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<td></td>
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<tr>
<td>Branch Network</td>
<td>27</td>
</tr>
</tbody>
</table>
Corporate Information

Board of Directors
H.H. Sheikh Hamdan Bin Mubarak Al Nahayan
Chairman
Mr. Abdulla Khalil Al Mutawa
Director
Mr. Abdulla Nasser Hawaileel Al-Mansoori
Director
Mr. Khalid Mana Saeed Al Otaiba
Director
Mr. Ikram Ul-Majeed Sehgal
Director
Mr. Nadeem Iqbal Sheikh
Director
Mr. Atif Bajwa
Chief Executive Officer

Board Risk Management Committee
Mr. Khalid Mana Saeed Al Otaiba
Director
Mr. Abdulla Khalil Al Mutawa
Director
Mr. Ikram Ul-Majeed Sehgal
Director
Mr. Atif Bajwa
Chief Executive Officer
Mr. Haroon Khalid
Secretary

Board Human Resource Management Committee
Mr. Abdulla Khalil Al Mutawa
Director
Mr. Khalid Mana Saeed Al Otaiba
Director
Mr. Nadeem Iqbal Sheikh
Director
Mr. Atif Bajwa
Chief Executive Officer
Mr. Mian Ejaz Ahmad
Secretary

Board Audit Committee
Mr. Abdulla Khalil Al Mutawa
Director
Mr. Khalid Mana Saeed Al Otaiba
Director
Mr. Nadeem Iqbal Sheikh
Director
Mr. Yasar Rashid
Secretary

Board Strategy and Finance Committee
Mr. Abdulla Khalil Al Mutawa
Director
Mr. Khalid Mana Saeed Al Otaiba
Director
Mr. Ikram Ul-Majeed Sehgal
Director
Mr. Atif Bajwa
Chief Executive Officer
Mr. M. Iftikhar Shabbir
Secretary
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
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 nine months period ended September 30, 2013.

(Rupees in ‘OOO)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit before provisions and taxation</td>
<td>5,861,075</td>
</tr>
<tr>
<td>Provisions against loans and advances - net</td>
<td>(686,325)</td>
</tr>
<tr>
<td>Provisions for diminution in value of investments</td>
<td>(389,797)</td>
</tr>
<tr>
<td>Profit before taxation</td>
<td>(1,076,122)</td>
</tr>
<tr>
<td>Taxation</td>
<td>4,784,953</td>
</tr>
<tr>
<td>Profit after taxation</td>
<td>(1,467,142)</td>
</tr>
<tr>
<td>Earnings per share</td>
<td>3,317.81</td>
</tr>
<tr>
<td></td>
<td>Rs. 2.46</td>
</tr>
</tbody>
</table>

Performance Review:

The Bank has registered commendable results, amidst a challenging operating environment and a low interest rate regime, with Profit before tax of Rs. 4,785 million for the nine months period ended September 30, 2013 as compared to Rs. 5,219 million in corresponding period last year. Earnings per share for the nine months of current period were reported at Rs. 2.46 as against Rs. 2.52 in the corresponding period last year.

Quarter on quarter comparison shows an impressive growth in profit before tax by 24%, with earnings of Rs. 2,039 million recorded in third quarter as compared Rs. 1,640 million earned in same quarter last year.

The bank’s deposit base has grown by 8% to Rs. 493,006 million in September 2013 as compared to Rs 457,119 million in December 2012. Total assets of the bank also grew by about 8% to Rs 575,919 million over the same period. Advances level (net) increased marginally to Rs. 236,297 million in September 2013 as compared to Rs. 233,933 million in December 2012, whereas net investments were recorded at Rs. 215,119 million at September 2013, an increase of 13.5% from December 2012.

Bank’s loan to deposit ratio remains around 8.5% which is well below the industry average. Non-performing loans (NPLs) improved to Rs 21,296 million at September 2013 as compared to Rs 22,182 million in December last year.

Economic Review:

The economy has witnessed spells of growth and stable inflation. Marginal pick up in credit to certain private sectors has also been noted. However, energy shortages, security situation, fiscal deficit and balance of payment issues continue to pose challenges to a sustainable economic recovery. The Pakistani Rupee has also been under pressure and its value has depreciated by about 5% against US Dollar since beginning of financial year 2013-14.

In the wake of increasing year-on-year CPI inflation from 5.9% in June 2013 to 8.5 percent in August 2013, the State Bank of Pakistan (SBP) increased the policy rate by 50 bps in September 2013. The decision to increase the policy rate was accompanied by an increase in Minimum Deposit Rate (MDR) on PLS saving accounts, which has now been linked with the interest rate corridor-floor (repo rate). Effective from October 1, 2013, banks are now liable to pay at least 50bps below SBP repo rate (which is 7 percent now) effectively increasing minimum return on saving deposits by 50bps to 6.5 percent.
Looking Ahead:

With the policy rate recently picking up, improvement in earnings can be anticipated going forward. The increase in minimum savings deposit rates and keeping in view the inflationary trends, effective cost management shall be the key focus area.

The Bank has continued to expand its footprint with new branches being added to the network. During the current quarter the Bank achieved the 500th branch milestone, and we have plans to add further branches over the coming months. With the Bank’s internet banking platform also now operational, we remain focused on delivering convenience and comfort to our valued customers.

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: October 27, 2013
Place: Abu Dhabi
Bank Alfalah Limited

Unconsolidated Condensed Interim Statement of Financial Position

As At September 30, 2013

<table>
<thead>
<tr>
<th>Note</th>
<th>September 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>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances with treasury banks</td>
<td>62,375,322</td>
<td>58,044,054</td>
</tr>
<tr>
<td>Balances with other banks</td>
<td>28,542,330</td>
<td>26,720,993</td>
</tr>
<tr>
<td>Lendings to financial institutions</td>
<td>7 2,480,324</td>
<td>876,870</td>
</tr>
<tr>
<td>Investments - net</td>
<td>8 215,119,523</td>
<td>189,486,762</td>
</tr>
<tr>
<td>Advances - net</td>
<td>9 236,297,004</td>
<td>233,933,358</td>
</tr>
<tr>
<td>Operating fixed assets</td>
<td>10 14,761,395</td>
<td>13,747,520</td>
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<tr>
<td>Deferred tax assets</td>
<td>1,922,377</td>
<td>384,601</td>
</tr>
<tr>
<td>Other assets</td>
<td>14,820,902</td>
<td>13,272,536</td>
</tr>
<tr>
<td></td>
<td>575,919,377</td>
<td>536,466,694</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bills payable</td>
<td>11,488,932</td>
<td>8,430,910</td>
</tr>
<tr>
<td>Borrowings</td>
<td>17,210,257</td>
<td>21,227,834</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td>11 493,006,151</td>
<td>457,118,723</td>
</tr>
<tr>
<td>Sub-ordinated loans</td>
<td>10,432,175</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 - net</td>
<td>13,259,794</td>
<td>13,756,441</td>
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<tr>
<td>Other liabilities</td>
<td>585,397,309</td>
<td>506,408,650</td>
</tr>
<tr>
<td></td>
<td>30,521,868</td>
<td>30,058,044</td>
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<tr>
<td><strong>NET ASSETS</strong></td>
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<td></td>
</tr>
<tr>
<td>REPRESENTED BY</td>
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</tr>
<tr>
<td>Share capital</td>
<td>13,491,563</td>
<td>13,491,563</td>
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<tr>
<td>Reserves</td>
<td>7,027,969</td>
<td>5,636,549</td>
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<tr>
<td>Unappropriated profit</td>
<td>6,355,341</td>
<td>6,372,270</td>
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<tr>
<td>Surplus on revaluation of assets - net of tax</td>
<td>26,874,873</td>
<td>25,500,382</td>
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<tr>
<td></td>
<td>3,646,995</td>
<td>4,557,662</td>
</tr>
<tr>
<td></td>
<td>30,521,868</td>
<td>30,058,044</td>
</tr>
</tbody>
</table>

CONTINGENCIES AND COMMITMENTS

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

Chief Executive Officer
Director
Director
Chairman

06 | Bank Alfalah Limited
## Bank Alfalah Limited

### Unconsolidated Condensed Interim Profit And Loss Account (Un-audited)

#### For the Quarter and Nine Months Period Ended September 30, 2013

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Rupees in ‘000)</td>
<td>(Rupees in ‘000)</td>
<td>(Rupees in ‘000)</td>
<td>(Rupees in ‘000)</td>
</tr>
<tr>
<td>Mark-up / return / interest earned</td>
<td>10,850,604</td>
<td>32,290,834</td>
<td>12,032,027</td>
<td>34,775,460</td>
</tr>
<tr>
<td>Mark-up / return / interest expenses</td>
<td>6,194,595</td>
<td>19,772,149</td>
<td>7,272,138</td>
<td>20,896,179</td>
</tr>
<tr>
<td>Net mark-up / interest income</td>
<td>4,656,009</td>
<td>12,518,685</td>
<td>4,759,889</td>
<td>13,879,281</td>
</tr>
<tr>
<td>Provision against loans and advances - net</td>
<td>203,225</td>
<td>686,325</td>
<td>590,219</td>
<td>940,990</td>
</tr>
<tr>
<td>Provision for diminution in value of investments - net</td>
<td>(132)</td>
<td>389,797</td>
<td>361,932</td>
<td>989,644</td>
</tr>
<tr>
<td>Bad debts written-off directly</td>
<td>116</td>
<td>150</td>
<td>399</td>
<td>2,096</td>
</tr>
<tr>
<td>Net mark-up / interest income after provisions</td>
<td>204,204</td>
<td>1,077,272</td>
<td>952,010</td>
<td>1,981,830</td>
</tr>
<tr>
<td>Non mark-up / interest income</td>
<td>4,451,805</td>
<td>11,441,413</td>
<td>3,807,879</td>
<td>11,547,451</td>
</tr>
<tr>
<td>Fee, commission and brokerage income</td>
<td>680,178</td>
<td>2,081,933</td>
<td>652,700</td>
<td>1,841,324</td>
</tr>
<tr>
<td>Dividend income</td>
<td>119,185</td>
<td>375,538</td>
<td>68,921</td>
<td>220,581</td>
</tr>
<tr>
<td>Income from dealing in foreign currencies</td>
<td>494,492</td>
<td>(125,459)</td>
<td>343,778</td>
<td>1034,302</td>
</tr>
<tr>
<td>Gain on sale of securities - net</td>
<td>360,675</td>
<td>1,028,035</td>
<td>483,681</td>
<td>582,520</td>
</tr>
<tr>
<td>Unrealized gain / (loss) on revaluation of investments classified as held for trading - net</td>
<td>(5,303)</td>
<td>4,517</td>
<td>9,029</td>
<td>6,210</td>
</tr>
<tr>
<td>Other income</td>
<td>417,030</td>
<td>1,342,198</td>
<td>409,592</td>
<td>1,342,217</td>
</tr>
<tr>
<td>Total non-mark-up / interest income</td>
<td>2,066,330</td>
<td>5,967,900</td>
<td>1,967,901</td>
<td>3,047,754</td>
</tr>
<tr>
<td>Non mark-up / interest expenses</td>
<td>6,918,195</td>
<td>17,399,013</td>
<td>5,757,768</td>
<td>16,994,605</td>
</tr>
<tr>
<td>Administrative expenses</td>
<td>4,437,710</td>
<td>12,525,795</td>
<td>4,071,009</td>
<td>11,526,115</td>
</tr>
<tr>
<td>Reversal against off-balance sheet obligations</td>
<td>(10,903)</td>
<td>(2,441)</td>
<td>(24,760)</td>
<td>(23,560)</td>
</tr>
<tr>
<td>Provision / (Reversal) against other assets</td>
<td>10,271</td>
<td>(25,864)</td>
<td>90,966</td>
<td>113,547</td>
</tr>
<tr>
<td>Other charges</td>
<td>42,065</td>
<td>116,570</td>
<td>58,591</td>
<td>159,458</td>
</tr>
<tr>
<td>Total non-mark-up / interest expenses</td>
<td>4,437,710</td>
<td>12,525,795</td>
<td>4,071,009</td>
<td>11,526,115</td>
</tr>
<tr>
<td>Extraordinary / unusual items</td>
<td>2,038,992</td>
<td>4,784,953</td>
<td>1,639,972</td>
<td>3,219,045</td>
</tr>
<tr>
<td>Profit before taxation</td>
<td>2,038,992</td>
<td>4,784,953</td>
<td>1,639,972</td>
<td>3,219,045</td>
</tr>
<tr>
<td>Taxation</td>
<td>15</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Current</td>
<td>705,687</td>
<td>1,957,057</td>
<td>1,004,001</td>
<td>2,343,365</td>
</tr>
<tr>
<td>- Deferred</td>
<td>(41,095)</td>
<td>(378,915)</td>
<td>(436,263)</td>
<td>(522,213)</td>
</tr>
<tr>
<td>- Prior years</td>
<td>- (102,000)</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Profit after taxation</td>
<td>664,592</td>
<td>1,494,042</td>
<td>567,738</td>
<td>1,820,152</td>
</tr>
<tr>
<td>(Rupees)</td>
<td>1,374,400</td>
<td>3,337,811</td>
<td>1,572,234</td>
<td>3,398,893</td>
</tr>
<tr>
<td>Basic and diluted earnings per share</td>
<td>13</td>
<td>1.02</td>
<td>2.46</td>
<td>0.79</td>
</tr>
</tbody>
</table>

