

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah The Beneficent The Merciful

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## **CORPORATE INFORMATION**

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<b>Board of Directors</b>	H. E. Sheikh Ebrahim Bin Khalifa Al-Khalifa Abdullateef A. Al-Asfour Shaharyar Ahmad Rana Ahmed Humayun Riyadh S. A. A. Edrees Mohammed Azzarook Rajab Ahmed Abdul Rahim Mohamed Alaa A. Al-Sarawi Mohammad Abdul Aleem Irfan Siddiqui Ariful Islam	Chairman Vice Chairman        President & CEO
<b>Shariah Supervisory Board</b>	Justice (Retd.) Muhammad Taqi Usmani Dr. Abdul Sattar Abu Ghuddah Sheikh Essam M. Ishaq Dr. Muhammad Imran Usmani	Chairman
<b>Audit Committee</b>	Ahmed Abdul Rahim Mohamed Mohammad Abdul Aleem Shaharyar Ahmad	
<b>Risk Management Committee</b>	Riyadh S. A. A. Edrees Alaa A. Al-Sarawi Ariful Islam	
<b>Human Resources Committee</b>	Abdullateef A. Al-Asfour Ahmed Abdul Rahim Mohamed Irfan Siddiqui	
<b>Company Secretary</b>	Tasnimul Haq Farooqui	
<b>Shariah Advisor</b>	Dr. Muhammad Imran Usmani	
<b>Auditors</b>	A. F. Ferguson & Co.	
<b>Registered Office and Head Office</b>	Meezan House C-25, Estate Avenue, SITE, Karachi - 75730, Pakistan. Phone: (9221) 38103500, Fax: (9221) 36406049 24/7 Call Centre: 111-331-331 & 111 331 332	
<b>E-mail</b>	info@meezanbank.com	
<b>Website</b>	www.meezanbank.com	
<b>Shares Registrar</b>	THK Associates (Pvt.) Ltd. State Life Building - 3, Dr. Ziauddin Ahmed Road Karachi - 75530, Pakistan. Phone: (9221) 111-000-322, Fax: (9221) 35655595	

## DIRECTORS' REVIEW

The Board of Directors is pleased to present the condensed interim unaudited unconsolidated financial statements of Meezan Bank Limited for three months period ended March 31, 2013. The financial highlights of Meezan Bank are given below:

### Financial Highlights

Rupees in million

Statement of Financial Position	March 31, 2013	December 31, 2012	Growth %
Deposits and other accounts	235,018	230,426	2%
Investments - net	170,677	152,460	12%
Islamic financing and related assets - net	84,693	88,678	(4%)
Total Assets	283,421	274,437	3%
Share Capital	10,027	9,034	11%
Shareholders' Equity	16,476	15,494	6%

Rupees in million

Profit & Loss Account	Jan – Mar 2013	Jan – Mar 2012	Growth %
Net spread earned before provisions	2,671	2,486	7%
Non funded income	754	799	(6%)
Income before provisions	3,425	3,285	4%
(Reversals) / Provisions against non performing financings and impairment on invesments	(23)	194	(112%)
Administrative and other expenses	1,960	1,743	12%
Profit before tax	1,488	1,348	10%
Profit after tax	982	903	9%
Earnings per share – Rupee	0.98	0.90	9%
Number of branches	311	276	13%

By the Grace of Allah, Meezan Bank has recorded good results for the first quarter ended March 31, 2013. Profit after tax increased to Rs 982 million from Rs 903 million, resulting in growth of 9%. Profit / return on financings, investments and placements was Rs 5.6 billion during the current period reflecting in an increase of 11% from Rs 5 billion recorded in comparative quarter last year. The increase in profit has been achieved despite the monetary easing of 400 basis points by State Bank of Pakistan during last eighteen months. The Bank focused on increasing its earning assets through low cost deposits mobilization and exploring new income avenues. Deposits of the Bank grew by Rs 5 billion during the three months period to Rs 235 billion as at March 31, 2013 from Rs 230 billion as recorded at December 31, 2012.

It is very encouraging to note that during the quarter, net reversals of provisions of Rs 23 million was achieved as compared to charge of Rs 194 million made in corresponding period last year. The recoveries

## **DIRECTORS' REVIEW**

have been made on account of concerted efforts by the Bank to settle non performing financings and investments portfolio. The Bank maintains comfortable level of provisions against its non performing financings with coverage ratio at 118%. The focus is to build a high quality and diversified financing portfolio.

Administrative and operating expenses increased from Rs 1,743 million to Rs 1,960 million primarily due to higher staff expenses, rent and costs associated with branch expansion, an investment which has paid off well, as evident from strong growth in deposits over the period.

The Bank's earnings per share was Re 0.98 (March 2012: Re 0.90) on enhanced share capital of Rs 10 billion. The share capital was enhanced to Rs 10 billion with the issuance of 11% bonus shares equivalent to Rs 994 million, approved by the shareholders in the Annual General Meeting held on March 28, 2013. Accordingly, the Bank has met SBP minimum capital of Rs 10 billion required to be completed by December 2013, a year in advance.

One auction of the Government of Pakistan's Ijarah Sukuks was held during the quarter in which the Bank invested additional Rs 15 billion. The Bank continues to play its role as an active market maker in Ijarah Sukuk.

The Bank is ranked as 8th largest in terms of the branch network. Despite the challenging economic circumstances, the Bank plan to continue with its branch expansion approach and InshaAllah will open 41 branches in 2013. This will increase the total number of branches to 351 in 101 cities of Pakistan.

The JCR-VIS Credit Rating Company Limited, an affiliate of Japan Credit Rating Agency, Japan has maintained Bank's long-term entity rating at AA- (Double A Minus) and short term rating at A1+ (A One Plus) with stable outlook. The short term rating of A1+ is the highest standard in short term rating. The rating indicates sound performance indicators of the Bank.

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.

May Allah Almighty give us the strength and wisdom to further expand our vision of making Islamic banking as banking of first choice.

On behalf of the Board

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

**Irfan Siddiqui**  
President & CEO

Dubai:  
April 30, 2013

**CONDENSED INTERIM UNCONSOLIDATED  
STATEMENT OF FINANCIAL POSITION  
AS AT MARCH 31, 2013**

	Note	March 31, 2013 (Unaudited)	December 31, 2012 (Audited) (Restated)
Rupees in '000			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	15,578,188	19,125,401
Balances with other banks	8	750,334	3,851,150
Due from financial institutions		500,000	500,000
Investments - net	9	170,676,832	152,459,855
Islamic financing and related assets - net	10	84,692,686	88,678,076
Operating fixed assets	11	5,054,217	4,898,240
Deferred tax assets - net		568,405	545,961
Other assets		5,600,649	4,377,827
		<b>283,421,311</b>	<b>274,436,510</b>
<b>LIABILITIES</b>			
Bills payable		3,476,489	3,058,503
Due to financial institutions		21,452,350	18,461,347
Deposits and other accounts	12	235,017,680	230,425,986
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities		-	-
Other liabilities		6,242,362	5,928,016
		<b>266,188,881</b>	<b>257,873,852</b>
<b>NET ASSETS</b>		<b>17,232,430</b>	<b>16,562,658</b>
<b>REPRESENTED BY</b>			
Share capital	13	10,027,379	9,033,675
Reserves		2,956,333	2,759,942
Unappropriated profit		3,491,879	3,700,021
		<b>16,475,591</b>	<b>15,493,638</b>
Surplus on revaluation of investments - net of tax		756,839	1,069,020
		<b>17,232,430</b>	<b>16,562,658</b>
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The annexed notes 1 to 22 form an integral part of these condensed interim unconsolidated financial statements.

Chairman

President & Chief Executive

Director

Director

**CONDENSED INTERIM UNCONSOLIDATED  
PROFIT AND LOSS ACCOUNT (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

	Note	Quarter ended March 31, 2013	Quarter ended March 31, 2012
Rupees in '000			
Profit / return earned on financings, investments and placements	15	5,571,515	5,002,350
Return on deposits and other dues expensed	16	2,900,912	2,516,273
Net spread earned		<u>2,670,603</u>	<u>2,486,077</u>
(Reversals) / provision against non-performing Islamic financings and related assets (net)	10.10	(10,568)	193,797
(Reversals) / provision for diminution in value of investments		(12,500)	(42)
(Reversals) / provision against amounts due from financial institutions		(200)	-
Bad debts written off directly		-	-
Net spread after provisions		<u>(23,268)</u>	<u>193,755</u>
		<u>2,693,871</u>	<u>2,292,322</u>
<b>OTHER INCOME</b>			
Fee, commission and brokerage income		276,191	213,210
Dividend income		47,098	285,908
Income from dealing in foreign currencies		113,414	110,484
Capital gain on sale of investments - net		287,090	172,211
Unrealised gain on held for trading investments		-	1,665
Other income		30,336	15,393
Total other income		<u>754,129</u>	<u>798,871</u>
		<u>3,448,000</u>	<u>3,091,193</u>
<b>OTHER EXPENSES</b>			
Administrative expenses		1,959,708	1,742,172
Other provisions / write offs		80	973
Other charges		-	19
Total other expenses		<u>1,959,788</u>	<u>1,743,164</u>
		<u>1,488,212</u>	<u>1,348,029</u>
Extraordinary / unusual items		-	-
<b>PROFIT BEFORE TAXATION</b>		<u>1,488,212</u>	<u>1,348,029</u>
Taxation - Current		329,088	467,981
- Prior Period		-	-
- Deferred		177,171	(22,646)
		<u>506,259</u>	<u>445,335</u>
<b>PROFIT AFTER TAXATION</b>		<u>981,953</u>	<u>902,694</u>
Basic and diluted earnings per share (Rupee)	17	<u>0.98</u>	<u>0.90</u>

The annexed notes 1 to 22 form an integral part of these condensed interim unconsolidated financial statements.

Chairman

President & Chief Executive

Director

Director

**CONDENSED INTERIM UNCONSOLIDATED**  
**STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)**  
**FOR THE QUARTER ENDED MARCH 31, 2013**

	<b>Quarter ended March 31, 2013</b>	<b>Quarter ended March 31, 2012</b>
	Rupees in '000	
<b>Profit for the period</b>	<b>981,953</b>	902,694
<b>Other comprehensive income</b>	-	-
<b>Comprehensive income transferred to equity</b>	<b>981,953</b>	902,694
<b>Components of comprehensive income not transferred to equity</b>		
Deficit on revaluation of investments	(511,796)	(245,445)
Deferred tax on revaluation of investments	<b>199,615</b>	106,554
<b>Total comprehensive income</b>	<b>669,772</b>	763,803

The annexed notes 1 to 22 form an integral part of these condensed interim unconsolidated financial statements.

