

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah The Beneficent The Merciful

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CORPORATE INFORMATION

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

DIRECTORS' REVIEW

The Board of Directors is pleased to present the condensed interim reviewed unconsolidated financial statements of Meezan Bank Limited and unaudited consolidated financial statements for the half year ended June 30, 2012. The financial highlights of Meezan Bank are given below:

Financial Highlights

Rupees in million

Statement of Financial Position	June 30, 2012	December 31, 2011	Growth %
Deposits	194,374	170,030	14%
Investments	133,047	98,489	35%
Financings	52,608	59,156	(11%)
Total Assets	224,039	200,550	12%
Share Capital	9,034	8,030	13%
Shareholders' Equity	15,173	13,329	14%

Rupees in million

Profit & Loss Account	Jan – June 2012	Jan – June 2011	Growth %
Net spread earned before provisions	5,078	4,321	18%
Non funded income	1,399	1,147	22%
Income before provisions	6,477	5,468	18%
Provisions against non performing financings and impairment on investments	327	553	(41%)
Administrative and other expenses	3,439	2,933	17%
Profit before tax	2,711	1,982	37%
Profit after tax	1,844	1,382	34%
Earning per share – Rupees	2.04	1.53	34%
Number of branches	292	226	29%

By the Grace of Allah, Meezan Bank has recorded excellent results for the half year ended June 30, 2012. Deposits of the Bank grew by Rs 24 billion during the six months period to Rs 194 billion as at June 30, 2012 from Rs 170 billion as recorded at December 31, 2011, a growth of 14% (annualized 28%). This compares favorably with the overall growth of deposits for the banking sector as a whole, which grew by 9% during this period.

The Bank opened 17 new branches during this first six months and is now ranked as the 8th largest in terms of the branch network. Despite economic challenges, the Bank plans to continue with its branch expansion strategy and InshaAllah will open an additional 18 branches by December 31, 2012. This will increase the total number of branches to 310 in 90 cities of Pakistan.

DIRECTORS' REVIEW

Profit after tax increased to Rs 1,844 million from Rs 1,382 million earned in the corresponding period last year resulting in growth of 34%. Profit / return on financings, investments and placements crossed Rs 10.3 billion during the current half year reflecting in an increase of 22% from Rs 8.5 billion recorded in corresponding period last year. Income before provisions increased by Rs 1,009 million to Rs 6,477 million in current period from Rs 5,468 million recorded in corresponding period last year mainly on account of concerted efforts by the Bank to increase earning assets and returns thereon. The non funded income of the Bank increased to Rs 1,399 million in current period as compared to Rs 1,147 million earned in comparative period last year. The growth in Bank's income is attributable to consistent increase in our banking operations.

The Bank has made a provision of Rs 327 million in current period. This includes general provision of Rs 100 million made on a prudent basis to strengthen the asset quality against non performing financings and is in addition to the provisioning requirements of the Prudential Regulations of the State Bank of Pakistan. The additional provision has increased coverage ratio of the Bank to 110% of non performing financings. The management continues to focus on building a high quality and diversified financing portfolio.

Administrative and operating expenses increased from Rs 2,933 million to Rs 3,439 million primarily due to higher staff expenses, rent and costs associated with branch expansion, an investment which has paid off well, as evident from strong growth in deposits over the period.

The earnings per share of the Bank was recorded at Rs 2.04 (June 2011: Rs 1.53) on enhanced share capital of Rs 9 billion. It is pertinent to note that the Bank has already met SBP minimum capital of Rs 9 billion required to be completed by December 2012, in advance.

The 10th, 11th and 12th auction of the Government of Pakistan Ijarah Sukuk was held in the first half of 2012. The Bank invested additional Rs 37 billion in GOP Ijarah Sukuks during the period. The Bank continues to play its role as an active market maker in Ijarah Sukuk.

The JCR-VIS Credit Rating Company Limited, an affiliate of Japan Credit Rating Agency, Japan has maintained Bank's long-term entity rating at AA- (Double A Minus) and short term rating at A-1+ (A-One Plus) with stable outlook. The short term rating of A-1+ is the highest standard in short term rating. The rating indicates sound performance indicators of the Bank.

The Board has approved 15% interim cash dividend for 2012. The Bank has unbroken payout record since the Bank's listing on Stock Exchange.

The Board would like to express its sincere thanks and gratitude to the State Bank of Pakistan, the Securities and Exchange Commission of Pakistan and our Shariah Supervisory Board for their continued guidance and support. We also take this opportunity to thank our valued customers for their patronage, the shareholders for their continued support and to the staff for their continuous efforts to make Meezan Bank a success.

May Allah Almighty give us the strength and wisdom to further expand our vision of making Islamic banking as banking of first choice.

On behalf of the Board

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

Irfan Siddiqui
President & CEO

Karachi:
August 12, 2012

**INDEPENDENT AUDITORS' REPORT ON REVIEW OF CONDENSED
INTERIM UNCONSOLIDATED FINANCIAL INFORMATION
TO THE MEMBERS**

Introduction

We have reviewed the accompanying condensed interim unconsolidated statement of financial position of **Meezan Bank Limited** as at June 30, 2012 and the related condensed interim profit and loss account, condensed interim statement of comprehensive income, condensed interim cash flow statement, condensed interim statement of changes in equity and notes to the accounts for the half year then ended (here-in-after referred to as the "condensed interim unconsolidated financial information"). Management is responsible for the preparation and presentation of this condensed interim unconsolidated financial information in accordance with approved accounting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on this condensed interim unconsolidated financial information based on our review. The figures of the condensed interim profit and loss account and condensed interim statement of comprehensive income for the quarters ended June 30, 2012 and 2011 have not been reviewed, as we are required to review only the cumulative figures for the half year ended June 30, 2012. The financial statements of the bank for the year ended December 31, 2011 and half year ended June 30, 2011 were audited and reviewed respectively by another auditor whose reports, dated February 19, 2012 and July 30, 2011, expressed unqualified opinion / conclusion on those statements.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim unconsolidated financial information as of and for the half year ended June 30, 2012 is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan for interim financial reporting.

A. F. FERGUSON & CO.
Chartered Accountants

Engagement Partner: **Salman Hussain**

Dated: August 16, 2012

Karachi

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

	Note	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
Rupees in '000			
ASSETS			
Cash and balances with treasury banks	7	15,858,897	16,641,160
Balances with other banks	8	2,921,987	2,348,076
Due from financial institutions		-	4,065,406
Investments	9	133,047,433	98,488,574
Financings	10	52,607,938	59,155,585
Operating fixed assets	11	4,348,626	3,985,248
Deferred tax assets		937,273	801,391
Other assets including inventories		14,316,608	15,064,954
		224,038,762	200,550,394
LIABILITIES			
Bills payable		3,216,766	2,282,045
Due to financial institutions		5,276,155	9,235,960
Deposits and other accounts	12	194,374,236	170,030,431
Sub-ordinated loan		-	-
Liabilities against assets subject to finance leases		-	-
Deferred tax liabilities		-	-
Other liabilities		5,837,704	5,215,607
		208,704,861	186,764,043
NET ASSETS		15,333,901	13,786,351
REPRESENTED BY			
Share capital	13	9,033,675	8,029,933
Reserves		2,427,131	2,058,319
Unappropriated profit		3,711,926	3,240,421
		15,172,732	13,328,673
Surplus on revaluation of investments - net of deferred tax		161,169	457,678
		15,333,901	13,786,351
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The annexed notes 1 to 22 form an integral part of these condensed interim unconsolidated financial information.

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

**CONDENSED INTERIM UNCONSOLIDATED
PROFIT AND LOSS ACCOUNT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	Note	Quarter ended June 30, 2012	Half year ended June 30, 2012	Quarter ended June 30, 2011	Half year ended June 30, 2011
Rupees in '000					
Profit / return earned on financings, investments and placements	15	5,331,319	10,333,669	4,519,879	8,479,961
Return on deposits and other dues expensed	16	2,739,773	5,256,046	2,125,277	4,159,011
Net spread earned		2,591,546	5,077,623	2,394,602	4,320,950
Provision against non-performing financings (net)	10.10	121,122	314,919	66,001	318,553
Provision against off-balance sheet obligations		12,360	12,360	-	-
(Reversal) / provision for impairment in value of investments		(43)	(85)	213,027	264,870
Reversal against amounts due from financial institutions (net)		-	-	(30,414)	(30,414)
Bad debts written off directly		-	-	-	-
		133,439	327,194	248,614	553,009
Net spread after provisions		2,458,107	4,750,429	2,145,988	3,767,941
OTHER INCOME					
Fee, commission and brokerage income		279,383	492,593	175,460	333,418
Dividend income		33,117	319,025	131,431	391,639
Income from dealing in foreign currencies		75,644	186,128	175,706	317,825
Capital gain on sale of investments - net		179,414	351,625	1,210	79,553
Other income		32,892	49,950	13,358	24,763
Total other income		600,450	1,399,321	497,165	1,147,198
		3,058,557	6,149,750	2,643,153	4,915,139
OTHER EXPENSES					
Administrative expenses		1,708,425	3,450,597	1,486,814	2,857,917
Other (reversals) / provisions / write offs		(12,999)	(12,026)	76,059	76,059
Other charges / (reversals)		60	79	(1,013)	(1,051)
Total other expenses		1,695,486	3,438,650	1,561,860	2,932,925
		1,363,071	2,711,100	1,081,293	1,982,214
Extraordinary / unusual items		-	-	-	-
PROFIT BEFORE TAXATION		1,363,071	2,711,100	1,081,293	1,982,214
Taxation - Current		393,696	861,677	269,948	632,537
- Prior periods		-	-	72,852	72,852
- Deferred		28,010	5,364	(57,981)	(105,248)
		421,706	867,041	284,819	600,141
PROFIT AFTER TAXATION		941,365	1,844,059	796,474	1,382,073
Basic and diluted earnings per share (Rupees)	17	1.04	2.04	0.88	1.53

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

CONDENSED INTERIM UNCONSOLIDATED
STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012

	Half year ended June 30, 2012	Half year ended June 30, 2011
	Rupees in '000	
Profit for the period	1,844,059	1,382,073
Other comprehensive income	-	-
Comprehensive income transferred to equity	1,844,059	1,382,073
Components of comprehensive income not transferred to equity		
- (Deficit) / surplus on revaluation of investments	(437,755)	58,029
- Deferred tax on revaluation of investments	141,246	(975)
Total comprehensive income	1,547,550	1,439,127

