

Quarterly Report for the quarter ended March 31, 2008



The art of banking...
It's about creating a balance

Contents

Corporate Information	1
Directors' Review	2
Condensed Interim Balance Sheet	4
Condensed Interim Profit and Loss Account	5
Condensed Interim Statement of Changes in Equity	6
Condensed Interim Cash Flow Statement	7
Notes to the Condensed Interim Financial Statements	8
Condensed Interim Consolidated Balance Sheet	13
Condensed Interim Consolidated Profit and Loss Account	14
Condensed Interim Consolidated Statement of Changes in Equity	15
Condensed Interim Consolidated Cash Flow Statement	16
Notes to the Condensed Interim Consolidated Financial Statements	17
Branch Network	21

Corporate Information

Board of Directors	Lt. Gen. Imtiaz Hussain - <i>Chairman</i> Lt. Gen. (R) Zarrar Azim Brig. (R) Muhammad Shiraz Baig Brig. (R) Asmat Ullah Khan Niazi Brig. (R) Shaukat Mahmood Chaudhari Mr. Kashif Mateen Ansari, <i>FCMA</i> Mr. Zafar Alam Khan Sumbal Dr. Bashir Ahmed Khan Mr. Tariq Iqbal Khan, <i>FCA (NIT Nominee)</i> Mr. M.R. Mehkari - <i>President & Chief Executive (Acting)</i>
Audit Committee	Brig. (R) Asmat Ullah Khan Niazi - <i>Chairman</i> Brig. (R) Muhammad Shiraz Baig Mr. Kashif Mateen Ansari, <i>FCMA</i>
Risk Management Committee	Mr. Kashif Mateen Ansari, <i>FCMA - Chairman</i> Mr. Zafar Alam Khan Sumbal Brig. (R) Muhammad Shiraz Baig Mr. Mohammad Arif Mian
Company Secretary	Mr. A.J. Mubbashar, <i>FCA</i>
Auditors	A . F . Ferguson & Co. <i>Chartered Accountants</i>
Legal Advisors	Rizvi, Isa, Afridi & Angell
Registered / Head Office	AWT Plaza, The Mall, P.O. Box No. 1084 Rawalpindi, Pakistan. Tel: (92 51) 906 3000 Fax: (92 51) 927 2455 E-mail: webmaster@askaribank.com.pk Website: www.askaribank.com.pk
Registrar & Share Transfer Office	THK Associates (Pvt) Limited Ground Floor, State Life Building # 3, Dr. Ziauddin Ahmad Road, Karachi - 75530 P.O. Box: 8533, Karachi. Tel: (92 21) 568 9021, 568 6658, 568 5681 Fax: (92 21) 565 5595
Entity Ratings	Long Term : AA Short Term : A1 + by <i>PACRA</i>

Directors' Review

Dear Shareholders

We are pleased to present the un-audited accounts for the quarter ended March 31, 2008.

The financial results of the quarter are summarized as under:

Quarter ended March 31	Rupees in thousand	
	2008	2007
Profit before tax	248,305	1,055,251
Taxation	(66,328)	(329,230)
Profit after tax	<u>181,977</u>	<u>726,021</u>
Unappropriated profit brought forward	-	-
Unappropriated profit carried forward	<u>181,977</u>	<u>726,021</u>
Basic earnings per share - Rupees	<u>0.45</u>	<u>1.79</u>

During the quarter ended March 31, 2008, your Bank's Operating Profit (before loan loss provisions) stood at Rs. 1,074 million, showing a decline of 7% from the corresponding period last year mainly due to increase in administrative expenses by 42% owing to increase in number of branches from 122 to 150; carry over effects of certain initiatives implemented in the second half of 2007 besides unusual inflationary upsurge. Profit before and after tax was Rs. 248 million and Rs. 182 million respectively - showing uncomparable decline from the same period last year on the back of exceptionally high provision against loan losses.

Mark-up income grew to Rs. 3,988 million from Rs. 3,591 million – an increase of 11% whereas, mark-up expenses were Rs. 2,164 million, registering an increase of 3%. The net mark-up income increased by 22% to Rs. 1,824 million from Rs. 1,489 million. Non - markup income on the other hand witnessed a marginal decline of 2%. The considerable increase in mark-up income was overwhelmingly offset by abnormal increase in provisions for loan losses.

Deposits were Rs. 134,867 million as of March 31, 2008 as against Rs. 143,036 million as at December 31, 2007. The reduction in deposits was mainly due to decrease in term and saving deposits. Net advances on the other hand increased marginally to Rs. 102,111 million from Rs. 100,780 as of December 31, 2007.

Your Bank continues to pursue the strategic expansion and the present branch network of 150, including 14 Islamic Banking branches and a whole sale bank branch (OBU), will increase further as the development work on some locations continues. Our branches are fully equipped to provide complete range of services to our valued customer including on-line funds transfer, SWIFT, electronic settlement for the largest phone utility company's bills, tele and web information services and Islamic Banking services. Further, the usage of credit cards, debit cards and ATM cards is growing satisfactorily. The Bank's infrastructure, policies and plans are all geared towards promoting speedy service to all our customers. With new corporate Image, Askari Bank remains committed to strategic growth and to further

consolidate our strong brand franchise.

We would like to thank our valued customers for their continued patronage and support, to the SBP and other regulatory authorities for their guidance, to our staff for their commitment, hard work and dedication, and to our shareholders for the trust and confidence reposed in us.

President & Chief Executive (Acting)

Rawalpindi
April 28, 2008

Chairman

Condensed Interim Balance Sheet

As at March 31, 2008

	Notes	Unaudited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
Assets			
Cash and balances with treasury banks		12,985,465	13,356,055
Balances with other banks		3,256,056	3,497,054
Lendings to financial institutions		7,738,046	14,444,143
Investments	4	39,787,970	39,431,005
Advances	5	102,110,623	100,780,162
Operating fixed assets		5,498,656	5,128,428
Deferred tax assets		-	-
Other assests		6,139,691	5,535,038
		177,516,507	182,171,885
Liabilities			
Bills payable		2,458,830	2,627,051
Borrowings		21,367,743	17,553,525
Deposits and other accounts		134,867,282	143,036,707
Sub-ordinated loans		2,997,000	2,997,300
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		480,913	471,519
Other liabilities		3,384,979	3,219,796
		165,556,747	169,905,898
Net assets		<u>11,959,760</u>	<u>12,265,987</u>
Represented by:			
Share capital		4,058,773	3,006,499
Reserves	6	7,589,897	6,948,336
Unappropriated profit		181,977	2,144,810
		11,830,647	12,099,645
Surplus on revaluation of assets - net of tax		129,113	166,342
		<u>11,959,760</u>	<u>12,265,987</u>
Contingencies and commitments	7		

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & Chief Executive

Director

Director

Chairman

Condensed Interim Profit and Loss Account (Un-audited)

For the quarter ended March 31, 2008

	March 31, 2008 Quarter ended	March 31, 2007 Quarter ended
Note	(Rupees in thousand)	(Rupees in thousand)
Mark-up / return / interest earned	3,988,361	3,591,255
Mark-up / return / interest expensed	2,164,298	2,102,037
Net mark-up / interest income	1,824,063	1,489,218
Provision against non-performing loans and advances	826,078	96,581
Provision for diminution in the value of investments	-	-
Bad debts written off directly	-	-
	826,078	96,581
Net mark-up / interest income after provisions	997,985	1,392,637
Non mark-up / interest income		
Fee, commission and brokerage income	263,142	247,533
Dividend income	18,915	52,459
Income from dealing in foreign currencies	158,973	145,510
Gain on sale of investments - net	73,852	58,774
Un-realised loss on revaluation of investments classified as held for trading - net	(6,652)	(927)
Other income	70,303	83,677
Total non-markup / interest income	578,533	587,026
	1,576,518	1,979,663
Non mark-up / interest expenses		
Administrative expenses	1,326,985	924,412
Other provisions / write offs	-	-
Other charges	1,228	-
Total non-markup / interest expenses	1,328,213	924,412
	248,305	1,055,251
Extra ordinary / unusual items	-	-
Profit before taxation	248,305	1,055,251
Taxation - current	22,705	297,896
- prior years'	-	-
- deferred	43,623	31,334
	66,328	329,230
Profit after taxation	181,977	726,021
Unappropriated profit brought forward	2,144,810	1,799,979
Unappropriated profit carried forward	2,326,787	2,526,000
	4,653,574	5,051,999
Basic and diluted earnings per share (Rupees)	0.45	1.79

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & Chief Executive

Director

Director

Chairman

Condensed Interim Statement of Changes in Equity (Un-audited)

For the quarter ended March 31, 2008

	Rupees in thousand					
	Share Capital	Capital Reserve for issue of bonus shares	Statutory reserve	Revenue Reserves	Un- appropriated profit	Total
Balance as at January 01, 2007	2,004,333	–	2,299,264	3,515,490	1,799,979	9,619,066
Net profit for the first quarter	–	–	–	–	726,021	726,021
Transferred to General reserve	–	–	–	597,380	(597,380)	–
Final dividend for the year ended December 31, 2006 declared subsequent to year end	–	–	–	–	(200,433)	(200,433)
Bonus shares declared/issued subsequent to year end	1,002,166	–	–	–	(1,002,166)	–
Balance as at March 31, 2007	3,006,499	–	2,299,264	4,112,870	726,021	10,144,654
Net profit for the nine months period	–	–	–	–	1,954,991	1,954,991
Transfer to Statutory reserve	–	–	536,202	–	(536,202)	–
Balance as at December 31, 2007	3,006,499	–	2,835,466	4,112,870	2,144,810	12,099,645
Net profit for the first quarter	–	–	–	–	181,977	181,977
Transfer to General reserve	–	–	–	641,561	(641,561)	–
Final dividend for the year ended December 31, 2007 declared subsequent to year end	–	–	–	–	(450,975)	(450,975)
Bonus shares declared / issued subsequent to year end	1,052,274	–	–	–	(1,052,274)	–
Balance as at March 31, 2008	4,058,773	–	2,835,466	4,754,431	181,977	11,830,647

