

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah The Beneficent The Merciful

CONTENTS

Corporate Information	03
Directors' Review	04
Statement of Financial Position	07
Profit and Loss Account	08
Statement of Comprehensive Income	09
Cash Flow Statement	10
Statement of Changes in Equity	11
Notes to and Forming Part of the Financial Statements	12
Branch Network	26

CORPORATE INFORMATION

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

DIRECTORS' REVIEW

The Board of Directors is pleased to present the condensed interim unaudited financial statements of Meezan Bank Limited for the nine months period ended on September 30, 2014.

The financial highlights of Meezan Bank are given below:

Financial Highlights

Rupees in million

Statement of Financial Position	September 30, 2014	December 31, 2013	Growth %
Deposits	329,934	289,811	14%
Investments	109,462	151,614	(28%)
Islamic financing and related assets - net	138,322	127,623	8%
Total Assets	377,377	329,725	14%
Share Capital	10,027	10,027	0%
Shareholders' Equity	19,479	17,908	9%

Rupees in million

Profit & Loss Account	Jan – Sep 2014	Jan – Sep 2013	Growth %
Net spread earned before provisions	9,558	8,040	19%
Non funded income	3,400	2,438	39%
Income before provisions / reversals	12,958	10,477	24%
Reversal of provisions against non performing financings and investments	27	8	235%
Administrative and other expenses	7,557	6,165	23%
Profit before tax	5,428	4,320	26%
Profit after tax	3,576	2,877	24%
Earnings per share - Rupees	3.57	2.87	24%
Number of branches	373	328	14%

Acquisition of HSBC Pakistan

Alhamdulillah, Meezan Bank has successfully completed the acquisition of HSBC Pakistan on October 18, 2014. The acquisition has added 10 branches, incremental deposits of Rs 22 billion and a high quality financing portfolio. The financial impact of this take-over will be reflected in Meezan Bank's financial statements for the year ending on December 31, 2014. It is expected that Meezan will benefit from international best practices.

The entire business of HSBC Pakistan will be converted into the various Shariah compliant products offered by Meezan Bank under the overall direction of the Bank's Shariah Supervisory Board and the Islamic Banking Division of the State Bank of Pakistan. It is comforting to note that Meezan Bank has successfully converted a conventional bank into Islamic in the past – the Bank acquired Societe Generale in 2002 in a transaction that was very similar to the one underway presently.

DIRECTORS' REVIEW

Performance Analysis

The Bank maintained its consistent record of increasing profit year on year, with pre tax exceeding Rs 5 billion for the period ended 30th September 2014. This was primarily due to the growth in deposits of 14% to Rs 330 billion and the corresponding increase in the financing and investment portfolio of the Bank. It is also gratifying to note that non-fund based income increased by 39% from Rs 2,438 million to Rs 3,400 million mainly due to higher forex and fee income emanating primarily from import and export business handled by the Bank. Increase in profitability resulted in a 24% increase of the Bank's earnings per share to Rs 3.57 (September 2013: Rs 2.87).

Islamic financing portfolio grew by 8% till September 30, 2014 and is expected to pick-up further in the last quarter of the year. The Bank has made concerted efforts to recover non performing assets (financings and investments) which resulted in net reversals of provisions of Rs 27 million during the period under review. The Bank maintains comfortable level of provisions against its non-performing financings with an impressive coverage ratio of 120%. The focus is to build a high quality and diversified financing portfolio. The trade business volume handled by the Bank impressively grew by 21% to Rs 284 billion as against Rs 234 billion in the corresponding period last year.

Administrative and operating expenses increased from Rs 6,165 million to Rs 7,557 million primarily due to higher staff expenses, rent and costs associated with branch expansion, an investment which has paid off well, as evident from strong growth in deposits over the period. The Bank further expanded its geographic outreach and opened 22 new branches during the period and added 10 branches, acquired from HSBC, bringing the total network to 383 branches in 109 cities at the date of signing this report. The Bank plans to continue with its branch expansion strategy and InshaAllah will close the year with a network of over 425 branches.

The issue of managing surplus liquidity, historically a challenge for Islamic banks, became acute this year due to non-availability of Shariah compliant sovereign instruments. This is because, since the last quarter 2013, four issues of GOP Ijarah Sukuk amounting to total of Rs 182 billion have matured. As a result, the Bank's investments declined mainly due to maturity of GOP Ijarah Sukuk in 2014 while, correspondingly, there was a substantial increase in the Bank's placement with other banks. A GOP Ijarah Sukuk auction was finally held in June 2014, after a gap of more than one year, but unfortunately the issue size was only Rs 49.5 billion and as a result the issue was heavily oversubscribed and could not meet the expectations of the Islamic banking industry nor satisfy Meezan Bank's needs. With further GOP Ijarah Sukuk of Rs 70 billion maturing in last quarter of 2014, the non-availability of fresh issue of Ijarah Sukuk is detrimental for the Islamic banking industry. However, we are confident that Insha'Allah with the efforts of the SBP's Islamic Banking Department and Steering Committee for Promotion of Islamic Banking, there will be regular Sukuk issues to address liquidity requirements of Islamic Banks.

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

The Bank disbursed 15% (Rs 1.5 per share) interim cash dividend to shareholders during the quarter, which was approved in the last Board meeting held on July 24, 2014. The Bank has unbroken payout record since the Bank's listing on Stock Exchange in the year 2000.

DIRECTORS' REVIEW

The Board express its sincere thanks and gratitude to the State Bank of Pakistan and our Shariah Supervisory Board for their continued guidance and support in the acquisition process of HSBC Pakistan and its conversion to Shariah Compliance. Meezan Bank welcomes all our new HSBC customers and the staff who have joined from HSBC Pakistan. The Board would 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.

Sheikh Ebrahim Bin Khalifa Al-Khalifa
Chairman

Irfan Siddiqui
President & CEO

Karachi:
October 21, 2014

CONDENSED INTERIM**STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2014**

	Note	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
ASSETS			
Rupees in '000			
Cash and balances with treasury banks	7	23,227,480	28,582,626
Balances with other banks	8	2,116,479	3,554,234
Due from financial institutions	9	90,876,037	7,442,732
Investments - net	10	109,462,105	151,613,933
Islamic financing and related assets - net	11	138,322,402	127,622,868
Operating fixed assets	12	6,056,820	5,594,914
Deferred tax assets - net		-	130,939
Other assets		7,316,055	5,182,385
		377,377,378	329,724,631
LIABILITIES			
Bills payable		4,769,259	3,614,718
Due to financial institutions		14,349,505	11,375,498
Deposits and other accounts	13	329,933,728	289,810,519
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities - net		128,945	-
Other liabilities		7,629,685	6,010,653
		356,811,122	310,811,388
NET ASSETS		20,566,256	18,913,243
REPRESENTED BY			
Share capital	14	10,027,379	10,027,379
Reserves		4,266,555	3,551,297
Unappropriated profit		5,185,032	4,329,474
		19,478,966	17,908,150
Surplus on revaluation of investments - net of tax		1,087,290	1,005,093
		20,566,256	18,913,243
CONTINGENCIES AND COMMITMENTS	15		

The annexed notes 1 to 22 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 MONTH PERIOD ENDED SEPTEMBER 30, 2014

	Note	Quarter ended September 30, 2014	Nine Months period ended September 30, 2014	Quarter ended September 30, 2013	Nine Months period ended September 30, 2013
Rupees in '000					
Profit / return earned on Islamic financing and related assets, investments and placements	16	7,332,817	20,793,120	5,815,528	17,192,538
Return on deposits and other dues expensed	17	3,879,333	11,235,245	3,131,856	9,152,633
Net spread earned		<u>3,453,484</u>	<u>9,557,875</u>	2,683,672	8,039,905
Provision against non-performing Islamic financing and related assets - net	11.7	(42,153)	(120,345)	(1,844)	(16,627)
Provision against off-balance sheet obligations		(5,978)	(5,978)	-	-
Reversal of provision for diminution in the value of investments	10.3	21,289	152,981	10,000	23,963
Reversal of provision against amounts due from financial institutions		-	300	100	700
Bad debts written off directly		-	-	-	-
		<u>(26,842)</u>	<u>26,958</u>	8,256	8,036
Net spread after provisions		<u>3,426,642</u>	<u>9,584,833</u>	2,691,928	8,047,941
OTHER INCOME					
Fee, commission and brokerage income		445,117	1,204,241	333,279	894,360
Dividend income		53,827	116,132	218,985	282,785
Income from dealing in foreign currencies		257,300	1,215,793	78,640	423,990
Capital gain on sale of investments - net		288,457	771,675	224,058	754,007
Unrealised loss on held for trading investments		812	(442)	-	-
Other income		43,061	92,455	18,769	82,411
Total other income		<u>1,088,574</u>	<u>3,399,854</u>	873,731	2,437,553
		<u>4,515,216</u>	<u>12,984,687</u>	3,565,659	10,485,494
OTHER EXPENSES					
Administrative expenses		2,552,443	7,463,524	2,127,369	6,080,039
Other (reversals) / provisions		(46,778)	(54,543)	260	(2,419)
Other charges		(1,469)	38,988	20	20
Workers Welfare Fund		36,563	108,563	30,000	87,748
Total other expenses		<u>2,540,759</u>	<u>7,556,532</u>	2,157,649	6,165,388
		<u>1,974,457</u>	<u>5,428,155</u>	1,408,010	4,320,106
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		<u>1,974,457</u>	<u>5,428,155</u>	1,408,010	4,320,106
Taxation - Current		675,408	1,544,291	509,842	1,325,822
- Prior years		-	-	-	(236,537)
- Deferred		(23,521)	307,572	(45,820)	353,558
		<u>651,887</u>	<u>1,851,863</u>	464,022	1,442,843
PROFIT AFTER TAXATION		<u>1,322,570</u>	<u>3,576,292</u>	943,988	2,877,263
Rupees					
Basic and diluted earnings per share	18	<u>1.32</u>	<u>3.57</u>	0.94	2.87

The annexed notes 1 to 22 form an integral part of these 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, 2014

