

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 Azzaroog 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 financial statements of Meezan Bank Limited for nine months ended September 30, 2013. The financial highlights of Meezan Bank are given below:

### Financial Highlights

Rupees in million

Statement of Financial Position	September 30, 2013	December 31, 2012	Growth %
Deposits	268,087	230,426	16%
Investments	177,537	152,460	16%
Islamic financing and related assets - net	90,917	88,678	3%
Total Assets	314,598	274,430	15%
Share Capital	10,027	9,034	11%
Shareholders' Equity	16,867	15,494	9%

Rupees in million

Profit & Loss Account	Jan – Sep 2013	Jan – Sep 2012	Growth %
Net spread earned before provisions	8,040	7,840	3%
Non funded income	2,438	1,878	30%
Income before provisions	10,478	9,718	8%
(Reversal) / Provision against non performing financings-net	(8)	511	(102%)
Administrative and other expenses	6,165	5,272	17%
Profit before tax	4,320	3,935	10%
Profit after tax	2,877	2,663	8%
Earnings per share – Rupees	2.87	2.66	8%
Number of branches	328	301	9%

By the Grace of Allah, Meezan Bank has crossed landmark asset base of Rs 300 billion and has recorded good results for the nine months ended September 30, 2013.

Meezan Bank is one of the few banks in the industry that has posted an increase in Profit after Tax (PAT) - increased to Rs 2,877 million from Rs 2,663 million, growth of 8%, for the first nine months of 2013. At the same time profit / return on financings, investments and placements was Rs 17.2 billion during the current period reflecting in an increase of 11% from Rs 16.1 billion recorded in the comparative period last year. The growth in PAT and gross return is impressive against the back-drop of the reduction of 500 basis points in the benchmark policy rate since 2011 by the State Bank of Pakistan (SBP), resulting in reduced banking spreads. The good news, however, is that there now appears to be a reversal in the monetary policy stance of the SBP and the policy rate (the Discount Rate) was increased by 50 basis points in September 2013.

The Bank is focused on increasing its earning assets through deposits mobilization of current accounts and exploring new income avenues. Deposits grew by Rs 38 billion (16%) during the nine month to Rs 268 billion as at September 30, 2013 from Rs 230 billion as at December 31, 2012, double the industry growth rate during this period of 7%.

## **DIRECTORS' REVIEW**

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Significant effort has also been made to focus on making recoveries against the non-performing financings. As a result of these efforts, there were net reversals of Rs 8 million against provisions for non-performing financings, as compared to charge of Rs 511 million made in the corresponding period last year. The Bank maintains a comfortable level of provisions against non-performing financings with a coverage ratio at 119% - one of the highest in the industry. The focus is to build a high quality and well-diversified financing portfolio.

Eighteen (18) new branches have been opened since beginning of year 2013. The Bank's total branch network has now increased to 328 branches in 94 cities and is ranked as the 8th largest in terms of the branch network. Despite the challenging economic circumstances, the Bank plans to continue with its branch expansion approach and Insha'Allah is expected to open 41 branches in aggregate in 2013. This will increase the total number of branches to 351 in 101 cities of Pakistan.

Administrative and operating expenses increased to Rs 6,165 million from Rs 5,272 million primarily due to higher staff expenses, rent, electricity and fuel charges and other costs associated with branch expansion.

The Bank's earnings per share was Rs 2.87 (September 2012: Rs 2.66) on enhanced share capital of Rs 10 billion. The Bank has also met SBP minimum capital of Rs 10 billion required to be completed by December 2013, a year in advance.

The Bank disbursed 15% (Rs. 1.5 per share) interim cash dividend to shareholders, which was approved in the last Board meeting held on July 29, 2013. The Bank has unbroken payout record since the Bank's listing on Stock Exchange in the year 2000.

We are pleased to inform that the JCR-VIS Credit Rating Company Limited, an affiliate of Japan Credit Rating Agency, Japan during the year has upgraded the Bank's long-term entity rating to AA (Double A) from 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. Meezan Bank is the only Islamic Bank with AA credit rating in the Islamic banking industry in Pakistan.

The new federal government is focused on resolving economic challenges being faced by the country, primarily the energy shortages. The government has substantially cleared the high level of 'Circular Debt' related to the energy sector and has taken steps to reduce subsidies and imposed new taxes to reduce the fiscal deficit. These measures although painful in the short-term will have long-term benefits for the country. The government has also recently signed a new IMF agreement as a result of which there much need financial support will be forth-coming and also as a result of conditionalities imposed fiscal discipline and stability in the financial market is expected. Accordingly, we foresee growth in industrial and business activities in the near term and enable the Bank to grow its financing portfolio.

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 establishing 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

Karachi:  
October 30, 2013

**CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION**  
**AS AT SEPTEMBER 30, 2013**

	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited) (Restated)
Rupees in '000			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	23,791,577	19,125,401
Balances with other banks	8	1,208,944	3,851,150
Due from financial institutions		8,562,291	500,000
Investments - net	9	177,537,352	152,459,855
Islamic financing and related assets - net	10	90,917,442	88,678,076
Operating fixed assets	11	5,407,883	4,898,240
Deferred tax assets - net		513,012	539,554
Other assets		6,659,881	4,377,827
		<b>314,598,382</b>	<b>274,430,103</b>
<b>LIABILITIES</b>			
Bills payable		6,910,039	3,058,503
Due to financial institutions		13,815,074	18,461,347
Deposits and other accounts	12	268,087,364	230,425,986
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities		-	-
Other liabilities		8,655,266	5,921,609
		<b>297,467,743</b>	<b>257,867,445</b>
<b>NET ASSETS</b>		<b>17,130,639</b>	<b>16,562,658</b>
<b>REPRESENTED BY</b>			
Share capital	13	10,027,379	9,033,675
Reserves		3,335,395	2,759,942
Unappropriated profit		3,504,020	3,700,021
		<b>16,866,794</b>	<b>15,493,638</b>
Surplus on revaluation of investments - net of tax		263,845	1,069,020
		<b>17,130,639</b>	<b>16,562,658</b>
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The annexed notes 1 to 21 form an integral part of this condensed interim 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 PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