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & Chief Executive

Director

Director

Chairman

Condensed Interim Cash Flow Statement (Un-audited)

For the quarter ended March 31, 2008

	Quarter ended March 31, 2008 (Rupees in thousand)	Quarter ended March 31, 2007 (Rupees in thousand)
Cash flow from operating activities		
Profit before taxation	248,305	1,055,251
Less: dividend income	(18,915)	(52,459)
	229,390	1,002,792
Adjustments:		
Depreciation	116,502	93,933
Provision against non-performing advances (net)	826,078	96,581
Net gain on sale of operating fixed assets	(476)	(1,929)
	942,104	188,585
	1,171,494	1,191,377
Decrease / (Increase) in operating assets		
Lendings to financial institutions	6,956,097	381,755
Held for trading securities	(698,422)	(205,577)
Advances	(2,156,537)	1,892,348
Other assets (excluding advance taxation)	(275,282)	(832,199)
	3,825,856	1,236,327
Decrease / (increase) in operating liabilities		
Bills Payable	(168,221)	77,386
Borrowings from financial institutions	3,814,218	1,389,378
Deposits	(8,169,425)	(5,058,385)
Other liabilities (excluding current taxation)	(285,634)	317,789
	(4,809,062)	(3,273,832)
Cash flow before tax	188,288	(846,128)
Income tax paid	(335,948)	(240,665)
Net cash flow used in operating activities	(147,660)	(1,086,793)
Cash flow from investing activities		
Net investments in available for sale securities	170,888	(1,658,737)
Net investments in held to maturity securities	97,385	23,962
Dividend income	2,787	2,491
Investments in operating fixed assets	(488,809)	(351,925)
Sale proceeds of operating fixed assets	4,282	9,211
Net cash flow used in investing activities	(213,467)	(1,974,998)
Cash flow from financing activities		
Payments of sub-ordinated loans - net	(300)	(300)
Payments of lease obligations	-	-
Dividends paid	(161)	(364)
Net cash flow used in financing activities	(461)	(664)
Decrease in cash and cash equivalents	(361,588)	(3,062,455)
Cash and cash equivalents at beginning of the period	18,353,109	23,712,232
Cash and cash equivalents at end of the period	17,991,521	20,649,777
Cash and cash equivalents at end of the period		
Cash and balances with treasury banks	12,985,465	13,811,309
Balances with other banks	3,256,056	5,388,468
Call money lendings	1,750,000	1,450,000
	17,991,521	20,649,777

The annexed notes 1 to 11 form an integral part of these condensed interim financial statements.

President & Chief Executive

Director

Director

Chairman

Notes to the Condensed Interim Financial Statements (Un-audited)

For the quarter ended March 31, 2008

1 STATUS AND NATURE OF BUSINESS

Askari Bank Limited (formerly Askari Commercial Bank Limited) ("the Bank") was incorporated in Pakistan on October 9, 1991 as a Public Limited Company and is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The registered office of the Bank is situated at AWT Plaza, The Mall, Rawalpindi. The Bank obtained its business commencement certificate on February 26, 1992 and started operations from April 1, 1992.

Army Welfare Trust directly and indirectly holds a significant portion of the Bank's share capital at the period end. The Bank has 150 branches (December 31, 2007: 150 branches); 149 in Pakistan and Azad Jammu and Kashmir including 14 Islamic Banking Branches and an Offshore Banking Unit in the Kingdom of Bahrain.

The Bank is a scheduled commercial bank and is principally engaged in the business of banking as defined in the Banking Companies Ordinance, 1962.

2 STATEMENT OF COMPLIANCE

These condensed interim financial statements are un-audited and are being submitted as required by Section 245 of the Companies Ordinance, 1984 and have been prepared in accordance with the directives issued by the State Bank of Pakistan, the requirements of the Banking Companies Ordinance, 1962, the Companies Ordinance, 1984 and such International Financial Reporting and Accounting Standards, as adopted in Pakistan and presented in accordance with the format of quarterly and half yearly financial statements prescribed by the State Bank of Pakistan.

International Accounting Standard 39, Financial Instruments: Recognition and Measurement and International Accounting Standard 40, Investment Property are not applicable for Banking Companies in Pakistan. Accordingly, the requirements of these Standards have not been considered in preparation of these condensed interim financial statements.

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and methods of computation followed in the preparation of these condensed interim financial statements are the same as those used in the preparation of the preceding annual financial statements of the Bank.

4. INVESTMENTS

	(Rupees in thousand)		
	Held by the Bank	Given as collateral	Total
As at March 31, 2008 - Unaudited	28,127,529	11,660,441	39,787,970
As at December 31, 2007 - Audited	32,268,279	7,162,726	39,431,005
	March 31, 2008 - Unaudited		
4.1 Investments by type	Held by the Bank	Given as collateral	Total
Held-for-trading securities	1,164,062	-	1,164,062
Available-for-sale securities	21,758,643	11,660,441	33,419,084
Held-to-maturity securities	5,056,241	-	5,056,241
Investment in an associated company	11,182	-	11,182
Investment in a subsidiary companies	140,789	-	140,789
	28,130,917	11,660,441	39,791,358
Less: Provision for impairment in value of investments in unlisted shares	(3,388)	-	(3,388)
Investments (Net of provision)	28,127,529	11,660,441	39,787,970

Notes to the Condensed Interim Financial Statements (Un-audited)

For the quarter ended March 31, 2008

5. ADVANCES

	Unaudited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
Loans, cash credits, running finances, etc.		
In Pakistan	92,496,032	90,321,149
Outside Pakistan	2,360,066	2,332,750
	94,856,098	92,653,899
Ijara financing - In Pakistan	848,769	549,809
Bills discounted and purchased (excluding treasury bills)		
Payable in Pakistan	5,166,732	5,634,323
Payable outside Pakistan	7,900,565	8,230,162
	13,067,297	13,864,485
	108,772,164	107,068,193
Financing in respect of continuous funding system	1,356,027	1,120,574
	110,128,191	108,188,767
Provision against loans and advances		
Specific provision	(7,142,364)	(6,528,040)
General provision	(439,418)	(434,690)
General provision against consumer loans	(435,786)	(445,875)
	(8,017,568)	(7,408,605)
	102,110,623	100,780,162

5.1 Particulars of provision against non-performing advances

(Rupees in thousand)

	March 31, 2008 - Unaudited				December 31, 2007 - Audited			
	Specific	General	Consumer Loans- General	Total	Specific	General	Consumer Loans- General	Total
Opening balance	6,528,040	434,690	445,875	7,408,605	2,739,631	442,481	363,395	3,545,507
Charge for the period / year	831,439	3,522	(8,883)	826,078	3,845,551	(7,791)	82,480	3,920,240
Amounts written off	(217,115)	-	-	(217,115)	(34,325)	-	-	(34,325)
Other adjustments	-	-	-	-	(22,817)	-	-	(22,817)
	7,142,364	438,212	436,992	8,017,568	6,528,040	434,690	445,875	7,408,605

5.2 Advances include Rs. 8,495,986 thousand (2007: Rs. 6,907,591 thousand) which have been placed under non-performing status as detailed below:

(Rupees in thousand)

Category of Classification	Notes	Domestic	Overseas	Total	Provision Required	Provision Held
Special Mention	5.2.1	-	-	-	208,954	208,954
Other Assets Especially Mentioned	5.2.2	11,382	-	11,382	-	-
Substandard		1,491,676	-	1,491,676	369,126	369,126
Doubtful		836,129	-	836,129	415,827	415,827
Loss		6,156,799	-	6,156,799	6,148,457	6,148,457
		8,495,986	-	8,495,986	7,142,364	7,142,364

5.2.1 This represents provision made pursuant to the State Bank of Pakistan's advice.

5.2.2 This represents classification made for agricultural finances.

6. RESERVES

	Un-Audited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
Balance at the beginning of the period / year	6,948,336	5,814,754
Transfer from profit and loss account	641,561	1,133,582
Balance at end of the period / year	7,589,897	6,948,336

Notes to the Condensed Interim Financial Statements (Un-audited)

