

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 Abdullateef A. Al-Asfour Rana Ahmed Humayun Mohammed Azzaroog Rajab Ahmed Abdul Rahim Mohamed Alaa A. Al-Sarawi Mian Muhammad Younis Mohammad Abdul Aleem Riyadh S. A. A. Edrees 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	Mian Muhammad Younis Ahmed Abdul Rahim Mohamed Mohammad Abdul Aleem	
Risk Management Committee	Alaa A. Al-Sarawi Mian Muhammad Younis Ariful Islam	
Human Resources Committee	Ahmed Abdul Rahim Mohamed Abdullateef A. Al-Asfour Irfan Siddiqui	
Company Secretary	Tasnimul Haq Farooqui	
Shariah Advisor	Dr. Muhammad Imran Usmani	
Auditors	A. F. Ferguson & Co.	
Registered Office and Head Office	Meezan House C-25, Estate Avenue, SITE, Karachi - 75730, Pakistan. Phone: (9221) 38103500, Fax: (9221) 36406049 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. Phone: (9221) 111-000-322, Fax: (9221) 35655595	

DIRECTORS' REVIEW

The Board of Directors is pleased to present the condensed interim unaudited unconsolidated financial information of Meezan Bank Limited and unaudited consolidated financial information for the nine months period ended September 30, 2012. The financial highlights of Meezan Bank are given below:

Financial Highlights

Rupees in million

Statement of Financial Position	September 30, 2012	December 31, 2011	Growth %
Deposits	207,554	170,030	22%
Investments	147,071	98,489	49%
Financings - net	56,137	59,156	(5%)
Total Assets	238,764	200,550	19%
Share Capital	9,034	8,030	13%
Shareholders' Equity	14,637	13,329	10%

Rupees in million

Profit & Loss Account	Jan – Sep 2012	Jan – Sep 2011	Growth %
Net spread earned before provisions	7,840	6,890	14%
Non funded income	1,878	1,967	(5%)
Income before provisions	9,718	8,857	10%
Provisions against non performing financings and impairment on investments	511	1,159	(56%)
Administrative and other expenses	5,272	4,421	19%
Profit before tax	3,935	3,277	20%
Profit after tax	2,663	2,292	16%
Earning per share – Rupees	2.95	2.54	16%
Number of branches	301	235	28%

By the Grace of Allah, Meezan Bank recorded excellent financial results for the nine months period ended September 30, 2012, consolidating its position as a leading commercial bank in Pakistan. Deposits of the Bank grew by Rs 38 billion during the nine months period to Rs 208 billion as at September 30, 2012 from Rs 170 billion as recorded at December 31, 2011, a growth of 22%. The Bank has historically recorded strong growth in deposits and this trend continued during the third quarter of 2012 during which deposits of the Bank grew by 6.8% whereas deposits for the banking industry as a whole actually fell by 1.4% during this period.

The Bank opened 26 new branches during the first three quarters of the year and is now ranked as the 8th largest in terms of the branch network. Despite economic challenges and shrinking spreads, the Bank plans to continue with its branch expansion strategy and InshaAllah will open an additional 9 branches by December 31, 2012. This will increase the total number of branches to 310 in 90 cities of Pakistan.

DIRECTORS' REVIEW

Profit after tax increased to Rs 2,663 million from Rs 2,292 million earned in the corresponding period last year resulting in growth of 16%. Profit / return on financings, investments and placements crossed Rs 16 billion during the current period reflecting in an increase of 21% from Rs 13.3 billion recorded last year.

The Bank has made additional provision for non-performing financings of Rs 511 million in the current period, increasing the coverage ratio of the Bank to 113% of non-performing financing. The management continues to focus on building a high quality and diversified financing portfolio.

Administrative and operating expenses increased from Rs 4,421 million to Rs 5,272 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 Rs 2.95 (September 2011: Rs 2.54) on enhanced share capital of Rs 9 billion. The Bank has already met SBP's minimum capital of Rs 9 billion required to be completed by December 2012, in advance.

Four auctions of the Government of Pakistan Ijarah Sukuks were held during the current year in which the Bank invested additional Rs 49 billion. The Bank continues to play its role as an active market maker in Ijarah Sukuk.

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 Bank disbursed 15% (Rs. 1.50 per share) interim cash dividend to shareholders which was approved in the last Board meeting held on August 12, 2012. The Bank has unbroken payout record since the Bank's listing on Stock Exchange.

The SBP's decision to reduce the discount rates by 350 basis points during the last one year will put pressure on the Bank's net margins in ensuing period. The Bank plans to counter this pressure by increasing its earning assets through low cost deposits mobilization and exploring new income avenues.

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:
October 11, 2012

**CONDENSED INTERIM UNCONSOLIDATED
STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2012**

	Note	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
Rupees in '000			
ASSETS			
Cash and balances with treasury banks	7	13,860,583	16,641,160
Balances with other banks	8	2,304,220	2,348,076
Due from financial institutions		-	4,065,406
Investments	9	147,071,126	98,488,574
Financings	10	56,136,979	59,155,585
Operating fixed assets	11	4,501,138	3,985,248
Deferred tax assets		602,338	801,391
Other assets including inventories		14,287,552	15,064,954
		238,763,936	200,550,394
LIABILITIES			
Bills payable		3,918,766	2,282,045
Due to financial institutions		4,905,775	9,235,960
Deposits and other accounts	12	207,554,158	170,030,431
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities		-	-
Other liabilities		6,708,110	5,215,607
		223,086,809	186,764,043
NET ASSETS		15,677,127	13,786,351
REPRESENTED BY			
Share capital	13	9,033,675	8,029,933
Reserves		2,590,943	2,058,319
Unappropriated profit		3,012,124	3,240,421
		14,636,742	13,328,673
Surplus on revaluation of investments - net of deferred tax		1,040,385	457,678
		15,677,127	13,786,351
CONTINGENCIES AND COMMITMENTS	14		