**Chairman**

**President & Chief Executive**

**Director**

**Director**

**CONDENSED INTERIM UNCONSOLIDATED  
CASH FLOW STATEMENT (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

	Note	March 31, 2013	March 31, 2012
Rupees in '000			
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit before taxation		1,488,212	1,348,029
Less: Dividend income		(47,098)	(285,908)
		<u>1,441,114</u>	<u>1,062,121</u>
<b>Adjustments for non-cash charges</b>			
Depreciation		161,970	128,692
Amortization		13,120	13,463
(Reversals) / provision against non-performing Islamic financings and related assets (net)		(10,568)	193,797
(Reversals) / provision for diminution in value of investments		(12,500)	(42)
Unrealised (gain) on held for trading investments		-	(1,665)
(Reversals) / provision against amounts due from financial institutions		(200)	-
Gain on sale of operating fixed assets		(12,221)	(1,255)
		<u>139,601</u>	<u>332,990</u>
		<u>1,580,715</u>	<u>1,395,111</u>
<b>(Increase) / decrease in operating assets</b>			
Due from financial institutions		200	2,070,406
Held for trading securities		-	(4,000,935)
Islamic financing and related assets		3,995,958	(2,211,183)
Other assets		(1,197,890)	3,516,548
		<u>2,798,268</u>	<u>(625,164)</u>
<b>Increase / (decrease) in operating liabilities</b>			
Bills payable		417,986	876,767
Due to financial institutions		2,991,003	(3,320,615)
Deposits and other accounts		4,591,694	5,789,240
Other liabilities		547,707	798,175
		<u>8,548,390</u>	<u>4,143,567</u>
		<u>12,927,373</u>	<u>4,913,514</u>
Income tax paid		(562,300)	(356,856)
<b>Net cash flow from operating activities</b>		<u>12,365,073</u>	<u>4,556,658</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net investments in securities		(18,716,273)	(8,165,317)
Dividends received		22,166	148,450
Investments in operating fixed assets		(337,459)	(284,800)
Proceeds from sale of operating fixed assets		18,613	2,123
<b>Net cash flow from investing activities</b>		<u>(19,012,953)</u>	<u>(8,299,544)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Dividend paid		(149)	(26)
<b>Net cash flow from financing activities</b>		<u>(149)</u>	<u>(26)</u>
<b>Net (decrease) in cash and cash equivalents</b>		<u>(6,648,029)</u>	<u>(3,742,912)</u>
Cash and cash equivalents at the beginning of the period		<u>22,976,551</u>	<u>18,989,236</u>
<b>Cash and cash equivalents at the end of the period</b>	18	<u>16,328,522</u>	<u>15,246,324</u>

The annexed notes 1 to 22 form an integral part of these condensed interim unconsolidated financial statements.

Chairman

President & Chief Executive

Director

Director



**CONDENSED INTERIM UNCONSOLIDATED**  
**STATEMENT OF CHANGES IN EQUITY (UNAUDITED)**  
**FOR THE QUARTER ENDED MARCH 31, 2013**

	Share capital	Capital reserves		Revenue reserve	Unappropriated profit	Total
		Statutory reserve *	Reserve for issue of bonus shares	General reserve		
Rupees in '000						
Balance as at January 01, 2012	8,029,933	1,991,553	-	66,766	3,240,421	13,328,673
Effect of retropective change in accounting policy of recognizing actuarial gains and losses on defined benefit plan as referred in note 5.1 - net of tax					(4,785)	(4,785)
<b>Balance as at January 01, 2012 - restated</b>	<b>8,029,933</b>	<b>1,991,553</b>	<b>-</b>	<b>66,766</b>	<b>3,235,636</b>	<b>13,323,888</b>
<b>Total Comprehensive income for the year</b>						
Profit after taxation for the year	-	-	-	-	3,508,116	3,508,116
Actuarial gains on defined benefit plan for 2012 - net of tax	-	-	-	-	16,685	16,685
<b>Transactions with owners recognised directly in equity</b>						
Transfer to reserve for issue of bonus shares	-	-	1,003,742	-	(1,003,742)	-
Issue of bonus shares	1,003,742	-	(1,003,742)	-	-	-
Cash dividend for the year 2012	-	-	-	-	(1,355,051)	(1,355,051)
	1,003,742	-	-	-	(2,358,793)	(1,355,051)
Transfer to statutory reserve	-	701,623	-	-	(701,623)	-
<b>Balance as at December 31, 2012 - restated</b>	<b>9,033,675</b>	<b>2,693,176</b>	<b>-</b>	<b>66,766</b>	<b>3,700,021</b>	<b>15,493,638</b>
<b>Total Comprehensive income for the period</b>						
Profit after taxation for the period	-	-	-	-	981,953	981,953
<b>Transactions with owners recognised directly in equity</b>						
Transfer to reserve for issue of bonus shares	-	-	993,704	-	(993,704)	-
Issue of bonus shares	993,704	-	(993,704)	-	-	-
	993,704	-	-	-	(993,704)	-
Transfer to statutory reserve	-	196,391	-	-	(196,391)	-
<b>Balance as at March 31, 2013</b>	<b>10,027,379</b>	<b>2,889,567</b>	<b>-</b>	<b>66,766</b>	<b>3,491,879</b>	<b>16,475,591</b>

\* This represents reserve created under section 21(i)(a) of the Banking Companies Ordinance, 1962.

The annexed notes 1 to 22 form an integral part of these condensed interim unconsolidated financial statements.

Chairman

President & Chief Executive

Director

Director

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED  
FINANCIAL STATEMENTS (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

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**1. LEGAL STATUS AND NATURE OF BUSINESS**

Meezan Bank Limited (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 conformity with the principles of Islamic Shariah. '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 three hundred and eleven branches as at March 31, 2013 (March 31, 2012: two hundred and seventy six branches ). Its registered office is at Meezan House, C-25, Estate Avenue, SITE, Karachi, Pakistan.

Based on the financial statement of the Bank for the year ended December 31, 2011, the JCR VIS Credit Rating Company Limited determined the Bank's long-term rating as "AA-" and the short-term rating as 'A-1+' with stable outlook.

The Securities and Exchange Commission of Pakistan (SECP) vide letter EMD/233/001/2002-1339 dated March 25, 2013 has granted exemption to the Bank from the preparation of consolidated financial statements of the Bank and its subsidiary company namely Al Meezan Investment Management Limited (AMIM) for the year ending December 31, 2013, subject to disclosure of certain information to be disclosed in the annual audited financial statements of the Bank. The similar information and disclosures relating to AMIM for 2012 have been given in note 10.10 of the annual audited financial statements for year ended on December 31, 2012.

**2. BASIS OF PRESENTATION**

This condensed interim unconsolidated financial information represents separate financial information of Meezan Bank Limited. The Bank provides financing mainly through Murabaha, Ijarah, Service Ijarah, Musharakah, Diminishing Musharakah, Running Musharakah, Istisna, Tijarah, Bai Muajjal, Mussawammah and Export Refinance under Islamic Export Refinance Scheme.

The purchases and sales arising under these arrangements are not reflected in these financial information as such but are restricted to the amount of facility actually utilized 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 recognized as charity payable if so directed by the Shariah Advisor of the Bank.

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED  
FINANCIAL STATEMENTS (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

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**3. STATEMENT OF COMPLIANCE**

- 3.1** This condensed interim unconsolidated financial information has been prepared in accordance with 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, and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan and notified by the Securities and Exchange Commission of Pakistan (SECP), the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, or the directives issued by the SECP and the State Bank of Pakistan (SBP). Wherever the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the directives issued by the SECP and SBP differ with the requirements of IFRS, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the requirements of the said directives issued by the SECP and SBP shall prevail.
- 3.2** The disclosures made in this condensed interim unconsolidated 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 condensed interim unconsolidated financial information should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2012.

**4. BASIS OF MEASUREMENT**

- 4.1** This condensed interim unconsolidated financial information has been prepared under the historical cost convention, except that certain investments, foreign currency balances and commitments in respect of foreign exchange contracts have been marked to market and are carried at fair value.

**Functional and presentation currency**

- 4.2** These financial statements have been presented in Pakistani Rupee, which is the Bank's functional and presentation currency.

**5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The accounting policies and the methods of computation adopted in the preparation of this condensed interim unconsolidated financial information are the same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2012 except as follows:

**Change in Accounting Policy**

- 5.1** The Bank, from January 01, 2013, has adopted IAS 19, "Employee Benefits" (amended 2011). The amended IAS 19 includes the amendments that require actuarial gains and losses to be recognised immediately in other comprehensive income. Previously, actuarial gains and losses were amortized over the expected average remaining lives of the employees to the extent of greater of ten percent of the present value of the defined benefit obligation at that date and ten percent of the fair value of plan assets at that date as defined in the relevant provision of previous IAS 19.

Revised accounting policy of staff retirement benefit is as follows:

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED  
FINANCIAL STATEMENTS (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

**5.2 Staff retirement benefits**

The Bank operates a funded gratuity scheme for all its permanent employees who have completed the minimum qualifying eligible service of three years. The benefits under the gratuity scheme are payable on death, resignation or at retirement. The scheme was approved by the tax authorities in April, 2000 and the latest actuarial valuation was conducted as at December 31, 2012. Contributions to the fund are made on the basis of actuarial recommendations. Projected Unit Cost method is used for the actuarial valuation. Actuarial gains and losses are recognised immediately in other comprehensive income.

**5.3 Effects of change in accounting policy**

This change in accounting policy has been accounted for retrospectively in accordance with International Accounting Standard - 8, "Accounting Policies, Changes in Accounting Estimates and Errors" resulting in adjustment of prior year financial statements.

Effect of retrospective application of change in accounting policy are as follows:

	<b>December 31, 2012</b>	<b>December 31, 2011</b>
	———— Rupees in '000 ————	
<b>Impact on statement of financial position</b>		
(Decrease) / Increase in defined benefit obligation	(25,669)	7,362
Increase / (decrease) in tax liability	8,984	(2,577)
(Increase) / decrease in unappropriated profit	(16,685)	4,785

The Bank had not recognized any actuarial gains or losses in the profit and loss accounts for the year 2011 and 2012. Therefore, there is no impact of this change on the profit after taxation and earnings per share for year 2011 and 2012. The Bank follows a consistent practice to conduct actuarial valuations annually at the year end. Hence, the impact on the current and comparative interim period financial statements are not quantifiable and are also considered immaterial.