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

---

**Chief Executive Officer**

**Director**

**Director**

**Chairman**

Quarterly Report September 30, 2013 | 07
Bank Alfalah Limited

Unconsolidated Condensed Interim Statement Of Comprehensive Income (Un-audited)

For the Quarter and Nine Months Period Ended September 30, 2013

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit after taxation</td>
<td>1,374,400</td>
<td>3,377,811</td>
<td>1,072,234</td>
<td>3,398,893</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>529,633</td>
<td>727,858</td>
<td>15,128</td>
<td>248,075</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>40,861</td>
</tr>
<tr>
<td>Comprehensive income - transferred to condensed interim statement of changes in equity</td>
<td>1,904,033</td>
<td>4,045,669</td>
<td>1,100,983</td>
<td>3,897,829</td>
</tr>
<tr>
<td>Components of comprehensive income not reflected in equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Deficit) / surplus on revaluation of available-for-sale securities - net of tax</td>
<td>(821,961)</td>
<td>(877,035)</td>
<td>1,207,822</td>
<td>1,290,173</td>
</tr>
<tr>
<td>Total comprehensive income</td>
<td>1,082,072</td>
<td>3,168,634</td>
<td>2,308,805</td>
<td>4,978,002</td>
</tr>
</tbody>
</table>

The annexed notes 1 to 18 and Annexure I form an integral part of this unconsolidated condensed interim financial information.
Bank Alfalah Limited

Unconsolidated Condensed Interim Cash Flow Statement (Un-audited)

For the Nine Months Period Ended September 30, 2013

(Rupees in '000)

<table>
<thead>
<tr>
<th>Description</th>
<th>Sept 30, 2013</th>
<th>Sept 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit before taxation</td>
<td>4,764,953</td>
<td>5,219,045</td>
</tr>
<tr>
<td>Less: Dividend income</td>
<td>(375,538)</td>
<td>(220,581)</td>
</tr>
<tr>
<td>CASH FLOWS FROM OPERATING ACTIVITIES</td>
<td>4,409,415</td>
<td>4,998,464</td>
</tr>
<tr>
<td>Adjustments for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>1,012,415</td>
<td>1,186,549</td>
</tr>
<tr>
<td>Amortisation</td>
<td>142,555</td>
<td>114,605</td>
</tr>
<tr>
<td>Provision against loans and advances - net</td>
<td>686,325</td>
<td>940,090</td>
</tr>
<tr>
<td>Provision for diminution in value of investments - net</td>
<td>389,797</td>
<td>989,644</td>
</tr>
<tr>
<td>Reversal of Provision against off-balance sheet obligations</td>
<td>(2,441)</td>
<td>(23,560)</td>
</tr>
<tr>
<td>(Reversal) / Provision against other assets</td>
<td>(23,864)</td>
<td>(11,517)</td>
</tr>
<tr>
<td>Unrealized gain on revaluation of investments classified as</td>
<td>(4,517)</td>
<td>(6,210)</td>
</tr>
<tr>
<td>held for trading - net</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bad debts written-off directly</td>
<td>1150</td>
<td>2,096</td>
</tr>
<tr>
<td>Gain on sale of operating fixed assets - net</td>
<td>(3,778)</td>
<td>(5,572)</td>
</tr>
<tr>
<td>Charge for defined benefit plan</td>
<td>219,362</td>
<td>213,184</td>
</tr>
<tr>
<td>Total</td>
<td>2,409,004</td>
<td>3,524,372</td>
</tr>
<tr>
<td>(Increase) / decrease in operating assets</td>
<td>6,818,419</td>
<td>8,522,836</td>
</tr>
<tr>
<td>Lendings to financial institutions</td>
<td>-</td>
<td>(295,582)</td>
</tr>
<tr>
<td>Held-for-trading securities</td>
<td>63,714</td>
<td>4,632,657</td>
</tr>
<tr>
<td>Advances</td>
<td>(3,031,321)</td>
<td>(14,214,577)</td>
</tr>
<tr>
<td>Other assets (excluding tax recoverable and dividend receivable)</td>
<td>(1,166,684)</td>
<td>1,814,806</td>
</tr>
<tr>
<td>Increase / (decrease) in operating liabilities</td>
<td>(4,154,091)</td>
<td>(8,062,690)</td>
</tr>
<tr>
<td>Bills payable</td>
<td>3,058,022</td>
<td>2,395,589</td>
</tr>
<tr>
<td>Borrowings</td>
<td>3,966,049</td>
<td>23,021,414</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td>35,887,428</td>
<td>17,545,893</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>(713,568)</td>
<td>1,945,257</td>
</tr>
<tr>
<td>Income tax</td>
<td>30,310,937</td>
<td>43,668,301</td>
</tr>
<tr>
<td>Net cash flows generated from operating activities</td>
<td>34,466,159</td>
<td>43,196,817</td>
</tr>
<tr>
<td>CASH FLOWS FROM INVESTING ACTIVITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net investments in available-for-sale securities</td>
<td>(31,902,328)</td>
<td>(38,962,509)</td>
</tr>
<tr>
<td>Net investments in held-to-maturity securities</td>
<td>4,471,289</td>
<td>(2,523,114)</td>
</tr>
<tr>
<td>(Investments) / redemption in associated companies</td>
<td>(3,020,000)</td>
<td>(3,500,000)</td>
</tr>
<tr>
<td>Dividend income received</td>
<td>351,054</td>
<td>197,460</td>
</tr>
<tr>
<td>Investment in operating fixed assets</td>
<td>(2,179,413)</td>
<td>(693,015)</td>
</tr>
<tr>
<td>Proceeds from sale of operating fixed assets</td>
<td>13,848</td>
<td>21,739</td>
</tr>
<tr>
<td>Net cash flows used in investing activities</td>
<td>(29,245,550)</td>
<td>(43,438,439)</td>
</tr>
<tr>
<td>CASH FLOWS FROM FINANCING ACTIVITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proceeds / (Redemption) of subordinated loans</td>
<td>4,557,433</td>
<td>(417,004)</td>
</tr>
<tr>
<td>Dividend paid</td>
<td>(2,896,313)</td>
<td>(2,360,023)</td>
</tr>
<tr>
<td>Net cash flows used in financing activities</td>
<td>1,661,120</td>
<td>2,117,980</td>
</tr>
<tr>
<td>Exchange difference on translation of the net investments in foreign branches</td>
<td>727,858</td>
<td>248,075</td>
</tr>
<tr>
<td>(Decrease) / increase in cash and cash equivalents</td>
<td>7,807,587</td>
<td>(2,791,574)</td>
</tr>
<tr>
<td>Cash and cash equivalents at beginning of the period</td>
<td>85,555,740</td>
<td>69,927,497</td>
</tr>
<tr>
<td>Cash and cash equivalents at end of the period</td>
<td>93,363,327</td>
<td>67,355,923</td>
</tr>
</tbody>
</table>

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

Chief Executive Officer
Director
Director
Chairman

Quarterly Report September 30, 2013 | 09
Bank Alfalah Limited

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

For the Nine Months Period Ended September 30, 2013

<table>
<thead>
<tr>
<th>Share Capital</th>
<th>Statutory Reserve *</th>
<th>Exchange Translation Reserve</th>
<th>Unappropriated Profit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>13,491,563</td>
<td>3,660,758</td>
<td>438,506</td>
<td>5,248,059</td>
<td>22,859,886</td>
</tr>
</tbody>
</table>

**Balance as at January 1, 2012 - as previously reported**

Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4

**Balance as at January 01, 2012 - re presented**

Changes in equity for the nine months period ended September 30, 2012

**Total Comprehensive income for the period**

Profit after taxation for the nine months period ended September 30, 2012

Other comprehensive income for the nine months period ended September 30, 2012

Exchange differences on translation of net investment in foreign branches

Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4

Transfer from surplus on revaluation of fixed assets - net of tax

Transfer to statutory reserve

**Transactions with owners, recorded directly in equity**

Final cash dividend for the year ended December 31, 2011 @ 17.5%

**Balance as at September 30, 2012 - re presented**

**Total Comprehensive income for the period**

Profit after taxation for the quarter ended December 31, 2012

Other comprehensive income for the quarter ended December 31, 2012

Exchange differences on translation of net investment in foreign branches

Effect of retrospective change in accounting policy with respect to accounting for actuarial gains and losses referred in note 4

Transfer from surplus on revaluation of fixed assets - net of tax

Transfer to statutory reserve

**Balance as at December 31, 2012 - re presented**

Changes in equity for the nine months period ended September 30, 2013

**Total Comprehensive income for the period**

Profit after taxation for the nine months period ended September 30, 2013

Other comprehensive income for the nine months period ended September 30, 2013

Exchange differences on translation of net investment in foreign branches

Transfer from surplus on revaluation of fixed assets - net of tax

Transfer to statutory reserve

**Transactions with owners, recorded directly in equity**

Final cash dividend for the year ended December 31, 2012 @ 20%

**Balance as at September 30, 2013**

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

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

Chief Executive Officer

Director

Director

Chairman
Bank Alfalah Limited

Notes To And Forming Part Of The Unconsolidated
Condensed Interim Financial Information (Un-audited)
For the Nine Months Period Ended September 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 376 conventional banking branches
including 7 sub branches (2012: 353 branches including 10 sub branches), 10 overseas branches (2012: 7
branches), 14 Islamic banking branches (2012: 110 branches) and 1 offshore banking unit (2012: 1 unit).

The Securities and Exchange Commission of Pakistan (SECP) vide letter EMD/233/407/2002-76I dated
April 12, 2013 has granted an exemption to the Bank from the preparation of consolidated condensed
interim financial information of the Bank and its subsidiary company namely Alfalah Securities (Private)
Limited.

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 (SBP) has issued various circulars from time to time. Permissible
forms 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 this 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 nine months period ended
September 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
(IFRS 7) on banking companies vide SRO 411(I) / 2008 dated April 28, 2008. Accordingly, the requirements
of these standards have not been considered in the preparation of this 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.

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3.3 In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) I, Murabaha issued by the Institute of Chartered Accountants of Pakistan. IFAS I was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of the Bank 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 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>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impact on statement of financial position</td>
<td></td>
</tr>
<tr>
<td>Decrease in other assets</td>
<td>(2,259,049)</td>
</tr>
<tr>
<td>Increase in Islamic Financing and Related Assets</td>
<td>2,259,049</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>Increase in payable to gratuity fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decrease in unappropriated profit</td>
<td>- 189,358</td>
<td>- 243,840</td>
</tr>
<tr>
<td></td>
<td>6,561,628 (189,358)</td>
<td>5,248,069 (243,840)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Effect on other comprehensive income</th>
<th>Amortisation of actuarial gains / (losses) recognised in other comprehensive income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- 13,621</td>
<td>40,861</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 (ESOS) 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 Securities and Exchange Commission of Pakistan has also approved the scheme and has further advised the Bank to take approval of the shareholders for issuance of new shares under the scheme (without issuance of right shares).

