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## Corporate Information

### Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>H.H. Sheikh Hamdan Bin Mubarak Al Nahayan</td>
<td>Chairman</td>
</tr>
<tr>
<td>Mr. Abdulla Khalil Al Mutawa</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Abdulla Nasser Hawaiieel Al-Mansoori</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Khalid Mana Saeed Al Otaiba</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Ikram Ul-Majeed Sehgal</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Nadeem Iqbal Sheikh</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Atif Bajwa</td>
<td></td>
</tr>
<tr>
<td><strong>Chief Executive Officer</strong></td>
<td></td>
</tr>
<tr>
<td>Mr. Yasar Rashid</td>
<td></td>
</tr>
<tr>
<td><strong>Secretary</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Board Risk Management Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Khalid Mana Saeed Al Otaiba</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Abdulla Khalil Al Mutawa</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Ikram Ul-Majeed Sehgal</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Atif Bajwa</td>
<td></td>
</tr>
<tr>
<td><strong>Chief Executive Officer</strong></td>
<td></td>
</tr>
<tr>
<td>Mr. Haroon Khalid</td>
<td></td>
</tr>
<tr>
<td><strong>Secretary</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Board Human Resource Management Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Abdulla Khalil Al Mutawa</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Khalid Mana Saeed Al Otaiba</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Nadeem Iqbal Sheikh</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Atif Bajwa</td>
<td></td>
</tr>
<tr>
<td><strong>Chief Executive Officer</strong></td>
<td></td>
</tr>
<tr>
<td>Mr. Mian Ejaz Ahmad</td>
<td></td>
</tr>
<tr>
<td><strong>Secretary</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Board Audit Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Abdulla Khalil Al Mutawa</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Khalid Mana Saeed Al Otaiba</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Nadeem Iqbal Sheikh</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Yasar Rashid</td>
<td></td>
</tr>
<tr>
<td><strong>Secretary</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Board Strategy and Finance Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Abdulla Khalil Al Mutawa</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Khalid Mana Saeed Al Otaiba</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Ikram Ul-Majeed Sehgal</td>
<td>Director</td>
</tr>
<tr>
<td>Mr. Atif Bajwa</td>
<td></td>
</tr>
<tr>
<td><strong>Chief Executive Officer</strong></td>
<td></td>
</tr>
<tr>
<td>Mr. M. Iftikhar Shabbir</td>
<td></td>
</tr>
<tr>
<td><strong>Secretary</strong></td>
<td></td>
</tr>
</tbody>
</table>
Central Management Committee

Mr. Atif Bajwa
Chairman

Mr. Bahauddin Khan
Member

Mr. Suhail Yaqoob Khan
Member

Mr. A. Wahid Dada
Member

Mr. Faisal Farooq Khan
Member

Mr. Khurram Hussain
Member

Ms. Mehreen Ahmed
Member

Mr. Mirza Zafar Baig
Member

Mr. Saad Ur Rahman Khan
Member

Mr. Syed Ali Sultan
Member

Mr. Rizwan Ata
Member

Mr. Abdul Rauf Danka
Secretary

Chief Operating Officer

Mr. Bahauddin Khan

Company Secretary

Mr. Mian Ejaz Ahmad

Chief Financial Officer

Mr. Mirza Zafar Baig

Auditors

KPMG Taseer Hadi & Co.
Chartered Accountants

Registered / Head Office

B. A. Building
I. I. Chundrigar Road,
Karachi, Pakistan.
www.bankalfalah.com
Bank Alfalah Limited

Directors’ Review

On behalf of the Board of Directors, I am pleased to present the condensed interim financial statements of the Bank for the half year ended June 30, 2013. (Rupees in ‘OOO)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit before provisions and taxation</td>
<td>3,618,995</td>
</tr>
<tr>
<td>Reversal / (provisions) against loans and advances - net</td>
<td>(483,105)</td>
</tr>
<tr>
<td>Provisions for diminution in value of investments</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(389,929)</td>
</tr>
<tr>
<td>(873,034)</td>
<td></td>
</tr>
<tr>
<td>Profit before taxation</td>
<td>2,745,961</td>
</tr>
<tr>
<td>Taxation</td>
<td>(802,550)</td>
</tr>
<tr>
<td>Profit after taxation</td>
<td>1,943,411</td>
</tr>
<tr>
<td>Earnings per share</td>
<td>Rs. 1.44</td>
</tr>
</tbody>
</table>

Performance Review:

The Bank continues to post consistent financial results despite a challenging business scenario and significant reduction in interest rates. Profit before tax was recorded at Rs. 2,746 million for the half year ended June 30, 2013 as compared to Rs. 3,579 million earned in corresponding period last year. Earnings per share for the half year were reported at Rs 1.44 as against Rs 1.72 in the corresponding period.

Total assets of the bank rose to Rs 556,493 million as at June 30, 2013 as compared to Rs 536,467 million as at December 31, 2012. Advances level remained stable in June 2013 as compared to December 2012 with net advances recorded at Rs 234,664 million, whereas net investments increased by 8.4% to reach Rs 205,404 million as at June 30, 2013.

Non performing loans (NPL) of the bank improved to Rs 21,494 million at June 2013 as compared to Rs 22,182 million at December 2012. Bank continues to maintain lower infection ratio as compared with the industry average with NPL to loans ratio recorded at 8.6% at June 2013.

Economic Outlook:

Despite positive sentiments witnessed after the recently held elections and the emergence of a stable political climate, the country continues to face formidable challenges including energy shortage, security situation, weak capital inflows, fiscal imbalances and the external account deficit which has restrained the GDP growth to 3-4%. SBP has lowered the discount rate by 50 basis points to 9% keeping in view the declining inflation levels and low private sector credit relative to risks to balance of payments position. The low interest rate environment and the afore-mentioned credit relative to risks to balance of payments position. The low interest rate environment and the afore-mentioned challenges faced by economy have put pressure on the overall banking industry.

Looking Ahead:

Post elections political stability has been established in the country leading to cautioned optimism on the economic front. However in view of the prevailing challenging business scenario, the Banking industry will continue to face significant pressures.
We believe that despite the challenges, the economy presents numerous opportunities to further expand bank’s balance sheet and improve its revenues. Bank continues to expand its branch network, introduce new products and services while keeping focus on improving its operational efficiency.

Bank strives to provide unmatched services to its customers and create value for our shareholders.

Credit Rating

PACRA, a premier rating agency of the country, has rated the Bank ‘AA’ (double A), Entity Rating for the Long Term and A1+ (A one plus) for the Short Term. These ratings denote a very low expectation of credit risk, a strong capacity for timely payment of financial commitments in the long term and the highest capacity for timely repayment in the short term, respectively. The unsecured subordinated debt (Term Finance Certificates) of the Bank has been awarded a credit rating of AA- (double A minus).

Acknowledgments:

On behalf of the Board, I would like to thank the State Bank of Pakistan, Ministry of Finance and other regulatory authorities for their continuous support and guidance. We would also like to thank our valued customers for their continued patronage. Most importantly, we would like to express our gratitude to our shareholders for their guidance and oversight. Finally, we would like to acknowledge the dedication and hard work of our employees across the Bank, who continue to contribute to the organization and hence enable us to perform consistently in a challenging business environment.

ATIF BAJWA
Director & Chief Executive Officer
Date: August 14, 2013
Place: Abu Dhabi
Independent auditors’ review report to the members of Bank Alfalah Limited

Introduction

We have reviewed the accompanying unaudited condensed interim statement of financial position of Bank Alfalah Limited (“the Bank”) as at June 30, 2013, and the related unaudited condensed interim profit and loss account, unaudited condensed interim statement of comprehensive income, unaudited condensed interim cash flow statement, unaudited condensed interim statement of changes in equity and notes to the accounts for the six-month period then ended (here-in-after referred to as the “interim financial information”). Management is responsible for the preparation and presentation of this unaudited condensed interim financial information in accordance with approved accounting standards as applicable in Pakistan for Interim Financial Reporting. Our responsibility is to express a conclusion on this unaudited condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity.” A review of unaudited condensed interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unaudited condensed interim financial information is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan for Interim Financial Reporting.

Other Matter

The figures for the quarter ended June 30, 2013 and 2012 in the unaudited condensed interim profit and loss account and unaudited condensed interim statement of comprehensive income have not been reviewed and we do not express a conclusion on them.

The financial statements of the Bank for the year ended December 31, 2012 and six months period ended June 30, 2012 were audited / reviewed by another firm of chartered accountants who have expressed unmodified opinions dated March 6, 2013 and August 27, 2012 thereon respectively.

Date: August 14, 2013

Karachi

KPMG Taseer Hadi & Co.
Chartered Accountants
Syed Iftikhar Anjum
# Unconsolidated Condensed Interim Statement of Financial Position

## As at June 30, 2013

<table>
<thead>
<tr>
<th>Note</th>
<th>June 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited) (Restated)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances with treasury banks</td>
<td>55,854,165</td>
<td>58,044,054</td>
</tr>
<tr>
<td>Balances with other banks</td>
<td>26,634,559</td>
<td>26,720,993</td>
</tr>
<tr>
<td>Lendings to financial institutions</td>
<td>5,833,649</td>
<td>876,870</td>
</tr>
<tr>
<td>Investments - net</td>
<td>8</td>
<td>205,403,674</td>
</tr>
<tr>
<td>Advances - net</td>
<td>9</td>
<td>234,663,971</td>
</tr>
<tr>
<td>Operating fixed assets</td>
<td>10</td>
<td>14,292,753</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>15</td>
<td>1,038,688</td>
</tr>
<tr>
<td>Other assets</td>
<td>12</td>
<td>12,772,022</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bills payable</td>
<td>8,505,828</td>
<td>8,430,910</td>
</tr>
<tr>
<td>Borrowings</td>
<td>17,787,623</td>
<td>21,227,834</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td>479,628,475</td>
<td>457,188,723</td>
</tr>
<tr>
<td>Sub-ordinated loans</td>
<td>10,433,175</td>
<td>5,874,742</td>
</tr>
<tr>
<td>Liabilities against assets subject to finance lease</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Deferred tax liabilities</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>10,692,086</td>
<td>13,756,441</td>
</tr>
<tr>
<td><strong>NET ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>527,047,187</td>
<td>506,408,650</td>
</tr>
<tr>
<td></td>
<td>29,446,294</td>
<td>30,058,044</td>
</tr>
<tr>
<td><strong>REPRESENTED BY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Share capital</td>
<td>13,491,563</td>
<td>13,491,563</td>
</tr>
<tr>
<td>Reserves</td>
<td>6,223,456</td>
<td>5,636,549</td>
</tr>
<tr>
<td>Unappropriated profit</td>
<td>5,246,776</td>
<td>6,372,270</td>
</tr>
<tr>
<td>Surplus on revaluation of assets - net of tax</td>
<td>24,961,795</td>
<td>25,500,382</td>
</tr>
<tr>
<td></td>
<td>4,484,499</td>
<td>4,557,662</td>
</tr>
<tr>
<td></td>
<td>29,446,294</td>
<td>30,058,044</td>
</tr>
<tr>
<td><strong>CONTINGENCIES AND COMMITMENTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

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Chief Executive Officer  
Director  
Director  
Chairman

Half Yearly Report June 30, 2013 | 07
Bank Alfalah Limited

Unconsolodated Condensed Interim Profit And Loss Account (Un-audited)

For the Quarter and Half Year ended June 30, 2013

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Markup / return / interest earned</td>
<td>10,868,406</td>
<td>21,440,270</td>
<td>11,598,891</td>
<td>22,743,433</td>
</tr>
<tr>
<td>Markup / return / interest expense</td>
<td>6,820,778</td>
<td>13,577,554</td>
<td>7,314,411</td>
<td>15,624,041</td>
</tr>
<tr>
<td>Net mark-up / interest income</td>
<td>4,038,628</td>
<td>7,862,716</td>
<td>4,274,480</td>
<td>7,119,392</td>
</tr>
</tbody>
</table>

Provision (reversal) against non-performing loans and advances - net

| Provision for diminution in value of investments - net | 549,167 | 483,015 | (24,619) | 349,871 |
| Bad debts written-off directly | 191,754 | 389,929 | 285,486 | 628,252 |

Net mark-up / interest income after provisions

| 3,297,670 | 6,989,608 | 4,122,482 | 9,750,572 |

Non-mark-up / interest income

| Fee, commission and brokerage income | 760,410 | 1,401,755 | 643,676 | 1,188,624 |
| Dividend income | 129,336 | 256,353 | 68,226 | 151,660 |
| Income from dealing in foreign currencies | 296,166 | 630,967 | 338,546 | 703,524 |
| Gain on sale of securities - net | 348,067 | 667,360 | 42,692 | 98,639 |
| Unrealised gain / (loss) on revaluation of investments classified as held for trading - net | 12,106 | 9,820 | 4,398 | (2,819) |
| Other income | 481,441 | 923,015 | 518,853 | 932,625 |
| Total non mark-up / interest income | 2,027,539 | 3,891,710 | 1,616,391 | 3,079,253 |

Non-mark-up / interest expenses

| Administrative expenses | 4,085,721 | 8,088,085 | 3,982,892 | 7,515,106 |
| Provision against off-balance sheet obligations | 4,134 | 8,462 | 4,625 | 1,200 |
| (Reversal) / provision against other assets | (17,477) | (36,155) | 22,579 | 22,579 |
| Other charges | 34,347 | 74,595 | 63,710 | 100,867 |
| Total non mark-up / interest expenses | 4,010,625 | 8,134,917 | 4,073,806 | 7,633,752 |

Extraordinary / unusual items

| Extraordinary / unusual items | 1,218,574 | 2,745,961 | 1,755,067 | 3,579,073 |
| Profit before taxation | 1,218,574 | 2,745,961 | 1,755,067 | 3,579,073 |

Taxation

| Taxation | 15 |
| Current | 587,607 | 1,253,170 | 844,027 | 1,339,964 |
| Deferred | (191,521) | (338,820) | (213,447) | (85,950) |
| Prior years | (10,000) | (10,000) | - | - |
| Total | 286,456 | 602,560 | 630,580 | 1,232,414 |

Profit after taxation

| 932,119 | 1,948,501 | 1,124,487 | 2,316,659 |

Basic and diluted earnings per share

| 0.69 | 1.44 | 0.63 | 1.72 |

The annexed notes 1 to 18 and Annexure I form an integral part of the unconsolodated condensed interim financial information.

Chief Executive Officer Director Director Chairman

08 | Bank Alfalah Limited
### Bank Alfalah Limited

**Unconsolidated Condensed Interim Statement of Comprehensive Income (Un-audited)**

*For the Quarter and Half Year ended June 30, 2013*

<table>
<thead>
<tr>
<th>Note</th>
<th>Quarter ended June 30, 2013</th>
<th>Half year ended June 30, 2013</th>
<th>Quarter ended June 30, 2012 (Restated)</th>
<th>Half year ended June 30, 2012 (Restated)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit after taxation</td>
<td>932,119</td>
<td>1,943,411</td>
<td>1,224,487</td>
<td>2,328,659</td>
</tr>
<tr>
<td>Other comprehensive income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Items that are or may be reclassified subsequently to profit or loss:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange differences on translation of net investment in foreign branches</td>
<td>2,552</td>
<td>198,225</td>
<td>196,775</td>
<td>231,947</td>
</tr>
<tr>
<td>Items that will never be reclassified to profit or loss:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Effect of change in accounting policy with respect to accounting for actuarial gains and losses - note 4</td>
<td>-</td>
<td>-</td>
<td>13,621</td>
<td>27,241</td>
</tr>
<tr>
<td>Comprehensive income - transferred to unconsolidated condensed interim statement of changes in equity</td>
<td>934,671</td>
<td>2,141,636</td>
<td>1,334,883</td>
<td>2,566,847</td>
</tr>
<tr>
<td>Components of comprehensive income not reflected in equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus / (Deficit) on revaluation of available-for-sale securities - net of tax</td>
<td>481,452</td>
<td>(55,074)</td>
<td>(35,734)</td>
<td>82,351</td>
</tr>
<tr>
<td>Total comprehensive income</td>
<td>1,416,123</td>
<td>2,086,562</td>
<td>1,299,149</td>
<td>2,669,188</td>
</tr>
</tbody>
</table>

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.
### Bank Alfalah Limited

#### Unconsolidated Condensed Interim Cash Flow Statement (Un-audited)

For the Half Year ended June 30, 2013

<table>
<thead>
<tr>
<th>Note</th>
<th>June 30, 2013</th>
<th>June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Rupees in '000)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**CASH FLOW FROM OPERATING ACTIVITIES**