For the quarter ended March 31, 2008

	Unaudited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
7. CONTINGENCIES AND COMMITMENTS		
7.1 Direct credit substitutes		
Government	1,058,478	3,566,548
Others	9,122,758	8,717,304
	<u>10,181,236</u>	<u>12,283,852</u>
7.2 Transaction-related contingent liabilities		
Money for which the bank is contingently liable:		
Contingent liability in respect of guarantees given on behalf of directors or officers or any of them (severally or jointly) with any other person, subsidiaries and associated undertakings.	18,315	10,323
Contingent liability in respect of guarantees given, favouring		
i) Government	57,772,949	40,962,744
ii) Banks and other financial institutions	909,519	909,521
iii) Others	12,495,909	10,686,421
	<u>71,178,377</u>	<u>52,558,686</u>
	<u>71,196,692</u>	<u>52,569,009</u>
7.3 Trade-related contingent liabilities	<u>28,118,564</u>	<u>24,076,077</u>
7.4 Other contingencies	<u>3,701,257</u>	<u>3,616,814</u>
a) For the assessments carried out to date, tax demands of Rs. 70 million approximately, mainly relates to provision for diminution in the value of investments which is under litigation. The department has also raised a tax demand of Rs. 65 million in respect of additional tax for the tax year 2005 on the alleged incorrect adjustment of tax refund which is contested by the Bank before CIT(A), the decision is awaited. The management is hopeful that these issues in appeals will be ultimately decided in the Bank's favor.		
b) Notwithstanding the above, should these contingencies materialize at a later stage, these will give rise to a deferred tax debit being a timing difference in nature, as the Bank will not be required to pay tax on future realization, if any, of these receivables, investment etc.		
7.5 Commitments in respect of forward lending		
Commitment against "Repo" transactions	Unaudited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
Purchase and resale agreements	3,414,012	8,878,046
Sale and repurchase agreements	11,616,441	7,156,700
	<u>15,030,453</u>	<u>16,034,746</u>
7.6 Commitments in respect of forward purchase / sale of listed equity securities		
Purchase	198,048	389,091
Sale	725,572	586,539
	<u>923,620</u>	<u>975,630</u>
7.7 Commitments in respect of forward exchange contracts		
Purchase	8,546,982	7,691,144
Sale	11,594,471	9,141,067
	<u>20,141,453</u>	<u>16,832,211</u>
7.8 Commitments for acquisition of operating fixed assets	<u>146,629</u>	<u>374,749</u>
7.9 Other Commitments		
Commitments to extend credits	6,741,180	7,950,920
	<u>6,741,180</u>	<u>7,950,920</u>

Notes to the Condensed Interim Financial Statements (Un-audited)

For the quarter ended March 31, 2008

	Un-audited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
7.10 Bills for collection		
Payable in Pakistan	529,452	819,514
Payable outside Pakistan	8,807,740	9,531,204
	<u>9,335,712</u>	<u>10,350,718</u>
	Un-audited Quarter ended March 31, 2008 (Rupees in thousand)	Un-audited Quarter ended March 31, 2007 (Rupees in thousand)
8. GAIN ON SALE OF INVESTMENTS		
Gain on sale of Government Securities	140	296
Gain on sale of other investments	73,712	58,478
	<u>73,852</u>	<u>58,774</u>
9. RELATED PARTY TRANSACTIONS		

As Army Welfare Trust (AWT) held 50.04% (2007: 49.42%) of the Bank's share capital at the period end, therefore, all subsidiaries and associated undertakings of AWT are related parties of the Bank. Also, the Bank has related party relationships with its subsidiary companies, its directors, key management personnel, entities over which the directors are able to exercise significant influence and employees' funds.

Detail of transactions with related parties and balances with them at the period / year end were as follows:

	Companies with common directorship, having equity under 20%					Companies with common Directorship, having equity under 20%				
	Parent	Directors	Subsidiary companies	Employee Funds'		Parent	Directors	Subsidiary companies	Employee Funds'	
Balances outstanding at the period / year end	As at March 31, 2008 - Un-audited					As at December 31, 2007 - Audited				
- Advances at the period / year end	-	843	303,454	-	-	-	1,144	193,454	-	-
- Deposits at the period / year end	648,246	37,269	352,270	6,845	45,031	388,389	13,201	549,912	11,155	83,462
- Outstanding commitments and contingent liabilities for irrevocable commitments and contingencies	-	-	18,315	-	-	-	-	10,733	-	-
- Investment in shares - at cost	-	-	712,002	140,789	-	-	-	723,913	140,789	-
- Reimbursable expenses on behalf of Askari Investment Management Limited (AIML) - a wholly owned subsidiary of the Bank.	-	-	-	-	-	-	-	-	226	-
Transactions during the period - Unaudited	For the quarter ended March 31, 2008					For the quarter ended March 31, 2007				
- Net mark-up / interest expensed	6,320	341	5,453	43	271	5,538	32	4,856	79	347
- Mark-up / interest earned	-	45	5,207	-	-	-	335	6,751	-	-
- Contributions to employees' funds	-	-	-	-	50,787	-	-	-	-	28,675
- Rent of property / service charges paid	7,891	-	912	-	-	9,076	-	-	-	-
- Rent of property / service charges received	-	-	3,749	-	-	3,341	-	8,164	-	-
- Insurance premium paid	-	-	7,312	-	-	-	-	8,597	-	-
- Insurance claims received	-	-	452	-	-	-	-	177	-	-
- Dividend income	-	-	-	-	-	-	-	1,160	-	-
- Security services costs	-	-	23,033	-	-	-	-	14,895	-	-
- Fee, commission and brokerage income	93	-	35	-	-	86	-	30	-	-
- Payment / recovery on behalf of / from AIML	-	-	396	-	-	-	-	-	28	-

Transactions entered into with key management personnel including the Chief Executive as per their terms of employment are excluded from related party transactions.

10. DATE OF AUTHORIZATION

These condensed interim financial statements were authorized for issue by the Board of Directors on April 28, 2008.

11. GENERAL

11.1 Figures have been rounded off to the nearest thousand of rupees.

11.2 Figures of the previous period have been re-arranged where ever necessary for the purposes of comparison.

President & Chief Executive

Director

Director

Chairman

**ASKARI BANK LIMITED
(FORMERLY ASKARI COMMERCIAL BANK LIMITED)
& ITS SUBSIDIARIES**

**CONSOLIDATED FINANCIAL STATEMENTS (Un-Audited)
FOR THE QUARTER ENDED MARCH 31, 2008**

Condensed Interim Consolidated Balance Sheet

As at March 31, 2008

	Notes	Uaudited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
Assets			
Cash and balances with treasury banks		13,017,021	13,356,066
Balances with other banks		3,253,089	3,554,364
Lendings to financial institutions		7,738,046	14,444,143
Investments	4	39,753,307	39,344,702
Advances	5	102,111,476	100,781,205
Operating fixed assets		5,557,572	5,185,160
Deferred tax assets		-	-
Other assets		6,181,871	5,580,122
		<u>177,612,382</u>	<u>182,245,762</u>
Liabilities			
Bills payable		2,458,830	2,627,051
Borrowings		21,367,743	17,553,525
Deposits and other accounts		134,864,315	143,028,177
Sub-ordinated loans		2,997,000	2,997,300
Liabilities against assets subject to finance lease		4,661	6,271
Deferred tax liabilities		482,833	473,439
Other liabilities		3,436,222	3,268,400
		<u>165,611,604</u>	<u>169,954,163</u>
		<u>12,000,778</u>	<u>12,291,599</u>
Net assets			
Represented by:			
Share capital		4,058,773	3,006,499
Reserves	6	7,629,982	6,948,265
Unappropriated profit		179,217	2,166,967
		<u>11,867,972</u>	<u>12,121,731</u>
Minority Interest		3,693	3,526
Surplus on revaluation of assets - net of tax		129,113	166,342
		<u>12,000,778</u>	<u>12,291,599</u>
Contingencies and commitments	7		

The annexed notes 1 to 11 form an integral part of these condensed interim consolidated financial statements.

President & Chief Executive

Director

Director

Chairman

Condensed Interim Consolidated Profit and Loss Account (Un-audited)

For the quarter ended March 31, 2008

	Note	March 31, 2008 Quarter end (Rupees in thousand)	March 31, 2007 Quarter end (Rupees in thousand)
Mark-up / return / interest earned		3,988,946	3,591,624
Mark-up / return / interest expensed		2,164,466	2,102,037
Net mark-up / interest income		1,824,480	1,489,587
Provision against non-performing loans and advances		826,078	96,581
Provision for diminution in the value of investments		-	-
Bad debts written off directly		-	-
		826,078	96,581
Net mark-up / interest income after provisions		998,402	1,393,006
Non mark-up / interest income			
Fee, commission and brokerage income		321,555	264,789
Dividend income		18,915	52,459
Income from dealing in foreign currencies		158,973	145,510
Gain on sale of investments	8	73,852	59,983
Un-realised loss on revaluation of investments classified as held for trading - net		(5,011)	(927)
Other income		70,750	83,677
Total non-markup / interest income		639,034	605,491
		1,637,436	1,998,497
Non mark-up / interest expenses			
Administrative expenses		1,364,436	942,322
Other provisions / write offs		-	-
Other charges		1,228	-
Total non-markup / interest expenses		1,365,664	942,322
		271,772	1,056,175
Extra ordinary / unusual items		-	-
Profit before taxation		271,772	1,056,175
Taxation - current		30,767	297,982
- prior years'		-	-
- deferred		43,623	31,334
		74,390	329,316
Profit after taxation		197,382	726,859
Minority interest		166	-
		197,216	726,859
Unappropriated profit brought forward		2,166,967	1,781,908
Unappropriated profit carried forward		2,364,182	2,508,767
		<u>0.49</u>	<u>1.79</u>
Basic / diluted earnings per share - Rupees			

The annexed notes 1 to 11 form an integral part of these condensed interim consolidated financial statements.

