

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah The Beneficent The Merciful

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CORPORATE INFORMATION

Board of Directors	H.E. Sheikh Ebrahim Bin Khalifa Al-Khalifa Naser Abdul Mohsen Al-Marri Jassar Dakheel Al-Jassar Rana Ahmed Humayun Mohammed Azzaroog Rajab Ahmed Abdul Rahim Mohamed Nawal Ahmed Alaa A. Al-Sarawi Mian Muhammad Younis Irfan Siddiqui Ariful Islam	Chairman Vice Chairman President & CEO
Shariah Supervisory Board	Justice (Retd.) Muhammad Taqi Usmani Dr. Abdul Sattar Abu Ghuddah Sheikh Essam M. Ishaq Dr. Muhammad Imran Usmani	Chairman
Audit Committee	Nawal Ahmed Ahmed Abdul Rahim Mohamed Mian Muhammad Younis	
Risk Management Committee	Alaa A. Al-Sarawi Mian Muhammad Younis Ariful Islam	
Human Resources Committee	Ahmed Abdul Rahim Mohamed Naser Abdul Mohsen Al-Marri Irfan Siddiqui	
Company Secretary	Shabbir Hamza Khandwala	
Shariah Advisor	Dr. Muhammad Imran Usmani	
Legal Advisor	Rizvi, Isa, Afridi & Angell	
Auditors	KPMG Taseer Hadi & Co.	
Registered Office and Head Office	3rd Floor, PNSC Building, M.T. Khan Road, Karachi-74000, Pakistan Ph : (9221) 5610582, Fax: (9221) 5610375 24/7 Call Centre 111-331-331	
E-mail	info@meezanbank.com	
Website	www.meezanbank.com	
Shares Registrar	THK Associates (Pvt.) Ltd. State Life Building -3, Dr. Ziauddin Ahmed Road Karachi-75530, Pakistan. Ph: (9221) 111-000-322, Fax: (9221) 5655595	

DIRECTORS' REVIEW

The Board of Directors is pleased to present the unaudited financial statements of Meezan Bank Limited and unaudited consolidated financial statements for the quarter ended March 31, 2010. The financial highlights of Meezan Bank for the quarter and corresponding period of the last year are given below:

Financial Highlights

Rupees in '000

Balance Sheet	March 31, 2010	December 31, 2009	Growth %
Deposits	102,479,992	100,333,051	2%
Financings	42,664,347	44,188,066	(3%)
Investments	23,890,491	23,290,309	3%
Due from financial institutions (Commodity Murabaha)	27,558,500	34,499,500	(20%)
Total Assets	125,460,492	124,181,734	1%
Share Capital	6,982,550	6,650,048	5%
Shareholders' Equity	9,454,402	9,090,535	4%

Rupees in '000

Profit & Loss Account	March 31, 2010	March 31, 2009	Growth %
Net Spread Earned before provisions	1,449,878	1,370,283	6%
Fee, Commission, Forex & Other Income	342,136	206,933	65%
Core Banking Income before provisions	1,885,607	1,609,056	17%
Profit after Tax	363,867	282,923	29%
Earning per Share - Rupee	0.52	0.52	-
Number of Branches (including sub-branches)	201	166	21%

Deposit growth is historically slow in the first quarter of the year. Notwithstanding this fact, deposits increased by Rs 2 billion over December 31, 2009 reflecting the strong demand for Islamic banking products in country. Income from core banking business also increased by 17%, mainly on account of improved macro-economic conditions of the country and concerted efforts to book quality assets so as to improve the Asset Deposit Ratio of the Bank.

More importantly, profit after tax recorded substantial increase of 29% over comparative quarter of March 2009 from Rs 283 million to Rs 364 million. The core emphasis of the Bank to maintain sustained and healthy profitability has manifested itself in the first quarter results.

Specific provision of Rs 220 million has been made for non-performing portfolio thus strengthening asset quality and increasing coverage ratio to 77% of total non performing financings. Administrative and operating expenses also increased from Rs 801 million to Rs 1,090 million primarily due to higher staff expenses, rent and costs associated with the increased number of branches.

DIRECTORS' REVIEW

The JCR-VIS Credit Rating Company Limited, an affiliate of Japan Credit Rating Agency, Japan maintained the Bank's long-term entity rating at A+, and upgraded the Outlook from "Stable" to "Positive". The short-term rating has been maintained at A1.

The 5% bonus shares of Rs 333 million, approved in last Board of Directors' meeting has been issued to shareholders and accordingly enhanced paid-up capital now stands at Rs 6.98 billion.

The Board would like to express its sincere thanks and gratitude to the State Bank of Pakistan, the Securities and Exchange Commission of Pakistan and our Shariah Supervisory Board for their continued guidance and support. We also take this opportunity to thank our valued customers for their patronage, the shareholders for their continued support and to the staff for their continuous efforts to make Meezan Bank a success.

On behalf of the Board

Ebrahim Bin Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Dubai:
April 23, 2010

CONDENSED INTERIM
BALANCE SHEET
AS AT MARCH 31, 2010

	Note	March 31, 2010 (Unaudited)	December 31, 2009 (Audited)
----- Rupees in '000 -----			
ASSETS			
Cash and balances with treasury banks	6	8,449,193	8,387,432
Balances with other banks	7	14,212,383	5,260,467
Due from financial institutions		27,558,500	34,499,500
Investments	8	23,890,493	23,290,309
Financings	9	42,664,344	44,188,066
Operating fixed assets	10	2,510,000	2,416,375
Deferred tax asset		466,262	204,172
Other assets		5,709,317	5,935,413
		125,460,492	124,181,734
LIABILITIES			
Bills payable		1,522,075	1,249,210
Due to financial institutions		6,163,853	8,468,425
Deposits and other accounts	11	102,479,992	100,333,051
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities		-	-
Other liabilities		5,698,909	4,946,589
		115,864,829	114,997,275
NET ASSETS		<u>9,595,663</u>	<u>9,184,459</u>
REPRESENTED BY			
Share capital	12	6,982,550	6,650,048
Reserves		1,122,865	1,050,092
Unappropriated profit		1,348,987	1,390,395
		9,454,402	9,090,535
Surplus on revaluation of investments		141,261	93,924
		<u>9,595,663</u>	<u>9,184,459</u>
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The annexed notes 1 to 20 form an integral part of these condensed interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Naser Abdul
Mohsen Al-Marri
Director

Rana Ahmed
Humayun
Director

CONDENSED INTERIM
PROFIT AND LOSS ACCOUNT (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

	Note	March 31, 2010	March 31, 2009
		----- Rupees in '000 -----	
Profit / return earned on financings, investments and placements	14	2,891,479	2,500,164
Return on deposits and other dues expensed	15	1,441,601	1,129,881
Net spread earned		1,449,878	1,370,283
Provision against non-performing financings (net)	9.5	219,941	325,314
Provision for impairment in value of available for sale investments		-	32,891
Bad debts written off directly		-	-
		219,941	358,205
Net spread after provisions		1,229,937	1,012,078
OTHER INCOME			
Fee, commission and brokerage income		130,552	134,240
Dividend income		43,593	31,840
Income from dealing in foreign currencies		187,980	54,867
Capital gain / (loss) on sale of investments - net		49,769	(33,898)
Other income		23,604	17,826
Total other income		435,498	204,875
		1,665,435	1,216,953
OTHER EXPENSES			
Administrative expenses		1,089,552	800,962
Other provisions / write offs		-	-
Other charges		392	306
Total other expenses		1,089,944	801,268
		575,491	415,685
Extraordinary / unusual items		-	-
PROFIT BEFORE TAXATION		575,491	415,685
Taxation - Current		485,632	369,221
- Deferred		(274,008)	(236,459)
		211,624	132,762
PROFIT AFTER TAXATION		363,867	282,923
Unappropriated profit brought forward		1,390,395	570,114
Profit available for appropriations		1,754,262	853,037
Basic and diluted earnings per share (Rupee)	16	0.52	0.52

The annexed notes 1 to 20 form an integral part of these condensed interim financial statements.

**H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa**
Chairman

Irfan Siddiqui
President & CEO

**Naser Abdul
Mohsen Al-Marri**
Director

**Rana Ahmed
Humayun**
Director

CONDENSED INTERIM

**STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	
Profit for the period	363,867	282,923
Other comprehensive income	-	-
Comprehensive income transferred to equity	<u>363,867</u>	<u>282,923</u>
Components of comprehensive income not transferred to equity		
Surplus on revaluation of investments	59,255	267,711
Deferred tax on revaluation of investments	(11,918)	(25,098)
Total comprehensive income	<u><u>411,204</u></u>	<u><u>525,536</u></u>

The annexed notes 1 to 20 form an integral part of these condensed interim financial statements.

