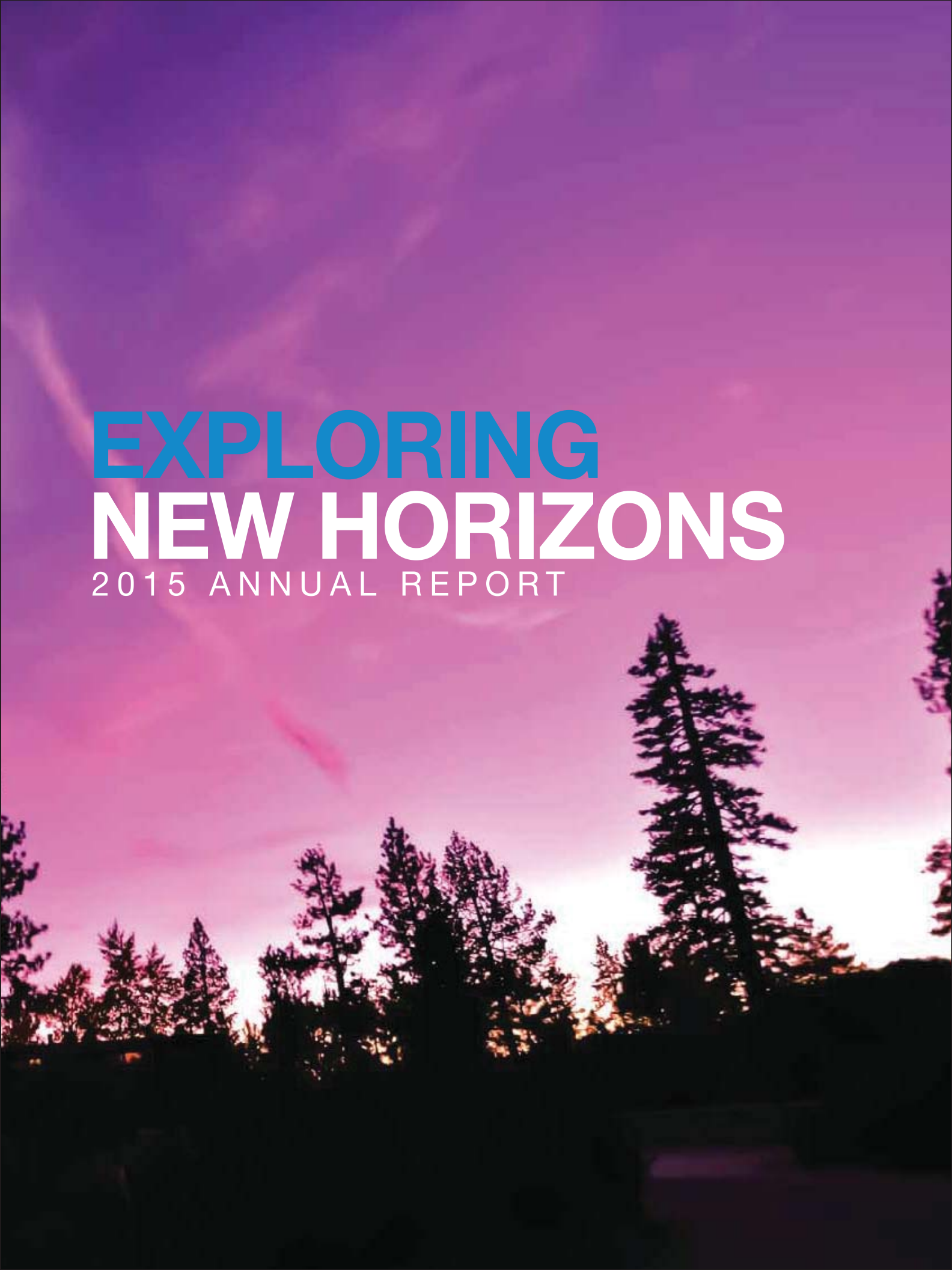
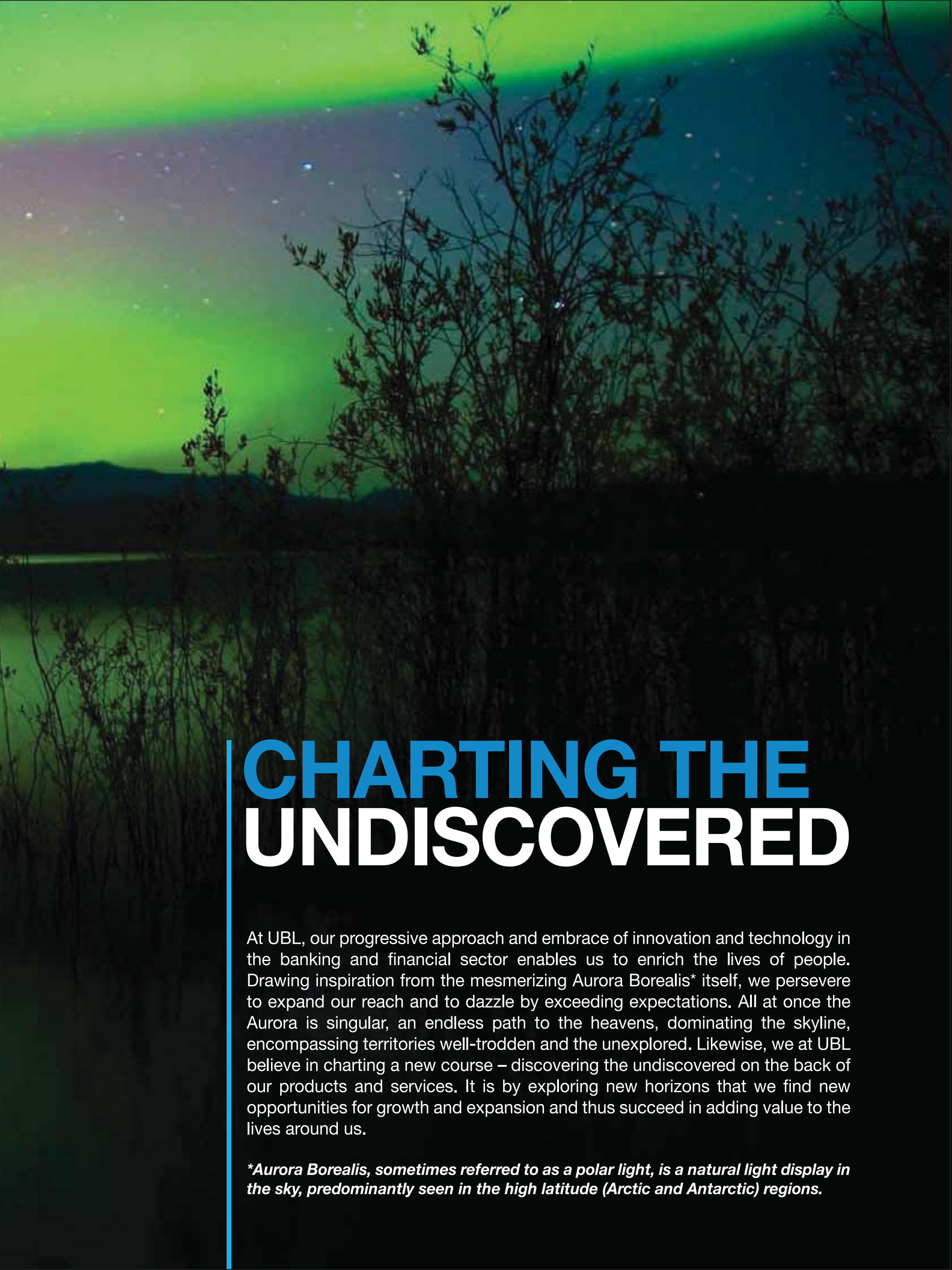
EXPLORING NEW HORIZONS

2015 ANNUAL REPORT





CHARTING THE UNDISCOVERED

At UBL, our progressive approach and embrace of innovation and technology in the banking and financial sector enables us to enrich the lives of people. Drawing inspiration from the mesmerizing Aurora Borealis* itself, we persevere to expand our reach and to dazzle by exceeding expectations. All at once the Aurora is singular, an endless path to the heavens, dominating the skyline, encompassing territories well-trodden and the unexplored. Likewise, we at UBL believe in charting a new course – discovering the undiscovered on the back of our products and services. It is by exploring new horizons that we find new opportunities for growth and expansion and thus succeed in adding value to the lives around us.

Aurora Borealis, sometimes referred to as a polar light, is a natural light display in the sky, predominantly seen in the high latitude (Arctic and Antarctic) regions.

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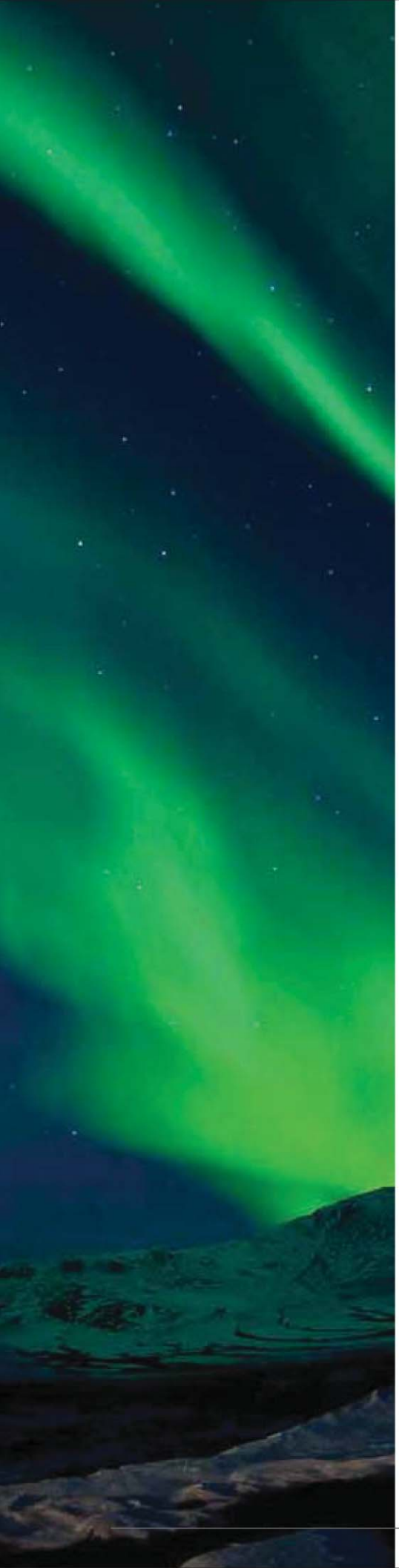
STRIVING WITH PERSISTENT ENTHUSIASM

Like the Aurora Borealis that illuminates the night sky with its brilliance and endless motion, we at UBL believe in advancing toward our goals with passion and commitment. Growing; expanding; improving; UBL, like the Aurora, embodies the concept of dynamism and tireless effort. We at UBL strive towards our goals with zeal, determination and single-minded focus.



Vision

To be a world class bank dedicated to excellence, and to surpass the highest expectations of our customers and all other stakeholders.

Mission

- Be the undisputed leader in financial services for our customers
- Most innovative and fastest growing bank in targeted businesses
- Continue to diversify across chosen geographies
- Achieve operational excellence with the highest level of compliance
- Consistently create leaders through inspired human capital
- Contribute positively to the communities we operate in

Values

- Customer first
- Honesty of purpose
- Teamwork
- Excellence
- Meritocracy

GROWING A UNIFIED NETWORK

UBL thrives on the trust and confidence of its partners, its customers and its other stakeholders. In the way that the Aurora is the result of an interconnected network of particles, UBL's success too, is the outcome of the unified effort of all its stakeholders. Spread across four continents, UBL's network of over 1,350 branches, 35,000 Omni Dukaans and 900 ATMs, lives and breathes as one. Exhibiting exemplary teamwork and collaborative effort, it works with harmony and synergy, mobilizing the organization towards a common purpose.

Company Information

Board of Directors

Sir Mohammed Anwar Pervez, OBE, HPk
Chairman/Non Executive Director

Mr. Zameer Mohammed Choudrey
Non Executive Director

Mr. Haider Zameer Choudrey
Non Executive Director

Mr. Rizwan Pervez
Non Executive Director

Mr. Amin Uddin
Independent Director

Mr. Arshad Ahmad Mir
Independent Director

Mr. Zaheer Sajjad
Independent Director

Mr. Khalid A. Sherwani
Independent Director

Mr. Wajahat Husain
President & CEO

Committees of the Board

Board Audit Committee

Mr. Arshad Ahmad Mir
Chairman

Mr. Amin Uddin
Member

Mr. Haider Zameer Choudrey
Member

Mr. Aqeel Ahmed Nasir
Secretary

Board Human Resource & Compensation Committee

Mr. Zaheer Sajjad
Chairman

Mr. Rizwan Pervez
Member

Mr. Wajahat Husain
Member

Syed Javed
Secretary

Board Risk & Compliance Committee

Mr. Zameer Mohammed Choudrey
Chairman

Mr. Khalid A. Sherwani
Member

Mr. Wajahat Husain
Member

Mr. Zulfiqar Alavi
Secretary

Chief Financial Officer

Mr. Asif Saeed Sindhu

Company Secretary & Chief Legal Counsel

Mr. Aqeel Ahmed Nasir

Registered Office

13th Floor, UBL Building,Jinnah Avenue, Blue Area, Islamabad.

Head Office

State Life Building No.1,
I.I. Chundrigar Road,
Karachi - 74000, Pakistan.

Share Registrar

M/s. THK Associates (Pvt.) Limited
2nd Floor, State Life Building No. 3, Dr. Ziauddin Ahmed Road, Karachi - Pakistan
UAN No. 021- 111-000-322

Auditors

M/s. KPMG Taseer Hadi & Co.
Chartered Accountants

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

Legal Advisors

M/s. Mehmood Abdul Ghani & Co
Advocate

Contacts

UAN : 111-825-111
Contact Centre:111-825-888
Website: www.ubldirect.com
Email : company.secretary@ubl.com.pk

CHAIRMAN'S PROFILE

Sir Mohammed Anwar Pervez, OBE, HPk is the Chairman of the Board of Directors of United Bank Limited since December 2013. He is also the Chairman of Bestway Group UK & its subsidiaries, which include Batleys Limited and Bestway Cement Limited. He is also Chairman of Bestway Northern Limited in UK.

Sir Anwar began his career in food business in 1963 when he opened a convenience store in London. He ventured into the wholesale business in 1976 and has been responsible for growing Bestway Group into the seventh largest family business in the UK.

Today, it is the 2nd largest wholesaler in the UK, the 3rd largest retail pharmacy in the UK, the largest cement producer in Pakistan and the 2nd largest private bank in Pakistan. The Group provides employment to over 33,600 globally.

Sir Anwar was awarded the Order of the British Empire (OBE) in 1992 and was conferred the title of Knight's Bachelor in 1999 by Her Majesty the Queen for his services to the food industry and various charitable causes in the UK. In 2000 he was awarded "Hilal-e-Pakistan".

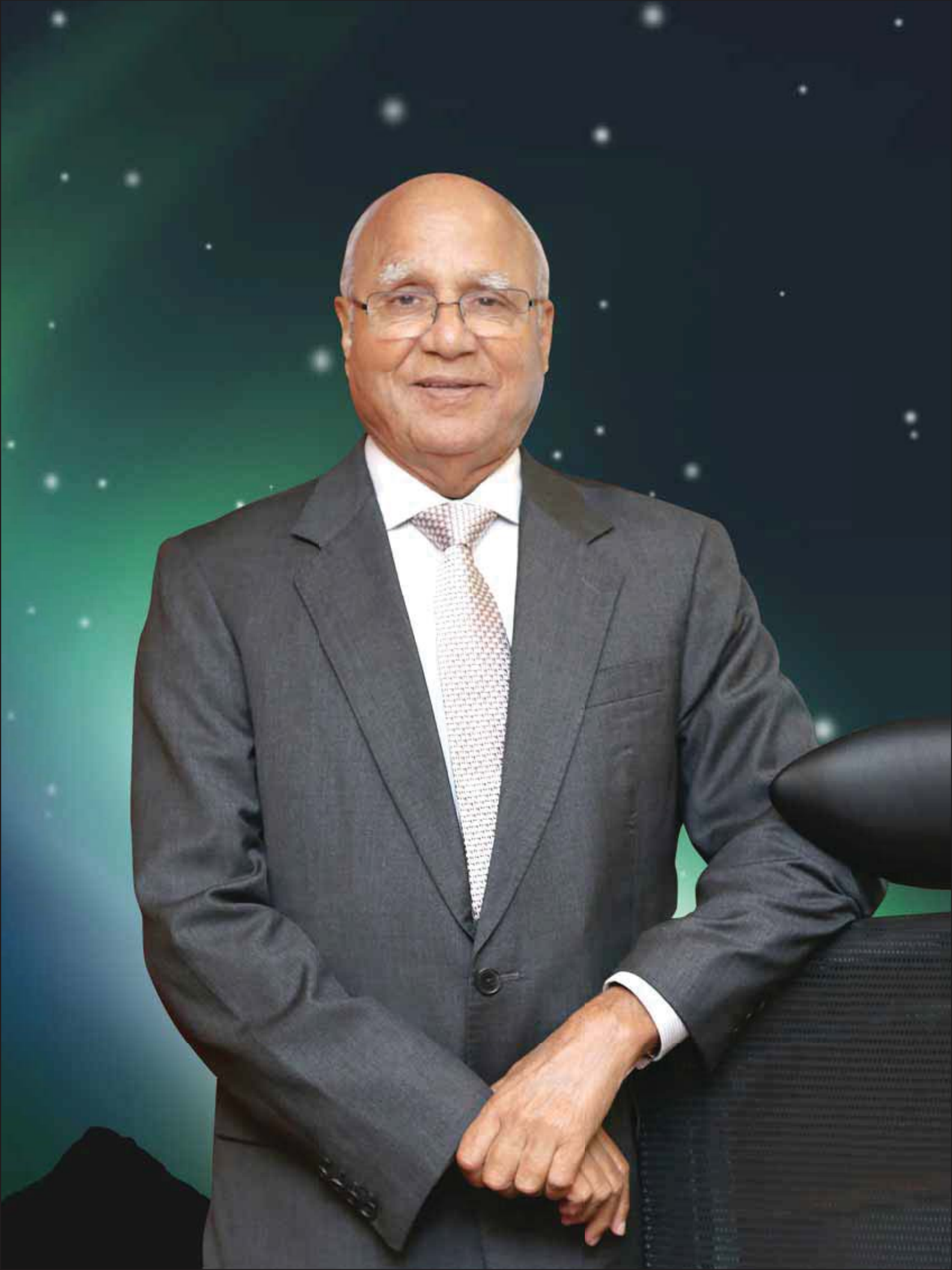
In 2005, Sir Anwar Pervez was voted winner of the prestigious "Grocer Cup for Outstanding Business Achievement" by the Institute of Grocery Distribution, UK.

In 2006 he received 'Sitara-e-Essar' by the President of Pakistan. The same year he was chosen as the 'Master Entrepreneur – UK' at the Ernst & Young Entrepreneur of the Year 2006 Awards.

In 2011, Sir Anwar was awarded with an honorary Doctor of Laws degree by FC College Lahore.

In 2012, in recognition of his philanthropic services to the Community, the University of Bradford conferred on Sir Anwar Pervez an honorary Doctor of Laws degree.

He is the Chairman of Bestway Foundation UK and Patron-in-Chief of Bestway Foundation Pakistan and a charter member of the Duke of Edinburgh Awards Scheme.



Board of **Directors**

Zameer Mohammed Choudrey,
Director

Mr. Zameer Mohammed Choudrey has been a Member of the Board of Directors of United Bank Limited since October 2002. He is Chairman of the Board Risk and Compliance Committee. He is also a Director of UBL Insurers Limited.

He is the Chief Executive of Bestway Group, which is the seventh largest family business in the UK with annual turnover of £3.06 billion. The Group is the 2nd largest wholesaler in the UK, the 3rd largest retail pharmacy in the UK, the largest cement producer in Pakistan and the 2nd largest private bank in Pakistan. The Group provides employment to over 33,600 globally.

Zameer is a Chartered Accountant by profession. He joined Bestway Group as a financial controller in 1984. In 1990, he was promoted as the Group Finance Director. In 1995, he was given additional responsibilities of business diversification both in UK and Pakistan and was promoted as Chief Executive of Bestway Cement Limited. He was appointed as the Group CEO in 2004.

He is a fellow of the Institute of Chartered Accounts of England & Wales and a member of the Institute of Directors. He is also the Deputy Chairman of the Pakistan Britain Business Council (PBBC).

Zameer is a trustee of Bestway Foundation UK and Chairman of Bestway Foundation Pakistan. He is also a trustee of GroceryAid and Crimestoppers. Zameer is a member of British Asian Trust's UK Advisory Council and a member of HRH Prince of Wales Pakistan Recovery Fund International Leadership Team.

In 2014, Zameer was awarded an honorary degree by University of Kent in recognition of his philanthropic services to the community.

In December 2015, Zameer was appointed Commander of the Order of the British Empire (CBE) by Her Majesty the Queen for his services to the UK wholesale industry and various charitable causes in the UK and abroad.

Haider Zameer Choudrey,

Director

Mr. Haider Zameer Choudrey became a Director of United Bank Limited in March 2014. He is Member of the Board Audit Committee (BAC) and has the distinction of being the youngest Director of any listed bank in Pakistan. He is a Chartered Accountant by profession.
He represents the Bestway Group on the Board of United Bank Limited.

After having distinguished himself at the world renowned Eton College, Haider read Economics at Gonville & Caius College, University of Cambridge. He also received his Masters in Economics from University of Cambridge.

Between October 2009 - 2012, Haider undertook his accountancy training at KPMG UK LLP. At KPMG he was an integral part of the Consumer Markets Audit; Corporate Tax & Corporate Finance Teams. He gained rich experience of audit; finance; advisory; business strategy and corporate taxation through his exposure to the multinational clients in the FMCG; Financial Services & Telecommunication Sectors.

In November 2012, Haider joined the Bestway Group and is responsible for spearheading the Group's UK tax; international diversification and operational efficiency strategies and for providing financial / strategic oversight of all Group subsidiaries.
In October 2014, Haider was an integral part of the team that worked on Bestway Group's £620 million acquisition of The Co-operative Pharmacy, UK's 3rd largest retail pharmacy.

Haider is actively involved with the charitable work of the Bestway Foundation in the UK and Pakistan; and is part of the management team that is supervising the construction of two state of the art schools in Chakwal.

Haider is a certified Director from the Pakistan Institute of Corporate Governance (PICG), as per requirement of listing regulations.

Board of **Directors**

Rizwan Pervez,
Director

Mr. Rizwan Pervez has been a Member of the Board of Directors of United Bank Limited since March 2014. He is a Member of the Board Human Resource & Compensation Committee (HRCC). He is also Director of UBL Insurers Limited.

Rizwan graduated from the University of Pittsburgh, USA in 1990 with a BSc in Business Management.

He then trained with a leading UK firm of Chartered Accountants and qualified in August 1995. Rizwan is a member of the Institute of Chartered Accountants in England & Wales.

He joined Bestway as a Financial Accountant in 1995 and was elected to the Board of Directors in January 2000 as Group Business Development Director. He was responsible for developing the Group's fascia and delivered business. Rizwan was instrumental in creating the "Best-one"" symbol group and Bestway Direct, the Group's delivered wholesale operation.

In 2006, Rizwan was appointed Operations Director where he led and managed the integration of Bestway and Batleys wholesale operations which created the UK's largest independent wholesale group. In 2012, Rizwan was appointed the Group Marketing & PR Director. In 2014, he was appointed as Wholesale Operations Director.

Rizwan has served as Governor of John Kelly Schools in North West London playing a leading role in the school's attainment of 'academy' status and establishing the school as a centre of excellence under its new name of The Crest Academy.

Rizwan is a Trustee of Bestway Foundation UK.

Rizwan is a certified Director from the Pakistan Institute of Corporate Governance (PICG), as per requirement of listing regulations.

Zaheer Sajjad,
Director

Mr. Zaheer Sajjad was elected as a Director of United Bank Limited in March 2014. Currently, he is also the Chairman of the Human Resource and Compensation Committee of the Board.

Mr. Zaheer Sajjad, after doing his Masters in Geology and Geophysics from the Punjab University, joined the Civil Service of Pakistan in November 1963. While in public service, he took up Development Studies at Bradford University UK and at Harvard University USA. Some of the key positions held by him in public service include: Chairman State Cement Corporation, Chairman National Fertilizer Corporation, Secretary Ministry of Health, Secretary Economic Affairs Division, and Cabinet Secretary to the Government of Pakistan. He has also worked as an Executive Director of the Islamic Development Bank (Jeddah) and as a Director of the former Union Bank.

Mr. Zaheer Sajjad is a certified Director from the Pakistan Institute of Corporate Governance (PICG), as per requirement of listing regulations.

Board of **Directors**

Amin Uddin,
Director

Mr. Amin Uddin was appointed Member, Board of Directors of United Bank Limited with effect from March 5, 2009. He is member of Board Audit Committee of UBL.

He studied at Government College, Lahore for his BA, Economics Degree and later completed Executive MBA. He attended Banking Management Courses during 1986-87 at McGill University Montreal and other professional courses at INSEAD University in France and Nyenrode Business University in Holland.

He has over 40 years of banking experience in Pakistan, Lebanon, UAE, France, Togo, Ivory Coast, Nigeria and Canada. He worked for Ecobank Group, a leading Pan African Banking Institution, as MD & CEO of Bank Subsidiaries in three countries (Togo, Ivory Coast and Nigeria) from 1991 to 2002. Prior to that, he worked for Bank of Credit and Commerce from 1977 to 1990. He began his career with Habib Bank Limited at Karachi, Pakistan.

He is a certified Director from Pakistan Institute of Corporate Governance (PICG), as per requirement of listing regulations.

Arshad Ahmad Mir,
Director

Mr. Arshad Ahmad Mir, appointed as member of Board of Directors with effect from 26th October 2009, has over four decades of extensive corporate experience in financial services, oil industry, management consultancy, manufacturing and wholesale distribution businesses.

He has served with major corporate entities in areas of general management, corporate planning, project management, compliance and consultancy. Geographical coverage of his corporate roles and responsibilities encompass Pakistan, Middle East, Africa, UK & Europe.

Arshad Mir is a member of Institute of Chartered Accountants and Institute of Bankers UK. He has attended various management courses and conferences including Advanced Management Programme of London Business School. He is certified Director from Pakistan Institute of Corporate Governance (PICG), as per requirement of listing regulations.

He is also Chairman of the Board Audit Committee of the UBL.

Board of **Directors**

Khalid Ahmad Sherwani,
Director

Mr. Khalid Ahmed Sherwani was appointed Member, Board of Directors as an Independent Director in October 2014.

He is a seasoned professional with vast experience of corporate governance of over 70 years, gained in over two decades, serving as director on various Boards of directors primarily in the financial services industry of Pakistan, including chairmanship of 5 BODs of public & private sector entities. He also has top management experience of 30 years in diverse areas in major commercial banks as SEVP, CIO, CFO and CEO.

He had originally joined United Bank Limited in 1968 as a Trainee in its IT Division, became its IT Head in 1974 and rose to the position of Senior Executive Vice President in 1984. Thereafter, he oversaw the working of numerous banking functions of the Bank and played a pivotal role in its restructuring during 1996-2000.

He was appointed President/CEO of Allied Bank Limited, the 5th largest bank of Pakistan, in 2000 where he spear-headed restructuring and recapitalization of the Bank and led its subsequent turnaround after being taken over by the new sponsors. He retired from Allied Bank in 2007 but was re-inducted by the sponsors as President/CEO in 2010 for a period of three years for a fast pace growth in business & profitability of the Bank and to further fine tune its systems & controls.

He holds a Master's degree from the University of Karachi and is a Certified Director from the Pakistan Institute of Corporate Governance (PICG).

He is Member, Board Risk & Compliance Committee of the Bank.

Wajahat Husain,
President & CEO

Mr. Wajahat Husain, currently the President and CEO of UBL, has a banking career spanning over three decades in Pakistan and abroad. His last assignment was as Senior Executive Vice President/Group Executive responsible for managing the Bank's International and Financial Institutions business. He is the Chairman of UBL (Switzerland) AG, UBL Bank (Tanzania) Limited. He is also a director of United Bank UK. He is also representing UBL at Pakistan Banks Association and Pakistan Business Council.

Under his stewardship, UBL expanded and re-strategized the business in the Middle East, established a footprint in China through its Beijing Representative office in 2007 and made its first foray into Africa with the commencement of business of its subsidiary in Tanzania in 2013.

An MBA from the Institute of Business Administration, University of Karachi, he has served in various institutions at senior management positions, including Union National Bank and Mashreq Bank in the UAE.

In addition to his professional engagements and commitments, Mr. Husain has been involved in sports. He has, for the last 27 years, been deeply involved in cricket in the UAE. He is the President of the Abu Dhabi Cricket Council and Director Abu Dhabi Cricket Club.

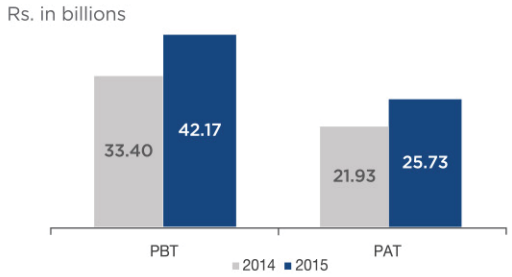
He is a certified director from Pakistan Institute of Corporate Governance (PICG), as per requirement of listing regulations.

DIRECTORS' REPORT
TO THE MEMBERS

On behalf of the Board of Directors, I am pleased to present to you the 57th Annual Report of United Bank Limited for the year ended December 31, 2015.

Financial Highlights

United Bank Limited (UBL) recorded profit after tax of Rs. 25.73 billion, a growth of 17% over the previous year (2014: Rs. 21.93 billion). Earnings per share (EPS) stood at Rs. 21.02 (2014: Rs. 17.91). On a consolidated basis, UBL posted profit after tax of Rs. 27.01 billion with a growth of 12% over 2014.

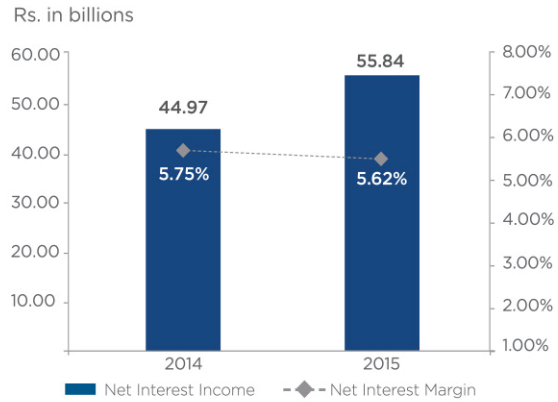


UBL recorded profit before tax (PBT) of Rs. 42.17 billion, registering a 26% growth in PBT (2014: Rs. 33.40 billion). The Return on Equity for the year improved further to 26% from 24% in 2014. This performance has been delivered through balance sheet expansion, funded by core deposits and actively building a portfolio of high yielding assets. Revenues have grown by 21% contributed by a 24% growth in Net Interest Income and a 14% growth in Non-Interest Income. Despite expansion across all core businesses, expenses remained well controlled with a 6% increase in comparison to last year. The cost to income ratio reflects the overall improvement in results and was recorded at 39.7% (2014: 45.2%). With a directed focus across recoveries, NPLs were reduced by 13% with an improvement in asset quality levels to 9.4% (2014: 11.2%). The break-up value per share has increased from Rs. 102.3 to Rs. 116.1 in 2015, in line with the growth in earnings and a build-up in surplus arising on revaluation of assets.

The Board is pleased to recommend a final cash dividend of Rs. 4 per share i.e. 40% for the year ended December 31, 2015, bringing the total cash dividend for the year 2015 to 130%.

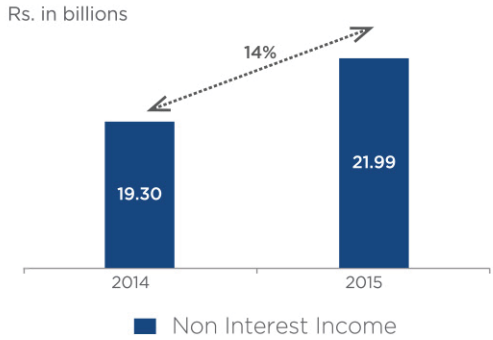
Net Interest Income

In 2015, interest margins have remained restricted but steady at 5.62% (2014: 5.75%) despite the discount rate falling to 6.5% from 9.5% at the start of the year, along-with a higher minimum floor on savings accounts. Net interest income grew by Rs. 10.87 billion to Rs. 55.84 billion, an increase of 24%. Balance sheet expansion was funded by strong growth in core deposits led by a 15% growth in domestic current accounts. The overall cost of deposits was reduced by 82 bps to close at 3.1% for the year 2015 (2014: 3.9%). Growth in the corporate loan portfolio which produced relatively steady returns despite low credit demand, together with the expansion in the Bank's high yielding bond portfolio were the main drivers of improved earnings.



Non-Interest Income

Non-interest income grew to Rs. 21.99 billion from Rs. 19.30 billion in 2014 and continues to form a large component of the Bank's core earnings. Built through diversification from fee based services across corporate, retail and Omni as well as market leading positions within treasury and capital markets, revenue contribution stood at 28% (2014: 30%).



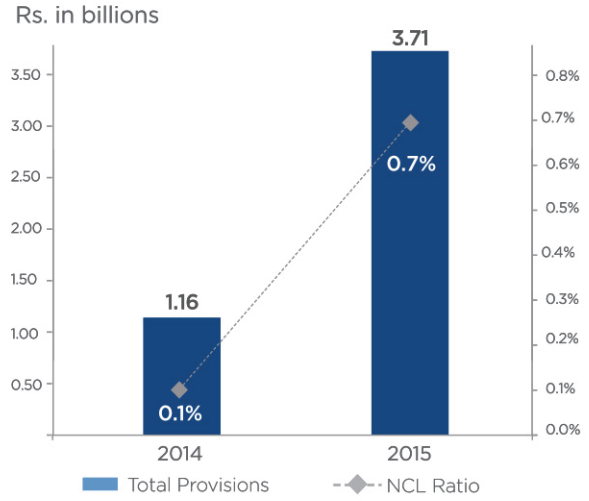
Fee, commission and brokerage constitutes 56% of non-funded income and stood at Rs. 12.20 billion (2014: Rs. 11.40 billion), representing a 7% growth over the previous year. Earnings across trade services maintained their levels despite lower commodity prices. Omni remains one of the largest contributors across the fee base, with major growth in earnings on disbursements under G2P programmes. Home remittance earnings were impacted by lower rebates but offset by growth in volumes across all major corridors.

Investment banking fees reached a landmark of Rs. 0.6 billion, with a growth of 78% with active participation in the arrangement and advisory of large public sector projects. Strong growth was witnessed in Bancassurance commissions, along with a build-up in customer mandates generating steady fee and float income from cash management services.

Dividend income grew by 60% to reach Rs. 3.20 billion, generated on a well-diversified portfolio of high yielding equities. Capital gains increased to Rs. 3.24 billion from Rs. 1.81 billion, representing a 79% growth through active trading within equities, bonds and on the sale of mutual funds. Foreign exchange earnings stood at Rs. 2.27 billion, relatively lower than Rs. 3.02 billion earned last year in view of a more stable exchange rate during 2015.

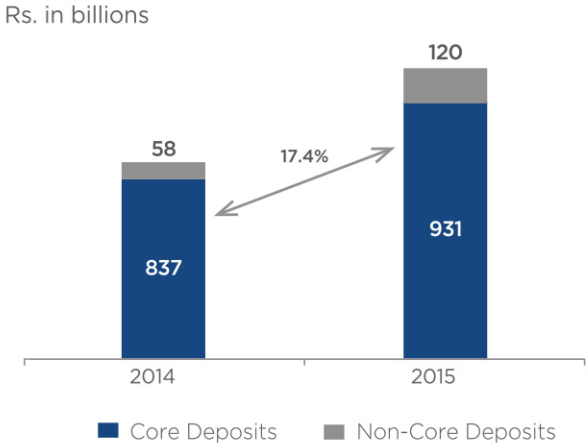
Provisions and loan losses

Provisions for the year increased to Rs. 3.71 billion from Rs. 1.16 billion. These included general provisions amounting to Rs. 1.96 billion to build reserves at a more prudent level within both domestic and international. The asset quality improved to 9.4% from 11.2% in 2015 with strong cash recoveries in the corporate and special asset management portfolios, along with write offs against legacy NPLs. The overall coverage ratio remains strong at 80.3% as at Dec'15 (Dec'14: 81.2%).



Cost management

Administrative expenses have increased by 6% over the previous year to total Rs. 30.90 billion (2014: Rs. 29.03 billion). Personnel costs and head count levels were well contained. The increases in staff costs were mainly as a result of annual merit increments and market related salary adjustments. Despite the rising costs of utilities and need for alternate energy sources, the overall premises costs were up by 7%. This increase was mainly as a result of lease renewals at market rates across a vast segment of the network this year. A well-directed plan to cut down excesses across fuel consumption and active monitoring resulted in a 7% decline in "Gas and Electricity" expenses. Variable expenses were up marginally by 2%, with synergies resulting from centralized procurement with more efficient logistics and distribution across the branches. UBL's cost to income ratio has improved significantly, standing at 39.7% in 2015 (2014: 45.2%). The Bank continues to strive towards greater operational efficiency and building lean and effective support structures while continuously improving service quality levels.



Balance Sheet Management

Business expansion continues with the balance sheet size reaching Rs. 1.40 trillion (2014: Rs. 1.11 trillion), an increase of 26% over the previous year, driving overall earnings growth. 2015 has been a landmark year for the Bank as the deposit base crossed Rs. 1.05 trillion (2014: Rs. 895 billion) with an overall growth of 17%. With a highly diversified deposits portfolio with coverage across both urban and rural areas, the focus remained on generating core deposits through diversified product offerings serving the mass market, mid-tier and high net worth customers. The Bank's distribution channels continued their efforts to acquire "New to Bank" accounts under a well-structured deposit mobilization programme. Total domestic deposits have grown by 19% in 2015 thus largely funding balance sheet expansion and driving sustainable earnings growth despite a year of margin compression. The domestic CASA ratio remained strong at 84% (2014: 85%) with growth in average current deposits of 15%, resulting in a 97 bps reduction in cost of deposits to 3.4%.

The net loans and advances portfolio grew to Rs. 454.63 billion, a growth of 5% over the previous year (2014: Rs. 434.26 billion). Asset quality considerations continue to direct lending as the corporate loan book

sustained 2014 levels, with some growth across the SME segment. The International net advances portfolio grew by 8% to reach Rs. 144.93 billion (2014: Rs. 134.09 billion) with a focus to build on the existing wholesale model with more trade based financing within the GCC.

The investment portfolio increased by 44% totaling Rs. 714.1 billion from Rs. 497.3 billion in 2014. The liquidity is primarily placed in government securities with Rs. 486.9 billion being deployed in Pakistan Investment Bonds with a view to earn stable returns and improving the yields of the earning asset base. The Bank's equity book grew by 13% over the previous year, built up with a more long term view on positions that can generate stable dividend income. The revaluation surplus on the bond portfolio as at Dec'15 stood at Rs. 19.5 billion (2014: 12.1 billion) and Rs. 6.1 billion on equities (2014: Rs. 5.2 billion).

Strong Capital Ratios

UBL's capital ratios remained strong as the unconsolidated Tier-1 CAR was 10.4% with the overall capital adequacy improving to 14.6% on Dec 2015 compared with 10.0% and 13.9% in Dec 2014 respectively. Risk weighted assets have grown by 12.3% over the year in line with credit expansion and larger exposure towards long term investments leading the enhancement in core earnings. The interim dividend payout during the year has been enhanced to Rs. 3.0 per share per quarter while maintaining optimal capital levels. Based on an assessment of future capital requirements in accordance with the applicable Basel III regulations the existing capital structure comfortably supports future growth.

Economy Review

The turnaround within the economy has gained momentum in 2015 creating a more positive view on Pakistan in the opinion of key international donors and rating agencies. The efforts of the government to keep the country's progress on the IMF program well on track have been the principal factors driving the transition. The decline in oil prices has provided the much needed respite to the foreign exchange reserves position. The issuance of global bonds and an active privatization program continue to drive the projection of Pakistan as a viable long term investment opportunity for international investors. Visible progress on the China Pakistan Economic Corridor (CPEC) this year is a clear indication of on ground developments and much needed activity towards a larger economic goal.

Although the energy sector has remained a key priority for the government, progress has been relatively slower, however in the right direction. In addition to the buildup across alternate energy sources for generation, the government has also been focusing on improving the transmission & distribution network. Lower international oil prices have to some extent been relevant in curtailing circular debt accumulation. The trade deficit during the first half of FY'16 stood at USD 12 billion with a marginal improvement of 1.35% over last year. During the 1H FY'16, exports declined by 14.4% year on year to USD 10.3 billion while imports went down by 7.9% year on year to USD 22.2 billion. Hence the decline in exports has offset the benefit of a lower oil import bill to a large extent. Due to a relatively stagnant trade gap and improvement on services, the current account deficit for 1H FY'16 was reduced to USD 1.3 billion as compared to USD 2.5 billion during the same period last year. Remittances stood at USD 18.7 billion with 18% growth during FY'15 in comparison to FY'14. However the growth of 6.3% during 1H FY'16 against 1H FY'15 reflects some slow down within major remittance corridors.

In addition to better current account performance, the financial account has also supported the country's reserves position with a net inflow of USD 3.0 billion taking the balance of payments into a surplus of USD 1.5 billion during 1H FY'16 (1H FY'15: USD 0.5 billion). The disbursements under the Extended Fund Facility (EFF) from the IMF continued to support the external account in 2015. The country's total FX reserves closed the year 2015 at a historical landmark of USD 20.8 billion, a strong growth of 36% over the level of USD 15.3 billion a year ago. After strengthening during 2014, with a 4.6% appreciation, the PKR-USD exchange rate came under some pressure during the year. Despite the strong balance of payment position, it closed 2015 at a level of Rs. 104.74, with a 4.2% depreciation on a year on year basis.

The fiscal position remains a key concern, as revenue generation remains challenging while expenditures continuing to escalate. In the first half of FY'16 the estimated fiscal deficit remained around 2% of GDP, which has mainly been achieved through higher non-tax revenues. It is imminent that achieving the annual fiscal deficit target of 4.3% during FY'16 would be difficult unless there is an ongoing focus on broadening the tax base.

The average CPI inflation remained in single digits for the fourth consecutive year and at a lower level of around 3% for most part of 2015, as a result of significantly lower commodity prices including oil. Given the lower inflation trajectory along with an improving external account outlook, the State Bank of Pakistan maintained its monetary easing stance and cut its discount rate cumulatively by 300 bps during 2015 to 6.5%. Moreover, the SBP also introduced the new 'target rate' at 50 bps below the discount rate (ceiling rate), which currently stands at 6.0%. During the period, the central bank also reduced the width of the interest rate corridor

by 50 bps to 200 bps, which has kept floor rate (repo rate) of the corridor at 4.5%. The PLS savings floor rate remains at 50 bps below the repo rate, thus maintaining the overall pressure on banking sector margins.

In addition to declining interest rates, further narrowing of the interest rate corridor has maintained the pressure on the earnings profile in 2015, resulting in banking sector spreads falling to multi-year low levels this year. With these interest rate dynamics alongside relatively limited credit demand in the market, banks maintained the 2014 strategy of active participation in long dated paper (Pakistan Investment Bond) auctions during 2015.

After posting strong returns for the last three years, 2015 has witnessed a market correction with a drastically lower 2.1% appreciation in the KSE 100 index to 32,816 points as at Dec 31, 2015. The index was impacted by volatility across other regional and global markets resulting in foreign investment outflows. Foreign investors remained net sellers in the market with a net outflow of USD 315.2 million in FPI during 2015 in comparison to a net inflow of USD 382.5 million during 2014. On the other hand, the increase in average daily traded value by 20% to USD 111 million in 2015 reflects the depth within the market to absorb selling pressure and given the improving macros and investor sentiment a potential to rebound next year.

Banking sector deposits gained some momentum, albeit in the last quarter of the year. Despite the overall reduction in the discount rate, demand for private sector credit has remained largely subdued for most of the year. Overall credit to the private sector posted a YoY growth of 9.2% during 2015 mainly as a result of financing in Q4'15, which is slightly higher than the 8.5% growth witnessed in 2014. Large Scale Manufacturing (LSM) also picked up some pace during the latter half of 2015 with 4.4% growth during Jul-Nov 2015 as compared to 3.1% in Jul-Nov 2014. Non-performing loans for the industry remained high at Rs. 630 billion at Sep'15 (Dec 14: Rs. 608.6 billion) while the gross infection ratio stood at 12.5% (Dec'14: 12.3%).

International

Global growth fell short of expectations in 2015, decelerating to 2.4 % from 2.6 % in 2014. The performance mainly reflected a continued slow-down in emerging and developing economies amid post-crisis lows in commodity prices, weaker capital flows and subdued global trade. As per a World Bank report, global growth is projected to edge up in the coming years, but at a slower pace than envisioned in middle of 2015, reaching 2.9% in 2016 and 3.1% in 2017-18.

Similar to global trends, the state of oil exporting economies, mainly the GCC markets, have also felt pressures which were mainly due to continuous decline in oil prices during 2015. However, countries like the UAE and Qatar, who have successfully diversified in non-oil sectors and carry a large quantum of sovereign reserves, remain the least affected amongst the GCC nations.

During 2015, UBL International business continued to maintain its significant contribution to the franchise. While maintaining the focus on wholesale banking, the GCC branches recorded modest growth amidst challenging situations. Total assets were led by an increase in fixed income investments, Financial Institutions' assets and increased corporate exposures.

Considering the changes within the current economic environment of the Gulf economies, UBL remains prudent, with enhanced due diligence processes on fresh underwritings and more strengthened risk surveillance on the existing credit portfolio. The Bank remained compliant with the applicable regulatory provisioning requirements and continued to carry an adequate coverage ratio. International branches maintained their focus on deepening core deposit relationships in order to fund asset growth.

The Bank continued to play its role as the leader in the home remittances business. Along-with providing swift remittance services to overseas Pakistanis, UBL launched a formal Non-Resident Pakistani (NRP)

initiative, by way of which oversees Pakistanis can now access banking services in Pakistan through the Bank's international branches located in all GCC countries.

As per the Bank's commitment to provide its customers with par excellence banking solutions, UBL International continued to strengthen its information technology infrastructure and service quality levels. In 2015, the USA branch was successfully equipped with one of the most modern anti-money laundering systems together with migration to the new core banking system. UBL International plans to complete the implementation of this system across the Bank in 2016, with all branches interconnected on a single platform.

The Bank has been effective in proactively managing the overall exposure in Yemen and continues to closely monitor the developing situation in the country.

Subsidiaries & Associates

The Bank's subsidiaries and associates continued to contribute significantly to the Bank's consolidated results.

United National Bank Limited (UBL UK) is a 55% owned subsidiary of UBL. UBL UK has witnessed a growth in profits of 126% over last year. The main contributors to this growth were capital gains, recoveries in non-performing loans and gains on sale of non-banking assets. The core income also continued its growth with a 5% rise in overall net interest income. UBL UK deposits grew by 16% with higher focus on retail deposits, while the deployment of funds remained mainly in investments, with advances remaining relatively flat.

UBL Switzerland AG (USAG) is a wholly owned subsidiary of UBL, the major source of business for USAG is trade and USAG's profit after tax is higher by 13% over the last year. This growth is mainly driven by rise in trade related fees. Due to delinking of Swiss Franc from Euro during 2015, the NII remained under pressure due to higher swap cost, despite a healthy 7% growth in gross interest received. The balance sheet continued to grow, mainly driven by higher deposits and borrowings.

UBL Fund Managers Limited, Pakistan (UBLFM) is a 98.9% owned subsidiary of UBL and has witnessed a growth in profit of 23% over last year. The funds under management for UBLFM remained at Rs. 61.56 billion, showing a healthy growth of 15% over 2014. The growth in profits is fueled by a rise in fee income. During the year, UBLFM also launched one new fund.

UBL Bank (Tanzania) Limited (UBTL) was established in 2012 and became fully operational from 2013. Over this short period of time, UBTL has not only broken even but has shown a minor profit in 2015. UBTL's balance sheet continues to grow as the bank is working to expand its operation and is in the process of opening a second branch in Tanzania.

Technology

Investment within a growing and evolving technology platform remains one of the corner stones of the Bank's strategy. Enhancing the customer experience across all banking channels through upgrades within front end systems as well as core banking infrastructure remains an ongoing initiative across the Bank. We continue to evolve our digital strategy in order to remain relevant to ever changing customer needs, in line with the Bank's "innovation" agenda.

Taking the long term strategic relationship with our technology partners SilverLake (Formerly SunGard) to the next level we have entered into collaboration for sharing of technical specifications on the Bank's core banking system. This would build internal capacity within the IT function and enhance response levels for modifications as per customer requirements. As part of ongoing enhancement in service level parameters within modules with core banking, the existing Enterprise Banking Suite (EBS) solution was further enhanced to facilitate branches in automating their centralized back

office processes. We have also recently migrated our computing infrastructure to a fully-virtualized environment which will, not only lead to operational efficiencies but also lead the way towards private cloud computing for our global operations.

Credit Ratings

The credit rating company JCR-VIS re-affirmed the Bank's long-term entity rating at AA+ while the short term ratings remain at A-1+ which is the highest rating denoting the greatest certainty of timely payments by a financial institution. All ratings for UBL have been assigned a Stable outlook.

Capital Intelligence (CI), an international credit rating agency, has re-affirmed UBL's long-term and short-term Foreign Currency ratings at B- and B respectively in line with CI's sovereign ratings for Pakistan. In addition, the Bank's Financial Strength rating has been re-affirmed at BB+, with the Outlook reaffirmed at Stable based on the Bank's strong performance.

Future Outlook

The year 2015 was an eventful one for the country's economy with appreciable improvement in most of the key macro indicators. The challenge now for the government is to make full use of this platform by undertaking structural reforms, together with continuous improvement in the law and order situation. After a sharp decline in oil prices during 2015, the beginning of 2016 has also been bearish for the commodity. Low oil prices will continue to support the country's balance of payment outlook while also keeping inflation at comfortable levels.

2016 would be critical from the standpoint of China Pakistan Economic Corridor (CPEC), which has the potential to transform the future state of the country's economy. An improved law and order situation through the ongoing counter-terrorism operation and progress on the CPEC would largely improve investor confidence and help build a more long term view of Pakistan. These positive developments along with a low interest rate environment, also bodes well for private credit demand which is expected to drive industrial growth next year.

UBL is one of the largest banks in Pakistan that has market leading positions in all core businesses. Our long term strategy is to evolve our leading segments resulting in deeper market access and creating opportunities through new product development. Building strategic international alliances, we are well positioned to play our role in the execution of the CPEC. We shall continue to strengthen our relationships across the public and private sector along with a renewed focus to serve multinationals. Retail Banking remains the corner stone of our business model, where we seek to further enhance deposit market share. We would target widening the scope of our services within rural areas in order to better leverage our network. Gaining ground across the SME and Islamic segments remains a priority as our presence carries a large inherent potential. We shall continue to diversify by investing in markets where we understand our target customers better than others such as in the GCC. Our leadership within the digital space through the success of our branchless banking remains a strategic advantage which we aim to elevate to the next level.

We believe in further expanding the scope of banking services in Pakistan in the future. It is our objective to actively contribute to the development of an economy that is seeking its true potential.

DIRECTORS' REPORT
TO THE MEMBERS

Statement under Clause XVI of the Code of Corporate Governance

The Board of Directors is committed to ensuring that the requirements of corporate governance set by the Securities and Exchange Commission of Pakistan are fully met. The Bank has adopted good corporate governance practices and the Directors are pleased to report that:

- The financial statements prepared by the management of the Bank present fairly the state of affairs of the Bank, the results of its operations, cash flows and changes in equity.
- Proper books of account of the Bank have been maintained.
- Appropriate accounting policies have been consistently applied in the preparation of the financial statements, except for the change in accounting policies as described in Note 5. Accounting estimates are based on reasonable and prudent judgment.
- International Financial Reporting Standards, as applicable to banks in Pakistan, have been followed in the preparation of the financial statements without any departure therefrom.
- The system of internal control in the Bank is sound in design, and is effectively implemented and monitored.
- There are no significant doubts regarding the Bank's ability to continue as a going concern.
- There has been no material departure from the best practices of corporate governance.
- Performance highlights for the last six years are attached to these unconsolidated financial statements.
- Details of directors' training programs are given in the statement of compliance with the code of corporate governance.

The Board has constituted the following three Committees with defined terms of reference:

Board Audit Committee (BAC):

1. Mr. Arshad Ahmad Mir — Chairman
2. Mr. Amin Uddin — Member
3. Mr. Haider Zameer Choudrey — Member

Board Risk and Compliance Committee (BRCC):

1. Mr. Zameer Mohammed Choudrey — Chairman
2. Mr. Khalid A. Sherwani — Member
3. Mr. Wajahat Husain — Member

Human Resource & Compensation Committee (HRCC):

1. Mr. Zaheer Sajjad — Chairman
2. Mr. Rizwan Pervez — Member
3. Mr. Wajahat Husain — Member

The number of Board Committee meetings held during the year and the number of meetings attended by the directors is shown below:

	BAC	BRCC	HRCC
Number of meetings held	4	4	4
Number of meetings attended:			
Mr. Zameer Mohammed Choudrey	-	4	-
Mr. Haider Zameer Choudrey	4	-	-
Mr. Rizwan Pervez	-	-	4
Mr. Amin Uddin	4	-	-
Mr. Arshad Ahmad Mir	4	-	-
Mr. Zaheer Sajjad	-	-	4
Mr. Khalid A. Sherwani	-	4	-
Mr. Wajahat Husain	-	4	4

During the year 2015, the Board of Directors dissolved the Special Committee of the Board.

The Bank operates five funded retirement Schemes which are the Provident Fund, Gratuity Fund, Pension Fund, Benevolent Fund, and General Provident Fund.

The values of the investments of these funds based on their latest audited financial statements as at December 31, 2014 are as follows:

	Rupees in '000
Employees' Provident Fund	3,281,274
Employees' Gratuity Fund	630,912
Staff Pension Fund	2,963,813
Staff General Provident Fund	1,186,873
Officers / Non-Officers' Benevolent Fund	876,127

Meetings of the Board

During the year under review, the Board of Directors met seven times. The number of meetings attended by each Director during the year is shown below:

Name of the Director	Designation	Meetings attended
Sir Mohammed Anwar Pervez, OBE, HPk	Chairman	7
Mr. Zameer Mohammed Choudrey	Director	7
Mr. Amin Uddin	Director	7
Mr. Arshad Ahmad Mir	Director	7
Mr. Zaheer Sajjad	Director	7
Mr. Haider Zameer Choudrey	Director	7
Mr. Rizwan Pervez	Director	7
Mr. Khalid A. Sherwani	Director	7
Mr. Wajahat Husain	President & CEO	7

Pattern of Shareholding

The pattern of shareholding as at December 31, 2015, as required u/s 236 of the Companies Ordinance, 1984 and Clause (xvi) of the Code of Corporate Governance is given below:

Shareholders	No. of Shares	% of Ordinary Shares
Bestway Group (BG)	752,406,007	61.46
Privatization Commission of Pakistan	1,714	0.00
General Public & Others	391,410,020	31.97
NIT	758,599	0.06
Banks, DFIs & NBFIs	33,616,240	2.75
Insurance Companies	18,613,586	1.52
Modarabas & Mutual Funds	22,352,467	1.83
International GDRs (non-voting shares)	5,021,054	0.41
TOTAL OUTSTANDING SHARES	**1,224,179,687**	**100.00**

The aggregate shares held by the following are:

		No. of shares
a)	**Associated Companies, undertakings & related parties**	
	- Bestway (Holdings) Limited *	631,728,895
	- Bestway Cement Limited	93,649,744
b)	**NIT**	
	- CDC-Trustee National Investment (Unit) Trust	758,599
c)	**Modarabas & Mutual Funds ****	22,352,467
d)	**Public sector companies and corporations**	4,106,907
e)	**Banks, DFIs, NBFIs, Insurance Companies**	52,229,826
f)	**Directors & CEO *****	
	-Sir Mohammed Anwar Pervez, OBE, HPk	12,765,368
	-Zameer Mohammed Choudrey	2,348,870
	- Haider Zameer Choudrey	2,000,000
	- Rizwan Pervez	44,500
	-Amin Uddin	2,750
	-Arshad Ahmad Mir	2,500
	- Zaheer Sajjad	2,537
	- Khalid A. Sherwani	2,500
	- Wajahat Husain, President & CEO	367,608
g)	**Executives**	2,407,557

* The Bank is a subsidiary of Bestway (Holdings) Limited which is incorporated in the United

DIRECTORS' REPORT
TO THE MEMBERS

Kingdom.

** Name wise detail of Modarabas & Mutual Funds is annexed with Categories of Shareholders.

*** There were no shares held by the spouses or minor children of the Directors and CEO of the Bank.

Shareholders holding 5% or more voting rights	No. of shares	%
Bestway (Holdings) Limited	631,728,895	51.60
Bestway Cement Limited	93,649,744	7.65

Trades in the shares of UBL carried out by Directors, Executives and their spouses and minor children, as defined in Clause xvi (l) of the Code of Corporate Governance are annexed along with the Pattern of Shareholding.

Risk Management Framework

Risk & Credit Policy Group has the following divisions, headed by senior executives, reporting to the Group Head – Risk and Credit Policy

- Credit Policy & Research
- Credit Risk Management
- Market, Treasury and FI Risk Management
- Operational Risk & Basel II
- International Risk
- Consumer Credit Policy & Analytics

A Risk Management Committee comprising of heads of all areas of Risk, Business and Credit Administration is responsible for reviewing and undertaking strategic business decisions with a collective view on Credit Risk,

Board of Directors

Market Risk, Operational Risk and Capital.

The revival of economic growth that started last year has picked up pace during 2015 with visible improvements on several fronts including the external account and contained inflationary pressures. The government to government agreement on the China Pakistan Economic Corridor (CPEC) was also signed during the year and is expected to serve as the largest stimulant for domestic and foreign investment in the future.

During the year, the portfolio was mapped with revisions in the prudential regulations and aligned with the revised SBP guidelines applicable in 2015. While risk mitigation remained a primary focus, a separate Collateral Management Policy was developed in the current year under the guidelines issued by SBP to safeguard the interests of the Bank in case of potential defaults. Domestic and International Credit Policy was also reviewed during the year and amended where necessary to enhance risk mitigation. New policy parameters such as 'maximum borrowing' guidelines were also introduced. On the consumer finance portfolio, policies and scoring models were reviewed in view of changing market dynamics to maintain quality in asset acquisitions. The Bank engaged in continuous monitoring and proactive management of the existing portfolio to arrest further downgrades and to flag potential problem accounts based on early warning signals throughout the year.

The Bank has maintained its CAR well above prescribed regulatory thresholds throughout the year based on applicable requirements under Basel-III. The Internal Capital Adequacy Assessment Process (ICAAP) Framework has been revised based on the Bank's 5 year strategic plan.

The market risk function continues to actively monitor portfolio performance in light of the changing dynamics of both domestic and international markets. The function uses sophisticated tools such as sensitivity &/or scenario analyses of portfolio positions in order to assess potential risks resulting from shifts in interest rates.

There were continued efforts to enhance the scope and implement a robust 'Operational Risk Management Framework' in order to have a culture of risk awareness with proactive management. Consistent improvements in the operational risk profile and overall control environment remains a key focus across all functions.

Statement of Internal Controls

The Board is pleased to endorse the statement made by management relating to Internal Controls over Financial Reporting (ICFR) and also the overall internal controls. The Statement on Internal Controls is included in the Annual Report.

Auditors

The present auditors M/S. KPMG Taseer Hadi & Co., Chartered Accountants and M/S. A. F. Ferguson & Co., Chartered Accountants, retire and being eligible, offer themselves for re-appointment in the forthcoming Annual General Meeting. The Board of Directors, on the recommendation of the Board Audit Committee, recommends M/S. KPMG Taseer Hadi & Co., Chartered Accountants and M/S. A. F. Ferguson & Co., Chartered Accountants, for re-appointment as auditors of the Bank.

Conclusion

In conclusion, I extend my thanks and appreciation to UBL shareholders and customers as well as to my fellow members of the Board of Directors for their continued trust and support. We value the persistent efforts and dedication of our staff. We would also like to express our sincere appreciation to the Government of Pakistan, the State Bank of Pakistan, the Securities & Exchange Commission and other regulatory bodies for their direction and continued support.

For and on behalf of the Board,

Sir Mohammed Anwar Pervez, OBE, HPk
Chairman
Dubai
February 17, 2016

SUSTAINABILITY
AT UBL IN 2015

At the heart of United Bank Limited's (UBL) sustainability agenda is the desire to help the less fortunate by supporting causes that empower communities. The bank embodies the highest standards of social responsibility by building a comprehensive and all-encompassing sustainability agenda. In the years ahead, as in the past, UBL intends to further build on its sustainability efforts and continue on its mission towards a self reliant Pakistan.

In 2015, UBL's sustainability efforts focused on the key sectors of education and health in partnership with specialist organizations.

During the year, education, especially higher education was the core area the bank focused its sustainability efforts on. Forman Christian College (FCC) in Lahore was assisted in the construction of its School of Business & Social Sciences. Furthermore, the bank also contributed to the university's scholarship program which indentifies and sponsors deserving students for the various programs offered by the institution.

The Institute of Business Administration (IBA) in Karachi was also one of the leading recipients of the bank's donations. UBL had been assisting IBA with the construction of a new state-of-the-art Sports Arena. In 2015, the bank made the last tranche for this project to IBA. Other educational institutions the bank donated to included LUMS, Namal College and The Aga Khan University. The bank also continued supporting a secondary level school in Gharo, Sindh under its collaboration with The Citizens Foundation (TCF).

UBL also supported health-care causes across Pakistan during 2015. Gulab Devi Chest Hospital in Lahore and the Sindh Institute of Urology & Transplantation (SIUT) in Karachi were the leading health-care institutions the bank donated to in 2015. Donations were also given to Shalamar Hospital in Lahore, the Marie Adelaide Leprosy Center for one of its clinics in Bagh Banni Passari in Azad Kashmir, the Family Welfare Cooperative Society in Lahore and The Kidney Center in Karachi, among others.

Disaster Relief was another area of concentration for the bank's sustainability efforts in 2015. One of the main projects in this area was the rehabilitation of the people displaced by the devastating earthquake in Awaran, Baluchistan. UBL worked with a local NGO, Indus Earth Trust, to build homes for the dislocated families and helped provide them a secure shelter.

2015 saw a significant enhancement in UBL's sustainability agenda. Carrying forward the momentum, the bank intends to start 2016 with an even stronger affirmation to increase its sustainability efforts and investments.

PRESIDENT & CEO
REVIEW 2015

Introduction

UBL has delivered another strong performance, posting a consolidated profit after tax of Rs. 27.01 billion in 2015, a growth of 12% over 2014.

The implementation of the Government's fiscal reforms and improved underlying macros are leading Pakistan's economic turnaround. While progress on the China Pakistan Economic Corridor (CPEC) remains the largest stimulant for future growth, meeting the existing energy shortfall is critical. As the economy transitions towards its true potential, the Bank remains well positioned to play its due role and reinvest in its core business segments.

Retail banking remains the cornerstone of the franchise where we evolve with the ever changing needs of our customers. In 2015 domestic deposits have grown by 19%, which is well ahead of the market. The clear objective this year has been to widen the current account base. While growing the portfolio is important, improving service quality remains a key priority. Along with deep penetration across urban and rural segments, our Islamic banking is also growing its visibility and branch network.

We remain well positioned in the corporate banking space through long standing relationships across both the public and private sectors. During 2015 we have participated in large energy and infrastructure projects. Our investment banking unit's expertise in the project finance, debt arrangement, corporate advisory space has led to record earnings this year. Building on a strong wholesale model our Financial Institutions Group (FIG) continues to expand its geographical footprint and earnings profile.

Being one of the largest Pakistani Banks overseas, over 25% of our asset base is invested overseas. We have 18 international branches and 3 subsidiaries with a footprint in Asia, Europe, Africa and the United States of America. The model for international business remains focused on trade, medium sized lending and a service oriented retail franchise. This remains a huge strategic advantage that provides significant diversification benefits for the Bank.

We maintain our leadership in branchless banking through UBL Omni. With an agent network of 40,000 all across Pakistan, our penetration across the unbanked segment is growing each year. Leading the industry in the digital space, we remain committed and geared up for the technological revolution in banking.

The UBL group consists of over 15,000 staff members spread across 12 countries and 4 continents across the globe. The performance in 2015 has been achieved through the commitment of the UBL team, a well-established brand name and most importantly a loyal customer base.

Key financial highlights

UBL recorded unconsolidated profit before tax (PBT) of Rs. 42.17 billion, a growth of 26% over 2014.

The Bank's balance sheet's size crossed Rs. 1.40 trillion at year end, a growth of 26% over 2014. This was funded primarily by a 17% growth in deposits, which reached a landmark level of Rs. 1.05 trillion at December 31st 2015. The international deposit base crossed the USD 2 billion mark for the first time.

UBL's net advances grew by Rs. 20.37 billion to reach Rs. 454.63 billion, with a growth of 5%. Asset quality considerations continue to direct lending, with major disbursements within the energy sector. The loan portfolio across the mid-market and SME segment is up by 12%, with the most notable build up in agricultural financing. The International advances portfolio has grown by 4% to USD 1.4 billion as credit expansion remains more selective.

The Bank's Investments grew to Rs. 714.13 billion at the end of the year (2014: Rs. 497.33 billion), with a growth of 44%. The portfolio remains concentrated in government securities, mainly Pakistan Investment Bonds maintaining stable yields. The equity book grew by 13%, generating consistent dividend income across a well-diversified portfolio. The revaluation surplus on investments stood at Rs. 25.6 billion as at Dec'15, up by 48% from the Dec'14 level of Rs. 17.3 billion.

UBL's net interest income increased to Rs. 55.84 billion, a growth of 24% (2014: Rs. 44.97 billion). Despite a decline of 300 bps in interest rates over the year, margins remained relatively protected having compressed by 13 bps to 5.62% in 2015 (2014: 5.75%). Current accounts remained the key focus with growth of 15%, resulting in a decrease in the domestic cost of deposits by 97 bps to 3.4% (2014: 4.4%).

President & CEO
Review 2015

Despite restricted credit demand overall average advances are up 10%, hence supporting asset yields. Along with low cost deposits, the well-structured portfolio in longer dated investments has enabled and positioned the Bank to meet the challenges of a low interest rate environment.

The Bank's non-funded income grew to Rs. 21.99 billion, with 14% growth over the previous year. Fee income increased by 7% to reach Rs. 12.20 billion. The largest contribution within fees was from UBL Omni which continues to expand its agent network with a growing customer base. UBL enhanced its leadership position within the home remittances business this year with the market share increasing to 25%. Trade commissions continue to grow with an enhanced focus across non-oil sectors within the corporate and SME business segments. The investment banking unit delivered a record performance this year through equity advisory, debt arrangements and syndicate participations. The equity portfolio is generating strong yields, with dividend income up 60%. Capital gains were recorded at Rs. 3.24 billion, up by 79%, generated from active equity and bond trading.

The Bank's administrative expenses were recorded at Rs. 30.90 billion; with the overall rise in expenses well contained at 6%. The cost to income ratio has improved significantly to 39.7% in 2015 from 45.2% in 2014. This is largely attributed to strong revenue growth, along with effective cost control across the Bank.

Provisions against loan losses were recorded at Rs. 3.06 billion, with an increase of Rs. 2.84 billion. The charge was mainly on account of general provisions, in line with regulatory requirements. Asset quality levels improved to 9.4% in 2015 from 11.2% in Dec'14. The overall coverage level stood at 80.3% in Dec'15 (Dec' 14: 81.2%).

The Bank's return on equity remained strong at 26% (2014: 24%). The capital adequacy ratio was 14.6% at year-end 2015, up by 75 bps in comparison to Dec'14. The Bank continues to expand its balance sheet, growing the earnings profile through well diversified revenue streams across Pakistan and through its international network.

Retail Banking

With a growing deposit market share of 8.6% serving more than 4 million customers we remain systemically important. We have maintained our penetration across various segments through a large network of 1312 branches. Our scale lowers intermediation costs across a well-diversified deposit portfolio. The current to total deposits ratio of 39% remains one of the strongest in the market. Better visibility of branches and improving service standards remains an important component of our service proposition. In 2015, 47 branches were relocated to areas with more business potential. The renovation across the network continues as we seek to improve the 'look and feel' and raise the bar on overall ambience. 17 new branches were opened this year as we continue to expand our footprint within target segments. Our formal service quality programme is now deeply embedded across sales and branch operations. The well-structured framework includes various components such as mystery shopping, customer satisfaction surveys, service pledges etc. Our performance benchmarks keep evolving each year as we seek enhanced service levels. UBL maintains a large market share in the rural banking space in terms of deposits and customer concentration. The low banking penetration within these areas carries a huge untapped potential from the perspective of financial inclusion.

UBL's 'Signature', is our priority banking initiative designed to meet the requirements of high net worth individuals. We currently offer personalized wealth management services along with exclusive benefits and a range of value added facilities. Two new locations were opened this year at Model Town, Bahawalpur and Bahria Town, Islamabad, taking the network to 17 Signature Priority Banking lounges across Pakistan. The re-invigoration of the Non Resident Pakistani (NRP) Banking services was one of the key initiatives undertaken this year. A more structured and convenient NRP Banking proposition now provides various banking services including current & saving accounts, debit cards, credit cards, auto loans and home loans to NRP customers. Within a short duration, this segment has expanded its reach to three international locations including the UAE, Qatar and Bahrain.

Alternate distribution remains an area of innovation as we strive to play a key role in delivering the next generation of banking solutions in Pakistan. Touch points available to customers include over 900 ATMs, Debit and Credit Cards, IVR banking, a 24X7 Call Center, Agent banking through 40,000+ retail outlets,

Mobile Banking, Internet Banking and Social Media.

The Islamic Banking balance sheet size has increased from Rs. 19 billion in 2014 to Rs. 33 billion in December 31, 2015. The network has expanded from 24 branches in 2014 to 41 branches this year. Our focus is to build a penetration across segments in the society where there is a clear preference for Islamic products. The business strategy aims at establishing UBL as a major player in the Islamic Banking Industry.

The Bank maintained its leadership in home remittances with a dominant market share of 25% in 2015. Our volumes have grown by 17% in 2015, well ahead of the market growth of 12%. We continue to serve overseas Pakistanis through various highly convenient modes. Processing remittances via secured connections together with our online web portal provides easy access after business hours and even during holidays. Business focus remains on major corridors where customers' demand and trust the UBL brand. In 2015 various marketing campaigns were held as we build on our strong relationship with all remittance agents.

Corporate and Investment Banking Group (CIBG)

In 2015 we were able to originate a healthy pipeline for project financing and cash management mandates. We have managed to synergize our experience within the investment banking space with a focus on up-coming CPEC / infrastructure projects. This included two landmark transactions such as the Neelum - Jhelum Hydropower Project and the Front Works Organization (FWO) M-9 'Karachi to Hyderabad' Motorway Project. We maintain our interest in partnering with the private sector that is expected to play a growing role in this development initiative. In spite of lower trade volumes within the textile sector, along with declining oil and commodities prices, CBG managed to maintain its Non Funded Income (NFI) at existing levels. The large branch network has positioned the Bank well to provide cash management services to customers across various sectors. Asset acquisition would remain selective in order to maintain portfolio quality, while building our trade turnover across a wider segment. Ongoing recovery and restructuring efforts against NPLs, with active involvement from the dedicated Special Asset Management unit shall remain a priority.

2015 proved to be the most successful year for Investment Banking's (IB) history in terms of fee earnings. In the process, we cemented our position as one of the leading providers of large project finance advisories and debt arrangements, especially in the power sector. We managed to carve out a pivotal role in the Government's privatization program and established ourselves as a key arranger of cross-border debt for the sovereign. During the year, Project Finance successfully delivered on two large project advisories for coal-based power plants. Debt Capital Markets & Syndications also closed various transactions in the domestic market. The more notable of which was a Rs. 17 billion syndication for National Transmission and Despatch Company (NTDC), and two international syndications of USD 250 million and USD 325 million for the Government of Pakistan. In the GCC, IB International closed the year with the highest revenue in its history and the highest number of transactions, many of which involved working alongside major international financial institutions.

International

The continued lower oil prices have impacted the macroeconomic outlook particularly in the Gulf countries. Taking cognizance of this impending challenge, GCC governments have resorted to subsidy rationalization, austerity measures and tighter fiscal controls in their budgets. This is in the backdrop of decelerating global growth in 2015, which was mainly a result of low commodity prices, weaker capital flows and subdued global trade. As a result of healthy diversification in non-oil based sectors, UAE remained the least impacted amongst the GCC economies. The surpluses built in the preceding years in Qatar continued to provide the local economy an adequate buffer emanating from under-pressure oil prices.

With a prudent approach, and in line with a clear focus on the existing wholesale banking model, the international loan book registered modest growth in 2015. However this was complemented by a corresponding increase in overall trade volumes. Total International deposits for the first time crossed the USD 2.0 billion mark, with strong growth of 12% within the UAE portfolio and 17% in Qatar. The Treasury function posted impressive growth in its fixed income portfolio at attractive yields. The investments remained well diversified with participation in various primary sovereign issuances, while active trading resulted in

timely realization of capital gains on foreign bonds.

International branches continued to operate with a coherent one-bank strategy with the rest of the Group's independent entities. With a close focus on increasing cross-border exchange of business, there has been substantial headway for increased cross-selling, reinforcing synergies within the group.

The Bank has been effective in managing the effects of the war situation in Yemen to ensure minimum disruption to business operations. The management has been successful in reducing its overall exposure in the country in the last 9 months.

Financial Institutions Group

The Financial Institutions Group (FIG) continued to expand its geographical outreach, building new relationships with global banks and financial institutions. With an enhanced product offering specific to market requirements, the special focus was on growing the business in Asian, African and LEVANT markets. Global financial institutions as well banks of GCC origin continue to reflect the strength of their relationship with UBL through larger exposures, enhanced bilateral lending, increased foreign exchange limits, SWAPs and other Treasury & FI related products. The Group executed structured trade transactions for smaller banks and completed syndication and foreign currency hedging transactions for NBFIs. During the year, FIG participated in 8 international syndications of sovereigns and banks.

On the domestic front, FIG scaled up its low cost deposit base through increased transactional banking business. Active acquisition of big ticket project-related accounts emerging from the CPEC led the growth in 2015, resulting in a buildup in non-fund based revenues over last year.

Payment Services Group

In 2015, UBL Omni doubled its 'Dukaan' agent network to over 40,000, expanding its geographical footprint to more than 850 cities and towns. The number of transactions involving customer mobile applications have grown by 69%, with a 26% growth in value. In 2015, account opening using biometric authentication was launched which resulted in a 54% increase in the account base. UBL has taken service parameters to a new level whereby existing branch banking customers can now make cash deposits at over 40,000 OMNI agents.

UBL Omni continued to maintain its market dominance in 2015 in both the Government-to-Person (G2P) payments and digital cash transfer services. UBL Omni was part of a specialized project within the "Prime Minister's Kisaan Package" to provide cash disbursement services to farmers in Punjab. UBL Omni also entered in a "Cash for Work" disbursements facility along with the United Nations World Food Programme this year, with further volumes scheduled to increase in 2016.

Being the first amongst peers in the branchless banking industry to launch Merchant Payments, the current year has seen volumes grow to 400,000 transactions. UBL Omni has also developed a diverse portfolio of cash management services by delivering customized solutions for loan disbursements, collections within the micro finance sector and cashless payments for SMEs.

In 2015, UBL Netbanking continued to serve a wider segment with a 30% growth in the customer base. Building enhanced security protocols; a one-time password (OTP) verification mechanism has been introduced for online transactions. UBL Netbanking has now been seamlessly integrated with UBL Funds for providing a 24/7 account opening facility. UBL Netbanking also executed several successful e-IPO projects and introduced an institutional fee collection mechanism through its portal. In line with our strategy of providing efficient online services to all our customers, UBL Netbanking was made free of charge during the year.

Treasury and Capital Markets

Treasury and Capital Markets continued its growth trajectory in 2015, primarily due to aggressive book building strategies and proactive positioning. There has also been a much greater focus on client coverage and cross selling with other units. The investment portfolio remains well diversified comprising of a significant holding of sovereign paper under fixed income securities with a well-structured maturity ladder. This strategic buildup in investments has provided the base for steady accrual income and a sizeable revaluation surplus that supports our capital base. The high yielding equity portfolio has strengthened our alternate revenue streams with strong dividend growth. The Bank also participates actively in the FX market with sizable

business volumes generated across the wide branch network.

Human Resources (HR)

As an organization we pursue a strategy to create a values driven work force. We are an equal opportunities employer and treat our employees as we expect them to treat our customers. To create an enabling environment and facilitate businesses in achieving their goals, we practice continuous process improvement with regard to recruitment, on-boarding, training, reward and recognition. We are committed to building our leadership from within with increased focus on the development of knowledge, skills and abilities in line with the organization's value system.

Brand

2015 was the year when we embarked on building a sustained visibility for the UBL brand. In line with the business objective of increasing low-cost deposits, UBL launched the "Mukammal Current Account" this year. To promote the corporate brand, UBL leveraged the platform of cricket through its title sponsorship of the England-Pakistan Cricket series. During the year, the Bank actively profiled all its initiatives through extensive and consistent press coverage. Our Facebook fan base was more than 580,000 as at Dec 2015, a number that is growing daily.

Corporate Social Responsibility (CSR)

The Bank continues to steer CSR initiatives towards sustainability which stem from a vision of a developed and prosperous Pakistan. Higher education remained the Bank's core priority in 2015. Other areas that were focused included health-care, community welfare and the environment. With the objective of helping deserving causes across urban and rural Pakistan, in a transparent manner, the Bank's efforts will see further diversification in the years to come. We remain highly committed towards our cause with donations aggregating to Rs. 167 million made during the year 2015.

Conclusion

In 2015 we redefined our mission and core values, as we build towards a larger strategic aspiration. We aim to grow our leadership position in products where we have set the standards of scale and service across the industry. Going forward, we shall continue to actively build our deposit base with the focus on new to bank client acquisitions and better network performance. Our strategy shall be to grow the loan book selectively and improve asset quality. We seek to diversify our revenue streams through re-positioning and scaling up fee based products. Our drive to innovate within the digital space continues as we meet the challenges emerging from technological changes. Operating at an optimal level, we strive to maintain the highest levels of compliance across all functions. Most importantly we believe that continuous investment in human capital will create future leaders in the banking industry. While being well positioned across business segments, we strive to contribute positively to the communities where we operate. Our 5 year strategy aspires a larger market share, a better value proposition for our customers and further brand building. We have completed the first year of this journey in 2015, with success. Through the efforts and commitment of our team we strive towards leading positions across all major business segments.

I would like to take this opportunity to thank our motivated staff for their untiring efforts and resolve displayed during the year. I would also like to express my gratitude to the State Bank of Pakistan, our shareholders and Board of Directors without whose support and guidance we could not have achieved our success. Last, but not the least, I would like to commend our customers for their continued patronage, trust and making UBL their bank of choice.

Wajahat Husain
President & CEO
February 17, 2016

MANAGEMENT TEAM

Wajahat Husain
President & CEO

Mansoor Masood Khan
Group Executive, Corporate & Institutional Investment Banking Group

Zia Ijaz
Group Executive, Retail Bank

M. Hanif Akhai
Group Executive, Treasury & Capital Markets

Naeem Bashir Ahmad
Head of International

Syed Javed
Group Executive, Human Resources

Rashid Maqsood Hamidi
Head of Financial Institutions Group

Aameer Karachiwalla
Chief Operating Officer

Aqeel Ahmed Nasir
Company Secretary & Chief Legal Counsel

Muhammad Ejazuddin
Group Executive, Compliance & Control Group

Zulfiqar Alavi
Group Executive, Risk & Credit Policy

Asif Saeed Sindhu
Group Executive, Chief Financial Officer

Arif Sirhindi
Group Executive, Payment Services Group

Sharjeel Shahid
Group Head Banking Products

Sajid Hussain
Group Head, Audit & Risk Review

Shahid Mahmood Khan
Head of Special Assets Management

Ali Habib
Head of Corporate Affairs & Marketing

GROWTH AT A GLANCE

Six Years Financial Summary

Standalone

PKR 'million

December 31	2015	2014	2013	2012	2011	2010
BALANCE SHEET						
Assets						
Cash and balances with treasury and other banks	128,870	87,573	114,388	109,396	100,602	86,104
Lendings to financial institutions	29,486	21,872	28,835	21,953	11,890	11,935
Investments - gross	716,260	499,060	425,253	351,002	297,137	227,237
Advances - gross	496,212	479,998	436,749	409,090	366,307	368,692
Operating fixed assets	32,326	30,303	24,608	24,431	22,982	22,424
Other assets	41,211	40,067	27,317	26,800	23,976	21,044
Total assets - gross	**1,444,365**	**1,158,874**	**1,057,150**	**942,673**	**822,893**	**737,436**
Provisions against non-performing advances	(41,581)	(45,734)	(45,936)	(44,727)	(40,959)	(34,960)
Provisions against diminution in value of investments	(2,133)	(1,726)	(1,476)	(1,412)	(2,726)	(2,658)
Total assets - net of provisions	**1,400,651**	**1,111,414**	**1,009,739**	**896,535**	**779,207**	**699,818**
Liabilities & Equity						
Deposits & other accounts	1,051,235	895,083	827,848	698,430	612,980	550,646
Borrowings from financial institutions	163,132	53,065	40,574	68,720	49,953	45,105
Subordinated loans	-	-	665	9,319	11,317	11,986
Bills payable	13,392	9,554	16,591	7,601	5,879	5,046
Other liabilities	30,757	28,196	23,147	20,226	18,650	18,621
Total liabilities	**1,258,516**	**985,898**	**908,825**	**804,296**	**698,779**	**631,403**
Net assets	**142,135**	**125,516**	**100,914**	**92,238**	**80,428**	**68,415**
Share capital	12,242	12,242	12,242	12,242	12,242	12,242
Reserves	38,402	34,130	33,681	29,044	24,847	21,689
Unappropriated profit	55,223	48,217	42,635	37,416	34,809	26,250
Equity - Tier I	**105,867**	**94,589**	**88,558**	**78,702**	**71,898**	**60,181**
Surplus on revaluation of assets - net of deferred tax	36,268	30,927	12,356	13,537	8,530	8,234
Total equity	**142,135**	**125,516**	**100,914**	**92,238**	**80,428**	**68,415**
Total liabilities & equity	**1,400,651**	**1,111,414**	**1,009,739**	**896,535**	**779,207**	**699,818**
PROFITABILITY						
Markup / return / interest earned	94,353	82,735	72,846	73,507	70,451	59,277
Markup / return / interest expensed	(38,511)	(37,769)	(34,910)	(34,948)	(31,026)	(24,997)
Net markup / return / interest income	**55,842**	**44,967**	**37,936**	**38,560**	**39,425**	**34,280**
Fee, commission, brokerage and exchange income	14,474	14,418	12,205	10,025	9,027	7,992
Capital gains & dividend income	6,442	3,806	4,845	3,131	1,261	712
Other income	1,070	1,071	1,064	3,975	2,429	1,387
Total non interest income	**21,986**	**19,296**	**18,114**	**17,131**	**12,718**	**10,090**
Gross income	**77,828**	**64,263**	**56,050**	**55,691**	**52,143**	**44,370**
Administrative expenses and other charges	(31,776)	(29,597)	(26,718)	(24,306)	(20,349)	(18,476)
Profit before donations and provisions	**46,052**	**34,666**	**29,332**	**31,385**	**31,794**	**25,894**
Donations	(167)	(112)	(77)	(35)	(54)	(84)
Provisions	(3,710)	(1,156)	(1,448)	(4,499)	(7,518)	(8,068)
Profit before taxation	**42,175**	**33,398**	**27,807**	**26,851**	**24,223**	**17,742**
Taxation	(16,448)	(11,469)	(9,193)	(8,960)	(8,723)	(6,582)
Profit after taxation	**25,727**	**21,930**	**18,614**	**17,891**	**15,500**	**11,160**
CASH FLOW STATEMENT - SUMMARY						
Cash flow from operating activities	261,570	49,134	95,737	64,812	106,218	100,520
Cash flow from investing activities	(206,030)	(59,936)	(73,236)	(42,910)	(85,859)	(77,703)
Cash flow from financing activities	(15,942)	(14,266)	(20,267)	(15,464)	(7,402)	(4,010)
Cash and cash equivalents at the beginning of the year	87,573	114,388	109,396	100,602	86,104	66,878
Effect of exchange rate changes on cash and cash equivalents	1,699	(1,747)	2,758	2,356	1,541	420
Cash and cash equivalents at the end of the year	128,870	87,573	114,388	109,396	100,602	86,104
FINANCIAL RATIOS						
Return on equity (RoE)	25.7%	23.9%	22.3%	23.8%	23.5%	19.8%
Return on assets (RoA)	2.0%	2.1%	2.0%	2.1%	2.1%	1.7%
Profit before tax ratio	54.2%	52.0%	49.6%	48.2%	46.5%	40.0%
Gross spread ratio	59.2%	54.4%	52.1%	52.5%	56.0%	57.8%
Return on capital employed (RoCE)	25.7%	23.9%	21.0%	20.9%	20.0%	16.4%
Advances to deposits ratio (ADR) - gross	45.1%	51.3%	50.7%	56.2%	56.9%	63.3%
Advances to deposits ratio (ADR) - net	41.2%	46.2%	45.1%	49.8%	50.2%	57.0%
Income to expense ratio	2.45	2.17	2.10	2.29	2.56	2.40
Cost to revenue ratio	39.7%	45.2%	46.5%	42.6%	37.9%	40.4%
Growth in gross income	21.1%	14.7%	0.6%	6.8%	17.5%	0.0%
Growth in net profit after tax	17.3%	17.8%	4.0%	15.4%	38.9%	21.4%
Total assets to shareholders' funds	9.9	8.9	10.0	9.7	9.7	10.2
Intermediation cost ratio	3.3%	3.4%	3.5%	3.7%	3.5%	3.5%

December 31	2015	2014	2013	2012	2011	2010
Asset quality (NPL ratio)	9.4%	11.2%	12.1%	14.0%	14.0%	13.2%
Net infection ratio	1.1%	1.9%	1.7%	3.5%	3.1%	4.1%
Weighted average cost of debt	5.0%	5.6%	5.6%	6.1%	6.2%	5.3%
Capital adequacy ratio (CAR)	14.6%	13.9%	13.3%	15.0%	14.3%	14.5%
SHARE INFORMATION						
Cash dividend per share	13.00	11.50	10.00	8.50	7.50	5.00
Proposed bonus issue per share	-	-	-	-	-	-
Dividend yield (based on cash dividend)	7.4%	8.7%	12.0%	16.2%	11.0%	8.6%
Dividend payout ratio (total payout)	61.9%	64.2%	65.8%	58.2%	59.2%	54.8%
Earning per share (EPS)	21.02	17.91	15.21	14.61	12.66	9.12
Price earnings ratio	7.37	9.86	8.72	5.72	4.14	7.48
Market value per share - at the end of the year	154.95	176.71	132.55	83.67	52.39	68.23
Market value per share - highest during the year	186.75	198.39	154.21	91.99	70.39	70.65
Market value per share - lowest during the year	141.25	130.36	81.24	52.00	51.01	49.00
Breakup value per share - without surplus on revaluation of assets	86.48	77.27	72.34	64.29	58.73	49.16
Breakup value per share - with surplus on revaluation of assets	116.10	102.53	82.43	75.35	65.70	55.89
OTHER INFORMATION						
Non-performing advances (NPLs) - PKR 'million	46,721	53,853	52,630	57,347	51,117	48,593
Import business - PKR 'million	607,496	655,881	641,866	515,638	462,929	447,743
Export business - PKR 'million	220,701	259,259	249,006	180,434	179,417	175,826
Number of employees	14,623	13,382	13,270	13,056	12,325	11,573
Number of branches - Domestic	1,312	1,295	1,283	1,278	1,218	1,124
Number of branches - International	18	18	18	18	17	17
Number of branches - Total	1,330	1,313	1,301	1,296	1,235	1,141

Vertical and Hortizontal Analysis

BALANCE SHEET

December 31	2015	2014	2013	2012	2011	2010
VERTICAL ANALYSIS						
Assets						
Cash and balances with treasury and other banks	9.2%	7.9%	11.3%	12.2%	12.9%	12.3%
Lendings to financial institutions	2.1%	2.0%	2.9%	2.4%	1.5%	1.7%
Investments - net	51.0%	44.7%	42.0%	39.0%	37.8%	32.1%
Advances - net	32.5%	39.1%	38.7%	40.6%	41.8%	47.7%
Operating fixed assets	2.3%	2.7%	2.4%	2.7%	2.9%	3.2%
Other assets	2.9%	3.6%	2.7%	3.0%	3.1%	3.0%
Total assets	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Liabilities & Equity						
Deposits & other accounts	75.1%	80.5%	82.0%	77.9%	78.7%	78.7%
Borrowings from financial institutions	11.6%	4.8%	4.0%	7.7%	6.4%	6.4%
Subordinated loans	0.0%	0.0%	0.1%	1.0%	1.5%	1.7%
Bills payable	1.0%	0.9%	1.6%	0.8%	0.8%	0.7%
Other liabilities	2.2%	2.5%	2.3%	2.3%	2.4%	2.7%
Total liabilities	**89.9%**	**88.7%**	**90.0%**	**89.7%**	**89.7%**	**90.2%**
Share capital	0.9%	1.1%	1.2%	1.4%	1.6%	1.7%
Reserves	2.7%	3.1%	3.3%	3.2%	3.2%	3.1%
Unappropriated profit	3.9%	4.3%	4.2%	4.2%	4.5%	3.8%
Equity - Tier I	**7.6%**	**8.5%**	**8.8%**	**8.8%**	**9.2%**	**8.6%**
Surplus on revaluation of assets - net of deferred tax	2.6%	2.8%	1.2%	1.5%	1.1%	1.2%
Total equity	**10.1%**	**11.3%**	**10.0%**	**10.3%**	**10.3%**	**9.8%**

GROWTH AT A GLANCE

December 31	2015	2014	2013	2012	2011	2010
HORIZONTAL ANALYSIS						
Assets						
Cash and balances with treasury and other banks	149.7%	101.7%	132.8%	127.1%	116.8%	100.0%
Lendings to financial institutions	247.1%	183.3%	241.6%	183.9%	99.6%	100.0%
Investments - net	318.0%	221.5%	188.7%	155.7%	131.1%	100.0%
Advances - net	136.2%	130.1%	117.1%	109.2%	97.5%	100.0%
Operating fixed assets	144.2%	135.1%	109.7%	109.0%	102.5%	100.0%
Other assets	195.8%	190.4%	129.8%	127.4%	113.9%	100.0%
Total assets	**200.1%**	**158.8%**	**144.3%**	**128.1%**	**111.3%**	**100.0%**
Liabilities & Equity						
Deposits & other accounts	190.9%	162.6%	150.3%	126.8%	111.3%	100.0%
Borrowings from financial institutions	361.7%	117.6%	90.0%	152.4%	110.7%	100.0%
Subordinated loans	0.0%	0.0%	5.6%	77.8%	94.4%	100.0%
Bills payable	265.4%	189.3%	328.8%	150.6%	116.5%	100.0%
Other liabilities	165.2%	151.4%	124.3%	108.6%	100.2%	100.0%
Total liabilities	**199.3%**	**156.1%**	**143.9%**	**127.4%**	**110.7%**	**100.0%**
Share capital	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Reserves	177.1%	157.4%	155.3%	133.9%	114.6%	100.0%
Unappropriated profit	210.4%	183.7%	162.4%	142.5%	132.6%	100.0%
Equity - Tier I	**175.9%**	**157.2%**	**147.2%**	**130.8%**	**119.5%**	**100.0%**
Surplus on revaluation of assets - net of deferred tax	440.5%	375.6%	150.1%	164.4%	103.6%	100.0%
Total equity	**207.8%**	**183.5%**	**147.5%**	**134.8%**	**117.6%**	**100.0%**
PROFIT AND LOSS ACCOUNT						
VERTICAL ANALYSIS						
Interest / Return / Non Interest Income Earned						
Markup / return / interest earned	81.1%	81.1%	80.1%	81.1%	84.7%	85.5%
Fee, commission, brokerage and exchange income	12.4%	14.1%	13.4%	11.1%	10.9%	11.5%
Capital gains & dividend income	5.5%	3.7%	5.3%	3.5%	1.5%	1.0%
Other income	0.9%	1.0%	1.2%	4.4%	2.9%	2.0%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Interest / Return / Non Interest Expense						
Markup / return / interest expensed	33.1%	37.0%	38.4%	38.6%	37.3%	36.0%
Operating expenses	27.5%	29.1%	29.5%	26.9%	24.5%	26.8%
Provisions	3.2%	1.1%	1.6%	5.0%	9.0%	11.6%
Taxation	14.1%	11.2%	10.1%	9.9%	10.5%	9.5%
Total expense - percentage of total income	**77.9%**	**78.5%**	**79.5%**	**80.3%**	**81.4%**	**83.9%**
Profit after taxation	22.1%	21.5%	20.5%	19.7%	18.6%	16.1%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
HORIZONTAL ANALYSIS						
Interest / Return / Non Interest Income Earned						
Markup / return / interest earned	159.2%	139.6%	122.9%	124.0%	118.8%	100.0%
Fee, commission, brokerage and exchange income	181.1%	180.4%	152.7%	125.4%	113.0%	100.0%
Capital gains & dividend income	905.4%	535.0%	680.9%	440.0%	177.3%	100.0%
Other income	77.1%	77.2%	76.7%	286.6%	175.1%	100.0%
Total	**167.7%**	**147.1%**	**131.1%**	**130.7%**	**119.9%**	**100.0%**
Interest / Return / Non Interest Expense						
Markup / return / interest expensed	154.1%	151.1%	139.7%	139.8%	124.1%	100.0%
Operating expenses	172.1%	160.1%	144.4%	131.1%	109.9%	100.0%
Provisions	46.0%	14.3%	18.0%	55.8%	93.2%	100.0%
Taxation	249.9%	174.2%	139.7%	136.1%	132.5%	100.0%
Total	**155.7%**	**137.6%**	**124.3%**	**125.0%**	**116.3%**	**100.0%**
Profit after taxation	**230.5%**	**196.5%**	**166.8%**	**160.3%**	**138.9%**	**100.0%**

Statement of Value Added

	2015		2014	
	PKR 'million	%	PKR 'million	%
Mark-up / return / interest earned - net of provisions	90,643	97.6%	81,579	98.8%
Fee, commission, brokerage and exchange income	14,474	15.6%	14,418	17.5%
Capital gains & dividend income	6,442	6.9%	3,806	4.6%
Other income	1,070	1.2%	1,071	1.3%
	112,629	**121.3%**	**100,875**	**122.2%**
Administrative expenses	19,763	21.3%	18,332	22.2%
Value added	**92,866**	**100.0%**	**82,543**	**100.0%**
Distributed as follows:				
To employees as remuneration	12,013	12.9%	11,265	13.6%
To government as income tax	16,448	17.7%	11,469	13.9%
To depositors as profit on investments	29,705	32.0%	32,906	39.9%
To institutions & individuals as profit on borrowings	8,806	9.5%	4,863	5.9%
To society as donations	167	0.2%	112	0.1%
To shareholders as dividends / bonus	15,914	17.1%	14,078	17.1%
Retained in business as reserves and retained profits	9,813	10.6%	7,851	9.5%
	92,866	**100%**	**82,543**	**100%**

UBL INTERNATIONAL
NETWORK

INTERNATIONAL BRANCHES

UAE

Al-Ain Branch
Mohammad Salem Owaida Jaber Al Khaily Building,
Ali ibn Ibi Talib Street, Oud Al Toba,
P.O. Box: 1141, Al-Ain - UAE
Tel: 00971-3-7083560
Fax: 00971-3-7666175

Al-Barsha Branch
Al Faraidooni Building, Shaikh Zayed Road,
Al Barsha 1, P.O. Box: 3846, Dubai - UAE
Tel: 00971-4-6085300 & 00971-4-6085301
Fax: 00971-4-3403645

Bur Dubai Branch
Bank Street Building, Khalid Bin Waleed Road,
P.O. Box: 1367, Dubai - UAE
Tel: 00971-4-6085200 & 00971-4-6085201
Fax: 00971-4-3510607

Deira Branch
Mohamed & Obaid Almulla Building,
Shop No. 1, Plot No. 115-0108, Murshid Bazar,
P.O. Box: 1000, Deira-Dubai - UAE
Tel: 00971-4-6085350 & 00971-4-6085351
Fax: 00971-4-2269209

Khalifa Main Branch
Hamad Suhail Al Khaily Building,
Khalifa Street, Abu Dhabi - UAE
Tel: 00971-2-5996555
Fax: 00971-2-6719900

Musaffah Branch:
M-14, Street 17, Mussafah, P.O.Box:237
Abu Dhabi - U.A.E
Tel: 00971-2-5996400 & 00971-2-5996401
Fax: 00971-2-5548779

Sharjah Branch
Al-Majaz Building, King Faisal Street,
P.O. Box: 669, Sharjah - UAE
Tel: 00971-6-5979121 & 00971-6-5979122
Fax: 00971-6-5721200

Sheikh Hamdan Road Branch
Ghamran Buti Al Qubaisi Building,
Opp. Hamdan Centre,
Sheikh Hamdan Bin Mohamed Road,
P.O. Box: 2340, Abu Dhabi - UAE
Tel : 00971-2-5996450 & 00971-2-5996458
Fax: 00971-2-6272134

BAHRAIN

Manama Branch
Delmon Tower, Building No 117, Block No 304,
Road No 385, Opp. National Bank of Bahrain,
next to Kuwait Finance House, Government Avenue
P.O. Box 546, Kingdom of Bahrain
Tel : 00973-17-224032 & 00973-17-224101
Fax: 00973-17-224099

Seef Branch
BMMI Tower, Ground Floor, Road No. 2813,
Block No. 428, Seef District,
P.O. Box 546, Kingdom of Bahrain
Tel : 00973-17-560808
Fax: 00973-17-587552

Muharraq Branch
Building No. 1127, Block No. 215,
Road No. 10, Muharraq Town,
P.O. Box 546, Kingdom of Bahrain
Tel : 00973-17-343488
Fax: 00973-17-344793

QATAR

Corniche Main Branch
Sh. Jasim Bin Jaber Al-Thani Building,
Abdullah Bin Jassim Street,
P.O. Box 242, Doha – Qatar
Tel : 00974-44254444 & 00974-44254434
Fax: 00974-44418575

Salwa Road Branch
Qatar General Insurance Building,
P.O. Box: 242, Doha – Qatar
Tel : 00974-44254444 & 00974-44254466
Fax: 00974-44506026

West Bay Branch
Al Aamal Tower, (Ground Floor),
Omer Al Mukthar Street, West Bay,
P.O. Box: 242, Doha – Qatar
Tel: 00974-44254444 & 00974-44254471
Fax: 00974-44110950

YEMEN

Sana'a Branch
Dr. Mohammad Ahmed Othman Al-Absi Building,
Al-Zubairi Street, P.O. Box: 1295, Sana'a,
Republic of Yemen
Tel: 00967-1-409947 (Dir.)
00967-1-407540 (PABX)
Fax: 00967-1-408211

Hodeidah Branch
Essam Al-Shami Building, Shahrah-e-Meena,
P.O. Box: 3927, Hodeidah, Republic of Yemen
Tel: 00967-3-201494 (Dir.) 00967-3-201151 (Gen.)
Fax: 00967-3-201153

Aden Branch
Aden Mall, Crater, P.O. Box: 104, Aden,
Republic of Yemen
Tel: 00967-2-269191, 00967-2-269393
Fax: 00967-2-269065

USA
New York Branch
80 Broad Street, 19th Floor, New York,
NY 10004-2209, United States of America
Tel: 001-212-943-1275
Fax: 001-212-9680557

OBU – EPZ
EPZ Branch (Karachi)
Export Processing Zone, Landhi Industrial Area,
Mehran Highway, Landhi, Karachi, Pakistan
Tel: 0092 - 21 - 35082301-3
Fax: 0092 - 21 - 35082305

REPRESENTATIVE OFFICES

CHINA
Beijing Rep. Office
Office No. 2110, The Exchange Beijing,
No. 118, Jianguo Road,
Chaoyang District, Beijing,100022,
Peoples Republic of China
Tel : 0086-10- 65675579
Fax: 0086-10-65675560

Iran
Tehran Rep. Office
Unit No. 26, 5th floor, Nahid Office Complex,
No. 56, West Nahid St. Valiasr Ave.,
Tehran 1967756685, Iran.
Tel: 009821- 22053977
Fax: 009821-26219963

SUBSIDIARIES

UNITED KINGDOM
United Bank UK
2 Brook Street, London,
W1S 1BQ, United Kingdom
Tel : 0044-20-72908000
Fax: 0044-20-76293054

SWITZERLAND
Postfach I Feldeggstrasse 55, CH-8034
Zurich - Switzerland
Tel : 0041-43-4991920
Fax: 0041-43-4991933

TANZANIA
UBL Bank (Tanzania) Ltd.
Diplomat House, 26 Mkwepu / Kaluta Street,
P.O. Box 5887, Dar Es Salaam, Tanzania.
Tel: 00255-22-5510200
Fax: 00255-22-2136292

ASSOCIATED COMPANY

OMAN
Oman United Exchnage Co. LLC,

i) Ruwi Branch
P.O. Box: 889, Near Ruwi Police Station,
Postal Code 100, Ruwi, Muscat,
Sultanate of Oman
Tel : 00968-24794305, 00968-24782048
Fax: 00968-24794344

ii) Salalah Branch
P.O. Box: 2052, Postal Code 211,
Salalah, Sultanate of Oman
Tel : 00968-23290323
Fax: 00968-23290323

iii) Sohar Branch
P.O. Box: 889, Postal Code 100,
Muscat, Sultanate of Oman
Tel : 00968-26847021
Fax: 00968-26847020

iv) Ghoubra Branch
P.O. Box 889, Postal Code 100,
Muscat, Sultanate of Oman
Tel : 00968-24495645
Fax: 00968-24495642

v) Industrial Area Salalah Branch
P.O. Box: 2052,
Postal Code 211, Salalah,
Sultanate of Oman
Tel : 00968-23213264
Fax: 00968-23211260

vi) Barka Branch
P.O. Box 889, Postal Code 100
Muscat, Sultanate of Oman
Tel : 00968-26884864
Fax: 00968-26884891

vii) Duqm Branch
P.O. Box 889, Postal Code 100
Duqm, Sultanate of Oman
Tel : 00968-25215105 / 00968-25215103
Fax: 00968-25215104

REPORT OF SHARIAH BOARD
FOR THE FINANCIAL YEAR - 2015

In the name of Allah, The Most Beneficent, The Most Merciful

1. While the Board of Directors and Executive Management are solely responsible to ensure that the operations of **UBL Ameen** (Islamic Banking Division of United Bank Limited) are conducted in a manner that comply with Shariah principles at all times, we are required to submit a report on the overall Shariah compliance environment of UBL Ameen.

Introduction

In line with IBD Circular No. 1 of 2015 dated April 7th, 2015 issued by State Bank of Pakistan, the Shariah Governance Framework has come into force with effect from July 1st, 2015. UBL Ameen has complied with the instructions well before time and accordingly Shariah Board was formed in June 2015. UBL Ameen's Shariah Board constitutes of following Shariah Scholars:

- Dr. Muhammad Zubair Usmani – Chairman Shariah Board
- Dr. Ejaz Ahmed Samdani – Member Shariah Board
- Mufti Abdul Rehman – Resident Shariah Board Member & Head of Shariah Compliance

Three Shariah Board meetings have been held till date, on following dates, wherein all three members participated. Minutes of meetings have been subsequently submitted in Islamic Banking Department of State Bank of Pakistan:

1st Meeting on June 11th, 2015 in Karachi
2nd Meeting on September 10th, 2015 in Karachi
3rd Meeting on December 21st, 2015 in Karachi

2. To form our opinion as expressed in this report, the Shariah Compliance Department of the Bank carried out reviews, on test check basis, of each class of transactions, the relevant documentation and process flows. Further, we have also reviewed reports from internal Shariah audit and SBP inspection teams. Based on above, we are of the view that:

SHARIAH OPINION:

Category of UBL Ameen operations is overall satisfactory as per details given below:

i. UBL Ameen has overall complied with Shariah rules and principles in the light of fatawa, rulings and guidelines issued by RSBM / Shariah Board.

Following are new products, services and policies developed by Product Department in 2015. The same were reviewed and approved by RSBM / Shariah Board.

- Risk Management Policy
- Ameen Interbank Mudarabah
- Ameen Interbank Musharakah
- Ameen Interbank Wakalah
- Ameen Asaan Current Account
- Ameen Asaan Saving Account
- Ameen Premium Master Debit Card
- Bancatakaful product was launched in collaboration with EFU Takaful Window Operator "Hemayah". The product was firstly reviewed and approved by EFU's Shariah Advisor and SECP.

Islamic Window Operations - Islamic Windows have increased to tally of **141**. During the year Islamic Window operations were successfully launched from **60** UBL Conventional Branches with approval of State Bank of Pakistan after compliance of following main features:

- Designated staff was given 3 days training on Islamic Banking, Branch Banking, Islamic Branch Operations and IT mechanism ensuring segregation of funds.
- Islamic Banking Brand was prominently displayed on Islamic Banking Windows.
- Notice "Islamic Banking Window services available" would be displayed on the main entrances of Islamic Banking windows.

Conversion of 13 Conventional Branches was effectively and efficiently completed under consultation of Shariah Board and approval of State Bank of Pakistan.

ii. UBL Ameen has overall complied with directives, regulations, instructions and guidelines related to Shariah compliance issued by SBP in accordance with the rulings of SBP's Shariah Board.

iii. UBL Ameen has a satisfactory mechanism in place to ensure Shariah compliance in their overall operations.

- ***Shariah Compliance Department*** constitutes of RSBM - Head of Shariah Compliance & one Shariah Compliance Officer. It has been discussed with management to hire further resources to strengthen Shariah Compliance and training functions countrywide.

Shariah Compliance is the Backbone of any Islamic Banking Institution. The Shariah Compliance Department of UBL Ameen ensured that quality Shariah Compliance is acquired. During the year, 537 corporate transactions were executed and each transaction

was reviewed by RSBM of the bank.

- ***Shariah Audit Department*** has been formed in compliance with Shariah Governance Framework. Department constitutes of one dedicated Shariah Auditor and Head of Internal Shariah Audit Unit. Further staff should be hired in due course of time as per requirements.

- ***CAD Department:*** We recommend that UBL Ameen should have a dedicated trained CAD staff to ensure that documentation and securitization are all in conformity with Shariah principles.

- ***Treasury Department:*** It is very appreciating that UBL Ameen has a separate and independent treasury department which represents transparent and sound operations.

iv. UBL Ameen has a proper system in place to ensure that any earnings realized from sources or by means prohibited by Shariah have been credited to charity account and are being properly utilized.

During the year, charity of **PKR 2.24 Mn** was received due to delay in payments. Along with outstanding Charity of Year 2014 a total of **PKR 5 million** was distributed in 2015 to charitable organizations after detailed screening and due diligence.

Closing Balance of Charity is **PKR 2.34 Mn** which should be distributed in 2016.

v. UBL Ameen has complied with the SBP instructions on profit and loss distribution and pool management.

Profit is being properly distributed to all saving account holders on Mudarabah guidelines. Further, profit distribution and pool management system has been automated to increase efficiency level.

vi. The level of awareness, capacity and sensitization of the staff and the management in appreciating the importance of Shariah compliance in the products and processes of the bank is satisfactory.

Training of Staff - During the year, **74** training sessions were conducted and more than **600** staff members were trained from UBL and UBL Ameen from more than 60+ cities on basic concepts of Islamic Banking, Islamic Banking products and services and Islamic Branch Operations and segregation of funds.

vii The Shariah Board has been provided adequate resources enabling it to discharge its duties effectively.

3. Further, there were NOT any significant Shariah related issues and non-compliance matters of the bank which have remained outstanding. Management has ensured to further enhance customer base, training and skills of staff and awareness of customers. Further, Islamic Banking window operations should be strengthened by:

   a) Creating separate Counters with dedicated staff to facilitate Islamic Banking customers; although it is not a regulatory requirement.
   b) Induction, rotation and transfer of trained Islamic Banking Windows staff should be with the knowledge and consent of Islamic Banking Department to avoid untrained staff being deployed at IBWs.
   c) Visit Report of Area Managers should be shared with Shariah Compliance Department and Shariah Board with key focus on IB stationeries that they are readily available for customers.

Recommendations:

The Shariah Board of UBL Ameen is satisfied with overall performance and operations of UBL Ameen – Islamic Banking Division of United Bank Limited and hope that the management will maintain this momentum, will keep following Shariah Board and SBP's instructions, will take concrete measures to improve and strengthen Shariah compliance and play pivotal role in sound and transparent growth of Islamic Banking countrywide.

Dr. Mufti Muhammad Zubair Usmani
Chairman Shariah Board

Dr. Mufti Ejaz Ahmed Samadani
Member Shariah Board

Mufti Abdul Rehman
Resident Shariah Board Member
& Head of Shariah Compliance

Date of Report: February 1st, 2016

STATEMENT OF COMPLIANCE
WITH THE CODE OF CORPORATE GOVERNANCE
for the year ended December 31, 2015

This statement is being presented to comply with the Code of Corporate Governance 2012 (the Code) and Rule Book of Pakistan Stock Exchange for the purpose of establishing a framework of good governance, whereby a listed company is managed in compliance with the best practices of corporate governance.

United Bank Limited (the Bank) has applied the principles contained in the Code in the following manner:

1. The Bank encourages representation of independent Directors, non-executive Directors and Directors representing minority interests on its Board of Directors. At present the Board includes:

Category	Names
Independent Directors	Mr. Amin Uddin Mr. Arshad Ahmad Mir Mr. Zaheer Sajjad Mr. Khalid A. Sherwani
Executive Director	Mr. Wajahat Husain, President & CEO
Non-Executive Directors	Sir Mohammed Anwar Pervez, OBE, HPk Mr. Zameer Mohammed Choudrey Mr. Rizwan Pervez Mr. Haider Zameer Choudrey

The independent directors meet the criteria of independence under clause I (b) of the Code.

2. The Directors have confirmed that none of them is serving as a Director in more than seven listed companies, including the Bank.

3. All the resident Directors of the Bank are registered as taxpayers and none of them has defaulted in payment of any loan to a banking company, a DFI or an NBFI or, being a member of a stock exchange, has been declared as a defaulter by that stock exchange.

4. No casual vacancy occurred during the year 2015. However, out of two casual vacancies occurred during 2014 consequent upon the resignation of two government nominee directors, one vacancy was filled. The second casual vacancy is not required to be filled in light of Bank's decision to keep the composition of Board intact at current level. The decision has also been reported to SECP.

5. The Bank has prepared a "Code of Conduct" and has ensured that appropriate steps have been taken to disseminate it throughout the Bank along with its supporting policies and procedures.

6. The Board has approved a Vision / Mission Statement, overall corporate strategy and significant policies of the Bank. A complete record of particulars of significant policies along with the dates on which they were approved or amended has been maintained.

7. All the powers of the Board have been duly exercised and decisions on material transactions, including the appointment and the determination of remuneration and terms and conditions of employment of the Chief Executive Officer and Non-Executive Directors have been taken by the Board.

8. The meetings of the Board were presided over by the Chairman.

   The Board met at least once in every quarter. Written notices of the Board meetings, along with the agenda and working papers, were circulated at least seven days before the meetings. The minutes of the meetings were appropriately recorded and circulated.

9. The appointments of the President & CEO, Chief Financial Officer, the Company Secretary and the Head of Internal Audit including their remuneration and terms of employment have been approved by the Board.

10. In compliance with Clause (xi) of the Code, 07 directors have completed the Corporate Governance Leadership Skills program conducted by the Pakistan Institute of Corporate Governance and 02 directors are exempt from the training requirement.

11. The Directors' Report for the year has been prepared in compliance with the requirements of the Code and fully describes the salient matters

required to be disclosed.

12. The financial statements of the Bank were duly endorsed by the Chief Executive Officer and the Chief Financial Officer before approval of the Board.

13. The Directors, Chief Executive Officer and Executives do not hold any interest in the shares of the Bank other than as disclosed in the pattern of shareholding, which is part of Directors' Report.

14. The Bank has complied with all corporate and financial reporting requirements of the Code.

15. The Board has formed an Audit Committee. It comprises of three members, all of whom are Non-Executive Directors and Chairman is an independent director.

16. The meetings of the Audit Committee are held at least once every quarter prior to the approval of interim and final results of the Bank as required by the Code. The terms of reference of the committee have been formulated and advised to the committee for compliance.

17. The Board has also constituted a Human Resource and Compensation Committee comprising of two non-executive Directors and one executive Director. The Chairman of the committee is an independent director.

18. The Board has set up an effective internal audit function. Personnel of the Internal Audit department are suitably qualified and experienced for the purpose and are conversant with the policies and procedures of the Bank.

19. The statutory auditors of the Bank have confirmed that they have been given a satisfactory rating under the Quality Control Review Program of the Institute of Chartered Accountants of Pakistan, that they or any of the partners of the firm, their spouses and minor children do not hold shares of the Bank and that the firm and all its partners are in compliance with International Federation of Accountants (IFAC) guidelines on Code of Ethics as adopted by the Institute of Chartered Accountants of Pakistan.

20. The statutory auditors or the persons associated with them have not been appointed to provide other services except in accordance with the listing regulations and the auditors have confirmed that they have observed IFAC guidelines in this regard.

21. The "Closed Period", prior to the announcement of interim/final results, and business decisions, which may materially affect the market price of the Bank's securities, was determined and intimated to Directors, employees and the stock exchanges.

22. Material price sensitive information has been disseminated among all market participants at once through the stock exchanges.

23. We confirm that all other material principles enshrined in the Code have been complied with.

For and on behalf of the Board of Directors

Sir Mohammed Anwar Pervez, OBE, HPk
Chairman
Date: February 17, 2016

AUDITORS' REVIEW REPORT

TO THE MEMBERS ON THE STATEMENT OF COMPLIANCE WITH THE CODE OF CORPORATE GOVERNANCE

We have reviewed the Statement of Compliance with the best practices contained in the Code of Corporate Governance (the Code) prepared by the Board of Directors of United Bank Limited ('the Bank') for the year ended December 31, 2015 to comply with the requirements of Rule 5.19 of the Listing Rulebook of the Pakistan Stock Exchange where the Bank is listed.

The responsibility for compliance with the Code is that of the Board of Directors of the Bank. Our responsibility is to review, to the extent where such compliance can be objectively verified, whether the Statement of Compliance reflects the status of the Bank's compliance with the provisions of the Code and report if it does not and to highlight any non-compliance with the requirements of the Code. A review is limited primarily to inquiries of the Bank's personnel and review of various documents prepared by the Bank to comply with the Code.

As part of our audit of the financial statements, we are required to obtain an understanding of the accounting and internal control systems sufficient to plan the audit and develop an effective audit approach. We are not required to consider whether the Board of Directors' statement on internal control covers all risks and controls or to form an opinion on the effectiveness of such internal controls, the Bank's corporate governance procedures and risks.

The Code requires the Bank to place before the Audit Committee, and upon recommendation of the Audit Committee, place before the Board of Directors for their review and approval its related party transactions distinguishing between transactions carried out on terms equivalent to those that prevail in arm's length transactions and transactions which are not executed at arm's length price and recording proper justification for using such alternate pricing mechanism. We are only required and have ensured compliance of this requirement to the extent of the approval of the related party transactions by the Board of Directors upon recommendation of the Audit Committee. We have not carried out any procedures to determine whether the related party transactions were undertaken at arm's length price or not.

Based on our review, nothing has come to our attention which causes us to believe that the Statement of Compliance does not appropriately reflect the Bank's compliance, in all material respects, with the best practices contained in the Code as applicable to the Bank for the year ended December 31, 2015.

A.F. Ferguson & Co.
Chartered Accountants

Engagement Partner
Salman Hussain

KPMG Taseer Hadi & Co.
Chartered Accountants

Engagement Partner
Mazhar Saleem

Dated: 20 February 2016
Karachi

ANNUAL STATEMENT
ON INTERNAL CONTROLS 2015

The Internal Control System comprises of various inter-related components including the Control Environment, Risk Assessment, Control Activities, Information & Communication and Monitoring.

It is the responsibility of the Bank's management to establish an Internal Control System to maintain an adequate and effective Internal Control Environment. An Internal Control System is a set of processes designed to identify and mitigate the risk of failure and achieve overall business objectives of the Bank.
Internal controls and policies are designed to provide reasonable assurance regarding the effectiveness and efficiency of the Bank's operations, reliability of financial information and compliance with applicable laws and regulations.

Management ensures an efficient and effective Internal Control System by carrying out risk assessment, identifying controls, reviewing pertinent policies/procedures and establishing relevant control procedures and monitoring systems.

Evaluation

The Bank's Internal Control System has been designed to provide reasonable assurance to the shareholders and Board of Directors; however these systems may not entirely eliminate the risk of misreporting and failure of certain controls under a changing environment.

Evaluation of the Bank's Internal Control System comprises of different levels of monitoring activities i.e. Line Management, Compliance & Control Group and Audit & Risk Review Group. Line Management's role has been enhanced to include onsite reviews of processes in branches to identify gaps in execution with special emphasis on the implementation of regulatory instructions in addition to day to day monitoring of control breaches for prompt corrective actions.

Compliance & Control Group ensured regulatory compliance across the Bank on an on-going basis. Audit & Risk Review Group continued to perform audit and review activities to evaluate the implementation of controls and ensure the existence of a healthy control environment throughout the Bank.

All significant and material findings of the internal & external auditors and regulators were addressed on priority basis by the management and their status was reported periodically to the Board Audit Committee and Risk & Compliance Committee, who ensured that management has taken appropriate corrective actions and has put in place a system to minimize repetition to ensure strengthening of the control environment.

The Bank endeavors to follow the State Bank of Pakistan's guidelines on Internal Controls. Internal Audit carried out testing of the effectiveness of ICFR prevalent throughout the Bank for the year 2015. None of the deficiencies identified are expected to have a material impact on Financial Reporting.

The Bank is continuously making efforts to ensure that an effective and efficient Internal Control System remains active & implemented through consistent & continuous monitoring that would help in further improving the overall control environment.

Based upon the results achieved from reviews and audits conducted during the year, management considers that the existing Internal Control System is adequate and has been effectively implemented and monitored, though room for improvement always exists.

Sajid Hussain
Group Head – Audit & Risk Review

Muhammad Ejazuddin
Group Executive – Compliance & Control Group

Asif Saeed Sindhu
Chief Financial Officer

Wajahat Husain
President & CEO

FINANCIAL STATEMENTS 2015

A.F. Ferguson & Co.
Chartered Accountants
State Life Building No. 1-C
I.I. Chundrigar Road
Karachi 74000

KPMG Taseer Hadi & Co.
Chartered Accountants
Sheikh Sultan Trust Building No. 1
Beaumont Road
Karachi 75530

Auditors' Report to the Members

We have audited the annexed unconsolidated statement of financial position of United Bank Limited (the Bank) as at December 31, 2015 and the related unconsolidated profit and loss account, unconsolidated statement of comprehensive income, unconsolidated cash flow statement and unconsolidated statement of changes in equity, together with the notes forming part thereof (here-in-after referred to as the 'financial statements') for the year then ended, in which are incorporated the un-audited certified returns from the branches, except for sixty nine branches, which have been audited by us and sixteen branches audited by auditors abroad and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

It is the responsibility of the Bank's management to establish and maintain a system of internal control, and prepare and present the financial statements in conformity with the approved accounting standards and the requirements of the Banking Companies Ordinance, 1962 (LVII of 1962), and the Companies Ordinance, 1984 (XLVII of 1984). Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with the International Standards on Auditing as applicable in Pakistan. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of any material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting policies and significant estimates made by management, as well as, evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion and after due verification, which in the case of loans and advances covered more than sixty percent of the total loans and advances of the Bank, we report that:

(a) in our opinion, proper books of accounts have been kept by the Bank as required by the Companies Ordinance, 1984 (XLVII of 1984), and the returns referred to above received from the branches have been found adequate for the purposes of our audit;

(b) in our opinion:

(i) the unconsolidated statement of financial position and unconsolidated profit and loss account together with the notes thereon have been drawn up in conformity with the Banking Companies Ordinance, 1962 (LVII of 1962), and the Companies Ordinance, 1984 (XLVII of 1984), and are in agreement with the books of accounts and are further in accordance with the accounting policies consistently applied except for the change in accounting policies as stated in note 5 to the accompanying financial statements, with which we concur;

(ii) the expenditure incurred during the year was for the purpose of the Bank's business; and

(iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the Bank and the transactions of the Bank which have come to our notice have been within the powers of the Bank;

(c) in our opinion and to the best of our information and according to the explanations given to us the unconsolidated statement of financial position, unconsolidated profit and loss account, unconsolidated statement of comprehensive income, unconsolidated cash flow statement and unconsolidated statement of changes in equity together with the notes forming part thereof conform with the approved accounting standards as applicable in Pakistan, and give the information required by the Banking Companies Ordinance, 1962 (LVII of 1962), and the Companies Ordinance, 1984 (XLVII of 1984), in the manner so required and give a true and fair view of the state of the Bank's affairs as at December 31, 2015, and its true balance of profit, its comprehensive income, its cash flows and changes in equity for the year then ended; and

(d) in our opinion Zakat deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980) was deducted by the Bank and deposited in the Central Zakat Fund established under section 7 of that Ordinance.

A.F. Ferguson & Co.
Chartered Accountants
Engagement Partner
Salman Hussain

KPMG Taseer Hadi & Co.
Chartered Accountants
Engagement Partner
Mazhar Saleem

Date: 20 February 2016
Karachi

Unconsolidated Statement of Financial Position

As at December 31, 2015

	Note	2015	2014
		---------- (Rupees in '000) ----------	
ASSETS			
Cash and balances with treasury banks	6	112,011,276	74,687,959
Balances with other banks	7	16,859,118	12,885,121
Lendings to financial institutions	8	29,485,888	21,872,138
Investments	9	714,126,973	497,334,002
Advances			
Performing	10	445,412,019	424,125,475
Non-performing - net of provision	10	9,218,971	10,138,575
		454,630,990	434,264,050
Operating fixed assets	11	32,325,754	30,303,370
Deferred tax asset - net		-	-
Other assets	12	41,210,844	40,067,467
		1,400,650,843	1,111,414,107
LIABILITIES			
Bills payable	14	13,391,739	9,553,585
Borrowings	15	163,131,947	53,065,156
Deposits and other accounts	16	1,051,235,170	895,083,053
Subordinated loans		-	-
Liabilities against assets subject to finance lease		-	-
Deferred tax liability - net	17	4,186,406	1,899,345
Other liabilities	18	26,570,106	26,296,516
		1,258,515,368	985,897,655
NET ASSETS		142,135,475	125,516,452
REPRESENTED BY:			
Share capital	19	12,241,798	12,241,798
Reserves		38,402,303	34,130,131
Unappropriated profit		55,222,960	48,217,351
		105,867,061	94,589,280
Surplus on revaluation of assets - net of deferred tax	20	36,268,414	30,927,172
		142,135,475	125,516,452
CONTINGENCIES AND COMMITMENTS	21		

The annexed notes from 1 to 48 and annexures form an integral part of these unconsolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Unconsolidated Profit and Loss Account

For the year ended December 31, 2015

	Note	2015	2014
		------- (Rupees in '000) -------	
Mark-up / return / interest earned	23	94,352,931	82,735,467
Mark-up / return / interest expensed	24	38,511,161	37,768,546
Net mark-up / return / interest income		55,841,770	44,966,921
Provision against loans and advances - net	10.3	3,059,895	215,114
Provision against lendings to financial institutions - net	8.7	-	165,744
Provision for diminution in value of investments - net	9.3	411,056	326,966
Bad debts written off directly	10.4	161,229	174,150
		3,632,180	881,974
Net mark-up / return / interest income after provisions		52,209,590	44,084,947
Non mark-up / return / interest income			
Fee, commission and brokerage income		12,203,210	11,401,658
Dividend income		3,204,850	2,000,649
Income from dealing in foreign currencies		2,270,980	3,016,668
Gain on sale of securities - net	25	3,228,321	1,847,031
Unrealized gain / (loss) on revaluation of investments classified as held for trading	9.4	9,202	(41,248)
Other income	26	1,070,444	1,071,289
Total non mark-up / return / interest income		21,987,007	19,296,047
		74,196,597	63,380,994
Non mark-up / return / interest expenses			
Administrative expenses	27	30,896,159	29,030,374
Other provisions - net	28	78,143	274,172
Workers' Welfare Fund	29	845,507	667,931
Other charges	30	202,103	10,427
Total non mark-up / return / interest expenses		32,021,912	29,982,904
Profit before taxation		42,174,685	33,398,090
Taxation - Current	31	15,042,952	10,743,796
- Prior	31	1,800,541	356,425
- Deferred	31	(395,957)	368,308
		16,447,536	11,468,529
Profit after taxation		25,727,149	21,929,561
		---------- (Rupees) ----------	
Earnings per share - basic and diluted	32	21.02	17.91

The annexed notes from 1 to 48 and annexures form an integral part of these unconsolidated financial statements.

Wajahat Husain President & Chief Executive Officer	Amin Uddin Director	Zameer Mohammed Choudrey Director	Sir Mohammed Anwar Pervez, OBE, HPk Chairman

Unconsolidated Statement of Comprehensive Income

For the year ended December 31, 2015

	2015	2014
	------- (Rupees in '000) -------	
Profit after taxation	25,727,149	21,929,561
Other comprehensive income:		
Items that are not to be reclassified to profit or loss in subsequent periods		
Remeasurement loss of defined benefit obligations	(438,264)	(219,536)
Related deferred tax reversal	153,392	76,838
	(284,872)	(142,698)
Items that may be reclassified to profit or loss in subsequent periods		
Exchange differences on translation of net investment in foreign branches	1,699,457	(1,747,260)
Amortization of cash flow hedges	-	4,963
Related deferred tax charge on cash flow hedges	-	(1,738)
	-	3,225
Other comprehensive income transferred to equity	27,141,734	20,042,828
Items that may be reclassified to profit or loss in subsequent periods		
Surplus arising on revaluation of available for sale securities	8,294,461	13,954,243
Related deferred tax charge	(2,903,061)	(4,883,986)
	5,391,400	9,070,257
Total comprehensive income during the year - net of tax	32,533,134	29,113,085

The annexed notes from 1 to 48 and annexures form an integral part of these unconsolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Unconsolidated Cash Flow Statement

For the year ended December 31, 2015

	Note	2015	2014
		------- (Rupees in '000) -------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		42,174,685	33,398,090
Less: Dividend income		3,204,850	2,000,649
		38,969,835	31,397,441
Adjustments:			
Depreciation		1,747,298	1,626,055
Amortization		386,494	420,724
Workers' Welfare Fund		845,507	667,931
Provision for retirement benefits		572,740	543,617
Provision for compensated absences		268,505	428,567
Provision against loans and advances - net		3,059,895	215,114
Provision against lendings to financial institutions - net		-	165,744
Provision for diminution in value of investments - net		411,056	326,966
Reversal of provision in respect of investments disposed off during the year		(41,569)	(41,918)
Provision against off balance sheet items		6,279	35,708
Gain on sale of operating fixed assets - net		(19,886)	(44,032)
Bad debts written-off directly		161,229	174,150
Amortization of cash flow hedges		-	4,963
Unrealized (gain) / loss on revaluation of investments classified as held for trading		(9,202)	41,248
Provision against other assets - net		(9,249)	85,364
		7,379,097	4,650,201
		46,348,932	36,047,642
(Increase) / decrease in operating assets			
Lendings to financial institutions		(7,613,750)	6,797,233
Held for trading securities		(3,718,477)	(481,359)
Advances		(23,588,064)	(44,186,852)
Other assets (excluding advance taxation)		(1,909,088)	(11,731,997)
		(36,829,379)	(49,602,975)
Increase / (decrease) in operating liabilities			
Bills payable		3,838,154	(7,037,299)
Borrowings		110,066,791	12,491,282
Deposits and other accounts		156,152,117	67,235,315
Other liabilities (excluding current taxation)		(845,297)	2,986,518
		269,211,765	75,675,816
		278,731,318	62,120,483
Payments on account of staff retirement benefits		(1,218,518)	(1,011,411)
Income taxes paid		(15,942,496)	(11,974,640)
Net cash inflow from operating activities		261,570,304	49,134,432
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities		(205,140,318)	(59,447,446)
Dividend income received		3,199,400	2,037,092
Investment in operating fixed assets		(4,210,821)	(2,923,018)
Sale proceeds from disposal of operating fixed assets		121,449	397,072
Net cash outflow from investing activities		(206,030,290)	(59,936,300)
NET CASH OUTFLOW FROM FINANCING ACTIVITIES			
Repayments of subordinated loans		-	(665,328)
Dividends paid		(15,942,157)	(13,600,686)
Net cash outflow from financing activities		(15,942,157)	(14,266,014)
Exchange differences on translation of net investment in foreign branches		1,699,457	(1,747,260)
Increase / (decrease) in cash and cash equivalents		41,297,314	(26,815,142)
Cash and cash equivalents at the beginning of the year		87,573,080	114,388,222
Cash and cash equivalents at the end of the year	33	128,870,394	87,573,080

The annexed notes from 1 to 48 and annexures form an integral part of these unconsolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Unconsolidated Statement of Changes in Equity

For the year ended December 31, 2015

	Share capital	Statutory reserve	Capital reserves: Exchange translation reserve	Capital reserves: Cash flow hedge reserve	Unapprop-riated profit	Total
	(Rupees in '000)					
Balance as at December 31, 2013	12,241,798	19,658,933	14,025,502	(3,225)	42,634,545	88,557,553
Transactions with owners for the year ended December 31, 2014						
Final cash dividend - December 31, 2013 declared subsequent to the year end at Rs.4.0 per share	-	-	-	-	(4,896,719)	(4,896,719)
Interim cash dividend - March 31, 2014 declared at Rs.2.5 per share	-	-	-	-	(3,060,450)	(3,060,450)
Interim cash dividend - June 30, 2014 declared at Rs.2.5 per share	-	-	-	-	(3,060,450)	(3,060,450)
Interim cash dividend - September 30, 2014 declared at Rs.2.5 per share	-	-	-	-	(3,060,450)	(3,060,450)
	-	-	-	-	(14,078,069)	(14,078,069)
Total comprehensive income for the year ended December 31, 2014						
Profit after taxation for the year ended December 31, 2014	-	-	-	-	21,929,561	21,929,561
Other comprehensive income - net of tax	-	-	(1,747,260)	3,225	(142,698)	(1,886,733)
Total comprehensive income for the year ended December 31, 2014	-	-	(1,747,260)	3,225	21,786,863	20,042,828
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	66,968	66,968
Transfer to statutory reserve	-	2,192,956	-	-	(2,192,956)	-
Balance as at December 31, 2014	12,241,798	21,851,889	12,278,242	-	48,217,351	94,589,280
Transactions with owners for the year ended December 31, 2015						
Final cash dividend - December 31, 2014 declared subsequent to the year end at Rs.4.0 per share	-	-	-	-	(4,896,719)	(4,896,719)
Interim cash dividend - March 31, 2015 declared at Rs.3.0 per share	-	-	-	-	(3,672,539)	(3,672,539)
Interim cash dividend - June 30, 2015 declared at Rs.3.0 per share	-	-	-	-	(3,672,539)	(3,672,539)
Interim cash dividend - September 30, 2015 declared at Rs.3.0 per share	-	-	-	-	(3,672,539)	(3,672,539)
	-	-	-	-	(15,914,336)	(15,914,336)
Total comprehensive income for the year ended December 31, 2015						
Profit after taxation for the year ended December 31, 2015	-	-	-	-	25,727,149	25,727,149
Other comprehensive income - net of tax	-	-	1,699,457	-	(284,872)	1,414,585
Total comprehensive income for the year ended December 31, 2015	-	-	1,699,457	-	25,442,277	27,141,734
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	50,383	50,383
Transfer to statutory reserve	-	2,572,715	-	-	(2,572,715)	-
Balance as at December 31, 2015	12,241,798	24,424,604	13,977,699	-	55,222,960	105,867,061

Appropriations recommended by the Board of Directors subsequent to the year ended December 31, 2015 are disclosed in note 46 to these unconsolidated financial statements.

The annexed notes from 1 to 48 and annexures form an integral part of these unconsolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

1. STATUS AND NATURE OF BUSINESS

United Bank Limited (the Bank) is a banking company incorporated in Pakistan and is engaged in commercial banking and related services. The Bank's registered office and principal office are situated at UBL Building, Jinnah Avenue, Blue Area, Islamabad and at State Life Building No. 1, I. I. Chundrigar Road, Karachi respectively. The Bank operates 1,312 (2014: 1,295) branches inside Pakistan including 41 (2014: 24) Islamic Banking branches and 1 (2014: 1) branch in Karachi Export Processing Zone. The Bank also operates 18 (2014: 18) branches outside Pakistan as at December 31, 2015. The Bank is a subsidiary of Bestway (Holdings) Limited which is incorporated in the United Kingdom.

The Bank's ordinary shares are listed on Pakistan Stock Exchange. Its Global Depository Receipts (GDRs) are on the list of the UK Listing Authority and the London Stock Exchange Professional Securities Market. These GDRs are also eligible for trading on the International Order Book System of the London Stock Exchange. Further, the GDRs constitute an offering in the United States only to qualified institutional buyers in reliance on Rule 144A under the US Securities Act of 1933 and an offering outside the United States in reliance on Regulation S.

2. BASIS OF PRESENTATION

2.1 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan (SBP) has issued various circulars from time to time. Permissible forms of trade-related modes of financing include purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these unconsolidated financial statements as such, but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon. The Islamic Banking branches of the Bank have complied with the requirements set out under the Islamic Financial Accounting Standards issued by the Institute of Chartered Accountants of Pakistan (ICAP) and notified under the provisions of the Companies Ordinance, 1984.

2.2 Key financial figures of the Islamic Banking branches are disclosed in note 44 to these unconsolidated financial statements.

3. STATEMENT OF COMPLIANCE

3.1 These unconsolidated financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the SBP. Approved accounting standards comprise of International Financial Reporting Standards (IFRS) and interpretations issued by the International Accounting Standards Board and Islamic Financial Accounting Standards (IFAS) issued by the ICAP. Wherever the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the directives issued by the SECP and the SBP differ with the requirements of IFRS or IFAS, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the said directives prevail.

3.2 The SBP, vide BSD Circular letter No. 10, dated August 26, 2002 has deferred the applicability of International Accounting Standard 39, Financial Instruments: Recognition and Measurement and International Accounting Standard 40, Investment Property for banking companies till further instructions. Further, according to the notification of the SECP issued vide SRO 411(I)/2008 dated April 28, 2008, IFRS 7, Financial Instruments: Disclosures has not been made applicable for banks. Accordingly, the requirements of these standards have not been considered in the preparation of these unconsolidated financial statements. However, investments have been classified and valued in accordance with the requirements of various circulars issued by the SBP.

3.3 These unconsolidated financial statements represent the separate financial statements of the Bank. The consolidated financial statements of the Bank and its subsidiaries are presented separately.

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

The following revised standards, amendments and interpretations with respect to the approved accounting standards would be effective from the dates mentioned below against the respective standard or interpretation:

Standard, Interpretation or Amendment	Effective date (annual periods beginning on or after)
IFRS 10 - Consolidated Financial Statements - (Amendment)	January 01, 2016
IFRS 11 - Joint Arrangements - (Amendment)	January 01, 2016

Standard, Interpretation or Amendment	Effective date (annual periods beginning on or after)
IAS 16 - Property, Plant and Equipment - (Amendment)	January 01, 2016
IAS 27 - Separate Financial Statement - (Amendment)	January 01, 2016
IAS 28 - Investments in associates and joint ventures - (Amendment)	January 01, 2016
IAS 38 - Intangible Assets - (Amendment)	January 01, 2016

The Bank expects that the adoption of above amendments and interpretations will not affect its financial statements in the period of initial application.

The following new standards have been issued by the IASB, but have not yet been notified by the SECP for application in Pakistan.

Standard or Interpretation	IASB Effective date (annual periods beginning on or after)
IFRS 9 - Financial Instruments: Classification and Measurement	January 01, 2018

4. BASIS OF MEASUREMENT

4.1 Accounting convention

These unconsolidated financial statements have been prepared under the historical cost convention except that certain operating fixed assets have been stated at revalued amounts and certain investments and derivative financial instruments have been stated at fair value.

4.2 Critical accounting estimates and judgments

The preparation of these unconsolidated financial statements in conformity with approved accounting standards requires management to make judgments, estimates and assumptions that affect the reported amounts of assets and liabilities and income and expenses. It also requires management to exercise judgment in the application of its accounting policies. The estimates and assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. These estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects both current and future periods.

Significant accounting estimates and areas where judgments were made by management in the application of accounting policies are as follows:

i) classification of investments (notes 5.3 and 9)
ii) provision against investments (notes 5.3 and 9.3), lendings to financial institutions (note 8.7) and advances (notes 5.4 and 10.3)
iii) income taxes (notes 5.7 and 31)
iv) staff retirement benefits (notes 5.9 and 35)
v) fair value of derivatives (notes 5.14.2 and 18.3)
vi) operating fixed assets, revaluation, depreciation and amortization (notes 5.5 and 11)
vii) impairment (note 5.6)

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these unconsolidated financial statements are consistent with those of the previous financial year, except for the following standards, which became effective during the year.

IFRS 10 - 'Consolidated Financial Statements'

It replaces the current guidance on consolidation in IAS 27 Consolidated and Separate Financial Statements. It introduces a single model of assessing control whereby an investor controls an investee when the investor has the power to control, exposure to variable returns and the ability to use its power to influence the returns of the investee.

SECP vide its notification SRO 633 (I)/2014 dated 10 July 2014, adopted IFRS 10 effective from the periods starting from 30 June 2014. However, vide its notification SRO 56 (I)/2016 dated 28 January 2016, it has been notified that the requirements of IFRS 10 and section 237 of the Companies Ordinance 1984 will not be applicable with respect to the investment in mutual funds established under Trust structure.

In light of the above, the application of IFRS 10 did not result in any additional investee being in control of the Bank.

IFRS 13 - 'Fair Value Measurement'

It consolidates the guidance on how to measure fair value into one comprehensive standard. It introduces the use of an exact price, as well as extensive disclosure requirements, particularly the inclusion of non-financial instruments into the fair value hierarchy. The application of IFRS 13 does not have an impact on the unconsolidated financial statements of the Bank except for certain disclosures as mentioned in note 38.

5.1 Cash and cash equivalents

Cash and cash equivalents for the purpose of the cash flow statement consist of cash and balances with treasury banks and balances with other banks.

5.2 Lendings to / borrowings from financial institutions

The Bank enters into transactions of reverse repos and repos at contracted rates for a specified period of time. These are recorded as under:

5.2.1 Purchase under resale agreements

Securities purchased under agreement to resell (reverse repo) are included in lendings to financial institutions. The differential between the purchase price and the resale price is amortized over the period of the agreement and recorded as income.

Securities held as collateral are not recognized in the unconsolidated financial statements, unless these are sold to third parties, in which case the obligation to return them is recorded at fair value as a trading liability under borrowings from financial institutions.

5.2.2 Sale under repurchase agreements

Securities sold subject to a repurchase agreement (repo) are retained in the unconsolidated financial statements as investments and the counterparty liability is included in borrowings from financial institutions. The differential between the sale price and the repurchase price is amortized over the period of the agreement and recorded as an expense.

5.2.3 Bai Muajjal

The securities sold under Bai Muajjal agreement are derecognised on the date of disposal. Receivable against such sale is recognised at the agreed sale price. The difference between the sale price and the carrying value on the date of disposal is taken to income on straightline basis.

5.3 Investments

Investments of the Bank, other than investments in subsidiaries and associates, are classified as held for trading, held to maturity and available for sale.

Held for trading

These are securities which are either acquired for generating a profit from short-term fluctuations in market prices, interest rate movements and dealer's margin, or are securities included in a portfolio in which a pattern of short term profit taking exists.

Held to maturity

These are securities with fixed or determinable payments and fixed maturities, in respect of which the Bank has the positive intent and ability to hold to maturity.

Available for sale

These are investments, other than those in subsidiaries and associates, that do not fall under the held for trading or held to maturity categories.

Initial measurement

All “regular way” purchases and sales of investments are recognized on the trade date, i.e., the date that the Bank commits to purchase or sell the investment. Regular way purchases or sales are purchases or sales of investments that require delivery of investments within the time frame generally established by regulation or convention in the market place.

Investments are initially recognized at fair value which, in the case of investments other than held for trading, includes transaction costs associated with the investments. Transaction costs on investments held for trading are expensed as incurred.

Subsequent measurement

Held for trading

These are measured at subsequent reporting dates at fair value. Gains and losses on re-measurement are included in the profit and loss account.

Held to maturity

These are measured at amortized cost using the effective interest rate method, less any impairment loss recognized to reflect irrecoverable amounts.

Available for sale

Quoted securities classified as available for sale investments are measured at subsequent reporting dates at fair value. Any surplus or deficit arising thereon is kept in a separate account shown in the statement of financial position below equity and is taken to the profit and loss account when realized upon disposal or when the investment is considered to be impaired.

Unquoted equity securities are valued at the lower of cost and break-up value. The break-up value of these securities is calculated with reference to the net assets of the investee company as per the latest available audited financial statements. A decline in the carrying value is charged to the profit and loss account. A subsequent increase in the carrying value, upto the cost of the investment, is credited to the profit and loss account. Investments in other unquoted securities are valued at cost less impairment, if any.

Provisions for diminution in the value of term finance certificates and Sukuks are made as per the ageing criteria prescribed by the Prudential Regulations issued by the SBP. Provisions for diminution in the value of other securities are made for impairment, if any.

Investments in Subsidiaries and Associates

Investments in subsidiaries and associates are valued at cost less impairment, if any. A reversal of an impairment loss on subsidiaries and associates is recognized in the profit and loss account as it arises provided the increased carrying value does not exceed cost.

Gains and losses on disposal of investments in subsidiaries and associates are included in the profit and loss account.

5.4 Advances

Advances are stated net of specific and general provisions which are charged to the profit and loss account. Specific provisions against domestic advances and general provision against domestic loans to small enterprises and consumer loans are determined on the basis of the Prudential Regulations and other directives issued by the SBP. General and specific provisions pertaining to overseas advances are made in accordance with the requirements of the regulatory authorities of the respective countries. If circumstances warrant, the Bank, from time to time, makes general provisions against weaknesses in its portfolio on the basis of management's estimation.

Advances are written off when there is no realistic prospect of recovery. The amount so written off is a book entry and does not necessarily prejudice the Bank's right of recovery against the customer.

The Bank determines write-offs in accordance with the criteria prescribed by the SBP vide BPRD Circular No. 06 dated June 05, 2007.

5.5 Operating fixed assets and depreciation

5.5.1 Owned

Property and equipment, other than land (which is not depreciated) and capital work-in-progress, are stated at cost or revalued amount less accumulated depreciation and accumulated impairment losses (if any). Land is carried at revalued amount less impairment losses while capital work-in-progress is stated at cost less impairment losses. The cost and the accumulated depreciation of property and equipment of foreign branches include exchange differences arising on currency translation at the year-end rates of exchange.

Depreciation is calculated so as to write off the depreciable amount of the assets over their expected useful lives at the rates specified in note 11.2 to these unconsolidated financial statements. The depreciation charge for the year is calculated on a straight line basis after taking into account the residual value, if any. The residual values and useful lives are reviewed and adjusted, if appropriate, at each statement of financial position date.

Depreciation on additions is charged from the month the asset is available for use. No depreciation is charged in the month of disposal.

Land and buildings are revalued by professionally qualified valuers with sufficient regularity to ensure that their net carrying value does not differ materially from their fair value. A surplus arising on revaluation is credited to the surplus on revaluation of fixed assets account. Any deficit arising on subsequent revaluation of fixed assets is adjusted against the balance in the above mentioned surplus account as allowed under the provisions of the Companies Ordinance, 1984. The surplus on revaluation of fixed assets, to the extent of incremental depreciation, is transferred to unappropriated profit.

Gains and losses on sale of fixed assets are included in the profit and loss account, except that the related surplus on revaluation of fixed assets (net of deferred tax) is transferred directly to unappropriated profit.

Major renewals and improvements are capitalized and the assets so replaced, if any, are retired. Normal repairs and maintenance are charged to the profit and loss account as and when incurred.

5.5.2 Leased (Ijarah)

Assets leased out under Ijarah are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Assets under Ijarah are depreciated over the term of the lease.

Ijarah income is recognized on an accrual basis.

5.5.3 Intangible assets

Intangible assets are stated at cost less accumulated amortization and accumulated impairment losses, if any. The cost and the accumulated amortization of intangible assets of foreign branches include exchange differences arising on currency translation at the year-end rates of exchange. Amortization is calculated so as to write off the amortizable amount of the assets over their expected useful lives at the rates specified in note 11.3 to these unconsolidated financial statements. The amortization charge for the year is calculated on a straight line basis after taking into account the residual value, if any. The residual values and useful lives are reviewed and adjusted, if appropriate, at each statement of financial position date. Amortization on additions is charged from the month the asset is available for use. No amortization is charged in the month of disposal.

Gains and losses on sale of intangible assets are included in the profit and loss account.

5.6 Impairment

Impairment of available for sale equity investments

Available for sale equity investments are impaired when there has been a significant or prolonged decline in their fair value below their cost. The determination of what is significant or prolonged requires judgment. In making this judgment, the Bank evaluates, among other factors, the normal volatility in share price.

Impairment of investments in subsidiaries and associates

The Bank considers that a decline in the recoverable value of the investment in a subsidiary or an associate below its cost may be evidence of impairment. Recoverable value is calculated as the higher of fair value less costs to sell and value in use. An impairment loss is recognized when the recoverable value falls below the carrying value and is charged to the profit and loss account. A subsequent reversal of an impairment loss, upto the cost of the investment in the subsidiary or the associate, is credited to the profit and loss account.

Impairment in non-financial assets (excluding deferred tax)

The carrying amounts of non-financial assets are reviewed at each reporting date for impairment whenever events or changes in circumstances indicate that the carrying amounts of these assets may not be recoverable. If such indication exists, and where the carrying value exceeds the estimated recoverable amount, assets are written down to their recoverable amount. The resulting impairment loss is charged to the profit and loss account except for an impairment loss on revalued assets, which is adjusted against the related revaluation surplus to the extent that the impairment loss does not exceed the revaluation surplus.

5.7 Taxation

5.7.1 Current

Provision for current taxation is based on taxable income for the year determined in accordance with the prevailing laws and at the prevailing rates for taxation on income earned from local as well as foreign operations.

5.7.2 Prior years

The taxation charge for prior years represents adjustments to the tax charge relating to prior years, arising from assessments and changes in estimates made during the current year.

5.7.3 Deferred

Deferred tax is recognized using the liability method on all major temporary differences between the amounts attributed to assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is calculated at the rates that are expected to apply to the period when the differences are expected to reverse, based on tax rates that have been enacted or substantively enacted at the statement of financial position date.

Deferred tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the assets can be utilized.

The carrying amount of deferred tax assets is reviewed at each statement of financial position date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be utilized.

The Bank also recognizes a deferred tax asset / liability on the cash flow hedge reserve and on the deficit / surplus on revaluation of fixed assets and securities which is adjusted against the cash flow hedge reserve or against the related deficit / surplus in accordance with the requirements of IAS 12, Income Taxes.

5.8 Provisions

Provisions are recognized when the Bank has a legal or constructive obligation as a result of past events which makes it probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made.

Provision against identified non-funded losses is recognized when intimated and reasonable certainty exists that the Bank will be required to settle the obligation. The provision is charged to the profit and loss account net of expected recovery and the obligation is classified under other liabilities.

Provisions are reviewed at each statement of financial position date and are adjusted to reflect the current best estimate.

5.9 Staff retirement and other benefits

5.9.1 Staff retirement benefit schemes

The Bank operates the following staff retirement schemes for its employees:

a) For new employees and for those who opted for the below mentioned conversion option introduced in 2001, the Bank operates:

- an approved contributory provident fund (defined contribution scheme); and
- an approved gratuity scheme (defined benefit scheme).

b) For employees who have not opted for the conversion option introduced in 2001, the Bank operates:

- an approved non-contributory provident fund in lieu of the contributory provident fund; and
- an approved funded pension scheme, introduced in 1986 (defined benefit scheme).

In 2001, the Bank modified the pension scheme and introduced a conversion option for employees covered under option (b) above to move to option (a). This conversion option ceased on December 31, 2003.

The Bank also operates a contributory benevolent fund for all its eligible employees (defined benefit scheme).

Annual contributions towards defined benefit schemes are made on the basis of actuarial advice using the Projected Unit Credit Method.

For the defined contribution scheme, the Bank pays contributions to the fund on a periodic basis. The Bank has no further payment obligation once the contributions have been paid. The contributions are recognized as an expense when the obligation to make payments to the fund has been established. Prepaid contributions are recognized as an asset to the extent that a cash refund or a reduction in future payments is available.

5.9.2 Other benefits

a) Employees' compensated absences

The Bank makes provisions for compensated vested and non-vested absences accumulated by its eligible employees on the basis of actuarial advice under the Projected Unit Credit Method.

b) Post retirement medical benefits (defined benefit scheme)

The Bank provides post retirement medical benefits to eligible retired employees. Provision is made on the basis of actuarial advice under the Projected Unit Credit Method.

c) Employee motivation and retention scheme

The Bank has a long term motivation and retention scheme for its employees. The liability of the Bank in respect of the scheme for each year, if any, is fixed, and is accounted for in the year to which the scheme relates.

5.9.3 Remeasurement of defined benefit obligations

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized in other comprehensive income when they occur with no subsequent recycling through the profit and loss account.

Remeasurement gains and losses pertaining to long term compensated absences are recognized in the profit and loss account immediately.

5.10 Subordinated loans

Subordinated loans are initially recorded at the amount of proceeds received. Mark-up accrued on subordinated loans is recognised separately as part of other liabilities and is charged to the profit and loss account over the period on an accrual basis.

5.11 Borrowings / deposits

a) Borrowings / deposits are recorded at the amount of proceeds received.

b) The cost of borrowings / deposits is recognized on an accrual basis as an expense in the period in which it is incurred.

5.12 Revenue recognition

Revenue is recognized to the extent that the economic benefits associated with a transaction will flow to the Bank and the revenue can be reliably measured. The following recognition criteria must be met before revenue is recognized.

5.12.1 Advances and investments

Mark-up / return / interest on performing advances and investments is recognized on a time proportionate basis over the term of the advances and investments that takes into account the effective yield of the asset. Where debt securities are purchased at a premium or discount, such premium / discount is amortized through the profit and loss account over the remaining period of maturity of the debt securities.

Interest or mark-up recoverable on non-performing or classified advances and investments is recognized on a receipt basis.

5.12.2 Dividend income

Dividend income is recognised when the right to receive the dividend is established.

5.12.3 Fee, brokerage and commission income

Fee, brokerage and commission income is recognized on an accrual basis.

5.12.4 Grants

Grants received are recorded as income when the right to receive the grant, based on the related expenditure having been incurred, has been established.

5.13 Foreign currencies

5.13.1 Functional and presentation currency

Items included in these unconsolidated financial statements are measured using the currency of the primary economic environment in which the Bank operates. These unconsolidated financial statements are presented in Pakistani Rupees, which is the Bank's functional and presentation currency.

5.13.2 Foreign currency transactions

Transactions in foreign currencies are translated to rupees at the foreign exchange rates prevailing on the transaction date. Monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the statement of financial position date. Forward foreign exchange contracts and foreign bills purchased are valued in rupees at the forward foreign exchange rates applicable to their respective maturities.

Non-monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the date of initial recognition of the non-monetary assets / liabilities.

5.13.3 Foreign operations

The assets and liabilities of foreign operations are translated to rupees at exchange rates prevailing at the statement of financial position date. The results of foreign operations are translated at the average rates of exchange for the year.

5.13.4 Translation gains and losses

Translation gains and losses are taken to the profit and loss account, except those arising on translation of the net investment in foreign branches which are taken to capital reserves (Exchange Translation Reserve) until the disposal of the net investment, at which time these are recognised in the profit and loss account.

5.13.5 Contingencies and commitments

Commitments for outstanding forward foreign exchange contracts are disclosed in these unconsolidated financial statements at contracted rates. Contingent liabilities / commitments denominated in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the statement of financial position date.

5.14 Financial instruments

5.14.1 Financial assets and liabilities

Financial assets and liabilities carried on the statement of financial position include cash and bank balances, lendings to financial institutions, investments, advances, certain receivables, bills payable, borrowings from financial institutions, deposits, subordinated loans and certain payables. The particular recognition methods adopted for significant financial assets and financial liabilities are disclosed in the individual policy notes associated with them.

5.14.2 Derivative financial instruments

Derivative financial instruments are initially recognized at fair value on the date on which the derivative contract is entered into and are subsequently re-measured at fair value using appropriate valuation techniques. All derivative financial instruments are carried as assets when their fair value is positive and liabilities when their fair value is negative. Any change in the fair value of derivative financial instruments during the period is taken to the profit and loss account.

5.14.3 Hedge accounting

The Bank makes use of derivative instruments to manage exposures to interest rate, foreign currency and credit risks. In order to manage particular risks, the Bank may undertake a hedge. The Bank applies hedge accounting for transactions which meet the specified criteria.

At the inception of the hedging relationship, the Bank formally documents the relationship between the hedged item and the hedging instrument, including the nature of the risk, the objective and strategy for undertaking the hedge and the method that will be used to assess the effectiveness of the hedging relationship. A formal assessment is also undertaken to ascertain whether the hedging instrument is expected to be highly effective in offsetting the designated risk in the hedged item. A hedge is regarded as highly effective if, during the period for which the hedge is designated, changes in the fair value or cash flows attributable to the hedged item are expected to be offset by between 80% to 125% by corresponding changes in the fair value or cash flows attributable to the hedging instrument.

Cash flow hedges

For qualifying cash flow hedges, the fair value gain or loss associated with the effective portion of the cash flow hedge is recognised initially in the statement of changes in equity, and recycled through the profit and loss account in the periods when the hedged item will affect profit or loss. Any gain or loss on the ineffective portion of the hedging instrument is recognised in the profit and loss account immediately.

When a hedging instrument expires or is sold, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss existing in equity at that time remains in equity and is recognised when the hedged item is ultimately recognised in the profit and loss account.

5.14.4 Off setting

Financial assets and financial liabilities are set off and the net amount is reported in the unconsolidated financial statements when there is a legally enforceable right to set off and the Bank intends to either settle on a net basis, or to realize the assets and to settle the liabilities simultaneously.

5.15 Segment reporting

A segment is a distinguishable component of the Bank that is engaged either in providing particular products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), and is subject to risks and rewards that are different from those of other segments.

5.15.1 Business segments

(a) Corporate finance

Corporate finance includes services provided in connection with mergers and acquisitions, project finance and the underwriting / arrangement of debt and equity instruments through syndications, Initial Public Offerings and private placements.

(b) Trading and sales

Trading and sales includes fixed income, equity, foreign exchange, credit, funding, own position securities, lendings and borrowings and derivatives for hedging and market making.

(c) Retail banking

Retail banking includes retail and consumer lending and deposits, banking services, cards and branchless banking.

(d) Commercial banking

Commercial banking includes project finance, working capital finance, trade finance, import and export, factoring, leasing, lending, deposits and guarantees.

(e) Others

Others includes functions which cannot be classified in any of the above segments.

5.15.2 Geographical segments

The Bank operates in four geographical regions being:

- Pakistan
- Middle East
- United States of America
- Karachi Export Processing Zone

5.16 Dividends and appropriations to reserves

Dividends and appropriations to reserves are recorded in the year in which these are approved, except appropriations required by law which are recorded in the period to which they pertain.

5.17 Earnings per share

The Bank presents basic and diluted earnings per share (EPS). Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the year.

		Note	2015	2014
6.	**CASH AND BALANCES WITH TREASURY BANKS**		------- (Rupees in '000) -------	
	In hand			
	Local currency		8,776,285	7,903,423
	Foreign currency		4,113,207	4,580,059
			12,889,492	12,483,482
	With State Bank of Pakistan in			
	Local currency current accounts	6.1	24,910,033	6,669,134
	Foreign currency current accounts	6.2	2,380,015	2,202,209
	Foreign currency deposit account	6.3	6,945,540	6,452,579
			34,235,588	15,323,922
	With other central banks in			
	Foreign currency current accounts	6.4	32,172,907	18,940,111
	Foreign currency deposit accounts	6.5	1,888,726	1,599,031
			34,061,633	20,539,142
	With National Bank of Pakistan in local currency current accounts		30,641,342	26,232,025
	National Prize Bonds		183,221	109,388
			112,011,276	74,687,959

6.1 This represents current accounts maintained with the SBP under the Cash Reserve Requirement of section 22 of the Banking Companies Ordinance, 1962.

6.2 This represents a US Dollar settlement account maintained with the SBP and current accounts maintained with the SBP to comply with statutory requirements.

6.3 This represents account maintained with the SBP to comply with the Special Cash Reserve requirement. The return on this account is declared by the SBP on a monthly basis and, as at December 31, 2015, carries mark-up at the rate of 0.00% (2014: 0.00%) per annum.

6.4 Deposits with other central banks are maintained to meet the minimum cash reserves and capital requirements pertaining to the foreign branches of the Bank.

6.5 This represents placement with overseas central banks and carries mark-up at the rate of 0.50% (2014: 0.25%) per annum.

		Note	2015	2014
7.	**BALANCES WITH OTHER BANKS**		------- (Rupees in '000) -------	
	Inside Pakistan			
	In current accounts		14,889	13,099
	In deposit accounts	7.1	2,930,007	11
			2,944,896	13,110
	Outside Pakistan			
	In current accounts		6,425,982	6,457,732
	In deposit accounts	7.2	7,488,240	6,414,279
			13,914,222	12,872,011
			16,859,118	12,885,121

7.1 These carry mark-up at rates ranging from 6.00% to 6.30% (2014: 3.05% to 7.85%) per annum.

7.2 These carry mark-up at rates ranging from 0.10% to 1.90% (2014: 0.13% to 4.00%) per annum and include balances amounting to Rs. 225.193 million (2014: Rs. 216.039 million), maintained with an overseas bank against the statutory reserves requirement of a foreign branch.

		Note	2015	2014
8.	**LENDINGS TO FINANCIAL INSTITUTIONS**		------- (Rupees in '000) -------	
	Call money lending	8.2	1,300,000	1,105,000
	Repurchase agreement lendings	8.3	976,841	3,226,563
	Bai Muajjal	8.4	5,391,120	-
	Other lendings to financial institutions	8.5 & 8.6	22,640,412	18,335,817
			30,308,373	22,667,380
	Provision against lendings to financial institutions	8.7	(822,485)	(795,242)
			29,485,888	21,872,138
8.1	**Particulars of lendings to financial institutions - gross**			
	In local currency		10,887,782	7,356,787
	In foreign currencies		19,420,591	15,310,593
			30,308,373	22,667,380

8.2 This represents unsecured lending carrying mark-up at a rate ranging from 4.50% to 5.80% per annum (2014: 10.12% per annum) and is due to mature by January 2016.

8.3 Securities held as collateral against repurchase agreement lendings

	2015			2014		
	Held by Bank	Further given as collateral / sold	Total	Held by Bank	Further given as collateral / sold	Total
	---------- (Rupees in '000) ----------					
Market Treasury Bills	976,841	-	976,841	2,826,563	-	2,826,563
Pakistan Investment Bonds	-	-	-	300,000	100,000	400,000
	976,841	-	976,841	3,126,563	100,000	3,226,563

Repurchase agreement lendings carry mark-up at a rate of 6.25% (2014: 9.40% to 9.90%) per annum and are due to mature latest by January 2016. The market value of the securities held as collateral against these lendings amounted to Rs. 977.447 million (2014: Rs. 3,258.957 million).

8.4 This represents Bai Muajjal agreement entered into with Ministry of Finance, Government of Pakistan through SBP, whereby the Bank sold sukuks having carrying value of Rs. 5,086.091 million on deferred payment basis. The average return on these transactions is 5.995% per annum. The balances are due to mature by November 2016.

8.5 Lendings pertaining to domestic operations carry mark-up at rates ranging from 0.00% to 8.80% per annum (2014: 0.00% to 12.17% per annum) and are due to mature latest by February 2022. Lendings pertaining to overseas operations carry mark-up at rates ranging from 0.00% to 4.49% per annum (2014: 0.00% to 4.11% per annum) and are due to mature latest by July 2021.

8.6 This includes an unsecured subordinated loan amounting to Rs. 311.468 million (2014: Rs. 314.065 million) to United National Bank Limited (UBL UK), a subsidiary, and is due to mature by October 2018. The loan carries mark-up at a rate of six months LIBOR + 2% per annum payable semi-annually, with principal to be paid at maturity. The right of the Bank is subordinated as to the receipt of principal and mark-up to all other indebtedness of United Bank UK (including deposits).

8.7 This represents provision made against lendings to financial institutions with movement as follows:

	2015	2014
	------- (Rupees in '000) -------	
Opening balance	795,242	653,918
Exchange adjustments	27,243	(24,420)
Charge / (reversals)		
Charge for the year	-	165,744
Reversals	-	-
	-	165,744
Closing balance	822,485	795,242

9. INVESTMENTS

9.1 Investments by type

	Note	2015 Held by Bank	2015 Given as collateral	2015 Total	2014 Held by Bank	2014 Given as collateral	2014 Total
		(Rupees in '000)					
Held for trading securities							
Market Treasury Bills		9,757,289	-	9,757,289	6,941,106	-	6,941,106
Pakistan Investment Bonds		2,095,573	-	2,095,573	822,818	-	822,818
Ordinary shares of listed companies		19,234	-	19,234	430,943	-	430,943
		11,872,096	-	11,872,096	8,194,867	-	8,194,867
Available for sale securities							
Market Treasury Bills		54,047,186	894,235	54,941,421	40,823,380	-	40,823,380
Pakistan Investment Bonds		153,364,754	111,285,139	264,649,893	168,005,906	20,563,460	188,569,366
Government of Pakistan Sukuk		9,909,514	-	9,909,514	9,280,698	-	9,280,698
Government of Pakistan Eurobonds		14,114,386	-	14,114,386	11,815,701	-	11,815,701
Ordinary shares of listed companies		19,310,549	-	19,310,549	16,686,985	-	16,686,985
Preference shares		434,765	-	434,765	421,087	-	421,087
Ordinary shares of unlisted companies		243,087	-	243,087	242,997	-	242,997
Investment in REIT		458,590	-	458,590	-	-	-
Term Finance Certificates		1,371,162	-	1,371,162	1,483,030	-	1,483,030
Foreign bonds - sovereign		17,232,964	-	17,232,964	14,667,408	-	14,667,408
Foreign bonds - others		10,782,176	-	10,782,176	10,903,768	-	10,903,768
		281,269,133	112,179,374	393,448,507	274,330,960	20,563,460	294,894,420
Held to maturity securities							
Market Treasury Bills		33,700,017	-	33,700,017	30,281,900	-	30,281,900
Pakistan Investment Bonds		220,168,425	-	220,168,425	122,713,145	-	122,713,145
Government of Pakistan Eurobonds		7,670,645	-	7,670,645	5,082,949	-	5,082,949
Term Finance Certificates		5,402,573	-	5,402,573	5,570,990	-	5,570,990
Sukuks		4,234,531	-	4,234,531	1,880,379	-	1,880,379
Participation Term Certificates		2,795	-	2,795	2,795	-	2,795
Debentures		2,266	-	2,266	2,266	-	2,266
Foreign bonds - sovereign		1,809,871	-	1,809,871	-	-	-
Foreign bonds - others		227,179	-	227,179	217,942	-	217,942
Recovery note		322,839	-	322,839	309,708	-	309,708
CDC SAARC Fund		228	-	228	218	-	218
		273,541,369	-	273,541,369	166,062,292	-	166,062,292
Associates							
United Growth and Income Fund		419,308	-	419,308	3,030,136	-	3,030,136
UBL Liquidity Plus Fund		10,079	-	10,079	100,000	-	100,000
UBL Money Market Fund		9,850	-	9,850	100,000	-	100,000
UBL Retirement Savings Fund		120,000	-	120,000	120,000	-	120,000
UBL Principal Protected Fund - II		-	-	-	100,000	-	100,000
UBL Principal Protected Fund - III		200,000	-	200,000	200,000	-	200,000
UBL Government Securities Fund		2,699,175	-	2,699,175	1,600,000	-	1,600,000
UBL Gold Fund		100,000	-	100,000	100,000	-	100,000
UBL Asset Allocation Fund		500,000	-	500,000	-	-	-
Al Ameen Islamic Cash Fund		1,010,470	-	1,010,470	100,000	-	100,000
Al Ameen Islamic Aggressive Income Fund		25,944	-	25,944	200,000	-	200,000
Al Ameen Islamic Sovereign Fund		50,000	-	50,000	350,000	-	350,000
Al Ameen Islamic Retirement Savings Fund		90,000	-	90,000	90,000	-	90,000
Al Ameen Islamic Principal Preservation Fund – I		-	-	-	100,000	-	100,000
Al Ameen Islamic Principal Preservation Fund – II		-	-	-	100,000	-	100,000
Al Ameen Islamic Principal Preservation Fund – III		100,000	-	100,000	100,000	-	100,000
Al Ameen Islamic Principal Preservation Fund – IV		100,000	-	100,000	100,000	-	100,000
Al Ameen Islamic Principal Preservation Fund – V		100,000	-	100,000	100,000	-	100,000
Al Ameen Islamic Asset Allocation Fund		100,000	-	100,000	100,000	-	100,000
Al Ameen Islamic Financial Planning Fund		200,000	-	200,000	-	-	-
UBL Insurers Limited		240,000	-	240,000	240,000	-	240,000
Khushhali Bank Limited		832,485	-	832,485	832,485	-	832,485
Oman United Exchange Company, Muscat		6,981	-	6,981	6,981	-	6,981
DHA Cogen Limited	9.7	-	-	-	-	-	-
		6,914,292	-	6,914,292	7,769,602	-	7,769,602
Subsidiaries							
United National Bank Limited (UBL UK)		2,855,223	-	2,855,223	2,855,223	-	2,855,223
UBL (Switzerland) AG		589,837	-	589,837	589,837	-	589,837
UBL Fund Managers Limited		100,000	-	100,000	100,000	-	100,000
UBL Bank (Tanzania) Limited		1,322,014	-	1,322,014	1,322,014	-	1,322,014
United Executors and Trustees Company Ltd.		30,100	-	30,100	30,100	-	30,100
		4,897,174	-	4,897,174	4,897,174	-	4,897,174
		578,494,064	112,179,374	690,673,438	461,254,895	20,563,460	481,818,355
Provision for diminution in value of investments	9.3	(2,132,692)	-	(2,132,692)	(1,725,669)	-	(1,725,669)
Investments - net of provision		576,361,372	112,179,374	688,540,746	459,529,226	20,563,460	480,092,686
Surplus on revaluation of available for sale securities	20.2	14,338,740	11,238,285	25,577,025	16,517,995	764,569	17,282,564
Surplus / (deficit) on revaluation of held for trading securities	9.4	9,202	-	9,202	(41,248)	-	(41,248)
Total investments		590,709,314	123,417,659	714,126,973	476,005,973	21,328,029	497,334,002

		Note	2015	2014
			------- (Rupees in '000) -------	
9.2	**Investments by segment**			
	Federal Government Securities			
	Market Treasury Bills		84,622,830	62,612,754
	Pakistan Investment Bonds		486,913,891	312,105,329
	Government of Pakistan Sukuk		9,909,514	9,280,698
	Government of Pakistan Eurobonds		21,785,031	16,898,650
			603,231,266	400,897,431
	Foreign Securities			
	Market Treasury Bills		13,775,897	15,433,632
	Sovereign bonds		19,042,835	14,667,408
	CDC SAARC Fund		228	218
	Recovery note		322,839	309,708
	Other bonds		11,009,355	11,121,710
			44,151,154	41,532,676
	Ordinary shares			
	Listed companies		19,329,783	17,117,928
	Unlisted companies		243,087	242,997
			19,572,870	17,360,925
	Preference shares		434,765	421,087
	Term Finance Certificates			
	Listed		1,180,236	1,256,834
	Unlisted		5,593,499	5,797,186
			6,773,735	7,054,020
	Sukuks		4,234,531	1,880,379
	Debentures		2,266	2,266
	Participation Term Certificates		2,795	2,795
	Investment in REIT		458,590	-
	Investments in subsidiaries and associates		11,811,466	12,666,776
	Total investments at cost		690,673,438	481,818,355
	Provision for diminution in value of investments	9.3	(2,132,692)	(1,725,669)
	Investments - net of provision		688,540,746	480,092,686
	Surplus on revaluation of available for sale securities	20.2	25,577,025	17,282,564
	Surplus / (deficit) on revaluation of held for trading securities	9.4	9,202	(41,248)
	Total investments		714,126,973	497,334,002

		2015	2014
		------- (Rupees in '000) -------	
9.3	**Provision for diminution in value of investments**		
9.3.1	Opening balance	1,725,669	1,476,109
	Exchange adjustments	37,536	(35,488)
	Charge / (reversals)		
	Charge for the year	443,585	364,234
	Reversals	(32,529)	(37,268)
		411,056	326,966
	Reversed on disposal	(41,569)	(41,918)
	Closing balance	2,132,692	1,725,669
9.3.2	**Provision for diminution in value of investments by type**		
	Available for sale securities		
	Ordinary shares of listed companies	817,446	432,263
	Ordinary shares of unlisted companies	137,129	132,702
	Term Finance Certificates	97,616	97,616
	Foreign bonds	-	41,569
	Preference shares	343,512	330,109
		1,395,703	1,034,259
	Held to maturity securities		
	Term Finance Certificates	51,356	69,872
	Sukuks	130,563	88,827
	Foreign bonds	227,176	217,942
	Recovery note	322,833	309,708
	Participation Term Certificates	2,795	2,795
	Debentures	2,266	2,266
		736,989	691,410
		2,132,692	1,725,669
9.3.3	**Provision for diminution in value of investments by segment**		
	Equity securities		
	Listed companies	817,446	432,263
	Unlisted companies	137,129	132,702
	Preference shares	343,512	330,109
		1,298,087	895,074
	Debt securities		
	Term Finance Certificates	148,972	167,488
	Sukuks	130,563	88,827
	Recovery note	322,833	309,708
	Foreign bonds	227,176	259,511
	Participation Term Certificates	2,795	2,795
	Debentures	2,266	2,266
		834,605	830,595
		2,132,692	1,725,669
9.4	**Unrealized gain / (loss) on revaluation of held for trading securities**		
	Market Treasury Bills	(1,436)	3,971
	Pakistan Investment Bonds	10,169	5,836
	Ordinary shares of listed companies	469	(51,055)
		9,202	(41,248)

9.5 Investments include securities which are held by the Bank to comply with the statutory liquidity requirements as set out under Section 29 of the Banking Companies Ordinance, 1962.

9.6 Investments include Rs. 282.000 million (2014: Rs. 282.000 million) held by the SBP and National Bank of Pakistan as pledge against demand loan, TT / DD discounting facilities and foreign exchange exposure limit sanctioned to the Bank and Rs. 5.000 million (2014 Rs. 5.000 million) held by the Controller of Military Accounts (CMA) under Regimental Fund Arrangements.

9.7 As a result of exercise of a pledge in 2013, the Bank holds 20.99% of the issued and paid up capital of DHA Cogen Limited without any consideration having been paid. Consequently, DHA Cogen Limited is classified as an associated company.

9.8 Information relating to investments required to be disclosed as part of the financial statements under the SBP's BSD Circular No. 4 dated February 17, 2006, and details in respect of the quality of available for sale securities are disclosed in Annexure 'A' which forms an integral part of these unconsolidated financial statements.

10. ADVANCES

	Note	Performing		Non-performing		Total	
		2015	2014	2015	2014	2015	2014
		(Rupees in '000)					
Loans, cash credits, running finances, etc.							
In Pakistan		293,625,804	271,903,265	32,877,062	41,759,622	326,502,866	313,662,887
Outside Pakistan		112,774,827	105,856,326	10,910,259	9,268,089	123,685,086	115,124,415
		406,400,631	377,759,591	43,787,321	51,027,711	450,187,952	428,787,302
Bills discounted and purchased							
Payable in Pakistan		12,055,724	21,763,958	2,933,431	2,825,052	14,989,155	24,589,010
Payable outside Pakistan		31,035,225	26,622,008	-	-	31,035,225	26,622,008
		43,090,949	48,385,966	2,933,431	2,825,052	46,024,380	51,211,018
Advances - gross		449,491,580	426,145,557	46,720,752	53,852,763	496,212,332	479,998,320
Provision against advances	10.3						
- Specific		-	-	(37,501,781)	(43,714,188)	(37,501,781)	(43,714,188)
- General		(4,079,561)	(2,020,082)	-	-	(4,079,561)	(2,020,082)
		(4,079,561)	(2,020,082)	(37,501,781)	(43,714,188)	(41,581,342)	(45,734,270)
Advances - net of provision		445,412,019	424,125,475	9,218,971	10,138,575	454,630,990	434,264,050

		Performing		Non-performing		Total	
		2015	2014	2015	2014	2015	2014
		(Rupees in '000)					
10.1	**Particulars of advances - gross**						
10.1.1	In local currency	288,899,389	286,717,916	35,461,329	44,245,411	324,360,718	330,963,327
	In foreign currencies	160,592,191	139,427,641	11,259,423	9,607,352	171,851,614	149,034,993
		449,491,580	426,145,557	46,720,752	53,852,763	496,212,332	479,998,320
10.1.2	Short term	259,726,799	264,911,118	-	-	259,726,799	264,911,118
	Long term	189,764,781	161,234,439	46,720,752	53,852,763	236,485,533	215,087,202
		449,491,580	426,145,557	46,720,752	53,852,763	496,212,332	479,998,320

10.2 Advances include Rs. 46,721 million (2014: Rs. 53,853 million) which have been placed under non-performing status as detailed below:

Category of classification	2015								
	Classified advances			Provision required			Provision held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially Mentioned *	38,294	-	38,294	427	-	427	427	-	427
Substandard	3,990,022	833,654	4,823,676	322,240	86,771	409,011	322,240	86,771	409,011
Doubtful	1,145,884	2,945,603	4,091,487	568,637	1,298,566	1,867,203	568,637	1,298,566	1,867,203
Loss	30,636,293	7,131,002	37,767,295	29,891,301	5,333,839	35,225,140	29,891,301	5,333,839	35,225,140
	35,810,493	10,910,259	46,720,752	30,782,605	6,719,176	37,501,781	30,782,605	6,719,176	37,501,781

Category of classification	2014								
	Classified advances			Provision required			Provision held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other Assets Especially Mentioned *	114,459	-	114,459	650	-	650	650	-	650
Substandard	4,419,940	623,812	5,043,752	284,598	34,891	319,489	284,598	34,891	319,489
Doubtful	1,018,729	1,956,548	2,975,277	499,788	851,273	1,351,061	499,788	851,273	1,351,061
Loss	39,031,546	6,687,729	45,719,275	36,961,605	5,081,383	42,042,988	36,961,605	5,081,383	42,042,988
	44,584,674	9,268,089	53,852,763	37,746,641	5,967,547	43,714,188	37,746,641	5,967,547	43,714,188

* The Other Assets Especially Mentioned category pertains to agricultural finance and advances to small enterprises.

10.3 Particulars of provision against advances

	Note	2015			2014		
		Specific	General	Total	Specific	General	Total
		(Rupees in '000)					
Opening balance		43,714,188	2,020,082	45,734,270	44,096,739	1,838,881	45,935,620
Exchange adjustments		263,177	96,249	359,426	(291,491)	(70,688)	(362,179)
Charge / (reversals)							
Charge for the year		3,000,046	1,963,230	4,963,276	3,422,828	257,369	3,680,197
Reversals		(1,903,381)	-	(1,903,381)	(3,459,603)	(5,480)	(3,465,083)
		1,096,665	1,963,230	3,059,895	(36,775)	251,889	215,114
Transfers in - net		277,189	-	277,189	225,125	-	225,125
Amounts written off	10.4	(7,849,438)	-	(7,849,438)	(279,410)	-	(279,410)
Closing balance		37,501,781	4,079,561	41,581,342	43,714,188	2,020,082	45,734,270

10.3.1 General provision represents provision amounting to Rs. 239.300 million (2014: Rs. 252.740 million) against consumer finance portfolio and Rs. 37.942 million (2014: Rs. 32.942 million) against advances to small enterprises as required by the Prudential Regulations issued by the SBP and Rs. 2,489.365 million (2014: Rs.1,686.400 million) pertaining to overseas advances to meet the requirements of the regulatory authorities of the respective countries in which the overseas branches operate. General provisions also include an amount of Rs. 729.390 million (2014: Rs. 48.000 million) and Rs. 583.565 million (2014: nil) which the Bank carries as a matter of prudence given the current economic environment, and is based on management estimates and regulatory instructions respectively.

10.3.2 The Bank has availed the benefit of Forced Sale Value (FSV) of mortgaged properties held as collateral against non-performing advances as allowed under BSD Circular 1 of 2011. Had the benefit under the said circular not been taken by the Bank, the specific provision against non-performing advances would have been higher by Rs. 96.346 million (2014: Rs. 922.746 million). The FSV benefit availed is not available for the distribution of cash or stock dividend to shareholders.

10.3.3 Exposure amounting to Rs. 5,339 million relating to Northern Power Generation Company Limited (NPGCL), which is a government guaranteed loan, has not been classified as non-performing, pursuant to a relaxation given by SBP. The relaxation is valid upto period ending June 30, 2016.

10.3.4 Particulars of provision against advances

	2015			2014		
	Specific	General	Total	Specific	General	Total
	(Rupees in '000)					
In local currency	30,433,441	1,006,631	31,440,072	37,407,379	333,682	37,741,061
In foreign currencies	7,068,340	3,072,930	10,141,270	6,306,809	1,686,400	7,993,209
	37,501,781	4,079,561	41,581,342	43,714,188	2,020,082	45,734,270

		Note	2015	2014
			------- (Rupees in '000) -------	
10.4	**Particulars of write-offs**			
10.4.1	Against provisions	10.3	7,849,438	279,410
	Directly charged to profit and loss account		161,229	174,150
			8,010,667	453,560
10.4.2	Write-offs of Rs.500,000 and above	10.5	5,470,304	309,943
	Write-offs below Rs.500,000		2,540,363	143,617
			8,010,667	453,560

10.5 Details of loan write-offs of Rs.500,000 and above

In terms of sub-section (3) of Section 33A of the Banking Companies Ordinance, 1962, the statement in respect of written off loans or any other financial relief of five hundred thousand rupees or above allowed to a person during the year ended December 31, 2015 is given in Annexure 'B' to the unconsolidated financial statements. This includes amounts charged off without prejudice to the Bank's right to recovery.

		Note	2015	2014
			------- (Rupees in '000) -------	
10.6	**Particulars of loans and advances to executives, Directors, associated companies etc.**			
	Balance at the beginning of the year		14,198,303	5,096,297
	Loans granted during the year		45,474,013	15,453,486
	Repayments made during the year		(46,632,103)	(6,351,480)
			(1,158,090)	9,102,006
	Balance at the end of the year		13,040,213	14,198,303

11. OPERATING FIXED ASSETS

	Capital work-in-progress	11.1	4,059,879	2,974,574
	Property and equipment	11.2	27,276,533	26,093,356
	Intangible assets	11.3	989,342	1,235,440
			32,325,754	30,303,370

11.1 Capital work-in-progress

	Civil works	11.1.1	3,610,623	2,456,442
	Equipment		372,154	454,957
	Software		74,530	51,003
	Advances to suppliers and contractors		2,572	12,172
			4,059,879	2,974,574

11.1.1 This includes Rs 2,561.356 million (2014: Rs.1,757.236 million) in respect of construction of the Head Office building.

11.2 Property and equipment

2015

	Note	Cost / Revaluation					Accumulated Depreciation					Net book value at December 31, 2015	Annual rate of depreciation %
		At January 1, 2015	Additions / (deletions)	Surplus on revaluation / (reversal of accumulated depreciation)	Exchange / Other adjustments	At December 31, 2015	At January 1, 2015	Charge for the year / (depreciation on deletions)	Reversal due to revaluation	Exchange / Other adjustments	At December 31, 2015		
		(Rupees in '000)											
Owned													
Freehold land		5,062,242	-	-	-	5,062,242	-	-	-	-	-	5,062,242	-
			-	-	-			-	-	-			
Leasehold land		14,538,651	1,136,427	-	63	15,675,141	1,285	-	-	54	1,339	15,673,802	-
			-	-	-			-	-	-			
Buildings on freehold land		849,365	13,187	-	-	862,552	-	43,018	-	-	43,018	819,534	5
			-	-	-			-	-	-			
Buildings on leasehold land		1,267,097	237,670	-	475	1,505,242	2,612	66,387	-	122	69,121	1,436,121	5
			-	-	-			-	-	-			
Leasehold Improvements		2,685,375	211,699	-	27,809	2,893,387	1,456,863	270,629	-	22,819	1,727,172	1,166,215	10 - 20
			(31,496)	-	-			(23,139)	-	-			
Furniture and fixtures		1,250,714	71,685	-	9,731	1,327,593	830,523	95,383	-	8,286	929,834	397,759	10 - 25
			(4,537)	-	-			(4,358)	-	-			
Electrical, office and computer equipment		7,747,921	956,948	-	70,498	8,684,198	5,898,079	979,157	-	60,528	6,857,266	1,826,932	20 - 33.33
			(91,169)	-	-			(80,498)	-	-			
Vehicles		439,260	101,954	-	2,916	498,057	264,248	67,300	-	3,178	299,509	198,548	20 - 25
			(46,073)	-	-			(35,217)	-	-			
Assets under operating lease													
Ijarah assets	11.8	1,100,111	272,224	-	13,739	1,172,248	393,770	225,424	-	-	476,868	695,380	20 - 33.33
			(213,826)	-	-			(142,326)	-	-			
2015		34,940,736	3,001,794	-	125,231	37,680,660	8,847,380	1,747,298	-	94,987	10,404,127	27,276,533	
			(387,101)	-	-			(285,538)	-	-			

2014

	Note	Cost / Revaluation					Accumulated Depreciation					Net book value at December 31, 2014	Annual rate of depreciation %
		At January 1, 2014	Additions / (deletions)	Surplus on revaluation / (reversal of accumulated depreciation)	Exchange / Other adjustments	At December 31, 2014	At January 1, 2014	Charge for the year / (depreciation on deletions)	Reversal due to revaluation	Exchange / Other adjustments	At December 31, 2014		
		(Rupees in '000)											
Owned													
Freehold land		3,041,776	-	2,020,466	-	5,062,242	-	-	-	-	-	5,062,242	-
			-		-			-	-	-			
Leasehold land		11,808,133	-	3,022,262	(72)	14,538,651	293,019	-	(291,672)	(62)	1,285	14,537,366	-
			-	(291,672)	-			-	-	-			
Buildings on freehold land		447,991	-	498,828	-	849,365	75,054	22,400	(97,454)	-	-	849,365	5
			-	(97,454)	-			-	-	-			
Buildings on leasehold land		2,122,480	80,100	(394,736)	(559)	1,267,097	432,649	110,254	(540,188)	(103)	2,612	1,264,485	5
			-	(540,188)	-			-	-	-			
Leasehold Improvements		2,593,983	159,807	-	(33,635)	2,685,375	1,236,236	254,468	-	(27,284)	1,456,863	1,228,512	10 - 20
			(8,270)	-	(26,510)			(6,557)	-	-			
Furniture and fixtures		1,210,323	74,314	-	(11,131)	1,250,714	766,976	96,057	-	(10,788)	830,523	420,191	10 - 25
			(22,792)	-	-			(21,722)	-	-			
Electrical, office and computer equipment		7,210,208	841,676	-	(67,932)	7,747,921	5,311,079	883,341	-	(62,658)	5,898,079	1,849,842	20 - 33.33
			(236,031)	-	-			(233,683)	-	-			
Vehicles		412,134	65,099	-	(2,894)	439,260	228,552	65,323	-	(2,281)	264,248	175,012	20 - 25
			(35,079)	-	-			(27,346)	-	-			
Assets under operating lease													
Ijarah assets	11.8	1,368,900	385,836	-	(12,364)	1,100,111	501,643	194,212	-	-	393,770	706,341	20 - 33.33
			(642,261)	-	-			(302,085)	-	-			
2014		30,215,928	1,606,832	5,146,820	(128,587)	34,940,736	8,845,208	1,626,055	(929,314)	(103,176)	8,847,380	26,093,356	
			(944,433)	(929,314)	(26,510)			(591,393)	-	-			

11.3 Intangible assets

	2015									
	Cost				Accumulated Amortization				Net book value at December 31, 2015	Annual rate of amortisation %
	At January 1, 2015	Additions / (deletions)	Exchange / other adjustments	At December 31, 2015	At January 1, 2015	Charge for the year / (reversal on deletion)	Exchange / other adjustments	At December 31, 2015		
	(Rupees in '000)									
Software	3,571,906	123,722 (15)	28,606	3,724,219	2,336,466	386,494 (15)	11,932	2,734,877	989,342	10 - 33.33

	2014									
	Cost				Accumulated Amortization				Net book value at December 31, 2014	Annual rate of amortisation %
	At January 1, 2014	Additions / (deletions)	Exchange / other adjustments	At December 31, 2014	At January 1, 2014	Charge for the year / (reversal on deletion)	Exchange / other adjustments	At December 31, 2014		
	(Rupees in '000)									
Software	3,248,829	338,058 (1,376)	(13,605)	3,571,906	1,927,958	420,724 (1,376)	(10,840)	2,336,466	1,235,440	10 - 33.33

11.4 Revaluation of properties

The properties of the Bank were last revalued by independent professional valuers as at December 31, 2014. The revaluation was carried out by M/s. Pirsons Chemicals Engineering (Private) Limited, M/s. Sadruddin Associates, M/s. Engineering Pakistan International (Private) Limited and M/s. Indus Surveyors (Private) Limited on the basis of professional assessment of present market values and resulted in an increase in surplus by Rs. 5,146.820 million. The total surplus arising against revaluation of fixed assets as at December 31, 2015 amounts to Rs. 20,193.941 million. Had there been no revaluation, the carrying amount of the revalued assets at December 31 would have been as follows:

		2015	2014
		------ (Rupees in '000) ------	
	Freehold land	782,581	782,581
	Leasehold land	1,332,635	196,208
	Buildings on freehold land	196,817	196,296
	Buildings on leasehold land	485,725	267,266
11.5	Carrying amount of temporarily idle property of the Bank	81,790	81,790
11.6	The cost of fully depreciated assets still in use		
	Furniture and fixtures	291,812	241,733
	Electrical, office and computer equipment	4,153,542	3,327,498
	Vehicles	96,519	84,030
		4,541,873	3,653,261

11.7 Details of disposal of operating fixed assets

The information relating to operating fixed assets disposed off during the year is given in Annexure 'C' and is an integral part of these unconsolidated financial statements.

11.8 The Islamic Banking branches of the Bank enter into Ijarah transactions with customers, mainly in respect of property, plant and equipment and vehicles.

The Ijarah payments receivable from customers for each of the following periods under the terms of the respective arrangements are given below:

	2015	2014
	------ (Rupees in '000) ------	
Not later than one year	416,601	439,460
Later than one year but not later than five years	338,212	371,303
Later than five years	-	-
	754,813	810,763

	Note	2015	2014
		------- (Rupees in '000) -------	
12. OTHER ASSETS			
Income / mark-up accrued in local currency		26,308,801	23,279,424
Income / mark-up accrued in foreign currency		5,079,320	3,934,801
		31,388,121	27,214,225
Advance taxation - net of provision for taxation	12.1	6,271,969	7,175,204
Receivable from staff retirement fund		211,687	88,862
Receivable on account of encashment of savings certificates		-	1,740
Receivable in respect of derivative transactions		18,033	18,033
Receivable from other banks against telegraphic transfers and demand drafts		470,784	1,073,198
Unrealized gain on forward foreign exchange contracts		543,988	1,351,693
Rebate receivable - net		904,140	1,968,361
Unrealized gain on derivative financial instruments	18.3.1 & 22.2	312,868	298,443
Advance against Murabaha		27,598	834,246
Advance against Ijarah assets		7,886	96,285
Suspense accounts		360,637	136,867
Stationery and stamps on hand		196,170	199,269
Non banking assets acquired in satisfaction of claims	12.2	2,289,115	1,527,057
Advances, deposits, advance rent and other prepayments		862,720	824,893
Others		2,187,703	1,746,224
		46,053,419	44,554,600
Provision held against other assets	12.3	(4,842,575)	(4,487,133)
Other assets (net of provisions)		41,210,844	40,067,467

12.1 The Income Tax returns of the Bank have been filed up to the tax year 2015 (accounting year ended December 31, 2014) and were deemed to be assessed under section 120 of the Income Tax Ordinance, 2001 (Ordinance) unless amended by the Commissioner of Inland Revenue.

The income tax authorities have issued amended assessment orders for the tax years 2003 to 2015, and created additional tax demands of Rs.12,728 million (including disallowances of provisions made prior to Seventh Schedule), which have been fully paid as required under the law. The Bank has filed appeals before the various appellate forums against these amendments. Where the appellate authorities have allowed relief on certain issues, the assessing authorities have filed appeals before higher appellate forums. Where the appellate authorities have not allowed relief the Bank has filed appeals before higher appellate forums. The management of the Bank is confident that the appeals will be decided in favor of the Bank.

Under the Seventh Schedule to the Ordinance, banks are allowed to claim provisions against advances up to 5% of total advances for consumer and small and medium enterprises and up to 1% of total advances for remaining advances. Amounts above these limits are allowed to be claimed in future years. The Bank has booked a deferred tax asset of Rs.1,140 million (December 31, 2014: Rs.1,350 million) in respect of provisions in excess of the above mentioned limits.

The tax returns for Azad Kashmir (AK) Branches have been filed upto the tax year 2015 (financial year 2014) under the provisions of section 120(1) read with section 114 of the Ordinance and in compliance with the terms of the agreement between banks and the Azad Kashmir Council in May 2005. The returns filed are considered as deemed assessment orders under the law.

The tax authorities have also carried out monitoring for Federal Exercise Duty, Sales tax and withholding taxes covering period from year ended 2007 to 2014. Consequently various addbacks and demands were raised creating a total demand of Rs. 1,245 million. The Bank has filed appeals against all such demands and is confident that these would be decided in the favor of the Bank.

The tax returns for overseas branches have been filed upto the year ended December 31, 2014 under the provisions of the laws prevailing in the respective countries, and are deemed as assessed unless opened for reassessment.

12.2 The market value of non banking assets acquired in satisfaction of claims is Rs. 2,319.880 million (2014: Rs.1,563.573 million).

		Note	2015	2014
12.3	**Provision against other assets**		------- (Rupees in '000) -------	
	Opening balance		4,487,133	4,029,132
	Exchange adjustments		123,800	(107,308)
	Charge / (reversals)			
	Charge for the year		61,934	85,364
	Reversals		(71,183)	-
		28	(9,249)	85,364
	Transfers in - net		546,615	727,291
	Amounts written off		(305,724)	(247,346)
	Closing balance		4,842,575	4,487,133

13. CONTINGENT ASSETS

There were no contingent assets as at the statement of financial position date.

14. BILLS PAYABLE

In Pakistan	10,846,814	9,143,228
Outside Pakistan	2,544,925	410,357
	13,391,739	9,553,585

15. BORROWINGS

In Pakistan	150,679,861	46,973,252
Outside Pakistan	12,452,086	6,091,904
	163,131,947	53,065,156

15.1 Particulars of borrowings

In local currency	145,733,598	42,308,571
In foreign currencies	17,398,349	10,756,585
	163,131,947	53,065,156

15.2 Details of borrowings

	Note	2015	2014
Secured			
Borrowings from the State Bank of Pakistan under:			
Export refinance scheme	15.3	14,426,586	14,267,463
Refinance facility for modernization of SME	15.4	29,961	33,591
Long term financing facility	15.5	7,174,502	6,461,411
Long term financing under export oriented projects	15.6	31,355	173,925
		21,662,404	20,936,390
Repurchase agreement borrowings	15.7	122,771,194	21,269,642
		144,433,598	42,206,032
Unsecured			
Call borrowings	15.8	4,180,379	4,217,499
Overdrawn nostro accounts		1,280,324	297,173
Trading liabilities		-	102,539
Other borrowings	15.9	13,237,646	6,241,913
		18,698,349	10,859,124
		163,131,947	53,065,156

15.3 The Bank has entered into an agreement with the SBP for extending export finance to customers. As per the terms of the agreement, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the Bank's current account maintained with the SBP. These borrowings are repayable within six months, latest by June 2016 . These carry mark-up at a rate of 3.5% per annum (2014: 6.50% per annum).

15.4 These borrowings have been obtained from the SBP under a scheme to finance modernization of Small and Medium Enterprises by providing financing facilities for setting up of new units, purchase of new plant and machinery for Balancing, Modernization and Replacement (BMR) of existing units and financing for import / local purchase of new generators upto a maximum capacity of 500 KVA. These borrowings are repayable within a period ranging from 3 years to 10 years, latest by October 2019 and carry mark-up at a rate of 6.25% per annum (2014: 6.25% per annum).

15.5 These borrowings have been obtained from the SBP for providing financing facilities to exporters for adoption of new technologies and modernization of their plant and machinery. These borrowings are repayable within a period ranging from 3 years to 10 years, latest by February 2026. These carry mark-up at rates ranging from 2.00% to 10.00 % per annum (2014: 6.00% to 10.10% per annum).

15.6 These borrowings have been obtained from the SBP for providing financing facilities for import of machinery, plant, equipment and accessories thereof by export oriented units. These carry mark-up at a rate of 5.00% per annum (2014: 5.00% to 6.00% per annum) and are repayable latest by July 2016.

15.7 These repurchase agreement borrowings are secured against Pakistan Investment Bonds and Treasury Bills and carry mark-up at rates ranging from 6.00% to 6.50 % per annum (2014: Pakistan Investment Bonds carrying markup rates ranging from 9.50% to 9.60% per annum). These borrowings are repayable latest by January 2016. The carrying value of securities given as collateral against these borrowings is given in note 9.1.

15.8 These are unsecured borrowings carrying mark-up at rates ranging from 0.47% to 6.25% per annum (2014: 0.25% to 0.70% per annum), and are repayable latest by October 2016 .

15.9 These borrowings carry mark-up at rates ranging from 0.47% to 4.55% per annum (2014: 2.23% to 4.25% per annum), and are repayable latest by March 2017.

		2015	2014
16.	**DEPOSITS AND OTHER ACCOUNTS**	------- (Rupees in '000) -------	
	Customers		
	Fixed deposits	261,180,733	224,072,873
	Savings deposits	357,773,892	312,006,110
	Sundry deposits	8,228,428	7,323,725
	Margin deposits	5,599,068	6,683,291
	Current accounts - remunerative	8,892,225	11,268,765
	Current accounts - non-remunerative	358,292,967	316,074,790
		999,967,313	877,429,554
	Financial Institutions		
	Remunerative deposits	38,739,562	13,920,093
	Non-remunerative deposits	12,528,295	3,733,406
		51,267,857	17,653,499
		1,051,235,170	895,083,053
16.1	**Particulars of deposits and other accounts**		
	In local currency	784,338,453	653,890,830
	In foreign currencies	266,896,717	241,192,223
		1,051,235,170	895,083,053

	Note	2015	2014
		------- (Rupees in '000) -------	
17. DEFERRED TAX LIABILITY - NET			
Deferred tax liability - net	17.1	4,186,406	1,899,345

17.1 Movement in temporary differences during the year

	2015			
	At January 1, 2015	Recognised in profit and loss account	Others	At December 31, 2015
	---------- (Rupees in '000) ----------			
Deductible temporary differences on				
- Workers' Welfare Fund	233,777	295,927	-	529,704
- Cash flow hedge reserve	-	-	-	-
- Provision against off balance sheet items, post retirement employee benefits, advances and others	4,931,648	(43,707)	220,164	5,108,105
	5,165,425	252,220	220,164	5,637,809
Taxable temporary differences on				
- Surplus on revaluation of fixed assets	(577,601)	27,129	(121)	(550,593)
- Surplus on revaluation of investments	(6,048,898)	-	(2,903,061)	(8,951,959)
- Ijarah financing	-	-	-	-
- Accelerated tax depreciation	(438,271)	116,608	-	(321,663)
	(7,064,770)	143,737	(2,903,182)	(9,824,215)
	(1,899,345)	395,957	(2,683,018)	(4,186,406)

	2014			
	At January 1, 2014	Recognised in profit and loss account	Others	At December 31, 2014
	---------- (Rupees in '000) ----------			
Deductible temporary differences on				
- Workers' Welfare Fund	174,912	58,865	-	233,777
- Cash flow hedge reserve	1,738	-	(1,738)	-
- Provision against off balance sheet items, post retirement employee benefits, advances and others	5,534,893	(624,147)	20,902	4,931,648
	5,711,543	(565,282)	19,164	5,165,425
Taxable temporary differences on				
- Surplus on revaluation of fixed assets	(5,034,686)	36,060	4,421,025	(577,601)
- Surplus on revaluation of investments	(1,164,912)	-	(4,883,986)	(6,048,898)
- Ijarah financing	(14,371)	14,371	-	-
- Accelerated tax depreciation	(584,814)	146,543	-	(438,271)
	(6,798,783)	196,974	(462,961)	(7,064,770)
	(1,087,240)	(368,308)	(443,797)	(1,899,345)

	Note	2015	2014
		------- (Rupees in '000) -------	
18. OTHER LIABILITIES			
Mark-up / return / interest payable in local currency		10,718,527	11,348,105
Mark-up / return / interest payable in foreign currency		709,235	728,337
		11,427,762	12,076,442
Accrued expenses		5,295,097	4,453,341
Branch adjustment account		283,016	839,091
Payable against purchase of securities		325,854	-
Payable under severance scheme		32,563	32,563
Deferred income		821,882	578,900
Unearned commission and income on bills discounted		846,008	448,114
Provision against off - balance sheet obligations	18.1	657,129	649,102
Unrealized loss on forward foreign exchange contracts		624,592	2,017,996
Payable to staff retirement fund	35.4	149,951	78,172
Deferred liabilities	18.2	3,113,900	3,001,863
Unrealized loss on derivative financial instruments	18.3.1 & 22.2	75,254	104,259
Workers' Welfare Fund payable		1,513,438	667,931
Insurance payable against consumer assets		218,634	160,274
Dividend payable		538,966	566,787
Others		646,060	621,681
		26,570,106	26,296,516

18.1 Provision against off - balance sheet obligations

Opening balance		649,102	619,397
Exchange adjustments		1,748	(503)
Charge during the year	28	6,279	35,708
Transfer out - net		-	(5,500)
		657,129	649,102

18.2 Deferred liabilities

Provision for post retirement medical benefits	35.4	1,188,710	1,084,100
Provision for compensated absences		1,354,253	1,362,050
Deferred liability for outsourced services		133,592	154,754
Deferred liability - overseas		437,345	400,959
		3,113,900	3,001,863

18.3 Unrealized gain / (loss) on derivative financial instruments - net

	Note	Contract / notional amount		Unrealized gain / (loss)	
		2015	2014	2015	2014
		---------- (Rupees in '000) ----------			
- Interest rate swaps		10,462,192	4,511,816	235,546	82,668
- Cross currency swaps		508,129	5,934,000	(5,459)	104,566
- FX options		740,146	380,086	-	-
- Forward purchase contracts of government securities		-	1,329,394	-	15,680
- Forward sale contracts of government securities		10,483,779	906,201	7,527	(8,730)
	18.3.1	22,194,246	13,061,497	237,614	194,184

		Note	2015	2014
18.3.1	**Unrealized gain / (loss) on derivative financial instruments - net**		------- (Rupees in '000) -------	
	Unrealized gain on derivative financial instruments	12	312,868	298,443
	Unrealized loss on derivative financial instruments	18	(75,254)	(104,259)
		22.2	237,614	194,184

19. SHARE CAPITAL

19.1 Authorized Capital

2015	2014			
(Number of shares)				
2,000,000,000	2,000,000,000	Ordinary shares of Rs.10 each	20,000,000	20,000,000

19.2 Issued, subscribed and paid-up capital

2015	2014			
(Number of shares)				
		Fully paid-up ordinary shares of Rs.10 each		
518,000,000	518,000,000	Issued for cash	5,180,000	5,180,000
706,179,687	706,179,687	Issued as bonus shares	7,061,798	7,061,798
1,224,179,687	1,224,179,687		12,241,798	12,241,798

19.3 In 2007, the Bank was admitted to the official list of the UK Listing Authority and to the London Stock Exchange Professional Securities Market for trading of Global Depository Receipts (GDRs), each representing four ordinary shares issued by the Bank. The GDRs constitute an offering in the United States only to qualified institutional buyers in reliance on Rule 144A under the U.S Securities Act of 1933 and an offering outside the United States in reliance on Regulation S.

Holders of GDRs are entitled, subject to the provisions of the depository agreement, to receive dividends, if any, and rank pari passu with other equity shareholders in respect of such entitlement. However, the holders of GDRs have no voting rights or other direct rights of shareholders with respect to the ordinary shares underlying such GDRs. Subject to the terms and restrictions set out in the offering circular dated June 25, 2007, the deposited ordinary shares in respect of which the GDRs were issued may be withdrawn by the GDR holders from the depository facility. Upon withdrawal, the holders will rank pari passu with other ordinary shareholders in respect of voting powers. As at December 31, 2015, 1,255,264 (2014: 485,237) GDRs, representing 5,021,054 (2014: 1,940,950) shares were in issue.

19.4 Major shareholders (holding more than 5% of total paid-up capital)

	2015		2014	
Name of shareholder	**Number of shares held**	**Percentage of shareholding**	**Number of shares held**	**Percentage of shareholding**
Bestway (Holdings) Limited	631,728,895	51.60%	631,728,895	51.60%
Bestway Cement Limited	93,649,774	7.65%	93,649,744	7.65%

As at December 31, 2015, Bestway Group (Bestway) held 61.46% (2014: 61.44%) shareholding (including GDRs) of the Bank.

		2015	2014
19.5	**Shares of the Bank held by its associates**	------- (Number of shares) -------	
	UBL Asset Allocation Fund	115,000	102,500
	UBL Stock Advantage Fund	490,300	1,984,100
		605,300	2,086,600

		Note	2015	2014
			------- (Rupees in '000) -------	
20.	**SURPLUS ON REVALUATION OF ASSETS - NET OF DEFERRED TAX**			
	Surplus arising on revaluation of assets - net of tax			
	Fixed assets	20.1	19,643,348	19,693,506
	Securities	20.2	16,625,066	11,233,666
			36,268,414	30,927,172
20.1	**Surplus on revaluation of fixed assets**			
	Surplus on revaluation of fixed assets as at January 1		20,271,107	15,227,721
	Revaluation of fixed assets during the year		-	5,146,820
	Exchange adjustments		346	(406)
	Transferred to unappropriated profit in respect of incremental depreciation charged during the year - net of deferred tax		(50,383)	(66,968)
	Related deferred tax liability on incremental depreciation charged during the year	17.1	(27,129)	(36,060)
			(77,166)	5,043,386
			20,193,941	20,271,107
	Less: Related deferred tax liability on			
	Revaluation as at January 1		577,601	5,034,686
	Revaluation of fixed assets during the year		-	36,432
	Reversal of deferred tax on revaluation of land		-	(4,457,315)
	Exchange adjustments		121	(142)
	Incremental depreciation charged on related assets		(27,129)	(36,060)
		17.1	550,593	577,601
			19,643,348	19,693,506
20.2	**Surplus / (deficit) on revaluation of available for sale securities**			
	Market Treasury Bills		9,099	22,796
	Pakistan Investment Bonds		19,041,613	10,550,575
	Listed shares		6,090,141	5,160,199
	REIT Investment		(11,256)	-
	Term Finance Certificates, Sukuks, other bonds etc.		18,406	(74,792)
	Foreign bonds		429,022	1,623,786
			25,577,025	17,282,564
	Related deferred tax liability	17.1	(8,951,959)	(6,048,898)
			16,625,066	11,233,666
21.	**CONTINGENCIES AND COMMITMENTS**			
21.1	**Direct credit substitutes**			
	Contingent liabilities in respect of guarantees given favouring			
	Government		11,938,559	4,113,804
	Banking companies and other financial institutions		2,418,267	2,479,948
	Others		2,650,778	3,605,207
			17,007,604	10,198,959
21.2	**Transaction-related contingent liabilities**			
	Contingent liabilities in respect of performance bonds, bid bonds, warranties, etc. given favouring			
	Government		99,691,998	83,496,420
	Banking companies and other financial institutions		7,892,097	4,306,447
	Others		39,448,806	40,579,368
			147,032,901	128,382,235

		2015	2014
		------- (Rupees in '000) -------	
21.3	**Trade-related contingent liabilities**		
	Contingent liabilities in respect of letters of credit opened favouring		
	Government	39,741,349	50,620,631
	Others	99,366,976	88,189,565
		139,108,325	138,810,196
21.4	**Other contingencies**		
21.4.1	Claims against the Bank not acknowledged as debts	12,302,822	10,927,017

These mainly represent counter claims filed by the borrowers for restricting the Bank from disposal of assets (such as mortgaged / pledged assets kept as security).

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 outcome against the Bank is remote and accordingly no provision has been made in these financial statements.

21.4.2 United Bank Limited Yemen (UBL) issued two Standby Letters of Credit (SBLCs) for USD 12 million (Rs. 1,221 million) and USD 13 million (Rs. 1,323 million) in favor of Ministry of Oil and Minerals Yemen (MOM) against the counter SBLCs of a foreign bank. In March 2015, counter party to performance agreement notified MOM of suspension of SBLCs because of force majeure. In September 2015, MOM filed a claim suit against UBL at the Preliminary Commercial Court in Sana'a for the sum of USD 25 million (Rs. 2,544 million) under both the SBLCs.

UBL management is pursuing the matter in the courts in Yemen and based on the legal advice of the Bank's legal counsel in Yemen, the management is of the view that it is unlikely that there will be any financial impact on the Bank.

21.5 Commitments to extend credit

The Bank makes commitments to extend credit in the normal course of its business but these being revocable commitments do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

		2015	2014
		------- (Rupees in '000) -------	
21.6	**Commitments in respect of forward foreign exchange contracts**		
	Purchase	211,486,719	176,779,148
	Sale	197,523,023	140,729,954
21.7	**Commitments in respect of derivatives**		
	Interest rate swaps	10,462,192	4,511,816
	Cross currency swaps	508,129	5,934,000
	FX options - purchased	370,073	190,043
	FX options - sold	370,073	190,043
	Forward purchase of government securities	-	1,329,394
	Forward sale of government securities	10,483,779	906,201
21.8	**Commitments in respect of capital expenditure**	2,411,095	1,874,447

21.9 For contingencies relating to taxation refer note 12.1

22. DERIVATIVE INSTRUMENTS

Derivatives are a type of financial contract, the value of which is determined by reference to one or more underlying assets or indices. The major categories of such contracts include forwards, futures, swaps and options. Derivatives also include structured financial products that have one or more of the characteristics of forwards, futures, swaps and options.

The Bank, as an Authorized Derivative Dealer (ADD), is an active participant in the Pakistan derivatives market and offers a wide variety of derivatives products covering both hedging and market making to satisfy customers' needs. Where required, specific approval is sought from the SBP for each transaction.

The authority for approving policies lies with the Board of Directors (BoD) and the Board Risk and Compliance Committee (BRCC). The Risk Management Committee (RMC) is responsible for ensuring compliance with these policies.

With regard to derivatives, the RMC is authorized to:

- Review the derivatives business with reference to market risk exposure and assign various limits in accordance with the risk appetite of the Bank

- Review the Derivatives Business Policy and recommend approval to the BRCC / BoD

- Review and approve derivatives product programs

- Authorize changes in procedures and processes regarding derivatives and structured products

Overall responsibility for derivatives trading activity lies with the Treasury and Capital Markets Group. Measurement and monitoring of market and credit risk exposure and limits and its reporting to senior management and the BoD is done by Treasury Middle Office (TMO), which also coordinates with the business regarding approvals for derivatives risk limits. Treasury Operations records derivatives activity in the Bank's books, and handles its reporting to the SBP.

Derivatives risk management

There are a number of risks undertaken by the Bank, which need to be monitored and assessed.

Credit risk

Credit risk refers to the risk of non-performance or default by a party to a derivatives transaction, resulting in an adverse impact on the Bank's profitability. Credit risk associated with derivatives transactions is categorized into settlement risk and pre-settlement risk. Credit proposals for derivatives transactions are approved by the Credit Committee. The credit exposure of each counterparty is estimated and monitored against approved counterparty limits by TMO on a daily basis.

Market risk

The Bank, as a policy, hedges back-to-back all Options transactions. In addition, the Bank does not carry any exchange risk on its Cross Currency Swaps portfolio as it hedges the exposure in the interbank market. To manage the interest rate risk of Interest Rate Derivatives, the Bank has implemented various limits which are monitored and reported by TMO on a daily basis.

Liquidity risk

Derivatives transactions, usually being non-funded in nature, do not carry a specific funding liquidity risk.

The liquidity risk arises from the fact that in Pakistan, interest rate derivatives generally have a uni-directional demand, and no perfect hedge is available. The Bank mitigates its risk by limiting the portfolio in terms of tenor, notional and sensitivity limits, and can also hedge its risk by taking on and off balance sheet positions in the interbank market, where available.

Operational risk

The staff involved in the trading, settlement and risk management of derivatives are carefully trained to deal with the complexities involved in the process. Adequate systems and controls are in place to carry out derivatives transactions smoothly. Each transaction is processed in accordance with the product program or a transaction memo, which contains detailed guidance on the accounting and operational aspects of the transaction to further mitigate operational risk. In addition, TMO and the Compliance and Control Department are assigned the responsibility of monitoring any deviation from policies and procedures. The Bank's Audit and Inspection Group also reviews this function, with a regular review of systems, transactional processes, accounting practices and end-user roles and responsibilities.

The Bank uses FX and Derivatives module of Treasury System which provides an end-to-end valuation solution, supports the routine transactional process and provides analytical tools to measure various risk exposures, carry out stress tests and sensitivity analysis.

TMO produces various reports on a periodic basis which are reviewed by senior management. These reports provide details of the derivatives business profile such as outstanding positions, profitability, risk exposures and the status of compliance with limits.

22.1 Product analysis

	2015										
	Interest rate swaps		Cross currency swaps		FX options		Forward purchase contracts of government securities		Forward sale contracts of government securities		Total Notional
	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	(Rupees in '000)
With banks for											
Hedging	3	1,432,971	-	-	9	370,073	-	-	-	-	1,803,044
Market making	1	104,741	1	508,129	-	-	-	-	4	10,483,779	11,096,649
	4	1,537,712	1	508,129	9	370,073	-	-	4	10,483,779	12,899,693
With other entities											
Market making	5	8,924,480	-	-	9	370,073	-	-	-	-	9,294,553
Total											
Hedging	3	1,432,971	-	-	9	370,073	-	-	-	-	1,803,044
Market making	6	9,029,221	1	508,129	9	370,073	-	-	4	10,483,779	20,391,202
	9	10,462,192	1	508,129	18	740,146	-	-	4	10,483,779	22,194,246

	2014										
	Interest rate swaps		Cross currency swaps		FX options		Forward purchase contracts of government securities		Forward sale contracts of government securities		Total Notional
	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	(Rupees in '000)
With banks for											
Hedging	3	1,841,533	1	5,934,000	36	190,043	-	-	-	-	7,965,576
Market making	1	167,472	-	-	-	-	8	1,329,394	4	906,201	2,403,067
	4	2,009,005	1	5,934,000	36	190,043	8	1,329,394	4	906,201	10,368,643
With other entities											
Market making	4	2,502,811	-	-	36	190,043	-	-	-	-	2,692,854
Total											
Hedging	3	1,841,533	1	5,934,000	36	190,043	-	-	-	-	7,965,576
Market making	5	2,670,283	-	-	36	190,043	8	1,329,394	4	906,201	5,095,921
	8	4,511,816	1	5,934,000	72	380,086	8	1,329,394	4	906,201	13,061,497

22.2 Maturity analysis of derivatives

Remaining maturity	2015				
	No. of contracts	Notional principal	Unrealized (Loss)	Unrealized Gain	Net
	(Rupees in '000)				
Upto 1 month	14	11,084,676	-	7,527	7,527
1 to 3 months	8	139,248	-	-	-
3 to 6 months	-	-	-	-	-
6 months to 1 year	-	-	-	-	-
1 to 2 years	3	717,611	(7,130)	1,745	(5,385)
2 to 3 Years	4	1,550,250	(47,479)	111,247	63,768
3 to 5 years	3	8,702,460	(20,645)	192,349	171,704
5 to 10 years	-	-	-	-	-
Above 10 years	-	-	-	-	-
	32	22,194,245	(75,254)	312,868	237,614

Remaining maturity	2014				
	No. of contracts	Notional principal	Unrealized (Loss)	Unrealized Gain	Net
	(Rupees in '000)				
Upto 1 month	20	2,247,366	(8,730)	15,680	6,950
1 to 3 months	29	6,104,703	-	104,566	104,566
3 to 6 months	36	197,612	-	-	-
6 months to 1 year	-	-	-	-	-
1 to 2 years	-	-	-	-	-
2 to 3 years	2	334,944	(4,741)	4,918	177
3 to 5 years	6	4,176,872	(90,788)	173,279	82,491
5 to 10 years	-	-	-	-	-
Above 10 years	-	-	-	-	-
	93	13,061,497	(104,259)	298,443	194,184

		2015	2014
23.	MARK-UP / RETURN / INTEREST EARNED	(Rupees in '000)	
	On loans and advances to customers	33,802,408	35,774,639
	On lendings to financial institutions		
	Call money lending	92,239	51,690
	Securities purchased under resale agreements	381,388	1,095,472
	Other lendings to financial institutions	706,021	552,014
	Bai Muajjal	36,771	-
		1,216,419	1,699,176
	On investments in		
	Held for trading securities	1,337,918	1,584,168
	Available for sale securities	34,014,329	26,854,658
	Held to maturity securities	23,795,689	16,701,528
		59,147,936	45,140,354
	On deposits with financial institutions	186,168	121,298
		94,352,931	82,735,467
24.	MARK-UP / RETURN / INTEREST EXPENSED		
	On deposits	29,704,829	32,905,905
	On securities sold under repurchase agreements	6,110,958	2,166,383
	On other short term borrowings	2,205,735	2,147,080
	On long term borrowings	489,639	549,178
		38,511,161	37,768,546

		Note	2015	2014
25.	**GAIN ON SALE OF SECURITIES - NET**		------- (Rupees in '000) -------	
	Federal government securities			
	Market Treasury Bills		217,680	22,396
	Pakistan Investment Bonds		1,269,086	213,484
			1,486,766	235,880
	Ordinary shares of listed companies		790,743	979,888
	Other securities		950,812	631,263
			3,228,321	1,847,031
26.	**OTHER INCOME**			
	Charges recovered		376,582	355,046
	Rent on properties		183,924	147,348
	Income from dealing in derivatives		287,860	531,470
	Gain on sale of operating fixed assets - net		19,886	44,032
	Gain / (loss) on trading liabilities - net		202,192	(6,607)
			1,070,444	1,071,289
27.	**ADMINISTRATIVE EXPENSES**			
	Salaries, allowances etc.	27.1	10,620,614	9,789,068
	Charge for compensated absences		268,505	428,567
	Medical expenses		551,587	503,661
	Contribution to defined contribution plan		206,999	190,075
	Charge in respect of defined benefit obligations		365,741	353,542
	Rent, taxes, insurance, electricity etc.		3,983,602	3,925,265
	Depreciation	11.2	1,747,298	1,626,055
	Amortization	11.3	386,494	420,724
	Outsourced service charges including sales commission		4,320,118	3,805,657
	Communications		1,148,316	1,126,462
	Banking service charges		1,001,228	951,853
	Cash transportation charges		577,320	516,521
	Stationery and printing		592,182	581,947
	Legal and professional charges		423,528	239,463
	Advertisement and publicity		822,640	981,855
	Repairs and maintenance		1,606,577	1,561,590
	Travelling		279,207	256,504
	Office running expense		636,050	553,704
	Vehicle expense		178,478	225,476
	Entertainment		224,844	185,192
	Cartage, freight and conveyance		92,720	88,467
	Insurance expense		108,484	84,842
	Auditors' remuneration	27.2	52,508	44,652
	Training and seminars		211,009	85,266
	Brokerage expenses		30,592	40,107
	Subscriptions		77,784	73,104
	Donations	27.3	167,368	111,705
	Non-executive Directors' fees		45,412	39,926
	Zakat paid by overseas branch		137,561	89,508
	Miscellaneous expenses		31,393	149,616
			30,896,159	29,030,374

27.1 This includes accrual of employee benefits in the form of awards / bonus to all permanent staff including the Chief Executive Officer and is determined on the basis of employees' evaluation and the Bank's performance during the year. The aggregate benefit determined in respect of all permanent staff amounted to Rs.1,323.540 million (2014: Rs.1,239.721 million).

27.2 Auditors' remuneration

	2015			
	KPMG Taseer Hadi & Co.	A. F. Ferguson & Co.	Overseas Auditors	Total
	(Rupees in '000)			
Audit fee	7,527	7,527	27,172	42,226
Fee for audit of EPZ branch	250	-	-	250
Fee for other certifications	4,006	318	-	4,324
Out of pocket expenses	3,351	2,337	20	5,708
	15,134	10,182	27,192	52,508

	2014			
	KPMG Taseer Hadi & Co.	A. F. Ferguson & Co.	Overseas Auditors	Total
	(Rupees in '000)			
Audit fee	6,778	6,778	24,829	38,385
Fee for audit of EPZ branch	250	-	-	250
Fee for other certifications	3,675	-	-	3,675
Out of pocket expenses	2,099	167	76	2,342
	12,802	6,945	24,905	44,652

27.3 Details of donations

	2015	2014
	(Rupees in '000)	
Donations individually exceeding Rs.0.1 million		
Forman Christian College	75,000	35,000
Institute of Business Administration	40,000	20,000
Lahore University Of Management Sciences	10,000	-
Sindh Institute Of Urology and Transplant	10,000	-
Gulab Devi Chest Hospital	10,000	10,000
Shalamar Hospital	5,000	5,000
Indus Earth Trust	4,943	5,036
Namal Education Foundation	2,400	-
The Citizens Foundation	1,650	2,150
Hisaar Foundation	1,000	2,500
Aga Khan Hospital and Medical College	1,000	1,000
Balochistan University of Engineering and Technology	1,000	-
SOS Children's Villages of Pakistan	980	100
Marie Adelaide Leprosy Centre	850	1,050
Abdul Sattar Edhi Foundation	800	-
Inner Wheel Club Pakistan	600	-
Family Welfare Maternity & General Hospital	500	500
Oxford and Cambridge Society	210	-
Karwan-e-Hayat	200	-
Old Associates of Kinnaird Society Karachi	200	100
The Kidney Center Post Graduate Training Institute	200	200
Pakistan Foundation Fighting Blindness	200	-
Sub-e-Nau	200	-
Pakistan Parkinson's Society	165	25
Old Grammarian Society Trust	125	-
Karachi Education Initiative	-	10,000
Chief Minister's Relief Fund For IDP's of North Waziristan	-	10,000
Army Relief Fund for IDPS	-	5,000
Tameer School Project	-	2,500
Al-Mehrab Tibbi Imdad	-	1,000
Naqsh School of Arts	-	300
Donations individually not exceeding Rs.0.1 million	145	244
	167,368	111,705

27.3.1 Donations were not made to any donee in which a Director or his spouse had any interest.

	Note	2015	2014
		------- (Rupees in '000) -------	

28. OTHER PROVISIONS - NET

Provision against other assets - net	12.3	(9,249)	85,364
Provision against off - balance sheet obligations	18.1	6,279	35,708
Other provisions		82,387	140,736
(Reversal) / provision against Ijarah Assets - Specific		(1,021)	12,229
(Reversal) / provision against Ijarah Assets - General		(253)	135
		78,143	274,172

29. WORKERS' WELFARE FUND

Under the Workers' Welfare Ordinance, 1971, the Bank is liable to pay Workers' Welfare Fund at 2% of profit before tax as per the financial statements or declared income as per the income tax return, whichever is higher.

	2015	2014
	------- (Rupees in '000) -------	

30. OTHER CHARGES

Penalties imposed by the SBP	200,989	10,286
Other penalties	1,114	141
	202,103	10,427

31. TAXATION

	2015			
	Domestic	Azad Kashmir	Overseas	Total
	---------- (Rupees in '000) ----------			
Current	13,072,098	397,822	1,573,032	15,042,952
Prior years	1,625,905	-	174,636	1,800,541
Deferred	(209,184)	(2,882)	(183,891)	(395,957)
	14,488,819	394,940	1,563,777	16,447,536

	2014			
	Domestic	Azad Kashmir	Overseas	Total
	---------- (Rupees in '000) ----------			
Current	8,839,047	121,976	1,782,773	10,743,796
Prior years	-	-	356,425	356,425
Deferred	733,373	(3,175)	(361,890)	368,308
	9,572,420	118,801	1,777,308	11,468,529

31.1 Relationship between tax expense and accounting profit

	2015	2014
	------- (Rupees in '000) -------	
Accounting profit for the year	42,174,685	33,398,090
Tax on income @ 35% (2014: 35%)	14,761,140	11,689,332
Tax effect of items that are either not included in determining taxable profit or taxed at reduced rates (permanent differences)	70,211	(175,432)
Tax - prior years (net of deferred tax)	1,625,956	52,319
Others	(9,771)	(97,690)
Tax charge	16,447,536	11,468,529

		2015	2014
32.	**EARNINGS PER SHARE**	------- (Rupees in '000) -------	
	Profit after taxation for the year	25,727,149	21,929,561
		------- (Number of shares) -------	
	Weighted average number of ordinary shares	1,224,179,687	1,224,179,687
		---------- (Rupees) ----------	
	Earnings per share - basic and diluted	21.02	17.91

32.1 Diluted earnings per share has not been presented separately as the Bank does not have any convertible instruments in issue at December 31, 2015 or 2014.

		Note	2015	2014
33.	**CASH AND CASH EQUIVALENTS**		------- (Rupees in '000) -------	
	Cash and balances with treasury banks	6	112,011,276	74,687,959
	Balances with other banks	7	16,859,118	12,885,121
			128,870,394	87,573,080

34.	**STAFF STRENGTH**	---------- (Number) ----------	
	Permanent	10,026	9,080
	On contract	39	20
	Bank's own staff strength	10,065	9,100
	Outsourced	4,558	4,282
	Total	14,623	13,382

35. DEFINED BENEFIT PLANS

35.1 General description

The Bank operates a funded pension scheme established in 1986. The Bank also operates a funded gratuity scheme for new employees and for those employees who have not opted for the pension scheme. The Bank also operates a contributory benevolent fund scheme and provides post retirement medical benefits to eligible retired employees. The benevolent fund scheme and the post-retirement medical scheme cover all regular employees of the Bank who joined the Bank pre-privatization. The liabilities of the Bank in respect of these schemes are determined based on actuarial valuations carried out using the Projected Unit Credit Method. Actuarial valuations of the defined benefit schemes are carried out every year and the latest valuation was carried out as at December 31, 2015.

35.2 Number of Employees under the scheme

The number of employees covered under the following defined benefit schemes are:

	2015	2014
	---------- (Number) ----------	
- Pension fund	6,974	6,957
- Gratuity fund	8,137	7,020
- Benevolent fund	4,914	5,347
- Post retirement medical benefit scheme	7,702	7,526

The pension fund, benevolent fund and post retirement medical benefit schemes include 5,505 (2014: 5,316), 2,436 (2014: 2,508) and 5,224 (2014: 4,957) members respectively who have retired or whose widows are receiving the benefits.

35.3 Principal actuarial assumptions

The actuarial valuations were carried out as at December 31, 2015 using the following significant assumptions:

	2015	2014
	---------- Per annum ----------	
Discount rate / expected rate of return on plan assets	9.00%	10.50%
Expected rate of salary increase	7.00%	8.50%
Expected rate of increase in pension	1.25%	2.75%
Expected rate of increase in medical benefit	1.25%	5.50%

35.4 Reconciliation of (receivable from) / payable to defined benefit plans

	Note	2015				2014			
		Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
		(Rupees in '000)							
Present value of obligations		3,034,259	625,414	466,964	1,188,710	3,049,641	605,383	454,377	1,084,100
Fair value of plan assets		(2,884,308)	(652,318)	(899,017)	-	(2,971,469)	(630,905)	(876,741)	-
(Receivable) / payable		149,951	(26,904)	(432,053)	1,188,710	78,172	(25,522)	(422,364)	1,084,100

35.5 Movement in defined benefit obligations

Obligations at the beginning of the year		3,049,641	605,383	454,377	1,084,100	3,245,250	588,580	375,149	930,955
Current service cost		12,437	95,350	7,794	3,954	9,913	80,586	4,998	4,777
Interest cost		124,973	63,517	43,290	114,033	142,037	74,505	42,307	118,992
Benefits paid by the Bank		(643,151)	(148,667)	(79,465)	(132,206)	(703,654)	(120,942)	(92,712)	(129,102)
Return allocated to other funds	35.8.1	177,770	-	-	-	239,168	-	-	-
Re-measurement loss / (gain)		312,589	9,831	40,968	118,829	116,927	(17,346)	124,635	158,478
Obligations at the end of the year		3,034,259	625,414	466,964	1,188,710	3,049,641	605,383	454,377	1,084,100

35.6 Movement in fair value of plan assets

Fair value at the beginning of the year	2,971,469	630,905	876,741	-	3,304,214	436,139	856,535	-
Interest income on plan assets	294,934	66,067	87,239	-	388,285	52,156	103,374	-
Contribution by the Bank	108,044	93,214	3,182	-	2,884	250,992	3,649	-
Contribution by the employees	-	-	3,182	-	-	-	3,649	-
Amount paid by the fund to the Bank	(493,913)	(140,631)	(73,203)	-	(759,585)	(116,040)	(84,678)	-
Re-measurements: Net return on plan assets over interest income gain / (loss)	3,774	2,763	1,876	-	35,671	7,658	(5,788)	-
Fair value at the end of the year	2,884,308	652,318	899,017	-	2,971,469	630,905	876,741	-

35.7 Movement in (receivable) / payable under defined benefit schemes

Opening balance	78,172	(25,522)	(422,364)	1,084,100	(58,964)	152,441	(481,386)	930,955
Mark-up receivable on Bank's balance with the fund	(2,726)	(826)	(394)	-	(4,784)	(22)	(427)	-
(Reversal) / charge for the year	20,246	92,800	(39,337)	117,987	2,833	102,935	(59,718)	123,769
Contribution by the Bank	(108,044)	(93,214)	(3,182)	-	(2,884)	(250,992)	(3,649)	-
Amount paid by the Fund to the Bank	493,913	140,631	73,203	-	759,585	116,040	84,678	-
Re-measurement loss / (gain) recognised in OCI during the year	311,541	7,894	39,486	118,829	86,040	(24,982)	130,850	158,478
Benefits paid by the Bank	(643,151)	(148,667)	(79,465)	(132,206)	(703,654)	(120,942)	(92,712)	(129,102)
Closing balance	149,951	(26,904)	(432,053)	1,188,710	78,172	(25,522)	(422,364)	1,084,100

35.8 Charge for defined benefit plans

35.8.1 Cost recognised in profit and loss

Current service cost		12,437	95,350	4,612	3,954	9,913	80,586	4,998	4,777
Net interest on defined benefit asset / liability		(169,961)	(2,550)	(43,949)	114,033	(246,248)	22,349	(61,067)	118,992
Return allocated to other funds	35.8.1.1	177,770	-	-	-	239,168	-	-	-
Employees' contribution		-	-	-	-	-	-	(3,649)	-
		20,246	92,800	(39,337)	117,987	2,833	102,935	(59,718)	123,769

35.8.1.1 This represents return allocated to those employees who exercised the conversion option offered in the year 2001, as referred to in note 5.9.1.

35.8.2 Re-measurements recognised in OCI during the year

	2015				2014			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
	(Rupees in '000)							
Loss / (gain) on obligation								
- Demographic assumptions	-	-	-	-	20,876	(7,753)	46,981	3,400
- Financial assumptions	15,491	(3,807)	36,042	215,496	33,824	19,850	(8,409)	(10,286)
- Experience adjustment	297,098	13,638	4,926	(96,667)	62,227	(29,443)	86,063	165,364
Return on plan assets over interest income	(3,774)	(2,763)	(1,876)	-	(35,671)	(7,658)	5,788	-
Adjustment for markup	2,726	826	394	-	4,784	22	427	-
Total re-measurements recognised in OCI	311,541	7,894	39,486	118,829	86,040	(24,982)	130,850	158,478

35.9 Components of plan assets

	2015			2014		
	Pension fund	Gratuity fund	Benevolent fund	Pension fund	Gratuity fund	Benevolent fund
	(Rupees in '000)					
Cash and cash equivalents - net of current liabilities	224	190	182	7,659	72	90
Quoted securities						
Ordinary shares	109,681	5,688	15,374	125,084	7,697	17,533
Term finance certificates	93,539	10,214	14,552	398,647	11,288	15,576
Pakistan Investment Bonds	1,444,613	388,920	628,466	961,707	317,858	574,703
Special Savings Certificates	1,236,234	247,288	240,423	1,478,372	291,943	268,361
Other	17	18	20	-	2,047	478
	2,884,308	652,318	899,017	2,971,469	630,905	876,741

35.9.1 The funds primarily invests in government securities and accordingly do not carry any significant credit risk. These are subject to interest rate risk based on market movements. Investment in term finance certificates are subject to credit risk and interest rate risks, while equity securities are subject to price risk. These risks are regularly monitored by Trustees of the employee funds.

35.10 Sensitivity analysis

Sensitivity analysis has been performed by varying one assumption keeping all other assumptions constant and calculating the impact on the present value of the defined benefit obligations under the various employee benefit schemes. The increase / (decrease) in the present value of defined benefit obligations as a result of change in each assumption is summarized below:

	2015			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
	(Rupees in '000)			
Increase in Discount Rate by 1 %	(97,475)	(38,003)	(24,687)	(100,876)
Decrease in Discount Rate by 1 %	106,312	43,248	27,715	120,101
Increase in expected future increment in salary by 1%	-	46,795	-	-
Decrease in expected future increment in salary by 1%	-	(41,757)	-	-
Increase in expected future increment in pension by 1%	97,628	-	-	-
Decrease in expected future increment in pension by 1%	(90,239)	-	-	-
Increase in expected future increment in medical benefit by 1%	-	-	-	21,738
Decrease in expected future increment in medical benefit by 1%	-	-	-	(19,199)

Although the analysis does not take account of the full distribution of expected cash flows, it does provide an approximation of the sensitivity of the assumptions shown.

35.11 Expected contributions to be paid to the funds in the next financial year

The Bank contributes to the pension and gratuity funds according to the actuary's advice. Contribution to the benevolent fund is made by the Bank as per the rates set out in the benevolent fund scheme. Based on actuarial advice, management estimates that the expected contribution and charge / (reversal) for the year ending December 31, 2016, would be as follows:

	2016			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
	(Rupees in '000)			
Expected contribution	21,445	105,883	3,017	-
Expected charge / (reversal) for the year	21,445	105,883	(33,872)	111,380

35.12 Maturity profile

	2015			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
The weighted average duration of the obligation (in years)	5.77	6.47	5.61	9.20

35.13 Funding Policy

The Bank endeavours to ensure that liabilities under the various employee benefit schemes are covered by the Fund on any valuation date having regards to the various actuarial assumptions such as projected future salary increase, expected future contributions to the fund, projected increase in liability associated with future service and the projected investment income of the Fund.

36. OTHER EMPLOYEE BENEFITS

36.1 Defined contribution plan

The Bank operates a contributory provident fund scheme for 8,137 (2014: 7,020) employees who are not in the pension scheme. The employer and employee each contribute 8.33% of the basic salary to the funded scheme every month.

36.2 Employee Motivation and Retention Scheme

The Bank has a long term motivation and retention scheme for its employees. The liability of the Bank in respect of the scheme for each year, if any, is fixed, and is accounted for in the year to which the scheme relates. The scheme is managed by separate Trusts formed in respect of each year. During the year, Rs. 68.928 million (2014: Rs. 278.781 million) and Rs. 2.256 million (2014: Rs. 51.138 million) were received by the Executives and the Chief Executive respectively from the scheme. No new Trust was set up during the current year.

37. COMPENSATION OF DIRECTORS AND EXECUTIVES

	President / Chief Executive Officer		Directors		Executives	
	2015	2014	2015	2014	2015	2014
	(Rupees in '000)					
Fees	-	-	45,412	39,926	-	-
Managerial remuneration	108,871	222,669	-	-	4,422,414	4,096,866
Charge for defined benefit plans	1,402	1,421	-	-	344,950	303,506
Charge for defined contribution plan	3,300	2,877	-	-	97,643	90,140
Rent and house maintenance	4,583	7,602	-	-	613,897	576,369
Utilities	1,545	2,969	-	-	293,893	272,299
Medical	46	44	-	-	132,944	123,621
Conveyance	-	-	-	-	368,488	364,036
Others	7,558	8,938	-	-	232,275	236,874
	127,305	246,520	45,412	39,926	6,506,504	6,063,711
Number of persons	1	2	8	10	1,745	1,616

The amount paid to the President / Chief Executive Officer of the Bank, for 2014, included an amount of Rs.100.712 million paid as severance cost on cessation of employment to the former President / Chief Executive Officer.

The Bank's President / Chief Executive Officer and certain Executives are provided with use of Bank maintained cars and household equipment.

In addition to the above, all Executives including the Chief Executive Officer of the Bank, are also entitled to certain short and long term employee benefits which are disclosed in note 36.2 to these unconsolidated financial statements.

38. FAIR VALUE OF FINANCIAL INSTRUMENTS

The fair value of quoted securities other than those classified as held to maturity, is based on quoted market price. Quoted securities classified as held to maturity are carried at cost. The fair value of unquoted equity securities, other than investments in associates and subsidiaries, is determined on the basis of the break-up value of these investments as per their latest available audited financial statements.

The fair value of unquoted debt securities, fixed term loans, other assets, other liabilities, fixed term deposits and borrowings cannot be calculated with sufficient reliability due to the absence of a current and active market for these assets and liabilities and reliable data regarding market rates for similar instruments.

In the opinion of the management, the fair value of the remaining financial assets and liabilities are not significantly different from their carrying values since these are either short-term in nature or, in the case of customer loans and deposits, are frequently repriced.

38.1 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 financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	2015				
	Carrying value	Fair value			
		Level 1	Level 2	Level 3	Total
On balance sheet financial instruments	(Rupees in '000)				
Financial assets measured at fair value					
- Investments					
Government Securities (Tbills, PIBs, GoP Sukuks and Eurobonds)	375,011,154	-	375,011,154	-	375,011,154
Foreign Bonds - Sovereign	16,760,429	-	16,760,429	-	16,760,429
Foreign Bonds - others	11,200,099	-	11,200,099	-	11,200,099
Ordinary shares of listed companies	24,602,947	24,602,947	-	-	24,602,947
Debt securities (TFCs)	1,291,952	-	1,291,952	-	1,291,952
Investment in REIT	447,334	447,334	-	-	447,334
Financial assets not measured at fair value					
- Cash and bank balances with treasury banks	112,011,276	-	-	-	-
- Balances with other banks	16,859,118	-	-	-	-
- Lending to financial institutions	29,485,888	-	-	-	-
- Advances	454,630,990	-	-	-	-
- Other assets	30,822,175	-	-	-	-
- Investments					
Government Securities (Tbills, PIBs and Eurobonds)	261,539,087	-	-	-	-
Sukuks (other than government)	4,103,968	-	-	-	-
Foreign Bonds	1,809,874	-	-	-	-
Debt securities (TFCs)	5,351,217	-	-	-	-
Ordinary and preference shares	197,211	-	-	-	-
Others	235	-	-	-	-
Associates					
- Mutual Funds	5,834,826	-	-	-	-
- Ordinary shares of unlisted companies	1,079,466	-	-	-	-
Subsidiaries - Ordinary shares of unlisted companies	4,897,174	-	-	-	-
	1,357,936,420	25,050,281	404,263,634	-	429,313,915

	2015				
	Carrying value	Fair value			
		Level 1	Level 2	Level 3	Total
	(Rupees in '000)				
Financial liabilities not measured at fair value					
- Bills Payable	13,391,739	-	-	-	-
- Borrowings	163,131,947	-	-	-	-
- Deposits and other accounts	1,051,235,170	-	-	-	-
- Other liabilities	21,263,607	-	-	-	-
	1,249,022,463	-	-	-	-
Off balance sheet financial instruments					
Forward purchase of foreign exchange contracts	211,486,719	-	211,249,286	-	211,249,286
Forward sale of foreign exchange contracts	197,523,023	-	197,806,702	-	197,806,702

	2014				
	Carrying value	Level 1	Level 2	Level 3	Total
On balance sheet financial instruments	(Rupees in '000)				
Financial assets measured at fair value					
- Investments					
Government Securities (Tbills, PIBs, GoP Sukuks and Eurobonds)	269,656,622	-	269,656,622	-	269,656,622
Foreign Bonds - Sovereign	15,007,491	-	15,007,491	-	15,007,491
Foreign Bonds - others	11,325,527	-	11,325,527	-	11,325,527
Ordinary shares of listed companies	21,794,809	21,794,809	-	-	21,794,809
Debt securities (TFCs)	1,310,622	-	1,310,622	-	1,310,622
Financial assets not measured at fair value					
- Cash and bank balances with treasury banks	74,687,959	-	-	-	-
- Balances with other banks	12,885,121	-	-	-	-
- Lending to financial institutions	21,872,138	-	-	-	-
- Advances	434,264,050	-	-	-	-
- Other assets	28,796,953	-	-	-	-
- Investments					
Government Securities (Tbills, PIBs and Eurobonds)	158,077,994	-	-	-	-
Sukuks (other than government)	1,791,552	-	-	-	-
Debt securities (TFCs)	5,501,118	-	-	-	-
Ordinary and preference shares	201,273	-	-	-	-
Others	218	-	-	-	-
Associates					
- Mutual Funds	6,690,136	-	-	-	-
- Ordinary shares of unlisted companies	1,079,466	-	-	-	-
Subsidiaries - Ordinary shares of unlisted companies	4,897,174	-	-	-	-
	1,069,840,223	21,794,809	297,300,262	-	319,095,071
Financial liabilities not measured at fair value					
- Bills Payable	9,553,585	-	-	-	-
- Borrowings	53,065,156	-	-	-	-
- Deposits and other accounts	895,083,053	-	-	-	-
- Other liabilities	21,924,910	-	-	-	-
	979,626,704	-	-	-	-
Off balance sheet financial instruments					
Forward purchase of foreign exchange contracts	176,779,148	-	176,325,346	-	176,325,346
Forward sale of foreign exchange contracts	140,729,954	-	140,810,104	-	140,810,104

38.2 Fixed assets have been carried at revalued amounts determined by professional valuers (level 2 measurement) based on their assessment of the market values as disclosed in note 11.

39. SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

	For the year ended December 31, 2015					
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Others	Inter segment elimination
	(Rupees in '000)					
Total income	581,214	27,621,195	33,920,457	13,113,734	2,592,177	-
Total expenses	130,802	1,638,334	25,742,429	5,751,798	2,390,729	-
Profit before tax	450,412	25,982,861	8,178,028	7,361,936	201,448	-
Segment return on assets (ROA)	108.2%	2.3%	0.7%	1.0%	-	-
Segment cost of funds	0.0%	5.4%	3.2%	4.7%	-	-

	For the year ended December 31, 2014					
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Others	Inter segment elimination
	(Rupees in '000)					
Total income	320,435	15,726,077	36,006,971	9,756,164	2,453,321	-
Total expenses	111,728	924,143	23,142,536	4,815,774	1,870,697	-
Profit before tax	208,707	14,801,934	12,864,435	4,940,390	582,624	-
Segment return on assets (ROA)	83.7%	1.8%	1.2%	0.7%	-	-
Segment cost of funds	1.6%	6.5%	4.1%	6.3%	-	-

	As at December 31, 2015					
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Others	Inter segment elimination
	(Rupees in '000)					
Segment assets (gross of NPLs provisions)	933,876	807,644,717	982,493,438	441,691,268	103,599,830	(898,210,505)
Segment non performing loans (NPLs)	675,575	1,866,135	13,532,127	30,415,533	231,382	-
Segment provision held against NPLs	508,071	1,846,111	10,632,022	24,439,842	75,735	-
Segment liabilities	133,013	772,279,204	966,764,107	412,445,535	5,104,014	(898,210,505)

	As at December 31, 2014					
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Others	Inter segment elimination
	(Rupees in '000)					
Segment assets (gross of NPLs provisions)	775,136	553,839,601	843,640,420	434,496,803	97,622,294	(775,245,959)
Segment non performing loans (NPLs)	648,147	1,988,086	21,059,066	29,930,610	226,854	-
Segment provision held against NPLs	487,423	1,643,702	18,169,702	23,337,495	75,866	-
Segment liabilities	152,477	530,733,012	817,313,036	407,975,315	4,969,774	(775,245,959)

Segment assets and liabilities include inter segment balances.

Transactions between reportable segments are based on an appropriate transfer pricing mechanism using agreed rates.

40. TRUST ACTIVITIES

The Bank is not engaged in any significant trust activities. However, it acts as custodian for some of the Term Finance Certificates it arranges and distributes on behalf of its customers.

41. RELATED PARTY TRANSACTIONS

The Bank has related party transactions with its associates, subsidiary companies, employee benefit plans and its Directors and executive officers (including their associates).

The Bank enters into transactions with related parties in the normal course of business. Contributions to and accruals in respect of staff retirement benefits and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives / officers is determined in accordance with the terms of their appointment.

Details of transactions with related parties during the year, other than those which have been disclosed elsewhere in these unconsolidated financial statements, are as follows:

41.1 RELATED PARTY TRANSACTIONS

	2015					2014				
	Directors	Key management personnel	Subsidiaries	Associates	Other related parties	Directors	Key management personnel	Subsidiaries	Associates	Other related parties
	(Rupees in '000)									
Balances with other banks										
In current accounts	-	-	1,284,195	-	-	-	-	990,076	-	-
In deposit accounts	-	-	971,092	-	-	-	-	1,284,622	-	-
	-	-	2,255,287	-	-	-	-	2,274,698	-	-
Lendings to financial institutions										
Other lendings to financial institutions	-	-	663,914	400,000	-	-	-	314,065	500,000	-
Investments										
Opening balance	-	-	4,897,174	7,769,602	3,895,328	-	-	3,523,962	6,674,980	4,075,691
Investment made during the year	-	-	-	2,903,287	-	-	-	1,373,212	3,305,579	-
Investment redeemed / disposed off during the year	-	-	-	(3,758,597)	-	-	-	-	(2,210,957)	(180,363)
Closing balance	-	-	4,897,174	6,914,292	3,895,328	-	-	4,897,174	7,769,602	3,895,328
Provision for diminution in value of investments	-	-	-	-	114,934	-	-	-	-	118,356
Advances										
Opening balance	368	106,148	-	2,155,149	9,394,005	-	105,328	-	2,155,149	412,954
Addition during the year	4,181	78,736	-	-	44,320,432	3,668	82,263	-	-	14,328,295
Repaid during the year	(3,843)	(59,342)	-	-	(45,807,425)	(3,300)	(90,422)	-	-	(5,347,244)
Transfer in / (out) - net	-	(29,078)	-	-	-	-	8,979	-	-	-
Closing balance	706	96,464	-	2,155,149	7,907,012	368	106,148	-	2,155,149	9,394,005
Provision held against advances	-	-	-	2,155,149	-	-	-	-	2,155,149	-
Other Assets										
Interest mark-up accrued	-	56	9,686	8,187	91,419	-	155	7,816	14,893	282,516
Receivable from staff retirement fund	-	-	-	-	211,687	-	-	-	-	88,862
Other receivable	-	-	9,447	-	30,164	-	-	7,458	-	30,164
Provision against other assets	-	-	-	-	30,164	-	-	-	-	30,164
Borrowings										
Opening balance	-	-	1,230,900	-	-	-	-	1,008,108	-	-
Borrowings during the year	-	-	5,428,932	-	-	-	-	2,945,057	-	-
Settled during the year	-	-	(5,411,668)	-	-	-	-	(2,722,265)	-	-
Closing balance	-	-	1,248,164	-	-	-	-	1,230,900	-	-
Deposits and other accounts										
Opening balance	7,920,019	126,853	272,133	2,498,946	204,907	7,506,473	124,455	277,343	665,956	81,859
Received during the year	22,932,144	957,707	31,556,608	130,028,293	140,642,028	26,067,173	1,431,994	126,102,516	112,527,304	127,557,270
Withdrawn during the year	(22,917,614)	(944,999)	(31,492,549)	(125,871,782)	(139,317,293)	(26,710,567)	(1,409,059)	(126,107,726)	(110,694,314)	(127,526,534)
Transfer in / (out) - net	-	(87,039)	-	-	292,781	1,056,940	(20,537)	-	-	92,312
Closing balance	7,934,549	52,522	336,192	6,655,457	1,822,423	7,920,019	126,853	272,133	2,498,946	204,907
Other Liabilities										
Interest / mark-up payable on deposits	46,187	49	71	4,621	710	47,181	1,206	21	9,793	266
Interest / mark-up payable on borrowings	-	-	3,170	-	-	-	-	2,408	-	-
Payable to staff retirement fund	-	-	-	-	149,951	-	-	-	-	78,172
Unearned income	-	-	187	-	10,420	-	-	187	-	-
Contingencies and Commitments										
Letter of guarantee	-	-	284,215	43,362	-	-	-	-	41,600	-
Forward foreign exchange contracts purchase	-	-	9,096,355	-	27,061	-	-	2,914,010	-	149,615
Forward foreign exchange contracts sale	-	-	9,309,591	-	412,487	-	-	2,837,357	-	31,313
Cross Currency Swap	-	-	-	508,129	-	-	-	-	-	-

	2015					2014				
	Directors	Key management personnel	Subsidiaries	Associates	Other related parties	Directors	Key management personnel	Subsidiaries	Associates	Other related parties
	(Rupees in '000)									
Mark-up / return / interest earned	9	4,086	41,462	41,322	808,387	-	5,842	28,115	15,053	827,789
Commission / charges recovered	115	360	579	9,800	306	76	481	840	1,292	496
Dividend income	-	-	406,404	448,340	821,962	-	-	137,350	44,162	605,051
Net gain on sale of securities	-	-	-	618,948	-	-	-	-	231,234	50,572
Other income	-	5,488	41,304	10,571	2,102	-	1,107	24,263	5,243	-
Mark-up / return / interest paid	218,089	1,397	44,988	270,688	17,454	194,835	3,443	30,193	106,086	8,486
Remuneration paid	-	479,235	-	-	-	-	708,845	-	-	-
Post employment benefits	-	17,157	-	-	-	-	17,602	-	-	-
Non-executive directors' fee	45,412	-	-	-	-	39,926	-	-	-	-
Net charge for defined contribution plans	-	-	-	-	206,999	-	-	-	-	190,075
Net charge / (reversal) for defined benefit plans	-	-	-	-	116,220	-	-	-	-	109,417
Donation	-	-	-	-	-	-	-	-	-	10,000
Insurance premium paid	-	-	-	247,140	-	-	-	-	272,625	-
Insurance claims settled	-	-	-	132,181	-	-	-	-	135,037	-
Other expenses	-	-	1,320	47,210	127,335	-	-	-	75,727	109,466

42. CAPITAL ADEQUACY

42.1 The State Bank of Pakistan (SBP) through its BPRD Circular No. 6 dated August 15, 2013 has issued Basel III Capital instructions for Banks / DFIs. The revision to the previously applicable Capital Adequacy regulations pertain to components of eligible capital and related deductions. The amendments have been introduced with an aim to further strengthen the existing capital related rules. Basel III instructions have become effective from December 31, 2013; however, there is a transitional phase during which the complete requirements would become applicable with full implementation by December 31, 2019.

The Bank's capital adequacy is reported using the rules and ratios provided by the State Bank of Pakistan. The capital adequacy ratio is a measure of the amount of a Bank's capital expressed as a percentage of its risk weighted assets (RWAs). Banking operations are categorized as either Trading Book or Banking Book and RWAs are determined according to specific treatments as per the requirements of SBP that measure the varying levels of risk attached to on balance sheet and off-balance sheet exposures. Under the current capital adequacy regulations, credit risk and market risk exposures are measured using the Standardized Approach and operational risk is measured using the Basic Indicator Approach. Credit risk mitigants are also applied against the Bank's exposures based on eligible collateral.

The Bank performs its Internal Capital Adequacy Assessment Process (ICAAP) as per the guidelines provided by the SBP. The ICAAP has been approved by the Bank's Board of Directors and submitted to the SBP. The Bank additionally covers risks not yet included under Pillar I, so as to carry adequate capital to cater for any future business requirements.

The Bank plans to move towards the Advanced Approaches as prescribed under Basel Framework, including the Foundation Internal Ratings Based Approach for credit risk, Internal Models Approach for market risk and the Alternate Standardized Approach for operational risk.

42.2 Capital Management

The objective of managing capital is to safeguard the Bank's ability to continue as a going concern. It is the policy of the Bank to maintain a strong capital base so as to maintain investor, depositor and market confidence and to sustain future development of the business. The Bank aims to maintain an optimum level of capital along with maximizing shareholders' return as we consider a sound capital position as more appropriate as opposed to leverage supporting business growth.

Statutory minimum capital and capital adequacy requirements

The SBP through its BSD Circular No. 07 dated April 15, 2009 has prescribed the minimum paid-up capital (net of accumulated losses) for Banks to be raised to Rs.10,000 million by the year ending December 31, 2015. The paid-up capital of the Bank for the year ended December 31, 2015 stood at Rs.12,241.798 million (2014: Rs.12,241.798 million) and is in compliance with SBP requirements.

Banks are also required to maintain a minimum Capital Adequacy Ratio (CAR) of 10.0% plus capital conservation buffer of 0.25% of the risk weighted exposures of the Bank. Further, under Basel III instructions, Banks are also required to maintain a Common Equity Tier 1 (CET 1) ratio and Tier 1 ratio of 6.0% and 7.5%, respectively, as at December 31, 2015. As at December 31, 2015 the Bank is fully compliant with prescribed ratios as the Bank's CAR is 14.65% whereas CET 1 and Tier 1 ratios both stood at 10.41%. The Bank and its individually regulated operations have complied with all capital requirements throughout the year.

Tier 1 capital comprises of Common Equity Tier 1 (CET 1) and Additional Tier 1 (AT 1) capital.

CET 1 capital includes fully paid-up capital, balance in share premium account, general reserves as per the financial statements and net unappropriated profits.

AT 1 capital includes instruments meeting the prescribed SBP criteria e.g. perpetual non-cumulative preference shares.

The deductions from Tier 1 capital include mainly:

i) Book value of goodwill / intangibles;
ii) Deficit on revaluation of available for sale investments;
iii) Reciprocal cross holdings in equity capital instruments of other banks, financial institutions and insurance companies;
iv) Investment in mutual funds above a prescribed ceiling;
v) Threshold deductions applicable from 2014 on deferred tax assets and certain investments;
vi) 30% of investments in majority owned securities or other financial subsidiaries not consolidated in the statement of financial position during transition phase.

Tier 2 capital includes general provisions for loan losses, surplus on the revaluation of fixed assets, fixed income financial instruments (AFS) and equity investments (AFS), foreign exchange translation reserves and subordinated debts (meeting the revised eligibility criteria). The deductions from Tier 2 include mainly:

i) Reciprocal cross holdings in other capital instruments of other banks, financial institution and insurance companies;
ii) 30% of investments in majority owned securities or other financial subsidiaries not consolidated in the statement of financial position, during transition phase.

42.3 Capital Adequacy Ratio (CAR) disclosure template:

		2015	2014
		(Rupees in '000)	
		Amount	Amount
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	12,241,798	12,241,798
2	Balance in Share Premium Account	-	-
3	Reserve for issue of Bonus Shares	-	-
4	Discount on Issue of shares	-	-
5	General/ Statutory Reserves	24,424,604	21,851,889
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-
7	Unappropriated/unremitted profits/ (losses)	55,222,960	48,217,351
8	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	-
9	**CET 1 before Regulatory Adjustments**	**91,889,362**	**82,311,038**
10	Total regulatory adjustments applied to CET1 **(Note 42.3.1)**	4,487,079	7,468,766
11	**Common Equity Tier 1**	87,402,283	74,842,272
	Additional Tier 1 (AT 1) Capital		
12	Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
13	of which: Classified as equity	-	-
14	of which: Classified as liabilities	-	-
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	-	-
16	of which: instrument issued by subsidiaries subject to phase out	-	-
17	**AT1 before regulatory adjustments**	-	-
18	Total regulatory adjustment applied to AT1 capital **(Note 42.3.2)**	-	-
19	Additional Tier 1 capital after regulatory adjustments	-	-
20	**Additional Tier 1 capital recognized for capital adequacy**	**-**	**-**
21	**Tier 1 Capital (CET1 + admissible AT1) (11+20)**	**87,402,283**	**74,842,272**
	Tier 2 Capital		
24	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	-
25	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules	-	-
26	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	-	-
27	of which: instruments issued by subsidiaries subject to phase out	-	-
28	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	4,079,561	2,020,082
29	Revaluation Reserves (net of taxes)	24,299,837	17,319,216
30	of which: Revaluation reserves on fixed assets	13,161,043	11,028,363
31	of which: Unrealized gains/losses on AFS	11,138,794	6,290,853
32	Foreign Exchange Translation Reserves	13,977,699	12,278,242
33	Undisclosed/Other Reserves (if any)	-	-
34	**T2 before regulatory adjustments**	**42,357,097**	**31,617,540**
35	Total regulatory adjustment applied to T2 capital **(Note 42.3.3)**	1,792,992	2,390,656
36	**Tier 2 capital (T2) after regulatory adjustments**	**40,564,105**	**29,226,884**
37	Tier 2 capital recognized for capital adequacy	35,543,176	29,226,884
38	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
39	**Total Tier 2 capital admissible for capital adequacy**	35,543,176	29,226,884
40	**TOTAL CAPITAL (T1 + admissible T2) (21+39)**	**122,945,459**	**104,069,156**
41	**Total Risk Weighted Assets (RWA) {for details refer Note 42.6}**	**839,464,747**	**747,743,900**
	Capital Ratios and buffers (in percentage of risk weighted assets)		
42	**CET1 to total RWA**	**10.4%**	**10.0%**
43	**Tier-1 capital to total RWA**	**10.4%**	**10.0%**
44	**Total capital to total RWA**	**14.6%**	**13.9%**
45	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	**6.25%**	-
46	of which: capital conservation buffer requirement	0.25%	-
47	of which: countercyclical buffer requirement	-	-
48	of which: D-SIB or G-SIB buffer requirement	-	-
49	CET1 available to meet buffers (as a percentage of risk weighted assets)	**4.16%**	-
	National minimum capital requirements prescribed by SBP		
50	**CET1 minimum ratio**	**6.0%**	**5.5%**
51	**Tier 1 minimum ratio**	**7.5%**	**7.0%**
52	**Total capital minimum ratio**	**10.0%**	**10.0%**

	Regulatory Adjustments and Additional Information	2015 Amount	2015 Amounts subject to Pre-Basel III treatment*	2014 Amount
		---------- (Rupees in '000) ----------		
42.3.1	**Common Equity Tier 1 capital: Regulatory adjustments**			
1	Goodwill (net of related deferred tax liability)	-		-
2	All other intangibles (net of any associated deferred tax liability)	923,900		1,056,648
3	Shortfall in provisions against classified assets*	670,120		774,826
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		-
5	Defined-benefit pension fund net assets	-	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	1,040,472		1,175,378
7	Cash flow hedge reserve	-		-
8	Investment in own shares/ CET1 instruments	-		-
9	Securitization gain on sale	-		-
10	Capital shortfall of regulated subsidiaries	-		-
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-		-
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		-
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-		-
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		-
15	Amount exceeding 15% threshold	-		-
16	of which: significant investments in the common stocks of financial entities	-		-
17	of which: deferred tax assets arising from temporary differences	-		-
18	National specific regulatory adjustments applied to CET1 capital	-		-
19	Investments in TFCs of other banks exceeding the prescribed limit	-		-
20	Any other deduction specified by SBP (mention details)	-		-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	1,852,587		4,461,914
22	**Total regulatory adjustments applied to CET1 (sum of 1 to 21)**	**4,487,079**		**7,468,766**
42.3.2	**Additional Tier-1 : regulatory adjustments**			
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	59,595		2,071,258
24	Investment in own AT1 capital instruments	-		-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	-		-
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		-
27	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-		-
28	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-
29	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	1,792,992	1,792,992	2,390,656
30	**Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)**	**1,852,587**		**4,461,914**

	Regulatory Adjustments and Additional Information	2015 Amount	2015 Amounts subject to Pre-Basel III treatment*	2014 Amount
		(Rupees in '000)		
42.3.3	**Tier 2 Capital: regulatory adjustments**			
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	1,792,992	1,792,992	2,390,656
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-		-
33	Investment in own Tier 2 capital instrument	-		-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		-
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-		-
36	**Total regulatory adjustment applied to T2 capital (sum of 31 to 35)**	**1,792,992**		**2,390,656**

		2015 Amount	2014 Amount
		Rupees in '000	
42.3.4	**Additional Information**		
	Risk Weighted Assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)	-	-
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets		
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	-
	Amounts below the thresholds for deduction (before risk weighting)		
38	Non-significant investments in the capital of other financial entities	-	-
39	Significant investments in the common stock of financial entities	-	-
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	Applicable caps on the inclusion of provisions in Tier 2		
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	-	-
42	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

* This represents benefit of relaxation in provisioning requirement allowed by SBP for a classified customer of the Bank.

42.4 Capital Structure Reconciliation

Step 1	Balance Sheet as per published financial statements	Under regulatory scope of consolidation
	As at Dec 31, 2015	As at Dec 31, 2015
	--------- (Rupees in '000) ---------	
Assets		
Cash and balances with treasury banks	112,011,276	112,011,276
Balances with other banks	16,859,118	16,859,118
Lending to financial institutions	29,485,888	29,485,888
Investments	714,126,973	714,126,973
Advances	454,630,990	454,630,990
Operating fixed assets	32,325,754	32,325,754
Deferred tax assets - net	-	-
Other assets	41,210,844	41,210,844
Total assets	**1,400,650,843**	**1,400,650,843**
Liabilities & Equity		
Bills payable	13,391,739	13,391,739
Borrowings	163,131,947	163,131,947
Deposits and other accounts	1,051,235,170	1,051,235,170
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Deferred tax liability - net	4,186,406	4,186,406
Other liabilities	26,570,106	26,570,106
Total liabilities	**1,258,515,368**	**1,258,515,368**
Share capital	12,241,798	12,241,798
Reserves	38,402,303	38,402,303
Unappropriated profit	55,222,960	55,222,960
Total equity	**105,867,061**	**105,867,061**
Surplus on revaluation of assets - net of deferred tax	36,268,414	36,268,414
Total liabilities and equity	**1,400,650,843**	**1,400,650,843**

42.4 Capital Structure (Contd.)

Step 2	Balance Sheet as per published financial statements As at Dec 31, 2015	Under regulatory scope of consolidation As at Dec 31, 2015	Reference
	--------- (Rupees in '000) ---------		
Assets			
Cash and balances with treasury banks	112,011,276	112,011,276	
Balances with other banks	16,859,118	16,859,118	
Lendings to financial institutions	29,485,888	29,485,888	
Investments	714,126,973	714,126,973	
of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	-	-	a
of which: significant capital investments in financial sector entities exceeding regulatory threshold	-	-	b
of which: Mutual Funds exceeding regulatory threshold	59,595	59,595	c
of which: reciprocal crossholding of capital instrument	1,040,472	1,040,472	d
of which: others (mention details)	-	-	e
Advances	454,630,990	454,630,990	
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	670,120	670,120	f
general provisions reflected in Tier 2 capital	4,079,561	4,079,561	g
Fixed Assets	32,325,754	32,325,754	
of which: Goodwill	-	-	j
of which: Intangibles	1,156,991	1,156,991	k
Deferred Tax Assets	-	-	
of which: DTAs excluding those arising from temporary differences	-	-	h
of which: DTAs arising from temporary differences exceeding regulatory threshold	-	-	i
Other assets	41,210,844	41,210,844	
of which: Defined-benefit pension fund net assets	-	-	l
Total assets	**1,400,650,843**	**1,400,650,843**	
Liabilities & Equity			
Bills payable	13,391,739	13,391,739	
Borrowings	163,131,947	163,131,947	
Deposits and other accounts	1,051,235,170	1,051,235,170	
Sub-ordinated loans	-	-	
of which: eligible for inclusion in AT1	-	-	m
of which: eligible for inclusion in Tier 2	-	-	n
Liabilities against assets subject to finance lease	-	-	
Deferred tax liabilities	4,186,406	4,186,406	
of which: DTLs related to goodwill	-	-	o
of which: DTLs related to intangible assets	233,091	233,091	p
of which: DTLs related to defined pension fund net assets	-	-	q
of which: other deferred tax liabilities	3,953,315	3,953,315	r
Other liabilities	26,570,106	26,570,106	
Total liabilities	1,258,515,368	1,258,515,368	
Share capital	12,241,798	12,241,798	
of which: amount eligible for CET1	12,241,798	12,241,798	s
of which: amount eligible for AT1	-	-	t
Reserves	38,402,303	38,402,303	
of which: portion eligible for inclusion in CET1(provide breakup)	24,424,604	24,424,604	u
of which: portion eligible for inclusion in Tier 2	13,977,699	13,977,699	v
Unappropriated profit/ (losses)	55,222,960	55,222,960	w
Minority Interest	-	-	
of which: portion eligible for inclusion in CET1	-	-	x
of which: portion eligible for inclusion in AT1	-	-	y
of which: portion eligible for inclusion in Tier 2	-	-	z
Surplus on revaluation of assets	36,268,414	36,268,414	
of which: Revaluation reserves on Property	19,643,348	19,643,348	aa
of which: Unrealized Gains/Losses on AFS	16,625,066	16,625,066	
In case of Deficit on revaluation (deduction from CET1)	-	-	ab
Total liabilities and equity	**1,400,650,843**	**1,400,650,843**	

42.4 Capital Structure (Contd.)

	Step 3	Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	12,241,798	(s)
2	Balance in Share Premium Account	-	
3	Reserve for issue of Bonus Shares	-	
4	General/ Statutory Reserves	24,424,604	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
6	Unappropriated/unremitted profits/(losses)	55,222,960	(w)
7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	-	(x)
8	**CET 1 before Regulatory Adjustments**	**91,889,362**	
	Common Equity Tier 1 capital: Regulatory adjustments		
9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	923,900	(k) - (p)
11	Shortfall of provisions against classified assets	670,120	(f)
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	{(h) - (r} * x%
13	Defined-benefit pension fund net assets	-	{(l) - (q)} * x%
14	Reciprocal cross holdings in CET1 capital instruments	1,040,472	(d)
15	Cash flow hedge reserve	-	
16	Investment in own shares/ CET1 instruments		
17	Securitization gain on sale		
18	Capital shortfall of regulated subsidiaries		
19	Deficit on account of revaluation from bank's holdings of property/ AFS	-	(ab)
20	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(a) - (ac) - (ae)
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(i)
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments applied to CET1 capital	-	
27	Investment in TFCs of other banks exceeding the prescribed limit	-	
28	Any other deduction specified by SBP (mention details)	-	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	1,852,587	
30	Total regulatory adjustments applied to CET1 (sum of 9 to 29)	**4,487,079**	
	Common Equity Tier 1	**87,402,283**	
	Additional Tier 1 (AT 1) Capital		
31	Qualifying Additional Tier-1 instruments plus any related share premium	-	
32	of which: Classified as equity	-	(t)
33	of which: Classified as liabilities	-	(m)
34	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
35	of which: instrument issued by subsidiaries subject to phase out	-	
36	**AT1 before regulatory adjustments**		

		Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
	Additional Tier 1 Capital: regulatory adjustments		
37	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	59,595	
38	Investment in own AT1 capital instruments		
39	Reciprocal cross holdings in Additional Tier 1 capital instruments		
40	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ac)
41	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)
42	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	1,792,992	
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
44	Total of Regulatory Adjustment applied to AT1 capital	1,852,587	
45	Additional Tier 1 capital		
46	**Additional Tier 1 capital recognized for capital adequacy**	**-**	
	Tier 1 Capital (CET1 + admissible AT1)	**87,402,283**	
	Tier 2 Capital		
47	Qualifying Tier 2 capital instruments under Basel III	-	(n)
48	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	
49	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	-	(z)
50	of which: instruments issued by subsidiaries subject to phase out	-	
51	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	4,079,561	(g)
52	Revaluation Reserves eligible for Tier 2		
53	of which: portion pertaining to Property	13,161,043	portion of (aa)
54	of which: portion pertaining to AFS securities	11,138,794	
55	Foreign Exchange Translation Reserves	13,977,699	(v)
56	Undisclosed/Other Reserves (if any)		
57	**T2 before regulatory adjustments**	**42,357,097**	
	Tier 2 Capital: regulatory adjustments		
58	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	1,792,992	
59	Reciprocal cross holdings in Tier 2 instruments	-	
60	Investment in own Tier 2 capital instrument	-	
61	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ae)
62	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)
63	Amount of Regulatory Adjustment applied to T2 capital	1,792,992	
64	Tier 2 capital (T2)	40,564,105	
65	Tier 2 capital recognized for capital adequacy	35,543,176	
66	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
67	Total Tier 2 capital admissible for capital adequacy	35,543,176	
	TOTAL CAPITAL (T1 + admissible T2)	**122,945,459**	

42.5 Main Features Template of Regulatory Capital Instruments

Set out below is the template that banks must use to ensure that the key features of all regulatory capital instruments are disclosed. Banks will be required to complete all of the cells for each outstanding regulatory capital instrument (please insert “NA” if the question is not applicable). Banks are required to report each regulatory capital instrument (including common shares) in a separate column of the template, such that the completed template would provide a "main features report" that summaries all of the regulatory capital instruments of the bank / banking group.

Disclosure template for main features of regulatory capital instruments

	Main Features	Common Shares
1	Issuer	United Bank Limited
2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	On PSX “UBL” and on Bloomberg “UBLS”.
3	Governing law(s) of the instrument	Relevant Capital Market Laws
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/ group/ group&solo	Group & Standalone
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	12,241,798
9	Par value of instrument	Rs 10 each
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1959
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	Not applicable
18	coupon rate and any related index/ benchmark	Not applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Not applicable
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	Not applicable
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	Common equity (ranks after all creditors including depositors)
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	Not applicable

42.6 Capital Adequacy Ratio

Risk weighted exposures	Capital requirements		Risk weighted assets	
	2015	2014	2015	2014
	(Rupees in '000)			
Credit risk				
Claims on:				
Federal and Provincial Governments, SBP and other sovereigns – in foreign currency	5,579,264	4,442,949	55,792,640	44,429,488
Public Sector Enterprises	1,309,195	911,266	13,091,945	9,112,661
Banks	5,942,327	5,094,962	59,423,272	50,949,619
Corporates	31,030,202	29,094,898	310,302,017	290,948,980
Retail portfolio	2,079,760	2,081,800	20,797,601	20,817,996
Secured by residential property	144,164	137,871	1,441,637	1,378,708
Past due loans	1,683,933	1,901,038	16,839,328	19,010,377
Listed equity investments	178,666	274,448	1,786,656	2,744,477
Unlisted equity investments	21,187	22,249	211,871	222,494
Commercial entity	55,872	52,846	558,720	528,460
Investments in fixed assets	3,140,186	2,924,672	31,401,855	29,246,721
Significant investment & DTA	597,664	298,832	5,976,641	2,988,320
Other assets	968,881	1,214,033	9,688,808	12,140,329
	52,731,301	48,451,864	527,312,991	484,518,630
Market risk				
Interest rate risk	11,011,922	8,876,547	137,649,023	110,956,838
Equity exposure risk	4,152,250	3,371,378	51,903,125	42,142,225
Foreign exchange risk	264,062	232,767	3,300,775	2,909,588
	15,428,234	12,480,692	192,852,923	156,008,651
Operational risk	9,543,907	8,577,330	119,298,833	107,216,619
	77,703,442	69,509,886	839,464,747	747,743,900
Capital adequacy ratio				
Total eligible regulatory capital held	122,945,459	104,069,156		
Total risk weighted assets	839,464,747	747,743,900		
CET1 to total RWA	10.4%	10.0%		
Tier-1 capital to total RWA	10.4%	10.0%		
Total capital to total RWA	14.6%	13.9%		

42.7 Credit risk - General disclosures

The Bank follows the Standardized Approach for its credit risk exposures, which sets out fixed risk weights corresponding to external credit ratings or type of exposure, whichever is applicable.

Under the Standardized Approach, the capital requirement is based on the credit rating assigned to counterparties by External Credit Assessment Institutions (ECAIs) duly recognized by the SBP. The Bank selects particular ECAIs for each type of exposure. The Bank utilizes the credit ratings assigned by Pakistan Credit Rating Agency (PACRA), Japan Credit Rating Company Limited – Vital Information Systems (JCR-VIS), Fitch, Moody's and Standard & Poors (S & P). The Bank also utilizes rating scores of Export Credit Agencies (ECAs) participating in the "Arrangement on Officially Supported Export Credits".

Types of exposure and ECAIs used

	FITCH	Moody's	S & P	PACRA	JCR-VIS	ECA scores
Corporates	-	✓	-	✓	✓	-
Banks	✓	✓	✓	✓	✓	-
Sovereigns	-	-	-	-	-	✓
Public sector enterprises	-	-	-	✓	✓	-

Mapping to SBP Rating Grades

For all exposures, the selected ratings are translated to the standard rating grades given by the SBP. The mapping tables used for converting ECAI ratings to SBP rating grades are given below:

Long Term Rating Grades mapping

SBP Rating grade	Fitch	Moody's	S & P	PACRA	JCR-VIS	ECA Scores
1	AAA	Aaa	AAA	AAA	AAA	0
	AA+	Aa1	AA+	AA+	AA+	1
	AA	Aa2	AA	AA	AA	
	AA-	Aa3	AA-	AA-	AA-	
2	A+	A1	A+	A+	A+	2
	A	A2	A	A	A	
	A-	A3	A-	A-	A-	
3	BBB+	Baa1	BBB+	BBB+	BBB+	3
	BBB	Baa2	BBB	BBB	BBB	
	BBB-	Baa3	BBB-	BBB-	BBB-	
4	BB+	Ba1	BB+	BB+	BB+	4
	BB	Ba2	BB	BB	BB	
	BB-	Ba3	BB-	BB-	BB-	
5	B+	B1	B+	B+	B+	5
	B	B2	B	B	B	6
	B-	B3	B-	B-	B-	
6	CCC+ and below	Caa1 and below	CCC+ and below	CCC+ and below	CCC+ and below	7

Short Term Rating Grades mapping

SBP Rating Grade	Fitch	Moody's	S & P	PACRA	JCR-VIS
S1	F1	P-1	A-1+	A-1+	A-1+
S1	F1	P-1	A-1	A-1	A-1
S2	F2	P-2	A-2	A-2	A-2
S3	F3	P-3	A-3	A-3	A-3
S4	Others	Others	Others	Others	Others

42.8 Credit exposures subject to Standardized Approach

Exposures	Rating category / risk weights	2015 Amount outstanding	2015 Deduction CRM	2015 Net amount	2014 Amount outstanding	2014 Deduction CRM	2014 Net amount
		(Rupees in '000)			(Rupees in '000)		
Cash and cash equivalents	-	13,072,712	-	13,072,712	12,592,870	-	12,592,870
Claims on Federal and Provincial Governments and SBP, denominated in PKR	-	445,363,390	143,583,595	301,779,795	212,099,704	51,146,982	160,952,722
Foreign currency claims on SBP arising out of statutory obligations in Pakistan	-	9,274,554	-	9,274,554	8,621,400	-	8,621,400
Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	14,664	-	14,664	672,426	-	672,426
	2	27,730,887	-	27,730,887	13,048,768	-	13,048,768
	3	2,006,945	-	2,006,945	2,603,011	-	2,603,011
	4,5	8,228,796	-	8,228,796	3,791,260	-	3,791,260
	6	27,342,796	-	27,342,796	24,484,645	-	24,484,645
	Unrated	-	-	-	-	-	-
		65,324,088	-	65,324,088	44,600,110	-	44,600,110
Corporates	0	-	-	-	-	-	-
	1	49,560,476	9,434,735	40,125,741	45,483,255	9,438,882	36,044,373
	2	21,823,391	441,406	21,381,985	34,001,545	1,816	33,999,729
	3,4	1,698,024	-	1,698,024	1,680,730	28,924	1,651,806
	5,6	-	-	-	-	-	-
	Unrated-1	192,468,105	25,043,077	167,425,028	212,204,256	17,359,079	194,845,177
	Unrated-2	98,024,261	54,003	97,970,258	61,871,917	790,824	61,081,093
		363,574,257	34,973,221	328,601,036	355,241,703	27,619,525	327,622,178
Claims on banks with maturity less than 3 months and denominated in foreign currency	1,2,3	1,359,453	-	1,359,453	615,160	-	615,160
	4,5	38,916	-	38,916	569,714	-	569,714
	6	-	-	-	-	-	-
	Unrated	3,202,758	-	3,202,758	4,163,123	-	4,163,123
		4,601,127	-	4,601,127	5,347,997	-	5,347,997
Banks - others	0	-	-	-	-	-	-
	1	40,597,344	1,865,947	38,731,397	40,382,013	3,292,633	37,089,380
	2,3	36,952,086	318,883	36,633,203	40,583,233	-	40,583,233
	4,5	7,594,035	208,981	7,385,054	8,461,010	-	8,461,010
	6	6,699,805	-	6,699,805	2,019,710	-	2,019,710
	Unrated	29,987,458	-	29,987,458	21,018,068	-	21,018,068
		121,830,728	2,393,811	119,436,917	112,464,034	3,292,633	109,171,401
Public sector enterprises	0	-	-	-	-	-	-
	1	22,370,042	1,666,995	20,703,047	12,744,261	1,950,562	10,793,699
	2,3	-	-	-	-	-	-
	4,5	-	-	-	-	-	-
	6	-	-	-	-	-	-
	Unrated	81,758,557	63,855,886	17,902,671	70,973,819	57,065,977	13,907,842
		104,128,599	65,522,881	38,605,718	83,718,080	59,016,539	24,701,541
Retail portfolio	75%	29,991,077	2,260,943	27,730,134	29,430,563	1,673,234	27,757,329
	35%	4,118,964	-	4,118,964	3,939,166	-	3,939,166
		34,110,041	2,260,943	31,849,098	33,369,729	1,673,234	31,696,495
Equity investments							
- Listed	100%	1,786,656	-	1,786,656	2,744,477	-	2,744,477
- Unlisted	150%	141,247	-	141,247	148,329	-	148,329
- Commercial Entity (Holding grater than 10%)	1000%	55,872	-	55,872	52,846	-	52,846
		1,983,775	-	1,983,775	2,945,652	-	2,945,652
Past due loans secured against mortgage of residential property:							
- less than 20% provided	100%	25,075	-	25,075	37,216	-	37,216
- greater than 20% provided	50%	88,074	-	88,074	152,320	-	152,320
		113,149	-	113,149	189,536	-	189,536
Past due loans - others							
- Less than 20% provided	150%	8,304,838	-	8,304,838	9,330,796	-	9,330,796
- Between 20% to 50% provided	100%	3,426,454	-	3,426,454	4,259,661	-	4,259,661
- More than 50% provided	50%	1,773,010	-	1,773,010	1,282,292	-	1,282,292
		13,504,302	-	13,504,302	14,872,749	-	14,872,749
Significant investment & DTA (greater than 15 % threshold	250%	2,390,656	-	2,390,656	1,195,328	-	1,195,328
Fixed assets	100%	31,401,855	-	31,401,855	29,246,721	-	29,246,721
Others		9,688,808	-	9,688,808	12,140,329	-	12,140,329
		1,220,362,041	248,734,451	971,627,590	928,645,942	142,748,913	785,897,029

Credit Risk: Disclosures with respect to Credit Risk Mitigation for Standardized Approach

The Bank has adopted the Comprehensive Approach of Credit Risk Mitigation for the Banking Book. Under this approach, cash, lien on deposits, government securities and eligible guarantees etc. are considered as eligible collateral. The Bank has in place detailed guidelines with respect to the valuation and management of each of these types of collateral. Where the Bank's exposure to an obligor is secured by eligible collateral, the Bank reduces its exposure for the calculation of capital requirement by the realizable amount of the collateral, adjusted for any applicable haircuts.

No credit risk mitigation benefit is taken in the Trading Book.

For each asset class, the risk weights as specified by the SBP or corresponding to the SBP rating grades are applied to the net amount for the calculation of Risk Weighted Assets.

42.9 Leverage Ratio

The State Bank of Pakistan (SBP) through its BPRD Circular No. 06 of 2013 has issued instructions regarding implementation of parallel run of leverage ratio reporting and its components from December 31, 2013 to December 31, 2017. During this period the final calibration, and any further adjustments to the definition, will be completed, with a view to set the leverage ratio as a separate capital standard on December 31, 2018. Banks are required to disclose the leverage ratio from December 31, 2015.

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage:

$$\textbf{Leverage Ratio} = \frac{\textbf{Tier 1 capital (after related deductions)}}{\textbf{Total Exposure}}$$

As at December 31, 2015 the Bank's Leverage ratio stood at 4.80% which is well above the minimum requirement of 3.0%

	2015	2014
	--------- (Rupees in '000) ----------	
On-Balance Sheet Assets		
Cash and balances with treasury banks	112,011,276	74,687,959
Balances with other banks	16,859,118	12,885,121
Lendings to financial institutions	29,485,888	21,872,138
Investments	711,233,914	491,696,710
Advances	453,960,870	433,489,224
Operating fixed assets	31,401,854	29,246,722
Deferred tax assets	-	-
Financial Derivatives (A.1)	1,242,036	1,452,482
Other assets	40,353,988	38,417,331
Total Assets (A)	**1,396,548,944**	**1,103,747,687**
Derivatives (On-Balance Sheet)		
Interest Rate	305,341	178,197
Equity	-	-
Foreign Exchange & gold	936,695	1,274,285
Precious Metals (except gold)	-	-
Commodities	-	-
Credit Derivatives (protection brought & sold)	-	-
Any other derivatives	-	-
Total Derivatives (A.1)	**1,242,036**	**1,452,482**

	2015	2014
	---------- (Rupees in '000) ----------	
Off-Balance Sheet Items excluding derivatives		
Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	30,596,505	32,189,960
Performance-related Contingent Liabilities (i.e. Guarantees)	108,443,418	125,916,728
Trade-related Contingent Liabilities (i.e. Letter of Credits)	127,144,385	119,284,614
Lending of securities or posting of securities as collaterals	122,771,194	21,269,642
Undrawn committed facilities (which are not cancellable)	19,419,745	3,065,388
Unconditionally cancellable commitments	9,900,613	5,391,934
Commitments in respect of operating leases	-	-
Commitments for the acquisition of operating fixed assets	2,411,095	1,874,447
Other commitments	-	-
Total Off-Balance Sheet Items excluding Derivatives (B)	**420,686,955**	**308,992,713**
Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		
Interest Rate	52,311	22,559
Equity	-	-
Foreign Exchange & gold	2,085,773	1,963,279
Precious Metals (except gold)	-	-
Commodities	-	-
Credit Derivatives (protection sold and bought)*	-	-
Other derivatives	-	-
Total Derivatives (C)	**2,138,084**	**1,985,838**
Tier-1 Capital	**87,402,283**	**74,842,272**
Total Exposures (sum of A,B and C)	**1,819,373,983**	**1,414,726,238**
Leverage Ratio	**4.80%**	**5.29%**

43. RISK MANAGEMENT

This section presents information about the Bank's exposure to and its management and control of risks, in particular, the primary risks associated with its use of financial instruments such as credit, market, liquidity, and operational risks.

The Bank has an integrated risk management structure in place. The Board Risk and Compliance Committee (BRCC) oversees the entire risk management process of the Bank. Furthermore, Risk Management Committee has been formed which looks at all risks collectively at senior management level. The committee is chaired by the President and comprises of Heads of all Risk areas, Finance, Business etc. The Risk and Credit Policy Group is responsible for the development and implementation of all risk policies as approved by the BRCC / BoD. The group is organized into the functions of Market & Treasury Risk, Financial Institution Risk Management Unit (FIRMU), Credit Policy & Research, Consumer Credit Policy, Credit Risk Management and Operational Risk & Basel II. Each risk function is headed by a senior manager who reports directly to the Group Head, Risk and Credit Policy. The role of the Risk and Credit Policy Group includes:

- Determining guidelines relating to the Bank's risk appetite.
- Recommending risk management policies in accordance with the Prudential Regulations, Basel II / III framework and international best practices.
- Reviewing policies / manuals and ensuring that these are in accordance with BRCC / BoD approved risk management policies.
- Developing systems and resources to review the key risk exposures of the Bank.
- Approving credits and granting approval authority to qualified and experienced individuals.
- Reviewing the adequacy of credit training across the Bank.
- Organizing portfolio reviews focusing on quality assessment, risk profiles, industry concentrations, etc.
- Setting systems to identify significant portfolio indicators, problem credits and level of provisioning required.

43.1 Credit risk

Credit risk is the risk that a customer or counterparty may not settle an obligation for full value, either when due or at any time thereafter. This risk arises from the potential that a customer's or counterparty's willingness or ability to meet such an obligation is impaired, resulting in an economic loss to the Bank.

The credit risk management process is driven by the Bank's Credit Policy and Credit Manual, which provides policies and procedures in relation to credit initiation, approval, documentation and disbursement, credit maintenance and remedial management.

Individual credit authorities are delegated to credit officers by the Group Head - Risk & Credit Policy, according to their seasoning / maturity. Approvals for Corporate and Consumer loans are centralized, while approval authorities for Commercial, SME and Agri exposures are delegated to a Regional level. All credit policy functions are centrally organized.

Concentrations of credit risk exist if clients are engaged in similar activities, or are located in the same geographical region, or have comparable economic characteristics such that their ability to meet contractual obligations would be similarly affected by changes in economic, political or other conditions. The Bank manages, limits and controls concentrations of credit risk to individual counterparties and groups, and to industries, where appropriate. Limits are also applied to portfolios or sectors where the Bank considers it appropriate to restrict credit risk concentrations, or to areas of higher risk, or to control the rate of portfolio growth.

43.2 Segmental information

43.2.1 Segments by class of business

	2015					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Chemical and pharmaceuticals	8,531,555	1.72%	18,533,005	1.76%	2,781,854	0.37%
Agri business	49,299,798	9.94%	53,418,683	5.08%	3,394,225	0.45%
Textile spinning	13,635,372	2.75%	1,882,097	0.18%	1,941,634	0.26%
Textile weaving	2,657,452	0.54%	10,566,903	1.01%	66,993	0.01%
Textile composite	20,584,394	4.15%	3,249,174	0.31%	1,073,990	0.14%
Textile others	19,497,018	3.93%	2,371,238	0.23%	4,165,349	0.56%
Cement	2,398,171	0.48%	8,808,436	0.84%	568,026	0.08%
Sugar	3,292,770	0.66%	5,930,322	0.56%	62,392	0.01%
Shoes and leather garments	1,918,259	0.39%	2,009,101	0.19%	496,157	0.07%
Automobile and transportation equipment	11,139,695	2.24%	7,435,262	0.71%	4,192,310	0.56%
Financial	30,282,203	6.10%	21,882,098	2.08%	507,884,611	67.80%
Insurance	-	0.00%	29,385,759	2.80%	155,132	0.02%
Electronics and electrical appliances	8,864,830	1.79%	8,800,902	0.84%	3,508,389	0.47%
Production and transmission of energy	112,964,232	22.77%	73,806,140	7.02%	64,298,257	8.58%
Paper and allied	2,646,245	0.53%	1,423,979	0.14%	2,386,791	0.32%
Surgical and metal	251,835	0.05%	2,183,165	0.21%	328,553	0.04%
Contractors	12,783,190	2.58%	25,619,732	2.44%	16,520,940	2.21%
Wholesale traders	27,390,458	5.52%	54,703,522	5.20%	4,675,407	0.62%
Fertilizer dealers	6,959,049	1.40%	8,490,718	0.81%	5,359,621	0.72%
Sports goods	53,829	0.01%	4,039,204	0.38%	229,470	0.03%
Food industries	20,778,448	4.19%	7,387,798	0.70%	701,813	0.09%
Airlines	15,848,181	3.19%	4,093,887	0.39%	479,906	0.06%
Cables	1,065,319	0.21%	94,637	0.01%	233,784	0.03%
Construction	19,587,746	3.95%	19,369,613	1.84%	19,292,874	2.58%
Containers and ports	-	0.00%	8,903,704	0.85%	1,935,125	0.26%
Engineering	6,637,007	1.34%	1,708,448	0.16%	14,034,023	1.87%
Glass and allied	344,269	0.07%	898,023	0.09%	236,136	0.03%
Hotels	2,915,840	0.59%	5,801,808	0.55%	3,061,702	0.41%
Infrastructure	2,601,563	0.52%	121,917,957	11.60%	83,404	0.01%
Media	359,385	0.07%	878,011	0.08%	60,509	0.01%
Polyester and fiber	6,034,982	1.22%	57,749	0.01%	1,064,275	0.14%
Telecommunication	12,783,646	2.58%	1,535,997	0.15%	18,461,427	2.46%
Individuals	41,161,472	8.30%	388,359,902	36.94%	4,816,898	0.64%
Others	30,944,119	6.22%	145,688,196	13.84%	60,514,758	8.09%
	496,212,332	100.00%	1,051,235,170	100.00%	749,066,735	100.00%

	2014					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Chemical and pharmaceuticals	6,580,613	1.37%	17,494,565	1.95%	6,023,366	0.97%
Agri business	56,121,545	11.69%	47,433,920	5.30%	3,051,752	0.49%
Textile spinning	21,293,765	4.44%	1,682,451	0.19%	1,545,559	0.25%
Textile weaving	2,810,593	0.59%	9,446,002	1.06%	666,421	0.11%
Textile composite	23,745,030	4.95%	2,904,513	0.32%	542,549	0.09%
Textile others	16,218,468	3.38%	1,919,099	0.21%	4,384,158	0.71%
Cement	3,318,490	0.69%	7,998,506	0.89%	1,170,584	0.19%
Sugar	4,740,778	0.99%	5,293,496	0.59%	531,370	0.09%
Shoes and leather garments	1,944,881	0.41%	1,761,525	0.20%	250,882	0.04%
Automobile and transportation equipment	12,258,692	2.55%	5,370,699	0.60%	4,644,480	0.75%
Financial	26,106,874	5.44%	20,940,141	2.34%	396,226,458	63.83%
Insurance	-	0.00%	25,448,898	2.84%	33,723	0.01%
Electronics and electrical appliances	8,097,322	1.69%	3,104,281	0.35%	1,819,627	0.29%
Production and transmission of energy	96,949,995	20.20%	63,455,185	7.09%	56,213,255	9.06%
Paper and allied	3,532,041	0.74%	1,247,305	0.14%	2,770,809	0.45%
Surgical and metal	986,166	0.21%	1,905,729	0.21%	244,655	0.04%
Contractors	6,198,325	1.29%	24,661,070	2.76%	28,991,154	4.67%
Wholesale traders	23,067,071	4.81%	47,723,632	5.33%	2,679,627	0.43%
Fertilizer dealers	7,407,635	1.54%	7,539,396	0.84%	3,829,768	0.62%
Sports goods	52,815	0.01%	3,610,739	0.40%	146,024	0.02%
Food industries	21,044,384	4.38%	6,892,268	0.77%	4,373,172	0.70%
Airlines	7,646,882	1.59%	4,706,470	0.53%	174,471	0.03%
Cables	1,551,866	0.32%	84,598	0.01%	292,292	0.05%
Construction	23,639,046	4.92%	19,692,297	2.20%	11,200,839	1.80%
Containers and ports	-	0.00%	8,073,652	0.90%	4,186,920	0.67%
Engineering	4,299,757	0.90%	1,739,067	0.19%	4,127,252	0.66%
Glass and allied	89,038	0.02%	806,575	0.09%	254,858	0.04%
Hotels	3,976,526	0.83%	5,718,856	0.64%	46,252	0.01%
Infrastructure	-	0.00%	20,111,123	2.25%	84,721	0.01%
Media	380,961	0.08%	794,028	0.09%	50	0.00%
Polyester and fiber	6,341,789	1.32%	90,370	0.01%	745,682	0.12%
Telecommunication	11,278,132	2.35%	7,307,598	0.82%	8,887,250	1.43%
Individuals	48,551,351	10.11%	419,059,375	46.82%	4,634,721	0.75%
Others	29,767,489	6.20%	99,065,624	11.07%	65,988,752	10.63%
	479,998,320	100.00%	895,083,053	100.00%	620,763,453	100.00%

43.2.2 Segment by Sector

	2015					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Public / Government	136,660,276	27.54%	126,568,747	12.04%	53,004,687	7.08%
Private	359,552,056	72.46%	924,666,423	87.96%	696,062,048	92.92%
	496,212,332	100.00%	1,051,235,170	100.00%	749,066,735	100.00%

	2014					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Public / Government	124,670,565	25.97%	61,894,666	6.91%	76,880,419	12.38%
Private	355,327,755	74.03%	833,188,387	93.09%	543,883,034	87.62%
	479,998,320	100.00%	895,083,053	100.00%	620,763,453	100.00%

43.2.3 Details of non performing advances and specific provisions by class of business segment

	2015		2014	
	Classified advances	Specific provision held	Classified advances	Specific provision held
	(Rupees in '000)			
Chemical and pharmaceuticals	504,257	398,238	375,805	355,821
Agri business	415,651	328,849	1,104,812	879,015
Textile spinning	5,001,480	5,142,833	5,081,205	4,898,555
Textile weaving	536,323	536,323	722,250	675,355
Textile composite	4,239,761	4,019,343	4,927,250	4,789,418
Textile others	3,802,417	3,668,376	3,631,113	3,204,902
Sugar	87,798	44,585	31,832	31,832
Shoes and leather garments	688,402	688,402	405,013	318,982
Automobile and transportation equipment	200,394	200,394	267,723	213,699
Financial	1,884,031	1,863,981	2,005,982	1,712,796
Electronics and electrical appliances	276,224	202,510	175,088	175,088
Production and transmission of energy	6,853,347	4,069,380	6,984,140	3,884,756
Paper and allied	164,508	164,508	169,396	152,996
Wholesale traders	1,763,994	1,392,703	1,624,445	1,471,673
Fertilizer dealers	74,814	74,814	69,814	69,814
Sports goods	23,834	23,834	24,820	24,327
Food industries	921,899	783,239	841,627	758,986
Construction	3,604,270	3,339,694	3,798,502	3,387,713
Engineering	2,764,923	1,053,889	2,884,198	1,073,071
Hotels	475,494	475,494	485,993	485,993
Polyester and fiber	2,249,901	2,249,901	2,258,718	2,252,519
Individuals	6,897,118	4,303,333	12,585,216	10,220,774
Others	3,289,912	2,477,158	3,397,821	2,676,103
	46,720,752	37,501,781	53,852,763	43,714,188

43.2.4 Details of non performing advances and specific provision by sector

	2015		2014	
	Classified advances	Specific provision held	Classified advances	Specific provision held
	(Rupees in '000)			
Public / Government	1,089,630	22,313	1,089,630	22,313
Private	45,631,122	37,479,468	52,763,133	43,691,875
	46,720,752	37,501,781	53,852,763	43,714,188

43.2.5 Geographical segment analysis

	2015			
	Profit before taxation	Total assets employed	Net assets employed	Contingencies and commitments
	(Rupees in '000)			
Pakistan operations	37,908,536	1,146,594,978	100,090,385	660,947,021
Middle East	4,136,015	284,197,137	39,156,824	87,984,936
United States of America	74,433	7,172,640	2,426,167	1,685
Karachi Export Processing Zone	55,701	1,514,484	462,099	133,093
	4,266,149	292,884,261	42,045,090	88,119,714
	42,174,685	1,439,479,239	142,135,475	749,066,735

	2014			
	Profit before taxation	Total assets employed	Net assets employed	Contingencies and commitments
	(Rupees in '000)			
Pakistan operations	28,200,541	890,224,992	88,336,038	358,460,263
Middle East	5,032,816	248,206,439	34,514,136	262,148,111
United States of America	119,840	4,228,299	2,260,843	1,616
Karachi Export Processing Zone	44,893	1,725,662	405,435	153,463
	5,197,549	254,160,400	37,180,414	262,303,190
	33,398,090	1,144,385,392	125,516,452	620,763,453

Total assets employed include intra group items of Rs. 38,828.396 million (2014: Rs. 32,971.285 million).

43.3 Market Risk

Market risk is the risk that the fair value of a financial instrument will fluctuate due to movements in market prices. It results from changes in interest rates, exchange rates and equity prices as well as from changes in the correlations between them. Each of these components of market risk consists of a general market risk and a specific market risk that is driven by the nature and composition of the portfolio.

Measuring and controlling market risk is usually carried out at a portfolio level. However, certain controls are applied, where necessary, to individual risk types, to particular books and to specific exposures. Controls are also applied to prevent any undue risk concentrations in trading books, taking into account variations in price, volatility, market depth and liquidity. These controls include limits on exposure to individual market risk variables as well as limits on concentrations of tenors and issuers.

Trading activities are centered in the Treasury and Capital Markets Group which facilitates clients and also runs proprietary positions. The Bank is active in the cash and derivative markets for equity, interest rate and foreign exchange.

The Market and Treasury Risk division performs market risk management activities. Within this division, the Market Risk Management unit is responsible for the development and review of market risk policies and processes, and is involved in research, financial modeling and testing / implementation of risk management systems, while Treasury Middle Office is responsible for implementation and monitoring of market risk and other policies, escalation of deviations to senior management, and MIS reporting.

The functions of the Market Risk Management unit are as follows:

- To keep the market risk exposure within the Bank's risk appetite as assigned by the BoD and the BRCC.

- To develop, review and upgrade procedures for the effective implementation of market risk management policies approved by the BoD and BRCC.

- To review new product proposals and propose / recommend / approve procedures for the management of their market risk. Various limits are assigned to different businesses on a product / portfolio basis. The products are approved through product programs, where risks are identified and limits and parameters are set. Any transactions / products falling outside these product programs are approved through separate transaction / product memos.

- To maintain a comprehensive database for performing risk analysis, stress testing and scenario analysis. Stress testing activities are performed on a quarterly basis on both the Banking and Trading books.

43.3.1 Foreign Exchange Risk

	2015			
	Assets	Liabilities	Off - balance sheet items	Net currency exposure
	(Rupees in '000)			
Pakistan Rupee	1,087,037,989	928,414,686	(13,693,395)	144,929,908
US Dollar	167,187,602	90,658,977	(79,191,983)	(2,663,358)
Pound Sterling	2,265,177	19,599,808	17,542,362	207,731
Japanese Yen	6,263	118,852	114,008	1,419
Euro	1,210,550	12,016,145	10,798,862	(6,733)
UAE Dirham	95,059,845	140,645,046	45,705,786	120,585
Bahraini Dinar	12,376,067	23,707,222	11,256,095	(75,060)
Qatari Riyal	21,491,162	28,378,483	6,331,700	(555,621)
Other Currencies	14,016,188	14,976,149	1,136,565	176,604
	1,400,650,843	1,258,515,368	-	142,135,475

	2014			
	Assets	Liabilities	Off - balance sheet items	Net currency exposure
	(Rupees in '000)			
Pakistan Rupee	845,129,825	692,915,240	(29,545,023)	122,669,562
US Dollar	136,119,275	79,084,634	(55,028,626)	2,006,015
Pound Sterling	1,986,030	17,229,225	15,576,439	333,244
Japanese Yen	29,081	6,131	(20,544)	2,406
Euro	1,272,926	7,580,755	6,260,976	(46,853)
UAE Dirham	80,648,988	127,069,465	46,556,261	135,784
Bahraini Dinar	11,389,051	22,135,650	10,730,757	(15,842)
Qatari Riyal	18,314,010	22,671,952	4,419,780	61,838
Other Currencies	16,524,921	17,204,603	1,049,980	370,298
	1,111,414,107	985,897,655	-	125,516,452

Foreign Exchange Risk is the risk that the fair value of a financial instrument will fluctuate due to changes in foreign exchange rates. Exposures are monitored by currency to ensure that they remain within the established limits for each currency. Exposures are also monitored on an overall basis to ensure compliance with the Bank's SBP approved Foreign Exchange Exposure Limit.

The Bank is an active participant in the cash and derivatives markets for currencies and carries currency risk from these trading activities, conducted primarily by the Treasury and Capital Markets Group (TCM). These trading exposures are monitored through prescribed stress tests and sensitivity analyses.

The Bank's reporting currency is the Pakistan Rupee, but its assets, liabilities, income and expenses are denominated in multiple currencies. From time to time, TCM proactively hedges foreign currency exposures resulting from its market making activities, subject to pre-defined limits.

43.3.2 Equity position risk

Equity position risk is the risk that the fair value of a financial instrument will fluctuate due to changes in the prices of individual stocks or the levels of equity indices. The Bank's equity book comprises of held for trading (HFT) and available for sale (AFS) portfolios. The objective of the HFT portfolio is to make short-term capital gains, whilst the AFS portfolio is maintained with a medium term view of earning both capital gains and dividend income. Product program manuals have been developed to provide guidelines on the objectives and policies, risks and mitigants, limits and controls for the equity portfolios of the Bank.

43.3.3 Yield / interest rate risk

Interest rate risk is the risk that fair value of a financial instrument will fluctuate as a result of changes in interest rates, including changes in the shape of yield curves. Interest rate risk is inherent in many of the Bank's businesses and arises from mismatches between the contractual maturities or the re-pricing of on and off balance sheet assets and liabilities. The interest rate sensitivity profile is prepared on a quarterly basis based on the re-pricing or contractual maturities of assets and liabilities.

Interest rate risk is monitored and managed by performing periodic gap analysis, sensitivity analysis and stress testing and taking appropriate actions where required.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2015

43.3.4 Mismatch of interest rate sensitive assets and liabilities

	2015											
			Exposed to yield / interest rate risk									
	Effective yield / interest rate	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years	Non-interest bearing financial instruments
On-balance sheet financial instruments	%	(Rupees in '000)										
Assets												
Cash and balances with treasury banks	0.00%	112,011,276	8,834,266	-	-	-	-	-	-	-	-	103,177,010
Balances with other banks	0.98%	16,859,118	7,488,240	2,930,007	-	-	-	-	-	-	-	6,440,871
Lendings to financial institutions	4.92%	29,485,888	7,829,201	2,803,531	2,660,086	10,093,833	2,270,908	2,656,053	356,050	816,226	-	-
Investments	9.41%	714,126,973	55,657,986	37,515,031	28,613,760	99,156,865	58,836,683	130,159,521	111,271,404	149,066,951	3,633,728	40,215,044
Advances	7.74%											
Performing		445,412,019	99,006,318	269,744,048	40,932,808	6,849,354	5,218,726	6,415,291	4,006,731	10,268,976	2,969,767	-
Non-performing		9,218,971	-	-	-	-	-	-	-	-	-	9,218,971
Other assets	0.00%	30,822,175	-	-	-	-	-	-	-	-	-	30,822,175
		1,357,936,420	178,816,011	312,992,617	72,206,654	116,100,052	66,326,317	139,230,865	115,634,185	160,152,153	6,603,495	189,874,071
Liabilities												
Bills payable	0.00%	13,391,739	-	-	-	-	-	-	-	-	-	13,391,739
Borrowings	5.93%	163,131,947	126,064,735	15,311,293	5,524,942	8,278,403	444,576	321,950	1,102,800	5,502,848	-	580,400
Deposits and other accounts	3.11%	1,051,235,170	472,383,243	83,743,641	50,692,366	21,603,170	7,271,026	7,375,391	10,598,104	5,628,096	291,123	391,649,010
Subordinated loans		-	-	-	-	-	-	-	-	-	-	-
Other liabilities	0.00%	21,263,607	-	-	-	-	-	-	-	-	-	21,263,607
		1,249,022,463	598,447,978	99,054,934	56,217,308	29,881,573	7,715,602	7,697,341	11,700,904	11,130,944	291,123	426,884,756
On-balance sheet gap		108,913,957	(419,631,967)	213,937,683	15,989,346	86,218,479	58,610,715	131,533,524	103,933,281	149,021,209	6,312,372	(237,010,685)
Net non financial assets		33,221,518										
Total net assets		142,135,475										
Off-balance sheet financial instruments												
Interest Rate Derivatives - Long position		10,462,192	-	1,328,230	104,741	-	104,741	1,073,250	7,851,230	-	-	-
Interest Rate Derivatives - Short position		(10,462,192)	-	(1,924,480)	(7,104,741)	-	(104,741)	(477,000)	(851,230)	-	-	-
Cross Currency Swap - Long position		508,129	-	508,129	-	-	-	-	-	-	-	-
Cross Currency Swap - Short position		(508,129)	-	(508,129)	-	-	-	-	-	-	-	-
FX Options - Long position		370,073	-	-	-	-	-	-	-	-	-	370,073
FX Options - Short position		(370,073)	-	-	-	-	-	-	-	-	-	(370,073)
Forward Purchase of Government Securities		-	-	-	-	-	-	-	-	-	-	-
Forward Sale of Government Securities		(10,483,779)	(10,483,779)	-	-	-	-	-	-	-	-	-
Foreign currency forward purchases		211,486,719	126,139,788	79,571,498	5,053,527	721,906	-	-	-	-	-	-
Foreign currency forward sales		(197,523,023)	(111,557,236)	(79,096,871)	(5,275,900)	(1,593,016)	-	-	-	-	-	-
Off-balance sheet Gap		3,479,917	4,098,773	(121,623)	(7,222,373)	(871,110)	-	596,250	7,000,000	-	-	-
Total Yield / Interest Rate Risk Sensitivity Gap		112,393,874	(415,533,194)	213,816,060	8,766,973	85,347,369	58,610,715	132,129,774	110,933,281	149,021,209	6,312,372	(237,010,685)
Cumulative Yield / Interest Rate Risk Sensitivity Gap			(415,533,194)	(201,717,134)	(192,950,161)	(107,602,792)	(48,992,077)	83,137,697	194,070,978	343,092,187	349,404,559	112,393,874

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	2014											
	Effective yield / interest rate	Total	Exposed to yield / interest rate risk									Non-interest bearing financial instruments
			Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years	
On-balance sheet financial instruments	%	(Rupees in '000)										
Assets												
Cash and balances with treasury banks	0.08%	74,687,959	8,051,610	-	-	-	-	-	-	-	-	66,636,349
Balances with other banks	0.27%	12,885,121	5,218,542	1,195,748	-	-	-	-	-	-	-	6,470,831
Lendings to financial institutions	5.79%	21,872,138	5,945,594	3,037,345	5,484,398	3,229,319	2,009,607	1,507,171	169,518	489,186	-	-
Investments	10.22%	497,334,002	25,460,996	40,665,385	17,279,886	26,777,246	118,078,122	48,980,090	77,990,596	101,771,655	2,743,104	37,586,922
Advances	8.87%											
Performing		424,125,475	81,103,572	256,394,749	49,519,128	14,575,610	5,705,668	4,070,518	6,875,626	3,063,688	2,816,916	-
Non-performing		10,138,575	-	-	-	-	-	-	-	-	-	10,138,575
Other assets	0.00%	28,796,953	-	-	-	-	-	-	-	-	-	28,796,953
		1,069,840,223	125,780,314	301,293,227	72,283,412	44,582,175	125,793,397	54,557,779	85,035,740	105,324,529	5,560,020	149,629,630
Liabilities												
Bills payable	0.00%	9,553,585	-	-	-	-	-	-	-	-	-	9,553,585
Borrowings	7.69%	53,065,156	26,044,836	15,655,991	4,001,628	610,058	181,945	449,330	2,963,588	2,860,607	-	297,173
Deposits and other accounts	3.93%	895,083,053	404,480,224	58,615,742	45,053,232	28,739,653	4,196,164	4,580,715	9,650,274	5,951,837	-	333,815,212
Subordinated loans	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	0.00%	21,924,910	-	-	-	-	-	-	-	-	-	21,924,910
		979,626,704	430,525,060	74,271,733	49,054,860	29,349,711	4,378,109	5,030,045	12,613,862	8,812,444	-	365,590,880
On-balance sheet gap		90,213,519	(304,744,746)	227,021,494	23,228,552	15,232,464	121,415,288	49,527,734	72,421,878	96,512,085	5,560,020	(215,961,250)
Net non financial assets		35,302,933										
Total net assets		125,516,452										
Off-balance sheet financial instruments												
Interest Rate Derivatives - Long position		4,511,816	-	1,674,061	167,472	-	-	167,472	2,502,811	-	-	-
Interest Rate Derivatives - Short position		(4,511,816)	-	(2,502,811)	(167,472)	-	-	(167,472)	(1,674,061)	-	-	-
Cross Currency Swap - Long position		5,934,000	-	5,934,000	-	-	-	-	-	-	-	-
Cross Currency Swap - Short position		(5,934,000)	-	(5,934,000)	-	-	-	-	-	-	-	-
FX Options - Long position		190,043	-	-	-	-	-	-	-	-	-	190,043
FX Options - Short position		(190,043)	-	-	-	-	-	-	-	-	-	(190,043)
Forward Purchase of Government Securities		1,329,394	-	-	-	-	101,878	-	-	1,227,516	-	-
Forward Sale of Government Securities		(906,201)	-	-	-	-	-	(51,873)	(106,102)	(748,226)	-	-
Foreign currency forward purchases		176,779,148	77,322,167	59,279,751	34,585,908	5,591,322	-	-	-	-	-	-
Foreign currency forward sales		(140,729,954)	(58,822,657)	(39,377,875)	(39,329,597)	(3,199,825)	-	-	-	-	-	-
Off-balance sheet Gap		36,472,387	18,499,510	19,073,126	(4,743,689)	2,391,497	101,878	(51,873)	722,648	479,290	-	-
Total Yield / Interest Rate Risk Sensitivity Gap		126,685,906	(286,245,236)	246,094,620	18,484,863	17,623,961	121,517,166	49,475,861	73,144,526	96,991,375	5,560,020	(215,961,250)
Cumulative Yield / Interest Rate Risk Sensitivity Gap			(286,245,236)	(40,150,616)	(21,665,753)	(4,041,792)	117,475,374	166,951,235	240,095,761	337,087,136	342,647,156	126,685,906

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43.4 Liquidity risk

Liquidity risk is the risk that the Bank may be unable to meet its obligations or to fund increases in assets as they fall due without incurring unacceptable cost or losses.

The Assets and Liability Management Committee (ALCO) of the Bank is responsible for the oversight of liquidity management and meets on a monthly basis or more frequently, if required.

The Bank's approach to liquidity management is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking sustained damage to business franchises. A centralized approach is adopted, based on an integrated framework incorporating an assessment of all material known and expected cash flows and the availability of collateral which could be used to secure additional funding if required. The framework entails careful monitoring and control of the daily liquidity position, and regular liquidity stress testing under a variety of scenarios. These encompass both normal and stressed market conditions, including general market crises and the possibility that access to markets could be impacted by a stress event affecting some part of the Bank's business.

43.4.1 Maturities of assets and liabilities - based on working prepared by the Assets and Liabilities Management Committee (ALCO) of the Bank

Assets and Liabilities having contractual maturity dates are bucketed as per their respective maturities. The maturity profile of non-contractual deposits and bills payable is estimated using an Exponentially Weighted Moving Average model based on data for the last seven years. The maturity profile of certain non-contractual assets and liabilities which are related to specific assets and liabilities follows the maturity profile of the underlying asset or liability. The maturity profile of other non-contractual assets and liabilities is expected to follow historical patterns of behavior. The methodology and the assumptions used to derive the maturity profile of non-contractual assets and liabilities have been approved by ALCO.