	Note	Quarter ended September 30, 2013	Nine Months period ended September 30, 2013	Quarter ended September 30, 2012	Nine Months period ended September 30, 2012
Rupees in '000					
Profit / return earned on Islamic financing investments and placements	15	5,815,528	17,192,538	5,741,058	16,074,727
Return on deposits and other dues expensed	16	3,131,856	9,152,633	2,978,880	8,234,926
Net spread earned		<u>2,683,672</u>	<u>8,039,905</u>	2,762,178	7,839,801
Provisions against non-performing Islamic financings and related assets - net	10.7	1,844	16,627	159,284	474,203
Provisions against off-balance sheet obligations		-	-	2,864	15,224
Reversal of provisions for diminution in the value of investments	9.3	(10,000)	(23,963)	31,640	31,555
Reversal of provisions against amount due from financial institutions		(100)	(700)	(9,870)	(9,870)
Bad debts written off directly		-	-	-	-
Net spread after provisions		<u>(8,256)</u>	<u>(8,036)</u>	183,918	511,112
		<u>2,691,928</u>	<u>8,047,941</u>	2,578,260	7,328,689
<b>OTHER INCOME</b>					
Fee, commission and brokerage income		333,279	894,360	199,046	691,639
Dividend income		218,985	282,785	34,993	354,018
Income from dealing in foreign currencies		78,640	423,990	97,547	283,675
Capital gain on sale of investments - net		224,058	754,007	116,385	468,010
Other income		18,769	82,411	30,862	80,812
Total other income		<u>873,731</u>	<u>2,437,553</u>	478,833	1,878,154
		<u>3,565,659</u>	<u>10,485,494</u>	3,057,093	9,206,843
<b>OTHER EXPENSES</b>					
Administrative expenses		2,157,369	6,167,787	1,836,198	5,286,794
Other reversals / provisions / write offs		260	(2,419)	(2,416)	(14,442)
Other charges		20	20	47	126
Total other expenses		<u>2,157,649</u>	<u>6,165,388</u>	1,833,829	5,272,478
		<u>1,408,010</u>	<u>4,320,106</u>	1,223,264	3,934,365
Extraordinary / unusual items		-	-	-	-
<b>PROFIT BEFORE TAXATION</b>		<u>1,408,010</u>	<u>4,320,106</u>	1,223,264	3,934,365
Taxation - Current		509,842	1,325,822	488,269	1,349,946
- For the period		-	-	-	-
- For prior periods		-	(236,537)	-	-
- Deferred		(45,820)	107,278	(84,065)	(78,701)
- For the period		-	246,280	-	-
- For prior periods		-	-	-	-
		<u>464,022</u>	<u>1,442,843</u>	404,204	1,271,245
<b>PROFIT AFTER TAXATION</b>		<u>943,988</u>	<u>2,877,263</u>	819,060	2,663,120
Rupees					
Basic and diluted earnings per share	17	<u>0.94</u>	<u>2.87</u>	0.82	2.66

The annexed notes 1 to 21 form an integral part of this condensed interim 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 STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)**  
**FOR THE QUARTER AND NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

	Quarter ended September 30, 2013	Nine months period ended September 30, 2013	Quarter ended September 30, 2012	Nine months period ended September 30, 2012
Rupees in '000				
<b>Profit for the period</b>	<b>943,988</b>	<b>2,877,263</b>	819,060	2,663,120
<b>Other comprehensive income</b>	-	-	-	-
<b>Comprehensive income transferred to equity</b>	<b>943,988</b>	<b>2,877,263</b>	819,060	2,663,120
<b>Components of comprehensive income not transferred to equity</b>				
(Deficit) / surplus on revaluation of securities classified as 'available for sale'	(63,719)	(1,132,191)	1,298,215	860,460
Deferred tax on revaluation of securities classified as 'available for sale'	22,302	327,016	(418,999)	(277,753)
<b>Total comprehensive income for the period</b>	<b>902,571</b>	<b>2,072,088</b>	1,698,276	3,245,827

The annexed notes 1 to 21 form an integral part of this condensed interim 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 CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

	Note	September 30, 2013	September 30, 2012
Rupees in '000			
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit before taxation		4,320,106	3,934,365
Less: Dividend income		(282,785)	(354,018)
		<u>4,037,321</u>	<u>3,580,347</u>
<b>Adjustments for non-cash charges</b>			
Depreciation		501,329	412,624
Amortization		48,994	36,913
Provision against non-performing Islamic financings and related assets - net		16,627	474,203
Reversal of provisions for diminution in the value of investments-net		(23,963)	31,555
Reversal of provisions against amounts due from financial institutions		(700)	(9,870)
Gain on sale of operating fixed assets		(28,869)	(18,839)
		<u>513,418</u>	<u>926,586</u>
		<u>4,550,739</u>	<u>4,506,933</u>
<b>(Increase) / decrease in operating assets</b>			
Due from financial institutions		(8,061,591)	4,075,276
Islamic financing and related assets		(2,255,993)	2,544,403
Other assets		(2,163,968)	670,178
		<u>(12,481,552)</u>	<u>7,289,857</u>
<b>Increase / (decrease) in operating liabilities</b>			
Bills payable		3,851,536	1,636,721
Due to financial institutions		(4,646,273)	(4,330,185)
Deposits and other accounts		37,661,378	37,523,727
Other liabilities		2,934,763	1,310,483
		<u>39,801,404</u>	<u>36,140,746</u>
		<u>31,870,591</u>	<u>47,937,536</u>
Income tax paid		(1,292,186)	(1,174,134)
<b>Net cash flow from operating activities</b>		<u>30,578,405</u>	<u>46,763,402</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net investments in securities		(26,185,725)	(47,753,646)
Dividends received		164,699	461,242
Investments in operating fixed assets		(1,088,192)	(976,450)
Proceeds from disposal of operating fixed assets		57,095	29,862
<b>Net cash flow from investing activities</b>		<u>(27,052,123)</u>	<u>(48,238,992)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Dividend paid		(1,502,312)	(1,348,843)
<b>Net cash flow from financing activities</b>		<u>(1,502,312)</u>	<u>(1,348,843)</u>
<b>Net increase / (decrease) in cash and cash equivalents</b>		<u>2,023,970</u>	<u>(2,824,433)</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>25,000,521</u>	<u>16,164,803</u>

