

BANK ALFALAH

Half Yearly Report 2011



FINANCIAL STATEMENTS FOR THE
HALF YEAR ENDED 30 JUNE 2011
(UN-AUDITED)

The Caring Bank

BANK ALFALAH LIMITED  بنك الفلاح المحدود

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[Corporate Information]

Board of Directors

H.H. Sheikh Hamdan Bin Mubarak Al Nahayan	Chairman
Mr. Abdulla Khalil Al Mutawa	Director
Mr. Abdulla Nasser Hawaileel Al-Mansoori	Director
Mr. Khalid Mana Saeed Al Otaiba	Director
Mr. Ikram Ul-Majeed Sehgal	Director
Mr. Nadeem Iqbal Sheikh	Director
Mr. Sirajuddin Aziz	Chief Executive Officer

Board Audit Committee

Mr. Abdulla Khalil Al Mutawa	Director
Mr. Khalid Mana Saeed Al Otaiba	Director
Mr. Nadeem Iqbal Sheikh	Director
Mr. Yasar Rashid	Secretary

Board Credit, Finance and HR Committee

Mr. Abdulla Khalil Al Mutawa	Director
Mr. Khalid Mana Saeed Al Otaiba	Director
Mr. Nadeem Iqbal Sheikh	Director
Mr. M. Iftikhar Shabbir	Secretary

Board Risk Management Committee

Mr. Khalid Mana Saeed Al Otaiba	Director
Mr. Abdulla Khalil Al Mutawa	Director
Mr. Ikram-ul-Majeed Sehgal	Director
Mr. Haroon Khalid	Secretary

Central Management Committee

Mr. Sirajuddin Aziz	Chairman
Mr. Shakil Sadiq	Member
Mr. Mohammad Yousuf	Member
Mr. Arfa Waheed Malik	Member
Mr. Ijaz Farooq	Member
Mr. Zahid Ali H. Jamall	Member
Mr. Talib Rizvi	Member
Mr. Ashfaq A. Qureshi	Secretary

Chief Operating Officer

Mr. Shakil Sadiq

Company Secretary

Mr. Hamid Ashraf

Chief Financial Officer

Mr. Zahid Ali H. Jamall

Auditors

A. F. Ferguson & Co.
Chartered Accountants

Registered / Head Office

B. A. Building
I. I. Chundrigar Road
Karachi.

Website

www.bankalfalah.com

Directors' Review

The Board of Directors is pleased to present the un-audited financial statements of the Bank for the half-year ended June 30, 2011.

	Half year ended June 30, 2011	Half year ended June 30, 2010
	(Rupees in '000)	
Profit before provisions and Taxation	4,735,392	2,539,478
Provisions against loans and advances - net	(346,277)	(862,184)
Provisions for diminution in value of investments	(1,314,796)	(81,065)
	(1,661,073)	(943,249)
Profit before Taxation	3,074,319	1,596,229
Taxation	(1,165,827)	(517,572)
Profit After Taxation	1,908,492	1,078,657
Earnings per share	Rs. 1.41	Rs. 0.80

During the half-year ended June 30, 2011, the Bank's profit before provision and taxation stood at Rs. 4,735.392 million as compared to Rs. 2,539.478 million for the previous comparable period, registering an increase of 86.47%.

Your Bank has maintained the general provisions against the consumer portfolio in compliance with the current prudential regulations on consumer banking.

We continue to strengthen our presence in the market place and as of June 30, 2011, we are operating through 386 branches that include 80 Islamic Banking branches and 7 foreign branches in Bangladesh and Afghanistan and 1 wholesale banking unit in Bahrain. Our plan is to add more branches to the network during the year 2011.

PACRA, a premier rating agency of the country, has rated the Bank 'AA' (double A), Entity Rating for Long Term and A1+ (A one plus) for the Short Term. These ratings denote a very low expectation of credit risk, strong capacity for timely payment of financial commitments in the long term and by highest capacity for timely repayment in the short term, respectively. Further, the unsecured subordinated debt (Term Finance Certificates) of the Bank has been awarded a credit rating of AA- (double A minus).

The Board would like to thank our valued customers for their continued patronage and support, the State Bank of Pakistan, Ministry of Finance and other regulatory authorities for their continuous guidance and support with whom we enjoy a very cordial relationship. The Board would also like to place on record its appreciation for the hard work, dedication, professionalism and sincere efforts of the senior management, officers and staff of the Bank at all levels.

SIRAJUDDIN AZIZ
 Director & Chief Executive Officer
 Date: August 07, 2011
 Place: Abu Dhabi

Independent Auditors' Report on review of Condensed Interim Financial Information to the members

Introduction

We have reviewed the accompanying condensed interim statement of financial position of Bank Alfalah Limited as at June 30, 2011 and the related condensed interim profit and loss account, condensed interim statement of comprehensive income, condensed interim cash flow statement, condensed interim statement of changes in equity and notes to the accounts for the half year then ended (here-in-after referred to as the "condensed interim financial information"). Management is responsible for the preparation and presentation of this condensed interim financial information in accordance with approved accounting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on this condensed interim financial information based on our review. The figures of the condensed interim profit and loss account and condensed interim statement of comprehensive income for the quarters ended June 30, 2011 and 2010 have not been reviewed, as we are required to review only the cumulative figures for the half year ended June 30, 2011.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity." A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information as of and for the half year ended June 30, 2011 is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan for interim financial reporting.

A.F. Ferguson & Co.

Chartered Accountants

Dated: August 11, 2011

Karachi

[Condensed Interim Statement of Financial Position]
As at June 30, 2011

	Note	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		43,283,270	41,197,841
Balances with other banks		17,360,876	16,179,255
Lendings to financial institutions		2,910,402	6,497,556
Investments - net	9	148,686,306	113,425,861
Advances - net	10	198,756,564	207,152,546
Fixed assets	11	13,939,843	14,204,555
Deferred tax assets		-	-
Other assets		14,554,320	12,826,225
		439,491,581	411,483,839
LIABILITIES			
Bills payable		5,487,782	4,521,533
Borrowings		23,212,509	13,700,124
Deposits and other accounts		369,315,524	354,015,311
Sub-ordinated loans		7,565,697	7,567,192
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities - net		39,760	115,919
Other liabilities		9,659,448	9,258,216
		415,280,720	389,178,295
NET ASSETS		24,210,861	22,305,544
REPRESENTED BY			
Share capital		13,491,563	13,491,563
Reserves		4,046,158	3,819,133
Unappropriated profit		3,957,502	2,415,860
		21,495,223	19,726,556
Surplus on revaluation of assets - net of tax		2,715,638	2,578,988
		24,210,861	22,305,544

CONTINGENCIES AND COMMITMENTS

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The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Condensed Interim Profit and Loss Account (Un-audited)
For the Quarter and Half Year ended June 30, 2011

Note	Quarter ended June 30, 2011	Half year ended June 30, 2011	Quarter ended June 30, 2010	Half year ended June 30, 2010	
(Rupees in '000)					
Mark-up / return / interest earned	10,682,150	21,376,629	9,272,866	18,497,466	
Mark-up / return / interest expensed	6,292,380	12,539,860	5,928,410	12,175,760	
Net mark-up / interest income	4,389,770	8,836,769	3,344,456	6,321,706	
(Reversal) / provision against loans and advances - net	(332,943)	346,277	552,054	862,184	
Provision for diminution in value of investments	1,089,050	1,314,796	81,065	81,065	
Bad debts written-off directly	1,680	2,687	18,406	20,184	
	757,787	1,663,760	651,525	963,433	
Net mark-up / interest income after provisions	3,631,983	7,173,009	2,692,931	5,358,273	
Non mark-up / interest income					
Fee, commission and brokerage income	574,676	1,149,331	546,338	962,264	
Dividend income	21,169	66,301	38,655	107,385	
Income from dealing in foreign currencies	456,061	637,466	251,502	487,509	
Gain on sale of securities - net	38,306	73,701	39,088	77,442	
Unrealized loss on revaluation of investments classified as held for trading	(13,903)	(12,839)	(5,388)	(2,361)	
Other income	424,810	834,578	333,154	605,494	
Total non mark-up / interest income	1,501,119	2,748,538	1,203,349	2,237,733	
	5,133,102	9,921,547	3,896,280	7,596,006	
Non mark-up / interest expenses					
Administrative expenses	3,452,720	6,772,217	3,115,212	5,949,783	
Provision against off-balance sheet obligations	2,200	3,141	570	1,933	
Other charges	43,030	71,870	31,928	48,061	
Total non mark-up / interest expenses	3,497,950	6,847,228	3,147,710	5,999,777	
	1,635,152	3,074,319	748,570	1,596,229	
Extra ordinary / unusual items	-	-	-	-	
Profit before taxation	1,635,152	3,074,319	748,570	1,596,229	
Taxation	15				
- Current Period	1,002,835	1,308,562	621,202	800,300	
- Prior years	15,000	15,000	-	(12,000)	
- Deferred	(361,498)	(157,735)	(364,800)	(270,728)	
	656,337	1,165,827	256,402	517,572	
Profit after taxation	978,815	1,908,492	492,168	1,078,657	
		(Rupees)		(Rupees)	
Basic and diluted earnings per share	13	0.72	1.41	0.36	0.80

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Condensed Interim Statement of
Comprehensive Income (Un-audited)
For the Quarter and Half Year ended June 30, 2011

	Quarter ended June 30, 2011	Half year ended June 30, 2011	Quarter ended June 30, 2010	Half year ended June 30, 2010
..... (Rupees in '000)				
Profit after taxation	978,815	1,908,492	492,168	1,078,657
Other comprehensive income:				
Exchange differences on translation of net investment in foreign branches	(78,610)	(154,673)	126,103	120,152
Comprehensive income - transferred to condensed interim statement of changes in equity	900,205	1,753,819	618,271	1,198,809
Components of comprehensive income not reflected in equity				
Surplus / (deficit) on revaluation of available-for-sale securities - net of tax	54,403	151,498	(148,442)	(140,465)
Total comprehensive income	954,608	1,905,317	469,829	1,058,344

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Condensed Interim Cash Flow Statement (Un-audited)
For the Half Year ended June 30, 2011

	Note	June 30, 2011	June 30, 2010
(Rupees in '000)			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		3,074,319	1,596,229
Less: Dividend income		(66,301)	(107,385)
		3,008,018	1,488,844
Adjustments for:			
Depreciation		854,109	750,016
Amortisation		90,308	60,092
Provision against loans and advances - net		346,277	862,184
Provision for diminution in the value of investments		1,314,796	81,065
Provision against off-balance sheet obligations		3,141	1,933
Unrealized loss on revaluation of investments classified as held for trading		12,839	2,361
Bad debts written-off directly		2,687	20,184
Gain on sale of fixed assets - net		(7,226)	(1,941)
Charge for defined benefit plan		117,233	89,327
		2,734,164	1,865,221
		5,742,182	3,354,065
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,359,627	10,870,300
Held-for-trading securities		(4,700,438)	186,799
Advances		8,047,018	(11,716,417)
Other assets (excluding tax recoverable and dividend receivable)		(1,993,448)	387,104
		2,712,759	(272,214)
Increase / (decrease) in operating liabilities			
Bills payable		966,249	1,659,535
Borrowings		9,512,385	6,707,336
Deposits and other accounts		15,300,213	(9,670,161)
Other liabilities		188,500	(4,618)
		25,967,347	(1,307,908)
		34,422,288	1,773,943
Income tax paid		(977,195)	(62,770)
Net cash flows generated from operating activities		33,445,093	1,711,173
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in available-for-sale securities		(20,437,950)	(2,302,765)
Net investments in held-to-maturity securities		(10,569,814)	(3,932,515)
Redemption in associated companies		103,196	-
Investment in subsidiary		(750,000)	-
Dividend income received		77,645	103,166
Investments in fixed assets		(690,964)	(727,741)
Proceeds from sale of fixed assets		18,485	11,006
Net cash flows used in investing activities		(32,249,402)	(6,848,849)
CASH FLOWS FROM FINANCING ACTIVITIES			
Redemption of sub-ordinated loans		(1,495)	(1,495)
Dividend paid		-	(1,079,325)
Net cash flows used in financing activities		(1,495)	(1,080,820)
Exchange difference on translation on the net investments in foreign branches		(154,673)	120,152
Increase / (decrease) in cash and cash equivalents		1,039,523	(6,098,344)
Cash and cash equivalents at beginning of the period		62,150,999	61,489,047
Cash and cash equivalents at end of the period	14	63,190,522	55,390,703

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Condensed Interim Statement of Changes in Equity (Un-audited)
For the Half Year ended June 30, 2011

	Share Capital	Statutory Reserve (a)	Exchange Translation Reserve	Unappropriated Profit (b)	Total
(Rupees in '000)					
Balance as at January 1, 2010	13,491,563	2,767,442	820,527	2,690,728	19,770,260
Changes in equity for the half year ended June 30, 2010					
Comprehensive income for the half year ended June 30, 2010	-	-	120,152	1,078,657	1,198,809
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,848	14,848
Transfer to statutory reserve	-	215,731	-	(215,731)	-
Final cash dividend for the year ended December 31, 2009 at the rate of Re. 0.80 per share	-	-	-	(1,079,325)	(1,079,325)
Balance as at June 30, 2010	13,491,563	2,983,173	940,679	2,489,177	19,904,592
Changes in equity for the half year ended December 31, 2010					
Comprehensive income for the half year ended December 31, 2010	-	-	(82,678)	(110,205)	(192,883)
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,847	14,847
Transfer from statutory reserve	-	(22,041)	-	22,041	-
Balance as at December 31, 2010	13,491,563	2,961,132	858,001	2,415,860	19,726,556
Changes in equity for the half year ended June 30, 2011					
Comprehensive income for the half year ended June 30, 2011	-	-	(154,673)	1,908,492	1,753,819
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,848	14,848
Transfer to statutory reserve	-	381,898	-	(381,698)	-
Balance as at June 30, 2011	13,491,563	3,342,830	703,328	3,957,502	2,1495,223

a) The statutory reserve is created under section 21(i) (a) of the Banking Companies Ordinance, 1962.

b) As more fully explained in note 10.4 of this condensed interim financial information, an amount of Rs 1,991.320 million as at June 30, 2011 (December 31, 2010: Rs.2,244.780 million) representing additional profit arising from availing FSV benefit for determining provisioning requirement is not available for distribution as dividend to shareholders.

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Notes to and Forming Part of the Condensed Interim Financial Statements (Un-audited) For the Half Year ended June 30, 2011

1 STATUS AND NATURE OF BUSINESS

Bank Alfalah Limited (the Bank) is a banking company incorporated in Pakistan on June 21, 1992 as a public limited company under the Companies Ordinance, 1984. It commenced its banking operations on November 01, 1992. The Bank's registered office is at B.A. Building I.I. Chundrigar Road, Karachi, Pakistan and the Bank is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and is operating through 298 conventional banking branches including 18 sub branches (December 31, 2010: 298 branches including 18 sub branches), 7 overseas branches (December 31, 2010: 7 branches), 80 Islamic banking branches (December 31, 2010: 80 branches) and 1 offshore banking unit (December 31, 2010: 1 unit).

Based on the financial statements of the Bank for the year ended December 31, 2010, the Pakistan Credit Rating Agency Limited (PACRA) determined the Bank's long-term rating as 'AA' and the short term rating as 'A1+'.

2 BASIS OF PRESENTATION

In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan (SBP) has issued various circulars from time to time. Permissible forms of trade-related modes of financing includes purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in this condensed interim financial information as such but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon.

The financial results of the Islamic banking branches have been consolidated in this condensed interim financial information for reporting purposes only. Interbranch transactions and balances have been eliminated. In accordance with the directives issued by SBP, the statement of financial position of Islamic banking branches is disclosed in note 18 to this condensed interim financial information.

3 STATEMENT OF COMPLIANCE

- 3.1 This condensed interim financial information has been prepared in accordance with the approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board, as are notified under the Companies Ordinance, 1984, provisions of and directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP). In case the requirements differ, the provisions of and directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the directives issued by the SBP and the SECP shall prevail.

The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, Financial Instruments: Disclosures (IFRS 7) on banking companies vide SRO 411(I) / 2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of this condensed interim financial information. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) 1, Murabaha issued by the Institute of Chartered Accountants of Pakistan. IFAS 1 was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of the Bank pending resolution of certain issues e.g. invoicing of goods, recording of inventories, concurrent application with other approved accounting standards in place for conventional banks, etc. Pakistan Banks Association and Modaraba Association of Pakistan have taken up the issue with SBP and SECP.

SBP vide its BSD Circular No. 07 dated April 20, 2010 has clarified that for the purpose of preparation of financial statements in accordance with International Accounting Standard - 1 (Revised), 'Presentation of Financial Statements', two statement approach shall be adopted i.e. separate 'Profit and Loss Account' and 'Statement of Comprehensive Income' shall be presented, and Balance Sheet shall be renamed as 'Statement of Financial Position'. Furthermore, the Surplus / (Deficit) on Revaluation of Available for sale (AFS) Securities only, may be included in the 'Statement of Comprehensive Income'. However, it should continue to be shown separately in the statement of financial position below equity Accordingly, the above requirements have been adopted in the preparation of this condensed interim financial information.

The disclosures made in this condensed interim financial information have been limited based on the format prescribed by the State Bank of Pakistan through BSD Circular Letter No. 2 dated May 12, 2004 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for the full annual financial information and this condensed interim financial information should be read in conjunction with the financial statement of the Bank for the year ended December 31, 2010.