	Quarter ended September 30, 2014	Nine Months period ended September 30, 2014	Quarter ended September 30, 2013	Nine Months period ended September 30, 2013
Rupees in '000				
Profit for the period	1,322,570	3,576,292	943,988	2,877,263
Other comprehensive income	-	-	-	-
Comprehensive income transferred to equity	1,322,570	3,576,292	943,988	2,877,263
<i>Items that may be reclassified to profit and loss account</i>				
Components of comprehensive income not transferred to equity				
(Deficit) / Surplus on revaluation of securities classified as 'available for sale'	(1,125,872)	34,509	(63,719)	(1,132,191)
Deferred tax on revaluation of securities classified as 'available for sale'	398,209	47,688	22,302	327,016
Total comprehensive income for the period	594,907	3,658,489	902,571	2,072,088

The annexed notes 1 to 22 form an integral part of these 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, 2014

	Note	Nine Months period ended September 30, 2014	Nine Months period ended September 30, 2013
Rupees in '000			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		5,428,155	4,320,106
Less: Dividend income		(116,132)	(282,785)
		<u>5,312,023</u>	<u>4,037,321</u>
Adjustments for non-cash charges			
Depreciation		596,194	501,329
Amortization		75,869	48,994
Provisions against non-performing Islamic financings and related assets - net		120,345	16,627
Reversal of provisions for diminution in the value of investments		(152,981)	(23,963)
Provision against off balance sheet obligations		5,978	-
Reversal of provisions against amounts due from financial institutions		(300)	(700)
Unrealised loss on held for trading investments		442	(28,869)
Gain on sale of operating fixed assets		(24,325)	-
		<u>621,222</u>	<u>513,418</u>
		<u>5,933,245</u>	<u>4,550,739</u>
(Increase) / decrease in operating assets			
Due from financial institutions		(83,433,005)	(8,061,591)
Held for trading securities		(1,013,136)	-
Islamic financing and related assets		(10,819,879)	(2,255,993)
Other assets		(2,089,338)	(2,163,968)
		<u>(97,355,358)</u>	<u>(12,481,552)</u>
Increase / (decrease) in operating liabilities			
Bills payable		1,154,541	3,851,536
Due to financial institutions		2,974,007	(4,646,273)
Deposits and other accounts		40,123,209	37,661,378
Other liabilities		1,467,134	2,934,763
		<u>45,718,891</u>	<u>39,801,404</u>
		<u>(45,703,222)</u>	<u>31,870,591</u>
Income tax paid		(1,400,720)	(1,292,186)
Net cash flow (used in) / generated from operating activities		<u>(47,103,942)</u>	<u>30,578,405</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities		43,352,012	(26,185,725)
Dividends received		71,800	164,699
Investments in operating fixed assets		(1,155,281)	(1,088,192)
Proceeds from disposal of operating fixed assets		45,637	57,095
Net cashflow from / (used in) investing activities		<u>42,314,168</u>	<u>(27,052,123)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Dividends paid		(2,003,127)	(1,502,312)
Net cashflow used in financing activities		<u>(2,003,127)</u>	<u>(1,502,312)</u>
Net (decrease) / increase in cash and cash equivalents		<u>(6,792,901)</u>	<u>2,023,970</u>
Cash and cash equivalents at the beginning of the period		32,136,860	22,976,551
Cash and cash equivalents at the end of the period	19	<u>25,343,959</u>	<u>25,000,521</u>

The annexed notes 1 to 22 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, 2014

	Capital reserves			Revenue	Unappropriated profit	Total
	Share capital	Statutory reserve *	Reserve for issue of bonus shares	General reserve		
Rupees in '000						
Balance as at January 1, 2013	9,033,675	2,693,176	-	66,766	3,700,021	15,493,638
Total Comprehensive income for the period						
Profit after taxation for the nine months period ended September 30, 2013	-	-	-	-	2,877,263	2,877,263
Transactions with owners recognised directly in equity						
Transfer to reserve for issue of bonus shares	-	-	993,704	-	(993,704)	-
Issue of bonus shares	993,704	-	(993,704)	-	-	-
	993,704	-	-	-	(993,704)	-
Interim cash dividend for the year 2013	-	-	-	-	(1,504,107)	(1,504,107)
Transfer to statutory reserve	-	575,453	-	-	(575,453)	-
Balance as at September 30, 2013	10,027,379	3,268,629	-	66,766	3,504,020	16,866,794
Total Comprehensive income for the period						
Profit after taxation for the quarter ended December 31, 2013	-	-	-	-	1,079,513	1,079,513
Remeasurement gain on defined benefit plan - net of tax	-	-	-	-	(38,157)	(38,157)
Transactions with owners recognised directly in equity						
Transfer to statutory reserve	-	215,902	-	-	(215,902)	-
Balance as at December 31, 2013	10,027,379	3,484,531	-	66,766	4,329,474	17,908,150
Total Comprehensive income for the period						
Profit after taxation for the nine months period ended September 30, 2014	-	-	-	-	3,576,292	3,576,292
Transactions with owners recognised directly in equity						
Final cash dividend for the year 2013	-	-	-	-	(501,369)	(501,369)
Interim cash dividend for the year 2014	-	-	-	-	(1,504,107)	(1,504,107)
Transfer to statutory reserve	-	715,258	-	-	(715,258)	-
Balance as at September 30, 2014	10,027,379	4,199,789	-	66,766	5,185,032	19,478,966

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

The annexed notes 1 to 22 form an integral part of 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

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

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 seventy three branches as at September 30, 2014 (September 30, 2013: three hundred and twenty eight 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, 2013, the JCR-VIS Credit Rating Company Limited has reaffirmed 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 its letter No. EMD/233/001/2002-1547 dated April 04, 2014 has granted exemption to the Bank from 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, 2014. 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 for the year ending on December 31, 2014; 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 the 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 2013 have been given in note 10.9 of the annual audited financial statements for the year ended December 31, 2013.

2 BASIS OF PRESENTATION

The Bank provides Islamic financing and related assets mainly through Murabaha, Istisna, Tijarah, Ijarah, Diminishing Musharakah, Running Musharakah, Bai Muajjal, Musawammah and Export Refinance under Islamic Export Refinance Scheme and Service Ijarah.

The purchases and sales arising under these arrangements are not reflected in this financial information as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon. The income on such financings is recognised in accordance with the principles of Islamic Shariah. However, income, if any, received which does not comply with the principles of Islamic Shariah is recognised as charity payable if so directed by the 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, 2014**

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 (IFRSs) issued by the International Accounting Standards Board and Islamic Financial Accounting Standards (IFASs) 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 SECP and the SBP. Wherever the requirements of provisions and directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, the IFAS notified under the Companies Ordinances, 1984 and the directives issued by the SECP and the SBP differ from the requirements of IFRS, the provisions of and the directives issued under the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, IFAS notified under the Companies Ordinance, 1984 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, 2013.
- 3.3 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, 2014 while accounting for transactions relating to 'Profit and Loss Sharing on Deposits' as defined by the said standard. The standard is effective from current period and has no material impact on this condensed interim financial information except for disclosure relating to deposits as noted in 13.1. The standard would result in certain new disclosures in the annual financial statements for the year ending December 31, 2014.

There are other new and amended standards and interpretations that are mandatory for the Bank's accounting periods beginning on or after January 1, 2014 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 and commitments in respect of foreign exchange contracts have been marked to market and are 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.
- 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.

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

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, 2013.

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, 2013.

	Note	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
Rupees in '000			
7 CASH AND BALANCES WITH TREASURY BANKS			
In hand			
- local currency		6,867,632	5,991,110
- foreign currencies		1,312,054	1,164,306
With the State Bank of Pakistan in			
- local currency current accounts	7.1	9,693,259	13,250,945
- foreign currency current accounts	7.1	2,101,340	1,932,619
With National Bank of Pakistan in			
- local currency current accounts		3,253,195	6,243,646
		23,227,480	28,582,626

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.

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

	Note	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
Rupees in '000			
8 BALANCES WITH OTHER BANKS			
In Pakistan			
- on current accounts		1,320,776	1,355,695
Outside Pakistan			
- current accounts		513,014	1,205,536
- deposit accounts	8.1	282,689	993,003
		<u>2,116,479</u>	<u>3,554,234</u>

8.1 The return on these balances is around 0.12% (December 31, 2013: 0.12%) per annum.

9 DUE FROM FINANCIAL INSTITUTIONS

These carry return ranging from 9.10% to 9.55% per annum and are due to mature on various dates from October 2014 to March 2015.

10 INVESTMENTS - NET	Note	September 30, 2014 (Un-audited)			December 31, 2013 (Audited)		
		Held by the bank	Given as collateral	Total	Held by the bank	Given as collateral	Total
Rupees in '000							
10.1 Investments by types							
Available for sale securities		102,705,430	-	102,705,430	143,554,587	-	143,554,587
Held for trading securities		1,013,136	-	1,013,136	-	-	-
		<u>103,718,566</u>	-	<u>103,718,566</u>	143,554,587	-	143,554,587
In related parties							
Subsidiary (unlisted)		63,050	-	63,050	63,050	-	63,050
Associates (listed)		4,420,664	-	4,420,664	6,925,644	-	6,925,644
Associates (unlisted)		28,125	-	28,125	40,000	-	40,000
Investments at cost / carrying value		<u>108,230,405</u>	-	<u>108,230,405</u>	150,583,281	-	150,583,281
Less : Provision for diminution in value of investments and impairment	10.3	<u>(255,168)</u>	-	<u>(255,168)</u>	(422,149)	-	(422,149)
Investments - net of provision		<u>107,975,237</u>	-	<u>107,975,237</u>	150,161,132	-	150,161,132
Deficit on revaluation of held for trading securities		(442)	-	(442)	-	-	-
Surplus on revaluation of available for sale securities		1,487,310	-	1,487,310	1,452,801	-	1,452,801
Total investments		<u>109,462,105</u>	-	<u>109,462,105</u>	151,613,933	-	151,613,933