The annexed notes 1 to 21 form an integral part of this condensed interim 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 STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

	Capital reserves			Revenue reserve	Unappropriated profit	Total
	Share capital	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 change in accounting policy with respect to accounting for remeasurement losses on defined benefit plan-net of tax (note 3.3)	-	-	-	-	(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 period</b>						
Profit after taxation for the nine months period ended September 30, 2012	-	-	-	-	2,663,120	2,663,120
<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)	-	-	-
	1,003,742	-	-	-	(1,003,742)	-
Cash dividend for the year 2012	-	-	-	-	(1,355,051)	(1,355,051)
Transfer to statutory reserve	-	532,624	-	-	(532,624)	-
<b>Balance as at September 30, 2012 - restated</b>	<b>9,033,675</b>	<b>2,524,177</b>	<b>-</b>	<b>66,766</b>	<b>3,007,339</b>	<b>14,631,957</b>
<b>Total comprehensive income for the period</b>						
Profit after taxation for the quarter ended December 31, 2012	-	-	-	-	844,996	844,996
Remeasurement gain on defined benefit plan-net of tax	-	-	-	-	16,685	16,685
<b>Transactions with owners recognised directly in equity</b>						
Transfer to statutory reserve	-	168,999	-	-	(168,999)	-
<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 nine months period ended September 30, 2013	-	-	-	-	2,877,263	2,877,263
<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)	-
Cash dividend - 2013 (Interim - 15%)	-	-	-	-	(1,504,107)	(1,504,107)
Transfer to statutory reserve	-	575,453	-	-	(575,453)	-
<b>Balance as at September 30, 2013</b>	<b>10,027,379</b>	<b>3,268,629</b>	<b>-</b>	<b>66,766</b>	<b>3,504,020</b>	<b>16,866,794</b>

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

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**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 AND FORMING PART OF THE CONDENSED INTERIM  
FINANCIAL INFORMATION (UN-AUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

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

- 1.1** 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 accordance and in conformity with the principles of Islamic Shariah. The 'Certificate of Commencement of Business' was issued to the Bank on September 29, 1997.
- 1.2** 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.
- 1.3** The Bank was operating through three hundred and twenty eight branches as at September 30, 2013 (September 30, 2012: three hundred and one branches). Its registered office is at Meezan House, C-25, Estate Avenue, SITE, Karachi, Pakistan.
- 1.4** Based on the financial statement of the Bank for the year ended December 31, 2012, the JCR-VIS Credit Rating Company Limited has determined the Bank's long-term rating as "AA" and the short-term rating as 'A-1+' with stable outlook.
- 1.5** 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 (AMIML) for the year ending December 31, 2013. The letter from the SECP specifies that the said exemption is subject to the following conditions;
- (i) Financial highlights (statement of financial position and profit and loss account) of the subsidiary and nature of auditor's opinion on subsidiary's accounts must be disclosed in the annual financial statements of the Bank; and
- (ii) It must be disclosed at conspicuous place in the annual financial statements of the Bank that annual audited financial statements of the subsidiary shall be available for inspection at registered office of the Bank, and would be available to the members on request without any cost.

The similar information and disclosures relating to AMIML for 2012 have been given in note 10.10 of the annual audited financial statements for the year ended December 31, 2012.

**2 BASIS OF PRESENTATION**

- 2.1** The Bank provides Islamic financing mainly through Murabaha, Istisna, Tijarah, Ijarah, Musharakah, Diminishing Musharakah, Running Musharakah, Bai Muajjal, Musawammah, Export Refinance under Islamic Export Refinance Scheme and Service Ijarah.
- 2.2** The purchases and sales arising under these arrangements are not reflected in this condensed interim financial information as such but are restricted to the amount of facility actually utilized and the appropriate portion of profit thereon. The income on such Islamic financing 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 AND FORMING PART OF THE CONDENSED INTERIM  
FINANCIAL INFORMATION (UN-AUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

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**3. STATEMENT OF COMPLIANCE**

- 3.1** This condensed interim financial information has been prepared in accordance with the approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan, as are notified under the Companies Ordinance, 1984, provisions of and directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, and the directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP). In case the requirements differ, the provisions of and the directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, and the directives issued by the SECP and the SBP shall prevail.
- 3.2** The disclosures made in this condensed interim financial information have been limited based on the format prescribed by the State Bank of Pakistan through BSD Circular Letter No. 2 dated May 12, 2004 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for the full set of annual financial statements and this condensed interim financial information should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2012.

**3.3 Change in accounting policy and disclosure**

IAS 19 (revised) 'Employee benefits' effective for annual periods beginning on or after January 1, 2013 amends the accounting for employee benefits. The standard requires immediate recognition of past service cost and also replaces the interest cost on the defined benefit obligation and the expected return on plan assets with a net interest cost based on the net defined benefit asset or liability and the discount rate, measured at the beginning of the year.

Further, a new term "remeasurements" has been introduced. This is made up of actuarial gains and losses, the difference between actual investment returns and the return implied by the net interest cost. The standard requires "remeasurements" to be recognised in the Statement of Financial Position immediately, with a charge or credit to other comprehensive income in the periods in which they occur.