H.E. Sheikh Ebrahim Bin
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Director

Rana Ahmed
Humayun
Director

CONDENSED INTERIM
CASH FLOW STATEMENT (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

	Note	March 31, 2010	March 31, 2009
		----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		575,491	415,685
Less: Dividend income		(43,593)	(31,840)
		<u>531,898</u>	<u>383,845</u>
Adjustments for non-cash charges			
Depreciation		85,399	70,997
Amortization		7,904	7,305
Provision against non-performing financings (net)		219,941	325,315
Provision for impairment in the value of available for sale investments		-	32,891
Gain on sale of fixed assets		(2,083)	(5,971)
		<u>311,161</u>	<u>430,537</u>
		843,059	814,382
(Increase) / decrease in operating assets			
Due from financial institutions		6,941,000	(2,710,140)
Held for trading securities		-	151,096
Financings		1,303,781	3,766,119
Others assets		238,113	592,389
		<u>8,482,894</u>	<u>1,799,464</u>
Increase / (decrease) in operating liabilities			
Bills payable		272,865	261,321
Due to financial institutions		(2,304,572)	85,664
Deposits and other accounts		2,146,941	2,741,560
Other liabilities		458,580	131,123
		<u>573,814</u>	<u>3,219,668</u>
		9,899,767	5,833,514
Income tax paid		(191,892)	(981)
Net cash flow from operating activities		<u>9,707,875</u>	<u>5,832,533</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities		(540,929)	(2,755,733)
Dividends received		31,576	25,142
Investments in operating fixed assets		(190,457)	(195,111)
Sale proceeds of property and equipment disposed off		5,612	10,733
Net cashflow from investing activities		<u>(694,198)</u>	<u>(2,914,969)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Net increase in cash and cash equivalents		<u>9,013,677</u>	<u>2,917,564</u>
Cash and cash equivalents at the beginning of the period	17	13,647,899	7,108,684
Cash and cash equivalents at the end of the period		<u>22,661,576</u>	<u>10,026,248</u>

The annexed notes 1 to 20 form an integral part of these condensed interim financial statements.

**H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa**
Chairman

Irfan Siddiqui
President & CEO

**Naser Abdul
Mohsen Al-Marri**
Director

**Rana Ahmed
Humayun**
Director

CONDENSED INTERIM
STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

		Capital reserves		Revenue reserves	Unappropriated profit	Total
	Share capital	Statutory reserve	Reserve for issue of bonus shares	General reserve		
	Rupees in '000					
Balance as at January 1, 2009	4,925,961	778,256	-	66,766	570,114	6,341,097
Profit after taxation for the year	-	-	-	-	1,025,351	1,025,351
Issue of right shares	1,724,087	-	-	-	-	1,724,087
Transfer to statutory reserve	-	205,070	-	-	(205,070)	-
Balance as at December 31, 2009	6,650,048	983,326	-	66,766	1,390,395	9,090,535
Profit after taxation for the period	-	-	-	-	363,867	363,867
Transfer to reserve for issue of bonus shares	-	-	332,502	-	(332,502)	-
Issue of bonus shares	332,502	-	(332,502)	-	-	-
Transfer to statutory reserve	-	72,773	-	-	(72,773)	-
Balance as at March 31, 2010	6,982,550	1,056,099	-	66,766	1,348,987	9,454,402

The annexed notes 1 to 20 form an integral part of these condensed interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Naser Abdul
Mohsen Al-Marri
Director

Rana Ahmed
Humayun
Director

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED) FOR THE QUARTER ENDED MARCH 31, 2010

1. LEGAL STATUS AND NATURE OF BUSINESS

The Bank was incorporated in Pakistan on January 27, 1997 as a public limited company under the Companies Ordinance, 1984 and its shares are quoted on the Karachi Stock Exchange. The Bank was registered as an 'Investment Finance Company' on August 8, 1997 and carried on the business of investment banking as permitted under SRO 585(I)/87 dated July 13, 1987 in accordance and in conformity with the principles of Islamic Shariah. A 'certificate of commencement of business' was issued to the Bank on September 29, 1997.

The Bank was granted a 'Scheduled Islamic Commercial Bank' licence on January 31, 2002 and formally commenced operations as a scheduled Islamic Commercial Bank with effect from March 20, 2002 on receiving notification in this regard from the State Bank of Pakistan (SBP) under section 37 of the State Bank of Pakistan Act, 1956. Currently, the Bank is engaged in corporate, commercial, consumer, investment and retail banking activities.

The Bank was operating through two hundred and one branches (including thirty five sub branches) as at March 31, 2010 (March 31, 2009: one hundred and sixty six branches including thirty five sub branches). Its registered office is at 3rd Floor, PNSC Building, Moulvi Tamizuddin Khan Road, Karachi, Pakistan.

2. BASIS OF PRESENTATION

The Bank provides financing mainly through Murabaha, Ijarah, Musharakah, Diminishing Musharakah, Istisna, Tijarah and Export Refinance under Islamic Export Refinance Scheme. Under Murabaha the goods are purchased and are then sold to the customers on credit. The purchases and sales arising under these arrangements are not reflected in these condensed interim financial statements as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon. The income on such financings is recognised in accordance with the principles of Islamic Shariah. However, income, if any, received which does not comply with the principles of Islamic Shariah is recognised as charity payable if so directed by the Executive Committee of the Shariah Supervisory Board.

3. STATEMENT OF COMPLIANCE

These financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards issued by the International Accounting Standards Board and Islamic Financial Accounting Standards issued by the Institute of Chartered Accountants of Pakistan, as are notified under the Companies Ordinance, 1984, provisions of and directives issued under the Companies Ordinance, 1984, and the Banking Companies Ordinance, 1962, and the directives issued by the State Bank of Pakistan (SBP). In case the requirements of provisions and directives issued under the Companies Ordinance, 1984, and the Banking Companies Ordinance, 1962, and the directives issued by SBP differ, the provisions of and the directives issued under the Companies Ordinance, 1984, and the Banking Companies Ordinance, 1962, and the directives issued by SBP shall prevail.

SBP through its BSD Circular No. 10 dated August 26, 2002 has deferred the implementation of International Accounting Standard (IAS) 39 - "Financial Instruments: Recognition and Measurement" and IAS 40 "Investment Property" for banks in Pakistan. Accordingly, the requirements of those IASs have not been considered in preparation of these condensed interim financial statements.

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED) FOR THE QUARTER ENDED MARCH 31, 2010

The disclosures made in these condensed interim financial statements have been limited based on the format prescribed by the State Bank of Pakistan vide BSD Circular No. 2 dated May 12, 2004 and International Accounting Standard 34, 'Interim Financial Reporting'. They do not include all of the information required for full annual financial statements, and should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2009.

4. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these condensed interim financial statements are the same as those applied in the preparation of the financial statements of the Bank for the year ended December 31, 2009.

5. ACCOUNTING ESTIMATES AND ASSUMPTIONS

The preparation of condensed interim financial statements in conformity with approved accounting standards requires the use of certain critical accounting estimates. It also requires management to exercise judgement in the process of applying the Bank's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to these condensed interim financial statements are the same as those disclosed in the financial statements for the year ended December 31, 2009.

	March 31, 2010	December 31, 2009
	----- Rupees in '000 -----	
6. CASH AND BALANCES WITH TREASURY BANKS		
In hand		
- local currency	3,458,353	2,654,834
- foreign currencies	380,640	461,880
With the State Bank of Pakistan in		
- local currency current accounts	3,409,971	3,969,496
- foreign currency current accounts	642,400	641,169
With National Bank of Pakistan in		
- local currency current accounts	557,829	660,053
	<u>8,449,193</u>	<u>8,387,432</u>

	March 31, 2010	December 31, 2009
	----- Rupees in '000 -----	
7. BALANCES WITH OTHER BANKS		
In Pakistan		
- on current accounts	654,767	665,584
Outside Pakistan		
- on current accounts	13,506,596	4,578,659
- on deposit accounts	51,020	16,224
	<u>14,212,383</u>	<u>5,260,467</u>

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

8. INVESTMENTS	Note	March 31, 2010			December 31, 2009		
		Held by the bank	Given as collateral	Total	Held by the bank	Given as collateral	Total
----- Rupees in '000 -----							
8.1 Investments by types							
Held for trading securities		-	-	-	-	-	-
Available for sale securities	8.1.1	20,567,200	-	20,567,200	20,026,241	-	20,026,241
Held to maturity securities		1,166,818	-	1,166,818	1,166,848	-	1,166,848
		21,734,018	-	21,734,018	21,193,089	-	21,193,089
In related parties							
Subsidiary (unlisted)		63,050	-	63,050	63,050	-	63,050
Associates (listed)		2,020,161	-	2,020,161	2,020,161	-	2,020,161
Associates (unlisted)		274,280	-	274,280	274,280	-	274,280
Investments at cost / carrying value		24,091,509	-	24,091,509	23,550,580	-	23,550,580
Less : Provision for diminution in value of investments and impairment		(387,152)	-	(387,152)	(387,152)	-	(387,152)
Investments (net of provision)		23,704,357	-	23,704,357	23,163,428	-	23,163,428
Surplus on revaluation of available for sale securities		186,136	-	186,136	126,881	-	126,881
Total investments at market value		23,890,493	-	23,890,493	23,290,309	-	23,290,309

8.1.1 The Bank purchased 22,000 certificates (12,000 on June 24, 2009 and 10,000 on June 29, 2009) of WAPDA- I Sukuk through a market based transaction for a cash consideration of Rs.110.346 million (Rs. 60.53 million and Rs. 49.815 million) having face value of Rs. 110 million. These Certificates were available in the seller's CDC account and on completion of the transaction were transferred to the Bank's CDC account. A periodic Ijarah Rental was due on 22 October 2009, which was not paid to the Bank on the plea, that certain discrepancy in the Central Depository Register was the reason for non payment. The Bank through a legal notice has clarified the position that the Bank has purchased the aforesaid Sukuk Certificates from the market for a valuable consideration when these Sukuks were already entered in the Central Depository Register of seller's account.