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

10.2 Investments by segments	Note	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
		————— Rupees in '000 —————	
Federal Government Securities			
GOP Ijarah Sukuk		85,214,449	123,220,712
Sukuk certificates / bonds			
Sukuk Certificates		8,620,198	8,981,613
Global Sukuk Bonds		6,835,398	9,164,017
Fully paid up ordinary shares			
- Listed companies		2,676,315	1,816,039
- Unlisted companies		413,381	425,256
Units of open end funds		4,470,664	6,975,644
Total investment at cost / carrying value		108,230,405	150,583,281
Less: Provision for diminution in value of investments and impairment	10.3	(255,168)	(422,149)
Investments (net of provision)		107,975,237	150,161,132
Deficit on revaluation of held for trading securities		(442)	-
Surplus on revaluation of available for sale securities		1,487,310	1,452,801
Total investments		109,462,105	151,613,933

10.3 Provision for diminution in value of investments and impairment

	<u>September 30, 2014 (Un-audited)</u>			<u>December 31, 2013 (Audited)</u>		
	Associates	Others	Total	Associates	Others	Total
	————— Rupees in '000 —————					
Opening balance	28,186	393,963	422,149	29,649	425,570	455,219
Reversals for the year						
- on associates (unlisted)	(1,000)	-	(1,000)	(1,463)	-	(1,463)
- on available for sale securities	-	(151,981)	(151,981)	-	(31,607)	(31,607)
	(1,000)	(151,981)	(152,981)	(1,463)	(31,607)	(33,070)
Provision written off	(14,000)	-	(14,000)	-	-	-
Closing balance	13,186	241,982	255,168	28,186	393,963	422,149

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

	Note	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
Rupees in '000			
11 ISLAMIC FINANCING AND RELATED ASSETS			
In Pakistan			
- Murabaha Financings	11.1	11,557,850	23,294,082
- Advances against Murabaha		3,879,238	6,917,810
- Murabaha Inventory		5,361,913	4,463,752
- Financing under Islamic Export Refinance - Murabaha	11.2	342,004	2,115,954
- Advances against Future Islamic Export Refinance - Murabaha		195,000	414,700
- Net Investment in Ijarah		167,546	862,524
- Net book value of assets / Investment in Ijarah under IFAS-2	11.3	9,188,035	7,747,011
		9,355,581	8,609,535
- Advances against Future Ijarah		1,373,492	553,089
- Istisna Financings		737,797	305,334
- Istisna Advance		25,659,089	20,676,282
- Istisna Inventory		779,881	386,139
- Financing under Islamic Export Refinance - Istisna		142,516	461,857
- Financing under Islamic Export Refinance - Istisna - Inventory		147,348	227,957
- Advances against Islamic Export Refinance - Istisna		1,653,031	4,487,099
- Running Musharakah Financings		16,259,967	8,129,474
- Financing under Islamic Export Refinance - Running Musharakah		3,646,000	2,230,000
- Diminishing Musharakah Financings - Housing		4,118,402	3,501,081
- Diminishing Musharakah Financings - Others		31,738,889	29,856,764
- Advances against Diminishing Musharakah		6,006,941	4,808,366
- Musharakah Financings		100,000	200,000
- Tijarah Financings		408,823	510,311
- Tijarah Inventory		1,110,151	1,847,085
- Islamic Export Refinance - Tijarah - Financings		292,000	21,000
- Inventory against Islamic Export Refinance - Tijarah		422,500	90,000
- Bai Muajjal Financings	11.4	64,151	-
- Service Ijarah Financings		23,230	26,293
- Advances against Service Ijarah		1,124,358	566,324
- Musawammah Financings	11.5	53,920	51,097
- Advance against Musawammah Financings		678,802	-
- Musawammah Inventory		770,762	1,510,799
- Labbaik (Qard for Hajj and Umrah)		10,899	2,861
- Financings against bills - Salam		2,998,473	5,088,444
- Financings against bills - Murabaha		-	11,391
- Financings against bills - Murabaha - Advance		1,738	21,307
- Salam Financings - Advances		10,800,000	-
- Staff financings		1,487,075	1,226,212
- Other financings		947,177	862,310
Gross Islamic financing and related assets		144,248,998	133,474,709
Less: Provision against non-performing Islamic financing and related assets	11.7	(5,926,596)	(5,851,841)
Islamic financing and related assets - (net of provisions)		138,322,402	127,622,868
11.1 Murabaha receivable - gross		12,620,640	24,539,916
Less: Deferred murabaha income		(229,237)	(445,439)
Profit receivable shown in other assets		(833,553)	(800,395)
Murabaha Financings		11,557,850	23,294,082
11.2 Financings under Islamic Export Refinance - Murabaha - gross		378,223	2,212,401
Less: Deferred income		(10,585)	(54,615)
Profit receivable shown in other assets		(25,634)	(41,832)
Financings under Islamic Export Refinance - Murabaha		342,004	2,115,954

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

- 11.3 Net book value of assets / investments in Ijarah under IFAS-2 is net of depreciation of Rs 5,711 million (December 31, 2013: Rs 4,957 million).

	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
	Rupees in '000	
11.4 Bai Muajjal financings - gross	69,348	-
Less: Deferred income	(1,278)	-
Profit receivable shown in other assets	(3,919)	-
Bai Muajjal financings	64,151	-
11.5 Musawammah financings - gross	91,680	63,953
Less: Deferred income	(12,830)	(12,095)
Profit receivable shown in other assets	(24,930)	(761)
Musawammah financings	53,920	51,097

- 11.6 Islamic financings and related assets include Rs 4,950 million (Dec 31, 2013: Rs 4,841 million) which have been placed under non-performing status as detailed below:

	September 30, 2014 (Un-audited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Other Assets Especially Mentioned	20,053	-	20,053	1,507	1,507
Substandard	110,961	-	110,961	21,476	21,476
Doubtful	312,832	-	312,832	158,629	158,629
Loss	4,506,610	-	4,506,610	4,484,133	4,484,133
	<u>4,950,456</u>	<u>-</u>	<u>4,950,456</u>	<u>4,665,745</u>	<u>4,665,745</u>

	December 31, 2013 (Audited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Other Assets Especially Mentioned	5,677	-	5,677	480	480
Substandard	24,163	-	24,163	2,062	2,062
Doubtful	207,938	-	207,938	101,127	101,127
Loss	4,602,978	-	4,602,978	4,505,249	4,505,249
	<u>4,840,756</u>	<u>-</u>	<u>4,840,756</u>	<u>4,608,918</u>	<u>4,608,918</u>

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

11.7 Particulars of provision against non-performing Islamic Financing and Related Assets:

	September 30, 2014 (Un-audited)			December 31, 2013 (Audited)		
	Specific	General	Total	Specific	General	Total
	Rupees in '000					
Opening balance	4,608,918	1,242,923	5,851,841	4,505,572	1,218,619	5,724,191
Charge for the period / year	256,909	17,928	274,837	461,189	24,304	485,493
Less: Reversals	(154,492)	-	(154,492)	(357,843)	-	(357,843)
	102,417	17,928	120,345	103,346	24,304	127,650
Amount written off	(45,590)	-	(45,590)	-	-	-
Closing balance	4,665,745	1,260,851	5,926,596	4,608,918	1,242,923	5,851,841

11.8 The Bank maintains general reserve (provision) in accordance with the applicable requirements of the Prudential Regulations for Consumer Financings and Prudential Regulations for Small and Medium Enterprise Financing issued by the SBP.

In addition, the Bank has also maintained a general provision of Rs 1,125 million (2013: Rs 1,125 million) against financings made on prudent basis, in view of the prevailing economic conditions. This general provision is in addition to the requirements of the Prudential Regulations.

11.9 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 Sept 30, 2014 amounts to Rs 36 million (Dec 31, 2013: Rs 49 million). The additional profit arising from availing the FSV benefit - net of tax amounts to Rs 23 million as at September 30, 2014. The increase in profit, due to availing of the benefit, is not available for distribution of cash and stock dividend to share holders.

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
	———— Rupees in '000 ————	
12 OPERATING FIXED ASSETS		
Capital work-in-progress	316,559	234,689
Property and equipment	<u>5,227,121</u>	<u>5,116,603</u>
	5,543,680	5,351,292
Intangible assets	513,140	243,622
	<u>6,056,820</u>	<u>5,594,914</u>
	September 30, 2014 (Un-audited)	September 30, 2013 (Un-audited)
	———— Rupees in '000 ————	
12.1 Additions to fixed assets - at cost	<u>1,155,281</u>	<u>1,088,192</u>
Disposals of fixed assets - at cost	<u>95,961</u>	<u>109,850</u>
13 DEPOSITS AND OTHER ACCOUNTS		
Customers		
- Fixed deposits	100,007,364	89,052,436
- Savings deposits	129,658,819	108,398,043
- Current accounts - non-remunerative	96,009,839	82,314,327
- Margin	<u>598,405</u>	<u>608,562</u>
	326,274,427	280,373,368
Financial institutions		
- Remunerative deposits	<u>3,547,918</u>	<u>9,410,713</u>
- Non-remunerative deposits	<u>111,383</u>	<u>26,438</u>
	3,659,301	9,437,151
	<u>329,933,728</u>	<u>289,810,519</u>
13.1 Above includes deposits amounting to Rs 234 billion (December 31, 2013: Rs 207 billion) which are on Mudaraba basis (i.e. classifiable as redeemable capital as defined under IFAS 3).		
13.2 Particulars of deposits		
In		
- local currency	312,108,922	273,118,671
- foreign currencies	<u>17,824,806</u>	<u>16,691,848</u>
	<u>329,933,728</u>	<u>289,810,519</u>

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

14 SHARE CAPITAL

14.1 Authorized capital

September 30, 2014	December 31, 2013		September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
Number of Shares			Rupees in '000	
<u>1,500,000,000</u>	<u>1,100,000,000</u>	Ordinary shares of Rs. 10 each	<u>15,000,000</u>	<u>11,000,000</u>