Following the application of IAS 19 (revised), the Bank's policy for Staff Retirement Benefits - Defined Benefit Plans stands amended as follows;

The Bank operates a funded gratuity scheme for all its permanent employees who have completed the minimum qualifying eligible period of 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. The amount arising as a result of remeasurements are recognised in the Statement of Financial Position immediately, with a charge or credit to Other Comprehensive Income in the periods in which they occur.

The change in accounting policy has been accounted for retrospectively in accordance with the requirements of IAS 8, 'Accounting Policies, Changes in Accounting Estimates and Errors' and comparative figures have been restated.

The Bank's condensed interim financial information is affected only by the 'remeasurements' relating to prior years. The effects have been summarised below:

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	<b>December 31, 2012</b>	<b>December 31, 2011</b>
	Rupees in '000	
<b>Impact on Statement of Financial Position</b>		
(Decrease) / increase in other liabilities	(18,307)	7,362
Decrease / (increase) in deferred tax asset	6,407	(2,577)
(Increase) / decrease in unappropriated profit	(11,900)	4,785
<b>Impact on Statement of Changes in Equity</b>		
Increase / (decrease) in unappropriated profit		
- Cumulative effect from prior years	-	(4,785)
- Impact for the year ended December 31, 2012	16,685	-

The Bank has not recognised any amounts in respect of remeasurements in the profit and loss accounts for the year ended December 31, 2011 and 2012. Therefore, there is no impact of this change on the profit after taxation and earnings per share for those years. The Bank follows a consistent practice to conduct actuarial valuations annually at the year end. Hence, the impact on this and comparative condensed interim financial information are not quantifiable and are also considered immaterial.

**3.4 Other standards, interpretations and amendments to published approved accounting standards that are effective in the current period**

The Securities and Exchange Commission of Pakistan (SECP) has notified Islamic Financial Accounting Standard (IFAS) 3, 'Profit and Loss Sharing on Deposits' issued by the Institute of Chartered Accountants of Pakistan. IFAS 3 shall be followed by the Bank for the purpose of preparation of financial statements for the year ending December 31, 2013 while accounting for transactions relating to 'Profit and Loss Sharing on Deposits' as defined by the said standard. The standard is effective from June 12, 2013 and has no impact on this condensed interim financial information. The standard would result in certain new disclosures in the annual financial statements for the year ending December 31, 2013.

There are other new and amended standards and interpretations that are mandatory for the Bank's accounting periods beginning on or after January 1, 2013 but are considered not to be relevant or do not have any significant effect on the Bank's operations and therefore not detailed in this condensed interim financial information.

**4 BASIS OF MEASUREMENT**

- 4.1** This condensed interim financial information has been prepared under the historical cost convention except that certain investments, foreign currency balances and commitments in respect of certain foreign exchange contracts have been marked to market and carried at fair value in accordance with the requirements of the SBP. In addition, obligation in respect of staff retirement benefit is carried at fair value.

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**4.2 Functional and presentation currency**

This condensed interim financial information has been presented in Pakistani Rupee, which is the Bank's functional and presentation currency.

**4.3 Rounding off**

Figures have been rounded off to the nearest thousand rupees unless otherwise stated.

**5 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The accounting policies and the methods of computation adopted in the preparation of this condensed interim 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 for the change as described in note 3.3.

**6 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS**

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

Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
———— Rupees in '000 ————		

**7 CASH AND BALANCES WITH TREASURY BANKS**

In hand		
- local currency	<b>5,802,026</b>	4,396,828
- foreign currencies	<b>1,036,105</b>	973,180
With the State Bank of Pakistan in		
- local currency current accounts	<b>7.1 12,464,975</b>	7,776,554
- foreign currency current accounts	<b>7.1 1,973,133</b>	1,535,781
With National Bank of Pakistan in		
- local currency current accounts	<b>2,515,338</b>	4,443,058
	<b><u>23,791,577</u></b>	<b><u>19,125,401</u></b>

**7.1** These represent local and foreign currency amounts required to be maintained by the Bank with the SBP as stipulated by the SBP. These accounts are non-remunerative in nature.

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8	BALANCES WITH OTHER BANKS	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
Rupees in '000				
	In Pakistan			
	- on current accounts		810,361	982,654
	Outside Pakistan			
	- on current accounts		374,928	714,727
	- on deposit accounts	8.1	23,655	2,153,769
			<u>1,208,944</u>	<u>3,851,150</u>

8.1 The return on these balances is around 0.11% (December 31, 2012: 0.03%) per annum.

9	INVESTMENTS	Note	September 30, 2013 (Un-audited)			December 31, 2012 (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		170,593,849	-	170,593,849	143,548,481	-	143,548,481
	<b>In related parties</b>							
	Subsidiary (unlisted)		63,050	-	63,050	63,050	-	63,050
	Associates (listed)		6,917,200	-	6,917,200	7,688,843	-	7,688,843
	Associates (unlisted)		40,000	-	40,000	128,000	-	128,000
	<b>Investments at cost / carrying value</b>		<u>177,614,099</u>	-	<u>177,614,099</u>	151,428,374	-	151,428,374
	Less : Provision for diminution in value of investments and impairment	9.3	(431,256)	-	(431,256)	(455,219)	-	(455,219)
	<b>Investments (net of provision)</b>		<u>177,182,843</u>	-	<u>177,182,843</u>	150,973,155	-	150,973,155
	Surplus on revaluation of available for sale securities		354,509	-	354,509	1,486,700	-	1,486,700
	<b>Total investments</b>		<u>177,537,352</u>	-	<u>177,537,352</u>	152,459,855	-	152,459,855