	2015									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	112,011,276	68,523,683	2,658,880	2,605,808	3,772,243	5,247,683	4,026,689	6,385,408	13,446,385	5,344,497
Balances with other banks	16,859,118	16,859,118	-	-	-	-	-	-	-	-
Lendings to financial institutions	29,485,888	6,327,316	882,492	1,646,424	10,623,521	3,069,238	5,442,106	1,349,700	145,091	-
Investments	714,126,973	53,683,660	33,400,847	22,741,393	124,187,436	59,737,275	134,258,337	113,443,727	154,974,036	17,700,262
Advances - Performing	445,412,019	106,297,646	83,068,881	43,960,183	26,400,089	16,818,883	20,381,772	91,189,297	47,150,729	10,144,539
- Non-performing	9,218,971	-	-	-	-	-	-	-	-	9,218,971
Operating fixed assets	32,325,754	139,309	540,739	835,506	193,089	744,289	748,633	3,882,745	2,255,423	22,986,021
Deferred tax assets	-	-	-	-	-	-	-	-	-	-
Other assets	41,210,844	18,552,469	8,119,726	3,325,717	8,005,671	208,908	191,573	1,260,187	591,411	955,182
	1,400,650,843	270,383,201	128,671,565	75,115,031	173,182,049	85,826,276	165,049,110	217,511,064	218,563,075	66,349,472
Liabilities										
Bills payable	13,391,739	4,759,755	3,483,823	3,414,285	1,733,876	-	-	-	-	-
Borrowings	163,131,947	126,774,800	17,872,337	5,643,176	6,035,758	553,776	767,819	1,619,487	3,695,925	168,869
Deposits and other accounts	1,051,235,170	146,855,480	138,427,705	90,968,092	89,416,761	95,652,454	78,460,024	110,760,238	219,918,599	80,775,817
Subordinated loan	-	-	-	-	-	-	-	-	-	-
Deferred tax liability	4,186,406	-	-	-	1,046,602	1,046,602	1,046,601	1,046,601	-	-
Other liabilities	26,570,106	10,355,424	2,377,887	2,501,368	968,884	1,092,784	843,842	1,300,063	3,036,693	4,093,161
	1,258,515,368	288,745,459	162,161,752	102,526,921	99,201,881	98,345,616	81,118,286	114,726,389	226,651,217	85,037,847
Net assets	142,135,475	(18,362,258)	(33,490,187)	(27,411,890)	73,980,168	(12,519,340)	83,930,824	102,784,675	(8,088,142)	(18,688,375)
Represented by:										
Share capital	12,241,798									
Reserves	38,402,303									
Unappropriated profit	55,222,960									
Surplus on revaluation of assets	36,268,414									
	142,135,475									

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2015

	2014									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	74,687,959	48,830,231	1,047,436	1,026,530	1,486,033	2,081,334	1,586,270	2,515,460	5,211,407	10,903,258
Balances with other banks	12,885,121	11,473,334	1,195,748	-	-	216,039	-	-	-	-
Lendings to financial institutions	21,872,138	5,945,705	2,969,159	4,483,743	2,259,095	2,642,940	2,298,838	613,952	658,706	-
Investments	497,334,002	28,074,151	35,891,497	9,946,798	47,961,316	121,686,630	51,799,219	79,656,680	105,011,776	17,305,935
Advances - Performing	424,125,475	80,612,990	102,226,271	56,964,233	25,107,624	13,811,631	18,687,930	67,378,479	46,177,887	13,158,430
- Non-performing	10,138,575	-	-	-	-	-	-	-	-	10,138,575
Operating fixed assets	30,303,370	318,830	557,877	623,892	291,665	622,503	1,074,104	3,305,476	1,814,284	21,694,739
Deferred tax assets	-	-	-	-	-	-	-	-	-	-
Other assets	40,067,467	15,639,992	10,549,647	2,300,913	7,515,281	130,968	292,292	1,453,511	907,554	1,277,309
	1,111,414,107	190,895,233	154,437,635	75,346,109	84,621,014	141,192,045	75,738,653	154,923,558	159,781,614	74,478,246
Liabilities										
Bills payable	9,553,585	2,895,475	2,119,635	2,077,326	2,461,149	-	-	-	-	-
Borrowings	53,065,156	25,914,088	14,209,771	5,935,516	949,594	849,715	736,174	1,983,026	2,487,272	-
Deposits and other accounts	895,083,053	135,283,208	97,216,464	62,132,577	68,675,310	65,806,420	45,684,727	71,990,918	128,339,461	219,953,968
Subordinated loan	-	-	-	-	-	-	-	-	-	-
Deferred tax liability	1,899,345	-	-	-	474,836	474,836	474,836	474,837	-	-
Other liabilities	26,296,516	13,486,965	4,010,768	873,468	1,295,430	275,543	192,057	661,605	2,173,374	3,327,306
	985,897,655	177,579,736	117,556,638	71,018,887	73,856,319	67,406,514	47,087,794	75,110,386	133,000,107	223,281,274
Net assets	125,516,452	13,315,497	36,880,997	4,327,222	10,764,695	73,785,531	28,650,859	79,813,172	26,781,507	(148,803,028)
Represented by:										
Share capital	12,241,798									
Reserves	34,130,131									
Unappropriated profit	48,217,351									
Surplus on revaluation of assets	30,927,172									
	125,516,452									

Notes to and forming part of the Unconsolidated Financial Statements

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43.4.2 Maturities of assets and liabilities - based on contractual maturity of the assets and liabilities of the Bank

The maturity profile presented below has been prepared as required by IAS on the basis of contractual maturities, except for products that do not have a contractual maturity which are shown in the first bucket.

	2015									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	112,011,276	112,011,276	-	-	-	-	-	-	-	-
Balances with other banks	16,859,118	13,929,117	2,930,001	-	-	-	-	-	-	-
Lendings to financial institutions	29,485,888	6,327,316	882,492	1,646,424	10,623,521	3,069,238	5,442,106	1,349,700	145,091	-
Investments	714,126,973	91,107,443	33,381,145	22,741,393	99,128,473	59,737,275	134,258,337	113,443,727	154,974,036	5,355,144
Advances	454,630,990	106,297,646	83,068,881	43,960,183	26,400,089	16,818,883	20,381,772	91,189,297	47,150,729	19,363,510
Operating fixed assets	32,325,754	139,309	540,739	835,506	193,089	744,289	748,633	3,882,745	2,255,423	22,986,021
Other assets	41,210,844	34,388,933	5,571,311	380,198	775,137	77,233	-	-	-	18,032
	1,400,650,843	364,201,040	126,374,569	69,563,704	137,120,309	80,446,918	160,830,848	209,865,469	204,525,279	47,722,707
Liabilities										
Bills payable	13,391,739	13,391,739	-	-	-	-	-	-	-	-
Borrowings	163,131,947	126,774,800	17,872,337	5,643,176	6,035,758	553,776	767,819	1,619,487	3,695,925	168,869
Deposits and other accounts	1,051,235,170	866,713,576	87,209,373	45,152,494	23,874,286	5,423,709	9,226,661	8,615,778	5,016,919	2,374
Subordinated loans	-	-	-	-	-	-	-	-	-	-
Deferred tax liability - net	4,186,406	4,186,406	-	-	-	-	-	-	-	-
Other liabilities	26,570,106	23,091,528	319,467	8,943	3,705	-	-	-	-	3,146,463
	1,258,515,368	1,034,158,049	105,401,177	50,804,613	29,913,749	5,977,485	9,994,480	10,235,265	8,712,844	3,317,706
Net assets	142,135,475	(669,957,009)	20,973,392	18,759,091	107,206,560	74,469,433	150,836,368	199,630,204	195,812,435	44,405,001
Represented by:										
Share capital	12,241,798									
Reserves	38,402,303									
Unappropriated profit	55,222,960									
Surplus on revaluation of assets	36,268,414									
	142,135,475									

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2015

	2014									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	74,687,959	74,687,959	-	-	-	-	-	-	-	-
Balances with other banks	12,885,121	11,689,373	1,195,748	-	-	-	-	-	-	-
Lendings to financial institutions	21,872,138	5,945,705	2,969,159	4,483,743	2,259,095	2,642,940	2,298,838	613,952	658,706	-
Investments	497,334,002	62,716,809	35,511,609	9,946,798	28,264,819	121,686,630	51,799,219	79,656,680	105,011,776	2,739,662
Advances	434,264,050	80,437,987	102,226,271	56,964,233	25,107,624	13,811,631	18,687,930	67,378,479	46,177,887	23,472,008
Operating fixed assets	30,303,370	318,830	557,877	623,892	291,665	622,503	1,074,104	3,305,476	1,814,284	21,694,739
Other assets	40,067,467	39,774,351	96,285	119,578	-	-	-	77,253	-	-
	1,111,414,107	275,571,014	142,556,949	72,138,244	55,923,203	138,763,704	73,860,091	151,031,840	153,662,653	47,906,409
Liabilities										
Bills payable	9,553,585	9,553,585	-	-	-	-	-	-	-	-
Borrowings	53,065,156	25,914,088	14,209,771	5,935,516	949,594	849,715	736,174	1,983,026	2,487,272	-
Deposits and other accounts	895,083,053	762,561,308	58,743,240	28,738,543	23,144,420	6,381,445	2,078,671	8,527,767	4,898,458	9,201
Subordinated loans	-	-	-	-	-	-	-	-	-	-
Deferred tax liability - net	1,899,345	1,899,345	-	-	-	-	-	-	-	-
Other liabilities	26,296,516	22,261,988	38,175	337,419	-	-	-	-	578,900	3,080,034
	985,897,655	822,190,314	72,991,186	35,011,478	24,094,014	7,231,160	2,814,845	10,510,793	7,964,630	3,089,235
Net assets	125,516,452	(546,619,300)	69,565,763	37,126,766	31,829,189	131,532,544	71,045,246	140,521,047	145,698,023	44,817,174
Represented by:										
Share capital	12,241,798									
Reserves	34,130,131									
Unappropriated profit	48,217,351									
Surplus on revaluation of assets	30,927,172									
	125,516,452									

43.5 Operational risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

The Operational Risk & Basel II Division is primarily responsible for the oversight of operational risk management across the Bank. The operational risk management framework of the Bank is governed by the Operational Risk Management Policy and Procedures, while the implementation is supported by an operational risk management system and designated operational risk coordinators within different units across the bank. The framework is in line with international best practices, flexible enough to implement in stages and permits the overall approach to evolve in response to organizational learning and future requirements.

Loss data, collected through a well defined program, is evaluated and processes are reviewed for improvements in mitigation techniques. Periodic workshops are conducted for Risk & Control Self Assessment and key risk exposures are identified and assessed against existing controls to evaluate improvement opportunities. Key Risk Indicators are also defined for monitoring of risk exposures. New products, systems, activities and processes, are subject to comprehensive operational risk assessments, before implementation.

Business Continuity Plans have been implemented across the bank, clearly defining the roles and responsibilities of respective stakeholders, and covering recovery strategy, IT and structural backups, scenario and impact analyses and testing directives. The outsourcing policy has also been augmented to address risks associated with such arrangements.

44. ISLAMIC BANKING BUSINESS

The Bank operates 41 (2014: 24) Islamic Banking Branches and 141 (2014: 81) Islamic Banking windows.

The statement of financial position of the Bank's Islamic Banking Branches as at December 31 is as follows:

	Note	2015	2014
		--------- (Rupees in '000) ---------	
ASSETS			
Cash and balances with treasury banks		1,646,846	1,105,791
Balances with other banks		3,213,299	388,594
Due from financial institutions	44.1	6,691,120	-
Investments		11,856,223	8,078,202
Islamic financing and related assets	44.2	7,070,382	6,656,812
Operating fixed assets		151,283	99,954
Due from Head Office		2,146,205	2,503,182
Other assets		160,736	154,874
Total Assets		32,936,094	18,987,409
LIABILITIES			
Bills payable		197,090	112,626
Deposits and other accounts			
Current accounts - non remunerative		5,431,588	2,345,427
Current accounts - remunerative		1,870,337	1,001,301
Saving accounts		2,904,770	1,330,333
Term deposits		1,392,031	1,061,485
Deposits from financial institutions - remunerative		19,457,452	12,120,720
Deposits from financial institutions - non remunerative		30,007	32
		31,086,185	17,859,298
Due to Head Office		-	-
Other liabilities		452,259	179,808
		31,735,534	18,151,732
NET ASSETS		1,200,560	835,677
REPRESENTED BY			
Islamic Banking Fund		1,681,000	1,181,000
Accumulated losses		(532,990)	(276,733)
		1,148,010	904,267
Surplus / (deficit) on revaluation of assets		52,550	(68,590)
		1,200,560	835,677

The profit and loss account of the Bank's Islamic Banking branches for the year ended December 31 is as follows:

	2015	2014
	--------- (Rupees in '000) ---------	
Return earned	1,647,780	1,240,924
Return expensed	1,283,399	899,786
	364,381	341,138
Provision against loans and advances - net	13,378	4,663
Charge for diminution in value of investments - net	-	10,192
(Reversal) / charge against assets given on Ijarah	(1,274)	12,364
	12,104	27,219
Net return after provisions	352,277	313,919
Other Income		
Fee, commission and brokerage income	22,762	26,076
Dividend income	-	9,062
(Loss) / income from dealing in foreign currencies	11,336	(5,012)
Gain on sale of securities - net	16,157	3,882
Other income	3,757	32,305
Total other income	54,012	66,313
	406,289	380,232
Other Expenses		
Administrative expenses	662,509	499,795
Other provisions - net	37	491
Total other expenses	662,546	500,286
Loss for the year	(256,257)	(120,054)
Accumulated losses brought forward	(276,733)	(156,679)
Accumulated losses carried forward	(532,990)	(276,733)
Remuneration to Shariah Board and Advisor	3,295	1,231

44.1. This represents Bai Muajjal agreement entered into with Ministry of Finance, Government of Pakistan through SBP, whereby the Bank sold sukuks having carrying value of Rs. 5,086.091 million on deferred payment basis. The average return on these transactions is 5.995% per annum. The balances are due to mature by November 2016.

44.2. Islamic financing and related assets

	2015	2014
	--------- (Rupees in '000) ---------	
Financings		
Murabaha	259,138	230,260
Ijarah	695,380	706,341
Diminishing Musharaka	6,077,784	4,801,540
Provision against financings	(49,430)	(36,052)
	6,982,872	5,702,089
Advances		
Advances and receivables against Ijarah	38,117	124,731
Advances for Diminishing Musharaka	8,082	4,500
Advances for Murabaha	27,598	834,246
Provision against advances for Murabaha	(17,498)	(17,498)
	56,299	945,979
Profit receivable against financings	31,211	8,744
	7,070,382	6,656,812

44.3. Charity Fund

Opening balance	5,102	338
Addition during the year	2,240	4,764
Payments during the year	(5,000)	-
Closing balance	2,342	5,102

44.4 Disclosures for profit and loss distribution and pool management

During 2015, UBL Ameen (the Mudarib) maintained following pools which accept deposits on the basis of Mudaraba from depositors (Rabbulmaal). Pool funds are invested in Islamic modes of financing and investments. The profit earned on the pool is therefore susceptible to the same market and credit risks as discussed in note 43 to the unconsolidated financial statements.

Ameen Daily Munafa Account (ADMA) Pool
The ADMA pool consists of deposits for the ADMA product. The net return on the pool is arrived at after deduction of direct costs from the gross return earned on the pool. From the net return, profit is paid to the Mudarib in the ratio of the Mudarib's equity in the pool to the total pool. The balance represents the distributable profit.

Special Pool(s)
Separate pool(s) are created where the customers desire to invest in high yield assets. These pool(s) rates are higher than the general pool depending on the assets. In case of loss in special pool, the loss will be borne by the Special pool members. The net return on the pool is arrived at after deduction of direct costs from the gross return earned on the pool. From the net return, profit is paid to the Mudarib in the ratio of the Mudarib's equity in the pool to the total pool. The balance represents the distributable profit.

Treasury Pool(s)
Treasury Pools are managed on the basis of Musharakah / Mudarabah, wherein UBL Ameen and Financial Institutions share actual return earned by the pool according to pre-defined profit sharing ratio.

General Pool
The General pool consists of all other remunerative deposits. The net return on the pool is arrived at after deduction of direct costs from the gross return earned on the pool. Currently, the entire net return is considered as distributable profit without paying any profit to the Mudarib on its equity.

For all pools, the Mudarib's share is deducted from the distributable profit to calculate the profit to be allocated to depositors. The allocation of the profit to various deposit categories is determined by the amount invested in that category relative to the total pool, as well as by the weightage assigned to the various deposit categories.

The Mudarib's share for the year ended December 31, 2015 is Rs. 407.140 million (28.7% of distributable profit). Of this, an amount of Rs. 271.115 million (66.6% of Mudarib share) was distributed back to depositors as Hiba. The rate of profit earned on average earning assets was 7.7% per annum and the rate of profit paid on average deposits was 5.1% per annum.

44.5 Deployment of Mudaraba based deposits by class of business	**2015**	**2014**
	--------- (Rupees in '000) ---------	
Chemical and pharmaceuticals	665,712	130,011
Agri business	833,043	-
Textile	3,030,148	4,003,800
Sugar	70,175	72,738
Financial	10,728,270	425,000
Food industries	288,707	291,784
Engineering	320,229	84,998
Glass and allied	-	482,261
Hotel	8,632	14,327
Plastic	106,876	138,008
Individuals	194,845	218,247
Production and Transmission of energy	4,273,464	1,608,469
Government of Pakistan Sukuks	7,867,800	7,202,661
Others	159,832	62,710
	28,547,733	14,735,014

45. YEMEN OPERATIONS

Resulting from the war that broke out in March 2015, the economic condition in Yemen has remained turbulent during the year ended 31st December 2015. This war has resulted in negatively impacting country's economic and business activities. UBL managed to evacuate all expatriate staff from country and is operating from Business Continuity Site (BCP) set up in Karachi, Pakistan. Out of the 3 branches in Yemen, UBL is currently operating with 2 branches operating in Sana'a and Hodeida under close supervision of executives at the BCP office, Karachi. The Branch in Aden is closed due to restricted access in the premises however all the customers of this branch are being dealt with from other branches that are operational.

Ever since the war started risk is being managed very prudently and the bank has been able to reduce its clean exposure substantially and plans to continue doing so till the situation normalizes. The bank has not suffered any significant loss which is not accounted for in these financial statements as at 31st December 2015. However, considering the uncertainty prevailing due to the ongoing war it is highly subjective to assess the impact of any future deterioration which may impact operations going forward.

The bank is following a clear short term strategy of reducing risk exposures and maintaining sovereign risk investments. This is further supported by structure of Yemen's balance sheet, where entire local currency liquidity and capital is invested in government treasury bills and the bank is operating with a healthy capital adequacy ratio, more than the requirement set by the local banking regulator.

To support the team in branches, the Camp Office situated in Karachi, Pakistan is in continuous coordination with the team in Yemen to ensure that they are provided unstinted support and assistance whenever required. The Central Bank of Yemen continues to operate and provide support to the banking industry in these turbulent times.

The management is of the view that as such there is no issue of going concern on the UBL Yemen operations.

46. NON-ADJUSTING EVENT AFTER THE BALANCE SHEET DATE

The Board of Directors in its meeting held on February 17, 2016 has proposed a cash dividend in respect of 2015 of Rs. 4 per share (2014: Rs. 4 per share). In addition, the Directors have also announced a bonus issue of nil (2014: nil). These appropriations will be approved in the forthcoming Annual General Meeting. The unconsolidated financial statements for the year ended December 31, 2015 do not include the effect of these appropriations which will be accounted for in the unconsolidated financial statements for the year ending December 31, 2016.

47. DATE OF AUTHORIZATION

These financial statements were authorized for issue on February 17, 2016 by the Board of Directors of the Bank.

48. GENERAL

48.1 Comparatives

Comparative information has been reclassified, rearranged or additionally incorporated in these unconsolidated financial statements for the purposes of better presentation. No major reclassifications were made during the year.

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

Wajahat Husain President & Chief Executive Officer	Amin Uddin Director	Zameer Mohammed Choudrey Director	Sir Mohammed Anwar Pervez, OBE, HPk Chairman

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

1) Particulars of investments held in listed companies and Modarbas

Investee	Number of shares / certificates held	Paid up value per share / certificate	Total paid up value	Cost
		(Rupees)	(Rupees in '000)	
Held for trading securities				
Investments in ordinary shares				
Lucky Cement Limited	39,800	10.00	398	19,234
Available for sale securities				
Investments in ordinary shares				
Agritech Limited	14,087,108	10.00	140,871	493,049
Aisha Steel Mills Limited	6,104,000	10.00	61,040	65,598
Bank Al Habib Limited	8,000,000	10.00	80,000	383,990
Bank Al Falah Limited	18,800,000	10.00	188,000	604,997
DP World	6,926	2,009.66	13,919	18,857
Engro Corporation Limited	1,900,000	10.00	19,000	592,019
Engro Fertilizers Limited	5,919,000	10.00	59,190	545,430
Fatima Fertilizer Company Limited	22,400,000	10.00	224,000	569,358
Fauji Cement Limited	12,500,000	10.00	125,000	435,489
Fauji Fertilizer Company Limited	17,750,000	10.00	177,500	1,996,503
Fauji Fertilizer Bin Qasim Limited	46,699,000	10.00	466,990	1,894,542
Ghani Gases Limited	3,711,500	10.00	37,115	139,120
Ghani Global Glass Limited	2,498,000	10.00	24,980	59,541
Gharibwal Cement Limited	6,500,000	10.00	65,000	309,025
Hub Power Company Limited	38,189,500	10.00	381,895	1,819,518
Hum Network Limited	6,000,000	10.00	60,000	97,278
Indus Dyeing Manufacturing Company Limited	486,000	10.00	4,860	534,649
Ittehad Chemicals Limited	3,248,000	10.00	32,480	165,296
K-Electric Limited	8,500,000	10.00	85,000	55,575
Kohinoor Spinning Mills Limited	6,490,000	10.00	64,900	112,202
Kohinoor Textile Mills Limited	400,000	10.00	4,000	28,672
Kot Addu Power Company Limited	79,422,000	10.00	794,220	3,688,420
National Bank of Pakistan Limited	8,500,000	10.00	85,000	523,584
Nishat Chunian Power Limited	28,506,500	10.00	285,065	543,792
Oil & Gas Development Company Limited	3,500,000	10.00	35,000	593,908
Pakistan Telecommunication Company Limited	23,431,000	10.00	234,310	637,304
Pak Oilfields Limited	1,070,000	10.00	10,700	393,498
Pakistan Petroleum Limited	3,175,000	10.00	31,750	574,407
Pioneer Cement Limited	162,500	10.00	1,625	12,996
Pakistan State Oil Limited	1,450,000	10.00	14,500	525,858
Saif Power Limited	6,600,000	10.00	66,000	229,836
Soneri Bank Limited	33,377,500	10.00	333,775	505,061
Sui Northern Gas Company Limited	5,000,000	10.00	50,000	161,177
				19,310,549
Investments in Real Estate Investment Trust				
Dolmen City REIT	41,690,000	10.00	416,900	458,590
Investments in preference shares				
Masood Textile Mills Limited	7,333,334	10.00	73,333	73,333
Silk Bank Limited	10,000,000	10.00	100,000	25,000
JSC Alliance Bank	95,720	3,515	336,432	336,432
				434,765

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

2) Particulars of investments held in unlisted companies

Investee	Percentage of holding (%)	Number of shares / certificates held	Break-up value per share	Paid up value per share	Cost	Based on audited accounts as at	Name of Chief Executive
			Rupees	Rupees	(Rupees '000)		
Shareholding more than 10%							
Pakistan Agricultural Storage & Services Corporation Limited	18.3%	5,500	135,380	1,000	5,500	31-Mar-15	Capt (R) Tariq Masud
World Bridge Connect Inc.	18.1%	1,979,295	-	-	77,606	Not available	Not available
Cinepax Limited	14.6%	5,037,200	11	10	50,372	30-Jun-14	Hashim Raza
Shareholding upto 10%							
First Women Bank Limited	3.1%	7,698,441	9	10	21,100	31-Dec-14	Ms. Tahira Raza
National Institutional Facilitation Technologies (Pvt.) Limited	4.5%	2,266,607	18	10	1,527	30-Jun-15	M. M. Khan
National Investment Trust Limited	8.3%	79,200	12,183	100	100	30-Jun-15	Manzoor Ahmed
News-VIS Credit Information Services (Pvt.) Limited	4.7%	32,500	-	10	325	30-Jun-15	Faheem Ahmad
Techlogix International Limited	4.4%	4,455,829	3	0	50,702	31-Dec-14	Mr.Salman Akhtar & Kewan Khawaja (Co Chief Executive)
Kay Textile Mills Limited	Not available	377,800	-	-	3,778	Not available	Not available
SME Bank Limited	1.7%	3,975,003	2	10	26,950	31-Dec-14	Ihsan ul Haq Khan
SWIFT	0.0%	25	330,263	14,304	2,905	31-Dec-13	Gottfried Leibbrandt
MasterCard Incorporated	0.0%	461	596	0	0	31-Dec-14	Ajay Banga
The Benefit Company B.S.C	0.4%	216	-	27,938	2,222	31-Dec-13	Abdul Wahid Janahi
					243,087		

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

3) Particulars of bonds

Investee	Terms of Redemption		Rate of Interest/Profit	Outstanding Amount
	Principal	Interest/Profit		
				(Rupees in '000)
Available for sale securities				
Government of Pakistan Sukuk				
Government of Pakistan Ijarah Sukuk - XIV	Maturity	Bi-annually	Cut off yield of 6M T-Bills minus 30 bps	3,406,250
Government of Pakistan Ijarah Sukuk - XV	Maturity	Bi-annually	Cut off yield of 6M T-Bills minus 200 bps	409,000
Government of Pakistan Ijarah Sukuk - XVI	Maturity	Bi-annually	Cut off yield of 6M T-Bills minus 50 bps	4,000,000
Islamic Republic of Pakistan 2019 - Sukuk	Maturity	Bi-annually	6.750%	2,094,264
				9,909,514
Government of Pakistan - Eurobonds				
Islamic Republic of Pakistan - 2017 - Eurobond	At Maturity	Bi-annually	6.875%	5,533,237
Islamic Republic of Pakistan - 2019 - Eurobond	At Maturity	Bi-annually	7.250%	1,501,008
Islamic Republic of Pakistan - 2024 - Eurobond	At Maturity	Bi-annually	8.250%	6,556,576
Islamic Republic of Pakistan - 2025 - Eurobond	At Maturity	Bi-annually	8.250%	523,566
				14,114,386
Foreign bonds - sovereign				
Angola 2019	At Maturity	Quarterly	7.000%	673,596
Arab Republic of Egypt 2020	At Maturity	Bi-annually	5.750%	209,034
Government of Dubai Bond 2020	At Maturity	Bi-annually	7.750%	1,646,807
Government of Dubai Bond 2022	At Maturity	Bi-annually	6.450%	1,427,145
Indonesia 2020	At Maturity	Bi-annually	3.750%	417,554
Kingdom of Bahrain Bond 2020	At Maturity	Bi-annually	5.500%	1,110,462
Kingdom of Bahrain Bond 2026	At Maturity	Bi-annually	7.000%	521,940
Kingdom of Jordan 2026	At Maturity	Bi-annually	6.125%	157,036
Republic of Ghana 2017	At Maturity	Bi-annually	8.500%	293,175
Republic of Kenya	At Maturity	Bi-annually	5.875%	765,936
Republic of Nigeria 2023	At Maturity	Bi-annually	6.375%	1,041,033
Republic of Sri Lanka Bond 2020	At Maturity	Bi-annually	6.313%	1,041,954
Republic of Sri Lanka Bond 2021	At Maturity	Bi-annually	6.250%	831,145
Republic of Sri Lanka 2022	At Maturity	Bi-annually	5.875%	1,137,619
Republic of Sri Lanka 2025	At Maturity	Bi-annually	6.850%	522,796
Republic of Turkey	At Maturity	Bi-annually	6.250%	533,239
Repblic of Vietnam	At Maturity	Bi-annually	4.800%	313,782
State of Qatar Bond 2030	At Maturity	Bi-annually	9.750%	2,722,342
United Republic of Tanzania	At Maturity	Bi-annually	6.450%	1,540,053
Venezuela 2016	At Maturity	Bi-annually	5.750%	326,316
				17,232,964
Foreign bonds - others				
Bank of Ceylon 2017	At Maturity	Bi-annually	6.830%	505,418
CBQ Finance 2019	At Maturity	Bi-annually	7.500%	492,343
Dubai Electricity and Water Authority 2016	At Maturity	Bi-annually	6.375%	10,552
Dubai Electricity and Water Authority 2018	At Maturity	Bi-annually	3.000%	3,349,552
Dubai Electricity and Water Authority 2020	At Maturity	Quarterly	7.375%	2,713,773
EMAAR 2019	At Maturity	Bi-annually	6.400%	919,517
EMIRAT 2023	At Maturity	Bi-annually	3.875%	491,123
IPIC GMTN 2022	At Maturity	Bi-annually	5.500%	212,453
Jebel Ali Free Zone Authority 2019	At Maturity	Bi-annually	7.000%	1,007,218
MAF GLOBAL 2019	At Maturity	Quarterly	5.250%	512,939
PTA Bank 2018	At Maturity	Bi-annually	6.375%	304,711
Qatari Diar QSC - 2020	At Maturity	Bi-annually	5.000%	262,577
				10,782,176

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

3) Particulars of bonds (Contd.)

Investee	Terms of Redemption		Rate of Interest/Profit	Outstanding Amount
	Principal	Interest/Profit		
				(Rupees in '000)
Held to maturity securities				
Government of Pakistan - Eurobonds				
Islamic Republic of Pakistan - 2016 - Eurobond	At Maturity	Bi-annually	7.125%	846,166
Islamic Republic of Pakistan - 2017 - Eurobond	At Maturity	Bi-annually	6.875%	4,511,969
Islamic Republic of Pakistan - 2024 - Eurobond	At Maturity	Bi-annually	7.536%	1,788,944
Islamic Republic of Pakistan - 2025 - Eurobond	At Maturity	Bi-annually	8.250%	523,566
				7,670,645
Sukuks				
Al Baraka Bank (Pakistan) Limited	Bi-annually	Bi-annually	6M KIBOR plus 125bps	214,286
Security Leasing Limited	Monthly	Nil	6M KIBOR plus 125bps	21,822
B.R.R Guardian Modaraba	Monthly	Monthly	Deferred interest installment @ 1 month KIBOR	69,272
Sitara Peroxide Limited	Monthly	Monthly	1 Months KIBOR plus 100 bps	157,871
Pakistan International Airlines Limited*	Bi-annually	Bi-annually	6 month KIBOR plus 175 bps	890,000
K-Electric Limited	Bi-annually	Quarterly	3 month KIBOR plus 100 bps	2,500,000
WAPDA Bonds - Sukuk II	At Maturity	Bi-annually	6M KIBOR minus 25bps	16,995
WAPDA Bonds - Sukuk III	At Maturity	Bi-annually	6M KIBOR plus 100bps	364,285
				4,234,531
Foreign bonds - sovereign				
Arab Republic of Egypt	At Maturity	Bi-annually	5.750%	209,450
Bahrain 2026	At Maturity	Bi-annually	7.000%	505,533
Kingdom of Jordan 2026	At Maturity	Bi-annually	6.125%	157,112
Republic of Kenya	At Maturity	Bi-annually	5.875%	151,351
Republic of Sri Lanka 2020	At Maturity	Bi-annually	6.250%	262,719
Republic of Sri Lanka 2025	At Maturity	Bi-annually	6.850%	523,706
				1,809,871
Foreign securities - others				
JSC Alliance Bank - US $ Discount Bonds	At Maturity	Quarterly	10.500%	227,179
JSC Alliance Bank - US $ Recovery Notes	At Maturity	N/A	N/A	322,839
				550,018

*These sukuks are classified, however no provision has been maintained as these are secured by Government of Pakistan guarantee.

4) Particulars of Debentures

Investee	Terms of Redemption		Rate of Interest	Outstanding Amount
	Principal	Interest		
				(Rupees in '000)
Private Sector				
Effef Industries Limited	Overdue	Overdue	11.00%	1,017
Effef Industries Limited	Overdue	Overdue	14.00%	379
Khyber Textile Mills Limited	Overdue	Overdue	14.00%	394
Morgah Valley Limited	Overdue	Overdue	11.00%	316
Morgah Valley Limited	Overdue	Overdue	14.00%	160
				2,266

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

5) Particulars of investments in term finance certificates

Investee	No. of Certificates held	Paid up value per certificate	Total Paid up value	Outstanding Amount	Name of Chief Executive
		(Rupees)	(Rupees in '000)		
Unlisted - available for sale					
Azgard Nine Limited	12,944	5,000	64,720	64,720	Ahmed H. Shaikh
Engro Fertilizers Limited	140,000	5,000	700,000	700,000	Muhammad Rohail
Faysal Bank Limited	46,000	5,000	230,000	229,540	Nauman Ansari
Pakistan International Airlines Corporation TFC*	1,700	5,000	8,500	8,498	Nasser N S Jaffer
				1,002,758	
Listed - available for sale					
Azgard Nine Limited	60,000	5,000	300,000	97,615	Ahmed H. Shaikh
NIB Bank Limited TFC	30,000	5,000	150,000	149,910	Atif R. Bokhari
Bank Alfalah Limited TFC	24,200	5,000	121,000	120,879	Atif Bajwa
				368,404	
Unlisted - held to maturity					
Pakistan International Airlines Corporation TFC*	408,867	5,000	2,044,335	2,042,695	Nasser N S Jaffer
Security Leasing Corporation Limited	40,000	5,000	200,000	30,807	Mohammed Khalid Ali
Faysal Bank Limited	24,000	5,000	120,000	119,760	Nauman Ansari
Al-Azhar Textile Mills Limited	14	774,670	10,845	5,418	Mirza Aurangzeb Baig
Bentonite (Pakistan) Limited	14	268,894	3,765	3,417	Khalid Shakeel
Blue Star Spinning Mills Limited	17	497,020	8,449	3,392	Ch. Ijaz Safdar
Cast-N-Link Products Limited	16	1,064,039	17,025	2,549	Nisar Ahmed
Regency Textile Limited	40	287,715	11,509	6,113	M. Iqtidar Pervaiz
Independent Media Corporation	20,000	5,000	100,000	55,000	Mir Shakil Ur Rahman
Standard Chartered Bank	75,000	5,000	375,000	375,000	Shahzad Dada
Azgard Nine Limited	12,297	5,000	61,485	61,115	Ahmed H. Shaikh
Askari Commercial Bank Limited	120,000	5,000	600,000	599,760	Syed Majeedullah Husaini
WAPDA	300,000	5,000	1,500,000	1,285,715	Zafar Mahmood
				4,590,741	
Listed - held to maturity					
Bank Alfalah Limited	48,600	5,000	243,000	242,757	Atif Bajwa
NIB Bank Limited	30,000	5,000	150,000	149,910	Atif R. Bokhari
Soneri Bank Limited	83,833	5,000	419,165	419,165	Muhammad Aftab Manzoor
				811,832	

*These TFCs are classified, however no provision has been maintained as these are secured by Government of Pakistan guarantee.

6) Particulars of participation term certificates

Investee	No. of Certificates held	Paid up value per certificate	Total Paid up value	Outstanding Amount	Name of Chief Executive
			(Rupees)	(Rupees in '000)	
Morgah Valley Limited	16	29,250	468,000	436	Air Marshal (Retd.) A. Rahim Khan
Zamrock Fibers Glass Limited	12	32,833	394,000	2,359	Mr. S. Zamir Syed
				2,795	

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

7) Quality of investments classified as available for sale (AFS)

Investee	Market Value	Credit Rating
	(Rupees in '000)	
Investments in ordinary shares		
Agritech Limited	131,714	Unrated
Aisha Steel Mills Limited	53,166	Unrated
Bank Al Habib Limited	332,800	AA+
Bank Alfalah Limited	541,816	AA
DP World	14,726	Baa3
Engro Corporation Limited	530,841	AA
Engro Fertilizers Limited	499,417	AA-
Fatima Fertilizer Company Limited	1,001,952	AA-
Fauji Cement Limited	460,250	Unrated
Fauji Fertilizer Company Limited	2,094,145	Unrated
Fauji Fertilizer Bin Qasim Limited	2,460,103	Unrated
Ghani Gases Limited	98,132	Unrated
Ghani Global Glass Limited	42,241	Unrated
Gharibwal Cement Limited	308,425	Unrated
Hub Power Company Limited	3,918,243	AA+
Hum Network Limited	78,840	A+
Indus Dyeing Manufacturing Company Limited	453,112	A+
Ittehad Chemicals Limited	102,215	A-
K-Electric Limited	63,240	AA
Kohinoor Spinning Mills Limited	108,383	Unrated
Kohinoor Textile Mills Limited	28,600	A
Kot Addu Power Company Limited	6,433,182	AA+
National Bank of Pakistan Limited	459,340	AAA
Nishat Chunian Power Limited	1,569,283	A-
Oil & Gas Development Company Limited	410,690	Unrated
Pakistan Telecommunication Company Limited	386,377	Unrated
Pak Oilfields Limited	286,781	Unrated
Pakistan Petroleum Limited	386,747	Unrated
Pioneer Cement Limited	14,765	Unrated
Pakistan State Oil Limited	472,367	AA
Saif Power Limited	216,150	A+
Soneri Bank Limited	505,002	AA-
Sui Northern Gas Company Limited	120,200	AA-
	24,583,244	
Investments in Real Estate Investment Trust		
Dolmen City REIT	447,334	AM2-

Investee	Cost	Credit Rating
	(Rupees in '000)	
Investments in preference shares		
Masood Textile Mills Limited	73,333	unrated
Silk Bank Limited	25,000	A-
JSC Alliance Bank	336,432	Caa2
	434,765	
Investments in unlisted shares		
Shareholding more than 10%		
Pakistan Agricultural Storage & Services Corporation Limited	5,500	unrated
Cinepax Limited	50,372	unrated
World Bridge Connect Inc.	77,606	unrated
Shareholding upto 10%		
First Women Bank Limited	21,100	BBB+
National Institutional Facilitation Technologies (Pvt.) Limited	1,527	unrated
SME Bank Limited	26,950	BB
Kay Textile Mills Limited	3,778	unrated
Techlogix International Limited	50,702	unrated
SWIFT	2,905	unrated
National Investment Trust Limited	100	AM2
News-VIS Credit Information Services (Pvt.) Limited	325	unrated
MasterCard Incorporated	0	A2
The Benefit Company B.S.C	2,222	unrated
	243,087	

Annexure 'A' as referred to in note 9.8 of the Bank's Unconsolidated Financial Statements

7) Quality of investments classified as available for sale (AFS)

Particulars	Market Value	Credit Rating
	(Rupees in '000)	
Federal Government Securities		
Market Treasury Bills	54,950,520	Unrated - Government Securities
Pakistan Investment Bonds	283,691,506	Unrated - Government Securities
	338,642,026	
Government of Pakistan Islamic Bonds		
Government of Pakistan Ijarah Sukuk	9,997,122	Score7
Government of Pakistan - Euro bond		
Islamic Republic of Pakistan - 2017 - Euro Bond	6,054,589	Score7
Islamic Republic of Pakistan - 2019 - Euro Bond	1,512,801	Score7
Islamic Republic of Pakistan - 2024 - Euro Bond	6,456,187	Score7
Islamic Republic of Pakistan - 2025 - Euro Bond	539,385	Score7
	14,562,962	
Foreign bonds - sovereign		
Angola 2019	620,914	Score5
Arab Republic of Egypt 2020	194,227	Score5
Government of Dubai Bond 2020	1,759,599	Score2
Government of Dubai Bond 2022	1,521,588	Score2
Indonesia 2020	423,246	Score3
Kingdom of Bahrain Bond 2020	1,088,737	Score4
Kingdom of Bahrain Bond 2026	525,975	Score4
Kingdom of Jordan 2026	160,345	Score5
Republic of Ghana 2017	265,809	Score5
Republic of Kenya	719,286	Score5
Republic of Nigeria 2023	893,753	Score5
Republic of Sri Lanka Bond 2020	984,956	Score5
Republic of Sri Lanka Bond 2021	760,530	Score5
Republic of Sri Lanka 2022	1,043,426	Score5
Republic of Sri Lanka 2025	489,989	Score5
Republic of Turkey	512,869	Score4
Republic of Vietnam	303,514	Score5
State of Qatar Bond 2030	2,789,755	Score3
United Republic of Tanzania	1,405,284	Score5
Venezuela 2016	296,627	Score6
	16,760,429	
Foreign bonds - others		
Bank of Ceylon 2017	495,969	B2
CBQ Finance 2019	504,248	a1
Dubai Electricity and Water Authority 2016	10,867	BBB
Dubai Electricity and Water Authority 2018	3,415,748	BBB
Dubai Electricity and Water Authority 2020	2,910,615	BBB
EMAAR 2019	974,616	ba1
EMIRAT 2023	527,414	Baa2
IPIC GMTN 2022	206,532	aa2
Jebel Ali Free Zone Authority 2019	1,038,482	BBB
MAF GLOBAL 2019	528,968	Unrated
PTA Bank 2018	297,112	BB
Qatari Diar QSC - 2020	289,528	Unrated
	11,200,099	
Term finance certificates		
Listed		
Azgard Nine Limited	97,615	Defaulted
Bank Alfalah Limited TFC	122,390	AA-
NIB Bank TFC	148,410	A+
	368,415	
Unlisted		
Azgard Nine Limited	64,720	Defaulted
Engro Fertilizers Limited	662,631	AA
Faysal Bank Limited	232,754	AA-
Pakistan International Airlines Corporation TFC	8,498	Defaulted
	968,603	

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1	Khurshid Ahmed, Akbarian Akbaria P.O Botala Sharam Singh Tehsil, District Gujranwala	Khurshid Ahmed	34101-2326541-5	Rehmat Ali	490	-	233	233	-	-	-	723	310	-	300	300	-	-	-	610
2	Faqir Muhammad, Kot Khevan Mal P.O Mandiala Tega Tehsil Kamoki, District Gujrawala	Faqir Muhammad	34102-0426878-1	Ali Muhammad	400	-	452	452	-	-	-	852	400	-	519	519	-	-	-	919
3	M/S Asad Dairy Farm, Bhakariali P.O Gobankay Tehsil Daska, District Sialkot		34601-9201401-1	Raz Mola	475	-	596	596	-	-	-	1,071	203	-	638	638	-	-	-	841
4	Sandhu Brothers Dairy Farm, Taronian Tronian P.O Tehsil Doburji Baga, District Gujranwala		34101-7389043-9	Abdul Majeed	450	-	501	501	-	-	-	951	450	-	577	577	-	-	-	1,027
5	Gondal Zarie Farm, Village Ghannian Tehsil Kamokee, Gujranwala				500	-	453	453	-	-	-	953	500	-	537	537	-	-	-	1,037
6	Manzoor Hussain, Jinah Road Raja Chow Street No 2 Tehsil Ameer Park, District Gujranwala	Manzoor Hussain	34101-0102917-3	Rehmat Khan	300	-	256	256	-	-	-	556	300	-	307	307	-	-	-	607
7	Muhammad Hussain, Khandu Wali Khandu Wali P.O Satrah Tehsil Daska, District Sialkot	Muhammad Hussain	34601-6449082-7	Allah Ditta	400	-	511	511	-	-	-	911	360	-	574	574	-	-	-	934
8	Munir Ahmed,Karonia Karonia,P.O Doburgi Baga,Tehsil, District Gujranwala	Munir Ahmed	34101-4003014-1	Arorra Khan	250	-	263	263	-	-	-	513	200	-	304	304	-	-	-	504
9	Rizwan Poultry Farm,Chak No.141 G.B. Tehsil Samundri, Faisalabad	Choudhry Asghar Ali	33105-4473646-9		570	-	556	556	-	-	-	1,126	570	-	652	652	-	-	-	1,222
10	Haji Poultry Farm, Chak No 218 G.B. Smaundri, Faisalabad		33105-1671845-3	Pir Buksh	470	-	667	667	-	-	-	1,137	470	-	746	746	-	-	-	1,216
11	Asghar Ali Poultry Farm, Chak No 440 G.B. Tehsil Samandari, Faisalabad		33105-5134662-3	Bashir Ahmed	470	-	403	403	-	-	-	873	470	-	482	482	-	-	-	952
12	Ejaz Zafar, Chak No. 135 G.B. Samundri, Faisalabad	Ejaz Zafar	33105-0375079-9	Zafar Ali	350	-	564	564	-	-	-	914	315	-	620	620	-	-	-	935
13	Rana Tariq Mehmood Khan, Wania Wala P.O Tehsil Khas, District Gujranwala	Rana Tariq Mehmood Khan	34101-2530451-7	Choudhry Abdul Majeed Khan	375	-	502	502	-	-	-	877	350	-	561	561	-	-	-	911
14	Haq Poultry Farm, Cheema Aroop, Gujranwala		34101-2608176-9	Rehmat Ali	800	-	844	844	-	-	-	1,644	700	-	974	974	-	-	-	1,674
15	Sandhu Poltary Foram, Mokhal Sandhuan Mokhal Sandhuan P.O Khas Tehsil, District Gujranwala	Sandhu Poltary Foram	34101-2460304-3	Muhammad Nazir	475	-	591	591	-	-	-	1,066	475	-	671	671	-	-	-	1,146
16	Anwar Mehmood Ahmed Poultry Farm, Chak No. 210 GB, Samundri	Anwar Mehmood Ahmed	33105-6176911-1	Muhammad Siddique	341	-	167	167	-	-	-	508	341	-	225	225	-	-	-	566
17	Asif Poultry Farm, Chak No 208 G.B Tehsil Samundri, District Faisalabad		33105-9001999-7	Muhammad Yaqoob	370	-	558	558	-	-	-	928	370	-	621	621	-	-	-	991
18	Mahr Ahmad Shuja Urrehman, H.No. 1 A.Y Lakk Colony, DHA, Lahore	Mahr Ahmad Shuja Urrehman	35200-5045667-7	Ahmed Yar	8,000	-	10,427	10,427	-	-	-	18,427	8,000	-	11,772	11,772	-	-	-	19,772
19	Haq Nawaz & Nazar Hayat, Moza Lolay Sharif Chiniot, District Jhang	Haq Nawaz & Nazar Hayat	33201-7108070-7	Malik Barkurdar	200	-	334	334	-	-	-	534	200	-	368	368	-	-	-	568
20	Khizar Hayat, Moza Barana Tehsil Chiniot, District Jhang	Khizar Hayat	33201-1665614-3	Ameer Khan	1,895	-	1,984	1,984	-	-	-	3,879	1,145	-	2,251	2,251	-	-	-	3,396
21	Saleh Muhammad, Chak No. 17 SB, Tangowali, Sargodha	Saleh Muhammad	38403-2085879-5	Allah Yar	377	-	504	504	-	-	-	881	377	-	567	567	-	-	-	944
22	Matloob Begum, House No. 7 Stadium Road, Sargodha	Matloob Begum	38403-9106017-0	Mehr Ahmad Yar Lak	7,000	-	9,100	9,100	-	-	-	16,100	7,000	-	10,278	10,278	-	-	-	17,278
23	Al-Fateh Construction Company, H-35/5 Old Civil Line Mailamandi Road, Sargodha	Al-Fateh Construction Company	38403-2268007-1	Fateh Khan	1,267	-	921	921	-	-	-	2,188	567	-	1,120	1,120	-	-	-	1,688
24	Muhammad Ehsan, Chak No. 72 A SB P.O 75 SB Tehsil, District Sargodha	Muhammad Ehsan	38403-4659078-1	Rasheed Ahmed	995	-	872	872	-	-	-	1,867	995	-	1,049	1,049	-	-	-	2,044
25	Tahir Javed, Bhullaywala P.O Sillanwali Tehsil Chiniot, District Jhang	Tahir Javed	33201-7425317-3	Rai Khizar Hayat	300	-	554	554	-	-	-	854	300	-	605	605	-	-	-	905
26	Muhammad Nawaz, Chak No. 44 SB Tehsil, District Sargodha	Muhammad Nawaz	38403-4484519-5	Murad Ali	700	-	167	167	-	-	-	867	700	-	167	167	-	-	-	867
27	Zafar Iqbal, Chak No. 17 Sb Tangowali Tehsil, District Sargodha	Zafar Iqbal	38403-2250058-5	Muhammad	300	-	308	308	-	-	-	608	300	-	359	359	-	-	-	659
28	M/S Cheema & Sons, House No. 61, Street No. 25 F-10/1, Islamabad	M/S Cheema & Sons	61101-1923229-5	Muhammad Abdullah	1,500	-	1,999	1,999	-	-	-	3,499	1,500	-	2,251	2,251	-	-	-	3,751
29	Muhammad Ziafat Manzoor, Village Chanderkey Mangulay, Narowal	Muhammad Ziafat Manzoor	32404-5578602-1	Manzoor Ahmed	460	-	449	449	-	-	-	909	460	-	526	526	-	-	-	986
30	Muhammad Imran Arif, Roopo Chak Tehsil, District, Narowal	Muhammad Imran Arif	34501-9596926-7	Muhammad Arif	425	-	695	695	-	-	-	1,120	425	-	766	766	-	-	-	1,191
31	Muhammad Asif Manzoor, V.P.O Chandarbey Man Tehsil, District, Narowal	Muhammad Asif Manzoor	34501-2119498-9	Muhammad Manzoor	460	-	379	379	-	-	-	839	460	-	457	457	-	-	-	917
32	Asad Zia, Vill Pabhope Tehsil Shakargarh, Narowal	Asad Zia	35401-1808823-1	Zia Ullah	390	-	624	624	-	-	-	1,014	390	-	689	689	-	-	-	1,079
33	Ahsan Ullah, Vill Chanderbe Mangula, Narowal	Ahsan Ullah	34501-2062825-9	Manzoor Ahmed	850	-	702	702	-	-	-	1,552	850	-	845	845	-	-	-	1,695
34	Muhammad Saleem, Gunj Hussainabad, Narowal	Muhammad Saleem	34501-2986195-7	Ahmad Din	410	-	491	491	-	-	-	901	410	-	560	560	-	-	-	970
35	Zulfiqar Ali, Chak No 335/E.B Dake Khana Khas Tehsil Burewala, Vehari	Zulfiqar Ali	36601-3897887-3	Muhammad Idrees	300	-	198	198	-	-	-	498	300	-	249	249	-	-	-	549
36	Muhammad Iqbal, H No. 40 Akhbab Cdony Main Bazar Multan Road, Lahore	Muhammad Iqbal	35202-6297820-9	Khursheed Ahmed	350	-	325	325	-	-	-	675	350	-	384	384	-	-	-	734
37	Karamat Ali, Pandori P.O Kartoo Ferozwala Tehsil Ferozwala, District Sheikhupura	Karamat Ali	35401-1807041-5	Muhammad Siddique	300	-	389	389	-	-	-	689	300	-	439	439	-	-	-	739
38	Akhtar Ali, Thali Maalian P.O Badomali Tehsil, District Narowal	Akhtar Ali	34501-4027432-7	Khurshid Aalim	150	-	547	547	-	-	-	697	150	-	572	572	-	-	-	722
39	Muhammad Ahmed Khan Ahmed, Hama Rath Arif Wala	Muhammad Ahmed Khan Ahmed	36401-0831752-1	Zulfiqar Ali Khan Rath	857	-	295	295	-	-	-	1,152	857	-	447	447	-	-	-	1,304
40	Muhammad Azam, Islam Naghar P.O Chak No 131/ E.B. Tehsil Arifwala, Sahiwal	Muhammad Azam	36401-1345601-5	Muhammad Anwar	400	-	420	420	-	-	-	820	400	-	491	491	-	-	-	891
41	Sharif Ahmed Khan,P.O.Box Neera Tehsil Arifwala District, Pakpattan	Sharif Ahmed Khan	36401-0895715-9	Muhammad Yousaf Khan	477	-	203	203	-	-	-	680	477	-	288	288	-	-	-	765
42	Mehboob Traders, Village Gol P.O Same Tehsil Shakarghar, District Narowal	Mehboob Traders	34502-9826251-9	Sana Ullah	450	-	539	539	-	-	-	989	450	-	615	615	-	-	-	1,065
43	Choudhry Muhammad Saleem Randhawa, Khokharkee P.O Jassar, District Narowal	Choudhry Muhammad Saleem Randhawa	33100-1011669-1	Choudhary Muhammad Bashir Randhawa	340	-	224	224	-	-	-	564	340	-	281	281	-	-	-	621
44	Ali Farhan Malhi, Gali Din Muhammad Bado Malhi, District Narowal	Ali Farhan Malhi	34501-6137702-3	Saleem Akhtar Malhi	390	-	554	554	-	-	-	944	390	-	619	619	-	-	-	1,009
45	Mazhar Ali Shah, Geegay Wali P.O Badomalhi, Narowal	Mazhar Ali Shah	34501-4333675-5	Syed Mazhar Ali Shah	320	-	406	406	-	-	-	726	320	-	459	459	-	-	-	779
46	Shah Jahan Butter, Badhi Cheema P.O Badomali Tehsil, District Narowal	Shah Jahan Butter	35401-1808850-9	Ahmad Ali	400	-	281	281	-	-	-	681	400	-	348	348	-	-	-	748
47	Shafaqat Ali Hanjra, Karto Sharif Pindori Tehsil Ferozwal, District Sheikhupura	Shafaqat Ali Hanjra	34501-0316050-9	Nazir Ahmad Hanjra	376	-	277	277	-	-	-	654	376	-	340	340	-	-	-	717
48	Muhammad Farooq, Ganj Hussainabad Street No. 5, Narowal	Muhammad Farooq	34501-6545069-7	Talib Ali	425	-	263	263	-	-	-	688	294	-	334	334	-	-	-	628
49	Muhammad Athar Rashid, H No 172 P.O Mustafa Abad, Faisalabad	Muhammad Athar Rashid	33100-4330033-1	Muhammad Rashid Randawa	600	-	477	477	-	-	-	1,077	600	-	584	584	-	-	-	1,184
50	Rao Rab Nawaz, Chak No 23/9-P P.O Khas, Pakkpattan	Rao Rab Nawaz	36402-0787565-7	Muhammad Bashir	400	-	322	322	-	-	-	722	400	-	389	389	-	-	-	789
51	Bashir Ahmad & Kousar Perveen, H No. 9 W T B Z Colony, Sahiwal	Bashir Ahmad & Kousar Perveen	36502-1247748-5	Choudhry Barkat Ali	200	-	520	520	-	-	-	720	200	-	555	555	-	-	-	755
52	Noor Ahmad, Kot Namdar P.O.Banday Ki Jagir Tehsil Nankana, District Sheikhupura	Noor Ahmad	35402-0817062-5	Allah Jwaya	475	-	726	726	-	-	-	1,201	475	-	805	805	-	-	-	1,280
53	M Sarwar, Madina Park Tehsil, District Nankana Sahib	M Sarwar	35402-8834368-5	Barkat Ali	475	-	570	570	-	-	-	1,045	475	-	657	657	-	-	-	1,132
54	Ijaz Ahmad Shah, Saleem Pur Paka P.O More Khunda Tehsil Nankana, District Sheikhupura	Ijaz Ahmad Shah	35402-4459624-3	Muhammad Ghous Shah	470	-	522	522	-	-	-	992	470	-	608	608	-	-	-	1,078
55	Abdur Raoof, Handu Sujar Bagban Pura, Lahore Cantt.	Abdur Raoof	35201-5070677-5	Choudhry Zafar Ali	475	-	286	286	-	-	-	761	400	-	362	362	-	-	-	762
56	Haroon Ahmad, Handou Jutar P.O Bata Pur Tehsil, District Lahore	Haroon Ahmad	35201-4904077-1	Zafar Ali	475	-	286	286	-	-	-	761	400	-	362	362	-	-	-	762
57	Zahid Hussain Laghari,B-6 Abdullah Banglow Phase II Qasimabad, Hyderabad	Zahid Hussain Laghari	41405-0582719-1	Ameer Ali Laghari	250	-	371	371	-	-	-	621	250	-	413	413	-	-	-	663
58	Muhammad Nazir, Mozam Abad, Sargodha	Muhammad Nazir	38401-7374115-7	Nabi Bakash	450	-	552	552	-	-	-	1,002	450	-	628	628	-	-	-	1,078
59	Rana Abdul Jabbar, Chah Mandar Wala, Pakpattan	Rana Abdul Jabbar	36402-7426201-7	Ghulam Ahmed Khan	450	-	452	452	-	-	-	902	450	-	528	528	-	-	-	978
60	Rizwan Ahmed, Sindu Papli P.O Tehsil District, Pakpattan	Rizwan Ahmed	36402-8313151-7	Shah Muhammad	650	-	341	341	-	-	-	991	650	-	457	457	-	-	-	1,107
61	Waryam, Kuhnay P.O Chak No. 63/10 Tehsil, District Nankana Sahib	Waryam	35402-4123798-1	Syed Muhammad	470	-	437	437	-	-	-	907	470	-	524	524	-	-	-	994
62	Iftikhar Hussain,Tavri Qasim P.O.Box More Khunda,Tehsil, District Nankana Sahib	Iftikhar Hussain	35402-1950169-5	Bashir Ahmed	470	-	732	732	-	-	-	1,202	470	-	819	819	-	-	-	1,289
63	Ikram Hussain,Tauree Qasim P.O.Box More Khuda Tehsil, District Nankana Sahib	Ikram Hussain	35402-1950172-5	Muhammad Bashir	470	-	667	667	-	-	-	1,137	470	-	754	754	-	-	-	1,224
64	Azhar Hassan, Jagohah P.O Huftmadad Tehsil, District Nankana Sahib	Azhar Hassan	296-77-587429	Muhammad Aslam	470	-	577	577	-	-	-	1,047	470	-	663	663	-	-	-	1,133
65	Altaf Ur Rehman Rao, Haraya P.O. More Khunda	Altaf Ur Rehman Rao	35402-8980780-5		470	-	666	666	-	-	-	1,136	470	-	752	752	-	-	-	1,222
66	Muhammad Yaqoob, Chak No. 167 Rb Patherwali Safdarabad, Sheikhupura	Muhammad Yaqoob	294-36-350967	Khan Muhammad	475	-	570	570	-	-	-	1,045	475	-	657	657	-	-	-	1,132
67	Chaudhry Zaka Ullah Warraich, Chak No 443 / G.B. Samundari, Faisalabad	Chaudhry Zaka Ullah Warraich	33105-2476245-9	Muhammad Hussain	450	-	638	638	-	-	-	1,088	450	-	713	713	-	-	-	1,163
68	Abdul Ghani, 118 A Street-15 DHA, Lahore	Abdul Ghani	35201-1430455-5	Ghulam Rasool	450	-	659	659	-	-	-	1,109	450	-	734	734	-	-	-	1,184
69	Muhammad Khan, Chak No. 208/ G.B. Tehsil Samundri, Faisalabad	Muhammad Khan	35200-1514461-3	Fateh Muhammad	100	-	537	537	-	-	-	637	100	-	554	554	-	-	-	654
70	Fazal Hussain, Chak No 443/ G.B Sanudri, Faisalabad	Fazal Hussain	33105-6414040-3	Ghulam Rasool	20	-	478	478	-	-	-	498	20	-	482	482	-	-	-	502
71	Eizad Iqhdaar, Chak No 443 G.B. Dakhana Khas Tehsil District, Samundari	Eizad Iqhdaar	33105-2401784-7	Muhammad Hussain	296	-	461	461	-	-	-	757	296	-	511	511	-	-	-	807
72	Ravi Telecom, Mouza Shadi Gar Tehsil Tandliawarla District, Faisalabad	Ravi Telecom	33105-6026325-3	Shams Ud Din	300	-	418	418	-	-	-	718	300	-	468	468	-	-	-	768

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
73	Nazir Ahmed, Chak No 480 GB. Samundri, Faislabad	Nazir Ahmed	33105-6343457-3	Ch. Sher Muhammad	350	-	330	330	-	-	-	680	350	-	389	389	-	-	-	739
74	Abdul Majeed, Chak No 480 GB. Samundri, Faisalabad	Abdul Majeed	33105-0762598-5	Ch. Sher Muhammad	470	-	395	395	-	-	-	864	470	-	474	474	-	-	-	943
75	Ghulam Hassan, Chak No. 218/ G.B.. Tehsil Samundri, Faisalabad	Ghulam Hassan	33105-0387527-7	Ch. Ghulam Sarwar	350	-	284	284	-	-	-	634	350	-	343	343	-	-	-	693
76	Zaigam Fiaz, Chak No 443 G.B. Samundri, Faisalabad	Zaigam Fiaz	33105-3137158-9	Fiaza Hussain	250	-	354	354	-	-	-	604	250	-	396	396	-	-	-	646
77	Muhammad Iliyas, Chak 17 S.B. Tangowali Sargodha	Muhammad Iliyas	38403-2141338-9	Muhammad Ali	400	-	485	485	-	-	-	885	400	-	552	552	-	-	-	952
78	Ahmad Nawaz,Sajwal Devidaspura P.O 67SB Tehsil Kot Momen District, Sargodha	Ahmad Nawaz	38401-5714197-9	Muhammad Rafique	475	-	593	593	-	-	-	1,068	475	-	673	673	-	-	-	1,148
79	Muhammad Saeed Akhtar, P.O More Khunda Tehsil, District Nankana Sahib	Muhammad Saeed Akhtar	35402-9217688-3	Noshair Khan	469	-	667	667	-	-	-	1,136	469	-	753	753	-	-	-	1,223
80	Rehmat Ali Qila Qamar Singh P.O Mangat Tehsil, District Nankana Sahib	Rehmat Ali	35402-3164152-7	Hassan Muhammad	470	-	269	269	-	-	-	739	470	-	355	355	-	-	-	825
81	Ghulam Muhammad, Karliyarwala P.O More Khunda Tehsil, District Nankana Sahib	Ghulam Muhammad	35402-8171713-9	Muhammad Ashiq	400	-	596	596	-	-	-	996	400	-	667	667	-	-	-	1,067
82	Ambreen Zahra, Kot Nubahar P.O Jogay Tehsil, District Nankana Sahib	Ambreen Zahra	35202-0604553-6	Syed Zafar Mrhdi Shah	470	-	667	667	-	-	-	1,137	470	-	754	754	-	-	-	1,224
83	Ghafoor Ahmad, Tabbi Marthanwala P.O Kot Pindidas District Nankana Sahib	Ghafoor Ahmad	35501-3241653-7	Allah Joyaya	200	-	294	294	-	-	-	494	200	-	330	330	-	-	-	530
84	Asghar Ali, Village Qila Qammar Singh P.O. Mandi Faizabad Tehsil, Nankana Sahib	Asghar Ali	35402-0533244-9	Hakim Ali	470	-	452	452	-	-	-	922	470	-	538	538	-	-	-	1,008
85	Sharafat Ali, Mouza Goriaya P.O Shoukatabad Colony Tehsil & District Nankana Sahib	Sharafat Ali	35402-0844659-7	Muhammad Ali	469	-	397	397	-	-	-	866	469	-	480	480	-	-	-	949
86	Liaqat Ali, Muhammad Ali Village Goraya P.O Shoukatabad, Nankana Sahib	Liaqat Ali	35402-8101987-3		469	-	299	299	-	-	-	768	469	-	382	382	-	-	-	851
87	Allah Dad, Chak No. 98/ NB Tehsil & District Sargodha	Allah Dad	38402-5167584-9	Ahmed Khan	395	-	196	196	-	-	-	591	395	-	196	196	-	-	-	591
88	Ashraf Ali, Chak No. 48 NB, Sargodha	Ashraf Ali	38403-6430268-7	Muhammad Sadiq	450	-	592	592	-	-	-	1,042	450	-	667	667	-	-	-	1,117
89	Sher M., Moza Sabar P.O Kalaira Tehsil & District Jhang	Sher M.	33202-4066720-5	Riaz Hussain	450	-	691	691	-	-	-	1,141	450	-	767	767	-	-	-	1,217
90	Mohsin Ali, Moza Thatee Mahranee Tehsil & District Jhang	Mohsin Ali	33202-6162340-5	Ahmad Buksh	390	-	452	452	-	-	-	842	390	-	518	518	-	-	-	908
91	Sarafraz, Moza Thati Mahrani P.O Kalara Tehsil District Jhang	Sarafraz	33202-4768744-5	Ahmad Buksh	400	-	401	401	-	-	-	801	400	-	468	468	-	-	-	868
92	Muhammad Raza Shah, Thatha Shah Jamal Tehsil Chiniot District Jhang	Muhammad Raza Shah	33201-7839176-1	Nasir Shah	300	-	225	225	-	-	-	525	300	-	275	275	-	-	-	575
93	Muhammad Saleem, Chak No 180 RB Nathawal Tehsil Safdarabad District Sheikhupura	Muhammad Saleem	35403-5749133-1	Fazal Din	350	-	199	199	-	-	-	549	350	-	264	264	-	-	-	614
94	Muhammad Anwar, Chak No 167 RB Patherwali Tehsil Safdarabad District Shiekhupura	Muhammad Anwar	35403-1160654-5	Sardar Muhammad	435	-	326	326	-	-	-	761	435	-	407	407	-	-	-	842
95	Shahzad Ahmed, Chak 167 Rb Pather Wali Tehsil Safdarabad District Sheikhupura	Shahzad Ahmed	35403-9947787-3	Muhammad Yaqoob	475	-	570	570	-	-	-	1,045	475	-	657	657	-	-	-	1,132
96	Muhammad Sharif, Chak No 166 Rb Tehsil Safdarabad District Sheikhupura	Muhammad Sharif	35403-1799816-3	Ch. Rahmat Ali	475	-	308	308	-	-	-	783	475	-	392	392	-	-	-	867
97	Muhammad Ijaz Ahmad,Chak No. 39 RB,Tehsil Safdarabad District Sheikhupura	Muhammad Ijaz Ahmad	35403-1158545-7	Muhammad Hussain	350	-	362	362	-	-	-	712	350	-	427	427	-	-	-	777
98	Muhammad Iliyas, Chak No. 39 RB Tehsil Safdarabad District Sheikhupura	Muhammad Iliyas	35403-3606607-5	Muhammad Hussain	350	-	389	389	-	-	-	738	350	-	453	453	-	-	-	803
99	Nazir Ahmed, Chak No. 176 RB Tehsil Safdarabad District Sheikhupura	Nazir Ahmed	35403-8736503-9	Ch. Ghulam Haider	475	-	567	567	-	-	-	1,042	475	-	654	654	-	-	-	1,129
100	Rasheed Ahmed,P.O Ghulam Ali Digri	Rasheed Ahmed	41304-1866036-9	Fateh Muhammad	400	-	412	412	-	-	-	812	400	-	483	483	-	-	-	883
101	Mohmd Ali, Kot Jan Mohmd Haji Ghulam Ali Panjabi Matli Badin New Dombalo	Mohammad Ali	41103-4482628-5		220	-	382	382	-	-	-	602	170	-	413	413	-	-	-	583
102	Mohmd Ali, Kot Jan Muhammad Matli Ghulam Ali Punjabi Badin	Mohammad Ali	41103-0500590-5	Haji Asmatullah	365	-	273	273	-	-	-	638	265	-	321	321	-	-	-	586
103	Chairman W C A No 7 L,Deh Khairyon Village Haji Fateh Muhammad Tal Matli Badin	Chairman W C A No 7 L	41103-5606702-7	Rasheed Ahmed	250	-	325	325	-	-	-	575	250	-	367	367	-	-	-	617
104	Mir Shanullah Talpur, Deh 282 Kot Ghuam Muhammad Kot Mirs Landhi	Mir Shanullah Talpur	42301-3101441-9	Mir Habibullah Talpur	400	-	387	387	-	-	-	787	400	-	458	458	-	-	-	858
105	Ghulam Ali and Qamerdin, P.O Jhilori Kot Ghulam Muhammad Kot Mirs	Ghulam Ali and Qamerdin	44102-7413751-1	Mehmood Khan	275	-	251	251	-	-	-	526	275	-	298	298	-	-	-	573
106	Ghulam Akber, Mouza Sultan Khas P.O Tehsil & District M. Garh	Ghulam Akber	32304-3708643-1	Muhammad Sharif	300	-	420	420	-	-	-	720	250	-	465	465	-	-	-	715
107	Syed Azhar Abbas, Basti Sunarawala Punjgarian P.O Jagutpur Muzaffargarh	Syed Azhar Abbas	32304-7066542-5	Syed Faiz Muhammad Shah	550	-	1,222	1,222	-	-	-	1,772	300	-	1,293	1,293	-	-	-	1,593
108	Akbar Ali, Thata Karam Din P.O More Khunda Tehsil & District Nankana Sahib	Akbar Ali	35402-9513350-5	Allah Bushk	380	-	475	475	-	-	-	855	380	-	543	543	-	-	-	923
109	Nadeem Ahmad Khan, Mouza Terhal P.O Khas Kabirwala District Khanewal	Nadeem Ahmad Khan	36102-8619552-5	Abdul Ghaffar Khan	250	-	229	229	-	-	-	479	250	-	271	271	-	-	-	521
110	Muhammad Abbas & Muhamad Ishaq, Chak No. 34/4L Okara.	Muhammad Abbas & Muhamad Ishaq	35302-2016615-9	Wali Muhammad	350	-	199	199	-	-	-	549	350	-	258	258	-	-	-	608
111	Zaheer Ahmad, Bhaddian Kalan P.O Kasur	Zaheer Ahmad	35102-9480170-1	Muhammad Ashiq	375	-	492	492	-	-	-	867	375	-	555	555	-	-	-	930
112	Akhtar Hussain & Mazhar Hussain, ChakNo. 23/4L Okara	Akhtar Hussain &Mazhar Hussain	35302-4752585-3	Jalal Khan	300	-	252	252	-	-	-	552	300	-	303	303	-	-	-	603
113	Muhammad Shoaib Sajid, Chak No.30/4L P.O Okara Cantt	Muhammad Shoaib Sajid	35302-3539509-5	Irshad Ahmed	300	-	181	181	-	-	-	481	300	-	234	234	-	-	-	534
114	Muhammad Sadiq, Qila Natha Singh Post Office Talwandi Kasur	Muhammad Sadiq	35101-7530251-1	Farzan Ali	800	-	1,353	1,353	-	-	-	2,153	800	-	1,487	1,487	-	-	-	2,287
115	Kalo, Moza Kaal Chunian Kasur	Kalo	35101-7043630-7	Badlo	400	-	672	672	-	-	-	1,072	400	-	739	739	-	-	-	1,139
116	Zulfiqar Ali, Kalah Nata Sing Talwandi Tehsil Kasur Lahore East	Zulfiqar Ali	279-85-661316	Barkat Ali	300	-	426	426	-	-	-	726	300	-	476	476	-	-	-	776
117	Razia Sultana, Chak No 440 G.B. Samundri Faisalabad	Razia Sultana	33105-4885044-0	Main Muhammad Sharif	400	-	470	470	-	-	-	870	400	-	537	537	-	-	-	937
118	Imtiaz Ahmed, Mouza Kanal Tehsil Jaranwala District Faisalabad	Imtiaz Ahmed	35200-1162944-7	Hashmat Ali	375	-	313	313	-	-	-	688	375	-	376	376	-	-	-	751
119	Asif Perveiz, Mouza Noor Pur P.O Tehsil Kabirwala District Khanewal	Asif Perveiz	36102-6987340-5	Choudhary Hayat Muhammad	475	-	692	692	-	-	-	1,167	475	-	772	772	-	-	-	1,247
120	S Qadir Bux Shah,Village Zair Peer P.O New Saeedabad District Matiari	S Qadir Bux Shah	41301-9356190-9	Syed Nadir Hussain Shah	300	-	453	453	-	-	-	753	300	-	504	504	-	-	-	804
121	Zaibunisa, Zair Peer P.O Village New Saeedabad Matiari	Zaibunisa W/O Nadir Khan Shah	41301-7117806-4	Syed Nadir Hussain Shah	225	-	327	327	-	-	-	552	225	-	365	365	-	-	-	590
122	Gullnaz, Abdul Wali Burrero New Saeedabad New Hala	Gullnaz	41301-7645880-2	Imdad Hussain	450	-	408	408	-	-	-	858	450	-	483	483	-	-	-	933
123	Farah Naz, Village Abdul Wahid Buriro Saeedabad Hala	Farah Naz	41301-7645785-2	Imdad Hussain	450	-	329	329	-	-	-	779	450	-	404	404	-	-	-	854
124	Ali Murad, House No A-12 Azeem Colony Nawabshah	Ali Murad	45402-7779406-3	Pir Bux	350	-	378	378	-	-	-	728	350	-	437	437	-	-	-	787
125	Gul Sher, Village Baloch Khan Jamali, P.O Sikandarabad, Matiari	Gul Sher	41301-2652327-7	Mureed Khan	400	-	331	331	-	-	-	731	400	-	399	399	-	-	-	799
126	Allah Buksh, ChakNo. 42/3 P.O Khas Tehsil and District Okara	Allah Buksh	35302-3590716-3	Muhammad Sharif	650	-	330	330	-	-	-	980	650	-	445	445	-	-	-	1,095
127	Shahid Farooq, Chak No. 30/4-L Okara	Shahid Farooq	35302-1979798-3	Irshad Ahmed	300	-	209	209	-	-	-	509	300	-	263	263	-	-	-	563
128	Shahzad Khalid, Ravi Wala Tehsil Kabirwala Khanewal	Shahzad Khalid	36102-7227855-7	Khalid Mehmood	475	-	442	442	-	-	-	917	475	-	522	522	-	-	-	997
129	Naeem Ahmad, Mouza Hussainabad P.O Kot Wala Tehsil Kabirwala Khanewal	Naeem Ahmad	36102-6301690-1	Maher Allah Ditta	300	-	447	447	-	-	-	747	300	-	497	497	-	-	-	797
130	Adil Shahzad, Mouza Nirhal Tehsil Kabirwala District Khanewal	Adil Shahzad	36102-8622771-9	Khalid Mehmood Khan	300	-	279	279	-	-	-	579	300	-	330	330	-	-	-	630
131	Mumtaz Ahmad, Mouza Alla Abad P.O Tehsil Kabirwala District Khanewal	Mumtaz Ahmad	36102-1651749-5	Abdullah	450	-	672	672	-	-	-	1,122	450	-	748	748	-	-	-	1,198
132	Ahmad Mahmood, Mouza Nirhal Tehsil Kabirwala Khanewal	Ahmad Mahmood	36102-4073579-5	Sardar Manzoor Ahmed	370	-	445	445	-	-	-	815	370	-	507	507	-	-	-	877
133	Abdul Ghaffar,Chah Attray Wala 8 Kassi Kot Midchand Tehsil Kabirwala Khanewal	Abdul Ghaffar	36102-1481992-3	Abdul Ghani	95	-	391	391	-	-	-	486	95	-	407	407	-	-	-	502
134	Muhammad Din, No. 02, Waryamnagar, Altaf Park,Jaranw District Faisalabad	Muhammad Din	33104-2127583-7	Barkat Ali	470	-	352	352	-	-	-	822	470	-	431	431	-	-	-	901
135	Abid Ghaffar, Chak No 386 G.B.Samundri Faisalabad	Abid Ghaffar	33105-7676917-5	Abdul Ghaffar	320	-	251	251	-	-	-	571	320	-	308	308	-	-	-	628
136	Anwar Ul Haq, Chak No 210 G.B. Samundri Faisalabad	Anwar Ul Haq	33105-3950855-1	Talib Hussain	300	-	401	401	-	-	-	701	300	-	452	452	-	-	-	752
137	Muhammad Shafi, Bhaddan Kalan P.O Khas, Kasur	Muhammad Shafi	35102-4351435-7	Allah Baksh	800	-	1,144	1,144	-	-	-	1,944	800	-	1,279	1,279	-	-	-	2,079
138	Tahir Mehmood, House No 26 15-B, Shaheen Park, Mughal Pura, Lahore	Tahir Mehmood	35201-1583569-7	Muhammad Akram Bhatti	400	-	360	360	-	-	-	760	400	-	427	427	-	-	-	827
139	Maqsood Ahmed, Khoary Kalan, Nankana Sahib	Maqsood Ahmed	35402-1088444-7	Abdul Khaliq	470	-	440	440	-	-	-	910	470	-	524	524	-	-	-	994
140	Muhammad Asim Ali, Thatha Esa P.O Nankana Sahib	Muhammad Asim Ali	35501-0113159-9	Rai Amjad Ali Khan	470	-	516	516	-	-	-	986	470	-	599	599	-	-	-	1,069
141	Zahid Hussain, Abianwala, Tehsil Nankana Sahib	Zahid Hussain	35402-8099936-7	Muhammad Ashraf	420	-	533	533	-	-	-	953	420	-	608	608	-	-	-	1,028
142	Aurangzaib Khan, Chak 104 RB Tehsil Jaranwala, District Faisalabad	Aurangzaib Khan	33104-3429353-3	Shammand Khan	650	-	391	391	-	-	-	1,041	650	-	507	507	-	-	-	1,157
143	Muhammad Ali, Chak No 632 G.B District Faisalabad	Muhammad Ali	33104-0767960-9	Suleman	470	-	328	328	-	-	-	798	470	-	411	411	-	-	-	881
144	Iftikhar Ahmad, Jhagra Awana Tehsil Jarawala, District Faisalabad	Iftikhar Ahmad	33104-7708397-3	Hashmat Ali	470	-	666	666	-	-	-	1,136	470	-	745	745	-	-	-	1,215
145	Bashir Ahmad & Zafar Iqbal,Chak No. 382 G.B Tehsil Jarawala, District Faisalabad	Bashir Ahmad & Zafar Iqbal	33104-1734594-9	Muhammad Mansha	300	-	159	159	-	-	-	459	300	-	212	212	-	-	-	512
146	Muhammad Nawaz, Chak No. 629 G.B. Tehsil Jarawala, District Faislabad	Muhammad Nawaz	33104-7413445-1	Muhammad Anwar	470	-	372	372	-	-	-	842	470	-	456	456	-	-	-	926
147	Muhammad Aslam, Qila Natha Singh, Chorian Kasur	Muhammad Aslam	279-74-034530	Mohammad Ishaq	400	-	567	567	-	-	-	967	400	-	635	635	-	-	-	1,035

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
148	Asghar Ali, Bholarain Tehsil Chunian, District Kasur	Asghar Ali	279-91-150209	Muhammad Din	290	-	600	600	-	-	-	890	290	-	649	649	-	-	-	939
149	Nadeem Asif, Moza Qilla, Natha Singh Chunian, Kasur	Nadeem Asif	35101-2517552-3	Muhammad Ishaq	450	-	638	638	-	-	-	1,088	450	-	714	714	-	-	-	1,164
150	Muhammad Jawed Iqbal, Gamsheer Kalan P.O, Shamkot Kasur	Muhammad Jawed Iqbal	35101-4973916-9	Muhammad Ashaq	350	-	523	523	-	-	-	873	350	-	582	582	-	-	-	932
151	Muhammad Ashraf, Natha Wala P.O Natha Wala, Kasur	Muhammad Ashraf	35102-6146805-3	Muhammad Yaqoob	1,438	-	279	279	-	-	-	1,717	1,438	-	534	534	-	-	-	1,972
152	Muhammad Azam, Sahid P.O Dosat Pura, Kasur	Muhammad Azam	35102-0696671-3	Mohammad Aslam	300	-	498	498	-	-	-	798	300	-	549	549	-	-	-	849
153	Abdul Ghaffar, Sahid P.O Dosat Pura, Kasur	Abdul Ghaffar	35102-6148865-5	Noor Muhammad	450	-	745	745	-	-	-	1,195	450	-	821	821	-	-	-	1,271
154	Javid Poultry Farm, Alwana Hussain Khanwala, District Kasur		35102-5839542-3	Abdul Ghaffar	1,300	-	1,885	1,885	-	-	-	3,185	1,300	-	2,104	2,104	-	-	-	3,404
155	Muhammad Sharif, Dost Pura Kasur	Muhammad Sharif	35102-4224384-5	Ghulam Muhammad	270	-	283	283	-	-	-	553	270	-	329	329	-	-	-	599
156	Muhammad Feroz, Chinni Mian Dakhana, Khas Pindi Bhattianm, District Hafizabad	Muhammad Feroz	34302-6506918-3	Mian Pir Muhammad	250	-	334	334	-	-	-	584	250	-	378	378	-	-	-	628
157	Rai Chaman Abbas, Pindi Bhatian, District Hafizabad Kali Wala P.O Mustafabad, Sheikhupura	Rai Chaman Abbas	34302-0905386-5	Iqbal Hussain	350	-	334	334	-	-	-	684	350	-	397	397	-	-	-	747
158	Mian Muhammad Razaq, Chhanni Rehmat Khan Thatta Behlol Pindi Bhattian Hafizabad	Mian Muhammad Razaq	34302-9725163-5	Mian Barkhudar	307	-	381	381	-	-	-	688	307	-	435	435	-	-	-	742
159	Riaz Hussain, Channi Rehmat Khan Thati Behlolpur, Tehsil Pindi Bhattian,Hafizabad	Riaz Hussain	34302-1417056-3	Murad Buskh	300	-	378	378	-	-	-	678	300	-	432	432	-	-	-	732
160	Muhammad Fakhar Abad, Moza Nazar Paka P.O Mandi Faizabad Tehsil Nankana Sahib	Muhammad Fakhar Abad	35402-9308621-1	Muhammad Sadiq Ali	470	-	567	567	-	-	-	1,037	470	-	651	651	-	-	-	1,121
161	Tanveer Anwar, Faizpure Colony P.O Mandi Faizabad Tehsil Nankana Sahib	Tanveer Anwar	35402-4314149-1	Muhammad Anwar	470	-	664	664	-	-	-	1,134	470	-	748	748	-	-	-	1,218
162	Riasat Ali Anjum, Tibba Bhucho Ke Paar Tibba P.O Mandi Faizabad Nankana Sahib	Riasat Ali Anjum	35402-3002805-7	Nizam Din	470	-	371	371	-	-	-	841	470	-	454	454	-	-	-	924
163	Muhammad Yasin, Buchokey Par Mandi Faizabad, Nankana Sahib	Muhammad Yasin	35402-8769485-7	Nizam Din	500	-	301	301	-	-	-	801	500	-	390	390	-	-	-	889
164	Nasir Mehmood, Haraya Mashmoola P.O More Khunda Tehsil & District Nankana Sahib	Nasir Mehmood	35402-9718708-5	Akhtar Ali	356	-	223	223	-	-	-	579	356	-	288	288	-	-	-	645
165	Inyat Ali, Chah Aseeranwala Bucheeki, Tehsil District, Nankana Sahib	Inyat Ali	35402-4058863-3	Ahmed Din	470	-	603	603	-	-	-	1,073	470	-	687	687	-	-	-	1,157
166	Shahadat Ali, Aseeranwala Mashmoola, P.O Bucheki, Tehsil Nankana Sahib	Shahadat Ali	35402-1985767-3	Ch. Ahmad	470	-	590	590	-	-	-	1,060	470	-	676	676	-	-	-	1,146
167	Mubashar Nawaz Watto, Moza Jamal Kay Basir Pur, Okara	Mubashar Nawaz Watto	35301-1923755-7	Shah Nawaz Wattoo	350	-	254	254	-	-	-	604	350	-	313	313	-	-	-	663
168	Muhammad Yar, Bahmoon Nauabad, Okara Basir Pur	Muhammad Yar	35301-0360516-7	Shah Muhammad	450	-	468	468	-	-	-	918	450	-	544	544	-	-	-	994
169	Zafar Iqbal, Chak Baqar Ky Mahar, Okara	Zafar Iqbal	35301-1980439-7	Muhammad Yar Mahar	473	-	220	220	-	-	-	694	473	-	300	300	-	-	-	773
170	Muhammad Ali Qadir, House No. 291 Model Town, Block N Lahore	Muhammad Ali Qadir	35202-2552914-1	Ch.Abdul Qadir	475	-	271	271	-	-	-	746	475	-	358	358	-	-	-	833
171	Shah Zaman, House No. 427 Mohalla Purani Abadi, Safdarabad, Khanqah dogran	Shah Zaman	35504-0342293-7	Khazar Hayat	596	-	441	441	-	-	-	1,037	596	-	551	551	-	-	-	1,147
172	Muhammad Mustafa Qadir, H 291 N Block, Model Town, Lahore	Muhammad Mustafa Qadir	35202-2018419-3	Abdul Qadir Khan	500	-	285	285	-	-	-	785	500	-	377	377	-	-	-	877
173	Farooq Ahmad, Meeran Pur Bhuttian, Tehsil & District, Nankana Sahib	Farooq Ahmad	35402-1762996-3	Jagdeu Khan	465	-	666	666	-	-	-	1,132	465	-	752	752	-	-	-	1,218
174	Rai Mansab Ali, Kot Rehmat Ali, P.O, Bucheki ,Tehsil Nankana Sahib	Rai Mansab Ali	35402-0107619-7	Fateh Din	425	-	631	631	-	-	-	1,056	425	-	710	710	-	-	-	1,135
175	Syeda Azmat Zahrah, Jogey Kot, Bahadar Ali Shah,Tehsil Nankana	Syeda Azmat Zahrah	35202-9617005-0	Syed Naubahar Shah	400	-	193	193	-	-	-	593	400	-	267	267	-	-	-	667
176	Liaqat Ali, Asal Par P.O More Khunda Tehsil & District, Nankana Sahib	Liaqat Ali	35202-8952989-7	Sharf Din	467	-	438	438	-	-	-	906	467	-	524	524	-	-	-	992
177	Karamat Ali, Asal Par P.O More Khunda Tehsil & District Nankana Sahib	Karamat Ali	35202-7370523-7	Sharf Din	470	-	403	403	-	-	-	873	470	-	486	486	-	-	-	956
178	Bashir Ahmed, Chak No. 632/ G.B. Tehsil Jaranwala, District Faislabad	Bashir Ahmed	33104-5797987-3	Akbar Ali	470	-	652	652	-	-	-	1,122	470	-	739	739	-	-	-	1,209
179	Meer Khan, Chak No.632 Dakhana Khas, Tehsil & District Faislabad	Meer Khan	33104-4182289-7	Akbar Khan	470	-	652	652	-	-	-	1,122	470	-	739	739	-	-	-	1,209
180	Munir Hussain, Chak No. 632 G.B. Dakhana Khas, Tehsil & District Faislabad	Munir Hussain	33104-8318418-9	Akbar Ali	470	-	652	652	-	-	-	1,122	470	-	739	739	-	-	-	1,209
181	Niaz Alam,Walghan Sohail P.O.Box Warburton Tehsil & District Nankana Sahib	Niaz Alam	35402-6749571-1	Abdul Rehaman	475	-	480	480	-	-	-	955	475	-	564	564	-	-	-	1,039
182	Ghazanfar Ali, Chak No.169 RB Garmoo, P.O Chak No.179 Rb Jhand Wala, Tehsil Safdarabad, District Nankana Sahib	Ghazanfar Ali	35403-1075287-9	Karamat Ali	417	-	210	210	-	-	-	627	372	-	281	281	-	-	-	653
183	Sakeena Bhurgri, H No.80-B Mohallah,South Circular Avenue,Phase II,Karachi	Sakeena Bhurgri	42301-7272937-0	Nadeem Bhurgari	475	-	527	527	-	-	-	1,002	475	-	607	607	-	-	-	1,082
184	Ejaz Hussain, Chak No. 106 SB, Sargodha	Ejaz Hussain	38403-2038060-5	Zulfiqar Ali	469	-	321	321	-	-	-	790	469	-	400	400	-	-	-	869
185	Ajmal Khan, Dinga P.O Kandiwal Chiniot, District Jhang	Ajmal Khan	33201-1548894-9	Samail	475	-	433	433	-	-	-	908	475	-	513	513	-	-	-	988
186	Faiz Ahmed, Dinga P.O.Box Kandiwal Tehsil Chiniot, District Jhang	Faiz Ahmed	33201-5249575-3	Sher Muhammad	475	-	513	513	-	-	-	988	475	-	593	593	-	-	-	1,068
187	Ghulam Abbas, Deowal P.O District Bhalwal, Sargodha.	Ghulam Abbas	38401-0178023-1	Muhabbat Hussain	400	-	300	300	-	-	-	700	400	-	367	367	-	-	-	767
188	Muhammad Hayat, Valla P.O Tehsil Chiniot, Jhang	Muhammad Hayat	38401-8610914-5	Laal	250	-	327	327	-	-	-	577	250	-	369	369	-	-	-	619
189	Muhammad Azam,Dewan Pur Bangla,P.O Bhera,Tehsil Bhalwal, District Sargodha	Muhammad Azam	38401-0265997-3	Ghous Muhammad	436	-	265	265	-	-	-	700	436	-	342	342	-	-	-	777
190	Naseem Akhter, H No 38 Sultan Colony, Sargodha	Naseem Akhter	38403-7010588-8	Falik Sher Dost Muhammad	375	-	531	531	-	-	-	906	375	-	594	594	-	-	-	969
191	Saif Ullah, Chak No. 26 NB P.O Sargodha	Saif Ullah	38401-0165105-1	Atta Muhammad	70	-	450	450	-	-	-	520	65	-	461	461	-	-	-	526
192	Khuda Yar, Chak No. 17 SB Tangowali, P.O Sargodha	Khuda Yar	38403-9444901-3	Khuda Bakh	300	-	371	371	-	-	-	671	300	-	422	422	-	-	-	722
193	Mola Bakash, Chak No. 17 SB Tangowali Tehsil & District Sargodha	Mola Bakash	38403-2197672-3	Mumand	425	-	505	505	-	-	-	930	425	-	576	576	-	-	-	1,001
194	Sardar Khan, Chak No 17 SB Tehsil & District Sargodha	Sardar Khan	38403-2025749-1	Sher Muhammad	452	-	357	357	-	-	-	809	452	-	357	357	-	-	-	809
195	Muhammad Hashim, Near Bachal Shah Bukhari Muhal Station Road Gharibabad Jacobabad	Muhammad Hashim	43102-0965237-2	Muhammad Waryam Panhwar	255	-	358	358	-	-	-	613	255	-	401	401	-	-	-	656
196	Ghulam Hyder Odho, Village Mohammad Pur, District Jacobabad	Ghulam Hyder Odho	43101-0170472-5	Mohammad Ismail	340	-	205	205	-	-	-	545	340	-	265	265	-	-	-	605
197	Bashir Hussain Lashari, Village Muhammad Pur Odh, Tehsil Garhikhairo	Bashir Hussain Lashari	43102-8110142-7	Manzoor Hussain	336	-	202	202	-	-	-	538	336	-	262	262	-	-	-	597
198	Aijaz Ali Odho, Village Tajodero, Tehsil Garhi khairo	Aijaz Ali Odho	43101-2589842-9	Muhammad Ibrahim	322	-	194	194	-	-	-	516	322	-	251	251	-	-	-	573
199	Muhammad Iqbal Javaid, Peer Hayat Jath, Pur Depalpur Okara	Muhammad Iqbal Javaid	35301-8128516-9	Faiz Ahmed	400	-	164	164	-	-	-	564	400	-	235	235	-	-	-	635
200	Fayyaz Ahmad & Muhammad Khalil, Chak Tibi Wala Moza Wali Waryam, Lodhran	Fayyaz Ahmad & Muhammad Khalil	36203-1830050-3	Shan Ahmad	730	-	592	592	-	-	-	1,321	730	-	714	714	-	-	-	1,444
201	Muhammed Aslam Khan, Moza Rapper P.O Langari Kerorpacca, District Lodhran	Muhammed Aslam Khan	36202-6490322-9	Dost Muhammad Khan	500	-	679	679	-	-	-	1,179	500	-	763	763	-	-	-	1,263
202	Karim Haider, Pakki Shah Mardan, District Mianwali	Karim Haider	38302-1114736-3	Muhammad Tahir Hussain	475	-	568	568	-	-	-	1,043	475	-	648	648	-	-	-	1,123
203	Ammar Hammad and Sajjad Saeed, H.No.158-N VPO 14Mb, District Khushab Jauharabad	Ammar Hammad and Sajjad Saeed	38201-9049012-7	Ahmed Saeed Khan	340	-	133	133	-	-	-	473	340	-	190	190	-	-	-	530
204	Hassan Mehmood, Dera Kundan, Khaliqabad Tehsil & District Khusahb	Hassan Mehmood	38201-9974574-1	Muhammad Manzoor Ahmed	427	-	177	177	-	-	-	604	427	-	253	253	-	-	-	680
205	Saif Ullah, Mohammad Sumblianwala, Hadali Tehsil & District Khushab	Saif Ullah	38201-0287133-3	Haji Muhammad Hayat	400	-	262	262	-	-	-	662	400	-	333	333	-	-	-	733
206	Irfan Haider, Mouza Vijhi P.O Miani, Tehsil Bhalwal, District Sargodha.	Irfan Haider	38403-1513569-5	Zaman Mehdi	475	-	415	415	-	-	-	890	175	-	475	475	-	-	-	650
207	Nasreen Javed, B-7, Satelite Town, Block 18, Mirpurkhas	Nasreen Javed	44103-1611921-6	Muhammad Jawaid Khan	225	-	250	250	-	-	-	475	225	-	288	288	-	-	-	513
208	Muhammad Nawaz, Moza Bhamb, P.O Tehsil & District Jhang	Muhammad Nawaz	33202-3522294-7	Riaz Hussain	300	-	198	198	-	-	-	498	290	-	248	248	-	-	-	538
209	Mohsin Ali, Village Banghar Kaliki Mandi Tehsil & District Faislabad	Mohsin Ali	34301-6406728-1	Nasrullah	950	-	1,265	1,265	-	-	-	2,215	950	-	1,434	1,434	-	-	-	2,384
210	Akbar Ali, Dera Nawab Khan P.O Farooqabad, Sheikhupura.	Akbar Ali	35404-1540425-9	Chohar Khan	300	-	361	361	-	-	-	661	300	-	414	414	-	-	-	714
211	Faiz Rasool, Vil Bahar P.O Farooqabad, District Sheikhupura	Faiz Rasool	35404-1567609-1	Nazir Ahmed	300	-	222	222	-	-	-	522	300	-	276	276	-	-	-	576
212	Muhammad Anwar, Lucky Virkan Tehsil Safdarabad, District Sheikhupura	Muhammad Anwar	35403-1565522-5	Fateh Muhammad	475	-	445	445	-	-	-	920	435	-	526	526	-	-	-	961
213	Shabbir Ahmad, VRB Walgan Sahna, Shiekhupura	Shabbir Ahmad	35403-1155414-3	Muhammad Inayat	330	-	272	272	-	-	-	601	330	-	332	332	-	-	-	662
214	Arfanullah Khan Bhatti, Awan Bhattian Shiekhupura	Arfanullah Khan Bhatti	35404-5161670-7	Kameer Ali	400	-	503	503	-	-	-	903	400	-	577	577	-	-	-	977
215	Muhammad Iqbal, Gondal Sargodha	Muhammad Iqbal	38404-9731019-9	Muhammad Nawaz	255	-	539	539	-	-	-	794	235	-	580	580	-	-	-	815
216	Mohammad Abbas, Chak No. 75 SB P.O Tehsil & District Sargodha	Mohammad Abbas	38403-9738531-1	Muhammad Ali	235	-	409	409	-	-	-	644	155	-	436	436	-	-	-	591
217	Muazam Ali, Chak 79 NB Sargodha	Muazam Ali	38403-7844397-9	Ghulam Ali	372	-	299	299	-	-	-	671	372	-	365	365	-	-	-	737
218	Mohammad Parvez, Chak No. 17 SB Sargodha	Mohammad Parvez	38403-2203285-1	Saleh Muhammad	452	-	624	624	-	-	-	1,076	452	-	700	700	-	-	-	1,152
219	Allah Yar, Chak No. 17 Nb Tangowali Sargodha	Allah Yar	38403-2217248-3	Ghulam Muhammad	385	-	587	587	-	-	-	972	385	-	652	652	-	-	-	1,037
220	Mohammed Anwar Shehzad, Ottana Sargodha	Mohammed Anwar Shehzad	38403-8403190-1	Mehar KhaDHA Dad	425	-	332	332	-	-	-	757	425	-	403	403	-	-	-	828
221	Azhar Nawab, Tankiwala P.O Tehsil Shahpur, District Sargodha	Azhar Nawab	38404-5975174-9	Khizer Hayat	475	-	323	323	-	-	-	798	475	-	407	407	-	-	-	882
222	Sarfraz Ahmed, H No. P-85 Street 4 Islam Pura, Sargodha	Sarfraz Ahmed	38403-3243770-5	Muhammad Yar	411	-	366	366	-	-	-	777	411	-	439	439	-	-	-	850

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
223	Ali Nawaz Khan, Muradabad Colony College Road, Sargodha	Ali Nawaz Khan	38403-2030756-7	Raja Gul Nawaz Khan	1,900	-	1,143	1,143	-	-	-	3,043	1,900	-	1,480	1,480	-	-	-	3,380
224	Muhammad Sadique, Village Rais Karim, P.O Hingorno Sanghar	Muhammad Sadique	44202-5959025-5	Allah Bux	300	-	416	416	-	-	-	716	300	-	467	467	-	-	-	767
225	Muhammad Ajmal, H.No.P350 Street 14, Mohammad Taj Colony, P.O Islamia College, Faisalabad, Jhang	Muhammad Ajmal	33100-7707653-5	Muhamamd Aslam	2,000	-	1,953	1,953	-	-	-	3,953	2,000	-	2,308	2,308	-	-	-	4,308
226	Malik Alam Khan, Chak No. 32-35/14 L Chichawatni	Malik Alam Khan	36501-1830327-3	Malik Zuhar Khan	600	-	544	544	-	-	-	1,144	600	-	645	645	-	-	-	1,245
227	Muhammad Asif Najmee, Chak No.142-09-L Sahiwal	Muhammad Asif Najmee	36502-5271153-7	Ch Muhammad Ali	700	-	421	421	-	-	-	1,121	700	-	546	546	-	-	-	1,246
228	Fakhar Abbas, Bonga Bahawal, Harappa Chichawatni	Fakhar Abbas	36501-7276619-5	Muhammad Nawaz	300	-	247	247	-	-	-	547	300	-	298	298	-	-	-	598
229	Abad Ali, Sahoke Mallian	Abad Ali	35404-8777113-9	Amir Hassan	450	-	486	486	-	-	-	936	199	-	562	562	-	-	-	761
230	Naimat Ali, Chak No. 46 Rb Chattay, P.O Tehsil Safdarabad, Sheikhupura	Naimat Ali	35403-6997483-3	Din Muhammad	475	-	445	445	-	-	-	920	475	-	529	529	-	-	-	1,004
231	Muhammad Aslam, Chak No. 124 RB Chak Jhumre, Faisalabad	Muhammad Aslam	33101-7303251-1	Allah Bakish	265	-	225	225	-	-	-	490	265	-	272	272	-	-	-	537
232	Ghias Mehmood, Chak No. 47 Rb P.O Sahowala, Jhumre, Faisalabad	Ghias Mehmood	33101-1698061-7	Ashiq Hussain	300	-	223	223	-	-	-	523	300	-	276	276	-	-	-	576
233	Abdul Haq, Jati Dakana, Safdarabad	Abdul Haq	35403-3778716-9	Bashir Ahmed	470	-	701	701	-	-	-	1,171	470	-	784	784	-	-	-	1,254
234	M.Akram, Mouza Naiko Kara, Tehsil Ahmed Pur Sial, District Jhang	M.Akram	33203-1346166-9	Nabi Bux	300	-	351	351	-	-	-	651	300	-	402	402	-	-	-	702
235	Allaha Ditta, Wahgha P.O Ahmad Pur Sial, Tehsil & District Jhang	Allaha Ditta	33203-7311169-7	Muhammad Bux	400	-	567	567	-	-	-	967	400	-	634	634	-	-	-	1,034
236	Altaf Hussain, Wagha P.O Ahmad Pur Sial, Tehsil & District Jhang	Altaf Hussain	33203-5347461-3	Kamal Khan	400	-	597	597	-	-	-	997	400	-	664	664	-	-	-	1,064
237	Munawar Hussain, Wahgha P.O Ahmad Pur Sial, Tehsil & District Jhang	Munawar Hussain	33203-4880136-7	Manzoor Hussain	350	-	521	521	-	-	-	871	350	-	580	580	-	-	-	930
238	G.Raza Akhtar Malik, Chak 5/3 L P.O Tehsil Ahmad Pur Sial District Jhang.	G.Raza Akhtar Malik	33203-1399676-3	Muhammad Bux	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
239	Muhammad Rafique, H No. 346 Y Sch No. 3 Farie Town, Sahiwal	Muhammad Rafique	36502-4910291-5	Muhammad Idrees	300	-	237	237	-	-	-	537	300	-	291	291	-	-	-	591
240	Bashir Ahmed, Chak No.64/12-L, Chak No.64/12-L, Tehsil Chichawatni, Sahiwal.	Bashir Ahmed	36501-4334892-3	Noor Ahmed	400	-	300	300	-	-	-	700	400	-	367	367	-	-	-	767
241	Muhammad Amin-Ud-Din, Chak No.41/12-L Chichawatni	Muhammad Amin-Ud-Din	33104-2247381-5	Muhammad Umar Khan	676	-	346	346	-	-	-	1,022	366	-	460	460	-	-	-	826
242	Muhammad Umar Saeed, House No. 185 Sector X Housing Colony, District Sheikhupura	Muhammad Umar Saeed	35404-2347211-1	Muhammad Saeed Dogar	300	-	237	237	-	-	-	537	300	-	290	290	-	-	-	590
243	Murtza Qadir, House No. 3-291-N Model Town, District Lahore	Murtza Qadir	35202-6997460-1	Abdul Qadir Khan	470	-	267	267	-	-	-	737	470	-	354	354	-	-	-	824
244	Muhammad Yousaf, R/O Kot Salar P.O Mandi Faizabad, Tehsil Ferozwala, District Shiekhupura	Muhammad Yousaf	35401-1820617-5	Sardar Muhammad	470	-	355	355	-	-	-	825	470	-	439	439	-	-	-	909
245	Tahir Saeed Ahmad, Village Samulana Sharaverpur Sharif District, Sheikhupura	Tahir Saeed Ahmad	295-93-549798	Din Muhammad	300	-	307	307	-	-	-	607	300	-	360	360	-	-	-	660
246	Riasat Ali, Tradiwali P.O Khas, Tehsil Ferozwala, District Sheikhupura	Riasat Ali	35401-5490745-5	Miraj Din	400	-	230	230	-	-	-	630	400	-	301	301	-	-	-	701
247	Fayyaz Hussain, Village Bankali P.O Bari, Tehsil Cantt, District Lahore	Fayyaz Hussain	35201-1438339-3	Shah Muhammad	475	-	541	541	-	-	-	1,016	475	-	626	626	-	-	-	1,101
248	Five Stars Poultry Breder Farm, 29-A Civil Lines, District Sheikhupura		35404-1560423-5	Abdul Hameed	2,000	-	1,960	1,960	-	-	-	3,960	2,000	-	2,315	2,315	-	-	-	4,315
249	Abadullah, Dandewala Nasir Kot Pin Das Tehsil Ferozwala, District Shiekhupura	Abadullah	35401-2365981-5	Rasool Buksh	200	-	314	314	-	-	-	514	200	-	350	350	-	-	-	550
250	Abdul Majeed, Chak No.30/11L Chichawatni	Abdul Majeed	36501-2485863-1	Nizam Ud Din	300	-	275	275	-	-	-	575	250	-	322	322	-	-	-	572
251	Syed Hassan Raza, Mouza Muhammad Shah, P.O Box Sarai Sidhu Kabirwala, Khanewal	Syed Hassan Raza	36102-1043243-3	Syed Noor Sultan	200	-	277	277	-	-	-	477	200	-	311	311	-	-	-	511
252	Naila Ahmed Sukhera, H No. 913 D Farid Town, Sahiwal	Naila Ahmed Sukhera	36502-6775318-8	Ghulam Ahmad Sukhera	475	-	240	240	-	-	-	715	475	-	325	325	-	-	-	800
253	Farhat Iqbal, Chak No 5/11-L, Tehsil Chak No. 5/11-L, Sahiwal	Farhat Iqbal	36501-3128648-3	Muhammad Yousaf	400	-	317	317	-	-	-	717	400	-	388	388	-	-	-	788
254	Malik Zawar Hussain, Chak No.104/9L Sahiwal	Malik Zawar Hussain	36502-7080266-9	Malik Sher Muhammad	399	-	177	177	-	-	-	577	399	-	248	248	-	-	-	647
255	Muhammad Haseeb Akbar, Ram Ghar P.O Sohdra,Tehsil Wazirabad, District Gujranwala	Muhammad Haseeb Akbar	34104-8097829-7	Muhammad Akbar	400	-	557	557	-	-	-	957	400	-	624	624	-	-	-	1,024
256	Muhammad Abaas, Thathai Baloch, P.O Khanki Head, Tehsil Wazirabad, District Gujranwala	Muhammad Abaas	34104-2263384-7	Nazar Muhammad	330	-	178	178	-	-	-	508	330	-	234	234	-	-	-	564
257	Amir Sultan, Maroofabad Chak Baig, Tehsil Wazirabad, District Gujranwala	Amir Sultan	34104-2347490-9	Ch. Muhammad Inayat Sraa	475	-	432	432	-	-	-	907	475	-	512	512	-	-	-	987
258	Manzoor Hussain, Abul Fateh Wali, P.O Pathan Wali Tehsil Wazirabad, District Gujranwala	Manzoor Hussain	34104-9496290-9	Bahawal Buksh	250	-	354	354	-	-	-	604	250	-	396	396	-	-	-	646
259	Muhammad Asif-Muhammad Anser, Rodala Cheema P.O Pathanwali, Tehsil Wazirabad, District Gujranwala	Muhammad Asif-Muhammad Anser	34104-2353368-7	Muhammad Latif Cheema	200	-	298	298	-	-	-	498	200	-	331	331	-	-	-	531
260	Muhammad Latif, Rodala P.O Pathan Wali Tehsil Wazirabad, District Gujranwala	Muhammad Latif	34104-9715802-5	Khushi Muhammad	450	-	672	672	-	-	-	1,122	450	-	748	748	-	-	-	1,198
261	Khalid Nawaz, Sakna Gunniwala Tehsil Wazirabad, District Gujranwala	Khalid Nawaz	34104-9840610-3	Ch Ghulam Ahmad Cheema	800	-	600	600	-	-	-	1,400	800	-	735	735	-	-	-	1,535
262	Muhammad Khan, Patokee P.O Box Wazirabad Tehsil, District Gujranwala	Muhammad Khan	34104-3292291-7	Ali Muhammad	250	-	312	312	-	-	-	562	250	-	354	354	-	-	-	604
263	Gul Nawaz, Kot Jafar P.O Khass Tehsil, District Gujranwala	Gul Nawaz	34104-6864861-7	Nazir Hussain Cheema	400	-	452	452	-	-	-	852	400	-	519	519	-	-	-	919
264	Allah Ditta, Fareed Pur P.O Kaliriwala, District Khanewal	Allah Ditta	36102-9538836-3	Bahawal	185	-	572	572	-	-	-	757	185	-	603	603	-	-	-	788
265	Aftab Ahmed, Hawalian Chaudrian Lakar Mandi Tehsil, Wazirabad	Aftab Ahmed	34104-2335863-5	Saif Ullah Cheema	475	-	802	802	-	-	-	1,277	475	-	882	882	-	-	-	1,357
266	Ijaz Begum, Hawali Chaudhari Lakar Mandi Tehsil, Wazirabad	Ijaz Begum	34104-2248467-6	Aftab Ahmad Cheema	475	-	722	722	-	-	-	1,197	475	-	801	801	-	-	-	1,276
267	Muhammad Yaqoob, Haiderya Colony Awan Street Near Al Hussaini Store Tehsil , District Gujranwala	Muhammad Yaqoob	34101-7947763-5	Malik Muhammad Hussain Awan	250	-	254	254	-	-	-	504	250	-	296	296	-	-	-	546
268	Bashir Ahmed, Ramgarh P.O Box Khas Tehsil , District Gujranwala	Bashir Ahmed	34104-1154413-1	Khushi Muhammad	300	-	306	306	-	-	-	606	300	-	357	357	-	-	-	657
269	Sajjad Hussain, Rakh Bharoki P.O Bhroki Cheema Tehsil , Wazirabad District , Gujranwala	Sajjad Hussain	34104-0865473-1	Malik Muhammad Hussain Awan	210	-	354	354	-	-	-	564	210	-	389	389	-	-	-	599
270	Shehzad Ahmed, Mehad Pur P.O Wazirabad Tehsil , District Gujranwala	Shehzad Ahmed	35201-7380387-9	Waqar Ahmed Cheema	468	-	372	372	-	-	-	840	468	-	451	451	-	-	-	918
271	Muhammad Malik, Sangowali P.O Ghakhar Mandi, Tehsil Wazirabad, District Gujranwala	Muhammad Malik	34104-1024412-1	Mehar Dad	233	-	238	238	-	-	-	471	233	-	277	277	-	-	-	510
272	Aftab Ahmed, Veroki Tehsil Wazirabad, Gujranwala	Aftab Ahmed	34104-2368476-3	Ghulam Rasool	300	-	198	198	-	-	-	498	300	-	249	249	-	-	-	549
273	Aadil Hussain Chajuki P.O Kamoke Tehsil, District Gujranwala	Aadil Hussain	34102-7929813-3	Muhammad Maalik	350	-	257	257	-	-	-	607	205	-	306	306	-	-	-	511
274	Syed Abu Zar Ghaffari, Moza Galari Sahiwal	Syed Abu Zar Ghaffari	36502-1155860-1	Syed Qudrat Ali Shah	400	-	203	203	-	-	-	603	400	-	274	274	-	-	-	674
275	Muhammad Nawaz, Chak Nork Kathia Cheena Karmiti P.O Harrapa Tehsil , District Sahiwal	Muhammad Nawaz	36502-3290414-3	Aaghra	545	-	343	343	-	-	-	888	238	-	414	414	-	-	-	652
276	Allah Yar, Moza Cheena Karmalli Dilawar Kay Kathia, Sahiwal	Allah Yar	36502-6998382-9	Manzoor Ahmed	899	-	491	491	-	-	-	1,390	899	-	650	650	-	-	-	1,550
277	Muhammad Saleem, Asad Dullah Pur, Sahiwal	Muhammad Saleem	36502-3798859-3	Ahmad Yar	338	-	142	142	-	-	-	480	338	-	202	202	-	-	-	540
278	Sami Ullah, Pandori Kalan P.O Khas Tehsil Wazirabad, District Gujranwala	Sami Ullah	34104-0715034-3	Mukhtar Ahmad	300	-	171	171	-	-	-	471	300	-	221	221	-	-	-	521
279	Khizer Abaas, Hawali Chaudhrian Lakar Mandi, Hawali Chaudhrian Tehsil Wazirabad, District Gujranwala	Khizer Abaas	34104-3472520-9	Khalid Hussain Cheema	450	-	466	466	-	-	-	916	450	-	542	542	-	-	-	992
280	Muhammad Aslam and Zahid Ahmed, Khushkhal Ghar Near Cant Tehsil, District Narowal	Muhammad Aslam and Zahid Ahmed	34501-1970403-7	Abdul Hameed	350	-	320	320	-	-	-	670	350	-	379	379	-	-	-	729
281	Haibat Khan, Basti Garay Wala Sandeela P.O Suraj Meyane, Multan	Haibat Khan	36302-2685828-3	Allah Ditta	300	-	304	304	-	-	-	604	300	-	355	355	-	-	-	655
282	Zia Hussain Bukhari, 8-A Hassan Street Near Nafees Medicare Gulghast Colony, Multan	Zia Hussain Bukhari	36302-0410442-5	Syed Atta Hussain Shah	850	-	1,315	1,315	-	-	-	2,165	800	-	1,458	1,458	-	-	-	2,258
283	Monarch Dairy Farm, Sohyan P.O Khas Tehsil, District Gujranwala		34101-9224019-1	Abdul Rasheed	500	-	510	510	-	-	-	1,010	500	-	594	594	-	-	-	1,094
284	Mohammad Yusuf, Plot No. 15 Jinnah Colony Kali Mori, Hyderabad	Mohammad Yusuf	41303-9665171-5	Faiz Muhammad	450	-	527	527	-	-	-	977	450	-	603	603	-	-	-	1,053
285	Muhammad Waqas Khookar, 37 Ahzan Colony Suraj Miani Road, Multan	Muhammad Waqas Khookar	322-78-972685	Ghazanfar Hussain	800	-	804	804	-	-	-	1,604	800	-	938	938	-	-	-	1,738
286	S Zafar Ullah Jan, Village Shaikhan P.O Shukhan Tehsil, District Peshawar	S Zafar Ullah Jan	17301-4165050-5	Shaikh Nasrullah	954	-	1,310	1,310	-	-	-	2,264	954	-	1,479	1,479	-	-	-	2,433
287	Syed Imran Haid Gardaizi, House No. 14, Shaheen Block New Shalimar Colony, Bosan Road, Multan	Syed Imran Haid Gardaizi	36302-5929084-5	Syed Attah Hussain Gardaizi	450	-	602	602	-	-	-	1,052	450	-	677	677	-	-	-	1,127
288	Ghulam Murtaza & Ghulam Fatima, Chah Bahairwala Loother P.O Khas Multan	Ghulam Murtaza & Ghulam Fatima	36302-8004465-9	Zafar Khan	1,000	-	1,559	1,559	-	-	-	2,559	1,000	-	1,727	1,727	-	-	-	2,727

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
289	Moazzama Gul, House No. 2 Street No. 9 Sector F6/3, Mouza Lothar Riazabad Multan	Moazzama Gul	61101-5539686-4	Ashfaq Ahmed	400	-	614	614	-	-	-	1,014	400	-	681	681	-	-	-	1,081
290	M/S White Gold Poultary Farms, Naikapura, Sialkot.		6805151	-	9,500	-	3,240	3,240	-	-	-	12,740	9,500	-	3,240	3,240	-	-	-	12,740
291	Qadir Bux Junejo Abdul Waheed, House No. 1 Old Wahdat Colony, Hyderabad	Qadir Bux Junejo Abdul Waheed	41306-0961689-9	Mehboob Junejo	260	-	333	333	-	-	-	593	260	-	377	377	-	-	-	637
292	Muhammad Mushtaq, Kot Khewan Mall P.O Mandya Taign Tehsil Komoki, District Gujranwala	Muhammad Mushtaq	34102-3078986-5	Muhammd Jamil	300	-	324	324	-	-	-	624	300	-	375	375	-	-	-	675
293	Ch. Sajjad Ali Cheema, Chak Sadah P.O Darwaishkey Tehsil Wazirabad, District Gujranwala	Ch. Sajjad Ali Cheema	34104-3450413-1	Ch. Muhammad Iqbal Cheema	455	-	559	559	-	-	-	1,014	55	-	594	594	-	-	-	649
294	Muhammad Javed Matloob, Madina Colony Ali Pur Chattah, Gujranwala	Muhammad Javed Matloob	34104-0628967-7	Ch. Muhammad Matloob	199	-	527	527	-	-	-	726	199	-	562	562	-	-	-	761
295	M/S A.Rasheed Dairy Farm, Chanasar Goth 2/43 Mehmoodabad, Karachi		42201-3053596-1	Abul Farah Shah	400	-	581	581	-	-	-	981	400	-	652	652	-	-	-	1,052
296	Ali Muhammad, Village Petaro College P.O Jamshoro	Ali Muhammad	41204-8985187-1	Misri Khan	325	-	267	267	-	-	-	592	325	-	322	322	-	-	-	647
297	Muhammad Aslam, Moza Jawahri Tangra P.O Hashmat Sarali Tehsil Kabirwala, Multan	Muhammad Aslam	36102-4177753-1	Haq Nawaz	200	-	291	291	-	-	-	491	200	-	325	325	-	-	-	525
298	Nazar Hussain, Basti Shar Mouza Salarwain P.O Salarwain Kabirwala, Khanewal	Nazar Hussain	36102-2012504-9	Ghulam Abbas	200	-	311	311	-	-	-	511	200	-	345	345	-	-	-	545
299	Inam Ali, Basti Hussain Abad Kari Ali Mardan P.O Jarianwala, Muzaffar Garh	Inam Ali	32304-3274947-9	Qalb Hussain	475	-	666	666	-	-	-	1,141	425	-	740	740	-	-	-	1,165
300	Muhammad Haneef, Chah Mithan Wala Jahan Pur P.O Makhdumpur Tehsil Kabirwala, Khanewal	Muhammad Haneef	36102-1952211-5	Azam	300	-	435	435	-	-	-	735	300	-	486	486	-	-	-	786
301	Surfraz Urf Riaz, Mouza Mohri Pur P.O Kabirwala, District Khanewal	Surfraz Urf Riaz	36102-1953172-7	Muhammad Ameer	600	-	822	822	-	-	-	1,422	600	-	923	923	-	-	-	1,523
302	Tahir Saeed Khan, Mouza Narhal P.O Khas Tehsil Kabirwala, Khanewal	Tahir Saeed Khan	36102-8337446-7	Saeed Ahmed	400	-	444	444	-	-	-	844	200	-	504	504	-	-	-	704
303	Khalid Dairy Farm, 1-C Gulshanabad Orangi Town, Karachi		42401-6292574-5	Abdul Hameed Khan	475	-	722	722	-	-	-	1,197	475	-	806	806	-	-	-	1,281
304	Awan Dairy Farm & Milk Center, A-113 Sector 8-A Bilal Colony Korangi, Karachi		42201-0551211-9	Malik Sherbaz Khan	800	-	1,064	1,064	-	-	-	1,864	800	-	1,206	1,206	-	-	-	2,006
305	Subhanullah Dairy Farm Milk Centre, House No. 6 Usama Manzil Gali No 7 Muslimabad Khalid Bin Waleed Road, Karachi		42201-0606604-1	Salim Khan	475	-	660	660	-	-	-	1,135	475	-	745	745	-	-	-	1,220
306	Mehr Altaf Hussain, Haraj House Masom Shah Road House No.404/M-13, Multan	Mehr Altaf Hussain	36302-6997483-3	Mehar Muhammad Yar	1,000	-	1,561	1,561	-	-	-	2,561	1,000	-	1,729	1,729	-	-	-	2,729
307	Syed Ghazanfar Abbas Bukhari, House No.37/81 Shaffat Colony, Multan	Syed Ghazanfar Abbas Bukhari	36302-3588678-9	Syed Atta Hussain Bukhari	710	-	1,189	1,189	-	-	-	1,899	710	-	1,308	1,308	-	-	-	2,018
308	Muhammad Usman Khan, Mouza Mumdal P.O Khas Tehsil Kabirwala, Multan	Muhammad Usman Khan	36102-8281618-7	Qutbuddin	799	-	457	457	-	-	-	1,256	799	-	591	591	-	-	-	1,390
309	Aman Ullah Traders, Bait Ul Aman Khiali Gate Gujranwala	Aman Ullah Traders	34101-4836550-5	Aman Ullah Chaudary	800	-	856	856	-	-	-	1,656	800	-	990	990	-	-	-	1,790
310	Haq Nawaz, Dadwali Sharif P.O Khas Tehsil Wazirabad, District Gujranwala	Haq Nawaz	34104-3335976-5	Muhammad Maalik	497	-	252	252	-	-	-	749	497	-	341	341	-	-	-	838
311	Shahnaz Bibi, Kalaske Mandi Tehsil Wazirabad, District Gujranwala	Shahnaz Bibi	34104-1622660-2	Riaz Cheema	1,000	-	921	921	-	-	-	1,921	1,000	-	1,089	1,089	-	-	-	2,089
312	Iftikhar Ahmad, Village Kalaske P.O Khas Tehsil Wazirabad, Gujranwala	Iftikhar Ahmad	34104-2154716-3	Manzoor Ahmad	400	-	375	375	-	-	-	775	400	-	442	442	-	-	-	842
313	Ejaz Ahmad, Kot Poroya Kailaske Tehsil, Wazirabad District, Gujranwala	Ejaz Ahmad	34104-2260718-3	Manzoor Ahmad	300	-	225	225	-	-	-	525	300	-	276	276	-	-	-	576
314	Nasir Ali, Harianwala Hurd P.O Harianwala Kalan Tehsil, Wazirabad District, Gujranwala	Nasir Ali	34104-2477543-9	Mian Khan	300	-	167	167	-	-	-	467	300	-	217	217	-	-	-	517
315	Tayyab Mahmood, Mouza Noor Pur P.O Khas Tehsil Kabirwala, Khanewal	Tayyab Mahmood	36102-6178272-7	Ghulam Muhammad	200	-	294	294	-	-	-	494	200	-	327	327	-	-	-	527
316	Bashir Ahmad, Chah Haji Allah Bus Wala Chak Sher Khan, Kabirwala	Bashir Ahmad	36102-8082358-7	Khuda Bux	400	-	598	598	-	-	-	998	400	-	665	665	-	-	-	1,065
317	Ummay Kalsoom, Mouza Mamdal P.O Khas Tehsil Kabirwala, Khanewal	Ummay Kalsoom	36102-9113070-6	Manzoor Ahmed	300	-	202	202	-	-	-	502	300	-	253	253	-	-	-	553
318	Muhammad Amer, Sarai Sidhu P.O Sardar Pur, Kahnewal	Muhammad Amer	36103-6420002-9	Allah Ditta	475	-	599	599	-	-	-	1,074	475	-	679	679	-	-	-	1,154
319	Akhtar Hussain, Basti Salarwahan Tehsil, Kabirwala District, Khanewal	Akhtar Hussain	36302-8899959-7	Iqbal Hussain	200	-	286	286	-	-	-	486	200	-	319	319	-	-	-	519
320	Zainab Mai Through, Basti Noorpur Chowk Sahir Khan P.O Khas Tehsil , Kabirabad, Khaniwal	Zainab Mai	36102-8251625-6	Amjad Hussain	800	-	1,135	1,135	-	-	-	1,935	800	-	1,270	1,270	-	-	-	2,070
321	Saleem Raza, Mauza Salarwahan Nau, Khanewal	Saleem Raza	36302-8620234-3	Iqbal Hussain	350	-	523	523	-	-	-	873	350	-	582	582	-	-	-	932
322	Abdul Aziz, Mouza Ahmadpur Dak Khana Sardarpur Tehsil , Kabirwalla District, Khanewal	Abdul Aziz	36102-6487654-5	Sadar Din	200	-	297	297	-	-	-	497	200	-	331	331	-	-	-	531
323	M/S Bismillah Cold Storage, House No 10/50 Neaka Poura, Sialkot	M/S Bismillah Cold Storage	6804165	-	1,996	-	1,553	1,553	-	-	-	3,549	1,996	-	1,907	1,907	-	-	-	3,903
324	Muhammad Sadique, Village Mazar Khan Joyo P.O Kandhra, Sukkur	Muhammad Sadique	45502-4624035-7	Muhammad Hashim	475	-	628	628	-	-	-	1,103	475	-	708	708	-	-	-	1,183
325	Muhammad Rafique, Abid Colony Khairpur, Sukkur	Muhammad Rafique	45203-0821962-1	Soofi Abdul Khalique	280	-	421	421	-	-	-	701	280	-	468	468	-	-	-	748
326	Muhammad Farooque, Near Bunglow Paro Bhutta Kotdiji, Khairpur	Muhammad Farooque	45205-6054232-1	Muhammad Siddique	400	-	590	590	-	-	-	990	400	-	657	657	-	-	-	1,057
327	Ghulam Shabir Narejo, Village Ghulam Abbas P.O Ripri Kingri Khairpur, Sukkur	Ghulam Shabir Narejo	45202-9986671-5	Ranjhan Narejo	462	-	381	381	-	-	-	843	462	-	458	458	-	-	-	920
328	Hakim Ali, Village Hamza Ali P.O Ripri Gambat Khairpur, Sukkur	Hakim Ali	45202-8316925-9	Alam Khan	462	-	381	381	-	-	-	843	462	-	458	458	-	-	-	920
329	Mahmood Khan Narejo, King Jillaniabad P.O Kingri Khairpur, Sukkur	Mahmood Khan Narejo	45202-0687380-9	Mohammad Bachal	462	-	472	472	-	-	-	934	462	-	549	549	-	-	-	1,011
330	Bakhat Ali Narejo, Ahmed Pur Kingri Khairpur, Sukkur	Bakhat Ali Narejo	45204-1543550-3	Ali Mardan	462	-	472	472	-	-	-	934	462	-	549	549	-	-	-	1,011
331	Mahboob Aalam, Abid Colony Khairpur, Sukkur	Mahboob Aalam	45203-1641254-9	Allah Ditto Bhatti	370	-	509	509	-	-	-	879	370	-	572	572	-	-	-	942
332	Sarfaraz, Chak No. 123/15-L P.O Tehsil Main Chunno, Khanewal	Sarfaraz	36104-0421199-7	Noor Muhammad	300	-	217	217	-	-	-	517	300	-	268	268	-	-	-	568
333	Muneer Ahmed, Village Nawab Khan Wassan Taluka Kotdiji, Khairpur	Muneer Ahmed	45205-2610423-5	Ghulam Hussain	475	-	510	510	-	-	-	985	475	-	590	590	-	-	-	1,065
334	Qurban Ali, Village Kazko P.O Sono Gopang Taluka Kotdiji, Khairpur	Qurban Ali	45205-2181614-7	Aanb Fakir	475	-	642	642	-	-	-	1,117	475	-	722	722	-	-	-	1,197
335	Dadan Khan Shar, Mohallah Muslim Colo Mohallah Muslim Colony Daharki, Ghotki	Dadan Khan Shar	45101-8806879-9	Sardar Mohammad Shar	475	-	569	569	-	-	-	1,044	475	-	649	649	-	-	-	1,124
336	Shahbir Ahmed Shar, Deh Jhanwar Village, Haji Bhai Khan Shar P.O Daharki, Ghotki	Shahbir Ahmed Shar	45101-7934742-7	Bhai Khan Shar	230	-	244	244	-	-	-	474	230	-	282	282	-	-	-	512
337	Ahmed Yar Khan Shar, Village Sardar Mohammad Khan Shar Baloch P.O Daharki, Ghotki	Ahmed Yar Khan Shar	45101-0629335-5	Sardar Mohammad Khan Shar	475	-	527	527	-	-	-	1,002	475	-	607	607	-	-	-	1,082
338	Ghulam Rasool, Village Allah Bux Mahar Satiaro P.O Daharki, Ghotki	Ghulam Rasool	45101-5886242-3	Yar Mohammad	250	-	235	235	-	-	-	485	250	-	277	277	-	-	-	527
339	Shafqat Rasool, Chak No. 166 Samundri, Faisalabad	Shafqat Rasod	33105-6391549-9	Abdul Razzaq	216	-	445	445	-	-	-	661	216	-	481	481	-	-	-	697
340	Ishtiaq Ahmed and Muhammad Tanveer,Chak No. 443 Samundri, Faisalabad	Ishtiaq Ahmed,Muhamamd Tanveer	33105-1911305-7	Ch. Muhmmad Hussain	368	-	426	426	-	-	-	794	368	-	492	492	-	-	-	860
341	Ahmed Ali and Muhammad Ismail, Chak No. 471 Samundri, Faislabad	Ahmed Ali and Muhammad Ismail	33105-0347914-7	Shah Muhammad	390	-	314	314	-	-	-	704	390	-	383	383	-	-	-	773
342	Mashooqe Ali, Village Nek Mohammad Mughari Shahdad Kot, Kamber	Mashooqe Ali	43206-6831682-3	Yar Mohammad Mughari	375	-	613	613	-	-	-	988	375	-	676	676	-	-	-	1,051
343	Abdul Shakoor, Village Ahmed Din Rajpute P.O Kotdiji Khairpur, Sukkur	Abdul Shakoor	45205-1590266-3	Mohammad Yousuf	400	-	598	598	-	-	-	998	400	-	665	665	-	-	-	1,065
344	Nasrullah, Abid Colony Mohallah Abid Colony Mohallah Bachal Shah, Khairpur	Nasrullah	45203-0621959-9	Muhammad Rafique	475	-	700	700	-	-	-	1,175	475	-	780	780	-	-	-	1,255
345	Abdul Majeed, Paro Hameed Bhatti P.O Chondko, Khairpur	Abdul Majeed	45207-1018688-7	Abdul Khalique	435	-	641	641	-	-	-	1,076	435	-	714	714	-	-	-	1,149
346	Koral Alias Moor, Mohalla Moor Kalhoro P.O Sadar Ji Bhatyoon Talka Kingri, Khairpur	Koral Alias Moor	45204-1551511-5	Lal Bux Kalhoro	475	-	428	428	-	-	-	903	475	-	508	508	-	-	-	983
347	Javed Anwar, Chak Khan Muhammad P.O Fateh Pur, Okara	Javed Anwar	35302-2007056-1	Muhammad Anwar	400	-	624	624	-	-	-	1,024	400	-	691	691	-	-	-	1,091
348	Arbab Khan Jarah, V Nabi Bux Jarah P.O Khandho Hala Matiari, Hyderabad	Arbab Khan Jarah	41301-3781014-9	Fatoor Khan	300	-	466	466	-	-	-	766	300	-	517	517	-	-	-	817
349	Muhammad Zafar Shahadat, Chak Kabirwala P.O Choparhatta, Khanewal	Muhammad Zafar Shahadat	36102-1916421-9	Shahadat	450	-	665	665	-	-	-	1,115	450	-	741	741	-	-	-	1,191
350	Rab Nawaz, Basti Lal Wala Chak Shair Khan P.O Kabirwala, Khanewal	Rab Nawaz	36102-9728684-3	Haji Muhammad	475	-	704	704	-	-	-	1,179	475	-	784	784	-	-	-	1,259
351	Muhammad Hanif, Chah Haji Khan Mohammad Wala Dak-Khana Haqnawaz Sultanabad Tehsil, District Khanewal	Muhammad Hanif	36102-1878048-1	Muhammad Murad	450	-	673	673	-	-	-	1,123	450	-	748	748	-	-	-	1,198
352	Haq Nawaz, Chah Kabirwala Bahawalpur P.O Chopar Hatta Tehsil, Kabirwala	Haq Nawaz	36102-1923824-1	Waryam	1,000	-	1,418	1,418	-	-	-	2,418	1,000	-	1,586	1,586	-	-	-	2,586
353	Tariq Mahmood, Basti Noor Pur Kabirwala, Khanewal	Tariq Mahmood	36102-9633813-5	Ghulam Muhammad	200	-	281	281	-	-	-	481	200	-	315	315	-	-	-	515
354	Muhammad Yaqoob, Chah Lal Wala Chak Sher Khan P.O Kabirwala, Khanewal	Muhammad Yaqoob	36102-1944746-3	Muhammad Amir	300	-	448	448	-	-	-	748	300	-	499	499	-	-	-	799
355	Ghulam Muhammad, Mouza Noor Pur Tehsil, Kabirwala District, Khanewal	Ghulam Muhammad	36102-3811748-9	Khuda Dad	475	-	668	668	-	-	-	1,143	475	-	748	748	-	-	-	1,223
356	W U A 27141 Narhal, Chah Raviwala Mouza Mirhal, Tehsil Kabirwala, District Khanewal	Khalid Mehmood Khan	36102-1928226-9		250	-	404	404	-	-	-	654	80	-	429	429	-	-	-	509

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
357	Manzoor Hussain, Mouza Morgha Lulkay Targarh Thul Nogul Tehsil, Kabirwala District, Khanewal	Manzoor Hussain	36102-6669187-7	Haq Nawaz	400	-	520	520	-	-	-	920	400	-	588	588	-	-	-	988
358	Muhammad Tahir, Chak Sher Khan Kabirwala, Khanewal	Muhammad Tahir	36102-6602064-9	Haq Nawaz	450	-	672	672	-	-	-	1,122	450	-	748	748	-	-	-	1,198
359	Ghulam Qadir Mahar,Village Allah Bux Mahar Satiro P.O dadlagahri Daharki, Ghotki	Ghulam Qadir Mahar	45101-7645993-1	Yar Mohammad Mahar	250	-	255	255	-	-	-	505	250	-	297	297	-	-	-	547
360	Akhlaq Ahmed, Moh Nikhwal Kotli Loharan, Sialkot	Akhlaq Ahmed	34603-5247892-1	Muhammad Akram	400	-	404	404	-	-	-	804	400	-	471	471	-	-	-	871
361	Haq Nawaz Mutton Farm, House No. 3, Street No. 1, Bilal Park Beghum Kot Shahdarah Lahore		35202-2786421-3	Muhammad Tufail	400	-	427	427	-	-	-	827	400	-	488	488	-	-	-	888
362	Azeem Haider, P.O Farid Pera Tehsil, Deparpul District, Okara	Azeem Haider	35201-8524252-5	Faheem Haider	2,400	-	3,010	3,010	-	-	-	5,410	2,400	-	3,414	3,414	-	-	-	5,814
363	Daheem Haider, Moza Deparpur Dala Khana Khas Tehsil, Okara	Daheem Haider	42000-8757420-7	Faheem Haider	2,400	-	3,010	3,010	-	-	-	5,410	2,400	-	3,414	3,414	-	-	-	5,814
364	Alqaddafi Shaheed Agri Farm, House No. 2/445 Muslim Street Mohallaha Water Works, Sialkot		34603-6630415-7	Mohammad Sadiq	475	-	386	386	-	-	-	861	475	-	466	466	-	-	-	941
365	Nadia Nadeem, Mouza Hayat Pur Tehsil, District Khanewal	Nadia Nadeem	36103-1593290-8	Chah Rehmanwala	700	-	994	994	-	-	-	1,694	700	-	1,111	1,111	-	-	-	1,811
366	Muhammad Rafique, Mouza Jahan Pur Tehsil , District Khanewal	Muhammad Rafique	36603-0596449-3	Muhammad Azam	400	-	502	502	-	-	-	902	400	-	569	569	-	-	-	969
367	Shahid Iqbal, Chak No. 61/10 R P.O 58/10, Khanewal	Shahid Iqbal	35202-2926464-3	Khan Muhammad	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
368	Tariq Yahya Khan, Chak No 36-37/2 P.O Khas Tehsil , Okara	Tariq Yahya Khan	35302-7052501-7	Yahyah Khan	1,000	-	1,030	1,030	-	-	-	2,030	1,000	-	1,198	1,198	-	-	-	2,198
369	Muhammad Sadiq Shakir, Chak Bibi Pur Bahamani Wala, Okara	Muhammad Sadiq Shakir	35302-2016850-3	Muhammad Yaqoob	400	-	181	181	-	-	-	581	400	-	252	252	-	-	-	652
370	Noor Hassan Muhammad Iqbal, Chak No. 23/4-L P.O Khas Tehsil, Okara	Noor Hassan Muhammad Iqbal	35302-1899540-1	Khuda Yar	431	-	365	365	-	-	-	796	431	-	437	437	-	-	-	868
371	Muhammad Anwar, Chak Khan Mohammadd, Okara	Muhammad Anwar	35302-2007052-7	Matheela	475	-	743	743	-	-	-	1,218	475	-	823	823	-	-	-	1,298
372	Muhammad Nazir, Kot Kheven Mal P.O Mandiala Tega Tehsil, Kamoki District, Gujranwala	Muhammad Nazir	34102-0428403-5	Reham Din	350	-	385	385	-	-	-	735	350	-	444	444	-	-	-	794
373	Noor Ahmed Mastoi, Village Darya Khan Mastoi Thal Shahdatkot Chakyani Bunder Road, Larkana	Noor Ahmed Mastoi	43206-9014309-1	Muhammad Nawaz Mastoi	270	-	336	336	-	-	-	606	270	-	381	381	-	-	-	651
374	Dr.Deepak Kumar, House No. 440-A Darbar Mohalla , District Kamber Ali Khan	Dr.Deepak Kumar	43202-9172669-1	Gur Bakhsh Rai	300	-	421	421	-	-	-	721	300	-	471	471	-	-	-	771
375	Nirmal Das Doultani, House No. 484/2 District Kamber Ali Khan Darbar Mohallah	Nirmal Das Doultani	43202-0212284-3	Gur Bakhsh Rai Doultani	400	-	616	616	-	-	-	1,016	400	-	684	684	-	-	-	1,084
376	Dr.Amer Lal, House No. A-19,Lashari Street,Road Shewalo Mohallah Kamber Ali	Dr. Amer Lal	43202-6861054-5	Gur Bakhsh Rai	400	-	564	564	-	-	-	964	400	-	632	632	-	-	-	1,032
377	Faqir Muhammad Umer, Village Mehar B Khehrao, Taluka Mirpurkhas	Faqir Muhammad Umer	44103-9331358-3	Muhammad Alam	400	-	607	607	-	-	-	1,007	400	-	674	674	-	-	-	1,074
378	Rana Sarfraz, Chak Khurshid Garh Tehsil & District Lodhran	Rana Sarfraz	36203-6597931-5	Rana Suby Khan	215	-	546	546	-	-	-	761	215	-	582	582	-	-	-	797
379	Gondal Zarie Farm, Village Ghannian Tehsil Kamokee, Gujranwala		6806046		500	-	510	510	-	-	-	1,010	500	-	595	595	-	-	-	1,095
380	Ch. Muhammad Anwar, Shameer, P.O Kamonike Tehsil District, Gujranwala	Ch. Muhammad Anwar	34102-3996962-1	Fateh Muhammad	250	-	370	370	-	-	-	620	250	-	412	412	-	-	-	662
381	Muhammad Mushtaq, Sher Ghar Hurd P.O Khas Tehsil Kamoki District, Gujranwala	Muhammad Mushtaq	34102-9278998-7	Muhammad Sadiq	400	-	472	472	-	-	-	872	350	-	536	536	-	-	-	886
382	Awais Dairy Farm, Sensra Goraya Tehsil Daska District , Gujranwala		34101-8329113-3	Muhammad Haleem	800	-	851	851	-	-	-	1,651	800	-	985	985	-	-	-	1,785
383	Zia Ur Rasool, Main Bazar Qadri Tehsil District , Gujranwala	Zia Ur Rasool	34101-2610039-5	Ch. Ghulam Rasool	250	-	264	264	-	-	-	514	200	-	301	301	-	-	-	501
384	Muhammad Bashir, House No. 24-W, Street No. 11, Liberty Plaza, Gujranwala	Muhammad Bashir	34101-8618471-9	Muhammad Ramzan	410	-	383	383	-	-	-	793	310	-	450	450	-	-	-	760
385	Abdul Hakeem, Deh Jarki Village Mir Muhammad Nizamani, Hyderabad	Abdul Hakeem	41103-7328290-7	Mir Muhammad	300	-	178	178	-	-	-	478	300	-	231	231	-	-	-	531
386	Ali Asghar, Deh Charandi P.O Village Pir Fateh, Badin	Ali Asghar	41101-9223972-3	Ghulam Nabi Junejo	364	-	357	357	-	-	-	721	364	-	418	418	-	-	-	782
387	Ghulam Nabi, P.O Meerani, District Badin Pir Fateh Shah, Badin	Ghulam Nabi	41101-0917198-7	Ghulam Muhammad	400	-	301	301	-	-	-	701	400	-	168	168	-	-	-	568
388	Imam Bux Khor, Goth Haji Abdullah Khor, Lawari Sharif	Imam Bux Khor	41101-2574398-1	Muhammad Moosa	250	-	275	275	-	-	-	525	250	-	317	317	-	-	-	567
389	Mazhar, Ward No. 01 Shahbaz Colony, Badin	Mazhar	41101-5774707-9	Allah Warayo	796	-	733	733	-	-	-	1,529	796	-	882	882	-	-	-	1,677
390	Yasin Mahmood, 1/432 Nasir Road, Sialkot	Yasin Mahmood	34603-0100490-3	Muhammad Sadiq	125	-	595	595	-	-	-	720	105	-	616	616	-	-	-	721
391	Salman Shafique, House No. 10/2 Naika Pura Bori Wala Mohallah, Sialkot	Salman Shafique	34603-2339426-1	Muhammad Shafique	5,000	-	848	848	-	-	-	5,848	5,000	-	848	848	-	-	-	5,848
392	M/S Bismillah Cold Storeage, Pasrur Road, Sialkot	M/S Bismillah Cold Storeage	34603-2230793-7	Shamas	1,850	-	1,532	1,532	-	-	-	3,382	1,400	-	1,783	1,783	-	-	-	3,183
393	Abdul Qadous, Mouza Jodhey Wali Near Taseer Abad Railway Line, Sialkot	Abdul Qadous	34603-7248603-3	Not Known	4,000	-	1,097	1,097	-	-	-	5,097	4,000	-	1,097	1,097	-	-	-	5,097
394	Syed Zafar Abbas, House No. A-13, Al Faisal Town Tory Pull Ghazi Road, Lahore	Syed Zafar Abbas	35201-1432853-9	Syes Mureed Hussian	655	-	597	597	-	-	-	1,252	655	-	713	713	-	-	-	1,368
395	Muhammad Saqlain/Ghulam Sakina, Abbas Nagar Tehsil Chiniot, District Jhang	Muhammad Saqlain/Ghulam Sakina	33201-8447487-7	Ghulam Shabir Shah	180	-	290	290	-	-	-	470	180	-	320	320	-	-	-	500
396	Munawer Sultana, 4/10, Z-Block Sattelite Town,Tehsil Chiniot, District Jhang	Munawer Sultana	33201-2713320-4	Khurram Shehzad	698	-	363	363	-	-	-	1,060	698	-	486	486	-	-	-	1,184
397	Sattan Akber, P.462 Sattelite Town Block A, Sargodha	Sattan Akber	38403-4226275-0	Masood Ahmad	475	-	285	285	-	-	-	760	475	-	370	370	-	-	-	845
398	Ahmad Sher, Chak No. 127 Tehsil Chiniot, District Jhang	Ahmad Sher	33201-1631537-1	Shahoo Urf Shah Muhammad	440	-	527	527	-	-	-	967	440	-	601	601	-	-	-	1,041
399	Naurang, Chak No. 101 P.O 125 Tehsil Chiniot, District Jhang	Naurang	33201-1248174-1	Batta	380	-	269	269	-	-	-	649	380	-	333	333	-	-	-	713
400	Muhammad Sharif, Chak No. 125 Tehsil Chiniot, Jhung	Muhammad Sharif	33201-5020244-7	Peer Muhammad	200	-	334	334	-	-	-	534	200	-	367	367	-	-	-	567
401	Zeeshan Ali, Chak No. 13 Salarhwala Tehsil Chiniot, Jhang	Zeeshan Ali	38403-1651557-1	Masood Ahmad	637	-	322	322	-	-	-	959	387	-	410	410	-	-	-	797
402	Syed Khurram Abbas Shah, Kot Bahadar Ali Shah P.O Jogay Kot Bahadar Tehsil and District Nankana	Syed Khurram Abbas Shah	296-76-542879	Syed Nobahar Shah	344	-	628	628	-	-	-	972	344	-	689	689	-	-	-	1,033
403	Zulqarnain Shah, Jogay Kot Nobahar Tehsil and District Nankana	Zulqarnain Shah	296-55-240595	Ghanzafar Ali Shah	460	-	307	307	-	-	-	767	460	-	389	389	-	-	-	849
404	Anwar Ul Ain Malik, Chah Khalli Wala P.O Meeranpur Himta, Lodhran	Anwar Ul Ain Malik	36203-1812665-7	Abdul Rehman	950	-	1,046	1,046	-	-	-	1,996	900	-	1,215	1,215	-	-	-	2,115
405	Dildar Hussain, Mouza Raja Pur P.O Dawran Lodhran	Dildar Hussain	36203-9093228-7	Muhammad Shafi	1,000	-	412	412	-	-	-	1,412	1,000	-	589	589	-	-	-	1,589
406	Mohammad Asif Cheema, House No. 5 Civil Hospital Colony Ghakhar Gujranwala	Mohammad Asif Cheema	34104-7180725-7	Mohammad Safdar Cheema	470	-	620	620	-	-	-	1,090	470	-	699	699	-	-	-	1,169
407	M/S Chaudhary Poultry Farm, Village Adil Gharh P.O Khas Tehsil Wazirabad District, Gujranwala		34104-8489676-1	Hakim Khan	475	-	629	629	-	-	-	1,104	475	-	709	709	-	-	-	1,184
408	M/S Saboor Chicks, House No. 2144 Street No. 70 Shah Jamal Ghakhar Town Kameti Tehsil Wazirabad District Gujranwala	M/S Saboor Chicks	34104-8463603-9	Muhammad Sabir	400	-	468	468	-	-	-	868	400	-	535	535	-	-	-	935
409	Muhammad Akhtar, Taraoniyan P.O Do Burji Baga District Gujranwala	Muhammad Akhtar	34101-2597495-1	Muhammad Ashraf	475	-	538	538	-	-	-	1,013	475	-	618	618	-	-	-	1,093
410	Shahid Nawaz,Bismillah Colony Near Sialkot ByPass P.O Vania District Gujranwala	Shahid Nawaz	34102-5028307-5	Muhammad Nawaz	468	-	136	136	-	-	-	604	468	-	214	214	-	-	-	683
411	Qamar Zaman, Ward No. 23 House No. 1938 Shah Jamal Ghakhar Town, Kameti Tehsil Wazirabad District Gujranwala	Qamar Zaman	34104-8480217-5	Muhammad Boota	400	-	444	444	-	-	-	844	400	-	511	511	-	-	-	911
412	M/S Amna Poultry Farm, Peer Kot P.O Ghakhar Mandi Tehsil Wazirabad District , Gujranwala		34104-3510242-9	Nazir Ahmed	1,000	-	1,326	1,326	-	-	-	2,326	1,000	-	1,494	1,494	-	-	-	2,494
413	M/S Sohail Poultry Farm, Dhub Cheema P.O Ghakhar Mandi Tehsil Wazirabad District, Gujranwala		34104-5035077-5	Muhammad Maalik	400	-	567	567	-	-	-	967	400	-	634	634	-	-	-	1,034
414	Muhammad Aslam Khan, Chak No. 51/M P.O Chak No 53/M Tehsil Lodhran, Bahawalpur	Muhammad Aslam Khan	36203-8572879-5	Ghulam Sarwar Khan	330	-	211	211	-	-	-	540	330	-	269	269	-	-	-	599
415	Ihsaan Ullah, Rati P.O Ghunniawala, Gujranwala	Ihsaan Ullah	34104-0400908-1	Fateh Muhammad	400	-	444	444	-	-	-	844	400	-	441	441	-	-	-	841
416	Muhammad Imran Humayun, Kot Jaffar P.O Khas Tehsil Wazirabad District , Gujranwala	Muhammad Imran Humayun	34104-9688314-9	Altaf Hussain	450	-	453	453	-	-	-	903	450	-	528	528	-	-	-	978
417	Zia Ullah, Ghunnia Wala P.O Khas Tehsil Wazirabad District, Gujranwala	Zia Ullah	34104-1527343-3	Atta Muhammad Cheema	300	-	414	414	-	-	-	714	300	-	464	464	-	-	-	764
418	M.Shehbaz and M.Sajjad, Dhokeke P.O Box Khas Tehsil Wazirabad District , Gujranwala	M.Shehbaz and M.Sajjad	34104-9029545-3	Muhammad Asghar Gondal	300	-	356	356	-	-	-	656	300	-	407	407	-	-	-	707
419	Rab Nawaz, Moza Bullawala,P.O Sillanwali Tehsil Chiniot,District Jhang, Sarghoda	Rab Nawaz	33201-1359967-1	Rai Muhammad Khan	900	-	874	874	-	-	-	1,774	900	-	1,026	1,026	-	-	-	1,926
420	Ria Sahib Khan, Bhullay Wala, P.O Sillanwali Tehsil Chiniot, District Jhang	Ria Sahib Khan	33201-8188064-3	Rai Mohammad Khan	995	-	1,080	1,080	-	-	-	2,075	995	-	1,247	1,247	-	-	-	2,242
421	Haji Allah Baksh, Chak No. 1/Sb P.O Dhoree Tehsil Bhalwal District , Sargodha	Haji Allah Baksh	34401-0573988-1	Ch. Umer Hayat	300	-	421	421	-	-	-	721	300	-	471	471	-	-	-	771
422	Abdul Ghafoor & Zulfiqar Ali, 29/SP, Pakpattan	Abdul Ghafoor & Zulfiqar Ali	36402-6627822-9	Fateh Muhammad	880	-	356	356	-	-	-	1,236	680	-	488	488	-	-	-	1,168
423	Muhammad Aslam, Moza Ropa Mehtam P.O Syedwala Tehsil Nankana, District Sheikhupura	Muhammad Aslam	35402-2316006-7	Muhammad Sharif	470	-	667	667	-	-	-	1,137	470	-	754	754	-	-	-	1,224

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
424	Syed Munir Hussain Shah, Mouza Hallah Syedan P.O Baraghar Tehsil and District Nankana	Syed Munir Hussain Shah	35501-0106037-9	Syed Rang Ali Shah	470	-	695	695	-	-	-	1,165	470	-	782	782	-	-	-	1,252
425	Muhammad Hussain, Moza Ballobania P.O Bara Ghar Tehsil Nankana Sahib, District Sheikhupura	Muhammad Hussain	35402-5308441-9	Hakim Ali	470	-	283	283	-	-	-	753	470	-	366	366	-	-	-	836
426	Muhammad Ashraf, Quila Bhaman Singh P.O Baraghar Tehsil Nankana, District Sheikhupura	Muhammad Ashraf	35402-1151249-9	Malik Raja	470	-	735	735	-	-	-	1,205	470	-	822	822	-	-	-	1,292
427	Abbas Bakhtawar Awan, Machora Sarang Chak No 63/10 Tehsil Nankana, District Sheikhupura	Abbas Bakhtawar Awan	35402-1890389-9	Talib Hussain Awan	470	-	430	430	-	-	-	900	470	-	517	517	-	-	-	987
428	Muhammad Ayub, V P O Khiaray Kalan Tehsil Nankana Sahib, District Nankan Khiaray Kalan	Muhammad Ayub	35402-7117102-9	Haji Abdul Khaliq	470	-	437	437	-	-	-	907	470	-	524	524	-	-	-	994
429	Sarfraz, Kot Khushal P.O Kot Essa Shah Tehsil and District Jhang	Sarfraz	33202-3778191-7	Mehar Maghra	225	-	290	290	-	-	-	515	225	-	328	328	-	-	-	553
430	Faisal Abbas, Moza Kot Mapal P.O Rajbana Ahmad Pur Sial, Jhang	Faisal Abbas	33203-1393938-1	Nawazish Ali Khan	200	-	336	336	-	-	-	536	200	-	370	370	-	-	-	570
431	Rustam, Moza Thatha Naul P.O Buchkey Tehsil Nankana, District Sheikhupura	Rustam	35402-7678387-5	Bukhsha	300	-	173	173	-	-	-	473	300	-	228	228	-	-	-	528
432	Farooq Azam, Thatha Dawoodka Shahmoola, Kot Tahir Tehsil Nankana, District Sheikhupura	Farooq Azam	35402-2001642-1	Muhammad Mansha	270	-	451	451	-	-	-	721	270	-	501	501	-	-	-	771
433	Sajid Ali Qamar,Machora Sarang P.O Chak No 63/10 Tehsil Nankana, District Sheikhupura	Sajid Ali Qamar	35402-2601773-1	Malik Shahadat Ali	470	-	416	416	-	-	-	886	470	-	500	500	-	-	-	970
434	Falak Sher, Moza Kahnay P.O Bara Ghar Tehsil Nankana, District Sheikhupura	Falak Sher	35402-0495457-1	Waryam Khan	470	-	480	480	-	-	-	950	470	-	567	567	-	-	-	1,037
435	Abbass Ali, Machora Sarang P.O. Bara Garh Tehsil Nankana, District Sheikhupura	Abbass Ali	35402-8830449-5	Muhabbat Ali	475	-	674	674	-	-	-	1,149	475	-	762	762	-	-	-	1,237
436	Syed Bunyad Hussain Shah, Chak Ameer Shah Bahoki, P.O Bara Ghar Tehsil Nankana, District Shiekhupura	Syed Bunyad Hussain Shah	35402-6516184-7	Shukar Khan	470	-	522	522	-	-	-	992	470	-	608	608	-	-	-	1,078
437	Muhammad Ashraf, Chak 75 /Sb Tehsil & District Sargodha	Muhammad Ashraf	38403-0459553-5	Muhammad Ali	475	-	627	627	-	-	-	1,102	475	-	707	707	-	-	-	1,182
438	KhuDHA Yar, Chak No. 17 Sb Tangowali Tehsil & District Sargodha	KhuDHA Yar	38403-9359111-5	Saleh Muhammad	400	-	412	412	-	-	-	812	400	-	480	480	-	-	-	880
439	Muhammad Sher, Chak No. 17 Sb Tangowali Tehsil and District Sargodha	Muhammad Sher	38403-8538816-7	Muhammad Baksh	375	-	560	560	-	-	-	935	277	-	613	613	-	-	-	890
440	Mr. Shah Mohammad, Chak No. 58/WB Vehari	Mr. Shah Mohammad	36603-3363762-9	Malik Karam Khan	1,000	-	506	506	-	-	-	1,506	1,000	-	683	683	-	-	-	1,683
441	Safdar Ali Khan, Mohalla Abbas Pur Tehsil Ahmad Pur Sial, Jhang	Safdar Ali Khan	262-87-234864	Haq Nawaz	400	-	534	534	-	-	-	934	400	-	602	602	-	-	-	1,002
442	Kazim Hussain Shah, Moza Peerwalla Jhang	Kazim Hussain Shah	262-56-239433	Khizar Hayat Shah	262	-	255	255	-	-	-	517	262	-	299	299	-	-	-	561
443	Ahmed Zia-Ur-Rehman, Ahmed Yar Lakh Estate V Block, DHA Lahore, Sargodha	Ahmed Zia-Ur-Rehman	35200-7022445-7	Ahmed Yar	2,467	-	2,991	2,991	-	-	-	5,458	2,467	-	3,405	3,405	-	-	-	5,873
444	Ahmed Shoaib-Ur-Rehman, House No.1 V-Block DHA Lahore, Sargodha	Ahmed Shoaib-Ur-Rehman	35201-7456949-7	Ahmed Yar	1,763	-	2,149	2,149	-	-	-	3,912	1,763	-	2,446	2,446	-	-	-	4,209
445	Mohammad Moosa & Habibullah, Village Shah Mohammad Korai P.O Sonhri Form Talka Moro, Naushahro Feroze	Mohammad Moosa & Habibullah	45303-8981860-3		250	-	342	342	-	-	-	592	250	-	384	384	-	-	-	634
446	Momin Construction Co, Chak No. 456/Gb Tehsil Tandlianwala, District Faisalabad	Momin Construction Co.	33106-0354841-7	Mahmood Ahmed	1,000	-	1,031	1,031	-	-	-	2,031	1,000	-	1,209	1,209	-	-	-	2,209
447	Noor Ahmed, Chak No. 396Gb Tehsil Tandliawala, Faisalabad	Noor Ahmed	33106-7613001-7	Not Known	400	-	450	450	-	-	-	850	400	-	518	518	-	-	-	918
448	Shahzad Ahmed, Ahata Murad Tehsil Tandliawala, Faisalabad	Shahzad Ahmed	33106-6440815-9	Aftab Ahmad	500	-	301	301	-	-	-	801	500	-	390	390	-	-	-	890
449	Umar Hayat, Alian Wala Warburton, Nankana	Umar Hayat	35402-6418581-3	Muhammad	445	-	430	430	-	-	-	875	445	-	512	512	-	-	-	957
450	Muhammad Siddique, Ahata Saddiwala Chak No. 575 Gb Warburton, Nankana	Muhammad Siddique	35402-2002090-3	Muhammad Ali	400	-	367	367	-	-	-	767	400	-	438	438	-	-	-	838
451	Nasir Ashraf, Jhad Lal P.O Merhan Pura Nankana, Sheikphura	Nasir Ashraf	35501-0117077-9	Muhammad Ashraf	341	-	189	189	-	-	-	530	341	-	249	249	-	-	-	591
452	Aurang Zeb, Jillani Kalan P.O Warnurton Nankana Sahib	Aurang Zeb	35402-3522418-7	Faqir Muhammad	443	-	324	324	-	-	-	767	443	-	405	405	-	-	-	848
453	Mustafa, Hublali Kalan P.O Warburrton Nankana Sheikhupura	Mustafa	35402-1261480-9	Faqir Muhammad	470	-	564	564	-	-	-	1,034	470	-	651	651	-	-	-	1,121
454	Muhammad Nawaz, Railway Road Binnatul Islam High School Warburton Nankana	Muhammad Nawaz	35402-9566987-3	Akbar Ali	470	-	519	519	-	-	-	989	470	-	606	606	-	-	-	1,076
455	Adbul Rauf, Kariamia Rice Mills Macca Colony Warburton Nankana	Adbul Rauf	35501-0112880-5	Malik Muhammad Rafique	300	-	196	196	-	-	-	495	300	-	249	249	-	-	-	548
456	Rukhsana Begum, Alanal Kot Bahanal Nankana	Rukhsana Begum	35402-4833954-4	Ghulam Mohyy Ul Din	469	-	666	666	-	-	-	1,135	469	-	752	752	-	-	-	1,221
457	Sarfraz Ahmed, Village Jhanger Hakim Wala P.O Warburton Nankana Sahib	Sarfraz Ahmed	35501-0155184-5	Liquat Ali	349	-	421	421	-	-	-	770	349	-	483	483	-	-	-	832
458	Raza Muhammad, Tibi P.O Mazafar Pur Tehsil Piplan, District Mianwali	Raza Muhammad	38303-1013014-7	Din Muhammad	240	-	288	288	-	-	-	528	240	-	328	328	-	-	-	568
459	Waheed Jan, Chak No. 199 Gb Tehsil Samundari, District Faisalabad	Waheed Jan	33105-5649611-9	Fazal Hussain	235	-	232	232	-	-	-	467	235	-	272	272	-	-	-	507
460	Shakeel Ahmed, Chak No. 78/15-L Mian Channu	Shakeel Ahmed	36104-2967634-9	Muhammad Manzoor	475	-	228	228	-	-	-	703	475	-	308	308	-	-	-	783
461	Muhammad Iqbal, Kehnay P.O Bara Ghar Tehsil Nankana, District Sheikhupura	Muhammad Iqbal	35402-1609118-7	Shahadat Ali	250	-	277	277	-	-	-	527	250	-	323	323	-	-	-	573
462	Zulfiqar, Kehnay Tehsil Nankana, District Sheikhupura	Zulfiqar	35402-9526788-9	Shahadat Ali	250	-	277	277	-	-	-	527	250	-	323	323	-	-	-	573
463	Muhammad Akram, Qila Bhaman Singh P.O Bara Ghar Tehsil Nankana District Sheikhupura	Muhammad Akram	35402-8326517-5	Raja	300	-	426	426	-	-	-	726	300	-	481	481	-	-	-	781
464	Ahmed Ali, Machora Sarang P.O 63/10 Tehsil and District Nankana	Ahmed Ali	35501-0112780-5	Kameer Ali	470	-	480	480	-	-	-	950	470	-	567	567	-	-	-	1,037
465	Riaz Ahmed, Faridabad Tehsil Nankana District Sheikhupura	Riaz Ahmed	35402-6891008-5	Fateh Muhammad	470	-	667	667	-	-	-	1,137	470	-	754	754	-	-	-	1,224
466	Jawaid Iqbal, Kot Hadayat P.O Bara Ghar Tehsil Nankana District Sheikhpura	Jawaid Iqbal	35402-2862710-3	Malik Hadayat Ali	357	-	192	192	-	-	-	549	357	-	258	258	-	-	-	615
467	Saleem, Saad Noohabad P.O Dhamakay Tehsil Ferozpur District Sheikhupura	Saleem	35401-1953074-5	Sher Muhammad	300	-	426	426	-	-	-	726	300	-	481	481	-	-	-	781
468	Tariq, Kot Tahir Tehsil Nankana District Sheikhpura	Tariq	35501-0126970-5	Muhammad Ismail	298	-	174	174	-	-	-	472	298	-	229	229	-	-	-	527
469	Nazir Ahmed, Mohalah Bahama Singh P.O Bara Ghar Tehsil & District Nankana	Nazir Ahmed	35501-0105679-1	Malik Raja	470	-	650	650	-	-	-	1,120	470	-	736	736	-	-	-	1,206
470	Muhammad Ashraf, Jhangerlal, Wala P.O Miranpur Tehsil & District Sheikhupura	Muhammad Ashraf	35404-7440943-1	Rai Allah Ditta	425	-	284	284	-	-	-	709	425	-	359	359	-	-	-	784
471	Ashfaq Ahmed, Mian Dosi Muhammad Mandi Warburton Nankana Sahib	Ashfaq Ahmed	35402-9434048-3	Mushtaq Ahmed	424	-	725	725	-	-	-	1,150	424	-	801	801	-	-	-	1,225
472	Basheer Ahmed, Alian Wala Tehsil Nankhana Sheikhupura	Basheer Ahmed	35402-6725250-7	Natha	470	-	735	735	-	-	-	1,205	470	-	822	822	-	-	-	1,292
473	Sabeel Tariq Maan, House No. B-97/2 Tayar Road Tehsil Lahore	Sabeel Tariq Maan	35201-8749732-7	M Idrees	470	-	685	685	-	-	-	1,155	470	-	772	772	-	-	-	1,242
474	Shagufta, Mauza Kanal Tehsil Jaranwala District Faisalabad	Shagufta	33104-6273079-6	Nosher Khan	470	-	633	633	-	-	-	1,103	470	-	712	712	-	-	-	1,182
475	Farzana, Mauza Roshan Shani Tehsil Jaranwala, District Faisalabad	Farzana	33104-9613995-4	Javed Iqbal	470	-	703	703	-	-	-	1,173	470	-	782	782	-	-	-	1,252
476	Bakhat Bhari, Chak No. 456/Gb Tehsil Tandlianwala, District Faisalabad	Bakhat Bhari	33106-0299386-2	Abdul Rehman	250	-	251	251	-	-	-	501	250	-	293	293	-	-	-	543
477	Agha Allah Bux, Village Sultan Kot Taluka & District Shikarpur	Agha Allah Bux	43304-0577033-9	Sardar Sultan Ahmed	475	-	527	527	-	-	-	1,002	375	-	606	606	-	-	-	981
478	Muhammad Qasim, Chak No. 14/9-R Khanewal	Muhammad Qasim	36103-1626305-1	Muhammad Nawaz	475	-	584	584	-	-	-	1,059	475	-	664	664	-	-	-	1,139
479	Ghulam Hasnain Khan, Al Raza Traders Kutchery Road, Khanewal Kabirwala	Ghulam Hasnain Khan	36102-8291594-7	Muhammad Khan	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
480	Ghulam Hussain, Chak No. 214 Gb Tehsil Samundri District Toba Tek Singh	Ghulam Hussain	33105-1876340-3	Lal Din	330	-	307	307	-	-	-	637	330	-	363	363	-	-	-	693
481	Muhammad Hanief & Ahmad Yar, Chak No. 450 P.O Box Mali Walla Tehsil & District Jhang	Muhammad Hanief & Ahmad Yar	33202-8088361-7	Anwar Baig	290	-	348	348	-	-	-	638	290	-	397	397	-	-	-	687
482	Muhammad Asghar Ali, H-161/8 Gulshan Colony Basti Ali Muhammad Arian, Jhang Sadar	Muhammad Asghar Ali	33202-1286177-3	Gul Muhammad	430	-	245	245	-	-	-	675	430	-	318	318	-	-	-	748
483	Malik Khan Muhammad and Ameer, Mouza Rang Pur Sial Mgarh, Rangpur	Malik Khan Muhammad and Ameer	32304-2646321-5	Malik Sultan	250	-	320	320	-	-	-	570	200	-	358	358	-	-	-	558
484	Jawed Ali, Village Khair Muhammad Laghari P.O Taluka Johi District Dadu	Jawed Ali	41202-2142060-5	Muhammad Bakhsh	300	-	253	253	-	-	-	553	300	-	304	304	-	-	-	604
485	Saeed Ahmad, Chah Piply Wala P.O Bagirsargana P.O Kabirwal, Khanewal	Saeed Ahmad	36102-4596620-5	Ghulam Murtaza	300	-	225	225	-	-	-	525	300	-	276	276	-	-	-	576
486	Qaswar Abbas Sargana, Mouza Kund Sargana P.O Box Qatar Pur Tehsil Kabirwala, Khanewal	Qaswar Abbas Sargana	36102-9732414-5	Muhammad Afzal	700	-	770	770	-	-	-	1,470	700	-	888	888	-	-	-	1,588
487	Sughran Bibi, Mouza Kund Margana P.O Qatalpur Tehsil Kabirwala District Khanewal	Sughran Bibi	36102-7053769-8	Ghulam Baqar	475	-	703	703	-	-	-	1,178	325	-	771	771	-	-	-	1,096
488	Ghulam Abbas, Basti Kurd Sarghana P.O Quta Pur Tehsil Kabirwala District Khanewal	Ghulam Abbas	36102-0142850-9	Nazar Muhammad	375	-	677	677	-	-	-	1,052	175	-	715	715	-	-	-	890
489	Ghulam Zohran, Mouza Cund Surgana P.O Kital Pur Tehsil Kabirwala, Khanewal	Ghulam Zohran	36102-4688293-2	Ghulam Jaffar	398	-	374	374	-	-	-	772	398	-	440	440	-	-	-	838
490	Ali Zib, House No. 442 Kareem Block, Allama Iqbal Town, Lahore	Ali Zib	33106-0319508-7	Abdul Hai	400	-	425	425	-	-	-	825	400	-	496	496	-	-	-	896
491	Haibat Khan, Chak No. 194/GB Tehsil Toba Tek Singh	Haibat Khan	33303-4428824-1	Lal Khan	300	-	206	206	-	-	-	506	260	-	256	256	-	-	-	516

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
492	Muhammad Khan, Chak No. 208 GB Tehsil Samundri District Toba Tek Singh	Muhammad Khan	33105-1394531-1	Fateh Muhammad	470	-	352	352	-	-	-	822	470	-	432	432	-	-	-	902
493	Sajid Abbas, Mouza Kund Surgana P.O Qatalpur Tehsil Kabirwala, Khanewal	Sajid Abbas	36102-7347893-9	Nazar Abbas	850	-	957	957	-	-	-	1,807	850	-	1,100	1,100	-	-	-	1,950
494	Muhammad Shafi, Chah Ranja Wala, Multan	Muhammad Shafi	323-91-748367	Wahid Butt	450	-	671	671	-	-	-	1,121	450	-	746	746	-	-	-	1,196
495	Muhammad Yousaf, Qilla No. 6 Arianwala, Kabirwala	Muhammad Yousaf	36102-1954381-1	Khuda Butt	330	-	188	188	-	-	-	518	330	-	244	244	-	-	-	574
496	Ghulam Nabi, Chak No.9/RB Mataba Tehsil Safdarabad	Ghulam Nabi	35403-3476288-9	Syed	475	-	395	395	-	-	-	870	375	-	478	478	-	-	-	853
497	Tariq Javed, Chak No. 2/RB Mundiala Tehsil Safdarabad	Tariq Javed	35403-5544166-5	Abdul Ghani	247	-	279	279	-	-	-	526	247	-	323	323	-	-	-	570
498	Rai Akmal Khan, Chak No. 14/Rb Mahianwala Tehsil, Safdarabad	Rai Akmal Khan	35403-0889876-5	Rai Muhammad Younis Khan	470	-	726	726	-	-	-	1,196	470	-	810	810	-	-	-	1,280
499	Mazhar Iqbal, Jhoke Kalan P.O Sheroke Tehsil, Safdarabad	Mazhar Iqbal	35403-1174175-5	Nosher Khan	250	-	327	327	-	-	-	577	250	-	371	371	-	-	-	621
500	Tohid Ul Rehman, Chak No. 15/Rb Durhi P.O Mahianwala Tehsil, Safdarabad	Tohid Ul Rehman	35403-7343636-5	Abdul Sattar Khan	399	-	354	354	-	-	-	753	399	-	425	425	-	-	-	824
501	Muhammad Siddique, Chak No 63/10 P.O Khaas Tehsil Nankana District , Sheikhupura	Muhammad Siddique	35402-8651951-1	Walayat Khan	305	-	456	456	-	-	-	761	305	-	512	512	-	-	-	817
502	Atta Muhammad, Moza Kohnay P.O Chak No 63/10 Tehsil Nankana District . Sheikhupura	Atta Muhammad	35402-0859934-1	Najabat	470	-	522	522	-	-	-	992	470	-	608	608	-	-	-	1,078
503	Muhammad Aslam, Chak No 7/59 Tehsil Nankana Sahib District Sheikhupura	Muhammad Aslam	35402-1091177-5	Ahmad Ali	470	-	785	785	-	-	-	1,255	470	-	872	872	-	-	-	1,342
504	Rai Irfan Umer, Chak No 642 Gb Tehsil Jaranwala District Faisalabad	Rai Irfan Umer	33104-0218467-1	Rai Umer Hayat	330	-	404	404	-	-	-	734	330	-	465	465	-	-	-	795
505	Muhammad Siddique, Chak No 63/10 P.O Khaas Tehsil Nankana District Sheikhupura	Muhammad Siddique	35402-8651951-1	Walayat Khan	470	-	268	268	-	-	-	738	470	-	355	355	-	-	-	825
506	Zahid Hussain, Kunay P.O Bara Ghar Chak No. 63/10 Tehsil Nankana District Shiekhupura	Zahid Hussain	35402-3928436-1	Waryam Khan	469	-	422	422	-	-	-	892	469	-	509	509	-	-	-	978
507	Waris Ali, Machora Sarang Chak No 63/10 Tehsil Nankana District Sheikhupura	Waris Ali	296-62-497864	Mohabat Ali	470	-	667	667	-	-	-	1,137	470	-	754	754	-	-	-	1,224
508	Akbar Ali, Chak No 7/59 P.O 8/60 Tehsil Nankana District Sheikhupura	Akbar Ali	35402-9014376-3	Ahmed	399	-	675	675	-	-	-	1,074	399	-	748	748	-	-	-	1,147
509	Ahmad Ali, Basti Jaydowan Moman Abad Bahwal Nager	Ahmad Ali	31101-4564204-7	Muhammad Bux	450	-	228	228	-	-	-	678	450	-	308	308	-	-	-	758
510	Shahid Nayaz, Chak No. 52/KB Burewala	Shahid Nayaz	36601-6438884-9	Muhammad Hussain	300	-	180	180	-	-	-	480	300	-	234	234	-	-	-	534
511	Mahmood Shah, Qadirpur , P.O Purdawal Qadirpur, Rahim Yar khan	Mahmood Shah	359-48-292689	Gul Mohammad Shah	470	-	347	347	-	-	-	817	470	-	426	426	-	-	-	896
512	Liquat Ali, Chak No 163/Muraad P.O Chak No 165 Bahawalpur	Liquat Ali	31104-1711320-1	Muhammad Deen	399	-	156	156	-	-	-	555	399	-	223	223	-	-	-	622
513	Fayyaz Ahmed, Basti Kanjoo Hasil Pur, Bahawalpur	Fayyaz Ahmed	36603-5305079-7	Allah Bux	150	-	388	388	-	-	-	538	150	-	413	413	-	-	-	563
514	Nadeem Nawaz, Anianin P.O Basir Pur Tehsil Depalpur, Okara	Nadeem Nawaz	35301-1894947-5	Muhammad Nawaz Khan	214	-	656	656	-	-	-	870	214	-	692	692	-	-	-	906
515	Afran Khan Afran, Moza Farid Kat Depal Pur	Afran Khan Afran	35301-9557386-9	M Azad	500	-	561	561	-	-	-	1,061	500	-	645	645	-	-	-	1,145
516	Ameer Alam, Chak No 180 RB Tehsil Safdarabad District Sheikhupura	Ameer Alam	35403-3336882-5	Nazeer Ahmed	470	-	238	238	-	-	-	708	420	-	318	318	-	-	-	738
517	Bashir Ahmed, Chak No 5/61 P.O Bara Ghar, Tehsil Nankana, District Sheikhpura	Bashir Ahmed	35402-2099542-7	Fazal Din	470	-	268	268	-	-	-	738	470	-	355	355	-	-	-	825
518	Malik Faryad Hussain, Chora Sarang P.O Chak No 63/10 Tehsil Nankana District Sheikhupura	Malik Faryad Hussain	35402-7345959-1	Malik Talib Hussain	470	-	597	597	-	-	-	1,067	470	-	684	684	-	-	-	1,154
519	Malik Sarfraz Ali, Hilla Khachian P.O Baragar Tehsil Nankana District Sahiekupura	Malik Sarfraz Ali	35402-1942067-3	Nazir Ahmed	470	-	358	358	-	-	-	828	470	-	444	444	-	-	-	914
520	Shahid Hussain, Alawal Kot P.O Bahawal Kot Tehsil Nankana Sheikhupura	Shahid Hussain	35402-1940140-3	Nazir Hussain	400	-	494	494	-	-	-	894	400	-	565	565	-	-	-	965
521	Sajid Ali, Kot Mujtaba P.O Jahanian Jahanian	Sajid Ali	36101-3936726-1	Malik Sher Muhammad	846	-	331	331	-	-	-	1,176	546	-	446	446	-	-	-	992
522	Muhammad Aslam, Ajat Ke P.O Jham Wala Tehsil Wazirabad District Gujranwala	Muhammad Aslam	34104-0424019-3	Ahmad Hussain	250	-	248	248	-	-	-	498	250	-	290	290	-	-	-	540
523	Mian Muhammad Sajid, House No. 96 Mumtazabad Multan Jalla Arain	Mian Muhammad Sajid	36302-8536472-1	Mian Naseer Bux	800	-	960	960	-	-	-	1,760	800	-	1,095	1,095	-	-	-	1,895
524	Muhammad Iqbal, Faisalabad	Muhammad Iqbal	33202-9301880-7	Not Known	350	-	496	496	-	-	-	846	350	-	555	555	-	-	-	905
525	Maqbool Ahmad, Kashana Jamil Near University Chowk Bahawalpur	Maqbool Ahmad	31202-6420297-3	Khuda Bux	250	-	263	263	-	-	-	513	250	-	305	305	-	-	-	555
526	Muhammad Raza, Chak No.508 Gb. Tandlianwala Faisalabad	Muhammad Raza	33106-0302708-3	Not Known	275	-	381	381	-	-	-	656	275	-	427	427	-	-	-	702
527	Younas Ali Bhinder, Chak No 185/ P.Chak No 188/P R Y Khan	Younas Ali Bhinder	31304-7040812-5	Muhammad Sadiq	998	-	600	600	-	-	-	1,598	998	-	777	777	-	-	-	1,775
528	Muhammad Akram, Chah Jhangi Wala P.O Chah Jhangi Wala P.O Jalla Arraien Lodhran	Muhammad Akram	36302-4696763-1	Muhammad Sharif	440	-	275	275	-	-	-	715	440	-	353	353	-	-	-	793
529	Muhammad Asif, Chak No 43 Db P.O No 42 Db Yazman Bahawal Pur	Muhammad Asif	31205-3663270-3	Muhammad Aslim	300	-	471	471	-	-	-	771	300	-	522	522	-	-	-	822
530	Ghulam Qasim, Mohallah Basti Kamil Ghulam Sherani P.O Karimdad Qureshi Tehsil M Garh	Ghulam Qasim	32304-0665727-1	Fateh Muhammad	199	-	322	322	-	-	-	521	199	-	355	355	-	-	-	554
531	Ghulam Serwar, Basti Bany Wala Ghulam Sarani P.O Karemdad Qureshi Thesil M Garh	Ghulam Serwar	32304-1646336-1	Kadir Bux	583	-	429	429	-	-	-	1,012	583	-	527	527	-	-	-	1,110
532	M/S Anwar Cold Storage, Daska Road Bhopalwala Sambrial Sialkot	M/S Anwar Cold Storage	6805152		2,800	-	1,385	1,385	-	-	-	4,185	2,800	-	1,882	1,882	-	-	-	4,682
533	Amir Nawaz Khan , P.O Box Sarbar Tehsil Milsi, District Vehari	Amir Nawaz Khan	36602-0971731-7	Muhammad Nawaz Khan	542	-	211	211	-	-	-	753	542	-	302	302	-	-	-	844
534	Abdul Sattar, Chak 31/10-R, Khanewal	Abdul Sattar	36103-2925424-7	Ghulam Muhammad	450	-	400	400	-	-	-	850	172	-	471	471	-	-	-	642
535	Abdul Aziz, Village Allah Dino Janwari P.O Taluka Mehar, Dadu	Abdul Aziz	41205-3061571-5		475	-	228	228	-	-	-	703	475	-	308	308	-	-	-	783
536	Sada Hussain, Village Mado P.O Box Tehsil K.N.Shah, District Dadu	Sada Hussain	41203-8223359-9	Shaha Muhammad Chandio	310	-	457	457	-	-	-	766	310	-	509	509	-	-	-	818
537	Ghulam Abbas & Shahina Begum, Bosan Road P.O No Basti Nau Bhadar Pur Tehsil and District Multan	Ghulam Abbas & Shahina Begum	36303-0931094-3	Haq Nawaz	775	-	393	393	-	-	-	1,168	775	-	530	530	-	-	-	1,305
538	M/S U S A Dairy Farm, Saidera Khurd P.O Armaepur Sialkot		34603-2274178-3	Bajoo	300	-	333	333	-	-	-	633	300	-	383	383	-	-	-	683
539	New Marium Dairy Farm, 10-E/343 Mohalla Al Sadaf Colony, Sector 10, Orangi Town, Karachi		42401-1712807-2		475	-	690	690	-	-	-	1,165	475	-	775	775	-	-	-	1,250
540	Muhammad Murad, Chak No. 131/1-L Mari Allah Bachaya Rahim Yar Khan	Muhammad Murad	31301-3898410-7	Peer Bux	336	-	141	141	-	-	-	477	336	-	200	200	-	-	-	537
541	Muhammad Jahangir, Basti Zaildar Khuda Bux Mahar P.O Ahmad Pur Bahawalpur	Muhammad Jahangir	31201-5182571-3	Khuda Bux Khan	450	-	663	663	-	-	-	1,113	450	-	738	738	-	-	-	1,188
542	M/S Saleem Poultry Farm, Ismail Street Gujranwala Tehsil and District Gujranwala		34101-2456991-3	Shah Muhammad	400	-	583	583	-	-	-	983	400	-	650	650	-	-	-	1,050
543	Syed Zia Ul Hussan Shehrazi, Ali Pur Syedan P.O Khas Tehsil and District Narowal	Syed Zia Ul Hussan Shehrazi	34501-1936552-3	Pir Syed Ghulam Mustafa Sherazi	400	-	192	192	-	-	-	592	400	-	259	259	-	-	-	659
544	Mian Muhammad Aaqib, Moza Jallah Arain, Tehsil Dunya Pur, Lodharan	Mian Muhammad Aaqib	326-79-782453	Naseer Bux	800	-	956	956	-	-	-	1,756	800	-	1,090	1,090	-	-	-	1,890
545	Sohail Dairy Farm, 320-A Sadaf Colony, Orangi Town, Karachi		42401-5307427-9	Raza Muhammad	475	-	725	725	-	-	-	1,200	475	-	809	809	-	-	-	1,284
546	Mehran Dairy Farm, 831 Shaikh Murad Muhammad, Mohalla Baloch Liyari, Karachi		42301-6064457-3	Abdul Rasheed Baloch	1,130	-	541	541	-	-	-	1,671	1,130	-	741	741	-	-	-	1,872
547	Zafar Iqbal, Mouza Rasool Pur, Sadiqabad Rahim Yar khan	Zafar Iqbal	31201-3226014-3	Abdul Haq	345	-	183	183	-	-	-	528	345	-	241	241	-	-	-	585
548	Muhammad Iftikhar, Hassan Ryka Post Office, Jandwala Bahawalnagar	Muhammad Iftikhar	31101-1647335-7	Sabir Ali	400	-	228	228	-	-	-	628	400	-	295	295	-	-	-	695
549	Muhammad Imran Sadiq, Mouza and P.O.Box Miranpur Lodhran	Muhammad Imran Sadiq	36203-1810606-3	Malik Sadiq Muhammad	800	-	636	636	-	-	-	1,436	800	-	778	778	-	-	-	1,578
550	Muhammadismail, Basti Kaloo Wala P.O . Gaily Wal Lodhran	Muhammadismail	36203-1814556-1	Umid Khan	649	-	483	483	-	-	-	1,133	649	-	593	593	-	-	-	1,242
551	Muhammad Iqbal Khan, House No 962 Mohallah Naqisabad Colony Multan	Muhammad Iqbal Khan	36302-1641692-9	Ghulam Mustafa Khan	1,489	-	1,457	1,457	-	-	-	2,946	1,489	-	1,721	1,721	-	-	-	3,211
552	Muhammad Naseer Khan, Basti Danwari Wala Hussainabad Lodhran	Muhammad Naseer Khan	36203-9105166-1	Faqeer Muhammad Khan	196	-	272	272	-	-	-	468	196	-	307	307	-	-	-	503
553	Baboo Dairy Farm, 60 Mohalla Gali No 1, Area 37-A, Landhi No 4, Karachi		42201-0355222-2	Salem Baboo	920	-	1,232	1,232	-	-	-	2,152	920	-	1,395	1,395	-	-	-	2,315
554	Khaskheli Dairy Farm, 197 Sheet No 1, Sajjad Goath, Baldia Town Sector No 7, Liyari Karachi		42000-3870560-5	Haji Mohammad Yousuf	475	-	653	653	-	-	-	1,128	475	-	738	738	-	-	-	1,213
555	Muhammad Aslam, Chak No 596 G B P.O Tandlianwala, Faisalabad	Muhammad Aslam	33106-5071868-1	Umair Hayat	300	-	274	274	-	-	-	574	300	-	324	324	-	-	-	624
556	Muhamad Younas, Badyna P.O.Box Khas Tehsil Pasroor District Sialkot	Muhamad Younas	34602-7580642-1	Allah Rakha	500	-	37	37	-	-	-	537	500	-	37	37	-	-	-	537
557	New Marium Dairy Farm, 10-E/343 Mohalla Al Sadaf Colony Sector 10 Orangi Town Karachi		42401-1712807-2	Muhammad Haneef Qurehi	475	-	716	716	-	-	-	1,191	475	-	800	800	-	-	-	1,275
558	Maqsood Ahmad, Chak Kathor P.O Khanki Head Tehsil Wazirabad District Gujranwala	Maqsood Ahmad	34104-2523904-7	Akbar Ali	400	-	282	282	-	-	-	682	400	-	349	349	-	-	-	749
559	Rana Abdul Qadoos, Verum-Ugoki P.O Khas Sialkot	Rana Abdul Qadoos	34603-9615401-5	Rana Nazir Ahmed Warraikh	300	-	297	297	-	-	-	597	300	-	348	348	-	-	-	648
560	Safdar Dairy Farm, 284 Sector-3 Metrowill Orangi Town Karachi		42401-1842909-7	Zareef Khan	800	-	1,014	1,014	-	-	-	1,814	800	-	1,156	1,156	-	-	-	1,956

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
561	Fayyaz Ul Hassan, Roras Road Mubarik Pura, Sialkot	Fayyaz Ul Hassan	34603-7209250-9	Ch Muhammad Ishaq	12,000	-	10,462	10,462	-	-	-	22,462	11,000	-	12,226	12,226	-	-	-	23,226
562	Amjad Asharaf, Wand Lashari P.O.Box Hair Din, Tehsil Sohbat Pur	Amjad Asharaf	53203-0866772-7	Mohd Ashraf	250	-	287	287	-	-	-	537	250	-	329	329	-	-	-	579
563	Rindo Khan, Rojhan Jamali, Jafarabad	Rindo Khan	53403-1446103-1	Allah Ditha	230	-	244	244	-	-	-	474	230	-	282	282	-	-	-	512
564	Muhammad Moosa Abro, U.C.Laiqpur Village, Tehsil Mirpur Bathoro, Thatta	Muhammad Moosa Abro	41405-8399435-7	Muhammad Yousuf	250	-	344	344	-	-	-	594	250	-	386	386	-	-	-	636
565	Mir Muhammad Khaskelli, U.C Mehr Shah Village Qassim Khaskelli P.O.Box Darro, Thatta	Mir Muhammad Khaskelli	41405-5747113-5	Muhammad Qassim	255	-	263	263	-	-	-	518	255	-	306	306	-	-	-	561
566	Hassan Zaheer Ahmad, Chak Ramdas Tehsil Bhalwal, District Sargodha	Hassan Zaheer Ahmad	38401-0201041-1	Nazir Ahmad	300	-	170	170	-	-	-	470	300	-	221	221	-	-	-	521
567	Muhammad Ajmal, Chak Ramdas Tehsil Bhalwal District Sargodha	Muhammad Ajmal	38401-0201038-3	Anwer Baig	151	-	398	398	-	-	-	550	151	-	424	424	-	-	-	575
568	Muhammad Ameer, Mouza Vazidhi P.O Box Chak Ramdas Tehsil Bhalwal District Sargodha	Muhammad Ameer	38401-0169972-1	Ghulam Hussain	220	-	338	338	-	-	-	558	220	-	377	377	-	-	-	597
569	Bakhshal Khan Khokhar,Ward No 1 House No C 6, 1087 VIP Road, Muhalla Mehar Dadu	Bakhshal Khan Khokhar	41205-1901288-5	Allah Rakhio Khokhar	250	-	233	233	-	-	-	483	250	-	275	275	-	-	-	525
570	Sher Muhammad, Ghulam Mustafa Tambo District Nasirabad	Sher Mohd	53405-7423001-1	Rustam Khan Umrani	280	-	464	464	-	-	-	744	280	-	511	511	-	-	-	791
571	Qadir Bux, Tehsil P.O Usta Mohammad District , Jaferabad	Qadir Bux	53404-3247969-3	Khamisa Khan Umrani	400	-	663	663	-	-	-	1,063	400	-	730	730	-	-	-	1,130
572	Raja Jan Mohd, Umrani Mohla Usta Mohammad, District Jaferabad	Raja Jan Mohd	53404-5921795-3	Rasool Bux	320	-	528	528	-	-	-	848	320	-	582	582	-	-	-	902
573	Saleem Akhtar, Mohla Amanullah Usta Mohammad District, Jaferabad	Saleem Akhtar	53404-1260825-9	Ghulam Mohammad	300	-	497	497	-	-	-	797	300	-	547	547	-	-	-	847
574	Hyder Umer Farooq H.M.Alam P.O Dera Murad Jamali	Hyder Umer Farooq	53402-1949397-5	Hazoor Bux Umrani	875	-	695	695	-	-	-	1,570	875	-	724	724	-	-	-	1,599
575	Abdul Rehman , Muhammad Sadiq Umrani, Dera Murad Jamali	Abdul Rehman	607-90-129987	Qaim Khan	475	-	576	576	-	-	-	1,051	475	-	606	606	-	-	-	1,081
576	Malik Nazar Hussain, Chak No. 178 Tehsil Darya Khan, District Bhakkar	Malik Nazar Hussain	38102-0903841-5	Mehamand Khan	470	-	496	496	-	-	-	966	470	-	580	580	-	-	-	1,050
577	Rana Faqeer Muhammad, Moza Bait Daryai, Tehsil Jatoi M Garh	Rana Faqeer Muhammad	32302-1700025-5	Shah Muhammad	1,000	-	570	570	-	-	-	1,570	1,000	-	739	739	-	-	-	1,739
578	Muhammad Sidique, Basti Punjabi P.O Bait Hazar District M Garh	Muhammad Sidique	32302-1698344-1	Ghulam Rasool	550	-	513	513	-	-	-	1,063	550	-	605	605	-	-	-	1,155
579	Ali Dino, Dera Murad Jamali	Ali Dino	608-80-161408	Khaliq Dad	475	-	495	495	-	-	-	970	475	-	520	520	-	-	-	995
580	Sabzal Khan, Dera Murad Jamali	Sabzal Khan	608-93-133135	Adam Khan	420	-	509	509	-	-	-	929	420	-	536	536	-	-	-	956
581	Muhammad Deen, Got Mirwah Naseerabad	Muhammad Deen	54402-1961364-3	Allah Ditta	300	-	185	185	-	-	-	485	300	-	231	231	-	-	-	531
582	Fateh Muhammad, Peshawar	Fateh Muhammad	53403-1450723-9	Mitha Khan	378	-	600	600	-	-	-	978	378	-	664	664	-	-	-	1,042
583	Syed Nad E Ali Shah, House No. 74-A, Shadman Town,Sahiwal	Syed Nad E Ali Shah	36502-2579022-5	Syed Qudrat Ali Shah	1,000	-	505	505	-	-	-	1,505	1,000	-	683	683	-	-	-	1,683
584	Ijaz Ahmad N Ahmad, Adda Noor Pur Pakpatton	Ijaz Ahmad N Ahmad	36402-0784947-1	Ch Ali Ahmad	1,000	-	606	606	-	-	-	1,606	1,000	-	784	784	-	-	-	1,784
585	Muhammad Sardol Khan, Chak No 93-D Noor Pur	Muhammad Sardol Khan	36402-0785032-7	Mian Muhammad Hadayat Khan	360	-	149	149	-	-	-	509	360	-	213	213	-	-	-	573
586	Fazal Hussain, Pathanke Cheema P.O.Box Ahmed Nagar District Gujranwala	Fazal Hussain	34101-2339664-7	Umer Din	400	-	391	391	-	-	-	791	400	-	458	458	-	-	-	858
587	Khizar Hayat, Chak 150/Tda -A, Layyah	Khizar Hayat	32203-2053477-5	M Hayat Sukhera	330	-	302	302	-	-	-	632	230	-	347	347	-	-	-	578
588	Abdul Ghafoor, Quartar No. 9 PTC Colony,Fateh Sher Road Sahiwal	Abdul Ghafoor	36502-2371547-3	Muhammad Hussain	600	-	305	305	-	-	-	905	600	-	411	411	-	-	-	1,011
589	Karim Bakhsh, P.O Shadan Lund, D G Khan	Karim Bakhsh	32102-1471957-7	Karam Khan	500	-	511	511	-	-	-	1,011	500	-	595	595	-	-	-	1,095
590	Muhammad Ammeer Khan, Basti Darwari Hussain Abad Lodhran, Bahawalpur	Muhammad Ammeer Khan	36203-9201116-1	Faqeer Muhammad Khan	496	-	365	365	-	-	-	861	396	-	442	442	-	-	-	838
591	Muhammad Nawab, Nawab House,Street No 3 Moalkal Colony, Sahiwal	Muhammad Nawab	36502-2746529-3	Khuda Baksh	299	-	152	152	-	-	-	451	299	-	205	205	-	-	-	505
592	Muhammad Yasin, Chak No 56/GD, Sahiwal	Muhammad Yasin	36502-1256771-3	Ahmad Ali	400	-	203	203	-	-	-	603	400	-	274	274	-	-	-	674
593	Liaqat Ali, Kheya Hundlian, Narowal	Liaqat Ali	34501-7331833-3	Sultan Ahmed	349	-	210	210	-	-	-	560	349	-	272	272	-	-	-	621
594	Muhammad Tufail, Chak No. 45 JB Majooranwala P.O.Box 132 RB Chak Jhumra Faisalabad	Muhammad Tufail	33101-7512058-7	Salabat Ali	399	-	231	231	-	-	-	630	399	-	302	302	-	-	-	701
595	Nazir Ahmad, Basti Tajwana Mouza P.O Luddan Tehsil Vehari	Nazir Ahmad	36603-5016733-1	Mian Ahmad Khan	475	-	376	376	-	-	-	851	475	-	461	461	-	-	-	936
596	Ayaz Hussain, Moza Luddan Vehari	Ayaz Hussain	36603-1013001-7	Muhammad Fazil Hussain	305	-	385	385	-	-	-	690	155	-	436	436	-	-	-	591
597	Ghulam Abbas & Khalid Javid, Jandiala Dhabwala, P.O Box Khas Tehsil Wazirabad District Gujranwala	Ghulam Abbas & Khalid Javid	34104-2291156-5	Muhammad Anwar	426	-	136	136	-	-	-	562	426	-	212	212	-	-	-	638
598	Aftab Ahmed, Dharowal Kang,P.O Box Khas Tehsil Wazirabad District Gujranwala	Aftab Ahmed	34104-2288633-3	Lal Khan	475	-	286	286	-	-	-	761	475	-	370	370	-	-	-	845
599	Shah Nawaz, Kot Jaffar, P.O.Box Khass, Tehsil Wazirabad, District Gujranwala	Shah Nawaz	34104-8915423-9	Ch Naazir Hussain	375	-	350	350	-	-	-	725	375	-	413	413	-	-	-	788
600	Mian Shabbir Ahmad, Basti Karar Wala Mouza Tul Kachoo P.O.Box Mandarce, Muzaffargarh	Mian Shabbir Ahmad	32304-8119499-9	Mian Ghulam Qadir	450	-	701	701	-	-	-	1,151	350	-	769	769	-	-	-	1,119
601	Sajid Hussain, Basti Mian Zor Kot Mailsi,District Vehari	Sajid Hussain	36602-0962382-3	Taj Muhammad Peerzada	300	-	152	152	-	-	-	452	300	-	205	205	-	-	-	505
602	Ghulam Mustafa, Mari Mitru P.O Mitru Tehsil Malisi, District Vehari	Ghulam Mustafa	36602-3900813-5	Allah Dewaya	200	-	269	269	-	-	-	469	200	-	303	303	-	-	-	503
603	Iqbal Hussain, Havily Lal Sagoo P.O.Box Havily Lal Sagoo P.O Box Dokota Vehari	Iqbal Hussain	36602-3930574-3	Mian Khan Muhammad	500	-	1,895	1,895	-	-	-	2,395	500	-	1,979	1,979	-	-	-	2,479
604	Ahmad Ali Shah, Chak No 211/Wb Mailsi,District Vehari	Ahmad Ali Shah	36602-2886096-5	Allah Dewaya Shah	500	-	301	301	-	-	-	801	500	-	390	390	-	-	-	890
605	Umar Draz, Manjuawan P.O Box Dohta Azmat,Tehsil Pindibatian, District Hafizabad	Umar Draz	34302-8592090-5	Allah Yaar	400	-	452	452	-	-	-	852	400	-	523	523	-	-	-	923
606	Riaz Ullah, Kotla Arbighli Khan, Morarian P.O Box Khas Tehsil Khariain District Gujrat	Riaz Ullah	34202-2235495-9	Ghulam Rasool	250	-	259	259	-	-	-	509	250	-	303	303	-	-	-	553
607	Ch Hafeez Rasool Goraya, Lurhiki P.O Box Khas, Sialkot	Ch Hafeez Rasool Goraya	34601-9201200-3	Ch Ghulam Rasool Khan	350	-	937	937	-	-	-	1,287	350	-	996	996	-	-	-	1,346
608	Allah Ditta, Galibke P.O Box Ladyke Tehsil Daska District Sialkot	Allah Ditta	34601-0829620-3	Allah Rakha	250	-	331	331	-	-	-	581	250	-	373	373	-	-	-	623
609	Rajab Ali Ulro, Village Piryaloi,Khairpur	Rajab Ali Ulro	45204-1535340-3		475	-	700	700	-	-	-	1,175	475	-	780	780	-	-	-	1,255
610	Mr Hatim Katpur, Village Muhammad Bux, Katpur Kot Mir Muhammad Piryaloi, Khairpur	Mr Hatim Katpur	45204-9612126-7	Qasim Katpur	450	-	653	653	-	-	-	1,103	450	-	729	729	-	-	-	1,179
611	Khadim, Village Muhammad Bux Katpar P.O.Box Kot Mir Muhammad, Khairpur	Khadim	45204-0469740-7	Qasim	450	-	494	494	-	-	-	944	450	-	570	570	-	-	-	1,020
612	Allah Wasaya Khan,Rind Jadah Basti Chowki Rango Khan P.O Box Khas, Kehroor Pakka	Allah Wasaya Khan	36202-9710934-5	Rab Nawaz Khan	1,300	-	1,042	1,042	-	-	-	2,342	1,300	-	1,272	1,272	-	-	-	2,572
613	Ali Raza, Chak Kharal P.O Khas Tehsil and District Hafizabad	Ali Raza	34301-0871357-3	Ghulam Raza	315	-	377	377	-	-	-	692	315	-	435	435	-	-	-	750
614	Muhammad Nawaz Bhatti, Kharak Bhitian P.O Vanike Tarar Hafizabad	Muhammad Nawaz Bhatti	34301-7939557-3	Ghulam Qadir	500	-	600	600	-	-	-	1,100	500	-	692	692	-	-	-	1,192
615	Mansab Ali,P.O.Box Rasulpur Tarar Tehsil Pindibhatian, District Hafizabad	Mansab Ali	34302-5192824-1	Sultan Ahmed	300	-	304	304	-	-	-	604	300	-	357	357	-	-	-	657
616	Allah Tawakal, Rai Chand, P.O.Box Jalal Pur Bhatiy Tehsil and District Hafizabad	Allah Tawakal	34301-1745254-5	Nasar Ullah Khan	475	-	487	487	-	-	-	962	325	-	564	564	-	-	-	889
617	Rashid Ahmad, Kharak Bhathiyan P.O.Box Beri Wala, Tehsil and District Hafizabad	Rashid Ahmad	34301-6106590-9	Hayat Muhammad	300	-	360	360	-	-	-	660	300	-	415	415	-	-	-	715
618	Syed Iftikhar Hussain, Lalian Wala, Hafizabad	Syed Iftikhar Hussain	34301-3577507-7	Rajay Shah	2,200	-	2,883	2,883	-	-	-	5,083	2,200	-	3,289	3,289	-	-	-	5,489
619	Rafaquat Ali, Washoki Khurd, P.O.Box Jorian, Tehsil and District Hafizabad	Rafaquat Ali	34301-1739683-9	Nasarullah	260	-	372	372	-	-	-	632	210	-	415	415	-	-	-	625
620	Nasar Ullah Khan, Raja Tarar P.O Vaniyeke Tarar,District Hafizabad	Nasar Ullah Khan	34301-1675683-3	Raj Mehar	400	-	533	533	-	-	-	933	400	-	604	604	-	-	-	1,004
621	Asghar Ali, Bhoon Khurd P.O Karyala, Tehsil and District Hafizabad	Asghar Ali	34301-5865116-3	Bashir Ahmad	1,000	-	929	929	-	-	-	1,929	1,000	-	1,113	1,113	-	-	-	2,113
622	Imran Ali & Nazar Hussain, Peelo P.O.Box Sandhwan Tarar, District Hafizabad	Imran Ali & Nazar Hussain	34301-0109708-3	Nazar Hussain	245	-	316	316	-	-	-	561	245	-	361	361	-	-	-	606
623	Muhammad Usman Khan, Basti Hawailian Mauza Lal Sagoo P.O Dokota Tehsil Mailsi Vehari	Muhammad Usman Khan	36602-3920979-3	Iqbal Hussain	400	-	528	528	-	-	-	928	400	-	595	595	-	-	-	995
624	Muhammad Altaf, Chak No 348/Wb P.O Qutabpur, Dunyapur	Muhammad Altaf	36201-0386834-9	Muhammad Khan	1,000	-	600	600	-	-	-	1,600	900	-	763	763	-	-	-	1,663
625	Muhammad Yousaf, Moza Mahi P.O Mitro, Tehsil Melsi, Multan	Muhammad Yousaf	36602-9133397-7	Kareem Bux	574	-	281	281	-	-	-	855	424	-	365	365	-	-	-	789
626	Muhammad Saddique, Chela,Chak No. 49, Pattoki	Muhammad Saddique	35103-2133811-3	Hassan Din	250	-	210	210	-	-	-	460	250	-	252	252	-	-	-	502
627	Muhammad Ameen, Joya Kalan, Okara	Muhammad Ameen	35103-4857674-1	Nawab Din	475	-	307	307	-	-	-	782	475	-	387	387	-	-	-	862
628	Khadim Ali, Chak No. 25 Khokhar, Pattoki	Khadim Ali	35103-0604672-9	Muhammad Moosa	250	-	210	210	-	-	-	460	250	-	252	252	-	-	-	502
629	Abdul Rehman Nursary, Saresar Chak No. 21, Pattoki	Abdul Rehman Nursary	35103-1377796-1	Anwer Ali	325	-	321	321	-	-	-	645	325	-	381	381	-	-	-	706
630	M Ameen & Muhammad Ramzan, Sheikham, Pattoki	M Ameen & Muhammad Ramzan	35103-1380647-5	Rehmat Khan	600	-	304	304	-	-	-	904	600	-	411	411	-	-	-	1,011

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
631	Allah Ditta, Gagga Chak No.29, Tehsil Pattoki District, Kasur	Allah Ditta	35103-4428033-3	Muhammad Din	641	-	84	84	-	-	-	725	554	-	120	120	-	-	-	674
632	Muhammad Azam, House No.161 Street No.4 Faisal Colony Pattoki District, Kasur	Muhammad Azam	35103-1724198-7	Malik Saraj Din	500	-	301	301	-	-	-	801	500	-	390	390	-	-	-	890
633	Zaman Babar, Bhoopay Wal Chak No.23 Pattoki,District Kasur	Zaman Babar	35103-1568503-9	Manzoor Ali	300	-	152	152	-	-	-	452	300	-	205	205	-	-	-	505
634	Din Muhammad, Jhok Sheikham Pattoki,District Kasur	Din Muhammad	35103-8655969-5	Rehmat Khan	314	-	141	141	-	-	-	455	314	-	197	197	-	-	-	511
635	Muhammad Akbar Rizwan, Bhaseen Chak No. 47 P.O.Box Padana Pattoki	Muhammad Akbar Rizwan	35103-2604299-1	Rehman Khan	560	-	473	473	-	-	-	1,033	560	-	572	572	-	-	-	1,132
636	Bashir Ahmad, Bharwal Kalan Tehsil Pattoki District Kasur	Bashir Ahmad	35103-1362428-3	Akbar Ali	350	-	277	277	-	-	-	627	350	-	339	339	-	-	-	689
637	Nasir Khan, Dulla Ke Mahar Basir Pur, Okara	Nasir Khan	35301-1920583-3	Muhammad Yasin	444	-	15	15	-	-	-	459	444	-	94	94	-	-	-	538
638	Shah Jahan, Mouza Chandoor Basir Mouza Chandoor Basir Pur, Okara	Shah Jahan	35301-2663022-1	Jahan Khan	400	-	207	207	-	-	-	607	400	-	178	178	-	-	-	578
639	Zia Ahmed, Hugra Shah Muqim Eid Ghah Depalpur	Zia Ahmed	35301-4169158-3	Muhammad Yar	350	-	357	357	-	-	-	707	350	-	416	416	-	-	-	766
640	Shan Muhammad Hadayat Ali, Basti Bagh Wali Purani Mandhi Pattoki	Shan Muhammad Hadayat Ali	35103-4641897-7	Muhabbat Ali	450	-	228	228	-	-	-	678	450	-	308	308	-	-	-	758
641	Malik Muhammad, Chah Johro Pattoki	Malik Muhammad	35103-4887354-5	Islam Din	610	-	265	265	-	-	-	875	610	-	373	373	-	-	-	983
642	Muhammad Khan, Labana Chak No. 37 Kasur Pattoki ,Sahiwal	Muhammad Khan	35103-7580054-3	Roray Khan	200	-	318	318	-	-	-	518	200	-	353	353	-	-	-	553
643	Naseem Ahmad Khan, Rakay Ghoman Chak No. 45 Tehsil Pattoki, Kasur	Naseem Ahmad Khan	35103-1128893-5	Sardar Ahmed Khan	1,000	-	825	825	-	-	-	1,825	1,000	-	993	993	-	-	-	1,993
644	Ehsan Ali, Basti Bagh Wali, Pattoki	Ehsan Ali	35103-9128583-7	Mohabat Ali	475	-	241	241	-	-	-	716	475	-	325	325	-	-	-	800
645	Ghulam Akbar, Jam Sanjrani Deh 21, Jamrao Village Muhammad Yaqoob Khadro	Ghulam Akbar	44205-9567517-5	Muhammad Yaqoob	360	-	218	218	-	-	-	578	360	-	278	278	-	-	-	638
646	Akbar Ali, Rajab Syedwala Nankana District Sheikhupura	Akbar Ali	35402-1969096-9	Wali Muhammad	499	-	208	208	-	-	-	707	364	-	295	295	-	-	-	660
647	Abidullah Khan, Sikna Kotkashmir, Lakki Marwat, Peshawar	Abidullah Khan	11201-2010361-4	Umer Khan	463	-	678	678	-	-	-	1,141	463	-	760	760	-	-	-	1,223
648	Soomar, Village Din Muhammad Mang, Tehsil Sahbtar Dhoronaro, Umerkot	Soomar	44107-9408238-7	Ghano	200	-	328	328	-	-	-	528	200	-	362	362	-	-	-	562
649	Manzoor Ali, Village Atta Muhammad Palli, Umerkot	Manzoor Ali	44107-9316781-9	Abdulrehman	450	-	560	560	-	-	-	1,010	450	-	636	636	-	-	-	1,086
650	Muhammad Yaqoob, Washoke Hurd P.O Box Jorina, Tehsil and District Hafizabad	Muhammad Yaqoob	34301-0950232-5	Nawab Din	800	-	673	673	-	-	-	1,473	800	-	820	820	-	-	-	1,620
651	Muhammad Sadique, Phaloki Khurd, P.O.Box Khass, Tehsil Noshehran Virkan, District Gujranwala	Muhammad Sadique	34103-5910752-7	Ghulam Qadir	475	-	622	622	-	-	-	1,097	225	-	663	663	-	-	-	888
652	Jahangir Akbar, Ram Ghar P.O.Box Wzr, Tehsil Wzr, District Gujranwala	Jahangir Akbar	34104-3651546-7	Muhammad Akbar	300	-	400	400	-	-	-	700	300	-	451	451	-	-	-	751
653	Akbar Ali, Bhanghar P.O.Box Kalake Mandi, District, Hafizabad	Akbar Ali	34301-9620096-1	Dost Muhammad	450	-	457	457	-	-	-	907	450	-	537	537	-	-	-	987
654	Rai Ali Akbar Khan, Chak Anno P.O.Box Addoke, Tehsil and District Hafizabad	Rai Ali Akbar Khan	34301-6518300-1	Rai Samand Khan	270	-	295	295	-	-	-	565	270	-	343	343	-	-	-	613
655	Mussadaq Sheraz, Bahawalpura Garbi Street No. 2 Kasooki Road Tehsil and District Hafizabad	Mussadaq Sheraz	34301-1682380-1	Mansab Ali Marhoom	400	-	280	280	-	-	-	680	400	-	351	351	-	-	-	751
656	Shahid Imran, Tootra Kalikee Mandi Hafizabad	Shahid Imran	35301-8461509-7	Bashir Ahmed	300	-	224	224	-	-	-	524	300	-	277	277	-	-	-	577
657	Muhammad Sher, Chak No. 19/Jb Kadukey, District Faisalabad	Muhammad Sher	33101-5118377-1	Mirzay	300	-	451	451	-	-	-	751	300	-	501	501	-	-	-	801
658	Asif Hayat, Chak No. 19/Jb Kadukay, District Faisalabad	Asif Hayat	33101-1701594-3	Muhammad Sher	360	-	538	538	-	-	-	898	360	-	599	599	-	-	-	959
659	Tarique Khan Sarki, Village Uoodi Thul, District Jacobabad	Tarique Khan Sarki	43105-8636496-3	Ghous Bux	339	-	261	261	-	-	-	600	339	-	321	321	-	-	-	660
660	Abdul Majeed, Village Manjhi Thull, Jacobabad	Abdul Majeed	43102-8095965-1	Abdul Haque	396	-	226	226	-	-	-	622	396	-	292	292	-	-	-	688
661	Mir Muhammad, Village Muhammad Pur Taluka Garhikhairo, Jacobabad	Mir Muhammad	43101-0164929-7	Peer Dino Odho	395	-	296	296	-	-	-	691	395	-	363	363	-	-	-	758
662	Haq Nawaz Jokhio, G,H,School Street Rustam Talka, Lakhi	Haq Nawaz Jokhio	43304-6616504-1	Shah Nawaz Jokhio	260	-	269	269	-	-	-	529	260	-	312	312	-	-	-	572
663	Rana Dildar Azam Khan, Sector E-9 House No. J-27/1 Federal, Islamabad	Rana Dildar Azam Khan	34301-1735677-7	Muhammad Jamil Khan	250	-	392	392	-	-	-	642	100	-	431	431	-	-	-	531
664	Muhammad Ali, Chak No. 10/Jb Tehsil Chiniot, District Jhang	Muhammad Ali	33201-4076611-1	Khan Muhammad	450	-	519	519	-	-	-	969	450	-	595	595	-	-	-	1,045
665	Ch Muhammad Tanher Bashir Chat, Chak No. 467 JB Tehsil Dar Chak Jhumra, Faisalabad	Ch Muhammad Tanher Bashir Chat	33101-8812285-9	Bashir Ahmed	300	-	181	181	-	-	-	481	300	-	234	234	-	-	-	534
666	Azhar Iqbal, Chak No 203 JB Baloana, Chinot	Azhar Iqbal	42000-0554149-7	Mahaj Khan	990	-	1,094	1,094	-	-	-	2,084	990	-	1,261	1,261	-	-	-	2,251
667	Siddique Ahmad, Chak No. Jb Mundabath, District Faisalabad	Siddique Ahmad	33100-0910624-5	Talib Hussain	300	-	176	176	-	-	-	476	300	-	229	229	-	-	-	529
668	Muhammad Islam, Chak No. 4 JB, Faisalabad	Muhammad Islam	33100-9387692-1	Allah Ditta	400	-	303	303	-	-	-	703	400	-	371	371	-	-	-	771
669	Akhtar Abbas, Chak No. 22/Jb Tehsil Chiniot, District Jhang	Akhtar Abbas	33201-1123060-9	Ghulam Abbass	1,250	-	2,006	2,006	-	-	-	3,256	1,250	-	2,216	2,216	-	-	-	3,466
670	Mian Zahid Ul Hassan, Muzaffar Khan Baba Taaj Din Wali, Tehsil and District Hafizabad	Mian Zahid Ul Hassan	34301-1088312-3	Mian Faiz Ul Hassan	450	-	697	697	-	-	-	1,147	400	-	779	779	-	-	-	1,179
671	Imtiaz Ahmad, Bhangar P.O Kabni Mandi, Tehsil and District Hafizabad	Imtiaz Ahmad	34301-1662659-3	Saifullah	400	-	372	372	-	-	-	772	400	-	446	446	-	-	-	846
672	Sikandar Hayat, Khatak Bhattian Beri Wala, Tehsil and District Hafizabad	Sikandar Hayat	34301-2478254-7	Muhammad Alamgir	200	-	340	340	-	-	-	540	200	-	377	377	-	-	-	577
673	M/S Khan Poultry Farm, Daoke Khurd, Tehsil Daska, District Sialkot		34601-8191920-1	Abdul Latif Khan	800	-	588	588	-	-	-	1,388	800	-	723	723	-	-	-	1,523
674	Nasir Khan, Kharak Bhathiyan, P.O.Box Wanay Ki Tarar, Tehsil and District Hafizabad	Nasir Khan	34301-4718294-1	Sardar Khan	350	-	339	339	-	-	-	689	350	-	403	403	-	-	-	753
675	Khurram Shahzad, Kharak Bhattian, P.O.Box Vanike Tarar, Tehsil and District Hafizabad	Khurram Shahzad	34301-2713594-5	Shahid Hussain	380	-	456	456	-	-	-	836	380	-	526	526	-	-	-	906
676	Bshir Ahmad, Jahanian, Hafizabad	Bshir Ahmad	34301-1768351-3	Hassan	335	-	402	402	-	-	-	737	335	-	464	464	-	-	-	799
677	Anwar Ali, Village Abdul Sattar Setharja, Khairpur	Anwar Ali	45206-1772213-3	Mukhtiar Ahmed	474	-	628	628	-	-	-	1,102	474	-	708	708	-	-	-	1,182
678	Muhammad Fazul, Village Abdul Sattar, P.O.Box Setharja, Khairpur	Muhammad Fazul	45206-8327695-5	Muhammad Suleman	460	-	603	603	-	-	-	1,063	460	-	680	680	-	-	-	1,140
679	Ghulam Muhammad, Village Abdul Sattar P.O.Box Setharja, Khairpur	Ghulam Muhammad	45206-1772216-5	Bato Khan	475	-	629	629	-	-	-	1,104	475	-	709	709	-	-	-	1,184
680	Sher Muhammad Sahito, Sahita Muhalla Setharja P.O.Setharja Bala Talka Sobho, Khairpur	Sher Muhammad Sahito	45208-0508589-9	Muhammad Bux	459	-	567	567	-	-	-	1,026	459	-	644	644	-	-	-	1,103
681	Rehmanul Haq, Chak No. 258/Rb Pharal District Faisalabad	Rehmanul Haq	33100-6129184-3	Nawazish Ali	230	-	243	243	-	-	-	473	230	-	283	283	-	-	-	513
682	Amjad Mehmood Cheema, Mohalla Zaildaran P.O.Box Bhopalwala, Tehsil Daska, District Sialkot	Amjad Mehmood Cheema	34601-3390831-1	Muhammad Sharif	400	-	369	369	-	-	-	769	400	-	436	436	-	-	-	836
683	Muhammad Riaz, Weer Wala P.O.Box Khas Tehsil Daska, District Sialkot	Muhammad Riaz	34601-0868526-1	Ali Ahmed	475	-	570	570	-	-	-	1,045	375	-	642	642	-	-	-	1,017
684	Fazal Abbas Chatha, Marh Bashi P.O Khas, Tehsil and District Hafizabad	Fazal Abbas Chatha	34301-5219964-3	Ghulam Abbas Chatha	800	-	953	953	-	-	-	1,753	800	-	1,100	1,100	-	-	-	1,900
685	Saif Ullah, Chak Kharl, P.O Gajar Gola, Hafizabad	Saif Ullah	34301-1777582-3	Muhammad Siddique	300	-	247	247	-	-	-	547	300	-	302	302	-	-	-	602
686	Rana Sana Ullah, Saroop Wala P.O.Box Kot Mubarik, Hafizabad	Rana Sana Ullah	34301-1774679-3	Muhammad Sharif	250	-	336	336	-	-	-	586	250	-	382	382	-	-	-	632
687	Ghulam Dastagir Mansoor Ul Haq, Kasoki P.O Khas Kasoki, Hafizabad	Ghulam Dastagir Mansoor Ul Haq	34301-0866441-5	Abdul Gafoor Khan	450	-	637	637	-	-	-	1,087	450	-	719	719	-	-	-	1,169
688	Anees Ur Rahman Bhatti, Akhund Muhala Dadu	Anees Ur Rahman Bhatti	41201-8136403-7	Bilawal Khan Bhatti	300	-	458	458	-	-	-	758	300	-	508	508	-	-	-	808
689	Nisar Mohammad, Village Khair Mohammad PO Box Mathelo Gholki Mathelo Buriro ,Sukkur	Nisar Mohammad	45102-3822086-1	Allah Madhap Buriro	473	-	285	285	-	-	-	758	473	-	369	369	-	-	-	842
690	Waqar Ali Shar, Goth Gul Muhammad Shah Thari Mir Wah	Waqar Ali Shar	45206-8026661-9	Abdul Sami	475	-	711	711	-	-	-	1,186	475	-	791	791	-	-	-	1,266
691	Ghulam Nabi, Village Mangho Fakir Shar Taluka Mir Wah, Sukkur	Ghulam Nabi	45206-7516041-1	Haji Bagh Ali	475	-	690	690	-	-	-	1,165	475	-	770	770	-	-	-	1,245
692	Khalifo Muhammad Bux Gpa, Setharja, Sukkur	Khalifo Muhammad Bux Gpa	45208-0508589-3	Muhamma	475	-	593	593	-	-	-	1,068	475	-	673	673	-	-	-	1,148
693	Ahmad Nawaz, Sulmana P.O Kaleera, Jhang	Ahmad Nawaz	33202-1180055-5	Abdullah	400	-	632	632	-	-	-	1,032	400	-	699	699	-	-	-	1,099
694	Abdul Qayum, Chak Korana, Jhang	Abdul Qayum	33202-6065187-1	Abdil Aziz	200	-	284	284	-	-	-	484	200	-	317	317	-	-	-	517
695	Muhammad Saud Hussain, Bela Shehr P.O. Kot Shakir, Jhang	Muhammad Saud Hussain	33202-1187270-1	Malik Haq Nawaz	475	-	710	710	-	-	-	1,185	475	-	789	789	-	-	-	1,264
696	Ahmad Khan, Chak No. 187/RB, Tehsil Jhumra, District Faisalabad	Ahmad Khan	33101-8070240-9	Moor Muhammad	382	-	202	202	-	-	-	584	382	-	270	270	-	-	-	652
697	Iftikhar Ahmad, Chak No. 118, Jb Batha Faisalabad	Iftikhar Ahmad	33100-5066551-3	Ghulam Sarwar	543	-	261	261	-	-	-	804	543	-	352	352	-	-	-	895
698	Yousaf Ali, Chak No 448 Gb, Tehsil Samundari, District Faisalabad	Yousaf Ali	33100-9159604-3	Haider Ali	300	-	431	431	-	-	-	731	300	-	477	477	-	-	-	777
699	Sayed Mehmood Alam Shah, Chak No 393/Gb, Tehsil Tandlianwala, District Faisalabad	Sayed Mehmood Alam Shah	33106-8203692-7	Sayed Muhammad Alam Shah	285	-	265	265	-	-	-	550	285	-	313	313	-	-	-	598
700	Ahmed Hassan, Chak No 456/Gb, Faisalabad	Ahmed Hassan	33106-3527675-1	Naseer Ahmed	375	-	329	329	-	-	-	704	375	-	392	392	-	-	-	767
701	Mazhar Hussain Shah, Pindi Sheikh Musa Tehsil Tandlianwala, District Faisalabad	Mazhar Hussain Shah	33106-1670422-3	Nadir Shah	515	-	617	617	-	-	-	1,132	515	-	703	703	-	-	-	1,218

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
702	Syed Imran Hashmi, Pindi Sheikh Mousa, Haveli Shah Din Shah, Tehsil Tandlian Wala, District Faisalabad	Syed Imran Hashmi	33106-8979683-3	Bashir Shah	350	-	496	496	-	-	-	846	350	-	555	555	-	-	-	905
703	M.Tasuraf Hussain Shah, Tiba Dhak Salah, Tehsil Tandianwala, District Faisalabad	M. Tasuraf Hussain Shah	33106-1676564-5	Zafar Shah	375	-	322	322	-	-	-	697	325	-	378	378	-	-	-	703
704	Shad Poultry Farm, Chak No. 162 Jb, Tehsil Gojra, District Toba Tek Singh		33301-7909939-5	Din Muhammad	400	-	300	300	-	-	-	700	400	-	367	367	-	-	-	767
705	Akbar Ali ,Kharak P.O.Box Kamoki, Tehsil Noshera Virkan, District Gujranwala	Akbar Ali	34103-3157208-3	Azam Ali	400	-	202	202	-	-	-	602	400	-	273	273	-	-	-	673
706	Ahsan Ullah & Zia Ullah, Pathanawali Wazirabad	Ahsan Ullah Zia Ullah	34104-5703268-5	Muhammad Sharif	720	-	25	25	-	-	-	745	611	-	72	72	-	-	-	683
707	Fazal Muhammad, Chak No 187 RB, Tehsil Jhumra, District Faisalabad	Fazal Muhammad	33101-1693255-9	Peer Buksh	400	-	311	311	-	-	-	711	400	-	382	382	-	-	-	782
708	Arshad Ali, Tehsil Chak Jhumra, District Faisalabad	Arshad Ali	33101-9654211-7	Allah Dad	300	-	180	180	-	-	-	480	300	-	233	233	-	-	-	533
709	Hammad Ahmed, Chak No 133 RB Kamal Pur, Tehsil Jhumra, District Faisalabad	Hammad Ahmed	34601-6875990-3	Inayat Ullah	470	-	559	559	-	-	-	1,029	470	-	638	638	-	-	-	1,108
710	Naseer U Din , Chak No 187 RB, Tehsil Jhumra, District Faisalabad	Naseer U Din	33101-5872579-1	Ghulam Muhammad	804	-	138	138	-	-	-	943	804	-	281	281	-	-	-	1,085
711	Bahadar Ali, Chak No 187 Rb, Tehsil Jhumra, District Faisalabad	Bahadar Ali	33101-3138795-7	Ilyas	470	-	415	415	-	-	-	885	470	-	499	499	-	-	-	968
712	Muhammad Tufail Ur Jagday Khan, Chak No. 604 GB, Tehsil Tandlianwala, Faisalabad	Muhammad Tufail Ur Jagday Khan	33106-6223838-7	Mureed Hussain	403	-	207	207	-	-	-	610	403	-	278	278	-	-	-	681
713	Mumtaz Khan, Chak No. 42/JB, Tehsil Jhumra, District Faisalbad	Mumtaz Khan	33101-4018828-7	Lal	450	-	453	453	-	-	-	903	250	-	522	522	-	-	-	772
714	Muhammad Asad Hayat Khan, Bela Shhir P.O. Kot Shahir, Jhang	Muhammad Asad Hayat Khan	33202-1270006-5	Malik Haq Nawaz Khan	350	-	357	357	-	-	-	707	350	-	416	416	-	-	-	766
715	Khizar Hayat, Moza Salmana, Jhang	Khizar Hayat	33202-4286882-1	Ahmad Nawaz	450	-	711	711	-	-	-	1,161	450	-	786	786	-	-	-	1,236
716	Tahir Abbas Shah, House No. 946 Civil Line, Jhang Sadar	Tahir Abbas Shah	33202-1235625-3	Fida Hussain	180	-	497	497	-	-	-	677	180	-	527	527	-	-	-	707
717	Syed Zaffar Iqbal Shah Kandhar, Chak No 411 GB Dakhana Khas, Tehsil Tandlianwala, District Faisalabad	Syed Zaffar Iqbal Shah Kandhar	33106-4109102-1	Syed Abdul Ghaffor Shah	990	-	1,047	1,047	-	-	-	2,037	990	-	1,213	1,213	-	-	-	2,203
718	Mohammad Asgar, Chak No 192/Wb Vehari Dala Khana, Vehari	Mohammad Asgar	36602-8340750-7	Muhammad Ashraf	345	-	113	113	-	-	-	458	345	-	175	175	-	-	-	520
719	Mohammad Mushtaq, Chak No 192 Wb P.O.Box Garhamore Mailsi Vehari	Mohammad Mushtaq	36602-0981889-3	Muhammad Azeem	1,000	-	1,133	1,133	-	-	-	2,133	1,000	-	1,301	1,301	-	-	-	2,301
720	Ghulam Rasool , Chak No 182/Wb P.O.Box Grahmore, Mailsi	Ghulam Rasool	36602-6168207-5	Bahawal	300	-	363	363	-	-	-	663	300	-	413	413	-	-	-	713
721	Noor Samand, Moza Ghar Tehsil Tandlianwala, District Faisalabad	Noor Samand	33106-7752601-9	Sher	700	-	1,095	1,095	-	-	-	1,795	700	-	1,213	1,213	-	-	-	1,913
722	Javaid Iqbal, Chak No. 490 JB, Tehsil Shorot District Jhang	Javaid Iqbal	37405-9317225-7	Atta Muhammad	350	-	523	523	-	-	-	873	350	-	582	582	-	-	-	932
723	Nadeem Hussain Adil, Chak No 198 GB Samundri, Faisalabad	Nadeem Hussain Adil	33105-8031573-7	Muhammad Hussain	375	-	572	572	-	-	-	947	375	-	635	635	-	-	-	1,010
724	Zeeshan Gul, Chak No 185 Jb, Tehsil Kamalia, District Toba Tek Singh	Zeeshan Gul	253-79-608318	Haq Nawaz Khan	350	-	497	497	-	-	-	847	350	-	556	556	-	-	-	906
725	Liaqat Ali, Chak No. 557 GB, Tehsil Thandliawala, Faisalabad	Liaqat Ali	33106-8792457-9	Amir Ali	350	-	357	357	-	-	-	707	350	-	416	416	-	-	-	766
726	Zohra Sarwar, Chak No. 268 G. B, Toba Tek Singh Rajana, Faisalabad	Zohra Sarwar	33303-2071690-8	Ghulam Sarwar Khan	260	-	236	236	-	-	-	496	260	-	279	279	-	-	-	539
727	Muhammad Nawaz, Chak No. 182/Wb Gahra More, Mailsi Vehari	Muhammad Nawaz	36602-1453987-5	Shah Muhammad	400	-	255	255	-	-	-	655	400	-	326	326	-	-	-	726
728	Abdul Jabbar, Gulbund Shaheed Shah Chak Niaz Pur Kot Muzaffar Mailsi Vehari	Abdul Jabbar	36602-5951255-1	Taj Muhammad	700	-	540	540	-	-	-	1,240	700	-	658	658	-	-	-	1,358
729	Qaswar Ali, Mouza Sandwali Tehsil Kaherwala, District Khaniwal	Qaswar Ali	36102-3959391-7	Shair Muhammad	200	-	393	393	-	-	-	593	200	-	427	427	-	-	-	627
730	Muhammad Abdullah, Chak No 556 Gb, Tehsil Tandlianwala, District Faisalabad	Muhammad Abdullah	33106-0966373-7	Allah Bukhsh	399	-	146	146	-	-	-	545	399	-	213	213	-	-	-	612
731	Yasir Khalid, Chak No. 304 JB Tehsil Gojra, District Toba Tek Singh	Yasir Khalid	33301-2119771-9	Khalid Hussain	300	-	418	418	-	-	-	718	300	-	469	469	-	-	-	769
732	Muhammad Husnain Haider Khan, House No. 26 Rehmat Colony, Tehsil Shorkot, District Jhang	Muhammad Husnain Haider Khan	33203-1472962-9	Muhammad Hayat Khan	375	-	583	583	-	-	-	958	375	-	646	646	-	-	-	1,021
733	Waheed Murad, Dhala Kamlana Shorkot City, Jhang	Waheed Murad	33203-1459736-5		300	-	279	279	-	-	-	579	300	-	330	330	-	-	-	630
734	Rab Nawaz, Chak No 501Gb Tehsil Tandlianwala District Faisalabad	Rab Nawaz	33106-7544537-1	Ahmed Yar	275	-	398	398	-	-	-	673	275	-	445	445	-	-	-	720
735	Sibtain Haider, Basti Waryam Kamlana Tehsil Shorkot District Jhang	Sibtain Haider	33203-9044979-1	Muhammad Hayat Khan	375	-	541	541	-	-	-	916	375	-	604	604	-	-	-	979
736	Irfan Arshad, Chak No. 490 JB Tehsil Shorkot District Jhang	Irfan Arshad	33203-7583906-7	Amanat Ullah	370	-	568	568	-	-	-	938	370	-	630	630	-	-	-	1,000
737	Muhammad Sarfraz, Chak No. 493 GB Tehsil Shorkot District Jhang	Muhammad Sarfraz	33203-1408318-7	Muhammad Hussain	374	-	279	279	-	-	-	652	374	-	341	341	-	-	-	715
738	Muhammad Iqbal Shah, Pindi Sheikh Musa Tehsil Tandianwala District Faisalabad	Muhammad Iqbal Shah	33106-9643215-9	Hanif Shah	350	-	537	537	-	-	-	887	350	-	596	596	-	-	-	946
739	Ghulam Murtaza Shah, Moza Pindi Sheikh Mousa Tehsil Tandlianwala District Faisalabad	Ghulam Murtaza Shah	33106-4645913-1	Munawar Shah	350	-	420	420	-	-	-	770	350	-	479	479	-	-	-	829
740	Muhammad Rafique Shah, Moza Pindi Sheikh Musa Tehsil Tandlianwala District Faisalabad	Muhammad Rafique Shah	33106-4585199-5	Asghar Ali Shah	350	-	420	420	-	-	-	770	350	-	479	479	-	-	-	829
741	Riaz Ahmad, Mouza Thatha Ismail District, Faisalabad	Riaz Ahmad	33106-3338809-3	Noor Ahmad	275	-	256	256	-	-	-	531	275	-	302	302	-	-	-	577
742	Syed Farhat Abbas, Moza Khai Tehsil Tandlianwala District, Faisalabad	Syed Farhat Abbas	35200-1574804-1	Syed Alamdar Hussain	699	-	1,428	1,428	-	-	-	2,127	699	-	1,552	1,552	-	-	-	2,251
743	Zahoor Ahmed, Chak No. 456/Gb Tehsil Tandlianwala District, Faisalabad	Zahoor Ahmed	33106-0190788-9	Mahmood Ahmed	350	-	464	464	-	-	-	814	350	-	523	523	-	-	-	873
744	Muzammal, Mauza Pindi Sheikh Mossa Tehsil Tandlianwala, Faisalabad	Muzammal	33106-4828549-7	Lal Shah	271	-	271	271	-	-	-	542	271	-	317	317	-	-	-	588
745	Mr Safdar Abbas, Mouza Ailampur Basti Bosan, Multan	Mr Safdar Abbas	36303-0314989-7	Sardar Muhammad	950	-	1,241	1,241	-	-	-	2,191	950	-	1,400	1,400	-	-	-	2,350
746	Burhan Ahmad, Chah Anayat Wala P/O Band Bosan Tehsil and District Multan	Burhan Ahmad	36302-5950388-5	Muhammad Akram	300	-	213	213	-	-	-	513	257	-	263	263	-	-	-	520
747	Atta Ullah Khan Bosan, Bosan House Behind Lasalle High School Chongi 9, Peer Khurseed Colony, Multan	Atta Ullah Khan Bosan	36302-6650440-5	Ali Sher Khan Bosan	886	-	197	197	-	-	-	1,082	622	-	16	16	-	-	-	639
748	Mahr Javed Iqbal, Khoo Samandari Man Kot P.O Khas, Kabir Wala	Mahr Javed Iqbal	36102-0867190-3	Khuda Bux	400	-	336	336	-	-	-	736	400	-	403	403	-	-	-	803
749	Syed Chragh Shah, 5/F, Multan	Syed Chragh Shah	36303-0886598-3	Zulfiqar Shah	200	-	266	266	-	-	-	466	200	-	300	300	-	-	-	500
750	Mohammad Aarif, Arif Wala Sikanderabad, Multan	Mohammad Aarif	36304-9858636-5	Umer Bux	700	-	651	651	-	-	-	1,351	700	-	769	769	-	-	-	1,469
751	Muhammad Sadiq, Moza Shake Bhatlian, Lahore	Muhammad Sadiq	35202-1643046-3	Ameer Ali	260	-	347	347	-	-	-	607	260	-	390	390	-	-	-	650
752	Muhammad Irshad Muhammad Yasin, Shamke Bhatlian, Lahore	Muhammad Irshad Muhammad Yasin	35202-0334861-5	Muhammad Ashraf	300	-	377	377	-	-	-	677	300	-	428	428	-	-	-	728
753	Hakim Ali, Dakhali Chak Pier Chak Qaim P.O Rohella Tayjay Ka Okara	Hakim Ali	35301-5539870-3	Muhammad Waryam	228	-	238	238	-	-	-	466	228	-	276	276	-	-	-	505
754	Atif Mumtaz, Basti Dewan Wali Rasuwal Tehsil & Jhang	Atif Mumtaz	38201-1323589-5	Mumtaz Hussain Kausar	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
755	Muhammad Ramzan, Moza Ahmad Abad, P.O Khaikalani Tehsil Noor Pur District Khushab, Jhang	Muhammad Ramzan	38202-1258361-7	Ghulam Yasin	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
756	Muhammad Mumtaz Hussain, Moza Tabla P.O Kharw Tehsil Noor Pur District Khushab	Muhammad Mumtaz Hussain	38202-5406781-7	Muhammad Shamir	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
757	Haq Nawaz, Moza Talar Kot P.O Balo Tehsil & District Jhang	Haq Nawaz	33202-7320924-9	Noor Muhammad	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
758	Azhar Mahdi Abbas, Moza Mokhiana P.O Main Tehsil, Jhang	Azhar Mahdi Abbas	33202-7341200-1	Allah Yar	275	-	310	310	-	-	-	585	275	-	358	358	-	-	-	633
759	Zulfiqar Ali, Chak Sandila Bindi Baig Mahni, P/O Khewa, District Jhang	Zulfiqar Ali	33202-9136645-3	Sultan Mehmood	475	-	674	674	-	-	-	1,149	475	-	754	754	-	-	-	1,229
760	Abdul Ghafar, 839/18 Ward No. 5 Ghulab Wala Jhang	Abdul Ghafar	33202-8252452-5	Liaquat Ali	500	-	254	254	-	-	-	754	500	-	342	342	-	-	-	842
761	Hamid Shabbir Shehzad, Basti Dakwala Mouza Noor P/O Same Tehsil Kabirwala Khanewal	Hamid Shabbir Shehzad	36102-0670915-7	Ch. Mumtaz Hussain	475	-	683	683	-	-	-	1,158	475	-	763	763	-	-	-	1,238
762	Muhammad Amin, Chak No.25/10-R, Khanewal	Muhammad Amin	36103-0393710-9	Rehan	250	-	351	351	-	-	-	601	250	-	393	393	-	-	-	643
763	Mazher Iqbal & Muhammad Imran, Chak No. 8/9-R, Khanewal	Mazher Iqbal & Muhammad Imran	36103-8514099-7	Riaz	300	-	421	421	-	-	-	721	300	-	472	472	-	-	-	772
764	Ahmad Shuja, Flat No 5 281-F Johar Town 281-F Johar Town, Lahore	Ahmad Shuja	35301-8676258-5	Muhammad Tufail	475	-	531	531	-	-	-	1,006	475	-	611	611	-	-	-	1,086
765	Hussnain Ali, Chak No 17/1- L Dakkhana Khas Renala Khurd Okara	Hussnain Ali	35303-0573314-5	Raja Muhammad Nawaz Khan	450	-	178	178	-	-	-	628	450	-	258	258	-	-	-	708
766	Asghar Ali, Mona Alwat P.O Khas Renala Khurd	Asghar Ali	35303-2073112-1	Muhammad Ali	300	-	501	501	-	-	-	801	300	-	551	551	-	-	-	851
767	Ashiq Hussain Shah, Mustafaabad Dak Khan Khas Shergher Tehsil and District Depalpur Okara	Ashiq Hussain Shah	35301-1928918-3	Ghulzar Hussain	750	-	731	731	-	-	-	1,481	750	-	857	857	-	-	-	1,607
768	Jaffar Ali, Al Renai Chak.No.25-1, Tehsil Renala Khurd, Okara	Jaffar Ali	35303-7599481-5	Jhanda	340	-	440	440	-	-	-	780	340	-	497	497	-	-	-	837
769	Allah Rakha, Chk 68/P-3 P.O. Khas Garh Tehyas, Bhawalpur	Allah Rakha	345-47-158810	Abdullah	400	-	676	676	-	-	-	1,076	400	-	743	743	-	-	-	1,143

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
770	Basheer Ahmed, Mouza Chak Lissa Faz Fazilpur, Rajanpur	Basheer Ahmed	32403-0854257-1	Meer Hazar	475	-	308	308	-	-	-	783	475	-	388	388	-	-	-	863
771	Ghulam Mustafa Khan, Basti Bolani P/O Reetra Taunsa District D G Khan	Ghulam Mustafa Khan	32103-9084153-7	Khaliq Dad Khan	692	-	460	460	-	-	-	1,152	692	-	577	577	-	-	-	1,269
772	Muhammad Mumtaz, Chak No. 187 RB Jhumra Faisalabad	Muhammad Mumtaz	33101-3799347-7	Noor Muhammad	356	-	413	413	-	-	-	768	356	-	476	476	-	-	-	832
773	Muhammad Nawaz, Chak No 25 JB Tehsil Jhumra District Faisalabad	Muhammad Nawaz	33101-5603717-5	Tehsil Sher	470	-	702	702	-	-	-	1,172	470	-	781	781	-	-	-	1,251
774	Mian Shahid Hassan, Lawray Ajnianwala District, Hafizabad	Mian Shahid Hassan	34301-4243135-9	Mian Fazal Ul Hassan	467	-	473	473	-	-	-	940	467	-	556	556	-	-	-	1,023
775	Muhammad Yousaf Khan, Ajnian Wala Dakhana Khas Tehsil, District Shaikhupura	Muhammad Yousaf Khan	35404-6300489-9	Mehtab Khan	651	-	494	494	-	-	-	1,145	651	-	610	610	-	-	-	1,261
776	Akbar Ali, Village Faizpur Khurd, Tehsil Ferozwala, District Shiekhupura	Akbar Ali	35401-8854331-5	M Ali	470	-	437	437	-	-	-	907	470	-	524	524	-	-	-	994
777	Muhammad Arshid, Chak No.596 GB PO Chak No.596 Tehsil Tandlianwala, Faisalabad	Muhammad Arshid	33106-0369146-7	Sufi Umar Hayat	278	-	257	257	-	-	-	535	278	-	304	304	-	-	-	582
778	Noor Ahmad, Chak No 604 GB PO Tandlianwala, Faisalabad	Noor Ahmad	33106-6854454-7	Mureed Hussain	375	-	343	343	-	-	-	718	130	-	392	392	-	-	-	522
779	Ahmad Nawaz, Warseen Pakpattan	Ahmad Nawaz	36402-0394123-5	Malik Muhammad Nawaz	1,000	-	506	506	-	-	-	1,506	1,000	-	684	684	-	-	-	1,684
780	Ayub Ahmad Jan, House No. 54/A Moh Ahmed Jan Bannu	Ayub Ahmad Jan	11101-5622666-3	Ahmed Jan Khan	244	-	313	313	-	-	-	557	244	-	356	356	-	-	-	600
781	Mst Bismillah Bibi, Mouza Rana Wahan Kehrore, Lodhran	Mst Bismillah Bibi	322-93-325364	Sadiq Muhammad Khan	300	-	1,087	1,087	-	-	-	1,387	300	-	1,138	1,138	-	-	-	1,438
782	Syed Mubashar Hussain, Street No. 2 Canal Park Bangla Road Muridke Sheikhupura	Syed Mubashar Hussain	35401-1757016-9	Syed Mazhar Hussain Shah	470	-	567	567	-	-	-	1,037	470	-	650	650	-	-	-	1,120
783	Syed Haider Abbas, House No.2 Canal Park Bangla Tehsil Ferozwala District Shiekhupura	Syed Haider Abbas	35401-1757018-9	Syed Mubashair Hussain Shah	364	-	439	439	-	-	-	803	364	-	504	504	-	-	-	868
784	Mst. Musharraf Razia, H No 172 Block No. 2 B Town Ship, Lahore	Mst. Musharraf Razia	270-68-612650	Muhammad Iqbal	470	-	782	782	-	-	-	1,252	270	-	852	852	-	-	-	1,122
785	Ch. Mubaraz Ali, Patyla Dost Muhammad P.O Khas Tehsil Ferozwala, District Sheikhupura	Ch. Mubaraz Ali	35401-5762129-3	Ch. Muhammad Amin	400	-	556	556	-	-	-	956	400	-	623	623	-	-	-	1,023
786	Mukhtar Ali, Mohallah Purana Daoke Muridke Tehsil Ferozwala, District Sheikhupura	Mukhtar Ali	35401-3781853-5	Hayat Muhammad	374	-	360	360	-	-	-	734	374	-	427	427	-	-	-	801
787	Allah Dad Khan, Gull Pur Ichrani, P.O Israni , Bahawalpur	Allah Dad Khan	31204-9245519-7	Muhammad Yar Khan	548	-	379	379	-	-	-	927	548	-	477	477	-	-	-	1,024
788	Ejaz Hussain, Mouza Haleem P.O Anayati Mouza Haleem, Bahawalpur	Ejaz Hussain	31204-8790045-1	Atta Muhammad	470	-	213	213	-	-	-	683	470	-	296	296	-	-	-	766
789	Zulfiqar Ali, Kot Laal Baig P.O Bahawal Garh Kehror, Pacca	Zulfiqar Ali	36202-0921336-7	Malik Muhammad Ramzan	450	-	267	267	-	-	-	717	450	-	347	347	-	-	-	797
790	Maqbool Akhtar, Mohallah Mastoi Fazilpur, Rajanpur	Maqbool Akhtar	32403-1622140-7	Abdul Majeed	800	-	600	600	-	-	-	1,400	800	-	735	735	-	-	-	1,535
791	Malik Sajjad Gul, Hazrat Wala P.O Khas Hazrat Wala, Rajanpur	Malik Sajjad Gul	32403-7249929-1	Malik Gull Muhammad	400	-	530	530	-	-	-	930	400	-	597	597	-	-	-	997
792	Mohammad Aslam, Basti Sargana Mouza Islam Pura Tehsil Jampur, Rajanpur	Mohammad Aslam	32402-8357305-7	Ghulam Muhammad	585	-	296	296	-	-	-	881	585	-	400	400	-	-	-	985
793	Ch.Babar Ali, Patiala Dost Mohd P.O Khas Ferozwala, Sheikhpura	Ch.Babar Ali	35401-3896073-5	Ch Muhammad Amin	300	-	311	311	-	-	-	611	300	-	364	364	-	-	-	664
794	Muhammad Arif Hussain, Nangal Muridke, Sheikhupura	Muhammad Arif Hussain	295-55-249234	Sardar Ali	250	-	292	292	-	-	-	542	250	-	336	336	-	-	-	586
795	Zaheer Ud Din Baber, House No: 482 D Satellite Town, Sargodha	Zaheer Ud Din Baber	38403-8213818-5	Irshad Ahmad	700	-	413	413	-	-	-	1,113	450	-	537	537	-	-	-	987
796	Ghulam Murtaza & Ghulam Fatima, Chah Bahairwala Loother P.O Khas, Multan	Ghulam Murtaza & Ghulam Fatima	36302-8004465-9	Zafar Khan	1,500	-	2,423	2,423	-	-	-	3,923	1,500	-	2,675	2,675	-	-	-	4,175
797	Ghulam Haider, Mouza Kot Mirza Link Sar Murad Wala Road Chiniot, Jhang	Ghulam Haider	33201-0870627-7	Dossa	400	-	363	363	-	-	-	763	400	-	430	430	-	-	-	830
798	Kamran Mehmood Khakwani, H No. 2356 Near Ghanta Gar Sultani, Multan	Kamran Mehmood Khakwan	322-65-057041	Muhammad Saleem Khan	203	-	318	318	-	-	-	521	203	-	353	353	-	-	-	556
799	Mohd Khan Haji Ahmed, Village Khachar P.O Gulab Laghari Matli, Badin	Muhd Khan	41103-9770430-3	Haji Ahmed	235	-	311	311	-	-	-	546	235	-	351	351	-	-	-	585
800	Syed Motil Shah, Vilage Haji S Motil Shah P O 68, Nawabshah	Syed Motil Shah	41206-8021345-3	Syed Habib Shah	296	-	417	417	-	-	-	713	296	-	467	467	-	-	-	763
801	Sarfraz Ahmed & Umar Daraz, Sakian Khurd P.O Faizpur Khurd Tehsil, Ferozewala	Sarfraz Ahmed & Umar Daraz	295-81-602331	Fazal Hussain	224	-	323	323	-	-	-	547	224	-	361	361	-	-	-	585
802	Ali Abbas, Moza Budh Rajbana Jhang	Ali Abbas	33203-1396927-3	Khadam Hussain	242	-	610	610	-	-	-	852	242	-	651	651	-	-	-	893
803	Haq Bahu Dairy Farm, Near Tablighi Market Salamat Pura Raiwind Lahore East		35202-1547176-7	Abdul Aziz	1,800	-	1,990	1,990	-	-	-	3,790	1,800	-	2,327	2,327	-	-	-	4,127
804	Qaim Khan Muhammad Ameen, Village Lal Bux Khan Kalachi Sher Khan Kolachi, Jarwar	Qaim Khan	45104-3253946-9	Mohd Ameen Khan	200	-	338	338	-	-	-	538	200	-	372	372	-	-	-	572
805	Sadiq Ali Khuda Bux,Village Peer Bux Bazdar P.O Grahi Chaker Jarwar	Sadiq Ali	45104-2338016-1	Khuda Bux	175	-	296	296	-	-	-	471	175	-	326	326	-	-	-	501
806	Shahnawaz Ahmed Khan, Village Peer Bux Bazdar P.O Grahi Chaker Jarwar	Shahnawaz	45104-9532381-9	Ahmed Khan Bozdar	175	-	296	296	-	-	-	471	175	-	326	326	-	-	-	501
807	Ghulam Qadir Gabol, Village Peer Bux Khan Gabol Jarwar	Ghulam Qadir Gabol	45104-6796044-3	Abdul Razaqu Khan	380	-	584	584	-	-	-	964	380	-	648	648	-	-	-	1,028
808	Ali Khan Ghulam Haider, Tora Shah P.O Tehsil & District Pisan	Ali Khan	54303-7531399-7	Ghulam Hyder	400	-	300	300	-	-	-	700	400	-	332	332	-	-	-	732
809	Muhammad Afzal Dairy Farm,Ghalla Meethar Jago Wala P.O Khaddian Khas Kasur		35102-6385814-5	Muhammad Sharif	700	-	738	738	-	-	-	1,438	700	-	856	856	-	-	-	1,556
810	Z.A Dairy Farm, Moza Keelon Kasur		35102-3521311-3	Noor Muhammad	488	-	717	717	-	-	-	1,205	488	-	799	799	-	-	-	1,287
811	Abid Afzal Dogar, Gamsheer Khan P.O Sham Kot Nau Tehsil, Chunnian Kasur	Abid Afzal Dogar	35101-7239928-5	Sardar Mohammad Afzal	299	-	433	433	-	-	-	732	299	-	483	483	-	-	-	782
812	Sharaf Din Rind, Gharibabad Deh 20 Dad Mohni Bazar, Nawabshah	Sharaf Din Rind	45402-5095533-5	Khadim Hussain Zardari	300	-	444	444	-	-	-	744	300	-	494	494	-	-	-	794
813	Jhangir Khan, Moza Dadowana Jhang PO Pakey Walajhang, Faisalabad	Jhangir Khan	33202-8962763-9	Mehr Jagday	327	-	217	217	-	-	-	544	327	-	275	275	-	-	-	602
814	Nazar Hussain, Chak No 6/M Dunyapur Chak No 6/M Dunyapur District Lodhran	Nazar Hussain	36203-9651822-7	Muhammad Hayyat	120	-	365	365	-	-	-	485	120	-	385	385	-	-	-	505
815	Ali Hussain, Akro No 8 District Nawabshah	Ali Hussain	44203-0259435-5	Ch Muhammad Khan	420	-	645	645	-	-	-	1,065	420	-	716	716	-	-	-	1,136
816	Muhammed Farooq Ali Haji, Choki Rango Khan P.O Rino Jadah Multan	Muhammed Farooq Ali	36202-8987295-1	Jan Muhammad	3,999	-	2,274	2,274	-	-	-	6,273	3,699	-	2,954	2,954	-	-	-	6,653
817	Khalid Masood Ali, Basti Goonga Jamal Choki Rango Khan P.O Rind Jadah Tehsil Karor Paka Lodhran	Khalid Masood Ali	36202-5180770-3	Jan Mohammad Khan	4,000	-	2,091	2,091	-	-	-	6,091	4,000	-	2,801	2,801	-	-	-	6,801
818	Mohammad Nazir Khan, Ward No.1 Railway, Mukzzafar Garh	Mohammad Nazir Khan	315-35-379384	Muhammad Munir	200	-	350	350	-	-	-	550	200	-	383	383	-	-	-	583
819	Naveed Zulfiqar, House No 512 C Satelite Town Bahawalpur	Naveed Zulfiqar	31202-7344481-7	Zulfiqar Ali	319	-	269	269	-	-	-	588	304	-	322	322	-	-	-	625
820	Jan Muhammad, Chah Manay Wala Mouza Bhoteji Gorran Lodhran	Jan Muhammad	36203-4683869-9	Ghous Bux	276	-	204	204	-	-	-	480	276	-	251	251	-	-	-	526
821	Yaqoob Ahmed, Chak No 23 GB Tehsil Jarawala District Faisalabad	Yaqoob Ahmed	33104-0244574-9	Tehsil Muhammad	295	-	195	195	-	-	-	490	295	-	247	247	-	-	-	542
822	Riaz Hussain & M.Ameen, Chak No 373 GB Tehsil Jarawala District Faisalabad	Riaz Hussain & M.Ameen	33104-8834641-1	Muhammad Shabbir	470	-	345	345	-	-	-	815	470	-	429	429	-	-	-	899
823	Mst Rukhsana, Deh 280 Goth Gul Hussain Landhi Kot Mirs Mirpurkhas		44303-5034541-8	Mir Rasool Bux Talpur	229	-	254	254	-	-	-	483	229	-	293	293	-	-	-	522
824	Mehboob Elahi, Sathnie Chak Ramdas Tehsil Bhalwal District Sargodha	Mehboob Elahi	38401-6465183-9	Muhammad Hayat	360	-	189	189	-	-	-	549	360	-	253	253	-	-	-	613
825	S Shafqat Hussain Shah, P.O Khura	S Shafqat Hussain Shah	440-60-127537	S Arz Muhammad Shah	240	-	334	334	-	-	-	574	240	-	374	374	-	-	-	614
826	Muhammad Kaleem Ullah, Mouza Ohadhi P.O Kot Sabzal Sadiqabad	Muhammad Kaleem Ullah	31304-8189829-4	Muhammad Khalid Khan	475	-	752	752	-	-	-	1,227	400	-	832	832	-	-	-	1,232
827	Aqeel Abass Shah, Near Bhabra, Loran P.O. Tehsil Bhalwal District Sargodha	Aqeel Abass Shah	38401-3443042-3	Syed Ashiq Hussain	475	-	379	379	-	-	-	854	475	-	464	464	-	-	-	939
828	Najam Abbas, H No.1, Street No. 14, Bashir Colony, Sargodha	Najam Abbas	38401-2225563-9	Ashiq Hussain Shah	470	-	350	350	-	-	-	821	470	-	434	434	-	-	-	904
829	Faiz Ahmad, Halal Pur Bhalwal City District Sargodha	Faiz Ahmad	38401-0211649-7	Muhammad Shafi	475	-	308	308	-	-	-	783	475	-	393	393	-	-	-	868
830	Muhammad Siddique, Mohallah Bhutta Kot Mohallah Taluka Kotdiji Khairpur	Muhammad Siddique	45205-1157531-5	Abdul Khalique	200	-	303	303	-	-	-	503	200	-	337	337	-	-	-	537
831	Ghulam Mustafa Dogar,Goth Nara Gate, P.O Sohra Taluka Nara Khairpur	Ghulam Mustafa Dogar	45207-2119390-5	Muhammad Sadiq	400	-	561	561	-	-	-	961	400	-	628	628	-	-	-	1,028
832	Khaliq Dad, Goth Sono Gopang, Goth Sono Gopang P.O. Gambal Shah Taluka Kotdiji Khairpur	Khaliq Dad	45205-7719195-9	Ali Nawaz Gopang	475	-	666	666	-	-	-	1,141	475	-	746	746	-	-	-	1,221
833	Liaquat Ali Mohd Moosa, Village Abdullah Rajri Tal: Daharki	Liaquat Ali	45101-7771991-3	Paro Rajri	300	-	490	490	-	-	-	790	300	-	540	540	-	-	-	840
834	White Gold Poultry Farms, Village Sangat Pur Near Badyana Sialkot		6805151		3,638	-	1,224	1,224	-	-	-	4,862	3,638	-	1,224	1,224	-	-	-	4,862
835	Muhamad Younas Allah Rakha, Badyna P.O Khas Tehsil Pasroor District Sialkot	Muhamad Younas	34602-7580642-1	Allah Rakha	870	-	147	147	-	-	-	1,018	870	-	147	147	-	-	-	1,018
836	Nasir Behlol Khan, Hashmat Mahal Shahbaz Khan Road Kasur	Nasir Behlol Khan	35102-0734846-9	Nawabzada Sultan Ali Behlol	1,000	-	719	719	-	-	-	1,719	250	-	839	839	-	-	-	1,089
837	Mohammad Alam, Village Malaho, Village Malaho P.O Rohri District Sukkur Sukkur	Mohammad Alam	45502-5328943-5	Hussain Bux	220	-	336	336	-	-	-	556	220	-	373	373	-	-	-	593
838	Waryam, Dakhana Mamukanjan Chak 506 GB Tandlian Wala, Faisalabad	Waryam	33106-0292080-3	Noor Muhammad	460	-	263	263	-	-	-	723	460	-	345	345	-	-	-	805
839	Sabtain Khan, House No. 24 Street No.16 Zakariya Town Multan	Sabtain Khan	36302-6506457-3	Khan Amanullah Kahn	640	-	539	539	-	-	-	1,179	530	-	640	640	-	-	-	1,170
840	Wajahat Naseem, Chak No. 16 Sb Bhalwal City Sargodha	Wajahat Naseem	38401-0373802-9	Chaudhary Mian Khan	350	-	270	270	-	-	-	620	350	-	332	332	-	-	-	682
841	M/S.Chohan Dairy Farm, Saidera Khurd PO.Ahmel Pur Tehsil and District Sialkot		6805155		2,101	-	796	796	-	-	-	2,897	901	-	796	796	-	-	-	1,697
842	M/S U S A Dairy Farm, Saidera Khurd P.O Saidera Khurd Armaepur Sialkot		34603-2274178-3		461	-	729	729	-	-	-	1,190	461	-	822	822	-	-	-	1,284

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
843	M/S U S A Dairy Farm, Saidera Khurd P.O Saidera Khurd Armaepur Sialkot		34603-2274178-3		378	-	428	428	-	-	-	805	378	-	491	491	-	-	-	869
844	Naureen, House No.188 Street No. 4 Rafee Park Sargodha		38403-6971688-4	Faiz Ahmed	410	-	693	693	-	-	-	1,103	410	-	762	762	-	-	-	1,172
845	Mazhar Hayat, Dera Muhammad Hayat Nam Berdar Moazam Abad Bhalwal Sargodha	Mazhar Hayat	38401-4154457-3	Ch Muhammad Hayat	1,988	-	1,704	1,704	-	-	-	3,692	988	-	1,966	1,966	-	-	-	2,955
846	Safdar Ali N Safdar Ali, Chak No. 93 SB Sargodha	Safdar Ali N Safdar Ali	38403-1285453-9	M Nawaz	551	-	762	762	-	-	-	1,312	551	-	859	859	-	-	-	1,410
847	Wali Muhammad, Village Dilbar Mehar P.O Kaneri D.M.Junejo	Wali Muhammad	44103-0682526-1	Allah Obhayo	470	-	723	723	-	-	-	1,193	470	-	802	802	-	-	-	1,272
848	Mohd Usman Haji Mohd Alam, Goth Haji Muhammad Alam Umerani P.O Azizabad Tehsil Tamboo Jafferabad	Mohd Usman	53405-3655088-5	Haji Mohd Alam	462	-	479	479	-	-	-	941	462	-	504	504	-	-	-	966
849	Subz Ali Ghous Bux Umrani,Umerani, Tehsil Tam P.O Azizabad Tehsil, Tamboo District Jafferabad	Subz Ali	607-48-125541	Ghaus Bux Umerani	420	-	433	433	-	-	-	853	420	-	456	456	-	-	-	876
850	Daim Khan, Gali Mohala Amanulah Colony Usta Mohammad District Jaferabad	Daim Khan	53404-0796822-1	Qaim Khan	475	-	541	541	-	-	-	1,016	475	-	580	580	-	-	-	1,055
851	Bashir Ahmad, Village Khanda P.O More Khunda Tehsil & District Nankana	Bashir Ahmad	296-46-240722	Sohawa	364	-	366	366	-	-	-	729	364	-	427	427	-	-	-	790
852	Abid Ali Shah, Sardar Colony P.O Kazi Ahmed Nawabshah	Abid Ali Shah	435-74-071637	Syed Juman Shah	250	-	352	352	-	-	-	602	250	-	394	394	-	-	-	644
853	Muhammed Gulzar, Village Bath Lahore	Muhammed Gulzar	35202-9925436-7	Abdul Ghuffar	361	-	511	511	-	-	-	872	361	-	572	572	-	-	-	933
854	Riasat Ali & Ghulam Hussain, Moza Bath Sunder Lahore	Riasat Ali & Ghulam Hussain	42301-2241132-5	Karman	287	-	412	412	-	-	-	700	287	-	461	461	-	-	-	748
855	Khalil Ahmad, Sialan Wala Khoo Shamke Bhattian Lahore	Khalil Ahmad	35202-6256858-7	Khushi Mohammad	260	-	304	304	-	-	-	564	260	-	348	348	-	-	-	608
856	Mian Khan & Muzafar Ali,69-H Atchison Housing Socity Lahore	Mian Khan & Muzafar Ali	35202-8582143-1	Muhammad Ali	200	-	339	339	-	-	-	539	200	-	373	373	-	-	-	573
857	Sadhoo Ismail, Sial Wala Kho Lahore	Sadhoo	35202-2419499-1	Muhammad Ismail	320	-	331	331	-	-	-	651	320	-	385	385	-	-	-	705
858	Asghar Ali & Riasat Ali, 69-H Aitchison Housi 69-H Aitchison Housig Society Raiwind Road, Lahore.	Asghar Ali Riasat Ali	278-90-458244		230	-	391	391	-	-	-	621	230	-	430	430	-	-	-	660
859	Nazar Hussain, Village Qadir Bux Jalbani P.O.Machi Khairpur	Nazar Hussain	45203-9593991-7	Wahid Bux Jalbani	200	-	310	310	-	-	-	510	200	-	343	343	-	-	-	543
860	Iqbal Ahmed, Hno C-98 Gulshan E- Hadeed Phase II Steel Town Gambat	Iqbal Ahmed	42501-7972023-5	Mohammad Murab Khuhro	322	-	399	399	-	-	-	721	222	-	442	442	-	-	-	665
861	Khair Mohammad Sahito, Village Setharjaballa P.O Gadahje	Khair Mohammad Sahito	45208-7029888-9	Mohd Saleh Sahito	270	-	443	443	-	-	-	713	270	-	488	488	-	-	-	758
862	Muhammad Shafique, P.O.Choondko Setharja Khairpur	Muhammad Shafique	45207-1835990-9	Illahi Bux	375	-	670	670	-	-	-	1,045	275	-	724	724	-	-	-	999
863	Abdul Salam, Ghot Malik Peer Mohd Manjoshori,Tamboo	Abdul Salam	54400-9785392-7	Malik Peer Muhammad	200	-	325	325	-	-	-	525	200	-	358	358	-	-	-	558
864	Ali Sher Mohd Murad, Gali Mohala Amanulah Colony Usta Muhammad District Jaferabad	Ali Sher	53405-0340023-1	Mohd Murad	465	-	529	529	-	-	-	994	465	-	567	567	-	-	-	1,032
865	Tariq & Company 1296, Goth Ghulam Rind Usta Muhammad Jafarabad	Tariq & Company 1296	607-66-211747	Mir Ghulam Sarwar Khan Rind	475	-	450	450	-	-	-	925	475	-	465	465	-	-	-	940
866	Saddar U Ddin, Ward No. 6 Mohala Hussain Abad Usta Muhammad	Saddar U Ddin	53404-0796128-3	Abdul Majeed	475	-	533	533	-	-	-	1,008	475	-	557	557	-	-	-	1,032
867	Abdul Rehman, College Road Usta Mohammad	Abdul Rehman	53404-9504602-1	Ghulam Sarwar Khan	475	-	433	433	-	-	-	908	475	-	448	448	-	-	-	923
868	Ghulam Fareed, Goth Haji Habat Khan Tehsil District M Jamali, Balochistan	Ghulam Fareed	53402-5263102-3	Nobat Khan	175	-	597	597	-	-	-	772	175	-	624	624	-	-	-	799
869	Abdul Hameed Memon Ab, Memon Muhalla Nao Goth Mirpur Bathoro Sujawal	Abdul Hameed Memon.	494-90-004877	Abdul Sattar Memon	180	-	336	336	-	-	-	516	180	-	366	366	-	-	-	546
870	Adnan Ghulam Nabi, Village Misrji Wah Near Ferozepur	Adnan Ghulam Nabi	45304-5954759-3	Ghulam Nabi Dahiri	475	-	750	750	-	-	-	1,225	475	-	830	830	-	-	-	1,305
871	Mir Muhammad Alias Shahmir, Nizaqmani Muhalla P.O. K.T.M.Khairpur	Mir Muhammad Alias Shahmir	45203-4035936-3	Sher Khan Kurio	280	-	424	424	-	-	-	704	280	-	471	471	-	-	-	751
872	Khurshid Ahmed Qaim Din, Ward No. 7 Arain Mohalla Jhuddo	Khurshid Ahmed	44101-9925522-5	Qaimdin	250	-	359	359	-	-	-	609	250	-	401	401	-	-	-	651
873	Ghulam Qadir, Village Ali Shah Khan Mahar Tehsil Ghotki	Ghulam Qadir	45101-0618393-9	Dhigano Mehar	310	-	513	513	-	-	-	823	310	-	565	565	-	-	-	875
874	Muhammad Javed, Garay Wala Post Office Usman Wala Tehsil Chunian District Kasur	Muhammad Javed	35101-7000647-5	Muhammad Hassan	277	-	415	415	-	-	-	692	277	-	461	461	-	-	-	738
875	Samina Mai, M Mari Mitro, Vehari	Samina Mai	36602-3382581-8	Muhammad Murtaza	470	-	423	423	-	-	-	893	470	-	502	502	-	-	-	972
876	Ashaique Hussain, Village Kundare Tehsil Rhori District Sukkur	Ashaique Hussai	416-93-195874	Faqir Hussain	460	-	788	788	-	-	-	1,248	460	-	866	866	-	-	-	1,326
877	S Zafar Ullah Jan, Village Shaikhan Village Shaikhan P.O Shukhan Tehsil and District Peshawar	S Zafar Ullah Jan	17301-4165050-5	Shaikh Nasrullah	954	-	1,310	1,310	-	-	-	2,264	1,688	-	2,654	2,654	-	-	-	4,342
878	Hi quality Live stock & Poultry farm, Mouza Jodhey Wali Near Taseerabad Railway Station Sialkot		6805159		13,865	-	2,420	2,420	-	-	-	16,285	13,865	-	2,420	2,420	-	-	-	16,285
879	Ghulam Fareed Sawan, Basti Bahait Sokar Taunsa Sharif District D G Khan	Ghulam Fareed	32103-9294439-1	Sawan	250	-	303	303	-	-	-	553	250	-	346	346	-	-	-	596
880	Ajmal Abbas, Chak No. 260/Gb Tehsil Toba Tek Singh	Ajmal Abbas	33303-5698920-7	Ghulam Hussain	205	-	306	306	-	-	-	511	205	-	341	341	-	-	-	546
881	Adnan Bashir, Drah Cheema P.O Khas Tehsil Wazirabad District Gujranwala	Adnan Bashir	288-78-541711	Bashir Ahmed	215	-	375	375	-	-	-	590	215	-	411	411	-	-	-	626
882	Abdul Majeed, Village Shero Mahartap Gher Khanpur Samoon	Abdul Majeed	45103-2336704-9	Haji Tagio	255	-	422	422	-	-	-	677	255	-	465	465	-	-	-	720
883	Muhammad Sadiq, Moza Shake Bhattian, Lahore	Muhammad Sadiq	35202-1643046-3	Ameer Ali	360	-	530	530	-	-	-	890	360	-	591	591	-	-	-	951
884	Ghulam Rasul, Wara Abdullah P.O Shamke Bhatlian Manga Pathar Tehsil / Lahore	Ghulam Rasul	35202-9726717-1	Muhammmad Anwer	300	-	491	491	-	-	-	791	300	-	541	541	-	-	-	841
885	Rehmat Ali Nemat Ali, Moza Kamas P.O. Shamki Bhattian Tehsil and District Lohore	Rehmat Ali Nemat Ali	35202-2923350-3	Ali Muhammad	247	-	377	377	-	-	-	624	247	-	418	418	-	-	-	666
886	Muhammad Afzal Tila Muh, House No - 15 Phuman Patoi Peshawar	Muhammad Afzal	17301-8908676-3	Tila Muhammad	352	-	399	399	-	-	-	751	174	-	445	445	-	-	-	620
887	Anwar Khan Sardar Khan, Moza Pyari Payan Sardar Abad P.O Shabqadar Tehsil and District Peshawar	Anwar Khan	139-31-169790	Sardar Khan	450	-	840	840	-	-	-	1,290	450	-	915	915	-	-	-	1,365
888	Amjad Ali, Chak No. 62/JB Channankey District Faisalabad	Amjad Ali	33100-3867324-3	Muhammad Boota	405	-	232	232	-	-	-	637	405	-	304	304	-	-	-	709
889	Chaudhry& Brothers Bricks Co., Veeroki Cheema Tehsil District Gujranwala		34104-1038011-3	Muhammad Shafi	200	-	303	303	-	-	-	503	200	-	337	337	-	-	-	537
890	Amanat Ali, Banka Cheema P.O Khas Tehsil Wzd District Gujranwala	Amanat Ali	34104-9277234-3	Saeed Muhammad	253	-	300	300	-	-	-	553	253	-	343	343	-	-	-	596
891	Zakir Khan and Mulazim Hussain, Chak No 52/EB Tehsil Tehsil Arifwala	Zakir Khan and Mulazim Hussain	36401-2379266-1	Raja	229	-	317	317	-	-	-	547	229	-	356	356	-	-	-	585
892	Malik Muhammad Anwar, Masjed Barniyawali Mohallah Ghari Awan Tehsil and District Hafizabad	Malik Muhammad Anwar	34301-3194872-3	Malik Muhammad Hayat Awan	439	-	594	594	-	-	-	1,033	364	-	663	663	-	-	-	1,027
893	White Gold Rice Mills, Marh Bashi Kalianwala Hafizabad		34301-1767134-9	Muhammad Nawaz	4,600	-	3,848	3,848	-	-	-	8,448	3,870	-	4,513	4,513	-	-	-	8,383
894	Sattar Khan Qayum Khan, Sakna Walai P.O Janikhel Tehsil & District Lakki Marwat	Sattar Khan	11201-1888795-3	Qaim Jan	280	-	457	457	-	-	-	737	280	-	504	504	-	-	-	784
895	Hamdullah Jan S.O Ayaz Khan, Sakna P.O Taja Zai Tehsil & District Lakki Marwat	Hamdullah Jan	11201-2035716-3	Ayaz Khan	363	-	294	294	-	-	-	657	363	-	355	355	-	-	-	718
896	Muhammad Ashraf Khan S.O Qasim, Sakna Walai P.O Nar Faffar District Lakki Marwat	Muhammad Ashraf Khan	155-84-609157	Qasim Khan	375	-	683	683	-	-	-	1,058	375	-	746	746	-	-	-	1,121
897	Ahmed Jan, Sakna Dharka Moza Darka P.O Tajori Tehsil and District Lakki Marwat	Ahmed Jan	11201-0409837-3	Habib Ullah Khan	250	-	384	384	-	-	-	634	250	-	426	426	-	-	-	676
898	Taj Ali Khan, Sakna Baragi P.O Jali Khel Tehsil and District Bannu	Taj Ali Khan	156-51-146280	Wali Khan	300	-	545	545	-	-	-	845	300	-	595	595	-	-	-	895
899	Nekam Khan, Village Walia P.O Jani Khel Tehsil and District Lakki Marwat	Nekam Khan	155-52-153387	Qaim Khan	280	-	511	511	-	-	-	791	280	-	558	558	-	-	-	838
900	Bashir Ahmed Khan, Sakna Naurang, Village Naqeeb Abad Lakki Marwat	Bashir Ahmed Khan	156-93-289659	Dilawar Khan	748	-	1,294	1,294	-	-	-	2,042	742	-	1,419	1,419	-	-	-	2,161
901	M/S M Rehman and Bro, Village Remanabad P.O Gandi Khan Khel Tehsil & District Lakki Marwat	M Rehman	37405-0583124-9	Moinuddin	407	-	360	360	-	-	-	767	407	-	429	429	-	-	-	835
902	Aman Ullah, P.O Abdian, Mehay Tehsil Ferozwala District Sheihupura	Aman Ullah	35401-1757733-1	Mand Buksh	300	-	162	162	-	-	-	462	300	-	213	213	-	-	-	513
903	Allah Rakha, Mehay P.O Abdian Tehsil Ferozwala District Sheihupura	Allah Rakha	35401-1757617-5	Mand Buksh	300	-	162	162	-	-	-	462	300	-	213	213	-	-	-	513
904	Gul Amir Khan, Village P.O Suren Thati Khel Lukky Marwat Seria Nourang	Gul Amir Khan	11201-2822134-1	Abdul Jalil	262	-	624	624	-	-	-	886	242	-	666	666	-	-	-	908
905	Hamidullah Khan , Village Nar Sarfaraz P.O Serai Naurang Tehsil & District Lakki Marwat	Hamidullah Khan	156-53-150389	Ghulam Qasim Khan	300	-	527	527	-	-	-	827	300	-	578	578	-	-	-	878
906	Saadullah Jan, Wanda Amir P.O Wanda Amir P.O Lakki Marwat	Saadullah Jan	11201-7534668-3	Gullah Jan	420	-	569	569	-	-	-	989	357	-	633	633	-	-	-	990
907	Aulakh Dairy Farm, Fatehpuri P.O Eserke District Sheikhupura		35404-6796611-9	Muhammad Din	275	-	414	414	-	-	-	689	275	-	460	460	-	-	-	735
908	M/S Shah Muhammad Dairy Farm, Chak No. 539 GB Nahara P.O Manawala District Sheikhupura		35404-3071849-7		661	-	903	903	-	-	-	1,565	661	-	1,015	1,015	-	-	-	1,676
909	Chadhar Dairy Farm, Qila Rasoolpur Gharb Near Noor-Ul-Masajid P.O Farooqabad District Sheikhupura		35404-6670646-3	Sannta	284	-	291	291	-	-	-	576	199	-	337	337	-	-	-	536

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
910	Ali Mard Shahmir Mahtam, H No:A-1519 Near Tanga Stand Old Sukkur	Ali Mard Shahmir Mahtam	45501-8287493-3	Shahmir Mahtum	288	-	432	432	-	-	-	720	288	-	480	480	-	-	-	768
911	Muhammad Ajmal, Chak No. 198/P P.O 195/P Tehsil Sadiqabad, Rahim Yar Khan	Muhammad Ajmal	31304-0983964-5	Noor Muhammad Khan	334	-	231	231	-	-	-	566	334	-	287	287	-	-	-	622
912	Muhammad Boota, Mubarak,Sadiq, P.O Chak No. 175 Tehsil Sadiqabad	Muhammad Boota, Mubarak,Sadiq	360-65-015360	Muhammad Yaqoob	333	-	230	230	-	-	-	564	333	-	286	286	-	-	-	620
913	S Zafar Ullah Jan, Village Shaikhan P.O Shukhan Tehsil & District Peshawar	S Zafar Ullah Jan	17301-4165050-5	Shaikh Nasrullah	1,688	-	2,370	2,370	-	-	-	4,058	708	-	1,122	1,122	-	-	-	1,830
914	Mr. Mohammad Saleem, Village Jungi P.O Shafali Bala Peshawar City	Mr. Mohammad Saleem	17301-1320077-1	Mughal Khan	687	-	947	947	-	-	-	1,634	687	-	1,063	1,063	-	-	-	1,749
915	S Zafar Ullah Jan, Village Shaikhan P.O Shukhan Tehsil and District Peshawar	S Zafar Ullah Jan	17301-4165050-5	Shaikh Nasrullah	751	-	804	804	-	-	-	1,555	751	-	899	899	-	-	-	1,650
916	Ghulam Murtaza & Ghulam Fatima, Chah Bahairwala Loother P.O Khas, Multan	Ghulam Murtaza & Ghulam Fatima	36302-8004465-9	Zafar Khan	1,852	-	2,870	2,870	-	-	-	4,722	1,852	-	3,181	3,181	-	-	-	5,033
917	Sardar Noor Akber Khan, Chak No 186 GB Toba Tek Singh	Sardar Noor Akber Khan	253-36-195363	Noor Ahmad	443	-	652	652	-	-	-	1,095	443	-	726	726	-	-	-	1,170
918	Azhar Abbas, Chak No 194 Gb Toba Tek Singh Faisalabad	Azhar Abbas	33303-2155233-5	Lal Khan	286	-	468	468	-	-	-	754	286	-	516	516	-	-	-	802
919	Asad Khan, Chuck 194-J.B P.O Khas, Toba Tek Singh	Asad Khan	253-82-600664	Bahawal Khan	234	-	307	307	-	-	-	541	234	-	346	346	-	-	-	581
920	Rashid Khan, Chak No 194 GB Toba Tek Singh, Faisalabad	Rashid Khan	253-76-540362	Shakoor Khan	360	-	593	593	-	-	-	953	360	-	654	654	-	-	-	1,014
921	Mulazim Abbas, Chak No 194 Gb P.O 256 GB, Faisalabad	Mulazim Abbas	33303-5912044-1	Chiragh Khan	475	-	705	705	-	-	-	1,180	475	-	785	785	-	-	-	1,260
922	Talah Muhammad, Village Sefear Der Khan P.O Serai Nowrang, Bannu	Talah Muhammad	155-51-012401	Kher Muhammad Khan	173	-	354	354	-	-	-	527	173	-	383	383	-	-	-	556
923	Halim Shah, Kotla Masteran P.O Bajori Tehsil and District Lakki Marwat	Halim Shah	156-90-260079	Gul Muhammad Shah	584	-	1,131	1,131	-	-	-	1,715	579	-	1,228	1,228	-	-	-	1,808
924	Imam Bux Kalhoro, Village Sadiq Jo Goth P.O. Repiri Tehsil Gambat, Khairpur	Imam Bux Kalhoro	45202-0121599-3	Muhammad Paryal Kalhoro	373	-	321	321	-	-	-	694	220	-	324	324	-	-	-	544
925	Malik Muhammad Shafi, P.O Fazil Pur Gujjar Wali DG Khan	Malik Muhammad Shafi	32403-1644838-9	Malik Ghulam Muhammad	300	-	498	498	-	-	-	798	200	-	546	546	-	-	-	746
926	Muhammad Tayab, Halani, Sukkur	Muhammad Tayab	41306-8443461-7	Ghulam Hussain	274	-	385	385	-	-	-	659	274	-	431	431	-	-	-	705
927	Muhammad Altaf Muhammad, Cotly Mohtum Dak Khana Karanpur Tehsil Malsi District Vehari	Muhammad Altaf Muhammad	36602-7051666-1	Muhammad Nawaz	451	-	816	816	-	-	-	1,267	451	-	892	892	-	-	-	1,343
928	Shaikh.Ahmad., Kapri.Wala.Moza and Sikanderabad Tehsil Shujabad Multan	Shaikh.Ahmad.	36304-0731779-7	Ahmed Bux	240	-	428	428	-	-	-	668	40	-	468	468	-	-	-	508
929	Qadir Ali & Wazir Mai, Chah Peer Wala Feroz Pur P.O Khokhran Multan	Qadir Ali & Wazir Mai	36302-0674651-3	Ali Muhammad	436	-	620	620	-	-	-	1,056	436	-	694	694	-	-	-	1,130
930	Ali Khan Ghulam Haider, Tora Shah P.O Tehsil and District Pisan	Ali Khan Ghulam Haider	54303-7531399-7	Ghulam Hyder	381	-	444	444	-	-	-	825	381	-	474	474	-	-	-	855
931	Mr.Ghulam Abbass Ghulam, Village Tarai Madeji, District Shikarpur	Mr.Ghulam Abbass Ghulam	412-90-161640	Ghulam Mehdi	344	-	666	666	-	-	-	1,010	344	-	724	724	-	-	-	1,068
932	Syed Mustafa Hussan, Khalique H.No.155-B, H.No.155-B, Unit No.7-D, Latifabad Hyderabad	Syed Mustafa Hussan	455-50-283218	Saeed Hassan	200	-	408	408	-	-	-	608	200	-	442	442	-	-	-	642
933	Muhammad Masood Nawaz Khan Bab, H No. 1612/7, M Street Bagar Rab Nawaz Khan Baroon Khuni Burj Road, Tehsil & District Multan	Muhammad Masood Nawaz Khan	36302-0392063-5	Saeed Nawaz Khan Baber	1,009	-	652	652	-	-	-	1,661	1,009	-	822	822	-	-	-	1,830
934	Imam Ali Lund, Village Jurio Lund P.O and Taluka Johi District Dadu	Imam Ali Lund	41202-0836761-5		268	-	243	243	-	-	-	511	268	-	288	288	-	-	-	556
935	Water Course Asso 371/2L Jamra, Ward No:1 Jhudo Meer Muhallah Jhudo Mirpurkhas	Meer Luqman Talpur	44101-9741203-3		265	-	322	322	-	-	-	587	265	-	366	366	-	-	-	631
936	Muhammad Hashim Soomro, Deh 345 A Jhulori Tando Jan M Jhuddo	Muhammad Hashim Soomro	44101-6939303-7	Ahmed Khan	424	-	537	537	-	-	-	961	424	-	608	608	-	-	-	1,032
937	Ghulam Hyder Allah Bux,Bhutta Mohallah Qadir Pur Talko District Ghotki	Ghulam Hyder Allah Bux	45102-7907128-7	Allah Bux	422	-	490	490	-	-	-	912	422	-	561	561	-	-	-	983
938	Wasif Usman, HNo.173 Block D Burewala	Wasif Usman	36601-5150401-7	Muhammad Usman Khan	491	-	378	378	-	-	-	869	491	-	465	465	-	-	-	956
939	Zahir Khan, Kharotabad,Quetta	Zahir Khan	54400-9614489-1	Mohammad Anwar	450	-	349	349	-	-	-	799	450	-	364	364	-	-	-	814
940	Naimatullah, Shabozai District Bori	Naimatullah	56302-0825732-7	Mulla Baraq	450	-	349	349	-	-	-	799	450	-	364	364	-	-	-	814
941	Muhammad Saalam, C/O Auran Tanki Wala Supply Chowk Zhob Road Loralai	Muhammad Saalam	54301-8529631-4	Khudai Rahim	475	-	237	237	-	-	-	712	475	-	252	252	-	-	-	727
942	Rai Abbas Khan,Rai Shakil Khan, Village Tunday Guru Ajnianwala District Hafizabad	Rai Abbas Khan,Rai Shakil Khan	294-54-057263	Rai Muhammad Khan	245	-	387	387	-	-	-	632	245	-	428	428	-	-	-	674
943	Faqir Bakhsh, Chak Noorpur P.O Dajal Rajanpur	Faqir Bakhsh	311-30-023754	Ali Muhammad	394	-	650	650	-	-	-	1,044	394	-	716	716	-	-	-	1,110
944	Muhammad Essa, Chah Band Wala Mauza Jampur Rajanpur	Muhammad Essa	32402-1429266-3	Muhammad Bux	383	-	430	430	-	-	-	813	33	-	482	482	-	-	-	516
945	Elahi Buksh, Meerwala P.O Jhugi Wala Tehsil Jatoi	Elahi Buksh	318-39-029202	Ahmed Bux	294	-	501	501	-	-	-	795	294	-	550	550	-	-	-	845
946	Muhammad Yaqoob, P.O Jatoi District M. Garh	Muhammad Yaqoob	32302-2269156-7	Muhammad Siddiq	415	-	711	711	-	-	-	1,126	415	-	781	781	-	-	-	1,196
947	Muhammad Sadique, Basti Haji Bashir Ahmed Jatoi M. Garh	Muhammad Sadique	32302-6678672-5	Shah Muhammad	415	-	711	711	-	-	-	1,126	365	-	776	776	-	-	-	1,141
948	Muhammad Aish, Near Nala Sohrab Jatoi District Mgarh	Muhammad Aish	318-51-151546	Muhammad Siddique	221	-	378	378	-	-	-	600	221	-	415	415	-	-	-	637
949	Zagam Masood, 73/5 L Sahiwal	Zagam Mascod	36502-9360915-3	Behram Khan	337	-	504	504	-	-	-	841	337	-	561	561	-	-	-	898
950	Abdul Jabbar Khan, Goth Gulshan Hammad P.O Sultanpur Taluka Panoakil Sukkur	Abdul Jabbar Khan	45501-1416268-1	Ali Gohar	266	-	288	288	-	-	-	554	266	-	333	333	-	-	-	599
951	Ayaz Hussain, Village Muhan P.O.Sui Gas Setharja Khairpur	Ayaz Hussain	45208-9343657-9	Pandhi Khan	383	-	502	502	-	-	-	885	383	-	567	567	-	-	-	950
952	Manzoor Ali Sario, Village Jakhro P.O Khanpur Dadu	Manzoor Ali Sario	41203-3241748-7	Ghulam Mohammad Sario	343	-	326	326	-	-	-	669	343	-	384	384	-	-	-	727
953	Ghulam Qadir Khan, M Garh	Ghulam Qadir Khan	32304-7656040-9	Ahmed Bux	235	-	354	354	-	-	-	589	235	-	394	394	-	-	-	629
954	Noor Nawal, Chak No. 194/Gb Tehsil Toba Tek Singh	Noor Nawal	33303-7293581-1	Charagh Khan	450	-	691	691	-	-	-	1,141	450	-	766	766	-	-	-	1,216
955	Noor Akber and Muhabat Khan, Chak No 194 GB Tehsil District Toba Tek Singh	Noor Akber and Muhabat Khan	33303-2125694-1	Lal Khan	360	-	577	577	-	-	-	937	360	-	638	638	-	-	-	998
956	Sheraz Alam & Zareena Bibi, Chak No. 194 G. B Sumundri Faisalabad	Sheraz Alam & Zareena Bibi	33303-8949593-9	Shah Alam	400	-	633	633	-	-	-	1,033	400	-	700	700	-	-	-	1,100
957	Azhar Abbas, Chak No. 661/2 G. B Kamalia Faisalabad	Azhar Abbas	33303-9731737-3	Ghulam Abass	400	-	536	536	-	-	-	936	400	-	604	604	-	-	-	1,004
958	Haq Nawaz Khan, Chak No. 260/Gb Tehsil Toba Tek Singh	Haq Nawaz Khan	33303-8013892-5	Mian Ghulam Farid Khan	317	-	520	520	-	-	-	838	317	-	574	574	-	-	-	891
959	Hatim Khan and Rabnawaz, Chak No 194Gb Dakhana Phulwar Tehsil District Toba Tek Singh	Hatim Khan and Rabnawaz	33303-2193607-3	Matli	440	-	668	668	-	-	-	1,108	440	-	742	742	-	-	-	1,182
960	Ajmal Abbas, Chak No. 260/Gb Tehsil Toba Tek Singh	Ajmal Abbas	33303-5698920-7	Ghulam Hussain	260	-	352	352	-	-	-	612	260	-	396	396	-	-	-	656
961	Istrahat Anjum, Sakam Mian Ali Tehsil Safderabad Sheikhupura	Istrahat Anjum	35403-3059827-7	Altaf Hussain	239	-	303	303	-	-	-	541	239	-	343	343	-	-	-	582
962	Niaz Ahmad, Sohrab Kalan P.O More Khunda Tehsil and District Nankana	Niaz Ahmad	35402-1968966-9	Muhammad Ishaq	327	-	489	489	-	-	-	816	327	-	544	544	-	-	-	871
963	Muhammad Tufail, Mouaza Jadeed Umer Kot Rojhan, Rajanpur	Muhammad Tufail	312-61-201167	Akbar Ali	260	-	489	489	-	-	-	749	260	-	532	532	-	-	-	792
964	Muhammad Bux,Yaqoob Town Near New Central Jail Vehari Road Multan Rajanpur	Muhammad Bux	36302-3456011-9	Nor Mohammad	336	-	569	569	-	-	-	905	186	-	611	611	-	-	-	796
965	Naik Mohammad, QamarUDin Gorshani Ward No 8 Dera Murad Jamali Naseerabad	Naik Mohammad	53402-1959435-9	Bakhsh	231	-	251	251	-	-	-	482	231	-	289	289	-	-	-	520
966	Abdul Latif Bahrani, Village Hazar Bahran Thul District Jacobabad	Abdul Latif Bahrani	43105-5828489-9	Abdul Malik	309	-	224	224	-	-	-	533	309	-	276	276	-	-	-	585
967	Muhammad Hashim Jat, Village Hazar Lashari Thull Jacobabad	Muhammad Hashim Jat	43105-6727004-1	Hund Ali	348	-	252	252	-	-	-	600	348	-	310	310	-	-	-	658
968	Nasrullah, village Mohd Siddique	Nasrullah	45304-9878204-5	Haji Moha Saddique	400	-	605	605	-	-	-	1,005	272	-	610	610	-	-	-	882
969	Ali Bux Dahri, 7 Dad P.O Nawabshah	Ali Bux Dahri	45401-0327345-9	Bilawal	450	-	564	564	-	-	-	1,014	450	-	640	640	-	-	-	1,090
970	Zafar Abbas, Moujo Kathia Dakhana Khalia Chak No 741GB Tehsil Kamalia, District Toba Tek Singh	Zafar Abbas	33302-7329405-7	Pathana	274	-	471	471	-	-	-	745	274	-	517	517	-	-	-	791
971	Nazir Ameer, Moza Moujo Khatia Toba Tek Singh, Faisalabad	Nazir Ameer	33302-2389076-3	Muhammad Ameer	344	-	484	484	-	-	-	828	344	-	542	542	-	-	-	886
972	Mohsin Ali, Hussainabad H.No.D-1 Hussainabad H.No.D-1, Muhallah Wapda Power Wing, HESCO, Hyderabad.	Mohsin Ali	41306-7938772-5	Ali Hassan	486	-	649	649	-	-	-	1,135	486	-	730	730	-	-	-	1,216
973	Mehr Altaf Hussain, Haraj House Masom Shah Road House No.404/M-13 Multan	Mehr Altaf Hussain	36302-6997483-3	Mehar Muhammad Yar	500	-	792	792	-	-	-	1,292	500	-	876	876	-	-	-	1,376
974	Rasool Bux Raisani, Killi Nawab Raisani Tehsil & District Masttong	Rasool Bux Raisani	628-80-007931	Nasrullah Raisani	443	-	310	310	-	-	-	752	443	-	345	345	-	-	-	788
975	Mr Fida Hussain, Moza Merran Pur P.O Bosan Multan	Mr Fida Hussain	323-86-668754	Muhd Hussain	254	-	291	291	-	-	-	545	254	-	334	334	-	-	-	588
976	Ghulam Qadir, Chak No. 164/P Islam Garh P.O Jaitha Bhuta Rahim Yar Khan	Ghulam Qadir	31301-5726136-1	Allah Dad	452	-	278	278	-	-	-	730	452	-	358	358	-	-	-	811
977	Mr Karim Bux Karam Khan, Shadan Lund P.O Khas Daira Ghazi Khan	Mr Karim Bux Karam Khan	309-25-229911	Karam Khan	234	-	333	333	-	-	-	566	234	-	372	372	-	-	-	606
978	Karim Bakhsh, P.O Shadan Lund D G Khan	Karim Bakhsh	32102-1471957-7	Karam Khan	875	-	1,135	1,135	-	-	-	2,010	875	-	1,282	1,282	-	-	-	2,157
979	Muhammad Aslam Khan, Moya Lal Saga P.O Dakota Tehsil Mailsi District Vehare	Muhammad Aslam Khan	36602-0978635-7	Ghulam Muhammad Khan	4,227	-	3,813	3,813	-	-	-	8,040	4,227	-	4,524	4,524	-	-	-	8,751
980	Muhammad Ali Gopang, Muhammad Ramzan Village Ali Sher Gopang P.O Meero Khan	Muhammad Ali Gopang	427-80-133019		217	-	261	261	-	-	-	478	217	-	297	297	-	-	-	514
981	Zain Khan, Village Musherzai P.O Mushterzai Tehsil and District Peshawar	Zain Khan	17301-1597590-9	Abdul Majeed	195	-	280	280	-	-	-	476	195	-	313	313	-	-	-	509

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
982	S Zafar Ullah Jan, Village Shaikhan P.O Shukhan Tehsil and District Peshawar	S Zafar Ullah Jan	17301-4165050-5	Shaikh Nasrullah	1,604	-	2,248	2,248	-	-	-	3,852	1,604	-	2,517	2,517	-	-	-	4,121
983	Atta Muhammad, Ghari Mir Alam Fatoo Rahimia Peshawar City	Atta Muhammad .	17301-2517744-3	Mir Alam	301	-	273	273	-	-	-	574	269	-	320	320	-	-	-	590
984	Fayyaz Ahmed Allah Baksh, Basti Kanjoon Mouza Hasilpur Nappi Dhudhi Mouza Ablani Post Office Shah Pur	Fayyaz Ahmed Allah Baksh	346-93-119554	Allah Baksh	254	-	367	367	-	-	-	621	254	-	410	410	-	-	-	663
985	Muhammad Ali Shah, Mehlukay Chishtian P.O Mupalkey Renalakhured Okara	Muhammad Ali Shah	35302-7585020-5	Ahmed Shah	475	-	257	257	-	-	-	732	475	-	337	337	-	-	-	812
986	M.Kaleem Khan M.Fareed, Village Afzal Abad, Mansehra	M.Kaleem Khan M.Fareed	13503-3547476-1	Muhammad Farid Khan	240	-	335	335	-	-	-	575	190	-	364	364	-	-	-	554
987	Syed Zulfiqar Ali Shah, Lutaf Pur Rasool Pur, Multan	Syed Zulfiqar Ali Shah	36304-9875171-1	Sadiq Hussain Shah	700	-	995	995	-	-	-	1,694	600	-	1,109	1,109	-	-	-	1,708
988	Rana Shafique Ahmad Noon, P.O Naseer Pur Tehsil Shujabad	Rana Shafique Ahmad Noon	36304-2588914-3	Rana Riaz Hussain Noon	455	-	676	676	-	-	-	1,131	285	-	736	736	-	-	-	1,021
989	Ashique Ali Atta Mohammad, Village & P.O Jagan Taluka & District Shikarpur	Ashique Ali Atta Mohammad	411-75-372446	Atta Muhammad Kalhoro	350	-	621	621	-	-	-	971	350	-	680	680	-	-	-	1,030
990	Muhammad Rauf Khan,District Karak.	Muhammad Rauf Khan	142-03-056321	Khaann	204	-	340	340	-	-	-	544	204	-	374	374	-	-	-	579
991	Abdul Sattar Saudullah, Sakna Jehangri Tehsil Takht Nusrati District Karak	Abdul Sattar Saudullah	14203-6710373-5	Haji Sadullah Khan	253	-	408	408	-	-	-	661	198	-	445	445	-	-	-	642
992	Adam Khan, Got Shadad D.M.Jamali, Quetta	Adam Khan	53403-1445278-9	Mohammad Ibrahim	214	-	362	362	-	-	-	576	214	-	398	398	-	-	-	612
993	Khair Mohammad, D.M.Jamali Quetta	Khair Mohammad	53402-1878540-3	Sona Khan	340	-	361	361	-	-	-	702	340	-	419	419	-	-	-	759
994	Ali Dur, Goth Qadir Bux Jalba P.O.Wada Machi Khairpur	Ali Dur	45203-9498991-7	Wahid Bux	413	-	598	598	-	-	-	1,011	413	-	667	667	-	-	-	1,080
995	Yousaf Ali, Dheri Zardad Charsadda Nowshera	Yousaf Ali	17201-1731608-5	Habib Ullah Khan	255	-	314	314	-	-	-	569	255	-	356	356	-	-	-	611
996	Anyat Ali Khan, Moza Lao P.O Same Tehsil and District Jhang	Anyat Ali Khan	260-70-833520	Muhammad Hayat Khan	351	-	681	681	-	-	-	1,032	351	-	740	740	-	-	-	1,091
997	Lakha Dino and Shahnawaz, Deh 136 New Town	Lakha Dino and Shahnawaz	44103-0880753-9	Karim Bux	304	-	346	346	-	-	-	650	304	-	397	397	-	-	-	701
998	Manzoor Ahmed, P.O Retli Ubauro Ghotki	Manzoor Ahmed	45105-1862780-3	Mohammad Saddique	263	-	339	339	-	-	-	602	263	-	384	384	-	-	-	647
999	Abdul Fatha, Village Sai Sharif P.O Daharki Ghotki	Abdul Fatha	45101-3553218-7	Abdul Haque	402	-	410	410	-	-	-	812	402	-	478	478	-	-	-	880
1000	Naseer Ahmed, Village Mohd Muraad ME Tapal Tehsil Daharki Ghotki	Naseer Ahmed	45101-6534627-7	Allah Dino	278	-	216	216	-	-	-	493	278	-	265	265	-	-	-	543
1001	Muhammad Ijaz, Nothen P.O Chak Mubarak Tehsil Bhalwal District Sargodha	Muhammad Ijaz	38401-0176484-7	Mahmand Khan	326	-	160	160	-	-	-	486	326	-	218	218	-	-	-	544
1002	Aimal Khan Tehseenullah, Village and P.O Utmenzai Tehsil and District Charsadda	Aimal Khan Tehseenullah	139-90-573001	Tehseenullah	467	-	873	873	-	-	-	1,340	307	-	937	937	-	-	-	1,244
1003	Zarfarosh Khalo Khan, Mohalla Abora Koroonia Sirkai Masheron Block 6 District Charsadda	Zarfarosh Khalo Khan	17101-0415930-1	Khalo Khan	427	-	514	514	-	-	-	941	427	-	586	586	-	-	-	1,013
1004	Shahid Mehmood, 169/9L Chichawatni Sahiwal	Shahid Mehmood	36501-9871483-5	Sardar Muhammad	435	-	633	633	-	-	-	1,068	435	-	707	707	-	-	-	1,141
1005	Ch Khalid Mehmood Dogar, Chak No - 169/9-L P.O Khas Tehsil Chichwatni District Sahiwal	Ch Khalid Mehmood Dogar	36501-2029302-1	Ch Sardar Muhammad Dogar	262	-	340	340	-	-	-	601	262	-	384	384	-	-	-	645
1006	Awais Mumtaz Duggal, ChakNo.198/Eb Vehari	Awais Mumtaz Duggal	36603-8632794-5	Mumtaz Anwar	379	-	642	642	-	-	-	1,021	379	-	706	706	-	-	-	1,085
1007	Saima Hammad, H No 1 H Block Vehari	Saima Hammad	36603-1387305-0	Hammad Masud	317	-	427	427	-	-	-	743	317	-	480	480	-	-	-	797
1008	Muhammad Fiaz Abdul Hameed, Ch. 226/Eb Vehari	Muhammad Fiaz Abdul Hameed	36603-8377385-3	Ch Abdul Hameed	375	-	192	192	-	-	-	567	375	-	256	256	-	-	-	631
1009	Rasheeda Begum, Village Dodo Naich P.O Hayat Pitafi Sukkur	Rasheeda Begum	45104-7922923-5	Aftab Ahmed	392	-	614	614	-	-	-	1,005	392	-	679	679	-	-	-	1,071
1010	Akhtar Hussain, Basti Slarwahn Tehsil Kabirwala District Khanewal	Akhtar Hussain	36302-8899959-7	Iqbal Hussain	180	-	308	308	-	-	-	488	180	-	338	338	-	-	-	518
1011	Mohsin Abbas, Mouza Dandi Sargani Sardar Pur	Mohsin Abbas	36102-1900598-7	Naza Abbas	444	-	768	768	-	-	-	1,212	444	-	843	843	-	-	-	1,287
1012	Mian Taj Din Dairy Farm, Dera Jalindriana Sheikhupura	Abdul Karim	35404-9384035-1		317	-	299	299	-	-	-	616	133	-	391	391	-	-	-	525
1013	Mian Dairy Farm, House No. 4 Street No. 4 Ali Park, Sharqpur Road District Sheikhupura	Mian Muhammad Din	35404-1632444-1		295	-	377	377	-	-	-	672	295	-	427	427	-	-	-	722
1014	M/S Kharal Dairy Farm,P.O Mustafabad Tehsil Pidibhattian District Hafizab		34302-9275409-5	Dost Muhammad	350	-	416	416	-	-	-	766	350	-	475	475	-	-	-	825
1015	Shahid Yasin & Shehzad Yasin, Chak No. 447/Gb District Faisalabad	Shahid Yasin & Shehzad Yasin	246-77-297388	Muhammad Yasin	316	-	693	693	-	-	-	1,009	316	-	747	747	-	-	-	1,062
1016	Mian Riaz Gul Abdul Gul,Village Miangul Mian Kali P.O Tangi District Charsadda	Mian Riaz Gul Abdul Gul	139-64-202967	Mian Abdul Gul	271	-	404	404	-	-	-	675	251	-	448	448	-	-	-	698
1017	Mumtaz Habib-U-Rahman, Deh Mohd Pur village Tahir Mohd Bhutto P.O Rawanti Talka Ubauro Ghotki	Mumtaz Habib-U-Rahman	45105-3144876-5	Habib-U-Rahman	475	-	766	766	-	-	-	1,241	475	-	846	846	-	-	-	1,321
1018	Mohammad Hanif, Deh Satiro Chakno 1 Village Ali Akbar P.O Dad Laghari Daharki Ghotki	Mohammad Hanif	45101-3415589-5	Mohammad Sajawal Faqeer	260	-	213	213	-	-	-	473	260	-	257	257	-	-	-	517
1019	Abdul Razzak, Village Haji Mohammad Ibrahim Mangrio P.O Ubauro Ghotki	Abdul Razzak	45105-9281628-1	Shahabudin	355	-	406	406	-	-	-	761	355	-	466	466	-	-	-	821
1020	Abdul Ghani, Mohallah Muslim Colony Ubauro Ghotki	Abdul Ghani	45105-2330919-3	Mubark Ali	404	-	461	461	-	-	-	864	404	-	529	529	-	-	-	932
1021	Bashir Ahmed, Mohallah Muslim Colony Ubauro Ghotki	Bashir Ahmed	45105-0561606-5	Mubark	384	-	362	362	-	-	-	746	384	-	426	426	-	-	-	811
1022	Khurshid Alies Mohammad Nadeem, Street Mohallah Nazimabad Ubauro Ghotki	Khurshid Alies Mohammad Nadeem	45105-1820471-9	Ali Nawaz	393	-	560	560	-	-	-	953	393	-	626	626	-	-	-	1,019
1023	Sajid Ali, Mohallah Muslim Colony Ubauro Gholki	Sajid Ali	45105-3270181-9	Shafique Ahmed	367	-	538	538	-	-	-	905	367	-	600	600	-	-	-	967
1024	Shahid Nadeem, Mohallah Muslim Colony Retli Road Ubauro Ghotki	Shahid Nadeem	45105-2285201-1	Mohammad Hanif	367	-	534	534	-	-	-	901	367	-	596	596	-	-	-	963
1025	Ali Sher, Village Karimdad Mahar P.O Dadlagahri Daharki Ghotki	Ali Sher	45101-6230135-3	Bakshal	330	-	388	388	-	-	-	718	330	-	444	444	-	-	-	774
1026	Mohammad Ibrahim, Deh Likpur Villagee Mohammad Ibrahim P.O Ubauro Ghotki	Mohammad Ibrahim	45105-2228950-1		381	-	510	510	-	-	-	891	381	-	574	574	-	-	-	955
1027	Tahir Mahmood Dairy Farm, Farooqabad Old City District Sheikhupura	Tahir Mahmood	35404-7455781-7	Khalid Mahmood Virk	437	-	538	538	-	-	-	975	437	-	612	612	-	-	-	1,048
1028	Khalique Ahmed & M.Shafiq,H.No.IIb 905/74 Essarpur Mohalla Nawab Shah	Khalique Ahmed & M.Shafiq	45402-5514347-1	Rafique Ahmed	378	-	543	543	-	-	-	920	378	-	606	606	-	-	-	984
1029	Ghulam Murtaza Shar, Deh 97, GothHaji Kamal Khan Sher P.O 60 Mile Nawabshah	Ghulam Murtaza Shar	45402-1457585-3	Soomar Khan	400	-	612	612	-	-	-	1,012	400	-	679	679	-	-	-	1,079
1030	Zulfiqar Ali Chandio, village Mohd Khan Chan Nawabshah	Zulfiqar Ali Chandio	45402-7861309-3	Pir Bux	425	-	531	531	-	-	-	955	425	-	602	602	-	-	-	1,027
1031	Muhammad Ayub Ghulab Khan, Mohalla Cholian Shodi P.O Hattar District Haripur	Muhammad Ayub Ghulab Khan	13302-6245777-9	Ghulab Khan	231	-	463	463	-	-	-	694	231	-	502	502	-	-	-	733
1032	Ahmad Nawaz ,M. Iqbal,M.Farooz, Chak Waleed P.O Hajilpur, Tehsil Kabirwala District Khanewal	Ahmad Nawaz ,M. Iqbal,M.Farooz	36102-4830864-7	Haq Nawaz	251	-	463	463	-	-	-	714	251	-	506	506	-	-	-	757
1033	Faiz Iqbal , Chak No. 6/0 H.Darkhana, Khanewal	Faiz Iqbal	328-85-446332	Mokha	350	-	606	606	-	-	-	956	193	-	655	655	-	-	-	848
1034	Muhammad Anwaar Baqaa Sukhaira, Farid Town HNo.80/W , Sahiwal	Muhammad Anwaar Baqaa Sukhaira	36502-9312864-5	Baqa Muhammad Sukhera	454	-	253	253	-	-	-	707	247	-	300	300	-	-	-	548
1035	Muhammad Aslam, Chah Aaray Wala P.O Gulzarpur Multan	Muhammad Aslam.	322-52-088337	Khan	236	-	989	989	-	-	-	1,224	236	-	1,028	1,028	-	-	-	1,264
1036	Bashir Ahmad Pehalwan, Fareed Mouza Hayyat Pur Khanewal	Bashir Ahmad Pehalwan	328-79-468295	Pehalwan	192	-	285	285	-	-	-	477	192	-	318	318	-	-	-	510
1037	Zahoor Hussain Shah, Chak 38/10-R Khanewal	Zahoor Hussain Shah	36103-5785243-9	Ghulam Hassan Shah	351	-	588	588	-	-	-	939	351	-	648	648	-	-	-	999
1038	Mr Muhammad Sadiq Virk, Hardev District Sheikhupura	Mr Muhammad Sadiq Virk	294-89-662801	Hussain Bakhsh Virk	234	-	410	410	-	-	-	644	234	-	449	449	-	-	-	683
1039	Pir Muhammad Dogar, House 36 As-18-11 Khalil Street Shaikhupura	Pir Muhammad Dogar	35404-9129216-5	Rehmat Ali Dogar	270	-	380	380	-	-	-	651	270	-	426	426	-	-	-	696
1040	Mian Dairy Farm, House No. 4 Street No. 4 Ali Park, Sharqpur Road District, Sheikhupura		35404-1632444-1	Mian Muhammad Din	337	-	504	504	-	-	-	841	337	-	561	561	-	-	-	898
1041	Surho, Goth Hussain Abad P.O. Salehpat Rohri, Sukkur	Surho	45503-4762580-5	Wahid Bux	314	-	475	475	-	-	-	789	314	-	528	528	-	-	-	842
1042	Basar Mahar, Hydri Manzil Near Allied Bank Rohri Rohri District, Sukkur	Basar Mahar	45502-4844138-7	Noora Mahar	340	-	566	566	-	-	-	906	340	-	623	623	-	-	-	963
1043	Pervez Ahmed Panhwar, B-374 Thatharket Gal Old Fish Market Near Noman Tai, Sukkur	Pervez Ahmed Panhwar	45502-2769175-5	Jamal Din Panwar	408	-	490	490	-	-	-	898	408	-	558	558	-	-	-	967
1044	Sagheer Ahmed, Mouza Ghulam Ahmad Akbar P.O Bhong Tehsil Sadiqabad Raheem Yar Khan Sadiqabad	Sagheer Ahmed	31303-9156813-7	Mukhtar Ahmed Khan	450	-	741	741	-	-	-	1,191	450	-	817	817	-	-	-	1,267
1045	Mr Muhammad Aslam, P.O Khas Sharqi Qadir Pur Rawan Multan	Mr Muhammad Aslam	36303-6615872-5	Fateh Muhammad	400	-	690	690	-	-	-	1,090	400	-	757	757	-	-	-	1,157
1046	Muhammad Asghar, Moza Saidpur District Multan	Muhammad Asghar	323-90-286010	Muhammad Nawaz Khan	200	-	303	303	-	-	-	503	200	-	337	337	-	-	-	537
1047	Mohd Rafique Noor Mohd, Chak 297 , 299 JB Tehsil Gojra District Toba Tek Singh	Mohd Rafique Noor Mohd	255-25-034792	Noor Muhammad	400	-	636	636	-	-	-	1,036	400	-	703	703	-	-	-	1,103
1048	Israr Khan Muhammd Rafiq,Chak No. 299 JB Tehsil Gojra District Toba Tek Singh	Israr Khan Muhammd Rafiq	255-80-174524	Muhammad Rafique	405	-	733	733	-	-	-	1,138	405	-	801	801	-	-	-	1,206
1049	Iqbal Hussain, Chak No. 414/Jb Tehsil Gojra District Toba Tek Singh, Faisalabad	Iqbal Hussain	255-88-340602	Muzamal Hussain	415	-	482	482	-	-	-	897	415	-	552	552	-	-	-	966
1050	Sabir Hussan Dairy Farm, Sakna Masma Nasirpur		17301-0824159-7	Muhammad Afzal	423	-	536	536	-	-	-	959	408	-	606	606	-	-	-	1,014
1051	Raheed Khan-Gul Rehan, Masho Piki Masho Khail P.O Badabhera Peshawar	Raheed Khan-Gul Rehan	21201-1471840-9	Yar Badshah	240	-	259	259	-	-	-	499	240	-	299	299	-	-	-	539