<table>
<thead>
<tr>
<th></th>
<th>2,745,961</th>
<th>3,579,073</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit before taxation</td>
<td>2,745,961</td>
<td>3,579,073</td>
</tr>
<tr>
<td>Less: Dividend income</td>
<td>(256,353)</td>
<td>(151,660)</td>
</tr>
<tr>
<td>Adjustments for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>664,094</td>
<td>793,130</td>
</tr>
<tr>
<td>Amortisation</td>
<td>89,570</td>
<td>76,341</td>
</tr>
<tr>
<td>Provision against non-performing loans and advances - net</td>
<td>481,105</td>
<td>349,871</td>
</tr>
<tr>
<td>Provision for diminution in the value of investments - net</td>
<td>389,029</td>
<td>628,252</td>
</tr>
<tr>
<td>Provision against off-balance sheet obligations</td>
<td>8,462</td>
<td>1,200</td>
</tr>
<tr>
<td>(Reversal) / provision against other assets</td>
<td>(36,335)</td>
<td>22,579</td>
</tr>
<tr>
<td>Unrealised (gain) / loss on revaluation of investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>classified as held for trading - net</td>
<td>9,820</td>
<td>2,819</td>
</tr>
<tr>
<td>Bad debts written-off directly</td>
<td>16,54</td>
<td>1,697</td>
</tr>
<tr>
<td>Gain on sale of operating fixed assets - net</td>
<td>(9,927)</td>
<td>(5,846)</td>
</tr>
<tr>
<td>Charge for defined benefit plan</td>
<td>129,116</td>
<td>142,915</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2,489,038</td>
<td>3,427,413</td>
</tr>
<tr>
<td>(Increase) / decrease in operating assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lendings to financial institutions</td>
<td>(3,216,951)</td>
<td>3,900,960</td>
</tr>
<tr>
<td>Held-for-trading securities</td>
<td>(7,79,02)</td>
<td>(732,224)</td>
</tr>
<tr>
<td>Advances</td>
<td>(1,213,752)</td>
<td>(18,475,846)</td>
</tr>
<tr>
<td>Other assets (excluding tax recoverable and dividend receivable)</td>
<td>1,205,266</td>
<td>465,637</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>(1,984,539)</td>
<td>(14,444,673)</td>
</tr>
<tr>
<td>Increase / (decrease) in operating liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bills payable</td>
<td>74,918</td>
<td>5,060,779</td>
</tr>
<tr>
<td>Borrowings</td>
<td>(3,395,642)</td>
<td>12,433</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td>22,509,752</td>
<td>21,97,325</td>
</tr>
<tr>
<td>Other liabilities (excluding current taxation)</td>
<td>(3,201,934)</td>
<td>155,624</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>15,980,094</td>
<td>24,546,161</td>
</tr>
<tr>
<td>Income tax paid</td>
<td>16,204,391</td>
<td>17,541,059</td>
</tr>
<tr>
<td>Net cash generated from operating activities</td>
<td>(2,026,863)</td>
<td>(15,555,497)</td>
</tr>
</tbody>
</table>

**CASH FLOW FROM INVESTING ACTIVITIES**

<table>
<thead>
<tr>
<th></th>
<th>14,173,628</th>
<th>15,985,562</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net investments in available-for-sale securities</td>
<td>(18,592,447)</td>
<td>(16,086,975)</td>
</tr>
<tr>
<td>Investment in associates companies</td>
<td>2,969,799</td>
<td>1,952,531</td>
</tr>
<tr>
<td>Dividend income received</td>
<td>187,719</td>
<td>28,670</td>
</tr>
<tr>
<td>Investments in operating fixed assets</td>
<td>(1,302,967)</td>
<td>(427,662)</td>
</tr>
<tr>
<td>Proceeds from sale of operating fixed assets</td>
<td>13,997</td>
<td>19,388</td>
</tr>
<tr>
<td>Net cash used in investing activities</td>
<td>(36,723,699)</td>
<td>(15,914,048)</td>
</tr>
</tbody>
</table>

**CASH FLOW FROM FINANCING ACTIVITIES**

<table>
<thead>
<tr>
<th></th>
<th>4,558,433</th>
<th>(417,004)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proceeds / (Redemption) of sub-ordinated loans</td>
<td>4,558,433</td>
<td>(417,004)</td>
</tr>
<tr>
<td>Dividend paid</td>
<td>(2,698,315)</td>
<td>(2,36,023)</td>
</tr>
<tr>
<td>Exchange difference from / used in financing activities</td>
<td>1,860,032</td>
<td>(2,778,027)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decrease in cash and cash equivalents</td>
<td>(491,926)</td>
<td>(2,473,566)</td>
</tr>
<tr>
<td>Cash and cash equivalents at the beginning of the period</td>
<td>85,555,740</td>
<td>69,927,497</td>
</tr>
<tr>
<td>Cash and cash equivalents at the end of the period</td>
<td>85,063,814</td>
<td>67,453,931</td>
</tr>
</tbody>
</table>

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

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**Chief Executive Officer**  **Director**  **Director**  **Chairman**
Bank Alfalah Limited

Unconsolidated Condensed Interim Statement of Changes In Equity (Un-audited)

For the Half Year ended June 30, 2013

<table>
<thead>
<tr>
<th>Share Capital</th>
<th>Statutory Reserve</th>
<th>Exchange Reserve</th>
<th>Unappropriated Profit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as at January 1, 2012 - as previously reported</td>
<td>13,491,563</td>
<td>3,661,758</td>
<td>4,385,006</td>
<td>5,248,059</td>
</tr>
<tr>
<td>Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(243,840)</td>
</tr>
<tr>
<td>Balance as at January 1, 2012 - re presented</td>
<td>13,491,563</td>
<td>3,661,758</td>
<td>4,385,006</td>
<td>5,004,219</td>
</tr>
<tr>
<td>Changes in equity for the half year ended June 30, 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Comprehensive income for the period</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit after taxation for the half year ended June 30, 2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,326,659</td>
</tr>
<tr>
<td>Other comprehensive income for half year ended June 30, 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange differences on translation of net investment in foreign branches</td>
<td>-</td>
<td>-</td>
<td>232,947</td>
<td>-</td>
</tr>
<tr>
<td>Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4</td>
<td>-</td>
<td>-</td>
<td>27,241</td>
<td>-</td>
</tr>
<tr>
<td>Transfer from surplus on revaluation of fixed assets - net of tax</td>
<td>-</td>
<td>-</td>
<td>14,848</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to statutory reserve</td>
<td>-</td>
<td>465,332</td>
<td>-</td>
<td>(465,332)</td>
</tr>
<tr>
<td>Transactions with owners, recorded directly in equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final cash dividend for the year ended December 31, 2011 @ 17.5%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(2,360,023)</td>
</tr>
<tr>
<td>Balance as at June 30, 2012 - re presented</td>
<td>13,491,563</td>
<td>4,127,090</td>
<td>4,546,612</td>
<td>22,836,718</td>
</tr>
<tr>
<td>Changes in equity for the half year ended December 31, 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Comprehensive income for the period</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit after taxation for the half year ended December 31, 2012</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,229,462</td>
</tr>
<tr>
<td>Other comprehensive income for half year ended December 31, 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange differences on translation of net investment in foreign branches</td>
<td>-</td>
<td>-</td>
<td>392,114</td>
<td>-</td>
</tr>
<tr>
<td>Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4</td>
<td>-</td>
<td>-</td>
<td>27,241</td>
<td>-</td>
</tr>
<tr>
<td>Transfer from surplus on revaluation of fixed assets - net of tax</td>
<td>-</td>
<td>-</td>
<td>14,847</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to statutory reserve</td>
<td>-</td>
<td>445,892</td>
<td>-</td>
<td>(445,892)</td>
</tr>
<tr>
<td>Balance as at December 31, 2012 - re presented</td>
<td>13,491,563</td>
<td>4,572,982</td>
<td>1,063,567</td>
<td>6,372,270</td>
</tr>
<tr>
<td>Changes in equity for the half year ended June 30, 2013</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Comprehensive income for the period</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profit after taxation for the half year ended June 30, 2013</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,943,411</td>
</tr>
<tr>
<td>Other comprehensive income for the half year ended June 30, 2013</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange differences on translation of net investment in foreign branches</td>
<td>-</td>
<td>-</td>
<td>198,225</td>
<td>-</td>
</tr>
<tr>
<td>Transfer from surplus on revaluation of fixed assets - net of tax</td>
<td>-</td>
<td>-</td>
<td>18,090</td>
<td>-</td>
</tr>
<tr>
<td>Transfer to statutory reserve</td>
<td>-</td>
<td>388,682</td>
<td>-</td>
<td>(388,682)</td>
</tr>
<tr>
<td>Transactions with owners, recorded directly in equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final cash dividend for the year ended December 31, 2012 @ 20%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(2,698,313)</td>
</tr>
<tr>
<td>Balance as at June 30, 2013</td>
<td>13,491,563</td>
<td>4,961,664</td>
<td>1,261,792</td>
<td>5,246,776</td>
</tr>
</tbody>
</table>

* This represents reserve created under section 2K(1) (a) of the Banking Companies Ordinance, 1962.

The annexed notes 1 to 19 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

Chief Executive Officer
Director
Director
Chairman

Half Yearly Report June 30, 2013 | 11
Bank Alfalah Limited

Notes to The Unconsolidated Condensed Interim Financial Information (Un-audited) For the Half Year ended June 30, 2013

1 STATUS AND NATURE OF BUSINESS

Bank Alfalah Limited (the Bank) is a banking company incorporated in Pakistan on June 21, 1992 as a public limited company under the Companies Ordinance, 1984. It commenced its banking operations on November 1, 1992. The Bank’s registered office is at B. A. Building, I. I. Chundrigar Road, Karachi and is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and is operating through 354 conventional banking branches including 9 sub branches (2012: 353 branches including 10 sub branches), 8 overseas branches (2012: 7 branches), 110 Islamic banking branches (2012: 110 branches) and 1 offshore banking unit (2012: 1 unit).


Pakistan Credit Rating Agency Limited (PACRA) has assigned a long term credit rating of AA [Double A] and a short term credit rating of A1+ [A one plus] to the Bank.

2 BASIS OF PRESENTATION

2.1 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan has issued various circulars from time to time. Permissible form of trade-related modes of financing includes purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in the unconsolidated condensed interim financial information as such, but are restricted to the amount of facility actually utilised and the appropriate portion of mark-up thereon.

2.2 Key financial figures of the Islamic Banking business are disclosed in Annexure I to the unconsolidated condensed interim financial information.

2.3 The disclosures made in the unconsolidated 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 annual financial statements and should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2012.

3 STATEMENT OF COMPLIANCE

3.1 The unconsolidated condensed interim financial information of the Bank for the half year ended June 30, 2013 has been prepared in accordance with the requirements of the International Accounting Standard 34 - Interim Financial Reporting, provisions of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 and directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. In case where requirements differ, the provisions of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the said directives have been followed.

3.2 The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, ‘Financial Instruments: Recognition and Measurement’ and International Accounting Standard (IAS) 40, ‘Investment Property’ for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. Further, the Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, ‘Financial Instruments: Disclosures’ on banks through its notification S.R.O. 411(I)/2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of the unconsolidated condensed interim financial information. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.
3.3 In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) 1 - Musharaka issued by the Institute of Chartered Accountants of Pakistan (ICAP). IFAS 1 was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of conventional banks pending resolution of certain issues e.g.; invoicing of goods, recording of inventories, concurrent application with other approved accounting standards in place for conventional banks, etc. Pakistan Banks Association and Modaraba Association of Pakistan have taken up the issue with the SBP and SECP.

3.4 New disclosure requirement relating to Islamic Banking Business

Disclosure relating to Islamic banking business (as given in Annexure I) has been amended to conform to the revised presentation specified by the SBP. The effect of this change on the unconsolidated condensed interim financial information of the Islamic banking business (as appearing in Annexure I) can be summarised as follows:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Decrease in other assets</td>
<td>(1,688,080)</td>
<td>(3,827,408)</td>
</tr>
<tr>
<td>Increase in Islamic Financing and Related Assets</td>
<td>1,688,080</td>
<td>3,827,408</td>
</tr>
</tbody>
</table>

There is no impact of this change on the profit after taxation and earnings per share for the current or prior periods. The above change has only been made in the disclosure relating to Islamic business as given in Annexure I to the unconsolidated condensed interim financial information and the same has not been applied to the unconsolidated condensed interim financial information of the Bank.

4 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies and the methods of computation adopted in the preparation of the unconsolidated 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 except as explained below:

4.1 Change in accounting policies

a) Presentation of items of other comprehensive income

As a result of the amendments to IAS 1, the Bank has modified the presentation of items of other comprehensive income in its unconsolidated condensed statement of comprehensive income, to present separately items that would be reclassified to profit or loss in the future from those that would never be. The adoption of the amendment to IAS 1 has no impact on the recognized assets, liabilities and comprehensive income of the Bank.

b) Employee Benefits (Defined Benefit Plan)

Effective from 1 January 2013, the revised IAS 19 ‘Employee Benefits’ became applicable which changed the basis for recognition of actuarial gains and losses. The revised IAS 19 requires that actuarial gains and losses to be recognised immediately in other comprehensive income. Previously, actuarial gains and losses were being amortised over the expected average remaining working lives of employees as allowed under the relevant provision of previous IAS 19.

The revised accounting policy of employee benefits - defined benefit plan is as follows:

The Bank operates an approved funded gratuity scheme covering eligible employees whose period of employment with Bank is five years or more. Contributions to the fund are made on the basis of actuarial recommendations. Projected Unit Cost Method is used for the actuarial valuation. Actuarial gains and losses are recognised immediately in other comprehensive income. Gratuity is payable to staff on completion of the prescribed qualifying period of service under the scheme.
Effects of retrospective application of change in accounting policy are as follows:

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

Un-recognised actuarial losses of prior periods have been recognised in the statement of financial position through other comprehensive income. The cumulative balance for un-recognised actuarial losses that existed as at January 01, 2012 and the actual amounts recognised in the year 2012 have been presented and disclosed as part of the statement of changes in equity, while the corresponding period adjustment through other comprehensive income is re-presented and disclosed as part of the Statement of Comprehensive Income. The Statement of Financial Position also presents the prior year numbers as restated, due to the said change.

The management is in process of determining the effect of this change to the amount to be recognised through Comprehensive Income for the full year ending December 31, 2013. In the absence of such full year valuation, the management has not considered any amount as an adjustment for the purposes of the unconsolidated condensed interim financial information for the current period. The amount is not expected to be materially significant for the current period

<table>
<thead>
<tr>
<th>Effect on statement of financial position</th>
<th>As at 31 December 2012</th>
<th>As at 01 January 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>As previously reported</td>
<td>Re-stated</td>
</tr>
<tr>
<td>Increase in payable to gratuity fund</td>
<td>- 189,358</td>
<td>189,358</td>
</tr>
<tr>
<td>Decrease in unappropriated profit</td>
<td>6,561,628</td>
<td>(189,358)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Effect on other comprehensive income</th>
<th>As at 31 December 2012</th>
<th>As at 01 January 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amortisation of actuarial gains / (losses) recognised in other comprehensive income</td>
<td>- 27,241</td>
<td>27,241</td>
</tr>
</tbody>
</table>

The effect on unconsolidated profit and loss account in the current year and prior year being impractical have not been re-stated.

4.2 Employees Stock Option Scheme

The Bank's Employees Stock Option Scheme was duly approved by the Bank's Shareholders in their Annual General Meeting held on March 29, 2013. Under the scheme, the Bank shall grant share options to key employees, to be decided by the Board's Compensation Committee formulated in this regard. The Scheme is subject to necessary approval from the Securities and Exchange Commission of Pakistan.
5 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The basis and methods used for critical accounting estimates and judgments adopted in the unconsolidated 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.

6 FINANCIAL RISK MANAGEMENT

The Bank’s Financial Risk Management objectives and policies are consistent with those disclosed in the annual financial statements for the year ended December 31, 2012.

7 LENDINGS TO FINANCIAL INSTITUTIONS

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td></td>
<td>(Rupees in ‘OOO)</td>
<td></td>
</tr>
<tr>
<td>Call money lendings</td>
<td>71</td>
<td>2,616,698</td>
</tr>
<tr>
<td>Repurchase agreement lendings (Reverse Repo)</td>
<td>7.2</td>
<td>3,216,951</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5,833,649</td>
</tr>
<tr>
<td></td>
<td></td>
<td>876,870</td>
</tr>
</tbody>
</table>

7.1 These represent lending to financial institutions at interest rates ranges from 0.1% to 13.00% per annum (December 31, 2012: 2.74% to 11.00% per annum) with maturities up to November 2013 (December 31, 2012: March 2013).