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

**CONDENSED INTERIM UNCONSOLIDATED
CASH FLOW STATEMENT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	Note	June 30, 2012	June 30, 2011
Rupees in '000			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		2,711,100	1,982,214
Less: Dividend income		<u>(319,025)</u>	<u>(391,639)</u>
		2,392,075	1,590,575
Adjustments for non-cash charges			
Depreciation		269,397	202,829
Amortization		25,432	19,009
Provision against non-performing financings (net)		314,919	318,553
(Reversal)/ provision for impairment in value of investments		(85)	264,870
Reversal against amounts due from financial institutions - (net)		-	(30,414)
Gain on sale of operating fixed assets		<u>(10,424)</u>	<u>(6,939)</u>
		599,239	767,908
		2,991,314	2,358,483
(Increase) / decrease in operating assets			
Due from financial institutions		4,065,406	2,305,654
Financings		6,232,728	6,045,731
Other assets including inventories		<u>621,550</u>	<u>(485,534)</u>
		10,919,684	7,865,851
Increase / (decrease) in operating liabilities			
Bills payable		934,721	484,018
Due to financial institutions		<u>(3,959,805)</u>	<u>(767,310)</u>
Deposits and other accounts		24,343,805	17,132,111
Other liabilities		<u>730,409</u>	<u>485,621</u>
		22,049,130	17,334,440
		35,960,128	27,558,774
Income tax paid		<u>(969,943)</u>	<u>(823,992)</u>
Net cash flows generated from operating activities		34,990,185	26,734,782
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities		<u>(34,996,529)</u>	<u>(33,774,642)</u>
Dividends received		445,821	475,015
Investments in operating fixed assets		<u>(664,794)</u>	<u>(695,987)</u>
Proceeds from sale of operating fixed assets		17,011	15,882
Net cash flows used in investing activities		<u>(35,198,491)</u>	<u>(33,979,732)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		<u>(46)</u>	-
Net cash flows used in financing activities		(46)	-
Net (decrease) in cash and cash equivalents		(208,352)	(7,244,950)
Cash and cash equivalents at the beginning of the period		<u>18,989,236</u>	<u>22,720,466</u>
Cash and cash equivalents at the end of the period	18	<u>18,780,884</u>	<u>15,475,516</u>

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

CONDENSED INTERIM UNCONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012

	Share capital	Capital reserves		Revenue reserve	Unappropriated profit	Total
		Statutory reserve	Reserve for issue of bonus shares	General reserve		
Rupees in '000						
Balance as at January 01, 2011	6,982,550	1,313,244	-	66,766	2,377,563	10,740,123
Comprehensive income for the year						
Profit after taxation for the year	-	-	-	-	3,391,543	3,391,543
Transactions with owners recognised directly in equity						
Transfer to reserve for issue of bonus shares	-	-	1,047,383	-	(1,047,383)	-
Issue of bonus shares	1,047,383	-	(1,047,383)	-	-	-
Cash dividend for the year 2011	-	-	-	-	(802,993)	(802,993)
	1,047,383	-	-	-	(1,850,376)	(802,993)
Transfer to statutory reserve	-	678,309	-	-	(678,309)	-
Balance as at December 31, 2011	8,029,933	1,991,553	-	66,766	3,240,421	13,328,673
Comprehensive income for the period						
Profit after taxation for the period	-	-	-	-	1,844,059	1,844,059
Transactions with owners recognised directly in equity						
Transfer to reserve for issue of bonus shares	-	-	1,003,742	-	(1,003,742)	-
Issue of bonus shares	1,003,742	-	(1,003,742)	-	-	-
	1,003,742	-	-	-	(1,003,742)	-
Transfer to statutory reserve	-	368,812	-	-	(368,812)	-
Balance as at June 30, 2012	9,033,675	2,360,365	-	66,766	3,711,926	15,172,732

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

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

Irfan Siddiqui
President & Chief Executive

Abdullateef A. Al-Asfour
Director

Ahmed Abdul Rahim Mohamed
Director

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

1. LEGAL STATUS AND NATURE OF BUSINESS

Meezan Bank Limited (the Bank) was incorporated in Pakistan on January 27, 1997, as a public limited company under the Companies Ordinance, 1984, and its shares are quoted on the Karachi Stock Exchange. The Bank was registered as an 'Investment Finance Company' on August 8, 1997, and carried on the business of investment banking as permitted under SRO 585(l)/87 dated July 13, 1987, in conformity with the principles of Islamic Shariah. 'Certificate of Commencement of Business' was issued to the Bank on September 29, 1997.

The Bank was granted a 'Scheduled Islamic Commercial Bank' licence on January 31, 2002, and formally commenced operations as a scheduled Islamic Commercial Bank with effect from March 20, 2002, on receiving notification in this regard from the State Bank of Pakistan (SBP) under section 37 of the State Bank of Pakistan Act, 1956. Currently, the Bank is engaged in corporate, commercial, consumer, investment and retail banking activities.

The Bank was operating through two hundred and ninety two branches as at June 30, 2012 (June 30, 2011: two hundred and twenty six branches). Its registered office is at Meezan House, C-25, Estate Avenue, SITE, Karachi, Pakistan.

Based on the financial statements of the Bank for the year ended December 31, 2011, the JCR-VIS Credit Rating Company Limited determined the Bank's long-term rating as "AA-" and the short-term rating as 'A-1+' with stable outlook.

2. BASIS OF PRESENTATION

This condensed interim unconsolidated financial information represents separate financial information of Meezan Bank Limited. The condensed interim consolidated financial information of the group is being issued separately. The Bank provides financing mainly through Murabaha, Ijarah, Service Ijarah, Musharakah, Diminishing Musharakah, Running Musharakah, Istisna, Tijarah, Bai Muajjal, Mussawammah and Export Refinance under Islamic Export Refinance Scheme. The purchases and sales arising under these arrangements are not reflected in these financial information as such but are restricted to the amount of facility actually utilized and the appropriate portion of profit thereon. The income on such financings is recognised in accordance with the principles of Islamic Shariah. However, income, if any, received which does not comply with the principles of Islamic Shariah is recognized as charity payable if so directed by the Shariah Advisor of the Bank.

3. STATEMENT OF COMPLIANCE

3.1 This condensed interim unconsolidated financial information has been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board as are notified under the Companies Ordinance, 1984, and Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan and notified by the Securities and Exchange Commission of Pakistan (SECP), the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, or the directives issued by the SECP and the State Bank of Pakistan (SBP). Wherever the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the directives issued by the SECP and SBP differ with the requirements of IFRS, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the requirements of the said directives issued by the SECP and SBP shall prevail.

3.2 The disclosures made in this condensed interim unconsolidated financial information have been limited based on the format prescribed by the State Bank of Pakistan through BSD Circular Letter No. 2 dated May 12, 2004 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for the full annual financial statements and this condensed interim unconsolidated financial information should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2011.

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

4. BASIS OF MEASUREMENT

4.1 This condensed interim unconsolidated financial information has been prepared under the historical cost convention, except that certain investments, foreign currency balances and commitments in respect of foreign exchange contracts have been marked to market and are carried at fair value.

4.2 Functional and presentation currency

These financial statements have been presented in Pakistani Rupee, which is the Bank's functional and presentation currency.

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and the methods of computation adopted in the preparation of this condensed interim unconsolidated financial information are the same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2011.

6. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

The basis and the methods used for critical accounting estimates and judgments adopted in this condensed interim unconsolidated financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2011.

	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
7. CASH AND BALANCES WITH TREASURY BANKS		
In hand		
- local currency	3,441,926	4,475,568
- foreign currencies	539,067	570,389
With the State Bank of Pakistan in		
- local currency current accounts	7,835,886	7,298,835
- foreign currency current accounts	1,186,744	911,721
With National Bank of Pakistan in		
- local currency current accounts	2,855,274	3,384,647
	15,858,897	16,641,160
8. BALANCES WITH OTHER BANKS		
In Pakistan		
- on current accounts	1,452,396	1,658,602
Outside Pakistan		
- on current accounts	1,000,092	689,043
- on deposit accounts	469,499	431
	2,921,987	2,348,076

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

9. INVESTMENTS	June 30, 2012 (Unaudited)			December 31, 2011 (Audited)		
	Held by the bank	Given as collateral	Total	Held by the bank	Given as collateral	Total
Rupees in '000						
9.1 Investments by types						
Available for sale securities	124,166,067	-	124,166,067	88,919,915	-	88,919,915
Held to maturity securities	1,150,000	-	1,150,000	1,150,000	-	1,150,000
	125,316,067	-	125,316,067	90,069,915	-	90,069,915
In related parties						
Subsidiary (unlisted)	63,050	-	63,050	63,050	-	63,050
Associates (listed)	7,750,122	-	7,750,122	7,999,745	-	7,999,745
Associates (unlisted)	128,000	-	128,000	128,000	-	128,000
Investments at cost	133,257,239	-	133,257,239	98,260,710	-	98,260,710
Less : Provision for diminution in value of investments and impairment	(398,948)	-	(398,948)	(399,033)	-	(399,033)
Investments (net of provision)	132,858,291	-	132,858,291	97,861,677	-	97,861,677
Surplus on revaluation of available for sale securities	189,142	-	189,142	626,897	-	626,897
Total investments at market value	133,047,433	-	133,047,433	98,488,574	-	98,488,574
9.2 Investments by segments				June 30, 2012 (Unaudited)	December 31, 2011 (Audited)	
Rupees in '000						
Federal Government Securities						
GOP Ijarah Sukuk				112,564,328	75,655,305	
Fully paid up ordinary shares						
- Listed companies				1,643,035	923,973	
- Unlisted companies				313,272	313,272	
WAPDA First Sukuk Cerificates				1,260,118	1,260,309	
WAPDA Second Sukuk Cerificates				1,585,834	1,730,000	
PIA Sukuks				1,500,000	1,500,000	
Sukuk Certificates				5,514,632	5,120,224	
Global Sukuk Bonds				1,072,556	2,656,985	
Units of open end mutual funds				7,638,777	8,938,400	
Society for Worldwide Interbank Financial Telecommunication SCRL (S.W.I.F.T. SCRL)				3,342	897	
Certificates of a closed-end mutual fund				161,345	161,345	
Total investment at cost				133,257,239	98,260,710	
Less: Provision for diminution in value of investments and impairment				(398,948)	(399,033)	
Investments (net of provision)				132,858,291	97,861,677	
Surplus on revaluation of available for sale securities				189,142	626,897	
Total investments at market value				133,047,433	98,488,574	

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	Note	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
Rupees in '000			
10. FINANCINGS			
In Pakistan			
- Murabaha financings	10.1	13,359,797	17,409,279
- Net investment in Ijarah		1,927,939	2,387,178
- Net Book value of assets / investment in Ijarah under IFAS 2	10.2	5,252,170	4,699,578
- Financing under Islamic Export Refinance - Murabaha	10.3	1,041,096	1,702,554
- Financing under Islamic Export Refinance - Istisna	10.4	3,508,302	4,107,184
- Diminishing Musharakah financings - Housing		2,549,961	2,426,619
- Diminishing Musharakah financings - Others		17,845,032	17,257,712
- Running Musharakah financings		-	750,000
- Musharakah financings		70,531	70,531
- Istisna financings	10.5	10,026,202	9,888,822
- Bai Muajjal financings	10.6	200,258	999,306
- Tijarah financings	10.7	514,627	485,970
- Service Ijarah financings		16,768	2,732
- Musawammah financings	10.8	33,420	25,683
- Labbaik financing (Qard for Hajj and Umrah)		1,716	7,545
- Financings against bills - Salam		139,245	744,819
- Financings against bills - Murabaha		44,519	54,180
- Staff financings		763,772	710,111
- Loans and running finances		947,547	746,917
Gross financings		58,242,902	64,476,720
Less: Provision against non-performing financings	10.10	(5,634,964)	(5,321,135)
Financings - net of provision		52,607,938	59,155,585
10.1 Murabaha receivable - gross		14,280,362	18,505,073
Less: Deferred murabaha income		(307,213)	(456,791)
Profit receivable shown in other assets		(613,352)	(639,003)
Murabaha financings		13,359,797	17,409,279
10.2 Book value of net assets / investments in Ijarah under IFAS 2 is net of depreciation of Rs 3,036 million (December 31, 2011: Rs 2,392 million).			