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1052	Abdul Rehman M. Ibrahim, Moza Shir Singhwala Multan	Abdul Rehman M. Ibrahim	323-51-282279	Muhammad Ibrahim	350	-	605	605	-	-	-	955	325	-	663	663	-	-	-	988
1053	Muhammad Ali Khan, Muhammad Mir Khan Taji Kala P.O Khas Bannu	Muhammad Ali Khan	11101-1441496-9		266	-	623	623	-	-	-	889	266	-	668	668	-	-	-	934
1054	Kamal Khan, Muza Khail P.O Jani Khail Teshsil and District Lakki Marwat	Kamal Khan	156-88-270340	Golom Khan	300	-	517	517	-	-	-	817	300	-	567	567	-	-	-	867
1055	Gulliaz Khan, Village Bragai District Lakki Marwat	Gulliaz Khan	156-75-125651		300	-	532	532	-	-	-	832	300	-	582	582	-	-	-	882
1056	Muhammad Rai Khan, Sakna Wali P.O Janikhel Tehsil and District Lakki Marwat	Muhammad Rai Khan	11201-4157313-1	Ajmal Khan	300	-	476	476	-	-	-	776	300	-	527	527	-	-	-	827
1057	Habibullah Khan, Surana Takhti Khel Lakki Marwat	Habibullah Khan	11201-2665915-1	Ajab Khan	200	-	328	328	-	-	-	528	200	-	362	362	-	-	-	562
1058	Muhammad Bachal Alro, Village P.O Piryaloi, Khairpur	Muhammad Bachal Alro	45204-4512929-1	Arbab Ali	386	-	569	569	-	-	-	955	386	-	634	634	-	-	-	1,020
1059	Mumtaz Ali, Village and P.O Piryaloi Taluka Kingri, Khairpur	Mumtaz Ali	45204-9457791-1	Qamaruddin	288	-	404	404	-	-	-	692	288	-	452	452	-	-	-	740
1060	Umer Daraz, Bindi Baig Mahni Tehsil & District Jhang	Umer Daraz	260-66-438857	Mahni Khan	260	-	318	318	-	-	-	578	260	-	362	362	-	-	-	622
1061	Nizamuddin, Village QaimuddinOdho P.O Piryaloi Khairpur	Nizamuddin	45204-6727048-7	Muhammad Arab	237	-	254	254	-	-	-	491	237	-	294	294	-	-	-	531
1062	Fazal Abbas Gardazi ,124/4 Mohallah Shah Gardez, Multan	Fazal Abbas Gardazi	322-47-454778	Syed Sher Ali Shah Gardazi	224	-	373	373	-	-	-	597	224	-	411	411	-	-	-	635
1063	Asghar Ali, Near Darbar Sakhi Saidan Zahid Town Depalpur	Asghar Ali	35301-6182161-1	Muhammad Hassan	275	-	287	287	-	-	-	562	275	-	334	334	-	-	-	609
1064	Wali Dad, Mohallah Sanghro Kha Mohallah Sanghro Khanpur Junejo Khairpur	Wali Dad	45203-0812558-7	Zawar Jurial Junejo	245	-	225	225	-	-	-	470	245	-	266	266	-	-	-	512
1065	Ghulam Jaffar Zulfiqar, Mouza Chopar Haha P.O Sarai Sidu District Khanewal	Ghulam Jaffar Zulfiqar	328-54-445495	Zulfiqar	183	-	303	303	-	-	-	486	183	-	334	334	-	-	-	517
1066	Waziran Mai, Moza KhokharWala Layyah	Waziran Mai	32202-6722412-6	Khuda Bux	247	-	356	356	-	-	-	603	247	-	398	398	-	-	-	645
1067	Ikram Ul Haq, Chak 298 GB Toba Tek Singh, Faisalabad	Ikram Ul Haq	253-72-284330	Qudratullah	238	-	326	326	-	-	-	564	238	-	366	366	-	-	-	604
1068	Abbas Ali, Chak No 314 Jb Gorjhra Toba Tek Singh, Faisalabad	Abbas Ali	255-89-289280	Muhammad Ismail	400	-	360	360	-	-	-	760	300	-	419	419	-	-	-	719
1069	Muhammad Akhtar, Chak No 324-GB Faisalabad	Muhammad Akhtar	33303-0372461-3	Ghulam Muhammad	400	-	645	645	-	-	-	1,045	400	-	712	712	-	-	-	1,112
1070	Safia Bibi, Chak No .303 G.B Toba Tek Singh, Faislabad	Safia Bibi	33303-9587065-4	Qurabn Ali Abid	229	-	556	556	-	-	-	785	229	-	595	595	-	-	-	824
1071	Abdul Manan, Quetta	Abdul Manan	54401-3502409-9		233	-	319	319	-	-	-	552	233	-	358	358	-	-	-	591
1072	Rab Nawaz, Chah Hamayoon Walla Mouza Roronwalli P.O Bagh District Jhang	Rab Nawaz	33202-8134505-5	Muhammad Murad	350	-	531	531	-	-	-	881	350	-	590	590	-	-	-	940
1073	Mr.Mohammad Sallah A.Aziz, Village Jagan Shikarpur	Mr.Mohammad Sallah A.Aziz	411-49-071540	Abdul Aziz	320	-	653	653	-	-	-	973	320	-	707	707	-	-	-	1,027
1074	Mr.Abid Hussain Mohd Salah, Village & P.O Jagan District Shikarpur	Mr.Abid Hussain Mohd Salah	411-78-379873	Mohammad Saleh	320	-	703	703	-	-	-	1,024	320	-	757	757	-	-	-	1,077
1075	Mr.Jawed Ahmed Fazal Mohd, Village Adam Khan District Jacobabad	Mr.Jawed Ahmed Fazal Mohd	401-78-286530	Fazal Mohammad	268	-	409	409	-	-	-	677	268	-	454	454	-	-	-	722
1076	Mr.Jani Ali Dost Jakhrani, Village Mohammad Ibrahim District Jacobabad	Mr.Jani Ali Dost Jakhrani	401-65-080930	Ali Dost Jakhrani	422	-	755	755	-	-	-	1,178	422	-	826	826	-	-	-	1,249
1077	Mr.Beebark Ali Dost, Village Jani Dero District Jacobabad	Mr.Beebark Ali Dost	401-90-144851	Ali Dost Jakhrani	425	-	760	760	-	-	-	1,186	425	-	832	832	-	-	-	1,258
1078	Sultan Sikandar Khan, H No. E/309 Street. Ameer Khan Sumbal, Minawali	Sultan Sikandar Khan	38302-1181526-1	Muhammad Yousaf Khan	439	-	607	607	-	-	-	1,047	439	-	681	681	-	-	-	1,121
1079	Haroon Ur Rasheed, Kala Khail Rokari Dakana Khas Mianwali	Haroon Ur Rasheed M.Wazir	38302-4541249-9	Muhammad Wazir Khan	413	-	628	628	-	-	-	1,041	413	-	698	698	-	-	-	1,111
1080	Muhammad Ayub Khan, Lakki Marwat	Muhammad Ayub Khan	156-76-336667	Qasim Khan	304	-	146	146	-	-	-	450	304	-	197	197	-	-	-	501
1081	Waris Khan, Sakna Wanda Zaraf Khan P.O Serai Gambella Tehsil and District Lakki Marwat	Waris Khan	156-90-112737	Khudai Nazar	300	-	586	586	-	-	-	886	300	-	637	637	-	-	-	937
1082	Muhammad Rasool Khan, House No 439-40 Qasaban Gate Risaldar Bannu	Muhammad Rasool Khan	156-58-090512	Taj M Khkan	354	-	695	695	-	-	-	1,048	354	-	754	754	-	-	-	1,108
1083	Saeedullah Khan, Village Kot Kashmir District Lucky Marwat	Saeedullah Khan	156-89-277082	Hamidullah Khan	600	-	1,139	1,139	-	-	-	1,739	600	-	1,240	1,240	-	-	-	1,840
1084	Munawar Khan, Dharka Suleman Kel Tehsil and District Lakki Marwat	Munawar Khan	156-90-086514		300	-	446	446	-	-	-	746	300	-	496	496	-	-	-	796
1085	Raqibaz Khan, Mira Khel Kalan District Bannu	Raqibaz Khan	155-93-330714		250	-	537	537	-	-	-	787	231	-	578	578	-	-	-	810
1086	Akhtar Zaman, Sakna P.O Norash Tehsil District Bannu	Akhtar Zaman	155-85-062277	Sher Alam Khan	370	-	682	682	-	-	-	1,052	354	-	742	742	-	-	-	1,096
1087	Muhammad Ayub Faqir Zaman, Bannu	Muhammad Ayub Faqir Zaman	155-85-035369	Faqir Zaman	4,041	-	6,593	6,593	-	-	-	10,634	4,041	-	7,273	7,273	-	-	-	11,314
1088	Syed Rasool,Village Chando Khel P.O Kot Kashmit Tehsil District Lakki Marwat	Syed Rasool	11101-1534112-9	Taj Muhammad Khan	617	-	992	992	-	-	-	1,608	617	-	1,095	1,095	-	-	-	1,712
1089	Mr Noor Niaz Khan, Sakna Mama Khel P.O Ghariwala Tehsil District Lakki Marwat	Mr Noor Niaz Khan	156-16-171067	Sardar Khan	821	-	1,519	1,519	-	-	-	2,339	821	-	1,657	1,657	-	-	-	2,477
1090	Sultan Room Khan Roohabad, Village P.O Bazar Ahmed Khan Tehsil and District Bannu	Sultan Room Khan Roohabad	155-51-152119	Roch Abad Khan	1,582	-	2,683	2,683	-	-	-	4,265	1,232	-	2,928	2,928	-	-	-	4,160
1091	Umer Hayat Khan, Moza Walai P.O Jani Khel Tehsil and District Bannu	Umer Hayat Khan	155-70-034496	Mohammad Ayaz Khan	300	-	559	559	-	-	-	859	275	-	607	607	-	-	-	882
1092	Bahawar Khan, Village Nar Sultan Muqarab Khan Dakheli Serai Naurang Tehsil and District Lakkimarwat	Bahawar Khan	155-31-216769	Wajdar Khan	583	-	1,126	1,126	-	-	-	1,709	583	-	1,224	1,224	-	-	-	1,807
1093	Taimoor Khan, Village Nar Sultan Muqarab Khan Dakhili Sarai Naurang Tehsil and District Lakki Marwat	Taimoor Khan	155-50-216771	Bedar Khan	634	-	1,194	1,194	-	-	-	1,828	634	-	1,301	1,301	-	-	-	1,935
1094	Muhammad Arshad Khan, Sakna P.O Jabu Khel Dakli Gaudi Khan Khel Bann	Muhammad Arshad Khan	155-80-560282	Haseem Khan	372	-	705	705	-	-	-	1,077	372	-	767	767	-	-	-	1,139
1095	Muhammad Nawaz Bhatti, Kharak Bhttian P.O Vanike Tarar Hafizabad	Muhammad Nawaz Bhatti	34301-7939557-3	Ghulam Qadir	303	-	372	372	-	-	-	674	303	-	423	423	-	-	-	725
1096	Mukhtar Ahmad Naamdar,Dhram Kot P.O Olakh Baieke Tehsil Noshran Virkan District Gujranwala	Mukhtar Ahmad Naamdar	34103-2184309-5	Namdar	306	-	263	263	-	-	-	569	306	-	315	315	-	-	-	620
1097	M/S Rose Agriculture Farm, VPO Gunnian Wala Tehsil Wazirabad Gujranwala		6805150		638	-	936	936	-	-	-	1,574	638	-	1,043	1,043	-	-	-	1,681
1098	Akbar Ali, Bhanghar P.O Kaleke Mandi District Hafizabad	Akbar Ali	34301-9620096-1	Dost Muhammad	351	-	436	436	-	-	-	787	351	-	495	495	-	-	-	846
1099	Shahzad Dairy Farm,Doodanwali Kalan P.O Khas Tehsil Wazirabad Gujranwala	Muhammad Ilyas	34104-4429032-3		296	-	382	382	-	-	-	678	296	-	431	431	-	-	-	727
1100	Muhammad Maeer, Jhangly Jhangly P.O Dohta Azmat Tehsil Pindi Bhatian District Hafizabad	Muhammad Maeer	34302-5788043-3	Sultan Mehmood	344	-	600	600	-	-	-	944	344	-	658	658	-	-	-	1,002
1101	Noman Bhatti Poultry Farm,Village Dollake Bhattian Tehsil Pindi Bhattian District Hafizabad		34302-4899250-5	Sajjada	364	-	472	472	-	-	-	835	364	-	533	533	-	-	-	896
1102	Abid Hussain, Fatehki Dakhana Pindi Bhattain Hafizabad	Abid Hussain	289-73-192038	Khuda Yar	437	-	614	614	-	-	-	1,051	437	-	687	687	-	-	-	1,125
1103	Fazal Abbas Chatha, Marh Bashi Marh Bashi P.O KhasTehsil and District Hafizabad	Fazal Abbas Chatha	34301-5219964-3	Ghulam Abbas Chatha	337	-	418	418	-	-	-	754	337	-	474	474	-	-	-	811
1104	Monarch Dairy Farm, Sohyan Sohyan P.O Khas Tehsil and District Gujranwala		34101-9224019-1	Abdul Rasheed	686	-	702	702	-	-	-	1,388	686	-	817	817	-	-	-	1,504
1105	Awais Dairy Farm, Sensra Goraya Tehsil Daska District Gujranwala		34101-8329113-3	Muhammad Haleem	1,000	-	946	946	-	-	-	1,946	1,000	-	1,114	1,114	-	-	-	2,114
1106	Manzoor Hussain, Jinah Road Raja Chow Street No 2 Ameer Park Tehsil and District Gujranwala	Manzoor Hussain	34101-0102917-3	Rehmat Khan	298	-	246	246	-	-	-	543	298	-	296	296	-	-	-	593
1107	Qamar Zaman, Vilg Hosai Mardan Rustam Road Tehsil and District Mardan	Qamar Zaman	16101-0777215-9	Sher Zaman	210	-	403	403	-	-	-	613	189	-	436	436	-	-	-	626
1108	M/S Zaka Dairy Farm, Vil Dheerkot Abdul Malik, Sheikhupura	Muhammad Rafique	35401-4405143-9	Ahmed Din	972	1,282	-	1,282	-	57	57	2,311	-	1,282	-	1,282	-	-	-	1,282
1109	Abdulla Basra Dairy Farm, Moh. Churigharan, Sheikhupura	Muhammad Afzal	35404-9380209-1	Muhammad Asghar	2,200	3,692	-	3,692	-	-	-	5,892	-	3,567	-	3,567	-	-	-	3,567
1110	Akhtar Ali Khan, Haraya, More Khunda	Akhtar Ali Khan	35501-0100878-1	Baqar Ali	470	512	27	539	-	-	-	1,009	-	512	-	512	-	-	-	512
1111	Ahmad Yar, Chak Jedda, Bucheke	Ahmad Yar	35402-1966777-9	Hassan Muhammad	475	764	14	778	-	-	-	1,253	-	714	-	714	-	-	-	714
1112	Bukhari Car Show Room, opposit City Police Station Ali Pur	Syed Abdul Bari	32301-0908531-3	Muhammad Yousaf Bukhari	-	-	1,403	1,403	-	-	-	1,403	-	-	1,294	1,294	-	-	-	1,294
1113	Sher Gul, Village Nabat Kalla, P.O & District Domail	Sher Gul	11101-6749315-9	Marwat Khan	463	555	-	555	-	-	-	1,018	-	519	-	519	-	-	-	519
1114	Gulab Khan Auto Store, Nai Abadi Jamrud Khyber Agency Peshawar	Haji Gulab Khan	21202-8881945-1	Haji Sher Azam	55	770	-	770	-	-	-	825	-	773	-	773	-	-	-	773
1115	Karachi Paint & Hardware Store, Charsi Bazar Kohat	Haji Jan Muhammad	14301-1561086-9	Faiz Muhammad	1,800	767	-	767	-	-	-	2,567	-	1,000	-	1,000	-	-	-	1,000
1116	Muhammad Amjad Hayat Fakhar Hayyat, Basti Haid Wah,Moza Allah Abad,Ratta Tibba	Muhammad Amjad Hayat	36302-7683313-7	Fakhar Hayyat	-	-	1,087	1,087	-	-	-	1,087	-	1,087	-	1,087	-	-	-	1,087
1117	Al Wali Petroleum Services, GT road Jinnah Town,Harappa	Asif Javed Muhammad Afzal	36402-5776226-3 36502-1756770-7	Wali Muhammad	453	-	972	972	-	47	47	1,472	-	805	-	805	-	-	-	805
1118	Aftab Ahmed Taj Mehmood, Boranawali Ghali,Riaz Abad Karam Pur,Mailsi	Aftab Ahmed Taj Mehmood	36602-0313499-5	Taj Mehmood	1,000	-	733	733	-	-	-	1,733	-	537	-	537	-	-	-	537
1119	Umair Petroleum Service, Adda Chak No.6/11-L GT road Sahiwal	Ch Maqsood Ahmed Bashir Ahmed	36502-1386217-5	Bashir Ahmed	3,995	-	1,168	1,168	-	-	-	5,163	-	944	-	944	-	-	-	944
1120	Zafar Abbas, Chak Otian , Tehsil & District Sargodha	Zafar Abbas	61101-1892218-3	Meher Muhammad Hayat Lak	2,300	-	1,859	1,859	-	-	-	4,159	-	-	1,559	1,559	-	-	-	1,559
1121	Muhammad Aslam, Chak No. 84 Nb Tehsil & District Sargodha	Muhammad Aslam	38403-2268007-1	Malik Fateh Khan	1,267	-	1,048	1,048	-	-	-	2,315	-	-	985	985	-	-	-	985

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1122	Khurhseed Ahmad, Chak No. 1 S.B Janubi , Phullarwan Tehsil & District Sargodha	Khurhseed Ahmad	34401-0613611-1	Allah Baksh	450	-	691	691	-	-	-	1,141	-	-	521	521	-	-	-	521
1123	Mazhar Hayat,Dera Muhammad Hayat Muazzamabad, Tehsil Kot Momen District Sargodha	Mazhar Hayat	38401-4154457-3	Ch. Muhammad Hayat	1,988	-	1,802	1,802	-	-	-	3,790	-	-	1,424	1,424	-	-	-	1,424
1124	Asad Hameed Abbasi, H No 1131 Street No 107 I-10/4 Islamabad	Asad Hameed Abbasi	61101-2027559-5		728	-	-	-	-	-	-	728	-	-	274	274	-	306	306	580
1125	Junaid Ahmed Somroo,Flat No 37 Alis appartment Phase 1 DHA Karachi	Junaid Ahmed Somroo	42000-4774468-1	Mushtaq Ahmed Somroo	577	-	-	-	-	-	-	577	-	-	265	265	-	286	286	552
1126	Mehmood Ashraf Khan, H No B-174 Block 6 Gulshan-E-Iqbal Aero Club Karachi	Mehmood Ashraf Khan	42201-3496670-9	Ashraf Un Nisa	583	-	-	-	-	-	-	583	-	-	235	235	-	446	446	681
1127	Jebran Nisar, H No 1877 Street No 6 Block No 12 Chichawatni	Jebran Nisar	36501-3354246-5	Nisar Javaid	664	-	-	-	-	-	-	664	-	-	387	387	-	431	431	818
1128	Muhammad Naseem Ullah Khan, Near Railway Dry Post Gali Dastagirdawa Khana Wali Faizi Road Multan	Muhammad Naseem Ullah Khan	36302-9612092-1	Muhammad Saleem Ullah Khan	731	-	-	-	-	-	-	731	-	-	246	246	-	638	638	884
1129	Mohd Asif Ikram, Iqra Electronics 22-B Rehman Centre 22-Hall Road Lahore	Mohd Asif Ikram	36104-1965734-9	Mohd Ikram	768	-	-	-	-	-	-	768	-	-	177	177	-	436	436	613
1130	Saleem Mukhtar, House No 5/3 Sheet No 11 Model Colony Bohri Jamat Khana	Saleem Mukhtar	42501-9198872-3	Hamid Mukhtar Ali	-	-	-	-	-	-	-	-	-	3	-	3	1,036	-	1,036	1,039
1131	Syed Farhan Ali, H No 315 Block A Unit No 10 Latifabad Hyderabad	Syed Farhan Ali	41304-5199324-5	Muhammad Yasin Ahmed	461	-	-	-	-	-	-	461	-	269	-	269	351	-	351	620
1132	Haider Khan, House No Ks 125 Ajab Khan Colony Abdullah College Road North Nazimabad	Haider Khan	42101-1866332-7	Abdul Wahid Khan	-	-	-	-	-	-	-	-	-	9	-	9	567	-	567	576
1133	Amir Masih, House No 4 Street No 2 Al Hafeez Garden GT road Batapur Near Manawan Police Station	Amir Masih	35201-9914249-9	Masih	-	-	-	-	-	-	-	-	-	9	-	9	951	-	951	960
1134	Khushnood Ahmed, H No 841 Shadman I Lahore	Khushnood Ahmed	35202-7545214-5	Muhammad Sharif	954	-	-	-	-	-	-	954	-	-	315	315	-	246	246	561
1135	Adnan Sharif,Flat No 107 Sambara Tower 1st Floor Thandi Sadak Hyderabad	Adnan Sharif	41303-7490383-7	Muhammad Sharif	733	-	-	-	-	-	-	733	-	-	224	224	-	540	540	765
1136	Irshad Ali Khowaja, House No P-37 Gulistan Fatima Mubarak Housing Society Hyderabad	Irshad Ali Khowaja	41303-1528349-3	Sher Ali Khowaja	1,060	-	-	-	-	-	-	1,060	-	-	640	640	-	26	26	666
1137	Khalid Abbas Naqvi, Naqvis Group Of Companies Pvt Head Office Shop No 4 Block A KDA Appartment North Nazimabad Karachi	Khalid Abbas Naqvi	37405-6038226-7	Syed M Mazhar	659	-	-	-	-	-	-	659	-	-	132	132	-	770	770	902
1138	Atiq Ahmed, House B-8 Row M Gulshan E Kaneez Fatima Block 1 Karachi.	Atiq Ahmed	42101-7541781-5	Shafiq Ahmed	795	-	-	-	-	-	-	795	-	-	371	371	-	500	500	871
1139	Fazal Hussain Malik, H No. 339 Street No. 73 G-11/2 Islamabad	Fazal Hussain Malik	61101-7419377-1	Malik Allah Bakhsh	740	-	-	-	-	-	-	740	-	-	328	328	-	377	377	705
1140	Maqbool Ahmad, Chak No 71-Eb Thakwan Qabool Road Airf Wala	Maqbool Ahmad	36401-3492975-9	Nadir	490	-	-	-	-	-	-	490	-	-	339	339	-	503	503	842
1141	Asif Qadir Lakhir, B No. 3 Indus Gas Society Near Mehmood Hospital Qasimabad, Hyderabad	Asif Qadir Lakhir	41205-7306810-5	Ghulam Qadir	630	-	-	-	-	-	-	630	-	-	316	316	-	450	450	766
1142	Chaudhry Umar Azmat, FlatNo. M-1 PlotNo. 4-C LaneNo.10 Bukhari Commercial DHA Phase VI Karachi	Chaudhry Umar Azmat	42301-0693685-9	Ch Azmat Khan	728	-	-	-	-	-	-	728	-	-	257	257	-	311	311	567
1143	Zulfiqar Ali,Flat No 120 Block 2 Bismillah Centre Main Super Highway Karachi	Zulfiqar Ali	44101-7030724-5	Allah Ditta	394	-	-	-	-	-	-	394	-	-	229	229	-	277	277	506
1144	Shaheen Talpur, H No 11-A Talpur House Naseem Nagar Hyderabad	Shaheen Talpur	41303-2843294-0	Mir Rasool Bux Talpur	574	-	-	-	-	-	-	574	-	-	237	237	-	441	441	678
1145	Abdul Latif, H No Abdul Latif Papoo Bheal Colony Road Data Nagar Colony Near Angrizon Ka Charch Tando Allahyar	Abdul Latif	41307-2204296-5	Dasin Uddin	390	-	-	-	-	-	-	390	-	-	233	233	-	316	316	549
1146	Mehmood Ahmed Chouhadry,H No 3/4 Club Road Officer Colony Rahim Yar Khan	Mehmood Ahmed Chouhadry	31303-6650432-9	Abdul Rasheed Chaudhar	710	-	-	-	-	-	-	710	-	-	440	440	-	358	358	798
1147	Muhammad Riaz, H No P-1846,Block B, Street No 7,Islamia Park, Faisalabad	Muhammad Riaz	33100-6782309-9	Abd Ul Sattar	446	-	-	-	-	-	-	446	-	-	180	180	-	337	337	517
1148	Jalees Haider Khan,Flat No A-4 Plot No Ls-12 Alliace Paradise Sector 11-C-1 Phase 2 North Karachi	Jalees Haider Khan	42101-1605917-9	Ali Haider Khan	718	-	-	-	-	-	-	718	-	-	214	214	-	721	721	935
1149	Muhammad Shabbir, Pyramid Computer G-75 Hafeez Centre Lahore	Muhammad Shabbir	35200-1560412-3	Muhammad Rafiq	2,613	-	12,207	12,207	-	-	-	14,820	-	-	2,928	2,928	-	116	116	3,044
1150	Habib Ahmad, Zam Zam Textile Ind Private Limited Satina Road Faisalabad	Habib Ahmad	33100-0214381-3	Ch Fatah Muhammad	2,153	-	19,217	19,217	-	-	-	21,369	-	-	2,531	2,531	-	106	106	2,638
1151	Asad Rasul Qureshi,H No 350 Street No 3 Kamran Block Allama Iqbal Town Lahore	Asad Rasul Qureshi	35202-3243162-1	Saleem Rasul	3,780	-	11,104	11,104	-	-	-	14,884	-	-	1,551	1,551	-	163	163	1,714
1152	Muhammad Rauf, H No 20-A Shama Road Lahore	Muhammad Rauf	35202-3146806-5	Muhammad Shafi	520	-	20,281	20,281	-	-	-	20,801	-	-	1,210	1,210	-	46	46	1,257
1153	Babar Butt, Ho No 10-A St 189 New Bhogiwal Link Bund Road Lahore.	Babar Butt	35201-6314842-1	Zahoor Ud Din Butt	5,248	-	20,050	20,050	-	-	-	25,298	-	-	4,367	4,367	-	184	184	4,552
1154	Aeisha Varsey, Aeisha Varsey 326 Qutifiti Pak Tower 3rd Floor Clifton Karachi	Aeisha Varsey	42301-8197621-8	Abdul Muqeet Varsey	19,228	-	82,022	82,022	-	-	-	101,250	-	-	20,139	20,139	-	502	502	20,640
1155	Muhammad Akber Bhatti, 46 Badar Block Allama Iqbal Town Lahore	Muhammad Akber Bhatti	35202-9249612-7	Abdul Ghani	2,918	-	13,315	13,315	-	-	-	16,233	-	-	2,875	2,875	-	156	156	3,030
1156	Asif Saeed Paracha, H No P-134,Canal Road, Mian Canal Road, Faisalabad	Asif Saeed Paracha	33100-2461398-5	Ahmed Saeed Paracha	29,744	-	129,946	129,946	-	-	-	159,690	4,744	-	34,454	34,454	-	720	720	39,918
1157	Khadija Mastoor, StNo.5 House No 90 Zia Town Faisalabad	Khadija Mastoor	33100-1530497-2	Muhammad Attique Ur Rehman	4,901	-	43,942	43,942	-	-	-	48,843	-	-	10,701	10,701	-	116	116	10,817
1158	Muhammad Arshad, Awan Electric and Sanitary Sto Bank Stop Walton Road Cantt Lahore	Muhammad Arshad	35201-1348208-5	Ch Share Muhammad	2,682	-	12,739	12,739	-	-	-	15,420	-	-	3,488	3,488	-	182	182	3,670
1159	Abdul Rashid, C-16, Dhorajee Colony,Karachi	Abdul Rashid	42201-8240575-5	Abdul Karim Lakhani	17,661	-	81,475	81,475	-	-	-	99,136	-	-	20,219	20,219	-	123	123	20,341
1160	Naveed Iftikhar Mokaram, Pakistan Finance College 93 Shadman Chowk Lahore	Naveed Iftikhar Mokaram	35200-7256717-3	Malik Mokaram	706	-	9,601	9,601	-	-	-	10,307	-	-	1,128	1,128	-	89	89	1,217
1161	Tariq Masood,Flat No 54 Sd-21 Ali Daulat Square Haideri Block G North Nazimabad Karachi	Tariq Masood	42101-3775996-5	Sultan Maroof	973	-	4,439	4,439	-	-	-	5,412	-	-	657	657	-	110	110	767
1162	Talat Najam, H No 8 Street No 15 Cavalary Ground Ext Lahore	Talat Najam	35201-6285137-4	Najam Akhtar	2,429	-	11,936	11,936	-	-	-	14,366	-	-	1,045	1,045	-	87	87	1,132
1163	Abdul Rasheed, Hosue No. P-1199 Street No.. 17/18, Shahzad Pump Works Liaqat Abad No.2 Karachi	Abdul Rasheed	33100-9182379-7	Atta Muhamad	1,850	-	7,685	7,685	-	-	-	9,535	-	-	1,597	1,597	-	112	112	1,709
1164	Farukh Jamal Malik, H No P-95 Street No 2 Naymat Colony No 1 Faisalabad	Farukh Jamal Malik	33100-5842951-1	Malik Tanveer Husen	1,420	-	5,414	5,414	-	-	-	6,835	-	-	825	825	-	79	79	903
1165	Faisal Kamdar, H No 502 15th Floor Huma Terrace Mill Street Garden West Karachi	Faisal Kamdar	42301-2108207-7	Abdul Majeed Kamdar	9,592	-	38,177	38,177	-	-	-	47,768	-	-	2,697	2,697	-	294	294	2,991
1166	Shahid Mehmood, House No. 382 , 3C-1 Township	Shahid Mehmood	35202-2866136-3	Sheikh Fida Hussain	2,986	-	12,156	12,156	-	-	-	15,142	-	-	2,364	2,364	-	34	34	2,398
1167	Muhammad Javed, H No P-198 Street No 1 Block H Gulistan Colony Faisalabad	Muhammad Javed	33100-2944327-3	M Hussain	826	-	3,156	3,156	-	-	-	3,982	-	-	459	459	-	109	109	568
1168	Ashiq Hussain, H No R-208 Sector 15-A/3 Buffer Zone North Karachi	Ashiq Hussain	42101-8718333-3	Rana Bashir Hussain	2,035	-	6,370	6,370	-	-	-	8,405	-	-	774	774	-	90	90	864
1169	Mohammad Faisal Vawada, H No A-21 Street No 7 Bath Island Karachi	Mohammad Faisal Vawada	42301-5998288-5	Mohammad Umar Vawada	43,038	-	171,718	171,718	-	-	-	214,756	-	-	37,616	37,616	-	150	150	37,766
1170	Malik Muhammad Asad Ullah Sajjad, Heritage Sweets and Bakers 23 Choudhary Colony Samanabad Lahore	Malik Muhammad Asad Ullah Sajjad	35202-6820997-3	Malik Nazar	6,285	-	28,401	28,401	-	-	-	34,686	-	-	7,708	7,708	-	18	18	7,726
1171	Abdul Waheed, Faisalabad Textile P-9/1 1st Floor Old Abl Buldin Mintgomery Bazar Faisalabad	Abdul Waheed	33100-7962688-1	Abdul Majeed Sheikh	4,892	-	24,804	24,804	-	-	-	29,696	-	-	6,068	6,068	-	-	-	6,068
1172	Shahzad Ali, H No M-1 Khizzar Tarrace 21-A Sharfabad Near T.V Station	Shahzad Ali	42201-1889627-7	Sakhawat Ali	17,568	-	75,216	75,216	-	-	-	92,785	-	-	20,243	20,243	-	7	7	20,250
1173	Kashif Ali Farooqi, A 12 Block 9 FB area Yaseenabad Karachi	Kashif Ali Farooqi	42101-1738753-9	Hashmat Ali Farooqi	2,201	-	29,406	29,406	-	-	-	31,607	-	-	6,746	6,746	-	104	104	6,850
1174	Rashid Yousaf, H No 195-D A- Block Qadri Chowk Samanabad Near Kaloo Decoration Faisalabad	Rashid Yousaf	33100-9686480-3	Malik M Ousaf	1,134	-	5,472	5,472	-	-	-	6,606	-	-	670	670	-	92	92	761
1175	Naeem Ahmed, Shamim Brothers Clothes 5 Omer Road Islam Pura Lahore	Naeem Ahmed	35202-8040822-9	Naseem Ahmed	5,907	-	26,372	26,372	-	-	-	32,279	-	-	6,994	6,994	-	117	117	7,111
1176	Mohammad Anjum Naseem,H No B-21-22 Sector W-3 Gulshan-E-Maymar Karachi	Mohammad Anjum Naseem	42000-0391179-7	M Naseem Ashrafi	187	-	11,971	11,971	-	-	-	12,158	-	-	1,504	1,504	-	68	68	1,572
1177	Chaudhary Muhammad Ashraf, H No 173-174 Block No 13 Sector B-1 Township Lahore	Chaudhary Muhammad Ashraf	35202-2737550-5	Ch Muhammad Sadiq	3,832	-	10,904	10,904	-	-	-	14,736	-	-	720	720	-	104	104	825
1178	Rizwana Farooq, H No 52,Block H Canal Berg Lahore	Rizwana Farooq	35200-1396303-0	Mian Muhammad Farooq	5,197	-	21,522	21,522	-	-	-	26,720	-	-	1,812	1,812	-	96	96	1,908
1179	Saif Uddin, Mustufa Traders,103 A H Centre Shahrah-E-Liaquat Opposit Sindh Madarsa School Karachi	Saif Uddin	42101-7361103-1	Ismail	8,390	-	35,297	35,297	-	-	-	43,687	-	-	7,500	7,500	-	95	95	7,595
1180	Muhammad Saleem, H No 224 Block C-1 Nespak Housing Society Near Ghazi Chowk Collage Road Lahore	Muhammad Saleem	35201-7140763-7	Muhammad Ibrahim	1,898	-	7,520	7,520	-	-	-	9,418	-	-	1,733	1,733	-	86	86	1,819
1181	Mohmmad Ashraf, Parke Davis and Company Quality Control B/2 Site Area Karachi	Mohmmad Ashraf	42101-2898248-3	Nuseer Uddin Chudry	809	-	389	389	-	-	-	1,198	-	-	461	461	-	60	60	522
1182	Muhammad Razzaq, H No 31-X-7 Madina Town Faisalabad	Muhammad Razzaq	33100-4741101-9	Sheikh Rehmat Ullah	2,723	-	1,385	1,385	-	-	-	4,107	-	-	1,399	1,399	-	68	68	1,467

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1183	Faqir Muhammad Anjum, Plot No 5-C 1st Floor Shopping Centre No 2 Phase 1 Gulshan-E-Hadeed Karachi	Faqir Muhammad Anjum	42501-0258521-7	Hafiz Ahmed Noor	3,917	-	2,445	2,445	-	-	-	6,362	-	-	2,664	2,664	-	93	93	2,757
1184	Muhammad Asghar, Master Brother Plot No E-328/J Bismilah Stree Muhalla Numberdaran Walton Lahore	Muhammad Asghar	35201-1376071-1	Muhammad Sharif	485	-	456	456	-	-	-	941	-	-	492	492	-	100	100	592
1185	Syed Ghalib Hussain, House No L 21/15-A Block 13 Gulshan-E-Iqbal Karachi	Syed Ghalib Hussain	42000-0450344-3		263	-	453	453	-	-	-	716	95	-	464	464	-	36	36	595
1186	Shahid Rasool, H No 62 Block A Shah Rukne Alam Multan	Shahid Rasool	36302-0417310-5		59	-	497	497	-	-	-	557	59	-	497	497	-	35	35	592
1187	Mansoor Wahid, Gfs Office No 408 4th Floor Building 12-C Shahbaz Lane 04 Phase VI DHA Karachi	Mansoor Wahid	42301-6437339-9		494	-	752	752	-	-	-	1,246	-	-	701	701	-	64	64	765
1188	Sharafat Ali, Raza Cargo Carrier,Plot 12-A Truck Stand Maripur Road Karachi	Sharafat Ali	42301-2247577-7		497	-	696	696	-	-	-	1,193	147	-	718	718	-	58	58	923
1189	Mian Abrar Hassan, Waqar Tractor House B-2 Kausar Centre Badami Bagh Lahroe Lahore	Mian Abrar Hassan	35201-3634116-9		46	-	517	517	-	-	-	564	10	-	519	519	-	46	46	575
1190	Malik Muhammad Faisal Khalid, H No 34 Block C Govt Employes Housing Society Phase III Peco Road Township Lahore	Malik Muhammad Faisal Khalid	35202-2743314-7		302	-	482	482	-	-	-	785	86	-	498	498	-	43	43	628
1191	Muhammad Tariq, Tariq and Associates office No 120 1st Floor 72-Main Boivd Sadiq Trade Cetre Gulberg II,Lahore	Muhammad Tariq	35202-5243538-9		164	-	441	441	-	-	-	606	74	-	444	444	-	38	38	556
1192	Mohammad Hafeez Ahmed, Press Master office No. 4 Barkat Plaza Bank Road Saddar Cantt ,Rawalpindi	Mohammad Hafeez Ahmed	37405-0395180-1		288	-	644	644	-	-	-	932	52	-	767	767	-	61	61	880
1193	Waqas Azhar Chaudhary, Azhar and Company 733-C/2 Central Commercial Are Tariq Road Karachi	Waqas Azhar Chaudhary	42201-9089480-1		201	-	823	823	-	-	-	1,024	140	-	828	828	-	64	64	1,032
1194	Gul Muhammad, Gul Muhd Abbasi House Waleed Road Waleed Muhalla ,Larkana	Gul Muhammad	43203-1356518-1		409	-	697	697	-	-	-	1,106	87	-	722	722	-	59	59	868
1195	Mohammad Asim, H No D/37-156 Beer Bulani Shahi Bazar Pakistan Zari House Hyderabad	Mohammad Asim	41303-9734062-5		327	-	599	599	-	-	-	925	79	-	604	604	-	56	56	738
1196	Jamal Shah, Supertech F-106 Marine Centre Block 2 Clifton Karachi	Jamal Shah	42401-1831839-7		496	-	938	938	-	-	-	1,434	148	-	945	945	-	83	83	1,175
1197	Ahmed,Flat No 101 Aden Wala 325/2 Drito Road Garden Road Karachi	Ahmed	42201-0485760-3		234	-	700	700	-	-	-	933	106	-	702	702	-	57	57	865
1198	Mehboob, Flat No 308 Plot No 1951-2-E Fidai appartment Nasar Wanji Road Garden East Karachi	Mehboob	42201-6351938-3		478	-	944	944	-	-	-	1,422	143	-	969	969	-	86	86	1,199
1199	Mirza Ghulam Hassan, Mirza Engineering office No 13 2nd Floor Royal Plaza 6th Road Rawalpindi	Mirza Ghulam Hassan	61101-8772202-3		191	-	487	487	-	-	-	678	35	-	497	497	-	50	50	582
1200	Razi Ud Din Razi, S A Plastic Industries 82-A Block J Gulshan E Ravi Lahore	Razi Ud Din Razi	35202-4632991-5		-	-	741	741	-	-	-	741	99	-	757	757	-	71	71	927
1201	Naveed Manzoor Chaudhry, H No 322, Block A- 1 PgECHS Town Ship College Road Lahore	Naveed Manzoor Chaudhry	35202-7250504-7		-	-	423	423	-	-	-	423	107	-	446	446	-	39	39	592
1202	Wasim Ahmed, H No 859 Shah Faisal Colony No 5 Shah Faisal Colony Karachi	Wasim Ahmed	42201-8461663-1		-	-	686	686	-	-	-	686	133	-	708	708	-	55	55	896
1203	Nasim Ullah Khan, Ad Must Advertising 2-1st Floor,Aziz Mansion, 5-Royal Park, Lahore	Nasim Ullah Khan	35202-9176823-1		-	-	534	534	-	-	-	534	79	-	537	537	-	47	47	663
1204	Muhammad Asad Ullah, Interscan 32-B 1-C-1 Block-6 P.E.C.H.S Karachi..	Muhammad Asad Ullah	42000-0537503-3		-	-	793	793	-	-	-	793	111	-	817	817	-	68	68	995
1205	Tahir Saleem Vohra, H No 451 Kamran Block Iqbal Town	Tahir Saleem Vohra	35202-3013225-3		-	-	553	553	-	-	-	553	210	-	627	627	-	62	62	898
1206	Mirza Aamir Ali Baig, Masood Clinic B F-7 Shop No 5 Block 18 F B Area Karachi	Mirza Aamir Ali Baig	42101-5485640-3		-	-	699	699	-	-	-	699	120	-	725	725	-	56	56	901
1207	Muhammad Tayyab Baig, Tq Enterprises Office 101 Portion 333/1-C Block 2 Tariq Road Karachi	Muhammad Tayyab Baig	42201-4976580-1		-	-	893	893	-	-	-	893	70	-	931	931	-	73	73	1,074
1208	Mirza Masood Ali Baig, H No R-892 Samanabad Block 18 F B Area Karachi	Mirza Masood Ali Baig	42101-5280126-1		-	-	612	612	-	-	-	612	95	-	632	632	-	48	48	775
1209	Mansoor Hussain, Travel Point Shop No 3 Naz Plaza Plot No 85 M A Jinnah Road Karachi	Mansoor Hussain	42000-0568699-5		-	-	804	804	-	-	-	804	138	-	852	852	-	62	62	1,052
1210	Abdul Hameed, 1536 A-2 Block E Civil Defence Faisal Guman Road Lahore	Abdul Hameed	35202-2626538-7		-	-	457	457	-	-	-	457	74	-	472	472	-	41	41	587
1211	Abdul Sadiq Tanoli, H No 90 Sector 4-D Orangi Town Site Town ,Karachi	Abdul Sadiq Tanoli	42401-9522529-7		-	-	388	388	-	-	-	388	68	-	405	405	-	34	34	506
1212	Faisal Mujeeb, 6 C Travel Zone 6 C Mezzanine Floor 7 Commercial Lane Zamzama Phase V DHA Karachi	Faisal Mujeeb	42101-1834791-3		-	-	869	869	-	-	-	869	133	-	906	906	-	73	73	1,112
1213	Tariq Mehdi, Pakistan Pta Limited (Ppta) Ez/1-P-4 Eastern Ind Zone Port Qasim P O Box 723 Engro Asah,Karachi	Tariq Mehdi	42101-9422720-7		-	-	590	590	-	-	-	590	109	-	620	620	-	50	50	779
1214	Noman Aslam, Century Printers Comm Plot No 3 PrECHS Gulistan-E-Zafar Karachi	Noman Aslam	42301-9669176-7		-	-	492	492	-	-	-	492	96	-	526	526	-	44	44	666
1215	Chaudhry Ayub Qadir, Professional Auto Eng Workshop Plot No 60 Khayaban E Johar Industrial Area I-10/3 Islamabad	Chaudhry Ayub Qadir	61101-0794928-9		-	-	595	595	-	-	-	595	-	-	606	606	-	54	54	660
1216	Faisal Amin, H No 497 Ist Floor Street No 67,I-8/3 Near Sangum Market Islamabad	Faisal Amin	61101-1794396-1		-	-	849	849	-	-	-	849	135	-	891	891	-	80	80	1,106
1217	Mazhar Abbas, Service Medicos 18 Temple Road Lahore	Mazhar Abbas	35202-4693589-9		-	-	576	576	-	-	-	576	85	-	603	603	-	55	55	742
1218	Mian Ijaz Ahmed, House No.20 Itifaq Villas Q Block Model Town Lahore	Mian Ijaz Ahmed	35202-9415935-7		-	-	571	571	-	-	-	571	103	-	604	604	-	54	54	762
1219	Noman Aziz Memon, H No D/35-2117 Bachal Shah Chadi Chotti Ghitt Sathi Para District Hyderabad	Noman Aziz Memon	42301-7252504-9		-	-	947	947	-	-	-	947	146	-	992	992	-	96	96	1,234
1220	Muhammad Qamar Jawed, Irfan Medicose Taj Autos Road Mohni Bazar ,Nawabshah	Muhammad Qamar Jawed	45402-0975944-5		-	-	781	781	-	-	-	781	128	-	826	826	-	78	78	1,032
1221	Kashif Nafees Siddique, Nafees Siddiqui Law Associates 205 Clifton Centre Block 5 Clifton South Karachi	Kashif Nafees Siddique	42301-4705627-5		-	-	540	540	-	-	-	540	141	-	589	589	-	52	52	782
1222	Nauman Fakhar, Telenor 13-K Moaiz Centre Jinnah Super Market F-7 Markaz ,Islamabad	Nauman Fakhar	61101-7327487-3		-	-	716	716	-	-	-	716	-	-	765	765	-	68	68	834
1223	Syed Muhammad Raheel Tahir, P-88 Usman Street Khyaban Colony No 1 Faisalabad	Syed Muhammad Raheel Tahir	33100-8892038-5		-	-	488	488	-	-	-	488	80	-	506	506	-	46	46	633
1224	Muhammad Riaz, H No 147 Block-M Feroz Pur Road Gulberg III Lahore	Muhammad Riaz	38405-2308488-3		-	-	1,171	1,171	-	-	-	1,171	87	-	1,217	1,217	-	128	128	1,432
1225	Muhammad Nasir Masud Khan, Hbl Commercial Credit Paris Road Sialkot	Muhammad Nasir Masud Khan	35202-2322417-5		-	-	416	416	-	-	-	416	42	-	437	437	-	40	40	519
1226	Muhammad Javed, H No P-198 Street No 1 Block H Gulistan Colony Faisalabad	Muhammad Javed	33100-2944327-3		-	-	387	387	-	-	-	387	60	-	407	407	-	37	37	503
1227	Muhammad Saeed, Shop No 3 Mian Bro Old Parts P 12Tea Stall Market Main Road Lari Adda Faisalabad	Muhammad Saeed	33100-0637118-7		-	-	712	712	-	-	-	712	139	-	749	749	-	68	68	957
1228	Mohammad Saeed, Multi Trade Enterprise Room No 4 2 Nd Floor 8 Davis Road Lahore	Mohammad Saeed	35202-9739890-9		-	-	911	911	-	-	-	911	-	-	939	939	-	92	92	1,031
1229	Muhammad Toufique Noor, M T Traders Shop No B-232 Shshzadpur Mohalla Opposit Neshat Bangles Market Hyderabad	Muhammad Toufique Noor	42201-2081240-9		-	-	603	603	-	-	-	603	111	-	638	638	-	58	58	808
1230	Aftab Ahmed,Flat No 40 1/2 4th Floor Billys Heights Block 18 Gulistan-E-Johar Karachi	Aftab Ahmed	42501-4090380-9		-	-	451	451	-	-	-	451	101	-	487	487	-	42	42	631
1231	Ahmed Mehmood, H No C-132 Block 10 F B Area Karachi	Ahmed Mehmood	42101-1626376-3		-	-	381	381	-	-	-	381	65	-	409	409	-	36	36	510
1232	Khalid Rashid, 100-A/1 Wazir Ali Road, Upper Mall, Lahore	Khalid Rashid	35202-0595645-9		-	-	366	366	-	-	-	366	82	-	402	402	-	36	36	520
1233	Muhammad Shamim, Banglow No A-8 Block B Saima Vilals North Nazimabad ,Karachi	Muhammad Shamim	42101-3147374-1		-	-	718	718	-	-	-	718	99	-	754	754	-	67	67	920
1234	Muhammad Asif, Data Ali Hajvery Cloth House Shop No 1 Kashmir Block Azam Cloth Market Near Kaka Paan Shop Lahore	Muhammad Asif	35202-5731965-3		-	-	422	422	-	-	-	422	106	-	460	460	-	41	41	607
1235	Syed Rehan Shah, Flat No B-9 Farhan Square Sector 15-A/5 Buffer Zone Karachi	Syed Rehan Shah	42101-4524734-3		-	-	693	693	-	-	-	693	120	-	737	737	-	59	59	915
1236	Abid Hussain Mirza, H No.24 Sectorxx Phase-III D.H.A Lahore	Abid Hussain Mirza	35202-4739457-3		-	-	511	511	-	-	-	511	76	-	538	538	-	49	49	663
1237	Azhar Hussain Jaffry, Plot No 156-K appartment 4-B Central Comm Area Block 2 PECHS Shehzadi appartment ,Karachi	Azhar Hussain Jaffry	42201-7180210-9		-	-	715	715	-	-	-	715	149	-	772	772	-	67	67	988

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

						At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1238	Shahid Mushtaq, H No 17 Umar Block Allama Iqbal Town Lahore	Shahid Mushtaq	35202-2909627-7		-	-	412	412	-	-	-	412	133	-	461	461	-	43	43	637
1239	Ahsan Bashir, Shop No 11,12, 6th floor Osama Centre, Hall Road Lahore, Lahore	Ahsan Bashir	35202-7125841-3		-	-	445	445	-	-	-	445	88	-	479	479	-	42	42	610
1240	Khizar Yaqoob, H No A-537 Phase I Gulshan-E-Hadeed ,Karachi	Khizar Yaqoob	42501-4997894-1		-	-	652	652	-	-	-	652	136	-	701	701	-	60	60	897
1241	Muhammad Khalid, H No L-1084 Buffer Zone Sector 11-E Muslim Town Karachi	Muhammad Khalid	42101-9182000-9		-	-	546	546	-	-	-	546	86	-	582	582	-	46	46	714
1242	Muhammad Aamir, 40-C Street 2 Modal Town Ext Khojak Road Quetta	Muhammad Aamir	54400-3574485-9		-	-	444	444	-	-	-	444	150	-	498	498	-	45	45	693
1243	Naveed Arshad, Event Full Marketing Banglow No F-35/1 Block 8 Clifton Karachi	Naveed Arshad	42201-6345860-9		-	-	685	685	-	-	-	685	138	-	742	742	-	64	64	945
1244	Farhat Hashmi, Digital Graphic Supplies 26 Empire Centre 1 Abbot Road Lakshmi Lahore	Farhat Hashmi	35200-1428543-3		-	-	651	651	-	-	-	651	100	-	693	693	-	63	63	856
1245	Arbab Ali, House No 415 Madina Colony Gajan Pur	Arbab Ali	43203-2777944-1		-	-	413	413	-	-	-	413	244	-	502	502	-	53	53	799
1246	Rashid Yousaf, H No 195-D A- Block Qadri Chowk Samanabad Near Kaloo Decoration Faisalabad	Rashid Yousaf	33100-9686480-3		381	-	588	588	-	-	-	970	114	-	647	647	-	59	59	821
1247	Meraj Ul Ddin, House No. D-51 2294, Resham Gali, Near Al-Amin Shopping Centre, Hyderabad	Meraj Ul Ddin	41303-5603067-9		292	-	483	483	-	-	-	775	82	-	514	514	-	48	48	644
1248	Muhammad Anwar Ul Haq, H No G-3383/2 Pretabad Hyderabad ,Hyderabad	Muhammad Anwar Ul Haq	41303-7066543-9		255	-	461	461	-	-	-	716	75	-	490	490	-	45	45	610
1249	Kamran Qadri, United Paints Shop No 214 Ali Mension Lajpat Road Hyderabad	Kamran Qadri	41303-7986283-5		400	-	650	650	-	-	-	1,050	100	-	703	703	-	66	66	868
1250	Naweed Rashid, H No 1444 Street No 33 G-11/2 ,Islamabad	Naweed Rashid	45104-0264814-9		501	-	529	529	-	-	-	1,030	111	-	601	601	-	55	55	767
1251	Adnan Ali Syed, Jubilee Lif4E Insurance Retail Business Centre Bungalow No 245/2/0 Block 6 PECHS Karachi	Adnan Ali Syed	42301-1079724-5		288	-	873	873	-	-	-	1,161	-	-	896	896	-	75	75	971
1252	Vashdev,Flat No 605-B See Breze appartment Block 5 Clifton Karachi	Vashdev	42301-5890703-5		439	-	476	476	-	-	-	915	126	-	537	537	-	49	49	712
1253	Abdul Rehman Mangriyo, H No R-62 Abid Town Block 1-2 Gulshan-E-Iqbal Karachi	Abdul Rehman Mangriyo	42000-5257309-7		505	-	810	810	-	-	-	1,315	142	-	890	890	-	78	78	1,110
1254	Muhammad Yaseen, 24-Zaki Manzil 4th Floor Chand Bibi Road Light House Manak Wara Karachi	Muhammad Yaseen	42301-3158167-3		240	-	473	473	-	-	-	713	70	-	508	508	-	44	44	621
1255	Zeeshan Ahmed Qureshi, H No 706/219 Fatima Jinnah Colony Jamshed Road ,Karachi	Zeeshan Ahmed Qureshi	42201-2054225-7		457	-	686	686	-	-	-	1,142	137	-	759	759	-	66	66	962
1256	Muhammad Shahid Afzal, Afzal Agro Industries Afzal Chamber Link Road Mcleod Road Lahore	Muhammad Shahid Afzal	35200-1548339-7		282	-	444	444	-	-	-	727	82	-	478	478	-	43	43	603
1257	Sheikh Naeem Ahmad, Shamim Brothers Clothes 5 Omer Road Islam Pura Lahore	Sheikh Naeem Ahmad	35202-8040822-9		457	-	881	881	-	-	-	1,338	42	-	944	944	-	88	88	1,073
1258	Muhammad Idrees, New Idrees Jewellery Alamgir Maket Budi Bazar Sialkot	Muhammad Idrees	34603-2225082-7		249	-	490	490	-	-	-	738	-	-	501	501	-	45	45	546
1259	Shakeel Aajiz, Shakeel Ajiz Broker Shop 10 Katti Bazar Bagh-E-Hayat ,Sukkar	Shakeel Aajiz	45504-1150923-1		501	-	959	959	-	-	-	1,460	149	-	1,040	1,040	-	95	95	1,284
1260	Syed Muhammad Imran, H No 753 Muhammad Mustafa Colony St 9 Sector 11/2 Orangi Town Karachi	Syed Muhammad Imran	42501-4856778-7		336	-	512	512	-	-	-	848	86	-	571	571	-	49	49	706
1261	Sikandar Khan,Classic Taylor and Fabrics Plot 287 Sector 12-L Orangi No 5 Karachi	Sikandar Khan	42401-6935636-7		459	-	701	701	-	-	-	1,160	137	-	780	780	-	68	68	985
1262	Shaikh Zeeshan Ali, H No B-220 Mehmoodabad Mehmoodabad No 1 ,Karachi	Shaikh Zeeshan Ali	42301-7830594-9		417	-	712	712	-	-	-	1,128	125	-	780	780	-	71	71	976
1263	Shiekh Akber Hussain, H No 1726-1093 Mujahid Muslim Colony Baldia Town 6 1/2 Muhajir Camp Karachi	Shiekh Akber Hussain	42401-6999289-9		258	-	812	812	-	-	-	1,070	143	-	849	849	-	74	74	1,067
1264	Khalid Anwar, Khalid Bartan Store Shop No 193 Arshad Market Jhang Bazar Faisalabad	Khalid Anwar	33100-7342678-1		204	-	501	501	-	-	-	705	36	-	523	523	-	47	47	607
1265	Jamil Anwar, H No A-498 Block 1 Gulshan-E-Iqbal Karachi	Jamil Anwar	42201-5280158-3		432	-	730	730	-	-	-	1,162	63	-	780	780	-	70	70	913
1266	Mughis Tahir, H No 60 No B Main Gulberg Lahore	Mughis Tahir	35202-6836411-3		327	-	777	777	-	-	-	1,103	-	-	830	830	-	84	84	914
1267	Syed Nadeem Zia, 199 K 3, Phase 1, Wapda Town, Lahore	Syed Nadeem Zia	35202-2881113-3		304	-	397	397	-	-	-	701	89	-	442	442	-	40	40	571
1268	Syed Sajjad Hussain, Global Packers and Movers Al-Shajar Building Main Cavalary Ground Lahore	Syed Sajjad Hussain	35202-7263094-9		189	-	434	434	-	-	-	623	39	-	466	466	-	45	45	550
1269	Syed Rizwan Kabir, Near Dyeing E-25 State Avenue Road Site Karachi	Syed Rizwan Kabir	42401-4381463-9		285	-	504	504	-	-	-	789	85	-	554	554	-	43	43	681
1270	Muhammad Ali Mubarak, Nib Bank Limited,Cad Regional Off 2nd Floor 83-A,E-1 Main Boulaward Gulberg 3 Lahore	Muhammad Ali Mubarak	35201-1328701-3		226	-	395	395	-	-	-	621	67	-	438	438	-	40	40	545
1271	Muhammad Mutaher Mirza, Foto Crown Chowk Nisbat Road Lahore	Muhammad Mutaher Mirza	35201-5315763-7		304	-	482	482	-	-	-	786	84	-	533	533	-	49	49	666
1272	Muhammad Tayyab, Picic Commercial Bank Ss Centre,Kibrian Town, Raiwind Road,Thokar Niaz Baig, Lahore	Muhammad Tayyab	35201-1197495-5		363	-	520	520	-	-	-	883	105	-	589	589	-	55	55	749
1273	Qaiser Ameen, Sales Care 95-E-1 Fazal Mehmood Street Ghari Shahu Lahore	Qaiser Ameen	35202-5999946-5		293	-	438	438	-	-	-	731	88	-	492	492	-	44	44	623
1274	Muhammad Shahid, Hashim Square Flat No 8 2nd Floor Chandni Chowk Sector 18 Near Old Sabzi Mandi Karachi	Muhammad Shahid	42000-0485254-3		278	-	524	524	-	-	-	802	73	-	573	573	-	47	47	693
1275	Zil Ur Rehman, H No 27/1 9th Gizri Lane Phase 4 DHA Karachi	Zil Ur Rehman	42301-0919181-1		452	-	524	524	-	-	-	976	-	-	610	610	-	53	53	663
1276	Fazal Wahah, H No 104/6 Taj Masjid Road Street G-1 Agra Taj Colony Karachi	Fazal Wahah	42301-0422815-9		297	-	583	583	-	-	-	880	57	-	639	639	-	51	51	748
1277	Arif Ahmed, H No A-698 Block L Street No 9 North Nazimabad Karachi	Arif Ahmed	42101-1802601-1		226	-	468	468	-	-	-	694	68	-	510	510	-	41	41	619
1278	Syed Ashraf Ali, H No. 506-B-7, Fitha Share Colony, Sahiwal	Syed Ashraf Ali	36502-1384630-9		306	-	561	561	-	-	-	867	76	-	619	619	-	56	56	751
1279	Mushtaq Ahmed Jatoi, Shahrukh Filling Station National Highway Near Rohri Cement Factory Sukkur	Mushtaq Ahmed Jatoi	45504-7811376-9		500	-	761	761	-	-	-	1,261	90	-	849	849	-	74	74	1,013
1280	Aslam Ahmed, Shop No 3 B- 102 Block 2 Gulshan E Iqbal Karachi	Aslam Ahmed	42201-4300486-5		495	-	754	754	-	-	-	1,249	108	-	836	836	-	73	73	1,017
1281	Ahtesham Ul Haq, Triton Chemical Industry P-542 Small Industrial Estate Sergodha Road Faisalabad	Ahtesham Ul Haq	33100-0969759-3		251	-	443	443	-	-	-	694	55	-	482	482	-	44	44	581
1282	Aatif Mobeen, H No 314 Street No 83 G-11/3 Islamabad	Aatif Mobeen	61101-1908041-1		490	-	1,024	1,024	-	-	-	1,514	-	-	1,066	1,066	-	103	103	1,169
1283	Naveed Aslam, H No 124 Pak Avenue Sahiwal	Naveed Aslam	36502-2937511-5		222	-	461	461	-	-	-	682	66	-	500	500	-	46	46	613
1284	Muhammad Ayub Nasim, Air Express Travel G-2 Elahi Arcade26-Empress Road Lahore	Muhammad Ayub Nasim	35202-5068295-5		414	-	469	469	-	-	-	883	121	-	526	526	-	47	47	694
1285	Ejaz Ahmed, Copericus Corporation Mubarak Pura Opposit Wapda Sialkot	Ejaz Ahmed	34603-1696207-1		486	-	964	964	-	-	-	1,451	36	-	1,061	1,061	-	103	103	1,200
1286	Rana Usman Nawaz,H No 18/1 Lane No 1 White House Sundar Das Road Lahore	Rana Usman Nawaz	35202-2562073-9		201	-	373	373	-	-	-	574	58	-	416	416	-	37	37	511
1287	Bushra Bukhari, Bank Al Falah Site Branch D No 40/A Site Karachi	Bushra Bukhari	32303-0717462-8		184	-	396	396	-	-	-	580	54	-	434	434	-	36	36	524
1288	Farooq Hashim, Plot No 103Flat No 3 1st Floor Prime Place Sharfabad	Farooq Hashim	42201-4567040-3		115	-	448	448	-	-	-	563	20	-	469	469	-	35	35	524
1289	Hafiz Shahid Mehmood, 3-B/1 Madina Colony Shahdarah More Lahore	Hafiz Shahid Mehmood	35202-5285266-9		206	-	379	379	-	-	-	585	56	-	415	415	-	37	37	508
1290	Tariq Ali Khan, Rk Tek Systems Private Limited Suit No 603 Block 7/8 Ibrahim Trade Tower MCHS ,Karachi	Tariq Ali Khan	42101-5680299-5		494	-	935	935	-	-	-	1,429	148	-	1,042	1,042	-	94	94	1,284
1291	Muhammad Ashraf, Asif Silk Factory Shop No 12/13 Royal Market Chiniot Bazar Faisalabad	Muhammad Ashraf	33100-0639944-7		456	-	818	818	-	-	-	1,274	136	-	898	898	-	84	84	1,118
1292	Mohsin Ali Khan, Flat No H-32 Al Shams Complex Block 19 Rashid Minhas Road Gulistan-E-Johar ,Karachi	Mohsin Ali Khan	42201-1320461-3		162	-	392	392	-	-	-	554	49	-	425	425	-	35	35	509
1293	Muhammad Dawood Khan, Ranasco Trading Corp office No 2 2nd Floor China Market Link Road Model T Lahore	Muhammad Dawood Khan	35202-2673855-3		307	-	661	661	-	-	-	967	72	-	721	721	-	70	70	864
1294	Kamran Ahmed, H No C-3/320 Saeedabad Baldia Town ,Karachi	Kamran Ahmed	42401-9671758-1		410	-	833	833	-	-	-	1,244	70	-	923	923	-	84	84	1,077
1295	Chaudhary Muhammad Tariq, Harvex Multi Services 6-D Huma Block Iqbal Town Lahore	Chaudhary Muhammad Tariq	35202-2009974-5		207	-	451	451	-	-	-	658	52	-	489	489	-	45	45	585
1296	Syed Abid Ali Rizvi, Fayva Shoes 14 Ibrahim Centre Masti Gate Lahore	Syed Abid Ali Rizvi	35202-8760064-3		306	-	573	573	-	-	-	879	88	-	639	639	-	58	58	785
1297	Nadir Khan, H No 10 Street No 5 Guru Argan Nagar Shahalam Gate Lahore	Nadir Khan	35202-2201858-7		403	-	510	510	-	-	-	913	117	-	599	599	-	54	54	770

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1298	Khalid Mahmood, Manahal General Stor Shop No 2126 Molvi Mohd Hussain Road Saddar Rawalpindi	Khalid Mahmood	37405-7872107-7		432	-	486	486	-	-	-	918	115	-	578	578	-	56	56	749
1299	Aslam Nasir, H No Gg-3 Phase II Defence View	Aslam Nasir	42301-7079534-1	Nasir Baig	552	34	-	34	12	-	12	598	552	34	-	34	12	-	12	598
1300	Ghulam Rasool, Muslim Ganj Shah Muhammad Wali Near Khalid Road	Ghulam Rasool	35404-6827551-5	Taj Din	698	60	-	60	-	-	-	758	698	60	-	60	-	-	-	758
1301	Mansoor Ahmad Khan, H No 12-S Phas 2 DHA Karachi	Mansoor Ahmad Khan	35201-1355003-5	Zameer Ahmad Khan	789	107	-	107	10	-	10	906	789	107	-	107	10	-	10	906
1302	Shahid Mehmood, H No. 15 Block No. W	Shahid Mehmood	36302-1049027-3	Mubarik Ali	475	44	-	44	24	-	24	543	475	44	-	44	24	-	24	543
1303	M Usman Zahid, HouseNo. 189, Nasheman Iqbal Housing Society Phase 1, Near Shaukat Khanum Hospital	M Usman Zahid	37405-6171458-9	Zahid Rasool Khan	498	68	-	68	12	-	12	578	498	68	-	68	12	-	12	578
1304	Mohammad Aslam, H No F 67 Block B North Nazimabad Karachi	Mohammad Aslam	42101-6794803-7	Shaikh M Yasin	544	48	-	48	6	-	6	599	544	48	-	48	6	-	6	599
1305	Syed Ismail Shah,Flat No D/2 53/54 Rabia CityBlock 18 Gulistan-E-Johar Karachi	Syed Ismail Shah	42201-7732783-3	Syed Munir	329	61	-	61	148	-	148	538	329	61	-	61	148	-	148	538
1306	Wasif Ali Syed, H No 1-C Railway Scheme Westridge Block No 6	Wasif Ali Syed	37405-5237391-3	Syed Asif Hussain Shah	643	-	-	-	-	-	-	643	643	-	-	-	-	-	-	643
1307	Ali Raza, Jinnah Street Dc Road Near Sodagar House	Ali Raza	34101-0659872-9	Malik Aftab Ahmed	494	42	-	42	10	-	10	546	494	42	-	42	10	-	10	546
1308	Sajjad Ahmad, Al Rehmat Accosiates P-174 Main Circular Road Faisalabad	Sajjad Ahmad	33100-1183476-7	Munir Ahmad	547	-	84	84	-	-	-	630	547	-	84	84	-	-	-	630
1309	Rana Muhammad Ibrahim, Linsstex Dying House Plot No 18 17Km Ferozpur Road Lahore	Rana Muhammad Ibrahim	35202-7458543-7	Rana Lutf Ilahi	439	-	69	69	-	-	-	508	439	-	69	69	-	-	-	508
1310	Junaid Idrees, H No 65 B Alpha Society Canal Bank Road Lahore	Junaid Idrees	35200-1514089-3	Muhammad Idrees	416	-	87	87	-	-	-	503	416	-	87	87	-	-	-	503
1311	Bilal Hashim Ahmed, Awami Islamic Books Shop 4 Khayaban-E-Saher C-27-C Phase 7 DHA Karachi	Bilal Hashim Ahmed	42301-9889976-5	Hashim Ismail	495	-	171	171	-	-	-	665	495	-	171	171	-	-	-	665
1312	Syed Liaquat Ali, 2/8, Street No. 3H, Nazimabad No. 3, Karachi	Syed Liaquat Ali	52101-1885105-5	Maqbool Alam	482	-	68	68	-	-	-	550	482	-	68	68	-	-	-	550
1313	Muhammad Riaz, M Khalid Knitting Plot No 57 Block-5-Sector D-I-Green Town Lahore	Muhammad Riaz	35202-4338826-9	Yousaf Ali	601	-	126	126	-	-	-	727	601	-	126	126	-	-	-	727
1314	Abdul Hafeez, Al Raqeeb Entreprises C-C 1Second Floor Defence View Phase 1 Com 1 Korangi Road Karachi	Abdul Hafeez	42301-0998821-7	Haji Muhammad Idres	527	-	63	63	-	-	-	590	527	-	63	63	-	-	-	590
1315	Shahid Ahmed Siddiqui, Flat No 41-A Erum Garden Block 13-D Gulshan-E-Iqbal Karachi	Shahid Ahmed Siddiqui	42201-5189135-3	Husain A Siddiqui	473	-	94	94	-	-	-	567	473	-	94	94	-	-	-	567
1316	Rana Muhammad Arshad, H No. 579-B, Sabzazar Scheme,Multan Road, Lahore	Rana Muhammad Arshad	33104-6007693-7	Taj Muhammad	705	-	213	213	-	-	-	917	705	-	213	213	-	-	-	917
1317	Shahid Iqbal, A-36, Eastern Apartment, Block 6, Rashid Minhas Road, Karachi	Shahid Iqbal	42201-2532734-1	Abdul Khaliq	637	-	143	143	-	-	-	780	637	-	143	143	-	-	-	780
1318	Naeem Ijaz, Sl Com Electronics 39 Lgf Abrar Business Centre 25 Wahdat Road Lahore	Naeem Ijaz	38403-2076954-1	Sallah Muhammad	754	-	149	149	-	-	-	903	754	-	149	149	-	-	-	903
1319	Muhammad Suleman Khan, 210 Badar Block Allama Iqbal Town Lahore	Muhammad Suleman Khan	35202-6395581-5	Hghullam Rabbani	464	-	100	100	-	-	-	564	464	-	100	100	-	-	-	564
1320	Ali Amir Hussain, H No. 297-A Block, Gulshan Ravi Lahore	Ali Amir Hussain	35202-6954780-3	Rana Hussain Khan	530	-	160	160	-	-	-	690	530	-	160	160	-	-	-	690
1321	Rana Mohammad Nawaz, House No 362 D-1 Johar Town Lahore	Rana Mohammad Nawaz	35202-3995028-7	M Riaz	462	-	51	51	-	-	-	513	462	-	51	51	-	-	-	513
1322	Asif Hameed, House No R-378 Rafi Bunglows Malir 15 Karachi	Asif Hameed	42501-9834117-9	Abdul Hameed	624	-	176	176	-	-	-	800	624	-	176	176	-	-	-	800
1323	Haji Gul, Anwar Medicine Store Iqbal Market Commeti Chowk Rawalpindi	Haji Gul	37405-2705478-5	Naseem Gul	418	-	100	100	-	-	-	518	418	-	100	100	-	-	-	518
1324	Sikandar Laiq Ahmad, Alexander Financing Inc. Suit 9/20 9th Flr Arkay Square, Shahrah-E-Liaqat Karachi	Sikandar Laiq Ahmad	42201-7768864-1	Muhammed Ahmad	643	-	111	111	-	-	-	754	643	-	111	111	-	-	-	754
1325	Mohammad Adnan Siddiqui, H No A-197 Long Life Banglows Block 17 Gulistan-E-Johar Karachi	Mohammad Adnan Siddiqui	42201-4258361-1	Mussarat Hussain	580	-	115	115	-	-	-	695	580	-	115	115	-	-	-	695
1326	Sardar Hussain Shah, H No L-229,Street No 20 Mohalla Qasimabad Near Masjid Roshandin Rawalpindi	Sardar Hussain Shah	37405-8963307-5	Noor Wahid Shah	546	-	134	134	-	-	-	681	546	-	134	134	-	-	-	681
1327	Malik Muhammad Haq Nawaz Awan, H No B-97 Kazimabad Block B Model Colony Karachi	Malik Muhammad Haq Nawaz Awan	37406-1601953-9	Malik Muhammad Saee	618	-	179	179	-	-	-	797	618	-	179	179	-	-	-	797
1328	Rashid Ali, Flat No G-16 Noman Avenue Block 10A Gulshan E Iqbal Karachi	Rashid Ali	42201-1858636-1	Mohammad Yousuf	393	-	128	128	-	-	-	520	393	-	128	128	-	-	-	520
1329	Qadir Ali, Qadir Agencies As-14 Block-D Gali No 8 Block 10-A Gulshan-E-Iqbal Karachi	Qadir Ali	42101-1512001-3	M Nawab Ali	411	-	134	134	-	-	-	545	411	-	134	134	-	-	-	545
1330	Sheikh Tahir Ahmad, H No. 4,Shahjtaj Market, Walton Road,Cantt, Lahore	Sheikh Tahir Ahmad	277-65-464152	Sh Nasir Ahmad	398	-	139	139	-	-	-	537	398	-	139	139	-	-	-	537
1331	Abdul Majeed, H No. 93-Y,Street No. 3, Tariq Bin Ziad Colony, Sahiwal	Abdul Majeed	36502-1365094-9	Haji Muneer Ahmad	386	-	135	135	-	-	-	521	386	-	135	135	-	-	-	521
1332	Rashid Ali, Flat No G-16 Noman Avenue Block 10A Gulshan E Iqbal Karachi	Rashid Ali	42201-1858636-1	Mohammad Yousuf	913	-	336	336	-	-	-	1,249	913	-	336	336	-	-	-	1,249
1333	Israr Ahmed, H No A-22 Munir Garden Block 18 Gulistan-E-Johar Karachi	Israr Ahmed	42201-0558349-3	Siraj Ud Din Khan	490	-	127	127	-	-	-	617	490	-	127	127	-	-	-	617
1334	Muhammad Hamid Rashid, H No. P-88,Street No. 6,Munshi Muhallah, Amin Pur Bazar, Faisalabad	Muhammad Hamid Rashid	245-77-356196	Abd Ur Raheed	515	-	125	125	-	-	-	640	515	-	125	125	-	-	-	640
1335	Majid Hassan, H No. 12,Street No. 8, Haseeb Shaheed Colony, Faisalabad	Majid Hassan	33100-8683318-7	Khadim Hussian	962	-	311	311	-	-	-	1,273	962	-	311	311	-	-	-	1,273
1336	Zahid Ramzan, Maqan No 38/5 Street No 5 Mohd Pura Faisalabad	Zahid Ramzan	33100-6193181-9	M Ramzan	488	-	130	130	-	-	-	618	488	-	130	130	-	-	-	618
1337	Sajid Khan Khan, Mms Company 19-A Central Point Building Ph 1 DHA Karachi	Sajid Khan Khan	42201-9304495-3	Jan Mohd Khan	409	-	148	148	-	-	-	557	409	-	148	148	-	-	-	557
1338	Sajid Khan Khan, Mms Company 19-A Central Point Building Ph 1 DHA Karachi	Sajid Khan Khan	42201-9304495-3	Jan Mohd Khan	433	-	157	157	-	-	-	590	433	-	157	157	-	-	-	590
1339	Muhammad Hassan Malah, Shahbaz Traders F-69 Bilawal Shah Noorni Got Sch 33 Gulzare Hijri Near Seeta Nagar Karachi	Muhammad Hassan Malah	42501-8154556-5	Muhammad Usman	574	-	134	134	-	-	-	709	574	-	134	134	-	-	-	709
1340	Qaisar Idrees, Qaisaro Export House Private Limited 6A/7A Yarn Centre Basment Montgomery Bzr Pakistan Trader Faisalabad	Qaisar Idrees	33100-7442280-9	M Nisar Ahmed Ch	676	-	130	130	-	-	-	806	676	-	130	130	-	-	-	806
1341	Muhammad Ibrahim Sheikh, H No 100 Block J Gulberg III Lahore	Muhammad Ibrahim Sheikh	35202-9055225-7	M Ismail Sheikh	821	-	157	157	-	-	-	979	821	-	157	157	-	-	-	979
1342	Huma Gohar Qasmi, H.No.C-3, Street No. 10-4 Nazimabad Near Abbasi Shaheed Hospital Karachi	Huma Gohar Qasmi	42101-5472605-8	Gohar Mahmood Qasmi	612	-	227	227	-	-	-	839	612	-	227	227	-	-	-	839
1343	Muhammad Tayyab, New Rapper Shoes, Shoe Market, Shah Alam, Near Mumtaz Hotel, Lahore	Muhammad Tayyab	35202-2785778-5	Abdul Sattar	508	-	125	125	-	-	-	633	508	-	125	125	-	-	-	633
1344	M Amir Javed, HouseNo. 3/Z, D-Street, Tariq Bin Zaid Colony, Sahiwal	M Amir Javed	36502-1363728-1	Muhammad Saddiq	839	-	271	271	-	-	-	1,110	839	-	271	271	-	-	-	1,110
1345	Sumaira Ali, House No Su 498 Askari 5 Malir Cantt Karachi	Sumaira Ali	42501-1452015-4	Syed Qamer Ali	541	-	138	138	-	-	-	679	541	-	138	138	-	-	-	679
1346	Mehboob Ahmed Pathan, Mehboob Air Travel Defence Shopping Centre Thandi Sarak Hyderabad	Mehboob Ahmed Pathan	41303-6929511-3	Shah M Pathan	859	-	265	265	-	-	-	1,124	859	-	265	265	-	-	-	1,124
1347	Muhammad Iqbal, H No P-1947 Street No 5 Rasool Nagar Nishatabad Faisalabad	Muhammad Iqbal	33100-7518244-3	Abdul Rehman	550	-	63	63	-	-	-	613	550	-	63	63	-	-	-	613
1348	Ziaullah Khan Raja, Safe Air International Private Limited A-35 4 Flr Cavish Court Block 7&8 Kchsu Shahrah-E-Faisal Karachi	Ziaullah Khan Raja	42000-7765274-9	Raja Muzafir Khan	713	-	168	168	-	-	-	881	713	-	168	168	-	-	-	881
1349	Syed Hassan Raza Naqvi, Buraq International HNo.1 StNo.8 Altaf Cly Zarar Sheed Read Near Rengers H.Q Lahore Cantt	Syed Hassan Raza Naqvi	35201-1551486-1	Syed Rafiq Hussain	582	-	69	69	-	-	-	652	582	-	69	69	-	-	-	652
1350	Hamid Raza, Translivia Private Limited Suit No 401 Shahwar Trade Centre Allama Iqbal Road Block 2 PECHS Karachi	Hamid Raza	36302-0454666-5	Ghulam Subhani	442	-	92	92	-	-	-	534	442	-	92	92	-	-	-	534
1351	Rao Muhammad Waseem, B-1 Survey No 208 Nadran Portion Alamgir Road Civil Line Hyderabad,	Rao Muhammad Waseem	42101-2534988-1	Rao Muhammad Tasleem	530	-	78	78	-	-	-	609	530	-	78	78	-	-	-	609
1352	Yasir Arfat, Observers P-14 Imtiaz Shaheed Road Saeed Colony No 1 Faisalabad	Yasir Arfat	35202-3177376-9	M Rafiq Sulehri	629	-	115	115	-	-	-	744	629	-	115	115	-	-	-	744
1353	Ahmed Bilal, 40/4 3 Tergore Park Mcleod Road Lahore	Ahmed Bilal	35202-4148222-9	Saif Ullah Khan	1,111	-	301	301	-	-	-	1,412	1,111	-	301	301	-	-	-	1,412
1354	Shafique Ur Rehman, H No M-1001 Street No 41 Mohallah Amarpura Rawalpindi	Shafique Ur Rehman	37405-3632708-1	Sheikh Muhammad	577	-	74	74	-	-	-	651	577	-	74	74	-	-	-	651
1355	Muhammad Shahzad, H No. 4,Street No. 3,Talha Street, Haseeb Shaheed Colony, Faisalabad	Muhammad Shahzad	244-79-552128	Muhammad Jamil	501	-	50	50	-	-	-	551	501	-	50	50	-	-	-	551
1356	Masoom Salma, H No. 92 Mian Margalla Road F-8/2 Islamabad	Masoom Salma	61101-1715411-0	Raja Abdur Rehman	470	-	53	53	-	-	-	523	470	-	53	53	-	-	-	523
1357	Musaddaq Saleem Qureshi, 24/II, 24th Street, Phase V, DHA Karachi	Musaddaq Saleem Qureshi	42301-3388822-5	Mohammad Saleem Qureshi	1,024	-	186	186	-	-	-	1,210	1,024	-	186	186	-	-	-	1,210

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1358	Mian Mohammad Azhar Ameen, Mian House Street No 40 Gulzaib Colony Samanabad Lahore	Mian Mohammad Azhar Ameen	35202-6686325-1	M M Aslam Ameen	597	-	153	153	-	-	-	749	597	-	153	153	-	-	-	749
1359	Shabbir Ahmed Nagori, Karachi Autos Plot No 63-C Shop No 1-A Ph II Ext 12 Commercial street DHA Karachi	Shabbir Ahmed Nagori	42301-2344548-9	Anwer Ahmed	425	-	116	116	-	-	-	541	425	-	116	116	-	-	-	541
1360	Muhammad Jamshaid Saeed, H No. 162-B, Small Industrial Estate, Sahiwal	Muhammad Jamshaid Saeed	36502-1224327-9	Muhammad Saeed	461	-	60	60	-	-	-	521	461	-	60	60	-	-	-	521
1361	Syed Yasir Mehmood,Service Pharma 3 E/2 Sohail Centre Nazimabad No 3 Karachi	Syed Yasir Mehmood	42101-0694098-7	S Maqsood Alam	416	-	111	111	-	-	-	527	416	-	111	111	-	-	-	527
1362	Muhammad Shabbir, Pyramid Computer G-75 Hafeez Centre Lahore	Muhammad Shabbir	35200-1560412-3	Muhammad Rafiq	737	-	190	190	-	-	-	927	737	-	190	190	-	-	-	927
1363	Muhammad Sarwar, H No. P-306, Street No. 6, Duglas Pura, Imam Bargah Road, Faisalabad	Muhammad Sarwar	33100-5642594-5	Ch Muhammad Ibraheem Haideri	434	-	96	96	-	-	-	530	434	-	96	96	-	-	-	530
1364	Mustajab Khan, HNo. 104 Al Mustaf Apartments G-8 Markaz Islamabad	Mustajab Khan	61101-4554313-1	Ahmed Shah	539	-	82	82	-	-	-	621	539	-	82	82	-	-	-	621
1365	Syed Shabbar Mustafa Sherazi, Al Sherazi House, Canal Colony, Sahiwal	Syed Shabbar Mustafa Sherazi	36502-1987930-7	Syed Ghulam Mustafa	661	-	159	159	-	-	-	820	661	-	159	159	-	-	-	820
1366	Muhammad Akhtar, Haji Mohd Akhter Cloth Hose Basment Shop No 11 Ahad Market Lahore Block Azam Cloth Market Lahore	Muhammad Akhtar	35201-3450956-1	Mushtaq Ahmad	519	-	93	93	-	-	-	611	519	-	93	93	-	-	-	611
1367	Mohd Imran Khan,Flat No A 9 Raza Square Block 10 Gulshan-E-Iqbal Karachi	Mohd Imran Khan	42201-6160198-5	Mohd Ali Khan	468	-	148	148	-	-	-	616	468	-	148	148	-	-	-	616
1368	Mushtaq Qadir Sindhu, H No E-199 Defence View Phase 2 DHA Karachi	Mushtaq Qadir Sindhu	42301-0657288-9	Qadir Sindhu	504	-	86	86	-	-	-	590	504	-	86	86	-	-	-	590
1369	Muhammad Ishaq Ahmed, Batial Hamas Madina Colony Chah Said Munawar Road Dera Ismail Khan.	Muhammad Ishaq Ahmed	42301-6336024-7	Nazir Muhammad	545	-	30	30	-	-	-	575	545	-	30	30	-	-	-	575
1370	Aamir Ismail, Flat No.B-22 Sunny View Block-14 Gulistan-E-Johar Rado Towers Karachi	Aamir Ismail	42201-2546198-7	Mohd Ismail	734	-	130	130	-	-	-	864	734	-	130	130	-	-	-	864
1371	Saadat Ali Khan, Lords Private Limited 2nd Floor Trade Centre F-10 Markaz Islamabad	Saadat Ali Khan	61101-1915446-1	Abdul Hanan Khan	505	-	71	71	-	-	-	577	505	-	71	71	-	-	-	577
1372	Ejaz Ahmed, Ejaz Associates Pot No 9-C Sunset Lane 6 Ph II DHA Karachi	Ejaz Ahmed	42301-2634426-3	Bashir Ahmed	563	-	151	151	-	-	-	714	563	-	151	151	-	-	-	714
1373	Muhammad Arif, Baldiya Office,Muhallah Lal Shah Bukhari, Islampura, Dina	Muhammad Arif	37301-4813769-7	Muhammad Ali	484	-	83	83	-	-	-	567	484	-	83	83	-	-	-	567
1374	Sarwar Hussain Jaffary, D/75 1st Floor Latifabad Unit 7 Hyderabad	Sarwar Hussain Jaffary	41304-3189571-7	Asghar Hussain	1,117	-	386	386	-	-	-	1,503	1,117	-	386	386	-	-	-	1,503
1375	Abdul Haque, HNo.A-45,St 3 Bagecha Hashim Khan Nishtar Road Garden East Risala/Nabi Bux Police Station Karachi	Abdul Haque	42301-7276047-9	Haji Mohd Sadiq	376	-	131	131	-	-	-	507	376	-	131	131	-	-	-	507
1376	Riffat Parveen Shahid, H No Y-22 20Th East Street Phase-I DHA Karachi	Riffat Parveen Shahid	42301-5582798-8	Shahid Afzal Bhatti	586	-	137	137	-	-	-	723	586	-	137	137	-	-	-	723
1377	Syed Irfan Haider Shah, 106/C Short Trading Main Kh-E-Bane-Ethihad DHA Phase II Ext Karachi	Syed Irfan Haider Shah	42301-6222530-9	Syed Zafar Abbas	629	-	177	177	-	-	-	806	629	-	177	177	-	-	-	806
1378	Mansoor Zubair Ahmed, Mobilink Shop No. 10 Own Shopping Centre Block 13-D 1 Sir Shah Suleman Road Gulshan-E-Iqbal Karachi	Mansoor Zubair Ahmed	42201-2099062-1	Sanaullah Khan	448	-	125	125	-	-	-	573	448	-	125	125	-	-	-	573
1379	Chaudhary Mohammad Azam Rashid, Chaudhary Electronics and Comm Shop No 9 1-E Malik Plaza F-10 Markaz Islamabad	Chaudhary Mohammad Azam Rashid	61101-5609074-5	Ch Rashid Ahmed	480	-	46	46	-	-	-	526	480	-	46	46	-	-	-	526
1380	Zahida Begium, H No. 17/, Street No. 2, Gulistan Colony, Sahiwal	Zahida Begium	36502-6147546-4	Raey Basheer Ahmad	753	-	140	140	-	-	-	893	753	-	140	140	-	-	-	893
1381	Awais Gul Cheema, H No. Mohl Lakar Mandi, Hawaily Chaudhrian Wali, Wazirabad	Awais Gul Cheema	34104-2335857-9	Aftab Ahmad Cheema	672	-	119	119	-	-	-	791	672	-	119	119	-	-	-	791
1382	Shakeel Ahmed, H No R-253 Block 1 Sharifabad F B Area Karachi	Shakeel Ahmed	42101-2709459-5	Abdul Rehman Ghouri	438	-	75	75	-	-	-	513	438	-	75	75	-	-	-	513
1383	Ahsan Ul Haq, Haq Engineering Sh No Z-1248 Babo Lal Hussain Road Ganjmandi Rawalpindi	Ahsan Ul Haq	37405-0237167-3	Abdul Haq	453	-	107	107	-	-	-	560	453	-	107	107	-	-	-	560
1384	Sikandar Ali, D.S.P Banglose Hussainabad Latifabad Hyderabad	Sikandar Ali	41304-3373964-3	Ghulam Hussain Mangi	404	-	98	98	-	-	-	503	404	-	98	98	-	-	-	503
1385	Muhammad Hashim, Muneer Ahmed Jewlers Major Tufail Shaeed Road Shareef Pura Sattyana Raod Faisalabad	Muhammad Hashim	33100-3436932-3	Munir Ahmad	813	-	169	169	-	-	-	982	813	-	169	169	-	-	-	982
1386	Syed Raza Kazmi, H No 1538 Street No 81 I-10/1 Islamabad	Syed Raza Kazmi	61101-1855758-5	Syed Ali Haider	493	-	78	78	-	-	-	572	493	-	78	78	-	-	-	572
1387	Muhammad Ashraf, H No. 198/32-C, Behind Allawasay Textile, Mills Old Duniya Pur Road, Multan	Muhammad Ashraf	36302-6587690-1	Ghulam Muhammad	603	-	121	121	-	-	-	724	603	-	121	121	-	-	-	724
1388	Syed Jamshed Al Bhukari, Banglow No R 15 Ghulshan Banglows Ghulastan-E- Johar Block 19 Karachi	Syed Jamshed Al Bhukari	42501-1197667-1	S Ahmed Jamal Shah	464	-	93	93	-	-	-	557	464	-	93	93	-	-	-	557
1389	Uzma William Rose, H No P-112 Block F Pmc Colony Sargodha Road Faisalabad	Uzma William Rose	33100-9479224-0	Babu Willam Rose	627	-	176	176	-	-	-	803	627	-	176	176	-	-	-	803
1390	Chaudry Aamer Gill, P-386 B3/1 National Police Foundation Islamabad	Chaudry Aamer Gill	35202-2949629-5	Chaudhry Ghulam Muhammad Gill	709	-	107	107	-	-	-	816	709	-	107	107	-	-	-	816
1391	Mohammad Shakeel Ali, Khalid Jewelery Shop No 3 Hanfia Ghousia Mosqu Shahalam Market Lahore	Mohammad Shakeel Ali	35202-2841966-3	Muhammad Ihtisham Ali	676	-	137	137	-	-	-	813	676	-	137	137	-	-	-	813
1392	Muhammad Aslam, H No. 133, Islam Block, Azem Garden, Multan Road, Lahore	Muhammad Aslam	35200-1566113-3	Taj Din	564	-	172	172	-	-	-	736	564	-	172	172	-	-	-	736
1393	Furqan Mansha Chaudhry, 586 Block F Gulshan E Ravi Lahore	Furqan Mansha Chaudhry	35202-2515263-1	Ch M Mansha	554	-	132	132	-	-	-	686	554	-	132	132	-	-	-	686
1394	Muhammad Bashir Atif, H No. 21-23, Block No. X, StNo. 9, New Satellite Town, Sargodha	Muhammad Bashir Atif	38403-2167953-5	Muhammad Amir	701	-	173	173	-	-	-	874	701	-	173	173	-	-	-	874
1395	Muhammad Saeed, H No 24 Sabah Street Taj Bagh Mughal Pura Lahore	Muhammad Saeed	35202-8423116-1	Muhammad Arif	661	-	197	197	-	-	-	858	661	-	197	197	-	-	-	858
1396	Rukhsana Bashir, Shpl Office No. 5 1st Floor Ali Plaza I-10 Markaz Islamabaad	Rukhsana Bashir	33100-4020270-4	Muhammad Sadiq	789	-	259	259	-	-	-	1,049	789	-	259	259	-	-	-	1,049
1397	Mohammad Saleem Abasi, H No R-132 Rizwan Society Main University Road Karachi	Mohammad Saleem Abasi	42501-1398060-3	Ali Bahadur Abasi	468	-	84	84	-	-	-	553	468	-	84	84	-	-	-	553
1398	Tehmina Akbar, No J-25 Jami Staff Phase 2 DHA Karachi	Tehmina Akbar	42301-1092246-0	Akbar Khan	545	-	83	83	-	-	-	628	545	-	83	83	-	-	-	628
1399	Aziz Sabir Chaudhry, H No 1261 Street No 174 G-11/1 Islamabad	Aziz Sabir Chaudhry	33202-7978660-9	Ch Ghulam Sabir	647	-	174	174	-	-	-	820	647	-	174	174	-	-	-	820
1400	Kashif Ahmed, H No A-343 Ph 1 Gulshan-E-Hadeed Bin Qasim Karachi	Kashif Ahmed	42501-5318916-3	Mohammad Basheer	543	-	122	122	-	-	-	665	543	-	122	122	-	-	-	665
1401	Kashif Arif, Pk Trading Company 10-E Block-C Samanabad Lahore	Kashif Arif	35202-6849252-1	Muhammad Arif	558	-	134	134	-	-	-	691	558	-	134	134	-	-	-	691
1402	Sayed Hassan Raza, H No. 252-B, Street No. 3, Model Town, Gujrat	Sayed Hassan Raza	34201-9744351-5	Saed Baqar Ali	663	-	97	97	-	-	-	760	663	-	97	97	-	-	-	760
1403	Sajjad Siddique, H No. 11-A/5, Zimidara Colony, Club Road Rahim Yar Khan	Sajjad Siddique	31303-5193406-5	Ch Muhammad Siddique	438	-	158	158	-	-	-	596	438	-	158	158	-	-	-	596
1404	Raashid Rabbani Mahmood, Maarks International 21-Bank Square Market Model Town Lahore	Raashid Rabbani Mahmood	35202-2843547-3	Sh Khadim Husain	653	-	174	174	-	-	-	827	653	-	174	174	-	-	-	827
1405	Adeel Ahmed, Al-Basit Textile Mills Suite6/9 9th Floor Shahrah Cen Shahrah-E-Liaquat Newchaki Karachi	Adeel Ahmed	42201-8034818-5	Muhammad Akram	662	-	139	139	-	-	-	801	662	-	139	139	-	-	-	801
1406	Shareef Ul Hassan, Computer Ozone 3 Muslim Colony Shahrah-E-Faisal South Karachi	Shareef Ul Hassan	42401-1991280-1	Akhter Lakhnavi	770	-	219	219	-	-	-	989	770	-	219	219	-	-	-	989
1407	Sana Ullah Khan, H No 92,Model Town, Rehmania Dawakhana, Sargodha	Sana Ullah Khan	38403-2121725-9	Mohammad Rehman	703	-	212	212	-	-	-	915	703	-	212	212	-	-	-	915
1408	Ishfaq Hussain, Diamond Gold Smith Shop No 1811 Main Sarafa Bazar Multan	Ishfaq Hussain	36302-0476367-9	Mushtaq Hussain	531	-	98	98	-	-	-	629	531	-	98	98	-	-	-	629
1409	Robina Ashraf, Friendly Travels 11-A Dawraind Road Nuamn Centr Queen Marry College Garhi Shah Lahore	Robina Ashraf	35201-2701768-6	M Ashraf	436	-	147	147	-	-	-	582	436	-	147	147	-	-	-	582
1410	Hammad Khan, H No A-253 Street 12 Block L North Nazimabad Karachi	Hammad Khan	42000-0485017-9	Mehmood Khan	857	-	330	330	-	-	-	1,187	857	-	330	330	-	-	-	1,187
1411	Asim Abbas Jafri, H No 9 Bab E Fatima Street No 9 Shamma Road New Mozang Lahore	Asim Abbas Jafri	35200-1540539-3	Muhammad Ishaq	882	-	226	226	-	-	-	1,108	882	-	226	226	-	-	-	1,108
1412	Javaid Iqbal, Data Autos Workshop 17/24 Silencer Market Lawrence Road Lahore	Javaid Iqbal	35202-1122071-5	Awal Badshah	764	-	223	223	-	-	-	986	764	-	223	223	-	-	-	986
1413	Mohammad Rizwan, Flat No T-31 Noman Grand City Block 17 Gulistan E Johar Karachi	Mohammad Rizwan	42201-7423504-1	Mohd Umer	384	-	168	168	-	-	-	552	384	-	168	168	-	-	-	552
1414	Zahid Mian Khan, Associate Engineer Fl-B-3 2nd Floor Ali Centre Block 13-C Gulshan-E-Iqbal Near Ashfaq Memorial Hospital Karachi	Zahid Mian Khan	42201-5951549-5	Muhammad Mian	1,112	-	514	514	-	-	-	1,626	1,112	-	514	514	-	-	-	1,626

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1415	Muhammad Yasir Hussain, Lg 2 3 4 8 6 Queens Road Queens Centre Lahore	Muhammad Yasir Hussain	35202-4118013-1	Muhammad Iftikhar Hussain	663	-	127	127	-	-	-	790	663	-	127	127	-	-	-	790
1416	Muhammad Aslam, House No330 Street No10 Sector No9C Gulshan-E-Hazrat Bilal Colony Korangi Industrial Area Karachi	Muhammad Aslam	42301-7039797-7	Ghulam Qadir	956	-	441	441	-	-	-	1,396	956	-	441	441	-	-	-	1,396
1417	Ali Akbar, H No 241 Kamran Block Allama Iqbal Town Lahore	Ali Akbar	35202-2811342-3	Muhammad Latif	801	-	222	222	-	-	-	1,023	801	-	222	222	-	-	-	1,023
1418	Amjad Pervaiz Sahi, Bukhari House, Mohd Qadoos Colony, Ghakhar Gujranwala	Amjad Pervaiz Sahi	34104-2231754-3	Muhammad Ali Sahi	697	-	271	271	-	-	-	968	697	-	271	271	-	-	-	968
1419	Mian Atif Saleem, Askari Cadet School 13-A Upper Canal Noor Town Mughal Pura Lahore	Mian Atif Saleem	35201-6248978-1	Mian Mohd Saleem	749	-	281	281	-	-	-	1,030	749	-	281	281	-	-	-	1,030
1420	Zafar Iqbal, H No 266 Street No 11 Sector No III Airport Society Rawalpindi	Zafar Iqbal	61101-5244309-3	Muhammad Ali	592	-	188	188	-	-	-	780	592	-	188	188	-	-	-	780
1421	Maqsood Alam, 29-A Muhammadia Colony Bahawalpur.	Maqsood Alam	35200-1562539-1	Abdul Majeed	526	-	143	143	-	-	-	669	526	-	143	143	-	-	-	669
1422	Chaudhary Usman Akram, 158-C Block C-1 Faisal Town Lahore	Chaudhary Usman Akram	34501-5758539-7	Haji Muhd Akram	509	-	115	115	-	-	-	624	509	-	115	115	-	-	-	624
1423	Mohammad Shahid, Mohammad Sabir Imetation Jewelry H No 2 Street No 36 Amrat Bazar Railway Road Lahore	Mohammad Shahid	35202-2620332-9	Mohammad Sabir	464	-	208	208	-	-	-	672	464	-	208	208	-	-	-	672
1424	Malik Shams Ul Haq Bhutta, H No 184-J Jail Road Jinnah Town Near 7-Up Factory Multan	Malik Shams Ul Haq Bhutta	36302-5029382-5	Malik Abdul Haq	504	-	150	150	-	-	-	654	504	-	150	150	-	-	-	654
1425	Rehan Mehmood, H No. 217/X, Scheme No. 3, Farid Town Sahiwal	Rehan Mehmood	36502-6720816-3	Sheikh Mehmood Ali	621	-	162	162	-	-	-	783	621	-	162	162	-	-	-	783
1426	Chaudhry Gohar Qayyum, House No 132- H Johar Town Lahore	Chaudhry Gohar Qayyum	33105-0393207-5	Ch Mohd Abdul	447	-	125	125	-	-	-	572	447	-	125	125	-	-	-	572
1427	Anwer Majeed, H No 1148 S Town Rawalpindi	Anwer Majeed	37405-4880292-7	Aman Ullah Khan	586	-	164	164	-	-	-	751	586	-	164	164	-	-	-	751
1428	Syed Zafar Shamim, H No E 8 Rizvia Society Nazimabad No.1 Karachi	Syed Zafar Shamim	42101-5415057-1	Syed Shamim Haider	474	-	124	124	-	-	-	598	474	-	124	124	-	-	-	598
1429	Muhammad Amin, Mohsoin Silk Centre Shop No 223-224 City Cloth Market Hyderabad	Muhammad Amin	41303-3428976-5	Muhammad Arif	544	-	186	186	-	-	-	730	544	-	186	186	-	-	-	730
1430	Syed Muhammad Abbas, H No E-8 Rizvia Society Street No 1 Nazimabad Karachi	Syed Muhammad Abbas	42101-1950223-7	Syed Shamim Hyeder	433	-	124	124	-	-	-	557	433	-	124	124	-	-	-	557
1431	Syed Saqlain Ali Shah Bukhari, H No T-293 None Mohallah Shah Chan Chiragh Rawalpindi	Syed Saqlain Ali Shah Bukhari	37405-2140939-7	Akbar Shah Bukhari	715	-	244	244	-	-	-	959	715	-	244	244	-	-	-	959
1432	Zamir Hussain, H No. 23, Huma Colony, Fateh Sher Road Sahiwal	Zamir Hussain	36502-5539896-9	Muhammad Hussain	654	-	199	199	-	-	-	852	654	-	199	199	-	-	-	852
1433	Imad Zafar, Room No Vip 4 Src Directariat First Floor Nadara Head Qauters Constitutional Avenue G5/2 Islamabad	Imad Zafar	37405-7156284-9	Mohammad Zafar	396	-	147	147	-	-	-	543	396	-	147	147	-	-	-	543
1434	Muhammad Shahid, B/4 Zulfiqar Avenue, Sec 11-B North Karachi	Muhammad Shahid	42401-9193889-7	Muhammad Suleman	682	-	185	185	-	-	-	867	682	-	185	185	-	-	-	867
1435	Ahmed Farooq, H No 245 Sector C-2 Block I Township Lahore	Ahmed Farooq	35202-0605710-9	Omer Farooq	490	-	201	201	-	-	-	691	490	-	201	201	-	-	-	691
1436	Muhammad Arshad, H No. 311, Zeenat Block, Allama Iqbal Town, Lahore	Muhammad Arshad	35202-2684046-7	Niamat Ali	632	-	148	148	-	-	-	781	632	-	148	148	-	-	-	781
1437	Altaf Hussain, H No 1425/19 St Hata Kishori Lal Sadar Bazar Lahore	Altaf Hussain	35201-7968422-5	Taj Din	520	-	163	163	-	-	-	683	520	-	163	163	-	-	-	683
1438	Muhammad Kashif Azam, Yasmo Shoes Shop F-1982 Kashmiri Bazar Rang Mahal Lahore	Muhammad Kashif Azam	35202-1210213-9	Muhammad Azam	437	-	133	133	-	-	-	569	437	-	133	133	-	-	-	569
1439	Muhammad Raheel Ahm Khan, H No G-4 Dolmen Heaven Amir Khusro Road Hill Park Karachi	Muhammad Raheel Ahm Khan	61101-0533394-9	M Azad Khan	540	-	117	117	-	-	-	657	540	-	117	117	-	-	-	657
1440	Chauhadry Waseem Sabir, H No 1261 Street No 174 G-11/1 Islamabad	Chauhadry Waseem Sabir	33202-1388593-1	Ghulam Sabir	585	-	120	120	-	-	-	705	585	-	120	120	-	-	-	705
1441	Muhammad Shahbaz Akbar Khan, H No. 11-C, Gulberg, Faisalabad	Muhammad Shahbaz Akbar Khan	33100-7698404-1	Muhammad Akbar Khan	396	-	116	116	-	-	-	511	396	-	116	116	-	-	-	511
1442	Mohammad Nasir, Street No 2,Farooq E Azam, Daighan Wala Bazar,Near Usman Milk Shop Gujranwala	Mohammad Nasir	34101-2496701-9	Mohammad Usman	479	-	79	79	-	-	-	558	479	-	79	79	-	-	-	558
1443	Khawaja Haroon Rashid, H No 45 Street No 72 Sohail Singh Street Gawal Mandi Lahore	Khawaja Haroon Rashid	35202-2772241-7	Khawaja Abdul Rashid	666	-	220	220	-	-	-	886	666	-	220	220	-	-	-	886
1444	Ghazanfar Rafiq, Zain Garments Blundia Buliding Quaid-E-Azam Market Chok Totia Wala Khow Faisalabad	Ghazanfar Rafiq	33100-9104293-5	Muhammad Rafiq	996	-	430	430	-	-	-	1,426	996	-	430	430	-	-	-	1,426
1445	Muhammad Fayaz, H No 403 Street No 20 Phase 3 K-2 Hayatabad Peshawar	Muhammad Fayaz	17301-1437335-1	Malik Sher Afzal	597	-	100	100	-	-	-	697	597	-	100	100	-	-	-	697
1446	Muhammad Atif, Akram Autos Plot No 9 Jahangir Road Karachi	Muhammad Atif	42201-0749550-7	Muhammad Eido	999	-	423	423	-	-	-	1,422	999	-	423	423	-	-	-	1,422
1447	Ashfaq Ahmad, Citilink Aluminum 79/A Amir Colony Depalpur Chowk Taj Engineering Street Okara.	Ashfaq Ahmad	36501-6775694-5	Ilam Ud Din Siddiqi	678	-	223	223	-	-	-	901	678	-	223	223	-	-	-	901
1448	Muhammad Pervaiz Alam, R-240/18 F.B.Area Samanabad	Muhammad Pervaiz Alam	42101-5077536-5	Muhammad Rufiq	508	-	183	183	-	-	-	691	508	-	183	183	-	-	-	691
1449	Adeel Idrees, 65-B Alfa Society Canal Bank Road Lahore	Adeel Idrees	35200-1514093-3	Muhammad Idrees	498	-	150	150	-	-	-	648	498	-	150	150	-	-	-	648
1450	Irfan Ullah Khan, Ministry Of Social Walfare 3rd Floor Rizwan Plaza Blue Area Islamabad	Irfan Ullah Khan	54400-7431415-7	Habib Khan	785	-	240	240	-	-	-	1,024	785	-	240	240	-	-	-	1,024
1451	Syed Junaid Hussain, Signace Shop No 229 Co Operative Market Saddar Karachi	Syed Junaid Hussain	42101-4477796-9	Syed Wahid	382	-	131	131	-	-	-	513	382	-	131	131	-	-	-	513
1452	Rizwan Ul Haq, Paktel Point 6-Ground Floor Shabnum Centre Shalimar Link Road Lahore	Rizwan Ul Haq	35201-1654872-1	Riaz Ul Haq Khokhar	782	-	228	228	-	-	-	1,010	782	-	228	228	-	-	-	1,010
1453	Muhammad Javaid Ashraf, Insaf Enterprises 6-7 3rd Floor Raheem Centre Press Market Faisalabad	Muhammad Javaid Ashraf	33100-0641998-9	Muhammad Ashraf	403	-	131	131	-	-	-	534	403	-	131	131	-	-	-	534
1454	Zaeem Javaid, Ashir Enterprises Office No:1 First Floor Mian Shopping Centre Main Wahat Road Lahore	Zaeem Javaid	35202-0727602-9	Yaqoob Javaid	477	-	190	190	-	-	-	667	477	-	190	190	-	-	-	667
1455	Muhammad Amjad Hussain, H No L-742 Block 1 Kehkashan Clifton Karachi	Muhammad Amjad Hussain	42301-5617273-7	Allah Ditta	403	-	111	111	-	-	-	514	403	-	111	111	-	-	-	514
1456	Shahid Mehmood, H No P 51 Street No 2 Shahzad Colony Rehmat Town Satiana Road Faisalabad	Shahid Mehmood	33100-8822448-5	Abdul Hameed	534	-	122	122	-	-	-	655	534	-	122	122	-	-	-	655
1457	Sohail Afzal, Lasani Homoeo Store Main Chinot Bazar Main Road Sonhri Bank Faisalabad	Sohail Afzal	33100-8972259-1	Ch M Afzal Shahid	537	-	134	134	-	-	-	671	537	-	134	134	-	-	-	671
1458	Rana Shafique Ahmad, H No 279 Street No 4 Ahmad Town Shareef Pura Bhani Road Lahore	Rana Shafique Ahmad	35201-6711047-5	Muhammad Younas	691	-	228	228	-	-	-	919	691	-	228	228	-	-	-	919
1459	Fayaz Sadiq, 20-Ak Regment Abid Majeed Road Near Old Airport Lahore	Fayaz Sadiq	37403-3274319-1	Raja M Sadiq	531	-	156	156	-	-	-	687	531	-	156	156	-	-	-	687
1460	Mukesh Kumar, 3-5/2 Corner Fateh Mohd Road Fatima Jinnah Road Quetta	Mukesh Kumar	54102-0349725-9	Mohan Lal	481	-	217	217	-	-	-	699	481	-	217	217	-	-	-	699
1461	Abdul Naeem, Faheem Bedding Store 6-/1A Commercial Area Liaquatabad Karachi	Abdul Naeem	42101-4086862-3	Abdul Ghani	895	-	324	324	-	-	-	1,220	895	-	324	324	-	-	-	1,220
1462	Nazeer Hussain, Nazeer Hussain and Co Market L I, Shop No 1& 2 Phase 2 Gulshan-E-Hadeed Karachi	Nazeer Hussain	42501-1478664-3	Sahab Khan	471	-	93	93	-	-	-	564	471	-	93	93	-	-	-	564
1463	Rana Muhammad Zulfiqar Ali, H No 173 Block 1 Sector D II Green Town Lahore	Rana Muhammad Zulfiqar Ali	35202-2513052-5	Rana Muhammad Yameen	645	-	234	234	-	-	-	879	645	-	234	234	-	-	-	879
1464	Asim Afzal Bhatti, H No Y-22 East Street No 20 Phase No 1 Defence Housing Society Karachi	Asim Afzal Bhatti	42201-6759019-9	Mohd Afzal Bhatti	410	-	149	149	-	-	-	559	410	-	149	149	-	-	-	559
1465	Mohammad Amir, H No. 134 Street No. 42 G-10/4 Islamabad	Mohammad Amir	61101-9557714-9	Ahmed Khan	531	-	156	156	-	-	-	687	531	-	156	156	-	-	-	687
1466	Mohammad Haroon, Call and Call Communications 8372 KACHS Block 9 Near City School Baloch Colony Karachi	Mohammad Haroon	42201-7328402-9	Riyat Ali Khan	753	-	173	173	-	-	-	926	753	-	173	173	-	-	-	926
1467	Aureng Zeb Khan, H No. 41 Main Wazir Bagh Road Rahmanabad Peshawar	Aureng Zeb Khan	17301-9499398-3	Muhammad Umar Khan	604	-	84	84	-	-	-	688	604	-	84	84	-	-	-	688
1468	Faisal Islam, H No P-526-527 PC No.2 Babar Chowk Islam Pura Faisalabad	Faisal Islam	33100-9322460-1	Muhammad Islam	432	-	111	111	-	-	-	543	432	-	111	111	-	-	-	543
1469	Khurram Shahzad, Mian Mobile Gowshala Choke Near Suffi Pan Shop Digkot Road Faisalabad	Khurram Shahzad	33100-3880388-5	Abdul Majeed	733	-	294	294	-	-	-	1,027	733	-	294	294	-	-	-	1,027
1470	Haq Nawaz, H No. 1150/B-B-VII, 1-Bilal Pura Jhaz Ground, Sahiwal	Haq Nawaz	36502-6154441-3	Nazir Ahmad	599	-	160	160	-	-	-	759	599	-	160	160	-	-	-	759
1471	Muhammad Saleem Akhtar, H No 338 Street No 7 Sarfraz Colony Faisalabad	Muhammad Saleem Akhtar	33100-1204221-3	Karm Din	705	-	169	169	-	-	-	874	705	-	169	169	-	-	-	874
1472	Shah Jehan Sajid, H No P 6 Race Course Road Civil Lines Faisalabad	Shah Jehan Sajid	33100-9827119-1	Mian M Ismail	557	-	177	177	-	-	-	734	557	-	177	177	-	-	-	734
1473	Syed Ali Naqi Sohail, H No 184-P,Model Town Link Road, Lahore	Syed Ali Naqi Sohail	35202-2774198-5	Syed Manzoor Hussain Zadi	811	-	294	294	-	-	-	1,105	811	-	294	294	-	-	-	1,105
1474	Saeed Akhtar Butt, H No 15 Jamia Street No 34 Fleming Road Lahore	Saeed Akhtar Butt	35202-6578675-3	Ghulam Sarwar Butt	510	-	110	110	-	-	-	620	510	-	110	110	-	-	-	620

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1475	Muhammad Ashiq Tahir, H No 41/B-II, Block E, Okara	Muhammad Ashiq Tahir	35302-1887361-5	Ghulam Rasool	578	-	198	198	-	-	-	776	578	-	198	198	-	-	-	776
1476	Muhammad Aslam, House No330 Street No10 Sector No9C Gulshan-E-Hazrat Bilal Colony Korangi Industrial Area Karachi	Muhammad Aslam	42301-7039797-7	Ghulam Qadir	807	-	257	257	-	-	-	1,064	807	-	257	257	-	-	-	1,064
1477	Noman Ahmed, Ausfin International 16-F Commercial Area Mohammad Ali Housing Society Karachi	Noman Ahmed	42201-1791769-7	Malik Ghulam Ahmed	476	-	111	111	-	-	-	587	476	-	111	111	-	-	-	587
1478	Mian Khalid Mehmood, H No 2152,Street No 2, Hassan Colony 7, Rahim Yar Khan	Mian Khalid Mehmood	31303-9029704-3	Mian Ghulam Mohammad	533	-	107	107	-	-	-	640	533	-	107	107	-	-	-	640
1479	Muhammad Mehboob Malik, Mehboob Traders Sh No 5/6/7/8 China Shopping Centre Div College Road Near Picic Bank Rawalpindi	Muhammad Mehboob Malik	42101-1826249-7	Muhammad Bashir	689	-	181	181	-	-	-	870	689	-	181	181	-	-	-	870
1480	Shaukat Ali, Lasani Chemical Shop No 54 Satiana Road Sitara Market Faisalabad	Shaukat Ali	33100-2178534-5	Shar Fud Din	438	-	100	100	-	-	-	538	438	-	100	100	-	-	-	538
1481	Muhammad Kashif Has Bhatti,H No P-617/D Block D Peoples Colony No 1 Faisalabad	Muhammad Kashif Has Bhatti	31203-2562177-1	Muhammad Shahrif	638	-	245	245	-	-	-	883	638	-	245	245	-	-	-	883
1482	Umer Ahmed, 282 C/2 3rd Floor Latif Cloth Market Ma Jinnah Road Karachi	Umer Ahmed	42201-1174213-5	Zulfiqar Ahmed	502	-	94	94	-	-	-	595	502	-	94	94	-	-	-	595
1483	Muhammad Adeel Zafar,Ali Plastic House Gali No 3 Block No 1 Rail Bazar Sargodha	Muhammad Adeel Zafar	38403-5747404-5	Zafar Hussain	657	-	296	296	-	-	-	953	657	-	296	296	-	-	-	953
1484	Tanveer Abbas, H No 128,Street No 1, Kirpa Ram Factory, Okara	Tanveer Abbas	35302-1632261-3	Sardar Muhammad	479	-	126	126	-	-	-	605	479	-	126	126	-	-	-	605
1485	Abid Rasool Awan, Al Syed Chemical Impex Room No 3 2nd Floor Bashir Building 15-Mecload Roa Lahore	Abid Rasool Awan	36303-3619214-7	Ghulam Rasool Awan	710	-	298	298	-	-	-	1,008	710	-	298	298	-	-	-	1,008
1486	Akhtar Ali Sulehri, Bank Al Falah Office No 37 Umar Din Road Wasanpura Lahore	Akhtar Ali Sulehri	35201-6213142-3	Shamshar Ali	431	-	148	148	-	-	-	580	431	-	148	148	-	-	-	580
1487	Naseer Ahmed, Sayyam Medical Store Main Bazar Sham Nagar Road Chuburji Lahore	Naseer Ahmed	35202-7489188-9	M Nazir	528	-	123	123	-	-	-	651	528	-	123	123	-	-	-	651
1488	Hassan Saleem, H No E-466/2 Hassan Street New Iqbal Park Cantt Lahore	Hassan Saleem	35200-0483809-5	Saleem Akhter	869	-	272	272	-	-	-	1,140	869	-	272	272	-	-	-	1,140
1489	Jamshed Fareed Khan, Bank Al Falah Limited North Napier Road Branch Near Babapak Samosa Karachi	Jamshed Fareed Khan	42201-3773191-7	Fareed Ur Rashid	1,022	-	306	306	-	-	-	1,329	1,022	-	306	306	-	-	-	1,329
1490	Nadeem Iqbal Khan, H-No 472 Block F Johar Town Lahore	Nadeem Iqbal Khan	42301-3844708-3	M Iqbal Khan	949	-	353	353	-	-	-	1,302	949	-	353	353	-	-	-	1,302
1491	Wali Mohmmad Rajar, 155-Block - E Citizen Colony Jamiya Masjid Hyderabad	Wali Mohmmad Rajar	44202-2260704-9	Faiz Mohammad	947	-	338	338	-	-	-	1,285	947	-	338	338	-	-	-	1,285
1492	Muhammad Amin, H No 142 Street No 7 Bilal Town Peoples Colony -2 Faisalabad	Muhammad Amin	33100-9506204-1	Sufi Wali Muhammad	804	-	255	255	-	-	-	1,059	804	-	255	255	-	-	-	1,059
1493	Irfan Butt, Islam Abad Mor,Haji Pura, Wazirabad	Irfan Butt	34104-8013899-5	Rehmat Ullah Butt	529	-	169	169	-	-	-	698	529	-	169	169	-	-	-	698
1494	Rashid Shafi, Shafi Sewing Machine Omega Sewing Machine Jamia Masjid Road Rawalpindi	Rashid Shafi	37405-3856496-3	Muhammad Shafi	537	-	147	147	-	-	-	684	537	-	147	147	-	-	-	684
1495	Noor Ul Slam, H No. 2115 Main Pirwadai Road I-10/1 Islamabad	Noor Ul Slam	61101-6002478-5	Habib Ur Rehman	669	-	141	141	-	-	-	810	669	-	141	141	-	-	-	810
1496	Malick Imran, H No G-142 Defence View Phase 02 Korangi Road Karachi	Malick Imran	42101-9097214-3	Malick Muhammad	1,027	-	451	451	-	-	-	1,478	1,027	-	451	451	-	-	-	1,478
1497	Habib Ul Rehman, H No P-1565 Street No 3 Faiz Abad Faisalabad	Habib Ul Rehman	33100-7409658-1	Nizam Din	750	-	280	280	-	-	-	1,030	750	-	280	280	-	-	-	1,030
1498	Syed Saadat Ali Mardan,Flat No B-9 Friends Heights Block K North Nazimabad Karachi	Syed Saadat Ali Mardan	42101-1642140-1	Ahmed Ali	773	-	287	287	-	-	-	1,060	773	-	287	287	-	-	-	1,060
1499	Zahid Aziz, H No. Kh-375/30-19 Shalay Villa Range Road Rawalpindi	Zahid Aziz	38401-8574685-5	Fazal Ur Rehman Paracha	480	-	115	115	-	-	-	596	480	-	115	115	-	-	-	596
1500	Asad Ur Rehman Ashfaq, H No 8, Ramay Town, Sahiwal,	Asad Ur Rehman Ashfaq	36502-7049077-3	Haji Muhammad Ishaq	703	-	160	160	-	-	-	863	703	-	160	160	-	-	-	863
1501	Faisal Mushtaq, Latest Garments Shop No 270 Ground Floor Main Market Gulberg Lahore	Faisal Mushtaq	35202-2751854-7	Mushtaq Ahmad	386	-	117	117	-	-	-	503	386	-	117	117	-	-	-	503
1502	Mohammad Ijaz, Super Fine Pot E-388 16/2 Ghazi Road Gulistan Colony Lahore	Mohammad Ijaz	35201-6140933-9	Mohammad Shafi	451	-	75	75	-	-	-	526	451	-	75	75	-	-	-	526
1503	Shehbaz Ahmad, Aimna Abad Road, P O Ladar, Sialkot	Shehbaz Ahmad	34603-8321023-1	Chohadry Muhammad Tufail	604	-	103	103	-	-	-	707	604	-	103	103	-	-	-	707
1504	Muhammad Ajmal, H No P-963 Block B Siddiqia Chowk Peoples Colony No 2 Faisalabad	Muhammad Ajmal	33100-1989022-5	Allah Bakhsh	605	-	120	120	-	-	-	726	605	-	120	120	-	-	-	726
1505	Muhammad Imran, H No 304,Street No 1 Sindhu Colony Okara	Muhammad Imran	35302-1908745-1	Muhammad Bashir Chaudhary	504	-	147	147	-	-	-	651	504	-	147	147	-	-	-	651
1506	Liaqat Ali, Public Telecom Company Private Limited E-239 Ferozepur Road Opposit General Hospital Lahore	Liaqat Ali	35201-5626418-9	Mushtaq Ahmad	731	-	130	130	-	-	-	861	731	-	130	130	-	-	-	861
1507	Maqsood Ahmed, Al Emran Faliries Goland Wali Masjid Chowk Al Hadis Jhelum	Maqsood Ahmed	34104-2245839-9	Muhammad Tufail	754	-	271	271	-	-	-	1,026	754	-	271	271	-	-	-	1,026
1508	Mohammad Irfan Hashmi, Flat No A-302 Marhaba Heights Block L North Nazimabad Karachi	Mohammad Irfan Hashmi	42101-2316598-1	Noor Mohammad Hashm	411	-	184	184	-	-	-	595	411	-	184	184	-	-	-	595
1509	Muhammad Khalid, E-79 Cantt Bazaar Malir Cantonment Karachi	Muhammad Khalid	42501-5004227-5	Muhammad Rafiq	431	-	103	103	-	-	-	535	431	-	103	103	-	-	-	535
1510	Mohd Siddiq Siddique, H No 16-A Real Cottages Near Bhatta Choak DHA Lahore	Mohd Siddiq Siddique	35202-4507510-5	Haji Abdul Ghaffar	658	-	106	106	-	-	-	764	658	-	106	106	-	-	-	764
1511	Abdul Rahim Khan, H No E/27-2547 Qureshi Mohla Khata Chowk Saif Uddin Plaza Hyderabad	Abdul Rahim Khan	41303-8681332-1	Abdul Majeed Khan	633	-	267	267	-	-	-	901	633	-	267	267	-	-	-	901
1512	Ehtasham Ul Haq, H No 2 Abbas Street Kayban Colony No 2 Faisalabad	Ehtasham Ul Haq	33100-9559752-1	Sheikh M Shafique	528	-	151	151	-	-	-	679	528	-	151	151	-	-	-	679
1513	Naeem Shahzad, H No 39 Block A Commercial Area Near Hira Musjid Kazimabad Model Colony Karachi	Naeem Shahzad	42501-7129957-3	Ghulam Hussain	384	-	206	206	-	-	-	591	384	-	206	206	-	-	-	591
1514	Mohammad Haseeb Anwar Raja, H No. 301 Street No. 49 G-10/3 Islamabad	Mohammad Haseeb	37302-6155287-3	Raja Mohammad Anwar Khan	683	-	150	150	-	-	-	833	683	-	150	150	-	-	-	833
1515	Malik Mohammad Sarwer Nadeem,H No 249 Block 1 Sector D 1 Green Town Lahore	Malik Mohammad Sarwer Nadeem	35202-2780919-7	Mehboob Ul Haq	798	-	240	240	-	-	-	1,038	798	-	240	240	-	-	-	1,038
1516	Niamatullah Khan, K-313, Chappal Garden Abul Hasan Ispahan Road Karachi	Niamatullah Khan	42201-8858709-3		405	-	109	109	-	-	-	513	405	-	109	109	-	-	-	513
1517	Anwar E Mustafa, H No 1/8 Amin Park Aftab Chowk Ravi Road Lahore	Anwar E Mustafa	35202-3540786-7	Amdad Ahmed	540	-	127	127	-	-	-	667	540	-	127	127	-	-	-	667
1518	Khalil Kamran, House No:427 A-3 Gulberg III Lahore	Khalil Kamran	35202-6379829-9	Aziz Akhter	735	-	281	281	-	-	-	1,016	735	-	281	281	-	-	-	1,016
1519	Sohail Khan, H No 649 Nasher na E Iqbal Near Wapda Town Lahore	Sohail Khan	35202-8692360-9	Haji Atta Ullah	599	-	145	145	-	-	-	744	599	-	145	145	-	-	-	744
1520	Syed Haroon Sirhindi, H.S Enteprises 2nd Floor 37 Block T Commercial Area DHA Lahore	Syed Haroon Sirhindi	35302-2043355-9	Syed Muhammad Yonus	914	-	251	251	-	-	-	1,165	914	-	251	251	-	-	-	1,165
1521	Muhammad Shafique, H No 1353,Street No 5, Block No 8, Chichawatni	Muhammad Shafique	36501-1787227-5	Bashir Ahmed	795	-	288	288	-	-	-	1,083	795	-	288	288	-	-	-	1,083
1522	Humayun Asghar, M/S Opal Traders H No 1735 1st Floor Block 14 Dastagir FB area Karachi	Humayun Asghar	42201-7572000-3	Sheikh Din Muhammad	703	-	200	200	-	-	-	903	703	-	200	200	-	-	-	903
1523	Shahid Samoo, S S Enterprises Hussain Plaza 2nd Floor Row No 2 Block 6 Street No. 5 R M Rd Gulshan-E-Iqbal Karachi	Shahid Samoo	42501-1791091-5	Wali Mohd Samo	393	-	112	112	-	-	-	505	393	-	112	112	-	-	-	505
1524	Syed Mohammad Imran Saee Qazi, Hi Minds Private Limited -Suit No 3 First Flr Block 13-A Hina Centre Gulshan-E-Iqbal Above Pizza Hut Karachi	Syed Mohammad Imran Saee Qazi	42201-4804301-3	S.Mehmoodulhasan	901	-	438	438	-	-	-	1,339	901	-	438	438	-	-	-	1,339
1525	Syed Mubasshir Jamal, Faiza General Store and Flour Shop No 3-4 Ghousia Market Block C North Nazimabad Karachi	Syed Mubasshir Jamal	42101-1949731-3	S Jamal Yousuf	701	-	184	184	-	-	-	885	701	-	184	184	-	-	-	885
1526	Asad Zaman Satti, H No 187 Street No 2 Qasimabad Rawalpindi	Asad Zaman Satti	37405-6168682-7	Muhammad Zaman Satti	465	-	68	68	-	-	-	534	465	-	68	68	-	-	-	534
1527	Muhammad Yousaf Iqbal, House No.30/B Gulberg Housing Scheme Sui Gas Road Gujranwala	Muhammad Yousaf Iqbal	34101-3250956-5	Muhammad Iqbal Dilshad Chaudhary	971	-	414	414	-	-	-	1,385	971	-	414	414	-	-	-	1,385
1528	Zahida Burdi, Shop No. 4 Plot 32C Street No. 9 Badar Commercial Area Phase 5 Ext DHA Karachi	Zahida Burdi	41306-3398515-0	G Rasool Burdi	925	-	364	364	-	-	-	1,289	925	-	364	364	-	-	-	1,289
1529	Ahmed Saeed Kamran, Hussain House,Street No 2, Railway Road, Dina	Ahmed Saeed Kamran	37301-9502825-9	Ghulam Hussain	358	-	147	147	-	-	-	506	358	-	147	147	-	-	-	506
1530	Muhammad Imran, H No 56 Block J-3 Joher Town Lahore	Muhammad Imran	35201-1537972-5	Muhammad Aslam	535	-	117	117	-	-	-	652	535	-	117	117	-	-	-	652
1531	Noor E Rakhmat, Seraj Stoving Paint Plot No 8/D Sector A Metroville II Landhi Industrial Area Karachi	Noor E Rakhmat	42501-3550620-1	Muhammad Akber	689	-	166	166	-	-	-	855	689	-	166	166	-	-	-	855

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1532	Waseem, Flat No B-402 5th Floor Rufi Heaven Block-13-D-2 Gulshan-E-Iqbal Karachi	Waseem	42301-4401916-3	Jan Mohammad	499	-	256	256	-	-	-	755	499	-	256	256	-	-	-	755
1533	Jawaid Asghar, H No 120, Block D,Satellite Town,Sargodha	Jawaid Asghar	38403-2075487-1	Chaudar Asghar Ali	813	-	279	279	-	-	-	1,092	813	-	279	279	-	-	-	1,092
1534	Syed Azfer Iqbal, Flat No. E-105, Second Floor, Rufi Paradise, Block 18, Gulistan-E-Jauhar, Karachi	Syed Azfer Iqbal	42201-1997270-1	S Iqbal Masood	990	-	427	427	-	-	-	1,417	990	-	427	427	-	-	-	1,417
1535	Amir Awan, H No C-14 Gulshan-E-Jamal Block B Rashid Minhas Road Karachi	Amir Awan	42201-5805265-1	Muhammad Hussain	1,027	-	416	416	-	-	-	1,443	1,027	-	416	416	-	-	-	1,443
1536	Mohammad Azeem, H No 19,Block S, Street No P,New Multan	Mohammad Azeem	36302-0865878-9	Shah Mohammad	453	-	180	180	-	-	-	633	453	-	180	180	-	-	-	633
1537	Muhammad Sarwar Abid, Hassan Sports Varity office No 7 Basement Bland Market G-10/1 Islamabad	Muhammad Sarwar Abid	61101-1991648-9	Dildar Ahmed	559	-	164	164	-	-	-	723	559	-	164	164	-	-	-	723
1538	Yasir Khan, H No A-3 Rofi Homes Sector 38-A Scheme 33 Gulzar Hijri University Road Karachi	Yasir Khan	42501-6935497-1	M Yaseen Khan	378	-	130	130	-	-	-	508	378	-	130	130	-	-	-	508
1539	Qamar Sajjid, H No 320 Sector A-II Block I Town Ship Lahore	Qamar Sajjid	35202-3591292-1	Sajjid Munir	517	-	136	136	-	-	-	653	517	-	136	136	-	-	-	653
1540	Mohammad Saleem, Al Hamza Property Birlaas Plaza Bostan Khan Road Chaklala Rawalpindi	Mohammad Saleem	37405-4483271-5	Karam Dad	645	-	144	144	-	-	-	790	645	-	144	144	-	-	-	790
1541	Kamran Javed, Javed Shoes Shop No U-1228 St Khurshid Cinema Rawalpindi	Kamran Javed	37405-6468851-7	Sheikh M Javed	423	-	103	103	-	-	-	526	423	-	103	103	-	-	-	526
1542	Sana Ullah, H No 16,Bilal Park, Murada Abad Colony, Sargodha	Sana Ullah	38405-2307084-1	Bashir Ahmad	939	-	452	452	-	-	-	1,392	939	-	452	452	-	-	-	1,392
1543	Saeed Jamal, A S Rent A Car Plot 5-B Shop No 2 Khanum Market Paposh Nagar Nazimabad Karachi	Saeed Jamal	42101-7418231-1	Ayub Khan	930	-	331	331	-	-	-	1,261	930	-	331	331	-	-	-	1,261
1544	Muhammad Zaka Ullah, H No 3, Block D, Satellite Town Sargodha	Muhammad Zaka Ullah	34201-5432706-5	Sana Ullah	1,007	-	317	317	-	-	-	1,324	1,007	-	317	317	-	-	-	1,324
1545	Mohammad Haroon Noorani, Zara Noorani Enterprises Marbl Sop M-98 Munir Sh Opposite r Paradis Block 17 Gulistan-E-Johar Karachi	Mohammad Haroon Noorani	42401-3291468-9	Abdul Aziz	395	-	180	180	-	-	-	576	395	-	180	180	-	-	-	576
1546	Muhammad Imran, H No 447/A, Street No 4,Mohalla Salamatpura, Sahiwal	Muhammad Imran	36502-2240768-5	Abdul Manan	528	-	139	139	-	-	-	667	528	-	139	139	-	-	-	667
1547	Syed Akber Ali, H No L-766 Sector 11-E Up Society North Karachi	Syed Akber Ali	42101-1682825-5	S Sadrul Hasan	347	-	159	159	-	-	-	506	347	-	159	159	-	-	-	506
1548	Malik Tahir Mehmood, H No 10 2nd Floor Gondal Plaza F-10 Markaz Islamabad	Malik Tahir Mehmood	61101-0641207-6	Malik Mohammad Anayet	575	-	176	176	-	-	-	752	575	-	176	176	-	-	-	752
1549	Saleem Nazar, H No A-354 Nizari Society Block C North Nazimabad Karachi	Saleem Nazar	42101-2464228-7	Nazar Ali	583	-	133	133	-	-	-	717	583	-	133	133	-	-	-	717
1550	Mohammad Rehan, Bw International Mf-1 Plot No 15-E Phase 6 Main Shahbaz Commercial Area DHA Karachi	Mohammad Rehan	42301-6006592-3	Rashid Ahmed	496	-	85	85	-	-	-	581	496	-	85	85	-	-	-	581
1551	Muhammad Umer, Flat No A-106 Yasir Arcade Block4-A Gulshan-E-Iqbal Karachi	Muhammad Umer	42501-1507566-7	Muhammad Arshad	454	-	106	106	-	-	-	559	454	-	106	106	-	-	-	559
1552	Tahir Choudry, H No 841/B-9 Mohallah Qadrabad Abdali Road Multan	Tahir Choudry	36302-2201298-5	Malik Sajjad Husain	554	-	107	107	-	-	-	661	554	-	107	107	-	-	-	661
1553	Bahadur Ali, Aa-109 Erum Shopping Emporiam Sector 15-A2 Baffar Zone	Bahadur Ali	42101-6301968-7	Gulzar Ali	400	-	168	168	-	-	-	568	400	-	168	168	-	-	-	568
1554	Muhammad Arshad Mehmood, Office No.10 1st Floor City Plaza Khanewal Road Multan	Muhammad Arshad Mehmood	36302-8042736-5	Chaudary Allah Mehar	641	-	227	227	-	-	-	869	641	-	227	227	-	-	-	869
1555	Muhammad Usman Farooq, Usman Maching Centre Sh No 10-Gf Kashmir Block Afza Chamber Chunamandi Azam Market Lahore	Muhammad Usman Farooq	35202-2253936-7	Ch Muhammad Aslam	415	-	99	99	-	-	-	514	415	-	99	99	-	-	-	514
1556	Badar Rizwan, Sb Pharmacutical office No 5-E Industrial Triangle Kahuta Road Islamabad	Badar Rizwan	61101-8350549-9	Muzaffar Ahmad	1,009	-	402	402	-	-	-	1,411	1,009	-	402	402	-	-	-	1,411
1557	Naseer Dashti, 45-A Khayban-E-Shehbaz Phase V1 DHA Shehbaz Commercial Karachi	Naseer Dashti	42501-1988778-3	Haji Mohd Moosa	469	-	121	121	-	-	-	589	469	-	121	121	-	-	-	589
1558	Arshad Mehmood, Lap Pro Shop Gd-23 Ground Floor Techno City Hasrat Mohani Road Karachi	Arshad Mehmood	42101-1874993-5	Ghazanfar Ali	394	-	161	161	-	-	-	555	394	-	161	161	-	-	-	555
1559	Shahzad Ali, H No M-1 Khizzar Tarrace 21-A Sharfabad Near T.V Station	Shahzad Ali	42201-1889627-7	Sakhawat Ali	516	-	85	85	-	-	-	601	516	-	85	85	-	-	-	601
1560	Mohammad Ahsan Kafil, A K Estate Plot No 51-C 24th Commercial street Phase II DHA Karachi	Mohammad Ahsan Kafil	33100-3897150-7	M Bashir Arif	602	-	130	130	-	-	-	731	602	-	130	130	-	-	-	731
1561	Ejaz Ud Din Qureshi, Silver Star Gaterers 5-A Block M Naseer Abad Gulberg III Lahore	Ejaz Ud Din Qureshi	35201-1305652-1	Hameed Ud Din	475	-	98	98	-	-	-	574	475	-	98	98	-	-	-	574
1562	Naeem Ahmed Paracha, H No 2 M Model Town Extension Lahore	Naeem Ahmed Paracha	35202-9511472-7	Haji Bashir Ahmed	741	-	272	272	-	-	-	1,013	741	-	272	272	-	-	-	1,013
1563	Wahid Ali Khan, H No 1272/2 Azizabad F B Area Karachi	Wahid Ali Khan	42101-4483435-5	Welayat Ali Khan	581	-	107	107	-	-	-	688	581	-	107	107	-	-	-	688
1564	Imran Khan, Flat No. C-103 Marine Centre Block 2 Clifton Karachi	Imran Khan	42201-3743000-7	M. Yousuf	1,077	-	337	337	-	-	-	1,415	1,077	-	337	337	-	-	-	1,415
1565	Shafqat Meer, Kothi No 3, Mehar House,DC Road, Gujranwala	Shafqat Meer	34101-9521483-3	Mian Muneer Hussain	589	-	128	128	-	-	-	716	589	-	128	128	-	-	-	716
1566	Faheem Ijaz, H No. 3, Ptcl Colony, Mian Channu	Faheem Ijaz	36104-0490923-9	Ijaz Ahmad	666	-	255	255	-	-	-	921	666	-	255	255	-	-	-	921
1567	Yasir Shams, House No B-57 Block-13 Gulistan-E-Johar Darul-Sehat Hospital Karachi	Yasir Shams	42201-7721743-5	Shamsuddin	403	-	228	228	-	-	-	631	403	-	228	228	-	-	-	631
1568	Zahida Bi Bi,Flat No 5 Pl No 51 C 3rd Floor 10 Commercial Street Khyban-E-Badar DHA Phase V Karachi	Zahida Bi Bi	61101-5095475-2	M Gul	683	-	259	259	-	-	-	943	683	-	259	259	-	-	-	943
1569	Muhammad Zubair Khan,H No D-62 Rufi Fountain Block 19 Gulistan-E-Johar Karachi	Muhammad Zubair Khan	42201-0630270-9	Basheer Khan	650	-	233	233	-	-	-	883	650	-	233	233	-	-	-	883
1570	Mohammad Taufiq, Flat No 112 7th Commercial Shamim Residency Yasinabad Karachi	Mohammad Taufiq	42101-8670469-9	M.Yousuf	401	-	126	126	-	-	-	527	401	-	126	126	-	-	-	527
1571	Muhammad Imran Sagher, H No 190,Street No 4, Model Town Sargodha	Muhammad Imran Sagher	38403-5889459-1	Chaudhry Sagheer Ahmad	409	-	156	156	-	-	-	565	409	-	156	156	-	-	-	565
1572	Muhammad Tariq, H No R 1287 Block 16 F B Area Karachi	Muhammad Tariq	42101-3476859-5	Muhammad Shareef	415	-	193	193	-	-	-	608	415	-	193	193	-	-	-	608
1573	Muhammad Azeem, H No 140,Street No 2, Imtiazabad, Sargodha	Muhammad Azeem	38302-1151604-7	Haji Fateh Sher	670	-	255	255	-	-	-	925	670	-	255	255	-	-	-	925
1574	Bilal Shabbir, Shop No.12 Al Haj Centre Farooq Azam Block Azam Cloth Market Lahore	Bilal Shabbir	35202-4808014-1	Shabbir Hussain	724	-	312	312	-	-	-	1,036	724	-	312	312	-	-	-	1,036
1575	Zeeshan Khalid, H No 52-C, Old Officers Colony Zarar Shaheed Road Cantt, Lahore	Zeeshan Khalid	35201-1503381-1	Khalid Masood Basra	444	-	208	208	-	-	-	653	444	-	208	208	-	-	-	653
1576	Syed Qutub Udin Chishti, H No 22 Chatai Ground Malir Karachi	Syed Qutub Udin Chishti	42501-6266891-1	S Feroz Uddin	489	-	197	197	-	-	-	686	489	-	197	197	-	-	-	686
1577	Aftab Ahmed, House No L-577 Block-1 Metrovill No 3 Noor Plaza Karachi	Aftab Ahmed	42401-2508289-3	Ayub Ali	447	-	227	227	-	-	-	674	447	-	227	227	-	-	-	674
1578	Abdul Mannan, Dr Abdul Mannan Khanani Dawn Chamber Eidgah Chotkll Ghitti Hyderabad	Abdul Mannan	41303-8013224-7	Abdul Sattar	1,018	-	433	433	-	-	-	1,451	1,018	-	433	433	-	-	-	1,451
1579	Mohammad Ali Lodhi, Ali Signature Associates office No 1 Mezzanine Floor Ali Plaza 27-E Blue Area Islamabad	Mohammad Ali Lodhi	61101-2069668-3	Altaf Hussain Lodhi	487	-	210	210	-	-	-	697	487	-	210	210	-	-	-	697
1580	Syed Sabahat Rehan Hamdani, Hamdani Marketing Co 6-B Alam Centre Shadman Market Lahore	Syed Sabahat Rehan Hamdani	35202-8304180-5	S Shahid Hussain	571	-	197	197	-	-	-	768	571	-	197	197	-	-	-	768
1581	Raja Sohail Akhter Kayani, H No B-438 V I P Block Sector 11-A North Karachi	Raja Sohail Akhter Kayani	42101-8665610-1	Raja Akhter	631	-	177	177	-	-	-	808	631	-	177	177	-	-	-	808
1582	Tanveer Jabbar, H No 3012-L Metrovill III Scheme 33 Block 2 Sector 14-A Gulzar-E-Hijri Karachi	Tanveer Jabbar	42501-2930719-3	Abdul Jabbar	658	-	266	266	-	-	-	924	658	-	266	266	-	-	-	924
1583	Muhammad Numan Iqbal, H No 148-A Mayo Road Shazia Ghafoor Building 1st Floor fantry Road Lesco Office Lahore	Muhammad Numan Iqbal	35201-3999740-1	Muhammad Iqbal	716	-	302	302	-	-	-	1,017	716	-	302	302	-	-	-	1,017
1584	Mohammad Omer Malik, H No 72/1 20Th Street Khayaban-E-Hilal Phase 6 DHA Karachi	Mohammad Omer Malik	42301-2267506-1	Malik M Siddiq	910	-	165	165	-	-	-	1,074	910	-	165	165	-	-	-	1,074
1585	Mushtaq Ali, Mezanine 2 Building 16-C Shahbaz Commercial Lane I DHA Phase 6 Karachi	Mushtaq Ali	42301-6930281-5	Pir Muhammad	745	-	263	263	-	-	-	1,007	745	-	263	263	-	-	-	1,007
1586	Kashif Ahmer Lakhani,Flat No A-601 Shamail Terrace Manek Jee Street Garden East Karachi	Kashif Ahmer Lakhani	42201-8931268-9	Manzoor Ali Lakhani	743	-	397	397	-	-	-	1,139	743	-	397	397	-	-	-	1,139
1587	Syed Mujeeb Akhter, House No 7 Street No 19 Block-E Paposh Nagar Karachi	Syed Mujeeb Akhter	42101-9514169-7	Syed Akhter Ali	392	-	119	119	-	-	-	512	392	-	119	119	-	-	-	512

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1588	Deedar Ali, B-17 Prime Garden Garden East Karachi	Deedar Ali	42201-0483490-3	Sher Ali	400	-	172	172	-	-	-	572	400	-	172	172	-	-	-	572
1589	Mohammad Asif, House No B-46 Haji Ahmed Muhalla Murad Memon Goth Main Market	Mohammad Asif	42201-1459323-5	Abdul Majeed	788	-	252	252	-	-	-	1,039	788	-	252	252	-	-	-	1,039
1590	Nasreen Sheikh, House No C-1 St 9/A Sector 15/B Buffer Zone Infront Of Java Foods Karachi	Nasreen Sheikh	42101-3839670-0	Sh.Ayaz Hussain	448	-	123	123	-	-	-	570	448	-	123	123	-	-	-	570
1591	Abdullah, House 3/7 Surway 79 Area Golden Town Al Falah Society East Karachi	Abdullah	15602-9513850-9	Hashim Khan	1,084	-	348	348	-	-	-	1,432	1,084	-	348	348	-	-	-	1,432
1592	Tariq Aziz Abbasi, House No A-2538 Phase No 2 Gulshan-E- Hadeed L-4 Market Karachi	Tariq Aziz Abbasi	42501-7344639-3	Ghulam Mustafa	402	-	188	188	-	-	-	591	402	-	188	188	-	-	-	591
1593	Muhammad Haleem, H No 84-A. Aziz Bhati Town Sargodha	Muhammad Haleem	38403-6801057-7	Muhammad Hussain Choudhry	731	-	284	284	-	-	-	1,016	731	-	284	284	-	-	-	1,016
1594	Sana Ullah, H No 16,Bilal Park, Murada Abad Colony, Sargodha	Sana Ullah	38405-2307084-1	Bashir Ahmad	412	-	107	107	-	-	-	519	412	-	107	107	-	-	-	519
1595	Tahir Nazeer Chaudhary, House No 26/C Nizam Street Sadi Park Muzung Lahore	Tahir Nazeer Chaudhary	35200-1470149-3	Nazeer Ahmed Ch	578	-	122	122	-	-	-	700	578	-	122	122	-	-	-	700
1596	Hamood Ul Hadi Khawaja, H No 36/10, Riaz Colony, Bahawalpur,	Hamood Ul Hadi Khawaja	31202-0271810-3	Abdul Hadi Khawaja	476	-	157	157	-	-	-	633	476	-	157	157	-	-	-	633
1597	Syed Shaukat Hu Ghallani, Mashallah Gold and Labortry Darbar Moosa Pak Shahed Sarafa Bazar Multan	Syed Shaukat Hu Ghallani	36302-6617721-7	Syed Jeevan Shah	563	-	175	175	-	-	-	738	563	-	175	175	-	-	-	738
1598	Laila Chaudhary, H No 495,Sector 1-C-1 Town Ship Lahore	Laila Chaudhary	35202-9091985-4	Danyal Fazal Din Sindhu	473	-	201	201	-	-	-	674	473	-	201	201	-	-	-	674
1599	Fayaz Ahmed, H No 687-B Neelam Block Allama Iqbal Town Lahore	Fayaz Ahmed	35202-3067509-7	Muhammad Riaz	658	-	162	162	-	-	-	820	658	-	162	162	-	-	-	820
1600	Nadeem Ahmad Chaudhary, House No 230 Fateh Sher Colony Sahiwal	Nadeem Ahmad Chaudhary	36502-9646194-3	Ali Ahmad Chaudhary	588	-	255	255	-	-	-	843	588	-	255	255	-	-	-	843
1601	Muhammad Akber Khan, 2093 Mukhi Bagh Alama Iqbal Colony Afandi Town Hyderabad	Muhammad Akber Khan	41303-4392477-9	Ikram Uddin Khan	506	-	146	146	-	-	-	652	506	-	146	146	-	-	-	652
1602	Maqbool Hussain, Bankers Equity Limited 36 Civic Centre 2nd Floor Block M Model Town Lahore	Maqbool Hussain	35202-3012070-5	Ch Sadiq Ali	542	-	107	107	-	-	-	648	542	-	107	107	-	-	-	648
1603	Abdul Majeed Khan, H No 418,Block K Shah Rukne Alam Colony Multan	Abdul Majeed Khan	36302-8425521-7	Muhammad Rasheed Khan	595	-	190	190	-	-	-	785	595	-	190	190	-	-	-	785
1604	Abdul Mannan, Dr Abdul Mannan Khanani Dawn Chamber Eidgah Chotkll Ghitti Hyderabad	Abdul Mannan	41303-8013224-7	Abdul Sattar	630	-	225	225	-	-	-	855	630	-	225	225	-	-	-	855
1605	Ather Amin, H No 31,Kahyaban Colony Khanpur Ada Hamdani CNG Station, Rahim Yar Khan	Ather Amin	31303-1004668-1	Muhammad Amin	610	-	205	205	-	-	-	815	610	-	205	205	-	-	-	815
1606	Bilal Shabbir, Shop No.12 Al Haj Centre Farooq Azam Block Azam Cloth Market Lahore	Bilal Shabbir	35202-4808014-1	Shabbir Hussain	428	-	165	165	-	-	-	593	428	-	165	165	-	-	-	593
1607	Muddasar Naseem Kashif, H No 115, Block A, Muhafaz Town Sargodha	Muddasar Naseem Kashif	38403-4735583-7	Muhammad Bashir Ahmad	433	-	157	157	-	-	-	590	433	-	157	157	-	-	-	590
1608	Zeshan Ahmed, H No 5O Feet Road Block X, New Satelite Town Sargodha	Zeshan Ahmed	38401-0421884-7	Muhammad Nawaz	418	-	140	140	-	-	-	558	418	-	140	140	-	-	-	558
1609	Tamour Ahmed, H No 270-A,Block A Faisal Town Lahore	Tamour Ahmed	35200-1525947-3	Maqsood Ahmed	942	-	324	324	-	-	-	1,266	942	-	324	324	-	-	-	1,266
1610	Muhammad Imran Aslam, H No 53,Street No 3 Block 5, Khanewal	Muhammad Imran Aslam	36103-5284559-5	Muhammad Aslam	559	-	117	117	-	-	-	676	559	-	117	117	-	-	-	676
1611	Rana Asif Hanif, Rana House, Mohalla Masood Abad, Lodhran	Rana Asif Hanif	36203-9680754-7	Rana Muhammad Hanif	623	-	218	218	-	-	-	841	623	-	218	218	-	-	-	841
1612	Sufyan Ahmed Khan, House No 5 Sec G St 30 Malir Ext Colony Khokrapar Karachi	Sufyan Ahmed Khan	42201-0352324-5	Yada Allah Khan	368	-	137	137	-	-	-	504	368	-	137	137	-	-	-	504
1613	Muhammad Umar, H No 9.Street No 13.Block W. Peoples Colony Gujranwala	Muhammad Umar	34101-3173107-1	Mushtaq Ahmid	531	-	100	100	-	-	-	632	531	-	100	100	-	-	-	632
1614	Zaheer Ahmad, H No 358,Block 6,Sector B-1 Township Lahore	Zaheer Ahmad	36401-0894419-5	Ch Muhammad Shafi	644	-	254	254	-	-	-	898	644	-	254	254	-	-	-	898
1615	Muhammad Shahid, 5/54 Hawks Bay Road Karachi	Muhammad Shahid	42201-7026690-7	Saleh Muhammad Memon	637	-	151	151	-	-	-	788	637	-	151	151	-	-	-	788
1616	Farook Ahmad, M Ishfaq House, Chak No. 71-Eb Arifwala	Farook Ahmad	36401-3620916-7	Muhammad Ishfaq	567	-	255	255	-	-	-	822	567	-	255	255	-	-	-	822
1617	Muhammad Nasir Mehmood Butt, Mohalla Bakhtey Wala,Street No 27 Gala Waqas Metal Works,Islam Pura,Amir Road Gujranwala	Muhammad Nasir Mehmood Butt	34101-5982596-1	Muhammad Shafi	433	-	106	106	-	-	-	538	433	-	106	106	-	-	-	538
1618	Mushtaq Ahmad, Amjid Colony,Ward No 1, Gali No 3,Qaboola Arifwala	Mushtaq Ahmad	36401-0850997-3	Jamal Din	605	-	204	204	-	-	-	809	605	-	204	204	-	-	-	809
1619	Azhar Iqbal, Azhar House Chak No 89/6-R Sahiwal	Azhar Iqbal	36502-4091090-7	Muhammad Anwar	570	-	217	217	-	-	-	787	570	-	217	217	-	-	-	787
1620	Ghulam Qadir, H No 16 Street No 12 Gulshan Park Lal Pul Mughal Pura Lahore	Ghulam Qadir	35201-6085715-3	Manzoor Hussain	592	-	209	209	-	-	-	802	592	-	209	209	-	-	-	802
1621	Muhammad Iftikhar Ul Rehman, H No 250,Street No 1 Allama Iqbal Town,Cantt Gujranwala	Muhammad Iftikhar Ul Rehman	34101-2491361-3	Sardar Bagh Hussian Khan	692	-	275	275	-	-	-	967	692	-	275	275	-	-	-	967
1622	Rizwan Ahmed Qazi, FlatNo. 5,BuildingNo. 11-C, Shahzadi Arcade 10th Street, DHA Phase No. 5 Khayban-E-Shamsher,Karachi	Rizwan Ahmed Qazi	42301-1618252-5	Amanullah Qazi	811	-	327	327	-	-	-	1,138	811	-	327	327	-	-	-	1,138
1623	Abid Hussain,H No 11-B,Rehman Street Paki Thathi,Zubda Park,Samanabad Lahore	Abid Hussain	35202-2998981-9	Abdul Rasheed	476	-	235	235	-	-	-	711	476	-	235	235	-	-	-	711
1624	Muhammad Waris Ali Shah, H No 26, Fetah Sher Colony, Sahiwal	Muhammad Waris Ali Shah	36502-6718138-3	Ghulam Farid	837	-	451	451	-	-	-	1,289	837	-	451	451	-	-	-	1,289
1625	Abdul Naveed, H No 326 Street No 7 Sarfraz Colony Faisalabad	Abdul Naveed	33100-6270365-1	M Ramzan	896	-	341	341	-	-	-	1,237	896	-	341	341	-	-	-	1,237
1626	Sakhawat Hussain Awan, 2152-A St 10 Azam Town Mehmoodabad Karachi	Sakhawat Hussain Awan	37201-6733367-1	Haji Allah Ditta Awan	528	-	154	154	-	-	-	682	528	-	154	154	-	-	-	682
1627	Muhammad Arshad, Haz Handicraft 36-F 1st Floor Lion House Main Market Gulberg 2 Lahore	Muhammad Arshad	36502-3360643-9	Muhammad Ramzan	568	-	118	118	-	-	-	686	568	-	118	118	-	-	-	686
1628	Muhammad Yasir Hussain, Lg 2 3 4 8 6 Queens Road Queens Centre Lahore	Muhammad Yasir Hussain	35202-4118013-1	Muhammad Iftikhar Hussain	1,051	-	453	453	-	-	-	1,504	1,051	-	453	453	-	-	-	1,504
1629	Akif Majeed, Ahad Estate 62 First Floor Y Block DHA Commercial Plaza Lahore	Akif Majeed	35201-6631335-7	Haji Abdul Majeed	509	-	148	148	-	-	-	658	509	-	148	148	-	-	-	658
1630	Fayaz Ahmed, H No 687-B Neelam Block Allama Iqbal Town Lahore	Fayaz Ahmed	35202-3067509-7	Muhammad Riaz	702	-	231	231	-	-	-	933	702	-	231	231	-	-	-	933
1631	Khalid Mehmood, 813-D Bhittai Colony Korangi Crossing Karachi	Khalid Mehmood	42201-3449022-5	Ghulam Nawab Uddin	432	-	152	152	-	-	-	584	432	-	152	152	-	-	-	584
1632	Muhammad Iqbal, H No 23,Street No 33,Block X Peoples Colony Gujranwala	Muhammad Iqbal	34101-2723374-7	Muhammad Bashir	445	-	73	73	-	-	-	519	445	-	73	73	-	-	-	519
1633	Syed Mazher Abidi, Maffh Chicken Centre Shop No D-53 Rizvia Society Main Rizvia Road Karachi	Syed Mazher Abidi	42101-4258589-7	Syed Azher Ali	688	-	180	180	-	-	-	868	688	-	180	180	-	-	-	868
1634	Shabir, H No 30/173,Tehsil Bazar Ca Stop Muhalla Shah Syedian Sialkot	Shabir	34603-8958680-1	Muhammad Nazir	677	-	192	192	-	-	-	870	677	-	192	192	-	-	-	870
1635	Syed Iqbal Haider, H No 139/1,Imtiaz Abad University Road Sargodha	Syed Iqbal Haider	38403-2224993-1	Syed Zaheer Haider	593	-	219	219	-	-	-	812	593	-	219	219	-	-	-	812
1636	Adnan Zafar, H No B-1-1095 Street No 5 Muslim Town,Rawalpindi	Adnan Zafar	35202-5157043-7	Muhammad Zafar	589	-	202	202	-	-	-	791	589	-	202	202	-	-	-	791
1637	Asif Qadir, H No 3 Street No 13 Bagh Gull Begum Mouzang Lahore	Asif Qadir	35202-3638303-1	Babu Abdul Qadir	487	-	232	232	-	-	-	719	487	-	232	232	-	-	-	719
1638	Humayoun Shabir, Flat No 7 3rd Floor Building 5 Bagh-E-Rizwan Block 16 Gulshan-E-Iqbal Karachi	Humayoun Shabir	42000-6245441-9	Shabir Hussain	883	-	298	298	-	-	-	1,181	883	-	298	298	-	-	-	1,181
1639	Khurram Pervaiz Qureshi, 318 Al Hafeez Shopping Mall Main Boulevard Gulberg III Lahore.	Khurram Pervaiz Qureshi	35202-0731350-5	Pervaiz Akhter Qureshi	429	-	112	112	-	-	-	541	429	-	112	112	-	-	-	541
1640	Malik Muhammad Akram, H No 1201/B,Saifal Plaza Old Shujabad Road Multan	Malik Muhammad Akram	36302-0429729-1	Malik Allah Diwaya	634	-	271	271	-	-	-	905	634	-	271	271	-	-	-	905
1641	Amin Mohammad Veera, 604 Barkati Mehal Street No 3 Jamshaid Road 3	Amin Mohammad Veera	42201-5099079-7	Ibrahim Ismail Veera	1,081	-	604	604	-	-	-	1,685	1,081	-	604	604	-	-	-	1,685
1642	Jamil Ahmed, House No 62 Hashmi Colony Site Area Wapda Colony Hyderabad	Jamil Ahmed	41304-8622723-1	Abdul Khalil Khan	671	-	337	337	-	-	-	1,008	671	-	337	337	-	-	-	1,008
1643	Hafiz Muhammad Buksh, H No 477 Raza Block Allama Iqbal Town Street No 12 Near Main Raza Market Lahore	Hafiz Muhammad Buksh	35202-4436450-3	Muhammad Sadiq	399	-	108	108	-	-	-	507	399	-	108	108	-	-	-	507
1644	Abdul Rauf, A/44 Sakhi Wahab Town Near Indus Glass Factory	Abdul Rauf	41303-0317329-7	Noor Mohd	445	-	126	126	-	-	-	570	445	-	126	126	-	-	-	570
1645	Syed Zahid Ali, House No A-186 Block-15 Gulistan-E- Johar Behind Safari Karachi	Syed Zahid Ali	42501-1496328-7	S.Qudrat Ali	743	-	359	359	-	-	-	1,102	743	-	359	359	-	-	-	1,102
1646	Syed Fayyaz Ali Shah Gillani, Fame International 4-C Tagore Park Nicholson Road Lahore	Syed Fayyaz Ali Shah Gillani	35200-1467224-7	Syed M Saleem Shah	833	-	253	253	-	-	-	1,086	833	-	253	253	-	-	-	1,086
1647	Shabllr Azam, B-269 Sector 11-A North Karachi	Shabllr Azam	42401-7938979-1	S.M.Saddar Uddin	881	-	465	465	-	-	-	1,346	881	-	465	465	-	-	-	1,346
1648	Mohammad Haroon Noorani, Zara Noorani Enterprises Marbl Sop M-98 Munir Sh Oppositer Paradis Block 17 Gulistan-E-Johar Karachi	Mohammad Haroon Noorani	42401-3291468-9	Abdul Aziz	463	-	178	178	-	-	-	641	463	-	178	178	-	-	-	641
1649	Fazal Ur Rehman, H No 29 Block A Staff Colony Engineering University Lahore	Fazal Ur Rehman	35201-1246113-9		681	-	293	293	-	-	-	974	681	-	293	293	-	-	-	974
1650	Syed Sadaqat Ali Bukhari, H No 14-C,Street No 5 Railway Officers Colony Lahore	Syed Sadaqat Ali Bukhari	35202-2280395-9	Syed Abdul Rehman Shah	386	-	150	150	-	-	-	537	386	-	150	150	-	-	-	537

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1651	Zafar Iqbal Janjua, Danish Iqbal Enterprises F/8 Aslam Chamber Bangali Street, Ganpat Road Lahore	Zafar Iqbal Janjua	35202-2870391-9	Chudhry Jan M	434	-	115	115	-	-	-	549	434	-	115	115	-	-	-	549
1652	Zahid Hussain, H No P-191,Muhalla Fatah E Abad Street No 1,Block B,Fatah Abad,Satiana Road Faisalabad	Zahid Hussain	33100-7852757-7	Ghulam Farid	435	-	138	138	-	-	-	572	435	-	138	138	-	-	-	572
1653	Muhammad Zeeshan Islam, H No 27,Block C,Kilah Chand Muhalla Jalil Town Gujranwala	Muhammad Zeeshan Islam	34101-9545819-5	Muhammad Islam	633	-	240	240	-	-	-	873	633	-	240	240	-	-	-	873
1654	Syed Abu Saqib Naut Balkhi, H No A-448/1 Darul Salam House Block 1 Gulshan-E-Iqbal Karachi	Syed Abu Saqib Naut Balkhi	42201-4966706-9	Syed Abu Nautab	1,081	-	604	604	-	-	-	1,686	1,081	-	604	604	-	-	-	1,686
1655	Muhammad Tehreen Khan, H No 14/1 Itehad Park Lytton Road Lahore	Muhammad Tehreen Khan	35202-7978469-3	M Yasin Khan	682	-	316	316	-	-	-	998	682	-	316	316	-	-	-	998
1656	Amir Saleem Butt, Al Rauf Traders Shop No 10 Shan Plaza Karim Block Allama Iqbal Town Lahore	Amir Saleem Butt	35202-3547066-7	M Saleem Butt	518	-	150	150	-	-	-	668	518	-	150	150	-	-	-	668
1657	Waseem Atiq Ullah, Precent Photo Album Shop No 7 Ground Floor Bashir Arcade Chowk Nisbat Roa Lahore	Waseem Atiq Ullah	35202-7114188-9		589	-	242	242	-	-	-	830	589	-	242	242	-	-	-	830
1658	Chudary Shafiq, H No 342,Zeenat Block Allama Iqbal Town Lahore	Chudary Shafiq	35102-0714299-7	Asghar Ali	481	-	177	177	-	-	-	658	481	-	177	177	-	-	-	658
1659	Naveed Aslam, H No 138, Mohella Pathana Wala Harappa	Naveed Aslam	36502-9294913-1	Siraj Ul Din	829	-	353	353	-	-	-	1,181	829	-	353	353	-	-	-	1,181
1660	Sohail Ahmed, 106/ 14 Sect 11-F Noor-E-Islam Masjid New Karachi	Sohail Ahmed	42101-9395353-3	Wali Mohammad	504	-	156	156	-	-	-	660	504	-	156	156	-	-	-	660
1661	Muhammad Tariq Qureshi, R.59 Shaz Banglowsm Sector 16-A-5Scheme No 33 Gulzare Hijri Ghulshan Town, Karachi	Muhammad Tariq Qureshi	42501-0739104-3	Mohamad Anwar	597	-	226	226	-	-	-	823	597	-	226	226	-	-	-	823
1662	Atif Khan Lodhi, H No 378 Block B New Choburgi Park Lahore	Atif Khan Lodhi	35202-5792660-9	Jung Bahadar Khan	711	-	176	176	-	-	-	887	711	-	176	176	-	-	-	887
1663	Chaudhary Ahsan Aizad, H No P-211 Younis Town Satyana Road Faisalabad	Chaudhary Ahsan Aizad	33100-6461280-3	Chaudhary Ghulam Hussain	674	-	195	195	-	-	-	869	674	-	195	195	-	-	-	869
1664	Sheraz Younis, Amc Trading Company 1st Floor Main Plaza Zeeshan Park West Canal Road Faisalabad	Sheraz Younis	33100-7768784-3	M Younis Mirza	535	-	107	107	-	-	-	643	535	-	107	107	-	-	-	643
1665	Tahir Alam, H No 375,Block IV Moazzam Park,Township Lahore	Tahir Alam	35202-8164492-1	M Alam	434	-	115	115	-	-	-	549	434	-	115	115	-	-	-	549
1666	Syed Khalid Ahmed, 82 Green Belt PECHS Block 6 Karachi	Syed Khalid Ahmed	42201-1530418-3	S.M. Baqar Shah	447	-	228	228	-	-	-	675	447	-	228	228	-	-	-	675
1667	Mohammad Mansha, H.No.27 Street No.5 D Area Qayyomabad, Karachi	Mohammad Mansha	42201-2165176-7	Umar Hayat	456	-	242	242	-	-	-	697	456	-	242	242	-	-	-	697
1668	Sabir Ali, A-2937 Phase II Gulshan E Hadeed Steel Town, Karachi	Sabir Ali	42501-3653368-5	Bashir Ahmed	556	-	189	189	-	-	-	744	556	-	189	189	-	-	-	744
1669	Muhammad Atif Khan, H No R-904 Sector 15-A/2 Buffer Zone North Karachi	Muhammad Atif Khan	42101-8842096-3	Nabi Yar Khan	644	-	195	195	-	-	-	838	644	-	195	195	-	-	-	838
1670	Asad Akram, Muhalla Masjid Awais Daska	Asad Akram	34601-9486087-9	Muhammad Akram	450	-	155	155	-	-	-	605	450	-	155	155	-	-	-	605
1671	Mohammad Nadeem Khan, L-2557 Block-2 Metrovill -111 Gulshan-E-Iqbal Goverenment Degree College Karachi	Mohammad Nadeem Khan	42201-3565259-1	Mohammad Rafiq	419	-	166	166	-	-	-	585	419	-	166	166	-	-	-	585
1672	Masood Ali, H No 41 Sector 35/B Korangi No 4 Karachi	Masood Ali	42201-5800161-7	Maqsood Akhter	524	-	162	162	-	-	-	686	524	-	162	162	-	-	-	686
1673	Mujahid Abbas, H No 2,Street No 2,Hary Nagar Ghazia Abad,Cantt Lahore	Mujahid Abbas	35201-7596280-7	Gulzar Hussain	779	-	348	348	-	-	-	1,127	779	-	348	348	-	-	-	1,127
1674	Ali Asghar, H No 3602 Gali Hunjrawn Wali Mohala Ghala Mandi Pakpatan	Ali Asghar	36402-3912270-3	Abdul Latif	510	-	162	162	-	-	-	672	510	-	162	162	-	-	-	672
1675	Muhammad Kashif,13-C Minhas Plaza Main Double Road Khyban E SirSyed Rawalpindi	Muhammad Kashif	61101-2017233-5	Muhammad Azhar	766	-	254	254	-	-	-	1,020	766	-	254	254	-	-	-	1,020
1676	Muhammad Imran Choudary, H No 2052, Street No 2, Block No 15, Chichawatni	Muhammad Imran Choudary	36501-7582923-1	Abdul Khaliq	446	-	190	190	-	-	-	636	446	-	190	190	-	-	-	636
1677	Abdul Rehman, H No 34 Sutluj Block Allama Iqbal Town Lahore	Abdul Rehman	35202-2204014-7	Bashir Ahmad	603	-	161	161	-	-	-	764	603	-	161	161	-	-	-	764
1678	Mohsin Raza Rajput, H No 10 Fatima Jinnah Road Cantt South Karachi	Mohsin Raza Rajput	42201-3453564-1	Irshad Ahmed	1,144	-	384	384	-	-	-	1,528	1,144	-	384	384	-	-	-	1,528
1679	Amir Riaz, H No 481,Block -3C-I, Town Ship Lahore	Amir Riaz	35202-6996090-9	Muhammad Riaz Ahmed	568	-	155	155	-	-	-	723	568	-	155	155	-	-	-	723
1680	Nadeem Akhter, A-2762 Phase 2 Gulshan-E-Hadeed Karachi	Nadeem Akhter	41204-3286685-9	M.Azeem	492	-	285	285	-	-	-	777	492	-	285	285	-	-	-	777
1681	Muhammad Javad, H No 102 Block M Arifwala	Muhammad Javad	36501-4036226-3	Sarif Din	421	-	112	112	-	-	-	533	421	-	112	112	-	-	-	533
1682	Muhammad Iqbal Shah, Muzafar Pur Sialkot	Muhammad Iqbal Shah	34603-2245783-7	Muhammad Yousaf Shah	421	-	124	124	-	-	-	545	421	-	124	124	-	-	-	545
1683	Kaleem Udin Ahmad, Azeem Sons Fabrics and Dying Shop No 34/G Liberty Plaza Liberty Market Gulberg III Lahore	Kaleem Udin Ahmad	35201-1921050-5	Azeem U Din	734	-	237	237	-	-	-	971	734	-	237	237	-	-	-	971
1684	Ghulam Fareed, HNo.59,StNo.2, BlockNo. 11 Khanewal	Ghulam Fareed	36103-8521224-9	Ghulam Hussain	559	-	231	231	-	-	-	790	559	-	231	231	-	-	-	790
1685	Hussain Jaffar Khan, Pent House No. 067 Flr Phase 2 Block 18 Baitul Hina Gulistan-E-Johar Karachi	Hussain Jaffar Khan	42201-7382990-7	Jaffar Khan	682	-	318	318	-	-	-	1,001	682	-	318	318	-	-	-	1,001
1686	Syed Amir Ali Rizvi, H No 71-B,Ali Block Multan Road,Awan Town Lahore	Syed Amir Ali Rizvi	35404-2754393-5	Arshad Ali	688	-	332	332	-	-	-	1,020	688	-	332	332	-	-	-	1,020
1687	Ashfaq Ahmed, I-75 Cantt Bazar Malir Cantt Karachi	Ashfaq Ahmed	42501-8084742-7	Ibrahim	488	-	108	108	-	-	-	596	488	-	108	108	-	-	-	596
1688	Fazal Ur Rehman, H No 10,Block S New Multan Colony Multan	Fazal Ur Rehman	36302-2849343-9	Muhammad Haneef	793	-	226	226	-	-	-	1,019	793	-	226	226	-	-	-	1,019
1689	Ghulam Sarwar, H No P-212-F,Main Millat Road Kona Stop,Millat Town Faisalabad	Ghulam Sarwar	33100-0942019-9	Muhammad Boota	665	-	238	238	-	-	-	903	665	-	238	238	-	-	-	903
1690	Falak Shair, H No 38,Sultan Colony University Road Sargodha	Falak Shair	38403-4963905-5	Syed Fateh Shah	479	-	147	147	-	-	-	626	479	-	147	147	-	-	-	626
1691	Nazar Hayat, House No 6 Street No 26 New Satellite Town Sargodha	Nazar Hayat	38403-9884415-9	Ghulam Muhammad	431	-	125	125	-	-	-	556	431	-	125	125	-	-	-	556
1692	Mohammad Danish Siddiqui, B-49 Bab-E-Arif appartment Sector 15-B Buffer Zone North Nazimabad Karachi	Mohammad Danish Siddiqui	42000-8139370-9	Naeem Ul Haq Siddiqui	395	-	123	123	-	-	-	518	395	-	123	123	-	-	-	518
1693	Zahoor Ahmed Khan, 05/5 Ds Micasa Luxury Appartment Sir Shah Suleman Road Gulshan-E-Iqbal Karachi	Zahoor Ahmed Khan	13302-0371237-7	Mir Afzal Khan	386	-	166	166	-	-	-	552	386	-	166	166	-	-	-	552
1694	Ishrat Hussain, L-632 Sec 11-L North Karachi	Ishrat Hussain	42101-1793941-5	Ashfaque Hussain	614	-	150	150	-	-	-	763	614	-	150	150	-	-	-	763
1695	Khuram Shazad, 25/4 Blk A Fahad Square Sch 33Gulzar-E-Hijri Karachi	Khuram Shazad	42501-0278047-5	Ulfat Ali	422	-	166	166	-	-	-	588	422	-	166	166	-	-	-	588
1696	Mohammad Ali, G-16/4 Malir Karachi	Mohammad Ali	42501-4575037-5	Mohd Usman Khan	409	-	126	126	-	-	-	535	409	-	126	126	-	-	-	535
1697	Zafar Hussain, H No 194-B,Street No 5 Kehkshan Colony No 2 Faisalabad	Zafar Hussain	33100-6198236-3	Muhammad Sharif	425	-	162	162	-	-	-	587	425	-	162	162	-	-	-	587
1698	Muhammad Afzal, H No 32/5,Block X,2nd Floor Nigah Beauty Parlour,Super X Market, Gujranwala	Muhammad Afzal	34101-4458262-3	Muhammad Ashraf	471	-	85	85	-	-	-	557	471	-	85	85	-	-	-	557
1699	Imtiaz Ahmed, H No P-3645,Street No 13 Mansoorabad,Naqvi Chowk Faisalabad	Imtiaz Ahmed	33100-3076497-7	Gulam Rasool	665	-	351	351	-	-	-	1,016	665	-	351	351	-	-	-	1,016
1700	Abdul Ghafoor Khan, A-34 Bab-E- Arif Pahse II Sec 15 -B Bab-E- Arif Phase II Karachi	Abdul Ghafoor Khan	42101-3700321-1	Muhammad Sharif Khan	852	-	494	494	-	-	-	1,346	852	-	494	494	-	-	-	1,346
1701	Muhammad Nazim, Flat No B-9 Baitul Anum appartment Sector 5-K North Karachi	Muhammad Nazim	42000-0523329-9	Abdul Naeem	654	-	325	325	-	-	-	978	654	-	325	325	-	-	-	978
1702	Syed Abdul Khaliq Shah, H No 645 Street No 17 Gulistan Colony Mustafa Abad Dharampura Lahore	Syed Abdul Khaliq Shah	35202-3166404-9	Muhammad Ali Shah	572	-	142	142	-	-	-	714	572	-	142	142	-	-	-	714
1703	Roshan Ali Mangi, 98 Bhittal Colony Site Area Kotri Hyderabad	Roshan Ali Mangi	41204-3872020-9	Muhammad Ramzan	382	-	182	182	-	-	-	564	382	-	182	182	-	-	-	564
1704	Waheed Ishaq Abro, Waheed Ishaq Abro House Giden Shah Street City Surbey New Hal Hyderabad	Waheed Ishaq Abro	41301-4788324-7	Muhammad Ishaq	490	-	197	197	-	-	-	687	490	-	197	197	-	-	-	687
1705	Nazir Hussain, A-1504 Phase II Gulshan-E-Hadeed Karachi	Nazir Hussain	43201-4776927-9	Ghulam Qadir	657	-	380	380	-	-	-	1,038	657	-	380	380	-	-	-	1,038
1706	Mohammad Idrees Alias Shoakat Ali, Houseno Qer/6R Hyderabad Town Pakora Stop Qasimabad Hyderabad	Mohammad Idrees Alias Shoakat Ali	41306-4048093-5	Abdul Haq	643	-	306	306	-	-	-	949	643	-	306	306	-	-	-	949
1707	Ghayas Muhammad Khan, R-317 3rd Floor Super Shoping Centre Gulshan-E-Iqbal Karachi	Ghayas Muhammad Khan	42101-1907854-1	Farooq Muhammad Khan	571	-	303	303	-	-	-	873	571	-	303	303	-	-	-	873
1708	Asad Ali Malik, House No 9 Street No 95 Sector I-8/4 Islamabad	Asad Ali Malik	61101-6885876-3	Malik Muhammad Iqbal	859	-	370	370	-	-	-	1,229	859	-	370	370	-	-	-	1,229
1709	Munawar Hussain, H No. 38/A Army Officer Colony Qayyum Stadium Road Peshawar	Munawar Hussain	17301-1605898-1	Qadar Bakhsh	933	-	290	290	-	-	-	1,223	933	-	290	290	-	-	-	1,223
1710	Ata Ur Rehman, H No 69, Block C, Satlite Town, Sargodha	Ata Ur Rehman	38403-1500669-5	Fakeer Ullah	562	-	121	121	-	-	-	682	562	-	121	121	-	-	-	682
1711	Rizwan Ahmed, University Road House No 171 Muhallah Muradabad Colony Sargodha	Rizwan Ahmed	38403-2088051-5	Bashir Ahmed	516	-	145	145	-	-	-	661	516	-	145	145	-	-	-	661
1712	Amir Shahzad,K-14 1st Floor Noman Complex Gulshan-E- Iqbal Block-13D Karachi	Amir Shahzad	33100-2247411-3	Rana Zia Ullah Khan	625	-	207	207	-	-	-	832	625	-	207	207	-	-	-	832

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1713	Mohammad Aslam,47 Azeem Plaza Shoe Market Nashtar Road Garden East, Karachi	Mohammad Aslam	42301-5868509-3	Rasheed	1,153	-	627	627	-	-	-	1,780	1,153	-	627	627	-	-	-	1,780
1714	Muhammad Naeem, Lobish Garments office No 149-A Abubaker Road Sadaqat Park Sanda Lahore	Muhammad Naeem	35202-9500950-9	Mohd Sadiq	733	-	235	235	-	-	-	967	733	-	235	235	-	-	-	967
1715	Muhammad Amir Siddique, H No 46-Block-A1 Johar Town Lahore	Muhammad Amir Siddique	35202-2627630-5	Ch Muhammad Siddique	703	-	344	344	-	-	-	1,047	703	-	344	344	-	-	-	1,047
1716	Fahad Khan, H No A-253 Block L North Nazimabad Karachi	Fahad Khan	42000-0485021-5	Mahmood Khan	621	-	185	185	-	-	-	806	621	-	185	185	-	-	-	806
1717	Ashfaq Ahmed, H No 6/4 Fetah Sher Road Gulistan Colony Sahiwal	Ashfaq Ahmed	36502-5681532-3	Choudhary Ghullam Rasool	620	-	292	292	-	-	-	912	620	-	292	292	-	-	-	912
1718	Atif Shehzad, Near Jamil Photostate Mohalla Ghani Colony Mian Channu Khanewal Mian Channu	Atif Shehzad	36104-7206473-3	Fiaz Hussain	812	-	296	296	-	-	-	1,108	812	-	296	296	-	-	-	1,108
1719	Asif Nisar, Asif Nisar,H No 45-A,Ali Park Harbancepura Road,Cantt Lahore	Asif Nisar	31302-2150006-3	Chaudhr Nisar Ahmad	451	-	154	154	-	-	-	605	451	-	154	154	-	-	-	605
1720	Hidayat Ullah, 407 Gizri Madrasa Ghousia Madrasa Karachi	Hidayat Ullah	31301-1228103-5	Malik Kamal	915	-	504	504	-	-	-	1,419	915	-	504	504	-	-	-	1,419
1721	Syed Abu Saqib Naut Balkhi, H No A-448/1 Darul Salam House Block 1 Gulshan-E-Iqbal Karachi	Syed Abu Saqib Naut Balkhi	42201-4966706-9	Syed Abu Nautab	1,007	-	558	558	-	-	-	1,565	1,007	-	558	558	-	-	-	1,565
1722	Babar Farhan,H No E-363,Husnaina Abad Main Road,Hasnain Abad Cantt Lahore	Babar Farhan	35201-1597902-1	Muhammd Abdul Sabri	620	-	268	268	-	-	-	888	620	-	268	268	-	-	-	888
1723	Muhammad Ashfaq, H No 22-A Street No 51-A Muslim Road Jinah Colony Samanabad Lahore	Muhammad Ashfaq	35202-2988417-3	Abdul Rasheed	690	-	330	330	-	-	-	1,020	690	-	330	330	-	-	-	1,020
1724	Muhammad Younas Butt, H H Traders H No 728-A Raza Block Allama Iqbal Town Lahore	Muhammad Younas Butt	35202-2357249-7	M Yasin Butt	691	-	244	244	-	-	-	935	691	-	244	244	-	-	-	935
1725	Kashif Majeed Bajwa, House No 5/A Block-B Unit No 2 Latifabad Pilot School Hyderabad	Kashif Majeed Bajwa	41304-1675733-9	Ch.Abdul Majeed Bajwa	633	-	396	396	-	-	-	1,029	633	-	396	396	-	-	-	1,029
1726	Waseem Ahmed,Flat No A-157 Phase No 1 Gulshan-E-Hadee KESC Colony Karachi	Waseem Ahmed	43203-5173741-3	Ahmed Ali Sheikh	606	-	235	235	-	-	-	841	606	-	235	235	-	-	-	841
1727	Muhammad Akram Bhatti, H No P-1564,Street No 12 Faooqabad Mansoorabad Faisalabad	Muhammad Akram Bhatti	33100-7776155-3	Bashir Ahmed	728	-	386	386	-	-	-	1,114	728	-	386	386	-	-	-	1,114
1728	Khurram Shahzad, H No 597 Block A Satellite Town Sargodha	Khurram Shahzad	38403-6097141-9	Syed Saleem Akhtar	483	-	275	275	-	-	-	758	483	-	275	275	-	-	-	758
1729	Shakeel Ahmad Khan, H No 464,Kamran Block Allama Iqbal Town Lahore	Shakeel Ahmad Khan	35202-2498239-1	Ghulam Abbas Khan	508	-	119	119	-	-	-	627	508	-	119	119	-	-	-	627
1730	Sarfaraz Ali Khokhar, H No 118 Block 2 Sector B-1 Township Lahore	Sarfaraz Ali Khokhar	35202-3648942-7	Haji Farzand Ali	675	-	218	218	-	-	-	893	675	-	218	218	-	-	-	893
1731	Gulfam Khan, A-607 Rufi Green City Bl-18 Gulistan-E-Johar Karachi	Gulfam Khan	42201-4990920-1	Muhammad Athar Jawed	645	-	322	322	-	-	-	967	645	-	322	322	-	-	-	967
1732	Ali Deno Jatoi, H No A-2232 Phase 2 Gulshan-E-Hadeed, Near L-7 Market, Karachi	Ali Deno Jatoi	43204-0427687-5	Mohamma Salayh Jatoi	528	-	285	285	-	-	-	814	528	-	285	285	-	-	-	814
1733	Sarzameen Khan Yousaf, H No 201 Salman Block Nishter Colony Ferozpur Road Lahore	Sarzameen Khan Yousaf	35201-0704791-7	Mian Bahadur Khan	735	-	429	429	-	-	-	1,165	735	-	429	429	-	-	-	1,165
1734	Mohammad Faheem,Flat No 103 1st Floor Garden Residency Zeenat Lawn Garden East Karachi	Mohammad Faheem	42301-3683599-5	Mohd Hanif	504	-	177	177	-	-	-	681	504	-	177	177	-	-	-	681
1735	Hasnain, H No B/49-B Memon Co Operative Housing Society Near Wehdat Colony Hyderabad	Hasnain	41303-4725384-3	Abdul Mannan	747	-	358	358	-	-	-	1,106	747	-	358	358	-	-	-	1,106
1736	Abdul Majeed, H No B-159 Phase I Gulshan-E-Hadeed Karachi	Abdul Majeed	41103-0785024-3	Faiz Mohd	547	-	274	274	-	-	-	821	547	-	274	274	-	-	-	821
1737	Saif Ullah Memon, H No A-906 Phase I, Gulshan-E-Hadeed Karachi	Saif Ullah Memon	45203-0813148-5	Abdul Nabi Memon	662	-	387	387	-	-	-	1,050	662	-	387	387	-	-	-	1,050
1738	Khalid Mehmood, Nazir Abad Colony,Near Canal View Wazir Abad Road Daska	Khalid Mehmood	34601-1140860-1	Muhammad Nazeer	420	-	120	120	-	-	-	539	420	-	120	120	-	-	-	539
1739	Farhan Masood, H No B-106 2nd Floor Rufi Heaven Block 13-D-2 Gulshan-E-Iqbal Karachi	Farhan Masood	42201-0558664-9	Masood A Khan	749	-	269	269	-	-	-	1,018	749	-	269	269	-	-	-	1,018
1740	Khurram Anwar Ahmed, B-338 Block 6 Gulshan-E-Iqbal, Karachi	Khurram Anwar Ahmed	42201-4628695-5	Syed Anwar Ahmed	462	-	105	105	-	-	-	567	462	-	105	105	-	-	-	567
1741	Anwar Ahmed, 6/L C Area Liaquatabad Bhai Bhai General Store Karachi	Anwar Ahmed	42101-8280346-3	Ishtiaq Ahmed	850	-	319	319	-	-	-	1,169	850	-	319	319	-	-	-	1,169
1742	Manzoor Ahmed, H No 13-A,Street No 1 Gulshan Colony,Walton Road Lahore	Manzoor Ahmed	35201-3169369-1	Sundar Khan	698	-	291	291	-	-	-	989	698	-	291	291	-	-	-	989
1743	Gulzar Hussain, Life Beauty Care 21-F-II Commercial Area Main Punjab Society Road Defence Lahore	Gulzar Hussain	35201-9749087-3	M Saeed	525	-	299	299	-	-	-	824	525	-	299	299	-	-	-	824
1744	Tanveer Anwar, H No 4-S-17-B Babar Street No 4 Clifton Colony Wahdat Road Lahore	Tanveer Anwar	35202-6137411-7	Sheikh Muhammad Anwar	408	-	121	121	-	-	-	529	408	-	121	121	-	-	-	529
1745	Mian Muzaffar Saeed, Fr-1 7/8 Gr Banglows Steel Town	Mian Muzaffar Saeed	42501-9318978-7	Mian Mohd Hasan	630	-	199	199	-	-	-	829	630	-	199	199	-	-	-	829
1746	Farhan Ahmad Khan, H No C-37/1 Block I North Nazimabad Karachi	Farhan Ahmad Khan	36302-4947234-1	Mosharaf Ahmed Khan	590	-	234	234	-	-	-	824	590	-	234	234	-	-	-	824
1747	Sajjad Ahmed Butt, Butt House,Ground Floor Gali Midana Sarfraz Wali,Moh Peer Abdul Gujranwala	Sajjad Ahmed Butt	34104-1465004-9	Muhammad Karim	536	-	137	137	-	-	-	672	536	-	137	137	-	-	-	672
1748	Malik Naeem Akhtar, Malik House Malik Street Village Java Yammah Chowk Model Town Near Yamaha Factory Islamabad	Malik Naeem Akhtar	61101-3577482-9	Malik Hassan Akhtar	857	-	286	286	-	-	-	1,143	857	-	286	286	-	-	-	1,143
1749	Abdul Rehman, Niamat Market Kuri Road New Sharkial Near Niamat Masjid Rawalpindi	Abdul Rehman	37405-1954149-7	Noor Muhammad	677	-	316	316	-	-	-	992	677	-	316	316	-	-	-	992
1750	Syed Rizwan Ali Sherazi, 582 Sector A-1 Township Lahore	Syed Rizwan Ali Sherazi	35202-5169792-1	Syed Akhtar Ali Jafri	672	-	188	188	-	-	-	860	672	-	188	188	-	-	-	860
1751	Zaffar Iqbal,H No 560,Street No 3,Air Port Road, Basti Noore Wali, Rahim Yar Khan	Zaffar Iqbal	31303-4090623-1	Rehmat Ullah	674	-	271	271	-	-	-	945	674	-	271	271	-	-	-	945
1752	Abdul Rehman, B-73 Sector 11-B North Karachi	Abdul Rehman	42101-1641625-5	Hashmat Ali	471	-	232	232	-	-	-	703	471	-	232	232	-	-	-	703
1753	Abdul Hafeez, A-3173 Phase No 2 Gulshan-E-Hadeed Al- Hadeed Medical Centre Karachi	Abdul Hafeez	42501-8113813-9	Abdul Hadi	706	-	255	255	-	-	-	961	706	-	255	255	-	-	-	961
1754	Kashif Nazir, H No. 23 Street No. 3 Sector One Al Noor Colony Rawalpindi	Kashif Nazir	37405-2272326-1	Mohammad Nazir	384	-	195	195	-	-	-	578	384	-	195	195	-	-	-	578
1755	Tahir Ahmed, H No L-769 Gulshan-E-Saeed Sector 5/B-2 North Karachi	Tahir Ahmed	42101-1416091-5	Muhammad Tofeeq	395	-	115	115	-	-	-	510	395	-	115	115	-	-	-	510
1756	Mirza Mohammad Iqbal, 339-Block-D Unit No 9 Latifabad Hyderabad	Mirza Mohammad Iqbal	42201-2603740-1	Mohammad Sadiq	977	-	612	612	-	-	-	1,589	977	-	612	612	-	-	-	1,589
1757	Abid Nazir, H No P-302,Block No 13 Bakshi Colony Sargodha	Abid Nazir	38403-9067646-1	Nazir Ahmed	494	-	111	111	-	-	-	605	494	-	111	111	-	-	-	605
1758	Mohsin Maqsood, H No 12-A,Street No 39,Ahmed Saeed Park Chowk Yateem Khana Lahore	Mohsin Maqsood	35202-5686436-3	Maqsood Ahmed	584	-	159	159	-	-	-	743	584	-	159	159	-	-	-	743
1759	Irshad Ali Memon, Flat No A-1335 Phase No 1 Gulshan-E- Haded Diyar-E-Habib Masjid Karachi	Irshad Ali Memon	41206-1512585-3	Allah Bachio Memon	608	-	234	234	-	-	-	842	608	-	234	234	-	-	-	842
1760	Quaid Shah,Flat No 2 2nd Floor Bismillah Manzil St 20 Masjid Road Behar Colony, Karachi	Quaid Shah	42301-0822071-5	Safdar Shah	1,054	-	409	409	-	-	-	1,462	1,054	-	409	409	-	-	-	1,462
1761	Muhammad Amjad, H No 28-B Old Civic Line Sahiwal	Muhammad Amjad	36502-1361808-7	Ghulam Sarwar	500	-	255	255	-	-	-	755	500	-	255	255	-	-	-	755
1762	Malik Maqsood Ahmad, H No 149-B New Satellite Town Johar Abad	Malik Maqsood Ahmad	38201-0464894-3	Doost Muhammad	437	-	143	143	-	-	-	581	437	-	143	143	-	-	-	581
1763	Malik Muhammad Yaseen, H No 14,Street No 62,Kot Abdullah Shah Mozang Janaz Gah Lahore	Malik Muhammad Yaseen	35202-2755093-9	Malik Muhammad Shafi	752	-	462	462	-	-	-	1,215	752	-	462	462	-	-	-	1,215
1764	Dilawaiz, H No 110,Block W DHA Lahore	Dilawaiz	31202-3108962-0	Imuhammad Ikram Ullah Khan	525	-	192	192	-	-	-	717	525	-	192	192	-	-	-	717
1765	Babar Hussain, Gali Bagh Wali Muhalla Rehman Pura Daska	Babar Hussain	34603-2134985-7	Deelawer Hussain	375	-	136	136	-	-	-	511	375	-	136	136	-	-	-	511
1766	Aamir Mehmood, H No. 138 Street No. 3 Tamasab Abad Waral Road Rawalpindi	Aamir Mehmood	37405-9388189-1	Amanat Ali	405	-	139	139	-	-	-	544	405	-	139	139	-	-	-	544
1767	Syed Tariq Shah, L-86 Akhtar Homes Block 12 Near Radio Tower Gulistan-E-Jauhar Karachi	Syed Tariq Shah	42201-5732845-9	Syed Muhammad Shah	1,059	-	602	602	-	-	-	1,661	1,059	-	602	602	-	-	-	1,661
1768	Syed Mohammad Danish, Flat No 7 Plot A-62 Ishaq House Block J North Nazimabad Karachi	Syed Mohammad Danish	42101-4862872-9	Syed Toufiq Ahmed	452	-	202	202	-	-	-	654	452	-	202	202	-	-	-	654
1769	Adil Inam, H No 128,Street No 3 Muhalla Talab Devi Wala Gujranwala	Adil Inam	34101-4512838-3	Inam Ullah	410	-	111	111	-	-	-	521	410	-	111	111	-	-	-	521
1770	Peeral Rasool Buksh, B-427 Manilla Centre Block 13-D Gulshan-E-Iqbal Karachi	Peeral Rasool Buksh	52202-7743780-3	Rasool Buksh	712	-	456	456	-	-	-	1,168	712	-	456	456	-	-	-	1,168
1771	Ahmad Farhan, H No 139,Block B-3 Johar Town Lahore	Ahmad Farhan	35202-6219074-5	Muhammad Saleem	645	-	207	207	-	-	-	852	645	-	207	207	-	-	-	852

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1772	Faraz Ali Soomro, H No B 16 1st Floor Phase 2 North Karachi	Faraz Ali Soomro	41306-2167784-9	Soomro	424	-	175	175	-	-	-	599	424	-	175	175	-	-	-	599
1773	Shamim Akhtar, H No.B-4/1 SecNo.14-A Shadman Town North Karachi	Shamim Akhtar	42101-1676508-7	S Muhammad Saddaruddin	389	-	212	212	-	-	-	601	389	-	212	212	-	-	-	601
1774	Nisar Ahmed Sir Balouch, Tradex Plot 66-C-68-C Pyramid Chamber 25th Tauheed Commercial Phase 5 DHA Karachi	Nisar Ahmed Sir Balouch	42301-0828577-3	Ahmed Bux	566	-	249	249	-	-	-	814	566	-	249	249	-	-	-	814
1775	Muhammad Yousuf Khan, House No B-45, Block 3 Gulshan-E-Iqbal Karachi	Muhammad Yousuf Khan	42201-0752284-3	Mir Ameer Khan	862	-	424	424	-	-	-	1,286	862	-	424	424	-	-	-	1,286
1776	Mohd Ashar Adil Siddiqui, 520/8 Block-8 Aziz Abad Near -90 Karachi	Mohd Ashar Adil Siddiqui	42000-0567527-9	M.Anwer Adil Siddiqui	443	-	143	143	-	-	-	586	443	-	143	143	-	-	-	586
1777	Mirza Muhammad Imran Baig, Street No 2, Old Suja Abad,Bilal Colony Multan	Mirza Muhammad Imran Baig	36302-4975237-7	Haji Mirza Sher Muhammad	518	-	174	174	-	-	-	692	518	-	174	174	-	-	-	692
1778	Muhammad Hassan Jahangir, H No 43,Street No 14 Cavalary Ground Lahore	Muhammad Hassan Jahangir	35401-1823258-1	Muhammad Rafiq	519	-	179	179	-	-	-	698	519	-	179	179	-	-	-	698
1779	Mohammad Asif Siddiqui, H No R-82 Block A Bagh-E-Malir Karachi	Mohammad Asif Siddiqui	42201-7260504-9	Mohammad Sddiqui	389	-	221	221	-	-	-	610	389	-	221	221	-	-	-	610
1780	Nasir Ud Din Wasan, H No 218,Ali Block Iffaq Town,Mansora Lahore	Nasir Ud Din Wasan	35202-6382299-1	Malik Mehmood Ahmed	529	-	158	158	-	-	-	688	529	-	158	158	-	-	-	688
1781	Muhammad Waseem, H No 7/53,Street No 8-B Arjun Street,Katcha Ferozpur Road Lahore	Muhammad Waseem	35202-9714129-7	Muhammad Afzal	636	-	306	306	-	-	-	942	636	-	306	306	-	-	-	942
1782	Khalid Rehman, H No B-68/3 Metroville Site Area Shabbir Eye Hospital Karachi	Khalid Rehman	42401-0862084-9	Gul Rehman	747	-	294	294	-	-	-	1,040	747	-	294	294	-	-	-	1,040
1783	Ayaz Hussain, Al Kabeer Travel and Tours Room No M-13 Falak Naz Plaza Mezzanine Floor Shahrah-E-Faisal Karachi	Ayaz Hussain	42201-0686083-7	Willayat Hussain	368	-	162	162	-	-	-	530	368	-	162	162	-	-	-	530
1784	Khalid Nadeem, H No 6,Street No 1 Opposit Aziz Bhatti Town Sargodha	Khalid Nadeem	38403-0269800-3	Fazal Hussain	450	-	152	152	-	-	-	602	450	-	152	152	-	-	-	602
1785	Asad Jamal Khan, H No. 52/-F1/2, Area Cantt Street,10 Street, Khayaban-E-Mujahid Phase V, DHA Karachi	Asad Jamal Khan	42501-8455404-5	Kamal Nabi Khan	619	-	270	270	-	-	-	889	619	-	270	270	-	-	-	889
1786	Sarfraz Ali, Nai Abadi Jafery Pura Sialkot	Sarfraz Ali	34603-3154811-1	Muhammad Akram	694	-	228	228	-	-	-	922	694	-	228	228	-	-	-	922
1787	Zaigham Ali Syan, H No 10/2/13,Street No 31,Amam Din Street Samanabad,Pakki Thatti Lahore	Zaigham Ali Syan	35202-4756272-7	Rasodi Buksh Syan	454	-	231	231	-	-	-	685	454	-	231	231	-	-	-	685
1788	Saeed Shahzad, Universal Associates Office 4 Mezzanine Floor Amin Terrace Bohri Road Tower Karachi	Saeed Shahzad	42401-1992305-9	Sagheer Ahmed	745	-	413	413	-	-	-	1,158	745	-	413	413	-	-	-	1,158
1789	Sheikh Irshad Qaisar,H No. 7, Street No. 2, Husain St, Chah Mugh Chakian Lahore	Sheikh Irshad Qaisar	35202-2969632-5	Sheikh Abdul Haleem	728	-	305	305	-	-	-	1,033	728	-	305	305	-	-	-	1,033
1790	Yasmeen Fatima,Flat No 1208 Marine Drive Block-02 Clifton Khayban-E-Saadi China Town	Yasmeen Fatima	42301-3322093-6	Mohd Shakir Alam	512	-	168	168	-	-	-	680	512	-	168	168	-	-	-	680
1791	Mohammad Rashid, H.No 331 Block-D Unit No 2 Latifabad Maka Masjid Hyderabad	Mohammad Rashid	41304-2697076-1	Mohd Jameel	577	-	164	164	-	-	-	741	577	-	164	164	-	-	-	741
1792	Hafiz Zia Ul Rehman, H No 4,Rehman House Street No 1 Factory Area Bhalwal	Hafiz Zia Ul Rehman	38401-8482988-9	Rana Majeebur Rehman	532	-	250	250	-	-	-	782	532	-	250	250	-	-	-	782
1793	Saqib Ramzan, Basti Baba Mehar Din Saleem Park 1 Okara	Saqib Ramzan	35302-1991675-7	Muhammad Ramzan	386	-	164	164	-	-	-	551	386	-	164	164	-	-	-	551
1794	Malik Zeeshan Ghias, H No 122 Street No 5 Block A NFC Housing Society Lahore	Malik Zeeshan Ghias	35202-1912808-5	Malik Ghias Ud Din	1,005	-	322	322	-	-	-	1,327	1,005	-	322	322	-	-	-	1,327
1795	Mohammad Javaid, A-35, Ishaque Abad, Sir Shah Sultan Road, F.B.Area, Back Side of Nazimabad Karachi	Mohammad Javaid	42101-7866370-9	Abdul Ghaffar	613	-	280	280	-	-	-	893	613	-	280	280	-	-	-	893
1796	Muhammad Furqan Anis, H No 4/1 5-B Nazimabad Central Karachi	Muhammad Furqan Anis	42101-5495846-5	Mohammad Anis	912	-	402	402	-	-	-	1,314	912	-	402	402	-	-	-	1,314
1797	Syed Tariq Shah, L-86 Akhtar Homes Block 12 Near Rado Tower Gulistan-E-Jauhar Karachi	Syed Tariq Shah	42201-5732845-9	Syed Muhammad Shah	425	-	118	118	-	-	-	543	425	-	118	118	-	-	-	543
1798	Sultan Ali Shah, H No D-52 Block 4-A Azim Khan Goth Gulshan-E-Iqbal Karachi	Sultan Ali Shah	41303-2512348-9	Mohsin Shah	1,232	-	869	869	-	-	-	2,101	1,232	-	869	869	-	-	-	2,101
1799	Mohammad Jawed, H No 403 Al Ahmed Arcade Suleman Dawood Road Karachi	Mohammad Jawed	42301-8615140-3	Bundoo Khan	765	-	281	281	-	-	-	1,046	765	-	281	281	-	-	-	1,046
1800	Mussarat Rehman, B-49 Mememon Coperative Housing Society Near Whadhat Colony Hyderabad	Mussarat Rehman	41303-2773729-4	Abdul Manan	651	-	343	343	-	-	-	993	651	-	343	343	-	-	-	993
1801	Mohammad Yousuf, H No A-751 Phase II Gulshan-E-Hadeed Karachi	Mohammad Yousuf	42501-0492566-1	Mohammad Lyake Abro	438	-	183	183	-	-	-	621	438	-	183	183	-	-	-	621
1802	Haji Khan Samoo, H No A-340 Phase II Gulshan-E-Hadeed Karachi	Haji Khan Samoo	42501-6466452-7	Pir Dino Samoo	437	-	256	256	-	-	-	692	437	-	256	256	-	-	-	692
1803	Malik Imran Manzoor,Flat No A-001 Grey River Side appartment Block 3-A Main Korangi Road Korangi Crossing Bridge Karachi	Malik Imran Manzoor	37201-1632448-1	Malik Manzoor Ahmed	638	-	389	389	-	-	-	1,027	638	-	389	389	-	-	-	1,027
1804	Javaid Arshad Anjum, H No. 73, Street No. 3, Gill Wala, Sargodha,	Javaid Arshad Anjum	38403-2092679-7	Haji Arshad Ahmad	425	-	220	220	-	-	-	645	425	-	220	220	-	-	-	645
1805	Mudassar Imam Buksh, H No 7 Street No 139 Ahmed Muneer Shaheed Road Ichra Lahore	Mudassar Imam Buksh	35202-8008060-5	Immam Buksh	670	-	221	221	-	-	-	891	670	-	221	221	-	-	-	891
1806	Shahbaz Sabir, H No 33-P Street No 2 Pertab Nagar Faisalabad	Shahbaz Sabir	33100-1035666-3	Sabir Khan Anjum	489	-	182	182	-	-	-	671	489	-	182	182	-	-	-	671
1807	S M Arif Akhtar Siddiqui, H No 1054 Block 15 Dastagir F B Area Karachi	S M Arif Akhtar Siddiqui	42101-9534515-9	S Muhammad Akhtar Siddiqui	642	-	289	289	-	-	-	931	642	-	289	289	-	-	-	931
1808	Muhammad Imran, H No 3,Street No 2,Rehman Pura Darbar Baba Ghalib Shah Sargodha	Muhammad Imran	38403-7289951-1	Gulzar Ahmad	422	-	106	106	-	-	-	528	422	-	106	106	-	-	-	528
1809	Adnan, A-1362 Phase 2 Gulshan-E-Hadeed KESC Colony, Karachi	Adnan	42101-1146484-7	Moha Shaikh Anwar Ali	694	-	297	297	-	-	-	991	694	-	297	297	-	-	-	991
1810	Rahmat Ullah, A-909 1st Floor Phase 1 Gulshan-E-Hadeed Karachi	Rahmat Ullah	45201-6439952-3	Arbab Ali	439	-	183	183	-	-	-	622	439	-	183	183	-	-	-	622
1811	Shahid Ali, H No 834-B Civil Qutar Near Kabotrali Wala Chock Faisalabad	Shahid Ali	33100-8108188-5	Muhammad Yaqoob	408	-	150	150	-	-	-	558	408	-	150	150	-	-	-	558
1812	Noor Muhammad, Cbh 705 Sarfaraz Colony Mulana Mohd Ali Johar Road Hyderabad	Noor Muhammad	41303-1550154-3	Zahoor Ahmed	416	-	114	114	-	-	-	530	416	-	114	114	-	-	-	530
1813	Mohammad Sohail Qureshi,B-34/203 Aamil Colony Hirabad Lkali Wori Road Hyderabad	Mohammad Sohail Qureshi	41303-5675320-1	Fateh Mohammad Quershi	1,057	-	630	630	-	-	-	1,687	1,057	-	630	630	-	-	-	1,687
1814	Syed Iqbal Haider, H No 139/1,Imtiaz Abad University Road Sargodha	Syed Iqbal Haider	38403-2224993-1	Syed Zaheer Haider	718	-	265	265	-	-	-	983	718	-	265	265	-	-	-	983
1815	Ghulam Mujtaba, H No 474,Fatehsher Colony Matab Hakeem Asif Bashir Sahiwal	Ghulam Mujtaba	36502-4446966-1	Muhammad Sharif	595	-	289	289	-	-	-	884	595	-	289	289	-	-	-	884
1816	Waqas Ali, H No 303-P Street No 6 Sanatpura Faisalabad	Waqas Ali	33100-5890059-1	Muhammad Shafi	458	-	159	159	-	-	-	617	458	-	159	159	-	-	-	617
1817	Robina Kausar, Street No 2 Atta Colony Okara	Robina Kausar	35302-1859294-2	Tanveer Mehmood	394	-	136	136	-	-	-	530	394	-	136	136	-	-	-	530
1818	Muhammad Shahid, H No. 55, Eden Anenue Main Defence Road, DHA Lahore	Muhammad Shahid	35202-9264659-5	Malik Muhammad Sadiq	847	-	550	550	-	-	-	1,397	847	-	550	550	-	-	-	1,397
1819	Chaudhry Zahid Hameed Sabir,H No 421-B,Karbala Road Mohallah Faizabad Sahiwal	Chaudhry Zahid Hameed Sabir	36502-9543204-3	Ch Abdul Hameed	398	-	106	106	-	-	-	504	398	-	106	106	-	-	-	504
1820	Syed Samar Abbas, H No. 406 Gul Street Bamba Road Gulberg No. 2 Mansoor General Store Peshawar	Syed Samar Abbas	17301-7990012-1	Sed Zaheer Hussain	556	-	208	208	-	-	-	764	556	-	208	208	-	-	-	764
1821	Muhammad Ali Gohar, H No 54/2 11th Commercial Street DHA Phase 4 Karachi	Muhammad Ali Gohar	42301-3288102-1	Kehda Abdul Aziz	699	-	167	167	-	-	-	866	699	-	167	167	-	-	-	866
1822	Waseem Irshad Ahmad, H No 22/D,Street No 3 Setlite Town Sadiqabad	Waseem Irshad Ahmad	31304-0196291-5	Anwar Irshad Ahmad	419	-	129	129	-	-	-	548	419	-	129	129	-	-	-	548
1823	Syed Sibt Ul Hasan Gilani, Mohalla Eid Ghah, Thatti Arian Allahabad Wazirabad	Syed Sibt Ul Hasan Gilani	34104-2263871-7	Sed Fazal Hussain	620	-	221	221	-	-	-	841	620	-	221	221	-	-	-	841
1824	Muhammad Aftab Amir, H No. 1 Block No. 44 I-9/4 Islamabad	Muhammad Aftab Amir	61101-8220335-3	Haji Muhammad Ishaq	777	-	278	278	-	-	-	1,054	777	-	278	278	-	-	-	1,054
1825	Waseem Saeed Malik, H No 3-A,Street No 56,Firdos Park Ithad Colony,Multan Road Lahore	Waseem Saeed Malik	35202-5698542-3	Muhammad Saeed Malik	410	-	112	112	-	-	-	522	410	-	112	112	-	-	-	522
1826	Farooq Ahmed, Nexus Resources 1 3rd Floor Mumtaz Centre 15-A Queens Road Lahore	Farooq Ahmed	35200-5670767-9	Mumtaz Ahmed Khan	786	-	480	480	-	-	-	1,266	786	-	480	480	-	-	-	1,266
1827	Choudhary Faheem Riaz, H No 13 Street No 15 Infantry Road Lahore	Choudhary Faheem Riaz	35201-2350190-3	Choudhary Muhammad Riaz	910	-	248	248	-	-	-	1,158	910	-	248	248	-	-	-	1,158
1828	Malik Zeeshan Ghias, H No 122 Street No 5 Block A NFC Housing Society Lahore	Malik Zeeshan Ghias	35202-1912808-5	Malik Ghias Ud Din	919	-	279	279	-	-	-	1,199	919	-	279	279	-	-	-	1,199
1829	Nasir Mehmood, H No 14 Street No 21 Block X Madina Town Faisalabad	Nasir Mehmood	33100-2276146-9	Zahoor Ahmed	451	-	157	157	-	-	-	608	451	-	157	157	-	-	-	608
1830	Adnan Ahmed, Flat No 410 Samama Corner Block 20 Gulistan-E-Johar Karachi	Adnan Ahmed	42201-7601074-1	Mirza Muhammad Siddique	611	-	281	281	-	-	-	891	611	-	281	281	-	-	-	891
1831	Mohammad Sirajudin, Flay No C-11 Noor Plaza Metrovile 111 Abul Hassan Isphani Road Bilal Masjid	Mohammad Sirajudin	42501-7776067-3	Wali Mohammad	421	-	224	224	-	-	-	645	421	-	224	224	-	-	-	645
1832	Sayed Asim Naveed, Asim House Street No. 4 Muhammadi Chowk Mohalla Chishtiyan Tehsil District Jhelum	Sayed Asim Naveed	37301-8747221-3	Sayed Ishrat Hussain	657	-	322	322	-	-	-	979	657	-	322	322	-	-	-	979
1833	Aurangzeb Khan, H No. 2 1st Floor Nadeem Plaza I-9 Markaz Near Union Bank Islamabad	Aurangzeb Khan	16102-2314887-5	Farid Gull	476	-	181	181	-	-	-	657	476	-	181	181	-	-	-	657

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1834	Salim Abdul Aziz, Zainab Trading and Ware Housin Suit No M-274-275 Jilani Centr M A Jinnah Road Tower Karachi	Salim Abdul Aziz	42201-4968769-3		499	-	112	112	-	-	-	611	499	-	112	112	-	-	-	611
1835	Asad Jamal Khan, H No. 52/-F1/2, Area Cantt Street, 10 Street, Khayaban-E-Mujahid Phase V, DHA Karachi	Asad Jamal Khan	42501-8455404-5	Kamal Nabi Khan	693	-	351	351	-	-	-	1,045	693	-	351	351	-	-	-	1,045
1836	Haji Muhammad Ramzan, H No. 12/92, Muhalla Chirag Pura, Street Zar Giraan, Lalamoosa,	Haji Muhammad Ramzan	34202-3702335-1	Haji Muhammad Bashir	1,002	-	323	323	-	-	-	1,325	1,002	-	323	323	-	-	-	1,325
1837	Imtiaz Ahmad Khan, H No 1959,Street No 6 Block No 13 Chichawatani	Imtiaz Ahmad Khan	36501-9645281-1	Taj Muhammad Khan	635	-	361	361	-	-	-	996	635	-	361	361	-	-	-	996
1838	Nadeem Ullah, H No 163-G Block N Lda Flats Model Town Lahore	Nadeem Ullah	35200-1463866-7	Noor Ullah	399	-	227	227	-	-	-	626	399	-	227	227	-	-	-	626
1839	Shaikh Mujahid Ali, H No 293,Neelam Block Iqbal Town Lahore	Shaikh Mujahid Ali	35202-7353085-3	Sheikh Muhammad Sajjad	366	-	241	241	-	-	-	607	366	-	241	241	-	-	-	607
1840	Nasir Sadiq, H No 13,Street No 29,Muslim Park Rajgjhar Lahore	Nasir Sadiq	35202-1944387-5	Qazi Muhammad Sadiq	375	-	132	132	-	-	-	508	375	-	132	132	-	-	-	508
1841	Rasheeda Saeed, H No 27/C Huma Block Allama Iqbal Town Lahore	Rasheeda Saeed	35202-2126047-4	Sh Muhammad Saeed	853	-	363	363	-	-	-	1,216	853	-	363	363	-	-	-	1,216
1842	Ahmed Karim Faisal, H No P-238,Street No 6 Gurunanic Pura Faisalabad	Ahmed Karim Faisal	33100-6587784-1	Abdul Jabbar	656	-	216	216	-	-	-	872	656	-	216	216	-	-	-	872
1843	Hamid Ali Mirza,Flat No 331 Phase 1 Mauya appartment Nagan Chowrangi Karachi	Hamid Ali Mirza	42101-5835752-1	Mohammad Ali Mirza	1,138	-	648	648	-	-	-	1,786	1,138	-	648	648	-	-	-	1,786
1844	Mohamamd Farooq, 104/D, Resham Gali Hyderabad	Mohamamd Farooq	41303-1798768-5	Mohammad Hussain	378	-	205	205	-	-	-	583	378	-	205	205	-	-	-	583
1845	Umar Khan, House No 5 Bandooq Wala Compound Street 4 Garden Bangush Hashim Khan Gali No4 Garden West Karachi	Umar Khan	42301-0844406-3	Munawar Khan	738	-	386	386	-	-	-	1,124	738	-	386	386	-	-	-	1,124
1846	Shahid Ahmed, House No D-6 Gulistan E Fatima Mubarak Housing Society Hyderabad.	Shahid Ahmed	41303-4137133-7	Sadar Uddin	1,058	-	678	678	-	-	-	1,736	1,058	-	678	678	-	-	-	1,736
1847	Waseem Shah, H No A-3057 Phase II Gulshan-E-Hadeed Bin Qasim Karachi	Waseem Shah	42501-5535579-7	Talib Shah	997	-	529	529	-	-	-	1,525	997	-	529	529	-	-	-	1,525
1848	Haroon Suleman, H No 30-B Phase 5 Khayaban-E-Tanzeem Karachi	Haroon Suleman	42301-1053785-9	S M Suleman Aziz	715	-	147	147	-	-	-	862	715	-	147	147	-	-	-	862
1849	Muhammad Zulfiqar, Zulfiqar House Chak No 81 NB Sargodha	Muhammad Zulfiqar	38403-2151571-9	Mian Muhammad	562	-	235	235	-	-	-	796	562	-	235	235	-	-	-	796
1850	Mohd Ashraf Arain, H No 176 Khursheed Town Hala Naka Hyderabad	Mohd Ashraf Arain	41103-8852940-1	Mohd Ismail Arain	1,032	-	634	634	-	-	-	1,665	1,032	-	634	634	-	-	-	1,665
1851	Muhammad Sadiq, H No 9,Jamia Masjid Street No 6 Malkhan Wala 225,Waris Pura Road Faisalabad	Muhammad Sadiq	33100-0621339-5	Sultan Mehmood	453	-	208	208	-	-	-	661	453	-	208	208	-	-	-	661
1852	Ghulam Rasool, H No 1,Sui Gas Line Road Fazal Model Behind Fatima Enterprises Multan	Ghulam Rasool	33202-0626567-1	Jamil Ahmed	423	-	157	157	-	-	-	580	423	-	157	157	-	-	-	580
1853	Muhammad Kashif Hussain, H No 110,Street No 3 Bashir Colony Sargodha	Muhammad Kashif Hussain	38403-2094752-5	Muhammad Aslam	464	-	187	187	-	-	-	651	464	-	187	187	-	-	-	651
1854	Muhammad Siddique, H No 1 Street No 5 Block No 3-A I-8/1 Islamabad	Muhammad Siddique	61101-1606860-1	Muhammad Farooq	364	-	155	155	-	-	-	519	364	-	155	155	-	-	-	519
1855	Shamim Akhtar, H No.8-4/1 SecNo.14-A Shadman Town North Karachi	Shamim Akhtar	42101-1676508-7	S Muhammad Saddaruddin	394	-	208	208	-	-	-	603	394	-	208	208	-	-	-	603
1856	Rao Muhammad Akber Aasi, H No 60 Block D Street 3 Dhok Gohar Shahi Khuda Ki Basti Site Kotri	Rao Muhammad Akber Aasi	41204-0947689-3	Haji Naik Muhammad Khan	392	-	189	189	-	-	-	580	392	-	189	189	-	-	-	580
1857	Muhammad Masood, H No 390/D Gulshan Ravi Lahore	Muhammad Masood	35201-1462401-3	Asifand Khan	551	-	143	143	-	-	-	694	551	-	143	143	-	-	-	694
1858	Waleed Shehzad, Gali Mohalah Puran Heran Nai Abadi Factory Mahar Muhammad Ishaq Sialkot	Waleed Shehzad	34603-2116165-7	Muhammad Isahaq	514	-	207	207	-	-	-	721	514	-	207	207	-	-	-	721
1859	Salah Mohammed, H No 532 New Saeedabad Sector 9-E/1 Baldia Town Karachi	Salah Mohammed	42401-1597899-3	Abdul Habib	757	-	318	318	-	-	-	1,075	757	-	318	318	-	-	-	1,075
1860	Zulfiqar Ali, Flat No. D-35-B Zeal Pak Employee Colony Site Area Hyderabad	Zulfiqar Ali	41303-1617202-7	Ghafoor Ahmed	745	-	445	445	-	-	-	1,191	745	-	445	445	-	-	-	1,191
1861	Faisal Naseem Khan, Banglow No C-410 Fase No 1 Qasimabad New Housing Hyderabad	Faisal Naseem Khan	41304-1644138-5	Malik Paind Khan	699	-	293	293	-	-	-	992	699	-	293	293	-	-	-	992
1862	Javed Iqbal Khan, H No 129,Miraj Park,Hassan Town Multan Road Lahore	Javed Iqbal Khan	35202-1136323-3	Fazal Ur Rehman	440	-	144	144	-	-	-	583	440	-	144	144	-	-	-	583
1863	Noor U Allah, A-109/1 Bismillah Tower SchemeNo.33 Gulzar Hijiri Karachi	Noor U Allah	43103-1400533-1	Hafeez U Allah Khan	345	-	189	189	-	-	-	534	345	-	189	189	-	-	-	534
1864	Asim Masood, H No P-187 Sheikh Street Khayaban Colony No 2 Imran Road Faisalabad	Asim Masood	33100-0777414-3	Sheikh Buksh Elahi	691	-	244	244	-	-	-	935	691	-	244	244	-	-	-	935
1865	Sheikh Shuja Hussain, H No 13,Gulshan E Rana Colony Sanda Kalan Lahore	Sheikh Shuja Hussain	35202-3207827-7	Sh Muhammad Bashir	457	-	158	158	-	-	-	616	457	-	158	158	-	-	-	616
1866	Mushtaq Ahmed, P-21/28 Kashmir Road Back Side Ghulam Muhammad Abad Faisalabad	Mushtaq Ahmed	33100-5713062-9	Muhammad Siddique	675	-	246	246	-	-	-	921	675	-	246	246	-	-	-	921
1867	Mohammad Kamran, H. No D-8 T&T Sector 15 A Sattelite Colony Buffer Zone	Mohammad Kamran	42101-9814082-5	Mohd. Aslam	1,098	-	592	592	-	-	-	1,690	1,098	-	592	592	-	-	-	1,690
1868	Zaheer Ahmed Khan, Flat No K-607 Rufi Lake Drive Gulistan-E-Jauhar Hilltop Karachi	Zaheer Ahmed Khan	42201-0654444-7	Laiq Ahmed Khan	512	-	235	235	-	-	-	746	512	-	235	235	-	-	-	746
1869	Awais Ahmed,H No 433/2-A Muslim Street Rasheed Building Muhallah Water Sialkot	Awais Ahmed	34603-1839983-5	Muhammad Raiz Ahmed	488	-	182	182	-	-	-	669	488	-	182	182	-	-	-	669
1870	Chaudhary Sami Ur Rehman, H No. 195/5 Street No. 6-2-1 Gulshan Dadan Khan Rawalpindi	Chaudhary Sami Ur Rehman	37405-0458461-3	Chaudhary Waheed Ur Rehman	695	-	235	235	-	-	-	931	695	-	235	235	-	-	-	931
1871	Sheikh Khalid Mahmood, 26-B Lower Ground Floor Gohar Centre Wahadat Road Lahore	Sheikh Khalid Mahmood	35202-3900229-9	Sheikh Taj Din	471	-	231	231	-	-	-	702	471	-	231	231	-	-	-	702
1872	Abid Ali, Al Noor House,Street No 19-E Moh Gurunank Pura Gujranwala	Abid Ali	34101-5760084-1	Mohd Munir	433	-	148	148	-	-	-	580	433	-	148	148	-	-	-	580
1873	Mohammad Farooq, 2 Building No G-12 Ferozabad Police Station Flats PECHS Karachi	Mohammad Farooq	42201-1398782-3	Ghulam Fareed	705	-	391	391	-	-	-	1,096	705	-	391	391	-	-	-	1,096
1874	Mohammad Malik, H-59 Al Shams Complex Block 19 Gulistan-E-Johar Main Rashid Minhas Road Karachi	Mohammad Malik	42101-7960913-7	Niyamat Ali	627	-	381	381	-	-	-	1,007	627	-	381	381	-	-	-	1,007
1875	Muhammad Sohail Khalid, H No 260-C,Ward No 33 Dc Office Road,Muhalla Railway Colony Multan	Muhammad Sohail Khalid	36302-1683203-5	Khalid Lateef	503	-	230	230	-	-	-	733	503	-	230	230	-	-	-	733
1876	Sheikh Muhammad Waqas, Sheikh S Mobiles Shop No 4 Grace Plaza Commeric Zone Karim Block A I Town Lahore	Sheikh Muhammad Waqas	35202-8989082-9	Sheikh Amjad Ali	374	-	126	126	-	-	-	500	374	-	126	126	-	-	-	500
1877	Faheem Shah, H No. A-3057 Phase II Gulshan-E-Hadeed Karachi	Faheem Shah	42501-3011688-1	Talib Shah	425	-	172	172	-	-	-	597	425	-	172	172	-	-	-	597
1878	Aijaz Ahmed, 2/1 Block 13-G Liberty Arcade First Floor Gulshan-E-Iqbal Karachi	Aijaz Ahmed	42000-5701708-9	Shah Mohammad Khan	738	-	410	410	-	-	-	1,148	738	-	410	410	-	-	-	1,148
1879	Sajeel Ahmed Khan, Flat No 17 Block C-8 Rabia City 2nd Floor Block 18 Gulistan-E-Johar Karachi	Sajeel Ahmed Khan	42201-8427337-7	Sakeel Ahmed Khan	1,056	-	565	565	-	-	-	1,621	1,056	-	565	565	-	-	-	1,621
1880	Qazi Naeem Ahmed, H No P-156 Block A Muhammadi Chowk Samanabad Faisalabad	Qazi Naeem Ahmed	33100-1707951-5	Qazi Nazir Ahmed	864	-	430	430	-	-	-	1,294	864	-	430	430	-	-	-	1,294
1881	Muhammad Asif, Mz Mian Zone Mobile Sh No 19-G Abrar Busines Centre Main Wahdat Road Lahore	Muhammad Asif	35202-2237034-9	Muhammad Bashir	458	-	90	90	-	-	-	548	458	-	90	90	-	-	-	548
1882	Muhammad Mushraf, H No 108,Street No 26-S,Hameed Ali Park Ghaury Road,Ichra Lahore	Muhammad Mushraf	35202-0390292-3	Chaudhr Abdul Hameed	673	-	189	189	-	-	-	862	673	-	189	189	-	-	-	862
1883	Muhammad Salman Azam, Flat No F-214 Gulshan E Haideri Appartment Block 3 Gulshan E Iqbal, Karachi	Muhammad Salman Azam	42101-9232909-9	Syed Azam Ali	443	-	292	292	-	-	-	735	443	-	292	292	-	-	-	735
1884	Syed Wajahat Abbas Zaidi, H No E 102 Fatehabad Colony Cantt Lahore	Syed Wajahat Abbas Zaidi	35201-0217593-9		818	-	539	539	-	-	-	1,357	818	-	539	539	-	-	-	1,357
1885	Choudary Liaquat Ali, H No 155 Street 32 Khayaban-E-Muhafiz Phase VI DHA Karachi	Choudary Liaquat Ali	42301-4654872-8	Choudary Rehmat Ali	787	-	306	306	-	-	-	1,094	787	-	306	306	-	-	-	1,094
1886	Muhammad Saleem,Street No 5/3,Chakki Wali Ghulam Pura,Sadiq Road Gujranwala	Muhammad Saleem	34101-2665324-3	Ghulam Rasool	412	-	147	147	-	-	-	559	412	-	147	147	-	-	-	559
1887	Bashir Ahmed, Tall Galli No 3 Zarghoon Road Quetta	Bashir Ahmed	54400-0454388-9	Ghulam Mohammad	911	-	308	308	-	-	-	1,219	911	-	308	308	-	-	-	1,219
1888	Irfan, H No 36,Street No 6 Block Y,New Multan	Irfan	41103-8918322-5	Muhammad Khan	639	-	297	297	-	-	-	936	639	-	297	297	-	-	-	936
1889	Sheikh Muhammad Younis, H No P-226-B, Al Najaf Colony Faisalabad	Sheikh Muhammad Younis	33100-7645589-7	Sheikh Ubaid Ullah	894	-	325	325	-	-	-	1,218	894	-	325	325	-	-	-	1,218
1890	Ihsan Ul Haq, H No X-41,Street No 1,Police Line No 1 Muhalla Sadiq Ki Tali Multan	Ihsan Ul Haq	36601-8717663-3	Mian Abdul Rasheed	821	-	300	300	-	-	-	1,121	821	-	300	300	-	-	-	1,121
1891	Syed Irfan Zakir Rizwi, H No 81-E-1 M A Johar Town Lahore	Syed Irfan Zakir Rizwi	35202-9765890-9	Syed Zakir Hussain Shah	564	-	215	215	-	-	-	778	564	-	215	215	-	-	-	778

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1892	Aurangzaib Baig, H No22/33 Muhallah Murry College Road Sialkot	Aurangzaib Baig	34603-0957046-9	Muhammad Akhtar	703	-	278	278	-	-	-	981	703	-	278	278	-	-	-	981
1893	Syed Khurram Abbas,Shop No 64 Noman Centre Gulshan-E-Iqbal Block 5 Karachi	Syed Khurram Abbas	42201-4246859-3	Sed Ejaz Hussain	348	-	192	192	-	-	-	540	348	-	192	192	-	-	-	540
1894	Muhammad Nadeem, H No 2,Street No 10 Haydar Bad Town Sargodha	Muhammad Nadeem	38403-9546855-7	Muhammad Aslam	477	-	177	177	-	-	-	654	477	-	177	177	-	-	-	654
1895	Muhammad Amir, H No 1,Rizvi Street No 2 Siddique Colony,Main Bazar,Timber Market Lahore	Muhammad Amir	35202-7460292-3	Rasheed Ahmad	534	-	214	214	-	-	-	748	534	-	214	214	-	-	-	748
1896	Muhammad Usman, H No 20/17 Street No 4 Narwala Road Sharif Pura Faisalabad	Muhammad Usman	33100-7890822-5	Muhammad Yousaf	508	-	201	201	-	-	-	710	508	-	201	201	-	-	-	710
1897	Muhammad Siddique, Ghulam Fareed General Store E-311 Street No 1 Khizra Mosque Badian Road, Lahore Cantt	Muhammad Siddique	35201-1412727-1	M Rafique	454	-	143	143	-	-	-	597	454	-	143	143	-	-	-	597
1898	Muhammad Ahsan Shaikh, H No 379/116 Govt College Road Herabad Hyderabad	Muhammad Ahsan Shaikh	41303-1529465-1	Muhammad Yonus	679	-	338	338	-	-	-	1,017	679	-	338	338	-	-	-	1,017
1899	Muhammad Yousaf, H No 276,Street No 10 Muhallah Islamabad Mandi Sambrial Sialkot	Muhammad Yousaf	34601-6093513-1	Muhammad Sharif	611	-	188	188	-	-	-	799	611	-	188	188	-	-	-	799
1900	Mohammad Ali Abbasi,H No 15 BlockB Unit No 10 QA Colony Latifabad Hyderabad	Mohammad Ali Abbasi	41304-2740187-5	Arshad Ali	714	-	426	426	-	-	-	1,141	714	-	426	426	-	-	-	1,141
1901	Mukhtiar Ali, Flat No 2 1st Floor Plot No 1-C 4th Zamzama Lane DHA Phase 5 Subway Resturant Karachi	Mukhtiar Ali	44206-9182973-9	Muhammad Ramzan	425	-	256	256	-	-	-	681	425	-	256	256	-	-	-	681
1902	Muhammad Junaid Yasin, H No 20/17 Sector 3/D Nazimabad Karachi Westi No 3 Karachi	Muhammad Junaid Yasin	42101-1261027-7	Muhammad Yasin	532	-	309	309	-	-	-	841	532	-	309	309	-	-	-	841
1903	Imran Sadiq, H No 5/1-M Opf Scheme Gulberg III Lahore	Imran Sadiq	35202-3757378-5	Muhammad Sadiq	724	-	242	242	-	-	-	966	724	-	242	242	-	-	-	966
1904	Sohail Ahmed, Flat No 61 3rd Floor Rabia Centre Gari Khata Hyderabad	Sohail Ahmed	44102-5806208-3	Abdullah Ahmed	413	-	160	160	-	-	-	573	413	-	160	160	-	-	-	573
1905	Muhamamd Usman Ikram, H No 8/2 Street No 35 Muslim Colony Bastami Road Samanabad Lahore	Muhamamd Usman Ikram	35202-6638656-9		541	-	129	129	-	-	-	669	541	-	129	129	-	-	-	669
1906	Muhammad Ashraf,H No 1,Mughal Street No 1,Shalimar Link Road Mughal Pura Lahore	Muhammad Ashraf	35201-5340632-3	Muhammad Azam	633	-	191	191	-	-	-	824	633	-	191	191	-	-	-	824
1907	Mohammad Saleem, H.No. 999/3 Hussainabad F B Area Gulberg Town Karachi	Mohammad Saleem	42101-1583296-1	Abdul Rehman	371	-	193	193	-	-	-	564	371	-	193	193	-	-	-	564
1908	Tariq Anwar, Anwar Laja Hafiz Abad Road, Gujranwala	Tariq Anwar	34101-7471027-1	Ghulam Yaqoob Anwar	724	-	264	264	-	-	-	988	724	-	264	264	-	-	-	988
1909	Abu Bakar Sadique, H No 128 Street No 1 Kirpa Ram Karkhana Okara	Abu Bakar Sadique	35302-7686630-7	Sardar Muhammad	430	-	149	149	-	-	-	579	430	-	149	149	-	-	-	579
1910	Muhammad Yaseen Rehmat, 1301/2 Azizabad Stop No 3 F B Area Karachi	Muhammad Yaseen Rehmat	42101-4520902-7	Muhammad Rahmatullah Sharif	346	-	162	162	-	-	-	508	346	-	162	162	-	-	-	508
1911	Ghulam Nabi Sheikh, A-2697 Phase II Gulshan-E-Hadeed Karachi	Ghulam Nabi Sheikh	42201-7603506-3	Ali M Sheikh	695	-	297	297	-	-	-	992	695	-	297	297	-	-	-	992
1912	Muhammad Saleem, H No P-60,Street No 9 Tariq Abad Faisalabad	Muhammad Saleem	33100-4041406-3	Sheikh Aftab Ahmed	459	-	177	177	-	-	-	636	459	-	177	177	-	-	-	636
1913	Manzoor Ahmed Butt, H No 10 Street No 29 Badar Street Fleming Road Lahore	Manzoor Ahmed Butt	35200-1402340-7	Abdul Ghani	399	-	121	121	-	-	-	520	399	-	121	121	-	-	-	520
1914	Kazim Hussain, H No 1,Muhalla Rehman Abad Old Shujabad Road Multan	Kazim Hussain	36303-9615310-5	Khadim Hussain	573	-	206	206	-	-	-	779	573	-	206	206	-	-	-	779
1915	Aziz Lakhani, H No B-8 Prime Centre Block 7 F B Area Karachi	Aziz Lakhani	42101-1733748-7	Abdul Rahim Lakhani	1,067	-	623	623	-	-	-	1,690	1,067	-	623	623	-	-	-	1,690
1916	Nadeem Abas Jafri, H No 22-A Jafria Colony Multan Road Lahore	Nadeem Abas Jafri	35202-7741661-9	Gulzar Ali	473	-	222	222	-	-	-	695	473	-	222	222	-	-	-	695
1917	Javed Iqbal, H No 16,Street No 62,Bastami Road Multan Road Lahore	Javed Iqbal	35202-2655271-9	Rahim Buksh	664	-	210	210	-	-	-	875	664	-	210	210	-	-	-	875
1918	Liaqat Ali, H No 3,Street No 4 Rustam Colony Sadiqabad	Liaqat Ali	31304-6136599-5	Siraj Din	373	-	142	142	-	-	-	516	373	-	142	142	-	-	-	516
1919	Adil Ahmed Khan,Flat No 13 3rd Floor Mughal Mansion Plot 3-F 9/6 Nazimabad No 3 Central Karachi	Adil Ahmed Khan	42101-9828451-3	Ahmed Khan	549	-	257	257	-	-	-	806	549	-	257	257	-	-	-	806
1920	Muhammad Rizwan, H No 6,Block 32,Sodiwal Colony Multan Road Lahore	Muhammad Rizwan	35202-2853895-5	Muhammad Anis	675	-	215	215	-	-	-	890	675	-	215	215	-	-	-	890
1921	Mohammad Zaheer Aslam, H No 529 Block No 2 Sector D-1 Town Ship Lahore	Mohammad Zaheer Aslam	35202-3699288-9	M Aslam	419	-	168	168	-	-	-	588	419	-	168	168	-	-	-	588
1922	Fakhrul Huda Najmi, H No R-24 2nd Floor Ayaz Town Block 2 Gulshan-E-Iqbal Karachi	Fakhrul Huda Najmi	42201-9478651-3	Najmul Huda	1,151	-	676	676	-	-	-	1,827	1,151	-	676	676	-	-	-	1,827
1923	Muhammad Altaf Akhtar, Flat No A-5 Decent Complex Main Super Highway	Muhammad Altaf Akhtar	42000-0381920-5	Ashiq Muhammad	967	-	341	341	-	-	-	1,308	967	-	341	341	-	-	-	1,308
1924	Yasir Ehsaan Khan, Flat B-1 1st Floor S/A/7 Street 21 Rose Arcade Sector 11 B North Karachi	Yasir Ehsaan Khan	42101-4433940-3	Mohammad Ehsaan	651	-	224	224	-	-	-	875	651	-	224	224	-	-	-	875
1925	Javeed Mola, H No H-205-455 Sheet C/1 Area Liaquatbad Ilyas Goth	Javeed Mola	42101-1377163-3	Molla Bukshs	621	-	176	176	-	-	-	797	621	-	176	176	-	-	-	797
1926	Muhammad Imran, M/S Smash Dvd Shop A-10 Salman Plaza Rashid Minhas Road Block 10 Karachi	Muhammad Imran	42201-7136208-9	Muhammad Saleem	399	-	215	215	-	-	-	615	399	-	215	215	-	-	-	615
1927	Muhammad Nazir, H No P-2422 Bazar No 2 Street No 7 Mohalla Shareef Pura Gulistan Faisalabad	Muhammad Nazir	33100-6384067-1	Muhammad Din	735	-	266	266	-	-	-	1,002	735	-	266	266	-	-	-	1,002
1928	Muhammad Munir, H No 171, Street No 4 Rehman Pura, Sargodha	Muhammad Munir	38403-2216866-7	Muhammad Sulman	420	-	221	221	-	-	-	641	420	-	221	221	-	-	-	641
1929	Mufti Hafiz Rehman,Ali Gayne Hospital Near Chowk Bahadur Pur Rahim Yar Khan	Mufti Hafiz Rehman	31303-6148982-3	Mufti Muhammad Shaifque	546	-	301	301	-	-	-	847	546	-	301	301	-	-	-	847
1930	Sheraz Ahmad, H No 326-Bv,Street No 6 Gala Mandi Sahiwal	Sheraz Ahmad	36502-1333203-9	Sarfaraz Ahmad	770	-	307	307	-	-	-	1,077	770	-	307	307	-	-	-	1,077
1931	Noor Uddin Habib Samji, Al Raheem Tech Shop No 11 Ghosia Market Block C North Nazimabad Karachi	Noor Uddin Habib Samji	42000-2575861-5	Habib Samji	584	-	177	177	-	-	-	761	584	-	177	177	-	-	-	761
1932	Bushra Shams, H No 31/146 Gali Prem Greenwood Street Pani Wali Tanky Sialkot	Bushra Shams	34603-1625678-0	Khawaja Shams Ul Haq	402	-	113	113	-	-	-	515	402	-	113	113	-	-	-	515
1933	Mohammad Asim, H No A-21 Block 15 Gulshan-E-Mustafa F B Area Dastagir	Mohammad Asim	42101-0608060-3	Mohd Shafeeq Khan	427	-	160	160	-	-	-	587	427	-	160	160	-	-	-	587
1934	Muhammad Nadeem Ahmed,H No 5 Street No 8 Doni Chanb Street Jane Mander Lahore	Muhammad Nadeem Ahmed	35202-2442050-7	Malik Miraj Din	754	-	283	283	-	-	-	1,037	754	-	283	283	-	-	-	1,037
1935	Muhammad Zafar Iqbal, H No. 1,Street No. 21,Muhallah Jalal Din, Mozang Lahore	Muhammad Zafar Iqbal	36603-1387826-7	Khan Muhammad	613	-	251	251	-	-	-	864	613	-	251	251	-	-	-	864
1936	Mirz Muhammad Yasin Baig, H No 21-2 Street No 10 Jinnah Park Rahim Yar Khan	Mirz Muhammad Yasin Baig	31303-4529547-9	Kahlar Ahmed	625	-	260	260	-	-	-	885	625	-	260	260	-	-	-	885
1937	Syed Badshah,Flat No B-7/17 Rabia City No 3 Gulistan-E-Johar Karachi	Syed Badshah	42201-7556216-1	Salam Khan	689	-	327	327	-	-	-	1,016	689	-	327	327	-	-	-	1,016
1938	Asad Ali Malik, House No 9 Street No 95 Sector I-8/4 Islamabad	Asad Ali Malik	61101-6885876-3	Malik Muhammad Iqbal	1,051	-	520	520	-	-	-	1,570	1,051	-	520	520	-	-	-	1,570
1939	Ryan Thomas, H No 122-A Street 12 DHA Phase I Karachi	Ryan Thomas	42301-9822111-1	Semoil Thomas	1,074	-	640	640	-	-	-	1,715	1,074	-	640	640	-	-	-	1,715
1940	Syed Asim Akhter Jaffri, H No 3-F 15/21 Nazimabad No 3 Hanif Centre appartment Karachi	Syed Asim Akhter Jaffri	42101-2012613-9	Sed Ali Akhtar Jaffri	541	-	182	182	-	-	-	723	541	-	182	182	-	-	-	723
1941	Ali Shahzad Saleem, Alis Mobiles Shop No 124 Hamid Commercial Centre Mumtazabad Multan	Ali Shahzad Saleem	36302-9199696-1	Sheikh Saleem Asghar	511	-	118	118	-	-	-	629	511	-	118	118	-	-	-	629
1942	Rao Muhammad Amir, Street No 10 Ward No 55 Ghouisa Abad Multan	Rao Muhammad Amir	36302-3709806-1	Rao Muhammad Jameel	649	-	282	282	-	-	-	931	649	-	282	282	-	-	-	931
1943	Sadaf Fatima, Banglow No 105-A Muslim Housing Society Qasimabad Hyderabad	Sadaf Fatima	43203-1305026-2	Manzoor Hussain Panhwar	392	-	213	213	-	-	-	605	392	-	213	213	-	-	-	605
1944	Muhammad Rafiq, House No 16 Mohalla Millat-E-Islamia Colony Hyderabad	Muhammad Rafiq	41303-7678660-5	Allah Bux	497	-	233	233	-	-	-	730	497	-	233	233	-	-	-	730
1945	Sibghat Ullah, H No. 1/4-C Street No. 37 G-7/2 Islamabad	Sibghat Ullah	61101-9586216-5	Zaffar Ullah Jan	419	-	170	170	-	-	-	589	419	-	170	170	-	-	-	589
1946	Irfan Ahmed Butt, H No 358 Block A-3 Johar Town Lahore	Irfan Ahmed Butt	34101-5078603-5	Allaha Rakha Butt	471	-	156	156	-	-	-	627	471	-	156	156	-	-	-	627
1947	Mohammad Irfan,Flat No 601 Block 3 Billys Heights Gulistan-E-Johar,Karachi	Mohammad Irfan	42301-0674312-1	Ishaque	683	-	411	411	-	-	-	1,094	683	-	411	411	-	-	-	1,094
1948	Muhammad Anees, H No 150,E Block,Punjab Small Industry Bedian Road Lahore	Muhammad Anees	35202-3043977-1	Muhammad Younis	618	-	184	184	-	-	-	802	618	-	184	184	-	-	-	802
1949	Naeem Butt, House No 49/E Block 6 E Market PECHS Near Ambala Sweet Karachi	Naeem Butt	42301-9124348-7	Fida Hussain Butt	1,146	-	470	470	-	-	-	1,616	1,146	-	470	470	-	-	-	1,616
1950	Shahzad Ali, H No 119-D Street No 1 Alfaisal Town Ghazi Road Cantt Lahore	Shahzad Ali	35201-6787190-3	Muhammad Sharif	514	-	200	200	-	-	-	714	514	-	200	200	-	-	-	714
1951	Muhammad Saleem, Rale Auto Trader Sh No A-3 1st Floor Al Habib Auto Market Gawalmandi Rawalpindi	Muhammad Saleem	37405-0555604-5	Muhammad Aslam Khan	420	-	131	131	-	-	-	551	420	-	131	131	-	-	-	551
1952	Syed Mohammad Mohsin,Flat No A/105 Sanullah Avenue BS-17 Block 21 F B Area Karachi	Syed Mohammad Mohsin	42101-8796077-1	S M Askari Zadi	666	-	226	226	-	-	-	892	666	-	226	226	-	-	-	892
1953	Amir Raza, H No A-105 Abbas Town Street No 8 Abul Hassan Isphani Road Gulshan E Iqbal Karachi	Amir Raza	42201-6571271-9	Syed Raza Hussain	1,186	-	717	717	-	-	-	1,903	1,186	-	717	717	-	-	-	1,903
1954	Riaz Qadar, H No 22-F-III Model Town Lahore	Riaz Qadar	35202-3645593-5	Babu Ghulam Qadar	449	-	140	140	-	-	-	589	449	-	140	140	-	-	-	589

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
1955	Mohammad Ibrahim, H No R-127 Delux Banglows Sector 13-A KDA Scheme 33 Gulzar-E-Hijiri, Karachi	Mohammad Ibrahim	42501-2617463-5	M Aslam	755	-	423	423	-	-	-	1,179	755	-	423	423	-	-	-	1,179
1956	Muhammad Farooq, Farooq Corporation Shamshad Murree Road Rawalpindi	Muhammad Farooq	61101-1994264-5	Ghulam Mohiuddin	422	-	127	127	-	-	-	549	422	-	127	127	-	-	-	549
1957	Shaikh Amir Akram, H No 376 Block M,Main Road Arif Wala	Shaikh Amir Akram	36401-0883738-1	Shaikh Muhammad Akram	406	-	136	136	-	-	-	541	406	-	136	136	-	-	-	541
1958	Syed Bakhtawar Hussain Gillani, H No 17/7,Gillani House, Zafar Ali Road,Cantt, Sialkot,	Syed Bakhtawar Hussain Gillani	34603-9564762-1	Syed Mubbashar Ali Shah	764	-	290	290	-	-	-	1,053	764	-	290	290	-	-	-	1,053
1959	Qadeer Ahmad, H No 8 Street No 3 Block W Tariq Bin Ziad Colony Sahiwal	Qadeer Ahmad	36502-1333018-3	Ch Nazir Ahmad	737	-	396	396	-	-	-	1,132	737	-	396	396	-	-	-	1,132
1960	Tariq Channa, H No C-35 Ghuspeal Society Qasimabad Hyderabad	Tariq Channa	41303-4381172-3	Yousuf Channa	345	-	216	216	-	-	-	560	345	-	216	216	-	-	-	560
1961	Anwar Hussain, Gali Doctor Arif Wali Ugoki Road Shahab Pura Sialkot	Anwar Hussain	34603-8773226-1	Abdul Majeed	487	-	170	170	-	-	-	657	487	-	170	170	-	-	-	657
1962	Faisal Hafeez, H No. 36, Street No 5 Sadar Street, Ghari Shahu Lahore	Faisal Hafeez	35202-2825459-1	Abdul Hafeez	448	-	153	153	-	-	-	601	448	-	153	153	-	-	-	601
1963	Shahzad Ali, H No 119-D Street No 1 Alfaisal Town Ghazi Road Cantt Lahore	Shahzad Ali	35201-6787190-3	Muhammad Sharif	490	-	193	193	-	-	-	683	490	-	193	193	-	-	-	683
1964	Raza Misbah Uddin,H No.1 Street No.2 Muhalla Ravi Colony Main Band Road Lahore	Raza Misbah Uddin	35202-7920766-1	Hanif Uddin	621	-	179	179	-	-	-	800	621	-	179	179	-	-	-	800
1965	Azhar Naeem, Flat No 5 13-Civic Centre Mustafa Town Lahore	Azhar Naeem	13503-4834217-9	Muhammad Maskin	367	-	135	135	-	-	-	502	367	-	135	135	-	-	-	502
1966	Faheem Shah, H No. A-3057 Phase II Gulshan-E-Hadeed Karachi	Faheem Shah	42501-3011688-1	Talib Shah	501	-	120	120	-	-	-	621	501	-	120	120	-	-	-	621
1967	Tariq Ahmed,Flat No J-2 Grd Flr Nouman Complex Block 13-D-3 Gulshan-E-Iqbal Gulshan Railway Phatak Karachi	Tariq Ahmed	43203-3504515-7	Mohd Ibrahim Khair	464	-	284	284	-	-	-	748	464	-	284	284	-	-	-	748
1968	Zulfiqar Ali Nahyon, H No 2597 Opposit Muslim College Near Market Hyderabad	Zulfiqar Ali Nahyon	41303-3196734-9	Muhammad Mosa Khan	363	-	171	171	-	-	-	534	363	-	171	171	-	-	-	534
1969	Ahmed Ali, H No 480 E Block Sabzazar Lahore	Ahmed Ali	35202-6003423-1	Mubarak Ali	704	-	240	240	-	-	-	944	704	-	240	240	-	-	-	944
1970	Abdul Ghaffar Anjum,Flat No B-3-318 Alam Pride Sector 5-L North Karachi Power House Chowrangi Karachi	Abdul Ghaffar Anjum	31103-6670349-1	Hashmat Ali	907	-	296	296	-	-	-	1,203	907	-	296	296	-	-	-	1,203
1971	Naeem Butt, House No 49/E Block 6 E Market PECHS Near Ambala Sweet Karachi	Naeem Butt	42301-9124348-7	Fida Hussain Butt	964	-	378	378	-	-	-	1,342	964	-	378	378	-	-	-	1,342
1972	Afzal Ahmed Khan, H No B-1 Central Commercial Area Block 8 Gulshan-E-Iqbal,Karachi	Afzal Ahmed Khan	42201-8378744-7	Rais Ahmed Khan	489	-	205	205	-	-	-	694	489	-	205	205	-	-	-	694
1973	Muhammad Ramzan, 1st Floor Block C Street No 4 Sialkot Road Gujranwala	Muhammad Ramzan	34101-6335445-9	Khan Ul Malik	500	-	202	202	-	-	-	702	500	-	202	202	-	-	-	702
1974	Syed Umar Farooq, H No 22 Street No 30 Mustafabad Dharam Pura Lahore	Syed Umar Farooq	35202-7562654-9	Syed Farooq Ahmad Shah	472	-	180	180	-	-	-	652	472	-	180	180	-	-	-	652
1975	Muhammad Ashraf Bhatti, H No 287 Block A Canal View Society Lahore	Muhammad Ashraf Bhatti	35202-4882458-7	Hassan Muhammad	453	-	176	176	-	-	-	629	453	-	176	176	-	-	-	629
1976	Maqsood Ahmad Khan, H No 1,Street No 2 Khizar Abad,Baghum Pura Lahore	Maqsood Ahmad Khan	35202-1742665-1	Nisar Ullha Khan	640	-	230	230	-	-	-	870	640	-	230	230	-	-	-	870
1977	Syed Atif, Al Madina Autos H No L-879 Sector 11-E Up Society North Karachi	Syed Atif	42101-8139874-7	Syed Shahid	461	-	163	163	-	-	-	624	461	-	163	163	-	-	-	624
1978	Amjad Saeed, H No 281/80 Street No 14 Muhalla Gulberg Colony Masoom Shah Road Multan	Amjad Saeed	36302-4084670-1	Malik Saeed Ahmed	754	-	279	279	-	-	-	1,033	754	-	279	279	-	-	-	1,033
1979	Muhammad Nadeem, H No 2,Street No 10 Haydarabad Town Sargodha	Muhammad Nadeem	38403-9546855-7	Muhammad Aslam	442	-	173	173	-	-	-	616	442	-	173	173	-	-	-	616
1980	Imran Saleem, House No. B-5 Kda Centre View appartment Sector 15-A/1 Buffer Zone Karachi	Imran Saleem	42101-8157790-1	Mohammad Saleem	617	-	252	252	-	-	-	869	617	-	252	252	-	-	-	869
1981	Jamshaid Niaz, H No 90-K Gulberg III Lahore	Jamshaid Niaz	35202-2685889-3	Niaz Ahmed	620	-	251	251	-	-	-	871	620	-	251	251	-	-	-	871
1982	Zahid Iqbal,Street No 10 Block D Afzal Colony Muhalla Shaheen Abad Gujranwala	Zahid Iqbal	34101-0678637-3	Muhammad Ramzan	734	-	261	261	-	-	-	996	734	-	261	261	-	-	-	996
1983	Ayaz Aleem,Flat No 301 3rd Floor Rex Centre Zaibunnisa Street Saddar Panorama Centre Karachi	Ayaz Aleem	42101-7126198-1	Ejaz Aleem	1,173	-	719	719	-	-	-	1,892	1,173	-	719	719	-	-	-	1,892
1984	Abdul Waheed, H No 118-Bx,Street No 4,5 New Sadiq Colony Bahawalpur	Abdul Waheed	31202-2117364-9	Abdul Hameed	544	-	133	133	-	-	-	678	544	-	133	133	-	-	-	678
1985	Muhammad Khalid, Quarter No 3/25 Sodiwal Quarter Multan Road Lahore	Muhammad Khalid	35202-8022086-5		387	-	142	142	-	-	-	529	387	-	142	142	-	-	-	529
1986	Syed Asif Ali, Flat No C-10 Street 20/1 Sector 14-B North Karachi	Syed Asif Ali	42201-0670322-9	S Abbas Ali	715	-	276	276	-	-	-	991	715	-	276	276	-	-	-	991
1987	Liaquat, H No 12 Street No 10 Jaweed Behria Hawksbay Road Maripur Karachi	Liaquat	52204-1058790-5	Mehmood	1,021	-	605	605	-	-	-	1,626	1,021	-	605	605	-	-	-	1,626
1988	Shafi Ullah Khan, Plot No G-4 Ground Floor Block 3 Metrovill 1 Agha Khan Health Hospital Karachi	Shafi Ullah Khan	15302-0988712-7	Habib Ullah Khan	473	-	186	186	-	-	-	659	473	-	186	186	-	-	-	659
1989	Ghulam Abbas, H No 617 Ravi Block Shadmaan Town Sahiwal	Ghulam Abbas	36502-4214478-3	Ali Sher	559	-	276	276	-	-	-	835	559	-	276	276	-	-	-	835
1990	Mohammad Asad, H No F-87/2 Marton College Jahangir Road No 2 Karachi	Mohammad Asad	42201-0755790-3	Mohammad Ameen	413	-	234	234	-	-	-	647	413	-	234	234	-	-	-	647
1991	Rukhsana Tariq, House No. B-18 Falak Naz Centre Shahrah-E-Faisal Karachi	Rukhsana Tariq	42201-1699557-8	Tariq Ali	352	-	164	164	-	-	-	516	352	-	164	164	-	-	-	516
1992	Mohammad Asif, H No R-272 Block 6 Gulshan-E-Iqbal Karachi	Mohammad Asif	42000-0500365-1	M Latif	726	-	427	427	-	-	-	1,153	726	-	427	427	-	-	-	1,153
1993	Aziz Ur Rehman Khan, Zam Zama International Plot No 118/A Street No 5 Industrial Estate Hayatabad Peshawar	Aziz Ur Rehman Khan	17301-3031154-1	Gul Saeed Khan	641	-	114	114	-	-	-	756	641	-	114	114	-	-	-	756
1994	Asif Ali Khan Sherwani, H No 784/N Ponch Road Samanabad Lahore	Asif Ali Khan Sherwani	35202-7988944-9	Masood Ali Khan Sherwani	751	-	426	426	-	-	-	1,177	751	-	426	426	-	-	-	1,177
1995	Tariq Mehmood, H No 5 Muhalla Laal Pura Rang Pura Sialkot	Tariq Mehmood	34603-7262684-9	Sheikh Muhammad Sarwar	453	-	146	146	-	-	-	599	453	-	146	146	-	-	-	599
1996	Imran Ghafoor, H No 12-A Stadium Road Aziz Abad Colony Bahawalpur	Imran Ghafoor	31202-0841103-7	Abdul Ghafoor	915	-	381	381	-	-	-	1,297	915	-	381	381	-	-	-	1,297
1997	M Aqeel Khan Durrany, C-65 Phase 1 Gulshan-E-Hadeed, Karachi	M Aqeel Khan Durrany	42501-7728251-8	Faqeer Mohd Khan Durrani	855	-	336	336	-	-	-	1,191	855	-	336	336	-	-	-	1,191
1998	Khurram Shehzad, Flat No C-006 PIB Colony Near Pear Haven Karachi	Khurram Shehzad	42201-1895600-1	Islamuddin	942	-	322	322	-	-	-	1,264	942	-	322	322	-	-	-	1,264
1999	Syed M Amir Shah, House No C-16 Block H North Nazimabad Near KFC Karachi	Syed M Amir Shah	32301-0893713-9	Syed Karar Hussain	766	-	428	428	-	-	-	1,194	766	-	428	428	-	-	-	1,194
2000	Luqman Mohd Hanif, H No 328/1 Islam Gunji Nashter Road Lasbella Karachi	Luqman Mohd Hanif	42301-3233274-9	Mohd Hanif	1,060	-	541	541	-	-	-	1,601	1,060	-	541	541	-	-	-	1,601
2001	Shakir Ali, House No. 50 Hadinagar Qasimabad Hyderabad	Shakir Ali	41306-0675245-7	Muhammad Hussain	327	-	205	205	-	-	-	531	327	-	205	205	-	-	-	531
2002	Mohammad Saleem, H No R-174 Block 9 Asif Nagar Dastagir F B Area Farzana Dawakhana,Karachi	Mohammad Saleem	42101-8674194-7	Noor Alam	487	-	104	104	-	-	-	591	487	-	104	104	-	-	-	591
2003	Atif Hussain Ghori, 734-Gali No.11 Akhter Colony Korangi Road Sector - A Karachi	Atif Hussain Ghori	42301-8022558-3	Muhammad Mushtaq	736	-	436	436	-	-	-	1,172	736	-	436	436	-	-	-	1,172
2004	Abdul Ghafoor, Poineer Traders Dept Export Suit 508 5th Floor Hussain Trade Centre Altaf H Road Karachi	Abdul Ghafoor	42201-3061914-5	M Haroon	519	-	305	305	-	-	-	824	519	-	305	305	-	-	-	824
2005	Muhammad Saeed,Flat No B-29 Sunny View Block 14 Gulistan-E-Johar Karachi	Muhammad Saeed	33100-4144834-1	Hameed Ullah Khan	1,142	-	443	443	-	-	-	1,585	1,142	-	443	443	-	-	-	1,585
2006	Ahmedi Khatoon, H No A-3106 Phase II Gulshan-E-Hadeed Al Hadeed Medical Centre Karachi	Ahmedi Khatoon	42501-8367583-4	Mohi Uddin Ahmed Qadri	726	-	353	353	-	-	-	1,079	726	-	353	353	-	-	-	1,079
2007	Syed Zulfiqar Ali Shah, Banglow No 2 Gate No 3 Star Banglows Qasimabad Behind Eiden Grammer School Hyderabad	Syed Zulfiqar Ali Shah	41303-8736516-9	Sed Rafiq Ahmed	372	-	179	179	-	-	-	551	372	-	179	179	-	-	-	551
2008	Shariq Shafaq, H No L-2525 Metroville III Block 2 Abul Hasan Isphani Road Gulshan-E-Iqbal Karachi	Shariq Shafaq	42201-7728933-5	M Shafi Shafaq	687	-	324	324	-	-	-	1,012	687	-	324	324	-	-	-	1,012
2009	S M Saeed,Flat No 104 A Behani Avenue Nazimabad No 5 Khilafat Chowk Karachi	S M Saeed	42101-1705218-1	S M Umar	439	-	131	131	-	-	-	571	439	-	131	131	-	-	-	571
2010	Basant Kumar, D-1250 Gidwani Line Bhai Khan Charli Pakka Qila Hyderabad	Basant Kumar	41303-6131016-3	Narain Das	359	-	197	197	-	-	-	556	359	-	197	197	-	-	-	556
2011	Nadeem, Flat No H-2 Islamic Arcade University Road Near Samama Shopping Centre Karachi	Nadeem	42401-2207734-3	Abdul Salim Khan	666	-	235	235	-	-	-	901	666	-	235	235	-	-	-	901
2012	Muhammad Saeed Khan, Muhamamd Saed Khan Muhammad Sharif Khan Street Haleem Aslam Wali Khidi Shah Pura Mohalal Sarfraz Abad Gujranwala.	Muhammad Saeed Khan	34101-8599950-1	Muhammad Sharif Khan	599	-	164	164	-	-	-	763	599	-	164	164	-	-	-	763
2013	Muhammad Rizwan Qureshi, Ayub Varity Centre Sh No 1 Chan Bazar Purana Kila Rawalpindi	Muhammad Rizwan Qureshi	37405-5792094-1	Muhammad Ayub Qureshi	640	-	187	187	-	-	-	827	640	-	187	187	-	-	-	827
2014	Allah Ditta, H No 118-F Gross Mandi Besti Jangala Multan	Allah Ditta	36302-5894319-5	Muhammad Yar	397	-	151	151	-	-	-	548	397	-	151	151	-	-	-	548
2015	Muhammad Sajid Rashid, Nike Garments 10-B 1st Floor Pace Centre Gulberg Lahore	Muhammad Sajid Rashid	35201-7458155-9	Ch Muhammad Yaqoob	425	-	226	226	-	-	-	651	425	-	226	226	-	-	-	651
2016	Abdul Razzaq, H No A-6 Rufi Suit Homes KDA Scheme 33 Malir Cantt Karachi	Abdul Razzaq	42101-8667120-9	Saeed Ahmed	795	-	256	256	-	-	-	1,051	795	-	256	256	-	-	-	1,051
2017	Haroon Babar,H No 86 Street No 93 Farooq Azam Street New Samanabad Lahore	Haroon Babar	35202-5950773-7	Sheikh Babar Iqbal	419	-	151	151	-	-	-	570	419	-	151	151	-	-	-	570

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

						At the beginning							Written off						
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2018	Irfan Ali, H No 7,Street No 3 Darbar Wali Gali,Chaman Park Mughalpura Lahore	Irfan Ali	35201-4771482-1	Nazir Hussain	708	-	391	391	-	-	-	1,099	708	-	391	391	-	-	-	1,099
2019	Muhammad Ishtiaq Butt, H No 446 Block B Johar Town Lahore	Muhammad Ishtiaq Butt	35202-2163698-5	Muhammad Ishfaq Butt	457	-	190	190	-	-	-	648	457	-	190	190	-	-	-	648
2020	Mohammad Taki,Taki Traders Shop No G-85 Rio Centre Alfi Centre Saddar Karachi	Mohammad Taki	43206-8249768-9	Mohammad Alam	475	-	286	286	-	-	-	761	475	-	286	286	-	-	-	761
2021	Asim Naseem, H No 34/80,Gali Polan Wali Muhalla Allah Lokh Sialkot	Asim Naseem	34603-2181975-7	Sheikh Muhammad Naseem	440	-	79	79	-	-	-	519	440	-	79	79	-	-	-	519
2022	Maqsood Ahmad Khan, H No 1,Street No 2 Khizarabad,Baghum Pura Lahore	Maqsood Ahmad Khan	35202-1742665-1	Nisar Ullha Khan	457	-	213	213	-	-	-	669	457	-	213	213	-	-	-	669
2023	Nawazish Ali, House No. D-1 Block 4 Doctor Colony Jinnah Hospital Karachi	Nawazish Ali	42301-9929900-5	Nadir Ali	628	-	267	267	-	-	-	895	628	-	267	267	-	-	-	895
2024	Muhammad Shahid, House No. 108 Choori Gali Sector G Cloth Market Hyderabad	Muhammad Shahid	41302-2825366-1	Fazal Uddin Arain	395	-	156	156	-	-	-	550	395	-	156	156	-	-	-	550
2025	Shehzad Saleem, H No 577 C-Vi Edi Gah Lane 3 Gizri Marwat Hospital Karachi	Shehzad Saleem	42301-5061591-3	Muhammad Saleem	614	-	184	184	-	-	-	797	614	-	184	184	-	-	-	797
2026	Chuadhary Abid Hussain, H No 111 Sohni Pura Sargodha	Chuadhary Abid Hussain	38403-6320604-7	Ch Akbar Ali	461	-	178	178	-	-	-	639	461	-	178	178	-	-	-	639
2027	Nasir Younas, H No A/243 Doctors Colony Near Pathan Colony Bilal Masjid Hyderabad	Nasir Younas	41303-3397089-3	Khowaja Mohammad Younus	425	-	235	235	-	-	-	660	425	-	235	235	-	-	-	660
2028	Ali Akbar, Air Weapon Complex Ltf Lt Engineering Trade Services Mohra Chowk Wah Cantt.	Ali Akbar	37406-9065605-1	Niaz Ahmed	366	-	186	186	-	-	-	552	366	-	186	186	-	-	-	552
2029	Tahir Jamil Durrani, H No C-22 Rufi Green Land Gulzar-E-Hijri Abul Hassan Isphani Road, Karachi	Tahir Jamil Durrani	42201-4737521-7	Abdul Sattar Durrani	694	-	254	254	-	-	-	949	694	-	254	254	-	-	-	949
2030	Ahmed Waqas, New Mian Tant Sh No 273 Choti Market Ravi Block Allama Iqbal Town Lahore	Ahmed Waqas	35202-4952900-1	Gulzar Ahmad	480	-	168	168	-	-	-	648	480	-	168	168	-	-	-	648
2031	Sahibzada Aasim Ali Khan, Flat No 12 Haji Shah Bukhari Centre Saddar Haji Shah Masjid Hyderabad	Sahibzada Aasim Ali Khan	41303-1522180-1	Abdul Wahid Khan	638	-	369	369	-	-	-	1,008	638	-	369	369	-	-	-	1,008
2032	Rizwan Ahmed Qazi, Flat No. 5,Building No. 11-C, Shahzadi Arcade 10th St, DHA Phase No. 5 Khayban-E-Shamsher, Karachi	Rizwan Ahmed Qazi	42301-1618252-5	Amanullah Qazi	978	-	592	592	-	-	-	1,569	978	-	592	592	-	-	-	1,569
2033	Syed Muhammad Hussain Shah, H No 22/5 2B Al Ahmed Housing Society Malir Halt Karachi	Syed Muhammad Hussain Shah	42201-0299478-9	Sed Khaleeq Hussain Shah	726	-	146	146	-	-	-	872	726	-	146	146	-	-	-	872
2034	Attiq Ullah, H No 816/30 Street No 8 Muhalla Noor Bawa Gujranwala	Attiq Ullah	34101-8963394-9	Anayat Ullah	670	-	307	307	-	-	-	977	670	-	307	307	-	-	-	977
2035	Saqib Majeed, H No 10 Allah Bux Colony Approach Road Gujranwala	Saqib Majeed	34101-2463651-5	Abdul Majeed	474	-	102	102	-	-	-	576	474	-	102	102	-	-	-	576
2036	Khawar Farooq Rao, Anwar House Main Street Ghareebabad Renala Khurd	Khawar Farooq Rao	35303-4054127-1	Muhammad Farooq	377	-	140	140	-	-	-	516	377	-	140	140	-	-	-	516
2037	Haji Chhitio, Village Vesro Vesro Road Mirpur Khas	Haji Chhitio	44103-7741772-7	Haji Suleman	564	-	165	165	-	-	-	729	564	-	165	165	-	-	-	729
2038	Muhammad Javed, Ocs Private Limited Harding Road Saddar Rawalpindi	Muhammad Javed	37405-2124362-5	Abdul Hakeem	549	-	195	195	-	-	-	744	549	-	195	195	-	-	-	744
2039	Zaigham Ali Khan, H No 16,Defence Lane Ghazi Road Lahore	Zaigham Ali Khan	35201-1444324-7	Ghulam Shabir Qureshi	615	-	296	296	-	-	-	911	615	-	296	296	-	-	-	911
2040	Rashid Mehmood, H No 954-G Gulistan Colony Faisalabad	Rashid Mehmood	33100-4307313-7	Allah Ditta	855	-	357	357	-	-	-	1,212	855	-	357	357	-	-	-	1,212
2041	Mehboob Ahmad, Bs Lala Zar Colony Cantt By Pass Sialkot	Mehboob Ahmad	34603-2316201-3	Muhammad Ishaq	436	-	156	156	-	-	-	592	436	-	156	156	-	-	-	592
2042	Mohammad Ashraf, 9 Mariam Centre B-544 Block 7 F B Area Karachi	Mohammad Ashraf	42000-0393996-7	Ismail Moodi	753	-	349	349	-	-	-	1,102	753	-	349	349	-	-	-	1,102
2043	Sarfaraz Akhtar, H No 59/62 Main Street,Westridge Bazar Rawalpindi	Sarfaraz Akhtar	37405-4688136-5	M Waheed Ud Din Akhtar	574	-	137	137	-	-	-	711	574	-	137	137	-	-	-	711
2044	Mir Murad Baloch, H No 99-Ae-2 Block 4 Satellite Town Quetta	Mir Murad Baloch	54400-2189623-9	Abdul Hakeem Baloch	524	-	121	121	-	-	-	645	524	-	121	121	-	-	-	645
2045	Shabeer Ahmed, Kingra Road Khokhar P.O Imran Wali Sialkot	Shabeer Ahmed	34603-5698264-7	Muhammad Ramzan	735	-	289	289	-	-	-	1,024	735	-	289	289	-	-	-	1,024
2046	Syed Noor Hussain Shah, H No A-606 Rufi Green City Block 18 Gulistan-E-Johar Karachi	Syed Noor Hussain Shah	41205-2847594-1	Syed Malook Shah	760	-	445	445	-	-	-	1,205	760	-	445	445	-	-	-	1,205
2047	Mansoor Mushtaq, H No 201/A Block 19 Gulshan-E-Iqbal, Karachi	Mansoor Mushtaq	42201-3329713-7	Mushtaq Hussain Chughtai	718	-	272	272	-	-	-	990	718	-	272	272	-	-	-	990
2048	Syed Shehzad Kausar Kazmi, Flat No 512 Bhayani Sun View appartment Block 11 Gulshan-E-Iqbal Near Lalazar Shadi Hall, Karachi	Syed Shehzad Kausar Kazmi	42201-0674359-9	Syed Kausar Hussain Kazmi	780	-	472	472	-	-	-	1,252	780	-	472	472	-	-	-	1,252
2049	Amir Hussain, H No C-27/28 Amnabad appartment Block E Haidery North Nazimabad, Karachi	Amir Hussain	42101-9729531-1	Shabir Hussain	400	-	151	151	-	-	-	551	400	-	151	151	-	-	-	551
2050	Najam Uz Zaman Khan, Khan and Co Autos Shop No 13 Hijivery Centre 56-Mcleod Road Lahore	Najam Uz Zaman Khan	35202-5249875-9	Badar Uz Zaman	485	-	109	109	-	-	-	594	485	-	109	109	-	-	-	594
2051	Kashif Nadeem, Rajowal Tehsil Depalpur Okara	Kashif Nadeem	35301-1918888-7	Abdul Ghaffar	390	-	119	119	-	-	-	509	390	-	119	119	-	-	-	509
2052	Muhammad Saleem, 605 Yasir Block Nishter Colony Lahore	Muhammad Saleem	35201-3927289-1	Jameel Ahmed Khan	387	-	196	196	-	-	-	583	387	-	196	196	-	-	-	583
2053	Talat Sultana, House No C-43 6th Floor Sunny Height Block 19 Rashid Minhas Road Near Lasania Resturant, Karachi	Talat Sultana	42301-5579374-6	M Naeem Alvi	417	-	161	161	-	-	-	578	417	-	161	161	-	-	-	578
2054	Hafiz Asad Nazeer, H No 13/B Street No 5/117 Ubdullah Street Kamboh Colony Mohalla Gunj Buksh Ichhra Lahore	Hafiz Asad Nazeer	35202-6713770-5	Nazeer Hussain	717	-	437	437	-	-	-	1,154	717	-	437	437	-	-	-	1,154
2055	Nasir Hussain, Muhalla Sheikhan Wali Gurjakh Gujranwala	Nasir Hussain	34101-2606275-3	Muhammad Iqbal	702	-	235	235	-	-	-	937	702	-	235	235	-	-	-	937
2056	Abid Rehman, 05 St 42 Qila Muhammadi Ravi Road Lahore	Abid Rehman	35202-2950457-5	Gulam Nabi	428	-	81	81	-	-	-	509	428	-	81	81	-	-	-	509
2057	Abdul Saboor, H No X-22 Wahdat Colony Lahore	Abdul Saboor	35202-2895752-5	Zain Ul Abdeen	642	-	206	206	-	-	-	849	642	-	206	206	-	-	-	849
2058	Iqbal Mustafa, H No E-101 Iqra City Abul Hasan Ishfahani Road Abbas Town Gulshan-E-Iqal, Karachi	Iqbal Mustafa	42201-5957189-3	Qazi Hasam Uddin	485	-	281	281	-	-	-	766	485	-	281	281	-	-	-	766
2059	Faheem Irfan Awan, H No 29 Shaheen Block Sector B Baharia Town Multan Road Lahore	Faheem Irfan Awan	35201-0534292-5	Malik Dost Muhammad	570	-	242	242	-	-	-	812	570	-	242	242	-	-	-	812
2060	Nasir Mehmood, H No 30/293 Shah Syeedan Sialkot	Nasir Mehmood	34603-8875435-1	Muhammad Yaqoob	669	-	186	186	-	-	-	855	669	-	186	186	-	-	-	855
2061	Saleem Ud Din,Flat No B-11 3rd Floor Adeel appartment Block G North Nazimabad Karachi	Saleem Ud Din	42101-1579194-1	M Azeem Uddin	390	-	142	142	-	-	-	532	390	-	142	142	-	-	-	532
2062	Rasheed Uz Zaman, H No 923/5-A Street No 1 Abu Bakar Street Mohallah Al Atta Colony Multan	Rasheed Uz Zaman	36302-9696081-7	Muhammad Zaman	400	-	224	224	-	-	-	624	400	-	224	224	-	-	-	624
2063	Syed Ashiq Hussain, H No F/2/5 Maymar Complex Highway Scheme 33 Rufi Bara Market Karachi	Syed Ashiq Hussain	42501-1574833-3	Sed Jamal Shah	373	-	196	196	-	-	-	568	373	-	196	196	-	-	-	568
2064	Naveeda Zaidi, H No C-208 Rado Tower B Block 12 Gulistan-E-Johar Karachi	Naveeda Zaidi	42201-8319008-8	S H Zaidi	475	-	308	308	-	-	-	783	475	-	308	308	-	-	-	783
2065	Syed Shahzad Kausar Kazmi,Flat No 512 Bah Yani Sun View appartment Block 11 Gulshan-E-Iqbal Karachi	Syed Shahzad Kausar Kazmi	42201-0674369-9	Sed Kausar Hussain	369	-	140	140	-	-	-	509	369	-	140	140	-	-	-	509
2066	Syed Nasir Raza,Flat No 17 Sumera Arcade Block N North Nazimabad Karachi	Syed Nasir Raza	42101-3730608-7	Syed Ali Afsar Rizvi	408	-	212	212	-	-	-	621	408	-	212	212	-	-	-	621
2067	Akhter Uddin, House No 5-D-11/5 Nazimabad No 5 Near Abbasi Shaheed Hospital Karachi	Akhter Uddin	42101-3657030-3	Bashir Uddin	544	-	158	158	-	-	-	702	544	-	158	158	-	-	-	702
2068	Muhammad Shahzad Alam, E142 Farhan Tower BNo.10 Main Rashid Minas Road Near Toyota Estern Motors Show Room Karachi	Muhammad Shahzad Alam	42201-5713277-9	Mohammad Akhter Alam	682	-	394	394	-	-	-	1,076	682	-	394	394	-	-	-	1,076
2069	Tehzeeb Ul Hassan, H No F-4 P & T Colony Unit No 7 Latifabad Hyderabad	Tehzeeb Ul Hassan	41304-6327700-1	Rehan	728	-	412	412	-	-	-	1,140	728	-	412	412	-	-	-	1,140
2070	Mohd Adnan,H No 110-A Sheet No 11-A Street 1 Urdu Chowk Orangi Town Karachi	Mohd Adnan	42401-5531338-5	Mohd Iqbal	735	-	290	290	-	-	-	1,025	735	-	290	290	-	-	-	1,025
2071	Mohammad Zahid Abbas, H No E/63 Public Health Colony HDA Water Tank Hyderabad	Mohammad Zahid Abbas	41303-6150856-9	Abbas Ali Noonari	405	-	253	253	-	-	-	658	405	-	253	253	-	-	-	658
2072	Muhammad Ayaz,Flat No C-77 1st Floor Phase 1 Defence View Iqra University Karachi	Muhammad Ayaz	56503-8322371-9	Haji Saifullah	699	-	262	262	-	-	-	961	699	-	262	262	-	-	-	961
2073	Mohammad Owais, H No A-64 Gor Colony Superior Collage Hyderabad	Mohammad Owais	41304-6285583-5	Mohammad Usman	620	-	250	250	-	-	-	870	620	-	250	250	-	-	-	870
2074	Farhan Taseer,H No E-103 Street No 5 Kore Pind Super Town Walton Road Lahore	Farhan Taseer	35201-1465372-3	Muhammad Taseer	760	-	288	288	-	-	-	1,048	760	-	288	288	-	-	-	1,048
2075	Rashid Ali, H No 1,Street No 1 Bilal Park,Hafiz Colony Rahim Yar Khan	Rashid Ali	31303-5632666-1	Muhammad Munir	720	-	284	284	-	-	-	1,004	720	-	284	284	-	-	-	1,004

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2076	Amjad Ali,H.No 423/10 Street No.12 Muhalla Tibbi Sher Khan Kutchery Road Multan	Amjad Ali	36302-3626719-3		701	-	235	235	-	-	-	936	701	-	235	235	-	-	-	936
2077	Muhammad Imran, H No 30 Street No 25 Dars Road Baghbanpura Lahore	Muhammad Imran	35201-1684664-1	Muhammad Rasheed	470	-	185	185	-	-	-	656	470	-	185	185	-	-	-	656
2078	Kashif Sohail, H No 1446,Street No 16 Farooq Gunj,Gronanak Pura Gujranwala	Kashif Sohail	34101-2449288-3	Abdul Rehman	719	-	257	257	-	-	-	976	719	-	257	257	-	-	-	976
2079	Waqar Majeed, H No P-215,Street No 3 Bhawana Bazar, Faisalabad	Waqar Majeed	33100-6182114-1	Chaudhry Abdul Majeed	627	-	184	184	-	-	-	811	627	-	184	184	-	-	-	811
2080	Muhammad Ishaq, H No 24-A Street No26 Siraj Din Street Ali Pak Ichra, Lahore	Muhammad Ishaq	35202-1600292-1	Siraj Din	403	-	177	177	-	-	-	580	403	-	177	177	-	-	-	580
2081	Muhammad Imran,Flat No Bb-002 Ground Floor Maria Hill View appartment Fl-15 Sec 14-B Shadman Town North Nazimabad Karachi	Muhammad Imran	42101-4615583-7	Mehboob	1,106	-	612	612	-	-	-	1,719	1,106	-	612	612	-	-	-	1,719
2082	Amjad Javed Khokar, H No 6 Street No 2 Siddiq Pura Badami Bagh Lahore	Amjad Javed Khokar	35202-7225094-7	Ghulam Ali Khokar	731	-	219	219	-	-	-	951	731	-	219	219	-	-	-	951
2083	Mazhar Ali Butt, H No 575 Block B Sabzazar Scheme Multan Road Lahore	Mazhar Ali Butt	35202-3012137-1	Ghulam Rasool Mir	609	-	183	183	-	-	-	792	609	-	183	183	-	-	-	792
2084	Ahmed Shah, M/S Naeem Electronics Shop L 50 Hash00 Centre Abdullah Haroon Road Saddar Karachi	Ahmed Shah	42301-0855341-9	Haji Nawaz	923	-	387	387	-	-	-	1,310	923	-	387	387	-	-	-	1,310
2085	Rashid Mehmood, H No Ls-108 1st Floor Sector 3 Aligrah Orangi Town KESC Office Karachi	Rashid Mehmood	31303-7258197-9	M Hanif	408	-	229	229	-	-	-	637	408	-	229	229	-	-	-	637
2086	Mohammad Sohail,Flat No 202-2nd Floor Asma Arcade Plot No 217 Manakjee Street Garden East Karachi	Mohammad Sohail	42301-0406075-9	Mohammad Zakria	554	-	281	281	-	-	-	835	554	-	281	281	-	-	-	835
2087	Irfan Ali, H No 7,Street No 3 Darbar Wali Gali,Chaman Park Mughalpura Lahore	Irfan Ali	35201-4771482-1	Nazir Hussain	452	-	285	285	-	-	-	737	452	-	285	285	-	-	-	737
2088	Muhammad Ijaz Mirza, H No 22-A Street No 25 Mohalla Goroo Nanak Shadrah Town Lahore	Muhammad Ijaz Mirza	35202-4795993-7		471	-	96	96	-	-	-	567	471	-	96	96	-	-	-	567
2089	Tariq Mehmood, Upper Tariq Industry StNo.04 Mohalla Noor Park Sahiwal	Tariq Mehmood	36502-2731919-9	Muhammad Din	559	-	277	277	-	-	-	836	559	-	277	277	-	-	-	836
2090	Khuram Shahzad, H No 4 Main Bano Bazar Rahim Yar Khan	Khuram Shahzad	31303-4396472-7	Nazir Ahmed	965	-	531	531	-	-	-	1,496	965	-	531	531	-	-	-	1,496
2091	Kashif Ali, H No P--571 Street No 3 Liaqat Abad No 2 Faisalabad	Kashif Ali	33100-2759056-7	Sadiq Ali	692	-	245	245	-	-	-	937	692	-	245	245	-	-	-	937
2092	Muhammad Farooque, H No 25 Block A Timber Market Arif Wala	Muhammad Farooque	36401-0831726-5	Fazal Husain	418	-	169	169	-	-	-	588	418	-	169	169	-	-	-	588
2093	Naseem Raza, H No R-154 Sector 5-B-2 North Karachi	Naseem Raza	42201-8735611-9	Nissar Ahmed	799	-	307	307	-	-	-	1,106	799	-	307	307	-	-	-	1,106
2094	Rashid Mehmood, H No Ls-108 1st Floor Sector 3 Aligrah Orangi Town KESC Office Karachi	Rashid Mehmood	31303-7258197-9	M Hanif	528	-	260	260	-	-	-	788	528	-	260	260	-	-	-	788
2095	Muhammad Waris, H No 388 Lalo Lashari Kali Mori Hyderabad	Muhammad Waris	41303-9723847-1	Fatah Muhammad	774	-	500	500	-	-	-	1,274	774	-	500	500	-	-	-	1,274
2096	Muhammad Ashraf Khokhar, H No 1700 Gali Malik Fazal Haq Wali Muhalla Moti Masjid Daska	Muhammad Ashraf Khokhar	34601-9839813-1	Sultan Muhammad	514	-	124	124	-	-	-	639	514	-	124	124	-	-	-	639
2097	Muhammad Kashif Shahid, H No P-323 Street No 7 Jhang Road Saifabad No 1 Faisalabad	Muhammad Kashif Shahid	33100-5741518-9	Liquat Ali Shahid	396	-	130	130	-	-	-	526	396	-	130	130	-	-	-	526
2098	Zulfiqar Ali, H No P-60 Street No 11 Chiban Faisalabad	Zulfiqar Ali	33100-2030115-1	Abdul Majeed	410	-	156	156	-	-	-	566	410	-	156	156	-	-	-	566
2099	Muhammad Jamil, H No 3/499 Liaquatabad No 3 Central Karachi	Muhammad Jamil	42101-4900075-9	Syed Ahmed Mumtaz	362	-	165	165	-	-	-	527	362	-	165	165	-	-	-	527
2100	Muhammad Qadeer Ali, C/O Maktaba Tu Hassan 33 Haq Street Urdu Bazar Lahore	Muhammad Qadeer Ali	35202-9293935-7	Barkat Ali	659	-	219	219	-	-	-	877	659	-	219	219	-	-	-	877
2101	Khurram Rawal, H No A-3 A-4 Block B Majee Hospital Latifabad Unit No 7 Hyderabad	Khurram Rawal	41304-3627901-7	Rawal Phaor	612	-	327	327	-	-	-	940	612	-	327	327	-	-	-	940
2102	Asmatullah Soomro, H No 20 Badin Stop Road Shah Housin Society Hyderabad	Asmatullah Soomro	41304-2693364-9	Inayatullah	640	-	338	338	-	-	-	978	640	-	338	338	-	-	-	978
2103	Muhammad Akram, H No 67-D Block D Pchs Main Gazy Rd Lahore	Muhammad Akram	35202-5842641-3	Ch Rahmet Ali	631	-	170	170	-	-	-	802	631	-	170	170	-	-	-	802
2104	Asif Ullah, Asif Ullah House Street No 6 City Railway Station Faqir Abad No 2 Peshawar	Asif Ullah	17301-8841630-1	Farid Ullah	338	-	168	168	-	-	-	505	338	-	168	168	-	-	-	505
2105	Muhammad Bilal Khan, Muhalla Awan Pura Bakra Abad Pulli Ghayab Road Multan	Muhammad Bilal Khan	36302-0450648-7	Muhammad Nawaz	419	-	150	150	-	-	-	569	419	-	150	150	-	-	-	569
2106	Muhammad Tariq, H No 196 Area J-1 Korangi No 5 Fatah Masjid Karachi	Muhammad Tariq	42201-6236909-9	Muhammad	728	-	404	404	-	-	-	1,132	728	-	404	404	-	-	-	1,132
2107	Asif Ali Siddiqui, H No 133/1 Urdu Chowk Saudabad Malir Karachi	Asif Ali Siddiqui	42501-4229759-1	Sharafat Ali Siddiqui	472	-	105	105	-	-	-	578	472	-	105	105	-	-	-	578
2108	Shafi Ullah Siddiqui, House No. 4--779 Orangi Town Karachi	Shafi Ullah Siddiqui	42401-3296922-1	Rafi Ullah Siddiqui	720	-	153	153	-	-	-	873	720	-	153	153	-	-	-	873
2109	Abrar Ul Hassan, H No 121 Chek No 220 Rb Jadj Wala Faisalabad	Abrar Ul Hassan	33100-5790071-9	Farzand Ali	765	-	349	349	-	-	-	1,114	765	-	349	349	-	-	-	1,114
2110	Wasif Umair, H No 49-B-II Street No 1 Block E Okara Okara	Wasif Umair	35302-1590661-5	Chaudhary Muhammad Ishaq	418	-	129	129	-	-	-	547	418	-	129	129	-	-	-	547
2111	Muhammad Ali, H No 229 Street No 3 Muslim Town Renala Khurd Okara	Muhammad Ali	35303-8586834-7	Bashir Ahmad	764	-	325	325	-	-	-	1,089	764	-	325	325	-	-	-	1,089
2112	Rashid Hussain Qurashi, H No 26 Street No 58 Ganga Street Sant Nager Lahore	Rashid Hussain Qurashi	35202-2963677-7	Iqbal Hussain Qurashi	765	-	349	349	-	-	-	1,114	765	-	349	349	-	-	-	1,114
2113	Qamar Razzaq, H No 29 Block Y Peoples Colony Khanewal	Qamar Razzaq	36103-4203028-3	Abdul Razzaq	470	-	156	156	-	-	-	626	470	-	156	156	-	-	-	626
2114	Rizwan Ahmed, H No A-28 5th Floor Aamir Chamber Saddar Hotel Dubai Karachi	Rizwan Ahmed	42201-4401768-1	Bakhtiar Ahmed	744	-	284	284	-	-	-	1,027	744	-	284	284	-	-	-	1,027
2115	Muhammad Farooq,H.No 5 Naeem Block No.5 Canal Bank Housing Scheme Lahore	Muhammad Farooq	35202-3334505-3	Abdul Razzaq	438	-	169	169	-	-	-	607	438	-	169	169	-	-	-	607
2116	Kashif Siddique, B, 21 Siddique Plaza Unit No 8 Latifabad	Kashif Siddique	41304-4693605-1	Mohammed Siddique	378	-	162	162	-	-	-	541	378	-	162	162	-	-	-	541
2117	Syed Mohammad Abbas Jafri,Flat No A-105 Saghir Centre Block 16 F B Area Karachi	Syed Mohammad Abbas Jafri	42101-3867146-3	S Rafeeq Ul Hasan	399	-	237	237	-	-	-	636	399	-	237	237	-	-	-	636
2118	Abdul Malik Halipoto, Banglow No 166 Phase III Naseem Nagar Qasimabad Eden Grammar School	Abdul Malik Halipoto	41506-0342118-7	Misri Khan Halipoto	665	-	388	388	-	-	-	1,053	665	-	388	388	-	-	-	1,053
2119	Muhammad Azhar,H.No. 100 Line No 2 Sector -B Akthar Colony Mohdi Musjid	Muhammad Azhar	42000-2128917-3	M Rasheed	1,084	-	696	696	-	-	-	1,780	1,084	-	696	696	-	-	-	1,780
2120	Muhammad Muzafir,H No E-14 Radio Pakistan Quaidabad Officer Colony	Muhammad Muzafir	42201-7485036-3	M Azhar	744	-	417	417	-	-	-	1,161	744	-	417	417	-	-	-	1,161
2121	Muhammad Usman Khalid, Bajwa House No 8/B Street No 1 Block U Gulshan E Usman Rahim Yar Khan	Muhammad Usman Khalid	31303-1464754-7	M Khalid Bajwa	393	-	130	130	-	-	-	523	393	-	130	130	-	-	-	523
2122	Mumtaz Ali,Flat No J-2 Ground Floor Noman Complex Block 13-D-3 Gulshan-E-Iqbal Own Market Karachi	Mumtaz Ali	43203-2712361-9	Nazar Ali Kalhoro	374	-	202	202	-	-	-	575	374	-	202	202	-	-	-	575
2123	Inamuddin Qureshi,Joy Tailor Shop No 1 Allah Wala Market Tilik Incline Hyderabad	Inamuddin Qureshi	41303-7178013-9	Imamuddin Qureshi	373	-	128	128	-	-	-	501	373	-	128	128	-	-	-	501
2124	Ghulam Qadir Ansari, H No E-40 Flv Franch Villas Gulistan-E-Sajjad Qasimabad Hyderabad	Ghulam Qadir Ansari	41306-8582384-5	Nasiruddin Ansari	642	-	380	380	-	-	-	1,021	642	-	380	380	-	-	-	1,021
2125	Malik Muhammad Yunas, Govt Commerce College Suzuki Show Room Chowk Saddu Hassam Azmat Wasti Road Multan	Malik Muhammad Yunas	36302-0474945-9	Malik Karim Baksh	400	-	164	164	-	-	-	564	400	-	164	164	-	-	-	564
2126	Shahzad Waseem,H No 162/C Mohallah Jhangi Jadeed Main Murree Road Rawalpindi	Shahzad Waseem	37405-2242030-5	M Shafiq Khan	587	-	204	204	-	-	-	791	587	-	204	204	-	-	-	791
2127	Faraz Changaiz Khan, H No R-72 Block 16 F B Area Karachi	Faraz Changaiz Khan	42101-6723993-1	Changaiz Khan	428	-	263	263	-	-	-	691	428	-	263	263	-	-	-	691
2128	Hamyuan Iqbal, Airport Road Murad Pur Sialkot	Hamyuan Iqbal	34603-6579126-9	Muhammad Iqbal Khan	439	-	244	244	-	-	-	684	439	-	244	244	-	-	-	684
2129	Muhammad Ajmal Mahmood,H No 1483 Ward No 7 Muhalla Keri Daud Khan Multan	Muhammad Ajmal Mahmood	36302-6245867-5	Malik Muhammad Aslam	618	-	185	185	-	-	-	803	618	-	185	185	-	-	-	803
2130	Jawad Akbar, Rjays Fashion Inn G-11 Ground Floor Pace Shoping Maill Model Town Link Road Lahore	Jawad Akbar	35201-4639578-3	Muhammad Akbar	669	-	233	233	-	-	-	902	669	-	233	233	-	-	-	902
2131	Peer Akhlaq Shah, Ke, 616 , Plot No. F 3/4 Gizri Road P/T Colony Clifton	Peer Akhlaq Shah	42000-7309324-9	Latif Shah	428	-	191	191	-	-	-	619	428	-	191	191	-	-	-	619
2132	Mohammad Ziaulhaq, H No 561 Street No 3 Sector A Kashmir Colony Behind Akhtar Colony Karachi	Mohammad Ziaulhaq	42301-0981304-9	Mohammad Shah	664	-	302	302	-	-	-	966	664	-	302	302	-	-	-	966
2133	Muhammad Ramzan, H No 40 Street No 3 Block X Madina Town Faisalabad	Muhammad Ramzan	33100-8612621-9	Haji Behram Khan	630	-	362	362	-	-	-	992	630	-	362	362	-	-	-	992
2134	Muhammad Suhail Butt, H No 35/694 Muhalla Saray Bhabrian Sialkot	Muhammad Suhail Butt	34603-4331663-1	Abdul Rasheed Butt	668	-	227	227	-	-	-	895	668	-	227	227	-	-	-	895
2135	Sajid Hafeez, Qadir Manzil Flat No 3-4 Mohallah Habib Banu Station Road Hyderabad	Sajid Hafeez	41303-2815536-5	Hafeez Uddin	736	-	456	456	-	-	-	1,192	736	-	456	456	-	-	-	1,192
2136	Muhammad Shahid, Darul Hukmat Shahi Yonani Dawakhana Sh No 8 ,Nazd Tanga Stand, Shaikh Hindhi Market Bhati Chowk Lahore	Muhammad Shahid	42101-8678003-1		412	-	124	124	-	-	-	536	412	-	124	124	-	-	-	536
2137	Mohammad Hussain, 60 Zulfiqar Colony Unit No 8 Latifabad	Mohammad Hussain	41304-5175034-1	Abdul Wahid	382	-	251	251	-	-	-	632	382	-	251	251	-	-	-	632

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2138	Mahboob Ahmad Khan, H No 7/6 Wahdat Colony Rashid Abad Road Multan	Mahboob Ahmad Khan	36302-8676611-5	Manzoor Hussain Khan	747	-	450	450	-	-	-	1,196	747	-	450	450	-	-	-	1,196
2139	Muhammad Islam, Plot No 13/9/2 Madina Abad Dehli Colony Bazar No Area Karachi	Muhammad Islam	42201-1646456-1	Noor Ahmed	818	-	496	496	-	-	-	1,313	818	-	496	496	-	-	-	1,313
2140	Shahid Khan, H No 74 Sector 51-A Korangi No 6 Near Islamia Ground Karachi	Shahid Khan	42201-5903062-3	Inam Khan	462	-	109	109	-	-	-	571	462	-	109	109	-	-	-	571
2141	Ijaz Haider, Rana Baber Sweet and Bakers Dijkot Road Quaid E Azam Market Faisalabad	Ijaz Haider	33100-0892724-3	Siraj Din	674	-	211	211	-	-	-	885	674	-	211	211	-	-	-	885
2142	Mohammad Sultan, H No 7/56 1st Floor Dmchs Zafar Kabab House Karachi	Mohammad Sultan	42201-3598581-7	Abdul Waheed	813	-	285	285	-	-	-	1,098	813	-	285	285	-	-	-	1,098
2143	Guiraiz Iqbal, H No A 201 Block 19 Gulsan E Iqbal, Karachi	Guiraiz Iqbal	42201-2858603-1	Iqbal Ahmed Siddique	395	-	191	191	-	-	-	586	395	-	191	191	-	-	-	586
2144	Muhammad Imran,H No 66 Lane No 1 Sector 4-F Macca Basti Metrovill Site Karachi	Muhammad Imran	37203-4554027-5	Ibrar Hussain	667	-	409	409	-	-	-	1,076	667	-	409	409	-	-	-	1,076
2145	Muhammad Nadeem, Saqib House Chaki Wali Gali Tameer E Milat Road Rahim Yar Khan	Muhammad Nadeem	31304-6820590-5	Abdul Ghani	382	-	118	118	-	-	-	500	382	-	118	118	-	-	-	500
2146	Tahseen Pervaiz, 201Plot D-1, Sahar Villas, Street 3, Bath Island Clifton Karachi	Tahseen Pervaiz	42301-1773706-7	Muhammad Pervaiz	380	-	142	142	-	-	-	522	380	-	142	142	-	-	-	522
2147	Syed Kashif Ali, H No R-758 Sector 15-A-2 Buffer Zone Karachi	Syed Kashif Ali	42101-0462496-9	Perwaiz Ahmed Shaikh	712	-	272	272	-	-	-	985	712	-	272	272	-	-	-	985
2148	Malik Mukhtar Ahmed, H No A-444 Sector 11-E Up Society North	Malik Mukhtar Ahmed	42401-4512446-3	Malik Mukhtar Husain	424	-	182	182	-	-	-	605	424	-	182	182	-	-	-	605
2149	Asif Ali Siddiqui, H No 133/1 Urdu Chowk Saudabad Malir Karachi	Asif Ali Siddiqui	42501-4229759-1	Sharafat Ali Siddiqui	765	-	320	320	-	-	-	1,086	765	-	320	320	-	-	-	1,086
2150	Peer Muhammad Roshan, Peer Roshan House Peer Mohalla Qazi Ahmed Dargah Nawabshah	Peer Muhammad Roshan	45401-6786589-3	Peer Mohammad Sahib	552	-	242	242	-	-	-	794	552	-	242	242	-	-	-	794
2151	Saif Ullah, Atlas Bank 3rd Floor Federation House Shahrah-E-Firdousi Clifton Karachi	Saif Ullah	42000-4837297-3	Sami Ullah	739	-	463	463	-	-	-	1,202	739	-	463	463	-	-	-	1,202
2152	Syed Sher Ali Shah, H No A-21 Old Wahdat Colony Qasimabad Hyderabad	Syed Sher Ali Shah	41306-8826746-7	S Ali Muhammad Shah	674	-	376	376	-	-	-	1,050	674	-	376	376	-	-	-	1,050
2153	Muhammad Ramzan, H No 71 Street No 3 Islampura Sargodha	Muhammad Ramzan	38403-2143919-7	Shakat Ali	676	-	393	393	-	-	-	1,068	676	-	393	393	-	-	-	1,068
2154	Mian Imran Margoob, H No 73 Main Bazar Gawalmandi Lahore	Mian Imran Margoob	35202-2184453-9	Mian Margoob Ali	653	-	248	248	-	-	-	902	653	-	248	248	-	-	-	902
2155	Akbar Ali, H No 20 2nd Floor Zameer Plaza Pajaji Road Peshawar	Akbar Ali	15602-0400464-5	Badsha Zada	533	-	116	116	-	-	-	649	533	-	116	116	-	-	-	649
2156	Azam Ali, House 101 Street 07 A Mohalla Fatehabad Faislabad	Azam Ali	33100-2231832-1	Muhammad Amin	710	-	225	225	-	-	-	934	710	-	225	225	-	-	-	934
2157	Muhammad Aslam, H No 508/15-B-1 Aslam Chowk College Road Township Lahore	Muhammad Aslam	35301-3198758-1	Muneer Ahmed	843	-	353	353	-	-	-	1,196	843	-	353	353	-	-	-	1,196
2158	Shazia Zakir, H No 117 Street No 25 Sarway Bilal Park New Officer Colony Sadar Lahore	Shazia Zakir	35201-0540894-0	Muhammad Zakir	1,071	-	405	405	-	-	-	1,476	1,071	-	405	405	-	-	-	1,476
2159	Muhammad Shehzad Iqbal, H No 20 Street No 1 Jinnah Town Sadiqabad	Muhammad Shehzad Iqbal	31304-5707733-3	Muhammad Iqbal	401	-	127	127	-	-	-	528	401	-	127	127	-	-	-	528
2160	Sheikh Fazal Elahi Sehti, H No P-10/A Asghar Mall Scheme Main Asghar Mall Road Rawalpindi	Sheikh Fazal Elahi Sehti	34602-9778151-3	Sheikh Allah Dita Sehti	712	-	272	272	-	-	-	984	712	-	272	272	-	-	-	984
2161	Riaz Ahmed Shaikh, H No 5/6 Block 1 Abdullah Centre Qasimabad Telephone Exchange	Riaz Ahmed Shaikh	41306-2929875-3	Taj Muhammad Shaikh	403	-	194	194	-	-	-	597	403	-	194	194	-	-	-	597
2162	Shoaier Younus, H No 690 Block A Sabzazar Multan Road Lahore	Shoaier Younus	35202-8300661-1	Muhammad Ounus	797	-	358	358	-	-	-	1,154	797	-	358	358	-	-	-	1,154
2163	Shahid Butt, H No 6 Block B New Shalimar Town Gulshan E Ravi Lahore	Shahid Butt	35202-3482278-5	Muhammad Ashraf Butt	758	-	333	333	-	-	-	1,091	758	-	333	333	-	-	-	1,091
2164	Sohail, House No. 302 Building No C-49 21 Comm St DHA Phase II Karachi	Sohail	42000-4348006-3	Mevo Khan	415	-	257	257	-	-	-	672	415	-	257	257	-	-	-	672
2165	Aftab Begum, H.No 1594 Mumtaz Colony Hyderabad	Aftab Begum	41303-5546338-2		688	-	423	423	-	-	-	1,111	688	-	423	423	-	-	-	1,111
2166	Muhammad Shafi, Friends Book Depot Muslim Bazar Gujrat	Muhammad Shafi	34201-0441949-3	Muhammad Razaq	487	-	197	197	-	-	-	684	487	-	197	197	-	-	-	684
2167	Ali Ahmed, H No 32 Rehman Park Mian Town Lahore	Ali Ahmed	35202-8384776-3	Mehmood Ahmed Saddiqui	764	-	320	320	-	-	-	1,085	764	-	320	320	-	-	-	1,085
2168	Ali Shan, H No 4318-A Qasim Road Cantt Multan	Ali Shan	36302-3410021-9	Mubarik Ali	737	-	319	319	-	-	-	1,056	737	-	319	319	-	-	-	1,056
2169	Maqsood Ahmad Masood, H No 862 Block D Farid Town Sahiwal	Maqsood Ahmad Masood	36502-6685087-5	Gulam Muhammad	756	-	333	333	-	-	-	1,089	756	-	333	333	-	-	-	1,089
2170	Syed Abbas Hussain, House No 6/18 Wahadat Colony Multan	Syed Abbas Hussain	36302-4060489-1	Syed Zaheer Ul Hasan	700	-	276	276	-	-	-	976	700	-	276	276	-	-	-	976
2171	Dawood Sharif, H No 4 Street No 7 Qadri Street Malik Park Bilal Gunj Lahore	Dawood Sharif	35202-9390097-1	Muhammad Sharif Ahmad	488	-	218	218	-	-	-	707	488	-	218	218	-	-	-	707
2172	Ashraf Ali, Hafeez House Abubakar Lane Gul Abad Chowk Dalazak Road, Peshawar	Ashraf Ali	16101-1211241-3	Nazar Muhammad	679	-	379	379	-	-	-	1,058	679	-	379	379	-	-	-	1,058
2173	Dawood Kamran, Kamran House Street No 8 Kot Khadem Ali Shah Sahiwal	Dawood Kamran	36502-1388358-5	Manzoor Ahmad	764	-	374	374	-	-	-	1,138	764	-	374	374	-	-	-	1,138
2174	Muhammad Sajjad, Plot No 500 Muhalla Shaeen Abad Multan	Muhammad Sajjad	36302-6551011-9	Abdul Jabbar	513	-	129	129	-	-	-	642	513	-	129	129	-	-	-	642
2175	Manzoor Ahmed, Manzoor House Main Basti Abdullah Depal Pur Okara	Manzoor Ahmed	35301-0202745-7	Muhammad Saddiq	393	-	130	130	-	-	-	523	393	-	130	130	-	-	-	523
2176	Tanveer Ahmed, Bilal Chowk Purana Shujabad Road Gali No.2 Mohala Bilal Colony Multan	Tanveer Ahmed	36302-5412397-7	Abdul Rehman	655	-	393	393	-	-	-	1,048	655	-	393	393	-	-	-	1,048
2177	Muhammad Waseem, H No 713 Street No 9 Sector 11-1/2 Orangi Town Karachi	Muhammad Waseem	42401-9466446-9	Muhammad Khalil	741	-	474	474	-	-	-	1,215	741	-	474	474	-	-	-	1,215
2178	Zahid Asghar, H No 36/B Askari III Cantt School Road Karachi	Zahid Asghar	42301-4704653-7	Mian Muhammad Asghar	750	-	224	224	-	-	-	975	750	-	224	224	-	-	-	975
2179	Masood Ahmad Khan, H No 318 Bahawalpur Road Qasim Pur Colony Multan	Masood Ahmad Khan	36302-0399035-9	Mushair Ahmad Khan	438	-	205	205	-	-	-	643	438	-	205	205	-	-	-	643
2180	Naeemuddin, FlatNo.A-26 2nd Floor,Al Momin Squaregulshan-E-Iqbal BlockNo.6 Nipa Chowrangi Karachi	Naeemuddin	42201-7603633-5	Noor Mohammad	616	-	277	277	-	-	-	893	616	-	277	277	-	-	-	893
2181	Syed Zia Haider Zaidi, H No R-730 1st Floor Block 20 F B Area Karachi	Syed Zia Haider Zaidi	42101-0344828-9	Sed M Haider Zaidi	553	-	316	316	-	-	-	869	553	-	316	316	-	-	-	869
2182	Sayyed Sohail Hasan, Cargo Aids 12-D Stadium Lane 1 Phase 5 Khy-E-Shamsher DHA Karachi	Sayyed Sohail Hasan	42301-3185383-9	Sayyed Ali Hasan	1,579	-	656	656	-	-	-	2,235	1,579	-	656	656	-	-	-	2,235
2183	Azhar Mumtaz, H No 56 Fazal Block Ilfaq Town Multan Road Lahore	Azhar Mumtaz	35202-5892618-9	Muhammad Khan	639	-	231	231	-	-	-	870	639	-	231	231	-	-	-	870
2184	Naeem, 1st Floor L-14 Mushtarqa Mehmand Mohkam Khan Hotel Super Auto Park Market Super Highway Karachi	Naeem	42501-5763161-3	Haji Dadal	775	-	427	427	-	-	-	1,202	775	-	427	427	-	-	-	1,202
2185	Arshad Bashir, Spring Appaitmeat Frere Town Mniel Road Cantt	Arshad Bashir	42301-2001304-4	Bashir Fawed	500	-	316	316	-	-	-	816	500	-	316	316	-	-	-	816
2186	Mohammad Younis Alies Guddu,H No 6 Ali Nagar Naseem Nagar Qasimabad Hyderabad	Mohammad Younis Alies Guddu	41306-4354526-5	M Ali	686	-	477	477	-	-	-	1,163	686	-	477	477	-	-	-	1,163
2187	Syed Ahsan Silani,H No T 1 Building 54-C St 7 Badar Comm DHA Phase V Karachi	Syed Ahsan Silani	34603-0318005-9	Seyd Ghulam Hussain Shah	811	-	558	558	-	-	-	1,369	811	-	558	558	-	-	-	1,369
2188	Liaquat Nawaz,H No 273-274 Sector B Bhatai Colony Kornagi Crossing Karachi	Liaquat Nawaz	42501-0345387-9	Muhchammad Shahnawaz	515	-	132	132	-	-	-	647	515	-	132	132	-	-	-	647
2189	Muhammad Zakir Ali, House No. 22 Street No 3 Sector 2 Haroon Bahria Navel Colony Karachi	Muhammad Zakir Ali	37101-1781162-5	Khursheed Ahmed	518	-	183	183	-	-	-	701	518	-	183	183	-	-	-	701
2190	Aijaz Ahmed Mughal, Mughal Houseward No 03 Pir Mola Bux Calony Opposite UBL Bank	Aijaz Ahmed Mughal	41301-2538201-9	Muhammad Hanif Mughal	691	-	433	433	-	-	-	1,124	691	-	433	433	-	-	-	1,124
2191	Muhammad Akhtar,H No 442 Street No 7 Ghani Park Faisalabad Road Sargodha	Muhammad Akhtar	38403-0956860-5	Inaat Ullah	438	-	155	155	-	-	-	593	438	-	155	155	-	-	-	593
2192	Muhammad Shahzad, B-4/18 Block 18 Johar Square Gulistan-E-Johar, Karachi	Muhammad Shahzad	42201-6625681-1	Muhammad Anees	411	-	284	284	-	-	-	695	411	-	284	284	-	-	-	695
2193	Naveed Akbar Awaisi Khizri, Awaisi House Haider Shah Colony Depalpur Okara	Naveed Akbar Awaisi Khizri	35301-1872464-7	Faqeer Muhammad Riaz	406	-	286	286	-	-	-	692	406	-	286	286	-	-	-	692
2194	Mario Angelo Radix, H No 74-N Block 6 PECHS Karachi	Mario Angelo Radix	42000-0527162-3	Patric John Rodrix	415	-	208	208	-	-	-	622	415	-	208	208	-	-	-	622
2195	Saleh Diego, H No 74-N Block E Block 6 PECHS Karachi	Saleh Diego	42201-5930119-9	Siraj Maseeh	415	-	208	208	-	-	-	623	415	-	208	208	-	-	-	623
2196	Muhammad Iqbal Jutt, House No. 4 Ali Raza Shah Colony Sanghar Road Nawabshah	Muhammad Iqbal Jutt	45402-8368035-5	Muhammad Boota Jutt	621	-	428	428	-	-	-	1,049	621	-	428	428	-	-	-	1,049
2197	Mansoor Hussain, H No A-444 Up Society Sector 11-E North Karachi	Mansoor Hussain	42101-7279650-3	Syed Zaheer Hussain	1,045	-	774	774	-	-	-	1,820	1,045	-	774	774	-	-	-	1,820
2198	Syed Salman Abbas Jaffery, H No R-308 Block L Arfat Town No. 2 North Nazimabad, Karachi	Syed Salman Abbas Jaffery	42101-7910494-3	Syed Mohammad Alyas Jafery	326	-	239	239	-	-	-	565	326	-	239	239	-	-	-	565
2199	Minhaj Ahmed Sheikh, H No A-9 Street Dc Col Cautormodel Colony Near Umar Masjid	Minhaj Ahmed Sheikh	42501-6919447-1	Riaz Ahmed Sheikh	371	-	134	134	-	-	-	506	371	-	134	134	-	-	-	506
2200	Ghulam Murtaza, 16 Kareem Bux Faizan-E-Madina	Ghulam Murtaza	44202-5519734-1	Subhan Bux	370	-	185	185	-	-	-	555	370	-	185	185	-	-	-	555

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2201	Abdul Qadir, Golden Chargha House Shop No 3 Shalimar Link Road Angoori Cenima Mughal Pura Lahore	Abdul Qadir	35201-9489802-1	Ghulam Rascol	392	-	135	135	-	-	-	527	392	-	135	135	-	-	-	527
2202	Zahid Shabir, H No P-249 Chak No 230 Chohla Jhang Road Faisalabad	Zahid Shabir	33103-0629787-7	Shabir Hussain	709	-	273	273	-	-	-	982	709	-	273	273	-	-	-	982
2203	Ali Asghar, H No 20/B-III Nai Abadi Sahiwal	Ali Asghar	36502-0478881-7	Sheikh Ali Akbar	726	-	518	518	-	-	-	1,244	726	-	518	518	-	-	-	1,244
2204	Rukhsana Bibi, H No 24,Street No 26,Siraj Din Street Ali Park,Ichra Lahore	Rukhsana Bibi	35202-0623343-0	Muhammad Altaf	344	-	157	157	-	-	-	501	344	-	157	157	-	-	-	501
2205	Zafar Iqbal, H No 60 Street No 8 Shah Sultan Colony Railway Road Multan	Zafar Iqbal	36302-0318826-9	Malik Fida Hussain	520	-	222	222	-	-	-	742	520	-	222	222	-	-	-	742
2206	Muhammad Azhar,H.No. 100 Line No 2 Sector-B Akthar Colony Mohdi Musjid	Muhammad Azhar	42000-2128917-3	M Rasheed	744	-	337	337	-	-	-	1,081	744	-	337	337	-	-	-	1,081
2207	Hafiz Tanveer Ahmed, H No 193-A,Street No 5 Jalili Town Gujranwala	Hafiz Tanveer Ahmed	34101-7419618-5	Abdul Rasheed	569	-	174	174	-	-	-	743	569	-	174	174	-	-	-	743
2208	Syed Imran Haider, House No. 63 Sector 50-B Korangi 100 Quarter Karachi	Syed Imran Haider	42201-9387985-7	Syed Zakir Hussain	511	-	218	218	-	-	-	729	511	-	218	218	-	-	-	729
2209	Muhammad Zahid, H No 3 Abdullah House Street No 3 Chak No 11/P Sharqi Rahim Yar Khan	Muhammad Zahid	31303-9915107-1	Irshad Ahmad	452	-	275	275	-	-	-	728	452	-	275	275	-	-	-	728
2210	Karim Bhojani, Shadman Colony Rehman Shaheed Road,Shadman Gujrat	Karim Bhojani	61101-2944755-7	Muhammad Hussain Bhojani	744	-	343	343	-	-	-	1,087	744	-	343	343	-	-	-	1,087
2211	Muhammad Khurram, H No 169-E Phase 4 DHA Lahore	Muhammad Khurram	35202-7435788-1	Ehsan Ul Haq	719	-	325	325	-	-	-	1,044	719	-	325	325	-	-	-	1,044
2212	Imran Baig,H No 8 Street No15 Nizam Street Rehman Pura Ferozpur Road Lahore	Imran Baig	35200-1481215-1	Mirza Arif Baig	770	-	376	376	-	-	-	1,146	770	-	376	376	-	-	-	1,146
2213	Farooq Ahmed Wani, H No. Dk-472 Service Road Satellite Town Dhoke Kashmirian Tarlai Hakem Rawalpindi	Farooq Ahmed Wani	61101-0694641-9	Abdul Rehman Wani	452	-	149	149	-	-	-	601	452	-	149	149	-	-	-	601
2214	Ibrar Gull, Al Rehman Febrics Sh No 1367/1 Misriyial Road Cantt Rawalpindi	Ibrar Gull	37405-0496280-7	Rehan Gull	625	-	194	194	-	-	-	818	625	-	194	194	-	-	-	818
2215	Mehmood Ahmed, H No 649 Street No 58 Gawalmandi Sadar Bazar Cantt Lahore	Mehmood Ahmed	35201-1413403-5	Imam Baksh	410	-	195	195	-	-	-	605	410	-	195	195	-	-	-	605
2216	Basharat Ali, House No. A/161 Masoom Shah Colony No 2 Kalapul Karachi	Basharat Ali	42301-6644511-1	Muhammad Shafi	411	-	186	186	-	-	-	597	411	-	186	186	-	-	-	597
2217	Ateeq Ur Rehman, H No 367 Block N Samanabad Poonch Road Lahore	Ateeq Ur Rehman	35202-5082985-5	Zareef Amuhammad	430	-	160	160	-	-	-	590	430	-	160	160	-	-	-	590
2218	Muhammad Usman Yaqoob, H No 2-B Sattelite Town Bahwalpur	Muhammad Usman Yaqoob	31202-0663441-7	Muhammad Aqoob	756	-	352	352	-	-	-	1,109	756	-	352	352	-	-	-	1,109
2219	Qasim Raza, H No 131 Upper Story Street No 3 Mansoor Abad Sargodha	Qasim Raza	38401-0737185-7	Liaqat Hayat	580	-	169	169	-	-	-	749	580	-	169	169	-	-	-	749
2220	Farhan Athar, H No C-1123 Block 6 Sector 14-B Maria Luxury Appartment North Karachi	Farhan Athar	42101-6246614-7	M Ather Haleem	729	-	523	523	-	-	-	1,252	729	-	523	523	-	-	-	1,252
2221	Ashi Khan,Flat No 12-C 3rd Floor appartment No 5 Lane 8 Bukhari Commercial Phase 6 DHA Super Fine Dry Cleaner Karachi	Ashi Khan	42401-6959298-4	Abdul Rasheed	852	-	440	440	-	-	-	1,291	852	-	440	440	-	-	-	1,291
2222	Aamir Mehmood, H No B-6 Quaid-E-Azam Colony Unit No 18 Latifabad Hyd	Aamir Mehmood	41303-6502433-5	Ali Muhammad	459	-	303	303	-	-	-	761	459	-	303	303	-	-	-	761
2223	Choudari Mohammad Aslam, H No 1311 City View appartment Plot 111 Depot Line Saddar Karachi	Choudari Mohammad Aslam	42000-0535179-9	Ghulam Dastageer	472	-	178	178	-	-	-	650	472	-	178	178	-	-	-	650
2224	Danish, 58 Block D Dhook Gohar Shahi Industrial Area Khuda Ki Basti Kotri	Danish	41204-6718590-1	Fateh Muhammad	770	-	530	530	-	-	-	1,300	770	-	530	530	-	-	-	1,300
2225	Kiran Haris, Plot No 3-C Jami Street 2-B Arshi Terrace 3rd Floor Phae VII DHA Karachi	Kiran Haris	42301-1086018-0	Haris Saleem	362	-	144	144	-	-	-	507	362	-	144	144	-	-	-	507
2226	Nasir Ali, H No 1483/30 Street No 3 Chungi No 14 Muhalla Rasool Pura Multan	Nasir Ali	36302-1669440-9	Allah Rakha	494	-	203	203	-	-	-	697	494	-	203	203	-	-	-	697
2227	Masood Arif, H No R-195 Sector 15-A-1 Buffer Zone North Karachi Near Babul Islam Masjid Karachi	Masood Arif	42000-7960840-1	Abdul Ghaffur	530	-	385	385	-	-	-	915	530	-	385	385	-	-	-	915
2228	Sadia Raza, H No 405 Block A Farhan Paradise Block 19 Johar More Gulistan-E-Johar Good Broast	Sadia Raza	45402-0857414-2	Abdulu Jabbar Khan	484	-	297	297	-	-	-	781	484	-	297	297	-	-	-	781
2229	Zafar Hayat Khawar,House No. B-14 Bilal Billas Main Wadowah Road Hyderabad	Zafar Hayat Khawar	43206-2092167-5	Sikandar Haat	735	-	492	492	-	-	-	1,227	735	-	492	492	-	-	-	1,227
2230	Rana Nasir Saeed, H No 146 Block C Satellite Town Sargodha	Rana Nasir Saeed	38403-2249149-5	Rana Muhammad Umer	561	-	168	168	-	-	-	730	561	-	168	168	-	-	-	730
2231	Muhammad Asif, H No 710 Street No 8 Gulberg Colony Multan	Muhammad Asif	36302-0389578-3	Muhammad Yousif	682	-	405	405	-	-	-	1,086	682	-	405	405	-	-	-	1,086
2232	Shah Nawaz, B-401 Suprem Castle Block 19 Gulistan E Johar Karachi	Shah Nawaz	52203-5177307-5	Mohd Yaqub	1,023	-	754	754	-	-	-	1,777	1,023	-	754	754	-	-	-	1,777
2233	Asghar Abdul Hakeem, Flat No. 1 1st Floor Halima Samoo Manzil Chaki Wara 8 Chowk Molvi Usman Road Karachi	Asghar Abdul Hakeem	42401-6075072-9	Abdul Hakeem	950	-	458	458	-	-	-	1,409	950	-	458	458	-	-	-	1,409
2234	Muhammad Zahid, H No 135/Rc Rafur Street Yasrab Colony Shadbagh Lahore	Muhammad Zahid	35202-2316308-9	Abdul Rafue	771	-	400	400	-	-	-	1,170	771	-	400	400	-	-	-	1,170
2235	Irfan Shahzad, H No 72 Street No 70 Zubaida Park Mulfan Road Lahore	Irfan Shahzad	35202-8067135-5	Muhammad Anwar	421	-	312	312	-	-	-	732	421	-	312	312	-	-	-	732
2236	Arslan Ahmed Butt, Light Engeering Works Jia Moosa Main Bazar Sheikhupura Road Lahore	Arslan Ahmed Butt	35202-7676732-9	Parveez Ahmed Butt	577	-	394	394	-	-	-	972	577	-	394	394	-	-	-	972
2237	Kashan Asghar, H No 281 99 DHA Lahroe	Kashan Asghar	35404-4749079-3	Ch Asghar Ali	1,141	-	750	750	-	-	-	1,891	1,141	-	750	750	-	-	-	1,891
2238	Majid Ali, H No 32 Street No 12-A Akber Bukhari Park Bund Road Lahore	Majid Ali	35202-3059166-7	Muhammad Sadiq	650	-	233	233	-	-	-	884	650	-	233	233	-	-	-	884
2239	Izhar Baloch Alies Beja, H No 12/52 Al Mustafa Town Phase 1 Qasimabad Shaheen Public School	Izhar Baloch Alies Beja	41306-5422058-9	Ali Nawaz	477	-	316	316	-	-	-	793	477	-	316	316	-	-	-	793
2240	Syed Aziz Uddin,Flat No 3 Floor 3 Plot No 10-C No 28 Main Tauheed Commercial DHA Phase 5 Karachi	Syed Aziz Uddin	41408-2212495-9	Syed Bahdur Uddin	925	-	473	473	-	-	-	1,398	925	-	473	473	-	-	-	1,398
2241	Junaid Wali, Flat No D-5 Plot No 1366-67 Ibrahim Jhakhoi Manzil Madina Masjid Road Khadda Market Karachi	Junaid Wali	41409-2345529-1	Wali Muhammad	457	-	157	157	-	-	-	614	457	-	157	157	-	-	-	614
2242	Syed Munawar,Flat No G-106 Rufi Green City Block 18 Gulistan-E-Johar Karachi	Syed Munawar	42201-2621368-3	Syed Mehboob	669	-	259	259	-	-	-	928	669	-	259	259	-	-	-	928
2243	Muhammad Arif, H No C-97 Block 10 F B Area Happy Place School Karachi	Muhammad Arif	42201-0179680-9	Muhammad Yaqoob	718	-	283	283	-	-	-	1,001	718	-	283	283	-	-	-	1,001
2244	Muhammad Rashid, H No L-433 Sector 5-M North Karachi North Karachi Nazia Square Karachi	Muhammad Rashid	42101-1780046-1	Abdul Aziz	640	-	344	344	-	-	-	984	640	-	344	344	-	-	-	984
2245	Muhammad Azam, Lahore Dyeing 46-B Kacha Rawan Road Ichra Lahore	Muhammad Azam	35202-5178280-9	M Bashir	457	-	233	233	-	-	-	690	457	-	233	233	-	-	-	690
2246	Muhammad Raza, H No 5 Street No 30-B Murli Dher St Jail Road Lahore	Muhammad Raza	35202-2776962-9	Ghulam Hussain	465	-	191	191	-	-	-	656	465	-	191	191	-	-	-	656
2247	Umer Hayat Khan, H No 64-A Garden Block Garden Town Lahore	Umer Hayat Khan	35202-3838853-1	Muhammad Jalal	778	-	466	466	-	-	-	1,244	778	-	466	466	-	-	-	1,244
2248	Zia Shakeel Ahmed, H No 166 Street No 56/B Syed Park Sanat Nagar Islampura Lahore	Zia Shakeel Ahmed	35202-2833646-9	Noor Muhammad	1,157	-	782	782	-	-	-	1,939	1,157	-	782	782	-	-	-	1,939
2249	Muhammad Nasir, H No C-35/8 Malir Halt Malir Colony Karachi	Muhammad Nasir	42201-0777651-7	Muhammad Usman	705	-	391	391	-	-	-	1,096	705	-	391	391	-	-	-	1,096
2250	Shakeel Ahmed, 307 Sector 10-L Al Farooq Society Orangi Town Karachi	Shakeel Ahmed	42401-1667858-7	Abrar Ahmed	563	-	198	198	-	-	-	762	563	-	198	198	-	-	-	762
2251	Mohammad Ali,Flat No 206 2nd Floor Block P Iqra Complex Gulistan-E-Johar Karachi	Mohammad Ali	41303-2459021-9	Vakeel Ahmed	678	-	232	232	-	-	-	910	678	-	232	232	-	-	-	910
2252	Ahmad Ali, H No 231 Street No 5 Block 2 Kareem Park Kacha Ravi Road Lahore	Ahmad Ali	35202-2188583-5	Ghulam Hussain	784	-	383	383	-	-	-	1,167	784	-	383	383	-	-	-	1,167
2253	Mashhood Javed, Palowali Road Hassan Town Sialkot	Mashhood Javed	34603-6506108-7	Javed Iqbl	539	-	153	153	-	-	-	692	539	-	153	153	-	-	-	692
2254	Ismail, H No 22 Street No 3/B Gulshan E Ravi Babo Kot Shera Kot Lahore	Ismail	82202-9555072-7	Shahzaman	770	-	374	374	-	-	-	1,144	770	-	374	374	-	-	-	1,144
2255	Noman Iqbal, H No A-203 2nd Floor Moon Arcade Stargate Shahrah-E-Faisal Allama Iqbal College Karachi	Noman Iqbal	42401-3758800-3	Mohammad Iqbal	505	-	371	371	-	-	-	875	505	-	371	371	-	-	-	875
2256	Atif Mustafa, H No 301 Block O Farid Town Sahiwal	Atif Mustafa	36502-6066220-9	Ghulam Mustafa	465	-	283	283	-	-	-	747	465	-	283	283	-	-	-	747
2257	Mohammad Yaseen, Johar Poutri Farms Sales Centre Office 81-82 Johar Complex University Road Karachi	Mohammad Yaseen	44204-6282414-5	Mohammad Sharif	489	-	198	198	-	-	-	686	489	-	198	198	-	-	-	686
2258	Mohd Zeeshan Iqbal, H No A-23 2nd Floor Moon Arcade 8th Floor Star Gate Shahrah-E-Faisal Karachi	Mohd Zeeshan Iqbal	42401-1709814-7	M Iqbal	492	-	345	345	-	-	-	837	492	-	345	345	-	-	-	837
2259	Mudasir Ahmed Lashkar, H No 3667 Barket Ali Saddu Hassam Multan	Mudasir Ahmed Lashkar	36302-7395491-1	Lashkar Ali	775	-	366	366	-	-	-	1,141	775	-	366	366	-	-	-	1,141
2260	Ibrar Hussain, H No 6,Karbala Road Shamas Colony Bahawalpur	Ibrar Hussain	31202-0310064-3	Imtiaz Hussain Akhtar	415	-	220	220	-	-	-	635	415	-	220	220	-	-	-	635
2261	Zeshan Ashraf, Zeshan House Chak No 39/12L Chichawatni	Zeshan Ashraf	36501-1838035-7	Ch Muhammad Ashraf	726	-	442	442	-	-	-	1,168	726	-	442	442	-	-	-	1,168
2262	Kaleem Ullah, H No 169 Main Street Khan Colony No 3 Okara	Kaleem Ullah	35302-7851001-3	Muhammad Shafi Naeem	620	-	231	231	-	-	-	851	620	-	231	231	-	-	-	851
2263	Muhammad Aslam, H No 1/D,Street No 28 Nawab Colony,Misri Shah Lahore	Muhammad Aslam	35202-2782683-7	Muhammad Ismail	814	-	361	361	-	-	-	1,175	814	-	361	361	-	-	-	1,175