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM UNCONSOLIDATED

PROFIT AND LOSS ACCOUNT (UNAUDITED)

FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	Note	Quarter ended September 30, 2012	Nine months period ended September 30, 2012	Quarter ended September 30, 2011	Nine months period ended September 30, 2011
Rupees in '000					
Profit / return earned on financings, investments and placements	15	5,741,058	16,074,727	4,777,430	13,257,391
Return on deposits and other dues expensed	16	2,978,880	8,234,926	2,208,519	6,367,530
Net spread earned		2,762,178	7,839,801	2,568,911	6,889,861
Provision against non-performing financings (net)	10.10	159,284	474,203	615,584	934,137
Provision for impairment in value of investments		31,640	31,555	-	264,870
Provision against off-balance sheet obligations		2,864	15,224	-	-
Reversal against amounts due from financial institutions		(9,870)	(9,870)	(9,950)	(40,364)
Bad debts written off directly		-	-	-	-
Net spread after provisions		183,918	511,112	605,634	1,158,643
		2,578,260	7,328,689	1,963,277	5,731,218
OTHER INCOME					
Fee, commission and brokerage income		199,046	691,639	198,941	532,359
Dividend income		34,993	354,018	336,596	728,235
Income from dealing in foreign currencies		97,547	283,675	161,792	479,617
Capital gain on sale of investments		116,385	468,010	113,640	193,193
Other income		30,862	80,812	9,414	34,177
Total other income		478,833	1,878,154	820,383	1,967,581
		3,057,093	9,206,843	2,783,660	7,698,799
OTHER EXPENSES					
Administrative expenses		1,836,198	5,286,794	1,494,423	4,352,340
Other (reversals) / provisions / write offs		(2,416)	(14,442)	(6,251)	69,808
Other charges / (reversals)		47	126	29	(1,022)
Total other expenses		1,833,829	5,272,478	1,488,201	4,421,126
		1,223,264	3,934,365	1,295,459	3,277,673
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		1,223,264	3,934,365	1,295,459	3,277,673
Taxation - Current		488,269	1,349,946	613,934	1,246,471
- Prior periods		-	-	51,850	124,702
- Deferred		(84,065)	(78,701)	(279,812)	(385,060)
		404,204	1,271,245	385,972	986,113
PROFIT AFTER TAXATION		819,060	2,663,120	909,487	2,291,560
Basic and diluted earnings per share (Rupees)	17	0.91	2.95	1.01	2.54

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM UNCONSOLIDATED
STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	Nine months period ended September 30, 2012	Nine months period ended September 30, 2011
	Rupees in '000	
Profit for the period	2,663,120	2,291,560
Other comprehensive income	-	-
Comprehensive income transferred to equity	2,663,120	2,291,560
Components of comprehensive income not transferred to equity		
- Surplus on revaluation of investments	860,460	418,326
- Deferred tax on revaluation of investments	(277,753)	(135,262)
Total comprehensive income	3,245,827	2,574,624

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM UNCONSOLIDATED

CASH FLOW STATEMENT (UNAUDITED)

FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	Note	September 30, 2012	September 30, 2011
		Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		3,934,365	3,277,673
Less: Dividend income		<u>(354,018)</u>	<u>(728,235)</u>
		3,580,347	2,549,438
Adjustments for non-cash charges			
Depreciation		412,624	316,551
Amortization		36,913	28,748
Provision against non-performing financings (net)		474,203	934,137
Provision for impairment in value of investments		31,555	264,870
Reversal against amounts due from financial institutions		(9,870)	(40,364)
Gain on sale of operating fixed assets		<u>(18,839)</u>	<u>(7,682)</u>
		926,586	1,496,260
		4,506,933	4,045,698
(Increase) / decrease in operating assets			
Due from financial institutions		4,075,276	(1,987,049)
Financings		2,544,403	6,784,567
Other assets including inventories		670,178	(3,003,572)
		7,289,857	1,793,946
Increase / (decrease) in operating liabilities			
Bills payable		1,636,721	806,568
Due to financial institutions		(4,330,185)	308,938
Deposits and other accounts		37,523,727	20,420,183
Other liabilities		1,310,483	840,201
		36,140,746	22,375,890
		47,937,536	28,215,534
Income tax paid		<u>(1,174,134)</u>	<u>(1,046,613)</u>
Net cash flows from operating activities		46,763,402	27,168,921
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities		(47,753,646)	(34,184,160)
Dividends received		461,242	659,662
Investments in operating fixed assets		(976,450)	(1,067,874)
Proceeds from sale of operating fixed assets		29,862	19,512
Net cash flows from investing activities		<u>(48,238,992)</u>	<u>(34,572,860)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		<u>(1,348,843)</u>	<u>(799,599)</u>
Net cash flows from financing activities		<u>(1,348,843)</u>	<u>(799,599)</u>
Net decrease in cash and cash equivalents		<u>(2,824,433)</u>	<u>(8,203,538)</u>
Cash and cash equivalents at the beginning of the period		18,989,236	22,720,466
Cash and cash equivalents at the end of the period	18	<u>16,164,803</u>	<u>14,516,928</u>