The legal counsel of the Bank contends that because the Sukuk Certificates were transferred through CDC account of the seller, the Bank is the legitimate and bonafide holder of the Sukuk Certificate from the date of acquisition.

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	Note	March 31, 2010	December 31, 2009
		----- Rupees in '000 -----	
9. FINANCINGS			
In Pakistan			
- Murabaha financings	9.1	14,346,006	16,645,275
- Net investment in Ijarah		5,875,400	6,527,339
- Net book value of assets / investment in Ijarah under IFAS 2	9.2	1,916,965	1,498,191
- Export refinance under Islamic scheme	9.3	4,906,120	4,944,295
- Diminishing musharakah financings - housing		2,813,199	3,003,063
- Diminishing musharakah financings - others		7,379,475	7,541,277
- Musharakah financings		80,531	80,531
- Istisna financings		5,647,281	3,729,059
- Tijarah financings		487,656	665,260
- Labbaik financings		2,237	3,959
- Financings against bills - Salam		422,931	601,802
- Financings against bills - Murabaha		466,001	434,864
- Loans and running finances		1,066,309	1,041,695
Total financings		<u>45,410,111</u>	<u>46,716,610</u>
Less: Provision against non-performing financings	9.5	<u>(2,745,767)</u>	<u>(2,528,544)</u>
Financings net of provision		<u>42,664,344</u>	<u>44,188,066</u>

9.1 Murabaha receivable - gross	9.1.1	15,092,682	17,453,157
Less: Deferred murabaha income		(290,154)	(340,948)
Profit receivable shown in other assets		<u>(456,522)</u>	<u>(466,934)</u>
Murabaha financings / receivables		<u>14,346,006</u>	<u>16,645,275</u>

9.1.1 This includes advance for murabaha aggregating Rs.1,299 million (Dec 31, 2009: Rs 2,116 million).

9.2 Net book value of assets / investments in Ijarah under IFAS 2 is net of depreciation of Rs.321.464 million. (Dec 31, 2009: Rs.204.578 million).

	Note	March 31, 2010	December 31, 2009
		----- Rupees in '000 -----	
9.3 Murabaha / Istisna receivable under Islamic export refinance scheme - gross	9.3.1	5,010,991	5,063,176
Less: Deferred murabaha income		(52,921)	(56,657)
Profit receivable shown in other assets		<u>(51,950)</u>	<u>(62,224)</u>
Export refinance under Islamic scheme / receivables		<u>4,906,120</u>	<u>4,944,295</u>

9.3.1 This includes advance for Murabaha and Istisna under Islamic export refinance scheme aggregating Rs. 2,029 million (Dec 31, 2009: Rs.1,431 million).

9.4 Financings include Rs. 3,576.136 million (Dec 31, 2009: Rs. 3,649.163 million) which have been placed under non-performing status as detailed below:

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

Category of classification	Domestic	Overseas	Total	Provision required	Provision held
	----- Rupees in '000 -----				
Substandard	197,653	-	197,653	14,628	14,628
Doubtful	825,312	-	825,312	339,527	339,527
Loss	2,553,171	-	2,553,171	2,313,202	2,313,202
	<u>3,576,136</u>	<u>-</u>	<u>3,576,136</u>	<u>2,667,357</u>	<u>2,667,357</u>

9.5 Particulars of provision against non-performing financings:

	March 31, 2010			December 31, 2009		
	Specific	General	Total	Specific	General	Total
	----- Rupees in '000 -----					
Opening balance	2,443,282	85,262	2,528,544	994,749	103,440	1,098,189
Charge for the period / year	252,728	-	252,728	1,577,295	-	1,577,295
Less: Reversals	(25,935)	(6,852)	(32,787)	(128,581)	(18,178)	(146,759)
	226,793	(6,852)	219,941	1,448,714	(18,178)	1,430,536
Amount written off	(2,718)	-	(2,718)	(181)	-	(181)
Closing balance	<u>2,667,357</u>	<u>78,410</u>	<u>2,745,767</u>	<u>2,443,282</u>	<u>85,262</u>	<u>2,528,544</u>

9.6 The Bank has maintained a general reserve (provision) in accordance with the applicable requirement of the prudential regulations for consumer financing issued by the State Bank of Pakistan.

	March 31, 2010	December 31, 2009
	----- Rupees in '000 -----	

10. OPERATING FIXED ASSETS

Tangible assets		
Capital work-in-progress	388,997	304,045
Property and equipment	2,030,069	2,017,113
	<u>2,419,066</u>	<u>2,321,158</u>
Intangible assets	90,934	95,217
	<u>2,510,000</u>	<u>2,416,375</u>

	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	

10.1 Additions - cost [including net additions to capital work in progress amounting to Rs. 84.952 million (March 31, 2009: Rs. 88.831 million)]	<u>190,457</u>	<u>195,111</u>
Disposals - cost	<u>7,575</u>	<u>14,641</u>

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	March 31, 2010	December 31, 2009
	----- Rupees in '000 -----	
11. DEPOSITS AND OTHER ACCOUNTS		
Customers		
- Fixed deposits	35,051,561	32,351,628
- Savings deposits	37,684,543	36,107,257
- Current accounts - remunerative	-	250,512
- Current accounts - non-remunerative	28,272,978	28,666,058
- Margin	552,535	525,275
	101,561,617	97,900,730
Financial institutions		
- Remunerative deposits	911,628	2,419,546
- Non-remunerative deposits	6,747	12,775
	918,375	2,432,321
	<u>102,479,992</u>	<u>100,333,051</u>
11.1 Particulars of deposits		
In		
- local currency	96,788,928	94,892,303
- foreign currencies	5,691,064	5,440,748
	<u>102,479,992</u>	<u>100,333,051</u>
12. SHARE CAPITAL		
12.1 Authorised, issued, subscribed and paid-up capital		
A summary of the movement in ordinary share capital is given below:		
	Ordinary shares of Rs. 10 each	
	Number	Amount
		Rupees in '000
Authorised capital		
As at January 1, 2010	1,100,000,000	11,000,000
Increase during the period	-	-
As at March 31, 2010	<u>1,100,000,000</u>	<u>11,000,000</u>
Issued, subscribed and paid-up capital		
As at January 1, 2010	665,004,813	6,650,048
Issue of bonus shares during the period	33,250,240	332,502
As at March 31, 2010	<u>698,255,053</u>	<u>6,982,550</u>
	March 31, 2010	December 31, 2009
	----- Rupees in '000 -----	
13. CONTINGENCIES AND COMMITMENTS		
13.1 Direct credit substitutes		
Guarantee favouring		
- Government	<u>383,184</u>	<u>390,415</u>
13.2 Transaction related contingent liabilities		
Guarantee favouring		
- Government	2,491,546	2,465,304
- Banks	64,069	66,516
- Others	2,299,168	2,397,480
	<u>4,854,783</u>	<u>4,929,300</u>

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	March 31, 2010	December 31, 2009
	----- Rupees in '000 -----	
13.3 Trade related contingent liabilities		
Import letters of credit	9,167,773	8,906,958
Acceptances	2,101,610	2,507,973
	<u>11,269,383</u>	<u>11,414,931</u>
13.4 Commitments in respect of forward exchange contracts		
Purchases	<u>16,431,380</u>	<u>13,095,711</u>
Sales	<u>26,846,768</u>	<u>14,967,063</u>
13.5 Commitments for the acquisition of operating fixed assets	<u>29,428</u>	<u>29,485</u>
13.6 Commitments in respect of financings	<u>26,713,073</u>	<u>25,982,480</u>
13.7 Other commitments		
Bills for collection (inland)	96,305	97,687
Bills for collection (foreign)	4,116,074	2,127,779
	<u>4,212,379</u>	<u>2,225,466</u>
13.8 Taxation		

The assessing officer had subjected to tax, the gain on foreign currency deposits claimed as exempt in the return of income of assessment year 2001-2002 and tax year 2003. The Income Tax Appellate Tribunal (ITAT) had decided the matter in favour of the Bank in respect of assessment year 2001-2002. The department has appealed against the decision of ITAT in the High Court, decision on which is still pending. The appeal for the Tax Year 2003 is pending before ITAT.

The amount of tax levied by the assessing officer on such gain aggregated to Rs. 151.798 million, whereas the net tax liability for the aforesaid assessment years and other relevant assessment years after considering relief for the related expenditure amounts to approximately Rs. 41 million. The management is confident that even at the superior judicial forum the Bank's position will be sustained.

The tax department has not accepted the Bank's contention on the matter of allocation of expenses on exempt capital gains and dividend income. The orders to this effect have already been framed for the tax years 2003 to 2008. The total additions made in tax years 2003 to 2008 under this head amounts to Rs. 999.863 million, representing additional liability of Rs. 379.682 million.

The Bank has challenged the matter relating to tax year 2003 in an appeal on the issue with ITAT. The issue of allocation of expenses is expected to be decided on the basis of facts of the case with the effect that financial and administrative expenses identifiable (not being those allocated on gross receipt basis) to earning, in relation to cost of assets on which exempt income is generated, will be allocated to exempt income.