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2264	Kamran Khan, Nasir and Kamran Gold Shop No 15 1st Floor Golden Tower Andersher Peshawar	Kamran Khan	17301-3554586-1	Muhammad Qasim	475	-	117	117	-	-	-	592	475	-	117	117	-	-	-	592
2265	Nissar Ahmed, 99 Block F Ali Park Ground Illama Iqbal Colony Faisalabad	Nissar Ahmed	33100-3724032-7	Muhammad Shafi	529	-	159	159	-	-	-	688	529	-	159	159	-	-	-	688
2266	Naveed Mehbob, H No C-139 Block D North Nazimabad Karachi	Naveed Mehbob	42101-9454339-9	Mehbcob Ali Khan	676	-	161	161	-	-	-	837	676	-	161	161	-	-	-	837
2267	Jahangir Khan,Flat No 19 2nd Floor Block A-5 Rabia City Gulistan-E-Johar Karachi	Jahangir Khan	42401-6561240-7	Ali Shah	413	-	280	280	-	-	-	693	413	-	280	280	-	-	-	693
2268	Bisharat Ali, Plot No 101 Sector 8/E Gali No 6 Gulzar Colony Karachi	Bisharat Ali	42201-1759449-7	Sayen Ahmed	506	-	206	206	-	-	-	712	506	-	206	206	-	-	-	712
2269	Shaheen Akhter, H No R-473 Sector 7-D-2 Gulshan-E-Farooq North Karachi	Shaheen Akhter	42101-1655306-1	Mohammad Mohinddin	657	-	134	134	-	-	-	791	657	-	134	134	-	-	-	791
2270	Ghulam Serwer Chandio, H No 200 Abdullah Chaker Colony Kamshoro Phatak Hyderabad	Ghulam Serwer Chandio	41204-5025913-3	Bagan Chandio	354	-	189	189	-	-	-	543	354	-	189	189	-	-	-	543
2271	Wazeer Ali, House No 3 Ghosia Plaza Citizen Colony Hyderabad	Wazeer Ali	41307-8602667-5	M Yousuf	610	-	322	322	-	-	-	932	610	-	322	322	-	-	-	932
2272	Babar Hussain Abbasi, H No 165 Babar Street Mumtaz Colony Adyala Road Rawalpindi	Babar Hussain Abbasi	37405-8516521-7	M Hussain Abbasi	391	-	158	158	-	-	-	549	391	-	158	158	-	-	-	549
2273	Zahid Mehmood, H No 72/A StNo. 1 Tariq Lane Dhamial Road Rawalpindi	Zahid Mehmood	37405-9076702-1	Ashiq Hussain	736	-	443	443	-	-	-	1,179	736	-	443	443	-	-	-	1,179
2274	Abdul Salam Khan, H No A/1481/Hcb Mumtaz Colony Qazi Abdul Qayoom District Hyderabad	Abdul Salam Khan	41303-2496937-5	Abdul Samad	381	-	197	197	-	-	-	579	381	-	197	197	-	-	-	579
2275	Mohammad Shakir, 35P/1 Block VI Est PECHS Karachi	Mohammad Shakir	37405-7450469-7	Zamir Ahmed	472	-	199	199	-	-	-	670	472	-	199	199	-	-	-	670
2276	Tahir Ashraf, Tahir House,Street No 10 Khalid Town Chichawatni	Tahir Ashraf	36501-4481133-7	Ali Muhammad	368	-	207	207	-	-	-	575	368	-	207	207	-	-	-	575
2277	Tariq Mehmood, A/1336 Prince Ali Road Toloer Market Tower Market	Tariq Mehmood	41303-0362997-9	Nizam Uddin	481	-	355	355	-	-	-	837	481	-	355	355	-	-	-	837
2278	Faqir Saeen, Gali Imam Bargah Wali Muzaffar Pur Sialkot	Faqir Saeen	34603-0471446-9	Ch Mirza Bhatti	722	-	333	333	-	-	-	1,055	722	-	333	333	-	-	-	1,055
2279	Nisha Ahmed, Al Aziz Marketing Suit 14 Classic View Block 19 Gulistan-E-Johar Karachi	Nisha Ahmed	42301-0726669-8	Muhammad Latif Ahmed	403	-	127	127	-	-	-	530	403	-	127	127	-	-	-	530
2280	Orang Zaib Noor, H No 18 Outfall Road Sant Nagar Lahore	Orang Zaib Noor	35202-8467949-5	Noor Muhammad	778	-	395	395	-	-	-	1,173	778	-	395	395	-	-	-	1,173
2281	Mohsin Ehsan,H No G-585 Muhalla Chota Qazi Allah Ditta Andron Yaki Gate Lahore	Mohsin Ehsan	35202-5642608-9	Ehsan Elahi	636	-	241	241	-	-	-	877	636	-	241	241	-	-	-	877
2282	Hamid Hameed, H No B/25 Muhallah Mohni Bazar District Council Road Nawabshah	Hamid Hameed	45402-0946426-9	Haji Abdul Hameed	513	-	304	304	-	-	-	817	513	-	304	304	-	-	-	817
2283	Shabbir Ahmed Bhatti, Ali Star Office No 1 Street No 6 Muhammadpu Juttan Baghbanpura Lahore	Shabbir Ahmed Bhatti	35200-7957802-7	Nazir Ahmed Bhatti	700	-	402	402	-	-	-	1,102	700	-	402	402	-	-	-	1,102
2284	Jawaid Ahmed Shaikh, Abdul Khaliq House Pir Mohalla Tando Muhammad Khan	Jawaid Ahmed Shaikh	41304-7836316-5	Abdul Khaliq Shaikh	690	-	382	382	-	-	-	1,071	690	-	382	382	-	-	-	1,071
2285	Gul Muhammad, H No B-415 Olampic Tower Street No B/10 University Road Gulshan-E-Iqbal Karachi	Gul Muhammad	45403-5563016-1	Arz Muhammad	740	-	468	468	-	-	-	1,207	740	-	468	468	-	-	-	1,207
2286	Rai Nazeer Ahmad, Rai House Chak No 70/4-R P.O 69/4,Sahiwal	Rai Nazeer Ahmad	36502-1292908-1	Jalla	398	-	217	217	-	-	-	615	398	-	217	217	-	-	-	615
2287	Nadeem Hassan Siddiqui, House No Sa-61-A Sector 10-A Orangi Town Karachi	Nadeem Hassan Siddiqui	42401-9135953-5	Noor Mohammad	664	-	230	230	-	-	-	894	664	-	230	230	-	-	-	894
2288	Furqan Ahmed Khan, HNo.G37-3 Liaquat Square Malir Colony Karachi	Furqan Ahmed Khan	42201-5788192-3	Khalil Ahmed Kaleem	824	-	397	397	-	-	-	1,220	824	-	397	397	-	-	-	1,220
2289	Azhra Batool, Saddiq Manzal Decent Gali Muhalla Qasim Pura Railway Road Gujrat	Azhra Batool	34201-0530007-8	Muhammad Parvez	1,125	-	768	768	-	-	-	1,893	1,125	-	768	768	-	-	-	1,893
2290	Munir Ahmed, H No 1 Hotta Road Eid Gah Arif Wala	Munir Ahmed	36401-0882573-9	Nazeer Ahmed	512	-	205	205	-	-	-	717	512	-	205	205	-	-	-	717
2291	Nayyab Saeed, H No 1086-G Street No 4 Cocha Miya Khair Din Yari Gate Metropolitan Corporation Lahore	Nayyab Saeed	35202-2404289-9	Muhammad Saeed	770	-	383	383	-	-	-	1,153	770	-	383	383	-	-	-	1,153
2292	Shafqat Ali, Street No 1 Mohala Muhammad Pura Nomania Road Gujranwala	Shafqat Ali	34101-0102825-7	Shoukat Ali	395	-	146	146	-	-	-	541	395	-	146	146	-	-	-	541
2293	Naeem Aslam Siddique, H No 834 Mohalla Jhik Inside Pak Gate, Multan	Naeem Aslam Siddique	36302-7305846-1	Muhammad Aslam Siddique	487	-	266	266	-	-	-	753	487	-	266	266	-	-	-	753
2294	Mohammad Ismail, Sharjah Hotel Liaqat Bazar Near Junction Chowk Quetta	Mohammad Ismail	35202-2979898-1	Waheed Zaman	399	-	107	107	-	-	-	506	399	-	107	107	-	-	-	506
2295	Muhammad Sadique Azhar, H No 742-C Block Q Model Town Lahore	Muhammad Sadique Azhar	35202-5199184-9	Ch Umid Khan	806	-	369	369	-	-	-	1,174	806	-	369	369	-	-	-	1,174
2296	Usman Khan, H No 1259 Dehli Road Bangali Muhalla Saddar Bazar Cantt Lahore	Usman Khan	35201-1271973-1	M Iqbal Khan	514	-	210	210	-	-	-	724	514	-	210	210	-	-	-	724
2297	Muhammad Sajid Rashid, Nike Garments 10-B 1st Floor Pace Centre Gulberg Lahore	Muhammad Sajid Rashid	35201-7458155-9	Ch Muhammad Yaqoob	761	-	372	372	-	-	-	1,133	761	-	372	372	-	-	-	1,133
2298	Muhammad Ahsan Khan, H No 105 Street No 45-B Madina Muhalla Ghaziabad Lahore	Muhammad Ahsan Khan	35201-1439765-1	Muhammad Arshad Khan	819	-	659	659	-	-	-	1,477	819	-	659	659	-	-	-	1,477
2299	Ghulam Rasool, H No 1st 5-C-2 Bank Colony Green Town Khasra No 665 Lahore	Ghulam Rasool	33106-0340591-5	Phelwan	797	-	382	382	-	-	-	1,179	797	-	382	382	-	-	-	1,179
2300	Maqsood Elahi, H No 237-A-F/BVIII,Ward No 12 Jhall Road,Nai Abadi Sahiwal	Maqsood Elahi	36502-4399211-9	Mahboob Elahi	700	-	419	419	-	-	-	1,119	700	-	419	419	-	-	-	1,119
2301	Mohammad Sharif, Plot No 11 2nd Floor Sumaira Arcade Block N North Nazimabad Karachi	Mohammad Sharif	32301-9826464-9	Naik Mohammad	638	-	482	482	-	-	-	1,121	638	-	482	482	-	-	-	1,121
2302	Shahneel Zafar, H No 1149 Street No 4 Block 7 Chichawatni	Shahneel Zafar	36501-1767264-9	Zafar Ullah	363	-	192	192	-	-	-	555	363	-	192	192	-	-	-	555
2303	Irfan Shah,Shah Trader Flat No.3 1st Floor Makkah Plaza I-10 Markaz Islamabad	Irfan Shah	61101-1953551-3	Ghulam Nabi Shah	734	-	317	317	-	-	-	1,052	734	-	317	317	-	-	-	1,052
2304	Ghulam Farid Anjum,Farid House Pir Ghani Road Kholay Maliayki Taroo Pakpattan	Ghulam Farid Anjum	36402-2589403-7	Ahmad Ar	632	-	356	356	-	-	-	988	632	-	356	356	-	-	-	988
2305	Muhammad Tahir, Chak No.97 Jubilie Tehsil Jaranwala District Faisalabad	Muhammad Tahir	33100-8579151-5	Muhammad Farooq	473	-	194	194	-	-	-	667	473	-	194	194	-	-	-	667
2306	Mushtaq Ahmed, H No 1 Street No 21 Block X Madina Town Faisalabad	Mushtaq Ahmed	33100-2257792-7	Muhammad Umer	671	-	290	290	-	-	-	961	671	-	290	290	-	-	-	961
2307	Irfan Mehmood,H No 100 Street No 2 Adda Gumerg Muslim Colony Rahim Yar Khan	Irfan Mehmood	31303-2416266-9	Ghulam Muhammad	676	-	426	426	-	-	-	1,102	676	-	426	426	-	-	-	1,102
2308	Atif Ur Rehman Khan, United Bank Limited Department Colletion Head Office 3rd Floor UBL building I I Chund Road Karachi	Atif Ur Rehman Khan	42201-1145454-9	Ibad Ur Rehman Khan	428	-	261	261	-	-	-	689	428	-	261	261	-	-	-	689
2309	Mohammad Aslam Memon, H No A-108 Memon Muhalla Bulri Shah Karim Dargah Tando Mohammad Khan	Mohammad Aslam Memon	41308-6755501-3	Mohamad Arif	774	-	585	585	-	-	-	1,359	774	-	585	585	-	-	-	1,359
2310	Riaz Hussain Mirani,Flat No C-303 4th Floor Akbar Residency Gulistan-E-Johar Fatima Zahra Masjid	Riaz Hussain Mirani	43304-8121389-9	Mole Dino	632	-	392	392	-	-	-	1,023	632	-	392	392	-	-	-	1,023
2311	Muhammad Iqbal, H No 18 Street No 4 Ameen Park Kacha Ravi Road Lahore	Muhammad Iqbal	35202-2330713-7	Muhammad Shareef	815	-	380	380	-	-	-	1,195	815	-	380	380	-	-	-	1,195
2312	Naveed Mohammad Safdar, H No 2/3,Mohl No Kashmir Pura Jamal Pur Syedan Road Gujrat	Naveed Mohammad Safdar	34201-9211733-1	Safdar Hussain	719	-	329	329	-	-	-	1,049	719	-	329	329	-	-	-	1,049
2313	Khalid Maqsood, H No B-5 Gali No 2 Gulshan-E-Hali Latifabad Hyderabad	Khalid Maqsood	41103-5431952-9	Sardar Ali	779	-	547	547	-	-	-	1,326	779	-	547	547	-	-	-	1,326
2314	Shahid Shahzad, H No 53 Street No 3 Ameen Park Band Road Lahore	Shahid Shahzad	35202-5990170-9	Shahzad Hassan	1,125	-	511	511	-	-	-	1,636	1,125	-	511	511	-	-	-	1,636
2315	Abdul Waheed, H No 9 Rehman Gali II Raja Ram Building Nishter Road Lahore	Abdul Waheed	35202-1429408-3	Muhammad Sardar Khan	453	-	176	176	-	-	-	630	453	-	176	176	-	-	-	630
2316	Haroon, H No 4 Street No 8 Chungi Dogaitch Town Lahore	Haroon	35201-0496057-3	Allah Ditta	462	-	172	172	-	-	-	634	462	-	172	172	-	-	-	634
2317	Muhammed Usman, H No 6169 Aqsa Colony Shehdadpur Near Bilal Garden Tando Adam	Muhammed Usman	44204-2092663-9	Suleman	461	-	219	219	-	-	-	680	461	-	219	219	-	-	-	680
2318	Faiz Ur Rehman, H No 117 Block H Model Town Lahore	Faiz Ur Rehman	35202-0652862-3	Muhammad Amin	495	-	275	275	-	-	-	771	495	-	275	275	-	-	-	771
2319	Abdul Rahim Shah, H No L-766 Street 48-E Korangi 2-1/2 Karachi	Abdul Rahim Shah	42201-7434156-3	Syed Nasir Hussain Shah	537	-	243	243	-	-	-	780	537	-	243	243	-	-	-	780
2320	Zeeshan Rasheed,House.1404 Block - 8 Azizabad F.B Area Almas Masjid Karachi	Zeeshan Rasheed	42101-7495017-1	Abdul Rasheed	429	-	287	287	-	-	-	715	429	-	287	287	-	-	-	715
2321	Husnain Malik,Husnain Papper Mart Fish Market Asad Plaza Urdu Bazar Lahore	Husnain Malik	35202-1726490-9	Amanat Ali	643	-	208	208	-	-	-	850	643	-	208	208	-	-	-	850
2322	Muhammad Nadeem, H No 21-X,Street No 7, F.B.2 Colony Sahiwal	Muhammad Nadeem	36502-2413045-1	Bashir Ahmed	417	-	142	142	-	-	-	559	417	-	142	142	-	-	-	559
2323	Khawaja Muhammad Atif Majeed, Furrukh Cooling Centre 144-Block H Commercial Area DHA Lahore	Khawaja Muhammad Atif Majeed	35201-5591810-9	Kh Abdul Majeed	736	-	330	330	-	-	-	1,066	736	-	330	330	-	-	-	1,066
2324	Saleem Haider Khan,Flat No B-62 8th Floor Block B Sunny Heights Main Rashid Minhas Road Gulistan	Saleem Haider Khan	42201-1745059-9	Ghulam Haider Khan	501	-	228	228	-	-	-	729	501	-	228	228	-	-	-	729
2325	Syed Junaid Ali, A-1/20 Sector 34-A Scheme 33 Gulzar E Hijiri	Syed Junaid Ali	42501-1496326-3	Syed Qudrat Ali	800	-	360	360	-	-	-	1,160	800	-	360	360	-	-	-	1,160
2326	Muhammad Arif, H No C-97 Block 10 F B Area Happy Place School Karachi	Muhammad Arif	42201-0179680-9	Muhammad Yaqoob	701	-	291	291	-	-	-	992	701	-	291	291	-	-	-	992

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2327	Saleem Khalid Butt,E-146 Block B Rashid Minhas Road Gulshan-E-Jamal Karachi	Saleem Khalid Butt	42201-0639304-5	Muhammad Khalid	441	-	132	132	-	-	-	573	441	-	132	132	-	-	-	573
2328	Meer Mohammad Mukhtiar, H No B-66 Sector X-3 Gulshan-E-Maymar Karachi	Meer Mohammad Mukhtiar	42501-1400617-3	Meer Akber Ali	1,030	-	563	563	-	-	-	1,592	1,030	-	563	563	-	-	-	1,592
2329	Shahid Pervez, 168 E Market Commercial Area Block 6 P.E.C.H.S Karachi	Shahid Pervez	42201-0805915-1	Nisar Ahmed Khan	446	-	159	159	-	-	-	605	446	-	159	159	-	-	-	605
2330	Hasham Ul Abedin Khan, H No D-57 Farhan Avenue Block 20 Johar More Gulistan-E-Johar Bank Al Falah Karachi	Hasham Ul Abedin Khan	54400-6370341-5	Naeem Ul Abedin	678	-	256	256	-	-	-	934	678	-	256	256	-	-	-	934
2331	Haider Ali, 4.5 Km Wazirabad Rd Muhalla Dogran Sialkot	Haider Ali	34603-2253136-1	Muhammad Sharif	399	-	188	188	-	-	-	587	399	-	188	188	-	-	-	587
2332	Salman Mohammad Ismail,Flat No A-3 Block 13-B Gulshan Luxuary appartment Gulshan-E-Iqbal Karachi	Salman Mohammad Ismail	42201-2239671-5	M Ismail Ali	962	-	455	455	-	-	-	1,417	962	-	455	455	-	-	-	1,417
2333	Muhammad Rashid, Bismillah Chowk Fareed Abad Colony Masoom Shah Road Multan	Muhammad Rashid	36302-8878104-3	Abdur Rasheed	406	-	191	191	-	-	-	597	406	-	191	191	-	-	-	597
2334	Muhammad Shahid, H No 264 Street No 5 Sabri Colony Okara	Muhammad Shahid	35302-8896669-9	Nizam Din	749	-	458	458	-	-	-	1,207	749	-	458	458	-	-	-	1,207
2335	Muhammad Sadiq, H No 162 Muhalla Qazian Kocha Hakim Ali Sher Rahim Yar Khan	Muhammad Sadiq	31303-3082508-9	Manzoor Ahmad	521	-	324	324	-	-	-	844	521	-	324	324	-	-	-	844
2336	Awal Khan, H No G-31 Riaz Shah Town Hyderabad	Awal Khan	41303-2570902-7	Badera Zaman	769	-	500	500	-	-	-	1,269	769	-	500	500	-	-	-	1,269
2337	Muhammed Younus Ur Siddiqui, H No Jb-22 Plot No 32 F/155 Jamshed Road No 3 Jamshed Quarter Karachi	Muhammed Younus Ur Siddiqui	42201-3962098-9	M Yousuf Ur Rehman	398	-	214	214	-	-	-	613	398	-	214	214	-	-	-	613
2338	Mohammad Yaseen, Johar Poutri Farms Sales Cente Office 81-82 Johar Complex University Road Karachi	Mohammad Yaseen	44204-6282414-5	Mohammad Sharif	504	-	213	213	-	-	-	717	504	-	213	213	-	-	-	717
2339	Tanveer Hussain Lashari,Flat No C-311 Block C Billy Paradise Gulistan-E-Johar	Tanveer Hussain Lashari	43205-1709589-1	Nabi Bux Lashari	1,149	-	791	791	-	-	-	1,939	1,149	-	791	791	-	-	-	1,939
2340	Ijaz Ali, H No 23/B-VIII Jhal Road Nai Abadi Sahiwal	Ijaz Ali	36502-7512813-9	Ali Muhammad	520	-	243	243	-	-	-	762	520	-	243	243	-	-	-	762
2341	Ghulam Rasool, H No 4,Street No 7,Nabi Pura Shiam Lal Pul,Mughalpura Lahore	Ghulam Rasool	35201-3700615-1	Khushi Muhammad	687	-	440	440	-	-	-	1,127	687	-	440	440	-	-	-	1,127
2342	Jahangir Khan Gori, H No A/116 307 Hirabad Near UBL and Hassan Lab Hyderabad	Jahangir Khan Gori	41303-8456755-5	Naseer Khan Ghori	392	-	232	232	-	-	-	624	392	-	232	232	-	-	-	624
2343	Ijaz Sharif, Quater No 2, Cricket Ground Wahadat Colony Lahore	Ijaz Sharif	35202-0365245-1	Muhammad Sharif	408	-	139	139	-	-	-	547	408	-	139	139	-	-	-	547
2344	Kaptan, H.No.2214/C-2 Shaikh Zaid Colony Near City School Larkana	Kaptan	42301-2599309-5	Roshan Ali Dayo	694	-	517	517	-	-	-	1,210	694	-	517	517	-	-	-	1,210
2345	Irfan Ahmed Sagar, H No A-49 Ghazi Daud Brohi Village Malir City Karachi	Irfan Ahmed Sagar	42501-6368770-3	Gulam Abas	697	-	453	453	-	-	-	1,150	697	-	453	453	-	-	-	1,150
2346	Irshad Ahmad, H No 36 Post Office Ravi Rehan Moanoaabad GT road Lahore	Irshad Ahmad	35401-1821636-3	Mehar Din	786	-	511	511	-	-	-	1,296	786	-	511	511	-	-	-	1,296
2347	Abdul Qayyum, H No 198 Block 2 Street No4 Sukhchan Gali Sahiwal	Abdul Qayyum	36501-4696409-5	Abdul Ghani	1,152	-	883	883	-	-	-	2,035	1,152	-	883	883	-	-	-	2,035
2348	Tahir Mehmood, Butt Sons Street Ghaoshala Muhalla Islamabad Sialkot	Tahir Mehmood	34603-4885137-5	Muhammad Younis	648	-	231	231	-	-	-	878	648	-	231	231	-	-	-	878
2349	Liaqat Ali, Liaqat House New Abadi Pair Kiran Pak Pattan	Liaqat Ali	35301-2014607-9	Faiz Ahmed	719	-	515	515	-	-	-	1,234	719	-	515	515	-	-	-	1,234
2350	Umer Aftab, H No 14 Street No 1 Tiba Baba Fareed Aqab Lahore	Umer Aftab	35202-5922318-7	Aftab Ahmed	473	-	172	172	-	-	-	645	473	-	172	172	-	-	-	645
2351	Waseem Ahmed, H No 396 Sector 36/A-3 Lyari Express Way Taiser Town Karachi	Waseem Ahmed	42000-2212755-7	A Sattar	645	-	376	376	-	-	-	1,020	645	-	376	376	-	-	-	1,020
2352	Majeed Ahmed Khan, 274/11 C-3 North Karachi	Majeed Ahmed Khan	42101-7313678-1	Niaz Ahmed Khan	342	-	217	217	-	-	-	559	342	-	217	217	-	-	-	559
2353	Adnan Ali,Flat No A-211 Classic View Block 19 Gulistan-E-Joha Karachir	Adnan Ali	42501-3541574-7	Zaffer Ali	433	-	198	198	-	-	-	632	433	-	198	198	-	-	-	632
2354	Muhammad Shahid Mehmood, Arooj Marbel,Ghousia Shafiqyaa Masjid, 1-C 2,Muslim Chowk, Near Green Town Police Station,Town Ship Lahore	Muhammad Shahid Mehmood	35202-5047564-7	Muhammad Din	659	-	262	262	-	-	-	921	659	-	262	262	-	-	-	921
2355	Rashid Butt, Butt Enterprises office No 3-5 2nd Floor Islam Plz G-9 Markaz Islamabad	Rashid Butt	61101-1808236-7	Muhammad Afzal	697	-	254	254	-	-	-	952	697	-	254	254	-	-	-	952
2356	Zeenat Bano, Plot No 54/C Flat No 1 2nd Floor Street No 7 Badar Commercial DHA Phase 5 Karachi	Zeenat Bano	34603-3582531-8	M Khizar Butt	809	-	620	620	-	-	-	1,428	809	-	620	620	-	-	-	1,428
2357	Shahid Umer Bhatti, H No E-55,Street No 7-B Sultan Park,Academy Road,Cantt Lahore	Shahid Umer Bhatti	35201-1001830-3	Umer Deen	729	-	284	284	-	-	-	1,012	729	-	284	284	-	-	-	1,012
2358	Sheikh Ghulam Rabaani, Hno 2 Street No 3 Zairaraan Park Bata Service Shop Lahore	Sheikh Ghulam Rabaani	35401-1831458-1	Muhammad Ibrahim	544	-	99	99	-	-	-	643	544	-	99	99	-	-	-	643
2359	Muhammad Yousaf, H No 203 Fazal Park No 2 Shadbagh Lahore	Muhammad Yousaf	35202-4302413-3	Miraj Din	796	-	357	357	-	-	-	1,154	796	-	357	357	-	-	-	1,154
2360	Muhammad Riaz, H No 184 Street No 1 Babu Muhalla Sargodha	Muhammad Riaz	38403-0307831-3	Muhammad Saddiq	469	-	212	212	-	-	-	681	469	-	212	212	-	-	-	681
2361	Mohammad Zakir Younas, H No A-173 Doctors Near Bilal Masjid Hyderabad	Mohammad Zakir Younas	41303-8378516-9	Khowja Mohd Younas	765	-	353	353	-	-	-	1,118	765	-	353	353	-	-	-	1,118
2362	Sohail Ahmed Yar Khan, House - B-114 Block - 9 P I A Society Gulistan Johar Karachi	Sohail Ahmed Yar Khan	42201-2249907-7	Ahmed Yar Khan	341	-	225	225	-	-	-	566	341	-	225	225	-	-	-	566
2363	Tanver Ahmad, Tanveer House Main Hanif Park GT road Okara	Tanver Ahmad	35302-4578711-3	Muhammad Aslam	525	-	402	402	-	-	-	928	525	-	402	402	-	-	-	928
2364	Nazar Hussain,H.No 4 Nai Abadi Muhalla Main Bazar Doop Stri Sanda Klan Lahore	Nazar Hussain	35202-4448192-7	Muhammad Tufail	787	-	347	347	-	-	-	1,134	787	-	347	347	-	-	-	1,134
2365	Adnan, H No 21-D Unit No 9 Latifabad Hyderabad	Adnan	41304-2310692-1	Shamim Uddin	407	-	209	209	-	-	-	616	407	-	209	209	-	-	-	616
2366	Sajid Yousaf, Plot No 1379/171 Main Peco Road Kot Lakhpat Lahore	Sajid Yousaf	35202-4685786-9	Muhammad Ousaf	509	-	297	297	-	-	-	805	509	-	297	297	-	-	-	805
2367	Mohammad Asif Zubair, Asif & Company Shop No 2 Basement, Boby Plaza Street No 18 Mohala Nant Nagar Lahore	Mohammad Asif Zubair	35202-7998598-9	Zubair Ahmed	408	-	284	284	-	-	-	692	408	-	284	284	-	-	-	692
2368	Adnan, H No 21-D Unit No 9 Latifabad Hyderabad	Adnan	41304-2310692-1	Shamim Uddin	387	-	233	233	-	-	-	620	387	-	233	233	-	-	-	620
2369	Rashid Mahmood, H No 185/A Sect 4-B Khyban E Sirsyed Rawalpindi	Rashid Mahmood	61101-1747617-9	Malik Talib Hussain	399	-	162	162	-	-	-	561	399	-	162	162	-	-	-	561
2370	Malik Shoukat Ali, H No P-232 Ghulam Muhammad Abad Waver Colony No 2 Faisalabad	Malik Shoukat Ali	33100-0921282-3	Malik Sarag Din	478	-	194	194	-	-	-	671	478	-	194	194	-	-	-	671
2371	Mohammad Faisal Ameen, H No A/116-78 Jama Masjid Road Shafeeq Auto Chowki Hyderabad	Mohammad Faisal Ameen	41303-4442994-9	Mohammad Ameen Khan	409	-	231	231	-	-	-	641	409	-	231	231	-	-	-	641
2372	Hafiz Babar Rasheed, H No 110/B Umer Block Gulshan E Iqbal Rahim Yar Khan	Hafiz Babar Rasheed	31303-1154770-9	Choudr Abdul Rasheed	313	-	191	191	-	-	-	504	313	-	191	191	-	-	-	504
2373	Haroon Shah, Sh and Company 153/A Shah Rukne Alam Colony Multan	Haroon Shah	36302-1103768-7	Mehmood Shah	715	-	423	423	-	-	-	1,139	715	-	423	423	-	-	-	1,139
2374	Wallayat Hussain Aftab, Decent Flash Store Plot No 65-B Timber Market Vehari Road Multan	Wallayat Hussain Aftab	36302-5115379-1	Ghulam Qadir	784	-	559	559	-	-	-	1,343	784	-	559	559	-	-	-	1,343
2375	Muhammad Ashfaq Butt, H No 9/330 Machine Mohallah No 1 Jhelum	Muhammad Ashfaq Butt	37301-2307076-3	Muhammad Aslam Butt	392	-	153	153	-	-	-	544	392	-	153	153	-	-	-	544
2376	Wajid Hussain, H No D-1 Block D New Labour Colony Site Karachi	Wajid Hussain	42401-1957311-1	M Bashir	665	-	270	270	-	-	-	935	665	-	270	270	-	-	-	935
2377	Amir Majeed Khan, UBL Air Port Branch Terminal-1 Karachi	Amir Majeed Khan	42201-0699298-9	S Nawaz Hussain Jaffri	416	-	135	135	-	-	-	552	416	-	135	135	-	-	-	552
2378	Irfan Islam, F-16, Bagh Shahdad Colony Shah Faisal Colony Chistia Masque	Irfan Islam	42201-2766621-1	Islam Uddin	735	-	298	298	-	-	-	1,033	735	-	298	298	-	-	-	1,033
2379	Mohammad Irfan,Flat No 404 Maryam Height Baloch Colony PECHS Karachi	Mohammad Irfan	42201-0809289-1	Mohammad Rafeeq	749	-	372	372	-	-	-	1,121	749	-	372	372	-	-	-	1,121
2380	Muhammad Asif * Asif, H No 3 Block 24 Main Girls College Road Sargodha	Muhammad Asif * Asif	38403-5853714-3	Nazeer Udeen	485	-	215	215	-	-	-	700	485	-	215	215	-	-	-	700
2381	Muhammed Younus Ur Siddiqui, H No Jb-22 Plot No 32 F/155 Jamshed Road No 3 Jamshed Quarter Karachi	Muhammed Younus Ur Siddiqui	42201-3962098-9	M Yousuf Ur Rehman	504	-	201	201	-	-	-	705	504	-	201	201	-	-	-	705
2382	Nazeer Ahmed, H No 487-B Cbh Masoom Shah Colony Hyderabad	Nazeer Ahmed	41303-0941946-9	Abdul Qayoom	451	-	311	311	-	-	-	763	451	-	311	311	-	-	-	763
2383	Zaryab Ali Khan, Flat No J-9 Erum Centre Block 16 Gulshan-E-Iqbal Karachi	Zaryab Ali Khan	42201-5641863-1	Yaqoob Ali Khan	686	-	351	351	-	-	-	1,037	686	-	351	351	-	-	-	1,037
2384	Saeed Ahmad, Saeed House Chak No 18-B/7-R Chichawatni	Saeed Ahmad	36501-9461038-1	Mukhtar Ahmad Shahid	367	-	196	196	-	-	-	563	367	-	196	196	-	-	-	563
2385	Syed Zameer Hussain, Main Panjh Road Kahna Naya Lahore	Syed Zameer Hussain	35202-2349466-7	Syed Nazeer Hussain	457	-	186	186	-	-	-	642	457	-	186	186	-	-	-	642
2386	Rubab Shahbaz, H No B-50 Block 8 Gulshan-E- Iqbal Karachi	Rubab Shahbaz	42201-1548643-0	Shahbaz	806	-	367	367	-	-	-	1,173	806	-	367	367	-	-	-	1,173
2387	Muhammad Saeed, H No 12/1 Street No 2 Mohallah Shah Bilawal Colony Ghaorey Shah Road Lahore	Muhammad Saeed	35202-6213143-1	Muhammad Salman	436	-	141	141	-	-	-	577	436	-	141	141	-	-	-	577
2388	Mohammad Idrees, H No 7/6-A Street No 7 G-7/2 Islamabad	Mohammad Idrees	61101-8220788-3	Mohammad Shafique	462	-	224	224	-	-	-	686	462	-	224	224	-	-	-	686
2389	Muhammad Farhan Khan, K-5-4/S/21 StreetNo.3 Bismillah Manzil Marapir Land Moosa Lane Karachi	Muhammad Farhan Khan	42401-1822391-3	Muhammad Qasim Khan	754	-	318	318	-	-	-	1,072	754	-	318	318	-	-	-	1,072

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2390	Stephen Chaman, H No X-90 Street No 2 100 Feet Road Azam Town Mehmoodabad Karachi	Stephen Chaman	42301-4846650-1	Chaman	453	-	240	240	-	-	-	693	453	-	240	240	-	-	-	693
2391	Mirza Muhammad Farrukh, H No 43,Street No 4/8 Kot Freed Sargodha	Mirza Muhammad Farrukh	38403-4493164-5	Muhammad Munawar Ahmad	972	-	493	493	-	-	-	1,465	972	-	493	493	-	-	-	1,465
2392	Ikhlaq Ahmed Iqbal, Sadaqat Electronics Sh No 100 Imperial Market Raja Bazar Rawalpindi	Ikhlaq Ahmed Iqbal	37405-0268940-5	Muhammad Iqbal	631	-	199	199	-	-	-	830	631	-	199	199	-	-	-	830
2393	Jamshed Nawaz, H No 191-A Street No 10 Mohallah Chishti Abad Rawalpindi	Jamshed Nawaz	37405-2205138-9	Muhammad Nawaz	508	-	198	198	-	-	-	705	508	-	198	198	-	-	-	705
2394	Sajjad Hussain, Sajjad Hussain Fiaz Hussain An Shop No 162 New Sabzi Mandi Shah Rukne Alam Colony Multan	Sajjad Hussain	36302-3258274-7	Ghulam Yasin	443	-	147	147	-	-	-	590	443	-	147	147	-	-	-	590
2395	Umair Aziz, B10/1 Aryan E House Khayaban E Shahbaz DHA Phase 6	Umair Aziz	42301-9691668-3	Abdul Aziz	739	-	293	293	-	-	-	1,032	739	-	293	293	-	-	-	1,032
2396	Waqar Adil, H No 104 Khadi Market appartment 1st Floor Block I North Nazimabad Karachi	Waqar Adil	42101-2083665-5	Abdul Sajjar	591	-	235	235	-	-	-	826	591	-	235	235	-	-	-	826
2397	Imran Ullah, H No C-203 KESC No 340 Muslimabad Colony Social Security Hospital Landhi Kalandarani PCO Karachi	Imran Ullah	42501-1396559-3	Amanullah	691	-	436	436	-	-	-	1,126	691	-	436	436	-	-	-	1,126
2398	Muhammad Anwar Ghori, H No 262 Awami Colony Korangi Industrial Area Karachi	Muhammad Anwar Ghori	42101-0474210-1	Rafiq	421	-	124	124	-	-	-	545	421	-	124	124	-	-	-	545
2399	Ghulam Rasool, H No 3 1st Floor Muhalla Ahata Spooren Singh Dry Port Mughalpura Lahore	Ghulam Rasool	35201-0480500-9	Muhammad Rolya	716	-	279	279	-	-	-	995	716	-	279	279	-	-	-	995
2400	Shabaz Naseer Alam,Naseer House Street No 2 Haji Azeem Super Market Okara	Shabaz Naseer Alam	35302-1982630-1	Muhammad Din	755	-	345	345	-	-	-	1,101	755	-	345	345	-	-	-	1,101
2401	Sheikh Naveed Iqbal,H No 3 Street No 6 Amin Park Amin Park Ravi Road Lahore	Sheikh Naveed Iqbal	35202-2337685-9	Sheikh Faqeer Muhammad	420	-	129	129	-	-	-	549	420	-	129	129	-	-	-	549
2402	Muhammad Shoaib Atique Shaikh, C-105 Block C-6 Shahid Royal City Block 1 Gulshan E Iqbal	Muhammad Shoaib Atique Shaikh	45504-1120483-1	M Attique Shiekh	352	-	174	174	-	-	-	526	352	-	174	174	-	-	-	526
2403	Muhammad Sadeeque, Air Port Road Nangal P.O Chiti Sheikhan Sialkot	Muhammad Sadeeque	34603-4907929-1	Elam Deen	415	-	124	124	-	-	-	539	415	-	124	124	-	-	-	539
2404	Shehbaz Hussain, H No 47 Street No 4 Bustan Colony Qainchi Lahore	Shehbaz Hussain	35201-1450199-7	Ghulam Nabi	405	-	137	137	-	-	-	542	405	-	137	137	-	-	-	542
2405	Malik Shahzad Ali, Hno 240/14 Janguah Street Pakee Gali Lalamusa	Malik Shahzad Ali	34202-6557588-5	Shouket Ali	420	-	142	142	-	-	-	562	420	-	142	142	-	-	-	562
2406	Muhammad Akbar, H No 342 Block No 3 Sector C-II Green Town Lahore	Muhammad Akbar	35202-4372794-9	Shahid Mehmood	412	-	123	123	-	-	-	535	412	-	123	123	-	-	-	535
2407	Mohammad Yaseen Hashim, H No A-15/5 Rabia City Block 18 Gulistan E Johar	Mohammad Yaseen Hashim	42201-1213272-5	Haji Mohammad Hashim	727	-	339	339	-	-	-	1,066	727	-	339	339	-	-	-	1,066
2408	Irfan Anjum, 484 Block 54-D Sattilite Town Mirpur Khas	Irfan Anjum	44104-2348488-3	Ch Muhammad Aslam	518	-	215	215	-	-	-	733	518	-	215	215	-	-	-	733
2409	Imtiaz Ul Haq, H No D-5 132 Girsd Station Sanghar Road	Imtiaz Ul Haq	44203-9846036-3	Malik Haq Nawaz	653	-	381	381	-	-	-	1,034	653	-	381	381	-	-	-	1,034
2410	Kamran, H No 967 Jahan Colony Unit 12 Latifabad	Kamran	41304-1846455-9	Muneer Khan	792	-	358	358	-	-	-	1,150	792	-	358	358	-	-	-	1,150
2411	Muhammad Tariq, H No A-75 Block 12 Gulberg F B Area	Muhammad Tariq	42101-0999886-9	Muhammad Yaseen	430	-	182	182	-	-	-	612	430	-	182	182	-	-	-	612
2412	Mohammad Farooq, Al Rahim Pakwan Centre Shop 16 Batool Building Shahrah-E-Iraq Saddar Karachi	Mohammad Farooq	42301-0865053-9	Abul Salam	361	-	166	166	-	-	-	527	361	-	166	166	-	-	-	527
2413	Aziz Rupani, H No 10-137/138 Hussain Manzil Aliabad F B Area Phase III A K University,Karachi	Aziz Rupani	42401-5685474-5	Mohd Ali Rupani	629	-	250	250	-	-	-	879	629	-	250	250	-	-	-	879
2414	Tania Muazam, Shiaza Collection Sh No 509 Nishter Road Bhabrah Bazar Rawalpindi	Tania Muazam	34201-0645074-2	Muazam Hussain	758	-	310	310	-	-	-	1,069	758	-	310	310	-	-	-	1,069
2415	Muhammad Naeem, H No 438/2 B1-3 Mehar Street Nasir Roa Sialkot	Muhammad Naeem	34603-2992073-7	Ghulam Qadir	433	-	208	208	-	-	-	641	433	-	208	208	-	-	-	641
2416	Abdul Hameed Ghouri, H No C-2119 Mola Syedabad Nawabshah Marium School Nawabshah	Abdul Hameed Ghouri	45402-0969326-7	M Siddiqui	531	-	229	229	-	-	-	760	531	-	229	229	-	-	-	760
2417	Imran Ullah, H No C-203 KESC No 340 Muslimabad Colony Social Security Hospital Landhi Kalandarani Pco Karachi	Imran Ullah	42501-1396559-3	Amanullah	698	-	278	278	-	-	-	977	698	-	278	278	-	-	-	977
2418	Sheikh Muhammad Kashif, Hanif Colony Street No 2 Hussain Pervana Road Multan	Sheikh Muhammad Kashif	36302-0467666-3	Sheikh Abdul Rauf	760	-	329	329	-	-	-	1,089	760	-	329	329	-	-	-	1,089
2419	Raja Khalid Zameer,H No 529-A Tajpura LDA Scheme Nazd Butt Chowk Lahore	Raja Khalid Zameer	35200-1409576-5	Raja Muhammad Zameer Khan	483	-	133	133	-	-	-	616	483	-	133	133	-	-	-	616
2420	Akmal Shahzad, H No 10D Shadman Colony Gujrat	Akmal Shahzad	34201-9232697-3	Muhammad Knadam	781	-	348	348	-	-	-	1,129	781	-	348	348	-	-	-	1,129
2421	Ali Raza, H No 1602/603,Fawar Chowk Sambrial Road Daska	Ali Raza	34601-7697362-1	Ashiq Hussain	674	-	291	291	-	-	-	965	674	-	291	291	-	-	-	965
2422	Arshad Ahmed Khan, 1327 D/58 Gidwani Gali Jumman Shah Ka Pir Hyderabad	Arshad Ahmed Khan	41303-2411561-1	Israr Ahmed Khan	495	-	205	205	-	-	-	700	495	-	205	205	-	-	-	700
2423	Noman Raza, Sony Garments Shop 146 Basement Gul Plaza Ma Jinnah Road Karachi	Noman Raza	42101-3329716-7	Naseem Raza	724	-	297	297	-	-	-	1,022	724	-	297	297	-	-	-	1,022
2424	Akhtar Abbas Shah, Syed House GT road Paracha Basti Depalpur Okara	Akhtar Abbas Shah	35301-6749538-3	Shahdat Ali	405	-	124	124	-	-	-	529	405	-	124	124	-	-	-	529
2425	Muhammad Kamran Raza,H No 19/7 Muhallah Saeedabad Baldia Town Sec 5-G	Muhammad Kamran Raza	42401-9867815-5	Abdul Muheet Qadri	406	-	155	155	-	-	-	561	406	-	155	155	-	-	-	561
2426	Sardar Dilshad Husain,Hotel Prime Tower 40 Abbot Road Opposit PTV Centre Lahore	Sardar Dilshad Husain	35202-2695701-7	Sardar M Azeem Khan	454	-	150	150	-	-	-	604	454	-	150	150	-	-	-	604
2427	Muhammad Naeem, H No 78/C Medical Cdony Bahawalpur	Muhammad Naeem	31202-0818876-9	Ghulam Hussain	765	-	461	461	-	-	-	1,226	765	-	461	461	-	-	-	1,226
2428	Syed Asad Abbas Zaidi, Flat No Cc-A-247 Maria appartment Block 3 Sector 14-B North Karachi Nagan Chowrangi Karachi	Syed Asad Abbas Zaidi	45203-0808235-9	Sed Muzzafar Hussain Zaidi	323	-	225	225	-	-	-	548	323	-	225	225	-	-	-	548
2429	Ghulam Mohiu Din, Rana House Muhalla Qazian Rahim Yar Khan	Ghulam Mohiu Din	31303-0954211-7	Muhammad Sadique	542	-	228	228	-	-	-	770	542	-	228	228	-	-	-	770
2430	Ehsan Ul Haq,H No P-467 Madina Town Jarranwala Road Khurrianwala Faisalabad	Ehsan Ul Haq	33104-1167862-3	Rehmat Ul Allah	463	-	173	173	-	-	-	635	463	-	173	173	-	-	-	635
2431	Kamran Chaudhry, H No 42 Street No 1 Ahmed Nagar Butt Lahore	Kamran Chaudhry	35103-5192468-9	Chaudhry Ghullam Rasool	499	-	281	281	-	-	-	780	499	-	281	281	-	-	-	780
2432	Ramzan Muhayyud Din Pirzada, H No 1422 O/S Pak Gate Muhalla Kirri Daoos Khan Multan	Ramzan Muhayyud Din Pirzada	36302-0638106-7	Mushtaq Muhayyud Din	465	-	166	166	-	-	-	631	465	-	166	166	-	-	-	631
2433	Sheikh Muhammad Asif, 427 Sector 7/F Street No 5 Al Muslimabad Orangi Town Karachi	Sheikh Muhammad Asif	42401-1984063-9	Abdul Hameed	533	-	212	212	-	-	-	746	533	-	212	212	-	-	-	746
2434	Sheikh Muhammad Asif, 427 Sector 7/F Street No 5 Al Muslimabad Orangi Town Karachi	Sheikh Muhammad Asif	42401-1984063-9	Abdul Hameed	475	-	189	189	-	-	-	664	475	-	189	189	-	-	-	664
2435	Muhammad Saleem Butt, Nadeem Building Material Store Baradari Road Shahdara Lahore	Muhammad Saleem Butt	35202-4086925-5	Ghulam Muhammad Butt	500	-	211	211	-	-	-	711	500	-	211	211	-	-	-	711
2436	Amjad Ali, H No 25 Street No 23 C Area Korangi Road Qayyumabad Near Irfan Book Shop	Amjad Ali	44101-7844852-7	Muhammad Hussain	440	-	261	261	-	-	-	701	440	-	261	261	-	-	-	701
2437	Saif Ur Rehman, H No 343 Street No 1 Block No 3 Chichawatni	Saif Ur Rehman	36501-9743075-5	Haji Abdul Rasheed	494	-	191	191	-	-	-	685	494	-	191	191	-	-	-	685
2438	Muhammad Furqan, Irfan Cut Price Shop Kocha E Suleman Kousar Bazar Inside Bohar Gate Multan	Muhammad Furqan	36302-9330946-3	Abdul Jabbar	788	-	352	352	-	-	-	1,140	788	-	352	352	-	-	-	1,140
2439	Syed Aijaz Hussain Shah, 1/ 4E Jamshaid Quarter New Town Masjid Karachi	Syed Aijaz Hussain Shah	42301-5087190-9	Syed Iqbal Hussain	511	-	191	191	-	-	-	701	511	-	191	191	-	-	-	701
2440	Muhammad Saleem Butt, Nadeem Building Material Store Baradari Road Shahdara Lahore	Muhammad Saleem Butt	35202-4086925-5	Ghulam Muhammad Butt	763	-	304	304	-	-	-	1,066	763	-	304	304	-	-	-	1,066
2441	Sheikh Muhammad Khaliq Ur Rehman, H No M-1001 Street No 41 Amarpura Near Mcb Girls School Rawalpindi	Sheikh Muhammad Khaliq Ur Rehman	37405-2752668-9	Sheikh Muhammad Hafiz Ur Rehman	686	-	262	262	-	-	-	947	686	-	262	262	-	-	-	947
2442	Mirza Muhammad Ameen, H No 73 Block N Arif Wala Arif Wala	Mirza Muhammad Ameen	36401-8892957-3	Abdul Haq	461	-	174	174	-	-	-	635	461	-	174	174	-	-	-	635
2443	Muhammad Farooq, Khasra No 643 Jahangir Akhtar Alladin Ali Town Dhama Syedian Adyala Road Rawalpindi	Muhammad Farooq	34401-0614912-3	Hadaat Ullah	480	-	163	163	-	-	-	643	480	-	163	163	-	-	-	643
2444	Nazim Ud Din, Nazim House Harrappa City Near Post Office Sahiwal	Nazim Ud Din	36502-8918177-1	Abdul Sattar	825	-	410	410	-	-	-	1,234	825	-	410	410	-	-	-	1,234
2445	Umar Ali, Muhalla Islam Nagar Gali Afzal Cheema Gujrat	Umar Ali	34201-0497869-9	Noor Ahmed	434	-	158	158	-	-	-	592	434	-	158	158	-	-	-	592
2446	Mohammad Yaqoob, H No 1 Frist Floor Gulzar E Qaid Al Amin Plaza Mangral Town Rawalpindi	Mohammad Yaqoob	37405-9847429-1	Chudhary Muhammad Ayub	790	-	369	369	-	-	-	1,159	790	-	369	369	-	-	-	1,159

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2447	Muhammad Shahab, House No II-H-4/4 Nazimabad No 2 Near Jama-E-Imamia Karachi	Muhammad Shahab	42101-1940688-9	Nawab Shamsher Muhammad	558	-	234	234	-	-	-	792	558	-	234	234	-	-	-	792
2448	Adeel Manzoor Wattoo, H No W/44,Street No 2 Govt Colony Okara	Adeel Manzoor Wattoo	35302-1057604-1	Manzoor Hussain	357	-	269	269	-	-	-	626	357	-	269	269	-	-	-	626
2449	Aslam Khan, House No. 581-82, Area Sec F-2 Labour Colony Landhi, Sherpan Colony Behind Quaidabad Police Station	Aslam Khan	42501-8124062-3	Awal Khan	520	-	267	267	-	-	-	787	520	-	267	267	-	-	-	787
2450	Muhammad Sajjad Toor, H No 358-D DHA Sector Eme Housing Cooperative Multa Lahore	Muhammad Sajjad Toor	35202-2884287-7	Muhammad Ashraf Toor	763	-	200	200	-	-	-	962	763	-	200	200	-	-	-	962
2451	Nisar Ahmed, Plt No. Fl12, Safari Boulevard, Ph C-19, 4th Floor, Phase 2, Blk-5 Gulistan-E-Johar, Ntn Office	Nisar Ahmed	42201-8903565-5	Abdul Shakoor	588	-	303	303	-	-	-	891	588	-	303	303	-	-	-	891
2452	Shahid Rizwi, Haji Cotton Waste Traders office No 3 Ist Floor Hanif Plaza Factory Area Main Road Faisalabad	Shahid Rizwi	33100-6645492-7	Shoukat Hussain Rizwi	614	-	310	310	-	-	-	923	614	-	310	310	-	-	-	923
2453	Muhammad Naveed Akram, H No 2 Street No 1 Makkah Town East Road Chak No 111-D Rahim Yar Khan	Muhammad Naveed Akram	31303-2414059-7	Muhammad Akram	616	-	317	317	-	-	-	933	616	-	317	317	-	-	-	933
2454	Ilyas, House No. B-88/4, Block A-3, Gulistan-E-Johar, Kamran Chrowing Behind Afnan Duplix House	Ilyas	42201-3461414-0	Imam Bux	586	-	239	239	-	-	-	825	586	-	239	239	-	-	-	825
2455	Muhammad Irshad, Malkay Khurd Murad Pur Sialkot	Muhammad Irshad	34603-6014105-7	Basheer Ahmed	517	-	217	217	-	-	-	734	517	-	217	217	-	-	-	734
2456	Umar Farooq, Muhalla Sheikhan Maghrabi Wazirabad Wazirabad	Umar Farooq	34104-2307588-3	Muhammad Iqbal	805	-	424	424	-	-	-	1,229	805	-	424	424	-	-	-	1,229
2457	Mohammad Shakeel Janjua, H No D-121 Street Andar Kot Bagh Muhallah Jhelum	Mohammad Shakeel Janjua	37301-5686404-1	Muhammad Shafi Janjua	588	-	303	303	-	-	-	891	588	-	303	303	-	-	-	891
2458	Ali Asghar, H No 117 Samanabad Bhittai Town Qasimabad	Ali Asghar	41306-3510980-9	Allah Bachao	323	-	223	223	-	-	-	547	323	-	223	223	-	-	-	547
2459	Ayaz Ali, H No 56 Marvi Garden Jamshoro Road Hyderabad	Ayaz Ali	41306-1546698-9	Khuwaja Kalab Ali	480	-	344	344	-	-	-	824	480	-	344	344	-	-	-	824
2460	Gul Siddique, House No. 1601, Sector 4/F Bijli Nagar Organi Town Mominabad Dakkhana	Gul Siddique	42401-7318723-5	Islam Badshah	548	-	410	410	-	-	-	958	548	-	410	410	-	-	-	958
2461	Muhammed Sabir, House No. 01,Block-487 Pns Shifa Railway Colony	Muhammed Sabir	42301-0847148-7	Deen Muhammed	451	-	192	192	-	-	-	643	451	-	192	192	-	-	-	643
2462	Behrobar, Plt No. 21/3,Street No. 9, Pakhtoon Chowk	Behrobar	15601-8045297-9	A.Rasheed	481	-	215	215	-	-	-	696	481	-	215	215	-	-	-	696
2463	Fazal Ur Rehman, Mubarak Pura Sialkot	Fazal Ur Rehman	34603-1979669-3	Muhammad Asghar	591	-	254	254	-	-	-	844	591	-	254	254	-	-	-	844
2464	Ijaz Ahmed, Gali Bilu Mehar Wali Muhalla Hayat Pura Zafarwal Road Sialkot	Ijaz Ahmed	34603-2427387-3	Muhammad Tufail	608	-	272	272	-	-	-	881	608	-	272	272	-	-	-	881
2465	Shoaib Bashir, H No 32/41 Street No 57 Muhalla Bari Wala Sialkot	Shoaib Bashir	34603-6342163-7	Muhammad Bashir	580	-	265	265	-	-	-	845	580	-	265	265	-	-	-	845
2466	Pervez Akhtar, H No 1 Main Service Road G-14/1 Islamabad	Pervez Akhtar	37405-9060008-3	Abdul Rehman	595	-	278	278	-	-	-	873	595	-	278	278	-	-	-	873
2467	Rana Abdul Qayyum, Rana Enterprises office No 7 Hanif Centre Ganpat Road Lahore	Rana Abdul Qayyum	35202-9498794-3	Muhammad Anwar	546	-	228	228	-	-	-	774	546	-	228	228	-	-	-	774
2468	Abdul Hameed Khan, C/O Abdul Hameed Street No.20 Faqir Abad No.2 Zaryab Colony Nawaz Abad Peshawar	Abdul Hameed Khan	17301-4250336-7	Abdul Rahim	749	-	273	273	-	-	-	1,023	749	-	273	273	-	-	-	1,023
2469	Muhammad Faisal, Muhalla Chah Bha Murad Pur P O Gohad Pur Sialkot	Muhammad Faisal	34603-5554498-7	Muhammad Sharif	534	-	214	214	-	-	-	749	534	-	214	214	-	-	-	749
2470	Khubaib Khayyam, House No. B-306, Block 4 K.A.E.C.H.S., Baloch Colony Near Bismillah Takki Hospital	Khubaib Khayyam	42201-9159383-3	Tahlah Anwar	518	-	229	229	-	-	-	747	518	-	229	229	-	-	-	747
2471	Adil Rasheed Arain, House No. 836, Mohalla Latifabad Camp-2, Buchary Rd Gosia Masjid	Adil Rasheed Arain	45402-0885165-3	Mohammad Rasheed Arain	434	-	181	181	-	-	-	615	434	-	181	181	-	-	-	615
2472	Zar Hayat, Khokhar Abad Street No. 1 Alnoor Colony Dk Gangal Rawalindi	Zar Hayat	37405-0330057-1	Hadayat Khan	450	-	281	281	-	-	-	732	450	-	281	281	-	-	-	732
2473	Mian Adnan Bashir, UBL F 7 Markaz Islamabad	Mian Adnan Bashir	61101-8541904-3	Mian M B Asghar	214	-	314	314	-	-	-	528	214	-	314	314	-	-	-	528
2474	Attaullah Bukhari, Bukhari Watch and Optical Co The Mall Tower Mall Road Cantt Peshawar	Attaullah Bukhari	17301-8189145-5	Mirza Habib Ullah	237	-	411	411	-	-	-	648	237	-	411	411	-	-	-	648
2475	Shams Ur Rehman, Rb Rehman Brothers 8th Floor State Life Building Peshawar Cantt Peshawar	Shams Ur Rehman	17301-1203281-1	Habib Ur Rehman	304	-	744	744	-	-	-	1,048	304	-	744	744	-	-	-	1,048
2476	Muhammad Ibrahim, Green Net Consultant Ff-16 5th Floor Bilour Plaza Saddar Road Cantt Peshawar	Muhammad Ibrahim	17301-1429373-5	Hamid Ullah	190	-	547	547	-	-	-	737	190	-	547	547	-	-	-	737
2477	Rizwan Ahmad Saeed, Remaco Engineers Ground Floor Sara Tower-1 Bada Road Cantt Peshawar	Rizwan Ahmad Saeed	17301-7696347-3	Saeed Ahmed Khan	238	-	459	459	-	-	-	696	238	-	459	459	-	-	-	696
2478	Sharif Khan, Top Gear Auto Mobiles,Abid Plaza Hash Nagri Main G-T Road Peshawar	Sharif Khan	17301-0485171-1	Abdul Ghafoor	352	-	719	719	-	-	-	1,071	352	-	719	719	-	-	-	1,071
2479	Muhammad Umar Khan, H No 345 Omar Manzil Street No 3 New Kakshal Wazir Bagh Road Peshawar	Muhammad Umar Khan	17301-2400137-3	Mohammad Farooq	280	-	442	442	-	-	-	721	280	-	442	442	-	-	-	721
2480	Nasir Ud Din, Nasir and Co 19-Al Shams Medicine Market Nimak Mandi Peshawar	Nasir Ud Din	17301-8493342-5	Sami Ud Din	438	-	685	685	-	-	-	1,124	438	-	685	685	-	-	-	1,124
2481	Ahmad Shah, HouseNo.594 StreetNo.3 Sector F8 Bangash Market Phase 6 Hayatabad Peshawar	Ahmad Shah	17101-3611466-9	Muhammad Noor	490	-	1,109	1,109	-	-	-	1,598	490	-	1,109	1,109	-	-	-	1,598
2482	Shams Ur Rehman, Aden Pharma 6th Floor Bilour Plaza Saddar Road Cantt Peshawar	Shams Ur Rehman	17301-3517712-5	Jahangir Khan	499	-	1,284	1,284	-	-	-	1,783	499	-	1,284	1,284	-	-	-	1,783
2483	Arbab Rehmat Ullah Jan, Ballys Computer Systems Backside Gul Haji Plaza University Road,Nr Rasheed Plz ,Peshawar	Arbab Rehmat Ullah Jan	17301-1558488-3		503	-	1,182	1,182	-	-	-	1,685	503	-	1,182	1,182	-	-	-	1,685
2484	Muhammad Azhar Farooq,Al Farooq Foods Shahid Plaza Jamrud Road Peshawar	Muhammad Azhar Farooq	17301-4245985-3	Ghulam Ghos	335	-	803	803	-	-	-	1,137	335	-	803	803	-	-	-	1,137
2485	Usman Mehmood Paracha, H No. 5-6 Park Lane University Town	Usman Mehmood Paracha	17301-1424348-5		216	-	432	432	-	-	-	648	216	-	432	432	-	-	-	648
2486	Mirza Ibrahim Baig, H No. 1099 Bamba Road Gulberg No. 2 Peshawar Cantt	Mirza Ibrahim Baig	17301-1678650-7		180	-	340	340	-	-	-	520	180	-	340	340	-	-	-	520
2487	Atta Ur Rehman, Complex Laboratories Suite No. 10-12 Block-A Hayatabad Near HMC Hospital ,Peshawar	Atta Ur Rehman	16201-0697555-3		235	-	469	469	-	-	-	704	235	-	469	469	-	-	-	704
2488	Syed Tehseen Ullah Banuri, Sona Shoes Block No 537 Hali Street Cantt Peshawar	Syed Tehseen Ullah Banuri	17301-6892262-1	Sahibzada S M Shah	349	-	748	748	-	-	-	1,097	349	-	748	748	-	-	-	1,097
2489	Khwaja Muhammad Abdullah Asim, Intl Air Transport Association Room B1 2nd Floor Gems Trd Plz Namak Mandi Peshawar	Khwaja Muhammad Abdullah Asim	17301-3814570-9	Rahim Baksh	171	-	439	439	-	-	-	609	171	-	439	439	-	-	-	609
2490	Murad Ahmad, Mobile Repairing World office No G-9 Bilour Plaza Cantt Peshawar	Murad Ahmad	17301-9306391-5	Iftekhar Ahmed	97	-	433	433	-	-	-	530	97	-	433	433	-	-	-	530
2491	Syed Ali Shah, H No 741 Street No 33 Sector D-4 Phase 1 Hayatabad ,Peshawar	Syed Ali Shah	17301-5194785-7		199	-	486	486	-	-	-	685	199	-	486	486	-	-	-	685
2492	Sardar Tariq Khan, H No 25-A Khushal Khan Khattak Road University Town Peshawar	Sardar Tariq Khan	17301-8713008-9	Sardar Abdul Latif	199	-	466	466	-	-	-	666	199	-	466	466	-	-	-	666
2493	Muzaffar Iqbal, Bilal House Sarwar Street GulbergNo.1 Saddar Peshawar	Muzaffar Iqbal	17301-9585383-3		167	-	337	337	-	-	-	504	167	-	337	337	-	-	-	504
2494	Shakeel Ahmed, Sub Rang Pan and General Store None Saddar Road Peshawar	Shakeel Ahmed	17301-1149347-1	Jamil Ahmed	295	-	610	610	-	-	-	906	295	-	610	610	-	-	-	906
2495	Naik Muhammad, H No. 127 Gulbahar Colony No. 2 Street No. 12 Gulbahar Near Khawaja and Sons City Peshawar	Naik Muhammad	17301-1586020-9		209	-	461	461	-	-	-	670	209	-	461	461	-	-	-	670
2496	Altaf Hussain, Ismail Tyre Service office No 4 Aman Hotel Building Railway Road No 2 Shoba Bazar ,Peshawar	Altaf Hussain	21203-1999090-5		220	-	327	327	-	-	-	546	220	-	327	327	-	-	-	546
2497	Zahoor Ahmed Durrani, Sehraj Travels and Tours Saddar Road Peshawar Cantt Peshawar	Zahoor Ahmed Durrani	17301-1393004-7	Iftikhar Ahmed	199	-	383	383	-	-	-	582	199	-	383	383	-	-	-	582
2498	Syed Riaz Haider Zaidi, H.10, Street-16, Islamabad High Way, Fizia Colony, Rawalpindi	Syed Riaz Haider Zaidi	37405-9262851-7		228	-	546	546	-	-	-	773	228	-	546	546	-	-	-	773
2499	Saleem Jahangir, Car Complex Plot No 7 and 8 Near Nawaz Sharif Park Murree Road Rawalpindi	Saleem Jahangir	37405-3556042-5	Ch Chargh Din	506	-	988	988	-	-	-	1,494	506	-	988	988	-	-	-	1,494
2500	Feroz Hassan, Syed Corporation Plot No.65 G 8/1 Int Centre Islamabad	Feroz Hassan	37405-3140090-5	Mehboob Hasan	184	-	343	343	-	-	-	527	184	-	343	343	-	-	-	527
2501	Muhammad Khalid Khan Yousafi, 1148-Aa, St-31,Mohallah Gulshanabad Rawalpindi	Muhammad Khalid Khan Yousafi	37405-7234077-7		297	-	697	697	-	-	-	994	297	-	697	697	-	-	-	994

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2502	Yasmeen Akhter, Ayesha Memorial Hospital E-5 Hidery Chowk Said Pur Road Rawalpindi	Yasmeen Akhter	37405-9658578-2	M Dilawar Khan	227	-	540	540	-	-	-	767	227	-	540	540	-	-	-	767
2503	Muhammad Dilawr Khan, Ayesha Memorial Hospital Haidery Chowk Main Saidpur Road Satellite Town Rawalpindi	Muhammad Dilawr Khan	37405-3741885-5	Mian M Shafi Khan	369	-	859	859	-	-	-	1,228	369	-	859	859	-	-	-	1,228
2504	Raja Jamshaid Zaman, H No 964 Cobbline Co Raja Genreal Store Qasim Road Rawalpindi	Raja Jamshaid Zaman	37405-0560022-9	Raja Said Zaman	206	-	393	393	-	-	-	599	206	-	393	393	-	-	-	599
2505	Muhammad Shakeel Butt, Noor Silk Centre Shop No 5 Gordon College Road G Furumchi Plaza Rawalpindi	Muhammad Shakeel Butt	37405-3379204-1	K M Sharif Butt	132	-	397	397	-	-	-	528	132	-	397	397	-	-	-	528
2506	Rashid Shabbir, Quantum Enterprises Office No 3 Block No 35 Chughtai Plaza Fazal A Haq Road Blue Area Islamabad	Rashid Shabbir	37405-0555345-5	Muhammad Sabbir	239	-	680	680	-	-	-	919	239	-	680	680	-	-	-	919
2507	Sheikh Muhammad Sajid,H No 3-C Sector No 3 Khayaban E Sirsyed Rawalpindi	Sheikh Muhammad Sajid	37405-0663094-9	Sheikh Mohammad	194	-	452	452	-	-	-	646	194	-	452	452	-	-	-	646
2508	Abdul Sami Saggu, Hall No 506 5th Floor Evacuee Trust Complex Islamabad	Abdul Sami Saggu	37405-1725792-1	Abdul Qayyum Saggu	406	-	767	767	-	-	-	1,174	406	-	767	767	-	-	-	1,174
2509	Muhammad Dilawar Khan, H No 68-B Khursheed Alam Road Westridge 1 Peshawar Road Rawalpindi	Muhammad Dilawar Khan	37405-2008615-7	M Anwaar Khan	195	-	527	527	-	-	-	722	195	-	527	527	-	-	-	722
2510	Ashfaq Ahmed Ilyas, Hmg Enterprises H No 02 Street No 19 F-7/2 Islamabad	Ashfaq Ahmed Ilyas	37405-5941701-3	Mushtaq Ahmed Anwar	177	-	457	457	-	-	-	634	177	-	457	457	-	-	-	634
2511	Abdul Rashid, Imran Book Depu Street No 8 Main Road Rawalpindi	Abdul Rashid	37405-0316666-1	Ghulab Khan	182	-	382	382	-	-	-	564	182	-	382	382	-	-	-	564
2512	Haji Ch Aurang Zaib, H No 46 Lane No 03 Westridge No 03 Cantt Rawalpindi	Haji Ch Aurang Zaib	37405-0561307-9	Chaudhry Abdul Latif	307	-	817	817	-	-	-	1,125	307	-	817	817	-	-	-	1,125
2513	Chaudhary Azimuddin, Modern Enterprises office No 5/5 Saddar Road Cantt Rawalpindi	Chaudhary Azimuddin	37405-4704788-5	Chaudhary Mohmmad	388	-	786	786	-	-	-	1,174	388	-	786	786	-	-	-	1,174
2514	Mumtaz Ali Khan, H No 45 Street No 10 Kamalabad Rawalpindi	Mumtaz Ali Khan	61101-8260200-5	Allah Rakha Khan	207	-	586	586	-	-	-	793	207	-	586	586	-	-	-	793
2515	Shamaila Kamran, H N0 29-C-4 S-Town Rawalpindi	Shamaila Kamran	101-78-437706		203	-	420	420	-	-	-	623	203	-	420	420	-	-	-	623
2516	Fayyaz Ahmed Minhas, H-9-Minhas Street Mohalla Chistiabad S-Town Saidpur Road Rawalpindi	Fayyaz Ahmed Minhas	211-75-095904		501	-	887	887	-	-	-	1,388	501	-	887	887	-	-	-	1,388
2517	M Mazhar Awan, Haris Traders Office No E-119 Block E Satellite Town Rawalpindi	M Mazhar Awan	36201-4913274-3	Malik Jahandad	144	-	365	365	-	-	-	509	144	-	365	365	-	-	-	509
2518	Abid Tanveer, H No B-1-735 Street No 2 Muslim Town Rawalpindi	Abid Tanveer	37405-0563650-5	Maktoob Ahmed	407	-	951	951	-	-	-	1,357	407	-	951	951	-	-	-	1,357
2519	Muhammad Naseer, Shop no 23C Kashmir Handicraft Centre Haider Road Saddar Rawalpindi	Muhammad Naseer	37405-2610006-5	Ameer Afzal Khan	199	-	525	525	-	-	-	725	199	-	525	525	-	-	-	725
2520	Nasir Abbas Shahab, British High Commission Diplomate G-5/2 Islamabad	Nasir Abbas Shahab	37405-4490744-7	Ghulam Abbas Shahab	205	-	363	363	-	-	-	568	205	-	363	363	-	-	-	568
2521	Mohammad Umar Bhatti, 29-C H No 13/B Misrial Road PIA Colony Rawalpindi	Mohammad Umar Bhatti	37405-6921328-7	M Anwar Bhatti	183	-	393	393	-	-	-	576	183	-	393	393	-	-	-	576
2522	Zia Ullah, Office No 61-A 2nd Floor Saudi Pak Tower Jinnah Avenue Blue Area Islamabad	Zia Ullah	37405-4268645-1	Nazir Ullah	200	-	548	548	-	-	-	748	200	-	548	548	-	-	-	748
2523	Nadeem Sadiq, H No BII-326 Street No 10 Muslim Town Chirah Road Rawalpindi	Nadeem Sadiq	37405-0521087-7	Subah Sadiq Chudhry	279	-	634	634	-	-	-	913	279	-	634	634	-	-	-	913
2524	Faisal Mehmood, Shop 62-11 Al-Faisal Plaza Bank Road Saddar Rawalpindi	Faisal Mehmood	37405-1956997-5		198	-	496	496	-	-	-	694	198	-	496	496	-	-	-	694
2525	Muhammad Rahim Khan, Baby Choice Office No 32 Ground Floor Moti Plaza Rawalpindi	Muhammad Rahim Khan	37405-0206488-3	Muhammad Hussain	137	-	394	394	-	-	-	531	137	-	394	394	-	-	-	531
2526	Sheikh Farooq Habib, Umair Cloth Store Ghazi Road Sartar Pura Rawalpindi	Sheikh Farooq Habib	37405-0453110-9	Sheikh Habib	203	-	361	361	-	-	-	564	203	-	361	361	-	-	-	564
2527	Muhammad Imran Qureshi, Pak Education Alliance office No 2015 Al Asghar Plaza Frth Fl Jinah Avenue Blue Area Islamabad	Muhammad Imran Qureshi	37405-0565888-7	M Fiaz Qureshi	247	-	625	625	-	-	-	871	247	-	625	625	-	-	-	871
2528	Khawaja Kashif Iqbal, New Khawaja Electric Agencies office No B-29 Satellite Town Commercial Market Rawalpindi	Khawaja Kashif Iqbal	37405-2100092-7	Khawaja Ghulam Nabi	145	-	360	360	-	-	-	505	145	-	360	360	-	-	-	505
2529	Sartaj Khan, Shop No 490 Molvi M Hussain Street Ahata Mithu Khan Saddar Rawalpindi	Sartaj Khan	37405-0488063-7	Aya Jan	157	-	461	461	-	-	-	618	157	-	461	461	-	-	-	618
2530	Saeed Ahmed, Zahras Distributors H No 339-B Lane No 5 Peshawar Road Rawalpindi	Saeed Ahmed	37405-1531861-3	Sheikh Riaz Ahmed	307	-	818	818	-	-	-	1,125	307	-	818	818	-	-	-	1,125
2531	Tanveer Alam, H No 159 Street No 50 Adiala Road Gulshan Abad Rawalpindi	Tanveer Alam	37405-0490480-9	Abdul Aziz	306	-	606	606	-	-	-	912	306	-	606	606	-	-	-	912
2532	Raja Babar Sultan, ZTBL Head Office Zero Point Road Islamabad	Raja Babar Sultan	37405-9538491-5	Raja Gulam Qadir	254	-	473	473	-	-	-	727	254	-	473	473	-	-	-	727
2533	Nadeem Khalid, H No Nw-661-A Said Pur Scheme No.1 Rawalpindi	Nadeem Khalid	37405-6647588-1	Shaik M Khalid	507	-	1,172	1,172	-	-	-	1,679	507	-	1,172	1,172	-	-	-	1,679
2534	Shah Jahan, Sh No 165-66 Royal Collection Ist Floor Gakhar Saddar Rawalpindi	Shah Jahan	37405-9390611-5	Sheikh Jahangir	207	-	546	546	-	-	-	753	207	-	546	546	-	-	-	753
2535	Asadullah Khan, H No 9-C None Railway Scheme No 6 Rawalpindi	Asadullah Khan	37405-1368865-7	Sharafat Ullah Khan	188	-	467	467	-	-	-	655	188	-	467	467	-	-	-	655
2536	Choudhry Tauseef Ahmed, Shop 6-7-8 National Market Bara Bazar Near Butt Housery Rawalpindi	Choudhry Tauseef Ahmed	37405-9886379-3		298	-	464	464	-	-	-	763	298	-	464	464	-	-	-	763
2537	Syed Tauseef Hussain Shah, Ali Garments Shop No 16, A B Shopping Centre Sadiqabad Chowk Rawalpindi	Syed Tauseef Hussain Shah	37405-6751675-3	S Khadim Hussai Sha	242	-	595	595	-	-	-	837	242	-	595	595	-	-	-	837
2538	Aftab Hussain Awan, Office No 5-B, 44 Zaki Centre I-8 Markaz, Islamabad	Aftab Hussain Awan	61101-1778744-1		255	-	434	434	-	-	-	688	255	-	434	434	-	-	-	688
2539	Kashif Anwar, H No D-395 6th Road Satellite Town Rawalpindi	Kashif Anwar	37405-5835676-9	Muhammad Anwar Soni	151	-	374	374	-	-	-	525	151	-	374	374	-	-	-	525
2540	Khurram Shahzad, Regno Classic Shop No 326 3rd Floor Ghakar Plaza Rawalpindi	Khurram Shahzad	37405-0476072-7	Sheikh Jhangir	183	-	384	384	-	-	-	568	183	-	384	384	-	-	-	568
2541	Muhammad Naveed Khan, Sh. 11-12 Sana Garment Palace Hotel Basement Bara Bazar Rawalpindi	Muhammad Naveed Khan	37405-0523433-9		257	-	584	584	-	-	-	841	257	-	584	584	-	-	-	841
2542	Shafat Ali, H No A-38/E Block-A Satellite Town Rawalpindi	Shafat Ali	37405-4607203-3	Akhtar Ali	456	-	859	859	-	-	-	1,316	456	-	859	859	-	-	-	1,316
2543	Sheikh Muhammad Abbas, H No. Bb-99 Street No. 4 Imam Bara Chowk Rawalpindi	Sheikh Muhammad Abbas	37405-0430787-5		207	-	417	417	-	-	-	624	207	-	417	417	-	-	-	624
2544	Shamshad Naeem Cheema, Room No 302 Ztbl Zero Point Road Islamabad	Shamshad Naeem Cheema	61101-7367145-9	Allah Dita Cherna	187	-	458	458	-	-	-	646	187	-	458	458	-	-	-	646
2545	Sheikh Mohammad Asif, Shop No 3-5-U-107 Kashif Market Rawalpindi	Sheikh Mohammad Asif	37405-0598418-3	Sheikh M Saddiq	502	-	1,123	1,123	-	-	-	1,625	502	-	1,123	1,123	-	-	-	1,625
2546	Sheikh Mohammad Amir, Shop No 7-U-107 Kashif Market Talwalan Bazar Rawalpindi	Sheikh Mohammad Amir	37405-0429492-7	Sheikh M Aslam	175	-	421	421	-	-	-	597	175	-	421	421	-	-	-	597
2547	Arshad Sohail, Tufail Furniture Centre Shop No. 97 Jinnah Road Rawalpindi	Arshad Sohail	37405-5460518-9	Ch Guhlam Mohammad	506	-	881	881	-	-	-	1,387	506	-	881	881	-	-	-	1,387
2548	Mobin Uddin Ahmed, Orient Mccann Ericsson Ghousia Plaza Jinnah Avenue Blue Area Islamabad	Mobin Uddin Ahmed	37405-0758468-7	Mateen Uddin Ahmed	167	-	400	400	-	-	-	567	167	-	400	400	-	-	-	567
2549	Sheikh Muhammad Tariq, Shop No 17-18 Majeed Plaza Bank Road Rawalpindi	Sheikh Muhammad Tariq	37405-5512576-5	Sh Muhammad Idrees	187	-	415	415	-	-	-	602	187	-	415	415	-	-	-	602
2550	Syed Imran Ali Bukhari,Shop No 5 Ab Shoping Centre Sadiq Abad Rawalpindi	Syed Imran Ali Bukhari	37405-3871641-9	Murtaza Hussain	307	-	758	758	-	-	-	1,064	307	-	758	758	-	-	-	1,064
2551	Muhammad Ashraf, 4-New Civil Line Scheme Rawalpindi	Muhammad Ashraf	37405-4231129-3	Abdul Ghafoor	306	-	579	579	-	-	-	886	306	-	579	579	-	-	-	886
2552	Muhammad Imran Ashraf, Imran Studio office No 3 Block No 18 Super Market Islamabad	Muhammad Imran Ashraf	37405-0609219-9	Muhammad Ashraf	187	-	500	500	-	-	-	687	187	-	500	500	-	-	-	687
2553	Sheikh Wasim Jaffar, Fashion Duppatta House Shop 63 Madina Cloth Market Raja Bazar Rawalpindi	Sheikh Wasim Jaffar	37405-9706304-1	Sh Mohammad Jaffar	232	-	561	561	-	-	-	793	232	-	561	561	-	-	-	793
2554	Wajeeh Arsalan, H No 237/5 Aziz Bhatti Road Off The Mall Rawalpindi	Wajeeh Arsalan	37405-3190359-7	Ghulam Mustafa	206	-	341	341	-	-	-	548	206	-	341	341	-	-	-	548
2555	Muhammad Sheraz Suleman, House 439-F Peshawar Road Mehrabad Rawalpindi Cantt	Muhammad Sheraz Suleman	37405-6704531-3		216	-	610	610	-	-	-	826	216	-	610	610	-	-	-	826
2556	Rifaqat Ali Siddiqui, House 20 Sarwar Lane Defence Road New Lalazar Rawalpindi	Rifaqat Ali Siddiqui	37405-4126413-9		307	-	736	736	-	-	-	1,043	307	-	736	736	-	-	-	1,043
2557	John, Who Nih Premises Chakshahzad Islamabad	John	37405-4700509-9	Roomi	168	-	406	406	-	-	-	574	168	-	406	406	-	-	-	574
2558	Taseer Ahmad, H No 68-A Satellite Town Rawalpindi	Taseer Ahmad	37401-1402647-9	Muhammad Iqbal	304	-	555	555	-	-	-	860	304	-	555	555	-	-	-	860
2559	Sajjad Akhtar Kayani, Kyani Traders Citi Saddar Road Islamabad	Sajjad Akhtar Kayani	37405-5433706-3	Muhammad Khurshid	505	-	941	941	-	-	-	1,446	505	-	941	941	-	-	-	1,446

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2560	Kamran Shahid, Kamran Brothers Shop No 38 Ground Floor Omair Shoping Centre 6th Road Rawalpindi	Kamran Shahid	37405-5311421-1	Mazhar Latif	457	-	931	931	-	-	-	1,388	457	-	931	931	-	-	-	1,388
2561	Muhammad Ashfaq, H No 1 Street No 35 I-9/4 Islamabad	Muhammad Ashfaq	37405-0492001-1	Muhammad Asghar	181	-	375	375	-	-	-	556	181	-	375	375	-	-	-	556
2562	Simon Bernard Francis, Jay See Video Centre Shop No 109-110 Cantt Market Tariqabd Lalkurti Rawalpindi	Simon Bernard Francis	37405-8311749-1	Patrick A Francis	236	-	445	445	-	-	-	681	236	-	445	445	-	-	-	681
2563	Joseph Emanuel Francis, Jassie Electronics Shop No 11 Cantt Market Lalkurti Rawalpindi	Joseph Emanuel Francis	37405-5868667-7	Patric A Francis	300	-	546	546	-	-	-	846	300	-	546	546	-	-	-	846
2564	Sheikh Anjum Nazir,Anjum Brothers Office No W/386 Candum Mandi Rawalpindi	Sheikh Anjum Nazir	37405-0328079-3	Sh Muhammad Nazir	157	-	353	353	-	-	-	510	157	-	353	353	-	-	-	510
2565	Talib Hussain, H-P-988 D/1 Mohallah Angatpura Said Pur Road Rawalpindi	Talib Hussain	37405-0273616-7	Shamshad Hussain	505	-	880	880	-	-	-	1,385	505	-	880	880	-	-	-	1,385
2566	Muhammad Sohail Chaudhary, Sohail Chaudhary Brothers & Co Shop 84 Fruit Market I/11-4 Near Natco/Jamia Umar Farooq Rawalpindi	Muhammad Sohail Chaudhary	61101-1274617-7		385	-	594	594	-	-	-	978	385	-	594	594	-	-	-	978
2567	Atiq Ur Rehman, Geo Mobile Centre Shop B-5 Basement Paris Plaza Commercial Market Rawalpindi	Atiq Ur Rehman	61101-2024041-3		196	-	539	539	-	-	-	735	196	-	539	539	-	-	-	735
2568	Shoukat Hussain Mughal, UNESCO House No. 17 St. No. 08 F-7/3 Islamabad	Shoukat Hussain Mughal	61101-2022244-7		405	-	724	724	-	-	-	1,129	405	-	724	724	-	-	-	1,129
2569	Muhammad Nawaz Shahid, Diplomatic Enclave Islamabad	Muhammad Nawaz Shahid	61101-6866521-1	Sher Muhammad	147	-	410	410	-	-	-	558	147	-	410	410	-	-	-	558
2570	Jahanzeb Mir, Honey Garments Shop 73/74 Inside Ghakkhar Plaza Bank Road Saddar Rawalpindi	Jahanzeb Mir	37405-4642229-7		306	-	592	592	-	-	-	898	306	-	592	592	-	-	-	898
2571	Shamas Ul Haq Hashmi, H No 96 Block E-1 Satellite Town Near K-Z School Rawalpindi	Shamas Ul Haq Hashmi	37405-0555578-1	Qazi Abdul Haq Hashmi	300	-	536	536	-	-	-	835	300	-	536	536	-	-	-	835
2572	Tariq Mehmood Chaudhry, Wat International Resham Plaza Murree Road Chandni Chowk Rawalpindi	Tariq Mehmood Chaudhry	37405-7151457-3	Ch Muhammad Aslam	489	-	1,141	1,141	-	-	-	1,630	489	-	1,141	1,141	-	-	-	1,630
2573	Altaf Hussain, Altaf Garments Shop No.226 2nd Floor Gakkhar Plaza Bank Road Saddar Rawalpindi	Altaf Hussain	37405-6960521-3	Khadam Hussain	203	-	448	448	-	-	-	651	203	-	448	448	-	-	-	651
2574	Jabar Hussain Turabee, Balochi Sajji House office No 10 Taj Mahal Plaza 6th Road Chowk Murre Road Rawalpindi	Jabar Hussain Turabee	37405-8357315-1	Amanat Hussain	506	-	948	948	-	-	-	1,454	506	-	948	948	-	-	-	1,454
2575	Shafqat Mehmood, Unique Jewellers Shop No D-134-137 New Sarafa Bazar Rawalpindi	Shafqat Mehmood	37405-0343246-1	Abdul Rasheed	196	-	316	316	-	-	-	512	196	-	316	316	-	-	-	512
2576	Hamid Akhtar,Flat No 18 Five Brothers Plaza Gordon College Road Rawalpindi	Hamid Akhtar	37405-7498394-3	Mohammad Akhtar	251	-	554	554	-	-	-	804	251	-	554	554	-	-	-	804
2577	Safdar Hussain, New Computer House office No 18-D Dubai Plaza 6th Road Rawalpindi	Safdar Hussain	37405-0414635-3	Muhammad Saeed	146	-	393	393	-	-	-	539	146	-	393	393	-	-	-	539
2578	Riaz Ahmad, H No D-202 Sector 1 Khayaban E Sirsyed Colony Rawalpindi	Riaz Ahmad	37405-1808841-9	Gulzar Ahmed	256	-	472	472	-	-	-	728	256	-	472	472	-	-	-	728
2579	Rizwan Elahi, H No 324 Street No 14 Scheme III Chaklala Rawalpindi	Rizwan Elahi	37405-3572800-3	Ehsan Elahi	291	-	739	739	-	-	-	1,030	291	-	739	739	-	-	-	1,030
2580	Ashar Jamil Usmani, Mats International office No 4 1st Floor Waqar Centre Canning Road Rawalpindi	Ashar Jamil Usmani	37405-0635544-1	M Jamil Ur Rehman	227	-	756	756	-	-	-	983	227	-	756	756	-	-	-	983
2581	Magadlene Hoskyns, Undp Saudi Pak Tower 10th Floor Blue Area Islamabad	Magadlene Hoskyns	37405-5308368-4	James Hoskyns	175	-	447	447	-	-	-	622	175	-	447	447	-	-	-	622
2582	Chaudhary Sajid Hussain Akhtar, Raheel Toys Centre Shop No 2 First Floor Al Hilal Market Bara Bazar Rawalpindi	Chaudhary Sajid Hussain Akhtar	37405-2717477-1	Ch Manzoor Ellahi	447	-	979	979	-	-	-	1,426	447	-	979	979	-	-	-	1,426
2583	Ubaid Ur Rehman, H.No 61 Street No 26 Sector-I Airport Housing Society Rawalpindi	Ubaid Ur Rehman	37405-0547168-5		157	-	441	441	-	-	-	598	157	-	441	441	-	-	-	598
2584	Syed Waqar Hussain, H.No. 31 Railway Street Chaklala Rawalpindi	Syed Waqar Hussain	61101-7363217-1		200	-	321	321	-	-	-	521	200	-	321	321	-	-	-	521
2585	Chaudhry Adnan, Fast Telecom Flat No 8 2nd Floor Aftab Plaza Said Pur Road Rawalpindi	Chaudhry Adnan	37405-6444781-5	Chaudhary Abdul Sttar	287	-	675	675	-	-	-	962	287	-	675	675	-	-	-	962
2586	Raja Abdul Sattar, Sattar Medical and Super Store, Carriage Factory Road, Dhoke Hasu Rawalpindi	Raja Abdul Sattar	61101-0548820-9	Raja M Ghaffar	505	-	1,098	1,098	-	-	-	1,603	505	-	1,098	1,098	-	-	-	1,603
2587	Sarosh Saeed Dar, Office No 3 55-T-2 Grindlays Plaza Haider Road Saddar Rawalpindi	Sarosh Saeed Dar	37405-4741936-3	Muhammad Saeed Dar	307	-	712	712	-	-	-	1,019	307	-	712	712	-	-	-	1,019
2588	Tanveer Ahmad, Adnan Traders Shop No 11 Lodhi Market Bara Market Rawalpindi	Tanveer Ahmad	37405-0615619-3	Saeed Ahmed	157	-	461	461	-	-	-	618	157	-	461	461	-	-	-	618
2589	Muhammad Farooq, H No Ne-754 Street No 2 Dhoke Farman Ali Rawalpindi	Muhammad Farooq	37405-6794467-1	Mehboob Alam	197	-	355	355	-	-	-	552	197	-	355	355	-	-	-	552
2590	Shamim Sohail, Marble Arch Ss Garments Majeed Plaza Bank Road Rawalpindi	Shamim Sohail	37405-1017116-6	Sohail Akram	191	-	420	420	-	-	-	610	191	-	420	420	-	-	-	610
2591	Sarfraz Hussain Mir, World Ar Travels Office 2-B Bashir Plaza Adamjee Road Saddar Rawalpindi	Sarfraz Hussain Mir	37405-8058094-3		428	-	956	956	-	-	-	1,384	428	-	956	956	-	-	-	1,384
2592	Nadeem Ijaz, H No B Block No 51 Lane No 04 Askari Apartment No 7 Adyala Road Rawalpindi	Nadeem Ijaz	37405-7001269-9	Ijaz Ahmed Mian	253	-	452	452	-	-	-	705	253	-	452	452	-	-	-	705
2593	Syed Hamad Husnain Zaidi, H No 45 Street No 4 Gulrez Phase 3 Rawalpindi	Syed Hamad Husnain Zaidi	37405-3305542-7	Syed Ghulam H Zaidi	255	-	457	457	-	-	-	713	255	-	457	457	-	-	-	713
2594	Sardar Ijaz Ayoub Khan, House No: 169 Sector No: B-2 Service Road Muslim Town Near Pepsi Depot Rawalpindi	Sardar Ijaz Ayoub Khan	37405-5252195-5	Sardar Ayoub Khan	258	-	669	669	-	-	-	927	258	-	669	669	-	-	-	927
2595	Aftab Ahmed Malik, H No 4 Main Street Ali Town Adyala Road Rawalpindi	Aftab Ahmed Malik	37405-4882394-9	Malik M Afzal Khan	348	-	795	795	-	-	-	1,143	348	-	795	795	-	-	-	1,143
2596	Khawaja Mohammad Afzal, Citizen Business Machine Co H No 140/1 Murree Road Committee Chowk Bus Stop Rawalpindi	Khawaja Mohammad Afzal	37405-7690417-3	Khawaja M Asghar	204	-	503	503	-	-	-	707	204	-	503	503	-	-	-	707
2597	Anwar Hussain, Garments House Shop No 14 1st Floor Al Rauf Hotel National Market Bara Bazar Rawalpindi	Anwar Hussain	37405-0487763-7	Mohammad Ramzan	164	-	389	389	-	-	-	552	164	-	389	389	-	-	-	552
2598	Nadeem Ahmad, Seven 86 Garments Shop No 7 First Floor National Market Rawalpindi	Nadeem Ahmad	37405-8147217-5	Muhammad Jamil	302	-	689	689	-	-	-	991	302	-	689	689	-	-	-	991
2599	Rana Mohammad Shehzad, H No 82 Street No 8 Badar Colony Pirwadhai Rawalpindi	Rana Mohammad Shehzad	37405-9267265-3	Rana Muhmmad Sharif	163	-	395	395	-	-	-	558	163	-	395	395	-	-	-	558
2600	Muhammad Najeeb, Al Basit Chemist Sh No D/336 Bohar Bazar Rawalpindi	Muhammad Najeeb	37405-8310693-1	Abdul Rasheed Butt	386	-	700	700	-	-	-	1,085	386	-	700	700	-	-	-	1,085
2601	Robin Sadiq, House 30/A-4 Ilyas Colony Misryal Road Rawalpindi	Robin Sadiq	37405-0319156-7		236	-	431	431	-	-	-	666	236	-	431	431	-	-	-	666
2602	Muhammad Saleem Khan, Saleem Wood Works Shop No 7-11 Near Farooq E Azam Masjid Dhok Chodhrian Chaklala 3 Rawalpindi	Muhammad Saleem Khan	37405-4966417-1	Fazal Mohammad	209	-	460	460	-	-	-	669	209	-	460	460	-	-	-	669
2603	Syed Wasil Munir Shah, office No 6 1st Floor Shahbaz Plaza Bank Road Rawalpindi	Syed Wasil Munir Shah	61101-0570742-5	Syed Muhammad Munir	239	-	567	567	-	-	-	807	239	-	567	567	-	-	-	807
2604	Amer Mubarak Bhatty, Shno 7 M Khuda Bakush and Sons 53-A Haider Road Rawalpindi	Amer Mubarak Bhatty	37405-2005440-3	Mubarik Ahmed Bhaty	192	-	406	406	-	-	-	598	192	-	406	406	-	-	-	598
2605	Azeem Khurshid, Royal Fashion Shop No 4 Sarwar Shoping Centre Near Naz Cinema Rawalpindi	Azeem Khurshid	37405-8241468-1	Sheikh Khurshid	157	-	344	344	-	-	-	501	157	-	344	344	-	-	-	501
2606	Hassan Malik, Touchstone Comm Suite No 212 2nd Floor Evacuee Trust Aga Khan Road F-5/1 Islamabad	Hassan Malik	37405-5601738-7	M Amir Malik	156	-	351	351	-	-	-	507	156	-	351	351	-	-	-	507
2607	Mukhtiar Khan, Royal Fashion Shop 4 Zari Market Muree Road Sarwar Shopping Centre Rawalpindi	Mukhtiar Khan	37405-0254976-7		157	-	454	454	-	-	-	611	157	-	454	454	-	-	-	611
2608	Saleem Aziz Siddiqui, Tech Task Technical Service Office 7 Malik Plaza Saddar Near Iqra Sabrics Rawalpindi	Saleem Aziz Siddiqui	37405-0311191-1		499	-	896	896	-	-	-	1,395	499	-	896	896	-	-	-	1,395
2609	Noor Alam Gill, Un Military Observer Group Main Road GT road Rawalpindi	Noor Alam Gill	37405-1659927-7	Jalal Din Gill	207	-	489	489	-	-	-	696	207	-	489	489	-	-	-	696
2610	Iqbal Anwar, H No 5-A/2 A Block Satellite Town Rawalpindi	Iqbal Anwar	37405-0445747-5	Abdul Jaleel	222	-	420	420	-	-	-	642	222	-	420	420	-	-	-	642
2611	Farzand Ali Javed, House B/1160 B-Block Satellite Town Rawalpindi	Farzand Ali Javed	37405-5124643-5		256	-	499	499	-	-	-	755	256	-	499	499	-	-	-	755
2612	Sheikh Talat Nazir,Anjum Brothers office No W-386 Ghandum Mandi Rawalpindi	Sheikh Talat Nazir	37405-0343031-7	Sh Muhammad Nazir	307	-	640	640	-	-	-	947	307	-	640	640	-	-	-	947

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2613	Muhammad Azam, Bilal Autos Shop No R-440 Circular Road Rawalpindi	Muhammad Azam	37405-0675753-1	Mohammad Shrif	241	-	497	497	-	-	-	738	241	-	497	497	-	-	-	738
2614	Tariq Ameen Tariq, Pearl Continental Hotel The Mall Rawalpindi	Tariq Ameen Tariq	37405-8208291-7		345	-	604	604	-	-	-	949	345	-	604	604	-	-	-	949
2615	Muhammad Farooq Sadiq, Mobilink Franchise office No 4D 1st Floor,Mehmood Plaza,Fazl-E-Haq Road Blue Area Islamabad	Muhammad Farooq Sadiq	37405-2675180-3	Mohammad Sadiq	218	-	477	477	-	-	-	695	218	-	477	477	-	-	-	695
2616	Mansoor Ahmed, H No 294 Street No 18 G-10/2 Islamabad	Mansoor Ahmed	61101-1064492-7	Muhammad Shafi	257	-	605	605	-	-	-	862	257	-	605	605	-	-	-	862
2617	Zia Ur Rehman Abbasi, Rik Associates 2nd Floor 43 N Bank Road Sadder Rawalpindi	Zia Ur Rehman Abbasi	37405-6268440-9	Hafiz Urehman Abasi	449	-	1,018	1,018	-	-	-	1,468	449	-	1,018	1,018	-	-	-	1,468
2618	Arshad Mansoor, H No. J-261 Mohalla Arya Ken Hall Public School Murree Road Rawalpindi	Arshad Mansoor	37405-9564704-3		265	-	476	476	-	-	-	741	265	-	476	476	-	-	-	741
2619	Abrar Ali Shah, H No 536-E Sec No 3 Khyaban E Sirsyed Rawalpindi	Abrar Ali Shah	37405-0674676-5	Syed Mukhtar Ali	457	-	1,015	1,015	-	-	-	1,473	457	-	1,015	1,015	-	-	-	1,473
2620	Wajahat Hassan, H No 12-B Officer Colony Chaklala Scheme 2 Rawalpindi	Wajahat Hassan	37405-0533077-3	Shaukat Hasan	285	-	481	481	-	-	-	766	285	-	481	481	-	-	-	766
2621	Qazi Aziz Ul Islam, Spring Field Public School office No 12-A Sector No 03 Main Road Khayaban E Sirsyed Rawalpindi	Qazi Aziz Ul Islam	37405-7254492-5	Qazi Ahmed Din	168	-	467	467	-	-	-	636	168	-	467	467	-	-	-	636
2622	Khuram Shahzad, Interflow Communications I-B. Street No.53 Main Marvi Road F-7/4 Islamabad	Khuram Shahzad	37405-4741905-7		207	-	411	411	-	-	-	618	207	-	411	411	-	-	-	618
2623	Syed Ayub, Tcs Private Limited Street No 11 TCS Plaza Kashmir Road Saddar Rawalpindi	Syed Ayub	37405-3354151-7	S Mehmoob Hussain	157	-	346	346	-	-	-	502	157	-	346	346	-	-	-	502
2624	Seville G Cumine, Canadian High Commission Romanal No 05 Diplomatic Enclave Islamabad	Seville G Cumine	37405-9156534-0	Ricard Garrett Cumine	238	-	525	525	-	-	-	763	238	-	525	525	-	-	-	763
2625	Albert Khanu, Unmogip Jhelum Road Near Ayub Park ,Rawalpindi	Albert Khanu	37405-9169716-5		200	-	472	472	-	-	-	672	200	-	472	472	-	-	-	672
2626	Saleem Raza, Riff/S Beauty Clinic H No 6 Block 6 Street No 3 Shah Faisal Colony Airport Link Road Atta Chakki Wali Gali, Rawalpindi	Saleem Raza	37405-5121546-5	Lal Khan Saeed	347	-	767	767	-	-	-	1,114	347	-	767	767	-	-	-	1,114
2627	Shaunila David, H No 786 Service Road Dhok Pracha Rawalpindi	Shaunila David	37405-0220529-4	Mafil David	282	-	633	633	-	-	-	914	282	-	633	633	-	-	-	914
2628	Farrah Usama Raja, Call Central office No 304,3rd Floor Evacuee Trust Complex,F-5 ,Islamabad	Farrah Usama Raja	61101-3164983-2		152	-	371	371	-	-	-	523	152	-	371	371	-	-	-	523
2629	Muhammad Umair Akhter, Telenor Moaiz Centre 13-K,Jinah Super Market Markaz F-7 ,Islamabad	Muhammad Umair Akhter	37405-8950921-1		414	-	717	717	-	-	-	1,131	414	-	717	717	-	-	-	1,131
2630	Kashif Mushtaq, Unilever Pakistan Limited office No 12-D Fnc Centre Fazal E Haq Road Blue Area Islamabad	Kashif Mushtaq	33101-0204984-7	Mushtaq Ahmed	149	-	377	377	-	-	-	526	149	-	377	377	-	-	-	526
2631	Muhammad Ehsan Qureshi, Union Markitng Services Office 6 Rehman Building (Gunj Mandi) Babu Lal Hussain Road Rawalpindi	Muhammad Ehsan Qureshi	37405-7895569-9	M Ramzan Qureshi	163	-	391	391	-	-	-	554	163	-	391	391	-	-	-	554
2632	Mohammad Fawad, Websouls Office No. 06, Third Floor Kala Khan Shoping Centre Shamsabad Rawalpindi	Mohammad Fawad	34201-0388498-3	Mohammad Mukhtar	201	-	411	411	-	-	-	612	201	-	411	411	-	-	-	612
2633	Grace Augusta David, ENI Pakistan Limited 1st Floor Saudi Pak Tower 61-A Jinnah Avenue Blue Area Islamabad	Grace Augusta David	37405-0543135-8	Ashra Neel David	173	-	366	366	-	-	-	539	173	-	366	366	-	-	-	539
2634	Mohammad Ali, Commercial Debits Collecction Agncy office No. 2-3,3rd Floor,Waqar Centre 62-63-Canning Road,Cantt Near Pounch House,Rawalpindi	Mohammad Ali	37405-2338432-5		207	-	438	438	-	-	-	645	207	-	438	438	-	-	-	645
2635	Muhammad Shahid, Ameer Clinic, H No 2470, Ward No 9, Muslim Chowk Hassan Pedwana Road, Multan	Muhammad Shahid	36302-5657110-1		179	-	484	484	-	-	-	663	179	-	484	484	-	-	-	663
2636	Malik Muhammad Ismail, House No 18-A Chakala Scheme 1 Rawalpindi	Malik Muhammad Ismail	37405-8813157-7	Malik Ahmed Yaar	156	-	357	357	-	-	-	514	156	-	357	357	-	-	-	514
2637	Lorraine Anne Frances, Dv Co,2nd Floor Raza Sharf Plaza Street No92 Fazal E Haq Road Blue Area ,Islamabad	Lorraine Anne Frances	37405-1732238-0		151	-	378	378	-	-	-	529	151	-	378	378	-	-	-	529
2638	Adnan Zoraiz Qureshi,H No 1 Street No 6 Safari Villas Bahria Town Rawalpindi	Adnan Zoraiz Qureshi	61101-6577297-3	M Alyas Mehmood	231	-	462	462	-	-	-	694	231	-	462	462	-	-	-	694
2639	Israr Ahmed, Krl Street No 30 Ac Plant Hospital Building G-9/1 Islamabad	Israr Ahmed	61101-1813511-3	Anayat Ullah	178	-	344	344	-	-	-	522	178	-	344	344	-	-	-	522
2640	Muhammad Shoaib Mughal, Farzams International Travel I-A Basement 23-W Aziz Plaza Fazal E Haq Road Blue Area ,Islamabad	Muhammad Shoaib Mughal	37405-1581590-1		283	-	691	691	-	-	-	974	283	-	691	691	-	-	-	974
2641	Zain Ul Abideen, H No 46 Lane 3 Westridge 3 Rawalpindi.	Zain Ul Abideen	37405-0561309-7	Ch Aurang Zaib	151	-	396	396	-	-	-	547	151	-	396	396	-	-	-	547
2642	ZiaUr Rehman,H.No Sa-605-A/1 Street No 9 Service Road Sadiqabad, Rawalpindi	Zia Ur Rehman	37405-5528226-1		185	-	373	373	-	-	-	559	185	-	373	373	-	-	-	559
2643	Malik Khan Muhammad, Habib Rafiq H No 17 Street No 41 F-7/1 Islamabad	Malik Khan Muhammad	37405-8992520-9	Muhammad Sarfraz	158	-	407	407	-	-	-	564	158	-	407	407	-	-	-	564
2644	Chaudhry Muhammad Bashir, Niste Building Faiz Ahmed Faiz Road H-8/1 Islamabad	Chaudhry Muhammad Bashir	81102-9128292-7		192	-	401	401	-	-	-	593	192	-	401	401	-	-	-	593
2645	Noureen Yousuf, Ten Directions Private Limited office No 16-17 1st Floor Walayt Centre Satellite Town Rawalpindi	Noureen Yousuf	37405-0227221-8	Yousuf Khan	207	-	510	510	-	-	-	717	207	-	510	510	-	-	-	717
2646	Syed Shafiq Ur Rehman, Al Basit Chemist Shop No D/336 Bohar Bazar Rawalpindi	Syed Shafiq Ur Rehman	37405-2458983-7		175	-	398	398	-	-	-	573	175	-	398	398	-	-	-	573
2647	Muhammad Qadeer, Office No:4 2nd Floor City Plaza Haider Road Saddar Rawalpindi	Muhammad Qadeer	36302-3058303-7	Malik M Sikandar	207	-	518	518	-	-	-	725	207	-	518	518	-	-	-	725
2648	Javed Anwar,Technovisim Phamaceutical Sh No 1 Blue Star Building G-8/4 Islamabad	Javed Anwar	13302-2290331-9	Muhammad Anwar	183	-	327	327	-	-	-	510	183	-	327	327	-	-	-	510
2649	Asif Hamid, Dancom Online Service Ground Floor Block 4-A F-8 Markez Near PSO Pump ,Islamabad	Asif Hamid	61101-6609350-5		155	-	384	384	-	-	-	538	155	-	384	384	-	-	-	538
2650	Saqib Hafeez, H No 19 Block No 9 Faisal Colony Chaklala Rawalpindi	Saqib Hafeez	37405-0384164-7		151	-	386	386	-	-	-	537	151	-	386	386	-	-	-	537
2651	Farhan Ahmed, H No. 679/A Street No. 32 Mohan Pura Rawalpindi	Farhan Ahmed	37405-0590587-7		207	-	494	494	-	-	-	701	207	-	494	494	-	-	-	701
2652	Wajid Ali, H No P 24 Street No 01 Jamia Masjid Road Near Masjid Molvi Nadir Din Rawalpindi	Wajid Ali	61101-6844376-5	Ch Mohammad Saheed	207	-	456	456	-	-	-	663	207	-	456	456	-	-	-	663
2653	Muhammad Siddique, Daily Sindh office No 6 Second Floor Sadiq Chamber S Block P/5 Sitara Market G7 Islamabad	Muhammad Siddique	61101-3760593-7	Kala Khan	153	-	375	375	-	-	-	528	153	-	375	375	-	-	-	528
2654	Hamraz Khan,Shidi,S International office No 1628 Street No.86 I-10/1 Islamabad	Hamraz Khan	38201-1180092-3	Muhammad Hayat	207	-	491	491	-	-	-	698	207	-	491	491	-	-	-	698
2655	Imran Rafiq Butt, Flat No 18 3 Flor Kala Khan Shoping Center Murree Road Shamsabad Rawalpindi	Imran Rafiq Butt	61101-2008998-9	Muhammad Rafique Butt	307	-	683	683	-	-	-	990	307	-	683	683	-	-	-	990
2656	Zulfiqar Ali,United Nations office No.132 Street No.4-C Judicial Colony Rawalpindi	Zulfiqar Ali	33100-1017712-7	Muhammad Iqbal	163	-	373	373	-	-	-	536	163	-	373	373	-	-	-	536
2657	Ali Raza, Alyan,S International office No 452 Street No 158 G-11/1 Islamabad	Ali Raza	38403-8987799-9	Ashraf Nadeem	199	-	415	415	-	-	-	614	199	-	415	415	-	-	-	614
2658	Muhammad Musa, Umar Traders Shop No 319-1 Street No 7 Warris Khan Muree Road Rawalpindi	Muhammad Musa	37405-8167525-7	Ch Faqir Muhammad	357	-	820	820	-	-	-	1,178	357	-	820	820	-	-	-	1,178
2659	Saeed Akhter Subhani, H No L-786/749 Street No 16 Qasimabad Rawalpindi	Saeed Akhter Subhani	37405-0246586-5	Akhter Subhani Khan	159	-	400	400	-	-	-	559	159	-	400	400	-	-	-	559
2660	Mirza Shahid Hassan Baig Mugha, Shop No T-828 Mughal Zargar Zari Market Sarafa Bazar Rawalpindi	Mirza Shahid Hassan Baig Mugha	37405-9790005-9	Mirza Ghulam Hassan	255	-	457	457	-	-	-	712	255	-	457	457	-	-	-	712
2661	Muhammad Arif Qureshi, H No 1030 Block -B Satellite Town Rawalpindi	Muhammad Arif Qureshi	37405-6858317-7	Iftikhar Ahmad	325	-	782	782	-	-	-	1,106	325	-	782	782	-	-	-	1,106
2662	Habib Kibria, Duppatta Mahal Bed Sheets Mohala Kartar Pura Rawalpindi	Habib Kibria	37405-0558038-5	Sh Abdul Halim	157	-	438	438	-	-	-	595	157	-	438	438	-	-	-	595
2663	Irfan Ahmad, H No. F-277/As , Satellite Town ,Rawalpindi	Irfan Ahmad	37405-0853124-5		367	-	962	962	-	-	-	1,329	367	-	962	962	-	-	-	1,329
2664	Saeed Iqbal, Car Boutique Shop No 3 Civic Centre Melody Market Islamabad	Saeed Iqbal	37405-8124764-5	Shareef Bhatti	505	-	852	852	-	-	-	1,357	505	-	852	852	-	-	-	1,357
2665	Mehmood Akhter, Al Habib Electric Sh No 7 Plot No 87 I and T Centre G-10/1 Islamabad	Mehmood Akhter	61101-6549896-5	Riaz Ahmed	503	-	840	840	-	-	-	1,343	503	-	840	840	-	-	-	1,343
2666	Ijaz Hussain Naqshbandi, HNo. D-225 Street No. 7 Tammasab Abad,Shah Sultan ,Rawalpindi	Ijaz Hussain Naqshbandi	37405-7149125-1		427	-	899	899	-	-	-	1,326	427	-	899	899	-	-	-	1,326
2667	ZaheerUdDin Bhatti,Pindi Cycle Shop No A-477/C AllahWali Masjid Rawalpindi	Zaheer Ud Din Bhatti	37405-0679773-3	Sallah Ud Din	157	-	367	367	-	-	-	524	157	-	367	367	-	-	-	524

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2668	Zafar Ul Islam, Irza Traders office No 22-A Pounch House Complex Adamjee Road Saddar Rawalpindi	Zafar Ul Islam	37405-8492818-9	M Islam Qureshi	143	-	358	358	-	-	-	500	143	-	358	358	-	-	-	500
2669	Syed Ijaz Hussain, Sufi Traders office No Aa-1057 Gaznave Road Bagh Sardarah Rawalpindi	Syed Ijaz Hussain	37405-4631443-7	Syed Shahid Hussain	187	-	452	452	-	-	-	640	187	-	452	452	-	-	-	640
2670	Sheikh Muhammad Aamir, Sheikhs Mall Shop No 24-34 Kfc Basement Zarkon Plaza Adamjee Road Rawalpindi	Sheikh Muhammad Aamir	37405-9499709-9	Sheikh M Younis	347	-	546	546	-	-	-	892	347	-	546	546	-	-	-	892
2671	Aashir Rahman Raja, H No V-129, Street No 15, Opposit Islamabad Airport Chaklala. Rawalpindi	Aashir Rahman Raja	37405-0686600-5	Raja Mohd Latif	377	-	881	881	-	-	-	1,258	377	-	881	881	-	-	-	1,258
2672	Muhammad Rizwan Sheikh, Ghousia Traders Shop No 351 3rd Floor Ghakhar Plaza Bank Road Rawalpindi	Muhammad Rizwan Sheikh	37405-3730661-1	Sh M Mushtaq	505	-	996	996	-	-	-	1,501	505	-	996	996	-	-	-	1,501
2673	Raja Nadeem Ehsan, Stop and Buy,office No. 29-30 Lodhy Market, Lodhi Shoping Centre Bara Bazar , Rawalpindi	Raja Nadeem Ehsan	37405-4672169-7		249	-	601	601	-	-	-	850	249	-	601	601	-	-	-	850
2674	Asif Mahmood, Asif and Co Plot No. 195,Street No. 02 I-9/2 ,Islamabad	Asif Mahmood	61101-2030703-7		358	-	744	744	-	-	-	1,101	358	-	744	744	-	-	-	1,101
2675	Chaudhry Shahid Hussain, Hotel Moon International Street No 55 Block No 34 G-9/4 Islamabad	Chaudhry Shahid Hussain	37405-1639019-9	Ch Munawar Hussin	182	-	421	421	-	-	-	603	182	-	421	421	-	-	-	603
2676	Sheikh Rashid Ahmed, H No. 02 Masjid Haider Karar,School Road Allah Abad, Westridge III ,Rawalpindi	Sheikh Rashid Ahmed	37405-9692770-3		301	-	650	650	-	-	-	951	301	-	650	650	-	-	-	951
2677	Roshan Deen, Rp Enterprises Room No 15 1st Floor Old American Centre Rawalpindi	Roshan Deen	37405-2263142-7	Karim Baksh	507	-	1,228	1,228	-	-	-	1,735	507	-	1,228	1,228	-	-	-	1,735
2678	Javed Iqbal,Hamas Medicos Sh No 9 United Centre Shamsabad Muree Road Rawalpindi	Javed Iqbal	37405-6134489-1	Mohammad Akram	311	-	556	556	-	-	-	866	311	-	556	556	-	-	-	866
2679	Mirza Munir Ahmed , Jeddah Garments Sh No 370 3rd Floor Gakhar Plaza Bank Road Saddar Rawalpindi	Mirza Munir Ahmed	37405-5780032-7	Mirza Ali Sher	501	-	1,107	1,107	-	-	-	1,609	501	-	1,107	1,107	-	-	-	1,609
2680	Aurangzeb , Sunny Traders office No. 01 Bostan Mansion Alam Khan Road ,Rawalpindi	Aurangzeb	37405-9868544-7		483	-	762	762	-	-	-	1,245	483	-	762	762	-	-	-	1,245
2681	Qaiser Abbas Khan, It Emporiu office No 74-B Lane-1 Aslam Shaheed Road Lalazar Near Tulsa Road ,Rawalpindi	Qaiser Abbas Khan	37405-7383154-1		254	-	591	591	-	-	-	845	254	-	591	591	-	-	-	845
2682	Mohammad Ashfaq, Bake Net Bakers Sh No. 7,8 Lane No. 5 Awais Comercial Centre Peshawar Road,Near Quba ,Rawalpindi	Mohammad Ashfaq	61101-9538843-5		184	-	373	373	-	-	-	558	184	-	373	373	-	-	-	558
2683	Sheikh Muhammad Sohail, Sheikh Mall 24-34 Kfc Basement Zarkon Plaza Adamjee Road Saddar Rawalpindi	Sheikh Muhammad Sohail	37405-4922486-3	Sheikh M Younis	393	-	693	693	-	-	-	1,085	393	-	693	693	-	-	-	1,085
2684	Muhammad Irfan Sheikh, Ghousia Traders Sh No 351 3rd Floor Gakhar Plaza Bank Road Rawalpindi	Muhammad Irfan Sheikh	37405-5500747-9	Sh M Mushtaq	204	-	479	479	-	-	-	683	204	-	479	479	-	-	-	683
2685	Jawed Akhtar, Crystal Communication B/611 Silver Star Plaza Liaquat Road Rawalpindi	Jawed Akhtar	37405-5384666-5		193	-	384	384	-	-	-	577	193	-	384	384	-	-	-	577
2686	Asim Ali Sher, H No 621 Ghousia Street Tariqabad Rawalpindi	Asim Ali Sher	37405-0687024-1	Sher Muhammad	257	-	626	626	-	-	-	882	257	-	626	626	-	-	-	882
2687	Sheikh Muhammad Yunus, H No. E/65-A Block No. E Satellite Town ,Rawalpindi	Sheikh Muhammad Yunus	61101-7548626-9		307	-	736	736	-	-	-	1,043	307	-	736	736	-	-	-	1,043
2688	Muhammad Imran Zafar Magray, H 109 St Muhalah 25 Sector G10/1 Post Office Islamabad.	Muhammad Imran Zafar Magray	61101-1880758-3	Zafar Ali	207	-	491	491	-	-	-	698	207	-	491	491	-	-	-	698
2689	Muhammad Ishfaq, Centurey 21 Traders office No 504 5th Floor Poonch House Complex Adamjee Road Saddar Rawalpindi	Muhammad Ishfaq	34101-6883856-9	Nazir Ahmed	207	-	510	510	-	-	-	717	207	-	510	510	-	-	-	717
2690	Syed Nadir Shah Durani, Japan Silk Centre Sh No 31-32 Akseer Plaza Shoping Centre Misrial Road Islamabad	Syed Nadir Shah Durani	37405-0237046-1	Syed Talib Hussain	279	-	639	639	-	-	-	919	279	-	639	639	-	-	-	919
2691	Pir Murtaza Shah, H No. C-41 Street No. 5 Rah E Aman Road New Lalazar Rawalpindi	Pir Murtaza Shah	37405-0565397-7		405	-	726	726	-	-	-	1,132	405	-	726	726	-	-	-	1,132
2692	Omara Khan, Web Age Computer office No. 184 - I Basemnt Karim Shopng Centre,Comite Chowk N Kundan Shadi Hall,Rawalpindi	Omara Khan	37405-0509178-7		152	-	448	448	-	-	-	600	152	-	448	448	-	-	-	600
2693	Farzan Ali Khan, H No.137 Mukha Singh Estate Millat Colony Near Children Park Rawalpindi	Farzan Ali Khan	37405-5641275-9		488	-	1,140	1,140	-	-	-	1,628	488	-	1,140	1,140	-	-	-	1,628
2694	Malik Nasir Ali, H No P-1306, Near Banni Police Station Mohallah Kartar Pura Rawalpindi	Malik Nasir Ali	37405-4382515-3	Malik Abdul Ghafoor	306	-	593	593	-	-	-	899	306	-	593	593	-	-	-	899
2695	Shaikh Usman Karim, House No. 268 I-10/2 Islamabad	Shaikh Usman Karim	37405-8896731-9		324	-	572	572	-	-	-	896	324	-	572	572	-	-	-	896
2696	Shiekh Hamid Saeed, Twin City Snooker Club Sh No 19 Raja Market I-8/4 Islamabad	Shiekh Hamid Saeed	37405-7553086-3	Sheikh Muhammad Saeed	240	-	538	538	-	-	-	777	240	-	538	538	-	-	-	777
2697	Shahzad Saleem, Shahzad Medicos office No P1223/2 Said Pur Road Rawalpindi	Shahzad Saleem	37405-4407208-3	Muhammad Saghir	306	-	661	661	-	-	-	968	306	-	661	661	-	-	-	968
2698	Meer Ather Saeed, Tariq Cloth House Shop No 42 Madina Cloth Market Raja Bazar Rawalpindi	Meer Ather Saeed	37405-4983258-7	Meer Saeed Ahmed	357	-	844	844	-	-	-	1,202	357	-	844	844	-	-	-	1,202
2699	Aftab Ahmed,Lala Gee Elecronics M-305 Telli Mohalla Warid Khan Rawalpindi	Aftab Ahmed	37405-4956713-3	Abdul Khalique	257	-	616	616	-	-	-	874	257	-	616	616	-	-	-	874
2700	Adnan Arshad, Car Spot Dsa office No 06, Al Mustafa Plaza, 6th Road Rawalpindi	Adnan Arshad	37405-8858324-7	Muhammad Arshad	183	-	465	465	-	-	-	649	183	-	465	465	-	-	-	649
2701	Ashfaq Haider, Defence Techno Craft Safdar Road Near Makki Masjid Dhoke Syedan Road Awan Autos ,Rawalpindi	Ashfaq Haider	37405-8201375-7		247	-	631	631	-	-	-	878	247	-	631	631	-	-	-	878
2702	Iftikhar Hussain Kiani,The Mal Chemist Shop No. 31-2 Mall Road Opposit State Life Building ,Rawalpindi	Iftikhar Hussain Kiani	37405-8053475-9		306	-	585	585	-	-	-	891	306	-	585	585	-	-	-	891
2703	Muhammad Tariq Khan, Bits and Bytes Office No 13-B Taj Mehal Plaza Sadiqabad Chowk Islamabad	Muhammad Tariq Khan	35102-5781177-1	Zahoor Ahmed	226	-	606	606	-	-	-	832	226	-	606	606	-	-	-	832
2704	Sheikh Asad Ali Akhtar, Shop No 106 Imperial Market Liaqat Road Rawalpindi	Sheikh Asad Ali Akhtar	37405-0434677-7	Sh Akhtar Ali Barkat	161	-	354	354	-	-	-	515	161	-	354	354	-	-	-	515
2705	Muhammad Akbar Rana,H No B-3-422/E, Mohalla Muslim Town, Siddiqabad, Rawalpindi	Muhammad Akbar Rana	37405-7447442-3		207	-	434	434	-	-	-	641	207	-	434	434	-	-	-	641
2706	Mohsin Tanwir, Planet Cars office No 1-B Block No 12-D G-8 Markaz Islamabad	Mohsin Tanwir	37405-3011843-7	Tanwir Ahmed	205	-	461	461	-	-	-	666	205	-	461	461	-	-	-	666
2707	Raja Saqib Zeb ,Rasan Travels office No.3 Street No111 Plaza Blue Area, Islamabad	Raja Saqib Zeb	37405-1948459-7		505	-	913	913	-	-	-	1,418	505	-	913	913	-	-	-	1,418
2708	Muhammad Aamir Qureshi, Kohinoor Fabrics Sh No. 1 Bilal Plaza Awan Market Khayaban E Sirsyed near Saint School, Rawalpindi	Muhammad Aamir Qureshi	37405-4597811-1		238	-	562	562	-	-	-	800	238	-	562	562	-	-	-	800
2709	Tahir Ameer, H No 286-Cb Street No 21 Dhok Syedan Road Mohallah Multani Kamalabad Rawalpindi	Tahir Ameer	37405-0328315-5	Miran Buksh	407	-	920	920	-	-	-	1,327	407	-	920	920	-	-	-	1,327
2710	Aamir Riaz Mughal, H No. E-16/1 E-Block Near Sant Paul School Haidry Chk Rawalpindi	Aamir Riaz Mughal	37405-2990573-9		207	-	510	510	-	-	-	716	207	-	510	510	-	-	-	716
2711	Muhammad Farooq Sarwar, Farooq Brothers Glass Works office No Ne-4379 Kuri Road Chah Sultan Rawalpindi	Muhammad Farooq Sarwar	37405-0929454-1	Ghulam Sarwar	308	-	621	621	-	-	-	929	308	-	621	621	-	-	-	929
2712	Ihtazaz Ul Kazim Yasir, Car Wash Total Petrol Pump Airport Road Janda Chichi Rawalpindi	Ihtazaz Ul Kazim Yasir	13301-1339045-9	Imtaiz Ali Khan	180	-	453	453	-	-	-	632	180	-	453	453	-	-	-	632
2713	Khalid Mehmood, Office No 1-A Basement 23-W Zakia Aziz Plaza Fazal-E-Haq Road Blue Area Islamabad	Khalid Mehmood	37405-8075633-9	Ali Khan	167	-	430	430	-	-	-	597	167	-	430	430	-	-	-	597
2714	Muhammad Waseem, Al Sheikh Cloth Sh No 1 Sa-940 Fiaz Market Service Road Rawalpindi	Muhammad Waseem	37405-7756140-9	Muhammad Altaf	157	-	434	434	-	-	-	592	157	-	434	434	-	-	-	592

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2715	Muhammad Aslam, Auto Race H No 20 Street No 11 Main Murree Road Opposit Saint Patrics School ,Rawalpindi	Muhammad Aslam	37405-0148618-5		503	-	770	770	-	-	-	1,272	503	-	770	770	-	-	-	1,272
2716	Waseem Mukhtar, H No 3 Lane No 5 Safe Homes Sher Zaman Colony Tulsa Road Rawalpindi	Waseem Mukhtar	37405-3049590-9		346	-	694	694	-	-	-	1,040	346	-	694	694	-	-	-	1,040
2717	Muhammad Tariq Khan, H No Bi-1259 Street No 6 Muslim Town Rawalpindi	Muhammad Tariq Khan	37405-8223311-1	Fateh Muhammad Khan	281	-	622	622	-	-	-	903	281	-	622	622	-	-	-	903
2718	Muhammad Iftikhar Raja, Modern Garments Sh No 51-52 Azino Shopping Centre Saddar Kashmir Road Rawalpindi	Muhammad Iftikhar Raja	37405-7297402-1	Akbar Hussain Raja	157	-	416	416	-	-	-	573	157	-	416	416	-	-	-	573
2719	Adnan Habib, Shah Jee Customer Services Sh No 12-22 Old Iqbal Plaza Commercial Market S/Town Rawalpindi	Adnan Habib	37405-0649366-1	Mukhtar Ahmed Shah	158	-	370	370	-	-	-	527	158	-	370	370	-	-	-	527
2720	Muhammad Waseem, Rehman Communication Sh No 9 1st Floor Niazi Plaza Bank Road Saddar Rawalpindi	Muhammad Waseem	37405-9793260-1	Abdul Rahman	177	-	414	414	-	-	-	591	177	-	414	414	-	-	-	591
2721	Zarar Khan, Isra Bedding Sh No C-8 5 Brother Plaza Main College Road China Market Rawalpindi	Zarar Khan	37405-3727141-5	Ajmal Khan	227	-	538	538	-	-	-	765	227	-	538	538	-	-	-	765
2722	Qadeer Ahmed Khan, Modnet 2000 Communication office No 5 Mian Manzil Chowk Afandi Col Sadiqabad Rawalpindi	Qadeer Ahmed Khan	37405-0475451-9	Malik Muhammad Azad	162	-	408	408	-	-	-	570	162	-	408	408	-	-	-	570
2723	Bashir Ahmad, World Telephone Variety Sh No 61 & 62 Imperial Market Liaquat Road Rawalpindi	Bashir Ahmad	37405-6181175-3	Amir Bakhsh	203	-	468	468	-	-	-	671	203	-	468	468	-	-	-	671
2724	Raja Atif, Village Maira Begum P.O Bhara Kou Islamabad	Raja Atif	37405-2551907-7		265	-	453	453	-	-	-	717	265	-	453	453	-	-	-	717
2725	Rana Nasir Jamal Aamini, Amini Plastic Store Sh No. U/6-A Bazar Talwaran Raja Bazar Near Hbl Limited ,Rawalpindi	Rana Nasir Jamal Aamini	37405-7447903-9		307	-	706	706	-	-	-	1,013	307	-	706	706	-	-	-	1,013
2726	Muhammad Javed, H No 211 7th Road Satellite Town Rawalpindi	Muhammad Javed	37405-0535323-3	Mohammad Aslam	182	-	442	442	-	-	-	623	182	-	442	442	-	-	-	623
2727	Malik Jalil Ahmad Awan, Waheed Electric Store Shop No SA-684 Service Road Sadiq Abad Rawalpindi	Malik Jalil Ahmad Awan	13101-1565924-1	Malik Abdul Ghafar	196	-	361	361	-	-	-	557	196	-	361	361	-	-	-	557
2728	Nazakat Ali, Zubair Brothers Poultry office No. 2639 Nashter Street Kolz Centre Saddar ,Rawalpindi	Nazakat Ali	37405-4903000-7		327	-	733	733	-	-	-	1,060	327	-	733	733	-	-	-	1,060
2729	Muhammad Ishaque Shah, H No.250,St.27,Sector 1, Gulshanabad Rawalpindi	Muhammad Ishaque Shah	37405-0565394-1		406	-	719	719	-	-	-	1,125	406	-	719	719	-	-	-	1,125
2730	Waqar Ahmed Khan, House 02 St 01 Rbitish Homes Colony Peshawar Road Near Froebels School Rawalpindi	Waqar Ahmed Khan	37405-1539367-3		188	-	463	463	-	-	-	652	188	-	463	463	-	-	-	652
2731	Imran Hanif, Sim Links Shop No 6 Basement Al Fateh Plaza Chandni Chowk Rawalpindi	Imran Hanif	37405-2916099-5	Muhammad Hanif	301	-	601	601	-	-	-	901	301	-	601	601	-	-	-	901
2732	Syed Muhammd Rizwan Qamar, Time and Technique Shop No 3 Basement 4/4-B Atta Shoping Cn Commercial Market Satellite Town Rawalpindi	Syed Muhammd Rizwan Qamar	37405-5574263-3	Syed M Abu Qamar	157	-	403	403	-	-	-	560	157	-	403	403	-	-	-	560
2733	Syed Yasir Shah, Japan Silk Centre 2 Sh No 17,Palace Market, Bara Bazar, Near England Hotel Rawalpindi	Syed Yasir Shah	37405-0629832-3	Syed Nadir Shah	257	-	554	554	-	-	-	811	257	-	554	554	-	-	-	811
2734	Raja Asif Zaman, Grill Thrill Take Away Shop No 2 Bilal Plza Man Imran Khan Avenue Chaklala Scheme III Rawalpindi	Raja Asif Zaman	42301-5485209-3	Raja Meer Zaman	251	-	634	634	-	-	-	884	251	-	634	634	-	-	-	884
2735	Muhammad Jawad Ahmed Khan, A Qadir Furnishers Plot No 5 Tipu Road Rawalpindi	Muhammad Jawad Ahmed Khan	37405-7260636-7	Abdul Qadir Khan	497	-	1,089	1,089	-	-	-	1,586	497	-	1,089	1,089	-	-	-	1,586
2736	Sheikh Atique Anjum, Star Light Video office No 23 Imperial Market Liaqat Road Near Faisal Market ,Rawalpindi	Sheikh Atique Anjum	37405-8883952-1		493	-	803	803	-	-	-	1,295	493	-	803	803	-	-	-	1,295
2737	Syed Muhammad Tariq, H No. P-868 Street No. 3 Mohallah Bani ,Rawalpindi	Syed Muhammad Tariq	35201-1390159-7		478	-	886	886	-	-	-	1,365	478	-	886	886	-	-	-	1,365
2738	Zafar Iqbal, Palm House H No 41 Street No 3 E-7 Islamabad	Zafar Iqbal	37405-0426826-7	Muhammad Khalil	207	-	466	466	-	-	-	673	207	-	466	466	-	-	-	673
2739	Shehzad Ghani Shaikh, Al Ghani Asscociates-II Suit No 1-2-3 1st Floor Rhk Cent Main Double Road Chaklala Sch-II Rawalpindi	Shehzad Ghani Shaikh	37405-7593784-7	Sh Yaqoob Masoom	173	-	353	353	-	-	-	527	173	-	353	353	-	-	-	527
2740	Imran Majeed Khokhar, office No 5 Synex Technology Bilal Plaza Haider Road Rawalpindi	Imran Majeed Khokhar	37405-1097018-1	Abdul Majid Khokhar	322	-	767	767	-	-	-	1,089	322	-	767	767	-	-	-	1,089
2741	Muhammad Yaseen, Hong Kong Mobile office No. 45 1st Floor Singapur Plaza Bank Road Saddar Near KFC, Rawalpindi	Muhammad Yaseen	37405-5966451-5		154	-	358	358	-	-	-	513	154	-	358	358	-	-	-	513
2742	Muhammad Naveed Tariq, H No. 1047 Block-F Satellite Town ,Rawalpindi	Muhammad Naveed Tariq	61101-0153700-5		187	-	484	484	-	-	-	671	187	-	484	484	-	-	-	671
2743	Tanveer Hussain, Agricons Suite 4 2nd Floor Hong Kong Plaza 5th Road Commercial Centre Sattalite Town Rawalpindi	Tanveer Hussain	37405-0244307-1	Mullazim Hussain	185	-	362	362	-	-	-	547	185	-	362	362	-	-	-	547
2744	Muhammad Haroon Ur Rehman, New Crescent Corbonic Gas Co Office No.135-A/B Kashmir Road Saddar Rawalpindi	Muhammad Haroon Ur Rehman	37405-7328976-1		206	-	467	467	-	-	-	673	206	-	467	467	-	-	-	673
2745	Muhammad Arshd Qurashi, Akbar Garments Shop No U-9 Bazar Talwaran Near Moti Bazar Raja Bazar Rawalpindi	Muhammad Arshd Qurashi	37405-6116362-3	M Akbar Qureshi	223	-	486	486	-	-	-	709	223	-	486	486	-	-	-	709
2746	Khawaja Sarmad, Sufyan Mobile Centre Shop No 10 Ground Floor Paris Plaza Satellite Town Rawalpindi	Khawaja Sarmad	61101-1883302-9	H K Sana Ullah Mir	249	-	535	535	-	-	-	785	249	-	535	535	-	-	-	785
2747	Javaid Iqbal Mir, Quality Kashmir Chicks Shop-3 2nd Floor Nationl Bussiness Centre Muree Road Shamsabad ,Rawalpindi	Javaid Iqbal Mir	37405-4503896-5		202	-	444	444	-	-	-	646	202	-	444	444	-	-	-	646
2748	Raza Khan, H No. Nw-144/36-14-B Street No. 11 Mohallah Raja Sultan ,Rawalpindi	Raza Khan	37405-0638662-9		279	-	576	576	-	-	-	856	279	-	576	576	-	-	-	856
2749	Sheikh Zeeshan Kareem, Star Communication K-97-I Comettlee Chok Rawalpindi	Sheikh Zeeshan Kareem	37405-0383421-1	Sheikh Khalid Tabasum	203	-	364	364	-	-	-	567	203	-	364	364	-	-	-	567
2750	Yasir Mehmood, B-1-1404 Street No 4 Service Road Muslim Town Rawalpindi	Yasir Mehmood	37405-0928307-7	Kousar Hameed	157	-	385	385	-	-	-	543	157	-	385	385	-	-	-	543
2751	Moin Akhtar, H No M-181-G-10 Street No 62 Waris Khan Rawalpindi	Moin Akhtar	37405-7632453-9	Abdul Majeed	157	-	345	345	-	-	-	502	157	-	345	345	-	-	-	502
2752	Khalid Nazir Khokhar, H No. 182 Street No. 20 British Homes Phase-II Islamabad	Khalid Nazir Khokhar	61101-4861507-7		207	-	455	455	-	-	-	662	207	-	455	455	-	-	-	662
2753	Chaudhary Asif Nawaz, Rawal Flex and Banners office No J-317 Room-102 1st Floor Umar Khan Plza Committee Chowk Rawalpindi	Chaudhary Asif Nawaz	37405-0369141-1	M Aslam	256	-	538	538	-	-	-	794	256	-	538	538	-	-	-	794
2754	Faisal Majeed, Ho No N K 341 New Kotariyan Sattelite Town Rawalpindi	Faisal Majeed	61101-1851848-3	Abdul Majeed	205	-	378	378	-	-	-	583	205	-	378	378	-	-	-	583
2755	Raja Sikander Kiani, H No M/1341/A Street No 60 Amar Pura Rawalpindi	Raja Sikander Kiani	37401-4203650-9	Raja M Younis	157	-	371	371	-	-	-	528	157	-	371	371	-	-	-	528
2756	Muhammad Rizwan Qureshi, Ayub Varity Centre Sh No 1 Chan Bazar Purana Kila Rawalpindi	Muhammad Rizwan Qureshi	37405-5792094-1	Muhammad Ayub Qureshi	256	-	452	452	-	-	-	707	256	-	452	452	-	-	-	707
2757	Pervez Iqbal Minhas, Super Auto Line Tehmasabad More Chaklala Road Rawalpindi	Pervez Iqbal Minhas	37405-5146656-3	Muhammad Iqbal	255	-	608	608	-	-	-	864	255	-	608	608	-	-	-	864
2758	Raja Muhammad Ansar Aslam Meha, H No 96-A . Railway Housing Scheme-7 ,Rawalpindi	Raja Muhammad Ansar Aslam Meha	37405-0476800-5		307	-	629	629	-	-	-	935	307	-	629	629	-	-	-	935
2759	Khalid Ahmed Durrani, Alamgir Travel Corporation office No 22 Al Abbas Market Adam Jee Road ,Rawalpindi	Khalid Ahmed Durrani	37405-8653585-3		356	-	677	677	-	-	-	1,032	356	-	677	677	-	-	-	1,032
2760	Rana Nasir Ali, Rs Enterprises office No 856 Nazim Ud Din Road Tariqabad Lalkurti Rawalpindi	Rana Nasir Ali	33303-2195935-9	Muhammad Saddique	252	-	485	485	-	-	-	736	252	-	485	485	-	-	-	736
2761	Amjad Mahmood Awan, Bismillah Steet Shop No 55/6 Chaklala Road Millat Colony Rawalpindi	Amjad Mahmood Awan	37405-9521493-7	Mohammad Aslam Awan	195	-	380	380	-	-	-	574	195	-	380	380	-	-	-	574
2762	Muhammad Tufail Nasir, Masha Allah General Store H No K/51 Street No 7 Kohistan Colony Rawalpindi	Muhammad Tufail Nasir	34103-0501967-1	Faiz Ahmed	207	-	476	476	-	-	-	683	207	-	476	476	-	-	-	683
2763	Muhammad Latif, H No Bv-301/1 Street No 4 Muslim Town Rawalpindi	Muhammad Latif	37405-0431349-7	Pir Bakush	207	-	409	409	-	-	-	615	207	-	409	409	-	-	-	615
2764	Rizwan John, H No. 84/1 (Upper Portion) Block-A Faisal Lane Satellite Town Rawalpindi	Rizwan John	37405-5716527-5		207	-	474	474	-	-	-	681	207	-	474	474	-	-	-	681

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2765	Khalid Mehmood, Sh Khalid Zahoor Jewellers Sh No D/270-4 Sheikh Market New Sarafa Bazar Rawalpindi	Khalid Mehmood	37405-0313391-1	Zahoor Ahmad	208	-	398	398	-	-	-	606	208	-	398	398	-	-	-	606
2766	Tania Moazam, Shiaza Collection Shop No 509 Nishter Road Bhabrah Bazar Rawalpindi	Tania Moazam	34201-0645074-2	Muazam Hussain	207	-	510	510	-	-	-	717	207	-	510	510	-	-	-	717
2767	Hussain Atta Ur Rehman, Omni Travel Private Limited office No 21 Beverly Centre Jinnah Avenue Blue Area Islamabad	Hussain Atta Ur Rehman	61101-3251424-3	Mian M Atta Ullah	507	-	1,075	1,075	-	-	-	1,582	507	-	1,075	1,075	-	-	-	1,582
2768	Muhammad Pervez, H No Pd-502-D Khokhar Market Nawaz Sharif Park Pindora Rawalpindi	Muhammad Pervez	37405-6540044-1		207	-	465	465	-	-	-	672	207	-	465	465	-	-	-	672
2769	Naveed Ahmad Cheema, H No 1879/23 Lane No 5 New Lalazar ,Rawalpindi	Naveed Ahmad Cheema	42201-3496782-7		198	-	347	347	-	-	-	545	198	-	347	347	-	-	-	545
2770	Naeem Ud Din, Blue Bells Sh 3 Singapur Plaza Basement Saddar Rawalpindi	Naeem Ud Din	37405-9177532-5	Charag Ud Din	206	-	488	488	-	-	-	694	206	-	488	488	-	-	-	694
2771	Khanzad, Karachi Ban Store Shop No 49/111 Ansar Market Ganjmandi Rawalpindi	Khanzad	42000-8808212-7	Abdul Aziz	300	-	586	586	-	-	-	886	300	-	586	586	-	-	-	886
2772	Muhammad Latif, Zubaria Pearl Printers office No 18 Al Madina Market Kohati Bazar ,Rawalpindi	Muhammad Latif	37405-9110422-3		193	-	412	412	-	-	-	605	193	-	412	412	-	-	-	605
2773	Faisal Azam Khan, Cell Tech Sh No 2 1st Floor Frequency Plz Bank Road Saddar ,Rawalpindi	Faisal Azam Khan	81302-1683514-7		256	-	525	525	-	-	-	781	256	-	525	525	-	-	-	781
2774	Sardar Nisar Rasheed Khan, Tocba Hotel International Molvi M Hussain Road Saddar Rawalpindi	Sardar Nisar Rasheed Khan	37405-8520178-3	Sardar Abdur R Khan	202	-	445	445	-	-	-	647	202	-	445	445	-	-	-	647
2775	Iftikhar Ahmad, Mohib E Haramain Services Pvt Suite No.7 2nd Floor Malik Complex Jinnah Avenue Near Rahat Bakery ,Islamabad	Iftikhar Ahmad	37405-9632143-9		194	-	362	362	-	-	-	555	194	-	362	362	-	-	-	555
2776	Muhammad Idrees, Fizra Cotton Processing Sh No 26 Bani Market Main Bani Bazar Rawalpindi	Muhammad Idrees	37405-5664711-7	Muhammad Nazeer	507	-	1,011	1,011	-	-	-	1,518	507	-	1,011	1,011	-	-	-	1,518
2777	Majid Younis Rana, Cell Choice Sh No 10 Basement Link GSM Market Umair Plaza 6th Road Rawalpindi	Majid Younis Rana	37405-0676763-3	M Younis	207	-	476	476	-	-	-	683	207	-	476	476	-	-	-	683
2778	Shahid Mehmood, H No I-343-A/1 Near Vision Montesory School Committee Chowk Rawalpindi	Shahid Mehmood	37407-0350803-5	Muhammad Saeed	207	-	456	456	-	-	-	663	207	-	456	456	-	-	-	663
2779	Muhammad Shafiq, Gs Enterprises office No 6 1st Floor Mall Plaza Mall Road Saddar ,Rawalpindi	Muhammad Shafiq	37405-2994847-5		399	-	751	751	-	-	-	1,150	399	-	751	751	-	-	-	1,150
2780	Shahid Mehmood, White Cement and Marble Sh No P-1005 Imam Bargah Road Asghar Mall Rawalpindi	Shahid Mehmood	61101-0679988-1	Muhammad Saddique	207	-	451	451	-	-	-	659	207	-	451	451	-	-	-	659
2781	Muhammad Tariq, House No 37 St II Salim Park Near Grid Station Okara	Muhammad Tariq	35302-2481148-1	Chaudhary M Ameer	177	-	412	412	-	-	-	588	177	-	412	412	-	-	-	588
2782	Muhammad Masood Ahmed, Hbl - Habib Bank Limited Gamber, Cantt ,Okara	Muhammad Masood Ahmed	34302-2004986-5		182	-	498	498	-	-	-	680	182	-	498	498	-	-	-	680
2783	Muhammad Ghufran Qureshi, 04 Street No 06 B Block Okara	Muhammad Ghufran Qureshi	35302-2862354-3		181	-	368	368	-	-	-	549	181	-	368	368	-	-	-	549
2784	Muhammad Shoaib Ameer, H No 36/37 Street No 2 Muhalla Saleem Park No 2 Okara Okara	Muhammad Shoaib Ameer	35302-0528172-9		157	-	374	374	-	-	-	531	157	-	374	374	-	-	-	531
2785	Chuhdary Khurram Shahzad, H No 10-B-1-R Depalpur Road ,Okara	Chuhdary Khurram Shahzad	35302-7373118-3		189	-	451	451	-	-	-	640	189	-	451	451	-	-	-	640
2786	Rehman Ajmal, Usman Traders Main Lala Zar Colony Okara ,Okara	Rehman Ajmal	35302-2025841-7		231	-	540	540	-	-	-	770	231	-	540	540	-	-	-	770
2787	Saima Rasheed, H No 34, Surraiya Jabeen Park, Sing Pura, Pura,,Lahore	Saima Rasheed	35201-9845090-0		293	-	765	765	-	-	-	1,059	293	-	765	765	-	-	-	1,059
2788	Mussarat Perveen, Yousaf & Associates 50 Lake Road Jaine Mandar Road Lahore	Mussarat Perveen	35202-2624296-4	Arshad Nasir	199	-	322	322	-	-	-	521	199	-	322	322	-	-	-	521
2789	Adnan Moied, H No 853-Z Phase III Defence Housing Authority Cant Lahore	Adnan Moied	35201-5370418-1	Abdul Moied	291	-	550	550	-	-	-	841	291	-	550	550	-	-	-	841
2790	Allah Rakha Chaudhary, Ital Sports Private Limited Head Office Room No 47 2nd Floor Gulberg Centre 84 D 1 Gulberg III Lahore	Allah Rakha Chaudhary	35202-2791521-3	M Younus Sabar	406	-	829	829	-	-	-	1,235	406	-	829	829	-	-	-	1,235
2791	Muhammad Sayyadain Naqvi, H No 837-A, Block C, Faisal Town, Lahore	Muhammad Sayyadain Naqvi	35404-5670347-5		306	-	759	759	-	-	-	1,065	306	-	759	759	-	-	-	1,065
2792	Saleem Ullah, Hamza Febrics 4-C-1 Civic Centre Faisal Town Lahore	Saleem Ullah	35202-7793198-5	Inyaat Ullah	150	-	377	377	-	-	-	528	150	-	377	377	-	-	-	528
2793	Muhammad Javaid, Ammar Textile 18-Km Multan Road Lahore	Muhammad Javaid	35202-7626905-1	Abdul Aziz	268	-	428	428	-	-	-	697	268	-	428	428	-	-	-	697
2794	Malik Wajid Aiwan, H No E-660 Street No 1 Khan Colony Hasnain Abad Lahore	Malik Wajid Aiwan	35201-1200813-9	M Ashiq Hussain	156	-	400	400	-	-	-	556	156	-	400	400	-	-	-	556
2795	Syed Faisal Hussain, Instaphone (Pakcom) 89-I Jail Road ,Lahore	Syed Faisal Hussain	35202-2666761-0		156	-	377	377	-	-	-	533	156	-	377	377	-	-	-	533
2796	Noor Elahi, H No A/1948 St Asifa School Syd Mithha Bazar Lahore	Noor Elahi	35202-2570588-7	Allah Ditta	186	-	386	386	-	-	-	572	186	-	386	386	-	-	-	572
2797	Hafeez Ud Din, Bank Of Punjab 4th Floor 7-Egerton Road Lahore	Hafeez Ud Din	35201-1684122-7	Abdul Ghani	193	-	318	318	-	-	-	510	193	-	318	318	-	-	-	510
2798	Rao Muhammad Yousaf Ayub Khan, Star Links 1st Floor Building No 3 15-Ferozepur Road Lahore	Rao Muhammad Yousaf Ayub Khan	35202-9718890-1	Rao M Ayub Khan	281	-	690	690	-	-	-	971	281	-	690	690	-	-	-	971
2799	Ahsan Afzal, H No 28-A Ampress Park Empress Road ,Lahore	Ahsan Afzal	35200-1478290-3		200	-	346	346	-	-	-	546	200	-	346	346	-	-	-	546
2800	Sohail Mahmood, H No 1188-B Main Bazar Inside Bhati Gate Lahore	Sohail Mahmood	35202-2589356-1	Mahmood Ahmad	141	-	379	379	-	-	-	520	141	-	379	379	-	-	-	520
2801	Muhammad Waqar Abbasi, Paikcom Limited Instaphone 89-I Jail Road Near Race Course,Lahore	Muhammad Waqar Abbasi	42000-5635313-1		223	-	359	359	-	-	-	582	223	-	359	359	-	-	-	582
2802	Shahid Majeed, H No.20 Majeed Manzil Out Fall Road Toheed Nagar Lahore	Shahid Majeed	35202-2911835-7		233	-	454	454	-	-	-	687	233	-	454	454	-	-	-	687
2803	Rao Muhammad Baber, H No 1 Street No 23 Milki Street Railway Road Lahore	Rao Muhammad Baber	35202-9039086-3	Rao M Ayub Khan	206	-	524	524	-	-	-	730	206	-	524	524	-	-	-	730
2804	Rana Muhammad Tariq, H No 439 Nargis Block Allama Iqbal Town Lahore	Rana Muhammad Tariq	42000-0529993-3	Rasheed Ahmad Khan	166	-	405	405	-	-	-	571	166	-	405	405	-	-	-	571
2805	Imran Aziz, Ashir Enterprises office No 1 1st Floor Mian Plaza Abpara Stop Wahdat Road Rafiq Sweet, Lahore	Imran Aziz	35202-8582608-3		281	-	721	721	-	-	-	1,001	281	-	721	721	-	-	-	1,001
2806	Misbah Ul Amin Choudary, H No 203,Street No 15,Block M Gulberg III Lahore	Misbah Ul Amin Choudary	35200-1519272-7		206	-	474	474	-	-	-	681	206	-	474	474	-	-	-	681
2807	Qaiser Nawaz Khan, Proton Institute of Advance Technology 83-E-1 1st Floor Main Boulevard Gulberg Lahore	Qaiser Nawaz Khan	42201-6581599-7	Khusro Nawaz Khan	205	-	415	415	-	-	-	620	205	-	415	415	-	-	-	620
2808	Arshad Ali, Branch Manager Standard Chartered Bank Shadman Branch. Lahore	Arshad Ali	35202-0398537-5	Tassawar Ali	352	-	778	778	-	-	-	1,130	352	-	778	778	-	-	-	1,130
2809	Rashid Mehmood Rana, Askari Bank Limited 47 The Mall 2nd Floor Personal Loan Department Mall Road Lahore	Rashid Mehmood Rana	35202-5741085-1	Reeasat Ali Rana	156	-	369	369	-	-	-	526	156	-	369	369	-	-	-	526
2810	Shujah Ahmad, ALCATEL Pakistan 206 Ashrafi Heights Main Market Gulberg ,Lahore	Shujah Ahmad	35201-7844134-7		277	-	689	689	-	-	-	965	277	-	689	689	-	-	-	965
2811	Habib Ullaha Tariq, H No 183 B Phase I State Life Insurance Housing Society Lahore	Habib Ullaha Tariq	35201-6875421-1	Malik Anyat Ullah	453	-	771	771	-	-	-	1,224	453	-	771	771	-	-	-	1,224
2812	Tahir Mehmood Chughtai, House No.12-A Street 22 Sector F-A/2 Islamabad	Tahir Mehmood Chughtai	31202-5066910-9	Abdul Wahid	358	-	604	604	-	-	-	962	358	-	604	604	-	-	-	962
2813	Kabir Hussain, H No 10 Street No 7 Bengali Gunpat Road New Anarkali Lahore	Kabir Hussain	35202-0494411-9		167	-	371	371	-	-	-	538	167	-	371	371	-	-	-	538
2814	Muhammad Shoaib Khan, H No 3 Street No 1 Ali Street Pak Park Marghazar Colony Multan Road Lahore	Muhammad Shoaib Khan	35202-2438582-9		203	-	456	456	-	-	-	659	203	-	456	456	-	-	-	659
2815	Kamran Akhtar, Huffaz Pipe Industries 21 3rd Floor Al Lateef Centre Main Boulevard Gulberg III Lahore	Kamran Akhtar	35302-7268224-1	Rao Akhtar Ali	157	-	374	374	-	-	-	531	157	-	374	374	-	-	-	531
2816	Mehboob Ali Saangi, Muhallah Chungi No 7 Centre Jail Larkana	Mehboob Ali Saangi	43203-5929484-1	Muhammad Urs Sangi	207	-	479	479	-	-	-	685	207	-	479	479	-	-	-	685
2817	Javaid Iqbal Cheema, H No 478 Block L Johar Town ,Lahore	Javaid Iqbal Cheema	33100-6706910-5		152	-	363	363	-	-	-	515	152	-	363	363	-	-	-	515
2818	Khawaja Imran Ejaz, Gatron Industries 70-G Gold Centre Liberty Market Gulberg III Lahore	Khawaja Imran Ejaz	32303-1665890-7	Khawaja Ijaz Ahmed	207	-	474	474	-	-	-	681	207	-	474	474	-	-	-	681
2819	Yasir Mahmood, H No E-4/A Street No 3 Bilal Town Arifa Abad Badian Road Cantt Lahore	Yasir Mahmood	42501-1456872-1	Muhammad Mushtaq Bhatti	156	-	353	353	-	-	-	509	156	-	353	353	-	-	-	509
2820	Muhammad Nasir Mehmood, H No 263-G-2 Wapda Town Lahore	Muhammad Nasir Mehmood	35102-5199085-3	Shamsher Khan	256	-	587	587	-	-	-	843	256	-	587	587	-	-	-	843
2821	Muhammad Saadat Hasan, H No 5 Eden Avenue Extentian Cantt ,Lahore	Muhammad Saadat Hasan	35201-7190402-1		202	-	344	344	-	-	-	545	202	-	344	344	-	-	-	545

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2822	Maria Tariq, H No 419 Block P DHA ,Lahore	Maria Tariq	35201-6955620-0		485	-	893	893	-	-	-	1,378	485	-	893	893	-	-	-	1,378
2823	Asim Aslam, Atlas Capital Markets Private Limited Ajmal House 2nd Floor 27-Egerton Road ,Lahore	Asim Aslam	35201-5369617-9		294	-	477	477	-	-	-	771	294	-	477	477	-	-	-	771
2824	Sohail Ahmed, Instaphone (Pakcom) Insta Phone Centre 89-1 Jail Road Lahore	Sohail Ahmed	35201-0648042-9	Muhammad Ibrahim	405	-	683	683	-	-	-	1,088	405	-	683	683	-	-	-	1,088
2825	Zahid Rasheed, H No 122-C-1 Faisal Town Lahore	Zahid Rasheed	37405-9424311-5	Muhammad Rasheed	204	-	356	356	-	-	-	560	204	-	356	356	-	-	-	560
2826	Abdul Samad Imam, Logiks HNo.70-A, Ahmad Block New Garden Town Lahore	Abdul Samad Imam	35202-6588012-3	Abdul Sami Imam	406	-	1,072	1,072	-	-	-	1,479	406	-	1,072	1,072	-	-	-	1,479
2827	Muhammad Sagheer, Sui Northern Gas Pipeline Head Office Data Prossecing Department 21-Kasmir Road Lahore	Muhammad Sagheer	35202-0435495-7	Mohammad Sadiq	226	-	479	479	-	-	-	706	226	-	479	479	-	-	-	706
2828	Ghulam Ali Asghar, 210 Street No 7 Madni Colony Railway Larex Mughal Pura Lahore	Ghulam Ali Asghar,	35201-1375819-5	Iqbal Hussain Alvi	397	-	656	656	-	-	-	1,053	397	-	656	656	-	-	-	1,053
2829	Mansoor Ahmed Pirzada, H No 109 Ali Block Awan Town Multan Road Lahore	Mansoor Ahmed Pirzada,	35202-3101455-3	Pirzada Fakhir Ud	356	-	738	738	-	-	-	1,095	356	-	738	738	-	-	-	1,095
2830	Aftab Ahmed Baig, Cres Commercial Bank Limited 91-D/1 Main Boulivard Gulburg Lahore	Aftab Ahmed Baig,	35201-7585917-3	Muhammad Aslam Baig	156	-	347	347	-	-	-	503	156	-	347	347	-	-	-	503
2831	Sheikh Abdul Rehman, A R Traders Shop No 75/99 Punjab Block Near Azam Cloth Market Lahore	Sheikh Abdul Rehman,	35202-8921535-5	Abdul Ghafoor	289	-	486	486	-	-	-	774	289	-	486	486	-	-	-	774
2832	Muhammad Usman Tasadaq., HNo.385/1 Block Z StreetNo.1 DHA Lahore.	Muhammad Usman Tasadaq.	35202-3931788-9		187	-	432	432	-	-	-	619	187	-	432	432	-	-	-	619
2833	Muhammad Umar Imam, H No 140 Block H Model Town Lahore	Muhammad Umar Imam,	35202-1405629-9	Abdul Samee Imam	503	-	1,026	1,026	-	-	-	1,530	503	-	1,026	1,026	-	-	-	1,530
2834	Muhammad Shabbir, Shabir Traders 3/1 Qila Muhammad Main Bazar Ravi Road Ravi Chargha Lahore	Muhammad Shabbir	35202-2361197-9	Sh Ghullam Sarwar	202	-	429	429	-	-	-	630	202	-	429	429	-	-	-	630
2835	Muhammad Mumtaz, House No-5 Street No-3 Usman Gunj Badami Bagh Lahore.	Muhammad Mumtaz	35202-2275486-2		358	-	852	852	-	-	-	1,210	358	-	852	852	-	-	-	1,210
2836	Nazir Ahmed, Sindh Carporation E 1/1 Workshop Stop Walton Road Lahore	Nazir Ahmed,	35201-0732085-5	Muhammad Hussan	244	-	395	395	-	-	-	639	244	-	395	395	-	-	-	639
2837	Altaf Hussain,House No:15 Moon Street Bhatti Colony Link Road Modern Town Lahore	Altaf Hussain,	35202-3022493-5	Shams Ud Din	207	-	547	547	-	-	-	754	207	-	547	547	-	-	-	754
2838	Ejaz Ahmed,, 31/C-1 Ghalib Road Gulberg III Lahore	Ejaz Ahmed,	34603-2171393-5	Mirza Mohd Iqbal	206	-	440	440	-	-	-	647	206	-	440	440	-	-	-	647
2839	Khawaja Shabbir Ali, Zain Public School 482 Jahan Zaib Block Iqbal Town Lahore	Khawaja Shabbir Ali	35202-2525094-9	Kh Muhd Zain Zain Ul Abiden	192	-	495	495	-	-	-	687	192	-	495	495	-	-	-	687
2840	Khan Ahmed Qahafa Ghazi, PICIC14 A Aiwan E Tijarat Road Lahore	Khan Ahmed Qahafa Ghazi,	35201-1774557-3	Raes Ahmad Khan	369	-	736	736	-	-	-	1,105	369	-	736	736	-	-	-	1,105
2841	Muhammad Naeem,, Aaman International Suite No 4/5 1st Floor,Wahdat Road Mian Shopping Centre Main Wahdat Road Lahore	Muhammad Naeem,	35200-1401542-5	Muhammad Amin	226	-	587	587	-	-	-	814	226	-	587	587	-	-	-	814
2842	Zahid Tauqeer, 218 Huma Block Allama Iqbal Town Lahore	Zahid Tauqeer	35202-9542546-5	Abdul Rashid Ghouri	283	-	685	685	-	-	-	968	283	-	685	685	-	-	-	968
2843	Syed Iftikhar Hussain Shah, HNo.13 Street No.6 Muslim Gunj , Lyton Road Lahore.	Syed Iftikhar Hussain Shah,	35202-2543269-3		203	-	312	312	-	-	-	515	203	-	312	312	-	-	-	515
2844	Arshad Anwar, Najaf Corporation 5-Badar Centre 86 Railway Road Lahore	Arshad Anwar	35202-3447516-3	Sh Anwar Hussain	345	-	823	823	-	-	-	1,168	345	-	823	823	-	-	-	1,168
2845	Aftab Chaudhry, HNo.39/4 Chohan Road , Islam Pura, Lahore.	Aftab Chaudhry	35202-9696152-2		307	-	781	781	-	-	-	1,088	307	-	781	781	-	-	-	1,088
2846	Irfan Najmi, 62-J Upper Portion Model Town Lahore	Irfan Najmi	35202-7573162-5	Sarfraz Khan Najmi	377	-	921	921	-	-	-	1,297	377	-	921	921	-	-	-	1,297
2847	Sheikh Munir Hussain, HNo.66-L Model Town, Lahore.	Sheikh Munir Hussain,	35202-2704372-5		145	-	355	355	-	-	-	500	145	-	355	355	-	-	-	500
2848	Altamash Khurram, Flat No 48-C Askari Apartments Gulberg III Lahore	Altamash Khurram,	35202-9268574-5	M Akram Khan	267	-	594	594	-	-	-	861	267	-	594	594	-	-	-	861
2849	Muhammad Yaqoob Chaudhary, Madina Foams and Cloth Centre 11-A Haider Road Neeli Bar Chowk Islam Pura Lahore	Muhammad Yaqoob Chaudhary	35202-4914657-1	Ch M Saleem	256	-	592	592	-	-	-	848	256	-	592	592	-	-	-	848
2850	Muhammad Sajid, and Company 56 Mcleod Road Lahore	Muhammad Sajid,	35202-1068627-1	M Saadiq Butt	255	-	621	621	-	-	-	876	255	-	621	621	-	-	-	876
2851	Touseef Ijaz, House No 449 Abbas Block , Wahadat Road Mustufata Town Lahore	Touseef Ijaz,	35202-2702717-1	Ijaz Hussain	167	-	413	413	-	-	-	580	167	-	413	413	-	-	-	580
2852	Sami Uz Zaman, H No 8 Bhai Bhai Street Gunj Baksh Road Icchra Lahore	Sami Uz Zaman	35202-2705751-9	Ch Mahmood Anwar	306	-	668	668	-	-	-	975	306	-	668	668	-	-	-	975
2853	Muhammad Jamil, HNo.55 Street No.23 Gunj Mughalpura. Lahore.	Muhammad Jamil,	35201-1585142-3		155	-	374	374	-	-	-	530	155	-	374	374	-	-	-	530
2854	Mumtaz Ali Bhatti, 7 Block V Wahdat Colony Lahore	Mumtaz Ali Bhatti,	35202-2651745-7	Muhammad Siddique	157	-	381	381	-	-	-	538	157	-	381	381	-	-	-	538
2855	Zeshan Haider, H No 176 Hunza Block Allama Iqbal Town Lahore	Zeshan Haider	35202-2936898-5	Saajad Hussain	306	-	609	609	-	-	-	915	306	-	609	609	-	-	-	915
2856	Abdul Qayyum, 2-Haji Park, Rehman Pura, Lahore	Abdul Qayyum	271-55-016846		506	-	1,006	1,006	-	-	-	1,512	506	-	1,006	1,006	-	-	-	1,512
2857	Abdul Latif Sheikh, H/No.446 Poohch Road Samanabad Lahore	Abdul Latif Sheikh	35202-2516756-1	Sh Abdul Hameed	196	-	360	360	-	-	-	555	196	-	360	360	-	-	-	555
2858	Lutfullah Sheikh, 618, Nargis Block, Allama Iqbal Town, Lahore.	Lutfullah Sheikh	280-67-110962		381	-	730	730	-	-	-	1,111	381	-	730	730	-	-	-	1,111
2859	Muhammad Arif Saleem,18/1 Al Furqan Street Sandha Road Lahore	Muhammad Arif Saleem,	35202-5071444-3	Mohammad Saleem	182	-	439	439	-	-	-	621	182	-	439	439	-	-	-	621
2860	Jawad Tahir Butt, Dubai Islamic Bank Defence Br 70-Z DHA Lahore	Jawad Tahir Butt	35201-1594578-1	Imdad Hussain Butt	333	-	635	635	-	-	-	968	333	-	635	635	-	-	-	968
2861	Ishfaq Mushtaq, H No 5 Khyber Street No 3 Sahwari Moghal Pura Lahore	Ishfaq Mushtaq	35201-3814775-1	Mian Mushtaq Ahmad	405	-	707	707	-	-	-	1,111	405	-	707	707	-	-	-	1,111
2862	Ali Tanveer Sheikh, 20-B Askari Apartment Gulberg III, Lahore.	Ali Tanveer Sheikh	35202-0950806-1		176	-	410	410	-	-	-	586	176	-	410	410	-	-	-	586
2863	Muhammad Fakhar Saeed Khan, H No 187 Block-A-4 Punjab Government Employees Corporative Housing Society Lahore	Muhammad Fakhar Saeed Khan	35202-0603974-7	Muhammad Saeed Khan	197	-	471	471	-	-	-	667	197	-	471	471	-	-	-	667
2864	Rana Muhammad Nawaz, House No 362 D-1 Johar Town Lahore	Rana Muhammad Nawaz	35202-3995028-7	M Riaz	427	-	1,021	1,021	-	-	-	1,447	427	-	1,021	1,021	-	-	-	1,447
2865	Faqir Syed Safiuddin, 100 Q Model Town Lahore	Faqir Syed Safiuddin	35202-7034789-1	Faqeer Syed Razi	157	-	388	388	-	-	-	545	157	-	388	388	-	-	-	545
2866	Aziz Ur Rehman, Sd-127 Falcon Complex Gulberg III Lahore	Aziz Ur Rehman	35202-3689059-5	Khalil Ur Rehman	191	-	405	405	-	-	-	596	191	-	405	405	-	-	-	596
2867	Aqeel Ur Rehman, Taj Textile Mills Limited 31/C-1 Ghalib Road Gulberg III Lahore	Aqeel Ur Rehman	35201-7551771-7	Muhammad Younis	216	-	622	622	-	-	-	839	216	-	622	622	-	-	-	839
2868	Muhammad Younas, H No 11 Street No 16 Suami Nagar 45 GT road Lahore	Muhammad Younas	35202-2516006-3	Abdul Ghafar	256	-	672	672	-	-	-	928	256	-	672	672	-	-	-	928
2869	Munawar Shahzad, Shaheen Cargo Services Private Limited Company 51/1 Shah Jamal Colony Lahore	Munawar Shahzad	35202-3809619-9	Mushtaq Ahmed	187	-	531	531	-	-	-	718	187	-	531	531	-	-	-	718
2870	Babar Sheikh, House No: 58/2 Phase 2 Block U DHA,Near LUMS University Lahore	Babar Sheikh	35201-5517939-5	Dilshad Ali Sheikh	386	-	1,009	1,009	-	-	-	1,396	386	-	1,009	1,009	-	-	-	1,396
2871	Mohsin Khan, H No C-1/2 Phase 1 DHA Lahore	Mohsin Khan	35201-3111108-9	Mohammad Afzaal Khan	313	-	607	607	-	-	-	920	313	-	607	607	-	-	-	920
2872	Saira Francis, ICI Pakistan ICI House 63-Mozang Road Lahore	Saira Francis	35202-5159948-8	Amanaweel Francis	327	-	757	757	-	-	-	1,084	327	-	757	757	-	-	-	1,084
2873	Malik Saleem Iqbal, 35-Lda 02 Mustafa Colony Gopal Nagar Gulberg III Lahore	Malik Saleem Iqbal	37405-7270897-5		167	-	465	465	-	-	-	632	167	-	465	465	-	-	-	632
2874	Khawaja Salim Khalid, 917 , Nizam Block Allama Iqbal Town Lahore	Khawaja Salim Khalid	35202-2525359-3		298	-	903	903	-	-	-	1,201	298	-	903	903	-	-	-	1,201
2875	Syed Naveed Ul Hassan Gilani, Naveed Traders Weal House 3rd Floor Old Muslim Town 8 Faiz Road Lahore	Syed Naveed Ul Hassan Gilani	35201-4975243-9	Syed Ikram Hussain	147	-	384	384	-	-	-	531	147	-	384	384	-	-	-	531
2876	Sheikh Liaqat Ali, House No.240,Street No.9, Cavalary Ground Lahore Cantt	Sheikh Liaqat Ali	35201-1519355-5		503	-	925	925	-	-	-	1,428	503	-	925	925	-	-	-	1,428
2877	Muhammad Imran Pervaiz, Package Rent A Car 12 Main Wahdat Road Lahore	Muhammad Imran Pervaiz	35202-2948793-3	Pervaiz Nasir	271	-	651	651	-	-	-	922	271	-	651	651	-	-	-	922
2878	Asad Qadeer Khawaja, Bahria Grand Hotel & Resort Executive Lodges Bahria Town Lahore.	Asad Qadeer Khawaja	35201-1341064-9		236	-	571	571	-	-	-	808	236	-	571	571	-	-	-	808
2879	Rana Shamim Javed, H No 342 Block-B Revenue Housing Society Lahore	Rana Shamim Javed	35202-6672847-9	Rana Atta Muhammad	505	-	1,031	1,031	-	-	-	1,537	505	-	1,031	1,031	-	-	-	1,537
2880	Saiqa Chuhedry, Aglow Access School 35/A Education Town Wahdat Road Lahore	Saiqa Chuhedry	35202-9504428-2	Rao Hashmat Ali	207	-	501	501	-	-	-	707	207	-	501	501	-	-	-	707
2881	Muhammed Nazim Asad, H No 8 Rehman Street No 63 Islam Pura Lahore	Muhammed Nazim Asad	35202-2770477-3	Ch Muhammad Ali	300	-	637	637	-	-	-	937	300	-	637	637	-	-	-	937
2882	Farrukh Fahim Ansari, H No 165 Block 16 Sector B-I Township Lahore	Farrukh Fahim Ansari	35202-2964969-1	Shamim Ansari	206	-	406	406	-	-	-	612	206	-	406	406	-	-	-	612
2883	Muhammad Hafeez Bhatti, A H Y Garments Sh No E-177/A 1st Floor Near Street No 4 opposit Pakistan Railway Academy Main Walton Road Cantt Lahore	Muhammad Hafeez Bhatti	35201-8577532-5	Muhammad Hanif	403	-	1,055	1,055	-	-	-	1,457	403	-	1,055	1,055	-	-	-	1,457
2884	Agha Abdul Rasheed Khan, Multi Traders Office No 2-3--B 9-A Mian Shopping Centre Wahda Lahore	Agha Abdul Rasheed Khan,	35202-2928324-7	Agha Abdul	252	-	615	615	-	-	-	867	252	-	615	615	-	-	-	867
2885	Muzammil Hussain Shah, 9/1 Iqbal Anwar Street Hamid Ali Park Pir Ghazi Road Ichra Lahore	Muzammil Hussain Shah,	35202-2497416-9	Walaxat Shah	237	-	462	462	-	-	-	699	237	-	462	462	-	-	-	699
2886	Kashif Qureshi,19-A-1 Street No 37 Bastami Road Samanabad Lahore	Kashif Qureshi,	35202-5479463-5	Abdul Jabar Qureshi	506	-	1,154	1,154	-	-	-	1,660	506	-	1,154	1,154	-	-	-	1,660
2887	Altaf Hussain, H No 1425/19 St Hata Kishori Lal Sadar Bazar Lahore	Altaf Hussain,	35201-7968422-5	Taj Din	191	-	464	464	-	-	-	655	191	-	464	464	-	-	-	655

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2888	Sarmad Tariq, Farm House Ali Razabad Raiwind Raod Lahore	Sarmad Tariq	35202-1979219-1	Tariq Saeed	352	-	629	629	-	-	-	981	352	-	629	629	-	-	-	981
2889	Imtiaz Ul Hassan Dogar, H No 20 Street No 28 Ganj Mughal Pura Lahore	Imtiaz Ul Hassan Dogar	35201-1130404-3	M Nazir Dogar	206	-	544	544	-	-	-	751	206	-	544	544	-	-	-	751
2890	Ehtasham Ul Haq Mehmood, H No 49 Block N Samanabad Lahore	Ehtasham Ul Haq Mehmood	35202-6129947-1	Riffat Mehmood	323	-	869	869	-	-	-	1,191	323	-	869	869	-	-	-	1,191
2891	Muhammad Hassan Jamshed, S A Traders 10 Aibak Road Anarkali Lahore	Muhammad Hassan Jamshed	35202-1751311-7	Sh Jamshed Tufail	255	-	480	480	-	-	-	735	255	-	480	480	-	-	-	735
2892	Muhammad Moazam Jovindha, H No 5 Karim Buksh New Samanabad Lahore	Muhammad Moazam Jovindha	35202-0313212-1	Ch Muhammad Nawaz	196	-	519	519	-	-	-	715	196	-	519	519	-	-	-	715
2893	Farhat Ali Sheikh, H No 29-A Street No 5 New Shalimar Colony Multan Road Lahore	Farhat Ali Sheikh	35202-3037233-5	Sh M Iqbal	7	-	784	784	-	-	-	790	7	-	784	784	-	-	-	790
2894	Muhammad Imtiaz, House No : 405 , Block B - 1 , Johar Town Lahore	Muhammad Imtiaz	35202-5803095-3	Lajbar Khan	467	-	1,136	1,136	-	-	-	1,603	467	-	1,136	1,136	-	-	-	1,603
2895	Tahir Mehmood, H No 1 Street No 5 Mehr Faiz Colony Ghosia Colony Lahore	Tahir Mehmood	35201-2968732-7	M Rasheed	255	-	459	459	-	-	-	714	255	-	459	459	-	-	-	714
2896	Mohammad Imran Qureshi, Sui Northern Gas Pipeline Malwada Complex 7-Circular Road Lahore	Mohammad Imran Qureshi	35202-6400243-3	M Omer Qureshi	217	-	511	511	-	-	-	728	217	-	511	511	-	-	-	728
2897	Ghalib Ijaz, 2-E Model Town Lahore	Ghalib Ijaz	35202-2638966-9	M Ejaz Sheikh	348	-	885	885	-	-	-	1,233	348	-	885	885	-	-	-	1,233
2898	Zahid Mansoor, H No 323 N Samanabad Near Hot Chili Resturant Lahore	Zahid Mansoor	35202-9249251-7	Mohd Shafi Mansur	156	-	351	351	-	-	-	507	156	-	351	351	-	-	-	507
2899	Ghulam Hassan Khan, 1151,Basti Syeden Shah, Upper Mall, Lahore.	Ghulam Hassan Khan	35202-0396547-5		201	-	454	454	-	-	-	655	201	-	454	454	-	-	-	655
2900	Muhammad Jamil, 98-3,Block-H, Model Town, Lahore.	Muhammad Jamil	35202-4410066-7		267	-	760	760	-	-	-	1,026	267	-	760	760	-	-	-	1,026
2901	Ibtesam Moatism, Flat No 48-C Askari Apartments Gulberg III Lahore	Ibtesam Moatism	35202-4993409-9	Muhammad Akram	132	-	393	393	-	-	-	524	132	-	393	393	-	-	-	524
2902	Suleman Javed Kardar, H No 15 Nayab Homes Cricket Colony Near Netsol Office. Main Defence Road Lahore	Suleman Javed Kardar	35201-3862931-5	Javaid Akram Kardar	281	-	585	585	-	-	-	866	281	-	585	585	-	-	-	866
2903	Ali Badshah, Suigas Mudassar Hall Awan Town Multan Road Lahore	Ali Badshah	35202-1115548-1	Ishrat Ali	227	-	516	516	-	-	-	742	227	-	516	516	-	-	-	742
2904	Uzma Junaid, Candesent School System 13 Block K Model Town Lahore	Uzma Junaid	35202-2270467-8	M Junaid Arshad	495	-	772	772	-	-	-	1,266	495	-	772	772	-	-	-	1,266
2905	Mian Mohammad Fayyaz, H No 15 Street No 14 Ata Ullah Street Noor Shah Road Mozang Lahore	Mian Mohammad Fayyaz	35202-2639687-9	Mian Mohd Hanif	201	-	429	429	-	-	-	630	201	-	429	429	-	-	-	630
2906	Mirza Shujat Ali Baig, Thokar Niaz Baig Filling Station Multan Road Lahore	Mirza Shujat Ali Baig	35202-7264202-3	Mirza Muhammad Ali	269	-	555	555	-	-	-	823	269	-	555	555	-	-	-	823
2907	Imran Naseem Khan, Imran Garments,ShopNo.1 Asif Centre Near Dr. Rasheed Stop Chowk Yateem Khana,Multan Road Lahore	Imran Naseem Khan	35202-5421780-5	Muhammad Shafqat	486	-	1,192	1,192	-	-	-	1,678	486	-	1,192	1,192	-	-	-	1,678
2908	Mohammad Shaukat Zia, 12 Block-C Alfa Housing Society Canal Bank Lahore	Mohammad Shaukat Zia	33102-1766612-5	Muhammad Ayub	131	-	377	377	-	-	-	508	131	-	377	377	-	-	-	508
2909	Asghar Ali, H No.87,Street No. 4 Naseer Abad Gulberg-III Ferozpur Road,Near Makki Masjid Lahore	Asghar Ali	35202-4050451-1	Ali Muhammad Bhatti	348	-	777	777	-	-	-	1,125	348	-	777	777	-	-	-	1,125
2910	Syed Muhammad Khawar Anees Kha, Kazmiz International 18-21 Lg Floor Ahat Arcade 5-C-3 ,Gulberg -3 Lahore	Syed Muhammad Khawar Anees Kha	35202-2825124-7	Syed Anees Akbar	505	-	1,209	1,209	-	-	-	1,714	505	-	1,209	1,209	-	-	-	1,714
2911	Arif Ali, Multan Fabrics 17-A Home Tax Exportzone Ansari Chowk Multan	Arif Ali	42401-1715529-5	Khushi Muhammad	156	-	435	435	-	-	-	591	156	-	435	435	-	-	-	591
2912	Mushtaq Ahmad, H No 170-A New Juburji Park Lahore	Mushtaq Ahmad	35202-9692041-9	Ghulam Rasool	197	-	346	346	-	-	-	543	197	-	346	346	-	-	-	543
2913	Arfan Ali, D-79,Rizwan Block, Awan Town, Lahore	Arfan Ali	33100-3975175-5		182	-	442	442	-	-	-	624	182	-	442	442	-	-	-	624
2914	Abid Ali Abid, Malik Enter Prises 78-G Auto Centre Badami Bagh Lahore	Abid Ali Abid	35202-6405130-5	M Mohd Yousaf	457	-	1,011	1,011	-	-	-	1,468	457	-	1,011	1,011	-	-	-	1,468
2915	Atif Zafar, H No 13/84 Mozang Road Lahore	Atif Zafar	33100-3724321-5	Sh Zafar Iqbal	206	-	455	455	-	-	-	661	206	-	455	455	-	-	-	661
2916	Abdul Rashid Bhatti, H No E23/12 N C Alrehman Street Abid Road Walton Cantt Lahore	Abdul Rashid Bhatti	35201-4155998-9	Ghulam Nabi Bhatti	407	-	914	914	-	-	-	1,321	407	-	914	914	-	-	-	1,321
2917	Tariq Rasheed Qureshi, S D 45 Falcon Complex Gulberg III Near Walton Airport Lahore	Tariq Rasheed Qureshi	35202-7846294-7	Sikandar Bakht	405	-	743	743	-	-	-	1,148	405	-	743	743	-	-	-	1,148
2918	Syed Badshah Raza Naqvi, H No 431-F Gulshan Ravi Lahore	Syed Badshah Raza Naqvi	35202-6936492-1	Sabtain Naqvi	307	-	689	689	-	-	-	995	307	-	689	689	-	-	-	995
2919	Adeel Malik, Abn Amro Defence Branch Gf-7 DHA Defence Shoping Plaza Y Block Lahore	Adeel Malik	35202-2725534-5	Muhammad Siddique	293	-	562	562	-	-	-	854	293	-	562	562	-	-	-	854
2920	Mehr Un Nisa Samia Mazari, 138 Eden Avenue Defence Road Lahore Cantt Lahore	Mehr Un Nisa Samia Mazari	35201-6914707-4	Sardar Saleem Jan	257	-	671	671	-	-	-	928	257	-	671	671	-	-	-	928
2921	Muhammad Ahmad Malik, 73 Shalimar Link Road Ramghar Stop Lahore	Muhammad Ahmad Malik	35201-1125594-1	Abdul Razzaq Malik	270	-	627	627	-	-	-	896	270	-	627	627	-	-	-	896
2922	Omer Hayat Lodhi, 14-1 Bilal Colony, Sabzazar Multan Road Lahore	Omer Hayat Lodhi	35202-2205293-7		186	-	415	415	-	-	-	601	186	-	415	415	-	-	-	601
2923	Muhammad Tariq Bhatti, Nbp National Bank Of Pakista Y Block Phase III DHA Lahore	Muhammad Tariq Bhatti	35202-1248589-3	Qadri M Fazil Bhatti	184	-	330	330	-	-	-	514	184	-	330	330	-	-	-	514
2924	Azhar Javed, Bank Of Punjab Lytton Road Branch Lytton Road Lahore	Azhar Javed	35202-3195168-3	Asghar Ali	206	-	443	443	-	-	-	649	206	-	443	443	-	-	-	649
2925	Muhammad Akram, Akram Watch Expert Chowk Mughalpura Shalimar Link Road Lahore	Muhammad Akram	35202-3068182-7	Muhammad Shareef	314	-	696	696	-	-	-	1,010	314	-	696	696	-	-	-	1,010
2926	Ghulam Mustafa Tabassum, Crescent Agencies 16 Main Asif Block, Allama Iqbal Town Near Pilot High School Lahore	Ghulam Mustafa Tabassum	35202-3023734-9	Mohammad Azam	505	-	1,153	1,153	-	-	-	1,658	505	-	1,153	1,153	-	-	-	1,658
2927	Abdul Razaq Raza, H No 27 Block M Gulberg III Lahore	Abdul Razaq Raza	35202-4321331-3	Naseer Ahmed Bhatti	154	-	377	377	-	-	-	531	154	-	377	377	-	-	-	531
2928	Muhammad Farooq Ilyas, Qatar Airways 4162 4th Floor Allama Iqbal Inter Air Port Lahore	Muhammad Farooq Ilyas	42101-1531014-5	Muhammad Ilyas	147	-	379	379	-	-	-	526	147	-	379	379	-	-	-	526
2929	Syed Faisal Ali Bukhari, H No 61-D Askari Falts Sarfaraz Rafique Road Lahore	Syed Faisal Ali Bukhari	35201-1479132-9	Syed Arshad	157	-	420	420	-	-	-	577	157	-	420	420	-	-	-	577
2930	Muhammad Aasim Tareen, Star Asia 8th Floor LDA Plaza Egerton Road Lahore	Muhammad Aasim Tareen	35201-8880924-1	Nazir Ahmad Tareen	156	-	350	350	-	-	-	506	156	-	350	350	-	-	-	506
2931	Syed Abbas Raza Qazmi, Husnain Manzil H No I-489 Chowk Nawab Sb Inside Mochi Gate Lahore	Syed Abbas Raza Qazmi	35202-7324480-7	S Murtaza Shah	207	-	578	578	-	-	-	785	207	-	578	578	-	-	-	785
2932	Ahmed Rizwan Saeed, House No.133 St.No.4 Majeed Park Shahdara Town Lahore	Ahmed Rizwan Saeed	35202-8012146-9		202	-	445	445	-	-	-	647	202	-	445	445	-	-	-	647
2933	Mohammad Asif Azeem Khan, 180 Block C Model Town Lahore	Mohammad Asif Azeem Khan	35201-1215330-5	Muhd Azim Khan	256	-	524	524	-	-	-	780	256	-	524	524	-	-	-	780
2934	Muhammad Tajjamal, S Rewaz Petroleum Shell Pump Infront Of Rewaz Garden Societ Lahore	Muhammad Tajjamal	35202-2192487-7	Ch Muhammad Nazir	504	-	1,113	1,113	-	-	-	1,617	504	-	1,113	1,113	-	-	-	1,617
2935	Muhammad Rehman, Peakend Exports 103 Bb Central Plaza Barkat Market New Garden Town Lahore	Muhammad Rehman	35202-9992404-1	Abdul Karim	482	-	1,128	1,128	-	-	-	1,609	482	-	1,128	1,128	-	-	-	1,609
2936	Raheel Ahmed Qureshi, H No :11 Streat No :3 Salamat Mohallah Mohni Road Lahore	Raheel Ahmed Qureshi	35200-1444333-9	Mohammad Jamil	238	-	573	573	-	-	-	811	238	-	573	573	-	-	-	811
2937	Nasir Saeed Khan, House No 197 Block C Faisal Town Lahore	Nasir Saeed Khan	35202-0780445-7		186	-	448	448	-	-	-	635	186	-	448	448	-	-	-	635
2938	Amjad Iqbal, The Amags Store 29 Main Commercial Zone Canal View Lahore	Amjad Iqbal	35202-8266900-3	Asghar Javed	386	-	759	759	-	-	-	1,145	386	-	759	759	-	-	-	1,145
2939	Mir Salman Mazhar, Al Waris Company 208 Shadman I Lahore	Mir Salman Mazhar	35201-2405366-3	Mir Mazhar Qayyum	375	-	776	776	-	-	-	1,151	375	-	776	776	-	-	-	1,151
2940	Muhammad Junaid Arshad, 47-C-1 Agro Square Shadman Market Lahore	Muhammad Junaid Arshad	35202-2384945-9	Mian Muhammad Arshad	470	-	704	704	-	-	-	1,174	470	-	704	704	-	-	-	1,174
2941	Abida Khushnood, Elahi Groups 31-C-1 Gulberg III Lahore	Abida Khushnood	35202-4685275-6	Sh Khushnood Ahmad	206	-	428	428	-	-	-	633	206	-	428	428	-	-	-	633
2942	Tauseef Akhter, Textile Zone 3-Dewan Street 40-Nishtar Road Lahore	Tauseef Akhter	35202-2813090-3	Akhtar Mahmood	299	-	785	785	-	-	-	1,085	299	-	785	785	-	-	-	1,085
2943	Ghulam Abbass Goraya, H No. 35, Block B, Raiwind Road, Architect Engg Housing Scheme, Lahore	Ghulam Abbass Goraya	35202-9306620-7		206	-	405	405	-	-	-	611	206	-	405	405	-	-	-	611
2944	Anjum Malik, 7-Eden Cottages Phase 1 Lahore Cantt Lahore	Anjum Malik	35201-1545610-5		198	-	334	334	-	-	-	532	198	-	334	334	-	-	-	532
2945	Obaid Ur Rauf Qazi, 124-A St.17, Cavallary Ground Ext. Lahore	Obaid Ur Rauf Qazi	101-76-303985		174	-	366	366	-	-	-	540	174	-	366	366	-	-	-	540
2946	Muhammad Rizwan Sial, H No 323 Block-Ee Phase-4 DHA Lahore	Muhammad Rizwan Sial	35201-7929147-9	M Ismail Mian	398	-	710	710	-	-	-	1,108	398	-	710	710	-	-	-	1,108
2947	Kamran Mukhtar Khan, Off 15 Ground FloorSaleem Complex Q Block Model Town Lahore	Kamran Mukhtar Khan	35201-4229971-1	Mukhtar Ahmed Khan	379	-	737	737	-	-	-	1,116	379	-	737	737	-	-	-	1,116
2948	Khalid Latif, Al Shiekh Cds F-33 1st Floor Rafi Plaza Lahore	Khalid Latif	35202-1349773-9	Roshan Latif	481	-	993	993	-	-	-	1,474	481	-	993	993	-	-	-	1,474

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
2949	Ali Azfar Mahmood, Rsm Motorola Limited, 1st Floor, Evacuee Trust Complex, F-5-1, Agha Kahn Road, Islamabad	Ali Azfar Mahmood	285-73-397039		253	-	449	449	-	-	-	702	253	-	449	449	-	-	-	702
2950	Abdul Shakoor, Dunya Jamal Fabrics Chaudhry Plaza Walton Road Defence Chowk Lahore	Abdul Shakoor	35201-1374937-7	Roshan Din	186	-	391	391	-	-	-	576	186	-	391	391	-	-	-	576
2951	Shahzad Saleem Wohra, E-6/15 Al Noor Town Walton Road Lahore	Shahzad Saleem Wohra	35202-1100116-5	Mazhar Saleem	287	-	497	497	-	-	-	784	287	-	497	497	-	-	-	784
2952	Muhammad Waseem Butt, H No 438, Safari Villas, Bahria Town , Lahore	Muhammad Waseem Butt	35201-2319063-5	M Saleem Butt	198	-	407	407	-	-	-	605	198	-	407	407	-	-	-	605
2953	Khalid Iqbal, Kaps Associates office No 24 1st Flr Ahmed Complx Beside National Bank Lahore	Khalid Iqbal	35202-2898879-7	Iqbal Ahmed	503	-	786	786	-	-	-	1,289	503	-	786	786	-	-	-	1,289
2954	Anjum Pervaiz, H No E-9/8-B,Farooq Colony Walton Road,Cantt Lahore	Anjum Pervaiz	35201-7321420-5		213	-	373	373	-	-	-	586	213	-	373	373	-	-	-	586
2955	Sheikh Muhammad Naseeb, Umer Electronic 161-Shalimar Link Road Mughal Pura Lahore	Sheikh Muhammad Naseeb	35201-0698997-9	Sh Muhammad Shabir	163	-	412	412	-	-	-	575	163	-	412	412	-	-	-	575
2956	Muhammad Mazhar Azeem Qureshi, H No 37, Street No 28, Naiabadi Gharishao, Lahore	Muhammad Mazhar Azeem Qureshi	35202-6733432-7		157	-	371	371	-	-	-	527	157	-	371	371	-	-	-	527
2957	Nadeem Fazal, PIA Main Building Egerton Road International Tikting Counter Lahore	Nadeem Fazal	35102-9088600-9	Laal Masih	166	-	439	439	-	-	-	606	166	-	439	439	-	-	-	606
2958	Muhammad Amjad, H No 494 Near New Market Samanabad Lahore	Muhammad Amjad	35202-2471166-7	Muhammad Afzal	347	-	787	787	-	-	-	1,134	347	-	787	787	-	-	-	1,134
2959	Tahir Naseer Butt, H No 22 Block W DHA Lahore	Tahir Naseer Butt	35201-1702399-3	M Naseer Butt	365	-	702	702	-	-	-	1,068	365	-	702	702	-	-	-	1,068
2960	Tahir Mahmood, 437 Block G Johar Town Lahore	Tahir Mahmood	35202-2548689-7	Shaukat Mehmood	406	-	938	938	-	-	-	1,344	406	-	938	938	-	-	-	1,344
2961	Muhammad Nadeem Saddiqui, Admen Printer 1 Taj Plaza 2 Royal Park Lahore	Muhammad Nadeem Saddiqui	35202-5946961-9	Faiz Rasool Siddiqui	456	-	1,071	1,071	-	-	-	1,528	456	-	1,071	1,071	-	-	-	1,528
2962	Syed Muhammad Arshad, Sui Northern Gas Pipeline Head Office 2nd Floor Computer 21 Kashmir Road Lahore	Syed Muhammad Arshad	35202-2767633-1	Syed Mohd Aslam	315	-	510	510	-	-	-	825	315	-	510	510	-	-	-	825
2963	Ali Ameer Sheikh, Excel Marketing Suite No 309 3rd Floor Aiwan-E-Auqaf Off The Mall Lahore	Ali Ameer Sheikh	35201-8879857-9	Mumtaz Manzoor	373	-	817	817	-	-	-	1,190	373	-	817	817	-	-	-	1,190
2964	Faisal Daud, H No 141-A New Muslim Town Lahore	Faisal Daud	35202-2934614-1	Mohammad Daud	242	-	489	489	-	-	-	730	242	-	489	489	-	-	-	730
2965	Muhammad Imran Mughal, H No 2 Street No 1 Inyat Park Shalimar Garden Lahore	Muhammad Imran Mughal	35201-1262833-7	Muhammad Ashraf	202	-	526	526	-	-	-	728	202	-	526	526	-	-	-	728
2966	Fawad Iqbal, The Amigs Stores 29-Main Commercial Zone Canal View Lahore	Fawad Iqbal	35202-8857514-9	Asghar Javed	256	-	501	501	-	-	-	757	256	-	501	501	-	-	-	757
2967	Muhammad Jamshaid Aslam, Anee Trading Suite No 4 1st Floor Liberty Shopping Centre Lahore	Muhammad Jamshaid Aslam	35202-2881765-7	Sh M Yasin	206	-	412	412	-	-	-	618	206	-	412	412	-	-	-	618
2968	Tanveer Ahmed, H No 276 Hunza Block Allama Iqbal Town Lahore	Tanveer Ahmed	35202-5723825-5	Khurshid Ahmad	307	-	776	776	-	-	-	1,082	307	-	776	776	-	-	-	1,082
2969	Majib Ullah, Sui Northern Gas Pipeline Head Office 2nd Floor Computer Department 21-Kashmir Road Lahore	Majib Ullah	35202-2997401-9	Aashiq Hussain	308	-	522	522	-	-	-	830	308	-	522	522	-	-	-	830
2970	Syed Zulfiqar Ali,Spring Manufacter Rehman Street No 6 88 Railway Road Lahore	Syed Zulfiqar Ali	35202-3980972-1	Syed Ikhtiar Ali	205	-	448	448	-	-	-	654	205	-	448	448	-	-	-	654
2971	Ali Abid, H No 50-A/11 Lawrance Road	Ali Abid	35202-2467312-3	Akhtar Ali	187	-	461	461	-	-	-	647	187	-	461	461	-	-	-	647
2972	Muhammad Babar Butt, Air Zone Travels F 6-7 Hill View Arcade 5 Davis Road Lahore	Muhammad Babar Butt	35202-4917046-9	Rasheed Ahmed Butt	175	-	360	360	-	-	-	534	175	-	360	360	-	-	-	534
2973	Najeeb Ullah Bhatti , Texo Garments International office No 4-5 Imran Plaza 4-Commercial Zone Karim Block Lahore	Najeeb Ullah Bhatti	35202-7271456-7	M Hanif Bhatti	256	-	703	703	-	-	-	960	256	-	703	703	-	-	-	960
2974	Khalid Mahmood , H No 55 Neelam Block Allama Iqbal Town Lahore	Khalid Mahmood	35202-2741452-3	Ch Muhammad Din	214	-	397	397	-	-	-	612	214	-	397	397	-	-	-	612
2975	Naeem Ullah, Naeem Farooq and Company 3-Dewan Street Hanif Chamber 40-Nishtar Road Lahore	Naeem Ullah	35202-9119382-5	Muhammad Buksh	244	-	707	707	-	-	-	951	244	-	707	707	-	-	-	951
2976	Ghafoor Ahmed Chowdhary, H No 128-Sector-C1 Block-3 Township Lahore	Ghafoor Ahmed Chowdhary	35202-8941615-3	Ilam Ud Din Ch	247	-	563	563	-	-	-	810	247	-	563	563	-	-	-	810
2977	Anwar Ahmed, Nawaz Bakers and General Store 25-A Gillani Market Mian Mir Road Upper Mall Lahore	Anwar Ahmed	35202-3921946-1	Kher Uddin	504	-	1,113	1,113	-	-	-	1,617	504	-	1,113	1,113	-	-	-	1,617
2978	Muhammad Shahbaz, Shahban Cloth House 38/12 Ichra Road Near Usman Baza Ichra Lahore	Muhammad Shahbaz	35202-2730416-3	Siraj Din	206	-	440	440	-	-	-	646	206	-	440	440	-	-	-	646
2979	Sana Ullah, Sui Northern Gas Pipeline , Kashmir Road Lahore	Sana Ullah	35202-3065199-7	Ashiq Hussain	203	-	383	383	-	-	-	586	203	-	383	383	-	-	-	586
2980	Syed Mohammad Zafar Laique, H.No.171-E,PIA Employee Coop Housing Society, Near Shaukat Khanum Hospital, Lahore	Syed Mohammad Zafar Laique	35202-4156158-1		235	-	426	426	-	-	-	661	235	-	426	426	-	-	-	661
2981	Rashid Mehmood, Arz International 2-Jan Muhammad Road New Anarkali Lahore	Rashid Mehmood	37405-6214188-1	Fazal Ahmad	440	-	1,037	1,037	-	-	-	1,477	440	-	1,037	1,037	-	-	-	1,477
2982	Mian Muhammad Azam, Muhammadi Store Koray Stop Walton Road Cantt Lahore	Mian Muhammad Azam	35202-7872498-9	Mian Muhammad Hanif	257	-	550	550	-	-	-	807	257	-	550	550	-	-	-	807
2983	Zafar Iqbal, 18-A Street No 20 Gunj Mughalpura Lahore	Zafar Iqbal	35201-1235591-3	Rashid Ahmad	182	-	441	441	-	-	-	623	182	-	441	441	-	-	-	623
2984	Muhammad Mushtaq, Azeem Mushtaq Garments 64-B&Second,39-B-Naxt Fashion Panorama Shoping Centre Lahore	Muhammad Mushtaq	35202-9037048-1		193	-	323	323	-	-	-	516	193	-	323	323	-	-	-	516
2985	Zubair Arslan, Bank Of Punjab 7 Egerton Road Lahore	Zubair Arslan	35202-1273173-3	M Sharif Bilal	270	-	470	470	-	-	-	740	270	-	470	470	-	-	-	740
2986	Sheikh Muhammad Dawood, Dawood Fabrics 28-A,R.A.Bazar, Lahore Cantt	Sheikh Muhammad Dawood	35201-8464652-1		253	-	463	463	-	-	-	716	253	-	463	463	-	-	-	716
2987	Sheikh Asif Ghani, H No 1 Street No 17 Zubair Street Islamia Park Samanbad Lahore	Sheikh Asif Ghani	35202-2604794-3	Sheikh Manzoor	257	-	595	595	-	-	-	852	257	-	595	595	-	-	-	852
2988	Shahzad Ahmed Khan, 254/1 Block-C Pchs Defence Road Lahore	Shahzad Ahmed Khan	35201-6558461-1	Ahmed Khan	187	-	435	435	-	-	-	621	187	-	435	435	-	-	-	621
2989	Asim Pervaiz, 270-N Sabzazar Cheme Multan Road Lahore	Asim Pervaiz	35201-0738200-5	Perveiz Khalid	156	-	396	396	-	-	-	552	156	-	396	396	-	-	-	552
2990	Shahid Iqbal, 313K DHA Lahore Cantt	Shahid Iqbal	35201-0921192-7	Ch Mohd Iqbal	479	-	1,097	1,097	-	-	-	1,577	479	-	1,097	1,097	-	-	-	1,577
2991	Muhammad Faisal Munir, Cakes and Bakes G-20 14-A Fatima Centre Queens Road Lahore	Muhammad Faisal Munir	35202-1946751-5	Muhammad Munir	498	-	928	928	-	-	-	1,426	498	-	928	928	-	-	-	1,426
2992	Khalid Mehmood, New Boot House C-1772 Inside Masti Gate Moti Bazar Lahore	Khalid Mehmood	35404-3851445-3	Muhammad Rafique	496	-	1,152	1,152	-	-	-	1,648	496	-	1,152	1,152	-	-	-	1,648
2993	Roger Jonathon Moore, Geologistics Pakistan Private Limited 10 A First Floor Al-Babar Centre F-8 Markaz Lahore	Roger Jonathon Moore	35200-1481958-1	Thomas William	200	-	565	565	-	-	-	765	200	-	565	565	-	-	-	765
2994	Tariq Mehmood, Shop No: G-10 Salman Centre 31-Hall Road Lahore	Tariq Mehmood	35201-1612588-7	Mahmood Akhtar	226	-	616	616	-	-	-	842	226	-	616	616	-	-	-	842
2995	Muhammad Shahbaz Mahmood, Waseem Traders 8-Amin Arcade Durand Road Lahore	Muhammad Shahbaz Mahmood	35202-9241047-9	Muhammad Ashiq	139	-	447	447	-	-	-	586	139	-	447	447	-	-	-	586
2996	Fariad Hussain, Faryad Shoes Golden Market Yateem Khana Multan Road Lahore	Fariad Hussain	35202-2582794-7	Mohammad Shafi	267	-	576	576	-	-	-	843	267	-	576	576	-	-	-	843
2997	Sheikh Mujahid Nazir, Mujahid Traders Shop No 72-B Shahalam Market Aik Minnar Waali Masjid Lahore	Sheikh Mujahid Nazir	35202-4692634-3	Sh Nazeer Hussain	157	-	425	425	-	-	-	582	157	-	425	425	-	-	-	582
2998	Raza Iqbal Nasir, Tele Technology Services office No. 4 1st Floor,Makkah Centre Moon Mkt,Allama Iqbal Town Lahore	Raza Iqbal Nasir	35202-5790690-9	Muhammad Iqbal	192	-	481	481	-	-	-	674	192	-	481	481	-	-	-	674
2999	Syed Wajid Ali, Wajid Trading Company 22,3rd Floor,Hafeez Centre, Main Boulevard, Lahore	Syed Wajid Ali	35202-7276102-7		156	-	460	460	-	-	-	616	156	-	460	460	-	-	-	616
3000	Sohail Zahoor Khan, S A Carpets 1 Manohar Street Nicholson Road Lahore	Sohail Zahoor Khan	35202-1243382-5	Khan Zahoor Ahmed Khan	221	-	666	666	-	-	-	887	221	-	666	666	-	-	-	887
3001	Muhammad Ali, Habitat Fashion Town 173-Khyber Block, Allama Iqbal Town, Lahore	Muhammad Ali	35202-9868204-9		281	-	631	631	-	-	-	913	281	-	631	631	-	-	-	913
3002	Muhammad Naveed, Alyman Travel 100 Feroze Pur Road Jamshed Market Lahore	Muhammad Naveed	35202-2793763-3	Muhammad Ibrahim	152	-	449	449	-	-	-	601	152	-	449	449	-	-	-	601
3003	Asad Rashid, H No 474/1-Z Street No 23 Defence Housing Authority DHA Lahore	Asad Rashid	35200-1555431-5	Niaz Ahmad Rashid	496	-	885	885	-	-	-	1,380	496	-	885	885	-	-	-	1,380
3004	Usman Malik, Usman and Company 191 Green Market Badami Bagh Lahore	Usman Malik	35202-8872727-1	Nawaz Malik	191	-	1,039	1,039	-	-	-	1,230	191	-	1,039	1,039	-	-	-	1,230
3005	Muhammad Rashid, Master Autos 56 Mcloed Road Lahore	Muhammad Rashid	35202-4919819-1	M Shabir Akbar	147	-	360	360	-	-	-	507	147	-	360	360	-	-	-	507
3006	Chaudhary Javed Iqbal Sindhu, H No 80 Asmat House Mohala Mian Ameer Uddin Park Taj Pura Scheme Mughalpura Cantt Near Oxford High School Lahore	Chaudhary Javed Iqbal Sindhu	35201-0300158-9	Ch Alaw Ud Din	225	-	493	493	-	-	-	719	225	-	493	493	-	-	-	719

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3007	Khalil Ahmed, Surgi Traders 6-First Floor Arshad Plaza Temple Road Near Ghouse Bakery Lahore	Khalil Ahmed	35200-1450508-5		227	-	501	501	-	-	-	727	227	-	501	501	-	-	-	727
3008	Jamshed Mehmood, H No 233-F Johar Town Lahore	Jamshed Mehmood	35202-5937553-1	Kh Zahoor Din Butt	205	-	369	369	-	-	-	574	205	-	369	369	-	-	-	574
3009	Syed Zulqarnain Shah, Blessing Field School Model Town, Link Road, Lahore	Syed Zulqarnain Shah	35202-5722696-3		435	-	1,008	1,008	-	-	-	1,443	435	-	1,008	1,008	-	-	-	1,443
3010	Muhammad Ali Sheikh, Iftikhar Shoes Co Shop No F-2708 Moti Bazar Lahore	Muhammad Ali Sheikh	35201-1298486-7	Fayyaz Ali Sheikh	505	-	966	966	-	-	-	1,471	505	-	966	966	-	-	-	1,471
3011	Ahmed Khan, Shop No 1 Farooq A Azam Bazar Saleem Market Ichra Lahore	Ahmed Khan	35202-1254400-7	Sherbaz Khan	213	-	477	477	-	-	-	690	213	-	477	477	-	-	-	690
3012	Muhammad Inam Ullah, Chaman Chemical Ind Private Limited 25-A/1 Davis Road Lahore	Muhammad Inam Ullah	35201-1300899-1	Muhammad Ayub	298	-	652	652	-	-	-	951	298	-	652	652	-	-	-	951
3013	Rukhsana Nouman, Servier Research Pharma 65 Main Boulevard Gulberg Lahore	Rukhsana Nouman	35202-6827901-6	Musarrat Nouman	186	-	432	432	-	-	-	618	186	-	432	432	-	-	-	618
3014	Shoaib Mahmood, H No 223-B, Shadman II, Lahore	Shoaib Mahmood	35202-3989988-5		487	-	1,097	1,097	-	-	-	1,584	487	-	1,097	1,097	-	-	-	1,584
3015	Muhammad Irfan, Rehman Watch Company 1-B 11 Muslim Market New Anarkali Lahore	Muhammad Irfan	35202-4146171-1	Mehboob Elahi	186	-	414	414	-	-	-	601	186	-	414	414	-	-	-	601
3016	Muhammad Fareed, 389 Block B Qaddafi Park Gulshan Ravi Lahore	Muhammad Fareed	35202-7742591-1	Hafiz Mohd Idrees	196	-	376	376	-	-	-	572	196	-	376	376	-	-	-	572
3017	Tahir Mehmood, A Zee Textile 46-Shahjehan Road, Mughalpura, Lahore	Tahir Mehmood	35201-1217257-3		178	-	347	347	-	-	-	525	178	-	347	347	-	-	-	525
3018	Salman Sarmad Al Husainy, 127 Ground Floor Hafeez Centre Gulberg-III Lahore	Salman Sarmad Al Husainy	35202-2890701-1	Sarmad Maqsood	206	-	532	532	-	-	-	738	206	-	532	532	-	-	-	738
3019	Imran Aziz, H No 253 / J Block Q Subzazar Scheme Lahore	Imran Aziz	35202-0608669-3	Muhammad Aziz	181	-	498	498	-	-	-	680	181	-	498	498	-	-	-	680
3020	Sadaqat Manzoor Khan, H No 627-C-2 Block 3 Township Lahore	Sadaqat Manzoor Khan	35202-9365842-7	Manzoor Ahmed Khan	483	-	1,056	1,056	-	-	-	1,539	483	-	1,056	1,056	-	-	-	1,539
3021	Tosif Hanif, Shamim Enterprises H.No.26,Bank Square Market, Model Town, Lahore	Tosif Hanif	35202-6741801-5		182	-	533	533	-	-	-	715	182	-	533	533	-	-	-	715
3022	Zahid Mahmood, H No 255-Z DHA Lahore	Zahid Mahmood	35202-6075639-3	Mohd Shafique	393	-	723	723	-	-	-	1,116	393	-	723	723	-	-	-	1,116
3023	Hammad Arsalan, H No 37-A-2 P G E C H S Lahore	Hammad Arsalan	35202-1273078-3	M Sharif Bilal	195	-	374	374	-	-	-	569	195	-	374	374	-	-	-	569
3024	Syed Imran Gilani, H No 340 Atta Turk Block New Garden Town Lahore	Syed Imran Gilani	35200-1509916-1	Syed Zahoor Hussain	286	-	724	724	-	-	-	1,010	286	-	724	724	-	-	-	1,010
3025	Liaqat Ali, Sweet Mahal Bakers 1-Jahan Zaib Block Iqbal Town Scheme More Lahore	Liaqat Ali	35202-4986390-7	Ch Muhammad Ali	502	-	1,109	1,109	-	-	-	1,611	502	-	1,109	1,109	-	-	-	1,611
3026	Muhammad Nadeem Aslam, H No. 671/6 Main Link Road Shokat Abad Renala Khurd Near By Pass Lahore	Muhammad Nadeem Aslam	35202-6873465-5	Muhammad Aslam	292	-	560	560	-	-	-	851	292	-	560	560	-	-	-	851
3027	Sheikh Abdul Mateen, H No 789 Block G/4 Johar Town Lahore	Sheikh Abdul Mateen	35201-6360437-3	Sh Abdul Hameed	335	-	566	566	-	-	-	901	335	-	566	566	-	-	-	901
3028	Muhammad Sadiq Riaz, H No 82 G S II Larechs Society Mughalpura Link Road Lahore	Muhammad Sadiq Riaz	35201-2610491-5	Doost Muhammad	305	-	534	534	-	-	-	840	305	-	534	534	-	-	-	840
3029	Mian Muhammad Nawaz, Omer Fabrics Office No 76 New Anarkali Lahore	Mian Muhammad Nawaz	35202-3595202-5	Jalal Din	207	-	342	342	-	-	-	549	207	-	342	342	-	-	-	549
3030	Muhammad Nadeem, Global Marketing Services Office No 50-A Al Hamd Centre Lawrence Road Lahore	Muhammad Nadeem	35202-7605940-1	Muhammad Amin	232	-	595	595	-	-	-	827	232	-	595	595	-	-	-	827
3031	Sheikh Sohail Manzoor, Mobile System 116-G Ground Floor Hafeez Centre Gulberg III Lahore	Sheikh Sohail Manzoor	35202-0127069-5	Sh Manzoor Ahmed	156	-	384	384	-	-	-	540	156	-	384	384	-	-	-	540
3032	Ghazanfar Rafique, Ideal House 22-Jinnah Colony 13-Km Multan Road Lahore	Ghazanfar Rafique	35202-9574991-3	Muhammad Rafique	443	-	1,011	1,011	-	-	-	1,454	443	-	1,011	1,011	-	-	-	1,454
3033	Sheikh Nasar Ullah, Saad Plastic H No 10 Block No 3 Rehman Road Karim Park Lahore	Sheikh Nasar Ullah	35202-7027479-7	M Afzal	193	-	523	523	-	-	-	716	193	-	523	523	-	-	-	716
3034	Saffi Ayman Taher, H No. 281, Chughtai Home,Yellow Building, Main Ravi Road, Lahore	Saffi Ayman Taher	35202-8247686-3		220	-	385	385	-	-	-	605	220	-	385	385	-	-	-	605
3035	Kashif Javed, H No 10 New Samanabad Telephone Exchange Lahore	Kashif Javed	35202-9726776-7	Javed Akhtar	256	-	516	516	-	-	-	772	256	-	516	516	-	-	-	772
3036	Maqbool Ahmed, H No 833 W-Block DHA Lahore	Maqbool Ahmed	35200-1970924-1		376	-	972	972	-	-	-	1,349	376	-	972	972	-	-	-	1,349
3037	Muhammad Rizwan, H No 271 Block N Model Town Extension Lahore	Muhammad Rizwan	35202-9468307-3	Abdul Qayyum	233	-	398	398	-	-	-	630	233	-	398	398	-	-	-	630
3038	Muhammad Munir, Bau Copy House Shop No 13-A Rajput Market Urdu Bazar Lahore	Muhammad Munir	35202-6630500-7	Muhammad Yousaf	186	-	415	415	-	-	-	601	186	-	415	415	-	-	-	601
3039	Faisal Tanvir Malik, Union Bank 2nd Floor,Lda Plaza, Egerton Road, Lahore	Faisal Tanvir Malik	35202-3022185-5		206	-	596	596	-	-	-	802	206	-	596	596	-	-	-	802
3040	Riaz Maqsood Butt, 249 Block P Model Town Ext Lahore	Riaz Maqsood Butt	35202-2926038-1	Maqsood Ahmad Butt	331	-	531	531	-	-	-	861	331	-	531	531	-	-	-	861
3041	Shahid Iqbal, H No 165/B Street No 1 Sultan Park Hussain Abad Lahore	Shahid Iqbal	35201-1992772-5	Allah Din	247	-	666	666	-	-	-	913	247	-	666	666	-	-	-	913
3042	Khalid Mehmood, Friend Traders Opposit Mansora Hospital Multan Road Lahore	Khalid Mehmood	35202-0516465-5	Muhammad Iqbal	499	-	851	851	-	-	-	1,350	499	-	851	851	-	-	-	1,350
3043	Muhammad Sohail Butt, Aleeha Carpets 103 Nawazish Ali Road Off Fleming Road Link Mcleod Road Lahore	Muhammad Sohail Butt	35201-7452454-1		214	-	506	506	-	-	-	720	214	-	506	506	-	-	-	720
3044	Muhammad Asim Jahangir, H No 1 Street No 9 Khaliq Street Shahlimar Town Lahore	Muhammad Asim Jahangir	35201-1360371-7	Mohd Jahangir	126	-	456	456	-	-	-	582	126	-	456	456	-	-	-	582
3045	Nadeem Safder, H No 20 Mukhtar Villas Street No 20 Mehak Street Taj Bagh Scheme Lahore	Nadeem Safder	35201-2090833-9	Muhammad Safder	176	-	399	399	-	-	-	575	176	-	399	399	-	-	-	575
3046	Waheed Iqbal, House No-283,Block E Gulshan-E Ravi Lahore.	Waheed Iqbal	35202-2442087-3		245	-	509	509	-	-	-	753	245	-	509	509	-	-	-	753
3047	Riaz Ali Naveed, Gulshan Spinning Mills Limited 58 Main Gulberg Lahore	Riaz Ali Naveed	35202-7984485-9	Rehmat Ali Talab	180	-	323	323	-	-	-	504	180	-	323	323	-	-	-	504
3048	Dilshad Hussain, House No.23 Babar Street Clifton Colony Lahore	Dilshad Hussain	35202-9920799-5	Mohd Hussain	305	-	560	560	-	-	-	866	305	-	560	560	-	-	-	866
3049	Shaukat Ali, Yasir Motors Kuku Market Walton Road Defence Chowk Cantt Lahore	Shaukat Ali	35201-6662094-3	Sh Muhammad Yaseen	189	-	331	331	-	-	-	519	189	-	331	331	-	-	-	519
3050	Nadeem Fazal, 22 B Asif Block-7 Allama Iqbal Town Lahore	Nadeem Fazal	35202-2516838-3	Fazal Hussain	202	-	410	410	-	-	-	611	202	-	410	410	-	-	-	611
3051	Shujat Hussain, H No 296-B Shalimar Lane Cavalry Ground Lahore	Shujat Hussain	35201-1575321-9	Wajahat Hussain	157	-	347	347	-	-	-	504	157	-	347	347	-	-	-	504
3052	Ghulam Farid, Lucky Garments Chowk Madina Baghbanpura Lahore	Ghulam Farid	35201-1649162-5	Muhammad Yousaf	158	-	366	366	-	-	-	524	158	-	366	366	-	-	-	524
3053	Zahid Mehmood, Awais Toys 1st Floor Japan Centre Shah Alam Market Lahore	Zahid Mehmood	35202-9350270-3	Sh Shafqat Mehmood	162	-	356	356	-	-	-	518	162	-	356	356	-	-	-	518
3054	Syed Javed Hussain, Habib Bank Limited Panorama Centre Branch Commercial Banking The Mall Lahore	Syed Javed Hussain	35202-2478228-7	Syed Khadim Hussain	184	-	327	327	-	-	-	511	184	-	327	327	-	-	-	511
3055	Masood Bashir, Sanzar International Private Limited G-5 Davis Hytes 38-Davis Road Lahore	Masood Bashir	35201-9784732-7	Bashir Ahmad Azad	181	-	371	371	-	-	-	552	181	-	371	371	-	-	-	552
3056	Shafqat Hussain, Chaudhary Sports 80 G Panorama Canter The Mall Lahore	Shafqat Hussain	35202-9980328-5	M Sharif	293	-	541	541	-	-	-	834	293	-	541	541	-	-	-	834
3057	Muhammad Naveed Rasheed, Skills Soft 118,Ahmad Block, New Garden Town, Lahore	Muhammad Naveed Rasheed	35200-1516190-1		506	-	1,327	1,327	-	-	-	1,833	506	-	1,327	1,327	-	-	-	1,833
3058	Khalid Mahmood Chaudhry, Umer Garments Shop No 6, Butt Centre Shah Alam Market Lahore	Khalid Mahmood Chaudhry	35202-2990889-9	Nazir Ud Din	259	-	486	486	-	-	-	745	259	-	486	486	-	-	-	745
3059	Muhammad Naveed Javed, Street No.6 Ground Floor 3 Court Street Lower Mall Lahore	Muhammad Naveed Javed	35202-1345811-9	Ghulam Rasool	431	-	959	959	-	-	-	1,390	431	-	959	959	-	-	-	1,390
3060	Alvia Noreen Kardar, 15 Nayab Homes, Cricket Ctdony, Near Netson Office & Defence Road Lahore	Alvia Noreen Kardar	35201-0268495-0	Javaid Akram Kardar	306	-	627	627	-	-	-	933	306	-	627	627	-	-	-	933
3061	Muhammad Akhtar Ali Khan, H No 13 Street No 1 Usman Abad Mughalpura Lahore	Muhammad Akhtar Ali Khan	35201-1376146-5	Khalil Ur Rehman	214	-	517	517	-	-	-	730	214	-	517	517	-	-	-	730
3062	Abbas Shakoor Rana, Abbas Cloth House Shop No 2 Makah Madina Market Chowk Yateem Khana Lahore	Abbas Shakoor Rana	35202-8414858-3	Hafiz Abdulshakor	186	-	375	375	-	-	-	561	186	-	375	375	-	-	-	561
3063	Haroon Riaz, H.No.323,GT road Baghbanpura	Haroon Riaz	35201-9717363-5		486	-	1,129	1,129	-	-	-	1,615	486	-	1,129	1,129	-	-	-	1,615
3064	Agha Farrukh Rahim, Universal Mobiles 22-G Raja Centre Main Boulevard Gulberg III Lahore	Agha Farrukh Rahim	35202-6104949-5	Agha Rahim Uddin	318	-	593	593	-	-	-	911	318	-	593	593	-	-	-	911
3065	Saqib Shafaat, H No 63 Street No 4 Muslim Road Samanabad Lahore	Saqib Shafaat	35202-6244894-9	M Shafaat	356	-	900	900	-	-	-	1,256	356	-	900	900	-	-	-	1,256
3066	Usman Khalid, H No. 197-Block D-1, Model Town, Lahore	Usman Khalid	35202-8048278-9		493	-	831	831	-	-	-	1,324	493	-	831	831	-	-	-	1,324

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3067	Abdul Majid, H No 80 Afzal Town Mehar Labha Road Baghat Pura Shad Bagh Lahore	Abdul Majid	35202-2505384-3	Mehar Labha	222	-	440	440	-	-	-	661	222	-	440	440	-	-	-	661
3068	Muhammad Anwar, 84 Rase Bahwan Brandreth Road Lahore	Muhammad Anwar	35202-6989163-1	Abdul Hameed	163	-	431	431	-	-	-	594	163	-	431	431	-	-	-	594
3069	Tahir Mushtaq, H.No.8,Babar Street, 101-Ghazi Park New Shadbagh Lahore	Tahir Mushtaq	35200-1566596-7		306	-	552	552	-	-	-	858	306	-	552	552	-	-	-	858
3070	Syed Zia Ul Hassan Naqvi, Asian Oil Trader 386-5-Di Main Green Town Road Town Ship Lahore	Syed Zia Ul Hassan Naqvi	35202-6068810-3	Syed Maqbool Husain	250	-	457	457	-	-	-	706	250	-	457	457	-	-	-	706
3071	Muhammad Mehdi Khan, Baqar Thread Centre Shop No 75-77-78 Basement Ittefaq Market Shahalam Market Lahore	Muhammad Mehdi Khan	35201-1664178-1	Muhammad Sajid Khan	193	-	344	344	-	-	-	537	193	-	344	344	-	-	-	537
3072	Salman Jawaid, B Bugs Computer and Softwares Shop 93 4th Floor Hafeez Cent Main Boulevard Gulburg- III Lahore	Salman Jawaid	35202-1328066-1	M Sarwar Jawaid	202	-	328	328	-	-	-	530	202	-	328	328	-	-	-	530
3073	Aftab Jamil, H No.87-A Block P Jauhar Town Lahore	Aftab Jamil	35202-5635615-1	Sh Muhammad Jamil	206	-	459	459	-	-	-	666	206	-	459	459	-	-	-	666
3074	Farhan Afzal, Esquire Trading Company Shop No.1 Lahore Electric Market 14 Brandreth Road Lahore	Farhan Afzal	35202-9384325-7	Muhammad Afzal	253	-	456	456	-	-	-	709	253	-	456	456	-	-	-	709
3075	Azhar Rafiq Danish, Wark International 20-Tariq Block New Garden Town Lahore	Azhar Rafiq Danish	36302-9576980-7		505	-	1,106	1,106	-	-	-	1,611	505	-	1,106	1,106	-	-	-	1,611
3076	Tahir Sultan, H No 749 Ravi Block Iqbal Town Lahore	Tahir Sultan	35202-2477236-7	Muhammad Sultan	225	-	403	403	-	-	-	628	225	-	403	403	-	-	-	628
3077	Ilyas Ahmad Khan, MCB Nila Gumbad Branch Bank Square Lahore	Ilyas Ahmad Khan	35202-2306114-9	Iqbal Ahmad Khan	146	-	359	359	-	-	-	506	146	-	359	359	-	-	-	506
3078	Asif Bashir Butt, Butt Travels 9-G Classic Complex 35-M Civic Centre Model Town Ext Lahore	Asif Bashir Butt	35201-1365622-7	Bashir Ahmed Butt	225	-	458	458	-	-	-	682	225	-	458	458	-	-	-	682
3079	Haroon Khurshid, Carpet-N-Curtain Adnan Plaza Mudel Town Link Rd Lahore	Haroon Khurshid	31202-7985460-9	Mufti Khurshid	221	-	518	518	-	-	-	738	221	-	518	518	-	-	-	738
3080	Muhammad Khuram Saleem Khan, Saleem Textiles 28,Old Anarkali Lahore	Muhammad Khuram Saleem Khan	35202-2308035-5		207	-	582	582	-	-	-	789	207	-	582	582	-	-	-	789
3081	Salman Raza Mashadi, H No 663-B Faisal Town Lahore	Salman Raza Mashadi	35202-7290452-1	Syed Hammad Hadier	146	-	423	423	-	-	-	569	146	-	423	423	-	-	-	569
3082	Sheikh Maqsood Ahmed, Opposit Sheran Wala Gate Railway Oil Line Opposit Ghafoor Elahi and Sons Lahore	Sheikh Maqsood Ahmed	35202-9420711-7	Sh Muhammad Ahmad	170	-	345	345	-	-	-	515	170	-	345	345	-	-	-	515
3083	Naveed Amir, H No 635 Block E Gulshan E Ravi Lahore	Naveed Amir	35202-7708867-3	Munir Hussain	475	-	964	964	-	-	-	1,440	475	-	964	964	-	-	-	1,440
3084	Ehtasham Ul Haq, Goshe Shop No 127 Ground Floor Hafeez Centre Gulberg III Lahore	Ehtasham Ul Haq	34101-2341866-5	Zahoor Ul Haq	405	-	710	710	-	-	-	1,116	405	-	710	710	-	-	-	1,116
3085	Mansoor Gull Khan, Fashion Shop 5-A-G Imtiaz Plaza 85 Mall Road Lahore	Mansoor Gull Khan	35202-8596887-5	Muhammad Aslam Khan	448	-	777	777	-	-	-	1,225	448	-	777	777	-	-	-	1,225
3086	Zafar Waseem, H.No.196/3, Shah Jamal Colony Lahore	Zafar Waseem	35202-6119346-5		486	-	884	884	-	-	-	1,370	486	-	884	884	-	-	-	1,370
3087	Muhammad Yasin, Emeskay Industrial and Commerc Room 12 2nd Floor RePublic Motor Building 87-The Mall Lahore	Muhammad Yasin	35202-2194747-3	Saeed M Sheikh	440	-	725	725	-	-	-	1,165	440	-	725	725	-	-	-	1,165
3088	Tariq Yaqoob Chaudhry, Mufti Pure Services,8-F 1st Floor,Khawaja Arcade Wahdat Road Lahore	Tariq Yaqoob Chaudhry	35202-4444463-5	M Yaqoob Ch	151	-	422	422	-	-	-	574	151	-	422	422	-	-	-	574
3089	Sohail Aslam, H No 13 Data Street No 4 Shah Kamal Ichra Lahore	Sohail Aslam	35201-1481696-3	M Aslam Bhatti	253	-	678	678	-	-	-	931	253	-	678	678	-	-	-	931
3090	Muhammad Ahmer Aslam, Seer Communication 265 Upper Mall Lahore	Muhammad Ahmer Aslam	35201-0403198-3	Ch Mohammad Aslam	302	-	498	498	-	-	-	801	302	-	498	498	-	-	-	801
3091	Muhammad Ayub Sheikh, Ghousia Tailors and Button Hou Shop No 9 Ground Floor Alam Centre Shadman Market Lahore	Muhammad Ayub Sheikh	35202-4679788-5	Sheikh Mushtaq	156	-	372	372	-	-	-	528	156	-	372	372	-	-	-	528
3092	Imran Ul Haq Sethi, Kby Co Shop No 8-9 Shamshad Plaza Circular Road Lahore	Imran Ul Haq Sethi	35202-4992545-9	Sh Abdul Haq Sethi	305	-	671	671	-	-	-	975	305	-	671	671	-	-	-	975
3093	Jamil Ahmad, Umair Electronics 25-B Zaitoon Plaza Hall Road Lahore	Jamil Ahmad	35202-2982673-3	Mehboob Hussain	238	-	424	424	-	-	-	663	238	-	424	424	-	-	-	663
3094	Muhammad Sajid, Royal Electro Plating 45-Ferozpur Road Opposit Mashallah Kasuri Faluda Ic Lahore	Muhammad Sajid	35202-3022273-7	Ch Ghulam Hussain	224	-	377	377	-	-	-	601	224	-	377	377	-	-	-	601
3095	Umer Draz, Hamza Umar Advertiser Room No 6, 1st Floor Sheikh Sons Building 10 Royal Park Lahore	Umer Draz	35202-4350047-7	Sher Mohd	182	-	422	422	-	-	-	604	182	-	422	422	-	-	-	604
3096	Maqsood Ahmad, Phone Net Private Limited 218-Rehman Arcade Ferozpur Road Lahore	Maqsood Ahmad	35201-3301599-3	Chaudhry Abdul Haq	186	-	462	462	-	-	-	648	186	-	462	462	-	-	-	648
3097	Muhammad Anwar Saeed Kailvi, 77 Industrial Area Multan	Muhammad Anwar Saeed Kailvi	35202-2738283-5		204	-	341	341	-	-	-	545	204	-	341	341	-	-	-	545
3098	Muhammad Ramzan, H No 904 Block A Sabzazar Multan Road Lahore	Muhammad Ramzan	35202-0278401-7	Noor Ahmad	500	-	1,206	1,206	-	-	-	1,706	500	-	1,206	1,206	-	-	-	1,706
3099	Abdul Manan, Abdul Manan Store Shop No 130 Main R A Bazar Lahore	Abdul Manan	35202-2633980-3	Subhan Ali	149	-	362	362	-	-	-	512	149	-	362	362	-	-	-	512
3100	Fahad Yaqoob, 88/III J Block Model Town Lahore	Fahad Yaqoob	35202-9484980-9	Muhammad Yaqoob	273	-	595	595	-	-	-	868	273	-	595	595	-	-	-	868
3101	Ishfaq Anwar, Shehnoor Communication Private Limited 303,4th Floor Eden Center, Jail Road Lahore	Ishfaq Anwar	35201-9078393-7		295	-	831	831	-	-	-	1,126	295	-	831	831	-	-	-	1,126
3102	Asim Iftikhar Chudhary, Mehran Traders 17 1st Floor Farooq Centre Mcloard Road Lahore	Asim Iftikhar Chudhary	35202-2483091-9	Iftikhar Ahmed Ch	445	-	741	741	-	-	-	1,186	445	-	741	741	-	-	-	1,186
3103	Chudhary Muhammad Waseemkhalid, Al-Muttahar Enterprises Suite No 8 4th Floor Shan Arcade Barkat Market Ngt Lahore	Chudhary Muhammad Waseemkhalid	36502-1404846-5	Ch Mukhtar Ali	193	-	397	397	-	-	-	591	193	-	397	397	-	-	-	591
3104	Amer Haque Khan, Shalimar Autos Trader Shop No 5 Doaba Complex 84-Mecleod Road Lahore	Amer Haque Khan	35201-6397223-5	Sh Fazal Haq Khan	205	-	375	375	-	-	-	580	205	-	375	375	-	-	-	580
3105	Afzal Riaz, Jamal Sons Filling Station Cal 1-Karim Block Commercial Allama Iqbal Town Lahore	Afzal Riaz	35202-2936345-7	Muhammad Riaz	226	-	374	374	-	-	-	600	226	-	374	374	-	-	-	600
3106	Muhammad Ishfaq, Discovery International 9-Munawar St Zain Manzil Nichilson Road Lahore	Muhammad Ishfaq	35201-4122169-7	Muhammad Altaf	156	-	392	392	-	-	-	549	156	-	392	392	-	-	-	549
3107	Muhammad Younas, Nsan Traders 42 Allama Iqbal Road Lahore	Muhammad Younas	35201-3064182-5	Abdul Majid	494	-	808	808	-	-	-	1,302	494	-	808	808	-	-	-	1,302
3108	Ejaz Hassan, Flat No. A-78 Khyber Block Allama Iqbal Town Lahore	Ejaz Hassan	35202-7032366-1	Manzoor Ul Hassan	195	-	313	313	-	-	-	508	195	-	313	313	-	-	-	508
3109	Asgher Ali, Rehman Arcade 3rd Floor 218-Ferozpur Road Lahore	Asgher Ali	35202-4971532-3	Inayat Ullah	289	-	687	687	-	-	-	976	289	-	687	687	-	-	-	976
3110	Hamid Zulfiqar, H No 303 Khyber Block Allama Iqbal Town Lahore	Hamid Zulfiqar	35202-9622892-7	Zulifqar Ahmed	256	-	560	560	-	-	-	816	256	-	560	560	-	-	-	816
3111	Fazal Ahmed Shams, Trade Links 03 ,2nd Floor Gul Plaza Main Market Gulberg-2 Lahore	Fazal Ahmed Shams	35201-8802849-1	Ch Nemat Ali	306	-	625	625	-	-	-	931	306	-	625	625	-	-	-	931
3112	Riaz Ud Din, Madina Watch Material Centre Shop No: 8 Al-Karim Market New Anarkali Lahore	Riaz Ud Din	35202-3367322-1	Shahab Ud Din	191	-	429	429	-	-	-	620	191	-	429	429	-	-	-	620
3113	Muhammad Riaz Sheikh, H No 134-2 Block D/1 Town Ship Lahore	Muhammad Riaz Sheikh	35202-4217030-7	Sheikh Abdul Aziz	205	-	431	431	-	-	-	635	205	-	431	431	-	-	-	635
3114	Muhammad Azeem Mujahid, House No 12-B Park Ravi Road Lahore	Muhammad Azeem Mujahid	35200-1415298-1	Mujahid Hussain	286	-	438	438	-	-	-	725	286	-	438	438	-	-	-	725
3115	Syed Amir Shah, H No 109 Block B Model Town Lahore	Syed Amir Shah	35202-2720903-7	Syed Zafar Mehmood	504	-	837	837	-	-	-	1,341	504	-	837	837	-	-	-	1,341
3116	Malik Saeed Ahmad, H No 147 Street No 4 Ramat Colony Mustafabad Lahore	Malik Saeed Ahmad	35201-4267826-9	Abdul Wahid	177	-	452	452	-	-	-	629	177	-	452	452	-	-	-	629
3117	Usman Arshad, 53/E Upper Portion DHA Lahore	Usman Arshad	35201-1685619-1	M Arshad Aziz	501	-	974	974	-	-	-	1,475	501	-	974	974	-	-	-	1,475
3118	Khalil Ahmed Khan, International Manufacturing No I Railway Golf Avenue,Dhrampura Lahore	Khalil Ahmed Khan	35201-1245373-5	Nazir Ahmed	500	-	818	818	-	-	-	1,318	500	-	818	818	-	-	-	1,318
3119	Shiekh Anwar Ul Haq, F-29 1st Floor Zaitoon Plaza Hall Road Lahore	Shiekh Anwar Ul Haq	35202-8458696-5	Hasan Ul Haq	183	-	327	327	-	-	-	510	183	-	327	327	-	-	-	510
3120	Khalid Pervaiz, H No 34 Awasi Qarni St Lala Zar Colony Shah Kamal Road Ichra Lahore	Khalid Pervaiz	35202-3043388-7	Muhammad Latif	167	-	455	455	-	-	-	622	167	-	455	455	-	-	-	622
3121	Falak Sher, Highnoon Textile Patrain Technision Sampeling Department 25-Km Multan Road Lahore	Falak Sher	35201-1526104-9	Mian Rehmat Ali	166	-	415	415	-	-	-	581	166	-	415	415	-	-	-	581
3122	Zahid Hussain, Three Star Enterprises Suite 18 F Raja Chambers 35 Sharah E Fatima Lahore	Zahid Hussain	35202-4775697-3	Muhammad Hussain	306	-	719	719	-	-	-	1,025	306	-	719	719	-	-	-	1,025
3123	Muhammad Aslam, Pakistan Atomic Energy Main Ferozpur Road Near PSO Filling Station Lahore	Muhammad Aslam	35202-2143135-5	Abdul Karim	161	-	411	411	-	-	-	572	161	-	411	411	-	-	-	572

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3124	Mohammad Haroon Rasheed Mughal, H No 146 Block P DHA Lahore	Mohammad Haroon Rasheed Mughal	35201-8338965-5	Muhammad Rasheed	277	-	644	644	-	-	-	921	277	-	644	644	-	-	-	921
3125	Ahmad Shahzad, Feroz Din Sons 1st Floor Takia Imliwala Abkari Road New Anarkali Lahore	Ahmad Shahzad	35202-2772147-5	Feroz Din	156	-	377	377	-	-	-	533	156	-	377	377	-	-	-	533
3126	Waseem Anwar, M/S Toys Cornor Toys Cornor 7 3 Mall Plaza The Mall Lahore	Waseem Anwar	35202-9454743-3		154	-	378	378	-	-	-	532	154	-	378	378	-	-	-	532
3127	Nadeem Saleem, Shop No 931-E Shahalam Market Near Gift Centre Opposit Makkah Cent Lahore	Nadeem Saleem	35202-2931208-5	Saleem Ud Din	305	-	794	794	-	-	-	1,099	305	-	794	794	-	-	-	1,099
3128	Shakeel Ahmad Khan, H.No.23,Block-6,Sector-A-II Township Lahore Lahrce	Shakeel Ahmad Khan	61101-1976950-5		170	-	394	394	-	-	-	565	170	-	394	394	-	-	-	565
3129	Wajid Ali Shah, Majid Tyres Shop No 6 Naulakha Tyre Centre Naulakha Police Station Lahore	Wajid Ali Shah	35202-8185788-3	Muzaffar Ali Shah	376	-	989	989	-	-	-	1,365	376	-	989	989	-	-	-	1,365
3130	Zahid Mehmood Sethi, House 314 Gulbahar Sec Bahria Town Lahore.	Zahid Mehmood Sethi	35202-9035904-3	M Latif Sethi	463	-	903	903	-	-	-	1,367	463	-	903	903	-	-	-	1,367
3131	Asif Javaid Bhatti, 598 E-1 Johar Town Lahore	Asif Javaid Bhatti	35202-4189775-3	M Javaid Bhatti	506	-	1,293	1,293	-	-	-	1,799	506	-	1,293	1,293	-	-	-	1,799
3132	Nasim Shahid, H No 75-R Rehman Villas Defence Road Near Bhat Cnatt Lahore	Nasim Shahid	35201-9571724-7	M Nazir Udin Usmani	505	-	1,105	1,105	-	-	-	1,611	505	-	1,105	1,105	-	-	-	1,611
3133	Kaleem Saleem, Marble Touch International 34-1-C1 College Road Township Lahore	Kaleem Saleem	35202-5944348-1	Sheikh M Saleem	505	-	956	956	-	-	-	1,461	505	-	956	956	-	-	-	1,461
3134	Hamid Mehmood, House No 79 Ghulam Hussain Park Shad Bagh Lahore	Hamid Mehmood	35201-5271488-5	Mumtaz Ahmed	152	-	550	550	-	-	-	702	152	-	550	550	-	-	-	702
3135	Tariq Waheed Khan, Textile Channel 19,Rabani Road Opposit Police Station Old Anarkali Lahore	Tariq Waheed Khan	35202-2666552-7		355	-	665	665	-	-	-	1,020	355	-	665	665	-	-	-	1,020
3136	Saghir Ahmed, H No 155-15-B-I Township Lahore	Saghir Ahmed	35202-2679214-9	Suleman Khan	204	-	434	434	-	-	-	638	204	-	434	434	-	-	-	638
3137	Faiz Ikram Rasool, H No 27-A Inayat Bagh Street No 9 Near Shalimar Garden Lahore	Faiz Ikram Rasool	35201-1207149-5	Mian Ghulam Rasool	356	-	712	712	-	-	-	1,068	356	-	712	712	-	-	-	1,068
3138	Muhammad Ashfaq Mughal, Salman Steel Corporation 139-Shaheed Gunj Bazar Station Lahore	Muhammad Ashfaq Mughal	35201-6112066-1	Abdul Latif Mughal	503	-	758	758	-	-	-	1,261	503	-	758	758	-	-	-	1,261
3139	Najeeb Ur Rehman, New Fazal Ur Rehman Jewellers Shop No 28 Gulberg Plaza Liberty Market Lahore	Najeeb Ur Rehman	35202-9949131-5	Fazal Ur Rehman	304	-	493	493	-	-	-	798	304	-	493	493	-	-	-	798
3140	Suhail Hafeez Khan, Street No. 7, Ameer Park, Dc Road Gujranwala	Suhail Hafeez Khan	34101-2502108-9	Abdul Hafeez Khan	503	-	842	842	-	-	-	1,345	503	-	842	842	-	-	-	1,345
3141	Mohammad Arshad Javaid, Al Gohar Goods Transport Co Plot No 28 New Truck Stand Bund Road Bakar Mandi Lahore	Mohammad Arshad Javaid	35201-2489078-9	Ghullam Sabir	491	-	967	967	-	-	-	1,458	491	-	967	967	-	-	-	1,458
3142	Muhammad Rashid, H No 15, 111-Pir Ghazi Road Ichra Lahore	Muhammad Rashid	35202-0177281-1		221	-	473	473	-	-	-	694	221	-	473	473	-	-	-	694
3143	Saqib Aleem Qureshi, H No 446 Block 2 Sector C-1 Town Ship Lahore	Saqib Aleem Qureshi	35202-6865251-3	Zulifqar Aleem	151	-	351	351	-	-	-	503	151	-	351	351	-	-	-	503
3144	Samuel John, Sj International Trading Co Off.No. 13 3rd Floor Central Plaza Barkat Market New Garden Town Lahore	Samuel John	35201-4461383-7	Anayat Masih Gill	205	-	375	375	-	-	-	580	205	-	375	375	-	-	-	580
3145	Mannan Aslam, Knowlege World Books Wd 923 Block C Faisal Town Lahore	Mannan Aslam	35202-2676916-9	Sh Muhammad Aslam	296	-	591	591	-	-	-	887	296	-	591	591	-	-	-	887
3146	Aamer Rafique, Ideal Garment Industries 22-Ideal House,Jinnah Colony,13-Km,Multan Road, Thokar Niaz Baig,Lahore	Aamer Rafique	35202-8585766-7		196	-	409	409	-	-	-	605	196	-	409	409	-	-	-	605
3147	Gholam Murtaza Siddique, House No 258-2, Sector C-1, Town Ship, Lahore	Gholam Murtaza Siddique	35202-2965073-5		505	-	1,075	1,075	-	-	-	1,580	505	-	1,075	1,075	-	-	-	1,580
3148	Muhammad Qasim Butt, H No 294 Block Q Model Town Extension Lahore	Muhammad Qasim Butt	35202-2528004-5	Muhammad Naseem Butt	156	-	347	347	-	-	-	503	156	-	347	347	-	-	-	503
3149	Mohammad Aslam, Al Hamd Computer Traders 63 3rd Floor Hafeez Centre Gulberg III Lahore	Mohammad Aslam	35202-2760002-5	Asghar Ali	231	-	482	482	-	-	-	714	231	-	482	482	-	-	-	714
3150	Munir Hussain, Munir Autos 217 Iqbal Road Near Foot Ball Stadium Lahore	Munir Hussain	35202-8287880-9	M Saddique	368	-	888	888	-	-	-	1,256	368	-	888	888	-	-	-	1,256
3151	Agha Adil Khan, H No 124 Street No 5 Block A Cantt PAF Colony Zarar Shaheed Road Lahore	Agha Adil Khan	35202-2631222-9	M Azhar Khan	468	-	1,057	1,057	-	-	-	1,525	468	-	1,057	1,057	-	-	-	1,525
3152	Bahadur Ali, H No 5/A Street No 3 Asif Block Allama Iqbal Town Lahore	Bahadur Ali	35202-2915813-1	Javid Akhtar	151	-	418	418	-	-	-	569	151	-	418	418	-	-	-	569
3153	Ather Shafi, Yunus Video F2 and F3 Bashir Arcade Chamber Lane Road Chowk Nisbat Road Lahore	Ather Shafi	35202-1175817-5	Muhammad Shafi	305	-	585	585	-	-	-	890	305	-	585	585	-	-	-	890
3154	Abid Raza Shirazi, Askari Commercial Bank 487/10 Township Branch Lahore	Abid Raza Shirazi	35202-0387450-9	Shouket Ali Sherazi	158	-	423	423	-	-	-	581	158	-	423	423	-	-	-	581
3155	Sheikh Ameer Sultan, Asad Traders Shop No 3 Opposit Post Office Mughal Pura Lahore	Sheikh Ameer Sultan	35201-2314684-3	Sheikh Bashir	287	-	753	753	-	-	-	1,040	287	-	753	753	-	-	-	1,040
3156	Syed Asif Ali Shah, Mcb Muslim Commercial Bank Rehman Gali No 4 Al-Hadeed Bazar Lahore	Syed Asif Ali Shah	35202-2263200-1	Syed Nadir Shah	256	-	530	530	-	-	-	786	256	-	530	530	-	-	-	786
3157	Gul Naz Jabeen, N.J.Gul Paradise International 14B,Dodhy Building Davis Road Lahore	Gul Naz Jabeen	35202-9543724-2		165	-	382	382	-	-	-	547	165	-	382	382	-	-	-	547
3158	Sohail Rafique, Bossini 14-C/2 M M Aalam Road Gulberg III Lahore	Sohail Rafique	35202-8952449-5	Muhammad Rafiq Sindhu	333	-	669	669	-	-	-	1,001	333	-	669	669	-	-	-	1,001
3159	Sheikh Hamad Ali Haq, Bes Private Limited Ali Park Bagriyan Chowk Green Town Lahore	Sheikh Hamad Ali Haq	35202-3190174-9	Sh Firdous Ali	218	-	447	447	-	-	-	665	218	-	447	447	-	-	-	665
3160	Altamash Amin Syal, H No 249-2 C-II But Chowk Township Near Masjid Darul Islam Butt Cho Lahore	Altamash Amin Syal	35202-8181052-1	Muhammad Amin Syal	506	-	1,115	1,115	-	-	-	1,621	506	-	1,115	1,115	-	-	-	1,621
3161	Muhammad Aslam Khan, H No 4 Street No 7 Crown Park Baghban Pura Lahore	Muhammad Aslam Khan	35201-2694654-7	Fazal Ul Razzaq	505	-	1,103	1,103	-	-	-	1,607	505	-	1,103	1,103	-	-	-	1,607
3162	Muhammad Asif Munir, Asif Plastic Manufecture Plot 16, Street No:-9 Mumtaz Street Nasir Park Gunj Kalan Bund Road Lahore	Muhammad Asif Munir	35202-2452446-3	Muhammad Munir	154	-	384	384	-	-	-	538	154	-	384	384	-	-	-	538
3163	Muhammad Ashraf Hameed, Zahid Herbal Health Shop Lg-3 Railway Plaza Ghari Shahu Lahore	Muhammad Ashraf Hameed	35202-2697934-3	Abdul Hameed	264	-	483	483	-	-	-	747	264	-	483	483	-	-	-	747
3164	Imran Ahmed, H No 199 Block H-3 Johar Town Lahore	Imran Ahmed	35202-2282772-1	Sana Ullah	254	-	492	492	-	-	-	745	254	-	492	492	-	-	-	745
3165	Malik Shahzad, H No 36 Street No. 36 Main Bazar Bibi Pak Daman,Empress Park Near Nadeem Clinic & Nabi-Ullah Hotel Lahore	Malik Shahzad	35202-1410699-7	Malik Muhammad	493	-	831	831	-	-	-	1,324	493	-	831	831	-	-	-	1,324
3166	Allah Ditta Mazhar, Union Insurance Room No 2 2nd Floor Kisan Hall 45-A Mozang Road Lahore	Allah Ditta Mazhar	35202-2460744-1	Muhammad Baksh	381	-	828	828	-	-	-	1,209	381	-	828	828	-	-	-	1,209
3167	Muhammad Masood Khan, Fine Autos Spare Parts 33 F Main Market Gulberg Lahore	Muhammad Masood Khan	35202-2542734-5	M Manzoor Khan	436	-	886	886	-	-	-	1,323	436	-	886	886	-	-	-	1,323
3168	Khalid Pervaiz, Zain Photo State 188 Meo Road Dharam Pura Lahore	Khalid Pervaiz	35202-8262896-1	Haji Abdul Hameed	302	-	771	771	-	-	-	1,073	302	-	771	771	-	-	-	1,073
3169	Khalid Qayyum Khan, Marytex 28-Cc-II 3 Civic Centre Central Plaza New Garden Town Lahore	Khalid Qayyum Khan	34101-5876340-9	Abdul Qayyum Khan	226	-	584	584	-	-	-	810	226	-	584	584	-	-	-	810
3170	Khursheed Anwar Araein, H.No.267,Block-H Gulshan Ravi Lahore	Khursheed Anwar Araein	35200-5003610-9		305	-	533	533	-	-	-	839	305	-	533	533	-	-	-	839
3171	Idrees Ahmed Khan, H No 13-A Street No 28 Mohala Shiekh Dil Muhammad Road Lahore	Idrees Ahmed Khan	35202-4142444-1	Muhammad Ismail	187	-	470	470	-	-	-	657	187	-	470	470	-	-	-	657
3172	Rahman Saeed, Pak Punjab Cycle Agency Molchand Street Nila Gumbad Lahore	Rahman Saeed	35202-8673542-1	Muhammad Saeed	505	-	1,134	1,134	-	-	-	1,639	505	-	1,134	1,134	-	-	-	1,639
3173	Muhammad Bilal Awais Butt, Pehlwan Fruit Traders 29-A New Fruit Market Ravi Link Road Lahore	Muhammad Bilal Awais Butt	35202-2969134-9	Ch M Aslam	499	-	1,092	1,092	-	-	-	1,591	499	-	1,092	1,092	-	-	-	1,591
3174	Muhammad Akhtar, Shere Rabbani Gold Imitation Shop No 56-B Street No 2 Ashiq Market Main Bazar Chungi Amar Saddu Lahore	Muhammad Akhtar	35200-1512790-5	Zahoor Ahmed	167	-	370	370	-	-	-	537	167	-	370	370	-	-	-	537
3175	Muhammad Tasleem, Al Barrkat Electronics Co 122-F Temple Road Abid Market Lahore	Muhammad Tasleem	35202-6346382-1	Ilam Ud Din	164	-	401	401	-	-	-	565	164	-	401	401	-	-	-	565
3176	Muhammad Hafeez Malik, Multi Medicine Marketing Room No 8 2nd Floor Raja Chamber 23-Queens Road Lahore	Muhammad Hafeez Malik	35202-2302081-3	Muhammad Hanif	218	-	619	619	-	-	-	837	218	-	619	619	-	-	-	837
3177	Mohammad Zubair Qureshi, H No 32 Diskusha Garden Model Town Lahore	Mohammad Zubair Qureshi	35202-8858031-5	M Afzal Qureshi	306	-	725	725	-	-	-	1,031	306	-	725	725	-	-	-	1,031

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3178	Nauman Ahsan, 42 Qaiser Park Gulshan Ravi Lahore	Nauman Ahsan	35202-3683347-9	Izhar Ul Hassan	146	-	418	418	-	-	-	565	146	-	418	418	-	-	-	565
3179	Asim Sohail, Qadri Traders Kibriya Town Raiwind Morcha Stop Bilmoqabil Ali Town Lahore	Asim Sohail	35202-2500908-9	Gulam Mustafa	406	-	817	817	-	-	-	1,223	406	-	817	817	-	-	-	1,223
3180	Imran Hameed Qureshi, Aaman International Suit No 4-5 1st Floor Main Shoping Centre Main Wahda Lahore	Imran Hameed Qureshi	35201-5075428-1	Abdul Majeed	136	-	366	366	-	-	-	502	136	-	366	366	-	-	-	502
3181	Shahzad Rahat, Nexus Resources 4-G Mumtaz Centre 15-A Queens Road Lahore	Shahzad Rahat	35202-8588395-3	Rahat Ali	188	-	458	458	-	-	-	647	188	-	458	458	-	-	-	647
3182	Muhammad Shoaib Mughal, H No 7 Street No 39-C Punj Peer Chah Miran Road Lahore	Muhammad Shoaib Mughal	35202-2187159-1	Abdul Hameed	222	-	356	356	-	-	-	578	222	-	356	356	-	-	-	578
3183	Irfan Haider, 629 Shadman Colony Lahore	Irfan Haider	35202-2966590-3	Ghulam Hussain	257	-	578	578	-	-	-	835	257	-	578	578	-	-	-	835
3184	Fakhar Ayub Qureshi, H No 72 Block Nargis Allama Iqbal Town Lahore	Fakhar Ayub Qureshi	35202-2723940-9	M Ayub Qureshi	456	-	933	933	-	-	-	1,389	456	-	933	933	-	-	-	1,389
3185	Usman Saeed, H No 192 Mamdot Block Mustafa Town Wahdat Road Lahore	Usman Saeed	35202-2257028-7	Saeed Akhtar	252	-	643	643	-	-	-	895	252	-	643	643	-	-	-	895
3186	Nazir Ul Din, Aqua Save 34-G Sheraz Plaza Gulberg II Lahore	Nazir Ul Din	35202-3891239-3	Zain Ul Aabdin	182	-	331	331	-	-	-	513	182	-	331	331	-	-	-	513
3187	Hammad Zia, Good Luck Travel Shop 14-G Bilal Centre 9-Nicolson Road Lahore	Hammad Zia	35202-3221736-9	Ghais Ud Din Habib	455	-	877	877	-	-	-	1,332	455	-	877	877	-	-	-	1,332
3188	Salah Ud Din, Prism Food Industries 398-E Haq Baho Chowk Mian Meer Colony Cantt Lahore	Salah Ud Din	35201-1697647-1	Muhammad Younis	407	-	915	915	-	-	-	1,322	407	-	915	915	-	-	-	1,322
3189	Muhammad Tahir, H No 47-48-C Guldasht Town Zarar Shaheed Road Cantt Lahore	Muhammad Tahir	35201-2966975-3	Muhammad Azam	375	-	851	851	-	-	-	1,226	375	-	851	851	-	-	-	1,226
3190	Sohail Ahmed Butt, Sohail Garments Shop No 191 Basement Panorama Centre The Mall Lahore	Sohail Ahmed Butt	35201-1585224-7	Faqir Muhammad Butt	205	-	376	376	-	-	-	581	205	-	376	376	-	-	-	581
3191	Khawaja Jawad Haider, H No 89-A Faisal Town Lahore	Khawaja Jawad Haider	35202-5029494-5	Khawaja Ikram	190	-	336	336	-	-	-	526	190	-	336	336	-	-	-	526
3192	Azmat Toufiq, H No 42-A Begum Pura GT road Lahore	Azmat Toufiq	35201-1653583-1	Chodhry Muhammad Rafiq	347	-	832	832	-	-	-	1,179	347	-	832	832	-	-	-	1,179
3193	Amir Raza Riaz, Sheikh Ghulam Hussain and Sons 32-Al Hamd Plaza Urdu Bazar Lahore	Amir Raza Riaz	35202-5200807-1	Sh Riaz Hussain	462	-	724	724	-	-	-	1,186	462	-	724	724	-	-	-	1,186
3194	Muhammad Azeem Ameer Ahmed, H No 42 Street No 51 Islamabad Colony Samanabad Lahore	Muhammad Azeem Ameer Ahmed	35202-0760733-1	Haji Ameer Ahmed	190	-	339	339	-	-	-	530	190	-	339	339	-	-	-	530
3195	Mohammad Irfan, Value Call Customer Services C Zamidar Hotel 104-Mdoad Road Opposit Metro Hotel Lahore	Mohammad Irfan	35201-3147948-1	Mushtaq Ahmad	157	-	429	429	-	-	-	586	157	-	429	429	-	-	-	586
3196	Muhammad Riaz Ahmad Khan, Khan Staionar and Franchise P.O 850/1 Block Q Flats Model Town Lahore	Muhammad Riaz Ahmad Khan	35202-2675470-7	Irshad Ali Khan	157	-	435	435	-	-	-	591	157	-	435	435	-	-	-	591
3197	Tayyab Mahmood, Decent Trading Corporation Suit 2-3-4 1st Floor Near Abpar Mk Khurram Centre 12 Wahdat Road Lahore	Tayyab Mahmood	35202-7635706-7	Muhammad Akbar Ali	505	-	1,229	1,229	-	-	-	1,734	505	-	1,229	1,229	-	-	-	1,734
3198	Mukhtar Nasir, Room No 5 1st Floor Al Karim Centre Rehman Street No 5 Brandrath Road Lahore	Mukhtar Nasir	35202-9056284-7	Mushtaq Ahmad Bajwa	454	-	699	699	-	-	-	1,153	454	-	699	699	-	-	-	1,153
3199	Muhammad Younus, H No 173 Block H Model Town Lahore	Muhammad Younus	35202-2940371-7	Mian Miraj Din	222	-	379	379	-	-	-	601	222	-	379	379	-	-	-	601
3200	Muhammad Khawar Ikram, H No 928 Nazam Block Allama Iqbal Town Lahore	Muhammad Khawar Ikram	35202-2199900-5	Muhammad Ikram	294	-	709	709	-	-	-	1,003	294	-	709	709	-	-	-	1,003
3201	Syed Riaz Hussain Shah, H.No.281,Block-B,Tajpura Schem E,Lahore	Syed Riaz Hussain Shah	35201-5975626-5		275	-	482	482	-	-	-	757	275	-	482	482	-	-	-	757
3202	Muhammad Amin Shahzad, Hamza Traders Shop No 37 Upper Floor Chauburji Centre Lahore	Muhammad Amin Shahzad	35202-1611546-3	Anyat Ali	300	-	614	614	-	-	-	914	300	-	614	614	-	-	-	914
3203	Muhammad Ali, H No 12 A Huma Block Allama Iqbal Town Lahore	Muhammad Ali	35202-4930657-9	Chaudhry M Arif	206	-	434	434	-	-	-	640	206	-	434	434	-	-	-	640
3204	Aftab Hafeez, Hi-Med Pharmaceutical Distribu Gardee Trust Building Thornton Road Lahore	Aftab Hafeez	35202-5375441-3	Abdul Hafeez	376	-	778	778	-	-	-	1,155	376	-	778	778	-	-	-	1,155
3205	Manzar Farooq, H No 204 Block-L DHA Lahore	Manzar Farooq	35201-2863081-9	Farooq Alam Mufti	437	-	1,081	1,081	-	-	-	1,518	437	-	1,081	1,081	-	-	-	1,518
3206	Shafiq Ur Rehman, Suit No 23 2nd Floor Religh House Mal Religh House Bank Square Lahore	Shafiq Ur Rehman	35201-1610628-7	Habib Ur Ranman	267	-	666	666	-	-	-	933	267	-	666	666	-	-	-	933
3207	Usman Suleman Asif, H. No. 479, St. No. C-I, Johar Town Lahore	Usman Suleman Asif	35202-2834906-5		319	-	810	810	-	-	-	1,129	319	-	810	810	-	-	-	1,129
3208	Rizwan Ayaz, House No : 191 B Block ,Pchs Defence Road Lahore Cantt Lahore	Rizwan Ayaz	35201-1454523-3	M Ayaz Khan	505	-	956	956	-	-	-	1,461	505	-	956	956	-	-	-	1,461
3209	Muhammad Amjad Baig, Luky Brothers E/4 Qadri Colony Main Walton Road Lahore	Muhammad Amjad Baig	35202-2497146-9	Mirza Ikram Baig	235	-	507	507	-	-	-	743	235	-	507	507	-	-	-	743
3210	Rafaqat Ali, Kambo Dairay Products Shop No 3 Al Gohar Shopping Centre Multan Road Lahore	Rafaqat Ali	35202-1762953-7	Ch Muhammad Ali	481	-	1,073	1,073	-	-	-	1,554	481	-	1,073	1,073	-	-	-	1,554
3211	Muhammad Zaffar Khan, sublime Enterprises Regal Cinema Building Lahore	Muhammad Zaffar Khan	35202-6833976-5		506	-	1,250	1,250	-	-	-	1,755	506	-	1,250	1,250	-	-	-	1,755
3212	Muhammad Ubaid Ullah, 43-B Shan Arcade Civic Centre New Garden Town Lahore	Muhammad Ubaid Ullah	35200-1453291-5		365	-	560	560	-	-	-	925	365	-	560	560	-	-	-	925
3213	Muhammad Usman, A and B Impex Shop No 1 and 2 Ans Plaza 13 Abik Road Anarkali Lahore	Muhammad Usman	35201-1561754-3	Mohd Anwar	197	-	592	592	-	-	-	789	197	-	592	592	-	-	-	789
3214	Masood Siddiqui, Hafiz Interprises Suit No 39 2nd Floor Land Mark Plaza Jail Road Lahore	Masood Siddiqui	35202-7635457-9	Anees Ahmed Saddiq	254	-	577	577	-	-	-	831	254	-	577	577	-	-	-	831
3215	Abaid Ullah Zubair, Student Shelter 11 G Khawaja Arcade Wahadat Road Lahore	Abaid Ullah Zubair	35202-2602004-7	Mohammad Zubair	185	-	340	340	-	-	-	525	185	-	340	340	-	-	-	525
3216	Muhammad Amin Urf Javaid, 263 Sector 2- B Block 2 Township Near Barkat Chowk Lahore	Muhammad Amin Urf Javaid	35202-5897587-9	Ch Noor Muhammad	267	-	705	705	-	-	-	972	267	-	705	705	-	-	-	972
3217	Atif Hafeez Malik, H No. 3-B, Niaz View Housing Scheme, Rewaz Garden, Lahore	Atif Hafeez Malik	35202-2778204-9		163	-	559	559	-	-	-	722	163	-	559	559	-	-	-	722
3218	Muhammad Farooq Akhtar, Elective Technology 8 Shimla Complex Durand Road Opposit Queen Marry College Lahore	Muhammad Farooq Akhtar	35201-4736490-3	Ch Muhammad Sharif	151	-	409	409	-	-	-	560	151	-	409	409	-	-	-	560
3219	Umair Rashid, H No. 136-J II, Wapda Town, Lahore	Umair Rashid	35202-9657229-7		390	-	756	756	-	-	-	1,146	390	-	756	756	-	-	-	1,146
3220	Abdul Rashid Shahid, Ameeran Chemicals Sanda Khurd Main Bund Road Lahore	Abdul Rashid Shahid	35202-8645413-5	Takkya Khan	396	-	817	817	-	-	-	1,213	396	-	817	817	-	-	-	1,213
3221	Sheikh Imran, Fancy Wool House, E-892 New Alamgir Market, Shahalam Mkt, Near Makkah Centre & Akbar Market, Lahore	Sheikh Imran	35202-2515280-3		155	-	383	383	-	-	-	538	155	-	383	383	-	-	-	538
3222	Muhammad Shuaib Yazdani, 10-11 Gurumangat Road Gulberg III Lahore	Muhammad Shuaib Yazdani	35201-1442106-9	Syed Shameem Yazdani	231	-	364	364	-	-	-	595	231	-	364	364	-	-	-	595
3223	Tayyab Siddique, H No 135 F -Block Gulshan E Ravi Lahore	Tayyab Siddique	35202-3361632-9	M Saddiqe	186	-	410	410	-	-	-	597	186	-	410	410	-	-	-	597
3224	Imran Mehdi, 457 D - 1 Johar Town Near Stirling Foundation School Lahore	Imran Mehdi	35201-2188468-5	Ch Muhammad Mansha	206	-	531	531	-	-	-	737	206	-	531	531	-	-	-	737
3225	Khizar Ayoub Butt, Khizar and Company Chowk Sardar Chappal Old Sanda Road Jawa Bakery Lahore	Khizar Ayoub Butt	35202-2348945-1	Muhammad Ayub	505	-	1,173	1,173	-	-	-	1,678	505	-	1,173	1,173	-	-	-	1,678
3226	Muhammad Rafi, Beauty Care 8- Shalizar Centre Moon Market Allama Iqbal Town Lahore	Muhammad Rafi	35202-5709600-9	M Shafi	456	-	876	876	-	-	-	1,332	456	-	876	876	-	-	-	1,332
3227	Muhammad Nadeem Siddiqui, Noor Garments Shop No 7 & 8 Malik Waleed Market Near Babu Hotel Landa Bazar Lahore	Muhammad Nadeem Siddiqui	35202-4955053-3	Abdul Rauf Siddique	156	-	385	385	-	-	-	541	156	-	385	385	-	-	-	541
3228	Ghulam Abbas, H No 16/2-D,Ghazi Park, Kot Lakhpat, Lahore	Ghulam Abbas	35202-0178256-5		406	-	845	845	-	-	-	1,251	406	-	845	845	-	-	-	1,251
3229	Sharafat Hussain, H No 8 Block No 51 Sodiwal Colony Multan Road Lahore	Sharafat Hussain	35202-2573654-3	Noor Ahmed	299	-	626	626	-	-	-	925	299	-	626	626	-	-	-	925
3230	John Soloman, 125 Lal Kurti Bazar Cantt Lahore	John Soloman	35201-6459457-3	William Nasir	285	-	643	643	-	-	-	929	285	-	643	643	-	-	-	929
3231	Ismail Khan, World Traders Shop No 60 Near Marhaba Hotel Circular Road Naulakha Lahore	Ismail Khan	35202-1130912-7	Abdul Karim Khan	183	-	420	420	-	-	-	602	183	-	420	420	-	-	-	602
3232	Shahid Zia Ur Rehman, H No 58-E Thana Wale Gali Qila Gujjar Singh Lahore	Shahid Zia Ur Rehman	35202-2594654-5	Zia Ur Rehman	147	-	414	414	-	-	-	561	147	-	414	414	-	-	-	561
3233	Muhammad Farooq Sheikh, Phone Net 218 Ferozepur Road Lahore	Muhammad Farooq Sheikh	35201-1661851-1	Abdul Shakoor Sheikh	288	-	690	690	-	-	-	978	288	-	690	690	-	-	-	978
3234	Shafiq Ahmad Khan, Cd City F-30-A,Ist Floor, Rafi Plaza, Hall Road, Lahore	Shafiq Ahmad Khan	274-85-284947		238	-	519	519	-	-	-	757	238	-	519	519	-	-	-	757
3235	Furqan Maqsood, 5 Sanda Millat Road Lahore	Furqan Maqsood	35202-2409659-5	Maqsood Ahmed	206	-	474	474	-	-	-	680	206	-	474	474	-	-	-	680

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3236	Muhammad Anwar, Askari General Insurance Compa 3rd Floor Al-Malik Plaza Davis Road Lahore	Muhammad Anwar	35202-7651822-9	Ch Barkat Ali	246	-	630	630	-	-	-	877	246	-	630	630	-	-	-	877
3237	Salim Ashraf, Export Trading Corporation 1 Railway Golf Avenue Near Dharam Pura Canal Bridge Lahore	Salim Ashraf	35201-1205171-3	Ashraf Hussain	205	-	376	376	-	-	-	581	205	-	376	376	-	-	-	581
3238	Salman Akhtar Rasool Chaudhry, 1028-C Canal View Housing Society Lahore	Salman Akhtar Rascol Chaudhry	35202-2173257-1	Akhtar Rasool Ch	475	-	900	900	-	-	-	1,375	475	-	900	900	-	-	-	1,375
3239	Kamran Mohhyodin, Shirt and Tie Shop Ugf 13-Usiness Centre Shadman Market Lahore	Kamran Mohhyodin	35202-4660013-3	Khawaja M Aslam	434	-	909	909	-	-	-	1,343	434	-	909	909	-	-	-	1,343
3240	Syed Mateen Ahmed Shah, 80-B Panorama Centre Mall Road Lahore	Syed Mateen Ahmed Shah	35202-2894036-3	Syed Qadir A Shah	505	-	1,135	1,135	-	-	-	1,640	505	-	1,135	1,135	-	-	-	1,640
3241	Hamid Arshad, Hamid Arshad Steel Mill 29-Sultan Mehmood Road Shalimar Town Lahore	Hamid Arshad	35201-1372823-3	Arshad Mahmood	189	-	824	824	-	-	-	1,013	189	-	824	824	-	-	-	1,013
3242	Mubasher Nazir, Al-Nafeey Poultry Traders 13-B 1st Floor Iqbal Complex Shadman Lahore	Mubasher Nazir	35200-1411643-7	Nazir Ahmed	147	-	405	405	-	-	-	552	147	-	405	405	-	-	-	552
3243	Faisal Salem Sayyed, Anjum Mannequins 43-Commercial Area, Cavalry Ground, Opposit Union Bank,Lahore	Faisal Salem Sayyed	35202-0475791-9		485	-	873	873	-	-	-	1,357	485	-	873	873	-	-	-	1,357
3244	Syed Ijaz Hussain, Shani and Mani Corporation 29/A Davis Road Lahore	Syed Ijaz Hussain	35201-9170804-1	S Bunyad Hussain	306	-	610	610	-	-	-	916	306	-	610	610	-	-	-	916
3245	Qasim Ali, H No 6 Street No 30 Andaroon Nawan Kot Lahore	Qasim Ali	35202-2465299-5	Malik Abdul Majeed	293	-	680	680	-	-	-	973	293	-	680	680	-	-	-	973
3246	Syed Tahir Khurshid, Ali Computer Service Apt.No.33,2nd Floor Latif Centre,Main Bulevard Gulberg,Lahore.	Syed Tahir Khurshid	35202-2863903-3		281	-	598	598	-	-	-	880	281	-	598	598	-	-	-	880
3247	Rana Arshad Javed Faridi, The Merchantile Company Mercantile House 44 Brandreth Road Lahore	Rana Arshad Javed Faridi	35202-0148500-9	Zulfiqar Ali Mumtaz	328	-	684	684	-	-	-	1,012	328	-	684	684	-	-	-	1,012
3248	Atif Saleem, H No 13-A 71-S Union Park Chaudhry Colony Lahore	Atif Saleem	35202-2583003-1	M Saleem	498	-	1,128	1,128	-	-	-	1,626	498	-	1,128	1,128	-	-	-	1,626
3249	Aakif Asghar, Dimension Art Press office No.8-9 1st Floor Kashif Centre Printing Street 1 Mission Rd Lahore	Aakif Asghar	35202-1838390-9	M Asghar	257	-	639	639	-	-	-	896	257	-	639	639	-	-	-	896
3250	Muhammad Adnan, Saleem-Autos Spare Parts 8-Montgomery Road Lahore	Muhammad Adnan	35201-6316026-7	Muhammad Saleem	306	-	600	600	-	-	-	906	306	-	600	600	-	-	-	906
3251	Ufra Nasir, Hs Textile Industries Suit No.3,3rd Floor Liberty Shopping Center,Liberty Market,Gulberg-III,Lahore.	Ufra Nasir	35202-8120899-0		307	-	808	808	-	-	-	1,115	307	-	808	808	-	-	-	1,115
3252	Muhammad Khurram Iqbal Butt, H No 311-N Samanabad Samanabad Lahore	Muhammad Khurram Iqbal Butt	35202-9633756-5	M Iqbal	502	-	1,276	1,276	-	-	-	1,777	502	-	1,276	1,276	-	-	-	1,777
3253	Muhammad Aftab Sadiq, H No E-55/24 Bilal Town Badian Road Lahore	Muhammad Aftab Sadiq	35201-1274021-7	Muhammad Sadiq	331	-	792	792	-	-	-	1,123	331	-	792	792	-	-	-	1,123
3254	Ghulam Safdar Chishti, H No 48-S-I-B Islamabad Colony Samanabad Lahore	Ghulam Safdar Chishti	35202-2771581-9	Ghulam Farid Chisty	146	-	364	364	-	-	-	510	146	-	364	364	-	-	-	510
3255	Qaiser Waheed Butt, H No 395 Block W DHA Lahore	Qaiser Waheed Butt	35201-3098041-7	Abdul Waheed Butt	140	-	419	419	-	-	-	559	140	-	419	419	-	-	-	559
3256	Mehboob Ahmed, H No 87 Block B Rehman Pura Lahore	Mehboob Ahmed	35202-7413457-9	Naseer Ahmad	306	-	633	633	-	-	-	939	306	-	633	633	-	-	-	939
3257	Muhammad Arshad, Sher E Rabbani Gold 38/12,Siraj Building, Ichra Lahore	Muhammad Arshad	35200-1512792-7		211	-	493	493	-	-	-	704	211	-	493	493	-	-	-	704
3258	Haroon Rashid, H No 537 Block R Model Town Lahore	Haroon Rashid	35202-2602658-9	Malik M Rasheed	494	-	783	783	-	-	-	1,277	494	-	783	783	-	-	-	1,277
3259	Rai Muhammad Mushtaq, Value City Private Limited Al-Munavar Hotel Madeod Road Railway Lahore	Rai Muhammad Mushtaq	35103-9836524-3	Muhammad Salman	207	-	525	525	-	-	-	731	207	-	525	525	-	-	-	731
3260	Khurshid Uz Zaman, Print Skill Suit No 1 1st Floor Choudary Mension Street No 5 Royal Park Lahore	Khurshid Uz Zaman	35201-2864089-7	Qamar Uz Zaman	208	-	497	497	-	-	-	706	208	-	497	497	-	-	-	706
3261	Malik Asad Mahmood, Lion Paper Traders 16 Nisar Chamber Bangali Gali Gunpat Road Lahore	Malik Asad Mahmood	35202-4984854-1	Mohd Afzal	455	-	758	758	-	-	-	1,213	455	-	758	758	-	-	-	1,213
3262	Shahid Aziz, H No 216-B Garden Block New Garden Town. Lahore	Shahid Aziz	35201-2781746-1	Sheikh Abdul Aziz	239	-	419	419	-	-	-	658	239	-	419	419	-	-	-	658
3263	Muhammad Anwar, Dolce Shoes R-40 Phase 2 Basement Panorama Centre Mall Road Lahore	Muhammad Anwar	35202-2353053-9	Fazal Muhammad	156	-	366	366	-	-	-	522	156	-	366	366	-	-	-	522
3264	Syed Fayyaz Ul Hassan Shah, Fayaz Electronics Shop No 4 Data Cente 16 Hall Road Lahore	Syed Fayyaz Ul Hassan Shah	35200-1462183-3	Syed Mohd Fazil	286	-	686	686	-	-	-	971	286	-	686	686	-	-	-	971
3265	Naveed Ur Rehman Sharif, S D House No 92 Lane No 6 Askari Housing Complex Zarar Shaheed Road Cantt Lahore	Naveed Ur Rehman Sharif	35202-5424468-7	M A R Shareef	287	-	552	552	-	-	-	839	287	-	552	552	-	-	-	839
3266	Suleman Qureshi, H No. 5 Street No. 7 Muhammad Nagar Lahore	Suleman Qureshi	35202-2805259-1	M Akram Qureshi	177	-	335	335	-	-	-	512	177	-	335	335	-	-	-	512
3267	Khalid Nazir, H No 166 Block G-2 Wapda Town Lahore	Khalid Nazir	35202-1546381-3	Nazeer Hussain	231	-	598	598	-	-	-	829	231	-	598	598	-	-	-	829
3268	Waheed Ahmed Khan, Al-Barkaat Concern 302-Gul Plaza 15-Civic Centre Barkat Market New Garden Town Lahore	Waheed Ahmed Khan	35202-6690065-9	Ghulam Mohd Khan	156	-	446	446	-	-	-	603	156	-	446	446	-	-	-	603
3269	Farooq Ali Hashmi, Al Faisal Junior Model High School 47,Block-D, Jalal Street Cant,Al Faisal Town Lahore	Farooq Ali Hashmi	35201-2632344-1	M Siddique Hashmi	407	-	953	953	-	-	-	1,360	407	-	953	953	-	-	-	1,360
3270	Muhammad Aamir, Subhan Allah Crawkcory 64 Ground Floor National Bara Market, Shah Alami Lahore	Muhammad Aamir	35202-1268295-5	Mohammad Ijaz	259	-	605	605	-	-	-	864	259	-	605	605	-	-	-	864
3271	Imdad Ahmad,PTV Lahore Centre Abot Road Lahore	Imdad Ahmad	35202-6312680-9	Sufi Khurshid Alim	281	-	660	660	-	-	-	941	281	-	660	660	-	-	-	941
3272	Azam Javed, H No 27/B Street No 4 Rasheed Park Scheme Lahore	Azam Javed	35202-9808549-9	M Tufail Farooqi	379	-	736	736	-	-	-	1,114	379	-	736	736	-	-	-	1,114
3273	Muhammad Abdul Baqi Khan, Highnoor Laboratories Limited 17-5 Kilometer Multan Road Lahore	Muhammad Abdul Baqi Khan	35202-4824918-3	Faqir M Shami	207	-	571	571	-	-	-	777	207	-	571	571	-	-	-	777
3274	Muhammad Ibrahim Sarkar, Sarkar Islamia High School 4-Commercial 3-B-II Township Lahore	Muhammad Ibrahim Sarkar	35202-7299821-1	Abdul Latif Sarkar	281	-	707	707	-	-	-	988	281	-	707	707	-	-	-	988
3275	Dil Nawaz, Multan Electronic 27 Rahmani Market Shahalam Market Lahore	Dil Nawaz	36302-2166535-7	Haji Allah Rakha	290	-	486	486	-	-	-	776	290	-	486	486	-	-	-	776
3276	Amir Razaq Khan, Ascend College Institute Of A 16-Abubakar Block Garden Town Lahore	Amir Razaq Khan	35202-7197116-9	Abdul Razzaq Khan	166	-	428	428	-	-	-	594	166	-	428	428	-	-	-	594
3277	Waseem Ahmed Butt, House No 83- H Block Gulshan-E-Ravi Lahore	Waseem Ahmed Butt	35202-6315619-7	Parvaiz Ahmed Butt	192	-	342	342	-	-	-	535	192	-	342	342	-	-	-	535
3278	Mubasher Hussain Bhatti, Safeena Enterprises office No 5 First Floor Nazeer Centre 146-Ferozpur Road Lahore	Mubasher Hussain Bhatti	35202-0834450-1	Shabbir Hussain	151	-	420	420	-	-	-	571	151	-	420	420	-	-	-	571
3279	Mohammad Rashid Bhatti, H No 20 S-19 Qazi Street Mohammadi Park Sanda Lahore	Mohammad Rashid Bhatti	35202-2390333-5	Bashir Ahmad Bhatti	247	-	675	675	-	-	-	923	247	-	675	675	-	-	-	923
3280	Ashiq Ali, Engineer Cooling Centre H No 922-N,Main Road Samanabad Lahore	Ashiq Ali	35202-2994773-3		356	-	969	969	-	-	-	1,325	356	-	969	969	-	-	-	1,325
3281	Munam Latif, H No 781 Shadman Colony Lahore	Munam Latif	35202-2755791-7	Muhammad Latif	202	-	399	399	-	-	-	601	202	-	399	399	-	-	-	601
3282	Shehzad Hafeez, International Industries Limited Chinoy House 6-Bank Square The Mall Lahore	Shehzad Hafeez	35201-5744211-1		184	-	321	321	-	-	-	505	184	-	321	321	-	-	-	505
3283	Muhammad Jamil, Panda Garment Shop No 3-4 Basement Faisal Plaza Moon Market Lahore	Muhammad Jamil	35202-2538964-9	Muhammad Saafi	363	-	725	725	-	-	-	1,088	363	-	725	725	-	-	-	1,088
3284	Mubasher Ilyas Noushahi, Time Cargo Services 01 Street No 6 V Lane Cavalry Ground Ext Lahore Cantt Lahore	Mubasher Ilyas Noushahi	35202-2811503-9	M Iliyas Naushahi	297	-	476	476	-	-	-	773	297	-	476	476	-	-	-	773
3285	Mohammad Javaid, H No 2 Bilal Town Near Office Awan Town Multan Road Behind Rasida Riaz Hospital Lahore	Mohammad Javaid	35202-4720585-3	Abdul Rehman Malik	181	-	356	356	-	-	-	537	181	-	356	356	-	-	-	537
3286	Javaid Akhtar, 14-D Gulberg Road Lahore	Javaid Akhtar	35202-2475406-3	Gulzar Ahmad	245	-	429	429	-	-	-	674	245	-	429	429	-	-	-	674
3287	Mavra Raza, H No 292 Badar Block Allama Iqbal Town Lahore	Mavra Raza	35202-9712627-4	Raza Ahmed	186	-	386	386	-	-	-	572	186	-	386	386	-	-	-	572
3288	Nadeem Kamran, Nadeem Associates H No 194/E Model Town Ext Lahore	Nadeem Kamran	35202-2868269-9	Ch Mohd Shafi	206	-	434	434	-	-	-	640	206	-	434	434	-	-	-	640
3289	Abdul Waheed, Abdul Waheed Furniture Shop No 5 Street No 83 Furniture Market Rasool Pura Ichr Lahore	Abdul Waheed	35202-6911604-7	Noor Muhammad	181	-	823	823	-	-	-	1,004	181	-	823	823	-	-	-	1,004
3290	Hafiz Muhammad Ismail, Sarkar Islamia High School 4-C Block No 3 Sector B-II Township Lahore	Hafiz Muhammad Ismail	35202-8448585-9	Molana Abdul Latif	70	-	445	445	-	-	-	515	70	-	445	445	-	-	-	515

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3291	Mohammad Hafeez, Fida House Of Style 73-B Basement Panorama The Mall Lahore	Mohammad Hafeez	35202-4192979-7	Mohammad Rafiq	207	-	461	461	-	-	-	667	207	-	461	461	-	-	-	667
3292	Raza Ahmed, H No 292 Badar Block Allama Iqbal Town Lahore	Raza Ahmed	35202-9152186-3	Akhtar Ali	255	-	515	515	-	-	-	770	255	-	515	515	-	-	-	770
3293	Aamir Ali, H.No.13,St.No.37, Pak Nagar Lahore	Aamir Ali	35202-2666858-8		346	-	719	719	-	-	-	1,066	346	-	719	719	-	-	-	1,066
3294	Nusrat Mehdi Alvi, H No 26,Street No 70,Mirta Street Shamnagar,Chuburji Park Lahore	Nusrat Mehdi Alvi	35202-0786892-1		152	-	366	366	-	-	-	518	152	-	366	366	-	-	-	518
3295	Shahzad Ahmed, Hights Advertising Suit 6No 9 3rd Floor Aslam Arc Medeod Road Lahore	Shahzad Ahmed	35201-1471881-3	Muhammad Aslam	136	-	375	375	-	-	-	511	136	-	375	375	-	-	-	511
3296	Shoukat Ali, Hasnain Faisal Corporation 100-101-102 Kohinoor Market Kanchi Stop Lahore	Shoukat Ali	35201-1447905-1	Nazar Hussain	220	-	370	370	-	-	-	589	220	-	370	370	-	-	-	589
3297	Farrukh Naveed, Al Murad E100/A Super Town Walton Road Lahore Cantt Lahore	Farrukh Naveed	35202-8273230-9	Ghulam Rasool	148	-	402	402	-	-	-	550	148	-	402	402	-	-	-	550
3298	Hassan Murad, H No 73 Block A-3 Gulberg III Lahore	Hassan Murad	35202-8640787-7	Muhammad Hanif	171	-	379	379	-	-	-	550	171	-	379	379	-	-	-	550
3299	Abid Jamil, Jameel Establishment Suit No 2 Rehmat Chamber 109-Lytton Road Lahore	Abid Jamil	35202-1659650-7	Jameel Ahmed Tahir	186	-	451	451	-	-	-	637	186	-	451	451	-	-	-	637
3300	Mohammad Javed, State Life Insurance Corporation, Claim Department 4 Lytton Road Lahore	Mohammad Javed	35202-8887560-5	Ghulam Hussain	226	-	484	484	-	-	-	711	226	-	484	484	-	-	-	711
3301	Shadab Khan, Raabta Fone Box 140 Aurangzaib Block New Garden Town Lahore	Shadab Khan	35202-2997060-5	Abdullah Shahid	171	-	342	342	-	-	-	513	171	-	342	342	-	-	-	513
3302	Ghulam Shabbir, Green Corn Systems Hafeez Centre 48 2nd Floor Main Boulevard Gulberg III Lahore	Ghulam Shabbir	35202-2700582-7	Muhammad Ibrahim	132	-	398	398	-	-	-	530	132	-	398	398	-	-	-	530
3303	Muhammad Imran, Kamran Auto Parts 49-Sharaf Mansion Queen Road Lahore	Muhammad Imran	35202-8973870-5	Sala U Din	256	-	544	544	-	-	-	800	256	-	544	544	-	-	-	800
3304	Muhammad Sajjad Akhtar Butt, Kasb Pumps Company Private Limited 16/2 Davis Road Lahore	Muhammad Sajjad Akhtar Butt	35202-6556441-7	M Akhtar	297	-	646	646	-	-	-	943	297	-	646	646	-	-	-	943
3305	Sohail Raza Akhtar, H.No.177,Haseeb Block, Azam Garden,Multan Road, Lahore	Sohail Raza Akhtar	35202-3057074-7		495	-	886	886	-	-	-	1,381	495	-	886	886	-	-	-	1,381
3306	Sarfraz Ali, H No 4 Street No 2 Sunny Park Gulshan Park Road Fateh Garh Lahore	Sarfraz Ali	35201-0552874-7	Mohd Ibrahim	274	-	668	668	-	-	-	941	274	-	668	668	-	-	-	941
3307	Parveez Masood, H No 164 Ravi Park Qila Lakhsamen Lahore	Parveez Masood	35202-6246147-3	Ch Bashir Ahmad	396	-	605	605	-	-	-	1,001	396	-	605	605	-	-	-	1,001
3308	Shahid Nazir, Shalimar Note Book Shop No 2 Khalid Plaza 40 Urdu Bazar Lahore	Shahid Nazir	35202-2142860-7	Muhammad Nazir	187	-	457	457	-	-	-	644	187	-	457	457	-	-	-	644
3309	Muhammad Arif Qureshi, H No 15 Street No 49 Jamil Town Sabzazar Scheme Lahore	Muhammad Arif Qureshi	35202-2882479-5	Sikander Bakht	187	-	412	412	-	-	-	598	187	-	412	412	-	-	-	598
3310	Nasir Khan, Afridi and Company Mian Market 1 Achison Street 1 Kelo Meter Raiwind Road Lahore	Nasir Khan	35201-4315426-1	Mirza Khan	306	-	602	602	-	-	-	908	306	-	602	602	-	-	-	908
3311	Khalid Bin Ahmed, H No 102 Block H Johar Town Lahore	Khalid Bin Ahmed	35202-4657060-1	Muhammad Ahmad Khan	176	-	337	337	-	-	-	512	176	-	337	337	-	-	-	512
3312	Chaudhry Muhammad Shahid Usman, H No 7 Block J-I Wapda Town Lahore	Chaudhry Muhammad Shahid Usman	35202-0173637-5	Ch Muhd Afzal Tabasim	271	-	694	694	-	-	-	965	271	-	694	694	-	-	-	965
3313	Shakeel Sarwar Khanzada, Home Maintenance Club 453 1st Floor Anwar Mansoor Main Boulevard DHA Lahore	Shakeel Sarwar Khanzada	35201-6278911-1	Sarwar Khan Khanzada	506	-	1,033	1,033	-	-	-	1,540	506	-	1,033	1,033	-	-	-	1,540
3314	Zulfiqar Ali Qureshi, Asif Brothers 98/99-F Block-F Chanan Din Roa Johar Town Lahore	Zulfiqar Ali Qureshi	35202-2636577-9	Fazal Elahi	507	-	1,128	1,128	-	-	-	1,635	507	-	1,128	1,128	-	-	-	1,635
3315	Sajid Sohail, Noor Trading Co, 57-Lg,Hafeez Centre, Main Boulevard,Gulberg III, Lahore	Sajid Sohail	35202-4578054-7		147	-	399	399	-	-	-	546	147	-	399	399	-	-	-	546
3316	Mian Sadaqat Arshed, H No 92 Bilal St Najaf Colony Allama Iqbal Town Lahore	Mian Sadaqat Arshed	35202-2206853-3	Mian Jalal Arshad	220	-	570	570	-	-	-	790	220	-	570	570	-	-	-	790
3317	Mirza Muhammad Afzal, H No 18 Street No 18 Oppositosit Hazrat Ayesha Saddiqa School Mutafabad Lahore	Mirza Muhammad Afzal	35201-3508921-7	Mirza Ghulam Rasool	306	-	561	561	-	-	-	867	306	-	561	561	-	-	-	867
3318	Qaiser Lateef, 112 B Ali View Garden Baydian Road,Lahore Cantt Lahore	Qaiser Lateef	35201-5888999-7	Ch Muhammad Latif	154	-	393	393	-	-	-	547	154	-	393	393	-	-	-	547
3319	Muhammad Mazhar Waseem, Madni Traders 405 Sofina Block Azam Cloth Market Lahore	Muhammad Mazhar Waseem	35202-0718219-7	Muhammad Yaqoob	205	-	414	414	-	-	-	619	205	-	414	414	-	-	-	619
3320	Asif Hussain, Amda Art Zone 2nd Floor Milad Centre Near Majid Ul Mukaram 40 Nisbat Road Lahore	Asif Hussain	35202-2526286-9	Allah Rakha	367	-	877	877	-	-	-	1,244	367	-	877	877	-	-	-	1,244
3321	Syed Wasi Haider Rizvi, Termiteco 97 Ferozpur Road Near Quaid E Azam College Lahore	Syed Wasi Haider Rizvi	35202-8724401-5	Syed Ali Haider Rizwi	306	-	669	669	-	-	-	975	306	-	669	669	-	-	-	975
3322	Saadat Ali Khera, Treet Corporation Limited 56-Shahrah E Quaid E Azam Lahore	Saadat Ali Khera	36302-7974760-9	Ch Hashim Khan	191	-	325	325	-	-	-	516	191	-	325	325	-	-	-	516
3323	Farooq Omar, House No 206-A Lane 3 Block K 3 Wapda Town Lahore	Farooq Omar	35202-8879224-5	Abdul Ghafoor	505	-	1,042	1,042	-	-	-	1,547	505	-	1,042	1,042	-	-	-	1,547
3324	Farida Sheikh, Bank Of Punjab Golden Plaza,Link Road Model Town Lahore	Farida Sheikh	35202-4448861-0	Shahid Mahmood	317	-	580	580	-	-	-	897	317	-	580	580	-	-	-	897
3325	Syed Saddaqat Raza Shamsi, Ali Bhai Stationers and Gift C 4 Ahmad Market Main Wahdat Roa opposit Iqbal Sabzi Mandi Lahore	Syed Saddaqat Raza Shamsi	35202-7109573-5	Manzoor Hussain	407	-	975	975	-	-	-	1,382	407	-	975	975	-	-	-	1,382
3326	Muhammad Shafique, H No 928 Nizam Block Allama Iqbal Town Lahore	Muhammad Shafique	35102-6830092-9	Muhammad Rafique	503	-	1,057	1,057	-	-	-	1,560	503	-	1,057	1,057	-	-	-	1,560
3327	Muhammad Rizwan, New Look Traders Suit No 7 Farah Arcade Commercial Market Karim Block Lahore	Muhammad Rizwan	35202-1941244-7	Ch Mohd Gafran	147	-	378	378	-	-	-	525	147	-	378	378	-	-	-	525
3328	Muhammad Usman, H No 707 Kashmir Block Allama Iqbal Town Lahore	Muhammad Usman	35202-2915685-7	Ala Ud Din	158	-	355	355	-	-	-	513	158	-	355	355	-	-	-	513
3329	Naseem Ur Rehman, H No E-123 Nadrabad Colony Badian Road Lahore	Naseem Ur Rehman	35201-9114309-7	Naseem Ur Rehman	297	-	520	520	-	-	-	817	297	-	520	520	-	-	-	817
3330	Abbas Naeem, H No 233 Nishter Block Allama Iqbal Town Lahore	Abbas Naeem	35202-3432014-5	M Naeem Sh	157	-	380	380	-	-	-	536	157	-	380	380	-	-	-	536
3331	J S Pervaiz, H No 170 Block S Model Town Ext Lahore	J S Pervaiz	36302-3098421-5	A Jakab	222	-	550	550	-	-	-	771	222	-	550	550	-	-	-	771
3332	Amjad Ali Jaffery, H No 50-C-4-A Lawrence Road Lahore	Amjad Ali Jaffery	35202-2169669-7	Intiaz Ali Jafri	505	-	1,199	1,199	-	-	-	1,705	505	-	1,199	1,199	-	-	-	1,705
3333	Muhammad Naveed Ahmad, H No 8 Street No19 Annt Nagar Darai Shakoor Landa Bazar Lahore	Muhammad Naveed Ahmad	35202-2553835-5	Allah Ditta	189	-	415	415	-	-	-	604	189	-	415	415	-	-	-	604
3334	Khalid Mahmood, Khalid Corporation Shop No 6 2nd Floor Saeed Centre 31-Hall Road Lahore	Khalid Mahmood	35202-8341499-3	Abdul Salam	188	-	502	502	-	-	-	690	188	-	502	502	-	-	-	690
3335	Mumtaz Ahmed, H No 588 Block B Sabzazar Scheme Multan Road Allama Iqbal Town Lahore	Mumtaz Ahmed	35202-8098619-7	M Wasif Khan	188	-	419	419	-	-	-	607	188	-	419	419	-	-	-	607
3336	Amir Abu Bakar, H No 224 Block V Phase No 2 DHA Lahore	Amir Abu Bakar	35201-8939137-1	Abdul Rashid	198	-	393	393	-	-	-	591	198	-	393	393	-	-	-	591
3337	Waseem Ahmad Khan, Masha Allah Gift Palace Plot No 443 Block 3 Sector B-2 Twonship Lahore	Waseem Ahmad Khan	35202-2365403-3	Qadeer Ahmed Naz	177	-	429	429	-	-	-	606	177	-	429	429	-	-	-	606
3338	Farooq Faisal, Khan Traders Suite No 91st Floor Al Mursalin Plaza New Ram Pura Gate Peshawar	Farooq Faisal	17301-9568729-9	Khan Bahadur	251	-	668	668	-	-	-	919	251	-	668	668	-	-	-	919
3339	Faiq Rasheed Malik, F B U Traders 5/G Aslam Chamber Bangali St Shahra E Millat Lahore	Faiq Rasheed Malik	35202-9957127-1	Malik Abdur Rasheed	505	-	1,085	1,085	-	-	-	1,591	505	-	1,085	1,085	-	-	-	1,591
3340	Sardar Khadim Hussain, 13-14 Grain Market General Bus Stand Badami Bagh Lahore	Sardar Khadim Hussain	35201-1515983-5	Munshi Khan	185	-	384	384	-	-	-	570	185	-	384	384	-	-	-	570
3341	Muhammad Rashid Munir, Cakes and Bakes 14 Fatima Centre Queens Road Lahore	Muhammad Rashid Munir	35202-8566039-5	M Munir	221	-	432	432	-	-	-	653	221	-	432	432	-	-	-	653
3342	Syed Hassan Siddiqui, Treet Corporation Limited 72-B Industrial Area Kot Lakhpat Lahore	Syed Hassan Siddiqui	35202-2597591-5	Syed Ahmed	290	-	721	721	-	-	-	1,011	290	-	721	721	-	-	-	1,011
3343	Talat Mehmood Khokhar, Prime Bakers and Journal 19-A Achison Housing Society 1-Km Raiwind Road Lahore	Talat Mehmood Khokhar	35202-8252834-9	M Sadiq Khokhar	156	-	406	406	-	-	-	562	156	-	406	406	-	-	-	562
3344	Abdul Shakoor Alfat, 403-404-6B1 Ulfat Trading Company Al Madina Road, 403-404-6B1 Township Lahore	Abdul Shakoor Alfat	35202-0148633-1	Shamir Ahmed	495	-	1,093	1,093	-	-	-	1,589	495	-	1,093	1,093	-	-	-	1,589

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3345	Muhammad Nadeem, Nadeem Beauty Parlour Shop No 10 Crown Arcade Gari Shahu Lahore	Muhammad Nadeem	35201-5127872-5	M Rafique	403	-	596	596	-	-	-	999	403	-	596	596	-	-	-	999
3346	Hassan Abdullah, H No 80 Block No B 3 M A Joher Town Lahore	Hassan Abdullah	35202-2211334-7	Ahmed Naeem	283	-	652	652	-	-	-	935	283	-	652	652	-	-	-	935
3347	Muhammad Haroon Siddiqui, H No 273-Ei Wapda Town Lahore	Muhammad Haroon Siddiqui	35202-2379887-3	Mahmood Hussain	193	-	344	344	-	-	-	537	193	-	344	344	-	-	-	537
3348	Zia Ur Rehman, H No 23/B Judiational Colony Thokar Niaz Baig Lahore	Zia Ur Rehman	35202-2147081-7	Muhammad Younis	156	-	376	376	-	-	-	532	156	-	376	376	-	-	-	532
3349	Syed Muhammad Aqeel Sharaz, H No 215 Block G 4 Wapda Town Lahore	Syed Muhammad Aqeel Sharaz	35200-2285578-9	Syed Ghulam Abbas	185	-	378	378	-	-	-	563	185	-	378	378	-	-	-	563
3350	Muhammad Saqib, H No 327/15-B-1 Town Ship Lahore	Muhammad Saqib	35200-1513714-5	Saraj Udin	153	-	447	447	-	-	-	600	153	-	447	447	-	-	-	600
3351	Muhammad Tahir Iqbal, H No 281 Malik Bin Ushtar Street Imamia Colony Shahdara Lahore	Muhammad Tahir Iqbal	35401-1825734-7	Allah Ditta	149	-	413	413	-	-	-	562	149	-	413	413	-	-	-	562
3352	Syed Ahsan Ali, H No 143-16-B-1 Town Ship Lahore	Syed Ahsan Ali	35202-9677468-9	Syed Ameer Ali	197	-	470	470	-	-	-	667	197	-	470	470	-	-	-	667
3353	Malik Saif Ullah, H No E-31 Street No 9-A-II Al Noor Town Walton Road Lahore	Malik Saif Ullah	35202-6347095-3	Malik Daud Ahmed	131	-	394	394	-	-	-	525	131	-	394	394	-	-	-	525
3354	Arshad Ali Raza, Kuehne & Nagel 23-A,Maratab Ali Road, Fcc,Gulberg Iv, Lahore	Arshad Ali Raza	42201-5463246-5		277	-	428	428	-	-	-	705	277	-	428	428	-	-	-	705
3355	Burhan Rafiq, North Star Insurance Company Suit No 1 1st Floor 16-Main Chamber 3 Temple Road Lahore	Burhan Rafiq	35202-6893060-3	Muhammad Rafiq Ch	505	-	1,235	1,235	-	-	-	1,740	505	-	1,235	1,235	-	-	-	1,740
3356	Abdul Ghafoor, H No 131B M A Jauhar Town Lahore	Abdul Ghafoor	35201-1175973-1	Abdul Majeed	206	-	418	418	-	-	-	624	206	-	418	418	-	-	-	624
3357	Zafar Ali, H No 617 Block G Johar Town Lahore	Zafar Ali	35202-3129648-1	Asghar Ali	304	-	547	547	-	-	-	851	304	-	547	547	-	-	-	851
3358	Sajid Mehmood, Descon It-24 38 Davis Road Lahore	Sajid Mehmood	35202-2403222-9	Bashir Ahmed	255	-	438	438	-	-	-	692	255	-	438	438	-	-	-	692
3359	Muhammad Yaqoob Malik, H No 16 Jinnah Colony Multan Road Samanabad Lahore	Muhammad Yaqoob Malik	35202-5836467-7	Malik Muhammad Amin	166	-	429	429	-	-	-	596	166	-	429	429	-	-	-	596
3360	Syed Nisar Haider Bukhari Naqv, H No 11 Qazil Bash Road Bibi Pak Daman Lahore	Syed Nisar Haider Bukhari Naqv	35202-3223630-3	Syed Munawar Hussain Arshad	206	-	422	422	-	-	-	628	206	-	422	422	-	-	-	628
3361	Mirza Ahmer Baig, House No E-513/2, Street No 2, Madina Colony, Walton Near Toka Stop, Lahore Cantt	Mirza Ahmer Baig	35201-1654507-1		178	-	407	407	-	-	-	584	178	-	407	407	-	-	-	584
3362	Sydney Williams, H No 228,Eden Cottages, New Iqbal Park,Defence, Lahore	Sydney Williams	35201-8981151-1		301	-	636	636	-	-	-	937	301	-	636	636	-	-	-	937
3363	Sohail Anjum, Ad Work Plot No 6-A Nizam Block Bhakewal Allama Iqbal Town Lahore	Sohail Anjum	37405-6931656-3	M Sharif Bhatti	256	-	663	663	-	-	-	919	256	-	663	663	-	-	-	919
3364	Muhammad Saleem, Coca Cola Beverages Pakistan L 23 Km Raiwind Road Lahore	Muhammad Saleem	35201-1243748-9	Mohammad Yousaf	176	-	461	461	-	-	-	638	176	-	461	461	-	-	-	638
3365	Muhammad Hashim Butt, State Life Insurance Corporati State Life Building 15-A Sir Agha Khan Road Lahore	Muhammad Hashim Butt	35202-5795688-7	Atta Muhammad Butt	321	-	645	645	-	-	-	966	321	-	645	645	-	-	-	966
3366	Muhammad Shahid Sadiqu, H No 5 Street No 185 Madina Colony Baghbanpura Lahore	Muhammad Shahid Sadiqu	35201-1314387-1	Mohd Sadique Choudhry	306	-	593	593	-	-	-	899	306	-	593	593	-	-	-	899
3367	Mian Shahid Riaz, H No 6/53 Arjun Street Ferozepur Road Lahore	Mian Shahid Riaz	35202-4715702-9	Muhammad Riaz Ameen	186	-	479	479	-	-	-	665	186	-	479	479	-	-	-	665
3368	Syed Mumtaz Hussain Shah, 720 Ravi Block Allama Iqbal Town Lahore	Syed Mumtaz Hussain Shah	35202-7379255-5	S Rayaz Hussain	236	-	520	520	-	-	-	757	236	-	520	520	-	-	-	757
3369	Wasim Khan, H No 59-S Street No 34 Seti St Bastami Road Samanabad Lahore	Wasim Khan	35202-4818145-1	Naeem Ullah Khan	206	-	444	444	-	-	-	650	206	-	444	444	-	-	-	650
3370	Syed Imran Gillani, 64-C-III Qarshi Boulevard Gulberg III Lahore	Syed Imran Gillani	35200-1768771-5	Naeem Mehdi Shaa	281	-	502	502	-	-	-	783	281	-	502	502	-	-	-	783
3371	Muhammad Khalil, H No 175 Block L Model Town Lahore	Muhammad Khalil	35202-1571761-5	M Ishaq Naeem	204	-	521	521	-	-	-	725	204	-	521	521	-	-	-	725
3372	Chaudhary Muhammad Arshad, H No 226-G,Johar Town Lahore	Chaudhary Muhammad Arshad	38403-2337530-1		146	-	399	399	-	-	-	545	146	-	399	399	-	-	-	545
3373	Muhammad Ali, H No 15-A Abbot Road C/O Ch Medical Store Lahore	Muhammad Ali	35202-1106917-5	Ch M Ashish Asghar	185	-	375	375	-	-	-	560	185	-	375	375	-	-	-	560
3374	Syed Sarwat Hussain Gillani, H No 243 E Pcsir Staff Corporating Housing Scoity Phase 1 College Road Town Ship Lahore	Syed Sarwat Hussain Gillani	35201-0685949-9	Syed Rasool Shah	206	-	428	428	-	-	-	634	206	-	428	428	-	-	-	634
3375	Razia Sultana, Govt College For Women Samanab Govt College For Women Samanabad Near Khzra Mosqe Lahore	Razia Sultana	35202-7809102-0	Altaf Ahmed	145	-	406	406	-	-	-	551	145	-	406	406	-	-	-	551
3376	Zulfiqar Ali, H No 60-G, Marghazar Colony,Multan Road, Lahore,	Zulfiqar Ali	35200-1562931-1		250	-	434	434	-	-	-	684	250	-	434	434	-	-	-	684
3377	Raheel Sattar, H No 180 Block 3 Sector B II Town Ship Lahore	Raheel Sattar	35202-2580434-1	Abdul Sattar	173	-	432	432	-	-	-	605	173	-	432	432	-	-	-	605
3378	Masood Jilani, H No 634 Shadman I Near Fatima Mamoriel Hospital Lahore	Masood Jilani	35201-3006567-7	Gulam Jilani	276	-	488	488	-	-	-	764	276	-	488	488	-	-	-	764
3379	Malik Sajad Muhammad, 436 J Block Johar Town Lahore	Malik Sajad Muhammad	35202-2854005-5	Malik Atta Muhammad	495	-	820	820	-	-	-	1,315	495	-	820	820	-	-	-	1,315
3380	Naveed Ahmad, Red Communication Arts 17-Aziz Aveneue, Canall Bank Gulberg, Lahore	Naveed Ahmad	35202-0751459-1		305	-	542	542	-	-	-	847	305	-	542	542	-	-	-	847
3381	Najam Rahman Mullick, H No 13-C-3 Gulberg III Near Liberty Market Lahore	Najam Rahman Mullick	35202-0372250-9	Abdul Rahman	504	-	942	942	-	-	-	1,447	504	-	942	942	-	-	-	1,447
3382	Kashif Nawaz, Union Bank Limited Associated House 7 Egerton Road Lahore	Kashif Nawaz	35202-8345985-3	Muhammad Nawaz	143	-	369	369	-	-	-	512	143	-	369	369	-	-	-	512
3383	M Ali Muqaddas, H No 30-5-B-1, Township, Lahore	M Ali Muqaddas	35202-0641101-5		152	-	353	353	-	-	-	504	152	-	353	353	-	-	-	504
3384	Seema Jehangir, H No 8 Street No 2 Mian Meer Road Upper Mall Lahore	Seema Jehangir	41303-1444128-4	Jahangir Ahmad	281	-	755	755	-	-	-	1,036	281	-	755	755	-	-	-	1,036
3385	Ahmed Zulqarnain, 665 E 2 St 18 Wpda Town Lahore	Ahmed Zulqarnain	35201-7791638-3	Rafique Ahmed Adil	186	-	456	456	-	-	-	642	186	-	456	456	-	-	-	642
3386	Naveed Mumtaz, H No 204/2 Block U DHA Lahore	Naveed Mumtaz	35201-9320315-5	Sheikh M Mumtaz	187	-	446	446	-	-	-	633	187	-	446	446	-	-	-	633
3387	Kashif Amin, Skills Soft 118 Ahmad Block New Garden Town Lahore	Kashif Amin	35201-6020111-3	Muhammad Amin	208	-	476	476	-	-	-	684	208	-	476	476	-	-	-	684
3388	Tahmin Sayyed, Lahore University Of Management Sciences (Lums) Redc Deppt Opposit Sec-U DHA Lahore	Tahmin Sayyed	35202-9416804-0	Faqir S Iftikhar Ud	228	-	562	562	-	-	-	791	228	-	562	562	-	-	-	791
3389	Muhammad Fayyaz Khan, H No 101 New Abadi Davis Road Lahore	Muhammad Fayyaz Khan	35202-2534276-5	Dawood Khan	206	-	428	428	-	-	-	634	206	-	428	428	-	-	-	634
3390	Mazhar Qayyum Zahid, Sardar International Trading Company Suit No 1 1st Floor Gohar Centre Wahdat Road Lahore	Mazhar Qayyum Zahid	35202-4391344-5	Sardar Khan	171	-	372	372	-	-	-	543	171	-	372	372	-	-	-	543
3391	Syed Barkat Hussain Shah, H No 1493 Lonia Mandi Sadar Lahore	Syed Barkat Hussain Shah	35202-9060135-5	Syed Ali Hussain Shah	174	-	412	412	-	-	-	587	174	-	412	412	-	-	-	587
3392	Ghulam Murtaza, Safeena Trading Company office No 57-58 1st Floor Shama Plaza 72-Ferozepur Road Lahore	Ghulam Murtaza	35202-4279335-1	Khuda Buksh	281	-	659	659	-	-	-	940	281	-	659	659	-	-	-	940
3393	Ejaz Tufal Mirza, H No 420-A Kareem Block Allama Iqbal Town Lahore	Ejaz Tufal Mirza	35202-2938971-3	Muhammad Tufail	200	-	469	469	-	-	-	669	200	-	469	469	-	-	-	669
3394	Imran Hameed, H No 27 Gat I Nishtar Park Grid Station 2 Larex Colony Ghari Shahu Lahore	Imran Hameed	35202-4465194-3	Abdul Hameed	295	-	558	558	-	-	-	852	295	-	558	558	-	-	-	852
3395	Mazhar Hussain Azhar, H No 18 Haseeb Block Azam Garden Lahore	Mazhar Hussain Azhar	35202-2167946-7	Ch Mohammad Shafi	186	-	419	419	-	-	-	605	186	-	419	419	-	-	-	605
3396	Muhammad Naveed Aslam, House No. 6/671, Main Link Road, Shoukatabad, Renala Khurd, Okara	Muhammad Naveed Aslam	35202-9061213-7		259	-	508	508	-	-	-	767	259	-	508	508	-	-	-	767
3397	Muhammad Amjad Bhatti, H No. 611 Block B, Pcsir Employees Cooperative Housing Scoity Phase II Lhaore Lahore	Muhammad Amjad Bhatti	54400-5346484-9	Muhammad Bashir	181	-	464	464	-	-	-	645	181	-	464	464	-	-	-	645
3398	Sheikh Maqsood Ahmed, H No 121-A 7 - Abu Bakar Street Ittehad Colony Ichra Lahore	Sheikh Maqsood Ahmed	35202-2864146-1	Sheikh Amanat Ali	222	-	375	375	-	-	-	596	222	-	375	375	-	-	-	596
3399	Muhammad Waheed Aslam, H No 57 Block No 4 Sector A II Township Lahore	Muhammad Waheed Aslam	35202-8751160-9	Muhammad Aslam	194	-	431	431	-	-	-	626	194	-	431	431	-	-	-	626
3400	Ali Sadiq, 426 Pak Block Allama Iqbal Town Lahore	Ali Sadiq	35202-8483810-9	Muhammad Sadiq	172	-	353	353	-	-	-	525	172	-	353	353	-	-	-	525
3401	Ali Sadiqain Rizvi, H No 10 Street No 9 Asif Block Allama Iqbal Town Lahore	Ali Sadiqain Rizvi	35202-4103857-1	M Zaki Rizvi	123	-	378	378	-	-	-	500	123	-	378	378	-	-	-	500
3402	Qamar Hussain Butt, H No 156-I A-II Township Lahore	Qamar Hussain Butt	35202-2755995-9	M Ashraf Butt	296	-	613	613	-	-	-	909	296	-	613	613	-	-	-	909
3403	Muhammad Rafiqe, Shop No 5/23 Pak Market Shahalam Lahore	Muhammad Rafiqe	35202-2362024-7	Muhammad Akbar	182	-	467	467	-	-	-	649	182	-	467	467	-	-	-	649
3404	Tanveer Iqbal, Pakistan Computer System 14-Ground Floor Khawaja Arcade, Wadhat Road Lahore	Tanveer Iqbal	35202-7263640-9	Mohd Shaffi	157	-	384	384	-	-	-	542	157	-	384	384	-	-	-	542
3405	Anisa Najeeb, H No E-877/A, Major Zahoor Shaheed Ali Park, Bedian Road,Cantt, Lahore	Anisa Najeeb	35202-7792765-4		457	-	1,251	1,251	-	-	-	1,708	457	-	1,251	1,251	-	-	-	1,708
3406	Haroon Nazir, 97-Eden Canal Villas Near Thokhar Niaz Baig Lahore ,Lahore	Haroon Nazir	35202-3104937-7		399	-	1,028	1,028	-	-	-	1,426	399	-	1,028	1,028	-	-	-	1,426
3407	Sheikh Naeem Fayyaz, Sh Fayyaz and Sons 13/A Chamber Lain Road Gowalmandi Lahore	Sheikh Naeem Fayyaz	35202-2922583-1	Sheikh M Fayyaz	482	-	1,165	1,165	-	-	-	1,647	482	-	1,165	1,165	-	-	-	1,647