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM UNCONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	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, 2011	6,982,550	1,313,244	-	66,766	2,377,563	10,740,123
Comprehensive income for the year						
Profit after taxation for the year	-	-	-	-	3,391,543	3,391,543
Transactions with owners recognised directly in equity						
Transfer to reserve for issue of bonus shares	-	-	1,047,383	-	(1,047,383)	-
Issue of bonus shares	1,047,383	-	(1,047,383)	-	-	-
Cash dividend for the year 2011	-	-	-	-	(802,993)	(802,993)
	1,047,383	-	-	-	(1,850,376)	(802,993)
Transfer to statutory reserve	-	678,309	-	-	(678,309)	-
Balance as at December 31, 2011	8,029,933	1,991,553	-	66,766	3,240,421	13,328,673
Comprehensive income for the period						
Profit after taxation for the period	-	-	-	-	2,663,120	2,663,120
Transactions with owners recognised directly in equity						
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 - 2012 (15% Interim)	-	-	-	-	(1,355,051)	(1,355,051)
	1,003,742	-	-	-	(2,358,793)	(1,355,051)
Transfer to statutory reserve	-	532,624	-	-	(532,624)	-
Balance as at September 30, 2012	9,033,675	2,524,177	-	66,766	3,012,124	14,636,742

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

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

Irfan Siddiqui
President & Chief Executive

Abdullateef A. Al-Asfour
Director

Mohammad Abdul Aleem
Director

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

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(l)/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 one branches as at September 30, 2012 (September 30, 2011: two hundred and thirty five branches). Its registered office is at Meezan House, C-25, Estate Avenue, SITE, Karachi, Pakistan.

Based on the financial statements 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 'A1+' with stable outlook.

2. BASIS OF PRESENTATION

These condensed interim unconsolidated financial information represent separate financial information of Meezan Bank Limited. The condensed interim consolidated financial information of the group is being issued separately. The Bank provides financing mainly through Murabaha, Ijarah, Service Ijarah, Musharakah, Diminishing Musharakah, Running Musharakah, Istisna, Tijarah, Bai Muajjal, Musawammah and Export Refinance under Islamic Export Refinance Scheme. The purchases and sales arising under these arrangements are not reflected in this 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.

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, 2011.

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 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.

4.2 Functional and presentation currency

This financial information has 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, 2011.

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, 2011.

	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
7. CASH AND BALANCES WITH TREASURY BANKS		
In hand		
- local currency	3,385,079	4,475,568
- foreign currencies	767,064	570,389
With the State Bank of Pakistan in		
- local currency current accounts	6,150,566	7,298,835
- foreign currency current accounts	1,233,482	911,721
With National Bank of Pakistan in		
- local currency current accounts	2,324,392	3,384,647
	13,860,583	16,641,160
8. BALANCES WITH OTHER BANKS		
In Pakistan		
- on current accounts	533,466	1,658,602
Outside Pakistan		
- on current accounts	1,684,144	689,043
- on deposit accounts	86,610	431
	2,304,220	2,348,076

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

9. INVESTMENTS	September 30, 2012 (Unaudited)			December 31, 2011 (Audited)		
	Held by the bank	Given as collateral	Total	Held by the bank	Given as collateral	Total
Rupees in '000						
9.1 Investments by types						
Available for sale securities	136,984,463	-	136,984,463	88,919,915	-	88,919,915
Held to maturity securities	1,150,000	-	1,150,000	1,150,000	-	1,150,000
	138,134,463	-	138,134,463	90,069,915	-	90,069,915
In related parties						
Subsidiary (unlisted)	63,050	-	63,050	63,050	-	63,050
Associates (listed)	7,688,843	-	7,688,843	7,999,745	-	7,999,745
Associates (unlisted)	128,000	-	128,000	128,000	-	128,000
Investments at cost / carrying value	146,014,356	-	146,014,356	98,260,710	-	98,260,710
Less : Provision for diminution in value of investments and impairment	(430,587)	-	(430,587)	(399,033)	-	(399,033)
Investments (net of provision)	145,583,769	-	145,583,769	97,861,677	-	97,861,677
Surplus on revaluation of available for sale securities	1,487,357	-	1,487,357	626,897	-	626,897
Total investments at market value	147,071,126	-	147,071,126	98,488,574	-	98,488,574

9.2 Investments by segments	September 30, 2012	December 31, 2011
	(Unaudited)	(Audited)
Rupees in '000		
Federal Government Securities		
GOP Ijarah Sukuk	124,808,988	75,655,305
Fully paid up ordinary shares		
- Listed companies	1,579,035	923,973
- Unlisted companies	191,050	313,272
WAPDA Sukuks	2,701,689	2,990,309
PIA Sukuks	1,500,000	1,500,000
Sukuk Certificates	5,880,529	5,120,224
Global Sukuk Bonds	1,610,880	2,656,985
Units of open end funds	7,577,498	8,938,400
Society for Worldwide Interbank Financial Telecommunication SCRL (S.W.I.F.T. SCRL)	3,342	897
Certificates of a closed-end mutual fund	161,345	161,345
Total investment at cost / carrying value	146,014,356	98,260,710
Less: Provision for diminution in value of investments and impairment	(430,587)	(399,033)
Investments (net of provision)	145,583,769	97,861,677
Surplus on revaluation of available for sale securities	1,487,357	626,897
Total investments at market value	147,071,126	98,488,574

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	Note	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
Rupees in '000			
10. FINANCINGS			
In Pakistan			
- Murabaha financings	10.1	13,051,381	17,409,279
- Net investment in Ijarah		1,641,556	2,387,178
- Net Book value of assets / investment in Ijarah under IFAS 2	10.2	5,400,014	4,699,578
- Financings under Islamic Export Refinance - Murabaha	10.3	1,027,350	1,702,554
- Financings under Islamic Export Refinance - Istisna	10.4	3,098,213	4,107,184
- Diminishing Musharakah financings - Housing		2,585,313	2,426,619
- Diminishing Musharakah financings - Others		18,674,567	17,257,712
- Running Musharakah financings		635,000	750,000
- Musharakah financings		70,531	70,531
- Istisna financings	10.5	10,252,985	9,888,822
- Bai Muajjal financings	10.6	200,258	999,306
- Tijarah financings	10.7	3,195,588	485,970
- Service Ijarah financings		68,877	2,732
- Musawammah financings	10.8	38,712	25,683
- Labbaik financings (Qard for Hajj and Umrah)		6,761	7,545
- Financings against bills - Salam		237,489	744,819
- Financings against bills - Murabaha		12,180	54,180
- Staff financings		816,721	710,111
- Loans and running finances		917,731	746,917
Total financings		61,931,227	64,476,720
Less: Provision against non-performing financings	10.10	(5,794,248)	(5,321,135)
Financings net of provision		56,136,979	59,155,585
10.1 Murabaha receivable - gross		13,921,653	18,505,073
Less: Deferred murabaha income		(353,840)	(456,791)
Profit receivable shown in other assets		(516,432)	(639,003)
Murabaha financings		13,051,381	17,409,279