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

Note: September 30, 2013 (Un-audited) December 31, 2012 (Audited)

(Rupees in ‘000)

Call money lendings 2,480,324 876,870
Repurchase agreement lendings (Reverse Repo) - -

Total 2,480,324 876,870

These represent short term lending to financial institutions at interest rates ranges from 0.1% to 13.25% per annum (2012: 2.74% to 11.00% per annum) with maturities upto January 2014 (2012: March 2013).

8 INVESTMENTS - NET

8.1 Investments by types

<table>
<thead>
<tr>
<th>Note</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Held-for-trading securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Held by Bank</td>
<td>Given as collateral</td>
<td>Total</td>
</tr>
<tr>
<td>Pakistan Investment Bonds</td>
<td>30,892</td>
<td>-</td>
</tr>
<tr>
<td>Overseas Bonds</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Available-for-sale securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Market Treasury Bills</td>
<td>103,370,022</td>
<td>2,945,334</td>
</tr>
<tr>
<td>Pakistan Investment Bonds</td>
<td>16,607,078</td>
<td>-</td>
</tr>
<tr>
<td>Fully paid up ordinary shares / units - Listed</td>
<td>4,347,382</td>
<td>-</td>
</tr>
<tr>
<td>Fully paid up ordinary shares - Unlisted</td>
<td>4,436,676</td>
<td>-</td>
</tr>
<tr>
<td>Term Finance Certificates</td>
<td>1,433,396</td>
<td>-</td>
</tr>
<tr>
<td>Preference Shares - Unlisted</td>
<td>340,000</td>
<td>-</td>
</tr>
<tr>
<td>Sukuk Bonds</td>
<td>56,762,439</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>99,146,880</td>
<td>2,945,334</td>
</tr>
</tbody>
</table>

Hold-to-maturity securities

Market Treasury Bills | 1,790,709 | - | 1,790,709 | 6,552,224 | - | 6,552,224 |
Pakistan Investment Bonds | 14,324,016 | - | 14,324,016 | 11,809,204 | - | 11,809,204 |
Term Finance Certificates | 526,898 | - | 526,898 | 628,374 | - | 628,374 |
Pakistan Euro Bonds | 2,592,143 | - | 2,592,143 | 1,605,457 | - | 1,605,457 |
Credit Linked Note | - | - | - | 485,749 | - | 485,749 |
Overseas Bonds | 3,105,704 | - | 3,105,704 | 4,776,310 | - | 4,776,310 |
Sukuk Bonds | 1,720,131 | - | 1,720,131 | 2,731,652 | - | 2,731,652 |
| Total | 24,038,681 | - | 24,038,681 | 28,530,970 | - | 28,530,970 |

Associates

Alifah Securities (Private) Limited | 826,000 | - | 826,000 | 826,000 | - | 826,000 |
Investments at cost | 270,803,300 | 2,945,334 | 273,748,634 | 187,506,818 | 5,966,109 | 193,472,927 |

Less: Provision for diminution in value of investments

<table>
<thead>
<tr>
<th>Investments (net of provisions)</th>
<th>8.2</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Deficit) / Surplus on revaluation of held for trading securities - net</td>
<td>4,517</td>
</tr>
<tr>
<td>Total investments</td>
<td>222,173,691</td>
</tr>
</tbody>
</table>
### 8.2 Particulars of provision for diminution in value of investments

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening balance</td>
<td>6,123,518</td>
<td>4,585,554</td>
</tr>
<tr>
<td>Charge for the period / year</td>
<td>394,403</td>
<td>1,708,833</td>
</tr>
<tr>
<td>Reversals</td>
<td>(4,616)</td>
<td>-</td>
</tr>
<tr>
<td>Provision written off during the period / year</td>
<td>(87,459)</td>
<td>(170,869)</td>
</tr>
<tr>
<td>Closing balance</td>
<td>6,425,861</td>
<td>6,123,518</td>
</tr>
</tbody>
</table>

### 8.3 Particulars of provision for diminution in the value of investments by type and segment

**Available for sale securities**

- **Listed companies / mutual funds**
  - Fully paid up ordinary shares / units
    - Wateen 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 - 35,000
    - Al-Hamra Avenue (Private) Limited 32,500 25,000
    - Warid Telecom (Private) Limited (Related party) 4,366,796 4,003,76

- **Term finance certificates**
  - Azgard Nine Limited 76,220 76,220
  - Filling 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
    - Gharbwal 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 Limited (formerly Khunja Textile Mills Limited) 27,302 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 67,106 53,203

**Investment in subsidiary company**

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

<table>
<thead>
<tr>
<th></th>
<th>6,425,861</th>
<th>6,123,518</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closing balance</td>
<td>6,425,861</td>
<td>6,123,518</td>
</tr>
</tbody>
</table>
## 9 ADVANCES - NET

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

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

Financing and investing assets under IFAS 2 Ijarah
- Domestic
- Overseas
- Total

Provision against advances
- Specific provision against non-performing advances
- General provision against advances

### 9.1 Advances include Rs.21,296 million (December 31, 2012: Rs. 22,182 million) which have been placed under non-performing status as detailed below:

#### September 30, 2013 (Un-audited)

<table>
<thead>
<tr>
<th>Category of Classification</th>
<th>Classified Advances</th>
<th>Provision Required</th>
<th>Provision Held</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Domestic</td>
<td>Overseas</td>
<td>Total</td>
</tr>
<tr>
<td>Other Assets Especially Mentioned (Agri Financing)</td>
<td>143,011</td>
<td>-</td>
<td>143,011</td>
</tr>
<tr>
<td>Doubtful</td>
<td>1,372,185</td>
<td>60,323</td>
<td>1,432,508</td>
</tr>
<tr>
<td>Loss</td>
<td>16,661,429</td>
<td>96,259</td>
<td>16,757,688</td>
</tr>
<tr>
<td>Total</td>
<td>21,760,720</td>
<td>481,338</td>
<td>22,242,058</td>
</tr>
</tbody>
</table>

#### December 31, 2013 (Audited)

<table>
<thead>
<tr>
<th>Category of Classification</th>
<th>Classified Advances</th>
<th>Provision Required</th>
<th>Provision Held</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Domestic</td>
<td>Overseas</td>
<td>Total</td>
</tr>
<tr>
<td>Other Assets Especially Mentioned (Agri Financing)</td>
<td>143,011</td>
<td>-</td>
<td>143,011</td>
</tr>
<tr>
<td>Doubtful</td>
<td>1,372,185</td>
<td>60,323</td>
<td>1,432,508</td>
</tr>
<tr>
<td>Loss</td>
<td>16,661,429</td>
<td>96,259</td>
<td>16,757,688</td>
</tr>
<tr>
<td>Total</td>
<td>21,760,720</td>
<td>481,338</td>
<td>22,242,058</td>
</tr>
</tbody>
</table>
9.2 Particulars of provisions against advances

<table>
<thead>
<tr>
<th></th>
<th>September 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>13,871,516</td>
<td>541,119</td>
</tr>
<tr>
<td>Exchange adjustment and other movements</td>
<td>31,492</td>
<td>6,763</td>
</tr>
<tr>
<td>Charge for the period / year</td>
<td>2,617,481</td>
<td>37,717</td>
</tr>
<tr>
<td>Reversals / recoveries</td>
<td>(1,620,873)</td>
<td>-</td>
</tr>
<tr>
<td>Amounts written off</td>
<td>648,008</td>
<td>37,717</td>
</tr>
<tr>
<td>Closing balance</td>
<td>14,433,332</td>
<td>585,999</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 September 30, 2013 which is not available for distribution as either cash or stock dividend to shareholders amounted to approximately Rs. 1,657.57 million (December 31, 2012: Rs. 2,050.14 million).

9.2.2 General provision against consumer loans has been 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 General provision also includes reserve required to be maintained against financing to Small Enterprises (SE) as required under the revised Prudential Regulations for Small and Medium Enterprise Financing issued by the State Bank of Pakistan during the year. Under the revised regulations, effective September 30, 2013, banks have been required to maintain general reserve at least equivalent to 1% of the secured and performing SE portfolio and 2% of the unsecured and performing SE portfolio. The resulting charge on the Bank’s portfolio has been accounted for during the quarter and nine months period ended September 30, 2013.

9.2.4 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.

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013 (Unaudited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital work-in-progress</td>
<td>1,228,898</td>
<td>790,021</td>
</tr>
<tr>
<td>Property and equipment</td>
<td>13,018,271</td>
<td>12,582,529</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>514,226</td>
<td>374,970</td>
</tr>
<tr>
<td></td>
<td>14,761,395</td>
<td>15,777,520</td>
</tr>
<tr>
<td>10.1 Additions to operating fixed assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office premises</td>
<td>122,305</td>
<td>25,033</td>
</tr>
<tr>
<td>Leasehold improvements</td>
<td>297,356</td>
<td>171,718</td>
</tr>
<tr>
<td>Office equipments</td>
<td>848,328</td>
<td>353,701</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>110,129</td>
<td>80,439</td>
</tr>
<tr>
<td>Vehicles</td>
<td>94,690</td>
<td>43,657</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10.2 Intangibles - additions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Software</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10.3 Disposals of operating fixed assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office premises</td>
</tr>
<tr>
<td>Leasehold improvements</td>
</tr>
<tr>
<td>Office equipments</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
</tr>
<tr>
<td>Vehicles</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11 DEPOSITS AND OTHER ACCOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers</td>
</tr>
<tr>
<td>Fixed deposits</td>
</tr>
<tr>
<td>Savings deposits</td>
</tr>
<tr>
<td>Current accounts - non-remunerative</td>
</tr>
<tr>
<td>Others</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

| Financial institutions         |
| Remunerative deposits         | 37,286,479   | 33,475,535   |
| Non-remunerative deposits     | 543,979      | 212,941      |
| **Total**                     | 37,830,458   | 33,688,476   |

<table>
<thead>
<tr>
<th>12 CONTINGENCIES AND COMMITMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.1 Direct credit substitutes</td>
</tr>
<tr>
<td>i) Government</td>
</tr>
<tr>
<td>ii) Banking companies and other financial institutions</td>
</tr>
<tr>
<td>iii) Others</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12.2 Transaction - related contingent liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Government</td>
</tr>
<tr>
<td>ii) Banking companies and other financial institutions</td>
</tr>
<tr>
<td>iii) Others</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>
### 12.3 Trade - related contingent liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letters of credit</td>
<td>63,112,108</td>
<td>59,144,903</td>
</tr>
<tr>
<td>Acceptances</td>
<td>10,038,483</td>
<td>9,453,262</td>
</tr>
</tbody>
</table>

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.

### 12.4 Other contingencies

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims against the Bank not acknowledged as debts</td>
<td>5,892,301</td>
<td>6,016,548</td>
</tr>
</tbody>
</table>

### 12.5 Commitments in respect of forward lendings

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitments to extend credit</td>
<td>10,938,667</td>
<td>5,053,705</td>
</tr>
</tbody>
</table>

### 12.6 Commitments in respect of forward exchange contracts

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase</td>
<td>61,038,777</td>
<td>29,175,612</td>
</tr>
<tr>
<td>Sale</td>
<td>49,122,403</td>
<td>16,624,885</td>
</tr>
</tbody>
</table>

### 12.7 Commitments for the acquisition of operating fixed asset

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repurchase</td>
<td>2,946,102</td>
<td>5,985,516</td>
</tr>
<tr>
<td>Resale</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### 12.8 Commitments in respect of repo transactions

<table>
<thead>
<tr>
<th>Description</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations</td>
<td>72,000</td>
<td>97,000</td>
</tr>
</tbody>
</table>

### 12.10 Contingencies for tax payable (note 15)
13 BASIC AND DILUTED EARNINGS PER SHARE

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013</th>
<th>September 30, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Un-audited)</td>
</tr>
<tr>
<td></td>
<td>(Rupees)</td>
<td>(Rupees)</td>
</tr>
<tr>
<td>Profit after taxation for the period</td>
<td>3,317,811</td>
<td>3,398,893</td>
</tr>
<tr>
<td>(Number of shares in thousand)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted average number of ordinary shares</td>
<td>1,349,156</td>
<td>1,349,156</td>
</tr>
<tr>
<td>(Rupees)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic and diluted earnings per share</td>
<td>2.46</td>
<td>2.52</td>
</tr>
</tbody>
</table>

14 CASH AND CASH EQUIVALENTS

<table>
<thead>
<tr>
<th></th>
<th>September 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)</td>
<td>(Rupees)</td>
</tr>
<tr>
<td>Cash and balances with treasury banks</td>
<td>62,375,322</td>
<td>58,044,054</td>
</tr>
<tr>
<td>Balances with other banks</td>
<td>28,542,330</td>
<td>26,720,993</td>
</tr>
<tr>
<td>Call money lendings</td>
<td>2,480,324</td>
<td>876,670</td>
</tr>
<tr>
<td>Overdrawn nostro accounts</td>
<td>(54,649)</td>
<td>(86,177)</td>
</tr>
<tr>
<td></td>
<td>93,363,327</td>
<td>85,555,740</td>
</tr>
</tbody>
</table>

15 TAXATION

15.1 The income tax assessments of the Bank have been finalized upto 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 upto 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.141,226 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.118,099 million (after reduction on rectifications) for various tax years. The Bank has filed appeals before various tax appellate forums against these orders and the management is confident that the matter will be decided in Bank’s favour.

