



Half Yearly Report **2025**



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MCB Islamic Bank Ltd.

باپرکت بینکارے، ہمارے ذمہ داری

ABOUT MCB ISLAMIC BANK

MCB Islamic Bank Limited (the "Bank") is the wholly owned subsidiary of MCB Bank Limited and commenced its operations in 2015 with a nation-wide network of branches.

The aim of MCB Islamic Bank Limited is to be the first choice Shari'ah compliant financial services provider for the customers and to carry out business purely in accordance with Shari'ah principles with full conviction and devotion.

MISSION STATEMENT

- To provide innovative Shari'ah compliant financial solutions and quality services to our customers.
- To maximize returns in Halal manners for our shareholders.
- To nurture an internal environment of qualified professionals and cutting-edge technology.

VISION STATEMENT

To be the leading provider of Shari'ah Compliant Innovative financial products with a focus on service quality and providing superior value for our customers, shareholders, employees and the community.

OUR VALUES

We are Shari'ah driven

Following the Shari'ah we will conduct our activity in a fair, ethical and socially responsible manner.

Dedicated and Dependable

We will build strong, enduring relationships, delivering an experience that delights our customers.

Aspirational

We will be professional and fulfil our commitments, delivering high quality products and services.



MCB Islamic Bank Ltd.

پاڻرڪٽ بئنڪ آف اسلام، ٻيٽڪارڪ، ٻيٽڪارڪ ذمہ دارڪ

CREDIT RATING

Long Term

A+

Short Term

A1

CORPORATE INFORMATION

Board of Directors

Mr. Raza Mansha (Chairman)	Non-Executive Director
Mr. Jawaid Iqbal	Independent Director
Ms. Nabeela Waheed	Independent Director
Mr. Ahmed Ebrahim Hasham	Non-Executive Director
Mr. Ibrahim Shamsi	Non-Executive Director
Mr. Hammad Khalid	Non-Executive Director
Mr. Omair Safdar	Non-Executive Director
Mr. Zargham Khan Durrani	President / CEO

Board Audit Committee

Mr. Jawaid Iqbal	Chairperson
Ms. Nabeela Waheed	Member
Mr. Ibrahim Shamsi	Member
Mr. Omair Safdar	Member
Mr. Hammad Khalid	Member

Human Resource & Remuneration Committee

Mr. Jawaid Iqbal	Chairperson
Mr. Raza Mansha	Member
Mr. Omair Safdar	Member

Risk Management & Portfolio Review Committee

Mr. Omair Safdar	Chairperson
Mr. Ahmed Ebrahim Hasham	Member
Ms. Nabeela Waheed	Member
Mr. Jawaid Iqbal	Member
Mr. Zargham Khan Durrani	Member

Board Evaluation Committee

Ms. Nabeela Waheed	Chairperson
Mr. Hammad Khalid	Member

Business Strategy & Service Quality Review Committee

Mr. Ahmed Ebrahim Hasham	Chairperson
Mr. Ibrahim Shamsi	Member
Mr. Hammad Khalid	Member
Mr. Omair Safdar	Member
Mr. Zargham Khan Durrani	Member

Board I.T. Committee

Mr. Ibrahim Shamsi	Chairperson
Mr. Jawaid Iqbal	Member
Mr. Hammad Khalid	Member
Mr. Zargham Khan Durrani	Member

Shari'ah Board

Prof. Mufti Munib-ur-Rehman	Chairperson
Mufti Syed Sabir Hussain	Resident Shari'ah Board Member
Mufti Nadeem Iqbal	Shari'ah Board Member

Chief Financial Officer

Syed Iftikhar Hussain Rizvi

Company Secretary

Ms. Maimoona Cheema

Head of Internal Audit

Mr. Muhammad Imran Siddique

Legal Advisor

M/s Imtiaz Siddiqui & Associates,
Advocates & Solicitor

Auditors

M/s A.F. Ferguson & Co.,
Chartered Accountants

Registered Office

59-T Block, Phase-II, DHA, Lahore

Website

www.mcbislamicbank.com

Directors' Report to the Members

On behalf of the Board of Directors, we are pleased to present the financial statements of **MCB Islamic Bank Limited** for the half year ended **June 30, 2025**.

Rupees in million			
Statement of Financial Position	30-June-25	31-December-24	Growth
Deposits	255,892	209,109	22%
Total Assets	314,861	307,344	2.4%
Investments – net	152,269	146,596	4%
Islamic Financing – net	111,064	119,353	-7%
Shareholders' Equity (including revaluations)	26,602	25,946	3%

Profit & Loss Account	January – June 2025	January – June 2024	Growth
Operating income	8,094	9,048	-11%
Operating and other expenses	5,633	4,752	19%
Credit loss allowance and write offs – net	-132	-46	2.87 Times
Profit before taxation	2,329	4,250	-45%
Profit after taxation	1,048	2,168	-52%
Basic / diluted earnings per share - Rs.	0.674	1.394	-52%

Performance Review

Despite prevailing macroeconomic and geopolitical challenges, MCB Islamic Bank Limited remained focused on optimizing balance sheet strength, deposit mobilization and operational efficiency. As a result of disciplined execution, the Bank posted a **Profit Before Tax (PBT) of Rs. 2.33 billion and a Profit After Tax (PAT) of Rs. 1.05 billion, compared to Rs. 4.25 billion and Rs. 2.17 billion in the corresponding period last year, Alhamdulillah.** Earnings per share stood at Rs. 0.674, compared to Rs. 1.394.

As of June 30, 2025, the Bank's **total assets** reached **Rs. 314.86 billion (+2.4%)**, while **deposits** increased to **Rs. 255.89 billion (+22%)**, with a healthy **CASA ratio of 85%** and **non-remunerative deposits** comprising **37%**. The investment portfolio stood at Rs. 152.27 billion and Islamic financing – net amounted to Rs. 111.06 billion, reflecting prudent credit risk practices.

Operating income during the period stood at Rs. 8.09 billion, with a net spread of 5.12% and return on earning assets at 11.06%. Operating and other expenses increased by 19% due to branch expansion and infrastructure upgrades. However, the cost base is being actively monitored to preserve profitability.

The Capital Adequacy Ratio (**CAR**) was reported at **18.80%**, comfortably above the regulatory threshold. The Bank remains committed to maintaining strong capital buffers and sound risk management.

Credit Rating

The Pakistan Credit Rating Agency (PACRA) maintained the Bank's long-term credit rating to 'A+' and the short-term at 'A1', with a Stable Outlook.

Economic Review

Pakistan's economic recovery gained traction in the first half of 2025, supported by tight fiscal and monetary policies, stable external accounts and a positive rating trajectory. Year-on-year Inflation fell sharply to **3.2%** in June 2025 and foreign reserves improved to **USD 18.09 billion**. Real GDP is projected to grow by **2.6%** (IMF) and **2.7%** (World Bank) for FY 2025, with favorable remittance flows and improved fiscal performance. The Monetary Policy Committee (MPC) reduced the policy rate

by 100 bps during the half year ended to 11%, while the current real interest rate to be adequately positive on forward-looking basis to sustain the ongoing macroeconomic stability. The KSE-100 Index closed at 125,627 points, marking an increase of 10,500 points since December 2024, reflecting improved investor confidence.

The Islamic banking sector continued to expand with total assets reaching **Rs. 11.51 trillion** and deposits growing to **Rs. 8.42 trillion** as of March 2025. The sector's market share in assets and deposits stood at **21.1%** and **25.4%**, respectively.

Future Outlook

Pakistan's near-term economic outlook remains cautiously optimistic, contingent on sustained reforms and continued macroeconomic discipline, as noted in the IMF Staff Report dated May 17, 2025. Key focus areas include fiscal consolidation, revenue mobilization, energy sector reform and improved governance of state-owned enterprises. While external buffers are strengthening and investor confidence is improving, downside risks remain from global commodity volatility, climate shocks and reform fatigue. With continued policy adherence, real GDP growth is projected to accelerate to **3.6% in FY2026**, reflecting a gradual, broad-based recovery.

Recent SBP amendments in **Profit & Loss Distribution and Pool Management** will enhance transparency in Islamic banking, though short-term pressure on profitability is expected. The Bank is aligning its strategy accordingly.

Appreciation and Acknowledgements

The Board of Directors expresses its sincere appreciation to our customers, shareholders, regulators including the **State Bank of Pakistan, the Securities & Exchange Commission of Pakistan** and the **Shari'ah Board** for their guidance and support. We also acknowledge the dedication and commitment of our employees who continue to drive the Bank's growth under challenging circumstances.

For and on behalf of the Board of Directors



Zargham Khan Durrani
President & CEO
Date : August 04, 2025



Raza Mansha
Chairman

ممبران کے لیے ڈائریکٹرز کی رپورٹ

بورڈ آف ڈائریکٹرز (بورڈ) کی جانب سے، ہم انتہائی مسرت کے ساتھ 30 جون 2025ء کو اختتام پذیر ششماہی کے لیے، ایم سی بی اسلامک بینک لمیٹڈ (بینک) کی مالیاتی اسٹیٹمنٹس پیش کر رہے ہیں۔

ملین روپے

نمو	31 دسمبر 2024	30 جون 2025	مالیاتی اسٹیٹمنٹس کی حیثیت (پوزیشن) :
22%	209,109	255,892	ڈیپازٹس
2.4%	307,344	314,861	کل اثاثہ جات
4%	146,596	152,269	سرمایہ کاری۔ خالص
-7%	119,353	111,064	اسلامی فنانسنگ - خالص
3%	25,946	26,602	حصص یافتگان کی اکیویٹی (سرمایہ) بشمول تخمینہ نو

نمو	جنوری۔ جون 2024	جنوری۔ جون 2025	نفع و نقصان کا اکاؤنٹ :
-11%	9,048	8,094	آپریٹنگ (کاروباری) آمدنی
19%	4,752	5,633	آپریٹنگ (کاروباری) و دیگر اخراجات
2.87	(46)	(132)	کریڈٹ لاس الاؤنس اور رائٹ آف۔ خالص
-45%	4,250	2,329	نفع قبل از ٹیکس
-52%	2,168	1,048	نفع بعد از ٹیکس
-52%	1,394	0.674	بنیادی/تحلیل شدہ نفع / آمدنی فی شیئر (حصص) روپے

کارکردگی کا جائزہ :

موجودہ کلاں معاشی اور جغرافیائی و سیاسی مشکلات کے باوجود، ایم سی بی اسلامک بینک لمیٹڈ اپنی مضبوط بیلنس شیٹ، ڈیپازٹ کی تحریک اور مستعد کاروباری صلاحیت کو بہتر بنانے پر توجہ مرکوز کیے ہوئے ہے۔ نظم و ضبط کی اس قابل قدر عملداری کے نتیجے میں، بینک نے 2.33 بلین روپے کا منافع قبل از ٹیکس اور 1.05 بلین روپے کا منافع بعد از ٹیکس حاصل کیا، الحمد للہ۔ جبکہ، پچھلے سال کی تقابلی مدت کے دوران ان کا شمار بالترتیب 4.25 بلین روپے اور 2.17 بلین روپے پر ہوا تھا، فی حصص آمدنی 1.394 روپے فی حصص کے مقابلے میں 0.674 روپے فی حصص رہی۔

30 جون 2025ء تک بینک کے کل اثاثہ جات 314.86 بلین روپے (+ 2.4%) پر پہنچ گئے۔ جبکہ، ڈیپازٹس بڑھتے ہوئے 255.89 بلین روپے (+ 22%) پر درج ہوئے۔ اس کے ساتھ کاسا کی شرح کا تناسب 85 فیصد کی مضبوط سطح پر

ہوا اور غیر پیداواری ڈیپازٹس کا تناسب 37 فیصد پر شمار ہوا۔ سرمایہ کاری کا پورٹ فولیو 152.27 بلین روپے پر جا پہنچا اور اسلامک فنانسنگ (خالص) 111.06 بلین روپے پر درج ہوئی جو کہ، دانشمندانہ کریڈٹ رسک پریکٹسز کی عکاسی کرتی ہے۔

اس مدت کے دوران، کاروباری آمدنی 8.09 بلین روپے پر درج ہوئی۔ جس میں خالص سپریڈ 5.12 فیصد رہا اور پیداواری اثاثہ جات کی آمدنی کی شرح 11.06 فیصد پر ریکارڈ کی گئی۔ کاروباری اور دیگر اخراجات میں برانچوں کی وسعت اور ڈھانچہ جاتی اپ گریڈز (اصلاحات) کے باعث 19 فیصد کا اضافہ ہوا۔ تاہم، منافع کو برقرار رکھنے کے لیے لاگت کی موثر اور فعال طریقے سے نگرانی کی جاتی رہی ہے۔ سرمائے کی معقولیت کی شرح 18.80 فیصد پر رپورٹ ہوئی جو کہ اپنی ضوابطی حد سے نمایاں طور پر بلند ہے۔ بینک توانا کیپٹل بفرز (سرمائے کی دستیابی) اور خدشات کے مضبوط انتظام کو برقرار رکھنے کے عزم کا اعادہ کیئے ہوئے ہے۔

کریڈٹ ریٹنگ :

پاکستان کریڈٹ ریٹنگ ایجنسی (پاکرا) نے ایک مستحکم پیش بینی کے ساتھ بینک کی طویل المدت کریڈٹ ریٹنگ کو A+ (اے پلس) اور قلیل المدت کی ریٹنگ کو A1 (اے ون) کی سطح پر برقرار رکھا ہے۔

معاشی جائزہ :

سال 2025ء کی پہلی ششماہی میں کڑی ضوابطی اور مالیاتی پالیسیوں، مستحکم بیرونی اکاؤنٹس اور مثبت ریٹنگ کے رجحان کی بدولت، پاکستان کی معاشی بحالی میں اضافہ دیکھا گیا۔ سال بہ سال کی بنیاد پر افراط زر تیزی سے کم ہوتے ہوئے جون 2025ء میں 3.2 فیصد پر آگیا اور غیر ملکی زرمبادلہ کے ذخائر بہتر ہوتے ہوئے 18.09 بلین امریکی ڈالر پر درج ہوئے۔ مالی سال 2025ء کے لیے حقیقی جی ڈی پی کی شرح 2.6 فیصد (آئی ایم ایف) اور 2.7 فیصد (عالمی بینک) تک بڑھنے کی توقع کی جا رہی ہے۔ جس میں ترسیلات زر کے مثبت بہاؤ اور بہتر مالیاتی کارکردگی شامل ہے۔ مانیٹری پالیسی کمیٹی (ایم پی سی) نے پالیسی ریٹ میں اس ششماہی کے دوران 100 بی پی ایس کی کمی کرتے ہوئے، اس کی شرح کو 11 فیصد پر مقرر کیا ہے۔ جبکہ، کلاں معاشی استحکام میں بہتری کے اس جاری رجحان کو پائیدار بنانے کے لیے موجودہ حقیقی انٹرسٹ ریٹ کو مستقبل کی بنیاد پر مزید مثبت ہونا چاہیے۔ کے ایس ای - 100 انڈیکس دسمبر 2024ء سے 10,500 پوائنٹس کے اضافے کے ساتھ 125,627 پوائنٹس پر بند ہوا جو کہ سرمایہ کاروں کے بڑھتے اعتماد کا مظہر ہے۔

اسلامک بینکاری کا شعبہ اپنی وسعت کو جاری رکھے ہوئے ہے جس میں مارچ 2025ء تک کل اثاثہ جات 11.51 ٹریلین روپے پر جا پہنچے اور ڈیپازٹس بڑھتے ہوئے 8.42 ٹریلین روپے پر شمار ہوئے۔ اثاثہ جات اور ڈیپازٹس میں اس شعبے کا مارکیٹ شیئر بالترتیب 21.1 فیصد اور 25.4 فیصد رہا۔

مستقبل کی پیش بینی :

آئی ایم ایف کی سٹاف رپورٹ مورخہ 17 مئی 2025ء کے مطابق پاکستان کی قریبی مدت کی معاشی پیش بینی محتاط طور پر پُر امید ہے اور اس کا انحصار پائیدار اصلاحات اور جاری کلاں معاشی نظم و ضبط پر ہے۔ اہم توجہ طلب شعبوں میں مالیاتی جامعیت، محصولات کو متحرک کرنا، توانائی کے شعبے میں اصلاحات اور حکومتی ملکیتی اداروں میں بہتر گورنس شامل ہیں۔ اگرچہ، بیرونی بفرز مضبوط ہو رہے ہیں اور سرمایہ کاروں کے اعتماد میں بھی اضافہ دیکھا جا رہا ہے، تاہم، عالمی اجناس کے اُتار و چڑھاؤ، ماحولیاتی خدشات اور اصلاحات کے طویل عمل سے جڑے خطرات اپنی جگہ پر برقرار ہیں۔ موجودہ پالیسی کی پاسداری کرتے ہوئے مالی سال 2026ء میں حقیقی جی ڈی پی کی نمو کی شرح بڑھتے ہوئے 3.6 فیصد کی سطح پر توقع کی جا رہی ہے۔ جو کہ، ایک بتدریج اور وسیع البہا و بحالی کا پیش خیمہ ہے۔

پرافٹ اینڈ لاس ڈسٹری بیوشن (نفع و نقصان کی تقسیم) اور پول منیجمنٹ میں اسٹیٹ بینک آف پاکستان کی جانب سے کی گئی حالیہ ترامیم کی بدولت اسلاک بینکنگ میں مزید شفافیت پیدا ہوئی ہے۔ تاہم، قلیل مدت میں منافع پر اس حوالے دباؤ دیکھا جاسکتا ہے۔ بینک اپنی حکمت عملی میں اس کے تناظر میں مطابقت پیدا کر رہا ہے۔

تسلیم و تحسین:

بورڈ آف ڈائریکٹرز اپنے معزز صارفین، شیئر ہولڈرز اور ریگولیٹرز (انضباطی اداروں) بشمول اسٹیٹ بینک آف پاکستان، سیکورٹی اینڈ ایکسچینج کمیشن آف پاکستان اور شریعہ بورڈ کا انکی معاونت اور رہنمائی پر تہ دل سے مشکور ہیں۔ علاوہ ازیں، ہم اپنے ملازمین کی خدمات، ان تھک محنت اور عزم کا پُر خلوص اعتراف کرتے ہیں جو مشکل کاروباری ماحول میں بھی بینک کی ترقی کو جاری رکھے ہوئے ہیں۔

منجانب و برائے بورڈ آف ڈائریکٹرز:



رضوانہ

چیئر مین



ضرعام خان دُرانی

پریزیڈنٹ / سی ای او

04 اگست 2025ء

INDEPENDENT AUDITOR'S REVIEW REPORT
To the members of MCB Islamic Bank Limited
Report on review of Interim Financial Statements
Introduction

We have reviewed the accompanying condensed interim statement of financial position of MCB Islamic Bank Limited ("the Bank") as at June 30, 2025 and the related condensed interim statement of profit and loss account, the condensed interim statement of comprehensive income, condensed interim statement of changes in equity, and condensed interim cash flow statement, and notes to the financial statements for the six-month period then ended (here-in-after referred to as the "interim financial statements"). Management is responsible for the preparation and presentation of these interim financial statements in accordance with accounting and reporting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial statements 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 interim financial statements are not prepared, in all material respects, in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting.