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
10.3 Financing under Islamic Export Refinance - Murabaha - gross	1,099,370	1,797,116
Less: Deferred income	(28,605)	(52,256)
Profit receivable shown in other assets	(29,669)	(42,306)
Financing under Islamic Export Refinance - Murabaha	<u>1,041,096</u>	<u>1,702,554</u>
10.4 Financing under Islamic Export Refinance - Istisna - gross	3,551,518	4,161,103
Less: Deferred income	(11,534)	(545)
Profit receivable shown in other assets	(31,682)	(53,374)
Financing under Islamic Export Refinance - Istisna	<u>3,508,302</u>	<u>4,107,184</u>
10.4.1 This includes advance against Export Refinance - Istisna amounting to Rs. 3,082.910 million (Dec 31, 2011: Rs. 3,328.550 million)		
10.5 Istisna financings - gross	10,034,515	9,898,250
Less: Deferred income	(1,729)	(3,625)
Profit receivable shown in other assets	(6,584)	(5,803)
Istisna financings	<u>10,026,202</u>	<u>9,888,822</u>
10.5.1 This includes advance against Istisna amounting to Rs. 9,320.211 million (Dec 31, 2011: Rs. 8,911.059 million)		
10.6 Bai Muajjal financings - gross	226,912	1,019,133
Less: Deferred income	(18,110)	(19,166)
Profit receivable shown in other assets	(8,544)	(661)
Bai Muajjal financings	<u>200,258</u>	<u>999,306</u>
10.7 Tijarah financings - gross	525,301	489,702
Less: Deferred income	(6,679)	(830)
Profit receivable shown in other assets	(3,995)	(2,902)
Tijarah financings	<u>514,627</u>	<u>485,970</u>
10.8 Musawammah financings - gross	41,144	32,018
Less: Deferred income	(7,940)	(6,324)
Profit receivable shown in other assets	216	(11)
Musawammah financings	<u>33,420</u>	<u>25,683</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

10.9 Financings includes Rs. 5,105.786 million (Dec 31, 2011: Rs. 4,647.792 million) which have been placed under non-performing status as detailed below:

Category of classification	June 30, 2012 (Unaudited)				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	643,459	-	643,459	131,715	131,715
Doubtful	225,977	-	225,977	80,114	80,114
Loss	4,236,350	-	4,236,350	4,061,068	4,061,068
	<u>5,105,786</u>	<u>-</u>	<u>5,105,786</u>	<u>4,272,897</u>	<u>4,272,897</u>

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

10.10 Particulars of provision against non-performing financings

	June 30, 2012 (Unaudited)			December 31, 2011 (Audited)		
	Specific	General	Total	Specific	General	Total
	Rupees in '000					
Opening balance	4,059,820	1,261,315	5,321,135	3,112,897	738,249	3,851,146
Charge for the period / year	323,660	101,689	425,349	1,295,292	528,833	1,824,125
Less: Reversals	(109,493)	(937)	(110,430)	(346,744)	(5,767)	(352,511)
	<u>214,167</u>	<u>100,752</u>	<u>314,919</u>	<u>948,548</u>	<u>523,066</u>	<u>1,471,614</u>
Amount written off	(1,090)	-	(1,090)	(1,625)	-	(1,625)
Closing balance	<u>4,272,897</u>	<u>1,362,067</u>	<u>5,634,964</u>	<u>4,059,820</u>	<u>1,261,315</u>	<u>5,321,135</u>

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

In addition to the requirement specified in the Prudential Regulations the Bank has also maintained a general provision of Rs 1,275 million (December 31, 2011: Rs 1,175 million) against financings in order to exercise enhanced prudence keeping in view the prevailing economic conditions.

10.12 In accordance with BSD Circular No. 2 dated January 27, 2009 issued by the State Bank of Pakistan, the Bank has availed the benefit of Forced Sale Value of collaterals while determining provisioning against non-performing financings. Had the benefit of FSV not been availed by the Bank, the specific provision against non-performing financings would have been higher and consequently profit before taxation and financings (net of provisions) as at June 30, 2012 would have been lower by approximately Rs 7.223 million. The accumulated benefit availed as at June 30, 2012 amounts to Rs 216.399 million (December 31, 2011: Rs 230.611 million). The increase in profit, due to availing of the benefit, is not available for distribution as cash or stock dividend to shareholders.

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
11. OPERATING FIXED ASSETS		
Tangible assets		
Capital work-in-progress	363,415	175,200
Property and equipment	<u>3,845,134</u>	<u>3,668,981</u>
	4,208,549	3,844,181
Intangible assets	<u>140,077</u>	<u>141,067</u>
	<u>4,348,626</u>	<u>3,985,248</u>
	June 30, 2012 (Unaudited)	June 30, 2011 (Unaudited)
	Rupees in '000	
11.1 Additions to fixed assets	<u>664,794</u>	<u>695,987</u>
Disposals of fixed assets - cost	<u>33,603</u>	<u>30,274</u>
	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
12. DEPOSITS AND OTHER ACCOUNTS		
Customers		
- Fixed deposits	70,952,840	58,552,349
- Savings deposits	71,956,901	62,661,327
- Current accounts - non-remunerative	50,730,542	47,587,663
- Margin	502,658	682,891
	194,142,941	169,484,230
Financial institutions		
- Remunerative deposits	229,041	540,703
- Non-remunerative deposits	2,254	5,498
	<u>231,295</u>	546,201
	<u>194,374,236</u>	<u>170,030,431</u>
12.1 Particulars of deposits		
In		
- local currency	<u>184,735,376</u>	162,518,193
- foreign currencies	<u>9,638,860</u>	7,512,238
	<u>194,374,236</u>	<u>170,030,431</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

13. SHARE CAPITAL

13.1 Authorized capital

June 30, 2012	December 31, 2011		June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
Number of Shares			Rupees in '000	
<u>1,100,000,000</u>	<u>1,100,000,000</u>	Ordinary shares of Rs. 10 each	<u>11,000,000</u>	<u>11,000,000</u>

13.2 Issued, subscribed and paid-up capital

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

14. CONTINGENCIES AND COMMITMENTS

14.1 Direct credit substitutes

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

14.2 Transaction related contingent liabilities

Guarantee favoring		
- Government	2,970,370	2,949,822
- Banks	236,237	37,483
- Others	<u>1,626,177</u>	<u>1,838,516</u>
	<u>4,832,784</u>	<u>4,825,821</u>

14.3 Trade related contingent liabilities

Import letters of credit	13,592,303	11,636,339
Acceptances	<u>2,149,108</u>	<u>2,888,504</u>
	<u>15,741,411</u>	<u>14,524,843</u>

14.4 Commitments in respect of forward exchange contracts

Purchases	<u>25,745,423</u>	<u>26,464,759</u>
Sales	<u>22,044,132</u>	<u>26,421,847</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
14.5 Commitments for the acquisition of operating fixed assets	85,116	133,017
14.6 Commitments in respect of financings	46,495,894	33,360,587
14.7 Commitments in respect of purchase of sukuks	-	867,436
14.8 Other commitments		
Bills for collection (inland)	73,534	672,538
Bills for collection (foreign)	9,205,229	6,706,421
	9,278,763	7,378,959
15. PROFIT / RETURN EARNED ON FINANCINGS, INVESTMENTS AND PLACEMENTS	June 30, 2012 (Unaudited)	June 30, 2011 (Unaudited)
	Rupees in '000	
On financings to:		
- Customers	4,296,038	3,624,470
On investments in		
- Available for sale securities	5,677,865	3,777,232
- Held for trading securities	151,030	-
- Held to maturity securities	71,621	79,629
On deposits with financial institutions	137,115	998,630
	10,333,669	8,479,961
16. RETURN ON DEPOSITS AND OTHER DUES EXPENSED		
Deposits and other accounts	4,984,884	3,843,083
On other short term borrowings	271,162	315,928
	5,256,046	4,159,011

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	June 30, 2012 (Unaudited)	June 30, 2011 (Unaudited)
	———— Rupees in '000 ————	
17. BASIC EARNINGS PER SHARE		
Profit after taxation	<u>1,844,059</u>	<u>1,382,073</u>
	———— Number of Shares ————	
Weighted average number of ordinary shares	<u>903,367,473</u>	<u>903,367,473</u>
	———— Rupees ————	
Basic earnings per share	<u>2.04</u>	<u>1.53</u>

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

	June 30, 2012 (Unaudited)	June 30, 2011 (Unaudited)
	———— Rupees in '000 ————	
18. CASH AND CASH EQUIVALENTS		
Cash and balances with treasury banks	<u>15,858,897</u>	<u>12,515,134</u>
Balances with other banks	<u>2,921,987</u>	<u>2,960,382</u>
	<u>18,780,884</u>	<u>15,475,516</u>