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3408	Syed Shafeeq Shah, H No 334 Gsi Street No 4 Larex Colony Ghari Shahu Lahore	Syed Shafeeq Shah	35202-2756750-7	Syed Shabir Ahmed	206	-	470	470	-	-	-	676	206	-	470	470	-	-	-	676
3409	Chaudhry Qadeer Ahmad, Subani Fabrics 4 Gusia Market 23 Ichra Road Lahore	Chaudhry Qadeer Ahmad	35202-3185288-3	Choudary Bashir	344	-	811	811	-	-	-	1,155	344	-	811	811	-	-	-	1,155
3410	Syed Mubasher Hassan, Mehboob Khalid and Brothers Rehman Gali No 2 Main Bazar Nishter Road Lahore	Syed Mubasher Hassan	35202-0923378-5	Syed Rashid Ahmed	159	-	421	421	-	-	-	580	159	-	421	421	-	-	-	580
3411	Shahzad Khalid, H No 850 Raza Block Allama Iqbal Town Lahore	Shahzad Khalid	35202-7227182-1	Khalid Latif	232	-	561	561	-	-	-	792	232	-	561	561	-	-	-	792
3412	Muhammad Afzal, H No G-27, Block E1, Johar Town, Lahore	Muhammad Afzal	35202-3002099-1		152	-	427	427	-	-	-	579	152	-	427	427	-	-	-	579
3413	Muhammad Amir Rashid, 65 A Gulshan Block Allama Iqbal Town Lahore	Muhammad Amir Rashid	36601-1582595-5	Rasheed Ahmad	303	-	706	706	-	-	-	1,009	303	-	706	706	-	-	-	1,009
3414	Aqeel Khan, Seancare Communication Azeem Mension 2nd Floor Royal Park Lahore	Aqeel Khan	35201-8523744-9	Muhammad Maroof	142	-	412	412	-	-	-	554	142	-	412	412	-	-	-	554
3415	Qaisar Saleem, Al-Rehman Autos Office No 2 Al Shareef Market 67-Mcleod Road Lahore Hotel Lahore	Qaisar Saleem	35200-1416085-7	Muhammad Omer	276	-	551	551	-	-	-	826	276	-	551	551	-	-	-	826
3416	Muhammad Naveed, Umer Mobile Shop 17 Chirag Din Road Mazang Lahore	Muhammad Naveed	35202-4382596-1	Muhammad Aslam	157	-	363	363	-	-	-	520	157	-	363	363	-	-	-	520
3417	Mukhtar Ali, Mukhtar Industrial Swing Machi Shop No 11 Rexindustrial Sewin 6-Allama Iqbal Road Lahore	Mukhtar Ali	35201-1510969-1	Bagh Ali	283	-	573	573	-	-	-	856	283	-	573	573	-	-	-	856
3418	Haseeb Anwar, H No 22 Babar Street No 33 Ghari Shahu Lahore	Haseeb Anwar	35202-4515207-7	Sh Anwar Ali	335	-	616	616	-	-	-	951	335	-	616	616	-	-	-	951
3419	Muhammad Irfan, H No 2399 Bangla Ayub Shah Chona Mandi Lahore	Muhammad Irfan	35200-1414551-1	Muhammad Rafiq	237	-	539	539	-	-	-	776	237	-	539	539	-	-	-	776
3420	Sheikh Mohammad Saleem, Uroq Mobiles 13 Lg Hafeez Centre Gulberg III Lahore	Sheikh Mohammad Saleem	35201-4852425-5	Sh Abdul Rasheed	276	-	589	589	-	-	-	865	276	-	589	589	-	-	-	865
3421	Mazhar Munir, College Of Tourism and Multime 15/1 Mozang Stop Main Jail Road Lahore	Mazhar Munir	35202-7034981-9	Muhammad Sarwar	417	-	723	723	-	-	-	1,140	417	-	723	723	-	-	-	1,140
3422	Malik Abrar Hussain, Abdul Hameed Silk Factory Near Masjid-E-Gulzar Madina Mohallah Samnabad Pindi Bypass Road Gujranwala Lahore	Malik Abrar Hussain	35201-1279254-7	Malik Muhammad N	176	-	503	503	-	-	-	679	176	-	503	503	-	-	-	679
3423	Muhammad Tariq, H No 57 Gulshan E Rehman Rehman Pura Ichra Lahore	Muhammad Tariq	35202-4600375-5	Mohammad Hassan	156	-	466	466	-	-	-	621	156	-	466	466	-	-	-	621
3424	Khurram Mushtaq, H No 196/1 Street No 6 Sector Q Phase II DHA Lahore	Khurram Mushtaq	42301-0957662-5	Mushtaq Ahmed	385	-	712	712	-	-	-	1,096	385	-	712	712	-	-	-	1,096
3425	Shahzad Hussain Khan, H No 2-34-C, Shair Shah Road, Shalimar Town, Lahore	Shahzad Hussain Khan	35201-1567976-7		298	-	654	654	-	-	-	952	298	-	654	654	-	-	-	952
3426	Sohail Hassan Bhatti, H No 156 Block-Q DHA Lahore	Sohail Hassan Bhatti	35202-5943212-7	Muhammad Hassan	466	-	1,167	1,167	-	-	-	1,633	466	-	1,167	1,167	-	-	-	1,633
3427	Arshad Amin, Arshad Gift Centre Shop No 11-B Muhammadi Market Shahalam Lahore	Arshad Amin	35202-6868588-9	Muhammad Ameen	305	-	597	597	-	-	-	902	305	-	597	597	-	-	-	902
3428	Muhammad Nauman Siddiq, H No 7/1 Meraj Park Awan Town Multan Road Lahore	Muhammad Nauman Siddiq	35202-2608619-3	Shaikh Ashiq Hussain	396	-	716	716	-	-	-	1,112	396	-	716	716	-	-	-	1,112
3429	Yasir Munir Chaudhry, House No. 811 E Channal View Lahore	Yasir Munir Chaudhry	35202-2570036-3	Ch Munir Ahmed	319	-	648	648	-	-	-	967	319	-	648	648	-	-	-	967
3430	Syed Gohar Abbas, H No-468 Block- H Melaad Street Sabzazar Multan Road Lahore	Syed Gohar Abbas	33301-2050962-3	Syed Mukhtar	156	-	366	366	-	-	-	523	156	-	366	366	-	-	-	523
3431	Sohail Ahmad, Crystal Note Book Almiraj Centre 22 Urdu Bazar Lahore	Sohail Ahmad	35202-5874942-7	Ali Jan	255	-	460	460	-	-	-	716	255	-	460	460	-	-	-	716
3432	Babar Butt, Tika Corner Shop No 6 12-Commercial Zone Liberty Market Gulberg III Lahore	Babar Butt	35202-2517641-9	M Ishaque Butt	475	-	1,049	1,049	-	-	-	1,524	475	-	1,049	1,049	-	-	-	1,524
3433	Muhammad Aslam, Muhammad Aslam and Co Aziz Street No 11 35 Fleming Road Lahore	Muhammad Aslam	35202-2307262-1	Chiragh Din	318	-	611	611	-	-	-	929	318	-	611	611	-	-	-	929
3434	Sheikh Muhammad Arshad, Karachi Cassate House F-1 Ijaz Centre Hall Road Lahore	Sheikh Muhammad Arshad	35202-9421616-7	Sh Mohd Afzal	228	-	462	462	-	-	-	691	228	-	462	462	-	-	-	691
3435	Zafar Sade Butt, Mubarak Linkers Room No 7, 333 Circular Road Mubarak Market Badami Bagh Lahore	Zafar Sade Butt	35202-6261962-1	Sade Mubarak Butt	182	-	385	385	-	-	-	567	182	-	385	385	-	-	-	567
3436	Muhammad Haroon Yaqoob, H No 70 Kamran Block Allama Iqbal Town Lahore	Muhammad Haroon Yaqoob	36501-1870446-3	Muhammad Yaqub	307	-	746	746	-	-	-	1,053	307	-	746	746	-	-	-	1,053
3437	Naveed Afzal, H No 127 Ravi Block Allama Iqbal Town Lahore	Naveed Afzal	35202-7867077-5	Muhammad Afzal	233	-	424	424	-	-	-	657	233	-	424	424	-	-	-	657
3438	Farah Sallah Uddin, Safia Clinic 83 Temple Road Lahore	Farah Sallah Uddin	35202-5606764-2	Rana Salah U Din	165	-	479	479	-	-	-	644	165	-	479	479	-	-	-	644
3439	Fahim Nawaz, Dubai Electronics Shop No 21 Naqvi Centre 71-Mall Road Lahore	Fahim Nawaz	36302-8909982-9	Rab Nawaz	299	-	717	717	-	-	-	1,016	299	-	717	717	-	-	-	1,016
3440	Muhammad Javaid, Remarks Cable No-16 New Shalimar Road Alamger Park Lahore	Muhammad Javaid	35202-8305632-5	Noor Mohammad	249	-	620	620	-	-	-	869	249	-	620	620	-	-	-	869
3441	Muhammad Fayyaz Irshad, Elagant Hosiery Private Limited 7/4 Abbas Street Alamghir Park Nawakot Multan Road Lahore	Muhammad Fayyaz Irshad	33301-2089838-1	Muhammad Irshad	448	-	1,172	1,172	-	-	-	1,620	448	-	1,172	1,172	-	-	-	1,620
3442	Perveez Ijaz, Rana International Company OfficeNo. 10 and 11 1st Floor Moon Market Gulshan Plaza Iqbal Town Lahore	Perveez Ijaz	35202-4549038-3	Javaid Bahatti	43	-	505	505	-	-	-	548	43	-	505	505	-	-	-	548
3443	Arsalan Ahsan Farooqi, 443-D-III Wapda Town Lahore	Arsalan Ahsan Farooqi	35202-1962271-5	Zaheer Ahsan	126	-	388	388	-	-	-	514	126	-	388	388	-	-	-	514
3444	Muhammad Ashraf, H No 14 Street No 1 Usman Abad Mughal Pura Lahore	Muhammad Ashraf	35200-1476605-9	Khalil Ur Rehman	457	-	1,116	1,116	-	-	-	1,573	457	-	1,116	1,116	-	-	-	1,573
3445	Muhammad Qasim, Qasim Paranda House 2nd Floor Madina Centre Alamgir Market Shah Alam Lahore	Muhammad Qasim	35202-8063981-1	Sh M Saeed	196	-	414	414	-	-	-	609	196	-	414	414	-	-	-	609
3446	Zahid Hussain, H No 43-G, . Johar Town, Lahore	Zahid Hussain	34402-1586898-1		326	-	613	613	-	-	-	939	326	-	613	613	-	-	-	939
3447	Sheikh Yasran Ul Haq Sethi, Y K Traders First Floor Shamim Chambers 28/6 Davis Road Lahore	Sheikh Yasran Ul Haq Sethi	35202-3061347-3	Sh Abdul Haq	156	-	377	377	-	-	-	533	156	-	377	377	-	-	-	533
3448	Rao Nadir Khan, H No 3-Ishaq Colony Sabzazar Multan Road Lahore	Rao Nadir Khan	35202-9087750-5	Rana Muhammad Aslam	178	-	457	457	-	-	-	635	178	-	457	457	-	-	-	635
3449	Nadeem Aslam, Mian Electronics Mall, Rehman Chambers,Qartaba Chowk, Mozang Chungi, Lahore	Nadeem Aslam	35202-2269962-5		199	-	594	594	-	-	-	793	199	-	594	594	-	-	-	793
3450	Naseem Zafar Butt, H No 104 Block H Firdous Market Gulberg III Lahore	Naseem Zafar Butt	36502-9422980-7	Zafar Iqbal	355	-	680	680	-	-	-	1,035	355	-	680	680	-	-	-	1,035
3451	Sami Ullah, Faisal Town Flat, Shop 4-G, Near Malvari Pratha Kabab, Restaurant, Lahore	Sami Ullah	35202-2261386-1		195	-	447	447	-	-	-	642	195	-	447	447	-	-	-	642
3452	Muhammad Rafique, Copier Traders 6-Church Road Old Anarkali Lahore	Muhammad Rafique	35202-9189036-3	Muhammad Ramzan	456	-	1,050	1,050	-	-	-	1,507	456	-	1,050	1,050	-	-	-	1,507
3453	Muhammad Anees, Ectech Suit No 4 2nd Floor Link Arcad Model Town Lahore	Muhammad Anees	35202-9826724-1	Hanif	371	-	779	779	-	-	-	1,150	371	-	779	779	-	-	-	1,150
3454	Zahid Malik, H No 4 Rehman Gali No 6 Brandeth Road Lahore	Zahid Malik	35202-2990460-7	Malik M Sadiq	199	-	391	391	-	-	-	590	199	-	391	391	-	-	-	590
3455	Muhammad Shahzad Ahmed, Embellishment Centre, 51-II-C I,College Road, Ghausia Market,Township, Lahore	Muhammad Shahzad Ahmed	35202-2420766-1		397	-	922	922	-	-	-	1,318	397	-	922	922	-	-	-	1,318
3456	Rashid Ayyub Khan, Farhan Cargo 15 Mall Road 54 Shahrah-E-Quaid-E-Azam Lahore	Rashid Ayyub Khan	35201-6591963-1	M Ayub Khan	207	-	462	462	-	-	-	668	207	-	462	462	-	-	-	668
3457	Ghulam Sarwar, Su-224 Lane No 12 Army Housing Complex Gulberg III Lahore	Ghulam Sarwar	35202-0646096-9	Khursheed Ahmad	456	-	1,098	1,098	-	-	-	1,554	456	-	1,098	1,098	-	-	-	1,554
3458	Chuadary Bilal Ahmed, Al Noor Dairy Farms 20 Afghani Road Samanabad Near Aizar School Lahore	Chuadary Bilal Ahmed	35202-9089039-9	Ch Abdul Rahman	328	-	585	585	-	-	-	913	328	-	585	585	-	-	-	913
3459	Mumtaz Zafar Khan, Fotina Fotos 71- Jail Road Jail Road Lahore	Mumtaz Zafar Khan	35201-4472665-3	Zafar Akbar Khan	255	-	447	447	-	-	-	702	255	-	447	447	-	-	-	702
3460	Muhammad Arsalan, Eastern Trading Corporation, 11-Amin Market,1st Floor, Nishtar Road, Lahore	Muhammad Arsalan	35202-5022197-9		205	-	373	373	-	-	-	577	205	-	373	373	-	-	-	577
3461	Syed Aale Raza Bokhari, Raza Garments 153-B Panorama Centre 48 Shahra-E-Aid-E-Azam Lahore	Syed Aale Raza Bokhari	35202-9944154-3	S Fiaz Ali Bokhari	476	-	897	897	-	-	-	1,373	476	-	897	897	-	-	-	1,373
3462	Muhammad Rafique, H No 93, Raza Block, Allama Iqbal Town, Lahore	Muhammad Rafique	35202-2199996-7		257	-	618	618	-	-	-	875	257	-	618	618	-	-	-	875
3463	Arshad Mahmood, House No 67 Army Officer Housing Complex Defence Road Lahore	Arshad Mahmood	35201-8662464-7	Nazir Ahmed Khokhar	502	-	1,202	1,202	-	-	-	1,704	502	-	1,202	1,202	-	-	-	1,704
3464	Chaudhry Muhammad Usman, H No 16/A Johri Bulding Street No 9 Karim Park Bage Munshi Ledha Lahore	Chaudhry Muhammad Usman	35202-9181124-1	Ch M Ibrahim	355	-	826	826	-	-	-	1,181	355	-	826	826	-	-	-	1,181

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3465	Rao Muhammad Danish, I.D.Comunication Pvt.Ltd Building No. 3 1st Floor 15 Feroz Pur Road Near Tamasil Thetor Lahore	Rao Muhammad Danish	35202-2910904-3	Rao M Ayyoub Khan	177	-	462	462	-	-	-	639	177	-	462	462	-	-	-	639
3466	Muhammad Aslam, New Boby Shoes G-233 Panorama Centre The Mall Lahore	Muhammad Aslam	35202-8364550-3	Muhammad Akram	306	-	837	837	-	-	-	1,143	306	-	837	837	-	-	-	1,143
3467	Imran Akbar, Imran Sajjad Emitaion Jewelery Shop No 2 - Al Hamd Market Near Fatima Maret ,Shah Alamgir Lahore	Imran Akbar	35202-8147517-7	Asif Ali	142	-	369	369	-	-	-	511	142	-	369	369	-	-	-	511
3468	Ahmad Farooq, H No 245 Sector C-2 Block I Township Lahore	Ahmad Farooq	35202-0605710-9	Omer Farooq	486	-	1,243	1,243	-	-	-	1,729	486	-	1,243	1,243	-	-	-	1,729
3469	Syed Muhammad Saghir, H No 47 B Shalimar Town Gulshan E Ravi Lahore	Syed Muhammad Saghir	35202-2739054-7	Syed Muhammad Rasheed	306	-	647	647	-	-	-	953	306	-	647	647	-	-	-	953
3470	Kaleem Ahmad, S K B Impex 7 Habib Ullah Road Near Imtiaz Surgical Hospital Lahore	Kaleem Ahmad	35201-9888425-1	Muhammad Saddique	467	-	1,236	1,236	-	-	-	1,703	467	-	1,236	1,236	-	-	-	1,703
3471	Ghulam Hussain, HNo.276 Block H-4 Wapda Town Lahore	Ghulam Hussain	35202-4982662-5	Muhammad Hussain	306	-	614	614	-	-	-	920	306	-	614	614	-	-	-	920
3472	Muhammad Naveed Rehmat, 224 B Gali No-9 Cooperative Housing Soceity Model Town Link Road Lahore	Muhammad Naveed Rehmat	35202-6016395-1	Rehmat Ali	355	-	694	694	-	-	-	1,049	355	-	694	694	-	-	-	1,049
3473	Akram Ur Rehman, H No 266 Block N Samanabad Lahore	Akram Ur Rehman	35202-0621563-5	M Abdul Karim	302	-	858	858	-	-	-	1,159	302	-	858	858	-	-	-	1,159
3474	Ahsan Ikram, Ahmad Cloth Merchant Shop No 79 Kashmir Block Chowk Rera Bazar Lahore	Ahsan Ikram	35201-6949444-9	M Akram Ch	256	-	554	554	-	-	-	810	256	-	554	554	-	-	-	810
3475	Muhammad Attique, H No 10 Street No 39 Feroz Street Ghari Shahu Lahore	Muhammad Attique	35202-2480715-1	Muhammad Sidique	237	-	567	567	-	-	-	805	237	-	567	567	-	-	-	805
3476	Sheikh Afzaal Ahmad, H No 31/60, Block A Mohallah Lal Quarter Samnabad Lahore	Sheikh Afzaal Ahmad	35202-6620744-5	Sheikh Zamir Ahmed	506	-	1,159	1,159	-	-	-	1,665	506	-	1,159	1,159	-	-	-	1,665
3477	Farheen Hafeez, H No 38 Ali Block Ittefaq Town Lahore	Farheen Hafeez	35202-6434161-8	Mian Aamir Zahoor	166	-	359	359	-	-	-	525	166	-	359	359	-	-	-	525
3478	Saadat Ali, Shahbaz Haider Denim House Shop No 24-35 Maqadass Shopping Centre Fiaz Road New Anarkali Lahore	Saadat Ali	35202-2924403-7	Farahat Ali	185	-	468	468	-	-	-	653	185	-	468	468	-	-	-	653
3479	Shahzad Ahmed, E-43,Street No:8 Officers Colony Walton Road Cantt Lahore	Shahzad Ahmed	35201-1812576-5	Sardar Muhammad	248	-	613	613	-	-	-	860	248	-	613	613	-	-	-	860
3480	Malik Muhammad Imran Yousaf, Yousaf Autos 78-G Auto Centre Badami Bagh Lahore	Malik Muhammad Imran Yousaf	35202-7727416-7	Malik M Yousaf	399	-	924	924	-	-	-	1,323	399	-	924	924	-	-	-	1,323
3481	Khalid Mehmood, Shafi Khalid Motors Workshop 25 New Mozang Link Ferozpur Road Lahore	Khalid Mehmood	35202-2933348-5	Malik M Latif	504	-	935	935	-	-	-	1,440	504	-	935	935	-	-	-	1,440
3482	Iftikhar Mumtaz, 78 Chrag Street No 35 Meclod Road Lahore	Iftikhar Mumtaz	35202-4093434-7	Mumtaz Ahmed	500	-	1,070	1,070	-	-	-	1,569	500	-	1,070	1,070	-	-	-	1,569
3483	Muhammad Munir Butt, Mehsem Garments, 12-13,Younis Plaza, 3-Karim Block,Commercial Zone, Allama Iqbal Town, Lahore	Muhammad Munir Butt	35202-9086402-9		170	-	559	559	-	-	-	728	170	-	559	559	-	-	-	728
3484	Rana Khalil Ur Rehman, H No 2 Phase I Cavalry Ground Ext Lahore	Rana Khalil Ur Rehman	35201-0163388-5	Rana Abdul Qadir	200	-	480	480	-	-	-	679	200	-	480	480	-	-	-	679
3485	Nasir Mehmood, H No 30-A Street No 1 Asif Block Allama Iqbal Town Lahore	Nasir Mehmood	35202-5008134-9	Naseer Ahmed	153	-	397	397	-	-	-	549	153	-	397	397	-	-	-	549
3486	Eugene Stanley Williams, Professional Bussiness Corpor Suit No 3-5 3rd Floor Taj Arcade 73 Jail Road Lahore	Eugene Stanley Williams	35202-9416950-5	Petriq William	337	-	733	733	-	-	-	1,070	337	-	733	733	-	-	-	1,070
3487	Muhammad Sarwar, H No 37, Hassan Town, Multan Road, Lahore	Muhammad Sarwar	35202-4631369-5		465	-	1,050	1,050	-	-	-	1,515	465	-	1,050	1,050	-	-	-	1,515
3488	Farooq Ahmed Saeed, Chisfiti Travelars G No 20021 Ahad Arcade, Liberty Market Lahore	Farooq Ahmed Saeed	35201-7335855-9	Manzoor Ahmed	253	-	580	580	-	-	-	833	253	-	580	580	-	-	-	833
3489	Irfan Arshad, Irfan Fabrics 116-1st Floor,Latif Centre, Feroz Pur Road, Lahore	Irfan Arshad	35201-4575201-1		290	-	733	733	-	-	-	1,023	290	-	733	733	-	-	-	1,023
3490	Syed Fayyaz Ali Shah Gillani, Fame International 4-C Tagore Park Nicholson Road Lahore	Syed Fayyaz Ali Shah Gillani	35200-1467224-7	Syed M Saleem Shah	506	-	1,280	1,280	-	-	-	1,786	506	-	1,280	1,280	-	-	-	1,786
3491	Mian Waqar Ashraf, Mian Traders Room No 8-9,2nd Floor, Al Hayat Centre, 14-Hall Road,,Lahore	Mian Waqar Ashraf	35202-7440934-1		306	-	712	712	-	-	-	1,019	306	-	712	712	-	-	-	1,019
3492	Muhammad Imran Ahmed, H No 113-A-3 Punjab Govt Housing Society College Road Lahore	Muhammad Imran Ahmed	35202-9708525-7	Sultan Ahmed	256	-	597	597	-	-	-	853	256	-	597	597	-	-	-	853
3493	Javaid Iqbal, Javaid Brothers 40 Bismillah Block Azam Cloth Market Rang Mahal Lahore	Javaid Iqbal	35202-2170019-1	Sh Muhammad Iqbal	145	-	398	398	-	-	-	543	145	-	398	398	-	-	-	543
3494	Rehan Yar Jung, H No 7 Street No 7 Shah Fareed Park Multan Road Lahore	Rehan Yar Jung	35202-2263572-1	M Javaid Ahmad	280	-	668	668	-	-	-	948	280	-	668	668	-	-	-	948
3495	Naveed Azam, H No 390 D Block D Sabzazar Scheme Multan Road Lahore	Naveed Azam	35202-0864453-1	Muhammad Azam	151	-	386	386	-	-	-	538	151	-	386	386	-	-	-	538
3496	Muhammad Imran Opal, Opal Auto Parts G-13 Auto Centre Badami Bagh Lahore	Muhammad Imran Opal	35201-6442520-1	Muhammad Basheer	330	-	764	764	-	-	-	1,094	330	-	764	764	-	-	-	1,094
3497	Tahir Pervaiz, Union Distribution Room No 2 1st Floor Farrukh Centre 41-Mozang Road Lahore	Tahir Pervaiz	35202-2667594-9	Jamal Din	265	-	449	449	-	-	-	713	265	-	449	449	-	-	-	713
3498	Imran Chaudhry, A-9 Pvt. Limited 4 Th Floor Suite No 11 Hafez Centre, Gulberg 3rd Lahore	Imran Chaudhry	35202-0630705-3	M Saddique	206	-	545	545	-	-	-	752	206	-	545	545	-	-	-	752
3499	Anwar Ali Ahmed Saddiqui, Suit No 27 3rd Floor Sadiq Plaza The Mall Lahore	Anwar Ali Ahmed Saddiqui	35202-0546107-1	Manzar Ali Ahmad	179	-	349	349	-	-	-	528	179	-	349	349	-	-	-	528
3500	Muhammad Saleem, H No 224 Block C-1 Nespak Housing Society Near Ghazi Chowk Collage Road Lahore	Muhammad Saleem	35201-7140763-7	Muhammad Ibrahim	377	-	635	635	-	-	-	1,012	377	-	635	635	-	-	-	1,012
3501	Tahir Mahmood, Ali Gee Builders and Devolpers Plot No 5 Block G Main Shaukat Khanam Hospital Road PIA Colony Lahore	Tahir Mahmood	35202-2561972-9	Muhammad Saleem	345	-	891	891	-	-	-	1,236	345	-	891	891	-	-	-	1,236
3502	Rana Mukhtar Ahmad, H No 8 Street No 42 Taigor Park 89-Meload Road Lahore	Rana Mukhtar Ahmad	35202-3203473-1	Muhammad Ramzan	304	-	728	728	-	-	-	1,032	304	-	728	728	-	-	-	1,032
3503	Jamshaid Maqsood, Mohd Ibrahim and Sons 49/2 Shahrah-E-Quaid-E-Azam Lakshmi Building Regal Chowk Lahore	Jamshaid Maqsood	35202-6587299-9	Maqsood Ahmed	405	-	771	771	-	-	-	1,176	405	-	771	771	-	-	-	1,176
3504	Khanzada Qaiser Ul Mulk, H No 96 E Model Town Lahore	Khanzada Qaiser Ul Mulk	35200-1561615-1	Khanzada Taj Ul Mulik	306	-	606	606	-	-	-	912	306	-	606	606	-	-	-	912
3505	Sohail Anwar, H No 216/B-3/1 Main Multan Road Multan Road Lahore	Sohail Anwar	35202-2832420-3	Mohammad Ali	187	-	473	473	-	-	-	660	187	-	473	473	-	-	-	660
3506	Asif Amin, Amin Enterprises OffNo.7 Upper Floor Madina Market Rehman Garden Ghazi Road Lahore Cant Lahore	Asif Amin	35201-1344037-1	Mohd Amin Safi	306	-	808	808	-	-	-	1,114	306	-	808	808	-	-	-	1,114
3507	Muhammad Yousaf Aziz, Computer Logix Information 17 Ground Floor Eden Centre Jail Road Lahore	Muhammad Yousaf Aziz	35202-2532066-1	Khalid Aziz	254	-	398	398	-	-	-	651	254	-	398	398	-	-	-	651
3508	Rao Hashmat Ali, H No 35-A-2 Mohalla Education Wahdat Road Lahore	Rao Hashmat Ali	35202-5252818-9	Rao Muhammad Akram	207	-	528	528	-	-	-	735	207	-	528	528	-	-	-	735
3509	Muhammad Jamil, H No 4 Street No 58 Mustafabad Dharam Pura Lahore	Muhammad Jamil	35200-1459263-9	Sadiq Ali	203	-	379	379	-	-	-	583	203	-	379	379	-	-	-	583
3510	Muhammad Anjum Younus, Anjum Cables Shop No 4, Shah Kamal Road Near Uqab Mosque Lahore	Muhammad Anjum Younus	35202-6616695-1	Mian Mohd Younas	155	-	353	353	-	-	-	508	155	-	353	353	-	-	-	508
3511	Muhammad Arshad, Madina World Paint Off 1 1st Floor 150 Saeed House Main Ferozepur Roadlchra Lahore	Muhammad Arshad	35202-0646175-5	Muhammad Akhter	392	-	927	927	-	-	-	1,319	392	-	927	927	-	-	-	1,319
3512	Malik Waheed Iqbal, Waheed Sons Ug 10 Eden Hytes Jail Road Lahore	Malik Waheed Iqbal	35202-0293372-7	Malik Ghulam Shabir	506	-	909	909	-	-	-	1,415	506	-	909	909	-	-	-	1,415
3513	Mian Tanveer Asif, H No 10 Street No 4 Mohallah Mianmir Upper Mall Scheme Lahore	Mian Tanveer Asif	35201-7547533-1	Mian M Mushtaq	245	-	534	534	-	-	-	779	245	-	534	534	-	-	-	779
3514	Shuaib Mansoor, Shuaib Mansoor and Company Shop No 38 New Alamgir Market 5 Shahalam Market Lahore	Shuaib Mansoor	35202-2621773-1	Shahab Ud Din	150	-	383	383	-	-	-	533	150	-	383	383	-	-	-	533
3515	Bashir Mehdi, Karachi Garments Shop 12 Rahmat Market Mian Bazar Ichra Lahore	Bashir Mehdi	35202-2722671-1	Faqeer Hussain	181	-	474	474	-	-	-	655	181	-	474	474	-	-	-	655
3516	Chaudhary Muhammad Afzal, Wasif International Room No 1 and 2 Basement Chowk Mughal Pura Lahore	Chaudhary Muhammad Afzal	35201-3647245-3	Ch Muhammad Aslam	230	-	556	556	-	-	-	787	230	-	556	556	-	-	-	787
3517	Malik Muhammad Ashfaq, 6 2nd Floor Farid Palaza 65 Shadman Market Lahore	Malik Muhammad Ashfaq	35201-2075829-7	Malik M Hussain	175	-	429	429	-	-	-	604	175	-	429	429	-	-	-	604
3518	Sajid Ali Khan, H No 183 / J Phase 1 Defence Housing Authority Cant Lahore	Sajid Ali Khan	35201-1593358-9	Zafar Ali Khan	257	-	599	599	-	-	-	856	257	-	599	599	-	-	-	856
3519	Muhammad Shahbaz Khan, New Age Textile Shop No 01 Basement Zohra Height 19-E Main Market Gulberg II Lahore	Muhammad Shahbaz Khan	35202-2525642-3	M Manzoor Khan	356	-	736	736	-	-	-	1,092	356	-	736	736	-	-	-	1,092
3520	Maqsood Hussain, H No 66 Block D-2 Gulshan Ravi Lahore	Maqsood Hussain	35202-8538670-7	Muhammad Hussain	487	-	1,073	1,073	-	-	-	1,559	487	-	1,073	1,073	-	-	-	1,559

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3521	Muhammad Naeem, Naeem Traders H-808 Akbari Mandi Lahore	Muhammad Naeem	35202-3348039-7	Muhammad Ismael	153	-	357	357	-	-	-	510	153	-	357	357	-	-	-	510
3522	Tariq Abdul Quddus, Heavens Inn 6-B Old Muslim Town Lahore	Tariq Abdul Quddus	35201-1525642-3	Abdul Quddus Ch	256	-	562	562	-	-	-	818	256	-	562	562	-	-	-	818
3523	Aqib Jameel, H No 59 Eden Canal Villas Thokar Niaz Baig Lahore	Aqib Jameel	35202-9172898-5	Sh Muhammad Jamil	257	-	605	605	-	-	-	862	257	-	605	605	-	-	-	862
3524	Muhammad Fayyaz, H No 422 Block B Taj Pura Scheme Lahore	Muhammad Fayyaz	35201-3344214-5	Muhammad Ramzan	186	-	382	382	-	-	-	568	186	-	382	382	-	-	-	568
3525	Babar Mahmood, Abdullah Enterprises F-6 Nawab Building 48-Shadman Market Lahore	Babar Mahmood	35202-2842413-5	Mohammad Ali Shoq	337	-	801	801	-	-	-	1,138	337	-	801	801	-	-	-	1,138
3526	Muhammad Yasir Hussain, Lg 2 3 4 8 6 Queens Road Queens Centre Lahore	Muhammad Yasir Hussain	35202-4118013-1	M Iftikhar Hussain	456	-	1,133	1,133	-	-	-	1,589	456	-	1,133	1,133	-	-	-	1,589
3527	Imran Junaid Chaudhry, 21 St 50 Tanveer Park Captain Jamal Rd Sandha Kalan Lahore	Imran Junaid Chaudhry	35202-2704824-7	Ch Muhammad Akram	194	-	531	531	-	-	-	725	194	-	531	531	-	-	-	725
3528	Muhammad Yousaf Paracha, Pracha Enterprises Sharif Manzil 2nd Floor Rehman Street No 3 Nishtar Road Lahore	Muhammad Yousaf Paracha	35202-6553378-9	Muhammad Yaqoob	367	-	878	878	-	-	-	1,245	367	-	878	878	-	-	-	1,245
3529	Rana Muhammad Jahanzaib, Eezor International Suit No 7 Saleem Arcade 89-C Temple Road Lahore	Rana Muhammad Jahanzaib	35202-0148371-1	Rana M Badar Ud Din	315	-	696	696	-	-	-	1,012	315	-	696	696	-	-	-	1,012
3530	Faisal Riaz, H No 26 Street No 27 Charag Din Street Samanabad Lahore	Faisal Riaz	35202-0802248-9	Shk Riaz Ud Din	366	-	843	843	-	-	-	1,209	366	-	843	843	-	-	-	1,209
3531	Farooq Ahmed, Matab Farooqi 236 Allama Iqbal Road St:59 Near Mcb Opposits Police Station Dharampura Lahore	Farooq Ahmed	35201-1672275-3	Siraj Din	416	-	895	895	-	-	-	1,311	416	-	895	895	-	-	-	1,311
3532	Usman Faisal, H No 18 Rahman Park Street No 1 Gulshan Ravi Lahore	Usman Faisal	35202-5806656-1	M Farooq Asghar	265	-	509	509	-	-	-	774	265	-	509	509	-	-	-	774
3533	Amir Sohail, H No 190 B Street No 2 Hamza Town Feroz Pur Road Lahore	Amir Sohail	35201-9470391-7	Sarfaraz David	151	-	402	402	-	-	-	553	151	-	402	402	-	-	-	553
3534	Muhammad Irfan, H No 27 Upper Story Raj Garh Road Chowk Choburgi Lahore	Muhammad Irfan	35202-3138991-9	Sh Fiaz Ud Din	206	-	466	466	-	-	-	672	206	-	466	466	-	-	-	672
3535	Mushtaq Ahmed Bhatti, H No 3-S-12 Bhatti Street Clifton Colony Wahdat Road Lahore	Mushtaq Ahmed Bhatti	35201-4250246-1	Hassan M Bhatti	211	-	417	417	-	-	-	628	211	-	417	417	-	-	-	628
3536	Maqsood Ali Zubairi, Just Here Shop No 8 Plot No 32 Link Road Model Town Lahore	Maqsood Ali Zubairi	35200-1451184-1	Barkat Ali	156	-	345	345	-	-	-	501	156	-	345	345	-	-	-	501
3537	Atique Ur Rehman, Mis Communication 49/2 Lakshami Mension Regal Chowk The Mall Lahore	Atique Ur Rehman	35202-3857889-7	Maqsood Ahmed	186	-	355	355	-	-	-	540	186	-	355	355	-	-	-	540
3538	Muhammad Pervaiz, Shani Shoes Ittehad Street Ravi Link Road Lahore	Muhammad Pervaiz	35202-4928977-5	Sardar Muhammad	501	-	1,009	1,009	-	-	-	1,509	501	-	1,009	1,009	-	-	-	1,509
3539	Riaz Ahmed, H No 23/56 Block A Main Market Samanabad Lahore	Riaz Ahmed	35202-0577311-7	Irshad Ahmad	324	-	535	535	-	-	-	860	324	-	535	535	-	-	-	860
3540	Chaudhary Zahid Khalid, H No 139 Block M Sabzazar Scheme Multanpark Lahore	Chaudhary Zahid Khalid	35202-2350119-3	Ch Mohd Khalid	187	-	514	514	-	-	-	700	187	-	514	514	-	-	-	700
3541	Muhammad Asif Khan, Fareed Traders Off. No 01, Basement 19-E, Zohra Heights, Main Market , Gulberg 11 Lahore	Muhammad Asif Khan	35202-2542726-9	Mohd Manzoor Khan	346	-	723	723	-	-	-	1,069	346	-	723	723	-	-	-	1,069
3542	Qaiser Khalil Khan, H No 132 Raza Block Allama Iqbal Town Lahore	Qaiser Khalil Khan	35202-6211565-9	Khalil Ahmad Khan	156	-	411	411	-	-	-	568	156	-	411	411	-	-	-	568
3543	Mohammad Yousaf, 8-B Hall Road Basement Usama Centre Lahore	Mohammad Yousaf	35202-6285893-5	Gholam Nabi	196	-	440	440	-	-	-	636	196	-	440	440	-	-	-	636
3544	Muhammad Ikram, 66-67 Alfalah Town Baidian Road Cantt Lahore	Muhammad Ikram	35201-2071430-1	Muhammad Ali	455	-	823	823	-	-	-	1,278	455	-	823	823	-	-	-	1,278
3545	Muhammad Ijaz Butt, Inaginator Print Stop Imaginator Print Stop 19-A Malik Plaza Abbot Road Lahore	Muhammad Ijaz Butt	35202-5218021-3	Muhammad Hafeez	407	-	1,007	1,007	-	-	-	1,414	407	-	1,007	1,007	-	-	-	1,414
3546	Muhammad Riaz Amin, H No 6/53 Arjun Street Ferozepur Road Lahore	Muhammad Riaz Amin	35202-4752526-3	Mian Muhammad Shahbaz	456	-	1,141	1,141	-	-	-	1,597	456	-	1,141	1,141	-	-	-	1,597
3547	Mohammad Saleem Butt, Cent Inter Apparel Sourcing 18-Km Off Ferozpur Road, Lahore	Mohammad Saleem Butt	35202-8631139-1		331	-	821	821	-	-	-	1,152	331	-	821	821	-	-	-	1,152
3548	Amir Saleem Butt, Al Rauf Traders Shop No 10 Shan Plaza Karim Block Allama Iqbal Town Lahore	Amir Saleem Butt	35202-3547066-7	M Saleem Butt	142	-	388	388	-	-	-	530	142	-	388	388	-	-	-	530
3549	Muhammad Ali, Hamza Autos S M Rafi Market 61 Mecleod Road Lahore	Muhammad Ali	35202-7560381-1	Muhammad Waris	244	-	410	410	-	-	-	654	244	-	410	410	-	-	-	654
3550	Shahzad Mehmood, H No 63 Block B New Muslim Town Lahore	Shahzad Mehmood	35202-2594576-1	Abdul Rab Sajid	304	-	741	741	-	-	-	1,045	304	-	741	741	-	-	-	1,045
3551	Muhammad Asif Sheikh, First Floor 246-A Ayubia Market New Muslim Town Lahore	Muhammad Asif Sheikh	35201-4116286-9	Sheikh M Adrees	275	-	673	673	-	-	-	947	275	-	673	673	-	-	-	947
3552	Shaheen Zulfiqar Ali Tipu, H No 542 Block A Satbzazar Colony Multan Road Lahore	Shaheen Zulfiqar Ali Tipu	35202-2283132-5	Salah Ud Din Butt	157	-	406	406	-	-	-	562	157	-	406	406	-	-	-	562
3553	Allaha Rakha, Ali Garments and Ladies Shoes Shop No 72 Haq Nawaz Road Main Bazar Baghban Pura Lahore	Allaha Rakha	35201-5701348-3	Ch Muhammad Siddique	481	-	994	994	-	-	-	1,475	481	-	994	994	-	-	-	1,475
3554	Waajid Nasim Rana, Ayyan Int Private Limited 7/11-A Model Town Lahore	Waajid Nasim Rana	35202-1590536-9	M Naseem Rana	248	-	489	489	-	-	-	737	248	-	489	489	-	-	-	737
3555	Muhammad Javed, Jr Trading Co 1st Floor Abdullah Sons Market 205 Circular Road Lahore	Muhammad Javed	35200-7593524-1	Ghulam Qadir	176	-	358	358	-	-	-	534	176	-	358	358	-	-	-	534
3556	Hamid Nazir Ahmed, Rana and Sons Main Bazar Wandala Road Shahdara Lahore	Hamid Nazir Ahmed	35202-5835374-1	Nazir Ahmad	186	-	414	414	-	-	-	600	186	-	414	414	-	-	-	600
3557	Muhammad Qudrat Ullah Bhatti, H No 10 Waheed Park Muslim Chowk Town Ship Lahore	Muhammad Qudrat Ullah Bhatti	35202-1233872-7	M Anayat Ullah	337	-	883	883	-	-	-	1,219	337	-	883	883	-	-	-	1,219
3558	Sajjad Ahmad, H No 225,Block 14-B-1 Town Ship Lahore	Sajjad Ahmad	35202-9469069-3		306	-	664	664	-	-	-	970	306	-	664	664	-	-	-	970
3559	Syed Tanveer Ul Hassan Naqvi, H No 545 Block R Model Town Extension Lahore	Syed Tanveer Ul Hassan Naqvi	35202-1701137-5	Syed Ashiq Shah	132	-	381	381	-	-	-	513	132	-	381	381	-	-	-	513
3560	Muhammad Ahmad, 98-C-I College Road Nes Pak Society Lahore	Muhammad Ahmad	35202-3008641-1	M A Bashar	494	-	970	970	-	-	-	1,465	494	-	970	970	-	-	-	1,465
3561	Zubaria Rehman, 13 Block B-III Johar Town Lahore	Zubaria Rehman	35202-3222743-8	Azad Hussain	192	-	558	558	-	-	-	749	192	-	558	558	-	-	-	749
3562	Arshad Hameed Chaudhry, Camco Traders 1st Floor Mk Arcade 32 Davis Road Lahore	Arshad Hameed Chaudhry	35202-6754379-7	Ch Abdul Hameed	391	-	996	996	-	-	-	1,388	391	-	996	996	-	-	-	1,388
3563	Imran Rasul, H No 78 Aibak Block New Garden Town Lahore	Imran Rasul	35202-8663443-7	Ghulam Rasool Anjum	157	-	419	419	-	-	-	575	157	-	419	419	-	-	-	575
3564	Mian Sakhawat Hassan, H No 24 Block M DHA Lahore	Mian Sakhawat Hassan	35201-3566673-7	Mian Hassan Din	299	-	710	710	-	-	-	1,009	299	-	710	710	-	-	-	1,009
3565	Tariq Shakeel, H No 132 Block 1 Sector B II Town Ship College Road Lahore	Tariq Shakeel	35202-9542983-3	Jan Muhammad Qamar	157	-	395	395	-	-	-	552	157	-	395	395	-	-	-	552
3566	Mohammad Mubeen, Sh-M-Mubeen Corcery House Shope No 4 National Bara Market Ist Floor Shah Alam Market Lahore	Mohammad Mubeen	35202-2630194-1	Karam Bukish	156	-	489	489	-	-	-	645	156	-	489	489	-	-	-	645
3567	Mazhar Ali, Ohad Engineering Services T-No 4 Near Bismillah Estate Agency Band Road Sanda Kalan Lahore	Mazhar Ali	35202-7842582-3	Muhammad Hussain	197	-	405	405	-	-	-	602	197	-	405	405	-	-	-	602
3568	Shahbaz Inyat, H No 56-B Angoori Scheme No 2 Shalimar Link Road Lahore	Shahbaz Inyat	35202-2753877-1	Inayat Ali Khan	381	-	777	777	-	-	-	1,157	381	-	777	777	-	-	-	1,157
3569	Muhammad Riaz Chaudhry, Awais Company 38 Hajivery Park Baba Farid Road Lahore	Muhammad Riaz Chaudhry	35202-2627359-1	Fazal Din Ch	481	-	945	945	-	-	-	1,426	481	-	945	945	-	-	-	1,426
3570	Abid Aslam, Abid Paint House, Chowk Qainchi Amer Sidhu,Near Usman Babu Pan Shop Ferozpur Road Lahore	Abid Aslam	35201-1622377-5	Mohd Aslam	226	-	457	457	-	-	-	683	226	-	457	457	-	-	-	683
3571	Chaudhry Safdar Ali, H No 568 Block D Near Wasa Tube Well Taj Pura Scheme Lahore	Chaudhry Safdar Ali	35201-5771631-9	Fazal Elahi	207	-	592	592	-	-	-	798	207	-	592	592	-	-	-	798
3572	Sheikh Azeem Muzzafar, Ghazi Traders OffNo.7 1st Floor Hanif Chamber Branthern Road Watan School Wali Gali Lahore	Sheikh Azeem Muzzafar	35202-2213109-3	Sh Muzafar Ali	397	-	711	711	-	-	-	1,108	397	-	711	711	-	-	-	1,108
3573	Talqeen Ahmed, H No 173-A, Lane 6,Paf Officer Colony Zarrar Shaheed Road, Cantt Lahore	Talqeen Ahmed	36502-7485342-5		480	-	842	842	-	-	-	1,322	480	-	842	842	-	-	-	1,322
3574	Sajjad Haider Hashmi, Harvex Multi Services 6-D Huma Block Iqbal Town Lahore	Sajjad Haider Hashmi	35202-6059723-3	Ch Mohd Yusaf	157	-	367	367	-	-	-	524	157	-	367	367	-	-	-	524
3575	Tahir Nazir, Rahim Marble and Grantie 206 Ferozepur Road Lahore	Tahir Nazir	35202-4160607-1	Arshad Nazir	406	-	846	846	-	-	-	1,252	406	-	846	846	-	-	-	1,252
3576	Khalid Rashid Khan, H No - 1 Street No - 3 Mustafa Park Angoori Bagh Scheme 2 Near Zeeeshan General Store Shahlimar Link Road Lahore	Khalid Rashid Khan	35201-0563184-5	Abdul Razaq Khan	221	-	538	538	-	-	-	760	221	-	538	538	-	-	-	760
3577	Mian Azeem Khalid, Naeem Brothers 1 Malik Chamber Gunpat Road Lahore	Mian Azeem Khalid	35202-0608435-1	Khalid Saeed Mian	304	-	500	500	-	-	-	804	304	-	500	500	-	-	-	804
3578	Tahir Afzal, H No 322 Nargis Block Allama Iqbal Town Lahore	Tahir Afzal	35202-3585912-9	M Afzal	91	-	479	479	-	-	-	570	91	-	479	479	-	-	-	570

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3579	Sheikh Abdul Rehman Akbar, Elahi Mobile LG 42 Basement Usama Centre Hall Road Lahore	Sheikh Abdul Rehman Akbar	35202-7536471-1	Sheikh Muhammad Akbar	156	-	366	366	-	-	-	522	156	-	366	366	-	-	-	522
3580	Bashir Ahmad Babar, Shah Muhammad Communication Room No 20 3rd Floor Gohar Centre Wahdat Road Lahore	Bashir Ahmad Babar	35202-2828299-5	Muhammad Hayyat	156	-	484	484	-	-	-	640	156	-	484	484	-	-	-	640
3581	Khaqan Babar, H No 269 Umer Block Allama Iqbal Town Lahore	Khaqan Babar	35202-2311516-7	Ghulam Hussain	248	-	649	649	-	-	-	896	248	-	649	649	-	-	-	896
3582	Sheikh Tariq Waqar Ahmad, Abdul Wakeel and Company Rahman Stno 2 Al Syed Market Brandrith Road Lahore	Sheikh Tariq Waqar Ahmad	35202-9594165-1	Sheikh Mohd Shafi	154	-	396	396	-	-	-	550	154	-	396	396	-	-	-	550
3583	Ghazanfar Ali Sheikh, H No 304 Line No 13-B Askari Housing Gulberg III Lahore	Ghazanfar Ali Sheikh	35202-4411083-5	Sheikh Miraj Din	273	-	718	718	-	-	-	990	273	-	718	718	-	-	-	990
3584	Muhammad Khalid Rafique, Sitara Cloth House 102 A Main Road Revenue Housing Society Lahore	Muhammad Khalid Rafique	35101-6930229-1	Muhammad Rafiq	276	-	696	696	-	-	-	972	276	-	696	696	-	-	-	972
3585	Nazir Ahmed Chaudhry, Euro Pak H No 698-699 Block J-2 Johar Town Lahore	Nazir Ahmed Chaudhry	35202-2894812-7	Rasheed Ahmad Ch	281	-	747	747	-	-	-	1,029	281	-	747	747	-	-	-	1,029
3586	Chaudhry M Munir Hussain, Micro Link Computer, 45-4th Floor, Hafeez Centre, Lahore	Chaudhry M Munir Hussain	35201-1458823-9		447	-	951	951	-	-	-	1,398	447	-	951	951	-	-	-	1,398
3587	Farooq Ali Khan, H No 310-A Block J-3 Jouhar Town Lahore	Farooq Ali Khan	35202-3783623-9	M Jamil Khan	413	-	795	795	-	-	-	1,207	413	-	795	795	-	-	-	1,207
3588	Muhammad Imran Jaffar, Star Mughal Rice Mills Pipli Pahar Road Depalpur Okara	Muhammad Imran Jaffar	35202-2333585-9		225	-	398	398	-	-	-	623	225	-	398	398	-	-	-	623
3589	Muhammad Tahir, H No 5,Manzoor Manzil, Royal Park, Lakshmi Chowk,Lahore	Muhammad Tahir	35202-2271202-7		306	-	631	631	-	-	-	937	306	-	631	631	-	-	-	937
3590	Liaqat Ali, Tahir Auto Electric Work Shop No 17 Mandar Dihan Singh Gen Bus Stand Badami Bagh Lahore	Liaqat Ali	35202-4177272-5	Babo Rahmat	205	-	447	447	-	-	-	653	205	-	447	447	-	-	-	653
3591	Fateh Muhammad, Qaisar and Co 78-Larex Colony Wheat Man Road Lahore	Fateh Muhammad	35201-1585621-1	Bashir Ahmed	257	-	569	569	-	-	-	825	257	-	569	569	-	-	-	825
3592	Liaqat Ali, Liaqat Engineering and Works Shop No 113-114 Old Mewa Mandi Do Moriya Pull Railway Station Lahore	Liaqat Ali	35200-1416631-9	Wali Mohammad	306	-	664	664	-	-	-	970	306	-	664	664	-	-	-	970
3593	Shahid Zubair, H No 422-E Mehboob Market Karamabad Link Wahdat Road Lahore	Shahid Zubair	35202-7956018-9	Rang Elahi	178	-	478	478	-	-	-	656	178	-	478	478	-	-	-	656
3594	Mohammad Siddique, H No 20 Street No 127 Nisbat Road Lahore	Mohammad Siddique	35200-1444954-1	Haji Muhammad Sharif	151	-	369	369	-	-	-	519	151	-	369	369	-	-	-	519
3595	Sheraz Razzaq, D S Paper Mart 9-Hanif Centre Ganpat Road New Anarkali Lahore	Sheraz Razzaq	35202-9154531-3	Sheikh Abdur Razzaq	280	-	567	567	-	-	-	847	280	-	567	567	-	-	-	847
3596	Junaid Ali, H No 14, Street No 63 Nivan Mohallah, Chah Miran, Lahore	Junaid Ali	35201-0899833-9		203	-	502	502	-	-	-	706	203	-	502	502	-	-	-	706
3597	Syed Sabahat Rehan Hamdani, Hamdani Marketing Co 6-B Alam Centre Shadman Market Lahore	Syed Sabahat Rehan Hamdani	35202-8304180-5	S Shahid Hussain	270	-	569	569	-	-	-	839	270	-	569	569	-	-	-	839
3598	Mehmood Ali, Universal Xpos Suit No 203 2nd Floor Golden Pla Main Market Gulberg II Lahore	Mehmood Ali	35200-1504483-3	Basharat Ali	396	-	892	892	-	-	-	1,289	396	-	892	892	-	-	-	1,289
3599	Salamat Ali, H No 29 Street No 28 Faroze Street Nai Abadi Garhishahu Lahore	Salamat Ali	35202-2482351-7	Mubbarik Ali	305	-	633	633	-	-	-	938	305	-	633	633	-	-	-	938
3600	Safdar Ali, H No 7-N Factory Area Gulberg II Lahore	Safdar Ali	35202-6492495-7	Min Aziz Ul Den	156	-	401	401	-	-	-	557	156	-	401	401	-	-	-	557
3601	Imran Arif Syad, Ice Well Frezer 13 Hospital Road Tehsil Garh Lahore	Imran Arif Syad	35201-3592381-3	Arif Hussain Shah	172	-	480	480	-	-	-	652	172	-	480	480	-	-	-	652
3602	Mehmood Ahmed Butt, J M Garments 14-Soharwardi Arcade, Main Market,Samanabad, Lahore	Mehmood Ahmed Butt	35202-2624298-1		189	-	499	499	-	-	-	688	189	-	499	499	-	-	-	688
3603	Shaukat Ali Rana, Mis Communication 49/2 Lakshmi Mension Regal Chowk Mall Road Lahore	Shaukat Ali Rana	35202-8358640-7	Maqsood Ahmad	185	-	371	371	-	-	-	556	185	-	371	371	-	-	-	556
3604	Muhammad Arif Sadiq, H No 5/1-M Gulberg III Lahore	Muhammad Arif Sadiq	35202-9538178-3	Muhammad Sadiq	307	-	766	766	-	-	-	1,072	307	-	766	766	-	-	-	1,072
3605	Muhammad Asif Mushtaq, H No 7 Street No 3, Mustafa Park, Shalimar Link Road Mughal Pura Lahore	Muhammad Asif Mushtaq	35201-1604703-9	Mushtaq Ahmad	211	-	459	459	-	-	-	670	211	-	459	459	-	-	-	670
3606	Muhammad Bilal Rana, 157 Block H-1 Johar Town Lahore	Muhammad Bilal Rana	35200-1413718-3	M Shoaib Rana	286	-	659	659	-	-	-	945	286	-	659	659	-	-	-	945
3607	Chaudhry Muhammad Waheed Naz, Japan Porse House 12 Sadique Market Baghbanpura Lahore	Chaudhry Muhammad Waheed Naz	35202-2936531-7	Ch Mohd Sharif	300	-	494	494	-	-	-	794	300	-	494	494	-	-	-	794
3608	Muhammad Asif, H No 8-S-86-C, Asif Amir Manzil Al-Habib Park Corporation Chowk Out Fall Road Kachasanda Lahore	Muhammad Asif	35202-1272652-3	Sheikh Abdul Wahab	381	-	736	736	-	-	-	1,117	381	-	736	736	-	-	-	1,117
3609	Ahsan Butt, H No 641 Shad Bagh Jamal Park Lahore	Ahsan Butt	35202-5735461-5	Arif Iqbal Butt	206	-	518	518	-	-	-	724	206	-	518	518	-	-	-	724
3610	Malik Muhammad Rauf, Asif Paint Industries 11 Kot Shahab U Din Shadra Lahore	Malik Muhammad Rauf	35202-2520459-5	Malik Muhammad Rafiq	312	-	508	508	-	-	-	820	312	-	508	508	-	-	-	820
3611	Muhammad Irfan, Pacific Trading House Basement Jamia E Naeemia Ghari Shahu Lahore	Muhammad Irfan	35202-0795805-3	Mohammad Imtiaz	345	-	898	898	-	-	-	1,244	345	-	898	898	-	-	-	1,244
3612	Muhammad Nawaz, H No 1 Hashmi Street No 17 Taj Pura Shad Bagh Lahore	Muhammad Nawaz	35202-2184269-9	Ch Rora	505	-	1,268	1,268	-	-	-	1,773	505	-	1,268	1,268	-	-	-	1,773
3613	Sheikh Muhammad Afzal, Ittefaq Traders Alyousaf Market Nadeem Shaheed Road Samanabad Lahore	Sheikh Muhammad Afzal	35202-2021707-3	Sheikh Mohd Yousaf	275	-	668	668	-	-	-	943	275	-	668	668	-	-	-	943
3614	Meesam Abbas, Makkah Madina Traders 2 B Basement,Plastic Dana Mkt, Afridi Bara Centr,Sha Alam Market ,Lahore	Meesam Abbas	35202-6468496-9		306	-	622	622	-	-	-	928	306	-	622	622	-	-	-	928
3615	Muhammad Amir Khan, Rasheed Sons Chemist Shop No. 1 Basement Bilal Medicine Market Chowk Anarkali, Circular Road Lahore	Muhammad Amir Khan	35202-6576583-1	Abdul Rasheed Khan	157	-	380	380	-	-	-	537	157	-	380	380	-	-	-	537
3616	Imran Ayub, Suit No 7-8 2nd Floor Rahim Complex Main Market Gulberg III Lahore	Imran Ayub	35202-8981704-3	M Ayub Rangha	157	-	368	368	-	-	-	525	157	-	368	368	-	-	-	525
3617	Basharat Subhani, H No 684 Block No 3 Sector D II Green Town Lahore	Basharat Subhani	35202-2334298-3	Bashir Muhammad	354	-	724	724	-	-	-	1,078	354	-	724	724	-	-	-	1,078
3618	Rizwan Yousaf, H No 9 Tufail Manzil,Street No 36 Mazhar Shah Wali Gali 36-Railway Road Gowal Mandi Lahore	Rizwan Yousaf	35202-3029873-5	Muhammad Yousaf	307	-	766	766	-	-	-	1,072	307	-	766	766	-	-	-	1,072
3619	Naeem Jamsheed Ali, Pace Group 6-K Block Gulberg III Near 7Up Stop Lahore	Naeem Jamsheed Ali	35202-8667672-3	Jamshed Ali	230	-	514	514	-	-	-	744	230	-	514	514	-	-	-	744
3620	Ambreen Bokhary, Synergy Inc 169-Y 2nd Floor DHA Commercial Area Lahore	Ambreen Bokhary	35201-9853083-4	Syed Mubashir	287	-	777	777	-	-	-	1,063	287	-	777	777	-	-	-	1,063
3621	Bashir Ahmed, Zitco Chemicolor Int Shop No 4 Mughal Centre Circular Road Shah Alam Chowk Lahore	Bashir Ahmed	35302-1171332-3	Sh Noor Muhammad	175	-	497	497	-	-	-	672	175	-	497	497	-	-	-	672
3622	Imran Afzal, Venus Systems Suite No 25 1st Floor Hafeez Centre Main Boulevard Gulberg Lahore	Imran Afzal	35202-8005925-3	Sh Muhammad Afzal	261	-	436	436	-	-	-	698	261	-	436	436	-	-	-	698
3623	Muhammad Shahzad Iqbal Chaudhr, Chaudhry G Mobile Shop No 2 Shah Market Dilkasha Lahore	Muhammad Shahzad Iqbal Chaudhr	61101-9641586-3	Ch M Iqbal	207	-	550	550	-	-	-	756	207	-	550	550	-	-	-	756
3624	Albert Kenneth Mall, Jc Homes Services 92-F Raja Centre Main Boulevar Gulberg II Lahore	Albert Kenneth Mall	35200-1538347-1	Weerd Mall	306	-	640	640	-	-	-	946	306	-	640	640	-	-	-	946
3625	Afzaal Hussain, Bookazine Distribution Company 1st Floor Ahmad Chamber 5 Temple Road Lahore	Afzaal Hussain	35202-2751371-7	Iqbal Hussain	191	-	434	434	-	-	-	625	191	-	434	434	-	-	-	625
3626	Shahzad Murtaza, Shahzada Brothers Shop No 13 Qadri Sardar Centre Near Bahria Centre Shahalam Market Lahore	Shahzad Murtaza	35202-2836170-7	Gulam Murtaza	154	-	357	357	-	-	-	511	154	-	357	357	-	-	-	511
3627	Shahbaz Ashraf, Al Raheem Store 79-8-B-1 Office No 2 Block B Sector B-1 Township Lahore	Shahbaz Ashraf	35201-3114598-1	Muhammad Ashraf	157	-	393	393	-	-	-	550	157	-	393	393	-	-	-	550
3628	Muhammad Imtiaz, H No 10-D Fahimi Street Shalimar Town Lahore	Muhammad Imtiaz	35202-2596151-3	Muzzafar Ali	222	-	578	578	-	-	-	800	222	-	578	578	-	-	-	800
3629	Muhammad Ashraf, I T Vision 10-B Basement Regal Centre Mall Road Lahore	Muhammad Ashraf	35202-2492575-1	Mohammad Iqbal	156	-	442	442	-	-	-	598	156	-	442	442	-	-	-	598
3630	Malik Masood Awan, H No 88-A PAF Colony Survey 15 Zarar Shaheed Road Lahore	Malik Masood Awan	35201-7923174-1	Ghulam Hassan	156	-	415	415	-	-	-	571	156	-	415	415	-	-	-	571
3631	Rehan Azhar Chaudhry, H No 271 Badar Block Allama Iqbal Town Lahore	Rehan Azhar Chaudhry	35201-1285438-1	Ch Mohd Din	226	-	628	628	-	-	-	855	226	-	628	628	-	-	-	855
3632	Muhammad Aqeel Faiz, H No 9 Block 4-B-1 Township Lahore	Muhammad Aqeel Faiz	35202-2588250-5	Faiz Ahmed	180	-	356	356	-	-	-	536	180	-	356	356	-	-	-	536
3633	Muhammad Imran, H No 285 Lda Mujahid Abad Ram Garh,Mughal Pura Lahore	Muhammad Imran	35202-8832240-1	Irshad Ali	256	-	587	587	-	-	-	843	256	-	587	587	-	-	-	843
3634	Muhammad Luqman, Talha Garments Shop No 3 Ittfiq Market Baghbanpura Lahore	Muhammad Luqman	35202-5254107-1	Sheikh Bashir Ahmad	256	-	520	520	-	-	-	776	256	-	520	520	-	-	-	776

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3635	Obaid Ur Rehman, Hafiz Fahim Borthers Rais Plaza, Shop No 5 Dil Muhammad Road Lahore	Obaid Ur Rehman	35201-9912976-3	Jamil Ahmad	285	-	544	544	-	-	-	829	285	-	544	544	-	-	-	829
3636	Sheikh Muhammad Munir, H No 22-A Peer Ghazi Road Ichra Lahore	Sheikh Muhammad Munir	35202-3248454-9	Sheikh Muhammad Tufail	265	-	483	483	-	-	-	747	265	-	483	483	-	-	-	747
3637	Shuaib Ahmed Bhatti, Ifra Printers Suit No 4 Ground Floor Chaudry Mansion Royal Park Lahore	Shuaib Ahmed Bhatti	35202-8111393-7	Mushtaq Ahmed Bhati	256	-	690	690	-	-	-	946	256	-	690	690	-	-	-	946
3638	Muhammad Afzal, Afzal Tire House Subhan Allah Autos,Shop No : 250 General Bus Stand,Badami Bagh Lahore	Muhammad Afzal	35202-9574734-9	Muhammad Sultan	333	-	534	534	-	-	-	866	333	-	534	534	-	-	-	866
3639	Muhammad Asif, H No 404- F Block Gulshan -E- Ravi Near Moon Market Lahore	Muhammad Asif	35202-5528421-5	Mehmood Javed	199	-	472	472	-	-	-	672	199	-	472	472	-	-	-	672
3640	Malik Amir Shaukat, Tanzeel Store 18 Fleming Road Lahore	Malik Amir Shaukat	35202-0915053-9	Shauket Ali	223	-	407	407	-	-	-	630	223	-	407	407	-	-	-	630
3641	Chudhery Maqsood Qadir, Paragon Shoping Centre 5-6 Khaber Block Lahore	Chudhery Maqsood Qadir	35201-8440455-7	Ch Mushtaq Ahmed	222	-	468	468	-	-	-	690	222	-	468	468	-	-	-	690
3642	Muhammad Younas, Pak Sweet House Chowk Lal Pul Mughalpura Lahore	Muhammad Younas	35201-1236118-7	Muhammad Rasheed	230	-	382	382	-	-	-	612	230	-	382	382	-	-	-	612
3643	Muhammad Shahid, Mohammad Sabir Imetation Jewelry H No 2 Street No 36 Amrat Bazar Railway Road Lahore	Muhammad Shahid	35202-2620332-9	Mohammad Sabir	206	-	551	551	-	-	-	758	206	-	551	551	-	-	-	758
3644	Kanwal Ayaz, H No 145 Habib Ullah Road Lahore	Kanwal Ayaz	35202-2823280-1	Javed Mehboob	257	-	604	604	-	-	-	861	257	-	604	604	-	-	-	861
3645	Shahid Latif Malik, 22B-II,Gulberg-III Lahore.	Shahid Latif Malik	35202-9948828-1		289	-	521	521	-	-	-	811	289	-	521	521	-	-	-	811
3646	Sumera Umar, Muhammadi Noor Farms office No 111 Block B Model Town Lahore	Sumera Umar	35202-6684051-2	M Umar Qureshi	205	-	371	371	-	-	-	576	205	-	371	371	-	-	-	576
3647	Saeed Ahmed Khan, Shan Traders Somi Centre 76 Block 6 Sector A II Sector A II, Township Lahore	Saeed Ahmed Khan	35202-9462134-3	Mohammad Akbar Khan	185	-	397	397	-	-	-	582	185	-	397	397	-	-	-	582
3648	Ali Javaid Sheikh, Ali Watch Co 16-C Muhammadi Market Shahalam Market Lahore	Ali Javaid Sheikh	35202-3032131-3	Sheikh Javaid Aziz	406	-	836	836	-	-	-	1,242	406	-	836	836	-	-	-	1,242
3649	Malik Ameer Ali, H No. 8,Abdullah Street No. 1,Momin Pura, GT road,Baghbanpura, Lahore	Malik Ameer Ali	35201-8905614-1		180	-	458	458	-	-	-	638	180	-	458	458	-	-	-	638
3650	Mirza Sulman Baig, Mughal Plastic and Co Yad Gaar Minar-E-Pakistan Plaz 3-Ravi Road Lahore	Mirza Sulman Baig	35202-3052184-7	Mirza Maqbool Baig	205	-	400	400	-	-	-	604	205	-	400	400	-	-	-	604
3651	Khalid Mehmood, H No 241 Block A-1 Punjab Govt Employee Housing S College Road Lahore	Khalid Mehmood	35202-8177750-9	Ch Hayat Muhammad	295	-	721	721	-	-	-	1,016	295	-	721	721	-	-	-	1,016
3652	Malik Muhammad Imran, H No 54 Street No 12 New Super Town Defence Lahore	Malik Muhammad Imran	35202-4477596-5	Muhammad Haneef	457	-	1,134	1,134	-	-	-	1,590	457	-	1,134	1,134	-	-	-	1,590
3653	Ghulam Nabi Butt, H No 125-B Faisal Town Lahore	Ghulam Nabi Butt	35202-5366747-5	M Altaf Butt	331	-	641	641	-	-	-	972	331	-	641	641	-	-	-	972
3654	Javed Abbas, Al-Qaim Lace Button Corner Shop No 11/A China Market Model Town Link Road Lahore	Javed Abbas	35202-2167685-9	Ejaz Hussain	244	-	631	631	-	-	-	875	244	-	631	631	-	-	-	875
3655	Muahmmad Asif Butt, Ahsan Book Store 16-12-B-I Al Madina Road Township Lahore	Muahmmad Asif Butt	35202-2915601-1	M Saddique Butt	156	-	574	574	-	-	-	731	156	-	574	574	-	-	-	731
3656	Zafar Hafeez, H No 196, Street No 3-Shah Jamal Colony, Ichra, Lahore	Zafar Hafeez	35202-6136682-5		157	-	416	416	-	-	-	573	157	-	416	416	-	-	-	573
3657	Abdul Qadir, Suit No. 34-35, 2nd Floor Landmark Plaza, Jail Road Lahore	Abdul Qadir	42301-5862447-7		257	-	644	644	-	-	-	900	257	-	644	644	-	-	-	900
3658	Sheikh Habib Ul Rehman, Naseeb Light House 38-A Store Market Model Town Lahore	Sheikh Habib Ul Rehman	35202-8505231-1	Sh Khalil Ur Rehman	152	-	404	404	-	-	-	555	152	-	404	404	-	-	-	555
3659	Rana Ehsan Ul Haque, 121 Sw Lane 04 Nfc ECHS Phase,1 Lahore.	Rana Ehsan Ul Haque	35201-1515146-9		307	-	732	732	-	-	-	1,038	307	-	732	732	-	-	-	1,038
3660	Waqas Shahid, H No 496/F Johar Town, Lahore	Waqas Shahid	35202-1718192-9		464	-	733	733	-	-	-	1,197	464	-	733	733	-	-	-	1,197
3661	Khwaja Abdul Waheed, Mashah Allah Chemical Super Shahalam Market Circular Road Lahore	Khwaja Abdul Waheed	35202-2952081-7	Khawaja Iqbal Ahmed	204	-	393	393	-	-	-	597	204	-	393	393	-	-	-	597
3662	Tauseef Raza, TY Chori Markers Ist Floor Hafiz Manzil Muhammad Umar Road Old Anarkal Lahore	Tauseef Raza	35202-5842817-7	Muhammad Latif	307	-	713	713	-	-	-	1,020	307	-	713	713	-	-	-	1,020
3663	Iftikhar Ali, H No 156 Ali Block New Garden Town Lahore	Iftikhar Ali	35202-9767281-3	Amjad Ali	207	-	512	512	-	-	-	719	207	-	512	512	-	-	-	719
3664	Sarfraz Ali, Al Rehman Fabrics and Silk Cen 3 Shahzadi Market Sadar Cantt ,Lahore	Sarfraz Ali	35202-1724060-3		245	-	425	425	-	-	-	670	245	-	425	425	-	-	-	670
3665	Abdul Sattar, H No 303 Block B Taj Pura Scheme Mugal Pura Lahore	Abdul Sattar	35201-5213272-3	Abdul Ghufar	287	-	726	726	-	-	-	1,013	287	-	726	726	-	-	-	1,013
3666	Syed Muhammad Hammad Raza Bukh, 4U Marketing Network 18 Rehman Housing Bor Johar Town Lahore	Syed Muhammad Hammad Raza Bukh	35202-8204136-5	S M Nawaz Bukhari	146	-	418	418	-	-	-	564	146	-	418	418	-	-	-	564
3667	Khawaja Mansoor Hussain, H No 28 Nazim Abad Tajpura Shad Bagh Lahore	Khawaja Mansoor Hussain	35202-3591667-3	Khawaja Manzoor Hussain	256	-	609	609	-	-	-	865	256	-	609	609	-	-	-	865
3668	Sheikh Muhammad Saeed, Arman Traders Shop No 34 China Centre Shahalam Market Lahore	Sheikh Muhammad Saeed	35202-1510251-7	Sheikh M Nazeer	165	-	385	385	-	-	-	550	165	-	385	385	-	-	-	550
3669	Rana Khalid Majeed, Rana Brothers Krakary Paint Main GT road Shahdara Lahore	Rana Khalid Majeed	35202-2397186-9	Rana Abdul Majeed	300	-	672	672	-	-	-	973	300	-	672	672	-	-	-	973
3670	Muhammad Amir Rashid, Dotview Importer 301-Abaseem Complex 8-Davis Road Lahore	Muhammad Amir Rashid	35202-2946114-9	Abdul Rashid	285	-	535	535	-	-	-	820	285	-	535	535	-	-	-	820
3671	Muhammad Nouman Khan, Mobile World 22 L-G Hafeez Centre Gulberg Lahore	Muhammad Nouman Khan	35202-7738975-3	M Qasim	306	-	820	820	-	-	-	1,127	306	-	820	820	-	-	-	1,127
3672	Khalid Mehmood, C/O Muhammad Yousaf Garden Town, Church Road, Pattoki, District Kasur	Khalid Mehmood	35202-4958921-7		256	-	562	562	-	-	-	819	256	-	562	562	-	-	-	819
3673	Abdul Aziz, Shaheen Role Die Maker H-6 Ghazi Street Urdu Bazar Lahore	Abdul Aziz	35202-2539237-7	Muhammad Shafi	245	-	398	398	-	-	-	642	245	-	398	398	-	-	-	642
3674	Ashfaq Hameed Khan, H No 615 Sector A-I Town Ship Lahore	Ashfaq Hameed Khan	35202-6875738-9	Abdul Hameed Khan	197	-	487	487	-	-	-	684	197	-	487	487	-	-	-	684
3675	Muhammad Javed, H No 27-A/10 Gulshan Hight Moon Market Gulshan Ravi Lahore	Muhammad Javed	35202-6655096-3	Muhammad Boota	174	-	433	433	-	-	-	607	174	-	433	433	-	-	-	607
3676	Ambreen Shahzad, H No 70 Main Road Morr Samanabad ,Lahore	Ambreen Shahzad	35202-2649229-0		254	-	425	425	-	-	-	680	254	-	425	425	-	-	-	680
3677	Nisar Ul Haq Mian, H No 7-A Iqbal Street No 4 Baghbanpura ,Lahore	Nisar Ul Haq Mian	35201-1302314-1		186	-	387	387	-	-	-	572	186	-	387	387	-	-	-	572
3678	Abid Rafique, Abid Enterprises Shop No 3 Rafiq Mansion, Ainak Market Shahalam Market, Lahore	Abid Rafique	35202-2179313-5	Muhammad Rafique	396	-	658	658	-	-	-	1,055	396	-	658	658	-	-	-	1,055
3679	Madah Hussain, H No 39 Block A-II Punjab Cooperative Housing Society Township Lahore	Madah Hussain	35200-1421289-5	Mushtaq Ahmed	422	-	824	824	-	-	-	1,246	422	-	824	824	-	-	-	1,246
3680	Ghulam Mustafa Khan, New Khan Tent Services Shop No 26 Block B Tajpura Housing Scheme Lahore	Ghulam Mustafa Khan	35201-1783602-1	Dil Faraz Khan	455	-	795	795	-	-	-	1,250	455	-	795	795	-	-	-	1,250
3681	Imtiaz Ahmad Naseem, Dehere Araina P O Jalalpur Sharif Jehlum Pinddadan Khan	Imtiaz Ahmad Naseem	37302-1160688-7		179	-	365	365	-	-	-	545	179	-	365	365	-	-	-	545
3682	Muhammad Afzal Khan, Rana Old Iron Pipe Merchant 421-D Mehboob Road Misri Shah Lahore	Muhammad Afzal Khan	35202-8723902-3	Muhammad Akram Khan	370	-	581	581	-	-	-	950	370	-	581	581	-	-	-	950
3683	Atif Hafeez, Hafeez Bearing Impex Rehman Street No 1 27 Brandreth Road Lahore	Atif Hafeez	35202-3000333-3	Mohd Hafeez	396	-	862	862	-	-	-	1,259	396	-	862	862	-	-	-	1,259
3684	Hameed Ullah, Habib Ullah and Sons Shop No 126 Shahalam Lahore	Hameed Ullah	35202-9702326-7	Habib Ullah	306	-	580	580	-	-	-	885	306	-	580	580	-	-	-	885
3685	Mubark Riaz, Mir Machionary House 81 Sharif Garden Salamat Pura G T Road Lahore	Mubark Riaz	35202-6753824-1	Riaz Ahmad	437	-	823	823	-	-	-	1,260	437	-	823	823	-	-	-	1,260
3686	Zafar Iqbal, H No 13 Street No 41 Qureshi Muhalla Mozang Lahore	Zafar Iqbal	35202-4146138-1	Muhammad Hayat	154	-	381	381	-	-	-	535	154	-	381	381	-	-	-	535
3687	Farooq Hussain, H No 18/A Infentary Road Mustabad Cantt Lahore	Farooq Hussain	35201-2424029-3	Khalipah Muhammad	453	-	879	879	-	-	-	1,332	453	-	879	879	-	-	-	1,332
3688	Shahid Mahmood, H No 255 Block O Sabzazar Lahore	Shahid Mahmood	35202-2900063-1	Ghulam Rasool	186	-	394	394	-	-	-	580	186	-	394	394	-	-	-	580
3689	Muhammad Ejaz Khokhar, Royal Marketing Network Office No 301 & 313 3rd Floor Khaleej Towers J Road Lahore	Muhammad Ejaz Khokhar	35202-2381172-1	M Amin Khokhar	241	-	555	555	-	-	-	796	241	-	555	555	-	-	-	796
3690	Khurram Nazir, 31-Gf, Gohar Centre, Wahdat Road, Lahore	Khurram Nazir	35202-7985160-9		305	-	579	579	-	-	-	883	305	-	579	579	-	-	-	883
3691	Mian Muhammad Tufail, 77-B Iqbal Avenue Houseing Socity Lahore	Mian Muhammad Tufail	35202-2527074-1		234	-	381	381	-	-	-	615	234	-	381	381	-	-	-	615
3692	Tahir Ali, Atlas Engineering 27 Naqvi Street Plot No 82 Rasool Rd Hameed Ali Park Ichra Lahore	Tahir Ali	35202-3771120-9	Fakhar Ul Din	156	-	390	390	-	-	-	546	156	-	390	390	-	-	-	546

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3693	Najeeb Akbar, Future Techint Suit No 7 1st Floor Fazal Centre Faiz Road Muslim Town ,Lahore	Najeeb Akbar	31202-8605444-7		155	-	366	366	-	-	-	520	155	-	366	366	-	-	-	520
3694	Iftikhar Ahmed, Wall Grains Suit No 13 2nd Floor Saman Arcad Firdaus Market Gulberg II Lahore	Iftikhar Ahmed	35202-2936778-9	Chaudhary Fazal Din	181	-	405	405	-	-	-	586	181	-	405	405	-	-	-	586
3695	Muhammad Jabran, Mohammad Jabran Office Number 2, First Floor 231 Taj Market Ghass Mandi Bhaghpanpura Lahore	Muhammad Jabran	35201-1387514-7	Shahab Fakhri	205	-	527	527	-	-	-	731	205	-	527	527	-	-	-	731
3696	Muhammad Shahzad Rana, Decent Cloth House 19 Main Bazar Ram Garh Mujahidabad Mughal Poora Lahore	Muhammad Shahzad Rana	35201-7078856-5	M Sharif Rana	196	-	500	500	-	-	-	697	196	-	500	500	-	-	-	697
3697	Shakeel Ahmed, Hamza Garments Shop No 8 73-Mall Plaza The Mall Road Lahore	Shakeel Ahmed	35202-7916458-5	Ghulam Rasool	306	-	630	630	-	-	-	936	306	-	630	630	-	-	-	936
3698	Asif Hafeez, Qasim Screen Printing 1st Floor Shams Manzil Hawli Mian Khan Rang Mehal Lahore	Asif Hafeez	35202-2928543-1	Muhammad Hafeez	154	-	369	369	-	-	-	523	154	-	369	369	-	-	-	523
3699	Muhammad Asif Iqbal Minhas, Crystal Publications Al Miraj Centre 22-Urdu Bazar Lahore	Muhammad Asif Iqbal Minhas	35202-6604592-9	Muhammad Iqbal Minhas	299	-	540	540	-	-	-	839	299	-	540	540	-	-	-	839
3700	Muhammad Rafique Latif, Punjab Trade Centre Main Stop Walton Walton Road Lahore	Muhammad Rafique Latif	35202-5350644-1	Muhammad Hanif	141	-	383	383	-	-	-	524	141	-	383	383	-	-	-	524
3701	Mian Mushtaq Musadaq, Pacific Cd Shop No 21-22 2nd Floor Dar-Ul-Rehmat Plaza Hall Road Lahore	Mian Mushtaq Musadaq	35202-4482547-5	Mian Mohd Musadiq	257	-	649	649	-	-	-	905	257	-	649	649	-	-	-	905
3702	Sheikh Mushtaq Mehmood, Shan Poultry Sale Centre 16 Main Bazar Islampura Near Neeli Bar Chowk Lahore	Sheikh Mushtaq Mehmood	35202-7096386-1	Shk M Ishaq	156	-	365	365	-	-	-	521	156	-	365	365	-	-	-	521
3703	Mahmood Rana, H No 23 Street No 173 College Road New Samanabad Lahore	Mahmood Rana	35202-8195823-5	Muhammad Sharif	306	-	623	623	-	-	-	929	306	-	623	623	-	-	-	929
3704	Bushara Sabir, Bushra Trading H No 6/A Model Colony Block Q Model Town Extension Lahore	Bushara Sabir	35202-2616439-4	Muhammad Sabir	161	-	433	433	-	-	-	594	161	-	433	433	-	-	-	594
3705	Zaka Muhammad Jam, Orange Business Flat No 10 1st Floor Umer Arcade 22 Queens Road Lahore	Zaka Muhammad Jam	35202-2608270-3	Jam Jan Muhammad	256	-	638	638	-	-	-	894	256	-	638	638	-	-	-	894
3706	Muhammad Umar Farooq, H No 30-F,Muslim Block, Allama Iqbal Town Lahore	Muhammad Umar Farooq	35202-6814639-3		305	-	589	589	-	-	-	894	305	-	589	589	-	-	-	894
3707	Muhammad Shabbir Bila, H No 26 Street No 6 Fateh Garh Mughal Pura Lahore	Muhammad Shabbir Bila	35201-5175773-3	Muhammad Abdul Hamid	298	-	502	502	-	-	-	800	298	-	502	502	-	-	-	800
3708	Mian Abdul Rehman Arif, H No 348 Street No 6 Ravi Block Allama Iqbal Town Lahore	Mian Abdul Rehman Arif	35202-8023260-5	Mian M Arif	205	-	462	462	-	-	-	668	205	-	462	462	-	-	-	668
3709	Muhammad Sarfraz, H No 256-A Wheet Man Road Mughal Pura Lahore	Muhammad Sarfraz	35201-1618934-9	Muhammad Saleem	404	-	993	993	-	-	-	1,397	404	-	993	993	-	-	-	1,397
3710	Muhammad Naeem Abid, Friends Silk Centre 63-Kashmir Block Azam Cloth Market Lahore	Muhammad Naeem Abid	17301-1514664-3	Abdul Samad	300	-	737	737	-	-	-	1,036	300	-	737	737	-	-	-	1,036
3711	Sajjad Ahmed, The Easteran Commercial Corpor 24-A/3 Abbot Road Lahore	Sajjad Ahmed	35202-5275462-5	Ahmed Shah	391	-	796	796	-	-	-	1,187	391	-	796	796	-	-	-	1,187
3712	Muhammad Kashif Rafique, H No 72 Block D II Wapda Town ,Lahore	Muhammad Kashif Rafique	35202-7499042-7		196	-	477	477	-	-	-	673	196	-	477	477	-	-	-	673
3713	Mansoor Ahmed, National News Agency 1 Mayo Hospital Road Akhbar Market ,Lahore	Mansoor Ahmed	35202-6491484-9		306	-	769	769	-	-	-	1,075	306	-	769	769	-	-	-	1,075
3714	Mian Mobeen Ilyas, M I Enterprises 2nd Floor,156-G, Commercial Area,DHA Phasel Lahore	Mian Mobeen Ilyas	35202-1224828-7	Muhammad Ilyas	250	-	411	411	-	-	-	661	250	-	411	411	-	-	-	661
3715	Muhammad Abbas, 22 No 1 Bastami Road Samanabad Lahore	Muhammad Abbas	35202-8935577-9	Muhammad Siddique	180	-	355	355	-	-	-	536	180	-	355	355	-	-	-	536
3716	Muhammad Usman Qasim, Apni Hutti By Wali Bakers 21 Sultan Pura Road Near Boar Wali Masjid Lahore	Muhammad Usman Qasim	35202-6495198-5	Muhammad Qasim Wali	248	-	546	546	-	-	-	794	248	-	546	546	-	-	-	794
3717	Muhammad Aslam Khan, H No 226 Bilal Colony Dil Muhammad Road Pathi Ground Lahore	Muhammad Aslam Khan	35201-1581666-7	M Rahim Khan	306	-	614	614	-	-	-	920	306	-	614	614	-	-	-	920
3718	Saleem Butt, Promo Printers office No 5 1st Floor Bilal Centre 9 Nicholson Road Near Shah Taj H,Lahore	Saleem Butt	35202-7225272-3		206	-	447	447	-	-	-	653	206	-	447	447	-	-	-	653
3719	Nadeem Nazar, H No 129 Block A-2 Punjab Govenment Employees Cooperative Houing Socity Ghazi Chok Wapda Town Road Lahore	Nadeem Nazar	35202-2993686-5	Nazar Muhammad	369	-	763	763	-	-	-	1,132	369	-	763	763	-	-	-	1,132
3720	Muhammad Ilyas, H No E 117/4 Street No 17 Madina Colony Walton Road Cant Lahore	Muhammad Ilyas	35201-5920764-3	Muhammad Idrees	461	-	908	908	-	-	-	1,369	461	-	908	908	-	-	-	1,369
3721	Abdul Khaliq, Al Qasim Brothers Shop No 446 Qamer Block Basement Gate No 2 Ifaq Market Lahore	Abdul Khaliq	35202-2615618-9	Fazal Din	202	-	441	441	-	-	-	642	202	-	441	441	-	-	-	642
3722	Fazal Rehman, H No 818 Nasheman Iqbal Coperative Housing Socity Near Wapda Town Lahore	Fazal Rehman	35202-8259571-1	Muhammad Iqbal	238	-	554	554	-	-	-	792	238	-	554	554	-	-	-	792
3723	Muhammad Iqbal, H No 61-G-2 Wapda Town Lahore	Muhammad Iqbal	35202-3390629-7	Fazal Elahi	255	-	475	475	-	-	-	731	255	-	475	475	-	-	-	731
3724	Muhammad Aqeel Sarfraz, Data Traders 121-1-B II College Road College Road Town Ship Lahore	Muhammad Aqeel Sarfraz	35202-2899470-9	Muhammad Sarfraz	178	-	420	420	-	-	-	598	178	-	420	420	-	-	-	598
3725	Fahad Hussain, H No 10 9-Bashir Street Karmabad Wahdat Road Lahore	Fahad Hussain	35202-0589449-3	Khadim Hussain	205	-	395	395	-	-	-	601	205	-	395	395	-	-	-	601
3726	Haroon Javed, H No 60 Divine Homes New Defence Road Lahore	Haroon Javed	35201-6595673-1	Sikandar Javed	166	-	374	374	-	-	-	540	166	-	374	374	-	-	-	540
3727	Muhammad Sohalll Jamil, H No 15-S-167 Umer Street Chah Jamu Wala New Samanabad Lahore	Muhammad Sohalll Jamil	35202-2844082-9	M Jameel	154	-	353	353	-	-	-	507	154	-	353	353	-	-	-	507
3728	Shakeel Ahmed, Saami Pastics Shop 35 St 15 Gujjar Pura Ghorey Shah Road Baghbanpura ,Lahore	Shakeel Ahmed	35202-4085247-5		235	-	441	441	-	-	-	676	235	-	441	441	-	-	-	676
3729	Sheikh Zahoor Ahmed, Zeeshan Trader 16 Bastami Road Samanabad Lahore	Sheikh Zahoor Ahmed	35202-7687128-3	Sheikh Khuda Bakhsh	194	-	382	382	-	-	-	576	194	-	382	382	-	-	-	576
3730	Syed Muhammad Ameer Ali Zaidi, Moallim Publishing Company 22 Urdu Bazar Lahore	Syed Muhammad Ameer Ali Zaidi	35202-9379206-9	Syed M Ali Zaidi	240	-	572	572	-	-	-	813	240	-	572	572	-	-	-	813
3731	Chaudhry Shahzad Hussain Khokh, H No 31 Kamran Block Allama Iqbal Town Lahore	Chaudhry Shahzad Hussain Khokh	35202-2493848-1	Ch M Umar Khan	202	-	378	378	-	-	-	579	202	-	378	378	-	-	-	579
3732	Atiq Ur Rehman Khan, H No 213 Street No 20 Shalimar Road Mughalpura Lahore	Atiq Ur Rehman Khan	37405-5285748-7	M Younas Khan	206	-	532	532	-	-	-	738	206	-	532	532	-	-	-	738
3733	Amir Khan, Al Wahab Garments 29-A Main Samanabad Lahore	Amir Khan	35202-5107621-1	Inam Ullah Khan	206	-	549	549	-	-	-	755	206	-	549	549	-	-	-	755
3734	Abu Bakar, H No 1/B Street No 13 Akber Road Pak Nagar Lahore	Abu Bakar	35202-1387856-5	Iftikhar Hussain	176	-	348	348	-	-	-	524	176	-	348	348	-	-	-	524
3735	Muhammad Mushtaq, Unites Hardware Stor Shop No 3-4 Main Riaz Ahmad Rd Last Mint Stop Shalimar Town Lahore	Muhammad Mushtaq	35201-5263479-7	Muhammad Ramzan	406	-	858	858	-	-	-	1,264	406	-	858	858	-	-	-	1,264
3736	Uzma Khalid Khan, Khan Unique Developer 4th Floor Khan Arcade 37-J Block Gulberg III ,Lahore	Uzma Khalid Khan	35202-2231025-4		505	-	977	977	-	-	-	1,482	505	-	977	977	-	-	-	1,482
3737	Abdul Wahid Awan, Crystal Inn 5/16 Usman Block New Garden Town ,Lahore	Abdul Wahid Awan	13302-3062215-1		268	-	504	504	-	-	-	771	268	-	504	504	-	-	-	771
3738	Shariq Chaudhary, Hotel Sanai 1 Abbot Road Lahore	Shariq Chaudhary	35202-1531155-9	Ch Sana Ullah	166	-	364	364	-	-	-	530	166	-	364	364	-	-	-	530
3739	Malik Shahbaz Ali, Hello Mobile Shop No 22 New Jinah Plaza Main Boulevard DHA Lahore	Malik Shahbaz Ali	35201-8135098-9	Shahmshad Ali	136	-	367	367	-	-	-	504	136	-	367	367	-	-	-	504
3740	Imran Arshad, H No 3-F-II 1st Floor Rehman Garden Defence Road Lahore	Imran Arshad	35201-8311270-9	Muhammad Arshad	147	-	401	401	-	-	-	548	147	-	401	401	-	-	-	548
3741	Waqar Waheed Khan, Al Raheem Garments Al Qamar Counter Sh No 1 Back Of Riaz Bldng Rang Mahal Lahore	Waqar Waheed Khan	35202-1336666-5	M Waheed Ahmed Khan	156	-	391	391	-	-	-	547	156	-	391	391	-	-	-	547
3742	Muhammad Raheel Siddique, Raheel Super Store 6-3-B-1 Bohar Wala Chowk Main Bazar Township Lahore	Muhammad Raheel Siddique	35202-5514691-5	Muhammad Jamil Siddiqui	276	-	587	587	-	-	-	863	276	-	587	587	-	-	-	863
3743	Imran Hameed, H No 3-A Street No 6 Ameer Street Alam Gir Park Multan Road Lahore	Imran Hameed	35202-2362643-9	Abdul Hameed	204	-	478	478	-	-	-	683	204	-	478	478	-	-	-	683

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3744	Asif Ali Chaudhary, World Connector Telecom M-2-48 Eden Tower 82-E/1 Main Boulevard Gulberg III Lahore	Asif Ali Chaudhary	35202-2323948-7	M Atiq Ch	305	-	716	716	-	-	-	1,021	305	-	716	716	-	-	-	1,021
3745	Adil Shehzad, H No 213 Street No 54 Muhjahid Abad Mughalpura Cantt Lahore	Adil Shehzad	35201-1435254-9	Muhammad Saif Ullah	207	-	505	505	-	-	-	711	207	-	505	505	-	-	-	711
3746	Muhammad Ashfaq Kiani, H No 1 Street No 10 Old Anarkali Lahore	Muhammad Ashfaq Kiani	35202-9755164-5	Muhammad Afsar Khan	150	-	352	352	-	-	-	503	150	-	352	352	-	-	-	503
3747	Mian Muhammad Faisal, Mian Muhammad Faisal 147 A/2 G.T Road Begum Pura Near U.E.T Lahore	Mian Muhammad Faisal	35201-1531879-3	Irshad Ahmed	304	-	534	534	-	-	-	838	304	-	534	534	-	-	-	838
3748	Jamil Ahmed, H No 595 Block E-1 Joher Town Lahore	Jamil Ahmed	35202-1095109-7	Mohammad Ashiq	306	-	693	693	-	-	-	999	306	-	693	693	-	-	-	999
3749	Zahid Mahmood, Zahid Gold Polish 1st Floor Macca Centre Gali Hingna Rang Mehal Lahore	Zahid Mahmood	35202-6075340-7	Mahmood Ali	286	-	592	592	-	-	-	877	286	-	592	592	-	-	-	877
3750	Khawaja Tauqir, H No 77 Kashmir Block Allama Iqbal Town ,Lahore	Khawaja Tauqir	35202-2591115-5		206	-	401	401	-	-	-	607	206	-	401	401	-	-	-	607
3751	Muhammad Jawad Jamal, Shop No 6 Rafiq Market 35 E Shabnam Market Lahore	Muhammad Jawad Jamal	35202-8933866-3	Ch Jamal Din	222	-	374	374	-	-	-	597	222	-	374	374	-	-	-	597
3752	Shadab Rizwan, H No 55 Ata Turk Block New Garden Town Lahore	Shadab Rizwan	42201-4854618-7	Ch Rajab Ali	156	-	384	384	-	-	-	540	156	-	384	384	-	-	-	540
3753	Mian Ali Kashif, H No 149 Block A RECHS Johar Town Lahore	Mian Ali Kashif	35202-0796652-1	Mian Ghulam Sarwar	140	-	370	370	-	-	-	510	140	-	370	370	-	-	-	510
3754	Sheikh Abdul Hameed, H No 72-E Street No 55 S Sharif Park Grand Battery Stop Multan Road ,Lahore	Sheikh Abdul Hameed	35202-2307625-7		266	-	583	583	-	-	-	849	266	-	583	583	-	-	-	849
3755	Naveed Akram Sufi, H No 114-A Babar Block New Garden Town Lahore	Naveed Akram Sufi	35202-2390533-7	Muhammad	405	-	758	758	-	-	-	1,163	405	-	758	758	-	-	-	1,163
3756	Tanveer Hussain Bhatti, H No 5-B Street No 2 Block-B Market Model Town Lahore	Tanveer Hussain Bhatti	35202-2903498-1	M Hussain Bhatti	187	-	474	474	-	-	-	661	187	-	474	474	-	-	-	661
3757	Muhammad Arif, H No 27 Street No 55 Near Ashraf General Store Muhalah New Shalimar Town Lahore	Muhammad Arif	35201-1177711-3	Muhammad Hanif	194	-	403	403	-	-	-	597	194	-	403	403	-	-	-	597
3758	Muhammad Ayub Khan, Ayoob Traders H No 32 Street No 55-A Khebar Park Out Fall Road Sant Nagar Lahore	Muhammad Ayub Khan	35202-5256116-5	Muhammad Sadiq Khan	300	-	636	636	-	-	-	936	300	-	636	636	-	-	-	936
3759	Sheikh Amir Saeed Chopra, H No 219 Block 1 Sector D-1 Town Ship Near Umer Chowk Lahore	Sheikh Amir Saeed Chopra	35402-1078265-5	Sh Muhammad Saeed	230	-	405	405	-	-	-	635	230	-	405	405	-	-	-	635
3760	Fazal E Rabi, Mk Traderz 9 Hajveri Town Peco Road Multan Road Lahore	Fazal E Rabi	35201-7790195-3	Khalil Ur Rehman	256	-	615	615	-	-	-	872	256	-	615	615	-	-	-	872
3761	Mohsin Anwar, M N Engineering Work H No 6-12 Haji Park Street No 55 Raj Garh, Near Bilal Park Lahore	Mohsin Anwar	35202-7734996-9	Muhi Ud Din	228	-	389	389	-	-	-	616	228	-	389	389	-	-	-	616
3762	Muhammad Munawar Javaid, Munawar Enterprises Off 2 2nd Floor Safdar Building Model Town Link Road Lahore	Muhammad Munawar Javaid	54400-7462760-1	Muhammad Tufail	281	-	694	694	-	-	-	975	281	-	694	694	-	-	-	975
3763	Zahid Kamal Pasha, H No 141 Waseem Park Yasir Block Attari Saruba Ferozpur Road Lahore	Zahid Kamal Pasha	35202-4454891-3	Muhammad Rafiq	181	-	405	405	-	-	-	587	181	-	405	405	-	-	-	587
3764	Abdul Khaliq, Suit No 1 1st Floor Al Maraj Arcade Pir Bahawal Shir Road Chuburchi Lahore	Abdul Khaliq	34301-1655928-7	Abdul Ghani	182	-	392	392	-	-	-	574	182	-	392	392	-	-	-	574
3765	Muhammad Manan Nasir, Lawsonia and Co 12 Alfazil Naisr Street Zubaida Park Multan Road Lahore	Muhammad Manan Nasir	35202-2912489-9	Ch Nasrullah Nasir	403	-	1,028	1,028	-	-	-	1,432	403	-	1,028	1,028	-	-	-	1,432
3766	Rahat Pervaiz, H No 954 Block A Sabzazar Scheme Lahore	Rahat Pervaiz	35201-6507920-2	A R Parwaiz	256	-	562	562	-	-	-	818	256	-	562	562	-	-	-	818
3767	Muhammad Afzal, H No 34 Street No 15 Koyal Street Taj Bagh Scheme Mughal Pura Lahore	Muhammad Afzal	35201-6528858-5	Asghar Ali	207	-	519	519	-	-	-	726	207	-	519	519	-	-	-	726
3768	Zahid Hussain, H No 83 Block C Pchs Ghazi Road Defence Lahore	Zahid Hussain	35201-3651521-7	M Hussain	357	-	868	868	-	-	-	1,225	357	-	868	868	-	-	-	1,225
3769	Muhammad Mukhtar Dar, Z M Garments Sh No 1 2nd Floor Sohail Tower 11-New Anarkali ,Lahore	Muhammad Mukhtar Dar	35202-7351176-5		157	-	405	405	-	-	-	562	157	-	405	405	-	-	-	562
3770	Muhammad Saleem, H No 808 Street No 27 Gulstan Colony Mustafabad Dharampura ,Lahore	Muhammad Saleem	35201-2960704-3		206	-	438	438	-	-	-	644	206	-	438	438	-	-	-	644
3771	Moghees Laiq Khan, H No 217-D Data Chowk Taj Pura Scheme Lahore	Moghees Laiq Khan	35201-3402936-7	M Laiq Khan	397	-	712	712	-	-	-	1,109	397	-	712	712	-	-	-	1,109
3772	Sadiq Hussain Malik, H.No.15,St.No.09, Mohallah Sanda Kalan, Lahore.	Sadiq Hussain Malik	35202-1818002-1		252	-	488	488	-	-	-	740	252	-	488	488	-	-	-	740
3773	Munawar Hussain, Bilal Instalment Centre 104 Hassan Block Main Bazar Nishter Colony Lahore	Munawar Hussain	35200-5514948-1	Muhammad Anwar	399	-	725	725	-	-	-	1,124	399	-	725	725	-	-	-	1,124
3774	Touqir Ahmad, Fine Traders Basement Ahmad Centre Alamgir Market Shahalam Market Lahore	Touqir Ahmad	35202-6091089-9	Shabbir Ahmad	207	-	491	491	-	-	-	698	207	-	491	491	-	-	-	698
3775	Sheikh Muhammad Shahid Rafiq, H No 6/3 Haji Imam Din Building Akbar Road Kachu Pura Lahore	Sheikh Muhammad Shahid Rafiq	35202-4109450-9	Shiekh M Rafique	185	-	381	381	-	-	-	566	185	-	381	381	-	-	-	566
3776	Muhammad Arif Waheed, Master Sweerts Regd 3-A Street No 7 Gun Mughalpura Sakamo Bazar ,Lahore	Muhammad Arif Waheed	35201-1295943-3		206	-	464	464	-	-	-	670	206	-	464	464	-	-	-	670
3777	Jaseem Saeed Butt, Fine Gems and Pearls Sh No 9 Tagoure Street No 79 Gawal Mandi Lahore	Jaseem Saeed Butt	35202-2013840-3	M Saeed Butt	156	-	390	390	-	-	-	546	156	-	390	390	-	-	-	546
3778	Kamran Naseer, H No 156 Street No 26 Hussani Street Ali Park Ichra ,Lahore	Kamran Naseer	35202-4387034-9		186	-	469	469	-	-	-	656	186	-	469	469	-	-	-	656
3779	Saeed Akhter, An Greens 3-Link Wahdat Road Wahdat Road Lahore	Saeed Akhter	35202-2364295-1	Ch Mian Khan	354	-	841	841	-	-	-	1,196	354	-	841	841	-	-	-	1,196
3780	Khawaja Muhammad Laeeq, Victory Rea Estate and Advisor 38/39 Shalimar Market Main Boulevard DHA ,Lahore	Khawaja Muhammad Laeeq	35201-1418670-3		404	-	712	712	-	-	-	1,116	404	-	712	712	-	-	-	1,116
3781	Muhammad Afzal, Shahzaib Autos, Shop No 33, Gate No 2, Engineer University Punjab, Lmc Market, Lahore	Muhammad Afzal	35201-9937565-1		156	-	389	389	-	-	-	545	156	-	389	389	-	-	-	545
3782	Shahan Ahmad Muzafar, H 647 Gulberg Block Phase 4 DHA Lahore	Shahan Ahmad Muzafar	35201-1621684-3		157	-	380	380	-	-	-	537	157	-	380	380	-	-	-	537
3783	Irfan Ahmad Butt, H No 358 Block A-3 Johar Town Lahore	Irfan Ahmad Butt	34101-5078603-5	Allaha Rakha Butt	248	-	623	623	-	-	-	871	248	-	623	623	-	-	-	871
3784	Ajmal Hafeez Butt, Al Ahmar Associates Kothalia Building 2 Mcleod Road Lahore	Ajmal Hafeez Butt	35202-4405603-7	M Hafiz Butt	300	-	658	658	-	-	-	958	300	-	658	658	-	-	-	958
3785	Muhammad Azeem Saleem, H No 1 Ramzan Street No 1 Sanda Lahore	Muhammad Azeem Saleem	35202-4080298-1	Muhammad Saleem	157	-	376	376	-	-	-	533	157	-	376	376	-	-	-	533
3786	Mummhad Saeed, House No3 Street No 3 Badarpur A Multan Road	Mummhad Saeed	35202-5328194-3		296	-	712	712	-	-	-	1,008	296	-	712	712	-	-	-	1,008
3787	Malik Muzaffar Ahmed, Aims Care E-2-7 Main Walton Road Canitt Lahore	Malik Muzaffar Ahmed	35201-3052777-5	Muhammad Tufail	181	-	418	418	-	-	-	599	181	-	418	418	-	-	-	599
3788	Kashif Pervaiz, Promax System 3rd Floor Grand Centre 62 Commercial Area Main Boulvard ,Lahore	Kashif Pervaiz	35201-5113920-9		195	-	406	406	-	-	-	601	195	-	406	406	-	-	-	601
3789	Khalid Javed, Qadri Mobile 5-Mecload Road 9 Qadri Chamber Hall Road Lahore	Khalid Javed	35202-2836173-9	Muhammad Saddiq	250	-	472	472	-	-	-	722	250	-	472	472	-	-	-	722
3790	Syed Mumtaz Hussain, H No 158 Kashmir Block Allama Iqbal Town Lahore	Syed Mumtaz Hussain	35202-1903966-7	Syed Yousaf Ali Shah	256	-	499	499	-	-	-	754	256	-	499	499	-	-	-	754
3791	Abdul Basit, H No 299-D-1 Nespak Housing Society Lahore	Abdul Basit	35202-7065272-5	Fazal Hussain	275	-	457	457	-	-	-	732	275	-	457	457	-	-	-	732
3792	Sajjad Ahmed, Madina World Point Private Limited office No 1 1st Floor 150 Saeed House Main Ferozpur Road Ichra ,Lahore	Sajjad Ahmed	35202-5052163-5		446	-	1,092	1,092	-	-	-	1,539	446	-	1,092	1,092	-	-	-	1,539
3793	Shahzad Anwar, H No 22 Babar Street No 33 Ghari Shahu Lahore	Shahzad Anwar	35202-3519701-7	Anwar Ali	151	-	388	388	-	-	-	539	151	-	388	388	-	-	-	539
3794	Zulfiqar Ali Khara, Bhatti Enterprises,5/6 Heera Market StrtNo.24 - Dharampura Mustafaabad Lahore	Zulfiqar Ali Khara	35201-1696477-1	Ch M Sarwar Khara	262	-	451	451	-	-	-	713	262	-	451	451	-	-	-	713
3795	Muhammad Shumail Khan, Shumail International 7 Street No 9 Salamat Muhalla Mohni Road Arain Building ,Lahore	Muhammad Shumail Khan	35202-6793302-9		206	-	463	463	-	-	-	669	206	-	463	463	-	-	-	669
3796	Ghulam Mustafa, H No 43/5 Street No 4 Farooq Street Malik Park Bilal Gunj Lahore	Ghulam Mustafa	35202-4071629-3	M Aqeel Baig	251	-	490	490	-	-	-	741	251	-	490	490	-	-	-	741
3797	Irfan Khan, Polo Links 16-D Ground Floor Main Commerc Zone Canal View Society Lahore	Irfan Khan	35201-2059868-7	M Sarwar Lashari	171	-	427	427	-	-	-	598	171	-	427	427	-	-	-	598
3798	Muhammad Badar Rafique Khan, H No 181-Q-Ext Model Town Lahore	Muhammad Badar Rafique Khan	35202-7606478-3		227	-	507	507	-	-	-	733	227	-	507	507	-	-	-	733
3799	Kamran Ahmed, Tayyabais Consultant G-50, Commercial Area Phase-I,D.H.A Lahore	Kamran Ahmed	35201-8241164-3	Muzaffar Ahmad Sh	205	-	492	492	-	-	-	697	205	-	492	492	-	-	-	697
3800	Saleem Ahmad Riaz, H No 7 Block-C Model Town Lahore	Saleem Ahmad Riaz	35202-4482042-5	H M Ahmad Riaz	494	-	867	867	-	-	-	1,362	494	-	867	867	-	-	-	1,362

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3801	Amjad Khan Gondal, H No 335 Block A 3 Johar Town Lahore	Amjad Khan Gondal	35202-1626625-5	Muhammad Ali	256	-	573	573	-	-	-	830	256	-	573	573	-	-	-	830
3802	Shahid Iqbal, H No 317 Block C-I Johar Town Lahore	Shahid Iqbal	35201-5443959-5	Muhammad Hanif	178	-	376	376	-	-	-	553	178	-	376	376	-	-	-	553
3803	Noshaba Ashfaq, H No 346 Block B Faisal Town Lahore	Noshaba Ashfaq	35202-2573220-6	Muhammad Ashfaq	183	-	407	407	-	-	-	590	183	-	407	407	-	-	-	590
3804	Syed Shafqat Ali Naqvi, H No 302 Askari Housing Complex Zarar Shaheed Road Canttt ,Lahore	Syed Shafqat Ali Naqvi	35201-7253217-3		454	-	1,074	1,074	-	-	-	1,528	454	-	1,074	1,074	-	-	-	1,528
3805	Tariq Anwar, Allied Group Suit No 3 2nd Floor 14-Civic Centre New Garden Tow Lahore	Tariq Anwar	35202-5044794-9	Muhammad Anwar	206	-	440	440	-	-	-	646	206	-	440	440	-	-	-	646
3806	Naveed Masood, N M Company Pvt office No 11 2nd Floor Ajma Centr 17-C Oppositer Rpad Lahore	Naveed Masood	35202-3107603-3	Masood Ahmed	304	-	723	723	-	-	-	1,026	304	-	723	723	-	-	-	1,026
3807	Zahid Saeed Butt, H No 193 Amir Road Shad Bagh Lahore	Zahid Saeed Butt	35202-2986598-3	Muhammad Saeed Butt	206	-	432	432	-	-	-	638	206	-	432	432	-	-	-	638
3808	Syed Ahsan Javaid, H No 302-B New Chauburji Park ,Lahore	Syed Ahsan Javaid	35200-1496919-9		306	-	631	631	-	-	-	937	306	-	631	631	-	-	-	937
3809	Hamid Ali, H No 56 Street No 5 Amin Park Ravi Road Karim Park Lahore	Hamid Ali	35202-2819858-7	Asad Ali	255	-	468	468	-	-	-	723	255	-	468	468	-	-	-	723
3810	Muhammad Shahzad Chaudhry, H No 200 Aziz Street No 93 Shama Park Pir Ghazi Road Ichra Lahore	Muhammad Shahzad Chaudhry	35202-2715969-9	Ghulam Rasool	282	-	673	673	-	-	-	954	282	-	673	673	-	-	-	954
3811	Muhammad Afzal, Lords Ladies and Gents 17-Watto Plaza Township Lahore	Muhammad Afzal	35202-3194674-3	Muhammad Sharif	182	-	436	436	-	-	-	619	182	-	436	436	-	-	-	619
3812	Sohail Aslam, Fast Traders 21-Lgf Central Plaza Barkat Market New Garden Town Lahore	Sohail Aslam	35202-4666968-5	Muhammad Amin	157	-	409	409	-	-	-	566	157	-	409	409	-	-	-	566
3813	Danish Iqbal, Crescent Education Consultant 7-2nd Floor Saman Arcade Firdous Market Gulberg III ,Lahore	Danish Iqbal	61101-9962277-7		231	-	570	570	-	-	-	801	231	-	570	570	-	-	-	801
3814	Faisal Mehboob Khan, H No 48 Muhalla Gulnar Colony Multan Road Lahore	Faisal Mehboob Khan	35202-1109494-7	Mahboob Hamed Khan	396	-	681	681	-	-	-	1,077	396	-	681	681	-	-	-	1,077
3815	Sheikh Muhammad Islam, H No 925-A Sabzazar Scheme Multan Road Lahore	Sheikh Muhammad Islam	35202-0768093-1		304	-	652	652	-	-	-	956	304	-	652	652	-	-	-	956
3816	Irfan Haider, Irfan Traders Shop No 39-G Muqadas Shopping Centre Fiaz Road New Anarkali Lahore	Irfan Haider	35202-3875927-7	Saadat Ali	152	-	383	383	-	-	-	535	152	-	383	383	-	-	-	535
3817	Muhammad Kamran Saddique, H No 202-A/7 Karim Block Allama Iqbal Town Lahore	Muhammad Kamran Saddique	35202-9072393-3	M Imran Siddiqui	270	-	494	494	-	-	-	764	270	-	494	494	-	-	-	764
3818	Shoukat Ali, Bright Sky Valves & Co E-6 Harbans Pura Hanif Park ,Lahore	Shoukat Ali	35202-9389438-5		352	-	656	656	-	-	-	1,008	352	-	656	656	-	-	-	1,008
3819	Jahanzeb Khan, Shoe Mart 14-Bakshi Market Anarkali ,Lahore	Jahanzeb Khan	35202-5129470-7		306	-	605	605	-	-	-	911	306	-	605	605	-	-	-	911
3820	Ch Muhammad Afzal, Iqra Herbal Pharmacy Sh No 6 Fuwara Market 55-Haq Nawaz Road Baghbanpura Lahore	Ch Muhammad Afzal	35201-4253626-7	Hassan Din	231	-	583	583	-	-	-	814	231	-	583	583	-	-	-	814
3821	Riaz Bhikh, H No 5, Street No 1 Sabzazar Lahore	Riaz Bhikh	35202-0330834-1		305	-	606	606	-	-	-	911	305	-	606	606	-	-	-	911
3822	Zeeshan Haider Sheikh, Kashaf Shoes Sh No C-177 1 Moti Bazar Masti Gate Lari Adda,Lahore	Zeeshan Haider Sheikh	35202-5135642-9		281	-	547	547	-	-	-	827	281	-	547	547	-	-	-	827
3823	Ghulam Nabi, Siraj Sons Office No 5 2nd Floor 96-E Allama Iqbal Road Gari Shahu Lahore	Ghulam Nabi	35201-8458524-5	Siraj Din	495	-	986	986	-	-	-	1,481	495	-	986	986	-	-	-	1,481
3824	Riaz Ahmed Sheikh, H No 188/3 Block 2 Libya Road Kareem Park Ravi Road Lahore	Riaz Ahmed Sheikh	35202-2781069-7	Mian Umer Din Sheikh	407	-	878	878	-	-	-	1,285	407	-	878	878	-	-	-	1,285
3825	Khalil Ahmed, H No 71-D Margazar Officers Colony Multan Road Lahore	Khalil Ahmed	35202-9882170-9	M Aslam Sabir	272	-	675	675	-	-	-	947	272	-	675	675	-	-	-	947
3826	Monis Latif, H No 781 Shadman 1 Lahore	Monis Latif	35202-0224601-7	Muhammad Latif	206	-	414	414	-	-	-	619	206	-	414	414	-	-	-	619
3827	Shahid Mahmood, H No 52 Sadiq Street No 14 Maqbool Road Icchra Lahore	Shahid Mahmood	35202-3229025-9	Ch Noor Ahmed	296	-	684	684	-	-	-	981	296	-	684	684	-	-	-	981
3828	Waris Mehmood, K & W Company 21 Truck Market Mamin Pura Rd Droghawala ,Lahore	Waris Mehmood	35201-1203280-1		206	-	443	443	-	-	-	649	206	-	443	443	-	-	-	649
3829	Tariq Jamal, H No 23-6/C Block Sabza Zar Lahore	Tariq Jamal	35202-2945131-5		306	-	733	733	-	-	-	1,039	306	-	733	733	-	-	-	1,039
3830	Azhar Hussain Shah, Al Muqeet Autos 6 Rex Hotel St 45 Niclson Road Railway Road ,Lahore	Azhar Hussain Shah	35202-6921511-1		305	-	653	653	-	-	-	957	305	-	653	653	-	-	-	957
3831	Mushtaq Husain Shah, H No 31 Street No 12 Al Faisal Town Zarar Shaheed Road Cantt Lahore	Mushtaq Husain Shah	35201-1690678-1	Miraj Din	246	-	577	577	-	-	-	823	246	-	577	577	-	-	-	823
3832	Umer Farooq, Yousaf and Sons Plot No 3 Commercial Block No Sector D-II Green Town Lahore	Umer Farooq	35202-2931905-3	M Yousaf	405	-	774	774	-	-	-	1,179	405	-	774	774	-	-	-	1,179
3833	Muhammad Arif, H No 22 Jahangir Park New Mozang Lahore	Muhammad Arif	35202-1079910-9	Muhammad Latif	355	-	637	637	-	-	-	993	355	-	637	637	-	-	-	993
3834	M Usman Ghani Shahzad Chaudhry, Mian & Sons 556 Bilal Block Nishtar Colony Kpsi School,Lahore	M Usman Ghani Shahzad Chaudhry	35202-3776845-3		306	-	656	656	-	-	-	962	306	-	656	656	-	-	-	962
3835	Shafiq Ur Rehman Ghuman, H No 23-A Lal Pul Mughalpura Opposit Railway Line Lahore	Shafiq Ur Rehman Ghuman	35201-1433495-1	M Abdullah	181	-	433	433	-	-	-	614	181	-	433	433	-	-	-	614
3836	Muhammad Ali, H No 24 Block B Ghazi Road Al Faisal Town Lahore	Muhammad Ali	35201-7433123-3	Ch Asgar	235	-	516	516	-	-	-	751	235	-	516	516	-	-	-	751
3837	Muhammad Hanif Raees, H No 7 Street No 1 Malik Market Pakki Thatti Samanabad Lahore	Muhammad Hanif Raees	35202-3623633-7	Bashir Ahmed	226	-	515	515	-	-	-	741	226	-	515	515	-	-	-	741
3838	Muhammad Haroon Qammar, H No 57 Street No 1 Crecent Town Multan Road Lahore	Muhammad Haroon Qammar	35202-4013678-5	Qamar Ud Din	236	-	560	560	-	-	-	797	236	-	560	560	-	-	-	797
3839	Anjum Latif, Anjum Auto Mobiles Ahsan Anjum Auto 89 Ameen Chamber Badami Bagh ,Lahore	Anjum Latif	35202-6826262-9		304	-	729	729	-	-	-	1,033	304	-	729	729	-	-	-	1,033
3840	Shahbaz Ali, Kd Sons H No 12 Street No 7 Khokhar Road Badami Bagh Lahore	Shahbaz Ali	35202-2966512-7	Malik Ali Muhammad	254	-	470	470	-	-	-	724	254	-	470	470	-	-	-	724
3841	Sultan Ahmed, Speed Plus Oil Store Ofice No 425 Pak Block Link Wahdat Road Allama Iqbal Town Lahore	Sultan Ahmed	35202-2365193-9	Muhammad Aslam	256	-	610	610	-	-	-	866	256	-	610	610	-	-	-	866
3842	Imtiaz Ali Kureshi, Best Homeopathic 46-C Angori Bagh Scheme Shalimar Link Road Lahore	Imtiaz Ali Kureshi	35202-3436260-7	Fateh Ali Qureshi	306	-	648	648	-	-	-	954	306	-	648	648	-	-	-	954
3843	Saeed Javed, Siraj Park Shora Kothi Power House Masjid Shahdra Lahore	Saeed Javed	35202-5788620-9	M Bashir	350	-	725	725	-	-	-	1,075	350	-	725	725	-	-	-	1,075
3844	Muhammad Rashid, H No 9 Street No 107 Ahata Begum M Sharif Gawal Mandi Lahore	Muhammad Rashid	35202-7563078-1	Muhammad Sabir	180	-	446	446	-	-	-	626	180	-	446	446	-	-	-	626
3845	Amir Hameed, Noor Gata House Plot No 11 Abbas Street No 4 Alamger Park Multan Road Lahore	Amir Hameed	35202-2178873-5	Abdul Hameed	254	-	585	585	-	-	-	839	254	-	585	585	-	-	-	839
3846	Muhammad Asif Arif, H No 22 Jhangir Park New Mozang Lahore	Muhammad Asif Arif	35202-1363789-3	Muhammad Arif	205	-	382	382	-	-	-	587	205	-	382	382	-	-	-	587
3847	Farhan Rasheed, Imran Rasheed HouseNo.20,StreetNo.18 Sadat Park, Sahuwari,Mughal Pura Lahore	Farhan Rasheed	35201-6411236-7		251	-	512	512	-	-	-	763	251	-	512	512	-	-	-	763
3848	Muhammad Akram, H No 10 Street No 3 Muhammadi Road Nonarian Chowk Multan Road ,Lahore	Muhammad Akram	35201-8444278-7		186	-	445	445	-	-	-	631	186	-	445	445	-	-	-	631
3849	Riaz Ul Haq, H No 290/A-1 New Choburji Park Lahore	Riaz Ul Haq	35200-1427380-1	Muhammad Ali	205	-	457	457	-	-	-	662	205	-	457	457	-	-	-	662
3850	Imran Nawaz, Technotel Private Limited 37-17/B-1 College Road Township Lahore	Imran Nawaz	37105-6823580-3	Muhammad Nawaz	152	-	364	364	-	-	-	516	152	-	364	364	-	-	-	516
3851	Zulfiqar Ali, Aa Engineering and Manufacturi 9th Km GT road Near Barket Town ,Lahore	Zulfiqar Ali	35202-3170633-3		171	-	364	364	-	-	-	535	171	-	364	364	-	-	-	535
3852	Shafaqat Ali, H No 16 Chiragh Din Road Mozang Lahore	Shafaqat Ali	35202-5968067-9	Abdul Hafiz	175	-	361	361	-	-	-	537	175	-	361	361	-	-	-	537
3853	Sheikh Asim Akhatr, Akhtar International 168-Nishtar Block Allama Iqbal Town Lahore	Sheikh Asim Akhatr	35202-9488875-5	Sh Tabassum Akhtar	156	-	349	349	-	-	-	504	156	-	349	349	-	-	-	504
3854	Asghar Baig, Asghar General Store Shop No Nexvi-4-S-235 Chowk Nizamabad Kot Khawaja Saeed Lahore	Asghar Baig	35202-5324352-3	Akram Baig	252	-	395	395	-	-	-	648	252	-	395	395	-	-	-	648

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3855	Ijaz, Karachi Cloth Depot Sh No 2 and 3 Al Chiragh Market Pakki Thatti Samanabad Lahore	Ijaz	35201-2733421-3	Malik Ali Muhammad	151	-	366	366	-	-	-	517	151	-	366	366	-	-	-	517
3856	Muhammad Arif, H No 20/L Street No 160 Kachay Bagh Baghbanpura Lahore	Muhammad Arif	35201-1540258-5	Muhammad Ali	294	-	594	594	-	-	-	888	294	-	594	594	-	-	-	888
3857	Muhammad Aslam, M Aslam Holder Manufacturer An 28/7 Street No 35 Fali Park Nai Abadi Shagorabad Shalamar Town,Lahore	Muhammad Aslam	35202-8742973-1		203	-	464	464	-	-	-	667	203	-	464	464	-	-	-	667
3858	Muhammad Aslam, Khurram Traders 103-Bb Central Plaza Barkat Market Garden Town Lahore	Muhammad Aslam	35202-6783797-1	Bashir Ahmed	406	-	896	896	-	-	-	1,302	406	-	896	896	-	-	-	1,302
3859	Muhammad Usman, Dawood Aluminum & Glass Centre 44-B Sunny View Road Mujahid Abad Mughal Pura ,Lahore	Muhammad Usman	35201-0106232-7		166	-	344	344	-	-	-	510	166	-	344	344	-	-	-	510
3860	Amjad Mehmood Ahmad, Amjad Shoes Shop No 4 Hafeez Centre Chowk Yateem Khana Bund Road Lahore	Amjad Mehmood Ahmad	35202-9322076-5	Ahmed Ashraf	306	-	656	656	-	-	-	962	306	-	656	656	-	-	-	962
3861	Mirza Nadeem Baig, H No 71-D Margazar Officers Colony Sabzazar Lahore	Mirza Nadeem Baig	35201-6632577-9	Mirza Touqeer Baig	157	-	403	403	-	-	-	560	157	-	403	403	-	-	-	560
3862	Muhammad Yaqoob, Yaqoob Cloth House Sh No 11 Siddiq Market Baghbanpura Lahore	Muhammad Yaqoob	35201-2629253-1	Sheikh Nizam U Din	204	-	346	346	-	-	-	550	204	-	346	346	-	-	-	550
3863	Abdul Ghaffar, Al Harmain Sharifan Herbal Pro 2nd Floor 260-Block Y Commercial Area DHA ,Lahore	Abdul Ghaffar	36502-1300102-7		157	-	407	407	-	-	-	564	157	-	407	407	-	-	-	564
3864	Muhammad Amir, Amir Gold Jewellery Workshop Shop No 7 Commercial Building Soneri Mandi Old Anarkali Lahore	Muhammad Amir	35202-5093831-5	Muhammad Aqil Baig	307	-	741	741	-	-	-	1,048	307	-	741	741	-	-	-	1,048
3865	Faisal Ameen, Madina Gift Centre Sh No 1-1031 Kucha Kamangran Bazar Sada Rakan Shahalam Market Lahore	Faisal Ameen	35202-8031051-5	Kaleem Ahmed Amin	296	-	691	691	-	-	-	987	296	-	691	691	-	-	-	987
3866	Kashif Ali, H No 212-B Alfallah Town Bedian Road Cantt Lahore	Kashif Ali	35201-1524219-1	Asif Ali	142	-	361	361	-	-	-	503	142	-	361	361	-	-	-	503
3867	Syed Muhammad Asif Tirmazi, Fawad Autos Sh No 61 S M Rafi Market Macleod Road Lahore	Syed Muhammad Asif Tirmazi	35202-5308016-1	Syed Mumtaz Mohsin	203	-	345	345	-	-	-	549	203	-	345	345	-	-	-	549
3868	Muhammad Mazhar Ul Haq Shah, Classic Marketing Suit No. 5, 5th Floor Sharjah Centre, Shadman Market Lahore	Muhammad Mazhar Ul Haq Shah	35202-3975102-5	Manzoor Hussain	271	-	533	533	-	-	-	804	271	-	533	533	-	-	-	804
3869	Asif Akbar, H No 10 Street No 6 Tajpura Shadbagh Lahore	Asif Akbar	35202-9449631-7		157	-	376	376	-	-	-	533	157	-	376	376	-	-	-	533
3870	Yasir Sajjad, H No 176 Hunza Block Allama Iqbal Town Lahore	Yasir Sajjad	35202-2994122-3	Sajjad Hussain	271	-	577	577	-	-	-	848	271	-	577	577	-	-	-	848
3871	Hamid Masood, Hamid Autos 2-D Saleem Plaza Karim Block Market Allama Iqbal Town Lahore	Hamid Masood	35202-8985723-5	Masood Javed	163	-	340	340	-	-	-	503	163	-	340	340	-	-	-	503
3872	Farrukh Basheer, Farukh Joki Reparing Centre Shop No 2,Sarwar Market Raheem Khan Road, New Anarkali Lahore	Farrukh Basheer	35200-1415557-5	Bashir Ahmad	306	-	670	670	-	-	-	976	306	-	670	670	-	-	-	976
3873	Muhammad Ali, Bank Al Falah 13 Ravi Road Lahore	Muhammad Ali	35202-9055369-5		255	-	577	577	-	-	-	832	255	-	577	577	-	-	-	832
3874	Muhammad Saleem, H No 5 Abdullah Street No 22 Captain Jamil Road Sanda Kalan Lahore	Muhammad Saleem	35202-3004410-3	Ch Muhammad Bashir	210	-	549	549	-	-	-	759	210	-	549	549	-	-	-	759
3875	Muhammad Sajid Rashid, Nike Garments 10-B 1st Floor Pace Centre Gulberg Lahore	Muhammad Sajid Rashid	35201-7458155-9	Ch Muhammad Yaqoob	141	-	360	360	-	-	-	501	141	-	360	360	-	-	-	501
3876	Muhammad Iqbal, H No 14,Street No 53,Abdali Street Pakistani Chowk, Ichra Near Ariyon Wali Masjid,Siraj Shadi Hall Lahore	Muhammad Iqbal	35202-5309372-1	Muhammad Aslam	206	-	460	460	-	-	-	666	206	-	460	460	-	-	-	666
3877	Gohar Mahmood, H No 19-A Amirudin Park Street No 5 Near Madarsa Ayuoobia Nezamabad Road Post Office Mughal Pura Cantt Lahore	Gohar Mahmood	35201-9298976-1	Mushtaq Ahmed	153	-	355	355	-	-	-	507	153	-	355	355	-	-	-	507
3878	Muhammad Ramzan, Toqueer Apparel Machinery Plot No 18 Chugtai Park 39 Nicholson Road Near Rex Marke Lahore	Muhammad Ramzan	33100-0777424-7	M Shafi	155	-	377	377	-	-	-	532	155	-	377	377	-	-	-	532
3879	Kashif Mushtaq Bhutta, H No 239 Block No 5D PAF Colony Zarar Shaheed Road Sadar Cant Lahore	Kashif Mushtaq Bhutta	35201-1672898-3		142	-	359	359	-	-	-	501	142	-	359	359	-	-	-	501
3880	Waseem Sajjad, Ali Machinery Works Bank Stop Main Kamahan Road 17-Km Ferozpur Road Shami Park Lahore	Waseem Sajjad	35201-1179720-9	Muhammad Ali	251	-	556	556	-	-	-	807	251	-	556	556	-	-	-	807
3881	Chaudhary Rafaqat Ali, H No G/1260 Kucha Mian Khair Din Out Side Yakki Gate Lahore	Chaudhary Rafaqat Ali	35202-3014739-5	Ch Muhammad Ali	397	-	847	847	-	-	-	1,244	397	-	847	847	-	-	-	1,244
3882	Inayat Ullah, H No 71-C Guldasht Town Zarar Shaheed Road Lahore	Inayat Ullah	35201-9756478-7	Aman Ullah	281	-	560	560	-	-	-	841	281	-	560	560	-	-	-	841
3883	Rizwan Shabbir Ahmad, H No 3 Muhala Wateman Road Muhgalpura ,Lahore	Rizwan Shabbir Ahmad	35201-9355324-3		206	-	417	417	-	-	-	623	206	-	417	417	-	-	-	623
3884	Karamat Ali, Al Karamat Auto 17-4-D-2 Green Town Lahore	Karamat Ali	35202-3369795-5	Abdul Rasheed	235	-	454	454	-	-	-	689	235	-	454	454	-	-	-	689
3885	Imran Ul Haq, H No 97 Street No 115 Shamim Shah Wasan Pura ,Lahore	Imran Ul Haq	35202-4837640-5		307	-	714	714	-	-	-	1,021	307	-	714	714	-	-	-	1,021
3886	Syed Kashif Safdar, H No 16 Nazish Colony National Town Islampura Lahore	Syed Kashif Safdar	35202-2060688-9	Safdar Ali Shah	256	-	579	579	-	-	-	835	256	-	579	579	-	-	-	835
3887	Saqib Jahanzaib Munawar, New Karamat Electronics Sh No 16 45-Commercial Zone Mehboob Plaza Liberty Gulberg Lahore	Saqib Jahanzaib Munawar	35201-7928978-5	Munawar Islam	247	-	517	517	-	-	-	763	247	-	517	517	-	-	-	763
3888	Akmal Khurshid, Heaven Gift Shop Shop No 25 II Floor Pace Main Boulevard Gulberg III Lahore	Akmal Khurshid	35202-2829993-5	Khursheed	379	-	644	644	-	-	-	1,022	379	-	644	644	-	-	-	1,022
3889	Ayasha Mushtaq, H No 26 Block 10-B-I Township Lahore	Ayasha Mushtaq	35202-2418074-8	Mushtaq Akhtar	206	-	420	420	-	-	-	625	206	-	420	420	-	-	-	625
3890	Shahid Iqbal, H No 526/7-E Akram Road Academy Road Cantt Lahore	Shahid Iqbal	35201-1368898-5		167	-	401	401	-	-	-	568	167	-	401	401	-	-	-	568
3891	Samina Naz, Siraj Sons Office No 5 2nd Floor 96-E Allama Iqbal Road Gari Shahu Lahore	Samina Naz	36303-1670747-6		306	-	624	624	-	-	-	930	306	-	624	624	-	-	-	930
3892	Khalid Farooq Butt, Rani Sahiba Garments Shop No 4 Ground FloorPace Cent Main Gulberg Lahore	Khalid Farooq Butt	35202-2485421-5	Bashir Ahmed Butt	202	-	442	442	-	-	-	644	202	-	442	442	-	-	-	644
3893	Sheikh Muhammad Ilyas, H No 22 Street No 1 Bastami Road Samanabad Lahore	Sheikh Muhammad Ilyas	35202-5895585-1	Sh Muhammad Sadique	380	-	702	702	-	-	-	1,082	380	-	702	702	-	-	-	1,082
3894	Muhammad Waseem Butt, Waseem Iron Merchant Godam No 105 Umer Street Misri Shah Lahore	Muhammad Waseem Butt	35202-5726705-7	Muhammad Rafiq Butt	205	-	467	467	-	-	-	672	205	-	467	467	-	-	-	672
3895	Rafique Haider, H No 17 Block E Saman Burg Johar Town Lahore	Rafique Haider	35202-6603385-1	Ch Siraj Din	203	-	404	404	-	-	-	608	203	-	404	404	-	-	-	608
3896	Muhammad Nadeem Shahid, Suit No 209, 2nd Floor, Land Mark Plaza, 5/6 Jail Road, Lahore	Muhammad Nadeem Shahid	34102-0468597-1		201	-	432	432	-	-	-	633	201	-	432	432	-	-	-	633
3897	Malik Muhammad Akram, House No.10-A,Street No.2,Hazrat Shah Bilawal Colony,Ghorey Shah Road,Chah Miran Lahore.	Malik Muhammad Akram	35202-4648354-5		205	-	382	382	-	-	-	586	205	-	382	382	-	-	-	586
3898	Muhammad Azeem, H No 7-S-24 Shah Kamal Road Kokhar Street Wahdat Colony Lahore	Muhammad Azeem	35202-3821521-3	Muhammad Sharif	206	-	437	437	-	-	-	643	206	-	437	437	-	-	-	643
3899	Khalid Javed, H No 40 Street No 46 Barkat Street Qadri P Muhalla Nawan Kott Multan Road Lahore	Khalid Javed	35202-0948658-1	Sardar Muhammad	156	-	363	363	-	-	-	519	156	-	363	363	-	-	-	519
3900	Muhammad Bashir, Anmol Fabrics and Foam Centre Ar-Rehman Center,Aziz Road Near Lal Masjid, Lahore	Muhammad Bashir	35202-2928422-7	Sheikh Muhammad Saeed	504	-	908	908	-	-	-	1,412	504	-	908	908	-	-	-	1,412
3901	Rana Abdul Waheed Khan, Rana Crockery Store Ghalla Mandi GT road Shahdra Lahore	Rana Abdul Waheed Khan	35202-2397185-5	Rana Abdul Majeed	206	-	449	449	-	-	-	655	206	-	449	449	-	-	-	655
3902	Rizwan Rasheed, New Rasheed Trolly House 6-7 The Point Parking Plaza Rang Mahal Lahore	Rizwan Rasheed	35202-6391571-9	Abdul Rasheed Sh	230	-	446	446	-	-	-	676	230	-	446	446	-	-	-	676
3903	Rana Imran Dildar, Rana Steel and Crockery House Shadara Station 92-Main GT road Lahore	Rana Imran Dildar	35202-5152220-7	Rana Dildar	153	-	359	359	-	-	-	512	153	-	359	359	-	-	-	512
3904	Muhammad Shahid, S H K Logistics Suit No 6 5th Flr Al Latif Centre Gulberg III Opposit Pace,Lahore	Muhammad Shahid	35202-2767046-3		203	-	462	462	-	-	-	665	203	-	462	462	-	-	-	665

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3905	Humaira Naz, H No 3 Street No 14 Block C Bahar Shah Rd Al Faisal Town, Lahore Cantt Lahore	Humaira Naz	35201-6650384-2	Meraj Din	186	-	383	383	-	-	-	569	186	-	383	383	-	-	-	569
3906	Abdul Farooq, H No 332-D Street No 57 Muhalla Ramgarh Mughalpura ,Lahore	Abdul Farooq	35201-6210407-7		202	-	407	407	-	-	-	609	202	-	407	407	-	-	-	609
3907	Hassan Subhani, H No 7-F-4 Afghani Road Samanabad Lahore	Hassan Subhani	35202-1808935-1		187	-	462	462	-	-	-	648	187	-	462	462	-	-	-	648
3908	Maqsood Riaz Choudhry, Bismillah Mobile Ground Floor Arif Centre 3-Hall Road Lahore	Maqsood Riaz Choudhry	35202-2974324-9	Muhammad Riaz Chaudhry	205	-	380	380	-	-	-	586	205	-	380	380	-	-	-	586
3909	Tariq Mehmood, H No 9-A Street No 8 Akram Road Pak Nagar Chamra Mandi Lahore	Tariq Mehmood	35202-3962648-3	Mushtaq Ahmed	199	-	344	344	-	-	-	543	199	-	344	344	-	-	-	543
3910	Syed Muhammad Jaffar Shah, 652 Umer Block,1st Floor First Apartment,Anwar Plaza Allama Iqbal Town Lahore	Syed Muhammad Jaffar Shah	35200-1505020-9	Syed Muhammad Akbar	206	-	443	443	-	-	-	649	206	-	443	443	-	-	-	649
3911	Usman Asad, H No 36 Neelam Block Allama Iqbal Town Lahore	Usman Asad	35202-9615739-5	Asad Mehmood	202	-	471	471	-	-	-	673	202	-	471	471	-	-	-	673
3912	Muhammad Asif, H No 187 Gulishan Block Allama Iqbal Town Lahore	Muhammad Asif	35202-0252946-5		157	-	384	384	-	-	-	540	157	-	384	384	-	-	-	540
3913	Faheem Irfan Awan, H No 29 Shaheen Block Sector B Baharia Town Multan Road Lahore	Faheem Irfan Awan	35201-0534292-5	Malik Dost Muhammad	153	-	368	368	-	-	-	521	153	-	368	368	-	-	-	521
3914	Danish Shaukat, Collection Computer Shop No 399 Sector No A-1, Near Nursery Stop, Township Lahore	Danish Shaukat	35202-6472721-9	Shaukat Riaz	156	-	362	362	-	-	-	519	156	-	362	362	-	-	-	519
3915	Asrar Ahmed Wyne, 16-A Khuda Buksh Colony Defence Road Lahore	Asrar Ahmed Wyne	35201-6287931-5	Khawaja Manzoor A W	306	-	590	590	-	-	-	896	306	-	590	590	-	-	-	896
3916	Syed Asad Ali, H. No. 734-II D-I Town Ship Lahore	Syed Asad Ali	35202-8629461-1		179	-	337	337	-	-	-	516	179	-	337	337	-	-	-	516
3917	Khalid Mehmood, H No 11 Street No 1 Shah Din Street Chowk Na Khuda Wasanpura Lahore	Khalid Mehmood	35201-7286386-7	Namat Ullah	405	-	831	831	-	-	-	1,235	405	-	831	831	-	-	-	1,235
3918	Ahmad Nadeem, Cable House Electric Shaukat Market Basement Azeem St 10-Nishtar Road Lahore	Ahmad Nadeem	35202-9588706-5	M Azam	299	-	518	518	-	-	-	817	299	-	518	518	-	-	-	817
3919	Umair Khalid, H No 20 Street No 26 Naseem Street Ali Park New Samanabad Lahore	Umair Khalid	35202-4711341-5	Mehar Khalid	156	-	349	349	-	-	-	505	156	-	349	349	-	-	-	505
3920	Ijaz Butt, Farhan Auto 23-24-Lg Farooq Centre Lahore Hotel ,Lahore	Ijaz Butt	35202-5854590-3		306	-	705	705	-	-	-	1,011	306	-	705	705	-	-	-	1,011
3921	Muhammad Azam, House No.404, Block-3 Sectoe C-2, Green Town, Lahore	Muhammad Azam	35202-9086379-5		307	-	727	727	-	-	-	1,033	307	-	727	727	-	-	-	1,033
3922	Irfan Shahid, H No 63 Street No 3 Umar Street Hasan Town Multan Road Lahore	Irfan Shahid	35202-5799160-1	Hassan Muhammad	206	-	461	461	-	-	-	667	206	-	461	461	-	-	-	667
3923	Muhammad Younas, New Vision Publication office No 2 3rd Floor Main Market Ghazni St Urdu Bazar ,Lahore	Muhammad Younas	35202-2631963-7		206	-	502	502	-	-	-	707	206	-	502	502	-	-	-	707
3924	Zeeshan Rafiq, H No B-47 Gulshan E Ravi New Shalimar Town Lahore	Zeeshan Rafiq	35202-2739050-7	Shiekh Muhammad Rafiq	202	-	435	435	-	-	-	637	202	-	435	435	-	-	-	637
3925	Shahid Khan Khattak, Mustang Sourcing office No F-2 1st Floor City Towe 12-Abbot Road Lahore	Shahid Khan Khattak	35202-8911804-1	Sakhi Jan Khatak	198	-	417	417	-	-	-	615	198	-	417	417	-	-	-	615
3926	Muhammad Qasim Zafar Iqbal, H No 12 Street No 107 Kyber Street Gawalmandi Lahore	Muhammad Qasim Zafar Iqbal	35202-3892482-7	Muhammad Zafar Iqbal	306	-	598	598	-	-	-	904	306	-	598	598	-	-	-	904
3927	Rehman Baig, H No 46 M E T One Colony Mughal Pura Lahore	Rehman Baig	35201-1063971-1	Ashfar Hussain Mazar	176	-	408	408	-	-	-	585	176	-	408	408	-	-	-	585
3928	Muhammad Rafi, Pak Pacific Textile Company 100-Bb Central Plaza Barkat Market New Garden Town Lahore	Muhammad Rafi	34601-5403851-5	Rehmat Ali	182	-	424	424	-	-	-	605	182	-	424	424	-	-	-	605
3929	Javaid Iqbal, Pacific International Ground FloorTalib Manzil Mall Avenue 54-The Mall Road Lahore	Javaid Iqbal	35401-1742814-9	Zafar Iqbal	194	-	424	424	-	-	-	618	194	-	424	424	-	-	-	618
3930	Iftikhar Ali, House Of Trading H No 3 Street No 1 Margzar Colony Awan Market 17-Km Ferozpur Roa Lahore	Iftikhar Ali	35202-1339124-9	Mushtaq Ahmed	205	-	389	389	-	-	-	594	205	-	389	389	-	-	-	594
3931	Imran Ahmed, Shani Garments 28-Feroz Street Burni Road Garhi Shahu Lahore	Imran Ahmed	35200-1398699-9	Ghulam Habib	172	-	399	399	-	-	-	571	172	-	399	399	-	-	-	571
3932	Muhammad Shahid, Sony Sole Centre Fort Road Pani Wala Talab Lahore	Muhammad Shahid	35201-1676130-3	Muhammad Yasin	156	-	377	377	-	-	-	532	156	-	377	377	-	-	-	532
3933	Adnan Ali, Street No 50 House No 139 Mujahid Abad Ramghar Mughalpura Lahore	Adnan Ali	35201-6386503-3	Nisar	206	-	470	470	-	-	-	677	206	-	470	470	-	-	-	677
3934	Asim Waqar, Wali Traders Network 10-Khadija Park Mansoora Multan Road Lahore	Asim Waqar	35404-9774628-9	Pir Muhammad	296	-	628	628	-	-	-	924	296	-	628	628	-	-	-	924
3935	Maqsood Ahmad, Ashraf Hair Beauty Saloon Sh No 3 698-Neelam Block Allama Iqbal Town Lahore	Maqsood Ahmad	35202-5031694-9	Muhammad Ashraf	207	-	497	497	-	-	-	704	207	-	497	497	-	-	-	704
3936	Muhammad Usman Haider, Ali Enterprises, Office No. 6, Hajvery Arcade, Near Chohan Park, Bund Road, Lahore	Muhammad Usman Haider	35202-6149318-7		156	-	348	348	-	-	-	504	156	-	348	348	-	-	-	504
3937	Muhammad Asghar, M Asghar Ibrahim 9-B Street Shalimar Link Rd Near Mushtaq Hospitl Opposit. Total Petrol Station Lahore	Muhammad Asghar	35201-7592394-1	M Ibrahim	200	-	394	394	-	-	-	594	200	-	394	394	-	-	-	594
3938	Chaudary Aqeel Ashraf, H No 1-D Street No 7 Muhammad Nagar Lahore	Chaudary Aqeel Ashraf	35200-9804154-9	Haji M Ashraf	207	-	502	502	-	-	-	708	207	-	502	502	-	-	-	708
3939	Muhammad Khurram Butt, H No 17-D Street No 25 Canal Park Gulberg II Lahore	Muhammad Khurram Butt	35202-9754278-9	Muhammad Fazal Butt	202	-	360	360	-	-	-	562	202	-	360	360	-	-	-	562
3940	Wazir Ali Virk, H No 23 Street No 24 Haji Street Main Bazar Qila Gujar Singh Lahore	Wazir Ali Virk	35202-1064144-3	Ch Allah Din	194	-	420	420	-	-	-	613	194	-	420	420	-	-	-	613
3941	Ahmed Altaf Khan, H No 11 Qutib Street Fazal Illahi Road Rehman Pura Ichra Lahore	Ahmed Altaf Khan	35202-3031143-9	Altaf Hussain Khan	207	-	476	476	-	-	-	682	207	-	476	476	-	-	-	682
3942	Ejaz Ahmad, Ijaz Mutton Shop H No 162 Tariq Block New Garden Town Lahore	Ejaz Ahmad	35202-8432986-3	Abdul Rasheed	181	-	389	389	-	-	-	569	181	-	389	389	-	-	-	569
3943	Zubair Kamran, H No B-2 Street No 6 Muslim Street Faiz Buksh Baghbanpura Lahore	Zubair Kamran	35201-1633080-5	Muhammad Husain	205	-	408	408	-	-	-	613	205	-	408	408	-	-	-	613
3944	Muhammad Azhar Siddique, House No 85, Block D-1, Nespak Housing Society, Near Wapda Town, Lahore	Muhammad Azhar Siddique	35202-9044062-1		204	-	428	428	-	-	-	632	204	-	428	428	-	-	-	632
3945	Shahnaz Ali, Mascot Consultant 17/D Street No 25 Canal Park Gulberg II Lahore	Shahnaz Ali	35202-2380115-0	Ali Muhammad	202	-	359	359	-	-	-	561	202	-	359	359	-	-	-	561
3946	Usman Khan, H No 1259 Dehli Road Bangali Muhalla Saddar Bazar Cantt Lahore	Usman Khan	35201-1271973-1	M Iqbal Khan	153	-	372	372	-	-	-	525	153	-	372	372	-	-	-	525
3947	Muhammad Naveed Akram, Nadeem Scrap Dillen Zail Dar Road Near Data Darbar Lahore	Muhammad Naveed Akram	35202-2714955-9	Muhammad Akram	156	-	365	365	-	-	-	521	156	-	365	365	-	-	-	521
3948	Rashid Mehmood, Micro Solutions Suit No 5 Makkah Centre Main Market Lahore	Rashid Mehmood	35202-2226111-5	Bahawal Haq	209	-	418	418	-	-	-	627	209	-	418	418	-	-	-	627
3949	Malik Tariq Nadeem, Office 107 1 St Floor 38 A Khalij Tower Jail Road Lahore	Malik Tariq Nadeem	35202-9737183-7	Malik Shah Din	495	-	947	947	-	-	-	1,442	495	-	947	947	-	-	-	1,442
3950	Muhammad Arshad, Bahuwala Chak 89-Eb P.O Khas Tehsil Arifwala Pakpattan.	Muhammad Arshad	36401-9120542-7	Noor Hussain	206	-	500	500	-	-	-	706	206	-	500	500	-	-	-	706
3951	Muhammad Iqbal, H No 15 Street No 2 Sohail Street Bhatti Model Town Lahore	Muhammad Iqbal	35202-2899654-9	M Asghar Bhatti	256	-	604	604	-	-	-	860	256	-	604	604	-	-	-	860
3952	Amjad Mehmood, Amjad Traders 489-E-Koocha Hawagran Shahalam Market Drain Road Lahore	Amjad Mehmood	35201-1605459-7	Muhammad Hanif	231	-	505	505	-	-	-	736	231	-	505	505	-	-	-	736
3953	Muhammad Rizwan Zafar, Kinza Computers 7-F Shama Plaza 72-Ferozpur Road Lahore	Muhammad Rizwan Zafar	35202-2857209-7	M Ilyas Zafar	205	-	400	400	-	-	-	605	205	-	400	400	-	-	-	605
3954	Pervaiz Asghar, H No 11,Ravi Block, Allama Iqbal Town, Lahore	Pervaiz Asghar	35202-2787854-9		388	-	687	687	-	-	-	1,075	388	-	687	687	-	-	-	1,075
3955	Muhammad Fiaz, Zensheng Scale Factory H No 3 Street No 3 Shalimar Link R Mughalpura Lahore	Muhammad Fiaz	35202-2913542-1	Abdul Rasheed	237	-	552	552	-	-	-	789	237	-	552	552	-	-	-	789
3956	Irfan Rasheed, Cell Collection 36/60-G Shan Arcade Barkat Market Garden Town Lahore	Irfan Rasheed	35202-8005352-3	M Rasheed Chaudry	203	-	345	345	-	-	-	548	203	-	345	345	-	-	-	548
3957	Shahid Mehmood, H No 2 Usman Road.No. 94 Karishan Nagar Islam Pura Lahore	Shahid Mehmood	35200-1469644-1	M Sharif	207	-	489	489	-	-	-	696	207	-	489	489	-	-	-	696
3958	Mian Sajid Hussain, H No 117-A Block B Revenue Housing Societ College Road Township Lahore	Mian Sajid Hussain	35202-2428918-1	Muhammad Boota Arshad	206	-	396	396	-	-	-	601	206	-	396	396	-	-	-	601
3959	Shafqat Hayat, H No 468 Block E-1 Johar Town ,Lahore	Shafqat Hayat	35202-8758148-7		204	-	381	381	-	-	-	585	204	-	381	381	-	-	-	585

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
3960	Malik Muhammad Aslam, H No E-147 Master Ibrahim St Main Bazar 2 Chungi Amer Sadhu Lahore	Malik Muhammad Aslam	35201-1617912-1	Malik Berkat Ali	205	-	359	359	-	-	-	564	205	-	359	359	-	-	-	564
3961	Haroon Ur Rasheed, H No 37-B Vidyala Street Ram Nagar Choburji Lahore	Haroon Ur Rasheed	35202-5241305-9	Liaquat Ali	206	-	460	460	-	-	-	667	206	-	460	460	-	-	-	667
3962	Babar Ali, Babar Beef Shop office No 465 Umer Block Ali Market Allama Iqbal Town Lahore	Babar Ali	35202-0614095-1	Muhammad Rafi	207	-	496	496	-	-	-	702	207	-	496	496	-	-	-	702
3963	Sarfraz Ahmad, Crown Advertising Suit No 20 2nd Floor Hassan Cent 134-Ferozpur Road Ichra Lahore	Sarfraz Ahmad	35401-9993065-7	Muhammad Arif	203	-	458	458	-	-	-	661	203	-	458	458	-	-	-	661
3964	Muhammad Shahzad, Refaiee Traders Shop No 38 New Sabzi Mandi Lahore	Muhammad Shahzad Rafaiee	35202-5108036-9	M Rafique	354	-	607	607	-	-	-	961	354	-	607	607	-	-	-	961
3965	Sheikh Ijaz Hussain, Al Hafiz General Store Shop No 3-4 H No 26-A Omar Road Islampura Lahore	Sheikh Ijaz Hussain	35202-0470035-7	Sh Ashiq Hussain	159	-	406	406	-	-	-	565	159	-	406	406	-	-	-	565
3966	Hashmat Masood Arif, Hakeem Enterprises Room No 32 1st Floor Taj Arcade 73-Jail Road Lahore	Hashmat Masood Arif	35202-8993719-5	Masood Ahmed Khan	204	-	405	405	-	-	-	609	204	-	405	405	-	-	-	609
3967	Faheem Ul Qudus Qureshi, H No 283 Awais Street Out Fall Road Sant Nagar Lahore	Faheem Ul Qudus Qureshi	35202-2173366-3	Abdul Samad Qureshi	200	-	318	318	-	-	-	518	200	-	318	318	-	-	-	518
3968	Zahid Hameed, Zahid Pan Shop Shop No 40 Central Market Block C Model Town ,Lahore	Zahid Hameed	35202-3198222-5		205	-	387	387	-	-	-	592	205	-	387	387	-	-	-	592
3969	Muhammad Aslam, H No 51-N Samanabad Lahore	Muhammad Aslam	35202-2655764-1		176	-	358	358	-	-	-	534	176	-	358	358	-	-	-	534
3970	Nadeem Shahzad Butt, Sitara Tea Store H-1467 Main Akbari Mandi Lahore	Nadeem Shahzad Butt	35202-2830764-7	Shahzad Ul Hassan	184	-	363	363	-	-	-	547	184	-	363	363	-	-	-	547
3971	Sheikh Muhammad Shaakeel Raza, Jan Fabrics Sh No 2 Jhanda Market Chowk Nanarian Multan Road Lahore	Sheikh Muhammad Shaakeel Raza	35202-2423545-5	Sheikh Zafar Ali	181	-	363	363	-	-	-	544	181	-	363	363	-	-	-	544
3972	Shabbir Ahmad, Shabbir Tools Prem Gali No 4 Railway Road Lahore	Shabbir Ahmad	35202-8729861-1	Siraj Din	270	-	555	555	-	-	-	825	270	-	555	555	-	-	-	825
3973	Iftikhar Ahmed, H No 4 Street No 14 Jani Shah Chah Miran Lahore	Iftikhar Ahmed	35202-3647031-1	Muhammad Jahnger	241	-	563	563	-	-	-	804	241	-	563	563	-	-	-	804
3974	Talha Shabbir, H No 3 Hasan Street No 83 Nadeem Shaeed Road Samanabad Near Police Station Millat Park Lahore	Talha Shabbir	35202-4600413-5	Khalid Shabbir	176	-	412	412	-	-	-	588	176	-	412	412	-	-	-	588
3975	Nuzhat Majeed, Al Shifa Ultra Sound Centre 10-A Street No 13 Shams Road Block D Nagra Town Sabzazar Lahore	Nuzhat Majeed	34601-7198565-0	Faran Mahmood	348	-	778	778	-	-	-	1,126	348	-	778	778	-	-	-	1,126
3976	Sohail Ahmad, H M Autos 337/B Al Qamar Market Circular Road Badami Bagh Lahore	Sohail Ahmad	35202-0297599-1	Abdul Hameed	283	-	564	564	-	-	-	847	283	-	564	564	-	-	-	847
3977	Nadeem Shakoor Awan, H No 32 Kausar Block Awan Town Multan Road ,Lahore	Nadeem Shakoor Awan	35202-2858767-9		307	-	665	665	-	-	-	972	307	-	665	665	-	-	-	972
3978	Syed Ali Shahzad Abid, H No 23 Sector A-1 Askari I Cantt Lahore	Syed Ali Shahzad Abid	35200-8342954-3	Syed Abid Hussain Shah	272	-	498	498	-	-	-	771	272	-	498	498	-	-	-	771
3979	Farhan Zafar, Al Amman Traders Al Aman Centre Capital Park St Urdu Bazar ,Lahore	Farhan Zafar	35202-1874968-9		206	-	432	432	-	-	-	638	206	-	432	432	-	-	-	638
3980	Muhammad Akram Sheikh, Ali Store Sh No 3 Libya Colony GT road Salamat Pura Daroghawala Lahore	Muhammad Akram Sheikh	35201-2858603-1	Sheikh Bashir Ahmad	202	-	382	382	-	-	-	583	202	-	382	382	-	-	-	583
3981	Syed Zubair Hussain Shah, H No 593 Block F-2 Johar Town Lahore	Syed Zubair Hussain Shah	34201-8153769-3	Syed Mian Shah	359	-	628	628	-	-	-	987	359	-	628	628	-	-	-	987
3982	Amir Javaid, A R International Suite No 22 4th Floor Wahid Chamber 90 Ac/11 Liberty Gulbe ,Lahore	Amir Javaid	35201-6966826-9		256	-	586	586	-	-	-	842	256	-	586	586	-	-	-	842
3983	Tariq Mehmood, 28-Kabir St Ahata Hukam Chand Khanzab Gal Urdu Bazar Lahore	Tariq Mehmood	35202-2840513-5	Allah Rakha	261	-	529	529	-	-	-	790	261	-	529	529	-	-	-	790
3984	Shahid Wazir Khan, House No 31-A, Street No 15-B, Main Bazar Mujahidabad, Mugulpura, Lahroe	Shahid Wazir Khan	35201-1202884-7		306	-	590	590	-	-	-	896	306	-	590	590	-	-	-	896
3985	Ali Hassan Nawaz, Dubai Tobacco 754 Kashmir Block Allama Iqbal Town Lahore	Ali Hassan Nawaz	36401-3534701-9	Ch M Nawaz Tahir	206	-	465	465	-	-	-	671	206	-	465	465	-	-	-	671
3986	Muhammad Faisal Arif, H No E-142/1 Muslim Street No 4 Opposit General Hospital Lahore	Muhammad Faisal Arif	35202-6514049-5	Muhammad Arif	182	-	437	437	-	-	-	619	182	-	437	437	-	-	-	619
3987	Muhammad Imtiaz, Well Trade Muhlanwal Stop Multan Road Lahore	Muhammad Imtiaz	35202-1803832-3	M Hussain	406	-	812	812	-	-	-	1,217	406	-	812	812	-	-	-	1,217
3988	Pervaiz Anjum, Rcop Shirts Khaddy Fabric Sh No 252-Gf Raja Centre Main Market Gulberg III Lahore	Pervaiz Anjum	35202-2720208-5	Muhammad Ali	256	-	527	527	-	-	-	783	256	-	527	527	-	-	-	783
3989	Adeel Riaz, I Pack Computers Shop No F-6 Ist Floor Younas Centre Hall Road Lahore	Adeel Riaz	35202-9921077-9	Muhammad Riaz	206	-	407	407	-	-	-	613	206	-	407	407	-	-	-	613
3990	Muhammad Siddiq Danish, H No 120 Nishtar Block Allama Iqbal Town Lahore	Muhammad Siddiq Danish	35202-6715937-3	Abdul Rashid	300	-	571	571	-	-	-	871	300	-	571	571	-	-	-	871
3991	Ayyaz Ahmed, Makkah Traders Office No 90-B Raja Centre Mall Boulevard Lahore	Ayyaz Ahmed	35202-8719880-1	Muhammad Boota	151	-	375	375	-	-	-	526	151	-	375	375	-	-	-	526
3992	Naeem Rafique, Al Nadeem General Store 14-A Canal Park Begumpura Lahore	Naeem Rafique	35201-7475544-3	M Raffique	359	-	636	636	-	-	-	995	359	-	636	636	-	-	-	995
3993	Muhammad Asghar Ayyub, Ayub Pan Shop Cold Corner Shop No 2 Old Pan Mandi Inside Shel Petrol Pump Talab Lahore	Muhammad Asghar Ayyub	35201-0206017-9	Muhammad Ayub	205	-	370	370	-	-	-	575	205	-	370	370	-	-	-	575
3994	Babar Zahid Tauqeer, H No I/760 Muhalla Peer Gillaniyan Inside Mochi Gate Lahore	Babar Zahid Tauqeer	35202-2684995-5	M Sharif	305	-	552	552	-	-	-	856	305	-	552	552	-	-	-	856
3995	Hasnain Malik, Husnain Papper Mart Fish Market Asad Plaza Urdu Bazar Lahore	Hasnain Malik	35202-1726490-9	Amanat Ali	206	-	489	489	-	-	-	695	206	-	489	489	-	-	-	695
3996	Talat Mahmood, H No 574 Sector A-I Township Lahore	Talat Mahmood	35200-1537490-3	M Aslam Anwer	202	-	389	389	-	-	-	591	202	-	389	389	-	-	-	591
3997	Touqeer Haider, Imtiaz Game House 10-Rafi Plaza Hall Road Lahore	Touqeer Haider	35202-0241462-9	Bashir Ahmad	306	-	683	683	-	-	-	989	306	-	683	683	-	-	-	989
3998	Allah Ditta, Datta Karyana Store Kashmir Park Main GT road Shahdra Station ,Lahore	Allah Ditta	35202-3486488-9		254	-	495	495	-	-	-	749	254	-	495	495	-	-	-	749
3999	Mubashar Javed, M J Traders Sh No 36 Qarshi Water Rehman Gali No 6 Brandreth Roa Lahore	Mubashar Javed	35202-9820426-9	Jawed Iqbal Butt	406	-	745	745	-	-	-	1,151	406	-	745	745	-	-	-	1,151
4000	Ghulam Siddique, H No 8-D Hajveri House Data Darbar Lahore	Ghulam Siddique	35202-2438608-9	Mian Ghulam Gh	224	-	472	472	-	-	-	696	224	-	472	472	-	-	-	696
4001	Sheikh Irfan Ali, H No 137/H Block H Sabzazar Sabzazar Scheme Lahore	Sheikh Irfan Ali	35202-5904173-1	Sheikh Fazal Ali	129	-	446	446	-	-	-	576	129	-	446	446	-	-	-	576
4002	Amjad Khan, Universal Traders Shop No 1 Street No 64 Gawalmandi Lahore	Amjad Khan	35202-1819367-7	Muhammad Aslam Khan	306	-	624	624	-	-	-	930	306	-	624	624	-	-	-	930
4003	Syed Waqar Gilani, H No 23 Alamgir Villas Model Town Lahore	Syed Waqar Gilani	35202-6963424-7	Syed M Mushraf	206	-	477	477	-	-	-	683	206	-	477	477	-	-	-	683
4004	Khuram Shahzad, Hassan Jewellers Sh No 1 71/A-2 Main Bazar Akram Park Ghalib Market Gulberg Lahore	Khuram Shahzad	35202-9099647-9	Muhammad Shafique	206	-	420	420	-	-	-	625	206	-	420	420	-	-	-	625
4005	Shahzad Asghar Bhatti, H No 32 Street No 136-A Aman Park Baghban Pura Lahore	Shahzad Asghar Bhatti	35200-1456190-5	Muhammad Tufail Bhatti	206	-	475	475	-	-	-	682	206	-	475	475	-	-	-	682
4006	Shahzad Ghafoor, G-3 Mobile Shop No 10 1st Floor Usma Centre Hall Road Lahore	Shahzad Ghafoor	35201-1744784-3	Abdul Ghafoor	304	-	527	527	-	-	-	831	304	-	527	527	-	-	-	831
4007	Ejaz Hussain, Al Quresh Homeo Pathic H No 427 Block No 3 Sector D-2 Green Town Lahore	Ejaz Hussain	35202-8118931-5	Mohd Sarwer	205	-	425	425	-	-	-	630	205	-	425	425	-	-	-	630
4008	Ajmir Shah, Khan Traders Ghose E Azam Bazar Sher Pao Bridge Gulberg III Lahore	Ajmir Shah	35201-1427266-9	Zahir Shah	186	-	403	403	-	-	-	589	186	-	403	403	-	-	-	589
4009	Mansoor Ahmad, Lahore Mobile House Chowk Fawara Lahore Hotel Mcloed Road ,Lahore	Mansoor Ahmad	35202-9337800-1		306	-	603	603	-	-	-	909	306	-	603	603	-	-	-	909
4010	Muhammad Shahid, Rana Kundan House 148/C Gumti Bazar ,Lahore	Muhammad Shahid	35202-7260732-5		407	-	905	905	-	-	-	1,311	407	-	905	905	-	-	-	1,311
4011	Muhammad Tariq Mehmood, Shop No 68 Ground Floor Gulberg Centre Main Bullward Gulber III Lahore	Muhammad Tariq Mehmood	35200-1489556-1	Muhammad Saddiq	156	-	388	388	-	-	-	544	156	-	388	388	-	-	-	544
4012	Shiraz Ahmad, Shereen Shiraz Iprinter Anwar Arcade Ground Floor1-Mission Road Lahore	Shiraz Ahmad	35202-2785608-7	Zahid Kareem	166	-	355	355	-	-	-	521	166	-	355	355	-	-	-	521
4013	Iftikhar Ali Bhutta, 19-S3 Chamra Mandi GT road Lahore	Iftikhar Ali Bhutta	35202-6420507-7	Ch Abdul Haq	202	-	389	389	-	-	-	590	202	-	389	389	-	-	-	590
4014	Muhammad Abbas, H No 75 Street No 15 Taj Ghazi Park Amir Road Shadbagh Lahore	Muhammad Abbas	35202-5095159-7	Mehr Muhammad	205	-	389	389	-	-	-	594	205	-	389	389	-	-	-	594

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4015	Sana Ullah Khan, Zaib Leather Pr Iqbal Market 1977-D/3 Vichowal Shoes Market Lahore	Sana Ullah Khan	35202-5019529-3	Saif Ullah Khan	166	-	364	364	-	-	-	530	166	-	364	364	-	-	-	530
4016	Shafiq Ahmed, H No 87 Al Hamd Colony Al Hamd Road Allama Iqbal Town Lahore	Shafiq Ahmed	35202-2818944-1	M Nazir Butt	476	-	1,010	1,010	-	-	-	1,486	476	-	1,010	1,010	-	-	-	1,486
4017	Khalid Mahmood, Khalid Chemicals Shop No 5 Boby Plaza Main Bulovard Road Near Munshi Hospital Lahore	Khalid Mahmood	35202-5292410-3	Muhammad Rafique	163	-	365	365	-	-	-	528	163	-	365	365	-	-	-	528
4018	Sheikh Fiaz Anwar, Fayyaz Dental Clinic Zarar Shaheed Road Cantt Lahore	Sheikh Fiaz Anwar	35201-6671788-1	Sheikh Muhammad Ibrahim	231	-	505	505	-	-	-	736	231	-	505	505	-	-	-	736
4019	Kashif Ismail, H No 153/A Madina Colony Aliya Town Shalimar Bagh Baghbanpura Lahore	Kashif Ismail	35201-1337870-5	M Ismaiel Qureshi	304	-	504	504	-	-	-	808	304	-	504	504	-	-	-	808
4020	Hafiz Shahid Iqbal, Hafiz Shahid Karyana Store Kutcha Jail Road Near Bright Way School Chungi Amer Sidhu Lahore	Hafiz Shahid Iqbal	35200-1421022-7	Din Muhammad	205	-	376	376	-	-	-	581	205	-	376	376	-	-	-	581
4021	Naveed Aslam, H No 1,Jannat Street, Ansari Road, Islampura, Opposit Nawaz Sharif Maternity Hosp., Lahore	Naveed Aslam	35202-4000786-1	Muhammad Aslam	206	-	409	409	-	-	-	614	206	-	409	409	-	-	-	614
4022	Iftikhar Ahmed, Makkah Traders Sh No 90/B Basement Raja Centr Main Boulev Main Market Gulberg I Lahore	Iftikhar Ahmed	35201-2195837-1	Muhammad Sharif	157	-	386	386	-	-	-	542	157	-	386	386	-	-	-	542
4023	Mansoor Ali Butt, H No 52 Street No 80 Pani Pat Street Muhalla Masjid Wali Ganda Engi Lahore	Mansoor Ali Butt	35202-9018998-5	Noor Muhammad Butt	169	-	378	378	-	-	-	547	169	-	378	378	-	-	-	547
4024	Makhdoom Akhtar Saddiqui, Japan Gift Centre 17-18 Basement Duty Free Shop Ajwa Centre ,Lahore	Makhdoom Akhtar Saddiqui	35202-1882992-9		156	-	355	355	-	-	-	511	156	-	355	355	-	-	-	511
4025	Muhammad Nasir, Dvd Point 11-2-C1 Moon Market Civic Centre Faisal Town ,Lahore	Muhammad Nasir	35200-1569127-9		184	-	336	336	-	-	-	520	184	-	336	336	-	-	-	520
4026	Ishfaq Ahmed Sani, H No 4-A Chaudhary Building Samanabad Lahore	Ishfaq Ahmed Sani	35202-6541176-9		156	-	384	384	-	-	-	541	156	-	384	384	-	-	-	541
4027	Fiyyaz Hussain, H No E-23/12-K Al Pai Street Sharaz Vilaz Roa Ext Cavalry Ground Lahore	Fiyyaz Hussain	35202-9319697-5	Syed Maqsood Hussain	186	-	449	449	-	-	-	635	186	-	449	449	-	-	-	635
4028	Jamil Uel Din, Jimmy Shoping Bag 119-Multan Road Yateem Khana Chowk Lahore	Jamil Uel Din	35202-4880621-3	Ch Muhammad Akram	306	-	615	615	-	-	-	920	306	-	615	615	-	-	-	920
4029	Naeem Zafar, Pak Asia Trading Ram Gali No 4 Sultan Market Itishter Road ,Lahore	Naeem Zafar	35202-3366556-1		156	-	363	363	-	-	-	519	156	-	363	363	-	-	-	519
4030	Muhammad Arshad, H No 34 Street No 1 Amratsari Mughalpura ,Lahore	Muhammad Arshad	35201-1524039-9		305	-	521	521	-	-	-	825	305	-	521	521	-	-	-	825
4031	Khalid Mehmood, Nazir Ahmed and Company Godown No 449 Ganda Nala Pani Wali Hodi Misri Shah Lahore	Khalid Mehmood	35201-1505653-3	Ahmed Buksh	304	-	703	703	-	-	-	1,007	304	-	703	703	-	-	-	1,007
4032	Ghulam Murtaza Mughal, H No 34 Street No 15 Koyal Street Tajbagh Scheme Mughalpura Lahore	Ghulam Murtaza Mughal	35201-5652419-1	Asghar Ali	301	-	680	680	-	-	-	980	301	-	680	680	-	-	-	980
4033	Muhammad Naveed Butt, Butt Enterprises D-2426 Ak Dogran Dilawar Press Naya Bazar Lohari Gate ,Lahore	Muhammad Naveed Butt	35202-8425703-3		256	-	476	476	-	-	-	732	256	-	476	476	-	-	-	732
4034	Mustafa Kamal, Mk Associates 2 Street No 297-C Main Boulevard Pia Housing Society Near Pia Housing ,Lahore	Mustafa Kamal	35202-2931650-3		170	-	343	343	-	-	-	512	170	-	343	343	-	-	-	512
4035	Abdul Hafeez, Iqra Mobile Lg 35 Al Hafeez Centre Gulberg III Lahore	Abdul Hafeez	35101-2482581-1	Mohammad Ali	302	-	575	575	-	-	-	878	302	-	575	575	-	-	-	878
4036	Hafiz Muhammad Ahmad, Sonexo International office No 2-4 Anwar Arcade 1-Mission Road Lahore	Hafiz Muhammad Ahmad	34101-2325482-1	Abdul Kareem	206	-	426	426	-	-	-	632	206	-	426	426	-	-	-	632
4037	Amjad Ali Qasim, H No 159 Street No1-C-1 Town Ship Lahore	Amjad Ali Qasim	35202-5471218-9	Qasim Ali	281	-	492	492	-	-	-	774	281	-	492	492	-	-	-	774
4038	Muhammad Sajjad, H No 41-A Street No 93 Rana Street Pir Ghazi Road Ichra Lahore	Muhammad Sajjad	35202-3107585-1	Muhammad Rashid	255	-	466	466	-	-	-	721	255	-	466	466	-	-	-	721
4039	Shakeel Khan, Yasir Karyana Store Main Bazar Sahowari Street No 17 Mughal Pura Cantt Lahore	Shakeel Khan	35201-1202679-5	Amin Ud Din	157	-	375	375	-	-	-	531	157	-	375	375	-	-	-	531
4040	Waseem Noor Khan, H No 22 Firdoos Park Out Fall Road Sant Nagar ,Lahore	Waseem Noor Khan	35202-0935260-3		206	-	465	465	-	-	-	671	206	-	465	465	-	-	-	671
4041	Naveed Shahzad, Naveed Fashion H No 527 Block 5 Sector D-2 Green Town Lahore	Naveed Shahzad	35202-2913224-9	Zulfiqar Ali	305	-	575	575	-	-	-	880	305	-	575	575	-	-	-	880
4042	Shamsher Ali, Awan Market 17 Km Ferozepur RoadLahore	Shamsher Ali	35201-8235282-5		254	-	404	404	-	-	-	658	254	-	404	404	-	-	-	658
4043	Adil Imtiaz, Shine Traders 2-B 5th Flr Central Plaza 3-Civic Centre Barket Market New Garden Town,Lahore	Adil Imtiaz	35201-0530238-5		257	-	594	594	-	-	-	851	257	-	594	594	-	-	-	851
4044	Noor Baho Imran, Sharif and Sons Sh No 9 Ground FloorAli Hajvery Medicine Market Lahore	Noor Baho Imran	35202-2056848-1	Muhammad Sharif	205	-	370	370	-	-	-	575	205	-	370	370	-	-	-	575
4045	Shahzad Saeed, Ever Read Packages 7/10 Ratigan Road Hajvery Park Humaira Canal S,Lahore	Shahzad Saeed	35202-1588627-3		206	-	420	420	-	-	-	625	206	-	420	420	-	-	-	625
4046	Abid Hussain Bhutta, H No B-625 Block 3 Sector C-1 Township Lahore	Abid Hussain Bhutta	35202-9921925-5	Mulazim Hussain	254	-	569	569	-	-	-	822	254	-	569	569	-	-	-	822
4047	Rabia Athar, H No 23-T Gulberg II Lahore	Rabia Athar	35202-1735846-8	M Athar Kamal	201	-	376	376	-	-	-	576	201	-	376	376	-	-	-	576
4048	Muhammad Zaman, Hajvery Tea Store 37-D 10-Chowk Mohni Road Lahore	Muhammad Zaman	35200-1479696-7	Abdul Aleem Khan	302	-	644	644	-	-	-	946	302	-	644	644	-	-	-	946
4049	Muhammad Latif, Al Noor Electric Company St 26 Ahatta Naud Lah 6 Pak Nagar Sultan Pura Lahore	Muhammad Latif	35202-2364797-9	Muhammad Sharif	206	-	425	425	-	-	-	631	206	-	425	425	-	-	-	631
4050	Nadeem Latif, Mosiqar office No 1-B Model Town Lahore	Nadeem Latif	35202-8697316-3	Muhammad Lateef	254	-	465	465	-	-	-	720	254	-	465	465	-	-	-	720
4051	Mansoor Ahmad Ghori, Vip Photo Copy and Composing C Sh No 1 Omar Plaza 1-Mozang Road Lahore	Mansoor Ahmad Ghori	35201-8420471-3	Mashkoor Ahmed	202	-	462	462	-	-	-	664	202	-	462	462	-	-	-	664
4052	Zulifqar Ali, Kids Zone Sh No 7-16-B Umar Market Anbala Chowk Sanda Road Lahore	Zulifqar Ali	38403-2087091-3	Zulfiqar Ali	231	-	543	543	-	-	-	774	231	-	543	543	-	-	-	774
4053	Waqar Ahmed, H No 3 Street No 64/C Ghorey Shah Road Lahore	Waqar Ahmed	35200-1498733-7	Ashfaq Ahmed	182	-	366	366	-	-	-	548	182	-	366	366	-	-	-	548
4054	Ijaz Ahmad, H No 2 Street No 2 Haweli Bahir Wali Thokar Niaz Baig Lahore	Ijaz Ahmad	35202-6981566-5	Muhammad Rafique	155	-	356	356	-	-	-	511	155	-	356	356	-	-	-	511
4055	Sajid Naseer, H No 42 Bs1 Sheraz Park Ittehad Colony Samanabad Lahore	Sajid Naseer	35202-7507510-5	Wajid Naseer Butt	154	-	365	365	-	-	-	519	154	-	365	365	-	-	-	519
4056	Muhammad Fiaz, H No 97 Street No 115 Wasan Pura ,Lahore	Muhammad Fiaz	35201-5817452-5		304	-	695	695	-	-	-	999	304	-	695	695	-	-	-	999
4057	Zahid Mehmood Butt, H No 11 Street No 13 Abdullah Street Farooq Gunj Misri Shah Lahore	Zahid Mehmood Butt	35202-2252575-7	Abdul Aziz Butt	406	-	771	771	-	-	-	1,177	406	-	771	771	-	-	-	1,177
4058	Ali Husnain Sheikh, Prime Collection Sh No 6-7-B Ali Plaza Model Town Lahore	Ali Husnain Sheikh	35202-5155239-1	Rahat Ali	206	-	426	426	-	-	-	632	206	-	426	426	-	-	-	632
4059	Muhammad Asif Saleem, M Saleem & Co 39-A Wahdat Road ,Lahore	Muhammad Asif Saleem	35202-2345122-3		306	-	572	572	-	-	-	877	306	-	572	572	-	-	-	877
4060	Iftikhar Ahmad, Healht Care Nutrition 11-A Lda House Block D New Muslim Town Lahore	Iftikhar Ahmad	35202-5544684-9	Muhammad Mushtaq	305	-	572	572	-	-	-	877	305	-	572	572	-	-	-	877
4061	Qaisar Khan, H No 574 School Street Muhalla Sodiwal Multan Road Lahore	Qaisar Khan	35202-1925287-3	Hashmat Ali	303	-	626	626	-	-	-	929	303	-	626	626	-	-	-	929
4062	Zuhaib Hassan, H No 4-B Staff Colony Uet GT road ,Lahore	Zuhaib Hassan	35202-5465585-1		186	-	383	383	-	-	-	569	186	-	383	383	-	-	-	569
4063	Muhammad Navees, Vip Shoes Sh No 4 Arya Samag Madina Baza Ichra Lahore	Muhammad Navees	35202-2543410-9	Muhammad Bashir	306	-	693	693	-	-	-	999	306	-	693	693	-	-	-	999
4064	Muhammad Mehroze, H No 24 Block B Al Faisal Town Zarar Shaheed Road Airport Lahore	Muhammad Mehroze	42101-0909225-7	Muhammad Gulzar	357	-	786	786	-	-	-	1,143	357	-	786	786	-	-	-	1,143
4065	Faiz Alam, Awais Electronics C/O Faiz Ele Sh No 6 Muhammadi Market Shah Alam Gate ,Lahore	Faiz Alam	35202-5212628-9		204	-	392	392	-	-	-	597	204	-	392	392	-	-	-	597
4066	Muhammad Saleem Butt, Nadeem Building Material Store Baradari Road Shahdara Lahore	Muhammad Saleem Butt	35202-4086925-5		206	-	425	425	-	-	-	631	206	-	425	425	-	-	-	631
4067	Muhammad Shahbaz, H No 87 Al Hamd Colony Al Hamd Road Allama Iqbal Town Lahore	Muhammad Shahbaz	35403-9197671-7	Muhammad Ishaq	207	-	460	460	-	-	-	667	207	-	460	460	-	-	-	667
4068	Muhammad Ahmad, H No 271 Block A New Chuburji Park Chuburji Lahore	Muhammad Ahmad	35202-2521082-1	Taj Din	156	-	370	370	-	-	-	527	156	-	370	370	-	-	-	527
4069	Muhammad Ijaz, H No 16 Street No 147 Chah Sheikhan Wala Ichra ,Lahore	Muhammad Ijaz	35202-2174313-9		207	-	471	471	-	-	-	678	207	-	471	471	-	-	-	678

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4070	Muhammad Rizwan, H No 127 B Malik St Rustam Park Multan Road Lahore	Muhammad Rizwan	35202-1893264-5		306	-	648	648	-	-	-	955	306	-	648	648	-	-	-	955
4071	Waseem Aslam, H No 67-B Rasool Park Ichra ,Lahore	Waseem Aslam	35202-2343339-7		196	-	452	452	-	-	-	649	196	-	452	452	-	-	-	649
4072	Muhammad Sarwar, Waleed Fabrics Sh No 81-G Raja Centre Main Boulevard Gulberg II ,Lahore	Muhammad Sarwar	35202-4258941-7		185	-	360	360	-	-	-	545	185	-	360	360	-	-	-	545
4073	Imran Tabassum, H No 47 Block C Tajpura Scheme Cantt Lahore	Imran Tabassum	35401-0358170-7	M Ashraf	201	-	394	394	-	-	-	595	201	-	394	394	-	-	-	595
4074	Muhammad Tayyab Saqlain, Al Abid Corporation F-44 Wazir Ali Auto Centre Badami Bagh Lahore	Muhammad Tayyab Saqlain	35202-7070304-5	M Siddique	393	-	694	694	-	-	-	1,087	393	-	694	694	-	-	-	1,087
4075	Syed Ali Naveed, Al Amir Travel and Tours office No 2 1st Floor Fazal Cloth Market More Samanabad Multan R Lahore	Syed Ali Naveed	35202-5669770-1	Syed Iftikhar Ali Termazi	163	-	376	376	-	-	-	539	163	-	376	376	-	-	-	539
4076	Muhammad Akram, H No 49-S-22 Street No 49 Samanabad Paki Thathi Lahore	Muhammad Akram	35202-1372257-5	Muhammad Sharif	206	-	418	418	-	-	-	624	206	-	418	418	-	-	-	624
4077	Sohail Ahmad, H No 29 Street No 4 Farooq Park,Singh Pura Baghbanpura ,Lahore	Sohail Ahmad	35201-1341851-1		455	-	847	847	-	-	-	1,302	455	-	847	847	-	-	-	1,302
4078	Imran Raza, Rehmat Shoes Sh No 11 Shoes Market Shahalam Market Lahore	Imran Raza	35202-5801286-1	Sheikh Rehmat Ali	304	-	543	543	-	-	-	848	304	-	543	543	-	-	-	848
4079	Babar Farooq, Ali Traders Shop No 4 1st Floor Moon Marke Makah Centre Allama Iqbal Town Lahore	Babar Farooq	35202-7292648-3	Farooq Hussain	205	-	406	406	-	-	-	612	205	-	406	406	-	-	-	612
4080	Muhammad Imran, H No 48 Street No 20 Gunj Bazar Mughalpura Lahore	Muhammad Imran	35202-2836850-3	Muhammad Ramzan	206	-	444	444	-	-	-	650	206	-	444	444	-	-	-	650
4081	Shahbaz Ahmad, Falcon Traders 1st Floor Shamim Chamber 28/6 Davis Road Lahore	Shahbaz Ahmad	35202-0603102-7	Abdul Ghafoor	304	-	479	479	-	-	-	783	304	-	479	479	-	-	-	783
4082	Shabbir Ahmed, H No 402/7 Street 11,Liaquat Road Lala Zar Wah Cantt. Rawalpindi	Shabbir Ahmed	37406-1590766-3	Wazir Muhammad	199	-	349	349	-	-	-	547	199	-	349	349	-	-	-	547
4083	Muhammad Saleem, H No 964 Nishtar Road 10-H Wah Cantt.	Muhammad Saleem	37406-1619905-7	Muhammad Ibrahim	157	-	387	387	-	-	-	544	157	-	387	387	-	-	-	544
4084	Mohammad Sohail Malik, Al Malik Chemist and Cosmetics Sh No 7 and 8 Al Jabbar Market 26 Area Gudwal Wah Cantt Wah Cantt.	Mohammad Sohail Malik	37406-6287713-1	Muhammad Ayaz Malik	206	-	407	407	-	-	-	612	206	-	407	407	-	-	-	612
4085	Muhammad Rafique Wasan, 4 Block 9-C Satelite Town	Muhammad Rafique Wasan	44103-1862223-7		227	-	432	432	-	-	-	659	227	-	432	432	-	-	-	659
4086	Asif Ahmed, Nazar Mohd Wheat Grain Marchan Shop No 12 Anaj Mandi Mirpurkhas Anaj Mandi,Mirpurkhas	Asif Ahmed	44103-0771694-1		358	-	786	786	-	-	-	1,144	358	-	786	786	-	-	-	1,144
4087	Muhammad Aijaz, Universal Advertiser Fruit Form Road Mirpurkhas ,Mirpurkhas	Muhammad Aijaz	44103-7921705-5		179	-	371	371	-	-	-	550	179	-	371	371	-	-	-	550
4088	Farhan Rais, H No B-80 Block 10 F B Area Karachi	Farhan Rais	42101-8318873-7	Abdul Rais Khan	454	-	862	862	-	-	-	1,315	454	-	862	862	-	-	-	1,315
4089	Zaheer Abbas, H No D-273,Gali No 3, Sector 10 Hanifabad Orangi Town, Near Miraj Un Nabi I Masjid Karachi	Zaheer Abbas	42401-5294597-7	Naseer Ahmed	180	-	424	424	-	-	-	604	180	-	424	424	-	-	-	604
4090	Ishrat `` Ghouri, House No. A-244 Block-I North Nazimabad Karachi	Ishrat `` Ghouri	42201-4590953-3		214	-	501	501	-	-	-	716	214	-	501	501	-	-	-	716
4091	Ali Aksar, House No A-289 Mohdi Masjid Natha Khan Goth Shah Faisal Colony Karachi	Ali Aksar	42201-0341640-1	Mohd Afsar	204	-	389	389	-	-	-	593	204	-	389	389	-	-	-	593
4092	Naveed Akhter Siddiqui, 7/87 Hashim Raza Road Model Colony Karachi	Naveed Akhter Siddiqui	41303-1686338-9		369	-	686	686	-	-	-	1,055	369	-	686	686	-	-	-	1,055
4093	Mohammad Haroon, C-246 Sector 31-D P and T Colony Korangi Industrial Area ,Karachi	Mohammad Haroon	42201-6464393-1		502	-	1,153	1,153	-	-	-	1,655	502	-	1,153	1,153	-	-	-	1,655
4094	Faheem Ahmed Zia, Faheem Fancy Stages, Shop No 1 Sa 10 Cutchi Memon Society Anjarwala Complex Karachi	Faheem Ahmed Zia	42201-4766728-1	Shaikh Najam Uz Zia	246	-	493	493	-	-	-	739	246	-	493	493	-	-	-	739
4095	Azeem Ullah Khan, House No 5/1582 Shah Faisal Colono No.5 East Karachi	Azeem Ullah Khan	42201-0574649-1		170	-	391	391	-	-	-	561	170	-	391	391	-	-	-	561
4096	Sher Muhammad, Khair Buksh Khan Transportgood Plot No 12-A Truck Stand Maripur Rd ,Karachi	Sher Muhammad	43102-2886378-7		304	-	703	703	-	-	-	1,007	304	-	703	703	-	-	-	1,007
4097	Muhammad Mutee, Print Zone 2B-9 Shop No 11 Babooji Centre 2B-9 Nazimabad No 2 Karachi	Muhammad Mutee	42101-7281446-5	Mohammad Shafi	337	-	756	756	-	-	-	1,092	337	-	756	756	-	-	-	1,092
4098	Syed Mohammad Afzal Mohammad A, Pentogn Printing Industry Dp 43 Sector 12-C North Karach Industrial Area Central,Karachi	Syed Mohammad Afzal Mohammad A	42101-1895074-5		486	-	1,128	1,128	-	-	-	1,614	486	-	1,128	1,128	-	-	-	1,614
4099	Mohammad Zeeshan Khan, B-1, Al Ayesha Palace Plot No 15 L, PECHS Block 6 ,Karachi	Mohammad Zeeshan Khan	42201-0559710-7		162	-	383	383	-	-	-	545	162	-	383	383	-	-	-	545
4100	Malik Shoukat Iqbal, House No.8/483 Zafar Complex Near Faryal School Model Colony Karachi..	Malik Shoukat Iqbal	42201-9668391-5		297	-	533	533	-	-	-	830	297	-	533	533	-	-	-	830
4101	Muhammad Naseer Ahmed, Ghazi Pakwan House Shop No 1-2 Paradise Chowk Gul E Iqbal Mian Abul Hassan Paradise Bakery,Karachi	Muhammad Naseer Ahmed	42101-8537554-9		364	-	592	592	-	-	-	956	364	-	592	592	-	-	-	956
4102	Ameer Ali Shroff,Flat No H 216 Ml Park View Bhurgari Road Solger Bazar Karachi	Ameer Ali Shroff	42000-0420594-5	Akbar Ali Shroff	491	-	968	968	-	-	-	1,459	491	-	968	968	-	-	-	1,459
4103	Nazir Ahmed, House No 209 Sheet No 6 Hashim Raza Road Model Colony ,Karachi	Nazir Ahmed	42201-6500510-7		483	-	1,104	1,104	-	-	-	1,588	483	-	1,104	1,104	-	-	-	1,588
4104	Muhammad Haroon Khan, Call N Call Communaction 8372 KECHS Block 9 Near City School Karachi	Muhammad Haroon Khan	42201-6933782-3	Riayat Khan	403	-	949	949	-	-	-	1,352	403	-	949	949	-	-	-	1,352
4105	Muhammad Iftikhar Azeem,Flat No B-4 Bhayani Image Nazimabad No 4 Karachi	Muhammad Iftikhar Azeem	42101-4991336-9	Najamudin Siddiqui	474	-	826	826	-	-	-	1,300	474	-	826	826	-	-	-	1,300
4106	Muhammad Masroor Baig, Flat No A-18 3 Floor Nazish Heaven Block 11 Gulshan-E-Iqbal Karachi	Muhammad Masroor Baig	42101-5448461-1	Mirza Manzoor Baig	147	-	372	372	-	-	-	519	147	-	372	372	-	-	-	519
4107	Salman Khan, Flat C-18 Anarkali Plaza Sector 5-K North Karachi	Salman Khan	42101-9156647-1	Abdul Jabbar	384	-	789	789	-	-	-	1,173	384	-	789	789	-	-	-	1,173
4108	Fakhr E Alam, M K Sons Garments Shop 3/88 Sarafa Bazar Methadar Kamil Gali Methadar Karachi	Fakhr E Alam	42301-0788707-3	M Qasim	168	-	367	367	-	-	-	535	168	-	367	367	-	-	-	535
4109	Nadeem Yawar Meer, H No D-8 Southern Coop Society Street No 106 Depot Line Karachi	Nadeem Yawar Meer	42301-5762077-5	Ala Ud Din	229	-	578	578	-	-	-	807	229	-	578	578	-	-	-	807
4110	Mohammad Naeem Suriya, 84 \ 4 26 Commercial Street Phase 6 DHA Karachi	Mohammad Naeem Suriya	42201-4512123-3	Haroon Suria	209	-	462	462	-	-	-	671	209	-	462	462	-	-	-	671
4111	Saeed Ahmed Khan, A- 184 Block 8 Karachi Administration Society ,Karachi	Saeed Ahmed Khan	42201-1794459-9		146	-	367	367	-	-	-	513	146	-	367	367	-	-	-	513
4112	Mohammad Younus Khokhar, Khokar Electornic Shop 1-2 Plot 1082-22-23/B Mehmoodabad 5 ,Karachi	Mohammad Younus Khokhar	42301-0973090-7		290	-	505	505	-	-	-	795	290	-	505	505	-	-	-	795
4113	Muhammad Yaqoob, Bilal Enterprises 408 4th Floor Fortune Centre Block-6 PECHS Karachi	Muhammad Yaqoob	42201-2788164-1	Ch Sher Muhammad	148	-	412	412	-	-	-	560	148	-	412	412	-	-	-	560
4114	Rana Irfan, Nizami Car Gas Centre & Rana Oil R-451 Sector 16-A Buffer Zone,Near Cafe Piala Karachi	Rana Irfan	42101-1756777-5	Rana Noor Mohammad	168	-	390	390	-	-	-	558	168	-	390	390	-	-	-	558
4115	Shah Kamal, Real Enterprises Shop 3 Plot No 2/847 Liaquatabad 2 Central Karachi	Shah Kamal	42101-0643049-1	Shah Riaz	354	-	812	812	-	-	-	1,166	354	-	812	812	-	-	-	1,166
4116	Saif Ur Rehman But, R-68, 1/9-10, Header Town, Rafa-E-Aam Society, Malir Halt, Near Shamsi School, Karachi	Saif Ur Rehman But	42201-8524702-9		229	-	579	579	-	-	-	808	229	-	579	579	-	-	-	808
4117	Choudry Mohammad Aslam, Chiragh Centre Flat No.08 Plot No.Sb-16 Block 13-B University Road Gulshan-E-Iqbal Karachi.	Choudry Mohammad Aslam	42201-2345311-5		500	-	972	972	-	-	-	1,472	500	-	972	972	-	-	-	1,472
4118	Jawad Raza, House No 1031 Block 2 Azizabad F B Area Karachi	Jawad Raza	42101-9455548-9	Mehmood Raza	325	-	617	617	-	-	-	942	325	-	617	617	-	-	-	942
4119	Abdul Hamid, Vibro Power Eng Servic 2nd Floor Blk-2 Al Mustufa Trade Ctr Tariq Road PECHS OffNo.A-202 Pl-C9-28 Near Madina Masjid Karachi	Abdul Hamid	42301-9551277-9	Abdul Majid	365	-	822	822	-	-	-	1,187	365	-	822	822	-	-	-	1,187
4120	Munaf Siddiq Dhedhi, Indus Public School B-41/1& B41/2 Block 4A Abul Hasan Isphahani Road ,Karachi	Munaf Siddiq Dhedhi	42301-1012718-5		181	-	347	347	-	-	-	528	181	-	347	347	-	-	-	528
4121	Mohammad Javed, H No 112 St 16 Jinnabad No 2 Siddique Wahab Road Timber Market Karachi	Mohammad Javed	42301-9352303-3	Fakeer Mohammad	196	-	509	509	-	-	-	705	196	-	509	509	-	-	-	705
4122	Zakir Rashid Khan, H No R-31/1 Phase VII DHA Karachi	Zakir Rashid Khan	42301-7523534-1	Abdul Rashid Khan	493	-	792	792	-	-	-	1,285	493	-	792	792	-	-	-	1,285
4123	Mehdi Mohammad, Capital Distrubutors L 21 / 17 Block 13 D 1 opposit Mara Apartments Gulshan-E-Iqbal Karachi	Mehdi Mohammad	42201-2352780-5	Ghulam Hussain	285	-	648	648	-	-	-	933	285	-	648	648	-	-	-	933

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4124	Mujahid Ali Butt, Decent Plastic Works 34/D South Avenue Site Karachi	Mujahid Ali Butt	42301-9021769-9	M Ali Butt	503	-	1,226	1,226	-	-	-	1,729	503	-	1,226	1,226	-	-	-	1,729
4125	Syed Tanveer Ahmed, H No R-14 Crystal Cortages University Road Gulshan Karachi	Syed Tanveer Ahmed	42000-0509204-9	Nafees Ahmed	450	-	995	995	-	-	-	1,445	450	-	995	995	-	-	-	1,445
4126	Muhammad Afzal, Flat No A-304 Javed Hill View Block 3 Gulistan-E-Johar Karachi	Muhammad Afzal	42101-1849914-1	Tafazal Hussain	202	-	334	334	-	-	-	537	202	-	334	334	-	-	-	537
4127	Haider Ali Raza, FlatNo. C-58, Shalimar Centre Block 17 , Gulistan E Johar Karachi	Haider Ali Raza	42201-0757779-5	M Shamim Raza	305	-	699	699	-	-	-	1,004	305	-	699	699	-	-	-	1,004
4128	Tanveer Ahmed, Pen Cadet House Banglow No Fl 2/10 Block 6 Gulshan -E-Iqbal ,Karachi	Tanveer Ahmed	42201-6798085-1		285	-	545	545	-	-	-	831	285	-	545	545	-	-	-	831
4129	Muhammad Imran Hussain Qureshi, Ibk Multi Services Traders Suit No 722 Block 14 Mashrique Ctr Gulshan E Iqbal Karachi	Muhammad Imran Hussain Qureshi	42201-1165591-1	M Mumtaz Hussain	150	-	351	351	-	-	-	501	150	-	351	351	-	-	-	501
4130	Asghar Ali Khan, House No. 5 Mohallah Sirpur Kandiaro, Naushero Feroze ,Karachi	Asghar Ali Khan	42101-2678020-9		380	-	806	806	-	-	-	1,186	380	-	806	806	-	-	-	1,186
4131	Abid Ali, L-10 Sector 5-C-1 North Karachi	Abid Ali	42101-1428233-3		454	-	1,038	1,038	-	-	-	1,492	454	-	1,038	1,038	-	-	-	1,492
4132	Anwar Iqbal, Silver Seal International A-5 I B A appartment 2nd Floor Kh-Kashan-5 Mai Coachi Rd Clif Karachi	Anwar Iqbal	42101-6159242-3	M Iqbal A Awan	298	-	583	583	-	-	-	881	298	-	583	583	-	-	-	881
4133	Chaudhary Mohammad Yasin, Al Yasin Enterprises D-47 Takery Colony Blk 7 Bath Island Clifton ,Karachi	Chaudhary Mohammad Yasin	42301-4463713-7		445	-	871	871	-	-	-	1,316	445	-	871	871	-	-	-	1,316
4134	Syed Mehboob Hussain Qadri, H No Mc No 1334/B Green Town Malir Karachi	Syed Mehboob Hussain Qadri	42501-4132494-9	Syed Fazal Shah	340	-	672	672	-	-	-	1,012	340	-	672	672	-	-	-	1,012
4135	Rafiq, 111 E-1 Flat No.7 Gulshan-E-Karim Nazimabad Gole Market Karachi..	Rafiq	42101-1645106-3		441	-	635	635	-	-	-	1,076	441	-	635	635	-	-	-	1,076
4136	Habib Malik, Abaseen International Private Limited 502 Uni Tower I I Chundrigar Road South Karachi	Habib Malik	42301-3040686-9	Malik Muhammad Siddique	326	-	578	578	-	-	-	903	326	-	578	578	-	-	-	903
4137	Syed Noman Abbas Ali Hashmi, H No 3 G 10/6 Block 3 G Nazimabad No 3 Karachi	Syed Noman Abbas Ali Hashmi	42101-9475883-1	Abbas Ali Hashmi	154	-	387	387	-	-	-	541	154	-	387	387	-	-	-	541
4138	Ghulam Rafeeq, Mcb Muslim Commercial Bank Dept Clearing Ground Floor Mcb Building Block 5 Clifton Branc Karachi	Ghulam Rafeeq	42000-0456400-9	Zewar Khan	200	-	349	349	-	-	-	549	200	-	349	349	-	-	-	549
4139	Muhammad Ayaz, Ayaz Gold Smith , Room No 42 3rd Floor Noor Market, Bl G Haideri N. Naz Near Khursheed Market Karachi	Muhammad Ayaz	42101-5403250-3	Faiz Muhammad	463	-	770	770	-	-	-	1,233	463	-	770	770	-	-	-	1,233
4140	Asif Ali Khan, Hamza Enterprises Room No 337 3rd Floor Bhayani Centre Bl M North Nazimabad ,Karachi	Asif Ali Khan	42301-9723755-1		362	-	972	972	-	-	-	1,335	362	-	972	972	-	-	-	1,335
4141	Syed Baqir Mahdi Raza Naqvi, Flat No B-7 Mona View appartments Dadabhouy Institute Road KMCHS Karachi	Syed Baqir Mahdi Raza Naqvi	42000-0499798-3	S Hussain Raza	135	-	381	381	-	-	-	516	135	-	381	381	-	-	-	516
4142	Babar Hussain, Friendship Trnasport Services Room No C-12 Mezzanine Floor Near Nagina Centre Keamari Karachi	Babar Hussain	42401-8498264-3	Muhammad Razzak	135	-	383	383	-	-	-	518	135	-	383	383	-	-	-	518
4143	Ramzan, House No. 59, Gulshan-E-Ali, Block-3-E-4, Nazimabad, Near KESC Office, Karachi	Ramzan	42101-0820425-3		312	-	500	500	-	-	-	812	312	-	500	500	-	-	-	812
4144	Faisal Jahangir, Jawad Usman and Co 8/35 Arkay Square Shahrah E Liaquat ,Karachi	Faisal Jahangir	42101-2433063-7		192	-	348	348	-	-	-	540	192	-	348	348	-	-	-	540
4145	Syed Masood Ul Hassan, H No C-11 Phase I Gulshan Hadeed Karachi	Syed Masood Ul Hassan	42501-0392774-9		244	-	614	614	-	-	-	858	244	-	614	614	-	-	-	858
4146	Kishan Kaesha Rana, H No 43 Bohri Compound Doli Khata Soldier Bazar Karachi	Kishan Kaesha Rana	42201-8040584-3	Kesha Ramjee Rana	230	-	541	541	-	-	-	771	230	-	541	541	-	-	-	771
4147	Syed Ali Iftikhar Naqvi, H No F/21 Rizvia Society 1st Chowrangi Nazimabad Karachi	Syed Ali Iftikhar Naqvi	42101-1938920-1	Syed Manzoor	159	-	388	388	-	-	-	547	159	-	388	388	-	-	-	547
4148	Syed Shabih Haider, Ls-60 St-11-A Block-20 F B Area Karachi	Syed Shabih Haider	42101-7202994-3		154	-	371	371	-	-	-	525	154	-	371	371	-	-	-	525
4149	Syed Anwer Ali Shah, Pan Pacific Pvt. Limited Plot No 12 M Block 6 PECHS Karachi	Syed Anwer Ali Shah	42101-1248618-1	Syed Hamid Ali Shah	146	-	357	357	-	-	-	504	146	-	357	357	-	-	-	504
4150	Syed Rashid Hussain, H No R 209 Sector 14-A Shadman Town Karachi	Syed Rashid Hussain	42101-8054748-1	Syed Aslam Taji	179	-	388	388	-	-	-	567	179	-	388	388	-	-	-	567
4151	Bahadur Ali, Aa-109 Erum Shopping Emporiam Sector 15-A2 Baffar Zone	Bahadur Ali	42101-6301968-7		394	-	990	990	-	-	-	1,384	394	-	990	990	-	-	-	1,384
4152	Mohammad Saghir Khan, H No 5/2 Servey No 86 Malir Golden Town Karachi	Mohammad Saghir Khan	42501-1522203-3	M Hussain Khan	201	-	485	485	-	-	-	686	201	-	485	485	-	-	-	686
4153	Umer Ilyas Farooqi, H No 22/3 Sheet No 21 Model Colony Karachi	Umer Ilyas Farooqi	42201-5998192-1	Ilyaas Hussain	158	-	419	419	-	-	-	577	158	-	419	419	-	-	-	577
4154	Intezar Ali Siddiqui, R 83 Gulshan-E-Umair Scheme 33 Malir Cantt ,Karachi	Intezar Ali Siddiqui	42501-4558106-5		203	-	432	432	-	-	-	636	203	-	432	432	-	-	-	636
4155	Mushraf Ali Khan, H No R-190 Block 6 Gulshan-E-Iqbal Karachi	Mushraf Ali Khan	42201-3568123-5	M Ali Khan	159	-	352	352	-	-	-	512	159	-	352	352	-	-	-	512
4156	Ahmed Tabish Alvi, Interflow Communication 12 Mchs Tepo Sultan Road Block 7 & 8 Karachi	Ahmed Tabish Alvi	42201-7980988-5	Sajjad Ul Hasan	204	-	468	468	-	-	-	673	204	-	468	468	-	-	-	673
4157	Dilawar Khan Swati, Artistic Denim Plot 7, 8 and 9 Sector 16 Korangi Indstrial Area ,Karachi	Dilawar Khan Swati	42201-2752252-9		382	-	640	640	-	-	-	1,022	382	-	640	640	-	-	-	1,022
4158	Syed Najeel Haider, Amz Securities 19th Flr Saima Trade Towers Tower B I I Chundrigar Road Karachi	Syed Najeel Haider	42201-7402478-9	S Haider Javid	154	-	399	399	-	-	-	553	154	-	399	399	-	-	-	553
4159	Saqib Abbas, 2 Cb/30 Al Falah Housing Society Shah Faisal Colony ,Karachi	Saqib Abbas	42201-0607034-1		234	-	631	631	-	-	-	865	234	-	631	631	-	-	-	865
4160	Tahmina, Flat No L-1 Erum Palace Phase II Block 13-A Gulshan-E-Iqbal Karachi	Tahmina	42201-0325569-2	Abdul Samad	154	-	427	427	-	-	-	581	154	-	427	427	-	-	-	581
4161	Aali Imran, H No B-3 Sector U Sector No 3 Gulshan E Maymmar Karachi	Aali Imran	42301-6288790-5	Rashid	184	-	473	473	-	-	-	657	184	-	473	473	-	-	-	657
4162	Asad Ali, F-604 Zainabia Garden Soldier Bazar No3 Karachi	Asad Ali	42201-1486202-7	Ghulam Abbas	164	-	438	438	-	-	-	602	164	-	438	438	-	-	-	602
4163	Syed Raza Abbas Rizvi, Publicitas Private Limited 606 6th Floor Progresive Plaza Beamount Road ,Karachi	Syed Raza Abbas Rizvi	42201-1827508-7		304	-	775	775	-	-	-	1,079	304	-	775	775	-	-	-	1,079
4164	Muhammad Iqbal Yousuf, Flat No D-7 Safari Boulevard Ph 1 Block 15 Gulistan-E-Johar Karachi	Muhammad Iqbal Yousuf	42201-9062786-1	M Yousuf Khan	352	-	798	798	-	-	-	1,149	352	-	798	798	-	-	-	1,149
4165	Syed Fahim Udin Ahmed, A-168 Sindhi Banglow Society Block 12 Gulistan-E-Jauhar ,Karachi	Syed Fahim Udin Ahmed	42201-2132938-9		153	-	410	410	-	-	-	564	153	-	410	410	-	-	-	564
4166	Serena, Rahman Industries (Pvt.) Limit F-41 Estate Avenue Site Karachi	Serena	42301-8811791-4	Yousuf Shad	179	-	435	435	-	-	-	613	179	-	435	435	-	-	-	613
4167	Mohammad Arsalan Bashir, H No R-46 Sector 11-J North Karachi	Mohammad Arsalan Bashir	42101-8405194-1	Mohd Bashir	148	-	383	383	-	-	-	531	148	-	383	383	-	-	-	531
4168	Ifroz Khan, Flat No. 101, First Floor, Building No. 32-C, Khayaban-E-Sehar, Ph-7, 6th Comm. Street, Dha, Near Motiwala Building,	Ifroz Khan	42201-7271355-7		354	-	906	906	-	-	-	1,260	354	-	906	906	-	-	-	1,260
4169	Malik Ghulam Habib, Sheet No 1/20 Model Colony ,Karachi	Malik Ghulam Habib	42501-4280150-5		178	-	434	434	-	-	-	612	178	-	434	434	-	-	-	612
4170	Irfan Hamid, A-107 Block D North Nazimabad ,Karachi	Irfan Hamid	42101-8013353-1		326	-	547	547	-	-	-	873	326	-	547	547	-	-	-	873
4171	Mohammad Aziz Khan, Texas Associates 31-C 13th Commercial street Phasease II DHA Karachi	Mohammad Aziz Khan	42101-3640732-1	Hakim Muhammad	194	-	395	395	-	-	-	588	194	-	395	395	-	-	-	588
4172	Syed Ali Ameer Rizvi, New Jubilee Insurance Dept Acturial Plot 74/1-A Lalazar Grd Flr M T Khan Road Karachi	Syed Ali Ameer Rizvi	42201-9069433-9	S Ameer Hussain	454	-	723	723	-	-	-	1,177	454	-	723	723	-	-	-	1,177
4173	Mohammad Amir Sabir, Grafix Zone M-39 Mez Floor Falaknaz Plaza Main Shahrah-E-Faisal Karachi	Mohammad Amir Sabir	42201-0249670-7	Muhammad Sabir	190	-	438	438	-	-	-	628	190	-	438	438	-	-	-	628
4174	Nusrat Zaheer, H No 51/3 Malir Extention Khokhara Par Karachi	Nusrat Zaheer	42201-0496632-2		189	-	403	403	-	-	-	592	189	-	403	403	-	-	-	592
4175	Mohammad Waseem Ullah Khan, Muller & Phipps 3rd Floor Uzma Court Main Clifton Road Clifton Karachi	Mohammad Waseem Ullah Khan	42101-2707147-5	Muhammad Khalil Ullah Khan	213	-	476	476	-	-	-	689	213	-	476	476	-	-	-	689
4176	Sher Jan Mustikhan, 43/3/C Block 6 PECHS ,Karachi	Sher Jan Mustikhan	42201-0547727-7		197	-	476	476	-	-	-	673	197	-	476	476	-	-	-	673
4177	Muhammad Shabbir, H No R-277 Sec 17-A Shah Latif Town Behind Fast University Distrcit Malir Karachi	Muhammad Shabbir	42201-0312194-9	M Bashir	279	-	669	669	-	-	-	948	279	-	669	669	-	-	-	948
4178	Shoaib Bin Hafeez, H No. 92 Block 05 Sec. C-II Township Lahore	Shoaib Bin Hafeez	35202-6081090-9	Muhammad Hafeez	302	-	743	743	-	-	-	1,045	302	-	743	743	-	-	-	1,045
4179	Abdul Rauf,Flat No B-11 Sea Breeze Super Store appartment Fl-5 Block 7 Clifton Karachi	Abdul Rauf	42301-3303685-7	Abdul Ghafoor	504	-	1,167	1,167	-	-	-	1,671	504	-	1,167	1,167	-	-	-	1,671

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4180	Syed Tahir Hussain, H No R-432 Sector 14-B Shadman Town Karachi	Syed Tahir Hussain	42101-5607806-1	Sathar Hussain	474	-	1,190	1,190	-	-	-	1,664	474	-	1,190	1,190	-	-	-	1,664
4181	Sajid Ali Waggan, P.I.A Pakistan International Airlines Room No 220 Flight Services Dept Terminal No 1 Pia H O Khi Airport Karachi	Sajid Ali Waggan	42201-9885577-5	Allah Warrayo	190	-	475	475	-	-	-	665	190	-	475	475	-	-	-	665
4182	Muhammad Naseer, H No F-91 Al Falah Society Nearest Fatima School Malir Halt Karachi	Muhammad Naseer	42201-0266314-9	Abdul Majeed	169	-	402	402	-	-	-	571	169	-	402	402	-	-	-	571
4183	Ahsan Rehman, F No C-403 4th Floor Chapal Resort Clifton Block 1 Karachi	Ahsan Rehman	42101-1220314-5	Shah Zul Rehman	180	-	354	354	-	-	-	535	180	-	354	354	-	-	-	535
4184	Muhammad Tariq Alvi, C-207 Rufilake Drive Block I Gulistan-E-Johar ,Karachi	Muhammad Tariq Alvi	42201-0293373-5		203	-	422	422	-	-	-	625	203	-	422	422	-	-	-	625
4185	Kamal Shams, H No D-80 Block 7 Gulshan-E-Iqbal Karachi	Kamal Shams	42201-2643743-3	M Shamsuddin	304	-	609	609	-	-	-	912	304	-	609	609	-	-	-	912
4186	Sultan Raza Khan, Flat A-78 Abdullah Appartment Block 16 Gulistan-E- Johar Karachi	Sultan Raza Khan	42201-2645060-5		173	-	336	336	-	-	-	510	173	-	336	336	-	-	-	510
4187	Naseer Ahmed Khan, 4/921 Block-4 Opposit-Chatiya Mosque Shah Faisal Colony Karachi	Naseer Ahmed Khan	42201-8479454-3		147	-	359	359	-	-	-	506	147	-	359	359	-	-	-	506
4188	Faraz Qamar, Citibank N.A 2nd Floor Awt Plaza I I Chundrigar Road ,Karachi	Faraz Qamar	35202-6565949-9		172	-	422	422	-	-	-	594	172	-	422	422	-	-	-	594
4189	Muhammad Yasir Shah,Flat No A-9 Mona Plaza Block 5 Gulshan-E-Iqbal Karachi	Muhammad Yasir Shah	42201-2525712-7	M Yousaf Shah	181	-	396	396	-	-	-	577	181	-	396	396	-	-	-	577
4190	Mushtaq Ahmed, H No Sb/7 B/3 Qasis View Block K North Nazimabad Karachi	Mushtaq Ahmed	42101-5952487-3	Hassan Bharday	180	-	423	423	-	-	-	603	180	-	423	423	-	-	-	603
4191	Wasim Ullah, Ho:B 591 Sector 35-A Zaman Town Gulshan I Hali Phase 2 Korangi Town Karachi	Wasim Ullah	42301-3166119-5	Ehsan Ullah	293	-	690	690	-	-	-	983	293	-	690	690	-	-	-	983
4192	Sheikh Talat Hussain, A.H.International Pvt. Limited Dyeing Dept D-99 Site Karachi	Sheikh Talat Hussain	42201-6345221-7	S Ejaj Hussain	157	-	373	373	-	-	-	530	157	-	373	373	-	-	-	530
4193	Syed Asif Ahmed, H No 601 Block N North Nazimabad Karachi	Syed Asif Ahmed	42101-1794675-5	Syed Tufail Ahmed	157	-	437	437	-	-	-	594	157	-	437	437	-	-	-	594
4194	Muhammad Hamza, H No 5/C Chapal Sun City Block 2 Gulistan-E-Johar Karachi	Muhammad Hamza	42101-2309276-1	Ikram Ul Haq	154	-	383	383	-	-	-	536	154	-	383	383	-	-	-	536
4195	Sobia Naureen, A-312 Phase I Gulshan-E-Hadeed ,Karachi	Sobia Naureen	42501-1411456-8		147	-	393	393	-	-	-	540	147	-	393	393	-	-	-	540
4196	Ahmed Faraz Naveed, Alcon (Pvt) Ltd. 11-H Block-6 P E C H S Karachi	Ahmed Faraz Naveed	42201-2378255-1	Mohd Ashraf	225	-	365	365	-	-	-	589	225	-	365	365	-	-	-	589
4197	Adil Jibran Chouhadri, Ary Communication Private Limited 6th Floor Madina City Mall Abdullah Haroon Road Saddar ,Karachi	Adil Jibran Chouhadri	61101-7517822-9		349	-	871	871	-	-	-	1,220	349	-	871	871	-	-	-	1,220
4198	Syed Kashif Raza Naqvi, R-22 Block C Saadat-E-Amroha Soc K.D.A Scheme 33 Malir Karachi	Syed Kashif Raza Naqvi	42101-7015963-7	Mujahid Ali	156	-	395	395	-	-	-	551	156	-	395	395	-	-	-	551
4199	Muhammad Miftah Ul Huda, Union Industries B-46 Estate Avenue Site Karachi	Muhammad Miftah Ul Huda	42201-7476618-9	M Anwar Uddin Qazi	175	-	433	433	-	-	-	608	175	-	433	433	-	-	-	608
4200	Amir Imtiaz, H No 498 Dohs Phase I Malir Cantt Karachi	Amir Imtiaz	42201-4674926-7	Imtiaz Mehboob	452	-	751	751	-	-	-	1,203	452	-	751	751	-	-	-	1,203
4201	Quddus Ul Haq Bajwa, H No A-1550 Phase I Gulshan-E-Hadeed Karachi	Quddus Ul Haq Bajwa	42501-4795150-1	Muhammad Yaqoob	183	-	479	479	-	-	-	662	183	-	479	479	-	-	-	662
4202	Mohammad Rizwan Qureshi, H No R-196 Block 14 F B Area Karachi	Mohammad Rizwan Qureshi	42101-1567991-5	Muhammad Maqsood	221	-	513	513	-	-	-	734	221	-	513	513	-	-	-	734
4203	Humayun Tanveer, H No R-412 City Villas Sector 36/A Scheme 33 University Road Karachi	Humayun Tanveer	42501-1535712-5	Tanveer Ahmed	480	-	820	820	-	-	-	1,300	480	-	820	820	-	-	-	1,300
4204	Imran Ahmed, H No 717 Block 18 Samanabad F B Area Karachi	Imran Ahmed	42101-6175659-1	Rais Ahmed	139	-	368	368	-	-	-	507	139	-	368	368	-	-	-	507
4205	Habib Ur Rehman Qureshi, 334 Block 9 Indus Mehran Society Malir ,Karachi	Habib Ur Rehman Qureshi	42501-4333081-7		217	-	550	550	-	-	-	766	217	-	550	550	-	-	-	766
4206	Muhammad Minhaj,Flat No 452/10 Haroon Mansion Burns Road Burns Road Karachi	Muhammad Minhaj	42301-8526501-3	Mohammad Shamim	204	-	462	462	-	-	-	666	204	-	462	462	-	-	-	666
4207	Mohammad Ashraf, Dr Ziauddin Hospital Dept Medical/Admin Kdlb Campus Keamari Karachi	Mohammad Ashraf	42401-9228165-3	Sardar Muhammad	163	-	427	427	-	-	-	590	163	-	427	427	-	-	-	590
4208	Saulat Hussain Qureshi, H No 2A/20 Alfalah Housing Society Shah Faisal Colony Karachi	Saulat Hussain Qureshi	42201-9411716-5	Wajhat Hussain	198	-	474	474	-	-	-	673	198	-	474	474	-	-	-	673
4209	Jonaid Gichki, Telenor Showroom No 11-12-35-37 Off 10 The Plaza Block 9 Clifton Karachi	Jonaid Gichki	42301-9572907-5	Nawabzada A Hameed	166	-	374	374	-	-	-	539	166	-	374	374	-	-	-	539
4210	Ahmed Ali, Dawood Aslamic Bank Trade Centre I I Chundriger Road Karachi	Ahmed Ali	42201-9722475-9		208	-	392	392	-	-	-	600	208	-	392	392	-	-	-	600
4211	Khawaja Naseem Akhtar, House No B-442 Gulshan-E-Hali Sector 35 A Zaman Town Karachi	Khawaja Naseem Akhtar	42201-6365719-9	Kh Syed Akhtar	173	-	441	441	-	-	-	614	173	-	441	441	-	-	-	614
4212	Muhammad Younus Khan Lodhi, Wyeth Pakistan S-33 Hawks Bay Road Site ,Karachi	Muhammad Younus Khan Lodhi	42201-9641701-7		202	-	362	362	-	-	-	564	202	-	362	362	-	-	-	564
4213	Syed Ahmed Yahya, Lakhani Silk Mill Factory Plot No 21 Sector 29 Korangi Industrial Area Karachi	Syed Ahmed Yahya	42201-4435569-3	Syed Muhamad Yahya	189	-	454	454	-	-	-	643	189	-	454	454	-	-	-	643
4214	Muhammad Aslam, Al E Shaan Threat Plot R 1223 Sector 15/B Buffer Zone North Karachi	Muhammad Aslam	42101-1221196-7	Ghulam Ahmed	157	-	388	388	-	-	-	545	157	-	388	388	-	-	-	545
4215	Malik Ahmed Saeed Nasir, Larr Sugar Mills Limited 16 E Block 6 Rashid Minhas PECHS Karachi	Malik Ahmed Saeed Nasir	42201-0743791-1	Malik Allah Buksh	463	-	845	845	-	-	-	1,308	463	-	845	845	-	-	-	1,308
4216	Muhammad Farooq, Pharmalink International 6-8 Mezanine Floor Hamza Arcade 105-A SMCHS,Karachi	Muhammad Farooq	42101-9899025-7		154	-	371	371	-	-	-	526	154	-	371	371	-	-	-	526
4217	Kabir Ahmed Khan, 4th Floor World Trade Centre Street No 30 Block 5 Khayaban-E-Roomi Karachi	Kabir Ahmed Khan	42201-3221012-3	Amir Ahmed Khan	390	-	693	693	-	-	-	1,083	390	-	693	693	-	-	-	1,083
4218	Muhammad Aziz Ur Rehman, House No E/21/203 Steel Town Bin Qasim Karachi	Muhammad Aziz Ur Rehman	42000-9914647-1		228	-	521	521	-	-	-	749	228	-	521	521	-	-	-	749
4219	Haji Hanif, 5th Floor, Flat No. 501 Sumayya appartment, Plot No.45/3 Cp Berar Coop Housing Society Karachi	Haji Hanif	42201-0646052-5	Haji Aziz	164	-	338	338	-	-	-	503	164	-	338	338	-	-	-	503
4220	Tanveer Ahmed Khan, H No A-1374 Al Bakthar Road Phase 1 Gulshan-E-Hadeed Steel Town Karachi	Tanveer Ahmed Khan	42501-9059940-3	Zaheer Ahmed Khan	204	-	516	516	-	-	-	720	204	-	516	516	-	-	-	720
4221	Muhammad Zia, House No.R-380 Block 14 F B Area, Karachi	Muhammad Zia	42101-9373800-1		164	-	403	403	-	-	-	567	164	-	403	403	-	-	-	567
4222	Syed Aamir Hussain, C-248 Steel Town Block C Bin Qasim Gulzar-E-Madina Mosque ,Karachi	Syed Aamir Hussain	42501-3628893-3		180	-	445	445	-	-	-	624	180	-	445	445	-	-	-	624
4223	Mohammad Ishtiaq, KESC KESC Office Site Habib Bank Chowrangi Site Area ,Karachi	Mohammad Ishtiaq	42401-1085556-9		204	-	550	550	-	-	-	754	204	-	550	550	-	-	-	754
4224	Mohammad Aamir Khan, Flat No D-3 Safari Bulavard II Block 15 Gulistan-E-Johar Karachi	Mohammad Aamir Khan	42301-8818400-9	Muhammad Idrees	296	-	556	556	-	-	-	852	296	-	556	556	-	-	-	852
4225	Muhammad Aftab Ahmed,Flat No 405 Crystal Heights Jm 102-B Parsi Colony Soldier Bazar South Karachi	Muhammad Aftab Ahmed	42301-5717287-5	Abdul Aziz Osman	434	-	1,006	1,006	-	-	-	1,440	434	-	1,006	1,006	-	-	-	1,440
4226	Mahfooz Iqbal, Flat No. B23, Block-16, Mahran Extension, Gulshan-E-Iqbal, Muslim Masjid, Karachi	Mahfooz Iqbal	42201-3991849-3		214	-	437	437	-	-	-	651	214	-	437	437	-	-	-	651
4227	Mohammad Rafique, A-140 Block-17 F B Area Karachi	Mohammad Rafique	42101-0303173-3	Muhammad Sharif	162	-	402	402	-	-	-	564	162	-	402	402	-	-	-	564
4228	Syed Muhammad Tariq Ali, H No R-22 Block 12 Sindh Baloch Cooperative H Soc Gulistan E Johar Karachi	Syed Muhammad Tariq Ali	42201-1549962-3	S Wajid Ali Naqvi	177	-	381	381	-	-	-	558	177	-	381	381	-	-	-	558
4229	Muhammad Hanif, Shaheen Insurance 10th Flr Shaheen Complex Mr Kiyani Road ,Karachi	Muhammad Hanif	42101-5698347-5		188	-	377	377	-	-	-	565	188	-	377	377	-	-	-	565
4230	Syed Muhammad Ali, Room No 128 Ground Floor Sindh Assembly Building, Court Road Karachi	Syed Muhammad Ali	42101-7817696-7	Syed Abid Ali	156	-	372	372	-	-	-	529	156	-	372	372	-	-	-	529
4231	Muhammad Siddique Akber, H No K 1026 Sector 16 C3 Line 08 Gulshan-E-Bihar Orangi Town ,Karachi	Muhammad Siddique Akber	42401-1797657-3		259	-	634	634	-	-	-	894	259	-	634	634	-	-	-	894
4232	Nadeem Shahzad, Iqra Computer & Multimedia Plot No Sc-17 Shop No 11 Naimat appartment Block-N North Nazimabad Karachi	Nadeem Shahzad	42101-9812309-7	Abdul Rasheed	223	-	506	506	-	-	-	729	223	-	506	506	-	-	-	729
4233	Shamim Sajjad, Al Hilal Medical Diagnostic Ce H No D-9 Block 6 PECHS Karachi	Shamim Sajjad	42201-4335930-0	Syed Sajjad Ahmed	188	-	373	373	-	-	-	562	188	-	373	373	-	-	-	562

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4234	Syed Muhammed Perwaiz, H No R-71 Rizwan Housing Society Main University Road Safoora Karachi	Syed Muhammed Perwaiz	42201-0354336-3	Syed Mohd Qamar	248	-	429	429	-	-	-	677	248	-	429	429	-	-	-	677
4235	Hafiz Mukhtar Hassan, Al Waqarphotostate & Stationary Jinnah Road C Block Gali Number 35 opposit Mustafa Masjid Sher Shah Karachi	Hafiz Mukhtar Hassan	37104-0976701-5	Ghulam Hassan	154	-	352	352	-	-	-	506	154	-	352	352	-	-	-	506
4236	Ghayasuddin Ahmed, H No 3 2-B Area Street No 4 Landhi No 2 Karachi	Ghayasuddin Ahmed	42501-4183158-1	Mohammad Siddiq	174	-	432	432	-	-	-	607	174	-	432	432	-	-	-	607
4237	Tahir Hussain, Swift Cargo System 4- Shaheen Tower Block 6 PECHS ,Karachi	Tahir Hussain	42201-2409498-7		214	-	509	509	-	-	-	724	214	-	509	509	-	-	-	724
4238	Ahsan Syed, Fecto Cement Limited H O 35 Darul Aman Housing Scty Block 7/8 Shahrah-E-Faisal Karachi	Ahsan Syed	61101-0318593-7	Syed Mohd Asghar	310	-	767	767	-	-	-	1,077	310	-	767	767	-	-	-	1,077
4239	Syed Omar Hassan, Br and W Private Limited 4th Floor Dean Arcade Block 8 Clifton Karachi	Syed Omar Hassan	42201-0520720-3	S Sulaman Akhtar	257	-	550	550	-	-	-	807	257	-	550	550	-	-	-	807
4240	Syed Zain Ul Abdeen Hashmi, Shirazi Trading Company Pvt Lt 2nd Floor Nadir House I I Chundrigar Road Karachi	Syed Zain Ul Abdeen Hashmi	42201-0640772-1	Syed Zaheer Ahmed	486	-	1,001	1,001	-	-	-	1,487	486	-	1,001	1,001	-	-	-	1,487
4241	Syed Muhammad Noman, Flat A&Z Flate A 202 2nd Floor North Nazimabad Block H Near Safi College Karachi	Syed Muhammad Noman	42101-6608090-1	Syed M Yaseen	204	-	512	512	-	-	-	717	204	-	512	512	-	-	-	717
4242	Muhammad Kamran Hussain, Flat A-207 Maria Luxury Appartment Block 1,Gate 1 North Karachi Near Nagan Chowrangi Karachi	Muhammad Kamran Hussain	42101-2094287-1	Muhammad Abrar	169	-	338	338	-	-	-	507	169	-	338	338	-	-	-	507
4243	Ahmedullah Khan, H No A-G-1 Life Home Heights Sc-38 Sector 11-H North Karachi	Ahmedullah Khan	42101-4228324-7		178	-	348	348	-	-	-	526	178	-	348	348	-	-	-	526
4244	Syed Ali Jawwad Rizvi, Media Bank G 23/B 5 Park Lane Block 5 Clifton ,Karachi	Syed Ali Jawwad Rizvi	42201-7492899-7		219	-	370	370	-	-	-	589	219	-	370	370	-	-	-	589
4245	Shakir Ahmed, Carlton Hotel Dc-5 Opposit Zulfiqar Street No 1 Phase VIII DHA ,Karachi	Shakir Ahmed	42201-0674855-1		177	-	342	342	-	-	-	519	177	-	342	342	-	-	-	519
4246	Usman Ahsan, Standard Chartered Bank Dept Debt Origination II Chundrigar Rd P.O Box No 489 Karachi	Usman Ahsan	35200-1525904-9	Ahsan Ul Haq	179	-	473	473	-	-	-	652	179	-	473	473	-	-	-	652
4247	Akil Mahmood Khan, Carlton Hotel Dc-5 Zulfiqar Street No 1 DHA Phase VIII ,Karachi	Akil Mahmood Khan	42301-3593182-1		215	-	405	405	-	-	-	619	215	-	405	405	-	-	-	619
4248	Haji Nasir, H No 12-C Lane 1 Khayaban-E-Rahat Phase 6 DHA Karachi	Haji Nasir	42301-7680642-9	Haji Sattar	283	-	627	627	-	-	-	910	283	-	627	627	-	-	-	910
4249	Kamran Anjum, H No E-65 Block A Gulshan-E-Jamal Rashid Minhas Road Karachi	Kamran Anjum	82303-0880033-9	Muhammad Ajmal Khan	476	-	1,095	1,095	-	-	-	1,571	476	-	1,095	1,095	-	-	-	1,571
4250	Naushad Ahmed, H No-A-17 Prem Villas, Phase II Main University Road, Safora Chorangi, Karachi	Naushad Ahmed	42201-6020956-3	Abdul Qadoos	184	-	447	447	-	-	-	631	184	-	447	447	-	-	-	631
4251	Khalid Haider Memon, Flat No B 606 Syed Heights Gulistan E Johar ,Karachi	Khalid Haider Memon	41303-8403958-5		196	-	518	518	-	-	-	714	196	-	518	518	-	-	-	714
4252	Parvez Akhtar, Digitech Industries Plot No 115 Block 27 Korangi Industrial Area Karachi	Parvez Akhtar	42201-3313704-9	Mohd Ahmed	269	-	682	682	-	-	-	951	269	-	682	682	-	-	-	951
4253	Tanveer Hussain, Flat No 2 Plot No 96-C 1st Floor 11th Jami 36 Commercial Street DHA VII Karachi	Tanveer Hussain	42000-0486707-5	Nazeer Hussain	204	-	521	521	-	-	-	725	204	-	521	521	-	-	-	725
4254	Vakil Ahmed, Hno 98 8th Commercial street Phase-4 South DHA Karachi	Vakil Ahmed	42301-0881972-1	Khalil Ahmed	185	-	425	425	-	-	-	610	185	-	425	425	-	-	-	610
4255	Zia Uddin, Flat No 1/D Askari appartment II Cantt Karachi	Zia Uddin	42101-8164713-5	Kalim Uddin	504	-	1,246	1,246	-	-	-	1,750	504	-	1,246	1,246	-	-	-	1,750
4256	Mohammad Irfan Memon, Flat No 103 Selani Centre Dhoraji Cp Brar Society Karachi	Mohammad Irfan Memon	61101-1968486-3	Abdul Majeed	181	-	378	378	-	-	-	559	181	-	378	378	-	-	-	559
4257	Dr Shehnaz Payam, H No C-51 Shamsi Cooperative Scty Malir Halt Karachi	Dr Shehnaz Payam	42501-4343359-2	Payam Uddin Ahmed	177	-	398	398	-	-	-	574	177	-	398	398	-	-	-	574
4258	Ahsan Mirza, House No.A-58 Block-15 Gulistan-E-Jauhar Karachi..	Ahsan Mirza	42201-5857144-3		403	-	831	831	-	-	-	1,234	403	-	831	831	-	-	-	1,234
4259	Waseem Jawed, House No. 96E, P.E.C.H.S., Block-2, Near Noorani Kabab, Karachi	Waseem Jawed	42301-6080968-7		177	-	464	464	-	-	-	642	177	-	464	464	-	-	-	642
4260	Syed Mohsin Abbas, Soneri Bank Consumer Finance Division 30-A Progressive Centre PECHS Shahra E Faisal ,Karachi	Syed Mohsin Abbas	42301-3376829-1		166	-	458	458	-	-	-	624	166	-	458	458	-	-	-	624
4261	Shuja Uddin Khan, H No 21 Street No 9 Ali Garh Colony Orangi Town ,Karachi	Shuja Uddin Khan	42401-8401485-7		142	-	361	361	-	-	-	503	142	-	361	361	-	-	-	503
4262	Talat Jamal, H No A-133 Block 12 Gulberg F B Area Karachi	Talat Jamal	42101-1542641-0	M Jamal Nasir	196	-	464	464	-	-	-	660	196	-	464	464	-	-	-	660
4263	Aejaz Habib Khan, H No 31/1 Khayaban E Behria Phase No V DHA Karachi	Aejaz Habib Khan	42201-0516825-7	Habib Ur Rehman	477	-	1,191	1,191	-	-	-	1,668	477	-	1,191	1,191	-	-	-	1,668
4264	Kashif Mehboob, H No B-106 Block 10-A Gulshan E Iqbal ,Karachi	Kashif Mehboob	42201-8202376-9		214	-	443	443	-	-	-	657	214	-	443	443	-	-	-	657
4265	Qaseem Nawaz Awan, Abl- Allied Bank Of Pakistan 2nd Floor Trade Tower Building South ,Karachi	Qaseem Nawaz Awan	42201-3373417-9		163	-	348	348	-	-	-	512	163	-	348	348	-	-	-	512
4266	Nadeem Amin, Al Razziq Enterprises OffNo. 10 4th Floor Block 1,Gulistan-E-Johar Bb Shopping Mall , Opposit Ned University Karachi	Nadeem Amin	42101-3873170-1	Mohammed Amin	165	-	405	405	-	-	-	571	165	-	405	405	-	-	-	571
4267	Naheed Sajid, H No A-12/423 Darakshshan Soceity Kala Board Malir Karachi	Naheed Sajid	42201-0606780-0	S Sajid Mehmood	176	-	349	349	-	-	-	525	176	-	349	349	-	-	-	525
4268	Nazeer Ahmed, H No 7/42 5-A Paposh Nagar Nazimabad Karachi	Nazeer Ahmed	42000-3775020-9	Naseer Muhammad	196	-	444	444	-	-	-	640	196	-	444	444	-	-	-	640
4269	Rehan Qaiser, H No C-40 Erum View Block 13 Gulshan-E-Iqbal Karachi	Rehan Qaiser	42201-1590331-5	Qaiser Ali Khan	236	-	490	490	-	-	-	726	236	-	490	490	-	-	-	726
4270	Syed Saghar Mehdi Naqvi, Techocraft Computer Services Office No.512 Nafees Arcade Sc-14/7 Chandni Chowk University Road Karachi	Syed Saghar Mehdi Naqvi	42201-5953128-9	S Sabir Hussain	253	-	536	536	-	-	-	789	253	-	536	536	-	-	-	789
4271	Muhammad Ali, Pakistan Security Printing Cor Jinnah Avanue Malir Halt ,Karachi	Muhammad Ali	42101-2573471-1		145	-	361	361	-	-	-	507	145	-	361	361	-	-	-	507
4272	Sohaib Rabbani Khan, Biztek-Inst.Of Business & Tec Biztek Campus Ibrahim Hydri Korangi Creek ,Karachi	Sohaib Rabbani Khan	42201-5252639-1		171	-	395	395	-	-	-	566	171	-	395	395	-	-	-	566
4273	Muhammad Zafar Mujahid, Vision Serves Private Limited Building 21-E Finance Dept 2 Flr St 11 Ph V DHA Suit 3 Badar Commercial Karachi	Muhammad Zafar Mujahid	42501-0983027-7	Imam Bux	299	-	731	731	-	-	-	1,030	299	-	731	731	-	-	-	1,030
4274	Farrukh Kazmi, Keen Travel Shop No 3 Sf-10 Block B Hanif Centre Karachi	Farrukh Kazmi	42101-1716025-5	S M Idress Kazmi	302	-	798	798	-	-	-	1,099	302	-	798	798	-	-	-	1,099
4275	Nadeem Javaid Malik, H No 10 Street No 01 Sector 35-B Korangi No 4 ,Karachi	Nadeem Javaid Malik	42201-0371369-3		277	-	695	695	-	-	-	973	277	-	695	695	-	-	-	973
4276	Muhammad Asim, B-35 Sheet No.26 Model Colony Karachi..	Muhammad Asim	42000-0476133-7		244	-	566	566	-	-	-	810	244	-	566	566	-	-	-	810
4277	Syed Waseem Raza Zaidi, Kutyana Memon Hospital Emergency Dept Agha Khan Jamat Khana Karachi	Syed Waseem Raza Zaidi	42101-2973565-7	S Shahmim Raza	180	-	403	403	-	-	-	583	180	-	403	403	-	-	-	583
4278	Khalid Usman, Asia Tec International Ground Floor 93-C 24th Commercial street Phase II Ext DHA Dept Operation Karachi	Khalid Usman	42501-1223593-1	Zul Gul Khan	396	-	995	995	-	-	-	1,391	396	-	995	995	-	-	-	1,391
4279	Mirza Iftikhar Baig, H No D-6 First Floor Block -11 F.B Area Karachi	Mirza Iftikhar Baig	42101-0648653-5	Mirza Iqbal Baig	156	-	349	349	-	-	-	505	156	-	349	349	-	-	-	505
4280	Muhammad Akber Khan, H No 6 Street No 6 Area 2/B Landhi No 02 ,Karachi	Muhammad Akber Khan	42201-9973349-5		207	-	425	425	-	-	-	632	207	-	425	425	-	-	-	632
4281	Farhan Khuso Baig,Flat No D 303 Rufi Heavens Block 13 D 2 Gulshan-E-Iqbal ,Karachi	Farhan Khuso Baig	42101-1093014-1		197	-	421	421	-	-	-	618	197	-	421	421	-	-	-	618
4282	Zubair Ahmed Hashmi, H No A/3 Shah Yaqeeq Arcade Commissioner Society Ist Flr Abul Hasan Isphani Road Near Rajput Hosp Karachi	Zubair Ahmed Hashmi	42000-8976937-5	Muneer Ahmed Hashmi	229	-	542	542	-	-	-	770	229	-	542	542	-	-	-	770
4283	Aqueel Ahmed Khan, G-1 Block-B A-1 Complex 2 Abul Hasan Isphahani Road Gulshan-E-Iqbal ,Karachi	Aqueel Ahmed Khan	42201-4187369-9		197	-	464	464	-	-	-	662	197	-	464	464	-	-	-	662
4284	Syed Mushtaq Ahmed, A221 Sector F3 Hali Road Gulshan-E-Maymar Karachi	Syed Mushtaq Ahmed	42101-7287223-5	S M Khaliq	154	-	401	401	-	-	-	555	154	-	401	401	-	-	-	555
4285	Shahid Aziz, H No 175-U Block 2 PECHS Karachi	Shahid Aziz	42201-4213526-3	Aziz Ur Rehman	257	-	454	454	-	-	-	710	257	-	454	454	-	-	-	710
4286	Shahana Haider,Flat No B 103 2nd Floor Madina Blessing Block 10 A Gulshan-E-Iqbal ,Karachi	Shahana Haider	42101-3946562-8		181	-	475	475	-	-	-	656	181	-	475	475	-	-	-	656
4287	Syeda Nastaran Azmi, H No A-10 Indus Mehran Malir Society Karachi	Syeda Nastaran Azmi	42201-5625997-8	M Rashid	180	-	349	349	-	-	-	529	180	-	349	349	-	-	-	529
4288	Parveen Rafiq, Flat No B-303 Clifton Garden 1 Clifton Karachi	Parveen Rafiq	42301-7833516-6	M Rafiq	184	-	459	459	-	-	-	643	184	-	459	459	-	-	-	643
4289	Salman Saleem, H No 1/1/2 10th Street Zamzama DHA Phase V Karachi	Salman Saleem	42301-3849110-7	Mohd Salim Akhter	161	-	348	348	-	-	-	509	161	-	348	348	-	-	-	509
4290	Muhammad Asif, H No D-7 Nishterabad Model Colony Karachi	Muhammad Asif	42501-9091245-7	Sh M Azeem	166	-	392	392	-	-	-	558	166	-	392	392	-	-	-	558

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4291	Adnan Khan, House No J-175 J Area Korangi No 5 ,Karachi	Adnan Khan	42301-7470008-5		284	-	680	680	-	-	-	964	284	-	680	680	-	-	-	964
4292	Syed Zaigam Hassan Abidi, Flat No 102 Building No 19-C Sunset Lane 2 Phase II DHA Karachi	Syed Zaigam Hassan Abidi	42201-2629433-7	S Mujaba Hussain	204	-	539	539	-	-	-	744	204	-	539	539	-	-	-	744
4293	Sarfaraz, Shahid and Brothers,1st Floor Rom No 110 Busines Arcade Capital Exchange University Road Karachi	Sarfaraz	42301-0707566-3	Daud	204	-	513	513	-	-	-	718	204	-	513	513	-	-	-	718
4294	Mohammad Azam, H No 49 Haroonabad Colony Street No 1 Site Karachi	Mohammad Azam	42401-1132772-9	Parvaiz Hussain	195	-	388	388	-	-	-	584	195	-	388	388	-	-	-	584
4295	Salman Anjum Rizvi, H No A-137 Block H North Nazamabad Karachi	Salman Anjum Rizvi	42101-2264154-7	Syed M Mudabir Rizvi	148	-	366	366	-	-	-	513	148	-	366	366	-	-	-	513
4296	Muhammad Owais, H No 21/3 Block 3 Alamgir Road Maqbolabad Karachi	Muhammad Owais	42201-0610062-1	Hanif	214	-	427	427	-	-	-	641	214	-	427	427	-	-	-	641
4297	Asad Nazir Siddiqui, H No 2-A Jinnah Garden Kazimabad Model Colony Karachi	Asad Nazir Siddiqui	42501-3610549-5	Nazir Ali Siddiqui	174	-	359	359	-	-	-	533	174	-	359	359	-	-	-	533
4298	Shah Jahan Begam, Flat No B-80 Faraz View Block 13 Gulistan-E-Johar Karachi	Shah Jahan Begam	42000-0484041-8	Sohail Rana	304	-	725	725	-	-	-	1,030	304	-	725	725	-	-	-	1,030
4299	Mohammad Imran, F 52 Second Floor Defence View Phase 2 Karachi	Mohammad Imran	42301-6114144-7	Khan Pur	254	-	644	644	-	-	-	897	254	-	644	644	-	-	-	897
4300	Miyan Asif Zubair,Flat No 9 Qasr-E-Zainab Club Road Karachi	Miyan Asif Zubair	42201-1760659-5	Mian M Zubair	502	-	878	878	-	-	-	1,380	502	-	878	878	-	-	-	1,380
4301	Hammad Humayun,Flat No E-25 Rufi appartment Block 13-D/2 Gulshan-E-Iqbal Karachi	Hammad Humayun	42201-4268765-7	Humayun Shafi	154	-	407	407	-	-	-	561	154	-	407	407	-	-	-	561
4302	Naeem Iqbal, A 1293 Phase I Gulshan-E-Hadeed ,Karachi	Naeem Iqbal	42501-5212779-3		184	-	485	485	-	-	-	669	184	-	485	485	-	-	-	669
4303	Mohyuddin Ahmed Ghauri,Flat No B-8 1st Floor Rufi Heights Pahse II Block 17 Gulistan-E-Johar Karachi	Mohyuddin Ahmed Ghauri	42201-0508537-3	Masih Uddin A Ghouri	195	-	380	380	-	-	-	576	195	-	380	380	-	-	-	576
4304	Shamsul Arfeen, House No R 490 Shadman Town Sector 14 A North Karachi	Shamsul Arfeen	42101-0709680-1	Syed Safdar Ali	329	-	695	695	-	-	-	1,024	329	-	695	695	-	-	-	1,024
4305	Muhammad Shafeeq, X-Pertex Denim Mills Dept Utilities C-45 Site Karachi	Muhammad Shafeeq	36402-2210315-7	Muhammad Alam	150	-	363	363	-	-	-	513	150	-	363	363	-	-	-	513
4306	Mazhar Abbas, 4th Floor,Lakson Square Building No:1 Sarwar Shaheed Road	Mazhar Abbas	42201-1788538-9		341	-	572	572	-	-	-	913	341	-	572	572	-	-	-	913
4307	Syed Murtaza Abbas Rizvi, Lsb 2 St 8 Block 5 Gulshan E Iqbal Karachi	Syed Murtaza Abbas Rizvi	42101-1749722-9	S Razi Ul Hassan	179	-	410	410	-	-	-	589	179	-	410	410	-	-	-	589
4308	Mohd Imran Hashmi, H No R-298 Block 16 F B Area Karachi	Mohd Imran Hashmi	42101-1906342-1	Noor Mohd Hashmi	184	-	487	487	-	-	-	672	184	-	487	487	-	-	-	672
4309	Syed Mansoor Ali Mahmood, Sf-1 Seaview appartment Block 8 Ph 5 Ext DHA ,Karachi	Syed Mansoor Ali Mahmood	42301-8074463-9		464	-	919	919	-	-	-	1,383	464	-	919	919	-	-	-	1,383
4310	Shahid, Bank Al Falah Home Financing Division Pnsc Building M T Khan Road Karachi	Shahid	42101-7822024-7	Haroon Rasheed	487	-	1,094	1,094	-	-	-	1,581	487	-	1,094	1,094	-	-	-	1,581
4311	Adison Alfred, Flat No B-3 Blessed Houses 37 Menience Cantt Saddar Karachi	Adison Alfred	42301-0979107-5		284	-	722	722	-	-	-	1,006	284	-	722	722	-	-	-	1,006
4312	Syed Nizam Uddin Musheer, H No B-79 Taj Centre Shah Faisal 1 Karachi	Syed Nizam Uddin Musheer	42201-0419846-5	Syed Sami Uddin	194	-	440	440	-	-	-	634	194	-	440	440	-	-	-	634
4313	Afshan Nazli, Flat No G-3 Al Kamar Arcade Adam Colony Near Lasbella Chowk Garden West Karachi	Afshan Nazli	42301-1484883-2		179	-	455	455	-	-	-	634	179	-	455	455	-	-	-	634
4314	Syed Faisal Hassan, Flat No E-8 3rd Floor Bara Dari appartment Block 13-D Gulshan-E-Iqbal Karachi	Syed Faisal Hassan	42201-6430424-3	Syed Hassan Zamir	193	-	471	471	-	-	-	664	193	-	471	471	-	-	-	664
4315	Jawad Qureshi, Atlas Bank, Hr Department 3rd Fl Federation House Shahra-E-Firdosi, Near Park Towers Karachi	Jawad Qureshi	31202-9690956-9	Qadeer Qureshi	193	-	475	475	-	-	-	668	193	-	475	475	-	-	-	668
4316	Muhammad Yasir, 1/4 Sector 35/B K Area Korangi Karachi	Muhammad Yasir	42201-7728169-9		194	-	482	482	-	-	-	676	194	-	482	482	-	-	-	676
4317	Syed Mukhtar Shah, H No Dd-25 II Floor Phase 3 Shahrah-E-Millat Defence View Karachi	Syed Mukhtar Shah	61101-2010031-5	S Asghar Shah	142	-	378	378	-	-	-	520	142	-	378	378	-	-	-	520
4318	Muhammad Khalid Farooqui, Akshan Enterprises Dep Market Pl L-16 Blk 22 Mezzanine Floor Akhtar Hussain Compound Fbarea Karachi	Muhammad Khalid Farooqui	42101-3681037-1	Abdul Sattar	254	-	614	614	-	-	-	868	254	-	614	614	-	-	-	868
4319	Muhammad Azhar Yaseen Rana, House No Mc-1242 Green Town Street 5 Rafa-E-Aam Malir Shah Faisal Karachi	Muhammad Azhar Yaseen Rana	42201-0483947-9	M Yaseen Rana	154	-	396	396	-	-	-	551	154	-	396	396	-	-	-	551
4320	Syed Mubashir Hussain Naqvi, H No B-105 Block B Kazimabad Model Colony Karachi	Syed Mubashir Hussain Naqvi	42501-9106720-3	S Mehdi Hassan	149	-	379	379	-	-	-	529	149	-	379	379	-	-	-	529
4321	Adnan Masood, Plot No 39-C Lane No 2 Flat No 4, Rahat Commercial Phase 6, D H A ,Karachi..	Adnan Masood	42301-7767341-3		272	-	466	466	-	-	-	739	272	-	466	466	-	-	-	739
4322	Amir Bashir Ahmed,Flat No 11 Delux Plaza Aisha Manzil Block 7 F B Area Near Al Hazrat Academy Karachi	Amir Bashir Ahmed	42101-1732279-3	Bashir Ahmed	354	-	825	825	-	-	-	1,180	354	-	825	825	-	-	-	1,180
4323	Mansoor Ahmed Siddiqui, Flat No A-41 Erum Garden Block 13-D Gulshan-E-Iqbal Karachi	Mansoor Ahmed Siddiqui	42201-8509537-9	Hussain Ahmed	304	-	725	725	-	-	-	1,029	304	-	725	725	-	-	-	1,029
4324	Mohammad Adil Raza Khan, Flat No 14 Farid Centre Block 7 Phase 2 F B Area Karachi	Mohammad Adil Raza Khan	41303-1520061-7	M Samar Raza Khan	221	-	535	535	-	-	-	756	221	-	535	535	-	-	-	756
4325	Asma Tabbassum, Casabalance International Suit No 3-4 B/01 Mezanine Flr Mateen Square Gulistan-E-Johar Karachi	Asma Tabbassum	42201-8146102-8	S Sakhawat Ali	194	-	504	504	-	-	-	699	194	-	504	504	-	-	-	699
4326	Rizwan Ali Syed, B-103 2nd Floor Madina Blessings Gulshan-E-Iqbal Block 10-A Karachi	Rizwan Ali Syed	42301-7855636-5	Syed Asgar Ali	159	-	418	418	-	-	-	577	159	-	418	418	-	-	-	577
4327	Maria Kamran, Flat No E-204 3rd Floor Rufi Lake Drive Block E Gulistan-E-Johar Block 18 Karachi	Maria Kamran	42201-9598115-8	S Kamran Hussain	164	-	381	381	-	-	-	545	164	-	381	381	-	-	-	545
4328	Farhan Ul Hasan, H No Ss17-D Sunset Lane No 4 Phase 2 Ext DHA Karachi	Farhan Ul Hasan	42201-2163938-3	Kadeer Ul Hassan	504	-	1,246	1,246	-	-	-	1,750	504	-	1,246	1,246	-	-	-	1,750
4329	Muhammad Nadeem, B W International Rm A-11 3rd Floor Dastyar Centre Block 13-A Gulshan-E-Iqbal Karachi	Muhammad Nadeem	42101-1558816-3	Bashir Ahmed Bhatti	493	-	1,180	1,180	-	-	-	1,673	493	-	1,180	1,180	-	-	-	1,673
4330	Iftikhar Ahmed, H No 33-B SMCHS SMCHS Karachi	Iftikhar Ahmed	42201-2996207-3	M Afzal Solangi	403	-	920	920	-	-	-	1,323	403	-	920	920	-	-	-	1,323
4331	Muhammad Iftikhar Lakhani, Flat No 303 3rd Floor Zehra Classic Britto Road Garden East Karachi	Muhammad Iftikhar Lakhani	42201-9712729-1	Afzal Lakhani	223	-	515	515	-	-	-	738	223	-	515	515	-	-	-	738
4332	Fawwad Mohammed Khan, H No R-1754 Ground Floor Block 14 F.B Area Karachi	Fawwad Mohammed Khan	42101-3216654-5	Taj Mohammed Khan	382	-	902	902	-	-	-	1,284	382	-	902	902	-	-	-	1,284
4333	Amin Ul Hasnat Mohammad Aman U, H No A-205 Gaylord Appartment KDA Scheme No 1 Karachi	Amin Ul Hasnat Mohammad Aman U	42201-6833416-7	M Abdul Tariq	164	-	435	435	-	-	-	600	164	-	435	435	-	-	-	600
4334	Rizwan Ahmed Khan, H No R-130 Sector 14-B Shadman Town Karachi	Rizwan Ahmed Khan	35202-4563107-3	Naseer Ullah Khan	203	-	490	490	-	-	-	693	203	-	490	490	-	-	-	693
4335	Sheikh Farrukh Mehmood, Flat No O-434 th Floor Florida Homes Phase 5 DHA Karachi	Sheikh Farrukh Mehmood	35202-3230861-9	Sheikh Mohd Nawaz	345	-	804	804	-	-	-	1,149	345	-	804	804	-	-	-	1,149
4336	Shafiq Hussain Shah, Lamka Shiree Trading Office1 1 3rd Floor Zohra Plaza Block 13-C Gulshan-E-Iqbal Karachi	Shafiq Hussain Shah	42301-0788570-7	Pir Afzal Shah	211	-	487	487	-	-	-	699	211	-	487	487	-	-	-	699
4337	Sami Ud Din Qureshi, Satcomm Private Limited Dept Operation Plot 158 6th Fl Shanaz Arcade Sh-E-Millat Pech Karachi	Sami Ud Din Qureshi	41303-8363515-9	Moin Uddin	244	-	566	566	-	-	-	810	244	-	566	566	-	-	-	810
4338	Hina Hasan, House No 26-V PECHS Block 2 Karachi.	Hina Hasan	42201-0381402-0	Tahir Hassan	191	-	447	447	-	-	-	638	191	-	447	447	-	-	-	638
4339	Muhammad Hamza Khan, H No R-33 Sector 11-C-1 North Karachi	Muhammad Hamza Khan	42101-5336847-7	M Basheer Khan	209	-	489	489	-	-	-	698	209	-	489	489	-	-	-	698
4340	Nazeer Ahmed, H No A-73 Phase II Gulshan-E-Hadeed Karachi	Nazeer Ahmed	42501-8262092-4	Ahmed Nawaz	194	-	497	497	-	-	-	691	194	-	497	497	-	-	-	691
4341	Athar Saeed, H No 46 Street No 22 Khyaban E Mujahid Phase V DHA ,Karachi	Athar Saeed	42301-0247619-3		218	-	337	337	-	-	-	555	218	-	337	337	-	-	-	555
4342	Muhammad Ajmal, Flat No F-62 Civil Lines Block F Police Station Behind Imperial Court Dr Ziauddin Ahmed Road Karachi	Muhammad Ajmal	42301-9019916-3	Riaz Hussain	254	-	617	617	-	-	-	870	254	-	617	617	-	-	-	870
4343	Saqib Ul Hussain, Pakistan National Textile Mill Plot No 68 Khanto Tappo Landhi 25-Km National Highway ,Karachi	Saqib Ul Hussain	42201-0375545-1		412	-	846	846	-	-	-	1,258	412	-	846	846	-	-	-	1,258
4344	Mazhar Ul Haq Zubairi, Building No. C-2-C, 2nd Floor Saadi Lane 1,Phase VII D.H.A Karachi.	Mazhar Ul Haq Zubairi	42301-1072473-3		488	-	1,066	1,066	-	-	-	1,554	488	-	1,066	1,066	-	-	-	1,554
4345	Ahmer Shahzad, H No G-9 Block 17 Kda Colony Gulshan-E-Iqbal Karachi	Ahmer Shahzad	42201-7712475-5	S Akber	287	-	670	670	-	-	-	957	287	-	670	670	-	-	-	957
4346	Syed Zahid Imam, H No 289 Sharfabad BMCHS Karachi	Syed Zahid Imam	42201-5189833-1	Syed Azhar Imam	204	-	479	479	-	-	-	683	204	-	479	479	-	-	-	683

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

						At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4347	Muhammad Rizwan, B-15, Prime Centre, Plot Cs-25, Block-7, F.B. Area, Opposit. Tariq Medical Centre, Khi	Muhammad Rizwan	42101-8278823-7		254	-	578	578	-	-	-	833	254	-	578	578	-	-	-	833
4348	Syed Asad Abbas, B 17 Block 11 F B Area Karachi	Syed Asad Abbas	42101-2352581-9	Syed Mohammad Abbas	473	-	810	810	-	-	-	1,283	473	-	810	810	-	-	-	1,283
4349	Amjad Raza Paracha, Ptcl Pakistan Telecommunicat Gmstr II Wll Dept I I Chundrigar Road Jang Prees Karachi	Amjad Raza Paracha	42201-2321449-3	Ghulam Sadiq	269	-	591	591	-	-	-	860	269	-	591	591	-	-	-	860
4350	Shakeel Ahmed, Jass Brothers International Suit No 526 5th Floor Building No Trade Avenue Hasrat Mohani Roa Karachi	Shakeel Ahmed	42501-8076632-3	Muhammad Israil	193	-	483	483	-	-	-	676	193	-	483	483	-	-	-	676
4351	Shahbaz Ali, Flat No 50 Fl-25-A ,Crecent Complax Block 11 Gulshan-E-Iqbal Karachi	Shahbaz Ali	35200-1464302-1	Niaz Ali	178	-	459	459	-	-	-	637	178	-	459	459	-	-	-	637
4352	Mohammad Ali, Flat B-217 2nd Floor 2nd Floor Calssic View appartment Block 19 Gulistan-E-Johar Karachi	Mohammad Ali	54400-4934247-1	M Zafar	221	-	560	560	-	-	-	782	221	-	560	560	-	-	-	782
4353	Muhammed Ali Shirazi, Amber Palace Flat No 203 2nd Floor Sindhi Muslim Housing Society Karachi	Muhammed Ali Shirazi	42201-9859090-3	Mehmood Shirazi	169	-	398	398	-	-	-	567	169	-	398	398	-	-	-	567
4354	Sikander Memon, Flat No. 303 Mughal appartments 3rd Floor Zehra Madni Blk Pl 462/A/1 St 4 Liaquat Clny , Lyari Town Karachi South	Sikander Memon	42301-3019086-7	Haji Muhammad Memon	200	-	410	410	-	-	-	610	200	-	410	410	-	-	-	610
4355	Arbeela Razzaque, Flat No E-19 4th Floor Crown Garden Block Iv University Road Gulistan-E-Johar Karachi	Arbeela Razzaque	42101-8820827-0	Abdul Razzak	152	-	397	397	-	-	-	549	152	-	397	397	-	-	-	549
4356	Mohammad Shakeel, Asia Tec International Grd Flr 93-C 24 Commercial street Dept Mkt DHA Phase II Ext Karachi	Mohammad Shakeel	42101-4415460-9	Muhammad Haneef	504	-	1,262	1,262	-	-	-	1,766	504	-	1,262	1,262	-	-	-	1,766
4357	Kashif Siddiqui, Pegasus Consultancy Private Limited 2nd Floor Business Centre Mumtaz Hasan I I Chundrigar R Karachi	Kashif Siddiqui	42101-2589180-5	Masroor Ahmed	217	-	342	342	-	-	-	559	217	-	342	342	-	-	-	559
4358	Danish Rehmat, HouseNo.B-5 Block "P" North Nazimabad Near State Bank Pakistan	Danish Rehmat	42101-1726189-1		155	-	372	372	-	-	-	526	155	-	372	372	-	-	-	526
4359	Rana Sajid Rasheed, Flat No. 601-E Shumail Garden Block-19 Gulistan-E-Jauhar Karachi	Rana Sajid Rasheed	42201-2419519-9		277	-	659	659	-	-	-	936	277	-	659	659	-	-	-	936
4360	Mehmood Saleem, H No B-115/1 Block 18 Gulshan-E-Iqbal Karachi	Mehmood Saleem	42201-6720981-1	Syed Saleem Ud Din	263	-	618	618	-	-	-	881	263	-	618	618	-	-	-	881
4361	Anwar Hussain, Flat No D-36 Golden Square Gold Street Garden East Karachi	Anwar Hussain	41408-9833437-7	Khaliq Deno	213	-	413	413	-	-	-	626	213	-	413	413	-	-	-	626
4362	Babar Iqbal, The Educator A-7 3Flr Sb-12 Block 13-C University Road Bait Ul Furqan Building Gul-E-Iqbl Karachi	Babar Iqbal	42101-2045380-9	Muhammad Iqbal Khan	165	-	404	404	-	-	-	569	165	-	404	404	-	-	-	569
4363	Muhammad Tariq, Flat No B-26 7th Floor Supper Palace appartment Dr Zia Uddin Road Civil Lines Karachi	Muhammad Tariq	42301-1194071-3	Mohammad Saleem	223	-	572	572	-	-	-	795	223	-	572	572	-	-	-	795
4364	Muhammad Atique, H No B-18 Sector 35/A Korangi Zaman Town ,Karachi	Muhammad Atique	42201-6655730-1		263	-	624	624	-	-	-	887	263	-	624	624	-	-	-	887
4365	Kiran Syeeda, H No A-2423 Phase II Gulshan-E-Hadeed ,Karachi	Kiran Syeeda	42501-9638041-2		188	-	475	475	-	-	-	663	188	-	475	475	-	-	-	663
4366	Aas Muhammad, Flat No D-41 1st Floor Phase II Defence View Karachi	Aas Muhammad	36303-0946522-7	Shabir Mohammad	199	-	519	519	-	-	-	718	199	-	519	519	-	-	-	718
4367	Dr Nayab Tarique,Flat No 305 Marine Galeria Blk 9 Clifton Karachi	Dr Nayab Tarique	42201-2846558-6	M Tariq Ashraf M	185	-	448	448	-	-	-	632	185	-	448	448	-	-	-	632
4368	Nadeem Ahmed, The Capital Marketing Suit 401-402 Mumtaz Manzil 4th Floor Block 16 Gulshan-E-Iqbal Karachi	Nadeem Ahmed	42201-8786525-7	Hayat Mohammad	352	-	571	571	-	-	-	923	352	-	571	571	-	-	-	923
4369	Muhammad Yousuf, Carlton Hotel (Venus Group) Plot No Dc-5 Admin Dept Op Zulfiqar St 1 DHA Phase VII Karachi	Muhammad Yousuf	42101-1572677-9	M Yaqub	214	-	375	375	-	-	-	589	214	-	375	375	-	-	-	589
4370	Saqib Ayaz, Pso Pakistan State Oil Company Pso Terminal A Kemari Karachi	Saqib Ayaz	42201-5461653-5	M Ayub Khan	153	-	368	368	-	-	-	521	153	-	368	368	-	-	-	521
4371	Safdar Riaz, Farrel Engineering Private Limited Avanti Terrace Plot 148-A 16 Mezzanine Floor Block 2 PECHS Karachi	Safdar Riaz	42101-9978473-9	Abdul Hakeem	202	-	375	375	-	-	-	577	202	-	375	375	-	-	-	577
4372	Anjum Kamran, Pharma Traders Dept Sales Plot 14-C M-I Al Hamd Heights 21st St Commercial DHA Phase I Karachi	Anjum Kamran	42000-0455585-4	Kamran Ijaz	225	-	402	402	-	-	-	628	225	-	402	402	-	-	-	628
4373	Muhammad Saad Dilshad, HNo.A-18 Block 15, Railway Society, F.B Area Karachi	Muhammad Saad Dilshad	42101-1406119-9	Dilshad Muhammad	158	-	389	389	-	-	-	547	158	-	389	389	-	-	-	547
4374	Syed Saud Siraj, Flat No 4 1st Floor Plot No G-3/A Block 17 Gulshan-E-Iqbal Karachi	Syed Saud Siraj	42201-9057136-7	S Siraj Haidri	354	-	731	731	-	-	-	1,085	354	-	731	731	-	-	-	1,085
4375	Asma Rafi, Preston Institute Of Manageme 177/2 Iep Building Liaquat Barrcks Sh-E-Faisal ,Karachi	Asma Rafi	42000-3753078-0		292	-	615	615	-	-	-	907	292	-	615	615	-	-	-	907
4376	Farhad Salman, Flat No A-203 Chappal Garden Abul Hassan Isphani Road Gulshan-E-Iqbal Karachi	Farhad Salman	42501-5563133-3	Siraj Uddin	178	-	419	419	-	-	-	597	178	-	419	419	-	-	-	597
4377	Adeel Ahmed Siddiqui, Plot S.T. H.No.R-17 Street9-A Sector 15-B Buffer Zone North Karachi	Adeel Ahmed Siddiqui	42101-9972410-7	Sarfaraz Ahmed	173	-	458	458	-	-	-	631	173	-	458	458	-	-	-	631
4378	Muhammad Aslam, H No 1510/15 Azezabad Road F B Area Central ,Karachi	Muhammad Aslam	42101-1825285-7		154	-	381	381	-	-	-	535	154	-	381	381	-	-	-	535
4379	Syed Danish Raza, Flat No 612 Plot No Fl-2 Seabreas Heights Block 2 Clifton Karachi	Syed Danish Raza	42301-8029686-9	Syed Saifte Haider	257	-	388	388	-	-	-	645	257	-	388	388	-	-	-	645
4380	Rajendar Kumar,Flat No 29 Block B2 Rupali Residency Block 19 Gulshan-E-Iqbal ,Karachi	Rajendar Kumar	42201-1388416-9		198	-	461	461	-	-	-	659	198	-	461	461	-	-	-	659
4381	Seyed Ghulam Mustafa, Plot No 64-CFlat No 4 2nd Floor 22 Commercial Phase 2 Ext DHA Karachi	Seyed Ghulam Mustafa	54400-4426376-7	Ghulam Murtaza	259	-	425	425	-	-	-	684	259	-	425	425	-	-	-	684
4382	Tasawar Hussain, Al Rasheed Traders 9/42 9th Floor Arkay Square Shahrah E Liaquat New Chali ,Karachi	Tasawar Hussain	42301-3266313-9		154	-	415	415	-	-	-	570	154	-	415	415	-	-	-	570
4383	Mubashir Mehmood, H No R-46 Avacue Society Block 10-A Gulshan-E-Iqbal Karachi	Mubashir Mehmood	42501-3803044-7	Shaikh Mehmood	179	-	451	451	-	-	-	631	179	-	451	451	-	-	-	631
4384	Asif Basheer Basheer, H No 514-C Green Town ,Karachi	Asif Basheer Basheer	42000-4163225-9		154	-	375	375	-	-	-	529	154	-	375	375	-	-	-	529
4385	Sarfaraz Ahmed, Flat No 7 Samira Arcade Block N North Nazimabad Karachi	Sarfaraz Ahmed	42101-5518210-3	Nisar Ahmed	348	-	590	590	-	-	-	938	348	-	590	590	-	-	-	938
4386	Adnan Sattar, Pama Shipping Agencies Dept Admin A-5 Sultan Centre 11 West Wharf Road Karachi	Adnan Sattar	42201-6770250-3	Abdul Sattar	254	-	641	641	-	-	-	895	254	-	641	641	-	-	-	895
4387	Muhammad Altaf, Plot No C-A-1 1st Floor Defence View Phase 2 DHA Karachi	Muhammad Altaf	35301-6024336-3	Qutub Din	139	-	371	371	-	-	-	511	139	-	371	371	-	-	-	511
4388	Kaneez Fatima,Flat No 605 Haji Abdul Rehman Manzil Rodricks St Soldier Bazar No 1 Karachi	Kaneez Fatima	42201-5130057-6	Shahnawaz	304	-	689	689	-	-	-	993	304	-	689	689	-	-	-	993
4389	Sohail Mahmood, P.I.A Pakistan International Dep Training Centre Terminal 1 Off Shahrah-E-Faisal Airport Karachi	Sohail Mahmood	42301-3123694-7	Ghulam Kibria	263	-	453	453	-	-	-	716	263	-	453	453	-	-	-	716
4390	Tariq Raza, Radohillpost A-204 2nd Floor Block 16 Gulistan-E-Johar ,Karachi	Tariq Raza	42201-3097265-3		143	-	386	386	-	-	-	529	143	-	386	386	-	-	-	529
4391	Abdul Touheed Khan, Flat No 204 th Floor Shabnam Market Nazimabad Goll Market No 3 Karachi	Abdul Touheed Khan	42101-9013277-7	Sher Khan	206	-	438	438	-	-	-	644	206	-	438	438	-	-	-	644
4392	Mohammad Owais Zammeer, Flat No G-1 Baradri Appartment Block 13-D Gulshan-E-Iqbal Karachi	Mohammad Owais Zammeer	42201-7397736-7	M Zameer Khan	176	-	420	420	-	-	-	596	176	-	420	420	-	-	-	596
4393	Masroor Alam Farooqi, H No A-9 Block 12 Gulberg F B Area ,Karachi	Masroor Alam Farooqi	42101-1710011-7		156	-	372	372	-	-	-	528	156	-	372	372	-	-	-	528
4394	Muhammad Asim Khan, Go Net 20-A/1 Block 6 Uzma Plaza PECHS Karachi	Muhammad Asim Khan	42301-5991335-5	Siddique Khan	150	-	375	375	-	-	-	525	150	-	375	375	-	-	-	525
4395	Rana Muhammad Akram, H No 9 Street 07 Hasan Zaheer Shaheed Road Upper Gizri Old Navy Gate,Karachi	Rana Muhammad Akram	36302-0317692-3		154	-	412	412	-	-	-	566	154	-	412	412	-	-	-	566
4396	Rahim Bux Mithani, D-3 Bhittai Colony Korangi Kreek Contonment Area Karachi	Rahim Bux Mithani	45504-1112115-3		171	-	394	394	-	-	-	565	171	-	394	394	-	-	-	565
4397	Asim Bhurgri, House No 87/2 Saba Avenue DHA Phase V Extension Karachi	Asim Bhurgri	42301-5822735-3	Abdul Qayum Bhurgri	334	-	753	753	-	-	-	1,087	334	-	753	753	-	-	-	1,087
4398	Intizar Udin Khan, Shop No.55,Saleem Centre, Block 13,Gulshan, East Karachi.	Intizar Udin Khan	42501-9584220-5		183	-	448	448	-	-	-	632	183	-	448	448	-	-	-	632

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4399	Muhammad Arshad Khan, Flat No.13 Haq Square Sb-49 Block-13-C , Gulhsan-E-Iqbal Karachi	Muhammad Arshad Khan	42201-2131209-7		192	-	509	509	-	-	-	700	192	-	509	509	-	-	-	700
4400	Razia Ali Khan, The City School -0000032 Defence Campus Plot No Tc Q/A3 Khayaban E Rauni Ph 5 Ext DHA Karachi	Razia Ali Khan	42301-7950749-6	Mohammad Ali Khan	263	-	684	684	-	-	-	947	263	-	684	684	-	-	-	947
4401	Syed Khurram Anwar Jilani, F-7Tp II Mehmoodabad Corporation Gate Staff South Karachi	Syed Khurram Anwar Jilani	42301-5860908-1		125	-	379	379	-	-	-	504	125	-	379	379	-	-	-	504
4402	Agha Nadeem, Sky Motors Office No. S-34 Fl-3/16 BlockNo. 5 Sardar Complex Gulshan E Iqbal Karachi	Agha Nadeem	42101-1487675-1	Agha Ghulam Ali	303	-	650	650	-	-	-	953	303	-	650	650	-	-	-	953
4403	Gultab Shah, M-178 Samaji Tanzeem North Keamari Road South Karachi	Gultab Shah	42401-1831845-1		196	-	534	534	-	-	-	730	196	-	534	534	-	-	-	730
4404	Zahir Habib Siddiqui, H No R-25 7th Avenue Defence Phase 1 Avenue Defence View Karachi	Zahir Habib Siddiqui	42301-5449594-1	Habib Ur Rehman	162	-	401	401	-	-	-	563	162	-	401	401	-	-	-	563
4405	Sohail Farooq, Farooq Sons Suit 905 9T Flr Al Raheem Towe I I Chundrigar Road Karachi	Sohail Farooq	42301-4807797-3	Mohammad Farooq	369	-	579	579	-	-	-	947	369	-	579	579	-	-	-	947
4406	Asrar Ullah Tariq, Computer Forms and Accessorics II Ground Floor Old Rally Building Talpur Road Karachi	Asrar Ullah Tariq	42201-8119504-3	Mansoob Ullah	265	-	528	528	-	-	-	793	265	-	528	528	-	-	-	793
4407	Ahmed Umer Qureshi, Big Foods Shop No 4 Ali Appartments Block 7 F B Area Karachi	Ahmed Umer Qureshi	42101-1894241-5	Muhammad Yamin	317	-	789	789	-	-	-	1,106	317	-	789	789	-	-	-	1,106
4408	Asif Iqbal Saigol, H No 85-C Phase 7 Khayban-E-Jami DHA Karachi	Asif Iqbal Saigol	42301-5968345-5	M Iqbal Anwer	503	-	936	936	-	-	-	1,439	503	-	936	936	-	-	-	1,439
4409	Shah Bano Aga, F-44,Block-7 Kehkashan Clifton Karachi	Shah Bano Aga	42301-1663887-4		504	-	1,101	1,101	-	-	-	1,605	504	-	1,101	1,101	-	-	-	1,605
4410	Ghulam Mustafa Abbasi, Flash No 3 Block H-13 Steel Town Bin Qasim Karachi	Ghulam Mustafa Abbasi	42501-4827657-5	Ghulam Qadir Abbasi	179	-	484	484	-	-	-	662	179	-	484	484	-	-	-	662
4411	Tahir Umer Ghori, Suite No 39-A Ground Floor Rex Centre Zaibunnisa Street Saddar Karachi	Tahir Umer Ghori	42301-8768556-5	M Umer Ghori	394	-	992	992	-	-	-	1,386	394	-	992	992	-	-	-	1,386
4412	Imran Ali, Flat No D-3 Decent Appartment Fatima Jinnah Colony Jamshad Road No 3 Karachi	Imran Ali	42301-0883651-9	Liaquat Ali	304	-	720	720	-	-	-	1,024	304	-	720	720	-	-	-	1,024
4413	Salma Saud,Flat No E-2/4 Maymar Drive Rashid Minhas Road Gulshan Iqbal Block 10 Karachi	Salma Saud	42201-8133514-6	Muhammad Saud Latif	197	-	514	514	-	-	-	711	197	-	514	514	-	-	-	711
4414	Mansoor Shahwar, Flate 1 27 Sea View Town Ship DHA 5 Karachi	Mansoor Shahwar	42301-9636071-3		486	-	1,120	1,120	-	-	-	1,606	486	-	1,120	1,120	-	-	-	1,606
4415	Khawaja Guahar Murad, 48 C AppartmentNo.1,21st Commercial Street, Phase2 Extension, DHA Karachi	Khawaja Guahar Murad	42301-9790196-1	Khwaja Saghir Ali	243	-	480	480	-	-	-	722	243	-	480	480	-	-	-	722
4416	Mohammad Aslam, New Al Hamd Caterers& Party ShNo.2 Ali Ctr Bs/8 BlkNo.17 Al Noor Sty,Samnabad Near 2D Bus Stop Karachi	Mohammad Aslam	42101-1876812-3	Muhammad Hasan	255	-	645	645	-	-	-	901	255	-	645	645	-	-	-	901
4417	Syed Qamarul Hassan, A-473 Blk D North Nazimabad Central Karachi	Syed Qamarul Hassan	42101-2591560-9		304	-	806	806	-	-	-	1,110	304	-	806	806	-	-	-	1,110
4418	Hanif Ghaffar Motiwala, Moti Capital Management Room 216 2nd Floor Progresive Plaza Beaumont Road Civil Line Karachi	Hanif Ghaffar Motiwala	42301-0143019-9	Ghaffar Motivala	283	-	467	467	-	-	-	750	283	-	467	467	-	-	-	750
4419	Muhammad Allauddin,Flat No G-402 Haroon Royal City Phase-I Block 17 Gulistan-E-Johar Karachi	Muhammad Allauddin	42201-7478411-1	Muhammad Fakhruddin	304	-	764	764	-	-	-	1,068	304	-	764	764	-	-	-	1,068
4420	Ghulam Abbas Pirzada, 43-Humayun House Hussain D Silva Garden Nishter Road Karachi	Ghulam Abbas Pirzada	42301-1823006-3		254	-	598	598	-	-	-	853	254	-	598	598	-	-	-	853
4421	Siraj Ali Khan, Al Asar Centre ,Siraj Plastic Works Room 104 Ist Floor Block 13-B Gulshan-E-Iqbal Karachi	Siraj Ali Khan	42201-7196037-1	Abbas Ali Khan	304	-	811	811	-	-	-	1,115	304	-	811	811	-	-	-	1,115
4422	Ajmal Azim, H No C-92 Block 7 Gulistan-E-Johar Karachi	Ajmal Azim	42101-1900139-1	M Azeem Uddin	200	-	400	400	-	-	-	600	200	-	400	400	-	-	-	600
4423	Muhammad Imtiaz Jilani, 3-Hasrat Bilal Building Raymand Off Ramsfield Saddar Karachi	Muhammad Imtiaz Jilani	42301-1030771-5		221	-	554	554	-	-	-	775	221	-	554	554	-	-	-	775
4424	Muhammad Rafiq,Flat No 605 Haji Abdul Rehman Manzil Rodricks Street,Soldier Bazar No 1 Karachi	Muhammad Rafiq	42301-0915150-5	Amir Ali	503	-	1,244	1,244	-	-	-	1,747	503	-	1,244	1,244	-	-	-	1,747
4425	Najma Allauddin, Flat No G-402 Phase 1 Haroon Royal City Block 17 Gulistan-E-Johar Karachi	Najma Allauddin	42201-2933594-2	Muhammad Allauddin	304	-	763	763	-	-	-	1,067	304	-	763	763	-	-	-	1,067
4426	Nasir Rauf Khan, The Fountainhead Public School F-56 Block F North Nazimabad Karachi	Nasir Rauf Khan	42101-9649250-9	Abdul Rauf Khan	379	-	630	630	-	-	-	1,009	379	-	630	630	-	-	-	1,009
4427	Irteza Siddiqui, Ptcl Pakistan Telecommunicat Dept Wireless Local Coop Manager Wll South C/O G M St I Karachi	Irteza Siddiqui	34101-2484681-5	M Siddique	144	-	357	357	-	-	-	501	144	-	357	357	-	-	-	501
4428	Mohammad Zahier Khan, Registered Office 404 Commerce Centr Hasrat Mohani Road Karachi	Mohammad Zahier Khan	502-45-085389		333	-	753	753	-	-	-	1,086	333	-	753	753	-	-	-	1,086
4429	Mohsin Yar Khan, C-14 Al Quddoos Appartment Block 13-C Gulshan-E-Iqbal East Karachi.	Mohsin Yar Khan	42201-0632180-1		201	-	301	301	-	-	-	502	201	-	301	301	-	-	-	502
4430	Tahir Nadeem, Thair and Company Office 405 4th Floor Ahmed Arcade Block 5 Clifton Karachi	Tahir Nadeem	42301-9362320-3	Abdul Latif	501	-	1,223	1,223	-	-	-	1,724	501	-	1,223	1,223	-	-	-	1,724
4431	Farooq Shaikh,Flat No K-1/2 Maymar Plaza Block 1 Gulshan-E-Iqbal Karachi	Farooq Shaikh	42201-2473777-5	Rafi Uddin Shaikh	152	-	360	360	-	-	-	512	152	-	360	360	-	-	-	512
4432	Muhammad Asad Ashraf, House No A-64 Tariq Bin Ziyad Society Jinnah Avenue Malir Halt Karachi	Muhammad Asad Ashraf	42501-0331072-5	Mohd Ashraf	504	-	1,312	1,312	-	-	-	1,816	504	-	1,312	1,312	-	-	-	1,816
4433	Muhammad Hanif,Flat No B-19 5th Floor Lakhani Towers Nishter Road Garden West Karachi	Muhammad Hanif	42201-0751671-5	Abdul Ghani	253	-	505	505	-	-	-	758	253	-	505	505	-	-	-	758
4434	Abdul Rashid, Elelctronic Bussines System 1 Park Chamber 25 West Wharf Road Karachi	Abdul Rashid	42301-1015995-5	Mohd Zaman Khan	197	-	463	463	-	-	-	660	197	-	463	463	-	-	-	660
4435	Muhammad Ashraf, Flat No 2 2nd Floor Sherbano Qureshi Manzil Mossa Lane Karachi	Muhammad Ashraf	42301-2321578-3	Abdul Razaq	184	-	504	504	-	-	-	688	184	-	504	504	-	-	-	688
4436	Sajjad Haider Zaidi, Platinum Pharmaceuticals A-20 North Western Ind Zone Bin Qasim Karachi	Sajjad Haider Zaidi	42301-2568759-5	S Mosain Ali Shah	197	-	361	361	-	-	-	559	197	-	361	361	-	-	-	559
4437	Hussain Ali Khan, 82 S, Block 2 ,Ground Floor PECHS. Karachi	Hussain Ali Khan	42201-0431076-9	Mohammad Ali Khan	444	-	764	764	-	-	-	1,209	444	-	764	764	-	-	-	1,209
4438	Naseem Irfani, House No B 15 1st Floor Block A North Nazimabad Karachi	Naseem Irfani	42101-3110324-5	Usman Irfani	502	-	808	808	-	-	-	1,310	502	-	808	808	-	-	-	1,310
4439	Mohammad Imran, House No C-12 Block 16 East Gulistan-E-Johar Karachi	Mohammad Imran	42101-1789301-7	Ghulam Murtaza	252	-	440	440	-	-	-	692	252	-	440	440	-	-	-	692
4440	Ghulam Mustafa Shaikh, Export Process Zone Autho Export Process Zone Authority Landhi Industrial Area Karachi	Ghulam Mustafa Shaikh	42501-7883508-5	M Umar Mohd Urs	239	-	568	568	-	-	-	807	239	-	568	568	-	-	-	807
4441	Jawed Hassan Ansari, H No A-1058 Sector 11-A North Karachi	Jawed Hassan Ansari	42101-7001173-9	Zahid Hasan	470	-	1,049	1,049	-	-	-	1,519	470	-	1,049	1,049	-	-	-	1,519
4442	Yasir Ali Raza Siddiqui, H No A-142 Block H Street 8 North Nazimabad Karachi	Yasir Ali Raza Siddiqui	42101-5985762-7	Azhar Hussain Sidiq	149	-	402	402	-	-	-	551	149	-	402	402	-	-	-	551
4443	Imran Malik, 242, Block 7/8, C.P Brear Housing Society, Dohraji, Karachi	Imran Malik	42201-7893548-1		494	-	1,271	1,271	-	-	-	1,765	494	-	1,271	1,271	-	-	-	1,765
4444	Shehzad Akhtar, X Minster Carpets G Floor Csd Shopping Complex Abbasi Sh Road Gora Qabrustan Karachi	Shehzad Akhtar	42000-9103948-5	M Rasheed Akhtar	484	-	971	971	-	-	-	1,455	484	-	971	971	-	-	-	1,455
4445	Ali Rafiq Chinoy, Habib Insurance Head Office Habib Square M A Jinnah II Chundrigar Karachi	Ali Rafiq Chinoy	42301-8652590-7	Rafiq Chionoy	150	-	514	514	-	-	-	664	150	-	514	514	-	-	-	664
4446	Shahbaz Akbar Ansari, M S Microsel Room No 201 Clifton Centre Main Clifton Road Clifton Karachi	Shahbaz Akbar Ansari	42301-0777960-3	M Akber	487	-	1,094	1,094	-	-	-	1,581	487	-	1,094	1,094	-	-	-	1,581
4447	Syed Mehmood Ul Hassan Jafri, St.1 4/3 Scheme36 Ztbl Gulistan E Johar Karachi	Syed Mehmood Ul Hassan Jafri	42101-4656361-9	Syed Wasi Muhammad	187	-	400	400	-	-	-	587	187	-	400	400	-	-	-	587
4448	Muhammad Askari, House Near B-105 Block-13 Ghulistan-E- Johar Karachi	Muhammad Askari	24101-1669906-9		502	-	845	845	-	-	-	1,347	502	-	845	845	-	-	-	1,347
4449	Jawaid Alvi, H No 137/1 Saba Avenue Phase Vi DHA Vi Karachi	Jawaid Alvi	42000-0477203-1	Anis Ur Rehman Alvi	385	-	673	673	-	-	-	1,058	385	-	673	673	-	-	-	1,058

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4450	Usman Ali, Flat No 5306 Block-No 54 Defence Garden Appartments DHA Karachi	Usman Ali	42301-2028713-7	Haji Lali	244	-	581	581	-	-	-	825	244	-	581	581	-	-	-	825
4451	Muhammad Siraj Ahmed, Silky Rice Multiple R-11 Sector 5-A-3 North Karachi	Muhammad Siraj Ahmed	42101-7524606-5	Syed Majeed Ullah	303	-	793	793	-	-	-	1,096	303	-	793	793	-	-	-	1,096
4452	Irfan Ahmed Butt, Unilever Pakistan Awari Plaza Fatima Jinaah Road Karachi	Irfan Ahmed Butt	42301-1844934-7	Aftab Ahmed Butt	249	-	677	677	-	-	-	927	249	-	677	677	-	-	-	927
4453	Imtiaz Ali Saeed, 405 Uni Centre 4th Floor Karachi	Imtiaz Ali Saeed	42301-2170545-5		292	-	581	581	-	-	-	873	292	-	581	581	-	-	-	873
4454	Shabbir Hussain, H No A-14 Avecue Society Block 10-A Gulshan-E-Iqbal	Shabbir Hussain	42101-0162367-3		504	-	1,005	1,005	-	-	-	1,509	504	-	1,005	1,005	-	-	-	1,509
4455	Ghulam Akbar, H.No-94/2,Zubair Manzil Street No-8 A Road. Near KESC Office Behar Colony Karachi	Ghulam Akbar	42301-0804155-5		503	-	1,309	1,309	-	-	-	1,811	503	-	1,309	1,309	-	-	-	1,811
4456	Aslam Javed, H No A20 Pioneer Town Sector 1 A 7 Gulzare Hijri Karachi	Aslam Javed	42501-1584673-7	Zakiur Rahman Khan	189	-	483	483	-	-	-	671	189	-	483	483	-	-	-	671
4457	Syed Imran Qadri, 190-A S.M.C.H.S Shahrah-E-Faisal Karachi	Syed Imran Qadri	42101-8935337-3		144	-	414	414	-	-	-	559	144	-	414	414	-	-	-	559
4458	Muhammad Nasim, Arif Habib Bank Limited Main Branch Unit Tower I I Chundrigar Road Karachi	Muhammad Nasim	42201-6963412-5	Haji Abdul Aziz	203	-	352	352	-	-	-	555	203	-	352	352	-	-	-	555
4459	Iqbal Yakub Fazal Bhoy, Flat No 202, First Floor Plot No 223/G, Block -2 PECHS Karachi	Iqbal Yakub Fazal Bhoy	42201-5261891-7	Yakub Fazalbhoy	192	-	453	453	-	-	-	644	192	-	453	453	-	-	-	644
4460	Syed Miraj Hussain, State Bank Of Pakistan (SBP) Rtgf Department 4th Floor I I Chundrigar Road Karachi	Syed Miraj Hussain	42201-5295770-3	Syed Abid Hussaini	204	-	543	543	-	-	-	747	204	-	543	543	-	-	-	747
4461	Sohail Ahmed, Flat No.11 Rukuddin Square F.B Area Sharifabad Karachi	Sohail Ahmed	42101-1408684-5		154	-	384	384	-	-	-	538	154	-	384	384	-	-	-	538
4462	Muhammad Tahir, R-578 Sector 14-A Shadman Town North Karachi..	Muhammad Tahir	42101-1782295-1		494	-	988	988	-	-	-	1,482	494	-	988	988	-	-	-	1,482
4463	Syed Faiz-Ul-Haque, 3/24 KDA Quarters Shah Faisal Colony No-3 Karachi	Syed Faiz-Ul-Haque	42201-6960398-3		184	-	473	473	-	-	-	657	184	-	473	473	-	-	-	657
4464	Muhammad Irshad, Machine Link Centre A-54 Shop No 2 Roshan Bagh Scy Block 19 F B Area Karachi	Muhammad Irshad	42101-7992312-1	Mohummad Usman	504	-	1,286	1,286	-	-	-	1,790	504	-	1,286	1,286	-	-	-	1,790
4465	Amir Hassan, Shop No 5 10/5 3-C Block Nazimabad No 3 Karachi	Amir Hassan	42101-0583153-3	Abdul Haq	310	-	594	594	-	-	-	904	310	-	594	594	-	-	-	904
4466	Shafqat Ullah Agha, Safe Way Bunglow No D-42/1 Block 3 KDA Scheme 5 Kehkashan Clifton Karachi	Shafqat Ullah Agha	42301-7783811-5	Karamullah Agha	477	-	1,034	1,034	-	-	-	1,511	477	-	1,034	1,034	-	-	-	1,511
4467	Sultan Aamir Khan, H No II/3 Creek Lane 2 Khayan Ittehad,Phase VII DHA near Aisha Masjid Karachi	Sultan Aamir Khan	42301-6197727-5	Sultan Ashraf Khan	203	-	511	511	-	-	-	714	203	-	511	511	-	-	-	714
4468	Khurram Akhtar, N K Autos Suit 208 2nd Floor Al-Noor Marke Preedy Street Plaza Square Karachi	Khurram Akhtar	42301-9283518-9	Akhter Ali Memon	487	-	1,120	1,120	-	-	-	1,606	487	-	1,120	1,120	-	-	-	1,606
4469	Syed Rehan Haider Zaidi, Infar Comp Services Off Num 208 A Second Floor White House Plaza P E C H S Block 6 Shara-E-Faisal Karachi	Syed Rehan Haider Zaidi	42101-1776390-1	S M Ali Nasir Zaidi	304	-	731	731	-	-	-	1,036	304	-	731	731	-	-	-	1,036
4470	Rehan Iqbal, H No 33/105 Shah Faisal Colony 3 Peoples Town Shah Faisal Town Karachi	Rehan Iqbal	42201-4564345-3	Mohd Iqbal Meher	291	-	722	722	-	-	-	1,014	291	-	722	722	-	-	-	1,014
4471	Shahid Khan, H No A-279 Sector 14-B Shadman Town North Karachi	Shahid Khan	42101-4447622-3	Bundu Khan	401	-	840	840	-	-	-	1,241	401	-	840	840	-	-	-	1,241
4472	Syed Masood Hasan Rizvi, House No B-103 Block 13/D-2 Ali Bijori Street Sabah Akht Rd Gulshan-E-Iqbal Karachi	Syed Masood Hasan Rizvi	42201-0776117-9	Syed Mehboob Hasan	364	-	943	943	-	-	-	1,307	364	-	943	943	-	-	-	1,307
4473	Mohammad Raza, M M Garments Shop No 167 1st Floor Rex Centre Fatima Jinnah Rd Saddar Karachi	Mohammad Raza	42301-0991234-7	Ameer Ali	203	-	532	532	-	-	-	735	203	-	532	532	-	-	-	735
4474	Faheem Ahmed, C/O Shehnaz Bukhari HouseNo. 347,1st Floor Malir Colony Karachi	Faheem Ahmed	42501-1593745-9	Zameer Ahmed	379	-	915	915	-	-	-	1,295	379	-	915	915	-	-	-	1,295
4475	Mohammed Zahid, Mahfooza Dupatta Corner Sh No 3 742/C Tariq Road Blk-2 PECHS Karachi	Mohammed Zahid	42301-7923599-1	Maqbool Ahmed	192	-	460	460	-	-	-	652	192	-	460	460	-	-	-	652
4476	Syed Muhammad Saleem, Flat No B-24 4th Floor Waqas Arcade Block 13-D/1 Gulshan-E-Iqbal Karachi	Syed Muhammad Saleem	42201-1216984-5	Muhammad Ishaq	184	-	480	480	-	-	-	664	184	-	480	480	-	-	-	664
4477	Muhammad Farooq Rehan, A-2915, Phase II, Gulshan-E-Hadeed Karachi	Muhammad Farooq Rehan	42501-1265966-5		144	-	364	364	-	-	-	508	144	-	364	364	-	-	-	508
4478	Muhammad Yousuf, H.No-1626/3 Memon Poor Bandar Cdony Karachi	Muhammad Yousuf	42101-7024802-3		441	-	792	792	-	-	-	1,233	441	-	792	792	-	-	-	1,233
4479	Syed Shahzad Shigri, 15/46 Block-3 B.M.C.H.S Khanni Centre Bahadurabad Karachi.	Syed Shahzad Shigri	42000-0538024-9		196	-	469	469	-	-	-	665	196	-	469	469	-	-	-	665
4480	Abdul Wahid Gardezi, Gardezi Enterprises 47 First Floor Adnan Centre Nicol Road South Karachi	Abdul Wahid Gardezi	42101-4494085-1	Abdul Salam	176	-	345	345	-	-	-	522	176	-	345	345	-	-	-	522
4481	Muhammad Younus Chouhan, H No 656/111 Chouhan House Jamshed Road No 2 Fatima Cdon Karachi	Muhammad Younus Chouhan	42201-0764531-1	Abdul Habib Ahmed	502	-	900	900	-	-	-	1,402	502	-	900	900	-	-	-	1,402
4482	Muhammad Ali Usto, Dadabhoy Energy Duty Free Shop Building 6th Floor Kchs Karachi	Muhammad Ali Usto	42501-9952263-1	Mumtaz Ali Usto	176	-	439	439	-	-	-	615	176	-	439	439	-	-	-	615
4483	Allama Syed Nawab Hyder Abidi, National Tiles & Ceramics Limited 8th Floor Al Saihat Centre Rafiqi Shaheed Road Karachi	Allama Syed Nawab Hyder Abidi	42101-7793141-3		227	-	606	606	-	-	-	832	227	-	606	606	-	-	-	832
4484	Muhammad Farid Khan, 199-P Block 2 PECHS Near Service Shoes Karachi	Muhammad Farid Khan	42201-2386032-6		190	-	424	424	-	-	-	614	190	-	424	424	-	-	-	614
4485	Junaid Ahmed Farooq, H No A-137 Block J North Nazimabad Karachi	Junaid Ahmed Farooq	42101-9693919-7	Mohammad Farooq	224	-	571	571	-	-	-	795	224	-	571	571	-	-	-	795
4486	Asif Jalal, Flat No 5 Block H Gulshan-E-Shamim Com Phase 4 Block 9 F.B Area Near Shamim Garden Karachi	Asif Jalal	42201-5621995-5	Jalal Ahmad	324	-	746	746	-	-	-	1,071	324	-	746	746	-	-	-	1,071
4487	Pir Muhammad, Jm-694Flat No 302 Gulshan-E-Anwer Jamshed Road Jamshed Road Town Karachi	Pir Muhammad	42101-1102153-1	Abdul Hameed	154	-	365	365	-	-	-	519	154	-	365	365	-	-	-	519
4488	Muhammad Ismail, H No 11/4 Street No 3 Muslimabad Karachi	Muhammad Ismail	42000-7288434-5	M Ibrahim	504	-	1,091	1,091	-	-	-	1,595	504	-	1,091	1,091	-	-	-	1,595
4489	Mohammad Ikram, Bombay Blouse Of Saree Centre Shop No B-112, 1st Floor Khursheed Cloth Market,Hydery Karachi	Mohammad Ikram	42201-0678713-1		149	-	436	436	-	-	-	585	149	-	436	436	-	-	-	585
4490	Mohammad Abid, National Electronics 315 Bohrani Chamber Abdullah Haroon Road South Karachi	Mohammad Abid	42201-3938309-1	Noor Muhammad	223	-	609	609	-	-	-	833	223	-	609	609	-	-	-	833
4491	Sheikh Khurshid, Combine Media Private Limited 4th Floor Shafi Court Mereweather Road Karachi	Sheikh Khurshid	42201-4157254-7	Shaikh Mushtaq	434	-	1,019	1,019	-	-	-	1,453	434	-	1,019	1,019	-	-	-	1,453
4492	Ghulam Mustafa Awan, House No 22/2 Khyaba-N-Taneem Phase 5 DHA Karachi	Ghulam Mustafa Awan	42301-1106534-5	Dost M Awan	472	-	955	955	-	-	-	1,427	472	-	955	955	-	-	-	1,427
4493	Zarrar Ali, Zarrar Ali Corporation 356, 3rd Floor,Al-Rehman Trade Centre, Shahrah-E-Liaquat Karachi	Zarrar Ali	42101-1792533-7		152	-	424	424	-	-	-	576	152	-	424	424	-	-	-	576
4494	Mohammad Fareed Khan, Flat No 1038 Block 58A Pia Town Ship Karachi	Mohammad Fareed Khan	42201-5983756-7	Mohammad Iliyas Khan	154	-	360	360	-	-	-	515	154	-	360	360	-	-	-	515
4495	Raja Muhammad Tariq, Flat No 28 Building 3 C Tauheed Commercial Street DHA Phase 5 Karachi	Raja Muhammad Tariq	37401-4151088-1	Raja Muhammad Ashraf	503	-	833	833	-	-	-	1,336	503	-	833	833	-	-	-	1,336
4496	Musaddaq Navid, Ring International Private Limited First Floor 1/6-E Block 6 PECHS Karachi	Musaddaq Navid	42000-0488513-5		480	-	1,197	1,197	-	-	-	1,677	480	-	1,197	1,197	-	-	-	1,677
4497	Khizer Ahmed Khan, Flat No 412/3 Billys Paradise1 Block-18 Gulistan-E-Jauhar Karachi	Khizer Ahmed Khan	42201-1984089-1	Shahid Ahmed Khan	500	-	1,334	1,334	-	-	-	1,834	500	-	1,334	1,334	-	-	-	1,834
4498	Imran Ghafar, A/162 Blk 08 Administration Society KECHS Karachi	Imran Ghafar	42201-8238522-1		378	-	820	820	-	-	-	1,198	378	-	820	820	-	-	-	1,198
4499	Dr Mumtaz Hussain Qazi, B-26 Noman Heaven Gulistan-E-Johar Block-15 East Karachi	Dr Mumtaz Hussain Qazi	42201-6618467-1		184	-	455	455	-	-	-	640	184	-	455	455	-	-	-	640
4500	Aziz Mustafa, Kohinoor Associates G-7 G-8 Nc 8/1 Moosa Centre Nazimabad No 4 Karachi	Aziz Mustafa	42101-9009239-9	Ghulam Mustaf	503	-	1,241	1,241	-	-	-	1,745	503	-	1,241	1,241	-	-	-	1,745
4501	Shaikh Anisuddin, Shaikh Anisuddin Traders Shop No.12 Boultan Market Hussain Centre Marriot Road Karachi	Shaikh Anisuddin	42201-0541006-3	Shaikh Rais Uddin	504	-	1,270	1,270	-	-	-	1,774	504	-	1,270	1,270	-	-	-	1,774
4502	Muhammad Shahid, Shop 52 Rizvia Market Rizvia Society 1st Chowrangi Karachi	Muhammad Shahid	42201-6240082-3	Sm Mushtaq Ahmed	426	-	893	893	-	-	-	1,319	426	-	893	893	-	-	-	1,319

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4503	Ali Raza Mooney, E 205 2nd Floor Marine Height III Clifton Block 2 Karachi	Ali Raza Mooney	42301-6302989-5	Ramzan Ali Moony	383	-	917	917	-	-	-	1,299	383	-	917	917	-	-	-	1,299
4504	Saifuddin, Qutbi Paper & Board Shop No.1 Hassan Manzil Narain Valjee Street. Hassan Ali Effendi Road Kyc	Saifuddin	42301-0767254-3		304	-	690	690	-	-	-	995	304	-	690	690	-	-	-	995
4505	Syed Mehdi Ul Hasnain, H No L-2337 Metoville III Block 2 Scheme 33 Uc 11 Gulshan Town Gulz-E-Hijr Karachi	Syed Mehdi Ul Hasnain	42201-7113352-3	Syed Abil Hasnain	482	-	1,065	1,065	-	-	-	1,548	482	-	1,065	1,065	-	-	-	1,548
4506	Syed Asghar Ali, L-840 Sec-5C-2 Bilal Town North Karachi	Syed Asghar Ali	42101-7500608-1		390	-	876	876	-	-	-	1,266	390	-	876	876	-	-	-	1,266
4507	Feroze Ahmed Paracha, 4 Seasons Garments Rex Shopping Centre 34 1st Fl Zaib Un Nisa Street Saddar Karachi	Feroze Ahmed Paracha	42101-6191445-7	Abdul Majeed Khan	390	-	871	871	-	-	-	1,261	390	-	871	871	-	-	-	1,261
4508	Jamal Mazhar, Atlas Commercial Coperation Private Limited Suit 13 7th Floor Textile Plaza I I Chundrigar Road Karachi	Jamal Mazhar	42201-0357624-7	Muhammad Mazhar	480	-	704	704	-	-	-	1,184	480	-	704	704	-	-	-	1,184
4509	Tehzeeb Raza, H No R-876 Block 20 F B Area Karachi	Tehzeeb Raza	42101-1933647-7	Syed Shamim Haider	294	-	577	577	-	-	-	871	294	-	577	577	-	-	-	871
4510	Mohammad Ali Sheikh, A-503 Block-C North Nazimabad Karachi	Mohammad Ali Sheikh	42101-3511209-9		162	-	382	382	-	-	-	545	162	-	382	382	-	-	-	545
4511	Mohammad Wasim Uddin, Hammad and Brother Shop No 2 and 3 H No A/17 Block 19 F B Area Karachi	Mohammad Wasim Uddin	42201-0705054-1	M Razi Uddin	254	-	519	519	-	-	-	773	254	-	519	519	-	-	-	773
4512	Malik Fakhar Hussain, Flat No 59 UBL Building Block B North Nazimabad Central Karachi	Malik Fakhar Hussain	42101-3180280-3	Ahmed Khan	204	-	480	480	-	-	-	685	204	-	480	480	-	-	-	685
4513	Muhammad Ilyas, Rex Shopping Centre Shop No 139 1st Floor Zaibunisa Street Saddar Karachi	Muhammad Ilyas	42201-0130545-9	Abdul Ghaffar	244	-	648	648	-	-	-	892	244	-	648	648	-	-	-	892
4514	Asghar Abbas, Flat No 201 Nagori Square Soldier Bazar No 2 Karachi	Asghar Abbas	42301-0842422-1	Muhammad Hussain	189	-	378	378	-	-	-	567	189	-	378	378	-	-	-	567
4515	Muhammad Wasim Ul Haq Shaikh,Flat No A-11 2nd Floor Al Rehman Primer Block 16 Gulshan-E-Iqbal Karachi	Muhammad Wasim Ul Haq Shaikh	42301-6932661-9	Muhammad Naeem	244	-	494	494	-	-	-	738	244	-	494	494	-	-	-	738
4516	Faheem Ahmed Khan, Flat No 104 Samar Classic Block H North Nazimabad Karachi	Faheem Ahmed Khan	42101-5704774-5	Ansar Ahmed Khan	454	-	1,096	1,096	-	-	-	1,550	454	-	1,096	1,096	-	-	-	1,550
4517	Nadir Hanif, Mahboob Fabrics Plot 5/14 Shafai Manzil Lal Masjid Firdous Colony Karachi	Nadir Hanif	42101-7870122-1	Mohd Hanif	154	-	388	388	-	-	-	542	154	-	388	388	-	-	-	542
4518	Syed Shahzad Jawaid, United Bank Limited Nji Mezzanine Floor Call Centre Nji Building I I Chundrigar Road Karachi	Syed Shahzad Jawaid	42201-4520248-3	Nasim Jawaid	343	-	728	728	-	-	-	1,071	343	-	728	728	-	-	-	1,071
4519	Jahanzaib Khan, C-88 Block No-15 Gulistan-E-Johar Karachi	Jahanzaib Khan	42201-8145798-5		323	-	762	762	-	-	-	1,085	323	-	762	762	-	-	-	1,085
4520	Muhammad Ishrat, Mohammad Ishrat and Company Flat No Cc-6 1st Floor Defence View Phase 1 Karachi	Muhammad Ishrat	42301-0692338-7	Muhammad Yousuf	304	-	816	816	-	-	-	1,120	304	-	816	816	-	-	-	1,120
4521	Naveed Khan,Flat No A-7 Parkview Appartment 3rd Floor Block 10 Gulshan-E-Iqbal Karachi	Naveed Khan	42201-8993976-5	Saleem M Khan	182	-	439	439	-	-	-	621	182	-	439	439	-	-	-	621
4522	Abdul Hameed, HNo.B-58 2nd Floor Block A North Avenue,KDA Officers Society Near Jabal Mosque Karachi	Abdul Hameed	42201-1878342-5	Abdul Sattar	504	-	939	939	-	-	-	1,443	504	-	939	939	-	-	-	1,443
4523	Syed Faisal Masood,Flat No 104 Block 1 County Garden Gulzar-E-Hijri Gulshan-E-Iqbal Karachi	Syed Faisal Masood	42000-3075531-1	Syed Qaiser Hussain	154	-	387	387	-	-	-	541	154	-	387	387	-	-	-	541
4524	Sultan Ahmed, Mohsin Brothers Plot No 5 Sector 19 Korangi Industrial Area Karachi	Sultan Ahmed	31205-1646529-7		189	-	517	517	-	-	-	706	189	-	517	517	-	-	-	706
4525	Asfar Aqil, H No A-326 Block 12 Gulberg F B Area Karachi	Asfar Aqil	42201-0611871-7	Zaheer Uddin	304	-	653	653	-	-	-	958	304	-	653	653	-	-	-	958
4526	Dara Saif, H No R 985 Block 15 F B Area Karachi	Dara Saif	42101-6388270-9	Khalid Saif Ullah	325	-	655	655	-	-	-	980	325	-	655	655	-	-	-	980
4527	Abdul Rehman, Plot No R-1081 Mustafabad Behind Block T North Nazimabad Karachi	Abdul Rehman	42101-3670258-3	Mohammad Ramzan	334	-	712	712	-	-	-	1,046	334	-	712	712	-	-	-	1,046
4528	Iftikhar Haider, A-48 4th Floor Gulshan-E-Amin Towers Block-15 Gulistan-E-Jouhar Karachi	Iftikhar Haider	37203-1530579-3		340	-	940	940	-	-	-	1,280	340	-	940	940	-	-	-	1,280
4529	Syed Taqi Haider, H No B-501 Rufi Heaven Block 13-D-2 Gulshan E Iqbal Karachi	Syed Taqi Haider	42201-0720885-7	Raza Haider	486	-	1,045	1,045	-	-	-	1,531	486	-	1,045	1,045	-	-	-	1,531
4530	Mohammad Imran Kamil, Bukhari Travels and Tourism Plot No A-2 Fl 4-16 Block 5 Gulshan-E-Iqbal Karachi	Mohammad Imran Kamil	42101-1933253-1	Mohammad Kamil	471	-	639	639	-	-	-	1,109	471	-	639	639	-	-	-	1,109
4531	Mohammad Uzair Khalid, A-893 Gulshan-E-Usman Sector 11-A North Karachi.	Mohammad Uzair Khalid	42101-8056346-1		174	-	473	473	-	-	-	647	174	-	473	473	-	-	-	647
4532	Iftekhar Hussain, Flat No 4 Plot 8-C Sunset Lane 9 Phase 2 Ext DHA Karachi	Iftekhar Hussain	42301-4413147-1	Sajawal Khan	301	-	588	588	-	-	-	889	301	-	588	588	-	-	-	889
4533	Asim Ahmed, Ayra Communication Suit No A-27 Rabia Duplex Uni Road Karachi	Asim Ahmed	42201-0410751-7	Nasir Ahmed	154	-	371	371	-	-	-	525	154	-	371	371	-	-	-	525
4534	Irfan Hassan, H No 39/1, 11th Street Khayaban-E-Mujahid Phase V, DHA Karachi	Irfan Hassan	42301-3385328-9	Behram Hassan	202	-	416	416	-	-	-	618	202	-	416	416	-	-	-	618
4535	Arshad Mehmood, House No M T 1470/B Street No 2 Block 1470/B Azeem Pora Malir Halt Karachi	Arshad Mehmood	42201-1972555-1	Chiragh Din	154	-	360	360	-	-	-	514	154	-	360	360	-	-	-	514
4536	Jaffer Hussain Mohammad Ali, Flat Number M-4, Sobia Heaven Block 715/8,Jamsheed Quarter No 3 Fatima Jinnah Colony Karachi	Jaffer Hussain Mohammad Ali	42000-0517506-5	Hussain Mohammad A	413	-	883	883	-	-	-	1,296	413	-	883	883	-	-	-	1,296
4537	Muhammad Tahir Khan, Plot-205/ J / 2 F-8 ,F-12 First Floor Mehran Centre Tariq Road Karachi	Muhammad Tahir Khan	42101-2186939-5	M Shamim Khan	266	-	436	436	-	-	-	702	266	-	436	436	-	-	-	702
4538	Anis Ahmed Mufti, Flat No G-9 Mamar Square Block-7/14 Gulshan-E-Iqbal Karachi	Anis Ahmed Mufti	42201-8210572-5	Siraj Ul Haq Mufti	274	-	583	583	-	-	-	858	274	-	583	583	-	-	-	858
4539	Abdul Majeed Abbasi, H No 67-S Block 2 Allama Iqbal Road PECHS Karachi	Abdul Majeed Abbasi	42201-6543907-9	M Azeem Khan	90	-	550	550	-	-	-	640	90	-	550	550	-	-	-	640
4540	Kamran Sabir Siddique, Flt No A-9 Masood Tarrace Block 13-B Gulshan-E-Iqbal Karachi	Kamran Sabir Siddique	42000-0538247-9	Sabir Hussain	203	-	520	520	-	-	-	723	203	-	520	520	-	-	-	723
4541	Mohsin Raza Khan, H No 82/1 Street No. 2 Phase 6, Dha, Karachi	Mohsin Raza Khan	42301-1093002-5	Hasan Raza Khan	503	-	941	941	-	-	-	1,444	503	-	941	941	-	-	-	1,444
4542	Ahsan Majeed, House No. G-98, Defence View, Phase II Ext. D.H.A, Karachi	Ahsan Majeed	42201-6931155-9		202	-	637	637	-	-	-	839	202	-	637	637	-	-	-	839
4543	Anwar Ahmad,Flat No 15-A Street 3 Askari Iv Gulistan-E-Jouhar Karachi	Anwar Ahmad	42201-3506536-7	Ahmed Mian	503	-	1,036	1,036	-	-	-	1,539	503	-	1,036	1,036	-	-	-	1,539
4544	Farhad Ali Shaikh, House No B 33 Gulberg Town Block11 F Barea Karachi	Farhad Ali Shaikh	42101-5442139-7	Dilshad	484	-	978	978	-	-	-	1,462	484	-	978	978	-	-	-	1,462
4545	Abdul Sattar Haji Qassam, B-36 Qadri Brothers Site Karachi	Abdul Sattar Haji Qassam	42201-0719787-1	Qasim	404	-	1,062	1,062	-	-	-	1,466	404	-	1,062	1,062	-	-	-	1,466
4546	Muhammad Ishaque, H No R-162 Gulshan-E-Shamim Yasinabad F B Area Karachi	Muhammad Ishaque	42000-0559641-5	Ali Hussain	385	-	902	902	-	-	-	1,287	385	-	902	902	-	-	-	1,287
4547	Khalid Aziz Qureshi, A-405 Sohni View Metrovill 3rd Floor KDA Scheme 33 Abul Hassan Isphani Road Karachi	Khalid Aziz Qureshi	506-67-535862		179	-	469	469	-	-	-	648	179	-	469	469	-	-	-	648
4548	Imran Rauf Muhammad, Plot 390 Flat 204 West Land appartment Bahadurabad Karachi	Imran Rauf Muhammad	42201-6769880-7	Abdul Rauf	503	-	833	833	-	-	-	1,336	503	-	833	833	-	-	-	1,336
4549	Mohammad Zeeshan Qureshi, D/11 Bl 1 A-1 Centre PIB Colony Karachi	Mohammad Zeeshan Qureshi	42201-8794075-7		164	-	454	454	-	-	-	618	164	-	454	454	-	-	-	618
4550	Mohammad Sohail, Al Haider Enterprises 1st Floor Room No. 17 Shaheen Tower Shahra-E-Faisal Karachi	Mohammad Sohail	42201-0482331-7	M Ahmed	487	-	1,155	1,155	-	-	-	1,642	487	-	1,155	1,155	-	-	-	1,642
4551	Athar Zaheer Rizvi, Ndlc Ific Bank Mohammadi House I I Chundrigar Road South Karachi	Athar Zaheer Rizvi	42301-0969715-9	Syed Zaheer Ahmed	367	-	824	824	-	-	-	1,191	367	-	824	824	-	-	-	1,191
4552	Syed Aijaz Hussain, House No.B-100 Sector-B Sadaat-E-Amroha Co-Operative Housing Society Gulzar-E-Hijri Scheme-33 Karachi..	Syed Aijaz Hussain	42101-1908184-5		494	-	961	961	-	-	-	1,455	494	-	961	961	-	-	-	1,455
4553	Muhammad Dawood, H No B-211 Block 22/A Raza Corner Main University Road Scheme 33 Karachi	Muhammad Dawood	42201-9782126-3	M Idress	183	-	330	330	-	-	-	513	183	-	330	330	-	-	-	513
4554	S Badaruddin Nizami, S.M.S. (Pvt.) Limited Sms Off Blk DHA Hockey Staduim Ph V DHA Karachi	S Badaruddin Nizami	42301-6407804-5	S Mehruddin Nizami	494	-	1,090	1,090	-	-	-	1,584	494	-	1,090	1,090	-	-	-	1,584
4555	Syed Hasan Mehdi, Shop No M 1 - 11 Hong Kong Centre Dr Daud Pota Road Saddar Karachi	Syed Hasan Mehdi	42201-9474869-9	Syed Iftikhar Mehdi	302	-	476	476	-	-	-	778	302	-	476	476	-	-	-	778
4556	Arshad Ali, Ammad Fabrics B-69 Karim Centre Zaib Un Nisa Saddar Karachi	Arshad Ali	42201-9062086-3	M Ali	213	-	502	502	-	-	-	715	213	-	502	502	-	-	-	715