Other Matter

Pursuant to the requirement of Section 237 (1) (b) of the Companies Act, 2017, only cumulative figures for the half year, presented in the second quarter accounts are subject to a limited scope review by the statutory auditors of the Bank. Accordingly, the figures of the condensed interim statement of profit and loss account and condensed interim statement of comprehensive income and notes thereto for the three months period ended June 30, 2025 and June 30, 2024 have not been reviewed by us.

The engagement partner on the review resulting in this independent auditor's report is **Hammad Ali Ahmad**.



A.F. Ferguson & Co.,
Chartered Accountants
Lahore

Date: August 28, 2025

UDIN: RR202510092MLh5iRqST

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•KARACHI•LAHORE•ISLAMABAD



MCB Islamic Bank Ltd.

بائپرکتے بینکارے، ہمارے ذمہ دارے

CONDENSED INTERIM FINANCIAL STATEMENTS

**CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025**

		(Unaudited) June 30, 2025	(Audited) December 31, 2024
	Note	Rupees in thousands	
ASSETS			
Cash and balances with treasury banks	8	20,289,585	18,114,511
Balances with other banks	9	3,413,843	962,093
Due from financial institutions	10	2,999,785	2,000,000
Investments - net	11	152,269,351	146,596,201
Islamic financing and related assets - net	12	111,064,265	119,353,143
Property and equipment	13	5,886,805	5,191,117
Right-of-use assets	14	2,186,090	2,355,818
Intangible assets	15	1,356,582	1,044,088
Deferred tax assets	16	1,136,809	30,797
Other assets	17	14,258,360	11,695,860
		314,861,475	307,343,628
LIABILITIES			
Bills payable	19	2,964,689	11,594,493
Due to financial institutions	20	17,767,920	48,422,293
Deposits and other accounts	21	255,892,327	209,108,581
Lease liabilities	22	2,907,177	3,018,262
Subordinated debts		-	-
Deferred tax liabilities	16	-	-
Other liabilities	23	8,726,916	9,253,993
		288,259,029	281,397,622
NET ASSETS		26,602,446	25,946,006
REPRESENTED BY			
Share capital	24	15,550,000	15,550,000
Reserves	25	2,485,869	2,276,220
Surplus on revaluation of assets - net of tax	26	1,084,101	1,517,729
Unappropriated profit		7,482,476	6,602,057
		26,602,446	25,946,006
CONTINGENCIES AND COMMITMENTS	27		

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.



Syed Iftikhar Hussain Rizvi
Chief Financial Officer



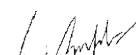
Zargham Khan Durrani
President / Chief Executive



Hammad Khalid
Director



Jawaid Iqbal
Director



Omair Safdar
Director



MCB Islamic Bank Ltd.

بائیکت بینکار، ہمارے ذمہ داری

CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UNAUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

Note	Quarter Ended		Half Year Ended	
	April 1, 2025 to June 30, 2025	April 1, 2024 to June 30, 2024 (Restated)	January 1, 2025 to June 30, 2025	January 1, 2024 to June 30, 2024 (Restated)
Rupees in thousands				
Profit / return earned	28 7,721,085	12,211,354	15,677,078	23,927,377
Profit / return expensed	29 4,208,155	7,973,666	8,485,419	15,494,627
Net profit / return	3,512,930	4,237,688	7,191,659	8,432,750
OTHER INCOME				
Fee and commission income	30 311,074	235,955	584,443	462,013
Dividend income	3,731	-	17,510	-
Foreign exchange income	107,966	64,183	204,836	56,165
Gain / (loss) on securities	31 (34,887)	(3,184)	9,125	(5,484)
Other income	32 43,502	49,734	86,257	102,995
Total other income	431,386	346,688	902,171	615,689
Total income	3,944,316	4,584,376	8,093,830	9,048,439
OTHER EXPENSES				
Operating expenses	33 2,925,602	2,563,418	5,575,828	4,662,732
Workers welfare fund	22,077	40,934	52,602	89,498
Other charges	34 688	5	4,945	222
Total other expenses	2,948,367	2,604,357	5,633,375	4,752,452
Profit before credit loss allowance	995,949	1,980,019	2,460,455	4,295,987
Credit loss allowance and write offs - net	35 (18,113)	(3,305)	131,870	45,695
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	1,014,062	1,983,324	2,328,585	4,250,292
Taxation	36 579,323	971,290	1,280,342	2,082,211
PROFIT AFTER TAXATION	434,739	1,012,034	1,048,243	2,168,081
-----Rupees-----				
Basic and diluted earnings per share	37 0.280	0.651	0.674	1.394

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

Syed Iftikhar Hussain Rizvi
Chief Financial Officer

Zargham Khan Durrani
President / Chief Executive

Hammad Khalid
Director

Jawaid Iqbal
Director

Omair Safdar
Director



MCB Islamic Bank Ltd.

بائپرکتے بینکارے، ہمارے ذمہ دارے

CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	Quarter Ended		Half Year Ended	
	April 1, 2025 to June 30, 2025	April 1, 2024 to June 30, 2024 (Restated)	January 1, 2025 to June 30, 2025	January 1, 2024 to June 30, 2024 (Restated)
	Rupees in thousands			
Profit after taxation for the period	434,739	1,012,034	1,048,243	2,168,081
Other comprehensive (loss) / income				
Items that may be reclassified to profit and loss account in subsequent periods:				
Movement in surplus/(deficit) on revaluation of debt investments through FVTOCI- net of tax	317,589	(55,778)	(449,616)	(231,372)
Items that will not be reclassified to profit and loss account in subsequent periods:				
Movement in surplus on revaluation of equity investments through FVTOCI- net of tax	57,813	-	57,813	-
Total comprehensive income for the period	810,141	956,256	656,440	1,936,709

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

Syed Iftikhar Hussain Rizvi
Chief Financial Officer

Zargham Khan Durrani
President / Chief Executive

Hammad Khalid
Director

Jawaid Iqbal
Director

Omair Safdar
Director

**CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025**

	Share Capital	Statutory Reserve	Surplus / (deficit) on revaluation of		Unappropriated profit	Total
			Investments	Property & Equipment		
Balance as at December 31, 2023 (Audited)	15,550,000	1,428,486	468,091	466,553	4,123,122	22,036,252
Impact of adoption of IFRS 9						
Expected Credit Loss (ECL) - net of tax	-	-	3,371	-	(914,094)	(910,723)
Restated Balance under IFRS 9 as at December 31, 2023	15,550,000	1,428,486	471,462	466,553	3,209,028	21,125,529
Total comprehensive income / (loss) for the half year ended June 30, 2024 - net of tax						
Profit for the half year ended June 30, 2024 - Restated	-	-	-	-	2,168,081	2,168,081
Other comprehensive loss	-	-	(231,372)	-	-	(231,372)
	-	-	(231,372)	-	2,168,081	1,936,709
Transfer to statutory reserve - Restated	-	433,616	-	-	(433,616)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(1,111)	1,111	-
Balance as at June 30, 2024 (Unaudited)	15,550,000	1,862,102	240,090	465,442	4,944,604	23,062,238
Total comprehensive income / (loss) for the six months period ended December 31, 2024 - net of tax						
Profit after taxation for the six months period ended December 31, 2024	-	-	-	-	2,070,035	2,070,035
Other comprehensive income / (loss)	-	-	819,038	(5,305)	-	813,733
	-	-	819,038	(5,305)	2,070,035	2,883,768
Transfer to statutory reserve	-	414,118	-	-	(414,118)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(1,536)	1,536	-
Balance as at December 31, 2024 (Audited)	15,550,000	2,276,220	1,059,128	458,601	6,602,057	25,946,006
Total comprehensive income / (loss) for the half year ended June 30, 2025 - net of tax						
Profit after taxation for the half year ended June 30, 2025	-	-	-	-	1,048,243	1,048,243
Movement in surplus on revaluation of equity investments through FVTOCI- net of tax	-	-	57,813	-	-	57,813
Movement in deficit on revaluation of debt instruments through FVTOCI- net of tax	-	-	(449,616)	-	-	(449,616)
	-	-	(391,803)	-	1,048,243	656,440
Transfer to statutory reserve	-	209,649	-	-	(209,649)	-
Surplus realised on disposal of investments in equity investments through FVTOCI - net of tax	-	-	(40,780)	-	40,780	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit in respect of incremental depreciation - net of tax	-	-	-	(1,045)	1,045	-
	-	-	-	-	-	-
Balance as at June 30, 2025 (Unaudited)	15,550,000	2,485,869	626,545	457,556	7,482,476	26,602,446

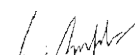
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Syed Iftikhar Hussain Rizvi
Chief Financial Officer


Zargham Khan Durrani
President / Chief Executive


Hammad Khalid
Director


Jawaid Iqbal
Director


Omair Safdar
Director

**CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025**

	Note	June 30, 2025	June 30, 2024 (Restated)
Rupees in thousands			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		2,328,585	4,250,292
Less: Dividend income		(17,510)	-
		<u>2,311,075</u>	<u>4,250,292</u>
Adjustments			
Net Profit / return		(7,393,744)	(8,605,162)
Depreciation on property & equipment	33	391,006	277,633
Depreciation on right-of-use assets	33	357,965	289,711
Depreciation on ijarah assets under IFAS 2		172,785	192,937
Amortization	33	52,901	100,550
Unwinding of liability against right of use assets	29	202,085	172,412
Credit loss allowance and write offs - net	35	131,870	45,695
Unrealized (gain) / loss on forward foreign exchange contracts - net		(142,888)	38,677
Gain on sale of fixed assets - net	32	(528)	(1,308)
Unrealised (gain) / loss on revaluation of FVTPL securities	31	(2,145)	4,181
Unrealised loss on revaluation of FVTPL securities		-	3,184
Gain on sale of securities - net	31	(6,980)	(1,881)
		<u>(6,237,673)</u>	<u>(7,483,371)</u>
		<u>(3,926,598)</u>	<u>(3,233,079)</u>
(Increase) / decrease in operating assets			
Due from financial institutions		(1,000,000)	(5,999,883)
Securities classified as FVTPL		6,722	1,996,619
Islamic financing and related assets		8,023,744	(13,651,822)
Other assets (excluding advance taxation)		(4,162,600)	(263,891)
		<u>2,867,866</u>	<u>(17,918,977)</u>
Increase / (decrease) in operating liabilities			
Bills payable		(8,629,804)	(383,685)
Due to financial institutions		(30,655,087)	(13,983,438)
Deposits		46,783,746	47,565,486
Other liabilities (excluding current taxation)		(64,427)	(852,219)
		<u>7,434,428</u>	<u>32,346,144</u>
		<u>6,375,696</u>	<u>11,194,088</u>
Profit / return received		17,213,036	22,347,244
Profit / return paid		(8,851,263)	(13,479,478)
Income tax paid		(1,651,442)	(3,683,680)
Net cash flow generated from operating activities		<u>13,086,027</u>	<u>16,378,174</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net investments in securities classified as FVTOCI		(6,526,693)	(6,229,244)
Net divestments in amortised cost securities		2,234	8,001,755
Dividends received		17,510	-
Investments in property and equipment	13.2	(1,086,982)	(1,003,485)
Disposal of property and equipment		816	1,521
Investments in intangible assets	15.1	(365,395)	(643,264)
Net cash flow (used in) / generated from investing activities		<u>(7,958,510)</u>	<u>127,283</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use asset		(501,407)	(439,274)
Net cash flow used in financing activities		<u>(501,407)</u>	<u>(439,274)</u>
Increase in cash and cash equivalents during the period		<u>4,626,110</u>	<u>16,066,183</u>
Cash and cash equivalents at the beginning of the period		19,076,604	22,332,480
Cash and cash equivalents at the end of the period	38	<u>23,702,714</u>	<u>38,398,663</u>

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.



Syed Iftikhar Hussain Rizvi
Chief Financial Officer



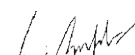
Zargham Khan Durrani
President / Chief Executive



Hammad Khalid
Director



Jawaid Iqbal
Director



Omair Safdar
Director

**NOTES TO AND FORMING PART OF THESE CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025**

1 STATUS AND NATURE OF BUSINESS

- 1.1** MCB Islamic Bank Limited (the Bank) was incorporated in Pakistan on May 15, 2014 as an unlisted public limited company under the Companies Act, 2017 (previously Companies Ordinance, 1984) to carry out the business of an Islamic Commercial Bank in accordance and in conformity with the principles of Islamic Shari'ah and in accordance with regulations and guidelines of the State Bank of Pakistan. The Securities and Exchange Commission of Pakistan granted "Certificate of Commencement of Business" to the Bank on January 30, 2015. The Bank is a wholly owned subsidiary of MCB Bank Limited (MCB).
- 1.2** The State Bank of Pakistan (SBP) granted a "Certificate of Commencement of Banking Business" to the Bank on September 14, 2015 under Section 27 of the Banking Companies Ordinance, 1962. The Bank formally commenced operations as a scheduled Islamic Commercial Bank with effect from October 15, 2015 upon receiving notification in this regard from SBP under section 37 of the State Bank of Pakistan Act, 1956. Currently, the Bank is engaged in corporate, commercial, consumer, micro finance, investment and retail banking activities.
- 1.3** The Bank is operating through 306 branches including 2 sub branches in Pakistan (December 31, 2024: 303 branches including 2 sub branches). The Registered office of the Bank is situated at 59 Block T, Phase II, DHA, Lahore Cantt and Principal Office is situated at 14-A Main Jail Road, Gulberg, Lahore.
- 1.4** Pakistan Credit Rating Agency (PACRA) has maintained our the Bank's medium to long-term rating to "A+" and short-term rating as "A 1" with stable outlook.

2 BASIS OF PRESENTATION

- 2.1** These condensed interim financial statements have been prepared in conformity with the format of interim financial statements prescribed by the State Bank of Pakistan (SBP) vide BPRD Circular No. 2 dated February 09, 2023.
- 2.2** The Bank provides financing through Shari'ah compliant financing products mainly through Murabaha, Istisna, Salam, Ijarah, Diminishing Musharaka and Running Musharaka. The Bank also provides refinance facilities under various refinance schemes of the State Bank of Pakistan including Islamic Export Refinance Scheme.
- 2.3** The purchases and sales arising under these arrangements are not reflected in these condensed interim financial statements as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon. The income on such Islamic financing is recognised in accordance with the principles of Islamic Shari'ah and in accordance with regulations and guidelines of the State Bank of Pakistan. However, income, if any, received which does not comply with the principles of Islamic Shari'ah is recognised as charity payable if so directed by the Shari'ah Board of the Bank.

3 STATEMENT OF COMPLIANCE

- 3.1** These condensed interim financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of:
- International Accounting Standard (IAS) 34 "Interim Financial Reporting" and International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) as are notified under the Companies Act, 2017.
 - Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Act, 2017;
 - Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017;
 - Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ with the requirements of IAS 34, IFRS or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives shall prevail.

The SBP has deferred the applicability of International Accounting Standard (IAS) 40, 'Investment Property' for banking companies through BSD Circular Letter No. 10 dated August 26, 2002 till further instructions. Further, the SECP has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' on banks through its notification S.R.O 411(I)/2008 dated April 28, 2008. The State Bank of Pakistan through BPRD Circular No. 04 of 2015 dated February 25, 2015 has deferred the applicability of Islamic Financial Accounting Standard-3 for Profit and Loss Sharing on Deposits (IFAS-3) issued by the Institute of Chartered Accountants of Pakistan (ICAP) and notified by the SECP, vide their SRO No. 571 of 2013 dated June 12, 2013 for Institutions offering Islamic Financial Services (IIFS). Accordingly, the requirements of these standards have not been considered in the preparation of these condensed interim financial statements.

The disclosures made in these condensed interim financial statements have been limited based on a format prescribed by the SBP vide BPRD Circular Letter No. 2 dated February 09, 2023 and the requirements of IAS 34 "Interim Financial Reporting". They do not include all the information and disclosures required in preparation of annual financial statements, and should be read in conjunction with the annual audited financial statements for the year ended December 31, 2024.

The Bank believes that there is no significant doubt on the Bank's ability to continue as a going concern. Therefore, the condensed interim financial statements have been prepared on a going concern basis.

3.2 Standards, interpretations of and amendments to accounting and reporting standards that are effective in the current period

There are certain new and amended standards, issued by International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Bank's accounting periods beginning on or after January 1, 2025 but are considered not to be relevant or do not have any material effect on the Bank's operations and therefore are not detailed in these financial statements.

3.3 Standards, interpretations of and amendments to approved accounting standards that are not yet effective

There are certain new and amended standards, issued by International Accounting Standards Board (IASB), interpretations and amendments that are mandatory for the Bank's accounting periods beginning on or after January 01, 2025 but are considered not to be relevant or will not have any material effect on the Bank's financial statements except for:

- the new standard - IFRS 18 'Presentation and Disclosure in Financial Statements' (IFRS 18) (published in April 2024) with applicability date of January 1, 2027 by IASB. IFRS 18 is yet to be adopted in Pakistan. IFRS 18 when adopted and applicable shall impact the presentation of 'Statement of Profit and Loss Account' with certain additional disclosures in the financial statements.

4 BASIS OF MEASUREMENT

4.1 Accounting convention

These condensed interim financial statements have been prepared under the historical cost convention, except that certain classes of fixed assets are stated at revalued amounts and certain investments, foreign currency balances and commitments in respect of certain foreign exchange contracts have been marked to market and carried at fair value in accordance with the requirements of the SBP. In addition, obligations in respect of lease liabilities are carried at present value and right-of-use assets which are initially measured at an amount equal to the corresponding lease liability and depreciated over the respective lease terms.