7.2 These represent short-term lending to financial institutions against investment securities. These carry mark-up at rates up to 9.00% per annum (December 31, 2012: Nil) with maturity up to July 2013 (December 31, 2012: Nil).
## 8 INVESTMENTS

### 8.1 Investments by types

<table>
<thead>
<tr>
<th>June 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Held by Bank</td>
<td>Given as collateral</td>
</tr>
</tbody>
</table>

#### Held-for-trading securities

<table>
<thead>
<tr>
<th>Market Treasury Bills</th>
<th>3,416,379</th>
<th>-</th>
<th>3,416,379</th>
<th>1,000,193</th>
<th>-</th>
<th>1,000,193</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pakistan Investment Bonds</td>
<td>842,558</td>
<td>-</td>
<td>842,558</td>
<td>480,749</td>
<td>-</td>
<td>480,749</td>
</tr>
<tr>
<td>Overseas Bonds</td>
<td>28,940</td>
<td>-</td>
<td>28,940</td>
<td>28,362</td>
<td>-</td>
<td>28,362</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,395,877</td>
<td>-</td>
<td>4,395,877</td>
<td>1,709,604</td>
<td>-</td>
<td>1,709,604</td>
</tr>
</tbody>
</table>

#### Available-for-sale securities

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pakistan Investment Bonds</td>
<td>14,996,787</td>
<td>5,000</td>
<td>15,001,787</td>
<td>21,457,589</td>
<td>25,000</td>
<td>21,682,589</td>
</tr>
<tr>
<td>Fully paid up ordinary shares / units - Listed</td>
<td>3,964,077</td>
<td>-</td>
<td>3,964,077</td>
<td>3,054,630</td>
<td>-</td>
<td>3,054,630</td>
</tr>
<tr>
<td>Fully paid up ordinary shares - Unlisted</td>
<td>4,426,616</td>
<td>-</td>
<td>4,426,616</td>
<td>4,496,677</td>
<td>-</td>
<td>4,496,677</td>
</tr>
<tr>
<td>Term Finance Certificates</td>
<td>1,013,939</td>
<td>-</td>
<td>1,013,939</td>
<td>1,270,903</td>
<td>-</td>
<td>1,270,903</td>
</tr>
<tr>
<td>Preference Shares - Listed</td>
<td>104,835</td>
<td>-</td>
<td>104,835</td>
<td>104,835</td>
<td>-</td>
<td>104,835</td>
</tr>
<tr>
<td>Preference Shares - Unlisted</td>
<td>340,000</td>
<td>-</td>
<td>340,000</td>
<td>40,000</td>
<td>-</td>
<td>40,000</td>
</tr>
<tr>
<td>Sukuk Bonds</td>
<td>12,488,072</td>
<td>52,368,029</td>
<td>64,856,101</td>
<td>47,429,865</td>
<td>-</td>
<td>47,429,865</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>173,298,876</td>
<td>1,493,637</td>
<td>174,792,513</td>
<td>152,521,221</td>
<td>5,969,319</td>
<td>158,490,540</td>
</tr>
</tbody>
</table>

#### Held-to-maturity securities

<table>
<thead>
<tr>
<th>Market Treasury Bills</th>
<th>2,999,892</th>
<th>-</th>
<th>2,999,892</th>
<th>6,552,224</th>
<th>-</th>
<th>6,552,224</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pakistan Investment Bonds</td>
<td>14,320,757</td>
<td>-</td>
<td>14,320,757</td>
<td>11,809,204</td>
<td>-</td>
<td>11,809,204</td>
</tr>
<tr>
<td>Term Finance Certificates</td>
<td>37,500</td>
<td>-</td>
<td>37,500</td>
<td>626,374</td>
<td>-</td>
<td>626,374</td>
</tr>
<tr>
<td>Pakistan Euro Bonds</td>
<td>2,233,656</td>
<td>-</td>
<td>2,233,656</td>
<td>1,605,457</td>
<td>-</td>
<td>1,605,457</td>
</tr>
<tr>
<td>Credit Linked Note</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>485,749</td>
<td>-</td>
<td>485,749</td>
</tr>
<tr>
<td>Overseas Bonds</td>
<td>2,984,573</td>
<td>-</td>
<td>2,984,573</td>
<td>4,718,310</td>
<td>-</td>
<td>4,718,310</td>
</tr>
<tr>
<td>Sukuk Bonds</td>
<td>2,524,993</td>
<td>-</td>
<td>2,524,993</td>
<td>2,731,652</td>
<td>-</td>
<td>2,731,652</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>22,981,917</td>
<td>-</td>
<td>22,981,917</td>
<td>38,550,935</td>
<td>-</td>
<td>38,550,935</td>
</tr>
</tbody>
</table>

#### Associates

<table>
<thead>
<tr>
<th>Allsopp Insurance Limited</th>
<th>68,990</th>
<th>-</th>
<th>68,990</th>
<th>68,990</th>
<th>-</th>
<th>68,990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allsopp ISHP Value Fund</td>
<td>100,000</td>
<td>-</td>
<td>100,000</td>
<td>100,000</td>
<td>-</td>
<td>100,000</td>
</tr>
<tr>
<td>Allsopp ISHP Income Multiplier Fund</td>
<td>250,000</td>
<td>-</td>
<td>250,000</td>
<td>250,000</td>
<td>-</td>
<td>250,000</td>
</tr>
<tr>
<td>Allsopp ISHP Value Fund</td>
<td>250,000</td>
<td>-</td>
<td>250,000</td>
<td>250,000</td>
<td>-</td>
<td>250,000</td>
</tr>
<tr>
<td>Allsopp ISHP Cash Fund</td>
<td>1,500,000</td>
<td>-</td>
<td>1,500,000</td>
<td>1,500,000</td>
<td>-</td>
<td>1,500,000</td>
</tr>
<tr>
<td>Allsopp ISHP Investment Management Limited</td>
<td>120,453</td>
<td>-</td>
<td>120,453</td>
<td>120,453</td>
<td>-</td>
<td>120,453</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,239,483</td>
<td>-</td>
<td>2,239,483</td>
<td>2,239,483</td>
<td>-</td>
<td>2,239,483</td>
</tr>
</tbody>
</table>

#### Subsidiary

| Allsopp Securities (Private) Limited | 826,000 | - | 826,000 | 826,000 | - | 826,000 |

#### Investments at cost

| 206,275,207 | 1,493,637 | 207,768,844 | 187,506,938 | 5,969,319 | 193,476,257 |

#### Less: Provision for diminution in value of investments

| 8,2 (6,425,993) | - | (6,425,993) | (6,123,518) | - | (6,123,518) |

#### Investments (net of provisions)

| 189,549,214 | 1,493,637 | 191,042,851 | 181,383,420 | 5,969,319 | 187,414,035 |

#### Surplus on revaluation of

| 9,820 | - | 9,820 | 1,511 | - | 1,511 |

#### Total investments

| 201,069,724 | 1,493,637 | 202,563,364 | 183,505,937 | 5,980,826 | 189,486,763 |

### 8.2 Particulars of provision for diminution in value of investments

- **Opening balance**: 6,123,518
- **Charge for the period / year**: 4,585,554
- **Reversals**: (3,120)
- **Provision written off during the period / year**: (87,454)
- **Closing balance**: 6,123,518

---

16 | Bank Alfalah Limited
8.3 Particulars of provision for diminution in value of investments by type and segment

**Available for sale securities**

**Listed companies / mutual funds**
- Fully paid up ordinary shares / units
  - Watson Telecom Limited (Related party) 287,223 287,223
  - Others - 45,454

- Preference shares
  - Agritech Limited 108,835 108,835

**Unlisted companies**
- Fully paid up ordinary shares of Rs. 10 each
  - Pakistan Export Finance Guarantee Agency Limited 5,725 5,725
  - Al-Hamra Hills (Private) Limited - 33,000
  - Al-Hamra Avenue (Private) Limited 32,500 25,000
  - Warid Telecom (Private) Limited (Related party) 4,966,796 4,003,746

- Term finance certificates
  - Azgard Nine Limited 76,220 76,220
  - Flying Board & Paper Products 21,500 21,500

- Preference shares
  - First Dawood Investment Bank Limited 15,000 15,000
  - Trust Investment Bank Limited 23,652 23,652

**Held-to-maturity securities**

**Listed securities**
- Term finance certificates
  - Gharibwal Cement Limited 8,120 8,120
  - New Allied Electronics 2,185 2,185

**Unlisted securities**
- Term finance certificates / sukuk bonds
  - Agritech Limited 465,000 465,000
  - Zulekha Textile Mills Limited (formerly Khunja Textile Mills Limited) 27,814 28,988
  - BRR Guardian Modaraba 25,000 25,000
  - Sitara Peroxide (Private) Limited 59,771 59,771
  - Sitara Energy Limited 7,926 7,926
  - Security Leasing Corporation Limited 66,726 53,203

**Investment in subsidiary company**

**Unlisted company**
- Fully paid up ordinary shares of Rs. 10 each
  - Alifalah Securities (Private Limited) 826,000 826,000

<table>
<thead>
<tr>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td>(Rupees in ‘000)</td>
<td>(Rupees in ‘000)</td>
</tr>
</tbody>
</table>
9 ADVANCES - NET

Loans, cash credits, running finances, etc.
- In Pakistan
  - Domestic
  - Overseas
- Outside Pakistan
  - Domestic
  - Overseas

Net investment in finance lease
- In Pakistan
  - Domestic
  - Overseas
- Outside Pakistan
  - Domestic
  - Overseas

Financing and investing assets under IFAS 2 jihar
- Domestic
  - Overseas
- Payable in Pakistan
- Payable outside Pakistan
- Provision against advances
  - Specific provision against non-performing advances
  - General provision against advances

<table>
<thead>
<tr>
<th>Classification</th>
<th>June 30, 2013 (Un-audit)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic</td>
<td>Overseas</td>
<td>Total</td>
</tr>
<tr>
<td>(Rupees in ’000)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets Especially Mentioned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Agn/Financing)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substandard</td>
<td>3,600,391</td>
<td>202,373</td>
</tr>
<tr>
<td>Doubtful</td>
<td>866,508</td>
<td>129,696</td>
</tr>
<tr>
<td>Loss</td>
<td>16,194,482</td>
<td>418,987</td>
</tr>
<tr>
<td></td>
<td>20,762,442</td>
<td>751,256</td>
</tr>
</tbody>
</table>

Note: Advances include Rs. 21,494 million (December 31, 2012: Rs. 22,182 million) which have been placed under non-performing status as detailed below:

<table>
<thead>
<tr>
<th>Classification</th>
<th>Provision Required</th>
<th>Provision Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic</td>
<td>Overseas</td>
<td>Total</td>
</tr>
<tr>
<td>(Rupees in ’000)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets Especially Mentioned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Agn/Financing)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substandard</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doubtful</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Classification</th>
<th>Classified Advances</th>
<th>Provision Required</th>
<th>Provision Held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic</td>
<td>Overseas</td>
<td>Total</td>
<td>Domestic</td>
</tr>
<tr>
<td>(Rupees in ’000)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets Especially Mentioned</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Agn/Financing)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substandard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doubtful</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: June 30, 2013 (Un-audit) and December 31, 2012 (Audited) figures are unaudited.
9.2 Particulars of provisions against advances

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013 (Unaudited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Specific</td>
<td>General</td>
</tr>
<tr>
<td>Opening balance</td>
<td>13,871,515</td>
<td>541,119</td>
</tr>
<tr>
<td>Exchange adjustment and other movements</td>
<td>643</td>
<td>851</td>
</tr>
<tr>
<td>Charge for the period / year</td>
<td>1,581,147</td>
<td>-</td>
</tr>
<tr>
<td>Recoveries / recoveries</td>
<td>(1,088,520)</td>
<td>(12,113)</td>
</tr>
<tr>
<td>Amounts written off</td>
<td>405,319</td>
<td>(26,667)</td>
</tr>
<tr>
<td>Closing balance</td>
<td>14,346,609</td>
<td>534,857</td>
</tr>
</tbody>
</table>

9.2.1 The additional profit (accumulated benefit) arising from availing the benefit of forced sales value (net of tax) at June 30, 2013 which is not available for distribution as either cash or stock dividend to shareholders amounted to approximately Rs. 1,701.95 million (December 31, 2012: Rs. 2,030.14 million).

9.2.2 General provision against consumer loans represents provision maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations for consumer financing issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

9.2.3 The State Bank of Pakistan has allowed specific relaxation to the Bank for non-classification of overdue loans of certain Public Sector Entities (PSEs) which are guaranteed by Government of Pakistan as non-performing loans.

10 OPERATING FIXED ASSETS

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rupees in ‘000</td>
<td>Rupees in ‘000</td>
</tr>
<tr>
<td>Capital work-in-progress</td>
<td>985,747</td>
<td>790,021</td>
</tr>
<tr>
<td>Property and equipment</td>
<td>12,826,801</td>
<td>12,582,529</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>480,205</td>
<td>374,970</td>
</tr>
<tr>
<td></td>
<td>14,392,753</td>
<td>13,747,520</td>
</tr>
</tbody>
</table>

Half year ended

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013</th>
<th>June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Un-audited</td>
<td>Un-audited</td>
</tr>
<tr>
<td></td>
<td>Rupees in ‘000</td>
<td>Rupees in ‘000</td>
</tr>
</tbody>
</table>

10.1 Additions to operating fixed assets

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Office premises</td>
<td>117,875</td>
</tr>
<tr>
<td>Leasehold improvements</td>
<td>288,420</td>
</tr>
<tr>
<td>Office equipments</td>
<td>328,899</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>94,736</td>
</tr>
<tr>
<td>Vehicles</td>
<td>69,682</td>
</tr>
<tr>
<td></td>
<td>19,567</td>
</tr>
</tbody>
</table>

Half Yearly Report June 30, 2013 | 19
10.2 Additions to Intangibles

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer software</td>
<td>193,541</td>
<td>25,312</td>
</tr>
</tbody>
</table>

10.3 Disposals of operating fixed assets

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office premises</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Leasehold improvements</td>
<td>10,637</td>
<td>10,499</td>
</tr>
<tr>
<td>Office equipments</td>
<td>29,997</td>
<td>11,112</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>4,992</td>
<td>2,769</td>
</tr>
<tr>
<td>Vehicles</td>
<td>11,469</td>
<td>7,343</td>
</tr>
</tbody>
</table>

11 DEPOSITS AND OTHER ACCOUNTS

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed deposits</td>
<td>104,593,712</td>
<td>103,227,311</td>
</tr>
<tr>
<td>Savings deposits</td>
<td>162,715,446</td>
<td>155,001,428</td>
</tr>
<tr>
<td>Current deposits</td>
<td>174,807,484</td>
<td>160,860,413</td>
</tr>
<tr>
<td>Other deposits</td>
<td>6,068,873</td>
<td>4,341,095</td>
</tr>
<tr>
<td>Financial institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remunerative deposits</td>
<td>31,210,299</td>
<td>33,475,535</td>
</tr>
<tr>
<td>Non-remunerative deposits</td>
<td>322,431</td>
<td>321,941</td>
</tr>
<tr>
<td>Total deposits</td>
<td>31,532,730</td>
<td>33,797,476</td>
</tr>
</tbody>
</table>

12 CONTINGENCIES AND COMMITMENTS

12.1 Direct credit substitutes

i) Government          | 852,327       | 1,005,210     |
ii) Banking companies and other financial institutions | 2,557 | 2,857 |
iii) Others            | 2,021,583     | 2,002,742     |
| Total                | 2,876,467     | 3,010,809     |

12.2 Transaction - related contingent liabilities

i) Government          | 37,414,410    | 39,753,054    |
ii) Banking companies and other financial institutions | 301,430 | 197,034 |
iii) Others            | 8,193,813     | 7,051,538     |
| Total                | 45,855,653    | 47,001,646    |

12.3 Trade - related contingent liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letters of credit</td>
<td>62,703,687</td>
<td>59,144,903</td>
</tr>
<tr>
<td>Acceptances</td>
<td>10,985,193</td>
<td>9,453,262</td>
</tr>
</tbody>
</table>

12.4 Other contingencies

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>June 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims against the Bank not acknowledged as debts</td>
<td>5,934,044</td>
<td>6,016,548</td>
</tr>
</tbody>
</table>

20 | Bank Alfalah Limited
These mainly represent counter claims filed by the borrowers for restricting the Bank for disposal of assets (such as hypothecated / mortgaged / pledged assets kept as security), damage to reputation and cases filed by ex-employees of the Bank for damages sustained by them consequent to the termination from the Bank’s employment. Based on legal advice and / or internal assessment, management is confident that the matters will be decided in Bank’s favour and the possibility of any outcome against the Bank is remote and accordingly no provision has been made in these unconsolidated condensed interim financial information.

| 12.5 Commitments in respect of forward lendings |  
| Commitments to extend credit | 2,321,787 | 5,053,705 |

| 12.6 Commitments in respect of forward exchange contracts |  
| Purchase | 33,258,233 | 29,175,612 |
| Sale | 21,799,894 | 16,624,885 |

| 12.7 Commitments for the acquisition of operating fixed assets |  
| Repurchase | 3,497,118 | 5,985,516 |
| Resale | 3,219,968 | - |

| 12.9 Other commitments |  
| Donations | 72,000 | 97,000 |

| 12.10 Contingencies for tax payable (note 15) |  
|  

| 13 BASIC AND DILUTED EARNINGS PER SHARE |  
| Profit after taxation for the period | 1,943,411 | 2,326,659 |
| (Number of shares in thousand) |  
| Weighted average number of ordinary shares | 1,349,156 | 1,349,156 |
| (Rupees) |  
| Basic and diluted earnings per share | 1.44 | 1.72 |
14 CASH AND CASH EQUIVALENCES

Cash and balances with treasury banks
Balances with other banks
Call money lendings
Overdrawn nostro accounts

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td></td>
<td>(Rupees in 'OOO)</td>
<td>(Rupees in 'OOO)</td>
</tr>
<tr>
<td>Cash and balances</td>
<td>55,854,165</td>
<td>58,044,054</td>
</tr>
<tr>
<td>with treasury banks</td>
<td>26,634,559</td>
<td>26,720,993</td>
</tr>
<tr>
<td>Balances with other</td>
<td>2,076,698</td>
<td>876,870</td>
</tr>
<tr>
<td>banks</td>
<td>(41,608)</td>
<td>(86,177)</td>
</tr>
<tr>
<td>Call money lendings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdrawn nostro</td>
<td>85,063,814</td>
<td>85,555,740</td>
</tr>
<tr>
<td>accounts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

15 TAXATION

15.1 The income tax assessments of the Bank have been finalized up to and including tax year 2012. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Appellate Tribunal Inland Revenue (ATIR) and High Court of Sindh. These issues mainly relate to addition of mark up in suspense to income, taxability of profit on government securities, bad debts written off and disallowances relating to profit and loss expenses.