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

19. SEGMENT ANALYSIS

The segment analysis with respect to business activity is as follows:-

	Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking	Payment & Settlement	Agency Services	Assets Management	Retail Brokerage	Total
Rupees in '000									
<u>June 30, 2012</u>									
Total income	550,681	6,449,071	1,336,880	3,392,690	-	3,668	-	-	11,732,990
Total expenses	(323,084)	(5,305,398)	(903,877)	(3,355,288)	-	(1,284)	-	-	(9,888,931)
Net income (loss)	227,597	1,143,673	433,003	37,402	-	2,384	-	-	1,844,059
Segment Assets (Net)	8,217,330	163,220,780	9,522,669	43,077,983	-	-	-	-	224,038,762
Segment Non Performing Loans	257,075	110,341	638,317	4,467,469	-	-	-	-	5,473,202
Segment Provision Required	257,075	110,341	844,467	4,790,497	-	-	-	-	6,002,380
Segment Liabilities	-	5,276,155	197,591,002	5,837,704	-	-	-	-	208,704,861
Segment Return on Assets (ROA) (%)	2.8%	0.7%	4.6%	0.1%	-	-	-	-	-
Segment Cost of funds (%)	5.77%	5.77%	5.77%	5.77%	-	-	-	-	-

June 30, 2011

Total income	613,104	5,124,164	1,165,476	2,719,706	-	4,709	-	-	9,627,159
Total expenses	(522,625)	(4,086,852)	(828,157)	(2,805,661)	-	(1,791)	-	-	(8,245,086)
Net income (loss)	90,479	1,037,312	337,319	(85,955)	-	2,918	-	-	1,382,073
Segment Assets (Net)	6,929,643	118,646,866	9,687,346	38,143,534	-	-	-	-	173,407,389
Segment Non Performing Loans	257,000	107,625	686,621	3,574,705	-	-	-	-	4,625,951
Segment Provision Required	257,000	107,625	666,102	3,503,597	-	-	-	-	4,534,324
Segment Liabilities	-	7,313,374	148,202,439	5,372,458	-	-	-	-	160,888,271
Segment Return on Assets (ROA) (%)	1.3%	0.9%	3.5%	-0.2%	-	-	-	-	-
Segment Cost of funds (%)	5.92%	5.92%	5.92%	5.95%	-	-	-	-	-

20. RELATED PARTY TRANSACTIONS

20.1 Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and include a subsidiary company, associated companies with or without common directors, retirement benefit funds, directors and key management personnel.

20.2 A number of banking transactions are entered into with related parties in the normal course of business. These include financings, deposits and foreign currency transactions.

20.3 Subsidiary company:

- AI Meezan Investment Management Limited

20.4 Key management personnel:

- President and Chief Executive Officer
- Chief Operating Officer

20.5 The volumes of related party transactions, outstanding balances at the period / year end and transactions, income and expenses for the respective period / year end are as follows:

**NOTES TO THE CONDENSED INTERIM UNCONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	June 30, 2012	Dec 31, 2011	June 30, 2012	Dec 31, 2011	June 30, 2012	Dec 31, 2011	June 30, 2012	Dec 31, 2011	June 30, 2012	Dec 31, 2011
	Rupees in '000									
Financings	270,789	270,563	200,258	200,000	70,531	70,531	-	32	-	-
Deposits	1,475,192	909,577	4,739	7,945	849,379	352,177	37,961	55,221	583,113	494,234
Borrowings	-	-	-	-	-	-	-	-	-	-
Other Balances										
Profit receivable on financings	8,544	25,085	8,544	25,085	-	-	-	-	-	-
Dividend receivable	-	128,017	-	-	-	128,017	-	-	-	-
Fee receivable	22,338	1,368	22,338	1,368	-	-	-	-	-	-
Payable to defined benefit plan	40,183	64,715	-	-	-	-	-	-	40,183	64,715
Payable to defined contribution plan	15,717	-	-	-	-	-	-	-	15,717	-
Payable to benevolent fund	3,900	-	-	-	-	-	-	-	3,900	-
Accrued Expenses	2,749	3,585	2,749	3,585	-	-	-	-	-	-
Letters of credit (unfunded)	-	664	-	-	-	664	-	-	-	-
Letters of guarantee (unfunded)	100	100	100	100	-	-	-	-	-	-
Prepaid takaful	130,202	122,575	-	-	130,202	122,575	-	-	-	-

	Total		Subsidiary		Associates		Key management personnel/Directors		Other related parties	
	June 30, 2012	June 30, 2011	June 30, 2012	June 30, 2011	June 30, 2012	June 30, 2011	June 30, 2012	June 30, 2011	June 30, 2012	June 30, 2011
	Rupees in '000									
Transactions, income and expenses										
Profit earned on financings	13,979	95,429	13,979	14,355	-	-	-	-	-	81,074
Return on deposits / borrowings expensed	18,514	66,765	119	127	5,413	35,877	569	817	12,413	29,944
Takaful insurance on assets including consumer financings	119,826	120,940	-	-	119,826	120,940	-	-	-	-
Dividend income earned	180,345	344,750	-	-	180,345	344,750	-	-	-	-
Capital Gain	40,115	2,629	-	-	40,115	2,629	-	-	-	-
Charge for defined benefit plan	40,183	27,501	-	-	-	-	-	-	40,183	27,501
Contribution to defined contribution plan	46,353	36,683	-	-	-	-	-	-	46,353	36,683
Fees expensed	1,509	1,615	1,359	1,359	150	256	-	-	-	-
Fee and Commission earned	6,595	11,397	6,595	10,414	-	983	-	-	-	-
Other income	4,635	-	-	-	4,635	-	-	-	-	-
Remuneration to the directors and key management personnel	48,726	38,847	-	-	-	-	48,726	38,847	-	-

21. DATE OF AUTHORISATION

21.1 These condensed interim financial information was authorised for issue on August 12, 2012 by the Board of Directors of the Bank.

21.2 The Board of Directors in their meeting held on August 12, 2012 has announced cash dividend @ 15%. This condensed interim unconsolidated financial information for the half year ended June 30, 2012, does not include the effect of this appropriation which will be accounted for subsequent to the half year end.

22. GENERAL

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

**CONSOLIDATED INTERIM
FINANCIAL STATEMENTS**

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

	June 30, 2012 (Unaudited)	December 31, 2011 (Audited)
	Rupees in '000	
ASSETS		
Cash and balances with treasury banks	15,858,932	16,641,195
Balances with other banks	2,921,396	2,354,908
Due from financial institutions	-	4,065,406
Investments	135,083,728	99,949,542
Financings	52,407,680	58,955,585
Operating fixed assets	4,385,967	4,021,420
Deferred tax assets	755,257	638,882
Other assets including inventories	14,395,975	15,108,784
	225,808,935	201,735,722
LIABILITIES		
Bills payable	3,216,766	2,282,045
Due to financial institutions	5,276,155	9,235,960
Deposits and other accounts	194,369,498	170,022,486
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Deferred tax liabilities	-	-
Other liabilities	6,033,365	5,359,495
	208,895,784	186,899,986
NET ASSETS	16,913,151	14,835,736
REPRESENTED BY		
Share capital	9,033,675	8,029,933
Reserves	2,451,447	2,082,635
Unappropriated profit	4,776,595	3,851,734
	16,261,717	13,964,302
NON CONTROLLING INTEREST	490,265	413,756
	16,751,982	14,378,058
Surplus on revaluation of investments - net of deferred tax	161,169	457,678
	16,913,151	14,835,736

CONTINGENCIES AND COMMITMENTS

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

**CONDENSED INTERIM CONSOLIDATED
PROFIT AND LOSS ACCOUNT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	Quarter ended June 30, 2012	Half year ended June 30, 2012	Quarter ended June 30, 2011	Half year ended June 30, 2011
Rupees in '000				
Profit / return earned on financings, investments and placements	5,324,828	10,321,768	4,513,540	8,467,611
Return on deposits and other dues expensed	2,739,675	5,255,927	2,125,216	4,158,884
Net spread earned	2,585,153	5,065,841	2,388,324	4,308,727
Provision against non-performing financings (net)	121,122	314,919	66,001	318,553
Provision against off-balance sheet obligations	12,361	12,361	-	-
(Reversal) / provision for impairment in value of investments	(43)	(85)	213,027	264,870
Reversal against amounts due from financial institutions (net)	-	-	(30,414)	(30,414)
Bad debts written off directly	-	-	-	-
	133,440	327,195	248,614	553,009
Net spread after provisions	2,451,713	4,738,646	2,139,710	3,755,718
OTHER INCOME				
Fee, commission and brokerage income	395,484	723,514	269,636	516,347
Dividend income	33,097	138,680	162,305	408,649
Income from dealing in foreign currencies	75,644	186,128	175,706	317,825
Capital gain on sale of investments - net	202,683	376,339	1,210	79,553
Other income	44,245	63,533	12,285	25,957
Total other income	751,153	1,488,194	621,142	1,348,331
	3,202,866	6,226,840	2,760,852	5,104,049
OTHER EXPENSES				
Administrative expenses	1,773,019	3,608,328	1,550,092	2,980,052
Other (reversals) / provisions / write offs	(12,999)	(12,026)	76,059	76,059
Other charges	7,124	14,059	6,597	13,453
Total other expenses	1,767,144	3,610,361	1,632,748	3,069,564
	1,435,722	2,616,479	1,128,104	2,034,485
Share of results of associates before taxation	225,454	761,906	95,733	195,557
PROFIT BEFORE TAXATION	1,661,176	3,378,385	1,223,837	2,230,042
Taxation - Current	483,881	982,310	275,534	647,309
- Prior periods	-	(2,721)	72,852	72,852
- Deferred	(23,123)	24,872	(49,494)	(88,086)
	460,758	1,004,461	298,892	632,075
PROFIT AFTER TAXATION	1,200,418	2,373,924	924,945	1,597,967
Share of profit attributable to non-controlling interest	(28,701)	(76,509)	(55,611)	(89,396)
PROFIT ATTRIBUTABLE TO SHAREHOLDERS	1,171,717	2,297,415	869,334	1,508,571
Basic and diluted earnings per share (Rupees)	1.30	2.54	0.96	1.67

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

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

**CONDENSED INTERIM CONSOLIDATED
STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	June 30, 2012	June 30, 2011
	Rupees in '000	
Profit for the period	2,297,415	1,508,571
Other comprehensive income	-	-
Comprehensive income transferred to equity	2,297,415	1,508,571
Components of comprehensive income not transferred to equity		
- (Deficit) / surplus on revaluation of investments	(437,755)	58,029
- Deferred tax on revaluation of investments	141,243	(975)
Total comprehensive income	2,000,903	1,565,625

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

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Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