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

The Bank has filed appeals for tax years 2004 to 2008 with CIT (A) including that mentioned above. CIT (A) in his order for tax year 2003 confirmed the assessment in respect of the principle of allocation of expenses; however, directions have been given for necessary rectification on certain facts and basis underlying that assessment. The appeal effect order for tax year 2003 has been received resulting in additional tax liability of Rs. 14.162 million in respect of allocation of expenses. This order is subject to rectification in respect of error apparent from facts of the case. The Bank has already made a provision of Rs. 221 million on that issue against the demand for the above mentioned year being the maximum exposure of the matter if decided as directed by ITAT. The management is confident that the ultimate outcome of the appeal would be in favor of the Bank inter alia on the basis of the advice of the tax consultants and the relevant law and the facts of the case.

		Quarter ended	
		March 31, 2010	March 31, 2009
		----- Rupees in '000 -----	
14.	PROFIT / RETURN EARNED ON FINANCINGS, INVESTMENTS AND PLACEMENTS		
	On financings to:		
	- Customers	1,419,542	1,402,282
	On investments in		
	- Available for sale securities	594,182	357,148
	- Held for maturity securities	37,417	48,433
	On deposits with financial institutions	840,338	692,301
		<u>2,891,479</u>	<u>2,500,164</u>
15.	RETURN ON DEPOSITS AND OTHER DUES EXPENSED		
	Deposits and other accounts	1,309,894	1,049,137
	On other short term borrowings	131,707	80,744
		<u>1,441,601</u>	<u>1,129,881</u>
16.	BASIC EARNINGS PER SHARE		
	Profit after taxation (Rupees in '000)	<u>363,867</u>	<u>282,923</u>
	Weighted average number of ordinary shares	<u>698,255,053</u>	<u>540,624,283</u>
		(Rupee)	Restated
	Basic earnings per share	<u>0.52</u>	<u>0.52</u>
16.1	The number of ordinary shares as at March 31, 2009 have been adjusted for element of bonus shares included in issue of right and bonus shares.		

**NOTES TO THE CONDENSED
INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	Quarter ended	
	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	
17. CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	8,449,193	5,556,622
Balances with other banks	14,212,383	4,469,626
	<u>22,661,576</u>	<u>10,026,248</u>
18. RELATED PARTY TRANSACTIONS		
18.1 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 include a subsidiary company, associated companies with or without common directors, retirement benefit funds, directors and key management personnel.		
18.2 A number of banking transactions are entered into with related parties in the normal course of business. These include financings, deposits and foreign currency transactions. These transactions were carried out on commercial terms and at market rates.		
18.3 Subsidiary company:		
- Al Meezan Investment Management Limited		
18.4 Key management personnel:		
- President and Chief Executive Officer		
- Chief Operating Officer		
18.5 The volumes of related party transactions, outstanding balances at the period / year end and transactions, income and expenses for the respective period / year end are as follows:		

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED) FOR THE QUARTER ENDED MARCH 31, 2010

	Total		Subsidiary		Associates		Key management personnel		Other related parties	
	Mar 31, 2010	Dec 31, 2009	Mar 31, 2010	Dec 31, 2009	Mar 31, 2010	Dec 31, 2009	Mar 31, 2010	Dec 31, 2009	Mar 31, 2010	Dec 31, 2009
	Rupees in '000									
Financing										
At January 1,	144,132	369,257	-	-	143,834	368,827	298	430	-	-
Disbursed during the period / year	141,406	58,127	-	-	141,406	58,127	-	-	-	-
Repaid during the period / year	(7,332)	(283,252)	-	-	(7,299)	(283,120)	(33)	(132)	-	-
Balance as at	278,206	144,132	-	-	277,941	143,834	265	298	-	-
Deposits	140,989	209,349	1,777	1,603	103,077	104,395	23,575	44,972	12,560	58,379
Borrowing	607,032	607,032	-	-	607,032	607,032	-	-	-	-
Balances										
Profit receivable on financings	6,859	1,392	-	-	6,859	1,392	-	-	-	-
Transfer agency fee receivable	1,050	1,150	1,050	1,150	-	-	-	-	-	-
Payable to defined benefit plan	51,284	40,347	-	-	-	-	-	-	51,284	40,347
Service charges payable by the Bank	632	1,388	632	1,388	-	-	-	-	-	-
Profit payable on borrowing	52,681	36,436	-	-	52,681	36,436	-	-	-	-
Acceptances	177	-	-	-	177	-	-	-	-	-
Letters of credit (unfunded)	2,404	180,780	-	-	2,404	180,780	-	-	-	-
Prepaid Takaful	103,555	110,689	-	-	103,555	110,689	-	-	-	-
Transactions, income and expenses										
	Total		Subsidiary		Associates		Key management personnel		Other related parties	
	Mar 31, 2010	Mar 31, 2009	Mar 31, 2010	Mar 31, 2009	Mar 31, 2010	Mar 31, 2009	Mar 31, 2010	Mar 31, 2009	Mar 31, 2010	Mar 31, 2009
	Rupees in '000									
Profit earned on financings	6,670	11,959	-	-	6,670	11,959	-	-	-	-
Return on deposits expensed	16,345	30,208	7	30	15,906	24,272	363	1,214	69	4,692
Takaful on consumer financings	48,151	49,896	-	-	48,151	49,896	-	-	-	-
Electricity charges	-	3,840	-	-	-	3,840	-	-	-	-
Dividend income earned	14,901	17,600	-	-	14,901	17,600	-	-	-	-
Charge for defined benefit plan	10,937	9,433	-	-	-	-	-	-	10,937	9,433
Contribution to defined contribution plan	12,729	9,633	-	-	-	-	-	-	12,729	9,633
Service charges incurred	1,619	523	632	503	296	20	-	-	691	-
Fees earned	1,249	1,636	1,050	1,439	199	197	-	-	-	-
Commission earned on letters of credit and acceptances	-	2	-	-	-	2	-	-	-	-
Remuneration to the directors and key management personnel	15,522	14,831	-	-	-	-	15,522	14,831	-	-

19 GENERAL

19.1 The figures in these condensed interim financial statements have been rounded off to the nearest thousand rupees.

19.2 Comparative figures have been reclassified wherever necessary for the purpose of comparison.

20 DATE OF AUTHORISATION

These condensed interim financial statements were authorised for issue on April 23, 2010 by the Board of Directors of the Bank.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Naser Abdul
Mohsen Al-Marri
Director

Rana Ahmed
Humayun
Director

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

CONSOLIDATED INTERIM
BALANCE SHEET
AS AT MARCH 31, 2010

	March 31, 2010 (Unaudited)	December 31, 2009 (Audited)
	----- Rupees in '000 -----	
ASSETS		
Cash and balances with treasury banks	8,449,274	8,387,522
Balances with other banks	14,211,515	5,262,341
Due from financial institutions	27,558,500	34,499,500
Investments	25,085,377	24,370,190
Financings	42,664,344	44,188,066
Operating fixed assets	2,531,331	2,437,228
Deferred tax assets	384,612	134,314
Other assets	6,019,835	6,235,255
	126,904,788	125,514,416
LIABILITIES		
Bills payable	1,522,075	1,249,210
Due to financial institutions	6,288,853	8,593,425
Deposits and other accounts	102,478,215	100,331,448
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities	-	-
Other liabilities	5,881,245	5,129,010
	116,170,388	115,303,093
NET ASSETS	10,734,400	10,211,323
REPRESENTED BY		
Share capital	6,982,550	6,650,048
Reserves	1,147,181	1,074,408
Unappropriated profit	2,142,676	2,089,956
	10,272,407	9,814,412
NON CONTROLLING INTEREST	320,732	302,987
	10,593,139	10,117,399
Surplus on revaluation of investments	141,261	93,924
	10,734,400	10,211,323
CONTINGENCIES AND COMMITMENTS		

The annexed notes form an integral part of these interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Naser Abdul
Mohsen Al-Marri
Director

Rana Ahmed
Humayun
Director

**CONSOLIDATED INTERIM
PROFIT AND LOSS ACCOUNT (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	
Profit /return on financings, investments and placements	2,891,711	2,501,289
Return on deposits and other dues expensed	1,441,594	1,129,851
Net spread earned	1,450,117	1,371,438
Provision against non- performing financings (net)	219,941	325,314
Provision for impairment in value of available for sale investments	-	32,891
	219,941	358,205
Net spread after provisions	1,230,176	1,013,233
OTHER INCOME		
Fee, commission and brokerage income	188,851	173,380
Dividend income	28,692	14,240
Income from dealing in foreign currencies	187,980	54,867
Capital gain/(loss) on sale of investments	59,414	(33,898)
Other income	22,947	19,035
Total other income	487,884	227,624
	1,718,060	1,240,857
OTHER EXPENSES		
Administrative expenses	1,102,139	824,654
Other charges	13,091	4,732
Total other expenses	1,115,230	829,386
	602,830	411,471
Share of results of associates before taxation	107,404	355,216
PROFIT BEFORE TAXATION	710,234	766,687
Taxation - current	496,710	375,451
- deferred	(262,216)	(201,375)
	234,494	174,076
PROFIT AFTER TAXATION	475,740	592,611
Share of profit attributable to non controlling interest	(17,745)	(45,039)
PROFIT ATTRIBUTABLE TO SHAREHOLDERS	457,995	547,572
Unappropriated profit brought forward	2,089,956	717,684
Profit available for appropriations	2,547,951	1,265,256
 Basic and diluted earnings per share - Rupees	 0.66	 1.01

The annexed notes form an integral part of these interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
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Director