**6. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS**

The basis and the methods used for critical accounting estimates and judgments adopted in this condensed interim unconsolidated financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2012.

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED  
FINANCIAL STATEMENTS (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

	<b>March 31, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>
Rupees in '000		
<b>7. CASH AND BALANCES WITH TREASURY BANKS</b>		
In hand		
- local currency	<b>3,996,655</b>	4,396,828
- foreign currencies	<b>735,444</b>	973,180
With the State Bank of Pakistan in		
- local currency current accounts	<b>6,610,572</b>	7,776,554
- foreign currency current accounts	<b>1,582,396</b>	1,535,781
With National Bank of Pakistan in		
- local currency current accounts	<b>2,653,121</b>	4,443,058
	<b>15,578,188</b>	19,125,401
<b>8. BALANCES WITH OTHER BANKS</b>		
In Pakistan		
- on current accounts	<b>538,646</b>	982,654
Outside Pakistan		
- on current accounts	<b>211,688</b>	714,727
- on deposit accounts	-	2,153,769
	<b>750,334</b>	3,851,150

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED  
FINANCIAL STATEMENTS (UNAUDITED)  
FOR THE QUARTER ENDED MARCH 31, 2013**

9. INVESTMENTS - NET	March 31, 2013 (Un-audited)			December 31, 2012 (Audited)		
	Held by the bank	Given as collateral	Total	Held by the bank	Given as collateral	Total
<b>9.1 Investments by types</b>	Rupees in '000					
Available for sale securities	162,305,263	-	162,305,263	143,548,481	-	143,548,481
<b>In related parties</b>						
Subsidiary (unlisted)	63,050	-	63,050	63,050	-	63,050
Associates (listed)	7,736,334	-	7,736,334	7,688,843	-	7,688,843
Associates (unlisted)	40,000	-	40,000	128,000	-	128,000
<b>Investments at cost / carrying value</b>	<b>170,144,647</b>	-	<b>170,144,647</b>	<b>151,428,374</b>	-	<b>151,428,374</b>
Less : Provision for diminution in value of investments and impairment	(442,719)	-	(442,719)	(455,219)	-	(455,219)
<b>Investments (net of provision)</b>	<b>169,701,928</b>	-	<b>169,701,928</b>	<b>150,973,155</b>	-	<b>150,973,155</b>
Surplus on revaluation of available for sale securities	974,904	-	974,904	1,486,700	-	1,486,700
<b>Total investments at market value</b>	<b>170,676,832</b>	-	<b>170,676,832</b>	<b>152,459,855</b>	-	<b>152,459,855</b>
<b>9.2 Investments by segments</b>				<b>March 31, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>	
				Rupees in '000		
<b>Federal Government Securities</b>						
GOP Ijarah Sukuk				<b>143,258,349</b>	125,149,486	
<b>Sukuk certificates / bonds</b>						
WAPDA Sukuks				<b>1,407,500</b>	1,551,667	
PIA Sukuks				<b>1,500,000</b>	1,500,000	
Sukuk Certificates				<b>6,850,291</b>	7,268,724	
Global Sukuk Bonds				<b>7,616,838</b>	6,551,768	
<b>Fully paid up ordinary shares</b>						
- Listed companies				<b>1,618,942</b>	1,473,494	
- Unlisted companies				<b>103,050</b>	191,050	
<b>Society for Worldwide Interbank Financial Telecommunication SCRL (S.W.I.F.T. SCRL)</b>				<b>3,342</b>	3,342	
<b>Units of open end funds</b>				<b>7,624,990</b>	7,577,498	
<b>Certificates of a closed-end fund</b>				<b>161,345</b>	161,345	
<b>Total investment at cost / carrying value</b>				<b>170,144,647</b>	151,428,374	
Less: Provision for diminution in value of investments and impairment				<b>(442,719)</b>	(455,219)	
<b>Investments (net of provision)</b>				<b>169,701,928</b>	150,973,155	
Surplus on revaluation of available for sale securities				<b>974,904</b>	1,486,700	
<b>Total investments at market value</b>				<b>170,676,832</b>	152,459,855	

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	Note	March 31, 2013 (Un-audited)	December 31, 2012 (Audited)
<b>10. ISLAMIC FINANCING AND RELATED ASSETS - NET</b>			
<b>Rupees in '000</b>			
<b>In Pakistan</b>			
- Murabaha Financings		15,968,485	20,172,024
- Advances against Murabaha		3,498,424	3,686,393
- Murabaha Inventory		2,447,103	2,590,600
- Net investment in Ijarah		1,244,448	1,467,618
- Net book value of assets / investment in Ijarah under IFAS-2		5,482,576	5,385,150
		6,727,024	6,852,768
- Advances against Future Ijarah		885,490	780,853
- Financing under Islamic Export Refinance - Murabaha		1,855,792	2,421,644
- Advances against Future Islamic Export Refinance - Murabaha		189,500	134,022
- Financing under Islamic Export Refinance - Istisna		516,485	338,428
- Advances against Future Islamic Export Refinance - Istisna		3,466,265	3,768,756
- Financing under Islamic Export Refinance - Running Musharakah		500,000	-
- Diminishing Musharakah Financings - Housing		2,896,653	2,726,975
- Diminishing Musharakah Financings - Others		27,400,034	24,870,574
- Diminishing Musharakah - Advance		1,605,923	3,569,400
- Running Musharakah Financings		1,114,650	1,314,000
- Musharakah Financings		-	70,531
- Istisna Financings		532,893	345,202
- Istisna Advance		10,503,597	11,116,753
- Istisna Inventory		867,349	989,573
- Tijarah Financings		1,139,596	2,943,447
- Tijarah Inventory		3,022,482	1,218,794
- Bai Muajjal Financings		899,910	200,258
- Service Ijarah Financings		24,519	66,809
- Advances against Future Service Ijarah		700,628	1,202,515
- Musawammah Financings		45,060	45,361
- Musawammah Inventory		-	135,937
- Labbaik (Qard for Hajj and Umrah)		3,491	5,894
- Financings against bills - Salam		1,584,779	864,587
- Financings against bills - Murabaha		29,672	6,331
- Financings against bills - Murabaha - Advance		23,590	225,440
- Staff financings		944,724	880,579
- Loans and Running Finances		1,012,191	857,819
<b>Total financings</b>		<b>90,406,309</b>	<b>94,402,267</b>
Less: Provision against non-performing Islamic Financings and Related Assets	10.1	(5,713,623)	(5,724,191)
<b>Financings net of provision</b>		<b>84,692,686</b>	<b>88,678,076</b>
<b>10.1 Murabaha receivable - gross</b>		<b>16,790,638</b>	<b>21,264,093</b>
Less: Deferred murabaha income		(226,894)	(411,850)
Profit receivable shown in other assets		(595,259)	(680,219)
<b>Murabaha financings</b>		<b>15,968,485</b>	<b>20,172,024</b>

**10.2** Book value of net assets / investments in Ijarah under IFAS 2 is net of depreciation of Rs 4,263 million (December 31, 2012: Rs 4,113 million).

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	<b>March 31, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>
	<b>Rupees in '000</b>	
<b>10.3</b> Financing under Islamic Export Refinance - Murabaha - gross	<b>1,939,675</b>	2,510,039
Less: Deferred income	<b>(31,346)</b>	(52,134)
Profit receivable shown in other assets	<b>(52,537)</b>	(36,261)
Financing under Islamic Export Refinance - Murabaha	<b>1,855,792</b>	2,421,644
<b>10.4</b> Financing under Islamic Export Refinance - Istisna - gross	<b>574,314</b>	385,821
Less: Deferred income	<b>(19,131)</b>	(14,808)
Profit receivable shown in other assets	<b>(38,698)</b>	(32,585)
Financing under Islamic Export Refinance - Istisna	<b>516,485</b>	338,428
<b>10.5</b> Istisna financings - gross	<b>553,045</b>	360,270
Less: Deferred income	<b>(3,055)</b>	(2,410)
Profit receivable shown in other assets	<b>(17,097)</b>	(12,658)
Istisna financings	<b>532,893</b>	345,202
<b>10.6</b> Bai Muajjal financings - gross	<b>935,191</b>	226,912
Less: Deferred income	<b>(19,052)</b>	(4,674)
Profit receivable shown in other assets	<b>(16,229)</b>	(21,980)
Bai Muajjal financings	<b>899,910</b>	200,258
<b>10.7</b> Tijarah financings - gross	<b>1,149,456</b>	2,959,241
Less: Deferred income	<b>-</b>	(231)
Profit receivable shown in other assets	<b>(9,860)</b>	(15,563)
Tijarah financings	<b>1,139,596</b>	2,943,447
<b>10.8</b> Musawammah financings - gross	<b>55,734</b>	55,886
Less: Deferred income	<b>(10,236)</b>	(10,281)
Profit receivable shown in other assets	<b>(438)</b>	(244)
Musawammah financings	<b>45,060</b>	45,361



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- 10.9 Islamic Financings and Related Assets includes Rs. 4,841 million (Dec 31, 2012: Rs. 5,000 million) which have been placed under non-performing status as detailed below:

Category of classification	March 31, 2013 (Un-audited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	156,365	-	156,365	31,892	31,892
Doubtful	290,872	-	290,872	220,573	220,573
Loss	4,394,054	-	4,394,054	4,238,180	4,238,180
	<u>4,841,291</u>	<u>-</u>	<u>4,841,291</u>	<u>4,490,645</u>	<u>4,490,645</u>

Category of classification	December 31, 2012 (Audited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	246,662	-	246,662	56,790	56,790
Doubtful	401,092	-	401,092	194,949	194,949
Loss	4,352,274	-	4,352,274	4,253,833	4,253,833
	<u>5,000,028</u>	<u>-</u>	<u>5,000,028</u>	<u>4,505,572</u>	<u>4,505,572</u>

- 10.10 Particulars of provision against non-performing Islamic Financings and Related Assets:

	March 31, 2013 (Un-audited)			December 31, 2012 (Audited)		
	Specific	General	Total	Specific	General	Total
	Rupees in '000					
Opening balance	4,505,572	1,218,619	5,724,191	4,059,820	1,261,315	5,321,135
Charge for the period / year	187,462	4,359	191,821	847,135	7,654	854,789
Less: Reversals	(202,389)	-	(202,389)	(400,293)	(50,350)	(450,643)
	(14,927)	4,359	(10,568)	446,842	42,696	404,146
Amount written off	-	-	-	(1,090)	-	(1,090)
Closing balance	<u>4,490,645</u>	<u>1,222,978</u>	<u>5,713,623</u>	<u>4,505,572</u>	<u>1,218,619</u>	<u>5,724,191</u>

- 10.11 The Bank maintains general reserve (provision) in accordance with the applicable requirements of the Prudential Regulations for consumer financing issued by the SBP. In addition, the Bank has also maintained a general provision of Rs 1,125 million (Dec 31, 2012: Rs 1,125 million) against financings made on prudent basis, in view of the prevailing economic conditions. This general provision is in addition to the requirements of the Prudential Regulations.