3.2 Standards, interpretations and amendments to published approved accounting standards that are effective in the current year

The following standards and amendments to existing standards and interpretations have been published and are mandatory for the Bank's accounting period beginning on or after January 1, 2011:

IAS 1, Presentation of financial statements (effective January 1, 2011). The amendment clarifies that an entity will present an analysis of other comprehensive income for each component of equity, either in the statement of changes in equity or in the notes to the financial information. The management of the Bank believes that presently this amendment does not have any impact on the Bank's financial information.

IAS 24 (revised), 'Related party disclosures', issued in November 2009. It supersedes IAS 24, 'Related party disclosures', issued in 2003. The revised standard clarifies and simplifies the definition of a related party and removes the requirement for government-related entities to disclose details of all transactions with the government and other government-related entities. The management of the Bank believes that this amendment does not have any impact on the Bank's financial information.

IFRIC 14 (amendments), 'Prepayments of a minimum funding requirement'. The amendments correct an unintended consequence of IFRIC 14, 'IAS 19 – The limit on a defined benefit asset, minimum funding requirements and their interaction'. Without the amendments, entities are not permitted to recognise as an asset some voluntary prepayments for minimum funding contributions. This was not intended when IFRIC 14 was issued, and the amendments correct this. The amendments are effective for annual periods beginning January 1, 2011. Earlier application is permitted. The amendments should be applied retrospectively to the earliest comparative period presented. The management of the Bank believes that this amendment does not have any impact on the Bank's financial information.

IFRIC 19, 'Extinguishing Financial Liabilities with Equity Instruments' (effective for annual periods beginning on or after July 1, 2010). This interpretation provides guidance on the accounting for debt for equity swaps. This interpretation has no impact on the Bank's financial information.

There are other new and amended standards and interpretations that are mandatory for accounting periods beginning on or after January 1, 2011 but are considered not to be relevant or do not have any significant effect on the Bank's operations and are therefore not detailed in these financial information.

4 BASIS OF MEASUREMENT

4.1 Accounting convention

This condensed interim financial information has been prepared under the historical cost convention except that certain fixed assets are stated at revalued amounts while trading and available for sale investments and derivative financial instruments are measured at fair value.

5 FUNCTIONAL AND PRESENTATION CURRENCY

Items included in this condensed interim financial information are measured using the currency of the primary economic environment in which the Bank operates. This condensed interim financial information is presented in Pakistani Rupees, which is the Bank's functional and presentation currency.

6 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and the methods of computation adopted in the preparation of this condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2010.

7 CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

The basis and the methods used for critical accounting estimates and judgments adopted in this condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2010.

8 FINANCIAL RISK MANAGEMENT

The Bank's Financial Risk Management objectives and policies are consistent with those disclosed in the annual financial statements for the year ended December 31, 2010.

9 INVESTMENTS

9.1 Investments by types

Note	June 30, 2011 (Un-audited)			December 31, 2010 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
Held-for-trading securities						
Market Treasury Bills	5,306,250	-	5,306,250	966,392	-	966,392
Pakistan Investment Bonds	230,427	-	230,427	-	-	-
Fully paid up ordinary shares / units - Listed	202,016	-	202,016	68,563	-	68,563
	5,738,693	-	5,738,693	1,034,955	-	1,034,955
Available-for-sale securities						
Market Treasury Bills	35,323,234	11,886,783	47,210,017	38,370,301	1,784,997	40,155,298
Pakistan Investment Bonds	10,593,019	39,000	10,632,019	8,524,388	24,882	8,549,270
Fully paid up ordinary shares / units - Listed	1,659,291	-	1,659,291	1,408,090	-	1,408,090
Fully paid up ordinary shares - Unlisted	129,821	-	129,821	129,821	-	129,821
Term Finance Certificates	1,770,157	-	1,770,157	1,588,852	-	1,588,852
Preference Shares	40,000	-	40,000	40,000	-	40,000
Sukuk Bonds	28,321,473	-	28,321,473	17,509,348	-	17,509,348
	77,836,995	11,925,783	89,762,778	67,570,800	1,809,879	69,380,679
Held-to-maturity securities						
Market Treasury Bills	16,239,027	-	16,239,027	4,836,816	-	4,836,816
Pakistan Investment Bonds	3,583,505	-	3,583,505	3,946,980	-	3,946,980
Term Finance Certificates	19,069,460	-	19,069,460	19,069,480	-	19,069,480
Pakistan Dollar Bonds	399,639	-	399,639	395,673	-	395,673
Pakistan Euro Bonds	852,456	-	852,456	845,772	-	845,772
Credit Linked Note	429,827	-	429,827	856,367	-	856,367
Overseas Bonds	4,365,737	-	4,365,737	4,213,216	-	4,213,216
Preference Shares - Unlisted	181,910	-	181,910	202,744	-	202,744
Sukuk Bonds	5,194,477	-	5,194,477	5,379,176	-	5,379,176
	50,316,038	-	50,316,038	39,746,224	-	39,746,224

Note	June 30, 2011 (Un-audited)			December 31, 2010 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
Associates						
Warid Telecom (Private) Limited	4,366,796	-	4,366,796	4,366,796	-	4,366,796
Wateen Telecom Limited	417,474	-	417,474	417,474	-	417,474
Alfalah Insurance Limited	68,990	-	68,990	68,990	-	68,990
Alfalah GHP Value Fund	100,000	-	100,000	100,000	-	100,000
Alfalah GHP Income Multiplier Fund	250,000	-	250,000	353,196	-	353,196
Alfalah GHP Islamic Fund	250,000	-	250,000	250,000	-	250,000
Alfalah GHP Investment Management Limited	130,493	-	130,493	130,493	-	130,493
	5,583,753	-	5,583,753	5,686,949	-	5,686,949
Subsidiaries						
Alfalah Securities (Private) Limited	826,000	-	826,000	76,000	-	76,000
Investments at cost	140,301,479	11,925,783	152,227,262	114,114,928	1,809,879	115,924,807
Less: Provision for diminution in value of investments	9.2 (3,442,513)	-	(3,442,513)	(2,183,568)	-	(2,183,568)
Investments (net of provisions)	136,858,966	11,925,783	148,784,749	111,931,360	1,809,879	113,741,239
(Deficit) / surplus on revaluation of held-for-trading securities	(12,839)	-	(12,839)	3,300	-	3,300
Deficit on revaluation of available-for-sale securities-net	(73,437)	(12,167)	(85,604)	(313,124)	(5,554)	(318,678)
Total investments	136,772,690	11,913,616	148,686,306	111,621,536	1,804,325	113,425,861

9.1.1 The investment portfolio includes investment made by the Bank in the term finance certificate of Agritech Limited amounting to Rs 499.600 million. The impact of relaxation availed by the Bank in respect of provision against these investment is disclosed in note 10.2 to this condensed interim financial information.

9.1.2 During the period the Bank made an investment of Rs 750 million in the right shares issued by the Bank's subsidiary company Alfalah Securities (Private) Limited. This was approved by the shareholders of the bank required under section 208 of the Companies Ordinance, 1984 and by the State Bank of Pakistan vide its letter No. BSD/BAI-3/608/2259/2011 dated February 24, 2011. Consequent to this investment, Bank's shareholding in the subsidiary company has increased to 97.18 percent. Provision made against the investment is disclosed in note 9.2.1 while reversal of provision in respect of loan to the subsidiary company is disclosed in note 10.3.1.

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)		
9.2 Particulars of provision for diminution in the value of investments		
Opening balance	2,183,568	325,158
Charge for the period / year	1,314,796	1,991,192
Reversals	-	(285)
Provision written off during the period / year	(55,851)	(132,497)
Closing balance	3,442,513	2,183,568

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
9.2.1 Particulars of provision for diminution in the value of investments by type and segment		
Available for sale securities		
Listed companies / mutual funds		
- Fully paid up ordinary shares / units / certificates	26,856	55,851
Unlisted securities		
- Fully paid up ordinary shares of Rs. 10 each		
- Pakistan Export Finance Guarantee Agency Limited	5,725	5,725
- Al-Hamra Hills (Private) Limited	35,000	35,000
- Al-Hamra Avenue (Private) Limited	25,000	25,000
- Term finance certificates		
- First Dawood Investment Bank Limited	30,000	30,000
- Azgard Nine Limited	49,960	-
- Preference shares		
- First Dawood Investment Bank Limited	8,064	8,064
- Trust Investment Bank Limited	23,652	23,652
Held-to-maturity securities		
Unlisted securities		
- Term finance certificates / sukuk bonds		
- Kohat Cement Company Limited	74,899	74,899
- Kunja Textiles Mills Limited	30,000	30,000
- BRR Guardian Modaraba	25,000	-
Investment in subsidiary companies		
- Fully paid up ordinary shares of Rs. 10 each		
- Alfalah Securities (Private) Limited	811,162	76,000
Investment in associated companies		
Unlisted company		
- Fully paid up ordinary shares of Rs. 10 each		
- Warid Telecom (Private) Limited	2,053,390	1,705,824
Listed company		
- Fully paid up ordinary shares of Rs. 10 each		
- Wateen Telecom Limited	243,805	113,553
	3,442,513	2,183,568

	Note	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)			
10 ADVANCES			
Loans, cash credits, running finances, etc.			
- In Pakistan		175,041,055	188,275,876
- Outside Pakistan		12,056,437	8,463,729
		187,097,492	196,739,605
Net investment in finance lease			
- In Pakistan		5,706,164	6,905,615
- Outside Pakistan		-	-
		5,706,164	6,905,615
Financing and investing assets under IFAS 2 Ijarah		4,235,230	3,503,758
Bills discounted and purchased (excluding treasury bills)			
- Payable in Pakistan		4,060,282	2,799,456
- Payable outside Pakistan		9,220,711	8,483,419
		13,280,993	11,282,875
		210,319,879	218,431,853
Provision against advances			
- Specific provision against non-performing advances	10.3	(10,966,718)	(10,629,679)
- General provision against advances	10.3	(596,597)	(649,628)
		(11,563,315)	(11,279,307)
		198,756,564	207,152,546

10.1 Advances include Rs.16.771 billion (December 31, 2010: Rs.18.320 billion) which have been placed under non-performing status as detailed below:

Category of classification	June 30, 2011 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially Mentioned (Agri Financing)	120,609	-	120,609	-	-	-	-	-	-
Substandard	1,044,558	-	1,044,558	123,918	-	123,918	123,918	-	123,918
Doubtful	892,166	-	892,166	219,377	-	219,377	219,377	-	219,377
Loss	14,626,677	87,150	14,713,827	10,601,816	21,607	10,623,423	10,601,816	21,607	10,623,423
	16,684,010	87,150	16,771,160	10,945,111	21,607	10,966,718	10,945,111	21,607	10,966,718

Category of classification	December 31, 2010 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially Mentioned (Agri Financing)	192,889	-	192,889	-	-	-	-	-	-
Substandard	740,674	-	740,674	81,144	-	81,144	81,144	-	81,144
Doubtful	3,174,699	-	3,174,699	458,546	-	458,546	458,546	-	458,546
Loss	14,101,760	110,000	14,211,760	10,062,501	27,488	10,089,989	10,062,501	27,488	10,089,989
	18,210,022	110,000	18,320,022	10,602,191	27,488	10,629,679	10,602,191	27,488	10,629,679

10.2 The State Bank of Pakistan vide its letter no. BSD/BRP-5/X/8787/2011 dated July 6, 2011 has allowed relaxation in maintaining provisioning against the exposure of Agritech Limited till August 31, 2011, to all those banks who have agreed to reschedule / restructure their exposures against the company. Had the exemption not been available, the provision against loans and advances and investments would have been higher by Rs 439.391 million and Rs 232.731 million respectively while the profit before taxation for the current period would have been lower by Rs 672.122 million.

10.3 Particulars of provisions against advances

Note	2011			2010		
	Specific	General	Total	Specific	General	Total
	-----Rupees in '000-----					
Opening balance	10,629,679	649,628	11,279,307	8,597,664	763,066	9,360,730
Exchange adjustment and other movements	(1,201)	(3,434)	(4,635)	1,499	(473)	1,026
Charge for the period / year	1,343,210	(39,520)	1,303,690	3,280,145	-	3,280,145
Reversals / recoveries	(947,336)	(10,077)	(957,413)	(923,493)	(112,965)	(1,036,458)
	395,874	(49,597)	346,277	2,356,652	(112,965)	2,243,687
Amounts written off	(57,634)	-	(57,634)	(326,136)	-	(326,136)
Closing balance	10,966,718	596,597	11,563,315	10,629,679	649,628	11,279,307

10.3.1 This includes reversal of Rs 605.427 million in respect of financing provided to Bank's subsidiary company Alfalah Securities (Private) Limited. The amount has been recovered during the period. In addition Bank has also recognised income on receipt basis against this financing amounting to Rs 133.641 million.

10.4 Under the guidelines issued by the SBP, banks have been allowed to avail the benefit of 40% of forced sales value of pledged stocks and mortgaged commercial, residential and industrial properties held as collateral against all non-performing loans for 4 years from the date of classification for calculating provisioning requirement. However, as per the Circular, the additional impact on profitability arising from availing the benefit of forced sales value against pledged stocks and mortgaged residential, commercial and industrial properties would not be available for payment of cash or stock dividend.

The additional profit arising from availing the FSV benefit - net of tax at June 30, 2011 which is not available for either cash or stock dividend to shareholders amounted to approximately Rs 1,991.320 million (December 31, 2010: 2,244.780 million).

10.5 General provision against consumer loans has been maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations for consumer financing issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

Half year ended
June 30, 2011 **June 30,**
2010
(Un-audited)
(Rupees in '000)

11 FIXED ASSETS

11.1 Additions to fixed assets

Office premises	40,105	232,512
Leasehold improvements	249,186	168,690
Office equipments	373,060	342,656
Furniture and fixtures	100,520	127,908
Vehicles	27,018	13,072

	Half year ended	
	June 30, 2011	June 30, 2010
	(Un-audited)	
	(Rupees in '000)	
11.2 Intangibles		
Software	5,434	537,957
11.3 Disposals of fixed assets		
Office premises	-	4,926
Leasehold improvements	8,121	9,620
Office equipments	30,785	10,291
Furniture and fixtures	4,519	4,163
Vehicles	18,327	4,805
	June 30, 2011	December 31, 2010
	(Un-audited)	(Audited)
	(Rupees in '000)	
12 CONTINGENCIES AND COMMITMENTS		
12.1 Direct credit substitutes		
i) Government	833,941	875,489
ii) Banking companies and other financial institutions	18,913	6,972
iii) Others	927,810	2,345,386
	1,780,664	3,227,847
12.2 Transaction - related contingent liabilities		
i) Government	35,843,792	39,192,697
ii) Banking companies and other financial institutions	1,676,006	783,073
iii) Others	13,696,929	18,238,077
	51,216,727	58,213,847
12.3 Trade - related contingent liabilities		
Letters of credit	45,285,071	46,125,101
Acceptances	5,853,084	5,200,075
12.4 Other contingencies		
Claims against the Bank not acknowledged as debts	5,427,448	4,738,505
12.5 Commitments in respect of forward lendings		
Commitments to extend credit	2,160,157	4,261,342
12.6 Commitments in respect of forward exchange contracts		
Purchase	30,120,253	32,707,614
Sale	30,911,527	20,936,061

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
12.7 Commitments for the acquisition of fixed asset	122,142	250,339
12.8 Commitments in respect of repo transactions		
Repurchase	11,924,603	1,812,780
Resale	377,055	1,726,402
12.9 Other Commitments		
Donations	11,000	11,000
12.10 Contingency for tax payable (note 15)		

	June 30, 2011 (Un-audited)	June 30, 2010 (Un-audited)
	(Rupees in '000)	
13 BASIC AND DILUTED EARNINGS PER SHARE		
Profit after taxation for the period	1,908,492	1,078,657
	(Number of shares in thousand)	
Weighted average number of ordinary shares	1,349,156	1,349,156
	(Rupees)	
Basic and diluted earnings per share	1.41	0.80

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
14 CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	43,283,270	41,197,841
Balances with other banks	17,360,876	16,179,255
Call money lendings	2,546,376	4,773,903
	63,190,522	62,150,999

15 TAXATION

The income tax assessments of the Bank have been finalised upto and including tax year 2010. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Income Tax Appellate Tribunal (ITAT) and High Court of Sindh. These issues mainly relate to addition of mark-up in suspense to income, taxability of profit on government securities, bad debts written off and disallowances relating to profit and loss expenses.

For all assessments finalised upto tax year 2009, adequate provision has been made by the Bank in this condensed interim financial information. In respect of tax year 2010, the tax authorities have disallowed certain expenditure on account of non-deduction of withholding tax resulting in additional demand of Rs. 141.226 million. The management's appeal in respect of

this add-back is currently pending with the Commissioner of Inland Revenue (Appeals). The management is confident that this matter will be decided in favour of the Bank and consequently has not made any provision in respect of this amount.