President & Chief Executive

Director

Director

Chairman

Condensed Interim Consolidated Statement of Changes in Equity (Un-audited)
For the quarter ended March 31, 2008

(Rupees in thousand)

	Share Capital	Capital Reserve for issue of bonus shares	Statutory reserve	Revenue Reserves	Un-appropriated profit	Total
Balance as at January 01, 2007	2,004,333	–	2,299,264	3,515,490	1,781,908	9,600,995
Net profit for the first quarter	–	–	–	–	726,859	726,859
Transferred to General Reserve	–	–	–	597,309	(597,309)	–
Final dividend for the year ended December 31, 2006 declared subsequent to year end	–	–	–	–	(200,433)	(200,433)
Bonus shares declared / issued subsequent to year end	1,002,166	–	–	–	(1,002,166)	–
Balance as at March 31, 2007	3,006,499	–	2,299,264	4,112,799	708,859	10,127,421
Net profit for the nine months period	–	–	–	–	1,994,310	1,994,310
Transfer to statutory reserve	–	–	536,202	–	(536,202)	–
Balance as at December 31, 2007	3,006,499	–	2,835,466	4,112,799	2,166,967	12,121,731
Net profit for the first quarter	–	–	–	–	197,216	197,216
Transfer to General reserve	–	–	–	681,717	(681,717)	–
Final dividend for the year ended December 31, 2007 declared subsequent to year end	–	–	–	–	(450,975)	(450,975)
Bonus shares declared / issued subsequent to year end	1,052,274	–	–	–	(1,052,274)	–
Balance as at March 31, 2008	4,058,773	–	2,835,466	4,794,516	179,217	11,867,972

The annexed notes 1 to 11 form an integral part of these condensed interim consolidated financial statements.

President & Chief Executive

Director

Director

Chairman

Condensed Interim Consolidated Cash Flow Statement (Un-audited)

For the quarter ended March 31, 2008

	Quarter ended March 31, 2008 (Rupees in thousand)	Quarter ended March 31, 2007 (Rupees in thousand)
Cash flow from operating activities		
Profit before taxation	271,772	1,056,175
Less: dividend income	(18,915)	(52,459)
	252,857	1,003,716
Adjustments for non-cash charges		
Depreciation	117,722	95,105
Amorisation	326	-
Provision against non-performing advances (net)	826,078	96,581
Finance charges on leased assets	164	129
Net gain on sale of operating fixed assets	(476)	(1,929)
	943,814	189,886
	1,196,671	1,193,602
Decrease / (Increase) in operating assets		
Lendings to financial institutions	6,956,097	381,755
Held for trading securities	(750,068)	(216,616)
Advances	(2,156,349)	1,891,863
Other assets (excluding advance taxation)	(276,990)	(833,973)
	3,772,690	1,223,029
(Decrease) / Increase in operating liabilities		
Bills payable	(168,221)	77,386
Borrowings	3,814,218	1,389,378
Deposits	(8,163,862)	(5,057,740)
Other liabilities (excluding current taxation)	(283,032)	322,670
	(4,800,897)	(3,268,306)
Cash flow before tax	168,464	(851,675)
Income tax paid	(339,398)	(241,668)
Net cash flow used in operating activities	(170,934)	(1,093,343)
Cash flow from investing activities		
Net investments in available for sale securities	170,888	(1,658,737)
Net investments in held to maturity securities	97,385	33,958
Dividend income	2,787	2,491
Investments in operating fixed assets	(496,962)	(356,524)
Sale proceeds of operating fixed assets	7,443	9,211
Net cash flow used in investing activities	(218,459)	(1,969,601)
Cash flow from financing activities		
Payments of sub-ordinated loans - net	(300)	(300)
Payments of lease obligations	(466)	1,016
Dividends paid	(161)	(364)
Net cash flow (used in) / from financing activities	(927)	352
Decrease in cash and cash equivalents	(390,320)	(3,062,592)
Cash and cash equivalents at beginning of the period	18,410,430	23,716,069
Cash and cash equivalents at end of the period	18,020,110	20,653,477
Cash and cash equivalents at end of the period		
Cash and balances with treasury banks	13,017,021	13,811,335
Balances with other banks	3,253,089	5,392,142
Call money lendings	1,750,000	1,450,000
	18,020,110	20,653,477

The annexed notes 1 to 11 form an integral part of these condensed interim consolidated financial statements.

President & Chief Executive

Director

Director

Chairman

Notes to the Condensed Interim Consolidated Financial Statements (Un-audited)
For the quarter ended March 31, 2008

1. STATUS AND NATURE OF BUSINESS

The Group consists of Askari Bank Limited (formerly Askari Commercial Bank Limited), the holding company, Askari Investment Management Limited, a wholly owned subsidiary company and Askari Securities Limited, a partly owned subsidiary company.

Askari Bank Limited (formerly Askari Commercial Bank Limited) (the Bank) was incorporated in Pakistan on October 9, 1991 as a Public Limited Company and is listed on the Karachi, Lahore and Islamabad Stock Exchanges. The registered office of the Bank is situated at AWT Plaza, The Mall, Rawalpindi. The Bank obtained its business commencement certificate on February 26, 1992 and started operations from April 1, 1992. Army Welfare Trust directly and indirectly holds a significant portion of the Bank's share capital at the period end. The Bank has 150 branches (December 31, 2007): 150 branches; 149 in Pakistan and Azad Jammu and Kashmir, including 14 Islamic Banking Branches and an Offshore Banking Unit in the Kingdom of Bahrain.

Askari Investment Management Limited (AIML) was incorporated in Pakistan on May 30, 2005 as public limited company. AIML is a Non-Banking Finance Company (NBFC), under license by the Securities and Exchange Commission of Pakistan (SECP) to undertake asset management and investment advisory services under the Non-Banking Finance Companies and Notified Entities Regulations, 2007 (NBFC & NE Regulations). The License was obtained on September 21, 2005. AIML is a wholly owned subsidiary of the Bank with its register office in Islamabad. AIML obtained its certificates of commencement of business on September 22, 2005.

With effect from October 01, 2007, the Bank acquired 74% of ordinary shares of Askari Securities Limited (ASL) from Army Welfare Trust (AWT). ASL was incorporated in Pakistan on October 01, 1999 under the Companies Ordinance, 1984 as a public limited company and obtained corporate membership of the Islamabad Stock Exchange on December 24, 1999. The Principal activity includes share brokerage, investment advisory and consultancy services. The registered office of the Company is situated at AWT Plaza, The Mall, Rawalpindi.

The financial statements of AIML and ASL have been consolidated based on their un-audited financial statements for the quarter ended March 31, 2008.

2. STATEMENT OF COMPLIANCE

These condensed interim consolidated financial statements are un-audited and are being submitted as required by Section 245 of the Companies Ordinance, 1984 and have been prepared in accordance with the directives issued by the State Bank of Pakistan, the requirements of the Banking Companies Ordinance, 1962, the Companies Ordinance, 1984 and such International Financial Reporting and Accounting Standards, as adopted in Pakistan and presented in accordance with the format of quarterly and half yearly financial statements prescribed by the State Bank of Pakistan.

International Accounting Standard 39, Financial Instruments: Recognition and Measurement and International Accounting Standard 40, Investment Property are not applicable for Banking Companies in Pakistan. Accordingly, the requirements of these Standards have not been considered in the preparation of these condensed interim consolidated financial statements.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and methods of computation followed in the preparation of these condensed interim consolidated financial statements are the same as those used in the preparation of the preceding annual financial statements of the Group.

4. INVESTMENTS

	(Rupees in thousand)		
	Held by the Group	Given as collateral	Total
As at March 31, 2008 - Unaudited	28,092,866	11,660,441	39,753,307
As at December 31, 2007 - Audited	32,181,976	7,162,726	39,344,702

Notes to the Condensed Interim Consolidated Financial Statements (Un-audited)

For the quarter ended March 31, 2008

4.1 Investments by types	March 31, 2008 Un-audited		
	Held by the Group	Given as collateral	Total
Held for trading	1,270,188	-	1,270,188
Available for sale	21,758,643	11,660,441	33,419,084
Held to maturity	5,056,241	-	5,056,241
Investment in an associated company	11,182	-	11,182
	28,096,254	11,660,441	39,756,695
Less: Provision for impairment in value of investments in unlisted shares	(3,388)	-	(3,388)
Investments (net of provision)	28,092,886	11,660,441	39,753,307

5. ADVANCES	Un-audited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
	Loans, cash credits, running finances, etc.	
In Pakistan	92,496,885	90,322,192
Outside Pakistan	2,360,066	2,332,750
	94,856,951	92,654,942
Ijara Finaninc - In Pakistan	848,769	549,809
Bills discounted and purchased (excluding Treasury Bills)		
Payable in Pakistan	5,166,732	5,634,323
Payable outside Pakistan	7,900,565	8,230,162
	13,067,297	13,864,485
	108,773,017	107,069,236
Financing in respect of continuous funding system	1,356,027	1,120,574
	110,129,044	108,189,810
Provision against loans and advances		
Specific provision	(7,142,364)	(6,528,040)
General provision	(438,212)	(434,690)
General provision against consumer loans	(436,992)	(445,875)
	(8,017,568)	(7,408,605)
	102,111,476	100,781,205