4.2 Functional and presentation currency

These condensed interim financial statements are presented in Pakistani Rupees, which is the Bank's functional and presentation currency. The amounts are rounded off to the nearest thousand rupees except as stated otherwise.

4.3 Measurement of fair values

The Bank has an established control framework with respect to the measurement of fair values. The management regularly reviews significant observable and unobservable inputs and valuation adjustments. Fair values are categorized into different levels in a fair value hierarchy based on the inputs used in the valuation techniques. The valuation of financial assets and financial liabilities are categorized and disclosed in note 39.

5 CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

The significant judgments made by management in applying its accounting policies and the key sources of estimation uncertainty were the same as those applied to the financial statements of the Bank for the year ended December 31, 2024.

6 MATERIAL ACCOUNTING POLICIES INFORMATION

The accounting policies adopted in the preparation of these condensed interim financial statements are consistent with those applied in the preparation of the financial statements of the Bank for the year ended December 31, 2024 except for change mentioned below.

6.1 The Bank had adopted IFRS 9 effective from January 01, 2024 with modified retrospective approach for restatement permitted under IFRS 9. The cumulative impact of initial application amounting to Rs. 8.640 million was recorded as an adjustment to equity at the beginning of the previous accounting period.

The Bank, in compliance with extended timelines prescribed in SBP's BPRD Circular Letter No. 16 dated July 29, 2024, and BPRD Circular Letter No. 01 dated January 22, 2025, had incorporated certain IFRS 9 related impacts in the last quarter of 2024. Therefore the condensed interim statement of profit and loss account (un-audited) for the half year ended June 30, 2024 has been restated to incorporate these impacts. The details are tabulated below:

Head	Impact	Rupees in '000	Description
Mark-up / return / interest earned	Increase	189,641	Fair value impact of subsidised Islamic Financing
Mark-up / return / interest earned	Increase	106,737	Fair value impact of staff loans
		296,378	
Mark-up / return / interest expensed	Increase	200,470	Fair value impact of subsidised borrowings
Operating expenses	Increase	106,737	Fair value impact of staff loans
		307,207	
Net Impact		(10,829)	

- 6.2** The State Bank of Pakistan (SBP), through BPRD Circular Letter No. 16 dated July 19, 2024 and BPRD Circular Letter No. 01 dated January 22, 2025, has introduced amendments and provided clarifications on the implementation timelines of IFRS 9 to address industry concerns and ensure compliance. These circulars offer guidance on the measurement of unquoted equity securities, modification accounting and the maintenance of general provisions beyond Expected Credit Losses (ECL).

In accordance with the directives outlined in the aforementioned circulars, the Bank has incorporated the prescribed treatment in these financial statements. Furthermore, SBP has permitted Islamic Banking Institutions (IBIs) to continue applying Islamic Financial Accounting Standards (IFAS) 1 and 2 for revenue recognition where applicable, while maintaining the existing accounting methodology for other Islamic products until further instructions are issued. Had IFRS 9 been fully adopted, the financial impact on the Bank would have amounted to Rs. 1,029 million.

Income on performing loans and debt securities is recognized on a time proportion basis or using the effective interest rate (EIR) method, in accordance with contractual terms and as permitted by SBP. However, through letter No. BPRD/RPD/822456/25 dated January 22, 2025, SBP has granted specific approval to the Bank for a deferred implementation of the EIR methodology.

7 FINANCIAL RISK MANAGEMENT

The financial risk management objectives and policies adopted by the Bank are consistent with those disclosed in the financial statements for the year ended December 31, 2024.

			(Unaudited)	(Audited)
			June 30, 2025	December 31, 2024
8	CASH AND BALANCES WITH TREASURY BANKS	Note	Rupees in thousands	
	In hand			
	- local currency		4,901,143	4,136,600
	- foreign currencies		450,233	711,238
			5,351,376	4,847,838
	With the State Bank of Pakistan in			
	- local currency current account		11,759,394	12,029,270
	- foreign currency current accounts			
	cash reserve account	8.2	366,340	359,608
	special cash reserve account	8.3	422,809	428,967
	USD clearing account		815,720	63,223
			1,604,869	851,798
	With National Bank of Pakistan in			
	- local currency current account		1,588,297	401,311
	Prize bonds	8.4	-	615
	Less: Credit loss allowance held against cash and balances with treasury banks		(14,351)	(16,321)
	Cash and balances with treasury banks - net of credit loss allowance		20,289,585	18,114,511

8.1 CASH AND BALANCES WITH TREASURY BANKS- Particulars of credit loss allowance

(Unaudited)		(Audited)	
June 30, 2025		December 31, 2024	
Cash and Balance with Treasury Banks	Credit loss allowance held	Cash and Balance with Treasury Banks	Credit loss allowance held
Rupees in thousands			
Domestic			
Impact of adoption of IFRS 9	-	-	(17,928)
Performing Stage 1	1,604,869	851,798	1,607
Under performing Stage 2	-	-	-
Non-performing Stage 3			
Substandard	-	-	-
Doubtful	-	-	-
Loss	-	-	-
	1,604,869	851,798	(16,321)

- 8.2** As per BSD Circular No. 15 dated June 21, 2008, cash reserve of 5% is required to be maintained with the SBP on deposits held under the New Foreign Currency Accounts Scheme (FE-25 deposits). This account is non-remunerative in nature.
- 8.3** Special Cash Reserve of 6% is required to be maintained with the SBP on FE-25 deposits as specified in BSD Circular No. 15 dated June 21, 2008. This account is non-remunerative in nature.
- 8.4** These represent the national prize bonds received from customers for onward surrendering to SBP. The Bank, as a matter of Shari'ah principle, does not deal in prize bonds.

		(Unaudited) June 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
9	BALANCES WITH OTHER BANKS		
	Note		
In Pakistan			
- current account		78,680	26,007
- deposit account		128,902	1,629
Outside Pakistan			
- current account		3,253,387	937,692
Less: Credit loss allowance held against balances with other banks	9.1	(47,126)	(3,235)
Balances with other banks - net of credit loss allowance		3,413,843	962,093

9.1 Balances with other banks- Particulars of credit loss allowance

(Unaudited)		(Audited)	
June 30, 2025		December 31, 2024	
Balances with other banks	Credit loss allowance held	Balances with other banks	Credit loss allowance held
Rupees in thousands			
Domestic			
Impact of adoption of IFRS 9	-	-	(4,025)
Performing Stage 1	3,460,969	965,328	790
Under performing Stage 2	-	-	-
Non-performing Stage 3			
Substandard	-	-	-
Doubtful	-	-	-
Loss	-	-	-
	3,460,969	965,328	(3,235)

		(Unaudited) June 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
10	DUE FROM FINANCIAL INSTITUTIONS		
	Note		
Musharaka arrangements		3,000,000	2,000,000
Less: Credit loss allowance held against due from financial institution	10.1	(215)	-
		2,999,785	2,000,000

10.1 Due from Fls- Particulars of credit loss allowance

(Unaudited)		(Audited)	
June 30, 2025		December 31, 2024	
Due from Fls	Credit loss allowance held	Due from Fls	Credit loss allowance held
Rupees in thousands			
Domestic			
Impact of adoption of IFRS 9	-	-	(1)
Reversal of expected credit loss	-	-	1
Performing Stage 1	3,000,000	2,000,000	-
Under performing Stage 2	-	-	-
Non-performing Stage 3	-	-	-
Substandard	-	-	-
Doubtful	-	-	-
Loss	-	-	-
3,000,000	(215)	2,000,000	-

11 INVESTMENTS
11.1 Investments by type:
FVTPL

Federal Government securities	-	-	-	-
Non Government securities	670,000	-	(6,722)	663,278
Shares	-	-	-	-

FVTOCI

Federal Government securities	120,421,202	-	1,269,816	121,691,018
Shares	1,169,076	-	35,486	1,204,562
Non Government securities	500,000	-	-	500,000

Amortised cost

Federal Government securities	28,210,493	-	-	28,210,493
	28,210,493	-	-	28,210,493

Total Investments

December 31, 2024 (Audited)				
	Cost / Amortised cost	Credit loss allowance	Surplus / (Deficit)	Carrying Value
Rupees in thousands				
FVTPL				
Federal Government securities	-	-	-	-
Non Government securities	670,000	-	(8,867)	661,133
	670,000	-	(8,867)	661,133
FVTOCI				
Federal Government securities	115,515,825	-	2,206,516	117,722,341
Non Government securities	-	-	-	-
	115,515,825	-	2,206,516	117,722,341
Amortised cost				
Federal Government securities	28,212,727	-	-	28,212,727
	28,212,727	-	-	28,212,727
Total Investments	144,398,552	-	2,197,649	146,596,201

11.1.1 The market value of investments given as collateral as at June 30, 2025 is Nil (December 31, 2024: Rs. 6,134.85 million).

11.1.2 The market value of securities measured at amortized cost as at June 30, 2025 amounted to Rs. 28,733 million (December 31, 2024: Rs. 29,165 million).

12 ISLAMIC FINANCING AND RELATED ASSETS - NET

		Performing		Non performing		Total	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)
		June 30,	December 31,	June 30,	December 31,	June 30,	December 31,
		Note	2025	2024	2025	2024	2025
Rupees in thousands							
Murabaha	12.1	27,790,179	17,966,225	46,456	46,456	27,836,635	18,012,681
Musawamah	12.2	1,115,924	531,196	-	-	1,115,924	531,196
Istisna	12.3	12,001,198	8,928,030	484,196	510,679	12,485,394	9,438,709
Salam		99,998	-	-	-	99,998	-
Ijarah	12.4	1,630,632	1,514,883	1,848	2,388	1,632,480	1,517,271
Running Musharaka	12.5	35,137,272	44,233,477	200,000	200,000	35,337,272	44,433,477
Diminishing Musharaka	12.6	32,487,160	30,956,613	1,779,247	1,829,033	34,266,407	32,785,646
Staff finance	12.7	1,629,064	1,529,774	-	-	1,629,064	1,529,774
Bai Mu'ajjal		-	14,350,949	-	-	-	14,350,949
Forced Qard		-	-	-	-	-	-
Islamic financing and related assets - gross		111,891,427	120,011,147	2,511,747	2,588,556	114,403,174	122,599,703
Less: Credit loss allowance / provision against islamic financing and related assets							
- Stage 1		(199,727)	(595,926)	-	-	(199,727)	(595,926)
- Stage 2		(770,582)	(437,561)	-	-	(770,582)	(437,561)
- Stage 3		-	-	(1,934,395)	(1,930,779)	(1,934,395)	(1,930,779)
- General		(434,205)	(282,294)	-	-	(434,205)	(282,294)
- Specific		-	-	-	-	-	-
	12.10	(1,404,514)	(1,315,781)	(1,934,395)	(1,930,779)	(3,338,909)	(3,246,560)
Islamic financing and related assets							
- net of credit loss allowance / provisions		110,486,913	118,695,366	577,352	657,777	111,064,265	119,353,143

	(Unaudited)	(Audited)
	June 30,	December 31,
	2025	2024
Rupees in thousands		
Murabaha		
- Murabaha financing	9,762,838	8,359,749
- Murabaha inventory	17,478,522	9,372,948
- Advances against Murabaha financing	525,275	209,984
- Advances against Murabaha financing - Islamic Export Refinance Scheme (IERS)	70,000	70,000
- Murabaha financing - Islamic Export Refinance Scheme (IERS)	-	-
- Murabaha inventory - Islamic Refinancing Scheme for Payment of Wages and Salaries (IRSPWS)	-	-
	27,836,635	18,012,681
Musawamah		
- Musawamah Financing	1,151,798	547,951
- Deferred Musawamah Income	(35,874)	(16,755)
- Musawamah inventory	-	-
	1,115,924	531,196
Istisna		
- Istisna financing	2,597,012	1,973,927
- Istisna inventory	3,273,747	622,541
- Advances against Istisna financing	6,314,635	6,800,241
- Istisna financing - Islamic Export Refinance Scheme (IERS)	100,000	26,370
- Advances against Istisna financing - Islamic Export Refinance Scheme (IERS)	200,000	15,630
	12,485,394	9,438,709
Ijarah financing and related assets		
- Net book value of assets in Ijarah under IFAS 2	1,431,810	1,459,709
- Advances against Ijarah	200,670	57,562
	1,632,480	1,517,271

		(Unaudited) June 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
12.5	Running Musharaka		
-	Running Musharaka financing	33,059,272	41,463,477
-	Running Musharaka financing - Islamic Export Refinance Scheme (IERS)	2,278,000	2,970,000
		35,337,272	44,433,477
12.6	Diminishing Musharaka		
-	Diminishing Musharaka financing	31,706,093	26,113,514
-	Diminishing Musharaka financing - Islamic Refinancing Scheme for Payment of Wages and Salaries (IRSPWS)	-	-
-	Advances against Diminishing Musharaka financing	2,560,314	6,596,859
-	Advances against Diminishing Musharaka - Islamic Long Term Financing Facility (LTFF)	-	-
-	Advances against Diminishing Musharaka under Islamic Temporary Economic Refinancing Facility (ITERF) for Plant and Machinery	-	75,273
		34,266,407	32,785,646
12.7	Staff finance		
-	Staff vehicle finance under Diminishing Musharaka	737,261	631,855
-	Staff Solar Finance	21,409	18,847
-	Staff housing finance under Diminishing Musharaka	870,394	879,072
		1,629,064	1,529,774
12.8	Particulars of Islamic financing and related assets - gross		
	In local currency	114,403,174	122,599,703
	In foreign currency	-	-
		114,403,174	122,599,703
12.8.1	Advances to Women, Women-owned and Managed Enterprises		
	Women	818,569	858,602
	Women Owned and Managed Enterprises	1,199,884	415,839
		2,018,453	1,274,441
12.8.2	Gross loans disbursed to women Rs. 795.851 million (December 31, 2024: Rs. 1,817.753 million), women-owned and managed enterprises Rs. 1,695.781 million (December 31, 2024: Rs. 4,370.195 million).		
12.9	Islamic financing and related assets include Rs. 2,511.747 million (December 31, 2024: Rs. 2,588.556 million) which have been placed under non-performing / stage 3 status as detailed below:		

	(Unaudited)		(Audited)	
	June 30, 2025		December 31, 2024	
Category of Classification - Stage 3 under IFRS 9	Non-performing Islamic financing and related assets	Credit loss allowance	Non-performing Islamic financing and related assets	Credit loss allowance
	Rupees in thousands			
Domestic				
Other Assets Especially Mentioned (OAE M)	3,207	2,639	14,366	9,568
Substandard	41,521	33,308	36,410	21,516
Doubtful	18,837	10,484	479,181	387,593
Loss	2,448,182	1,887,964	2,058,599	1,512,102
	2,511,747	1,934,395	2,588,556	1,930,779

12.10	Particulars of credit loss allowance against Islamic financing and related assets	June 30, 2025 (Unaudited)					December 31, 2024 (Audited)				
		Stage 1	Stage 2	Stage 3	General	Total	Stage 1	Stage 2	Stage 3	General	Total
		Rupees in thousands									
	Opening balance	595,926	437,561	1,930,779	282,294	3,246,560	-	-	745,250	542,951	1,288,201
	Impact of adoption of IFRS-9	-	-	-	-	-	296,995	593,954	1,059,178	(542,951)	1,407,176
	Charge for the period / year	115,216	638,136	55,896	151,911	961,159	494,743	99,242	709,934	282,294	1,586,213
	Reversals	(511,415)	(305,115)	(52,280)	-	(868,810)	(195,812)	(255,635)	(583,583)	-	(1,035,030)
		(396,199)	333,021	3,616	151,911	92,349	298,931	(156,393)	126,351	282,294	551,183
	Amounts written off	-	-	-	-	-	-	-	-	-	-
	Closing balance	199,727	770,582	1,934,395	434,205	3,338,909	595,926	437,561	1,930,779	282,294	3,246,560

12.11 Particulars of credit loss allowance

12.11.1 Islamic financing and related assets: Credit loss allowance

	June 30, 2025 (Unaudited)					December 31, 2024 (Audited)				
	Stage 1	Stage 2	Stage 3	General	Total	Stage 1	Stage 2	Stage 3	General	Total
	Rupees in thousands									
Opening balance	595,926	437,561	1,930,779	282,294	3,246,560	-	-	745,250	542,951	1,288,201
Impact of adoption of IFRS-9	-	-	-	-	-	296,995	593,954	1,059,178	(542,951)	1,407,176
New advances	88,694	28,499	8,458	-	125,651	453,544	30,385	481,151	-	965,080
Derogised or repaid / reversal of provision	(186,869)	(18,197)	(20,215)	-	(225,281)	(137,673)	(46,759)	(577,597)	-	(762,029)
Transfer to Stage 1 / charge for the year	1,470	(1,469)	(1)	151,911	151,911	8,627	(8,567)	(60)	282,294	282,294
Transfer to Stage 2	(31,509)	31,511	(2)	-	-	(57,713)	58,043	(330)	-	-
Transfer to Stage 3	(22,303)	(5,593)	27,896	-	-	(26,186)	(202,596)	228,782	-	-
	(150,517)	34,751	16,136	151,911	52,281	240,599	(169,494)	131,946	282,294	485,345
Amounts written off	-	-	-	-	-	-	-	-	-	-
Changes in risk parameters	(245,682)	298,270	(12,520)	-	40,068	58,332	13,101	(5,595)	-	65,838
Closing balance	199,727	770,582	1,934,395	434,205	3,338,909	595,926	437,561	1,930,779	282,294	3,246,560

12.11.2 Islamic Financing and related assets - Category of Classification

Domestic

Performing Stage 1

Underperforming Stage 2

Non-Performing Stage 3

OAEM

Substandard

Doubtful

Loss

(Unaudited)		(Audited)	
June 30, 2025		December 31, 2024	
Gross amount	Credit loss allowance / General Provision held	Gross amount	Credit loss allowance / General Provision held
99,452,037	199,727	113,970,983	595,926
12,439,390	770,582	6,040,164	437,561
3,207	2,639	14,366	9,568
41,521	33,308	36,410	21,516
18,837	10,484	479,181	387,593
2,448,182	1,887,964	2,058,599	1,512,102
2,511,747	1,934,395	2,588,556	1,930,779
114,403,174	2,904,704	122,599,703	2,964,266

12.12 State Bank of Pakistan vide BSD Circular No. 02 dated January 27, 2009, BSD Circular No. 10 dated October 20, 2009, BSD Circular No. 02 of 2010 dated June 03, 2010 and BSD Circular No. 01 of 2011 dated October 21, 2011 has allowed benefit of Forced Sale Value (FSV) of Plant & Machinery under charge, pledged stock and mortgaged residential, commercial & industrial properties (land and building only) held as collateral against NPLs for five years from the date of classification. Had the benefit not been taken by the Bank, the specific provision against non-performing Islamic financing and related assets would have been higher by Rs. 575.125 million (December 31, 2024: Rs. 531.299 million). The additional benefit on the Bank's profit and loss account arising from availing the FSV benefit - net of tax amounts to Rs. 270.309 million (December 31, 2024: Rs. 255.02 million). However, the additional impact on profitability arising from availing the benefit of forced sales value is not available for payment of cash or stock dividends to shareholders.