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9.2 Investments by segments	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
		————— Rupees in '000 —————	
<b>Federal Government Securities</b>			
GOP Ijarah Sukuk		151,150,234	125,149,486
<b>Sukuk certificates / bonds</b>			
WAPDA First Sukuk Certificates		110,000	110,000
WAPDA Second Sukuk Certificates		1,153,333	1,441,667
Pakistan International Airlines Sukuk		1,500,000	1,500,000
Sukuk Certificates		5,811,757	7,268,724
Global Sukuk Bonds		8,706,635	6,551,768
<b>Fully paid up ordinary shares</b>			
- Listed companies		1,789,684	1,473,494
- Unlisted companies		421,914	191,050
Society for Worldwide Interbank Financial Telecommunication SCRL (S.W.I.F.T. SCRL)		3,342	3,342
Units of open end funds		6,967,200	7,577,498
Certificates of closed-end fund		-	161,345
<b>Total investment at cost / carrying value</b>		<b>177,614,099</b>	151,428,374
Less: Provision for diminution in value of investments and impairment	9.3	<b>(431,256)</b>	(455,219)
<b>Investments - net of provision</b>		<b>177,182,843</b>	150,973,155
Surplus on revaluation of available for sale securities		354,509	1,486,700
<b>Total investments</b>		<b>177,537,352</b>	152,459,855

**9.3 Provision for diminution in value of investments and impairment**

	<u>September 30, 2013 (Un-audited)</u>			<u>December 31, 2012 (Audited)</u>		
	Associates	Others	Total	Associates	Others	Total
	————— Rupees in '000 —————					
Opening balance	29,649	425,570	455,219	29,649	369,384	399,033
(Reversal) / charge for the year						
- on associates (unlisted)	(1,463)	-	(1,463)	-	-	-
- on available for sale securities	-	(22,500)	(22,500)	-	56,186	56,186
	(1,463)	(22,500)	(23,963)	-	56,186	56,186
Closing balance	<u>28,186</u>	<u>403,070</u>	<u>431,256</u>	<u>29,649</u>	<u>425,570</u>	<u>455,219</u>

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	Note	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
Rupees in '000			
<b>10. ISLAMIC FINANCING AND RELATED ASSETS</b>			
In Pakistan			
- Murabaha Financings	10.1	15,534,442	20,172,024
- Advances against Murabaha		6,330,290	3,686,393
- Murabaha Inventory		3,578,925	2,590,600
- Net investment in Ijarah		932,867	1,467,618
- Net book value of assets / investment in Ijarah under IFAS-2	10.2	6,654,465	5,385,150
		7,587,332	6,852,768
- Advances against Future Ijarah		325,939	780,853
- Financing under Islamic Export Refinance - Murabaha	10.3	1,235,983	2,421,644
- Advances against Future Islamic Export Refinance - Murabaha		208,500	134,022
- Financing under Islamic Export Refinance - Istisna		316,852	338,428
- Advances against Future Islamic Export Refinance - Istisna		3,494,910	3,768,756
- Inventory against Future Islamic Export Refinance - Tijarah		81,000	-
- Financing under Islamic Export Refinance - Running Musharakah		1,148,000	-
- Diminishing Musharakah Financings - Housing		3,186,055	2,726,975
- Diminishing Musharakah Financings - Others		26,843,046	24,870,574
- Diminishing Musharakah - Advance		2,951,436	3,569,400
- Running Musharakah Financings		4,029,052	1,314,000
- Musharakah Financings		100,000	70,531
- Istisna Financings		338,127	345,202
- Istisna Advance		10,424,798	11,116,753
- Istisna Inventory		1,192,547	989,573
- Tijarah Financings		502,268	2,943,447
- Tijarah Inventory		1,110,223	1,218,794
- Bai Muajjal Financings	10.4	-	200,258
- Service Ijarah Financings		67,563	66,809
- Advances against Future Service Ijarah		569,231	1,202,515
- Musawammah Financings	10.5	51,113	45,361
- Musawammah Inventory		551,970	135,937
- Labbaik (Qard for Hajj and Umrah)		4,754	5,894
- Financings against bills - Salam		2,811,061	864,587
- Financings against bills - Murabaha		22,397	6,331
- Financings against bills - Murabaha - Advance		1,738	225,440
- Staff financings		1,110,466	880,579
- Loans and running finances		948,242	857,819
<b>Gross Islamic financing and related assets</b>		<b>96,658,260</b>	<b>94,402,267</b>
Less: Provision against non-performing Islamic financing and related assets	10.7	(5,740,818)	(5,724,191)
<b>Islamic financing and related assets - net of provision</b>		<b>90,917,442</b>	<b>88,678,076</b>
<b>10.1 Murabaha receivable - gross</b>		<b>16,454,915</b>	<b>21,264,093</b>
Less: Deferred murabaha income		(379,147)	(411,850)
Profit receivable shown in other assets		(541,326)	(680,219)
Murabaha financings		<b>15,534,442</b>	<b>20,172,024</b>
<b>10.2 Net book value of assets / investments in Ijarah under IFAS 2 is net of depreciation of Rs 4,554 million (December 31, 2012: Rs 4,113 million).</b>			

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	<b>September 30, 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>1,295,503</b>	2,510,039
Less: Deferred income	<b>(22,148)</b>	(52,134)
Profit receivable shown in other assets	<b>(37,372)</b>	(36,261)
Financing under Islamic Export Refinance - Murabaha	<b><u>1,235,983</u></b>	<u>2,421,644</u>
<b>10.4</b> Bai Muajjal financings - gross	-	226,912
Less: Deferred income	-	(4,674)
Profit receivable shown in other assets	-	(21,980)
Bai Muajjal financings	<u>-</u>	<u>200,258</u>
<b>10.5</b> Musawammah financings - gross	<b>63,545</b>	55,886
Less: Deferred income	<b>(11,714)</b>	(10,281)
Profit receivable shown in other assets	<b>(718)</b>	(244)
Musawammah financings	<b><u>51,113</u></b>	<u>45,361</u>
<b>10.6</b> Islamic financing and related assets include Rs 4,842 million (December 31, 2012: Rs 5,000 million) which have been placed under non-performing status as detailed below:		