5.1 Particulars of provision against non-performing advances	(Rupees in thousand)							
	March 31, 2008 - Unaudited				December 31, 2007 - Audited			
	Specific	General	Consumer	Total	Specific	General	Consumer	Total
	Loans- General				Loans- General			
Opening balance	6,528,040	434,690	445,875	7,408,605	2,739,631	442,481	363,395	3,545,507
Charge for the period / year	831,439	3,522	(8,883)	826,078	3,845,551	(7,791)	82,480	3,920,240
Amounts written off	(217,115)	-	-	(217,115)	(34,325)	-	-	(34,325)
Other adjustments	-	-	-	-	(22,817)	-	-	(22,817)
	7,142,364	438,212	436,992	8,017,568	6,528,040	434,690	445,875	7,408,605

5.2 Advances include Rs. 8,495,986 thousand (2007: Rs. 6,907,591 thousand) which have been placed under non-performing status as detailed below:

Category of Classification	Notes	(Rupees in thousand)				
		Domestic	Overseas	Total	Provision Required	Provision Held
Special Mention	5.2.1	-	-	-	208,954	208,954
Other Assets Especially Mentioned	5.2.2	11,382	-	11,382	-	-
Substandard		1,491,676	-	1,491,676	369,126	369,126
Doubtful		836,129	-	836,129	415,827	415,827
Loss		6,156,799	-	6,156,799	6,148,457	6,148,457
		8,495,986	-	8,495,986	7,142,364	7,142,364

Notes to the Condensed Interim Consolidated Financial Statements (Un-audited)

For the quarter ended March 31, 2008

5.2.1 This represents provision made pursuant to the State Bank of Pakistan's advice.

5.2.2 This represents classification made for agricultural finances.

	Un-audited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
6. RESERVES		
Balance at the beginning of the period / year	6,948,265	5,814,754
Transfer from profit and loss account	681,717	1,133,511
Balance at the close of the period / year	<u>7,629,982</u>	<u>6,948,265</u>
7. CONTINGENCIES AND COMMITMENTS		
7.1 Direct credit substitutes		
Government	1,058,478	3,566,548
Others	9,122,758	8,717,304
	<u>10,181,236</u>	<u>12,283,852</u>
7.2 Transaction-related contingent liabilities		
Money for which the Bank is contingently liable:		
Contingent liability in respect of guarantees given on behalf of directors or officers or any of them (severally or jointly) with any other person, subsidiaries and associated undertakings	18,315	10,323
Contingent liability in respect of guarantees given, favouring:		
i) Government	57,772,949	40,962,744
ii) Banks and other financial institutions	909,519	909,521
iii) Others	12,495,909	10,686,421
	<u>71,178,377</u>	<u>52,558,686</u>
	<u>71,178,377</u>	<u>52,569,009</u>
7.3 Trade-related contingent liabilities	<u>28,118,564</u>	<u>24,076,077</u>
7.4 Other contingencies	<u>3,701,257</u>	<u>3,616,814</u>
a) For tax assessments carried out to date, tax demands of Rs. 70 million approximately, mainly relates to to provision for diminution in the value of investments which is under litigation. The department has also raised a tax of Rs. 65 million in respect of additional tax for the tax year 2005 on the alleged incorrect adjustment of tax refund which is contested by the Bank before CIT(A), the decision is awaited. The management is hopeful that these issues in appeals will be ultimately decided in the Bank's favor.		
b) Notwithstanding the above, should these contingencies materialize at a later stage, these will give rise to a deferred tax debit being a timing difference in nature, as the Bank will not be required to pay tax on future realization, if any, of these receivables, investment etc.		
7.5 Commitments in respect of forward lending	Un-audited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
Commitment against "Repo" transactions		
Purchase and resale agreements	3,414,012	8,878,046
Sale and repurchase agreements	11,616,441	7,156,700
7.6 Commitments in respect of forward purchase / sale of listed equity securities		
Purchase	198,048	389,091
Sale	<u>725,572</u>	<u>586,539</u>

Notes to the Condensed Interim Consolidated Financial Statements (Un-audited)

For the quarter ended March 31, 2008

	Un-audited March 31, 2008 (Rupees in thousand)	Audited December 31, 2007 (Rupees in thousand)
7.7 Commitments in respect of forward exchange contracts		
Purchase	8,546,982	7,691,144
Sale	<u>11,594,471</u>	<u>9,141,067</u>
7.8 Commitments for the acquisition of operating fixed asset	<u>146,629</u>	<u>374,749</u>
7.9 Other Commitments		
Commitments to extend credit	<u>6,741,180</u>	<u>7,950,920</u>
7.10 Bills for collection		
Payable in Pakistan	529,452	819,514
Payable outside Pakistan	<u>8,807,740</u>	<u>9,531,204</u>
	<u>9,335,712</u>	<u>10,350,718</u>
	Quarter ended	Quarter ended
	March 31, 2008	March 31, 2007
	(Rupees in thousand)	(Rupees in thousand)
8. GAIN ON SALE OF INVESTMENTS - Un-audited		
Gain on sale of government securities	140	296
Gain on sale of other investments	<u>73,712</u>	<u>59,687</u>
	<u>73,852</u>	<u>59,983</u>

9. RELATED PARTY TRANSACTIONS

As Army Welfare Trust (AWT) held 50.04% (2007: 49.42%) of the Bank's share capital at the period end, therefore, all subsidiaries and associated undertakings of AWT are related parties of the Bank. Also, the Bank has related party relationships with its directors, key management personnel, entities over which the directors are able to exercise significant influence and employees' funds.

Detail of transactions with related parties and balances with them at the period / year end were as follows.

	(Rupees in thousand)							
			Companies with common directorship, having equity under 20%				Companies with common directorship, having equity under 20%	
	Parent	Directors	Employee Funds'	Parent	Directors	Employee Funds'	Parent	Directors
Balances outstanding at the period / year end	As at March 31, 2008 - Unaudited				As at December 31, 2007 - Audited			
- Advances at the period / year end	-	843	303,454	-	-	1,144	193,454	-
- Deposits at the period / year end	648,246	37,269	352,270	45,031	388,389	13,201	549,912	83,462
- Outstanding commitments and contingent liabilities for irrevocable commitments and contingencies	-	-	18,315	-	-	-	10,733	-
- Investment in shares - at cost	-	-	395,138	-	-	-	723,913	-
- Reimbursable expenses on behalf of Askari Income Fund	-	-	2,822	-	-	-	323	-
- Management fee & commission receivable from Askari income fund	-	-	17,016	-	-	-	15,811	-
- Reimbursable expenses on behalf of Askari Asset Allocation Fund	-	-	335	-	-	-	335	-
- Management fee & commission receivable from Askari Asset Allocation fund	-	-	1,563	-	-	-	1,841	-
Transactions during the period - Unaudited	For the quarter ended March 31, 2008				For the quarter ended March 31, 2007			
- Net mark-up / interest expensed	6,320	341	5,453	271	5,538	32	4,856	347
- Mark-up / interest earned	-	45	5,207	-	-	335	6,751	-
- Contributions to employees' funds	-	-	-	50,787	-	-	-	28,675
- Rent of property / service charges paid	7,891	-	912	-	9,076	-	-	-
- Rent of property / service charges received	-	-	3,749	-	3,341	-	8,164	-
- Insurance premium paid	-	-	7,334	-	-	-	8,695	-
- Insurance claims received	-	-	452	-	-	-	177	-
- Dividend income	-	-	-	-	-	-	1,160	-
- Security services costs	-	-	23,091	-	-	-	14,895	-
- Fee, commission and brokerage income	93	-	55,929	-	86	-	30	-
- Payment / recovery on behalf of / from AIML	-	-	2,896	-	-	-	-	-

Transactions entered into with key management personnel including the Chief Executive as per their terms of employment are excluded from related party transactions.

10. DATE OF AUTHORIZATION

These condensed interim consolidated financial statements were authorized for issue by the Board of Directors on April 28, 2008.

11. GENERAL

11.1 Figures have been rounded off to the nearest thousand of rupees.

11.2 Figures of the previous period have been re-arranged wherever necessary for the purposes of comparison.

President & Chief Executive

Director

Director

Chairman

Branch Network

NORTH REGION

ISLAMABAD - AREA

Aabpara

Plot No.4, Ghousia Plaza,J&T Centre
Shahrah-e-suharwardy, Aabpara, Islamabad
PABX:(051) 2875933-35
Direct: (051)2871520
Fax: (051) 2875936

Beverly Centre, Blue Area

Plot No. 56 G,Beverly Centre,
Jinnah Avenue,Blue Area,Islamabad
PABX: (051) 2814134-36
Direct: (051) 2814132
Fax: (051) 2814137

F-7 Markaz

13-1, F-7 Markaz, Jinnah Super Markaz, Islamabad
PABX: (051) 2654412-15, 9222411, (051) 9222418
Direct: (051) 2654032
Fax: (051)9222415

F-8 Markaz

Kiran Plaza, F-8 Markaz, Islamabad
PABX: (051) 2817182-4
Direct: (051) 2817180
Fax: (051) 2817185

I-9 Industria Area

Plot No. 408, Main Double Road,
Sector I-9/3, Industrial Area, Islamabad
PABX: (051) 4100811-3
Direct: (051) 4100813

Jinnah Avenue

24-d, Rasheed Plaza, Jinnah Avenue,
Blue Area,islamabad
P.O.BOX: 1499.
Direct: (051) 2871144, 2271801
Fax: (051) 2271797

G-8 Markaz

12 H-1, G-8 Markaz,
Islamabad.
PABS: (051) 2282083 - 85
Direct: (051) 2255761,
Fax: (051) 2255761

Chashma

Plot No. 1 Bank Square, Chashma
Barrage Colony, Opposite Paec Chashma
Hospital Main D. I. Khan Road, Distt Mianwali.
PABX: (0459) 241544,241667
Direct: (0459) 241544
Fax: (0459) 242761

RAWALPINDI - I - AREA

AWT Plaza

AWT Plaza, The Mall, Rawalpindi.
P.O.Box 1083, Gram: Askari br
PABX: (051) 9063150, 9273168-72
Direct: (051) 9273178, 9063200
Fax: (051) 9273180

Chakala Scheme-III

18-Commercial Area,
Imran Khan Avenue, Chaklala Scheme - III,Rawalpindi
PABX: (051) 9281097-99
Direct: (051) 5960030
Fax: (051) 9281025

Haider Road

Bilal Plaza, Haider Road Rawalpindi.
PABX: (051) 9272880-3
Direct: (051) 9272885
Fax: (051) 9272886

Peshawar Road

Zahoor Plaza, Peshawar Road, Rawalpindi.
PABX: (051)9272794-99
Direct: (051)9272702
Fax: (051) 9272704

Satellite Town

313-D, Commercial Market,
Satellite Town, Rawalpindi.
PABX: (051) 9290262-5
Direct: (051) 9290244
Fax: (051) 9290270

Wah Cantt.