14.2 Issued, subscribed and paid-up capital

September 30, 2014	December 31, 2013			
Number of Shares				
		Ordinary Shares		
<u>456,353,635</u>	456,353,635	Fully paid in cash	<u>4,563,536</u>	4,563,536
<u>546,384,260</u>	546,384,260	Issued as bonus shares	<u>5,463,843</u>	5,463,843
<u>1,002,737,895</u>	<u>1,002,737,895</u>		<u>10,027,379</u>	<u>10,027,379</u>

15 CONTINGENCIES AND COMMITMENTS

15.1 Direct credit substitutes

Guarantee favoring		
- Banks	<u>65,323</u>	<u>62,587</u>

15.2 Transaction related contingent liabilities

Guarantee favoring		
- Government	<u>4,875,067</u>	4,483,135
- Banks	<u>210,020</u>	215,091
- Others	<u>1,302,354</u>	1,216,041
	<u>6,387,441</u>	<u>5,914,267</u>

15.3 Trade related contingent liabilities

Import letters of credit	<u>30,520,353</u>	22,608,394
Acceptances	<u>1,980,167</u>	2,393,126
	<u>32,500,520</u>	<u>25,001,520</u>

15.4 Commitments in respect of forward exchange contracts

Purchases	<u>37,789,199</u>	<u>28,669,934</u>
Sales	<u>53,573,965</u>	<u>36,717,660</u>

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

	September 30, 2014 (Un-audited)	December 31, 2013 (Audited)
	Rupees in '000	
15.5 Commitments in respect of Islamic financings and related assets	<u>78,443,425</u>	<u>49,376,604</u>
15.6 Other commitments		
Bills for collection (inland)	117,122	152,412
Bills for collection (foreign)	<u>17,688,096</u>	<u>15,041,508</u>
	<u>17,805,218</u>	<u>15,193,920</u>
 16 PROFIT / RETURN EARNED ON ISLAMIC FINANCINGS AND RELATED ASSETS, INVESTMENTS AND PLACEMENTS	September 30, 2014 (Un-audited)	September 30, 2013 (Un-audited)
	Rupees in '000	
On financings to:		
- Customers	8,796,443	6,412,745
On investments in:		
- Available for sale securities	7,804,136	10,639,631
- Held for trading securities	45,457	1,152
On deposits with financial institutions	<u>4,147,084</u>	<u>139,010</u>
	<u>20,793,120</u>	<u>17,192,538</u>
 17 RETURN ON DEPOSITS AND OTHER DUES EXPENSED		
Deposits and other accounts	10,543,900	8,384,382
Other short term Musharakahs / Mudarabas	<u>691,345</u>	<u>768,251</u>
	<u>11,235,245</u>	<u>9,152,633</u>

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

	Note	September 30, 2014 (Un-audited)	September 30, 2013 (Un-audited)
18 BASIC AND DILUTED EARNINGS PER SHARE			
		Rupees in '000	
Profit after taxation		<u>3,576,292</u>	<u>2,877,263</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	18.1	<u>3.57</u>	<u>2.87</u>

18.1 There were no convertible dilutive potential ordinary shares outstanding on September 30, 2014 and September 30, 2013.

	Note	September 30, 2014 (Un-audited)	September 30, 2013 (Un-audited)
19 CASH AND CASH EQUIVALENTS			
Cash and balances with treasury banks	7	<u>23,227,480</u>	23,791,577
Balances with other banks	8	<u>2,116,479</u>	1,208,944
		<u>25,343,959</u>	<u>25,000,521</u>

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM
FINANCIAL INFORMATION (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2014**

20 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
September 30, 2014 (Un-audited)							
	Rupees in '000						
Total income	644,690	13,707,182	2,480,292	7,350,325	-	10,485	24,192,974
Total expenses	(505,441)	(11,840,803)	(2,002,609)	(6,264,159)	-	(3,670)	(20,616,682)
Net income	139,249	1,866,379	477,683	1,086,166	-	6,815	3,576,292
Segment Assets (Gross)	8,371,927	221,048,732	22,724,752	125,231,967	-	-	377,377,378
Segment Non Performing Loans	293,047	-	704,201	4,246,255	-	-	5,243,503
Segment Provision Required	241,900	-	737,390	5,189,206	-	-	6,168,496
Segment Liabilities	247,692	15,744,049	339,433,641	1,385,740	-	-	356,811,122
Segment Return on Assets (ROA) (%)	2.19%	1.20%	3.00%	1.25%	-	-	-
Segment Cost of funds (%)	4.78%	4.78%	4.78%	4.78%	-	-	-

September 30, 2013 (Un-audited)

Total income	773,720	11,693,057	2,056,556	5,100,486	-	6,272	19,630,091
Total expenses	(442,575)	(9,543,957)	(1,473,992)	(5,290,109)	-	(2,195)	(16,752,828)
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	276,317	15,371,079	280,274,482	1,545,889	-	-	297,467,767
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%	-	-	-

21 RELATED PARTY TRANSACTIONS

21.1 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.

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

21.3 Subsidiary company:

- Al Meezan Investment Management Limited

21.4 Key management personnel:

- President and Chief Executive Officer
- Deputy Chief Executive Officer

21.5 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, 2014**

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Sep 30, 2014 (Un-audited)	Dec 31, 2013 (Audited)	Sep 30, 2014 (Un-audited)	Dec 31, 2013 (Audited)	Sep 30, 2014 (Un-audited)	Dec 31, 2013 (Audited)	Sep 30, 2014 (Un-audited)	Dec 31, 2013 (Audited)	Sep 30, 2014 (Un-audited)	Dec 31, 2013 (Audited)
	Rupees in '000									
Islamic financing and related assets	100,000	356,420	100,000	200,000	-	156,420	-	-	-	-
Deposits	2,349,987	4,046,914	8,925	8,776	949,565	2,812,304	163,901	93,713	1,227,596	1,132,121
Other Balances										
Profit receivable on Islamic financings	4,799	7,124	4,799	3,716	-	3,408	-	-	-	-
Fee Receivable	9,030	4,883	9,030	4,883	-	-	-	-	-	-
Payable to defined benefit plan	52,816	78,525	-	-	-	-	-	-	52,816	78,525
Accrued Expenses	1,500	5,405	1,500	5,405	-	-	-	-	-	-
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. The same are accounted for through the movement presented above.

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	Sep 30, 2014 (Un-audited)	Sep 30, 2013 (Un-audited)	Sep 30, 2014 (Un-audited)	Sep 30, 2013 (Un-audited)	Sep 30, 2014 (Un-audited)	Sep 30, 2013 (Un-audited)	Sep 30, 2014 (Un-audited)	Sep 30, 2013 (Un-audited)	Sep 30, 2014 (Un-audited)	Sep 30, 2013 (Un-audited)
	Rupees in '000									
Transactions, income and expenses										
Profit earned on Islamic financings	19,586	48,398	12,557	9,617	7,029	38,781	-	-	-	-
Return on deposits / borrowings expensed	407,682	68,088	1,083	286	317,836	9,336	5,315	1,683	83,448	56,783
Dividend income earned	-	105,452	-	81,250	-	24,202	-	-	-	-
Capital gain - net	276,578	270,198	-	-	276,578	270,198	-	-	-	-
Reversal of provision for diminution in value of investments	1,000	-	-	-	1,000	-	-	-	-	-
Write off of provision for diminution in value of investments	14,000	-	-	-	14,000	-	-	-	-	-
Investment made	3,125	2,050,000	-	-	3,125	2,050,000	-	-	-	-
Charged for defined benefit plan	82,814	63,750	-	-	-	-	-	-	82,814	63,750
Contribution to defined contribution plan	103,749	88,767	-	-	-	-	-	-	103,749	88,767
Contribution to staff benevolent fund	10,000	8,773	-	-	-	-	-	-	10,000	8,773
Fees expensed	9,227	5,906	9,227	5,906	-	-	-	-	-	-
Fees and commission earned	87,635	53,541	87,635	53,541	-	-	-	-	-	-
Takaful Premiums paid	43,022	47,619	-	-	43,022	47,619	-	-	-	-
Takaful Claims received	36,203	39,174	-	-	36,203	39,174	-	-	-	-
Remuneration to the directors and key management personnel including fees to non-executive directors	90,259	79,944	-	-	-	-	90,259	79,944	-	-

22 DATE OF AUTHORISATION

These condensed interim financial information was authorised for issue on October 21, 2014 by the Board of Directors of the Bank.

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

Irfan Siddiqui
President & Chief Executive

Abdullateef A. Al-Asfour
Director

Mohammad Abdul Aleem
Director

BRANCH NETWORK

SOUTHERN REGION

CHAMAN

Chaman Branch

Khasra No. 579-580, Jogi Ram Road
Trunch Bazar, Chaman
Tel: (92-826) 618352, 628355

DADU

Dadu Branch

Ground Floor, Nareja Shopping Centre,
Kutchery Chowk, Near College Road, Dadu
Tel: (92-245) 710816-8

DIGRI

Digri Branch

Survey No.413, Ward No.B,
Tando Ghulam Ali Road, Digri
Tel: (92-233) 870213-16

DUKKI

Dukki Branch

Plot No.329, Nana Sahab,
Ziarat Road, Dukki
Tel: (92-824) 666013

HUB (LASBELA)

Hub Chowki Branch

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

HYDERABAD

Auto Bhan Branch

Shop No 6 & 7, Boulevard Enclave Auto
Bhan Road Latifabad No. 3, Hyderabad
Tel: (92-22) 3821291-8

Cloth Market Branch

C/916/918, 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 No. 7, Hyderabad
Tel: (92-22) 3866964-5

Market Road Branch

Market Road Hyderabad,
Survey No. 2669, 2669/1, Ward-A,
Market Road, Hyderabad
Tel: (92-22) 2638362-6

Qasimabad Branch

Plot No. QEA/R-6/03-4,11-12,
Housing Scheme No. 1,
Main Road Qasimabad, Hyderabad
Tel: (92-22) 2670511-5

KARACHI

26th Street DHA Branch

C-38-D, 26 Tauheed Commercial Street
Phase V, DHA, Karachi
Tel: (92-21) 35833182

Abdullah Haroon Road Branch

S/1, Plot No. P.R 2/31/5, Preedy Quarters,
Abdullah Haroon Road, Karachi
Tel: (92-21) 32700143-5