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Humayun
Director

CONSOLIDATED INTERIM
STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	
Profit for the period	457,995	547,572
Other comprehensive income	-	-
Comprehensive income transferred to equity	<u>457,995</u>	<u>547,572</u>
Components of comprehensive income not transferred to equity		
Surplus on revaluation of investments	59,255	267,711
Deferred tax on revaluation of investments	(11,918)	(25,098)
Total comprehensive income	<u><u>505,332</u></u>	<u><u>790,185</u></u>

The annexed notes form an integral part of these interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

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Humayun
Director

**CONSOLIDATED INTERIM
CASH FLOW STATEMENT (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	710,234	766,687
Less: Dividend income	(28,692)	(14,240)
	<u>681,542</u>	<u>752,447</u>
Adjustments for non-cash charges		
Depreciation	87,070	81,200
Amortization	7,996	7,305
Provision against non-performing financings (net)	(219,941)	325,314
Provision for impairment on available for sale investments	-	32,891
Gain on sale of fixed assets	(2,083)	(5,971)
Share in results of associates	(107,404)	(355,216)
	<u>(234,362)</u>	<u>85,523</u>
	447,180	837,970
(Increase) / decrease in operating assets		
Due from financial institutions	6,941,000	(2,710,140)
Held for trading securities	291	138,095
Financings	1,743,663	3,757,978
Other assets	227,437	584,232
	<u>8,912,391</u>	<u>1,770,165</u>
Increase / (decrease) in operating liabilities		
Bills payable	272,865	261,321
Due to financial institutions	(2,304,572)	85,664
Deposits and other accounts	2,146,767	2,740,392
Other liabilities	458,495	592,762
	<u>573,555</u>	<u>3,680,139</u>
	9,933,126	6,288,274
Income tax paid	(202,970)	(11,702)
Net cash flow from operating activities	<u>9,730,156</u>	<u>6,276,572</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in securities	(548,819)	(3,220,304)
Dividend received	16,675	25,142
Investments in operating fixed assets	(192,698)	(196,303)
Sale proceeds of property and equipment disposed-off	5,612	10,733
Net cash flow from investing activities	<u>(719,230)</u>	<u>(3,380,732)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
	-	-
Net increase in cash and cash equivalents	9,010,926	2,895,840
Cash and cash equivalents at the beginning of the period	13,649,863	7,129,565
Cash and cash equivalents at the end of the period	<u>22,660,789</u>	<u>10,025,405</u>

The annexed notes form an integral part of these interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
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CONSOLIDATED INTERIM
STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

		Capital Reserves		Revenue reserves	Unappropriated profit	Non Controlling Interest	Total
	Share capital	Statutory reserve	Reserve for issue of bonus shares	General reserve			
	Rupees in '000						
Balance as at January 01, 2009	4,925,961	778,256	-	91,082	717,684	204,087	6,717,070
Profit after taxation for the year	-	-	-	-	1,676,242	-	1,676,242
Share of profit attributable to non controlling interest	-	-	-	-	(98,900)	98,900	-
Issue of right shares	1,724,087	-	-	-	-	-	1,724,087
Transfer to statutory reserve	-	205,070	-	-	(205,070)	-	-
Balance as at December 31, 2009	6,650,048	983,326	-	91,082	2,089,956	302,987	10,117,399
Profit after taxation for the period	-	-	-	-	475,740	-	475,740
Share of profit attributable to non controlling interest	-	-	-	-	(17,745)	17,745	-
Transfer to reserve for issue of bonus shares	-	-	332,502	-	(332,502)	-	-
Issue of bonus shares	332,502	-	(332,502)	-	-	-	-
Transfer to statutory reserve	-	72,773	-	-	(72,773)	-	-
Balance as at March 31, 2010	6,982,550	1,056,099	-	91,082	2,142,676	320,732	10,593,139

The annexed notes form an integral part of these interim financial statements.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Naser Abdul
Mohsen Al-Marri
Director

Rana Ahmed
Humayun
Director

**NOTES TO AND FORMING PART OF THE
CONSOLIDATED INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010**

1. BASIS OF PRESENTATION

1.1 These consolidated interim financial statements include the un-audited financial statements of Meezan Bank Limited (MBL) (the holding company), Al-Meezan Investment Management Limited (AMIML) (the subsidiary), Meezan Tahaffuz Pension Fund (MTPF) (the subsidiary's controlled fund) collectively referred as the 'Group' and associates namely, Al-Meezan Mutual Fund Ltd., Blue Water (Pvt.) Ltd., Falcon Greenwood (Pvt.) Ltd., Faysal Management Services (Private) Ltd., Plexus (Private) Ltd., Meezan Islamic Fund, Meezan Islamic Income Fund, Meezan Balanced Fund, Meezan Capital Protected Fund, Meezan Cash Fund and Meezan Sovereign Fund.

1.2 These financial statements have been prepared in accordance with the requirements of International Accounting Standard (IAS) 34 'Interim Financial Reporting' and are being submitted to the shareholders as required by section 237 (7) of the Companies Ordinance, 1984.

These financial statements comprise of the balance sheet as at March 31, 2010 and the profit and loss account, statement of comprehensive income, the cash flow statement and the statement of changes in equity for the quarter ended March 31, 2010.

The comparative balance sheet presented in these financial statements as at December 31, 2009 has been extracted from the audited consolidated financial statements for the year ended December 31, 2009 whereas the comparative profit and loss account, the cash flow statement and the statement of changes in equity are for the quarter ended March 31, 2009.

2. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these financial statements are the same as those applied in the preparation of the financial statements of the Group for the year ended December 31, 2009.

3. DATE OF AUTHORISATION

These consolidated interim financial statements were authorised for issue on April 23, 2010 by the Board of Directors of MBL.

H.E. Sheikh Ebrahim Bin
Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Naser Abdul
Mohsen Al-Marri
Director

Rana Ahmed
Humayun
Director

BRANCH NETWORK

Southern Region

Hub (Lasbela)

Hub Chowki Branch

Hub City, District Lasbela, Balochistan.

Tel: (92-853) 310252-3

Hyderabad

Cloth Market Branch

C/916/18, Guru Nagar, Hyderabad.

Tel: (92-22) 2621341-2

Gari Khata Branch

City Survey No. F/1054,

Ward - F, Gari Khata, Hyderabad.

Tel: (92-22) 2725671-2

Hyderabad Branch

Saddar Bazar Cantonment, Hyderabad.

Tel: (92-22) 2782772

Latifabad Branch

3/D Commercial Area, Latifabad # 7,
Hyderabad.

Tel: (92-22) 3866964-65

Market Road Sub - branch

Market Road Hyderabad, Survey No.
2669, 2669/1, Ward "A", Market Road,
Hyderabad.

Tel: (92-22) 2638362-6

Qasimabad Branch

Plot # QEA/R-6/03-4, 11-12, Housing
Scheme No. 1, Main Road Qasimabad,
Hyderabad.

Tel: (92-22) 2670511-15

Karachi

Al-Azam Plaza Super highway Branch

Shop# 5(A,B) & 6(A,B), Ground Floor Sector
1-A, Gulzar-e-Hijri, Karachi.

Tel: (92-21) 6365780

Alamgir Road Sub - branch

Z-484, Block 3, Bahaduryar Jang

Cooperative Housing Society,

Alamgir Road, Karachi.

Tel: (92-21) 4140968

Allama Iqbal Road Branch

Mono Tower, Allama Iqbal Road,

PECHS, Block 2, Karachi.

Tel: (92-21) 4300996-7

Babar Market Landhi Branch

2-A/167, 168 & 169, Babar Market,

Landhi Township, Karachi.

Tel: (92-21) 35011071-75

Bahadurabad Branch

Adam Arcade, Plot No. 28,

BMCH Society, Karachi.

Tel: (92-21) 4145021, 4145017

Bait Ul Mukarram Sub - branch

Shop No. S - 3 & S - 4, Yasir Apartments,
FL - 6, Block 16, Gulshan-e-Iqbal, Karachi.

Tel: (92-21) 4839021-3

Barakat-e-Hyderi-Branch

D10, Block H, North Nazimabad, Karachi.

Tel: (92-21) 6705159

Bilawal Chowk Branch

Plot No. Commercial 7/1,

Green Belt Residency, Shop No. 4 & 5,
Block 2, Scheme 5, Clifton, Karachi.

Tel: (92-21) 5830628, 5830634, 5832083

Bin Qasim National Highway Branch

Survey No.435, Deh Landhi, Taluka Bin
Qasim Town, Karachi.

Tel: (92-21) 5012376, 5012355, 5012357

Block-E North Nazimabad Sub - branch

Plot No.ST-4, Shop No A/D-66 & 67, Block "E"
Hyderi, North Nazimabad Karachi.

Tel: 021-36724294-96

Fax: 021-36724293

Boat Basin Branch

Shop # 40-43, Commercial Sub

Plot # FL-7/C/4 of Plot # 7, Block No. 5,
Clifton, Karachi.