	<b>September 30, 2013 (Un-audited)</b>				
<b>Category of classification</b>	<b>Domestic</b>	<b>Overseas</b>	<b>Total</b>	<b>Provision required</b>	<b>Provision held</b>
	<b>Rupees in '000</b>				
Substandard	162,010	-	162,010	32,863	32,863
Doubtful	195,671	-	195,671	101,353	101,353
Loss	4,484,536	-	4,484,536	4,368,305	4,368,305
	<u>4,842,217</u>	<u>-</u>	<u>4,842,217</u>	<u>4,502,521</u>	<u>4,502,521</u>

	<b>December 31, 2012 (Audited)</b>				
<b>Category of classification</b>	<b>Domestic</b>	<b>Overseas</b>	<b>Total</b>	<b>Provision required</b>	<b>Provision held</b>
	<b>Rupees in '000</b>				
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>

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

	September 30, 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	294,639	19,678	314,317	847,135	7,654	854,789
Less: Reversals	(297,690)	-	(297,690)	(400,293)	(50,350)	(450,643)
	(3,051)	19,678	16,627	446,842	(42,696)	404,146
Amount written off	-	-	-	(1,090)	-	(1,090)
Closing balance	<u>4,502,521</u>	<u>1,238,297</u>	<u>5,740,818</u>	<u>4,505,572</u>	<u>1,218,619</u>	<u>5,724,191</u>

**10.8** The Bank maintains general reserve (provision) in accordance with the applicable requirements of the Prudential Regulations for consumer and small and medium financings 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 and related assets made on prudent basis, in view of the prevailing economic conditions. This general provision is in addition to the requirements of the Prudential Regulations.

**10.9** 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 September 30, 2013 amounts to Rs 68 million (Dec 31, 2012: Rs 79 million). The additional profit arising from availing the FSV benefit - net of tax amounts to Rs 44 million as at September 30, 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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	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
	Rupees in '000	
<b>11. OPERATING FIXED ASSETS</b>		
<b>Tangible assets</b>		
Property and equipment	4,393,894	4,236,729
<b>Intangible assets</b>	222,961	156,492
<b>Capital work-in-progress</b>	791,028	505,019
	<u>5,407,883</u>	<u>4,898,240</u>
	September 30, 2013 (Un-audited)	September 30, 2012 (Un-audited)
	Rupees in '000	
<b>11.1 Net Additions to fixed assets (including CWIP) - at cost</b>	<u>1,088,192</u>	<u>976,450</u>
<b>Disposals of fixed assets - at cost</b>	<u>109,850</u>	<u>59,368</u>
	September 30, 2013 (Un-audited)	December 31, 2012 (Audited)
<b>12. DEPOSITS AND OTHER ACCOUNTS</b>	Rupees in '000	
<b>Customers</b>		
- Fixed deposits	88,535,850	78,485,382
- Savings deposits	105,048,538	91,561,144
- Current accounts - non-remunerative	70,991,967	59,437,683
- Margin	790,569	682,462
	<u>265,366,924</u>	<u>230,166,671</u>
<b>Financial institutions</b>		
- Remunerative deposits	2,682,101	255,809
- Non-remunerative deposits	38,339	3,506
	<u>2,720,440</u>	<u>259,315</u>
	<u>268,087,364</u>	<u>230,425,986</u>
<b>12.1 Particulars of deposits</b>		
In		
- local currency	251,789,631	217,823,187
- foreign currencies	16,297,733	12,602,799
	<u>268,087,364</u>	<u>230,425,986</u>

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**13. SHARE CAPITAL**

**13.1 Authorized capital**

September 30, 2013	December 31, 2012		September 30, 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**

September 30, 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>3,499,555</u>	3,466,291
- Banks	<u>217,476</u>	70,141
- Others	<u>6,275,364</u>	1,052,087
	<u>9,992,395</u>	<u>4,588,519</u>

**14.3 Trade related contingent liabilities**

Import letters of credit	<u>34,379,870</u>	12,906,182
Acceptances	<u>3,668,136</u>	3,647,454
	<u>38,048,006</u>	<u>16,553,636</u>

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

Purchases	<u>30,941,388</u>	<u>34,882,828</u>
Sales	<u>29,426,266</u>	<u>36,650,528</u>

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	<b>September 30, 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>18,242</b>	50,892
<b>14.6 Commitments in respect of Islamic financing and related assets</b>	<b>50,973,552</b>	39,180,955
<b>14.7 Other commitments</b>		
Bills for collection (inland)	38,050	54,875
Bills for collection (foreign)	13,153,299	8,147,159
	<b>13,191,349</b>	8,202,034
<b>15. PROFIT / RETURN EARNED ON ISLAMIC FINANCING AND RELATED ASSETS, INVESTMENTS AND PLACEMENTS</b>	<b>September 30, 2013 (Un-audited)</b>	<b>September 30, 2012 (Un-audited)</b>
	Rupees in '000	
On financings to:		
- Customers	6,412,745	6,228,735
On investments in		
- Available for sale securities	10,639,631	9,269,056
- Held for trading securities	1,152	151,030
- Held to maturity securities	-	107,916
On deposits with financial institutions	139,010	317,990
	<b>17,192,538</b>	16,074,727
<b>16. RETURN ON DEPOSITS AND OTHER DUES EXPENSED</b>		
Deposits and other accounts	8,384,382	7,831,975
On short term Musharakahs / Mudarabas	768,251	402,951
	<b>9,152,633</b>	8,234,926

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	Note	September 30, 2013 (Un-audited)	September 30, 2012 (Un-audited)
<b>17. BASIC AND DILUTED EARNINGS PER SHARE</b>			
		Rupees in '000	
Profit after taxation		<u>2,877,263</u>	<u>2,663,120</u>
		Number	
Weighted average number of ordinary shares		<u>1,002,737,895</u>	<u>1,002,737,895</u>
		Rupees	
Basic earnings per share	17.1	<u>2.87</u>	<u>2.66</u>

**17.1** There were no convertible dilutive potential ordinary shares outstanding on September 30, 2013 and September 30, 2012.