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4557	Nisar Ahmed Palijo, 47/3 25th Street Phase V DHA Karachi	Nisar Ahmed Palijo	42301-4962420-1		231	-	599	599	-	-	-	830	231	-	599	599	-	-	-	830
4558	Muhammad Raheel Javed, House No 34-B National Highway Phase II DHA Karachi	Muhammad Raheel Javed	42301-5017879-5	Mohammad Javed	454	-	1,054	1,054	-	-	-	1,508	454	-	1,054	1,054	-	-	-	1,508
4559	Mohammad Safdar Khan, Eni Pakistan Ltd. (Lasmo Oil)- 5th Floor The Forum Schon Circle Clifton Karachi	Mohammad Safdar Khan	42301-0842562-3	Bashir Ahmed Khan	300	-	711	711	-	-	-	1,011	300	-	711	711	-	-	-	1,011
4560	Ghulam Reza, Indus Motors Company Limited Plot No.N.W.Z/P-1 Port Qasim Authority Karachi	Ghulam Reza	42301-8077962-3		304	-	664	664	-	-	-	968	304	-	664	664	-	-	-	968
4561	Mohammad Omer Malik, H No 72/1 20Th Street Khayaban-E-Hilal Phase 6 DHA Karachi	Mohammad Omer Malik	42301-2267506-1	Malik M Siddiq	460	-	874	874	-	-	-	1,334	460	-	874	874	-	-	-	1,334
4562	Tahir Mehmood Yousuf, Flat No.A-6/7 A-1 Centre PIB Colony Block-6 University Road Karachi	Tahir Mehmood Yousuf	42201-2547551-1		197	-	477	477	-	-	-	674	197	-	477	477	-	-	-	674
4563	Shehzad Ali, Shezi Jewellers Shop Lg-31 Lamcy Plaza Main University Raod Karachi	Shehzad Ali	42101-8774510-9	Muhammad Ali	143	-	378	378	-	-	-	522	143	-	378	378	-	-	-	522
4564	Muhammad Yousuf, Standard Chartered Bank Main Branch 1st Floor I I Chundrigar Road South Karachi	Muhammad Yousuf	42101-7651472-5	Mohd Ilyas	197	-	505	505	-	-	-	702	197	-	505	505	-	-	-	702
4565	Adeel Ali Siddiqui, Iqra Enterprises Room No. M27 Centrum Shopping Mall Blk 21 Federal B Area Karachi	Adeel Ali Siddiqui	42101-0644480-1	Muhammad Ali Sidiqi	344	-	888	888	-	-	-	1,232	344	-	888	888	-	-	-	1,232
4566	Muhammad Zafar Jafri, Zf Trading Third Floor B-8 Gulshan Centre Block 13-C Gulshan-E-Iqbal Karachi	Muhammad Zafar Jafri	42201-6662069-5	M Habib Ahmed	454	-	1,126	1,126	-	-	-	1,580	454	-	1,126	1,126	-	-	-	1,580
4567	Muhammad Arshad, House No R-2 Row 3 Block D Nchs Gulshan-E-Iqbal 10 A Karachi	Muhammad Arshad	42201-0438711-9	Fakhar Uddin	172	-	357	357	-	-	-	529	172	-	357	357	-	-	-	529
4568	Younis Ali Khan, Amin Hardware Plot M-II E B 290 St 18 Blk B Mohammadi Road Shershah Karachi	Younis Ali Khan	42101-1901171-7	Yaqoob Ali Khan	410	-	864	864	-	-	-	1,274	410	-	864	864	-	-	-	1,274
4569	Ghulam Jafer Siddiqi, Jafar Brothers Shop-74 Mustafa Cloth Market Block-G Haideri North Nazimaba Karachi	Ghulam Jafer Siddiqi	42101-1845577-9	Ghulam Qadir	181	-	423	423	-	-	-	604	181	-	423	423	-	-	-	604
4570	Murtaza Shahzad, Science Tech Scorpion Computr F-28 Clifton Shopping Gallaria Pso House Teen Talwar Clifton Karachi	Murtaza Shahzad	42201-7024923-9	Muhammad Siddiq	213	-	587	587	-	-	-	801	213	-	587	587	-	-	-	801
4571	Imran, H No B-8 Z-3 Gulshan-E- Maymar Karachi	Imran	42501-1566892-9	M Siraj Uddin	504	-	1,166	1,166	-	-	-	1,671	504	-	1,166	1,166	-	-	-	1,671
4572	Farrukh Iqbal, House No C-92 Roofi Green Land Sector 13-A Abulhasan Isphani Road Karachi	Farrukh Iqbal	42201-7673052-9	Abdul Qayyum	453	-	721	721	-	-	-	1,174	453	-	721	721	-	-	-	1,174
4573	Muhammad Kamran, H No 12 Street No 9-B Area Qayyumabad Korangi Rd Karachi	Muhammad Kamran	42301-9455225-7	Muhammad Aslam	202	-	487	487	-	-	-	690	202	-	487	487	-	-	-	690
4574	Syed Hasnain Raza, Raza Traders G-2 Mezzanine Floor Fayyaz Centre Ram Chand Street I.I.Chundrigar Road,Karachi.	Syed Hasnain Raza	52001-2275227-1		304	-	776	776	-	-	-	1,080	304	-	776	776	-	-	-	1,080
4575	Sohail Ahmed, House No R-423 Sector 15-A-4 Buffar Zone Karachi	Sohail Ahmed	42101-8008238-5	Zaheer Ahmed	194	-	388	388	-	-	-	581	194	-	388	388	-	-	-	581
4576	Ahmed Raza, Ahmed Ice Candy Plot 2278 Jumma Baloach Road New Kalri Karachi	Ahmed Raza	42301-0778220-1	Haji Abdul Sattar	304	-	765	765	-	-	-	1,069	304	-	765	765	-	-	-	1,069
4577	Mehmood Ahmed Choudhri, C1 Essa Arcade Ls-5 Sp1\1 Adj Musjid Al Kibiria Block 16 Gulistan-E- Johar Karachi	Mehmood Ahmed Choudhri	42201-2982992-7	Manzoor H Chaudhry	483	-	801	801	-	-	-	1,283	483	-	801	801	-	-	-	1,283
4578	Muhammed Zahid, Suit No S-25 Falak Naz Plaza Opposit Airport Shara-E-Faisal Karachi	Muhammed Zahid	42301-3534451-7	Muhammad Ismail	499	-	1,183	1,183	-	-	-	1,682	499	-	1,183	1,183	-	-	-	1,682
4579	Muhammad Siddique, 402 National Square Khayaban-E-Jami Road Block-8 Clifton Karachi	Muhammad Siddique	42301-0847123-5		388	-	770	770	-	-	-	1,158	388	-	770	770	-	-	-	1,158
4580	Danish Raza, Zaidi Enterprises A-204 Shamail Arcade Block 17 Gulistan-E-Johar Karachi	Danish Raza	42101-2206688-7	Najm Ul Hasan	294	-	798	798	-	-	-	1,092	294	-	798	798	-	-	-	1,092
4581	Amir Majeed, Ground Floor 3 Block 03 Seaveiw Appartment DHA Phase V Ext. Karachi	Amir Majeed	42301-1112102-3	Qamar Majeed	182	-	406	406	-	-	-	589	182	-	406	406	-	-	-	589
4582	Muhammed Yahiya Shaikh, H-401,Rufi Green City Block-18 Scheme-36 Gulistan-E-Johar Karachi	Muhammed Yahiya Shaikh	42000-4229074-9		379	-	608	608	-	-	-	987	379	-	608	608	-	-	-	987
4583	Mohammad Hussain Sabir, 214-A Umer Colony Main Shahra-E-Faisal Karachi	Mohammad Hussain Sabir	42201-4644360-1		184	-	454	454	-	-	-	638	184	-	454	454	-	-	-	638
4584	Syed Zulqadar Ahmed, 32 Mirza Khaleeg Baig Road Bunder Road Ext Purani Numaish Karachi	Syed Zulqadar Ahmed	42301-5772725-9	Syed Murtaza Ahmad	270	-	456	456	-	-	-	726	270	-	456	456	-	-	-	726
4585	Zia Ur Rehman, Teher Communication Plot 149-151 M II Block C Shershah Karachi	Zia Ur Rehman	42101-2468811-1	Mohd Younis Tabasum	361	-	792	792	-	-	-	1,153	361	-	792	792	-	-	-	1,153
4586	Farrukh Saeed Malik, F.No.B-2/71,4th Floor Madina Complex Block 16 Gulistan-E-Johar Karachi	Farrukh Saeed Malik	42201-7795364-3		191	-	482	482	-	-	-	673	191	-	482	482	-	-	-	673
4587	Syed Sohail Haider, Shop No 910 Allah Noor Appartment Block 7 Gulshan-E-Iqbal Karachi	Syed Sohail Haider	42501-3127738-3	Syed Ali Hyder	454	-	980	980	-	-	-	1,434	454	-	980	980	-	-	-	1,434
4588	Muhammad Mustafa, 7/44-C Hashim Raza Road Model Colony Karachi.	Muhammad Mustafa	42201-1553508-3		217	-	463	463	-	-	-	680	217	-	463	463	-	-	-	680
4589	Mushtaq Khan, H No 422/7 Area 37/D Landhi No 1 Karachi	Mushtaq Khan	42201-0739773-3	Hussain Khan	204	-	453	453	-	-	-	657	204	-	453	453	-	-	-	657
4590	Syed Hasan Masroor Jafri, H No 4/F Jahangir Road East Karachi No 5 Near Educator School Karachi	Syed Hasan Masroor Jafri	42201-3698783-5	S Mehmood Ul Hassan	229	-	448	448	-	-	-	677	229	-	448	448	-	-	-	677
4591	Wajahat Hussain, A-18 Block-W North Naziambad Abdullah College Karachi.	Wajahat Hussain	42101-1179595-5		184	-	412	412	-	-	-	596	184	-	412	412	-	-	-	596
4592	Zubair Hanif Chaudhry, Naseem Corporation 3rd Floor Office No 10 Rimpa Plaza M A Jinnah Road Karachi	Zubair Hanif Chaudhry	42101-6310647-7	M Hanif Choudary	356	-	765	765	-	-	-	1,121	356	-	765	765	-	-	-	1,121
4593	Muhammad Haideer Jawa, M/S Jawa International 3-A First Floor Rahat Manzil Tayyab Jee Road South Opposit.Burhani Hospital, Karachi	Muhammad Haideer Jawa	42301-8897698-9		485	-	1,033	1,033	-	-	-	1,519	485	-	1,033	1,033	-	-	-	1,519
4594	Aslam Pervez, C-33 Third Floor Friend Hieght Block-K North Nazimabad Central Karachi	Aslam Pervez	42101-8336140-1		204	-	546	546	-	-	-	751	204	-	546	546	-	-	-	751
4595	Abid Shafi, Flat No A-203 Block A Al Habib Pride Civil Line South Karachi	Abid Shafi	42301-7910702-1	M Shafi Banu	454	-	1,022	1,022	-	-	-	1,476	454	-	1,022	1,022	-	-	-	1,476
4596	Nisar Ahmed Dahar, H No 9-B/II Khayaban-E-Badban DHA Phase 7 Karachi	Nisar Ahmed Dahar	42301-2986060-7	Faqir Muhammad	244	-	566	566	-	-	-	810	244	-	566	566	-	-	-	810
4597	Fawad Rehman, A-480 Block-C North Nazimabad Sindh Karachi.	Fawad Rehman	42101-3884960-1		504	-	1,352	1,352	-	-	-	1,856	504	-	1,352	1,352	-	-	-	1,856
4598	Muhammad Nafees, Emirates Enterprise Cc -1 1st Floor Defence View Phase 1 Korangi Road Karachi	Muhammad Nafees	42301-1065604-3	Haji M Idress	454	-	1,126	1,126	-	-	-	1,580	454	-	1,126	1,126	-	-	-	1,580
4599	Syed Aamir Raza Shah Bukhari, Ohsung Trading Co Pakistan M-33 Panama Centre Block 13-D Sir Shah M Suleman Road G-E-Iqba Karachi	Syed Aamir Raza Shah Bukhari	42301-1470806-7	S Muhammad Hussain	304	-	763	763	-	-	-	1,067	304	-	763	763	-	-	-	1,067
4600	Jawed Ul Haq Siddiqui, T Tex Fabrics Ground Flor 33-B/II Kh-E-Behri Phase V DHA Karachi	Jawed Ul Haq Siddiqui	42301-7957473-1	Mobin Ul Haq	485	-	1,125	1,125	-	-	-	1,610	485	-	1,125	1,125	-	-	-	1,610
4601	Muhammad Aslam, H R Officer Record Branch Room No. 60, Head Quarter, Caa, Terminal No. 1, Karachi Airport Karachi	Muhammad Aslam	42401-2204957-5	Ali Rehman	148	-	357	357	-	-	-	505	148	-	357	357	-	-	-	505
4602	Muhammad Zakaria, Al-Karim Center, Flat No 302 3rd Floor , Plot No Scheme 4 Block D North Nazimabad Karachi	Muhammad Zakaria	42101-4272428-1	Mohd Sadiq	229	-	534	534	-	-	-	763	229	-	534	534	-	-	-	763
4603	Abid Hussain, C-1/61 Cantt Bazar Malir Cantt Karachi	Abid Hussain	42501-1385120-9		217	-	511	511	-	-	-	728	217	-	511	511	-	-	-	728
4604	Syed Muhammad Abid Ali, H No A-7 Ground Floor Erum Garden Block 13-D Gulshan-E-Iqbal Karachi	Syed Muhammad Abid Ali	42201-5127274-5	S Riasat Ali	263	-	475	475	-	-	-	738	263	-	475	475	-	-	-	738
4605	Mohammad Kashif Jamal,Flat No D-304 Rufi Lake Drive Block 18 Gulistan-E-Johar Karachi	Mohammad Kashif Jamal	42201-9670035-5	Khursheed Alam	457	-	847	847	-	-	-	1,304	457	-	847	847	-	-	-	1,304
4606	Saif Ur Rehman, Faisal Impex 10/15 Manji Khetsi Jodia Bazar Karachi	Saif Ur Rehman	42301-0990106-3	Ata Ur Rehman	306	-	632	632	-	-	-	939	306	-	632	632	-	-	-	939
4607	Tofique Ahmed, F.No.B/4 Al Malik Plaza Saddar Karachi	Tofique Ahmed	42201-3773442-3		153	-	429	429	-	-	-	582	153	-	429	429	-	-	-	582

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4608	Muhammad Waseem, A 116 Siraj Colony Near Chawala Market & Chirag Medical Centre Nazimabad No.1 Karachi	Muhammad Waseem	42101-6329156-7	Ch Muhammad Riaz	154	-	387	387	-	-	-	541	154	-	387	387	-	-	-	541
4609	Jamil Ahmed Junejo,Flat No F 204 3rd Floor Block 18 Rufi Lake Drive Gulistan E Jauhar Karachi	Jamil Ahmed Junejo	42201-0716956-1	Alhorayo Junejo	184	-	450	450	-	-	-	634	184	-	450	450	-	-	-	634
4610	Ronnie Munshi, ABN Amro Bank Alternative Distribution Dept 16th Abdullah Haroon Road Karachi	Ronnie Munshi	42301-1391770-1	Inayat	279	-	734	734	-	-	-	1,014	279	-	734	734	-	-	-	1,014
4611	Humayun Siddiq, H No B-211 Block-18 Gulshan-E-Iqbal Karachi	Humayun Siddiq	42201-0361123-1	Mohammad Siddiq	499	-	831	831	-	-	-	1,329	499	-	831	831	-	-	-	1,329
4612	Syed Mehboob Ali Shah, SSGC St-4/B Head Office Sales Department Sir Shah Sulaiman Road Gulshan-E-Iqbal Karachi	Syed Mehboob Ali Shah	45403-5520333-5	M Qasim Shah	260	-	611	611	-	-	-	871	260	-	611	611	-	-	-	871
4613	Niaz Ahmed Khan, Oxford Garments Shop No 28 Block G Al Jamil Square Hyderi N Nazim Karachi	Niaz Ahmed Khan	42101-1923813-3	Ejaz Muhammad Khan	311	-	699	699	-	-	-	1,011	311	-	699	699	-	-	-	1,011
4614	Syed Muhammad Raza, H No A 120 Block 12 F B Area Karachi	Syed Muhammad Raza	42101-0568589-7	Syed Raza Naqvi	219	-	508	508	-	-	-	727	219	-	508	508	-	-	-	727
4615	Khurram Iqbal, H No L 2841 Metrovil III Block 2 Sch 33 Gulzar E Hijri Gulshan Town Karachi	Khurram Iqbal	42201-7169744-9	Mohammad Iqbal	304	-	833	833	-	-	-	1,137	304	-	833	833	-	-	-	1,137
4616	Syed Rashid Ahmed, House No 94, Street No. 119 K Area Double Room Quarters Korangi Karachi	Syed Rashid Ahmed	42201-1947646-1	Syed Badar Ulhasan	387	-	899	899	-	-	-	1,286	387	-	899	899	-	-	-	1,286
4617	Sumreen Siddiqui, Flat No D-41 Erum Garden Block 13-D Gulshan-E-Iqbal Karachi	Sumreen Siddiqui	42201-0184813-6	Haseen Ahmed Sidiqi	299	-	757	757	-	-	-	1,057	299	-	757	757	-	-	-	1,057
4618	Muhammad Moin, Jummani Technology Shop G-19 Naz Digital Plaza M A Jinnah Road Karachi	Muhammad Moin	42201-4452166-9	Abdul Razaq Jumani	495	-	1,071	1,071	-	-	-	1,566	495	-	1,071	1,071	-	-	-	1,566
4619	Kishwer Raees Nawaz, A-35, Decent Homes Block 11, Gulshan-E-Iqbal Karachi	Kishwer Raees Nawaz	42201-0657477-2		422	-	991	991	-	-	-	1,413	422	-	991	991	-	-	-	1,413
4620	Abdul Muhammed, B-1 Noorani Sagar Ruby Street Garden West Karachi	Abdul Muhammed	42201-0484848-3		504	-	941	941	-	-	-	1,445	504	-	941	941	-	-	-	1,445
4621	Shah Mohammad Khan Bozai, 18/D Block 2 PECHS Karachi	Shah Mohammad Khan Bozai	42201-2877706-5	Ghulam Mohammad	494	-	897	897	-	-	-	1,391	494	-	897	897	-	-	-	1,391
4622	Saleem Alias Jahangir, Flat No F-7 Honey Palace Block 13 C Sb 3 Gulshan-E-Iqbal Karachi	Saleem Alias Jahangir	42000-7640354-5	M Ibrahim	323	-	820	820	-	-	-	1,143	323	-	820	820	-	-	-	1,143
4623	Muhammad Maroof Ansari, Ibl 8th Floor Nic Building Abbasi Shaheed Road Karachi	Muhammad Maroof Ansari	42401-1884694-3	Abdul Rahim	199	-	392	392	-	-	-	590	199	-	392	392	-	-	-	590
4624	Muhammad Faisal Ismail, H No 107 Dohs Phase 2 Malir Cantt Karachi	Muhammad Faisal Ismail	42000-0449720-9	Muhammad Ismail	499	-	948	948	-	-	-	1,447	499	-	948	948	-	-	-	1,447
4625	Muhammad Amin, B-3/210 Svanna City Block 13-D 3 Gulshan-E-Iqbal Karachi.	Muhammad Amin	42501-1566106-7		390	-	875	875	-	-	-	1,265	390	-	875	875	-	-	-	1,265
4626	Muhammad Naeem Umer, N M Shoe Company Shop D3 Nairung Shopping Cnter Liaquatabad Karachi	Muhammad Naeem Umer	42101-2173377-3	Muhammad Umer	503	-	831	831	-	-	-	1,333	503	-	831	831	-	-	-	1,333
4627	S Hadi Abbas Rizvi, R-4 Global Banglows Rizwan Cooperative Housing Society,Near Safoora Goth Main University Road,Karachi	S Hadi Abbas Rizvi	42501-3136249-7		484	-	969	969	-	-	-	1,453	484	-	969	969	-	-	-	1,453
4628	Muhammad Faisal Qureshi, Manzoor and Sons ShopNo.C-66 Waheed Centre Sheldon Road Off Nishter Road Karachi	Muhammad Faisal Qureshi	42301-1488280-3	M Manzoor Qureshi	504	-	1,230	1,230	-	-	-	1,734	504	-	1,230	1,230	-	-	-	1,734
4629	Muhammad Hanif, Suit No 302 3rd Floor Al Asar Centre Block 13 B Gulshan E Iqbal Karachi	Muhammad Hanif	42101-8860338-3	Muhammad Ali	204	-	573	573	-	-	-	777	204	-	573	573	-	-	-	777
4630	Muhammad Ali, R-73 Bostan-E-Rafi Malir Halt Karachi.	Muhammad Ali	42201-0423911-3		469	-	1,006	1,006	-	-	-	1,475	469	-	1,006	1,006	-	-	-	1,475
4631	Syed Ijlal Hyder Zaidi, Geo Logistics Pakistan Private Limited 71-1/B Main Gulberg Lahore	Syed Ijlal Hyder Zaidi	35201-9331863-1	Syed Izhar Haider	234	-	558	558	-	-	-	792	234	-	558	558	-	-	-	792
4632	Imran Mukhtar, Flat No B-14 Salima Square Block 7 Gulshan-E-Iqbal Karachi	Imran Mukhtar	42201-4482263-9	Sheikh M Mukhtar	220	-	534	534	-	-	-	754	220	-	534	534	-	-	-	754
4633	Muhammad Imran Khan, Pso Co Limited,Legal Dept Pso House Khayaban E Iqbal Clifton Karachi	Muhammad Imran Khan	42301-3668547-5	Malik Muhammad Khan	404	-	905	905	-	-	-	1,308	404	-	905	905	-	-	-	1,308
4634	Riaz Ur Qamar, C-22, Sector Z-3, Gulshan-E-Maymar, Scheme 33, Karachi..	Riaz Ur Qamar	42101-0721269-5		444	-	844	844	-	-	-	1,288	444	-	844	844	-	-	-	1,288
4635	Ali Mansur Khan, Anjum Asim Shahid Rahman Chartered Accountants 1st&3rd Floor Modern Motors House Beaumont Rd Sadar Town Karachi	Ali Mansur Khan	42301-1902176-3		154	-	386	386	-	-	-	541	154	-	386	386	-	-	-	541
4636	Najam Ul Hassan, Flat No.B-11 Nadeem Corner Sc No.16 Block-N North Nazimabad Karachi	Najam Ul Hassan	42101-1501356-9		492	-	980	980	-	-	-	1,473	492	-	980	980	-	-	-	1,473
4637	Ellahi Buksh,Flat No D 1-4 Rabia City Gulistan-E-Johar Karachi	Ellahi Buksh	43304-2604562-7	Rahim Bux	304	-	697	697	-	-	-	1,001	304	-	697	697	-	-	-	1,001
4638	Ali Irfan Hameed, Flat.G-5 Five Star Luxury Appartment Block-14 Near D.C.Office Gulshan-E-Iqbal Karachi	Ali Irfan Hameed	42201-6901015-9		486	-	1,161	1,161	-	-	-	1,646	486	-	1,161	1,161	-	-	-	1,646
4639	Rafiq Ahmed, Al Rehman International Suit No 302 3rd Floor Al Asar Block 13-B Main University Roa Karachi	Rafiq Ahmed	42101-4047132-5	Barkat Ali	139	-	408	408	-	-	-	547	139	-	408	408	-	-	-	547
4640	Hassan Pervez, H No 448 Street No 1 Phase 1 Dohs Malir Cantt Karachi	Hassan Pervez	42101-8858779-9	Syed Mustahsin	339	-	744	744	-	-	-	1,083	339	-	744	744	-	-	-	1,083
4641	Ghulam Akbar, Y K International 314 3rd Floor Hotel Metropole Abdullah Haroon Road Karachi	Ghulam Akbar	42501-5293267-1		473	-	1,045	1,045	-	-	-	1,518	473	-	1,045	1,045	-	-	-	1,518
4642	Athar Shaikh,Flat No 5 Nizamia Square Block A North Nazimabad Karachi	Athar Shaikh	42101-5244251-3	Abdullah Sheikh	504	-	1,149	1,149	-	-	-	1,653	504	-	1,149	1,149	-	-	-	1,653
4643	Muhammad Masroor Qammar, Noor Telecommunication Private Limited 101 1st Floor Anum Estate Opposit Duty Free Shop Sh-E-Faisal Karachi	Muhammad Masroor Qammar	42201-8892927-7	Sheikh Qummer Uddin	164	-	454	454	-	-	-	618	164	-	454	454	-	-	-	618
4644	Shams Ghulam Ullah Khaskheli, Pisces International G 193 Jilani Centre Ma Jinnah Road Karachi	Shams Ghulam Ullah Khaskheli	42301-5436677-1	Ghulamallah Khaskli	481	-	1,116	1,116	-	-	-	1,597	481	-	1,116	1,116	-	-	-	1,597
4645	Rauf Dawood, Nakshbandi Industries 177 A Block A SMCHS Karachi	Rauf Dawood	42201-5813937-1	Dawood	414	-	902	902	-	-	-	1,316	414	-	902	902	-	-	-	1,316
4646	Muhammad Ali Jafri, 150/2 13th-Street, Khy E Badban DHA Phase 6 Khi	Muhammad Ali Jafri	42301-2076034-1		254	-	663	663	-	-	-	917	254	-	663	663	-	-	-	917
4647	Shezad Mohammad Ali Ganny, 151/B Syedna Jalal Road Dbchs Shabbirabad East Karachi	Shezad Mohammad Ali Ganny	42201-8531403-5		176	-	448	448	-	-	-	625	176	-	448	448	-	-	-	625
4648	Nek Mohammad, Marine General Store Shop No.D-1 Marine Drive Fl-10 Block-2 Clifton Karachi.	Nek Mohammad	42201-0393793-7		503	-	991	991	-	-	-	1,494	503	-	991	991	-	-	-	1,494
4649	Malik Ghulam Abbas, Shiraz Electronics Shop No 20 Feroz Market Abdullah Haroon Road Saddar Karachi	Malik Ghulam Abbas	42201-6566527-1	Malik Ghulam Mohd	224	-	567	567	-	-	-	791	224	-	567	567	-	-	-	791
4650	Muhammad Iqbal Hassan, H No 854 28th C Street Mahmoodabad Karachi	Muhammad Iqbal Hassan	42301-0976445-7	Muhammad Ramzan	473	-	1,222	1,222	-	-	-	1,695	473	-	1,222	1,222	-	-	-	1,695
4651	Iftikhar Uddin, Sony Service S F Electronics Shop No 55 Saleem Centre Block 13 Gulshan-E-Iqbal Karachi	Iftikhar Uddin	42501-0279699-3	Intizar Ud Din	183	-	428	428	-	-	-	611	183	-	428	428	-	-	-	611
4652	Mohammad Aziz,Flat No B-306 Sarena Tower Street No 15/A Buffer Zone Karachi	Mohammad Aziz	42101-1590734-7	Abdul Hameed	216	-	584	584	-	-	-	800	216	-	584	584	-	-	-	800
4653	Munawar Ali Malik, Hashmi Can Co Limited Hashmi Can Co Limited B-24 Site Karachi.	Munawar Ali Malik	42201-0545877-3		298	-	599	599	-	-	-	897	298	-	599	599	-	-	-	897
4654	Syed Fazal Akhter, Mobilink (Paksitan Mobile Comm Coutomer Services D 13 Block North Nazimabad Karachi	Syed Fazal Akhter	42101-1749485-7	Syed Fazal Rehman	188	-	391	391	-	-	-	579	188	-	391	391	-	-	-	579
4655	Rehana, Aga Khan University Hspital Stadium Road P O Box 3500 Stadium Road Travel Department Karachi	Rehana	42201-4606475-8	Aziz	216	-	505	505	-	-	-	721	216	-	505	505	-	-	-	721
4656	Fouzia Shahid,Flat No C 4 Regency Hieghts Block 4 Gulshan-E-Iqbal Karachi	Fouzia Shahid	42201-9187697-6	Shahid Khan	493	-	868	868	-	-	-	1,361	493	-	868	868	-	-	-	1,361
4657	Syed Mohammad Raza, Hyder Security Services 5 1st Floor Bs-13 Block 13/C Gulshan Centre University Road Gulshan-E-Iqbal, Karachi	Syed Mohammad Raza	42201-8243958-3		236	-	661	661	-	-	-	897	236	-	661	661	-	-	-	897
4658	Sarfraz Ahmed, A-111 Prince Avenue Mile Streets Garden West Karachi.	Sarfraz Ahmed	42401-3713277-3		229	-	581	581	-	-	-	810	229	-	581	581	-	-	-	810
4659	Imtiaz Ahmed Farshavi, Flat No 101 1st Floor Rabia House Tipu Sultan Road Karachi	Imtiaz Ahmed Farshavi	42201-0902531-3	Malik Ullah Baksh	495	-	743	743	-	-	-	1,238	495	-	743	743	-	-	-	1,238
4660	Shahid Anwar, Buffer Zone Electronics R 882-3 Sector 15 A/3 Buffer Zone Karachi	Shahid Anwar	42000-0537761-7	M Rafi Uddin	432	-	857	857	-	-	-	1,289	432	-	857	857	-	-	-	1,289

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4661	Amanullah Khan, A-4 St-3 Sector 15A/5 Bufferzone Karachi	Amanullah Khan	42101-7669088-7		501	-	896	896	-	-	-	1,396	501	-	896	896	-	-	-	1,396
4662	Siraj Uddin, Asif Plastic Store L-11 Sector 11 G Nala Bus Stop opposit Farooque Medical Store North Karachi	Siraj Uddin	42101-7100053-7	Abdul Sattar	199	-	370	370	-	-	-	570	199	-	370	370	-	-	-	570
4663	Carl Maloney, Flat No.E-5, Blessed Homes 37-Mc-Neil Rd Frere Town Cantt Karachi.	Carl Maloney	42301-0916659-7		286	-	477	477	-	-	-	763	286	-	477	477	-	-	-	763
4664	Muhammad Iqbal Nagori, Flat No 13 4th Floor Abshar Lodge Kachi Memom Street Saddar Karachi	Muhammad Iqbal Nagori	42301-6439812-9	M Yousuf Nagori	318	-	738	738	-	-	-	1,056	318	-	738	738	-	-	-	1,056
4665	Hasan Tariq, Nexus Green Suit No 1 10th Floor Block 6 Jason Trade Centre 39-A/1 Pech Karachi	Hasan Tariq	42201-6605720-9	Muhammad Quli Khan	337	-	754	754	-	-	-	1,091	337	-	754	754	-	-	-	1,091
4666	Syed Haroon Aziz, 1/7-B Commercial Area Machs Karachi	Syed Haroon Aziz	42301-4299539-1	Aziz Ahmed	474	-	956	956	-	-	-	1,430	474	-	956	956	-	-	-	1,430
4667	Bashir Ahmad, Wazir Ali Industries 3rd Fle Godej Kandawala Building M A Jinnah Road Saddar Karachi	Bashir Ahmad	42301-2039052-7	Jamal Ud Din	238	-	435	435	-	-	-	674	238	-	435	435	-	-	-	674
4668	Reaz Ahmed Khan, Laiba Enterprises Plot No K-29 Sec 15-D Main Road Near Disco More Orangi Town Sharieh Qazzafi 75800 Karachi	Reaz Ahmed Khan	42401-3286371-1	Niaz Ahmed Khan	154	-	367	367	-	-	-	521	154	-	367	367	-	-	-	521
4669	Sardar Aijaz Hussain, Esra House No 35 17 Street Khayaban-E-Mujahid Karachi	Sardar Aijaz Hussain	54400-4902477-5	Akhter Muhammad	207	-	478	478	-	-	-	685	207	-	478	478	-	-	-	685
4670	Ejaz Nazeer, H No G-10/2 Malir Ext Colony Karachi No.37 Karachi	Ejaz Nazeer	42201-0663968-5	Nazir Ul Haq	298	-	598	598	-	-	-	896	298	-	598	598	-	-	-	896
4671	Nagma Mughal, Ultramed Clinic & Institute Of Ultra Sound 2 Nd Floor Kehkashan Mall Main Tariq Road opposit Rehmania Masjid Karachi	Nagma Mughal	42201-4359930-0	Muhammad Iqbal	149	-	353	353	-	-	-	502	149	-	353	353	-	-	-	502
4672	Arif Khalil, H No E- 41 Raafa_Ae_Aamm Society Malir Halt Malir Near Dr Khalid Azeem Clinic Karachi	Arif Khalil	42501-1563947-9	S K Rahman	329	-	731	731	-	-	-	1,061	329	-	731	731	-	-	-	1,061
4673	Syed Zafar Ahmed, H No A-19 Ground Floor Block J North Nazimabad Karachi	Syed Zafar Ahmed	42101-9005621-3	S Ali Ahmed	182	-	366	366	-	-	-	549	182	-	366	366	-	-	-	549
4674	Shahzad Shivani, Shivani Textiles F-211/B Site Near Telephone Exchange Site Karachi	Shahzad Shivani	42301-7499368-5	Abdul Aziz Shivani	275	-	656	656	-	-	-	931	275	-	656	656	-	-	-	931
4675	Abid Khan, Hs and E Industrial Distributo Fortune Centre 3rd Floor R 303 45-A Block 6 PECHS Karachi	Abid Khan	42301-6974387-7	Hussain Khan	295	-	651	651	-	-	-	946	295	-	651	651	-	-	-	946
4676	Abdul Wahab, Al Rafaies Suite No A/7 1st Floor Haider Chamber Virjee Street Jodia Bazar Karachi	Abdul Wahab	42201-0311927-9	Mohammad Qassim	473	-	797	797	-	-	-	1,271	473	-	797	797	-	-	-	1,271
4677	Nazir Hussain, H No H-23 Defence View Phase 2 Korangi Express Way Karachi	Nazir Hussain	42201-8871110-7	M Mushtaq Hussain	153	-	355	355	-	-	-	508	153	-	355	355	-	-	-	508
4678	Muhammad Mustaneer Alam Burney, 9/B Muhammad Ali Housinfg Society Near Kb'S Resturant Karachi	Muhammad Mustaneer Alam Burney	42201-3322746-7	Sageer Alam Faizi	434	-	984	984	-	-	-	1,418	434	-	984	984	-	-	-	1,418
4679	Saif Uddin Khan, H No R-93 Sector 5-C/4 North Karachi	Saif Uddin Khan	42101-0328980-3	Naeem Uddin Khan	257	-	644	644	-	-	-	901	257	-	644	644	-	-	-	901
4680	Mazhar Ullah Anwar, H No C 76 Block 2 KACHS Karachi	Mazhar Ullah Anwar	42201-0575717-1	Anwar Baig Mirza	453	-	1,106	1,106	-	-	-	1,559	453	-	1,106	1,106	-	-	-	1,559
4681	Abdul Hamid, A-161 Sector 11-A North Karachi.	Abdul Hamid	42101-4681676-3		214	-	348	348	-	-	-	561	214	-	348	348	-	-	-	561
4682	Nighat Yasmeen, N I Systems 85-D Block 6 PECHS Karachi	Nighat Yasmeen	42201-3734654-2	M Ahmed Khan	190	-	426	426	-	-	-	616	190	-	426	426	-	-	-	616
4683	Muhammad Masood, H No 37,Sheet No 10 Opposit Model Colony Railway Station Near Rabbani Masjid Karachi	Muhammad Masood	42201-0812808-9	Syed Muhammad	303	-	516	516	-	-	-	819	303	-	516	516	-	-	-	819
4684	Hamid Raza, Translivia Private Limited Suit No 401 Shahwar Trade Centre Allama Iqbal Road Blk 2 PECHS Karachi	Hamid Raza	36302-0454666-5	Ghulam Subhani	504	-	1,304	1,304	-	-	-	1,807	504	-	1,304	1,304	-	-	-	1,807
4685	Muhammad Aiyas Afridi, A-1 First Floor Mono Terrace Plot No.132-D B-Commerial Area Phase-I DHA Karachi	Muhammad Aiyas Afridi	42301-8976176-1		504	-	1,213	1,213	-	-	-	1,717	504	-	1,213	1,213	-	-	-	1,717
4686	Inam Ul Haq Siddiqui, Flat No 401/7 Solaira appartment Block-13 Gulistan-E-Johar Karachi	Inam Ul Haq Siddiqui	41308-0489488-9	Muzafar Iqbal	204	-	550	550	-	-	-	754	204	-	550	550	-	-	-	754
4687	Shaikh Mohammad Mukhtar, B-14 Salima Square Block-7 Gulshan-E-Iqbal Karachi	Shaikh Mohammad Mukhtar	519-54-075096		445	-	888	888	-	-	-	1,333	445	-	888	888	-	-	-	1,333
4688	Ahtisham Ul Islam, Flat No H-4 1st Floor Hamid Square Block 3 Gulshan-E-Iqbal Karachi	Ahtisham Ul Islam	42201-9624974-5	Ather Ul Islam	243	-	432	432	-	-	-	675	243	-	432	432	-	-	-	675
4689	Sadr Ud Din, H No A-163 Block A North Nazimabad Karachi	Sadr Ud Din	42101-1669330-9	Bashir Uddin	266	-	600	600	-	-	-	867	266	-	600	600	-	-	-	867
4690	Muhammad Asif Javed, Osama General Trading SuiteNo.D-4 3rd Floorallience Arcade Johar Chowrangi Block 15 Gulistan E Johar Karachi	Muhammad Asif Javed	42201-2418613-7	M Hanif	304	-	790	790	-	-	-	1,095	304	-	790	790	-	-	-	1,095
4691	Atif Qayyum Butt, Azad Muslim Goods 397-398 Quaid-E-Azam Muhammad Ali Jinnah Truck Stand Hawks Bay Road Karachi.	Atif Qayyum Butt	42201-0774693-7		502	-	912	912	-	-	-	1,415	502	-	912	912	-	-	-	1,415
4692	Muhammad Shafi Vohra, Vohra Video Electronics Shop 23 and 35 Dubai Elec Market Sohrab Akhter Road Saddar Karachi	Muhammad Shafi Vohra	42101-1872057-1	Usman Ghani Vohra	389	-	774	774	-	-	-	1,163	389	-	774	774	-	-	-	1,163
4693	Muhammad Shakil Uddin, Flat No 103 1st Floor Mateen Arcade Block 7 Gulshan-E-Iqbal Karachi	Muhammad Shakil Uddin	42201-0659146-1	M Mehfoozuddin	189	-	396	396	-	-	-	585	189	-	396	396	-	-	-	585
4694	Nasir Saeed Sheikh, Flat No A-904 West Point Tower Phase 2 Ext DHA Karachi	Nasir Saeed Sheikh	42301-6281864-9	M Saeed Shaikh	502	-	1,136	1,136	-	-	-	1,638	502	-	1,136	1,136	-	-	-	1,638
4695	Kamran Nafees, Ups (Premier Parcel Service Pv U P S -12 Bahadurabad Block No 3 Main Shaheed-E-Millat Road Karachi	Kamran Nafees	42201-5145173-9	S Nafees Hassan	183	-	452	452	-	-	-	636	183	-	452	452	-	-	-	636
4696	Muhammad Hussain Usman, Office No20 2 Floor Crown Centre Block 13C Gulshan E Iqbal Karachi	Muhammad Hussain Usman	42301-8481331-5	Muhammad Usman	399	-	657	657	-	-	-	1,055	399	-	657	657	-	-	-	1,055
4697	Mohammad Shakeel, Sajawal Enterprises 311 3rd Floor Almas Heights 190/1-A Block 2 PECHS Karachi	Mohammad Shakeel	42401-7391207-5	Muhammad Yousuf	303	-	788	788	-	-	-	1,091	303	-	788	788	-	-	-	1,091
4698	Mehboob, H No 7 Street No 1 Mannia Cly Jamauddin Afghani R Karachi	Mehboob	42201-5008155-7	Abu Bakar	199	-	364	364	-	-	-	564	199	-	364	364	-	-	-	564
4699	Rehan Khan, Kim Royal Dutech Airline Cargo Complex Quaid E Azam Int Air Port Karachi	Rehan Khan	42101-3015372-1	Irshad Ahmed	304	-	743	743	-	-	-	1,047	304	-	743	743	-	-	-	1,047
4700	Mohammad Naeem, M-179 Mezzanin Floor Jilani Centre M A Jinnah Road Karachi	Mohammad Naeem	42301-6710771-9	Muhammad Hussan	494	-	974	974	-	-	-	1,468	494	-	974	974	-	-	-	1,468
4701	Malik Muhammad Rizwan, Geofman Pharmaceutical Private Limited 20/23 Korangi Industrial Area Karachi.	Malik Muhammad Rizwan	42101-8311147-7		255	-	642	642	-	-	-	897	255	-	642	642	-	-	-	897
4702	Uzma Shahid, H No 53/1, B-5 Street Khayaban-E-Mujahid Phase V,DHA Karachi	Uzma Shahid	42301-9172507-8	Shahid Hussain	378	-	772	772	-	-	-	1,150	378	-	772	772	-	-	-	1,150
4703	Sheikh Ikram Ul Haq, C I B G 2nd Floor Bath Island Road Khyaban-E-Iqbal P S O House. Karachi	Sheikh Ikram Ul Haq	42201-0517893-7	Shaikh M Muneer	154	-	369	369	-	-	-	523	154	-	369	369	-	-	-	523
4704	Muhammad Shahid Saleem, The Shapes Shop No 5C 9th Commercial Lane Zamzama Phase 5 DHA Karachi	Muhammad Shahid Saleem	42301-6070566-5	Saleem Ud Dn	453	-	825	825	-	-	-	1,278	453	-	825	825	-	-	-	1,278
4705	Syed Muzaffar Hussain Zaidi, Acb Private Limited . 7,8 1st Floor Amber Casstle Block 6 PECHS East Karachi	Syed Muzaffar Hussain Zaidi	42101-1289241-3		159	-	363	363	-	-	-	522	159	-	363	363	-	-	-	522
4706	Shafiq Ahmed Abbasi, H No 1725/1209 Sawat Colony Hazara Chowk Baldia Town Karachi	Shafiq Ahmed Abbasi	42401-2476382-9	Mehboob Ur Rehman	182	-	403	403	-	-	-	586	182	-	403	403	-	-	-	586
4707	Mirza Aftab Ahmed, Cool and Cool Shop No 1 E-18/5 Khayaban-E-Jami Clifton Karachi	Mirza Aftab Ahmed	42201-0706243-9	Mirza Abdul Hameed	193	-	438	438	-	-	-	631	193	-	438	438	-	-	-	631
4708	Mohammad Atiq Ur Rehman Siddiq, Remax Group Of Companies 202 First Flr Hamilton Court 1 Main Clifton Karachi	Mohammad Atiq Ur Rehman Siddiq	42101-4439731-9	Abbas Imam Siddiqi	183	-	463	463	-	-	-	647	183	-	463	463	-	-	-	647
4709	Adnan Waheed, R-74 Block-H North Nazimabad Karachi.	Adnan Waheed	42101-7258867-1		503	-	966	966	-	-	-	1,470	503	-	966	966	-	-	-	1,470
4710	Waheed Iqbal, Mehran Thread Ground FloorC-54 Shop No 2-3-4- 13th Commercial Street DHA Karachi	Waheed Iqbal	42301-1501485-7	Mohammad Sharif	294	-	696	696	-	-	-	990	294	-	696	696	-	-	-	990
4711	Kulsoom, O M I Hospital 89/1 Depot Lines Near Capri Cinema Cost Guard Head Qtr Karachi.	Kulsoom	42000-0414570-8		325	-	497	497	-	-	-	823	325	-	497	497	-	-	-	823

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4712	Raisuddin, Hamara Gift Centre House No. 324 Sector A Shop 1 Ashraf Market Korangi Market No 6 Karachi	Raisuddin	42201-0470377-3	Wahab Din	204	-	442	442	-	-	-	646	204	-	442	442	-	-	-	646
4713	Shabana Afzal, Dawood Bank Department Marketing Shahrah-E-Faisal Br Shahrah-E-Faisal Karachi	Shabana Afzal	42101-8143184-8	M Saleem	253	-	513	513	-	-	-	766	253	-	513	513	-	-	-	766
4714	Adnan Ali, M-52 Mezzanine Floor Centrum Mall Central Karachi	Adnan Ali	42101-5941404-9	Sajawal Hussain	371	-	791	791	-	-	-	1,162	371	-	791	791	-	-	-	1,162
4715	Israr Shaikh, Sui Southern Gas Co Limited St 4/B 7th Floor DepartmentGlctu and Ufg Sir Shah Suleman Karachi	Israr Shaikh	41303-6041043-3	Rabadino Shaikh	272	-	616	616	-	-	-	889	272	-	616	616	-	-	-	889
4716	Syed Urooj Abbas, 1/116-A Big Plot Shah Faisal Colony No 1 Karachi	Syed Urooj Abbas	42501-0459500-7	Syed Zillay Hassan	304	-	720	720	-	-	-	1,024	304	-	720	720	-	-	-	1,024
4717	Sheikh Babar Ali, S S Enterprises 374-A 3rd Fl Rehman Trade Cntr Shahra-E-Liaqat Karachi	Sheikh Babar Ali	42201-3275582-3	Sheikh Shoukat Ali	154	-	430	430	-	-	-	584	154	-	430	430	-	-	-	584
4718	Siraj Kabani, A J Kabani and Sons R No 309 3rd Floor Trade Avenu Hasrat Mohani Road Karachi	Siraj Kabani	42301-1095679-3	Abdul Jeva Kabani	404	-	928	928	-	-	-	1,331	404	-	928	928	-	-	-	1,331
4719	Muhammad Abid Qureshi, Technopak Services Suite No 5/6 Kayani Plaza Blk Kayani Shaheed Road Karachi	Muhammad Abid Qureshi	42000-2709707-3	Abdul Karim Qureshi	184	-	421	421	-	-	-	605	184	-	421	421	-	-	-	605
4720	Tanveer Mukhtar Mir,Flat No 72-B 2nd Floor Commercial Area Defence Market Phase II DHA Karachi	Tanveer Mukhtar Mir	42301-8885049-3	Mukhtar Hussain Mir	167	-	391	391	-	-	-	558	167	-	391	391	-	-	-	558
4721	Abdullah, Al Hamd Autos Shop 1 Madina Centre Plot 102 Blk 2 Sh-E-Faisal PECHS Karachi	Abdullah	42201-5073692-9	Mohammad Iqbal	442	-	936	936	-	-	-	1,378	442	-	936	936	-	-	-	1,378
4722	Mohammad Yaqoob Khan,Flat No 4 Building 116 2nd Floor 10th Commercial Street Phase 4 DHA Karachi	Mohammad Yaqoob Khan	42301-6024679-9	Ahmed Hussain	154	-	425	425	-	-	-	579	154	-	425	425	-	-	-	579
4723	Muhammad Mizan, Al Amin Industries Plot No-24 Sector 16-B Malir Anwar Goth,Industrial Area Norht Karachi	Muhammad Mizan	42101-1435857-3		483	-	1,276	1,276	-	-	-	1,760	483	-	1,276	1,276	-	-	-	1,760
4724	Kashif Siddiqui, Shahid Brothers, Room-110 Business Arcade University Road. Gulshan-E-Iqbal Karachi	Kashif Siddiqui	42201-9746543-9		303	-	815	815	-	-	-	1,119	303	-	815	815	-	-	-	1,119
4725	Muhammad Shoaib, Flat No C-42 First Floor Street No 6 Defence View Phase I Karachi	Muhammad Shoaib	42301-4074161-1	Muhammad Yousuf	304	-	812	812	-	-	-	1,116	304	-	812	812	-	-	-	1,116
4726	Shahid Ahmed Siddiqui, Flat No 41-A Erum Garden Block 13-D Gulshan-E-Iqbal Karachi	Shahid Ahmed Siddiqui	42201-5189135-3	Husain A Siddiqui	303	-	778	778	-	-	-	1,081	303	-	778	778	-	-	-	1,081
4727	Muhammad Aslam Sanawar Mughal, Lucky Stone Shop 18 Jewellers Centre Raja Ghazanfar Ali Road Saddar Karachi	Muhammad Aslam Sanawar Mughal	42101-1786836-7	M Sanwar Mughal	278	-	514	514	-	-	-	792	278	-	514	514	-	-	-	792
4728	Mohammad Farooq, M Farooq Brothers Shop No 22 B Ghosia Cloth Market New Neham Road Near Tower Karachi	Mohammad Farooq	42201-0492369-9	Abdul Sattar	385	-	871	871	-	-	-	1,256	385	-	871	871	-	-	-	1,256
4729	Muhammad Asghar,Flat No 886 Block 4 5 A Pia Town Ship Karachi	Muhammad Asghar	42201-1658453-3	Rasool Baksh	149	-	420	420	-	-	-	569	149	-	420	420	-	-	-	569
4730	Naseer Ahmad Alvi, Mohammed Farooq Textile Mills Plot No 6 7 Sector 21 Korangi Industrial Area Karachi	Naseer Ahmad Alvi	42101-3466214-1	Fakhruddin Ahmed Alvi	207	-	479	479	-	-	-	686	207	-	479	479	-	-	-	686
4731	Qasim Ali, 145/2 Ground Floor Nazimabad Bara Maidan Karachi	Qasim Ali	42101-7810870-3	Afsar Ali	299	-	569	569	-	-	-	868	299	-	569	569	-	-	-	868
4732	Zahid Jameel, Jeans West Shop 141 Ali Block G Daulat Square North Karachi	Zahid Jameel	42101-0147891-9	Samil Ur Rehman	304	-	796	796	-	-	-	1,100	304	-	796	796	-	-	-	1,100
4733	Muhammad Hanif, A-352 Gulshan-E-Iqbal Block 19 Karachi	Muhammad Hanif	42201-9032215-3	Wali Muhammed	227	-	505	505	-	-	-	732	227	-	505	505	-	-	-	732
4734	A Q Sapra, Gulshan Marketing Off No. M-5 Glaxy Axcel Block No. 10/A Gulshan-E-Iqbal Karachi	A Q Sapra	42201-5814702-1	Abdul Gaffar Sapra	277	-	597	597	-	-	-	874	277	-	597	597	-	-	-	874
4735	Zaheer Ali Malik, Hashmi Can Company Limited B 24 Site Karachi	Zaheer Ali Malik	42201-0559046-5	Munawar Ali Malik	292	-	591	591	-	-	-	883	292	-	591	591	-	-	-	883
4736	Irshad Qadir, C-44 Block C North Nazimabad Central Karachi	Irshad Qadir	42101-7765341-9		217	-	524	524	-	-	-	741	217	-	524	524	-	-	-	741
4737	Shahid Nazeer, House No C-16 Bl 13/D Gulshan-E-Iqbal Karachi	Shahid Nazeer	42201-0707378-5	M Nazeer	503	-	928	928	-	-	-	1,431	503	-	928	928	-	-	-	1,431
4738	Zillur Rahman Khan Lodhi, Rehman Traders, H-1 Ground Floor Galant Summit, Gulshan-E - Iqbal, Bl 11 Near Nipa , Karachi	Zillur Rahman Khan Lodhi	35202-5988332-3	Zaka Ur Rehman Khan	503	-	952	952	-	-	-	1,455	503	-	952	952	-	-	-	1,455
4739	Irfan Fazal Khan, H No 58-S 2nd Floor Block 2 East PECHS Karachi	Irfan Fazal Khan	42201-7458738-7	Fazal Haq Khan	504	-	1,120	1,120	-	-	-	1,624	504	-	1,120	1,120	-	-	-	1,624
4740	Atif Asad Khan, H No 17 Phase No 2 Defence Malir Cantt Karachi	Atif Asad Khan	42501-7865049-3	Khan Asad Khan	210	-	445	445	-	-	-	655	210	-	445	445	-	-	-	655
4741	Syed Abrar Khurshid Hashmi, Hashmi Vedak Dawakhana Office A 3 Oasif Centre Block 13 Main University Road Gulshan-E-Iqball Karachi	Syed Abrar Khurshid Hashmi	42101-5658944-9	S M K Hashmi	179	-	506	506	-	-	-	685	179	-	506	506	-	-	-	685
4742	Afzal Azeem, H No C-92 Block No 7 Gulistan-E-Jauhar Karachi	Afzal Azeem	42101-1604257-3	Azim Uddin	318	-	594	594	-	-	-	912	318	-	594	594	-	-	-	912
4743	Abdul Rehman Azizi, H No C-29 Sheeth No 25 Model Colony Malir Karachi	Abdul Rehman Azizi	42201-0450201-5	Sheikh Dawood Azizi	214	-	561	561	-	-	-	775	214	-	561	561	-	-	-	775
4744	Qamar Nasir, 5/23 Block-5C Nazimabad Central Karachi.	Qamar Nasir	42101-1107004-7		154	-	454	454	-	-	-	608	154	-	454	454	-	-	-	608
4745	Nasir Ali, Civil Aviation Authority Jinnah Terminal Coo Branch Airport Karachi	Nasir Ali	42201-6025137-5	Sabir Ali	200	-	512	512	-	-	-	712	200	-	512	512	-	-	-	712
4746	Syed Mohammad Owais Qadri, Flat No 37-C Flat No 2 Main Kh-E-Shahbaz Ph 6 DHA Karachi	Syed Mohammad Owais Qadri	42201-0509570-3	Syed Ahsan Ul Haq	487	-	1,046	1,046	-	-	-	1,532	487	-	1,046	1,046	-	-	-	1,532
4747	Razzi Ahmed Siddiqi, Flat No B -307 3rd Floor Farhan Paradise Block 19 Gulistan Johar Karachi	Razzi Ahmed Siddiqi	42501-1601176-9	Wasi Ahmed	229	-	504	504	-	-	-	734	229	-	504	504	-	-	-	734
4748	Muhammad Ghayas, H No 61-L Sector 16-A Buffer Zone Kbr Scheme North Karachi	Muhammad Ghayas	42101-4732027-7	Muhammad Aslam	174	-	360	360	-	-	-	534	174	-	360	360	-	-	-	534
4749	Ishfaq Ahmed, Flat No S-24 Tariq Bin Zaid Society Malir Halt Near Printing Press Karachi	Ishfaq Ahmed	42201-7681610-7	Sher Mohammad	314	-	620	620	-	-	-	934	314	-	620	620	-	-	-	934
4750	Waris Ali Farooqui, 4th Floor Finance DepartmentSt 4-B Block 14 Gulshan-E-Iqbal Karachi	Waris Ali Farooqui	42501-0289631-9	Rashid Ali Farooqui	174	-	446	446	-	-	-	620	174	-	446	446	-	-	-	620
4751	Tasawar Ali Shahid, H No B 138 Block P North Nazimabad Karachi	Tasawar Ali Shahid	42101-1922186-1	Shoukat Ali	465	-	1,010	1,010	-	-	-	1,475	465	-	1,010	1,010	-	-	-	1,475
4752	Syed Zafar Shamim Zaidi, H No E 8 Rizvia Society Nazimabad No.1 Karachi	Syed Zafar Shamim Zaidi	42101-5415057-1	Syed Shamim Haider	159	-	378	378	-	-	-	536	159	-	378	378	-	-	-	536
4753	Rashid Ali, Cotton Inn Shop No. 54 Mohammadi Shopping Cntr Blk G North Nazimbad Hydri Karachi	Rashid Ali	42101-6723333-9	Abid Ali Siddiqi	173	-	404	404	-	-	-	577	173	-	404	404	-	-	-	577
4754	Rehan Hafeez, Suite-202 2nd Floor Anum Estat Opposit Duty Free Shop Baloch Colony Shahrah-E-Faisal Karachi..	Rehan Hafeez	42000-0493977-5		277	-	419	419	-	-	-	696	277	-	419	419	-	-	-	696
4755	Turab Ali, Suit No: 9/40, Arkay Square Shara_E_ Liaquat Near New Challie Karachi	Turab Ali	42201-0541581-9	Sikendar Ali	436	-	893	893	-	-	-	1,329	436	-	893	893	-	-	-	1,329
4756	Syed Haider Askari, House No B-55 Block 15 Street 11 Gulistan-E-Johar Karachi	Syed Haider Askari	42201-0608801-9	S Askari Yahya	379	-	797	797	-	-	-	1,176	379	-	797	797	-	-	-	1,176
4757	Muhammad Hussain, Shop 504 Defence Garden Ph 1 Block 38 DHA Karachi	Muhammad Hussain	42301-3138448-7	Juma Khan	395	-	1,049	1,049	-	-	-	1,443	395	-	1,049	1,049	-	-	-	1,443
4758	Sohail Yousuf Chudhry, H No 76/1 18th Lane Kh-E-Badar Phase V 11 Karachi	Sohail Yousuf Chudhry	42301-2638153-9	Ch Mohammad Yousuf	487	-	1,188	1,188	-	-	-	1,675	487	-	1,188	1,188	-	-	-	1,675
4759	Muhammad Sarwar,Flat No B 104/3 Billys Paradise Block 18 Phase 1 Gulistan-E-Johar Karachi	Muhammad Sarwar	42101-1702591-7	Niaz Muhammad	372	-	661	661	-	-	-	1,032	372	-	661	661	-	-	-	1,032
4760	Abdul Qadir, H No C 202 Gulshan Rafee Malir City Karachi	Abdul Qadir	42501-0164186-7	Abdul Jabbar	273	-	551	551	-	-	-	824	273	-	551	551	-	-	-	824
4761	Muhammad Zaheer Ud Din, R-80 Block No. 18 FB area Samnabad Karachi	Muhammad Zaheer Ud Din	42101-0699987-1	Mohammad Wasiuddin	434	-	944	944	-	-	-	1,378	434	-	944	944	-	-	-	1,378
4762	Salman Ahmed Siddiqui, Maazin Communication Suit J 16 Block B North Nazimabad Khando Ghoth Karachi	Salman Ahmed Siddiqui	42101-9860056-9		504	-	1,303	1,303	-	-	-	1,807	504	-	1,303	1,303	-	-	-	1,807
4763	Erum Shukar Ullah, Geofman Pharmaceutical Private Limited 20/23 Korangi Industrial Area Karachi	Erum Shukar Ullah	42401-4924786-2		156	-	387	387	-	-	-	543	156	-	387	387	-	-	-	543
4764	Malik Mohammad Arif, Sprint Telecom Services Private Limited Suit No 4 14,Business Arcade,Block 6 PECHS,Shahrah-E-Faisal Karachi	Malik Mohammad Arif	42201-7636125-3	Malik Mohammad	303	-	756	756	-	-	-	1,060	303	-	756	756	-	-	-	1,060
4765	Adnan Javaid Ali, H No B-2 Navy Housing Scheme Zamzama Clifton South Karachi	Adnan Javaid Ali	42301-1677687-9	Javed Ali	487	-	1,136	1,136	-	-	-	1,623	487	-	1,136	1,136	-	-	-	1,623

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4766	Syed Arshad Raza, H No P-3 7th Street Phase 1 Defence View Karachi	Syed Arshad Raza	42301-0934063-5	Syed Akhter Raza	434	-	1,057	1,057	-	-	-	1,492	434	-	1,057	1,057	-	-	-	1,492
4767	Abdul Haleem Lasee, H No C 9 Pathra Hub Town Karachi	Abdul Haleem Lasee	51503-0739600-5	Mian Khan	243	-	597	597	-	-	-	839	243	-	597	597	-	-	-	839
4768	Shakeel Qureshi, H No B-285/1 Sindh Balouch Housing Society Gulistan-E-Johar Block 12 Karachi	Shakeel Qureshi	42201-9610689-3	Khalil Ur Rehman	174	-	436	436	-	-	-	610	174	-	436	436	-	-	-	610
4769	Ali Ameer Jafri, H No E-63 Block 04 Gulshan E Iqbal Karachi	Ali Ameer Jafri	42201-0787186-5	Hassan Ali Jafri	430	-	944	944	-	-	-	1,374	430	-	944	944	-	-	-	1,374
4770	Muhammad Imran Mirza, Kamran Poultry Room No 301 Adeel Shoping Cent F B Area Karachi	Muhammad Imran Mirza	42101-7785489-9	M Bashir Mirza	504	-	1,101	1,101	-	-	-	1,605	504	-	1,101	1,101	-	-	-	1,605
4771	Alia Qurashi, H No R-70 Block H North Nazimabad Karachi	Alia Qurashi	42101-7447519-4	Ashiq Hussain Qureshi	239	-	505	505	-	-	-	744	239	-	505	505	-	-	-	744
4772	Ayaz Ali Qureshi, Insta Phone Franchiser Shop No B-26 Block 18 Rufi Paradise Gulistan-E-Johar Karachi	Ayaz Ali Qureshi	42201-0506163-7	Abdul Hadi Qureshi	147	-	365	365	-	-	-	512	147	-	365	365	-	-	-	512
4773	Syed Khaleeq A Najam, Apt No 308 Rubi Heights Jamaluddin Afghani Road Sharfabad Karachi	Syed Khaleeq A Najam	42201-7941306-1	Syed Atiq Ahmed	404	-	789	789	-	-	-	1,192	404	-	789	789	-	-	-	1,192
4774	Mujeeb Ullah Khan, World Link Machine Shed C-8 Apollo Compound Plot L-29A Block 22 F B Area Karachi	Mujeeb Ullah Khan	42501-1464524-7	Ashraf Ullah Khan	444	-	1,107	1,107	-	-	-	1,551	444	-	1,107	1,107	-	-	-	1,551
4775	Syed Ijaz Ali, U-12,Block-13-D Hassan Extension Gulshan-E-Iqbal Karachi	Syed Ijaz Ali	42201-2274731-7		154	-	424	424	-	-	-	578	154	-	424	424	-	-	-	578
4776	Muhammad Ali,Flat No A-23 Amina Plaza Block 7 Aisha Manzil F B Area Karachi	Muhammad Ali	42101-5549987-7	Mohd Amin	202	-	563	563	-	-	-	765	202	-	563	563	-	-	-	765
4777	Gulzar Ali Chohan, Khubaib Trading Co R-C4/2 2 Chohan Manzil Nabi Bakhsh Road Gazoarabad Karachi	Gulzar Ali Chohan	42301-5040312-3	Haji Shezad Ali	378	-	661	661	-	-	-	1,039	378	-	661	661	-	-	-	1,039
4778	Muhammad Noman Mateen, Unique Neon Electronics Sh 103 Hashmi Electronics Centre A H Road Saddar Karachi	Muhammad Noman Mateen	42101-6289917-7	M Mateen	194	-	432	432	-	-	-	626	194	-	432	432	-	-	-	626
4779	Shakeel Akhtar, B-96 Block I North Nazimabad Central Karachi	Shakeel Akhtar	42101-1375749-1		391	-	885	885	-	-	-	1,276	391	-	885	885	-	-	-	1,276
4780	Faraz Hassan, H No D-107/3 Block 7 Gulshan-E-Iqbal Karachi	Faraz Hassan	42201-0125185-5	Razzak Qureshi	237	-	610	610	-	-	-	847	237	-	610	610	-	-	-	847
4781	Mohammad Ayaz Ahmed Khan, H No 1-K-9 Shalimar Lodge Nazimabad No 1 Karachi	Mohammad Ayaz Ahmed Khan	42101-9323732-1	Shafiq Ahmed	303	-	735	735	-	-	-	1,038	303	-	735	735	-	-	-	1,038
4782	Shah Faisal, 705 Rafiq Centre Abdul Haroon Road Saddar Karachi.	Shah Faisal	16101-1855404-3		381	-	668	668	-	-	-	1,048	381	-	668	668	-	-	-	1,048
4783	Nawazish Ali, Flat . B-38 Fl 8 Al Saba Appartment North Nazimabad Karachi	Nawazish Ali	42101-1619953-9		503	-	1,110	1,110	-	-	-	1,613	503	-	1,110	1,110	-	-	-	1,613
4784	Tariq Masood,Flat No 54 Sd-21 Ali Daulat Square Haideri Block G North Nazimabad Karachi	Tariq Masood	42101-3775996-5	Sultan Maroof	501	-	962	962	-	-	-	1,463	501	-	962	962	-	-	-	1,463
4785	Muhammad Haroon, Call and Call Communications 8372 KACHS Block 9 Near City School Baloch Colony Karachi	Muhammad Haroon	42201-7328402-9	Riyat Ali Khan	504	-	1,166	1,166	-	-	-	1,670	504	-	1,166	1,166	-	-	-	1,670
4786	Syed Mohammad Saleem Bukhari, New Pioneer Audio and Video Shop No 3 Cc 694 Commercial Area Near Mr Burgur Tariq Road Karachi	Syed Mohammad Saleem Bukhari	42301-4325339-9	Syed Abbas Ali	323	-	541	541	-	-	-	864	323	-	541	541	-	-	-	864
4787	Munnawwar Ul Zaman Shamshi, Allied Electronics (Lg) Accounts Dept Lakson Square Bl 7th Floor Sarwar Shaheed H Roa Karachi	Munnawwar Ul Zaman Shamshi	42101-1626342-5	S Shams Uddoha	157	-	359	359	-	-	-	516	157	-	359	359	-	-	-	516
4788	Shakeel Ahmed Khan, Famous Electronics Shop No 208 Shah Jahan Market Abdullah Haroon Road Saddar Karachi	Shakeel Ahmed Khan	41303-1587050-1	M Ismail Khan	494	-	973	973	-	-	-	1,467	494	-	973	973	-	-	-	1,467
4789	Ali Akbar Mirani, City Communication Shop No G-6 Erum Shopping Mall Block-B Gulistan-E-Johar Karachi	Ali Akbar Mirani	42301-7385018-1		144	-	408	408	-	-	-	552	144	-	408	408	-	-	-	552
4790	Muhammad Saleem Akhtar, Talha Saleem Cargo Co Office No B-13 Mezzanine Floor Nagina Centma Jinnah Road Kimari Karachi	Muhammad Saleem Akhtar	42301-1441950-7	Mohammad Hussain	343	-	856	856	-	-	-	1,200	343	-	856	856	-	-	-	1,200
4791	Waseem, Qureshi Brothers Np 10/37 Chabba Gali Jodia Bazar Karachi	Waseem	42301-5302108-9	Siraj Uddin	344	-	785	785	-	-	-	1,130	344	-	785	785	-	-	-	1,130
4792	Farhad Ali Khan, 506 Regal Trade Square Saddar Karachi	Farhad Ali Khan	42201-3076004-5	Muhammad Aslam	349	-	765	765	-	-	-	1,114	349	-	765	765	-	-	-	1,114
4793	Syed Kashif Hassan, Flat No G-1 Noor Arcade Block 7 Gulshan-E-Iqbal Karachi	Syed Kashif Hassan	42201-3460849-9	S Buland Akhtar	149	-	391	391	-	-	-	540	149	-	391	391	-	-	-	540
4794	Mohammad Ehtesham Bari Siddiqu, Union Bank Limited Imperial Court 1st Floor Dr Ziauddin Ahmed Road Karachi	Mohammad Ehtesham Bari Siddiqu	42201-5368383-5		234	-	470	470	-	-	-	705	234	-	470	470	-	-	-	705
4795	Farooq Majeed Siddiqui, Zealous Pakistan 3rd Floor Nabika Square G-5 Central Commercial Area Blck -7,8 Kuchsshaheed-E-Millat Road Karachi	Farooq Majeed Siddiqui	42101-3963843-1	Majeed Ahmed Sidiqui	503	-	990	990	-	-	-	1,493	503	-	990	990	-	-	-	1,493
4796	Rubina Saif Ur Rehman, M-8, Sea World Residency Sharae Ghalib Block 6 Clifton Karachi	Rubina Saif Ur Rehman	42301-5141879-2		162	-	380	380	-	-	-	541	162	-	380	380	-	-	-	541
4797	Syed Muhammad Mehdi Naqvi, H No R 556 Block 20 F B Area Karachi	Syed Muhammad Mehdi Naqvi	42101-8805319-9	S Shan Mohammad	304	-	720	720	-	-	-	1,024	304	-	720	720	-	-	-	1,024
4798	Mohammad Shoaib, House No A-893 Block 12 F B Area Karachi	Mohammad Shoaib	42101-3317403-5	Tehseen Ali	153	-	368	368	-	-	-	521	153	-	368	368	-	-	-	521
4799	Ahmed Raza Khan, Building No. 857 Flat No. 7 4th Floor PECHS Karachi	Ahmed Raza Khan	42201-1195297-1	Atta Ullah Khan	197	-	390	390	-	-	-	586	197	-	390	390	-	-	-	586
4800	Shafiq Ullah Agha, Meezab International D-42/1 Block 3 KDA Scheme 5 Kehkashan Karachi	Shafiq Ullah Agha	42000-0251705-3	Karmullah	164	-	377	377	-	-	-	542	164	-	377	377	-	-	-	542
4801	Muhammad Ejaz, H No L-121 Dustager Society Block 9 FB area Karachi	Muhammad Ejaz	42101-5219395-5	Mohd Hussain	365	-	801	801	-	-	-	1,166	365	-	801	801	-	-	-	1,166
4802	Muhammad Anis, Al Abbas Enterprises 2nd Floor 5C 9th Commercial Lane Zamzama Phase-V Karachi.	Muhammad Anis	42201-4801324-5		149	-	409	409	-	-	-	558	149	-	409	409	-	-	-	558
4803	Sohail Masood, Star Link Private Limited Al Amin Tower 5th Floor Suit No 510 Gulshan-E-Iqbal Karachi	Sohail Masood	42201-0565350-1	Masood Ahmed	169	-	481	481	-	-	-	650	169	-	481	481	-	-	-	650
4804	Muhammad Ali,Flat No L-203 2nd Floor Zainab Plaza Block 17 Gulshan-E-Iqbal Karachi	Muhammad Ali	42201-5071832-9	Muhammed Rafiq	167	-	392	392	-	-	-	559	167	-	392	392	-	-	-	559
4805	Akbar Ali Huda, 15,Memon Plaza N.J. Modi St. I.I.Chundrigar Rd. Karachi	Akbar Ali Huda	42101-1720066-3		297	-	516	516	-	-	-	813	297	-	516	516	-	-	-	813
4806	Syed Farasat Ali Shah, 4/ 782 Block 4 Shah Faisal Colony Karachi	Syed Farasat Ali Shah	42201-0450335-7	Syed Liaquat Ali	164	-	397	397	-	-	-	561	164	-	397	397	-	-	-	561
4807	Ahmed Nazir Khan, Akhter Tyre House Near Crown Cenema Maripur Road Karachi..	Ahmed Nazir Khan	42201-4390805-9		471	-	993	993	-	-	-	1,464	471	-	993	993	-	-	-	1,464
4808	Mohammad Idrees, Flat No 14 4th Floor Iqbal Mension Mohabbat Khanji Road Lee Market Karachi	Mohammad Idrees	42301-8439767-1	Mohammad Ibrahim	303	-	534	534	-	-	-	836	303	-	534	534	-	-	-	836
4809	Afzal Mahmood, B-69 Block 2 Gulshan-E-Iqbal Karachi	Afzal Mahmood	42201-6635320-5		303	-	741	741	-	-	-	1,044	303	-	741	741	-	-	-	1,044
4810	Baseem Ahmed Bawla, H No 96-B SMCHS SMCHS Karachi	Baseem Ahmed Bawla	42201-8973277-9	Ahmed Bawla	357	-	811	811	-	-	-	1,167	357	-	811	811	-	-	-	1,167
4811	Muhammad Akram, Flat No 102 19 C Sunset Lane 2 Phase 2 DHA Karachi	Muhammad Akram	42201-8435913-1	Muhammad Aslam	504	-	1,238	1,238	-	-	-	1,742	504	-	1,238	1,238	-	-	-	1,742
4812	Hidayat Hussain Chaudhry, L - 36 Block 9 2nd Floor Near Farzana Dawakhana F.B Area Karachi	Hidayat Hussain Chaudhry	42101-4083551-1	Sharafat H Chowdary	321	-	610	610	-	-	-	931	321	-	610	610	-	-	-	931
4813	Nadeem Younus Gadar, Data Corporation OffNo.611, Gul Tower,6Th Flr II Chundrigar Road Karachi	Nadeem Younus Gadar	42301-4007132-9	Mohammad Younus	365	-	650	650	-	-	-	1,015	365	-	650	650	-	-	-	1,015
4814	Tanveer Hussain, New Metallium Shop No 14 Al Aisha Square Khayaban-E-Jami Clifton Karachi	Tanveer Hussain	42301-3817399-1	Wellayat Hussain	163	-	391	391	-	-	-	554	163	-	391	391	-	-	-	554
4815	Syed Muhammad Siddiq, C-22 Block 4 F B Area Karachi	Syed Muhammad Siddiq	42101-8672550-5	Syed M Hafeez	503	-	991	991	-	-	-	1,495	503	-	991	991	-	-	-	1,495
4816	Syed Tallat Rehan Ahmed Shah, H No C-23 Block-B Gulshan-E-Jamal Karachi	Syed Tallat Rehan Ahmed Shah	42201-5162514-5	Syed N Shah	224	-	582	582	-	-	-	806	224	-	582	582	-	-	-	806
4817	Naseer Ud Din, Ndlc Ific Bank P O Box 6942 Mohammadi House I I Chundrigar Road Karachi	Naseer Ud Din	42201-3158460-7	M Shabir	192	-	364	364	-	-	-	556	192	-	364	364	-	-	-	556
4818	Imtiaz Mushtaq, 38-A/6,Lateef Cloth Market Saleh M St M.A Road Karachi	Imtiaz Mushtaq	42301-5077804-9	Mushtaq Ahmed	473	-	791	791	-	-	-	1,264	473	-	791	791	-	-	-	1,264
4819	Aziz Lakhani, H No B-8 Prime Centre Block 7 F B Area Karachi	Aziz Lakhani	42101-1733748-7	Abdul Rahim Lakhani	354	-	830	830	-	-	-	1,184	354	-	830	830	-	-	-	1,184
4820	Syed Rehmat Ullah, H No R-671 Sir Syed Town Sec 11-C-3 North Karachi	Syed Rehmat Ullah	42101-7715506-7	Syed Abdul Hameed	191	-	459	459	-	-	-	650	191	-	459	459	-	-	-	650
4821	Nadeem Ahmed, Carton Xperts Suit No 713 7th Floor Block 14 Mashrique Centre G Iqbal Karachi	Nadeem Ahmed	42201-6454223-1	Muhammad Shrafat	271	-	598	598	-	-	-	869	271	-	598	598	-	-	-	869

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4822	Rizwan Abdul Wahab, The Meat Shop 5-C First Commercial Lane Zamzama DHA Phase 5 Karachi	Rizwan Abdul Wahab	42301-0545695-9	Abdul Wahab	499	-	777	777	-	-	-	1,276	499	-	777	777	-	-	-	1,276
4823	Meraj Khan, D 2 / 297 Malir Colony Karachi	Meraj Khan	42201-0597278-3	Munnay Khan	132	-	369	369	-	-	-	502	132	-	369	369	-	-	-	502
4824	Muhammad Abid, Calasic Computer A-7,Kda Block-13 Comm Centre Gulshan-E-Iqbal Karachi	Muhammad Abid	42201-6427684-9		154	-	409	409	-	-	-	564	154	-	409	409	-	-	-	564
4825	Muhammad Zafar Qureshi, Flat No Cc-421 Block 2 Maria Luxury Apartment Sector 14 B North Karachi	Muhammad Zafar Qureshi	42101-4957234-9	Muhammad Azhar	234	-	530	530	-	-	-	765	234	-	530	530	-	-	-	765
4826	Raheel Mir, Ghausia Knitting Plot Kg-10 Khando Goth Blk B Ahmedabad Colony N Nazimabad Karachi	Raheel Mir	42101-1216964-7	Mir Shabir Ahmed	504	-	977	977	-	-	-	1,481	504	-	977	977	-	-	-	1,481
4827	Tahir Ali, Tahir Ali,2nd Floor Plot No.23 E 2nd Zamzama Comm Lane Phase 5 DHA Karachi	Tahir Ali	42301-5997045-5	Masood Saleem	349	-	592	592	-	-	-	941	349	-	592	592	-	-	-	941
4828	Malik Muhammad Amin, Flat No 11 Rabia Flower Block C-4 Gulshan-E-Iqbal Karachi	Malik Muhammad Amin	42201-9482493-9	Malik Ahmed Bukhsh	217	-	489	489	-	-	-	706	217	-	489	489	-	-	-	706
4829	Muhammad Faisal, Faisal Automobiles Shop No 8 Fatima Jinnah Kmc Mk New Ma Jinnah Rd Shikarpur Cly Karachi	Muhammad Faisal	42101-6832151-7	Haji Allah Noor	141	-	378	378	-	-	-	520	141	-	378	378	-	-	-	520
4830	Syed Azadar Hussain Zaidi, The Paradise Gruop Of Educatio D-20 Block B North Nazimabad Karachi	Syed Azadar Hussain Zaidi	42101-2498201-9	Syed Alamdar	398	-	880	880	-	-	-	1,278	398	-	880	880	-	-	-	1,278
4831	Muhammad Zeeshan Zahid, Wyne Carpets,Suite No C-5 Palace Hotel Anex,Dr Ziaudin Ahmed Rd Oppositositte Sheraton Hotel Karachi	Muhammad Zeeshan Zahid	42101-1318661-3	M Zahid Hussain	164	-	424	424	-	-	-	588	164	-	424	424	-	-	-	588
4832	Asad Ullah Agha, Meezab International Bunglow No D/42/1 Block 3 Kda Shcheme 5 Kehkashan Clifto Karachi	Asad Ullah Agha	42301-8241108-1	Karmaullah	494	-	1,008	1,008	-	-	-	1,502	494	-	1,008	1,008	-	-	-	1,502
4833	Bahadur Ali Zafar, Salon Donato Shop No 2 C 15-C Khy-E-Seher Commercial Area Phase 7 DHA Karachi	Bahadur Ali Zafar	42000-0487368-1	Pyara Lal	495	-	829	829	-	-	-	1,324	495	-	829	829	-	-	-	1,324
4834	Noor Ur Rehman, B-308 Dawood Anenue Block-7 Gulshan-E-Iqbal East Karachi	Noor Ur Rehman	42201-4033785-5		443	-	1,188	1,188	-	-	-	1,631	443	-	1,188	1,188	-	-	-	1,631
4835	Hamid Sher Ali But, Hamid Traders Shop No 15 Block C-3 Taj Complex Karachi	Hamid Sher Ali But	42101-1417608-1	Mohd Mubrak Butt	418	-	1,010	1,010	-	-	-	1,428	418	-	1,010	1,010	-	-	-	1,428
4836	Saleem Ahmed Khan Zubairi, Time and Stile Watch Comp Shop No S-21/22 Karim Centre Zain Un Nisa Street Saddar Karachi	Saleem Ahmed Khan Zubairi	42101-1854607-1	Islam Ahmed Khan Z	154	-	381	381	-	-	-	535	154	-	381	381	-	-	-	535
4837	Siraj Hameed Zubairi, H No 1459/15 Block 15 F B Area Karachi	Siraj Hameed Zubairi	42101-6049807-3	Muhammad Yameen	296	-	506	506	-	-	-	803	296	-	506	506	-	-	-	803
4838	Humayun Siddique, Shop No-181 Mezzanine Floor Jilani Centre Bagh-E-Zehra M A Jinnah Road Karachi	Humayun Siddique	42101-7755930-3	Khawaja Muhammad	394	-	747	747	-	-	-	1,141	394	-	747	747	-	-	-	1,141
4839	Lubna Anjum, U A International Textile Suit No 506 and 507 Uni Centre Market Dept 5th Fl, I I Chundrigar Road Karachi	Lubna Anjum	42201-0672585-6	Anjum Shahzad	304	-	617	617	-	-	-	921	304	-	617	617	-	-	-	921
4840	Shafaqat Hussain Hashmi, Shafqat Printing Services M-1 Mezzanine Floor Block A Falak Naz Centre Sh-E-Faisal Karachi	Shafaqat Hussain Hashmi	42301-3752140-3	Latafat Hussain	464	-	1,044	1,044	-	-	-	1,508	464	-	1,044	1,044	-	-	-	1,508
4841	Haroon Nasir, B-476 Block-13 F.B Area Water Pump Karachi.	Haroon Nasir	42101-3223808-1		365	-	555	555	-	-	-	920	365	-	555	555	-	-	-	920
4842	Syed Wasim Uddin, Picic 6th Floor Slico Building 1 II Chundrigar Road South Karachi	Syed Wasim Uddin	42000-0547603-7	Syed Fahim Uddin	316	-	548	548	-	-	-	865	316	-	548	548	-	-	-	865
4843	Syed Abdullah, Al Syed Jewellers 316/3 Liaqat Market Malir Karachi	Syed Abdullah	42501-6272871-3		290	-	683	683	-	-	-	973	290	-	683	683	-	-	-	973
4844	Abdul Sattar, H/No 41-A Arfat Town, Block L North Nazimabad Karachi	Abdul Sattar	42101-4213317-7		504	-	1,148	1,148	-	-	-	1,652	504	-	1,148	1,148	-	-	-	1,652
4845	Muhammad Anis Patel, Evaque Society, H No. R-60, Bl 10-A Gulshan E Iqbal Karachi	Muhammad Anis Patel	42201-1507044-5		502	-	873	873	-	-	-	1,375	502	-	873	873	-	-	-	1,375
4846	Sohail Ahmed, Mexa Car Accessories G-129 Rimpa Plaza M A Jinnah Road Saddar Karachi	Sohail Ahmed	42101-9546459-7	Afaq Ahmed	487	-	1,024	1,024	-	-	-	1,511	487	-	1,024	1,024	-	-	-	1,511
4847	Islam Uddin, Islam Uddin Plastic Store 32 Moulvi Musafir Khana Phool Wali Gali,M A Jinnah Road. Karachi	Islam Uddin	42101-9112800-1		391	-	661	661	-	-	-	1,052	391	-	661	661	-	-	-	1,052
4848	Syed Mukhtar Ahmed, House No Ahd/1 Block-3 Alfalah Housing Sciy Sh Faisal Town Near Al Rehman Children Academy Karachi	Syed Mukhtar Ahmed	42201-0567632-5	Syed Akhlaque Ahmed	229	-	619	619	-	-	-	849	229	-	619	619	-	-	-	849
4849	Tahir Mehmood, H No R-39 Block 9 F B Area Karachi	Tahir Mehmood	42101-1786744-1	Abdul Qadir	181	-	418	418	-	-	-	599	181	-	418	418	-	-	-	599
4850	Munir Ahmed, Nova Safe Office S-26 Falak Naz Plaza Ground Floor Main Sh-E-Faisal Karachi	Munir Ahmed	42501-3195647-3	Qasim Ali	174	-	466	466	-	-	-	640	174	-	466	466	-	-	-	640
4851	Muhammad Aslam, Horse No 24 Saud Chamber Hasan Ali Afandi Road Papar Market Karachi	Muhammad Aslam	42301-8613023-7	Muhammad Ilyas	506	-	932	932	-	-	-	1,438	506	-	932	932	-	-	-	1,438
4852	Syed Shahzad Abbas Rizvi, Flat No E 12, Latif Terrace Block 20 2nd Floor Near Edhi Home F B Area Karachi	Syed Shahzad Abbas Rizvi	42101-5251876-1	Syed Mohd Jahangir	254	-	655	655	-	-	-	909	254	-	655	655	-	-	-	909
4853	Amin Nayani, Flat No B-20 Golden Square 397 Garden East Karachi	Amin Nayani	42201-7228589-7	Mair Ali Nayani	301	-	482	482	-	-	-	783	301	-	482	482	-	-	-	783
4854	Muhammad Naveed Shakil, Ansar Papers 11-A Al Abbas Centre Shahrah-E-Liaqat New Challi Karachi	Muhammad Naveed Shakil	42101-0409847-3	H M Shakil	494	-	924	924	-	-	-	1,418	494	-	924	924	-	-	-	1,418
4855	Rehan Azhar Qureshi, Enque International Room No 612-14 Mohammadi House I I Chundrigar Road Karachi	Rehan Azhar Qureshi	42101-6764985-5	Azhar Mohammad	504	-	980	980	-	-	-	1,483	504	-	980	980	-	-	-	1,483
4856	Tahir Mahmood, Ind Swing Machine Sales Plot No.Av 37 Shop No. 54 B Area Liaquatabad Near Teenhatti Bridge Karachi	Tahir Mahmood	42501-7874904-1	Basharat Ahmed	282	-	492	492	-	-	-	774	282	-	492	492	-	-	-	774
4857	Asad Mehboob, H No B-20 Block I North Nazimabad Karachi	Asad Mehboob	42101-5071160-9	S Mehboob Elahi	503	-	964	964	-	-	-	1,467	503	-	964	964	-	-	-	1,467
4858	Jamil Ur Rehman, Jamil Brothers 2414 Amna Terace Middle Way St Syed Mehmood Shah Road Lea Market Karachi	Jamil Ur Rehman	42301-4954190-3	Anees Ur Rehman	503	-	1,036	1,036	-	-	-	1,540	503	-	1,036	1,036	-	-	-	1,540
4859	Imran Buksh, Shop No. 2, Bld C/694 Block-2, PECHS Commercial Area Near Mr. Burger Tariq Road Karachi.	Imran Buksh	42201-4614182-7		488	-	703	703	-	-	-	1,191	488	-	703	703	-	-	-	1,191
4860	Ghulam Murtuza, FlatNo.2-C Azeem Plaza G-10 Markaz Islamabad	Ghulam Murtuza	42201-3859987-5		172	-	398	398	-	-	-	569	172	-	398	398	-	-	-	569
4861	Zahid Ahmed, H No 58 Sector 35-D Korangi Karachi Dakkhana Karachi	Zahid Ahmed	42201-0364200-9		204	-	418	418	-	-	-	622	204	-	418	418	-	-	-	622
4862	Jawaid Iqbal, Osama General Trading D-4 Alliance Arcade Block 15 Gulistan-E-Jouhar Karachi	Jawaid Iqbal	42201-2855059-9	Nazir Ahmed	221	-	564	564	-	-	-	785	221	-	564	564	-	-	-	785
4863	Rehan Khan, Ghousia Enterprises Shop No 4-27-28 Younus Market Marriot Road 2/38 M A Jinnah R Karachi	Rehan Khan	42201-6917677-5	Nisar Khan	418	-	989	989	-	-	-	1,406	418	-	989	989	-	-	-	1,406
4864	Muhammad Arif Kaleem, K N A Trading Co Room No 4 Arafat Chamber Zakaria Lane Jodia Bazar Karachi	Muhammad Arif Kaleem	42101-7929513-5	M Kaleem Ur Rehman	420	-	811	811	-	-	-	1,231	420	-	811	811	-	-	-	1,231
4865	Syed Arif Ali Shah, 51/52-C Jami Commercial street No 11-DHA Karachi	Syed Arif Ali Shah	42301-1606110-7		381	-	635	635	-	-	-	1,016	381	-	635	635	-	-	-	1,016
4866	Sohail Ahmed, Centeral Photo Studio S No 9, Plot No. Sc16 Nadeem Corner Blk N North Nazimabad Karachi	Sohail Ahmed	42101-8953108-9	Muhammad Yameen	254	-	543	543	-	-	-	797	254	-	543	543	-	-	-	797
4867	Abdul Aziz, Gaba Traders Shop 3 Osif Centre Block 13-A University Road Gulshan E Iqbal Karachi	Abdul Aziz	42201-4060581-9	Haji Saleh Muhammad	165	-	351	351	-	-	-	516	165	-	351	351	-	-	-	516
4868	Parveen Ghulam Ali Shahtari, H No 6 B South Park Avenue Phase 2 DHA Karachi	Parveen Ghulam Ali Shahtari	42301-1384496-4	Ghulam Ali Shattari	174	-	481	481	-	-	-	655	174	-	481	481	-	-	-	655
4869	Syed Sarwat Ali, H No R-8, Pioneer Fountain Phase 1, Scout Colony Scheme 33 Gulzar E Hijri Near Grave Yard Karachi	Syed Sarwat Ali	42101-4567085-1	Syed Shafqat Ali	147	-	367	367	-	-	-	514	147	-	367	367	-	-	-	514
4870	Khalid Jameel, Jeans West Shop 141 Ali Doulat Square Block G North Nazimabad Karachi	Khalid Jameel	42101-8102348-5	Jamil Ur Rehman	181	-	492	492	-	-	-	673	181	-	492	492	-	-	-	673
4871	Syed Shah Anwar Iqbal Rizvi, Flat C-421 5th Flr Block 10-A Rashid Minhas Road Billys Tower Gulshan-E-Iqbal Karachi	Syed Shah Anwar Iqbal Rizvi	42201-0810953-5	Syed Shah G A Rizvi	304	-	664	664	-	-	-	968	304	-	664	664	-	-	-	968
4872	Mohammad Iqbal, A-73,Block-17 F.B Area Karachi	Mohammad Iqbal	42101-3199893-1		504	-	1,121	1,121	-	-	-	1,624	504	-	1,121	1,121	-	-	-	1,624

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4873	Rashid Ali, HNo. A/358,Bada Maidan Aurangabad Jamhoria Colony 1 Nazimabad 5, Near Hanifia Mosque Karachi	Rashid Ali	42101-8850405-7		228	-	339	339	-	-	-	567	228	-	339	339	-	-	-	567
4874	Sohail Ahmed, H No R-510 Sector 15-A/1 Baffer Zone North Karachi	Sohail Ahmed	42101-7251232-1	M Sulaiman	134	-	389	389	-	-	-	524	134	-	389	389	-	-	-	524
4875	Muhammad Ashraf Bhatti, H No R-58 Sumaira Banglows Scheme-33 Sector 34-A Safora Chowk Karachi	Muhammad Ashraf Bhatti	42501-9238197-9	M Aslam Bhatti	482	-	1,047	1,047	-	-	-	1,528	482	-	1,047	1,047	-	-	-	1,528
4876	Muhammad Arif Chouhan, K-414, Chapal Garden Main Abul Hassan Isphani Road East Karachi	Muhammad Arif Chouhan	42201-2753641-3		503	-	885	885	-	-	-	1,388	503	-	885	885	-	-	-	1,388
4877	Imran Saeed, Flat No C 4 Shadman Homes Sector 7D/1 North Karachi	Imran Saeed	42101-0917220-5	Mohd Saeed	153	-	399	399	-	-	-	552	153	-	399	399	-	-	-	552
4878	Naseer Ahmed, House No B-401 Beach Blassing Block 2 Clifton Karachi	Naseer Ahmed	42000-0567715-1	Abdul Aziz	193	-	342	342	-	-	-	535	193	-	342	342	-	-	-	535
4879	Manzar Abbas Rizvi, H No R-29 Deluxe Garden Phase I Main Abul H Isphani Road Gulzar-E-Hijri Karachi	Manzar Abbas Rizvi	42101-1644908-3	Syed Ghaur Abbas	154	-	371	371	-	-	-	525	154	-	371	371	-	-	-	525
4880	Salim Ahmed, H No A-114 Sector X-3 Near Imam Bargah, Gulshan E Maimar Karachi	Salim Ahmed	42301-8148984-5	Saeed Ahmed	197	-	447	447	-	-	-	644	197	-	447	447	-	-	-	644
4881	Mohammad Irfan Mughal, Top Floor Patal Mansion Rago Street Ram Swami Karachi	Mohammad Irfan Mughal	42301-7898950-7	Muhammad Ramzan	154	-	395	395	-	-	-	549	154	-	395	395	-	-	-	549
4882	Mohd Shahzad Banatwala, Ahmed Ebrahim Agency Private Limited 402 403 Efu House Ma Jinnah Road Tower Karachi	Mohd Shahzad Banatwala	42201-0776543-1	Mumtaz Ali	228	-	452	452	-	-	-	680	228	-	452	452	-	-	-	680
4883	Nasir Hamid, B 87 Block 6 Behind Dhakka Sweet Near Police Station Gulshan E Iqbal Karachi	Nasir Hamid	42201-7291289-1	Hamid Hussain	197	-	315	315	-	-	-	512	197	-	315	315	-	-	-	512
4884	Zeenat Iqbal, Flat No. A-301 3rd Floor Jawaid Hill View Blk 3 Gulistan-E-Johar Karachi	Zeenat Iqbal	42201-7124271-6	Iqbal Mohd Khan	304	-	782	782	-	-	-	1,086	304	-	782	782	-	-	-	1,086
4885	Muhammad Perwez Manauwar, Enar Petrotech Services Private Limited Plot No 7-B Sect 7-A Adj Nrl Korangi Industrial Area Karachi	Muhammad Perwez Manauwar	42101-7425309-9	Muhammad Manauwer	146	-	357	357	-	-	-	504	146	-	357	357	-	-	-	504
4886	Syed Ejaz Ali, United Airlines 4 Services Club Extension Building Merywather Rd Karachi	Syed Ejaz Ali	42101-7380057-1	Syed Usman Ali	198	-	460	460	-	-	-	658	198	-	460	460	-	-	-	658
4887	Mohammad Aslam Khan, B A Enterprises Room 20 3rd Floor Bank Arcad Serai Road Tower Karachi	Mohammad Aslam Khan	42101-4498775-7	Muhammad Qasim Khan	314	-	597	597	-	-	-	911	314	-	597	597	-	-	-	911
4888	Najimuddin Shad, Flat No. 1-A Park Plaza 172/0, Block-2 PECHS, Opposit English Boot House Tariq Road , Karachi	Najimuddin Shad	42201-5177245-7		375	-	756	756	-	-	-	1,131	375	-	756	756	-	-	-	1,131
4889	Jaseem Ahmed, H No 186/7 Aurangabad Nazimabad Paposh Nagar Karachi	Jaseem Ahmed	42101-4051304-5	Fayaz Muhammad	166	-	422	422	-	-	-	589	166	-	422	422	-	-	-	589
4890	Syed Ali Ghayas, H No B-123 Block I North Nazimabad Karachi	Syed Ali Ghayas	42101-0776625-3	Syed Mohd Umair	294	-	600	600	-	-	-	894	294	-	600	600	-	-	-	894
4891	Syed Asif Raza, Flat No A-105 Farhan Paradise Block 19 Gulistan-E-Johar Karachi	Syed Asif Raza	42201-2313665-1	Syed Majid Raza	466	-	699	699	-	-	-	1,165	466	-	699	699	-	-	-	1,165
4892	Khalid Hussain, 2/15 2nd Floor Shail Prominade Block-3 Clifton China Town Restauran Karachi.	Khalid Hussain	42301-3032619-7		147	-	412	412	-	-	-	559	147	-	412	412	-	-	-	559
4893	Syed Wasim Uddin, Pso Pakistan State Oil Compay Limited 5th Floor New Business Awan Export Khayaban E Iqbal Clifton Karachi	Syed Wasim Uddin	42201-7454334-5	Syed Nasir Uddin	369	-	554	554	-	-	-	923	369	-	554	554	-	-	-	923
4894	Shahzad Mir, A 115 Siraj Colony, Nazimabad No 1 Chrach Medical Centre Karachi.	Shahzad Mir	42101-2190960-9		204	-	500	500	-	-	-	705	204	-	500	500	-	-	-	705
4895	Amir Ali,Flat No 406-B Anum Pride Plot No. A-22 Block 7/8 Central Commercial Area Kchs Shaeed-E-Millat Rd Karachi	Amir Ali	42301-0771208-5	Tahir Ali Modi	184	-	448	448	-	-	-	632	184	-	448	448	-	-	-	632
4896	Jawaid Faiz, A-572,Block-D North Nazim Abad Near-72 Rangers Head Quaters Karachi	Jawaid Faiz	42101-6632436-3		402	-	1,101	1,101	-	-	-	1,503	402	-	1,101	1,101	-	-	-	1,503
4897	Shehzad Bibi, Flat No F-110 1st Floor Nayyab Shopping Mall Block 1-K Nazimabad No 1 Karachi	Shehzad Bibi	42101-1701221-0	Gul Khan Badshah	304	-	796	796	-	-	-	1,100	304	-	796	796	-	-	-	1,100
4898	Syed Ejaz Ahmed, Flat No 35 Rqm Complex Sector 11 H North Karachi	Syed Ejaz Ahmed	42101-5132417-1	S Mumtaz Ahmed	485	-	1,201	1,201	-	-	-	1,686	485	-	1,201	1,201	-	-	-	1,686
4899	Muhammad Noorul Haque, H No R-291 Block-18 Samanabad F B Area Karachi	Muhammad Noorul Haque	42101-1846984-9	Shamshad Ali	258	-	529	529	-	-	-	787	258	-	529	529	-	-	-	787
4900	Faheem Haroon,Flat No 206 Block B 3 Plot 327/3 Afsha Apparment Soljar Bazar No 2 Karachi	Faheem Haroon	42201-4634744-7	M H Abdul Gafar R	304	-	759	759	-	-	-	1,063	304	-	759	759	-	-	-	1,063
4901	Abdul Qadeer Paracha, I-H 42 Falcon Complex Malir Cantt Karachi	Abdul Qadeer Paracha	42101-1391711-3	Abdul Aziz Paracha	441	-	756	756	-	-	-	1,197	441	-	756	756	-	-	-	1,197
4902	Chauhdry Muhammad Maqsood, Pak Tour Shop No 1 Plot No 5-C Saher Comm Lane 1 Ph 7 DHA Karachi	Chauhdry Muhammad Maqsood	42201-0492489-1	Ch Abdul Majeed	364	-	950	950	-	-	-	1,314	364	-	950	950	-	-	-	1,314
4903	Mubashir Azher, A-1/20 Sector 21, Korangi Industrial Area Karachi	Mubashir Azher	42101-1826235-9		503	-	1,165	1,165	-	-	-	1,669	503	-	1,165	1,165	-	-	-	1,669
4904	Khalid Abbas Naqvi, Naqvis Group Of Companies Pvt Head Office Shop No 4 Block A KDA Appartment North Nazimabad Karachi	Khalid Abbas Naqvi	37405-6038226-7	Syed M Mazhar	449	-	1,003	1,003	-	-	-	1,453	449	-	1,003	1,003	-	-	-	1,453
4905	Muhammad Shafiq, Aroob Printing,90 Frere Market Shahrah-E-Liaquat Frere Market Karechi	Muhammad Shafiq	42401-1558973-5		379	-	797	797	-	-	-	1,176	379	-	797	797	-	-	-	1,176
4906	Ayaz Ahmed, H No B 104 Samar Park View Block E North Nazimabad Karachi	Ayaz Ahmed	42101-9304623-3	Ejaz Ahmed	462	-	985	985	-	-	-	1,448	462	-	985	985	-	-	-	1,448
4907	Syed Abdul Tahir Latif, A 30 Block 15 Gulistan-E-Johar Continantal Bakery Karachi	Syed Abdul Tahir Latif	42201-4721135-5		383	-	938	938	-	-	-	1,321	383	-	938	938	-	-	-	1,321
4908	Sanjay Kesha Rana, H No 43 Bohri Compound Doli Khata Soldier Bazar Karachi	Sanjay Kesha Rana	42000-9884808-7	Kesha Ramjee Rana	304	-	759	759	-	-	-	1,063	304	-	759	759	-	-	-	1,063
4909	Ghulam Sarwar, Sindh Abadgars Sugar Mills 164-L Block 3 PECHS Karachi	Ghulam Sarwar	42501-3504355-3	Ali Hassan	141	-	361	361	-	-	-	502	141	-	361	361	-	-	-	502
4910	Sahib Zada Shahid Abbas, Flat No G-107 1st Floor Marine Heights 3 Block 2 Kehkashan Clifton Karachi	Sahib Zada Shahid Abbas	42301-8463191-9	Sheikh Mustafa	378	-	684	684	-	-	-	1,062	378	-	684	684	-	-	-	1,062
4911	Ahmed Ali , H No L-276/A Model Village Block No 11 Gulshan-E-Iqbal Karachi	Ahmed Ali	42501-5428677-7	Khursheed Ali	481	-	1,070	1,070	-	-	-	1,551	481	-	1,070	1,070	-	-	-	1,551
4912	Shabana Ishrat, 15A-3 R-166 Erum Shopping Centre Behind Bufferzone North Karachi.	Shabana Ishrat	42101-4191860-6		147	-	416	416	-	-	-	563	147	-	416	416	-	-	-	563
4913	Muhammad Aslam, H No B-712 Block No 13 F B Area Karachi	Muhammad Aslam	42101-7309475-9	Ashfaq Hussain	502	-	1,002	1,002	-	-	-	1,504	502	-	1,002	1,002	-	-	-	1,504
4914	Syed Saliman Mohdi Zaidi, Cresent Capital 5th Floor Prograssive House Dr Zia Uddin Ahmed Road Pipc Karachi	Syed Saliman Mohdi Zaidi	42201-8614573-3	Syed Rashid Abbas	155	-	412	412	-	-	-	568	155	-	412	412	-	-	-	568
4915	Qasir Rasheed, Classic Drapery 20/D Block 6 PECHS Nursury Karachi	Qasir Rasheed	33202-7883030-9	Abdul Rasheed	342	-	572	572	-	-	-	914	342	-	572	572	-	-	-	914
4916	Adnan Khan, H No.R/501 Sec 15-A 1 Bufferzone North Karachi Siddique Akber Masjid Karachi.	Adnan Khan	42101-1753487-1		384	-	763	763	-	-	-	1,147	384	-	763	763	-	-	-	1,147
4917	Zubair Aziz, Tooba Dyeing and Bleaching Works,Plot No-4 Sector-27 Korangi Industrial Area Karachi	Zubair Aziz	42101-9782913-7		426	-	710	710	-	-	-	1,136	426	-	710	710	-	-	-	1,136
4918	Gulshan Bibi, Classic Beauty Parlor Plot No 5/8 Ground Floor Block 2-D Nazimabad No 2 Karachi	Gulshan Bibi	42101-1571384-2	Noor Badshah	304	-	725	725	-	-	-	1,029	304	-	725	725	-	-	-	1,029
4919	Azeem Ul Haq, Pak Naional Textile Mills Ltd. Plot No-68 Deh Khanto Tappo Landhi 25 Km Highway Karachi	Azeem Ul Haq	42501-1524967-1		159	-	367	367	-	-	-	527	159	-	367	367	-	-	-	527
4920	David Paul,Flat No 303 3rd Floor Falak Naz Plaza Shahrah E Faisal Karachi	David Paul	42201-8574583-9	Shadi Masih	426	-	756	756	-	-	-	1,181	426	-	756	756	-	-	-	1,181
4921	Raiz Anwer, H No 53-J Block 2 PECHS Karachi	Raiz Anwer	42201-8880301-9	Mirza Anwar Baig	170	-	403	403	-	-	-	573	170	-	403	403	-	-	-	573
4922	Azmat Ullah Basha, Eden Garden D-4 Block J North Nazimabad Karachi	Azmat Ullah Basha	42201-0987408-1	A Mohammad Hanif	238	-	504	504	-	-	-	742	238	-	504	504	-	-	-	742
4923	Muhammad Adnan, Afnan Enterprises Suite 301 3rd Floor Rehmani Chmb Altaf Hussain Road New Chali Karachi	Muhammad Adnan	42101-7555845-1	Nizam Uddin Qureshi	204	-	516	516	-	-	-	720	204	-	516	516	-	-	-	720
4924	Anwar Mehmood, Anwar and Company Shop 3-4 Zamindar Market M A Jinnah Road Opposite .Alhabib Bank Karachi	Anwar Mehmood	42101-0316023-1	Mehmood Ahmed	426	-	777	777	-	-	-	1,203	426	-	777	777	-	-	-	1,203
4925	Rizwan Fazal, Elahi Garments Shop No 339 Dolmen Centre Tariq Road Karachi	Rizwan Fazal	42201-0329786-1	Fazal Elahi	148	-	371	371	-	-	-	519	148	-	371	371	-	-	-	519
4926	Nighat Jawed, Rina Beauty Saloon A-25 Rufi Cottege Block 13-D-1 East Karachi	Nighat Jawed	42101-1600363-4	Javeed Iqbal	468	-	1,003	1,003	-	-	-	1,471	468	-	1,003	1,003	-	-	-	1,471

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4927	Asim Ul Haq, H No C-11 Sahil Darakshan Villas Phase Vi Sea View DHA South Karachi	Asim Ul Haq	42201-4975549-7	Islam Ul Haq	144	-	371	371	-	-	-	515	144	-	371	371	-	-	-	515
4928	Syed Kazim Hussain Rizvi, House No R-406 Sector 15-A/2 Buffer Zone North Karachi	Syed Kazim Hussain Rizvi	42101-8524229-5	S Wazeer Hussain	497	-	1,089	1,089	-	-	-	1,586	497	-	1,089	1,089	-	-	-	1,586
4929	Ashqeen Ahmed Jafary, Arfeen Enterprises H No A 27 Block 19 F B Area Karachi	Ashqeen Ahmed Jafary	42101-4460395-5	K A Jaffri	465	-	1,112	1,112	-	-	-	1,577	465	-	1,112	1,112	-	-	-	1,577
4930	Zaryab Amjad, H No R-56 First Floor Khayaban-E-Rizwan Phase VII DHA Karachi	Zaryab Amjad	42301-0149010-1	Mohd Amjad	211	-	436	436	-	-	-	647	211	-	436	436	-	-	-	647
4931	Mahboob Ali Soomro, 1-C/2 Cornicite Residence Bilawal House, Block 2 Clifton Karachi	Mahboob Ali Soomro	43203-6085317-7		198	-	474	474	-	-	-	671	198	-	474	474	-	-	-	671
4932	Ghulam Yahya Shah, Friends Traders Jamil Medicine Market Kutchi Gali No 2 Marriott Road Karachi	Ghulam Yahya Shah	38302-5880175-9	Main Gul Mohammad	502	-	1,102	1,102	-	-	-	1,604	502	-	1,102	1,102	-	-	-	1,604
4933	Muhammad Faisal Hussain, Y S F Traders 281 281-C Mazzamine Floor Ahmed Chamber Build Tariq Road Karachi	Muhammad Faisal Hussain	42201-7434540-5	M Hussain	154	-	425	425	-	-	-	579	154	-	425	425	-	-	-	579
4934	Muhammad Siddiq, Noor Elahi and Bros 15-A/2 Pak Chambers West Wharf Road West Wharf Karachi	Muhammad Siddiq	42301-1039782-3	Fazal Elahi	350	-	714	714	-	-	-	1,064	350	-	714	714	-	-	-	1,064
4935	Tahir Rashid, H No B-167 Block 13 F B Area Karachi	Tahir Rashid	42101-4906569-5	Abdul Rasheed	504	-	1,060	1,060	-	-	-	1,564	504	-	1,060	1,060	-	-	-	1,564
4936	Mohammad Yosuf, House No.14/15 - 4 Sheet No.22 Near Jinnah Terminal Model Colony Karachi	Mohammad Yosuf	42201-3914091-1	Muhammad Amin	161	-	425	425	-	-	-	586	161	-	425	425	-	-	-	586
4937	Zeeshan Fakhar, Khawaja Electronics Amir Elec Mark Shop No 11 12 Surahab Khata Road Saddar Karachi	Zeeshan Fakhar	42201-0320956-7	Fakar Uddin	502	-	858	858	-	-	-	1,360	502	-	858	858	-	-	-	1,360
4938	Ajaz Ahmed,Flat No 17 Blk16 Defence Garden Appartment DHA Phase1 Defence Karachi	Ajaz Ahmed	42301-0936044-3	Basheer Ahmed	154	-	427	427	-	-	-	581	154	-	427	427	-	-	-	581
4939	Muhammad Tanveer, Denim Point A-18 Roshan Bagh Society Block 19 F B Area Karachi	Muhammad Tanveer	42401-4488693-5	Muhammad Luqman	317	-	820	820	-	-	-	1,137	317	-	820	820	-	-	-	1,137
4940	Abdul Khaliq Ganatra, House No A-17 Block 14 Gulistan-E-Johar Karachi	Abdul Khaliq Ganatra	42201-3420882-5	Abdul Latif	356	-	811	811	-	-	-	1,167	356	-	811	811	-	-	-	1,167
4941	Shoib Ishtiaq, Flat No B-2 Erum Centre Block 16 Gulshan-E-Iqbal Near Baitul Mukkaram Masjid Karachi	Shoib Ishtiaq	42201-1043721-5	Ishtiaq Hussain	386	-	678	678	-	-	-	1,064	386	-	678	678	-	-	-	1,064
4942	Syed Nadir Bukhari, Bukhari Electronics Shop No 11 Star Electronic Market Abdullah Haroon Road Saddar Karachi	Syed Nadir Bukhari	42301-3421593-1	Syed Mushtaq Husain	224	-	477	477	-	-	-	701	224	-	477	477	-	-	-	701
4943	Muhammad Abdullah Zahoor, A N Trading Com 6B Grond Flor Pona Wala View Bori Road Opposit Custum Hous Karachi	Muhammad Abdullah Zahoor	42000-0371715-7	Zahoor Ahmed Puno	269	-	626	626	-	-	-	895	269	-	626	626	-	-	-	895
4944	Omima Ali, A-420 Block-1 North Nazimabad Remadial Hospital Karachi	Omima Ali	42101-8954312-2		213	-	491	491	-	-	-	705	213	-	491	491	-	-	-	705
4945	Bilqees, A.H.International Pvt. Limited C-16 Merchandiser Dept Site Area Karachi	Bilqees	42301-0872704-0	Mehmood Ali	148	-	384	384	-	-	-	532	148	-	384	384	-	-	-	532
4946	Muhammad Farooq Bhatti, M F Apparel 623/A-9 Akhtar Colony Main Korangi Road Karachi	Muhammad Farooq Bhatti	42201-2886109-9	Khair Mohd Bhatti	188	-	435	435	-	-	-	623	188	-	435	435	-	-	-	623
4947	Syed Kamal Ahmed, H No R-569 Block 16 F B Area Karachi	Syed Kamal Ahmed	42401-2013005-1	Ejaz Ahmed Siddiqui	222	-	561	561	-	-	-	782	222	-	561	561	-	-	-	782
4948	Ghulam Jilani Khan, Dulhan Jewellers 68 Farhan Market Hydri Block G North Nazimabad Karachi	Ghulam Jilani Khan	42101-6892600-5	Kifayat Ali Khan	491	-	867	867	-	-	-	1,358	491	-	867	867	-	-	-	1,358
4949	Irfan Ul Haq, H No G-21 Ahmedabad Colony Block B North Nazimabad Karachi	Irfan Ul Haq	42101-1913081-3	Ihsanulhaq Sabary	239	-	560	560	-	-	-	800	239	-	560	560	-	-	-	800
4950	Asif Mahmood, Insta Phone Sale and Service Shop No. 8 Pioneer Duplex Scheme 33 Main University Road Pak Link. Karachi	Asif Mahmood	42201-0368627-1	Allah Dad	434	-	1,002	1,002	-	-	-	1,436	434	-	1,002	1,002	-	-	-	1,436
4951	Syed Mohammad Rashid, Universal Cargo Services Pvt. Ltd.Suite No 905 9th Floor Progressive Square,Main Shahr- E-Faisal, Karachi	Syed Mohammad Rashid	42201-9040711-9		498	-	1,190	1,190	-	-	-	1,688	498	-	1,190	1,190	-	-	-	1,688
4952	Syed Wasim Hyder Rizvi, H No R-318 Ancholi Society Block 20 F B Area Karachi	Syed Wasim Hyder Rizvi	42101-5648637-7	S M Mehdi Rizvi	238	-	580	580	-	-	-	818	238	-	580	580	-	-	-	818
4953	Saeed Ahmed, Dawn Furniture L-S/8 Sector 14-A Orangi Town Karachi	Saeed Ahmed	42101-8715345-7	Muhammad Ismail	149	-	414	414	-	-	-	563	149	-	414	414	-	-	-	563
4954	Mehmood Ali Azhar, H No L-1406 Sector 11-E Muslim Town North Karachi	Mehmood Ali Azhar	42101-1942659-1	Gulam Haider Ansari	144	-	378	378	-	-	-	522	144	-	378	378	-	-	-	522
4955	Jaffer Hussain Warsi, H No E-79/1 Block 7 Gulshan-E-Iqbal Karachi	Jaffer Hussain Warsi	42201-0224972-9	Sajjad H Warsi	484	-	749	749	-	-	-	1,233	484	-	749	749	-	-	-	1,233
4956	Syed Islam Majid Ali, H No 80/5-G Clyton Quarters Jhangir Rd 2 Karachi	Syed Islam Majid Ali	42201-9340939-3	Syed Afaq Ali	249	-	621	621	-	-	-	870	249	-	621	621	-	-	-	870
4957	Muhammad Siddiq, Ali Watch Meterial Shop No G-83-A Noman Square Mens Fields Street Saddar Karachi	Muhammad Siddiq	42301-6056188-9	Muhammad Ibrahim	184	-	453	453	-	-	-	637	184	-	453	453	-	-	-	637
4958	Rana Abdul Jalil Khan, H No 136/1 Sector 11-F North Karachi	Rana Abdul Jalil Khan	34102-0438007-9	Rana Kami Dan Khan	199	-	462	462	-	-	-	662	199	-	462	462	-	-	-	662
4959	Muhammad Shafiq, Internaional Brand Private Limited . 8th Floor Nic Building. Abbasi Shaheed Road Karachi	Muhammad Shafiq	42201-0802825-9		198	-	418	418	-	-	-	616	198	-	418	418	-	-	-	616
4960	Muhammad Dawood, Dawood Cloth Corner Shop No 50 Bhayani Chamber Hyderi Market Karachi	Muhammad Dawood	42101-9645791-7	Nazar Khan	149	-	367	367	-	-	-	516	149	-	367	367	-	-	-	516
4961	Imran Sarwar, Interys Pakistan A-6/1 Osif Centre Block 13-A Gulshan E Iqbal Karachi	Imran Sarwar	42000-9893547-3	Mohammad Sarwar	504	-	1,122	1,122	-	-	-	1,626	504	-	1,122	1,122	-	-	-	1,626
4962	Muhammad Ather Hussain, Itel College C-135 Sector 11-B North Karachi	Muhammad Ather Hussain	42101-4483138-3	M Azhar Hussain	504	-	1,278	1,278	-	-	-	1,782	504	-	1,278	1,278	-	-	-	1,782
4963	Ali Raza Goani, H No R-396 Sector 14-A Shadman Town North Karachi	Ali Raza Goani	42101-5257408-5	Turab Ali Goani	343	-	623	623	-	-	-	966	343	-	623	623	-	-	-	966
4964	Abdul Rahim Latif, Artistic Milliner Plot No 4 Sec 25 Kia Korangi Karachi	Abdul Rahim Latif	42201-3423333-1	Abdul Latif	308	-	613	613	-	-	-	920	308	-	613	613	-	-	-	920
4965	Anwer Ahmed Ansari,Flat No Bb 108 A Maria Hill View Sector 14 B Shadman North Nazimabad Karachi	Anwer Ahmed Ansari	42101-3486392-3	Muhammad Khalil	288	-	600	600	-	-	-	887	288	-	600	600	-	-	-	887
4966	Najeeb Malik, House No 96/2, 19th Street Khayaban-E-Rahat Phase 6 DHA Karachi	Najeeb Malik	42301-0256990-1	Malik M Siddiq	388	-	706	706	-	-	-	1,094	388	-	706	706	-	-	-	1,094
4967	Muhammad Dilshad, Five Star News Paper Agency Suit No 3 Akhbar Market Shahrah-E-Liaquat Frere Market Karachi	Muhammad Dilshad	42301-5279688-1	Chirag Uddin	163	-	388	388	-	-	-	551	163	-	388	388	-	-	-	551
4968	Muhammad Aqeel, H No 72 G Block 2 PECHS East Karachi	Muhammad Aqeel	42201-4116953-9	Muhammad Shafiq	303	-	669	669	-	-	-	971	303	-	669	669	-	-	-	971
4969	Muhammad Saif Ullah, Igi Insurance Limited 1st Floor, Finlay House I.I. Chundrigar Road Karachi	Muhammad Saif Ullah	42501-1511780-3		177	-	347	347	-	-	-	525	177	-	347	347	-	-	-	525
4970	Faisal Aftab, Sun and Sons Cc-65 II Floor Phase 1 Defence View Karachi	Faisal Aftab	42101-8146302-1	Aftab Hussain	174	-	413	413	-	-	-	586	174	-	413	413	-	-	-	586
4971	Muhammad Yousuf Khan, J N International Trd Co. B-174/175 No.4 New Gulshan Labour Colony Rasheedabad Site Karachi.	Muhammad Yousuf Khan	34101-2612327-7		388	-	955	955	-	-	-	1,343	388	-	955	955	-	-	-	1,343
4972	Mansoor Saleem, R-105 Block-9 Asif Nagar F.B.Area Karachi..	Mansoor Saleem	42101-0128002-5		173	-	430	430	-	-	-	603	173	-	430	430	-	-	-	603
4973	Hajra Khalique,Flat No. X-16 3rd Floor,Noman Grand City Block 17 Gulistan E Jauhar Karachi	Hajra Khalique	42101-1582575-4	Muhammed Khalique	504	-	1,328	1,328	-	-	-	1,833	504	-	1,328	1,328	-	-	-	1,833
4974	Naveed Akhtar, Star Shelter,Flat No T-3 Block 18, Gulistan-E-Johar Karachi	Naveed Akhtar	41204-3652146-1	Mohammad Saeed Akhtar	154	-	365	365	-	-	-	519	154	-	365	365	-	-	-	519
4975	Nadira Perween Siddiqui, First Women Bank Limited Plot 238-B Block 2 PECHS Karachi	Nadira Perween Siddiqui	42101-0694935-6	M Istafa Siddiqui	185	-	439	439	-	-	-	624	185	-	439	439	-	-	-	624
4976	Nasreen Jawed, H No 54 6th Commercial St DHA 4 Karachi	Nasreen Jawed	42301-7329459-6	Jawed Munawar	142	-	360	360	-	-	-	502	142	-	360	360	-	-	-	502
4977	Parveez Farooq Raja, B 22 Block 7 Gulistan-E-Johar Karachi	Parveez Farooq Raja	42101-1693455-1	M Farooq Raja	382	-	762	762	-	-	-	1,143	382	-	762	762	-	-	-	1,143
4978	Mohsin Abbas, Mak Associates H No 17 Sunny Plaza Hasrat Mohani Road Karachi	Mohsin Abbas	42201-5673342-5		484	-	946	946	-	-	-	1,430	484	-	946	946	-	-	-	1,430
4979	Noor Ahmed Tahir Bhatti, DIA Travels office No. 7,Shalimar Heights Mezzanine Floor Pl D-29 Gulnab Housing Society Main University Road Karachi	Noor Ahmed Tahir Bhatti	42501-7283766-9	Muhammad Din Bhatti	502	-	1,046	1,046	-	-	-	1,549	502	-	1,046	1,046	-	-	-	1,549
4980	Javed Majeed Shah, H No. 21/107 Peopls Town Shah Faisal Colony No. 3 Karachi	Javed Majeed Shah	42501-1490524-9	Abdul Majeed Shah	152	-	366	366	-	-	-	518	152	-	366	366	-	-	-	518
4981	Fawwad Ahmed Khan, Car Spot 142/S Block II Sir Syed Road PECHS Karachi	Fawwad Ahmed Khan	42301-1729334-9	Anees Ahmed Khan	293	-	894	894	-	-	-	1,187	293	-	894	894	-	-	-	1,187
4982	Shahzad Ahmed Siddiqui, H No 3 C 4/7 Nazimabad Karachi	Shahzad Ahmed Siddiqui	42101-1883657-3	Waqar Ahmed Siddque	194	-	530	530	-	-	-	724	194	-	530	530	-	-	-	724

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
4983	Muhammad Noman Hanif, Ghalib Packages 11th Ground Floor Mahanoor Appartment 2-B/2 Blk 2 Nazimab Karachi	Muhammad Noman Hanif	42101-7880491-3	Mohd Hanif	224	-	375	375	-	-	-	599	224	-	375	375	-	-	-	599
4984	Shahid Khan, R-8 Rabia Banglows Block-18 Gulistan-E-Johar Rabia City Karachi	Shahid Khan	42201-2845440-5		156	-	401	401	-	-	-	556	156	-	401	401	-	-	-	556
4985	Farhan Zafar, Farhan Paradise Flat No B 306 Block 19 Near Johar More Karachi	Farhan Zafar	42201-9816341-3	Zafar Ali Sheikh	184	-	364	364	-	-	-	547	184	-	364	364	-	-	-	547
4986	Wahab Uddin, Hamara Gift Centre Sho No 1 Ashraf Market A-324 Korangi Market Karachi	Wahab Uddin	42201-0470254-5	Mohmood Uddin	206	-	442	442	-	-	-	648	206	-	442	442	-	-	-	648
4987	Shaikh Muhammad Idrees, Shan Fabrics Off No. 7,8,11,12 5th Floor Textile Plaza M A Jinnah Road Karachi	Shaikh Muhammad Idrees	42301-5029537-9	Barkat Ali	489	-	889	889	-	-	-	1,378	489	-	889	889	-	-	-	1,378
4988	Srichand Lalwani, EFU Life Assurance Limited Plot No 10C,Swet No 301&302,3rd Floor Tareen Arcade 6th Commercial Street Zamzama Phase V Karachi	Srichand Lalwani	43205-3695661-1	Narain Das	175	-	393	393	-	-	-	568	175	-	393	393	-	-	-	568
4989	Zahid Ali, Corwn Square 2 Flr Office No. 203 Block 13-A Near Usmania Resturant Gulshan-E-Iqbal Karachi	Zahid Ali	42501-1462590-9	Mashooq Ali	160	-	448	448	-	-	-	608	160	-	448	448	-	-	-	608
4990	Syed Iqbal Hussain, House No A-61 Decent Home Block 11 Gulshan E Iqbal Karachi	Syed Iqbal Hussain	42201-0275998-7	Syed Shafat Hussain	240	-	502	502	-	-	-	742	240	-	502	502	-	-	-	742
4991	Karim, H No B-10 Rehmani Garden Nastar Road Garden East Karachi	Karim	41406-9840767-9	Qasim Ali Khwaja	314	-	686	686	-	-	-	1,000	314	-	686	686	-	-	-	1,000
4992	Farhan Shahid, A3/14 Johar Square Block-18 Gulistan-E-Jauhar Johar Chowrangi Karachi.	Farhan Shahid	42201-0786589-5		224	-	420	420	-	-	-	644	224	-	420	420	-	-	-	644
4993	Sajid Ikram, Raja and Sons Plot No 08 Sector 23 Kia Korangi Industrial Area Karachi	Sajid Ikram	37201-1740491-3	Mohammad Akram	491	-	888	888	-	-	-	1,379	491	-	888	888	-	-	-	1,379
4994	Muzammil Ahmed Khan, Net Acess Grapics Dept 1107 24-A Block 6 Park Avenue PECHS Karachi	Muzammil Ahmed Khan	42101-9580508-3	Noor Ud Din	172	-	339	339	-	-	-	511	172	-	339	339	-	-	-	511
4995	Munir Ahmed Siyal, Sui Southern Gas Company 94-C Khayaban-E-Ittehad Comm Area DHA II Karachi	Munir Ahmed Siyal	42201-1128415-9	M Iqbal Siyal	150	-	380	380	-	-	-	529	150	-	380	380	-	-	-	529
4996	Aqeel Ahmed, Jass Brother International Suit 526 Trade Avenue II 5th Floor H Mohani Road I I Chundrigar Roa Karachi	Aqeel Ahmed	42501-3954316-5	Muhammad Israil	504	-	1,001	1,001	-	-	-	1,505	504	-	1,001	1,001	-	-	-	1,505
4997	Muhammad Zahir, A To Z Engineering Works Mc-511, Near Asif School Green Town Karachi	Muhammad Zahir	42201-6963068-9	Shoba Roshan	193	-	456	456	-	-	-	649	193	-	456	456	-	-	-	649
4998	Muhammad Umer, Video Trap G-76 Ground Floor Rainbow Centre Saddar Karachi	Muhammad Umer	42301-8471913-5	Muhammad Tayyab	454	-	869	869	-	-	-	1,323	454	-	869	869	-	-	-	1,323
4999	Khurram Mujeeb, Travel Zone Pl No 6 C Mezzanine Floor 7th Commercial Lane Zamzama Phase V DHA Near Prime Bank Karachi	Khurram Mujeeb	42101-0948899-5	Mohammad Mujeeb	373	-	741	741	-	-	-	1,114	373	-	741	741	-	-	-	1,114
5000	Naeem Ud Din, H No 8 Gali No 5 Area 36-B Landhi No 4 Karachi	Naeem Ud Din	42201-0673759-3	Muhammad Seemab Uddin	204	-	496	496	-	-	-	700	204	-	496	496	-	-	-	700
5001	Zeeshan Mahboob, Fl-3/4,Block 04 ,Gulshan-E- Iqbal Karachi	Zeeshan Mahboob	42201-0543440-7		479	-	1,102	1,102	-	-	-	1,581	479	-	1,102	1,102	-	-	-	1,581
5002	Shahzad Mughal, Flat No 605 6th Floor Saba Palace Block 6 PECHS Karachi	Shahzad Mughal	42201-7864983-5	Gul Mohammad Mughal	159	-	356	356	-	-	-	515	159	-	356	356	-	-	-	515
5003	Masroor Ahmed Khan, Bismillah Cloth House Shop 3-4 Sec 35-B Betul Mamoor Masjid Korangi Area 4 Karachi	Masroor Ahmed Khan	42201-9623969-5	Habib Hussain Khan	453	-	994	994	-	-	-	1,447	453	-	994	994	-	-	-	1,447
5004	Muhammad Ikram, Fianance Dept Pakistan Machine Tool Factory Landhi, Karachi - 75030 Karachi	Muhammad Ikram	42201-0602201-7	Umer Din	303	-	542	542	-	-	-	846	303	-	542	542	-	-	-	846
5005	Mohammad Moeen Khan, H No R-956 Bufferzone Sector 15/A-4 North Karachi	Mohammad Moeen Khan	42101-7083284-9	Khursheed Khan	204	-	423	423	-	-	-	627	204	-	423	423	-	-	-	627
5006	Kamal Ahmed, S S Brothers Plot No 226 Block 16 F B Area Karachi	Kamal Ahmed	42101-2352652-9	Shakeel Ahmed	214	-	403	403	-	-	-	617	214	-	403	403	-	-	-	617
5007	Mohammad Abdul Karim Ghouri, K G International Suit No 804 8th Floor Park Avenu Shahrah-E-Faisal PECHS Karachi	Mohammad Abdul Karim Ghouri	42301-1816312-1	M Abdul Aleem Ghori	167	-	447	447	-	-	-	614	167	-	447	447	-	-	-	614
5008	Nadeem Arab, H No C-63 Phase 6 Daraksha Villas DHA Karachi	Nadeem Arab	42301-4894326-9	Nazeer Hussain Arab	382	-	640	640	-	-	-	1,022	382	-	640	640	-	-	-	1,022
5009	Mushtaq Ahmed, Aiveena Tea Store Shop No 14 Shahab Uddin Market Saddar Karachi	Mushtaq Ahmed	42301-0915960-7	Mohd Bhai	184	-	421	421	-	-	-	605	184	-	421	421	-	-	-	605
5010	Malik Muhammad Nasir Jamal, A-55 Sector 14-B Shadman Town No : 2 North Karachi	Malik Muhammad Nasir Jamal	42101-1728048-1	Muhammad Sulaiman	329	-	640	640	-	-	-	969	329	-	640	640	-	-	-	969
5011	Kashif Ahtasham Siddiqui, Aks International 58 Park View appartment Block 13A Gulshan-E-Iqbal Karachi	Kashif Ahtasham Siddiqui	42101-0174741-1	Ahtasham Mzhar	184	-	475	475	-	-	-	659	184	-	475	475	-	-	-	659
5012	Syed Zeshan Haider, House No R-402 Gulshan-E-Waseem Sector 16-A Buffer Zone North Karachi	Syed Zeshan Haider	42101-1889373-7	S Maqsood H Shah	281	-	634	634	-	-	-	915	281	-	634	634	-	-	-	915
5013	Nisar Ahmed Ramri, H No B-22 Sector 11-G North Karachi	Nisar Ahmed Ramri	42101-4486807-3	Moosa Bhai	420	-	948	948	-	-	-	1,368	420	-	948	948	-	-	-	1,368
5014	Syed Siraj Ahmed, A 11 , Block W Allama Iqbal Town North Nazimabad Karachi	Syed Siraj Ahmed	42101-1802804-1	Syed Sharif Ahmed	153	-	368	368	-	-	-	520	153	-	368	368	-	-	-	520
5015	Syed Makhdoom Ali Riaz, Riaz Associates 5th Floor Al Amin Tower Block 10 502 Gulshan-E-Iqbal Karachi	Syed Makhdoom Ali Riaz	42201-5224405-7	Syed Muhammad Ali	203	-	426	426	-	-	-	628	203	-	426	426	-	-	-	628
5016	Arshad Hussain, A-898 Block-H North Nazimabad Karachi	Arshad Hussain	42101-1964740-5		194	-	496	496	-	-	-	690	194	-	496	496	-	-	-	690
5017	Kashif Ahmed, H No A-343 Ph 1 Gulshan-E-Hadeed Bin Qasim Karachi	Kashif Ahmed	42501-5318916-3	Mohammad Basheer	174	-	432	432	-	-	-	606	174	-	432	432	-	-	-	606
5018	Muhammad Sohail Khan, H No B-7 Bhayani Image Paradise Blk K North Nazimabad Karachi	Muhammad Sohail Khan	42101-6465526-7	Azar Khan	254	-	493	493	-	-	-	747	254	-	493	493	-	-	-	747
5019	Ikram Rana, R 1174 Sector 15A 4 Buffer Zone Karachi	Ikram Rana	42101-2767660-9		294	-	428	428	-	-	-	722	294	-	428	428	-	-	-	722
5020	Amir Abdullah Khan, H No R-17/14 Block-14 Naseerabad F B Area Karachi	Amir Abdullah Khan	42101-6331834-7	Abdullah Khan	303	-	699	699	-	-	-	1,002	303	-	699	699	-	-	-	1,002
5021	Ali Haider, D-189 Rufi Fountain Block-19 Gulistan-E-Johar Behind Rabia City,East Karachi	Ali Haider	42201-6968564-9		449	-	982	982	-	-	-	1,430	449	-	982	982	-	-	-	1,430
5022	Muhammad Mujeeb Uddin, H No 2/96 Rehta Plot No 2 Street No 25 Shah Faisal Colony Karachi	Muhammad Mujeeb Uddin	42201-0356563-7	S Naeem Uddin	164	-	397	397	-	-	-	561	164	-	397	397	-	-	-	561
5023	Abdul Sattar, R-645 Block-8 Azizabad F.B Area Karachi.	Abdul Sattar	42101-7773693-7		168	-	372	372	-	-	-	541	168	-	372	372	-	-	-	541
5024	Adam Jee, Sanis Chemist Pearl Continatal Khi Club Road Sheraton Hotel Karachi	Adam Jee	42201-1132721-5	M Zakaria Adamjee	488	-	925	925	-	-	-	1,414	488	-	925	925	-	-	-	1,414
5025	Muhammad Tahir, 79-Sector 13-A Orangi Town Karachi	Muhammad Tahir	42401-2222735-1		197	-	455	455	-	-	-	652	197	-	455	455	-	-	-	652
5026	Syed Muhammad Uzair, H No R-340 Gulshan-E-Farooq Sector 7-D/2, Shadman Town, North Karachi	Syed Muhammad Uzair	42101-1601983-9	S M Zubair Ahmed	464	-	1,077	1,077	-	-	-	1,541	464	-	1,077	1,077	-	-	-	1,541
5027	Rana Rab Nawaz, C.N.S.International 417 Garden West Lasbella Karachi	Rana Rab Nawaz	42201-4948984-7		324	-	751	751	-	-	-	1,075	324	-	751	751	-	-	-	1,075
5028	Farhan Chachar, S-21/1 11th East Street Phse-I Defence Housing Society Korangi Road Karachi	Farhan Chachar	42301-8869975-3		190	-	453	453	-	-	-	644	190	-	453	453	-	-	-	644
5029	Sadaf Naz Rao, H No B-7/367 Al Falah Society Shah Faisal Colony Karachi	Sadaf Naz Rao	42201-0614485-0	Naveed Ahmed	154	-	406	406	-	-	-	560	154	-	406	406	-	-	-	560
5030	Muhammad Ramzan, Banglow No E-193 Phase 2 Defence View Karachi	Muhammad Ramzan	41303-1492513-5	Dawood Khan	149	-	375	375	-	-	-	524	149	-	375	375	-	-	-	524
5031	Mohammad Masood Chudary, Latif Sons Enterprise Flat No 202 2nd Floor Queens Centre Old Queens Road MT Khan Karachi	Mohammad Masood Chudary	42301-1812250-3	Chaudhry M Latif	177	-	417	417	-	-	-	594	177	-	417	417	-	-	-	594
5032	Masood Ahmed Chotani, Sadafarcade FlatNo.8 PlotNo.21-A National Highway DhaNo.1 Karachi	Masood Ahmed Chotani	42301-8453795-1		226	-	550	550	-	-	-	776	226	-	550	550	-	-	-	776
5033	Khalid Mehboob, H No B-2 Plot 24-F Sector 6 PECHS Karachi	Khalid Mehboob	42201-4728783-5	Mehbcob Ur Rehman	156	-	376	376	-	-	-	532	156	-	376	376	-	-	-	532
5034	Zafar Hussain, National Traders Flat C-127 Gulshan View appartment Gulshan-E-Iqbal Main Abul Hassan Asfahani Road, Karachi	Zafar Hussain	33100-1914037-5	Mohammad Ramzan	184	-	529	529	-	-	-	713	184	-	529	529	-	-	-	713
5035	Khawaja Muhammad Aqeel, Shakeel Brothers Bamboos Merchant Bans Bazar Near Shah Alam Chowk Lahore	Khawaja Muhammad Aqeel	42000-2292236-7	Muhammad Jameel	154	-	404	404	-	-	-	558	154	-	404	404	-	-	-	558
5036	Syed Ghufran Ul Haque, Sisbros Enterprise Room No 7 2nd Floor Waqar Cntr Muhammad Feroze Jodia Bazar Karachi	Syed Ghufran Ul Haque	42101-7746479-1	Aulfatah S M Zia	504	-	1,237	1,237	-	-	-	1,741	504	-	1,237	1,237	-	-	-	1,741

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5037	Omair Iqbal Siddique, Day International Market Room M-19-20 Mina Aven Mezzanine Floor Dept Marketing Sh-E-Faisal Opposit Jinnah Terminal Karachi	Omair Iqbal Siddique	42201-7772885-5	Musher Ul Hasan Siddiqi	254	-	622	622	-	-	-	877	254	-	622	622	-	-	-	877
5038	Muhammad Sarfraz Ali, Johar College Of It Managment B-60 Block 6 Gulshan-E-Iqbal Karachi	Muhammad Sarfraz Ali	42101-9969110-5	M Mukhtar Ali	502	-	744	744	-	-	-	1,245	502	-	744	744	-	-	-	1,245
5039	Sayed Pervaiz Mehdi Rizvi, H No 5/20 Block 2-A Nazimabad No-2 Karachi	Sayed Pervaiz Mehdi Rizvi	42101-0449435-9	Syed Mohd Haider	193	-	512	512	-	-	-	705	193	-	512	512	-	-	-	705
5040	Muhammad Ziauddin, Minara International 1st Floor Ebrahim Building 20 West Wharf Karachi	Muhammad Ziauddin	42101-8146058-7	Ghulam Moin Uddin	504	-	1,080	1,080	-	-	-	1,584	504	-	1,080	1,080	-	-	-	1,584
5041	Sualeha Aslam Hameed, H No 57-A/2 Street 12 South Phase 2 DHA Karachi	Sualeha Aslam Hameed	42301-3937998-8	Aslam Hamid	180	-	518	518	-	-	-	698	180	-	518	518	-	-	-	698
5042	Jawad Asghar, H No 404 Dastagir Block 15 F B Area Karachi	Jawad Asghar	42101-7906987-1	Ali Haider	486	-	958	958	-	-	-	1,444	486	-	958	958	-	-	-	1,444
5043	Asad Nazir, M/S Fjh Polypropylene Suit No 302 3rd Floor Al Fateh Cham Block 7/8 Kchs Karachi	Asad Nazir	42201-3758397-3	Malik Nazir Ahmad	214	-	476	476	-	-	-	690	214	-	476	476	-	-	-	690
5044	Asim Masood Khan, appartment No 11, Plot No 76-F Al Haramain appartment Block 6 PECHS	Asim Masood Khan	42201-5948223-7		341	-	736	736	-	-	-	1,077	341	-	736	736	-	-	-	1,077
5045	Khalid Jamil,Flat No 106,1st Floor Shamim Residency Block 19,F B Area Karachi	Khalid Jamil	42201-5517731-5	Syed Jamil Ahmed	399	-	720	720	-	-	-	1,120	399	-	720	720	-	-	-	1,120
5046	Muhammad Aqeel, Quick Electronics Shop No 56 Co Operative Market A H Road Saddar Karachi	Muhammad Aqeel	42201-0758732-3	Noor Mohammad	428	-	973	973	-	-	-	1,400	428	-	973	973	-	-	-	1,400
5047	Feroz Abdul Kabani, A J Kabani and Sons Office No 309 3rd Floor Trade Avenue Hasrat Mohani Road Karachi	Feroz Abdul Kabani	42301-5115778-3	Abdul Kabani	445	-	996	996	-	-	-	1,442	445	-	996	996	-	-	-	1,442
5048	Muhammad Anis, Tripper Enetrprises Gul Centre Shop No 81 Saddar Mezanine Flr M A Jinnah Road Karachi	Muhammad Anis	42101-1820004-9	Abdul Majeed	135	-	367	367	-	-	-	502	135	-	367	367	-	-	-	502
5049	Abdul Qadir, Hingorah House 3rd Floor,Flat-308 Near Jan Bai Hospital Riaz Hotel Kharadar Karachi	Abdul Qadir	42301-0706381-1		163	-	439	439	-	-	-	602	163	-	439	439	-	-	-	602
5050	Mohammad Farooq Khan, H No 24 Area 337/C Street 4 Landhi Near Police Inquiry Office Karachi	Mohammad Farooq Khan	42201-8204278-3	Muhammad Ibrahim	176	-	382	382	-	-	-	558	176	-	382	382	-	-	-	558
5051	Shahzad Ayaz, H No A-312 Phase 1 Gulshan-E-Hadeed Karachi	Shahzad Ayaz	42501-9662987-9	Ayaz Uddin Khalid	169	-	439	439	-	-	-	608	169	-	439	439	-	-	-	608
5052	Nayyar Ashraf Choudhry, House No 59-L Block 2 PECHS Karachi	Nayyar Ashraf Choudhry	42201-3769689-7	M Ashraf Choudhary	304	-	784	784	-	-	-	1,088	304	-	784	784	-	-	-	1,088
5053	Abdul Wahid, House No A-107 Block 13-C Gulshan-E-Iqbal Karachi	Abdul Wahid	42201-3648800-3	Abdul Latif	466	-	1,115	1,115	-	-	-	1,581	466	-	1,115	1,115	-	-	-	1,581
5054	Shahid Ahmed Anas, B-212,Block-N North Nazimabad Karachi..	Shahid Ahmed Anas	42101-7680485-7		314	-	715	715	-	-	-	1,030	314	-	715	715	-	-	-	1,030
5055	Adnan Ahmed, Marwan Marble Shop No 9 Plot No F-6 Onyx Centre Pak Colony Karachi	Adnan Ahmed	42101-1845430-3	Israr Ahmed	444	-	1,139	1,139	-	-	-	1,584	444	-	1,139	1,139	-	-	-	1,584
5056	Khuram Mubin, M/S Corruacare Shop No 151 Rex Shopping Centr Zaibun Nisa Street Karachi	Khuram Mubin	42000-0483985-9	Mohammad Mubin	288	-	651	651	-	-	-	939	288	-	651	651	-	-	-	939
5057	Shahid Akhtar,Flat No Plot No 41 C 22nd Commercial Phase II Ext DHA Karachi	Shahid Akhtar	42201-0603057-5	Abdul Salam Akhtar	303	-	528	528	-	-	-	831	303	-	528	528	-	-	-	831
5058	Ashfaq Muhammad Khan, House No-A-232 Block-10-A Gulshan-E-Iqbal Karachi	Ashfaq Muhammad Khan	42201-5455854-1	Ishaque M Khan	488	-	1,113	1,113	-	-	-	1,601	488	-	1,113	1,113	-	-	-	1,601
5059	Nasir Sami, New Style Walk Shop 157 Cp4 Barar Society Dhorajee Karachi	Nasir Sami	42201-3202314-1	Abdul Karim	464	-	1,188	1,188	-	-	-	1,653	464	-	1,188	1,188	-	-	-	1,653
5060	Sm Hashim Hussain Zaidi, H No 1J 51/7 Nazimabad Karachi West Karachi	Sm Hashim Hussain Zaidi	42101-9520511-9	Shafi Ahmad Zaidi	184	-	484	484	-	-	-	668	184	-	484	484	-	-	-	668
5061	Malik Saghir Sadiq, C 142 Phase II Gulshan-E-Hadeed ,Karachi	Malik Saghir Sadiq	42201-3749817-1		177	-	459	459	-	-	-	636	177	-	459	459	-	-	-	636
5062	Muhammad Arif Khan, H No 15, Block E E M E C H S, DHA Multan Road Lahore	Muhammad Arif Khan	42301-5311800-1	Ali Gohar Khan	273	-	670	670	-	-	-	943	273	-	670	670	-	-	-	943
5063	Zeeshan Raza Siddiqui, Flat No B-107 Farhan Tower Block 10-A Gulshan-E-Iqbal Karachi	Zeeshan Raza Siddiqui	42201-9427961-3	Muslim R Siddiqui	444	-	856	856	-	-	-	1,300	444	-	856	856	-	-	-	1,300
5064	Sohail Ahmed Marfani, H No 90-B SMCHS Karachi	Sohail Ahmed Marfani	42201-0384060-5	Ahmed Marfani	188	-	441	441	-	-	-	630	188	-	441	441	-	-	-	630
5065	Salman Ahmed, Oudh Al Haram Shop No Gr-17 Level 02 Park Tower Clifton Karachi	Salman Ahmed	42000-0466394-3	Iqbal Ahmed	504	-	954	954	-	-	-	1,458	504	-	954	954	-	-	-	1,458
5066	Waseem Abbas, F/No A/7A Rahim Plaza P/No 5D/15 Block A North Nazimabad Karachi	Waseem Abbas	42101-5883139-3	Muhammad Abbas	195	-	424	424	-	-	-	619	195	-	424	424	-	-	-	619
5067	Arfain Zaffar, Sb 19 Flat No 304 Heaven Cen Block K North Nazimabad Karachi	Arfain Zaffar	42101-1640509-7	Mohammad Zarar	503	-	900	900	-	-	-	1,402	503	-	900	900	-	-	-	1,402
5068	Muhammad Zulfiqar Siddiqui, A-113 Block 13 D Gulshan-E-Iqbal ,Karachi	Muhammad Zulfiqar Siddiqui	42201-7150833-9		307	-	533	533	-	-	-	840	307	-	533	533	-	-	-	840
5069	Syed Ayaz Ahmed, H No 146 Naseerabad Block 14 FB area Karachi	Syed Ayaz Ahmed	42101-0743617-7	Syed Anwar Ahmed	389	-	782	782	-	-	-	1,171	389	-	782	782	-	-	-	1,171
5070	Shabir Ahmed Nagori, Karachi Autos Plot No 63-C Shop No 1-A Ph II Ext 12 Commercial street DHA Karachi	Shabir Ahmed Nagori	42301-2344548-9	Anwer Ahmed	503	-	1,331	1,331	-	-	-	1,834	503	-	1,331	1,331	-	-	-	1,834
5071	Muhammad Rizwan Shareef, C-18 Block I North Nazimabad ,Karachi	Muhammad Rizwan Shareef	42101-4850402-1		315	-	756	756	-	-	-	1,071	315	-	756	756	-	-	-	1,071
5072	Mohammad Khan, Aus Enterprises Mezanine Floor Sapna Castle Block 5 Gulshan-E-Iqbal Near KFC Karachi	Mohammad Khan	42301-6588422-7	Muhammad Dawood	188	-	411	411	-	-	-	599	188	-	411	411	-	-	-	599
5073	Kashif Ghaffar, Zik Brothers 306 3rd Floor Sattar Chamber M Feroz Street Jodia Bazar Karachi	Kashif Ghaffar	42000-6733521-7	Abdul Ghaffar	363	-	782	782	-	-	-	1,145	363	-	782	782	-	-	-	1,145
5074	Haiyan Mahmood, Venus Distributors Private Limited Ware House 9/1 K-28 Hawksbay Road Maripur Karachi	Haiyan Mahmood	42201-9532443-9	Mahmood Jan Rasheed	166	-	391	391	-	-	-	557	166	-	391	391	-	-	-	557
5075	Abdul Nasir Shakil Ahmed, Flat No 1 Block H New Garden Police Line Garden Headquarter Karachi	Abdul Nasir Shakil Ahmed	42401-4767030-7	Rashid Ahmed	144	-	374	374	-	-	-	518	144	-	374	374	-	-	-	518
5076	Muhammad Nadeem Iqbal, H No 90/1 Street No 24 Phase 6 DHA Khayaban E Rahat ,Karachi	Muhammad Nadeem Iqbal	42301-3943118-7		503	-	1,160	1,160	-	-	-	1,662	503	-	1,160	1,160	-	-	-	1,662
5077	Inam Ul Rehman, H No B-66 Sector 11-B North Karachi	Inam Ul Rehman	42201-8058998-1	Aziz Ur Rehman	254	-	526	526	-	-	-	779	254	-	526	526	-	-	-	779
5078	Aman Ul Haque, H Nod-14 Gulshan Alli Street No 2 F B Area Block 7 Aisha Manzil Karachi	Aman Ul Haque	42101-1485676-9	Abdul Shafi	203	-	395	395	-	-	-	598	203	-	395	395	-	-	-	598
5079	Muhammed Rizwan Doosal, House No. 87/3, K.M.C.H.S Stadium Road, Karachi.	Muhammed Rizwan Doosal	42201-5578668-1	Mansoor Ahmed	293	-	588	588	-	-	-	880	293	-	588	588	-	-	-	880
5080	Syed Naseer Qasim, 52 Area 36/D Landhi No 5 ,Karachi	Syed Naseer Qasim	42201-0669439-7		302	-	719	719	-	-	-	1,021	302	-	719	719	-	-	-	1,021
5081	Abdul Wahid, Hashmis Printers 15 Aftab Mansion Campbel Street Burns Road Near Almomin Plaza Karachi	Abdul Wahid	42101-1625019-9	Mohd Ismail	399	-	896	896	-	-	-	1,295	399	-	896	896	-	-	-	1,295
5082	Zia Ur Rehman, Zia Gift Palace Shop No 142/1 Barctanghi No 3 Liaquat Market Karachi	Zia Ur Rehman	42501-0192877-5	Abdul Raheem	189	-	430	430	-	-	-	619	189	-	430	430	-	-	-	619
5083	Mohammad Irfan, Flat No 204, 2nd Floor Plot 233-7, Corner Point Pedro Dsouza Road Garden East Karachi	Mohammad Irfan	42301-6933588-9	Abdul Karim	254	-	521	521	-	-	-	775	254	-	521	521	-	-	-	775
5084	Saleem Muhammad, Flat E Ground Floor Marine Corner Block 2 Clifton Karachi	Saleem Muhammad	42000-0374667-5	Nazir Mohd Khan	410	-	1,015	1,015	-	-	-	1,426	410	-	1,015	1,015	-	-	-	1,426
5085	Muhammad Irfan Azhar Puri, Auto Focus Shop No 49 Prime Centre M A Jinnah Road Karachi	Muhammad Irfan Azhar Puri	42301-0882860-3	M Azhar Ameen Puri	502	-	820	820	-	-	-	1,323	502	-	820	820	-	-	-	1,323
5086	Shahid Ali Khan,Flat No D-18 U.K Square Block 16 F B Area Karachi	Shahid Ali Khan	42101-1589649-3	Zahid Ali Khan	253	-	472	472	-	-	-	725	253	-	472	472	-	-	-	725
5087	Ali Raza, Ali Bawa As Traders Suite No 58-48 M1 1st Floor Honk Kong Centre Saddar Karachi	Ali Raza	42301-7428212-1	Muhammad Hussain	503	-	973	973	-	-	-	1,476	503	-	973	973	-	-	-	1,476
5088	Tahir Hussain, Fine Zari House 172 Khalid Bloth Market S M Toufiq Road Liaquatabad Karachi	Tahir Hussain	42101-3865369-9		467	-	1,040	1,040	-	-	-	1,507	467	-	1,040	1,040	-	-	-	1,507
5089	Turab Haider, Apt No 3 Al Shabber Arcade Nazimabad No 3 Nazimabad Karachi	Turab Haider	42101-5870027-5	S Anwar Hussain	293	-	700	700	-	-	-	993	293	-	700	700	-	-	-	993
5090	Muhammad Asim Akhtar, Makkah Cng Shop No 2 13-B Hyderabad Colon New M A Jinnah Road Karachi	Muhammad Asim Akhtar	42201-4045035-3	M Adil Akhter	503	-	964	964	-	-	-	1,467	503	-	964	964	-	-	-	1,467
5091	Nadeem Ahmed Qureshi, House No 301 Karima Arcade Ram Swoami Mir Ayub Kahn Road Garden Karachi	Nadeem Ahmed Qureshi	42301-1256366-5	Zahoor Ahmed	366	-	746	746	-	-	-	1,112	366	-	746	746	-	-	-	1,112

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5092	Atif Iftikhar, B 214 Iqra Complex Block 17 Gulistan-E-Johar Karachi	Atif Iftikhar	42201-1257688-7	Iftikhar Ali Khan	504	-	1,158	1,158	-	-	-	1,662	504	-	1,158	1,158	-	-	-	1,662
5093	Shahid Butt, Reach Advertisement Agency Pvt 192/J Block 2,PECHS Near PECHS Girls College Karachi	Shahid Butt	42201-4646436-9	Ghulam Abbas Butt	486	-	758	758	-	-	-	1,243	486	-	758	758	-	-	-	1,243
5094	Khalil Ahmed,Flat No D-008 Ground Floor Chapal Garden Scheme 33 Abul Hassan Asphani Road Karachi	Khalil Ahmed	42501-3330905-3	Nazir Ahmed	304	-	835	835	-	-	-	1,139	304	-	835	835	-	-	-	1,139
5095	Mohammad Imran, Banglow No. C-52/1 Block 13 D 1 Gulshan-E-Iqbal ,Karachi	Mohammad Imran	42201-0407818-5		502	-	795	795	-	-	-	1,296	502	-	795	795	-	-	-	1,296
5096	Mirza Ashfaq Husian, 402 Ahmed Arcade Block 5 Clifton ,Karachi	Mirza Ashfaq Husian	42301-1764440-9		474	-	1,048	1,048	-	-	-	1,522	474	-	1,048	1,048	-	-	-	1,522
5097	Gazanfar Ali Malik, Malik Ons Motor Company B-164 Khudadad Colony Shahrah-E-Qaudin Karachi	Gazanfar Ali Malik	42201-9467202-3	Nawab Ali Malik	314	-	661	661	-	-	-	975	314	-	661	661	-	-	-	975
5098	Abida Nazir, F-104 Block-F North Nazimabad Karachi.	Abida Nazir	42201-6571021-8		437	-	953	953	-	-	-	1,390	437	-	953	953	-	-	-	1,390
5099	Mohammad Riaz, Al Kausar Plotery Centre Manan Manzil Shop No.3 Opposit Shell Patrol Pump Bahadur Yar Jang Road Soldier Bazar-2 Karachi	Mohammad Riaz	42201-0344745-5		174	-	386	386	-	-	-	561	174	-	386	386	-	-	-	561
5100	Arshad Ahmed, Al Kosar Travels Shop No 14 255-A Shafique Plaz Sarwar Shaheed Road Karachi	Arshad Ahmed	42501-3582079-5	Jameel Ahmed	419	-	937	937	-	-	-	1,356	419	-	937	937	-	-	-	1,356
5101	Eqbal Ahmed Siddiqui,Flat No Ca3 Block A 4th Floor Mall Square Zamzama DHA Phase V Karachi	Eqbal Ahmed Siddiqui	42000-5573544-9	S Tazeem Ahmed	475	-	939	939	-	-	-	1,414	475	-	939	939	-	-	-	1,414
5102	Muhammad Sultan, Sultan Auto Plot No 3 Sec 7 E Orangi Town Karachi	Muhammad Sultan	42101-7996135-9	Munawwar Sultan	212	-	405	405	-	-	-	617	212	-	405	405	-	-	-	617
5103	Muhammad Saleem, H No A-11 Rufi Coattage Block 13-D-1 Gulshan-E-Iqbal Karachi	Muhammad Saleem	42201-0721248-5	Mohd Sadique	504	-	992	992	-	-	-	1,496	504	-	992	992	-	-	-	1,496
5104	Qamar Sajid, House No. Ca22 Phase - 1 Defence Veiw Karachi	Qamar Sajid	42501-7696534-9	Muhammad Irshad	184	-	406	406	-	-	-	591	184	-	406	406	-	-	-	591
5105	Muhammad Ayaz, H No G-2 B/10 Al Humrah Markaz Street No 2 Nazimabad Karachi	Muhammad Ayaz	42101-0308910-5	Mohammad Aziz	486	-	1,079	1,079	-	-	-	1,565	486	-	1,079	1,079	-	-	-	1,565
5106	Zakir Noor Khan, B-201/1 Block No 4-A Gulshan-E-Iqbal ,Karachi	Zakir Noor Khan	42201-0484185-1		421	-	670	670	-	-	-	1,091	421	-	670	670	-	-	-	1,091
5107	Mohammad Afzal Khan, Mak and Sons Room No G-10 Cotton Exc Building I I Chundrigar Road Karachi	Mohammad Afzal Khan	42201-3560510-1	Murad Ali Khan	504	-	1,150	1,150	-	-	-	1,654	504	-	1,150	1,150	-	-	-	1,654
5108	Tasaduq Hussain Khan, Maritime Traders B-3 Fish Harbour West Wharf Karachi	Tasaduq Hussain Khan	42201-9351589-3	Wali M Khan	176	-	458	458	-	-	-	634	176	-	458	458	-	-	-	634
5109	Malik Suhail Akhter, Middlest Connetion and Tourism A O-239 Kohinoor Electonic Cnt 2nd Floor Saddar Karachi	Malik Suhail Akhter	42301-0911423-1	Malik Hbib Ullah	286	-	662	662	-	-	-	948	286	-	662	662	-	-	-	948
5110	Abdul Rauf, Aziz Enterprise SuitNo.11 Dada Mension Embankment Road Liyari Near Lee Market Karachi	Abdul Rauf	42501-1425454-5	Abdul Aziz	441	-	732	732	-	-	-	1,173	441	-	732	732	-	-	-	1,173
5111	Muhammad Aslam, C-51 Sector W 2 Gulshan-E-Maymar Sindh Karachi	Muhammad Aslam	42101-1575107-9		468	-	1,035	1,035	-	-	-	1,504	468	-	1,035	1,035	-	-	-	1,504
5112	Mohammad Kamal Siddiqui, Farhan Copy House Stationers Shop No C1-C2 New Urdu Bazar Up Centre Sector 11-M North Kh Karachi	Mohammad Kamal Siddiqui	42101-7822340-1	M Wasil Siddiqui	218	-	537	537	-	-	-	754	218	-	537	537	-	-	-	754
5113	Muhammad Kayam, H No- Bb 68 Defence View Phase 2 DHA Near Iqra University Karachi	Muhammad Kayam	82303-7853820-3	Muhammad Fazal Khan	187	-	491	491	-	-	-	679	187	-	491	491	-	-	-	679
5114	Nadeem Shehzad, H No 114 Bankers Lodge Block K North Nazimabad Karachi	Nadeem Shehzad	42101-3386763-3	Shahnawaz Ahmed	170	-	449	449	-	-	-	619	170	-	449	449	-	-	-	619
5115	Syed Nazim Ali, H No B-105 Block B Kazimabad Karachi	Syed Nazim Ali	42201-2646072-7	Syed Mubassir Ali	179	-	448	448	-	-	-	627	179	-	448	448	-	-	-	627
5116	Mohammad Iqbal Mala, Basment No.5 Sidco Avenue Centre 264 R.A Lines Karachi..	Mohammad Iqbal Mala	42101-9037573-7		244	-	586	586	-	-	-	830	244	-	586	586	-	-	-	830
5117	Iqbal Ahmed Memon, H No B-26 Block 14 Gulistan-E-Johar Karachi	Iqbal Ahmed Memon	41409-9494732-7	Mohammad Ismail	209	-	541	541	-	-	-	750	209	-	541	541	-	-	-	750
5118	Ateeq Ahmed Abbasi, H No Cab/2 Alflah Housing Society Alflah Karachi	Ateeq Ahmed Abbasi	42201-9467968-9	Muhammad Abdul	173	-	451	451	-	-	-	625	173	-	451	451	-	-	-	625
5119	Amanullah, H No 153-B Block 6 Gulshan Iqbal Karachi	Amanullah	42201-3177629-3	Sayfal Khan	141	-	384	384	-	-	-	525	141	-	384	384	-	-	-	525
5120	Syed Laiq Ali, Ali Diagnostic Clinic L-8/9 Sector 35-C Korangi 3 1/2 Karachi	Syed Laiq Ali	42201-2150397-9	Syed Maqsood Ali	254	-	623	623	-	-	-	877	254	-	623	623	-	-	-	877
5121	Naseem Ahmed Siddiqui, Naseem and Sons R-15 Sector 5-L North Karachi	Naseem Ahmed Siddiqui	42101-1713942-5	Hussain Ahmed	500	-	829	829	-	-	-	1,329	500	-	829	829	-	-	-	1,329
5122	Syed Sohail Ali, H No R-858 St 15-A-2 Buffer Zone Karachi	Syed Sohail Ali	42101-9380740-9	Syed Pervaiz Ali	444	-	1,003	1,003	-	-	-	1,448	444	-	1,003	1,003	-	-	-	1,448
5123	Shabbir Ali Raujani, Flat No 102 Mahreen Garden Soldier Bazar No 2 Parsi Colon Karachi	Shabbir Ali Raujani	42301-1117178-9	Sultan Ali	393	-	724	724	-	-	-	1,117	393	-	724	724	-	-	-	1,117
5124	Syed Mohammad Akhtar, Travel Track 19 Park Avenue Shahrah-E-Faisa PECHS Karachi	Syed Mohammad Akhtar	42201-9255863-1	S Izhar Hussain	343	-	889	889	-	-	-	1,232	343	-	889	889	-	-	-	1,232
5125	Mohsin Anis, Micron Computers and Technology Suit No 10 Crown Centre Block 13 C Gulshan E Iqbal Rashid Minhas Road Karachi	Mohsin Anis	42101-1798341-5	Muhammad Anes	203	-	390	390	-	-	-	593	203	-	390	390	-	-	-	593
5126	Naseem Gul Kapadia, Bantua Trading C Oppositoration 6/29 Rk Square New Chali Karachi	Naseem Gul Kapadia	42201-2566259-0	Gul Mohammad Kapadia	504	-	1,224	1,224	-	-	-	1,727	504	-	1,224	1,224	-	-	-	1,727
5127	Mohammad Amin, Sumair Enterprises Shop No 252 Ground Floor Liaquat Market M A Jinnah Road Karachi	Mohammad Amin	42301-4134846-9	Bundoo Khan	194	-	412	412	-	-	-	606	194	-	412	412	-	-	-	606
5128	Faiyaz Ahmed, Syed Electirc Store Shop No 06 Plot No B-13 Block 8 Comm Area Gulshan Iqbal Near Yamaha Service Station Karachi	Faiyaz Ahmed	42101-8936983-5	Imtyaz Ahmed	148	-	375	375	-	-	-	523	148	-	375	375	-	-	-	523
5129	Ali Hassan, H No R8-A White House Scheme 33 Gulzar E Hijri Near Gulzar E Hijri Police Station Karachi	Ali Hassan	41304-9048044-9	Najeeb Hassan	286	-	618	618	-	-	-	905	286	-	618	618	-	-	-	905
5130	Saima Obaid, Nascent Infi Plot No 807 A First Floor Mahmoodabad Gate Karachi	Saima Obaid	42301-8955760-8	Muhammad Obaid	296	-	717	717	-	-	-	1,013	296	-	717	717	-	-	-	1,013
5131	Tahir Shafiq, H No 43/1 Lane 21 Phase VII DHA Karachi	Tahir Shafiq	42301-5028980-9	Mohd Shafiq	403	-	868	868	-	-	-	1,271	403	-	868	868	-	-	-	1,271
5132	Muhammad Riaz Uddin, Faizan Trade Room 3 4th Floor Textile Plaza M A Jinnah Road ,Karachi	Muhammad Riaz Uddin	42101-2847899-9		463	-	1,076	1,076	-	-	-	1,539	463	-	1,076	1,076	-	-	-	1,539
5133	Muhammad Hanif Khan, Naveed Industries B5 1st Floor Shelozon Centre Block 15 Gulshan-E-Iqbal Karachi	Muhammad Hanif Khan	42201-8352382-7	Muhammad Shafiq	404	-	1,045	1,045	-	-	-	1,449	404	-	1,045	1,045	-	-	-	1,449
5134	Mohammad Hayat, M H Textile 3C Sunset Lane No 8 Phase II Extensioin DHA Karachi	Mohammad Hayat	42301-5729365-5	Mahabat	503	-	1,243	1,243	-	-	-	1,746	503	-	1,243	1,243	-	-	-	1,746
5135	Hafeez Ur Rehman Sindhu, Flat No C-402 Margina Complex Block 13 Gulshan-E-Iqbal Karachi	Hafeez Ur Rehman Sindhu	42201-2564879-9	Chaudhar M Hussain	283	-	662	662	-	-	-	945	283	-	662	662	-	-	-	945
5136	Shaikh Noor Iqbal, H No A-786 Block-12 Gulberg F B Area Karachi	Shaikh Noor Iqbal	42101-1749518-1	Abdul Latif	494	-	958	958	-	-	-	1,451	494	-	958	958	-	-	-	1,451
5137	Mirza Ehtasham Ul Haq Baig, Trade World 24/C 1st Floor 14th Street Khayaban-E-Shamsher Phase V DHA Karachi	Mirza Ehtasham Ul Haq Baig	42301-1342414-7	Mirza Anwar Baig	504	-	1,348	1,348	-	-	-	1,852	504	-	1,348	1,348	-	-	-	1,852
5138	Syed Irshad Ahmed, H No R 544/19 Al Noor Society F B Area Karachi	Syed Irshad Ahmed	42101-4398358-5	S Zain Ul Abdeen	443	-	789	789	-	-	-	1,233	443	-	789	789	-	-	-	1,233
5139	Rahat Alam, Suit No.106 Mezanine Floor Marine Faisal Building PECHS Blk-6 Nursery Shahrah-E-Faisal Karachi.	Rahat Alam	42401-1500565-1		300	-	757	757	-	-	-	1,057	300	-	757	757	-	-	-	1,057
5140	Imran Shuja, Mezanine No 116 C Zamzama Comm Lane No 6 DHA Phase 5 Karachi	Imran Shuja	42201-7420553-1	Shujauddin	504	-	1,245	1,245	-	-	-	1,749	504	-	1,245	1,245	-	-	-	1,749
5141	Muhammad Javed, H No Mc-90 Makhdoom Colony Jamshed Road No 2 Behind Faisal Autos, New Town Karachi	Muhammad Javed	42201-4865241-1	M Younis	302	-	731	731	-	-	-	1,033	302	-	731	731	-	-	-	1,033
5142	Shaikh Muddasir Rafeeq Magoo, Five M International, A-2, 1st Floor,Noor Centre M Ferozi Street,Jodia Bazar Karachi	Shaikh Muddasir Rafeeq Magoo	42301-6848668-9	Shaikh Haji Mohd	266	-	513	513	-	-	-	779	266	-	513	513	-	-	-	779
5143	Shahid Jameel, Sine International Private Limited Cd-388 389 Gabol Town Sec 16-B F B Area Karachi	Shahid Jameel	42101-9447644-1	Muhammad Saeed	306	-	666	666	-	-	-	972	306	-	666	666	-	-	-	972
5144	Riaz Ali Somrani, Rgs Apparel Ws A 8 Block 1 F B Area ,Karachi	Riaz Ali Somrani	42101-5702980-5		148	-	366	366	-	-	-	513	148	-	366	366	-	-	-	513
5145	Muhammad Imran, Connection Zone Shop 3 Buldg 11 C Phase V DHA Lane 1 Kh-E-Shasher ,Karachi	Muhammad Imran	42301-7557039-3		181	-	401	401	-	-	-	582	181	-	401	401	-	-	-	582

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5146	Abdul Karim Nizamani, 25/2 5th Commercial St Phase V DHA ,Karachi	Abdul Karim Nizamani	42301-1073323-9		138	-	375	375	-	-	-	513	138	-	375	375	-	-	-	513
5147	Abdul Waheed, H No 102 Usmania Society Nazimabad Karachi	Abdul Waheed	42101-1132730-1	Muhammad Haneef	401	-	1,038	1,038	-	-	-	1,439	401	-	1,038	1,038	-	-	-	1,439
5148	Saqib Mazhar, H No S-3-S 10th Sunset Lane Phase II DHA Karachi	Saqib Mazhar	42301-3864158-9	Mazhar Saeed	502	-	839	839	-	-	-	1,341	502	-	839	839	-	-	-	1,341
5149	Adil Sagheer, R-303,Railway Society BI-16-A Gulistan E Johar Karachi	Adil Sagheer	42201-9624619-5		166	-	414	414	-	-	-	580	166	-	414	414	-	-	-	580
5150	Muzaffar Mehmood, Damantactics Private Limited Suit 613 Mashrique Centre 6 Fl Sir S Suleman Rd Block 14 Gulshan Karachi	Muzaffar Mehmood	42201-0326539-5	Mehmood Muhammad	338	-	791	791	-	-	-	1,129	338	-	791	791	-	-	-	1,129
5151	Aftab Husain, H No A-143 Block L North Nazimabad Karachi	Aftab Husain	42101-1687211-3	Altaf Husain	503	-	921	921	-	-	-	1,424	503	-	921	921	-	-	-	1,424
5152	Bilal Ahmed, Flat No H-3 3rd Floor Yasir Complex Dawood Pota Road Saddar Karachi	Bilal Ahmed	43102-9603597-6	Zubair Ahmed	501	-	912	912	-	-	-	1,413	501	-	912	912	-	-	-	1,413
5153	Pervais Sultan Khan, H No P-488 Peoples Colony Batha Town I Block N North Nazimabad Karachi	Pervais Sultan Khan	42101-1681222-1	Sultan Muhammad Khan	239	-	493	493	-	-	-	732	239	-	493	493	-	-	-	732
5154	Muhammad Ahmed, Geo Tours R-59 Shop 3 Sector 4 North Karachi	Muhammad Ahmed	42101-7347749-3	Mohd Nazir Awan	489	-	1,126	1,126	-	-	-	1,615	489	-	1,126	1,126	-	-	-	1,615
5155	Adil Shafi Merchant, H No C/85 Block 8 Gulshan E Iqbal ,Karachi	Adil Shafi Merchant	42101-0707211-3		149	-	413	413	-	-	-	562	149	-	413	413	-	-	-	562
5156	Muhammad Adnan, Faizan Fabrics 149/5-6 Alam Cloth Market M A Jinnah Road Karachi	Muhammad Adnan	42000-0378152-3	Haji Muhammad Ayub	304	-	660	660	-	-	-	964	304	-	660	660	-	-	-	964
5157	Gulzar Ahmed Siddiqui, Advance Communication 142-A Ground Floor Block 2 SMCHS Karachi	Gulzar Ahmed Siddiqui	42201-3005914-3	Zameer Ahmed	437	-	1,167	1,167	-	-	-	1,604	437	-	1,167	1,167	-	-	-	1,604
5158	Muhammad Afsar, Faisal Transport Off 18/19 1st Floor Ebrahim Building West Wharf Road Karachi	Muhammad Afsar	42301-5338793-9	Muhammad Sharif	502	-	1,039	1,039	-	-	-	1,541	502	-	1,039	1,039	-	-	-	1,541
5159	Mumtaz Ali, Al Mumtaz Soft Drink Merchant Ground Floor Plot No 74 10th Commercial Street DHA Karachi	Mumtaz Ali	42301-1112820-1	Muhammad Hussain	223	-	369	369	-	-	-	592	223	-	369	369	-	-	-	592
5160	Atiq Ur Rehman, Flat No 2/18 Raja Mention 1st Floor Yaqoob Khan Rd Ridgah Jama Clath Karachi	Atiq Ur Rehman	42301-3446403-9	Mohd Zaman	298	-	657	657	-	-	-	955	298	-	657	657	-	-	-	955
5161	Zahid Ahmed, H No B-15/1 Sector 11-E North Karachi Near Noorani Market Karachi	Zahid Ahmed	42101-0575721-5	Naseer Ahmed	340	-	647	647	-	-	-	987	340	-	647	647	-	-	-	987
5162	Rockie Dias, Flat No 81 Marium appartment 5th Floor Dr Daud Pota Road ,Karachi	Rockie Dias	42301-3670039-1		155	-	345	345	-	-	-	501	155	-	345	345	-	-	-	501
5163	Sheikh Zahid Pervez, Defence Auto Workshop Ground Floor D-2 Phase 2 Defence View Iqra University Karachi	Sheikh Zahid Pervez	42301-2249643-9	Faiz Mohammad	504	-	1,293	1,293	-	-	-	1,797	504	-	1,293	1,293	-	-	-	1,797
5164	Anwar Ali Aaga, House No 57/107 Peoples Town Al Falah Housing Society Karachi	Anwar Ali Aaga	42201-9362482-3	Aga Shoukat Ali	204	-	520	520	-	-	-	724	204	-	520	520	-	-	-	724
5165	Chaudhry Abdul Quddous, House No 187/A Street 19 I Road Bihar Colony Karachi	Chaudhry Abdul Quddous	42301-8414292-5	Ch Nazim Hussain	283	-	479	479	-	-	-	763	283	-	479	479	-	-	-	763
5166	Syed Muhammad Shahid, Universal Group Of Comp Suite 905 9th Floor Shah-E-Faisa Progressive Square 11-A Karachi	Syed Muhammad Shahid	42201-2757462-7	S Hasan Khalid	317	-	784	784	-	-	-	1,101	317	-	784	784	-	-	-	1,101
5167	Bilal Hashim Ahmed, Awami Islamic Books Shop 4 Khayaban-E-Saher C-27-C Phase 7 DHA Karachi	Bilal Hashim Ahmed	42301-9889976-5	Hashim Ismail Ahmed	483	-	1,310	1,310	-	-	-	1,793	483	-	1,310	1,310	-	-	-	1,793
5168	Syed Mohammad Ahsan Khalid, B-121 Block L North Nazimabad ,Karachi	Syed Mohammad Ahsan Khalid	42101-6087050-3		193	-	505	505	-	-	-	699	193	-	505	505	-	-	-	699
5169	Syed Masood Nasir Faisal, L-303 Sector 5C/2 Bilal Town North Karachi	Syed Masood Nasir Faisal	42101-4695850-1		273	-	541	541	-	-	-	815	273	-	541	541	-	-	-	815
5170	Sohail Bin Kamil, Rahber Plastic Rafters Private Limited L/A 6 Block 22 F B area ,Karachi	Sohail Bin Kamil	42101-1587654-9		499	-	1,185	1,185	-	-	-	1,684	499	-	1,185	1,185	-	-	-	1,684
5171	Iqbal Qasim Malkani, Shop No.1&2Malkani Shah Abdul Latif Bhatai Road Moosa Lane Karachi	Iqbal Qasim Malkani	42301-0918304-3		304	-	689	689	-	-	-	993	304	-	689	689	-	-	-	993
5172	Muhammad Ahsan Safdar, H No B/80 Block 13 F B Area Karachi	Muhammad Ahsan Safdar	42101-1891429-1	Mohd Wajihuddin Safdar	504	-	1,177	1,177	-	-	-	1,681	504	-	1,177	1,177	-	-	-	1,681
5173	Ovais Mushtaq, Pearl J M Enterprises K-192 192-A H M Ghoth Khamoosh Colony Nazimabad Karachi	Ovais Mushtaq	42101-1541910-9	Mushtaq Ahmed	406	-	780	780	-	-	-	1,186	406	-	780	780	-	-	-	1,186
5174	Mohammad Javed, Variety Shoes Shop No 32-A Motan Das Market M A Jinnah Road Karachi	Mohammad Javed	42301-0726500-5	Qasim Abdul Shakoor	501	-	1,218	1,218	-	-	-	1,719	501	-	1,218	1,218	-	-	-	1,719
5175	Iftikhar Nisar, General Motor Stores Shop 18/A Aziz Mehal Mohan Road Opposit Bahadur Shah Market Karachi	Iftikhar Nisar	42000-0363847-3	Nisar Ahmed	293	-	496	496	-	-	-	789	293	-	496	496	-	-	-	789
5176	Faiqa Khan, 401 Heaven Centre Block K North Nazimabad Karachi	Faiqa Khan	42501-1478531-6	M Mukhtar Khan	377	-	1,033	1,033	-	-	-	1,410	377	-	1,033	1,033	-	-	-	1,410
5177	Mehr Un Nisa, Mehr Pirzada 1 Ovais Arcade Amir Khusro Road Dohraji ,Karachi	Mehr Un Nisa	42301-3140988-4		269	-	607	607	-	-	-	876	269	-	607	607	-	-	-	876
5178	Farhan Akhtar Kazi, Countrywide Services Off 1, 5-C Bld Main Khayabn-E-Badar Badar Com Area Ph 5 Ext DHA Karachi	Farhan Akhtar Kazi	42301-9418654-1	Saleem Akhtar Kazi	404	-	965	965	-	-	-	1,369	404	-	965	965	-	-	-	1,369
5179	Mohammad Moin Uddin, H No. B 25 Block 14 Gulistan-E-Jauher Karachi	Mohammad Moin Uddin	42101-1814658-5	Abdul Karim	195	-	336	336	-	-	-	531	195	-	336	336	-	-	-	531
5180	Mohammad Buland Iqbal Khan, A 117 Block L North Nazimabad Karachi	Mohammad Buland Iqbal Khan	42101-5538260-7	Wahid Ali Khan	176	-	438	438	-	-	-	614	176	-	438	438	-	-	-	614
5181	Muhammad Hanif, Crystal Knits Modern Mill Compound L-11 2nd Floor F.B Industrial Area Block-22 Near Afroze Textile Karachi.	Muhammad Hanif	42101-1575874-5		504	-	1,099	1,099	-	-	-	1,604	504	-	1,099	1,099	-	-	-	1,604
5182	Ramesh Kumar, Flat No 4 1st Floor Moti Wala Centre Tariq Road Karachi	Ramesh Kumar	42201-1898909-3	Nathu Mal	282	-	657	657	-	-	-	939	282	-	657	657	-	-	-	939
5183	Sheikh Muhammad Furqan, H No N-55 Ground Floor Block 3-1/2 Korangi No 3-1/2 Karachi	Sheikh Muhammad Furqan	42201-7634339-5	Shaikh M Islam	334	-	768	768	-	-	-	1,101	334	-	768	768	-	-	-	1,101
5184	Imran Pirzada, Pioneer White Palace Phase-II Flat No.B-105/III Scheme-33 Sector-22 Metrovill-III Karachi..	Imran Pirzada	42301-8965541-5		502	-	1,159	1,159	-	-	-	1,661	502	-	1,159	1,159	-	-	-	1,661
5185	Ghulam Fareed, Alkaram Square Flat No. B-7 2nd Floor Blk No. 03 Sharifabad Opposit Sindh Govrnment Hospital Karachi	Ghulam Fareed	42101-7758993-5	Mehboob Alam	298	-	650	650	-	-	-	948	298	-	650	650	-	-	-	948
5186	Abdul Jabbar, Usman Resturant Shop No 13 Terminal I Pia Head Office Karachi Airpor Karachi	Abdul Jabbar	42201-9159109-7	Ghulam Rasool	301	-	602	602	-	-	-	903	301	-	602	602	-	-	-	903
5187	Mir Afzal Khan,Flat No B-30 Suleman Plaza 4th Floor Rashid Minhas Road Gulshan-E-Iqbal Karachi	Mir Afzal Khan	42201-7595228-9	Sawab Gull	504	-	1,345	1,345	-	-	-	1,849	504	-	1,345	1,345	-	-	-	1,849
5188	Muhammad Asim Khan, H No 127/2 Phase 3 Main Khayaban-E-Bahria Karachi	Muhammad Asim Khan	42301-8921121-3	Iftihkar Ahmed	318	-	698	698	-	-	-	1,017	318	-	698	698	-	-	-	1,017
5189	Waseem Bari, Bari Traders C-226/1 Ground Floor Sh-E-Quaideen Khudadad Colony Karachi	Waseem Bari	42301-1112561-7	Nazir Ahmed	242	-	419	419	-	-	-	661	242	-	419	419	-	-	-	661
5190	Jawed Ahmed Khan, Ramat Store Shop No A-12 Block 16 Yousuf Plaza F B Area Karachi	Jawed Ahmed Khan	42101-8469880-9	Bashir Ahmed Khan	505	-	1,156	1,156	-	-	-	1,661	505	-	1,156	1,156	-	-	-	1,661
5191	Javed Asif, Akkas Color Studio and Color L Plot No 44 PIB Colony Karachi	Javed Asif	42201-0522552-3	Syed Asif Ali	303	-	564	564	-	-	-	867	303	-	564	564	-	-	-	867
5192	Ali Muhammad Molani, Global Fabricsm A Jinnah Road Shop No 7 Feroz Cloth Corner Iqbal Cloth Market Karachi	Ali Muhammad Molani	42201-4900840-7	Haji Adam Ali	234	-	634	634	-	-	-	868	234	-	634	634	-	-	-	868
5193	Iftikhar Ahmed, Flat No 1 Kachi Memon Building Imam Bara Street Dr Dawood Pota Road Saddar Karachi	Iftikhar Ahmed	42301-4046939-1	A Kareem Salman	347	-	556	556	-	-	-	903	347	-	556	556	-	-	-	903
5194	Rohail, H No 182-D Block 2 PECHS Karachi	Rohail	42301-2728923-9	Umer	436	-	721	721	-	-	-	1,156	436	-	721	721	-	-	-	1,156
5195	Mirza Ayaz Baig, H No 2E/5E Jannat Ul Barkat Model Colony ,Karachi	Mirza Ayaz Baig	42501-2253023-5		503	-	1,204	1,204	-	-	-	1,707	503	-	1,204	1,204	-	-	-	1,707
5196	Muhammad Azeem, Danial Watch Co F-15 1st Floor Dildar Shopping Centre Saddar Karachi	Muhammad Azeem	42101-0814165-7	Muhammad Azeem	147	-	384	384	-	-	-	531	147	-	384	384	-	-	-	531
5197	Humayun Ashraf, Tms 2nd Floor C-721 Central Com Area Allama Iqbal Road Tarid Road PECHS Karachi	Humayun Ashraf	42201-0612156-3	Ashraf Ali	504	-	1,021	1,021	-	-	-	1,524	504	-	1,021	1,021	-	-	-	1,524
5198	Zeenat Perveen, Leonard Private Limited 303 Windsong Palace Block 7/8 Shahrah-E-Faisal KECHS Karachi	Zeenat Perveen	42201-2031487-4	M Waseem	344	-	527	527	-	-	-	872	344	-	527	527	-	-	-	872

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5199	Kamal Ahmed,Flat No 5 Building No 14-C Lane No 5 Khayabane Seher Commercial Karachi	Kamal Ahmed	42301-5493977-5	Mian Mola Bux	502	-	1,072	1,072	-	-	-	1,574	502	-	1,072	1,072	-	-	-	1,574
5200	Iqbal Umar Siddiqui, Flat No F-15 United Centre Block L North Nazimabad Karachi	Iqbal Umar Siddiqui	42101-4026357-9	Aftab Umer Siddiqui	199	-	401	401	-	-	-	600	199	-	401	401	-	-	-	600
5201	Aziz Ul Hussan, Pirzada and Sons Shop No 59 Naz Plaza M A Jinnah Road Karachi	Aziz Ul Hussan	42201-8028953-7	Muhammad Ismayeel	353	-	717	717	-	-	-	1,070	353	-	717	717	-	-	-	1,070
5202	Syed Nisar Ahmed, Plot 1-7/A Flat No B-3 2nd Floor Anarkali Palace Block 6 Shahrah-E-Faisal PECHS Karachi	Syed Nisar Ahmed	42201-0276039-5	Syed Zafar Ahmed	419	-	759	759	-	-	-	1,178	419	-	759	759	-	-	-	1,178
5203	Syed Talib Ali Zaidi, A/3 Mooen Terrace No.J Modi Street Off I I Chundrigar Road Karachi..	Syed Talib Ali Zaidi	42301-9774876-7		452	-	866	866	-	-	-	1,318	452	-	866	866	-	-	-	1,318
5204	Pir Buksh Qasmani Memon, Shazada Arcade Flat No. 28,3rd Floor PlotNo.51 1/21,Garden East Karachi	Pir Buksh Qasmani Memon	42201-4502384-5	Dhani Bux Qasmani	402	-	935	935	-	-	-	1,337	402	-	935	935	-	-	-	1,337
5205	Shahbaz, H No B 50 Work Cooperative Housing Socie Blk 8 Gulshan-E-Iqbal ,Karachi	Shahbaz	42201-6608977-9		304	-	717	717	-	-	-	1,021	304	-	717	717	-	-	-	1,021
5206	Asif Rauf, Z A Enterprises Office 204 2nd Floor Arfat Chamber Zakaria Lane Jodia Bazar Karachi	Asif Rauf	42101-1683949-1	Abdul Rauf	474	-	907	907	-	-	-	1,381	474	-	907	907	-	-	-	1,381
5207	Adnan Gulfam, H No R-132 Phase III Block Gulshan-E-Shamim Karachi	Adnan Gulfam	42101-1767576-3	Gulfam Ahmed	273	-	677	677	-	-	-	951	273	-	677	677	-	-	-	951
5208	Faisal Murad, Sf 2 Block No 34 Sea View Appartment Ph V Extention Karachi	Faisal Murad	42301-1225942-1	Shujat Ullah Khan	145	-	368	368	-	-	-	513	145	-	368	368	-	-	-	513
5209	Aqeel Ahmed Saddiqui, H No. 75/2, Street -31 Khayaban-E-Badar DHA Karachi	Aqeel Ahmed Saddiqui	42201-0450915-7	Zafar Ahmed	294	-	734	734	-	-	-	1,028	294	-	734	734	-	-	-	1,028
5210	Syed Hassan Raza, Hadi Motors 111-B Block 2 Khalid Bin Walid Road PECHS Karachi	Syed Hassan Raza	42301-3570770-9	Mukhtiyar Hussain	476	-	1,169	1,169	-	-	-	1,646	476	-	1,169	1,169	-	-	-	1,646
5211	Jawad Akhter, H No 1859 Block 15 F B Area Near Al Akhwan Mosque Karachi	Jawad Akhter	42101-6771965-1	Wasim Akhtar Ghani	186	-	390	390	-	-	-	576	186	-	390	390	-	-	-	576
5212	Shahid Rafiq, H No A-90 Sector 15-B Babe Arif Phase 2 New Karachi	Shahid Rafiq	42101-1544245-9	Rafiq Ahmed Fazli	422	-	1,024	1,024	-	-	-	1,446	422	-	1,024	1,024	-	-	-	1,446
5213	Muhammad Aslam, Al Madina Enterprises Off 812 8th Floor Uni Shopping Centre Saddar Karachi	Muhammad Aslam	42301-8590975-1	M Ismail	471	-	1,153	1,153	-	-	-	1,624	471	-	1,153	1,153	-	-	-	1,624
5214	Abdul Razzaq, 533 Memon Colony Block 3 F B Area Aliabad Central ,Karachi	Abdul Razzaq	42101-6908467-7		375	-	866	866	-	-	-	1,242	375	-	866	866	-	-	-	1,242
5215	Ejaz Ali, Al Fateh Traders Suite No 806-807 Gul Tower I I Chundrigar Road Karachi	Ejaz Ali	42201-0531834-5	Choudhry Muhd Ali	504	-	1,266	1,266	-	-	-	1,771	504	-	1,266	1,266	-	-	-	1,771
5216	Adnan Raja, H No 70 Hajiani Amina Chamber Dolikhata Soldier Bazar Karachi	Adnan Raja	42301-1072831-3	Raja Sher Afghan	504	-	1,143	1,143	-	-	-	1,647	504	-	1,143	1,143	-	-	-	1,647
5217	Shabbir Ahmed, Shabbir and Brothers Shop No 21 Faiz Market Gole Market Nazimabad No 3 Karachi	Shabbir Ahmed	42101-1393164-5	Wazir Ahmed	434	-	1,052	1,052	-	-	-	1,487	434	-	1,052	1,052	-	-	-	1,487
5218	Aamir Mahmood Anjum, House No D 73 Block D Malir Cantt Bazar Karachi	Aamir Mahmood Anjum	42501-1582294-5	M Nisar Ahmed	494	-	945	945	-	-	-	1,438	494	-	945	945	-	-	-	1,438
5219	Qasim Ali Shah, H No B-52 Block 13 F B Area Karachi	Qasim Ali Shah	42000-6843871-3	Buriyad Ali Shah	453	-	856	856	-	-	-	1,309	453	-	856	856	-	-	-	1,309
5220	Muzaffar Ul Mulk, M/S Al Front Log Pack Services Room No 512 5th Floor Business Centre South Karachi	Muzaffar Ul Mulk	42201-2582241-7	Malik Damsaz Khan	504	-	1,206	1,206	-	-	-	1,711	504	-	1,206	1,206	-	-	-	1,711
5221	Shahana Faiz,Flat No A-7 Rays Arcade Block N North Nazimabad ,Karachi	Shahana Faiz	42101-1788931-8		152	-	353	353	-	-	-	505	152	-	353	353	-	-	-	505
5222	Abdul Razaq, Sea Rock appartmentFlat No S 1 First Floor, Clifton Karachi	Abdul Razaq	42301-9216518-1	M Hussain	504	-	1,365	1,365	-	-	-	1,869	504	-	1,365	1,365	-	-	-	1,869
5223	Fahad Lakhani, H No B-71 Block 15 Gulistan-E-Johar Karachi	Fahad Lakhani	42201-7257432-9	Siddiq Lakhani	504	-	1,246	1,246	-	-	-	1,750	504	-	1,246	1,246	-	-	-	1,750
5224	Kunwar Mohammad Asif, H No A-3 Sector 15-A/5 Buffer Zone Karachi	Kunwar Mohammad Asif	42101-7117311-3	Kunwar Sultan Ahmed	475	-	991	991	-	-	-	1,465	475	-	991	991	-	-	-	1,465
5225	Zubair Saeed, Star Mobiles Shop No 4-A Naz Digital Plaza M A Jinnah Road Karachi	Zubair Saeed	42101-7642468-7	Mirza Saeed Baig	155	-	379	379	-	-	-	534	155	-	379	379	-	-	-	534
5226	Zafar Atiq Usmani, Flat No C-4 13 Saleem Centre Block 13 Gulshan-E-Iqbal Karachi	Zafar Atiq Usmani	42201-0714017-9	Abdul Atiq Usmani	320	-	709	709	-	-	-	1,028	320	-	709	709	-	-	-	1,028
5227	Sheikh Mohammad Anwar, Mobile Xpert Shop No 4 Moona Arcade Sindhi Muslim Society Karachi	Sheikh Mohammad Anwar	42201-4765605-5	Fazal Mubin Ahmed	506	-	1,162	1,162	-	-	-	1,668	506	-	1,162	1,162	-	-	-	1,668
5228	Muhammad Nadeem, L-2472 Metroville 3rd Block 2 Gulzar-E-Hijri Gulshan-E-Iqbal ,Karachi	Muhammad Nadeem	42101-5125861-7		504	-	1,008	1,008	-	-	-	1,512	504	-	1,008	1,008	-	-	-	1,512
5229	Shaheen Aftab Malik, M A Foot Wear Shop 14 Main Bazar Sector 5/F Sindhi Hotel New Karachi	Shaheen Aftab Malik	42101-4915011-3	Malik Aftab Uddin	504	-	1,053	1,053	-	-	-	1,557	504	-	1,053	1,053	-	-	-	1,557
5230	Kashif Butt, Block/Building No 62 H No 3 Ground Floor Sea View Appartment Phase V DHA South Karachi	Kashif Butt	42301-7710094-9	Mazhar But	401	-	771	771	-	-	-	1,172	401	-	771	771	-	-	-	1,172
5231	Sultan Ahmed Khan, R-265 Sector 5/L North Karachi	Sultan Ahmed Khan	42101-8759188-5	M Saleem Nizami	249	-	535	535	-	-	-	784	249	-	535	535	-	-	-	784
5232	Muhammed Ismail Sheikh, H No.68/1 Kahayaban-E-Badar Lane No. 16 Phase 7 DHA Near Saint Andrew School, Karachi	Muhammed Ismail Sheikh	42301-5394118-7		370	-	791	791	-	-	-	1,161	370	-	791	791	-	-	-	1,161
5233	Chandar Gopal Das, Flat No 406, 4th Floor, Lakhani Plaza, opposit Makki Masjid, Garden Road Karachi	Chandar Gopal Das	42301-6295554-5	Gopal Das	352	-	572	572	-	-	-	924	352	-	572	572	-	-	-	924
5234	Majid Bashir, Bashir Autos Shop No 19 Time Square Block 7 Gulshan-E-Iqbal Karachi	Majid Bashir	42501-1602475-7	Muhammad Bashir	397	-	935	935	-	-	-	1,332	397	-	935	935	-	-	-	1,332
5235	Syed Shahid Ahmed, Unico Shop No 30 Tibet Centre M A Jinnah Road Karachi	Syed Shahid Ahmed	42101-1895359-7	Syed Ahmed	484	-	844	844	-	-	-	1,328	484	-	844	844	-	-	-	1,328
5236	Haji Haroon,Flat No 202 Hussain Arcade Am No 10 Burns Road Karachi	Haji Haroon	42301-0746462-7	Haji Usman	349	-	616	616	-	-	-	965	349	-	616	616	-	-	-	965
5237	Abdul Rasheed,Flat No B 702 Faizan Hights 7th Floor Garden West ,Karachi	Abdul Rasheed	42301-1120081-9		204	-	519	519	-	-	-	723	204	-	519	519	-	-	-	723
5238	Adnan Hayat Ansari, Security and Protection System Security House 18-F/1 Block 6 PECHS West Karachi	Adnan Hayat Ansari	42201-0575079-1	Hayat Ahmad Ansari	298	-	636	636	-	-	-	934	298	-	636	636	-	-	-	934
5239	Muhammad Zeeshan, Gold Smith Room No 509 Mursheed Sonar Tower Dr Dawood Pota Rd Saddar ,Karachi	Muhammad Zeeshan	42301-0255303-3		392	-	785	785	-	-	-	1,177	392	-	785	785	-	-	-	1,177
5240	Muhammad Iqbal Mosani, H No 224 Siddiqbad Block 3 F B Area Karachi	Muhammad Iqbal Mosani	42101-4850464-1	Daud Moosani	504	-	1,186	1,186	-	-	-	1,691	504	-	1,186	1,186	-	-	-	1,691
5241	Zia Ur Rehman, House No R-36 Sector 15-A-1 Buffer Zone Karachi	Zia Ur Rehman	42101-4131542-3	Anees Ur Rehman	390	-	872	872	-	-	-	1,261	390	-	872	872	-	-	-	1,261
5242	Abdul Wahid Memon, Flat No B-8 Prince Homes Plot No 166/2 Britto Road Silver Street Garden East Karachi	Abdul Wahid Memon	42201-9439703-1	Abdul Ghaffar Memon	486	-	1,118	1,118	-	-	-	1,604	486	-	1,118	1,118	-	-	-	1,604
5243	Akhtar Ayub, H No A 77 Block 18 Gulshan E Iqbal Karachi	Akhtar Ayub	42201-6442719-1	Muhammad Younus	504	-	1,226	1,226	-	-	-	1,730	504	-	1,226	1,226	-	-	-	1,730
5244	Syed Sabih Ahmed, 163, 32Th Street, Ph Vi DHA Karachi	Syed Sabih Ahmed	42301-3239620-1		471	-	928	928	-	-	-	1,399	471	-	928	928	-	-	-	1,399
5245	Muddassir Jamal, House No A-490 Blk-D North Nazimabad Karachi	Muddassir Jamal	42101-7626146-5	Syed Jamal	294	-	587	587	-	-	-	880	294	-	587	587	-	-	-	880
5246	Naeem Ahmed, Naeem and Sons Office No 9 &10 Plot No 51-H-1 Block 6 Nursery PECHS Karachi	Naeem Ahmed	42501-9305353-7	Muhammad Saleem	154	-	429	429	-	-	-	583	154	-	429	429	-	-	-	583
5247	Syed Mohammad Amir, A J Electronics Shop No A-6 National Complex Block 10-A Rashid Minhas Road Karachi	Syed Mohammad Amir	42201-5929217-9	Syed Asif Ali	140	-	402	402	-	-	-	542	140	-	402	402	-	-	-	542
5248	Nisar Ahmed, Flat No 5-B Hill View Homes Block 7/8 Plot No 56-A N K C H S Karachi	Nisar Ahmed	42201-7493379-7	Mukhtar Ahmed	421	-	641	641	-	-	-	1,062	421	-	641	641	-	-	-	1,062
5249	Safdar Ali Gondal, Qurtaba Associates W-5 Eastern Pride Block 15 Gulistan E Johar Karachi	Safdar Ali Gondal	42201-6819198-5	Ghulam Rasool	486	-	891	891	-	-	-	1,377	486	-	891	891	-	-	-	1,377
5250	Sultan Alam Siddiq, H No A 144 Buffer Zone Sector 15-A-5 North Karachi Pwoples Chowrangi Karachi	Sultan Alam Siddiqi	42101-8190123-5	Ashfaq Hussam	254	-	455	455	-	-	-	709	254	-	455	455	-	-	-	709
5251	Abbubakar Ismail, Flat No.404 Block 13-B Good Time Apartment Sb-44 Gulshan-E-Iqbal Karachi.	Abbubakar Ismail	42201-0555310-5		155	-	400	400	-	-	-	554	155	-	400	400	-	-	-	554
5252	Amjad Ali, H No A-329 Block C North Nazimabad Karachi	Amjad Ali	42101-1719368-3	Ashiq Ali	196	-	418	418	-	-	-	613	196	-	418	418	-	-	-	613
5253	Syed Muhammad Faisal Iqbal, M-138 Shop, Odean Centre, Main Regal Chowk, Saddar, Karachi	Syed Muhammad Faisal Iqbal	42301-9399479-1		434	-	1,058	1,058	-	-	-	1,493	434	-	1,058	1,058	-	-	-	1,493

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5254	Anwar Iqbal, Maqsood Autos, Kamal Arcade ShopNo.1, SheetNo. 5 Model Colony,Near UBL Bank Karachi	Anwar Iqbal	42201-2388320-1	Muhammad Tufail	453	-	805	805	-	-	-	1,258	453	-	805	805	-	-	-	1,258
5255	Fazal Rehman, Khan Bismillha Electric Store 4/310 Shah Faisal Colony East Farooqi Masjid,Karachi	Fazal Rehman	42201-0260605-5		416	-	822	822	-	-	-	1,238	416	-	822	822	-	-	-	1,238
5256	Kashif Sher Ali, Kashif Enterprises Plot No 2C 4/4 Nazimabad No 2 Near MCB Enquiry Branch Karachi	Kashif Sher Ali	42201-2459855-7	Sher Ali Ghulam	187	-	375	375	-	-	-	562	187	-	375	375	-	-	-	562
5257	Shaikh Muhammad Arshad,Flat No 1106-C 11th Floor Seabrez Plaza Shahrah-E-Faisal Karachi	Shaikh Muhammad Arshad	42000-0360144-3	Shaikh Mohd	502	-	862	862	-	-	-	1,365	502	-	862	862	-	-	-	1,365
5258	Syed Azeem, H No A-32 Block No 1 Scheme No 5 Kehkashan Clifton Karachi	Syed Azeem	42301-5234367-9	Shahzad Gull	148	-	399	399	-	-	-	547	148	-	399	399	-	-	-	547
5259	Akhlaq Ahmed, H No R706/19 Al Noor Society F B Area Karachi	Akhlaq Ahmed	42101-8008461-5	Jalal Ahmed	337	-	697	697	-	-	-	1,034	337	-	697	697	-	-	-	1,034
5260	Nisar Ahmed Siddiqui, Zain Silk Palace Shop 6 Japani Gali Laiq Cloth Market Commercial Area Liaqatabad 1 Karachi	Nisar Ahmed Siddiqui	42101-2412538-5	Jalees A Siddiqui	496	-	1,077	1,077	-	-	-	1,573	496	-	1,077	1,077	-	-	-	1,573
5261	Syed Athar Ali Hashmi, Akber & Sons Shop No 35 Arif Arcade Sc 33 Sec 38-A University Road ,Karachi	Syed Athar Ali Hashmi	42501-6190501-7		164	-	392	392	-	-	-	556	164	-	392	392	-	-	-	556
5262	Manzoor Zehra, Roshan Clinic 13/D-3 Gulshan-E-Iqbal Karachi	Manzoor Zehra	42101-6327483-0	Shahnawaz Memon	150	-	353	353	-	-	-	503	150	-	353	353	-	-	-	503
5263	Mohammad Shahid Shaikh, F-611 5th Floor Rose Land Sqr Doli Khatha Soldier Bazar Karachi	Mohammad Shahid Shaikh	42000-7991184-9	Shaikh Mohammad	504	-	1,186	1,186	-	-	-	1,690	504	-	1,186	1,186	-	-	-	1,690
5264	Abdul Hafeez, Al Raqeeb Entreprises C-C 1 Second Floor Defence View Phase 1 Com 1 Korangi Road Karachi	Abdul Hafeez	42301-0998821-7	Haji Muhammad Idres	485	-	1,264	1,264	-	-	-	1,749	485	-	1,264	1,264	-	-	-	1,749
5265	Shokat Ali, House No R-302 Sector 15-A/5 Buffer Zone Karachi	Shokat Ali	42101-9041928-5	Mohd Yaseen	486	-	1,184	1,184	-	-	-	1,670	486	-	1,184	1,184	-	-	-	1,670
5266	Tabassum Nazir, Flat No G-2 DHA South Kalapul Karachi	Tabassum Nazir	42301-5064562-7	Nazir Ahmed Arain	502	-	1,106	1,106	-	-	-	1,608	502	-	1,106	1,106	-	-	-	1,608
5267	Abdul Ghani Khandwala, H No 5/58 - A Siraate Mustaqeem Raod Model Colony Malir Karachi	Abdul Ghani Khandwala	42501-1393396-5	Ahmed Khandwala	445	-	1,011	1,011	-	-	-	1,456	445	-	1,011	1,011	-	-	-	1,456
5268	Rehmat Ali,Flat No X-16 Third Floor Noman Grand City Block 17 ,Karachi	Rehmat Ali	42501-5588139-7		417	-	1,147	1,147	-	-	-	1,564	417	-	1,147	1,147	-	-	-	1,564
5269	Muhammad Sarwar Sharif, H No R-43 Bostan-E-Rafi Malir Colony Malir 15 Karachi	Muhammad Sarwar Sharif	42201-0498217-1	M Sharif	502	-	1,085	1,085	-	-	-	1,588	502	-	1,085	1,085	-	-	-	1,588
5270	Muhammad Imraan, Imran Autos Shop 1 Ahmed Mehal Lucky Star Mir Karam Ali Talpur Road Saddar Karachi	Muhammad Imraan	42201-0514615-1	Muhammad Ilyas	278	-	748	748	-	-	-	1,026	278	-	748	748	-	-	-	1,026
5271	Muzaffar Hussain, H No 803 Nasir Colony Sec 32-E Korangi No 1 Karachi	Muzaffar Hussain	42201-9850389-3	Mukhtar Ahmed	171	-	458	458	-	-	-	629	171	-	458	458	-	-	-	629
5272	M Javed Khan Jadoon, H No L-681 Shirin Blk-1 Jinah Colony Clifton South Karachi	M Javed Khan Jadoon	42301-0864040-7	Muhammad Suleman	504	-	1,146	1,146	-	-	-	1,650	504	-	1,146	1,146	-	-	-	1,650
5273	Ishaq Ahmed Shah, Blue Hall Restaurant Naval Welf Centre Fleet Club Iqbal Shahid Road Luckstar Sadar Karachi	Ishaq Ahmed Shah	42301-2594860-5	Sultan Ahmed Shah	285	-	514	514	-	-	-	799	285	-	514	514	-	-	-	799
5274	Abdul Ahad Memon,Flat No B-8 Prince Homes Plot No 166/2 Silver Street Garden East Karachi	Abdul Ahad Memon	42201-0440207-9	Abdul Ghaffar Memon	504	-	1,159	1,159	-	-	-	1,663	504	-	1,159	1,159	-	-	-	1,663
5275	Syed Zahid Ali Rizvi, Bewarchi Khana& Caters and Decoraters H No 915, Block 20, FB area Karachi	Syed Zahid Ali Rizvi	42101-1806515-5	Syed Shahid Ali	468	-	883	883	-	-	-	1,351	468	-	883	883	-	-	-	1,351
5276	Malik Rab Nawaz, H No 1 Street 16 Jawaid Bahria Housing Society Hawks Bay Road Karachi	Malik Rab Nawaz	42401-5036722-5		322	-	618	618	-	-	-	940	322	-	618	618	-	-	-	940
5277	Lubna Zaidi, H No C-16 Block H North Nazimabad Karachi	Lubna Zaidi	42101-9168415-2	Syed Azadar Hussain	504	-	1,090	1,090	-	-	-	1,594	504	-	1,090	1,090	-	-	-	1,594
5278	Amman Khan, H No K-536 K Area Korangi No 5 Karachi	Amman Khan	42201-5597162-3	Dildar Khan	324	-	801	801	-	-	-	1,125	324	-	801	801	-	-	-	1,125
5279	Muhammad Riaz, Flat No A-3 Bakshi Square Block 7 Ayesha Manzil F B Area Karachi	Muhammad Riaz	42000-0372731-5	Choudrey Irshad	396	-	1,019	1,019	-	-	-	1,415	396	-	1,019	1,019	-	-	-	1,415
5280	Muhammad Inam Alvi, Inam Alvi Technologies Park Avenue 5th Floor Room 507 Shahrah-E-Faisal Karachi	Muhammad Inam Alvi	42101-5995410-5	M Ikram Alvi	338	-	807	807	-	-	-	1,146	338	-	807	807	-	-	-	1,146
5281	Shakir Baig, H No R-4 Block 2 PECHS ,Karachi	Shakir Baig	42201-8513982-7		317	-	799	799	-	-	-	1,116	317	-	799	799	-	-	-	1,116
5282	Nizar Ali, Flat No D-5 Lakhani Plaza Block 7 F B Area Karachi	Nizar Ali	42101-1651313-3	Sabz Ali	502	-	826	826	-	-	-	1,328	502	-	826	826	-	-	-	1,328
5283	Abdul Gaffor, Flat No 512 Nobel Hights Near Old Sabzi Mundi Opposit Askari Park Al Hilal Socity Karachi	Abdul Gaffor	42101-1783903-3	Muhammad Usman	504	-	1,284	1,284	-	-	-	1,788	504	-	1,284	1,284	-	-	-	1,788
5284	Mohammad Shehzad, Ashraf Steel &Hardware Store PlotNo.C-219 Sec 11-E New Karachi Near Masjid-E-Khizra Karachi	Mohammad Shehzad	42101-0888930-5	Imam Uddin	504	-	1,176	1,176	-	-	-	1,679	504	-	1,176	1,176	-	-	-	1,679
5285	Amanullah Khan, 2/790 Baba Farid Arcade Block 2 Liaquatabad ,Karachi	Amanullah Khan	42101-1561959-1		329	-	708	708	-	-	-	1,037	329	-	708	708	-	-	-	1,037
5286	Muhammad Arif, H No 102 Johar Street Bismillah Compound Jubilee Karachi	Muhammad Arif	42301-0966231-3	Muhammad Ramzan	315	-	629	629	-	-	-	944	315	-	629	629	-	-	-	944
5287	Asif Khan, H No D-113-A Block 05 F B Area Karachi	Asif Khan	42101-5534813-1	Sher Khan	486	-	1,125	1,125	-	-	-	1,611	486	-	1,125	1,125	-	-	-	1,611
5288	Ghulab Das,Flat No 406 Al Manzer appartment Garden East Karachi	Ghulab Das	42201-5886983-1	Wadhoo Mall	424	-	957	957	-	-	-	1,380	424	-	957	957	-	-	-	1,380
5289	Asma,Flat No B-30 4 Floor Suleman Plaza Rashid Minhas Road Gulshan-E-Iqbal Karachi	Asma	42201-5016950-6	Mir Afzal Khan	504	-	1,337	1,337	-	-	-	1,842	504	-	1,337	1,337	-	-	-	1,842
5290	Shariq Pasha Shamsi, H.No A 3 Street1st Sector 7 D2 Rizwan Banglows North Karachi	Shariq Pasha Shamsi	42101-1179594-3	M Atiq Shamsi	203	-	388	388	-	-	-	592	203	-	388	388	-	-	-	592
5291	Abdullah,Flat No 106 Sidra Garden BMCH Society Alamgir Road Sharfabad Karachi	Abdullah	42201-9343366-5	Mohd Yaqoob	392	-	734	734	-	-	-	1,127	392	-	734	734	-	-	-	1,127
5292	Farida Wahid, H No L-83 Sector 11/C-1 North Karachi	Farida Wahid	42101-7641003-0	Abdul Wahid	458	-	1,079	1,079	-	-	-	1,537	458	-	1,079	1,079	-	-	-	1,537
5293	Samuel,Flat No C-8 First Floor Gulshan Complex Phase II Rashid Minhas Gulistan E Johar Karachi	Samuel	42301-7391082-1	Sardar Maseeh	277	-	720	720	-	-	-	997	277	-	720	720	-	-	-	997
5294	Pardes Khan, H No 874 Near Alfalah Masjid Bhuttah Village Massan Road Keamari Karachi	Pardes Khan	42401-1508202-1	Musafir Khan	504	-	1,248	1,248	-	-	-	1,753	504	-	1,248	1,248	-	-	-	1,753
5295	Muhammed Rehan, Flat No 10 Lubna Terrace Al Hilal Society Gulshan-E-Iqbal No 5 Karachi	Muhammed Rehan	42201-2413629-9	Muhammad Kamleen	471	-	1,127	1,127	-	-	-	1,598	471	-	1,127	1,127	-	-	-	1,598
5296	Jawed Iqbal Parvani, Conselfa Traders office No 10 Mezannine Floor Raja Kauser Square Burns Road Karachi	Jawed Iqbal Parvani	42301-4031465-3	Mohd Hussain	504	-	1,053	1,053	-	-	-	1,558	504	-	1,053	1,053	-	-	-	1,558
5297	Ghulam Hussain, Shah General Trading Suit 606-608 Ismail Trade Ctr Ram Bharti Street Jodia Bazar Karachi	Ghulam Hussain	42301-6490177-9	Muhammad Ibrahim	484	-	978	978	-	-	-	1,462	484	-	978	978	-	-	-	1,462
5298	Shaikh Arshad Qadir, H No A-350 Shadman Town Sector 14-B North Karachi	Shaikh Arshad Qadir	42101-4535419-7	S Abdul Qadir	497	-	1,140	1,140	-	-	-	1,637	497	-	1,140	1,140	-	-	-	1,637
5299	Syed Naveed Aziz, H No R-93 Sector 9 Babol Islam Town North Karachi	Syed Naveed Aziz	42101-0674008-3	Syed Aziz Islam	322	-	820	820	-	-	-	1,142	322	-	820	820	-	-	-	1,142
5300	Waris Khan, Zaman Brother 65-C Maznine Flr 12 Commercial Street Defence Ph No II Extantion Karachi	Waris Khan	42301-5735502-3	Bashir Khan	496	-	1,188	1,188	-	-	-	1,684	496	-	1,188	1,188	-	-	-	1,684
5301	Syed Salim Abbas, Sycon International 680-681 1 Flr Kurta Gali St 2 Allama Iqbal Road Tariq Road ,Karachi	Syed Salim Abbas	42201-9067479-9		499	-	1,323	1,323	-	-	-	1,822	499	-	1,323	1,323	-	-	-	1,822
5302	Mohammad Aslam Mirza, H No 8/3 St 2-F Nazimabad No 2 Karachi	Mohammad Aslam Mirza	42101-7117372-7	M Saleem Mirza	484	-	1,004	1,004	-	-	-	1,487	484	-	1,004	1,004	-	-	-	1,487
5303	Aslam Zaman, 1/57-A Block 1 Liaquatabad ,Karachi	Aslam Zaman	42101-4651426-1		160	-	350	350	-	-	-	510	160	-	350	350	-	-	-	510
5304	Mohammad Umer Farooq, H No Mc-1482/A Street No 2 Azim Pura Malir Halt Karachi	Mohammad Umer Farooq	42000-0482961-3	Mohd Mushtaq Ahmed	504	-	1,076	1,076	-	-	-	1,580	504	-	1,076	1,076	-	-	-	1,580
5305	Rashid Ali, Japan Tyre Shop 2 Kohinoor Plaza Sector 11-H North Karachi	Rashid Ali	42101-1913253-9	Aleem Uddin	179	-	482	482	-	-	-	661	179	-	482	482	-	-	-	661
5306	Mohammad Farhan, A-I St-3 Sec 7-D-I North Karachi	Mohammad Farhan	42101-9987184-7		178	-	434	434	-	-	-	612	178	-	434	434	-	-	-	612
5307	Mohammad Shadab, Flat B-7 Marhaba Complex Block M North Nazimabad ,Karachi	Mohammad Shadab	42101-1844267-7		164	-	402	402	-	-	-	566	164	-	402	402	-	-	-	566
5308	Sunil Kumar, Flat No 409 Block A Reno Centre Near Uncle Cerya Hospital Marston Road Karachi	Sunil Kumar	45403-6128787-3	Jai Kishan	453	-	886	886	-	-	-	1,339	453	-	886	886	-	-	-	1,339

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5309	Javed Ahmed,Flat No D-401 Asma Garden Metrovil III Sch 33 Gulzar-E-Hijri Gulshan Near Oxford School Karachi	Javed Ahmed	42201-0318185-7	Shafi Muhammad	502	-	786	786	-	-	-	1,288	502	-	786	786	-	-	-	1,288
5310	Shamshad Ali Kanwal, H No L-1912-1913 Shada Abad Sector L Surjani Town Karachi	Shamshad Ali Kanwal	42101-1686052-7	Syed Anwar Ali	499	-	1,054	1,054	-	-	-	1,553	499	-	1,054	1,054	-	-	-	1,553
5311	Salahuddin Khan,Flat No K 606 Rufi Lake Dirve Blk-18 Gulistan-E-Johar Karachi	Salahuddin Khan	42201-6510456-7	Katab Uddin	489	-	901	901	-	-	-	1,389	489	-	901	901	-	-	-	1,389
5312	Noman Adil, H No R-727 Sector 11/C-1 North Karachi	Noman Adil	42101-4255780-5	Abdul Waheed Khan	363	-	928	928	-	-	-	1,291	363	-	928	928	-	-	-	1,291
5313	Saif Ur Rehman Saif Qureshi, Pioneer Packages Off 1 Masood Plaza Plot Ca-3 Chandni Chowk University Road Karachi	Saif Ur Rehman Saif Qureshi	42201-8564871-5	Aziz Ur Rehman	331	-	580	580	-	-	-	911	331	-	580	580	-	-	-	911
5314	Muhammad Muddassir Shiekh, Vision Comfort R-435 Sector 14/A North Nazimabad Shadman Town Karachi	Muhammad Muddassir Shiekh	42101-5888770-3	M Aslam Sheikh	180	-	417	417	-	-	-	597	180	-	417	417	-	-	-	597
5315	Nafees Shirani, Madina World Autos Plot 581 & 582 Shop 1 Blk 2 Khushaal Road Comm Area PECHS Karachi	Nafees Shirani	42101-6445509-7	Yaseen Shirani	353	-	788	788	-	-	-	1,142	353	-	788	788	-	-	-	1,142
5316	Muhammad Ismail, Universal Plastic Plot No St-22 Shop No 2 Block F B Industrial Area Karachi	Muhammad Ismail	42201-9016673-7	Shaikh Fazal Ahmed	379	-	984	984	-	-	-	1,363	379	-	984	984	-	-	-	1,363
5317	Muhammad Afzal Khan, Nusrat Enterprises Office 1 Madina Arcade Block 1 Sheeren Jinnah Colony Clifton Opposit Al Younus H,Karachi	Muhammad Afzal Khan	42101-1820650-5		487	-	1,097	1,097	-	-	-	1,583	487	-	1,097	1,097	-	-	-	1,583
5318	Mohammad Farooq Khan, Sh Communication Shop 5 St 4B Afridi Cntr Block 1 Clifton Shireen Jinnah Colony Karachi	Mohammad Farooq Khan	42401-2077265-3	M Feroz Khan	153	-	389	389	-	-	-	542	153	-	389	389	-	-	-	542
5319	Mohammad Tarique, H No 1-A 1/32 Ground Floor Nazimabad No 1 Karachi	Mohammad Tarique	42101-1471179-1	Ghulam Jilani	480	-	1,101	1,101	-	-	-	1,581	480	-	1,101	1,101	-	-	-	1,581
5320	Ali Akbar Shah, Defence Heart Family Clinic Plot 26-C Touheed Comm Area St-25 DHA Phase V Karachi	Ali Akbar Shah	42301-5364989-3	S Sultan Ali Shah	389	-	924	924	-	-	-	1,314	389	-	924	924	-	-	-	1,314
5321	Mohammad Tahir Shaikh, Tahir S Fashion Shop No 302 3rd Floor Dolmen Centre Tariq Road Karachi	Mohammad Tahir Shaikh	42201-0639183-5	Sheikh Muhammad	504	-	1,177	1,177	-	-	-	1,682	504	-	1,177	1,177	-	-	-	1,682
5322	Muhammad Zahid Sheikh, Flat No 611 5th Floor Rose Land Square Doli Khata Soldier Bazar Karachi	Muhammad Zahid Sheikh	42201-5794841-7	S Muhammad Shafi	183	-	450	450	-	-	-	633	183	-	450	450	-	-	-	633
5323	Muhammad Ashraf, 45-A Sehlani Chowk Dohraji Colony Dohraji Colony ,Karachi	Muhammad Ashraf	42201-1835377-5		406	-	931	931	-	-	-	1,338	406	-	931	931	-	-	-	1,338
5324	Abdul Ghaffar, H No 320/3 Block 3 F B Area Karachi	Abdul Ghaffar	42101-3523732-9	Ali Mohammad	173	-	416	416	-	-	-	590	173	-	416	416	-	-	-	590
5325	Muhammad Farooq, Dzine Apparel Plot Wsa-6 Block 7 F B Area Karachi	Muhammad Farooq	42101-3135494-5	Abdul Sattar	474	-	970	970	-	-	-	1,444	474	-	970	970	-	-	-	1,444
5326	Ahsan Ul Haq, Flat No 202 Sharmeen Corner Bahadurabad Near Amber Cinema Karachi	Ahsan Ul Haq	42201-7985417-7	Habib Ul Haq	444	-	1,060	1,060	-	-	-	1,504	444	-	1,060	1,060	-	-	-	1,504
5327	Babar Anjum, Rite Enterprises S 1-5 Fine Centre St-14 Block Gulshan-E-Iqbal Karachi	Babar Anjum	42201-0548818-7	Abul Barkat	404	-	898	898	-	-	-	1,303	404	-	898	898	-	-	-	1,303
5328	Muhammad Manzar, H No R 1\2 Street 13 Sector 15 A 4 Buffer Zone North Nazimabad Karachi	Muhammad Manzar	42101-3241279-5	Mohd Idrees	504	-	1,029	1,029	-	-	-	1,533	504	-	1,029	1,029	-	-	-	1,533
5329	Zeeshan Ahmed, Abrar Zari Cosmestic Shop No 4 Ashfaq Market U P Sarafa Bazar Karachi	Zeeshan Ahmed	42101-0255341-9	Jamil Ud Din	204	-	421	421	-	-	-	625	204	-	421	421	-	-	-	625
5330	Muhammad Amjed Hussain, H No L-742 Block 1 Kehkashan Clifton Karachi	Muhammad Amjed Hussain	42301-5617273-7	Allah Ditta	395	-	1,073	1,073	-	-	-	1,468	395	-	1,073	1,073	-	-	-	1,468
5331	Muhammad Ameen, Aam Traders Room 408 4th Floor Ram Bharti Jodia Bazar Karachi	Muhammad Ameen	42101-4892694-3	Mohammad Saleem	503	-	1,299	1,299	-	-	-	1,802	503	-	1,299	1,299	-	-	-	1,802
5332	Shaikh Muhammad Kashif, Punjab Hosiery House Boltan Market Old Dispensary Road Mitha Dar Karachi	Shaikh Muhammad Kashif	42301-0835843-7	Sh Muhammad Shafeeq	223	-	388	388	-	-	-	611	223	-	388	388	-	-	-	611
5333	Vakar Haider Farrukh Qhan, Qhan Private Limited Qhan,F-70-1 Adjoining Motee Mosque Block 8 Clifton Karachi	Vakar Haider Farrukh Qhan	42301-2871282-9	Ahmed Hussain	177	-	392	392	-	-	-	569	177	-	392	392	-	-	-	569
5334	Muhammad Iqbal, House 104 Sector G-4 Manzoor Colony Korangi Karachi	Muhammad Iqbal	42301-9013316-3		308	-	547	547	-	-	-	855	308	-	547	547	-	-	-	855
5335	Muhammad Javed Butt, Javed Goods Transport Company Suite No 505 Ibrahim Trade Tower Mchs Sharah-E-Faisal Karachi	Muhammad Javed Butt	42101-8975773-1	Muhammad Asif Butt	496	-	1,000	1,000	-	-	-	1,496	496	-	1,000	1,000	-	-	-	1,496
5336	Khalil Ur Rehman, H No B/202 Sector 5-M Saher Centre North Karachi Near Kala School Karachi	Khalil Ur Rehman	42101-3744870-1	Abdul Hakeem	380	-	794	794	-	-	-	1,174	380	-	794	794	-	-	-	1,174
5337	Mohammad Mehboob, 104 1st Floor Hina appartment A M No 6 Burns Road ,Karachi	Mohammad Mehboob	42301-4191670-3		263	-	454	454	-	-	-	717	263	-	454	454	-	-	-	717
5338	Muhammad Khurram, Patel Enterprises Plate No 5/1 Block 5 Karimabad F B Area Opposit Sorti Garments Karachi	Muhammad Khurram	42101-1899913-1	M Saleem Patel	476	-	973	973	-	-	-	1,449	476	-	973	973	-	-	-	1,449
5339	Sheikh Amir, H No D-56/1 Block B North Nazimabad Karachi	Sheikh Amir	42301-9599560-7	Sh Zahoor Ahmed	184	-	466	466	-	-	-	650	184	-	466	466	-	-	-	650
5340	Syed Masood Ali,Flat No 16 4th Floor Adeel Mini Plaza Block 16 Water Pump F B Area ,Karachi	Syed Masood Ali	42101-1391112-9		204	-	546	546	-	-	-	750	204	-	546	546	-	-	-	750
5341	Waseem Shah, H No A-3057 Phase II Gulshan-E-Hadeed Bin Qasim Karachi	Waseem Shah	42501-5535579-7	Talib Shah	146	-	374	374	-	-	-	520	146	-	374	374	-	-	-	520
5342	Mushtaq Ahmed, Flat No 11 1st Floor Aas Bai Mansion Carry Road Ghanchi Para Karachi	Mushtaq Ahmed	42301-0966121-9	Muhammad Hussain	378	-	875	875	-	-	-	1,254	378	-	875	875	-	-	-	1,254
5343	Hasnain Nizamani, 25/2 5th Commercial Street Phase IV DHA ,Karachi	Hasnain Nizamani	42301-1874375-9		149	-	411	411	-	-	-	560	149	-	411	411	-	-	-	560
5344	Adnan Yousuf Virani, Flat No 1 Namder Square Chandni Cinema University Road Karachi	Adnan Yousuf Virani	42201-7335314-9	M Yousuf	288	-	652	652	-	-	-	940	288	-	652	652	-	-	-	940
5345	Syed Asghar Ali Shah Bukhari, 163 Hyderabad Colony Jamshed Road Karachi	Syed Asghar Ali Shah Bukhari	42201-0390011-7		490	-	1,035	1,035	-	-	-	1,525	490	-	1,035	1,035	-	-	-	1,525
5346	Ishtiaque Hussain, Flat No A-16 4th Floor Shadman Homes Sector 7 D/1 North Karachi	Ishtiaque Hussain	42101-1146711-5	Mustaq Hussain	504	-	1,050	1,050	-	-	-	1,553	504	-	1,050	1,050	-	-	-	1,553
5347	Muhammad Saleem, K R Travels Jm-884/6 G-2 Jamshed Road No 1 Jamshed Road Karachi	Muhammad Saleem	42201-6771121-7	Ahmad Yousuf	427	-	1,095	1,095	-	-	-	1,522	427	-	1,095	1,095	-	-	-	1,522
5348	Asmat Ullah, H No 2071/A PIB Colony PIB Colony Karachi	Asmat Ullah	42301-4551966-9	Abdullah Jaan	293	-	698	698	-	-	-	991	293	-	698	698	-	-	-	991
5349	Muhammad Ashraf, H No L-19-A 1st Floor Phase 3 Main Korangi Road Defence View Karachi	Muhammad Ashraf	42201-0464019-1	Khuda Bukhsh	242	-	387	387	-	-	-	628	242	-	387	387	-	-	-	628
5350	Sajid Muzaffar, In Print 12 Mezzanine Floor Mall Square Zamzama Boulevard Phase V DHA ,Karachi	Sajid Muzaffar	42301-1770336-7		213	-	481	481	-	-	-	693	213	-	481	481	-	-	-	693
5351	Syed Akhtar Hassan Rizvi, Public Electric Works 42-D Main Nursery Market Block 6 PECHS Karachi	Syed Akhtar Hassan Rizvi	42201-7585125-3	S Taqi Hasan	394	-	730	730	-	-	-	1,124	394	-	730	730	-	-	-	1,124
5352	Naseer Mohammad Khan Pasha, Mecca Photo State B Cold Drink Shop No A-9 Ground Floor Sultan Centre West Wharf Road Karachi	Naseer Mohammad Khan Pasha	42201-6543296-7	Malik M Aslam	439	-	1,036	1,036	-	-	-	1,474	439	-	1,036	1,036	-	-	-	1,474
5353	Muhammad Amin Shaikh, Insta Ph ShNo. B-19-C Digital Sell and Service,Paradise Arc Abul Hasan Ispahani Road,Gulshan-E-Iqbal Karachi	Muhammad Amin Shaikh	42501-2760317-5	Haji Punoo	500	-	760	760	-	-	-	1,260	500	-	760	760	-	-	-	1,260
5354	Taj Ahmed Khan, St Plastic Ws 52/2 Bhangoria Town F B Area Industraill Area Block ,Karachi	Taj Ahmed Khan	42101-0102074-9		487	-	1,116	1,116	-	-	-	1,603	487	-	1,116	1,116	-	-	-	1,603
5355	Muhammad Asif, Naheed Jewellers Sarafa Bazar Kundan Street Mitha Dar Karachi	Muhammad Asif	42101-1529010-5	Muhammad Haroon	321	-	718	718	-	-	-	1,039	321	-	718	718	-	-	-	1,039
5356	Abdul Saad, Air Com Net Courier Head Office R No 516 5th Floor Panorama Building II Saddar Karachi	Abdul Saad	42000-2248817-1	Khudadad	165	-	434	434	-	-	-	599	165	-	434	434	-	-	-	599
5357	Muhammad Naeem, Tabish Corporation 1 Ruby Arcade Am 20 Akbar Road ,Karachi	Muhammad Naeem	42000-0411230-3		478	-	729	729	-	-	-	1,207	478	-	729	729	-	-	-	1,207

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

						At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5358	Pervez Alam Siddiqui, Flat No G-2 Shumail View Ph-1 Scheme 33 Gulzar-E-Hijri Karachi	Pervez Alam Siddiqui	42501-1498181-5	Manzoor Ahmed	227	-	563	563	-	-	-	790	227	-	563	563	-	-	-	790
5359	Syed Khalid Azam, Khalid Brothers Office No 805 Land Mark Plaza 8th Floor I I Chundrigar Road Karachi	Syed Khalid Azam	42201-5977820-1		342	-	570	570	-	-	-	912	342	-	570	570	-	-	-	912
5360	Shaheen Abdul Rab Ghani, House No A-73 Block 9 FB area Yasinabad Near Shell Petrol Pump Karachi	Shaheen Abdul Rab Ghani	42101-1416819-1	M Abdul Ghani	300	-	690	690	-	-	-	990	300	-	690	690	-	-	-	990
5361	Mushtaq Ahmed, Mushtaq Brother Toys Shop No G 80 Hong Kong Shopping Dawood Pota Road Saddar ,Karachi	Mushtaq Ahmed	42101-9489380-9		264	-	552	552	-	-	-	815	264	-	552	552	-	-	-	815
5362	Syed Ahmer Hassan,Flat No E-8 Baradari Appartment Block 13-D Gulshan-E-Iqbal Karachi	Syed Ahmer Hassan	42201-5142712-1	Syed Hassan Zameer	504	-	1,196	1,196	-	-	-	1,700	504	-	1,196	1,196	-	-	-	1,700
5363	Naseer Ullah Khan Babar, Rose Petal Communication Pvt L Ofice 407 4th Floor Marine Faisa Shahrah-E-Faisal Nursery Karachi	Naseer Ullah Khan Babar	13101-3417012-5	Mughal Khan	239	-	618	618	-	-	-	857	239	-	618	618	-	-	-	857
5364	Sarwat I Masood, Sussors Clothes A-1-107 Rufi Garden Block 13-D-2 Gulshan-E-Iqbal Karachi	Sarwat I Masood	42101-2254457-0	S Masood Hussain	154	-	412	412	-	-	-	565	154	-	412	412	-	-	-	565
5365	Furqan Rehman, Lebas International II F 1/6 1st Floor St 1 Block F Nazimabad No 2 Post Office,Karachi	Furqan Rehman	42101-8907095-7		245	-	507	507	-	-	-	752	245	-	507	507	-	-	-	752
5366	Abdul Ghaffar Qazi, HNo.Ls-77-78,Yaseen Fateh Channi House Al-Khalil Sector 12-L Charhai Near Jama Masjid,Orangi Town Karachi	Abdul Ghaffar Qazi	42401-4684946-1	Qazi M Yaseen	199	-	430	430	-	-	-	628	199	-	430	430	-	-	-	628
5367	Arshad Ali, H No R-287 2nd Floor Block 15 F B Area ,Karachi	Arshad Ali	42101-4163009-1		204	-	528	528	-	-	-	732	204	-	528	528	-	-	-	732
5368	Muhammad Hanif Punjwani, Banglow No C-65 Block-9 Gulshan-E-Iqbal Behind Urdu Science College Karachi	Muhammad Hanif Punjwani	42201-4698404-3		502	-	876	876	-	-	-	1,378	502	-	876	876	-	-	-	1,378
5369	Syed Mohammad Shakir, Ghousia Electronic and Co Shop 1 Plot No L-1 Sector 11-E U P Morh North Karachi	Syed Mohammad Shakir	42101-1736332-7	Syed Mohd Shafi	149	-	366	366	-	-	-	515	149	-	366	366	-	-	-	515
5370	Muhammad Rehan, Flat No C-2 3rd Floor Baradari Appartment Plot A-54 Sector 11-B North Karachi	Muhammad Rehan	42101-1623044-1	Muhammad Amjaduddin	284	-	752	752	-	-	-	1,036	284	-	752	752	-	-	-	1,036
5371	Mohammad Ashiq, H No A-2670 Phase II Gulshan-E-Hadeed Karachi	Mohammad Ashiq	42201-4317435-9	Muhammad Khalid	267	-	600	600	-	-	-	867	267	-	600	600	-	-	-	867
5372	Abdul Waheed, H. No.459, G-4, Johar Town, Lahore.	Abdul Waheed	42201-3908026-9		489	-	1,049	1,049	-	-	-	1,539	489	-	1,049	1,049	-	-	-	1,539
5373	Shafiq Ahmed, H No R 785 Block 15 Dastagir Society F B Area ,Karachi	Shafiq Ahmed	42101-6282529-1		470	-	1,100	1,100	-	-	-	1,570	470	-	1,100	1,100	-	-	-	1,570
5374	Hyder Ali Khan, Bismillah Traders Hyder Ali An Suit No A-89 Sb-5 Lakhani Prid Block 13 Gulistan-E-Johar Karachi	Hyder Ali Khan	42101-1685725-3	Abid Ali Khan	465	-	1,171	1,171	-	-	-	1,637	465	-	1,171	1,171	-	-	-	1,637
5375	Syed Masood Hussain Kazmi, Scissors and Clothes A-1 107 Rufi Garden Block 13-D-2 Gulshan-E-Iqbal Karachi	Syed Masood Hussain Kazmi	42201-8696095-1	Syed Qaiser Hussain	152	-	408	408	-	-	-	560	152	-	408	408	-	-	-	560
5376	Jamil Akhtar Ferooz, Interior Concept 601-A Madina City Mall Abdullah Haroon Road Karachi	Jamil Akhtar Feroozi	42301-6003463-7	Shahab Uddin	394	-	629	629	-	-	-	1,023	394	-	629	629	-	-	-	1,023
5377	Syed Shahid Masood, House No. A-70, Paradise Home, Abul Asphani Road, Metroville-III, Near Paradise Bakery, Karachi	Syed Shahid Masood	42101-2047217-5		381	-	897	897	-	-	-	1,277	381	-	897	897	-	-	-	1,277
5378	Mohammad Asif Khan, H No A-33 Sec Y-1 Gulshan-E-Maymar Karachi	Mohammad Asif Khan	42101-6271326-9	Dliwar Khan	504	-	1,245	1,245	-	-	-	1,750	504	-	1,245	1,245	-	-	-	1,750
5379	Iftikhar Ahmed, Flat No A 202 Gohar Pride Block 14 Gulistan-E-Johar Karachi	Iftikhar Ahmed	42201-4111802-7	Sardar M Aslam	503	-	988	988	-	-	-	1,491	503	-	988	988	-	-	-	1,491
5380	Muhammad Noor Alam, House No. L-73, Sector 5A, Mangopir Road, Qasba Town, Near Qasba More PSO Petrol Pump, Karachi	Muhammad Noor Alam	42401-9003360-7		193	-	400	400	-	-	-	593	193	-	400	400	-	-	-	593
5381	Muhammad Aslam, House No B-101 Metrowill No 1 Site Block-3 Karachi West	Muhammad Aslam	42301-4684946-1		321	-	493	493	-	-	-	814	321	-	493	493	-	-	-	814
5382	Athar Ali, Athar Ali & Bro 5/9 Sharjah Trade Centre New Challi Saddar Town R K Square,Karachi	Athar Ali	42201-1249054-9		184	-	483	483	-	-	-	668	184	-	483	483	-	-	-	668
5383	Rashid Bukhari, Flat A-12 KDA Flats Phase 1 Shadman Town 1 Sec 14-A North Nazimabad Karachi	Rashid Bukhari	42101-7170037-5	Mubark Ali Bukhari	427	-	993	993	-	-	-	1,420	427	-	993	993	-	-	-	1,420
5384	Abbas Ali, Fl C 27/28 Amnabad Aptt Block E North Nazimabad Karachi	Abbas Ali	42101-1608980-9	Shabbir Hussain	497	-	1,151	1,151	-	-	-	1,648	497	-	1,151	1,151	-	-	-	1,648
5385	Abdul Salam Azad, A-8 Taj Centre Shah Faisal Colony Near Sungum Cenima Karachi	Abdul Salam Azad	42501-7522216-9	Qadam Rasool	380	-	899	899	-	-	-	1,279	380	-	899	899	-	-	-	1,279
5386	Shams Zaman Khan,Flat No 1 Plot No 15-C Sun Set Lane No 3 DHA Ext Phase II Karachi	Shams Zaman Khan	42301-8057174-7	Badi Uz Zaman	189	-	446	446	-	-	-	635	189	-	446	446	-	-	-	635
5387	Muhammad Parveez Alam, R-240/18 F.B Area Samanabad	Muhammad Parveez Alam	42101-5077536-5		260	-	687	687	-	-	-	947	260	-	687	687	-	-	-	947
5388	Iftikhar Ahmed Chisti, H No A-529 Block 5 Gulshan-E-Iqbal Karachi	Iftikhar Ahmed Chisti	42000-0387920-1	Noor Ahmed	304	-	786	786	-	-	-	1,090	304	-	786	786	-	-	-	1,090
5389	Shabbir Ahmed, H No Kmc 578 Millat Colony Sector 11-E Row 1 Orangi Town 5 Karachi	Shabbir Ahmed	42401-4902191-7	Sher Muhammad	272	-	523	523	-	-	-	795	272	-	523	523	-	-	-	795
5390	Jamil Uddin Khan, Ali Shah Enterprises Suit 312 Bhayani Shopping Cent Block M North Nazimabad Karachi	Jamil Uddin Khan	42101-1600466-7	Badar Uddin	214	-	574	574	-	-	-	788	214	-	574	574	-	-	-	788
5391	Arsalan Ahmed Khan, Bungalow No.23,2nd Floor Cp Barar Society Ameer Khusrooo Road Block 7 and 8 PECHS Karachi	Arsalan Ahmed Khan	42101-1424674-1	Israr Ahmed Khan	204	-	480	480	-	-	-	684	204	-	480	480	-	-	-	684
5392	Mirza Ghaffar Baig, H No 6/100 Block 6 Liaqatabad Karachi	Mirza Ghaffar Baig	42101-4170208-3	Mirza Jabbar Baig	243	-	540	540	-	-	-	783	243	-	540	540	-	-	-	783
5393	Muhammad Aslam, Apartment No 15 3rd Floor Batla Manzil Plot M-A-4 Freer Road Karachi	Muhammad Aslam	42301-1072404-5	Syed Mohd Yamin	212	-	386	386	-	-	-	597	212	-	386	386	-	-	-	597
5394	Hafeez Ahmed, H No G-15 Sheet No : 27 Model Colony Karachi	Hafeez Ahmed	42101-6715329-1	Khalil Ahmed	239	-	464	464	-	-	-	703	239	-	464	464	-	-	-	703
5395	Raja Atif Ali, Banglow No 148/B/I Main Khayaban-E-Badar Phase 7 DHA Karachi	Raja Atif Ali	42201-1274042-5	Raja Gulnlam Asghar	203	-	442	442	-	-	-	645	203	-	442	442	-	-	-	645
5396	Shabbir Ahmed, Flat No Aa-1104 1st Floor Erum Shopping Centre II Sector 15-A/3 Buffer Zone Karachi	Shabbir Ahmed	42201-8933062-5	Ameer Ahmed	204	-	528	528	-	-	-	733	204	-	528	528	-	-	-	733
5397	Muhammad Shahid, Yaqiq Plastic Industry Plot No St-22 1st Floor Block 7 F B Area Karachi	Muhammad Shahid	42101-5937367-5	Muhammad Siddiqui	204	-	542	542	-	-	-	747	204	-	542	542	-	-	-	747
5398	Muhammad Shahbaz, Muhammad Shahbaz Amir and Co Suite 201 2nd Floor Gulshan Trade Centre Block 5 Gulshan-E-Iqbal,Karachi	Muhammad Shahbaz	42101-5414583-9		494	-	871	871	-	-	-	1,365	494	-	871	871	-	-	-	1,365
5399	Aleem Uddin, Abdullah Associates ShNo.B-34 Bab-E-Arif Anarkali Complex Phase II Sector 15-B North Karachi	Aleem Uddin	42101-1434661-3	Sharf Uddin	504	-	1,175	1,175	-	-	-	1,679	504	-	1,175	1,175	-	-	-	1,679
5400	Muhammad Khalil Raja, Raja House 63-A 2nd Floor Block 6 PECHS Karachi	Muhammad Khalil Raja	42201-6166980-9	Gul Muhammad Raja	399	-	745	745	-	-	-	1,144	399	-	745	745	-	-	-	1,144
5401	Abdul Qadir Shaikh, H No E-10 Sheet No 27 Model Colony Malir Karachi	Abdul Qadir Shaikh	42501-1529985-5	Muhammad Hussain	285	-	571	571	-	-	-	856	285	-	571	571	-	-	-	856
5402	Fahim Ud Din, H No 793 Block 15 F B Area Karachi	Fahim Ud Din	42101-9281067-9	Shams Uddin	504	-	1,185	1,185	-	-	-	1,689	504	-	1,185	1,185	-	-	-	1,689
5403	Muhammad Ali, 34/2, Mohallah Haji Peer Muhammad Dumloti Road Kda, Inter Connection, Malir Town,Khi	Muhammad Ali	42501-6477684-3		502	-	946	946	-	-	-	1,447	502	-	946	946	-	-	-	1,447
5404	Mohammad Amir Khan Niazi, H No 431 Punjab Colony Street No 19 Khayaban-E-Jami Road Gizri Road Clifton Karachi	Mohammad Amir Khan Niazi	42301-9541846-5	Ameer Hamer Khan	305	-	695	695	-	-	-	1,000	305	-	695	695	-	-	-	1,000
5405	Muhammad Razzak, Marble & Onyx Valley Handicrft 7/16 Wilayat Abad 1 Pak Colony, Manghopir Road Karachi	Muhammad Razzak	42201-4692404-3	Ghulam Mustufa	491	-	1,017	1,017	-	-	-	1,508	491	-	1,017	1,017	-	-	-	1,508
5406	Syed Mehtab Nabi, Nabi and Sons St-6/3 Block 2 Gulshan-E-Iqbal Karachi	Syed Mehtab Nabi	42201-5817359-7	Syed Afaq Nabi	357	-	724	724	-	-	-	1,081	357	-	724	724	-	-	-	1,081
5407	Nazar Ul Islam, Near Bathrobe Stitcher Akhter Iqbal Compound Block B 4th Floor F B Area Karachi	Nazar Ul Islam	42101-1597896-5	Habib Ur Rehman	276	-	516	516	-	-	-	793	276	-	516	516	-	-	-	793
5408	Sirajuddin Farooqi, Flat No E-308 Chepel Reze Rst Block 1 Clifton Karachi	Sirajuddin Farooqi	42301-8837143-1	Ahmed Hussain	191	-	475	475	-	-	-	666	191	-	475	475	-	-	-	666

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5409	Muhammad Rehan, Bw International Mf-1 Plot No 15-E Phase 6 Main Shahbaz Comm Area DHA Karachi	Muhammad Rehan	42301-6006592-3	Rashid Ahmed	485	-	1,229	1,229	-	-	-	1,715	485	-	1,229	1,229	-	-	-	1,715
5410	Aqueel Ahmed, Farhad Corporation,Office 42 Near UBL Defence Garden Defence Phase 1. D.H.A Karachi..	Aqueel Ahmed	42301-1242063-1		391	-	754	754	-	-	-	1,145	391	-	754	754	-	-	-	1,145
5411	Kamran Aziz, H No 174-C Block 4 KAECHS ,Karachi	Kamran Aziz	42301-4379571-7		246	-	517	517	-	-	-	764	246	-	517	517	-	-	-	764
5412	Syed Asad Ali, Techarts Importers 5-E 2nd Floor 8th Lane Zamzama Commercial DHA Phase V Karachi	Syed Asad Ali	42201-0778154-9	Syed Mohd Khanam	303	-	489	489	-	-	-	792	303	-	489	489	-	-	-	792
5413	Ali Hussain, Flat No 401/B Al Mustafa Tarice Soldier Bazar Karachi	Ali Hussain	42201-7071846-7	Ameer Ali	222	-	491	491	-	-	-	714	222	-	491	491	-	-	-	714
5414	Muhammad Mehmood Ul Haq, Mehmood Clinic 14-B Saina Heights North Karachi	Muhammad Mehmood Ul Haq	42101-7194604-9	Mohd Fayaz Ul Haq	204	-	497	497	-	-	-	701	204	-	497	497	-	-	-	701
5415	Syed Mustajab Haider, H No G-24 Rizvia Society Nazimabad No 1 Karachi	Syed Mustajab Haider	42101-5237600-9	Syed Subhan Ali	404	-	955	955	-	-	-	1,360	404	-	955	955	-	-	-	1,360
5416	Mohammad Sarfaraz, Sarfraz Awami Store Plot No 410 Shop No 6 Sec 5-J Saeedabad Karachi	Mohammad Sarfaraz	42401-3029488-1	Muhammad Sharif	309	-	477	477	-	-	-	786	309	-	477	477	-	-	-	786
5417	Asim Anis Shaikh, Bismillah Cng Con..Centre Shop No 1 Darusalam Building Mir Karam Ali Talpur Road Lucky Star Saddar Karachi	Asim Anis Shaikh	42000-0574465-3	Anis Ahmed Sheikh	184	-	457	457	-	-	-	642	184	-	457	457	-	-	-	642
5418	Muhammad Waheed, Universal Batteries 1, Plot No A-67 Block 13-D/3 Gulshan-E-Iqbal ,Karachi	Muhammad Waheed	42501-4555906-9		404	-	841	841	-	-	-	1,245	404	-	841	841	-	-	-	1,245
5419	Syed Muhammad Azar Jafri, H No B-562 Block 13 Gulberg Karachi	Syed Muhammad Azar Jafri	42101-1122316-1	S M Mutahir Hussain	327	-	817	817	-	-	-	1,144	327	-	817	817	-	-	-	1,144
5420	Syed Muhammad Asad, Global Interprise Room 408 4th Floor Ismail Trad Jodia Bazar Karachi	Syed Muhammad Asad	42101-3141727-9	Syed Muhammad Shami	354	-	851	851	-	-	-	1,204	354	-	851	851	-	-	-	1,204
5421	Mohammad Rafi Uddin Qureshi, H No R-322 Block 20 F B Area Karachi	Mohammad Rafi Uddin Qureshi	42101-1664986-9	Allah Din Qureshi	286	-	532	532	-	-	-	819	286	-	532	532	-	-	-	819
5422	Syed Muhammad Ali Raza Zaidi, Peradies Homes Gulzar Hijri H No A 31 Schem 33 Sct 13-A East Karachi	Syed Muhammad Ali Raza Zaidi	42201-4290850-7	S Shamim Hussain	330	-	566	566	-	-	-	896	330	-	566	566	-	-	-	896
5423	Mohammad Habib Qureshi, Qadri Milk Shop,ShopNo.E,Plot No.6 SheetNo.L-R,Kohinoor Kamal Plaza Lanchoor Line Jamila St Bus Stop Karachi	Mohammad Habib Qureshi	42401-9484787-5	Babu Ud Din Khan	254	-	533	533	-	-	-	787	254	-	533	533	-	-	-	787
5424	Bashir Ahmed, Shaheen Jewelar Shop No 9 Salima Terrace Blk-06 Gulshan E Iqbal Kda Market ,Karachi	Bashir Ahmed	42000-4168423-1		340	-	592	592	-	-	-	933	340	-	592	592	-	-	-	933
5425	Zahid Saeed,Flat No 6/12 6th Floor Al Abbas Centre Plot No 186 Shahnawaz Butho Rd Karimjee St ,Karachi	Zahid Saeed	42201-0387210-5		188	-	430	430	-	-	-	619	188	-	430	430	-	-	-	619
5426	Syed Asim Akhter Jaffri, H No 3-F 15/21 Nazimabad No 3 Hanif Centre appartment Karachi	Syed Asim Akhter Jaffri	42101-2012613-9		362	-	622	622	-	-	-	984	362	-	622	622	-	-	-	984
5427	Abdul Mujeeb, H No 26 Row No 6 Block No H Nazimabad No 3 Karachi	Abdul Mujeeb	42101-2605271-5	Abdul Hakeem	154	-	389	389	-	-	-	543	154	-	389	389	-	-	-	543
5428	Muhammad Sajid Alvi, House No: F-2/A Nishter Road Teen Hatti Karachi	Muhammad Sajid Alvi	33100-0743382-1	M Sadiq	354	-	866	866	-	-	-	1,220	354	-	866	866	-	-	-	1,220
5429	Jamil Ahmed, H No R-168 Sector 11-L North Karachi	Jamil Ahmed	42101-5296434-5		228	-	935	935	-	-	-	1,164	228	-	935	935	-	-	-	1,164
5430	Muhammad Aslam Nagori,Flat No L R-8/36 Bait Ul Dawood 3rd Floor Orange Street Nishter Road Karachi	Muhammad Aslam Nagori	42301-9813701-3	Ghulam Mustafa	149	-	404	404	-	-	-	553	149	-	404	404	-	-	-	553
5431	Mohammad Arshad, H No. 781/2 C-1 Area Liaquatabad No. 2 Near Teen Hatti Karachi	Mohammad Arshad	42101-6679707-1	Samad Yar Khan	346	-	610	610	-	-	-	955	346	-	610	610	-	-	-	955
5432	Furqan Uddin Siddique, Flat No Cc-3302,3rd Floor Erum Shopping Centre Avenue Sec.15-A/3,Buffer Zone North Nazimaba Karachi.	Furqan Uddin Siddique	42101-7879267-5		404	-	933	933	-	-	-	1,337	404	-	933	933	-	-	-	1,337
5433	Muhammad Iqbal Abdul Sattar, A Onw Photostate Suite No 2 Ahmed Manzil B 512 Block 1 Karimabad F B Area ,Karachi	Muhammad Iqbal Abdul Sattar	42101-2402954-9		249	-	515	515	-	-	-	764	249	-	515	515	-	-	-	764
5434	Maqsood Ahmed, H No 744/15 F B Area Dastagir Karachi	Maqsood Ahmed	42101-9882250-1	Maqbool Ali	217	-	370	370	-	-	-	587	217	-	370	370	-	-	-	587
5435	Syed Mohammad Manzar Alam, Sheraz International Sc-11 Ismail Centre Block L North Nazimabad Karachi	Syed Mohammad Manzar Alam	42101-1405204-1	S Abdul Sattar	500	-	819	819	-	-	-	1,319	500	-	819	819	-	-	-	1,319
5436	Mehtab Mustafa Najmi, Design Devis A-807 8th Floor Saima Trade Tower I I Chundrigar Road ,Karachi	Mehtab Mustafa Najmi	42101-1688502-1		336	-	622	622	-	-	-	958	336	-	622	622	-	-	-	958
5437	Asif Khan, H No 1725/1650,Gali No.16 Madina Colony Baldia Town, Near Jama Masjid Khizra Karachi	Asif Khan	42401-4086862-3	Shah Jahan Khan	354	-	935	935	-	-	-	1,289	354	-	935	935	-	-	-	1,289
5438	Naveed Maqbool, 2nd Floor DHA Phase 6 Khayaban-E-Rahat LaneNo.1 Building No. 33C Opposit DA Degree Collage For men Karachi	Naveed Maqbool	42101-9688263-1	Maqbool Ahmed	421	-	796	796	-	-	-	1,216	421	-	796	796	-	-	-	1,216
5439	Abu Nasar Khan, Alico Computers G-158 Odeon Electronic Market Saddar Karachi	Abu Nasar Khan	42301-0732958-7	Mohd Saeed	152	-	380	380	-	-	-	533	152	-	380	380	-	-	-	533
5440	Muhammad Shafiq Pirzaida, Al Saher Enterprises Shop No 4 Naeem Market Street 6 100Ft Road Azam Town ,Karachi	Muhammad Shafiq Pirzaida	42301-0715869-3		249	-	530	530	-	-	-	779	249	-	530	530	-	-	-	779
5441	Irfan Ali, Sindh Review C-6 Ground FloorNoman Complex Blk-13-D/3 Gulshan-E-Iqbal Karachi	Irfan Ali	42101-0856035-9	Abdul Hakeem	253	-	435	435	-	-	-	688	253	-	435	435	-	-	-	688
5442	Shankar Lal, Marvi Medical Centre C-1 Area Ilys Goth Liaquatabad Teen Hutti,Karachi	Shankar Lal	41303-6857932-1		179	-	480	480	-	-	-	659	179	-	480	480	-	-	-	659
5443	Rashid Ali Khan, H No 5-E-5/27 Nazimabad No 5 Nazimabad Karachi	Rashid Ali Khan	42101-2916563-9	Shar Ali Khan	504	-	1,328	1,328	-	-	-	1,832	504	-	1,328	1,328	-	-	-	1,832
5444	Imdad Ali Soomro, Flat No D-6 Arif Arcade Safoora Goth Sector 38-A KDA Scheme 33 University Road Karachi	Imdad Ali Soomro	42501-4482858-5	Ghous Bux	197	-	440	440	-	-	-	637	197	-	440	440	-	-	-	637
5445	Muhammad Ubaid, House No-1, 5-B 2nd Floor Nazimabad No.5 Karachi..	Muhammad Ubaid	42101-8636623-9		503	-	1,007	1,007	-	-	-	1,509	503	-	1,007	1,007	-	-	-	1,509
5446	Asif Jamal, H No 533 Old Navy Gate Street No 3 Gizri Clifton Near Sardar PCO Karachi	Asif Jamal	42301-1231730-9	Ameer Jamal	504	-	1,164	1,164	-	-	-	1,668	504	-	1,164	1,164	-	-	-	1,668
5447	Khalid Mehmood, Rehman Traders M-18 Falak Naz Plaza Main Shahra E Faisal ,Karachi	Khalid Mehmood	31202-2624750-7		264	-	841	841	-	-	-	1,105	264	-	841	841	-	-	-	1,105
5448	Syed Asghar Ali Zaidi,Flat No Z-413 Plot Fl-2 Sara Shopping Centre Sector 15-C Gulzar-E-Hijri Karachi	Syed Asghar Ali Zaidi	42201-1037376-7	S Akhter Ali Zaidi	406	-	904	904	-	-	-	1,310	406	-	904	904	-	-	-	1,310
5449	Ahsan Kader Faiz, Alpha Tech Corporation 13-C-13 3rd Street Saba Commer Phase V DHA ,Karachi	Ahsan Kader Faiz	35201-1496085-1		483	-	871	871	-	-	-	1,354	483	-	871	871	-	-	-	1,354
5450	Masroor Ahmed Noor,Flat No A-101/1 Ajmair Pride Block 12 Gulistan-E-Johar Karachi	Masroor Ahmed Noor	42201-4554869-1	Noor Ahmed	200	-	388	388	-	-	-	588	200	-	388	388	-	-	-	588
5451	Muqaddas, H No R-993 Sec 16 F.B Area Karachi	Muqaddas	42101-5063764-5	Al E Yaseen	234	-	566	566	-	-	-	800	234	-	566	566	-	-	-	800
5452	Shahid Mehmood, Plot No Zc-7 H No 13-14 Al Mairaj Centre Block 6 Gulshan-E-Iqbal Karachi	Shahid Mehmood	42201-4959859-3	Shaikh M Younus	304	-	674	674	-	-	-	977	304	-	674	674	-	-	-	977
5453	Syed Shariq Hussain, H No B-198 Block 14 Gulistan-E-Johar Karachi	Syed Shariq Hussain	42201-7562500-3	Syed Zahid Hussain	451	-	1,092	1,092	-	-	-	1,543	451	-	1,092	1,092	-	-	-	1,543
5454	Muhammad Junaid Farooqi, H No B-161 Block I North Nazimabad Karachi	Muhammad Junaid Farooqi	42101-1946778-7	Mohammad Faseeh Ud Din Farooqi	301	-	469	469	-	-	-	770	301	-	469	469	-	-	-	770
5455	Waheed Saif, Saif Uddin Enterprises G-146 Odeon Centre Preedy Street Saddar Karachi	Waheed Saif	42101-1814117-7	Saif Uddin Qadir	204	-	392	392	-	-	-	596	204	-	392	392	-	-	-	596
5456	Jahangir Khan, Khan and Co Office 2-3 3rd Floor Four Square Tariq Road Karachi	Jahangir Khan	42201-6554622-9	Abbdul Farid Qurshi	304	-	804	804	-	-	-	1,108	304	-	804	804	-	-	-	1,108
5457	Muhammad Idrees, Data Business System Shop No Gd 26 Ground Floor Techno City Karachi	Muhammad Idrees	42301-0998257-7	Ahmed Ismail	345	-	544	544	-	-	-	889	345	-	544	544	-	-	-	889
5458	Muhammad Faheem,Flat No C-5 2nd Floor Abdullah Arcade Block H North Nazimabad ,Karachi	Muhammad Faheem	42101-1316490-9		303	-	667	667	-	-	-	971	303	-	667	667	-	-	-	971
5459	Muhammad Moin, New Gulzar Ambulance Maker Plot No D-326 Shop No 2 Main Shahrah-E-Quaideen Karachi	Muhammad Moin	42201-3506311-5	Noor Muhammad	154	-	349	349	-	-	-	503	154	-	349	349	-	-	-	503

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5460	Muhammad Rashid, H No 127/II, 31st Street Of Khayaban-E-Muhafiz DHA Phase VI Karachi	Muhammad Rashid	42201-0483211-3	Shaikh M Yousuf	400	-	640	640	-	-	-	1,040	400	-	640	640	-	-	-	1,040
5461	Sheikh Khursheed Anwer, Flat No 204 Kehkashan appartment 2nd Floor Block K North Nazimabad Karachi	Sheikh Khursheed Anwer	42101-7081693-9	Noor Muhammad	149	-	355	355	-	-	-	504	149	-	355	355	-	-	-	504
5462	Mahar Riaz Ali, Mahar Clinic 4/F-2 Shah Faisal Colony Usmania Masjid,Karachi	Mahar Riaz Ali	42201-7537411-9		170	-	402	402	-	-	-	572	170	-	402	402	-	-	-	572
5463	Imam Kashif Nazeer, Eastern Digital Technologgies Suit 29 2nd Floor Ghafoor Chamber Abdullah Haroon Road Saddar Karachi	Imam Kashif Nazeer	42201-9500653-7	Nazir Alam	481	-	1,104	1,104	-	-	-	1,584	481	-	1,104	1,104	-	-	-	1,584
5464	Parveen Irfan, Brother Enterprises office No 7 Block K Shalimar Cntr North Nazimabad Karachi	Parveen Irfan	42101-2703775-2	Mohd Irfan Shaikh	195	-	460	460	-	-	-	655	195	-	460	460	-	-	-	655
5465	Muhammad Abdul Hussain,Flat No 205 2nd Floor Mubashir Arcade Plot 100 Hyderabad Colony Karachi	Muhammad Abdul Hussain	42201-4082047-7	M Akbar Hussain	216	-	457	457	-	-	-	673	216	-	457	457	-	-	-	673
5466	Rashid Pervaiz, Flat No 4 Jhangir Plaza Street No 13 Mirza Adam Khan Gulstan Colony ,Karachi	Rashid Pervaiz	42301-2830112-1		201	-	333	333	-	-	-	534	201	-	333	333	-	-	-	534
5467	Shafat Ullah Khan, H No A-2846 Phase II Gulshan-E-Hadeed Malir Karachi	Shafat Ullah Khan	42501-9313488-9	Nawab Hussain	152	-	369	369	-	-	-	521	152	-	369	369	-	-	-	521
5468	Rashid Khan, Rashid Autos Al-Fareed Apartment Busniess Recorder Road Opposit Shell Pump Karachi	Rashid Khan	42301-8843971-3	Arshad Khan	234	-	492	492	-	-	-	726	234	-	492	492	-	-	-	726
5469	Abdul Wajid Khan, Phone Call Privated Ltm Suite 407 Sc 14 Nafees Arcade Chandni Chok University Road KDA Scheme 7 Karachi	Abdul Wajid Khan	42101-1607345-5	Ali Baig Khan	351	-	707	707	-	-	-	1,058	351	-	707	707	-	-	-	1,058
5470	Jamal Akhter Khan, Flat No B-57 1st Floor Sector 15-B Anarkali Complex 2 Bab-E-Arif North Karachi Buffer Zone Karachi	Jamal Akhter Khan	42101-3388093-5	M Akhter Khan	379	-	990	990	-	-	-	1,369	379	-	990	990	-	-	-	1,369
5471	Anwar Khan, Imaging Point Shop 1 Plot 12A Saeeda Mansion Hashim Gazdar Road Burns Road Karachi	Anwar Khan	42301-0982510-3	Umar Khan	291	-	593	593	-	-	-	884	291	-	593	593	-	-	-	884
5472	Muhammad Intezar Ali Siddiqui, Iqtedar Sons Printers 2 Zainab Manzil Harmosji Street Shahrah-E-Liaquat Karachi	Muhammad Intezar Ali Siddiqui	42101-2948820-5	M Iqtidar A Siddiqui	272	-	713	713	-	-	-	985	272	-	713	713	-	-	-	985
5473	Arif Ur Rehman, H No R-5 Maria Homes 14 B Street No 8,Shadman Town North Karachi Near Nagan Chowrangi Karachi	Arif Ur Rehman	42101-4603609-7	Shamim Ul Rehman	154	-	389	389	-	-	-	543	154	-	389	389	-	-	-	543
5474	Muhammad Iqbal, Subhan Allah Plastic Centre Shop No 152/17 Samnabad Block 17 F B Area Karachi	Muhammad Iqbal	42101-3325655-9	S M Qamar Ud Din	271	-	507	507	-	-	-	778	271	-	507	507	-	-	-	778
5475	Sultan Saleem, H No 10-B Usmania Colony Nazimabad No 1 Karachi	Sultan Saleem	42101-6310937-1	S Nazir Hussain	279	-	710	710	-	-	-	989	279	-	710	710	-	-	-	989
5476	Wamiq Akhtar, H No E-2 Marhaba Galaxy Upper Block M North Nazimabad Karachi	Wamiq Akhtar	42101-1688634-3	Sultan Akhtar	175	-	340	340	-	-	-	515	175	-	340	340	-	-	-	515
5477	Syed Azmat Shah, H No G 20 Defence View Phase 2 Korangi Road Karachi	Syed Azmat Shah	42201-0373510-5	Syed Noor Badshah	151	-	389	389	-	-	-	540	151	-	389	389	-	-	-	540
5478	Mushtaq Ahmed, H No A-343 Sector 11-B North Karachi	Mushtaq Ahmed	42101-1929718-7	Ghulam Sarwar	303	-	572	572	-	-	-	875	303	-	572	572	-	-	-	875
5479	Tabish Iqbal, H No R-332 Sector 14-A North Karachi Shadman Town Karachi	Tabish Iqbal	42101-1640762-3	Muhammad Iqbal	144	-	394	394	-	-	-	538	144	-	394	394	-	-	-	538
5480	Haji Muhammad, Flat No D-12 Al Ahram Square Hyderi Blk G North Nazimabad Karachi	Haji Muhammad	42101-1575111-7	Abdul Karim Chippa	213	-	511	511	-	-	-	723	213	-	511	511	-	-	-	723
5481	Kashif Majeed, Room No 12 Kehkashan Palace Block 13 C Gulshan-E-Qbal Karachi Opposit Beatul Mukram Masjid	Kashif Majeed	42101-3607455-1		504	-	1,042	1,042	-	-	-	1,546	504	-	1,042	1,042	-	-	-	1,546
5482	Bilal Umer Khan, House No: 105- E Block 2 Near Noornani Kabab House PECHS Khalid Bin Waleed Road Karachi	Bilal Umer Khan	42201-3193000-1	M Mukhtar Khan	485	-	1,124	1,124	-	-	-	1,610	485	-	1,124	1,124	-	-	-	1,610
5483	Ali Bukhsh, H No 58 Flat No 5 Rang Walla Villa Numaish Karachi	Ali Bukhsh	42101-6139103-7	Nathhou Khan	247	-	589	589	-	-	-	836	247	-	589	589	-	-	-	836
5484	Muhammad Yaseen, Wazir Milk Centre Shop No A-13 Punjab Colony F C Area Karachi	Muhammad Yaseen	42101-7356157-5	Wazir Khan	182	-	364	364	-	-	-	546	182	-	364	364	-	-	-	546
5485	Asad Ansar, House No. A-40 Paradise Homes Gulzar Hijri Karachi	Asad Ansar	42101-1041193-3		256	-	436	436	-	-	-	692	256	-	436	436	-	-	-	692
5486	Sawar Hassan Khan, H No B-121, Gulistan-E-Johar Block 2 opposit Shaheen Piblic School Karachi	Sawar Hassan Khan	42201-0776883-7	Absaar Hasan Khan	503	-	1,149	1,149	-	-	-	1,651	503	-	1,149	1,149	-	-	-	1,651
5487	Syed Mustafa Saleem, A Q Autos 55 Fikri Building Garden opposit Karachi Zoo Karachi	Syed Mustafa Saleem	42201-3546362-7	Syed Saleem Ahmed	210	-	503	503	-	-	-	714	210	-	503	503	-	-	-	714
5488	Ahmed Khan, Ajab Khan Enterprises Plot No 36-A Gr Floor Room No7 Maripur Road Karachi	Ahmed Khan	42401-0112063-9	Khanzaman Khan	256	-	566	566	-	-	-	822	256	-	566	566	-	-	-	822
5489	Muhammad Yusuf Tanveer, Urooj Brothers Shop No 56 Plot No Pr-6/11 Shahdat Cntr Megzine Line Sada Karachi	Muhammad Yusuf Tanveer	42101-1944578-7	Sheikh M Tanveer	194	-	478	478	-	-	-	671	194	-	478	478	-	-	-	671
5490	Ali Khan, Abbay Safe A-211 Sec 12 Gulistan-E-Johar Sindh Baloch Society Karachi	Ali Khan	42301-7323200-1	Aslam Khan	152	-	420	420	-	-	-	572	152	-	420	420	-	-	-	572
5491	Mehreen Dawood Khan, Prime Transport Limited 516 5th Floor Park Avenue Shahrah-E-Faisal PECHS Block 6 Karachi	Mehreen Dawood Khan	42301-7198742-4		204	-	486	486	-	-	-	690	204	-	486	486	-	-	-	690
5492	Rashid Mehmood, Minhas Veternary Plot 22 Memon Colony Sec 4-I New Saeedabad Baldia Town Karachi	Rashid Mehmood	37101-6711123-1	Haq Nawaz	270	-	618	618	-	-	-	888	270	-	618	618	-	-	-	888
5493	Muhammad Tariq, Flat No A-31 Abdullah Terrace Block 16 Gulistan-E-Johar Karachi	Muhammad Tariq	42201-5329373-5	Naeem Uddin Khan	158	-	389	389	-	-	-	547	158	-	389	389	-	-	-	547
5494	Muhammad Fareed Khan, Fareeed Traders Shop No 4 Akbar Road Saddar Karachi	Muhammad Fareed Khan	42101-9629930-5	M Saeed Khan	453	-	781	781	-	-	-	1,234	453	-	781	781	-	-	-	1,234
5495	Muhammad Shahid, Quinex Enterprises B42/2 Near Alfalah Masjidbhangoria Town Blk 2 F B Area Karachi	Muhammad Shahid	42101-6908562-7	Abdul Razzaq	196	-	460	460	-	-	-	655	196	-	460	460	-	-	-	655
5496	Muhammad Tayyab Khan, Pama Shipping Agencies A-5 Sultan Centre 15 West Wharf Road West Wharf Karachi	Muhammad Tayyab Khan	42201-0795508-1	M Arif Khan	487	-	1,175	1,175	-	-	-	1,662	487	-	1,175	1,175	-	-	-	1,662
5497	Asif Taj, C 106 Rufi View Plot No. Jm 497, Near Gurumandir Near Allama Iqbal Library Karachi	Asif Taj	42201-9475054-1	Taj Muhammad	246	-	557	557	-	-	-	804	246	-	557	557	-	-	-	804
5498	Mirza Irfan Baig, Motion Illustrate office No 16 1st Floor Crown Centre Sb-1 Block 13-C Gulshan-E- Iqbal Karachi	Mirza Irfan Baig	42201-0567681-1	Mirza Faiz Ur Rehman	381	-	811	811	-	-	-	1,191	381	-	811	811	-	-	-	1,191
5499	Saleem, H No A-354 Nizari Society Block C North Nazimabad Karachi	Saleem	42101-2464228-7	Nazar Ali	494	-	1,057	1,057	-	-	-	1,551	494	-	1,057	1,057	-	-	-	1,551
5500	Muhammad Shafain Mirza, Flat No F-67 Faraz Avenue Block 15 Gulistan-E-Jauhar Karachi	Muhammad Shafain Mirza	42201-1996088-9	Mirza Qayyum Baig	182	-	414	414	-	-	-	596	182	-	414	414	-	-	-	596
5501	Mujtaba Abbas Khoja, Flat No F-73 Faraz Avenue Block 20 Gulistan-E-Johar Karachi	Mujtaba Abbas Khoja	42201-0474141-7	Ghulam Raza	154	-	372	372	-	-	-	527	154	-	372	372	-	-	-	527
5502	Khawaja Nadeem Akhtar, Fahim Electronics 22-Elahi Centre Saddar Karachi	Khawaja Nadeem Akhtar	42101-7855553-5	Kh Sadruddin	198	-	374	374	-	-	-	572	198	-	374	374	-	-	-	572
5503	Syed Amir Hussain Kazmi,Flat No A-22 Citi Homes Block 13-D/2 Gulshan-E-Iqbal Karachi	Syed Amir Hussain Kazmi	42201-5310420-5	S Qasir H Kazmi	154	-	425	425	-	-	-	579	154	-	425	425	-	-	-	579
5504	Syed Shahzad Zaidi, H No A-11 Block Q North Nazimabad Karachi	Syed Shahzad Zaidi	42101-8256162-9	Syed Hamid Hussain	504	-	1,256	1,256	-	-	-	1,760	504	-	1,256	1,256	-	-	-	1,760
5505	Kwanar Tariq Rasheed Khan, H No R-929 Sector 15-B Buffer Zone Central ,Karachi	Kwanar Tariq Rasheed Khan	42101-1785220-7		482	-	819	819	-	-	-	1,300	482	-	819	819	-	-	-	1,300
5506	Hassan Khan, Master Block Works Plot No B-9 B-10 Manghopir Road Pakhtoonabad Bus Stop ,Karachi	Hassan Khan	42401-1765941-3		435	-	688	688	-	-	-	1,123	435	-	688	688	-	-	-	1,123
5507	Aamir Khan, H No B-1-3 Block B Sohail Centre Nazimabad No 3 ,Karachi	Aamir Khan	42101-1021485-9		323	-	556	556	-	-	-	879	323	-	556	556	-	-	-	879
5508	Mohammad Ilyas, Flat No. C 3rd Floor Building 50-C Khayaban-E-Badar,7th Commercial street DhaNear PICIC Commercial Bank Karachi	Mohammad Ilyas	42301-8834981-3	Haji Mohd Ramzan	146	-	393	393	-	-	-	538	146	-	393	393	-	-	-	538
5509	Ather Haroon, H No 50-S Block 2 PECHS Karachi	Ather Haroon	42201-9262419-3	Haroon Tayyab	161	-	366	366	-	-	-	527	161	-	366	366	-	-	-	527

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debitted)	Interest / Markup (Undebitted)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debitted)	Interest / Markup (Undebitted)	Interest / Markup (Total)	Others (Debited)	Others (Undebitted)	Others (Total)	Total
5510	Mohammad Sarwar Saeed, H No A-12 First Floor Block R North Nazimabad Karachi	Mohammad Sarwar Saeed	42101-8535651-3	Abdul Saeed	203	-	349	349	-	-	-	552	203	-	349	349	-	-	-	552
5511	Muhammad Imran, H No L-2562 Ground Floor Metrovill III Block 2 Gulshan-E-Iqbal Town Karachi	Muhammad Imran	42101-1881953-7	Najmuddin	229	-	565	565	-	-	-	795	229	-	565	565	-	-	-	795
5512	Mumtaz Hussain, Pyaramid Shipping Private Limited 510 Business Centre 5th Floor Mumtaz Hassan Road ,Karachi	Mumtaz Hussain	42301-8755061-5		186	-	456	456	-	-	-	642	186	-	456	456	-	-	-	642
5513	Syed Shahid Azam, Khalid Brothers Office No 805 Land Mark Plaza 8th Floor I I Chundrigar Road Karachi	Syed Shahid Azam	42201-4406145-5	Syed Qadeer Ul Azam	378	-	647	647	-	-	-	1,025	378	-	647	647	-	-	-	1,025
5514	Hanif Ahmed Khan, Electrical Mat Contractor Shop No G-39 Samana appartment Gole Market Near Zia Uddin ,Karachi	Hanif Ahmed Khan	42101-3381934-3		97	-	450	450	-	-	-	547	97	-	450	450	-	-	-	547
5515	Yasir Hussan, F-405 Site Area Site Karachi.	Yasir Hussan	42301-1141630-9		228	-	490	490	-	-	-	717	228	-	490	490	-	-	-	717
5516	Muhammad Khalid Zaki, H No 1191-92 Federal B Area Azizabad ,Karachi	Muhammad Khalid Zaki	42101-6636943-9		486	-	1,232	1,232	-	-	-	1,718	486	-	1,232	1,232	-	-	-	1,718
5517	Ghulam Abbas Badami, Flat No.608 Block-E Afsha Appartment Soldier Bazar East Near Adamje Science Cillege Karachi..	Ghulam Abbas Badami	42000-0393336-1		379	-	843	843	-	-	-	1,221	379	-	843	843	-	-	-	1,221
5518	Naeem Adil Shaikh, Ashar Enterprises R-82 Decent Town Block 7 Gulistan-E-Johar Karachi	Naeem Adil Shaikh	42000-2513949-7	Imam Uddin Adil	253	-	561	561	-	-	-	814	253	-	561	561	-	-	-	814
5519	Dilawer Anis, H No A-4/54 Johar Square Block 18 Gulistan-E-Johar Karachi	Dilawer Anis	42201-3511991-1	Muhammad Anis	186	-	484	484	-	-	-	670	186	-	484	484	-	-	-	670
5520	Saghir Ahmed, H No B-251 Block 4 Metrowill Site Area Karachi	Saghir Ahmed	42401-2030533-1	Gulam Mohammad	272	-	645	645	-	-	-	917	272	-	645	645	-	-	-	917
5521	Shehad Al Quresh, H No A 33 Phase IV Ahsan Maymar Banglos Ahsanabad Gulshan-E-Maymar Karachi	Shehad Al Quresh	42101-3953709-7	Q M Siddiqu	237	-	576	576	-	-	-	813	237	-	576	576	-	-	-	813
5522	Muhammad Umer, Diamond Sarhad Goods Transport Plot No 146 Block C Street No 12 Sher Shah Khyber Motor,Karachi	Muhammad Umer	42401-5344877-1		300	-	504	504	-	-	-	804	300	-	504	504	-	-	-	804
5523	Atta Muhammad, Sajjad Gas Shop No 3 Stadium Road Sre Majeed,Karachi	Atta Muhammad	42201-9235319-5		202	-	457	457	-	-	-	659	202	-	457	457	-	-	-	659
5524	Irshad Ali Chouhan, H No Rc4/152 Bagh Ali Building Kalyanji Street Ranchore Line Karachi	Irshad Ali Chouhan	42301-0707749-9	Bagh Ali Chohan	435	-	851	851	-	-	-	1,285	435	-	851	851	-	-	-	1,285
5525	Sajeel Ahmed Khan, Flat No 17 Block C-8 Rabia City 2nd Floor Block 18 Gulistan-E-Johar Karachi	Sajeel Ahmed Khan	42201-8427337-7	Sakeel Ahmed Khan	304	-	703	703	-	-	-	1,007	304	-	703	703	-	-	-	1,007
5526	Muhammad Arif, Flat No A-20 4th Floor KDA Appartment Block A North Nazimabad Karachi	Muhammad Arif	42101-2492539-7	Muhammad Babu	200	-	402	402	-	-	-	601	200	-	402	402	-	-	-	601
5527	Mohammad Asharf Masani, H No 224/3 Siddiqabad F B Area Karachi	Mohammad Asharf Masani	42101-1569009-9	M Iqbal Moosani	330	-	777	777	-	-	-	1,107	330	-	777	777	-	-	-	1,107
5528	Tariq Gulam Nabi, FlatNo.404 Block B Rado Centre Block 12,Gulistan E Johar Near Darulsehat Hospital Karachi	Tariq Gulam Nabi	42201-7527544-3	Ghulam Nabi	188	-	434	434	-	-	-	622	188	-	434	434	-	-	-	622
5529	Muhammad Akram Khan, S K and Sons Room 7 Plot No. 218/E Jada Centre Mezznine Flr Sadar Opposit Sarwan Hotel Karachi	Muhammad Akram Khan	42101-1424767-9	Muhammad Khalil	246	-	571	571	-	-	-	817	246	-	571	571	-	-	-	817
5530	Muhammad Imran, Malik Enterprises Shop No 1 Plot No 2 Sector11A Orangi Town Karachi	Muhammad Imran	42301-0879844-7	Malik M Umar	154	-	382	382	-	-	-	536	154	-	382	382	-	-	-	536
5531	Abdul Hafiz, Hafeez Inernational Pco Shop No 25 Plot No 25 PIB Colony Karachi	Abdul Hafiz	42201-4649999-7	Muhammad Din	210	-	423	423	-	-	-	633	210	-	423	423	-	-	-	633
5532	Shahid Yasin, Universal Business System Room 202-A 2nd Floor Uni Tower I I Chundrigar Road Karachi	Shahid Yasin	42501-2093370-7	Muhammad Yasin	220	-	561	561	-	-	-	780	220	-	561	561	-	-	-	780
5533	Najeeb Ashraf Khan, H No D-59/1 Block 4 Gulshan-E-Iqbal Karachi	Najeeb Ashraf Khan	42201-0695968-5	Ashraf Nawaz Khan	392	-	862	862	-	-	-	1,254	392	-	862	862	-	-	-	1,254
5534	Qamar Alam Siddique, Flat C-13/209 Rabia Patel appartment Abul Hassan Isphani Road Gulshan-E-Iqbal Karachi	Qamar Alam Siddique	42201-3842899-1	Abdul Alam Siddiqui	220	-	453	453	-	-	-	673	220	-	453	453	-	-	-	673
5535	Mohammad Aslam Khan, Plot No 243 Flat No 1 1st Floor Street No 3 Sector A Akhtar Colony Karachi	Mohammad Aslam Khan	42301-5660905-9	Misri Khan	352	-	802	802	-	-	-	1,155	352	-	802	802	-	-	-	1,155
5536	Usman Ali, English Language Computor Cent B-1 Block N Street No 2 Last 2-K Bus Stop North Nazima ,Karachi	Usman Ali	42101-1855109-7		486	-	1,154	1,154	-	-	-	1,640	486	-	1,154	1,154	-	-	-	1,640
5537	Abdul Wahid, H No 11/6 Punjab Town Soldier Bazar Karachi	Abdul Wahid	42201-7657343-7	Salman	175	-	417	417	-	-	-	592	175	-	417	417	-	-	-	592
5538	Muhammad Fareed, M-144 Jilani Central Tower Opposit Karachi Stock Exchange Karachi..	Muhammad Fareed	42301-0874513-5		501	-	1,157	1,157	-	-	-	1,658	501	-	1,157	1,157	-	-	-	1,658
5539	Muhammad Maqsood,Flat No 12 3rd Floor Plot No 638/2 Block 2 Aliabad F B Area Karachi	Muhammad Maqsood	42101-3623430-1	Muhammad Yahya	282	-	674	674	-	-	-	956	282	-	674	674	-	-	-	956
5540	Muhammad Asif Iqbal, R-5 Street No 3 Sector 16-A Buffer Zone North Karachi	Muhammad Asif Iqbal	42000-0566608-1		200	-	474	474	-	-	-	674	200	-	474	474	-	-	-	674
5541	Zarrin Malik, A-314 Block 12 Gulberg F B Area ,Karachi	Zarrin Malik	42101-8919213-2		350	-	840	840	-	-	-	1,190	350	-	840	840	-	-	-	1,190
5542	Nuzhat Munawar, C-208 Falcon Heights Block N North Nazimabad ,Karachi	Nuzhat Munawar	42101-9481277-0		145	-	431	431	-	-	-	576	145	-	431	431	-	-	-	576
5543	Amjad Abban, 250-D Block 6 PECHS ,Karachi	Amjad Abban	42201-9981839-9		405	-	878	878	-	-	-	1,283	405	-	878	878	-	-	-	1,283
5544	Arshad Khan, Flat No E-10 Gulshan-E-Kareem Ismaili Housing Society Gol Market Nazimabad No 3 Karachi	Arshad Khan	42101-0239210-9	Barkat Ali	184	-	474	474	-	-	-	658	184	-	474	474	-	-	-	658
5545	Asif Waheed Khan, Muslim Traders A-17 and 18 KDA Flats Sector 11/H North Karachi	Asif Waheed Khan	42101-1429195-7	Abdul Naheed Khan	503	-	1,002	1,002	-	-	-	1,506	503	-	1,002	1,002	-	-	-	1,506
5546	Hasan Jamil, Hassan Jamil Chappal Store Shop No 2 Np 7/2 River Road Mangaram Street Juna Market Karachi	Hasan Jamil	42301-9720544-5	Ghulam Mohammad	152	-	376	376	-	-	-	528	152	-	376	376	-	-	-	528
5547	Abdul Samad, N-60 Sector 7/D-1 North Karachi	Abdul Samad	42101-7892475-5		254	-	539	539	-	-	-	793	254	-	539	539	-	-	-	793
5548	Nadir Ali Shahani, A-205 Ideal Arcade Phase -2 Gulzar-E-Hijri Apposite Gulzar-E-Hijri Polic Station Karachi.	Nadir Ali Shahani	42501-1511158-7		343	-	779	779	-	-	-	1,122	343	-	779	779	-	-	-	1,122
5549	Habib Ullah, Dur Muhammad Village Memon Got H Road Gaddap Town Malir Karachi	Habib Ullah	42501-7469206-7		351	-	769	769	-	-	-	1,121	351	-	769	769	-	-	-	1,121
5550	Mahmood Pervez, House No 1-122 Cantt Bazar Malir Cantt Karachi	Mahmood Pervez	42501-5364812-7	Muhammad Nazeer	502	-	775	775	-	-	-	1,277	502	-	775	775	-	-	-	1,277
5551	Mohammad Zubair Masood, H No R-221 Sector 7-D-3 North Nazimabad Karachi	Mohammad Zubair Masood	42101-4496881-9	Abdul Ali Khan	264	-	608	608	-	-	-	872	264	-	608	608	-	-	-	872
5552	Muhammad Aamir Khan, H No 6/14 Block 5/A Nazimabad Karachi	Muhammad Aamir Khan	42101-8205145-9	M Khan	426	-	1,016	1,016	-	-	-	1,441	426	-	1,016	1,016	-	-	-	1,441
5553	Asif Ali, F-31/32 G-5 Sweet Villas Block 9 Clifton ,Karachi	Asif Ali	42000-0501723-1		407	-	715	715	-	-	-	1,123	407	-	715	715	-	-	-	1,123
5554	Syed Mohammad Khalid Rizvi, H No 43/III Phase V Khayaban-E-Mujahid Street No 19 DHA Ali Emam Bargah,Karachi	Syed Mohammad Khalid Rizvi	42301-0845403-7		286	-	541	541	-	-	-	827	286	-	541	541	-	-	-	827
5555	Kashif Hussain Pirzada, Vicky Communication Shop No 7 Dashtyar Centre Block 13-A Gulshan-E-Iqbal Karachi	Kashif Hussain Pirzada	42301-6059749-3	Ghulam Hussain	254	-	525	525	-	-	-	779	254	-	525	525	-	-	-	779
5556	Haji Abdul Ghaffar, Flat No 508 Daiman Citi 5th FloorFlat No 508/509 Garden Ghulam Hussain Kasim Road ,Karachi	Haji Abdul Ghaffar	42201-9507092-9		341	-	584	584	-	-	-	925	341	-	584	584	-	-	-	925
5557	Nadeem Sarwar, Dolphin Traders C-25 Block 10-A Gulshan-E-Iqbal Rashid Minhas Road Karachi	Nadeem Sarwar	42000-0532802-3	Ghulam Sarwar	504	-	1,215	1,215	-	-	-	1,719	504	-	1,215	1,215	-	-	-	1,719
5558	Muhammad Naveed Ahmed, N S Traders D-50-C Textile Avenue Site Karachi	Muhammad Naveed Ahmed	42101-6351011-1	M Aleem Mudin	226	-	446	446	-	-	-	672	226	-	446	446	-	-	-	672
5559	Abdul Aziz Memon, Fl 303 3rd Floor Al Rehman Squar Bl B Shah Wallullah Road Liaquat Colony Lyari Kharadar Karachi	Abdul Aziz Memon	42301-3009586-7	Haji Muhammad Memon	204	-	408	408	-	-	-	612	204	-	408	408	-	-	-	612
5560	Muhammad Younus, Rehman Brothers Shop No 61 Iqbal Colony Martin Road Teen Hati Karachi	Muhammad Younus	42101-4596633-5	Muhammad Yousuf	504	-	951	951	-	-	-	1,455	504	-	951	951	-	-	-	1,455
5561	Mohammad Abdul Aleem, H No D-154/1 Block No 7 Gulshan-E-Iqbal Karachi	Mohammad Abdul Aleem	42201-3295290-7	M Abdul Haleem	343	-	726	726	-	-	-	1,069	343	-	726	726	-	-	-	1,069

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5562	Muhammad Rizwan, Mustafa & Co Room No 211 2nd Floor Sheikahani Trade Centre Allah Bakaya Street Jodia Bazar Karachi	Muhammad Rizwan	42301-6905495-5	Abdul Ghaffar	438	-	979	979	-	-	-	1,417	438	-	979	979	-	-	-	1,417
5563	Muhammad Saleem, Gul Sons Enterprises Plot No 695 140/2 B Road Street 14 Bihar Colony Karachi	Muhammad Saleem	42000-0447041-3	Gulham Ali	503	-	917	917	-	-	-	1,420	503	-	917	917	-	-	-	1,420
5564	Muhammad Aslam Pervez, H No 520 Sector 9-E Orangi Town Karachi	Muhammad Aslam Pervez	42401-7890345-3	Abdul Ghafoor	244	-	505	505	-	-	-	749	244	-	505	505	-	-	-	749
5565	Mohammad Wasif, Corre Care Garments ShopNo.G-202 Rex Shopping Centre Ground FloorZaib Un Nisa Street Saddar Karachi	Mohammad Wasif	42000-0557693-7	Mohammad Sharif	254	-	564	564	-	-	-	818	254	-	564	564	-	-	-	818
5566	Muhammad Asim, House No 1150 Street No 18 Azam Basti ,Karachi	Muhammad Asim	42301-0949656-5		382	-	652	652	-	-	-	1,034	382	-	652	652	-	-	-	1,034
5567	Noor Uddin Qureshi, H No A-223 2nd Floor Sector 11-A North Karachi	Noor Uddin Qureshi	42201-4166689-3	Najam Uddin	354	-	773	773	-	-	-	1,127	354	-	773	773	-	-	-	1,127
5568	Muhammad Ashraf Baria, Flt No 606 Plt No 361/1 Ali Garden Shahani St Garden East Karachi	Muhammad Ashraf Baria	42301-0856449-9	Abdul Sattar Bariya	225	-	341	341	-	-	-	566	225	-	341	341	-	-	-	566
5569	Muhammed Asif, Flat No C-11 Eastern appartment Block 6 Gulshan-E-Iqbal Karachi	Muhammed Asif	42201-3301830-9	Mohammad Bhamani	280	-	619	619	-	-	-	899	280	-	619	619	-	-	-	899
5570	Jamil Ahmed, H No 287/A Sector 14-E Faisal Chowk Orangi Town Karachi	Jamil Ahmed	42401-7673436-9	Muhammad Usman	401	-	797	797	-	-	-	1,197	401	-	797	797	-	-	-	1,197
5571	Shaheryar Abbas, H No K-73 Ground Floor Phase 2 Defence View Karachi	Shaheryar Abbas	42301-6577592-9	Shahab Muhammad	347	-	876	876	-	-	-	1,223	347	-	876	876	-	-	-	1,223
5572	Amjad Usman, Usman Impex Suit713 7th Floor Zohra Square M A Jinnah Road Karachi	Amjad Usman	42301-2280239-9	Shaikh Abdul Majeed	490	-	1,239	1,239	-	-	-	1,729	490	-	1,239	1,239	-	-	-	1,729
5573	Shaukat Ali, Flat No C-110 Ajmir Pride Block 12 Gulistan-E-Johar Karachi	Shaukat Ali	42501-1611425-3	Muhammad Ilyas	504	-	1,284	1,284	-	-	-	1,788	504	-	1,284	1,284	-	-	-	1,788
5574	Shafi Ahmed, Esquire Traders H-1548 Grd Flr St24 Liaqat Ashraf Cly -No 2 Mehmoodabad No 6 Karachi	Shafi Ahmed	42301-7370658-3	Sami Ahmed Khan	249	-	587	587	-	-	-	835	249	-	587	587	-	-	-	835
5575	Touseef Ali Khan, Tousif Ali A-144 Sec 11-B 1st Floor North Karachi Gulshan Mehran ,Karachi	Touseef Ali Khan	42101-1721917-1		354	-	820	820	-	-	-	1,174	354	-	820	820	-	-	-	1,174
5576	Syed Anwer Hussain, Shaz Printer B-1 Iv D-15/1 Arshad Plaza 1 Flr Ibn E Sina Road Nazimabad 4 Karachi	Syed Anwer Hussain	42000-3882106-3	Syed Wahid Hussain	178	-	426	426	-	-	-	604	178	-	426	426	-	-	-	604
5577	Mohammad Fahim, Flat No E-2/1 Maymar appartment Ahsanabad Gulshan-E-Maymar Karachi	Mohammad Fahim	42501-0711120-5	Abdul Gafar	190	-	478	478	-	-	-	668	190	-	478	478	-	-	-	668
5578	Khan Mohammad, FlatNo. F-10 Tara Chand Building Soldier Bazar No 2 Near Shell Petrol Pump Karachi	Khan Mohammad	41303-5133570-5	Jan Mohammad	150	-	387	387	-	-	-	537	150	-	387	387	-	-	-	537
5579	Qadir, Prime Thread Sd-24 Block A N Nazimabad Back On Mcdonald Pso Petrol Pump,Karachi	Qadir	42201-0139128-7		191	-	369	369	-	-	-	561	191	-	369	369	-	-	-	561
5580	M Yaqoob Farooqi, 99/16 Sector 5/G Saeedabad Baldiatown ,Karachi	M Yaqoob Farooqi	42401-8197657-9		319	-	574	574	-	-	-	893	319	-	574	574	-	-	-	893
5581	Muhammad Fareed Alam Khan, H No A-81 Block 12 F B Area Karachi	Muhammad Fareed Alam Khan	42101-0442962-7	M Khursheed Alam	248	-	628	628	-	-	-	875	248	-	628	628	-	-	-	875
5582	Khalid Yameen, Flat No 305/A 3rd Floor, Block 18, Billys Paradise No.2 Gulistan-E-Johar, Opposit Noman Grand City. Karachi	Khalid Yameen	42201-2225555-3	Muhammad Yameen	192	-	402	402	-	-	-	594	192	-	402	402	-	-	-	594
5583	Usman Marfani, Computer Inn ,Shop Gc-29,Grd. Flr Techno City,Hasrat Mohani Road Off II Chundriger Road Saddar Karachi	Usman Marfani	42301-6187479-1	M Iqbal Marfani	453	-	1,002	1,002	-	-	-	1,456	453	-	1,002	1,002	-	-	-	1,456
5584	Muhammad Rehan Khan, Shop R-180 Sector 15-B Buffer Zone North Karachi Near Delhi House Karachi..	Muhammad Rehan Khan	42101-7870786-5		467	-	943	943	-	-	-	1,409	467	-	943	943	-	-	-	1,409
5585	Asim Abbasi, H No R-23/B White Houses Block A Sector 16-B Scheme 33 Gulzar-E-Hijri Karachi	Asim Abbasi	42101-6089048-5	Aftabuddin Abbasi	302	-	677	677	-	-	-	979	302	-	677	677	-	-	-	979
5586	Furqan Uddin, H No R-31 Block 18 F B Area Gulberg ,Karachi	Furqan Uddin	42101-2981565-5		404	-	897	897	-	-	-	1,301	404	-	897	897	-	-	-	1,301
5587	Rais Uddin, H No 58/6 Area 4-C Landhi No 6 Karachi	Rais Uddin	42201-3790692-9	Basheer Uddin	174	-	457	457	-	-	-	632	174	-	457	457	-	-	-	632
5588	Ashiq Hussain, G 5 Sweet Villas Plot 31-32 Block 9 Clifton ,Karachi	Ashiq Hussain	42000-0501728-9		408	-	715	715	-	-	-	1,123	408	-	715	715	-	-	-	1,123
5589	Syed Nadeem Uddin, Tf-2 3rd Floor Plot 2-C Street 5 Baddar Commercial Area Phase - V Extension DHA Karachi	Syed Nadeem Uddin	42201-7155398-7	Syed Rafeeq Uddin	454	-	1,054	1,054	-	-	-	1,508	454	-	1,054	1,054	-	-	-	1,508
5590	Abdul Qadir, Flat No 307 Raja Kausar Square Burns Road Karachi	Abdul Qadir	42000-0476011-7	Abdul Wahab	493	-	850	850	-	-	-	1,342	493	-	850	850	-	-	-	1,342
5591	Imran Waryam, Al Falah Enterprises Dd-19 1st Floor Phase III Defence View Karachi	Imran Waryam	42301-0869619-7	Waryam Masih	401	-	1,052	1,052	-	-	-	1,454	401	-	1,052	1,052	-	-	-	1,454
5592	Abdul Sattar Memon, Flat No B-8 Prince Homes Birto Road Silver Street Garden West Karachi	Abdul Sattar Memon	42201-9652186-7	Abdul Ghafir Memon	502	-	1,172	1,172	-	-	-	1,674	502	-	1,172	1,172	-	-	-	1,674
5593	Tahir Aijaz Hasan, M/S Zillion Export 19/G Block No 6 PECHS ,Karachi	Tahir Aijaz Hasan	42201-1608636-5		238	-	512	512	-	-	-	750	238	-	512	512	-	-	-	750
5594	Muhammad Naseem Khan, H No L-413 Gulshanesir Syed Sector 5-C-3 North Karachi	Muhammad Naseem Khan	42101-0926839-5	Abdul Rehman Khan	483	-	913	913	-	-	-	1,397	483	-	913	913	-	-	-	1,397
5595	Tariq Ismail Khan, C-16/10, Near Lal Masjid, Malir Colony, Karachi	Tariq Ismail Khan	42501-2754304-5		311	-	726	726	-	-	-	1,037	311	-	726	726	-	-	-	1,037
5596	Iqbal Masood, E-105 Rufi Peradise Gulistan-E-Jauhar Block-18 Karachi	Iqbal Masood	42201-1985778-1		184	-	479	479	-	-	-	663	184	-	479	479	-	-	-	663
5597	Shakeel Ahmed, H No 1458 Pirabad Gulbahar 2 Karachi	Shakeel Ahmed	42101-7677586-1	Haroon Ahmad	288	-	457	457	-	-	-	745	288	-	457	457	-	-	-	745
5598	Muhammad Humza, H No 8 Saima Villas Block B North Nazimabad ,Karachi	Muhammad Humza	42101-0468702-3		302	-	535	535	-	-	-	838	302	-	535	535	-	-	-	838
5599	Abdul Haleem,Flat No 26 Safari View Block No 7 A Hasan Isphani Road Gulshan-E-Iqball Karachi	Abdul Haleem	42201-5335565-7	M Yousaf	437	-	871	871	-	-	-	1,308	437	-	871	871	-	-	-	1,308
5600	Tahir Majeed, H No R-228 Block 4-A Gulshan-E-Iqbal Karachi	Tahir Majeed	42301-5273048-7	Abdul Majeed	504	-	963	963	-	-	-	1,466	504	-	963	963	-	-	-	1,466
5601	Tariq Mehmood, Plot No 108-9 Flat No 1 Street No 4 Adamjee Nagar M A Society Karachi	Tariq Mehmood	42201-5968310-3	Muhammad	490	-	1,124	1,124	-	-	-	1,614	490	-	1,124	1,124	-	-	-	1,614
5602	Mehmood Ur Rehman, H No 12/6 F-4 Nazimabad No 4 Central Karachi	Mehmood Ur Rehman	42101-2573900-5	Fazal Ur Rehman	488	-	1,000	1,000	-	-	-	1,488	488	-	1,000	1,000	-	-	-	1,488
5603	Hashim Abbas, H No C-41 Block N Near Sakhi Hassan Dc office North Nazimabad ,Karachi	Hashim Abbas	42101-0948603-1		503	-	975	975	-	-	-	1,478	503	-	975	975	-	-	-	1,478
5604	Muhammad Imran, PlotNo.163/B-3, 2nd Floor Block 3 PECHS Karachi	Muhammad Imran	42301-8236466-3	Abdul Aziz	468	-	1,084	1,084	-	-	-	1,551	468	-	1,084	1,084	-	-	-	1,551
5605	Sufian Mohammad Hanif, Junaidi Air Travels Suit No 12 Mona Square Jahangir Road Gurumandir Karachi	Sufian Mohammad Hanif	42201-0254132-3	Mohd Hanif Ahmed	389	-	853	853	-	-	-	1,242	389	-	853	853	-	-	-	1,242
5606	Muhammad Sabir, 4F 12/1 Nazimabad No-4	Muhammad Sabir	42101-2243005-3		217	-	491	491	-	-	-	708	217	-	491	491	-	-	-	708
5607	Abid Ali, A-26 2nd Floor Lakhni Centre Block D-3 Gulshan-E-Iqbal Karachi	Abid Ali	42101-9306247-3	Sh Rehmat Ali	154	-	389	389	-	-	-	544	154	-	389	389	-	-	-	544
5608	Wakeel Akhtar, Friends Paint and Electronics Plot523 Main Bazar Gulzar Clny Sector 8/C Korangi Karachi	Wakeel Akhtar	42201-0586796-3	Shah Doran	154	-	373	373	-	-	-	527	154	-	373	373	-	-	-	527
5609	Rashid Ahmed, Anum General Store 28/26 B Area Liaqatabad Near Juma & Sons Shawar Clinic Karachi	Rashid Ahmed	42101-8106082-5	Imtiaz Ahmed	230	-	528	528	-	-	-	758	230	-	528	528	-	-	-	758
5610	Rizwan Muhammad Khan Yousufi, Fibritz Plot No A-08 Sector 33-G Korangi 2-1/2 Kia ,Karachi	Rizwan Muhammad Khan Yousufi	42101-1790676-7		506	-	1,082	1,082	-	-	-	1,588	506	-	1,082	1,082	-	-	-	1,588
5611	Noman, H No B-509 Sector 11-A North Karachi	Noman	42000-0509064-9	Abdul Qadir	217	-	522	522	-	-	-	739	217	-	522	522	-	-	-	739
5612	Mohammad Aqeel, H 14 Fl 2 Five Star Complex Gulshan E Iqbal East Karachi	Mohammad Aqeel	42201-7373599-7	Muhammad Jameel	454	-	1,161	1,161	-	-	-	1,615	454	-	1,161	1,161	-	-	-	1,615
5613	Mian Ejaz Ahmed, New Welding Alloys Shop No 6 Akhara Building Bhimpura Nashtar Road Karachi	Mian Ejaz Ahmed	42201-8627057-9	Choudry Nazeer	184	-	422	422	-	-	-	606	184	-	422	422	-	-	-	606
5614	Syed Sohail Uddin, Flat No E-502 5th Floor Shumail Garden Block 19 Gulistan-E-Johar Karachi	Syed Sohail Uddin	42401-9635522-1	Qamar	304	-	755	755	-	-	-	1,060	304	-	755	755	-	-	-	1,060
5615	Arbab Ali, A-1912 Phase II Gulshan E Hadid ,Karachi	Arbab Ali	42501-9180152-5		147	-	360	360	-	-	-	507	147	-	360	360	-	-	-	507
5616	Mohammad Saqib, H No B-301 St 2 Block S Khalidabad North Nazimabad Karachi	Mohammad Saqib	42101-1654155-3	Abdul Salam	181	-	432	432	-	-	-	613	181	-	432	432	-	-	-	613
5617	Mir Afzal, H No 25/612 Gidumal Compund Near Ittifaq Store Soldier Bazar East Karachi	Mir Afzal	42201-1062607-5	Ameer Uddin	477	-	927	927	-	-	-	1,404	477	-	927	927	-	-	-	1,404

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5618	Shaikh Muhammad Aneel, Oil Industries Pakistan Private Limited 228/A-1 Block 2 PECHS Karachi	Shaikh Muhammad Aneel	42301-6555554-3	Mohd Basit Sheikh	481	-	732	732	-	-	-	1,213	481	-	732	732	-	-	-	1,213
5619	Mehmood Iqbal Rawat, C-64 Darkhshan Villas Khy-E-Rahat Ph 6 DHA Karachi	Mehmood Iqbal Rawat	42301-6552173-3		279	-	579	579	-	-	-	857	279	-	579	579	-	-	-	857
5620	Asif Iqbal,Flat No B-201/2 Sb 4 Plot No Block G Rajput Shopping Mall North Naz ,Karachi	Asif Iqbal	42101-1427461-5		153	-	373	373	-	-	-	526	153	-	373	373	-	-	-	526
5621	Rozina Naz Khan, Al Haya Corporation 506 B Regal Trade Square Saddar Karachi	Rozina Naz Khan	42301-1294597-2	Farhad Khan	260	-	571	571	-	-	-	832	260	-	571	571	-	-	-	832
5622	Gul Muhammad Kapadia, Paidar Footwear Company 6/29 Rk Square New Challi Shahrah-E-Liaquat Karachi	Gul Muhammad Kapadia	42201-0522491-9	Haji Sattar Kapadia	302	-	744	744	-	-	-	1,045	302	-	744	744	-	-	-	1,045
5623	Imtiaz Ahmed Khan, House No. B-7 Bab-E-Rehmat appartment Block 13-B Gulshan-E-Iqbal Karachi	Imtiaz Ahmed Khan	42201-9503488-9		472	-	754	754	-	-	-	1,226	472	-	754	754	-	-	-	1,226
5624	Syed Khurshid Ul Islam, H No 107 Falak Naz Pride Main Shahrahe-E Faisal ,Karachi	Syed Khurshid Ul Islam	42201-6794642-9		301	-	562	562	-	-	-	863	301	-	562	562	-	-	-	863
5625	Naveed Ashiq Hussain, H No G-5 Sweet Villas Plot 31-32 Block 9 Clifton ,Karachi	Naveed Ashiq Hussain	42301-1668592-1		326	-	577	577	-	-	-	903	326	-	577	577	-	-	-	903
5626	Muhammad Faheem, H No 403 Jinnah Colony Sector 9-E Orangi Town Karachi	Muhammad Faheem	42401-9958019-1	M Saleem	291	-	583	583	-	-	-	874	291	-	583	583	-	-	-	874
5627	Syed Shahzad Hussain Shah, Shah Traders 2nd Floor Room 13-A Rehman Building Adamjee Dawood Road Jodia Bazar ,Karachi	Syed Shahzad Hussain Shah	42101-8178556-7		210	-	373	373	-	-	-	583	210	-	373	373	-	-	-	583
5628	Mohammad Farhan Ansari, Sharif and Adnan Furnture Shop No B-86 Sir S Suleman0 Rd Gharibabad Chowrangi ,Karachi	Mohammad Farhan Ansari	42101-8606802-5		241	-	372	372	-	-	-	613	241	-	372	372	-	-	-	613
5629	Javed Raza, H No R-1024 Buffer Zone Sector 15-B North Karachi	Javed Raza	42101-2255921-1	S M Sharifuddin	504	-	1,121	1,121	-	-	-	1,625	504	-	1,121	1,121	-	-	-	1,625
5630	Aisha Shafiq Thamim, Surjan Munawar Ali Hospital 159 Block-3 Siraj-Ud-Dullah Road Bahaduarabad Karachi.,	Aisha Shafiq Thamim	42301-3706558-0		203	-	436	436	-	-	-	639	203	-	436	436	-	-	-	639
5631	Sheikh Muhammad Sohail Qureshi, Flat No B-17 2Th Floor Al Hamra Place Sector 14-B Shadman Town North Nazimabad Karachi	Sheikh Muhammad Sohail Qureshi	42101-9800172-1	S M Aslam Qurashi	254	-	605	605	-	-	-	859	254	-	605	605	-	-	-	859
5632	Shazia Ahmed, Prime Fashion Emb and Exports E-1 Taj Cnr Shah Faisal Cly 1 Near Noor Garden Punjab Stadium,Karachi	Shazia Ahmed	42201-5321314-6		250	-	431	431	-	-	-	681	250	-	431	431	-	-	-	681
5633	Ali Muhammed, Ali Baba Traders Plot A-7 Office 4 Block 1 Khayaban-E-Ghalib Clifton Karachi	Ali Muhammed	42301-6930550-9	Khan Mohammad	225	-	609	609	-	-	-	834	225	-	609	609	-	-	-	834
5634	Muhammad Zahid, Hzr Engineering Works L-R-9 Al Qadir Centre Emli Street Laurance Quarters Karachi	Muhammad Zahid	42101-1671090-1	Abdul Rasheed	304	-	676	676	-	-	-	980	304	-	676	676	-	-	-	980
5635	Muhammad Munir Ali, Flat No F-56 Jatpur Plaza Amir Khusro Road Adamjee Nagar Karachi	Muhammad Munir Ali	42101-5108237-7	Ali Muhammad Bawany	253	-	511	511	-	-	-	764	253	-	511	511	-	-	-	764
5636	Asim Sajjad Siddiqui., 430-E Shah Rukan-E-Alam Colony Multan	Asim Sajjad Siddiqui.	36302-0433235-5		394	-	892	892	-	-	-	1,286	394	-	892	892	-	-	-	1,286
5637	Jawad Hussain Zaidi., Perfect Industrial Services 3609-B Jallabad Railway Road Near Railway Station Cantt Multan	Jawad Hussain Zaidi.	36302-1303187-9		209	-	517	517	-	-	-	727	209	-	517	517	-	-	-	727
5638	Ishtiaq Ahmad Bhatti., Usman Medicine Company Police Line Road Naeem Garamer School Multan	Ishtiaq Ahmad Bhatti.	36302-0477517-5	M Allaha Ditta	383	-	823	823	-	-	-	1,205	383	-	823	823	-	-	-	1,205
5639	Sohail Aslam., Mughal Traders Office No 3605 Railway Road Nazar Abad Multan	Sohail Aslam.	36302-4826864-9	Muhammad Aslam	320	-	800	800	-	-	-	1,120	320	-	800	800	-	-	-	1,120
5640	Salman Ijaz., Prime Distributor Office No 44-D Circular Road Dehli Gate Multan	Salman Ijaz.	36302-2357524-9	Ejaz Ahmed	395	-	975	975	-	-	-	1,370	395	-	975	975	-	-	-	1,370
5641	Abdul Samad., 571-G Shah Rukn-E-Alam Colony Multan	Abdul Samad.	36302-7667793-9		307	-	764	764	-	-	-	1,071	307	-	764	764	-	-	-	1,071
5642	Saeed Ahmad Malik., 692 E Block Sharukh- N- Alam Colony Multan	Saeed Ahmad Malik.	36302-6690967-5	Malik Abdul Khaliq	190	-	634	634	-	-	-	824	190	-	634	634	-	-	-	824
5643	Syed Wajeeh Haider Kazmi., H No 39/D Tipu Sultan Road Cantt Multan	Syed Wajeeh Haider Kazmi.	36302-5671622-5	Syed Ajmal Hussain	407	-	927	927	-	-	-	1,334	407	-	927	927	-	-	-	1,334
5644	Aitzaz Ahmed Ansari., Shop No. 1580 New Multan Jewellers Shopping Centre No 1 Main Road Cantt Multan	Aitzaz Ahmed Ansari.	36302-0397679-7	Amir Ahmed Ansari	82	-	789	789	-	-	-	871	82	-	789	789	-	-	-	871
5645	Nisar-Ul-Haq Bhatti., Bhatti Sons Agenices Office No 20 Shaheen Block Bosan Road Multan	Nisar-Ul-Haq Bhatti.	36302-0333159-9	Ehsan Ul Haq Bhatti	302	-	834	834	-	-	-	1,136	302	-	834	834	-	-	-	1,136
5646	Tanveer Ahmad., H No 692 Block E Shah Rukne Alam Colony Multan	Tanveer Ahmad.	36302-9062756-5	Zaheer Ul Din	333	-	753	753	-	-	-	1,086	333	-	753	753	-	-	-	1,086
5647	Mohammad Azam., S M Azam Traders Street No 10 Qadeerabad Multan	Mohammad Azam.	33100-3995953-1	Manzoor Ahmed	455	-	1,073	1,073	-	-	-	1,528	455	-	1,073	1,073	-	-	-	1,528
5648	Muhammad Farooq Nizami., Allied Electronics (Lg) Fahad Manzil Khanewal Road Multan	Muhammad Farooq Nizami.	36302-6813077-9	Manzor Ahmad Nizami	265	-	587	587	-	-	-	852	265	-	587	587	-	-	-	852
5649	Nasir Hussain Shah., Qureshi Book Land,Shop No 2 Jinnah Market Near Masjid Khizra Chowk Kumra Wala,New Multan	Nasir Hussain Shah.	36102-5877603-9	Zawar Shah	298	-	709	709	-	-	-	1,008	298	-	709	709	-	-	-	1,008
5650	Sohail Qureshi, 155, Chugtai Street Habib Ullah Rd Garhi Shahoo Lahore	Sohail Qureshi	35202-9757531-1	Abdul Latif Qureshi	152	-	398	398	-	-	-	550	152	-	398	398	-	-	-	550
5651	Muhammad Yaqub, H No 139 Walata Abad No 2 Near New World Multan	Muhammad Yaqub	36302-9825177-3	Mohd Sadeeq	343	-	837	837	-	-	-	1,180	343	-	837	837	-	-	-	1,180
5652	Sheikh Muhammad Awais, Sheikh Muhammad Awais Leather Ghanta Ghar Chowk,Mcb, Abdali Road,Near Amli Wali Masjid, ,Multan	Sheikh Muhammad Awais	36302-8439135-7		386	-	705	705	-	-	-	1,091	386	-	705	705	-	-	-	1,091
5653	Amir Mustafa Siddiqui, Aamir Gas Dera Adda Sher Shah Road Multan	Amir Mustafa Siddiqui	36302-9561529-5	Khalid Mustafa	197	-	457	457	-	-	-	655	197	-	457	457	-	-	-	655
5654	Abdul Waheed Khan, H No 4 Opposito Masjid Al Rehman Shaeen Block Shalimar Colony Bosan Road Multan	Abdul Waheed Khan	36302-2825475-3	Abdul Razaq Khan	478	-	1,053	1,053	-	-	-	1,531	478	-	1,053	1,053	-	-	-	1,531
5655	Arshad Pervaiz Malik, H No 73 Jalil Abad Shershah Road Multan	Arshad Pervaiz Malik	36302-0283429-1	Noor Alam Malik	144	-	360	360	-	-	-	504	144	-	360	360	-	-	-	504
5656	Uzma Naseer, British University College 5/1 Lawyers Colony, Chungi No 9,Lmq Road, Near Union Bank,Multan	Uzma Naseer	36302-0005948-4		294	-	506	506	-	-	-	801	294	-	506	506	-	-	-	801
5657	Nadeem Razzaq Khan, Razzaq Mechanical Works Akbar Road Chowk Shaheedan Multan	Nadeem Razzaq Khan	36302-6371531-5	Abdul Razaq Khan	381	-	925	925	-	-	-	1,306	381	-	925	925	-	-	-	1,306
5658	Azhar Ghani, Shahpur Shamsabad Hazro Attock	Azhar Ghani	36302-1356787-1	Abdul Ghani	124	-	382	382	-	-	-	507	124	-	382	382	-	-	-	507
5659	Mirza Zaheer Baig, Hotel Mangol Main Road Dera Adda Chowk Multan	Mirza Zaheer Baig	36302-3356996-1	Mirza Naseeb Baig	331	-	712	712	-	-	-	1,042	331	-	712	712	-	-	-	1,042
5660	Muhammad Mushtaq, Haji Ramzan Watch and Opposititcal Chowk Shah Abbas Multan	Muhammad Mushtaq	36302-7513770-9	Haji Muh Ramzan	240	-	451	451	-	-	-	690	240	-	451	451	-	-	-	690
5661	Azmat Kamal Babar Niazi, Govt Aam Khas Bagh Boys High S Doolate Gate Chowk Hafiz Jamal Road Multan	Azmat Kamal Babar Niazi	36302-6510062-5	Meer Afzal Khan Niazi	155	-	399	399	-	-	-	554	155	-	399	399	-	-	-	554
5662	Muhammad Imran Bhatti, Haji Abdul Latif Tobacco Merch Old Gur Mandi Kup Bazar Main Hussain Agahi Multan	Muhammad Imran Bhatti	36302-0357410-5	Haji Abdul Latif	152	-	396	396	-	-	-	548	152	-	396	396	-	-	-	548
5663	Chauhdry Muhammad Rashid Hamee, Stylo Steels T Commerical Area Near Tele Phone Exchange New Multan	Chauhdry Muhammad Rashid Hamee	36302-5231871-5	Ch Abdul Majeed	240	-	417	417	-	-	-	656	240	-	417	417	-	-	-	656
5664	Muhammad Ayyub, H No 132/B Tipu Sultan Colony Old Sabzimandi Hasan Parwana R Multan	Muhammad Ayyub	36302-7510456-1	Bashir Ahmed	145	-	383	383	-	-	-	528	145	-	383	383	-	-	-	528
5665	Mubashir Hassan, Zakriya Town Colony Street No 38 opposit Anwar-E-Madina Mousqe Multan	Mubashir Hassan	36302-6982287-5	Malik Ishfaq Ahmed	220	-	470	470	-	-	-	690	220	-	470	470	-	-	-	690
5666	Abdul Jabbar Khan Niazi, 320/C-W -8-M Gujar Khada Opposit Guild Hotel Muslim Mohala Multan	Abdul Jabbar Khan Niazi	36302-7254592-9	Abdul Gaffar Khan	247	-	587	587	-	-	-	834	247	-	587	587	-	-	-	834
5667	Syed Shahid Hassan Gardezi, M/S Kohsar Construction Chungi No 9 Humayun Road Opposit Wasa Hospit,Multan	Syed Shahid Hassan Gardezi	36302-0368149-9		260	-	558	558	-	-	-	818	260	-	558	558	-	-	-	818
5668	Muhammad Sharif, Raka Sign Service 272-D Jalil Abad Colony Sher Shah Road Multan	Muhammad Sharif	36302-4652387-7	Malik Karim Bukhsh	206	-	500	500	-	-	-	706	206	-	500	500	-	-	-	706
5669	Mohsin Raza Haider Hashmi, Pak Arab Fertilizer Regional Office Khanewal Road 1st Floor En En Store Multan	Mohsin Raza Haider Hashmi	36302-2308592-3	Shamshar Haider	167	-	424	424	-	-	-	590	167	-	424	424	-	-	-	590
5670	Muhammad Atif, H No 1335/2 Railway Road Muhalla Shah Islam Multan	Muhammad Atif	36302-3944122-1	Muhammad Jameel	163	-	447	447	-	-	-	610	163	-	447	447	-	-	-	610