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

16.1 Details of transactions with the related parties and balances with them as at period end are as follows:

<table>
<thead>
<tr>
<th>September 30, 2013 (in '000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directors Group of Subsidiary Strategic</td>
</tr>
<tr>
<td>Management Associated Investments Total</td>
</tr>
<tr>
<td>Personnel Companies/ Total</td>
</tr>
<tr>
<td>(Rupees in '000)</td>
</tr>
</tbody>
</table>

**Deposits**

Balance at the beginning of the period 31,400 53,987 1,785,252 488,844 1,583 18 2,380,084
Placements during the period 236,961 645,301 52,230,582 9,796,563 286,019 - 62,517,626
Withdrawals / adjustments during the period (192,251) (639,520) (31,104,639) (9,827,543) (246,986) - (61,601,560)
Balance at the end of the period 44,000 53,987 2,420,035 440,584 33,498 18 3,671,120

**Advances**

Balance at the beginning of the period - 132,220 2,607,770 24,933 2,764,923
Disbursements during the period - 148,578 9,232,517 179,250 - 9,563,345
Repayments / adjustments during the period - (72,400) (8,173,698) - (174,883) - (8,420,531)
Balance at the end of the period - 208,378 1,046,039 25,020 3,564,767

**Investments**

Balance at the beginning of the period - - 3,033,177 2,299,483 826,000 120,000 8,248,600
Investments during the period - - 91,092 - - 91,092
Redemption / adjustments during the period - - (102,363) - - (102,363)
Balance at the end of the period - - 4,943,847 2,299,483 826,000 51,000 8,193,330

**Provision held against investments**

Balance at the beginning of the period - - 4,834,049 - 826,000 32,500 5,372,599

**Call borrowings / Repo**

Balance at the beginning of the period - - - - - -
Borrowings during the period - - 3,000,000 - - 3,000,000
Repayments during the period - - (3,000,000) - - - (3,000,000)
Balance at the end of the period - - - - - -

**Call lendings / Reverse repo**

Balance at the beginning of the period - - - - - -
Placements during the period - - 37,500,000 - - 37,500,000
Withdrawals during the period - - (37,500,000) - - - (37,500,000)
Balance at the end of the period - - - - - -

Quarterly Report September 30, 2013 | 21
### December 31, 2012 (Audited)

<table>
<thead>
<tr>
<th>Directors</th>
<th>Key Management Personnel</th>
<th>Group / Associated Companies / Others</th>
<th>Associates</th>
<th>Subsidiary</th>
<th>Strategic Investments</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Rupees in '000)</td>
<td>(Rupees in '000)</td>
<td>(Rupees in '000)</td>
<td>(Rupees in '000)</td>
<td>(Rupees in '000)</td>
<td>(Rupees in '000)</td>
<td>(Rupees in '000)</td>
</tr>
</tbody>
</table>

**Deposits**
- Balance at the beginning of the year: 94,626
- Placements during the year: 108,926
- Withdrawals / adjustments during the year: (202,352)
- Balance at the end of the year: 31,640

**Advances**
- Balance at the beginning of the year: -
- Disbursements during the year: 152,754
- Repayments / adjustments during the year: (126,660)
- Balance at the end of the year: 250,220

**Investments**
- Balance at the beginning of the year: -
- Investments during the year: 824,743
- Balance at the end of the year: 5,003,717

**Provision held against investments**
- -

**Call borrowings / Repo**
- Balance at the beginning of the year: -
- Borrowing during the year: -
- Repayments during the year: (3,986,884)
- Balance at the end of the year: -

**Call lendings / Reverse Repo**
- Balance at the beginning of the year: -
- Placements during the year: -
- Withdrawals during the year: -
- Balance at the end of the year: -

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

#### 16.2 Advances

- **Running finance**
  - Subsidiary company: 24,933
  - Other related parties: 2,402,660

- **Long term loans**
  - Subsidiary company: 30,000
  - Other related parties: 1,472,107

#### 16.3 Contingencies and commitments

- Letter of credit and acceptance outstanding: 215,926
- Guarantees outstanding: 1,601,197

22 | Bank Alfalah Limited
### 16.4 Customer Accounts

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td><strong>PLS accounts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>· Other related parties</td>
<td>2,710,851</td>
<td>2,065,557</td>
</tr>
<tr>
<td><strong>Current accounts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>· Subsidiary company</td>
<td>39,416</td>
<td>1,583</td>
</tr>
<tr>
<td>· Other related parties</td>
<td>226,375</td>
<td>122,540</td>
</tr>
<tr>
<td><strong>Fixed deposit accounts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>· Other related parties</td>
<td>100,508</td>
<td>171,404</td>
</tr>
</tbody>
</table>

### 16.5 Bank balance with other bank

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td>Balance with United Bank Limited</td>
<td>271,239</td>
<td>546,735</td>
</tr>
<tr>
<td>Dividend Receivable from United Bank Limited</td>
<td>1,381</td>
<td>-</td>
</tr>
</tbody>
</table>

### 16.6 Balances with subsidiary company

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td>Mark-up receivable on advances</td>
<td>29,825</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>7,530</td>
<td>7,705</td>
</tr>
<tr>
<td>Provision held against rent receivable</td>
<td>7,530</td>
<td>7,705</td>
</tr>
<tr>
<td>Deposits</td>
<td>39,416</td>
<td>1,583</td>
</tr>
<tr>
<td>Brokerage payable</td>
<td>219</td>
<td>287</td>
</tr>
</tbody>
</table>

### 16.7 Balance with associates

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td>Advance rent received from Alfalah Insurance Company Limited</td>
<td>666</td>
<td>399</td>
</tr>
<tr>
<td>Dividend receivable from Alfalah GHP Cash Fund</td>
<td>9,270</td>
<td>-</td>
</tr>
<tr>
<td>Dividend receivable from Alfalah GHP Islamic Fund</td>
<td>-</td>
<td>30,745</td>
</tr>
</tbody>
</table>

### 16.8 Balances with other related parties

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Un-audited)</td>
<td>(Audited)</td>
</tr>
<tr>
<td>Rent receivable from Warid Telecom (Private) Limited</td>
<td>84,041</td>
<td>97,410</td>
</tr>
<tr>
<td>Rent receivable from Wateen Telecom Limited</td>
<td>1,413</td>
<td>1,884</td>
</tr>
<tr>
<td>Rent receivable from Alfalah GHP Investment Management Limited</td>
<td>1,295</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>84,041</td>
<td>97,410</td>
</tr>
</tbody>
</table>
### Nine months period ended September 30, 2013 (Un-audited)  
(Rupees in ‘000)

<table>
<thead>
<tr>
<th>Transactions with other bank</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend income from United Bank Limited</td>
<td>9,675</td>
<td>260</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transactions with subsidiary company</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mark-up income</td>
<td>2,141</td>
<td>602</td>
</tr>
<tr>
<td>Brokerage expense</td>
<td>1,116</td>
<td>652</td>
</tr>
<tr>
<td>Rent income</td>
<td>942</td>
<td>3,339</td>
</tr>
<tr>
<td>Provision against investment</td>
<td>-</td>
<td>1,436</td>
</tr>
<tr>
<td>Bank charges recovered</td>
<td>-</td>
<td>12</td>
</tr>
<tr>
<td>Payment in respect of operating fixed assets acquired</td>
<td>4,500</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transactions with associated companies</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance premium paid to Alfalah Insurance Company Limited</td>
<td>433,111</td>
<td>384,674</td>
</tr>
<tr>
<td>Rent income from Alfalah Insurance Limited</td>
<td>1,397</td>
<td>1,597</td>
</tr>
<tr>
<td>Dividend income from Alfalah GHP Cash Fund</td>
<td>85,876</td>
<td>91,742</td>
</tr>
<tr>
<td>Dividend paid to Alfalah Insurance Company Limited</td>
<td>19</td>
<td>2,624</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transactions with other related parties</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mark-up income on advances</td>
<td>208,782</td>
<td>200,209</td>
</tr>
<tr>
<td>Rent income from Warid Telecom (Private) Limited</td>
<td>18,555</td>
<td>71,528</td>
</tr>
<tr>
<td>Rent income from Wateen Telecom Limited</td>
<td>4,239</td>
<td>23,452</td>
</tr>
<tr>
<td>Rent income from Alfalah GHP Investment Management Limited</td>
<td>2,752</td>
<td>329</td>
</tr>
<tr>
<td>Rent expense pertaining to Wateen Telecom Limited</td>
<td>9,720</td>
<td>20,520</td>
</tr>
<tr>
<td>Charge for security services to Security and Management Services (Private) Limited and Wakurnah Pakistan (Private) Limited</td>
<td>171,673</td>
<td>138,356</td>
</tr>
<tr>
<td>Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges</td>
<td>176,354</td>
<td>163,232</td>
</tr>
<tr>
<td>Payment to Monet (Private) Limited for branchless banking services</td>
<td>21,054</td>
<td>-</td>
</tr>
<tr>
<td>Underwriting Fee paid to United Bank Limited</td>
<td>4,350</td>
<td>-</td>
</tr>
<tr>
<td>Payment to Institute of Bankers of Pakistan for calendars and diaries etc.</td>
<td>866</td>
<td>-</td>
</tr>
<tr>
<td>Provision made during the period in respect of investment in Warid Telecom (Private) Limited</td>
<td>363,580</td>
<td>808,000</td>
</tr>
<tr>
<td>Commission received from Warid Telecom (Private) Limited</td>
<td>37,611</td>
<td>8,353</td>
</tr>
<tr>
<td>Provision made during the period in respect of strategic investments</td>
<td>14,500</td>
<td>-</td>
</tr>
<tr>
<td>Capital gain on sale of shares of United Bank Limited</td>
<td>47,883</td>
<td>10,254</td>
</tr>
<tr>
<td>Contribution to employees provident fund</td>
<td>177,510</td>
<td>161,912</td>
</tr>
<tr>
<td>Contribution to Gratuity fund</td>
<td>219,362</td>
<td>213,184</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The key management personnel / directors compensation are as follows:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Allowances</td>
<td>847,083</td>
<td>532,967</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.

### DATE OF AUTHORISATION

This unaudited condensed interim financial information was authorised for issue on October 27, 2013 by the Board of Directors.