16 SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment analysis with respect to business activity is as follows:-

For the half year ended June 30, 2011 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
----- (Rupees in '000) -----				
Total income	6,321,583	2,158,401	15,645,183	24,125,167
Total expenses	(6,211,076)	(1,841,808)	(12,997,964)	(21,050,848)
Net income	110,507	316,316	2,647,496	3,074,319
Segment return on assets (ROA)	12.88%	17.36%	12.38%	
Segment cost of funds	12.80%	14.82%	7.43%	

For the half year ended June 30, 2010 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
----- (Rupees in '000) -----				
Total income	4,917,573	2,540,067	13,277,559	20,735,199
Total expenses	(4,507,724)	(2,321,119)	(12,310,127)	(19,138,970)
Net income	409,849	218,948	967,432	1,596,229
Segment return on assets (ROA)	9.35%	18.24%	12.80%	
Segment cost of funds	11.76%	16.67%	6.87%	

As at June 30, 2011 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
----- (Rupees in '000) -----				
Segment assets	134,325,306	22,817,849	282,348,426	439,491,581
Segment non performing loans	-	3,308,868	13,462,292	16,771,160
Segment provision required against loans and advances	-	2,524,074	9,039,241	11,563,315
Segment liabilities	18,035,987	23,902,513	373,342,220	415,280,720

As at December 31, 2010 (Audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
----- (Rupees in '000) -----				
Segment assets	122,145,258	23,662,933	265,675,648	411,483,839
Segment non performing loans	-	3,479,864	14,840,158	18,320,022
Segment provision required against loans and advances	-	2,561,539	8,717,768	11,279,307
Segment liabilities	21,848,034	25,517,913	341,812,348	389,178,295

17 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and includes major shareholders, subsidiary company, associated companies with or without common directors, retirement benefit funds and directors and key management personnel and their close family members.

Banking transactions with the related parties are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk.

Contributions to and accruals in respect of staff retirements and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to executives is determined in accordance with the terms of their appointment.

17.1 Details of transactions with the related parties and balances with them as at period end are as follows:

	June 30, 2011 (Un-audited)						Total
	Directors	Key Management Personnel	Group Companies	Associates	Subsidiary	Strategic Investments	
----- (Rupees in '000) -----							
Deposits							
Balance at the beginning of the period	28,787	44,256	148,053	1,227,613	4,621	18	1,453,348
Placements during the period	64,356	235,988	4,203,230	23,881,779	176,914	-	28,562,267
Withdrawals / adjustments during the period	(69,847)	(237,928)	(4,255,497)	(23,413,153)	(178,704)	-	(28,155,129)
Balance at the end of the period	23,296	42,316	95,786	1,696,239	2,831	18	1,860,486
Advances							
Balance at the beginning of the period	9,232	149,686	400,000	1,741,096	609,218	-	2,909,232
Disbursements during the period	169	17,032	100,000	1,795,435	1,492,283	-	3,404,919
Repayments / adjustments during the period	(802)	(20,462)	-	(1,782,160)	(2,097,710)	-	(3,901,134)
Balance at the end of the period	8,599	146,256	500,000	1,754,371	3,791	-	2,413,017
Investments							
Balance at the beginning of the period	-	-	50,000	5,686,949	76,000	120,000	5,932,949
Investment during the period	-	-	7,682	-	750,000	-	757,682
Disposals during the period	-	-	(6,908)	(103,196)	-	-	(110,104)
Balance at the end of the period	-	-	50,774	5,583,753	826,000	120,000	6,580,527
Call borrowings / Repo							
Balance at the beginning of the period	-	-	-	-	-	-	-
Borrowings during the period	-	-	2,371,143	-	-	-	2,371,143
Repayments during the period	-	-	(2,371,143)	-	-	-	(2,371,143)
Balance at the end of the period	-	-	-	-	-	-	-
Call lendings / Reverse repo							
Balance at the beginning of the period	-	-	-	-	-	-	-
Placements during the period	-	-	1,994,307	-	-	-	1,994,307
Withdrawals during the period	-	-	(1,994,307)	-	-	-	(1,994,307)
Balance at the end of the period	-	-	-	-	-	-	-

December 31, 2010 (Audited)							
	Directors	Key Management Personnel	Group Companies	Associates	Subsidiary	Strategic Investments	Total
(Rupees in '000)							
Deposits							
Balance at the beginning of the year	7,591	32,603	756,418	1,794,730	16,363	18	2,607,723
Placements during the year	82,297	606,162	10,942,390	44,848,947	2,052,107	-	58,531,903
Withdrawals during the year	(61,101)	(594,509)	(11,550,755)	(45,416,064)	(2,063,849)	-	(59,686,278)
Balance at end of the year	28,787	44,256	148,053	1,227,613	4,621	18	1,453,348
Advances							
Balance at the beginning of the year	7,955	90,564	400,000	1,769,012	601,076	-	2,868,607
Disbursements during the year	2,616	122,095	-	10,932,476	2,249,508	-	13,306,695
Repayments during the year	(1,339)	(62,973)	-	(10,960,392)	(2,241,366)	-	(13,266,070)
Balance at end of the year	9,232	149,686	400,000	1,741,096	609,218	-	2,909,232
Investments							
Balance at the beginning of the year	-	-	253,161	5,883,753	76,000	120,000	6,332,914
Investment during the year	-	-	60,769	-	-	-	60,769
Disposals during the year	-	-	(263,930)	(196,804)	-	-	(460,734)
Balance at end of the year	-	-	50,000	5,686,949	76,000	120,000	5,932,949
Call borrowings / Repo							
Balance at the beginning of the year	-	-	1,890,926	-	-	-	1,890,926
Borrowing during the year	-	-	31,207,334	-	-	-	31,207,334
Repayments during the year	-	-	(33,098,260)	-	-	-	(33,098,260)
Balance at end of the year	-	-	-	-	-	-	-
Call lendings / Reverse Repo							
Balance at the beginning of the year	-	-	100,000	-	-	-	100,000
Placements during the year	-	-	13,602,511	-	-	-	13,602,511
Withdrawals during the year	-	-	(13,702,511)	-	-	-	(13,702,511)
Balance at end of the year	-	-	-	-	-	-	-

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)		
17.2 Contingencies and commitments with associates		
Letter of credit and acceptance outstanding	60,369	27,690
Guarantees outstanding	176,635	165,578
17.3 Bank balances with other banks		
Balance with United Bank Limited	1,136,590	930,689

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
17.4 Balances with subsidiary company		
Mark-up receivable on advances	140	108,121
Provision held against investment	811,162	76,000
Provision held against advances	3,791	609,218
Rent receivable	4,374	3,603
Brokerage payable	155	214
	Half year ended June 30, 2011 (Un-audited)	June 30, 2010 (Un-audited)
	(Rupees in '000)	
17.5 Transactions with subsidiary company		
Brokerage expense	515	2,149
Provision against investment	735,162	-
(Reversal) / Provision against financing to subsidiary	(605,427)	29,676
Mark-up income	133,641	40,250
Rent income	2,111	1,920
Finance lease income	-	35
Lease rentals	-	514
Bank charges recovered	32	46
17.6 Transaction with associated companies		
Insurance premium paid to Alfalah Insurance Company Limited	313,630	271,622
Mark-up income on advances from Wateen Telecom Limited	140,231	103,358
Mark-up expense on deposits	139,721	139,827
Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited	21,801	15,400
Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges	40,051	48,596
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	347,566	-
Provision made during the period in respect of investment in Wateen Telecom Limited	130,252	-
17.7 Transaction with other related parties		
Capital gain on redemption of units of United Stock Advantage Fund	-	-
Loss on redemption of units of UMMF / UGIF	-	5,641
Capital gain on sale of shares of United Bank Limited	438	1,237
Contribution to employees provident fund	99,028	89,044
Markup on financing to group company	38,877	-
17.8 The key management personnel / directors compensation are as follows:		
Salaries and Allowances	280,151	246,581

In addition the Chief Executive Officer and other executive officers are provided with the Bank maintained car as per Bank's policy.

18 ISLAMIC BANKING BUSINESS

The bank is operating 80 Islamic banking branches as at June 30, 2011 (December 31, 2010 : 80 branches). The statement of financial position as at June 30, 2011 is as follows:

18.1 Statement of Financial Position

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	8,034,068	6,557,813
Balances with and due from financial institutions	5,175,095	3,863,809
Investments	29,938,818	22,030,393
Advances	25,210,703	25,957,935
Fixed assets	1,705,351	1,638,634
Other assets	5,206,391	5,159,502
	75,270,426	65,208,086
LIABILITIES		
Bills payable	858,980	495,152
Borrowings	1,315,979	1,365,090
Deposits and other accounts	64,530,292	55,393,390
Subordinated loans	-	-
Liability against assets subject to finance lease	-	-
Deferred tax liabilities	1,301	1,376
Other liabilities	3,090,087	3,135,883
	69,796,639	60,390,891
NET ASSETS	5,473,787	4,817,195
REPRESENTED BY		
Islamic Banking Fund	1,800,000	1,800,000
Exchange Translation Reserve	12,589	12,050
Unappropriated / unremitted profit	2,905,631	2,247,807
	4,718,220	4,059,857
Surplus on revaluation of assets - net of tax	755,567	757,338
	5,473,787	4,817,195

19 DATE OF AUTHORISATION

This condensed interim financial information was authorised for issue on August 07, 2011 by the Board of Directors.

20 GENERAL

Comparative information has been re-classified, re-arranged or additionally incorporated in this condensed interim financial information, wherever necessary, to facilitate comparison and to conform with changes in presentation in the current period.

Chief Executive Officer

Director

Director

Chairman

Consolidated Condensed Interim
Financial Statements
of
Bank Alfalah Limited
and
Subsidiary Company
for the Quarter and Half Year ended
June 30, 2011

Consolidated Condensed Interim Statement of Financial Position
As at June 30, 2011

	Note	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks		43,283,270	41,197,841
Balances with other banks		17,360,876	16,180,533
Lendings to financial institutions		2,910,402	6,497,556
Investments - net	9	149,025,540	113,622,561
Advances - net	10	198,756,773	207,152,054
Fixed assets	11	13,982,165	14,251,595
Deferred tax assets		-	-
Other assets		14,577,104	12,901,742
		439,896,130	411,803,882
LIABILITIES			
Bills payable		5,487,782	4,521,533
Borrowings		23,212,509	13,700,124
Deposits and other accounts		369,315,524	354,010,690
Sub-ordinated loans		7,565,697	7,567,192
Liabilities against assets subject to finance lease		3,188	5,910
Deferred tax liabilities - net		1,129,878	993,325
Other liabilities		9,701,400	9,357,097
		416,415,978	390,155,871
NET ASSETS		23,480,152	21,648,011
REPRESENTED BY			
Share capital		13,491,563	13,491,563
Reserves		4,046,158	3,819,133
Share in share premium of associate		1,968,435	1,968,435
Unappropriated profit / (loss)		1,411,007	(72,693)
		20,917,163	19,206,438
Non-controlling interest		(35,164)	(27,570)
		20,881,999	19,178,868
Surplus on revaluation of assets - net of tax		2,598,153	2,469,143
		23,480,152	21,648,011

CONTINGENCIES AND COMMITMENTS

12

The annexed notes 1 to 20 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Consolidated Condensed Interim Profit and Loss Account (Un-audited)
For the Quarter and Half Year ended June 30, 2011

Note	Quarter ended June 30, 2011	Half year ended June 30, 2011	Quarter ended June 30, 2010	Half year ended June 30, 2010
(Rupees in '000)				
Mark-up / return / interest earned	10,548,767	21,240,526	9,272,775	18,497,375
Mark-up / return / interest expensed	6,292,066	12,539,710	5,926,612	12,174,370
Net mark-up / interest income	4,256,701	8,700,816	3,346,163	6,323,005
Provision against loans and advances - net	272,284	951,495	522,378	832,508
Provision for diminution in value of investments	101,816	101,816	81,065	81,065
Bad debts written-off directly	1,680	2,687	18,406	20,184
	375,780	1,055,998	621,849	933,757
Net mark-up / interest income after provisions	3,880,921	7,644,818	2,724,314	5,389,248
Non mark-up / interest income				
Fee, commission and brokerage income	578,570	1,163,957	566,328	994,602
Dividend income	21,169	66,301	34,308	92,599
Income from dealing in foreign currencies	456,061	637,466	251,502	487,509
Gain on sale of securities - net	39,985	78,468	39,897	79,231
Unrealized loss on revaluation of investments classified as held for trading	(13,903)	(12,839)	(5,443)	(2,375)
Other income	428,020	836,835	332,575	603,807
Total non-mark-up / interest income	1,509,902	2,770,188	1,219,167	2,255,373
	5,390,823	10,415,006	3,943,481	7,644,621
Non mark-up / interest expenses				
Administrative expenses	3,467,058	6,801,674	3,138,396	5,992,684
Provision against off-balance sheet obligations	2,200	3,141	570	1,933
Other charges	43,030	71,870	31,927	48,060
Total non-mark-up / interest expenses	3,512,288	6,876,685	3,170,893	6,042,677
	1,878,535	3,538,321	772,588	1,601,944
Share of loss of associates	(158,286)	(287,289)	(337,693)	(419,365)
Extra ordinary / unusual items	-	-	-	-
Profit before taxation	1,720,249	3,251,032	434,895	1,182,579
Taxation	15			
- Current	1,003,199	1,309,970	621,924	801,948
- Prior years	15,000	15,000	-	(12,000)
- Deferred	(227,792)	54,982	(354,413)	(260,341)
- Share of tax of associates	7,707	28,124	3,726	8,236
	798,114	1,408,076	271,237	537,843
Profit after taxation	922,135	1,842,956	163,658	644,736
Profit attributable to:				
Equity holders of the parent	923,023	1,850,550	163,658	644,736
Non-controlling interest	(888)	(7,594)	-	-
	922,135	1,842,956	163,658	644,736
		(Rupees)		(Rupees)
Basic and diluted earnings per share	13	0.68	1.37	0.12
				0.48

The annexed notes 1 to 20 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Consolidated Condensed Interim Statement of
Comprehensive Income (Un-audited)
For the Quarter and Half Year ended June 30, 2011

	Quarter ended June 30, 2011	Half year ended June 30, 2011	Quarter ended June 30, 2010	Half year ended June 30, 2010
..... (Rupees in '000)				
Profit after taxation	922,135	1,842,956	163,658	644,736
Other comprehensive income:				
Exchange differences on translation of net investment in foreign branches	(78,610)	(154,673)	126,103	120,152
Comprehensive income - transferred to consolidated condensed interim statement of changes in equity	843,525	1,688,283	289,761	764,888
Components of comprehensive income not reflected in equity				
Surplus / (deficit) on revaluation of available-for-sale securities - net of tax	60,623	143,855	(167,239)	(188,020)
Total comprehensive income	904,148	1,832,138	122,522	576,868
Total comprehensive income attributable to :				
Equity holders of the parent	905,036	1,839,732	122,522	576,868
Non-controlling interest	(888)	(7,594)	-	-
	904,148	1,832,138	122,522	576,868

The annexed notes 1 to 20 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Consolidated Condensed Interim Cash Flow Statement (Un-audited)
For the Half Year ended June 30, 2011

	Note	June 30, 2011	June 30, 2010
(Rupees in '000)			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		3,251,032	1,182,579
Share of loss of associate		287,289	419,365
Less: Dividend income		(66,301)	(92,599)
		3,472,020	1,509,345
Adjustments for:			
Depreciation		857,953	755,673
Amortisation		90,698	60,577
Provision against loans and advances - net		951,495	832,508
Provision for diminution in the value of investments		101,816	81,065
Provision against off-balance sheet obligations		3,141	1,933
Unrealized loss on revaluation of investments classified as held for trading		12,839	2,375
Bad debts written-off directly		2,687	20,184
Gain on sale of fixed assets - net		(10,836)	(1,862)
Charge for defined benefit plan		117,233	89,327
		2,127,026	1,841,780
		5,599,046	3,351,125
(Increase) / decrease in operating assets			
Lendings to financial institutions		1,359,627	10,870,300
Held-for-trading securities		(4,700,438)	186,836
Advances		7,441,099	(11,704,784)
Other assets (excluding tax recoverable and dividend receivable)		(1,944,969)	268,009
		2,155,319	(379,639)
Increase / (decrease) in operating liabilities			
Bills payable		966,249	1,659,535
Borrowings		9,512,385	6,707,336
Deposits and other accounts		15,304,834	(9,654,739)
Other liabilities		136,292	94,976
		25,919,760	(1,192,892)
		33,674,125	1,778,594
Income tax paid		(979,072)	(65,636)
Net cash flows generated from operating activities		32,695,053	1,712,958
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in available for sale securities		(20,437,950)	(2,302,765)
Net investments in held to maturity securities		(10,569,814)	(3,932,515)
Redemption in associated companies		100,586	-
Dividend income received - associated companies		-	14,786
Dividend income received - other than associated companies		77,645	88,380
Investment in fixed assets		(690,967)	(727,447)
Proceeds from sale of fixed assets		22,582	10,927
Net cash flows used in investing activities		(31,497,917)	(6,848,634)
CASH FLOWS FROM FINANCING ACTIVITIES			
Redemption of sub-ordinated loans		(1,495)	(1,495)
Payment of lease obligations		(2,722)	(2,301)
Dividend paid		-	(1,079,325)
Net cash flows used in financing activities		(4,217)	(1,083,121)
Exchange difference on translation on the net investments in foreign branches		(154,673)	120,152
Increase / (decrease) in cash and cash equivalents		1,038,245	(6,098,645)
Cash and cash equivalents at beginning of the period		62,152,277	61,489,348
Cash and cash equivalents at end of the period	14	63,190,522	55,390,703

The annexed notes 1 to 20 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Consolidated Condensed Interim Statement of Changes in Equity (Un-audited)
For the Half Year ended June 30, 2011

	Share Capital	Statutory Reserve (a)	Exchange Translation Reserve	Unappropriated Profit (b)	Share in Share premium of associate	Non controlling interest	Total
(Rupees in ' 000)							
Balance as at January 1, 2010	13,491,563	2,767,442	820,527	(23,926)	1,615,473	-	18,671,079
Changes in equity for the half year ended June 30, 2010:							
Comprehensive income for the half year ended June 30, 2010	-	-	120,152	644,736	-	-	764,888
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,848	-	-	14,848
Transfer to statutory reserve	-	215,731	-	(215,731)	-	-	-
Final cash dividend for the year ended December 31, 2009 at the rate of Re. 0.80 per share	-	-	-	(1,079,325)	-	-	(1,079,325)
Balance as at June 30, 2010	13,491,563	2,983,173	940,679	(659,398)	1,615,473	-	18,371,490
Changes in equity for the half year ended December 31, 2010:							
Comprehensive income for the half year ended December 31, 2010	-	-	(82,678)	522,247	-	-	439,569
Share in share premium of associate	-	-	-	-	352,962	-	352,962
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,847	-	-	14,847
Loss attributable to minority shareholders	-	-	-	27,570	-	(27,570)	-
Transfer from statutory reserve	-	(22,041)	-	22,041	-	-	-
Balance as at December 31, 2010	13,491,563	2,961,132	858,001	(72,693)	1,968,435	(27,570)	19,178,868
Changes in equity for the half year ended June 30, 2011:							
Comprehensive income for the half year ended June 30, 2011	-	-	(154,673)	1,842,956	-	-	1,688,283
Loss attributable to minority shareholders:	-	-	-	7,594	-	(7,594)	-
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	14,848	-	-	14,848
Transfer to statutory reserve	-	381,698	-	(381,698)	-	-	-
Balance as at June 30, 2011	13,491,563	3,342,830	703,328	1,411,007	1,968,435	(35,164)	20,881,999

- a) The statutory reserve is created under section 21(i) (a) of the Banking Companies Ordinance, 1962.
- b) As more fully explained in note 10.4 of this consolidated condensed interim financial information an amount of Rs.1,991.320 million as at June 30, 2011 (December 31, 2010: Rs.2,244.780 million) representing additional profit arising from availing FSV benefit for determining provisioning requirement is not available for distribution as dividend to shareholders.