10.2 Book value of net assets / investments in Ijarah under IFAS 2 is net of depreciation of Rs 3,414.096 million (December 31, 2011: Rs 2,392.195 million).

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
10.3 Financings under Islamic Export Refinance - Murabaha - gross	1,085,398	1,797,116
Less: Deferred income	(28,351)	(52,256)
Profit receivable shown in other assets	(29,697)	(42,306)
Financings under Islamic Export Refinance - Murabaha	<u>1,027,350</u>	<u>1,702,554</u>
10.4 Financings under Islamic Export Refinance - Istisna - gross	3,160,652	4,161,103
Less: Deferred income	(15,014)	(545)
Profit receivable shown in other assets	(47,425)	(53,374)
Financings under Islamic Export Refinance - Istisna	<u>3,098,213</u>	<u>4,107,184</u>
10.4.1 This includes advance against Export Refinance - Istisna amounting to Rs. 2,467.708 million (Dec 31, 2011: Rs. 3,328.550 million)		
10.5 Istisna financings - gross	10,265,557	9,898,250
Less: Deferred income	(1,381)	(3,625)
Profit receivable shown in other assets	(11,191)	(5,803)
Istisna financings	<u>10,252,985</u>	<u>9,888,822</u>
10.5.1 This includes advance against Istisna amounting to Rs. 9,534.897 million (Dec 31, 2011: Rs. 8,911.059 million)		
10.6 Bai Muajjal financings - gross	226,912	1,019,133
Less: Deferred income	(11,392)	(19,166)
Profit receivable shown in other assets	(15,262)	(661)
Bai Muajjal financings	<u>200,258</u>	<u>999,306</u>
10.7 Tijarah financings - gross	3,224,593	489,702
Less: Deferred income	(5,895)	(830)
Profit receivable shown in other assets	(23,110)	(2,902)
Tijarah financings	<u>3,195,588</u>	<u>485,970</u>
10.8 Musawammah financings - gross	47,639	32,018
Less: Deferred income	(9,219)	(6,324)
Profit receivable shown in other assets	292	(11)
Musawammah financings	<u>38,712</u>	<u>25,683</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

10.9 Financings includes Rs. 5,120.735 million (Dec 31, 2011: Rs. 4,647.792 million) which have been placed under non-performing status as detailed below:

Category of classification	September 30, 2012 (Unaudited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	336,499	-	336,499	67,602	67,602
Doubtful	417,094	-	417,094	199,358	199,358
Loss	4,367,142	-	4,367,142	4,086,703	4,086,703
	<u>5,120,735</u>	<u>-</u>	<u>5,120,735</u>	<u>4,353,663</u>	<u>4,353,663</u>

Category of classification	December 31, 2011 (Audited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	112,976	-	112,976	21,646	21,646
Doubtful	464,072	-	464,072	222,784	222,784
Loss	4,070,744	-	4,070,744	3,815,390	3,815,390
	<u>4,647,792</u>	<u>-</u>	<u>4,647,792</u>	<u>4,059,820</u>	<u>4,059,820</u>

10.10 Particulars of provision against non-performing financings

	September 30, 2012 (Unaudited)			December 31, 2011 (Audited)		
	Specific	General	Total	Specific	General	Total
	Rupees in '000					
Opening balance	4,059,820	1,261,315	5,321,135	3,112,897	738,249	3,851,146
Charge for the period / year	524,946	179,620	704,566	1,295,292	528,833	1,824,125
Less: Reversals	(230,013)	(350)	(230,363)	(346,744)	(5,767)	(352,511)
	<u>294,933</u>	<u>179,270</u>	<u>474,203</u>	948,548	523,066	1,471,614
Amount written off	(1,090)	-	(1,090)	(1,625)	-	(1,625)
Closing balance	<u>4,353,663</u>	<u>1,440,585</u>	<u>5,794,248</u>	<u>4,059,820</u>	<u>1,261,315</u>	<u>5,321,135</u>

10.11 The Bank has maintained a general reserve (provision) in accordance with the applicable requirements of the Prudential Regulations for consumer financing issued by State Bank of Pakistan.

In addition to the requirement specified in the Prudential Regulations, the Bank has also maintained a general provision of Rs 1,350 million (December 31, 2011: Rs 1,175 million) against financings in order to exercise enhanced prudence keeping in view the prevailing economic conditions.

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 Sale Value (FSVs) of collaterals while determining provisioning against non-performing financings. Had the benefit of FSV not been availed by the Bank, the specific provision against non-performing financings would have been higher and consequently profit before taxation and financings (net of provisions) as at September 30, 2012 would have been lower by approximately Rs 29.537 million. The accumulated benefit availed as at September 30, 2012 amounts to Rs 264.352 million (December 31, 2011: Rs 230.611 million). The increase in profit, due to availing of the benefit, is not available for distribution as cash or stock dividend to shareholders.