### 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 114 Islamic banking branches as at September 30, 2013 (December 31, 2012: 110 branches). The statement of financial position as at September 30, 2013 is as follows:

<table>
<thead>
<tr>
<th>Note</th>
<th>September 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: 10,492,565
- Balances with and due from financial institutions: 8,285,686
- Investments - net: 58,653,336
- Islamic financing and related assets: 23,925,337
- Operating fixed assets: 1,737,254
- Other assets: 3,285,440

### LIABILITIES
- Bills payable: 2,246,728
- Borrowings: 763,880
- Deposits and other accounts
  - Current accounts: 24,070,216
  - Saving accounts: 44,859,477
  - Term deposits: 11,639,613
  - Others: 478,908
- Deposits from financial institutions - remunerative deposits: 10,022,406
- Deposits from financial institutions - non-remunerative deposits: 1,211
- Other liabilities: 3,306,058

### NET ASSETS
- 97,388,497
- 99,695,106

### REPRESENTED BY
- Islamic banking fund: 1,800,000
- Exchange translation reserve: 10,987
- Unappropriated / unremittable profit: 6,335,761
- Surplus on revaluation of assets - net of tax: 8,44,373

### Remuneration to Shariah Advisor / Board
- 1,688
- 2,250

Quarterly Report September 30, 2013 | 25
## Annexure - I

### Islamic Banking Business

<table>
<thead>
<tr>
<th>Note</th>
<th>September 30, 2013 (Un-audited)</th>
<th>December 31, 2012 (Audited)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Rupees in '000)</td>
<td></td>
<td></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>Additions during the period / year</td>
<td>53,425</td>
<td>72,853</td>
</tr>
<tr>
<td>Payments / Utilisation during the period / year</td>
<td>(16,138)</td>
<td>(37,462)</td>
</tr>
<tr>
<td><strong>Closing balance</strong></td>
<td>115,702</td>
<td>78,415</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A-I.1 Islamic financing and related assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Financing</td>
<td>20,666,287</td>
<td>26,840,162</td>
</tr>
<tr>
<td>Advances</td>
<td>2,259,050</td>
<td>3,827,408</td>
</tr>
<tr>
<td>Assets / inventories</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Others</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>23,925,337</td>
<td>30,667,570</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A-I.2 Islamic financing and related assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Murabaha</td>
<td>9,678,022</td>
<td>15,815,375</td>
</tr>
<tr>
<td>Ijarah</td>
<td>5,225,399</td>
<td>5,364,809</td>
</tr>
<tr>
<td>Diminishing Musharakah</td>
<td>914,471</td>
<td>1,264,429</td>
</tr>
<tr>
<td>Musharakah</td>
<td>2,739,907</td>
<td>2,694,442</td>
</tr>
<tr>
<td>Salam</td>
<td>3,121,687</td>
<td>2,095,387</td>
</tr>
<tr>
<td>Istsina</td>
<td>447,217</td>
<td>545,092</td>
</tr>
<tr>
<td>SBP Islamic Export Refinance Scheme</td>
<td>1,178,400</td>
<td>2,382,246</td>
</tr>
<tr>
<td>Others</td>
<td>620,434</td>
<td>505,790</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>23,925,337</td>
<td>30,667,570</td>
</tr>
</tbody>
</table>
Branch Network

KARACHI

Main Branch
B.A. Building, I.I.Chundrigar Road.
Phone: (021) 3241030-39
UAN No.: 111-777-786
Fax: 32417006

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

Clifton Branch
Plot No. BC-E, Block-9, Clifton,
Phone: (021) 35833778-82, 35309075-8
Fax: 35879175

Shahrah-e-Faisal Branch
Progressive Square,
11-A Block-6 PECHS.
Phone: (021) 34313536-38,
34522441, 34522460
Fax: 34313539

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,
Fax: 32750629

S.I.T.E. Branch
D-40, Estate Avenue,
Siemens Chowrangi, S.I.T.E.
Phone: (021) 32582990-1, 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: 36960501

Paper Market Branch
Plot No. S.R.7/23,
Campbell Street, Paper Market.
Phone: (021) 32211353-58
Fax: 32211243

Gulshan-e-Iqbal Branch
Plot No. SB-15, Block 15-B,
KDA Scheme No.24,
University Road, Gulshan-e-Iqbal.
Phone: (021) 34984937,
34984824, 34984833
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
Tauheed 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) 3453861-2, 34538423-24
Fax: 34314221, 34390900

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

Marriot Road Branch
Survey # 67, Sheet # M.R.1, Opp. Khorri Garden
Murad Khan Road, Marriot Road,
Phone: (021) 32414138-40 & 32412080
Fax: 32412082

Quarterly Report September 30, 2013 | 27
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 45s, Main Rashid Minhas Road,
Gulshan-e-Iqbal.
Phone: (021) 34815926-7, 34815930
Fax: 34815924

Tipu Sultan Road Branch
Plot No. 118-119 2, 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
KB-28, Haji Ishaq Market,
Main Hawkesbay Road.
Opp. Quaid-e-Azam New Truck Stand
Phone: (021) 32355871, 32355872-74
Fax: 32355875

Sher Shah 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 SD, 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,
194/2/1, 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,
Abdulah Haroon Road.
Phone: (021) 35658714-16
Fax: 35658717

Johar Chowrangi Branch
Plot No. 118-119-C/1, K.D.A. Scheme
No. 36, Ruffi 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
Ashfaqe 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, 8-C/1, Bin Qasim
Phone: (021) 34721406
Fax: 34721407

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

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

28 | Bank Alfalah Limited
Malir City Branch
H-11/11, Liaquat Market, Malir Town
Phone: (021) 3417134-35 Fax: 3417156

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) 3491794-7 Fax: 3491793

Urdu Bazar Branch
Plot No. RB 10/76-III, A2/10, Ram Bagh,
Urdu Bazar, M.A. Jinnah Road, Karachi
Phone: (021) 32214185-89 Fax: 32214183

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

Hussainabad Branch
R-47, 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) 35332152-54 Fax: 35332155

Shireen Jinnah Colony
LS-27 & 2B, Shireen Jinnah Colony, Block 1,
KDA Scheme No. 5, Clifton, Karachi
Phone: (021) 35877060, 35877058
Fax: 35877059

Bombay Bazar Branch
Plot No. B.R.3/II, Faizal Palace, Bunder
Quarters, Bombay Bazar, Karachi
Phone: 32437917-19 Fax: 32437481

Garden West Area Branch
Amin Center, Plot No. 130/I, 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. 36-C, Khayaban-e-Muslim,
Phase VI, DHA, Karachi
Phone: 35843263-65 Fax: 35842073

Pakistan Chowk Branch
Zubaida Marz, 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: 35013664-5 Fax: 35013661

Beaumont Plaza
Showroom No.5 & S-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: 34521906-8 Fax: 34521902

Sharfabad, Karachi
Agila Cornet, Shop NO.1 & 2, Commercial
Plot No. 12/25, Survey Sheet NO.35-P/1,
Block NO.3, Karachi Memon Cooperative
Housing Society, Karachi
Phone: 34134007-8 Fax: 34134009

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

Water Pump
Shop # 5-15-2-0, Plot 35B-2, Block-14, F.B.Area, Gulberg Town, Karachi.
Phone: 36375512-7 Fax: 36375517
**Gulshan-e-Iqbal, Block 1**
Shop # G-2, Ground Floor, Sirtaj Terrace, Block-1, Gulshan-e-Iqbal, Karachi.
Phone: 021- 34177872-5
Fax: 021-34177876

**HYDERABAD**
**Main Branch Hyderabad**
Plot No.476/1 & 476/2, adjacent to Hotel Faran, Saddar.
Phone: (022) 2786020-22, 2784242
Fax: 2786023

**Grain Market Branch**
Aman Center, Price Ali Road, Hiranabad
Phone: (022) 2660611-5
Fax: 2860620

**Latifabad Branch**
4/D, Block-D, Unit no. 7, Opposite St. Elizabeth Hospital, Main Road, Latifabad, Hyderabad
Tel: 022-3861562-64
Fax: 022-3861561

**Qasimabad Branch**
Phase I, Main Qasimabad Road, Near PTCL Exchange, Qasimabad, Hyderabad
Tel: 022-2670592-94
Fax: 022-2670591

**SUKKUR**
B-2823/B-2851, Frere Road, Saraia Bazar.
Phone: (071) 5628175, 5624753, 5624750
Fax: 5628176

**NAWABSHAH**
Municipal Office Chowk, Katchery Road
Phone: (0244) 330723-25
Fax: 330729

**TANDO ADAM**
Plot No. A / 06 & 07, Hyderabad Road, Tando Adam
Phone: 0235-576042-44
Fax: 0235-576043

**SANGHAR**
CS # 124/4 Ward-A, Nawabshah Road, Sanghar
Phone: 0235-542500-01
Fax: 0235-542503

**SHAHDAD PUR**
City Survey No. 860-864 Ward A, Station Road, Shahdadpur, District Sanghar
Phone: 0235-842851-54
Fax: 0235-842855

**TANDO ALLAHYAR**
Survey No. 271/L, Plot No. 2, National Highway Road, Tando Allah Yar
Phone: 022-3891082
Fax: 022-3891087

**KHAIRPUR**
B-284-A, Katchery Road, Khairpur
Phone: 0243-552414
Fax: 0243-552418

**QUETTA**
M.A. Jinnah Road Branch
Property No.2-12(1), M.A.Jinnah Road.
Phone: (081) 111-777-786, 2841180-83
Fax: 2827562

**Hazar Gunji Branch**
Plot No. 332, 333, 334, Truck Stand, Hazar Gunji.
Phone: (081) 2460520, 2460821
Fax: 2460519

**Shahra-e-Iqbal Branch**
Cut Piece Cloth Market, Shahra-e-Iqbal
Phone: (081) 2834425, 2834429
Fax: 2827270

**Double Road**
Arbab Plaza, Double Road, Quetta
Phone: (081) 2441601-2, 2441663
Fax: (081) 2441665

**Model Town Quetta Branch**
Plot # 35-B, Model Town, Quetta Cantt.
Phone: 02832130
Fax: 2827329

**Liaquat Bazar Branch**
Liaquat Bazar, Quetta
Phone: (081) 2838033-34
Fax: 2838025

**Sirki Road Quetta**
Berach Market Chowk, Sirki Road, Quetta
Phone: (081) 2440137 - 28
Fax: 2440136

**Alamdar Road, Quetta**
Shop No. 7-28/4 & 7-28/5, Alamdar Road, Quetta
Phone: (081) 2660284
Fax: (081) 2660287

**Suraj Ganj Bazar, Quetta**
Shop No. 1-11-12B, Allibhoy Road, Suraj Ganj Bazar,
Phone: (081) 2833464-5
Fax: (081) 2833468

**Zamzama Road, Quetta Cantt**
Zamzama Shopping Complex, Zamzama Road Quetta Cantt, Quetta
Phone: 081-2882966-7, 081-2882969
Fax: 081-2882970
CHAMAN
Trunch Road, Chaman, Balochistan.
Phone: (0826) 613440, 612541
Fax: 613488

GAWADAR
Airport Road, Gawadar
Phone: (0864) 211796-98
Fax: 210185

JACOBBAD
Quaid-e-Azam Road, Jacobabad
Phone: 0722-650935-56
Fax: 0722-650930

HUB BRANCH
Shop # 4, S, 6 &7 Al-Rashid Market
Main Road, Hub Chowki.
Phone: 0853-363188-92
Fax: 0853-363192

MIRPURKHAS
Plot # 864/7, Adam Town,
Main Umerkot Road,
Phone: (02338) 744666, 74686
Fax: 75127

LARKANA
Bunder Road
Phone: (074) 4055717, 4055812, 4055360
Fax: 5053962

LAHORE
LDA Plaza Branch
LDA Plaza, Kashmir Road.
Phone: (042) 3560201-05
Fax: 36301193, 36368905

Gulberg Branch
125/E-I, Gulberg-III, Main Boulevard.
Phone: (042) 35877780-8
Fax: 35754900, 35877807

Defence Branch
G-9, Commercial Area, Phase-I, LCCHS.
Phone: (042) 35729722-26
Fax: 35729727, 35733591

Circular Road Branch
A-43/A, Opp. Mazar Hazrat Shah
Mohammd Ghous, Circular Road.
Phone: (042) 37632556-6
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, Allam 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-I
Phone: (042) 37538116-20
Fax: 37538129

Tufail Road Branch
50/3, Tufail Road, Cantt.
Phone: (042) 36680616-19
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
15 Ravi Road,
Phone: (042) 37708661-64
Fax: 37708660

Liberty Branch
10-C, Commercial Area,
Liberty Market, Gulberg-III.
Phone: (042) 35789431-34
Fax: 35755225