The annexed notes 1 to 20 form an integral part of this consolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

Notes to and Forming Part of the Consolidated Condensed Interim Financial Statements (Un-audited) For the Half Year ended June 30, 2011

1 STATUS AND NATURE OF BUSINESS

Bank Alfalah Limited (the Bank) is a banking company incorporated in Pakistan on June 21, 1992 as a public limited company under the Companies Ordinance, 1984. It commenced its banking operations on November 01, 1992. The Bank's registered office is at B.A. Building I.I. Chundrigar Road, Karachi, Pakistan and the Bank is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and is operating through 298 conventional banking branches including 18 sub branches (December 31, 2010: 298 branches including 18 sub branches), 7 overseas branches (December 31, 2010: 7 branches), 80 Islamic banking branches (December 31, 2010: 80 branches) and 1 offshore banking unit (December 31, 2010: 1 unit).

The Group Comprises of the holding company (Bank) and a subsidiary Alfalah Securities (Private) Limited. The principal objective of the Alfalah Securities (Private) Limited is to undertake the business of brokerage house. The Company was incorporated on September 23, 2003 with registered office in Karachi, Pakistan. The company obtained corporate membership from Karachi Stock Exchange (Guarantee) Limited on November 24, 2003. The Bank holds 97.18 percent (December 2010: 76 percent) shares of the company.

Based on the financial statements of the Bank for the year ended December 31, 2010, the Pakistan Credit Rating Agency Limited (PACRA) determined the Bank's long-term rating as 'AA' and the short term rating as 'A1+'.

2 BASIS OF PRESENTATION

In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan (SBP) has issued various circulars from time to time. Permissible forms of trade-related modes of financing includes purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in this consolidated condensed interim financial information as such but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon.

The financial information of the Islamic banking branches have been consolidated in this consolidated condensed interim financial information for reporting purposes only. Interbranch transactions and balances have been eliminated. In accordance with the directives issued by SBP, the statement of financial position of Islamic banking branches is disclosed in note 18 to this consolidated condensed interim financial information.

3 STATEMENT OF COMPLIANCE

- 3.1 This consolidated condensed interim financial information has been prepared in accordance with the approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board, as are notified under the Companies Ordinance, 1984, provisions of and directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP). In case the requirements differ, the provisions of and directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the directives issued by the SBP and the SECP shall prevail.

The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS 7), 'Financial Instruments: Disclosures' on banking companies vide SRO 411(I) / 2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of this consolidated condensed interim financial information. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) 1, Murabaha issued by the Institute of Chartered Accountants of Pakistan. IFAS 1 was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of conventional banks pending resolution of certain issues e.g. invoicing of goods, recording of inventories, concurrent application with other approved accounting standards in place for conventional banks, etc. Pakistan Banks Association and Modaraba Association of Pakistan have taken up the issue with SBP and SECP.

SBP vide its BSD Circular No. 07 dated April 20, 2010 has clarified that for the purpose of preparation of financial statements in accordance with International Accounting Standard - 1 (Revised), 'Presentation of Financial Statements', two statement approach shall be adopted i.e. separate 'Profit and Loss Account' and 'Statement of Comprehensive Income' shall be presented, and Balance Sheet shall be renamed as 'Statement of Financial Position'. Furthermore, the Surplus / (Deficit) on Revaluation of Available for sale (AFS) Securities only, may be included in the 'Statement of Comprehensive Income'. However, it should continue to be shown separately in the statement of financial position below equity. Accordingly, the above requirements have been adopted in the preparation of this consolidated condensed interim financial information.

The disclosures made in this consolidated condensed interim financial information have been limited based on the format prescribed by the State Bank of Pakistan through BSD Circular Letter No. 2 dated May 12, 2004 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for the full annual financial statements and this consolidated condensed interim financial information should be read in conjunction with the financial statements of the Group for the year ended December 31, 2010.

3.2 Standards, interpretations and amendments to published approved accounting standards that are effective in the current year

The following standards and amendments to existing standards and interpretations have been published and are mandatory for the Group's accounting period beginning on or after January 1, 2011:

IAS 1, Presentation of financial information (effective January 1, 2011). The amendment clarifies that an entity will present an analysis of other comprehensive income for each component of equity, either in the statement of changes in equity or in the notes to the financial information. The management of the Group believes that presently this amendment does not have any impact on the Group's financial information.

IAS 24 (revised), 'Related party disclosures', issued in November 2009. It supersedes IAS 24, 'Related party disclosures', issued in 2003. The revised standard clarifies and simplifies the definition of a related party and removes the requirement for government-related entities to disclose details of all transactions with the government and other government-related entities. The management of the Group believes that this amendment does not have any impact on the Group's financial information.

IFRIC 14 (amendments), 'Prepayments of a minimum funding requirement'. The amendments correct an unintended consequence of IFRIC 14, 'IAS 19 - The limit on a defined benefit asset, minimum funding requirements and their interaction'. Without the amendments, entities are not permitted to recognise as an asset some voluntary prepayments for minimum funding contributions. This was not intended when IFRIC 14 was issued, and the amendments correct this. The amendments are effective for annual periods beginning January 1, 2011. Earlier application is permitted. The amendments should be applied retrospectively to the earliest comparative period presented. The management of the Group believes that this amendment does not have any impact on the Group's financial information.

IFRIC 19, 'Extinguishing Financial Liabilities with Equity Instruments' (effective for annual periods beginning on or after July 1, 2010). This interpretation provides guidance on the accounting for debt for equity swaps. This interpretation has no impact on the Group's financial information.

There are other new and amended standards and interpretations that are mandatory for accounting periods beginning on or after January 1, 2011 but are considered not to be relevant or do not have any significant effect on the Group's operations and are therefore not detailed in these financial information.

4 BASIS OF MEASUREMENT

4.1 Accounting convention

This consolidated condensed interim financial information has been prepared under the historical cost convention except that certain fixed assets are stated at revalued amounts, trading and available for sale investments and derivative financial instruments are measured at fair value.

This consolidated condensed interim financial information has been prepared by taking into account the latest available financial statements of the subsidiary and associates.

5 FUNCTIONAL AND PRESENTATION CURRENCY

Items included in this condensed interim financial information are measured using the currency of the primary economic environment in which the Group operates. This consolidated condensed interim financial information is presented in Pakistani Rupees, which is the Group's functional and presentation currency.

6 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and the methods of computation adopted in the preparation of this consolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Group for the year ended December 31, 2010.

7 CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

The basis and the methods used for critical accounting estimates and judgments adopted in this consolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Group for the year ended December 31, 2010.

8 FINANCIAL RISK MANAGEMENT

The Group's Financial Risk Management objectives and policies are consistent with those disclosed in the annual financial statements for the year ended December 31, 2010.

9 INVESTMENTS

Note	June 30, 2011 (Un-audited)			December 31, 2010 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
9.1 Investments by types						
Held-for-trading securities						
Market Treasury Bills	5,306,250	-	5,306,250	966,392	-	966,392
Pakistan Investment Bonds	230,427	-	230,427	-	-	-
Fully paid up ordinary shares / units - Listed	202,016	-	202,016	68,563	-	68,563
	5,738,693	-	5,738,693	1,034,955	-	1,034,955
Available-for-sale securities						
Market Treasury Bills	35,323,234	11,886,783	47,210,017	38,370,301	1,784,997	40,155,298
Pakistan Investment Bonds	10,593,019	39,000	10,632,019	8,524,388	24,882	8,549,270
Fully paid up ordinary shares / units - Listed	1,659,291	-	1,659,291	1,408,090	-	1,408,090
Fully paid up ordinary shares - Unlisted	129,821	-	129,821	129,821	-	129,821
Term Finance Certificates	1,770,157	-	1,770,157	1,588,852	-	1,588,852
Preference Shares	40,000	-	40,000	40,000	-	40,000
Sukuk Bonds	28,321,473	-	28,321,473	17,509,348	-	17,509,348
	77,836,995	11,925,783	89,762,778	67,570,800	1,809,879	69,380,679
Held-to-maturity securities						
Market Treasury Bills	16,239,027	-	16,239,027	4,836,816	-	4,836,816
Pakistan Investment Bonds	3,583,505	-	3,583,505	3,946,980	-	3,946,980
Term Finance Certificates	19,069,460	-	19,069,460	19,069,480	-	19,069,480
Pakistan Dollar Bonds	399,639	-	399,639	395,673	-	395,673
Pakistan Euro Bonds	852,456	-	852,456	845,772	-	845,772
Credit Linked Note	429,827	-	429,827	856,367	-	856,367
Overseas Bonds	4,365,737	-	4,365,737	4,213,216	-	4,213,216
Preference Shares - Unlisted	181,910	-	181,910	202,744	-	202,744
Sukuk Bonds	5,194,477	-	5,194,477	5,379,176	-	5,379,176
	50,316,038	-	50,316,038	39,746,224	-	39,746,224

Note	June 30, 2011 (Un-audited)			December 31, 2010 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
Associates						
Warid Telecom (Private) Limited	2,313,406	-	2,313,406	2,660,972	-	2,660,972
Wateen Telecom Limited	337,992	-	337,992	337,992	-	337,992
Alfalah Insurance Limited	106,273	-	106,273	95,794	-	95,794
Alfalah GHP Value Fund	152,790	-	152,790	152,704	-	152,704
Alfalah GHP Income Multiplier Fund	271,185	-	271,185	355,285	-	355,285
Alfalah GHP Islamic Fund	317,128	-	317,128	321,028	-	321,028
Alfalah GHP Investment Management Limited	141,856	-	141,856	140,497	-	140,497
	3,640,630	-	3,640,630	4,064,272	-	4,064,272
	137,301,929	11,925,783	149,458,139	112,416,251	1,809,879	114,226,130
Less: Provision for diminution in value of Investments 9.2	(334,156)	-	(334,156)	(288,191)	-	(288,191)
Investments (net of provision)	136,967,773	11,925,783	149,123,983	112,128,060	1,809,879	113,937,939
(Deficit) / surplus on revaluation of held-for-trading securities	(12,839)	-	(12,839)	3,300	-	3,300
Deficit on revaluation of available-for-sale securities - net	(73,437)	(12,167)	(85,604)	(313,124)	(5,554)	(318,678)
Total investments	136,881,497	11,913,616	149,025,540	111,818,236	1,804,325	113,622,561

9.1.1 The investment portfolio includes investment made by the Bank in the term finance certificate of Agritech Limited amounting to Rs 499.600 million. The impact of relaxation availed by the Bank in respect of provision against these investment is disclosed in note 10.2 to this condensed interim financial information.

9.2 Particulars of provision for diminution in value of investments

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)		
Opening balance	288,191	249,158
Charge for the period / year	101,816	171,815
Reversals	-	(285)
Provision written off during the period / year	(55,851)	(132,497)
Closing balance	334,156	288,191
9.2.1 Particulars of provision for diminution in the value of investments by type and segment		
Available for sale securities		
Listed companies / mutual funds		
- Fully paid up ordinary shares / units / certificates	26,856	55,851

	Note	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
(Rupees in '000)			
Unlisted securities			
- Fully paid up ordinary shares of Rs. 10 each			
- Pakistan Export Finance Guarantee Agency Limited		5,725	5,725
- Al-Hamra Hills (Private) Limited		35,000	35,000
- Al-Hamra Avenue (Private) Limited		25,000	25,000
- Term finance certificates			
- First Dawood Investment Bank Limited		30,000	30,000
- Azgard Nine Limited		49,960	-
- Preference shares			
- First Dawood Investment Bank Limited		8,064	8,064
- Trust Investment Bank Limited		23,652	23,652
Held-to-maturity securities			
Unlisted securities			
- Term finance certificates / sukuk bonds			
- Kohat Cement Company Limited		74,899	74,899
- Kunja Textiles Mills Limited		30,000	30,000
- BRR Guardian Modaraba		25,000	-
		334,156	288,191
10 ADVANCES			
Loans, cash credits, running finances, etc.			
- In Pakistan		175,037,264	187,666,166
- Outside Pakistan		12,056,437	8,463,729
		187,093,701	196,129,895
Net investment in finance lease			
- In Pakistan		5,706,164	6,905,615
- Outside Pakistan		-	-
		5,706,164	6,905,615
Financing and investing assets under IFAS 2 Ijarah		4,235,230	3,503,758
Bills discounted and purchased (excluding treasury bills)			
- Payable in Pakistan		4,060,282	2,799,456
- Payable outside Pakistan		9,220,711	8,483,419
		13,280,993	11,282,875
		210,316,088	217,822,143
Provision against advances			
- Specific provision against non-performing advances	10.3	(10,962,718)	(10,020,461)
- General provision against advances	10.3	(596,597)	(649,628)
		(11,559,315)	(10,670,089)
		198,756,773	207,152,054

10.1 Advances include Rs.16.767 billion (2010: Rs 17.710 billion) which have been placed under non-performing status as detailed below:

Category of Classification	June 30, 2011 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially Mentioned (Agri Financing)	120,609	-	120,609	-	-	-	-	-	-
Substandard	1,044,558	-	1,044,558	123,918	-	123,918	123,918	-	123,918
Doubtful	892,166	-	892,166	219,377	-	219,377	219,377	-	219,377
Loss	14,622,677	87,150	14,709,827	10,597,816	21,607	10,619,423	10,597,816	21,607	10,619,423
	16,680,010	87,150	16,767,160	10,941,111	21,607	10,962,718	10,941,111	21,607	10,962,718

Category of Classification	December 31, 2010 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially Mentioned (Agri Financing)	192,889	-	192,889	-	-	-	-	-	-
Substandard	740,674	-	740,674	81,144	-	81,144	81,144	-	81,144
Doubtful	3,174,699	-	3,174,699	458,546	-	458,546	458,546	-	458,546
Loss	13,492,050	110,000	13,602,050	9,453,283	27,488	9,480,771	9,453,283	27,488	9,480,771
	17,600,312	110,000	17,710,312	9,992,973	27,488	10,020,461	9,992,973	27,488	10,020,461

10.2 The State Bank of Pakistan vide its letter no. BSD/BRP-5/X/8787/2011 dated July 6, 2011 has allowed relaxation in maintaining provisioning against the exposure of Agritech Limited till August 31, 2011, to all those banks who have agreed to reschedule / restructure their exposures against the company. Had the exemption not been available, the provision against loans and advances and investments would have been higher by Rs 439.391 million and Rs 232.731 million respectively while the profit before taxation for the current period would have been lower by Rs 672.122 million.

10.3 Particulars of provisions against advances

Note	2011			2010		
	Specific	General	Total	Specific	General	Total
	(Rupees in '000)					
Opening balance	10,020,461	649,628	10,670,089	8,017,606	763,066	8,780,672
Exchange adjustment and other movements	(1,201)	(3,434)	(4,635)	1,499	(473)	1,026
Charge for the period / year	1,343,210	(39,520)	1,303,691	3,250,985	-	3,250,985
Reversals / recoveries	(342,119)	(10,077)	(352,196)	(923,493)	(112,965)	(1,036,458)
	1,001,091	(49,597)	951,495	2,327,492	(112,965)	2,214,527
Amounts written off	(57,634)	-	(57,634)	(326,136)	-	(326,136)
Closing balance	10,962,718	596,597	11,559,315	10,020,461	649,628	10,670,089

10.4 Under the guidelines issued by the SBP, banks have been allowed to avail the benefit of 40% of forced sales value of pledged stocks and mortgaged commercial, residential and industrial properties held as collateral against all non-performing loans for 4 years from the date of classification for calculating provisioning requirement. However, as per the Circular, the additional impact on profitability arising from availing the benefit of forced sales value against pledged stocks and mortgaged residential, commercial and industrial properties would not be available for payment of cash or stock dividend.