**CONDENSED INTERIM CONSOLIDATED
CASH FLOW STATEMENT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012**

	Note	June 30, 2012	June 30, 2011
Rupees in '000			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		3,378,385	2,230,042
Less: Dividend income		(138,680)	(408,649)
		<u>3,239,705</u>	<u>1,821,393</u>
Adjustments for non-cash charges			
Depreciation		274,735	207,244
Amortization		25,636	19,407
Provision against non-performing financings (net)		314,919	318,553
(Reversal)/provision for impairment in value of investments		(85)	264,870
Reversal against amounts due from financial institutions - (net)		-	(30,414)
Gain on sale of operating fixed assets		(10,424)	(6,939)
Share of results associates		(761,906)	(195,557)
		<u>(157,125)</u>	<u>577,164</u>
		3,082,580	2,398,557
(Increase) / decrease in operating assets			
Due from financial institutions		4,065,406	2,305,654
Financings		6,232,986	6,045,731
Other assets including inventories		586,013	7,439,558
		<u>10,884,405</u>	<u>15,790,943</u>
Increase / (decrease) in operating liabilities			
Bills payable		934,721	484,018
Due to financial institutions		(3,959,805)	(767,310)
Deposits and other accounts		24,347,012	17,128,178
Other liabilities		788,910	(1,726,317)
		<u>22,110,838</u>	<u>15,118,569</u>
		36,077,823	33,308,069
Income tax paid		(1,094,583)	(836,920)
Net cash flows generated from operating activities		<u>34,983,240</u>	<u>32,471,149</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities		(34,816,662)	(39,539,362)
Dividends received		265,476	492,025
Investments in operating fixed assets		(664,794)	(695,987)
Sale proceeds of property and equipment disposed off		17,011	15,882
Net cash flows used in investing activities		<u>(35,198,969)</u>	<u>(39,727,442)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		(46)	-
Net cash flows used in financing activities		<u>(46)</u>	<u>-</u>
Net (decrease) in cash and cash equivalents		<u>(215,775)</u>	<u>(7,256,293)</u>
Cash and cash equivalents at the beginning of the period		<u>18,996,103</u>	<u>22,738,708</u>
Cash and cash equivalents at the end of the period		<u>18,780,328</u>	<u>15,482,415</u>

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

**H. E. Sheikh Ebrahim Bin
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President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

CONDENSED INTERIM CONSOLIDATED
STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2012

	Share capital	Capital reserves		Revenue reserve	Unappropriated profit	Non controlling interest	Total
		Statutory reserve	Reserve for issue of bonus shares	General reserve			
Rupees in '000							
Balance as at January 01, 2011	6,982,550	1,313,244	-	91,082	3,359,541	339,827	12,086,244
Comprehensive income for the year							
Profit after taxation for the year	-	-	-	-	3,046,057	-	3,046,057
Share of profit attributable to non controlling interest	-	-	-	-	(100,179)	100,179	-
Transactions with owners recognised directly in equity							
Dividend Payout by AMIML	-	-	-	-	75,000	(26,250)	48,750
Transfer to reserve for issue of bonus shares	-	-	1,047,383	-	(1,047,383)	-	-
Issue of bonus shares	1,047,383	-	(1,047,383)	-	-	-	-
Cash Dividend - 2011	-	-	-	-	(802,993)	-	(802,993)
	1,047,383	-	-	-	(1,850,376)	-	(802,993)
Transfer to statutory reserve	-	678,309	-	-	(678,309)	-	-
Balance as at December 31, 2011	8,029,933	1,991,553	-	91,082	3,851,734	413,756	14,378,058
Comprehensive income for the period							
Profit after taxation for the period	-	-	-	-	2,373,924	-	2,373,924
Share of profit attributable to non controlling interest	-	-	-	-	(76,509)	76,509	-
Transactions with owners recognised directly in equity							
Transfer to reserve for issue of bonus shares	-	-	1,003,742	-	(1,003,742)	-	-
Issue of bonus shares	1,003,742	-	(1,003,742)	-	-	-	-
	1,003,742	-	-	-	(1,003,742)	-	-
Transfer to statutory reserve	-	368,812	-	-	(368,812)	-	-
Balance as at June 30, 2012	9,033,675	2,360,365	-	91,082	4,776,595	490,265	16,751,982

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

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

Irfan Siddiqui
President & Chief Executive

Abdullateef A. Al-Asfour
Director

Ahmed Abdul Rahim Mohamed
Director

**NOTES TO AND FORMING PART OF THE CONDENSED INTERIM CONSOLIDATED
FINANCIAL INFORMATION
FOR THE HALF YEAR ENDED JUNE 30, 2012**

1. BASIS OF PRESENTATION

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

1.2 These financial statements have been prepared in accordance with the requirements of International Accounting Standard (IAS) 34 'Interim Financial Reporting' and are being submitted to the shareholders as required by section 237 (7) of the Companies Ordinance, 1984.

These financial statements comprise of the statement of financial position as at June 30, 2012 and the profit and loss account, statement of comprehensive income, cash flow statement and the statement of changes in equity for the half year ended June 30, 2012.

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

2. ACCOUNTING POLICIES

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

3. DATE OF AUTHORISATION

3.1 These consolidated interim financial information was authorized for issue on August 12, 2012 by the Board of Directors of MBL.

3.2 The Board of Directors in their meeting held on August 12, 2012 has announced cash dividend @ 15%. This condensed interim consolidated financial information for the half year ended June 30, 2012, does not include the effect of this appropriation which will be accounted for subsequent to the half year end.

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

Irfan Siddiqui
President & Chief Executive

**Abdullateef
A. Al-Asfour**
Director

**Ahmed Abdul
Rahim Mohamed**
Director

BRANCH NETWORK

SOUTHERN REGION

DADU

Dadu Branch

Ground Floor, Nareja Shopping Centre,
Kutchery Chowk, Near College Road Dadu.
Tel: 0245-710816-18, 4055929

HUB (LASBELA)

Hub Chowki Branch

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

HYDERABAD

Auto Bhan Branch

Shop # 06,07 Boulevard Enclave,
Auto Bhan Road, Latifabad No 3, Hyderabad
Tel: (92-22) 3821292-8

Cloth Market Branch

C/916/18, Guru Nagar, Hyderabad.
Tel: (92-22) 2621341-2

Gari Khata Branch

City Survey No. F/1054,
Ward - F, Gari Khata, Hyderabad.
Tel: (92-22) 2725671-2

Hyderabad Branch

Saddar Bazar Cantonment, Hyderabad.
Tel: (92-22) 2782772

Latifabad Branch

3/D Commercial Area, Latifabad # 7, Hyderabad.
Tel: (92-22) 3866964-65

Market Road Branch

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

Qasimabad Branch

Plot # QEA/R-6/03-4,11-12,
Housing Scheme No. 1,
Main Road Qasimabad, Hyderabad.
Tel: (92-22) 2670511-15

KARACHI

Abdullah Haroon Road Branch

S/1, Plot No. P.R 2/31/5, Preedy Quarters,
Abdullah Haroon Road, Karachi.
Tel: (92-21) 3270-0143-5, 3270-0106,
3270-0109

Abul Hasan Isphani Road Branch

Plot # 25-A, Main Abul Hasan Isphani Road,
Azeem Khan Goth, Gulshan-e-Iqbal,
Block 4-A, Karachi.
Tel: (92-21) 34810729-32, 34810734-5

Al-Azam Plaza Super highway Branch

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

Al-Hilal Society Branch

Nafees Arcade, Plot # SC 14, KDA Scheme No.7,
Al-Hilal Society (Chandni Chowk), Main University
Road, Karachi
Tel: (92-21) 324124111-4115, 324124116

Al Tijarah Centre Branch

S-8, Ground Floor, Al Tijarah Centre, Block 6,
PECHS, Shahrah e Faisal, Karachi
Tel: (92-21) 34169034-39, 34169035

Alamgir Road Branch

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

Allama Iqbal Road Branch

Mono Tower, Allama Iqbal Road,
PECHS, Block 2, Karachi.
Tel: (92-21) 34300996-7

Babar Market Landhi Branch

2-A/167,168 & 169, Baber Market,
Landhi Township, Karachi.
Tel: (92-21) 35011071-75

Bahadurabad Branch

Adam Arcade, Plot No. 28,
BMCH Society, Karachi.
Tel: (92-21) 34145021, 34145017

BRANCH NETWORK

Bait Ul Mukarram Branch

Shop No. S - 3 & S - 4, Yasir Apartments,
FL - 6, Block 16, Gulshan-e-Iqbal, Karachi.
Tel: (92-21) 34839021-3

Barakat-e-Hyderi-Branch

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

Bilawal Chowk Branch

Plot No. Commercial 7/1,
Green Belt Residency, Shop No. 4 & 5,
Block 2, Scheme 5, Clifton, Karachi.
Tel: (92-21) 35830628, 35830634, 35832083

Bin Qasim National Highway Branch

Survey No.435, Deh Landhi,
Taluka Bin Qasim Town, Karachi.
Tel: (92-21) 35012376, 35012355, 35012357

Block-E North Nazimabad Branch

Plot No.ST-4, Shop No A/D-66 & 67,
Block "E" Hyderi, North Nazimabad Karachi.
Tel: (92-21) 36724294-96

Block-M North Nazimabad Branch

Plot # SB - 2,
Block "M" North Nazimabad, Karachi.
Tel: (92-21) 36627054-55

Boat Basin Branch

Shop # 40-43,
Commercial Sub Plot # FL-7/C/4 of Plot # 7,
Block No. 5, Clifton, Karachi.
Tel: (92-21) 35870330, 35870608, 35870697,
35870687, 35870698

Bohrapir Branch

Ranchore Quarter, Prince Street, Bohrapir, Karachi.
Tel: (92-21) 32712915-918, 32712909

Boulton Market Branch

Plot No. 8-9/D-I, Serai Quarters,
Boulton Market, M.A. Jinnah Road Karachi.
Tel: 021-32467816, 32467811-5, 32467818

Buffer Zone Branch

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

Clifton Branch

Ground Floor, Al-Karam Centre, BC1,
Block-7 Clifton, Main Clifton Road, Karachi.
Tel: (92-21) 3537 2060-64

Cloth Market Branch

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

Dalton Market Branch

Plot No. 4-C Dalton Market, DHA Phase V,
Khayaban-e-Shamsheer, Karachi
Tel: (92-21) 35240811-815, 35240816

DHA Phase I Branch

Ground Floor, Plot No. 119,
DHA Phasel, Korangi Road, Karachi.
Tel: (92-21) 35396854-58

DHA Phase II-Extention Branch

Plot # 69 & 71, Garibsons Building,
12th Commercial Street,
DHA Phase II Extension, Karachi.
Tel: (92-21) 35311953-8

DHA Phase IV Branch

Plot No. 57/C, 9th Commercial Street,
DHA Phase IV , Karachi.
Tel: (92-21) 35314861-4