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) 36012000-30,
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: 35700213

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

Shad Bagh Branch
37, Umer Din Road, Wazanpura
Phone: (042) 37616252-56
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 Shaikhupura 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

Brandreth Road Branch
91-A, Brandreth 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) 363772656, 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 Gulberg
32-E-Main Market, Gulberg II, Lahore
Phone: 042-3578695-59
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) 37088816
Fax: 37542694

Fortress Stadium Branch
Phone: (042) 36623082-86
Fax: 36623087

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

Ichra Branch
112- Ferozepur Road, Ichra, 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 - Guldsat Town Branch
Zarar Shaheed Road, Guldsat Town, Lahore
Phone: (042) 36635969
Fax: 36635968

EME Society Branch
50-A, Mohafiz Town,
Near EME Society Main Gate, Lahore
Phone: (042) 37516326
Fax: 0423-37516327

32 | Bank Alfalah Limited
<table>
<thead>
<tr>
<th>Branch Name</th>
<th>Address</th>
<th>Contact Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islampura Branch</td>
<td>30-A, Main Sanda Road, Atif Chowk, Islampura, Lahore</td>
<td>Phone: 042-3711739-40 Fax: 042-3711738</td>
</tr>
<tr>
<td>Karim Block Allama Iqbal Town Branch</td>
<td>502-Ali Plaza, Karim Block Market, Allama Iqbal Town, Lahore</td>
<td>Phone: 042-35425528, 30, 31 Fax: 042-35425529</td>
</tr>
<tr>
<td>Sabzazar Multan Road Branch</td>
<td>Plot No. 10, 10-A, B &amp; C, Industrial Muslim Block, Allama Iqbal Town, Multan Road, Lahore</td>
<td>Phone: (042) 37804070-79 Fax: (042) 37804075</td>
</tr>
<tr>
<td>Link Road, Model Town Branch</td>
<td>Shop No. 2 &amp; 4 to 10, Bridal Centre, Link Road, Lahore</td>
<td>Phone: (042) 35925801-02 Fax: (042) 35925804</td>
</tr>
<tr>
<td>Fruit Market Branch</td>
<td>Plot No. 136, Fruit Market, Ravi Link Road, Lahore</td>
<td>Phone: (042) 37721966-8 Fax: (042) 37721959</td>
</tr>
<tr>
<td>Airport Branch</td>
<td>Northern side of terminal building, under Ramp Bridge, Allama Iqbal International Airport, Lahore</td>
<td>Phone: 042-36611447-8 Fax: 042-36611449</td>
</tr>
<tr>
<td>Bilal Gun</td>
<td>Danial Street # 13, Shahjahan Road Main Bilal Gun, Lahore</td>
<td>Phone: 042-37162722-4 Fax: 042-37162725</td>
</tr>
<tr>
<td>DHA Phase IV</td>
<td>Property No. 204-CCA, Block FF, DHA, Phase IV, Lahore Cantt, Phone: 02-35890916-20 Fax: 042-35890921</td>
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</tr>
<tr>
<td>Mall Road</td>
<td>Alfred Building, 89 The Mall, Lahore</td>
<td>Phone: 042-37245626-8 Fax: 042-37245629</td>
</tr>
<tr>
<td>People Vehra Shahalam-II Branch</td>
<td>140 People Vehra Shahalam Market, Lahore</td>
<td>Phone: 042-37667495-97 Fax: 042-37667498</td>
</tr>
<tr>
<td>Moon Market Allama Iqbal Town Branch</td>
<td>Property No, 5, Block Satui, Moon Market, Allama Iqbal Town, Lahore</td>
<td>Phone: 042- 37814192-5 Fax: 042- 37814196</td>
</tr>
<tr>
<td>Bahria Town, Lahore</td>
<td>904, Canal Bank Road, Opposite Sector-A, Bahria Town, Lahore</td>
<td>Phone: 042-35971384-7 Fax: 042-35971389</td>
</tr>
<tr>
<td>Hall Road Lahore</td>
<td>Plot # 45, Khadim Centre, Near Hall Road, Main Mall Road, Lahore</td>
<td>Phone: 042-37365430-33 Fax: 042-37365434</td>
</tr>
<tr>
<td>Khayaban-e-Iqbal, DHA, Lahore</td>
<td>69/A-XX, Phase III, Khayaban-e-Iqbal, DHA, Lahore</td>
<td>Phone: 042-35693857, 042-35693922, 042-35694866, 042-35694869 Fax: 042-35691725</td>
</tr>
<tr>
<td>ISLAMABAD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blue Area Branch</td>
<td>I-B, Awan Arcade, Jinnah Avenue, Blue Area</td>
<td>Phone: (051) 2810156-49 Fax: 2279897</td>
</tr>
<tr>
<td>I-10 Markaz Branch</td>
<td>4-A, I-10 Markaz</td>
<td>Phone: (051) 4435804-6 Fax: 4435807</td>
</tr>
<tr>
<td>F-7 Markaz Branch</td>
<td>13-U, F-7 Markaz, Jinnah Super Market, Islamabad</td>
<td>Phone: (051) 2653944-49 Fax: 2653940</td>
</tr>
<tr>
<td>F-11 Markaz Branch</td>
<td>Plot No.28, Al Karam Centre, F-11 Markaz, Islamabad</td>
<td>Phone: (051) 2228127-28 Fax: 2228129</td>
</tr>
<tr>
<td>Stock Exchange Branch</td>
<td>Office No. 5, 53-B, Islamabad</td>
<td></td>
</tr>
<tr>
<td>F-10 Markaz Branch</td>
<td>4-D, Urfi Centre, Markaz F-10</td>
<td>Phone: (051) 2809705-08 Fax: 2809719</td>
</tr>
<tr>
<td>I-8 Markaz Branch</td>
<td>Plot No. 34, I-8 Markaz</td>
<td></td>
</tr>
<tr>
<td>G-9 Markaz, Islamabad</td>
<td>G-9 Markaz, 39 Paragon Plaza</td>
<td>Phone: (051) 2253002-3 Fax: 2854532</td>
</tr>
<tr>
<td>F-8 Markaz, Islamabad</td>
<td>Shop No. 2 &amp; 3, Al-Babar Centre, F-8 Markaz, Islamabad</td>
<td>Phone: (051) 2818044-6, 2854615 Fax: 2260270</td>
</tr>
</tbody>
</table>
Grain Market Branch
Shop # 40-41, Fruit Market, I-11/4
Phone: (051) 4438823-5
Fax: 4438828

Bhara Kahu Branch
Main Muree Road, Bhara Kahu
Phone: (051) 2233635, 2233637-9
Fax: 2233636

G-11 Markaz Branch
Sardar Arcade, G-11 Markaz
Phone: (051) 2830259, 2830260
Fax: 2830264

Tarnol Branch
Al-Noor Plaza, GT Road, Tarnol,
Tehsil & District Islamabad
Phone: (051) 2226621-23
Fax: 2226626

COMSATS Institute of Information Technology (CIIT) Branch
Chak Shahzad, Park Road, Islamabad
Phone: 051-4365103-4

E-11, Islamabad
Plot NO.4, Multi Professionals Cooperative
Housing Society, E-11/3, Islamabad
Phone: 051-2228942
Fax: 2228976

G-7, Islamabad
Marina Heights, Plot No. 109E, G-7, Main
Jinnah Avenue, Blue Area, Islamabad
Phone: 051-2806426-9
Fax: 2806425

PWD, Islamabad
Plot No. 14-A & 14-B, Main PWD Road,
PWD Employees Housing Society, Islamabad
Phone: 051-5170702, 5170701
Fax: 5170703

G-6 Markaz
Block No.9, Ground Floor, G-6
Markaz, Islamabad
Phone: 051-2603505-7
Fax: 2603508

G-8 Markaz
Islamabad Chamber of Commerce
and Industry Mauve Area, I&T Centre
Sector G-8/1, Islamabad
Phone: 051-2289389-7
Fax: 2289385

RAWALPINDI

The Mall Branch
8, The Mall, Saddar
Phone: (051) 5700038-40
Fax: 5700042, 5700029

Satellite Town Branch
B/20, North Star Plaza,Satellite Town, Murree Road.
Phone: (051) 4424080-6
Fax: 4424087

Jinnah Road Branch
A-351, Jinnah Road (Old City Saddar Road).
Phone: (051) 5775325-8
Fax: 5775324

Rawat
Ground Floor, Riaz Shah Bukhari Plaza, Main
G. T Road Rawat, Tehsil & Distt, Islamabad
Phone: (0514) 61906
Fax: (0514) 61903

Lalazar Branch
Tulsa Road, Lalazar
Phone: (051) 5524904-5
Fax: 5527814

Chaklala Branch
59, Shah Plaza, Commercial Area,
Chaklala Scheme III
Phone: (051) 5766003-4
Fax: 5766005

College Road Branch
E/20-26, College Road
Phone: 051-5762008, 5762010
Fax: 5762007

Peshawar Road Branch
Plot No. 400/2, Gammon House,
Peshawar Road, Rawalpindi
Phone: 0514 5468401-2
Fax: 5468403

Airport Road
7-Fazal Town, Airport Link Road, Rawalpindi
Phone: (051) 5706022-23
Fax: 5781483

Khanna Branch
Adil Tahir Plaza, Service Road,
Al-Noor Colony, Sector 3
Phone: (051) 4479290-3,
Fax: (051) 4479295

Chowk Sadiqabad Branch
Shop # 2-6, Abassi Tower, Muslim Town
Phone: (051) 4423078-81
Fax: 4480226

Kahuta Branch
Tehseen Plaza, PAF Road
Phone: (051) 3313625-29
Fax: 3313630

Adamjee Road Branch
Adamjee Road, Saddar, Rawalpindi Cantt.
Phone: (051) 55363728
Fax: 5563730

Tench Bhatta Branch
Plot # 396/C, Main Bazar,
Tench Bhatta, Rawalpindi Cantt.
Phone: (051) 5520475
Fax: 5520466
Adyala Road Branch
Main Adyala Road, Rawalpindi
Phone: 051-5570078-79
Fax: 051-5570080

Baghsaradan Branch
12 Ghazni Colony, Bagh Sardaran, Rawalpindi
Phone: 051-5778592-93
Fax: 051-5778594

Bohar Bazar
C 211-215, Bohar Bazar, Rawalpindi
Phone: 05811-45191, 05811-451910
Fax: 05811-451926

Faizabad Branch
Shakeel Plaza, Faizabad, Rawalpindi
Phone: 051-4575846-47
Fax: 051-4575849

Saidpur Road, Rawalpindi
Plot No. 378, Opposite Makkah Cloth, Saidpur Road, Rawalpindi
Phone: 051-4418646-48
Fax: 051-4418649

Naz Cinema Muree Road, Rawalpindi
Shop No. 13, Gul-Noor Market, Naz Cinema, Muree Road, Rawalpindi
Phone: 051-4421682-85
Fax: 051-4421680

Bahria Town Phase IV
Plot No. 95, Main Civic Center, Bahria Town, Phase IV, Rawalpindi
Phone: 051-5732408, 051-5732409
Fax: 051-5732410

Liaqat Road, Rawalpindi
B/568, Liaqat Road, Rawalpindi
Phone: 051-5776162, 051-5776163
Fax: 051-5776165

FATEH JANG
Rawalpindi Road, Fateh Jang,
Phone: (0572)-210837-38
Fax: 210839

TAXILA
Kohistan Complex, G. T. Road
Phone: (0514) 534012-15
Fax: 535015

Mohra Chowk
Mouza Lab Thato, Mohra Chowk, Hazara Road, Tehsil Taxila, Distt. Rawalpindi
Phone: 0514-590019, 590021-22
Fax: 0514-590020

WAH CANTT
4-1/100, Officers Colony, The Mall.
Phone: (0514) 539425-28
Fax: (0514) 511980

FAISALABAD
Main Branch
Ground Floor, State Life Building, Liaquat Road,
Phone: (041) 2617436-9
Fax: (041) 2617432, 2640834

Peoples Colony Branch
17-A/2, Sir Fazal Hussain Road, Opp. Radio Station, Peoples Colony No. 1, Faisalabad
Phone: (041) 8722636-39
Fax: 8722184