The additional profit arising from availing the FSV benefit - net of tax at June 30, 2011 which is not available for either cash or stock dividend to shareholders amounted to approximately Rs 1,991.320 million (December 31, 2010: 2,244.780 million).

10.5 General provision against consumer loans has been maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations for consumer financing issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

		Half year ended	
		June 30, 2011	June 30, 2010
		-----Un-audited-----	
		(Rupees in '000)	
11	FIXED ASSETS		
11.1	Additions to fixed assets		
	Office premises	40,105	232,512
	Leasehold improvements	249,186	168,690
	Office equipments	373,064	342,677
	Furniture and fixtures	100,520	127,908
	Vehicles	27,018	13,072
11.2	Intangibles		
	Software	5,434	537,957
11.3	Disposals of fixed assets		
	Office premises	-	4,926
	Leasehold improvements	8,121	9,620
	Office equipments	30,785	10,291
	Furniture and fixtures	4,519	4,549
	Vehicles	22,013	4,805
		Note	
		June 30, 2011	December 31, 2010
		(Un-audited)	(Audited)
		(Rupees in '000)	
12	CONTINGENCIES AND COMMITMENTS		
12.1	Direct credit substitutes		
	i) Government	833,941	875,489
	ii) Banking companies and other financial institutions	18,913	6,972
	iii) Others	927,810	2,345,386
		1,780,664	3,227,847
12.2	Transaction - related contingent liabilities		
	i) Government	35,843,792	39,192,697
	ii) Banking companies and other financial institutions	1,676,006	783,073
	iii) Others	13,696,929	18,238,077
		51,216,727	58,213,847
12.3	Trade - related contingent liabilities		
	Letters of credit	45,285,071	46,125,101
	Acceptances	5,853,084	5,200,075
12.4	Other contingencies		
	Claims against the Bank not acknowledged as debts	5,427,448	4,738,505

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
12.5 Commitments in respect of forward lendings		
Commitments to extend credit	2,160,157	4,261,342
12.6 Commitments in respect of forward exchange contracts		
Purchase	30,120,253	32,707,614
Sale	30,911,527	20,936,061
12.7 Commitments for the acquisition of fixed assets	122,142	250,339
12.8 Commitments in respect of repo transactions		
Repurchase	11,924,603	1,812,780
Resale	377,055	1,726,402
12.9 Other Commitments		
Donations	11,000	11,000
12.10 Contingency for tax payable (note 15)		
	June 30, 2011 -----Un-audited-----	June 30, 2010
	(Rupees in '000)	
13 BASIC AND DILUTED EARNINGS PER SHARE		
Profit after taxation for the period	1,850,550	644,736
	(Number of shares in thousand)	
Weighted average number of ordinary shares	1,349,156	1,349,156
	(Rupees)	
Basic and diluted earnings per share	1.37	0.48
	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
14 CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	43,283,270	41,197,841
Balances with other banks	17,360,876	16,180,533
Call money lendings	2,546,376	4,773,903
	63,190,522	62,152,277

15 TAXATION

The income tax assessments of the Bank have been finalised upto and including tax year 2010. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Income Tax Appellate Tribunal (ITAT) and High Court of Sindh. These issues mainly relate to addition of mark-up in suspense to income, taxability of profit on government securities, bad debts written off and disallowances relating to profit and loss expenses.

For all assessments finalised upto tax year 2009, adequate provision has been made by the Bank in this consolidated condensed interim financial information. In respect of tax year 2010, the tax authorities have disallowed certain expenditure on account of non-deduction of withholding tax resulting in additional demand of Rs. 141.226 million. The management's appeal in respect of this add-back is currently pending with the Commissioner of Inland Revenue (Appeals). The management is confident that this matter will be decided in favour of the Bank and consequently has not made any provision in respect of this amount.

16 SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment analysis with respect to business activity is as follows:-

For the half year ended June 30, 2011 (Un-audited)					
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Retail Brokerage	Total
----- (Rupees in '000) -----					
Total income	6,321,583	2,158,401	15,510,105	20,625	24,010,714
Total expenses	(6,211,076)	(1,841,808)	(12,647,784)	(59,014)	(20,759,682)
Net income	110,507	316,593	2,862,321	(38,389)	3,251,032
Segment return on assets (ROA)	12.88%	17.36%	12.38%	-	
Segment cost of funds	12.80%	14.82%	7.43%	14.81%	

For the half year ended June 30, 2010 (Un-audited)					
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Retail Brokerage	Total
----- (Rupees in '000) -----					
Total income	4,917,573	2,540,067	13,258,485	36,623	20,752,748
Total expenses	(4,507,724)	(2,321,119)	(12,655,401)	(85,925)	(19,570,169)
Net income	409,849	218,948	603,084	(49,302)	1,182,579
Segment return on assets (ROA)	9.35%	18.24%	12.80%	1.55%	
Segment cost of funds	11.76%	16.67%	6.87%	14.98%	

As at June 30, 2011 (Un-audited)					
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Retail Brokerage	Total
----- (Rupees in '000) -----					
Segment assets	134,325,306	22,817,849	282,680,116	72,859	439,896,130
Segment non performing loans	-	3,308,868	13,458,292	-	16,767,160
Segment provision required against loans and advances	-	2,524,074	9,035,241	-	11,559,315
Segment liabilities	18,035,987	23,902,513	374,419,888	57,590	416,415,978

As at December 31, 2010 (Audited)					
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Retail Brokerage	Total
----- (Rupees in '000) -----					
Segment assets	122,145,258	23,662,933	265,863,633	132,058	411,803,882
Segment non performing loans	-	3,479,864	14,230,448	-	17,710,312
Segment provision required against loans and advances	-	2,561,539	8,108,452	98	10,670,089
Segment liabilities	21,848,034	25,517,913	342,074,441	715,483	390,155,871

17 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and includes major shareholders, associated companies with or without common directors, retirement benefit funds and directors and key management personnel and their close family members.

Banking transactions with the related parties are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk.

Contributions to and accruals in respect of staff retirements and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives is determined in accordance with the terms of their appointment.

17.1 Details of transactions with the related parties and balances with them as at period end are as follows:

June 30, 2011 (Un-audited)						
	Directors	Key Management Personnel	Group Companies	Associates	Strategic Investments	Total
----- (Rupees in '000) -----						
Deposits						
Balance at the beginning of the period	28,787	44,256	148,053	1,227,613	18	1,448,727
Placements during the period	64,356	235,988	4,203,230	23,858,641	-	28,362,215
Withdrawals during the period	(69,847)	(237,928)	(4,255,497)	(23,390,015)	-	(27,953,288)
Balance at the end of the period	23,296	42,316	95,786	1,696,239	18	1,857,655
Advances						
Balance at the beginning of the period	9,232	149,686	400,000	1,741,096	-	2,300,013
Disbursements during the period	169	17,032	100,000	1,795,435	-	1,912,636
Repayments during the period	(802)	(20,462)	-	(1,782,160)	-	(1,803,424)
Balance at the end of the period	8,599	146,256	500,000	1,754,371	-	2,409,225
Investments						
Balance at the beginning of the period	-	-	50,000	5,686,949	120,000	5,856,949
Investment during the period	-	-	7,682	-	-	7,682
Disposal during the period	-	-	(6,908)	(103,196)	-	(110,104)
Balance at the end of the period	-	-	50,774	5,583,753	120,000	5,754,527
Call borrowings / Repo						
Balance at the beginning of the period	-	-	-	-	-	-
Borrowings during the period	-	-	-	2,371,143	-	2,371,143
Repayments during the period	-	-	-	(2,371,143)	-	(2,371,143)
Balance at the end of the period	-	-	-	-	-	-
Call lendings / Reverse repo						
Balance at the beginning of the period	-	-	-	-	-	-
Placements during the period	-	-	-	1,994,307	-	1,994,307
Withdrawals during the period	-	-	-	(1,994,307)	-	(1,994,307)
Balance at the end of the period	-	-	-	-	-	-

December 31, 2010 (Audited)						
	Directors	Key Management Personnel	Group Companies	Associates	Strategic Investments	Total
------(Rupees in '000)-----						
Deposits						
Balance at the beginning of the year	7,591	32,603	756,418	1,794,730	18	2,591,360
Placements during the year	82,297	606,162	10,942,390	44,848,947	-	56,479,796
Withdrawals during the year	(61,101)	(594,509)	(11,550,755)	(45,416,064)	-	(57,622,429)
Balance at end of the year	28,787	44,256	148,053	1,227,613	18	1,448,727
Advances						
Balance at the beginning of the year	7,955	90,564	400,000	1,769,012	-	2,267,531
Disbursements during the year	2,616	122,095	-	10,932,476	-	11,057,187
Repayments during the year	(1,339)	(62,973)	-	(10,960,392)	-	(11,024,704)
Balance at end of the year	9,232	149,686	400,000	1,741,096	-	2,300,014
Investments						
Balance at the beginning of the year	-	-	253,161	5,883,753	120,000	6,256,914
Investment during the year	-	-	60,769	-	-	60,769
Disposal during the year	-	-	(263,930)	(196,804)	-	(460,734)
Balance at end of the year	-	-	50,000	5,686,949	120,000	5,856,949
Call borrowings / Repo						
Balance at the beginning of the year	-	-	1,890,926	-	-	1,890,926
Borrowings during the year	-	-	31,207,334	-	-	31,207,334
Repayments during the year	-	-	(33,098,260)	-	-	(33,098,260)
Balance at end of the year	-	-	-	-	-	-
Call lendings / Reverse Repo						
Balance at the beginning of the year	-	-	100,000	-	-	100,000
Placements during the year	-	-	13,602,511	-	-	13,602,511
Withdrawals during the year	-	-	(13,702,511)	-	-	(13,702,511)
Balance at end of the year	-	-	-	-	-	-

June 30, 2011 (Un-audited) December 31, 2010 (Audited)
(Rupees in '000)

17.2 Contingencies and commitments

Letter of credit and acceptance outstanding
Guarantees outstanding

60,369 27,690
176,635 165,578

17.3 Bank balances with other banks

Balance with United Bank Limited

1,136,590 930,689

Half year ended
 June 30, 2011 June 30, 2010
 -----Un-audited-----
 (Rupees in '000)

17.4 Transaction with associated companies	June 30, 2011	June 30, 2010
Insurance premium paid to Alfalah Insurance Company Limited	313,630	271,622
Mark-up income on advances from Wateen Telecom Limited	140,231	103,358
Mark-up expense on deposits	139,721	139,827
Charge for security services to Security and Management Services (Private) Limited and Wakenhut Pakistan (Private) Limited	21,801	15,400
Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges	40,051	48,596
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	347,566	-
Provision made during the period in respect of investment in Wateen Telecom Limited	130,252	-
17.5 Transaction with other related parties		
Capital gain on redemption of units of United Stock Advantage Fund	-	-
Loss on redemption of units of UMMF/UGIF	-	5,641
Capital gain on sale of shares of United Bank Limited	438	1,237
Contribution to employees provident fund	99,028	89,044
Markup on financing to group company	38,877	-
17.6 The key management personnel / directors compensation are as follows:		
Salaries and Allowances	280,151	246,581

In addition the Chief Executive Officer and other executive officers are provided with the Bank maintained car as per Bank's policy.

18 ISLAMIC BANKING BUSINESS

The bank is operating 80 Islamic banking branches as at June 30, 2011 (December 31, 2010 : 80 branches). The statement of financial position as at June 30, 2011 is as follows:

18.1 Statement of Financial Position

	June 30, 2011 (Un-audited)	December 31, 2010 (Audited)
	(Rupees in '000)	
ASSETS		
Cash and balances with treasury banks	8,034,068	6,557,813
Balances with and due from financial institutions	5,175,095	3,863,809
Investments	29,938,818	22,030,393
Advances	25,210,703	25,957,935
Fixed assets	1,705,351	1,638,634
Other assets	5,206,391	5,159,502
	75,270,426	65,208,086
LIABILITIES		
Bills payable	858,980	495,152
Borrowings	1,315,979	1,365,090
Deposits and other accounts	64,530,292	55,393,390
Subordinated loans	-	-
Liability against assets subject to finance lease	-	-
Deferred tax liabilities	1,301	1,376
Other liabilities	3,090,087	3,135,883
	69,796,639	60,390,891
NET ASSETS	5,473,787	4,817,195
REPRESENTED BY		
Islamic Banking Fund	1,800,000	1,800,000
Exchange Translation Reserve	12,589	12,050
Unappropriated / unremitted profit	2,905,631	2,247,807
	4,718,220	4,059,857
Surplus on revaluation of assets - net of tax	755,567	757,338
	5,473,787	4,817,195

19 DATE OF AUTHORISATION

This consolidated condensed interim financial information was authorised for issue on August 07, 2011 by the Board of Directors.

20 GENERAL

Comparative information has been re-classified, re-arranged or additionally incorporated in this consolidated condensed interim financial information, wherever necessary, to facilitate comparison and to conform with changes in presentation in the current period.

Chief Executive Officer

Director

Director

Chairman

[Branches Network]

KARACHI

Main Branch

B.A. Building, I.I.Chundrigar Road.
Phone : (021) 32414030-39
UAN No. : 111-777-786
Fax : 32417006

Cloth Market Branch

Cochinwala Market, Luxmidas Street.
Phone : (021) 32401621-5
Fax : 32401627

Clifton Branch

Plot No. BC-6, Block-9, Clifton,
Phone : (021) 35833778-82, 35309075-8
Fax : 35879175

Shahrah-e-Faisal Branch

Progressive Square,
11-A Block-6 PECHS.
Phone : (021) 34313536-38, 34522441, 34522460
Fax : 34313539

Jodia Bazar Branch

Gulzar Manzil, Mohammad Shah Street
Phone : (021) 32532483-4, 32544816-20
Fax : 32532485

Korangi Industrial Area Branch

Aiwan-e-Sanat,
Plot No.ST-4/2, Sector 23,
Korangi Industrial Area.
Phone : (021) 35065701-2
Fax : 35050653

M.A.Jinnah Road Branch

Plot No.23/1, Corner
M.A.Jinnah Road/Abdullah
Haroon Road.
Phone : (021) 32750627-28,
Fax : 32750629

S.I.T.E. Branch

D-40, Estate Avenue,
Siemens Chowrangi, S.I.T.E.
Phone : (021) 32582990-1, 32582116
Fax : 32582113

North Karachi Industrial Area Branch

Sector 12-B,
North Karachi Industrial Area,
Opp: Police Station Gabol Town.
Phone : (021) 36962700-7
Fax : 36986051

Paper Market Branch

Plot No. S.R.7/23,
Campbell Street, Paper Market.
Phone : (021) 32211353-58
Fax : 32211243

Gulshan-e-Iqbal Branch

Plot No.SB-15, Block 13-B,
KDA Scheme No.24,
University Road, Gulshan-e-Iqbal.
Phone : (021) 34984937,
34984824, 34984833
Fax : 34984971

Karachi Stock Exchange Branch

18-20, Karachi Stock Exchange Building,
Stock Exchange Road.
Phone : (021) 32417515-19
Fax : 32418353

North Napier Road Branch

Surv. No. 35 / Sheet No. NP - 10
(Old Surv.No.A26/5), Napier Quarters.
Phone : (021) 32544021-24, 32540065 & 67
Fax : 32540066

Bahadurabad Branch

Prime Arcade, Shop No. 1-3,
Bahadur Shah Zafar Road, Bahadurabad.
Phone : (021) 34129677-81, 34128578-81
Fax : 34129676

Timber Market Branch

Ground Floor, Sur. No. 15,
Siddique Wahab Road,
Lawrence Quarters.
Phone : (021) 32750635-9
Fax : 32750632

Defence Housing Authority Branch

Plot No. C-12-C
Tauheed Commercial Phase V,
Defence Housing Authority.
Phone : (021) 35302639-44
Fax : 35302637

PECHS Branch

Shop No. 3, 154-S, Block-2, P.E.C.H.S.
Phone : (021) 34535861-2, 34538423-24
Fax : 34314221, 34390090

Federal 'B' Area Branch

C-28, Block - 13, F. 'B' Area, Shahrah-e-Pakistan.
Phone : (021) 36803041, 36344700, 5 & 6
Fax : 36803043

Eidgah Branch

166, M. A. Jinnah Road, Near Light House
Phone : (021) 32217290-4 Fax : 32217244

Marriot Road Branch

Survey # 67, Sheet # M.R.1, Opp. Khori Garden
Murad Khan Road, Marriot Road.
Phone : (021) 32414138-40 & 32412080
Fax : 32412082

Hyderi (North Nazimabad) Branch

Plot # ST-4, Al-Burhan Circle Hyderi,
Block 'E', North Nazimabad.
Phone : (021) 36626004, 36626066
Fax : 36625402

Gulistan-e-Jauhar Branch

Yasir Plaza, Block 10-A, Scheme 45,
Main Rashid Minhas Road,
Gulshan-e-Iqbal,
Phone : (021) 34815926-7, 34815930
Fax : 34815924

Tipu Sultan Road Branch

Plot No. 118-119 Z, DBCHS,
Shabbirabad, Tipu Sultan Road.
Phone : (021) 34398457-9
Fax : 34398456

DHA Phase-I Branch

114, 9th East Street, Phase-I,
Defence Housing Authority, Main Korangi Road.
Phone : (021) 35887571-73
Fax : 35887574

Hawksbay Road Branch

KB-28, Haji Ishaq Market, Main Hawksbay Road,
Opp. Quaid-e-Azam New Truck Stand
Phone : (021) 32355871, 32355872-74
Fax : 32355875

Shershah Branch

D-283, Main Shershah Road,
Quality Godown, S.I.T.E.
Phone : (021) 32585001-4 Fax : 32585005