- 10.12 In accordance with BSD Circular No. 2 dated January 27, 2009 issued by the State Bank of Pakistan, the Bank has availed the benefit of Forced Sales Value (FSV) of collaterals against the non-performing financings. The accumulated benefit availed as at March 31, 2013 amounts to Rs 79 million (Dec 31, 2012: Rs 79 million). The additional profit arising from availing the FSV benefit - net of tax amounts to Rs 52 million as at March 31, 2013. The increase in profit, due to availing of the benefit, is not available for distribution of cash and stock dividend to share holders.

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	<b>March 31, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>
	Rupees in '000	
<b>11. OPERATING FIXED ASSETS</b>		
Capital work-in-progress	658,007	505,019
<b>Tangible assets</b>		
Property and equipment	<u>4,203,955</u>	<u>4,236,729</u>
	<b>4,861,962</b>	<b>4,741,748</b>
<b>Intangible assets</b>	<u>192,255</u>	<u>156,492</u>
	<u><b>5,054,217</b></u>	<u><b>4,898,240</b></u>
	<b>March 31, 2013 (Un-audited)</b>	<b>March 31, 2012 (Un-audited)</b>
	Rupees in '000	
11.1 Net Additions (including CWIP) - cost	<u>337,459</u>	<u>284,800</u>
Disposals - cost	<u>35,543</u>	<u>5,752</u>
	<b>March 31, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>
	Rupees in '000	
<b>12. DEPOSITS AND OTHER ACCOUNTS</b>		
<b>Customers</b>		
- Fixed deposits	<u>79,874,035</u>	78,485,382
- Savings deposits	<u>94,079,319</u>	91,561,144
- Current accounts - non-remunerative	<u>60,200,564</u>	59,437,683
- Margin	<u>602,294</u>	682,462
	<u><b>234,756,212</b></u>	<u>230,166,671</u>
<b>Financial institutions</b>		
- Remunerative deposits	<u>258,797</u>	255,809
- Non-remunerative deposits	<u>2,671</u>	3,506
	<u><b>261,468</b></u>	<u>259,315</u>
	<u><b>235,017,680</b></u>	<u><b>230,425,986</b></u>
12.1 Particulars of deposits		
In		
- local currency	<u>221,599,563</u>	217,823,187
- foreign currencies	<u>13,418,117</u>	12,602,799
	<u><b>235,017,680</b></u>	<u><b>230,425,986</b></u>

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**13. SHARE CAPITAL**

**13.1 Authorized capital**

March 31, 2013	December 31, 2012		March 31, 2013 (Un-audited)	December 31, 2012 (Audited)
Number of Shares			Rupees in '000	
<u>1,100,000,000</u>	<u>1,100,000,000</u>	Ordinary shares of Rs. 10 each	<u>11,000,000</u>	<u>11,000,000</u>

**13.2 Issued, subscribed and paid-up capital**

March 31, 2013	December 31, 2012			
Number of Shares				
		<b>Ordinary Shares</b>		
<u>456,353,635</u>	456,353,635	Fully paid in cash	<u>4,563,536</u>	4,563,536
<u>546,384,260</u>	447,013,838	Issued as bonus shares	<u>5,463,843</u>	4,470,139
<u>1,002,737,895</u>	<u>903,367,473</u>		<u>10,027,379</u>	<u>9,033,675</u>

**14. CONTINGENCIES AND COMMITMENTS**

**14.1 Direct credit substitutes**

Guarantee favoring		
- Banks	<u>62,587</u>	<u>62,587</u>

**14.2 Transaction related contingent liabilities**

Guarantee favoring		
- Government	<u>3,067,314</u>	3,466,291
- Banks	<u>181,395</u>	70,142
- Others	<u>1,813,944</u>	1,052,086
	<u>5,062,653</u>	<u>4,588,519</u>

**14.3 Trade related contingent liabilities**

Import letters of credit	<u>12,534,195</u>	12,906,182
Acceptances	<u>3,361,937</u>	3,647,454
	<u>15,896,132</u>	<u>16,553,636</u>

**14.4 Commitments in respect of forward exchange contracts**

Purchases	<u>36,661,810</u>	<u>34,882,828</u>
Sales	<u>33,393,579</u>	<u>36,650,528</u>

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	<b>March 31, 2013 (Un-audited)</b>	<b>December 31, 2012 (Audited)</b>
	Rupees in '000	
<b>14.5 Commitments for the acquisition of operating fixed assets</b>	<b>9,605</b>	50,892
<b>14.6 Commitments in respect of financings</b>	<b>42,314,861</b>	39,180,955
<b>14.7 Other commitments</b>		
Bills for collection (inland)	88,420	54,875
Bills for collection (foreign)	12,642,522	8,147,159
	<b>12,730,942</b>	8,202,034
<b>15. PROFIT / RETURN EARNED ON FINANCINGS, INVESTMENTS AND PLACEMENTS</b>	<b>March 31, 2013 (Un-audited)</b>	<b>March 31, 2012 (Un-audited)</b>
	Rupees in '000	
On financings to:		
- Customers	2,247,338	2,163,317
On investments in		
- Available for sale securities	3,310,508	2,668,357
- Held for trading securities	-	67,649
- Held to maturity securities	-	35,755
On deposits with financial institutions	13,669	67,272
	<b>5,571,515</b>	5,002,350
<b>16. RETURN ON DEPOSITS AND OTHER DUES EXPENSED</b>		
Deposits and other accounts	2,653,493	2,385,709
On other short term borrowings	247,419	130,564
	<b>2,900,912</b>	2,516,273

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	<b>March 31, 2013 (Un-audited)</b>	<b>March 31, 2012 (Un-audited)</b>
	———— Rupees in '000 ————	
<b>17. BASIC EARNINGS PER SHARE</b>		
Profit after taxation (Rupees in '000)	<b>981,953</b>	902,694
Weighted average number of ordinary shares	<b>1,002,737,895</b>	1,002,737,895
	———— Rupee ————	
Basic earnings per share	<b>0.98</b>	0.90

**17.1** The number of ordinary shares as at March 31, 2012 have been adjusted for element of bonus shares.

	<b>March 31, 2013 (Un-audited)</b>	<b>March 31, 2012 (Un-audited)</b>
	———— Rupees in '000 ————	
<b>18. CASH AND CASH EQUIVALENTS</b>		
Cash and balances with treasury banks	<b>15,578,188</b>	12,316,972
Balances with other banks	<b>750,334</b>	2,929,352
	<b>16,328,522</b>	15,246,324

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**19. SEGMENT ANALYSIS**

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

	Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking	Payment & Settlement	Agency Services	Total
<b><u>March 31, 2013 (Un-audited)</u></b>							
<b>Rupees in '000</b>							
Total income	266,785	3,560,129	680,955	1,816,198	-	1,577	6,325,644
Total expenses	(152,563)	(2,933,556)	(467,208)	(1,789,813)	-	(551)	(5,343,691)
Net income (loss)	114,222	626,573	213,747	26,385	-	1,026	981,953
Segment Assets (Gross)	9,896,702	188,831,921	11,013,035	73,679,653	-	-	283,421,311
Segment Non Performing Assets	366,942	110,000	660,529	4,180,762	-	-	5,318,233
Segment Provision Required	301,187	110,000	617,559	5,096,064	-	-	6,124,810
Segment Liabilities	-	21,440,450	238,494,170	6,254,261	-	-	266,188,881
Segment Return on Assets (ROA) (%)	1.15%	0.33%	1.94%	0.04%	-	-	-
Segment Cost of funds (%)	5.70%	5.70%	5.70%	5.70%	-	-	-

**March 31, 2012 (Un-audited)**

Total income	273,508	3,181,853	666,946	1,676,034	-	2,880	5,801,221
Total expenses	(161,761)	(2,547,662)	(448,070)	(1,740,027)	-	(1,007)	(4,898,527)
Net income (loss)	111,747	634,191	218,876	(63,993)	-	1,873	902,694
Segment Assets (Gross)	8,093,065	136,342,848	9,603,787	51,529,163	-	-	205,568,863
Segment Non Performing Loans	256,958	107,625	937,349	3,676,938	-	-	4,978,870
Segment Provision Required	256,958	107,625	1,009,658	4,505,085	-	-	5,879,326
Segment Liabilities	-	5,915,345	178,978,483	6,124,881	-	-	191,018,709
Segment Return on Assets (ROA) (%)	1.4%	0.47%	2.28%	-0.12%	-	-	-
Segment Cost of funds (%)	5.72%	5.72%	5.72%	5.70%	-	-	-

**20. RELATED PARTY TRANSACTIONS**

**20.1** 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 major shareholders, subsidiary company, associated companies with or without common directors, retirement benefit funds, directors, and key management personnel and their close family members.