12.13 In addition, the Bank has also maintained an unencumbered general provision of Rs. 434.21 million (December 31, 2024: Rs. 282.29 million) against financing made in accordance with the prevailing circumstances. This general provision is in addition to the requirements of Prudential Regulations.

13 PROPERTY AND EQUIPMENT

Capital work-in-progress
Property and equipment

	(Unaudited) June 30, 2025	(Audited) December 31, 2024
	Rupees in thousands	
13.1	805,303	483,905
	5,081,502	4,707,212
	5,886,805	5,191,117
	215,176	101,555
	324,943	156,019
	265,184	226,331
	805,303	483,905

13.1 Capital work-in-progress

Civil works
Advance to suppliers and contractors
Electrical and computer equipment

(Unaudited)
June 30,
2025

(Unaudited)
June 30,
2024

Rupees in thousands

13.2 Additions to property and equipment

The following additions have been made to property & equipments during the period:

Capital work-in-progress

825,605 554,036

Property and equipment

Freehold land
Building on freehold land
Leasehold improvements
Furniture and fixtures
Electrical, office and computer equipment
Vehicles

-	125
6,556	9,451
64,762	67,989
16,215	51,920
173,844	310,218
-	9,746
261,377	449,449

1,086,982 1,003,485

13.3 Disposal of property and equipment

The net book value of property & equipments disposed off during the period is as follows:

Furniture and fixtures
Electrical, office and computer equipment
Vehicles

165 6
123 207
- -
288 213

14 RIGHT-OF-USE ASSETS

	(Unaudited) June 30, 2025	(Audited) December 31, 2024
	Rupees in thousands	
Cost at the start of period / year	5,057,777	4,129,982
Accumulated Depreciation	(2,701,959)	(2,102,191)
Net carrying amount at the start of period/ year	2,355,818	2,027,791
Addition during the period / year	188,236	971,449
Deletion during the period / year	-	(11,943)
Depreciation charge for the period / year	(357,964)	(631,479)
Net carrying amount at the end of the period / year	2,186,090	2,355,818
Useful life	5- 10 years	5- 10 years

15 INTANGIBLE ASSETS

Advance against purchase of software	1,051,927	692,983
Computer software	304,655	351,105
	1,356,582	1,044,088

15.1 Additions to intangible assets

The following additions have been made to intangible assets during the period:

	(Unaudited) June 30, 2025	(Unaudited) June 30, 2024
	Rupees in thousands	
Capital work-in-progress	358,944	580,561
Directly purchased	6,451	62,703
	365,395	643,264

16 DEFERRED TAX ASSETS / (LIABILITY) - NET

	June 30, 2025 (Unaudited)			
	At Jan 01, 2025	Recognised in P&L A/C	Recognised in OCI	At June 30, 2025
	Rupees in thousands			
Deductible temporary difference				
Credit loss allowance against Islamic financing and related assets, balances with other banks, due from financial institutions and off balance sheet obligations	1,229,238	42,387	-	1,271,625
Deferred Tax on IFRS-16	-	518,049	-	518,049
Workers Welfare Fund	263,420	27,353	-	290,773
	1,492,658	587,789	-	2,080,447
Taxable temporary difference				
Surplus on revaluation of property & equipments	(99,326)	1,132	-	(98,194)
Surplus on revaluation of investments	(1,147,388)	-	468,631	(678,757)
Accelerated tax depreciation	(215,147)	48,460	-	(166,687)
	(1,461,861)	49,592	468,631	(943,638)
	30,797	637,381	468,631	1,136,809
	December 31, 2024 (Audited)			
	At Jan 01, 2024	Recognised in P&L A/C	Recognised in OCI	At Dec 31, 2024
	Rupees in thousands			
Deductible temporary difference				
Credit loss allowance against Islamic financing and related assets, balances with other banks and off balance sheet obligations	2,686	348,304	878,248	1,229,238
Workers Welfare Fund	154,378	109,042	-	263,420
	157,064	457,346	878,248	1,492,658
Taxable temporary difference				
Surplus on revaluation of property and equipment	(95,730)	2,265	(5,861)	(99,326)
Surplus on revaluation of investments	(449,734)	-	(697,654)	(1,147,388)
Accelerated tax depreciation	(56,891)	(158,256)	-	(215,147)
	(602,355)	(155,991)	(703,515)	(1,461,861)
	(445,291)	301,355	174,733	30,797

		(Unaudited) June 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
17 OTHER ASSETS	Note		
Profit / return accrued in local currency		5,713,797	7,249,755
Advances, deposits, advance rent and other prepayments		1,563,080	1,233,908
Advance taxation (payments less provisions)		-	25,135
Branch adjustment account		40,251	370,000
Clearing and settlement accounts		3,917,498	603,064
Receivable under home remittances		24,037	19,762
Un-realized mark to market gain on forward foreign exchange contracts		28,529	-
Acceptances	23	1,241,464	1,612,699
Others		1,830,445	656,662
		14,359,101	11,770,985
Less: Credit loss allowance held against other assets	17.1	(100,741)	(75,125)
		<u>14,258,360</u>	<u>11,695,860</u>
17.1 Credit loss allowance held against other assets			
Advances, deposits, advance rent & other prepayments	17.1.1	<u>100,741</u>	<u>75,125</u>
17.1.1 Movement in credit loss allowance held against other assets			
Opening balance		75,125	-
Impact of adopting IFRS 9		-	87,483
Charge / (reversals) during the period / year		25,616	(12,358)
Amount written off		-	-
Closing balance		<u>100,741</u>	<u>75,125</u>
18 CONTINGENT ASSETS			
There were no contingent assets of the Bank as at June 30, 2025 (December 31, 2024: Nil).			
19 BILLS PAYABLE			
In Pakistan		2,964,689	11,594,493
Outside Pakistan		-	-
		<u>2,964,689</u>	<u>11,594,493</u>
20 DUE TO FINANCIAL INSTITUTIONS			
Details of due to financial institutions - Secured / Unsecured			
Secured			
Musharaka with the State Bank of Pakistan -			
Islamic Export Refinance Scheme (IERS)		2,648,000	3,005,721
Investment under - Islamic Long Term Financing Facility (ILTFF)		1,587,750	1,712,675
Investment under - Islamic			
Temporary Economic Refinancing Facility (ITERF) for Plant and Machinery		1,400,996	1,855,531
Investment under - Islamic			
Financing Facility for Renewable Energy (IFRE)		272,441	337,356
Investment under Shariah Compliant Open Market Operation		-	6,072,476
Unsecured			
Musharaka arrangements with financial institutions		11,676,749	35,237,500
Musharaka arrangements with other institution		181,270	201,034
Overdrawn nostro accounts		714	-
		<u>17,767,920</u>	<u>48,422,293</u>

21 DEPOSITS AND OTHER ACCOUNTS

	June 30, 2025 (Unaudited)			December 31, 2024 (Audited)		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
Rupees in thousands						
Customers						
Current deposits - non-remunerative	75,494,218	3,124,448	78,618,666	56,768,093	2,896,728	59,664,821
Savings deposits	91,300,161	1,477,635	92,777,796	79,933,904	1,723,078	81,656,982
Term deposits	36,999,908	1,818,079	38,817,987	42,577,032	1,040,741	43,617,773
Others	15,366,162	-	15,366,162	5,062,483	-	5,062,483
	219,160,449	6,420,162	225,580,611	184,341,512	5,660,547	190,002,059
Financial Institutions						
Current deposits - non-remunerative	647,525	-	647,525	383,026	-	383,026
Savings deposits	29,654,191	-	29,654,191	18,718,496	-	18,718,496
Term deposits	10,000	-	10,000	5,000	-	5,000
	30,311,716	-	30,311,716	19,106,522	-	19,106,522
	<u>249,472,165</u>	<u>6,420,162</u>	<u>255,892,327</u>	<u>203,448,034</u>	<u>5,660,547</u>	<u>209,108,581</u>

	Note	(Unaudited) June 30, 2025	(Audited) December 31, 2024
		Rupees in thousands	
22 LEASE LIABILITIES			
Outstanding amount at the start of the period / year		3,018,262	2,636,096
Addition during the period / year		188,236	971,449
Disposed off during the period / year		-	(19,747)
Payment of lease liability against right of use asset		(501,407)	(942,581)
Unwinding of lease liability against right of use asset		202,086	373,045
Outstanding amount at the end of the period / year		<u>2,907,177</u>	<u>3,018,262</u>
22.1 Liabilities Outstanding			
Not later than one year		659,033	618,661
Later than one year and upto five years		1,764,162	1,935,201
Over five years		483,982	464,400
Total at the year end		<u>2,907,177</u>	<u>3,018,262</u>
23 OTHER LIABILITIES			
Profit / return payable in local currency	23.1	2,798,654	3,361,903
Profit / return payable in foreign currencies		8,268	12,948
Accrued expenses		750,663	1,283,573
Current taxation (provision less payments)		241,146	-
Unearned income		85,958	170,974
Acceptances	17	1,241,464	1,612,699
Advance receipt against Islamic financing and related assets		74,548	56,669
Charity fund balance		12,936	26,310
Security deposits against Ijarah financing		842,965	809,538
Withholding tax, Federal Excise Duty and other payable		80,358	45,334
Unrealized mark to market loss on forward foreign exchange contracts		-	114,359
Credit loss allowance against off-balance sheet obligations	23.2	56,041	84,271
Workers Welfare Fund		560,237	507,635
Others		1,973,678	1,167,780
		<u>8,726,916</u>	<u>9,253,993</u>

- 23.1 It includes Rs. 75.487 million (December 31, 2024: Rs. 128.049 million) in respect of profit / return accrued on Musharaka with SBP under Islamic Export Refinance Scheme and Rs 76.904 million (December 31, 2024: Rs 98.110 million) in respect of return accrued on acceptances from the SBP under various Islamic Refinance Schemes.

	(Unaudited) June 30, 2025	(Audited) December 31, 2024
	Rupees in thousands	
23.2 Credit loss allowance against off-balance sheet obligations		
Opening balance	84,271	-
Impact of adoption of IFRS 9	-	77,675
Charge for the period / year	(28,230)	6,596
Reversals	-	-
	(28,230)	6,596
Amount written off	-	-
Closing balance	56,041	84,271

24 SHARE CAPITAL
Authorised capital

(Unaudited) June 30, 2025	(Audited) December 31, 2024
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Number of shares

2,000,000,000	2,000,000,000	Ordinary shares of Rs. 10/- each	20,000,000	20,000,000
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24.1 Issued, subscribed and paid up capital

Number of shares

		Fully paid in cash		-
1,555,000,000	1,555,000,000	Balance at beginning of the period / year	15,550,000	15,550,000
-	-	Issued during the period / year	-	-
1,555,000,000	1,555,000,000	Balance at end of the period / year	15,550,000	15,550,000

- 24.2 The Bank's shares are 100 % (December 31, 2024: 100%) held by MCB Bank Limited (MCB) - the parent company and its nominee Directors.

	(Unaudited) June 30, 2025	(Audited) December 31, 2024
25 RESERVES		
Statutory reserves	2,485,869	2,276,220

- 25.1 Statutory reserve represents amount set aside as per the requirements of section 21 of the Banking Companies Ordinance, 1962.

	(Unaudited) June 30, 2025	(Audited) December 31, 2024
26 SURPLUS ON REVALUATION OF ASSETS		
- NET OF TAX		

Surplus arising on revaluation of:

- Property and equipment
- Securities measured at FVTOCI - Debt Securities
- Securities measured at FVTOCI - Equity securities

Note

555,750	557,927
1,269,816	2,206,516
35,486	-
1,861,052	2,764,443

Deferred tax on surplus on revaluation of:

- Property and equipment
- Securities measured at FVTOCI - Debt Securities
- Securities measured at FVTOCI - Equity securities

(98,194)	(99,326)
(660,304)	(1,147,388)
(18,453)	-
(776,951)	(1,246,714)
1,084,101	1,517,729

			(Unaudited) June 30, 2025	(Audited) December 31, 2024
			Rupees in thousands	
27	CONTINGENCIES AND COMMITMENTS	Note		
	Guarantees	27.1	36,588,122	26,352,135
	Commitments	27.2	44,312,198	32,704,291
	Other contingent liabilities	27.3	111,000	1,114,251
			<u>81,011,320</u>	<u>60,170,677</u>
27.1	Guarantees			
	Performance guarantees		12,898,080	11,647,516
	Other guarantees		23,690,042	14,704,619
			<u>36,588,122</u>	<u>26,352,135</u>
27.2	Commitments			
	Documentary credits and short-term trade-related transactions			
	Letters of credit		17,665,094	14,443,462
	Commitments in respect of:			
	Forward foreign exchange contracts	27.2.1	24,882,570	14,993,231
	Commitments for acquisition of:			
	Intangible assets		472,409	312,828
	Property & equipments		205,798	155,336
	Other commitments	27.2.2	1,086,327	2,799,434
			<u>44,312,198</u>	<u>32,704,291</u>
27.2.1	Commitments in respect of forward foreign exchange contracts			
	Purchase		12,974,647	9,344,175
	Sale		11,907,923	5,649,056
			<u>24,882,570</u>	<u>14,993,231</u>
27.2.2	Other commitments			
	Commitments to extend financing	27.2.2.1	<u>1,086,327</u>	<u>2,799,434</u>
27.2.2.1	These represent commitments that are irrevocable because they cannot be withdrawn at the discretion of the Bank without the risk of incurring significant penalty or expense.			
27.2.2.2	Other than those stated above, the Bank makes commitment(s) to extend credit in the normal course of business including related parties but these being revocable commitments do not attract any penalty or expense if the facility is unilaterally withdrawn.			
			(Unaudited) June 30, 2025	(Audited) December 31, 2024
27.3	Other contingent liabilities		Rupees in thousands	
	Claims against the Bank not acknowledged as debt		<u>111,000</u>	<u>1,114,251</u>
	This includes claim by different parties against the bank amounting to Rs. 111.0 million (December 31, 2024: Rs. 688.431 million) which is pending before the court. Based on legal advice and / or internal assessments, management is confident that the matters will be decided in the Bank's favour and the possibility of any adverse outcome is remote. Accordingly, no provision has been made in these condensed interim financial statements.			
27.3.1	The Income Tax Department has amended the deemed assessment for Tax Year 2019 and disallowed certain expenses, resulting in a tax impact of Rs. 425.51 million (2024: Nil). The Bank has filed an appeal before the Commissioner Inland Revenue (Appeals) against the said order. The management is confident that the disallowance will be reversed by the appellate authorities. Accordingly, no provision has been recognized in the financial statements in this regard.			
	The Tax Authority has initiated proceedings under Sections 161 and 205 of the Income Tax Ordinance, 2001 for Tax Year 2019 and raised an arbitrary demand of Rs. 16.179 million (2024: Rs. Nil). The Bank has filed an appeal before the Commissioner Inland Revenue (Appeals) against the said demand. The management believes that the demand is unjustified and expects a favorable outcome. Therefore, no provision has been made in the financial statements.			
	The Punjab Revenue Authority has issued an order under the Punjab Sales Tax on Services Act, 2012, raising an aggregate demand of Rs. 177.57 million (2024: Rs. 177.57 million). The Bank has filed appeals before the relevant appellate authorities, which are currently pending adjudication. The management is confident of a favorable outcome. Consequently, no provision has been recognized against this demand.			