For all assessments finalized up to tax year 2012, adequate provision has been made by the Bank in the unconsolidated condensed interim financial information. In respect of tax years 2010 and 2011, the tax authorities have disallowed certain expenditures on account of non-deduction of withholding tax resulting in additional demand of Rs.1,412.26 million and Rs. 661,367 million respectively. The management’s appeals in respect of these add-backs are currently pending with the Commissioner of Inland Revenue (Appeals). The management is confident that this matter will be decided in favour of the Bank and consequently has not made any provision in respect of these amounts.

In respect of monitoring of withholding taxes on profit on debt, the Bank has received various orders amounting aggregate demand of Rs. 229,809 million (after reduction on rectifications) for various tax years. The Bank has either filed appeals or is in the process of filing appeals before various tax appellate forums against these orders and the management is confident that the matter will be decided in their favour.

15.2 Deferred tax liability in respect of leases amounting to Rs. 271 million has been reversed in the current period.

16 SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment analysis with respect to business activities is as follows:

<table>
<thead>
<tr>
<th></th>
<th>For the half year ended June 30, 2013 (Un-audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Trading &amp; Sales</td>
</tr>
<tr>
<td></td>
<td>Rupees in 'OOO'</td>
</tr>
<tr>
<td>Total income</td>
<td>10,036,125</td>
</tr>
<tr>
<td>Total expenses</td>
<td>(9,128,788)</td>
</tr>
<tr>
<td>Net income</td>
<td>907,337</td>
</tr>
<tr>
<td>Segment return on assets (ROA)</td>
<td>9.90%</td>
</tr>
<tr>
<td>Segment cost of funds</td>
<td>8.58%</td>
</tr>
</tbody>
</table>
For the half year ended June 30, 2012 (Un-audited)

<table>
<thead>
<tr>
<th></th>
<th>Trading &amp; Sales</th>
<th>Retail Banking</th>
<th>Corporate / Commercial Banking</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total income</td>
<td>10,263,603</td>
<td>2,408,130</td>
<td>13,550,933</td>
<td>25,822,666</td>
</tr>
<tr>
<td>Total expenses</td>
<td>(10,053,595)</td>
<td>(2,131,675)</td>
<td>(10,058,343)</td>
<td>(22,243,613)</td>
</tr>
<tr>
<td>Net income</td>
<td>210,008</td>
<td>276,455</td>
<td>3,092,610</td>
<td>3,579,073</td>
</tr>
<tr>
<td>Segment return on assets (ROA)</td>
<td>11.07%</td>
<td>20.30%</td>
<td>12.64%</td>
<td>-</td>
</tr>
<tr>
<td>Segment cost of funds</td>
<td>9.92%</td>
<td>17.97%</td>
<td>11.79%</td>
<td>-</td>
</tr>
</tbody>
</table>

As at June 30, 2013 (Un-audited)

<table>
<thead>
<tr>
<th></th>
<th>Trading &amp; Sales</th>
<th>Retail Banking</th>
<th>Corporate / Commercial Banking</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Segment assets</td>
<td>204,606,781</td>
<td>21,513,195</td>
<td>328,373,505</td>
<td>556,493,481</td>
</tr>
<tr>
<td>Segment non performing loans</td>
<td>-</td>
<td>3,498,538</td>
<td>17,995,160</td>
<td>21,493,698</td>
</tr>
<tr>
<td>Segment provision required against loans and advances</td>
<td>-</td>
<td>2,638,747</td>
<td>12,239,579</td>
<td>14,878,326</td>
</tr>
<tr>
<td>Segment liabilities</td>
<td>7,617,558</td>
<td>6,946,156</td>
<td>512,483,873</td>
<td>527,047,187</td>
</tr>
</tbody>
</table>

As at December 31, 2012 (Audited) / (Restated)

<table>
<thead>
<tr>
<th></th>
<th>Trading &amp; Sales</th>
<th>Retail Banking</th>
<th>Corporate / Commercial Banking</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Segment assets</td>
<td>200,842,388</td>
<td>28,207,343</td>
<td>307,417,635</td>
<td>536,466,694</td>
</tr>
<tr>
<td>Segment non performing loans</td>
<td>-</td>
<td>3,566,203</td>
<td>18,615,345</td>
<td>22,181,548</td>
</tr>
<tr>
<td>Segment provision required against loans and advances</td>
<td>-</td>
<td>2,779,307</td>
<td>11,633,327</td>
<td>14,412,634</td>
</tr>
<tr>
<td>Segment liabilities</td>
<td>12,022,484</td>
<td>9,442,905</td>
<td>484,943,261</td>
<td>506,408,650</td>
</tr>
</tbody>
</table>

17 RELATED PARTY TRANSACTIONS

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

Banking transactions with the related parties are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk.

Contributions to and accruals in respect of staff retirements and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to executives is determined in accordance with the terms of their appointment.
17.1 Details of transactions with the related parties and balances with them as at period end / year end are as follows:

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013 (Un-audited) (Repees in '000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Directors</td>
</tr>
<tr>
<td>Balance at the beginning of the period</td>
<td>34,400</td>
</tr>
<tr>
<td>Placements during the period</td>
<td>141,428</td>
</tr>
<tr>
<td>Withdrawals / adjustments during the period</td>
<td>(120,928)</td>
</tr>
<tr>
<td>Balance at the end of the period</td>
<td>34,900</td>
</tr>
</tbody>
</table>

**Advances**

|                               | Balance at the beginning of the period | - | 182,220 | 2,607,770 | - | 24,813 | - | 2,764,923 |
| Disbursements during the period | -                                     | - | 147,859 | 6,024,543 | - | 179,283 | - | 6,311,622 |
| Repayments / adjustments during the period | - | (37,200) | (5,494,249) | - | (174,913) | - | (5,649,132) |
| Balance at the end of the period | -                                     | - | 212,879 | 3,281,064 | - | 30,000 | - | 3,541,944 |

**Investments**

|                               | Balance at the beginning of the period | - | 3,003,117 | 2,299,483 | 826,000 | 120,000 | 8,248,600 |
| Investments during the period  | -                                     | - | 22,865    | -         | -       | -       | 22,865    |
| Redemption / adjustments during the period | - | (127,047) | -         | (71,000)  | (77,047) | -         | -         |
| Balance at the end of the period | -                                     | - | 4,984,335 | 2,299,483 | 826,000 | 50,000  | 9,074,498 |

**Provision held against investments**

|                               | Provision held against investments | - | 4,854,079 | - | 826,000 | 32,500 | 5,132,595 |

**Call borrowings / Repo**

|                               | Balance at the beginning of the period | - | - | - | - | - | - |
| Borrowings during the period   | -                                     | - | 2,000,000 | - | - | - | 2,000,000 |
| Repayments during the period   | -                                     | - | (2,000,000) | - | - | - | (2,000,000) |
| Balance at the end of the period | -                                     | - | - | - | - | - | - |

**Call lendings / Reverse repo**

<p>|                               | Balance at the beginning of the period | - | - | - | - | - | - |
| Placements during the period   | -                                     | - | 16,500,000 | - | - | - | 16,500,000 |
| Withdrawals during the period  | -                                     | - | (16,500,000) | - | - | - | (16,500,000) |
| Balance at the end of the period | -                                     | - | 2,000,000 | - | - | - | 2,000,000 |</p>
<table>
<thead>
<tr>
<th>December 31, 2012 (Audited)</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Directors</td>
<td>Management Personnel</td>
<td>Group / Associated Companies / Others</td>
<td>Associates</td>
<td>Subsidiary</td>
<td>Strategic Investments</td>
<td>Total</td>
</tr>
<tr>
<td>(Rupees in ’00)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deposits</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at the beginning of the year</td>
<td>94,626</td>
<td>40,991</td>
<td>1,748,959</td>
<td>1,304,544</td>
<td>2,276</td>
<td>18</td>
<td>3,191,549</td>
</tr>
<tr>
<td>Placements during the year</td>
<td>138,506</td>
<td>615,576</td>
<td>46,215,146</td>
<td>18,779,760</td>
<td>198,830</td>
<td>-</td>
<td>65,988,438</td>
</tr>
<tr>
<td>Withdrawals / adjustments during the year</td>
<td>(202,152)</td>
<td>(501,581)</td>
<td>(46,219,033)</td>
<td>(59,585,460)</td>
<td>(199,458)</td>
<td>-</td>
<td>(66,818,707)</td>
</tr>
<tr>
<td>Balance at end of the year</td>
<td>51,400</td>
<td>53,867</td>
<td>1,785,252</td>
<td>488,644</td>
<td>1,831</td>
<td>18</td>
<td>2,381,084</td>
</tr>
<tr>
<td><strong>Advances</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at the beginning of the year</td>
<td>-</td>
<td>126,126</td>
<td>2,299,435</td>
<td>-</td>
<td>2,979</td>
<td>-</td>
<td>2,427,540</td>
</tr>
<tr>
<td>Disbursements during the year</td>
<td>-</td>
<td>112,714</td>
<td>709,268</td>
<td>-</td>
<td>1,901,196</td>
<td>-</td>
<td>5,963,128</td>
</tr>
<tr>
<td>Repayments / adjustments during the year</td>
<td>- (126,840)</td>
<td>- (762,833)</td>
<td>- (1,879,022)</td>
<td>-</td>
<td>- (9,627,905)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance at end of the year</td>
<td>- 192,870</td>
<td>2,851,713</td>
<td>- 24,331</td>
<td>-</td>
<td>2,764,213</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Investments</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at the beginning of the year</td>
<td>-</td>
<td>-</td>
<td>4,347,575</td>
<td>799,483</td>
<td>826,000</td>
<td>120,000</td>
<td>6,593,058</td>
</tr>
<tr>
<td>Investments during the year</td>
<td>-</td>
<td>-</td>
<td>192,665</td>
<td>1,500,000</td>
<td>-</td>
<td>-</td>
<td>1,692,665</td>
</tr>
<tr>
<td>Redemptions / adjustments during the year</td>
<td>-</td>
<td>- (172,223)</td>
<td>-</td>
<td>- (172,223)</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Balance at end of the year</td>
<td>-</td>
<td>- 5,003,377</td>
<td>2,299,483</td>
<td>826,000</td>
<td>120,000</td>
<td>8,346,600</td>
<td>-</td>
</tr>
<tr>
<td><strong>Provision held against investments</strong></td>
<td>-</td>
<td>-</td>
<td>4,290,939</td>
<td>-</td>
<td>826,000</td>
<td>60,000</td>
<td>5,776,939</td>
</tr>
<tr>
<td><strong>Call borrowings / Repo</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at the beginning of the year</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Borrowings during the year</td>
<td>-</td>
<td>-</td>
<td>3,986,884</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,986,884</td>
</tr>
<tr>
<td>Repayments during the year</td>
<td>-</td>
<td>-</td>
<td>(3,986,884)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(3,986,884)</td>
</tr>
<tr>
<td>Balance at end of the year</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Call lendings / Reverse Repo</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance at the beginning of the year</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Placements during the year</td>
<td>-</td>
<td>-</td>
<td>49,089,229</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>49,089,229</td>
</tr>
<tr>
<td>Withdrawals during the year</td>
<td>-</td>
<td>-</td>
<td>(49,089,229)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>(49,089,229)</td>
</tr>
<tr>
<td>Balance at end of the year</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>June 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited) (Rupees in ’00)</th>
</tr>
</thead>
</table>

17.2 Advances

Running finance
- Subsidiary company - 24,933
- Other related parties 1,929,274 1,989,034

Long term loans
- Subsidiary company 30,000 -
- Other related parties 1,511,669 750,956
### 17.3 Contingencies and commitments

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter of credit and acceptance outstanding</td>
<td>228,118</td>
<td>69,716</td>
</tr>
<tr>
<td>Guarantees outstanding</td>
<td>1,355,024</td>
<td>1,050,663</td>
</tr>
</tbody>
</table>

### 17.4 Customer Accounts

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLS accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other related parties</td>
<td>2,381,127</td>
<td>2,065,557</td>
</tr>
<tr>
<td>Current accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Subsidiary company</td>
<td>7,502</td>
<td>1,583</td>
</tr>
<tr>
<td>- Other related parties</td>
<td>302,997</td>
<td>122,540</td>
</tr>
<tr>
<td>Fixed deposit accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Other related parties</td>
<td>118,246</td>
<td>171,404</td>
</tr>
</tbody>
</table>

### 17.5 Balances with other banks

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance with United Bank Limited</td>
<td>565,100</td>
<td>546,735</td>
</tr>
</tbody>
</table>

### 17.6 Balances with subsidiary company

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mark-up receivable on advances</td>
<td>27,684</td>
<td>28,340</td>
</tr>
<tr>
<td>Mark-up held in suspense</td>
<td>27,684</td>
<td>27,684</td>
</tr>
<tr>
<td>Rent receivable</td>
<td>7,247</td>
<td>7,705</td>
</tr>
<tr>
<td>Provision held against rent receivable</td>
<td>7,247</td>
<td>7,705</td>
</tr>
<tr>
<td>Deposits</td>
<td>7,502</td>
<td>1,583</td>
</tr>
<tr>
<td>Brokerage payable</td>
<td>151</td>
<td>287</td>
</tr>
</tbody>
</table>

### 17.7 Balance with associates

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent receivable from Alfalah Insurance Company Limited</td>
<td>499</td>
<td>-</td>
</tr>
<tr>
<td>Advance rent received from Alfalah Insurance Company Limited</td>
<td>-</td>
<td>399</td>
</tr>
<tr>
<td>Dividend receivable from Alfalah GHP Cash Fund</td>
<td>11,670</td>
<td>-</td>
</tr>
<tr>
<td>Dividend receivable from Alfalah GHP Islamic Fund</td>
<td>44,553</td>
<td>30,745</td>
</tr>
<tr>
<td>Dividend receivable from Alfalah GHP Multiplier Fund</td>
<td>21,158</td>
<td>-</td>
</tr>
<tr>
<td>Dividend receivable from Alfalah GHP Value Fund</td>
<td>15,951</td>
<td>-</td>
</tr>
</tbody>
</table>

### 17.8 Balances with other related parties

<table>
<thead>
<tr>
<th>Description</th>
<th>June 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent receivable from Warid Telecom (Private) Limited</td>
<td>76,698</td>
<td>97,410</td>
</tr>
<tr>
<td>Rent receivable from Wateen Telecom Limited</td>
<td>942</td>
<td>1,884</td>
</tr>
<tr>
<td>Rent receivable from Alfalah GHP Investment Management Limited</td>
<td>324</td>
<td>329</td>
</tr>
<tr>
<td>Provision held against investments in Warid Telecom (Private) Limited</td>
<td>4,366,796</td>
<td>4,003,716</td>
</tr>
<tr>
<td>Provision held against investments in Wateen Telecom Limited</td>
<td>287,223</td>
<td>287,223</td>
</tr>
<tr>
<td>Provision held against rent receivable from Warid Telecom (Private) Limited</td>
<td>76,698</td>
<td>97,410</td>
</tr>
<tr>
<td>Contribution to Gratuity fund</td>
<td>129,116</td>
<td>142,915</td>
</tr>
</tbody>
</table>
### Half year ended June 30, 2013

#### (Un-audited)

<table>
<thead>
<tr>
<th></th>
<th>(Restated)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Rupees in ’000)</td>
</tr>
</tbody>
</table>

#### 17.9 Transactions with other bank

- Dividend income from United Bank Limited 8,276 260

#### 17.10 Transactions with subsidiary company

- Mark-up income 1,378 539
- Brokerage expense 691 485
- Rent income 660 2,332
- Provision against investment - 1,436
- Bank charges recovered - 10
- Payment in respect of operating fixed assets acquired 4,500 -

#### 17.11 Transactions with associated companies

- Insurance premium paid to Alfalah Insurance Company Limited 427,601 339,479
- Rent income from Alfalah Insurance Limited 898 799
- Dividend income from Alfalah GHP Cash Fund 47,309 20,547
- Dividend income from Alfalah Insurance Company Limited 19 -

#### 17.12 Transactions with other related parties

- Mark-up income on advances 135,684 135,200
- Rent income from Warid Telecom (Private) Limited 11,288 8,371
- Rent income from Wateen Telecom Limited 2,826 22,039
- Rent income from Alfalah GHP Investment Management Limited 1,781 -
- Rent expense pertaining to Wateen Telecom Limited 6,480 17,280
- Charge for security services to Security and Management Services (Private) Limited and Wakenshut Pakistan (Private) Limited 111,437 91,598*
- Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges 144,986 143,792
- Payment to Money (Private) Limited for branchless banking services 7,275 -
- Underwriting Fee paid to United Bank Limited 4,350 -
- Payment to Institute of Bankers of Pakistan for calendars and diaries etc. 186 -
- Provision made during the period in respect of investment in Warid Telecom (Private) Limited 363,080 523,000
- Commission received from Warid Telecom (Private) Limited 35,741 10,902
- Provision made during the period in respect of strategic investments 14,500 -
- Capital gain on sale of shares of United Bank Limited 28,111 3,946
- Contribution to employees provident fund 117,679 109,246

*Prior Period Figure has been revised in line with Current Period Charges.