**20.2** Banking transactions with related parties are entered in the normal course of business.

**20.3 Subsidiary company:**

Al Meezan Investment Management Limited

**20.4 Key management personnel:**

- President and Chief Executive Officer  
- Chief Operating Officer

**20.5** 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:

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	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Mar 31, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Mar 31, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Mar 31, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Mar 31, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Mar 31, 2013 (Un-audited)	Dec 31, 2012 (Audited)
<b>Rupees in '000</b>										
<b>Financings</b>	-	270,789	-	200,258	-	70,531	-	-	-	-
<b>Deposits</b>	<b>1,086,127</b>	<b>1,221,737</b>	<b>6,100</b>	<b>16,804</b>	<b>187,087</b>	<b>467,212</b>	<b>53,702</b>	<b>47,958</b>	<b>839,238</b>	<b>689,763</b>
<b>Other Balances</b>										
Profit receivable on financings	-	21,981	-	21,981	-	-	-	-	-	-
Transfer agency fee receivable	<b>800</b>	750	<b>800</b>	750	-	-	-	-	-	-
Payable to defined benefit plan	<b>20,092</b>	72,022	-	-	-	-	-	-	<b>20,092</b>	72,022
Payable to defined benevolent plan	-	7,414	-	-	-	-	-	-	-	7,414
Accrued Expenses	<b>2,273</b>	2,000	<b>2,273</b>	2,000	-	-	-	-	-	-
Letters of guarantee (unfunded)	<b>100</b>	100	<b>100</b>	100	-	-	-	-	-	-
<b>Rupees in '000</b>										
	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Mar 31, 2013	Mar 31, 2012	Mar 31, 2013	Mar 31, 2012	Mar 31, 2013	Mar 31, 2012	Mar 31, 2013	Mar 31, 2012	Mar 31, 2013	Mar 31, 2012
<b>(Un-audited)</b>										
<b>Transactions, income and expenses</b>										
Profit earned on financings	<b>41,786</b>	5,435	<b>4,674</b>	5,435	<b>37,112</b>	-	-	-	-	-
Return on deposits / borrowings expensed	<b>19,175</b>	13,440	<b>86</b>	21	<b>2,401</b>	2,085	<b>448</b>	271	<b>16,240</b>	11,063
Dividend income earned	-	186,370	-	-	-	186,370	-	-	-	-
Capital gain - net	<b>189,333</b>	6,449	-	-	<b>189,333</b>	6,449	-	-	-	-
Charged for defined benefit plan	<b>20,092</b>	20,038	-	-	-	-	-	-	<b>20,092</b>	20,038
Contribution to defined contribution plan	<b>26,747</b>	20,066	-	-	-	-	-	-	<b>26,747</b>	20,066
Fees expensed	<b>680</b>	680	<b>680</b>	680	-	-	-	-	-	-
Fees and commission earned	<b>16,258</b>	2,880	<b>16,258</b>	2,880	-	-	-	-	-	-
Premiums paid	<b>15,717</b>	21,826	-	-	<b>15,717</b>	21,826	-	-	-	-
Claims received	<b>12,166</b>	22,668	-	-	<b>12,166</b>	22,668	-	-	-	-
Remuneration to the directors and key management personnel	<b>24,847</b>	24,781	-	-	-	-	<b>24,781</b>	24,781	-	-

**21. DATE OF AUTHORISATION**

These condensed interim financial information was authorised for issue on April 30, 2013 by the Board of Directors of the Bank.

**22. GENERAL**

The figures in this condensed interim unconsolidated financial information have been rounded off to the nearest thousand rupees unless otherwise stated.

**Chairman**

**President & Chief Executive**

**Director**

**Director**

## BRANCH NETWORK

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### SOUTHERN REGION

#### DADU

##### Dadu Branch

Ground Floor, Nareja Shopping Centre,  
Kutchery Chowk, Near College Road Dadu.  
Tel: 0245-710816-18, 4055929

#### HUB (LASBELA)

##### Hub Chowki Branch

Hub City, District Lasbela, Balochistan.  
Tel: (92-853) 310252-3

#### HYDERABAD

##### Auto Bhan Branch

Shop # 06,07 Boulevard Enclave,  
Auto Bhan Road, Latifabad No 3, Hyderabad  
Tel: (92-22) 3821292-8

##### 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 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

##### Abdullah Haroon Road Branch

S/1, Plot No. P.R 2/31/5, Preedy Quarters,  
Abdullah Haroon Road, Karachi.  
Tel: (92-21) 3270-0143-5, 3270-0106, 3270-0109

##### Abul Hasan Isphani Road Branch

Plot # 25-A, Main Abul Hasan Isphani Road,  
Azeem Khan Goth, Gulshan-e-Iqbal,  
Block 4-A, Karachi.  
Tel: (92-21) 34810729-32, 34810734-5

##### Al-Azam Plaza Super Highway Branch

Shop No. 11-12-13 & 14, Block-2, Sector 1-A,  
Scheme 33, Main Super Highway, Karachi  
Tel: (92-21) 36830076-78, 36830045, 36830106

##### Al-Hilal Society Branch

Nafees Arcade, Plot # SC 14, KDA Scheme No.7,  
Al-Hilal Society (Chandni Chowk), Main University  
Road, Karachi  
Tel: (92-21) 324124111-4115, 324124116

##### Al Tijarah Centre Branch

S-8, Ground Floor, Al Tijarah Centre, Block 6,  
PECHS, Shahrah e Faisal, Karachi  
Tel: (92-21) 34169034-39, 34169035

##### Alamgir Road Branch

Z-484, Block 3,  
Bahaduryar Jang Cooperative Housing Society,  
Alamgir Road, Karachi.  
Tel: (92-21) 34140968

##### Allama Iqbal Road Branch

Mono Tower, Allama Iqbal Road,  
PECHS, Block 2, Karachi.  
Tel: (92-21) 34300996-7

##### Babar Market Landhi Branch

2-A/167,168 & 169, Baber Market,  
Landhi Township, Karachi.  
Tel: (92-21) 35011071-75

##### Bahadurabad Branch

Adam Arcade, Plot No. 28,  
BMCH Society, Karachi.  
Tel: (92-21) 34145021, 34145017



## BRANCH NETWORK

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### **Bait Ul Mukarram Branch**

Shop No. S - 3 & S - 4, Yasir Apartments,  
FL - 6, Block 16, Gulshan-e-Iqbal, Karachi.  
Tel: (92-21) 34839021-3

### **Barakat-e-Hyderi-Branch**

D10, Block H, North Nazimabad, Karachi.  
Tel: (92-21) 36705159

### **Bilawal Chowk Branch**

Plot No. Commercial 7/1,  
Green Belt Residency, Shop No. 4 & 5,  
Block 2, Scheme 5, Clifton, Karachi.  
Tel: (92-21) 35830628, 35830634, 35832083

### **Bin Qasim National Highway Branch**

Survey No.435, Deh Landhi,  
Taluka Bin Qasim Town, Karachi.  
Tel: (92-21) 35012376, 35012355, 35012357

### **Block-A North Nazimabad Branch**

Plot No. SD-1, Block A, KDA Scheme No. 2, North  
Nazimabad, Karachi.  
Tel: (92-21) 36722437, 36722430-4, 36722435

### **Block-E North Nazimabad Branch**

Plot No.ST-4, Shop No A/D-66 & 67,  
Block "E" Hyderi, North Nazimabad Karachi.  
Tel: (92-21) 36724294-96

### **Block-M North Nazimabad Branch**

Plot # SB - 2,  
Block "M" North Nazimabad, Karachi.  
Tel: (92-21) 36627054-55

### **Boat Basin Branch**

Shop # 40-43,  
Commercial Sub Plot # FL-7/C/4 of Plot # 7,  
Block No. 5, Clifton, Karachi.  
Tel: (92-21) 35870330, 35870608, 35870697,  
35870687, 35870698

### **Bohrapir Branch**

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

### **Boulton Market Branch**

Plot No. 8-9/D-I, Serai Quarters,  
Boulton Market, M.A. Jinnah Road Karachi.  
Tel: 021-32467816, 32467811-5, 32467818

### **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) 3537 2060-64

### **Cloth Market Branch**

Atique Market, Bunder Quarters, Karachi.  
Tel: (92-21) 32418137-9

### **Dalton Market Branch**

Plot No. 4-C Dalton Market, DHA Phase V,  
Khayaban-e-Shamsheer, Karachi  
Tel: (92-21) 35240811-815, 35240816

### **DHA Phase I Branch**

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

### **DHA Phase II-Extention Branch**

Plot # 69 & 71, Garibsons Building,  
12th Commercial Street,  
DHA Phase II Extension, Karachi.  
Tel: (92-21) 35311953-8

### **DHA Phase IV Branch**

Plot No. 57/C, 9th Commercial Street,  
DHA Phase IV , Karachi.  
Tel: (92-21) 35314861-4

### **Dhoraji Branch**

35/182, C.P. & Bearar Housing Society, Karachi.  
Tel: (92-21) 34860861-4

### **F.B Area Branch**

C-12, Block 10, F.B Area, Karachi.  
Tel: (92-21) 36805370-6

### **FTC Branch**

Ground Floor, Block B, FTC Building,  
Shahrah-e-Faisal, Karachi.  
Tel: (92-21) 35650771

### **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) 32241383-87

## BRANCH NETWORK

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### **Gizri Branch**

Plot No.k-7/9 Gizri, Chaudhry Khaliq -uz-zaman Colony Bakhshan Village Bazar Area, Gizri Clifton, Karachi  
Tel: (92-21) 35865670-674, 35877851

### **Gulbai SITE Area Branch**

Plot # C-25, Gulbai, SITE Area, Karachi.  
Tel: (92-21) 32594711-5

### **Gulbahar Branch**

Shop # G-8, G-9, G-10 and G-11, Sub Plot No.20/3, Sana Towers, Firdous Co-operative Housing Society, Golimar Chowrangji, Nazimabad Karachi  
Tel: 021-36701155 -159

### **Gulberg Branch**

Shop No.7, A-94, Block-18, F.B. Area, Karachi.  
Tel: (92-21) 36829112-4

### **Gulistan-e-Jauher Branch**

Shop # 1,2,3,& 7 Ground Floor, Samrah Arcade  
Plot # SB-04 Block 1 KDA Scheme # 36  
Gulistan-e-Jauher, Karachi  
Tel: (92-21) 34013922-26, 34013927

### **Gulistan-e-Jauher Branch**

Plot # ST -9, Block 15, Scheme 36,  
Gulistan-e-Jauher, Karachi.  
Tel: (92-21) 34030251-54

### **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 Chowrangji Branch**

Sub Plot No 5-A/1-10, Plot # FL-5, Block 3,  
Gulistan-e-Erum, Gulshan-e-Iqbal, Karachi.  
Tel: (92-21) 34811849, 34813967

### **Gulshan-e-Iqbal Branch**

B-41, Block No. 13-A, KDA Scheme 24,  
University Road, Gulshan-e-Iqbal, Karachi.  
Tel: (92-21) 34811901-6

### **Gulshan-e-Maymar Branch**

A-102 Shop # 1 & 2 SB, 1 Sector X - IV,  
Opposite Roman Fountain Park.  
Scheme -4, Gulshan-e-Maymar, Karachi.  
Tel: (92-21) 36350513-4-5

### **Hub River Road Branch**

Commercial Property No 06,Haroon Bahria  
Cooperative Society, Naval Colony, Hub River  
Road, Karachi  
Tel: (92-21) 32364236-9, 32364233

### **Hussainabad Branch**

Block 3,Pakistan Memon Education & Welfare  
Society, Hussainabad, Karachi.  
Tel: (92-21) 36320461-62 & 36320467

### **I.I. Chundrigar Road Branch**

Shop No. 9 & 10, Gul Tower,  
I.I. Chundrigar Road, Karachi.  
Tel: (92-21) 32423676