Malir Cantt. Branch

Old Malir Cantonment Library,
Cantt Bazar, Malir Cantt.
Phone : (021) 34904601-2 Fax : 34904603

Tariq Road Branch

124/A, Block 2, P.E.C.H.S, Main Tariq Road
Phone : (021) 34386052-5
Fax : 34386056

Landhi Branch

Plot No. 29/10/1, Sector 5D, Landhi Township
Phone : (021) 35034451-3
Fax : 35030875

Gulshan Chowrangi Branch

Sani Arcade, Block- 3, Gulshan-e-Iqbal
Phone : (021) 34978252, 34993792
Fax : 34985729

Garden East Branch

Silver Jubilee Centre,
194/2/1, Britto Road,
Near Ismailia Jamat Khana, Garden East
Phone : (021) 32238704, 32238717,
32238722, 32238605
Fax : 32225941

DHA Phase IV, Karachi

Plot No. 80, 10th Commercial Street,
Phase IV, Defence Housing Authority, Karachi
Phone: (021) 35312832- 35
Fax: 35312837

Gizri

K-4/3, & 4/4-A,
Ch. Khaleeq uz Zaman Road, Gizri
Phone: 021 -35868991-93 Fax: 021 -35867149

Sea View

Sahil Promenade, Block 3,
Scheme 5, Clifton, Karachi
Phone: 021 -35364095-97 Fax: 021 -35371259

Nazimabad

Al-Kausar Homes, Plot # 2, Block-III,
Sub-Block "E", Nazimabad, Karachi
Phone : (021) 36708980-83
Fax: (021) 36708978

Saddar Branch

Shop # 6, State Life Building # 5,
Abdullah Haroon Road.
Phone: (021) 35658714-16
Fax: (021) 35658717

Johar Chowrangi Branch

Plot No. 118-119-C/1, K.D.A. Scheme No. 36,
Rufi Shopping Mall Block, 18 Gulistan e Johar
Phone : (021) 34638114, 34015966-7
Fax : 34638115

Nagan Chowrangi Branch

Plot # SC-28, Sector 11-H, North Karachi, Karachi
Phone : (021) 36957622-621 Fax : 36902210

Jamshed Road Branch

Ashfaque Plaza, Jamshed Quarters,
New M.A. Jinnah Road, Karachi
Phone : (021)-34860794-95 Fax : 34860793

Gulshan-e-Hadeed Branch

A-329 Phase I, Sub-Sector, 8-C/1, Bin Qasim
Phone : (021) 34721406 Fax : 34721407

Akbar Road Branch

Plot # 294, AM-3, Artillery Maidan Quarters,
Preedy Street, Saddar
Phone : (021) 32725107, 32725146, 32724939
Fax : 32724928

Steel Market Branch

Plot # 8 & 9/D-1, S.R. 1, Liaquat Market,
Serai Quarters, Opp New Memon Masjid,
M.A. Jinnah Road
Phone : (021) 32422679, 627, 774 Fax : 32422526

Malir City Branch

H-11/11, Liaquat Market, Malir Town
Phone : (021) 34117134-35 Fax : 34117156

West Wharf Branch

Sultan Centre, Plot # 11, West Wharf
Phone : (021) 32205966-67 Fax : 2205794

Liaquatabad Branch

Plot No 21, 22 & 23, Commercial Area,
Block 7, Liaquatabad, Karachi
Phone : (021) 34911794-7 Fax : 34911793

Urdu Bazar Branch

Plot No. RB 10/16-III, A210, Ram Bagh, Urdu Bazar,
M.A. Jinnah Road, Karachi
Phone : (021) 32214185-89 Fax : 32214183

Abul Hasan Ispahani Road Branch

Sani Corner, Sector-22, KDA Scheme 33, Abul Hasan
Ispahani Road, Karachi
Phone : 34974484-6 Fax : 021-34974487

Hussainabad Branch

R-471, Block 2, KDA Scheme 16,
Hussainabad, F.B. Area Karachi
Phone : (021) 36337646-47 Fax : 36337648

DHA Phase II Ext.

Shop No.3 & 4, Plot No. 44-C- 24th Commercial Street,
DHA Phase II Extension, Karachi
Phone : (021) 35312152-54 Fax : 35312155

Shireen Jinnah Colony

LS-27 & 28, Shireen Jinnah Colony, Block 1, KDA Scheme
No. 5, Clifton, Karachi
Phone : (021) 35877060, 35877058
Fax : 35877059

Bombay Bazar Branch

Plot No. B.R.3/11, Faiza Palace, Bunder Quarters,
Bombay Bazar, Karachi
Phone : 021-32437917-19
Fax : 021-32437481

Garden West Area Branch

Amin Center, Plot No. 130/I, Garden West, Karachi
Phone : 021-32231005-7
Fax : 021-32231003

Khayaban -e- Shamsheer

Plot No. 31, Stadium Lane No. 2, DHA Phase V, Karachi
Phone : 0321-2175625

Khayaban-e-Muslim Branch

Plot No. 36-C, Khayaban-e-Muslim,
Phase VI, DHA, Karachi
Phone : 021-35843263-65
Fax : 021-35842073

Pakistan Chowk Branch

Zubaida Manzil, Serai Quarters, Kutchery Road,
Pakistan Chowk, Karachi
Phone : 021-32215703-5
Fax : 021-32215706

HYDERABAD

Plot No.476/1 & 476/2,
adjacent to Hotel Faran, Saddar.
Phone : (022) 2786020-22, 2784242
Fax : 2786023

Grain Market Branch

Aman Center, Price Ali Road Hirabad
Phone : (022)-2660611-5 Fax : 2660620

Latifabad Branch

4/D, Block-D, Unit no. 7, Opposite St. Elizabeth Hospital,
Main Road, Latifabad, Hyderabad
Tel: 022-3861562-64 Fax: 022-3861561

Qasimabad Branch

Phase I, Main Qasimabad Road, Near PTCL Exchange,
Qasimabad, Hyderabad
Tel: 022-2670592-94 Fax: 022-2670591

SUKKUR

B-2823/B-2851, Frere Road, Sarafa Bazar.
Phone : (071) 5628175, 5624753, 5624750
Fax : 5628176

NAWABSHAH

Municipal Office Chowk, Katchery Road
Phone : (0244)330723-25 Fax : 330729

TANDO ADAM

Plot No. A / 06 & 07, Hyderabad Road, Tando Adam
Phone: 0235-576042-44 Fax: 0235-576043

SANGHAR

CS # 124/4 Ward-A, Nawabshah Road, Sanghar
Phone: 0235-542500-01 Fax: 0235-542503.

QUETTA

M.A. Jinnah Road Branch

Property No.2-12(1), M.A.Jinnah Road.
Phone : (081) 111-777-786, 2841180-83
Fax : 2827562

Hazar Gunji Branch

Plot No. 332, 333, 334, Truck Stand, Hazar Gunji.
Phone : (081) 2460520, 2460821 Fax : 2460519

Shahrah-e-Iqbal Branch

Cut Piece Cloth Market, Shahrah-e-Iqbal
Phone : (081) 2834425, 2834429
Fax : 2827270

Double Road

Arbab Plaza, Double Road, Quetta
Phone : (081) 2441961-62, 2441663
Fax : (081) 2441665

Model Town Quetta Branch

Plot # 35-B, Model Town, Quetta Cantt.
Phone (081) 2832130 Fax : 2827329

Liaquat Bazar Branch

Liaquat Bazar, Quetta
Phone (081) 2838033-34 Fax : 2838025

Sirki Road Quetta

Berach Market Chowk, Sirki Road, Quetta
Phone (081) 2440137 - 38 Fax : 2440136

CHAMAN

Trunch Road, Chaman, Balochistan.
Phone : (0826) 613440, 612541 Fax : 613488

GAWADAR

Airport Road, Gawadar
Phone : (0864) 211796-98 Fax : 210185

JACOBABAD

Quaid-e-Azam Road, Jacobabad
Phone : 0722-650935-36 Fax : 0722-650930

MIRPURKHAS

Plot # 864/7, Adam Town,
Main Umerkot Road,
Phone : (02338) 74466, 74686 Fax : 75127

LARKANA

Bunder Road
Phone : (074) 4055712, 4055812, 4055360
Fax : 5053962

LAHORE

LDA Plaza Branch

LDA Plaza, Kashmir Road.
Phone : (042) 36306201-05
Fax : 36301193, 36368905

Gulberg Branch

125/E-I, Gulberg-III, Main Boulevard.
Phone : (042) 35877800-8
Fax : 35754900, 35877807

Defence Branch

G-9, Commercial Area, Phase-I, LCCHS.
Phone : (042) 35729722-26
Fax : 35729727, 35733591

Circular Road Branch

A-43/A, Opp: Mazar Hazrat Shah
Mohammad Ghous, Circular Road.
Phone : (042) 37638256-8 Fax : 37653384

Township Branch

47-B/1, Block 10,
Akbar Chowk, Township.
Phone : (042) 35152831-6 Fax : 35113716

Badami Bagh Branch

29-30 PECO Road, Badami Bagh.
Phone : (042) 37704961-66
Fax : 37728636, 37728074

Allama Iqbal Town Branch

36, College Block, Allama Iqbal Town.
Phone : (042) 35432961-5 Fax : 35432960

Shah Alam Market Branch

2035-D, Hilal-e-Ahmar Health Complex,
Near Fawara Chowk, Shah Alam Market.
Phone : (042) 37673401-6 Fax : 37673409

Shadman Market Branch

88, Shadman-1
Phone : (042) 37538116-20 Fax : 37538129

Tufail Road Branch

50/3, Tufail Road, Cantt.
Phone : (042) 36689016-19 Fax : 36688374

Lahore Stock Exchange Branch

Basement Level - 2,
Lahore Stock Exchange Building,
19, Khayaban-e-Iqbal.
Phone : (042) 36307461-68 Fax : 36307460

Baghbanpura Branch

278-G.T. Road, Baghbanpura, Lahore.
Phone : (042) 36844006-09 Fax : 36844010

Ravi Road Branch

13 Ravi Road.
Phone : (042) 37708661-64 Fax : 37708660

Liberty Branch

10-C, Commercial Area,
Liberty Market, Gulberg-III.
Phone : (042) 35789431-34 Fax : 35755226

Raiwind Road Branch

Thoker Niaz Beg, Plot # 4, Raiwind Road.
Phone : (042) 35314671-5 Fax : 35314678

Shahdin Manzil Branch

Shahdin Manzil,
Faysal Chowk, Mall Road.
Phone : (042) 36012000-30, 36300581, 36300586
Fax : 36300589

Samanabad - Lahore

Plot # 91 - Main Road, Samanabad, Lahore
Phone : (042) 37590062-3
Fax : (042) 37590064

DHA Extension Branch

Divine Centre, Near Bhatta Chowk,
New Airport Road, Lahore Cantt
Phone : (042) 35700301-309 Fax : 35700213

Azam Cloth Market Branch

Raheem Centre, Akbar Block,
Azam Cloth Market
Phone : (042) 37643851-55 Fax : 37643860

Shad Bagh Branch

37, Umer Din Road, Wassanpura
Phone : (042) 37616252-56 Fax : 36260295

Karim Block Allama Iqbal Town, Lahore

502-Ali Plaza, Karim Block Market, Allama Iqbal Town,
Lahore
Phone : (042) 35425528, 30, 31
Fax : (042) 35425529

Ferozpur Road Branch

18-KM Main Ferozpur Road
Phone : (042) 35807812-14 Fax : 35807813

Shahdara Branch

Main Shaikhupura Road, Shahdara Chowk
Phone : (042) 37900290 Fax : 37900291

Walton Road Branch

E-28/A, Main Walton Road
Phone : (042) 6627004-7
Fax : 36687391

Urdu Bazar Branch

Main Kabir Street
Phone : (042) 37210644 Fax : 37210647

Brandreth Road Branch

91-A, Brandreth Road, Near Australia Building
Phone : (042) 37674115-18 Fax : 37637303

DHA Phase II Branch

65 CCA, Phase-II, DHA
Phone : (042) 35707581-4 Fax : 35707580

Ghari Shahu Branch

99-A, Allama Iqbal Road, Ghari Shahu
Phone : (042) 36372656, 36371001 Fax : 36360962

Model Town, Lahore

13 Bank Square, Central Commercial Market,
Model Town Lahore
Phone : (042) 35884670-72 Fax : 35884675

Cavalry Ground, Lahore
35 Main Boulevard,
Officers Housing Scheme,
Cavalry Ground Lahore
Phone: (042) 36610531-32, 36610534
Fax: 36610536

Chuburgi
24-Niaz View Scheme, Rewaz Garden,
Chuburji, Lahore
Phone: (042) 37356640-42
Fax: 37222236

Main Market Gulberg
32-E-Main Market, Gulberg II, Lahore
Phone: 042-35786955- 59
Fax: 042-35786964

Montgomery Road Branch
65-Montgomery Road, Lahore
Phone : (042) 36303081-4 Fax : 36303085

Jauhar Town Branch
Plot No. 435, Block G-1
M.A. Johar Town, Lahore
Phone : (042)- 35281081-5 Fax : 35291090

Bedian Road Branch
Phone : (042) 37088164
Fax : 35742694

Fortress Stadium Branch
Phone : (042) 36623082-86
Fax : 36623087

Wapda Town Branch
Plot No. 189, Block-F, PIA Society,
Wapda Town Round About
Phone : (042) 35211574 Fax : 35211576

Ichra Branch
112- Ferozepur Road, Ichra, Lahore
Phone : (042) 37539604-5 Fax : 37539608

Bund Road Branch
Main Bund Road,
Near Gulshan-e-Ravi Chowk, Lahore
Phone : (042) 37404868-72 Fax : 37404867

**Zarar Shaheed Road -
Guldasht Town Branch**
Zarar Shaheed Road, Guldasht Town, Lahore
Phone : (042) 36635969
Fax : 36635968

EME Society Branch
50-A, Mohafiz Town,
Near EME Society Main Gate, Lahore
Phone : (042) 37516325 Fax : 0423-37516327

Islampura Branch
30-A, Main Sanda Road, Atif Chowk, Islampura, Lahore
Phone : 042-37117739-40
Fax : 042-37117738

Karim Block Allama Iqbal Town Branch
502-Ali Plaza, Karim Block Market,
Allama Iqbal Town, Lahore
Phone : 042-35425528, 30, 31
Fax : 042-35425529

ISLAMABAD

Blue Area Branch
1-B, Awan Arcade, Jinnah Avenue, Blue Area.
Phone : (051) 2810136-49 Fax : 2279897

I-10 Markaz Branch
4-A, I-10 Markaz
Phone : (051) 4435804-6 Fax : 4435807

F-7 Markaz Branch
13-U, F-7 Markaz, Jinnah Super Market, Islamabad
Phone : (051) 2653944-49 Fax : 2653940

F-11 Markaz Branch
Plot No.28, Al Karam Centre, F-11 Markaz, Islamabad
Phone : (051) 2228127-28 Fax : (051) 2228129

Stock Exchange Branch
Office No. 5, 55-B,
Islamabad Stock Exchange Tower, Jinnah Avenue
Phone : (051) 2894071-74 Fax : 2894075

F-10 Markaz Branch
4-D, Urfi Centre, Markaz F-10
Phone : (051) 2809705-08 Fax : 2809719

I-8 Markaz Branch
Plot No. 34, I-8 Markaz
Phone : (051) 4862563-6 Fax : 4862567

G-9 Markaz, Islamabad
G-9 Markaz, 39 Paragon Plaza
Phone: (051) 2253002-3 Fax: 2854932

F-8 Markaz, Islamabad
Shop No. 2 & 3, Al-Babar Centre,
F-8 Markaz, Islamabad
Phone: (051) 2818044-6, 2854615
Fax: 2260270

Grain Market Branch

Shop # 40-41, Fruit Market, I-11/4
Phone : (051) 4438823-5 Fax : 4438828

Bhara Kahu Branch

Main Muree Road, Bhara Kahu
Phone : (051) 2233635, 2233637-9 Fax : 2233636

G-11 Markaz Branch

Sardar Arcade, G-11 Markaz
Phone : (051) 2830259, 2830260
Fax : (051) 2830264

Tarnol Branch

Al-Noor Plaza, GT Road, Tarnol,
Tehsil & District Islamabad
Phone : (051) 2226621-23 Fax : (051) 2226626

COMSATS Institute of Information Technology (CIIT) Branch

Chak Shahzad, Park Road, Islamabad
Phone: 051-4365103-4

RAWALPINDI

The Mall Branch

8, The Mall, Saddar
Phone : (051) 5700038-40 Fax : 5700042, 5700029

Satellite Town Branch

B/20, North Star Plaza, Satellite Town, Murree Road.
Phone : (051) 4424080-6 Fax : 4424087

Jinnah Road Branch

A-351, Jinnah Road (Old City Saddar Road).
Phone : (051) 5775325-8 Fax : 5775324

Rawat

Ground Floor, Riaz Shah Bukhari Plaza, Main G. T Road
Rawat, Tehsil & Distt. Islamabad
Phone : (0514) 611906 Fax : (0514) 611903

Lalazar Branch

Tulsa Road, Lalazar
Phone : (051) 5524904-5 Fax : 5527814

Chaklala Branch

59, Shah Plaza, Commercial Area,
Chaklala Scheme III
Phone : (051) 5766003-4 Fax : 5766005

College Road Branch

E/20-26, College Road
Phone : 051 - 5762008, 5762010 Fax : 5762007

Peshawar Road Branch

Plot No. 400/2, Gammon House,
Peshawar Road, Rawalpindi
Phone : (051) 5468401-2 Fax : 5468403