Abul Hasan Isphani Road Branch

Plot No. 25-A, Main Abul Hasan Isphani Road,
Azeem Khan Goth, Gulshan-e-Iqbal,
Block 4-A, Karachi
Tel: (92-21) 34810729-32

Al-Hilal Society Branch

Nafees Arcade, Plot No. SC-14,
Chandni Chowk, KDA Scheme No.7,
Main University Road, Karachi
Tel: (92-21) 34124111-5

Al Tijarah Centre Branch

S-8, Ground Floor, Al-Tijarah Centre,
Block-6, PECHS, Shahrah-e-Faisal, Karachi
Tel: (92-21) 34169030-4

Alamgir Road Branch

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

Azizabad Branch

Shahnaz Square, Shop # S-3 to S 6
Plot # CS -54 Block 7, F. B. Area Karachi
Tel: (92-21) 36376211-15, 36376216

BRANCH NETWORK

Babar Market Landhi Branch

2-A/167,168 & 169, Babar Market,
Landhi Township, Karachi
Tel: (92-21) 35011071-5

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

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 Road,
Civil Lines Quarters, Karachi.
Tel: (92-21) 35642370-74

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

Bin Qasim National Highway Branch

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

Block -A North Nazimabad Branch

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

Block-E North Nazimabad Branch

Plot No. ST-4, Shop No A/D-66 & 67,
Block-E, Hyderi, North Nazimabad, Karachi
Tel: (92-21) 36724294-6

Boat Basin Branch

Shop No. 40-43, Commercial Sub
Plot No. FL-7/C/4 of Plot No. 7,
Block No. 5, Clifton, Karachi
Tel: (92-21) 35870697-8

Bohrapir Branch

Ranchore Quarter, Prince Street,
Bohrapir, Karachi
Tel: (92-21) 32712915-8, 32712909

Boulton Market Branch

Plot No.8-9/D-I, Serai Quarters,
Boulton Market, M.A. Jinnah Road, Karachi
Tel: (92-21) 32467811-5

Bombay Bazar Branch

Plot No. 105, Shop No. 1 & 2, Mashallah Terrace,
Old Town Quarters, Bombay Bazar , Karachi
Tel: (92-21) 3246-8701 -05

Buffer Zone Branch

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

Citi Tower Branch

Citi Tower, 33-A, Block 6, PECHS
Sharah-e-Faisal, Karachi
Tel: (92-21) 34373263

Clifton Branch

Ground Floor, Al-Karam Centre, BC1,
Block-7 Clifton, Main Clifton Road, Karachi
Tel: (92-21) 35372060-4

Cloth Market Branch

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

Darakhshan Society Malir Branch

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

DHA Phase I Branch

Ground Floor, Plot No. 119,
DHA Phase I, Korangi Road, Karachi
Tel: (92-21) 35396854-8

DHA Phase II-Extention Branch

Plot No. 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

BRANCH NETWORK

F.B Area Branch

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

Federal B Industrial Area Branch

Plot No. ST-7, Block - 22,
Federal B Industrial Area, Karachi
Tel: (92-21) 36834625-29

FTC Branch

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

Garden West Branch

Shop No. 9,10,11 & 12 (Amin Centre),
Plot Survey No. 130/1, Sheet No. G-R.2,
Garden West, Karachi
Tel: (92-21) 32241383-7

Gizri Branch

Plot No. K-7/9 Gizri, Chaudhry
Khaliq-uz-Zaman Colony,
Bakhshan Village, Bazar Area, Clifton, Karachi
Tel: (92-21) 35865670-4

Gulbahar Branch

Shop No. 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: (92-21) 36701155-9

Gulbai SITE Area Branch

Plot No. C-25, Gulbai, SITE Area, Karachi
Tel: (92-21) 32594711-5

Gulberg Branch

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

Gulistan-e-Jauher Branch

Plot No. ST -9, Block 15, Scheme 36,
Gulistan-e-Jauher, Karachi
Tel: (92-21) 34030251-4

Block-1, Gulistan-e-Jauhar Branch

Shops No. 1, 2, 3, 7, Ground Floor, Samrah Arcade,
Plot No. SB-04, Block 1, KDA Scheme No. 36,
Gulistan-e-Jauhar, Karachi
Tel: (92-21) 34013922-6

Gulshan Block 2 Branch

Ground Floor Arif Residency,
Plot No. 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 No. 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 No. 1 & 2 SB, 1 Sector X - IV,
Opposite Roman Fountain Park
Scheme -4, Gulshan-e-Maymar, Karachi
Tel: (92-21) 36350513-5

Hub River Road Branch

Building No. 06 Commercial Sector No. 04,
Haroon Bahria Coperative Housing Society,
Hub River Road, Karachi
Tel: (92-21) 32364236-9

Hussainabad Branch

Block 3, Pakistan Memon Education &
Welfare Society, Hussainabad, Karachi
Tel: (92-21) 36320461-2

I. I. Chundrigar Road Branch

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

Jamshed Road Branch

Plot No. 713/6, Shaheen Tower,
Jamshed Quarters,
M.A Jinnah Road, Karachi
Tel: (92-21) 34923281-5

Jodia Bazar Branch

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

Joffa Towers Branch

SB-23 & 24, Office No. G2, 102-104,
Joffa Towers, Main University Road,
Block-13-C, Gulshan-e-Iqbal, Karachi
Tel: (92-21) 34830141-5

BRANCH NETWORK

Katchi Gali No.2 Branch

No. G-1, Situated at Katchi Gali No. 2,
Marriot Road, Karachi
Tel: (92-21) 32443526-7

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

KDLB Branch

2nd Floor, KDLB Building,
West Wharf Road, Karachi
Tel: (92-21) -32314103-07

Keamari Branch

Plot No. 29/1, Opposite Jungle Shah College,
Keamari Town, Karachi
Tel: (92-21) 32863170-4

Khadda Market

(Khayaban-e-Shamsheer) Branch
Plot No.4-C, Khadda Market,
Khayaban-e-Shamsheer, DHA Phase V, Karachi
Tel: (92-21) 35240811-5

Khakashan Clifton Branch

Building No. BC-1, Ground Floor
Al-Karam Center, Block 7, Clifton, Karachi
Tel: (92-21) 111-000-852

Khalid Bin Waleed Road Branch

Plot No. 89/N, Muhammadi Terrace,
Block-2, Khalid Bin Waleed Road, P.E.C.H.S, Karachi
Tel: (92-21) 34383914-6

Kharadar Branch

Shop No.1, Ground Floor,
Al-Fatima Plaza, Paria Street,
Ghulam Hussain Kassam Quarters,
Kharadar, Karachi
Tel: (92-21) 32316510-4

Khayaban-e-Bukhari Branch

Shop No. 1-2 & Mezanine Floor,
Plot No. 22-C, Khayaban-e-Bukhari,
Phase VI, DHA, Karachi
Tel: (92-21) 35243561-5

Khayaban-e-Rahat Branch

Plot No. 32 /C, Shop No.1-5,
Khayaban-e-Rahat Phase VI, DHA Karachi
Tel: (92-21) 3585-7531-35

Khayaban-e-Sehar Branch

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

Khayaban-e-Shamsheer Branch

23-C, Main Khayaban-e-Shamsheer,
Phase V (Ext) DHA, Karachi.
Tel: (92-21) 35247600-1 & 35247603-4

Korangi Branch

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

Korangi II Branch

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

Korangi Industrial Area II Branch

Plot No. 27 & 28, Sector-16
Korangi Industrial Area, Karachi
Tel: (92-21) 35144347, 35144341-45

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

Plot No.57, Jahangir Mansion, Shop No.14,
Thatia Compound Street, Wadhuma Odharam
Quarters, Light House, M.A Jinnah Road, Karachi
Tel: (92-21) 32742775-6

Marriott Hotel Branch

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

Metroville SITE Branch

Plot No. E-11 & E12, Block-1
Metroville, SITE, Karachi
Tel: (92-21) 36752607, 36752601-5

Model Colony Branch

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

BRANCH NETWORK

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) 36707431-4

New Challi Branch

Fakhri Trade Centre, Plot No. SR - 6/10,
Shahra-e-Liaquat, New Challi, Karachi
Tel: (92-21) 32602121-6

North Karachi Branch

Plot No. SA-6 (ST-8), 11-C-1, North Karachi, Karachi
Tel: (92-21) 36965051-5

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) 32713530-4

North Nazimabad Block-M Branch

Plot No.SB-2, Block-M,
North Nazimabad, Karachi
Tel: (92-21) 36627054-5

North Nazimabad Branch

Shop No. 9-12, Sub-plotNo. SC14-3,
Plot No. SC-14, Block-F, KDA Scheme No.2,
Samar Residency, North Nazimabad, Karachi
Tel: (92-21) 36723549-54

Orangi Town Branch

Plot No. LS-15, Sector 6-E,
Orangi Town, Karachi
Tel: (92-21) 36694370-4

P & O Plaza Branch

Ground Floor, P & O Plaza ,
Opposite Muhammadi House,
I. I. Chundrigar Road, Karachi
Tel: (92-21) 32467901-5

Pakistan Chowk Branch

Ground Floor, Plot No. 08, Survey Sheet No. RB-5,
Pakistan Chowk Arambagh Road, Karachi
Tel: (92-21) 32219651-6

Plaza Quarters Branch

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

PNSC Branch

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

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 Branch

Shop No. 1-B, Survey No. 273/2,
Sheet A. M (Part -2), Rahman Mansion,
Artillery Maidan Quarter, Frere Road,
Saddar, Karachi
Tel: (92-21) 32701151-5

Saddar Branch

Saddar Bazar Quarters,
Raja G. Ali Khan Road, Karachi
Tel: (92-21) 35224601-5

Saeedabad Baldia Town Branch

Plot No.604 & 609/1-A, Sector 5-J,
Saeedabad Baldia Town, Karachi
Tel: (92-21) 32817511-5