### **Jamshed Road Branch**

Plot # 713/6 Shaheen Tower Jamshed Quarters,  
New M.A.Jinnah Road, Karachi.  
Tel: (92-21) 34923281-85

### **Jodia Bazar Branch**

H-91 A, Darya Lal Street, Jodia Bazaar, Karachi.  
Tel: (92-21) 32473326-9

### **Joffa Towers Branch**

SB -23 & 24, Office # G 2 ,102-4, Joffa Towers,  
Main University Road, Gulshan -e -Iqbal ,Block 13  
C, Karachi  
Tel: (92-21) 34830141-5, 34830148

### **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) 34302911-5

### **Kemari Branch**

Plot No. 29/1, Opposite jungle Shah College,  
Kemari Town, Karachi.  
Tel: (92-21) 32863177, 32863170-4, 32863175

### **Kharadar Branch**

Al Fatima Plaza, Plot No.29, Paria Street,  
Ghulam Hussain Qassim Quarter, Kharadar, Karachi  
Tel: (92-21) 32316510-14, 32316517

### **Khayaban-e-Bukhari Branch**

Shop # 1-2 & Mezanine Floor,  
Plot No. 22-C, Khayaban-e-Bokhari,  
Phase VI, DHA, Karachi.  
Tel: (92-21) 35243561-65

### **Khayaban-e-Sehar Branch**

9-C, Shahbaz Commercial. Lane 1,  
Khayaban-e-Sehar, Phase VI, DHA, Karachi.  
Tel: (92-21) 35349307-13, 35349316-18

## BRANCH NETWORK

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### **Khayaban-e-Shamsheer Branch**

Plot# 23-C, Main Khayaban-e-Shamsheer,  
Phase V (Ext.), D.H.A, Karachi.  
Tel: (92-21) 35247600-01, 35247603-04, 35247602

### **Korangi Branch**

Plot No. LS 3, ST-3/1, Sector No. 15,  
Korangi Industrial Area, Karachi.  
Tel: (92-21) 35114324-5, 35114281, 35114279

### **Korangi II Branch**

Q 37, Sector 33-A, Main Road Korangi, Karachi.  
Tel: (92-21) 35059215-16

### **Lea Market Branch**

Plot No. 3/20, Khajoor Bazar, Lea Market, Karachi.  
Tel: (92-21) 32521650-4

### **Liaquatabad Branch**

No.18, Plot No. 1/19, S.M.Taufiq Road,  
Liaquatabad, Karachi.  
Tel: (92-21) 34125673

### **Light House Branch**

Shop No. 14, Plot No. 57, Jahangir Mansion, Thatta  
Compound Street, Wadhmal Odharam Quarters,  
Light House, M.A.Jinnah Road, Karachi.  
021-32742775 - 81, 32742783

### **Malir Darakhshan Society Branch**

Plot No. A 16/1, Darakhshan Society, Malir  
Township, Karachi.  
Tel: (92-21) 34492113, 34492788, 34493005  
34492025, 34111217

### **Marriott Hotel Branch**

Marriott Hotel, Abdullah Haroon Road, Karachi.  
Tel: (92-21) 35683491

### **Model Colony Branch**

Plot No.06, Survey No.N-55, Tina Square,  
Model Colony, Malir, Karachi.  
Tel: (92-21) 34492445-7

### **Muhammad Ali Society Branch**

Fatima Jinnah Street,  
Muhammad Ali Housing Society, Karachi.  
Tel: (92-21) 34301863-4

### **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) 32210661, 32210990, 32211158,  
32211433, 32211711

### **North Karachi Branch**

Plot # SA-6 (ST-8), 11-C-1, North Karachi, Karachi.  
Tel: (92-21) 36965051-55

### **North Karachi Industrial Area Branch**

Plot No.1-A, Sector 12-C,  
North Karachi Township, Karachi.  
Tel: (92-21) 36963117-21

### **North Napier Road Branch**

Shop No.12, Poonawala Trade Tower,  
Main North Napier Road, Karachi.  
Tel: (92-21) 32713530-34

### **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) 36723549-554

### **Orangi Town Branch**

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

### **Pakistan Chowk Branch**

Ground Floor, Plot. 8, RB/5, Rambagh Road,  
(Arambagh), Pakistan Chowk, Karachi  
Tel: (92-21) 32219651-656, 32219659

### **Plaza Quarters Branch**

Plaza Square Karachi, Bombay Building,  
City Survey No. 37/22, Off M.A. Jinnah Road,  
Karachi.  
Tel: (92-21) 32751560, 32751124, 32751132,  
32751106

### **PNSC Branch**

Ground floor at 37- A, Lalazar Area,  
off M.T. Khan Road, Karachi.  
Tel: (92-21) 35636240-54

### **P&O Plaza Branch**

Ground Floor, P & O Plaza , Opposite Muhammadi  
House, I.I Chundrigar Road, Karachi.  
Tel: 021-3246 7901-05, 32467906

### **Rashid Minhas Road Branch**

Ground Floor, Aqsa Tower, Block-C,  
Rashid Minhas Road, KDA Scheme No.33, Karachi.  
Tel: (92-21) 34978062, 34978064

### **Regal Chowk**

Shop No. 1-B, Plot No. 273/2, Ground Floor,  
Rahman Mansion, Artillery Maidan Quarter, Frere  
Road, Regal Chowk, Saddar, Karachi.  
Tel: (92-21)-32701157, 32701151-5, 32701156

## BRANCH NETWORK

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### **Saddar Branch**

Saddar Bazar Quarters,  
Raja G. Ali Khan Road, Karachi.  
Tel: (92-21) 35224601-05

### **Saeedabad Branch**

Plot No. 604 & 609/1-A, Sector 5-J,  
Saeedabad, Baldia Town, Karachi  
Tel: 021-32817518, 32817511-5, 32817516

### **Safoora Chowk Branch**

Plot # SB - 20, Shop # 3,4,5 & 6 ,Ground Floor,  
Prime Tower, KDA Scheme # 36, Block 7  
Gulistan - e- Jauher, Karachi  
Tel: (92-21) 34660661-5, 34660668

### **Shahrah-e-Faisal Branch**

29-A, Ground Floor, Sabah Palace,  
P.E.C.H.S. Block 6, Shahrah-e-Faisal, Karachi.  
Tel: (92-21) 34322186-90

### **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) 34682405-07

### **Shireen Jinnah Colony Branch**

Plot no ST-4B block 1,  
Shireen Jinnah Colony, Karachi.  
Tel: (92-21) 35833025, 35836758, 35836780

### **Sir Syed Road Branch**

Plot No. 152-S, Ground Floor,  
Sir Syed Road, Block # 2, PECHS, Karachi.  
Tel: (92-21) 35143506, 35143500-4

### **S.I.T.E Branch**

Plot No. B/9-C, Estate Avenue, SITE Area, Karachi.  
Tel: (92-21) 32550328-31

### **S.I.T.E II Branch**

Property # H-6 Site Survey Sheet No 21,  
Survey Sheet No 35 P/1-35 L/ 13, SITE, Karachi.  
Tel: (92-21) 32584850-53, 58-59

### **Soldier Bazar Branch**

G-2, Ground Floor, Plot # SOL.B-2/16,VII-E/100/1  
Soldier Bazar Quaters, Karachi  
Tel: (92-21) 32290320-24, 32290325

### **Urdu Bazar Branch**

Shop No. 11 & 12, Anfal Centre,  
Plot No. RB-9/1, Rambagh Quarters,  
Urdu Bazar, Karachi.  
Tel: (92-21) 32603031-5

### **Water Pump Branch**

Plot No. BS-13, Block-14, Federal B. Area, Karachi.  
Tel: (92-21) 36332443, 36332523

### **West Wharf Road Branch**

Plot No.14, A & K Chambers West Wharf Road  
Karachi.  
Tel: 021-3220 3445 - 49, 32203454

## LARKANA

### **Larkana Branch**

Property No.1796, Ward No.A, Bank Square,  
Bunder Road Larkana.  
Tel: 074-4055923-25, 0245-710824

## MIRPURKHAS

### **Mirpurkhas Branch**

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

## MORO

### **Moro Branch**

Property No. 60 ward 13,  
National Highway Moro, Distt:Naushero Feroze.  
Tel: (92-242) 411005-6, 411007

## MUSLIM BAGH

### **Muslim Bagh Branch**

40-41, School Road, Muslim Bagh,  
Distt. Qillah Saifullah, Quetta, Balouchistan  
Tel: (92-0823) 669592-9593, 669594

## NAWABSHAH

### **Nawabshah Branch**

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

## BRANCH NETWORK

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### QUETTA

#### **Airport Road Branch**

Shop # 17-19, Al-Emirate City Plaza  
Almo Chowk Airport Road, Quetta.  
Tel: (92-81)2820158-9, 2820162

#### **Liaquat Bazar Branch**

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

#### **Mission Road Branch**

1-30/51 and 1-30/52, Mission Road,  
Opposite Palace Bakery, Quetta  
Tel: (92-81) 2832854-5, 2832853

#### **Munsafi Road Branch**

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

#### **Mannan Chowk Branch**

Mannan 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

### SHAHDADPUR

#### **Shahdadpur Branch**

293/1, Ward C, Station Road,  
Shahdadpur  
Tel: (92-235) 842952-57, 842958

### SAKRAND

#### **Sakrand Branch**

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

### SANGHAR

#### **Sanghar Branch**

Property No.124 / A-1,  
Housing Society Town, Sanghar.  
Tel: (92-235) 543662-3

### SUKKUR

#### **March Bazar 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

### TANDO MUHAMMAD KHAN

#### **Tando Muhammad Khan Branch**

Plot No.25-26-27, Deh Pattar,  
Main Badin Hyderabad National Highway  
Tando Mohammad Khan.  
Tel: 022-3341584 -5, 3341586

### CENTRAL REGION

### AHMED PUR EAST

#### **Ahmed Pur East Branch**

Kuchery Road, Ahmedpur East,  
District Bahawalpur  
Tel: (92-62) 2273261-62, 2273263

### ARIFWALA

#### **Arifwala Branch**

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

### BAHAWALNAGAR

#### **Bahawalnagar Branch**

12, Grain Market, Minchanabad Road,  
Bahawalnagar  
Tel: (92-63) 2271611- 612, 2271613

### BAHAWALPUR

#### **Bhawalpur Branch**

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

## BRANCH NETWORK

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### BUREWALA

#### Burewala Branch

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

### CHICHAWATNI

#### Chichawatni Branch

278-279, Adjacent to National Saving Centre,  
G.T. Road, Chichawatni  
Tel: (92-405) 487601-03, 487604