Dhoraji Branch

35/182, C.P. & Bearar Housing Society, Karachi.
Tel: (92-21) 34860861-4

F.B Area Branch

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

FTC Branch

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

Garden West Branch

Shop # 9,10,11 & 12 (Amin Centre),
Plot Survey # 130/1, Sheet No. G-R.2,
Garden West, Karachi.
Tel: (92-21) 32241383-87

BRANCH NETWORK

Gizri Branch

Plot No.k-7/9 Gizri, Chaudhry Khaliq -uz-zaman Colony Bakhshan Village Bazar Area, Gizri Clifton, Karachi
Tel: (92-21) 35865670-674, 35877851

Gulbai SITE Area Branch

Plot # C-25, Gulbai, SITE Area, Karachi.
Tel: (92-21) 32594711-5

Gulbahar Branch

Shop # G-8, G-9, G-10 and G-11, Sub Plot No.20/3, Sana Towers, Firdous Co-operative Housing Society, Golimar Chowrangi, Nazimabad Karachi
Tel:021-36701155 -159

Gulberg Branch

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

Gulistan-e-Jauher Branch

Plot # ST -9, Block 15, Scheme 36, Gulistan-e-Jauher, Karachi.
Tel: (92-21) 34030251-54

Gulshan Block 2 Branch

Ground Floor Arif Residency, Plot # SB 08, Gulshan -e-Iqbal Block 2, Near Rab Medical Centre, Karachi.
Tel: (92-21) 34971232

Gulshan Chowrangi Branch

Sub Plot No 5-A/1-10, Plot # FL-5, Block 3, Gulistan-e-Erum, Gulshan-e-Iqbal, Karachi.
Tel: (92-21) 34811849, 34813967

Gulshan-e-Iqbal Branch

B-41, Block No. 13-A, KDA Scheme 24, University Road, Gulshan-e-Iqbal, Karachi.
Tel: (92-21) 34811901-6

Gulshan-e-Maymar Branch

A-102 Shop # 1 & 2 SB, 1 Sector X - IV, Opposite Roman Fountain Park. Scheme -4, Gulshan-e-Maymar, Karachi.
Tel: (92-21) 36350513-4-5

Hub River Road Branch

Commercial Property No 06, Haroon Bahria Cooperative Society, Naval Colony, Hub River Road, Karachi
Tel: (92-21) 32364236-9, 32364233

Hussainabad Branch

Block 3, Pakistan Memon Education & Welfare Society, Hussainabad, Karachi.
Tel: (92-21) 36320461-62 & 36320467

I.I. Chundrigar Road Branch

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

Jamshed Road Branch

Plot # 713/6 Shaheen Tower Jamshed Quarters, New M.A.Jinnah Road, Karachi.
Tel: (92-21) 34923281-85

Jodia Bazar Branch

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

Joffa Towers Branch

SB -23 & 24, Office # G 2 ,102-4, Joffa Towers, Main University Road, Gulshan -e-Iqbal ,Block 13 C, Karachi
Tel: (92-21) 34830141-5, 34830148

Katchi Gali No.2 Branch

No. G-1, situated at Katchi Gali No. 2, Marriot Road, Karachi.
Tel: (92-21) 32443526-27

K.A.E.C.H.S Branch

Plot No. SA/49 (Commercial), Block-4, Karachi. Administration Employees Cooperative Housing Society, Karachi.
Tel: (92-21) 34302911-5

Kharadar Branch

Al Fatima Plaza, Plot No.29, Paria Street, Ghulam Hussain Qassim Quarter, Kharadar, Karachi
Tel: (92-21) 32316510-14, 32316517

Khayaban-e-Bukhari Branch

Shop # 1-2 & Mezanine Floor, Plot No. 22-C, Khayaban-e-Bokhari, Phase VI, DHA, Karachi.
Tel: (92-21) 35243561-65

Khayaban-e-Sehar Branch

9-C, Shahbaz Commercial. Lane 1, Khayaban-e-Sehar, Phase VI, DHA, Karachi.
Tel: (92-21) 35349307-13, 35349316-18

BRANCH NETWORK

Khayaban-e-Shamsheer Branch

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

Korangi Branch

Plot No. LS 3, ST-3/1, Sector No. 15,
Korangi Industrial Area, Karachi.
Tel: (92-21) 35114324-5, 35114281, 35114279

Korangi II Branch

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

Lea Market Branch

Plot No. 3/20, Khajoor Bazar, Lea Market, Karachi.
Tel: (92-21) 32521650-4

Liaquatabad Branch

No.18, Plot No. 1/19, S.M.Taufiq Road,
Liaquatabad, Karachi.
Tel: (92-21) 34125673

Light House Branch

Shop No. 14, Plot No. 57, Jahangir Mansion, Thatta
Compound Street, Wadhumaal Odharam Quarters,
Light House, M.A.Jinnah Road, Karachi.
021-32742775 - 81, 32742783

Marriott Hotel Branch

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

Model Colony Branch

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

Muhammad Ali Society Branch

Fatima Jinnah Street,
Muhammad Ali Housing Society, Karachi.
Tel: (92-21) 34301863-4

Nazimabad No. 3 Branch

3-A-1/13 Nazimabad No. 3, Karachi.
Tel: (92-21) 36707431-34

New Challi Branch

Plot # SR-7/26 & 27, Survey No.25,
Old Survey B-15/12, Serai Quaters,
New Challi, Karachi.
Tel: (92-21) 32210661, 32210990, 32211158,
32211433, 32211711

North Karachi Branch

Plot # SA-6 (ST-8), 11-C-1, North Karachi, Karachi.
Tel: (92-21) 36965051-55

North Karachi Industrial Area Branch

Plot No.1-A, Sector 12-C,
North Karachi Township, Karachi.
Tel: (92-21) 36963117-21

North Napier Road Branch

Shop No.12, Poonawala Trade Tower,
Main North Napier Road, Karachi.
Tel: (92-21) 32713530-34

North Nazimabad Branch

Shop# 9-12, Sub-plot# SC14-3, plot# SC-14,
Block-F, KDA Scheme NO.2, Samar Residency,
North Nazimabad, Karachi.
Tel: (92-21) 36723549-554

Orangi Town Branch

Plot # LS-15, Sector 6-E, Orangi Town, Karachi
Tel: (92-21) 36694370-74

Pakistan Chowk Branch

Ground Floor, Plot. 8, RB/5, Rambagh Road,
(Arambagh), Pakistan Chowk, Karachi
Tel: (92-21) 32219651-656, 32219659

Plaza Quarters Branch

Plaza Square Karachi, Bombay Building,
City Survey No. 37/22, Off M.A. Jinnah Road,
Karachi.
Tel: (92-21) 32751560, 32751124, 32751132,
32751106

PNSC Branch

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

P&O Plaza Branch

Ground Floor, P & O Plaza , Opposite Muhammadi
House, I.I Chundrigar Road, Karachi.
Tel: 021-3246 7901 - 05, 32467906

Rashid Minhas Road Branch

Ground Floor, Aqsa Tower, Block-C,
Rashid Minhas Road, KDA Scheme No.33, Karachi.
Tel: (92-21) 34978062, 34978064

Saddar Branch

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

Saeedabad Branch

Plot No. 604 & 609/1-A, Sector 5-J,
Saeedabad, Baldia Town, Karachi
Tel: 021-32817518, 32817511-5, 32817516

BRANCH NETWORK

Safoora Chowk Branch

Plot # SB - 20, Shop # 3,4,5 & 6 ,Ground Floor,
Prime Tower, KDA Scheme # 36, Block 7
Gulistan - e- Jauher, Karachi
Tel: (92-21) 34660661-5, 34660668

Shahrah-e-Faisal Branch

29-A, Ground Floor, Sabah Palace,
P.E.C.H.S. Block 6, Shahrah-e-Faisal, Karachi.
Tel: (92-21) 34322186-90

Shah Faisal Colony Branch

CB-33, Al Falah Society,
Shah Faisal Colony, Karachi.
Tel: (92-21) 34686271-3, 34600601-2

Shamsi Society Branch

CM 44 & 45, Ground floor,
Shamsi Cooperative Housing Society,
Malir Halt, Karachi.
Tel: (92-21) 34682405-07

Shireen Jinnah Colony Branch

Plot no ST-4B block 1,
Shireen Jinnah Colony, Karachi.
Tel: (92-21) 35833025, 35836758, 35836780

Sir Syed Road Branch

Plot No. 152-S, Ground Floor,
Sir Syed Road, Block # 2, PECHS, Karachi.
Tel: (92-21) 35143506, 35143500-4

S.I.T.E Branch

Plot No. B/9-C, Estate Avenue, SITE Area, Karachi.
Tel: (92-21) 32550328-31

S.I.T.E II Branch

Property # H-6 Site Survey Sheet No 21,
Survey Sheet No 35 P/1-35 L/ 13, SITE, Karachi.
Tel: (92-21) 32584850-53, 58-59

Urdu Bazar Branch

Shop No. 11 & 12, Anfal Centre,
Plot No. RB-9/1, Rambagh Quarters,
Urdu Bazar, Karachi.
Tel: (92-21) 32603031-5

Water Pump Branch

Plot No. BS-13, Block-14, Federal B. Area, Karachi.
Tel: (92-21) 36332443, 36332523

West Wharf Road Branch

Plot No.14, A & K Chambers West Wharf Road
Karachi.
Tel:021-3220 3445 - 49, 32203454

LARKANA

Larkana Branch

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

MIRPURKHAS

Mirpurkhas Branch

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

MORO

Moro Branch

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

MUSLIM BAGH

Muslim Bagh Branch

40-41, School Road, Muslim Bagh,
Distt. Qillah Saifullah, Quetta, Balouchistan
Tel: (92-0823) 669592-9593, 669594

NAWABSHAH

Nawabshah Branch

Plot # 573, Ground Floor, Ward "B",
Katcheri Road, Nawabshah.
Tel: (92-244) 330902-6

QUETTA

Liaquat Bazar Branch

Khasra No. 155, Ward 22, Tappa Urban 1,
Najeebullah Street, Liaquat Bazar, Quetta.
Tel: (92-81) 2840195-16

Mission Road Branch

1-30/51 and 1-30/52, Mission Road,
Opposite Palace Bakery, Quetta
Tel: (92-81) 2832854-5, 2832853