			(Unaudited) June 30, 2025	(Unaudited) June 30, 2024 (Restated)
		Rupees in thousands		
28	PROFIT / RETURN EARNED	Note		
	Financing		6,329,244	10,102,691
	Investments in securities		9,274,857	13,669,668
	Musharaka arrangements with financial institutions		40,961	47,869
	Deposits with financial institutions		1,277	412
	IFRS 9 adjustment for staff loan-notional		30,739	106,737
			<u>15,677,078</u>	<u>23,927,377</u>
28.1	Profit / return earned recorded on financial assets measured at:			
	Financial assets measured at amortised cost		8,241,938	14,144,399
	Financial assets measured at Fair Value Through OCI		7,389,935	9,781,818
	Financial assets measured at Fair Value Through P&L		45,205	1,160
			<u>15,677,078</u>	<u>23,927,377</u>
29	PROFIT / RETURN EXPENSED			
	Deposits and other accounts		6,233,276	12,273,235
	Musharaka and other arrangements with the State Bank of Pakistan		874,175	1,492,085
	Musharaka arrangements with other financial institutions		1,159,376	1,533,035
	Musharaka arrangements with other institutions		14,900	22,103
	Unwinding of lease liability against right-of-use asset		202,085	172,412
	Deferred bonus		1,607	1,757
			<u>8,485,419</u>	<u>15,494,627</u>
30	FEE AND COMMISSION INCOME			
	Branch banking customer fees		10,252	12,217
	Consumer finance related fees		15,977	9,895
	Card related fees		212,358	176,269
	Credit related fees		23,929	21,996
	Digital banking fees		55,756	42,672
	Commission on trade		102,792	97,070
	Commission on guarantees		49,196	36,732
	Commission on cash management		28,106	11,947
	Commission on remittances including home remittances		31,470	20,124
	Commission on banca takaful		38,300	21,549
	Locker rent		14,927	11,041
	Others		1,380	501
			<u>584,443</u>	<u>462,013</u>
31	GAIN / (LOSS) ON SECURITIES			
	Realised	31.1	6,980	1,881
	Unrealised - Reclassification due to business model and SPPI assessment		-	(3,184)
	Unrealised - Measured at FVTPL		2,145	(4,181)
			<u>9,125</u>	<u>(5,484)</u>
31.1	Realised Gains - net on:			
	Federal Government Securities - Sukuk certificates		6,980	1,881
	Shares		-	-
			<u>6,980</u>	<u>1,881</u>
32	OTHER INCOME			
	Rental income		-	-
	Gain on sale of property & equipments		528	1,308
	Fees and charges recovered		1,777	9,407
	Commission on arrangement with financial institutions		79,557	86,439
	Gain on termination of lease liability against right of use assets		-	-
	Gain on conversion of Ijarah agreements		4,395	5,841
			<u>86,257</u>	<u>102,995</u>

33
OPERATING EXPENSES
Total compensation expense

(Unaudited) (Unaudited)
 June 30, June 30,
 2025 2024
 (Restated)
 Rupees in thousands

2,598,741 2,322,632

Property expense

Rent and taxes
 Takaful expenses
 Utilities cost
 Security (including guards)
 Repairs and maintenance (including janitorial charges)
 Depreciation on right-of-use assets
 Depreciation

95,199	39,093
25,298	22,415
172,188	161,465
336,379	236,646
149,070	113,048
357,965	289,711
258,028	194,779
1,394,127	1,057,157

Information technology expenses

Software maintenance
 Hardware maintenance
 Takaful expenses
 Depreciation
 Amortization
 Network charges

187,644	208,899
50,803	22,779
3,299	1,343
121,710	70,136
52,901	100,550
103,676	100,704
520,033	504,411

Other operating expenses

Directors' fees and allowances
 Fees and allowances to Shari'ah Board
 Legal and professional charges
 Takaful expenses
 Fee and subscription
 Outsourced services costs
 Travelling and conveyance
 Repairs and maintenance of vehicles
 NIFT clearing charges
 Brokerage, commission and bank charges
 Depreciation
 Training and development
 Postage and courier charges
 Communication
 Stationery and printing
 Marketing, advertisement and publicity
 Auditors' remuneration
 Entertainment
 Others

4,800	9,700
9,681	8,696
34,642	40,357
124,364	98,818
2,480	1,939
130,396	94,191
105,717	99,291
5,106	3,023
28,016	17,688
26,021	22,741
11,268	12,718
13,413	8,031
33,997	26,289
114,950	70,854
95,938	83,511
134,052	48,588
10,965	10,965
50,997	44,843
126,124	76,289
1,062,927	778,532
5,575,828	4,662,732

		(Unaudited) June 30, 2025	(Unaudited) June 30, 2024 (Restated)
	Note	Rupees in thousands	
34	OTHER CHARGES		
	Penalties imposed by the State Bank of Pakistan	4,945	222
		<u>4,945</u>	<u>222</u>
35	CREDIT LOSS ALLOWANCE & WRITE OFFS - NET		
	Credit loss allowance (reversal) / charge against cash and balances with treasury banks	(1,970)	1,623
	Credit loss allowance charge / (reversal) against balances with other banks	43,890	(3,629)
	Credit loss allowance reversal against off balance sheet obligations	(28,230)	-
	Credit loss allowance charge / (reversal) against due from financial institutions	10.1 215	(31)
	Charge against general provision	151,911	-
	Credit loss allowance (reversal) / charge against Islamic financing and related assets	12.10 (59,562)	3,667
	Credit loss allowance against other assets	25,616	44,065
	Bad debts written off directly	-	-
	Recovery of write offs / bad debts	-	-
		<u>131,870</u>	<u>45,695</u>
36	TAXATION		
	Current	1,393,957	2,186,847
	Prior years	523,766	-
	Deferred	(637,381)	(104,636)
		<u>1,280,342</u>	<u>2,082,211</u>
37	BASIC AND DILUTED EARNINGS PER SHARE		
	Profit after taxation	<u>1,048,243</u>	<u>2,168,081</u>
	Weighted average number of ordinary shares	<u>1,555,000</u>	<u>1,555,000</u>
		Rupees	
	Basic and diluted earnings per share	<u>0.674</u>	<u>1.394</u>
		(Unaudited) June 30, 2025	(Unaudited) June 30, 2024
		Rupees in thousands	
38	CASH AND CASH EQUIVALENTS		
	Cash and balances with treasury banks	8 20,289,585	25,305,524
	Balances with other banks	9 3,413,843	13,093,139
	Overdrawn nostro accounts	(714)	-
		<u>23,702,714</u>	<u>38,398,663</u>

39 FAIR VALUE MEASUREMENTS

The fair value of quoted securities other than those classified as held to collect model, is based on quoted market price. Quoted securities classified under held to collect model are carried at amortised cost.

In the opinion of the management, the fair value of the remaining financial assets and financial liabilities are not significantly different from their carrying values since these assets and liabilities are either short-term in nature or re-priced over short term.

39.1 Fair value of financial / non-financial assets

The Bank measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: Fair value measurements using input for the asset or liability that are not based on observable market data (i.e. unobservable inputs).

The table below analyses the financial and non-financial assets carried at fair values, by valuation methods. For financial assets, the Bank essentially carries its investments in Sukuk and equity securities at fair values. Valuation of investments is carried out as per guidelines specified by the SBP. In case of non-financial assets, the Bank has adopted revaluation model (as per IAS 16) in respect of land and building.

June 30, 2025 (Unaudited)					
	Carrying value	Level 1	Level 2	Level 3	Total
	Rupees in thousands				
On-balance sheet financial instruments					
Financial assets measured at fair value					
Investments					
Federal Government Securities	121,691,018	-	121,691,018		121,691,018
Shares	1,204,562	-	1,204,562	-	1,204,562
Non-Government Securities	663,278	-	663,278	-	663,278
	123,558,858	-	123,558,858	-	123,558,858

Financial assets - disclosed but not measured at fair value

Investments	28,210,493		28,210,493		28,210,493
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Fair value of non-financial assets

Operating property & equipment (land and building)	1,384,414	-	1,384,414	-	1,384,414
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Off-balance sheet financial instruments

Foreign exchange contracts purchase	12,974,647	-	13,015,042	-	13,015,042
Foreign exchange contracts sale	11,907,923	-	11,919,789	-	11,919,789

	December 31, 2024 (Audited)				
	Carrying value	Level 1	Level 2	Level 3	Total
	Rupees in thousands				
On-balance sheet financial instruments					
Financial assets measured at fair value					
Investments					
Federal Government Securities	117,722,341	-	117,722,341		117,722,341
Shares	-	-	-	-	-
Non-Government Securities	661,133	-	661,133		661,133
	118,383,474	-	118,383,474	-	118,383,474

Financial assets - disclosed but not measured at fair value

Investments	28,212,727	-	28,212,727		28,212,727
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Fair value of non-financial assets

Operating property & equipment (land and building)	1,384,447	-	1,384,447	-	1,384,447
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Off-balance sheet financial instruments

Foreign exchange contracts purchase	8,787,315	-	8,686,214	-	8,686,214
Foreign exchange contracts sale	5,509,671	-	5,522,929	-	5,522,929

The Bank's policy is to recognise transfers into and out of the different fair value hierarchy levels at the date the event or change in circumstances that caused the transfer to occur. There were no transfers between levels 1 and 2 during the period.

(a) Financial instruments in level 1

Financial instruments included in level 1 comprise of investments in listed ordinary shares.

(b) Financial instruments in level 2

Financial instruments included in level 2 comprise of Sukuks and Forward Exchange Contracts.

(c) Financial instruments in level 3

Currently, no financial instrument is classified in level 3.

Valuation techniques and inputs used in determination of fair values

Item	Valuation techniques and input used
Fully paid-up ordinary shares	Fair values of investments in listed equity securities are valued on the basis of closing quoted market prices available at the Pakistan Stock Exchange.
Ijarah Sukuks (GOP Ijarah Sukuks and other Ijarah Sukuks)	Fair values of GoP Ijarah Sukuks and other Ijarah Sukuks are derived using the PKISRV rates announced by the Financial Market Association (FMA) through Reuters. These rates denote an average of quotes received from eight different pre-defined / approved dealers / brokers.
Foreign exchange contracts	The valuation has been determined by interpolating the mid rates announced by the State Bank of Pakistan.
Operating property & equipments (land and building)	Land and buildings are revalued every three years using professional valuers on the panel of Pakistan Banker's Association. The valuation is based on their assessment of market value of the properties.

40 SEGMENT INFORMATION

40.1 Segment details with respect to business activities

June 30, 2025 (Unaudited)

	Retail	Corporate	Consumer	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
Rupees in thousands									
Profit and Loss									
Net Profit / return	(4,264,220)	4,172,743	577,409	36,036	6,310,573	359,118	7,191,659	-	7,191,659
Inter segment revenue - net	9,271,540	(4,392,569)	(353,389)	(23,901)	(5,099,247)	597,566	-	-	-
Other income	497,501	143,948	15,670	4,730	239,009	1,313	902,171	-	902,171
Total Income	5,504,821	(75,878)	239,690	16,865	1,450,335	957,997	8,093,830	-	8,093,830
Segment direct expenses	(3,093,525)	(125,900)	(134,836)	(2,183)	(34,203)	(2,242,728)	(5,633,375)	-	(5,633,375)
Inter segment expense allocation	(970,115)	(8,641)	(17,320)	(157)	(1,302)	997,535	-	-	-
Total expenses	(4,063,640)	(134,541)	(152,156)	(2,340)	(35,505)	(1,245,193)	(5,633,375)	-	(5,633,375)
Credit loss allowance / reversals	13,340	24,186	(22,289)	-	(42,136)	(104,971)	(131,870)	-	(131,870)
Profit / (loss) before tax	1,454,521	(186,233)	65,245	14,525	1,372,694	(392,167)	2,328,585	-	2,328,585
Balance Sheet									
Cash and bank balances	6,300,951	-	-	30	16,701,501	700,946	23,703,428	-	23,703,428
Investments	-	-	-	-	152,269,351	-	152,269,351	-	152,269,351
Net inter segment lending	193,934,481	-	-	-	-	10,629,009	204,563,490	(204,563,490)	-
Due from financial institutions	-	-	-	-	2,999,785	-	2,999,785	-	2,999,785
Islamic Financing - performing	21,102,029	79,510,718	7,707,627	578,036	-	1,588,503	110,486,913	-	110,486,913
- non-performing	27,614	504,694	36,829	-	-	8,215	577,352	-	577,352
Others	3,175,749	2,968,831	457,549	10,756	3,160,364	15,051,397	24,824,646	-	24,824,646
Total Assets	224,540,824	82,984,243	8,202,005	588,822	175,131,001	27,978,070	519,424,965	(204,563,490)	314,861,475
Bills payable	2,964,689	-	-	-	-	-	2,964,689	-	2,964,689
Due to financial institutions	181,270	5,909,188	-	-	11,677,462	-	17,767,920	-	17,767,920
Deposits & other accounts	215,406,180	10,758,965	515,795	-	29,209,527	1,860	255,892,327	-	255,892,327
Net inter segment borrowing	-	65,637,834	6,779,289	573,631	131,572,736	-	204,563,490	(204,563,490)	-
Others	4,534,164	864,489	841,676	666	-	5,393,098	11,634,093	-	11,634,093
Total liabilities	223,086,303	83,170,476	8,136,760	574,297	172,459,726	5,394,958	492,822,519	(204,563,490)	288,259,029
Equity	1,454,521	(186,233)	65,245	14,525	2,671,276	22,583,112	26,602,446	-	26,602,446
Total Equity & liabilities	224,540,824	82,984,243	8,202,005	588,822	175,131,001	27,978,070	519,424,965	(204,563,490)	314,861,475
Contingencies & Commitments	13,146,409	42,288,526	15,609	-	24,882,570	678,206	81,011,320	-	81,011,320

June 30, 2024 (Unaudited and Restated)

	Retail	Corporate	Consumer	Micro Finance	Treasury	Head Office	Sub-total	Elimination	Total
Rupees in thousands									
Profit & Loss									
Net Profit / return	(9,144,526)	6,817,978	815,255	36,207	10,029,618	(121,782)	8,432,750	-	8,432,750
Inter segment revenue - net	14,799,648	(6,737,222)	(707,014)	(33,752)	(8,168,234)	846,574	-	-	-
Other income	385,505	146,752	8,827	5,927	67,454	1,224	615,689	-	615,689
Total Income	6,040,627	227,508	117,068	8,382	1,928,838	726,016	9,048,439	-	9,048,439
Segment direct expenses	(2,542,217)	(204,741)	(130,970)	(1,040)	(19,396)	(1,854,088)	(4,752,452)	-	(4,752,452)
Inter segment expense allocation	(545,515)	(5,937)	(11,965)	(325)	(874)	564,616	-	-	-
Total expenses	(3,087,732)	(210,678)	(142,935)	(1,365)	(20,270)	(1,289,472)	(4,752,452)	-	(4,752,452)
Provisions / (reversal) write off	(28,394)	21,313	(19,163)	(19,805)	2,037	(1,683)	(45,695)	-	(45,695)
Profit / (loss) before tax	2,924,501	38,143	(45,030)	(12,788)	1,910,605	(565,139)	4,250,292	-	4,250,292

December 31, 2024 (Audited)

Rupees in thousands									
Balance Sheet									
Cash & Bank balances	4,786,240	-	-	30	13,832,512	457,822	19,076,604	-	19,076,604
Investments	-	-	-	-	146,596,201	-	146,596,201	-	146,596,201
Net inter segment lending	161,775,482	-	-	-	-	6,238,905	168,014,387	(168,014,387)	-
Due from financial institutions	-	-	-	-	2,000,000	-	2,000,000	-	2,000,000
Islamic Financing - performing	32,933,675	74,153,189	7,213,715	717,520	-	1,088,484	116,106,583	-	116,106,583
- non-performing	35,016	2,910,625	51,406	10,728	-	238,785	3,246,560	-	3,246,560
Others	1,882,886	2,545,885	487,760	101,441	4,704,477	10,595,231	20,317,680	-	20,317,680
Total Assets	201,413,299	79,609,699	7,752,881	829,719	167,133,190	18,619,227	475,358,015	(168,014,387)	307,343,628
Bills payable	11,594,493	-	-	-	-	-	11,594,493	-	11,594,493
Due to financial institutions	201,034	6,911,283	437,500	-	40,872,476	-	48,422,293	-	48,422,293
Deposits & other accounts	177,935,326	11,897,859	512,744	-	18,761,139	1,513	209,108,581	-	209,108,581
Net inter segment borrowing	-	59,175,825	5,959,420	813,139	102,066,003	-	168,014,387	(168,014,387)	-
Others	3,981,054	1,381,962	813,703	667	82,533	6,012,336	12,272,255	-	12,272,255
Total liabilities	193,711,907	79,366,929	7,723,367	813,806	161,782,151	6,013,849	449,412,009	(168,014,387)	281,397,622
Equity	7,701,392	242,770	29,514	15,913	5,351,039	12,605,378	25,946,006	-	25,946,006
Total Equity & liabilities	201,413,299	79,609,699	7,752,881	829,719	167,133,190	18,619,227	475,358,015	(168,014,387)	307,343,628
Contingencies & Commitments	21,935,876	22,763,788	9,619	-	14,993,231	468,163	60,170,677	-	60,170,677

40.2 Segment details with respect to geographical locations

The Bank operates in Pakistan only.

41 RELATED PARTY TRANSACTIONS

The Bank has related party relationship with its parent company, associates, employee benefit plans and its directors and key management personnel and their close family members.

The Bank enters into transactions with related parties in the ordinary course of business and on substantially the same terms as for comparable transactions with person of similar standing.

Contributions to staff retirement benefit plan are made in accordance with the terms of the contribution plan. Remuneration to the executives / officers including financing provided to them is determined in accordance with the terms of their appointment.

The Chief Executive and three key management personnel have been provided with Bank's maintained cars.