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
11. OPERATING FIXED ASSETS		
Tangible assets		
Capital work-in-progress	376,564	175,200
Property and equipment	<u>3,991,072</u>	<u>3,668,981</u>
	4,367,636	3,844,181
Intangible assets	<u>133,502</u>	<u>141,067</u>
	<u>4,501,138</u>	<u>3,985,248</u>
	September 30, 2012 (Unaudited)	September 30, 2011 (Unaudited)
	Rupees in '000	
11.1 Additions to fixed assets	<u>976,450</u>	<u>1,067,874</u>
Disposals of fixed assets - cost	<u>59,368</u>	<u>37,687</u>
	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
12. DEPOSITS AND OTHER ACCOUNTS		
Customers		
- Fixed deposits	75,591,080	58,552,349
- Savings deposits	79,116,633	62,661,327
- Current accounts - non-remunerative	52,044,748	47,587,663
- Margin	518,404	682,891
	<u>207,270,865</u>	<u>169,484,230</u>
Financial institutions		
- Remunerative deposits	279,419	540,703
- Non-remunerative deposits	3,874	5,498
	<u>283,293</u>	<u>546,201</u>
	<u>207,554,158</u>	<u>170,030,431</u>
12.1 Particulars of deposits		
In		
- local currency	197,574,102	162,518,193
- foreign currencies	<u>9,980,056</u>	<u>7,512,238</u>
	<u>207,554,158</u>	<u>170,030,431</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

13. SHARE CAPITAL

13.1 Authorized capital

September 30, 2012	December 31, 2011		September 30, 2012 (Unaudited)	December 31, 2011 (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

September 30, 2012	December 31, 2011			
Number of Shares				
		Ordinary Shares		
<u>456,353,635</u>	456,353,635	Fully paid in cash	<u>4,563,536</u>	4,563,536
<u>447,013,838</u>	346,639,675	Issued as bonus shares	<u>4,470,139</u>	3,466,397
<u>903,367,473</u>	<u>802,993,310</u>		<u>9,033,675</u>	<u>8,029,933</u>

14. CONTINGENCIES AND COMMITMENTS

14.1 Direct credit substitutes

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

14.2 Transaction related contingent liabilities

Guarantee favoring		
- Government	<u>3,366,152</u>	2,949,822
- Banks	<u>302,144</u>	37,483
- Others	<u>1,092,207</u>	1,838,516
	<u>4,760,503</u>	<u>4,825,821</u>

14.3 Trade related contingent liabilities

Import letters of credit	<u>9,824,232</u>	11,636,339
Acceptances	<u>2,464,977</u>	2,888,504
	<u>120,289,209</u>	<u>14,524,843</u>

14.4 Commitments in respect of forward exchange contracts

Purchases	<u>27,827,576</u>	<u>26,464,759</u>
Sales	<u>24,584,952</u>	<u>26,421,847</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
14.5 Commitments for the acquisition of operating fixed assets	76,740	133,017
14.6 Commitments in respect of financings	45,975,973	33,360,587
14.7 Commitments in respect of purchase of sukus	-	867,436
14.8 Other commitments		
Bills for collection (inland)	71,687	672,538
Bills for collection (foreign)	7,720,197	6,706,421
	7,791,884	7,378,959
 15. PROFIT / RETURN EARNED ON FINANCINGS, INVESTMENTS AND PLACEMENTS		
	September 30, 2012 (Unaudited)	September 30, 2011 (Unaudited)
	Rupees in '000	
On financings to:		
- Customers	6,228,735	5,329,410
On investments in		
- Available for sale securities	9,269,056	6,437,557
- Held for trading securities	151,030	-
- Held to maturity securities	107,916	121,068
On deposits with financial institutions	317,990	1,369,356
	16,074,727	13,257,391
 16. RETURN ON DEPOSITS AND OTHER DUES EXPENSED		
Deposits and other accounts	7,831,975	5,921,069
On other short term borrowings	402,951	446,461
	8,234,926	6,367,530

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	September 30, 2012 (Unaudited)	September 30, 2011 (Unaudited)
	———— Rupees in '000 ————	
17. BASIC EARNINGS PER SHARE		
Profit after taxation	<u>2,663,120</u>	<u>2,291,560</u>
	———— Number of Shares ————	
Weighted average number of ordinary shares	<u>903,367,474</u>	<u>903,367,474</u>
	———— Rupees ————	
Basic earnings per share	<u>2.95</u>	<u>2.54</u>

17.1 The number of ordinary shares as at September 30, 2011 have been adjusted for element of bonus shares.

	September 30, 2012 (Unaudited)	September 30, 2011 (Unaudited)
	———— Rupees in '000 ————	
18. CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	<u>13,860,583</u>	<u>12,175,724</u>
Balances with other banks	<u>2,304,220</u>	<u>2,341,204</u>
	<u>16,164,803</u>	<u>14,516,928</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

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	Assets Management	Retail Brokerage	Total
Rupees in '000									
September 30, 2012 (Unaudited)									
Total income	846,024	10,254,320	1,978,235	4,868,080	-	6,222	-	-	17,952,881
Total expenses	(516,854)	(8,448,352)	(1,346,897)	(4,975,480)	-	(2,178)	-	-	(15,289,761)
Net income (loss)	329,170	1,805,968	631,338	(107,400)	-	4,044	-	-	2,663,120
Segment Assets (Gross)	8,533,480	173,843,706	10,004,076	46,382,674	-	-	-	-	238,763,936
Segment Non Performing Loans	521,023	107,625	813,245	4,307,490	-	-	-	-	5,749,383
Segment Provision Required	319,435	107,625	1,016,350	4,777,898	-	-	-	-	6,221,308
Segment Liabilities	-	4,905,775	211,472,924	6,708,110	-	-	-	-	223,086,809
Segment Return on Assets (ROA) (%)	3.9%	1.0%	6.3%	-0.2%	-	-	-	-	-
Segment Cost of funds (%)	5.76%	5.76%	5.76%	5.76%	-	-	-	-	-