Susan Road Branch
P-98/22, Main Susan Road, Madina Town
Phone: (041) 8556673-75
Fax: 8556679

Rail Bazar Branch
Property No. P-81, Rail Bazar
Phone: (041) 2540801-2
Fax: 2540803

Yarn Market Branch
P-78, Street No. 3
Yarn Market, Montgomery Bazar
Phone: (041) 2605806-7
Fax: 2621487

Minerva Road Branch
P-64-B, Menerva Road
Phone: (041) 2540763-5
Fax: 2540759

Sheikhupura Road, Faisalabad
P - 352-A, Gulistan Colony II, Millat Chowk, Sheikhupura Road, Faisalabad
Phone: 041-8582141-2
Fax: 041-8582147

Babar Chowk Branch
641-A, Peoples Colony Extension, Babar Chowk
Phone: (041)- 8557421-22
Fax: 8557424

Khurrianwala Branch
Main Bazar, Jhumra Road
Phone: (041) 4361080-81
Fax: 4361082

Samanabad Branch
P-9, Main Road, Samanabad, Faisalabad
Phone: (041) 2561502-03
Fax: 2561504

Samundri Branch
P-35/36, Grain Market, Gojr Road, Samundri
Phone: (041) 3424356-7
Fax: (041) 3424355

Quarterly Report September 30, 2013 | 35
<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<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, (041) 2516825</td>
</tr>
<tr>
<td>Bhowana Bazar</td>
<td>P-141, Main Gole Bhowna Bazar, Faisalabad.</td>
<td>(041) 2627357, (041) 2540706</td>
</tr>
<tr>
<td>Factory Area</td>
<td>Property NO.3, Main Road, Factory Area, Faisalabad</td>
<td>(041) 2603523, (041) 2603525</td>
</tr>
<tr>
<td>Karkhana Bazar</td>
<td>P-120, Karkhana Bazar, Faisalabad</td>
<td>(041) 2602613-14, (041) 2602615</td>
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<tr>
<td>Mumu Kanjan</td>
<td>Luqman Chowk, Bank Bazar, Lakar Mandi, Mumu Kanjan, Distt. Faisalabad</td>
<td>(041) 3431583, (041) 3431584</td>
</tr>
<tr>
<td>Jhumra Road, Mansoorabad, Faisalabad</td>
<td>21-Main Jhumra Road Railway Gate, Mansoorabad Faisalabad</td>
<td>(041) 8556273, (041) 8556274</td>
</tr>
<tr>
<td><strong>PESHAWAR</strong></td>
<td></td>
<td></td>
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<tr>
<td>Peshawar Main Branch</td>
<td>6-B, Islamia Road Peshawar Cantt</td>
<td>(091) 5287051-7, (041) 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, (041) 2551380</td>
</tr>
<tr>
<td>Hayatabad Karkhano</td>
<td>Shop No. B-29 &amp; 30, J.B. Plaza, Hayatabad</td>
<td>(091) 5822902-7, (041) 5822908</td>
</tr>
<tr>
<td>G.T. Road Branch</td>
<td>1045-1046, Hashthnagri &amp; Industries, Opp: Sarhad Chamber of Commerce, G.T. Road</td>
<td>(091) 2583002-6, (041) 2583002-6</td>
</tr>
<tr>
<td>Peepal Mandi Branch</td>
<td>Ashraf China Trade Center Peepal Mandi, Peshawar</td>
<td>(041) 2564911-4, (041) 2564910</td>
</tr>
<tr>
<td>Jamrud Road, Peshawar</td>
<td>Phase III Chowk, Jamrud Road</td>
<td>(091) 5710753-7, (041) 5710758</td>
</tr>
<tr>
<td>Bakhshi Pul Branch</td>
<td>Bakhshi Pul Charsada Road, Tehsil &amp; District Peshawar</td>
<td>(091) 2582304-6, (041) 2582307</td>
</tr>
<tr>
<td>University Road, Peshawar</td>
<td>Ground Floor, Bangash Plaza, University Road, Peshawar</td>
<td>(091) 5843708-09, (041) 5843710</td>
</tr>
<tr>
<td>Temargarha</td>
<td>Balambat Road, Main Bazar, Temargarha, Lower Dir</td>
<td>(0945) 825344, (0945) 825346</td>
</tr>
<tr>
<td>Dalazak Road</td>
<td>Plot No.5, Opposite Parda Bagh, Dalazak Road, Peshawar</td>
<td>(091) 5244583, (041) 5244582</td>
</tr>
<tr>
<td><strong>ATTOCK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opposite Session Chowk, Attock Cantt.</td>
<td>Phone: (057) 2701557-58, Fax: (057) 2700248</td>
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<tr>
<td><strong>WAISA</strong></td>
<td></td>
<td></td>
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<tr>
<td>Sadaat Market, Hazro Gondal Road, Main Bazar, Waisa, Tehsil Hazro, District Attock</td>
<td>(0572) 662413-15-16, (0572) 662417</td>
<td></td>
</tr>
<tr>
<td>Goutba, District Attock</td>
<td>Alfaah Centre, Main G.T. Road, Goutba, Kamra, Hazro, District Attock</td>
<td>(057) 2640794-95, (057) 2640796</td>
</tr>
<tr>
<td><strong>GHOURGHUSHI</strong></td>
<td></td>
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<tr>
<td>Timber Market, Main Mandi Road, Ghourghushi, Tehsil Hazro, Phone: (057) 2872918-19</td>
<td>(057) 2872916</td>
<td></td>
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<tr>
<td><strong>KAMRA</strong></td>
<td></td>
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</tr>
<tr>
<td>Attock Road, Kamra</td>
<td>Phone: (057)-9317423-25, Fax: 9317420</td>
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<tr>
<td><strong>HANGU</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saif-ur-Rehman Market, Opp: DCO Bungalow, Kohat Road, Main Bazar</td>
<td>(0925) 624641, (0925) 621008, Fax: 624644</td>
<td></td>
</tr>
</tbody>
</table>
Shahabd Branch
Malik Plaza, Shahabd Branch, Sialkot
Phone: (052) 3242671-79
Fax: 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) 3579880-1, 3585970
Fax: 3579882

GUJRANWALA
Opposite Iqbal High School, G.T. Road, Gujrwanala
Phone: (055) 385993-1, 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, Gujrwanala
Phone: 055-4231760, 055-4232914, 055-4232915
Fax: 055-4231780

Nowshera Virkan
Nokhar Road, Nowshera Virkan, Distt, Gujrwanala
Phone: 055-6760701
Fax: 055-6760702

Sheikhupura Road
Plot Nos. 11, 12, 13, Revenue Estate of Mian Sansi, Sheikhupura Road, Gujrwanala
Phone: 055-4254630, 4254640
Fax: 055-4253470

SAHIWAL
183-Sarwar Shaheed Road.
Phone: (040) 4466791-95
Fax: 4466796

Farid Town Branch
Property No. 386-H, Farid Town, Sahiwal.
Phone: (040) 4553580-83
Fax: (040) 4553584

SARGODHA
91-C/2 University Road, Sargodha
Phone: (048) 3724138-9 Fax: 3724193

Satellite Town Branch
302-A, Satellite Town, Sargodha
Phone: 048-3226647
Fax: 048-3226648

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### Eid Gah Road
Block # 19, Eid Gah Road, Sargodha  
Phone: (048) 3710270-71  
Fax: 048-3710272

### CHAK NO. 111 SB
Pull Ill, Main Faisalabad Road, District Sargodha  
Phone: (048) 3791158, 3792066  
Fax: 379169

### GUJRAT
G.T.S. Chowk, G.T. Road, Gujrat  
Phone: (053) 3530069, 3530219  
Fax: 3530319

### Kutchery Bazar Branch  
Kutchery Road, Opp. Sabzi Market, Gujrat  
Phone: 053-3517995-98  
Fax: 053-3517999

### East Circular Road  
B-13/1395 & 1409, East Circular Road, Gujrat  
Phone: 053-3515267-68  
Fax: 053-3515269

### MARDAN
Plot No. 11, Survey No. 128, The Mall, Mardan Cantt.  
Phone: (062) 873631-3  
Fax: 873733

### BAHAWALPUR
Opposite BVH, Circular Road.  
Phone: (062) 2889922-5  
Fax: 2889674

### CHINOT
1-A, Shahrah-e-Quaid-e-Azam  
Phone: (047) 6337704-5  
Fax: 6337706

### DASKA
Al- Adeel Plaza, Gujranwala Road  
Phone: (052) 6616834-35  
Fax: 6619650

### HAFIZABAD
Sagar Road, Hafizabad  
Phone: (0547) 540801-3, 540808  
Fax: 540804

### Jalalpur Bhattian Branch  
Mouza Jalalpur Bhattian, Tehsil Pindi  
Bhattian, District, Hafizabad  
Phone: (0547) 501275-6  
Fax: 501282

### CHICHAWATNI
1-Railway Road, Rai House,  
Chichawatni District Sahiwal  
Phone: (0405) 487802-6  
Fax: 487807

### ARIFWALA
47/D, Zain Palace, Qaboola Road  
Phone: (0457) 835711-12-13  
Fax: 835717

### PAKPATTAN
159 - Main College Road  
Phone: (0457) 376020-27  
Fax: 376024

### DERA GHAZI KHAN
Jam pur Road, Dera Ghazi Khan  
Phone: (064) 2468201-6  
Fax: 2468104

### MINGORA, SWAT
Khasra No.95, Makan Bagh,  
Saidu Sharif Road, Opposite PTCL Office.  
Phone: (0946) 726745-6, 726740-4  
Fax: 726747

### JHELUM
Bunglow No.67, Kazam Kamal Road  
Phone: (0544) 610182, 610172, 610182  
Fax: 610050

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

### SHEIKHPURA
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: 0966-729017

### OKARA
Plot No. 25-28, M. A. Jinnah Road  
Phone: (0442) 550419-22  
Fax: 550423
ABBOTTABAD
191, Supply Bazar, Main Mansehra Road.
Phone: (0992) 344723-6
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: 0922-522007-8
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) 641264, 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) 2448075, 2448075
Fax: 2441071

KHARIAN
1, Rizwan Plaza, Main G.T. Road
Phone: (053) 7536241-2
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: (0482) 6644863, 6644364
Fax: 6642647

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

Mustafabad
Main Ferozpur Road, Mustafabad,
Lalyani, District Kasur
Phone: 049-2450113-15
Fax: 049-2451071