Munsafi Road Branch

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

BRANCH NETWORK

Mannan Chowk Branch

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

Sirki Road Branch

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

SHAHDADPUR

Shahdadpur Branch

293/1, Ward C, Station Road,
Shahdadpur
Tel: (92-235) 842952-57, 842958

SAKRAND

Sakrand Branch

Deh. 18, Taluka City Sakrand, District Nawabshah.
Tel: (92-244) 322047-54-56-57

SANGHAR

Sanghar Branch

Property No.124 / A-1,
Housing Society Town, Sanghar.
Tel: (92-235) 543662-3

SUKKUR

March Bazar Branch

C-45, Station Road, Sukkur.
Tel: (92-71) 5620771-3

Sukkur Branch

3-45, Ward-C, Station Road, Sukkur.
Tel: (92-71) 5617192-94

TANDO ADAM

Tando Adam Branch

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

TANDO ALLAHYAR

Tando Allahyar Branch

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

TANDO MUHAMMAD KHAN

Tando Muhammad Khan Branch

Plot No.25-26-27, Deh Pattar,
Main Badin Hyderabad National Highway
Tando Mohammad Khan.
Tel: 022-3341584 -5, 3341586

CENTRAL REGION

AHMED PUR EAST

Ahmed Pur East Branch

Kuchery Road, Ahmedpur East,
District Bahawalpur
Tel: (92-62) 2273261-62, 2273263

ARIFWALA

Arifwala Branch

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

BAHAWALNAGAR

Bahawalnagar Branch

12, Grain Market, Minchanabad Road,
Bahawalnagar
Tel: (92-63) 2271611- 612, 2271613

BAHAWALPUR

Bhawalpur Branch

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

BUREWALA

Burewala Branch

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

CHICHAWATNI

Chichawatni Branch

278-279, Adjacent to National Saving Centre,
G.T. Road, Chichawatni
Tel: (92-405) 487601-03, 487604

BRANCH NETWORK

CHINIOT

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

CHISHTIAN

Chishtian Branch
Plot No. 109, Block - B,
Opposite Ghalla Mandi, Chishtian
Tel: (92-63) 2509301-2, 2509303

DASKA

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

DERA GHAZI KHAN

Dera Ghazi Khan Branch
Jampur Road, Dear Ghazi Khan.
Tel: (92-64) 2474255-7

FAISALABAD

Bhowana Bazar Branch
150-D .B.V, Gole Bhowana Bazar, Faisalabad.
Tel: (92-41) 2633042-4

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

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

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

Jhang Road Branch
Plot No. S 29-30, Kachi Abadi,
Jhang Road near Ayub Colony,
Opposite Motor Market, Faisalabad
Tel: (92-41) 2650854-6, 2650954

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

Madina Town Susan Road Branch
Plot No 98/23, Madina Town,
Susan Road, Faisalabad
Tel: (92-41) 8557141-3, 8557147

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

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

Samanabad Branch, Faisalabad
P 178/1 A Main Road Samanabad Faisalabad
Tel: 041-2663845, 2663840-42, 2663846

Sargodha Road Branch
Near Hafeez Plaza, Ali Town,
Sargodha Road, Faisalabad.
Tel: (92-41) 8785151-3, 8785157

Satyana Road Branch
P 719 Batala Colony, Main Satyana Road.
Faisalabad.
Tel: (92-41) 8500715-20

Serena Hotel Branch
Serena Hotel, Club Road, Faisalabad.
Tel: (92-41) 2602595-7

GOJRA

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

GUJRANWALA

Dal Bazar Branch
Property # BII-19S-31, Near Chowk Chashma,
Dal Bazar, Gujranwala.
Tel: (92-55) 4227592-6

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

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

BRANCH NETWORK

GUJRAT

Gujrat Branch

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

HAFIZABAD

Hafizabad Branch

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

HAROONABAD

Haroonabad Branch

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

HASILPUR

Hasil Pur Branch

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

JAMPUR

Jampur Branch

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

JHANG

Rail Bazar Chowk Branch

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

Yousaf Shah Road Branch

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

KASUR

Kasur Branch

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

KABIRWALA

Kabirwala Branch

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

KHANEWAL

Khanewal Branch

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

KHANPUR

Khanpur Branch

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

KHARIAN

Kharian Branch

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

KHUSHAB

Katha Chowk Khushab Branch

P-4106-27-1, Sargodha Road,
Katha Chowk, Khushab.
Tel: (92-454) 711683-84

LAHORE

Akbar Chowk Branch

885-D, Akbar Chowk, Faisal Town, Lahore.
Tel: (92-42) 35201425-26

Akbari Mandi Branch

Outside Akbari Mandi, Circular Road, Lahore.
Tel: (92-42) 37660967,69-70

Allama Iqbal Town Branch

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

Al-Saeed Chowk Branch

Al-Saeed Chowk, near Phool Mandi,
saggian by-pass, Jaranwala Road, Tehsil Ferozwala,
District Sheikhpura, Lahore.
Tel: 042-37163873-75, 37163876

Azam Cloth Market Branch

61 Chandni Chowk, Azam Cloth Market, Lahore.
Tel: (92-42) 37642011-2

BRANCH NETWORK

Bedian Road Branch

Khasra # 3799, Mauza Lidhar,
Main Bedian Road, Lahore.
Tel: (92-42) 35749607-10

Brandrath Road Branch

46 Brandrath Road, Lahore.
Tel: (92-42) 37676388-92

Bund Road Branch

SW XI 1-S-1/B/6, Main Bund Road, Lahore
Tel: (92-42) 37482671-3, 37482674

Cavalry Ground Branch

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

Circular Road Branch

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

College Road Branch

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

Cloth Market Branch

73-B, Kashmir Block, Azam Cloth Market, Lahore.
Tel: (92-42) 37380461-5

Daroghawala Branch

329-F, Main G.T. Road,
Daroghawala Chowk, Lahore
Tel: (92-42) 36550501-3, 36550504

DHA Phase I Branch

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

DHA Phase III Branch

152-Y, Phase IIIC, DHA, Lahore.
Tel: (92-42) 35692591-2, 35895584

DHA Phase IV Branch

Plot # 85-CCA, Phase IV (Comm.),
Defense Housing Authority, Lahore.
Tel: (92-42) 35747761-2

EME Housing Society Branch

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

Gulberg Branch

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

Gulshan-e-Ravi Branch

Plot # 9, Block F, Gulshan-e-Ravi, Lahore.
Tel: (92-42) 37404822-25

Hall Road Branch

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

Ichra Branch

156-Main Ferozepur Road, Ichra, Lahore.
Tel: (92-42) 37522989-91

Islampura Branch

Property # 61, Main Bazar, Islampura, Lahore
Tel: (92-42) 37117463-64, 37117470

Johar Town Branch

63/R-1, M.A Johar Town Branch, Lahore.
Tel: (92-42) 35314631-34

Karim Block Branch

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

Main Boulevard Branch

Shop # 5 & 6, Ground Floor, Usman Arcade,
Main Boulevard, DHA, Lahore.
Tel: (92-42) 36621482-4

McLeod Road Branch

SE-10-R-2/12, Nihal Chand Building,
Mc'leod Road Lahore.
Tel: (92-42) 36284501-04

Model Town C Block Branch

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

Model Town, Link Road Branch

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

Moon Market Allama Iqbal Town Branch

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

Mughalpura Branch

Plot No. 125, Street No. 33, Naya Pul,
Canal Bank Road, Mughalpura, Lahore.
Tel: (92-42) 36554041, 36554043-4

BRANCH NETWORK

New Garden Town Branch

Ground Floor, Ibrahim Centre, 1-Aibak Block,
New Garden Town, Lahore.
Tel: (92-42) 35941474-77

Peco Road Badami Bagh Branch,

35-Peco Road, Badami Bagh, Lahore.
Tel: (92-42) 37369610-13

Punjab Cooperative Housing Society Branch

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

Q-Block DHA Phase II Branch

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

Qartaba Chowk Branch

Qartaba Chowk, Temple Road,
Rehman Chamber, Lahore.
Tel: (92-42) 37112404, 37112406-10

Quaid-e-Azam Industrial Estate Branch

169 - S, Quaid-e-Azam Industrial Estate,
Kot Lakhpat, Lahore.
Tel: (92-42) 35215765

Ravi Road Branch

33, Main Ravi Road, Opposite Bilal Masjid, Lahore.
Tel: (92-42) 37706835-37

Saddar Cantt Branch

Property No. 1184, Dubai Chowk,
Main Tufail Road Saddar, Lahore
Tel: (92-42) 36622824-6, 36622831

Samanabad Branch

210-Main Poonch Road, Samanabad, Lahore
Tel: (92-42) 37587213-15, 37587216

Shad Bagh Branch

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

Shadman Colony Branch

91 Shadman Colony - 1 , Shadman, Lahore.
Tel: (92-42) 37522976 - 9

Shahdra Branch

113 G.T. Road, Lahore.
Tel: (92-42) 37921266-7

Shahalam Market Branch

D-2050, Fawara Chowk,
Inside Shahalam Market, Lahore.
Tel: (92-42) 37377340 - 43

Shalimar Garden Branch

Chowk Shalimar Bagh, G.T Road,
Baghban Pura, Lahore
Tel: (92-42) 36846584-8

Thokar Niaz Baig Branch

Ahmed Centre,
1.5 KM Raiwand Road, Lahore.
Tel: (92 42) 37516128-30

Urdu Bazar Branch

4-Kabeer Street, Urdu Bazar, Lahore.
Tel: (92-42) 37116684-7

Walton Road Branch

E-29/21-A, Bank Stop, Walton Road, Lahore.
Tel: (92-42) 36626602-5

WAPDA Town Chowk Branch

Plot No. 429, Block – E, Main Boulevard,
P.I.A. Employees Co-operative Housing Society,
Wapda Town Chowk, Lahore.
Tel: (92-42) 35211590, 35211591-3

Zarrar Shaheed Road Branch

Khasra #3939 / 3296, Block-B, Al-Faisal
Town,#Zarrar Shaheed Road, Lahore Cantt.
Tel: (92-42) 36674862

LALAMUSA

Lalamusa Branch

Col. Plaza, Plot No.9, Camping Ground,
G.T. Road, Lalamusa.
Tel: (92-53) 513022, 7513032

LODHRAN

Lodhran Branch

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

BRANCH NETWORK

MANDI BHAUDDIN

Mandi Bahauddin Branch
Plot No 5/181 ward No 5, Outside Ghallah Mandi,
Near Tawakli Masjid,
Mandi Bahauddin.
Tel: (92-546) 520931-33

MIAN CHANNU

Mian Channu Branch
17-B, Ghazi More, G.T. Road, Mian Channu.
Tel: (92-65) 2662001-3

MIANWALI

Mianwali Branch
Property No. D, 3-4/A,
Main Ballu Khail Road, Mianwali
Tel: (92-45) 9233305-9, 9233302