Safora Chowk Branch

Shop No. 3, 4, 5 & 6, Ground Floor, Prime Tower,
Plot No. SB-20, Block 7, KDA Scheme No. 36,
Safora Chowk, Gulistan-e-Jauhar, Karachi
Tel: (92-21) 34660661-5

Sharafabad Branch

Plot No.525, Block-3, Shop No. 1-3, Ground Floor,
Karachi Memon Cooperative Housing Society,
Sharafabad, Karachi
Tel: (92-21) 3494-2941-45

Shaheen Complex Branch

Shaheen Commercial Complex
M. R. Kayani Road, Karachi
Tel: (92-21) 111-852-852

BRANCH NETWORK

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

Shamsi Society Branch

CM 44 & 45, Ground Floor, Shamsi Cooperative
Housing Society, Malir Halt, Karachi
Tel: (92-21) 34682405-7

Shershah Branch

Plot No. D. 283/15 & 16, Quality Godown Shershah
Road, SITE Karachi.
Tel: (92-21) 32562411-15

Shireen Jinnah Colony Branch

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

Sir Syed Road Branch

Plot No. 152-S, Ground Floor,
Sir Syed Road, Block 2, PECHS, Karachi
Tel: (92-21) 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, Super Highway Branch

Showroom No. 1 & 2, Plot # D/41-A
SITE Super Highway Phase II, Karachi
Tel: (92-21) 36880348, 36880342-49

Soldier Bazar Branch

G-2, Ground Floor, Plot No. SOL.B-2/16,
VII-E/100/1, Soldier Bazar Quarters, Karachi.
Tel: (92-21) 32290320-24

Super Highway Branch

Highway Trade Centre, Shop No. 11-12-13 & 14,
Block-2, Sector 1-A, Super Highway, Karachi.
Tel: (92-21) 36830076-78, 36830045 & 36830107

Tariq Road Branch

Plot No. 138-A, Block No. 02,
PECHS, Tariq Road, Karachi
Tel: (92-21) 34300180-84

Textile Avenue Branch

Plot No. H-6, SITE Survey Sheet No. 21, Near SITE
Police Station SITE, Karachi
Tel: (92-21) 32584850-59

Urdu Bazar Branch

Shops 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: (92-21) 32203445-9

KHAIRPUR

Khairpur Branch

Shop No.1,2,3 Ground Floor
Civic Centre, Mall Road, Khairpur
Tel: (92-243) 715772-73

KUNRI

Kunri Branch

Plot No. 12, Survey No. 263,
Station Road, Deh Gorraho, Kunri,
District Umerkot
Tel: (92-238) 558412-15

LARKANA

Larkana Branch

Property No.1796, Ward No. A,
Bank Square, Bunder Road, Larkana
Tel: (92-74) 4055923-5

LORALAI

Loralai Branch

Plot No. 1060, Zhob Road,
Loralai, Balochistan
Tel: (92-824) 4660103

MIRPURKHAS

Mirpurkhas Branch

Plot No. 15, Ward No. A, Adam Mohallah Town,
Umerkot Road, Mirpurkhas
Tel: (92-233) 876103-8

BRANCH NETWORK

MORO

Moro Branch

Property No. 60, Ward 13,
Main Road National Highway, Moro
Tel: (92-242) 411008-14

MUSLIM BAGH

Muslim Bagh Branch

Shop No 40 - 41,
School Road, Muslim Bagh
Tel: (92-823) 669592-3

NAWABSHAH

Nawabshah Branch

Plot No. 573, Ground Floor, Ward-B,
Katcheri Road, Nawabshah
Tel: (92-244) 330902-6

QUETTA

Alamo Chowk Branch

Shop No.17-19, Al-Emirate City Plaza,
Alamo Chowk, Air Port Road, Quetta
Tel: (92-81) 2820158-9

Liaquat Bazar Branch

Shop No. 1,2 Alazmat Plaza, Masjid Road,
London Street, Quetta
Tel: (92-81) 2840195-6

Mannan Chowk Branch

Mannan Chowk, Jinnah Road, Quetta
Tel: (92-81) 2829470-2

Mission Road Branch

Shop No 1-30/51 & 1-30/52, Mission Road,
Opposite Palace Bakery, Quetta
Tel: (92-81) 2832851-5

Munsafi Road Branch

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

Sirki Road Branch

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

RASHIDABAD

Rashidabad Branch

Survey No. 510-511, Deh Daro,
Main Hyderabad Mirpurkhas Road, Rashidabad.
Tel: (92-22) 2732153-55

SHAHDADPUR

Shahdadpur Branch

Property No. 293/1, Ward-C,
Station Road, Shahdadpur
Tel: (92-235) 842952-3

SAKRAND

Sakrand Branch

Deh. 18, Taluka City Sakrand,
District, Nawabshah
Tel: (92-244) 322054-57

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

Military Road Branch

Plot No. E-717, Military Road, Sukkur
Tel: (92-71) 5630618, 5630631-33

Sukkur Branch

3-45, Ward-C, Station Road, Sukkur
Tel: (92-71) 5617192-4

TANDO ADAM

Tando Adam Branch

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

BRANCH NETWORK

TANDO ALLAHYAR

Tando Allahyar Branch

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

TANDO MOHAMMAD KHAN

Tando Mohammad Khan Branch

Plot No. 25-27, Deh Pattar, Main Badin, Hyderabad
National Highway, Tando Mohammad Khan
Tel: (92-22) 3341584-5

BRANCH NETWORK

CENTRAL REGION

AHMED PUR EAST

Ahmed Pur East Branch
Property No. 338, Block-IV, Kutchery Road,
Ahmed Pur East
Tel: (92-62) 2273261-2

ARIFWALA

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

BAHAWALNAGAR

Bahawalnagar Branch
Shop No. 12, Grain Market, Minchanabad Road,
Bahawalnagar
Tel: (92-63) 22 71611-2

BAHAWALPUR

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

Satellite Town Branch
Plot No.20/D, Street No.30,
One Unit Chowk, Satellite Town, Bahawalpur
Tel: (92-62) 2285303-04, 2285306-07

BUREWALA

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

CHICHAWATNI

Chichawatni Branch
Property No. 278-279, Adjacent National Saving
Centre, G.T. Road, Chichawatni
Tel: (92-405) 487601-03

CHINIOT

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

CHISHTIAN

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

CHUNG

Chung Multan Road Branch
Main Stop Chung,
Main Multan Road, Chung, Lahore
Tel: (92-42) 35404761- 63

DASKA

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

DERA GHAZI KHAN

Dera Ghazi Khan Branch
Jampur Road, Dera 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) 8505438-40

Civil Lines Branch
Plot No. 17/K, Civil Lines, Bilal Road, Faisalabad
Tel: (92-41) 2603471-473

Clock Tower Branch
P-175, Clock Tower, Karkhana Bazar, Faisalabad
Tel: (92-41) 2606085-7

BRANCH NETWORK

Dijkot Road Branch

Shops No. 68 & 69, Dijkot Road,
Adjacent to Grain Market, Faisalabad
Tel: (92-41) 2416141-4

Ghulam Muhammad Abad Branch

P-317, Alaf Sani Chowk, Main Saddar Bazar,
Ghulam Muhammad Abad, Faisalabad
Tel: (92-41) 2694381- 83

Gulberg Branch

P-307-A, Gulberg Colony, Main Bazar, Faisalabad
Tel: (92-41) 2541611-13, 2541618

Gole Cloth Katchery Bazar Branch

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

Jail Road Branch

Plot No. 17-B, Jail Road, Faisalabad
Tel: (92-41) 111-852-852

Jhang Road Branch

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

Madina Town Susan Road Branch

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

Millat Chowk Branch

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

Kotwali Road Branch

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

Peoples Colony Branch

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

Samanabad Branch

Plot No. P-178/1 A, Main Road, Samanabad,
Faisalabad
Tel: (92-41) 2663840-2

Sargodha Road Branch

Plot No. 654-656, Near Hafeez Plaza,
Ali Town Sargodha Road, Faisalabad
Tel: (92-41) 8785151-3

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

Chak No. 212-RB Main Road, Factory Area,
Opposite Madina Centre, Tata Market, Faisalabad
Tel: (92-41) 2417555-7

GOJRA

Gojra Branch

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

GUJRANWALA

Dal Bazar Branch

Property No. BII-19S-31, Near Chowk Chashma
Dal Bazar, Gujranwala
Tel: (92-55) 4227592-6

Kashmir Plaza Branch

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

Peoples Colony Branch

13-Y/ 7-SITE-1
Peoples Colony, Gujranwala
Tel: (92-55) 4240571-3

Satellite Town Gujranwala Branch

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

Sheikhupura Road Branch

Khewat No. 42, Khatooni No. 43
Main Sansi, Sheikhupura Road, Gujranwala
Tel: (92-55) 4233976, 4233981-83

Wapda Town Gujranwala Branch

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

GUJRAT

Chowk Pakistan Branch

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

BRANCH NETWORK

Gujrat Branch

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

HAFIZABAD

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

HAROONABAD

Haronabad Branch
14-C, Grain Market, Haroonabad
Tel: (92-63) 2251751-2

HASILPUR

Hasilpur Branch
68/B, Baldia Road, Hasilpur
Tel: (92-62) 2443300-1

JALALPUR JATTAN

Circular Road Branch
Khewat No. 1729/1730
Khatooni No. 2355-2358 2359-2362
Circular Road, Jalalpur Jattan
Tel: (92-53) 3430311, 3430313-5

JAMPUR

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

JHANG

Rail Bazar Chowk Branch
P-864, Block-9, Circular Road,
Rail Bazar Chowk, Jhang
Tel: (92-47) 7652203-4

Yousaf Shah Road Branch
P- 5, Yousaf Shah Road,
Near Church Chowk, Jhang
Tel: (92-47) 7652101-3

KABIRWALA

Kabirwala Branch
Property No. 162, Khanewal Road,
Opposite PSO Petrol Pump, Kabirwala
Tel: (92-65) 2400721-3