### CHINIOT

#### Sharah-e-Quaid-e-Azam Chiniot Branch

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

### CHISHTIAN

#### Chishtian Branch

Plot No. 109, Block - B,  
Opposite Ghalla Mandi, Chishtian  
Tel: (92-63) 2509301-2, 2509303

### 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 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

#### Gole Cloth Katchery Bazar Branch

P-54 Gole Cloth, Katchery Bazar, Faisalabad.  
Tel: (92-41) 2610373-4

#### Jhang Road Branch

Plot No. S 29-30, Kachi Abadi,  
Jhang Road near Ayub Colony,  
Opposite Motor Market, Faisalabad  
Tel: (92-41) 2650854-6, 2650954

#### Kotwali Road Branch

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

#### Madina Town Susan Road Branch

Plot No 98/23, Madina Town,  
Susan Road, Faisalabad  
Tel: (92-41) 8557141-3, 8557147

#### Millat Chowk Branch

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

#### Peoples Colony Branch

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

#### Samanabad Branch, Faisalabad

P 178/1 A Main Road Samanabad Faisalabad  
Tel: 041-2663845, 2663840-42, 2663846

#### Sargodha Road Branch

Near Hafeez Plaza, Ali Town,  
Sargodha Road, Faisalabad.  
Tel: (92-41) 8785151-3, 8785157

#### 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 Branch

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

### GUJRANWALA

#### Dal Bazar Branch

Property # BII-195-31, Near Chowk Chashma,  
Dal Bazar, Gujranwala.  
Tel: (92-55) 4227592-6

## BRANCH NETWORK

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### **Kashmir Plaza Branch**

Kashmir Plaza, Near Ghalla Mandi G.T Road,  
Gujranwala.  
Tel: (92-55) 3847205-8

### **Satellite Town Branch**

Plot No. 40-A, Nursery Chowk, Satellite Town,  
Gujranwala.  
Tel: (92-55) 3847195, 3847191-3, 3847194

### **Wapda Town Gujranwala Branch**

Block No.13, Wapda Town, Gujranwala.  
Tel: (92-55) 4283902-5

## GUJRAT

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### **Chowk Pakistan Branch**

Property No. B-11 (849-850), Chowk Pakistan,  
Circular Road, Gujrat.  
Tel: (92-53) 3522356, 3522352-4, 3522360

### **Main Branch, Gujrat**

Amin Fan Building, G.T Road, Gujrat.  
Tel: (92-53) 3538104-7

## HAFIZABAD

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### **Hafizabad Branch**

Sagar Road Branch, Hafizabad.  
Tel: (92-54) 7540811-2

## HAROONABAD

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### **Haroonabad Branch**

14-C, Grain Market, Haroon Abad.  
Tel: (92-63) 2251751-2

## HASILPUR

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### **Hasil Pur Branch**

68/B, Baldia Road, Hasil Pur.  
Tel: (92-62) 2443300-1

## JAMPUR

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### **Jampur Branch**

Indus Highway, Dera Road,  
Opposite Nadra Office, Jampur.  
Tel: (92-604) 569446-8

## JHANG

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### **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

## KABIRWALA

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### **Kabirwala Branch**

162, Khanewal Road,  
Opposite to PSO Petrol Pump, Kabirwala  
Tel: (92-65) 2400721-23, 2400724

## KAMOKE

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### **Kamoke Branch**

Khewat No. 2060, Khatooni No. 2195,  
Khasra No. 9693/2778/2, Main G.T. Road, Kamoki.  
Tel: (92-55) 6810355, 6810351-3, 6810350

## KASUR

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### **Kasur Branch**

216-9R-IV, Railway Road, Kasur.  
Tel: (92-492) 2764999

## KHANEWAL

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### **Khanewal Branch**

Plot No. 624-625, Block# 8,  
Sir Syed Road, Khanewal  
Tel: (92-65) 2556625-27, 2556628

## KHANPUR

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### **Khanpur Branch**

Kutchery Road, Khanpur.  
Tel: (92-68) 5577127-8

## KHARIAN

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### **Kharian Branch**

Barakaat Plaza, G.T Road, Kharian  
Tel: (92-53) 7533497-98, 7533499

## KHUSHAB

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### **Katha Chowk Khushab Branch**

P-4106-27-1, Sargodha Road,  
Katha Chowk, Khushab.  
Tel: (92-454) 711683-84

## BRANCH NETWORK

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### LAHORE

**Akbar Chowk Branch**

885-D, Akbar Chowk, Faisal Town, Lahore.  
Tel: (92-42) 35201425-26

**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) 35296701-5

**Al-Saeed Chowk Branch**

Al-Saeed Chowk, near Phool Mandi,  
saggian by-pass, Jaranwala Road, Tehsil Ferozwala,  
District Sheikhpura, Lahore.  
Tel: 042-37163873-75, 37163876

**Azam Cloth Market Branch**

61 Chandni Chowk, Azam Cloth Market, Lahore.  
Tel: (92-42) 37642011-2

**Bedian Road Branch**

Khasra # 3799, Mauza Lidhar,  
Main Bedian Road, Lahore.  
Tel: (92-42) 35749607-10

**Brandrath Road Branch**

46 Brandrath Road, Lahore.  
Tel: (92-42) 37676388-92

**Bund Road Branch**

SW XI 1-5-1/B/6, Main Bund Road, Lahore  
Tel: (92-42) 37482671-3, 37482674

**Cavalry Ground Branch**

72-Commercial Area,  
Cavalry Ground, Lahore Cantt.  
Tel: (92-42) 36619780-3

**Circular Road Branch**

141-Circular Road,  
Out side ShahAlam Gate, Lahore.  
Tel: (92-42) 37642001-4

**Civic Center Branch**

Property No. 20, Civic Centre, Johar Town, Lahore.  
Tel: (92-42) 35189535, 35189531-3, 35189534

**College Road Branch**

6-2/C-1, College Road Township, Lahore.  
Tel: (92-42) 35157184-6

**Cloth Market Branch**

73-B, Kashmir Block, Azam Cloth Market, Lahore.  
Tel: (92-42) 37380461-5

**Daroghawala Branch**

329-F, Main G.T. Road,  
Daroghawala Chowk, Lahore  
Tel: (92-42) 36550501-3, 36550504

**DHA Phase I Branch**

167- G, DHA Phase I, Lahore.  
Tel: (92-42) 35742891-2

**DHA Phase III Branch**

152-Y, Phase IIIC, DHA, Lahore.  
Tel: (92-42) 35692591-2, 35895584

**DHA Phase IV Branch**

Plot # 85-CCA, Phase IV (Comm.),  
Defense Housing Authority, Lahore.  
Tel: (92-42) 35747761-2

**EME Housing Society Branch**

Plot No. 1 & 37, Block – D Commercial,  
EME Sector, DHA, Lahore.  
Tel: (92-42) 37498960, 37498956-8

**Ghalib Market Branch**

64 A-II, Gulberg III Ghalib Market, Lahore  
Tel: (92-242) 35772147-49, 35772152

**Gulberg Branch**

60 - Main Boulevard Gulberg, Lahore.  
Tel: (92-42) 35879870-2

**Gulshan-e-Ravi Branch**

Plot # 9, Block F, Gulshan-e-Ravi, Lahore.  
Tel: (92-42) 37404822-25

**Hall Road Branch**

S-50-R-19, Hall Road, Lahore.  
Tel: (92-42) 37211806-8

**Ichra Branch**

156-Main Ferozepur Road, Ichra, Lahore.  
Tel: (92-42) 37522989-91

**Islampura Branch**

Property # 61, Main Bazar, Islampura, Lahore  
Tel: (92-42) 37117463-64, 37117470

**Johar Town Branch**

63/R-1, M.A Johar Town Branch, Lahore.  
Tel: (92-42) 35314631-34

**Karim Block Branch**

Baig Plaza, 21 Commercial Zone,  
Karim Block, Allama Iqbal Town, Lahore.  
Tel: (92-42) 35296701-5



## BRANCH NETWORK

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### **Main Boulevard Branch**

Shop # 5 & 6, Ground Floor, Usman Arcade,  
Main Boulevard, DHA, Lahore.  
Tel: (92-42) 36621482-4

### **McLeod Road Branch**

SE-10-R-2/12, Nihal Chand Building,  
McLeod Road Lahore.  
Tel: (92-42) 36284501-04

### **Model Town C-Block Branch**

C-Block Model Town Branch, Shop No.24 & 25,  
Central Commercial Market, Model Town, Lahore.  
Tel: (92-42) 35844202-4, 35915569

### **Model Town, Link Road Branch**

13-A, Link Road, Model Town, Lahore.  
Tel: (92-42) 35201862-65, 35201861

### **Moon Market Allama Iqbal Town Branch**

Plot No 9, Al-Faisal Plaza Moon Market,  
Allama Iqbal Town, Lahore.  
Tel: (92-42) 35427936-40

### **Mughalpura Branch**

Plot No. 125, Street No. 33, Naya Pul,  
Canal Bank Road, Mughalpura, Lahore.  
Tel: (92-42) 36554041, 36554043-4

### **Mustafa Abad Branch**

Property No. SE-6-R-148, Allama Iqbal Road,  
Mustafa Abad, Lahore.  
Tel: (92-42) 36886050, 36886051-3, 36886058

### **New Garden Town Branch**

Ground Floor, Ibrahim Centre, 1-Aibak Block,  
New Garden Town, Lahore.  
Tel: (92-42) 35941474-77

### **Peco Road Badami Bagh Branch,**

35-Peco Road, Badami Bagh, Lahore.  
Tel: (92-42) 37369610-13

### **Punjab Cooperative Housing Society Branch**

66-F, Phase I, Punjab Co-operative Housing Society,  
Ghazi Road, Lahore Cantt.  
Tel: (92-42) 35924683-4

### **Q-Block DHA Phase II Branch**

295-Q Commercial Area, Phase II DHA, Lahore.  
Tel: (92-42) 35708324-7

### **Qartaba Chowk Branch**

Qartaba Chowk, Temple Road,  
Rehman Chamber, Lahore.  
Tel: (92-42) 37112404, 37112406-10

### **Quaid-e-Azam Industrial Estate Branch**

169 - S, Quaid-e-Azam Industrial Estate,  
Kot Lakhpat, Lahore.  
Tel: (92-42) 35215765

### **Ravi Road Branch**

33, Main Ravi Road, Opposite Bilal Masjid, Lahore.  
Tel: (92-42) 37706835-37

### **Sabzaar Branch**

Plot No. 325, Block B, Main Boulevard,  
Sabzazar, Lahore.  
Tel: (92-42) 35962272, 35962280-2, 35962279