POF Hotel, The Mall, Wah Cantt.
PABX: (051) 4533272, 4533375
Direct: (051) 4533563

Kamra

Cantonment Board, Mini Plaza, G.T. Road, Kamra.
PABX: (057) 9317393-6
Direct: (057) 9317390
Fax: (057) 9317392

AJ&K

Mirapur (Ak)

Nathia building,Chowk Shaheedan, Mirpur
PABX: (05610) 4545-52
Direct: (05610) 45450
Fax: (05610) 35429
Muzafarabad (AK)
Main Secretariat Road, Muzafarabad.
PABX: (058810) 43387 & 43557
Direct: (058810) 43475
Fax: (058810)43454

Dadyal (AK)

City Centre, Main Bazar, Dadyal, AJ&K.
PABX: (0586) 3044602-03
Direct: (0586) 3044606
Fax: (0586) 3044607

Rawalpindi - II - AREA

Adyala Road

Main Adyala Road, Rawalpindi.
PABX: (051) 5948081-84
Direct: (051) 5948088
Fax: (051) 5948085

College Road

College Road, Rawalpindi.
PABX: (051) 5540234, 5540516
Direct: (051) 5870131
Fax: (051) 5540321

General Headquarters (GHQ)

Near Gate No. 7, GHQ, Rawalpindi.
PABX: (051) 9271739-40, 561-31192
Direct: (051) 9271738
Fax: (051) 5580354

Islamabad

DHA

DHA Mall, jinnah Avenue,
Defence Housing Authority,
Phase - 1, (Margah), Islamabad.
PABX: (051) 5788693-94
Direct: (051) 5788691
Fax: (051)5788695

F-10 Markaz

Block 5-C,F-10 Markaz, Islamabad
P.O.Box : 1324.
PABX: (051) 9073000
Direct: (051) 9267278
Fax: (051) 9267280

F-11 Markaz

Al-Karam Plaza, F-11 Markaz,
Islamabad.
PABX: (051) 2114254-56
Direct: (051) 2114251
Fax: (051) 2114257

Chakwal

Talagang Road, Rawalpindi.
PABX: (0543) 553142-43
Direct: (0543) 551255
Fax: (0543) 601979

Gujar Khan

B-III-360/1, G.T.Road, Gujar Khan.
PABX: (0513) 515671-74
Direct: (0513) 515905
Fax: (0513) 515676

Jhelum

Plot No. 225 & 226, Kohinoor Plaza,
Old G.T. Road, Jhelum Cantt.
PABX: (0544) 720053-55
Direct: (0544) 720051
Fax: (0544) 720060

Kharian

Raza Building, Main G.T. Road,
Kharian
Direct: (0533) 024363

Peshawar - Area**Abbottabad**

Lala Rukh Plaza, Mansehra Road, Abbottabad .
PABX: (0992) 332182-3
Direct: (0992) 332157
Fax: (0992) 332184

Dera Ismail Khan

Kaif GIBahar Building, A.Q Khan Chowk
Circular Road,Dera Ismail Khan,
PABX: (0966) 720180-81
Direct: (0966) 720178
Fax: (0966) 720184

Kohat

Hangu road, Kohat Cantt,
PABX: (0922) 510913-17
Direct: (0922) 510191
Fax: (0992) 510912

Mardan

The Mall, Mardan, P.O.Box:197.
PABX: (0937) 9230501
Direct: (0937) 9230500
Fax: (0937) 9230503

Mingora, Swat

Opposite Park Hotel, Makaan Bagh,
Saidu Sharif Road, Mingora -Swat
PABX: (0946) 713358-59
Direct: (0946) 713356
Fax: (0946) 713361

Nowshera

Taj Building Mian G.T. Road, Nowshera.
PXB:(0923) 9220300-301
Direct:(0923) 9220302
Fax: (0946) 9220304

Haripur

Shahrah-e-Hazara, Haripur.
PXB:(0995) 627128-32
Direct:(0995) 616506
Fax: (0995) 616508

Peshawar**Peshawar Cantt.**

3-7, Fakhr-e-alam Road, Cantt.
Plaza Branch, Peshawar.
P.O.Box: 606.
PABX: (091) 9212433-6
Direct: (091) 271653
Fax: (091) 5276391

Peshwar City

Bank Square, Chowk Yadgar, Peshawar.
PABX: (091) 2561246-7
Direct: (091) 2560156
Fax: (091) 2561245

University Road

Block B, Al Haaj Tower, Jahangirabad, University
Road, Peshawar.
PABX: (091) 9218587-90

Direct: (091) 9218594
Fax: (091) 9218591

CENTRAL REGION**Lahore-I-Area****Baghbanpura**

6/7, Shalimar Link Road, Baghbanpura, Lahore.
PABX: (042) 6830361-63
Direct: (042) 6830360
Fax: (042) 6830367

Circular Road

6/7, Shalimar Link Road, Baghbanpura, Lahore.
PABX: (042) 6830361-63
Direct: (042) 6830360
Fax: (042) 6830367

D.H.A.

324-Z, Defence Housing Authority,
PABX: (042) 5746421-22
Direct: (042) 5726818
Fax: (042) 5732310

D.H.A. Phase-II

Plot No. 63-T, Block CCA, Phase-II C,
DHA, Lahore.
PABX: (042) 5746421-22
Direct: (042) 5896615
Fax: (042) 5746423

Model Town

2-4 Central Commercial Market,Model Town, Lahore .
PABX:(042) 5858562-63
Direct: (042) 5858574
Fax: (042) 5858564

Shad Bagh

Chowk Nakhuda, Umar Din Road,
Wassanpura, Shad Bagh Lahore
PABX: (042) 7289430, 7285343
(042) 6260159
Direct: (042) 7604071
Fax: (042) 6264225

Shah Alam Market

5-C, Fawara Chowk,
Shah Alam Market, Lahore.
PABX: (042) 7642652-54
Direct : (042) 7642650
Fax: (042) 7642656

Township

48/10, B-I, Akbar Chowk, Township,
Lahore - 54770.
PABX: (042) 5140520-22
Direct: (042) 5151279
Fax: (042) 5124222

Tufail Road

12-Tufail Road, Lahore Cantt.
PABX: (042) 9220940-46
Direct: (042) 9220930-31
Fax: (042) 9220947

Park Lane Towers

172, Park Lane Towers, Lahore.
PABX: (042) 6622491-95
Direct: (042) 6622481
Fax: (042) 6622490

Lahore-II-Area**Allama Iqbal Town**

14-Pak Block, Allama Iqbal Town, Lahore.
PABX: (042) 7849926-27
Direct: (042) 7849847
Fax: (042) 7849854

Badami Bagh

165-B, Badami Bagh, Lahore
PABX: (042) 7727601-2
Direct: (042) 7721318
Fax: (042) 7704775

Cavalry Ground

23, Commercial Area,
Cavalry Ground , Lahore.
PABX: (042) 6651290-96
Direct: (042) 6666665
Fax: (042) 6660729

Gulberg

10-E/II, Main Boulevard, Gulberg-III, Lahore
PABX: (042) 5764842-4
(042) 5878431-2, 5877297
Direct: (042) 5760369
Fax: (042) 5760958

M.A. Johar Town

473, Block G-III,
M.A. Johar Town, Lahore .
PABX: (042) 5290434-36
Direct: (042) 5313566
Fax: (042) 5313569

Ravi Road

35-Main Ravi Road Lahore.
PABX: (042) 7700516, 7709873-74
Direct : (042) 7731000
Fax: (042) 7700517

Shahdara

N-127R -70C, Opposite Rustom Sahrab
Cycle Factory, Sheikupura Road,
Shahdara, Lahore
PABX: (042) 7919302-04
Direct: (042) 7919300
Fax: (042) 7919306

Shahrah-E-Aiwan-E-Tijarat

7-A, Shahrah-e- Aiwan-e- Tijarat, Lahore.
PABX: (042) 9203673-77
Direct: (042) 9203081
Fax: (042) 9203351