September 30, 2011 (Unaudited)

Total income	945,205	8,529,961	1,759,277	3,984,419	-	6,110	-	-	15,224,972
Total expenses	(699,168)	(6,524,329)	(1,312,391)	(4,395,385)	-	(2,139)	-	-	(12,933,412)
Net income (loss)	246,037	2,005,632	446,886	(410,966)	-	3,971	-	-	2,291,560
Segment Assets (Gross)	8,181,656	124,569,784	9,192,743	37,283,717	-	-	-	-	179,227,900
Segment Non Performing Loans	257,000	107,625	649,521	3,909,007	-	-	-	-	4,923,153
Segment Provision Required	257,000	107,625	711,912	4,071,746	-	-	-	-	5,148,283
Segment Liabilities	-	8,712,171	151,490,511	6,173,596	-	-	-	-	166,376,278
Segment Return on Assets (ROA) (%)	3.0%	1.6%	4.9%	-1.1%	-	-	-	-	-
Segment Cost of funds (%)	5.82%	5.82%	5.82%	5.82%	-	-	-	-	-

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 a subsidiary company, associated companies with or without common directors, retirement benefit funds, directors and key management personnel.

20.2 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.

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:

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Sept 30, 2012	Dec 31, 2011	Sept 30, 2012	Dec 31, 2011	Sept 30, 2012	Dec 31, 2011	Sept 30, 2012	Dec 31, 2011	Sept 30, 2012	Dec 31, 2011
	Rupees in '000									
Financings	270,789	270,563	200,258	200,000	70,531	70,531	-	32	-	-
Deposits	1,177,680	909,577	3,770	7,945	524,212	352,177	34,499	55,221	615,199	494,234
Other Balances										
Profit receivable on financings	15,262	25,085	15,262	25,085	-	-	-	-	-	-
Dividend receivable	-	128,017	-	-	-	128,017	-	-	-	-
Fee receivable	2,659	1,368	2,659	1,368	-	-	-	-	-	-
Payable to defined benefit plan	60,275	64,715	-	-	-	-	-	-	60,275	64,715
Payable to defined contribution plan	49	-	-	-	-	-	-	-	49	-
Payable to benevolent fund	3,724	-	-	-	-	-	-	-	3,724	-
Accrued Expenses	508	3,585	-	3,585	-	-	-	-	-	-
Letters of credit (unfunded)	-	664	-	-	-	664	-	-	-	-
Letters of guarantee (unfunded)	100	100	100	100	-	-	-	-	-	-
Prepaid takaful	130,926	122,575	-	-	130,926	122,575	-	-	-	-

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Sept 30, 2012	Sept 30, 2011	Sept 30, 2012	Sept 30, 2011	Sept 30, 2012	Sept 30, 2011	Sept 30, 2012	Sept 30, 2011	Sept 30, 2012	Sept 30, 2011
	Rupees in '000									

Transactions, income and expenses

Profit earned on financings	20,697	22,048	20,697	22,048	-	-	-	-	-	-
Return on deposits / borrowings expensed	51,732	87,400	161	184	6,654	37,841	1,334	1,301	43,583	48,074
Takaful paid on consumer financings	188,765	175,956	-	-	188,765	175,956	-	-	-	-
Dividend income earned	180,345	597,436	-	-	180,345	597,436	-	-	-	-
Capital gain	105,401	79,258	-	-	105,401	79,258	-	-	-	-
Charge for defined benefit plan	60,275	41,252	-	-	-	-	-	-	60,275	41,252
Contribution to defined contribution plan	69,606	55,772	-	-	-	-	-	-	69,606	55,772
Fees expensed	2,190	2,364	2,039	2,039	151	325	-	-	-	-
Fees and commission earned	12,967	5,179	11,222	-	1,745	5,179	-	-	-	-
Other income	4,776	-	-	-	4,776	-	-	-	-	-
Commission earned on letters of credit and acceptances	-	380	-	-	-	-	-	-	-	380
Remuneration to the directors and key management personnel	74,874	58,528	-	-	-	-	74,874	58,528	-	-

21. DATE OF AUTHORISATION

These condensed interim financial information was authorised for issue on October 11, 2012 by the Board of Directors of the Bank.

22. GENERAL

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

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

Irfan Siddiqui
President & Chief Executive

Abdullateef A. Al-Asfour
Director

Mohammad Abdul Aleem
Director

**CONSOLIDATED INTERIM
FINANCIAL INFORMATION
(UNAUDITED)
SEPTEMBER 30, 2012**

**CONDENSED INTERIM CONSOLIDATED
STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2012**

	September 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
ASSETS		
Cash and balances with treasury banks	13,860,618	16,641,195
Balances with other banks	2,303,966	2,354,908
Due from financial institutions	-	4,065,406
Investments	149,396,564	99,949,542
Financings	56,186,493	58,955,585
Operating fixed assets	4,537,638	4,021,420
Deferred tax assets	384,608	638,882
Other assets including inventories	14,160,097	15,108,784
	240,829,984	201,735,722
LIABILITIES		
Bills payable	3,918,766	2,282,045
Due to financial institutions	4,905,775	9,235,960
Deposits and other accounts	207,550,388	170,022,486
Sub-ordinated loan	-	-
Liabilities against assets subject to finance leases	-	-
Deferred tax liabilities	-	-
Other liabilities	6,929,315	5,359,495
	223,304,244	186,899,986
NET ASSETS	17,525,740	14,835,736
REPRESENTED BY		
Share capital	9,033,675	8,029,933
Reserves	2,615,259	2,082,635
Unappropriated profit	4,287,381	3,851,734
	15,936,315	13,964,302
NON CONTROLLING INTEREST	549,040	413,756
	16,485,355	14,378,058
Surplus on revaluation of investments - net of deferred tax	1,040,385	457,678
	17,525,740	14,835,736
CONTINGENCIES AND COMMITMENTS		

The annexed notes form an integral part of these condensed interim consolidated financial information.