Tel: (92-21) 5870330, 5870608, 5870697

BRANCH NETWORK

Bohrapir Branch

Ranchore Quarter, Prince Street,
Bohrapir, Karachi.
Tel: (92-21) 32712915-918, 32712909

Buffer Zone Branch

R-914, Sector-15-A/1, Buffer Zone,
North Karachi, Karachi
Tel: (92-21) 36965851-5

Clifton Branch

Ground Floor, Al-Karam Centre, BC1, Block-
7 Clifton, Main Clifton Road, Karachi.
Tel: (92-21) 537 2060-64

Cloth Market Branch

Atique Market, Bunder Quarters, Karachi.
Tel: (92-21) 2418137-9

DHA Phase I Branch

Ground Floor, Plot No. 119,
DHA Phase I, Korangi Road, Karachi. Tel:
(92-21) 35396854-58

DHA Phase II-Extension Branch

Plot # 69 & 71, Garibsons Building, 12th
Commercial Street, DHA Phase II Extension,
Karachi.
Tel: (92-21) 5311953-8

DHA Phase IV Branch

Plot No. 57/C, 9th Commercial Street, DHA
Phase IV, Karachi.
Tel: (92-21) 5314861-4

Dhoraji Branch

35/182, C.P. & Bearar Housing Society,
Karachi.
Tel: (92-21) 4860861-4

F.B Area Branch

C-12, Block 10, F.B Area, Karachi.
Tel: (92-21) 6805370-6

FTC Branch

Ground Floor, Block B, FTC Building,
Shahrah-e-Faisal, Karachi.
Tel: (92-21) 5650771

Garden West Branch

Shop # 9,10,11 & 12 (Amin Centre), Plot
Survey # 130/1, Sheet No. G-R.2, Garden
West, Karachi.
Tel: (92-21) 2241383--87

Gulberg Sub - branch

Shop No.7, A-94, Block-18, F.B. Area,
Karachi.
Tel: (92-21) 6829112-4

Gulistan-e-Jauhar Branch

Plot # ST -9, Block 15, Scheme 36,
Gulistan-e-Jauher, Karachi.
Tel: (92-21) 4030251-54

Gulshan Block 2 Branch

Ground Floor Arif Residency,
Plot # SB 08, Gulshan -e-Iqbal Block 2,
Near Rab Medical Centre, Karachi.
Tel: (92-21) 34971232

Gulshan Chowrangi Branch

Sub Plot No 5-A/1-10, Plot # FL-5, Block 3,
Gulistan-e-Erum, Gulshan-e-Iqbal, Karachi.
Tel: (92-21) 4811849, 4813967

Gulshan-e-Iqbal Branch

B-41, Block No. 13-A, KDA Scheme 24,
University Road, Gulshan-e-Iqbal, Karachi.
Tel: (92-21) 4811901-6

Gulshan-e-Maymar Sub - branch

A-102 Shop # 1 & 2 SB, 1 Sector X - IV,
Opposite Roman Fountain Park.
Scheme -4, Gulshan-e-Maymar, Karachi.
Tel: (92-21) 6350513-4-5

Hussainabad Branch

Block 3, Pakistan Memon Education &
Welfare Society, Hussainabad, Karachi.
Tel: (92-21) 6320461-62 & 6320467

I.I. Chundrigar Road Branch

Shop No. 9 & 10, Gul Tower, I.I. Chundrigar
Road, Karachi.
Tel: (92-21) 2423676

BRANCH NETWORK

Jodia Bazaar Branch

H-91 A, Darya Lal Street, Jodia Bazaar,
Karachi.

Tel: (92-21) 2473326-9

Katchi Gali No.2 Branch

No. G-1, situated at Katchi Gali No. 2,
Marriot Road, Karachi.

Tel: (92-21) 32443526-27

K.A.E.C.H.S Branch

Plot No. SA/49 (Commercial), Block-4,
Karachi Administration Employees
Cooperative Housing Society, Karachi.

Tel: (92-21) 4302911-5

Khayaban-e-Bukhari Branch

Shop # 1-2 & Mezanine Floor,
Plot No. 22-C, Khayaban-e-Bokhari,
Phase VI, DHA, Karachi

Tel: (92-21) 5243561-65

Khayaban-e-Sehar Branch

9-C, Shahbaz Commercial Lane 1,
Khayaban-e-Sehar, Phase VI, DHA, Karachi.

Tel: (92-21) 5349307-13, 5349316-18

Khayaban-e-Shamsheer Branch

3-C, Khayaban-e-Shamsheer,
Phase V Ext., D.H.A, Karachi.

Tel: (92-21) 5247600-4

Korangi Branch

Plot No. LS 3, ST-3/1, Sector No. 15, Korangi
Industrial Area, Karachi.

Tel: (92-21) 5114324-5, 5114281, 5114279

Korangi II Sub - branch

Q 37, Sector 33-A, Main Road Korangi,
Karachi.

Tel: (92-21) 5059215-16

Marriott Hotel Branch

Marriott Hotel, Abdullah Haroon Road,
Karachi.

Tel: (92-21) 5683491

Millennium Mall Sub - branch

Shop # M 21 -22, Millennium Classic Mega
Mall , Gulshan-e-Iqbal, Karachi.

Tel: (92-21) 4838030

Model Colony Sub - branch

Plot No.06, Survey No.N-55, Tina Square,
Model Colony, Malir, Karachi.

Tel: (92-21) 4492445-7

Muhammad Ali Society Branch

Fatima Jinnah Street, Muhammad Ali
Housing Society, Karachi.

Tel: (92-21) 4301863-4

Nazimabad No. 3 Branch

3-A-1/13 Nazimabad No. 3, Karachi.

Tel: (92-21) 36707431-34

New Challi Branch

Plot # SR-7/26 & 27, Survey No.25, Old
Survey B-15/12, Serai Quaters, New Challi,
Karachi.

Tel: (92-21) 2210661, 2210990, 2211158,

North Karachi Branch

Plot # SA-6 (ST-8), 11-C-1, North Karachi,
Karachi.

Tel: (92-21) 6965051-55

North Karachi Industrial Area Branch

Plot No.1-A, Sector 12-C, North Karachi
Township, Karachi.

Tel: (92-21) 6963117-21

North Napier Road Branch

Shop No.12, Poonawala Trade Tower, Main
North Napier Road, Karachi.

Tel: (92-21) 2713530-34

North Nazimabad Branch

Shop# 9-12, Sub-plot# SC14-3, plot# SC-
14, Block-F, KDA Scheme No.2, Samar
Residency, North Nazimabad, Karachi.

Tel: (92-21) 6723549-554

BRANCH NETWORK

Orangi Town Branch
Plot # LS-15, Sector 6-E,
Orangi Town, Karachi
Tel: (92-21) 36694370-74

Plaza Quarters Sub - branch
Plaza Square Karachi, Bombay Building,
City Survey No. 37/22, Off M.A. Jinnah
Road, Karachi.
Tel: (92-21) 2751560 ,2751124, 2751132,

PNSC Branch
Ground floor at 37- A, Lalazar Area, Off M.T.
Khan Road, Karachi.
Tel: (92-21) 5636240-54

Saddar Branch
Saddar Bazar Quarters, Raja G. Ali Khan
Road, Karachi.
Tel: (92-21) 5224601-05

Shahrah-e-Faisal Branch
29-A, Ground Floor, Sabah Palace,
P.E.C.H.S. Block 6, Shahrah-e-Faisal,
Karachi.
Tel: (92-21) 4322186-90

Shah Faisal Colony Branch
CB-33, Al Falah Society,
Shah Faisal Colony, Karachi
Tel: (92-21) 34686271-3, 34600601-2

Shamsi Society Branch
CM 44 & 45, Ground floor, Shamsi
Cooperative Housing Society, Malir Halt,
Karachi.
Tel: (92-21) 4682405-07

Shireen Jinnah Colony Sub - branch
Plot no ST-4B block 1, Shireen Jinnah
Colony, Karachi.
Tel: (92-21) 5833025, 5836758, 5836780

S.I.T.E Branch
Plot No. B/9-C, Estate Avenue, SITE Area,
Karachi.
Tel: (92-21) 2550328-31

SITE II Branch
Property # H-6 Site Survey Sheet No 21,
Survey Sheet No 35 P/1-35 L/ 13, SITE,
Karachi.
Tel: (92-21) 2584850-53, 58-59

Water Pump Branch
Plot No. BS-13, Block-14,
Federal B. Area, Karachi.
Tel: (92-21) 6332443, 6332523

Mirpurkhas
Mirpurkhas Branch
Plot # 15, Ward No. A, Adam Mohallah Town
at Umerkot Road, Mirpurkhas.
Tel: (233) 876103,08

Nawabshah
Nawabshah Branch
Plot # 573, Ground Floor, Ward "B", Katcheri
Road, Nawabshah.
Tel: (92-244) 330902-6

Quetta
Liaquat Bazar Sub - branch
Khasra No. 155, Ward 22, Tappa Urban 1,
Najeebullah Street, Liaquat Bazar, Quetta.
Tel: (92-81) 2840195-16

Munsafi Road Branch
2-17/16 Munsafi Road, Quetta.
Tel: (92-81) 2845593-4

Quetta Branch
Manan Chowk, Jinnah Road, Quetta.
Tel: (92-81) 2829470-2

Sirki Road Branch
Shop No. 1 & 2, Kasi Complex, Sirki Road,
Quetta.
Tel: (92-81) 2454222-3

Sakrand
Sakrand Sub - branch
Deh. 18, Taluka City Sakrand, District
Nawabshah.
Tel: (92-244) 322047-54-56-57

BRANCH NETWORK

Sukkur
March Bazar Sub - branch
C-45, Station Road, Sukkur.
Tel: (92-71) 5620771-3