MULTAN

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

Chowk Shaheedan Branch
Property # 3493, Chowk Shaheedan, Multan.
Tel: (92-61) 4502906-09

Chungi No. 14, Multan Branch
Ground Floor, Al-Makkah Centre,
Chungi No. 14, Multan.
Tel: 061-4577577, 4577572-4, 4577571

Gulgasht Branch
4377C Gulgasht Colony, Multan.
Tel: (92-61) 6511931-2

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

Old Bahawalpur Road Branch
Mehar Fatima Tower, Opp. Multan High Court,
Old Bahawalpur Road, Multan.
Tel: (92-61) 4785604-7

Shah Rukn-e-Alam Branch
Shop # 26-27, Block F, Main Market, T-Chowk, Shah
Rukn-e-Alam Colony, Multan.
Tel: (92-61) 6784324-5

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

MUZAFFAR GARH

Muzaffar Garh Branch
Property No. 470, Block # IV,
Hakeem Plaza, Muzaffargarh
Tel: (92-662) 428707-09, 2428710

OKARA

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

PIR MAHAL

Pir Mahal Branch
Kausar Abad, Rajana Road,
Pir Mahal, Distt:Toba Tek Singh.
Tel: (92-46) 3367601-3, 3367607

PATTOKI

Pattoki Branch
09-11, Abdullah Center, Opp. Ghalla Mandi,
Shahrah-e-Quaid-e-Azam, Pattoki
Tel: (92-49) 4421025-8, 4423926

RAIWIND

Raiwind Branch
Khasra no 5024 & 5031 Main Bazar,
Opposite Railway Phattak, Raiwind
Tel: 042-35394620-22, 35394623

RAHIM YAR KHAN

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

SADIQABAD

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

SAHIWAL

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

BRANCH NETWORK

SARGODHA

Muslim Bazar Branch

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

Sargodha Branch

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

Satellite Town Branch

34-C, Main Chowk,
Satellite Town, Sargodha
Tel: (92-48) 3223731-5, 3223736

SHEIKHUPURA

Sheikhupura Branch

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

SIALKOT

Kashmir Road Branch

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

Kutchery Road Branch

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

Sialkot Cantt. Branch

Property No.1-4 & 5-8
Aziz Shaheed Road Sialkot Cantt
Tel: 052-4560143-45, 4560146

TOBA TEK SINGH

Toba Tek Singh Branch

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

VEHARI

Karkhana Bazar Branch

Plot No. 23, Block - A, Karkhana Bazar, Vehari
Tel: (92-67) 3366031-33, 3366034

WAZIRABAD

Wazirabad Branch

Plot # I-14S-37/R.H, Cheema Plaza,
Sialkot Road, Wazirabad.
Tel: (92-55) 6600313-14, 600315

NORTHERN REGION

ABBOTTABAD

Abbottabad Branch

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

Abbotabad Branch

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

ATTOCK

Attock Branch

B-143, Fawwara Chowk, Civil Bazar, Attock.
Tel: (92-572) 701003-5

BANNU

Bannu Branch

Property No.322-D, 322-D/A, Outside Qasayban
Gate Hospital Road, Bannu.
Tel: 0928 620841- 3, 620844

CHARSADDAH

Tangi Road Branch

1 - 2, Gul Market, Near Singer Pakistan Outlet,
Main Tangi Road, Charsaddah
Tel: (92-91) 9220171-3, 9220175

CHAKWAL

Chakwal Branch

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

DADYAL

Dadyal Branch

AJK Plot No. 313, Hussain Shopping Centre,
Main Bazar Dadyal, District Mirpur AJK
Tel: (92-5827) 465885, 465881-83

BRANCH NETWORK

DERA ISMAIL KHAN

Dera Ismail Khan Branch

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

DINA

Dina Branch

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

GUJAR KHAN

Gujar Khan Branch

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

HARIPUR

Haripur Branch

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

Main Bazar Branch

Main Bazar, Near Sheranwala Gate, Haripur.
Tel: (92-995) 615-103, 615-322

HAVELIAN

Havelian Branch

Near Old TMA Office, Main Bazar Havelian,
Distt. Abbottabad
Tel: (92-992) 811501-03

ISLAMABAD

Aabpara Branch

Plot # Ramna 6/1-4, Aabpara Market,
Sector G-6, Islamabad.
Tel: (92-51) 2603061-64

Barakahu Branch

Fazal ul Haq Plaza, Main Murree Road,
Baharakahu, Islamabad.
Tel: (92-51) 2232881-82

DHA - II Branch

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

F-6 Markaz Branch

Ground & First Floor, Sethi Plaza,
Super Market, F-6 Markaz, Islamabad.
Tel: (92-51) 2601791-5

F-7 Jinnah Super Market Branch

Unit No. 14, Plot No. 12-B, F-7 Markaz,
Jinnah Super Market, Islamabad.
Tel: (92-51) 2655001-04

F-8 Branch

Panther Plaza, F-8 Markaz, Islamabad.
Tel: (92-51) 2817403-05

F-10 Markaz Branch

Plot No. 2-F, F-10 Markaz, Islamabad.
Tel: (92-51) 2112762-63 , 2112769 , 2112733

F-11 Branch

Shops# 2,3,9,10,11 &12, Ground Floor,
Sardar Arcade, F-11 Markaz, Islamabad.
Tel: (92-51) 2228384-5, 2228388-89

G-9 Markaz Branch

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

G-11 Branch

Plot No. 15, Penorama Arcade, Islamabad.
Tel: (92-51) 2830511, 2830513-6

I-8 Branch

Plot No. 25, VIP Square, I-8 Markaz, Islamabad.
Tel: (92-51) 4861294, 4861389-92

I-9 Branch

Plot No. 2/A, Industrial Area, I-9, Islamabad.
Tel: (92-51) 4859644-47

I-10 Branch

Shop # 7-10, Ground Floor, Ahmadal Plaza, Plot #
3-I, Sector I-10 Markaz, Islamabad.
Tel: (92-51) 4432711-13

Jinnah Avenue Branch

Plot # 37-B, Tahir Plaza, Jinnah Avenue,
Blue Area, Islamabad.
Tel: (92-51) 2276712-5, 2801112-5

JHELUM

Jhelum Branch

B-VI-24-S.II, Meher Plaza, Civil Lines, Jhelum.
Tel: (92-544) 611751-5

BRANCH NETWORK

KOHAT

Kohat Branch

1st Floor, Jinnah Municipal Plaza, TMA,
Near King Gate, Bannu Road-Kohat.
Tel: (92-922) 523037-40

MANSEHRA

Lari Adda Branch

Near Madni Masjid, Lari Adda,
Karakuram Highway, Mansehra.
Tel: (92-997) 307640-42

MANSEHRA

Mansehra Branch

Meezan Plaza, Near Markazi Jamia Masjid,
Abbottabad Road.
Tel: (92-997) 308315-18

MARDAN

Mardan Branch

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

Par Hoti Branch

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

MIRPUR

Mirpur Branch

Plot No 123, Sector F-1, Sultan Plaza,
Kotli Road, Mirpur, Azad Kashmir
Tel: (92-5827) 438891-3, 438894

MUZAFFARABAD

Madina Market Muzaffarabad A.K. Branch

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

Muzaffarabad Branch (AJK)

Secretariat Road, Sathra Muzaffarabad,
Azad Jammu & Kashmir (AJK).
Tel: (92-58810) 42154-56

NOWSHERA

Nowshera Branch

Shobra Hotel, G.T Road, Nowshera Cantt.
Tel: (92-3) 613174-76

PESHAWAR

Charsada Road

Opposite Alhajj Market,
Charsadda Road, Peshawar
Tel: (92-91) 5270543-45, 5270547

Chowk Yadgar Branch

Mohmand Plaza, Naz Cinema Road,
Peshawar City, Peshawar.
Tel: (92-91) 9213950-2

G.T. Road Branch

Al-Arif House, Near Al-Amin Hotel,
GT Road, Peshawar.
Tel: (92-91) 9214001-4

Gulbahar Branch Peshawar

Plot No.45, New Nanak Pura Gulbahar, Peshawar.
Tel: 091- 2603091 -93, 2603094

Hayatabad Township Branch

Plot No 08, Sector D-1,
Phase 1, Bilal Market, Hayatabad, Peshawar
Tel: (92-91) 5816163-5, 5816166

Karkhano Market Branch

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

Khyber Bazar Branch

Plot # 78, Shoba Chowk,
Khyber Bazar, Peshawar.
Tel: (92-91) 2564019-21

Saddar Road Branch

6 Saddar Road, Peshawar Cantt, Peshawar.
Tel: (92-91) 9213471-5

University Road Branch

Khattak Plaza, University Road, Peshawar.
Tel: (92-91) 5703400-02

RAWALPINDI

Adyala Branch

Rawalpindi Ground Floor, Doulat Plaza,
Near Dhaman Morh, Main Adyala Road,
Rawalpindi.
Tel: (92-51) 5574885, 5574880-82

Bahria Town Branch

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

BRANCH NETWORK

Bank Road Branch

No. 47/62, Bank Road Saddar, Rawalpindi.
Tel: (92-51) 9273404-6

Bohar Bazar Branch

D-327, Hakim Muhammad Amjal Khan Road,
Bohar Bazar, Rawalpindi.
Tel: (92-51) 5778875, 5778834

Chaklala Scheme III Branch

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

Chandni Chowk Branch

Umer Farooq Plaza, Block C, Satellite Town,
Chandni Chowk, Murree Road, Rawalpindi.
Tel: (92-51) 4851046-49

G.T Road Tarnol Branch

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

Jinnah Road Branch

Property No. 167, Commercial Area,
Mohan Pura, Jinnah Road, City Saddar Road,
Rawalpindi City.
Tel: (92-51) 5778511-12

Kalma Chowk Branch

Ground Floor, Rajco Plaza, Kalma Chowk,
Kamala Abad, Rawalpindi.
Tel: (92-51) 568-4491-2

Muslim Town Branch

B-IV, 628-629 Chirah road,
Muslim Town, Rawalpindi.
Tel: (92-51) 4476013

Peshawar Road Branch

61-A, Chour Chowk, Rawalpindi.
Tel: (92-51) 5469543-4

Saidpur Road Branch

Plot No. CA – 294 / A, Chishtiabad Shabbir Plaza,
Near Siddiqui Chowk, Saidpur Road, Rawalpindi.
Tel: (92-51) 4416214, 4416215-17

SAWABI

Sawabi Branch

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

SWAT

Mingora Branch

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

TIMERGARA

Timergara Branch

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

WAH CANTT

Wah Cantt Branch

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