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<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pattoki Branch</td>
<td>Allama Iqbal Road, District Kasur</td>
<td>(049) 4421071-3</td>
<td>4421075</td>
</tr>
<tr>
<td>MANSEHRA</td>
<td>Punjab Chowk, Shahr-e-Resham</td>
<td>(0997) 303591, 303592</td>
<td>300567</td>
</tr>
<tr>
<td>Oghi Branch</td>
<td>Main Bazar, District Mansehra</td>
<td>(0997) 321949</td>
<td>321357</td>
</tr>
<tr>
<td>BANNU</td>
<td>Gowshala Road, Fatima Khel</td>
<td>(0928) 614634-36</td>
<td>614099</td>
</tr>
<tr>
<td>CHITRAL</td>
<td>D.C. Office Road, Opposite Mountain Inn Hotel, Attalique Bazar</td>
<td>(0943) 414396, 414367</td>
<td>412988</td>
</tr>
<tr>
<td>HAZRO</td>
<td>273-M, Main Hattian Road</td>
<td>(057) 2313771-2</td>
<td>2313773</td>
</tr>
<tr>
<td>KOTLA</td>
<td>Bhimber Road, Kotla Arab Ali Khan, Tehsil Kharian, Distt. Gujrat</td>
<td>(0537) 586892, 586915, 586435</td>
<td>586337</td>
</tr>
<tr>
<td>MIRPUR, AZAD JAMMU &amp; KASHMIR</td>
<td>114, Sector F-1, Kotli Road, Mirpur, Azad Jammu &amp; Kashmir</td>
<td>(05827) 436834-7</td>
<td>436838</td>
</tr>
<tr>
<td>KALLAR SYEDAN</td>
<td>Ghousea Shopping Centre, Choa Road, Kallar Syedan</td>
<td>(051) 357206, 3570763</td>
<td>3570227</td>
</tr>
<tr>
<td>GUJAR KHAAN</td>
<td>58-D &amp; 59-C, Akbar Kiani Shopping Mall, G.T. Road, Gujral Khan</td>
<td>(051- 3515704-707</td>
<td>3515703</td>
</tr>
<tr>
<td>GOJRA</td>
<td>P -85, Block III, Bohar Wali Gali, Gojra</td>
<td>(046- 3517675-7</td>
<td>3517878</td>
</tr>
<tr>
<td>Gojra District Mandi Bahauddin</td>
<td>Gojra, Tehsil Malakwal, District Mandi Bahauddin</td>
<td>(0546- 588620-21</td>
<td>588622</td>
</tr>
<tr>
<td>MURDKE</td>
<td>G.T. Road, Muridke</td>
<td>(042) 7983173-75</td>
<td>7983172</td>
</tr>
<tr>
<td>JARANWALA</td>
<td>P -83, Street No. 3, Nia Bazar, Jaranwala</td>
<td>(041) 4319003-4</td>
<td>4319005</td>
</tr>
<tr>
<td>Husein Sugar Mills</td>
<td>Husein Sugar Mills Ltd., Lahore Road, Jaranwala</td>
<td>(041- 4312033</td>
<td>4312034</td>
</tr>
<tr>
<td>BAHAWALNAGAR</td>
<td>Shop # 6, Ghalath Mandi, Bahawalnagar</td>
<td>(063) 2272005-7</td>
<td>2277437</td>
</tr>
<tr>
<td>MUZAFFARGARH</td>
<td>Mauza Talir, Multan Road, Distt. Muzaffargarh</td>
<td>(0662) 428920-23</td>
<td>428931</td>
</tr>
<tr>
<td>KHANPUR</td>
<td>Kutchery Road, Model Town, Khanpur</td>
<td>(068) 5577502-3, 5577817, 5577627</td>
<td>5577805</td>
</tr>
<tr>
<td>HARIPUR</td>
<td>Main Shahrah-e-Hazara, G.T. Road, Haripur</td>
<td>(0995) 627451-2</td>
<td>627831</td>
</tr>
<tr>
<td>Haripur City</td>
<td>Ground Floor, Hamza Plaza Main Bazar, Near</td>
<td>(0995- 614314-6</td>
<td>614317</td>
</tr>
<tr>
<td>DINGA</td>
<td>Thana Road, Dinga, Distt. Gujrat</td>
<td>(053) 7404844-46</td>
<td>7404840</td>
</tr>
</tbody>
</table>
CHENAB NAGAR - RABWAH
P-4, Block 14, Gole Bazar, Chenab Nagar, Rabwah, District Chiniot
Phone: 047-6241470-1
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, AJ&K
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
Hailan 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 Jampur
Phone: 0604-567136-38
Fax: 0604-567135

LAYYAH
Chubara Road, Near Layyah Minor, Layyah
Phone: 0606-413525-27
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,
Qaboola, Tehsil Arifwala, District Pakpattan
Phone: 0457-851130-32
Fax: 0457-851129

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,
Rena Khurd, District Okara
Phone: 044-2636340, 2636350
Fax: 044-2636360

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

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-D, Main Bahawalpur Road,
Yazman, District Bahawalpur
Phone: 062-2703021-22 Fax: 062-2703024

BATHKHELA
Main Bazar, Bathkela, Malakand
Phone: 0932-412403
Fax: 0932-412404
GAGGO MANDI
Opposite Grain Market, Sheikh Fazal
Road, Gaggo Mandi
Phone: 067-350137-7
Fax: 067-3501318

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

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

Hunza Nagar
SM Karim Market, Ali Abad, District
Hunza Nagar
Phone: 05813-455528-29
Fax: 05813-455530

KANDHOT
Survey No. 176-2, shahi Bazar, Main
Road, Kandhhot.
Phone: 0722-573177-78
Fax: 0722-573179

MIRPUR MATHOLO
Plot # C, Sindhu Green City, Near Clock
Tower, G.T. Road, Mirpur Mathelo
Phone: 0723-652041-43
Fax: 0723-652044

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

RAJANPUR
Kachery Road, Near DHQ Hospital,
Rajanpur
Phone: 0604-688018-20
Fax: 0604-688017

SHINKARI
Main Shinkari Bazar, Sharah-e-Rashim,
Shinkari, District Manshera
Phone: 0997-352161-3
Fax: 0997-352164

FAROOGABAD
Mohalla Kashmirian, Faroogabad,
District Sheikhpura
Phone: 056-3875441-5
Fax: 056-3875446

RAILWAY ROAD, SHEIKHPURA
Railway Road, Grain Market, Sheikhpura.
Phone: 036-3612072
Fax: 042-3612074

ALI PUR
Plot # W/R 1018, Opposite AC House,
Multan Road, Ali Pur, District Muzaffargarh
Phone: 066-2700230-33
Fax: 066-2700231

FORT ABBAS
Plot # 44-C Grain Market, Fort Abbas
Phone: 063-2510106
Fax: 063-2510607

MUSLIM BAGH
Khasra No.1750, Station Road Muslim
Bagh District Qilla Saifulah, Balochistan
Phone: 0823-669431-36
Fax: 0823-668433

SILLANWALI
Committee Road, Sullanwali, District Sargodha
Phone: 048-6531795/048-6531895
Fax: 048-6532895

MALAKWAL
Property # B-II 966, Main Market, Tehsil
Malakwal, District Mandi Bahauddin
Phone: 0546-582944/0546-582944
Fax: 0546-582942

ISLAMIC BANKING BRANCHES
Uni-Tower, Karachi
213 - Uni-Towers, I/Chundigar Road,
Phone: (02) 32472295-8 Fax: 32472141

Shahrah-e-Faisal, Karachi
Ground Floor, Fortune Center,
Shahrah-e-Faisal.
Phone: (02) 34315271-4 Fax: 34315581

Jodha Bazar
Plot No. 112, Darya Lal Street, Jodha Bazar, Karachi
Phone: (02) 32446542-5 Fax: (02) 32430492

Gulistan-e-Jauhar
Pakistan Tulip Valley Plot No. SB-1,
Block # 1, Gulistan-e-Jauhar
Phone: (02) 34661355 Fax: (02) 34661359

Korangi Industrial Area
Shop No. 1, Plot # 27/28, Sector-16
Korangi Industrial Area, Karachi
Phone: (02) 35061681-4 Fax: (02) 35067031
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

Johar Town, Lahore
69-R-1, M.A. Johar Town.
Phone: (042) 35313401-05 Fax: 3531406

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

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

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

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

Multan Road, Lahore
Opposite Benz Factory, Main Multan Road, Lahore
Phone: (042) 37490041-5 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) 37374081-5 Fax: 37374086

Azam Cloth Market Branch
Property No. F-1185, Karachi Block,
Near Masjid Farooq-e-Azam,
Azam Cloth Market, Lahore
Phone: 042-37662845-8 Fax: 37685167

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

Darogahwala Branch
Plot No.327, G.T. Road, Darogahwala, Lahore.
Phone: 042-36533493-4 Fax: 36533495

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

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

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

DHA Main Boulevard, Lahore
Property No, E-167, Iqbal Park, Beside Main Gate DHA Main Boulevard, DHA Lahore Cantt.
Phone: 042-3575302-05 Fax: 35753036

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: 35822576

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

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**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: 051-5707131-2 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: 051-2513491

**G-12, Islamabad**
Plot No. 8-A, Bazar # 1, Sector G-13/I, 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**
Saggoo Centre, Plot No. S-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) 8581602-04 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 Sitara Textile Mills, Faisalabad
Phone: 041-8786271-77 Fax: 041-8786278

**Sargodha**
Opp. Jamia Masjid Hamid Ali Shah, Block-5, 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, Gulgoon Colony
Phone: (061) 750941-5 Fax: 750885

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

**Jamrud Road, Peshawar**
Phone: (091) 5701383-89 Fax: 5701392

**Hayatabad, Peshawar**
Ground Floor, Commercial Complex, Block 2, Phase V, Hayatabad, Peshawar
Phone: 091-5828136, 5828135-40 Fax: 091-5828137

**Gulbahar, Peshawar**
Plot No. 6, Hussainabad Colony, Main Gulbahar Road, Peshawar
Phone: 091-2591523-6 Fax: 091-2591522
Sialkot
Ali Building, Khadm Ali Road, Sialkot
Phone: (052) 3241302 - 5
Fax: 3241306

Sialkot Cantt
Property No. 17, Aziz shahed Road, sialkot Cantt.
Phone: 052-4294173, 052-4294175
Fax: 052-4294176

Rahim Yar Khan
Shop No. 24-25, Grain Market
Phone: (068) 5885331, 5885803-5
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) 2838932, 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 Chowrang, Satellite Town, Quetta.
Phone: 081-2448684-5
Fax: 081-2448680

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

Abbottabad Branch
27-A, Supply Bazar, Mansehra Road
Phone: (0992) 344723-6
Fax: 344756

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

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

Pindi Ghaib 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

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

Khushab Branch
Shaheryar Market, Near New Bus Stand, Manwali 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

Kamala Branch
Mohallah Mehtianwala, Niazbadi, Kamala District Toba Tek Singh
Fax: 046-3413277

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

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

Vehari Branch
Plot No. II, Block E, Karkhana
Fax: 067-3360918

Bahawalpur Branch
12-B, Model Town-B, Bahawalpur
Phone: 0622-889913-15
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: 056-371431-32
Fax: 056-371437

Sukkur Branch
Plot No. B-1055, Near Jamia Masjid, Bunder Road, Sukkur
Phone: 071-5620972-3
Fax: 071-5620974

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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) 5890014

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

Civil Lines Jhang
Property No. 758, Civil Lines, Nawaz Square, Jhang
Phone: 047-7630052-37
Fax: 047-7630038

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

Mansehra
Opposite DHQ Hospital, Abbottabad
Road Mansehra
Phone: 0997-307746-50
Fax: 0997-307751

Committee Chowk, Rawalpindi
Plot No.28, Mall of Pindi, Committee Chowk, Rawalpindi
Phone: 051-5782070-5
Fax: 051-5782076

Afshan Colony, Rawalpindi
Plot # 261, Main Range Road, Afshan Colony, Rawalpindi
Phone: 051-5160336-42
Fax: 051-5160343

Malir
Plot No.CM 10 & II, Gulshan-e-Rafi, Survey No. 279, Malir, Karachi
Phone: 021-34491427-9
Fax: 021-34491431

F-8, Islamabad
Shop # 4-6, Kalim Plaza, F-8
Markaz, Islamabad
Phone: 051-2817310-5
Fax: 051-2817317

Sharapur
Main Circular Road, Sharapur, Tehsil Ferozwal, Distt. Sheikhupura
Phone: 056-2591791-95
Fax: 056-2591796

Lahijabad, Hyderabad
Plot No. 1, Block-C, Civic Centre, Unit No. 7, Lahijabad, Hyderabad.
Phone: 022-3813925
Fax: 022-3813928

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: 01717 226176
Fax: 8850714

Uttara, Dhaka- Bangladesh
House 4, Garib E Newaz Avenue, Sector 11, Uttara Dhaka-1230
Phone: 88 02 8991619, 8991736
Fax: 88 02 8991908

Mirpur, Dhaka- Bangladesh
Lakewood Avenue, Plot 1, Avenue 1, Block D, Section 11 Mirpur, Dhaka-1216
Phone: 88 02 9982851, 9982852
Fax: 88 02 9982853

CHITTAGONG

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

SYLHET

Sylhet Branch
Marchant Tower 582 East Mirza Bazar
Phone: (0088021) 2830679
Fax: (00880821) 2830677

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

AFGHANISTAN

KABUL

Kabul Branch
410, Chahrai-e-Sadarat, Shar-e-Nau
Phone: (0093755) 2004150-10
Fax: 2002142

UN Compound Branch
UN Compound, Jalal Abad Road, Kabul, Afghanistan

HERAT

Herat Branch
Ground Floor, Chamber of Commerce & Industries, Heart Blood Bank Street
Phone: (0993-40) 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