Sukkur Branch
3-45, Ward-C, Station Road, Sukkur.
Tel: (92-71) 5617192-94

Tando Adam
Tando Adam Branch
Muhammad Chowk,
Tando Adam, District Sanghar.
Tel: (92-235) 576565-66

Tando Allahyar
Tando Allahyar Branch
Survey No. 1610/07, Opposite General Bus
Stand, Tando Allahyar.
Tel: (92-22) 3892021, 3891242

Central Region
Arifwala
Arifwala Branch
3-A, Lakkar Mandi, City Road, Arifwala.
Tel: (92-457) 834502-3

Bahawalpur
Bahawalpur Branch
Milad Chowk, Eidgah Road, Bahawalpur.
Tel: (92-62) 2732145-7

Burewala
Burewala Branch
Multan Road, Opp. College Road, Burewala.
Tel: (92-67) 3773751-4

Chiniot
Sharah-e-Quaid-e-Azam Chiniot Branch
P-468, Al-469 II,
Shahrah-e-Quaid-e-Azam, Chiniot.
Tel: (92-47) 6331103-4

Daska
Daska Branch
Rest House Chowk, Gujranwala Road,
Daska.
Tel: (92-52) 6612837-41

Dera Ghazi Khan
Dera Ghazi Khan Branch
Jampur Road, Dear Ghazi Khan.
Tel: (92-64) 2474255-7

Faisalabad
Bhowana Bazar Sub - branch
150-D .B V, Gole Bhowana Bazar,
Faisalabad.
Tel: (92-41) 2633042-4

Clock Tower Branch
P-175 Clock Tower, Karkhana Bazar,
Faisalabad.
Tel: (92-41) 2606085-87

Dijkot Road Branch
Shops# 68 & 69, Dijkot Road, Adjacent to
Grain Market, Faisalabad.
Tel: (92-41) 2416141-4

Millat Chowk Branch
158-B-1 Gulistan Colony No 2,
Millat Chowk, Faisalabad
Tel: (92-41) 8784346-7

Kotwali Road Branch
P-63 Kotwali Road, Faisalabad.
Tel: (92-41) 2602587

Peoples Colony Branch
1/A-II, Peoples Colony-1, Faisalabad.
Tel: (92-41) 8555002-4

Satyana Road Branch
P 719 Batala Colony, Main Satyana Road,
Faisalabad.
Tel: (92-41) 8500715-20

Serena Hotel Branch
Serena Hotel, Club Road, Faisalabad.
Tel: (92-41) 2602595-7

Gojra
Gojra Sub - branch
Ex Al Khalid Shopping Centre, Opposite
Suriya Hospital, Tahsil Office Road, Gojra.
Tel: (92-46) 3516272-3

BRANCH NETWORK

Gujranwala

Dal Bazar Sub - branch

Property # BII-19S-31, Near Chowk
Chashma, Dal Bazar, Gujranwala.

Tel: (92-55) 4227592-6

Kashmir Plaza Branch

Kashmir Plaza, Near Ghalla Mandi G.T
Road, Gujranwala.

Tel: (92-55) 3847205-8

Wapda Town Gujranwala Branch

Block No.13, Wapda Town, Gujranwala.

Tel: (92-55) 4283902-5

Gujrat

Gujrat Branch

Amin Fan Building, G.T Road, Gujrat.

Tel: (92-53) 3538104-7

Hafizabad

Hafizabad Branch

Sagar Road Branch, Hafizabad.

Tel: (92-54) 7540811-2

Jhang

Rail Bazar Chowk Branch

P-864, Block-9, Circular Road,

Rail Bazar Chowk, Jhang

Tel: (92-47) 7652203-4

Yousaf Shah Road Branch

P- 5 Yousaf Shah Road ,
Near Church Chowk, Jhang.

Tel: (92-47) 7652101-3

Kasur

Kasur Branch

216-9R-IV, Railway Road, Kasur.

Tel: (92-492)2764999

Khanpur

Khanpur Branch

Kutchery Road, Khanpur.

Tel: (92-68) 5577127-8

Khushab

Katha Chowk Khushab Branch

P-4106-27-1, Sargodha Road,
Katha Chowk, Khushab.

Tel: (92-454) 711683-84

Lahore

Akbar Chowk Branch

885-D, Akbar Chowk, Faisal Town, Lahore.

Tel: (92-42) 5201425-26

Akbari Mandi Branch

Outside Akbari Mandi, Circular Road,
Lahore.

Tel: (92-42) 37660967,69-70

Allama Iqbal Town Branch

8, Hunza Block, Allama Iqbal Town, Lahore.

Tel: (92-42) 5296701-5

Azam Cloth Market Branch

61 Chandni Chowk, Azam Cloth Market,
Lahore.

Tel: (92-42) 7642011-2

Bedian Road Branch

Khasra # 3799, Mauza LIDHAR, Main
Bedian Road, Lahore.

Tel: (92-42) 5749607-10

Brandrath Road Branch

46 Brandrath Road, Lahore.

Tel: (92-42) 7676388-92

Cavalry Ground Branch

72-Commercial Area, Cavalry Ground,
Lahore Cantt.

Tel: (92-42) 6619780-3

Circular Road Branch

141-Circular Road,

Out side ShahAlam Gate, Lahore.

Tel: (92-42) 7642001-4

College Road Branch

6-2/C-1, College Road Township,
Lahore.

Tel: (92-42) 5157184-6

BRANCH NETWORK

Cloth Market Sub - branch
73-B, Kashmir Block,
Azam Cloth Market, Lahore.
Tel: (92-42) 7380461-5

DHA Phase I Branch
167- G, DHA Phase I, Lahore.
Tel: (92-42) 5742891-2

DHA Phase III Branch
152-Y, Phase IIIC, DHA, Lahore.
Tel: (92-42) 5692591-2, 5895584

DHA Phase IV Branch
Plot # 85-CCA, Phase IV (Comm.), Defense
Housing Authority, Lahore.
Tel: (92-42) 5747761-2

Gulberg Branch
60 - Main Boulevard Gulberg, Lahore.
Tel: (92-42) 5879870-2

Gulshan-e-Ravi Branch
F-9 Gulshan-e-Ravi, Lahore.
Tel: (92-42) 7404822-25

Hall Road Branch
Hall Road, Lahore.
Tel: (92-42) 37211806-8

Ichra Sub - branch
156-Main Ferozepur Road, Ichra, Lahore.
Tel: (92-42) 7522989-91

Johar Town Branch
63/R-1, M.A Johar Town Branch, Lahore.
Tel: (92-42) 5314631-34

Karim Block Sub - branch
Baig Plaza, 21 Commercial Zone, Karim
Block, Allama Iqbal Town, Lahore.
Tel: (92-42) 5296701-5

Main Boulevard Sub - branch
Shop # 5 & 6, Ground Floor, Usman Arcade,
Main Boulevard, DHA, Lahore.
Tel: (92-42) 6621482-4

Model Town C Block Sub - branch
181-Model Town, C Block, Lahore.
Tel: (92-42) 45844201-4

Model Town, Link Road Sub - branch
39-40, New Liberty Tower(opp. Pace), Model
Town Link Road, Lahore.
Tel: (92-42) 5942356-7

Zarrar Shaheed Road Branch
Khasra #3939 / 3296, Block-B, Al-Faisal Town,
Zarrar Shaheed Road, Lahore Cantt.
Tel:042-36674862
Fax:042-36674863

New Garden Town Branch
Ground Floor, Ibrahim Centre, 1-Aibak Block,
New Garden Town, Lahore.
Tel: (92-42) 5941474-77

Peco Road Badami Bagh Branch,
35-Peco Road, Badami Bagh, Lahore.
Tel: (92-42) 7369610-13

Punjab Cooperative Housing Society Branch
66-F, Phase I, Punjab Co-operative Housing
Society, Ghazi Road, Lahore Cantt.
Tel: (92-42) 5924683-4

Q-Block DHA Phase II Branch
295-Q Commercial Area,
Phase II DHA, Lahore.
Tel: (92-42) 5708324-7

Qartaba Chowk Branch
Rehman Chamber, Lahore.
Tel: (92-42) 7112404, 7112406-10

Ravi Road Branch
33, Main Ravi Road,
Opposite Bilal Masjid, Lahore.
Tel: (92-42) 7706835-37

Shad Bagh Sub - branch
13-A, Tajpura Chowk, Near PTCL exchange,
Shad Bagh, Lahore.
Tel: (92-42) 7600667-9

BRANCH NETWORK

Shadman Colony Branch
91 Shadman Colony - 1, Shadman, Lahore.
Tel: (92-42) 7522976 - 9

Shahdra Branch
113 G.T. Road, Lahore.
Tel: (92-42) 7921266-7

Shahalam Market Branch
D-2050, Fawara Chowk, Inside Shahalam Market, Lahore.
Tel: (92-42) 7377340 - 43

Shalimar Garden Branch
Shalimar Garden, Baghban Pura, Lahore
Tel: (92-42) 6846584-8

Thokar Niaz Baig Branch
Ahmed Centre,
1.5 KM Raiwand Road, Lahore.
Tel: (92 42) 7516128-30

Urdu Bazar Branch
4-Kabeer Street, Urdu Bazar, Lahore.
Tel: (92-42) 7116684-7

Walton Road Branch
E-29/21-A, Bank Stop,
Walton Road, Lahore.
Tel: (92-42) 6626602-5

Lalamusa
Lalamusa Branch
Col. Plaza, Plot No.9, Camping Ground,
G.T. Road, Lalamusa.
Tel: (92-53) 513022, 7513032