Airport Road

7-Fazal Town, Airport Link Road, Rawalpindi
Phone: (051) 5706022-23 Fax: 5781483

Khanna Branch

Adil Tahir Plaza, Service Road,
Al-Noor Colony, Sector 3
Phone: (051) 4479290-3,
Fax: (051) 4479295

Chowk Sadiqabad Branch

Shop # 2-6, Abassi Tower, Muslim Town
Phone : (051) 4423078-81 Fax : 4480226

Kahuta Branch

Tehseen Plaza, PAF Road
Phone : (051) 3313625-29 Fax : 3313630

Adamjee Road Branch

Adamjee Road, Saddar, Rawalpindi Cantt.
Phone : (051) 5563728 Fax : 5563730

Tench Bhatta Branch

Plot # 396/C, Main Bazar,
Tench Bhatta, Rawalpindi Cantt.
Phone : (051) 5520475 Fax : 5520466

Adyala Road Branch

Main Adyala Road, Rawalpindi
Phone : 051-5570078-79 Fax : 051-5570080

Baghsardaran Branch

12 Ghazni Colony, Bagh Sardaran, Rawalpindi
Phone : 051-5778592-93 Fax : 051-5778594

Bohar Bazar

C 211-215, Bohar Bazar, Rawalpindi
Phone : 05811-451914, 05811-451910
Fax : 05811-451926

Faizabad Branch

Shakeel Plaza, Faizabad, Rawalpindi
Phone : 051-4575846-47 Fax : 051-4575849

FATEH JANG

Rawalpindi Road, Fateh Jang,
Phone : (0572)-210837-38 Fax : 210839

TAXILA

Kohistan Complex, G. T. Road
Phone : (0514) 534012-15 Fax : 535015

Mohra Chowk
Mouza Lab Thatoo, Mohra Chowk,
Hazara Road, Tehsil Taxila, Distt. Rawalpindi
Phone : 0514-590019, 590021-22
Fax : 0514-590020

WAH CANTT

4-1/100, Officers Colony, The Mall.
Phone : (0514) 539425-28
Fax : (0514) 511980

FAISALABAD

Main Branch
Ground Floor, State Life Building, Liaqat Road.
Phone : (041) 2617436-9
Fax : (041) 2617432, 2640834

Peoples Colony Branch
17-A/2, Sir Fazal Hussain Road, Opp. Radio Station,
Peoples Colony No. 1, Faisalabad
Phone : (041) 8722636-39 Fax : 8722184

Susan Road Branch
P-98/22, Main Susan Road, Madina Town
Phone : (041) 8556673-75 Fax : 8556679

Rail Bazar Branch
Property No. P-81, Rail Bazar
Phone : (041) 2540801-2 Fax : 2540803

Yarn Market Branch
P-78, Street No. 3
Yarn Market, Montgomery Bazar
Phone : (041) 2605806-7 Fax : 2621487

Minerva Road Branch
P-64-B, Menerva Road
Phone : (041) 2540763- 5 Fax : 2540759

Sheikhupura Road, Faisalabad
P - 352-A, Gulistan Colony II,
Millat Chowk, Sheikhupura Road, Faisalabad
Phone : 041-8582141 - 2 Fax : 041-8582147

Babar Chowk Branch
641-A, Peoples Colony Extension, Babar Chowk
Phone : (041)- 8557421-22
Fax : 8557424

Khurrianwala Branch

Main Bazar, Jhumra Road
Phone : (041) 4361080-81
Fax : 4361082

Samanabad Branch
P-9, Main Road, Samanabad, Faisalabad
Phone (041) 2561502-03 Fax : 2561504

Samundri Branch

P-35/36, Grain Market,
Gojra Road, Samundri
Phone : (041) 3424356-7
Fax : (041) 3424355

Sabzi Mandi Branch

New Fruit & Vegetable Market,
Chak No. 245-RB, Near Sidhar Bypass,
Tehsil Sadar, Faisalabad
Phone : (041) 2518823-4 Fax : (041) 2518825

Bhowana Bazar
P-141, Main Gole Bhowana Bazar, Faisalabad.
Phone : (041) 2627357
Fax : (041) 2540706

PESHAWAR

Peshawar Main Branch
6-B, Islamia Road Peshawar Cantt
Phone : (091) 5287051-7 Fax : 5287058

Peshawar City Branch
Shoba Chowk, Park Inn Hotel Building,
Khyber Bazar, Peshawar City.
Phone : (091) 2590023-26 Fax : 2551380

Hayatabad Karkhano
Shop No. B-29 & 30, J.B. Plaza,
Karkhano Market, Hayatabad, Jamrud Road,
Phone : (091) 5822902-7 Fax : 5822908

G.T. Road Branch
1045-1046, Hashtnagri & Industries
Opp: Sarhad Chamber of Commerce, G.T. Road
Phone : 091-2593002-6 Fax : 2593001

Peepal Mandi Branch
Ashraf China Trade Center Peepal Mandi, Peshawar
Phone : (091) 2564911-4 Fax : (091)-2564910

Jamrud Road, Peshawar
Phase III Chowk, Jamrud Road
Phone : (091) 5710753-7 Fax : 5710758

Bakhshi Pul Branch
Bakhshi Pul Charsada Road,
Tehsil & District Peshawar
Phone : (091) 2582304-6 Fax : 2582307

ATTOCK

Opposite Session Chowk, Attock Cantt.
Phone : (057) 2701557-58
Fax : (057) 2700248

Waisa
Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa,
Tehsil Hazro, District Attock
Phone : (0572) 662413-15-16 Fax : (0572) 662417

Qutba, District Attock
Alfalah Centre, Main G.T. Road,
Qutba, Kamra, Tehsil, Hazro, District Attock
Phone : (057) 2640794-95
Fax : (057) 2640796

GHOURGHUSHTI

Timber Market, Main Mandi Road,
Ghourghushti, Tehsil Hazro
Phone : (057) 2872918-19
Fax : 2872916

KAMRA

Attock Road, Kamra
Phone : (057)-9317423-25
Fax : 9317420

HANGU

Saif-ur-Rehman Market, Opp:
DCO Bungalow, Kohat Road, Main Bazar
Phone : (0925) 624641, 621008
Fax : 624644

MULTAN

Abdali Road Branch
62-A, Abdali Road, Multan Cantt.
Phone : (061) 4546792-6
Fax : 4781506

Vehari Road Branch
618/B, Vehari Road, Near Grain Market
Phone : (061) 6244492-95
Fax : 6244496

Hussain Agahi Branch
Hussain Agahi Road
Phone : (061) 4577242, 457725
Fax : 4577232

Chowk Shaheedan Branch
Akbar Road, Chowk Shaheedan
Phone : (061) 4588611, 4588807 Fax : 4579024

Shahrukn-e-Alam Branch
230-A & 251-A, Main Road, Shahrukn-e-Alam
Phone : (061)-6784201-2 Fax : 6784205

Bosan Road Branch
262-B, Gulgasht Colony, Bosan Road
Phone : (061) 6210364-5 Fax : 6210363

Lodhran Branch
27-2, Ward # 6, Main Multan Road
Phone : (0608) 361700-363001-2 Fax : 363005

Quaid-e-Azam Road Branch
Plot No. 1009/I, Quaid-e-Azam Road, Multan Cantt.
Phone : 0321-6323231 Fax : 061-4784472

SIALKOT

40/A, Paris Road.
Phone : (052) 4591741, 4591442
Fax : 4591742, 4593210

Sambrial Branch
G.T. Road, Sambrial, District Sialkot
Phone : (052) 6522801-2 Fax : 6522803

Shahabpura Branch
Malik Plaza, Shahabpura Road, Sialkot
Phone : 052-3242671-79 Fax : 052-3242680

RAHIM YAR KHAN

12-A, Model Town, Shahi Road.
Phone : (068) 5879880-1, 5885970 Fax : 5879882

GUJRANWALA

Opposite Iqbal High School, G.T. Road, Gujranwala
Phone : (055) 3859931-3, 3847031-33
Fax : 3856471, 3255295

Satellite Town Branch
40-A Satellite Town
Phone : (055) 3730396-99 Fax : 3251423

SAHIWAL

183-Sarwar Shaheed Road.
Phone : (040) 4467691-95 Fax : 4467696

SARGODHA

91-C/2 University Road, Sargodha
Phone : (048) 3724138-9 Fax : 3724193

Satellite Town Branch

302-A, Satellite Town, Sargodha
Phone : 048-3226647 Fax : 048-3226648

CHAK NO. 111 SB

Pull III, Main Faisalabad Road,
District Sargodha
Phone : (048) 3791158, 3792066 Fax : 3791169

GUJRAT

G.T.S. Chowk, G.T. Road, Gujrat
Phone : (053) 3530069-3530219 Fax : 3530319

Kutchery Bazar Branch

Kutchery Road, Opp. Sabzi Market, Gujrat
Phone : 053-3517995-98
Fax : 053-3517999

MARDAN

Plot No. 11, Survey No. 128, The Mall, Mardan Cantt.
Phone : (0937) 873631-3 Fax : 873733

BAHAWALPUR

Opposite BVH, Circular Road.
Phone : (062) 2889922-5 Fax : 2889874

CHINIOT

1-A, Shahrah-e-Quaid-e-Azam
Phone : (047) 6337704-5 Fax : 6337706

DASKA

Al- Adeel Plaza, Gujranwala Road
Phone : (052) 6616834-35 Fax : 6619650

HAFIZABAD

Sagar Road, Hafizabad
Phone : (0547) 540801-3, 540808 Fax : 540804

Jalalpur Bhattian Branch

Mouza Jalalpur Bhattian, Tehsil Pindi Bhattian,
District, Hafizabad
Phone : (0547) 501275-6 Fax : 501282

CHICHAWATNI

1-Railway Road, Rai House,
Chichawatni District Sahiwal
Phone : (0405) 487802-6 Fax : 487807

ARIFWALA

47/D, Zain Palace, Qaboola Road
Phone : (0457) 835711-12-13 Fax : 835717

PAKPATTAN

159 - Main College Road
Phone : (0457) 376020-27 Fax : 376024

DERA GHAZI KHAN

Jampur Road, Dera Ghazi Khan
Phone : (064) 2468201-6 Fax : 2468104

MINGORA, SWAT

Khasra No.95, Makan Bagh,
Saidu Sharif Road, Opposite PTCL Office.
Phone : (0946) 726745-6, 726740-4
Fax : 726747

JHELUM

Bunglow No.67, Kazam Kamal Road.
Phone : (0544) 610162, 610172, 610182
Fax : 610050

MIAN CHANNU

Ghazi Morr, G.T. Road.
Phone : (065) 2665301-3 Fax : 2665484

SHEIKHUPURA

Main Lahore-Sargodha Road.
Phone : (056) 3614977-9 Fax : 3787974, 3614976

DERA ISMAIL KHAN

Plot # 3666-B, Kashmir Chowk,
North Circular Road,
Phone : (0966) 720609, 720610 Fax : 720607

Tank Adda

Kohinoor Super Shopping Centre, Block-K, Circular Road, Dera Ismail Khan
Phone : 0966-720917

OKARA

Plot No. 25-28, M. A. Jinnah Road
Phone : (0442) 550419-22 Fax : 550423

ABBOTTABAD

191, Supply Bazar, Main Mansehra Road.
Phone : (0992) 344723-6 Fax : 344728

JHANG

9-D, Yousuf Shah Road, Jhang Saddar.
Phone : (047) 7624701-3 Fax : 7624704

TOBA TEK SINGH

105-Farooq Road, Mohallah Jamia Masjid.
Phone : (0462) 517838-9 Fax : 517841

BUREWALA

95-C, Al-Aziz Market, College Road.
Phone : (067) 3771901-4 Fax : 3771905

KOHAT

Bannur Road, Kohat Cantt.
Phone : (0922) 522791-93-96 Fax : 522797

Main Bazar Branch

T-40 & T-41, Muslim Plaza, Main Bazar, Kohat
Phone : 0922-522007-08 Fax : 0922-522009

SADIQABAD

28-29 D, Allama Iqbal Road.
Phone : (068) 5802501-3 Fax : 5802704

MANDI BHAUDDIN

Kutchery Road, Mandi Bahauddin
Phone : (0546) 520921-23 Fax : 507886

LALA MUSA

G.T. Road, Near Ghala Mandi
Phone : (053) 7518368, 7518370, 7518780
Fax : 7518070

AHMEDPUR EAST BRANCH

Kutchery Road, Near MEPCO Office
Phone : (062) 2275504-6 Fax : 2275503

DAHARKI

Zafar Bazar, Daharki
Phone : (0723) 642868 643549, 641217
Fax : 644040

GHOTKI

1-13, Station Road
Phone : (0723) 680112-14 Fax : 680118

HAROONABAD

15-C/16-C, Ghalla Mandi
Phone : (063) 2256401-4 Fax : 2256458

HASILPUR

17-D, Baldia Road, Hasilpur
Phone : (062) 2448078, 2448075
Fax : 2441071

KHARIAN

1, Rizwan Plaza, Main G.T. Road
Phone : (053) 7536241-42 Fax : 7536245

GILGIT

Shahrah-e-Quaid-e-Azam,
Near Radio Station, Jutial, Gilgit
Phone : (05811) 51904-07 Fax : 51903

NLI Market, Gilgit

Ghulam Haider Block, NLI Market, Gilgit
Phone : 05811-451914, 05811-451910
Fax : 05811-451926

CHAKWAL

City Trade Centre, Tehsil Chowk, Rawalpindi Raod
Phone : (0543) 555206-210 Fax : 555220

BHALWAL

451, Liaqat Shaheed Road, Bhalwal
Phone : (048) 6644863 - 6644364
Fax : 6642647

KASUR

Shop No. 8-12, Adjacent to Mazar
Hazrat Baba Bulley Shah, Rail Road
Phone : (0492) 765218-9
Fax : 770890

Pattoki Branch

Allama Iqbal Road, District Kasur
Phone : (049) 4421071-3 Fax : 4421075

MANSEHRA

Punjab Chowk, Shahrah-e-Resham
Phone : (0997) 303591, 303592
Fax : 300567

Oghi Branch

Main Bazar, District Mansehra
Phone: (0997) 321949 Fax: (0997) 321357

BANNU

Gowshala Road, Fatima Khel
Phone : (0928) 614634-36 Fax : 614099

CHITRAL

D.C. Office Road,
Opposite Mountain Inn Hotel, Attalique Bazar
Phone : (0943) 414396, 414367 Fax : 412988

HAZRO

273-M, Main Hattian Road
Phone : (057) 2313771-2 Fax : 2313773

KOTLA

Bhimber Road, Kotla Arab Ali Khan,
Tehsil Kharian, Distt. Gujrat
Phone : (0537) 586892, 586915, 586435
Fax : 586337

MIRPUR, AZAD JAMMU & KASHMIR

114, Sector F-1, Kotli Road, Mirpur,
Azad Jammu & Kashmir
Phone : (05827) 436834-7 Fax : 436838

KALLAR SYEDAN

Ghousia Shopping Centre, Choa Road, Kallar Syedan
Phone : (051) 3572106, 3570763
Fax : 3570227

GUJAR KHAN

58-D & 59-C, Akbar Kiani Shopping Mall,
G.T. Road, Gujar Khan
Phone : 051 - 3515704-707
Fax : 051 - 3515703

GOJRA

P -85, Block III, Bohar Wali Gali, Gojra
Phone : 046-3517675-7
Fax : 046- 3517878

MURIDKE

G.T. Road, Muridke
Phone : (042) 7983173-75
Fax : (042) 7983172

JARANWALA

P -813, Street No. 3,
Nia Bazar, Jaranwala
Phone : (041) 4319003-4
Fax : (041) 4319005

BAHAWALNAGAR

Shop # 6, Ghallah Mandi, Bahawalnagar
(063) 2272005-7 (063) 2277437

MUZAFFARGARH

Mauza Taliri, Multan Road,
Distt. Muzaffargarh
(0662) 428920-23 (0662) 428931

KHANPUR

Kutchery Road, Model Town, Khanpur
(068)5577502- 3, 5577617, 5577627
(068) 5577805

HARIPUR

Main Shahrah-e-Hazara, G.T. Road, Haripur
Phone : (0995) 627451-2
Fax : (0995) 627831

DINGA

Thana Road, Dinga, Distt. Gujrat
Phone : (053) 7404844-46
Fax : (053) 7404840

WAZIRABAD

Sialkot Road, Wazirabad, Distt. Gujranwala
Phone : (055) 6609460, 6609470, 6609480
Fax : (055) 6609450

JAUHARABAD

Plot # 2, Block # 2, Jauharabad, District Khushab
Phone: (0454) 723760 Fax: (0454) 723758

Mandi Quaidabad Branch

Plot # 156/1, Block-D,
Railway Road, District Khushab
Phone : (0454) 880056-58
Fax : 880057

MANDI FAIZABAD

Main Jaranwala Road, Mandi Faizabad
Phone: (056) 2881032, 2201600
Fax: (056) 2882086

Nankana Sahib Branch

53-Grain Market
Phone : (056) 2877574-5 Fax : 2877577

MIANWALI

Watta Khel Chowk, Sargodha Road, Mianwali
Phone : (0459) 237794-6, Fax : 237791

BHERA

Property No. 12/302, Mohalla Ali Bhutta
Phone : (048) 6692162-3,
Fax : 6692161

TALAGANG

Taqi Plaza,
Chakwal Road, Talagang
Phone : (0543) 410791-4 Fax : (0543) 411030

MURREE

Sharjah Center, Mall Road,
Phone : (051)-3413210-2 Fax : 3413149

DINA

Mahfooz Plaza, G T Road, District Jhelum
Phone : (0544)-632723-4
Fax : 632557

KHANEWAL

Cinema Road, Chak # 89-10/R, District Khanewal
Phone : (065) 2555701-4, Fax : 2555710