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

Irfan Siddiqui
President & Chief Executive

**Abdulateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM CONSOLIDATED

PROFIT AND LOSS ACCOUNT (UNAUDITED)

FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	Quarter ended September 30, 2012	Nine months period ended September 30, 2012	Quarter ended September 30, 2011	Nine months period ended September 30, 2011
	Rupees in '000			
Profit / return earned on financings, investments and placements	5,734,513	16,056,281	4,770,508	13,238,119
Return on deposits and other dues expensed	<u>2,978,838</u>	<u>8,234,765</u>	2,208,462	6,367,346
Net spread earned	<u>2,755,675</u>	<u>7,821,516</u>	2,562,046	6,870,773
Provision against non-performing financings (net)	<u>159,284</u>	<u>474,203</u>	615,584	934,137
Provision for impairment in value of investments	<u>31,640</u>	<u>31,555</u>	-	264,870
Provision against off-balance sheet obligations	<u>2,864</u>	<u>15,224</u>	-	-
Reversals against amounts due from financial institutions	<u>(9,870)</u>	<u>(9,870)</u>	(9,950)	(40,364)
Bad debts written off directly	<u>-</u>	<u>-</u>	-	-
Net spread after provisions	<u>2,571,757</u>	<u>7,310,404</u>	1,956,412	5,712,130
OTHER INCOME				
Fee, commission and brokerage income	<u>315,119</u>	<u>1,038,633</u>	289,837	806,184
Dividend income	<u>34,993</u>	<u>173,673</u>	72,935	136,834
Income from dealing in foreign currencies	<u>97,547</u>	<u>283,675</u>	161,792	479,617
Capital gain on sale of investments	<u>10,983</u>	<u>387,322</u>	111,414	359,462
Other income	<u>32,312</u>	<u>95,845</u>	14,524	40,481
Total other income	<u>490,954</u>	<u>1,979,148</u>	650,502	1,822,578
	<u>3,062,711</u>	<u>9,289,552</u>	2,606,914	7,534,708
OTHER EXPENSES				
Administrative expenses	<u>1,906,456</u>	<u>5,514,784</u>	1,544,429	4,524,480
Other provisions / write offs / (reversals)	<u>(2,416)</u>	<u>(14,442)</u>	(6,251)	69,808
Other charges	<u>6,765</u>	<u>20,824</u>	7,722	21,175
Total other expenses	<u>1,910,805</u>	<u>5,521,166</u>	1,545,900	4,615,463
	<u>1,151,906</u>	<u>3,768,386</u>	1,061,014	2,919,245
Share of results of associates before taxation	<u>363,496</u>	<u>1,125,402</u>	342,511	714,322
PROFIT BEFORE TAXATION	<u>1,515,402</u>	<u>4,893,788</u>	1,403,525	3,633,567
Taxation - Current	<u>475,330</u>	<u>1,457,640</u>	631,207	1,278,516
- Prior periods	<u>-</u>	<u>(2,721)</u>	51,850	124,702
- Deferred	<u>(48,351)</u>	<u>(23,479)</u>	(261,182)	(360,804)
	<u>426,979</u>	<u>1,431,440</u>	421,875	1,042,414
PROFIT AFTER TAXATION	<u>1,088,423</u>	<u>3,462,348</u>	981,650	2,591,153
Share of profit attributable to non-controlling interest	<u>(58,775)</u>	<u>(135,284)</u>	(32,794)	(122,190)
PROFIT ATTRIBUTABLE TO SHAREHOLDERS	<u>1,029,648</u>	<u>3,327,064</u>	948,856	2,468,963
Basic and diluted earnings per share (Rupees)	<u>1.14</u>	<u>3.68</u>	1.05	2.73

The annexed notes form an integral part of these condensed interim consolidated financial information.

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM CONSOLIDATED
STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	Nine months period ended September 30, 2012	Nine months period ended September 30, 2011
	Rupees in '000	
Profit for the period	3,327,064	2,468,963
Other comprehensive income	-	-
Comprehensive income transferred to equity	3,327,064	2,468,963
Components of comprehensive income not transferred to equity		
- Surplus on revaluation of investments	860,460	418,326
- Deferred tax on revaluation of investments	(277,753)	(135,262)
Total comprehensive income	3,909,771	2,752,027

The annexed notes form an integral part of these condensed interim consolidated financial information.

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President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

CONDENSED INTERIM CONSOLIDATED

CASH FLOW STATEMENT (UNAUDITED)

FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012

	September 30, 2012	September 30, 2011
	Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	4,893,788	3,633,567
Less: Dividend income	(173,673)	(136,834)
	<u>4,720,115</u>	<u>3,496,733</u>
Adjustments for non-cash charges		
Depreciation	420,867	318,934
Amortization	37,235	28,949
Provision against non-performing financings (net)	474,203	934,137
Provision for impairment in value of investments	31,555	264,870
Reversals against amounts due from financial institutions	(9,870)	(40,364)
Gain on sale of operating fixed assets	(18,846)	(8,787)
Share of results of associates	(1,125,402)	(714,322)
	<u>(190,258)</u>	<u>783,417</u>
	<u>4,529,857</u>	<u>4,280,150</u>
(Increase) / decrease in operating assets		
Due from financial institutions	4,075,276	(1,987,049)
Financings	2,294,889	6,784,567
Other assets including inventories	841,463	4,952,697
	<u>7,211,628</u>	<u>9,750,215</u>
Increase / (decrease) in operating liabilities		
Bills payable	1,636,721	806,568
Due to financial institutions	(4,330,185)	308,938
Deposits and other accounts	37,527,902	20,408,222
Other liabilities	1,394,528	(1,358,853)
	<u>36,228,966</u>	<u>20,164,875</u>
	<u>47,970,451</u>	<u>34,195,240</u>
Income tax paid	(1,285,835)	(1,076,814)
Net cash flows generated from operating activities	<u>46,684,616</u>	<u>33,118,426</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in securities	(47,495,511)	(39,532,672)
Dividends received	280,897	68,261
Investments in operating fixed assets	(983,065)	(1,068,374)
Sale proceeds of property and equipment disposed off	30,387	20,617
Net cash flows used in investing activities	<u>(48,167,292)</u>	<u>(40,512,168)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Dividend paid	(1,348,843)	(799,599)
Net cash flows used in investing activities	<u>(1,348,843)</u>	<u>(799,599)</u>
Net decrease in cash and cash equivalents	<u>(2,831,519)</u>	<u>(8,193,341)</u>
Cash and cash equivalents at the beginning of the period	<u>18,996,103</u>	<u>22,738,708</u>
Cash and cash equivalents at the end of the period	<u>16,164,584</u>	<u>14,545,367</u>