#### 17.13 The key management personnel / directors compensation are as follows:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Rupees in ’000)</td>
</tr>
<tr>
<td>Salaries and Allowances</td>
<td>647,825 392,243</td>
</tr>
</tbody>
</table>

In addition the Chief Executive Officer and other executive officers are provided with the Bank maintained car as per Bank’s policy.
18 DATE OF AUTHORISATION

The unconsolidated condensed interim financial information was authorised for issue on August 14, 2013 by the Board of Directors of the Bank.

19 GENERAL

The figures have been rounded off to the nearest thousand rupees except as stated otherwise.
Annexure - I

Islamic Banking Business

The bank is operating 110 Islamic banking branches as at June 30, 2013 (December 31, 2012 : 110 branches). The statement of financial position as at June 30, 2013 is as follows:

<table>
<thead>
<tr>
<th>Note</th>
<th>June 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Rupees in '000)</td>
<td></td>
</tr>
</tbody>
</table>

**ASSETS**
- Cash and balances with treasury banks: 8,299,478
- Balances with and due from financial institutions: 8,980,587
- Investments - net: 55,029,494
- Islamic financing and related assets: 25,954,121
- Operating fixed assets: 1,759,768
- Other assets: 5,726,853

**LIABILITIES**
- Bills payable: 1,331,345
- Borrowings: 1,427,849
- Deposits and other accounts
  - Current accounts: 26,610,659
  - Saving accounts: 46,368,266
  - Term deposits: 9,214,895
  - Others: 751,033
- Deposits from financial institutions - remunerative deposits: 8,167,628
- Deposits from financial institutions - non-remunerative deposits: 1,052
- Other liabilities: 3,302,689

**NET ASSETS**
- 9,775,416

**REPRESENTED BY**
- Islamic banking fund: 1,800,000
- Exchange translation reserve: 710
- Unappropriated / unremitted profit: 5,968,363
- Surplus on revaluation of assets - net of tax: 799,412
- Remuneration to Shariah Advisor / Board: 1,325

Half Yearly Report June 30, 2013 | 29
## Annexure - I

### Islamic Banking Business

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Rupees in `000)</td>
<td>(Rupees in `000)</td>
</tr>
<tr>
<td><strong>CHARITY FUND</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening balance</td>
<td>78,415</td>
<td>43,044</td>
</tr>
<tr>
<td>Payments / Utilisation during the period / year</td>
<td>36,230</td>
<td>72,853</td>
</tr>
<tr>
<td>(15,484)</td>
<td>(37,482)</td>
<td></td>
</tr>
<tr>
<td><strong>Closing balance</strong></td>
<td>99,161</td>
<td>78,415</td>
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</tbody>
</table>

### A-I.1 Islamic financing and related assets

<table>
<thead>
<tr>
<th></th>
<th>Financing</th>
<th>Advances</th>
<th>Assets / inventories</th>
<th>Others</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>24,266,041</td>
<td>1,688,080</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>26,840,162</td>
<td>3,827,408</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>25,954,121</td>
<td>30,667,570</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### A-I.2 Islamic financing and related assets

<table>
<thead>
<tr>
<th></th>
<th>Murabaha</th>
<th>Ijarah</th>
<th>Diminishing Musharakah</th>
<th>Musharakah</th>
<th>Salam</th>
<th>Istisna</th>
<th>SBP Islamic Export Refinance Scheme</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9,767,406</td>
<td>5,352,185</td>
<td>999,337</td>
<td>2,463,998</td>
<td>4,704,398</td>
<td>588,021</td>
<td>1,529,507</td>
<td>549,269</td>
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<tr>
<td></td>
<td>15,815,375</td>
<td>5,364,809</td>
<td>1,264,429</td>
<td>2,694,442</td>
<td>2,095,387</td>
<td>545,092</td>
<td>2,382,246</td>
<td>505,790</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>25,954,121</td>
<td>30,667,570</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
KARACHI

Main Branch
B.A. Building, I.C. Chundrigar Road.
Phone: (021) 32414030-39
UAN No. : 111-777-788
Fax: 32417006

Cloth Market Branch
Cochinwala Market, Luxmidades Street.
Phone: (021) 32401621-5
Fax: 32401627

Clifton Branch
Plot No. BC-6, Block-9, Clifton.
Phone: (021) 35837788-82, 35309075-8
Fax: 35879157

Shahrah-e-Faisal Branch
Progressive Square, 11-A Block-6 PECHS.
Phone: (021) 34315356-38, 34522441, 34522460
Fax: 3431539

Jodia Bazar Branch
Gulzar Manzil, Mohammad Shah Street
Phone: (021) 32532483-4, 32544816-20
Fax: 32532485

Korangi Industrial Area Branch
Aiwan-e-Sanat, Plot No. ST-4/2, Sector 23, Korangi Industrial Area.
Phone: (021) 35065701-2
Fax: 35050653

M.A. Jinnah Road Branch
Plot No. 23/1, Corner M.A. Jinnah Road/Abdullah Haroon Road.
Phone: (021) 32750627-28, 32750629

S.I.T.E. Branch
D-40, Estate Avenue, Siemens Chowrangi, S.I.T.E.
Phone: (021) 32582980-1, 32582116
Fax: 32582113

North Karachi Industrial Area Branch
Sector 12-B, North Karachi Industrial Area,
Opp: Police Station Gabol Town.
Phone: (021) 36962700-7
Fax: 3696051

Paper Market Branch
Phone: (021) 3221355-58
Fax: 32211243

Gulshan-e-Iqbal Branch
Plot No. S8-15, Block 15-B, KDA Scheme No.24.
University Road, Gulshan-e-Iqbal.
Phone: (021) 34984397, 34984824, 34984853
Fax: 34984971

Karachi Stock Exchange Branch
18-20, Karachi Stock Exchange Building,
Stock Exchange Road.
Phone: (021) 32417515-19
Fax: 32418353

North Napier Road Branch
Surv. No. 35 / Sheet No. NP -10
(Old Surv.No.A26/5), Napier Quarters.
Phone: (021) 32544021-24, 32540065 & 67
Fax: 32540066

Bahadurabad Branch
Prime Arcade, Shop No. 1-3,
Bahadur Shah Zafar Road, Bahadurabad.
Phone: (021) 34129677-81, 34128578-81
Fax: 34129676

Timber Market Branch
Ground Floor, Sur. No. 15,
 Siddique Wahab Road,
Lawrence Quarters.
Phone: (021) 32750635-9
Fax: 32750632

Defence Housing Authority Branch
Plot No. C-12-C
Taufheed Commercial Phase V,
Defence Housing Authority.
Phone: (021) 35302639-44
Fax: 35302637

PECHS Branch
Shop No. 3, 154-S, Block-2, P.E.C.H.S.
Phone: (021) 34535861-2, 34538423-24
Fax: 34314221, 34390090

Federal ‘B’ Area Branch
C-28, Block -13, F. ‘B’ Area,
Shahrah e-Pakistan.
Phone: (021) 36803041, 36344700, 5 & 6
Fax: 36803043

Eidgah Branch
166, M. A. Jinnah Road, Near Light House
Phone: (021) 32217290-4
Fax: 32217244

Marriott Road Branch
Survey # 67, Sheet # M.R.1, Opp. Khori Garden
Murd Khan Road, Marriott Road.
Phone: (021) 3241438-40 & 32410080
Fax: 32412082

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Hyderi (North Nazimabad) Branch
Plot # ST-4, Al-Burhan Circle Hyderi,
Block ‘E’, North Nazimabad.
Phone : (021) 36626004, 36626066
Fax : 36625402

Gulistan-e-Jauhar Branch
Yasir Plaza, Block 10-A, Scheme 45,
Main Rashid Minhas Road,
Gulshan-e-Iqbal.
Phone : (021) 34815926-7, 34815930
Fax : 34815924

Tipu Sultan Road Branch
Plot No. 118-I19 Z, DBCHS,
Shabbirabad, Tipu Sultan Road.
Phone : (021) 34398457-9
Fax : 34398456

DHA Phase-I Branch
114, 9th East Street, Phase-I,
Defence Housing Authority,
Main Korangi Road.
Phone : (021) 35887571-73
Fax : 35887574

Hawkesbay Road Branch
KP-28, Haji Ishaq Market,
Main Hawkesbay Road,
Opp. Quaid-e-Azam New Truck Stand
Phone : (021) 32355871, 32355872-74
Fax : 32355875

Shershah Branch
D-283, Main Shershah Road,
Quality Godown, S.I.T.E.
Phone : (021) 32585001-4
Fax : 32585005

Malir Cantt. Branch
Old Malir Cantonment Library,
Cantt Bazar, Malir Cantt.
Phone : (021) 34904601-2
Fax : 34904603

Tariq Road Branch
124/A, Block 2, P.E.C.H.S, Main Tariq Road
Phone : (021) 34386052-5
Fax : 34386056

Landhi Branch
Plot No. 29/10/1, Sector 5D, Landhi Township
Phone : (021) 35034451-3
Fax : 35030875

Gulshan Chowrangi Branch
Sani Arcade, Block - 3, Gulshan-e-Iqbal
Phone : (021) 34978252, 34993792
Fax : 34985729

Garden East Branch
Silver Jubilee Centre,
194/2/I, Britto Road,
Near Ismailia Jamat Khana, Garden East
Phone : (021) 32238704, 32238717,
32238722, 32238605
Fax : 32225941

DHA Phase IV, Karachi
Plot No. 80, 10th Commercial Street,
Phase IV, Defence Housing
Authority, Karachi
Phone : (021) 35312832 - 35
Fax : 35312837

Gizri
K-4/3, & 4/4-A,
Ch. Khaleeq uz Zaman Road, Gizri
Phone: 021-35868991-93
Fax: 021-35867149

Sea View
Sahil Promenade, Block 3,
Scheme 5, Clifton, Karachi
Phone: 021-35364095-97
Fax: 021-35371259

Nazimabad
Al-Kausar Homes, Plot # 2, Block-III,
Sub-Block “E”, Nazimabad, Karachi
Phone: (021) 36708980-83
Fax: (021) 36708978

Saddar Branch
Shop # 6, State Life Building # 5,
Abdullah Haroon Road,
Phone: (021) 35658714-16
Fax: (021) 35658717

Johar Chowrangi Branch
Plot No. 118-119/C-1, K.D.A, Scheme
No. 36, Rifi Shopping Mall Block,
18 Gulistan e Johar
Phone : (021) 34638114, 34015966-7
Fax : 34638115

Nagan Chowrangi Branch
Plot # SC-28, Sector II-H,
North Karachi, Karachi
Phone : (021) 36957622-621
Fax : 36902210

Jamshed Road Branch
Ashfaq Plaza, Jamshed Quarters,
New M.A. Jinnah Road, Karachi
Phone : (021)-34860794-95
Fax : 34860793

Gulshan-e-Hadeed Branch
A-329 Phase I, Sub-Sector, B-C-1, Bin Qasim
Phone : (021) 34721406
Fax : 34721407

Akbar Road Branch
Plot # 294, AM-3, Artillery Maidan
Quarters, Preedy Street, Saddar
Phone : (021) 32725107, 32725146, 32724939
Fax : 32724928

Steel Market Branch
Plot # 8 & 9/D-1, S.R. 1, Liaquat Market,
Serai Quarters, Opp New Memon Masjid,
M.A. Jinnah Road
Phone : (021) 32422679, 627, 774
Fax : 32422526
Malir City Branch
H-11/1, Liaquat Market, Malir Town
Phone: (021) 34117134-35 Fax: 34117156

West Wharf Branch
Sultan Centre, Plot # 11, West Wharf
Phone: (021) 32205966-67 Fax: 2205794

Liaquatabad Branch
Plot No 21, 22 & 23, Commercial Area,
Block 7, Liaquatabad, Karachi
Phone: (021) 34911794-7 Fax: 34911793

Urdu Bazar Branch
Plot No. RB 10/16-II, A120, Ram Bagh,
Urdu Bazar, M.A. Jinnah Road, Karachi
Phone: (021) 32214185-89 Fax: 32214183

Abul Hasan Isphahani Road Branch
Sani Corner, Sector-22, KDA Scheme 33,
Abul Hasan Isphahani Road, Karachi
Phone: 34974484-6 Fax: 321-34974487

Hussainabad Branch
R-471, Block 2, KDA Scheme 16,
Hussainabad, F.B. Area Karachi
Phone: (021) 36337646-47 Fax: 36337648

DHA Phase II Ext.
Shop No.3 & 4, Plot No. 44-C-24th Commercial
Street, DHA Phase II Extension, Karachi
Phone: (021) 35312152-54 Fax: 35312155

Shireen Jinnah Colony
LS-27 & 28, Shireen Jinnah Colony, Block 1,
KDA Scheme No. S. Clifton, Karachi
Phone: (021) 35877060, 35877058
Fax: 35877059

Boulevard Bazar Branch
Plot No. B-3, II, Faiza Palace, Bunder
Quarters, Boulevard Bazar, Karachi
Phone: 32437917-19 Fax: 32437481

Garden West Area Branch
Amin Center, Plot No. 130/1, Garden
West, Karachi
Phone: 32231005-7 Fax: 32231003

Khayaban-e-Shamsheer
Plot No. 31, Stadium Lane No. 2, DHA
Phase V, Karachi
Phone: 35248534-6 Fax: 35248537

Khayaban-e-Muslim Branch
Plot No. 56-C, Khayaban-e-Muslim, Phase VI, DHA, Karachi
Phone: 35843263-65 Fax: 35842073

Pakistan Chowk Branch
Zubaida Manzil, Serai Quarters, Kutchery
Road, Pakistan Chowk, Karachi
Phone: 32215703-5 Fax: 32215706

Plaza Quarters, Karachi
Shop No. 7, Plot No. 34, Marston Road,
Plaza Quarters, Karachi
Phone: 32765415-6, 32765418
Fax: 32765412

Khayab-e-Rahat
Plot No. 12-C, Rahat Lane-3
DHA Phase-VI, Karachi.

Babar Market (Landhi)
Shops No. 452 & 453 Main Road,
Babar Market Landhi # 3, Karachi
Phone: 35013686-8 Fax: 35013661

Beaumont Plaza
Showroom NO.5 & 6, Ground Floor,
Beaumont Plaza, Beaumont Road,
Civil Lines Quarters, Karachi
Phone: 35642983-5 Fax: 35642987

Block F, North Nazimabad
Shop No. 3, Plot No. SC-13, North Nazimabad,
Block-F, North Nazimabad, Karachi
Phone: 36724901-3 Fax: 36724904

Block H, North Nazimabad
SC-21/A, Block-H, North Nazimabad, Karachi
Phone: 36724500-3 Fax: 36724504

Kawish Crown Plaza
Kawish Crown Plaza, Block 7 & 8, Ground
Floor, Darul Aman Cooperative Housing
Society, Shahrah-e-Faisal, Karachi
Phone: 3433927-29 Fax: 3433932

Khalid Bin Waleed Road
Plot No. 89-K, Block-2, Ali Bhai Arcade, Main
Khalid Bin Waleed Road, P.E.C.H.S. Society
Phone: 34521096-8 Fax: 34521902

Sharifabad, Karachi
Aqila Cornet, Shop NO1 & 2, Commercial
Plot No. 12/25, Survey Sheet NO.35-P/1,
Block NO.3, Karachi Memon Cooperative
Housing Society, Karachi
Phone: 34344007-8 Fax: 34344009

Ziauddin Road, Karachi
Old Survey # F-16, Survey # 7/6,
Ziauddin Road, Saddar, Karachi
Phone: 35143033-38 Fax: 35143038

Shaheed-e-Millat Road, Karachi,
Showroom No. 5-04, Bismillah Blessing,
Plot No. 7A/228, Block 3.Deli Mercantile
Muslim Co operative Housing Society, Karachi
Phone: 34931270-74

HYDERABAD

Main Branch Hyderabad
Plot No.767/1 & 767/2,
adjacent to Hotel Faran, Saddar.
Phone: (022) 2786020-22, 2784242
Fax: 2786023
Gulberg Branch  
125/E-I, Gulberg-Ill, Main Boulevard,  
Phone : (042) 35877800-8  
Fax : 35754900, 35877807

Defence Branch  
G-9, Commercial Area, Phase-I, LCCHS.  
Phone : (042) 35729722-26  
Fax : 35729727, 3573591

Circular Road Branch  
Phone : (042) 37638256-8  
Fax : 37653384

Township Branch  
47-B/1, Block 10,  
Akbar Chowk, Township.  
Phone : (042) 35152831-6  
Fax : 3513716

Badami Bagh Branch  
29-30 PECO Road, Badami Bagh.  
Phone : (042) 37704961-66  
Fax : 37728636, 37728074

Allama Iqbal Town Branch  
36, College Block, Allama Iqbal Town.  
Phone : (042) 35432961-5  
Fax : 35432960

Shah Alam Market Branch  
2035-D, Hilal-e-Ahmarr Health Complex,  
Near Fawara Chowk, Shah Alam Market.  
Phone : (042) 37673401-6  
Fax : 37673409

Shadman Market Branch  
88, Shadman-1  
Phone : (042) 37538116-20  
Fax : 37538129

Tufail Road Branch  
50/3, Tufail Road, Cantt.  
Phone : (042) 36689016-19  
Fax : 36688374

Lahore Stock Exchange Branch  
Basement Level - 2,  
Lahore Stock Exchange Building,  
19, Khayaban-e-Iqbal.  
Phone : (042) 36307461-68  
Fax : 36307460