Mandi Bahauddin
Mandi Bahauddin Branch
Plot No 5/181 ward No 5, Outside Ghallah
Mandi, Near Tawakli Masjid,
Mandi Bahauddin.
Tel: (92-546) 520931-33

Mian Channu
Mian Channu Branch
17-B, Ghazi More, G.T. Road,
Mian Channu.
Tel: (92-65) 2662001-3

Multan
Bosan Road Branch
Chungi No. 9, Lawyers Colony,
Bosan Road, Multan.
Tel: (92-61) 6210090-92

Chowk Shaheedan Branch
Chowk Shaheedan, Multan.
Tel: (92-61) 4502906-09

Gulgasht Sub - branch
437/C Gulgashat Colony, Multan.
Tel: (92-61) 6511931-2

Hussain Agahi Branch
Property # 2560,
Ward # 10, Hussain Agahi Road, Multan.
Tel: (92-61) 4512206-07

Old Bahawalpur Road Branch
Mehar Fatima Tower,
Opp. Multan High Court,
Old Bahawalpur Road, Multan.
Tel: (92-61) 4785604-7

Shah Rukn-e-Alam Sub - branch
Shop # 26-27, Block F,
Main Market, T-Chowk, Shah Rukn-e-Alam Colony, Multan.
Tel: (92-61) 6784324-5

Vehari Road Branch
Rehman Commercial Centre, Near Grain Market, Vehari Road, Multan.
Tel: (92-61) 6244153-5

Okara
Okara Branch
MA Jinnah Road, Okara.
Tel: (92-44) 2521935-7

Rahim Yar Khan
Rahim Yar Khan Branch
17, 18 City Centre, Rahim Yar Khan.
Tel: (92-68) 5887603-4

BRANCH NETWORK

Sadiqabad
Sadiqabad Branch
31-D Main Bazar, Sadiqabad.
Tel: (92-68) 5701207-8

Sahiwal
Sahiwal Branch
276-B-I, Alpha Tower, High Street, Sahiwal.
Tel: (92-40) 4465009 / 4466592

Sargodha
Muslim Bazar Branch
12-Block Chowk, Muslim Bazar, Sargodha.
Tel: (92 48) 3741609-13

Sargodha Branch
91 Civil Lines, University Road, Sargodha.
Tel: (92-48) 3741608-10

Sheikhupura
Sheikhupura Branch
Civic Center, Sargodha Road, Sheikhupura.
Tel: (92-56) 3813360-2

Sialkot
Kashmir Road Branch
Kashmir Road, Sialkot.
Tel: (92-52) 4295301-3

Kutchery Road Sub - branch
Kutchery Road, Sialkot.
Tel: (92-52) 4263461

Northern Region
Abbottabad
Abbottabad Branch
Plot No. 843-846, Manshera Road,
Abbottabad.
Tel: (92-992) 344701-3

Abbotabad Sub - branch
PMC Chowk, Main Bazar, Abbottabad.
Tel: (92-992) 341990 - 92

Attock
Attock Branch
B-143, Fawwara Chowk, Civil Bazar, Attock.
Tel: (92-572) 701003-5

Dera Ismail Khan
Dera Ismail Khan Branch
East Circular Road, Dera Ismail Khan.
Tel: (92-966) 717257-8

Dina
Dina Branch
Al-Bilal Shoping Centre, Main Chowk,
G.T. Road, Dina, Distt. Jehlum.
Tel: (92-544) 636119-21

Gujar Khan
Gujar Khan Branch
B-III, 215-E, G.T. Road, Gujar Khan.
Tel: (92-51) 3515679-83

Haripur
Haripur Branch
Rehana Plaza, G.T. Road, Haripur.
Tel: (92-995) 627250 - 3

Main Bazar Sub - branch
Main Bazar, Near Sheranwala Gate, Haripur.
Tel: (92-995) 615-103, 615-322

Havelian
Havelian Branch
Near Old TMA Office, Main Bazar Havelian,
Distt. Abbottabad
Tel: (92-992) 811501-03

Islamabad
Aabpara Branch
Plot # Ramna 6/1-4, Aabpara Market, Sector
G-6, Islamabad.
Tel: (92-51) 2603061-64

Barakahu Sub - branch
Fazal ul Haq Plaza, Main Murree Road,
Baharakahu, Islamabad.
Tel: (92-51) 2232881-82

F-7 Jinnah Super Market Branch
Unit No. 14, Plot No. 12-B, F-7 Markaz,
Jinnah Super Market, Islamabad.
Tel: (92-51) 2655001-04

BRANCH NETWORK

F-8 Branch

Panther Plaza, F-8 Markaz, Islamabad.
Tel: (92-51) 2817403-05

F-10 Markaz Branch

Plot No. 2-F, F-10 Markaz, Islamabad.
Tel: (92-51) 2112762-63, 2112769, 2112733

F-11 Branch

Shops# 2,3,9,10,11 &12, Ground Floor,
Sardar Arcade, F-11 Markaz, Islamabad.
Tel: (92-51) 2228384-5, 2228388-89

I-9 Branch

Plot No. 2/A, Industrial Area, I-9, Islamabad.
Tel: (92-51) 4859644-47

I-10 Branch

Shop # 7-10, Ground Floor, Ahmadal Plaza,
Plot # 3-I, Sector I-10 Markaz, Islamabad.
Tel: (92-51) 4432711-13

Jinnah Avenue Branch

No. 32, Sohrab Plaza, Jinnah Avenue, Blue
Area, Islamabad.
Tel: (92-51) 2276712-5, 2801112-5

Jhelum

Jhelum Branch
B-VI-24-S.II, Meher Plaza,
Civil Lines, Jhelum.
Tel: (92-544) 611751-5

Kohat

Kohat Branch
1st Floor, Jinnah Municipal Plaza, TMA,
Near King Gate, Bannu Road-Kohat.
Tel: (92-922) 523037-40

Mansehra

Lari Adda Sub - branch
Near Madni Masjid, Lari Adda, Karakoram
Highway, Mansehra.
Tel: (92-997) 307640-42

Mansehra Branch

Meezan Plaza, Near Markazi Jamia Masjid,
Abbottabad Road.
Tel: (92-997) 308315-18

Mardan

Mardan Branch
Bank Road, Mardan.
Tel: (92-937) 9230561-3

Par Hoti Branch

Malik Khalid Khan Market, Par Hoti, Mardan.
Tel: (92-937) 560013-4

Muzaffarabad

Madina Market Muzaffarabad A.K. Branch
Mohallah Madina Market, Muzaffarabad.
Tel: (92-5822) 920457-9, 920458-60

Muzaffarabad Branch (AJK)

Secretariat Road, Sathra Muzaffarabad,
Azad Jammu & Kashmir (AJK).
Tel: (92-58810) 42154-56

Nowshera

Nowshera Branch
Shobra Hotel, G.T Road, Nowshera Cantt.
Tel: (92-3) 613174-76

Peshawar

Chowk Yadgar Branch
Mohmand Plaza, Naz Cinema Road,
Peshawar City, Peshawar.
Tel: (92-91) 9213950-2

G.T. Road Branch

Al-Arif House, Near Al-Amin Hotel, GT Road,
Peshawar.
Tel: (92-91) 9214001-4

Karkhano Market Branch

Royal Shopping Plaza, Hayatabad,
Peshawar.
Tel: (92-91) 5893471-4

Khyber Bazar Sub - branch

Plot # 78, Shoba Chowk ,
Khyber Bazar, Peshawar.
Tel: (92-91) 2564019-21

Saddar Road Branch

6 Saddar Road, Peshawar Cantt, Peshawar.
Tel: (92-91) 9213471-5

BRANCH NETWORK

University Road Branch
Khattak Plaza, University Road, Peshawar.
Tel: (92-91) 5703400-02

Rawalpindi
Bahria Town Branch
Bahria Heights, Bahria Town, Phase-1
Rawalpindi.
Tel: (92-51) 5730171-3

Bank Road Branch
No. 47/62, Bank Road Saddar, Rawalpindi.
Tel: (92-51) 9273404-6

Bohar Bazar Branch
D-327, Hakim Muhammad Amjal Khan
Road, Bohar Bazar, Rawalpindi.
Tel: (92-51) 5778875, 5778834

Chaklala Scheme III Branch
Plot # 38, Bazar Area, Chaklala Housing
Scheme No.III, Rawalpindi Cantt.
Tel: (92-51) 5766435-8

Chandni Chowk Branch
Umer Farooq Plaza, Block C, Satellite Town,
Chandni Chowk, Murree Road, Rawalpindi.
Tel: (92-51) 4851046-49

G.T Road Tarnol Sub - branch
Khan Malook, Wazir Plaza, G.T. Road,
Turnol, Rawalpindi.
Tel: (92-51) 2226406

Jinnah Road Sub - branch
Property No. 167, Commercial Area,
Mohan Pura, Jinnah Road - City Saddar
Road, Rawalpindi City.
Tel: (92-51) 5778511-12

Muslim Town Branch
B-IV, 628-629 Chirah road ,
Muslim Town, Rawalpindi.
Tel: (92-51) 4476013

Peshawar Road Branch
61-A, Chour Chowk, Rawalpindi.
Tel: (92-51) 5469543-4

Swat
Mingora Branch
Makanbagh Chowk, Mingora Swat.
Tel: (92-946) 714316-18