The Mall

47, Bank Square, The Mall,
(Shahrah-e-Quaid-e-Azam), Lahore
PABX: (042)72118851-5
Direct: (042) 7314196, 7211860
Fax: (042) 7211865

Main Market, Gulberg - II

32-E, Main Market, Gulberg-II, Lahore.
PABX: (042) 5787144-46
Direct: (042) 5787141
Fax: (042) 57871433

Phool Nagar

Plot Khasra No. 1193, Main Multan Road,
Distt. Kasur, Phool Nagar.
PABX: (049) 510437
Direct: (049) 510431
Fax: (049) 510436

FAISALABAD- AREA**Jhang**

Church Road, Saddar, Jhang.
PABX: (047) 7621150, 7610852
Direct: (047) 7623652
Fax: (047) 7621050

OKARA**M.A. Jinnah Road, Okara**

Chak No. 2/42.M.A Jinnah Road
Tehsil & District Okara.
PABX: (044) 2529973-74 & 2529976
Direct: (044) 2550002
Fax: (044) 2550974

Okara Cantt

5/H2, Classic Complex,
Illum Din Shaheed Road, Okara Cantt.
Direct: (044) 2881644
Fax: (044) 2881740

Sahiwal

48/B & B1, High Street Branch, Sahiwal.
PABX: (040) 4467738-39
Direct: (040) 4467748
Fax: (040) 4467746

Sargodha

80-Culb Road, Old Civil Lines, Sargodha
PABX: (048) 3725490, 3725590
Direct: (048) 3722728
Fax: (048) 3725240

Toba Tek Singh

596- Mohallah Chamra Mandi,
Jhang Road, Toba Tek Singh.
PABX: (0462) 516120-1
Direct: (0462) 516131
Fax: (0462) 4364030

FAISALABAD**Khurrianwala**

Jhumra Road, Khurrianwala,
Tehsil Jaranwala, Distt. Faisalabad
Direct: (041) 4000029
Fax: (041) 4364030

Peoples Colony

Peoples Colony, Faisalabad.
PABX: (041) 8739326-7
Direct: (041) 8739323
Fax: (041) 8739321

University Road

University Road, Faisalabad
PABX: (041) 9201008-11
Direct: (041) 9201001
Fax: (041) 9201006

MULTAN - AREA**MULTAN****Abdali Road**

64/A-1, Abdali Road Multan.
PABX: (061) 9201391-94
Direct: (061) 9201399
Fax: (061) 9201395

Bosan Road

Part 1802, Ward No. 10
Bosan Road Multan
PABX: (061) 6510435-37
Direct: (061) 6510434
Fax: (061) 6510438

Bahawalpur

1-Noor Mahal Road, Bahawalpur
PABX: (062) 9255320-22
Direct: (062) 9255325
Fax: (062) 9255324

Burewala

9-C, City Gate Market,
College Road, Burewala.
PABX: (067) 3772206-8
Direct: (067) 3772252
Fax: (067) 3772204

Khanewal

DAHA Plaza, Chowk Markazi
Khanewal.
PABX: (065) 9200274-76, 9200271
Direct: (065) 9200277
Fax: (065) 9200273

Rahim Yar Khan

Ashraf Complex, Model Town,
Rahim Yar Khan.
PABX: (068) 5879851-53
Direct: (068) 5879848
Fax: (068) 5879850

Sadiqabad

78-D, Allama Iqbal Road,
New Town, Sadiqabad.

PABX: (068) 5802377-78

Direct: (068) 5802387

Fax: (068) 5802374

Vehari

13,E Block, Karkhana Bazar, Vehari

PABX: (067) 3366718-9

Direct: (067) 3360727

Fax: (067) 3366720

Channi Goth

Uch Road, Channi Goth, Tehsil Ahmedpur East,
District Bahawalpur.

PABX: (062) 2783008-9

Direct: (062) 2783444

GUJRANWALA- AREA**G.T. Road, Gujranwala**

G.T. Road, Gujranwala

PABX: (055) 9200855-56

(055) 9200861-62

Direct: (055) 9200857

Fax: (055) 9200858

Gujrat

Hassan Plaza, G.T. Road, Gujrat.

PABX: (053) 3530164-5

Direct: (053) 3530178

Fax: (053) 3530179

Jalalpur Bhattian

Ghala Mandi, Jalalpur Bhattian.

PABX: (0547) 501013-14

Direct: (0547) 501012

Fax: (0547) 501015

Sheikhupura

Property No. B-IX-65-44,

Main Lahore-Sargodha Road,

Sheikhupura.

PABX: (056) 3788031 & 3788071

Direct: (056) 3788037

Fax: (056) 3788084

Mandi Bahauddin

Dr. Sakina Rizvi Road,

Mandi Bahauddin.

Cell: (0301) 8642542

Lalamusa

G.T. Road, Lalamusa

PABX: (0537) 519690-91

Direct: (0537) 519694

Fax: (0537) 519693

SIALKOT**Sialkot Cantt.**

Tariq Road, Sialkot Cantt.

PABX: (052) 4299001-03.

Direct: (052) 4299005

Fax: (052) 4299004

Sialkot City.

Paris Road, Sialkot, P.O. Box 2890.

PABX: (052) 4262806-08

Direct: (052) 4265522

Fax: (052) 4265532

SOUTH REGION**KARACHI-I-AREA****Bohra Pir**

Plot No. 22/1, Princess Street,

Bohra Pir, Ranchore Line, Karachi.

PABX: (021) 2744768-69

Direct: (021) 2745961

Fax: (021) 2744779

Cloth Market

Laxmidas Street, Karachi- 74000

PABX: (021) 2472611-5

Direct: (021) 2472607

Fax: (021) 2472605

Jodia Bazar

Abdullah Mansion, Bombay Bazar.

Jodia Bazar, Karachi

PABX: (021) 2474851-55

Direct: (021) 2473498

Fax: (021) 2471224

M.A. Jinnah Road

Survey No 4, Sheet No. RB-7,

Aram Bagh Quarters,

M.A. Jinnah Road, Karachi

PABX: (021) 2217531-34

Direct: (021) 2217490

Fax: (021) 2217494

Marrirrot Road

Rawalpindiwala Building,

Marrirrot Road, Market Quarters, Karachi.

PABX: (021) 2418425-28

Direct: (021) 2418412

Fax: (021) 2418420

New Challi

Abdullah Square Building,

Shahrah-e-Liaquat, New Challi,

Karachi Postal Code 74000

PABX: (021) 2471042-44

Direct: (021) 2471021

Fax: (021) 2471023

North Napier Road

Ishaq Chamber North Napier Road,
Karachi.

PABX: (021) 2549581-2

Direct: (021) 2549588

Fax: (021) 2549585

Saima Trade Tower

I.I. Chundrigar Road, Karachi.

P.O.Box 1096

PABX: (021) 2630731-3

(021) 2624316, 2634610

Direct: (021) 2624714, 2631178

Fax: (021) 2631176

Timber Market

Plot No. LA-7/116, Siddiq Wahab Road,

Timber Market, Lawrence Quarter, Karachi

PABX: (021) 2770784-85, 2770737

Direct: (021) 2770800

Fax: (021) 2770055

Karachi Stock Exchange

Office No. 55 & 56, Old Stock Exchange

Building, Karachi.

PABX: (021) 2446050-51, 2446053-54

Direct: (021) 2446550

Fax: (021) 2446559

Gawadar

Airport Road, Gawadar.

PABX: (0864) 211359-60

Direct: (0864) 211357

Fax: (0864) 211358

KARACHI -II- AREA**Atrium Mall**

249- Staff Lines, Fatima Jinnah Road, Karachi

PABX: (021) 5650953, 5651046

(021) 5651048, 5651091

Direct: (021) 5650940

Fax: (021) 5651207

Badar Commercial

29-C, Badar Commercial Area, Street No. 1

Phase-V, DHA, Karachi- 75500

PABX: (021) 5344175-77

Direct: (021) 5344171

Fax: (021) 5344174

Clifton

Marine Trade Centre, Block-9,
Clifton, Karachi
P.O.Box 13807

PABX: (021) 5868551-4 & 5832916

Direct: (021) 5862868

Fax: (021) 5868555

D H A

Jami Commercial Street No. 11,
Khayaban-e- Ittehad, Defence Housing
Authority, Phase-VII, Karachi.

PABX: (021) 5311760-63

Direct: (021) 5311764

Fax: (021) 5311765

Korangi Industrial Area

Plot No. ST 2/3, Sector 23,

Nain Korangi Road,

Korangi Industrial Area Karachi.

PABX: (021) 5115024-26

Direct: (021) 5115020

Fax: (0221) 5115027

Malir Cantt.

Ordnance Road, Malir Cantt. Karachi.

PABX: (021) 9247871-74

Direct: (021) 9247870

Fax: (021) 9247877

Marston Road

Shafiq Shopping Plaza

Marston Road, Karachi

PABX: (021) 2745722-4

Direct: (021) 2745772

Fax: (021) 2745644

Saddar

Sindh Small Industrial Building,

Regal Chowk, Saddar , Karachi

PABX: (021) 2762840-2, 2741396-7

Direct: (021) 2760506

Fax: (021) 2760992

Khayaban-e-Sehar

Plot No. 2C, Sehar Lane No. 04,

Khayaban-e-Sehar, DHA Phase-VII, Karachi.