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5671	Mian Wali Muhammad, H No 1787/504/W-7 Old Chungi No 14 Ittifaq Pura Mumtaz Abad Road Multan	Mian Wali Muhammad	36302-5083770-3	Mian Willayat Ali	280	-	577	577	-	-	-	856	280	-	577	577	-	-	-	856
5672	Syed Atif Ul Rehman, H No 3B Industrial Estate P.O Industrial Multan	Syed Atif Ul Rehman	36302-8330794-3		439	-	1,005	1,005	-	-	-	1,444	439	-	1,005	1,005	-	-	-	1,444
5673	Azad Akhtar, Eastern Lodges Guest House 2581-Nishter Road Multan	Azad Akhtar	36302-3088441-7	Sardar Ahmed Akhtar	240	-	621	621	-	-	-	861	240	-	621	621	-	-	-	861
5674	Mukhtar Ul Hameed Khan, Friends Tent Services Opal Shaheed Road Saddar Cantt Multan	Mukhtar Ul Hameed Khan	36302-5119958-3	Abdul Khaliq Khan	299	-	529	529	-	-	-	828	299	-	529	529	-	-	-	828
5675	Syed Farhan Shah, Syed Ramzan Shah Iron Store Suraj Miani Road Multan	Syed Farhan Shah	36302-6224951-1	Syed Gulab Shah	191	-	319	319	-	-	-	510	191	-	319	319	-	-	-	510
5676	Zain Ahmed, Al Riaz Medical Store Farooq E Azam Road Mill Phatak Ismail Abad Multan	Zain Ahmed	36302-4233549-1	Riaz A Sial Rahi	190	-	357	357	-	-	-	547	190	-	357	357	-	-	-	547
5677	Muhammad Shabbir Nadeem, Al-Hamra Enterprises Shop No 8 Alkabir Plaza Medicine Market Multan	Muhammad Shabbir Nadeem	36302-6147199-7	Muhammad Din	192	-	352	352	-	-	-	544	192	-	352	352	-	-	-	544
5678	Sajad Ali, H No 233/1 Ward No 8 Chah Bohar Wala Sher Shah Road Multan	Sajad Ali	36302-7759461-7	Muhammad Akram	144	-	389	389	-	-	-	534	144	-	389	389	-	-	-	534
5679	Hameed Nawaz Khan Niazi, H No 1775/234 Niazi Cottage Tariq Abad Multan	Hameed Nawaz Khan Niazi	36302-5232656-7	Muhd Nawaz Khan	156	-	379	379	-	-	-	535	156	-	379	379	-	-	-	535
5680	Muhammad Ahsen Jahan Karabir M, H No 41-A Block A Tipu Sultan Road Multan	Muhammad Ahsen Jahan Karabir M	36302-3897862-1		132	-	373	373	-	-	-	506	132	-	373	373	-	-	-	506
5681	Shahzad Ahmad Hashmi, Mobile Village Chowk Rasheed Abad Khanewal Road Multan	Shahzad Ahmad Hashmi	54400-7070133-1	Muhammad Shafi Hashmi	168	-	436	436	-	-	-	604	168	-	436	436	-	-	-	604
5682	Mehboob Ahmed Khan, H No 7/6 Wahdat Colony Rashid Abad Road Multan	Mehboob Ahmed Khan	36302-8676611-5	Manzoor Hussain Khan	197	-	598	598	-	-	-	795	197	-	598	598	-	-	-	795
5683	Zahid Iqbal, Chaudry Plastic House Shop No 3711 Railway Road Khawaja Colony Multan	Zahid Iqbal	36302-2821819-5	Abdul Ghafoor	260	-	701	701	-	-	-	961	260	-	701	701	-	-	-	961
5684	Khalid Akram, Allah Hoo Industries 200-D Shah Rukne Alam Colony Multan	Khalid Akram	54400-6518002-3	Noor Elahi	168	-	431	431	-	-	-	599	168	-	431	431	-	-	-	599
5685	Muhammad Jameel Nawaz, National Mobiles Shop No 124 Hamid Commercial Centre Mumtazabad Multan	Muhammad Jameel Nawaz	36302-7694411-5	Haji Rab Nawaz	144	-	360	360	-	-	-	505	144	-	360	360	-	-	-	505
5686	Sadat Naeem, Bilal Medical Hall 958 Sadar Bazar Cantt Multan	Sadat Naeem	36302-8303757-1	Khalil Ullah Khan	225	-	526	526	-	-	-	751	225	-	526	526	-	-	-	751
5687	Ahmar Ejaz, Prime Distributors 44/B-2 Circular Road O/S Dehli Gate Multan	Ahmar Ejaz	36302-4493442-5	Ijaz Ahmad	154	-	377	377	-	-	-	532	154	-	377	377	-	-	-	532
5688	Muhammad Nazir, H No 1583 Chowk Teena Wali Khdi Muhalla Qadeerabad Multan	Muhammad Nazir	36302-4031524-7	Yaar Muhammad	194	-	451	451	-	-	-	645	194	-	451	451	-	-	-	645
5689	Muhammad Ali, Reco Rajput Engineering Compan 1-Out Side Khuni Burj Umer Farooq Town Multan	Muhammad Ali	36302-1446416-1	Sultan Mehmood	153	-	353	353	-	-	-	506	153	-	353	353	-	-	-	506
5690	Sohail Ahmed Qurshi, New Salman Tent Service Ansari Plaza Kutchery Road Multan	Sohail Ahmed Qurshi	36302-8741559-9	Khalil Ul Rehman Qureshi	205	-	367	367	-	-	-	572	205	-	367	367	-	-	-	572
5691	Fareed Ali, Three Star Agro Treaders Purani Satbzi Mandi Road Multan	Fareed Ali	36302-0390395-7	Hashim Ali	208	-	423	423	-	-	-	631	208	-	423	423	-	-	-	631
5692	Muhammad Rashid Saleem, H No 1574/A Garib Abad Colony Near Caltex Depot Chowk Shahidan Multan	Muhammad Rashid Saleem	36302-3535555-3	Rahim Buksh	182	-	403	403	-	-	-	585	182	-	403	403	-	-	-	585
5693	Aamir Mehmood Alvi, H No. 1715 /8 Muslim Mohallah Bagh Baigi Taimoor Road Multan	Aamir Mehmood Alvi	36302-2339485-1		212	-	532	532	-	-	-	744	212	-	532	532	-	-	-	744
5694	Liaqat Mahyudin Qadri, Qadri Pharma 25 Street No 2 Block 14 Khanewal	Liaqat Mahyudin Qadri	36103-3065886-7		174	-	386	386	-	-	-	560	174	-	386	386	-	-	-	560
5695	Muhammad Imran Asghar, S and S Mobile and Electronics Shop No 4 Fazal Market Chungi No. 9 Hazoori Bagh Road Multan	Muhammad Imran Asghar	36302-5595624-1	Muhammad Asghar	169	-	416	416	-	-	-	585	169	-	416	416	-	-	-	585
5696	Malik Farid Ahmed, Fareed Bed Sheet House Capri Street Jalil Abd Colony Multan	Malik Farid Ahmed	36302-0439734-1	Abdul Ghafoor	194	-	470	470	-	-	-	664	194	-	470	470	-	-	-	664
5697	Shehzad Aslam, Shahzad Aslam Ciu Head Nlb Bank 66 Abdali Road Multan	Shehzad Aslam	36303-8479337-9	Mohd Aslam	192	-	345	345	-	-	-	537	192	-	345	345	-	-	-	537
5698	Muhammad Asghar, H No 46-B Peoples Colony Mumtazabad Multan	Muhammad Asghar	36302-0286622-9	Barket Ali	316	-	518	518	-	-	-	834	316	-	518	518	-	-	-	834
5699	Kamran Nisar, Kamran General Store and Gen O Main Siddiqia Road Link Nawab Pur Road Gulgasht Cln Multan	Kamran Nisar	36302-0486101-5	Nisar Ahmed Saeed	177	-	372	372	-	-	-	549	177	-	372	372	-	-	-	549
5700	Malik Muhammad Jalal Umer, Hotel Shabistan Dera Adda Chowk Near Tasty Biryani Multan	Malik Muhammad Jalal Umer	36302-0930667-5	Malik Rahim Bakhash	165	-	421	421	-	-	-	586	165	-	421	421	-	-	-	586
5701	Mehmood Azeem, Saadat Traders Zaki Engineering Coca Cola Factory Vehari Road Multan	Mehmood Azeem	36302-8344301-9	Muhammad Hussain	178	-	436	436	-	-	-	614	178	-	436	436	-	-	-	614
5702	Syed Qamar Abass Zaidi, Al Qaim Traders Chah Jamoo Wala Vehari Road Multan	Syed Qamar Abass Zaidi	36302-0403367-7	Syed Muhammad Tufal Zaidy	254	-	584	584	-	-	-	839	254	-	584	584	-	-	-	839
5703	Muhammad Ameen, Sonia Sutting Art Shop No 20 Basement Rahima Centre Hussain Agahi Multan	Muhammad Ameen	36302-0478565-9	Shakh Ahmad Bakhsh	192	-	347	347	-	-	-	539	192	-	347	347	-	-	-	539
5704	Ishfaq Ahmad, Imran Jewlers Inside Pak Gate Sarafa Bazar Multan	Ishfaq Ahmad	36302-0339795-7	Mohammad Shafi	297	-	529	529	-	-	-	826	297	-	529	529	-	-	-	826
5705	Muhammad Asim Shiekh, Sheikh Afzal and Co Chaki Nama Basti Khair Shah Nawab Pur Road Multan	Muhammad Asim Shiekh	36302-0453427-5	Sheikh Muhammad Afzal	178	-	384	384	-	-	-	563	178	-	384	384	-	-	-	563
5706	Sajid Waheed, H No 1057/7-H Muhalla Peer Qazi Jalal Pak Gate Multan	Sajid Waheed	36302-1201763-7	Bashir Ahmed	399	-	707	707	-	-	-	1,107	399	-	707	707	-	-	-	1,107
5707	Raja Shahid Bashir, Continental House 2507/A New Abdali Colony Multan	Raja Shahid Bashir	37401-1450801-5	Raja Bashir Ahmad	182	-	331	331	-	-	-	513	182	-	331	331	-	-	-	513
5708	Muhammad Qaiser Malik, Malik Car Tape Point Nawan Shehr Abdali Road Opposit Toyota City Motors Multan	Muhammad Qaiser Malik	36302-6662998-3	M Rafi Malik	303	-	505	505	-	-	-	807	303	-	505	505	-	-	-	807
5709	Taj Mehmood, Choudhary Stationers and Copy New Ghalla Mandi New Grain Market Vehari Road Multan	Taj Mehmood	36302-0416218-7	Abdul Sattar	158	-	344	344	-	-	-	502	158	-	344	344	-	-	-	502
5710	Muhammad Afzal, H No 4 Street No 3 Block Y Muhalla New Multan	Muhammad Afzal	36302-3880024-9	Ch Shah Muhammad	248	-	373	373	-	-	-	621	248	-	373	373	-	-	-	621
5711	Fayaz Ahmad, Fayyaz Ahmad Till Dealers Sh No 1210/A Out Side Dehli Ga Multan	Fayaz Ahmad	36302-7296199-9	Khadim Hussain	284	-	748	748	-	-	-	1,032	284	-	748	748	-	-	-	1,032
5712	Muhammad Irshad Ali, H No 281-154A Writers Colony Masoom Shah Road Multan	Muhammad Irshad Ali	36302-0445717-1	Sheikh Niaz Ahmad	162	-	425	425	-	-	-	586	162	-	425	425	-	-	-	586
5713	Hamid Saeed, Hamid Latif and Co H No 283/B Masoom Shah Road Multan	Hamid Saeed	36302-9256758-9	Muhammad Latif	303	-	754	754	-	-	-	1,058	303	-	754	754	-	-	-	1,058
5714	Waseem Aziz Khan, Crafto Plus 99 Shop Old Shujjabad Road Multan	Waseem Aziz Khan	36302-4736864-3	A S Aziz Khan	276	-	638	638	-	-	-	914	276	-	638	638	-	-	-	914
5715	Rahat Ali, H No 7 Street No 1 Chowk Shah Abbas Al Jilan Road Near Nisar Book Cetre Multan	Rahat Ali	36302-8305286-3	Shoukat Ali	169	-	419	419	-	-	-	588	169	-	419	419	-	-	-	588
5716	Usman Afzal Khan Niazi, H No 169 Tughlaq Town General Bus Stand Multan	Usman Afzal Khan Niazi	36302-8520837-3	M Afzal Khan Niazi	240	-	470	470	-	-	-	710	240	-	470	470	-	-	-	710
5717	Muhammad Javaid Ilyas, H No 1881/X A-Lqureshi Street Block C Shamsabad Multan	Muhammad Javaid Ilyas	36302-3302383-3	Muhammad Ilyias	345	-	766	766	-	-	-	1,111	345	-	766	766	-	-	-	1,111
5718	Aftab Ahmed, New Batala Commission Shop Sh No 133 New Ghala Mandi Vehari Road Multan	Aftab Ahmed	36302-5055619-5	Muhammad Sharif	192	-	391	391	-	-	-	583	192	-	391	391	-	-	-	583
5719	Chaudhary Shabir Ahmad, Ch Farming House Street Hakeem Abdul Qayum Wali Old Shujabad Rd Chowk Farooq P Multan	Chaudhary Shabir Ahmad	36302-0366035-3	Ch Ramat Ali	334	-	633	633	-	-	-	967	334	-	633	633	-	-	-	967
5720	Waseem Ul Hassan, H No 442 Muhalla Gujjar Khadda Al Tamash Road Multan	Waseem Ul Hassan	36302-0976084-5	Abdur Rasheed	152	-	430	430	-	-	-	582	152	-	430	430	-	-	-	582
5721	Imran Ali, Power Looms Building No 66/3 Block B Budhla Road Ansari Colony Multan	Imran Ali	36302-7432682-1	Muhammad Hussain	174	-	412	412	-	-	-	585	174	-	412	412	-	-	-	585
5722	Abbas Ali, Mashallah Steel Works Opposit Aik Minar Wali Masjid Makhdoom Rasheed Road Multan	Abbas Ali	36302-1150370-3	Muhammad Hussain	205	-	432	432	-	-	-	638	205	-	432	432	-	-	-	638
5723	Naeem Akram, H No 9,Street No 5 Hussnain Abad Mian Channu	Naeem Akram	36104-0414704-5		322	-	767	767	-	-	-	1,090	322	-	767	767	-	-	-	1,090
5724	Ejaz Ahmad, Rasheed Ejaz Industries Office No 1524/8 Railway Road Multan	Ejaz Ahmad	36302-5070489-1	Mian Abdur Rasheed	147	-	391	391	-	-	-	537	147	-	391	391	-	-	-	537
5725	Salman Muhammad Khan Sadhozai, Shahwar Model School Boys Branch Jalil Abad Colony Multan	Salman Muhammad Khan Sadhozai	36302-4303827-5	Riaz Muhammad Khan	227	-	485	485	-	-	-	712	227	-	485	485	-	-	-	712
5726	Muhammad Nadeem Khan, Nadeem Cooler Works Habib Afshar Colony Al Tamash Road Near Darbar Takia Multan	Muhammad Nadeem Khan	36302-0668886-3	Dilshad Ahmed Khan	236	-	522	522	-	-	-	757	236	-	522	522	-	-	-	757
5727	Akasha Habib, Cell City Opposit Haleema Hospital Nishtar Road Multan	Akasha Habib	36302-0346103-3	M Habib Ur Rehman	170	-	352	352	-	-	-	522	170	-	352	352	-	-	-	522

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5728	Abdul Qayyum, H No 77 Street No 3 Block 9 Khanewal	Abdul Qayyum	36103-9270523-5		204	-	338	338	-	-	-	542	204	-	338	338	-	-	-	542
5729	Sheikh Muhammad Mudasir Shan, Mudasar Oil Traders Jail More Vehari Road Multan	Sheikh Muhammad Mudasir Shan	36302-7364123-5	Shiekh Ijaz Ahmad	249	-	579	579	-	-	-	829	249	-	579	579	-	-	-	829
5730	Shahzad Rasheed, Popular Autos Mukhdom Rashid Road General Bus Stand Multan	Shahzad Rasheed	36302-0604185-1	Abdul Rashid Rahi	250	-	590	590	-	-	-	840	250	-	590	590	-	-	-	840
5731	Salman Sultan Khan, H No 13 Block Bchowk Nawan Sher Gull Din Colony ,Multan	Salman Sultan Khan	36302-0420658-5		175	-	435	435	-	-	-	610	175	-	435	435	-	-	-	610
5732	Haji Aftab Ahmed Zegham, H No 610-K Noor Lag Block K Shah Rukne Alam Colony Multan	Haji Aftab Ahmed Zegham	36202-0930456-3		260	-	564	564	-	-	-	824	260	-	564	564	-	-	-	824
5733	Muhammad Yaqoob, H No 1277 Muhalla Bagh Wairhah Out Side Dehli Gate Multan	Muhammad Yaqoob	36302-2445510-7	Muhammad Jamil	163	-	406	406	-	-	-	569	163	-	406	406	-	-	-	569
5734	Muhammad Yousaf, H No 2770/2D Muhalla Abbas Pura Suraj Kund Road Near Hakeem Saleem Boota Multan	Muhammad Yousaf	36302-8501389-3	Malik Mulazim Hussain	203	-	353	353	-	-	-	555	203	-	353	353	-	-	-	555
5735	Sajid Butt, H No 3633 Muhalla Kashmirian Saddu Hassa Railway Road Multan	Sajid Butt	36302-0462053-3	Wajid Hussain Butt	164	-	449	449	-	-	-	613	164	-	449	449	-	-	-	613
5736	Muhammad Nadeem, Ms Electric Store Hassan Parwana Road O/S Bohar Gate Multan	Muhammad Nadeem	36302-0464287-7	Muhammad Shafie	169	-	407	407	-	-	-	576	169	-	407	407	-	-	-	576
5737	Usman Saeed, Ahsan Garments Main Hussain Agahi Multan	Usman Saeed	36302-1404162-1	Muhammad Saeed	154	-	403	403	-	-	-	557	154	-	403	403	-	-	-	557
5738	Maqbol Ahmad, H No 28-B Street No 1 Writers Colony Mascom Shah Road Multan	Maqbol Ahmad	36302-1588517-1	Allah Rakha	149	-	351	351	-	-	-	501	149	-	351	351	-	-	-	501
5739	Khalil Ullah Khan, Bilal Medical Store Saddar Bazar Cantt Multan	Khalil Ullah Khan	36302-7614323-9	Naeem Ullah Khan	193	-	358	358	-	-	-	551	193	-	358	358	-	-	-	551
5740	Malik Munir Ahmad, Macca Tent Decoratiors Mda Chowk Katchary Road City Bakers,Multan	Malik Munir Ahmad	36302-0371088-1		178	-	412	412	-	-	-	590	178	-	412	412	-	-	-	590
5741	Fiaz Ahmad, Salman Departmental Store Main Khanewal Road Chowk Rasheed Abad Multan	Fiaz Ahmad	36302-3050623-7	Muhammad Hussain	136	-	378	378	-	-	-	514	136	-	378	378	-	-	-	514
5742	Sheikh Muhammad Waseem, Bhola Brothers Commission Agen Shop No 107 New Ghalla Mandi Vehari Road Multan	Sheikh Muhammad Waseem	36302-9259499-3	Sheikh Naimat Ali	220	-	403	403	-	-	-	623	220	-	403	403	-	-	-	623
5743	Muhammad Ahmed Siddique, House No 429/4/5 Wilayatabad No 1 Near Jamia Masjid Nori Multan	Muhammad Ahmed Siddique	36302-0476614-3	Khawaja Hanif Ur Rehman	188	-	349	349	-	-	-	537	188	-	349	349	-	-	-	537
5744	Muhammad Rashid, Usman Brothers Medicine Market Ghanta Ghar Town Hall Multan	Muhammad Rashid	36302-5287877-1	Sh Muhammad Saeed	205	-	386	386	-	-	-	592	205	-	386	386	-	-	-	592
5745	Muhammad Yasir, H No 309 Block C Shah Rukne Alam Colony Multan	Muhammad Yasir	36303-0379683-5	Muhammad Ali	159	-	439	439	-	-	-	599	159	-	439	439	-	-	-	599
5746	Muhammad Kaleem Usmani, H No 112-D Shah Rukne Alam Colony Multan	Muhammad Kaleem Usmani	36302-0313689-1	Haji Muhammad Afzal	275	-	689	689	-	-	-	965	275	-	689	689	-	-	-	965
5747	Sajid Ali, Royal Store Main Saddar Bazar Cantt Multan	Sajid Ali	36302-5738448-5	Liaqat Ali	226	-	490	490	-	-	-	716	226	-	490	490	-	-	-	716
5748	Rao Muhammad Asif, Rao M Asif and Brother Bardana Chowk B C G Vehari Road Multan	Rao Muhammad Asif	36302-8535253-3	Rao Khurshid Ahmed	173	-	333	333	-	-	-	505	173	-	333	333	-	-	-	505
5749	Humara Naz, Nayab Botique Bismillah Chowk New Shalimar Colony Bosan Road Multan	Humara Naz	36302-0268494-6	Mukhtiar Ahmed	162	-	427	427	-	-	-	590	162	-	427	427	-	-	-	590
5750	Tanveer Rasool Qureshi, Tanveer Petrolium Service Allah Wasaya Chowk Vehari Road Multan	Tanveer Rasool Qureshi	36302-0207137-3	Mian Atta Muhammad	181	-	486	486	-	-	-	666	181	-	486	486	-	-	-	666
5751	Malik Zulfiqar Ali, Zulfiqar Oil Mill Chowk Shah Abbas Suraj Kund Road Multan	Malik Zulfiqar Ali	36302-9145695-3	Malik M Haneef	270	-	555	555	-	-	-	825	270	-	555	555	-	-	-	825
5752	Nargis Zahra, H No 68/A,Shafat Colony Gujjar Khuda Multan	Nargis Zahra	36302-7274920-0		154	-	367	367	-	-	-	521	154	-	367	367	-	-	-	521
5753	Hassan Faryal Bhutta, Hassan Traders Ghousia Market Katchery Road Multan	Hassan Faryal Bhutta	36302-0357203-7	Muhammad Rafiq Bhutta	265	-	574	574	-	-	-	838	265	-	574	574	-	-	-	838
5754	Muhammad Naeem Aziz Khan, Crafto 99 Puls Shop Old Shujabad Road Multan	Muhammad Naeem Aziz Khan	36302-8206142-5	A S Aziz	183	-	405	405	-	-	-	588	183	-	405	405	-	-	-	588
5755	Muhammad Aamir Nazir, Awami Gold Lacker Lab 1st Floor Gulshan Market New Multan	Muhammad Aamir Nazir	36302-5916223-9		223	-	477	477	-	-	-	700	223	-	477	477	-	-	-	700
5756	Muhammad Saleem, New Shalimar Sweets Shop No 11/M New Ghallah Mandi Makkah Market Multan	Muhammad Saleem	36302-0556722-1	Nazeer Ahmed	193	-	357	357	-	-	-	550	193	-	357	357	-	-	-	550
5757	Muhammad Anwar Jamal Urf Punu, Punnon Gold Test Libourtry Sh No 50 Gali Shahidan Wali Dogar Market Sarafa Bazar Multan	Muhammad Anwar Jamal Urf Punu	36302-0333920-9	Elahi Bakhash	193	-	379	379	-	-	-	572	193	-	379	379	-	-	-	572
5758	Tariq Sultan, H No 256/1/A-3 Link Railway Road Multan	Tariq Sultan	42000-0487378-9	Khawaja Abdul Ghafoor	334	-	630	630	-	-	-	965	334	-	630	630	-	-	-	965
5759	Muneer Ahmed, Kamran Khan Veriety Centre Sh No 16 Pathan Bara Marekt Al Mustafa Colony Bilal Motors,Multan	Muneer Ahmed	36302-3297358-3		233	-	510	510	-	-	-	743	233	-	510	510	-	-	-	743
5760	Sheikh Abdul Waheed, Abdul Waheed Karyana Store Cup Bazar Multan	Sheikh Abdul Waheed	36302-6615475-1	Sh Abdul Majeed	202	-	324	324	-	-	-	526	202	-	324	324	-	-	-	526
5761	Muhammad Faizan Asghar, S and S Mobile and Electronics Shop No 4 Fazal Market Hazoori Bagh Road Multan	Muhammad Faizan Asghar	36302-8093602-9	Muhammad Asghar	183	-	398	398	-	-	-	581	183	-	398	398	-	-	-	581
5762	Chaudhry Ghulam Mustafa, Broadway Traders Sh No T-44 Jinnah Market General Bus Stand Road Multan	Chaudhry Ghulam Mustafa	36302-5653477-3	Ghullam Nabi	179	-	350	350	-	-	-	529	179	-	350	350	-	-	-	529
5763	Muhammad Iqbal, Electro Skills Technical Servi Bait Ul Mahfooz Bahawalpur Road Multan	Muhammad Iqbal	42201-1536107-9	Mahfooz Ali	256	-	490	490	-	-	-	746	256	-	490	490	-	-	-	746
5764	Muhammad Tanveer Akhter, Media Men Back Side Auto Plaza Palce Hotel Street Near Starlight Cinema New Abdali Colony Dera Ada Multan	Muhammad Tanveer Akhter	32203-6133716-3	Muhammad Basheer	165	-	399	399	-	-	-	564	165	-	399	399	-	-	-	564
5765	Muhammad Adnan Butt, Bajwa Street Tariq Pura Rang Pura Road Sialkot	Muhammad Adnan Butt	34603-1987456-9	M Ilyas Butt	406	-	995	995	-	-	-	1,402	406	-	995	995	-	-	-	1,402
5766	Zafar Iqbal Qureshi, Evershine Studio Kuthery Road Sialkot	Zafar Iqbal Qureshi	34603-8977943-1	Zia Ullah Qureshi	155	-	376	376	-	-	-	531	155	-	376	376	-	-	-	531
5767	Mumtaz Haider Butt, office No. 500, Sadar Bazar Near Sabary Gen Store, Cantt Sialkot	Mumtaz Haider Butt	34603-2302513-1		177	-	351	351	-	-	-	529	177	-	351	351	-	-	-	529
5768	Muhammad Abid Sheikh, H No 4/109 Street Sheikhan Wali No 2 Ahmed Pura Sialkot	Muhammad Abid Sheikh	34603-2708405-1	Muhammad Yousaf	181	-	345	345	-	-	-	527	181	-	345	345	-	-	-	527
5769	Muhammad Arif Malik, Crystal Freight Systems Shahab Pura Road Small Industries Estate Sialkot	Muhammad Arif Malik	34603-4419487-5	Malik Miraj Din	505	-	1,145	1,145	-	-	-	1,649	505	-	1,145	1,145	-	-	-	1,649
5770	Muhammad Tariq Shaheen, Almanan Company International Sherwani Colony Imam Saaib Road Sialkot	Muhammad Tariq Shaheen	34603-1144015-1	Ch Allah Rakha	196	-	429	429	-	-	-	625	196	-	429	429	-	-	-	625
5771	Imran Anwar, B1-24-119 Mohallah Khoyian Wala Sialkot	Imran Anwar	34603-1504980-9	Muhammad Anwer	167	-	342	342	-	-	-	509	167	-	342	342	-	-	-	509
5772	Ijaz Ahmad, Ijaz Ahmed,Regional Office War Id Telecom 1 Nusrat Road Opposit Multan High Court Multan	Ijaz Ahmad	322-72-397554		143	-	397	397	-	-	-	540	143	-	397	397	-	-	-	540
5773	Muhammad Asghar, H No 10/12 Moh Bohri Wala Naika Pura Sialkot	Muhammad Asghar	34603-8984982-9	Mohammad Sain	166	-	478	478	-	-	-	644	166	-	478	478	-	-	-	644
5774	Khurram Shahzad, Rimpa International, Mara Raja Road, Near Masjid E Zanibia, Sialkot.	Khurram Shahzad	34603-2219662-3		328	-	551	551	-	-	-	878	328	-	551	551	-	-	-	878
5775	Nadeem Ahmed Dar, Dar Doppata House Bazar Kalan Sialkot	Nadeem Ahmed Dar	34603-7151408-9	Mohd Yousaf Dar	355	-	635	635	-	-	-	990	355	-	635	635	-	-	-	990
5776	Bilal Ahmed, Behind Canal Office Pak Pura Near Chamber Of Commerce Sialkot	Bilal Ahmed	34603-8167920-3	Nazir Ahmed	156	-	436	436	-	-	-	592	156	-	436	436	-	-	-	592
5777	Ijaz Ahmed, Zafar Brothers 10-C Ejaz Surgical S I E Sialkot	Ijaz Ahmed	34603-9255285-1	Muhammad Shareef	344	-	755	755	-	-	-	1,099	344	-	755	755	-	-	-	1,099
5778	M B Qamar Javaid, Sarat International Nishat Park Zeeshan Street Sialkot	M B Qamar Javaid	34603-5439675-7	Ch Shar Muhammad	432	-	970	970	-	-	-	1,403	432	-	970	970	-	-	-	1,403
5779	Rana Faisal Qamar, Sarat International Zeeshan Street Nishat Park Sialkot	Rana Faisal Qamar	34603-7136684-3	M B Qamar Javed	240	-	543	543	-	-	-	782	240	-	543	543	-	-	-	782
5780	Choudary Khalil Aslam Malik, Control Enterprises G 70 Sethi Plaza Sialkot	Choudary Khalil Aslam Malik	34603-2148405-9	Ch Mohd Aslam Malik	320	-	723	723	-	-	-	1,043	320	-	723	723	-	-	-	1,043
5781	Saeed Haider, Time Air Travel Services, Fazil Building-2,Court Road, National Bank Of Pakistan Sialkot	Saeed Haider	34603-5177349-5		317	-	656	656	-	-	-	973	317	-	656	656	-	-	-	973
5782	Tariq Ishaq Butt, Krinko Trading Co Haji Pura Daska Road, Near Govt Girls High School, Sialkot	Tariq Ishaq Butt	34603-2184433-5		197	-	423	423	-	-	-	620	197	-	423	423	-	-	-	620
5783	Fazal Haq, Chamman Foods Chowk Allama Iqbal Railway Road Sialkot	Fazal Haq	34603-5024186-1	Muhammad Aslam	403	-	863	863	-	-	-	1,266	403	-	863	863	-	-	-	1,266

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
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5784	Muhammad Tariq Mahmood, Young Hawk International 1st Floor Warraich Plaza Paris Road Sialkot	Muhammad Tariq Mahmood	33101-1003647-7	Muhammad Siddique	186	-	381	381	-	-	-	567	186	-	381	381	-	-	-	567
5785	Asim Ikram, Mallhi Sports Private Limited Daska Road Daburji Maliyan Sialkot	Asim Ikram	34603-6003596-7	Sh M Ikram Mallhi	487	-	972	972	-	-	-	1,459	487	-	972	972	-	-	-	1,459
5786	Abdul Manan Khan, H No 21/445 Moh Majid Pura Railway Road Sialkot	Abdul Manan Khan	34603-8820650-7	Muhammad Hamid	504	-	861	861	-	-	-	1,365	504	-	861	861	-	-	-	1,365
5787	Anjum Ikram, Mallhi Sports Private Limited Doburji Mallhian Daska Road Sialkot	Anjum Ikram	34603-4672814-7	Sh M Ikram Malhi	486	-	968	968	-	-	-	1,453	486	-	968	968	-	-	-	1,453
5788	Zaheer Khadim, Vespeco International Muslim Street Mohallah Mubarik Pura Sialkot	Zaheer Khadim	34603-3414104-3	Malik Khadim	218	-	456	456	-	-	-	674	218	-	456	456	-	-	-	674
5789	Shamas Pervaiz, Rsfa International Puli Tope Khana, Said Pur Road, Sialkot	Shamas Pervaiz	34603-7302101-7		358	-	743	743	-	-	-	1,102	358	-	743	743	-	-	-	1,102
5790	Anjum Shakeel Rathoor, Anjum Gloves Maker Shuja Abad Pasrur Road Naika Pura Sialkot	Anjum Shakeel Rathoor	34603-7521394-9	Rehmat Ullah Rathore	243	-	899	899	-	-	-	1,142	243	-	899	899	-	-	-	1,142
5791	Ameer Mouzzam Khan, Fast Freight Forwarders 1st Floor Mir Menssion Near Eidgah Shahab Pura Sialkot	Ameer Mouzzam Khan	34603-2622160-9	Mohammad Azam Khan	457	-	956	956	-	-	-	1,412	457	-	956	956	-	-	-	1,412
5792	Atif Bilal Malik, Al Shafi House Street No 6 Punjab Colony Baran Pathar Sialkot	Atif Bilal Malik	34603-5083785-9	M Jamil Malik	199	-	508	508	-	-	-	706	199	-	508	508	-	-	-	706
5793	Muhammad Imran Rasheed, Zochan Ind C/O New National Tanvery Malka Kalan Wahid Chowk Sialkot	Muhammad Imran Rasheed	34603-0557279-9	Abdul Rasheed	306	-	572	572	-	-	-	878	306	-	572	572	-	-	-	878
5794	Parvaiz Akram Sheikh, Hno 19/407 Wazirpur Sialkot Sialkot	Parvaiz Akram Sheikh	34603-6673679-3		407	-	906	906	-	-	-	1,313	407	-	906	906	-	-	-	1,313
5795	Ejaz Ahmed Qureshi, H No 158 Mir Hassan Road Model Town Sialkot	Ejaz Ahmed Qureshi	34603-2317153-1	Aman Ullah Qureshi	156	-	392	392	-	-	-	548	156	-	392	392	-	-	-	548
5796	Manscor Ali, Asif Tent Service Hakeem Khadim Ali Road Near Gulistan Cenima Sialkot	Mansoor Ali	34603-2346686-5	Sh Dilawar Hussain	200	-	400	400	-	-	-	600	200	-	400	400	-	-	-	600
5797	Kashif Ahmed Nagra, H No 7/416 Sambrial Road Daska Sialkot	Kashif Ahmed Nagra	34601-8005102-5	Shabbir Ahmed Nagra	157	-	382	382	-	-	-	538	157	-	382	382	-	-	-	538
5798	Zaheer Asghar, Mensun Co Daska Road, Sialkot	Zaheer Asghar	34603-1779017-1		295	-	700	700	-	-	-	995	295	-	700	700	-	-	-	995
5799	Choudary Sheraz Ashraf, Askari Bank Frist Floor Fm Plaza D Ground Faisalabad	Choudary Sheraz Ashraf	34201-0361323-9	Ch Muhammad Ashraf	204	-	396	396	-	-	-	600	204	-	396	396	-	-	-	600
5800	Faisal Saleem, Delords Saleem Brothers Gundam Mandi Sialkot	Faisal Saleem	34603-6945326-5	Mohd Saleem	246	-	529	529	-	-	-	776	246	-	529	529	-	-	-	776
5801	Waheed Asghar, Mensun Co Mensun Co Avenue Daska Road Sialkot	Waheed Asghar	34603-3633843-9	Muhammad Asghar	257	-	589	589	-	-	-	846	257	-	589	589	-	-	-	846
5802	Muhammad Amjad Ali, B K Pakages Nasir Road Sialkot	Muhammad Amjad Ali	34603-3613866-5	Sheikh M Afzal	281	-	548	548	-	-	-	829	281	-	548	548	-	-	-	829
5803	Choudhry Muhammad Anwar, Murray College College Road Sialkot	Choudhry Muhammad Anwar	34603-9135700-5	Qaim Deen	157	-	378	378	-	-	-	534	157	-	378	378	-	-	-	534
5804	Syed Shahid Hussain Kazmi, Kisaa Enterprises 1792/C,Ward No 7, Mohalla Babu,Sialkot	Syed Shahid Hussain Kazmi	34603-0754681-1		505	-	1,096	1,096	-	-	-	1,601	505	-	1,096	1,096	-	-	-	1,601
5805	Malik Samma Abid, H No. 6/270, Deura Street, Muhallah Rangpura Awana, Sialkot	Malik Samma Abid	34603-2175141-3		251	-	584	584	-	-	-	835	251	-	584	584	-	-	-	835
5806	Ghulam Mustafa, Aero Star Travels Katchry Road Opposit Kashmir Centre ,Sialkot	Ghulam Mustafa	34603-4061329-1		405	-	697	697	-	-	-	1,102	405	-	697	697	-	-	-	1,102
5807	Muhammad Azwar Butt, Dar Duptta House Main Bazar Khala Sialkot	Muhammad Azwar Butt	34603-6597967-7	Muhammad Afzal Butt	406	-	707	707	-	-	-	1,112	406	-	707	707	-	-	-	1,112
5808	Saqib Nawaz, Decent Computers Raise Market Shahaba Phattaq Chowk Sialkot	Saqib Nawaz	34603-5129863-9	Muhammad Nawaz Shakir	157	-	364	364	-	-	-	520	157	-	364	364	-	-	-	520
5809	Atif Arshad Mir, H No 112/14 Ward No 4 Masjid Road Sialkot	Atif Arshad Mir	34603-2185114-5	Arshad Latif Mir	256	-	549	549	-	-	-	805	256	-	549	549	-	-	-	805
5810	Muzammil Akmal, Ups Scs Pakistan Private Limited 2nd Floor Ghulam Centre Ugoki Road Shahab Pura ,Sialkot	Muzammil Akmal	34603-5898365-9		177	-	327	327	-	-	-	504	177	-	327	327	-	-	-	504
5811	Muhammad Shahid Butt, Mesh Communication Chowk Islamabad Circuler Road Near Wawa Bakers Sialkot	Muhammad Shahid Butt	34603-6533827-9	M Iqbal Butt	159	-	343	343	-	-	-	502	159	-	343	343	-	-	-	502
5812	Rizwan Ahmed, Syyam International Hamida Plaza Sialkot	Rizwan Ahmed	34603-2228338-3	Ali Nawaz	226	-	525	525	-	-	-	751	226	-	525	525	-	-	-	751
5813	Muhammad Aslam, Chaina Chowk Muslim Pura Sialkot	Muhammad Aslam	34603-0177170-1		197	-	394	394	-	-	-	591	197	-	394	394	-	-	-	591
5814	Syed Zulqarnain Haider Gillani, Muskan Advertising Mian Muhammad Din Plaza Urdu Bazar Sialkot	Syed Zulqarnain Haider Gillani	34603-1790080-5	Nazar Mahayyu Din	196	-	414	414	-	-	-	610	196	-	414	414	-	-	-	610
5815	Rizwan Zaheer, H No 9/248 New Abadi Islampura ,Sialkot	Rizwan Zaheer	34603-2343268-3		404	-	615	615	-	-	-	1,019	404	-	615	615	-	-	-	1,019
5816	Syed Muhammad Azhar Alvi, M/S Alvi International Alvi Grveyances Services Cantt Colony Pulli Top Khana ,Sialkot	Syed Muhammad Azhar Alvi	34603-2294954-3		288	-	584	584	-	-	-	872	288	-	584	584	-	-	-	872
5817	Haider Ali Khan, Digital Media Technology Kacha Shahab Pura Near Billal Masjid Haji Abdul Rasheed House Sialkot	Haider Ali Khan	34603-0472675-3	Manzoor Hussain	191	-	373	373	-	-	-	564	191	-	373	373	-	-	-	564
5818	Ghulam Murtaza Butt, Silk Burg Sports Tibba Tanchi Near Adda Pasroorian Sialkot	Ghulam Murtaza Butt	34603-3407070-9	Muhammad Afzal Butt	306	-	634	634	-	-	-	940	306	-	634	634	-	-	-	940
5819	Syed Bakhtawar Hussain Gillani, H No 17/7,Gillani House, Zafar Ali Road,Cantt, Sialkot,	Syed Bakhtawar Hussain Gillani	34603-9564762-1		231	-	530	530	-	-	-	761	231	-	530	530	-	-	-	761
5820	Mian Munir Hussain, Modern Cloth House New Miana Pura West Islamic Road Sialkot	Mian Munir Hussain	34603-2344343-3	Muhammad Shafi	157	-	359	359	-	-	-	516	157	-	359	359	-	-	-	516
5821	Kashif Javaid, Kashif Mobile 86-Sathi Plaza Ground Floor Mujahid Road ,Sialkot	Kashif Javaid	34603-0425236-9		251	-	496	496	-	-	-	747	251	-	496	496	-	-	-	747
5822	Anisa Ali Jan, Humera Sankyo Corporation Shadman Colony Hunter Taj Dar E Madina Masjid ,Sialkot	Anisa Ali Jan	34603-2155184-6		208	-	390	390	-	-	-	598	208	-	390	390	-	-	-	598
5823	Muhammad Saleem Khan, Rizwan Poltry Form Kotla Amban Wala Sialkot	Muhammad Saleem Khan	34603-7308160-3	Muhammad Yaqoob	168	-	338	338	-	-	-	505	168	-	338	338	-	-	-	505
5824	Muhammad Attique Afzal, ay Plus Computer 60-G Sethi Plaza Sialkot	Muhammad Attique Afzal	34603-4294265-5	M Afzal	181	-	421	421	-	-	-	603	181	-	421	421	-	-	-	603
5825	Sarfaraz Nawaz, Sialbro International Fateh Garh Road Muhalla Haji Pura ,Sialkot	Sarfaraz Nawaz	34603-5301496-9		156	-	347	347	-	-	-	503	156	-	347	347	-	-	-	503
5826	Khurram Shahzad, Ideal Gift General Sotre Muradia Road Model Town Sialkot	Khurram Shahzad	34201-0305140-5	Zahoor Ahmed	202	-	405	405	-	-	-	607	202	-	405	405	-	-	-	607
5827	Tahir Ahmed, Humayun Poltary Shop Tehsil Bazar Sialkot	Tahir Ahmed	34602-1406815-1	Muhammad Yousaf	152	-	360	360	-	-	-	512	152	-	360	360	-	-	-	512
5828	Sheikh Ghulam Sarwar, M/S Youhan Sports Khadam Ali Rd Mohallah Noor Pura Noor Frig Centr,Sialkot	Sheikh Ghulam Sarwar	34603-2117359-7		154	-	356	356	-	-	-	510	154	-	356	356	-	-	-	510
5829	Aurang Zeb, Mobile Inn Chowk Allama Iqbal Sialkot	Aurang Zeb	34603-9382539-1	Haji Nazir Ahmed	280	-	554	554	-	-	-	833	280	-	554	554	-	-	-	833
5830	Ghulam Mujtaba Butt, H No 13/170 Tibba Tanchi Muhalla Kashmiri Sialkot Shorkot	Ghulam Mujtaba Butt	34603-2223590-9	M Afzal Butt	306	-	634	634	-	-	-	941	306	-	634	634	-	-	-	941
5831	Naeem Hussain, Gold Well Professional Ind Jammu Road Sialkot	Naeem Hussain	34603-2563079-5	Allah Ditta	180	-	584	584	-	-	-	763	180	-	584	584	-	-	-	763
5832	Abdul Raouf, Filco Tax Charch Road Ali Building Near Abl Sialkot	Abdul Raouf	34603-3636733-7	Abdul Ghani	231	-	389	389	-	-	-	620	231	-	389	389	-	-	-	620
5833	Muhammad Afzal Butt, Silk Burg Sports H No 13/170 Muhalla Tibba Tanchi Sialkot	Muhammad Afzal Butt	34603-2223592-5	Muhammad Hanif Butt	306	-	634	634	-	-	-	940	306	-	634	634	-	-	-	940
5834	Rafique Muhammad, Rmb International Kholu Wali Gali Muhalla Shahabpura Sialkot	Rafique Muhammad	35201-1061352-3	Ghulam Hussain	208	-	421	421	-	-	-	629	208	-	421	421	-	-	-	629
5835	Zahid Mehmood Mirza, Paktel Point Allama Iqbal Road Cantt Opposit Old Coca Co,Sialkot	Zahid Mehmood Mirza	34603-2135445-7		404	-	771	771	-	-	-	1,174	404	-	771	771	-	-	-	1,174
5836	Kashif Bilal Butt, New Khawaja Motors Pacca Gharah Kashmir Road Cantt Sialkot	Kashif Bilal Butt	34603-1951448-1	Bashir Ahmad Butt	260	-	481	481	-	-	-	740	260	-	481	481	-	-	-	740
5837	Abdul Razzaq, Mashal Impex Shahtab Garh Sialkot	Abdul Razzaq	34603-2163526-5	Nazeer Ahmad	203	-	402	402	-	-	-	605	203	-	402	402	-	-	-	605
5838	Abdullah Ghumro, Efu General Insurance & Life Flat No 6 1st Floor Kachery Ro Tayaba Shoping ,Nawabshah	Abdullah Ghumro	45402-8089992-1		259	-	569	569	-	-	-	828	259	-	569	569	-	-	-	828
5839	Majid Khan, Nestle Milkpak Limited & Pak Sindhri Chowk Behind Hbl Sakrand ,Nawabshah	Majid Khan	41303-8484762-1		166	-	410	410	-	-	-	576	166	-	410	410	-	-	-	576
5840	Shahid Khan, Al Karim Hotel Kachahri Road End Of Hospital Road ,Nawabshah	Shahid Khan	45402-0903635-7		492	-	970	970	-	-	-	1,463	492	-	970	970	-	-	-	1,463
5841	Muhammad Jameel, H No 111-B 435/C/35 Railway Pathak Road Muhala Malik Colony Nawab Shah	Muhammad Jameel	45402-3574860-1		444	-	881	881	-	-	-	1,325	444	-	881	881	-	-	-	1,325
5842	Shahid Hussain, H No 1649-20 Pak Colony Eesar Pura ,Nawabshah	Shahid Hussain	45402-0923476-9		444	-	999	999	-	-	-	1,444	444	-	999	999	-	-	-	1,444
5843	Noor Nabi Qureshi, H No 726 Market Road Garib Abad ,Nawabshah	Noor Nabi Qureshi	45402-0155281-5		311	-	601	601	-	-	-	911	311	-	601	601	-	-	-	911
5844	Muhammad Munawar, H No 1009 A /3rd Malik Colony Line Par ,Nawabshah	Muhammad Munawar	42000-2098629-7		506	-	1,007	1,007	-	-	-	1,513	506	-	1,007	1,007	-	-	-	1,513
5845	Muhammad Mansoor, H No 1-C 513/208 Yateem Khana Road Manwaabad ,Nawabshah	Muhammad Mansoor	45402-8314384-3		507	-	1,038	1,038	-	-	-	1,544	507	-	1,038	1,038	-	-	-	1,544
5846	Malak Mohammad Yaseen Awan, H No 2 Muhammad Yaseen House Main Road Sakrand Nawabshah	Malak Mohammad Yaseen Awan	34602-0745687-3		455	-	1,008	1,008	-	-	-	1,463	455	-	1,008	1,008	-	-	-	1,463

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5847	Sajid Ali Rajper, H No 4 Block 11 Police Line Nawabshah	Sajid Ali Rajper	45402-0940370-9		359	-	790	790	-	-	-	1,149	359	-	790	790	-	-	-	1,149
5848	Muhammad Idrees, Hajira Casting Centre Dubai Shoping Cener Road Mohni Bazar ,Nawabshah	Muhammad Idrees	45402-3804175-7		465	-	727	727	-	-	-	1,193	465	-	727	727	-	-	-	1,193
5849	Roop Chand Aliyas Ropan Mal, Roopchand Green Merchant Shop 6 Hoat Faqeer Road Sixte Mile ,Nawabshah	Roop Chand Aliyas Ropan Mal	45402-1307267-5		199	-	334	334	-	-	-	533	199	-	334	334	-	-	-	533
5850	Mohammad Tauqeer, M Tauqeer Goods Standard Port Hyderabad Road Sakrand Maki Masjid,Nawabshah	Mohammad Tauqeer	35404-3069881-5		459	-	885	885	-	-	-	1,344	459	-	885	885	-	-	-	1,344
5851	Shahzad Ahmed, Jiddah Autos and Spare Parts Buchery Road Golimar ,Nawabshah	Shahzad Ahmed	45402-6151312-3		248	-	550	550	-	-	-	798	248	-	550	550	-	-	-	798
5852	Syed Ferhan Ali Zaidi, Fiat Tractor Spare Parts Shop 8 Mohni Bazar ,Nawabshah	Syed Ferhan Ali Zaidi	45402-0777266-9		461	-	928	928	-	-	-	1,389	461	-	928	928	-	-	-	1,389
5853	Mohammad Sajid, Mohammad Sajid Confectionary S Chakra Bazar Madina Market ,Nawabshah	Mohammad Sajid	45402-0156877-3		249	-	438	438	-	-	-	686	249	-	438	438	-	-	-	686
5854	Agha Rashid Khan, House No 11C-218 Muhallah Liuaqatabad Nawabshah	Agha Rashid Khan	45402-4810587-9		471	-	1,033	1,033	-	-	-	1,504	471	-	1,033	1,033	-	-	-	1,504
5855	Ameer Ali Khaskhali, HouseNo. 04, Deh 86 Nusrat Village Mirjan Muhammad Khaskheli, Post Office Behind Sugar Mill	Ameer Ali Khaskhali	45402-2272428-7		473	-	928	928	-	-	-	1,400	473	-	928	928	-	-	-	1,400
5856	Muhammad Saleem, Nawabshah Food Agency Taaj Autos Road Mohni Bazar ,Nawabshah	Muhammad Saleem	45402-0931168-5		492	-	1,034	1,034	-	-	-	1,525	492	-	1,034	1,034	-	-	-	1,525
5857	Adnan Faisal Meer, H No 202-A Markeet Road Gharibabad ,Nawabshah	Adnan Faisal Meer	45402-0516422-3		405	-	691	691	-	-	-	1,096	405	-	691	691	-	-	-	1,096
5858	Sajid Ali, M/S Sajid Grain Merchant Sugur Mill Mour Sanghar Road Food Godown Nawabshah ,Nawabshah	Sajid Ali	45402-5534622-5		506	-	928	928	-	-	-	1,434	506	-	928	928	-	-	-	1,434
5859	Shahbaz Hussain, Mashalla Hyder Goods and Trans Main Road Sakrand ,Nawabshah	Shahbaz Hussain	35404-9221521-3		326	-	717	717	-	-	-	1,043	326	-	717	717	-	-	-	1,043
5860	Muhammad Maroof Malah, Marof Malah State Agency and P Press Club Road Sagar Hotel ,Nawabshah	Muhammad Maroof Malah	45402-9822065-3		410	-	807	807	-	-	-	1,217	410	-	807	807	-	-	-	1,217
5861	Ghulam Muhammad Khral, Khral Electronics Sakrand Road Regal Cinema ,Nawabshah	Ghulam Muhammad Khral	45401-0405887-1		289	-	494	494	-	-	-	783	289	-	494	494	-	-	-	783
5862	Syed Imran Ahmed, M/S Imran Tailoring Shop Cloth Market Road Resham Gali ,Nawabshah	Syed Imran Ahmed	45402-9463187-1		239	-	402	402	-	-	-	641	239	-	402	402	-	-	-	641
5863	Bashir Ahmed, H No 70-71 Ahmed House Khair Shah Colony Nawabshah Near Housing Society	Bashir Ahmed	45402-3942903-5		210	-	442	442	-	-	-	652	210	-	442	442	-	-	-	652
5864	Munwar Hussain Jat, Ward No 1 Eid Gah Road Mohalla Garib Abad Daur ,Nawabshah	Munwar Hussain Jat	45402-2701779-9		252	-	541	541	-	-	-	793	252	-	541	541	-	-	-	793
5865	Syed Khalid Waseem Qadri, H No 146-C Iftikhar Janjua Road ,Jhelum Cantt ,Jhelum	Syed Khalid Waseem Qadri	35201-1568372-9		167	-	401	401	-	-	-	568	167	-	401	401	-	-	-	568
5866	Malik Zulfiqar Haider, Mcb - Muslim Commercial Bank Ops DepartmentCivil Line Opposit Hbl Civil L.,Jhelum	Malik Zulfiqar Haider	37301-1543810-3		278	-	533	533	-	-	-	810	278	-	533	533	-	-	-	810
5867	Mohammad Nauman, Oslo Travels International Saeed Plaza,Civil Lines, Near Bakers Inn, Jhelum	Mohammad Nauman	37301-9821074-9		306	-	725	725	-	-	-	1,031	306	-	725	725	-	-	-	1,031
5868	Mirza Aftab Baig, Baig General Store Machine Mohalla No 3, Near Sheikh Qaim Din Mosque,Jhelum	Mirza Aftab Baig	37301-2363687-7		176	-	447	447	-	-	-	622	176	-	447	447	-	-	-	622
5869	Muhammad Ishaq Dar, Kodak Express Railway Road, Near Prime Squre Market, ,Jhelum	Muhammad Ishaq Dar	37301-2274914-1		405	-	809	809	-	-	-	1,214	405	-	809	809	-	-	-	1,214
5870	Zahoor Iqbal Dar, Tehsil Road Near UBL Bank Jhelum	Zahoor Iqbal Dar	37301-2282102-5		304	-	558	558	-	-	-	862	304	-	558	558	-	-	-	862
5871	Muhammad Afzal Dar, H No. B-I 1438 Iqbal Street Bilal Town	Muhammad Afzal Dar	37301-2197324-9		201	-	392	392	-	-	-	592	201	-	392	392	-	-	-	592
5872	Sheikh Sohail Jan, S S Melamine Industries Plot No 164-165,Block C,B S I G T Road,Rathian,Nestle Where House,Jhelum	Sheikh Sohail Jan	37301-2345479-9		273	-	538	538	-	-	-	811	273	-	538	538	-	-	-	811
5873	Choudhry Zulfiqar Ahmed, Super Cloth House Chowk Ahl E Hadis,Jhelum	Choudhry Zulfiqar Ahmed	37301-3469797-3		287	-	528	528	-	-	-	816	287	-	528	528	-	-	-	816
5874	Raja Zafar Iqbal, H No 2-5-4 Mashin Mohalla No 3 Gali Mirza Naik Muhammad ,Jhelum	Raja Zafar Iqbal	37301-1810309-5		229	-	444	444	-	-	-	673	229	-	444	444	-	-	-	673
5875	Muhammad Shabir, Ali Casting Centre Goldan Sarafa Bazar Goldan Market ,Jhelum	Muhammad Shabir	37301-9172043-1		197	-	308	308	-	-	-	504	197	-	308	308	-	-	-	504
5876	Mansoor Ahmed, House No BII-16-S-35 Muhalah Machine No 3 Jhelum	Mansoor Ahmed	37301-2366821-9		165	-	337	337	-	-	-	502	165	-	337	337	-	-	-	502
5877	Bahadur Khan, H No 2 Street No 2 Karim Pura Road Dhoke Naik Alam ,,Jhelum	Bahadur Khan	34203-8341677-9		165	-	344	344	-	-	-	509	165	-	344	344	-	-	-	509
5878	Adnan Amin Mir, H No. B-II-Ir-3/61, Gali No. 19, Civil Lines Jehlum	Adnan Amin Mir	37301-1334777-1		204	-	402	402	-	-	-	606	204	-	402	402	-	-	-	606
5879	Muhammad Saeed, Saeed House Noor Muhallah GT road Dina	Muhammad Saeed	37301-2256926-7		201	-	395	395	-	-	-	595	201	-	395	395	-	-	-	595
5880	Asif Hussain, H No. B-1-446-A Islampura Near Madrasha Kariniya Jhelum	Asif Hussain	37301-2202090-3		185	-	411	411	-	-	-	596	185	-	411	411	-	-	-	596
5881	Shiekh Abdul Moheed, H No Bv-254/E Madni Muhalla ,Jhelum	Shiekh Abdul Moheed	37301-6156792-3		264	-	609	609	-	-	-	873	264	-	609	609	-	-	-	873
5882	Syed Muhammad Imran Adil, Linkx Computers Soldier Plaza Sh No 5 Civil Lines Ethical Compute,Jhelum	Syed Muhammad Imran Adil	37301-0412589-9		303	-	742	742	-	-	-	1,045	303	-	742	742	-	-	-	1,045
5883	Tanveer Masood, Rehber Khusa House Nia Bazar Jhelum Opposit Makkah Plas,Jhelum	Tanveer Masood	37301-2361841-3		285	-	597	597	-	-	-	883	285	-	597	597	-	-	-	883
5884	Muhammad Imran Khan, Raja Muhammad Khan Posh 4 Majeed Plaza Al Markez Road Jhelum	Muhammad Imran Khan	37301-7675744-7		281	-	603	603	-	-	-	884	281	-	603	603	-	-	-	884
5885	Muhammad Aleem, Azeem Cycle Store Shandar Chowk Jhelum ,Jhelum	Muhammad Aleem	37301-2330386-9		290	-	527	527	-	-	-	817	290	-	527	527	-	-	-	817
5886	Nadeem Hussain, Rose Enterprises New GT road Sarai Alamgir ,,Jhelum	Nadeem Hussain	34203-1429711-7		179	-	447	447	-	-	-	626	179	-	447	447	-	-	-	626
5887	Akhtar Ali, Sutdio 2000 Digital Image Pres 18-B Qureshi Plaza Jhelum ,,Jhelum	Akhtar Ali	37301-2298510-5		290	-	504	504	-	-	-	794	290	-	504	504	-	-	-	794
5888	Muhammad Imran Dar, Max Digital Colour Lab & Stude Railway Rd Squir Market ,,Jhelum	Muhammad Imran Dar	37301-6317084-7		300	-	558	558	-	-	-	858	300	-	558	558	-	-	-	858
5889	Nabeel Hafeez, Amaan Salt Decorators office No F-4 3rd Floor Shabir Plaza Shandar Chowk ,Jhelum	Nabeel Hafeez	37301-2359203-3		290	-	550	550	-	-	-	841	290	-	550	550	-	-	-	841
5890	Naseem Abbas, Abbas Gold Smith Sarafa Bazar Jhelum ,,Jhelum	Naseem Abbas	37301-2231852-3		199	-	365	365	-	-	-	564	199	-	365	365	-	-	-	564
5891	Khuram Shahzad Khan, H No 20 Mohallah Abbas Pura ,,Jhelum	Khuram Shahzad Khan	37301-2333911-5		195	-	409	409	-	-	-	603	195	-	409	409	-	-	-	603
5892	Mohsin Pervaiz, H No B-76 Bilal Town ,,Jhelum	Mohsin Pervaiz	35202-9821687-9		205	-	405	405	-	-	-	611	205	-	405	405	-	-	-	611
5893	Obaid Ur Rehman, ,Muhammad Zaman Azim Post Office Road Sarai Alamgir District :Gujrat	Obaid Ur Rehman	34203-8419236-9		148	-	386	386	-	-	-	534	148	-	386	386	-	-	-	534
5894	Shahzad Sami, H.3203 Saddar Pura Shahi Bazar	Shahzad Sami	31202-6363641-5		301	-	632	632	-	-	-	932	301	-	632	632	-	-	-	932
5895	Maqsood Alam, 29-A Muhammadia Colony Bahawalpur.	Maqsood Alam	35200-1562539-1		6	-	666	666	-	-	-	672	6	-	666	666	-	-	-	672
5896	Majid Mehmood, Mobile Club Shop No 49-50 1st Flour Dubi Plaza Qmc,Bahawalpur	Majid Mehmood	36302-9828305-9		307	-	628	628	-	-	-	934	307	-	628	628	-	-	-	934
5897	Muhammad Saeed Khan, Yamaha Palace Multan Road Lodhran Near Nbp Branch Lodhran ,Bahawalpur	Muhammad Saeed Khan	42301-3122729-9		219	-	354	354	-	-	-	573	219	-	354	354	-	-	-	573
5898	Sajjad Saddique, H No. 11-A/5, Zimidara Colony, Club Road Rahim Yar Khan	Sajjad Saddique	31303-5193406-5		406	-	1,054	1,054	-	-	-	1,461	406	-	1,054	1,054	-	-	-	1,461
5899	Anjum Naveed Shahzad, Shaheen Trading Co Shahbazpur Road Indus Petrol Pump ,Rahim Yar Khan	Anjum Naveed Shahzad	38403-6339983-7		206	-	522	522	-	-	-	728	206	-	522	522	-	-	-	728
5900	Arif Hussain, Abdul Hamid Model Farm In Ghallah Mandi Zamindara Corporation ,Rahim Yar Khan	Arif Hussain	31304-2111232-9		202	-	396	396	-	-	-	598	202	-	396	396	-	-	-	598
5901	Rashid Mehmood Anwar, H No 690/A Umar Street Cdony Amanat Ali Rahim Yar Khan	Rashid Mehmood Anwar	31303-9076558-7		306	-	657	657	-	-	-	963	306	-	657	657	-	-	-	963

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5902	Choudhry Talib Hussain, H No. 5, Street No. 1, Madina Colony, Bilal Road Gujranwala	Choudhry Talib Hussain	34101-6738214-5		356	-	924	924	-	-	-	1,280	356	-	924	924	-	-	-	1,280
5903	Chaudhry Tanveer Ahmed, Al Habib Parda and Sofa Cloth Al Habib Street 36-A Trust Pla Gujranwala	Chaudhry Tanveer Ahmed	34101-2482333-9	Basheer Ahmad Shad	505	-	1,038	1,038	-	-	-	1,543	505	-	1,038	1,038	-	-	-	1,543
5904	Shakil Ahmed, Rehmatullah & Sons Corner St., 2-Raitanwala,Gondlanwala Raod, Opposit.Queens Garden Eng.School, Gujranwala	Shakil Ahmed	34101-8916224-7		211	-	471	471	-	-	-	682	211	-	471	471	-	-	-	682
5905	Shaikh Muhammad Khalid, Supreem Billders Umair Gas Centre, Sui Gas Office, ,Gujranwala	Shaikh Muhammad Khalid	34101-2302292-5		455	-	805	805	-	-	-	1,260	455	-	805	805	-	-	-	1,260
5906	Muhammad Arif, Noor Engineering Works Kangni Wala Bypass, GT road,Nr A-One Fan, ,Gujranwala	Muhammad Arif	34101-5801817-9		222	-	536	536	-	-	-	758	222	-	536	536	-	-	-	758
5907	Noor Ul Ghani Khawaja, H No 3,Dar Ul Slam Building Chowk Darul Salam Gujranwala	Noor Ul Ghani Khawaja	34101-2710113-3		154	-	394	394	-	-	-	548	154	-	394	394	-	-	-	548
5908	Kashif Mushtaq, H No 3111-11-S-8,Gali Purana Mission School Wali,Andaroon Sialkot Darwaza Gujranwala	Kashif Mushtaq	34101-2703102-9		256	-	621	621	-	-	-	878	256	-	621	621	-	-	-	878
5909	Abdul Waheed, New Amritsar Variety Store Amritser Variety Store, Said Nagri Bazar, Lahori Gate,,Gujranwala	Abdul Waheed	34101-2734505-9		497	-	745	745	-	-	-	1,242	497	-	745	745	-	-	-	1,242
5910	Muhammad Irfan, Street No 1, Mian Zia Ul Haq Road, Civil Line, ,Gujranwala	Muhammad Irfan	34101-3501924-9		180	-	456	456	-	-	-	636	180	-	456	456	-	-	-	636
5911	Qaiser Mehmood Hashmi, H No 74, Street No 2, Sharif Pura, Jinnah Road, ,Gujranwala	Qaiser Mehmood Hashmi	34101-2539301-5		504	-	964	964	-	-	-	1,468	504	-	964	964	-	-	-	1,468
5912	Mohammad Mansoor Butt, Street No. 1, Muslim Town, Liaqat Road, Gujranwala	Mohammad Mansoor Butt	34101-2667656-7		261	-	976	976	-	-	-	1,236	261	-	976	976	-	-	-	1,236
5913	Imran Shahid, H No 28,Street No 11,Block Z Mohalla Peoples Colony Gujranwala	Imran Shahid	34101-3993729-9		217	-	490	490	-	-	-	707	217	-	490	490	-	-	-	707
5914	Choudhary Zahid Mahmood Cheema, Hamza Poultry Farm Tarar Market, GT road,Ghakhar, Taxi Stand,,Gujranwala	Choudhary Zahid Mahmood Cheema	34104-4409778-1		405	-	963	963	-	-	-	1,368	405	-	963	963	-	-	-	1,368
5915	Muhammad Bashir, Muhammad Ramzan W-Block Street No.11 House 24 Peoples Colony Gujranwala	Muhammad Bashir	34101-8618471-9		156	-	389	389	-	-	-	546	156	-	389	389	-	-	-	546
5916	Saeed Ahmed, Muhammadi Plastic Industries Chughtai Street,Zahid Colony, Near Police Station Dhuley, ,Gujranwala	Saeed Ahmed	34101-2426599-1		247	-	649	649	-	-	-	897	247	-	649	649	-	-	-	897
5917	Aamir Munir, House No 38 Street No 2 Block Z Peoples Colony Gujranwala Gujranwala	Aamir Munir	34101-2547542-5		495	-	870	870	-	-	-	1,365	495	-	870	870	-	-	-	1,365
5918	Abdul Rasheed, Alkaram Jewellers Gali Lehna Singh, Golden Market,Near Old Sabzi M Andi,,Gujranwala	Abdul Rasheed	34101-0564024-3		283	-	716	716	-	-	-	999	283	-	716	716	-	-	-	999
5919	Mohammad Yousaf Sabir, H No 43, Street No. 13, Block X, Peoples Colony, Gujranwala. Gujranwala.	Mohammad Yousaf Sabir	34101-2701742-9		306	-	615	615	-	-	-	921	306	-	615	615	-	-	-	921
5920	Hamid Yaseen, H No 1253, Street No 13, Guru Nanak Pura, ,Gujranwala	Hamid Yaseen	34101-2392458-5		205	-	359	359	-	-	-	563	205	-	359	359	-	-	-	563
5921	Hakim Mian Muhammad Iqbal, Al Rehmat Dawa Khana Jinnah Road Hamdard Chowk Gujranwala	Hakim Mian Muhammad Iqbal	34101-0918869-5	Master Rehmat Ali	478	-	791	791	-	-	-	1,268	478	-	791	791	-	-	-	1,268
5922	Umar Shahid, H No 19,Street No 18,Block Y Peoples Colony Gujranwala	Umar Shahid	34101-6126637-7		296	-	675	675	-	-	-	971	296	-	675	675	-	-	-	971
5923	Syed Minzar Bukhari, H No 5/C,Block Y Peoples Colony Gujranwala	Syed Minzar Bukhari	34104-2308093-7		406	-	1,012	1,012	-	-	-	1,418	406	-	1,012	1,012	-	-	-	1,418
5924	Umar Munir Cheema, Gull Prime School Wali Vania More Sialkot Road Gujranwala	Umar Munir Cheema	34101-1126407-7		281	-	662	662	-	-	-	943	281	-	662	662	-	-	-	943
5925	Shaukat Ali Bhatti, H No.100/3, St.Ch.Wazir Khan Bhatti, Inside Khiali Gate, Gujranwala	Shaukat Ali Bhatti	34101-3963693-9		181	-	503	503	-	-	-	684	181	-	503	503	-	-	-	684
5926	Syed Mudassar Nawaz, Muhallah Choti Civil Line,Street No 4 Chohdrian Wali,Choti Civil Lines Gujranwala	Syed Mudassar Nawaz	34101-1007436-5		230	-	618	618	-	-	-	848	230	-	618	618	-	-	-	848
5927	Abdul Hameed Butt, New Butt Electronics Butt Cd and Dvd Point Inside Sialkot Gate Gujranwala	Abdul Hameed Butt	34101-2229682-7	Abdul Ghani Butt	281	-	470	470	-	-	-	751	281	-	470	470	-	-	-	751
5928	Qamar Sohail, Barkat House Street No 1 Block A Shaheen Abad ,Gujranwala	Qamar Sohail	34101-5994088-7		86	-	417	417	-	-	-	503	86	-	417	417	-	-	-	503
5929	Muhammad Nadeem, H No 24,Street No 25,Block Y Peoples Colony Gujranwala	Muhammad Nadeem	34101-4179577-3		156	-	405	405	-	-	-	561	156	-	405	405	-	-	-	561
5930	Nasir Hussain Chughtai, Chughtai Paint House Bazar Kharadan Gujranwala	Nasir Hussain Chughtai	34101-6508136-1	Akhtar Hussain	426	-	614	614	-	-	-	1,039	426	-	614	614	-	-	-	1,039
5931	Malik Jamil Ahmad, Jamiland Company office No 45 2nd Floor Gda Comm Plaza Civil Lines Gujranwala	Malik Jamil Ahmad	34101-2631129-3	Malik Hakim Din	495	-	980	980	-	-	-	1,475	495	-	980	980	-	-	-	1,475
5932	Iftikhar Ahmed Javed Bhatti, Hydro Tech 65-A Trust Plaza Opposit Nadra Office ,Gujranwala	Iftikhar Ahmed Javed Bhatti	34101-4982072-3		206	-	432	432	-	-	-	639	206	-	432	432	-	-	-	639
5933	Zeeshan Nazir, Street No 2 Gala Imperal Engineering Sheikhu Colony Sialkot Road Gujranwala	Zeeshan Nazir	35404-0667931-1		337	-	834	834	-	-	-	1,171	337	-	834	834	-	-	-	1,171
5934	Zahid Mahmood Butt, H No 725 Street No 3 Guru Nanuk Pura College Road Gujranwala	Zahid Mahmood Butt	34101-6403147-5	Ghulam Rasool Butt	215	-	431	431	-	-	-	646	215	-	431	431	-	-	-	646
5935	Billal Liaqat, H No D/591 Sabzi Wali Street Muhalla Purana Musafir Khana Gujranwala	Billal Liaqat	34101-4406965-3	Liaqat Ali Khan	225	-	339	339	-	-	-	564	225	-	339	339	-	-	-	564
5936	Ghulam Abbas, Kashmir Mahul Cinema Sialkoti Phatek GT road Gujranwala	Ghulam Abbas	34101-5980918-9	Sath Muhammad Ilyas	181	-	387	387	-	-	-	568	181	-	387	387	-	-	-	568
5937	Hafiz Haroon Raghib Mir, Meer Electronics Inside Silkoti Gate Gujranwala	Hafiz Haroon Raghib Mir	34101-2117499-3	Raghib Naeem Meer	158	-	751	751	-	-	-	909	158	-	751	751	-	-	-	909
5938	Muhammad Nadeem, H No 202 Ff Block Defence Housing Authority Lahore	Muhammad Nadeem	35201-2864228-9		225	-	456	456	-	-	-	680	225	-	456	456	-	-	-	680
5939	Asif Nazir, Pak Sony Traders Street No 8 Abdi Mehar Wazir Noshera Road ,Gujranwala	Asif Nazir	34101-2629077-5		222	-	424	424	-	-	-	645	222	-	424	424	-	-	-	645
5940	Muhammad Azam, M/S Gujranwala Brost and Restu 34-Over Head Bridge GT road Near Citi Centre,Gujranwala	Muhammad Azam	34101-8639094-9		201	-	306	306	-	-	-	508	201	-	306	306	-	-	-	508
5941	Khalida Rana, Street No 22 Muhalla Qasim Town Gujranwala	Khalida Rana	34101-6242230-6	Rana Zahid Hameed	198	-	406	406	-	-	-	604	198	-	406	406	-	-	-	604
5942	Ashfaq Ahmad Malhi, Malhi House,Dasstgar Street Dc Road Gujranwala	Ashfaq Ahmad Malhi	34101-5429783-1		235	-	537	537	-	-	-	773	235	-	537	537	-	-	-	773
5943	Muhammad Riaz, Street No 12 Muhalla Guru Nanak Pura Gujranwala	Muhammad Riaz	34101-9449914-1		183	-	349	349	-	-	-	531	183	-	349	349	-	-	-	531
5944	Muhammad Aslam, Chouhdary Garments Bazar Haji Pura Gujranwala	Muhammad Aslam	34101-5786505-7	Muhammad Hussain	305	-	598	598	-	-	-	903	305	-	598	598	-	-	-	903
5945	Babar Nadeem Younis, H No 98 Street No 2 Kacha Fotho Mand Gujranwala	Babar Nadeem Younis	34101-0807538-9	Youns Maseeh	181	-	444	444	-	-	-	625	181	-	444	444	-	-	-	625
5946	Saleem Iqbal, Saleem Jewellery Point Punjab Market Sarafa Bazar Gujranwala	Saleem Iqbal	34101-3019402-3	Muhammad Bashir	306	-	723	723	-	-	-	1,029	306	-	723	723	-	-	-	1,029
5947	Mazhar Mahmood, O/S Al Meraj Bakers Islamia College Road Gujranwala 4218327	Mazhar Mahmood	34101-5410054-7		304	-	581	581	-	-	-	885	304	-	581	581	-	-	-	885
5948	Ali Awais, H No 184 Street No 7 Mistarian Wali Abadi Hakim Ray Hafiz Abad Road ,Gujranwala	Ali Awais	34101-2652374-1		299	-	550	550	-	-	-	849	299	-	550	550	-	-	-	849
5949	Shahid Mehmood, Gali Shah Din Wali Farid Town,Pasroor Road Gujranwala	Shahid Mehmood	34101-2730215-3		174	-	444	444	-	-	-	618	174	-	444	444	-	-	-	618
5950	Rana Abdul Razzaq, H No 1442 Street No 16 Gurunanak Pura Farooq Gunjh Gujranwala	Rana Abdul Razzaq	34101-5825498-3	Shokat Ali	273	-	452	452	-	-	-	725	273	-	452	452	-	-	-	725
5951	Muhammad Abid, Anjum Gold Smith Rail Bazar Chowk Rode Wala Gujranwala	Muhammad Abid	34101-3832149-1	Muhammad Jamil	156	-	350	350	-	-	-	506	156	-	350	350	-	-	-	506
5952	Maqsood Ahmed Ran, Mehmood Egpo Enegiring Chowk Sialkot By Pass Sialkot Side Gujranwala	Maqsood Ahmed Ran	34101-1508414-7	M Shahrif Raan	176	-	404	404	-	-	-	579	176	-	404	404	-	-	-	579
5953	Muhammad Jamil, Muhammad Ismail Opposit.Street No.4,Hameed Colony, Gill Road, Gujranwala	Muhammad Jamil	34101-3967198-1		202	-	522	522	-	-	-	724	202	-	522	522	-	-	-	724
5954	Qaisar Sharif, Flowers Zone Party Decorators, Soldier Plaza Bus Stop, Near Municipal Corp Office, G.T.Roa D, Gujranwala.	Qaisar Sharif	34101-2436036-7		306	-	632	632	-	-	-	938	306	-	632	632	-	-	-	938

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
5955	Syed Ahmed Raza Shah, Koh E Toor Grinding Ceramics Lahore Chungi No 1 Opposit Mehar Cng Gujranwala	Syed Ahmed Raza Shah	34101-1926102-5	Syed Raza Shah	206	-	494	494	-	-	-	701	206	-	494	494	-	-	-	701
5956	Muhammad Nadeem Chughtai, Bin Wyne Shop No 113 Jinnah Stadium Gujranwala	Muhammad Nadeem Chughtai	34101-8750237-7	Sikandar Hiyat	232	-	481	481	-	-	-	712	232	-	481	481	-	-	-	712
5957	Bilal Ahmad, H No 1253 Street No 13 Guru Nanak Pura ,Gujranwala	Bilal Ahmad	34101-2392453-1		380	-	643	643	-	-	-	1,023	380	-	643	643	-	-	-	1,023
5958	Muhammad Yaseen, Yaseen General Store 2 Jinah Road Sharif Pura ,Gujranwala	Muhammad Yaseen	33100-8141284-7		271	-	542	542	-	-	-	813	271	-	542	542	-	-	-	813
5959	Muhammad Wasim, M/S Salim Sons GT road Bus Stand ,Gujranwala	Muhammad Wasim	34101-2382553-9		400	-	648	648	-	-	-	1,047	400	-	648	648	-	-	-	1,047
5960	Imran Rasheed, Nobel Optical Centre Inside Emenabadi Gate Gujranwala	Imran Rasheed	34101-4023862-1	Abd Ul Rashid	156	-	388	388	-	-	-	544	156	-	388	388	-	-	-	544
5961	Muhammad Waqeel, Waqeel Atta Chaki & Cattle Fee Hameed Coloyn Gill Road Opposit Muzafar Genral Store Dr Nawaz Ghuman,Gujranwala	Muhammad Waqeel	34101-4095596-3		194	-	362	362	-	-	-	555	194	-	362	362	-	-	-	555
5962	Shakeel, Shakeel Oil Traders Kashmir Road Ahsan Chugtai St Zahid Colony Gujranwala	Shakeel	34101-8269645-9	Muhammad Saeed	201	-	382	382	-	-	-	583	201	-	382	382	-	-	-	583
5963	Naveed Ahmad, Chaudhary Computers 73-C Trust Plaza GT road Gujranwala	Naveed Ahmad	34101-2345394-1	Muhammad Banaras	255	-	485	485	-	-	-	740	255	-	485	485	-	-	-	740
5964	Naeem Ahmad, Street No 12 Muhalla Islamabad College Road Gujranwala	Naeem Ahmad	34101-1046715-5	Sh Abdul Rashid	187	-	327	327	-	-	-	515	187	-	327	327	-	-	-	515
5965	Muhammad Akhtar, Hassan PUBLishers Jinnah Road Under Pass ,Gujranwala	Muhammad Akhtar	34101-2515856-3		506	-	976	976	-	-	-	1,482	506	-	976	976	-	-	-	1,482
5966	Muhammad Ameen Atif, Saeed Soap Factory Out Side Railway Line Kamoki Behind Ghalla M,Gujranwala	Muhammad Ameen Atif	34102-0433689-5		249	-	404	404	-	-	-	653	249	-	404	404	-	-	-	653
5967	Muhammad Adeel Saeed, H No 438/22 Block B Model Town Gujranwala	Muhammad Adeel Saeed	34101-2517097-7	Muhammad Saeed	303	-	569	569	-	-	-	872	303	-	569	569	-	-	-	872
5968	Muhammad Salim, Street No 7 Gondalanwala Road Muhalla Noor Bawa Gujranwala	Muhammad Salim	34101-9641122-7		223	-	455	455	-	-	-	678	223	-	455	455	-	-	-	678
5969	Abdul Razzaq, Insaaf Kulcha Shop Block X Main Market Peoples Colony Gujranwala	Abdul Razzaq	34101-6840526-9	Muhammad Aslam	206	-	423	423	-	-	-	630	206	-	423	423	-	-	-	630
5970	Sheikh Muhammad Nadeem, Madina Khusbo and Plastic Stor Bazar Degan Wala Nika Chowk Gujranwala	Sheikh Muhammad Nadeem	34101-2659844-1	Muhammad Jamil	299	-	555	555	-	-	-	855	299	-	555	555	-	-	-	855
5971	Muhammad Imran Sheikh, Madina Mobile and Repairing Ce Ali Arcade GT road Khan Plaza Kamoki ,Gujranwala	Muhammad Imran Sheikh	34102-0441615-7		202	-	361	361	-	-	-	563	202	-	361	361	-	-	-	563
5972	Hammad Ul Hassan, Gali Wazir Khan Bhatti Wali Inside Khiali Gate	Hammad Ul Hassan	34101-2439030-5		398	-	615	615	-	-	-	1,013	398	-	615	615	-	-	-	1,013
5973	Muhammad Naveed Butt, Naveed Scrap Shop Beroon Khiyali Gate Mubarak Shah Gujranwala	Muhammad Naveed Butt	34101-1717208-9	Muhammad Nazeer Butt	303	-	579	579	-	-	-	882	303	-	579	579	-	-	-	882
5974	Muhammad Riaz, Riaz General Store Gali Pipan Wali Muhalla Usman Cly Sialkot Road ,Gujranwala	Muhammad Riaz	34101-5392800-5		298	-	497	497	-	-	-	796	298	-	497	497	-	-	-	796
5975	Muneer Ahmad, H No. 429-B-V, Muhallah Farid Gung, Sahiwal	Muneer Ahmad	36502-7134303-1		278	-	674	674	-	-	-	952	278	-	674	674	-	-	-	952
5976	Muhammad Khalid, H No 79,Block F Old Farid Town Sahiwal	Muhammad Khalid	36502-9614338-3		136	-	364	364	-	-	-	501	136	-	364	364	-	-	-	501
5977	Muhammad Mehboob Alam, H No. 2, Gali No. 10, Kot Allah Din No 1, Sahiwal	Muhammad Mehboob Alam	36502-0353901-9		251	-	532	532	-	-	-	783	251	-	532	532	-	-	-	783
5978	Muhammad Mudassar Munir, S M Family Store Sh No 354 Insar Road ,Sahiwal	Muhammad Mudassar Munir	36502-0123932-9		224	-	387	387	-	-	-	611	224	-	387	387	-	-	-	611
5979	Muhammad Yasin, Yasin House Election Office Chak No 88/9-C Sahiwal	Muhammad Yasin	36502-6914007-7		235	-	398	398	-	-	-	632	235	-	398	398	-	-	-	632
5980	Iftikhar Ahmed, Muhammad Sharif Chak No 86/12L Sahiwal Chichawatni	Iftikhar Ahmed	36501-3419640-3		306	-	727	727	-	-	-	1,033	306	-	727	727	-	-	-	1,033
5981	Muhammad Shafiq, Lather Merchant Block 18 Chichawatni ,Sahiwal	Muhammad Shafiq	36501-0900593-1		181	-	370	370	-	-	-	551	181	-	370	370	-	-	-	551
5982	Muhammad Shafeeq, Pakpattan Super Gas Agency Dispensary Road Pakpattan ,Sahiwal	Muhammad Shafeeq	36402-3068606-3		293	-	518	518	-	-	-	811	293	-	518	518	-	-	-	811
5983	Khuram Mehmood, Gali No 3 H No 1475/B-III Moh Ghalla Mandi Pakpattan	Khuram Mehmood	36402-5621491-5		332	-	584	584	-	-	-	916	332	-	584	584	-	-	-	916
5984	Shoukat Ali, Ward and House No.20 St.No.1 Muhammad Abad Chichawatni Sahiwal	Shoukat Ali	36501-2979271-3		206	-	403	403	-	-	-	609	206	-	403	403	-	-	-	609
5985	Kamran Bazmi, Mcb - Muslim Commercial Bank 5th Floor Shaikh Sultan Trust Building Beamount Road ,Karachi	Kamran Bazmi	42201-9252087-9		168	-	405	405	-	-	-	572	168	-	405	405	-	-	-	572
5986	Nasreen,Flat No K-606 Rufi Lake Drive Block 18 Gulistan-E- Jchar Karachi	Nasreen	42201-5697494-4	Salahuddin	301	-	540	540	-	-	-	841	301	-	540	540	-	-	-	841
5987	Syed Shamim Zaidi, Flat B-118 Block A Haroon Heaven 15-A/1 Buffer Zone N Nazimabad ,Karachi	Syed Shamim Zaidi	42000-8470309-9		268	-	518	518	-	-	-	786	268	-	518	518	-	-	-	786
5988	Rameez Iftikhar Siddiqui, Fast Track Carge Private Limited Suit 505 Ibrahim Trade Tower Block 7/8 Mchs Shahrah-E-Faisal Karachi	Rameez Iftikhar Siddiqui	42101-0803864-3	Iftikhar Hussain	205	-	405	405	-	-	-	610	205	-	405	405	-	-	-	610
5989	Aamir Hussain, Faysal Bank Limited Priorty Banking Quality Bankin Scheme 5 Kehkashan Clifton Karachi	Aamir Hussain	42000-0391148-1	Malik M Hussain	147	-	367	367	-	-	-	514	147	-	367	367	-	-	-	514
5990	Muhammad Jawad Ayub Khan, H No G-110 Phase II Defence View Iqra University DHA Karachi	Muhammad Jawad Ayub Khan	42301-7706587-9	Muhammad Ayub Khan	249	-	511	511	-	-	-	760	249	-	511	511	-	-	-	760
5991	Mohammad Sarmad Zaka, Paksitan Rangers Daud Engineering College New M A Jinnah Road Karachi	Mohammad Sarmad Zaka	42301-1893092-9	Zaka Uddin Khan	162	-	408	408	-	-	-	570	162	-	408	408	-	-	-	570
5992	Nasir Khan, Fanlink Fan Pak Private Limited Dept Digital Programe Suit 510 Progressive Centre Sh-E-Faisal Karachi	Nasir Khan	42201-0685209-7	Abdul Sattar Khan	222	-	583	583	-	-	-	805	222	-	583	583	-	-	-	805
5993	Muhammad Maqbool Asif, Peoples Steel Mills Limited Mangopir Mangopir Javadan Cement,Karachi	Muhammad Maqbool Asif	42501-2749493-3		493	-	732	732	-	-	-	1,225	493	-	732	732	-	-	-	1,225
5994	Usman Aqeel, Saudi Pak Commercial Bank Saima Trade Tower Ground Floor I I Chundrigar Road Karachi	Usman Aqeel	42301-4901389-3	Syed Aqeel Yousuf	292	-	666	666	-	-	-	958	292	-	666	666	-	-	-	958
5995	Mohammad Noman Siddiqui,Flat No 206 Block B-3 3rd Floor Sawana City Block 13-D-1 Gulshan-E- Iqbal Karachi	Mohammad Noman Siddiqui	42201-0472897-1	Mohd Siddiq	190	-	336	336	-	-	-	526	190	-	336	336	-	-	-	526
5996	Kashif Khan, H No 9 Street No 7 Hassan Zaheer Shahid Road Upper Gizri Karachi	Kashif Khan	42201-7199936-7	Shoukat Hussain	208	-	548	548	-	-	-	756	208	-	548	548	-	-	-	756
5997	Zaki Naeem, Plot No 7-C 35 Street 3rd Floor Tauheed Comm Area Phase V DHA Karachi	Zaki Naeem	42301-7447882-5	Muhammad Naeem	191	-	321	321	-	-	-	511	191	-	321	321	-	-	-	511
5998	Syed Majid Ali,Flat No G-2 Ground Floor Hajra View Sector 11-B North Karachi	Syed Majid Ali	42101-7094642-5	S Shujat Ali	199	-	477	477	-	-	-	676	199	-	477	477	-	-	-	676
5999	Muhammad Abid, Rapid Enterprises Dept Market M-8 Centrum Shopping 1st Floor Block 21 F B Area Karachi	Muhammad Abid	42501-1855766-1	Abdul Hafeez	155	-	377	377	-	-	-	532	155	-	377	377	-	-	-	532
6000	Zahoor Hussain, A 432 Sector 11 B North Nazimabad Karachi	Zahoor Hussain	42101-2405587-7	Muhammad Siddique	298	-	482	482	-	-	-	780	298	-	482	482	-	-	-	780
6001	Mirza Talat Iqbal, Flat No A-106 Block 10-A Orrson Tower Gulshan-E-Iqbal	Mirza Talat Iqbal	42201-5697691-5		153	-	375	375	-	-	-	528	153	-	375	375	-	-	-	528
6002	Major Muhammad Mahboob Alam, Sfi Sea View Appartment 15 Block DHA ,Karachi	Major Muhammad Mahboob Alam	13101-0228521-1		191	-	453	453	-	-	-	644	191	-	453	453	-	-	-	644
6003	Farhan Khan, Atlas Investment Bank Ltd. 3rd Floor Federation House Clifton ,Karachi	Farhan Khan	42201-2212582-7		158	-	380	380	-	-	-	538	158	-	380	380	-	-	-	538
6004	Jamil Masood Usmani, Haji Gaib Shah Road Jakson Bazar Keamari Karachi	Jamil Masood Usmani	42401-1859406-7	Masood Din Usmani	305	-	663	663	-	-	-	968	305	-	663	663	-	-	-	968
6005	Abdul Majeed Khan, Siddiq Sons Denim D/53 Site Karachi	Abdul Majeed Khan	42101-1720549-5	Nabi Khan	248	-	512	512	-	-	-	761	248	-	512	512	-	-	-	761
6006	Syed Aftab Ahmed Shah, H No 165/4 Masjid Road No 16 Bihar Colony Karachi	Syed Aftab Ahmed Shah	41408-8766861-5	S Qadir	206	-	430	430	-	-	-	636	206	-	430	430	-	-	-	636
6007	Khawar Hussain Khan, Union Bank Limited P/c Tower 2nd Floor Mt Khan Lalazar Road Luxary Hotel,Karachi	Khawar Hussain Khan	42101-5990833-7		251	-	549	549	-	-	-	800	251	-	549	549	-	-	-	800
6008	Abubakar Lakhani, Ho No. B 71 Block 15 Gulistan-E- Jchar Karachi	Abubakar Lakhani	42201-2618385-1	Siddiq Lakhani	255	-	638	638	-	-	-	894	255	-	638	638	-	-	-	894
6009	Bilal Ahmed Rehmani, Plot No 65-C Flat No 4 2nd Floor C Cntr Alfalah Socy Shah Faisal Colony No 3 ,Karachi	Bilal Ahmed Rehmani	42201-5621805-2		301	-	751	751	-	-	-	1,053	301	-	751	751	-	-	-	1,053
6010	Adnan Mustafa, Pak Arab Corporation Dept Sale A-14 4th Floor Block 13- Usman Plaza University Road Gulshan-E-Iqball Karachi	Adnan Mustafa	42201-5327161-1	Mian Sami Ullah	205	-	514	514	-	-	-	720	205	-	514	514	-	-	-	720

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6011	Ulfat Yousuf, H No P-235 Panjab Town Wirless Gate Karachi	Ulfat Yousuf	42201-0264088-0	Yousuf Khan	216	-	544	544	-	-	-	759	216	-	544	544	-	-	-	759
6012	Muhammad Shahbaz, H No 20 Block 101 Sector 11-D New Karachi	Muhammad Shahbaz	42101-7507120-1	Rehmat Ali	167	-	366	366	-	-	-	534	167	-	366	366	-	-	-	534
6013	Abdul Gaffoor Pasta, H No 692/3 Hussainabad F B Area Meena Bazar Karachi	Abdul Gaffoor Pasta	42101-5579526-1		249	-	405	405	-	-	-	654	249	-	405	405	-	-	-	654
6014	Haseeb Ahmed Baig, Fa 41/2 Federal Capital Area Gulshan-E-Sahaba ,Karachi	Haseeb Ahmed Baig	42101-0538742-5		401	-	944	944	-	-	-	1,345	401	-	944	944	-	-	-	1,345
6015	Asad, Room No 301,3rd Floor, Vip Apartment, 73/3, C.P Barar Housing Society,Sharfabad Karachi	Asad	42301-8092100-1	Mohammed Idrees	193	-	397	397	-	-	-	589	193	-	397	397	-	-	-	589
6016	Asif Siddique Qureshi, H No K-290 K Area Market Korangi No 5 Karachi	Asif Siddique Qureshi	42000-0505620-9	Shafiq Ahmed	156	-	409	409	-	-	-	565	156	-	409	409	-	-	-	565
6017	Syed Hashim Raza Jarchivi,Flat No A-67 Mazia Square Block 20 F B Area ,Karachi	Syed Hashim Raza Jarchivi	42201-5603584-5		135	-	387	387	-	-	-	521	135	-	387	387	-	-	-	521
6018	Omparkash Larjee Dagla, H No 29-C-Sq Pwd Officers Colony Doli Khata Soldier Bazar	Omparkash Larjee Dagla	42000-0487498-1		205	-	521	521	-	-	-	726	205	-	521	521	-	-	-	726
6019	Syed Asad Abbas, H No A-170 Block 12 Gulberg F B Area Karachi	Syed Asad Abbas	42101-0183222-3	Syed Sajid Husain	506	-	1,050	1,050	-	-	-	1,556	506	-	1,050	1,050	-	-	-	1,556
6020	Raees Khan Khan, H No L-102 Block 9 Dastagir Road F B Area ,Karachi	Raees Khan Khan	42101-8281761-3		231	-	478	478	-	-	-	709	231	-	478	478	-	-	-	709
6021	Syed Zubair Rehman, H No H-27 2nd Floor Rafa-E-Aam Society,Malir Halt Karachi	Syed Zubair Rehman	42201-8845666-1	S Mujeeb Ur Rehman	356	-	879	879	-	-	-	1,235	356	-	879	879	-	-	-	1,235
6022	Ahsan Sabir Khan,Flat No K-83 2nd Floor Shalimar Centre Block 17 Gulistan-E-Johar Karachi	Ahsan Sabir Khan	42201-8898632-5	Sabir Khan	204	-	363	363	-	-	-	567	204	-	363	363	-	-	-	567
6023	Feroze Pervez, Mustang Security Services Pvt Dpt Ops H/O 201-202 2 Flr Blk Crystal Court Kehkashan Clifton Karachi	Feroze Pervez	42301-0822793-7	Jameel Akhtar	192	-	413	413	-	-	-	605	192	-	413	413	-	-	-	605
6024	Saqib Mumtaz Khan Rehmani, H No 1895 1st Floor PIB Colony ,Karachi	Saqib Mumtaz Khan Rehmani	42201-3952470-5		206	-	500	500	-	-	-	706	206	-	500	500	-	-	-	706
6025	Kazi Mohammad Aqeel Farooqui, H No A-373 Block C North Nazimabad Karachi	Kazi Mohammad Aqeel Farooqui	42101-1881269-3	Qazi Siraj Uddin	206	-	500	500	-	-	-	706	206	-	500	500	-	-	-	706
6026	Muhammad Anwer Nathani, H No 77-M Ground Floor Block 2 Ghazali Road PECHS Karachi	Muhammad Anwer Nathani	42201-4141124-5	Abdul Aziz	258	-	571	571	-	-	-	830	258	-	571	571	-	-	-	830
6027	Syed Fahad Ahmed Wasti, H No 1/2-E Block 6 PECHS Near Hakim Taseen Dawa Khana Karachi	Syed Fahad Ahmed Wasti	42201-7906030-9	Syed Waseem Ahmed	304	-	529	529	-	-	-	834	304	-	529	529	-	-	-	834
6028	Syed Musharaf Ali, H No R-372 Sector 15-A-1 Buffer Zone North Karachi	Syed Musharaf Ali	42101-9141322-5	Syed Mustafa Kamal	303	-	689	689	-	-	-	992	303	-	689	689	-	-	-	992
6029	Zia Ur Rehman, H No 263 Sector 32/B Korangi 1 1/2 ,Karachi	Zia Ur Rehman	42201-6928466-3		205	-	529	529	-	-	-	734	205	-	529	529	-	-	-	734
6030	Mohammad Asif, Paramount Rice Mills Ltd. Suit No.308, 3rd Floor, Europa Centre, Hasrat Mohani Road, Near MCB Tower Building, Kharachi.	Mohammad Asif	42301-1001015-1		406	-	948	948	-	-	-	1,354	406	-	948	948	-	-	-	1,354
6031	Muhammad Asim Ali, H No R-212 Block 7 Gul Housing Society Gulistan-E-Johar Karachi	Muhammad Asim Ali	42501-7704466-9	M Ali	206	-	473	473	-	-	-	679	206	-	473	473	-	-	-	679
6032	Rashid Hanif Khan, H No 172 Area 36-D Landhi No.5 Karachi	Rashid Hanif Khan	42201-9041366-3		276	-	610	610	-	-	-	886	276	-	610	610	-	-	-	886
6033	Ayub Khan, Infinilogic Private Limited Dept Ops National It Park 14 Flr Caesars Towre S-E-Faisa Karachi	Ayub Khan	42301-1323478-5	Hussain Ahmed Khan	497	-	898	898	-	-	-	1,395	497	-	898	898	-	-	-	1,395
6034	Zulfiqar Hussain, Flat No D 315 Qasim Complex Gulstan-E-Jouhar Block 18 Karachi	Zulfiqar Hussain	45502-9634511-1	Mohammad Bachal	212	-	550	550	-	-	-	763	212	-	550	550	-	-	-	763
6035	Farhan Uddin Khan, Hbl - Habib Bank Limited 2-A PECHS Commercial Area Block 6 Dehli Sweet,Karachi	Farhan Uddin Khan	42301-9484171-9		505	-	887	887	-	-	-	1,392	505	-	887	887	-	-	-	1,392
6036	Abbas, Paramount Rice Mills Ltd. Suit No.308, 3rd Floor, Europa Centre, Hasrat Mohani Road, Near MCB Tower Building, Karachi.	Abbas	42301-1192618-5		489	-	1,132	1,132	-	-	-	1,622	489	-	1,132	1,132	-	-	-	1,622
6037	Amir Naved, Suit No 3&4 Plot No 64-C Street No-22 DHA Phase II Ext Karachi	Amir Naved	42101-1453545-7		205	-	435	435	-	-	-	641	205	-	435	435	-	-	-	641
6038	Muhammad Sajjad Ahmed, Pacific Technology Transfer Ne Dept Marketing/Research 14-C Rahat Comm Lane 1 Phase 6 DHA Karachi	Muhammad Sajjad Ahmed	42201-9194606-5	Mohammad Nawaz	481	-	1,166	1,166	-	-	-	1,647	481	-	1,166	1,166	-	-	-	1,647
6039	Shahzad Qamar, Jwt Asiatic 4th Floor ABN Amro Bank Building 16 Abdullah Haroon Road Karachi	Shahzad Qamar	42000-0388319-5	Qamar Uddin	189	-	351	351	-	-	-	540	189	-	351	351	-	-	-	540
6040	Syed Salman Hassan, H No S-1 326 Malir Saubabad ,Karachi	Syed Salman Hassan	42201-1171033-1		381	-	866	866	-	-	-	1,247	381	-	866	866	-	-	-	1,247
6041	Rafay Ali, Al Hasnain Tarders Shop U/G -25 Flaknaz Tower Shah-E-Fasial Jinnah Terminal,Karachi	Rafay Ali	42000-3643281-5		156	-	406	406	-	-	-	562	156	-	406	406	-	-	-	562
6042	Humail Bhatti, Flat No Ff-7 Plot No Bc-4-5 Segal appartment Block 5 Clifton ,Karachi	Humail Bhatti	42301-3884619-9		244	-	585	585	-	-	-	829	244	-	585	585	-	-	-	829
6043	Muhammad Fayyaz Khan, 44-C,22 Commercial St.Phase II,D.H.A, Karachi.	Muhammad Fayyaz Khan	42301-7651722-5		167	-	381	381	-	-	-	548	167	-	381	381	-	-	-	548
6044	Rashid Yousuf,Flat No P-1 Plot No 99 Shamin Corner Block 3 Bahadurabad Karachi	Rashid Yousuf	42301-5515682-1	Yousuf	280	-	662	662	-	-	-	942	280	-	662	662	-	-	-	942
6045	Shoail Iqbal, City Marketing Suite No 404 Hmh Square Block 12 Gulshan-E-Iqbal Chess Deptartment Stor,Karachi	Shoail Iqbal	42101-4087510-5		165	-	435	435	-	-	-	600	165	-	435	435	-	-	-	600
6046	Muhammad Afzal,Flat No A-16 2nd Floor Tnt Flat Shadman No 2 North Karachi	Muhammad Afzal	42101-0556212-5	Mohammad Iqbal	144	-	370	370	-	-	-	514	144	-	370	370	-	-	-	514
6047	Syed Shahid Ali Hassani, H No 8 Moria Khan Goht. Colony Gate Shah Faisal Town, Karachi	Syed Shahid Ali Hassani	42201-0274580-7		283	-	597	597	-	-	-	880	283	-	597	597	-	-	-	880
6048	Sabir Ali Khan, H No 202 Counrty Appartment Scheme 33 Near Ahmed Bakery Karachi	Sabir Ali Khan	42201-8948485-5	Muhammad Ayoub Khan	156	-	390	390	-	-	-	546	156	-	390	390	-	-	-	546
6049	Syed Tajamul Hussain, H No R-10 Rufi Rose Patel Sector 33 Gulzar-E-Hijri Karachi	Syed Tajamul Hussain	42501-6830733-1	Syed Munawar	407	-	895	895	-	-	-	1,302	407	-	895	895	-	-	-	1,302
6050	Mohammad Shafiq Shaheen, Citibank N.A Mezz Flr Park Avenue Shahrah-E-Faisal ,Karachi	Mohammad Shafiq Shaheen	36304-8400547-3		145	-	357	357	-	-	-	502	145	-	357	357	-	-	-	502
6051	Sarmad Siddiqi,Flat No 6 185-F Block 2 Indus Square PECHS Karachi	Sarmad Siddiqi	42201-1146609-1	Shakeel Siddique	275	-	630	630	-	-	-	904	275	-	630	630	-	-	-	904
6052	Shahida Hussain,Flat No 10 Plot No 185-F Block 2 Indus Square PECHS Karachi	Shahida Hussain	42201-1888499-8	Hadi Hussain	225	-	505	505	-	-	-	730	225	-	505	505	-	-	-	730
6053	Yousaf John, T.C.S Shop No 2 Badri Building Dept Operation I I Chundrigar Road Karachi	Yousaf John	42301-4875383-9	Sadiq	220	-	513	513	-	-	-	733	220	-	513	513	-	-	-	733
6054	Shazia Yaqoob, Global Trading and Marketing 1st Floor 58-D Block 6 PECHS Nursery Market,Karachi	Shazia Yaqoob	42301-2398202-8		185	-	480	480	-	-	-	664	185	-	480	480	-	-	-	664
6055	Mir Laiq Ali, Picic Commercial Bank 27-A Business Arcade Block 6 PECHS Karachi	Mir Laiq Ali	42201-0461267-5	Mir Talawat Ali	154	-	387	387	-	-	-	541	154	-	387	387	-	-	-	541
6056	Kashif Wasi, Flat No J-6 Zahid Square Block 16 F B Area Karachi	Kashif Wasi	42101-5988771-5	Mohd Khalid Wasi	164	-	350	350	-	-	-	514	164	-	350	350	-	-	-	514
6057	Mamoon Allauddin, H No A-481 Sec 11-B North Karachi	Mamoon Allauddin	42101-6357067-3	Muhammad Allaudin	444	-	689	689	-	-	-	1,133	444	-	689	689	-	-	-	1,133
6058	Sheikh Mohammad Ahmed, Flat No S-33 Kda Flat Surjani Town Oppositosit Kda Office Of Surjani Town Karachi	Sheikh Mohammad Ahmed	42101-2318179-7	S Mehmood Ahmed	178	-	374	374	-	-	-	552	178	-	374	374	-	-	-	552
6059	Steve Atison John, Amz Acess F 106/3 Block 7 Block 7 Clifton Opposit Citi Bank,Karachi	Steve Atison John	42301-7638666-3		216	-	509	509	-	-	-	725	216	-	509	509	-	-	-	725
6060	Faisal Iqbal, House No 2 Area 5-B Street No 14 Landhi No 5 1/2 Karachi	Faisal Iqbal	42201-4318695-5	Muhammad Iqbal	335	-	725	725	-	-	-	1,060	335	-	725	725	-	-	-	1,060
6061	Rao Shahid Hussain, Flat No K-75 Ground Floor Phase II Defence View Karachi	Rao Shahid Hussain	42201-7398749-5	Rao Khadim Hussain	215	-	545	545	-	-	-	760	215	-	545	545	-	-	-	760
6062	Ejaz Ahmed Shaikh, Flat No A-2 1st Floor Supper appartment Block 7 F B Area ,Karachi	Ejaz Ahmed Shaikh	42101-8433051-3		155	-	349	349	-	-	-	504	155	-	349	349	-	-	-	504
6063	Farheen Naz,Flat No B-9 Beatul Anam Sector 5-K North Karachi	Farheen Naz	42101-2987258-4	Shahid Hussain	217	-	519	519	-	-	-	736	217	-	519	519	-	-	-	736
6064	Muhammad Ali, H No K-75 Ground Floor Phase 2 Defence View Karachi	Muhammad Ali	42201-7834397-7	Ghulam Muhammad	207	-	525	525	-	-	-	732	207	-	525	525	-	-	-	732
6065	Mohammad Azhar, House No 242/1 Ammar-E-Yasir Hou Soc Phase 2, Surv-697 Malir City Khi 23 Karachi	Mohammad Azhar	42501-1601950-3	Muhammad Umer	438	-	952	952	-	-	-	1,390	438	-	952	952	-	-	-	1,390
6066	Shahzad Choudhary, H No Mc-15 Street No 13 Green Town Air Port Karachi	Shahzad Choudhary	42201-7401269-5	Ch Allah Ditta	235	-	525	525	-	-	-	760	235	-	525	525	-	-	-	760
6067	Rahmat Ullah Khan, H No A-402 Block 5 Gulshan-E-Iqbal Karachi	Rahmat Ullah Khan	42201-0347904-1	Muhammad Naseer Khan	205	-	449	449	-	-	-	653	205	-	449	449	-	-	-	653

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6068	Mohammad Nawaz Panhwer,Flat No G-114 Globe Centre Block 6 Gulsitan-E-Johar Gulshan Town ,Karachi	Mohammad Nawaz Panhwer	42201-5588432-7		156	-	351	351	-	-	-	507	156	-	351	351	-	-	-	507
6069	Nida Ather,Flat No C-401 Phase 1 Haroon Royal City Block 17 Gulistan-E-Johar Karachi	Nida Ather	42201-7440156-4	Ather Mehmood	193	-	455	455	-	-	-	648	193	-	455	455	-	-	-	648
6070	Zaheer Ahmed Khan, Flat No K-607 Rufi Lake Drive Gulistan-E-Jauhar Hilltop Karachi	Zaheer Ahmed Khan	42201-0654444-7		216	-	505	505	-	-	-	721	216	-	505	505	-	-	-	721
6071	Zeeshan Afzal, Murtaza Security 3-C 3rd Floor A Commercial Area DHA Standard Chartered Bank,Karachi	Zeeshan Afzal	42301-1077413-1		246	-	548	548	-	-	-	794	246	-	548	548	-	-	-	794
6072	Rasheed Ahmed, Flat No 10 Ejiaz Centre Mansfield Street Saddar Karachi	Rasheed Ahmed	42301-2426178-5	Fareed Ahmed	237	-	433	433	-	-	-	669	237	-	433	433	-	-	-	669
6073	Falak Sher, New Pak China Dept Recovery Off 314 3rd Floor Trade Avenue 9/1 Sr 11 Hm Road Karachi	Falak Sher	42301-6001624-3	Khuda Baksh	159	-	413	413	-	-	-	571	159	-	413	413	-	-	-	571
6074	Khalid Mehmood, H No F-68 Phase II Defence View DHA ,Karachi	Khalid Mehmood	34402-2979198-1		253	-	637	637	-	-	-	890	253	-	637	637	-	-	-	890
6075	Kashif Naeem, H No D-82/2 Block 2 Clifton ,Karachi	Kashif Naeem	42301-1046887-9		309	-	537	537	-	-	-	847	309	-	537	537	-	-	-	847
6076	Hameed Punjwani, Air Lift International Private Limited Dept Finance Banglow No 4-F Block 6 PECHS Karachi	Hameed Punjwani	42000-0467441-1	Haider Ali	155	-	371	371	-	-	-	526	155	-	371	371	-	-	-	526
6077	Muddesir Hussain,Flat No B-32 Crown Plaza Sector 11-C/1 North Karachi	Muddesir Hussain	42101-8987099-5	Mukhtar Hussain	188	-	382	382	-	-	-	571	188	-	382	382	-	-	-	571
6078	Naveed Ahmed, H No 81 PIB Colony Jail Road ,Karachi	Naveed Ahmed	42201-6867519-3		356	-	735	735	-	-	-	1,091	356	-	735	735	-	-	-	1,091
6079	Asif Masood Burney, A-584 , Block-H, North Nazimabad, Karachi	Asif Masood Burney	42101-8047951-3		206	-	482	482	-	-	-	688	206	-	482	482	-	-	-	688
6080	Syed Hasan Jawaid, Ary Communication Private Limited Dept News Madina City Mall 6 Flr Abdullah Harcon Rd Sadda Karachi	Syed Hasan Jawaid	42101-1463012-5	Syed Hasan Imam	174	-	415	415	-	-	-	589	174	-	415	415	-	-	-	589
6081	Fazal Ur Rehman Shad, Digital Copying Management Plot 245/2/F Block 6 PECHS Karachi	Fazal Ur Rehman Shad	42201-8867155-3	Sher Zaman	291	-	598	598	-	-	-	889	291	-	598	598	-	-	-	889
6082	S A Sarfaraz Khan, H No B-203 Rufi Paradise Block 18 Gulistan-E-Johar Karachi	S A Sarfaraz Khan	42201-6626157-5	Abdul Majeed Khan	308	-	588	588	-	-	-	896	308	-	588	588	-	-	-	896
6083	Saeed Ahmed, Miller Export Inc Suit 13 9th Floor Arkay Square Shahrah-E-Liaquat New Chali Hbl Plaza,Karachi	Saeed Ahmed	42401-1613400-9		380	-	882	882	-	-	-	1,262	380	-	882	882	-	-	-	1,262
6084	Amin Shallwani, Flat No B-6 Building No 10 Gulshan-E-Noor Appartment Sparco Road Scheme 33 Karachi	Amin Shallwani	42201-0723562-5	Anwer Ali	243	-	416	416	-	-	-	659	243	-	416	416	-	-	-	659
6085	Farhan Shaikh, Venus Distributors (Venus Gro 9/1 K-28 Trans Layari Hawksbay Road Maripur Darwesh Kanta 2,Karachi	Farhan Shaikh	42401-9150424-9		187	-	401	401	-	-	-	588	187	-	401	401	-	-	-	588
6086	Azam Nafees, Pakistan State Oil Company Limited 4th Floor Special Project Main Clifton Road Clifton Karachi	Azam Nafees	42101-0675275-7	Nafees Ahmed Sidiqi	172	-	358	358	-	-	-	530	172	-	358	358	-	-	-	530
6087	Syed Badhi Ul Hassan Rizvi, H No B-212 Block D North Nazimabad Hydri Karachi	Syed Badhi Ul Hassan Rizvi	42101-0887166-5	S Azeezul Hasan	237	-	433	433	-	-	-	671	237	-	433	433	-	-	-	671
6088	Syed Ibad Ali Jaffry, Ecu Line Pakistan Private Limited T 20 2nd Floor Hakimsons Building 19 West Wharf Road Mcb,Karachi	Syed Ibad Ali Jaffry	42101-1485886-3		226	-	485	485	-	-	-	710	226	-	485	485	-	-	-	710
6089	Nighat Anis, H No A-322 Block - I North Nazimabad ,Karachi	Nighat Anis	42101-1704057-6		201	-	473	473	-	-	-	674	201	-	473	473	-	-	-	674
6090	Syed Iqbal Ashraf, H No 381/8 Azizabad F B Area ,Karachi	Syed Iqbal Ashraf	54400-8032816-5		246	-	579	579	-	-	-	825	246	-	579	579	-	-	-	825
6091	Iqbal Ahmed, H No 67/1 10 Street Khy-E-Mujahid Phase DHA Karachi	Iqbal Ahmed	42301-7233769-1	Khuda Bux	184	-	395	395	-	-	-	579	184	-	395	395	-	-	-	579
6092	Jalil Ahmed,Flat No 19 Plot No 172 Kehkashan Shopping Mall Block 2 Tariq Road PECHS Karachi	Jalil Ahmed	42000-5004672-9	Mir Muhammad	183	-	442	442	-	-	-	625	183	-	442	442	-	-	-	625
6093	Sadia Hashmi, H No B-93 First Floor Shah Faisal Town Malir Halt Air Port Karachi	Sadia Hashmi	42301-5704580-6	S Zamirulhasan	185	-	475	475	-	-	-	660	185	-	475	475	-	-	-	660
6094	Muhammad Irfan, Recorder Television Network Pv Recorder House 531 Business Recorder Road Guru Mandir Cho,Karachi	Muhammad Irfan	42201-0357491-5		181	-	382	382	-	-	-	563	181	-	382	382	-	-	-	563
6095	Muhammad Abdul Rashid Gauri,Flat No 302 Plot No 18-C 24th Commercial Street DHA Phase II Ext Karachi	Muhammad Abdul Rashid Gauri	42301-0859371-1	M A Aleem Ghouri	232	-	374	374	-	-	-	606	232	-	374	374	-	-	-	606
6096	Muhammad Azam Mirza, Ayesha Electrical Ind D/120 Site Hino Pak,Karachi	Muhammad Azam Mirza	42201-2843853-7		489	-	1,096	1,096	-	-	-	1,584	489	-	1,096	1,096	-	-	-	1,584
6097	Muhammad Ishaque, Flat No Mc-601 Asif School Road Green Town Shah Faisal ,Karachi	Muhammad Ishaque	42201-9846969-5		284	-	637	637	-	-	-	921	284	-	637	637	-	-	-	921
6098	Muhammad Ashraf, House No.L-22, Shah Faisal Colony No.1, Near Hanfia Masjid, Karachi	Muhammad Ashraf	42201-5449669-9		166	-	340	340	-	-	-	506	166	-	340	340	-	-	-	506
6099	Mohammad Sharique, Flat No A-106 Sohni View appartment Sohni View appartment Sohrab Goth Karachi	Mohammad Sharique	42201-4934475-1		273	-	583	583	-	-	-	856	273	-	583	583	-	-	-	856
6100	Rizwan Ahmed,Flat No P-4/Iv Mayyar Plaza No 1 Sector P Block 1 Gulshan-E-Iqbal Karachi	Rizwan Ahmed	42201-5366196-7	Shah Muhammad	242	-	540	540	-	-	-	782	242	-	540	540	-	-	-	782
6101	Muqtader Hassan, D-407, Rufi Green City Block 18 Gulistan-E-Johar Karachi	Muqtader Hassan	42000-0407803-1		504	-	1,099	1,099	-	-	-	1,603	504	-	1,099	1,099	-	-	-	1,603
6102	Arman Ahmed, T.C.S Shop No 2 Lotia Building Club Road Civil Line Karachi	Arman Ahmed	42201-3554233-1	Muhammad Mansoor	295	-	712	712	-	-	-	1,008	295	-	712	712	-	-	-	1,008
6103	Syed Adeel Ahmed Naqvi,Flat No 205/3 Billys Heights Block 18 Gulistan-E-Johar Karachi	Syed Adeel Ahmed Naqvi	42501-1603387-1	Syed Nawab Haider	165	-	396	396	-	-	-	561	165	-	396	396	-	-	-	561
6104	Imtiaz Ahmed Chughtai,Flat No 4 17 4th Floor Marine Drive Block 2 Clifton Karachi	Imtiaz Ahmed Chughtai	42201-6587080-1	Abdul A Chughtai	247	-	600	600	-	-	-	847	247	-	600	600	-	-	-	847
6105	Faiz Ahmed, B No 3/53 Shah Faisal Colony No 3 East ,Karachi	Faiz Ahmed	36501-1264425-5		250	-	624	624	-	-	-	874	250	-	624	624	-	-	-	874
6106	Muhammad Hur,Flat No G-7 Bhayani Heights Abul Hassan Isphani Road Gulshan-E-Iqbal Karachi	Muhammad Hur	42101-5455840-7	Anees Hussain	157	-	371	371	-	-	-	527	157	-	371	371	-	-	-	527
6107	Sarfaraz Hussain Memon, Sky Net Worldwide Express Suite 318 Panorama Centre II Raja Ghazanfar Rd Saddar Karachi	Sarfaraz Hussain Memon	42201-8839964-7	Riaz Hussain Memon	193	-	439	439	-	-	-	632	193	-	439	439	-	-	-	632
6108	Faheem Uddin Khan, Cyber Net Lakson Square Building 1 Grd Flr Sarwar Shaheed Road ,Karachi	Faheem Uddin Khan	42101-8543407-5		181	-	326	326	-	-	-	507	181	-	326	326	-	-	-	507
6109	Syed Sharjeel Aslam, H No C-129 Block 15 Gulistan-E-Johar Karachi	Syed Sharjeel Aslam	42201-4124259-9	S Aslam Jalil	325	-	515	515	-	-	-	840	325	-	515	515	-	-	-	840
6110	Ghazala Raza,Flat No B-1 105 Arif Terrace Block 13 Gulistan-E-Johar Karachi	Ghazala Raza	42201-9803158-8	Adeel Ahmed	180	-	331	331	-	-	-	511	180	-	331	331	-	-	-	511
6111	Ishrat Jaffri, H No C-12 Sector Z-II Gulshan-E-Maymar Karachi	Ishrat Jaffri	42501-9956057-4	Mohd Haider Jafri	291	-	475	475	-	-	-	766	291	-	475	475	-	-	-	766
6112	Rana Faisal Yousuf, H No 76/1 Lane No 18 DHA Phase 7 Khayaban-E-Badar Karachi	Rana Faisal Yousuf	42301-6875902-9	Ch Mohd Yousuf	333	-	656	656	-	-	-	989	333	-	656	656	-	-	-	989
6113	Shakeel Ahmed, H No R-22 Sector-9 North Karachi	Shakeel Ahmed	42101-2543766-9	Raees Ahmed Shaikh	306	-	732	732	-	-	-	1,038	306	-	732	732	-	-	-	1,038
6114	Zeeshan Rana, Flat No A-3/3 3rd Floor Usman Terrace Block 1 Gulshan-E-Iqbal ,Karachi	Zeeshan Rana	42201-0809855-9		178	-	344	344	-	-	-	522	178	-	344	344	-	-	-	522
6115	Haris Tabassum, H No A-131 Block 15 Gulistan-E-Johar ,Karachi	Haris Tabassum	42201-3673452-3		168	-	346	346	-	-	-	514	168	-	346	346	-	-	-	514
6116	Syed Shabih Raza Kazmi,Flat No G-3 Ground Floor KDA Flats Phase 1 Sector 4-A Shadman Town Karachi	Syed Shabih Raza Kazmi	42101-1754450-5	S Ameer Raza Kazmi	180	-	442	442	-	-	-	622	180	-	442	442	-	-	-	622
6117	Mohammad Mansoor Zakir, Muhammad Ali Jinnah University 22-E Block 6 PECHS ,Karachi	Mohammad Mansoor Zakir	42201-7577439-5		226	-	388	388	-	-	-	613	226	-	388	388	-	-	-	613
6118	Amir Zia, Xotic Travel and Tours Detp Admin Office 19 Dhoraji Al Qasim Plaza Selani Chowk Karachi	Amir Zia	42201-4823057-9	Mohd Zulqurnain	175	-	381	381	-	-	-	556	175	-	381	381	-	-	-	556
6119	Aslam Basheer, H No F-16 1st Floor Rizvia Society Nazimabad No 1 Karachi	Aslam Basheer	42101-8347369-3	Basheer	506	-	1,162	1,162	-	-	-	1,667	506	-	1,162	1,162	-	-	-	1,667
6120	Faisal Bin Abdullah, H No Z-7 Phsae 1 Off East Street DHA ,Karachi	Faisal Bin Abdullah	42101-5632371-9		192	-	457	457	-	-	-	649	192	-	457	457	-	-	-	649
6121	Syed Zulfiqar Pasha, H No R-41 A-1 Villa Scheme 33 Block 13-A Gulzar-E-Hijiri Karachi	Syed Zulfiqar Pasha	42501-6210979-9	Syed Iftikhar Ahmed	327	-	760	760	-	-	-	1,087	327	-	760	760	-	-	-	1,087
6122	Muhammad Ali , H No 106-A Block 8 KACHS Karachi	Muhammad Ali	42201-9629520-7	Muhammad Yamin	265	-	494	494	-	-	-	759	265	-	494	494	-	-	-	759

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6123	Rashid Baig, H No A-14 Block 19 Gulshan Banglows Gulistan-E-Johar Karachi	Rashid Baig	42201-7746170-1	Hasmet Beg	256	-	610	610	-	-	-	866	256	-	610	610	-	-	-	866
6124	Naheed Asim, Nestle Milkpak Limited & Pak W Banglow No F-77/1 Block 7 Kehkashan Clifton Karachi	Naheed Asim	42101-1615209-8	M Asim	184	-	325	325	-	-	-	509	184	-	325	325	-	-	-	509
6125	Athar Hussain, H No H-4 Noor Plaza Blk 4-A Abul Hasan Isphani Road Gulshan-E-Iqbal ,Karachi	Athar Hussain	42201-0363921-9		225	-	397	397	-	-	-	623	225	-	397	397	-	-	-	623
6126	Muhammad Athar, H No 78-Z 2nd Floor Shaheed-E-Millat Road BMCHS Karachi	Muhammad Athar	31103-3965458-3	Dildar Ahmed	190	-	461	461	-	-	-	651	190	-	461	461	-	-	-	651
6127	Rashid Nabi Qureshi, H No B-18 1st Floor Block D North Nazimabad ,Karachi	Rashid Nabi Qureshi	42401-1865282-7		203	-	450	450	-	-	-	653	203	-	450	450	-	-	-	653
6128	Muhammad Jahagir, Jinnah View Appartment Fl-1, 1st Floor, Flate No-C-008 Wireless Gate Main Shara-E Faisal Karachi	Muhammad Jahagir	35201-9145848-7	Ghulam Hussain Hameed	334	-	735	735	-	-	-	1,069	334	-	735	735	-	-	-	1,069
6129	Syed Safi Ullah, H No 4/1141 Block 4 Shah Faisal Cdony Karachi	Syed Safi Ullah	42201-6777864-3	Syed Nasar Ullah	191	-	446	446	-	-	-	637	191	-	446	446	-	-	-	637
6130	Waqas Ahmed Khan, H No 127-Q Block 2 PECHS Karachi	Waqas Ahmed Khan	42201-0718286-1	Aziz Ahmed Khan	245	-	467	467	-	-	-	712	245	-	467	467	-	-	-	712
6131	Nadeem Akhter, Bosicor Pakistan Limited Dept Techanical Business Plaza 2nd Floor I I Chundrigar Road Karachi	Nadeem Akhter	42101-2152736-5	Abdul Gafar Khan	428	-	876	876	-	-	-	1,303	428	-	876	876	-	-	-	1,303
6132	Muhammad Hanif, Jaffar International Trading C Room No 7 Hamilton Court Block G-1 Main Clifton Karachi	Muhammad Hanif	42101-1901408-7	Muhammad Ismil	160	-	408	408	-	-	-	567	160	-	408	408	-	-	-	567
6133	Dr Sekandar Hayat, Room No 14-B 96 Doctors Mess Mess Jpmc Jinnah Hospital Karachi	Dr Sekandar Hayat	42201-8109777-1	Muhammad Ramzan	254	-	591	591	-	-	-	845	254	-	591	591	-	-	-	845
6134	Muhammad Irfan, Club International Main Khy-E-Jami 18-C 3rd Floor DHA Phase VII ,Karachi	Muhammad Irfan	42201-0436254-7		374	-	870	870	-	-	-	1,244	374	-	870	870	-	-	-	1,244
6135	Tasadduqe Ali Baig, B-108 Block-2 Gulistan-E-Jauhar Karachi	Tasadduqe Ali Baig	42101-5806104-3		253	-	460	460	-	-	-	713	253	-	460	460	-	-	-	713
6136	Mustafa, Sifa Trading Co Dept Management Room 1308/1310 Chapal Plaza Hasrat Mohani Roa Karachi	Mustafa	42301-0819507-5	Muhammed Siddique	376	-	822	822	-	-	-	1,199	376	-	822	822	-	-	-	1,199
6137	Mehnaz Abid Khan, E-124 Block-7, Gulshan-E-Iqbal Karachi. Khi...	Mehnaz Abid Khan	42201-0236118-4		251	-	428	428	-	-	-	679	251	-	428	428	-	-	-	679
6138	Muhammad Siddique, The Capital Marketing Room 401-402 Mumtaz Manzil Block 16 Uni Road Gulshan-E-Iqball Karachi	Muhammad Siddique	42000-7093654-1	Mohammed Sarwar	187	-	385	385	-	-	-	572	187	-	385	385	-	-	-	572
6139	Syed Zahid Hussain, Flat No G-12 Ahmad Residency Block 14 Gulistan-E-Johar ,Karachi	Syed Zahid Hussain	42501-9283536-7		159	-	396	396	-	-	-	555	159	-	396	396	-	-	-	555
6140	Faisal, Shifa Trading Co Room 1308-1310 13th Floor Chappal Plaza Hasrat Mohani Rd Karachi	Faisal	42201-0726312-7	Hussain	498	-	1,128	1,128	-	-	-	1,626	498	-	1,128	1,128	-	-	-	1,626
6141	Malik Mauzam Hussain, H No 103-Mc Street No 3 Green Town Shah Faisal Colony ,Karachi	Malik Mauzam Hussain	42201-0531912-1		379	-	799	799	-	-	-	1,178	379	-	799	799	-	-	-	1,178
6142	Tariq Mahmood Khan, H No 199-A Askari-10 Lhr Int Airport Lahore	Tariq Mahmood Khan	42301-9202807-9	Sardar Mahmood Ahmed	254	-	523	523	-	-	-	776	254	-	523	523	-	-	-	776
6143	Muhammad Irfan, H No A-18/3 Railway Society 5-A Abul Asfh Road Gulshan-E-Iqbal ,Karachi	Muhammad Irfan	42201-5739654-1		182	-	332	332	-	-	-	514	182	-	332	332	-	-	-	514
6144	Yasir Majid, Arzo Textile Mills Dept Garments 1-D/203 Sector 30 Korangi Industrial Area Karachi	Yasir Majid	42301-9691219-3	Shaikh Abdul Majeed	471	-	951	951	-	-	-	1,423	471	-	951	951	-	-	-	1,423
6145	Mehjabin Abdul Khaliq Khan, H No A-95 U-8 Ahmadabad Colony Block B North Nazimabad Karachi	Mehjabin Abdul Khaliq Khan	42101-1156976-2	Abdul Khalique Khan	164	-	366	366	-	-	-	530	164	-	366	366	-	-	-	530
6146	Irfan Akhtar, Club International Dept Accounts Office 6 3rd Floor Khy-E-Jami 18-C DHA Phase VII Karachi	Irfan Akhtar	42201-0716055-9	Syed Akhtar Ali	274	-	611	611	-	-	-	885	274	-	611	611	-	-	-	885
6147	Rashid Mehmood, Lalani Housing Facilitators 43 Mezzanine Floor Blk 7 Decent Garden University Road Gulistan-E-Johar Karachi	Rashid Mehmood	42101-1869212-9	Muhammad Aslam Khan	208	-	483	483	-	-	-	691	208	-	483	483	-	-	-	691
6148	Syed Naveed Hassan Naqvi, Flat No D-85 Nagina Square Ph No 2 3rd Floor Block G North Nazimabad Karachi	Syed Naveed Hassan Naqvi	42101-1920944-3		364	-	775	775	-	-	-	1,139	364	-	775	775	-	-	-	1,139
6149	Ali Raza, Flat No E-6-10 Country Club Appartments Phase V DHA Karachi	Ali Raza	42301-2587442-1	Muhammad Sharif	170	-	400	400	-	-	-	570	170	-	400	400	-	-	-	570
6150	Munwar Hussain, Mobilink (Pakistan Mobile Com Plot No A-372 Block 9 KAECHS ,Karachi	Munwar Hussain	42201-3607254-3		504	-	1,138	1,138	-	-	-	1,642	504	-	1,138	1,138	-	-	-	1,642
6151	Mohammad Ashraf, H No 2/897 Blk 2 Shah Faisal Colony No 2 Malir Karachi	Mohammad Ashraf	42201-7087047-9	Abdul Gafoor	186	-	368	368	-	-	-	553	186	-	368	368	-	-	-	553
6152	Tariq Mehmood Shiekh, Al Rehman Enterprises Office No 14, 6th Floor Rk Square Behind Denso Hall Shahr-E-Liaquat Karachi	Tariq Mehmood Shiekh	42301-4830641-1	Sheikh Mansoor Ali	255	-	573	573	-	-	-	828	255	-	573	573	-	-	-	828
6153	Syed Hanif Shah Hanif Shah, Citibank Mezanine Flr Dept Clru Slico Building No 1-A I.I.Chundrigar Road Karachi	Syed Hanif Shah Hanif Shah	42201-0597769-5	Ayoob Shah	198	-	389	389	-	-	-	587	198	-	389	389	-	-	-	587
6154	Aysha Shahid, Universal Business Equipment 3 Badri Building I I Chundrigar Road ,Karachi	Aysha Shahid	42301-0958518-0		305	-	590	590	-	-	-	895	305	-	590	590	-	-	-	895
6155	Syed Faisal Hussain, H No 3 Rizwan Garden Chudry Khlaiqu Uz Zaman Road Block 8 Clifton ,Karachi	Syed Faisal Hussain	42301-9944248-9		494	-	966	966	-	-	-	1,460	494	-	966	966	-	-	-	1,460
6156	Muhammad Raheel Khan, H No L-63 Sir Syed Town Sector 11-C/2 North Karachi	Muhammad Raheel Khan	42101-6608893-9	Muhammad Khan	228	-	423	423	-	-	-	650	228	-	423	423	-	-	-	650
6157	Syed Muhammad Nawab, Arzo Textile Mills Dept Export Plot No 1D/203 Sector 30 Korangi Industrial Area Karachi	Syed Muhammad Nawab	42301-8907553-5	S Mehdi Hussain	292	-	536	536	-	-	-	828	292	-	536	536	-	-	-	828
6158	Faisal Riaz, The Iml Group Dept Marketing Room No 904 9th Flr Park Avenu Shahra-E-Faisal Karachi	Faisal Riaz	42101-1818347-3	Riaz Ahmed	173	-	397	397	-	-	-	570	173	-	397	397	-	-	-	570
6159	Irshad Aziz, H No R-5 Row No 3 National Cement H Society Block 10-C Gulshan-E-Iqball ,Karachi	Irshad Aziz	42101-9511944-9		211	-	509	509	-	-	-	719	211	-	509	509	-	-	-	719
6160	Waqar Ahmed,Flat No 7 Plot 3-C Badar Commercial Street 8 Phase V Ext DHA Karachi	Waqar Ahmed	42000-0474531-3	Sher Mohd	482	-	948	948	-	-	-	1,430	482	-	948	948	-	-	-	1,430
6161	Raqib Ali, Esi Track 14-B 13th South Street Main Sunset Boulevard Defence ,Karachi	Raqib Ali	42201-7164532-1		203	-	473	473	-	-	-	676	203	-	473	473	-	-	-	676
6162	Syed Muhammad Yousuf Ali,Flat No A-102 1st Floor Karachi Centre PIB Colony Karachi	Syed Muhammad Yousuf Ali	42201-6382054-9	Syed Muhammad Nawab	177	-	402	402	-	-	-	579	177	-	402	402	-	-	-	579
6163	Syed Badi Ur Rehman, 1-6/J, Block -6, P.E.C.H.S. Karachi	Syed Badi Ur Rehman	42101-9547579-3		146	-	370	370	-	-	-	517	146	-	370	370	-	-	-	517
6164	Bilal Rasheed,Flat No G-1 1st Floor Block 4 Platinum Residency Kehkashan Clifton Karachi	Bilal Rasheed	42301-5032231-5	Abdul Rasheed	157	-	350	350	-	-	-	507	157	-	350	350	-	-	-	507
6165	Sheikh Allah Ud Din, Process House 01 Hina Apart Hashim Gazdar Road Burns Road Karachi	Sheikh Allah Ud Din	42201-0356517-9	Shaikh Nizamuddin	247	-	545	545	-	-	-	791	247	-	545	545	-	-	-	791
6166	Mehboob Ahmed Anjum, H No R-5 Row-3 National Cement H Sociey Block 10-C Gulshan-E-Iqbal ,Karachi	Mehboob Ahmed Anjum	31201-0371748-9		212	-	504	504	-	-	-	716	212	-	504	504	-	-	-	716
6167	Imran ,Flat No E-9 Iqra City Abul Hasfahani Road Gulshan E Iqbal ,Karachi	Imran	42201-4389748-1		198	-	475	475	-	-	-	674	198	-	475	475	-	-	-	674
6168	Afroze Nazir, Flat No B-13 Ashraf Square Block-17 Gulshan-E-Iqbal ,Karachi	Afroze Nazir	42101-4844688-0		209	-	494	494	-	-	-	704	209	-	494	494	-	-	-	704
6169	Ather Shahzad,Flat No 102 Poona Wala appartment Block 4 Keamari ,Karachi	Ather Shahzad	42401-1545010-7		457	-	716	716	-	-	-	1,172	457	-	716	716	-	-	-	1,172
6170	Tanveer Ahmed, H No N-P 13/57 Chaman Manzil Bhagnari St Jorea Bazar ,Karachi	Tanveer Ahmed	42301-1655970-5		186	-	367	367	-	-	-	552	186	-	367	367	-	-	-	552
6171	Sajid Irfan Ali, K & N Centre Plot 160 Banglor Cooprative. Hous. Socity Main Shahrah-E-Faisal Karachi	Sajid Irfan Ali	42101-0966718-3	Walayat Irfan	211	-	460	460	-	-	-	671	211	-	460	460	-	-	-	671
6172	Arshad Ali Khan, H No 428 Block 16 F B Are Daak Khana Karachi	Arshad Ali Khan	42101-1690955-9		178	-	394	394	-	-	-	572	178	-	394	394	-	-	-	572
6173	Zahoor Ahmed Meer, Flat No 13 Block I Noman Grand City 3rd Floor Block 17 Gulistan-E-Johar ,Karachi	Zahoor Ahmed Meer	42101-6153931-5		242	-	531	531	-	-	-	773	242	-	531	531	-	-	-	773

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6174	Shahzad Majeed, H No B-29 3rd Floor Noman Avenue Block E Block 10 Gulistan-E-Johar ,Karachi	Shahzad Majeed	13101-5539570-1		256	-	589	589	-	-	-	845	256	-	589	589	-	-	-	845
6175	Sajjad Muhammad Salman, H No 5 Row 3 Block 10 Gulshan-E-Iqbal ,Karachi	Sajjad Muhammad Salman	42501-8747671-9		144	-	357	357	-	-	-	502	144	-	357	357	-	-	-	502
6176	Wajid Khan, Global Telecom Industries Suit 510 Progressive Centre 5th Floor Block 6 PECHS Karachi	Wajid Khan	42201-0285156-3	Qammar Zaman	238	-	520	520	-	-	-	757	238	-	520	520	-	-	-	757
6177	Shoaib Ali, H No L-137 Sector 5-C4 North Karachi	Shoaib Ali	42101-1612030-5		249	-	574	574	-	-	-	823	249	-	574	574	-	-	-	823
6178	Kamran Barkat,Flat No B 117 2nd Floor Bismillah Tarrice KDA Scheme 33 Gulzar-E-Hijiri Karachi	Kamran Barkat	42101-3345939-9	Barkat Ullha	247	-	396	396	-	-	-	643	247	-	396	396	-	-	-	643
6179	Abdullah Khan, H No 98/216 Darakhshan Society Malir Kala Board ,Karachi	Abdullah Khan	42501-8055379-9		153	-	352	352	-	-	-	505	153	-	352	352	-	-	-	505
6180	Adil Waseem, T.C.S 27 Budry Building I I Chundrigar Road Karachi	Adil Waseem	42201-0722619-9	Waseem Ullah Khan	168	-	393	393	-	-	-	561	168	-	393	393	-	-	-	561
6181	Syed Nasir Hussain Warsi, H No B-3 Block 4 Gulistan-E-Johar ,Karachi	Syed Nasir Hussain Warsi	42201-2439471-5		381	-	599	599	-	-	-	980	381	-	599	599	-	-	-	980
6182	Mohammad Faheem, R-416 Sector 15-A/4 Buffer Zone Karachi ,Karachi	Mohammad Faheem	42101-1567019-3		166	-	362	362	-	-	-	528	166	-	362	362	-	-	-	528
6183	Rashid A Abbas, Noorani Multi and Marketing Dept Mktg Office M-1- 22-C Mezz Flr Zamzama Comm DHA Phase V Karachi	Rashid A Abbas	42201-0703603-5	Syed Sajjad Hussain	256	-	592	592	-	-	-	848	256	-	592	592	-	-	-	848
6184	Fahad, H No F-31 Cant Bazar Area Malir Cant ,Karachi	Fahad	44101-5351976-5		211	-	485	485	-	-	-	697	211	-	485	485	-	-	-	697
6185	Abdul Majeed, H No 369 Sector 11-E Orangi Town ,Karachi	Abdul Majeed	42401-9388134-3		241	-	453	453	-	-	-	694	241	-	453	453	-	-	-	694
6186	Saleem Raza, 651 1st Floor Sec 1 St 2 Lucky Afridi Road Manzoor Colony Karachi	Saleem Raza	42301-5874370-7		345	-	707	707	-	-	-	1,052	345	-	707	707	-	-	-	1,052
6187	Ahmed Yousaf Ali, Flat No 306 3rd Floor Ali Towers Block 7 F B Area Karachi	Ahmed Yousaf Ali	42301-5006354-5	Yousuf Ali	503	-	735	735	-	-	-	1,238	503	-	735	735	-	-	-	1,238
6188	Nadeem Ashraf, Eastern Capital Limited office No 609-612 Clifton Centre Block 5 6th Floor Clifton Karachi	Nadeem Ashraf	31303-2443213-9	M Ashraf Jawaid	185	-	422	422	-	-	-	606	185	-	422	422	-	-	-	606
6189	Muhammad Qasim,Flat No B-13 Ashraf Square Block 17 Gulshan-E- Iqbal ,Karachi	Muhammad Qasim	42201-8396828-3		255	-	586	586	-	-	-	841	255	-	586	586	-	-	-	841
6190	Kashif Ali, Plot No 1/156 Shah Faisal Colony No 1 East ,Karachi	Kashif Ali	42201-6931668-9		206	-	478	478	-	-	-	684	206	-	478	478	-	-	-	684
6191	Asif Zaheer, S M Traders Plot D-11 South Avenue Denim Unit ,Karachi	Asif Zaheer	42101-3014582-7		194	-	354	354	-	-	-	548	194	-	354	354	-	-	-	548
6192	Muhammad Jahangeer Younus Saan, H No R-70 Shamsi Society Gulshan-E-Malir Karachi	Muhammad Jahangeer Younus Saan	42501-4873388-7	M Younus Mujahid	155	-	370	370	-	-	-	525	155	-	370	370	-	-	-	525
6193	Shams Iqbal,Flat No 13 Block I Noman Grand City Gulistan-E-Johar - Block 17 ,Karachi	Shams Iqbal	42101-9016898-9		289	-	627	627	-	-	-	916	289	-	627	627	-	-	-	916
6194	Tasleem Anjum Ansari,Flat No B-3 Faraz View Block 13 Gulistan-E-Johar Karachi	Tasleem Anjum Ansari	42201-6035075-1	Abdul Jaleel	171	-	372	372	-	-	-	542	171	-	372	372	-	-	-	542
6195	Imran Qureshi, H No B-128 Sector 11-B North Karachi	Imran Qureshi	42101-6030268-1	Abdul Salam	174	-	406	406	-	-	-	580	174	-	406	406	-	-	-	580
6196	Muhammad Asim Bari, H No 498 Street 29 Sector 12-L Orangi Town Karachi	Muhammad Asim Bari	42401-1857508-5	Abdul Bari	270	-	503	503	-	-	-	773	270	-	503	503	-	-	-	773
6197	Muhammad Irshad Ahmed,Flat No 5 3rd Floor Plot No 30-C Street No 7 Ph V DHA Badar Commercial Karachi	Muhammad Irshad Ahmed	42401-4308534-9	Muhammad Israeel	149	-	361	361	-	-	-	510	149	-	361	361	-	-	-	510
6198	Sumyya Wakil,Flat No 1 Plot No 54-C Street No 7 Badar Commercial Phase 5 DHA Karachi	Sumyya Wakil	42201-6411821-6	Wakil Ahmed	151	-	349	349	-	-	-	500	151	-	349	349	-	-	-	500
6199	Syed Asim Uddin, H No R-404 Block 9 Dastagir Colony F B Area ,Karachi	Syed Asim Uddin	42101-0176140-5		182	-	365	365	-	-	-	547	182	-	365	365	-	-	-	547
6200	Muhammad Arshad Malik, H No R-713 Sector 15-A/2 Buffer Zone North Karachi	Muhammad Arshad Malik	42101-9271088-3	Malik M Mchsin	502	-	878	878	-	-	-	1,380	502	-	878	878	-	-	-	1,380
6201	Muhammad Arif, Flat No.503 Green Tower PlotNo.133 Garden West Karachi	Muhammad Arif	42000-0459204-1		219	-	462	462	-	-	-	682	219	-	462	462	-	-	-	682
6202	Syed Saim Hussain,Flat No H-16 Corson Complex Block 2 Gulshan-E-Iqbal ,Karachi	Syed Saim Hussain	35202-9561125-9		237	-	543	543	-	-	-	780	237	-	543	543	-	-	-	780
6203	Faheem Ali Fayyaz, Tcs (Pvt)Ltd 101,104.Civil Aviation Club Ro Near Hajj Terminal Airport Karachi	Faheem Ali Fayyaz	42201-0555345-9		177	-	325	325	-	-	-	503	177	-	325	325	-	-	-	503
6204	Mohammad Riaz, H No 548 Maymarabad Sector L-1 Surjani Town Karachi	Mohammad Riaz	42101-8628185-5	Abdul Razzaq	173	-	409	409	-	-	-	581	173	-	409	409	-	-	-	581
6205	Imran Latif, HNo.A-158 Chota Gate Moria Khan Goth Shahrah-E-Faisal Airport Near Haji Yasin General Store Karachi	Imran Latif	42201-4781710-5	Abdul Latif Bhatti	238	-	514	514	-	-	-	752	238	-	514	514	-	-	-	752
6206	Muhammad Naeem, Flat No B-29 3rd Floor Block E Gulshan E Johar Block 10 ,Karachi	Muhammad Naeem	42401-6305472-3		256	-	583	583	-	-	-	839	256	-	583	583	-	-	-	839
6207	Syed Muhammad Rehan, H No A-34 Block 8 Azizabad Karachi	Syed Muhammad Rehan	42101-1718844-7	S Mohd Atiq	203	-	467	467	-	-	-	670	203	-	467	467	-	-	-	670
6208	Khalid Aziz,Flat No 404 5th Floor Block 18 Gulistan-E-Jouhar ,Karachi	Khalid Aziz	42000-6202757-7		256	-	582	582	-	-	-	838	256	-	582	582	-	-	-	838
6209	Syed Khurram Hussain Zaidi,Flat No H-16 Corson Complex Block 2 Gulshan-E-Iqbal ,Karachi	Syed Khurram Hussain Zaidi	42101-1790160-9		239	-	546	546	-	-	-	785	239	-	546	546	-	-	-	785
6210	Mohammad Arshad, F No 8 2nd Floor 54-C Badar Commercial Area Street 9 D H A ,Karachi	Mohammad Arshad	42401-9576150-9		256	-	579	579	-	-	-	835	256	-	579	579	-	-	-	835
6211	Sheraz Hussain, H No D-308 Globe Centre Block 6 Gulistan-E-Johar Karachi	Sheraz Hussain	42201-2774343-3		299	-	504	504	-	-	-	803	299	-	504	504	-	-	-	803
6212	Muhammad Yousuf, Flat No 05 Kmc Flats Frere Market ,Karachi	Muhammad Yousuf	42301-5636489-5		461	-	941	941	-	-	-	1,402	461	-	941	941	-	-	-	1,402
6213	Muhammad Alam, Dream Poly Proylene Suit No2 Mznine Flr Shahbz Com Phase 6 Street No 2 DHA Karachi	Muhammad Alam	42201-4154810-9	Jafar Ali	233	-	533	533	-	-	-	765	233	-	533	533	-	-	-	765
6214	Kamran Aftab, House-570,15 Block 15 Dastagir FB area Karachi	Kamran Aftab	42101-3229305-5		157	-	357	357	-	-	-	514	157	-	357	357	-	-	-	514
6215	Khurram Hussain Amir, H No R-665 Sector 14-A Shadman Town North Karachi	Khurram Hussain Amir	42101-1841661-1		181	-	352	352	-	-	-	533	181	-	352	352	-	-	-	533
6216	Mohammad Anees Sheikh, H No 108 Green Belt Block B Mehmoodabad Karachi	Mohammad Anees Sheikh	42000-3342676-7	Muhammad Jalil Shaikh	232	-	424	424	-	-	-	656	232	-	424	424	-	-	-	656
6217	Abid Ali, Dadabhoy Cement Industries Limited Suit 1 Maqbool Comm Complex Shahrah-E-Faisal Karachi	Abid Ali	42501-8352744-7	Banaras	508	-	995	995	-	-	-	1,503	508	-	995	995	-	-	-	1,503
6218	Gulam Akbar, H No 83-84 Sector 4/F Mujahid Colony Orangi Town ,Karachi	Gulam Akbar	42501-0245764-9		179	-	408	408	-	-	-	587	179	-	408	408	-	-	-	587
6219	Abdul Rehman, H No N49 Sector 7-D-1 Gulshan-E-Iqbal North Karachi	Abdul Rehman	42201-7896723-9		152	-	360	360	-	-	-	512	152	-	360	360	-	-	-	512
6220	Sumbul Azeem, H No Mc-1255 Green Town Shahf Aisal Colony ,Karachi	Sumbul Azeem	42201-7105109-4		382	-	698	698	-	-	-	1,079	382	-	698	698	-	-	-	1,079
6221	Mohammad Sohail, Ensign Communique 6th Floor Operation Dept Shaheen Complex Mr Kiyani Road ,Karachi	Mohammad Sohail	42301-2158132-1		184	-	402	402	-	-	-	586	184	-	402	402	-	-	-	586
6222	Syed Abrar Ahmad, Fl Oono 404 5th Flr Block 5 Billys Heights Gulistan E Johar Block 18 ,Karachi	Syed Abrar Ahmad	42101-1085414-1		256	-	581	581	-	-	-	836	256	-	581	581	-	-	-	836
6223	Muhammad Saeed, Flat 705 Billys Towers Bl 20 Gulistan-E-Johar ,Karachi	Muhammad Saeed	42101-1915897-7		256	-	577	577	-	-	-	833	256	-	577	577	-	-	-	833
6224	Zulfiqar Nazeer Sheikh, Flat No.109 Shafiq Plaza Behind Gul Palaza Ma Jinnah Road Saddar Karachi	Zulfiqar Nazeer Sheikh	42201-4906819-9	Nazeer Ahmed	178	-	414	414	-	-	-	592	178	-	414	414	-	-	-	592
6225	Zulekha Sumar, FlatNo. Sf1 2nd Floor BlkNo. 22 PhaseNo. 5 Ext Sea View Appartment Karachi	Zulekha Sumar	42301-6288086-8		173	-	369	369	-	-	-	542	173	-	369	369	-	-	-	542
6226	Abdul Nabi, H No A-53 Pioneer Park Block 8 Gulistan-E-Johar ,Karachi	Abdul Nabi	42501-7944331-9		505	-	926	926	-	-	-	1,430	505	-	926	926	-	-	-	1,430
6227	Yasir Bin Ashraf, Lucky Paragon Room 504 Windsong Palace Block 7/8 PECHS Shaheed E Millat Road Karachi	Yasir Bin Ashraf	42201-6998101-1	Syed Ashraf Yousaf	212	-	383	383	-	-	-	595	212	-	383	383	-	-	-	595
6228	Syed Aziz Ullah Rafahi,Flat No 8 2nd Floor Building 54-C Street No 9 Badar Comm Area Ph V DHA ,Karachi	Syed Aziz Ullah Rafahi	42201-1428480-1		249	-	564	564	-	-	-	813	249	-	564	564	-	-	-	813
6229	Syed Mashood Ali, H No L-287 Sector 5-C-1 North Karachi	Syed Mashood Ali	42101-8695744-9	Syed Maqbool Ali	256	-	578	578	-	-	-	834	256	-	578	578	-	-	-	834
6230	Syed Qaim Raza Rizvi,Flat No C-20 5th Floor Noor Plaza Block 1 Abul Hassan Isphani Road ,Karachi	Syed Qaim Raza Rizvi	42101-1675189-9		256	-	577	577	-	-	-	833	256	-	577	577	-	-	-	833
6231	Murad Ali, House No. 947, 1st Floor, Block-14, F.B.Area, Karachi.	Murad Ali	15402-1408023-3		366	-	658	658	-	-	-	1,024	366	-	658	658	-	-	-	1,024
6232	Yousf Khan, House No. P-235, Mohala Punjab Rafa Society Malir, Wales Gate , Karachi	Yousf Khan	42201-0272989-9		247	-	543	543	-	-	-	790	247	-	543	543	-	-	-	790

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6233	Waheed Ahmed, H No C-86/1 Block 4 Gulshan-E-Iqbal ,Karachi	Waheed Ahmed	42201-3822629-7		226	-	377	377	-	-	-	603	226	-	377	377	-	-	-	603
6234	Kamran Rashid, House No R-882 Sector 8/C Gulshan-E-Zahoor Karachi	Kamran Rashid	42201-9816505-1	Abdul Rashid	294	-	592	592	-	-	-	885	294	-	592	592	-	-	-	885
6235	Muhammad Saqib, Equity Networking Solution Off M-1 Plot 1-C Zamzama Lane Phase V DHA ,Karachi	Muhammad Saqib	42101-1846116-9		207	-	393	393	-	-	-	600	207	-	393	393	-	-	-	600
6236	Muddaser Malik, Plot No E-199-E 4th Floor Block 6 E Market PECHS ,Karachi	Muddaser Malik	42101-6354534-7		256	-	576	576	-	-	-	831	256	-	576	576	-	-	-	831
6237	Habib Ur Rehman,Flat No 9 2nd Floor Plot 54-C Street No 9 Badar Commercial Phase V DHA ,Karachi	Habib Ur Rehman	42201-9333049-1		152	-	361	361	-	-	-	513	152	-	361	361	-	-	-	513
6238	Muhammad Shahid,Flat No 404 5th Floor Block 5 Bilvys Heights Block 18 Gulistan-E-Johar ,Karachi	Muhammad Shahid	42201-4175819-9		256	-	576	576	-	-	-	832	256	-	576	576	-	-	-	832
6239	Naveed Afzal Mufti, R-3044,Blk.02,Metrovill III Abul Hassan Isphani Road Karachi	Naveed Afzal Mufti	42101-1952036-9		194	-	422	422	-	-	-	616	194	-	422	422	-	-	-	616
6240	Muhammad Rizwan, H No R-47 Qureshi Colony Gulbahar Karachi	Muhammad Rizwan	42101-7778928-9	Muhammad Gulfam	167	-	385	385	-	-	-	552	167	-	385	385	-	-	-	552
6241	Mohammad Hussain, H No 1/157 Block 1 Liaquatabad No 1 Karachi	Mohammad Hussain	42501-1534943-5	Wali Muhammad	166	-	388	388	-	-	-	554	166	-	388	388	-	-	-	554
6242	Shaikh Shums Tabraiz, H No L-925 Sector 5C/1 North Karachi	Shaikh Shums Tabraiz	42101-1400661-1	S Ashraf Ali	178	-	410	410	-	-	-	588	178	-	410	410	-	-	-	588
6243	Rahel Agha, Efu General Insurance & Life 37-K Block 6 PECHS Society ,Karachi	Rahel Agha	42201-5509781-3		206	-	470	470	-	-	-	676	206	-	470	470	-	-	-	676
6244	Abdul Razzaq, H No 380 Mashkey Para Ali Murtaza Masjid Manghopir ,Karachi	Abdul Razzaq	45104-0264548-9		218	-	494	494	-	-	-	712	218	-	494	494	-	-	-	712
6245	Muhammad Arsalan Baig, H No G-18/4 Block G Malir Ext Colony ,Karachi	Muhammad Arsalan Baig	42201-7892373-9		505	-	988	988	-	-	-	1,493	505	-	988	988	-	-	-	1,493
6246	Amir Hecter Peter, Pakistan Medical Association Dept Admin Pma House Sir Aga Khan 3rd Road Karachi	Amir Hecter Peter	42301-5910086-1	Hactor Peter	190	-	375	375	-	-	-	566	190	-	375	375	-	-	-	566
6247	Aamir Fazail, H No 613 Block 20 F B Area ,Karachi	Aamir Fazail	42101-0126452-3		181	-	413	413	-	-	-	594	181	-	413	413	-	-	-	594
6248	Sufia Jabbar,Flat No G-5 Fl-1 2nd Floor Five Star Complex 2 Block 2 Gulshan-E-Iqbal Karachi	Sufia Jabbar	42201-4987921-4	Abdul Jabbar	236	-	524	524	-	-	-	760	236	-	524	524	-	-	-	760
6249	Syed Shahabuddin, H No C-34 Rafa-E-Aam Society Malir Halt Karachi	Syed Shahabuddin	42000-9512377-9	S Salahuddin	202	-	350	350	-	-	-	553	202	-	350	350	-	-	-	553
6250	Shakeel Ishaq, UBL - United Bank Limited UBL Building City Br 3rd Floor I I Chundrigar Road ,Karachi	Shakeel Ishaq	42201-0555757-1		306	-	657	657	-	-	-	963	306	-	657	657	-	-	-	963
6251	Ahmed Imran Siddique, H No A-74 Block D North Nazimabad ,Karachi	Ahmed Imran Siddique	42101-2020271-7		185	-	361	361	-	-	-	547	185	-	361	361	-	-	-	547
6252	Syed Samar Iqbal, H No B-16 Abuzar Block N North Nazimabad ,Karachi	Syed Samar Iqbal	42501-4233859-9		506	-	1,004	1,004	-	-	-	1,509	506	-	1,004	1,004	-	-	-	1,509
6253	Muhammad Saleem Shaikh,Flat No 8/65 Kda Star Flats Shadman Town 1 North Karachi	Muhammad Saleem Shaikh	42101-2701674-7	Muhammad Ismail	260	-	534	534	-	-	-	794	260	-	534	534	-	-	-	794
6254	Mohammad Sohail Khan,Flat No A-24 Fariya appartment Phase II Gulshan-E-Iqbal Karachi	Mohammad Sohail Khan	42101-9090734-3	Abdul Naeem Khan	370	-	677	677	-	-	-	1,048	370	-	677	677	-	-	-	1,048
6255	Sajid Hussain, H No R-79/A Rizwan Coprative Society University Road Gulshan-E-Iqbal Karachi	Sajid Hussain	42501-6750977-5	Peer Zada Nazir Hussain	352	-	687	687	-	-	-	1,039	352	-	687	687	-	-	-	1,039
6256	Zubair Khan, H No 210/7 Aurangabad Nazimabad ,Karachi	Zubair Khan	42101-6690138-9		505	-	897	897	-	-	-	1,402	505	-	897	897	-	-	-	1,402
6257	Abdul Raheem, Hammad Knit Wear 111-C 12/20 Nazimabad No 3 ,Karachi	Abdul Raheem	42101-1804054-5		197	-	310	310	-	-	-	507	197	-	310	310	-	-	-	507
6258	Babar Ansari, H No R-204 2nd Floor Block 13-D-2 Gulshan-E-Iqbal Karachi	Babar Ansari	42201-0843103-5	M Ibrahim Ansari	380	-	663	663	-	-	-	1,043	380	-	663	663	-	-	-	1,043
6259	Mirza Shahnawaz Baig, Fortress Leather Garments Expo Mezanine Floor Plot No 8-C Lane 1 Rahat Commercial Phase Vi DHA ,Karachi	Mirza Shahnawaz Baig	42101-2610768-9		265	-	524	524	-	-	-	789	265	-	524	524	-	-	-	789
6260	Syed Shehriyar Ali Termizi,Flat No E-24 3rd Floor Noman Grand City Block 17 Gulistan-E-Johar ,Karachi	Syed Shehriyar Ali Termizi	42201-4163052-5		287	-	568	568	-	-	-	855	287	-	568	568	-	-	-	855
6261	Mohammad Salman Malik, Fm-608 Samama Hill View Plot 2/A Block 16-A Gulistan-E-Jauhar ,Karachi	Mohammad Salman Malik	42201-2439588-3		204	-	342	342	-	-	-	546	204	-	342	342	-	-	-	546
6262	Aqeel Ahmed, H No 4/1 Sector B Paposh Nagar Nazimabad No 5 ,Karachi	Aqeel Ahmed	42201-8213064-7		366	-	751	751	-	-	-	1,117	366	-	751	751	-	-	-	1,117
6263	Arif Hussain, H No 2/5 Ground Floor Sector 5-B Nazimabad No 5 ,Karachi	Arif Hussain	42101-1778609-7		419	-	845	845	-	-	-	1,264	419	-	845	845	-	-	-	1,264
6264	Nida Mehmood,Flat No 413 4th Floor Micasa Appartment Block 8 Hassan Square Gulshan-E-Iqbal ,Karachi	Nida Mehmood	42101-7295106-4		205	-	376	376	-	-	-	581	205	-	376	376	-	-	-	581
6265	Mohammad Tayyab, H No 441 19 Punjab Colony Khyaban-E-Jami ,Karachi	Mohammad Tayyab	42301-1094457-1	Muhammad Aslam Sanghera	196	-	391	391	-	-	-	586	196	-	391	391	-	-	-	586
6266	Feroz Ali, B-19 Mahakma Moimyat Sumaira Hights 2nd Floor Karachi	Feroz Ali	42101-8581744-7		445	-	959	959	-	-	-	1,404	445	-	959	959	-	-	-	1,404
6267	Sultan Ali, Sameer Traders Office No B-2/2 Prime Garden Garden East Karachi	Sultan Ali	42201-0751987-7	Qasim Ali	143	-	365	365	-	-	-	508	143	-	365	365	-	-	-	508
6268	Shahid Zulfiqar, House No D-266 Block 6 PECHS ,Karachi	Shahid Zulfiqar	42201-6467740-7		180	-	444	444	-	-	-	624	180	-	444	444	-	-	-	624
6269	Najam Ud Din Khan, H No B-105 Block 13-D-1 Gulshan-E-Iqbal Karachi	Najam Ud Din Khan	42201-1326081-3	Aftab Uddin Khan	270	-	562	562	-	-	-	832	270	-	562	562	-	-	-	832
6270	Asghar, H No D-801 Street No 6-A Mehmoodabad No 4 Karachi	Asghar	42301-0906601-5	Samoil Niaz Ali	439	-	1,010	1,010	-	-	-	1,449	439	-	1,010	1,010	-	-	-	1,449
6271	Fazal Qasim, Fazal Brothers- Shop No 123 Banaras Bazar Mangopir Road Orangi Town Near Allahwali Masjid Karachi	Fazal Qasim	42301-0422910-9	Sami Ul Lah	173	-	394	394	-	-	-	566	173	-	394	394	-	-	-	566
6272	Mohammad Rziwan, Shehzad Chiken Beaf and Motton Plot No 5/6 Shop 1 Servey 89 Street 6 Golden Town Karachi	Mohammad Rziwan	42201-0678314-9	Shahzad Alam	489	-	1,226	1,226	-	-	-	1,715	489	-	1,226	1,226	-	-	-	1,715
6273	Muhammad Aslam, H No 1022 Madina House Sector 1 Lines Area Karachi	Muhammad Aslam	42301-9203233-1	M Deen	406	-	872	872	-	-	-	1,278	406	-	872	872	-	-	-	1,278
6274	Kamran Khan Durrani, A-103 Shumail Heaven Block 16 Gulistan-E-Johar Near Johar Chowrangi Karachi	Kamran Khan Durrani	54400-2300910-1		256	-	614	614	-	-	-	870	256	-	614	614	-	-	-	870
6275	Shafaat Hussain, Suite No.403, Office B-3, 4th Floor, Hannan Centre 55, D.A.C.H.S. Shahrah-E-Faisal, Karachi	Shafaat Hussain	33301-2074355-9		225	-	543	543	-	-	-	769	225	-	543	543	-	-	-	769
6276	Muhammad Ashfaq, H No B 84 Sector 11-A North Karachi	Muhammad Ashfaq	42101-1783179-7	Muhammad Ishaq	300	-	641	641	-	-	-	940	300	-	641	641	-	-	-	940
6277	Naeem Akhter, Shop No A-86,Sector 15 B Bab-E-Arif,Near Nagan Chowrangi Buffer Zone Karachi	Naeem Akhter	42101-1759587-9	Shafat Ullah	156	-	383	383	-	-	-	539	156	-	383	383	-	-	-	539
6278	Malik Aftab Hussian, H No C-112 Billys Paradise Ph 2 Block 18 Gulistan-E-Johar ,Karachi	Malik Aftab Hussian	42201-1381483-1		255	-	529	529	-	-	-	784	255	-	529	529	-	-	-	784
6279	Karim, Flat No 39 3rd Floor Block 3-E/4 Gulshan-E-Aali Nazimabad ,Karachi	Karim	42101-1645119-9		297	-	709	709	-	-	-	1,006	297	-	709	709	-	-	-	1,006
6280	Sarfaraz Hussian, Cosmos Traders Room 12 2nd Floor D/3 Snow White Commercial Complex Sh-E-Faisal UBL Shaheed-E-Millat,Karachi	Sarfaraz Hussian	34402-4441653-1		406	-	1,050	1,050	-	-	-	1,456	406	-	1,050	1,050	-	-	-	1,456
6281	Muhammad Shafi, H No B-112 Sector 01 Metroville Site ,Karachi	Muhammad Shafi	42401-3050057-7		505	-	1,040	1,040	-	-	-	1,544	505	-	1,040	1,040	-	-	-	1,544
6282	Muhammad Fareed Qureshi, Al Wahab Enterprises Suit No B-6 Rahat Jo Dero Tariq Road Karachi	Muhammad Fareed Qureshi	42301-5123732-9	M Mehboob Elahi	488	-	1,168	1,168	-	-	-	1,656	488	-	1,168	1,168	-	-	-	1,656
6283	Shabana, H No H-333 Touheed Colony Block L Sector 11 Orangi Town Karachi	Shabana	42101-5118969-0	Abdul Saeed	227	-	456	456	-	-	-	682	227	-	456	456	-	-	-	682
6284	Tanvir Ahmed Rana, Flat No C-1/9 Block 19 Rupali Residency Gulshan-E-Iqbal, Karachi	Tanvir Ahmed Rana	42000-0557334-9		147	-	365	365	-	-	-	513	147	-	365	365	-	-	-	513
6285	Muhammad Hanif, Rao Decorators Shop 3 New A-One Arcade Pl Sb-78 Block 13-C Gulshan Iqba Karachi	Muhammad Hanif	42201-6157294-5	Imam Ud Din	504	-	828	828	-	-	-	1,331	504	-	828	828	-	-	-	1,331
6286	Owais Ahmed Siddiqi,Flat No B-202 2nd Floor Fort Sultan Colony Gate Shahrah-E-Faisal Feroz Garden & Telephone Exchange Khi	Owais Ahmed Siddiqi	42501-0541487-5		249	-	596	596	-	-	-	845	249	-	596	596	-	-	-	845
6287	Muhammad Shakil, The Jewellers Room 322 Murshid Garment Tower 3rd Floor Dr Dawood Pota Road Karachi	Muhammad Shakil	42101-9289968-7	Mohammad Ahmed	380	-	626	626	-	-	-	1,006	380	-	626	626	-	-	-	1,006
6288	Mohammad Siddique,Flat No 33 6th Floor Diamond Place Garden West Karachi	Mohammad Siddique	42000-0471075-7	Jan Mohammad	258	-	490	490	-	-	-	748	258	-	490	490	-	-	-	748
6289	Muhammad Khalid, Century Printers Com 3 Gulistan-E-Zafar Block B PrECHS Karachi	Muhammad Khalid	42301-0570681-9	M Suleman Qureshi	265	-	505	505	-	-	-	770	265	-	505	505	-	-	-	770

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6290	Muhammad Ameen Khan, House No 142/169 Sec 4-F New Abad Saeedabad Karachi	Muhammad Ameen Khan	42401-1802235-7		192	-	385	385	-	-	-	577	192	-	385	385	-	-	-	577
6291	Iqbal Aziz, H No D-38/1 1st Floor Khokrapar No 2 Malir Ext ,Karachi	Iqbal Aziz	42501-4491897-1		224	-	379	379	-	-	-	603	224	-	379	379	-	-	-	603
6292	Grace Saleem, Sent Jart Charch Kemari ,Jekson Tahana	Grace Saleem	42401-9764125-8		253	-	454	454	-	-	-	707	253	-	454	454	-	-	-	707
6293	Muhammad Hanif, Alishah Enterprises Plot No 77 Angara Goth B Area Liaqatabad Jama Masjid,Karachi	Muhammad Hanif	42101-1815184-5		454	-	1,047	1,047	-	-	-	1,501	454	-	1,047	1,047	-	-	-	1,501
6294	Muhammad Arshad, J A-F Markiting Pvt Limited Office 28-11th Floor Rk Sqare Ext New Challi Shahrah-E-Liaquat Karachi	Muhammad Arshad	42201-7930920-5	Mohammad Yaseen	282	-	502	502	-	-	-	784	282	-	502	502	-	-	-	784
6295	Muhammad Junaid Khan, Flat No A-7 Park View appartment Block 10 Gulshan-E-Iqbal Karachi	Muhammad Junaid Khan	42201-7072353-9	Salim Muhammad Khan	193	-	493	493	-	-	-	685	193	-	493	493	-	-	-	685
6296	Muhammad Muzaffar Khan, Eastern Digital Tehcnology Room No 29 2nd Floor Gafor Ch Abdullah Haroon Road Saddar Karachi	Muhammad Muzaffar Khan	61101-3598670-5	Waheed Hassan Khan	255	-	549	549	-	-	-	805	255	-	549	549	-	-	-	805
6297	Abid Hussain, The Home and House Shop No C-119 24th Commercial Street Commercial street Phasease II Ext DHA ,Karachi	Abid Hussain	42201-9010925-1		406	-	935	935	-	-	-	1,341	406	-	935	935	-	-	-	1,341
6298	Muhammad Imran, H No C-96 Block 6 Federal B Area Karachi	Muhammad Imran	42101-7406441-9	Mohammad Yonus	406	-	945	945	-	-	-	1,351	406	-	945	945	-	-	-	1,351
6299	Mohammad Naeem, H No D-34 1st Floor Block No 4 F B Area Karachi	Mohammad Naeem	42101-1518524-5	M Ibrahim	490	-	1,111	1,111	-	-	-	1,601	490	-	1,111	1,111	-	-	-	1,601
6300	Jalis Ur Rehman, H No B-74 Block 10 F B Area Karachi	Jalis Ur Rehman	42101-1657355-5	Anis Ur Rehman	303	-	754	754	-	-	-	1,057	303	-	754	754	-	-	-	1,057
6301	Muhammad Yousuf Memon, Rabiya Tiles PlotNo. 236 Gizri Avenue Phase IV DHA, Near PNS Haider Karachi	Muhammad Yousuf Memon	42301-5769018-5	Jan Muhammad	205	-	514	514	-	-	-	719	205	-	514	514	-	-	-	719
6302	Mushtaq Ahmed, H No 1268/8 Block 8 Azizabad F B Area ,Karachi	Mushtaq Ahmed	42101-3207830-3		157	-	358	358	-	-	-	516	157	-	358	358	-	-	-	516
6303	Choudri Nadeem Ahmed, Orbit Communication Shop No B-26 Rufi Paradise Block 18 Gulistan-E-Johar Karachi	Choudri Nadeem Ahmed	42201-8849960-9	Chudhry Abdul Qayum	203	-	421	421	-	-	-	624	203	-	421	421	-	-	-	624
6304	Mohammad Anwer, H No A-127-128 Block N North Nazimabad Karachi	Mohammad Anwer	42101-5397297-1	Ncor Mohd Baloch	499	-	935	935	-	-	-	1,434	499	-	935	935	-	-	-	1,434
6305	Zainul Abaideen, H No B-204 Scheme 24 Block 10 Gulshan-E-Iqbal Karachi	Zainul Abaideen	42000-2686961-7	Abdul Khliq	505	-	905	905	-	-	-	1,410	505	-	905	905	-	-	-	1,410
6306	Ijazuddin Qureshi, H No 973 Azizabad No 2 F B Area ,Karachi	Ijazuddin Qureshi	42101-1925169-9		497	-	974	974	-	-	-	1,470	497	-	974	974	-	-	-	1,470
6307	Khalid Mehmood, Khalid Mehmood & Co Upper Floor Plot 187/1/G Blk 2 PECHS Home Appliance,Karachi	Khalid Mehmood	42201-9966053-5		148	-	397	397	-	-	-	546	148	-	397	397	-	-	-	546
6308	Naresh Kumar, Flat No 903 9th Floor Naz Plaza opposit Nishat Cinema M.A Jinnah Road Saddar Karachi	Naresh Kumar	42301-9443999-3	Shatro Gan	238	-	582	582	-	-	-	819	238	-	582	582	-	-	-	819
6309	Najeeb Ullah Khan, H No A-472 Block H North Nazimabad Karachi	Najeeb Ullah Khan	42101-9404030-3	Abdul Rehman Khan	240	-	403	403	-	-	-	644	240	-	403	403	-	-	-	644
6310	Asghar Ali, Usman Chicken Centre Shop No 24 Askari 4 Rashid Minhas Road Gulistan-E-Johar Millenium Mall,Karachi	Asghar Ali	35102-5662894-9		145	-	369	369	-	-	-	514	145	-	369	369	-	-	-	514
6311	Mohammd Kamran, Waqar and Brothers Shop No 15 Block 22 Plot No 16 F B Area Karachi	Mohammd Kamran	42201-0433778-3	Mohd Abdul Majeed	261	-	563	563	-	-	-	825	261	-	563	563	-	-	-	825
6312	Muhammad Nawaz Butt, Lasani Goods Transport Company Plot No.133 A, Street No. 3 Gate 5, Hawksbay Road, Truck Stand, Karachi.	Muhammad Nawaz Butt	42301-9706429-7		246	-	555	555	-	-	-	800	246	-	555	555	-	-	-	800
6313	Naeem Uddin, Inam Paint and Electornic Plot No K-40 Shop No 1 Joher Colony Manghopir Karachi	Naeem Uddin	42501-2653697-7	Hasham Uddin	454	-	781	781	-	-	-	1,235	454	-	781	781	-	-	-	1,235
6314	Muhammad Yaseen, Flat No A-701 7th Floor Bilal Tower Nishtar Road Garden Karachi	Muhammad Yaseen	42301-7711136-3	Ahmed	184	-	447	447	-	-	-	631	184	-	447	447	-	-	-	631
6315	Shabbir Ahmad, Khuram Wood Work Near Mashallah Hotel Main Khaybaan E Tauheed Road Plot No.66-A Shah Rasool Colony Clifton Karachi	Shabbir Ahmad	42301-2890558-9	Abdul Rehman	299	-	539	539	-	-	-	838	299	-	539	539	-	-	-	838
6316	Rahmat Ullah, Whole Sale Fruit Market 2071-A Ground Floor PIB Colony Karachi	Rahmat Ullah	54203-1169383-1	Abdullah Jan	206	-	554	554	-	-	-	759	206	-	554	554	-	-	-	759
6317	Zafar Sheikh, J and S Trade and Supplies Office No 16 Kehkashan Mall 3rd Floor Main Tariq Road Karachi	Zafar Sheikh	42101-2047618-9	H Karim Bux Shaikh	497	-	1,158	1,158	-	-	-	1,655	497	-	1,158	1,158	-	-	-	1,655
6318	Qadeer Ahmed, H No A/46 Phase II Gulshan-E-Hadeed Bin Qasim ,Karachi	Qadeer Ahmed	42501-6670979-9		456	-	1,134	1,134	-	-	-	1,590	456	-	1,134	1,134	-	-	-	1,590
6319	Ghulam Qadir Mughal, Qadria Auto Store Office No 105-A Hamilton Court Phase No. Block 7 Clifton Karachi	Ghulam Qadir Mughal	45208-9845539-1	Munear Ahmed Mughal	135	-	446	446	-	-	-	581	135	-	446	446	-	-	-	581
6320	Rana Mohammad Aslam, Rana Trading Corporation B-283 Phase 2 Gulshan-E-Hadid ,Karachi	Rana Mohammad Aslam	35202-2288738-9		506	-	1,183	1,183	-	-	-	1,689	506	-	1,183	1,183	-	-	-	1,689
6321	Shaukat Inam, Macca Corner Shop No 20-A Aurangzaib Market M A Jinnah Road Eid Gaah Karachi	Shaukat Inam	42301-4311843-9	Inam Elahi	176	-	373	373	-	-	-	550	176	-	373	373	-	-	-	550
6322	Syed Sher Muhammad, H No 829 Area A/3 Street No 40 Saeedabad Baldia Town Karachi	Syed Sher Muhammad	42401-1754479-7	Syed Abdul Rahman	205	-	479	479	-	-	-	685	205	-	479	479	-	-	-	685
6323	Muhammad Shakeel, Call and Call Centre Plot No A-372 Baloch Colony Block 9 KAECHS Karachi	Muhammad Shakeel	42000-0365081-1	Adam	256	-	612	612	-	-	-	868	256	-	612	612	-	-	-	868
6324	Mohammad Waseem, M A Sami and Associates Plot No B-713 Block 13 F B Area Karachi	Mohammad Waseem	42101-9096375-7	Abdul Sami	306	-	695	695	-	-	-	1,001	306	-	695	695	-	-	-	1,001
6325	Syed Noman Ali Hashmi, Creative Computers Shop No A-71 A Junaid Plaza Block 6 Gulshan-E-Iqbal Karachi	Syed Noman Ali Hashmi	42501-5583645-9	S Ishtiaq Ali	199	-	356	356	-	-	-	555	199	-	356	356	-	-	-	555
6326	Khan Gul Paracha,Flat No B26 Bahyani Image Parad Block K North Nazimabad Karachi	Khan Gul Paracha	42101-1734531-7	Gulam Qadir Paracha	323	-	546	546	-	-	-	869	323	-	546	546	-	-	-	869
6327	Mohammad Shahid, Muhammedi Oil Mill Plot No 63/1 Chelaram Compound Nishtar Road Garden West Karachi	Mohammad Shahid	42301-0924101-3	Muhammad Kamil	132	-	370	370	-	-	-	502	132	-	370	370	-	-	-	502
6328	Mian Shakeel Ahmed Puri, Flat No D-18 Hanif Centre Block B North Nazimabad Karachi	Mian Shakeel Ahmed Puri	42101-4154369-1	Myan Allah Datta	506	-	1,165	1,165	-	-	-	1,671	506	-	1,165	1,165	-	-	-	1,671
6329	Syed Iqbal Hasan, H No 9 A-One Block 9 F B Area ,Karachi	Syed Iqbal Hasan	42101-6686632-3		206	-	495	495	-	-	-	701	206	-	495	495	-	-	-	701
6330	Mohammad Irfan Ahmed, Ghd Traders Shop Gd-26 Grd Flr Techno City Hasrat M Road I I Chundrigar R Karachi	Mohammad Irfan Ahmed	42301-0998251-7	A Ismail Khatri	396	-	633	633	-	-	-	1,029	396	-	633	633	-	-	-	1,029
6331	Muhammad Omer Farooq Khan, B123 Block 7 Gulistan-E-Johar Karachi	Muhammad Omer Farooq Khan	42201-5911763-3	M Abdul Hameed Khan	505	-	1,014	1,014	-	-	-	1,519	505	-	1,014	1,014	-	-	-	1,519
6332	Aftab Ur Rehman, Saleem Brothers Shop No 2 Grin Centre Dandia Bazar Karachi	Aftab Ur Rehman	42301-3663707-5	Habib Ur Rehman	366	-	905	905	-	-	-	1,272	366	-	905	905	-	-	-	1,272
6333	Faisal Iqbal Saddiquie, H No 1685 Block 15 F B Area Karachi	Faisal Iqbal Saddiquie	42000-8011793-1	Iqbal Hussain	188	-	330	330	-	-	-	519	188	-	330	330	-	-	-	519
6334	Muhammad Yaseen, Import and Exporter Maryam Sto 301 Al Falah Market 3rd Floor Abdullah Haroon Road Saddar Karachi	Muhammad Yaseen	42201-2762271-7	Abdul Rehman	472	-	1,070	1,070	-	-	-	1,542	472	-	1,070	1,070	-	-	-	1,542
6335	Saqib Fatmi, Bed Rock Shop No G 04 Syed Heights Block 12 Gulshtian-E-Johar Karachi	Saqib Fatmi	42101-3990355-3	M Qadeer Fatmi	406	-	881	881	-	-	-	1,287	406	-	881	881	-	-	-	1,287
6336	Muhammad Zakaria, Flat No D-28 3rd Floor Moona Square Jahangir Road South Karachi	Muhammad Zakaria	42301-1113167-3	Muhammad Suleman	231	-	406	406	-	-	-	637	231	-	406	406	-	-	-	637
6337	Muhammad Imran Maniar,Flat No 39 Bano Plaza Block C Nishtar Road Karachi	Muhammad Imran Maniar	42301-6019292-7	Abdul Majeed Maniar	151	-	382	382	-	-	-	534	151	-	382	382	-	-	-	534
6338	Gulzar Hussain, H No P-3258 Phase 02 Gulshan-E-Hadid ,Karachi	Gulzar Hussain	42501-1440527-1		505	-	1,132	1,132	-	-	-	1,636	505	-	1,132	1,132	-	-	-	1,636
6339	Abdul Mujeeb Qureshi, H No 37 Gulshan Banglows Block 19 Gulistan-E-Johar Karachi	Abdul Mujeeb Qureshi	42201-0605894-3	M Sharif Quresh	322	-	513	513	-	-	-	835	322	-	513	513	-	-	-	835
6340	Mohammad Ali, Abdullah Brothers Office No 7 Mohd Feroz Street 1st Floor Waqar Centre Jodia Bazar Karachi	Mohammad Ali	42301-0928296-1	Masood Ahmed Sheikh	483	-	796	796	-	-	-	1,279	483	-	796	796	-	-	-	1,279

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6341	Pervaiz Alam Siddiqui, Siddiqi Trading Co. C 114 Commercial No 1 Rabia City Gulstan E Jouhar Bl- 18 Karachi	Pervaiz Alam Siddiqui	42101-2923218-5	Abdul Hai Siddiqui	410	-	902	902	-	-	-	1,313	410	-	902	902	-	-	-	1,313
6342	Mohammad Qasim,Flat No C-34 Al Azam appartment Block 13-A Gulshan-E-Iqbal Karachi	Mohammad Qasim	42201-7732173-5		170	-	417	417	-	-	-	587	170	-	417	417	-	-	-	587
6343	Rafiqe Ahmed Sheedi, H No C-18 Defence View Street 5 Phase 1 DHA ,Karachi	Rafiqe Ahmed Sheedi	41407-3299435-1		206	-	523	523	-	-	-	729	206	-	523	523	-	-	-	729
6344	Mohammad Abid,Flat No D-38 Sb-2 Gulshan-E-Amin Plaza Block 21 FB area ,Karachi	Mohammad Abid	42201-1419357-3		505	-	1,040	1,040	-	-	-	1,545	505	-	1,040	1,040	-	-	-	1,545
6345	Mohammad Anis, Ems, Office No 6&7, Obaid Heights Block 11, Near Alladin Park Gulshan E Iqbal Karachi	Mohammad Anis	42201-3353191-9	M Rafique	506	-	1,248	1,248	-	-	-	1,754	506	-	1,248	1,248	-	-	-	1,754
6346	Mian Taimur Arbab, Cukoo Inds Private Limited Plot No 119 Sector 27 Korangi Industrial Area Karachi	Mian Taimur Arbab	42000-1616646-5	Mian Arbab Ahmed	473	-	720	720	-	-	-	1,194	473	-	720	720	-	-	-	1,194
6347	Yaseen Ahmed, Yaseen Telecom Service Plot No C-15 Block 18 Shop No.7 F B Area Karachi	Yaseen Ahmed	42101-9650670-9	Hasan Bharday	335	-	803	803	-	-	-	1,138	335	-	803	803	-	-	-	1,138
6348	Jamshed Ahmed, Lucky Communication Office 51-42 Rafiq Shopping Centre Quaidabad Landhi Karachi	Jamshed Ahmed	42501-4388132-1	Gul Nawab	155	-	380	380	-	-	-	535	155	-	380	380	-	-	-	535
6349	Taj Wali Khan, H No B-507 Block I Metroville No 1 Karachi	Taj Wali Khan	42401-1866270-5	Amroz Khan	505	-	1,012	1,012	-	-	-	1,517	505	-	1,012	1,012	-	-	-	1,517
6350	Syed Muhammad Ali, H 129 Blcck-12 Block-12 Gulistan-E-Johar Karachi	Syed Muhammad Ali	42101-3316288-3		501	-	913	913	-	-	-	1,414	501	-	913	913	-	-	-	1,414
6351	Sajjad Raza, Pak Apex Trading Suite A-716 Mashriq Centre Sir Shah Suleman Road Gulshan-E-Iqbal Karachi	Sajjad Raza	42201-0975858-7	Shah Nawaz	506	-	1,282	1,282	-	-	-	1,788	506	-	1,282	1,282	-	-	-	1,788
6352	Liaquat Khan, New Mk Associates Plot 3/149 Office 2 Abbasi Mk Hashim Raza Rd Model Colony Karachi	Liaquat Khan	42201-7960542-1	Gul Zaman	206	-	476	476	-	-	-	682	206	-	476	476	-	-	-	682
6353	Mohammad Imtiaz Lakhani, Saudagar Trading Shop No 7 Ali Sons Chamber Jeswani Street Boulton Market Karachi	Mohammad Imtiaz Lakhani	42201-1642805-1	Muhammad Hussain	177	-	441	441	-	-	-	618	177	-	441	441	-	-	-	618
6354	Muhammad Ashraf Khan, C.I 270 Sector 16-B 1st Floor Gobol Town North Karachi Industrial Area Near Muhammad Masjid Karachi.	Muhammad Ashraf Khan	42301-1063875-7		394	-	739	739	-	-	-	1,133	394	-	739	739	-	-	-	1,133
6355	Muhammad Shahid, Eman Plastic C-I 80 Sect 16 B North Karachi Godhra Central Karachi	Muhammad Shahid	42101-3789317-9	Ghulam Hasan	505	-	1,245	1,245	-	-	-	1,750	505	-	1,245	1,245	-	-	-	1,750
6356	Muhammad Nasir Ashfaq, H No A-557 Block L Street 7 North Nazimabad Karachi	Muhammad Nasir Ashfaq	42101-1570760-1	Muhammad Ashfaqe	473	-	1,093	1,093	-	-	-	1,567	473	-	1,093	1,093	-	-	-	1,567
6357	Nasim N Mistry, H No 91/1 23rd Street Off Rahat Phase 6 DHA ,Karachi	Nasim N Mistry	42301-8879477-0		505	-	947	947	-	-	-	1,452	505	-	947	947	-	-	-	1,452
6358	Munawar Raza, Munawar Resturant Shop No D-1 Beach Blessing Cnt Block 2 Clifton Karachi	Munawar Raza	42301-8398671-5	Haji Naimat Ali	504	-	877	877	-	-	-	1,381	504	-	877	877	-	-	-	1,381
6359	Ali Abbas, H No A-473 Block 15 Gulistan-E-Johar Karachi	Ali Abbas	42201-4821346-1	Ghulam Abbas	506	-	1,259	1,259	-	-	-	1,765	506	-	1,259	1,259	-	-	-	1,765
6360	Ghulam Abbas, Flat No. W 103 Phase III Haroon Royal City Block 17 Gulistan-E-Johar Karachi	Ghulam Abbas	42201-4025509-5	Raza Hussain	506	-	1,268	1,268	-	-	-	1,774	506	-	1,268	1,268	-	-	-	1,774
6361	Umair Ansari, H No N-7 Sea Rock appartment Block 1 Clifton ,Karachi	Umair Ansari	42301-1677742-5		346	-	840	840	-	-	-	1,186	346	-	840	840	-	-	-	1,186
6362	Mohammad Saleem Ut Taqi,Flat No 10/7 Block 13/A Gulshan-E-Iqbal ,Karachi	Mohammad Saleem Ut Taqi	42101-7603527-1		156	-	363	363	-	-	-	519	156	-	363	363	-	-	-	519
6363	Atiq Ahmed, House B-8 Row M Gulshan E Kaneez Fatima Block 1 Karachi.	Atiq Ahmed	42101-7541781-5	Shafiq Ahmed	395	-	785	785	-	-	-	1,179	395	-	785	785	-	-	-	1,179
6364	Nadeem Akhter Khokar, Ab Communication Shop No 9 Billys Heights Block 18 Gulistan-E-Johar ,Karachi	Nadeem Akhter Khokar	42201-1192745-9		342	-	726	726	-	-	-	1,067	342	-	726	726	-	-	-	1,067
6365	Kashif Sheikh,Flat No 202 Farhan Villa 2-F-6/15 Nazimabad No 2 Karachi	Kashif Sheikh	42101-1533617-1	Hassan Akhtar	180	-	394	394	-	-	-	574	180	-	394	394	-	-	-	574
6366	Muhammad Faisal Alvi, Al Haram Marketing D-39 Block 5 F B Area Karachi	Muhammad Faisal Alvi	42201-0774622-7	Naseer Uddin Haider	208	-	456	456	-	-	-	665	208	-	456	456	-	-	-	665
6367	Muhammad Irfan, Flat No E-13 3rd Floor Hill Park appartment Block 7/8 Memon Society Hill Park Karachi	Muhammad Irfan	42201-7455712-1	Siddiq	502	-	1,059	1,059	-	-	-	1,562	502	-	1,059	1,059	-	-	-	1,562
6368	Mohammad Arif Khan, H No A 528 Block-5 Gulshan-E-Iqbal Karachi	Mohammad Arif Khan	42201-9031768-7	Sher Muhammad Khan	453	-	818	818	-	-	-	1,271	453	-	818	818	-	-	-	1,271
6369	Mehtab Ahmed Khan, Flat No. 606/A, 7th Floor Savnna City 13D/3 Gulshan-E-Iqbal Karachi	Mehtab Ahmed Khan	42201-4062512-7	Nayaz Ahmed Khan	505	-	919	919	-	-	-	1,424	505	-	919	919	-	-	-	1,424
6370	Hina Fatima Kamrud Din, H No 33-K Block 6 PECHS	Hina Fatima Kamrud Din	42000-0428383-0		426	-	992	992	-	-	-	1,418	426	-	992	992	-	-	-	1,418
6371	Muhammad Zahid, House No C-51 Block II F B Area Karachi	Muhammad Zahid	42101-1509879-1	Abdul Majeed	488	-	1,160	1,160	-	-	-	1,648	488	-	1,160	1,160	-	-	-	1,648
6372	Muhammad Ashraf, H No 21-22 /35/B L-7 /200 Raffah-Eaam Scty Azim Pura Shah Faisal Colony ,Karachi	Muhammad Ashraf	42501-8139023-7		153	-	357	357	-	-	-	510	153	-	357	357	-	-	-	510
6373	Syed Jamal Asghar Naqvi, Majeed Health Services, Lakhani Pride Shopping Mall Block-13, Gulistan-E-Jauhar, Karachi	Syed Jamal Asghar Naqvi	42101-6761581-7		197	-	372	372	-	-	-	570	197	-	372	372	-	-	-	570
6374	Mohammad Farooq, New Car Plus Plot No 12 3rd Floor Block 16 University Road Gulshan-E-Iqba Karachi	Mohammad Farooq	42201-3239336-7	M Muslim Hussain	206	-	462	462	-	-	-	668	206	-	462	462	-	-	-	668
6375	Sadaf Azeem, H No B-45 Cosmos Plaza Block 16 F B Area ,Karachi	Sadaf Azeem	42101-9143036-0		506	-	1,153	1,153	-	-	-	1,659	506	-	1,153	1,153	-	-	-	1,659
6376	Tayyab Mustafa, H No 610 Street No 21-D Mehmoodabad No5 Karachi	Tayyab Mustafa	42000-0497868-5	Alif Dein	275	-	534	534	-	-	-	809	275	-	534	534	-	-	-	809
6377	Syed Shaukat Raza Zaidi, Ghazi Commonication Shop No A-9 Abbas Square Block 7 F B Area Karachi	Syed Shaukat Raza Zaidi	42101-0594836-3	Syed Shahid	465	-	920	920	-	-	-	1,384	465	-	920	920	-	-	-	1,384
6378	Muhammad Akram Rajput, Flat No 104 1st Floor Hina appartment Artlery Maidan Gali No 6 Burns Road Karachi	Muhammad Akram Rajput	42301-9561535-5	M Mehmoob	458	-	788	788	-	-	-	1,246	458	-	788	788	-	-	-	1,246
6379	Mohammad Arif, Fine Traders Bs-8 Shop No 4 Halima Manzil Block-1 Karimabad Karachi	Mohammad Arif	42501-9625280-5	Muhammad Yousuf	181	-	351	351	-	-	-	533	181	-	351	351	-	-	-	533
6380	Fakh Ur Din, H No 12/33 Safi Market Model Colony Malir Karachi	Fakh Ur Din	42201-9473407-5	Ashiq Hussain	290	-	573	573	-	-	-	863	290	-	573	573	-	-	-	863
6381	Muhammad Amir Shahzad, I R Telecom Private Limited Ir -302 3rd Floor Marien Faisal Building Nursury, Karachi	Muhammad Amir Shahzad	42301-5942758-7		495	-	995	995	-	-	-	1,490	495	-	995	995	-	-	-	1,490
6382	Syed Mustaqeem Shah, Bismillah Icestray Factory, Plot No D/381 Sector-B Street No. 2, Sher Pao Colony, Landhi 22. Karachi	Syed Mustaqeem Shah	42501-6871585-9	Syed Gul Badshah	489	-	1,089	1,089	-	-	-	1,578	489	-	1,089	1,089	-	-	-	1,578
6383	Muhammad Humayun Asim Munif, Humayun Telecommunication Shop No H-2 Hassan Square Block 13-A Gulshan-E-Iqbal Karachi	Muhammad Humayun Asim Munif	42201-1565157-3	M Asim Munif	247	-	481	481	-	-	-	728	247	-	481	481	-	-	-	728
6384	Hasan Saeed, H No A-77 Shadman Town No 2 Sector 14-B North Nazimabad Town Karachi	Hasan Saeed	42000-4495360-7	Muhammad Saeed	485	-	977	977	-	-	-	1,461	485	-	977	977	-	-	-	1,461
6385	Muhammad Shoaib, PINo.Gk789/1,FltNo.601 Kaya Manzil Mulji St, Kharadar Karachi	Muhammad Shoaib	42301-1273526-5	Abdul Latif	505	-	919	919	-	-	-	1,424	505	-	919	919	-	-	-	1,424
6386	Mian Muhammad, H No K-469 Block F North Nazimabad Karachi	Mian Muhammad	42101-1755707-3	M Lateef	406	-	890	890	-	-	-	1,296	406	-	890	890	-	-	-	1,296
6387	Haseena Shaheen, A 365 Block 15 Gulistan E Jauhar 2nd Floor Karachi	Haseena Shaheen	42101-0932393-4		331	-	688	688	-	-	-	1,018	331	-	688	688	-	-	-	1,018
6388	M Usman Uz Zaman, 303-B, 3rd Floor Bhayani Shopping Center, Block-'M', North Nazimabad Karachi	M Usman Uz Zaman	42101-1358922-9	M Qadir Uz Zaman	202	-	414	414	-	-	-	616	202	-	414	414	-	-	-	616
6389	Syed Qamber Abbas Naqvi,Flat No G-6 Saima Classic Block 10-A Rashid Minhas Road Gulshan-E-Iqbal Karachi	Syed Qamber Abbas Naqvi	42201-1694215-3	S Abbas Haider Naqvi	158	-	401	401	-	-	-	558	158	-	401	401	-	-	-	558
6390	Ali Ahmed, H No A-888 Sector 11-A North Karachi	Ali Ahmed	42101-1662701-9	Syed Wali Ahmad	424	-	765	765	-	-	-	1,188	424	-	765	765	-	-	-	1,188
6391	Muhammad Manzoor Ul Haq, Green Gold Tea Store 1/6 Ali Gharh Colony Main Ali Gharh Market Orangi Town Karachi	Muhammad Manzoor Ul Haq	42101-8937870-7	M Elyas Mansoor	415	-	901	901	-	-	-	1,316	415	-	901	901	-	-	-	1,316
6392	Faisal Wazir Ali, H No 130 Dohs Phase 1 Street No. 8 Malir Cant Karachi	Faisal Wazir Ali	42201-8143045-7	Wazir Ali	460	-	732	732	-	-	-	1,192	460	-	732	732	-	-	-	1,192
6393	Abdul Wajid, House No R-1241 Sector 15-A/4 Buffer Zone Karachi	Abdul Wajid	42101-6901505-9	Raees Uddin	505	-	1,122	1,122	-	-	-	1,627	505	-	1,122	1,122	-	-	-	1,627
6394	Muhammad Kamran, Kamran Motors Shop 1-2-3-4 Ghousia Centre Soldier Bazar No 1 Soldier Bazar P,Karachi	Muhammad Kamran	42201-3487298-5		451	-	769	769	-	-	-	1,219	451	-	769	769	-	-	-	1,219

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

						At the beginning							Written off						
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6395	Akbar Ali,Flat No 6 Building No 56-C 3rd Floor 13th Commercial street Phase II DHA Karachi	Akbar Ali	42301-4813251-5	Muhammad Rafeeq	505	-	1,265	1,265	-	-	-	1,770	505	-	1,265	1,265	-	-	-	1,770
6396	Hasnain Raza, Laser World Shop No 11-A UniCentre 1/18 Va Chamber II Chundrig Road Karachi	Hasnain Raza	42301-0890531-5	Shabbir Ali	339	-	776	776	-	-	-	1,115	339	-	776	776	-	-	-	1,115
6397	Sanaullah, Flat No.A-20 Ubaid Hights Near Nippa Brigh Main Rashid Minhas Road Gulshan E Iqbal Block 11 Karachi	Sanaullah	42201-2423236-9	Mushtaq Ullah	325	-	699	699	-	-	-	1,024	325	-	699	699	-	-	-	1,024
6398	Sheeba Zubair, Flat No C/21 3rd Floor Sun Set Commercial street No 4 Phase IV DHA Karachi	Sheeba Zubair	42301-0970933-6	M Zubair Mehmood	266	-	555	555	-	-	-	821	266	-	555	555	-	-	-	821
6399	Fasih Ud Din,Flat No D-17 Mehran Appartment Block 16 Gulshan-E-Iqbal Karachi	Fasih Ud Din	42201-0345944-1	Feroze Ahmed	196	-	504	504	-	-	-	700	196	-	504	504	-	-	-	700
6400	Muzammil, Bismillah Mari Time Breaker B-76 S S Chambers Room 408-409 Site Siemens Chowran,Karachi	Muzammil	42201-0589724-5		453	-	926	926	-	-	-	1,379	453	-	926	926	-	-	-	1,379
6401	Syed Hamid Ali, Al Syed Traders Saleh Mohammad Street Madina Cloth Market Kharadar Karachi	Syed Hamid Ali	42301-6471734-3	Syed Wahid Ali	188	-	515	515	-	-	-	703	188	-	515	515	-	-	-	703
6402	Atif Ahmed Khan, Minhaj Traders 37 1/4 Kbr Sector 16-A Buffer Zone Karachi	Atif Ahmed Khan	42101-8175211-5	Tahqiq Ahmed Khan	489	-	958	958	-	-	-	1,447	489	-	958	958	-	-	-	1,447
6403	Muhammad Aqil Khan,Flat No B-17 Block B-6 Comm III Rabia City Gulistan-E-Johar ,Karachi	Muhammad Aqil Khan	42101-4188218-1		478	-	1,164	1,164	-	-	-	1,642	478	-	1,164	1,164	-	-	-	1,642
6404	Syed Azmat Nawab Naqvi, Skop No.G-43 Naz Plaza M A Jinnah Road Karachi.	Syed Azmat Nawab Naqvi	42101-3095198-9		305	-	478	478	-	-	-	784	305	-	478	478	-	-	-	784
6405	Mohammad Yousuf, H No, 30 Liaquat Avenue Model Coloniy, Karachi	Mohammad Yousuf	42201-7687075-7		505	-	920	920	-	-	-	1,425	505	-	920	920	-	-	-	1,425
6406	Malik Zafar Ullah Khan,Flat No F-2 Al Rehman Plaza Badshahi Road Garden West Muhala Hasan Lashari Karachi	Malik Zafar Ullah Khan	37405-0605904-9	Malik Ali Khan	169	-	361	361	-	-	-	530	169	-	361	361	-	-	-	530
6407	Shaikh Mehtab Ur Rehman, Plot No C-2-E Mezzanine Floor Small 24 Commercial Street Ali Tower DHA Phase II ,Karachi	Shaikh Mehtab Ur Rehman	42301-1011703-1		506	-	1,287	1,287	-	-	-	1,792	506	-	1,287	1,287	-	-	-	1,792
6408	Shaukat Khan, H No L-352 Sector 11-L North Karachi	Shaukat Khan	42101-9215590-1	Jalal Khan	147	-	366	366	-	-	-	513	147	-	366	366	-	-	-	513
6409	Ashraf Ali, H No L-352 Sector 11-L North Karachi	Ashraf Ali	42101-7355132-9	Jalal Khan	159	-	395	395	-	-	-	555	159	-	395	395	-	-	-	555
6410	Muhammad Yousuf, Tawakkal Cloth Center, ShopNo.24,25 Shahzad Cloth Centre Runchor Line Karachi	Muhammad Yousuf	42301-8082595-9	Muhammad Bashir	446	-	892	892	-	-	-	1,338	446	-	892	892	-	-	-	1,338
6411	Syed Ahsan Raza,Flat No Q-302 Phase 3 3rd Floor Haroon Royal City Block 17 Gulistan-E-Johar Karachi	Syed Ahsan Raza	42501-3627081-3	Syed Mehmood	205	-	470	470	-	-	-	675	205	-	470	470	-	-	-	675
6412	Aamir Shams, H No D-78 Faraz Avenue Block 20 Gulistan-E-Johar ,Karachi	Aamir Shams	42201-5178269-1		156	-	366	366	-	-	-	521	156	-	366	366	-	-	-	521
6413	Hasan Uddin Akber, B302 4th Floor Rufi Lake Drive Block 18 Gulistan-E-Jauhar Karachi	Hasan Uddin Akber	42101-5301552-7	Mohd Nasiruddin	313	-	733	733	-	-	-	1,047	313	-	733	733	-	-	-	1,047
6414	Abdul Basit Qureshi, Abq Collection Shop No G1-III Millenium Mall Rashid M Road Gulistan-E-Johar Karachi	Abdul Basit Qureshi	42301-8825881-7	Abdul Mannan	149	-	394	394	-	-	-	543	149	-	394	394	-	-	-	543
6415	Naeem Ahmed, Shaheen Hair Dresser,PlotNo.14 Shop 14 Frere Town,Mcclean Road Clifton, Opposit Shelf Club Karachi	Naeem Ahmed	42301-8830661-9	Bashir Ahmed	174	-	382	382	-	-	-	555	174	-	382	382	-	-	-	555
6416	Irfan Saeed, H No 6/6 Survey No 91 Golden Town East Karachi	Irfan Saeed	42201-8472453-5	Saeed Ahmed	495	-	1,009	1,009	-	-	-	1,505	495	-	1,009	1,009	-	-	-	1,505
6417	Rehan Shafiq Arifi, Al Afzal Security Co Rahat Jo Dero Suit No C-3 3rd Floor PECHS 172/L Tariq Road Karachi	Rehan Shafiq Arifi	42201-6911493-9	Muhammad Shafiq	176	-	438	438	-	-	-	615	176	-	438	438	-	-	-	615
6418	Abdullah Khan Afridi, United Pak Sarhad A-25 Behind Crown Cinema Maripur Road Kausar Masjid,Karachi	Abdullah Khan Afridi	42301-3514933-1		369	-	732	732	-	-	-	1,101	369	-	732	732	-	-	-	1,101
6419	Shamim Hussain, Flat No 32-E Askari No 4 2nd Floor Street No 9 Rashid Minhas Road Karachi	Shamim Hussain	42101-6469552-1	Mohd Shafi	484	-	856	856	-	-	-	1,340	484	-	856	856	-	-	-	1,340
6420	Syed Javaid Ali, H No R-75 Block 17 Samnabad Gulbarg Road Karachi	Syed Javaid Ali	42101-0922010-1	Syed Mahmood Ali	266	-	573	573	-	-	-	840	266	-	573	573	-	-	-	840
6421	Zubair Ahmed, H No 147 Ameen Heights Cp Berrar Society Block 3 Near Cp Berrar Masjid Karachi	Zubair Ahmed	42201-7287626-7	Mansoor Ahmed	319	-	575	575	-	-	-	894	319	-	575	575	-	-	-	894
6422	Iftikhar Abdullah Choudhary, Al Asif Traders Suit No 306 3rd Floor Block 2 Aamir Trade Centre PECHS Karachi	Iftikhar Abdullah Choudhary	42201-8709033-1	M Abdullah Choudhry	265	-	638	638	-	-	-	903	265	-	638	638	-	-	-	903
6423	Muhammad Hussain Badami, Room No 34&35 B2nd Floor Hashmi Turst Building New Adjacent To Women College Urdu Bazar Karachi.	Muhammad Hussain Badami	42201-0271373-3		505	-	975	975	-	-	-	1,480	505	-	975	975	-	-	-	1,480
6424	Syed Fawad Hussain, H No 35-C 1st Floor Sunset Lane No 4 Phase II Ext DHA Karachi	Syed Fawad Hussain	42301-4943250-1	S Shamshad Hussain	260	-	483	483	-	-	-	743	260	-	483	483	-	-	-	743
6425	Muhammad Zeeshan Ikhlaq, H No B-75 Block 13-D/2 Gulshan-E-Iqbal Karachi	Muhammad Zeeshan Ikhlaq	42000-0511492-3	Aklaq Hussain Khan	165	-	354	354	-	-	-	520	165	-	354	354	-	-	-	520
6426	Shahid Ali Khan, House No C-57 Cantt Bazar Area Malir Cantt Karachi	Shahid Ali Khan	42501-8001518-5	Sher Farzand	449	-	995	995	-	-	-	1,444	449	-	995	995	-	-	-	1,444
6427	Rafi Ur Rehman Cheema, Shah Goods Transport Plot No 49-A New Truck Stand Maripur Road Maripur Road,Karachi	Rafi Ur Rehman Cheema	33100-6706842-7		152	-	397	397	-	-	-	550	152	-	397	397	-	-	-	550
6428	Habib Ur Rehman, Taubah Enterprises U-57 Spinzer Arcade N J Modi Street I I Chund Road Karachi	Habib Ur Rehman	42301-8963076-5	Asghar Ali	192	-	428	428	-	-	-	620	192	-	428	428	-	-	-	620
6429	Iftikhar Dilshad Shah, H No 4/818 Street No 43 Shah Faisal Colony Karachi	Iftikhar Dilshad Shah	42201-5965883-5	Dilshad Ahmed Shah	222	-	426	426	-	-	-	647	222	-	426	426	-	-	-	647
6430	Aurang Zeb, Aurangzeb and Borthers Shop No 66 Fruit Section Boultan Market Karachi	Aurang Zeb	42401-7835270-1	Abdul Rehman	205	-	451	451	-	-	-	655	205	-	451	451	-	-	-	655
6431	Ibrahim Shahid, H No 1581 Street No 25 Mehmoodabad No 6 Karachi	Ibrahim Shahid	42301-8271101-7	Murad Ali	349	-	814	814	-	-	-	1,163	349	-	814	814	-	-	-	1,163
6432	Muhammad Rafiq Memon, H No R-74 1st Floor Block 2 PECHS ,Karachi	Muhammad Rafiq Memon	42301-1026090-3		486	-	978	978	-	-	-	1,463	486	-	978	978	-	-	-	1,463
6433	Ghulam Qadir, Al Qadir Computers Shop No G-6 Naz Plaza M A Jinnah Road Karachi	Ghulam Qadir	42101-2599309-5	Haji Yaqoob	205	-	479	479	-	-	-	684	205	-	479	479	-	-	-	684
6434	Syed Abdul Rehman, H No B-250 Block 14 Gulistan-E-Johar Karachi	Syed Abdul Rehman	42101-1755945-5	Syed Ashraf Alam	415	-	769	769	-	-	-	1,184	415	-	769	769	-	-	-	1,184
6435	Muhammad Fakhruddin Ahmed, D-236/4 F B Area Central ,Karachi	Muhammad Fakhruddin Ahmed	42101-1818771-3		505	-	934	934	-	-	-	1,439	505	-	934	934	-	-	-	1,439
6436	Muhammad Aslam, Sunny Medical and General Stor Shop A-1 Murshid Bazar Dr Daud Pota Road Saddar Karachi	Muhammad Aslam	42301-0746542-7	Bani Yamin	219	-	371	371	-	-	-	590	219	-	371	371	-	-	-	590
6437	Jawaid Ahmed Shamsi, H No A-6 Shamsi Housing Socty Off Shahrah-E-Faisal Malir Karachi	Jawaid Ahmed Shamsi	42501-2705299-9	Tanveer A Shamsi	325	-	517	517	-	-	-	842	325	-	517	517	-	-	-	842
6438	Syed Badshah, Flat No B-7/17 Rabia City Commercial No 3 Gulistan-E-Johar Karachi	Syed Badshah	42201-7556216-1	Salam Khan	144	-	359	359	-	-	-	503	144	-	359	359	-	-	-	503
6439	Shahid Ali Khan,Flat No 11 1/8 Block 6 Gulshan E Iqbal ,Karachi	Shahid Ali Khan	42201-1318527-1		206	-	485	485	-	-	-	691	206	-	485	485	-	-	-	691
6440	Anwar Ali Mahar, H No A-73 Sector 8/C Bilal Colony Korangi Industrial Area Karachi	Anwar Ali Mahar	42201-5527848-1	Ghos Buksh Meher	205	-	470	470	-	-	-	675	205	-	470	470	-	-	-	675
6441	Mehmood, H No 16/18 Block 13 Gulshan-E-Iqbal ,Karachi	Mehmood	42101-1578447-7		461	-	1,022	1,022	-	-	-	1,483	461	-	1,022	1,022	-	-	-	1,483
6442	Shaukat Ali Urf Mamu, Salman Trade Link Suit 444 Bhayani Shopping Cntr 4th Floor Block M N Nazimabad Karachi	Shaukat Ali Urf Mamu	42501-2359283-3	Ali Muhammad	505	-	1,277	1,277	-	-	-	1,781	505	-	1,277	1,277	-	-	-	1,781
6443	Humayun Mirza, H No A-37 Azeem Khan Society Block 4A Gulshan E Iqbal Karachi	Humayun Mirza	42201-1271923-1	Mirza Abdul Ghaffor	242	-	410	410	-	-	-	652	242	-	410	410	-	-	-	652
6444	Syed Khurram Raees, Flat No 306 Block C-9 Rabia Patel Abul Hassan Isphani Road East Karachi	Syed Khurram Raees	42101-8718864-7	Syed Rais Ahmed	497	-	788	788	-	-	-	1,285	497	-	788	788	-	-	-	1,285
6445	Jamshad Ali Khan, Fl-31,Gulshan-E-Jamal Arsalan Height 2nd Floor Flat 3,Rashid Minhas Road Karachi.	Jamshad Ali Khan	42101-4940476-5		501	-	772	772	-	-	-	1,273	501	-	772	772	-	-	-	1,273

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6446	Lubna Sarwat', Aesthetic Dental Clinic Plot No 1-C 13th Commercial street DHA Phase II Ext Karachi	Lubna Sarwat'	42301-8159165-2	Ahtisham	149	-	394	394	-	-	-	544	149	-	394	394	-	-	-	544
6447	Mohammad Saleem, H No L-141 Sector 11-E Up Society New Karachi	Mohammad Saleem	42101-1426706-1	Rehmat Ali Achan	179	-	485	485	-	-	-	664	179	-	485	485	-	-	-	664
6448	Mirza Assad Baig, Ayaz Turbo Diesel Shop No G 153 Ground Floor Ruby Plaza Preedy Street Sadda Karachi	Mirza Assad Baig	42301-6048608-9	Mirza Rasheed Baig	188	-	394	394	-	-	-	582	188	-	394	394	-	-	-	582
6449	Khan Arif Shabih, Makkah Associates 69/C 24th Commercial Street Phase II Ext DHA Karachi	Khan Arif Shabih	42201-3138668-1	Shabih Ul Hassan	505	-	933	933	-	-	-	1,438	505	-	933	933	-	-	-	1,438
6450	Kashif Naeem, Akr and Company Building No 11-C Lane 1 Sehar Comm DHA Phase VII Jamia Masjid Bi,Karachi	Kashif Naeem	42201-3104307-9		313	-	752	752	-	-	-	1,064	313	-	752	752	-	-	-	1,064
6451	Muhammad Anis, Sound World Shop No 5 Osika Market Sohrab Katrak Road Saddar Karachi	Muhammad Anis	42101-1575157-7	Abdul Aziz	369	-	710	710	-	-	-	1,079	369	-	710	710	-	-	-	1,079
6452	Kashif Ahmed, H No D-24 Block J North Nazimabad Karachi	Kashif Ahmed	42101-1870710-5	Ishtiaq Ahmed	471	-	1,072	1,072	-	-	-	1,543	471	-	1,072	1,072	-	-	-	1,543
6453	Talha Ahmed, Nana Associates Suit No 103/104 Asia Cneter Bllock 13/A Gulshan-E-Iqball Karachi	Talha Ahmed	42201-8004293-5	Nisar Ahmed	496	-	1,026	1,026	-	-	-	1,522	496	-	1,026	1,026	-	-	-	1,522
6454	Muhammad Furqan Rangonia, United Furniture Suite 6 Humaira Manzil Aram Bagh Karachi	Muhammad Furqan Rangonia	42201-9694574-1	Haroon Abdul Ghaffar	155	-	406	406	-	-	-	561	155	-	406	406	-	-	-	561
6455	Nadeem Arain, H No R-913 Sector 15-A-1 Buffer Zone North Karachi	Nadeem Arain	42101-2858025-1		505	-	1,054	1,054	-	-	-	1,560	505	-	1,054	1,054	-	-	-	1,560
6456	Syed Mukhtar Ali, H No F-126/12 F South Malir Colony Malir ,Karachi	Syed Mukhtar Ali	42201-8177717-9		240	-	376	376	-	-	-	616	240	-	376	376	-	-	-	616
6457	Muhammad Saleem, Flat No 508 Ana Crown Palace Plot 64/4 Garden West Nashter Road Karachi	Muhammad Saleem	42301-1581974-5	Suleman	278	-	666	666	-	-	-	943	278	-	666	666	-	-	-	943
6458	Khalid Hameed, H No K-98-A Phase II Defence View Karachi	Khalid Hameed	42301-2533604-9	Abdul Hameed Zafar	206	-	490	490	-	-	-	695	206	-	490	490	-	-	-	695
6459	Mehbob Sultan, Baba Music Audio Cassete Recor House 298 Aminabad Oppositosit Martin Road PIB Colony Karachi	Mehbob Sultan	42201-0600422-3	Sultan Ali	220	-	381	381	-	-	-	601	220	-	381	381	-	-	-	601
6460	Tahir Iqbal, H No 151 Street No 1 Sector A,Manzoor Colony Near Alshafaq School Karachi	Tahir Iqbal	42301-9527661-1	Abdul Razzaq	223	-	417	417	-	-	-	640	223	-	417	417	-	-	-	640
6461	Faisal Khan Jaddon, H 339 St 69 E-11/3 Islamabad.	Faisal Khan Jaddon	42301-8726675-3	Adalat Khan Jadoon	474	-	880	880	-	-	-	1,354	474	-	880	880	-	-	-	1,354
6462	Adeel Waris Khan, Flat No C 18 Bhyani Heigts Block 4 Gulshan-E-Iqbal Karachi	Adeel Waris Khan	42201-9514504-7	Ghulam Waris Khan	489	-	1,155	1,155	-	-	-	1,644	489	-	1,155	1,155	-	-	-	1,644
6463	Safdar Hussain, Imex Enterprises Ca-17 Ground Floor Defence View Phase II Defence Iqra University,Karachi	Safdar Hussain	42501-1569269-3		143	-	378	378	-	-	-	521	143	-	378	378	-	-	-	521
6464	Syed Zia-Ul Hassan, 204 2nd Floor Ahmed Comforts Block-17 Gulistan-E-Johar Karachi	Syed Zia-Ul Hassan	42101-2262376-9	Syed M Manzoor	505	-	1,054	1,054	-	-	-	1,560	505	-	1,054	1,054	-	-	-	1,560
6465	Shazia Riaz, H No B-126 Block 12 Gulistan-E-Joahr ,Karachi	Shazia Riaz	42201-0316332-4		470	-	993	993	-	-	-	1,463	470	-	993	993	-	-	-	1,463
6466	Zaheer Uddin Malik, H No R-84 Sector 5-C/1 North Karachi Iqra School,Karachi	Zaheer Uddin Malik	42101-6506614-5		342	-	555	555	-	-	-	897	342	-	555	555	-	-	-	897
6467	Majid Ali Khan, Style Mafia Garments Shop G-1-108 Millenium Mega Classic Mall Rashid Minhas Road Karachi	Majid Ali Khan	42201-2019081-1	Zulfiqar Ali	361	-	917	917	-	-	-	1,279	361	-	917	917	-	-	-	1,279
6468	Muhammad Munawar,Flat No D-97 Faiza Hights Block Fl-D-14 Sector 5-I North Karachi	Muhammad Munawar	31301-1491635-1	Ghulam Rasool	496	-	1,018	1,018	-	-	-	1,514	496	-	1,018	1,018	-	-	-	1,514
6469	Syed Nisar Haider Abidi, Wali Cotton Chicken Centre Shop No 71 Anarkali Bazar F B Area Karachi	Syed Nisar Haider Abidi	42101-8077007-5	S Zulfiqar Haider	189	-	417	417	-	-	-	606	189	-	417	417	-	-	-	606
6470	Muhammad Anwar, H No R-480 Sector 11-C/1 Adam Town North Karachi	Muhammad Anwar	42101-6256094-1	Muhammad Asgar	504	-	959	959	-	-	-	1,463	504	-	959	959	-	-	-	1,463
6471	Muhammad Shoib Khan,Flat No 29 4th Floor Sec 15-A/1 Adnan Shoping Mall Block 2 North Nazimabad Karachi	Muhammad Shoib Khan	42101-0540526-5	Mohd Ibraheem Khan	225	-	494	494	-	-	-	718	225	-	494	494	-	-	-	718
6472	Abdul Majeed Khan, H No A-671 Block H North Nazimabad Karachi	Abdul Majeed Khan	42101-1669206-7	Abdul Hameed Khan	419	-	918	918	-	-	-	1,336	419	-	918	918	-	-	-	1,336
6473	Mohd Waqas Khanani, Unique Computers Shop 27 Sasi Arcade Block 7 Ground Floor Clifton Karachi	Mohd Waqas Khanani	42201-3699537-1	M Anwer Khanani	328	-	706	706	-	-	-	1,034	328	-	706	706	-	-	-	1,034
6474	Mohammad Shahid, Al Hasnain Traders, Shop No.Ug-25, Flak Naz Tower, Main Shahrah-E-Faisal, Oppositosit:Jinnah Terminal,Karachi	Mohammad Shahid	42501-1536851-1		198	-	522	522	-	-	-	719	198	-	522	522	-	-	-	719
6475	Kamran Kamal Khan, H No B-18 Block 15 Gulistan-E-Johar Karachi	Kamran Kamal Khan	42000-9412349-1	Wajid Hussain	464	-	710	710	-	-	-	1,173	464	-	710	710	-	-	-	1,173
6476	Saeed Ahmed, Db 1 First Floor Ibrahim Terrace Near Cantt Station Karachi	Saeed Ahmed	42201-2658714-5	Shakeel Ahmed	349	-	748	748	-	-	-	1,097	349	-	748	748	-	-	-	1,097
6477	Syed Wali Haider Abdi, Wali Cotton Chicken Centre Shop No 72 Anar Kali Bazar Water Pump F B Area Karachi	Syed Wali Haider Abdi	42101-8077102-5	S Zulfiqar Haider	202	-	437	437	-	-	-	638	202	-	437	437	-	-	-	638
6478	Muhammad Dilshad, Dilshad Enterprises Room No 23-D 2nd Floor Noman Square Saddar Karachi	Muhammad Dilshad	42101-2007712-3	Dilawer Ali Sidiqui	216	-	375	375	-	-	-	590	216	-	375	375	-	-	-	590
6479	Muhammad Iqbal Gaba, Bukhari Store Shop 3 Gk 2/36 Jaffar Road Kharadar Basra Bata Shop,Karachi	Muhammad Iqbal Gaba	42301-4389003-3		156	-	397	397	-	-	-	553	156	-	397	397	-	-	-	553
6480	Tanveer Hussain, House No 35(Ground Floor) Block I Bazar Area Malir Cantt Karachi	Tanveer Hussain	54400-0508384-7	Zaheer Hussain	189	-	468	468	-	-	-	657	189	-	468	468	-	-	-	657
6481	Mohd Azam, Sadiq Electric Store Shop 5 Oppositosit Mashallah Godown Shershah Kabari Bazar Shershah Karachi	Mohd Azam	42101-9129869-5	Muhammad Zaher	329	-	817	817	-	-	-	1,147	329	-	817	817	-	-	-	1,147
6482	Irshad Junaid Rasheed, Prime Ocean Cargo Management C Suit 706-707-713 7th Floor Uni Centre I I Chundrigar Road Karachi	Irshad Junaid Rasheed	42101-0333419-7	Junaid Rasheed	319	-	578	578	-	-	-	897	319	-	578	578	-	-	-	897
6483	Suleman Ali, Sign Computer Shop M-155 Jillani Centre Ma Jinnah Road Karachi	Suleman Ali	42401-6361662-1	Mukhtar Hussain	348	-	761	761	-	-	-	1,109	348	-	761	761	-	-	-	1,109
6484	Muhammad Shakil, Flat No N-202 Block N Zainab Plaza Block 17 Gulshan-E-Iqbal Karachi	Muhammad Shakil	42201-8802751-5	M Basheer Khan	212	-	502	502	-	-	-	714	212	-	502	502	-	-	-	714
6485	Abdul Wahid Ghanchi, Wahid and Brothers Shop No 3 Raja Centre A B Gill Street Timper Market Karachi	Abdul Wahid Ghanchi	42301-0911585-1	Ali Mohd	395	-	730	730	-	-	-	1,125	395	-	730	730	-	-	-	1,125
6486	Abdullah Haroon Memon,Flat No 216 2nd Floor Mehran Excellency Bath Island Clifton Karachi	Abdullah Haroon Memon	41204-7989622-3	M Haroon	506	-	1,111	1,111	-	-	-	1,617	506	-	1,111	1,111	-	-	-	1,617
6487	Mohammad Asim Durrani, H No F-107 Jahangeer Rd No 2 West Near Babr Children Paradise Sch Karachi	Mohammad Asim Durrani	42201-7224498-3	Zameen Durrani	505	-	1,027	1,027	-	-	-	1,533	505	-	1,027	1,027	-	-	-	1,533
6488	Syed Arif Hassan, Mobile Touch Shop No 35 Ground Floor Serena Tower Sakhi H Chowrangi Karachi	Syed Arif Hassan	42101-5151346-7	Syed Abid Hassan	295	-	586	586	-	-	-	881	295	-	586	586	-	-	-	881
6489	Mohammad Yousuf Qureshi, U Fone (Pakistan Telecommunica A/8 Al Azmat Square Block 3 Gulshan-E-Iqbal Karachi	Mohammad Yousuf Qureshi	42401-1474145-9	Noor Muhammad Q	351	-	670	670	-	-	-	1,021	351	-	670	670	-	-	-	1,021
6490	Muhammad Karam Allah Khan, House No.B-13/367, Al Falah Co Operative Housing Society, Shah Faisal Town, Karachi	Muhammad Karam Allah Khan	42201-0580788-5		421	-	895	895	-	-	-	1,316	421	-	895	895	-	-	-	1,316
6491	Dabeer Khan, Plot No L 218 Flat No 103 Aisha Tarees Block 2 PECHS Karachi	Dabeer Khan	42201-4680749-1	Ameer Khan	172	-	428	428	-	-	-	601	172	-	428	428	-	-	-	601
6492	Syed Nasir Abbas, H No Gre 271 Soldier Bazar No 3 Garden East Karachi	Syed Nasir Abbas	42201-6106232-1	S Nazar Hussain	418	-	990	990	-	-	-	1,408	418	-	990	990	-	-	-	1,408
6493	Noor Ahmed, Alia Floor Plot No R-124 Las Bus Stop 4-J Sector 2 North Karachi Last Bus Stop 4,Karachi	Noor Ahmed	42401-1095684-1		147	-	401	401	-	-	-	548	147	-	401	401	-	-	-	548
6494	Sabir Hussain,Flat No P-301 Saima Avenue Sector 14-B Shadman Town North Karachi	Sabir Hussain	42101-0633905-9		504	-	824	824	-	-	-	1,327	504	-	824	824	-	-	-	1,327
6495	Syed Ali Hasan Rizvi, H No C-53 Block J North Nazimabad Karachi	Syed Ali Hasan Rizvi	42101-5896851-9	Syed Mehmood Hasan	245	-	521	521	-	-	-	766	245	-	521	521	-	-	-	766
6496	Shakeel Ahmed Shaikh, H No 12/27 Nazimabad No 3-C Nazimabad ,Karachi	Shakeel Ahmed Shaikh	42101-1529816-7		405	-	788	788	-	-	-	1,193	405	-	788	788	-	-	-	1,193

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6497	Mohammad Sarfaraz, Three Star Gold Testing Labora Shop No 2/216 Commercial Area Liaquatabad Karachi	Mohammad Sarfaraz	42101-7826920-9	Huzoor Bux	334	-	732	732	-	-	-	1,066	334	-	732	732	-	-	-	1,066
6498	Muhammad Ismail, Mmb Travel Suit No 15 Mazinen Floor Moona Plaza Gurumander Opposit Hamdrad Daw,Karachi	Muhammad Ismail	42201-1529706-1		173	-	380	380	-	-	-	553	173	-	380	380	-	-	-	553
6499	Qaiser Hussain, H No R-739 1st Floor Block 20 Ancholi Society F B Area ,Karachi	Qaiser Hussain	42101-1688972-5		231	-	586	586	-	-	-	817	231	-	586	586	-	-	-	817
6500	Mukhtiar Ali Khoso,Flat No E-14 Falak Naz Corner University Road Gulshan-E-Iqbal ,Karachi	Mukhtiar Ali Khoso	42201-0850479-1		282	-	658	658	-	-	-	940	282	-	658	658	-	-	-	940
6501	Aazar Farooq,Flat No A-10 Miasam Plaza Block 3 Gulshan-E-Iqbal Karachi	Aazar Farooq	42201-2443476-7	Rizwan Ali Farooq	504	-	1,013	1,013	-	-	-	1,517	504	-	1,013	1,013	-	-	-	1,517
6502	Syed Mazhar Ali Zaidi, Textile Farms Dp No 4 Sector 21 Street No 21 Korangi Industrial Area Karachi	Syed Mazhar Ali Zaidi	42201-4025527-5	Syed Haziq Ali	183	-	441	441	-	-	-	624	183	-	441	441	-	-	-	624
6503	Imran Kamal Zahidi, Ahmed Store Shop No A-4/I Maisam Plaza Block 3 Gulshan-E-Iqbal Karachi	Imran Kamal Zahidi	42101-7394074-3	Mustafa Kamil	224	-	498	498	-	-	-	722	224	-	498	498	-	-	-	722
6504	Fazlur Rehman, Aman Stitching Plot No 189 Sector 27 Korangi Industrial Area ,Karachi	Fazlur Rehman	42201-3567855-9		145	-	375	375	-	-	-	520	145	-	375	375	-	-	-	520
6505	Muhammad Hamid, Zubair Engineering,PlotNo.14-A Sec 12-C Near Bank Alhabib North Karachi Industrail Area Karachi	Muhammad Hamid	42401-1464239-1	Abdul Rehman	179	-	461	461	-	-	-	641	179	-	461	461	-	-	-	641
6506	Muhammad Younus, Mehran Traders Plot No 26-C Mezanine Floor Street A Saba Commercial Phase V DHA Karachi	Muhammad Younus	42201-5704387-7	Mir Mohammed Adhodo	506	-	1,248	1,248	-	-	-	1,754	506	-	1,248	1,248	-	-	-	1,754
6507	Syed Asad Ahmed Jafri, H No A-315 Block 1 Gulshan-E-Iqbal Karachi	Syed Asad Ahmed Jafri	42000-0496432-5	S Shoaib Akhtar	231	-	571	571	-	-	-	802	231	-	571	571	-	-	-	802
6508	Jawed Anwar Lodhi,Flat No 301 Samar Residency Block F North Nazimabad Karachi	Jawed Anwar Lodhi	42101-1422484-1		505	-	961	961	-	-	-	1,466	505	-	961	961	-	-	-	1,466
6509	Inayat Ullah, Inayatullah and Co 421-423/C Comm Area Block 2 Tariq Road PECHS Karachi	Inayat Ullah	41101-5646715-1	Gulam Rasool	416	-	896	896	-	-	-	1,312	416	-	896	896	-	-	-	1,312
6510	Sohail Naseer, Noor Trading Co Shop 40 Hashmi Electronic Mark Abdullah Haron Road Saddar Karachi	Sohail Naseer	42301-9122389-5	Naseer Ahmed	471	-	810	810	-	-	-	1,281	471	-	810	810	-	-	-	1,281
6511	Abdul Wahid Sayal, H No 60/1 Verly Road Punjab Town Garden East Karachi	Abdul Wahid Sayal	42201-8459222-5	Abdul Rauf Sayal	207	-	508	508	-	-	-	715	207	-	508	508	-	-	-	715
6512	Waseem Uddin Ahmed, H No 126-127 Block 8 Liaquatabad Karachi	Waseem Uddin Ahmed	42101-1878120-3	Saleem Uddin Ahmed	246	-	525	525	-	-	-	771	246	-	525	525	-	-	-	771
6513	Muhammad Farooq, Gold Collection Shop No M 1-3-A Dr Daud Pota Road Hong Kong Shopping Mall Saddar Karachi	Muhammad Farooq	42301-9675671-9	Haji Usman Ahmed	427	-	772	772	-	-	-	1,198	427	-	772	772	-	-	-	1,198
6514	Muhammad Asif, Nabeel International Ug-176 Falak Naz Tower Main Shahrah-E-Faisal Karachi	Muhammad Asif	42201-5036889-7	Jameeluddin	264	-	628	628	-	-	-	892	264	-	628	628	-	-	-	892
6515	Nadeem Ahmed, H No 218 Sector 5-E Ghosia Colony Orangi Town ,Karachi	Nadeem Ahmed	41303-6441823-9		203	-	342	342	-	-	-	545	203	-	342	342	-	-	-	545
6516	Syed Kalb E Raza, H No A-925 Block 12 F B Area Karachi	Syed Kalb E Raza	42101-1772748-1	S Ali Raza Rizvi	209	-	425	425	-	-	-	634	209	-	425	425	-	-	-	634
6517	Muhammad Khalid, Bismillah Garments Shop No 313 3rd Floor Dolmen Centre Tariq Road Karachi	Muhammad Khalid	42201-5672539-7	Abdul Razzaq	489	-	1,105	1,105	-	-	-	1,593	489	-	1,105	1,105	-	-	-	1,593
6518	Munawar Hussain,Flat No A-28 Shariton Hieghts Abu Ul Hassan Ispahani Road Gulshan-E-Iqbal ,Karachi	Munawar Hussain	42201-0656856-1		491	-	854	854	-	-	-	1,345	491	-	854	854	-	-	-	1,345
6519	Naeem Ud Din Siddique, H No R-1664 Block 18 F B Area Karachi	Naeem Ud Din Siddique	42101-6679676-1	Meher Ud Din Sidiqi	444	-	789	789	-	-	-	1,232	444	-	789	789	-	-	-	1,232
6520	Wajahat Ali Khan, House No.A-1919, Gulshan-E-Hadeed, Phase II, Bin Qasim, Karachi	Wajahat Ali Khan	42501-1439390-5		454	-	1,001	1,001	-	-	-	1,455	454	-	1,001	1,001	-	-	-	1,455
6521	Muhammad Akmal, House No A 210 Block A Central North Nazimabad Karachi	Muhammad Akmal	42101-1951738-9	Sh Muhammad Aslam	466	-	941	941	-	-	-	1,406	466	-	941	941	-	-	-	1,406
6522	Malik Muhammad Qasim, H No R-5 13 D-2 Gulshan-E-Iqbal ,Karachi	Malik Muhammad Qasim	42301-7268060-1		369	-	849	849	-	-	-	1,218	369	-	849	849	-	-	-	1,218
6523	Muhammad Ahmed, Anwar Manzil 4th FloorFlat No 4 Plot No N-P-10/10 Munji Kheti Street Jodia Bazar ,Karachi	Muhammad Ahmed	42301-5489214-3		296	-	708	708	-	-	-	1,004	296	-	708	708	-	-	-	1,004
6524	Waheed Gulzar, Rkv 1085 Street 7 Model Colony Near Telephone Exchange Karachi	Waheed Gulzar	42501-1488097-5	Gulzar Hussain	173	-	435	435	-	-	-	608	173	-	435	435	-	-	-	608
6525	Syed Ahmer Zaidi, R-89 Sector 14-B Shadmaan Town North Karachi	Syed Ahmer Zaidi	42201-2470854-3	Hassan Abbas Zaidi	271	-	679	679	-	-	-	950	271	-	679	679	-	-	-	950
6526	Amin Jeewa, Flat No B5 Deluxe appartments Piston Jee Street Garden West Karachi	Amin Jeewa	42201-0587553-3	Ashiq Ali Jewa	493	-	1,093	1,093	-	-	-	1,586	493	-	1,093	1,093	-	-	-	1,586
6527	Shahid Usman, H No R-387/5 Sector 14-A Shadman Town North Karachi	Shahid Usman	42101-1615896-7	Muhammad Usman	370	-	641	641	-	-	-	1,011	370	-	641	641	-	-	-	1,011
6528	Syed Ubaid Ur Rehman Hashmi, H No A-143 Street 8 Block N Centeral North Nazimabad Karachi	Syed Ubaid Ur Rehman Hashmi	42101-8514174-9	Syed Abdul Rehman	234	-	577	577	-	-	-	811	234	-	577	577	-	-	-	811
6529	Nadeem Hasan Khan,Flat No 8-25 3rd Floor Gulshan-E-Amin Towers Gulistan-E-Johar ,Karachi	Nadeem Hasan Khan	42101-5263056-5		316	-	587	587	-	-	-	902	316	-	587	587	-	-	-	902
6530	Muhammad Humayoun, H No R-503 Sector No 15-A-3 Buffer Zone North Karachi	Muhammad Humayoun	42401-8410680-9		488	-	1,149	1,149	-	-	-	1,637	488	-	1,149	1,149	-	-	-	1,637
6531	Muhammad Yousaf Aziz, Zareen International 2nd Floor Mehar Sons Sialkot Road Off I I Chund Rd ,Karachi	Muhammad Yousaf Aziz	42301-5637566-9		463	-	1,073	1,073	-	-	-	1,536	463	-	1,073	1,073	-	-	-	1,536
6532	Ghulam Mohammad, Afghani Resturant Haji Ghab Manzil Ground FloorJakson Bazar Kemari Afghani Restaurent,Karachi	Ghulam Mohammad	42401-1665978-5		223	-	397	397	-	-	-	620	223	-	397	397	-	-	-	620
6533	Mohammad Aslam Ghanchi, House No 164 Peer Ilahi Buksh Street Garden West Karachi	Mohammad Aslam Ghanchi	42301-2174062-7		215	-	613	613	-	-	-	828	215	-	613	613	-	-	-	828
6534	Riaz Ahmed Siddiqui, H No 589 Khurshed Manzil Street 21/D Mehmoodabad No 5 Karachi	Riaz Ahmed Siddiqui	42201-2340183-5	Muneer Ahmed Siddiq	351	-	724	724	-	-	-	1,075	351	-	724	724	-	-	-	1,075
6535	Rizwan, I T Marketing Software House 306 3rd Floor Madina City Mall Plot 27 Sb5 Abdullah Haroon Road Saddar Karachi	Rizwan	42301-6470546-3	Dawood	290	-	563	563	-	-	-	853	290	-	563	563	-	-	-	853
6536	Ashfaque Ali, Rkv 148 Model Colony Malir Karachi	Ashfaque Ali	42201-0692699-7		264	-	573	573	-	-	-	837	264	-	573	573	-	-	-	837
6537	Abdul Rahim Rathore,Flat No 18 5th Floor Zarina Mansion Mir Karam Ali Talpur, Road Saddar Karachi	Abdul Rahim Rathore	42000-0371505-1	Abdul Qadir Rathore	495	-	943	943	-	-	-	1,438	495	-	943	943	-	-	-	1,438
6538	Muhammad Faraz Ahmed, Fasih Computer Suit No 701 7th floor Unit Centr I I Chundrigar Road Karachi	Muhammad Faraz Ahmed	42501-9027410-9	M Mehmood Pahsa	156	-	396	396	-	-	-	552	156	-	396	396	-	-	-	552
6539	Syed Raza Haider, H No R-730 1st Floor Block 20 F B Area Karachi	Syed Raza Haider	42101-7477400-9	Syed Muhammed	474	-	866	866	-	-	-	1,340	474	-	866	866	-	-	-	1,340
6540	Waseem Younus, The Tiles House 23-D Shop No 1 Zamzama 5th Comm Lane DHA Karachi	Waseem Younus	42201-6358943-5	Mohammad Younus	140	-	364	364	-	-	-	503	140	-	364	364	-	-	-	503
6541	Jan Muhammad, Al Azeem Enterprises Plot 310 Sector 32-B Korangi 1 1/2 Karachi	Jan Muhammad	42201-5688459-9	Abdul Jabbar	232	-	407	407	-	-	-	639	232	-	407	407	-	-	-	639
6542	Farhan Jawaid, Flat No C-6 Abc appartment Haadi Market Nazimabad No 4 Karachi	Farhan Jawaid	42101-9073827-9	Jawed Shamid	167	-	413	413	-	-	-	580	167	-	413	413	-	-	-	580
6543	Syed Shakeel Ahmed, L-330 Sector 5-C-/4 North Karachi	Syed Shakeel Ahmed	42101-1559720-5		169	-	390	390	-	-	-	560	169	-	390	390	-	-	-	560
6544	Farrukh Ahmed,Flat No 3 3rd Floor Allah Wali Building Plaza Quarter M A Jinnah Road Karachi	Farrukh Ahmed	42301-6114377-3	Mujeeb Ahmed	417	-	836	836	-	-	-	1,253	417	-	836	836	-	-	-	1,253
6545	Liaqat Hussain, H No A/32 Umer Farooq Town Kala Pul Karachi	Liaqat Hussain	42301-6142963-9	Muhammad Younus	505	-	1,014	1,014	-	-	-	1,519	505	-	1,014	1,014	-	-	-	1,519
6546	Muhammad Nadeem Mughal, Mughal Autos Ls-3 Street No 7-D-1 North Karachi	Muhammad Nadeem Mughal	42101-5769903-9	M Ameen	483	-	909	909	-	-	-	1,392	483	-	909	909	-	-	-	1,392
6547	Mohammad Ashraf, Flat No 3/5 3rd Floor Saeeda Mansion Burns Road Street No 6 Saddar Karachi	Mohammad Ashraf	42301-5608894-7		297	-	591	591	-	-	-	887	297	-	591	591	-	-	-	887
6548	Muhammad Shahid Siddiqui, Al Haadi International Trading Khawaja Chamber Room 112 1 Flr Dandia Bazar Jodia Bazar Karachi	Muhammad Shahid Siddiqui	42101-5220167-7	Qazi Mohammad Ishaq	405	-	881	881	-	-	-	1,286	405	-	881	881	-	-	-	1,286

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6549	Nawab Zada Aalijah, Nabri Agency 36 E Street No 21 Phase II Extension DHA Karachi	Nawab Zada Aalijah	42301-8808167-9	Nawab Abrar Ahmed	430	-	969	969	-	-	-	1,399	430	-	969	969	-	-	-	1,399
6550	Ashfaque Ahmed, H No R-7 1st Floor Commissiner Society Block 4-A Abul Hasan Isphani Road Gulshan-E-Iqbal Karachi	Ashfaque Ahmed	42301-0776225-3	Dost Muhammad	244	-	616	616	-	-	-	860	244	-	616	616	-	-	-	860
6551	Khalid Mehmood, Madina Auto Work Shop Plot 1 Opposit 101 Survey 5 Alc Paf Shah Faisal Colony Main Sh-E-Faisal Drigh Rd Karachi	Khalid Mehmood	42501-3083156-9	Ghulam Hussain	244	-	528	528	-	-	-	773	244	-	528	528	-	-	-	773
6552	Kasim Ali, Sangam Stone Crushier Shop No 33 Sony Chalic Sch 33 Suparco Road Gulshan-E-Iqbal ,Karachi	Kasim Ali	42101-1704160-9		503	-	862	862	-	-	-	1,365	503	-	862	862	-	-	-	1,365
6553	Abdul Majeed Shahid, House No.112,Block-9 Gulistan-E-Johar Near Warsi Sweets Karachi.	Abdul Majeed Shahid	42201-4077932-3		245	-	588	588	-	-	-	833	245	-	588	588	-	-	-	833
6554	Muhammad Qayum, H No G-29 Ahmedabad North Nazimabad Karachi	Muhammad Qayum	42101-5133161-3	Muhammad Ayub	221	-	544	544	-	-	-	765	221	-	544	544	-	-	-	765
6555	Mohammad Jawed, H No 8 Babugee Building No 2 Burns Road Karachi	Mohammad Jawed	42301-0968842-9	Hafiz Abdul Karim	313	-	600	600	-	-	-	913	313	-	600	600	-	-	-	913
6556	Abdul Mateen, Soft Collection Pl No 201 Panorama Centr Building Grd Flr Raja Ghzanfar A Khan R Karachi	Abdul Mateen	42301-1985555-9	Muhammad Ahmed	184	-	442	442	-	-	-	626	184	-	442	442	-	-	-	626
6557	Syed Mohammad Kamran Ahmed, United Commercial Trade D-1 Shado House Block 13-A Gulshan-E-Iqbal ,Karachi	Syed Mohammad Kamran Ahmed	42201-6364919-1		172	-	354	354	-	-	-	526	172	-	354	354	-	-	-	526
6558	Amir Iqbal, A A Linkers Office No D-46 3rd Floor Motandas Building M A Jinnah Road Karachi	Amir Iqbal	42101-3048617-7	Muhammad Iqbal	212	-	503	503	-	-	-	715	212	-	503	503	-	-	-	715
6559	Mierajuddin, H No B-4 Block 13 Gulshan-E-Iqbal Karachi	Mierajuddin	42201-6309723-5	Rahim Ud Din	320	-	663	663	-	-	-	983	320	-	663	663	-	-	-	983
6560	Imran, Arshad Electronics Shop No 24 Al Haroon Centre Abdullah Haroon Rd Saddar Karachi	Imran	42201-1629498-9	Abdul Razzak	505	-	931	931	-	-	-	1,436	505	-	931	931	-	-	-	1,436
6561	Mohammad Hassan Puri,Flat No D-18 Hanif Centre Block B North Nazimabad Board Office Karachi	Mohammad Hassan Puri	42101-2011582-5	Mian Shakeel A Pori	195	-	468	468	-	-	-	663	195	-	468	468	-	-	-	663
6562	Zeeshan Farid, Flat No 101 Liberty Square Plot 180-A Block 2 PECHS Karachi	Zeeshan Farid	42000-7909570-3	Farid Yousuf	391	-	842	842	-	-	-	1,233	391	-	842	842	-	-	-	1,233
6563	Muhammad Nadeem, Talha Garments B-199 Sector 11-E New Fatima Jinnah Colony ,Karachi	Muhammad Nadeem	42101-7803291-7		298	-	737	737	-	-	-	1,035	298	-	737	737	-	-	-	1,035
6564	Muhammad Hanif, Gold Collection Shop No M1-03A Hong Kong Shopping Mall Saddar Karachi	Muhammad Hanif	42301-9685076-9		234	-	482	482	-	-	-	715	234	-	482	482	-	-	-	715
6565	Shahid Iqbal, Riz International Room No 5 2nd Floor Ibrahim Building West Wharf Rod Pick Commercial,Karachi	Shahid Iqbal	42301-4140772-1		496	-	931	931	-	-	-	1,426	496	-	931	931	-	-	-	1,426
6566	Syed Irfan Ali Zaidi, H No D-131 Street No 13-D Mehmoodabad No 4-1/2 Karachi	Syed Irfan Ali Zaidi	42301-7887898-9	S Zafaryab Ali Zaidi	506	-	1,055	1,055	-	-	-	1,560	506	-	1,055	1,055	-	-	-	1,560
6567	Muhammad Arif, Al Kareem Store Plot No 35 Block B Street 1 Akhtar Colony Karachi	Muhammad Arif	42301-6427905-9	Mohammad Iqbal	367	-	667	667	-	-	-	1,035	367	-	667	667	-	-	-	1,035
6568	Muhammad Shakeel, H No 1309/15 Dastagir Block 15 F B Area Karachi	Muhammad Shakeel	42000-6551180-3	Muhammad Sharif	262	-	477	477	-	-	-	739	262	-	477	477	-	-	-	739
6569	Mohammad Zabair Ghanchi, H No C-16 Block 2 Khehkashan Clifton Karachi	Mohammad Zabair Ghanchi	42301-7672608-7	Haroon Rashid	205	-	444	444	-	-	-	650	205	-	444	444	-	-	-	650
6570	Abdul Ghani Mamdani, Fl Ot 84 1-42 3rd Floor Saboonl Mansion Taru Naru Lane Mithadar Karachi	Abdul Ghani Mamdani	42301-1271638-3	Ahmed Ismail	295	-	691	691	-	-	-	986	295	-	691	691	-	-	-	986
6571	Habib Ullah, H No A-152 Sector X-6 Gulshan-E-Maymar Karachi	Habib Ullah	42101-0640760-9	Saeed Qasim	489	-	1,140	1,140	-	-	-	1,629	489	-	1,140	1,140	-	-	-	1,629
6572	Akhtar Ali, H No R-47 Block 20 F B Area ,Karachi	Akhtar Ali	42101-4072014-3		268	-	743	743	-	-	-	1,011	268	-	743	743	-	-	-	1,011
6573	Aijaz Ahmed, Fayyaz Enterprises Shop No Kb-72 Block 21 Gulshan-E-Ameen Plaza F B Area Karachi	Aijaz Ahmed	42201-5369392-9	Nazir Ahmed	474	-	979	979	-	-	-	1,453	474	-	979	979	-	-	-	1,453
6574	Zia Ur Rehman, B-248 Block -C North Nazimabad Karachi Asghar Ali Shah Stadium	Zia Ur Rehman	42101-6954125-1		319	-	649	649	-	-	-	968	319	-	649	649	-	-	-	968
6575	S Khshif Hussain Bilgrami, H No E-66 Gali No 3-E Street No 4 Mehmoodabad Karachi	S Khshif Hussain Bilgrami	42301-6250332-7	S Hussain Zaheer	280	-	570	570	-	-	-	849	280	-	570	570	-	-	-	849
6576	Syed Adeel Yousaf Wasti, H No A-620 First Floor Block 12 F B Area Gulberg Karachi	Syed Adeel Yousaf Wasti	42101-4770994-7	Syed Baqar Yousuf	404	-	869	869	-	-	-	1,272	404	-	869	869	-	-	-	1,272
6577	Muhammad Hanif, H No 3-398 Memon Colony Block 3 F B Area Karachi	Muhammad Hanif	42101-1503337-9		431	-	1,052	1,052	-	-	-	1,483	431	-	1,052	1,052	-	-	-	1,483
6578	Syed Mohammad Baber, House No A-138, Block 14, Gulistan-E-Jauhar, East Karachi	Syed Mohammad Baber	42201-6574631-7		494	-	993	993	-	-	-	1,487	494	-	993	993	-	-	-	1,487
6579	Muhammad Mubeen Sheikh,Flat No F-6 Junaid Plaza Rashid Minhas Road Gulshan-E-Iqbal Block 6 ,Karachi	Muhammad Mubeen Sheikh	42201-1160886-7		494	-	1,109	1,109	-	-	-	1,603	494	-	1,109	1,109	-	-	-	1,603
6580	Adnan Bashir, House No-44-A Alamgir Society Model Colony Karachi. East. Karachi.	Adnan Bashir	42201-5971692-9		300	-	675	675	-	-	-	974	300	-	675	675	-	-	-	974
6581	Afaq Ahmed, R-706 Block 19 FB area Karachi	Afaq Ahmed	42101-4289877-3	Akhlaq Ahmed	178	-	396	396	-	-	-	574	178	-	396	396	-	-	-	574
6582	Naimat Ullah,Flat No A-3 406 Rabia Patel Scheme 33 Abul Hasan Isphani Road Gulshan-E-Iqbal Karachi	Naimat Ullah	42201-7022949-3	Mohd Nabi	496	-	996	996	-	-	-	1,492	496	-	996	996	-	-	-	1,492
6583	Syed Sajjad Ashraf, H No A-118 Sector Z-2 Gulshan-E-Maymar ,Karachi	Syed Sajjad Ashraf	42000-2033126-5		506	-	1,160	1,160	-	-	-	1,666	506	-	1,160	1,160	-	-	-	1,666
6584	Muhammad Zafar Ali, Zafar and Co Shop No 1 Ali Akbar Square Kazi Court 27 Sharfabad Karachi	Muhammad Zafar Ali	42101-4770187-5	M Arif Ali	206	-	470	470	-	-	-	675	206	-	470	470	-	-	-	675
6585	Danny Jassey, Super Evernew Studio Shop No 8 Anarkali Market Paposh Nagar Karachi	Danny Jassey	42101-1904238-3	Villyat Soyaa	351	-	670	670	-	-	-	1,021	351	-	670	670	-	-	-	1,021
6586	Akbar Mustafa Ahmed, Shah Enterprise Office No.26 4th Floor Kehkashan Maal Block 2 PECHS Main Tariq Road Karachi	Akbar Mustafa Ahmed	42201-8093741-9	Mustafa Ar Ahmed	506	-	1,012	1,012	-	-	-	1,518	506	-	1,012	1,012	-	-	-	1,518
6587	Shivjee,Flat No 3-A 3rd Floor Gali 4 Mansoor Shah Apt Layari Modelwey Street Saddar Town ,Karachi	Shivjee	42301-0707645-7		360	-	744	744	-	-	-	1,104	360	-	744	744	-	-	-	1,104
6588	Syed Hassan Mehmood, Ahmed Traders Plot 351 Sector 32-A Zia Colony Korangi Industrial Area Karachi	Syed Hassan Mehmood	34101-0590083-7	S Ghaffar Hussain	252	-	594	594	-	-	-	846	252	-	594	594	-	-	-	846
6589	Arif Ali Ansari, Ansari Brothers A-19 Alamgir Rayon Mills Site ,Karachi	Arif Ali Ansari	42101-2398846-9		193	-	353	353	-	-	-	546	193	-	353	353	-	-	-	546
6590	Asghar Ali, Abbasi Traders Shop No 9 Ajmeri Market New Naham Road Kharadar Karachi	Asghar Ali	42301-1099243-9	Fazal Hussain	255	-	531	531	-	-	-	786	255	-	531	531	-	-	-	786
6591	Muhammad Munwar, Elegence Knit Wear A-31 1st Floor Hunaid City Block 17 Gulistan-E-Johar Karachi	Muhammad Munwar	42201-8737388-9		211	-	427	427	-	-	-	638	211	-	427	427	-	-	-	638
6592	Umair Siddique, Laraib Traders Shop No 7 Bombay Cloth Market Ot 6/143 Bombay Bazar ,Karachi	Umair Siddique	42301-2788218-5		496	-	1,080	1,080	-	-	-	1,576	496	-	1,080	1,080	-	-	-	1,576
6593	Muhammad Asif, Nexus Suit No 511 5th Floor Uni Tower I I Chundrigar Road Karachi	Muhammad Asif	42501-3904738-7	M Soumar	506	-	1,208	1,208	-	-	-	1,714	506	-	1,208	1,208	-	-	-	1,714
6594	Pervaiz Ahmed,Flat No A-1 Shalimar Appartment Block A Garden West Karachi	Pervaiz Ahmed	42301-0986978-9	Abdul Haq	486	-	926	926	-	-	-	1,411	486	-	926	926	-	-	-	1,411
6595	Syed Zaheer Ahmed Shah,Flat No. G 24 3rd Floor Block 20 Noman Avenue Gulistan-E-Johar Karachi	Syed Zaheer Ahmed Shah	42201-0655213-9	Haji Ali Muhammad	372	-	844	844	-	-	-	1,216	372	-	844	844	-	-	-	1,216
6596	Masroor Akhtar, Masroor Enterprises 13 Babul Najaf Imam Bargah Sector 15-A-4 Buffer Zone ,Karachi	Masroor Akhtar	42101-1802327-9		489	-	1,149	1,149	-	-	-	1,637	489	-	1,149	1,149	-	-	-	1,637
6597	Akhtar Hussain, Al Azeem Enterprises Plot No S-A-3-4 Sector 5-L North Karachi	Akhtar Hussain	42101-4643835-1		378	-	666	666	-	-	-	1,044	378	-	666	666	-	-	-	1,044
6598	Badi Ul Alam, H No Kf-1070 Uc 5 Jaffer Gali Muhdi Colony West Wharf Road Kemari Town ,Karachi	Badi Ul Alam	42301-3625606-9		259	-	502	502	-	-	-	761	259	-	502	502	-	-	-	761
6599	Abdul Hameed, H No 16-L/S Sector 6-E Orangi Town ,Karachi	Abdul Hameed	42401-4283241-9		189	-	449	449	-	-	-	638	189	-	449	449	-	-	-	638

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6600	Muhammad Ikram Malik, H No 2456 7 Azam Town Mehmoodabad ,Karachi	Muhammad Ikram Malik	42301-0975787-3		304	-	506	506	-	-	-	810	304	-	506	506	-	-	-	810
6601	Tariq, Office. C-427 National Auto Plaza Near Afshan Cinema, Marstan Road Karachi	Tariq	42301-0722847-3		504	-	890	890	-	-	-	1,395	504	-	890	890	-	-	-	1,395
6602	Mohammad Umer Shaikh, H No 292 Zulfi Manzil Dr Sharif Street Mehmoodabad Gate Karachi	Mohammad Umer Shaikh	42301-0901956-5	Shaikh Allah Ditta	457	-	1,061	1,061	-	-	-	1,518	457	-	1,061	1,061	-	-	-	1,518
6603	Mohammad Asif, 198-199/3.Macca Manzil.Bantva Town.Karimabad.F B Area. Central Karachi	Mohammad Asif	42101-1846969-9		506	-	1,195	1,195	-	-	-	1,701	506	-	1,195	1,195	-	-	-	1,701
6604	Zahid Masood,Flat No H-3/III 2nd Floro Maymar Avenue Block 4 Gulshan-E-Iqbal ,Karachi	Zahid Masood	37402-1005562-1		505	-	1,054	1,054	-	-	-	1,559	505	-	1,054	1,054	-	-	-	1,559
6605	Mohammad Asif, Suleman Kath Mension Flat No 23 Street 1 Mension Society Karachi	Mohammad Asif	42301-9642973-3		506	-	1,208	1,208	-	-	-	1,714	506	-	1,208	1,208	-	-	-	1,714
6606	Aijaz Ahmed, Uneeb Engineering Plot No 2195/A Shop No 4-5 PIB Colony East Karachi	Aijaz Ahmed	42201-1861856-3	Abdul Razaq	424	-	900	900	-	-	-	1,324	424	-	900	900	-	-	-	1,324
6607	Mohammad Zia Uddin Farooqi, H No B-161 Block I North Nazimabad Karachi	Mohammad Zia Uddin Farooqi	42101-3588323-3	Mohammad Faseehuddin Farooqi	289	-	491	491	-	-	-	780	289	-	491	491	-	-	-	780
6608	Muhammad Arif Nigda, 203 Plot No 13-C Madni Arcade Block 8 Kh Kash Shan Clifton	Muhammad Arif Nigda	42201-0994469-5		347	-	798	798	-	-	-	1,144	347	-	798	798	-	-	-	1,144
6609	Muhammad Amir Ahmedani, H No A-129 Blcck 19 Gulshan-E-Iqbal Karachi	Muhammad Amir Ahmedani	42201-0385277-1	Muhammad Yousuf	303	-	506	506	-	-	-	809	303	-	506	506	-	-	-	809
6610	Azhar Hussain, New Azhar Tailor Shop No 18 Annar Kali Market Liaqat Ali Khan Road Model Coloney Karachi	Azhar Hussain	37301-5365491-1	Mazhar Hussain	184	-	402	402	-	-	-	586	184	-	402	402	-	-	-	586
6611	Shahid Ali, Sameel Communication Shop G8/B Fl-2-3-4 Block 13 KDA commercial centre Gulshan-E-Iqball Karachi	Shahid Ali	42101-1766049-7	Ayub Ali	502	-	1,158	1,158	-	-	-	1,660	502	-	1,158	1,158	-	-	-	1,660
6612	Muhammad Saleem, Habib Sons Office No 8 3rd Floor Farid Chamber Dandia Bazar Karachi	Muhammad Saleem	42301-1076259-1	Abdul Habib	324	-	713	713	-	-	-	1,038	324	-	713	713	-	-	-	1,038
6613	Mohammad Farooq Sohail, H No L-589 KDA Scheme 41 Sector 4-A Sarjani Town Karachi	Mohammad Farooq Sohail	42401-9128525-3		306	-	702	702	-	-	-	1,008	306	-	702	702	-	-	-	1,008
6614	Amir Rahim, House No 58/E Lane No 7 Gulistan Colony Near Alshifa Hospital Rawalpindi	Amir Rahim	42201-6622006-5	Mian Abdul Raheem	422	-	739	739	-	-	-	1,160	422	-	739	739	-	-	-	1,160
6615	Tanveer Yousuf Vohra, House No 3-B Block 9/7 Nazimabad No 3 Karachi	Tanveer Yousuf Vohra	42101-7669315-3	M Yousuf Vohra	495	-	995	995	-	-	-	1,490	495	-	995	995	-	-	-	1,490
6616	Rasheed Ahmed, H No 895 Sector 41-B Korangi No 2-1/2 Karachi	Rasheed Ahmed	42201-1442560-5	Rafique Muhammed	189	-	397	397	-	-	-	586	189	-	397	397	-	-	-	586
6617	Raheel Wali, H No 1-A/4-B-6 Nazimabad No 4 Nazimabad ,Karachi	Raheel Wali	42101-0476605-3		185	-	405	405	-	-	-	590	185	-	405	405	-	-	-	590
6618	Muhammad Arif, H No 351/9-10 Al Fareed Street Garden West Karachi	Muhammad Arif	42201-8324185-7	Umer Din	284	-	666	666	-	-	-	950	284	-	666	666	-	-	-	950
6619	Muhammad Shahid Akram, General Garments Suit No 201 2nd Floor Plot 12- Tauheed Commercial street No 34 DHA Phase 5 Karachi	Muhammad Shahid Akram	42201-5924143-1	Mohammad Akram	490	-	1,165	1,165	-	-	-	1,655	490	-	1,165	1,165	-	-	-	1,655
6620	Fazal Ul Rehman Khan Lohdi, A-139 Block-R North Nazimabad Karachi	Fazal Ul Rehman Khan Lohdi	42101-2819672-9		506	-	1,155	1,155	-	-	-	1,660	506	-	1,155	1,155	-	-	-	1,660
6621	Yasir Ahsan Khan, Flat B-1 1st Floor S/A/7 Street 21 Rose Arcade Sector 11 B North Karachi	Yasir Ahsan Khan	42101-4433940-3	Mohammad Ehsaan	506	-	1,135	1,135	-	-	-	1,641	506	-	1,135	1,135	-	-	-	1,641
6622	Muhammad Sabir, Sana Anum Marble Industries 1/40 Villayatabad Manghopir Road ,Karachi	Muhammad Sabir	42401-4649747-1		503	-	930	930	-	-	-	1,434	503	-	930	930	-	-	-	1,434
6623	Afzal Ahmed Khan, H No B-1 Central Commercial Area Block 8 Gulshan-E-Iqbal,Karachi	Afzal Ahmed Khan	42201-8378744-7		283	-	612	612	-	-	-	895	283	-	612	612	-	-	-	895
6624	Atif Mohammad Razi, H No B-16 Noman Centre Block 5 Rashid Minhas Road Gulshan-E-Iqbal Karachi	Atif Mohammad Razi	42201-4887088-3	Razi Hassan	506	-	1,041	1,041	-	-	-	1,547	506	-	1,041	1,041	-	-	-	1,547
6625	Nadeem Ahmed Khan, H No 280 Block A Sector 11-E North Karachi	Nadeem Ahmed Khan	42101-1814001-7	Ahmed Khan	185	-	388	388	-	-	-	572	185	-	388	388	-	-	-	572
6626	Asif Mehmood, Mehmood Brothers & Milk Comm A Shop No 4 Asif Centre Jackson Market Kemari Karachi	Asif Mehmood	42401-8588815-3	Zaristan	284	-	645	645	-	-	-	929	284	-	645	645	-	-	-	929
6627	Mumtaz Hussain Siddiqui, The Future Marketing 6 Second Floor Shaikh Centre Main University Road Gulshan-E-Iqball ,Karachi	Mumtaz Hussain Siddiqui	42201-5642262-3		486	-	1,155	1,155	-	-	-	1,641	486	-	1,155	1,155	-	-	-	1,641
6628	Shamim, S N Garments Suit No 818 8th Floor Regal Trade Square Saddar Karachi	Shamim	42101-2892286-5	Abdul Rauf	506	-	1,198	1,198	-	-	-	1,704	506	-	1,198	1,198	-	-	-	1,704
6629	Kamran Merchant, Amro Logistics Ground FloorShop 126 Rainbow Ce Empress Market Road Saddar Karachi	Kamran Merchant	42301-0293119-5	Umer Merchant	165	-	367	367	-	-	-	532	165	-	367	367	-	-	-	532
6630	Muhammad Amin,Flat No D-611 Rufi Green City Block 18 Gulistan-E-Johar Karachi	Muhammad Amin	42201-9091193-5	Sh Muhammad Latif	395	-	834	834	-	-	-	1,229	395	-	834	834	-	-	-	1,229
6631	Malik Tahir Ahmed Khan, H No 75-F Block 6 PECHS Karachi	Malik Tahir Ahmed Khan	42201-9141659-7	Malik Khudad Khan	193	-	413	413	-	-	-	606	193	-	413	413	-	-	-	606
6632	Muhammad Shahbaz Baig,Flat No F-18 3rd Floor Green Heaven Appartment Block G North Nazimabad Karachi	Muhammad Shahbaz Baig	42101-2262798-9	Mirza M Aslam Baig	428	-	727	727	-	-	-	1,154	428	-	727	727	-	-	-	1,154
6633	Syed Sultan Shah, Pak Techncs 31 Huma Heights 133 Depot Line Ommissriot Road Karachi	Syed Sultan Shah	42101-1781061-1	Syed Ul Haq Shah	425	-	701	701	-	-	-	1,127	425	-	701	701	-	-	-	1,127
6634	Javeed Ahmed, H No R-85 Sector 14-B Shadman Town ,Karachi	Javeed Ahmed	42101-1924265-5		368	-	680	680	-	-	-	1,047	368	-	680	680	-	-	-	1,047
6635	Asif Ahmed Khan, H No R-485 Block 9 F B Area Karachi	Asif Ahmed Khan	42101-9505134-3	Muhammad Sabir	224	-	427	427	-	-	-	652	224	-	427	427	-	-	-	652
6636	Muhammad Khalid, H No A-2670 Phase Two Gulshan-E-Hadeed ,Karachi	Muhammad Khalid	42201-0241026-1		506	-	1,123	1,123	-	-	-	1,629	506	-	1,123	1,123	-	-	-	1,629
6637	Azeem Zahid, D-13, Block H Street 2, North Nazimabad Hedri Karachi	Azeem Zahid	42101-9114796-1	Zahid Mahmood	445	-	1,024	1,024	-	-	-	1,469	445	-	1,024	1,024	-	-	-	1,469
6638	Farhan Aziz, Farhan Auto Traders Shop No 98 Baloch Market opposit Taj Mahal Market M.A Jinnah Road Karachi	Farhan Aziz	42301-7292157-9	Abdul Aziz	505	-	1,041	1,041	-	-	-	1,546	505	-	1,041	1,041	-	-	-	1,546
6639	Abdul Waheed, Wahed Tyer House Plot No L-511 Shereen Jinnah Block 1 Clifton Karachi	Abdul Waheed	42301-0755419-1	Kochay Khan	474	-	1,013	1,013	-	-	-	1,487	474	-	1,013	1,013	-	-	-	1,487
6640	Ghulam Hassan, M/S Shah Garments 606 Ismail TradeCentre 6th floor Rambharti Street Jodia Bazar ,Karachi	Ghulam Hassan	42301-9435284-7		495	-	904	904	-	-	-	1,400	495	-	904	904	-	-	-	1,400
6641	Jaffar Ali, H No A-58 Sadat Colony Shah Faisal Colony Karachi	Jaffar Ali	42301-1580720-1	Khudayaar	489	-	1,136	1,136	-	-	-	1,625	489	-	1,136	1,136	-	-	-	1,625
6642	Asouni Kumar Urf Dilip Kumar, Johar Complex 2nd Floor Block A-30/11 Main University Road Karachi	Asouni Kumar Urf Dilip Kumar	43102-8958741-7	Bhagwan Das	260	-	521	521	-	-	-	781	260	-	521	521	-	-	-	781
6643	Abdul Qayoom Shaikh,Flat No 106/B-8 Rabia Patel appartment Abul Hassan Isphani Road Gulshan-E-Iqbal Karachi	Abdul Qayoom Shaikh	42501-1511952-3	M Anwar Shaikh	339	-	549	549	-	-	-	888	339	-	549	549	-	-	-	888
6644	Adeel Ahmed, H No C-8 Block 11 F B Area Karachi	Adeel Ahmed	42101-1682939-9	Saghir Ahmed	496	-	1,035	1,035	-	-	-	1,531	496	-	1,035	1,035	-	-	-	1,531
6645	Mohammad Javed, Oweas Brother 3/9 Industrial Area Oweas Brother Liaquatabad ,Karachi	Mohammad Javed	42101-9300157-3		416	-	797	797	-	-	-	1,213	416	-	797	797	-	-	-	1,213
6646	Syed Akhter Ul Haq Bari, R-302 Sector 15 A-3 Buffar Zone North Karachi	Syed Akhter Ul Haq Bari	42101-1763288-1		504	-	1,014	1,014	-	-	-	1,518	504	-	1,014	1,014	-	-	-	1,518
6647	Syed Muhammad Abul Farah Zaidi, Messam Enterprises A-26 Sector X-3 Gulshan-E-Maymar Karachi	Syed Muhammad Abul Farah Zaidi	42501-2248754-7	S Zafar Mehdi Zaidi	306	-	709	709	-	-	-	1,015	306	-	709	709	-	-	-	1,015
6648	Muhammad Imran, Abi Internation Gc-25 Techno City Mall Hasrat Mohani Road ,Karachi	Muhammad Imran	42301-1012364-3		476	-	972	972	-	-	-	1,448	476	-	972	972	-	-	-	1,448
6649	Pervez Saddar Uddin,Flat No B-105 Block 4 Bismillah Centre Main Super Highway ,Karachi	Pervez Saddar Uddin	42401-4953491-7		244	-	551	551	-	-	-	796	244	-	551	551	-	-	-	796
6650	Imran Hussain,Flat No 42 Jabeen Plaza Street 11 Farid Road Saddar ,Karachi	Imran Hussain	42301-2880962-3		506	-	1,042	1,042	-	-	-	1,547	506	-	1,042	1,042	-	-	-	1,547
6651	Muhammad Amir Anwar Ali Shaikh, Flat No 8 2nd Floor Dilkusha appartment Web Street Garden East Karachi	Muhammad Amir Anwar Ali Shaikh	42201-7866761-3	Anwar Ali	440	-	789	789	-	-	-	1,229	440	-	789	789	-	-	-	1,229

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6652	Farhan Shams, H No A-557 Block D North Nazimabad Karachi	Farhan Shams	42101-6341542-3	Shams Ul Islam Baig	317	-	622	622	-	-	-	939	317	-	622	622	-	-	-	939
6653	Nasreen Akhter, Flat No A-17 3rd Floor Block 10 Park View appartment Gulshan-E-Iqbal ,Karachi	Nasreen Akhter	42201-9120807-8		235	-	572	572	-	-	-	807	235	-	572	572	-	-	-	807
6654	Muhammad Ayub, Pakistan Engg Services Q-71-A Quaidabad Madina Masjid,Karachi	Muhammad Ayub	42501-1030710-7		360	-	764	764	-	-	-	1,124	360	-	764	764	-	-	-	1,124
6655	Qamar Ud Din, H No 2097 Sector 8-F Tunishia Sadar ,Karachi	Qamar Ud Din	42301-0849508-5		474	-	793	793	-	-	-	1,267	474	-	793	793	-	-	-	1,267
6656	Nadir Feroz, H No D-20 Central Govt Housing Society Block 10-A Gulshan-E-Iqbal Karachi	Nadir Feroz	42201-0417097-7	M Feroz Khan	224	-	397	397	-	-	-	621	224	-	397	397	-	-	-	621
6657	Muhammad Ahtesham Ud Din, H No B-102 Block 10-A Gulshan-E-Iqbal Karachi	Muhammad Ahtesham Ud Din	42201-2930618-1	N Wahab Uddin	492	-	858	858	-	-	-	1,350	492	-	858	858	-	-	-	1,350
6658	Mohammad Farhan, Plot Mr-4/6 Flat 3 Arif Manzil 2nd Floor Ali Akbar Street Mithadar Karachi	Mohammad Farhan	42301-9811380-1	Muhammad Anwar	390	-	987	987	-	-	-	1,377	390	-	987	987	-	-	-	1,377
6659	Syed Jaffar H Rizvi, Baqar Electric Box Shop No 02 93 9th Com Street Phase IV DHA Karachi	Syed Jaffar H Rizvi	42201-1064453-1	Syed Mubarik Husain	368	-	757	757	-	-	-	1,124	368	-	757	757	-	-	-	1,124
6660	Muhammad Naseem Khan, House 8 Street 25 Sector E Manzoor Colony ,Karachi	Muhammad Naseem Khan	42301-0713378-3		505	-	1,133	1,133	-	-	-	1,638	505	-	1,133	1,133	-	-	-	1,638
6661	Rafiq Ahmed, H No B-1 B Area Korangi No 6 Karachi	Rafiq Ahmed	42201-2919823-9	Jamil Ahmed	497	-	921	921	-	-	-	1,419	497	-	921	921	-	-	-	1,419
6662	Syed Danish Iqbal, H No R-181 Sector 7-D-2 North Nazimabad Karachi	Syed Danish Iqbal	42101-8152339-1	Syed Shamim Ul Tauhed	221	-	509	509	-	-	-	730	221	-	509	509	-	-	-	730
6663	Syed Aun Ali Zaidi, Sonex Steel and Cement Traders Shop 5 Building 65-C 11th Commercial street Phase II DHA Karachi	Syed Aun Ali Zaidi	42201-7256242-5	Syed Hashim Ali	304	-	650	650	-	-	-	954	304	-	650	650	-	-	-	954
6664	Sajid Khan,Flat No 7-D-2 7th Floor Al Jeddah Appartment Lucky Star Saddar ,Karachi	Sajid Khan	42201-0323707-3		505	-	1,198	1,198	-	-	-	1,703	505	-	1,198	1,198	-	-	-	1,703
6665	Syed Khalid Akhtar, H No A-141 Block I North Nazimabad Karachi	Syed Khalid Akhtar	42101-1991186-1	S Aktar Ali	496	-	1,092	1,092	-	-	-	1,587	496	-	1,092	1,092	-	-	-	1,587
6666	Ibrahim Khan, Ibrahim Poltary Supplier Mali Shop No 3 Al Makkah Market Dacod Chowrangi Landhi Karachi	Ibrahim Khan	42501-1411716-3	Syed Khan	506	-	1,089	1,089	-	-	-	1,595	506	-	1,089	1,089	-	-	-	1,595
6667	Muhammad Naveed Khan, Javed Glass & Almonium Shop No 1 Panjab Colony Khy-E-Jami Defence ,Karachi	Muhammad Naveed Khan	42101-7316672-9		494	-	929	929	-	-	-	1,423	494	-	929	929	-	-	-	1,423
6668	Alam Khan Awan, Anees Enterprises Room No 11 1st Floor Nagani Chamber West Wharf Road Karachi	Alam Khan Awan	42401-8984604-3	Lal Khan	241	-	528	528	-	-	-	769	241	-	528	528	-	-	-	769
6669	Zahid Iqbal, Theism Textile Industries Plot No 121 Sector 27 Korangi Industrial Area ,Karachi	Zahid Iqbal	42101-6468497-7		468	-	1,065	1,065	-	-	-	1,532	468	-	1,065	1,065	-	-	-	1,532
6670	Khurram Khan Durrani, H No B-266 Block 2 Metroville Site Karachi	Khurram Khan Durrani	13503-8497210-5	Mohammad Akram	465	-	903	903	-	-	-	1,369	465	-	903	903	-	-	-	1,369
6671	Faisal Ahmed, I World International 520 5th Flr Blk 4 Gulshan-E-Iqball Mashriq Centre Sir Syed Road Karachi	Faisal Ahmed	42201-0476837-7	Zaheer Ahmed	165	-	364	364	-	-	-	528	165	-	364	364	-	-	-	528
6672	Khalil Ur Rehman Siddiqui, Pakistan Medical Store Shop No B-46 Plot No 895 Jalalabad Nazimabad No 1 Karachi	Khalil Ur Rehman Siddiqui	42101-9889055-5	A Ghaffar	258	-	548	548	-	-	-	806	258	-	548	548	-	-	-	806
6673	Imran, B-6 Sajjad-Ud-Din Centre Plot No 162 Garden East Karach Karachi	Imran	42101-1645471-9	Barkat Ali	306	-	635	635	-	-	-	941	306	-	635	635	-	-	-	941
6674	Abdul Samad Khan, H No 16 Sector B Street No 5 Manzoor Colony Mehmoodabad Karachi	Abdul Samad Khan	42301-3861933-1	M Nazeer Khan	175	-	370	370	-	-	-	545	175	-	370	370	-	-	-	545
6675	Ajaz Ud Din, Fifty Fifty Computerised Movie R-208 Sector 5-L North Karachi	Ajaz Ud Din	42101-5874248-3	Shahab Ud Din	352	-	802	802	-	-	-	1,154	352	-	802	802	-	-	-	1,154
6676	Muhammad Ilyas, Pak Skill Network Room 12/31 Arkay Square Ext 12th Floor Shahrah-E-Liaquat Karachi	Muhammad Ilyas	42301-0852466-5	Hafiz Abdul Hameed	506	-	1,124	1,124	-	-	-	1,630	506	-	1,124	1,124	-	-	-	1,630
6677	Atta Ur Rehman, Cosmo Care N Cure Room 201 Al Asar Centre Sb-6 Block 13-B Gulshan-E-Iqbal Karachi	Atta Ur Rehman	38101-0580714-1	Fazal Ur Rehman	287	-	562	562	-	-	-	849	287	-	562	562	-	-	-	849
6678	Muhammad Faisal Jalal,Flat No A-171 Yousuf Plaza Block 16 F B Area ,Karachi	Muhammad Faisal Jalal	42101-6908178-7		362	-	786	786	-	-	-	1,149	362	-	786	786	-	-	-	1,149
6679	Salman Irfan, Global Enterprises 1-A 4/3 Ground Floor Nazimabad No 1 ,Karachi	Salman Irfan	42101-4134488-3		226	-	371	371	-	-	-	598	226	-	371	371	-	-	-	598
6680	Muhammad Maqsood, H No N-257 Labour Square Site Karachi	Muhammad Maqsood	42401-4046297-7	Muhammad Yaqoob	255	-	550	550	-	-	-	805	255	-	550	550	-	-	-	805
6681	Syed Nasir Raza, H No Sb-1 Block 2 Azizabad F B Area Karachi	Syed Nasir Raza	42101-8085626-5	S Anwar Raza	190	-	348	348	-	-	-	538	190	-	348	348	-	-	-	538
6682	Noman Ul Rehman, Flat No A 5 Noman Appartment Garden West Karachi	Noman Ul Rehman	42201-3539509-5	Aman Ur Rehman	505	-	904	904	-	-	-	1,408	505	-	904	904	-	-	-	1,408
6683	Muhammad Imran, House No. 23-B, Quater No. 2, City Railway Colony, Karachi.	Muhammad Imran	42301-0715802-9		277	-	684	684	-	-	-	961	277	-	684	684	-	-	-	961
6684	Syed Anwar Ahmed, H No J-107 Rufi Lake Drive Block 18 Gulistan-E-Johar Karachi	Syed Anwar Ahmed	42201-0661928-1		477	-	930	930	-	-	-	1,407	477	-	930	930	-	-	-	1,407
6685	Wali Jan, H No A-407 Ghousia Colony PIB Colony ,Karachi	Wali Jan	42201-6880837-9		276	-	594	594	-	-	-	869	276	-	594	594	-	-	-	869
6686	Ansar Baig, Muhammadi Pan House 2/14 Comm Area Liaquatabad Karyana Market ,Karachi	Ansar Baig	42101-6966486-7		217	-	431	431	-	-	-	648	217	-	431	431	-	-	-	648
6687	Abdul Sattar, A-114, Hasrat Mohani Colony Manghopir Road Karachi	Abdul Sattar	42401-9269706-3		466	-	963	963	-	-	-	1,429	466	-	963	963	-	-	-	1,429
6688	Mohammad Farooq, Metal Enterprises Shop No 57 Moin Street Market Baba-E-Urdu Road Karachi	Mohammad Farooq	42101-1769397-9	M Arshad	504	-	1,161	1,161	-	-	-	1,666	504	-	1,161	1,161	-	-	-	1,666
6689	Muhammad Qasim Malik, H No D-104 Bhayani Avenue Block 5/D Nazimabad Karachi	Muhammad Qasim Malik	42000-0536870-1	Malik Ullah Buksh	465	-	919	919	-	-	-	1,384	465	-	919	919	-	-	-	1,384
6690	Ashfaq Ahmed, I-75 Cantt Bazar Malir Cantt Karachi	Ashfaq Ahmed	42501-8084742-7		306	-	666	666	-	-	-	972	306	-	666	666	-	-	-	972
6691	Irshad Ali Shad, Flat No G-4 Al Marium Luxury Appartment 401 Gold Street Garden East Karachi	Irshad Ali Shad	42301-7331366-1	Muhammad Ilyas	201	-	488	488	-	-	-	689	201	-	488	488	-	-	-	689
6692	Mohammad Nasir, Shandar Cloths Shop 9 Street No 20 Civic Lane Shah Rascol Colony Clifton Karachi	Mohammad Nasir	42301-0853261-1	Mohammad Baig	416	-	787	787	-	-	-	1,203	416	-	787	787	-	-	-	1,203
6693	Zeshan Ali, H No B-504 Abbas Residency Block 12 Gulistan-E-Johar Syed Heights Karachi	Zeshan Ali	44103-6856627-9		504	-	891	891	-	-	-	1,395	504	-	891	891	-	-	-	1,395
6694	Mohammad Akram, H No K-181 Gali No 9 Gulshan-E-Bahar Sector 16 Orangi Town ,Karachi	Mohammad Akram	42401-1543419-7		300	-	544	544	-	-	-	844	300	-	544	544	-	-	-	844
6695	Zaheer Ahmed Qureshi, Noor Enterprises M1-M2 S C-13 Noor Square Main University Road ,Karachi.	Zaheer Ahmed Qureshi	42201-0446267-5		408	-	772	772	-	-	-	1,179	408	-	772	772	-	-	-	1,179
6696	Khalid Mehmood Khan, Cargo Links Plot No 24/A Truck Stand Maripur Road ,Karachi	Khalid Mehmood Khan	42501-1466194-3		436	-	996	996	-	-	-	1,432	436	-	996	996	-	-	-	1,432
6697	Mohammad Rafeeq, H No 1735/409 Patni Society Baldiya Town Karachi	Mohammad Rafeeq	42401-0305296-9	Abdul Kareem	205	-	415	415	-	-	-	620	205	-	415	415	-	-	-	620
6698	Mohammad Faisal Abdullah Khan, Am Incorporative Plot No A-2 2nd Floor Block 13-C Gulshan-E-Iqbal Karachi	Mohammad Faisal Abdullah Khan	42201-3707237-9	M Abdullah Khan	506	-	1,132	1,132	-	-	-	1,638	506	-	1,132	1,132	-	-	-	1,638
6699	Syed Sajjad Hussain,Flat No A-24, 3rd Floor Faraz Avenue Block 20 Gulistan-E-Johar Karachi	Syed Sajjad Hussain	42201-8946421-1	Syed Faiyz Ali	505	-	1,041	1,041	-	-	-	1,546	505	-	1,041	1,041	-	-	-	1,546
6700	Syed Rehan Hussain Rzivi, Rehans Kurta Fashion Shop 11 1st Floor Kurta Gali Sour Sq Shopping Mall Tariq Road ,Karachi	Syed Rehan Hussain Rzivi	42201-8067949-7		236	-	459	459	-	-	-	695	236	-	459	459	-	-	-	695
6701	Mohammad Asif, 249/3 2nd Floor Karimabad F B Area ,Karachi	Mohammad Asif	42101-9593532-3		322	-	624	624	-	-	-	946	322	-	624	624	-	-	-	946
6702	Muneer Ahmed, H No 600 Street 26 Sector 5/J Saeedabad Karachi Saeedabad Karachi	Muneer Ahmed	42401-5427471-9	Nazeer Ahmed Ansari	205	-	443	443	-	-	-	648	205	-	443	443	-	-	-	648
6703	Humza Imran Dhame, Dhamee Group Suit No 202 2nd Floor Kashif Centre Main Shahrah-E-Faisal Karachi	Humza Imran Dhame	42301-4541022-3	Imran Ameer Dhamee	457	-	858	858	-	-	-	1,315	457	-	858	858	-	-	-	1,315
6704	Muhammad Shahid, H No A-412 Mohammadi Colony Lasbaila Nishter Road Karachi	Muhammad Shahid	42201-4601505-1	Mohammad Ahmed	377	-	831	831	-	-	-	1,208	377	-	831	831	-	-	-	1,208
6705	Sibtain Ali,Flat No 101 Happy Centre Plot No 808 Jamshed Road No 1 Karachi	Sibtain Ali	42201-1612254-9	Haider Ali	205	-	416	416	-	-	-	621	205	-	416	416	-	-	-	621

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6706	Simon Joseph, H No 804 Street No C-27 Mehmoodabad No 5-1/2 Karachi	Simon Joseph	42301-0974882-7	Willium Joseph	289	-	590	590	-	-	-	879	289	-	590	590	-	-	-	879
6707	Muhammad Humair, Dt-20 Block 15 F B Area ,Karachi	Muhammad Humair	42101-1847156-5		203	-	412	412	-	-	-	615	203	-	412	412	-	-	-	615
6708	Shahid Ali, Waqas Autos and Spare Parts Plot Sb-43 Shop 5 Desent Homes Phase 2 Sec 11-A North Karachi	Shahid Ali	42301-0845319-3	Muhammad Iqbal	199	-	485	485	-	-	-	684	199	-	485	485	-	-	-	684
6709	Muhammad Abdul Hashim, H No 19 Block C Bilal Colony Sector 14-C Orangi Town Karachi	Muhammad Abdul Hashim	42401-5497450-3	M Israil	201	-	378	378	-	-	-	579	201	-	378	378	-	-	-	579
6710	Muhammad Anwar Qureshi, Flat No 103 Al Rahem Arcade Block 5-C-3/17 Nazimabad Karachi	Muhammad Anwar Qureshi	42101-2668772-5	Jamil Ahmed	209	-	350	350	-	-	-	559	209	-	350	350	-	-	-	559
6711	Saira Shahab, Commets Educational System Plot C-12 Block 12 Gulistan-E-Johar Karachi	Saira Shahab	42301-6205272-4	Shahab Saqib	492	-	1,081	1,081	-	-	-	1,573	492	-	1,081	1,081	-	-	-	1,573
6712	Syed Mazhar Imam Rizvi, H No R-594 Adam Town Sector 11-C-1 North Karachi	Syed Mazhar Imam Rizvi	42101-1723054-9		350	-	637	637	-	-	-	987	350	-	637	637	-	-	-	987
6713	Muhammad Gulab, S G Electronic 20 Block M Sector 11-1/2 Pakistan Bazar Orangi Town ,Karachi	Muhammad Gulab	42401-3086342-7		468	-	977	977	-	-	-	1,445	468	-	977	977	-	-	-	1,445
6714	Syed Furqan Jafar, Clear Vision Plus Shop No 7 Singapore Centre Off Tariq Road Karachi	Syed Furqan Jafar	42201-5768506-5	Syed Fayyaz Jaffar	413	-	817	817	-	-	-	1,230	413	-	817	817	-	-	-	1,230
6715	Mohammad Zeeshan Ahmed, H No 17 Street No 26 Block 3D Nazimabad No 3 Karachi	Mohammad Zeeshan Ahmed	42101-1686749-3	Zareef A Siddiqui	445	-	759	759	-	-	-	1,204	445	-	759	759	-	-	-	1,204
6716	Farhan Anjum,Flat No A-003/A Block 16 Gery Garden Appartment Gulistan-E-Johar Karachi	Farhan Anjum	42201-9977204-9	Anjum Mushtaq	494	-	799	799	-	-	-	1,293	494	-	799	799	-	-	-	1,293
6717	Sadiq Ali, H No C-7 4th Floor Crown Garden Block 4 Gulistan-E-Johar ,Karachi	Sadiq Ali	42000-6021724-3		206	-	396	396	-	-	-	601	206	-	396	396	-	-	-	601
6718	Khalid Khan, Noor Khan Lube Shop Shop 1 Plot No E-2033 Sector 1 Haryana Colony Orangi Town Karachi	Khalid Khan	42000-0497615-1	Noor Mohd Khan	232	-	535	535	-	-	-	767	232	-	535	535	-	-	-	767
6719	Mursaleem Zafar, Saeeda Munzil 5C/56 Paposh Nagar Kmc Market Nazimabad No 5 Karachi	Mursaleem Zafar	42101-3330366-3		201	-	397	397	-	-	-	598	201	-	397	397	-	-	-	598
6720	Muhammad Iqbal, Classic International Office 16 1st Floor Jodia Baza Maiji Market Katchi Gali No 1 Karachi	Muhammad Iqbal	41303-1524604-1	Siraj Ud Uddin	506	-	1,146	1,146	-	-	-	1,652	506	-	1,146	1,146	-	-	-	1,652
6721	Syed Wasiullah Khurram, H No R-671 Sector 11-C/3 North Karachi	Syed Wasiullah Khurram	42101-8108781-5		504	-	835	835	-	-	-	1,339	504	-	835	835	-	-	-	1,339
6722	Kalam Ud Din, H No K-362 Sector 15/D Orangi Town ,Karachi	Kalam Ud Din	42401-5609699-5		495	-	996	996	-	-	-	1,491	495	-	996	996	-	-	-	1,491
6723	Arshad Rasheed Shaikh, H No A-415 Block I North Nazimabad Karachi	Arshad Rasheed Shaikh	42101-1843020-5	Abdul Rasheed	444	-	984	984	-	-	-	1,428	444	-	984	984	-	-	-	1,428
6724	Syed Atif Ali,Flat No 35 Irfan Manzil Raghav Street Ram Swami Garden Karachi	Syed Atif Ali	42301-2815692-9	Syed Akhtar Ali	460	-	994	994	-	-	-	1,454	460	-	994	994	-	-	-	1,454
6725	Muhammad Arif Marfani, Marfani Textile Corporation 6 Attiq Market Boltan Market Adamjee Haji Dawood Road Karachi	Muhammad Arif Marfani	42201-6758174-9	Mohammed	476	-	971	971	-	-	-	1,447	476	-	971	971	-	-	-	1,447
6726	Muhammad Fahim, Ismail and Sons Office No 1 Building Bait Ul Mohsi Warsi Road Soldier Bazar Karachi	Muhammad Fahim	42201-4644774-5	Muhammad Ismail	325	-	679	679	-	-	-	1,003	325	-	679	679	-	-	-	1,003
6727	Mohammad Riaz, Riaz Traders Shop No 8-A Taj Manshion Gi-5/51-52 Alis Street Kharada Karachi	Mohammad Riaz	42301-8980780-5	Abdul Razak	492	-	952	952	-	-	-	1,444	492	-	952	952	-	-	-	1,444
6728	Arsalan Pervez, Banglow No A-14 Block 1 Gulshan-E-Iqbal Karachi	Arsalan Pervez	42201-8179948-9	Perwaiz Akhtar	503	-	863	863	-	-	-	1,366	503	-	863	863	-	-	-	1,366
6729	Syed Waqar Ahmed, H No F-S-25/6 1st Floor F South Liaquat Square Malir Tosee Colony Karachi	Syed Waqar Ahmed	42201-1208889-5	S M Ahmed Kazmi	504	-	870	870	-	-	-	1,374	504	-	870	870	-	-	-	1,374
6730	Faraz Majeed, Nexus International Room No 11 Blk 7/8 1st Floor Snowwhite Complex Baloch Colon Karachi	Faraz Majeed	42101-4871335-3	Abdul Majeed	505	-	1,041	1,041	-	-	-	1,546	505	-	1,041	1,041	-	-	-	1,546
6731	Abul Hassan, Plot No J-M-135 Roes Garden Flat-205 Near Hussani Blood Bank Burgari Soldier Bazar No 2 Karachi	Abul Hassan	42201-7617626-5	Sultan Ali	484	-	807	807	-	-	-	1,291	484	-	807	807	-	-	-	1,291
6732	Dawood,Flat No 101 Dawood Arcade Lawrence Road Garden Karachi	Dawood	42301-8408786-9	Ibrahim	459	-	1,002	1,002	-	-	-	1,461	459	-	1,002	1,002	-	-	-	1,461
6733	Jawaid, H No 331 Cp Barrar Society Block 7/8 Dohraji Karachi	Jawaid	42201-0212545-1	Madani	436	-	886	886	-	-	-	1,322	436	-	886	886	-	-	-	1,322
6734	Sajid Iqbal, Blue Sea Exports 4/6 Clinic Tower Rimpla Plaza Bunder Road ,Karachi	Sajid Iqbal	42101-1675976-9		483	-	735	735	-	-	-	1,218	483	-	735	735	-	-	-	1,218
6735	Muhammad Arif, Flat No 6 2nd Floor Plot No.31/3 F.B Area Batwa Town Siddiqabad Near Edhi Centre Karachi	Muhammad Arif	42301-9932098-1	Aba Tayyab	160	-	756	756	-	-	-	916	160	-	756	756	-	-	-	916
6736	Muhammad Khalil Ullah Usmani, Vereicity Incorporated Sa-06 1st Floor Shanaz Arcade Shaheed-E-Millat Road,Karachi	Muhammad Khalil Ullah Usmani	42201-2833673-9		437	-	723	723	-	-	-	1,160	437	-	723	723	-	-	-	1,160
6737	Riaz Ghani, Rabia Zari House B-1 Kehkasha Centre Arcade 3 Talwar Clifton ,Karachi	Riaz Ghani	42201-7203915-9		295	-	648	648	-	-	-	944	295	-	648	648	-	-	-	944
6738	Wilson Lazarus, H No 120/1 Cantt Bazar Drigh Road Karachi	Wilson Lazarus	42201-0788648-9	G M Lazarus	407	-	850	850	-	-	-	1,256	407	-	850	850	-	-	-	1,256
6739	Wajahat Ali, Wajahat Ali and Co Printing Pr Shop No 98 Baloch Park M A Jinnah Road ,Karachi	Wajahat Ali	42201-6976969-3		505	-	1,165	1,165	-	-	-	1,670	505	-	1,165	1,165	-	-	-	1,670
6740	Sheikh Muhammad Ismail, House No. B-15 Block 13/D-2 Gulshan-E-Iqbal Karachi	Sheikh Muhammad Ismail	42501-6667404-3		256	-	595	595	-	-	-	851	256	-	595	595	-	-	-	851
6741	Shakeel Ahmed Qadri, H No 68 Sector 6/E Orangi Town Near Bank Al Habib Karachi	Shakeel Ahmed Qadri	42401-8286509-5	Chand Muhammad	454	-	902	902	-	-	-	1,356	454	-	902	902	-	-	-	1,356
6742	Zeeshan Najmul Hussain,Flat No D-47 4th Floor Sunny Height Block 19 Gulistan-E-Johar Karachi	Zeeshan Najmul Hussain	42201-0562884-7	Najmul Hussain	505	-	975	975	-	-	-	1,480	505	-	975	975	-	-	-	1,480
6743	Mohammad Afzal,Flat No 110 1st Floor Near Lasbela Police Choki Mehran Garden Lasbela ,Karachi	Mohammad Afzal	42201-8403761-9		487	-	799	799	-	-	-	1,286	487	-	799	799	-	-	-	1,286
6744	Muhammad Farhan Khan, K-5-4/S/21 StreetNo.3 Bismillah Manzil Marapir Land Moosa Lane Karachi	Muhammad Farhan Khan	42401-1822391-3		300	-	624	624	-	-	-	924	300	-	624	624	-	-	-	924
6745	Mian Gulam Mujtaba Rahmani, H No C-137 2nd Floor Sector 11-B North Karachi	Mian Gulam Mujtaba Rahmani	42101-9826912-7	Mian Ghulam	495	-	862	862	-	-	-	1,358	495	-	862	862	-	-	-	1,358
6746	Mohammad Afzal Ahmed Zubary, Enigma Video and Pco Shop No 3 Plot No 136/5 Marton Quarter Jahangir Road Karachi	Mohammad Afzal Ahmed Zubary	42101-1592096-5	Mohammad Naseem	506	-	1,089	1,089	-	-	-	1,595	506	-	1,089	1,089	-	-	-	1,595
6747	Mohammad Saqib Khan, H No R-21 White Houses Banglows Block A Scheme 33 Gulshan Town Karachi	Mohammad Saqib Khan	42301-0191996-9	Hakeem Khan	191	-	466	466	-	-	-	657	191	-	466	466	-	-	-	657
6748	Muhammad Ajmal, Bhittai Foundation Plot No G-40 G Sector Bittai Colony ,Karachi	Muhammad Ajmal	42301-8012087-3		474	-	745	745	-	-	-	1,219	474	-	745	745	-	-	-	1,219
6749	Muhammad Furqan Khan, Baba Toys Shop 26-C Gate 2 Liaquat Marke Malir Colony Karachi	Muhammad Furqan Khan	42201-9959672-9	M Umer Khan	504	-	1,097	1,097	-	-	-	1,601	504	-	1,097	1,097	-	-	-	1,601
6750	Imtiaz Ali, H.No.D-1, Air Port Police Station Shahrah E Faisal Karachi	Imtiaz Ali	43102-2473745-5		247	-	390	390	-	-	-	637	247	-	390	390	-	-	-	637
6751	Razzak, Dil Kush General Store Pan Sho Shop No G-2 Fatima Jinnah Road Cantt Karachi	Razzak	42201-3138910-5	Abdul Qadir	504	-	862	862	-	-	-	1,366	504	-	862	862	-	-	-	1,366
6752	Attiq Ur Rehman, H No C-3-28/8 Firdous Colony Nazimabad ,Karachi	Attiq Ur Rehman	42101-3432943-5		289	-	478	478	-	-	-	767	289	-	478	478	-	-	-	767
6753	Ghulam Fareed, Fareed and Sons Shop 8 Maryam Dewan Sq Kharadar Kpt Stadium,Karachi	Ghulam Fareed	42301-1939550-3		163	-	394	394	-	-	-	557	163	-	394	394	-	-	-	557
6754	Asif Ur Rehman, H No F-4 Jail Road PIB Colony Ghousia Colony Karachi	Asif Ur Rehman	42201-0366500-9	Habib Ur Rheman	173	-	413	413	-	-	-	586	173	-	413	413	-	-	-	586
6755	Asad Malik, Print Vista 12 Arif Manzil A H Khan Road Rattan Talow Karachi	Asad Malik	42301-1479470-7	Muhammad Amjad	256	-	761	761	-	-	-	1,017	256	-	761	761	-	-	-	1,017
6756	Hanif Khan, H No C-156 Block 6 Gulshan-E-Iqbal ,Karachi	Hanif Khan	42201-5989023-1		505	-	1,000	1,000	-	-	-	1,505	505	-	1,000	1,000	-	-	-	1,505
6757	Shoaib Anis, H No 1539 Block 2 Azizabad F B Area ,Karachi	Shoaib Anis	42101-6330144-9		451	-	1,059	1,059	-	-	-	1,510	451	-	1,059	1,059	-	-	-	1,510
6758	Ayaz Ahmed, Mehrosh Enterprises Sukkur Wala Pan Merchant Jevan Joo Building Nanak Wara Karachi	Ayaz Ahmed	42301-9628581-7	Mohammad Ijaz	503	-	775	775	-	-	-	1,278	503	-	775	775	-	-	-	1,278
6759	Imran Ahmed, F-72/7 Gulshan-E- Sahaba F-C Area Sharefabad Karachi	Imran Ahmed	42101-6786267-7		197	-	389	389	-	-	-	586	197	-	389	389	-	-	-	586

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6760	Malik Ghulam Abbas, Pak National Enterprises Plot No 371 Sector B Street No 5 Akhter Colony Karachi	Malik Ghulam Abbas	42301-8263259-5	Malik M Iqbal	427	-	958	958	-	-	-	1,385	427	-	958	958	-	-	-	1,385
6761	Naeem Ahmed, H No E 81 Qasba Colony Manghopir Road Mangohopir ,Karachi	Naeem Ahmed	42401-7859643-1		483	-	758	758	-	-	-	1,242	483	-	758	758	-	-	-	1,242
6762	Ayaz, H No 2390 Street 7 Gulistan Colony Agra Taj ,Karachi	Ayaz	42301-1046740-9		504	-	1,060	1,060	-	-	-	1,564	504	-	1,060	1,060	-	-	-	1,564
6763	Vinod Kumar, Mehran Garments Shop F-150 Noman Shopping Sq Ist Floor Saddar ,Karachi	Vinod Kumar	42301-1729438-3		384	-	846	846	-	-	-	1,230	384	-	846	846	-	-	-	1,230
6764	Muhammad Aamir Sheikh, H No A-349 Block 1 Gulshan-E-Iqbal Karachi	Muhammad Aamir Sheikh	42201-9360917-5	Mohd Aslam Sheikh	383	-	764	764	-	-	-	1,147	383	-	764	764	-	-	-	1,147
6765	Abdul Karim, Pura Safe Premier Water Techno Suit 59 Fareed Chamber 5th Flr Abdullah Haroon Road Saddar Karachi	Abdul Karim	42201-0910284-9	M Usman	460	-	1,014	1,014	-	-	-	1,474	460	-	1,014	1,014	-	-	-	1,474
6766	Jameel Ahmed, R-4 Row No 1 Block C National Cement Scy Gulshan-E-Iqbal ,Karachi	Jameel Ahmed	42201-4647363-9		198	-	414	414	-	-	-	612	198	-	414	414	-	-	-	612
6767	Shaikh Asif Gulzar,Flat No 4 Defance Garden Block 4 5 Phase 1 DHA Karachi	Shaikh Asif Gulzar	42301-8084551-5	Sheikh M Gulzar	456	-	798	798	-	-	-	1,254	456	-	798	798	-	-	-	1,254
6768	Syed Munawar,Flat No G-106 Rufi Green City Block 18 Gulistan-E-Johar Karachi	Syed Munawar	42201-2621368-3	Syed Mehboob	335	-	773	773	-	-	-	1,108	335	-	773	773	-	-	-	1,108
6769	Abdullah Khan, Zareena Tex Plot No F-375 Polani Compound Metrowell Site Karachi	Abdullah Khan	42101-1736719-5	Muzaffar Khan	204	-	434	434	-	-	-	638	204	-	434	434	-	-	-	638
6770	Muhammad Imran,Flat No D-404 4th Floor Farhan Tower Rashid Minhas Road Gulistan-E-Johar Karachi	Muhammad Imran	42201-0996208-7	Gulam Muhammad	506	-	1,038	1,038	-	-	-	1,544	506	-	1,038	1,038	-	-	-	1,544
6771	Tariq Nazir Khan,Flat No F-4 2nd Floor Lane 4 Plot No 3-C Khan Appartments Zamzama Commercial Phase 5 DHA Karachi	Tariq Nazir Khan	42301-4880231-7	Abdul Ghaffar Khan	474	-	794	794	-	-	-	1,268	474	-	794	794	-	-	-	1,268
6772	Ahmed Noor, H No 292 Street 4 Area O Karangi No 3 Karachi	Ahmed Noor	42201-4331187-9		300	-	661	661	-	-	-	961	300	-	661	661	-	-	-	961
6773	Atiq Ahmed, Shafi Company Plot No 73-A Lalazar Road M T Khan Road Karachi	Atiq Ahmed	42401-6834068-9	Muhammad Sheikh	506	-	1,027	1,027	-	-	-	1,533	506	-	1,027	1,027	-	-	-	1,533
6774	Shahid Akhter, Sahar Enterprises Arif Medical Complex Room No 3/4 1st Floor Banaras ,Karachi	Shahid Akhter	35202-2638117-7		506	-	1,186	1,186	-	-	-	1,692	506	-	1,186	1,186	-	-	-	1,692
6775	Syed Musharraf Hussain, Musharraf Haseeb Camera Repairing, Al Burhan Shopping Arcade, Sh No. 49, Block E, Hyderi Market, North Karachi	Syed Musharraf Hussain	42101-1819800-5	Syed Abdul Habib	389	-	773	773	-	-	-	1,162	389	-	773	773	-	-	-	1,162
6776	Muhammad Iqbal, Suffa Enterprises C-1-144 Sec 16-A Gul-E-Waseem Buffer Zone North Karachi	Muhammad Iqbal	42501-9628750-3		506	-	1,188	1,188	-	-	-	1,694	506	-	1,188	1,188	-	-	-	1,694
6777	Anwar Ahmed, H No 122-123 Street 3 Data Nagar Sector 8-A Orangi Town Karachi	Anwar Ahmed	42401-1792466-9	Muhammad Shariq	418	-	935	935	-	-	-	1,353	418	-	935	935	-	-	-	1,353
6778	Muhammad Khurshed, Royal Surer Store H No 23 Hill Town Ground Floor Street 2 Mehmoodabad Karachi	Muhammad Khurshed	42301-3112931-7	Bader Uddin	501	-	1,125	1,125	-	-	-	1,626	501	-	1,125	1,125	-	-	-	1,626
6779	Mohammad Waseem, H No 4/265 Liaquatabad No 4 Central Liaquatabad Karachi	Mohammad Waseem	42101-0955602-7	M Yamin	507	-	920	920	-	-	-	1,427	507	-	920	920	-	-	-	1,427
6780	Noor Ahmed Tahir, Al Noor Cargo Services Plot 254 Quaid-E-Azam Truck St St 3 Gate 4 Hawksbay Road Karachi	Noor Ahmed Tahir	36302-1387913-9	Bashir Ahmed	466	-	812	812	-	-	-	1,278	466	-	812	812	-	-	-	1,278
6781	Muhammad Shafique, H No 2024 Street No 13 Azam Town Karachi	Muhammad Shafique	42301-0909804-5	Muhammad Siddque	205	-	438	438	-	-	-	643	205	-	438	438	-	-	-	643
6782	Atif Uddin, H No 225 Nasirabad Block 14 Jhorabad Police Station Central Area F B Area Karachi	Atif Uddin	42101-2260400-1	Bashir Uddin	306	-	635	635	-	-	-	941	306	-	635	635	-	-	-	941
6783	Muhammad Imran Khan, H No L-437 1st Floor Sector 5-C-1 North Karachi	Muhammad Imran Khan	42401-1632097-1	Muhammad Usman Khan	253	-	588	588	-	-	-	841	253	-	588	588	-	-	-	841
6784	Tahir Omar ,Flat No A-21 3rd Floor Own Plaza Block 1 Nazimabad No 1 Karachi	Tahir Omar	42301-3433661-5	Muhammad Omar	205	-	424	424	-	-	-	629	205	-	424	424	-	-	-	629
6785	Zeeshan Mumtaz Rind, H No A-718 Block 12 F B Area Karachi	Zeeshan Mumtaz Rind	42101-2851136-1	Nz Mumtaz Ali Khan Rind	239	-	479	479	-	-	-	719	239	-	479	479	-	-	-	719
6786	Afzal Ahmed, Plot No 40/13 Sector 11-G North Karachi	Afzal Ahmed	42501-0834272-7	Noor Muhammad	504	-	1,011	1,011	-	-	-	1,516	504	-	1,011	1,011	-	-	-	1,516
6787	Mohammad Ashraf, Umair Cushion Maker A/4/9445 Liaquatabad No 4 ,Karachi	Mohammad Ashraf	42101-1579063-5		436	-	953	953	-	-	-	1,389	436	-	953	953	-	-	-	1,389
6788	Imran Khan, Ghousia Confectionery Plot No 1178/14 Shop No 5 Block 14 F B Area Karachi	Imran Khan	42101-9947760-9	Abdul Majeed Khan	226	-	541	541	-	-	-	767	226	-	541	541	-	-	-	767
6789	Fareed Ahmed, Technology International Suit A-1 Jawed Arcade 1st Floo Block 17 Plot Sb-3 Gulistan-E-Johar Karachi	Fareed Ahmed	42201-0435614-1	Abdul Majeed	506	-	1,167	1,167	-	-	-	1,673	506	-	1,167	1,167	-	-	-	1,673
6790	Rukhsana Zafar, Slimmers Club 172 M Khekashan Shoping Mal Block 2 Main Tariq Road ,Karachi	Rukhsana Zafar	42201-4625161-4		504	-	800	800	-	-	-	1,304	504	-	800	800	-	-	-	1,304
6791	Muhammad Adnan Paracha, Al Fatah Travels Off 1 Building 6-C Khayaban-E-Jami 26Th Lane Phase VII DHA Karachi	Muhammad Adnan Paracha	42301-3865118-1	Abdul Khaliq	498	-	1,014	1,014	-	-	-	1,512	498	-	1,014	1,014	-	-	-	1,512
6792	Abdul Majeed, Karim Buksh and Sons Shop No 36 Masood Chamber Cambell Street M A Jinnah Road Karachi	Abdul Majeed	42501-9840930-1	Karim Buksh	389	-	768	768	-	-	-	1,157	389	-	768	768	-	-	-	1,157
6793	Saleh Muhammad, Rizwan and Sons Shop 125 Kmc Building Lee Market Karachi	Saleh Muhammad	54400-0395712-3	Faqeer Yaseen	255	-	581	581	-	-	-	836	255	-	581	581	-	-	-	836
6794	Nisar Akhtar Javad, Nauman Arsalan Trading Co Suit 215 2nd Floor Khawaja Chamb Jodia Bazaar City Court,Karachi	Nisar Akhtar Javad	42301-5756330-1		348	-	737	737	-	-	-	1,084	348	-	737	737	-	-	-	1,084
6795	Mehmood Raza, H No F-82 Block F North Nazimabad Karachi	Mehmood Raza	42101-3940208-7	Habib Raza	272	-	457	457	-	-	-	729	272	-	457	457	-	-	-	729
6796	Muhammad Yawar Shah,Flat No 31 Memon Plaza Jung Press I I Chundrigar Road Karachi	Muhammad Yawar Shah	42301-8927502-1	Bahadur Khan	405	-	870	870	-	-	-	1,275	405	-	870	870	-	-	-	1,275
6797	Khalid Mehmood, Plot No 20-E 1st Floor E Market Block 6 PECHS Karachi	Khalid Mehmood	42301-0974870-7	Fazal Din	504	-	1,123	1,123	-	-	-	1,627	504	-	1,123	1,123	-	-	-	1,627
6798	Fearoz Hussain, Ft Traders Shop No 53 Chand Bibi Centre C Bhorapir ,Karachi	Fearoz Hussain	42301-5227987-9		486	-	1,027	1,027	-	-	-	1,513	486	-	1,027	1,027	-	-	-	1,513
6799	Syed Majid Perviaz, Flat No 306 Falak Naz Plaza Shahrah-E-Faisal Karachi	Syed Majid Perviaz	42201-1503211-5	S M Perviez Akhtar	218	-	496	496	-	-	-	713	218	-	496	496	-	-	-	713
6800	Bilal Inam, H No A-581 Block N North Nazimabad Karachi	Bilal Inam	42101-6826420-9	Inam Elahi	334	-	795	795	-	-	-	1,129	334	-	795	795	-	-	-	1,129
6801	Rehan Uddin Siddiqui, H No L-791 Up Society Sector 11-E North Karachi	Rehan Uddin Siddiqui	42101-3147523-3	Faiz Uddin Siddiqui	505	-	1,170	1,170	-	-	-	1,675	505	-	1,170	1,170	-	-	-	1,675
6802	Mahmood Zaheer Khan, Office No 376 Alrehman Trade Centre Plot No Sr 3/25 Adj To Rk Square Shahr-E- Faisal Karachi	Mahmood Zaheer Khan	42101-1618210-9	Zahir Khan	190	-	419	419	-	-	-	608	190	-	419	419	-	-	-	608
6803	Syed Arshad Hamid, Print Lake 103/104 Baitul Qayam Haqani Ch I I Chundrigar Road ,Karachi	Syed Arshad Hamid	42201-0583641-7		505	-	975	975	-	-	-	1,480	505	-	975	975	-	-	-	1,480
6804	Asif Tariq Shaikh, Al-Asif Packages,Rehman Centre Room No : 21 & 22, 3rd Floor Rehman Chamber,Jodia Bazar Karachi	Asif Tariq Shaikh	42301-7701647-3	S M Tariq	369	-	667	667	-	-	-	1,036	369	-	667	667	-	-	-	1,036
6805	Israr Ahmed Ansari, H No 29 Gulfamabad Sector 2-A Charpain Wala Road Orangi Town Karachi	Israr Ahmed Ansari	42401-7370947-9	Irshad Ahmed	503	-	763	763	-	-	-	1,266	503	-	763	763	-	-	-	1,266
6806	Muzammil Yousaf,Flat No A/103 Samar Heights Dmch Society Shaheed-E-Millat Road Bahaduraba Karachi	Muzammil Yousaf	42201-2592273-5	Sheikh Muhammad Yusuf	366	-	695	695	-	-	-	1,061	366	-	695	695	-	-	-	1,061
6807	Shagufta Jabeeh Rashid, H No 34/1 Khayaban-E-Tanzim Phase 5 DHA Karachi	Shagufta Jabeeh Rashid	42301-4631902-6	Rashid Ahmed	505	-	900	900	-	-	-	1,405	505	-	900	900	-	-	-	1,405
6808	Mushtaq Ali, Universal Track Private Limited 13-M Block 6 PECHS Karachi	Mushtaq Ali	42301-5301921-9	Abdul Sattar	486	-	1,140	1,140	-	-	-	1,626	486	-	1,140	1,140	-	-	-	1,626
6809	Inam Ali,Flat No A-203 2nd Floor Farhan Paradise Block 19 Gulistan-E-Johar Karachi	Inam Ali	42101-4123088-7	Arshad Ali	506	-	1,145	1,145	-	-	-	1,651	506	-	1,145	1,145	-	-	-	1,651
6810	Naeem Ahmed, H No L-696 Sector 5-M North Karachi	Naeem Ahmed	42101-6175317-7	Nazeer Ahmed	156	-	359	359	-	-	-	515	156	-	359	359	-	-	-	515
6811	Asif Saeed Mansoori, L-330, Sector-2, Near 2 Minut Chorangi, Opposit,High Star Public School, North Karachi, Karachi	Asif Saeed Mansoori	42101-3264771-1		282	-	509	509	-	-	-	790	282	-	509	509	-	-	-	790
6812	Ahmed Hussain Gujjer, Mashallah Milk Centre Plot No 518 Shop No D-257 Mehmoodabad No 3 ,Karachi	Ahmed Hussain Gujjer	42201-0431684-5		174	-	430	430	-	-	-	604	174	-	430	430	-	-	-	604
6813	Mohammad Omair, H No Iv/6-8-D F C Area Central Karachi	Mohammad Omair	42101-8942150-9	Mohammad Shamim	212	-	475	475	-	-	-	687	212	-	475	475	-	-	-	687
6814	Saleem Khan, H No R-965 Block 16 F B Area Karachi	Saleem Khan	42301-0966138-7		194	-	445	445	-	-	-	639	194	-	445	445	-	-	-	639
6815	Sahibzada Kamal Uddin Afridi, H No C-274 Block 6 F B Area Karachi	Sahibzada Kamal Uddin Afridi	42101-1882222-5	Sahibzada Mohd Din	353	-	577	577	-	-	-	930	353	-	577	577	-	-	-	930

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6816	Ahsan Aijaz, Mobile Passion Shop No G-15 Hunaid City Block 17 Gulistan-E-Johar Karachi	Ahsan Aijaz	42501-4875304-9	Ejaz Ahmed	232	-	447	447	-	-	-	679	232	-	447	447	-	-	-	679
6817	Niaz Ahmed Siddiqui, M/S T One Boot House Shop 219 Haroon Sh Opposit Empurium Sector 15-A-1 Buffer Zone ,Karachi	Niaz Ahmed Siddiqui	42101-3458600-7		495	-	764	764	-	-	-	1,259	495	-	764	764	-	-	-	1,259
6818	Abdul Hameed, H No A-1021 Phase I Gulshan-E-Hadeed ,Karachi	Abdul Hameed	55402-0674899-9		495	-	994	994	-	-	-	1,489	495	-	994	994	-	-	-	1,489
6819	Syed Habib Ur Rehman, A-2263 Phase-2 Gulshan-E-Hadeed Bin Qasim Karachi	Syed Habib Ur Rehman	42501-0536414-5		205	-	416	416	-	-	-	621	205	-	416	416	-	-	-	621
6820	Syed Sulman Kirmani, H No R-240 Pak Railway Housing Society Block 16-A Gulistan-E-Johar Karachi	Syed Sulman Kirmani	42201-7321350-1	Mansoor Ali Shah	206	-	502	502	-	-	-	708	206	-	502	502	-	-	-	708
6821	Imran Bashir Akhtar, M/S Group Soft Suite No 3 3rd Floor Plot 11-C-1 Shahbaz Commercial street Phase 6 DHA Karachi	Imran Bashir Akhtar	35200-1544514-5	M Bashir Akhtar	506	-	1,156	1,156	-	-	-	1,662	506	-	1,156	1,156	-	-	-	1,662
6822	Ashiq Ali, H No L-402 Sector 11-L North Karachi	Ashiq Ali	34602-4519387-5		506	-	1,183	1,183	-	-	-	1,688	506	-	1,183	1,183	-	-	-	1,688
6823	Malik Muhammad Ameer,Flat No 1 B C-5/23 1st Floor Rabia Ghani Centre Nazimabad No 5 ,Karachi	Malik Muhammad Ameer	38302-6166000-3		506	-	1,124	1,124	-	-	-	1,630	506	-	1,124	1,124	-	-	-	1,630
6824	Abdul Nabi Abbasi, H No A-406 Wonder Tower Block 11 Gulshan-E-Iqbal, Karachi	Abdul Nabi Abbasi	42201-0557739-3		506	-	1,168	1,168	-	-	-	1,674	506	-	1,168	1,168	-	-	-	1,674
6825	Tanveer Ahmed, Haje Shah Mir Goods Transport D-254/A Sher Shah Site ,Karachi	Tanveer Ahmed	42401-5603490-1		422	-	773	773	-	-	-	1,195	422	-	773	773	-	-	-	1,195
6826	Khurseed Khan, Haji Fazal Sow Mill 265 Khrsheed Strret 27 Eidgha Chowk Manzoor Colony ,Karachi	Khurseed Khan	42301-8564492-1		352	-	651	651	-	-	-	1,003	352	-	651	651	-	-	-	1,003
6827	Shahnawaz Warsi, H No A-12 Plot No St-12 Shadman Town Sector 14-B North Karachi	Shahnawaz Warsi	42101-0413594-7		202	-	426	426	-	-	-	627	202	-	426	426	-	-	-	627
6828	Muhammad Ali, H No C1/55 1st Floor Sector 9/E Jinnah Colony Orangi Town Karachi	Muhammad Ali	42401-9763113-5		205	-	404	404	-	-	-	609	205	-	404	404	-	-	-	609
6829	Zubair Hussain, H No 300 Sector 12-L Orangi Town Karachi	Zubair Hussain	42401-5144218-9	Anwar Hussain	294	-	693	693	-	-	-	987	294	-	693	693	-	-	-	987
6830	Kashif Ali Khan Warsi, H No L-702 Sector 5-M North Karachi	Kashif Ali Khan Warsi	42101-5568545-1		305	-	585	585	-	-	-	890	305	-	585	585	-	-	-	890
6831	Muhammad Rafiq, H No 846 Sector 6/C Saeedabad Baldia Town Karachi	Muhammad Rafiq	42401-9493496-5		300	-	612	612	-	-	-	911	300	-	612	612	-	-	-	911
6832	Shaikh Muhammad Firdous, H No 600 Ittihad Colony Sector 12/L Orangi Town Karachi	Shaikh Muhammad Firdous	42401-2081972-5	Sheikh Noor El Islam	502	-	1,071	1,071	-	-	-	1,574	502	-	1,071	1,071	-	-	-	1,574
6833	Tahira Nighat Siraj, Flat No- K-5, Fifth Floor, Sea Rock Appartments,Near Ziauuddin Hospital Clifton Block-I Karachi	Tahira Nighat Siraj	42301-2892211-2		193	-	354	354	-	-	-	547	193	-	354	354	-	-	-	547
6834	Ata Ur Rehman, H No A 38 Sheet No 5 Model Colony Malir Karachi	Ata Ur Rehman	42201-0623400-9	Misbah Ur Rehman	506	-	1,113	1,113	-	-	-	1,619	506	-	1,113	1,113	-	-	-	1,619
6835	Shayan Zaheer, H No R-1014 Sector 15/A-4 Buffer Zone North Karachi	Shayan Zaheer	42101-4600103-1	Zaheer Ahmed Khan	486	-	1,027	1,027	-	-	-	1,512	486	-	1,027	1,027	-	-	-	1,512
6836	Abdul Rehman, D Cantt Luggage Shop 3-D Raja Ghazanfar Ali Road Saddar Karachi	Abdul Rehman	42301-1048295-5	Esa Adanwaly	305	-	627	627	-	-	-	933	305	-	627	627	-	-	-	933
6837	Masood Ahmed Peerzada, FlatNo. 4-A PlotNo. 17-C LaneNo.8 Khayaban-E-Bukhari Phase 6 DHA Karachi	Masood Ahmed Peerzada	42301-5345215-7	Muhammad Maz	456	-	898	898	-	-	-	1,354	456	-	898	898	-	-	-	1,354
6838	Habib Ahmed, A 96 Gousia Colony Pib Karachi	Habib Ahmed	42000-5042614-9		503	-	762	762	-	-	-	1,265	503	-	762	762	-	-	-	1,265
6839	Tanveer Sadat, H No A-51 2nd Floor Block D North Nazimabad ,Karachi	Tanveer Sadat	42101-3073457-8		438	-	949	949	-	-	-	1,387	438	-	949	949	-	-	-	1,387
6840	Allah Ditta Rana, Dua Packages Plot A-173 Block B Musa Goth North Nazimabad Karachi	Allah Ditta Rana	36104-1792501-3	Abdul Hafeez	391	-	607	607	-	-	-	998	391	-	607	607	-	-	-	998
6841	Kishan Lal, Marvi Handi Carfts Shop No 52 Zainab Market Abdullah Haroon Road Saddar Karachi	Kishan Lal	42201-2432398-1	Nangumal	464	-	776	776	-	-	-	1,241	464	-	776	776	-	-	-	1,241
6842	Muhammad Ayub Tharani,Flat No 20 Khi Centre Plot Nji 3 Block B-24 4th Floor New Town University Road Karachi	Muhammad Ayub Tharani	42000-0528593-1	Abdul Ghaffar	495	-	862	862	-	-	-	1,357	495	-	862	862	-	-	-	1,357
6843	Muhammad Iman Urf Imran, Aman Traders Shop No 61 Poliec Welfare Cent Nayaabad Kharadar Karachi	Muhammad Iman Urf Imran	45504-5966497-3	Muhammad Yahya	505	-	1,154	1,154	-	-	-	1,659	505	-	1,154	1,154	-	-	-	1,659
6844	Syed Rizwan Shafi, H No A-165 Block J North Nazimabad ,Karachi	Syed Rizwan Shafi	42101-4320530-9		282	-	612	612	-	-	-	894	282	-	612	612	-	-	-	894
6845	Syed Aquil Ali, H No B-10 Shumail View Ph 1 Gulzar-E-Hijri Sch 33 ,Karachi	Syed Aquil Ali	42101-4934538-7		506	-	1,114	1,114	-	-	-	1,620	506	-	1,114	1,114	-	-	-	1,620
6846	Ahtasham Ul Haq, H No 405 Street No 11/D Mehmoodabad No 4 ,Karachi	Ahtasham Ul Haq	42301-1823750-7		505	-	1,052	1,052	-	-	-	1,557	505	-	1,052	1,052	-	-	-	1,557
6847	Tariq Ahmed, Flat No. 33 Habib appartment 4th Floor Block 13-D-2 Gulshan-E-Iqbal Karachi	Tariq Ahmed	42301-6855857-1		197	-	453	453	-	-	-	650	197	-	453	453	-	-	-	650
6848	Ahmed Raza,Flat No C-9 Shams Square Block A North Nazimabad Karachi	Ahmed Raza	42101-8893155-5	Fazal Ahmed	506	-	1,135	1,135	-	-	-	1,640	506	-	1,135	1,135	-	-	-	1,640
6849	Kashif Ashfaq Ahmed, Kashif Ishfaq H No Ca-40 1st Floor Near Mini Market Kamran General Stpre 4th Street Phase II Defence View Karachi	Kashif Ashfaq Ahmed	42101-1085330-5	Ashfaq Ahmed	221	-	485	485	-	-	-	705	221	-	485	485	-	-	-	705
6850	Saifullah Khan, H No 2/872 Liaqatabad Block 2 Karachi	Saifullah Khan	42101-1609467-7		486	-	965	965	-	-	-	1,450	486	-	965	965	-	-	-	1,450
6851	Abdul Majeed,Flat No D-17 Plot 159-161 Memon Plaza Garden West Karachi	Abdul Majeed	42401-1900305-1	M Hussain	485	-	887	887	-	-	-	1,372	485	-	887	887	-	-	-	1,372
6852	Shafiq Ahmed, B1 Korangi No 6 Korangi East ,Karachi	Shafiq Ahmed	42201-9108750-7		500	-	923	923	-	-	-	1,422	500	-	923	923	-	-	-	1,422
6853	Younus Abdullah, Abdullah and Brothers R-154 Sector 15-A-4 Buffer Zone Karachi	Younus Abdullah	42101-1427484-3	Abdullah Khadim	470	-	875	875	-	-	-	1,345	470	-	875	875	-	-	-	1,345
6854	Samina Shamim, A-606 Al Habib Pride Clifton ,Karachi	Samina Shamim	42201-8690295-6		199	-	466	466	-	-	-	665	199	-	466	466	-	-	-	665
6855	Nadeem Ali, B-11 and B-12 Block K-Fl Noor appartment North Nazimabad ,Karachi	Nadeem Ali	42101-7371382-7		503	-	957	957	-	-	-	1,461	503	-	957	957	-	-	-	1,461
6856	Syed Tasneem Hussain Zaidi, H No R-1096 Block 20 F B Area Karachi	Syed Tasneem Hussain Zaidi	42101-1855151-7	S Mazahir Hussain	505	-	989	989	-	-	-	1,495	505	-	989	989	-	-	-	1,495
6857	Muhammad Ibrahim, Super Tea Store office No B 65 Malir Town Karachi	Muhammad Ibrahim	42301-8151006-3	Mohd Ismail	378	-	826	826	-	-	-	1,204	378	-	826	826	-	-	-	1,204
6858	Imran Sharif, Sarvay No 464 H No 16 Model Colony East ,Karachi	Imran Sharif	42201-5894959-9		504	-	1,118	1,118	-	-	-	1,622	504	-	1,118	1,118	-	-	-	1,622
6859	Rizwan Ahmad, Evennew Technologies Shop No 538-10-B Amica Square Jahangir Road Gurumandar Karachi	Rizwan Ahmad	42301-3967596-1	Mukhtar Ahmed	417	-	787	787	-	-	-	1,204	417	-	787	787	-	-	-	1,204
6860	Faisal Mehmood, House No 223 Street 12 Bahadurabad Karachi	Faisal Mehmood	42201-4055531-1		329	-	563	563	-	-	-	891	329	-	563	563	-	-	-	891
6861	Shahid Mehmood, H No A-416 Block C North Nazimabad ,Karachi	Shahid Mehmood	42101-1731191-1		475	-	870	870	-	-	-	1,345	475	-	870	870	-	-	-	1,345
6862	Yaqoob Khan, King Brother Traders H No 32 Shop No 2 Street No 20 Shah Rasool Colony Karachi	Yaqoob Khan	42301-1117011-9	Nawaz Khan	349	-	703	703	-	-	-	1,052	349	-	703	703	-	-	-	1,052
6863	Muhammad Yousuf,Flat No D-1 Ali Heights Block C North Nazimabad Karachi	Muhammad Yousuf	42000-5575121-9	Hagi Noor Mohammad	256	-	579	579	-	-	-	835	256	-	579	579	-	-	-	835
6864	Abdul Jabbar, H No Q-218 Sector Q Korangi No 2 ,Karachi	Abdul Jabbar	42201-0798558-3		356	-	749	749	-	-	-	1,104	356	-	749	749	-	-	-	1,104
6865	Amjad Iqbal, H No 12/74-A-1 Liaquat Ali Khan Road Model Colony ,Karachi	Amjad Iqbal	42201-9427987-1		223	-	468	468	-	-	-	691	223	-	468	468	-	-	-	691
6866	Zahoor Ullah Khan, Amazai Pco & Medical General S Shop No 1 New Sabzi Mandi Frouit Market ,Karachi	Zahoor Ullah Khan	42401-2401131-3		328	-	649	649	-	-	-	978	328	-	649	649	-	-	-	978
6867	Shaikh Muhammad Yousuf, Lyari Autos Shop 7 Plot 23 Ibrahim Manzil Shahwali Road Memon Society ,Karachi	Shaikh Muhammad Yousuf	42301-7853519-7		474	-	967	967	-	-	-	1,442	474	-	967	967	-	-	-	1,442
6868	Waqar Hussain Lashari, Nice Food Product B-114 Block 13-D-1 Gulshan E Iqbal ,Karachi	Waqar Hussain Lashari	42501-5444763-5		255	-	530	530	-	-	-	786	255	-	530	530	-	-	-	786
6869	Nusrat Saleem Shaikh, Sabrinas Travel & Tour 409 4th Floor Progressive Plaza Beamount Road Civil Line ,Karachi	Nusrat Saleem Shaikh	42301-2955255-4		506	-	1,122	1,122	-	-	-	1,628	506	-	1,122	1,122	-	-	-	1,628
6870	Khuram Mukhtar, Aks Communication Bank & Buishess Centre Suit 402 403 A-6 Com Area Bl 7 ,Karachi	Khuram Mukhtar	42201-9039547-5		377	-	706	706	-	-	-	1,083	377	-	706	706	-	-	-	1,083
6871	Muhammad Nadeem Khamisani, H No B-14 Diamond Jubilee appartment Ruby Street Garden West Karachi	Muhammad Nadeem Khamisani	42301-1079722-3	M Qasim Khamisani	206	-	495	495	-	-	-	701	206	-	495	495	-	-	-	701
6872	Mohammad Saleem Shaikh, Sabrinas Travel & Tour Pvt 409 4th Floor Progressive Plaza Beamont Road Civil Line ,Karachi	Mohammad Saleem Shaikh	42301-6218309-3		305	-	706	706	-	-	-	1,011	305	-	706	706	-	-	-	1,011