		September 30, 2013 (Un-audited)	September 30, 2012 (Un-audited)
<b>18. CASH AND CASH EQUIVALENTS</b>			
		Rupees in '000	
Cash and balances with treasury banks	7	<u>23,791,577</u>	13,860,583
Balances with other banks	8	<u>1,208,944</u>	2,304,220
		<u>25,000,521</u>	<u>16,164,803</u>

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM  
FINANCIAL INFORMATION (UN-AUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

**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>September 30, 2013 (Un-audited)</b>							
	<b>Rupees in '000</b>						
Total income	773,720	11,693,057	2,056,556	5,100,486	-	6,272	19,630,091
Total expenses	(442,575)	(9,546,152)	(1,473,992)	(5,290,109)	-	(2,195)	(16,755,023)
Net income (loss)	331,145	2,149,100	582,564	(189,623)	-	4,077	2,877,263
Segment Assets (Gross)	9,896,702	213,784,218	15,257,210	75,660,252	-	-	314,598,382
Segment Non Performing Loans	345,543	110,000	683,890	4,158,327	-	-	5,297,760
Segment Provision Required	278,600	110,000	536,044	5,204,774	-	-	6,129,418
Segment Liabilities	-	13,815,073	274,997,404	8,655,266	-	-	297,467,743
Segment Return on Assets (ROA) (%)	3.35%	1.01%	3.82%	(0.25%)	-	-	-
Segment Cost of funds (%)	4.74%	4.74%	4.74%	4.74%	-	-	-

**September 30, 2012 (Un-audited)**

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%	1.04%	6.31%	(0.23%)	-	-	-
Segment Cost of funds (%)	5.76%	5.76%	5.76%	5.76%	-	-	-

**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
- Deputy Chief Executive Officer

**20.5** Details of transactions with related parties and balances with them as at the period / year end are as follows;

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM  
FINANCIAL INFORMATION (UN-AUDITED)  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2013**

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Sep 30, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Sep 30, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Sep 30, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Sep 30, 2013 (Un-audited)	Dec 31, 2012 (Audited)	Sep 30, 2013 (Un-audited)	Dec 31, 2012 (Audited)
	<b>Rupees in '000</b>									
<b>Islamic financing and related assets</b>	<b>230,032</b>	270,789	<b>100,000</b>	200,258	<b>130,032</b>	70,531	-	-	-	-
<b>Deposits</b>	<b>1,167,985</b>	1,221,737	<b>16,451</b>	16,804	<b>167,158</b>	467,212	<b>42,507</b>	47,958	<b>941,869</b>	689,763
<b>Other Balances</b>										
Profit receivable on Islamic financings	8,201	21,981	4,943	21,981	3,258	-	-	-	-	-
Dividend receivable	81,250	-	81,250	-	-	-	-	-	-	-
Transfer agency fee receivable	-	750	-	750	-	-	-	-	-	-
Payable to defined benefit plan	63,750	72,022	-	-	-	-	-	-	63,750	72,022
Payable to defined benevolent plan	-	7,414	-	-	-	-	-	-	-	7,414
Accrued Expenses	2,429	2,000	2,429	2,000	-	-	-	-	-	-
Letters of guarantee (unfunded)	100	100	100	100	-	-	-	-	-	-

Balances pertaining to parties that were related at the beginning of the period but ceased to be related during any part of the current period are not reflected as part of the closing balance. However, new related parties have been added during the period.

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Sep 30, 2013	Sep 30, 2012	Sep 30, 2013	Sep 30, 2012	Sep 30, 2013	Sep 30, 2012	Sep 30, 2013	Sep 30, 2012	Sep 30, 2013	Sep 30, 2012
	<b>(Un-audited)</b>									
	<b>Rupees in '000</b>									
<b>Transactions, income and expenses</b>										
Profit earned on Islamic financings	48,398	20,697	9,617	20,697	38,781	-	-	-	-	-
Return on deposits / borrowings expensed	68,088	51,732	286	161	9,336	6,654	1,683	1,334	56,783	43,583
Dividend income earned	105,452	180,345	81,250	-	24,202	180,345	-	-	-	-
Capital gain - net	270,198	105,401	-	-	270,198	105,401	-	-	-	-
Charged for defined benefit plan	63,750	60,275	-	-	-	-	-	-	63,750	60,275
Contribution to defined contribution plan	88,767	69,606	-	-	-	-	-	-	88,767	69,606
Contribution to staff benevolent fund	8,773	-	-	-	-	-	-	-	8,773	-
Fees expensed	5,906	2,190	5,906	2,039	-	151	-	-	-	-
Fees and commission earned	53,541	12,967	53,541	11,222	-	1,745	-	-	-	-
Other income	-	4,776	-	-	-	4,776	-	-	-	-
Takaful Premiums paid	47,619	85,721	-	-	47,619	85,721	-	-	-	-
Takaful Claims received	39,174	67,634	-	-	39,174	67,634	-	-	-	-
Remuneration to the directors and key management personnel including fees to non-executive directors	79,944	74,874	-	-	-	-	79,944	74,874	-	-

**21. DATE OF AUTHORISATION**

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

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

**Irfan Siddiqui**  
President & Chief Executive

**Abdulateef A. Al-Asfour**  
Director

**Mohammad Abdul Aleem**  
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. PR 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

##### 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

## BRANCH NETWORK

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

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

### **Beaumont Plaza Branch**

Plot No. 4, Shop No. 7& 8, Beaumont Plaza,  
Beaumont Road, Civil Lines Quarters, Karachi.  
Tel: (92-21) 35642376, 35642370-4, 35642375