41.1 The details of transactions with related parties and balances with them are given below:

	June 30, 2025 (Unaudited)				December 31, 2024 (Audited)			
	Parent	Directors	Key management personnel	Other related parties	Parent	Directors	Key management personnel	Other related parties
	Rupees in thousands				Rupees in thousands			
Balances with other banks								
In current accounts	83,358	-	-	-	56,477	-	-	-
	83,358	-	-	-	56,477	-	-	-
Credit loss allowance held against balance with other banks	2,426	-	-	-	547	-	-	-
Islamic financing and related assets								
Opening balance	-	6,982	94,610	1,590,654	-	15,000	102,049	1,877,558
Addition during the period / year	-	-	64,138	933,137	-	-	36,449	2,404,125
Repaid during the period / year	-	(3,161)	(17,409)	(940,799)	-	(8,018)	(43,888)	(2,691,029)
Transfer in / (out) - net	-	-	-	-	-	-	-	-
Closing balance	-	3,821	141,339	1,582,992	-	6,982	94,610	1,590,654
Credit loss allowance held against Islamic financing	-	-	1,891	1,763	-	-	168	7,943
Property & equipments - Capital work in progress								
Advance paid against purchase of property	20,000	-	-	-	20,000	-	-	-
Right-of-use asset	239,951	-	-	-	290,764	-	-	-
	259,951	-	-	-	310,764	-	-	-
Other assets								
Profit receivable	-	-	7,199	28,381	-	-	6,603	22,619
Prepaid expenses	-	-	-	42,342	-	-	1,020	-
Receivable under scheme of merger	11,282	-	-	-	11,282	-	-	-
Receivable under home remittance	24,319	-	-	-	19,818	-	-	-
Other Receivable	-	-	-	-	7,352	-	-	-
	35,601	-	7,199	70,723	38,452	-	7,623	22,619
Due to financial institutions								
Opening balance	-	-	-	-	9,000,000	-	-	-
Addition during the period / year	86,094,838	-	-	-	76,600,000	-	-	-
Repaid during the period / year	(84,793,089)	-	-	-	(85,600,000)	-	-	-
Closing balance	1,301,749	-	-	-	-	-	-	-
Deposits and other accounts								
Opening balance	-	52,720	107,131	3,633,162	-	120,633	76,726	4,504,246
Received during the period / year	-	1,987,218	198,785	10,878,033	-	5,974,650	543,306	48,108,319
Withdrawn during the period / year	-	(1,976,757)	(192,187)	(10,609,222)	-	(6,042,563)	(513,704)	(48,979,403)
Transfer in / (out) - net	-	-	-	(2,558,389)	-	-	803	-
Closing balance	-	63,181	113,729	1,343,584	-	52,720	107,131	3,633,162
Other liabilities								
Profit payable	40,122	309	694	3,464	-	708	815	16,060
Accrued expenses	-	-	-	13,414	-	-	-	47,978
Acceptances	-	-	-	-	-	-	-	-
Unearned Income	-	-	-	2,513	-	-	-	2,107
Unrealized mark to market loss on forward foreign exchange contracts	-	-	-	-	-	-	-	-
Lease liability against right-of-use asset	271,306	-	-	-	313,048	-	-	-
Meeting fee payable	-	194	-	-	-	194	-	-
Other payables	1,116	-	-	-	-	-	-	-
	312,544	503	694	19,391	313,048	902	815	66,145
Contingencies and Commitments								
Letter of Credit	-	-	-	761,679	56,178	-	-	464,120
Letter of Guarantee	136,109	-	-	1,955,885	178,575	-	-	1,759,995
Forward exchange contract								
Purchase	-	-	-	-	-	-	-	-
Sale	1,419,213	-	-	-	-	-	-	-
	1,419,213	-	-	-	-	-	-	-
	June 30, 2025 (Unaudited)				June 30, 2024 (Unaudited)			
	Parent	Directors	Key management personnel	Other related parties	Parent	Directors	Key management personnel	Other related parties
	Rupees in thousands				Rupees in thousands			
Transactions during the period								
Income								
Profit / return earned	-	140	5,296	85,753	-	313	2,636	163,313
Commission income	-	-	-	42,205	-	-	-	26,319
Rental income	-	-	-	-	-	-	-	-
Other income	-	24	-	-	-	-	-	-
	-	164	5,296	127,958	-	313	2,636	189,632
Expense								
Profit / return expensed	191,558	4,653	4,063	25,882	375,239	22,404	316	178,011
Depreciation on right-of-use assets	50,812	-	-	-	28,847	-	-	-
Takaful expense	-	-	-	238,742	-	-	-	178,182
Security expense	-	-	-	-	-	-	-	-
Meeting fee to Directors	-	4,800	-	-	-	9,700	-	-
Unwinding of lease liability against right-of-use asset	21,762	-	-	-	13,373	-	-	-
Other expense	1,374	-	-	245	1,212	-	-	2,191
	265,506	9,453	4,063	264,869	418,671	32,104	316	358,384
Other transactions during the period								
Fee paid	-	4,800	-	-	-	9,700	-	-
Managerial remuneration paid	-	66,363	195,044	-	-	55,452	148,310	-
Contribution paid to provident fund	-	-	-	128,419	-	-	-	97,718
Re-imbursement under home remittance payments	2,798,340	-	-	-	2,205,160	-	-	-
Proceeds from issue of share capital	-	-	-	-	-	-	-	-
Proceeds from sale of property & equipments	-	40	-	-	-	-	-	-
Purchase of property & equipments	-	-	-	-	-	-	-	-
Disbursement made against advance salary	-	-	-	-	-	-	-	-
Repayment made against advance salary	-	-	-	-	-	-	-	-
Payment made against expenses (including lease liabilities)	73,684	-	-	245	43,178	-	-	95,092
Foreign currency purchase	13,972,354	-	-	-	824,596	-	-	-
Foreign currency sale	14,670,632	-	-	-	1,519,596	-	-	-
Letter of Credit issued	-	-	-	555,102	-	-	-	304,290
Letter of Guarantee issued	2,582	-	-	196,000	1,639	-	-	708,239

42 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS
Minimum Capital Requirement (MCR):

Paid - up capital (net of losses)

(Unaudited)	(Audited)
June 30,	December 31,
2025	2024
Rupees in thousands	

23,032,476	22,152,057
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Capital Adequacy Ratio (CAR):

Eligible Common Equity Tier 1 (CET 1) Capital

24,161,763	23,384,189
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Eligible Additional Tier 1 (ADT 1) Capital

-	-
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Total Eligible Tier 1 Capital

24,161,763	23,384,189
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Eligible Tier 2 Capital

2,367,887	2,665,336
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Total Eligible Capital (Tier 1 + Tier 2)

26,529,650	26,049,525
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Risk Weighted Assets (RWAs):

Credit Risk

102,702,878	91,808,522
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Market Risk

8,324,125	5,243,153
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Operational Risk

30,094,034	30,094,034
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Total

141,121,037	127,145,709
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Common Equity Tier 1 Capital Adequacy Ratio

17.12%	18.39%
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Tier 1 Capital Adequacy Ratio

17.12%	18.39%
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Total Capital Adequacy Ratio

18.80%	20.49%
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Leverage Ratio (LR):

Eligible Tier-1 Capital

24,161,763	23,384,189
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Total Exposures

359,782,514	340,543,011
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Leverage Ratio

6.72%	6.87%
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Liquidity Coverage Ratio (LCR):

Total High Quality Liquid Assets

125,813,232	115,376,414
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Total Net Cash Outflow

93,924,510	84,363,737
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Liquidity Coverage Ratio

133.95%	136.76%
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Net Stable Funding Ratio (NSFR):

Total Available Stable Funding

213,156,677	196,834,500
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Total Required Stable Funding

138,830,482	138,624,310
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Net Stable Funding Ratio

153.54%	141.99%
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43 GENERAL

43.1 Comparative information has been reclassified, rearranged or additionally incorporated in these condensed interim financial statements for the purposes of better presentation.

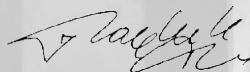
43.2 Figures have been rounded off to the nearest thousand rupees unless otherwise stated.

44 DATE OF AUTHORISATION FOR ISSUE

These condensed interim financial statements were authorised for issue on August 04, 2025 by the Board of Directors of the Bank.



Syed Iftikhar Hussain Rizvi
Chief Financial Officer



Zargham Khan Durrani
President / Chief Executive



Hammad Khalid
Director



Jawaid Iqbal
Director



Omair Safdar
Director

BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
1	Shahrah-e-Faisal Branch	Ground Floor, Nice Trade Orbit, Nursery stop, Main Shahrah-e-Faisal, Karachi	Karachi	021-34960499
2	Liberty Market Branch, Gulberg	9-C, Commercial Liberty Market, Gulberg Lahore	Lahore	042-35789831-34
3	Shah Rukn-e-Alam Colony Branch	17-F Chowk Shah Rukn e Alam Colony, Multan	Multan	061-6560451-57
4	Thandi Sarak Branch	Ground Floor, Shop No.6 &7, River View Apartments, Thandi Sarak, Hyderabad	Hyderabad	022-2785632 022-2101172
5	Peoples Colony Branch	668-1, Block A, Peoples Colony No. 1, Faisalabad	Faisalabad	041-8556601-02 041-8544394
6	Jinnah Avenue, Blue Area Branch	52 East, Dodyh Plaza, Jinnah Avenue Islamabad	Islamabad	051-2875091 051-2604677
7	Rashid Minhas Road Branch	Plot# LM-10, Block-10-A, Near Pizza Hut, main Rashid Minhas Road, Karachi	Karachi	021-34817623
8	DHA Phase III, Z Block Branch	339-Z (Commercial) Ground Floor, Phase III, Defence Housing Authority, Lahore	Lahore	042-35692901 042-35746675
9	Bank Road, Saddar Branch	Shahbaz Plaza, Bank Road, Saddar, Rawalpindi	Rawalpindi	051-5525434 051-5700105
10	Tasneem Plaza, Saddar Road Branch	Tasneem Plaza, 6 Saddar Road, Peshawar Cantt	Peshawar	091-5272180-83
11	M.A Jinnah Road Branch	M.A. Jinnah Road, Quetta, Balochistan	Quetta	081-2824977 081-2822705-06
12	Shahalam Market Branch	12-13-6 Block-A, Shah Alam Market, Lahore	Lahore	042-37667813-14
13	New Challi Branch	Shop No G-2, Muhammadi Trade tower, Altaf Hussani road, New Challi, Karachi	Karachi	021-32371195
14	S.I.T.E Branch	C 18-A, East Avenue, S.I.T.E, Karachi	Karachi	021-32552192 021-32552193
15	G.T. Road Branch, Sharifpura Chowk	Sharifpura Chowk G.T Road Gujranwala	Gujranwala	055-3251916-17
16	City Centre, Model Town Branch	29-Model Town, City Centre, City Park Chowk, Rahim Yar Khan	Rahim Yar Khan	068-5876049 068-5876059
17	Club Road Branch	73, Club Road, Civil Line, Sargodha	Sargodha	048-3768634 048-3768638 048-3768633
18	F-10 Markaz Branch	Plot # 7-Q, F-10 Markaz, Islamabad	Islamabad	051-2114301-4
19	Allama Iqbal Town Branch	132 Jahanzaib Block, Main Boulevard, Allama Iqbal Town, Lahore	Lahore	042-37813680 042-37813682-3-4-7
20	Bunder Road Branch	Shop/ Plot/ Khasra/ Khatooni/ Khewat # Plot # B-1623, Bunder Road, Sukkur	Sukkur	071-5620756 071-5620752
21	Khalid-Bin-Waleed Road Branch	Al-Haram Corner, Plot No. 167-A, PECHS Block-3, Khalid Bin Waleed Road, Karachi	Karachi	021-34323052
22	Maulana Shaukat Ali Road Branch, Johar Town	87-E, Madina Heights, Maulana Shaukat Ali Road, Johar Town, Lahore	Lahore	042-35222674-77
23	Hyderabad Road Branch	Plot No.1, Survey No. 272-1 Deh Taluka Hyderabad Road, Tando Allah Yar	Tando Allahyar	022-3891600 022-3891567
24	Farid Town Branch	Plot # 23, Khewat # 7854, Khatooni # 7907, Khasra No. 776-23-j, Farid Town, Sahiwal, Tehsil & District Sahiwal	Sahiwal	040-4270713-15
25	Bhimber Road Branch	Khewat # 143, Khatooni # 341, Bhimber Road, Gujrat, Tehsil & District Gujrat	Gujrat	053-3601781 -82
26	Korangi Industrial Area Sector 23 Branch	Plot # 1-A, Sector 23, Korangi Industrial Area, Karachi	Karachi	021-35122312
27	North Nazimabad, Block H Branch	Shop # 1 & 2 Jasmine Heights Plot # SC-21-A Block H North Nazimabad, Karachi	Karachi	021-36641762
28	Main Saddar Bazaar Branch	Qasr-e-Fatima 90-1-2, Main Saddar Bazaar, Hyderabad	Hyderabad	022-27315646-48
29	Main Boulevard Branch, Gulberg	58 Main Boulevard Gulberg Lahore	Lahore	042-35760954-58 042-35777477
30	F.B. Industrial Area Branch	Sector no 22, KDA Scheme 16, FB Industrial Area Karachi	Karachi	021-36834441
31	Taj Road Branch	Taj Road Chaman, Balochistan	Chaman	082-6615429-30
32	Tehsil Road Branch, Loralai	Shop # 372, House # 425, Tehsil Road Loralai, Balochistan	Loralai	082-4680400-01
33	Timargara Branch	Zeb plaza main balambat Road Timargara District Lower Dir	Timargara	0945-825571-73
34	Mingora Branch	Opposite Bank Square Main Bazar Mingora Swat	Mingora	0946-725372-74
35	Shamsi Road Branch	RS Plaza Shamsi Road, Tehsil and District Mardan	Mardan	0937-870751 0937-870753
36	New Garden Town Branch	Shop No 12, 13, 14, Shan Arcade, Civic Centre, Garden Town, Lahore	Lahore	042-35941840-41 042-35941790-91
37	Cavalry Ground Branch	Plot No 7, Cavalry Ground Commercial Area, Walton Lahore Cantt	Lahore	042-36672180 042-36672183
38	Matta Branch	Khatooni No. 28-50, Khasra No.2309, Mehran Khan Plaza, Main Matta Khareni, Matta Swat	Matta	0946-790612-15
39	Mali Godam Road Branch	Plot No. 359, Mali Godam Road, Toba Tek Singh	Toba Tek Singh	046-2517327
40	Hazara Town Branch	Lilak Shopping Centre, Barma Road, Aliabad, Hazara Town, Quetta, Balochistan	Quetta	081-2853124 081-2853127
41	Main Airport Road Branch	Main Airport Road, Gwadar, Balochistan	Gwadar	086-4210290 086-4210294
42	Dream Gardens Branch	Shop No.08 & 09, Block C, Dream Garden Housing Society, 1.5 KM Defence Road, Off Raiwind Road, Lahore	Lahore	042-35469652 042-35469696
43	Kabal Branch	Khasra No. 2262, Khata No. 901, Khatooni No. 1176, Hassan Plaza, Kabal Chowk, Kabal, District Swat	Kabal	0946-755592-95
44	Sirki Road Branch	Plot No. 136-14-32, Akram Plaza, Sirki Road, Quetta, Balochistan	Quetta	081-2452931-32
45	Pak Haider Market Branch	Shop No 1 to 6, Pak Haider Market, Near Zafar Park, next to Malakand CNG, GT Road, Bathkela District Malakand	Bathkela	0932-410670-73
46	G-11 Markaz Branch	Shop No. 7,8,25,26, Plot No. 33, G-11 Markaz, Islamabad	Islamabad	051-2360067 051-2361302
47	Chaklala Scheme III Branch	Plot No. 16, Commercial Area, Chaklala Scheme III, Rawalpindi Cantt.	Rawalpindi	051-5766233 051-5766235-36
48	Nawan Shehar Branch	Plot No. 741-F, Ward No.9, Muslim Mouza Ismail, Chowk Nawan Shehar, Multan	Multan	061-4573032 061-4573035
49	Gulshan-e-Iqbal Branch	Shop No. 182, Al- Sammad Tower 13- Gulshan-e-Iqbal, Main University Road, Karachi	Karachi	021-34971513
50	Latifabad Branch	Shop No. 1, 2 & 3, United Plaza, Opposite American Hospital, Main Road, Unit # 7, Taluka Latifabad, District Hyderabad	Hyderabad	022-3821861 022-3818439

BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
51	Zainab Market, Saddar Branch	PB No. 272-1, Ground Floor State Life Building No.11, Abdullah Haroon Road, Saddar Karachi	Karachi	021-35681852
52	Main Road Branch, Turbat	Main Road Turbat, Balochistan	Turbat	085-2411150 085-2413001
53	G-1 Market, Johar Town Branch	435 G-1 Market, Johar Town, Lahore	Lahore	042-35468415-17 042-35468495
54	PIA Housing Society Branch	Plot No. 8, Block D, Phase I, PIA Housing Scheme, Wapda Town, Lahore	Lahore	042-35463994-98
55	Mansehra Road Branch	GM Tower, near Sethi Masjid, Mansehra Road, Abbottabad	Abbottabad	0992-408301-04
56	Main Boulevard Branch, Faisal Town	35-A, Main Boulevard, Faisal Town, Lahore.	Lahore	042-35202200 042-35202202-04
57	Ataliq Bazar, Bypass Road Branch	Ataliq Bazar Bypass Road Near Bus Adda, Chitral	Chitral	0943-414389 0943-414316
58	Tehsil Bazar Branch, Sadiqabad	19/20-D, Tehsil Bazar, Sadiqabad	Sadiqabad	068-5802242-44
59	JK Sugar Mills Branch	JK Sugar Mills, Chak No. 84/15L Mian Channu	Mian Channu	042-34501000 Ext. 1972
60	Muhammad Ali Society Branch	12-C/B Muhammad Ali Society, Karachi	Karachi	021-34320831
61	Kachehri Road, DG Khan Branch	Ashraf Palaza, Block # 2, Kachehri Road, D. G. Khan	Dera Ghazi Khan	064-2460258 064-2460256
62	Bahria Town Phase IV Branch	Shop No G-9-10, Bahria Heights II, Ext Bahria Town, Phase- IV, Islamabad	Islamabad	051-5146025 051-5146050 051-5146012
63	Model Colony Branch	H.No. 4/95, Affandi House, Liaquat Ali Khan Road, Model Colony, Karachi	Karachi	021-34110334
64	DHA Rahbar Branch	Defence Road, DHA Rahbar, Lahore	Lahore	042-35447910-11
65	Jutial Branch	Shahrah-e-Quaid-e-Azam, Near NHA Office, Jutial Gilgit	Gilgit	05811-450751 05811-450754
66	Model Town Block A Branch	30 - Model Town-B, Block A Bahawalpur	Bahawalpur	062-2888768
67	DHA Phase II - Tulip Road Branch	Plaza # 8, Street # A/62, Tulip Road, Sector A, DHA Phase-II, Islamabad	Islamabad	051-5147175 051-5147164 051-5147163
68	Madras Chowk Branch	Shop # S-8, S-9 & S-10, Pioneer Tower Survey No. 22 & 24, Deh Songal Gujro, Sector 16-A, Scheme, Karachi	Karachi	021-34645754 021-34645755
69	Faizan-e-Madina Branch	Shop No. 22, Alami Madani Markaz, Faizan-e-Madina, Mohalla Saudagran Old Sabzi Mandi Karachi	Karachi	021-34910376
70	Okara Branch	M.A. Jinnah Road, Okara	Okara	044-2510124-25
71	Raza Garden Branch	Main Sillanwali Road, Raza Garden Sargodha	Sargodha	048-3218620 048-3218622
72	Arabia Islamia Road Branch	Plot No.98 Block-A, Arabia Islamia Road, Burewala	Burewala	067-3351281-85
73	Millat Chowk Branch	156-B, Millat Chowk, Gulistan Colony, Faisalabad	Faisalabad	041-8782965 041-8782968
74	Dalazak Road Branch	Malik Sardar Plaza, Near Yousafabad Canal, Dalazak Road, Peshawar	Peshawar	091-2244041-42 091-2583838
75	Qasimabad Branch	Shop No. 6 & 7, Raheel Heights, 267/2, Deh Sari, Wadhu Wah Road, Qasimabad, Hyderabad	Hyderabad	022-2675334 022-2675337
76	Korangi Industrial Area Sector 7-A Branch	Plot No. 251, Sector 7-A, Korangi Industrial Area, Karachi	Karachi	021-35151195
77	Sarwar Road Cantt. Branch	Plot No. 05, Survey No.52/C-5, Sarwar Road Cantt. Lahore	Lahore	042-37177096 042-36682075-76-78
78	Malir Cantt Branch	Shop No. 75, 4 Dots Shopping Complex C/O HQ 4 Air Defence Division, 31 Bostan Lines, Malir Cantonment, Karachi	Karachi	021-34901140
79	Muslim Bagh Branch	Station Road, Muslim Bagh, Balochistan	Muslim bagh	0823-669214-5
80	Samanabad Branch	Property 22-7-17/1 & 22-S-17/2, Main Samanabad, Lahore	Lahore	042-37590152-53
81	G.T Road Kamra Branch	Qazi Ahmed Market, Ayyan Plaza, Opposite Standard Bakery, G.T Road, Kamra Cantt	Kamra	057-2642521 057-2551198 057-2551200
82	Burq Road Branch	Shop # B-III/37, C-152, Dr. Ghulam Gillani Burq Road, Attock City	Attock	057-2700903 057-2700909
83	Talagang Road Branch, Chakwal	B1-1/1634/1, B-1-1635, Talagang Road, Chakwal	Chakwal	0543-600684 0543-602050
84	Canal Road Branch	204 RB East, Canal Road Faisalabad	Faisalabad	041-2421890-91 041-2421889
85	Kotwali Road Branch	P-64 Taj Plaza, Kotwali Road, Faisalabad	Faisalabad	041-2604940 041-2604935
86	Ghakhar Mandi Branch	Near Main Bazar Ghalla Mandi, GT Road, Ghakhar	Ghakhar	055-3886660-1 055-3886665
87	Satellite Town Branch	Satellite Town Branch, 529-C Satellite Town, Gujranwala	Gujranwala	055-3825781 055-3825786
88	G.T Road Branch, Kharian	Bilal Plaza, G.T.Road, Kharian	Kharian	053-7601357 053-7601358
89	Ghalla Mandi Branch	Plot # 7/211, Ward # 7, Ghalla Mandi, Mandi Bahauddin	Mandi Bahauddin	0546-509554 0546-509551-2
90	G.T Road Branch, Hussain Plaza	Khasra No. 625, Hussain Plaza, Chowk GTS, G.T Road, Gujrat	Gujrat	053-3517542 053-3530287
91	F-7 Markaz, Post Mall Branch	Plot # 3, F-7 Markaz, Post Office, Mall Building, Islamabad	Islamabad	051-2653583 051-2653428
92	F-8 Markaz Branch	Shop # 12 & 13, Al-Babar Center, F-8 Markaz, Islamabad	Islamabad	051-2852653 051-2852655 051-2818246
93	F-11 Markaz Branch	Plot # 18, Trade Centre, Main Double Road, F-11 Markaz, Islamabad	Islamabad	051-2107862-4
94	E-11/3 Branch	Commercial Plot No. 2, Sector E-11/3, Islamabad Garden, Islamabad	Islamabad	051-2375345-6
95	I-8 Markaz Branch	MB City Mall, Plot No. 34, I-8 Markaz, Islamabad	Islamabad	051-4862287 051-4862289
96	Wah Cantt Branch	Plot No. 10, Shahwali Colony, Moza Bhabra, Wah Cantt	Wah Cantt	051-4902231 051-4530260-61

BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
97	Yousuf Shah Road Branch	Khewat # 698, Khatoon.i # 203, Yousuf Shah Road, District Jhang (Opposite District Courts Jhang)	Jhang	047-7629590-1 047-7629594
98	G.T Road Branch, Sarai Alamgir	Al Awan Plaza, near Military College, Main GT Road, Sarai Alamgir	Sarai Alamgir	0544-654929 0544-654927
99	G.T Road Branch, Gujar Khan	Commercial Property # BIII 379 & BIII 377, G.T. Road (Near MCB), Gujar Khan	Gujar Khan	051-3510156 051-3510158
100	Shandar Chowk Branch	Model Colony, Shandar Chowk, Jhelum	Jhelum	0544-627128 0544-628677 0544-627286
101	North Napier Road Branch	Marium Manzil, Plot # 161, Survey Sheet # MR-1, Market Quarters, North Napier Road, Karachi	Karachi	021-32473166
102	I.I. Chundrigar Road Branch	Gul Tower, Main I I Chundrigar Road, Karachi	Karachi	021-324210471
103	Cloth Market Branch	Plot # 21/1, Puri Building, Cloth Market, Karachi	Karachi	021-32471726
104	Jodia Bazar Branch	MR 6/2, Market Quarters, Virjee Street, Jodia Bazar, Karachi	Karachi	021-32443758
105	Javed Arcade Branch	Javed Arcade, Plot # SB-1, Block # 17, KDA Scheme # 36, Gulistan-e-Jauhar, Karachi	Karachi	021-34636747
106	Shershah Branch	Plot # M-II-E-606, Shershah, Karachi	Karachi	021-32587583
107	Shaheed-e-Millat Road Branch	Bismillah Blessings, Plot No. 7-A/228, SS No. 35-P/1, Block-3, DMCHS, Main Shaheed-e-Millat Road, Karachi	Karachi	021-24943888
108	Business Arcade Branch	Plot # 27-A, Business Arcade, Block-6, P.E.C.H.S., Shahrah-e-Faisal, Karachi	Karachi	021-34374220
109	EOBI House Branch	Plot No. ST-1/A-1, KDA Commercial Complex, Scheme 1, B, Ground Floor, EOBI House, Shahrah-e-Faisal, Karachi	Karachi	021-34330172
110	Allama Iqbal Road Branch	Plot No.683-C Ground Floor & Mezzanine Floor, Block-2, PECHS, Allama Iqbal Road, Karachi	Karachi	021-34301815
111	DHA Phase V Ext., Saba Avenue Branch	Saba Avenue, Plot # 8-C, Badar Commercial, Street # 6, Phase V Ext, DHA, Karachi	Karachi	021-35341673
112	DHA Phase V, Zamzama Lane Branch	17-E, 6th Commercial Lane, DHA Phase-V, Karachi	Karachi	021-35295210
113	Kulsoom Court Branch	Kulsoom Court, Shop # 2, 3, 5A & 6, Plot DC-3, KDA Scheme # 5, Block-9, Clifton, Karachi	Karachi	021-35837018
114	DHA Phase IV 9th Commercial Branch	Ground Floor, Plot # 99-E, 9th Commercial Street, Phase-IV, DHA, Karachi	Karachi	021-35885719
115	Paper Market Branch	Plot # 11/2, Sheet SR-9, Seraj Quarters, Anjarwala Bakery Sharah-e-Liaquat Karachi	Karachi	021-32212638
116	Gulshan-e-Ravi Branch	159-A, Main Boulevard, Gulshan Ravi, Lahore	Lahore	042-37401870-74 042-37401890
117	Nila Gumbad Branch	Plot 12, McLagan Road, Nila Gumbad, Lahore	Lahore	042-37360129-32
118	Shahrah-e-Aiwan-e-Tijarat, China Chowk Branch	14-A (Ground Floor), Shahrah-e-Aiwan-e-Tijarat, Old Race Course Road, Lahore	Lahore	042-36282790-91-93-94-95
119	Davis Road Branch	Aftab Centre, 30-Davis Road, Lahore	Lahore	042-36287027 042-36287029 042-36286965
120	C Block, Model Town Branch	Shop No.10 and 11, Commercial Market, C-Block, Model Town, Lahore	Lahore	042-35915402-406-408
121	DHA Phase II, Commercial Area Branch	Commercial Plot # 12, Block CCA, Phase II, DHA, Lahore	Lahore	042-35749481 042-35749485
122	Bahria Town Sector C Branch	65-A, Sector-C, Bahria Town, Lahore	Lahore	042-37861591-94
123	Thokar Niaz Baig Branch	171-A Ali Town, Main Raiwind Road, Lahore	Lahore	042-35297829-31
124	Ichra Branch	Shop # 158, Mohalla Rasool Pura, Ichra, Main Ferozepura Road, Lahore.	Lahore	042-37426801-05
125	Muzaffarabad AJK Branch	Plot No. 26-1, Ghari Phan Chowk, Domel Syedan, Muzaffarabad, Azad Kashmir	Muzaffarabad	05822-9211137-38 05822-920455
126	Mirpur AJK Branch	Bank Square, Allama Iqbal Road, Mirpur, Azad Kashmir	Mirpur A.K.	05827-442840 05827-447683 05827-442886 05827-442118
127	Hayatabad Branch	B-1, Phase V, Hayatabad, Peshawar	Peshawar	091-5825305 091-5825278-79
128	Gulbahar Branch	Malik Arcade, Anam Sanam Chowk, Gulbahar Road, Peshawar	Peshawar	091-2606113 091-2590422
129	Choharmal Road Branch	Choharmal Road, Quetta, Balochistan	Quetta	081-2843640-650
130	Mannan Chowk Branch	2-11/6-303, Mannan Chowk, M.A. Jinnah Road, Quetta	Quetta	081-2836204-05
131	Murree Road Branch	North Star Plaza, 20-B, Murree Road, Satellite Town, Rawalpindi	Rawalpindi	051-4426976 051-4572370
132	PWD Employees Society Branch	40-B, Block-B, Commercial Area (Extension), PWD Employees Housing Society, Lohi Bhai, Islamabad Highway, Islamabad	Islamabad	051-5194302 051-5957422
133	Mian Khan Road Branch	110 Mian Khan Road, Block 5, Sargodha	Sargodha	048-3768856, 048-3729623
134	Sargodha Road Branch	Shop No. 1, Ground Floor, Al-Hamd Plaza, Batti Chowk, Sargodha Road , Sheikhupura	Sheikhupura	056-3545724 0563547707 0563547882
135	Kashmir Road Branch	155/A, BIII-12S, Sublime Chowk, Kashmir Road, Sialkot	Sialkot	052-3241490-1 052-3241292
136	Bank Road Deh Garaho Branch	Plot No. 9, Block No. 263/4 Deh Garaho City, Bank Road, Kunri	Kunri	0238-558013-14
137	Shahdara Branch	Shahdara, Main Sheikhupura Road, Jiya Musa, Lahore	Lahore	042-37919160 0423-7940888-891
138	Baghbanpura Branch	266, G.T. Road, Baghbanpura, Lahore	Lahore	042-36844011-13 042-36844015
139	Ravi Road, Timber Market Branch	NWIII.R.78/5/A, Timber Market, Lahore	Lahore	042-37709233
140	Babar Center, Circular Road Branch	Babar Center, 51-Circular Road, Outside Akbari Gate, Lahore	Lahore	042-37641201-02 042-37379250
141	Badami Bagh Branch	93-Grain Market Badami Bagh, Lahore	Lahore	042-37706366 042-37706086 042-37720696 04237706086
142	Bahria Town Phase VII Branch	Plot No.6, Mini River View Commercial Mall Extension - II, Bahria Town Phase VII, Rawalpindi	Rawalpindi	051-5400185 051-5400180-183
143	Tehsil Road Branch, Gojra	Tehsil Office Road, Gojra	Gojra	046-3515426 046-3515427-28
144	Shahkas Branch	Spinzer Market, Wazir Dhand, Main Jamrud Road, Shahkas Jamrud, District Khyber Agency	Jamrud	091-3021760-61
145	U.P. More Branch	Shop no. 1&2, Ground Floor, Plot Bearing No. A976, Sector 11 -B, U.P More, North Karachi	Karachi	021-36416681

BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
146	Adda Khaliqabad Tulamba Branch	Adda Khaliqabad Tulamba, District Khanewal	Khanewal	042-34501000 Ext. 2196
147	DHA Phase II Ext. Branch	Plot No. 47-E, 21st Commercial Street, Phase II-Extension, D.H.A, Karachi	Karachi	021-35392202
148	SMCHS Branch	Plot # 21-22, Sub Block D, Block A, Sindhi Muslim Cooperative Housing Society, Karachi	Karachi	021-34300712
149	DHA Phase VI Branch	Plot No. 12, Main Boulevard Phase VI, DHA Lahore	Lahore	042-37180316-17-18
150	Bahria Town Jinnah Avenue Branch	Dominion Business-1, Plot No: B-34, Jinnah Avenue Commercial, Bahria Town, Karachi	Karachi	021-37188142
151	Railway Road Branch	Plot# 376/A, Railway Road, Bannu City, Bannu	Bannu	0928-660404-6 0928-660414
152	Dera Ismail Khan Branch	Plot # 3, Survey # 68, Circular Road, Dera Ismail Khan	Dera Ismail Khan	0966-719934-36
153	DHA EME Sector Branch	Plot# 408, Block-J, Commercial Area, DHA, EME Sector, Multan Road, Lahore	Lahore	042-37512400-1-2
154	Chowk Halalpur Noon Branch	Chowk Halalpur Noon, Tehsil Kot Momin, District Sargodha	Sargodha	048-6873029 048-6873027
155	Faisalabad Road Branch	Shan Plaza, Opposite NADRA Office, Faisalabad Road, Chiniot	Chiniot	047-6333566 047-6333577
156	Kallar Sayedan Branch	Mouza kallar Sagwal, Tehsil Kallar Syedan, District Rawalpindi	Rawalpindi	051-3570650-52
157	Bahria Town Phase VIII Branch	Plot No. 43/C, Business Junction, Circulation Strip, Bahria Town, Phase VIII, Rawalpindi	Rawalpindi	042-34501000 Ext. 2208
158	Attari Ferozepur Road Branch	Plot # S-86-R-800/C/Hall, Sobra Attari Ferozepur Road, Lahore	Lahore	042-35923686-88
159	G.T Road Branch, Kamoke	G.T Road Kamoke	Kamoke	055-6816623 055-6816923
160	Shahabpura Road Branch	Bill#85-322, Shahabpura Road, Sialkot	Sialkot	052-3550103-04
161	F.B Industrial Area, Water Pump Branch	PMJ Square, Phase-1, Shop # 1 to 4, Block 14, Naseerabad, F.B Industrial Area, Karachi	Karachi	021-36377051
162	Sheikh Sultan Trust Branch	Survey No. 25, Survey Sheet No. CL-10, Building No. 1, Sheikh Sultan Trust, Beaumont Road, Civil Lines, Karachi	Karachi	021-35210179
163	Main Hassan Road Branch	Main Hassan Road, Jaranwala	Jaranwala	041-4310931-33
164	G.T Road Branch, Mian Channu	Amin Trade Center, GT Road, Mian Channu	Mian Channu	065-2660166-67
165	Model Town Branch, Multan	Plot # 1, 2 Block B, Model Town, Multan	Multan	061-6216391-94
166	Hajipura Branch	Hajipura, adjacent Doctors Hospital, Wazirabad	Wazirabad	0555-6601611-12
167	Chobara Road Branch	Near MCB Bank, Chobara Road, Layyah	Layyah	0606-410691-93
168	I-10 Markaz Branch	I-10 Markaz Branch, Islamabad	Islamabad	051-462441-42
169	Faisal Hills Branch	Plot No. 22, MB Square, MR-01, Executive Block, Faisal Hills, Main GT Road, Taxila	Taxila	051-4500037-39
170	Bannu Road Branch	Shop # T-663, 664, Bezari, Chakkari Kot, Main Bazaar, Bannu Road, Kohat	Kohat	0922-866155-56
171	Highway Road Branch, Chishtian	Highway Road, Chishtian	Chishtian	063-2507633-34
172	Top City 1 Branch	Orion Business Square, Top City, Rawalpindi	Rawalpindi	042-34501000 Ext. 2223
173	Main Bazaar Kumbhar Branch	Old Adda, Main Bazaar, Kumbhar, District Lower Dir	Lower Dir	0945-888007-009
174	Mansehra Branch	Main Bazaar, near Fouji Foundation, Mansehra	Mansehra	0997-391801-803
175	G.T Road Muridke Branch	Muhalla Bilal Park, GT Road, Muridke	Muridke	042-37166582
176	Hafizabad Branch	Near Royal Guest House, Gujranwala Road, Hafizabad	Hafizabad	0547-583492 0547-583494
177	Adda Chamb Morr Branch	M97 Highway Road (M-5) Adda Chamb Morr, Lodhran	Lodhran	042-34501000 Ext. 2228
178	Lady Dufferin Hospital Branch	Chand Bibi Road, Adhumal Oodharam Quarter, Opposite Civil Hospital, Karachi	Karachi	021-32373702
179	Samundri Branch	Grain Market, Samundri	Samundri	041-3420214-17
180	M.A. Jinnah Road Kasur Branch	M.A. Jinnah Road, Kasur	Kasur	049-2771010-11
181	Al Kabir Town Phase II Branch	Plot No. 16 Commercial Area, Block B Al Kabir Town, Phase II, Lahore	Lahore	042-34501000 Ext. 2232
182	Susan Road Branch	Plot # 101, P-12, Main Susan Road, Faisalabad	Faisalabad	041-8502856-61
183	Sundar Industrial Estate Branch	Mull Chowk, Opposite Sundar Industrial Estate Gate 1, Rawind Road, Lahore	Lahore	042-37860171-74
184	Model Town Khanpur Branch	Main Bazaar, Model Town, Khanpur	Khanpur	068-5575116-19
185	Jalalpur Jattan Branch	Main Bazaar, Jalalpur Jattan	Jalalpur Jattan	0533-592774-75
186	Lalamusa Branch	Sabri Mohallah G.T. Road, Lalamusa	Lalamusa	053-511811-15
187	Narowal Branch	Circular Road, Narowal	Narowal	054-2410581 054-2410581
188	Battagram Branch	Opposite Police Station, Karokaram Highway, Battagram	Battagram	0997-310470-74
189	Darra Adam Khel Branch	Main Bazaar, Kohat Road, Darra Adam Khel	Darra Adam Khel	042-34501000 Ext. 2240
190	Depalpur Branch	Okara Road, Depalpur	Depalpur	044-4544449 044-4544992 044-4542121 044-4540717
191	Old Airport Road Branch	Bismillah Tower, Faisal Colony Near Gulzare-e-Quaid, Old Airport Road, Rawalpindi	Rawalpindi	051-5707804-06
192	G-13/2 Branch	Plot No. 4-A Bazaar No. 4, G-13/2, Islamabad	Islamabad	051-2769270-71
193	Talagang Branch	Rawalpindi Road, Talagang	Talagang	0543-414200
194	Odigram Branch	Main Bazaar Odigram, Lower Dir	Odigram	0945-890022-26
195	Airport Road Swat Branch	Airport Road, Swat	Swat	0946-812063-64
196	Khawazakhela Branch	Khawazakhela Bazaar, Swat	Khawaza Khela	0946-746700-01
197	Karak Branch	Bannu Road, Karak	Karak	0927-210650-51
198	Chichawatni Branch	Railway Road, Chichawatni	Chichawatni	040-5480401-02
199	33 Phatak Branch	Khewat No. 69/66, Khatuni No. 185 to 206, Qitai 231, Chak No 33 Phatak, Sargodha	Sargodha	042-34501000 Ext. 2250
200	Gulberg Green Branch	Block D, Markaz, Gulberg Green, Islamabad	Islamabad	051-5915350-51
201	Shorkot Branch	Jhang Road, Shorkot	Shorkot	042-34501000 Ext. 2252
202	Gulshan-e-Iqbal Block 3 Branch	Shop # C-3/II, C-3/III, C-4/III, Plot # FI-2, Block 3, Gulshan-e-Iqbal, KDA Scheme # 24, Karachi	Karachi	021-34960499
203	Chak Beli Khan Branch	Chak Beli Road, Bhumbli Stop, Rawalpindi	Rawalpindi	042-34501000 Ext. 2254
204	Bahria Enclave Branch	Plot No. 11, Street No. BEA, Sector-C, Bahria Enclave Avenue, Bahria Enclave, Islamabad	Islamabad	042-34501000 Ext. 2255
205	Chakri Road Branch	Charki Road, Near Al-Haram City, Rawalpindi	Rawalpindi	042-34501000 Ext. 2256
206	Fateh Jang Branch	Fateh Jhang Rawalpindi Road, Opposite General Bus Stand, Fateh Jang	Fateh Jang	042-34501000 Ext. 2257

BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
207	G.T Road Branch, Dina	G.T Road, Dina	Dina	042-34501000 Ext. 2258
208	Mardan Road Branch	Main Mardan Road, Charsadda	Charsadda	091-6515703-04 091-6515706 091-6515708
209	NASTP Branch	NASTP Alpha Techno Square, Old Airport, Chaklala Cantt, Rawalpindi	Rawalpindi	042-34501000 Ext. 2260
210	Swari Bazar Branch	Sawari Main Bazar, Mardan Road, Buner	Buner	0939-555125-26
211	Saidu Sharif Branch	Marghuzar Road, Saidu Sharif, Swat	Saidu Sharif	0946-726642-43 0946-726671
212	Tariq Road Branch	Shop # 3, 4 Plot # 3/19 Delhi Co-operative Housing Society, Amber Arcade, Tariq Road, Karachi	Karachi	021-34543488
213	Katchery Road Branch	Property No. B-2442/T-2013, Muhalla Ali Murad, Katchery Road, Khairpur	Khairpur	0243-715000 0243-715500 0243-714550 0243-714155
214	Sanghar Branch	Plot # Bearing City Survey No. 9501111, Ward A, Sanghar	Sanghar	042-34501000 Ext. 2265
215	Umerkot Road Branch	Plot City Survey Number 862/4, PM Colony, Mirpur Khas	Mirpur Khas	0233-873454-57
216	Bank Road Daska Branch	Plot # 91, 92 & 95, Muslim Market, Bank Road, Daska	Daska	052-6618822-23
217	Ghalla Mandi Branch	Ghalla Mandi, Nankana Sahib	Nankana Sahib	056-2876662-63
218	Electronics Market Branch	Shop # S-1, G-1, Ground Floor, Plot # Pr-2/25, Sheet # 2, Kohinoor Electronics Centre, Preedy Quarter, Saddar, Karachi	Karachi	021-32762242
219	GT Road Haripur Branch	Khata # 327, Khatooni # 388, Mouza Pandak 172, GT Road, Haripur	Haripur	099-5613353
220	Mughalpura Branch	165 Shalimar Link Road, Mughalpura, Lahore	Lahore	042-37130764-67
221	Soan Garden Branch	Commercial Plot AC-3 & AC-5, Phase-1 Accounts Group Officers Co-Operative Housing Society, Soan Garden, Islamabad	Islamabad	042-34501000 Ext. 2272
222	North Nazimabad, Block F Hayderi Branch	Shop # 1, Plot # D 2, LA Grande, Block F, Hayderi, North Nazimabad, Karachi	Karachi	042-34501000 Ext. 2273
223	DHA Phase IV Branch	Plot # 224, Block CCA, Commercial Area, Phase IV, DHA, Lahore	Lahore	042-37192138-39
224	Ghalla Mandi Arifwala Branch	Ghalla Mandi Road, Arifwala	Arifwala	042-34501000 Ext. 2275
225	Wapda Town Branch	Plot # MM 33, Main Market B Block, Wapda Town Employees Housing Society, Gujranwala	Gujranwala	042-34501000 Ext. 2276
226	Minchinabad Road Branch	Khewat # 2145, Khatooni # 2240, Mouza Town, Ghalla Mandi, Minchinabad Road, Bahawalnagar	Bahawalnagar	063-2277914-17
227	Ring Road Branch	Khata # 23/22/1, Khasra # 507/2, Achini Payan Ring Road, Peshawar	Peshawar	042-34501000 Ext. 2278
228	Haroonabad Branch	Plot # 193, Block C, Near Ghalla Mandi, Bangla Road, Haroonabad	Haroonabad	063-2251072-73 063-2251076-77
229	Shahkot Branch	Khewat 332, Khatooni 917 to 948 Main Bazar, Shahkot	Shahkot	056-3711281-82
230	Miani Branch	Khewat 319, khatooni 634, Gondal Road, Miani	Miani	048-6796605-06
231	Lake City Branch	Plot # 30-7, Opposite Lake City Mall, Lake City, Lahore	Lahore	042-34501000 Ext. 2282
232	DHA Phase V Islamabad Branch	Plot # 4, Lak Boulevard, Central Commercial, Phase V, DHA, Islamabad	Islamabad	042-34501000 Ext. 2283
233	Bewal Branch	Khewat # 152, Khatooni # 437, 438, Bewal, Tehsil Gujar Khan, District Rawalpindi	Bewal	042-34501000 Ext. 2284
234	Bosan Road Branch	Bosan Road, Multan	Multan	061-6224414-15 061-6224271-72
235	Dinga Branch	Khewat # 1330-1331, Khatooni # 2677-2678, Khasra # 4050,4161, Dinga City, Tehsil Kharian, District Gujrat	Dinga	053-7400115-16
236	Jalalpur Bhattian Branch	Khewat # 322/315, Khatooni # 616, Jalalpur Bhattian, Tehsil Pindi Bhattian, District Hafizabad	Jalalpur Bhattian	042-34501000 Ext. 2287
237	Shadman Market Branch	116 Commercial, Shadman Colony, Lahore	Lahore	042-35960330-31 042-35960360-61
238	McLeod Road Branch	Property # SE-10-R-2/13/RH, Mcleoad Road, Lahore	Lahore	042-36284141
239	Ghalla Mandi Vehari Branch	A-Block Karkhana Bazar, Ghalla Mandi, Vehari	Vehari	067-3360334-35
240	Ghalla Mandi Liaquatpur Branch	Plot # 129, Chak # 19/A, Mandi Liaquatpur, District Rahim Yar Khan	Liaquatpur	068-5795051-53 068-5792051
241	Bhakkar Branch	Property # 632/1 & 633/1, Jhang Road, Bhakkar	Bhakkar	0453-510670-73
242	Muzaffargarh Branch	Jhang Road, Muzaffargarh	Muzaffargarh	066-2902475-76
243	Pattoki Branch	Khewat # 1077, Khatooni # 3013, Chak # 35, Main Road, Pattoki	Pattoki	049-4425485
244	Ahmedpur Sharqia Branch	Qanchi Mor, Dera Nawab Road, Ahmedpur Sharqia	Ahmedpur Sharqia	042-34501000 Ext. 2295
245	Hasilpur Branch	Commercial Property 212-F, Baldia Road, Main Bazar, Hasilpur	Hasilpur	062-2334481-84
246	New Hala Branch	Plot # 156, Behzad bypass Town, Phase I, Deh Sandhal, New Hala, District Matari	New Hala	042-34501000 Ext. 2228
247	Pakpattan Branch	Khewat # 1088, Khatooni # 1171, Khasra # 2056/1/5, Ghalla Mandi Road, Pakpattan	Pakpattan	0457-352455-58
248	Shah Faisal Colony No. 2 Branch	House # A-60, Shah Faisal Colony No. 2, near Noor Masjid, Karachi	Karachi	021-34591062
249	Skardu Branch	Plot # 69, Yadgar Chowk, Skardu	Skardu	042-34501000 Ext. 1853
250	Dadyal AJK Branch	Plot # 99, Sector 1, Ward # 2, Dadyal, District Mirpur AJK	Dadyal	042-34501000 Ext. 2301
251	Moazzamabad Branch	Khewat No. 182, Khatooni No. 18, (Near Bilal Pertoleum) Moazzamabad, Tehsil Kot Momin, District Sargodha	Moazzamabad	042-35501000 Ext. 2302
252	Mailsi Branch	Khewat No. 66/64, Khatooni No. 90, Khasra No. 82/2/2, Colony Road Mailsi, District Vehari	Mailsi	042-34501000 Ext. 2303
253	Nowshera Branch	Unit # 04-CB Mall-1, G.T Road Near Shauba Market, Nowshera Cantt	Nowshera	042-34501000 Ext. 2304
254	Hajipura Branch	Commercial Property No. BV-4S-2-1/a/1/RH, Daska Road Hajipura, Chand Chowk, Sialkot	Sialkot	042-35501000 Ext. 2305
255	Sitara Colony Branch	Khewat No. 10427, Khatooni No. 10728, P-9 A, Fawara Chowk, Sitara Colony, Faisalabad	Faisalabad	042-35501000 Ext. 2306
256	Multan Road Branch	Property No S-94 R-302-304-306/6, Multan Road Near Mandi Stop Manza Kakyzai, Lahore	Lahore	042-35501000 Ext. 2307
257	Safoora Goth Branch	Plot No. SB 15, Block No. 7, Scheme No. 36, Gulshan-e-Jauhar, Karachi	Karachi	042-35501000 Ext. 2308

BRANCH NETWORK

Sr. #	Branch Name	Branch Address	City	Contact No.
258	Nazimabad Branch	Shop No.1, Plot No. 20, Sub-block B, Block # 3 Nazimabad, Karachi	Karachi	042-35501000 Ext. 2309
259	Lodhran City Branch	Khewat No. 319, 320, 346, Khatooni No. 879, 880, 909, Near Fawara Chowk, Multan Road, Lodhran	Lodhran	042-35501000 Ext. 2310
260	Valencia Town Branch	Commercial Plaza # 7, Block-A, Valencia Town, Lahore	Lahore	042-35501000 Ext. 2311
261	G.T Road Branch, Latifabad	Khata No 77/78 Khatooni No.174, G.T Road Latifabad, Gujar Khan, District Rawalpindi	Latifabad	042-35501000 Ext. 2312
262	Chak Jhumra Branch	Khewat No. 100, Khatooni No. 446, Khasra No. 25/6, Chak No.187, Near Police Station Chak Jhumra, Faisalabad	Chak Jhumra	042-35501000 Ext. 2313
263	Kharadar Branch	GK 2/8/2, Kalia Center, Nawab Mahabat Khanji Road, Kharadar	Karachi	
264	Urdu Bazar Branch	Shop 6&10 Tayyab Ali Building, RB-10 Rambagh Quarters Karachi	Karachi	
265	Landhi TowShip Branch	Shop No. 172-173 Sector 2-1, Babar Market, Landhi Township, Karachi	Karachi	
266	Eidgah Branch	Eidgah, Opp. Khaliq Dina Hall, M.A. Jinnah Road, Karachi	Karachi	021-32610092 021-32627462
267	Wadhu Wah Road Branch	Plot No. 6, R.S. No. 141/1, Shop No. 1, 2 & 3, Shafey Arcade, Momin Nagar Housing Scheme, Phase-II, Main Wadhu Wah Road, Qasimabad, Hyderabad	Hyderabad	022-2114223-24
268	Lakha Road Branch	PO Lakha Road, Tehsil Mehrabpur, District Naushahro Feroze	Mehrabpur	0242-510010
269	Pakistan Steel Mill Branch	Pakistan Steel Mills, Bin Qasim, Karachi	Karachi	021-32111068
270	Lakhi Ghulam Shah Branch	Plot No. 443, Near National Highway, Lakhi Ghulam Shah, District Shikarpur	Shikarpur	072-6573215
271	Shaheed Fazil Rahu Branch	Plot No. A-3, Deh Barudari, Main Bazar Bank Road, Shaheed Fazil Rahu, District Badin	Shaheed Fazil Rahoo	029-7853743
272	Ranipur Branch	Shop No. 555-556, National Highway, Ranipur, District Khairpur	Ranipur	0243-630242
273	Niazi Chowk Branch	Chak No. 42/10-R, Niazi Chowk, District Khanewal	Khanewal	0300-7304414 0326-8281562
274	Ghosia Colony Gulbahar Branch	Plot No. 346 & 346/1, Ghosia Colony, Gulbahar, Karachi	Karachi	021-36605586 021-36608945
275	North Karachi Branch	Plot No. AS-09, (ST-03), Sector 5-H, North Karachi, Township, Karachi	Karachi	021-36910284
276	Ghalla Mandi Maroot Branch	Plot No. 35, Ghalla Mandi Maroot, Tehsil Fort Abbas, District Bahawalnagar	Fort Abbas	063-2570255 063-2570254
277	Dunga Bunga Branch	Mouza Dunga Bashunian, Main Bahawalnagar-Haroonabad Road, Opposite Rural Health Centre, Dunga Bunga, Tehsil & District Bahawalnagar	Bahawalnagar	063-2360040 063-2360041
278	Fazilpur Branch	Mohallah Pir Atta Muhammad, Near Faisal Hospital, Indus Highway, Fazilpur, Tehsil & District Rajanpur	Rajanpur	0604-681250
279	General Bus Stand Branch	Mouza Bindra, Multan Road, Near General Bus Stand, Bahawalpur	Bahawalpur	062-2881904
280	Hunza Branch	Ground Floor, New Jubilee Market, KKH Road, Aliabad, Hunza	Hunza	0581-3455101
281	Jamshoro Branch	Survey No. 265, Deh Railo, Tappa Bada, Near Bismillah Centre, Jamshoro	Jamshoro	-
282	Sharfabad Branch	Plot No. 12/23, Shop No. 4 & 5, Block-3, Karachi Memon Co-operative Housing Society, Sharfabad, Alamgir Road, Karachi	Karachi	021-34893671
283	Shergarh Branch	Main Road Bazar Shergarh, Tehsil Takht Bhai, District Mardan	Shergarh	0937-830507
284	Sanghar Road Branch	Ground Floor, Shop Nos. 1 & 2, Plot No. 20, Survey No. 164/3, Deh-86, Nusrat Chaudhry Centre, Sanghar Road, Nawabshah	Nawabshah	0244-385117 0244-385118
285	Harnoli Branch	Mouza Harnoli, Tehsil Piplan, District Mianwali	Harnoli	0459-296006
286	Ubauro Branch	Survey No. 772 & 714, Deh & Tapo Ubauro, Taluka Ubauro, District Ghotki	Ubauro	072-3688454-55
287	Marghuz Branch	Main Bazar, Garh Road, Marghuz, Mouza Marghuz Akakhel, Hadbast No. 23, Tehsil & District Swabi	Swabi	0938-5501071 0938-550104
288	Manga Mandi Branch	Main Manga Mandi, Link Multan Road, Lahore	Lahore	042-35383200
289	Waisa Branch	Zakir Market, Village Waisa, Tehsil Hazro, District Attock	Hazro	057-2550253
290	Bhalwal City Branch	Chak No. 11/NB, Sargodha-Gujrat Road, Bhalwal City, District Sargodha	Bhalwal	048-6642620 048-6642621
291	Ghouri Town Branch	Ground Floor, Bin Khurshid Plaza, Main Commercial No. 14, Street No. 9-B, Ghouri Town, Phase V, Islamabad	Islamabad	051-2156432 051-2156434
292	Khayaban-e-Ittehad Branch	Plot No. 7-C/III, Survey No. 26, Khayaban-e-Ittehad, Phase VII, Pakistan Defence Officers Housing Authority, Karachi	Karachi	021-35310576 021-35310574
293	Chungi No. 5 Branch	Mouza 439/E.B, Chungi No. 5, Burewala, District Vehari	Burewala	067-3351123 067-3351124
294	Kahuta Branch	Arshad Plaza, Rawalpindi Road, Near Kallar Chowk, Kahuta, District Rawalpindi	Rawalpindi	051-3313601 051-3313602
295	Lillah Town Branch	Khushab Road, Lillah Town, Tehsil Pind Dadan Khan, District Jhelum	Pind Dadan Khan	0544-217145
296	Thalli Chowk Branch	Main Bypass Thalli Chowk, Rahim Yar Khan	Rahim Yar Khan	068-5870989 068-5870990
297	Dastagir Branch	R-50, Block-15, Dastagir Society, Federal 'B' Area, Karachi	Karachi	021-36370267 021-36370268
298	Regency Arcade Branch	Shop No. 10, 11, 41 & 42, Ground Floor, Regency Arcade, Faisalabad	Faisalabad	041-2604875 041-2604877
299	Stadium Road Branch	Shops No. 2 & 3, Ground Floor, Plot No. SC-45, Chandni Chowk, KDA Scheme No. 7, Stadium Road, Karachi	Karachi	021-34946680 021-34932338
300	Orangi Town Branch	Plot No. LS-17, Sector 6-E, Orangi Town, Karachi	Karachi	021-36762506
301	Mirpur Khas Branch	Ground Floor, City Survey No. 709, 710, Ward 'A', Mohallah Khari Quarters, Mirpur Khas	Mirpur Khas	0233-875327 0233-844148
302	Lahore-Jaranwala Road Branch	Chak No. 240 More GB, Lahore Road, Jaranwala	Jaranwala	041-4311410
303	Jabbi Sharif Branch	Village & PO Jabbi Sharif, District Khushab	Khushab	0454-898060
304	Chak No. 140-P Branch	Chak No.140-P, PO Bungalow Manthar, Rahim Yar Khan	Rahim Yar Khan	068-5774022
305	Bahria Orchard (Sub Branch Bahria Town Sector C)	Plot No. 34, Low Cost Commercial Block-C, Category Boulevard, Bahria Orchard, Lahore	Lahore	042-3545199 042-35451509
306	Bahadurabad (Sub Branch Javed Arcade)	Head Office Saylani Welfare International Trust, Bahadurabad Chowrangi, Karachi	Karachi	021-34920171



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