Baghbanpura Branch  
278-G.T. Road, Baghbanpura, Lahore.  
Phone : (042) 36844006-09  
Fax : 36844010

Ravi Road Branch  
13 Ravi Road.  
Phone : (042) 37708661-64  
Fax : 37708660

Liberty Branch  
10-C, Commercial Area,  
Liberty Market, Gulberg-Ill.  
Phone : (042) 35789431-34  
Fax : 35755226

Rainwind Road Branch  
Thoker Niaz Beg, Plot # 4, Rainwind Road.  
Phone : (042) 35314671-5  
Fax : 35314678

Shahdin Manzil Branch  
Shahdin Manzil,  
Faysal Chowk, Mall Road.  
Phone : (042) 36001200-30,  
36300581, 36300586  
Fax : 36300589

Samanabad - Lahore  
Plot # 91 - Main Road, Samanabad, Lahore  
Phone : (042) 37590062-3  
Fax : (042) 37590064

DHA Extension Branch  
Divine Centre, Near Bhatta Chowk,  
New Airport Road, Lahore Cantt  
Phone : (042) 35700301-309  
Fax : 35700219

Azam Cloth Market Branch  
Raheem Centre, Akbar Block,  
Azam Cloth Market  
Phone : (042) 37643851-55  
Fax : 37643860

Shad Bagh Branch  
37, Umer Din Road, Wassinpura  
Phone : (042) 37617252-56  
Fax : 36260295

Karim Block Allama Iqbal Town, Lahore  
502-Ali Plaza, Karim Block Market,  
Allama Iqbal Town, Lahore  
Phone : (042) 35425528, 30, 31  
Fax : (042) 35425529

Ferozpur Road Branch  
18-KM Main Ferozpur Road  
Phone : (042) 35807812-14  
Fax : 35807813

Shahdara Branch  
Main Shalikpura Road, Shahdara Chowk  
Phone : (042) 37900290  
Fax : 37900291

Walton Road Branch  
E-28/A, Main Walton Road  
Phone : (042) 6627004-7  
Fax : 36687391

Urdu Bazar Branch  
Main Kabir Street  
Phone : (042) 37210644  
Fax : 37210647
Brandeth Road Branch
91-A, Brandeth Road, Near Australia Building
Phone : (042) 37674115-18
Fax : 37637303

DHA Phase II Branch
65 CCA, Phase-II, DHA
Phone : (042) 35707581-4
Fax : 35707580

Ghari Shahu Branch
99-A, Allama Iqbal Road, Ghari Shahu
Phone : (042) 36372656, 36371001
Fax : 36360962

Model Town, Lahore
13 Bank Square, Central Commercial Market, Model Town Lahore
Phone : (042) 35884670-72
Fax : 35884675

Cavalry Ground, Lahore
35 Main Boulevard, Officers Housing Scheme, Cavalry Ground Lahore
Phone : (042) 36610531-32, 36610534
Fax : 36610536

Chuburgi
24-Niaz View Scheme, Rewaz Garden, Chuburgi, Lahore
Phone : (042) 37356640-42
Fax : 37222236

Main Market Guilber
32-E Main Market, Guilber II, Lahore
Phone : 042 -35786955– 59
Fax : 042-35786964

Montgomery Road Branch
65-Montgomery Road, Lahore
Phone : (042) 36303081-4
Fax : 36303085

Jauhar Town Branch
Plot No. 435, Block G-1
M.A. Johar Town, Lahore
Phone : (042) -35281081-5
Fax : 35291090

Bedian Road Branch
Phone : (042) 37088164
Fax : 35742694

Fortress Stadium Branch
Phone : (042) 36620582-86
Fax : 36620587

Wapda Town Branch
Plot No. 189, Block-F, PIA Society, Wapda Town Round About
Phone : (042) 35211574
Fax : 35211576

Ichora Branch
112- Ferozepur Road, Ichora, Lahore
Phone : (042) 37539604-5
Fax : 37539608

Bund Road Branch
Main Bund Road, Near Gulshan-e-Ravi Chowk, Lahore
Phone : (042) 37404868-72
Fax : 37404867

Zarar Shaheed Road - Guldasht Town Branch
Zarar Shaheed Road, Guldasht Town, Lahore
Phone : (042) 36635969
Fax : 36635968

EME Society Branch
50-A, Mohafiz Town, Near EME Society Main Gate, Lahore
Phone : (042) 37516325
Fax : 0423-37516327

Islampura Branch
30-A, Main Sinda Road, Atif Chowk, Islampura, Lahore
Phone : (042) -37117739-40
Fax : 042-37117738

Karim Block Allama Iqbal Town Branch
502-Ali Plaza, Karim Block Market, Allama Iqbal Town, Lahore
Phone : 042-35425528, 30, 31
Fax : 042-35425529

Sabzazar Multan Road Branch
Plot No. 10, 10-A, B & C, Industrial Muslim Block, Allama Iqbal Town, Multan Road, Lahore, Phone : (042) 37804070-79
Fax : (042) 37804075

Link Road, Model Town Branch
Shop No. 2 & 4 to 10, Bridal Centre, Link Road, Lahore.
Phone : (042) 35925801-02
Fax : (042) 35925804

Fruit Market Branch
Plot No. 136, Fruit Market, Ravi Link Road, Lahore.
Phone : (042) 37721966-8
Fax : (042) 37721959

Airport Branch
Northern side of terminal building, under Ramp Bridge, Allama Iqbal International Airport, Lahore
Phone : 042-3661447-8
Fax : 36614449

Bilal Gunj
Danial Street # 13, Shahijahan Road
Main Bilal Gunj, Lahore
Phone : 042-37162722-4
Fax : 042-37162725
<table>
<thead>
<tr>
<th>Branch Name</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Fax Numbers</th>
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<tbody>
<tr>
<td>Lalazar Branch</td>
<td>Tulsa Road, Lalazar</td>
<td>051-5524904-5, 051-5527814</td>
<td></td>
</tr>
<tr>
<td>Chaklala Branch</td>
<td>59, Shah Plaza, Commercial Area, Chaklala Scheme III</td>
<td>051-5766003-4, 051-5766005</td>
<td></td>
</tr>
<tr>
<td>College Road Branch</td>
<td>E/20-26, College Road</td>
<td>051-5762008, 051-5762001</td>
<td>051-5762007</td>
</tr>
<tr>
<td>Peshawar Road Branch</td>
<td>Plot No. 400/2, Gammon House, Peshawar Road, Rawalpindi</td>
<td>051-5468401-2, 051-5468403</td>
<td></td>
</tr>
<tr>
<td>Airport Road</td>
<td>7-Fazal Town, Airport Link Road, Rawalpindi</td>
<td>051-5706022-3, 051-5781483</td>
<td></td>
</tr>
<tr>
<td>Khanna Branch</td>
<td>Adii Tahir Plaza, Service Road, Al-Noor Colony, Sector 3</td>
<td>051-4479290-3, 051-4479295</td>
<td></td>
</tr>
<tr>
<td>Chawk Sadiqabad Branch</td>
<td>Shop # 2-6, Abassi Tower, Muslim Town</td>
<td>051-4423078-81, 051-4480226</td>
<td></td>
</tr>
<tr>
<td>Kahuta Branch</td>
<td>Tehseen Plaza, PAF Road</td>
<td>051-331625-29, 051-3316360</td>
<td></td>
</tr>
<tr>
<td>Adamjee Road Branch</td>
<td>Adamjee Road, Saddar, Rawalpindi Cant.</td>
<td>051-5563728, 051-5563730</td>
<td></td>
</tr>
<tr>
<td>Tench Bhatta Branch</td>
<td>Plot # 396/C, Main Bazar, Tench Bhatta, Rawalpindi Cant.</td>
<td>051-5520479, 051-5520466</td>
<td></td>
</tr>
<tr>
<td>Adayla Road Branch</td>
<td>Adayla Road, Rawalpindi</td>
<td>051-5570078-79, 051-5570080</td>
<td></td>
</tr>
<tr>
<td>Baghsardaran Branch</td>
<td>12 Ghazi Colony, Bagh Sardaran, Rawalpindi</td>
<td>051-5778592-93, 051-5778594</td>
<td></td>
</tr>
<tr>
<td>Bohar Bazar</td>
<td>C 211-215, Bohar Bazar, Rawalpindi</td>
<td>051-451914, 051-451910</td>
<td>051-451926</td>
</tr>
<tr>
<td>Faizabad Branch</td>
<td>Shakeel Plaza, Faizabad, Rawalpindi</td>
<td>051-4575846-47, 051-4575849</td>
<td></td>
</tr>
<tr>
<td>Saidpur Road, Rawalpindi</td>
<td>Plot No. 378, Opposite Makkah Cloth, Saidpur Road, Rawalpindi</td>
<td>051-4418646-48, 051-4418649</td>
<td></td>
</tr>
<tr>
<td>Naz Cinema Murree Road, Rawalpindi</td>
<td>Shop No. 13, Gul-Noor Market, Naz Cinema, Murree Road, Rawalpindi</td>
<td>051-4421682-85, 051-4421680</td>
<td></td>
</tr>
<tr>
<td>Bahria Town Phase IV</td>
<td>Plot No. 95, Main Civic Center, Bahria Town, Phase IV, Rawalpindi</td>
<td>051-5732408, 051-5732409, 051-5732410</td>
<td></td>
</tr>
<tr>
<td>FATEH JANG</td>
<td>Rawalpindi Road, Fath Jang</td>
<td>051-210837-38, 051-210839</td>
<td></td>
</tr>
<tr>
<td>TAXILA</td>
<td>Kohistan Complex, G. T. Road</td>
<td>051-534072-15, 051-535015</td>
<td></td>
</tr>
<tr>
<td>Mohra Chowk</td>
<td>Mouza Lab Thatoo, Mohra Chowk, Hazara Road, Tehsil Taxila, Distt. Rawalpindi</td>
<td>0514-590019, 590021-22, 0514-590020</td>
<td></td>
</tr>
<tr>
<td>WAH CANTT</td>
<td>4-1/100, Officers Colony, The Mall</td>
<td>0514-539425-28, 0514-511980</td>
<td></td>
</tr>
<tr>
<td>FAISALABAD</td>
<td>Ground Floor, State Life Building, Liaquat Road</td>
<td>041-2617436-9, 041-2617432, 2640834</td>
<td></td>
</tr>
<tr>
<td>Peoples Colony Branch</td>
<td>17-A/2, Sir Fazal Hussain Road, Opp. Radio Station, Peoples Colony No. 1, Faisalabad</td>
<td>041-8722636-39, 8722184</td>
<td></td>
</tr>
<tr>
<td>Branch Name</td>
<td>Address</td>
<td>Phone</td>
<td>Fax</td>
</tr>
<tr>
<td>-------------</td>
<td>---------</td>
<td>-------</td>
<td>-----</td>
</tr>
<tr>
<td>Susan Road Branch</td>
<td>P-98/22, Main Susan Road, Madina Town</td>
<td>(041) 8556673-75</td>
<td>8556679</td>
</tr>
<tr>
<td>Rail Bazar Branch</td>
<td>Property No. P-81, Rail Bazar</td>
<td>(041) 2540801-2</td>
<td>2540803</td>
</tr>
<tr>
<td>Yarn Market Branch</td>
<td>P-78, Street No. 3 Yarn Market, Montgomery Bazar</td>
<td>(041) 2605806-7</td>
<td>2621487</td>
</tr>
<tr>
<td>Minerva Road Branch</td>
<td>P-64-B, Minerva Road</td>
<td>(041) 2540763-5</td>
<td>2540759</td>
</tr>
<tr>
<td>Sheikhpura Road, Faisalabad</td>
<td>P - 352-A, Gulistan Colony II, Millat Chowk, Sheikhpura Road, Faisalabad</td>
<td>(041)-8582141-2</td>
<td>8582147</td>
</tr>
<tr>
<td>Babar Chowk Branch</td>
<td>641-A, Peoples Colony Extension, Babar Chowk</td>
<td>(041)-8557421-22</td>
<td>8557424</td>
</tr>
<tr>
<td>Khurrianwala Branch</td>
<td>Main Bazar, Jhumra Road</td>
<td>(041) 4361080-81</td>
<td>4361082</td>
</tr>
<tr>
<td>Samanabad Branch</td>
<td>P-9, Main Road, Samanabad, Faisalabad</td>
<td>(041) 2561502-03</td>
<td>2561504</td>
</tr>
<tr>
<td>Samundri Branch</td>
<td>P-35/36, Grain Market, Gojra Road, Samundri</td>
<td>(041) 3424356-7</td>
<td>3424355</td>
</tr>
<tr>
<td>Sabzi Mandi Branch</td>
<td>New Fruit &amp; Vegetable Market, Chak No. 245-RB, Near Sidhar Bypass, Tehsil Sadar, Faisalabad</td>
<td>(041) 2518823-4</td>
<td>2518825</td>
</tr>
<tr>
<td>Bhowana Bazar</td>
<td>P-141, Main Gole Bhowana Bazar, Faisalabad.</td>
<td>(041) 2540706</td>
<td></td>
</tr>
<tr>
<td>Factory Area</td>
<td>Property NO.3, Main Road, Factory Area, Faisalabad</td>
<td>(041)-2603523</td>
<td>2603525</td>
</tr>
<tr>
<td>Karkhana Bazar</td>
<td>P-120, Karkhana Bazar, Faisalabad</td>
<td>(041)-2602615-14</td>
<td>2602615</td>
</tr>
<tr>
<td>Ghulam Muhammadabad, Faisalabad</td>
<td>19B, Saddar Bazar, Ghulam Muhammadabad, Faisalabad</td>
<td>(041)-2694622</td>
<td>2694624</td>
</tr>
<tr>
<td>Peshawar Main Branch</td>
<td>6-B, Islamia Road Peshawar Cantt</td>
<td>(091) 5287051-7</td>
<td>5287058</td>
</tr>
<tr>
<td>Peshawar City Branch</td>
<td>Shoba Chowk, Park Inn Hotel Building, Khyber Bazar, Peshawar City</td>
<td>(091) 2590023-26</td>
<td>2551380</td>
</tr>
<tr>
<td>Hayatabad Karkhana</td>
<td>Shop No. B-29 &amp; 30, J.B. Plaza, Karkhana Market, Hayatabad, Jamrud Road,</td>
<td>(091) 5822902-7</td>
<td>5822908</td>
</tr>
<tr>
<td>G.T. Road Branch</td>
<td>1045-1046, Hashnagri &amp; Industries Opp: Sarhad Chamber of Commerce, G.T. Road</td>
<td>(091)-2593002-6</td>
<td>2593001</td>
</tr>
<tr>
<td>Peepal Mandi Branch</td>
<td>Ashraf China Trade Center Peepal Mandi, Peshawar</td>
<td>(091) 2564911-4</td>
<td>2564910</td>
</tr>
<tr>
<td>Jamrud Road, Peshawar</td>
<td>Phase III Chowk, Jamrud Road</td>
<td>(091) 5710753-7</td>
<td>5710758</td>
</tr>
<tr>
<td>Bakhshi Pul Branch</td>
<td>Bakhshi PulCharsada Road, Tehsil &amp; District Peshawar</td>
<td>(091) 2582304-6</td>
<td>2582307</td>
</tr>
<tr>
<td>University Road, Peshawar</td>
<td>Ground Floor, Bangash Plaza, University Road, Peshawar</td>
<td>(091)-5843708-09</td>
<td>5843710</td>
</tr>
<tr>
<td>Temargarha</td>
<td>Balmatb Road, Main Bazar, Temargarha, Lower Dir</td>
<td>0945-825344</td>
<td>825346</td>
</tr>
<tr>
<td>Dalazak Road</td>
<td>Plot No.5, Opposite Parda Bagh, Dalazak Road, Peshawar</td>
<td>091-5244583</td>
<td>5244582</td>
</tr>
</tbody>
</table>

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ATTOCK

Opposite Session Chowk, Attock Cantt.
Phone : (057) 2701557-58
Fax : (057) 2700248

Waisa
Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa, Tehsil Hazro, District Attock
Phone : (0572) 662413-15-16
Fax : (0572) 662417

Qutba, District Attock
Akbarah, Choyn, Main G.T. Road, Qutba, Kamra, Tehsil, District Attock
Phone : (057) 2640794-95
Fax : (057) 2640796

GHOURGHUSHTI
Timber Market, Main Mandi Road, Ghourghushti, Tehsil Hazro
Phone : (057) 2872918-19
Fax : 2872916

KAMRA
Attock Road, Kamra
Phone : (057)-9317423-25
Fax : 9317420

HANGU
Saif-ur-Rehman Market, Opp.
DCO Bungalow, Kohat Road, Main Bazar
Phone : (0925) 624641, 621008
Fax : 624644

MULTAN

Abdali Road Branch
62-A, Abdali Road, Multan Cantt.
Phone : (061) 4546792-6
Fax : 4781506

Vehari Road Branch
618/B, Vehari Road, Near Grain Market
Phone : (061) 6244492-95
Fax : 6244496

Hussain Agahi Branch
Hussain Agahi Road
Phone : (061) 4577242, 457725
Fax : 4577232

Chowk Shaheedan Branch
Akbar Road, Chowk Shaheedan
Phone : (061) 4588611, 4588807
Fax : 4579024

Shahrk-e-Alam Branch
230-A & 251-A, Main Road, Shahrk-e-Alam
Phone : (061)-6784201-2
Fax : 6784205