KAMOKI

G.T Road Kamoki Branch
Main G.T Road, Kamoki
Tel: (92-55) 6810351-3

KASUR

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

KEHROR PACCA

Kehror Pacca Branch
Plot No. 107/C/4, Khewat No. 27
Dunya Pur Road, Kahrro Pakka, District Lodhran
Tel: (92-608) 341020, 341016-17

KHANEWAL

Khanewal Branch
Plot No. 624-625, Block No. 8,
Sir Syed Road, Khanewal
Tel: (92-65) 2556625-7

KHANPUR

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

KHARIAN

G.T Road Kharian Branch
Ground Floor, Barakat Plaza,
Main G.T Road, Kharian
Tel: (92-537) 533497-8

KHUSHAB

Katha Chowk Khushab Branch
P-4106-27-1, Sargodha Road,
Katha Chowk, Khushab
Tel: (92-454) 711683-4

KOT ADDU

Kot Addu Branch
Khewat No. 264/241, Ward No. 2,
Mauza Pirhar Sharqi, G.T.Road, Kot Addu.
Tel: (92-66) 2240333-37

BRANCH NETWORK

LAHORE

Al-Saeed Chowk Branch

Al-Saeed Chowk, Near Phool Mandi,
Saggian By pass, Jaranwala Road,
Tehsil Ferozwala, District Sheikhpura, Lahore
Tel: (92-42) 37163873-5

Akbar Chowk Branch

885-D, Akbar Chowk, Faisal Town, Lahore
Tel: (92-42) 35201425-6

Akbari Mandi Branch

Outside Akbari Mandi, Circular Road, Lahore
Tel: (92-42) 37660969-70

Allama Iqbal Town Branch

8, Hunza Block, Allama Iqbal Town, Lahore
Tel: (92-42) 35296701-5

Azam Cloth Market Branch

19-Bismillah Block, Azam Cloth Market, Lahore
Tel: (92-42) 37642011-3

Bank Square Model Town Branch

Ground Floor, Central Commercial Market Area
Model Town, Lahore
Tel: (92-42) 35915601

Bedian Road Branch

Khasra No. 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

Property No. SW XI 1-S-1/B/6,
Main Bund, Road, Lahore
Tel: (92-42) 37482671-3

Canal Bank Road Branch

Mughalpura Lahore Branch PlotNo. 125,
StNo. 33, Naya Pul, Punj Pir Road, Canal Bank Road,
Mughalpura, Lahore
Tel: (92-42) 365543-44

Cavalry Ground Branch

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

Circular Road Branch

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

Civic Centre Johar Town Branch

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

Cloth Market Branch

F-2332, Rrara Tailian, Near Kashmir Block,
Azam Cloth Market, Lahore
(92-42) 7380461-65

College Road Branch

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

G.T Road Daroghawala Branch

Plot No. 329-F, Main G.T Road,
Daroghawala, Lahore
Tel: (92-42) 36550501-3

DHA Phase I Branch

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

DHA Phase III Branch

Plot No. 97-Y, DHA Phase III Commercial,
Opposite Sheba Park, Lahore
Tel: (92-42) 35742582-3

DHA Phase IV Branch

210-CCA, Phase-IV DHA, Lahore
Tel: (92-42) 35747761-2

DHA Phase VI Branch

Plot No. 101, Main Boulevard Phase VI
(Commercial), DHA Lahore
Tel: (92-42) 35006026, 042-35006028-9

Doctors Hospital - Johar Town Branch

Plot No.3-A, G-Block,
Doctors Hospital, Johar Town, Lahore
Tel: (92-42) 35453153-55

EME Housing Society Branch

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

BRANCH NETWORK

Ferozpur Road Branch

Opposite DESCOP Head Quarters,
18-KM Main Ferozpur Road, Lahore.
Tel: (92-42) 35401873-6

Garhi Shahu Branch

Property No.84 , Allama Iqbal Road,
Garhi Shahu, Lahore
Tel: (92-42) 36294191-92

Ghalib Market Branch

64 A-II, Gulberg III, Ghalib Market, Lahore
Tel: (92-42) 35772147-9

Gulberg Branch

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

Gulshan-e-Ravi Branch

Plot No. 9, Block F, Gulshan-e-Ravi, Lahore
Tel: (92-42) 37404822-5

Hall Road Branch

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

Ichra Branch

156-Main Ferozpur Road, Ichra, Lahore
Tel: (92-42) 37522989-1

Islampura Branch

Property No. 61, Main Bazar, Islampura, Lahore
Tel: (92-42) 37117463-4

J-III Johar Town Branch

Plot No. 12, Block- J-III,
Opposite Expo Centre Johar Town, Lahore
Tel: (92-42) 35311862 - 864

Johar Town Branch

63/R-1, M.A Johar Town Branch, Lahore
Tel: (92-42) 35314631-4

Karim Block Branch

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

Main Boulevard Branch

Shop No. 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) 36284501-4

Model Town C-Block Lahore Branch

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

Model Town Link Road Branch

Plot No. 13, Model Town Link Road, Lahore
Tel: (92-42) 35942355-8

Moon Market Allama Iqbal Town Branch

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

Mustafa Abad Branch

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

Multan Road Branch

S-94, R-334, Multan Road,
Near Social Security Hospital,
Multan Chungi, Lahore.
Tel: (92-42) 37492383-85

New Garden Town Branch

Ground Floor, Ibrahim Centre, 1-Aibak Block,
New Garden Town, Lahore
Tel: (92-42) 35941474-7

Peco Road Badami Bagh Branch

35-Peco Road, Badami Bagh, Lahore
Tel: (92-42) 37369610-3

Phase V Branch

Plot No. 6-CCA Phase V, DHA, Lahore
Tel: (92) 300 9498473

Punjab Cooperative Housing Society Branch

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

Q-Block DHA Phase II Branch

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

Qartaba Chowk Branch

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

BRANCH NETWORK

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) 37706835-7

Sabzazar Branch
Plot No. 325, Block-B Main Boulevard
Sabzazar, Lahore
Tel: (92-42) 35463204

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

Samanabad Branch
Plot No. 210, Main Poonch Road,
Samanabad, Lahore
Tel: (92-42) 37587213-5

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

Shahkam Chowk Branch
Plot No. 47-48, Block B, Molanwal Scheme
Shahkam Chowk, Canal Road, Lahore

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) 37377340-3

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) 35211591-4

Wahdat Road Branch
Plot No.16-A, Wahdat
Road Branch, Lahore.
Tel: (92-42) 35912954-56

Zahoor Elahi Road Branch
Building No. 3-A, Gulberg II
Zahoor Elahi Road, Lahore
Tel: (92-42) 111-852-852

Zarrar Shaheed Road Branch
Khasra No. 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) 364797-8

LAYYAH

Layyah Branch
Property No. B-II-174, 175, 176, Chobara Road,
Layyah
Tel: (92-606) 412975-7

MANDI BHAUDDIN

Mandi Bahauddin Branch
Plot No. 5/181 Ward No. 5,
Outside Ghallah Mandi, Near Tawakli Masjid,
Mandi Bahauddin
Tel: (92-546) 520931-3

BRANCH NETWORK

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, Ballo Khel Road, Mianwali
Tel: (92-459) 233305-9

MULTAN

Bosan Road Branch

Chungi No. 9, Lawyers Colony,
Bosan Road, Multan
Tel: (92-61) 6210090-2

Chowk Shaheedan Branch

Property No. 3493, Chowk Shaheedan, Multan
Tel: (92-61) 4502906-9

Chungi No.14 Branch

Ground Floor, Al Makkah Centre Chungi No.14,
Multan
Tel: (92-61) 4577572-4

Gulgashat Branch

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

Hussain Agahi Branch

Property No. 2560,
Ward No. 10, Hussain Agahi Road, Multan
Tel: (92-61) 4512206-7

Nawan Shaheer Branch

Plot No.92,93,94, LMQ Road,
Chowk Nawan Shaheer, Multan
Tel: (92-61) 4785604-07

Shah Rukn-e-Alam Branch

Shop No. 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

Vehari Chowk Branch

Shop Nos. 82,83,84,112, Madni Commercial Center
Near Vehari Chowk, Multan
Tel: (92-61) 6241201-3

Vehari Road Branch

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

MURIDKAY

Muridkay Branch

Khewat No. 1061, Khatooni No. 2615, G.T Road
Muridkay District Sheikhpura.
Tel: (92-42) 37980131-133

MUZAFFARGARH

Muzaffar Garh Branch

Property No. 470, Block No. IV, Hakeem Plaza,
Multan Road, Muzaffargarh
Tel: (92-662) 428708-10

OKARA

Okara Branch

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

PAKPATTAN

Pakpattan Branch

College Road, Pakpattan
Tel: (92-457) 352711-13

PATTOKI

Pattoki Branch

Shop No. 09-11, Abdullah Centre, Opposite Ghalla Mandi
Shahrah-e-Quaid-e-Azam, Pattoki
Tel: (92-49) 4421025-8

BRANCH NETWORK

PIR MAHAL

Pir Mahal Branch

Plot No. P-10-11, Kousar Abad,
Chak Abadi 779-GB, Qasba Pir Mahal
Tel: (92-46) 3367601-7

RAHIM YAR KHAN

Factory Area Branch

Plot No.21 & 22, Shahbaz Pur Road
Factory Area, Rahim Yar Khan
Tel: (92-68) 5887603-04, 5888605

Rahim Yar Khan Branch

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

RAIWIND

Raiwind Branch

Khasra No. 5024 & 5031, Main Bazar
Opposite Railway Phattak, Raiwind
Tel: (92-42) 35394620-2

SADIQABAD

Sadiqabad Branch

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

SAHIWAL

Sahiwal Branch

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

G.T. Road Sahiwal Branch

Property No. IV-343/334, 343/335
Ghalla Mandi, G.T Road, Sahiwal
Tel: (92-40) 4224911-2