JINNAH COLONY, JAHANIA

Main By Pass Road,
Tehsil Jahania, District Khanewal
Phone (065) 2211901-4
Fax : 2211906

PIR MAHAL

Mohallah Kasurabad,
Rajana Road, Pir Mahal
Phone : (046)-3366430-31 & 3366381
Fax : 3366382

DEPALPUR

Kuthcery Road, Depalpur
Phone : (044)-4542223-25 Fax : 4542220

NAROWAL

496/A, Circular Road
Phone : (0542) 413300-9 Fax : 413310

LORALAI

1062-1063, Zhob Road
Phone : (0824) 660852-5 Fax : 660851

BHAKKAR

Plot # 458, Dagar Gharbi, Jhang Road
Phone : (0453) 516068-70 Fax : 516071

SKARDU

Hussaini Chowk
Phone : (05831) 54700-703 Fax : 54704

TURBAT

Main Road, Turbat
Phone : (0852) 411556-58 Fax : 411417

BATTAGRAM

Opposite D.H.Q. Hospital,
Shahrah-e- Resham
Phone : (0997) 310222 Fax : 310377

CHISHTIAN

29-B, Ghallah Mandi, Chishtian,
District Bahawalnagar
Phone : 063-2509145-6 Fax : 063-2509455

SHAKARGARH

Ayub Market, Railway Road,
Shakargarh, District Norwal
Phone : 0542-453001-09 Fax : 0542-453010

CHENAB NAGAR - RABWAH

P-4, Block 14, Gole Bazar,
Chenab Nagar, Rabwah, District Chiniot
Phone : 047-6214470-1 Fax : 047-6214475

HAVELIAN

Tanoli Plaza, Ameer Muawya Chowk, Havelian Bazar,
Havelian, District Abbottabad
Phone : 0992-812006-8 Fax : 0992-812009

KAMOKE

G.T. Road, Kamoke, District Gujranwala
Phone : 055-6815791-2 055-6815796
Fax : 055-6815790

Kotli, AJ&K

Aashiq Hussain Plaza, Ground Floor, Bank Road, Kotli,
Azad Jammu & Kashmir
Phone : (05826) 448393-94
Fax : (05826) 448395

PISHIN

Bund Road, Pishin
Phone : 0826-420744-5 Fax : 0826-420748

SWABI

Swabi Bazar, Mardan Swabi Road,
Maneri Payan, Swabi
Phone : 0938-223811-3 Fax : 0938-223814

CHOA SAIDAN SHAH

Rab Nawaz House, Chakwal Road,
Choa Saidan Shah, District Chakwal
Phone : 0543-580862-64 Fax : 0543-580865

PHALIA

Hailan Road, Phalia, Tehsil Phalia,
District Mandi Bahauddin
Phone: 0546-566051 Fax: 0546-566054

CHARSADDA

Tangi Charsadda Road, Opposite Ghafoor Market,
Charsadda Bazar, Charsadda
Phone: 091-6510013-14, 6511007
Fax: 091-6512002

CHILLAS

DC Chowk, Chillas, District Diamer Gilgit-Baltistan
Phone: 05812-450475-76 Fax: 05812-450477

JAMPUR

Opposite TMO Office, Rajanpur Road,
Jampur, District Rajanpur
Phone: 0604-567136-38 Fax: 0604-567135

LAYYAH

Chubara Road, Near Layyah Minor, Layyah
Phone: 0606-413525-27
Fax: 0606-410010

MUZAFFARABAD

Tanga Stand, Muzaffarabad, AJK
Phone: 05822-920982-4
Fax: 05822-920985

NEWSHERA

Taj Building, G.T. Road, Nowshera
Phone: 0923-611697 Fax: 0923-611425

QABOOLA

Rana Ghulam Qadir Market, Main Bazar,
Qaboola, Tehsil Arifwala, District Pakpattan
Phone: 0457-851130-32 Fax: 0457-851129

RAWAT

Ground Floor, Riaz Shah Bukhari Plaza,
Main G. T Road Rawat, Tehsil & Distt. Islamabad
Phone: 0514-611906 Fax: 0514-611903

RENALA KHURD

Plot No. 8, Welcome Road,
Renala Khurd, District Okara
Phone: 044-2636340, 2636350
Fax: 044-2636360

SIBI

M.A. Jinnah Road, Sibi
Phone: 0833-500206, 500208 Fax: 0833-500209

WAISA

Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa,
Tehsil Hazro, District Attock
Phone: 0572-662413-15-16 Fax: 0572-662417

YAZMAN

Chak No. 56-DB, Main Bahawalpur Road,
Yazman, District Bahawalpur
Phone: 062-2703021-22 Fax: 062-2703024

ISLAMIC BANKING BRANCHES

Uni-Tower, Karachi

213 - Uni-Towers, I.I.Chundrigar Road.
Phone : (021) 32472295-8 Fax : 32472141

Shahrah-e-Faisal, Karachi

Ground Floor, Fortune Center, Shahrah-e-Faisal.
Phone : (021) 34315271-4 Fax : 34313581

Jodia Bazar

Plot No. 112, Durya Lal Street,
Jodia Bazar, Karachi
Phone : (021) 32446542- 5 Fax : (021) 32430492

Gulistan-e-Jauhar

Pakistan Tulip Valley Plot No. SB-1,
Block # 1, Gulistan-e-Jouhar
Phone : (021) 34661355-7 Fax : (021) 34661359

Korangi Industrial Area

Shop No. 1, Plot # 27/28, Sector-16
Korangi Industrial Area, Karachi
Phone : (021) 35061661-4
Fax : (021) 35067031

Gulshan-e-Iqbal

Plot # 40-B, Block#13-A, KDA Scheme No. 24,
Gulshan-e-Iqbal, Karachi
Phone : (021) 34144650- 52 Fax : (021) 34144653

North Nazimabad, Karachi

D-3, Block A, North Nazimabad
Phone : (021) 36633133 & 36633177
Fax : 36633135

DHA Branch, Karachi

23-C, Main Khayabane-e-Ittehad,
Phase II Extension, DHA, Karachi
Phone : (021) 35313873-80 Fax : 35313872

Dhorajee, Karachi

Plot # 35/127 Block 7 & 8
C.P. Berar Cooperative Housing Society
Phone : (021) 34860321-2 Fax : 34860320

Port Qasim, Karachi

Plot # W-2/1/1, to W-2/1/3,
North Western Industrial Town
Phone : (021) 34750439, 34154118, 34750445
Fax : 34750438

F.B. Area, Karachi

Ground Floor, Shamim Apartments, Block 10
Phone : (021) 36362194, 36362197
Fax : 36362226

SITE II, Karachi

Plot # B-24/A, SITE II (Super Highway Phase I)
Phone : (021) 36881246-7 Fax : 36881249

Orangi Town, Karachi

Plot # LS32, 33 & 43, Sector 11,
Near Round About # 5, Orangi Town, Karachi
Phone : (021) 36662271-72 Fax : 36662264

North Karachi

Shop # 3-11 Sarah View Phase II Sector 11-B,
North Karachi, Karachi
Phone : (021) 36964648-49 Fax : 36964739

Nazimabad Branch

Ground Floor, Plot # 25, Row # 1, Sub Block A, Block
#1, Nazimabad, Karachi
Phone: 021-36727802 Fax: 021-36619538

Saddar Branch

Plot # 292 & 266, Fort Mansion, Artillery Maidan
Quarters, Regal Chowk, Saddar, Karachi
Phone: 021-35639081 Fax: 021-35639086

Clifton - Karachi

Plot # D-69 Block 7, KDA Scheme
No.5 Kehkashan Clifton, Khi.
Phone : (021) 35869271 Fax : 021-35869270

Shershah Branch

D-175, Modern Godown, Shershah, SITE, Karachi
Phone : 021-32588312 Fax : 021-32588314

Main Branch, Lahore

66-Main Boulevard, Gulberg.
Phone : (042) 35781841-55
Fax : 35781875, 35781856

McLeod Road, Lahore

Abid Plaza, 13, McLeod Road.
Phone : (042) 37211631-5 Fax : 37211640

New Garden Town, Lahore

Awami Complex Block # 1, New Garden Town.
Phone : (042) 35846374-85 Fax : 35846386

Y Block, Lahore

93-Y, Commercial Area, Phase III,
Defence Housing Authority.
Phone : (042) 35746191-5 Fax : 35746190

Johar Town, Lahore

69-R-I, M.A. Johar Town.
Phone : (042) 35313401-05 Fax : 35313406

Zarrar Shaheed Road

1500-F, Dubai Chowk, Zarrar Shaheed Road,
Lahore Cantt., Lahore
Phone : (042) 36613855-62 Fax : (042) 36673224

Gulshan-e-Ravi

Block F, Main Road, Gulshan-e-Ravi Lahore
Phone : (042) 37404811-20
Fax : (042) 37404821

Qurtaba Chowk

Rehman Chambers, Qurtaba Chowk,
Mozang Chungi, Lahore
Phone : (042) 37114612-16
Fax : (042) 37114618

Mughalpur Branch

Opposite Ialpul, Jehangir Raod, Mughalpur
Phone: (042) 36524701-09, Fax: (042) 36524710

Multan Road, Lahore

Opposite Benz Factory,
Main Multan Road, Lahore
Phone : (042) 37490041-5 Fax : 37490046

Wahdat Road, Lahore

14-Main Wahdat Road, Lahore
Phone (042) 37502811-15, Fax : 37502820

Chung Branch, Lahore

Chung Stop, Main Multan Road,
Phone : (042) 37499215-19 Fax : 37499220

Kot Abdul Malik, Lahore

Kot Abdul Malik, Main Lahore, Sheikhpura Road,
Phone : (042) 37902536, 37902539
Fax : 37902540

Shah Alam, Lahore

139-Main Circular Road, Chowk Shah Alam
Phone (042) 37374081-5 Fax : 37374086

Azam Cloth Market Branch

Property No. F-1185, Karachi Block,
Near Masjid Farooq-e-Azam,
Azam Cloth Market, Lahore
Phone : 042-37662845-8 Fax : 042-37651672

College Road Township Branch

39- Civic Centre, College Road, Township, Lahore
Phone : 042-35125080 Fax : 042-35125081

Daroghawala Branch

Plot No.327, G.T. Road, Daroghawala, Lahore.
Phone : 042-36533491-4 Fax : 042-36533495

Kahna Nau Branch

23 - Km Ferozepur Road, Kahna Nau, Lahore
Phone : 042-35271601-02 Fax : 042-35271603

Misri Shah Branch

455-Main Shad Bagh Road, Misri Shah Lahore.
Phone : 042-37612821-5 Fax : 042-37612826

Jinnah Avenue, Islamabad

78-E, REDCO Plaza, Jinnah Avenue, Blue Area.
Phone : (051) 2879580-3 Fax : 2879589

G-10 Markaz, Islamabad

20-A, Sardar Plaza, G-10 Markaz
Phone : (0511)-2819101-05 Fax : 2819100

I-9 Markaz, Islamabad

Plot # 3-J, Sector I-9, Markaz Islamabad
Phone (051) 4858562-64 Fax : 4858560

Bahria Town Branch

Plot No. 9, River View Road, Mini River View,
Commercial Mall, Phase VII, Bahria Town, Islamabad
Phone : 051-5707131-2 Fax : 051-5707130

DHA Phase II, Branch

Street No. JBW East, Sector A,
Plaza One, DHA Phase II, Islamabad
Phone : 051-4493714 Fax : 051-4493715

E-II, Branch

Plot No. 1 & 2, Main Double Road, Federation of
Employees Cooperative Housing Society,
Sector E-11, Islamabad Phone : 051-2515491

Cantt. Rawalpindi

125-D, Murree Road, Rawalpindi
Phone : (051) 5795184-88 Fax : 5795189

Satellite Town, Rawalpindi

400-B, Block B, Commercial Market, Satellite Town
Phone : (051)4452048-9 Fax : 4452050

Khayaban-e-Sir Syed Branch

Saggoo Centre, Plot No. 5-B, Sector II, Site II,
Main Double Road, Khayaban-e-Sir Syed, Rawalpindi
Phone : 051-4834630 Fax : 051-4834629

Kutchery Bazar Faisalabad

P - 36, Kutchery Bazar.
Phone : (041) 2603021-5 Fax : 2603028

Canal Road Branch, Faisalabad

Square # 14, Chak # 204-RB,
Canal Road, Faisalabad
Phone : (041) 8522113-4 Fax : 8522116

Satyana Branch, Faisalabad

597-B, Satyana Road, Faisalabad
Phone : (041) 8559361-64 Fax : 8559635

Medical College Road, Faisalabad

1-Ramana, Opp: Punjab Medical College, Jail Road.
Phone : (041) 8581602-04 Fax : 8581582

Gulberg Road, Branch

310, Block-A, Gulberg Road,
Opposite National Hospital, Faisalabad
Phone : 041-2605645-50 Fax : 041-2605644

Sargodha

Opp. Jamia Masjid Hamid Ali Shah,
Block-5, Liaquat Road, Sargodha
Phone : (048) 3726804-7 Fax : 3726808

Faisal Arcade G.T. Road, Gujranwala

Phone : (055) 4557301-05 Fax : 4557310

2, Bosan Road, Multan

262-B, Gulgosht Colony
Phone : (061) 750941-5 Fax : 750885

Jamrud Road, Peshawar

Phone : (091) 5701385-89 Fax : 5701392

Sialkot

Ali Building, Khadim Ali Road, Sialkot
Phone : (052) 3241302 - 5 Fax : 3241306

Rahim Yar Khan

Shop No. 24-25, Grain Market
Phone : (068) 5885331, 5885803-5 Fax : (068) 5885668

Dera Islamil Khan

East Circular Road, Toopanwala Gate
Dera Ismail Khan
Phone : (0966) 710141-2 Fax : 710139

Quetta Branch

Shop # 1&2, Plot # 7, Shahbaz Town Phase 4,
35-B Model Town
Phone : (081) 2838932, 2832130 Fax : 2899012

Masjid Road Branch

Plot No. 396, 397 & 398, Masjid Road, Quetta
Phone : 081-2866548 Fax : 081-2866552

Hyderabad Branch

Properly No. 80, Saddar Bazar, Hyderabad Cantt
Phone L (022) 2730867-72 Fax : 2730873

Abbottabad Branch

27-A, Supply Bazar, Mansehra Road
Phone : (0992) 344723-6 Fax : 344736

Gujrat Branch

Zaib Plaza, Rehman Shaheed Road
Phone : (053) 3609501-3 Fax : 3517499

Dhudial Branch

Dhudial Chowk, Village & Post Office, Dhudial,
Tehsil and District Chakwal
Phone : (0543) 590676 Fax : 590673

Pindi Ghaib Branch

Banora Chowk, District Attock
Phone : (057) 2350123-8 Fax : 2350120

Hasan Abdal Branch

Hamdan Building,
G.T. Road, Hasan Abdal, District Attock
Phone : 0572-523335-37 Fax : 0572-523394

Bewal Branch

Samote Road, Village Dhera Kanayal Bewal,
Tehsil Gujrat Khan Fax : 051-3361269

Jalalpur Jattan Branch

Kashmir Nagar, Circular Road, Jalalpur Jattan,
District Gujrat Fax : 053-3431745

Khushab Branch

Shaheryar Market, Near New Bus Stand,
Mianwali Road, Khushab
Phone : 0454-711200-711722 Fax : 0454-711736

Sangla Hill Branch

Fawara Chowk, Circular Road, Sangla Hill,
District Nankana Sahib Fax : 0563-701052

Sarai Alamgir Branch

Al-Saeed Shopping Centre, G.T. Road, Sarai Alamgir,
District Gujrat Fax : 0544-654586

Kamalia Branch

Mohallah Mehtianwala, Niazabad,
Kamalia District Toba Tek Singh Fax : 046-3413277

Mailsi Branch

Colony Road, Mailsi, District Vehari Fax : 067-3750031

Mumtazabad Branch

Vehari Road, Near Ghausia Chowk,
Mumtazabad Multan Fax : 061-6242002

Vehari Branch

Plot No. 11, Block E, Karkhana Bazar, Vehari
Fax : 067-3360918

Bahawalpur Branch

12-B, Model Town-B, Bahawalpur
Phone : 0622-889913-15 Fax : 0622-889918

Kabirwala Branch

Khanewal Road, Kabirwala, District Khanewal
Phone : 065-2400401-03 Fax : 065-2400408

Kot Addu Branch

G.T. Road, Kot Addu, District Muzaffargarh
Phone : 066-2240176-77 Fax : 066-2240173

Shahkot Branch

Circular Road, Shahkot, District Nankana Sahib
Phone : 056-3711431-32 Fax : 056-3711437

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Plot No. B-1055, Near Jamia Masjid,
Bunder Road, Sukkur
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Agrabad Branch

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Sylhet Branch

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AFGHANISTAN

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Kabul Branch

410, Chahrahi-e-Sadarat, Shar-e-Nau
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HERAT

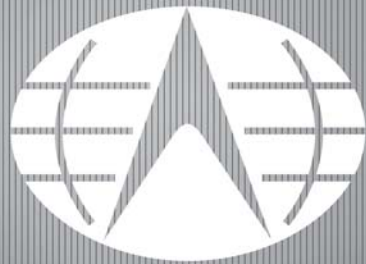
Herat Branch

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