Bosan Road Branch
262-B, Gulgasht Colony, Bosan Road
Phone : (061) 6210364-5
Fax : 6210363

Lodhran Branch
27-2, Ward # 6, Main Multan Road
Phone : (0608) 361700-363001-2
Fax : 363005

Quaid-e-Azam Road Branch
Plot No. 1009/1, Quaid-e-Azam Road, Multan Cantt.
Phone : 061-4504281-4
Fax : 061-4504289-90

Garden Town
Plot No. 95-XXV, Main Sher Shah Road, Garden Town, Multan
Phone : 061-6536174-75
Fax : 061-6536173

SIALKOT

40/A, Paris Road,
Phone : (052) 4591741, 4591442
Fax : 4591742, 4593210

Sambrial Branch
G.T. Road, Sambrial, District Sialkot
Phone : (052) 6522801-2
Fax : 6522803

Shahabpura Branch
Malik Plaza, Shahabpura Road, Sialkot
Phone : 052-3242671-79
Fax : 052-3242680

Kashmir Road
Plot No. 417, Main Kashmir Road, Near Gulistan Cinema, Kotli Behram, Sialkot
Phone : 052-4296103, 052-4296106-109
Fax : 052-4296105

RAHIM YAR KHAN

12-A, Model Town, Shahi Road,
Phone : (068) 5879880-1, 5885970
Fax : 5879882

GUJRANWALA

Opposite Iqbal High School, G.T. Road, Gujranwala
Phone : (055) 3859931-3, 3847031-33
Fax : 3856471, 3255295

Satellite Town Branch
40-A Satellite Town
Phone : (055) 3730396-99 Fax : 3251423

Rail Bazar
Empress Building, 39- Circular Road,
Near Daal/Rail Bazar, Gujranwala
Phone : 055-4231760, 055-4232914, 055-4232915
Fax : 055-4231780
**MIAN CHANNU**

Ghazi Morr, G.T. Road.
Phone: (065) 2665301-3
Fax: 2665484

**SHEIKHUPURA**

Main Lahore-Sargodha Road.
Phone: (056) 3614977-9
Fax: 3787974, 3614976

**DERA ISMAIL KHAN**

Plot # 3666-B, Kashmir Chowk, North Circular Road.
Phone: (0966) 720609, 720610
Fax: 720607

Tank Adda
Kohinoor Super Shopping Centre, Block-K, Circular Road, Dera Ismail Khan
Phone: 0966-720917

**OKARA**

Plot No. 25-28, M. A. Jinnah Road
Phone: (0442) 550419-22
Fax: 550423

**ABBOTTABAD**

191, Supply Bazar, Main Mansehra Road.
Phone: (0992) 344725-6
Fax: 344728

Abbottabad City
Shop No. C-15, Cantt Bazar, Opposite GPO, Abbottabad
Phone: 0992-337161-3
Fax: 0992-337166

**JHANG**

9-D, Yousuf Shah Road, Jhang Saddar.
Phone: (047) 7624701-3
Fax: 7624704

**Mouza Shumali Shorkot Branch**

Main Jhang Multan Road, Shorkot, District Jhang.
Phone: (047) 5312018
Fax: (047) 5312016

**TOBA TEK SINGH**

105-Farooq Road, Mohallah Jamia Masjid.
Phone: (0462) 517838-9
Fax: 517841

**BUREWALA**

95-C, Al-Aziz Market, College Road.
Phone: (067) 3771901-4
Fax: 3771905

**KOHAT**

Bannur Road, Kohat Cantt.
Phone: (0922) 522791-93-96
Fax: 522797

**Main Bazar Branch**

T-40 & T-41, Muslim Plaza, Main Bazar, Kohat
Phone: 0922-522007-08
Fax: 0922-522009

**SADIQABAD**

28-29 D, Allama Iqbal Road.
Phone: (068) 5802501-3
Fax: 5802704

**MANDI BAHAUDDIN**

Kutchery Road, Mandi Bahauddin
Phone: (0546) 520921-23
Fax: 507886

**LALA MUSA**

G.T. Road, Near Ghala Mandi
Phone: (053) 7518368, 7518370, 7518780
Fax: 7518070

**AHMEDPUR EAST BRANCH**

Kutchery Road, Near MEPCO Office
Phone: (062) 2275504-6
Fax: 2275503

**DAHARKI**

Zafar Bazar, Daharki
Phone: (0723) 642868 643549, 641217
Fax: 644040

**GHOTKI**

1-13, Station Road
Phone: (0723) 680112-14
Fax: 680118

**HAROONABAD**

15-C/16-C, Ghalla Mandi
Phone: (063) 2256401-4
Fax: 2256458

**HASILPUR**

17-D, Baldia Road, Hasilpur
Phone: (062) 2448078, 2448075
Fax: 2441071

**KHARIAN**

1, Rizwan Plaza, Main G.T. Road
Phone: (053) 7536241-42
Fax: 7536245
GILGIT
Shahrah-e-Quaid-e-Azam,
Near Radio Station, Jutial, Gilgit
Phone : (05811) 51904-07
Fax : 51903

NLI Market, Gilgit
Ghulam Haider Block, NLI Market, Gilgit
Phone : 05811-451914, 05811-451910
Fax : 05811-451926

CHAKWAL
City Trade Centre, Tehsil Chowk, Rawalpindi Road
Phone : (0543) 555206-210
Fax : 555220

BHALWAL
451, Liaqat Shaheed Road, Bhalwal
Phone : (048) 6644863 - 6644364
Fax : 6642647

KASUR
Shop No. 8-12, Adjacent to Mazar Hazrat Baba Bulley Shah, Rail Road
Phone : (0492) 765218-9
Fax : 770890

Pattoki Branch
Allama Iqbal Road, District Kasur
Phone : (0494) 4421071-3
Fax : 4421075

MANSEHRA
Punjab Chowk, Shahrah-e-Resham
Phone : (0997) 303591, 303592
Fax : 300567

Oghi Branch
Main Bazar, District Mansehra
Phone : (0997) 321949
Fax : (0997) 321357

BANNU
Gowshala Road, Fatima Khel
Phone : (0928) 614634-36
Fax : 614099

CHITRAL
D.C. Office Road,
Opposite Mountain Inn Hotel, Attalique Bazar
Phone : (0943) 414396, 414367
Fax : 412988

HAZRO
273-M, Main Hattian Road
Phone : (057) 2313771-2
Fax : 2313773

KOTLA
Bhimber Road, Kotla Arab Ali Khan,
Tehsil Kharian, Distt. Gujrat
Phone : (0537) 586892, 586915, 586435
Fax : 586337

MIRPUR, AZAD JAMMU & KASHMIR
114, Sector F-1, Kotli Road, Mirpur,
Azad Jammu & Kashmir
Phone : (05827) 436834-7
Fax : 436838

KALLAR SYEDAN
Ghousea Shopping Centre, Choa Road,
Kallar Syedan
Phone : (051) 3572106, 3570763
Fax : 3570227

GUJAR KHAN
58-D & 59-C, Akbar Kiani Shopping Mall,
G.T. Road, Gujer Khan
Phone : 051- 3515704-707
Fax : 051- 3515703

GOJRA
P - 85, Block III, Bohar Wali Gali, Gojra
Phone : 046-3517675-7
Fax : 046- 3517878

Gojra District Mandi Bahauddin
Gojra, Tehsil Malakwal, District
Mandi Bahauddin
Phone : 0546-588620-21
Fax : 0546-588622

MURIDKE
G.T. Road, Muridke
Phone : (042) 7983173-75
Fax : (042) 7983172

JARANWALA
P - 813, Street No. 3,
Nia Bazar, Jaranwala
Phone : (041) 4319003-4
Fax : (041) 4319005

Husein Sugar Mills
Husein Sugar Mills Ltd., Lahore
Road, Jaranwala
Phone : 041-4312033
Fax : 041-4312034

BAHAWALNAGAR
Shop # 6, Ghallah Mandi, Bahawalnagar
(063) 2272005-7 (063) 2277437

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MUZAFFARGARH
Mauza Taliri, Multan Road,
Distt. Muzaffargarh
(0662) 428920-23 (0662) 428931

KHANPUR
Kutchery Road, Model Town, Khanpur
(068)5577502 - 3, 5577617, 5577627
(068) 5577805

HARIPUR
Main Shahrah-e-Hazara, G.T. Road, Haripur
Phone : (0995) 627451-2
Fax : (0995) 627831
Haripur City
Ground Floor, Hamza Plaza
Main Bazar, Near
Old Committee Chowk, Haripur City
Phone : 0995-614314-6
Fax : 0995-614317

DINGA
Thana Road, Dingga, Distt. Gujrat
Phone : (053) 7404844-46
Fax : (053) 7404840

WAZIRABAD
Sialkot Road, Wazirabad, Distt. Gujranwala
Phone : (055) 6609460, 6609470, 6609480
Fax : (055) 6609450

JAUHARABAD
Plot # 2, Block # 2, Jauharabad,
District Khushab
Phone: (0454) 723760
Fax: (0454) 723758

Mandi Quaidabad Branch
Plot # 156/1, Block-D,
Railway Road, District Khushab
Phone : (0454) 880056-58
Fax : 880057

MANDI FAIZABAD
Main Jaranwala Road, Mandi Faizabad
Phone: (056) 2881032, 2201600
Fax: (056) 2882086

Nankana Sahib Branch
53-Grain Market
Phone : (056) 2877574-5
Fax : 2877577

MANWALI
Watta Khel Chowk, Sargodha
Road, Manwalli
Phone : (0459) 237794-6,
Fax : 237791

BHERA
Property No. 12/302, Mohalla Ali Bhutta
Phone : (048) 6692162-3,
Fax : 6692161

TALAGANG
Taqi Plaza,
Chakwal Road, Talagang
Phone : (0543) 410791-4
Fax : (0543) 41030

MURREE
Sharjah Center, Mall Road,
Phone : (051)-3413210-2 Fax : 3413149

DINA
Mahfooz Plaza, G T Road, District Jhelum
Phone : (0544)-632723-4
Fax : 632557

KHANEWAL
Cinema Road, Chak # 89-10/R,
District Khanewal
Phone : (065) 2555701-4, Fax : 2555710

JINNAH COLONY, JAHANIA
Main By Pass Road,
Tehsil Jahania, District Khanewal
Phone (065): 2271901-4
Fax : 2271906

PIR MAHAL
Mohallah Kasurabad,
Rajana Road, Pir Mahal
Phone : (046)-3366430-31 & 3366381
Fax : 3366382

DEPALPUR
Kutchery Road, Depalpur
Phone : (044)-4542223-25 Fax : 4542220

NAROWAL
496/A, Circular Road
Phone : (0542) 413300-9 Fax : 413310

LORALAI
1062-1063, Zhob Road
Phone : (0824) 660852-5 Fax : 660851

BHAKAR
Plot # 458, Dagar Gharbi, Jhang Road
Phone : (0453) 516068-70 Fax : 516071

SKARDU
Hussaini Chowk
Phone : (05831) 54700-703 Fax : 54704
**TURBAT**
Main Road, Turbat  
Phone: (0852) 411556-58  Fax: 411417

**BATTAGRAM**
Opposite D.H.Q. Hospital, Shahr-e-Resham  
Phone: (0997) 310222  Fax: 310377

**CHISHTIAN**
29-B, Ghallah Mandi, Chishtian, District Bahawalnagar  
Phone: 063-2509145-6  Fax: 063-2509455

**SHAKARGARH**
Ayub Market, Railway Road, Shakargarh, District Nowwal  
Phone: 0542-453001-09  Fax: 0542-453010

**CHENAB NAGAR - RABWAH**
P-4, Block 14, Gole Bazar, Chenab Nagar, Rabwah, District Chiniot  
Phone: 047-6214470-1  Fax: 047-6214475

**HAVELIAN**
Tanoli Plaza, Ameer Muawya Chowk, Havelian Bazar, Havelian, District Abbottabad  
Phone: 0992-812006-8  Fax: 0992-812009

**KAMOKE**
G.T. Road, Kamoke, District Gujranwala  
Phone: 055-6815791-2  055-6815796  Fax: 055-6815790

**KOTLI, AJK**
Aashiq Hussain Plaza, Ground Floor, Bank Road, Kotli, Azad Jammu & Kashmir  
Phone: 05826-448393-94  Fax: 05826-448395

**PISHIN**
Bund Road, Pishin  
Phone: 0826-420744-5  Fax: 0826-420748

**SWABI**
Swabi Bazar, Mardan Swabi Road, Maneri Payan, Swabi  
Phone: 0938-223811-3  Fax: 0938-223814

**CHOA SAIDAN SHAH**
Rab Nawaz House, Chakwal Road, Choa Saidan Shah, District Chakwal  
Phone: 0543-580862-64  Fax: 0543-580865

**PHALIA**
Hailian Road, Phalia, Tehsil Phalia, District Mandi Bahauddin  
Phone: 0546-566051  Fax: 0546-566054

**CHARSADDA**
Tangi Charsadda Road, Opposite Ghafoor Market, Charsadda Bazar, Charsadda  
Phone: 091-6510013-14, 6511007  Fax: 091-6512002

**CHILLAS**
DC Chowk, Chillas, District Diamer Gilgit-Baltistan  
Phone: 05812-450475-76  Fax: 05812-450477

**JAMPUR**
Opposite TMO Office, Rajanpur Road, Jampur, District Rajanpur  
Phone: 0604-567136-38 Fax: 0604-567135

**LAYYAH**
Chubara Road, Near Layyah Minor, Layyah  
Phone: 0606-41325-27  Fax: 0606-410010

**MUZAFFARABAD**
Tanga Stand, Muzaffarabad, AJK  
Phone: 05822-920982-4  Fax: 05822-920985

**NOWSHERA**
Taj Building, G.T. Road, Nowshera  
Phone: 0923-611697 Fax: 0923-611425

**QABOOLA**
Rana Ghulam Qadir Market, Main Bazar, Qaboolia, Tehsil Arifwala, District Pakpattan  
Phone: 0457-851520-22 Fax: 0457-851289

**RAWAT**
Ground Floor, Riaz Shah Bukhari Plaza, Main G. T Road Rawat, Tehsil & Distt. Islamabad  
Phone: 0514-611906 Fax: 0514-611903

**RENAKA KHURD**
Plot No. 8, Welcome Road, Renala Khurd, District Okara  
Phone: 044-2636340, 2636350  Fax: 044-2636360

**SIBI**
M.A. Jinnah Road, Sibi  
Phone: 0833-500206, 500208  Fax: 0833-500209

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WAISA
Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa, Tehsil Hazro, District Attock
Phone: 0572-662413-15-16
Fax: 0572-662417

YAZMAN
Chak No. 56-DB, Main Bahawalpur Road, Yazman, District Bahawalpur
Phone: 062-2703021-22 Fax: 062-2703024

BATHKELA
Main Bazar, Bathkela, Malakand
Phone : 0932-412403
Fax : 0932-412404

GAGGO MANDI
Opposite Grain Market, Sheikh Fazal Road, Gaggo Mandi
Phone : 067-3501313-7
Fax : 067-3501319

HAVELI LAKHA
Property # 95, Pakpattan Road, Haveli Lakha, Tehsil Depalpur, District Okara
Phone : 044-4775805-7
Fax : 044-4775808

HAZI
Tarbela Road, Mouza Ghazi, Ghazi, District Haripur
Phone : 0995-660945-49
Fax : 0995-660950

ISLAMIC BANKING BRANCHES

UNI-TOWER, Karachi
213 - Uni-Towers, I.I.Chundrigar Road, Karachi
Phone : (021) 32472295-8 Fax : 32472141

Shahrah-e-Faisal, Karachi
Ground Floor, Fortune Center, Shahrah-e-Faisal, Karachi
Phone : (021) 34315271-4 Fax : 34313581

JODIA BAZAR
Plot No. 112, Darya Lal Street, Jodha Bazar, Karachi
Phone : (021) 32446542 - 5
Fax : (021) 32430492

Guilans-e-Jauhar
Pakistan Tulip Valley Plot No. SB-1, Block # 1, Gulistan-e-Jauhar
Phone : (021) 34661355-7
Fax : (021) 34661359

Korangi Industrial Area
Shop No. 1, Plot # 27/28, Sector-16
Korangi Industrial Area, Karachi
Phone : (021) 35061661-4
Fax : (021) 35067031

Guilans-e-Iqbal
Plot # 40-B, Block#13-A, KDA Scheme No. 24, Gulistan-e-Iqbal, Karachi
Phone : (021) 34144650-52
Fax : (021) 34144653

North Nazimabad, Karachi
D-3, Block A, North Nazimabad
Phone : (021) 36633133 & 36633177 Fax : 36633135

DHA Branch, Karachi
23-C, Main Khayaban-e-Ittehad, Phase II Extension, DHA, Karachi
Phone : (021) 35313873-80
Fax : 35313872

Dhorajee, Karachi
Plot # 35/127 Block 7 & 8
C.P. Berar Cooperative Housing Society
Phone : (021) 3486321-2 Fax : 34863320

MORO
1740, Ward 13, Main Road, Moro
Phone : 0242-410511-16
Fax : 0242-410516

46 | Bank Alfalah Limited
Port Qasim, Karachi
Plot # W-2/1/1, to W-2/1/3, North Western Industrial Town
Phone: (021) 34750439, 3415418, 34750445
Fax: 34750438