### **Saddar Cantt Branch**

Property No. 1184, Dubai Chowk,  
Main Tufail Road Saddar, Lahore  
Tel: (92-42) 36622824-6, 36622831

### **Samanabad Branch**

210-Main Poonch Road, Samanabad, Lahore  
Tel: (92-42) 37587213-15, 37587216

### **Shad Bagh Branch**

13-A, Tajpura Chowk, Near PTCL exchange,  
Shad Bagh, Lahore.  
Tel: (92-42) 37600667-9

### **Shadman Colony Branch**

91 Shadman Colony - 1, Shadman, Lahore.  
Tel: (92-42) 37522976 - 9

### **Shahdra Branch**

113 G.T. Road, Lahore.  
Tel: (92-42) 37921266-7

### **Shahalam Market Branch**

D-2050, Fawara Chowk,  
Inside Shahalam Market, Lahore.  
Tel: (92-42) 37377340 - 43

### **Shalimar Garden Branch**

Chowk Shalimar Bagh, G.T Road,  
Baghban Pura, Lahore  
Tel: (92-42) 36846584-8

### **Thokar Niaz Baig Branch**

Ahmed Centre,  
1.5 KM Raiwand Road, Lahore.  
Tel: (92 42) 37516128-30

### **Urdu Bazar Branch**

4-Kabeer Street, Urdu Bazar, Lahore.  
Tel: (92-42) 37116684-7

### **Walton Road Branch**

E-29/21-A, Bank Stop, Walton Road, Lahore.  
Tel: (92-42) 36626602-5

## BRANCH NETWORK

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### **WAPDA Town Chowk Branch**

Plot No. 429, Block – E, Main Boulevard,  
P.I.A. Employees Co-operative Housing Society,  
Wapda Town Chowk, Lahore.  
Tel: (92-42) 35211590, 35211591-3

### **Zarrar Shaheed Road Branch**

Khasra #3939 / 3296, Block-B, Al-Faisal  
Town, #Zarrar Shaheed Road, Lahore Cantt.  
Tel: (92-42) 36674862

### **LALAMUSA**

#### **Lalamusa Branch**

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

### **LODHRAN**

#### **Lodhran Branch**

Plot No.493-A, A-1, A-2/5H, Ghosia Chowk,  
Multan Bahawalpur Road, Lodhran.  
Tel: (92-608) 364797-98

### **LAYYAH**

#### **Chobara Road Branch**

Property # B-11-174,75,176  
Chobara Road, Layyah  
Tel: (92-606) 412975-7, 412978

### **MANDI BHAUDDIN**

#### **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

### **MIANWALI**

#### **Mianwali Branch**

Property No. D, 3-4/A,  
Main Ballu Khail Road, Mianwali  
Tel: (92-45) 9233305-9, 9233302

### **MULTAN**

#### **Bosan Road Branch**

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

#### **Chowk Shaheedan Branch**

Property # 3493, Chowk Shaheedan, Multan.  
Tel: (92-61) 4502906-09

#### **Chungi No. 14, Multan Branch**

Ground Floor, Al-Makkah Centre,  
Chungi No. 14, Multan.  
Tel: 061-4577577, 4577572-4, 4577571

#### **Gulgashat 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 Branch**

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

#### **Sher Shah Road Branch**

Property No. 50/A, Opposite Garden Town  
Sher Shah Road, Multan  
Tel: (92-61) 6536752-5, 6536756

#### **Vehari Road Branch**

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

### **MUZAFFAR GARH**

#### **Muzaffar Garh Branch**

Property No. 470, Block # IV,  
Hakeem Plaza, Muzaffargarh  
Tel: (92-662) 428707-09, 2428710

### **OKARA**

#### **Okara Branch**

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

## BRANCH NETWORK

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### PIR MAHAL

#### Pir Mahal Branch

Kausar Abad, Rajana Road,  
Pir Mahal, Distt:Toba Tek Singh.  
Tel: (92-46) 3367601-3, 3367607

### PATTOKI

#### Pattoki Branch

09-11, Abdullah Center, Opp. Ghalla Mandi,  
Shahrah-e-Quaid-e-Azam, Pattoki  
Tel: (92-49) 4421025-8, 4423926

### RAIWIND

#### Raiwind Branch

Khasra no 5024 & 5031 Main Bazar,  
Opposite Railway Phattak, Raiwind  
Tel: 042-35394620-22, 35394623

### RAHIM YAR KHAN

#### Rahim Yar Khan Branch

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

### SADIQABAD

#### Sadiqabad Branch

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

### SAHIWAL

#### G.T. Road Branch

Property No. IV-343/334 & 343/335  
Ghalla Mandi, G.T. Road, Sahiwal  
Tel: (92-40) 4224911-12, 4224913

#### Sahiwal Branch

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

### SARGODHA

#### Main Branch, Sargodha

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

#### Muslim Bazar Branch

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

### Satellite Town Branch

34-C, Main Chowk,  
Satellite Town, Sargodha  
Tel: (92-48) 3223731-5, 3223736

### 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 Branch

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

#### Sialkot Cantt. Branch

Property No.1-4 & 5-8  
Aziz Shaheed Road Sialkot Cantt  
Tel:052-4560143-45, 4560146

### TOBA TEK SINGH

#### Toba Tek Singh Branch

P-103 Farooq Road, Toba Tek Singh  
Tel: (92-46) 2513765-6

### VEHARI

#### Karkhana Bazar Branch

Plot No. 23, Block - A, Karkhana Bazar, Vehari  
Tel: (92-67) 3366031-33, 3366034

### WAZIRABAD

#### Wazirabad Branch

Plot # I-14S-37/R.H, Cheema Plaza,  
Sialkot Road, Wazirabad.  
Tel: (92-55) 6600313-14, 600315

### NORTHERN REGION

### ABBOTTABAD

#### Abbottabad Branch

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

## BRANCH NETWORK

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### **Main Branch, Abbotabad**

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

### **BANNU**

#### **Bannu Branch**

Property No.322-D, 322-D/A, Outside Qasayban  
Gate Hospital Road, Bannu.  
Tel: 0928 620841-3, 620844

### **CHARSADDAH**

#### **Tangi Road Branch**

1 - 2, Gul Market, Near Singer Pakistan Outlet,  
Main Tangi Road, Charsaddah  
Tel: (92-91) 9220171-3, 9220175

### **CHAKWAL**

#### **Chakwal Branch**

B VI/4-A Bab-e-Chakwal, Talagang Road, Chakwal.  
Tel: (92-543) 543381-4

### **DADYAL**

#### **Dadyal Branch**

AJK Plot No. 313, Hussain Shopping Centre,  
Main Bazar Dadyal, District Mirpur AJK  
Tel: (92-5827) 465885, 465881-83

### **DERA ISMAIL KHAN**

#### **Dera Ismail Khan Branch**

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

### **DINA**

#### **Dina Branch**

Al-Bilal Shopping 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 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 Branch**

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

#### **DHA - II Branch**

Plot No-7, Sector A, Near Gate No-3,  
Kalsum Plaza, DHA Phase-II, Islamabad  
Tel: 051- 5161562-4, 5161565

#### **F-6 Markaz Branch**

Ground & First Floor, Sethi Plaza,  
Super Market, F-6 Markaz, Islamabad.  
Tel: (92-51) 2601791-5

#### **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

#### **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

## BRANCH NETWORK

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### **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

### **G-9 Markaz Branch**

21-B, G-9 Markaz, Islamabad.  
Tel:(92-51) 2285849-51

### **G-11 Branch**

Plot No. 15, Penorama Arcade, Islamabad.  
Tel:(92-51) 2830511, 2830513-6

### **I-8 Branch**

Plot No. 25, VIP Square, I-8 Markaz, Islamabad.  
Tel:(92-51) 4861294, 4861389-92

### **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

### **I-11 Sabzi Mandi Branch**

Plot No. 189/A, Sabzi Mandi, I-11, Islamabad.  
Tel:(92-51) 4100643, 4100637-40, 4100641

### **Jinnah Avenue Branch**

Plot # 37-B, Tahir 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 Branch**

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

### **Main Branch, Mansehra**

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

## **MARDAN**

### **Main Branch, Mardan**

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

### **Par Hoti Branch**

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

## **MIRPUR**

### **Mirpur Branch**

Plot No 123, Sector F-1, Sultan Plaza,  
Kotli Road, Mirpur, Azad Kashmir  
Tel:(92-5827) 438891-3, 438894

## **MUZAFFARABAD**

### **Madina Market Muzaffarabad Branch**

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

### **Main Branch, Muzaffarabad**

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**

### **Charsada Road**

Opposite Alhaji Market,  
Charsadda Road, Peshawar  
Tel:(92-91) 5270543-45, 5270547

### **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

### **Gulbahar Branch Peshawar**

Plot No.45, New Nanak Pura Gulbahar, Peshawar.  
Tel:091- 2603091 -93, 2603094

## BRANCH NETWORK

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### **Hayatabad Township Branch**

Plot No 08, Sector D-1,  
Phase 1, Bilal Market, Hayatabad, Peshawar  
Tel: (92-91) 5816163-5, 5816166

### **Karkhano Market Branch**

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

### **Khyber Bazar 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

### **University Road Branch**

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

## RAWALPINDI

### **Adyala Branch**

Rawalpindi Ground Floor, Doulat Plaza,  
Near Dhaman Morh, Main Adyala Road,  
Rawalpindi.  
Tel: (92-51) 5574885, 5574880-82

### **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 Branch**

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

### **Jinnah Road Branch**

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

### **Kalma Chowk Branch**

Ground Floor, Rajco Plaza, Kalma Chowk,  
Kamala Abad, Rawalpindi.  
Tel: (92-51) 568-4491-2

### **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

### **Saidpur Road Branch**

Plot No. CA – 294 / A, Chishtiabad Shabbir Plaza,  
Near Siddiqui Chowk, Saidpur Road, Rawalpindi.  
Tel: (92-51) 4416214, 4416215-17

## SAWABI

### **Sawabi Branch**

Amjad Mughalbaz Khan Plaza,  
Near TMA Office Mardan Road, Sawabi.  
Tel: (92-938) 222704-6

## SWAT

### **Mingora Branch**

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

## TIMERGARA

### **Timergara Branch**

Al-Imran Hotel, Timergara Bazar,  
Timergara District. Lower Dir  
Tel: (92-945) 825271-3, 825276

## WAH CANTT

### **Wah Cantt Branch**

Ground Floor, Mall View Plaza, Mall Road,  
Wah Cantt.  
Tel: (92-51) 4530584-6