SARGODHA

Gole Chowk Branch

Plot No.123-25, Block No. 10
Gole Chowk, Sargodha
Tel: (92-48) 3700943-45

Muslim Bazar Branch

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

Sargodha Branch

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

Satellite Town Branch

Plot No. 34 Block-C, Main Chowk,
Satellite Town, Sargodha
Tel: (92-48) 3223731-5

SHEIKHUPURA

Sheikhupura Branch

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

SIALKOT

Aziz Shaheed Road Branch

Qayyum Trade Center
Aziz Shaheed Road, Sialkot Cantt.
Tel: (92-52) 111-852-852

Kashmir Road Branch

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

Kutchery Road Branch

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

Pasrur Road Branch

Plot No. BXIV-II-S-IB/RH
Pul Aik Pasrur Road, Sialkot
Tel: (92-52) 3521710, 3521701-4

Shahabpura Road Branch

Plot No 31-A, Shahabpura Road,
Adjacent to Grays of Cambridge Ltd., Sialkot
Tel: (92-52) 3242941-43

Sialkot Cantt. Branch

Property No.1-4 & 5-8,
Aziz Shaheed Road, Sialkot Cantt.
Tel: (92-52) 4560143-5

TAUNSA

Taunsa Branch

Property ETO No.347, 348, 349, 350-III
Wahuwa Road, Taunsa
Tel: (92-64) 2601301-03, 2601201-02

TOBA TEK SINGH

Toba Tek Singh Branch

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

BRANCH NETWORK

VEHARI

Karkhana Bazar Vehari Road Branch

Plot No. 23, Block-A, Karkhana Bazar, Vehari
Tel: (92-67) 3366031-3

WAZIRABAD

Wazirabad Branch

Plot No. I-14S-37, Sialkot Road, Wazirabad
Tel: (92-55) 6600313-4

BRANCH NETWORK

NORTHERN REGION

ABBOTTABAD

Abbottabad Branch

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

Main Bazar Branch

PMC Chowk, Main Bazar, Abbottabad
Tel: (92-992) 341990-2

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: (92-928) 620841-3

BATAGRAM

Batagram Branch

Khasra No. 3359/971 & 3360/971,
Kahata No. 880/1351 & 881/1351
Sultan Market, Ajmeera, Batagram
Tel: (92-997) 310850-51

CHARSADDA

Main Tangi Road Charsadda Branch

Shop No. 1-2, Gul Market,
Near Singer Pakistan Outlet,
Main Tangi Road, Charsadda
Tel: (92-91) 9220171-3

CHAKWAL

Chakwal Branch

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

DADYAL

Dadyal Branch

Plot No. 313, Hussain Shopping Centre,
Main Bazar Dadyal, Mirpur Azad Kashmir
Tel: (92-5827) 465881-3

DERA ISMAIL KHAN

Dera Ismail Khan Branch

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

DINA

Dina Branch

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

GUJAR KHAN

Gujar Khan Branch

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

HARIPUR

Haripur Branch

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

Main Bazar Branch

Main Bazar, Near Sheranwala Gate, Haripur
Tel: (92-995) 615103, 615322

HAVELIAN

Havelian Branch

Near Old TMA Office, Main Bazar Havelian,
Distt. Abbottabad
Tel: (92-992) 811501-3

ISLAMABAD

Aabpara Branch

Plot No. Ramna 6/1-4,
Aabpara Market, Sector G-6, Islamabad
Tel: (92-51) 2603061-4

BRANCH NETWORK

Barakahu Branch

Fazal ul Haq Plaza, Main Murree Road, Baharakahu, Islamabad
Tel: (92-51) 2232881-2

DHA Phase II Branch

Plot No. 7, Sector A, Near Gate No-3, Kalsum Plaza, DHA Phase-II, Islamabad
Tel: (92-51) 5161562-4

E-11 Markaz Branch

Plot No. 02, 03, 04, Square Eleven Plaza, Islamabad Garden Phase II, Sector E-11/1 Islamabad.
Tel: (92-51) 2305691-92

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) 2655001-4

F-8 Branch

Panther Plaza, F-8 Markaz, Islamabad
Tel: (92-51) 2817403-5

F-10 Markaz Branch

Plot No. 2-F, F-10 Markaz, Islamabad
Tel: (92-51) 2112762-3

F-11 Branch

Shops No. 2, 3, 9, 10, 11 & 12, Ground Floor, Sardar Arcade, F-11 Markaz, Islamabad
Tel: (92-51) 2228384-5, 2228388-9

G-9 Markaz Branch

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

G-11 Branch

Plot No.15, Penorama Arcade, G-11 Markaz, Islamabad
Tel: (92-51) 2830513-6

I-8 Branch

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

I-9 Branch

Plot No. 2/A, Industrial Area, I-9, Islamabad
Tel: (92-51) 4859644-7

I-10 Branch

Shop No. 7-10, Ground Floor, Ahmadal Plaza, Plot No. 3-I, Sector I-10 Markaz, Islamabad
Tel: (92-51) 4432711-3

I-11 Sabzi Mandi Branch

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

Jinnah Avenue Branch

Plot No. 37-B, Tahir Plaza, Jinnah Avenue, Blue Area, Islamabad
Tel: (92-51) 2276712-5, 2801112-5

Jinnah Super Branch

Plot No. 11, Class-III, Shopping Centre Sector F-7/2, Islamabad
Tel: (92-51) 111-852-852

PWD Branch

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

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) 307640-2

Mansehra Branch

Meezan Plaza, Near Markazi Jamia Masjid, Abbottabad Road, Mansehra
Tel: (92-997) 308315-8

MARDAN

Mardan Branch

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

BRANCH NETWORK

Par Hoti Branch

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

MIRPUR AZAD KASHMIR

Mirpur Branch

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

MUZAFFARABAD

Madina Market Muzaffarabad A.K. Branch

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

Muzaffarabad Branch (AJK)

Secretariat Road, Sathra Muzaffarabad,
Azad Jammu & Kashmir (AJK)
Tel: (92-5822) 920458-60

NOWSHERA

Nowshera Branch

Taj Building, G.T Road, Nowshera Cantt.
Tel: (92-3) 613174-6

PABBI

Pabbi Branch

Khasra No. 2080, Main G. T. Road
Pabbi, Nowshera
Tel: (92-923) 528408, 528401-2

PESHAWAR

Charsada Road Branch

Property No. 190, Opposite Al Hajj Market,
Mirch Mandi, Charsadda Road, Peshawar
Tel: (92-91) 5270543-5

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

Plot No. 45, New Nanak Pura Gulbahar, Peshawar
Tel: (92-91) 2603091-3

Hayatabad Township Branch

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

Karkhano Market Branch

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

Khyber Bazar Branch

Plot No. 78, Shoba Chowk, Khyber Bazar, Peshawar
Tel: (92-91) 2564019-21

Kohat Road Branch

Khasra No.1493 & 1953,
MozaAcharHadbast No. 254, Opposite Small
Industrial Estate, Kohat Road, Peshawar
Tel: (92-91) 2320676, 2320576, 2325027

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) 5703400-2

Warsak Road Branch

Azam Market, Opp. Peshawar Public School & College
Warsak Road, Peshawar.
Tel: (92-91) 5201307- 9

RAWALPINDI

Adyala Road Branch

Ground Floor, Daulat Plaza, Near Dhaman Morh,
Main Adyala Road, Rawalpindi
Tel: (92-51) 5574880-2

Bahria Town Branch

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

Bahria Town Phase VII Branch

Plot No. 36, Sikanadar Arcade, Service Road
Spring North, Bahria Town Phase VII, Rawalpindi
Tel: (92-51) 5400371, 5400373-75

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

BRANCH NETWORK

Cantt Branch

Plot No. 366, Bank Road Saddar, Rawalpindi
Tel: (92-51) 5120201-8

Chaklala Scheme III Branch

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

Chandni Chowk Branch

Umer Farooq Plaza, Block C, Satellite Town,
Chandni Chowk, Murree Road, Rawalpindi
Tel: (92-51) 4851046-9

G.T Road Tarnol Branch

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

Hamilton Road Branch

Shop No. AA-710 - 713, Hamilton Road,
Raja Bazar, Rawalpindi.
Tel: (92-51) 5777192 - 194

Jinnah Road Branch

Property No. 167, Commercial Area,
Mohan Pura, Jinnah Road - City Saddar Road,
Rawalpindi City
Tel: (92-51) 5778511-2

Kallar Syedan Branch

Khewat No. 105, Khatooni No. 211
Choa Road, Mouza& Tehsil Kallar Syedan,
District Rawalpindi
Tel: (92-51) 3572264-66, 3572263

Kalma Chowk Branch

Ground Floor, Rajco Plaza, Kalma Chowk,
Kamal Abad, Rawalpindi
Tel: (92-51) 5684491-2

Khana Pul Branch

Meezan Bank Ltd., Khewat No. 1674
Khatooni No. 2185, Khasra No. 833
MouzaKhannaDak, Tehsil & District Rawalpindi
Tel: (92-51) 4473781-83, 4473780

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, Chistiabad, Shabbir Plaza,
Near Siddiqui Chowk, Saidpur Road Rawalpindi
Tel: (92-51) 4416215-17

RAWALAKOT

Rawalakot Branch

Plot No. D-269, D-113, Housing Scheme,
Rawalpindi Road, Rawalakot Azad Jammu Kashmir
Tel: (92-5824) 442240-41

SAWABI

Sawabi Branch

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

SWARI

Swari Bazar Branch

Khata No. 579, Khatooni No. 715
Khasra No. 2964, Moza Swari
Tehsil Gagra, District Buner
Tel: (92-939) 555209, 555204-5

SWAT

Green Chowk Branch

Abasin Tower, Green Chowk,
Madyan Road, Mingora Swat
Tel: (92-946) 711581-83

Mingora Branch

Makanbagh Chowk, Mingora Swat
Tel: (92-946) 714316-8

TAXILA

Taxila Branch

Khewat No. 17, Khatooni No. 29
Khasra No. 403, Nabi Plaza Chowk
Sara-e-Kala, Taxila
Tel: (92-51) 4545119, 4544119, 4547119

TIMERGARA

Timergara Branch

Al-Imran Hotel G.T Road,
Timergara Bazar, Timergara
Tel: (92-945) 825271-3

WAH CANTT

Wah Cantt Branch

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