The annexed notes form an integral part of these condensed interim consolidated financial information.

**H. E. Sheikh Ebrahim bin
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Chairman

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

**CONDENSED INTERIM CONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

	Capital reserves			Revenue reserve	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, 2011	6,982,550	1,313,244	-	91,082	3,359,541	339,827	12,086,244
Comprehensive income for the year							
Profit after taxation for the year	-	-	-	-	3,046,057	-	3,046,057
Share of profit attributable to non controlling interest	-	-	-	-	(100,179)	100,179	-
Transactions with owners recognised directly in equity							
Dividend Payout by AMIML	-	-	-	-	75,000	(26,250)	48,750
Transfer to reserve for issue of bonus shares	-	-	1,047,383	-	(1,047,383)	-	-
Issue of bonus shares	1,047,383	-	(1,047,383)	-	-	-	-
Cash dividend for the year 2011	-	-	-	-	(802,993)	-	(802,993)
	1,047,383	-	-	-	(1,850,376)	-	(802,993)
Transfer to statutory reserve	-	678,309	-	-	(678,309)	-	-
Balance as at December 31, 2011	8,029,933	1,991,553	-	91,082	3,851,734	413,756	14,378,058
Comprehensive income for the period							
Profit after taxation for the period	-	-	-	-	3,462,348	-	3,462,348
Share of profit attributable to non controlling interest	-	-	-	-	(135,284)	135,284	-
Transactions with owners recognised directly in equity							
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 - 2012 (15% Interim)	-	-	-	-	(1,355,051)	-	(1,355,051)
	1,003,742	-	-	-	(2,358,793)	-	(1,355,051)
Transfer to statutory reserve	-	532,624	-	-	(532,624)	-	-
Balance as at September 30, 2012	9,033,675	2,524,177	-	91,082	4,287,381	549,040	16,485,355

The annexed notes form an integral part of these condensed interim consolidated financial information.

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

Irfan Siddiqui
President & Chief Executive

Abdullateef A. Al-Asfour
Director

Mohammad Abdul Aleem
Director

**NOTES TO THE CONDENSED INTERIM CONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2012**

1. BASIS OF PRESENTATION

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

1.2 These financial information 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 information comprise of the statement of financial position as at September 30, 2012 and the profit and loss account, statement of comprehensive income, cash flow statement and the statement of changes in equity for the quarter and nine months period ended September 30, 2012.

The comparative statement of financial position presented in these financial information as at December 31, 2011 has been extracted from the audited consolidated financial information for the year ended December 31, 2011 whereas the comparative profit and loss account, statement of comprehensive income, cash flow statement and the statement of changes in equity are for the quarter and nine months period ended September 30, 2011.

2. ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these financial information are the same as those applied in the preparation of the financial information of the Group for the year ended December 31, 2011.

3. DATE OF AUTHORISATION

These consolidated interim financial information were authorized for issue on October 11, 2012 by the Board of Directors of MBL.

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Mohammad
Abdul Aleem**
Director

BRANCH NETWORK

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# 5(A,B) & 6(A,B), Ground Floor Sector 1-A,
Gulzar-e-Hijri, Karachi.
Tel: (92-21) 36365780

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

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

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 Chowrangi, 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

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 Chowrangi 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

Khayaban-e-Shamsheer Branch

3-C, Khayaban-e-Shamsheer,
Phase V Ext., D.H.A, Karachi.
Tel: (92-21) 35247600-4

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

Saddar Branch

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

BRANCH NETWORK

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

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

QUETTA

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

BRANCH NETWORK

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 Muhammad 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

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

BRANCH NETWORK

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

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

BRANCH NETWORK

GUJRAT

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

Hafizabad Branch

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

HAROONABAD

Haroonabad Branch

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

HASILPUR

Hasil Pur Branch

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

JAMPUR

Jampur Branch

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

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

KABIRWALA

Kabirwala Branch

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

KAMOKE

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

Kasur Branch

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

KHANEWAL

Khanewal Branch

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

KHANPUR

Khanpur Branch

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

KHARIAN

Kharian Branch

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

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) 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

BRANCH NETWORK

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-S-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

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

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

181-Model Town, C Block, Lahore.
Tel: (92-42) 345844201-4

BRANCH NETWORK

Model Town, Link Road Branch

39-40, New Liberty Tower(opp. Pace),
Model Town Link Road, Lahore.
Tel: (92-42) 35942356-7

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

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

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

BRANCH NETWORK

LODHRAN

Lodhran Branch

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

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

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

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

BRANCH NETWORK

SAHIWAL

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

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

BRANCH NETWORK

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

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, Ahmatal 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

BRANCH NETWORK

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,
Karakuram 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 Alhajj 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

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

BRANCH NETWORK

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) 4851046-9

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