PABX: (021) 2762840-2, 2741396-7

Direct: (021) 2760506

Fax: (021) 2760992

KARACHI- III-AREA**Bahadurabad**

Zeenat Terrace, Block No. 3 Bahaduryar

Jang Society, Bahadurabad, Karachi.

PABX: (021) 9232565-68

Direct: (021) 9232569

Fax: (021) 9232574

Federal B Area

Plot No. ST-2/B, Block No. 14,

Al- Siraj Square,

Federal B Area, Karachi,

PABX: (021) 6806091-92

Direct: (021) 6806152

Fax: (021) 6806095

Gabol Town

Plot No. 1 Sector 12-B,

North Karachi Industrial Area,

Karachi - 75850.

PABX: (021) 6950332

Direct: (021) 6950335

Fax: (021) 6950333

Gulistan-e-Jauhar

Asia Pacific Trade Centre,

Rashid Minhas Road.

Karachi P.O.Box 75290

PABX: (021) 4632500-04

Direct: (021)4630166

Fax: (021) 4632505

Gulshan-e-Iqbal

University Road,

Gulshan-e-Iqbal, Karachi

PABX: (021) 9244365-69

Direct: (021)9244361

Fax: (021) 9244370

Hydri North Nazimabad

Plot No. 5F/14-18, Al Burhan Arcade,

Block-E, Barkat -e- Hydri,

North Nazimabad, Karachi.

PABX: (021) 6632904-6

Direct: (021) 6632920

Fax: (021) 6632922

Metrolville

G- 50, Block -3, Metrolville, Karachi,

PABX: (021) 6762532-5

Direct: (021) 6762541

Fax: (021) 6762527

S.I.T.E.

B-17, Estate Avenue, S.I.T.E. Karachi,

Postal Code 75700

PABX: (021) 2585914-17

Direct: (021) 2585911

Fax: (021) 2585525

Shaheed-e-Millat

A/22, Block No.7 & 8, Anum Pride,

K.C.H.S Commercial Area,

Main Shaheed-e-Millat Road ,Karachi.

PABX: (021) 4392875-76 & 4392887

Direct: (021) 4392850

Fax: (021) 4392886

Shahrah-e-Faisal

11-A, Progressive Square, Block 6,

P.E.C.H.S, Karachi.

PABX: (021) 4520026-9

Direct: (021) 4526641

Fax: (021) 4520030

Manghopir

Plot No. ST - 2, Islamia Colony No. 1,

Manghopir, Karachi.

PABX: (021) 6661654, 6697208, 6693844

Direct: (021) 6693385

Fax: (021) 6668209

Tariq Road

Plot No. 299-C & 300-C,

Block No. 2, P.E.C.H.S, Main Tariq Road, Karachi.

PABX: (021) 4301888-95

Direct: (021) 4301887

Fax: (021) 4301896

MAKRO Saddar

148/1, Opposite 603 Workshop,

Mubarak Shaheed Road, Saddar, Karachi

PABX: (021) 2792473-79

Direct: (021) 2792471

Fax: (021) 2792480

HYDERABAD - AREA**Daharki**

1276, Main Road, Zafar Bazar,

Daharki, Distt. Ghotki.

PABX: (0723) 641266

Direct: (0723) 642626

Fax: (0723) 42260

Ghotki

Plot No. D-9, Deh Odher Wali,

Qadirpur Road,

Opposite Town Committee, Ghotki.

PABX: (0723) 600500

Direct: (0723) 600707

Fax: (0723) 600526

Hyderabad**Saddar**

332-333, Saddar Bazar, Hyderabad.

P.O. Box 470.

PABX: (0221) 2783616, 2783618,

(0221) 2784852, 2783615

Direct: (0221) 2783615

Fax: (0221) 2784760

Shahrah-e-Noor**Muhammad Market,**

C.S. Nos. 2611/182611/2

Shahrah-e-Noor Muhammad Market, Hyderabad.

PABX: (022) 2784852, 2783615

(022) 2784852, 2783615

Direct: (022) 2613192

Fax: (022) 2613193

Jacobabad

Ward No. 05, Quaid-e-Azam Road, Jacobabad.

PABX: (0722) 651866-67

Direct: (0722) 652266

Fax: (0722) 650334

Kandhkot

Plot No. 29/1, Tower Road, Kandhkot.

PABX: (0722) 572361 & 572367

Direct: (0722) 571644

Fax: (0722) 573788

Larkana

Bunder Road, Larkana.

PABX: (074) 4053823-24,

(074) 4045381-2

Direct: (074) 4053676

Fax: (074) 4045371

Mirpurkhas

C.S.835, Ward B, M.A Jinnah Road,

Mirpurkhas.

PABX: (0233) 9209031-32

Direct: (0233) 9290333

Fax: (0233) 9290335

Nawabshah

Katchary Road, Nawabshah.

PABX: (0244) 9370460-64

Direct: (0244) 9370466

Fax: (0244) 9370467

Sukkur

Sarafa Bazar, Sukkur.

PABX: (071) 5628267-8

Direct: (071) 5627218

Fax: (071) 5627219

QUETTA - AREA**Cantt.**

Bolan Complex, Chiltan Road,

Quetta Cantt.

PABX: (081) 2882101-102

Direct: (081) 2882105

Fax: (081) 2882100

Hazar Ganji

Fruit Market, Hazar Ganji, Quetta.

PABX: (081) 2460808

Direct: (081) 2460806

Fax: (081) 2460807

M.A. Jinnah Road

M.A Jinnah Road, Quetta.

PABX: (081) 2843751-2

Direct: (081) 2844374

Fax: (081) 2824602

Masjid Road

Cut Piece Gali No. 7,

Cloth Market, Quetta - 87300

PABX: (081) 2824008-09

Direct: (081) 2824004

Fax: (081) 2845227

Meezan Chowk

Liaqat Bazar, Meezan Chowk, Quetta.

PABX: (081) 2668386-87

Direct: (081) 2665985

Fax: (081) 2668389

Satellite Town

Kasi Plaza, Sirkhi Road,

Satellite Town, Quetta.

PABX: (081) 2451535-36

Direct: (081) 2451530

Fax: (081) 2451538

Chaman

Trunch Road, Off Mall Road,

Chaman, (Balochistan).

PABX: (0826) 613330

Direct: (0826) 614447

Fax: (0826) 613331

OVERSEAS OPERATIONS**Bahrain "Wholesale Bank (Branch)"**

P.O. Box 11720, Diplomatic Area,

Manama Kingdom of Bahrain.

PABX: (00973) 17530500

Direct: (00973) 17535439

Fax: (00973) 17532400

ISLAMIC BANKING BRANCHES**ISLAMABAD****Jinnah Avenue**

38 - Zahoora Plaza, Jinnah Avenue,

Bule Area, Islamabad

Direct: (051) 9211467

Fax: (051) 9211476

KARACHI**Jodia Bazar**

Building MR-3/30, Qazi Usman Road,

Near Lal Masjid, Karachi,

PABX: (021) 2410025-29

Direct: (021) 2421145, 2421146

Fax: (021) 2421147

North Nazimabad

Plot No. D-5, Block-L,

North Nazimabad, Karachi.

Direct: (021) 6640972

Fax: (021) 6641390

DHA

106-C, Jami Commercial, Street-11,

Phase VII, Pakistan Defence Officers

Housing Authority, Karachi

PABX: (021) 2003887

Fax: (021) 2003888

LAHORE**Cavalry Ground**

102, Commercial Market,

Cavalry Ground, Lahore.

Direct: (042) 6619651

Fax: (042) 6619660

Gulberg

Plot No. 5-B, Main Gulberg,

Near EFU Building, Jail Road, Lahore.

PABX: (042) 5790603-09

Direct: (042) 5790601

Fax: (042) 5790610

DHA

155, Block Y, Phase-3C, Defence Housing Authority,

Lahore Cantt.

PABX: (042) 5692702-04

Direct: (042) 5692725-30

Fax: (042) 5692798

PESHAWAR**Peshawar Cantt.**

1-2, Cantt, Plaza, Fakhr-e-Alam Road,

Peshawar.

PABX: (091) 9213740-41

Direct: (091) 9213743

Fax: (091) 9313742

RAWALPINDI**Chandani Chowk**

149-B, Chandani Chowk,

Murree Road, Rawalpindi.

PABX: (021) 9291091-4

Direct: (051) 9291095, 9291096

Fax: (051) 9291097

QUETTA**M.A. Jinnah Road**

2-14/2-3, Near Dr. Bano Road, Adjacent

To Ahmed Complex, M.A.Jinnah Road,

Quetta.

PABX: (081) 2820922-23

Direct: (081) 2820910, 2820927

Fax: (081) 2820943

MULTAN**Abdali Road**

Shop No. 3 & 34, Khan Centre,

Abdali Road, Multan.

PABX: (061) 4500263-7

Direct: (061) 4500262

Fax: (061) 4500268

GUJRANWALA**G.T. Road**

BXII-75-III, Near Dim Plaza,

G.T. Road, Gujranwala.

PABX: (055) 9201341-42

Direct: (055) 9201344

Fax: (055) 9201343

FAISALABAD**Kohinoor City**

Plot No. C-11, Square No. 64, Kohinoor City,

Jaranwala Road, Faisalabad.

PABX: (041) 9220623-29

Direct: (041) 9220620

Fax: (041) 9220622

SIALKOT**Paris Road**

Sharif Plaza, Ground Floor,

Paris Road, Sialkot

PABX: (052) 9250161

Fax: (052) 9250164