### **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

### **Bombay Bazar Branch**

Karachi Plot No. 105, Shop No. 1 & 2 Mashallah  
Terrace, Old Town Quarters Bombay Bazar, Karachi  
Tel: (92-21) 32468707, 32468701-5, 32468706

### **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

### **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

## BRANCH NETWORK

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### **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**

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 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

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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

## BRANCH NETWORK

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### **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

### **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

### **Tariq Road Branch**

Plot No. 138-A, Block No. 2 PECHS  
Tariq Road, Karachi.  
Tel: (92-21) 34300186, 34300180-4, 34300185

### **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

## **KHAIRPUR**

### **Khairpur Branch**

Shop No. 1-3, Ground Floor, Civic Centre, Khairpur.  
Tel: (92-243) 715770, 715772 -73, 552376

## **LARKANA**

### **Larkana Branch**

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

## **LORALAI**

### **Loralai Branch**

Plot No. 1060, Zhob Road Loralai, Balochistan  
Tel: (92-82) 4660101, 4660103, 4660102

## **MIRPURKHAS**

### **Mirpurkhas Branch**

Plot # 15, Ward No. A, Adam Mohallah Town  
at Umerkot Road Mirpurkhas.  
Tel: (92-233) 876103,08

## **MORO**

### **Moro Branch**

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

## BRANCH NETWORK

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### 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

#### 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

### RASHIDABAD

#### Rashidabad Branch

Tando Allah Yar Survey No. 510-511 Deh Dora  
Main Hyderabad Mirpurkhas Road Rashidabad  
Tehsil & District Tando Allahyar  
Tel: (92-22) 2732150, 2732154-55, 2732153

### 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

## BRANCH NETWORK

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### 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

#### 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, Opp. 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

**Canal Road Branch**  
P-404, 405, Amin Town, near Kashmir Bridge  
West Canal Road, Faisalabad  
Tel: (92-41) 8755360, 8505438-40, 8505421

**Civil Lines Branch**  
Plot No. 17/K, Civil Lines, Bilal Road, Faisalabad  
Tel: (92-41) 2603480, 2603471-73, 2603475

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

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

**Ghulam Muhammad Abad**  
Faisalabad P-317, Alaf Sani Chowk, Main Saddar  
Bazar, Ghulam Muhammad Abad, Faisalabad  
Tel: (92-41) 2694380, 2694381-3, 2694388

**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

## BRANCH NETWORK

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### **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**

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

### **Tata Market Branch**

Tata Market factory Area,  
Opp Madina Centre, Faisalabad  
Tel: (92-41) 2417555-7, 2417561

## 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

## 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

## BRANCH NETWORK

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### **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

#### **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

## BRANCH NETWORK

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### **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

### **DHA Phase VI Branch**

Plot # 101, Main Boulevard  
Phase VI, Commercial, DHA, Lahore  
Tel: (92-42) 35006028, 35006026, 35006029

### **EME Housing Society Branch**

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

### **Garhi Shahu**

Property No. 84, Allama Iqbal Road, Garhi Shahu, Lahore  
Tel: (92- 42) 36294281, 362894290-2, 36294289

### **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

### **J-III Branch**

Plot No. 12, Block - J-III, opposite  
Expo Center Johar Town, Lahore  
Tel: (92-42) 35311866, 35311862-64, 3511865

### **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**

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

### **Mughalpur Branch**

Plot No. 125, Street No. 33, Naya Pul,  
Canal Bank Road, Mughalpur, 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

## BRANCH NETWORK

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### **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

### **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

## BRANCH NETWORK

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### 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

#### Gulgasht Branch

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

#### Hussain Agahi Branch

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

#### Kot Addu Branch

Khewat No. 264/241, Ward No. 2, Mauza Pirhar Sharqi  
G.T. Road, Kot Addu, Tehsil & District Muzaffargarh  
Tel: (92-66) 2240333, 2240335-6, 2240338

#### 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

### 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

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### 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

## BRANCH NETWORK

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### 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

#### BATAGRAM

##### Batagram Branch

Abbottabad Khasra No. 3359/971 & 3360/971  
Khata No. 880/1351, Sultan Market, Ajmeera, Batagram  
Tel: (92-997) 310666, 310850-51, 310852

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

#### GUJAR KHAN

##### Gujar Khan Branch

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

#### HARIPUR

##### Haripur Branch

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

##### Main Bazar 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

## BRANCH NETWORK

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### **DHA - II Branch**

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

### **E-11 Branch, Islamabad**

Plot No. 02 – 04, Square Eleven Plaza, Islamabad  
Garden Phase II, Sector E-11/1, Islamabad  
Tel:(92-51) 2305694, 2305691-92, 2305696

### **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, 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

### **PWD Branch**

Islamabad Plot No. 786-G, Block – C, Pakistan PWD  
Employees Co-operative Housing Society  
Lohi Bher, Islamabad  
Tel:(92-51) 5170761, 5170756-8, 5170759

## **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

## BRANCH NETWORK

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### 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

#### 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

#### Warsak Road, Peshawar

Shop No. 1-3, Ground Floor, Azam Market, Opp.  
Peshawar Public School & College, Warsak Road Peshawar  
Tel: (92-91) 5201311, 5201307-9, 5201310

### RAWALAKOT

#### Rawalakot Branch

Plot No. D-269, D-113, Housing Scheme  
Rawalpindi Road, Rawalkot, AJK.  
Tel: (92-5824) 442242, 442240-41, 442244

### 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

## **BRANCH NETWORK**

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### **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**

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### **Sawabi Branch**

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

## **SWAT**

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### **Green Chowk Branch**

Ground Floor, Abasin Tower  
Green Chowk, Madyan Road, Mingora, Swat  
Tel: (92-946) 723501, 711581-3, 711584

### **Mingora Branch**

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

## **TIMERGARA**

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### **Timergara Branch**

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

## **WAH CANTT**

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### **Wah Cantt Branch**

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