F.B. Area, Karachi
Ground Floor, Shamim Apartments, Block 10
Phone: (021) 36362194, 36362197
Fax: 36362226

SITE II, Karachi
Plot # B-24/A, SITE II (Super Highway Phase I)
Phone: (021) 36881246-7
Fax: 36881249

Orangi Town, Karachi
Plot # LS32, 33 & 43, Sector 11, Near Round About # 5, Orangi Town, Karachi
Phone: (021) 36662271-2
Fax: 36662264

North Karachi
Shop # 3-11 Sarah View Phase II Sector 11-B, North Karachi, Karachi
Phone: (021) 36727802
Fax: 36727838

Niazimabad Branch
Ground Floor, Plot # 25, Row # 1, Sub Block A, Block #1, Niazimabad, Karachi
Phone: (021) 36793926
Fax: 36793927

Saddar Branch
Plot # 292 & 266, Fort Mansion, Artillery Maidan Quarters, Regal Chowk, Saddar, Karachi
Phone: (021) 35639081
Fax: 35639086

Clifton - Karachi
Plot # D-69 Block 7, KDA Scheme No.5 Kehkashan Clifton, Khi.
Phone: (021) 35869271
Fax: 35869270

Shershah Branch
D-175, Modern Godown, Shershah, SITE, Karachi
Phone: (021) 32588312
Fax: 32588314

Allama Iqbal Road, Karachi
Ayesha Pride, Plot No. 76-S, Allama Iqbal Road, Block-2, P.E.C.H.S, Karachi
Phone: 021-34300743
Fax: 021-34300745

Bahadurabad, Karachi
Plot No. 7, Block 3, Main Bahadurabad Chowrangi, Karachi Cooperative Housing Society, Karachi
Phone: (021) 34923914
Fax: 34923915

Bokhari Commercial, Karachi
Plot No. 36-C, Bokhari Commercial Lane-13, Phase VI, DHA, Karachi
Phone: (021) 35250404-6
Fax: 35250403

DHA Phase II, Karachi
Plot No. 3C & 4C, Commercial Area- A, DHA Phase -II Karachi
Phone: (021) 35881944-7
Fax: 35881943

Gulshan Chowrangi, Karachi
Plot No. C-15/1, block -3, Gulshan-e-Iqbal, Karachi
Phone: (021) 34994794-6
Fax: 34994775

Hill Park, Karachi
Plot No. 68/Z, Zonal Commercial Area, Jinnah Co-operative Housing Society, Block 7-8, Karachi
Phone: (021) 34300571, 34300573-4
Fax: 34300575

Paper Market, Karachi
Phone: (021) 32600743
Fax: 32600745

Shadab, Karachi
Plot No. BS-7, Block 12, KDA Scheme No.16, F.B. Area, Karachi
Phone: (021) 36360517
Fax: 36360519

Zamzama DHA Phase V, Karachi
19-E/II, 2nd Zamzama Commercial Lane Phase V, DHA Karachi
Phone: (021) 35878051-4
Fax: 35878055

Main Branch, Lahore
66-Main Boulevard, Gulberg.
Phone: (042) 35781841-55
Fax: 35781856

McLeod Road, Lahore
Abid Plaza, 13, McLeod Road.
Phone: (042) 3721631-5 Fax: 3721640

New Garden Town, Lahore
Awami Complex Block # 1, New Garden Town.
Phone: (042) 35846374-85 Fax: 35846386

Y Block, Lahore
93-Y, Commercial Area, Phase III, Defence Housing Authority.
Phone: (042) 35746191-5 Fax: 35746190

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Johar Town, Lahore
69-R-1, M.A. Johar Town,
Phone: (042) 35313401-05
Fax: 35313406

Zarrar Shaheed Road
1500-F, Dubai Chowk, Zarrar Shaheed Road, Lahore Cantt., Lahore
Phone: (042) 36613855-62
Fax: (042) 36673224

Gulshan-e-Ravi
Block F, Main Road, Gulshan-e-Ravi Lahore
Phone: (042) 37404811-20
Fax: (042) 37404821

Gurta Baba Chowk
Rehman Chambers, Qurtoba Chowk, Mozang Chungi, Lahore
Phone: (042) 37114612-16
Fax: (042) 37114618

Mughalpura Branch
Opposite Iqbal Park, Mughalpura
Phone: (042) 36524701-09
Fax: 36524710

Multan Road, Lahore
Opposite Benz Factory, Main Multan Road, Lahore
Phone: (042) 37490104-05 Fax: 37490046

Wahdat Road, Lahore
14-Main Wahdat Road, Lahore
Phone: (042) 37502811-15 Fax: 37502820

Chung Branch, Lahore
Chung Stop, Main Multan Road,
Phone: (042) 37499215-19 Fax: 37499220

Kot Abdul Malik, Lahore
Kot Abdul Malik, Main Lahore, Sheikhpura Road,
Phone: (042) 37902536, 37902539
Fax: 37902540

Shah Alam, Lahore
139-Main Circular Road, Chowk Shah Alam
Phone: (042) 3734081-5 Fax: 3734086

Azam Cloth Market Branch
Property No. F-1185, Karachi Block, Near Masjid Farooq-e-Azam,
Azam Cloth Market, Lahore
Phone: 042-37662845-8
Fax: 042-37656172

College Road Township Branch
39-Civic Centre, College Road, Township, Lahore,
Phone: 042-35125080
Fax: 042-35125081

Daroghawala Branch
Plot No.327, G.T. Road, Daroghawala, Lahore,
Phone: 042-36533491-4
Fax: 042-36533495

Kahna Nau Branch
23 - Km Ferozepur Road, Kahna Nau, Lahore
Phone: 042-35271601-02
Fax: 042-35271603

Misri Shah Branch
455-Main Shad Bagh Road, Misri Shah Lahore.
Phone: 042-37612821-5
Fax: 042-37612826

DHA Phase VI, Lahore
115-J, Main Boulevard Phase VI, DHA Lahore
Phone: 042-38351491-4
Fax: 042-38351498

DHA Main Boulevard, Lahore
Property No, E-167, Iqbal Park, Beside Main Gate DHA Main Boulevard, DHA Lahore Cantt.
Phone: 042-35735302-05 Fax: 042-35735306

Model Town Branch
7K, Commercial Market Model Town Lahore (Relocation Process Underway)

Ferozpur Road, Lahore
387-E, Main Ferozepur Road, Near Ghazi Chowk, Lahore
Phone: 042-35822571-3
Fax: 042-35822576

K Block DHA Phase I, Lahore
Property No. 15 Block K, Phase I DHA, Lahore
Phone: 042-35892371-76
Fax: 042-35892377

Jinnah Avenue, Islamabad
78-E, REDCO Plaza, Jinnah Avenue, Blue Area.
Phone: (051) 2879580-3 Fax: 2879589
G-10 Markaz, Islamabad
20-A, Sardar Plaza, G-10 Markaz
Phone: (051)-2819101-05 Fax: 2819100

I-9 Markaz, Islamabad
Plot # 3-J, Sector I-9, Markaz Islamabad
Phone (051) 4858562-64 Fax: 4858560

Bahria Town Branch
Plot No. 9, River View Road, Mini River View, Commercial Mall, Phase VII, Bahria Town, Islamabad
Phone: 051-5707181-2
Fax: 051-5707130

DHA Phase II, Branch
Street No. JBW East, Sector A, Plaza One, DHA Phase II, Islamabad
Phone: 051-4493714 Fax: 051-4493715

E-II, Branch
Plot No. 1 & 2, Main Double Road, Federation of Employees Cooperative Housing Society, Sector E-II, Islamabad
Phone: 051-2515491

48 | Bank Alfalah Limited
G-13, Islamabad
Plot No. 8-A, Bazar # 1, Sector G-13/1, Islamabad
Phone : 051-2306820-21
Fax : 051-2306823

Cantt. Rawalpindi
125-D, Murree Road, Rawalpindi
Phone : (051) 5795184-88 Fax : 5795189

Satellite Town, Rawalpindi
400-B, Block B, Commercial Market, Satellite Town
Phone : (051)4452048-9 Fax : 4452050

Khayaban-e-Sir Syed Branch
Sagoo Centre, Plot No. 5-B, Sector II, Site II, Main Double Road, Khayaban-e-Sir Syed, Rawalpindi
Phone : 051-4834630 Fax : 051-4834629

Hamilton Road, Rawalpindi
Shop # AA/730-732, Hamilton Road, Rawalpindi
Phone : 051-5776002-4 Fax : 051-5776006

Kalma Chowk, Rawalpindi
Plot No. 58, Kalma Chowk, Dhamial Road, Rawalpindi
Phone : 051-5684603-05 Fax : 051-5684519

Kutchery Bazar Faisalabad
P - 36, Kutchery Bazar.
Phone : (041) 2603021-5 Fax : 2603028

Canal Road Branch, Faisalabad
Square # 14, Chak # 204-RB, Canal Road, Faisalabad
Phone : (041) 8522113-4 Fax : 8522116

Satyana Branch, Faisalabad
597-B, Satyana Road, Faisalabad
Phone : (041) 8559361-64 Fax : 8559635

Medical College Road, Faisalabad
1-Ramana, Opp: Punjab Medical College, Jail Road.
Phone : (041) 8588602-04 Fax : 8581582

Gulberg Road, Branch
310, Block-A, Gulberg Road, Opposite National Hospital, Faisalabad
Phone : 041-2605645-50 Fax : 041-2605644

Jaranwala Road, Faisalabad
Property No. 636, Main Jaranwala Road, Adjacent to National Silk Mills Ltd. Faisalabad
Phone : 041-8559712-14 Fax : 041-8559821

Sargodha Road, Faisalabad
Property No. 387, Main Sargodha Road, Ali Town, Opposite Sirata Textile Mills, Faisalabad
Phone : 041-8786271-77 Fax : 041-8786278

Jhang Road Faisalabad
P-251-A Firdous Colony, Near Shadab Mor Main Jhang Road, Faisalabad
Phone : 041-2554502-07 Fax : 2554504

Sargodha
Opp. Jamia Masjid Hamid Ali Shah, Block-S, Liaquat Road, Sargodha
Phone : (048) 3726804-7 Fax : 3726808

Faisal Arcade G.T. Road, Gujranwala
Phone : (055) 4557301-05 Fax : 4557310

Model Town, Gujranwala
Al-Fazzan Plaza, 393-A, Main Market, Model Town, Gujranwala
Phone : 055-3856126-30 Fax : 055-3856131

2, Bosan Road, Multan
262-B, Gulosht Colony
Phone : (061) 750941-5 Fax : 750885

Dera Adda Chowk, Multan
Plot No. 54, Azmat Wasti Road, Dera Adda Chowk, Multan
Phone : 061-4540060-65 Fax : 061-4540066

Jamrud Road, Peshawar
Phone : (091) 5701385-89 Fax : 5701392

Hayatabad, Peshawar
Ground Floor, Commercial Complex, Block 2, Phase V Hayatabad, Peshawar
Phone : 091-5828137 Fax : 091-5828137

Gulbahar, Peshawar
Plot No. 6, Hussainabad Colony, Main Gulbahar Road, Peshawar
Phone : 091-2591523-6 Fax : 091-2591522

Sialkot
Ali Building, Khadim Ali Road, Sialkot
Phone : (052) 3241302 - 5 Fax : 3241306

Sialkot Cantt
Property No. 17, Aziz shaheed Road, sialkot Cantt.
Phone : 052-4294173,052-4294175 Fax : 052-4294176
Rahim Yar Khan
Shop No. 24-25, Grain Market
Phone: (068) 5885331, 58858035
Fax: (068) 5885668

Dera Ismail Khan
East Circular Road, Toopanwala Gate
Dera Ismail Khan
Phone: (0966) 710141-2 Fax: 710139

Quetta Branch
Shop # 1&2, Plot # 7, Shahbaz Town
Phase 4, 35-B Model Town
Phone: (081) 2836932, 2832130
Fax: 2899012

Masjid Road Branch
Plot No. 396, 397 & 398, Masjid Road, Quetta
Phone: 081-2866548
Fax: 081-2866552

Satellite Town Quetta
Shop No. 3-5, opposite Hassan Plaza, New Adda Chowrangi, Satellite Town, Quetta.
Phone: 081-2448684-5
Fax: 081-2448680

Hyderabad Branch
Propert No. 80, Saddar Bazar, Hyderabad Cantt
Phone: (022) 2730867-72
Fax: 2730873

Abbottabad Branch
27-A, Supply Bazar, Manshera Road
Phone: (0992) 344723-6 Fax: 344736

Gujrat Branch
Zaib Plaza, Rehman Shaheed Road
Phone: (053) 3609501-3 Fax: 3517499

Dhudial Branch
Dhudial Chowk, Village & Post Office, Dhudial, Tehsil and District Chakwal
Phone: (0543) 590676 Fax: 590673

Pindi Ghai Branch
Banora Chowk, District Attock
Phone: (057) 2350123-8
Fax: 2350120

Hasan Abdal Branch
Hamdan Building, G.T. Road, Hasan Abdal, District Attock
Phone: 0572-523335-37
Fax: 0572-523394

Bewal Branch
Samote Road, Village Dhera Kanayal Bewal, Tehsil Gujar Khan
Fax: 051-3361269

Jhalpur Jattan Branch
Kashmir Nagar, Circular Road, Jhalpur Jattan, District Gujrat
Fax: 053-3431745

Khusab Branch
Shaheryar Market, Near New Bus Stand, Mianwali Road, Khushab
Phone: 0454-711200-711722
Fax: 0454-711736

Sangla Hill Branch
Fawara Chowk, Circular Road, Sangla Hill, District Nankana Sahib
Fax: 0563-701052

Sarai Alamgir Branch
Al-Saeed Shopping Centre, G.T. Road, Sarai Alamgir, District Gujrat
Fax: 0544-654586

Kamalia Branch
Mohallah Mehtianwala, Niazabad, Kamalia District Toba Tek Singh
Fax: 046-341377

Malsi Branch
Colony Road, Malsi, District Vehari
Fax: 067-3750031

Mumtazabad Branch
Vehari Road, Near Ghausia Chowk, Mumtazabad Multan
Fax: 061-6242002

Vehari Branch
Plot No. 11, Block E, Kakhana Bazar, Vehari
Fax: 067-3360918

Bahawalpur Branch
12-B, Model Town-B, Bahawalpur
Phone: 0622-889915-15
Fax: 0622-889918

Kabirwala Branch
Khanewal Road, Kabirwala, District Khanewal
Phone: 065-2400401-03
Fax: 065-2400408

Kot Addu Branch
G.T. Road, Kot Addu, District Muzaffargarh
Phone: 066-2240176-77
Fax: 066-2240173

Shahkot Branch
Circular Road, Shahkot, District Nankana Sahib
Phone: 056-3711431-32
Fax: 056-3711437
Sukkur Branch
Plot No. B-1055, Near Jamia Masjid, Bunder Road, Sukkur
Phone : 071-5620972-3
Fax : 071-5620974

Mission Chowk, Branch
Shop No. 6-1/36 & 6-1/37, Mission Chowk, Quetta
Phone : (081) 2833639
Fax : (081) 2833619

Sadiqabad Branch
Chak No. 10/NP, Main KLP Road, Sadiqabad, District Rahim Yar Khan.
Phone : (068) 5706016, 5706017
Fax : (068) 5800014

Jhelum
Saeed Plaza, Civil Lines, Jhelum
Phone : 0544-622406-9
Fax : 0544-520075

Civil Lines Jhang
Property No. 738, Civil Lines, Nawaz Square, Jhang
Phone : 047-763032-37
Fax : 047-7630338

Grain Market, Okara
Baba Farid Complex, B-Block, Grain Market, Okara
Phone : 044-2511101-02
Fax : 044-2511104

Manshera
Opposite DHQ Hospital, Abbotabad Road Manshera
Phone : 0997-307746-50
Fax : 0997-307751

OVERSEAS BRANCH

BANGLADESH

DHAKA
Dhaka Branch
5-Rajuk Avenue, Motijheel C.A.
Phone : (008802) 7168821-05
Fax : 9557413

Gulshan Branch
168, Gulshan Avenue, Gulshan North, Dhaka 1212, Bangladesh
Phone : 0088 02 8861848, 8861704
Fax : 8850714

CHITTAGONG
Agrabad Branch
57, Agrabad, Chittagong, Bangladesh
Phone : (0088) 171-888727

SYLHET
Sylhet Branch
Marchant Tower 582 East Mirza Bazar
Phone : (00880821) 2830679
Fax : (00880821) 2830677

Dhanmondi Branch, Bangladesh
81/A- Satmasjid Road, Dhanmondi, Phone : (00880) 0161-001477

AFGHANISTAN

KABUL
Kabul Branch
410, Chahrahi-e-Sadarat, Shar-e-Nau
Phone : (009375) 2004105-10
Fax : 2002142

United Nation Compound, Kabul
Jalalabad Road, Kabul, Afghanistan
Phone : 0093786205092

HERAT
Herat Branch
Ground Floor, Chamber of Commerce & Industries, Heart Blood Bank Street
Phone : (0093-40) 230705-07
Fax : 230704

KINGDOM OF BAHRAIN

MANAMA (OBU)
Suit No. 1302, Level 17, Bahrain Financial Harbour, Tower West
P.O. Box # 1375
Phone : (00973) 17203100
Fax : (00973) 17224300