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6873	Lal Mohammad Baloch, Office Suit No 107 1st Floor Almas Heights PECHS Block No 2 Main Nursery Karachi	Lal Mohammad Baloch	42201-1252141-5	M Peral Baloch	505	-	1,122	1,122	-	-	-	1,627	505	-	1,122	1,122	-	-	-	1,627
6874	Arshad Ali, Arshad Trading House A-54 Barma Shell Society 1st Floor Block B North Nazimaba Karachi	Arshad Ali	42101-9432447-5	Gulzar Muhammad	193	-	399	399	-	-	-	593	193	-	399	399	-	-	-	593
6875	Muhammad Javaid, H No 276 Sector 33-C Korangi No 2-1/2 Karachi	Muhammad Javaid	42201-1146650-5	Sher Mohammad	207	-	382	382	-	-	-	588	207	-	382	382	-	-	-	588
6876	Mohammad Imran, United Traders Office Dd-33 2nd Floor Phase III Defence View ,Karachi	Mohammad Imran	42401-2777600-7		506	-	1,172	1,172	-	-	-	1,678	506	-	1,172	1,172	-	-	-	1,678
6877	Khurram Ameen, Ak Traders A-23 Grd Floor Regal T Sq Saddar ,Karachi	Khurram Ameen	42201-8859595-5		494	-	1,102	1,102	-	-	-	1,596	494	-	1,102	1,102	-	-	-	1,596
6878	Azfar Sherwani, Roome No-710, 7th Floor Uni Plaza I.I Chundrigar Road, ,Karachi	Azfar Sherwani	42101-1744837-1		445	-	677	677	-	-	-	1,122	445	-	677	677	-	-	-	1,122
6879	Rehan Ud Din, H No A-83 Zohra Nagar Scheme 33 Safora Chowrangi Main University Road ,Karachi	Rehan Ud Din	42201-0887630-3		206	-	444	444	-	-	-	650	206	-	444	444	-	-	-	650
6880	Omer Farooq,Flat No L-401 Shumile Complex Suparco Stop Main University Road Karachi	Omer Farooq	42000-0548818-7	S Farooq Ul Hassan	506	-	1,015	1,015	-	-	-	1,521	506	-	1,015	1,015	-	-	-	1,521
6881	Irfan Ahmed, H No A-49 Ghazi Daud Brohi Village Malir City Karachi	Irfan Ahmed	42501-6368770-3		193	-	407	407	-	-	-	600	193	-	407	407	-	-	-	600
6882	Muhammad Yasin Essani, Essani Garments Shop No 81 3rd Floor Karim Centr Abdullah Haroon Road Saddar Karachi	Muhammad Yasin Essani	42101-1588527-9	Haji Abdul Ghaffar	441	-	750	750	-	-	-	1,191	441	-	750	750	-	-	-	1,191
6883	Muhammad Akram Zuberi,Flat No 4-142/1/H Zohra appartment Block 2 PECHS East ,Karachi	Muhammad Akram Zuberi	42201-6130264-3		186	-	549	549	-	-	-	735	186	-	549	549	-	-	-	735
6884	Ghulam Hanif, H No 42-R Sector 16-A Buffer Zone North Karachi	Ghulam Hanif	42101-4734106-9	Qadir Baksh	487	-	862	862	-	-	-	1,350	487	-	862	862	-	-	-	1,350
6885	Mumbarak Ali, H No A-89 Hazrat Bilal Colony Sector 8/A Korangi Karachi	Mumbarak Ali	42201-6793932-5	Din Muhammad	206	-	472	472	-	-	-	678	206	-	472	472	-	-	-	678
6886	Akhtar Pervaiz, Indus Progressive House No. 550 Block No. 33 Jara Chand Road Keamari Qadri Masjid,Karachi	Akhtar Pervaiz	42401-2483492-3		487	-	1,106	1,106	-	-	-	1,593	487	-	1,106	1,106	-	-	-	1,593
6887	Mohammad Irfan, H No R-387/5 Sector 14-A Shadman Town Karachi	Mohammad Irfan	42000-0457083-1	Muhammad Usman	505	-	989	989	-	-	-	1,495	505	-	989	989	-	-	-	1,495
6888	Muhammad Hasham Ahmed Khan, Hashim Computer Shop No B-26-27 Sajan Goth Malir Karachi	Muhammad Hasham Ahmed Khan	31202-0252683-3	Muhammad Hasham	365	-	662	662	-	-	-	1,027	365	-	662	662	-	-	-	1,027
6889	Muhammad Sabir, Al-Rehman Building, Flat No. B-17, 4th Floor, Yaseenabad No. 9, F.B.Area, Karachi	Muhammad Sabir	42101-0160699-3		406	-	723	723	-	-	-	1,130	406	-	723	723	-	-	-	1,130
6890	Sami Ahmed, H No.3/21 Block 2-A Nazimabad No 2 Karachi	Sami Ahmed	42101-1694532-7	M Mahmood	505	-	1,087	1,087	-	-	-	1,592	505	-	1,087	1,087	-	-	-	1,592
6891	Kamran Bashir,Flat No B/201 Meraj Centre 2nd Floor Block G Hydri North Nazimabad Karachi	Kamran Bashir	42101-8511094-5	S Muhammad Bashir	405	-	821	821	-	-	-	1,227	405	-	821	821	-	-	-	1,227
6892	Abdul Wahid,Flat No F-31 Phase 3 KDA Flats Shadmantown No 1 North Karachi	Abdul Wahid	42101-1686515-3	Abdul Khaliq	491	-	895	895	-	-	-	1,386	491	-	895	895	-	-	-	1,386
6893	Waqar Ahmed Qureshi,Flat No B-602 Billis Tower Block A Gulshan-E-Iqbal ,Karachi	Waqar Ahmed Qureshi	42201-8908127-1		506	-	1,062	1,062	-	-	-	1,567	506	-	1,062	1,062	-	-	-	1,567
6894	Imran, H No 204/A Block 10 Kda Scehem 24 Gulshan-E-Iqbal ,Karachi	Imran	42301-1053552-3		471	-	822	822	-	-	-	1,293	471	-	822	822	-	-	-	1,293
6895	Shahzad Haroon, Dhamaka Computer Centre Shop 3 Umar Building Main Bunnis Road Tower Karachi	Shahzad Haroon	42301-0983596-5	Muhammad Haroon	353	-	730	730	-	-	-	1,083	353	-	730	730	-	-	-	1,083
6896	Khalid Mehmood Akhter, H No 23 Haroon Bahria Society Street 10 Sec 4 Hub River Road Karachi	Khalid Mehmood Akhter	42401-1910123-3	M Arshad	506	-	1,028	1,028	-	-	-	1,534	506	-	1,028	1,028	-	-	-	1,534
6897	Mohammad Ismail, Ghazi Enterprises and Marketin Shop 2 Abaseen Market Block 21 Blk 21 FB area Rashid Minhas Road Karachi	Mohammad Ismail	42501-9010838-3	Mohammad Ishaq	484	-	1,077	1,077	-	-	-	1,561	484	-	1,077	1,077	-	-	-	1,561
6898	Shahid Iqbal, Jazash Associates Plot No B-588 Bhittai Colony Main Paf Road Korangi Crossing Karachi	Shahid Iqbal	42201-6213382-5	Fazal Mohd	212	-	441	441	-	-	-	653	212	-	441	441	-	-	-	653
6899	Adnan Khan, H No C-14 Shah Faisal Colony - 3 ,Karachi	Adnan Khan	42201-2577914-1		348	-	691	691	-	-	-	1,039	348	-	691	691	-	-	-	1,039
6900	Zulfiqar Haider Naqvi,Flat No B-218 2nd Floor Sec 14-B Bl 1 Maria Luxury App North Karachi	Zulfiqar Haider Naqvi	42101-7929871-5	Akhtar Hussain	305	-	583	583	-	-	-	888	305	-	583	583	-	-	-	888
6901	Abbas Ali, Doctor Laptop Ga-4-B Techno City I I Chundrigar Road Karachi	Abbas Ali	42201-8271209-5	Mohsin Ali	153	-	349	349	-	-	-	503	153	-	349	349	-	-	-	503
6902	Syed Abid Hassan Zaidi, H No N-2798 Block 2 Metrovill III Gulshan-E-Iqbal ,Karachi	Syed Abid Hassan Zaidi	42101-1644210-9		499	-	938	938	-	-	-	1,437	499	-	938	938	-	-	-	1,437
6903	Raheel Hafeez Khan, Sun Rise Shipping Line Suit No 614 -615 Six Floor Hussain Trade Centre Altaf Hussain Road New Challi Karachi	Raheel Hafeez Khan	42201-3143227-5	Muhammad Hafeez	385	-	685	685	-	-	-	1,070	385	-	685	685	-	-	-	1,070
6904	Muhammad Afzal Shahzad, Ghazi Associates Plot 1 Street 8 Sector 2 Hbchs Hub River Road ,Karachi	Muhammad Afzal Shahzad	42401-9122079-9		496	-	1,022	1,022	-	-	-	1,518	496	-	1,022	1,022	-	-	-	1,518
6905	Mohammad Zia Ashraf, H No D-65 Shamsi Society Air Port Malir Halt ,Karachi	Mohammad Zia Ashraf	42201-6724924-7		306	-	687	687	-	-	-	993	306	-	687	687	-	-	-	993
6906	Nadeem Arshad, H No N-258 Metrovil No 3 Block 1 Scheme 33 Gulshan-E-Iqbal Karachi	Nadeem Arshad	42501-1395787-7	Mohd Umer Barni	284	-	568	568	-	-	-	852	284	-	568	568	-	-	-	852
6907	Abid Maqsood, Macro Computer Services Shop No 30 Saleem Avenue Opposit Baitul Mukarram Masjid Karachi	Abid Maqsood	42101-1573716-5	Shaikh Maqsood	240	-	459	459	-	-	-	699	240	-	459	459	-	-	-	699
6908	Muhammad Nazir, H No 20 2nd Floor Chapla Street Bund Gali Kharadar ,Karachi	Muhammad Nazir	42301-5213576-3		191	-	453	453	-	-	-	643	191	-	453	453	-	-	-	643
6909	Muhammad Arif Siddiqui, Arif Electronics Shop No 17 Sohail Mansion Building Sohrab Katrik Road Saddar Karachi	Muhammad Arif Siddiqui	42101-7234967-1	M Shareef Siddiqui	503	-	1,024	1,024	-	-	-	1,528	503	-	1,024	1,024	-	-	-	1,528
6910	Saif Ul Islam Paracha, Ingress Logistics Suite 204 2nd Floor Bilwani Trad Centre Naoomal Lane Ali Akber ,Karachi	Saif Ul Islam Paracha	42000-1268285-3		505	-	1,053	1,053	-	-	-	1,558	505	-	1,053	1,053	-	-	-	1,558
6911	Mohammad Iqbal, H No 72-C/10 Phase 04 DHA Commercial Street,Karachi	Mohammad Iqbal	42301-7980029-3		248	-	447	447	-	-	-	696	248	-	447	447	-	-	-	696
6912	Fasih Ur Rehman, Shop 11-A Waheed Centre Baba E Urdu Road Karachi	Fasih Ur Rehman	42201-0478386-7		499	-	757	757	-	-	-	1,256	499	-	757	757	-	-	-	1,256
6913	Suleman, H No 4/13 Sector 11-F New Karachi	Suleman	42101-8224152-7	Abdul Raheem	398	-	708	708	-	-	-	1,105	398	-	708	708	-	-	-	1,105
6914	Syed Ejaz Ul Haqe, H No L-294 Sec 5-C 1 W-9 North Karachi	Syed Ejaz Ul Haqe	42101-8926809-9		505	-	933	933	-	-	-	1,438	505	-	933	933	-	-	-	1,438
6915	Farhan Ul Lah Lodhi, H No 1/11 Street No 1 Shahfaisal Colony ,Karachi	Farhan Ul Lah Lodhi	42201-6286564-7		438	-	804	804	-	-	-	1,242	438	-	804	804	-	-	-	1,242
6916	Abdul Khaliq Munawar, A K Goods Transport Company Room 9 Alvi Building New Chali Shahrah-E-Liaquat Karachi	Abdul Khaliq Munawar	42101-5433288-1	Hafiz Ghulam Hassan	355	-	777	777	-	-	-	1,132	355	-	777	777	-	-	-	1,132
6917	Sheikh Naeem Ahmed, H No Mc-746 Green Town Pathar Road Shahrah-E-Faisal Shah Faisal ,Karachi	Sheikh Naeem Ahmed	42301-5993964-5		379	-	645	645	-	-	-	1,024	379	-	645	645	-	-	-	1,024
6918	Abdul Jabbar, Techno Communication Amber Palace Show Room 8 Shahrah-E-Faisal SMCHS Karachi	Abdul Jabbar	42101-1846934-9	Mohd Hashim	392	-	835	835	-	-	-	1,226	392	-	835	835	-	-	-	1,226
6919	Asif Maghfoor, Al- Tawwakal Trading Co Shop No 1 House No R-907 Sector 15-A-1 Buffer Zone ,Karachi	Asif Maghfoor	42301-4825401-1		420	-	804	804	-	-	-	1,223	420	-	804	804	-	-	-	1,223
6920	Mohammad Iqbal Vohra, Royal Marble 28-K Old Golimar Opposit Kmc Office Manghopir Karachi	Mohammad Iqbal Vohra	42101-7951145-5	Abdul Haq Vohra	505	-	932	932	-	-	-	1,437	505	-	932	932	-	-	-	1,437
6921	Jamal Ahmad, H No R-138/19 Block 19 F B Area Karachi	Jamal Ahmad	42101-1558938-1	Abdul Ghafoor	504	-	849	849	-	-	-	1,353	504	-	849	849	-	-	-	1,353
6922	Syed Aftab Ahmed, Aftab Enterprises R-856 Sector 15-A-1 Buffer Zone Karachi	Syed Aftab Ahmed	42201-6106658-7	Syed Ishtiaque	396	-	889	889	-	-	-	1,285	396	-	889	889	-	-	-	1,285
6923	Shike Mujed Abide, H No A-56 Block 12 Gulistan-E-Johar Karachi	Shike Mujed Abide	42101-0818636-9	Abdul Majeed	225	-	506	506	-	-	-	731	225	-	506	506	-	-	-	731
6924	Khalid Yaseen, H No A-26/287 Drig Road Cantt Bazar Karachi	Khalid Yaseen	42000-0322325-7	Mohammad Yaseen	505	-	1,028	1,028	-	-	-	1,533	505	-	1,028	1,028	-	-	-	1,533
6925	Muhammad Nadeem, Muskaan Computers Shop No 192 Naz Digital Plaza Ground Floor M A Jinnah Road Karachi	Muhammad Nadeem	31304-0574846-5	Asghar Ali	494	-	1,032	1,032	-	-	-	1,526	494	-	1,032	1,032	-	-	-	1,526
6926	Aftab Ahmed, M Shafiq Khan Dadi Mansion Shahrah-E-Liaqat Sadar ,Karachi	Aftab Ahmed	42101-3802570-9		505	-	934	934	-	-	-	1,439	505	-	934	934	-	-	-	1,439
6927	Abdul Majeed Malik, No A-9 2nd Floor Safari Blessing Block 12 Gulistan E Johar	Abdul Majeed Malik	42201-2466203-1		454	-	812	812	-	-	-	1,265	454	-	812	812	-	-	-	1,265
6928	Adil Ashraf, Nobel Point D-5 Block J North Nazimabad Karachi	Adil Ashraf	42101-3962034-5		287	-	528	528	-	-	-	815	287	-	528	528	-	-	-	815

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6929	Hashim Raza, Manila Centre 13D Gulshan E Iqbal Karachi 2Rd Floor B243 Karachi	Hashim Raza	35302-2826066-9		262	-	564	564	-	-	-	825	262	-	564	564	-	-	-	825
6930	Tahir Ahmed Siddique, Al Tawakal Rise Traders Sh 520 Alince Paradise Pl Ls-1 St 14 Sector 11-C-1 North Karachi	Tahir Ahmed Siddique	42101-2233460-5	Bashir Ahmed	506	-	1,068	1,068	-	-	-	1,574	506	-	1,068	1,068	-	-	-	1,574
6931	Muhammad Yasir Khan, H No B-63 Ampire Centre Block 20 Gulistan-E-Johar Karachi	Muhammad Yasir Khan	42201-2891859-7	M Anwar Khan	506	-	1,015	1,015	-	-	-	1,521	506	-	1,015	1,015	-	-	-	1,521
6932	Muhammad Nadeem, H No N-82 Sector 43/B Korangi No 4 ,Karachi	Muhammad Nadeem	42201-6457497-5		185	-	396	396	-	-	-	581	185	-	396	396	-	-	-	581
6933	Abdul Rehman, Super Fashion Cloth and Tailor Shop 1 Plot L-40 Clifton Shireen Jinnah Colony Hamz Chowk,Karachi	Abdul Rehman	42401-5542413-1		505	-	1,098	1,098	-	-	-	1,603	505	-	1,098	1,098	-	-	-	1,603
6934	Farhan Ahmed, R 450 15A 5 Baferzone Buffer Zone Nort Nazimabad Karachi	Farhan Ahmed	42101-5997545-1	M Farooq Ahmed	252	-	530	530	-	-	-	782	252	-	530	530	-	-	-	782
6935	Rizwan Muhammad, Osama Gold Smith No 35-36 Fakhar Uddin Market Jinnah Street Rinechor Line Karachi	Rizwan Muhammad	42201-0697341-1	Mirza Muhammad Din	256	-	594	594	-	-	-	849	256	-	594	594	-	-	-	849
6936	Abul Rasheed, H No B-44 Block 16 Zeeshan Blessing Gulshan-E-Iqbal ,Karachi	Abul Rasheed	42201-9870866-1		505	-	948	948	-	-	-	1,453	505	-	948	948	-	-	-	1,453
6937	Muhammad Shahid Aziz, Siddique Enterprises Shop No 1 Plot No 169 Block 4 Chowrangi Gulistan-E-Jouhar ,Karachi	Muhammad Shahid Aziz	42501-2739561-3		466	-	928	928	-	-	-	1,393	466	-	928	928	-	-	-	1,393
6938	Masood Iqbal Sheikh, Zaiqa Food Corner PlNo.No B-3, Sec 1 Ahsanabad Housing Co-Ope Society Near Gulshan-E-Maymar Karachi	Masood Iqbal Sheikh	42101-9258436-9	Abdul Ahad Sheikh	486	-	899	899	-	-	-	1,385	486	-	899	899	-	-	-	1,385
6939	Raffat Ahmed, Flat No-19, 3rd Floor Hayat Manzil Plot No. Sd-37 Block-A North Nazimabad Karachi.	Raffat Ahmed	42101-1356933-6		490	-	894	894	-	-	-	1,384	490	-	894	894	-	-	-	1,384
6940	Muhammad Buksh, H No B-743 Memon Goth Sheikh Muhalla Malir Road Malir 15 Karachi	Muhammad Buksh	42501-7468733-9	Saifal Khan	426	-	783	783	-	-	-	1,209	426	-	783	783	-	-	-	1,209
6941	Umair Aziz, B10/1 Aryan E House Khayaban E Shahbaz DHA Phase 6	Umair Aziz	42301-9691668-3		217	-	472	472	-	-	-	689	217	-	472	472	-	-	-	689
6942	Imran Hussain, H No C-50 Zchra Centre Block G North Nazimabad Karachi	Imran Hussain	42101-4755168-3	Wazir Hussain	503	-	971	971	-	-	-	1,474	503	-	971	971	-	-	-	1,474
6943	Syed Mohammad Zeeshan, Maqbool Leather Store Shop No 2 Near Khatri Masjid Fatima Bin Zehra,Juna Market Karachi	Syed Mohammad Zeeshan	42301-1088591-1	Maqbool Ahmed	465	-	778	778	-	-	-	1,243	465	-	778	778	-	-	-	1,243
6944	Syed Muhammad Abidi, H No B-151 Block 6 Gulshan-E-Iqbal ,Karachi	Syed Muhammad Abidi	42201-5380817-3		496	-	1,047	1,047	-	-	-	1,543	496	-	1,047	1,047	-	-	-	1,543
6945	Abdul Raheem, H No 6 Al Rahber Society Plot 1286 Mirza Street Garden West Karachi	Abdul Raheem	42201-4003032-1	Mohammad Ali	501	-	994	994	-	-	-	1,495	501	-	994	994	-	-	-	1,495
6946	Ishrat Parveen, H No 85-D Block 6 PECHS Karachi	Ishrat Parveen	42201-2217670-0		496	-	1,036	1,036	-	-	-	1,532	496	-	1,036	1,036	-	-	-	1,532
6947	Shah Nadeem Ul Hasan, H No Mc-263 Green Town Shah Faisal Colony Karachi	Shah Nadeem Ul Hasan	42201-0389250-5	Syed Munawar Shah Galani	505	-	1,028	1,028	-	-	-	1,533	505	-	1,028	1,028	-	-	-	1,533
6948	Shoiab Ahmed, Flat No-4 Second Floor Plot No1-C , Sunset Lane 4 Phase 2 Ext DHA ,Karachi	Shoiab Ahmed	42101-9893896-5		506	-	1,138	1,138	-	-	-	1,644	506	-	1,138	1,138	-	-	-	1,644
6949	Rao Abdul Sattar, House No. P-30 Block N Bhatta Town North Nazimabad ,Karachi	Rao Abdul Sattar	35301-1969073-3		358	-	783	783	-	-	-	1,141	358	-	783	783	-	-	-	1,141
6950	Syed Baqar Hussain Rizvi, H No R-39 Ancor Society Block 20 F B Area ,Karachi	Syed Baqar Hussain Rizvi	42101-8700534-5		208	-	444	444	-	-	-	651	208	-	444	444	-	-	-	651
6951	Syed Haider Hussain, H No R-573 Block 20 F B Area Karachi	Syed Haider Hussain	42101-3789272-5	Syed Mohammad Hussain	262	-	530	530	-	-	-	792	262	-	530	530	-	-	-	792
6952	Adil Ahmed Khan, Plot No 31-CFlat No 1-3rd Floor 22 Commercial street Phase II Ext DHA ,Karachi	Adil Ahmed Khan	42301-0830179-3		505	-	1,089	1,089	-	-	-	1,594	505	-	1,089	1,089	-	-	-	1,594
6953	Abdul Hafeez, Plot No C 50/2/273 Zia House 1st Fl Street No 4 Main Punjab Colony Road Khyaban-E-Jami Kahashan Clifton Karachi	Abdul Hafeez	41301-8364548-3	Saien Buksh	193	-	399	399	-	-	-	592	193	-	399	399	-	-	-	592
6954	Muhamad Aslam,Flat No 754/3 Karimabad Block 3 F B Area Karachi	Muhamad Aslam	42201-6582738-1	Mohd Hussain	464	-	847	847	-	-	-	1,311	464	-	847	847	-	-	-	1,311
6955	Habib Ahmed, H No 72 St D-17 Mehmoodabad No 05 ,Karachi	Habib Ahmed	42301-0406593-7		205	-	391	391	-	-	-	596	205	-	391	391	-	-	-	596
6956	Muhammad Liaqat, H No B-11/93 Sher Zaman Compound Masan Road Kemari	Muhammad Liaqat	42301-0973229-1		189	-	522	522	-	-	-	711	189	-	522	522	-	-	-	711
6957	Abid Qammar, H No R-172 1st Floor Block L Arfat Town North Nazimabad Karachi	Abid Qammar	42101-8514178-1	Qamar Ul Islam	506	-	1,025	1,025	-	-	-	1,530	506	-	1,025	1,025	-	-	-	1,530
6958	Muhammad Younis Ur Rehman Sidd, H No Jb-22 Plot No 32 F/155 Jamshed Road No 3 Jamshed Quarter Karachi	Muhammad Younis Ur Rehman Sidd	42201-3962098-9	M Yousuf Ur Rehman	406	-	926	926	-	-	-	1,331	406	-	926	926	-	-	-	1,331
6959	Ijaz Anees, Ijaz Anees & Associates A-43 Bl 13-C Gulshan E Iqbal ,Karachi	Ijaz Anees	42201-4477273-9		453	-	959	959	-	-	-	1,412	453	-	959	959	-	-	-	1,412
6960	Syed Niamat Shah, Plote No. St 6/1 Qasba Metroville Karachi	Syed Niamat Shah	42301-0866037-1	Syed Taimoor Shah	403	-	1,015	1,015	-	-	-	1,418	403	-	1,015	1,015	-	-	-	1,418
6961	Burhan Dossal, Dastagir Gas Celender Office 374/A Administrative Society Block 6 PECHS ,Karachi	Burhan Dossal	42201-1036334-3		203	-	440	440	-	-	-	643	203	-	440	440	-	-	-	643
6962	Younus Masih, The Diagnostics Iqbal Hospital 1336 Main Road Mehmoodabad No 6 Karachi	Younus Masih	42201-8931446-9	Bota Masi	372	-	820	820	-	-	-	1,193	372	-	820	820	-	-	-	1,193
6963	Faraz Ishaq Janjua, H No B 359 Block 14 Gulistan E Johar Karachi	Faraz Ishaq Janjua	42301-1712979-5		144	-	396	396	-	-	-	540	144	-	396	396	-	-	-	540
6964	Muhammad Khalid, House - 1588 Block - 2 Aziz Abad F,B Area Karachi	Muhammad Khalid	42101-3948690-5		205	-	443	443	-	-	-	648	205	-	443	443	-	-	-	648
6965	Tariq Iqbal, H No S-1/329 Saudabad Malir Clony ,Karachi	Tariq Iqbal	42201-5905241-3		211	-	457	457	-	-	-	668	211	-	457	457	-	-	-	668
6966	Asif Hafeez, H No B-219 Block N Norht Nazimabad ,Karachi	Asif Hafeez	42101-5507182-1		494	-	981	981	-	-	-	1,475	494	-	981	981	-	-	-	1,475
6967	Faisal Alaudcin, H No 443 Block 2 Liaquatabad Karachi	Faisal Alauddin	42101-2432415-5		480	-	745	745	-	-	-	1,225	480	-	745	745	-	-	-	1,225
6968	Mohammad Ikhlas Khan, H No 286 Block I Sir Syed Colony Sector 14 Orangi Town Karachi	Mohammad Ikhlas Khan	42401-4108257-3	M Naseem Khan	506	-	1,067	1,067	-	-	-	1,572	506	-	1,067	1,067	-	-	-	1,572
6969	Muhammad Nadeem Imam, A-45 BlkNo. 1 Retta Plot Shah Faisal Colony Karachi	Muhammad Nadeem Imam	42201-1269663-7		495	-	916	916	-	-	-	1,410	495	-	916	916	-	-	-	1,410
6970	Yasir Mehmood, Pak Recording Centre Shop No A-84 1st Floor Karim Centre Abdullah Haroon R Karachi	Yasir Mehmood	42201-3881386-1	Mehmood Ahmed	504	-	904	904	-	-	-	1,408	504	-	904	904	-	-	-	1,408
6971	Mursheed Anwar Khan, H No K-15 Sadiqabad 1st Floor Sector 11/1- Orangi Town Karachi	Mursheed Anwar Khan	42101-8591988-9	Shams Uddin Khan	222	-	490	490	-	-	-	712	222	-	490	490	-	-	-	712
6972	Muhammad Channa, 426 Ibrahim Hyderi New Water Pump Korangi Creek ,Karachi	Muhammad Channa	42501-5086958-1		300	-	676	676	-	-	-	976	300	-	676	676	-	-	-	976
6973	Muhammad Shahid ,Flat No 12 Kahkasan appartment Eid Gah Line Raja Mansion Karachi	Muhammad Shahid	42301-0926808-5	Abdul Sattar	189	-	369	369	-	-	-	558	189	-	369	369	-	-	-	558
6974	Jibran, O G Communication 6 Iqbal Arcad Shaheed-E-Millat Dmchs Near Faysal Bank Karachi	Jibran	42301-1110270-7	Aurangzeb	496	-	1,068	1,068	-	-	-	1,564	496	-	1,068	1,068	-	-	-	1,564
6975	Fayyaz Ahmed, H No 117-C Near Rehmania Masjid Tariq Road Block 2 PECHS Karachi	Fayyaz Ahmed	42201-0522381-3	M Azad	507	-	1,032	1,032	-	-	-	1,539	507	-	1,032	1,032	-	-	-	1,539
6976	Muhammad Ziauddin, House No. 622 Sec 8/L Orangi Town Karachi	Muhammad Ziauddin	42401-5974151-9		502	-	798	798	-	-	-	1,300	502	-	798	798	-	-	-	1,300
6977	Muhammed Qasim, H No 49/50 Juma House Machi Miani Road 1 Kharadar ,Karachi	Muhammed Qasim	42301-7702902-3		406	-	922	922	-	-	-	1,328	406	-	922	922	-	-	-	1,328
6978	Peero, H No R-207 Block 7 Gulistan-E-Johar Karachi	Peero	44304-8420808-9	Kaeto	256	-	576	576	-	-	-	832	256	-	576	576	-	-	-	832
6979	Syed Shafqat Ali Qadri, Shafqat Traders Corporation Shop No C-9 Shah Faisal Plaza Block B North Nazimabad ,Karachi	Syed Shafqat Ali Qadri	42101-1942367-9		505	-	1,041	1,041	-	-	-	1,546	505	-	1,041	1,041	-	-	-	1,546
6980	Arshad Ali, Abdullah Curtain R-289 Block 13-D-2 Gulshan-E-Iqbal ,Karachi	Arshad Ali	42201-5418173-3		397	-	730	730	-	-	-	1,127	397	-	730	730	-	-	-	1,127
6981	Muhammed Tahir Rao, H No R-15 Saadabad Society Block 4 Gulistan E Johar Karachi	Muhammed Tahir Rao	42501-1459288-3	Muhammad Riyasat	290	-	659	659	-	-	-	949	290	-	659	659	-	-	-	949
6982	Syed Ali Hasan Rizvi, H No B-60 Block 1 Gulistan-E-Johar Karachi	Syed Ali Hasan Rizvi	42201-0485088-5	Saeed Atzaal Hassan	305	-	635	635	-	-	-	941	305	-	635	635	-	-	-	941
6983	Abdul Shariq, H No R-262 Sector 15-A-1 Buffer Zone North Karachi	Abdul Shariq	42101-1890589-3	Abdul Qaliq	496	-	1,045	1,045	-	-	-	1,541	496	-	1,045	1,045	-	-	-	1,541
6984	Noor Islam, Noor Traders Shop No 70 Noman Grand City Block 17 Gulistan-E-Johar ,Karachi	Noor Islam	42101-2507286-9		506	-	1,119	1,119	-	-	-	1,624	506	-	1,119	1,119	-	-	-	1,624
6985	Qamar Yaseen Ansari, Qamar Traders Plot No :344 /A Street 15 Sector 11 -D Abuzar Colony Near Charhai Jamia Masjid Noorni Qureshi New Karachi	Qamar Yaseen Ansari	42101-2403002-7	M Yasin Ansari	471	-	1,006	1,006	-	-	-	1,477	471	-	1,006	1,006	-	-	-	1,477
6986	Sajid Ali, H No R 1861 Block No 15 FB area Karachi	Sajid Ali	42101-2903992-7	Mukhtar Hussain	306	-	692	692	-	-	-	998	306	-	692	692	-	-	-	998

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
6987	Saifuddin Shamsi,Flat No A-17 Ist Floor KDA Flats Ph 3 Sector 14-B Shadman Town ,Karachi	Saifuddin Shamsi	42101-1894897-3		490	-	866	866	-	-	-	1,357	490	-	866	866	-	-	-	1,357
6988	Shakil Ahmed, Areeba Boutique Plot No 30-C Shop No 1 Rahat Commercial Phase V DHA Karachi	Shakil Ahmed	42101-8546833-3	Muhammad Farooq	497	-	1,102	1,102	-	-	-	1,599	497	-	1,102	1,102	-	-	-	1,599
6989	Muhammad Saleem,Flat No A-302 Rado Tower Block 12 Gulistan-E-Johar ,Karachi	Muhammad Saleem	42201-8215338-9		352	-	769	769	-	-	-	1,121	352	-	769	769	-	-	-	1,121
6990	Hassan Mehmood, Raza Cargo Services Plot No 89-A Gali No 2 Gate 6 New Truk Stand Hawksbay Road Karachi	Hassan Mehmood	42201-0336718-7	Muhammad Ishaq	479	-	811	811	-	-	-	1,290	479	-	811	811	-	-	-	1,290
6991	Muamber Khan, H No 115 Sector A Gulshan-E-Ghazi Jadda Hazara Clny Baldia Town ,Karachi	Muamber Khan	42401-1780495-1		445	-	815	815	-	-	-	1,260	445	-	815	815	-	-	-	1,260
6992	Asif Khan, H No R-222-19 Al Noor Society F B Area Gulberg Town Karachi	Asif Khan	42101-1027751-1	Safaraz Khan	397	-	677	677	-	-	-	1,074	397	-	677	677	-	-	-	1,074
6993	Rashid Saood, Plot No 315 Gali 1 Gate 4 New Qaid-E-Azam Truck Stand Hawksbay Road ,Karachi	Rashid Saood	36602-0940793-3		203	-	480	480	-	-	-	684	203	-	480	480	-	-	-	684
6994	Muhammad Javeed, Iqbal Medical and General Stor Plot No 438 Shop No 2 Mehran Highway Landhi Karachi	Muhammad Javeed	42501-7321565-5	Abdul Hafeez	171	-	394	394	-	-	-	565	171	-	394	394	-	-	-	565
6995	Asif Mehmood, H No 891 Sector 11 A North Karachi	Asif Mehmood	31202-1163022-1	Moh Ramzan	452	-	912	912	-	-	-	1,364	452	-	912	912	-	-	-	1,364
6996	Fawad Ahmed, Eyesha Jewellers 122 Gulf Shopping Mall Ten Talwar Clifton ,Karachi	Fawad Ahmed	42201-8305461-3		465	-	927	927	-	-	-	1,392	465	-	927	927	-	-	-	1,392
6997	Muhammad Inam Ul Haq, H No 405 Street 10 Block C-2 Sector 16 Orangi Town Karachi	Muhammad Inam Ul Haq	42401-4211305-7	M Shamsuddin	503	-	821	821	-	-	-	1,324	503	-	821	821	-	-	-	1,324
6998	Shaikh Jamil Elahi, Golden Light Shop No Rc-4/260 Bohra Peer Road ,Karachi	Shaikh Jamil Elahi	42201-5354722-9		468	-	967	967	-	-	-	1,435	468	-	967	967	-	-	-	1,435
6999	Muhammad Nadeem, H No 18/16 Street 17 Sector 5-G Saeedabad Baldia Town Karachi	Muhammad Nadeem	42401-1912220-3	Muhammad Islam	496	-	1,037	1,037	-	-	-	1,533	496	-	1,037	1,037	-	-	-	1,533
7000	Zahid Iqbal, H No C-92 Rufi Green Land Abul Isphani Road Gulshan-E-Iqbal Karachi	Zahid Iqbal	42201-4148875-5	Abdul Qayyom	456	-	774	774	-	-	-	1,230	456	-	774	774	-	-	-	1,230
7001	Noor Ahmed, H No C-9 Block B Ahmedabad Colony North Nazimabad Karachi	Noor Ahmed	42101-2215161-9	Mohd Akbar Khan	196	-	398	398	-	-	-	594	196	-	398	398	-	-	-	594
7002	Gani Rahman, H No 1725/5524 Madina Colony Guldad Shah Road Saeedabad Baldia Town Near Firdous Masjid Karachi	Gani Rahman	42401-5955614-9		286	-	543	543	-	-	-	829	286	-	543	543	-	-	-	829
7003	Muhammad Farhan, Plot No 138-139Flat No 215-216 Ml Heights Block H Soldier Bazar Karachi	Muhammad Farhan	42301-8988662-7	Bacho Memon	290	-	463	463	-	-	-	752	290	-	463	463	-	-	-	752
7004	Asim Ul Din, H No R-254 Sector 14 A Shadman Town North Nazimabad Karachi	Asim Ul Din	42101-1616041-3	Muhammad Mustafa	234	-	470	470	-	-	-	705	234	-	470	470	-	-	-	705
7005	Shoukat Ali Khan, H No B-12 Gulshan Plaza Block 13/B Gulshan-E-Iqbal Karachi	Shoukat Ali Khan	42201-0601313-1	Liaqat Ali Khan	485	-	926	926	-	-	-	1,411	485	-	926	926	-	-	-	1,411
7006	Irshad Khan, H No 115 Sector A Gulshan-E-Ghazi Saeedabad Jada Hazara Clny Baldia Town ,Karachi	Irshad Khan	42401-1660538-5		504	-	917	917	-	-	-	1,421	504	-	917	917	-	-	-	1,421
7007	Muhammad Azam, Muhammad Azam Furniture N-1192 94/6J-I Junejo Town Manzoor Colony ,Karachi	Muhammad Azam	42201-8129309-7		485	-	834	834	-	-	-	1,318	485	-	834	834	-	-	-	1,318
7008	Syed Khalid Hussain, Hair and Tips Beauty Parlour Shop No A-50 Bliss Shopping Ma Zaib Un Nisa Street Saddar Karachi	Syed Khalid Hussain	42301-7798543-7	Syed Zaheer Hussain	504	-	1,050	1,050	-	-	-	1,554	504	-	1,050	1,050	-	-	-	1,554
7009	Atta Ur Rehman, Miran Gems and Jeweller Room 110 1st Floor Diamond Centre Dawood Pota Road Saddar Karachi	Atta Ur Rehman	42101-4585911-7	Abdur Rasheed	337	-	589	589	-	-	-	926	337	-	589	589	-	-	-	926
7010	Muhammad Furqan Khan, Flat No D-3 Noor Plaza Ground Floor Abul Hasan Ispahani Road Karachi	Muhammad Furqan Khan	42101-1527157-5		504	-	953	953	-	-	-	1,457	504	-	953	953	-	-	-	1,457
7011	Abdul Rauf, Noman General Store 1 Plot No 38/6 Noman Market Aligar Market Orangi ,Karachi	Abdul Rauf	42301-6090751-3		465	-	950	950	-	-	-	1,415	465	-	950	950	-	-	-	1,415
7012	Abdul Razzak Soomro,Flat No 701 7th Floor City Terrace Building Haqani Chowk Pakistan Chowk Khi	Abdul Razzak Soomro	42401-1838863-5		477	-	938	938	-	-	-	1,415	477	-	938	938	-	-	-	1,415
7013	Yayah Mehboob,Flat No B-7 2nd Floor Al Karam Square Block 3 Sharifabad Karachi	Yayah Mehboob	42000-9092946-5	Mehboob Alam	202	-	458	458	-	-	-	660	202	-	458	458	-	-	-	660
7014	Anwar Raza Zaidi,Flat No A-1 Plot No 35 Rizwan Society Nazimabad Karachi	Anwar Raza Zaidi	42101-7219020-7	M Nabi Zaidi	191	-	417	417	-	-	-	608	191	-	417	417	-	-	-	608
7015	Tanveer Ahmed, Ramp Technologies Suit No G-22 Mezzanine Floor Maten Shopping Gallery Tariq Road Karachi	Tanveer Ahmed	42301-1086541-3	Basheer Ahmad	306	-	693	693	-	-	-	999	306	-	693	693	-	-	-	999
7016	Shakeel Ahmed Khan, H No 87/12 Sector 5-G North Karachi	Shakeel Ahmed Khan	42101-0855870-3	Khalil Ahmed Khan	261	-	460	460	-	-	-	722	261	-	460	460	-	-	-	722
7017	Mohammad Saleem Nawaz, Saleem Watch and Pco Shop No 7 Plot No Cs-25 Prime Centre Block 7 F B Area Karachi	Mohammad Saleem Nawaz	31204-6473479-1	Allah Dewaya	505	-	1,054	1,054	-	-	-	1,560	505	-	1,054	1,054	-	-	-	1,560
7018	Khawaja Naeem Abbas, Mohammadi Clinic Medical Store Shop B-72 Bakkhar Goth Blk 4-A Abul Hasan Isphani Road Gulshan Karachi	Khawaja Naeem Abbas	31201-0364540-7	Khawaja Fazal Abbas	505	-	981	981	-	-	-	1,487	505	-	981	981	-	-	-	1,487
7019	Shaikh Yasir Ali, Pak Khilji Goods Transport 82-A Old Maripur Truck Stand Mairpur Karachi	Shaikh Yasir Ali	42301-6480381-3	Barkat Ali	302	-	640	640	-	-	-	941	302	-	640	640	-	-	-	941
7020	Kashif Mansoor Ansari,Flat No C-24 Bhayani Ext Block G North Nazimabad Karachi	Kashif Mansoor Ansari	42101-3748927-1	Abrar Mansoor Qureshi	496	-	985	985	-	-	-	1,481	496	-	985	985	-	-	-	1,481
7021	Mohammad Nisar Ahmad, H No K-276 Block F Kauser Niazi North Nazimabad ,Karachi	Mohammad Nisar Ahmad	42101-3859974-3		234	-	430	430	-	-	-	665	234	-	430	430	-	-	-	665
7022	Arshad Mehmood, Ho No. 31/8 ,Street No 20, Model Colony, Karachi	Arshad Mehmood	42501-6909609-1	Basheer Ahmed	167	-	340	340	-	-	-	507	167	-	340	340	-	-	-	507
7023	Faisal Kashan, Kashan Leather Store Shop No 5 Plot No A-6/38 Sarafa Bazar Liaquatabad Karachi	Faisal Kashan	42201-0795016-9	Muhammad Mumtaz	217	-	462	462	-	-	-	679	217	-	462	462	-	-	-	679
7024	Sheikh Mohammad Amjad, H No A-210 Block A North Nazimabad Karachi	Sheikh Mohammad Amjad	42101-1621258-5		309	-	635	635	-	-	-	945	309	-	635	635	-	-	-	945
7025	Muhammad Bashir, H No 5-E-22/11 Block 5-E Nazimabad No 5 Karachi	Muhammad Bashir	42101-5238481-3	Ahmed Yusuf	256	-	571	571	-	-	-	827	256	-	571	571	-	-	-	827
7026	Olive Samuel, St John Secondary School Plot No 62 Street No 19-20 Neelam Colony Clifton Karachi	Olive Samuel	42301-4778379-2	David Nadeem Bhatti	505	-	1,086	1,086	-	-	-	1,591	505	-	1,086	1,086	-	-	-	1,591
7027	Muhammad Saleem Khan, United Gold Casting Plot No Sb-4/55 Ground Floor Rubi Tearec Shop 1 Saddar ,Karachi	Muhammad Saleem Khan	42101-8680550-9		466	-	979	979	-	-	-	1,445	466	-	979	979	-	-	-	1,445
7028	Khurshid Alam, H No 3-G-6/2 G-3 Nazimabad No 3 ,Karachi	Khurshid Alam	42101-0942174-3		505	-	1,078	1,078	-	-	-	1,583	505	-	1,078	1,078	-	-	-	1,583
7029	Asad Ullah Pathan, Arabian Marketing Co M-1 Building 9-C 30Th Street Tauheed Commercial Phase 5 DHA Karachi	Asad Ullah Pathan	42301-2614919-1	Abdul Majeed Pathan	499	-	1,074	1,074	-	-	-	1,574	499	-	1,074	1,074	-	-	-	1,574
7030	Atif Ullah Sidiqi, Brilliant Enterprises Suit 19 3rd Floor G Allam Road Kharadar ,Karachi	Atif Ullah Sidiqi	42101-3032611-1		411	-	823	823	-	-	-	1,234	411	-	823	823	-	-	-	1,234
7031	Abdul Razzaq, H No 4/870 Jamsheed Road Off S M Saeed Road Jamshed Town Karachi	Abdul Razzaq	42201-1396766-3	Abdul Kareem	484	-	898	898	-	-	-	1,383	484	-	898	898	-	-	-	1,383
7032	Muhammad Rafiq Saqib, H No 292 Sector 4-H Saeedabad Baldia Town ,Karachi	Muhammad Rafiq Saqib	42401-8083419-5		260	-	547	547	-	-	-	807	260	-	547	547	-	-	-	807
7033	Shahid Waseem Ansari, H No A-167 Block 13/D-2 Gulshan-E-Iqbal ,Karachi	Shahid Waseem Ansari	42101-5924143-1		504	-	1,107	1,107	-	-	-	1,611	504	-	1,107	1,107	-	-	-	1,611
7034	Muhammad Shahid Alam Khan, Mark Interiors Suite 31 12th Floor Arkay Sqr Shahrah-E-Liaquat New Challi Karachi	Muhammad Shahid Alam Khan	42101-9340238-5	Muhammad Ibrahim Khan	506	-	1,112	1,112	-	-	-	1,618	506	-	1,112	1,112	-	-	-	1,618
7035	Nizam Uddin, H No 244 Street No 4 Liaquatabad ,Karachi	Nizam Uddin	42101-1773501-5		153	-	349	349	-	-	-	502	153	-	349	349	-	-	-	502
7036	Mohammad Imran, H No 37 Sheet No 10 Model Colony Malir Karachi	Mohammad Imran	42201-0653959-5	Syed Muhammad	501	-	820	820	-	-	-	1,321	501	-	820	820	-	-	-	1,321
7037	Faisal, Alpha Printers and Packages Shop 66-A Latif Cloth Market Tower ,Karachi	Faisal	42301-7439222-9		494	-	860	860	-	-	-	1,354	494	-	860	860	-	-	-	1,354

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7038	Muhammad Alam, Zubadas Fabrics Shop No 9 Shehar Arcade Model Colony ,Karachi	Muhammad Alam	42201-9535206-5		506	-	1,099	1,099	-	-	-	1,605	506	-	1,099	1,099	-	-	-	1,605
7039	Najeeb Qayyum, H No 215-F 1st Floor Block 2 PECHS Karachi	Najeeb Qayyum	42201-2142655-9	Mirza Abdul Qaiyum	505	-	1,053	1,053	-	-	-	1,558	505	-	1,053	1,053	-	-	-	1,558
7040	Muhammad Atif, H No B-1/111 Indus Mehran Saudabad Malir Karachi	Muhammad Atif	42201-6403988-5	Salah Uddin	505	-	968	968	-	-	-	1,473	505	-	968	968	-	-	-	1,473
7041	Asim Aziz,Flat No 5 3rd Floor Plot A-67 Madina Heights Block 12 F B Area Karachi	Asim Aziz	42101-0985506-7	Aziz Ahmed	493	-	871	871	-	-	-	1,364	493	-	871	871	-	-	-	1,364
7042	Khurram Zameer, K Z Enterprises Suit B-226 1st Floor Iqra Comple Block 17 Gulistan-E-Johar Karachi	Khurram Zameer	36302-6308091-5	Nazar Ali	506	-	1,078	1,078	-	-	-	1,584	506	-	1,078	1,078	-	-	-	1,584
7043	Nabeel Saud,Flat No B-9 3rd Floor Sector 5-K Baitul Anam appartment North Karachi	Nabeel Saud	42101-0280098-7	Saud Ahmed	506	-	1,107	1,107	-	-	-	1,613	506	-	1,107	1,107	-	-	-	1,613
7044	Rasheed Raza Turabi, H No 176/L Block 2 PECHS Karachi	Rasheed Raza Turabi	42201-3509931-9	Allama Aqeel Turabi	202	-	429	429	-	-	-	630	202	-	429	429	-	-	-	630
7045	Rashid Ali, B Marketing Services R No 85 1st Floor Rizvia Market Nazimabad Karachi	Rashid Ali	42101-1431221-9	Shahid Ali	503	-	775	775	-	-	-	1,278	503	-	775	775	-	-	-	1,278
7046	Waqar Ansari, H No R-204 2nd Floor PrECHS Block 13-D/2 Gulshan-E-Iqbal ,Karachi	Waqar Ansari	42201-8585213-3		322	-	589	589	-	-	-	911	322	-	589	589	-	-	-	911
7047	Abuzar Khan, Abuzar Traders Shop No 20 Madina Plaza Madina Street Block 1 Clifton Karachi	Abuzar Khan	42401-1990471-3	Hazrat Shah	495	-	1,067	1,067	-	-	-	1,563	495	-	1,067	1,067	-	-	-	1,563
7048	Sheikh Shakeel Ahmed Lakhra,Flat No 6 3rd Floor,Plot N0 21C 10th Commercial Badar Commercial Area Phase V Ext DHA Karachi	Sheikh Shakeel Ahmed Lakhra	42301-9534188-3	Sheikh Nazeer Ahmed	506	-	1,079	1,079	-	-	-	1,585	506	-	1,079	1,079	-	-	-	1,585
7049	Ahsan Muhammad Iqbal,Flat No A-403 4th Floor Karim Terrace Block 10-A Gulshan-E-Iqbal ,Karachi	Ahsan Muhammad Iqbal	42201-9771004-7		305	-	603	603	-	-	-	908	305	-	603	603	-	-	-	908
7050	Tahir Habib, House No L-528 Block No. 1 Sector 14-A Scheme No. 33 Metrovill III Gulshan-E-Iqbal Karachi	Tahir Habib	42101-7515657-1	Gulam Habib	185	-	423	423	-	-	-	607	185	-	423	423	-	-	-	607
7051	Syed Jamshed Ali, H No D-27 4th Floor Al Siraj Sqare Block 14 F B Area ,Karachi	Syed Jamshed Ali	42201-0485805-1		499	-	1,083	1,083	-	-	-	1,581	499	-	1,083	1,083	-	-	-	1,581
7052	Haji Anwer Ali, H Anwar F Jodiawala & Co Shop No 22-35 Asgary Market M A Jinnah Road ,Karachi	Haji Anwer Ali	42301-0750851-5		339	-	670	670	-	-	-	1,009	339	-	670	670	-	-	-	1,009
7053	Osman Jaffery, H No A-89 Block T North Nazimabad ,Karachi	Osman Jaffery	42000-0379982-9		299	-	535	535	-	-	-	834	299	-	535	535	-	-	-	834
7054	Irfan Mushtaq, Prime Linkers Room No 417 Jilani Centre Motandas Market M A Jinnah Road ,Karachi	Irfan Mushtaq	42201-5285223-7		505	-	934	934	-	-	-	1,439	505	-	934	934	-	-	-	1,439
7055	Muhammad Farhan Sheikh, East West Trading Shop No 1 Plot No L-1438 Block 1 Metrovil Sch 33 Gulzar-E-Hijri Karachi	Muhammad Farhan Sheikh	41304-7137968-9	M Farooq Aqeel Aa	505	-	1,074	1,074	-	-	-	1,579	505	-	1,074	1,074	-	-	-	1,579
7056	Peero, H M Traders H No R-207 Gul Houses Block 7 Gulistan-E-Johar ,Karachi	Peero	44107-3547112-3		506	-	1,078	1,078	-	-	-	1,584	506	-	1,078	1,078	-	-	-	1,584
7057	Syed Taha Hussain Jafri, Taha Trading Bros Shop No 17 Lariab Garden Block 1 Gulshan-E-Iqbal Karachi	Syed Taha Hussain Jafri	42101-1372878-5	Ali Athar Hussain	505	-	1,075	1,075	-	-	-	1,580	505	-	1,075	1,075	-	-	-	1,580
7058	Qalander Khan, Qalander Khan Tayer Dealer Shop No 10 Plot No B-54 Block 1 Shireen Jinnah Colony ,Karachi	Qalander Khan	21203-5230762-7		437	-	699	699	-	-	-	1,136	437	-	699	699	-	-	-	1,136
7059	Muhammad Rahim, H No A/7 Block 1 Kahkashan Scheme Clifton Karachi	Muhammad Rahim	42301-6444318-3	Fazal Rahim	506	-	1,066	1,066	-	-	-	1,571	506	-	1,066	1,066	-	-	-	1,571
7060	Muhammad Babar, A3 Gulberg house 202-203 Lahore	Muhammad Babar	42401-1813152-3		505	-	1,045	1,045	-	-	-	1,550	505	-	1,045	1,045	-	-	-	1,550
7061	Muhammad Ahsan,Flat No D-3 1st Floor Ganza Terrace Garden Road Garden West Karachi	Muhammad Ahsan	42201-3061267-1	Shaikh Mohammad	196	-	404	404	-	-	-	600	196	-	404	404	-	-	-	600
7062	Mohammad Juman, Banglow No A-11 Chappal Sun City Banglows Blk 2 Scheme 33 Gulzar-E-Hijri Karachi	Mohammad Juman	44103-0890110-9	Aishan Ali	250	-	492	492	-	-	-	742	250	-	492	492	-	-	-	742
7063	Muhammad Mansoor, Ajn Jewellers Plot No 2/61 Shop No G-2 Imam Baksh Street Meethadar ,Karachi	Muhammad Mansoor	42101-1337223-3		415	-	872	872	-	-	-	1,287	415	-	872	872	-	-	-	1,287
7064	Zaki Ur Rehman Khan, H No 6/113 Block 6 Liaquatabad ,Karachi	Zaki Ur Rehman Khan	42101-1816194-5		505	-	1,041	1,041	-	-	-	1,546	505	-	1,041	1,041	-	-	-	1,546
7065	Abdul Razzaq, Ever Green Plastics H No Dh-55-A Arfat Town North Nazimabad Karachi	Abdul Razzaq	42101-4672127-7	Abdul Wahab	282	-	605	605	-	-	-	888	282	-	605	605	-	-	-	888
7066	Orang Zab, Al Makkah General Store Shop 4 Plot No Mc-505 Block J Pathar Road Green Town Karachi	Orang Zab	42201-5729460-1	Muhammad Saleem	504	-	791	791	-	-	-	1,295	504	-	791	791	-	-	-	1,295
7067	Dhanji Kholi, H No A-11 1st Floor Chapal Sun City Banglow Blk 2 Gulshan E Iqbal Sch-33 ,Karachi	Dhanji Kholi	41308-6036877-5		383	-	769	769	-	-	-	1,152	383	-	769	769	-	-	-	1,152
7068	Shamshad Ali, Al Mehran Fruit Traders H No R-207 Gul Houses Block 7 Gulistan-E-Johar ,Karachi	Shamshad Ali	44106-9808144-1		281	-	572	572	-	-	-	853	281	-	572	572	-	-	-	853
7069	Ali Muhammad,Flat No 7 Plot 141/2 3rd Floor Hussainabad F B Area Karachi	Ali Muhammad	42301-7345023-1	Abdul Sattar	505	-	971	971	-	-	-	1,476	505	-	971	971	-	-	-	1,476
7070	Muhammad Amir Khan, H No A-67 Block 18 Al Noor Society F B Area ,Karachi	Muhammad Amir Khan	42101-3860583-7		478	-	908	908	-	-	-	1,385	478	-	908	908	-	-	-	1,385
7071	Qazi Nadeem Ullah, Thanvi Travels Shop 4 Rub Medical Centre Building Block 2 Gulshan-E-Iqbal ,Karachi	Qazi Nadeem Ullah	42201-1197087-3		504	-	890	890	-	-	-	1,395	504	-	890	890	-	-	-	1,395
7072	Waheed Ali Ratar, Fruit Traders Al Mehran Fruit R-207 Gul Houses Block 7 Gulistan-E-Johar ,Karachi	Waheed Ali Ratar	45201-9534056-1		345	-	667	667	-	-	-	1,011	345	-	667	667	-	-	-	1,011
7073	Muhammad Nasim, Sultan Medico Shop No 4 Plot 3C-14/2 Nazimabad No 3 ,Karachi	Muhammad Nasim	42101-1955858-7		387	-	693	693	-	-	-	1,080	387	-	693	693	-	-	-	1,080
7074	Syed Waseem Maqbool, Maqbool Enterprises Ground Floor Banglow No 5A/3/2 26Th Street Phase V DHA ,Karachi	Syed Waseem Maqbool	45302-3723908-7		494	-	858	858	-	-	-	1,352	494	-	858	858	-	-	-	1,352
7075	Shahid Imran, Shahid and Company Plot No 1 Shaira Pelwani Road Sector E St 26 Manzoor Colony Karachi	Shahid Imran	33201-1517110-5	Ghulam Rasool Sindhoo	405	-	830	830	-	-	-	1,235	405	-	830	830	-	-	-	1,235
7076	Muhammad Shakil Ahmed, Fine Gold Jewellers Shop No 1 Hanif Manzil Shahzad Market Bihar Colony ,Karachi	Muhammad Shakil Ahmed	42301-0385601-3		244	-	474	474	-	-	-	719	244	-	474	474	-	-	-	719
7077	Muhammad Zahid Maqsood, Hussain Enterprises Court View Building 1st Floor M A Jinnah Road ,Karachi	Muhammad Zahid Maqsood	42501-4089379-1		190	-	364	364	-	-	-	554	190	-	364	364	-	-	-	554
7078	Awais Ahsan Naro, Hyundai Motors Sahiwal 79/F,Farid Town, Jail Road, ,Sahiwal	Awais Ahsan Naro	36502-3975519-5		494	-	909	909	-	-	-	1,404	494	-	909	909	-	-	-	1,404
7079	Touseef Nawaz Khan, H No 27-D Block D Peoples Colony No 1 Faisalabad	Touseef Nawaz Khan	33100-9089982-3	Khan Fateh Muhammad	155	-	351	351	-	-	-	506	155	-	351	351	-	-	-	506
7080	Muhammad Ayub, Kohinoor Industries Limited La Accounts Jaran Wala Bad Kohinoor Nagar Govt Grils Coll Faisalabad	Muhammad Ayub	38403-2240516-3	Muhammad Yaqoob	156	-	432	432	-	-	-	588	156	-	432	432	-	-	-	588
7081	Saeed Ahmad, Sheed Hosiery and Garments P-221 Corner Jhang Bazar Faisalabad	Saeed Ahmad	33100-6311844-5	Bashir Ahmad	231	-	461	461	-	-	-	691	231	-	461	461	-	-	-	691
7082	Muhammad Shafique Adil, 5-A Usman Block Haseeb Shaheed Colony Faisalabad	Muhammad Shafique Adil	33100-9275273-5	Muhammad Aslam Mian	246	-	601	601	-	-	-	847	246	-	601	601	-	-	-	847
7083	Hafiz M. Atta Ullah Qasim, Yonex Pest Control 595 Block-B Peoples Colony No 1 Faisalabad	Hafiz M. Atta Ullah Qasim	33100-0987610-7	Ahmed Nawaz	505	-	985	985	-	-	-	1,490	505	-	985	985	-	-	-	1,490
7084	Nadeem Ahmad, H No 140 Street No 3 Nemat Colony No 1 Faisalabad	Nadeem Ahmad	33100-1027685-3	Sheikh Manzoor Ahmed	254	-	433	433	-	-	-	687	254	-	433	433	-	-	-	687
7085	Mehboob Qamar, New National School Street No 7 Muhala Pang Peer, Jhanag Road Faisalabad	Mehboob Qamar	33100-1003284-9	Mohd Yaqoob	348	-	645	645	-	-	-	993	348	-	645	645	-	-	-	993
7086	Ejaz Iqbal, Serena Air Travels, Jinnah Road,Business Centre, Choudhary Plaza.Faisalabad. Faisalabad.	Ejaz Iqbal	33100-4864203-5		494	-	898	898	-	-	-	1,392	494	-	898	898	-	-	-	1,392
7087	Arshad Ali Sheikh, H No 2 Street No 12 Muhammad Abad Faisalabad	Arshad Ali Sheikh	33100-1301643-7	Sheikh Taj Din	504	-	1,169	1,169	-	-	-	1,674	504	-	1,169	1,169	-	-	-	1,674
7088	Zahid Pervaiz, H No P-597 Atif Street Kehban Colony No 2 Faisalabad	Zahid Pervaiz	33100-2301192-7	M Rafiq	300	-	613	613	-	-	-	913	300	-	613	613	-	-	-	913
7089	Tariq Ijaz, HNo.P140, Kohinoor Town Faisalabad	Tariq Ijaz	33102-1820432-9		356	-	720	720	-	-	-	1,075	356	-	720	720	-	-	-	1,075

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7090	Maqsood Ul Hassan, House No.509 Amin Town, Cannal Road, Faisalabad. Faisalabad.	Maqsood Ul Hassan	33100-0605100-7		258	-	564	564	-	-	-	822	258	-	564	564	-	-	-	822
7091	Rana Muhammad Aamer Khan, United Industries P-72 Main Road Dijkot Road Faisalabad	Rana Muhammad Aamer Khan	33100-9022388-9	Rana M Dost Khan	327	-	703	703	-	-	-	1,031	327	-	703	703	-	-	-	1,031
7092	Zahid Mumtaz, Jannat Traders Power House Road Near Wapda Office Abdullah Pur opposit New Railway Phatak Faisalabad	Zahid Mumtaz	33100-3104447-9	Anayat Ullah	406	-	843	843	-	-	-	1,248	406	-	843	843	-	-	-	1,248
7093	Farooq Majeed Khan, Adler Shop43 Basement Ripple Plaza Dee Ground Faisalabad	Farooq Majeed Khan	33100-7599050-3	M Abdul Majeed Khan	191	-	361	361	-	-	-	552	191	-	361	361	-	-	-	552
7094	Hafiz Mhammad Margoob, Naya Andaz Garments No5 Rafi Centre Diglous Pura New Anarkali Faisalabad	Hafiz Mhammad Margoob	33100-4917428-5	Hafiz M Hussain	384	-	593	593	-	-	-	977	384	-	593	593	-	-	-	977
7095	Muhammad Zahid, Rose Impex and Rose Tax P-4 Lasani Market Gole Chainot Bazar Faisalabad	Muhammad Zahid	33100-7534305-7	M Akram	156	-	386	386	-	-	-	542	156	-	386	386	-	-	-	542
7096	Muhammad Shahzad Hussain, P-3597 18 Bazar No 1/2 Raza Abad Faisalabad	Muhammad Shahzad Hussain	33100-6683494-5	M Rafiq Anwar	164	-	347	347	-	-	-	511	164	-	347	347	-	-	-	511
7097	Faisal Mehmood, House No 123 Kch E Noor Town Faisalabad	Faisal Mehmood	33100-4231534-9	Musli Ud Deen	479	-	988	988	-	-	-	1,466	479	-	988	988	-	-	-	1,466
7098	Waqas Ahmad, Waqas Electronics Main Bhowana Bazar Main Bazar Faisalabad	Waqas Ahmad	33301-2128242-5	Sh Muhammad Ramzan	245	-	426	426	-	-	-	671	245	-	426	426	-	-	-	671
7099	Zahid Nadeem, H No 64-A Street No 1 Nazimabad Faisalabad	Zahid Nadeem	33100-0997739-9	Muhammad Shareef	306	-	608	608	-	-	-	913	306	-	608	608	-	-	-	913
7100	Masood Ahmed, Masood Cloth House Shop No 5 Basement Gole Cloth Rail Bazar Sarfraz Market Faisalabad	Masood Ahmed	33100-8759568-1	Bashir Ahmad Sheikh	212	-	372	372	-	-	-	584	212	-	372	372	-	-	-	584
7101	Shakeel Ahmad Shah, 1582/X Nazimabad Near Old Octroi No-8 Multan	Shakeel Ahmad Shah	35202-5092358-5		375	-	637	637	-	-	-	1,012	375	-	637	637	-	-	-	1,012
7102	Ghulam Mohyuddin Butt, Office No 106 Tawakkal Plaza P-90 Street No 5 Katchery Bazar Faisalabad	Ghulam Mohyuddin Butt	33100-1367120-5		502	-	852	852	-	-	-	1,354	502	-	852	852	-	-	-	1,354
7103	Asghar Ali, H No P-3171 Street No 2 Roza Park Mansoora Abad Faisalabad	Asghar Ali	33100-0220554-5	Shah Muhammad	503	-	962	962	-	-	-	1,464	503	-	962	962	-	-	-	1,464
7104	Malik Shahid Rasool, Kashmir Book Dept 120 Gole Chowk Chinot Bazar Faisalabad	Malik Shahid Rasool	33100-3883262-9	Malik Ghulam Rasool	505	-	774	774	-	-	-	1,279	505	-	774	774	-	-	-	1,279
7105	Munawar Hussain Javeed, Arzo Textile Mills Limited Jaranwala Road Khurrian Wala Faisalabad	Munawar Hussain Javeed	33101-4363065-9	Muhammad Ishaq	171	-	411	411	-	-	-	582	171	-	411	411	-	-	-	582
7106	Shahzad Waris, Bhatti Opticlas 11 10-D Main D-Ground Peoples Colony No-1 Faisalabad	Shahzad Waris	33100-2550717-5		181	-	396	396	-	-	-	577	181	-	396	396	-	-	-	577
7107	Hamid Nawaz, House No P-153 Khawaja Street Shahbaz Town Abc Road Jhang Road Faisalabad	Hamid Nawaz	33100-9601803-3	Muhammad Nawaz	496	-	1,120	1,120	-	-	-	1,616	496	-	1,120	1,120	-	-	-	1,616
7108	Shahid Moazzam Soni, Smart Collection Basment Alhussain Centre Street 7 New Anarkali Degluspura Faisalabad	Shahid Moazzam Soni	33100-9460194-3	R Gulzar Ahmad Soni	490	-	835	835	-	-	-	1,325	490	-	835	835	-	-	-	1,325
7109	Muhammad Umer Farooq, H No P-46 Street No 5 Aslam Ganje Teezab Mills Road Faisalabad	Muhammad Umer Farooq	33100-5060935-3	Ch Muhammad Ibrahim	503	-	876	876	-	-	-	1,379	503	-	876	876	-	-	-	1,379
7110	Abu Ul Hassan, H No P-424 Street No 2 Gobind Pura Faisalabad	Abu Ul Hassan	33100-8833394-9	Ghulam Hassan	406	-	854	854	-	-	-	1,260	406	-	854	854	-	-	-	1,260
7111	Shahid Zohaib, Ch.Chemical Services P 300 Street No 6 Doglouspura Near Habib Bank Faisalabad	Shahid Zohaib	33100-3778343-7		481	-	1,082	1,082	-	-	-	1,563	481	-	1,082	1,082	-	-	-	1,563
7112	Arshad Mehmood, Junjua Corporation Street No 1 Naseerabad Nishatabad Faisalabad	Arshad Mehmood	35202-0986502-9	Asghar Mehmood	181	-	439	439	-	-	-	620	181	-	439	439	-	-	-	620
7113	Muhammad Ikram, Malik Pipe Store Shabnum Street Sammunri Road Faisalabad	Muhammad Ikram	33100-0173394-1	Malik Muhammad Deen	503	-	783	783	-	-	-	1,285	503	-	783	783	-	-	-	1,285
7114	Chaudhry Imran Mahmood, Glaxy Commune.Room No 4-5 1st Floor Rasool Plaza Aminpur Bazar Oppositosit Kotwali Thana Faisalabad	Chaudhry Rizwan Mahmood	33102-1764346-3		489	-	822	822	-	-	-	1,311	489	-	822	822	-	-	-	1,311
7115	Chaudhry Imran Mahmood, Glaxy Commune.Room No 4-5 1st Floor Rasool Plaza Aminpur Bazar Oppositosit Kotwali Thana Faisalabad	Chaudhry Imran Mahmood	33100-0574876-5		504	-	940	940	-	-	-	1,445	504	-	940	940	-	-	-	1,445
7116	Muhammad Shahid, H No 155,Amin Town Cannel Road Faisalabad	Muhammad Shahid	33100-7933171-1		180	-	347	347	-	-	-	527	180	-	347	347	-	-	-	527
7117	Muhammad Siraj, Home International Taxtile Civil Line Faisal Plaza Near Bilal Masjid Faisalabad	Muhammad Siraj	33100-1810426-9		356	-	777	777	-	-	-	1,133	356	-	777	777	-	-	-	1,133
7118	Chaudhary Masood Mehmood, Medicare Plus 104-B Grnd. Flr Gulberg-B Faisalabad	Chaudhary Masood Mehmood	35201-1258437-5	Mahmood Ul Hassan	505	-	1,274	1,274	-	-	-	1,779	505	-	1,274	1,274	-	-	-	1,779
7119	Shahid Rashid, H No 146 Khayaban-E-Kareem Near Shell Pretol Pump Millat Town Faisalabad	Shahid Rashid	33100-0998604-7	Abdul Rashid	219	-	379	379	-	-	-	598	219	-	379	379	-	-	-	598
7120	Sajjid Rehman, Multi Pack Plot 6 Street No 8 Yasrab Colony Faisalabad	Sajjid Rehman	33100-0862925-7	Abdul Rehman Late	476	-	1,097	1,097	-	-	-	1,573	476	-	1,097	1,097	-	-	-	1,573
7121	Syed Khusnood Ali Shah, Poshak Mehal Satiana Road Rex City Faisalabad	Syed Khusnood Ali Shah	33100-0708832-3	Syed Mahmood Ali Sh	369	-	762	762	-	-	-	1,131	369	-	762	762	-	-	-	1,131
7122	Muhammad Sajid, Heera Milk Shop Main Road Rexcity Satiana Road Faisalabad	Muhammad Sajid	33100-0776287-5	Muhammad Ismaeel	392	-	664	664	-	-	-	1,056	392	-	664	664	-	-	-	1,056
7123	Ghulam Dastgeer, H No P-273 Street No 10 Taj Colony Faisalabad	Ghulam Dastgeer	33100-6742644-5	Abdul Rashid	155	-	359	359	-	-	-	514	155	-	359	359	-	-	-	514
7124	Tariq Mehmood, Zahid Engg Works Naz Cinema and Rio Cinema Road Abdullah Pur Nearr Jublie Textile Mills Faisalabad	Tariq Mehmood	33100-0721051-7	Anayat Ullah	257	-	482	482	-	-	-	739	257	-	482	482	-	-	-	739
7125	Wasi Ul Islam, H No P -58 New Lasani Town Behind Woodbari Home Faisalabad	Wasi Ul Islam	33100-1618078-1	Syed Sadar Ul Islam	225	-	439	439	-	-	-	665	225	-	439	439	-	-	-	665
7126	Huria Tauseef, U Fone Faranchise Shop No 9 Main Road Satiana Road Faisalabad	Huria Tauseef	33100-9468079-8	Tauseef Nawaz Khan	193	-	449	449	-	-	-	643	193	-	449	449	-	-	-	643
7127	Sarfraz Ahmed, H No P-1701 Street No 13 Farooq Abad Faisalabad	Sarfraz Ahmed	33100-0115460-7	Malik Bashir Ahmed	175	-	354	354	-	-	-	529	175	-	354	354	-	-	-	529
7128	Zaheer Iqbal, H. No.512-E Block, Sabzazar Scheme, Lahore.	Zaheer Iqbal	33100-9545231-1		449	-	886	886	-	-	-	1,336	449	-	886	886	-	-	-	1,336
7129	Afzaal Ahmad, House No: P-276/4 Street No: 1,Sargodha Rd Mustafa Abad Faisalabad	Afzaal Ahmad	33100-6115893-7	Mushtaq Ahmad	256	-	631	631	-	-	-	886	256	-	631	631	-	-	-	886
7130	Muhammad Imran, New Sultan Brothers P-181 Circular Road Katchery Bazar Faisalabad	Muhammad Imran	33100-3657931-7	Abdul Rasheed	356	-	710	710	-	-	-	1,065	356	-	710	710	-	-	-	1,065
7131	Azhar Rasheed, H No P-92 Street No 8 Raja Colony Faisalabad	Azhar Rasheed	33100-6531422-7	Abdul Rasheed	505	-	1,273	1,273	-	-	-	1,779	505	-	1,273	1,273	-	-	-	1,779
7132	Muhammad Nadeem Ahmad, H No P-462 A Yasrab Colony Street No-2 Near Pc -1 Faisalabad	Muhammad Nadeem Ahmad	33100-2196552-5	Abdul Rasheed	175	-	558	558	-	-	-	733	175	-	558	558	-	-	-	733
7133	Syed Ishrat Abbas Tabassum, Arslan Plastic Industries Room 7 Ist Floor Moon Plaza Chniot Bazar Faisalabad	Syed Ishrat Abbas Tabassum	33100-1645475-3	Syed Muzafr Ali Sh	475	-	874	874	-	-	-	1,349	475	-	874	874	-	-	-	1,349
7134	Saif Ullah Khan, Faizan Kintting P-1/A Akbarabad Street No 1 Jail Road Faisalabad	Saif Ullah Khan	33100-0636535-7	Mian Abdul Khaliq	488	-	1,117	1,117	-	-	-	1,604	488	-	1,117	1,117	-	-	-	1,604
7135	Amin Tabarak Tahir, H No. 25, Z Block Street No. 5 Madina Town Faisalabad	Amin Tabarak Tahir	33100-9717473-7	Rehmat Ullah	276	-	661	661	-	-	-	937	276	-	661	661	-	-	-	937
7136	Raja Abdul Aziz, Rajpoot Cloth House Shop No 16 Street No 9 Sadar Bazar Stiana Road Faisalabad	Raja Abdul Aziz	33102-1781048-1	Raja Barkat Ali	186	-	426	426	-	-	-	613	186	-	426	426	-	-	-	613
7137	Riaz Ul Haq, New City Electronics Circular Road Oppositosit Habib Bank Limited Faisalabad	Riaz Ul Haq	33100-1805188-9		464	-	718	718	-	-	-	1,181	464	-	718	718	-	-	-	1,181
7138	Mehmood Ahmad, Nemat Weaving Muhammad Ali Street Near Jilani Sizing Sumandari Road Faisalabad	Mehmood Ahmad	33100-1760916-5	Nemat Ali	446	-	834	834	-	-	-	1,280	446	-	834	834	-	-	-	1,280
7139	M. Najam Us Saqib Chohan, Golden Industrial Corporation 50 Railway Road Faisalabad	M. Najam Us Saqib Chohan	33100-1081488-3	M Siddiqe Chcohan	263	-	434	434	-	-	-	697	263	-	434	434	-	-	-	697
7140	Muhammad Saeed, Shop No..71 Fine Trading Satiana Road Faisalabad	Muhammad Saeed	33100-4426929-5	Muhammad Sharif	460	-	1,111	1,111	-	-	-	1,571	460	-	1,111	1,111	-	-	-	1,571
7141	Muhammad Abid, 314 Block E Ghulam Muhammad Abad Faisalabad	Muhammad Abid	33100-8916903-7	M Ramzan	326	-	940	940	-	-	-	1,266	326	-	940	940	-	-	-	1,266
7142	Faizar Nawaz, Stylo Mobiles P-12 Zail Ghar Katchehry Bazar Faisalabad	Faizar Nawaz	33100-6083622-5	Muhammad Aslam	406	-	879	879	-	-	-	1,285	406	-	879	879	-	-	-	1,285
7143	Shahid Iqbal, H No P-09 Street No 1 Main Jhag Road Mohala Harcharran Pura Faisalabad	Shahid Iqbal	33100-9827321-9	Muhammad Iqbal Bhti	185	-	378	378	-	-	-	563	185	-	378	378	-	-	-	563
7144	Nasir Ali, H No P-394 Street No 1 Samanabad Faisalabad	Nasir Ali	33100-2352949-1	Mushtaq Ahmad Qureshi	156	-	381	381	-	-	-	537	156	-	381	381	-	-	-	537

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7145	Muhammad Azam, H No P-1275 Street No 2 Block C Nigheban Pura Faisalabad	Muhammad Azam	33100-5659302-7	M Rafiq	186	-	458	458	-	-	-	644	186	-	458	458	-	-	-	644
7146	Ghulam Haider, Ittefaq Jewellers P-359 Izzat Market Satiana Road Faisalabad	Ghulam Haider	33303-7410996-5	Muhammad Yaqoob	404	-	654	654	-	-	-	1,058	404	-	654	654	-	-	-	1,058
7147	Abdul Waheed, H No P-18, Latif Centre, Regal Road, ,Faisalabad	Abdul Waheed	33100-0730195-7		485	-	906	906	-	-	-	1,392	485	-	906	906	-	-	-	1,392
7148	Muhammad Afzal, Yarn and Fibres 3rd Floor, 1,Mashallah Plaza, Yarn Market,Karkhana Bazar, Bara Dawa Khana,Faisalabad	Muhammad Afzal	33100-4561216-1		356	-	743	743	-	-	-	1,099	356	-	743	743	-	-	-	1,099
7149	Muhammad Adnan Arshad, H No 249/A Block A Peoples Colony No 1 Faisalabad	Muhammad Adnan Arshad	33100-1024281-7	Muhammad Arshad	496	-	1,196	1,196	-	-	-	1,692	496	-	1,196	1,196	-	-	-	1,692
7150	Muhammad Amin, H No P-1058 Street No 10 Liaquat Abad No 2 Faisalabad	Muhammad Amin	33100-0662640-7	Haji Talab Din	492	-	744	744	-	-	-	1,236	492	-	744	744	-	-	-	1,236
7151	Attique Ur Razzaq, Lucky Garments Main Jhumra Road Mehdi Mohallah Awami Hotel Faisalabad	Attique Ur Razzaq	33102-1772097-3	Syed Razzaq Hussain	460	-	1,093	1,093	-	-	-	1,553	460	-	1,093	1,093	-	-	-	1,553
7152	Abdul Rauf, H No P-23 Street No 2 Munir Abad Near Raza Abad Faisalabad	Abdul Rauf	33100-0615352-7	Rehmat Ali	425	-	786	786	-	-	-	1,211	425	-	786	786	-	-	-	1,211
7153	Muhammad Imran Siddique, H No 255-A,Purtabnagar Main Jhang Road,Waqar Traders Land Mark :Sufi Auto Centre Faisalabad	Muhammad Imran Siddique	33100-9234630-1	Muhammad Siddique	495	-	937	937	-	-	-	1,432	495	-	937	937	-	-	-	1,432
7154	Muhammad Tariq Hanif, Friends Traders Office No 8 1st Floor Khan Plaza Mehar Sadiq Market Faisalabad	Muhammad Tariq Hanif	33100-0660550-9	Muhammad Haneef	284	-	467	467	-	-	-	751	284	-	467	467	-	-	-	751
7155	Shakeel Ahmed, Shaheen Tent and Light Decorat Shop No 213 Main Road Susan Road Faisalabad	Shakeel Ahmed	33100-4345257-3	Muhammad Sharif	266	-	629	629	-	-	-	895	266	-	629	629	-	-	-	895
7156	Muhammad Ashfaq Malik, Shahwez Ghee and Cooking Oil M 78/A Sargodha Road Small Industrail Estate Faisalabad	Muhammad Ashfaq Malik	33100-3913322-5	M Ishaq Malik	350	-	672	672	-	-	-	1,022	350	-	672	672	-	-	-	1,022
7157	Tariq Alvi, D-224 Naval Housing Scheme Zamzama Karachi	Tariq Alvi	42201-8723349-3	Noor Muhammad Alvi	456	-	1,097	1,097	-	-	-	1,553	456	-	1,097	1,097	-	-	-	1,553
7158	Sheikh Abdul Latif, Waqas Garment Main Satiana Road Near Service Shop Faisalabad	Sheikh Abdul Latif	33100-6207461-1	Sheikh Abdul Raheem	188	-	404	404	-	-	-	592	188	-	404	404	-	-	-	592
7159	Sohail Noor Chaudhary, Masood Textile Mills Limited P-1076 Jamilabad Sheikhupura Road Faisalabad	Sohail Noor Chaudhary	35202-9270020-3	Siddiq Arshed Ch	205	-	550	550	-	-	-	755	205	-	550	550	-	-	-	755
7160	Amjad Nadeem, H No P-125 Block A Lasani Town Faisalabad	Amjad Nadeem	33100-9933084-5	Sh Bashir Ahmed	206	-	421	421	-	-	-	627	206	-	421	421	-	-	-	627
7161	Rizwan Habib, Rehman Traders Office No 15 2nd Floor Rex City Plaza Satinana Road Faisalabad	Rizwan Habib	33100-0317275-1	Habib Ur Rehman	288	-	581	581	-	-	-	869	288	-	581	581	-	-	-	869
7162	Muhammad Ilyas, Ilyas Printing Press Main Road Mansoorabad Abdullah Pur Road Faisalabad	Muhammad Ilyas	33100-7085914-9	Muhammad Sharif	366	-	828	828	-	-	-	1,194	366	-	828	828	-	-	-	1,194
7163	Muhammad Shahid Latif, H No P 167-A Block A Peoples Colony No 1 Faisalabad	Muhammad Shahid Latif	33100-5700183-5	Ch Noor Muhammad	415	-	724	724	-	-	-	1,138	415	-	724	724	-	-	-	1,138
7164	Shahzad Alam, Unique Traders Opposit Total Petrol Pump Nishatabad Steert White Rose School Near Lasani Arshad Beam Works Naseerabad Faisalabad	Shahzad Alam	33100-0931593-5	M Alamgheer	405	-	773	773	-	-	-	1,178	405	-	773	773	-	-	-	1,178
7165	Tahir Pervaiz, Tahir Farid Dal Merchent Shop No 62 Gate No 5 Dijkot Road Faisalabad	Tahir Pervaiz	33100-1701057-7	Guhlam Farid	250	-	588	588	-	-	-	838	250	-	588	588	-	-	-	838
7166	Sajid Hameed, Kiran Zari House 3 4 Bashir Centre Bano Bazar Bhawana Bazar Faisalabad	Sajid Hameed	33100-1955590-7	Abdul Hamid	156	-	392	392	-	-	-	548	156	-	392	392	-	-	-	548
7167	Muhammad Ismail, H No P 868 Street No 8 Ayub Colony Jhang Road Near Haji Chock Jama Faruqia Masjid Faisalabad	Muhammad Ismail	33100-5119978-9	Ghulam Mohyu Din	171	-	437	437	-	-	-	609	171	-	437	437	-	-	-	609
7168	Muhammad Ijaz, 57/1 Bilal Road Civil Line Faisalabad	Muhammad Ijaz	33100-2152379-1	Ghulam Qadir	481	-	1,025	1,025	-	-	-	1,506	481	-	1,025	1,025	-	-	-	1,506
7169	Mohsin Ali Choudary, Al Fakhar Sweets and Bakers Shop No 3-4 Jadda Market Satiana Road Faisalabad	Mohsin Ali Choudary	33100-1950129-3	Fakhar Ud Din	229	-	365	365	-	-	-	594	229	-	365	365	-	-	-	594
7170	Muhammad Bilal Nasar, H No 6 Abid Street Ammant Velas Khyaban Colony 2 Faisalabad	Muhammad Bilal Nasar	33100-1018586-9	Nassar Ullah Khan	390	-	644	644	-	-	-	1,035	390	-	644	644	-	-	-	1,035
7171	Ghulam Mohy Ud Din, H No P-165 Street No 7 Yasrib Colony Faisalabad	Ghulam Mohy Ud Din	33100-3495969-9	Ghulam Rasool	354	-	585	585	-	-	-	939	354	-	585	585	-	-	-	939
7172	Muhammad Yaqoob, H No P-204, Toheed Road Canal Road, Faisal Town Near Allah Rakhi Hospital Faisalabad	Muhammad Yaqoob	33100-7151875-7	M Akbar	495	-	896	896	-	-	-	1,391	495	-	896	896	-	-	-	1,391
7173	Liaqat Ali Mirza, Coca Cola Beverages Pakistan L 6 Km Samundari Road Faisalabad	Liaqat Ali Mirza	33100-0586160-7	M Yaqoob Mirza	348	-	622	622	-	-	-	970	348	-	622	622	-	-	-	970
7174	Muhammad Ansar, Shehbaz Paper Cone Factory Nar Wala Road, Usman Town, Near Chungi No 11,Faisalabad	Muhammad Ansar	33100-0888498-5		446	-	923	923	-	-	-	1,369	446	-	923	923	-	-	-	1,369
7175	Muhammad Shahid, Al Rehman Enterprises P-34-35 2nd Floor Susan Road Madina Town Faisalabad	Muhammad Shahid	33100-4860055-5	Muhammad Sadiq	202	-	396	396	-	-	-	598	202	-	396	396	-	-	-	598
7176	Shahid Iqbal, Colour Tuch Printing Shop No 6 Press Market Sheikh Building Amin Pur Bazar Faisalabad	Shahid Iqbal	33100-3961447-3	Muhammad Khan	151	-	381	381	-	-	-	533	151	-	381	381	-	-	-	533
7177	Muhammad Afzal, H No P-357-356 Block G Gulistan Colony No 1 Faisalabad	Muhammad Afzal	33100-9375489-3	Ghulam Abbas	357	-	539	539	-	-	-	896	357	-	539	539	-	-	-	896
7178	Muhammad Amin, Sony Garments Shop No 2 Ali Centre Street No 7 Munshi Muhalla Bhawana Bazar Faisalabad	Muhammad Amin	33100-7698579-7	Muhammad Rafique	306	-	624	624	-	-	-	930	306	-	624	624	-	-	-	930
7179	Muhammad Shahbaz, Lyall Pur Sewing Machine Compa Shop No 161 Al-Noor Centre Main Bazar Douglas Pura Faisalabad	Muhammad Shahbaz	33100-0989731-9	Ghulam Qadir	206	-	421	421	-	-	-	627	206	-	421	421	-	-	-	627
7180	Muhammad Arshad Farooq, H No P-318 Main Raja Park 222 Faisalabad	Muhammad Arshad Farooq	33100-0596658-1	Jalal Ud Din	148	-	354	354	-	-	-	503	148	-	354	354	-	-	-	503
7181	Mian Fida Al Qayyum, Gulistan Colony No: 1 202/K Faisalabad	Mian Fida Al Qayyum	35202-1893891-5	Mian Abdul Qayyum	155	-	389	389	-	-	-	544	155	-	389	389	-	-	-	544
7182	Shahab Jamal, H No B-45-8 Peoples Colony No 1 Faisalabad	Shahab Jamal	33100-5280186-7	Chudhuary Jamal Din	206	-	501	501	-	-	-	707	206	-	501	501	-	-	-	707
7183	Nasir Mahmood, Sharif Complex Bhora Gali No 2 Bhora Gali Faisalabad	Nasir Mahmood	33100-2480398-3	Sheik Abaid Ullah	415	-	725	725	-	-	-	1,140	415	-	725	725	-	-	-	1,140
7184	Muhammad Khalid Naseem, Karmanwala Garments 500 Kv Gatti Grayed Station ,Jh Umra Road,Bhai Wala Phatak, ,Faisalabad	Muhammad Khalid Naseem	33100-0861575-1		206	-	606	606	-	-	-	812	206	-	606	606	-	-	-	812
7185	Nizam Sabir, H No 344, Street No 8, Muzaffar Colony,Nawaban Wala, Wk,,Faisalabad	Nizam Sabir	33104-2076537-3		307	-	610	610	-	-	-	917	307	-	610	610	-	-	-	917
7186	Rehman Mazhar, H No P-3740, Street No 17,Bazar No 1, Raza Abad, ,Faisalabad	Rehman Mazhar	33100-0807804-5		306	-	600	600	-	-	-	905	306	-	600	600	-	-	-	905
7187	Shahzad Abbas, H No P 2555 Street No 44 Samanabad Faisalabad	Shahzad Abbas	33104-1504374-3	Ghulam Abbas	193	-	481	481	-	-	-	675	193	-	481	481	-	-	-	675
7188	Ahmad Iqbal, H No 937-B, Sir Syed Town, Near Quid Azam Market, ,Faisalabad	Ahmad Iqbal	33100-0915998-9		185	-	402	402	-	-	-	587	185	-	402	402	-	-	-	587
7189	Munir Ahmed, H No P-751 Street No 12 Afghan Abad No 1 Faisalabad	Munir Ahmed	33100-8840101-5	Wali Muhammad	304	-	474	474	-	-	-	778	304	-	474	474	-	-	-	778
7190	Fazal Ahmed, Al Hamd Mobile City Shop No 22 Bukhari Centre Chiniot Bazar Faisalabad	Fazal Ahmed	33100-6512877-1	Haji Ghulam Muhammad	146	-	373	373	-	-	-	519	146	-	373	373	-	-	-	519
7191	Muhammad Rizwan Saeed, H No P-247 Street No 3 Sarfraz Colony Faisalabad	Muhammad Rizwan Saeed	33100-7428645-1	Muhammad Saeed	156	-	394	394	-	-	-	549	156	-	394	394	-	-	-	549
7192	Ghulam Murtaza, H No P 1004 Main Bazar G M Abad No 1 Oppositosit Kalim Shaheed Park Faisalabad	Ghulam Murtaza	33100-1735132-1	M Ismail Shad	305	-	555	555	-	-	-	860	305	-	555	555	-	-	-	860
7193	Muhammad Abid, H No 32-C Jaranwala Road Kehkshan Colony No 1 Faisalabad	Muhammad Abid	33100-0964292-9	Nazir Ali	306	-	715	715	-	-	-	1,021	306	-	715	715	-	-	-	1,021
7194	Muhammad Umer, Sheikh Phone 1358-B Warid Franchise Rafaqat Ali Plaza Peoples Colony No 1 Faisalabad	Muhammad Umer	33100-8723717-5	Abdul Hameed	156	-	427	427	-	-	-	583	156	-	427	427	-	-	-	583
7195	Muhammad Zubair Alam, H No P-21 Umer Block Green Town Faisalabad	Muhammad Zubair Alam	33100-3791004-7	M Alam	284	-	497	497	-	-	-	781	284	-	497	497	-	-	-	781
7196	Farooq Ahmad, H and J Industries P-21/B, Commercial Centre 1 Gulistan Colony No 2 ,Faisalabad	Farooq Ahmad	33100-3521523-3		175	-	443	443	-	-	-	618	175	-	443	443	-	-	-	618
7197	Muhammad Azam Bashir, H No 51-P, Street No 6, Gul Bahar Colony, ,Faisalabad	Muhammad Azam Bashir	33100-7748925-7		268	-	408	408	-	-	-	676	268	-	408	408	-	-	-	676
7198	Syed Israr Hussain, H No 905, Millat Colony No 1,Samundri Road Faisalabad	Syed Israr Hussain	33100-9639968-3		246	-	490	490	-	-	-	736	246	-	490	490	-	-	-	736
7199	Muhammad Abdullah, House No 06 Near Abdul Khaliq Departmental Store 66 Foota Bazar Mansoorabad Faisalabad	Muhammad Abdullah	33100-3076588-7	Muhammad Akbar	305	-	566	566	-	-	-	871	305	-	566	566	-	-	-	871

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7200	Muhammad Afzal, H No 766/B Block B Ghulam Muhammad Abad Faisalabad	Muhammad Afzal	33100-9280428-5	Syed M Shamim Shah	221	-	559	559	-	-	-	780	221	-	559	559	-	-	-	780
7201	Zeeshan Ilyas, 165 B Street No 4 Garden Colony Faisalabad	Zeeshan Ilyas	33100-0975121-9	M Ilyas Farukh	168	-	478	478	-	-	-	646	168	-	478	478	-	-	-	646
7202	Zahid Rashid, H No 300-C Block C Gulberg Colony Faisalabad	Zahid Rashid	33100-0877356-5	Abdul Rasheed	244	-	438	438	-	-	-	683	244	-	438	438	-	-	-	683
7203	Muhammad Omar, Noble Trading Cooperation P-82-A Mehar Sadiq Market Railway Road Faisalabad	Muhammad Omar	33100-0736354-7	Nazir Ahmad	254	-	470	470	-	-	-	724	254	-	470	470	-	-	-	724
7204	Muhammad Rehman, H No D-290, Jinnah Colony Faisalabad	Muhammad Rehman	33100-6976361-3		216	-	461	461	-	-	-	677	216	-	461	461	-	-	-	677
7205	Abid Hussain, Dawn Paper Mart 3 Press Market Amin Pur Bazar Faisalabad	Abid Hussain	33100-3600868-7	Manzoor Hussain	455	-	766	766	-	-	-	1,221	455	-	766	766	-	-	-	1,221
7206	Sohail Sadiq, H No P 351 Street No 4 Sarfraz Colony Faisalabad	Sohail Sadiq	33100-0951821-1	M Sadiq	176	-	330	330	-	-	-	507	176	-	330	330	-	-	-	507
7207	Muhammad Akbar, P-209 Block E Ghulam Muhammad Abad Faisalabad	Muhammad Akbar	33100-1036188-5	Saeed Muhammad	206	-	526	526	-	-	-	732	206	-	526	526	-	-	-	732
7208	Ahmed Jamil Sheikh, H No 320 Block D Millat Town Faisalabad	Ahmed Jamil Sheikh	33100-0630138-3	Haji M Jamil Sheikh	299	-	556	556	-	-	-	856	299	-	556	556	-	-	-	856
7209	Muhammad Imran Ahmed, Faisal Color Lab P-467 Main Gulberg Road Goband Pura Faisalabad	Muhammad Imran Ahmed	33100-5888664-5	Inam Elahi	156	-	348	348	-	-	-	504	156	-	348	348	-	-	-	504
7210	Muhammad Shahid, Aali Associates Al Mustafa Centre Off 6-3 Street No 3 3rd Floor Yarn Market Faisalabad	Muhammad Shahid	33100-4089329-5	M Haneef Ganjoa	252	-	471	471	-	-	-	723	252	-	471	471	-	-	-	723
7211	Perveez Ali, H No P-112 Main Sir Syed Town Scheme No 2 12 Faisalabad	Perveez Ali	33100-5043398-1	Ghulam Hussain	216	-	376	376	-	-	-	592	216	-	376	376	-	-	-	592
7212	Adil Mukhtar, House No P 3 72 Street No 9 Mehmoodabad Colony Dakkhana Tariqabad Near Cheeba Road Faisalabad	Adil Mukhtar	33101-9498139-1	Mukhtar Ahmad	193	-	410	410	-	-	-	603	193	-	410	410	-	-	-	603
7213	Muhammad Azam, H No 14/126 Street No 8 Liaqat Abad No 1 Faisalabad	Muhammad Azam	33100-0607594-1	Ghulam Nabi	180	-	358	358	-	-	-	538	180	-	358	358	-	-	-	538
7214	Muhammad Adrees, Tyre Centre Circular Road Faisalabad	Muhammad Adrees	33100-9019236-5	Zia Ul Haq	308	-	658	658	-	-	-	966	308	-	658	658	-	-	-	966
7215	Ali Raza, Isszma Computer Shop No.7 1st Floor Rex City Satayana Road Faisalabad	Ali Raza	33100-0724905-3	Muhammad Iqbal	196	-	432	432	-	-	-	628	196	-	432	432	-	-	-	628
7216	Rana Waqar Ahmad, H No P-443 Street No 8 Nimat Colony Jaranwala Road Faisalabad	Rana Waqar Ahmad	33100-0599865-9	Rana Ahrar Ahmed	205	-	403	403	-	-	-	609	205	-	403	403	-	-	-	609
7217	Abdul Ghaffar, H No:72-A Peoples Colony No-2 Faisalabad	Abdul Ghaffar	33100-3457682-3		230	-	454	454	-	-	-	684	230	-	454	454	-	-	-	684
7218	Azhar Latif, Latif Jewellers Shop No 2 Basement Karam Jewellery Ctr Rail Bazar Faisalabad	Azhar Latif	33100-0175655-1	Muhammad Latif	206	-	420	420	-	-	-	626	206	-	420	420	-	-	-	626
7219	Muhammad Shahid, M Shahid Cloth House Room No 3,1st Floor Boota Plaza Usmania Block Near Lada Ke Hatti Maki Market Rail Bazar Faisalabad	Muhammad Shahid	33100-6345258-3	Naseer Ahmad	205	-	391	391	-	-	-	596	205	-	391	391	-	-	-	596
7220	Muhammad Ashraf Zohaib, HNo. 969 Kaleem Shaheed Colony No 2 Narwala Road Near Bismillah General Store Faislabad,Khaley Wali Gali Faisalabad	Muhammad Ashraf Zohaib	33100-7282465-1	Mukhtar Ahmad	405	-	696	696	-	-	-	1,101	405	-	696	696	-	-	-	1,101
7221	Rizwan Ul Haq, H No P-301 Kho Wala Chowk Chor Majra Main Bazar Ghulam Muhammad Abad ,Faisalabad	Rizwan Ul Haq	33100-8348170-1		255	-	448	448	-	-	-	703	255	-	448	448	-	-	-	703
7222	Muhammad Javed, H No P-1956 Block D Ghulam Muhammadabad Faisalabad	Muhammad Javed	33100-3947126-1	Abdul Majed	199	-	462	462	-	-	-	662	199	-	462	462	-	-	-	662
7223	Umer Saif Waraich, H No 292-D Block D Peoples Colony No 1 Faisalabad	Umer Saif Waraich	33100-8242959-5	Ch Saif Ullah	305	-	671	671	-	-	-	977	305	-	671	671	-	-	-	977
7224	Muhammad Ishaq, Stylo Garments Street No 6 Munshi Mohalla Near Liberty Bhowana Bazar Faisalabad	Muhammad Ishaq	33100-7321006-3	Muhammad Rafiqe	249	-	410	410	-	-	-	658	249	-	410	410	-	-	-	658
7225	Rashid Mehmood, H No P-88 Usman Street Khayaban Colony No 1 Faisalabad	Rashid Mehmood	33100-0735029-9	Rehmat Khan	299	-	636	636	-	-	-	935	299	-	636	636	-	-	-	935
7226	Muhammad Amin Shahid, National Electronics P-180 Goll Ghee Bazar Bhowana Bazar Faisalabad	Muhammad Amin Shahid	33100-4097316-9	Muhammad Ramzan	485	-	854	854	-	-	-	1,339	485	-	854	854	-	-	-	1,339
7227	Muhammad Riaz, H No P-156-157 Street No 8 Gobind Pura Faisalabad	Muhammad Riaz	33100-8456549-9	Malik Faqir Muhammad	105	-	468	468	-	-	-	573	105	-	468	468	-	-	-	573
7228	Muhammad Naeem, H No P-444 Gulshan Colony Faisalabad	Muhammad Naeem	33102-1806104-5	Sheikh Wali	239	-	401	401	-	-	-	640	239	-	401	401	-	-	-	640
7229	Muhammad Siddique, Al Faisal Miniary Store, Mohamadi Chowk Main Bazar Shadab Colony Faisalabad	Muhammad Siddique	33100-0624176-7		201	-	419	419	-	-	-	620	201	-	419	419	-	-	-	620
7230	Muhammad Tasawar Hayat, Chaman Traders Al Mumtaz Kabar Market Sargodha Road Faisalabad	Muhammad Tasawar Hayat	33100-1805799-1	Rafaqt Ali	156	-	383	383	-	-	-	539	156	-	383	383	-	-	-	539
7231	Iqrar Haider, H No P-27/C Street No 3 Rehman Pura Sargodha Road Faisalabad	Iqrar Haider	33100-8698401-1	Jalal Din Haider	250	-	414	414	-	-	-	665	250	-	414	414	-	-	-	665
7232	Muhammad Hamid Iqbal, H No P 135 Street No 4 Raza Abad Bazar No 2 Faisalabad	Muhammad Hamid Iqbal	33100-4046919-7	M Sadiq	205	-	533	533	-	-	-	738	205	-	533	533	-	-	-	738
7233	Nadeem Yousaf, Vega Communications 2nd Floor Madina Market Press Market Amin Pur Bazar Faisalabad	Nadeem Yousaf	33100-0730539-5	M Yousaf	306	-	647	647	-	-	-	953	306	-	647	647	-	-	-	953
7234	Khawaja Muhammad Ahmed, H No 127 Khawaja House Street No 1/3 Saifabad No 1 Jhang Road Faisalabad	Khawaja Muhammad Ahmed	33100-4103597-7	Khawaja Masood Akhtar	192	-	362	362	-	-	-	554	192	-	362	362	-	-	-	554
7235	Muhammad Kamran, H No 225, Street No 1 Gulbahar Colony Near Data Iron Store Satiana Road Faisalabad	Muhammad Kamran	33100-0512334-7	Anwar Hussain	291	-	705	705	-	-	-	995	291	-	705	705	-	-	-	995
7236	Inam Ul Haq, H No P-1013 Niazi Street Raja Ghulam Rasool Nagar Faisalabad	Inam Ul Haq	33100-2985956-1	Jan Muhammad	270	-	540	540	-	-	-	810	270	-	540	540	-	-	-	810
7237	Abdul Rauf, Saflug Agro Chemicals 2nd Floor Younas Plaza Sadiq Market Railway Road Faisalabad	Abdul Rauf	31205-4347038-5	Alhaj Muhammad Sadique	306	-	705	705	-	-	-	1,011	306	-	705	705	-	-	-	1,011
7238	Zaheer Ahmed, H No 2 Street No 5 Farooq Town N/R D Type Faisalabad	Zaheer Ahmed	33100-9666583-1	Farzand Ali	221	-	499	499	-	-	-	720	221	-	499	499	-	-	-	720
7239	Sheikh Muhammad Amin, H No P-28 Block A Batala Colony Faisalabad	Sheikh Muhammad Amin	33100-7922276-7	Sheikh Muhammad Deen	308	-	635	635	-	-	-	943	308	-	635	635	-	-	-	943
7240	Muhammad Akram, Alico Pakistan 2nd Floor F M Plaza D Ground Askari Commerical Bank ,Faisalabad	Muhammad Akram	33100-1615498-5		263	-	469	469	-	-	-	731	263	-	469	469	-	-	-	731
7241	Tahir Wasim, P-78 Scheme No-2 Near 79Road Bilori Chowk Gulberg B Faisalabad	Tahir Wasim	33100-6049468-9	Nawab Din	456	-	851	851	-	-	-	1,308	456	-	851	851	-	-	-	1,308
7242	Muhammad Ahsan Bashir, Madni Traders Main Sadar Bazar Alaf Sani Chowk Gm Abad Faisalabad	Muhammad Ahsan Bashir	33100-5151224-5	Bashir Ahmad	288	-	656	656	-	-	-	944	288	-	656	656	-	-	-	944
7243	Babar Hussain, Capital Chemicals & Trading Co 1053/C Maqbool Road Peoples Colony No 2 Bismillah Hotel,Faisalabad	Babar Hussain	33100-0231745-1		406	-	805	805	-	-	-	1,210	406	-	805	805	-	-	-	1,210
7244	Muhammad Farooq, Pasha Crockry and Electronics Near Regalcinema Hussain Market,Jung Bazar Faisalabad	Muhammad Farooq	33100-3387334-7	M Hussain	256	-	514	514	-	-	-	770	256	-	514	514	-	-	-	770
7245	Asif Shahzad, H No P-393/2 Street No 1 Iqbal Shaheed Chowk Muhalla Chotee Unasee Faisalabad	Asif Shahzad	33100-2251466-7	Abdul Haq Mohsin	206	-	441	441	-	-	-	647	206	-	441	441	-	-	-	647
7246	Imtiaz Ahmad, H No 199/2 Street No 8 Mansoor Abad Faisalabad	Imtiaz Ahmad	33100-2083001-9	Irshad Ul Haq	281	-	560	560	-	-	-	841	281	-	560	560	-	-	-	841
7247	Malik Muhammad Niaz, The Satellite Word P-17 Main Road Gulshan Colony Rab Nawaz Chowk,Faisalabad	Malik Muhammad Niaz	33100-7574055-9		200	-	477	477	-	-	-	678	200	-	477	477	-	-	-	678
7248	Imran Ali, Liaqat Ali Chak No 5 Jb Kamal Pur P.O Same Faisalabad	Imran Ali	33100-3661312-7		351	-	1,001	1,001	-	-	-	1,352	351	-	1,001	1,001	-	-	-	1,352
7249	Syed Shahid Abbas, Al Syed Pakages Street No 1 Mahmoodabad Faisalabad	Syed Shahid Abbas	33100-6535453-9	Syed Zafar Abbas	151	-	388	388	-	-	-	539	151	-	388	388	-	-	-	539
7250	Muhammad Aslam, Al Asif Engineering Works Sh No 15 Quaid E Azam Market Dijkot Road Faisalabad	Muhammad Aslam	33100-0578696-3	Ghlam Mustafa	206	-	458	458	-	-	-	664	206	-	458	458	-	-	-	664
7251	Arif Khan, H No 188 Block C-Jattan Wal Chowk Gulberg Colony Faisalabad	Arif Khan	33100-8969423-1	Abdur Rehman Khan	198	-	372	372	-	-	-	570	198	-	372	372	-	-	-	570
7252	Arif Mehmood, H No 214-D-S Main Road Peoples Colony No 1 Faisalabad	Arif Mehmood	33100-0915165-5	Muhammad Din	214	-	512	512	-	-	-	726	214	-	512	512	-	-	-	726
7253	Tariq Mehmood, Tariq Packing Street No 6 Wakilanwali Chiniot Bazar Faisalabad	Tariq Mehmood	33100-8956888-5	Muhammad Rafiq	304	-	839	839	-	-	-	1,143	304	-	839	839	-	-	-	1,143
7254	Imran Hassan, H No P-173 Street No 4 Anarkali Bazar Bhowana Bazar Faisalabad	Imran Hassan	33100-7928314-5	Haji Malik Ghulam Hasan	185	-	467	467	-	-	-	652	185	-	467	467	-	-	-	652
7255	Muhammad Fayyaz Ur Rehman, Ms Fayyaz & Co P-144-B Muslim Park Peoples Colony No 2 Fuji Chowk,Faisalabad	Muhammad Fayyaz Ur Rehman	33100-2782654-1		206	-	448	448	-	-	-	654	206	-	448	448	-	-	-	654
7256	Mirza Rizwan Gulzar, H No 123 Street No 8 Main Jhang Road Harchan Pura No 2 ,Faisalabad	Mirza Rizwan Gulzar	33100-7369773-1		156	-	354	354	-	-	-	510	156	-	354	354	-	-	-	510

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7257	Muhammad Shahid Mehmood, Fatima Enterprises 1st Floor Office No.84 Maqbool Road Sitara Market Faisalabad	Muhammad Shahid Mehmood	33100-5346423-5	Khalid Mehmood	194	-	388	388	-	-	-	582	194	-	388	388	-	-	-	582
7258	Maqbool Ali, Maqbool Ali Radi Frosh Shop No 1 Kotwali Chowk Amin Pur Bazar Faisalabad	Maqbool Ali	33100-5845495-5	Abdul Ghani	256	-	592	592	-	-	-	848	256	-	592	592	-	-	-	848
7259	Muhammad Ramzan, Mian Brothers Old Motor Parts Shop No 3 General Bus Stand 3-Akbar Market Faisalabad	Muhammad Ramzan	33100-2581186-7	M Saeed	256	-	603	603	-	-	-	859	256	-	603	603	-	-	-	859
7260	Imran Mehmood, U K Phone Shop No.31, Irfan Centre Mehal Road, Traiqabad Faisalabad	Imran Mehmood	33100-6442020-7	Muhammad Abdullah	206	-	452	452	-	-	-	658	206	-	452	452	-	-	-	658
7261	Zafar Mahmood, H No P-631 Street No 2 Islamia Park Chibban Faisalabad	Zafar Mahmood	33100-9798791-7	Ghulam Qadir	276	-	587	587	-	-	-	863	276	-	587	587	-	-	-	863
7262	Gohar Shabir, One Ten Computers P-52 1st Floor 2nd Gallery Satyana Road Rex City Faisalabad	Gohar Shabir	33100-7076902-1	Shabir Hussain	227	-	578	578	-	-	-	806	227	-	578	578	-	-	-	806
7263	Muhammad Noman Liaqat, H No P-217-218 Block A Gulfishan Colony Jhang Road Faisalabad	Muhammad Noman Liaqat	33100-7142386-5	Liaqat Ali	306	-	615	615	-	-	-	921	306	-	615	615	-	-	-	921
7264	Sajjad Bashir, Abdul Tawab Distrsibutors P-35 Chenab Market Susan Road Madina Town Faisalabad	Sajjad Bashir	33100-6395747-3	Bashir Ahmed Paracha	305	-	598	598	-	-	-	903	305	-	598	598	-	-	-	903
7265	Muhammad Jamail, Prograssive Sistributors office No.56 Main Road Jinah Colony Faisalabad	Muhammad Jamail	33303-4287122-5	Muhammad Rafiq	271	-	413	413	-	-	-	684	271	-	413	413	-	-	-	684
7266	Javed Iqbal, H No P-1401/C Peoples Colony No 2 ,Faisalabad	Javed Iqbal	33100-9376348-1		171	-	394	394	-	-	-	565	171	-	394	394	-	-	-	565
7267	Husnain Raza Haidary, Punjab Medical Store Main Road Samanabad Faisalabad	Husnain Raza Haidary	33100-6711906-9	Syed Zahoorul Hasan	304	-	597	597	-	-	-	902	304	-	597	597	-	-	-	902
7268	Shabbir Ahmad, H No P-160 Hafiz Street Yousaf Town Satiana Road Faisalabad	Shabbir Ahmad	33100-4991849-7	Muhammad Hussain	356	-	791	791	-	-	-	1,147	356	-	791	791	-	-	-	1,147
7269	Sohail Saqib, Sohail Autos Workshop B-48 Anasi Road Nadir Khan Gulburg Scheme No 2 Faisalabad	Sohail Saqib	33100-4317851-3	M Hasan Naeem	256	-	514	514	-	-	-	770	256	-	514	514	-	-	-	770
7270	Muhammad Ajmal, Ajmal Old Spair Parts Sh No 104 Usman Kabard Market Sargodha Road Lari Adda Faisalabad	Muhammad Ajmal	33102-1808168-9	Muhammad Ashraf	396	-	650	650	-	-	-	1,046	396	-	650	650	-	-	-	1,046
7271	Riaz Ahmad, H No 195-196 Street No 1 Scheme No 212 Dijkot Road Faisalabad	Riaz Ahmad	33100-6806835-7	Sardar Muhammad	306	-	686	686	-	-	-	992	306	-	686	686	-	-	-	992
7272	Muhammad Afzal, H No P-12 Street No 45 Wheed Park Abdullah Pur Faisalabad	Muhammad Afzal	33100-5668808-7	Fazal Hussain	305	-	525	525	-	-	-	830	305	-	525	525	-	-	-	830
7273	Muhammad Adnan, H No P-42 Rasheed Nagar Nisar Colony Street No 6 Samanabad Faisalabad	Muhammad Adnan	33100-5828997-3	Ghulam Rasool	206	-	448	448	-	-	-	654	206	-	448	448	-	-	-	654
7274	Moazzam Islam, H No 58-P New Lasani Town ,Faisalabad	Moazzam Islam	33100-2823494-1		206	-	403	403	-	-	-	609	206	-	403	403	-	-	-	609
7275	Muhammad Akram, H No 1 Street No 9 Harcan Pura No 1 Nazimabad Faisalabad	Muhammad Akram	33100-9640631-3	Muhammad Yaseen	129	-	464	464	-	-	-	592	129	-	464	464	-	-	-	592
7276	Muhammad Hanif, Shahid and Naveed Shopping Cen Sh No 78 Jalvi Market Jaranwala Road Dhudhi Wala Faisalabad	Muhammad Hanif	33100-0749339-1	Khushi Muhammad	256	-	514	514	-	-	-	769	256	-	514	514	-	-	-	769
7277	Nisar Ahmad, H No P-14 Ali Block Haseeb Shaheed Colony Tower Street Gali No.1 Hilal Road Faisalabad	Nisar Ahmad	33100-0809598-9	Sheikh Jamal Ul Din	306	-	680	680	-	-	-	986	306	-	680	680	-	-	-	986
7278	Sajid Rasheed, Adnan Garments Street No 1 Satiyana Road ,Faisalabad	Sajid Rasheed	33100-0202635-9		256	-	552	552	-	-	-	808	256	-	552	552	-	-	-	808
7279	Faqeer Hussain, Faqeer Hussain Packing House 6-Wakeelan Wali Chinot Bazar Bhatti Dry Cleaner ,Faisalabad	Faqeer Hussain	33100-7983193-3		204	-	371	371	-	-	-	576	204	-	371	371	-	-	-	576
7280	Muhammad Irfan Sohail Raza, Bismillah Beding Store P-7/1 Chiniot Bazar Faisalabad	Muhammad Irfan Sohail Raza	33100-1012959-9	Muhammad Ramzan	202	-	414	414	-	-	-	616	202	-	414	414	-	-	-	616
7281	Mian Kaleem Ullah, Mian Gee Garments Sh No B-4 Main Anarkali Bazar Faisalabad	Mian Kaleem Ullah	33100-0780802-5	Bashir Ahmed	285	-	539	539	-	-	-	824	285	-	539	539	-	-	-	824
7282	Muhammad Saleem Akhtar, Malik Enterprises Shop No 5-18 Batala Gold Marke 1st Floor Satiana Road Near Khurram Jewellers Faisalabad	Muhammad Saleem Akhtar	33100-0972879-3	Abdul Rehman	296	-	665	665	-	-	-	961	296	-	665	665	-	-	-	961
7283	Irshad Mehmood, Star Plus Mobile Shop P-68 Street No 8 Jhang Road Qasim Abad Faisalabad	Irshad Mehmood	33102-1794196-7	Muhammad Akram	176	-	402	402	-	-	-	578	176	-	402	402	-	-	-	578
7284	Zulfiqar Ali, Ghousia Enterprises Power House Road Abdullah Pur Faisalabad	Zulfiqar Ali	33100-6090917-7	Nazar Hussain	300	-	626	626	-	-	-	925	300	-	626	626	-	-	-	925
7285	Muhammad Nadeem Akhtar, N and S Exports office No 6 2nd Floor Street No 7 Sultania Centre Munshi Muhalla Faisalabad	Muhammad Nadeem Akhtar	33100-4458405-5	Abdul Razzaq	200	-	331	331	-	-	-	531	200	-	331	331	-	-	-	531
7286	Muhammad Arif, H No 26 Street No 1 Narwala Road Marzi Pura Faisalabad	Muhammad Arif	33100-3580017-9	M Sharif	197	-	367	367	-	-	-	564	197	-	367	367	-	-	-	564
7287	Ahmed Ali, Javaid and Sons D Type Colony 224-Wazeer Wala Faisalabad	Ahmed Ali	33100-0953233-5	M Javaid Shahid	156	-	356	356	-	-	-	512	156	-	356	356	-	-	-	512
7288	Muhammad Imran, Usman Traders Shop No 82 1st Floor Iqbal Stadium Faisalabad	Muhammad Imran	33100-0796785-3	Munawar Hussain	305	-	559	559	-	-	-	864	305	-	559	559	-	-	-	864
7289	Sheraz Siddique, Dvd Bank 13-Y Rehman Shaheed Road Madina Town ,Faisalabad	Sheraz Siddique	33100-9716631-5		166	-	369	369	-	-	-	536	166	-	369	369	-	-	-	536
7290	Muhammad Shafiq, H No 665 Street No 2 I 9/1 Islamabad	Muhammad Shafiq	81102-2676875-9	Muhammad Ramzan	288	-	554	554	-	-	-	841	288	-	554	554	-	-	-	841
7291	Irfan Tayyab, P-157 Rehman Plaza First Floor Room No-1 Mehar Saddiq Market Railway Rd Faisalabad	Irfan Tayyab	33301-7102933-5		176	-	355	355	-	-	-	530	176	-	355	355	-	-	-	530
7292	Rana Muhammad Hussain, M R Traders Sh No P-296 Street No 2 Block A Nazim Abad Near Nayab Bakers,Faisalabad	Rana Muhammad Hussain	33100-1878846-3		303	-	632	632	-	-	-	934	303	-	632	632	-	-	-	934
7293	Muhammad Aslam, Haji Aslam Cotton Waste P-280 Street No 6 Murad Abad Ghulam Muhammad Abad Faisalabad	Muhammad Aslam	33102-1802745-7	Bashir Ahmad	156	-	348	348	-	-	-	504	156	-	348	348	-	-	-	504
7294	Muhammad Arshad, H No P-256-B Block B Muhammadi Chowk Peoples Colony No 2 Faisalabad	Muhammad Arshad	33100-2471565-1	Gulam Nabi	162	-	344	344	-	-	-	506	162	-	344	344	-	-	-	506
7295	Safdar Ali, H No P-160 Street No 1 Iqbal Town Ghulam Muhammad Abad Faisalabad	Safdar Ali	33100-8104162-5		205	-	385	385	-	-	-	590	205	-	385	385	-	-	-	590
7296	Azmat Ali, Azmat Traders Shop No 2 Corner Gol Karyana Faisalabad	Azmat Ali	33100-0593097-9	Sheikh Liaqat Ali	205	-	391	391	-	-	-	596	205	-	391	391	-	-	-	596
7297	Tariq Mahmood, M Yousuf Cloth House Shop No 255 Arshad Cloth Market Jhang Bazar Faisalabad	Tariq Mahmood	33100-5338757-7	Muhammad Yousaf	196	-	331	331	-	-	-	527	196	-	331	331	-	-	-	527
7298	Shakeel Ahmed, H No P-59 Sadar Bazar Ghulam Muhammad Abad Faisalabad	Shakeel Ahmed	33100-0986943-1	Khalil Ahmed	206	-	442	442	-	-	-	647	206	-	442	442	-	-	-	647
7299	Muhammad Naeem Akhtar, H No 43-A Block-Z Madina Town Faisalabad	Muhammad Naeem Akhtar	33100-1016323-9	Rasheed Ahmad Toor	203	-	319	319	-	-	-	522	203	-	319	319	-	-	-	522
7300	Maqsood Ahmed, Maqsood Traders 1706 Lal Mill Chowk Al Madina Commerical Marekt ,Faisalabad	Maqsood Ahmed	33100-3922176-9		128	-	437	437	-	-	-	565	128	-	437	437	-	-	-	565
7301	Muhammad Sajid, Mashallah Silk Centre Main Bazar Jhung Bazar Faisalabad	Muhammad Sajid	33100-0686614-1	Maqbool Ahmad	203	-	420	420	-	-	-	623	203	-	420	420	-	-	-	623
7302	Mahmood Yaqoob, Hockey Stadium Shop No-28 Yaqoob Motors Madina Town ,Faisalabad	Mahmood Yaqoob	35202-6443180-7		267	-	484	484	-	-	-	751	267	-	484	484	-	-	-	751
7303	Farrakh Saeed, H No P-364/3 Street No 10 Main Bazar No 3 Raza Abad Faisalabad	Farrakh Saeed	33100-0695165-5	Anwar Saeed	205	-	400	400	-	-	-	605	205	-	400	400	-	-	-	605
7304	Muhammad Ashfaq, Prime Copier Traders Shop No 3-4 Zilla Council Plaz Main Kachehry Bazar Faisalabad	Muhammad Ashfaq	33100-8021688-3	Abdul Hameed	203	-	381	381	-	-	-	585	203	-	381	381	-	-	-	585
7305	Naveed Anwer, Venus Mobiles Sh No 17 St 5 Wakilan Wali Gal Katchery Bazar Faisalabad	Naveed Anwer	33100-4060896-1	Muhammad Anwar	203	-	388	388	-	-	-	591	203	-	388	388	-	-	-	591
7306	Amir Pervaiz, Rehman Cloth House Shop No 183 Islamia Market Gole Chiniot Bazar Faisalabad	Amir Pervaiz	37201-1732349-1		279	-	462	462	-	-	-	741	279	-	462	462	-	-	-	741
7307	Javed Anwar, H No 21-C Street No 15 Gulberg Colony Faisalabad	Javed Anwar	33100-0613069-7	M Hussain Bux	306	-	583	583	-	-	-	889	306	-	583	583	-	-	-	889
7308	Shakeel Ahmad, H No 234,Sana Park StreetNo.9,Near Saleemi Chowk Faisalabad	Shakeel Ahmad	33100-9699894-5	Mubarik Ali	215	-	398	398	-	-	-	613	215	-	398	398	-	-	-	613
7309	Shabir Hussain, H No 270-71 Street No 17 Block B Sir Syed Town Faisalabad	Shabir Hussain	33100-0699400-3	Ghulam Qadar	204	-	378	378	-	-	-	583	204	-	378	378	-	-	-	583
7310	Muhammad Irfan Ahmad, Inam Sons Colour Lab Main Shadab Colony Faisalabad	Muhammad Irfan Ahmad	33100-9745250-7	Inam Ellahi	203	-	431	431	-	-	-	633	203	-	431	431	-	-	-	633

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7311	Shabbir Hussain, Amara Silk Centre Shop No 2 Shisha Market Goal Chinot Bazar Jamia Gali 1 Faisalabad	Shabbir Hussain	33100-0700723-5	Muhammad Saddique	279	-	474	474	-	-	-	753	279	-	474	474	-	-	-	753
7312	Muhammad Hamid Rafiq, H No 652,Street No 4 Muhammad Abad Satiana Road Faisalabad	Muhammad Hamid Rafiq	33100-5322631-1		232	-	479	479	-	-	-	711	232	-	479	479	-	-	-	711
7313	Naveed Ashraf, Ashraf Gift Centre Mian Complex Ground Floor Street No 4 Montgomry Bazar Faisalabad	Naveed Ashraf	33102-1804326-9	M Ashraf Farooq	166	-	360	360	-	-	-	526	166	-	360	360	-	-	-	526
7314	Hamid Hussain, Cotton Apparel P-5 Block K Gulistan Colony No 1 Faisalabad	Hamid Hussain	33100-1255106-3	Faiz Ul Hassan	454	-	776	776	-	-	-	1,230	454	-	776	776	-	-	-	1,230
7315	Shahid Mahmood, Kohistan Paint and Hardwars P-27/B Ground Floor Block B Gulam Muhammad Abad Faisalabad	Shahid Mahmood	33100-2443476-7	Bashir Ahmad	295	-	531	531	-	-	-	825	295	-	531	531	-	-	-	825
7316	Kashif Naeem, Leo'S World Shop No 2 P No 196 Street No 9 Satiana Road Rex City Faisalabad	Kashif Naeem	33100-9074203-1	Rehmat Ullah	205	-	384	384	-	-	-	589	205	-	384	384	-	-	-	589
7317	Azem Javeed, United General Store Sadar Bazar Alafsani Chowk Gm Abad ,Faisalabad	Azem Javeed	33100-0984389-3		206	-	464	464	-	-	-	670	206	-	464	464	-	-	-	670
7318	Shahid Adrees, H No P-233 Mian Street 26 Ali Housing Colony Ayub Reasearch Faisalabad	Shahid Adrees	33100-8806068-7	Muhammad Idrees	181	-	359	359	-	-	-	540	181	-	359	359	-	-	-	540
7319	Muhammad Latif, My Packages P-835 Golden Dying Street Raja Ghulam Rasool Nagar Faisalabad	Muhammad Latif	33100-9152927-3	Allah Rakha	205	-	385	385	-	-	-	590	205	-	385	385	-	-	-	590
7320	Muhammad Ahmed, Rehman Garments Street No 2 Carnor Jilani Pura Satiana Road Faisalabad	Muhammad Ahmed	33100-6091495-9	Muhammad Bashir	205	-	391	391	-	-	-	597	205	-	391	391	-	-	-	597
7321	Hafiz Muhammad Shehbaz, M S Traders Main Road D Type Fcji Chowk ,Faisalabad	Hafiz Muhammad Shehbaz	33100-1666999-9		305	-	629	629	-	-	-	935	305	-	629	629	-	-	-	935
7322	Sohail Ashraf, Shop No 19 New Grain Market Near M.C.B Dijkot Road Faisal Abad Faisal Abad	Sohail Ashraf	33100-6220255-3		207	-	352	352	-	-	-	559	207	-	352	352	-	-	-	559
7323	Sheikh Qamar Uz Zaman, Madni Traders 5th Floor Rizwan Badshah Centre Circular Road Faisalabad	Sheikh Qamar Uz Zaman	33100-3553920-5	Khalil Ur Rehman	406	-	887	887	-	-	-	1,293	406	-	887	887	-	-	-	1,293
7324	Muhammad Asif Khan, H No P-945 Block B Ghulam Muhammad Abad ,Faisalabad	Muhammad Asif Khan	33100-2604341-5		306	-	647	647	-	-	-	953	306	-	647	647	-	-	-	953
7325	Bahadar Ali, Dee Links Trade Sh No 1 5th Flr Rizwan Badsha Centre Circular Road Oppositosit District Ac,Faisalabad	Bahadar Ali	33100-0980350-7		180	-	416	416	-	-	-	597	180	-	416	416	-	-	-	597
7326	Salah Ud Din, M Talha Traders Off 16 2nd Floor Haji Hanif Centre Tata Factory Factory Area Faisalabad	Salah Ud Din	33100-6952212-9	Sheikh Islam Ud Din	305	-	630	630	-	-	-	935	305	-	630	630	-	-	-	935
7327	Khalid Mehmood, H No 564 Street No 2 Nazzam Chowk G M Abad Faisalabad	Khalid Mehmood	33100-4717380-3	Muhamamd Ramzan	203	-	375	375	-	-	-	578	203	-	375	375	-	-	-	578
7328	Sajjad Hussain, H No P-2755 Street No 7 Roza Park Mansoorabad Faisalabad	Sajjad Hussain	33100-9979355-5	Nazar Husain	351	-	562	562	-	-	-	912	351	-	562	562	-	-	-	912
7329	Abdul Hafeez, H No 24 Street No 17 Block X Madina Town Faisalabad	Abdul Hafeez	33100-7168677-1	Gulzar Ahmad	200	-	320	320	-	-	-	520	200	-	320	320	-	-	-	520
7330	Aamir Bilal, Higher Electronics UBL Super Market Circular Road Faisalabad	Aamir Bilal	42401-4129606-5	Mian M Hafiz	306	-	623	623	-	-	-	929	306	-	623	623	-	-	-	929
7331	Ghulam Mustafa, Gm Mobile Main Scosan Road Faisalabad	Ghulam Mustafa	33100-6720142-3	Khalid Sadique	205	-	403	403	-	-	-	608	205	-	403	403	-	-	-	608
7332	Waseem Akhtar, H No 135/A Al Awan House Street No 3 Amin Abad 01 Faisalabad	Waseem Akhtar	33100-1347908-9	Akhter Ali	205	-	366	366	-	-	-	570	205	-	366	366	-	-	-	570
7333	Abdul Razzaq, Al Noor Rice Traders P-78-W Raja Road Gulistan Colony ,Faisalabad	Abdul Razzaq	36103-3150382-3		202	-	312	312	-	-	-	514	202	-	312	312	-	-	-	514
7334	Raza Aftab Hussain, Amamia Engineering P-864 Kashmir Road Amin Town City Muslim Hig,Faisalabad	Raza Aftab Hussain	61101-2144000-3		202	-	374	374	-	-	-	576	202	-	374	374	-	-	-	576
7335	Muhammad Nadeem Ul Rasool, Subhan Cloth House Sh No 89 Arshad Cloth Market Jhang Bazar Younis Cloth, Faisalabad	Muhammad Nadeem Ul Rasool	33100-2875170-5		191	-	323	323	-	-	-	514	191	-	323	323	-	-	-	514
7336	Raja Abdul Rasheed, P- 93 Street No. 04 Tariq Abad Faisalabad	Raja Abdul Rasheed	33100-6342882-9		205	-	397	397	-	-	-	602	205	-	397	397	-	-	-	602
7337	Fozia Zahid, Pacific Enterprises office No 15 Aaly Plaza Ist Floor 44-West Blue Area ,Islamabad	Fozia Zahid	61101-2002910-6		492	-	748	748	-	-	-	1,240	492	-	748	748	-	-	-	1,240
7338	Mohammad Anwer Khan., World Bank 20A : Shahra-E-Liaquat Ramna 5 G-5/1 Islamabad	Mohammad Anwer Khan.	42501-0723850-3	Nazar Mohammad	212	-	513	513	-	-	-	725	212	-	513	513	-	-	-	725
7339	Ghulam Farid., World Bank Shahraye Jamhariat G-5/1 Islamabad	Ghulam Farid.	61101-4576999-1	Rehmat Deen	230	-	476	476	-	-	-	706	230	-	476	476	-	-	-	706
7340	Zulnoor Ali, H No D-44/3 Street No 38 F-6/1 Islamabad	Zulnoor Ali	61101-8566285-5	Zoalfiqar Ali	233	-	561	561	-	-	-	794	233	-	561	561	-	-	-	794
7341	Zafar Iqbal, Mirza Brothers Auto Enigineers Sh No 5 Block No 9 I and T Centre G-7 Islamabad	Zafar Iqbal	61101-8177186-9	Mohammad Sidique	505	-	1,244	1,244	-	-	-	1,749	505	-	1,244	1,244	-	-	-	1,749
7342	Mohammad Azam, H No 1772 Street No 25 I-10/2 Islamabad	Mohammad Azam	61101-1922580-7	Fazal Hussain	504	-	1,185	1,185	-	-	-	1,689	504	-	1,185	1,185	-	-	-	1,689
7343	Malik Khaliq Hussain, H No 262 Street No 70 G-8/1 Islamabad	Malik Khaliq Hussain	61101-1978026-7	Malik Muhammad	256	-	568	568	-	-	-	823	256	-	568	568	-	-	-	823
7344	Razzaq Aslam Janjua, Flat No.2, Plot No.2L Class III, Shopping Centre I-8/3 Islamabad	Razzaq Aslam Janjua	61101-8510485-9		151	-	424	424	-	-	-	575	151	-	424	424	-	-	-	575
7345	Tanveer Javaid Khan, Prism Graphic Room No 18 Ist Floor Wali Centre Fazal E Haq Road Blue Area Islamabad	Tanveer Javaid Khan	61101-1800244-2	Javaid Anwar Khan	255	-	511	511	-	-	-	766	255	-	511	511	-	-	-	766
7346	Muhammad Ramzan, New Shaheen Sanitory Store Shop 11,Block 92,I & T Centre G-10/1 Islamabad	Muhammad Ramzan	38405-2273088-9		186	-	444	444	-	-	-	629	186	-	444	444	-	-	-	629
7347	Haq Nawaz, Worldz Fashion Mens Wear Shop No 1-G Liberty Market Abpara Islamabad	Haq Nawaz	61101-0385240-5	Muhammad Nawaz	256	-	550	550	-	-	-	806	256	-	550	550	-	-	-	806
7348	Asim Sohail, Suit No.3,Ist Floor, Shalimar Centre,F/8 Markaz Islamabad	Asim Sohail	203-78-477609		246	-	583	583	-	-	-	829	246	-	583	583	-	-	-	829
7349	Fareed Ullah, Apartment No.02 Ground Floor Block No.18 Pha Apartments Sector G-8/4 Islamabad	Fareed Ullah	137-56-028640		171	-	430	430	-	-	-	601	171	-	430	430	-	-	-	601
7350	Liaqat Ali, Lahore Cloth House Mrkt No No.1 Near Mosq Quba Model Town Humak Islamabad	Liaqat Ali	61101-8437532-3	Ch Muhammad Rafique	272	-	546	546	-	-	-	818	272	-	546	546	-	-	-	818
7351	Chaudhry Muhammad Ali, Shop No I-116 Iqbal Road Commitee Chowk Islamabad	Chaudhry Muhammad Ali	37405-8877122-3	Chaudhary Ayaz Ahmed	331	-	806	806	-	-	-	1,137	331	-	806	806	-	-	-	1,137
7352	Mehboob Alam, H No 76 Street No 17 Main Margallah Road F-6/2 Islamabad	Mehboob Alam	61101-9568070-3	Muhammad Yousaf	403	-	798	798	-	-	-	1,200	403	-	798	798	-	-	-	1,200
7353	Kashif Khan Sehri, Shoe Point Shop No 25-A Block No 12-C Jinnah Supper Market Islamabad	Kashif Khan Sehri	61101-7769537-1	M Sharif Khan	305	-	612	612	-	-	-	917	305	-	612	612	-	-	-	917
7354	Muhammad Saleem Khan, H No 69 Street No 6 G-8/2 Islamabad	Muhammad Saleem Khan	61101-1980016-7	Mohmmad Yousaf Khan	335	-	654	654	-	-	-	989	335	-	654	654	-	-	-	989
7355	Azam Masud, House No.269,Street 20, Rawal Town Islamabad	Azam Masud	61101-1909166-3		405	-	1,009	1,009	-	-	-	1,414	405	-	1,009	1,009	-	-	-	1,414
7356	Sohail Ikram, H No 749 St 23, G-9/1, Islamabad	Sohail Ikram	61101-1897737-9		246	-	513	513	-	-	-	759	246	-	513	513	-	-	-	759
7357	Obaid Ul Haq, New Delhi Dawakhana Labs None Raja Bazar Rawalpindi	Obaid Ul Haq	61101-9486700-1	Hakim Ehsan Ul Haq	257	-	501	501	-	-	-	758	257	-	501	501	-	-	-	758
7358	Shahzad Ahmed, Shop No.M-1, 82-East Gulshan Khan House Fazal Haq Road, Blue Area, Islamabad	Shahzad Ahmed	231-76-396802		206	-	562	562	-	-	-	768	206	-	562	562	-	-	-	768
7359	Muhammad Adnan Anjum, Aquarians Garments Shop No. 2, 3, 4 2nd Floor Bakhar Plaza, Bank Road Rawalpindi	Muhammad Adnan Anjum	61101-1917034-5	M Ishtiaq Mirza	286	-	660	660	-	-	-	946	286	-	660	660	-	-	-	946
7360	Mumtaz Ahmed Qureshi, H No 95 Street No 5 G-8/2 Islamabad	Mumtaz Ahmed Qureshi	61101-2734197-5	Altaf Ahmed Qureshi	306	-	654	654	-	-	-	960	306	-	654	654	-	-	-	960
7361	Muhammad Abdul Moied, Off 1, 3rd Floor 64 West Masco Plaza Blue Area Islamabad	Muhammad Abdul Moied	61101-1901576-1		466	-	916	916	-	-	-	1,381	466	-	916	916	-	-	-	1,381
7362	Mansour Hussain, H No 58 Street No 33 G-9/1 Islamabad	Mansour Hussain	61101-4385324-5	Manzoor Hussain	260	-	452	452	-	-	-	713	260	-	452	452	-	-	-	713
7363	Noor Un Nabi, H No. 820 St 2 I-10/2 Islamabad	Noor Un Nabi	61101-3136163-9		305	-	601	601	-	-	-	906	305	-	601	601	-	-	-	906
7364	Rizwan Ud Din, Shop No.10, Shah Nawaz Plaza G-11 Markaz Islamabad	Rizwan Ud Din	518-76-288522		205	-	556	556	-	-	-	760	205	-	556	556	-	-	-	760

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7365	Sajjad Hassan Askari, Office No 2-A Mezzanine Floor Zakia Aziz Plaza Islamabad	Sajjad Hassan Askari	34402-2894576-9	Muhammad Hussain	381	-	899	899	-	-	-	1,280	381	-	899	899	-	-	-	1,280
7366	Syed Ahmed, House No 11 Street No.17 F-7/2 Islamabad	Syed Ahmed	61101-9739464-7	Mohd Shafi	392	-	823	823	-	-	-	1,215	392	-	823	823	-	-	-	1,215
7367	Deewan Hammad Ikram, HNo. 587 Ibn-E- Sina Road G-9/3 Islamabad	Deewan Hammad Ikram	35202-6231774-9		496	-	907	907	-	-	-	1,403	496	-	907	907	-	-	-	1,403
7368	Zafar Iqbal, Shop No.6,Block 19 G-8 Markaz Near Complex Islamabad	Zafar Iqbal	61101-1269306-9		500	-	955	955	-	-	-	1,455	500	-	955	955	-	-	-	1,455
7369	Bilal Ashraf, Unhcr P.O Box 1263 Diplomtic Enclav-2 Quaid E Azam University G-4 Islamabad	Bilal Ashraf	61101-3517655-3	Muhammad Ashraf	298	-	526	526	-	-	-	824	298	-	526	526	-	-	-	824
7370	Sabir Saddique, House 133-D Street 18 Pak Pwd Housing Society Lhoi Bher Islamabad	Sabir Saddique	61101-3932871-5		299	-	578	578	-	-	-	877	299	-	578	578	-	-	-	877
7371	Anwar Ali Khan, Mobilink 3rd Floor Roshan Centre Blue Area Islamabad	Anwar Ali Khan	61101-2600212-5	Ghulam Safdar Khalil	350	-	593	593	-	-	-	943	350	-	593	593	-	-	-	943
7372	Ghazi Salah Ud Din Surti, Capital Services Intl office No 1 3rd Floor Masco Plaza 64-West Blue Area Islamabad	Ghazi Salah Ud Din Surti	42101-7559210-5	Abdul Rehman Tahir	226	-	526	526	-	-	-	752	226	-	526	526	-	-	-	752
7373	Muhammad Ilyas, Islamabad Photo Servics Shop No.24 Basement Block.12-C F-7 Markez Islamabad	Muhammad Ilyas	61101-5615049-9		265	-	624	624	-	-	-	889	265	-	624	624	-	-	-	889
7374	Hamid Mehmood Malik, Top Time and Toys Shop No 9-B Block 12-B Jinnah Super Islamabad	Hamid Mehmood Malik	61101-2500647-7	Malik Fazal Karim	345	-	614	614	-	-	-	958	345	-	614	614	-	-	-	958
7375	Rukhsana Syed, House No.11 Street No.17 F7/2 Islamabad	Rukhsana Syed	61101-2161175-8	Syed Ahmed	155	-	349	349	-	-	-	504	155	-	349	349	-	-	-	504
7376	Tahir Aslam, Citi Chemist, Shop No 710 Abpara Near United Bank Limited Islamabad	Tahir Aslam	61101-7517564-5	Mufti M Aslam	300	-	624	624	-	-	-	924	300	-	624	624	-	-	-	924
7377	Rashida Begum, H No 215 Street No 32 I-8/2 Islamabad	Rashida Begum	61101-0652150-0	Naeem Ur Rahman	445	-	889	889	-	-	-	1,335	445	-	889	889	-	-	-	1,335
7378	Syed Javed Rahat Zaidi, H No.424, St. No.158 G-11/1 Islamabad	Syed Javed Rahat Zaidi	61101-1890309-9		225	-	441	441	-	-	-	666	225	-	441	441	-	-	-	666
7379	Hussain Sabri, Shop No 4-5-6 Block-A Super Market Islamabad	Hussain Sabri	61101-4751048-1	Mohammad Hussain	425	-	795	795	-	-	-	1,220	425	-	795	795	-	-	-	1,220
7380	Rasheed Ahmed Chughtai, Reliable Travels Block 15,H-6 Ist Floor Super Market Islamabad	Rasheed Ahmed Chughtai	61101-1944853-1		204	-	377	377	-	-	-	582	204	-	377	377	-	-	-	582
7381	Syed Kashif Raza, Mobilink Engineering Office 5th Floor, Beverly Centre Blue Area Islamabad	Syed Kashif Raza	36302-0355082-5	Syed Tanveer Hussain	385	-	639	639	-	-	-	1,024	385	-	639	639	-	-	-	1,024
7382	Jabbar Ahmad, Dak Khana Khas Lehtrar Road Tarlai Kalan Islamabad	Jabbar Ahmad	61101-2716573-5	Abdul Majeed	317	-	584	584	-	-	-	901	317	-	584	584	-	-	-	901
7383	Mirza Muzaffar Baig, H No 572 Street No 102 G-9/4 Islamabad	Mirza Muzaffar Baig	61101-1776701-1	Mirza Ilyas Baig	179	-	438	438	-	-	-	617	179	-	438	438	-	-	-	617
7384	Syed Ghulam Yasin Azad, Hello Fone Flat No I-J Mushtaq Plaza I-8/1 Islamabad	Syed Ghulam Yasin Azad	61101-2877361-7	Syed Abdul Razaq	180	-	431	431	-	-	-	610	180	-	431	431	-	-	-	610
7385	Malik Changaz Khan, H No 95-B Welkin International Street No 59 F-10/3 Islamabad	Malik Changaz Khan	61101-1778068-7	Malik Jahanzaib	180	-	328	328	-	-	-	508	180	-	328	328	-	-	-	508
7386	Javed Rashid, H No 320 Street No 77 G-9/3 Islamabad	Javed Rashid	61101-1822506-5	Rasheed Hasan	366	-	802	802	-	-	-	1,167	366	-	802	802	-	-	-	1,167
7387	Kamran Amoon, Dewan Salman Fibre Ltd. Off.46 Nazimuddin Road F-7/4 Saudi Saudi Pak Towers Islamabad	Kamran Amoon	294-88-041493		444	-	1,125	1,125	-	-	-	1,569	444	-	1,125	1,125	-	-	-	1,569
7388	Arshad Mehmood, Duck Faster Fast Food Shop No 7-8-1 Block No 33 Green Plaza G-9 Markaz Islamabad	Arshad Mehmood	61101-1768317-1	M Abdullah	451	-	899	899	-	-	-	1,350	451	-	899	899	-	-	-	1,350
7389	Muhammad Riaz, Fairways Internationl Agencies office No 03 2nd Floor Isb Arcade G-11 Markaz Islamabad	Muhammad Riaz	61101-2670622-9	Muhammad Shafi	246	-	665	665	-	-	-	911	246	-	665	665	-	-	-	911
7390	Tahir Hassan Khan, Engram Tech House No 43 St.No 15 F-11-2 Islamabad	Tahir Hassan Khan	61101-0285844-3	Rafiq Ahmed Khan	138	-	451	451	-	-	-	589	138	-	451	451	-	-	-	589
7391	Fazal Akbar Ikram, Evernew Concept Off.No.73-F G. D Arcade 1st Floor Blue Area Islamabad	Fazal Akbar Ikram	36502-8991749-5		138	-	363	363	-	-	-	500	138	-	363	363	-	-	-	500
7392	Mazhar Amir, Combine Communication H No 1 Street No 35 I-9/4 Islamabad	Mazhar Amir	61101-1040101-9	Amir Afsar	331	-	635	635	-	-	-	966	331	-	635	635	-	-	-	966
7393	Erfan Ahmed Ayaz, H No 1271 Street No 39 G-11/2 Islamabad	Erfan Ahmed Ayaz	61101-5371757-3	Ch Muhammad Anwar	151	-	355	355	-	-	-	506	151	-	355	355	-	-	-	506
7394	Irfan Ullah Khan, Flat No.02, Gali No. 25 Block 3-A, I-8/1 Islamabad	Irfan Ullah Khan	61101-1787007-1		254	-	631	631	-	-	-	885	254	-	631	631	-	-	-	885
7395	Mohammad Hussain Khan, Accommodater Off.12 3rd Floor Select Centre F-11 Markaz Islamabad	Mohammad Hussain Khan	61101-2660419-1		131	-	383	383	-	-	-	515	131	-	383	383	-	-	-	515
7396	Zulfiqar Ahmad, H No 76 Street No 17 Main Margalla Road F-6/2 Islamabad	Zulfiqar Ahmad	61101-8547897-5	Muhammad Yousaf	251	-	388	388	-	-	-	639	251	-	388	388	-	-	-	639
7397	Muhammad Saeed, Federal Burea Of Statstic None G-8 Markaz Islamabad	Muhammad Saeed	61101-1888159-1	M Yaqoob	171	-	472	472	-	-	-	643	171	-	472	472	-	-	-	643
7398	Noaman Yousaf Farooqi, Royal Fabrics Sh No-13 Block No I-N Kandor Plaza F-10 Markaz Islamabad	Noaman Yousaf Farooqi	61101-6675532-5	Muhammad Yousaf	159	-	368	368	-	-	-	526	159	-	368	368	-	-	-	526
7399	Syeda Farzana Malaika Mukhtar, Orient Mccann Erickson, 2nd Floor, Ghousia Plaza, Jinnah Avenue, Blue Area Islamabad	Syeda Farzana Malaika Mukhtar	61101-7703443-2	Syed Mukhtiar Ahmed	146	-	365	365	-	-	-	511	146	-	365	365	-	-	-	511
7400	Muhammad Irfan Aziz, Warid Franchise 1-G. F, Hassan Arcade F-11 Markaz Islamabad	Muhammad Irfan Aziz	61101-2013148-7		152	-	378	378	-	-	-	530	152	-	378	378	-	-	-	530
7401	Muhammad Yunus Fazil, H No 457 Street No 48 G-10/4 Islamabad	Muhammad Yunus Fazil	61101-9161142-5	Muhammad Fazil Khan	476	-	706	706	-	-	-	1,182	476	-	706	706	-	-	-	1,182
7402	Syed Asem Shahbazi, Mamas Kitchen Shop 3 Street No 45 F-8/1 Islamabad	Syed Asem Shahbazi	61101-6653079-3		490	-	1,225	1,225	-	-	-	1,715	490	-	1,225	1,225	-	-	-	1,715
7403	Muhammad Asghar Ali Sheikh, Down Town Motor Bikes office No N-95 Babar Market Murree Road Rawalpindi	Muhammad Asghar Ali Sheikh	61101-2008289-3	Nisar Ahmad Sheikh	346	-	809	809	-	-	-	1,154	346	-	809	809	-	-	-	1,154
7404	Liaqat Ali, Suffan Boys Secendry School 164-A Sector 1 Khayaban-E- Sirsyed	Liaqat Ali	61101-6984456-1		163	-	362	362	-	-	-	525	163	-	362	362	-	-	-	525
7405	Syed Muhammad Najmul Azam, Allied Bank Of Pakistan Regional Off. It Centre Allied Bank Plaza Blue Area Islamabad	Syed Muhammad Najmul Azam	61101-1923488-7		186	-	419	419	-	-	-	604	186	-	419	419	-	-	-	604
7406	Mumtaz Ahmed Qadri, Pak Communication office No 01 3rd Floor Super Trade Centre Islamabad	Mumtaz Ahmed Qadri	61101-1900107-7	Ghulam Hussain Zafar Qadri	149	-	427	427	-	-	-	576	149	-	427	427	-	-	-	576
7407	Ahmed Rasheed, Correct Business Shop No.08,Buland Markaz Blue Area Islamabad	Ahmed Rasheed	33105-0363689-5		166	-	438	438	-	-	-	603	166	-	438	438	-	-	-	603
7408	Imran Khan, H.No.250, St.No.35 I-9/4 Islamabad	Imran Khan	61101-1864124-1		137	-	388	388	-	-	-	525	137	-	388	388	-	-	-	525
7409	Bushra Zoobia, Office No 7 2nd Floor Al Bilal Plaza Muree Road,Rawalpindi Islamabad	Bushra Zoobia	36302-5637522-8	Muhammad Riaz	166	-	459	459	-	-	-	626	166	-	459	459	-	-	-	626
7410	Qaiser Shahzad, Azam Auto Shop.No 3-B Farina Plaza G-8 Markaz Islamabad	Qaiser Shahzad	61101-1922582-9		184	-	454	454	-	-	-	638	184	-	454	454	-	-	-	638
7411	Muhammad Fayaz, Sh No 1-2 Plotno 31 Fine Wheel Saria Chowk Islamabad	Muhammad Fayaz	38202-4147827-5	Muhammad Hafiz	183	-	349	349	-	-	-	532	183	-	349	349	-	-	-	532
7412	Yar Muhammad Khan, Unmcgip P.O Box 68 Jhelum Road Rawalpindi	Yar Muhammad Khan	61101-7053897-1	Mohammad Yaqoob	156	-	353	353	-	-	-	509	156	-	353	353	-	-	-	509
7413	Rana Mudassir Iqbal, H. 704 St. 100-A I-10/4 Islamabad	Rana Mudassir Iqbal	34401-4935054-5		174	-	484	484	-	-	-	657	174	-	484	484	-	-	-	657
7414	Mohammed Saleem, Unisrap H No 02 Hill Road F-6/3 Islamabad	Mohammed Saleem	61101-4756764-7	Muhammad Naseer	181	-	338	338	-	-	-	518	181	-	338	338	-	-	-	518
7415	Sadiq Hussain Shah, Super Scientific Office. 60-B/E Al Hussain Plaza Adamjee Road Saddar Rawalpindi	Sadiq Hussain Shah	61101-3652286-3		250	-	509	509	-	-	-	759	250	-	509	509	-	-	-	759
7416	Affan Haider, Nestle Milkpak Limited & Pak W 304 Upper Mall Lahore	Affan Haider	61101-8498831-5	Usman Haider	325	-	750	750	-	-	-	1,074	325	-	750	750	-	-	-	1,074
7417	Ejaz Akhtar Rajput, H No. 1065 Street No. 22 G-11/1 Islamabad	Ejaz Akhtar Rajput	61101-6981095-7		306	-	710	710	-	-	-	1,016	306	-	710	710	-	-	-	1,016
7418	Syeda Arzoo Zafar, Appartment No 4 A1 Plaza F-10 Markaz Islamabad	Syeda Arzoo Zafar	61101-7935953-8	S Qaim Ali Shah	406	-	893	893	-	-	-	1,299	406	-	893	893	-	-	-	1,299
7419	Abdul Qayyum, Statistical Officer Fedral Beuru Of Statistic G-8 Markaz Islamabad	Abdul Qayyum	61101-0717432-5	Abdul Wahid	226	-	566	566	-	-	-	791	226	-	566	566	-	-	-	791
7420	Rana Muhammad Tahir, office No 4 1st Floor Kohsar Plaza F-10/Markaz,Near Mobilink Franchise Islamabad	Rana Muhammad Tahir	61101-1872694-3	Rana Muhammad Iqbal	284	-	550	550	-	-	-	833	284	-	550	550	-	-	-	833
7421	Ayaz Ahmad, H No 3-D Street No 38 G-6/2 Islamabad	Ayaz Ahmad	61101-1056976-1	Niaz Ahmad	344	-	829	829	-	-	-	1,173	344	-	829	829	-	-	-	1,173
7422	Sohail Afzal, The Ringers Paktel Point Shop No.5, Gul Plaza F-10 Markaz, United Bakers Islamabad	Sohail Afzal	61101-1103741-5		171	-	348	348	-	-	-	518	171	-	348	348	-	-	-	518
7423	Khalid Farooq Usmani, Gulf Net Pakistan 4th Floor Software Tech Park 5-A Constitution Avenue Islamabad	Khalid Farooq Usmani	61101-2705532-7		477	-	1,118	1,118	-	-	-	1,595	477	-	1,118	1,118	-	-	-	1,595

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7424	Syed Aijaz Kareem, Block C-3 , Flat No.19 Rabia Flower, Scheme 33 Abulhassan Asfahani Road, Gulshan-E-Iqbal Rawalpindi	Syed Aijaz Kareem	61101-1780541-7	Syed Nasir Kareem	248	-	578	578	-	-	-	826	248	-	578	578	-	-	-	826
7425	Khalid Hussain Syed, H No 190 Street No 31 I-10/2 Islamabad	Khalid Hussain Syed	35200-5565484-5	Syed Anayat Hussain	293	-	435	435	-	-	-	728	293	-	435	435	-	-	-	728
7426	Muhammad Irfan, Passions B586 Akbar Plaza Commercial Centre Satellite Town Rawalpindi	Muhammad Irfan	61101-0947562-1	Abdul Khaliq	155	-	381	381	-	-	-	535	155	-	381	381	-	-	-	535
7427	Amjad Iqbal, H No 41 Street No 20 F-7/2 Islamabad	Amjad Iqbal	61101-0988133-9	Mehmood Khan	356	-	810	810	-	-	-	1,166	356	-	810	810	-	-	-	1,166
7428	Malik Ejaz Ahmed, H No 23-A Street No 09 Garden Town New Shakrial Islamabad	Malik Ejaz Ahmed	37405-0239042-3	Malik Muhammad Amir	305	-	615	615	-	-	-	920	305	-	615	615	-	-	-	920
7429	Masood Ahmed, Flat No 3 2nd Floor Usman Plaza I-10 Markaz Islamabad	Masood Ahmed	61101-4704260-3	Nazir Ahmed	317	-	612	612	-	-	-	929	317	-	612	612	-	-	-	929
7430	Malik Ghulam Asghar, Malik Brothers office No 8 Taimoor Chamber No 10-D Fazal E Haq Road Blue Area Islamabad	Malik Ghulam Asghar	37201-0838952-3	Malik Ghulam Akbar	503	-	1,201	1,201	-	-	-	1,705	503	-	1,201	1,201	-	-	-	1,705
7431	Khan Zada, H No 101 Street No 22 F-10/2 Islamabad	Khan Zada	17301-3284137-3	Saeed Wali	236	-	519	519	-	-	-	754	236	-	519	519	-	-	-	754
7432	Kifayat Ullah Khan, Orient Petroleum Inc Hayat Hall Block No 2 Diplomatic Enclave G-5/1 Islamabad	Kifayat Ullah Khan	61101-1765528-1	Rahm Zad	254	-	522	522	-	-	-	775	254	-	522	522	-	-	-	775
7433	Salman Afghani, Air University Paf Complex E-9 Near Shaheen Chowk ,Islamabad	Salman Afghani	37405-9228047-5		493	-	786	786	-	-	-	1,279	493	-	786	786	-	-	-	1,279
7434	Faisal Saleem, Omv Pakistan 12th Floor UBL Tower Blue Area Jinnah Avenue ,Islamabad	Faisal Saleem	35201-1702496-9		394	-	911	911	-	-	-	1,305	394	-	911	911	-	-	-	1,305
7435	Syed Muzafar Hussain Bukhari, Asian Development Bank Pak Resident Mission Opf Building Shahrah Jamhuriat G-5/2 Islamabad	Syed Muzafar Hussain Bukhari	35202-2554506-5	S Ahmad Muzaffar	223	-	365	365	-	-	-	588	223	-	365	365	-	-	-	588
7436	Shakeel Ahmed Khan, H No 350 Street No 5 G-10/1 Islamabad	Shakeel Ahmed Khan	61101-1874227-3	Ghulam Haider Khan	183	-	434	434	-	-	-	617	183	-	434	434	-	-	-	617
7437	Usman Umar Hayat, H No. 174 Street No. 47 F-11/3 ,Islamabad	Usman Umar Hayat	35201-1777829-5		226	-	364	364	-	-	-	590	226	-	364	364	-	-	-	590
7438	Syed Qalb E Hassan Bokhari, Pak Com Mps Centre 78-E Jinnah Avenue Blue Area ,Islamabad	Syed Qalb E Hassan Bokhari	61101-7159046-3		255	-	536	536	-	-	-	792	255	-	536	536	-	-	-	792
7439	Amir Aman, H No 229 Street No 76 F-11/1 Islamabad	Amir Aman	61101-1777845-7	Aman Ulla Khan	242	-	576	576	-	-	-	818	242	-	576	576	-	-	-	818
7440	Fahim Ahmed Jalali, New Jubilee Insurance office No B-Dd-83 1st Floor Minhas Centre Shamsabad Rawalpindi	Fahim Ahmed Jalali	61101-1422256-7	Qazi Maqbod Ahmed	216	-	547	547	-	-	-	763	216	-	547	547	-	-	-	763
7441	Kamran Khan, Shahbaz office No 9/10 2nd Floor Jamal Plaza F-10 Islamabad	Kamran Khan	17201-9697482-1	Malik Akram Khan	503	-	794	794	-	-	-	1,297	503	-	794	794	-	-	-	1,297
7442	Sadaqat Ali, Pta Headquarter Room No 300 F-5/1 Islamabad	Sadaqat Ali	61101-9476660-1	Badshah Gul	230	-	451	451	-	-	-	681	230	-	451	451	-	-	-	681
7443	Usman Siddique Ahmed, Action Aid Pakistan H.No.8, St.No.31 F-7/1 ,Islamabad	Usman Siddique Ahmed	33201-0370870-1		158	-	375	375	-	-	-	532	158	-	375	375	-	-	-	532
7444	Salman Shahzad, Canadian High Commission Diplomatic Enclave G-5 Islamabad	Salman Shahzad	61101-7310576-1	Banjuman Rafial	148	-	399	399	-	-	-	547	148	-	399	399	-	-	-	547
7445	Syed Saquib Mohyuddin, House 14 Street 37 F-7/1 Islamabad	Syed Saquib Mohyudd in	61101-3971742-7		397	-	686	686	-	-	-	1,083	397	-	686	686	-	-	-	1,083
7446	Imtiaz Ali Khan, Bahria Inst Of M and Cs Navel Complex Shangrilla Road E-8 ,Islamabad	Imtiaz Ali Khan	61101-1651351-7		177	-	365	365	-	-	-	541	177	-	365	365	-	-	-	541
7447	Imran Abdul Hameed, Petronas Carigali Paksitan Evacuee Trust Agha Khan Road F-5/1 ,Islamabad	Imran Abdul Hameed	61101-7811006-3		235	-	525	525	-	-	-	760	235	-	525	525	-	-	-	760
7448	Quaid Khan, Lmk Resource,300 Software Tech Park & Etc,Sir Agha Khan Road F-5/1,Evacuee Trust Near Marriot ,Islamabad	Quaid Khan	13101-3775853-3		255	-	497	497	-	-	-	752	255	-	497	497	-	-	-	752
7449	Rubina Azhar, Who Nih Premises Chakshahzad P.O Box No 1013 Islamabad	Rubina Azhar	61101-6876594-0	Azhar Naeem Janjua	175	-	416	416	-	-	-	591	175	-	416	416	-	-	-	591
7450	Basharat Abid, H No 567 Street No 5 Kahuta Road Model Town Humak Islamabad	Basharat Abid	61101-9079388-3	M Hussain Sabir	306	-	720	720	-	-	-	1,026	306	-	720	720	-	-	-	1,026
7451	Muhammad Hussain Shah, Us Embassy H No G-34 Main Embassy Road G-6/4 Islamabad	Muhammad Hussain Shah	17301-2556782-1	Mutabir Shah	203	-	384	384	-	-	-	587	203	-	384	384	-	-	-	587
7452	Irfan Khan, Amfrina Private Limited office No 1 3rd Floor Super Trade Centre F-10 Markaz Islamabad	Irfan Khan	16202-3250681-3	Fazal Rehman	206	-	511	511	-	-	-	717	206	-	511	511	-	-	-	717
7453	Farhan Sabir, Suite No 2-B Fastech Private Limited Ground Floor Evacuee Trust Islamabad	Farhan Sabir	61101-9459217-1	Yaseen Sabir	506	-	1,214	1,214	-	-	-	1,720	506	-	1,214	1,214	-	-	-	1,720
7454	Neelam Farhan, H No 1202 Street No 40 G-10/4 Islamabad	Neelam Farhan	61101-9771244-2	Farhan Sabir	341	-	837	837	-	-	-	1,178	341	-	837	837	-	-	-	1,178
7455	Uzma Shadan, H No 1202 Street No 40 G-10/4 Islamabad	Uzma Shadan	61101-9761649-2		355	-	849	849	-	-	-	1,204	355	-	849	849	-	-	-	1,204
7456	Imran Amin, Mobilink H No 40 Main Marghala Road F-8/3 Islamabad	Imran Amin	17301-0337741-1	Amin Jan	300	-	538	538	-	-	-	838	300	-	538	538	-	-	-	838
7457	Kashif Humayun, H No 6 Block No 4 Pha Luxary appartment G-7/2 ,Islamabad	Kashif Humayun	61101-3381185-9		305	-	605	605	-	-	-	910	305	-	605	605	-	-	-	910
7458	Farasat Ali Raza, Dancom Pakistan Limited 2nd Floor Block 4-A Wisma Dancom F-8 Markaz Islamabad	Farasat Ali Raza	61101-5085306-5	Agha Monas Raza	184	-	347	347	-	-	-	531	184	-	347	347	-	-	-	531
7459	Hala Hasan, British Petroleum, Hayyat Hall Diplomatic Enclave G-5/1 Islamabad	Hala Hasan	37405-1999585-6	Hassan	199	-	303	303	-	-	-	503	199	-	303	303	-	-	-	503
7460	Imdad Ali, Canadian High Commission (Als Ramna No. 5 Diplomatic Enclave ,Islamabad	Imdad Ali	61101-6231789-5		303	-	491	491	-	-	-	793	303	-	491	491	-	-	-	793
7461	Muhammad Waqas, Mobilink Pakistan Mobile Com 1st Floor Kulsum Plaza Blue Area ,Islamabad	Muhammad Waqas	37405-0348436-5		205	-	512	512	-	-	-	717	205	-	512	512	-	-	-	717
7462	Syed Muhammad Khurshid Anwar, Ptv Revenue Division Ptv Centre Islamabad	Syed Muhammad Khurshid Anwar	61101-5086105-3	Syed Faqeer Mohd	265	-	493	493	-	-	-	758	265	-	493	493	-	-	-	758
7463	Muhammad Suleman Rauf, Soft Impact office No 10 1st Floor Zahid Plaza I-10 Markaz Islamabad	Muhammad Suleman Rauf	61101-1311096-3	Abdulah Rauf	206	-	504	504	-	-	-	709	206	-	504	504	-	-	-	709
7464	Sohail Ayaz, Usaid/Cnfa office No 8 Street No 30 F-7/1 ,Islamabad	Sohail Ayaz	61101-8446614-3		456	-	919	919	-	-	-	1,375	456	-	919	919	-	-	-	1,375
7465	Aasif Pervez, Touchstone Suit No 212 2nd Floor Evacuee Trust Complx Agha Khan Road F-5/1 ,Islamabad	Aasif Pervez	31202-0305338-1		198	-	425	425	-	-	-	623	198	-	425	425	-	-	-	623
7466	Syed Muhammad Sajid Iqbal, Min Of Ports and Shipping Pmu office No 147 Street No 34 I-8/2 Islamabad	Syed Muhammad Sajid Iqbal	61101-4805610-3	S M Essa	305	-	554	554	-	-	-	858	305	-	554	554	-	-	-	858
7467	Muhammad Suleman Qasim, United Bank Limited 14th Floor Jinnah Avenue Blue Area Islamabad	Muhammad Suleman Qasim	61101-1906084-3	Muhammad Qasim Khan	298	-	506	506	-	-	-	804	298	-	506	506	-	-	-	804
7468	Kamal Ahmed, 61-F2 Jachar Town Lahore	Kamal Ahmed	35202-9793923-7		284	-	525	525	-	-	-	808	284	-	525	525	-	-	-	808
7469	Arif Khan, Solar Technologies Of No 4-5 2nd Floor Select Centr F-11 Markaz Islamabad	Arif Khan	61101-1056544-7	M Hamayoon Khan	185	-	430	430	-	-	-	616	185	-	430	430	-	-	-	616
7470	Raja Masood, Un-Habitat office No. 6 Uno House Street No. 20 F-7/2 ,Islamabad	Raja Mascod	82102-4345685-5		218	-	460	460	-	-	-	678	218	-	460	460	-	-	-	678
7471	Nawabzada Adnan Ahmed Khan, H No 735 Street No 44 E-11/4 Islamabad	Nawabzada Adnan Ahmed Khan	32304-8847416-3	Iftikhar Ahmed	505	-	948	948	-	-	-	1,453	505	-	948	948	-	-	-	1,453
7472	Naokhiz Iqbal Afaqui, Solor Technologies Off 485 2nd Floor Select Centr F-11 Markaz Islamabad	Naokhiz Iqbal Afaqui	61101-8012190-3	Muhammad Iqbal Affaqui	306	-	688	688	-	-	-	994	306	-	688	688	-	-	-	994
7473	Adeel Khan, House No 286 -B Street No 7 F-10 /3 Islamabad	Adeel Khan	61101-7497905-3	M Pervez Khan	456	-	941	941	-	-	-	1,396	456	-	941	941	-	-	-	1,396
7474	Ali Hasnat Gilani, Hsbc The Hong Kong & Shangha office No 6-A F-6 Markaz Islamabad	Ali Hasnat Gilani	61101-1942091-1	Ishtaq Ali Gilani	404	-	703	703	-	-	-	1,107	404	-	703	703	-	-	-	1,107
7475	Hakam Jan, Globex International Private Limited office No1 Street No 39 Plaza No 1 I and T Centre G-10/4 Islamabad	Hakam Jan	11201-5675238-1	Badhshah Khan	352	-	711	711	-	-	-	1,063	352	-	711	711	-	-	-	1,063
7476	Aslam Hayat, H No 180 Phase-1 Ali Road Ghori Town ,Islamabad	Aslam Hayat	34302-1238048-5		205	-	440	440	-	-	-	646	205	-	440	440	-	-	-	646
7477	Muhammad Zahid Bhatti, H No 119 Street No 35 G-9/1 Islamabad	Muhammad Zahid Bhatti	61101-2018874-9	M Zubair Bhatti	434	-	769	769	-	-	-	1,203	434	-	769	769	-	-	-	1,203
7478	Muhammad Shakeel Khan, H No. 79 Islamabad Compound E-11/4 Isd	Muhammad Shakeel Khan	61101-7790314-9		252	-	515	515	-	-	-	767	252	-	515	515	-	-	-	767
7479	Abid Rizwan Shauket, United Hajj and Umra Private Limited office No 4 Mezzanine Floor Safdar Mension Fazal E Haq Rod Islamabad	Abid Rizwan Shauket	61101-0289026-7	Ch Shaukat Ali	321	-	552	552	-	-	-	873	321	-	552	552	-	-	-	873
7480	Mirza Imran Baig, Hassan Garments Sh No 1-A Liberty Shoping Centre Aabpara Islamabad	Mirza Imran Baig	61101-1890629-1	Mirza Javed Akhtar	247	-	552	552	-	-	-	799	247	-	552	552	-	-	-	799

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7481	Mohammad Ramzan, Ch Customer Service Centre Sh and Bazar No 3 Street No 51 Al Mujahid Market G-9/1 Islamabad	Mohammad Ramzan	61101-2959200-7	Ghulam Mohammad	180	-	406	406	-	-	-	586	180	-	406	406	-	-	-	586
7482	Shabbir Ahmed, The Omoges Enperprises Sh No 4-A Mezzanine Floor Al Rehman Chamber Islamabad	Shabbir Ahmed	61101-1980796-7	Mohammad Sharif	255	-	494	494	-	-	-	748	255	-	494	494	-	-	-	748
7483	Saif Ur Rehman, H No 667-E Hakim Luqman Road G-6/2 Islamabad	Saif Ur Rehman	61101-1943334-9	Khalil Ur Rehman	466	-	1,056	1,056	-	-	-	1,521	466	-	1,056	1,056	-	-	-	1,521
7484	Maqsood Ahmed, Shamshad Associates office No 05 Plot No M-4 Ropial Plaza I-10 Markaz Islamabad	Maqsood Ahmed	61101-6888220-9	Muhammad Dawood	320	-	760	760	-	-	-	1,080	320	-	760	760	-	-	-	1,080
7485	Aamir Mehmood, H No 187 Street No 53 G-10/3 Islamabad	Aamir Mehmood	61101-1161289-3	M Shams Udin	141	-	383	383	-	-	-	524	141	-	383	383	-	-	-	524
7486	Muhammad Lasan, Qps Pakistan (Pvt) Limited office No. 01 1st Floor Ratta Mension 69-W Fazl-E-Haq Road Blue Area Islamabad	Muhammad Lasan	61101-2003051-5	Abdul Aziz	363	-	1,008	1,008	-	-	-	1,371	363	-	1,008	1,008	-	-	-	1,371
7487	Muhammad Mahfooz Ul Ain, Majesta Enterprises office No. 4-A, Al Rehman Chamber Fazal E Haq Road Blue Area , Islamabad	Muhammad Mahfooz Ul Ain	61101-9668594-1		446	-	1,114	1,114	-	-	-	1,560	446	-	1,114	1,114	-	-	-	1,560
7488	Kaleem Ullah, 1-B,Kashmir Commercial Complex Blue Area,Islamabad	Kaleem Ullah	61101-3449094-9		297	-	807	807	-	-	-	1,104	297	-	807	807	-	-	-	1,104
7489	Shakeel Ahmad, H No 268 Street No 2 G-8/2 Islamabad	Shakeel Ahmad	11201-0356654-1	Ghulam Qasim	153	-	355	355	-	-	-	508	153	-	355	355	-	-	-	508
7490	Muhammad Mumtaz, Neat Autos Plot No. 175,Main Double Road I-10/3 ,Islamabad	Muhammad Mumtaz	61101-4410841-9		506	-	1,167	1,167	-	-	-	1,674	506	-	1,167	1,167	-	-	-	1,674
7491	Sameen Khan, Frontier Generl Store Sh No.4 Block No. 7 F-6/1 Faroqui Market ,Islamabad	Sameen Khan	61101-8067700-5		154	-	374	374	-	-	-	528	154	-	374	374	-	-	-	528
7492	Syed Hassan Abbas, office No 4 Mezzanine Floor Madina Centre G-10 Markaz Islamabad	Syed Hassan Abbas	61101-1382814-3	Syed Ghazanfar	433	-	1,126	1,126	-	-	-	1,559	433	-	1,126	1,126	-	-	-	1,559
7493	Babar Aman Malik, H No 147 Street No 48 F-10/4 Islamabad	Babar Aman Malik	61101-6078927-5	Aman Ulla Khan	254	-	441	441	-	-	-	695	254	-	441	441	-	-	-	695
7494	Kashif Manzoor Khan, Vision Optik Sh No 16-B Block No 12-E Jinnah Super Islamabad	Kashif Manzoor Khan	61101-1847558-9	Manzoor Ahmad Khan	155	-	348	348	-	-	-	503	155	-	348	348	-	-	-	503
7495	Imran Aziz, Fantasies Shop No 8 44 Zaki Centre I-8 Islamabad	Imran Aziz	61101-0647523-3	Abdul Aziz	254	-	463	463	-	-	-	717	254	-	463	463	-	-	-	717
7496	Zaheer Ahmed, Al Roshan Jewellers Shop No 6 Shalimar Plaza F-10 Markaz Islamabad	Zaheer Ahmed	61101-1960563-5	Manzoor Ahmed	205	-	438	438	-	-	-	644	205	-	438	438	-	-	-	644
7497	Muhammad Ramzan, Hafsa International office No 5 Basement Basharat Plaza I-9 Markaz Islamabad	Muhammad Ramzan	38401-0382441-5	Amam Deen	236	-	547	547	-	-	-	783	236	-	547	547	-	-	-	783
7498	Javaid Akhtar Abbasi, Allied Postal Services Bhera Syedan Barakano Islamabad.	Javaid Akhtar Abbasi	61101-1951106-7		170	-	365	365	-	-	-	535	170	-	365	365	-	-	-	535
7499	Chaudhry Shaukat Ali, Shahban Enterprises office No 5-A Maznine Floor Muzafar Chamber Fazal E Haq Road Blue Area Islamabad	Chaudhry Shaukat Ali	37402-0961160-5	Chaudhry Noor Ahmed	283	-	697	697	-	-	-	980	283	-	697	697	-	-	-	980
7500	Naseer Ahmed Khan, H No 172 Street No 63 G-7/2-4 Islamabad	Naseer Ahmed Khan	61101-2029480-5		131	-	373	373	-	-	-	504	131	-	373	373	-	-	-	504
7501	Sameer Hasrat, H No 289 Ground Floor Main Service Road G-11/3 Islamabad	Sameer Hasrat	61101-1954460-5	Hasrat	205	-	431	431	-	-	-	636	205	-	431	431	-	-	-	636
7502	Muhammad Atif Khalil, Aryans Associates office No 218 Second Floor Shaukat Complex F-6 Super Market Islamabad	Muhammad Atif Khalil	61101-6955795-7	Mian Khalil Ur Rehman	205	-	522	522	-	-	-	727	205	-	522	522	-	-	-	727
7503	Muhammad Yousaf, H No 1043 Street No 41 G-10/4 Islamabad	Muhammad Yousaf	61101-1927498-9	Muhammad Yaseen	497	-	1,215	1,215	-	-	-	1,713	497	-	1,215	1,215	-	-	-	1,713
7504	Qaisar Jabbar, Jabbar and Sons Sh No. 6 3rd Floor Mehmood Plaza Blue Area Near Rahat Bakery ,Islamabad	Qaisar Jabbar	37405-5954987-5		131	-	377	377	-	-	-	508	131	-	377	377	-	-	-	508
7505	Amir Iqbal, H No 38/1-A Street No 40 G-7/4 Islamabad	Amir Iqbal	61101-1958271-9	Muhammad Ashraf	156	-	390	390	-	-	-	546	156	-	390	390	-	-	-	546
7506	Muhammad Raza Ali, H No. 20/6-C Street No. 77 G-7/1 ,Islamabad	Muhammad Raza Ali	61101-5824022-5		204	-	434	434	-	-	-	638	204	-	434	434	-	-	-	638
7507	Khurram Jawad, Alpha Centauri Technologies Sh No 22-A Street No 2 E-7 Islamabad	Khurram Jawad	61101-7014452-1	Jawaid Inam	504	-	972	972	-	-	-	1,476	504	-	972	972	-	-	-	1,476
7508	Tariq Mehmood Chaudary, Srinagar Associates office No. 23 1st Floor Zakria Plz G-9 Markaz Near Capital College ,Islamabad	Tariq Mehmood Chaudary	61101-5878409-1		443	-	1,097	1,097	-	-	-	1,540	443	-	1,097	1,097	-	-	-	1,540
7509	Shafique Ur Rehman, Frontier Tours and Travels Suit No 3 2nd Floor Blck No 13-C Rawal Arcade F-8 Markaz Islamabad	Shafique Ur Rehman	61101-1767275-5	Haji Hafiz Mian	176	-	391	391	-	-	-	567	176	-	391	391	-	-	-	567
7510	Tahir Jamil Abbasi, H.No.793, St.No.50 I-10/1 Islamabad	Tahir Jamil Abbasi	61101-4377099-7		356	-	864	864	-	-	-	1,220	356	-	864	864	-	-	-	1,220
7511	Syed Ejaz Hussain Shah, Aneeq Enterprises Sh No 9 Mezzanine Floor Manzoor Plaza Fazal E Haq Road Blue Area Islamabad	Syed Ejaz Hussain Shah	37405-5421833-3	Sabir Hussain Shah	218	-	388	388	-	-	-	606	218	-	388	388	-	-	-	606
7512	Muhammad Musawar Abbassi, H No 173 Street 22 I-10 4 Islamabad	Muhammad Musawar Abbassi	61101-0589252-5	Muhammad Bota Abbas	257	-	610	610	-	-	-	867	257	-	610	610	-	-	-	867
7513	Zahid Aslam Chaudhary, H No. 645 Street No. 61 G-11/2 ,Islamabad	Zahid Aslam Chaudhary	61101-1858120-9		504	-	1,074	1,074	-	-	-	1,577	504	-	1,074	1,074	-	-	-	1,577
7514	Muhammad Irfan Amer, Micro Vision Cmputer office No 3 Azeem Mension Fazal E Haq Road Blue Area Islamabad	Muhammad Irfan Amer	61101-3661312-7	Ch Anayat Ullah	206	-	548	548	-	-	-	754	206	-	548	548	-	-	-	754
7515	Ameer Muhammad Malik, H No. 363 Street No. 5 G-10/1 Islamabad	Ameer Muhammad Malik	61101-3686712-5		406	-	1,010	1,010	-	-	-	1,416	406	-	1,010	1,010	-	-	-	1,416
7516	Adeel Naqash, Lords Traders office No 3 Zaib Unnissa Plaza Raja Market F-11/3 Islamabad	Adeel Naqash	37401-7008649-9	Mazzar Hussain	208	-	487	487	-	-	-	695	208	-	487	487	-	-	-	695
7517	Ansar Abbas, Al Abbas Furniture H No 7 Main Road I-10/1 Islamabad	Ansar Abbas	61101-7946075-3	Shaer Muhammad Khan	206	-	526	526	-	-	-	732	206	-	526	526	-	-	-	732
7518	Rcbina Shahid, H No 593 Street No 6 G-11/1 Islamabad	Robina Shahid	61101-6855625-8	Shahid Iqbal Pasha	202	-	438	438	-	-	-	640	202	-	438	438	-	-	-	640
7519	Shahzad Zaman Khan, Dream Land Motel office No 4 Islamabad Club Road ,Islamabad	Shahzad Zaman Khan	61101-7201162-1		272	-	703	703	-	-	-	975	272	-	703	703	-	-	-	975
7520	Imran Aziz, Flat No:302 Building 52 C Lane 12 Badar Commercial DHA V Karachi	Imran Aziz	61101-3404614-1	Khalid Aziz	206	-	510	510	-	-	-	716	206	-	510	510	-	-	-	716
7521	Muhammad Aamir Naveed, Satellite Electronic office No 12 Ghakhar Market Bhara Kahu Near Simly Dam Road ,Islamabad	Muhammad Aamir Naveed	61101-6095963-3		354	-	566	566	-	-	-	920	354	-	566	566	-	-	-	920
7522	Nasir Manzoor, H No 684 Upper Portion Street No 92 G-9/4 ,Islamabad	Nasir Manzoor	61101-2892226-9		198	-	321	321	-	-	-	519	198	-	321	321	-	-	-	519
7523	Khalid Hussain, Bisma Communication Sh No 2 Street No 59 Basement Abdullah Plz Abbasi Market G-11/2 Islamabad	Khalid Hussain	34202-9561919-7	Afsar Ali	406	-	908	908	-	-	-	1,313	406	-	908	908	-	-	-	1,313
7524	Muhammad Naeem Qadir, Al Rafay International office No 40 3rd Floor Farhan Plz G-11 Marakz ,Islamabad	Muhammad Naeem Qadir	33105-6019016-7		251	-	422	422	-	-	-	673	251	-	422	422	-	-	-	673
7525	Chaudry Qadeer Ahmed, Tradebit Imp and Exp office No 4-C 4th Floor Aali Plaza Blue Area Islamabad	Chaudry Qadeer Ahmed	61101-8644586-3	Ch Gulzar Khan	156	-	387	387	-	-	-	543	156	-	387	387	-	-	-	543
7526	Wazir Zada, My Mobile Sh No 89 Ground Floor Bilal Plaza Blue Area Islamabad	Wazir Zada	17201-3071453-9	Khan Zada	255	-	598	598	-	-	-	853	255	-	598	598	-	-	-	853
7527	Muhammad Siddique Chaudhary, Stars Communication office No 1 Basement Abdullah Plz Abbasi Market G-11/2 ,Islamabad	Muhammad Siddique Chaudhary	61101-7778774-5		336	-	765	765	-	-	-	1,101	336	-	765	765	-	-	-	1,101
7528	Zubaida Bibi, Oasis International Offno 3 2nd Floor Trade Centre Plaza F-11 Markaz Islamabad	Zubaida Bibi	61101-6939030-8	Faiz Alam	156	-	378	378	-	-	-	534	156	-	378	378	-	-	-	534
7529	Chaudry Muhammad Saeed, Heaven International Of No 2 1st Floor Trade Centre Plaza F-11 Markaz Islamabad	Chaudry Muhammad Saeed	61101-0557125-9	Muhammad Rafique	206	-	490	490	-	-	-	696	206	-	490	490	-	-	-	696
7530	Chaudhary Khurram Qadeer, 313 Boys Hostel office No. 11 Sh No. 11 Street No. 20-D 1st Floor Raja Mohsin Zafar Plz G-9 Mrkz Oppositosit PSO Pump ,Islamabad	Chaudhary Khurram Qadeer	61101-3294516-5		156	-	373	373	-	-	-	529	156	-	373	373	-	-	-	529
7531	Welayat Ali Khan, Northrn Gen Order Supp Of Iron Sh No. 5 Al Yasir Mrkt Street No. 59 I-10/1 Near Baiti Imam Bargah ,Islamabad	Welayat Ali Khan	71103-2475543-1		397	-	704	704	-	-	-	1,100	397	-	704	704	-	-	-	1,100
7532	Usman Tariq, House No 07 Street No 133 G- 13/4 Islamabad	Usman Tariq	34101-2307424-3	M Tariq Javeed	203	-	369	369	-	-	-	572	203	-	369	369	-	-	-	572
7533	Moazzam Ali, Al Khair Stationers Sh No 8 Basement Black Horse Plaza Fazal E Haq Road Blue Area ,Islamabad	Moazzam Ali	35401-6649514-1		505	-	1,077	1,077	-	-	-	1,582	505	-	1,077	1,077	-	-	-	1,582
7534	Muhammad Rashid, Flat No 10 Block No 59 Cat-V G-11/4 ,Islamabad	Muhammad Rashid	35202-8468099-5		506	-	1,134	1,134	-	-	-	1,640	506	-	1,134	1,134	-	-	-	1,640

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7535	Agha Moonis Raza, H No 1345 Street No 10 Gulshan E Khodadad Phase-III Near Nasirabad Rawalpindi	Agha Moonis Raza	61101-5130195-5	Agha Rafi Raza	305	-	592	592	-	-	-	897	305	-	592	592	-	-	-	897
7536	Muhammad Asif, H No 211 Street No 161 G-11/1 Islamabad	Muhammad Asif	35202-5425119-5	M Saleem	405	-	861	861	-	-	-	1,266	405	-	861	861	-	-	-	1,266
7537	Mrs Sajida Khan Burki, H No 6-B First Floor Street 15 F-6/3 Islamabad	Mrs Sajida Khan Burki	61101-1888668-0		497	-	826	826	-	-	-	1,324	497	-	826	826	-	-	-	1,324
7538	Zeeshan Khan, H No 2 Rehman Street Kri Road Dhoke Mussa Near Chattri Chowk Rawalpindi	Zeeshan Khan	54400-6106208-3	Mir Afzal Khan	504	-	970	970	-	-	-	1,474	504	-	970	970	-	-	-	1,474
7539	Tariq Hussain, H No 66/67 Block C Sachal Colony Larkana	Tariq Hussain	43203-9151826-3		230	-	363	363	-	-	-	594	230	-	363	363	-	-	-	594
7540	Hassan Ullah, Regional Education Manager Fin Finance College Airport Road Dargah Nagan Shah ,Larkana	Hassan Ullah	43202-3292173-5		210	-	499	499	-	-	-	710	210	-	499	499	-	-	-	710
7541	Prince Shah Jahan, 1755/41 Ward A Ghalib Nagar Larkana	Prince Shah Jahan	43203-6494933-3		506	-	1,012	1,012	-	-	-	1,518	506	-	1,012	1,012	-	-	-	1,518
7542	Nirmal, City Time and Mobile Cent Shop No 3 Op Pso Petrol Pump Royal Road ,Larkana	Nirmal	43203-1375348-7		423	-	789	789	-	-	-	1,212	423	-	789	789	-	-	-	1,212
7543	Zamir Hussain Bhutto, Ghazi Electronics Asghar Plaza Bunder Road ,Larkana	Zamir Hussain Bhutto	43203-8868692-1		181	-	352	352	-	-	-	532	181	-	352	352	-	-	-	532
7544	Mahfooz Ghani, Pace Mobile Communication Pak Chowk Street Jaral Shah Muhalla ,Larkana	Mahfooz Ghani	43203-0846855-5		485	-	967	967	-	-	-	1,452	485	-	967	967	-	-	-	1,452
7545	Ali Sher, Yar Mohammed Traders Jelas Bazar Road Jelus Bazar ,Larkana	Ali Sher	43203-4480254-1		494	-	998	998	-	-	-	1,493	494	-	998	998	-	-	-	1,493
7546	Qasim Ali Bukhari, Sm Younis Auto Eng Lath Works GT road Oppositosit MCB Old Anaj Mandi ,Larkana	Qasim Ali Bukhari	45504-6550034-5		302	-	681	681	-	-	-	983	302	-	681	681	-	-	-	983
7547	Abdul Jabbar Alies Shoaib, Mithani Street Mohallah Gajanpur Larkana	Abdul Jabbar Alies Shoaib	42000-4052833-7		404	-	839	839	-	-	-	1,243	404	-	839	839	-	-	-	1,243
7548	Sarfaraz Ali, Sarfaraz Ali Mithani House Meonspul Corpotation Mohalla Gajan Pur ,Larkana	Sarfaraz Ali	42201-8730628-9		256	-	550	550	-	-	-	806	256	-	550	550	-	-	-	806
7549	Atta Mohammad Hub, Mohalla Allahabad Airport Road Larkana	Atta Mohammad Hub	43203-8426127-5		496	-	898	898	-	-	-	1,394	496	-	898	898	-	-	-	1,394
7550	Alam, Alam Vegitable Merchant New Sabzi Mandi Jelus Bazar Al Rehman Shaikh Shop ,Larkana	Alam	43203-8565613-9		410	-	799	799	-	-	-	1,209	410	-	799	799	-	-	-	1,209
7551	Mohammad Sharif, Neeroli St Near Post Office Lahori Mohalla Larkana	Mohammad Sharif	43203-8577848-7		414	-	874	874	-	-	-	1,288	414	-	874	874	-	-	-	1,288
7552	Ghulam Asghar, Channa Mohalla Aqil Road Larkana	Ghulam Asghar	43203-7099359-1		501	-	960	960	-	-	-	1,461	501	-	960	960	-	-	-	1,461
7553	Dharam Das, Dewan Confectionery Dewan Confectionry Main Str Lahori Mohalla ,Larkana	Dharam Das	43203-8466543-5		252	-	618	618	-	-	-	870	252	-	618	618	-	-	-	870
7554	Anwar Ali Shah, Attaullah Shah Mak Vilage Behind Degree College Sukkur	Anwar Ali Shah	45203-6129444-9		175	-	433	433	-	-	-	608	175	-	433	433	-	-	-	608
7555	Abdul Rehman, Ghaffar Communication, Minara Road, Sukkur	Abdul Rehman	42000-0498994-9		359	-	612	612	-	-	-	970	359	-	612	612	-	-	-	970
7556	Abdul Rehman, Sukkur Station Road Railway Yard Colony Sukkur	Abdul Rehman	45504-6990598-7		200	-	405	405	-	-	-	605	200	-	405	405	-	-	-	605
7557	Fazal Illahi Mazari, Fast Internet Cafe Shop No 29 Mission Road Near Agha Khan Lub ,Sukkar	Fazal Illahi Mazari	45504-1101264-1		506	-	1,105	1,105	-	-	-	1,611	506	-	1,105	1,105	-	-	-	1,611
7558	Jameel Ahmed Dool, Jameel Electronics Shop No 9 Fir Brigade Plaza Clock Tower Chari ,Sukkar	Jameel Ahmed Dool	45504-7620194-7		202	-	395	395	-	-	-	597	202	-	395	395	-	-	-	597
7559	Luqman Gul, Sarmast Petrol Pump Shikarpur Road Sukkur	Luqman Gul	45504-2935915-1		479	-	880	880	-	-	-	1,359	479	-	880	880	-	-	-	1,359
7560	Riaz Hussain Korai, Banglow No B-50 Sindh Housing Society Air Port	Riaz Hussain Korai	45303-5770129-3		150	-	357	357	-	-	-	507	150	-	357	357	-	-	-	507
7561	Naeem Sheraz, H No 35 Mohalla Bahte Wala Street Loharan ,Gujranwala	Naeem Sheraz	34101-2242657-9		206	-	458	458	-	-	-	664	206	-	458	458	-	-	-	664
7562	Imtiaz Waheed, Waheed & Sons Cutlary Works Mohalla Waraich Colony Railway Tower ,Wazirabad	Imtiaz Waheed	34104-2238136-5		202	-	486	486	-	-	-	688	202	-	486	486	-	-	-	688
7563	Mian Ihsan Ulah, Street Awana Mohallah Sikandar Pura Wazirabad Gujranwala	Mian Ihsan Ulah	34104-2296443-1		305	-	587	587	-	-	-	893	305	-	587	587	-	-	-	893
7564	Fareeha Akram, H No 6 Shabbir Sharif Market Cantt ,Quetta	Fareeha Akram	54400-0397165-0		251	-	506	506	-	-	-	758	251	-	506	506	-	-	-	758
7565	Syed Taskeen Akhtar, H No F-9 Railway Housing Scoiety Quetta	Syed Taskeen Akhtar	54400-5187478-7		506	-	1,222	1,222	-	-	-	1,728	506	-	1,222	1,222	-	-	-	1,728
7566	Nadeem Ahmed, Brothers International Pharm 514/A/28 Maddarsa Rd Street 2 DHA Scheme Cantt FG College,Quetta	Nadeem Ahmed	54400-0533413-3		476	-	887	887	-	-	-	1,363	476	-	887	887	-	-	-	1,363
7567	Ghulam Murtaza, H No 430-V/B-3 Satellite Town New Quetta	Ghulam Murtaza	54400-0538895-5		188	-	317	317	-	-	-	506	188	-	317	317	-	-	-	506
7568	Asfand Yar Khan, Iml Nokia H No 53/9 Zarghoon Road Quetta Cantt ,Quetta	Asfand Yar Khan	54400-6403855-7		254	-	492	492	-	-	-	746	254	-	492	492	-	-	-	746
7569	Mohammad Amir Tahseen, H No 53/2 St 14 Khy-E-Bukhari DHA Karachi	Mohammad Amir Tahseen	37405-1904184-9	Muhammad Shafi	506	-	1,005	1,005	-	-	-	1,510	506	-	1,005	1,005	-	-	-	1,510
7570	Sheikh Nadeem Hussain, Taiba International Shop No 1 Swiss Plaza Hali Road Quttea,Quetta	Sheikh Nadeem Hussain	54400-0564512-1		208	-	464	464	-	-	-	672	208	-	464	464	-	-	-	672
7571	Ejaz Ahmed, 277/47-C Jinnah Town Near Jama Masjid, Quetta	Ejaz Ahmed	54400-8281049-9		477	-	1,095	1,095	-	-	-	1,572	477	-	1,095	1,095	-	-	-	1,572
7572	Mukesh Lal, Archar Road Muhallah Mali Bagh Qamar Colony Quetta	Mukesh Lal	54400-2602489-1		163	-	598	598	-	-	-	761	163	-	598	598	-	-	-	761
7573	Manzoor Hussain, Jehangir Street Mengalabad Zarghoon Road Quetta	Manzoor Hussain	54400-3747663-1		350	-	706	706	-	-	-	1,057	350	-	706	706	-	-	-	1,057
7574	Mansoor Alam Khan, D-145 Block 5 Clifton Karachi	Mansoor Alam Khan	54400-0413812-1		299	-	613	613	-	-	-	912	299	-	613	613	-	-	-	912
7575	Tayyab Aziz, Laser Movies Khan Bahadur Plaza Ramt Ali Road Gujrat	Tayyab Aziz	34201-0561497-1	Abdul Aziz	474	-	933	933	-	-	-	1,407	474	-	933	933	-	-	-	1,407
7576	Kaleem Ashraf, H No 2/381, Mohalla Muslim Abad Gujrat	Kaleem Ashraf	34201-0578310-3		342	-	541	541	-	-	-	883	342	-	541	541	-	-	-	883
7577	Irfan Azeem, H No 4 Muhalla Model Town Gundhra More Bhimber Road Gujrat	Irfan Azeem	34201-9401011-9	Ch Muhammad Azim	278	-	466	466	-	-	-	744	278	-	466	466	-	-	-	744
7578	Muhammad Shoaib Tariq, Ali General Store Service More, GT road ,Near Khatan Motors, Gujrat	Muhammad Shoaib Tariq	34201-0532369-9		380	-	930	930	-	-	-	1,310	380	-	930	930	-	-	-	1,310
7579	Ahsan Mehmood, H No B-2/552 Muslim Abad Near Mosque Irfani Gujrat	Ahsan Mehmood	34201-9700939-1	Ghulam Sarwar Butt	180	-	342	342	-	-	-	522	180	-	342	342	-	-	-	522
7580	Haji Haroon Ur Rashid, Fedcom 2nd Floor Ittefaq Plaza Jinnah Road Gujrat	Haji Haroon Ur Rashid	34201-3493686-7	Haji Rashid Hassan	405	-	793	793	-	-	-	1,198	405	-	793	793	-	-	-	1,198
7581	Farooq Sohail, Sang Sang Enterprises Omer Plaza Sh No. 8 Court Road Gujrat	Farooq Sohail	34201-0464324-7	Yousuf Ali	235	-	404	404	-	-	-	639	235	-	404	404	-	-	-	639
7582	Malik Sajid Hussain, H No. 1, Nadeem Street Mohala Zia Ul Islam Gujrat	Malik Sajid Hussain	34201-4304206-1		306	-	584	584	-	-	-	889	306	-	584	584	-	-	-	889
7583	Asif Siddique, Starco Muhalla Hayat Un Nabi Gujrat	Asif Siddique	34201-9668169-7	Muhammad Siddique	397	-	694	694	-	-	-	1,091	397	-	694	694	-	-	-	1,091
7584	Nisar Ahmed, Imtiaz Auto Workshop Rehman Shaheed Road Gujrat	Nisar Ahmed	34201-0592575-3	Munwar Hussain	257	-	572	572	-	-	-	828	257	-	572	572	-	-	-	828
7585	Irfan Sadiq Butt, Zia Mobile Shop Ramtali Road Gujrat	Irfan Sadiq Butt	34201-9531540-3	M Sadiq Butt	280	-	513	513	-	-	-	793	280	-	513	513	-	-	-	793
7586	Mian Umer Jamshid, Imaan Mobiles Sh No 6-7 Bahadar Plaza Timble Chowk Gujrat	Mian Umer Jamshid	34201-6025204-7	Mian Jamshaid Sadiq	306	-	706	706	-	-	-	1,013	306	-	706	706	-	-	-	1,013
7587	Fakhruz Zaman, Ms Fakhruzzaman H No 257 Block D 1st Floor Latifabad No 6 Hyderabad	Fakhruz Zaman	41304-7110934-5	Barkat Ul Allah	282	-	684	684	-	-	-	967	282	-	684	684	-	-	-	967
7588	Muhammad Iqbal Malik, H No 69/70 Al Mustafa Homes Unit No 9 Latifabad Hyderabad	Muhammad Iqbal Malik	41304-3575871-9	Hidayat Ullah Malik	150	-	360	360	-	-	-	510	150	-	360	360	-	-	-	510
7589	Syed Nasim Ul Hassan, Engro Chemical Pakistan Limited 8 Th Floor PNSC Building Mtkhan Road Karachi	Syed Nasim Ul Hassan	41303-6581768-5	Syed Ali Akber Shah	172	-	392	392	-	-	-	565	172	-	392	392	-	-	-	565
7590	Farasat Ali Khan, Bell Institute M-5 M-6 Khurram Plaza Cantt Saddar Hyderabad	Farasat Ali Khan	41303-1599266-9	Din Ali Khan	153	-	368	368	-	-	-	521	153	-	368	368	-	-	-	521
7591	Syed Ashraf Hussain, H No B-2/C Block A Unit No 6 Latifabad Hyderabad	Syed Ashraf Hussain	41303-9244475-7	Syed S Hussain	360	-	743	743	-	-	-	1,103	360	-	743	743	-	-	-	1,103
7592	Parveen, H No 74/C Block E Unit No 8 Latifabad Hyderabad	Parveen	41304-7244473-0	Anjum Naseem Qazi	366	-	823	823	-	-	-	1,190	366	-	823	823	-	-	-	1,190
7593	Syed Kamran Ali, Syed Rent A Car Shop No 2456 Jail Road Hirabad Hyderabad	Syed Kamran Ali	41303-5141815-7	Syed Najaf Ali	363	-	846	846	-	-	-	1,208	363	-	846	846	-	-	-	1,208
7594	Abdul Rahim, Banglow No. C-241-7-North Street Gulshan-E-Sajjad Hyderabad	Abdul Rahim	41306-8664481-9		242	-	517	517	-	-	-	760	242	-	517	517	-	-	-	760
7595	Muhammad Javed Khan, Flat No 1 Block A Charagh Complex Unit No 8 Hyderabad	Muhammad Javed Khan	41304-7520310-3	Sadiq Muhammad Khan	152	-	411	411	-	-	-	562	152	-	411	411	-	-	-	562
7596	Abdul Gani Mirza, H No E-36 French Luxury Villas Gulistan-E-Sajjad Hyderabad	Abdul Gani Mirza	41306-1512641-1	Abdul Samad Mirza	181	-	340	340	-	-	-	520	181	-	340	340	-	-	-	520
7597	Abdul Aziz Abbasi, H No 198 Architect Housing Soceity Block 8 Gulistan-E-Johar Karachi	Abdul Aziz Abbasi	41303-4192923-5	Abdul Majeed Abbasi	138	-	374	374	-	-	-	512	138	-	374	374	-	-	-	512
7598	Shamim, H No 12 Akhtar Cottages Behind Gulstan E Sajjad District Hyderabad	Shamim	41306-4149004-8	Khalid Bughio	303	-	650	650	-	-	-	953	303	-	650	650	-	-	-	953

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7599	Asad Ullah Shah, Isra University Hala Road Hala Road Hyderabad	Asad Ullah Shah	41301-5242681-5	Ali Akber	486	-	937	937	-	-	-	1,423	486	-	937	937	-	-	-	1,423
7600	Abdul Razak Shaikh, H No A-34 Prince Town Phase II Qasimabad Hyderabad	Abdul Razak Shaikh	41306-0150680-1	Ghulam Hussain	379	-	739	739	-	-	-	1,118	379	-	739	739	-	-	-	1,118
7601	Qazi Mohammad Aslam, H No B-14 Sunny Banglows Girls Degree College Qasimabad Hyderabad	Qazi Mohammad Aslam	41306-3069951-3	Kazi Abdul Malik	142	-	364	364	-	-	-	506	142	-	364	364	-	-	-	506
7602	Ali Gul Shah, House No B-28 Gmb Colony Qasimabad Hyderabad	Ali Gul Shah	41306-5918000-1	Syed Turab Ali Shah	139	-	372	372	-	-	-	511	139	-	372	372	-	-	-	511
7603	Muhammad Abrar Butt, H No 3 Paramount Mills Colony 0/2 Site Kotri Gulistan Fiber Hyderabad	Muhammad Abrar Butt	41204-8809085-5	Muhammad Iqbal Butt	171	-	338	338	-	-	-	509	171	-	338	338	-	-	-	509
7604	Majid Ali Khokhar, 768 Ansari Paro Tando Thoro Road Preetabad Shrine Of Mirza Hyderabad	Majid Ali Khokhar	41303-9161900-7		416	-	719	719	-	-	-	1,135	416	-	719	719	-	-	-	1,135
7605	Imran Azhar Arain, Creative Communication Shop No 523/11 Sadar District Hyderabad	Imran Azhar Arain	41304-5041551-7	Mohammad Azhar	304	-	676	676	-	-	-	980	304	-	676	676	-	-	-	980
7606	Wazir Ali Hasmani, State Life Insurance Corporati State Life Building 5th Floor Thadi Sarak District Hyderabad	Wazir Ali Hasmani	41303-2228780-3	Waryum Khan	362	-	889	889	-	-	-	1,251	362	-	889	889	-	-	-	1,251
7607	Aftab Hussain Baloch, Union Bank Limited Department Kisan Carm Autobhan Road Latifabad Hyderabad	Aftab Hussain Baloch	41306-9321820-5	Muhammad Hussain	175	-	377	377	-	-	-	552	175	-	377	377	-	-	-	552
7608	Awais, H No E-2058 Giryani Lane Fakir Ka Pir Mustafa Masjid Hyderabad	Awais	41303-9212742-5		336	-	588	588	-	-	-	923	336	-	588	588	-	-	-	923
7609	Muhammad Rizwan, Bung 65 Block B Unit No 2 Latifabad ,Hyderabad	Muhammad Rizwan	41304-4333659-7		171	-	370	370	-	-	-	541	171	-	370	370	-	-	-	541
7610	Zulfiqar Ali Ansari, Naesha Mobile Shop No 82 1st Floor Srtc Complex Saddar Hyderabad	Zulfiqar Ali Ansari	41306-4410856-9	Abdul Aziz Ansari	487	-	977	977	-	-	-	1,464	487	-	977	977	-	-	-	1,464
7611	Tahir Hussain, H No B/138 Mir Fazal Town Unit No 9 Latifabad Hyderabad	Tahir Hussain	41304-6919086-1	Abdul Ghafar	369	-	582	582	-	-	-	951	369	-	582	582	-	-	-	951
7612	Kamran, Supernet 11-A Unit No 3 Auto Bhan Road Latifabad ,Hyderabad	Kamran	41304-1173901-5		186	-	393	393	-	-	-	579	186	-	393	393	-	-	-	579
7613	Mohammad Sohail Ahmed, H No 864 Amani Shah Colony Air Port Road Latifabad Hyderabad	Mohammad Sohail Ahmed	41304-1135485-3	Mohammed Hanif	300	-	593	593	-	-	-	893	300	-	593	593	-	-	-	893
7614	Mohammad Akhtar, Al Shams Eng Works Office 5-6 Block 1 Al Rahim Shoping Centr Hyderabad	Mohammad Akhtar	41302-4699535-5		505	-	852	852	-	-	-	1,357	505	-	852	852	-	-	-	1,357
7615	Nadeem Moin, Hilal Ahmer Cardic Hospital Dept Cardic Unit No 2 Latifabad Hyderabad	Nadeem Moin	41304-4233746-1	Moin Uddin	176	-	428	428	-	-	-	603	176	-	428	428	-	-	-	603
7616	Farooque Khan, Farooque Cement Dealer Shop No 02 Ford Area Tahir Bazzar ,Hyderabad	Farooque Khan	41303-9664114-7		475	-	870	870	-	-	-	1,344	475	-	870	870	-	-	-	1,344
7617	Jeewat Ram,Flat No 309 Block C 3rd Floor Defence Plaza Saddar ,Hyderabad	Jeewat Ram	41207-0473315-9		467	-	778	778	-	-	-	1,245	467	-	778	778	-	-	-	1,245
7618	Muhammed Sohel, Dulhan Suit Dopatta Store Shop No 09 Al Amna Centre Resham Bazar District Hyderabad	Muhammed Sohel	41303-8809721-3	Gul Mohammad	505	-	1,023	1,023	-	-	-	1,528	505	-	1,023	1,023	-	-	-	1,528
7619	Syed Perwaiz Hussain, H No 1/80 Sarfaraz Colony Market Sarfaraz Cly Beside Str Jannat ,Hyderabad	Syed Perwaiz Hussain	41303-1495262-9		301	-	643	643	-	-	-	945	301	-	643	643	-	-	-	945
7620	Fahim Latif Mahar, Sun Tel Private Limited B-15 Mezzanine Floor Shelter Shopping Centre Cantt Hyderabad	Fahim Latif Mahar	43102-6619596-1	Abdul Latif Mahar	506	-	1,265	1,265	-	-	-	1,772	506	-	1,265	1,265	-	-	-	1,772
7621	Saleem Shahzad, M/S Mr Mobile Shop No 2 Baloch Centre Saddar ,Hyderabad	Saleem Shahzad	41303-9528054-9		136	-	380	380	-	-	-	516	136	-	380	380	-	-	-	516
7622	Faisal Jamil, Al Kashan Bangle Plot No 2602 Khata Chock Hyderabad	Faisal Jamil	41303-3459046-5	Jameel Ahmed	300	-	536	536	-	-	-	836	300	-	536	536	-	-	-	836
7623	Ghulam Murtaza, Sindh University Dr M A Kazi Inst Of Chemistry Sindh University Hyderabad	Ghulam Murtaza	41205-7322636-1	Ahmed Mastoi	150	-	419	419	-	-	-	569	150	-	419	419	-	-	-	569
7624	Mohammad Iqbal, H No 520-B/9 Akhtare Lane Tilak Incline Hyderabad	Mohammad Iqbal	41303-1170596-1	Abdul Sattar	486	-	912	912	-	-	-	1,398	486	-	912	912	-	-	-	1,398
7625	Muhammad Zeeshan Khan, Kanwal Art Printers Cs No F-71/1 Office No 1 Foujdari Road Cantt Saddar Hyderabad	Muhammad Zeeshan Khan	41303-1483178-7	M Sartaj Khan	237	-	508	508	-	-	-	745	237	-	508	508	-	-	-	745
7626	Shaheen Zai, Unique Air Travel 17 Cantt Shopping Centre Thandi Sarak Gul Centre Hyderabad	Shaheen Zai	41304-7036038-2	Abdul Gaffoor Zai	176	-	329	329	-	-	-	504	176	-	329	329	-	-	-	504
7627	Iqbal Hussain, H No 751/C Korin Jo Pir Khai Road Opposit Jhopra Hotel Hyderabad	Iqbal Hussain	41303-0216605-1		274	-	445	445	-	-	-	719	274	-	445	445	-	-	-	719
7628	Munawar Hassan Sidiqui, Union Bank Limited Auto Bhan Road Unit No 3 Latifabad Mcdonalds,Hyderabad	Munawar Hassan Sidiqui	42501-5834336-5		225	-	435	435	-	-	-	661	225	-	435	435	-	-	-	661
7629	Mohammad Ashraf, Hcb-1812 Mumtaz Colony Gari Khata Hyderabad	Mohammad Ashraf	41303-0852577-1		416	-	926	926	-	-	-	1,342	416	-	926	926	-	-	-	1,342
7630	Ghazi Abdul Qayoom, H No F-67/1266-45 Ff Heamraj Building Leena Medical Centre Gari Khat Hyderabad	Ghazi Abdul Qayoom	41304-2287871-1	Niaz Ahmed Ansari	147	-	374	374	-	-	-	521	147	-	374	374	-	-	-	521
7631	Abdul Qadir, H No D/59-2389 Sewani Lane Resham Gali Near Dawood Centre Hyderabad	Abdul Qadir	42101-1811481-7	Ahmed	181	-	390	390	-	-	-	571	181	-	390	390	-	-	-	571
7632	Moin Uddin, Ahsan Traders Sho No 17 K K Sh Oppositping Cent Shah Maki Road District Hyderabad	Moin Uddin	41304-2251228-9	Snam Uddin	239	-	395	395	-	-	-	634	239	-	395	395	-	-	-	634
7633	Farhan Ali, A- 30 Happy Homes Phase 2 Citizen Colony Hyderabad	Farhan Ali	41306-2617931-7	Muhammad Sadique	199	-	433	433	-	-	-	631	199	-	433	433	-	-	-	631
7634	Muhammed Zahid, H No B-985 Chandi Rehmani Gali Shah Bazar Hyderabad	Muhammed Zahid	41303-3815491-1		346	-	760	760	-	-	-	1,106	346	-	760	760	-	-	-	1,106
7635	Din Muhammad, H No 160 Block F Unit No 8 Latifabad ,Hyderabad	Din Muhammad	41304-2309700-9		509	-	1,142	1,142	-	-	-	1,650	509	-	1,142	1,142	-	-	-	1,650
7636	Mushtaq Ahmed Akhter, Chak No 11/Wb Vehari Vehari Vehari	Mushtaq Ahmed Akhter	37201-1562034-7		216	-	389	389	-	-	-	606	216	-	389	389	-	-	-	606
7637	Sajid Mehboob, H No 1594 Hcb Mumtaz Colony Gari Khata Hyderabad	Sajid Mehboob	41303-7596830-5	Mehboob Agha Pathan	219	-	534	534	-	-	-	753	219	-	534	534	-	-	-	753
7638	Syed Imran Raza, H No M-13 Tando Jahania Civil Line Defence Cantt ,Hyderabad	Syed Imran Raza	41303-1612487-5		439	-	969	969	-	-	-	1,408	439	-	969	969	-	-	-	1,408
7639	Imran, H No 116 Block E United No 9 Latifabad ,Hyderabad	Imran	41304-6227839-9		157	-	350	350	-	-	-	507	157	-	350	350	-	-	-	507
7640	Nauman Mustafa Qureshi, H No 40 Akhtar Cotages Citizen Colony Qasimabad, Hyderabad	Nauman Mustafa Qureshi	41306-4966615-3		248	-	511	511	-	-	-	759	248	-	511	511	-	-	-	759
7641	Manzoor Ali Pirzada, Banglow No 8 D C Compound Risala Road Garri Khata Hyderabad	Manzoor Ali Pirzada	45401-0580695-1	Pir Meyan Muhammad	161	-	366	366	-	-	-	527	161	-	366	366	-	-	-	527
7642	Muhammad Muzammil Khan, M K Soft Tech Suit No 25-26 Mezzanine Floor Sakhi Wahab appartment Cant Saddar Raabi Chambers,Hyderabad	Muhammad Muzammil Khan	41304-5656426-1		419	-	816	816	-	-	-	1,235	419	-	816	816	-	-	-	1,235
7643	Athar Ali, Burraq and G Store Shp 86 Al Raheem Shopping Cntr Phase II Gari Khata Hyderabad	Athar Ali	41303-6195119-3	Asgar Ali	449	-	963	963	-	-	-	1,412	449	-	963	963	-	-	-	1,412
7644	Abdul Rahim, Crystal Cloth Store Shop No:3 ,Khurram Market Saddar Cantt Hyderabad	Abdul Rahim	41303-6421696-1	Muhammad Usman	267	-	497	497	-	-	-	764	267	-	497	497	-	-	-	764
7645	Mohammad Saeed Sheikh, Areeba Garments Shop No 8 Bhai Khan Shopping Resham Gali Hyderabad	Mohammad Saeed Sheikh	41304-2860704-1	Mehfooz Ali	274	-	568	568	-	-	-	842	274	-	568	568	-	-	-	842
7646	Lutf Ali, Shop No 1-A District Council Complex Hyderabad	Lutf Ali	41306-9181810-5		200	-	391	391	-	-	-	591	200	-	391	391	-	-	-	591
7647	Muhammad Imran, 13-296/01, Aziz Colony Near Sabzi Mandi Chowk, Hali Road, Hyderabad	Muhammad Imran	41304-9182878-5		375	-	631	631	-	-	-	1,006	375	-	631	631	-	-	-	1,006
7648	Ghulam Nabi, H No A/264 Block A Gulshan-E-Zeaipak Housing Society Site Area ,Hyderabad	Ghulam Nabi	41409-6200397-9		196	-	472	472	-	-	-	668	196	-	472	472	-	-	-	668
7649	Mohammad Shams Ul Arifeen, H.No.14 Amir Town Harbansepura Lahore	Mohammad Shams Ul Arifeen	41304-3839063-7	Muhammad Amin	323	-	600	600	-	-	-	924	323	-	600	600	-	-	-	924
7650	Mohammad Rafique, M/S Waqas Confectionery Store Shop No 17/18 Khat Mitha Marke Tower Market ,Hyderabad	Mohammad Rafique	41303-9588005-3		493	-	900	900	-	-	-	1,393	493	-	900	900	-	-	-	1,393
7651	Saif Uddin, H No C-104 Sharif Square Hussainabad Hyderabad	Saif Uddin	41304-6872711-9	Shabuddin	333	-	611	611	-	-	-	943	333	-	611	611	-	-	-	943
7652	Shakir Ali Khan, M/S A Basit Enterprises Plot No 143 Ground Floor Amil Colony Hirabad ,Hyderabad	Shakir Ali Khan	42000-0541568-5		501	-	845	845	-	-	-	1,346	501	-	845	845	-	-	-	1,346

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7653	Muhammad Nisar Ul Haq, H No 248 Block A Site Area Gulshan-E-Zeil Pak Housing Junejo Colony Hyderabad	Muhammad Nisar Ul Haq	41304-2298195-5		223	-	469	469	-	-	-	692	223	-	469	469	-	-	-	692
7654	Imran Anwar, Ahmed Fabric Shop No 7 Sakhi Wahab Plaza Cantt Hyderabad	Imran Anwar	41303-2117699-5	Mohammad Anwar	466	-	830	830	-	-	-	1,296	466	-	830	830	-	-	-	1,296
7655	Syed Navid Maqsood, H No C-15 Block A Unit No 6 Latifabad Hyderabad	Syed Navid Maqsood	41304-8778844-9	Syed Maqsood Ali	500	-	937	937	-	-	-	1,437	500	-	937	937	-	-	-	1,437
7656	Ali Nawaz, H No 908 Gul Shah Road Mohammadi Colony Chori Market ,Hyderabad	Ali Nawaz	41303-9924168-1		406	-	655	655	-	-	-	1,060	406	-	655	655	-	-	-	1,060
7657	Aftab Ahmed Samoo, C-119 PhaseNo. I Qasimabad, Hyderabad	Aftab Ahmed Samoo	41104-2350817-9		371	-	704	704	-	-	-	1,074	371	-	704	704	-	-	-	1,074
7658	Hussain Ali, Hussani Oil Marchant Shop No 3 Aziz Manzil Nawabad Gali Market Hyderabad	Hussain Ali	42000-3847613-7	Masoom Ali	192	-	399	399	-	-	-	592	192	-	399	399	-	-	-	592
7659	Mohammad Rizwan Shaikh, Nizam Ud Din Marble Office 17-18 Makki Shah Road District Hyderabad	Mohammad Rizwan Shaikh	41303-8650593-7	Nizam Uddin	371	-	770	770	-	-	-	1,141	371	-	770	770	-	-	-	1,141
7660	Irshad Mirza, Studio One Shop F-1 Shelter Shopping Mall Cantt Hyderabad	Irshad Mirza	41304-8908236-5	Mirza Muhammad	282	-	581	581	-	-	-	863	282	-	581	581	-	-	-	863
7661	Muhammad Ehsan Shaikh, H No 379/1 16 Govt College Road Herabad Hyderabad	Muhammad Ehsan Shaikh	41303-1529465-1	Muhammad Yonus	196	-	431	431	-	-	-	627	196	-	431	431	-	-	-	627
7662	Muhammad Shoaib, Flat No. 8 & 9 1st Floor Noor Uddin Building Bohri Bazar Saddar Near Jama Masjid Hyderabad	Muhammad Shoaib	41303-8022243-7	Muhammad Usman	459	-	790	790	-	-	-	1,248	459	-	790	790	-	-	-	1,248
7663	Mansoor Ahmed, Shop No 5 Mansoor Ahmed Ratput Flower Supplier Pakistan Chowk Near Usama Plaza Hyderabad	Mansoor Ahmed	41303-8973179-1		496	-	929	929	-	-	-	1,425	496	-	929	929	-	-	-	1,425
7664	Rashid Ahmed, H No 1542-43 Block B-29 Eid Gah Chari Choutki Gitti ,Hyderabad	Rashid Ahmed	41303-1040245-1		205	-	401	401	-	-	-	606	205	-	401	401	-	-	-	606
7665	Inam Uddin Qureshi, Joy Tailor Shop No 1 Allah Wala Market Tilik Incline Hyderabad	Inam Uddin Qureshi	41303-7178013-9	Imamuddin Qureshi	198	-	360	360	-	-	-	558	198	-	360	360	-	-	-	558
7666	Ashique Ali, H No Ct-153 Beraj Colony Jamshoro ,Hyderabad	Ashique Ali	41204-7036425-3		305	-	526	526	-	-	-	831	305	-	526	526	-	-	-	831
7667	Mohammad Usman, H No 124 Marvi Town Jamshoro Road Qasimabad ,Hyderabad	Mohammad Usman	41306-8218981-7		170	-	405	405	-	-	-	575	170	-	405	405	-	-	-	575
7668	Shama Talpur, 5 Naseem Dilix Qasimabad	Shama Talpur	41306-5827040-4		265	-	535	535	-	-	-	800	265	-	535	535	-	-	-	800
7669	Syed Mubashar Ali Zadi, Kent Eye Optical Shop No 95-3 Najmi Heights Cmh Road Saddar Hyderabad	Syed Mubashar Ali Zadi	41304-2287422-1	Syed Musharaf Ali	384	-	665	665	-	-	-	1,049	384	-	665	665	-	-	-	1,049
7670	Talat, Ali Bairing filter Auto Electric Part Shop 997 Shair Singh Road Ghari Khata ,Hyderabad	Talat	41303-7822625-3		477	-	902	902	-	-	-	1,379	477	-	902	902	-	-	-	1,379
7671	Mehmood Ali Qureshi, House - D-448 Pan Gali Fahad Medical Store Hyderabad	Mehmood Ali Qureshi	41303-4768650-3		403	-	823	823	-	-	-	1,226	403	-	823	823	-	-	-	1,226
7672	Nafees Ur Rehman Memon, H No 185 Marvi Town Pakki Abadi Qasimabad ,Hyderabad	Nafees Ur Rehman Memon	41306-5178944-3		215	-	499	499	-	-	-	714	215	-	499	499	-	-	-	714
7673	Shoaib Jamil, Banglow No A 47 Kohsar General Public Housing Scheme Kohsar ,Hyderabad	Shoaib Jamil	41304-1348046-1		501	-	808	808	-	-	-	1,309	501	-	808	808	-	-	-	1,309
7674	Gulam Shabbir, Cell Zone Communication Shop 16 G Floor Srtc Complx Cantt Saddar ,Hyderabad	Gulam Shabbir	41303-6869634-7		501	-	988	988	-	-	-	1,489	501	-	988	988	-	-	-	1,489
7675	Muhammad Abid Ghouri, Hard and Soft Computers Shop Mb-62 Mezzanine Floor Tayyab Complex Saddar Cantt Hyderabad	Muhammad Abid Ghouri	41303-6285299-5	Mohd Naqi Khan Ghori	249	-	450	450	-	-	-	699	249	-	450	450	-	-	-	699
7676	Mohammad Saleem Soomro, M/S Saleems Digital Modeling S Shop No 6 Sanam appartment Main Road Qasimabad ,Hyderabad	Mohammad Saleem Soomro	41303-1484185-3		506	-	948	948	-	-	-	1,454	506	-	948	948	-	-	-	1,454
7677	Rizwan Ahmed, Banglow No A/117-35/2 1st Floor Near Takoni Masjid Hirabad ,Hyderabad	Rizwan Ahmed	41304-1821229-5		195	-	433	433	-	-	-	628	195	-	433	433	-	-	-	628
7678	Ali Raza, Time Computers Shop No Mb 49 Mazenine Tayab Complex Hyderabad	Ali Raza	41303-2379608-7	Hyder Ali	174	-	380	380	-	-	-	553	174	-	380	380	-	-	-	553
7679	Shakir Shah, M/S New Shaheen Petrolium PSO Hala Naka Road by Pass ,Hyderabad	Shakir Shah	21203-7174004-3		505	-	971	971	-	-	-	1,475	505	-	971	971	-	-	-	1,475
7680	Muhammad Usman Memon, Flat No 101 2St Floor Block A HDA Plots Near Naseem Nagar Qa ,Hyderabad	Muhammad Usman Memon	41303-0388886-7		237	-	428	428	-	-	-	665	237	-	428	428	-	-	-	665
7681	Mohammad Ashraf, Sindh Communication Network Shop 1 Chamber Of Commerce Building Cantt Area Saddar Hyderabad	Mohammad Ashraf	41304-5238082-1	Muhammad Zafar	241	-	511	511	-	-	-	752	241	-	511	511	-	-	-	752
7682	Muhammad Hussain Qureshi, H No G-132 Gul Shah Road Chori Market Makrani Mohalla ,Hyderabad	Muhammad Hussain Qureshi	41303-1532897-1		198	-	321	321	-	-	-	519	198	-	321	321	-	-	-	519
7683	Mohammad Saleem, M/S Madni Achar House Shop No 3 Nowabad Gali Market Hyderabad	Mohammad Saleem	41303-9302129-7		503	-	846	846	-	-	-	1,349	503	-	846	846	-	-	-	1,349
7684	Saleem Uddin, National Handicrafts Block-D Ground Floor Shop 1862 Resham Bazar ,Hyderabad	Saleem Uddin	41303-7627533-9		271	-	504	504	-	-	-	775	271	-	504	504	-	-	-	775
7685	Noshad Raza Khan, Tokiyo Electronics Shop No 1 Akbari Centre Station Road Hyderabad	Noshad Raza Khan	41303-0899540-7	Raza Khan	506	-	986	986	-	-	-	1,492	506	-	986	986	-	-	-	1,492
7686	Muhammad Aslam Khan Rajpoot, M A Enterprises Burguri Road Herabad Hyderabad	Muhammad Aslam Khan Rajpoot	41303-7810883-5	Muhammad Shareef	250	-	462	462	-	-	-	712	250	-	462	462	-	-	-	712
7687	Gul Hassan, M/S Joinus Tailoring Join Us Tailors ShopNo. 5 Zulfiqar Centre Near Universal ,Hyderabad	Gul Hassan	41303-1516394-3		201	-	353	353	-	-	-	553	201	-	353	353	-	-	-	553
7688	Shahan Ahmed Khan, Iris Enterpirses Suit No 6 Mezanine Floor Gg Heights Doctor Lane Saddar ,Hyderabad	Shahan Ahmed Khan	41303-1498623-7		463	-	847	847	-	-	-	1,310	463	-	847	847	-	-	-	1,310
7689	Manzoor Ahmed, Near Midway Hotel Jail Road Hyderabad	Manzoor Ahmed	41303-3589124-7		209	-	417	417	-	-	-	626	209	-	417	417	-	-	-	626
7690	Muhammad Waseem Siddique, H No 19 Unit No 08 Fire Brigade Colony Latifabad ,Hyderabad	Muhammad Waseem Siddique	41304-9707905-1		504	-	969	969	-	-	-	1,472	504	-	969	969	-	-	-	1,472
7691	Shafique Ahmed Channa, Banglow A-14 Block A Unit No 3 Latifabad ,Hyderabad	Shafique Ahmed Channa	41304-6099240-5		406	-	788	788	-	-	-	1,194	406	-	788	788	-	-	-	1,194
7692	Muhammad Jawaid, Noble Steel Company Shop No 2755 Street No 2 Pakka Qila Hyderabad	Muhammad Jawaid	41303-9305834-5	Naseer Uddin	500	-	936	936	-	-	-	1,436	500	-	936	936	-	-	-	1,436
7693	Waseem Ahmed, Waseem Garments Shop No 19-20 Bahi Khan Sh Oppositi Resham Gali ,Hyderabad	Waseem Ahmed	41303-3006807-5		500	-	922	922	-	-	-	1,422	500	-	922	922	-	-	-	1,422
7694	Shujat Hussain Chang, Abdullah Heights 1/9 Block E Naseem Nagar Qasimabad Hyderabad	Shujat Hussain Chang	45201-8044384-7		415	-	698	698	-	-	-	1,113	415	-	698	698	-	-	-	1,113
7695	Mohammad Ali, M/S Simlim Computers Shop No B-4 Mezzanine Floor Shelter Shopping Centre Cantt ,Hyderabad	Mohammad Ali	41303-5526718-7		198	-	426	426	-	-	-	624	198	-	426	426	-	-	-	624
7696	Mohammad Zubair, House No 290 Block D Satellite Town Rawalpindi	Mohammad Zubair	41304-9672427-3		368	-	970	970	-	-	-	1,338	368	-	970	970	-	-	-	1,338
7697	Mohammad Ilyas, Ilyas Saintry Store Shop F-64/2 Risala Road Saddar ,Hyderabad	Mohammad Ilyas	41303-9251705-7		478	-	715	715	-	-	-	1,193	478	-	715	715	-	-	-	1,193
7698	Faraz Ahmed Khan, Faraz Communication Shop 2 Main Rd Latifabad 7 Latifabad ,Hyderabad	Faraz Ahmed Khan	41304-2040306-7		496	-	994	994	-	-	-	1,491	496	-	994	994	-	-	-	1,491
7699	Mohammad Sabir Khan, H 90 Unit 7 Block 2 Latifabad Hydrabad.	Mohammad Sabir Khan	41303-3456105-7	Abdul Majeed Khan	274	-	559	559	-	-	-	833	274	-	559	559	-	-	-	833
7700	Mirza Israr Ahmed, H.No.2-A, First Floor, Al-Amna Center, Cant. Hyderabad. Ph.2720116	Mirza Israr Ahmed	41303-9408821-7		300	-	579	579	-	-	-	879	300	-	579	579	-	-	-	879
7701	Mohammad Maroof Abro, D G Health Services 1st Floor Old Wahdat Colony Qasimabad ,Hyderabad	Mohammad Maroof Abro	41303-6292617-5		238	-	432	432	-	-	-	669	238	-	432	432	-	-	-	669
7702	Nazeer Ahmed, Al Mubashir Distributior and C Shop No 13 Safdar Market Commercial Area Unit No 6 Latifabad ,Hyderabad	Nazeer Ahmed	41304-0844399-5		505	-	822	822	-	-	-	1,327	505	-	822	822	-	-	-	1,327
7703	Mohiuddin Khan, H No A/96 Hassan Ali Afandi Town Main Road Afandi Town Hyderabad	Mohiuddin Khan	41303-9640310-7	Moin Uddin Khan	425	-	731	731	-	-	-	1,156	425	-	731	731	-	-	-	1,156

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7704	Abdul Rasheed Khan, Sarhandi Autos Shop No 7 Spears Market Tulsi Das Road Ghari Khata Hyderabad	Abdul Rasheed Khan	41303-5914958-5	Mohd Ameer Khan	205	-	365	365	-	-	-	570	205	-	365	365	-	-	-	570
7705	Nazeer Javaid, H No A/4/C 1st Floor Block E Unit No 6 Latifabad Hyderabad	Nazeer Javaid	41304-3661621-3	Shaik Javaid Islam	506	-	908	908	-	-	-	1,413	506	-	908	908	-	-	-	1,413
7706	Abdul Qadir,Flat No 4 1st Floor Faizan House Gulzar Gali Sarafa Bazar Hyderabad	Abdul Qadir	35200-0973838-3	Muhammad Latif	301	-	528	528	-	-	-	830	301	-	528	528	-	-	-	830
7707	Wajahat Hussain, Flat No 7 Farooque Appartments Near Rizit Hotel Saddar Cantt Hyderabad	Wajahat Hussain	41303-6063937-5		260	-	503	503	-	-	-	763	260	-	503	503	-	-	-	763
7708	Mubeen Uddin Khan, H No A-96 Hassain Ali Afandi Road Afandi Town Hyderabad	Mubeen Uddin Khan	41303-5889883-1	Moin Ud Din Khan	433	-	794	794	-	-	-	1,227	433	-	794	794	-	-	-	1,227
7709	Majid Hussain Soomro, Banglow No B-100 Qasim Nagar Qasimabad ,Hyderabad	Majid Hussain Soomro	41306-2334017-1		244	-	390	390	-	-	-	634	244	-	390	390	-	-	-	634
7710	Haroon Rasheed, Sky Phone 34-Ground Floor, Trust Plaza,Nr Malik Mobiles, ,Sargodha	Haroon Rasheed	38403-6731619-9		294	-	487	487	-	-	-	781	294	-	487	487	-	-	-	781
7711	Sikandar Hayat, Saadat Trading Co Shop No 100, Grain Market,Nr Imran Traders ,Sargodha	Sikandar Hayat	38401-4600701-3		317	-	814	814	-	-	-	1,131	317	-	814	814	-	-	-	1,131
7712	Khalid Nazir Chaudary, H No 16,Block W,100 Ft Road, New Satellite Town, Sargodha	Khalid Nazir Chaudary	38403-9021615-3		213	-	451	451	-	-	-	664	213	-	451	451	-	-	-	664
7713	Chaudry Usman Ali, H No 270/1,Mohallah Old Civil Line Main Katchery Road Sargodha	Chaudry Usman Ali	38403-2668781-7		207	-	386	386	-	-	-	593	207	-	386	386	-	-	-	593
7714	Sheikh Muhammad Tayyab, H No 23,Street No 4, Kamboh Colony, Sargodha	Sheikh Muhammad Tayyab	38403-2220510-9		346	-	959	959	-	-	-	1,305	346	-	959	959	-	-	-	1,305
7715	Syed Zakir Hussain Zaidi, C/O Shadab Traders Vallayet Building Khushab Road ,Sargodha	Syed Zakir Hussain Zaidi	42000-6381881-9		207	-	516	516	-	-	-	723	207	-	516	516	-	-	-	723
7716	Muhammad Hafeez, Noor Traders Shop No 2,1st Floor, Asghar Market, Block-5,Nr Noor Medicine,,Sargodha	Muhammad Hafeez	38403-2267953-1		506	-	1,223	1,223	-	-	-	1,729	506	-	1,223	1,223	-	-	-	1,729
7717	Muhammad Bilal Maqsood, H No 74, Block 32 Sargodha	Muhammad Bilal Maqsood	38403-2216880-5		297	-	510	510	-	-	-	807	297	-	510	510	-	-	-	807
7718	Syed Moazzam Ali Abbas, Zamurd Hussain Bukhari Telenor Franchise Ayub Plaza Choa Saiden Shah	Syed Moazzam Ali Abbas	38403-2512727-9		176	-	339	339	-	-	-	515	176	-	339	339	-	-	-	515
7719	Javed Sultan, H No 107-P,Street No 3, Paf Road,Liaqat Colony, Sargodha	Javed Sultan	38403-2083715-7		485	-	1,075	1,075	-	-	-	1,560	485	-	1,075	1,075	-	-	-	1,560
7720	Ajmal Hussain, H No P-355,Street No 1, New Kot Farid, Sargodha	Ajmal Hussain	38403-2253083-7		497	-	1,119	1,119	-	-	-	1,616	497	-	1,119	1,119	-	-	-	1,616
7721	Akbar Ali, H No 2,Street No 2,Old Civil Line, Qasim Pura, Sargodha	Akbar Ali	38403-2456203-1		203	-	513	513	-	-	-	716	203	-	513	513	-	-	-	716
7722	Shamas Farooq, H No 97,Street No 1, Saleem Park Sargodha	Shamas Farooq	38403-1034079-9		206	-	390	390	-	-	-	596	206	-	390	390	-	-	-	596
7723	Sheikh Shafiq Ahmed, H No 301/2, Shamsher Road, Civil Line, ,Sargodha	Sheikh Shafiq Ahmed	38403-5980119-1		306	-	545	545	-	-	-	850	306	-	545	545	-	-	-	850
7724	Haji Muzaffar Khan, H No 34-A, Babu Mohalla Sain Jamal Road, Nearr Shoda Mosque, ,Sargodha	Haji Muzaffar Khan	38403-3776344-7		307	-	788	788	-	-	-	1,095	307	-	788	788	-	-	-	1,095
7725	Saeed Mukhtar, H No 33-C Block C Satellite Town ,Sargodha	Saeed Mukhtar	38403-3489241-1		203	-	455	455	-	-	-	658	203	-	455	455	-	-	-	658
7726	Khursheed Ali Touseef, Caprice Private Limited & Concept Crea 1/1 University Road Sadiq Abad Colony Tangbena Hotel ,Sargodha	Khursheed Ali Touseef	38401-8944364-7		296	-	765	765	-	-	-	1,061	296	-	765	765	-	-	-	1,061
7727	Muhammad Siddique, H No 20 Street No 3 Bagh E Umar Block No 14 ,Sargodha	Muhammad Siddique	38403-4415785-5		247	-	472	472	-	-	-	718	247	-	472	472	-	-	-	718
7728	Anser Javed Mughal, Mughal Sons Main Faisalabad Green Town Near 49-Tail ,Sargodha	Anser Javed Mughal	38403-8709029-3		293	-	474	474	-	-	-	768	293	-	474	474	-	-	-	768
7729	Kashif Sultan, H No 16 Street No 9 Block Y New Satellite Town ,Sargodha	Kashif Sultan	38403-2132381-5		256	-	516	516	-	-	-	773	256	-	516	516	-	-	-	773
7730	Muhammad Saleem Sajid, H No. P-414, Mukamay Hayat Sher Pao Chowk Sargodha	Muhammad Saleem Sajid	38403-2229372-5		301	-	586	586	-	-	-	887	301	-	586	586	-	-	-	887
7731	Rashid Akhtar, Mirza Brass House 122-123 Azam Market Shabazi Mandi,Sargodha	Rashid Akhtar	38403-2139553-1		298	-	605	605	-	-	-	903	298	-	605	605	-	-	-	903
7732	Jahangir Alam Cheema, H No 45 Street No 3 Imtiaz Abad Colony Sargodha ,Sargodha	Jahangir Alam Cheema	38403-1266407-1		287	-	669	669	-	-	-	956	287	-	669	669	-	-	-	956
7733	Syed Tabasam Munir Sherazi, Imam Bargah Block 7,Uper Story Sargodha	Syed Tabasam Munir Sherazi	38403-8492767-3		245	-	420	420	-	-	-	665	245	-	420	420	-	-	-	665
7734	Zeeshan Khurram, House No D-417 Block D Satellite Town Sargodha	Zeeshan Khurram	38403-9517290-9		255	-	432	432	-	-	-	687	255	-	432	432	-	-	-	687
7735	Adnan Younas, House No 300-P Cetion Court Old Civil Line Sargodha	Adnan Younas	38403-1226425-9		169	-	385	385	-	-	-	554	169	-	385	385	-	-	-	554
7736	Muhammad Akram, H No 20 Street No 2 Block 14 Bagh E Umar ,Sargodha	Muhammad Akram	38403-1712255-9		183	-	333	333	-	-	-	516	183	-	333	333	-	-	-	516
7737	Asim Amin, Good Luck Business Shop No 103 Grain Market Tarardh Traders ,Sargodha	Asim Amin	38403-2140296-3		206	-	384	384	-	-	-	590	206	-	384	384	-	-	-	590
7738	Mumtaz Ahmad, House No 169 Street No.4 Shamsher Town Sargodha	Mumtaz Ahmad	38403-5410301-1		255	-	496	496	-	-	-	751	255	-	496	496	-	-	-	751
7739	Muhammad Afzal, Fareed Traders Muncipal Dispencary Road Block 12 ,Sargodha	Muhammad Afzal	38403-5429407-9		205	-	370	370	-	-	-	576	205	-	370	370	-	-	-	576
7740	Muhammad Jahanzaib Shafi Chaud, H No 10 Street No Z Block Z New Satellite Town ,Sargodha	Muhammad Jahanzaib Shafi Chaud	38403-9147794-9		206	-	417	417	-	-	-	623	206	-	417	417	-	-	-	623
7741	Sallahuddin Muhammad Aleem, Al Kiswa Services Suite 506 5th Flr Anum Estate Dachs Shahrah-E-Faisal Karachi	Sallahuddin Muhammad Aleem	42000-0458652-3	Ghazi Mohd Yousuf	211	-	478	478	-	-	-	689	211	-	478	478	-	-	-	689
7742	Imtiaz Ali Channa, Flat No. 409, Block-K Chapal Garden, Abdul Isphahani Road, Gulshan-E-Iqbal Karachi.	Imtiaz Ali Channa	42201-4594541-9		195	-	405	405	-	-	-	600	195	-	405	405	-	-	-	600
7743	Khalid Mehmood, Saturn Science Academy Farooq Town Rajar Kalan Sarai Alamgir Canal,Jhelum	Khalid Mehmood	34203-1338098-3		230	-	534	534	-	-	-	764	230	-	534	534	-	-	-	764
7744	Jamshaid Khursheed Meer, Statndard Chartered Bank Head Office Ground Floor Main Branch I I Chundrigar Road Karachi	Jamshaid Khursheed Meer	42101-7346782-5	Khursheed Alam	151	-	491	491	-	-	-	642	151	-	491	491	-	-	-	642
7745	Muhammad Shahzad, H No 105/1 Khayaban-E-Rahat Phase 6 DHA Karachi	Muhammad Shahzad	42301-6292770-7	Mohammad Ali	186	-	469	469	-	-	-	656	186	-	469	469	-	-	-	656
7746	Fida Hussain Khan, Fida Hussain Powder Coaking 813 27/C Mehmoodabad No 5-1/2 ,Karachi	Fida Hussain Khan	42301-6126082-7		122	-	385	385	-	-	-	506	122	-	385	385	-	-	-	506
7747	Sajid Mehmood, World Access Travels & Tours Shop No 1 Railway Road Khayam Chowk My Bank,Sargodha	Sajid Mehmood	38403-7318697-3		204	-	370	370	-	-	-	574	204	-	370	370	-	-	-	574
7748	Sheikh Farhan Sajid, Al Bakat Sajid Bhai Garments Rehman Centre Rang Mahal Lahore	Sheikh Farhan Sajid	35202-2410774-5	Sheikh Abdul Sajid	387	-	240	240	-	-	-	627	387	-	240	240	-	-	-	627
7749	Abdul Rehman, H No A-19 Soni Shallet Main University Road Scheme 33 Gulzar-E-Hijri Karachi	Abdul Rehman	42000-9571818-9	M Hanif Chadhary	428	-	217	217	-	-	-	645	428	-	217	217	-	-	-	645
7750	Javaid Naeem, H No 482 Block- A1 Jauher Town Lahore	Javaid Naeem	35202-4942929-7	Zafar Naeem	331	-	181	181	-	-	-	512	331	-	181	181	-	-	-	512
7751	Abdul Aziz Khatri, Flat No 102 103 1st Floor Mehtab Mantion Mohd Ali Alvi R Kumharwara Karachi	Abdul Aziz Khatri	42301-0840576-3	Hassan Khatri	346	-	168	168	-	-	-	514	346	-	168	168	-	-	-	514
7752	Shahbaz Zafar Choudhary, H No. 99, Amir Road, Choudhary Pura, Saad Bagh, Lahore	Shahbaz Zafar Choudhary	35202-5291856-1	Zafar Iqbal Choudhary	391	-	207	207	-	-	-	598	391	-	207	207	-	-	-	598
7753	Irfan Ahmed, Gold Star Shop No O/930A Oppositosit Naz Cinema Murree Road Rawalpindi	Irfan Ahmed	37405-5389316-7	Faiz Ahmed	384	-	162	162	-	-	-	547	384	-	162	162	-	-	-	547
7754	Mazhar Ahmed, Flat B-304 Phase -II Block 17 Haroon Royal City Gulistan-E-Johar Karachi	Mazhar Ahmed	42201-3948452-7	Ghulam Rasool	370	-	148	148	-	-	-	519	370	-	148	148	-	-	-	519
7755	Khawaja Tahir Javed, H No 102,Grid Station II, Nishter Park,Mughalpura, Lahore	Khawaja Tahir Javed	35202-4677899-5	Khawaja Ghulam Muhiud Din	413	-	233	233	-	-	-	647	413	-	233	233	-	-	-	647
7756	Muhammad Naeem, H No 46,Street No 3,Met II, Mughalpura, Lahore	Muhammad Naeem	35201-5704730-7	Muhammad Nawaz	490	-	314	314	-	-	-	804	490	-	314	314	-	-	-	804
7757	Arsalan Ahsan Farooqi, 443-D-III Wapda Town Lahore	Arsalan Ahsan Farooqi	35202-1962271-5	Zaheer Ahsan	313	-	196	196	-	-	-	509	313	-	196	196	-	-	-	509
7758	Shoeb Farooq, R-1426, Block-2 F.B. Area Karachi	Shoeb Farooq	42101-9967474-1	Farooq Ali Qureshi	370	-	148	148	-	-	-	519	370	-	148	148	-	-	-	519

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7759	Murad Ali Chohan, Plot No. 8 Hamza House F-17/30 Misriyal Road Alyas Colony, Rawalpindi	Murad Ali Chohan	61101-9552988-1	Mahmood Ahmad Chohan	428	-	217	217	-	-	-	645	428	-	217	217	-	-	-	645
7760	Shahzeb Khan Rajput, Shaheen Enterprises Suite No 14 Block A Al Rahim Shopping Centre Hyderabad	Shahzeb Khan Rajput	41303-1800894-9	Abdul Sattar Khan	371	-	148	148	-	-	-	519	371	-	148	148	-	-	-	519
7761	Shah Khalid, H No 2,Street No 2,Deav Samaj Road, Sanat Nagar, Lahore	Shah Khalid	35202-8157922-7	Muhammad Bota	394	-	170	170	-	-	-	564	394	-	170	170	-	-	-	564
7762	Muhammad Suleman Khan, 210 Badar Block Allama Iqbal Town Lahore	Muhammad Suleman Khan	35202-6395581-5	Hghullam Rabbani	351	-	178	178	-	-	-	529	351	-	178	178	-	-	-	529
7763	Syed Asad Ali, H No. 5 Street No. 3 Simli Vally Bhara Kahu Isd	Syed Asad Ali	61101-7084853-3	Syed Abrar Ali	416	-	164	164	-	-	-	580	416	-	164	164	-	-	-	580
7764	Tariq Naeem, H No. 14-A, Commercial, Kenal View Lahore	Tariq Naeem	35202-2513034-5	Muhammad Sharif	354	-	176	176	-	-	-	530	354	-	176	176	-	-	-	530
7765	Mukhdcom Mohammad Shafiq, Prince and Company office No 23 1st Floor Aiwan E Mashriq 7 Abbot Rd Lahore	Mukhdoom Mchammad Shafiq	35202-3623884-1	Ferouz Ud Din	463	-	241	241	-	-	-	704	463	-	241	241	-	-	-	704
7766	Imran Khan, Aaman International Suit 4-5 1st Floor Mian Shopping Centre Wahdat Rd Lahore	Imran Khan	35201-1298244-5	Khadim Hussain	427	-	217	217	-	-	-	644	427	-	217	217	-	-	-	644
7767	Muhammad Farooq, Maymar Housing Services Suit No 801 and 802 8th Floor Regal Trade Square Karachi	Muhammad Farooq	42201-7897296-5	Ahmed Ali	370	-	148	148	-	-	-	519	370	-	148	148	-	-	-	519
7768	Asif Inam, Al Moeez High School 51-C Madina Block Aiwan Town Lahore	Asif Inam	35202-2726103-7	Sheikh Inam Ullah	416	-	200	200	-	-	-	616	416	-	200	200	-	-	-	616
7769	Syed Waseem Ul Hassan, Flat-20 Blk-B 14 Johar Complex Main University Road Karachi	Syed Waseem Ul Hassan	42101-6704771-7	Syed Faiz Ul Hassan	410	-	192	192	-	-	-	602	410	-	192	192	-	-	-	602
7770	Syed Ali Hussain Ashraf Jilani, Flat No. H-5, Tariq Plaza, Nazimabad No. 4, Near Hadi Market, Karachi	Syed Ali Hussain Ashraf Jilani	42101-1691114-1	Syed Tayyab Ashraf Jilani	397	-	178	178	-	-	-	575	397	-	178	178	-	-	-	575
7771	Khalid Mehmood, H No 91 Upper Portion Street No 6 Back Moti Mahal Cinema Chamanzar Colony Near Rr Stationary Rawalpindi	Khalid Mehmood	37405-0547840-7	Muhammad Latif	391	-	170	170	-	-	-	561	391	-	170	170	-	-	-	561
7772	Muhammad Akhlaq, H No R-225 Block 1 F B Area Karachi	Muhammad Akhlaq	42101-1744834-3	Abdul Almajed	434	-	225	225	-	-	-	659	434	-	225	225	-	-	-	659
7773	Mchammad Khaleeq, Jahan Sons Sh No 15-16 Basemnt Asim Centre Opposit Genrl Hospital Muree Road Rawalpindi	Mohammad Khaleeq	61101-8394308-9	Mohammad Rafiq	395	-	209	209	-	-	-	604	395	-	209	209	-	-	-	604
7774	Muhammad Atiq Uddin Ahmed, H No B-76 Block 5 Gulshan E Iqbal Karachi	Muhammad Atiq Uddin Ahmed	42201-8707241-9	Muhammad Qamar Udin	397	-	178	178	-	-	-	575	397	-	178	178	-	-	-	575
7775	Syed Ashfaque A Shah, Hydri Mobile Shop No 10-22 Chandni Shopping Cantt Saddar District Hyderabad	Syed Ashfaque A Shah	41304-2531034-3	Muhammad Rahim	397	-	178	178	-	-	-	575	397	-	178	178	-	-	-	575
7776	Sarfaraz Ali, H No 5-E 7 East Stret Phase I DHA Karachi	Sarfaraz Ali	42301-0541854-7	Mchammad Hafeez	481	-	304	304	-	-	-	785	481	-	304	304	-	-	-	785
7777	Samina Kausar, H No 14-A Commercial Canal View Lahore	Samina Kausar	35202-2813629-8	Tariq Naeem	385	-	200	200	-	-	-	585	385	-	200	200	-	-	-	585
7778	Khalid Baig, Badar Traders Room No 109 1st Floor Noor State Shahrah-E-Faisal PECHS Karachi	Khalid Baig	42101-4966156-3	Khursheed Baig	486	-	313	313	-	-	-	799	486	-	313	313	-	-	-	799
7779	Muhammad Tariq, H No 130,Street No 25,Baber Street, Branth Road Lahore	Muhammad Tariq	35202-8475160-9	Muhamma Rafique	475	-	291	291	-	-	-	767	475	-	291	291	-	-	-	767
7780	Muhammad Irfan, Ayena International Private Limited 32-33-34 Ground Floor Hajveri Tower Chowk Choburji Lahore	Muhammad Irfan	35202-8333239-9	Muhammad Aslam	359	-	161	161	-	-	-	520	359	-	161	161	-	-	-	520
7781	Riaz Ahmad, H No 177,Street No 1 Bilal Street,Akramabad,Cantt Lahore	Riaz Ahmad	35202-3865485-7	Choudry Fazal Elahi	364	-	170	170	-	-	-	535	364	-	170	170	-	-	-	535
7782	Zameer Ud Din, H No 186-B Joher Town Lahore	Zameer Ud Din	35202-6162327-9	Muhammad Yaseen	389	-	251	251	-	-	-	639	389	-	251	251	-	-	-	639
7783	Mohammad Zubair Kamani, H No B-12 Block 16 Gulistan-E-Johar Karachi	Mohammad Zubair Kamani	42201-2485740-5	Usman Kamani	422	-	209	209	-	-	-	631	422	-	209	209	-	-	-	631
7784	Mohammad Ashraf, House No. G-32 - 183, Sakhi Peer Liaquat Colony, Near Habib Centre, Hyderabad	Mohammad Ashraf	41303-6191301-7	Abdul Aziz	404	-	185	185	-	-	-	589	404	-	185	185	-	-	-	589
7785	Shahid Maqsood, Sky Video 1st Floor Shop No 12 Dar Ul Rehmat Plaza Hall Road Lahore	Shahid Maqsood	35202-1858974-1	Maqsood Akhtar	371	-	162	162	-	-	-	533	371	-	162	162	-	-	-	533
7786	Muhammad Manzoor Hu Khan, H No K-72 1st Floor Defence View Phase II Shaheed-E-Millat Express Way Karachi	Muhammad Manzoor Hu Khan	13503-0941697-1	Mohd Yahqoob Khan	475	-	257	257	-	-	-	732	475	-	257	257	-	-	-	732
7787	Abdul Latif Karimi, H No B-6 Memon Housing Society District Hyderabad	Abdul Latif Karimi	41306-2268600-1	Muhammad Ismail	370	-	148	148	-	-	-	519	370	-	148	148	-	-	-	519
7788	Muhammad Qadeer Mir, Insta Phone Service and Sales 3 Ahmad Mention Regal Chowk Lahore	Muhammad Qadeer Mir	35202-3276590-3	Muhammad Bashir	343	-	174	174	-	-	-	517	343	-	174	174	-	-	-	517
7789	Abid Hussain, H No 558-2-B-2,Main Abu Bakar Road, Town Ship Lahore	Abid Hussain	35202-8305462-1	Muhammad Saeed	490	-	322	322	-	-	-	812	490	-	322	322	-	-	-	812
7790	Sadaqat Majid, H No 52/B Street No 6 Bhogiwal Baghbanpura Lahore	Sadaqat Majid	35201-3211458-9	Nazar Muhammad	367	-	146	146	-	-	-	513	367	-	146	146	-	-	-	513
7791	Qazi Muhammad Rizwan, H No R-222 Block 9 F B Area Karachi	Qazi Muhammad Rizwan	42101-8885646-3	Qazi Mohd Omar	444	-	234	234	-	-	-	678	444	-	234	234	-	-	-	678
7792	Zulqurnain Ehsan Waraich, H No 19, Saman Berg E-1 ,Johar Town, Lahore	Zulqurnain Ehsan Waraich	35201-1245457-9	Chaudhry Ehsan Ullah Khan Waraich	441	-	240	240	-	-	-	680	441	-	240	240	-	-	-	680
7793	Muhammad Humayun Javid, H No 189/1 Block U DHA Lahore	Muhammad Humayun Javid	35201-1232494-7	M Javid Akhtar	410	-	188	188	-	-	-	598	410	-	188	188	-	-	-	598
7794	Nazeer Ahmad, H No 15-A,Captan Jamal Road, Sanda Kalan, Lahore	Nazeer Ahmad	35202-6509456-7	Maraj Din	406	-	188	188	-	-	-	594	406	-	188	188	-	-	-	594
7795	Shiraz Hafeez, H No 5-E 7 East Street Phase 1 DHA Karachi	Shiraz Hafeez	42301-0552209-7	Muhammad Hafeez	486	-	313	313	-	-	-	799	486	-	313	313	-	-	-	799
7796	Nazar Ali Khan, Flat No.201/S/5 Happy Homes Block - W Allama Iqbal Town North Nazimabad Karachi	Nazar Ali Khan	42401-7050228-5	Samandar Khan	445	-	242	242	-	-	-	687	445	-	242	242	-	-	-	687
7797	Momin Kamran, H No 385 Block P DHA Lahore	Momin Kamran	34101-8763779-3	Abdul Hafeez	458	-	286	286	-	-	-	744	458	-	286	286	-	-	-	744
7798	Mushtaq Hussain, Hotel Green Fields Near Allama Iqbal Air Port Ikram Hospital Ghazi Road Lahore	Mushtaq Hussain	35201-2253292-3	Muhammad Yasin	412	-	214	214	-	-	-	626	412	-	214	214	-	-	-	626
7799	Muhammad Shoaib, Flat No F-26 United Centre Block L North Nazimabad Karachi	Muhammad Shoaib	42101-1416111-3	Mehboob Alam	381	-	168	168	-	-	-	549	381	-	168	168	-	-	-	549
7800	Rana Muhammad Sohail, H No 648/30 Sarfraz Rafiqui Road Cantt Lahore	Rana Muhammad Sohail	35201-9728490-3	Rana M Bashir	404	-	185	185	-	-	-	589	404	-	185	185	-	-	-	589
7801	Khalid Mursalin, H No 186 Block B Johar Town Lahore	Khalid Mursalin	35202-9789503-9	Muhammad Hussain	450	-	250	250	-	-	-	700	450	-	250	250	-	-	-	700
7802	Choudary Mohammad Ahmad Shakeel, H No 65,Ravi Road, Lahore	Choudary Mohammad Ahmad Shakeel	35202-1152037-7	Choudary Ramzan Shakeel	387	-	166	166	-	-	-	553	387	-	166	166	-	-	-	553
7803	Mussarat Zulfiqar, Flat No. D-8 Block-1 Army Housing Scheme Askari -Z Opposit-Federal Public School ,School Road Cantt Karachi	Mussarat Zulfiqar	42101-2158664-8	Syed Zulfiqar Ali	462	-	214	214	-	-	-	676	462	-	214	214	-	-	-	676
7804	Umer Hayaat, Street No 1,Battah Chowk, New Airport Road,Cantt, Lahore	Umer Hayaat	35201-1473241-3	Rayat Ali	447	-	252	252	-	-	-	699	447	-	252	252	-	-	-	699
7805	Muhammad Ashraf, H No 10-A Street No 50 Gulzaib Colony Nawan Kot Samanabad Lahore	Muhammad Ashraf	35202-7530362-1	Abdul Aziz	380	-	161	161	-	-	-	541	380	-	161	161	-	-	-	541
7806	Syed Qamar Abbas Zaidi, H No 32 Street No 6 Muhammad Pura Jattah Baghban Pura Lahore	Syed Qamar Abbas Zaidi	35201-1659819-5	Syed Tuwakil Hussan	403	-	185	185	-	-	-	588	403	-	185	185	-	-	-	588
7807	Mohammad Wasifulhaq, Haque Farms Flat No.3, 2nd Floor PINo.42-C 25 St Touheed Comercial Area DHA Phase 5 Karachi	Mohammad Wasifulhaq	42201-9618143-9	Mohammad Ansarulhaq	428	-	217	217	-	-	-	645	428	-	217	217	-	-	-	645
7808	Mohammad Majid, H No 13-A-1 Pia Housing Society,College Road Lahore	Mohammad Majid	35202-3591428-5	Mohammad Younas	476	-	301	301	-	-	-	777	476	-	301	301	-	-	-	777
7809	Muhammad Qasim, H No 558,Street No 2-B Girjah Chowk,Township Lahore	Muhammad Qasim	35200-7219065-5	Mushtaq Ahmad	472	-	292	292	-	-	-	764	472	-	292	292	-	-	-	764
7810	Mohammad Usman Khan, H No 595-B Gulshan Ravi Lahore	Mohammad Usman Khan	35202-2553495-1	Abdul Majeed Khan	441	-	240	240	-	-	-	680	441	-	240	240	-	-	-	680
7811	Namat Ullah Khan, H No. D-424 D-Block Satellite Town Rawalpindi	Namat Ullah Khan	11101-1449910-9	Hayat Ullah Khan	379	-	183	183	-	-	-	562	379	-	183	183	-	-	-	562
7812	Azra Ibrahim, H No 68,Jahangir Khan Road, Shami Road,Cantt, Lahore	Azra Ibrahim	35201-9536430-8	Mohammad Ibrahim	429	-	238	238	-	-	-	667	429	-	238	238	-	-	-	667
7813	Chaudhry Tariq Jaweed, H No R-57 Abdullah Banglose Sector 6 Sirjani Town Karachi	Chaudhry Tariq Jaweed	42401-2315329-5	Ch Jan Muhummad	442	-	252	252	-	-	-	694	442	-	252	252	-	-	-	694
7814	Mohammad Rizwan Shamsi, Flat No. A-7 Al-Hamra Palace Shadman Town No. 02 Sector-14/8 North Nazimabad Town Karachi	Mohammad Rizwan Shamsi	42101-6489479-1	Inam Ur Rehman Shamsi	383	-	204	204	-	-	-	586	383	-	204	204	-	-	-	586
7815	Zubair Ahmed, H No 19 Qazzafi Street Shuja Colony Sawami Nagar 45 Link GT road Lahore	Zubair Ahmed	35202-3677715-9	Sagheer Ahmed	356	-	155	155	-	-	-	510	356	-	155	155	-	-	-	510

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7816	Rounaq Saba Haider, Al Saba Trading Co Suit No A-89 Sb-5 Lakhani Prid Block 13 Gulistan-E-Johar Karachi	Rounaq Saba Haider	42101-1569627-2	Haider Ali Khan	461	-	268	268	-	-	-	729	461	-	268	268	-	-	-	729
7817	Syed Ahmed Ali Rizvi, S A Rizvi and Company A-3/2 Islamic Plaza Block 13- Main University Road Gulshan-E-Iqball Karachi	Syed Ahmed Ali Rizvi	42201-9197043-1	Syed Muhammad Ali	344	-	188	188	-	-	-	532	344	-	188	188	-	-	-	532
7818	Syed Ayaz Ali Shah, D-17, Block 'H', North Nazimabad, Near Kfc, Karachi	Syed Ayaz Ali Shah	42101-1891111-9	Syed Fayaz Ali Shah	434	-	225	225	-	-	-	659	434	-	225	225	-	-	-	659
7819	Tariq Shakeel, Super Star Engineering Works Sh No 2 Al Imran Market Muslim Town Rawalpindi	Tariq Shakeel	37405-0245672-5	Fazal Deen	372	-	174	174	-	-	-	546	372	-	174	174	-	-	-	546
7820	Abdul Razzaq, H No 16 Sec B Street No 23 Qayumabad Karachi	Abdul Razzaq	42201-6995079-9	Muhammad Sultan	374	-	161	161	-	-	-	535	374	-	161	161	-	-	-	535
7821	Muhammad Shahzad, Mian Brothers office No 10 Centre Plaza 6th floor New Garden Town Lahore	Muhammad Shahzad	35201-1364550-1	Muhammad Aashiq	472	-	298	298	-	-	-	770	472	-	298	298	-	-	-	770
7822	Shakeel Sultan, Flat No. C-17 Taqi Plaza Block-J Model Park North Nazimabad Karachi	Shakeel Sultan	42101-1922724-7	Akhtar Sultan	374	-	161	161	-	-	-	535	374	-	161	161	-	-	-	535
7823	Muhammad Shahzad, Flat No 9 4th Floor Halima Munzil Madni Road Moosa Lane Karachi	Muhammad Shahzad	42000-5060633-7	Muhammad Khalid	428	-	217	217	-	-	-	645	428	-	217	217	-	-	-	645
7824	Khawaja Noor Hussain, Flat No. 2,1st Floor,Sher Bahadur Manzil,Bismillah Colony,Baghdadi D,D Ch,Road Lee Market Karachi	Khawaja Noor Hussain	42301-4175208-3	Ghulam Hussain	471	-	286	286	-	-	-	757	471	-	286	286	-	-	-	757
7825	Mumtaz Hussain, Flat No E-407 4th Floor Horizon Plaza Dawood Pota Road Cantt Karachi	Mumtaz Hussain	45502-4422109-7	Khamiso Khan	336	-	186	186	-	-	-	522	336	-	186	186	-	-	-	522
7826	Khawar Sohail, Flat No. 3, 2nd Floor, Building 5-C, 12th Street, Badar Commercial, Phase-5, DHA, Karachi	Khawar Sohail	36302-6540273-3	Malik Abdul Aziz	490	-	282	282	-	-	-	772	490	-	282	282	-	-	-	772
7827	Aman Ullah, H No C-96 Block 6 F B Area Karachi	Aman Ullah	42101-4933000-7	Abdul Rehman	391	-	170	170	-	-	-	561	391	-	170	170	-	-	-	561
7828	Malik Mehmood Ud Rehman, Malik Traders Room No 3/68 Moti Plaza Murree Road Rawalpindi	Malik Mehmood Ud Rehman	37405-3286597-1	M Khalil Ur Rehman	424	-	225	225	-	-	-	649	424	-	225	225	-	-	-	649
7829	Rana Sadiq Ali, Gold and Cash Gold Tasting Laboratry Shop No E2475 Gali Hingna Near Al Riaz Casting House , Suha Bazar Lahore	Rana Sadiq Ali	35202-2306494-3	Ali Akbar	427	-	217	217	-	-	-	644	427	-	217	217	-	-	-	644
7830	Muhammad Zahid, Zahid Traders Centre Office 303 Plot B-31 Crown Sq Block 13-A Gulshan-E-Iqbal Karachi	Muhammad Zahid	42301-1094870-7	Muhammad	297	-	212	212	-	-	-	509	297	-	212	212	-	-	-	509
7831	Haider Ali Mirza, 616 Centrum Appartment Block 21 F.B. Area Rashid Minhas Road Karachi	Haider Ali Mirza	42201-0902302-1	Shareat Ali Mirza	411	-	175	175	-	-	-	586	411	-	175	175	-	-	-	586
7832	Muhammad Zahid, House No. 261, P.I.B. Colony, Near Centre Jail, Karachi	Muhammad Zahid	42201-0467727-1	Hifz -Ud- Din	344	-	158	158	-	-	-	502	344	-	158	158	-	-	-	502
7833	Naveed Hassan, Flat No 6 3rd Floor 5-C appartment Badar Commercial 12th Street Phase 5 DHA Karachi	Naveed Hassan	42101-2610566-9	Sayed Hassan	462	-	279	279	-	-	-	742	462	-	279	279	-	-	-	742
7834	Imran Ahmed Khan, H No A-504 Block 1 Gulshan-E-Iqbal Karachi	Imran Ahmed Khan	42201-7684146-3	Abdul Samad Khan	462	-	286	286	-	-	-	748	462	-	286	286	-	-	-	748
7835	Khalid Mehmood, Rehman Traders M-18 Falak Naz Plaza Main Shahrah-E-Faisal Karachi	Khalid Mehmood	42201-4297482-9	Fazal Ahmed	427	-	240	240	-	-	-	667	427	-	240	240	-	-	-	667
7836	Bahaar Ali, House No. Aa-209 Phase-2 Country Tower Sector-15-B Buffer Zone North Karachi	Bahaar Ali	42101-5165977-9	Syed Ul Haq	452	-	267	267	-	-	-	719	452	-	267	267	-	-	-	719
7837	Adnan Alam, Yamna Enterprises L-S-26 Liaquat Market Malir Karachi	Adnan Alam	42201-9386013-1	Bashir Ud Din	401	-	194	194	-	-	-	595	401	-	194	194	-	-	-	595
7838	Muhammad Tahir Amir, Att Pk Food Industries Suit No3 3rd Fl 36-Civic Cente Barkat Market New Garden Town Lahore	Muhammad Tahir Amir	31303-4194925-9	Mian Amir Ali	385	-	197	197	-	-	-	582	385	-	197	197	-	-	-	582
7839	Mohammad Iqbal, Flat No A-32 Mona Square Plot 670 Jahangir Road Karachi	Mohammad Iqbal	42201-8630309-9	Mohammad Younus	406	-	197	197	-	-	-	603	406	-	197	197	-	-	-	603
7840	Abdul Karim, Plot No 14-D 91/B PIB Colony Old Sabzi Mandi Karachi	Abdul Karim	42201-5205141-1	Wali Mohammad	420	-	209	209	-	-	-	629	420	-	209	209	-	-	-	629
7841	Arsalan Ahmed Khan, Bungalow No.23,2nd Floor Cp Barar Society Ameer Khusrooo Road Block 7 and 8 PECHS Karachi	Arsalan Ahmed Khan	42101-1424674-1	Israr Ahmed Khan	380	-	166	166	-	-	-	547	380	-	166	166	-	-	-	547
7842	Hussain Jaffar Khan, Pent House No. 06 7 Floor Phase 2 Block 18 Baitul Hina Gulistan-E-Johar Karachi	Hussain Jaffar Khan	42201-7382990-7	Jaffar Khan	424	-	223	223	-	-	-	647	424	-	223	223	-	-	-	647
7843	Adnan Khan, H No R-1601, Block-14, Dastagir, F.B. Area, Karachi	Adnan Khan	42101-2433566-5	Fasahat Ullah Khan	367	-	179	179	-	-	-	546	367	-	179	179	-	-	-	546
7844	Anil Dileep, H No 49 Yousuf Squre Soldier Bazar Soldier Bazar Karachi	Anil Dileep	42000-6244057-9	Dileep	447	-	258	258	-	-	-	705	447	-	258	258	-	-	-	705
7845	Nadia Adnan, H No 73 Street No 61 F-10/3 Islamabad	Nadia Adnan	61101-9415775-6	Adnan Atta Ullah	372	-	210	210	-	-	-	583	372	-	210	210	-	-	-	583
7846	Amir Hafiz, Suite No 354-A Street No 17 Punjab Colony Main Khayabae Jami Road Karachi	Amir Hafiz	42201-9105113-9	Rao Muhammad Hafiz Khan	399	-	240	240	-	-	-	639	399	-	240	240	-	-	-	639
7847	Mohammad Shahid, Mohammad Sabir Imetation Jewelry H No 2 Street No 36 Amrat Bazar Railway Road Lahore	Mohammad Shahid	35202-2620332-9	Mohammad Sabir	366	-	220	220	-	-	-	586	366	-	220	220	-	-	-	586
7848	Ghulam Nabi, Mobile Point Shop No F/26 Session Court District Hyderabad	Ghulam Nabi	41303-9966338-1	Ghulam Mu	418	-	213	213	-	-	-	632	418	-	213	213	-	-	-	632
7849	Saif Uddin, Hassan Manzil Shop No 1 Narain Valjee Street Hassan Ali Afandi Road Karachi	Saif Uddin	42301-0767254-5	Hakeem Uddin	412	-	206	206	-	-	-	619	412	-	206	206	-	-	-	619
7850	Syed Abul Qasim Rizvi, H No C-224 1st Floor Block A North Nazimabad Karachi	Syed Abul Qasim Rizvi	42101-1787661-5	S M Aliyas Rizvi	432	-	249	249	-	-	-	682	432	-	249	249	-	-	-	682
7851	Rana Muhammad Saleem, Rana Mohd Saleem Kohya Merchant 9 Kohya Market Ali Akber Street Jona Market Karachi	Rana Muhammad Saleem	42301-1086549-1	Sirajuddin	418	-	215	215	-	-	-	633	418	-	215	215	-	-	-	633
7852	Iram Arif,Flat No B-7 Farhan Centre Block 1 Gulistan-E-Johar Karachi	Iram Arif	42201-0849302-8	Muhammad Arif Sidqi	335	-	172	172	-	-	-	506	335	-	172	172	-	-	-	506
7853	Muhammad Ibrahim Shaikh, Flat No. 69, 5th Floor, Block D-5, Rabia City, Gulistan-E-Johar, Block-18, Karachi	Muhammad Ibrahim Shaikh	42201-4506647-1	Muhammad Yousuf Shaikh	387	-	172	172	-	-	-	559	387	-	172	172	-	-	-	559
7854	Muhammad Ilyas, H No B-2-A 920 Samaji Tanzeem Road Bhatia Village Keemari Karachi	Muhammad Ilyas	42401-1814517-5	Ghulam Hussain	424	-	223	223	-	-	-	647	424	-	223	223	-	-	-	647
7855	Cecil Sarfaraz, FlatNo. 2, 1st Floor Ideal Centre 20-C Building, 6th St DHA Badar Commercial Phase No. 5, Karachi	Cecil Sarfaraz	36302-3767975-5	Sarfaraz Sunny	495	-	291	291	-	-	-	786	495	-	291	291	-	-	-	786
7856	Mohammad Zahid Shari, Flat No L-102 Haroon Royal City Phase No II Block 17 Gulistan-E-Johar Karachi	Mohammad Zahid Shari	42201-2754841-3	Mohd Shareef	451	-	258	258	-	-	-	710	451	-	258	258	-	-	-	710
7857	Sultan Mehmood, H No C 49 Block 6 F B Area Karachi	Sultan Mehmood	42101-3096150-3	Muhammad Ali	418	-	213	213	-	-	-	631	418	-	213	213	-	-	-	631
7858	Muhammad Jamil, H No Np-3/2 Iqbal Building Kamil Gali Kharadar Karachi	Muhammad Jamil	42000-9231385-7	Mohd Iqbal	357	-	239	239	-	-	-	596	357	-	239	239	-	-	-	596
7859	Muhammad Yousaf, H No 453, Block 5, Sector A II,Township, Lahore	Muhammad Yousaf	35202-5464653-3	Muhammad Younis	386	-	259	259	-	-	-	644	386	-	259	259	-	-	-	644
7860	Asim Aziz, H No C-227/2 Block 14 Gulistan-E-Johar Karachi	Asim Aziz	42201-0650662-1	Aziz Ahmed Khan	367	-	187	187	-	-	-	554	367	-	187	187	-	-	-	554
7861	Nasir Jawaid Cheema, No-1005, 10th Floor Rainbow Centre Saddar Karachi	Nasir Jawaid Cheema	42201-9925508-3	Muhammad Asghar Cheema	331	-	187	187	-	-	-	518	331	-	187	187	-	-	-	518
7862	Samer Afroze, H No 32,Islam Park Abdullah Town,Johar Town Lahore	Samer Afroze	35403-2611705-7	Sikander Hayyat Gill	295	-	206	206	-	-	-	500	295	-	206	206	-	-	-	500
7863	Rehana Rafique, My Choice 2 Sh No B-7 Gulf Centre Rehman Abad Rawalpindi	Rehana Rafique	37405-0270482-2	Rafeeq Uzaman	468	-	301	301	-	-	-	769	468	-	301	301	-	-	-	769
7864	Muhammad Saleem, Flat No 30 3rd Floor Saima Plaza Old Halanaka District Hyderabad	Muhammad Saleem	44205-4570994-7	Muneer Ahmed	366	-	221	221	-	-	-	587	366	-	221	221	-	-	-	587
7865	Mohammad Iqbal,Flat No A-303 Humma Terrace 265 Nishtar Road Karachi Auditorium Karachi	Mohammad Iqbal	42201-0655652-9	Abdul Qadir Ahmed	367	-	151	151	-	-	-	518	367	-	151	151	-	-	-	518
7866	Muhammad Jumman, Flat No. B2, Bukhari Appartment., Plot No. B10, Railway Society, Block No. 4, Gulshan-E-Iqbal, Near Hashmit School, Khi	Muhammad Jumman	42101-6915234-9	Muhammad Yousuf	362	-	277	277	-	-	-	638	362	-	277	277	-	-	-	638
7867	Mumtaz Sikandar, Bismillah Customar Pco ShopNo. B/21 Kmc Mkt,Fruit Section New Neham Road Nearr Boltan Market Thana Karachi	Mumtaz Sikandar	42301-9990291-5	Sikandar Khan	393	-	182	182	-	-	-	575	393	-	182	182	-	-	-	575
7868	Muhammad Arshad Ali, H No R-187 Tariq Binziyad Housing Society Malir Halt Karachi	Muhammad Arshad Ali	42201-0625982-7	Muhammad Sharo	415	-	221	221	-	-	-	636	415	-	221	221	-	-	-	636

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7869	Nawab Zada, House No. 94/15, Sector S.E., New Karachi, Near Allah Wali Masjid, Karachi	Nawab Zada	42101-5042594-5	Ameer Khan	406	-	197	197	-	-	-	603	406	-	197	197	-	-	-	603
7870	Muhammad Zubair Khan, Al Umair International Flat No 4 2nd Floor 6th Road Al Mustafa Plaza Murree Road Rawalpindi	Muhammad Zubair Khan	38301-1919882-3	M Zulfikhar Khan	407	-	235	235	-	-	-	641	407	-	235	235	-	-	-	641
7871	Muhammad Ashraf, Paragon International Private Limited office No 12-A 3rd Floor 6th Road Satellite Shopping Centre Rawalpindi	Muhammad Ashraf	37405-9024701-7	Muttali Khan	368	-	257	257	-	-	-	626	368	-	257	257	-	-	-	626
7872	David Nadeem Bhatti, H No 762 Street No 25-C Mehmoodabad No 5 Karachi	David Nadeem Bhatti	42301-8189351-1	Gulzar Bhatti	477	-	314	314	-	-	-	791	477	-	314	314	-	-	-	791
7873	Partab Rai, H No B-37 Phase I Gulshan-E-Hadeed Bin Qasim Karachi	Partab Rai	42501-2142253-5	Meraoo Mal	460	-	242	242	-	-	-	702	460	-	242	242	-	-	-	702
7874	Nasar Ullah Khan, H No 93 Gulshan-E-Jami Model Colony Karachi	Nasar Ullah Khan	42401-1977479-7	Muhammad Ramzan	467	-	292	292	-	-	-	759	467	-	292	292	-	-	-	759
7875	Shareef Uddin, H No F-31 Cantt Bazar Area Malir Cantt Karachi	Shareef Uddin	42501-1956052-3	Muhammad Ishaq	335	-	172	172	-	-	-	506	335	-	172	172	-	-	-	506
7876	Siraj Buland Mal, Kamal Entertainment Ot 311 Technocity Behind MCB Tower Off I I Chundrigar Road Karachi	Siraj Buland Mal	42000-4826460-7	Buland Mal	457	-	276	276	-	-	-	733	457	-	276	276	-	-	-	733
7877	Jawaid Iqbal, A J International Traders, Office No. 9, Kulsoom Bai Building, Jamat Khana Street, Saddar Karachi	Jawaid Iqbal	42301-0829968-7	Chudary Ilm Din Gojr	379	-	206	206	-	-	-	585	379	-	206	206	-	-	-	585
7878	Shakeel Uddin Ghazi, H No 44/C Hashim Raza Road Sheet No 8 Model Colony Karachi	Shakeel Uddin Ghazi	42301-2837187-1	Mohiuddin	421	-	231	231	-	-	-	652	421	-	231	231	-	-	-	652
7879	Danish Channa,Flat No Fl-19 A/4 Cressen Complex Block 11 Gulshan-E-Iqbal Karachi	Danish Channa	42201-1266257-5	Rano Faqeer	325	-	200	200	-	-	-	525	325	-	200	200	-	-	-	525
7880	Mohammad Junaid,Flat No 301 Metro Pelace Mcb Street No 3 Fatima Jinnah Colony Karachi	Mohammad Junaid	42201-0602924-9	Mohammad Jahanger	436	-	240	240	-	-	-	676	436	-	240	240	-	-	-	676
7881	Syed Muhammad Nauman, H No 85 Street No 3 H-8/1 Islamabad	Syed Muhammad Nauman	61101-1924660-1	Syed Muhammad Illayas	390	-	209	209	-	-	-	599	390	-	209	209	-	-	-	599
7882	Adeel Anwar, H No 6,Street No 8, Inayat Bagh,Baghbanpura, Lahore	Adeel Anwar	35201-7171793-1	Anwar Ali	335	-	172	172	-	-	-	506	335	-	172	172	-	-	-	506
7883	Zulfiqar Ali Choudhary, Mohsin Brothers Plot No 5 Sector 19 Korangi Industrial Area Karachi	Zulfiqar Ali Choudhary	42301-4416627-9		412	-	204	204	-	-	-	616	412	-	204	204	-	-	-	616
7884	Syed Shah, H No R 402 Gulshan Waseem Sector 16 A Buffer Zone North Karachi	Syed Shah	42101-9673962-9	S Mashooq Hussain	356	-	147	147	-	-	-	504	356	-	147	147	-	-	-	504
7885	Imran Ayoub, Flat No C-12 Empire Cnetre Block 20 Gulistan-E-Johar Karachi	Imran Ayoub	42501-3380864-7	Muhammad Ayoub	324	-	215	215	-	-	-	538	324	-	215	215	-	-	-	538
7886	Muhammad Ahmed Chaudry, Office No 5-A First Floor 64-W Masco Plaza Blue Area Islamabad	Muhammad Ahmed Chaudry	61101-1365919-9	M Younus Zahid	346	-	218	218	-	-	-	563	346	-	218	218	-	-	-	563
7887	Mohammad Munawar Waggan, Marvi Enterprises C-801 Naz Plaza M A Jinnah Road Saddar Karachi	Mohammad Munawar Waggan	43102-6077438-7	Ghulam Qadir Waggan	462	-	286	286	-	-	-	748	462	-	286	286	-	-	-	748
7888	Waheed Gul, 194 Street No. 3 Docics Colony Farooq Azam Masjid Karachi	Waheed Gul	42401-1558873-1	Ajab Gul	374	-	157	157	-	-	-	530	374	-	157	157	-	-	-	530
7889	Moin Ud Deen, H No. 62/2 Street No. 1 Bilal Colony Naseer Abad Peshawar Road Rawalpindi	Moin Ud Deen	37405-0858680-3	Muhammad Azeez	406	-	198	198	-	-	-	604	406	-	198	198	-	-	-	604
7890	Gulzar, G-43 Noman Complex 13-D/3 Gulshan-E-Iqbal Karachi	Gulzar	42201-5810326-3	Abdullah	327	-	196	196	-	-	-	523	327	-	196	196	-	-	-	523
7891	Mohammad Yousuf, House Q - 55 Quaid Abad Bin Qasim Town Post Office Karachi	Mohammad Yousuf	42000-0562357-5	Ch.Sher Mohd	491	-	327	327	-	-	-	818	491	-	327	327	-	-	-	818
7892	Nasir Mehmood Khan, Al Madina Traders Shop No Z 94 Railway Workshop Road Rawalpindi	Nasir Mehmood Khan	37405-0241888-5	Muhammad Qasim	376	-	193	193	-	-	-	570	376	-	193	193	-	-	-	570
7893	Anees Ud Din, H No 1138/ Chambali Road I-10/2 Islamabad	Anees Ud Din	61101-1923009-9	Waheed Ud Din	410	-	196	196	-	-	-	606	410	-	196	196	-	-	-	606
7894	Syed Hassan Abbas Jafri, Al Abbas Printers Jawed Manzil Plot No Sr-9/86 Tulsi Das Pakistan Chowk Karachi	Syed Hassan Abbas Jafri	42201-8299224-1	S Jawad Hussain	380	-	166	166	-	-	-	547	380	-	166	166	-	-	-	547
7895	Wali Jan, S 132 Naval Colony Near Tuba Masjid DHA Phase 2 Karachi	Wali Jan	42301-3255927-7	M Suleman Khan	380	-	166	166	-	-	-	546	380	-	166	166	-	-	-	546
7896	Muhammad Saqib, H No B-301 St 2 Block S Khalidabad North Nazimabad Karachi	Muhammad Saqib	42101-1654155-3	Abdul Salam	400	-	190	190	-	-	-	590	400	-	190	190	-	-	-	590
7897	Rasheed Akhtar, Light Of Life 60-Y Block 6 PECHS Karachi	Rasheed Akhtar	42201-3010184-7	Sadiq Khokhar	449	-	277	277	-	-	-	726	449	-	277	277	-	-	-	726
7898	Syed Zulfiqar A Shah, House No R-240 Block 16-A Gulistan-E-Johar Karachi	Syed Zulfiqar A Shah	42201-4480254-1	Sed Bakht Ali Shah	467	-	295	295	-	-	-	762	467	-	295	295	-	-	-	762
7899	Javed Ali, H No R-164 Sector 15-A-3 Buffer Zone Karachi	Javed Ali	42101-1632716-9	Aas Muhammad	467	-	290	290	-	-	-	757	467	-	290	290	-	-	-	757
7900	Shah Nawaz Akhtar, Flat No 1,Plot No 3 Rabbani Market G-10/2,Islamabad	Shah Nawaz Akhtar	61101-3065001-1	Fayyaz Akhtar	364	-	169	169	-	-	-	533	364	-	169	169	-	-	-	533
7901	Syed Masarrat Ali, H No A-110 Block 17 Gulberg F B Area Karachi	Syed Masarrat Ali	42401-5116433-7	Syed Musharraf Ali	393	-	182	182	-	-	-	575	393	-	182	182	-	-	-	575
7902	Muhammad Javeed, Component City Shop No 11 Arfat Centre Sarmad Road Saddar Karachi	Muhammad Javeed	42501-9956621-9	Muhammad Farooqu	367	-	151	151	-	-	-	518	367	-	151	151	-	-	-	518
7903	Muhammad Yaqoob, Ca/28, First Floor, Defence View, Phase 2, Near Mini Market. Karachi	Muhammad Yaqoob	42301-5256934-3	Khan Pur	332	-	180	180	-	-	-	513	332	-	180	180	-	-	-	513
7904	Ahmed Javaid, Room No 1001 10 Floor Jilani Tower M A Jinnah Road Karachi	Ahmed Javaid	42201-8932918-5	Iqbal Javaid	424	-	223	223	-	-	-	647	424	-	223	223	-	-	-	647
7905	Muhammad Ishfaq, Mobile World P-28 Sargodha Road Faisalabad	Muhammad Ishfaq	33100-7666882-9	Mushtaq Ahmed	386	-	117	117	-	-	-	502	386	-	117	117	-	-	-	502
7906	Mohd Asif Jan, Plot No 214 Sectore 13 Block F Orangi Town Karachi	Mohd Asif Jan	42101-7528520-7	Jan Mohd	374	-	159	159	-	-	-	532	374	-	159	159	-	-	-	532
7907	Rafat Rizvi, H No R-876 Sector 16-A Buffer Zone North Karachi	Rafat Rizvi	42101-1523036-8	Ali Imran Rizvi	472	-	393	393	-	-	-	865	472	-	393	393	-	-	-	865
7908	Muhammad Ahmed Ansari, A 1 Traders H No A-3 Block 12 F B Area Gulberg Karachi	Muhammad Ahmed Ansari	42401-0328881-3	Abdul Hafeez	349	-	197	197	-	-	-	545	349	-	197	197	-	-	-	545
7909	Rehan Jalil, Mobile En Style 1st Floor Niazi Plaza Bank Road Saddar Rawalpindi	Rehan Jalil	37405-0506218-7	Abdul Jalil	320	-	193	193	-	-	-	514	320	-	193	193	-	-	-	514
7910	Sheikh Obaid Ur Rehman, Rehman Traders. M 18/1 Falaknaz Plaza Main Shahrah-E-Faisal Karachi	Sheikh Obaid Ur Rehman	42201-0976852-1	S Obaid Ure Rehman	314	-	194	194	-	-	-	508	314	-	194	194	-	-	-	508
7911	Irfan Majeed, House No. A-760, Phase-1, Gulshan-E-Hadeed, Bin Qasim, Karachi	Irfan Majeed	42501-9509328-7	Abdul Majeed Asi	430	-	232	232	-	-	-	662	430	-	232	232	-	-	-	662
7912	Abdul Hamid, Haris International L-32-D Block 22 F B Industrial Area Karachi	Abdul Hamid	42101-4768383-3	Rahim Bux	389	-	266	266	-	-	-	655	389	-	266	266	-	-	-	655
7913	Naiz Ahmed,Flat No B-9 Top Floor Al Karam Square Block 1 F C Area Liaquatabad Karachi	Naiz Ahmed	42101-1416373-5	Ali Muhammad	314	-	226	226	-	-	-	540	314	-	226	226	-	-	-	540
7914	Ahmed Ali Khan, H No. 844 Street No. 20 Bela Road G-10/1 Islamabad	Ahmed Ali Khan	37203-7766403-3	Amber Khan	339	-	178	178	-	-	-	518	339	-	178	178	-	-	-	518
7915	Muhammad Haseeb, H No 593/W Street No 8 Muhammad Abad Westridge III Rawalpindi	Muhammad Haseeb	37405-0303809-3	Ghulam Haider	367	-	237	237	-	-	-	604	367	-	237	237	-	-	-	604
7916	Raham Ali, H No 11 Street No 2 Gulberg Town,Paf Chaklala,Rawalpindi	Raham Ali	35201-9417481-1	Hadayat Ali	393	-	274	274	-	-	-	667	393	-	274	274	-	-	-	667
7917	Saeed Alam, Bank Al Habib Limited 40 Ocean Centre Talpur Road Karachi	Saeed Alam	42201-3267257-5	Laiq Alam	407	-	201	201	-	-	-	608	407	-	201	201	-	-	-	608
7918	Atif Fayyaz, Pak Tele Tacts Private Limited , 1 G, Almadina Street, Mustafabad Lahore	Atif Fayyaz	35201-9904142-9	Ch Ghulam Muhammad	350	-	175	175	-	-	-	525	350	-	175	175	-	-	-	525
7919	Iftikhar Ahmed, H No. 1457 Street No. 2 Double Road Gulshan E Irfan	Iftikhar Ahmed	61101-6296294-3	Mushtaq Ahmed	349	-	192	192	-	-	-	541	349	-	192	192	-	-	-	541
7920	Nauman Rasheed, Shan Corporation Flat No 4 Grace Plaza Commercial Cntr Satellite Town Rawalpindi	Nauman Rasheed	37405-4697106-7	Rasheed Muhammad	366	-	221	221	-	-	-	587	366	-	221	221	-	-	-	587
7921	Muhammad Hanif, H No T-228 T Area Korangi No 2 Karachi	Muhammad Hanif	42201-0434059-1	Muhammad Yaseen	412	-	206	206	-	-	-	619	412	-	206	206	-	-	-	619
7922	Sajid Nadeem, Blue Bell System Plot No Ab-27 Show Room No 4 Main Shahrah-E-Faisal Adjecent Allama Iqbal College Karachi	Sajid Nadeem	42201-6259167-7	Khan M Bux	344	-	185	185	-	-	-	529	344	-	185	185	-	-	-	529
7923	Farrukh Mehmood, Tokyo Autos Sh No Ne-3965 Chah Sultan Chaklala Road Rawalpindi	Farrukh Mehmood	37405-0247380-1	Hafeez Ullah	353	-	199	199	-	-	-	552	353	-	199	199	-	-	-	552
7924	Abdul Sattar, Flt 1 Sect 12 Pioneer Arcade Abul Hassan Isphani Racd Karachi	Abdul Sattar	42501-5479306-3	Ghulam Muhammad	376	-	193	193	-	-	-	569	376	-	193	193	-	-	-	569
7925	Aun Ali Badami, H No 608 Block E Afsha Appartment Nazarat West Karachi	Aun Ali Badami	42201-0271365-5	Muhammad Hussain	377	-	171	171	-	-	-	548	377	-	171	171	-	-	-	548
7926	Asif Mumtaz, H No R-109 Block D Gulshan-E-Jamal Karachi	Asif Mumtaz	42201-2042366-5	Mumtaz Ahmed	389	-	230	230	-	-	-	619	389	-	230	230	-	-	-	619

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7927	Muhammad Azam, Flat No G-5 2nd Floor Raza Square Block 10-A Gulshan-E-Iqbal Karachi	Muhammad Azam	42201-4620458-1	Ata Muhammad	416	-	257	257	-	-	-	673	416	-	257	257	-	-	-	673
7928	Adnan Ahmed Qureshi, H No. R 1139 Sector 8-C Gulshan E Zahoor Abicinya Lane Lines Area. Karachi	Adnan Ahmed Qureshi	42301-2489192-5	Ahmed Hussain	335	-	172	172	-	-	-	506	335	-	172	172	-	-	-	506
7929	Muhammad Saleem, Flat No G-3 Alfaz Al Plaza Block B North Nazimabad, Karachi	Muhammad Saleem	42410-8647195-1	Habib Ullah	357	-	206	206	-	-	-	564	357	-	206	206	-	-	-	564
7930	Mohammad Nadeem Yousaf Zai,Flat No B1/12 Erum Plaza Block 13-A Gulshan-E-Iqbal, Karachi	Mohammad Nadeem Yousaf Zai	42201-7366216-1	Mohammad Abdul Samad Yousuf Zai	466	-	261	261	-	-	-	726	466	-	261	261	-	-	-	726
7931	Muhammad Rehman, Al Imran Autos Plot No 47-48 Block 15 F B Area Karachi	Muhammad Rehman	42101-7940306-3	M Saghir	430	-	232	232	-	-	-	662	430	-	232	232	-	-	-	662
7932	Shahid Ali, H No 1 St 21 Sector F Manzoor Colony Karachi	Shahid Ali	42201-0477902-3	Asghar Ali	386	-	259	259	-	-	-	644	386	-	259	259	-	-	-	644
7933	Muhammad Badar Younus, A-343 Sector 11-A North Karachi Near Power House Karachi	Muhammad Badar Younus	42101-8707882-3	M Younus	452	-	267	267	-	-	-	719	452	-	267	267	-	-	-	719
7934	Faiz Ullah, Plot No 207 1 1st Floor PIB Colony Karachi	Faiz Ullah	54203-9863005-1	Rehmat Ullah	393	-	275	275	-	-	-	667	393	-	275	275	-	-	-	667
7935	Saleem Soomro, Bhq Bhu Chak No 32 Gb Amin Pur Bangla Faisalabad	Saleem Soomro	42201-6536285-7	Muhammad Khan Soomro	438	-	240	240	-	-	-	678	438	-	240	240	-	-	-	678
7936	Hafiz Waseem Khurram, H No O-999/98 None Moh Johar A Bad Rawalpindi	Hafiz Waseem Khurram	37405-3099374-3	Molvi Abdul Khaliq	393	-	295	295	-	-	-	688	393	-	295	295	-	-	-	688
7937	Kashif Haseen, House No A-77 Yaseenabad Block 9 F B Area Karachi	Kashif Haseen	42101-1809091-9	Syed Hasee Uddin	432	-	248	248	-	-	-	681	432	-	248	248	-	-	-	681
7938	Yawar Abbas, Flat No 8 4th Floor Gk 65/6 Kharadar Karachi	Yawar Abbas	42301-9563499-7	Mohammad Ali	357	-	207	207	-	-	-	564	357	-	207	207	-	-	-	564
7939	Mohammad Saqib Haroon, Flat No 404-A Royal appartment K D A Scheme 1 Gulshan Town Karachi	Mohammad Saqib Haroon	42201-0541736-7	Hasroon Rasheed	401	-	147	147	-	-	-	548	401	-	147	147	-	-	-	548
7940	Abdul Aziz Memon, Al Abid Traders Shop 8 Memon Masjid Sec 13/A Memon Nagar Gulzar-E-Hijri Karachi	Abdul Aziz Memon	42501-6529640-9	Abdul Sattar	406	-	198	198	-	-	-	604	406	-	198	198	-	-	-	604
7941	Syed Baber Ahmed, Syed Garments Uff-136 Madina City Mall Sadar 1st Floor Abdullah Haroon Road Karachi	Syed Baber Ahmed	42301-4588832-5	S Irsad Ahmed	400	-	190	190	-	-	-	590	400	-	190	190	-	-	-	590
7942	Sohail Hafeez Khan, H No A-19 1st Floor Block L North Nazimabad Karachi	Sohail Hafeez Khan	42101-1922204-5	Muhammad Hafeez Khan	349	-	163	163	-	-	-	511	349	-	163	163	-	-	-	511
7943	Adnan Saeed, A 003, Lakhani Pride Block 13, Gulistan-E-Johar Karachi	Adnan Saeed	42401-6424488-7	Saeed Ahmed	349	-	192	192	-	-	-	541	349	-	192	192	-	-	-	541
7944	Muhammad Shareef,Flat No B-405 Haq Arcade Sector 11-H North Karachi	Muhammad Shareef	42000-9638747-5	Hafiz Noor Muhammad	347	-	247	247	-	-	-	594	347	-	247	247	-	-	-	594
7945	Nisar Ahmed, Nisar Brothers and Co Logistic Plot No 31-B Ground Floor Mariour Road Maripur Karachi	Nisar Ahmed	42201-5856460-9	Haji Khuda Bux	320	-	193	193	-	-	-	514	320	-	193	193	-	-	-	514
7946	Muhammad Umar Naved, Master Traders Office No 159 3rd Floor Block Bazar-E-Faisal Karimabad Karachi	Muhammad Umar Naved	42501-1571218-9	Khan Muhammad	339	-	200	200	-	-	-	539	339	-	200	200	-	-	-	539
7947	Muhammad Ameen, H No 5 Street No 7 Anayata Bagh Scheme Baghbanpura Lahore	Muhammad Ameen	35201-4686519-7	Haji Ahmad Din	297	-	212	212	-	-	-	509	297	-	212	212	-	-	-	509
7948	Rizwan Jaffri, House No C-8 Survey No. 627 Jafar E Tayyar Society Malir Karachi	Rizwan Jaffri	42501-7640020-9	S Nadir Hussain	349	-	163	163	-	-	-	511	349	-	163	163	-	-	-	511
7949	Akhter Hussain, Flat No A-14 Al Saba appartment Plot No Fl-8 Block E North Nazimabad Karachi	Akhter Hussain	42101-4501022-9	Asgher Ali	425	-	274	274	-	-	-	699	425	-	274	274	-	-	-	699
7950	Arshad Iqbal Memon, Asian Enterprises Shop No G-191 Jiliani Centre M A Jinnah Road Tower Karachi	Arshad Iqbal Memon	42301-6155710-1	Ahmed Adam Ji	366	-	221	221	-	-	-	587	366	-	221	221	-	-	-	587
7951	Iftikhar Saeed Qureshi, H No 51 B/2 Street No 32 Phase V Ext DHA Karachi	Iftikhar Saeed Qureshi	42301-6980031-9	Anwer Saeed Qureshi	400	-	189	189	-	-	-	589	400	-	189	189	-	-	-	589
7952	Chuahdary Mohammed Asad Arshad, Bunglow No C-80 Block 8 Gulistan-E-Johar Karachi	Chuahdary Mohammed Asad Arshad	42201-7593954-3	Mohammed Arshad	447	-	258	258	-	-	-	705	447	-	258	258	-	-	-	705
7953	Nighat Ara, Flat No. D-21 Gulshan Amin Block No. 15 Gulistan Johar Karachi	Nighat Ara	42201-8169390-0	Basheer Ud Din	353	-	199	199	-	-	-	552	353	-	199	199	-	-	-	552
7954	Shabbir Ahmed Arain, Arain Enterprises Office No G-17 Hunaid City Block 17 Gulistan-E-Johar Karachi	Shabbir Ahmed Arain	42201-1242583-5	Noor Muhammad	380	-	166	166	-	-	-	547	380	-	166	166	-	-	-	547
7955	Fouzia Haider, H No 419-P Phase I,DHA Lahore	Fouzia Haider	35202-5050452-8	Syed Mubarak Haider	407	-	240	240	-	-	-	647	407	-	240	240	-	-	-	647
7956	Muhammad Mujahid Javaid, Smile Computers and Electronic M-281 Mezzanine Floor Jilani Centre M A Jinnah Road Karachi	Muhammad Mujahid Javaid	42401-2005788-7	M Jamil Javaid	446	-	318	318	-	-	-	764	446	-	318	318	-	-	-	764
7957	Muhammad Shahzad Khan, Al Sahab Trading Off M-10 Mezzanine Floor Gulplaza M A Jinnah Road Karachi	Muhammad Shahzad Khan	42201-5261129-5	Muhammad Murtaza	386	-	259	259	-	-	-	644	386	-	259	259	-	-	-	644
7958	Syed Adeel Ali, Ali Garments Shop No 30/37 International Market Abdullah Haroon Road Saddar Karachi	Syed Adeel Ali	42000-7034107-7	Syed Nazim Ali	363	-	155	155	-	-	-	519	363	-	155	155	-	-	-	519
7959	Aijaz Ali, H No C-134 Phase II Gulshan-E-Hadeed	Aijaz Ali	42501-7205059-3	Basheer Ahmed Awan	472	-	304	304	-	-	-	777	472	-	304	304	-	-	-	777
7960	Qazi Muhammad Nasir, H No 170 Block-C Latifabad No. 2, Hyderabad	Qazi Muhammad Nasir	41304-1359646-7	Qazi Muhammad Ayoob	364	-	162	162	-	-	-	526	364	-	162	162	-	-	-	526
7961	Imran Sheikh, F-C-13,06 Rabia Patecs Main Abdul Hassan Isphani Road Gulshan Tow Karachi	Imran Sheikh	42201-8583279-3	Mukhtar Shaikh	449	-	238	238	-	-	-	687	449	-	238	238	-	-	-	687
7962	Muhammad Azad, Future Focus International Off 1 1st Floor Gulshan Plza 6th Road Square Murree Road Rawalpindi	Muhammad Azad	37405-0528524-1	Abdul Aziz	382	-	201	201	-	-	-	583	382	-	201	201	-	-	-	583
7963	Fayyaz Akram, H No Bb-384-A Street No 4 Kirishan Pura Rawalpindi	Fayyaz Akram	37405-1865820-3	Muhammad Akram	349	-	192	192	-	-	-	541	349	-	192	192	-	-	-	541
7964	Mussarat Nadeem, Pak British Instititue Fl-4/18 Block 5 Gulshan-E-Iqbal Karachi	Mussarat Nadeem	42101-0821334-8	Mohd Nadeem Rafiq	347	-	247	247	-	-	-	594	347	-	247	247	-	-	-	594
7965	Rehan Ahmed, Friends Electronics Centre Shop No G-12 G-39 Noman Square Empress Market Saddar Karachi	Rehan Ahmed	42101-4661352-5	Khursheed Ahmed	412	-	206	206	-	-	-	618	412	-	206	206	-	-	-	618
7966	Khawar Butt, H No 26/556 Cantt Bazar Drig Road, Near Contonment Water Tank Karachi	Khawar Butt	42201-0574465-1	Muhammad Shareef Butt	360	-	144	144	-	-	-	503	360	-	144	144	-	-	-	503
7967	Allauddin Ansari, H No B-2-132/133 Indus Mehran Housing Society Malir Ext Karachi	Allauddin Ansari	41303-1333835-9	Rokun Udin Ansari	467	-	291	291	-	-	-	758	467	-	291	291	-	-	-	758
7968	Muhammad Faisal,Flat No C-11 Hunaid City G/F Block 17 Gulistan-E-Johar, Near Perfume Chowk	Muhammad Faisal	42101-7741716-1	Muhammad Yunus	400	-	190	190	-	-	-	590	400	-	190	190	-	-	-	590
7969	Syed Muhammad A Zaidi, Pinewoods Furniture Decorator Shop No 28 Madina Comforts Block 16 Gulistan E Johar Karachi	Syed Muhammad A Zaidi	42201-9748546-7	S Ali Mujahid	335	-	172	172	-	-	-	506	335	-	172	172	-	-	-	506
7970	Abdul Qadir Aarba, D-2 Karimabad Block 4 F B Area, Near Bana Palace	Abdul Qadir Aarba	42301-0218335-5	Muhammad Ismail	412	-	206	206	-	-	-	618	412	-	206	206	-	-	-	618
7971	Muhammad Jawad Khan, A Qadir Furnishers Plot No 5 Tipu Road Rawalpindi	Muhammad Jawad Khan	37405-7260636-7	Abdul Qadir Khan	399	-	190	190	-	-	-	589	399	-	190	190	-	-	-	589
7972	Altaf Sachwani, Flat-E-5 Samori Na Manor Plot 184 Garden East Road Karachi	Altaf Sachwani	42401-6419152-3	Anwer Ali	387	-	174	174	-	-	-	561	387	-	174	174	-	-	-	561
7973	Mohammad Ashraf, Ghousia Confectionery Store Munji Khet C St 10/4 Jodia Bazar Karachi	Mohammad Ashraf	42301-4677668-5	Abdul Sattar	318	-	214	214	-	-	-	532	318	-	214	214	-	-	-	532
7974	Syed Abbas Hussain Naqvi, C-110 Phase No.1 Ideal Arcade Abulhassan Asfahani Road Gulzar-E-Hijri Karachi	Syed Abbas Hussain Naqvi	42201-4110571-5	Syed Ibrar Hussain Naqvi	459	-	228	228	-	-	-	686	459	-	228	228	-	-	-	686
7975	Nazim Uddin, H No 67/1 9th Lane Khayaban-E-Badar DHA Phase 7 Karachi	Nazim Uddin	42301-1799388-1	Babu Khan	492	-	368	368	-	-	-	860	492	-	368	368	-	-	-	860
7976	Tassaduq Hussain, Flat No C-611 6th Floor Par Avenue Block 19 Plot No.118 Gulistan-E-Johar Karachi	Tassaduq Hussain	42401-6411878-9	Nawab Khan	407	-	154	154	-	-	-	562	407	-	154	154	-	-	-	562
7977	Zahid Ulhassan,Flat No A-102 Hina Terrace Block 13-D-3 Gulshan-E-Iqbal Karachi	Zahid Ulhassan	42201-1242918-1	Mehboob Ul Hassan	379	-	193	193	-	-	-	572	379	-	193	193	-	-	-	572
7978	Muhammad Luqman Khan, New Life Medical General St PlNo. 811-A Jalalabad Clony Blk 27 Nazimabad No. 1 Near Saif Ullah Bangash Hotal Wali Gali Karachi	Muhammad Luqman Khan	42101-0782678-1	M Idress	360	-	144	144	-	-	-	503	360	-	144	144	-	-	-	503
7979	Ikram Ullah Khan, Ma Enterprises Suit M-54 Centrum Shoping Mall Block 21 F B Area Karachi	Ikram Ullah Khan	42201-0405419-3	Ahsan Ullah Khan	419	-	242	242	-	-	-	661	419	-	242	242	-	-	-	661
7980	Tanveer Jabbar, H No 3012-L Metrovill III Scheme 33 Block 2 Sector 14-A Gulzar-E-Hijri Karachi	Tanveer Jabbar	42501-2930719-3	Abdul Jabbar	467	-	295	295	-	-	-	762	467	-	295	295	-	-	-	762

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
7981	Mohammad Yasin Dagha,Flat No 103 Hingora House Picture Road Kharadar, Karachi	Mohammad Yasin Dagha	42301-0951715-5	Abdul Latif Dagha	383	-	216	216	-	-	-	599	383	-	216	216	-	-	-	599
7982	Sheeraz Mehmood, Bank Al Habib Limited Main Branch Mackinnons Building I I Chundrigar Road Karachi	Sheeraz Mehmood	42201-0952920-7	Mehmood Ul Hassan	379	-	158	158	-	-	-	537	379	-	158	158	-	-	-	537
7983	Muhammad Jawed Iqbal,Flat No A-203/2 Rajput Shopping Mall Block G North Nazimabad Karachi	Muhammad Jawed Iqbal	42201-9000919-7	Muhammad Umer	418	-	215	215	-	-	-	633	418	-	215	215	-	-	-	633
7984	Ronaq Zaman, H No 12 Street No 59 Near Najam Market F-8/4 Islamabad	Ronaq Zaman	13302-0421981-3	Mohammad Zaman	371	-	186	186	-	-	-	557	371	-	186	186	-	-	-	557
7985	Sheikh Muhammad Din, H No. 175 Street No. 61 I-8/3 Islamabad	Sheikh Muhammad Din	61101-1878268-7	Sheikh Alah Dita	416	-	172	172	-	-	-	588	416	-	172	172	-	-	-	588
7986	Muhammad Aqeel Khan, House No. A-1 Block No. B Ahmadabad Colony North Nazimabad Karachi	Muhammad Aqeel Khan	42101-8772178-1	Mohd Jalel	352	-	208	208	-	-	-	560	352	-	208	208	-	-	-	560
7987	Rizwan Raza Hayder, H No A-308 Block L North Nazimabad Karachi	Rizwan Raza Hayder	42101-9625802-3	Syed M Anwar	370	-	142	142	-	-	-	511	370	-	142	142	-	-	-	511
7988	Muhammed Suhail, H No 5/7 Street No 2-E Nazimabad No 2 Karachi	Muhammed Suhail	42101-8741724-7	M Yousuf	361	-	158	158	-	-	-	519	361	-	158	158	-	-	-	519
7989	Aftab Ahmed Qasmi, Data Corporation Twin Star Chamber office No 42 3rd Floor Hasrat Mohani Road Karachi	Aftab Ahmed Qasmi	42000-7915053-7	Saleh Mohd Qasmi	405	-	272	272	-	-	-	677	405	-	272	272	-	-	-	677
7990	Mohammad Imran, C-21 Block-B North Nazimabad Karachi	Mohammad Imran	42101-2244481-7	Mohammad Ramzan	400	-	251	251	-	-	-	651	400	-	251	251	-	-	-	651
7991	Muhammad Nadeem, FlatNo.A-18/9 Rabia City Gulistan-E-Jauhar Karachi	Muhammad Nadeem	42201-4089269-3	Mohammad Yameen	460	-	249	249	-	-	-	709	460	-	249	249	-	-	-	709
7992	Shabbir Hussain, Shabbir Enginering Shop No 5 Plot No Np-8/27 Chagla Building Phool Chowk Juna Market Karachi	Shabbir Hussain	42101-1365972-5	Abid Ali	392	-	196	196	-	-	-	588	392	-	196	196	-	-	-	588
7993	Muhammad Hafeez Ullah, H No. 19 Shehzad House Shehzad Colony Westridge Near Carriage FactorykRawalpindi	Muhammad Hafeez Ullah	61101-0258400-9	Muhammad Iqbal Chaudhr	349	-	192	192	-	-	-	541	349	-	192	192	-	-	-	541
7994	Aurangzeb Kapoor, office No 4 First Floor Ginza Centre Blue Area Islamabad	Aurangzeb Kapoor	37405-5427606-7	Safdar Kapoor	477	-	336	336	-	-	-	813	477	-	336	336	-	-	-	813
7995	Junaid Iqbal Sheikh, H No 6 Street No 29 Badar Street Fleming Road Macleod Road Lahore	Junaid Iqbal Sheikh	35202-4303066-5	Javed Iqbal Sheikh	320	-	180	180	-	-	-	500	320	-	180	180	-	-	-	500
7996	Muhammad Ashfaq, H No 36 Commercial Street No A Block Y Peoples Colony Gujranwala	Muhammad Ashfaq	34101-1937631-5	Muhammad Nawaz	480	-	302	302	-	-	-	782	480	-	302	302	-	-	-	782
7997	Muhammad Rashid Qureshi, H No.A-17 BlkNo.7 Gulshan-E-Iqbal Karachi	Muhammad Rashid Qureshi	42401-1669530-7	Muhammad Ayub Qureshi	371	-	135	135	-	-	-	506	371	-	135	135	-	-	-	506
7998	Naheed Hanif, H No Z-554-A Street No 75 Mohalla Sai Fateh Khan Rawalpindi	Naheed Hanif	37405-1996138-0	Muhammad Hanif	389	-	203	203	-	-	-	591	389	-	203	203	-	-	-	591
7999	Zulfiqar Gill, Perfect Engineering Shop No Cs-6 Sohrab Goth Super Autoparts Market Karachi	Zulfiqar Gill	42301-9388531-3	Hidayat Gill	388	-	214	214	-	-	-	602	388	-	214	214	-	-	-	602
8000	Muhammad Wajahat Siddiqui, A-5Bl-16 F.B Area UBL Sports Complex Karachi	Muhammad Wajahat Siddiqui	42101-1585335-5	Shamshad Ali Siddiqui	375	-	190	190	-	-	-	564	375	-	190	190	-	-	-	564
8001	Andleeb Akber, Institute Of Beauty Haire Abd Plot No 7C-1st FloorFlat No 1 36 Commercial street DHA Phase V Karachi	Andleeb Akber	42201-5979676-4	M Jawad Feroz Khan	478	-	337	337	-	-	-	815	478	-	337	337	-	-	-	815
8002	Manzoor Ahmed, H No R-16 Block 16 F B Area Karachi	Manzoor Ahmed	42201-5701060-9	Muhammad Aslam	347	-	161	161	-	-	-	508	347	-	161	161	-	-	-	508
8003	Chaudhry Saqib Nazir, office No 5-6 68 E Jinnah Avenue Blue Area Islamabad	Chaudhry Saqib Nazir	61101-8989186-3	Chaudhry Nazir Ahmed	397	-	310	310	-	-	-	707	397	-	310	310	-	-	-	707
8004	Amir Hussain Baig, H No R-33 Ground Floor Block H North Nazimabad Karachi	Amir Hussain Baig	42501-3135940-9	Ahmed Hussain Baig	450	-	243	243	-	-	-	693	450	-	243	243	-	-	-	693
8005	Shabbir Ahmed, H No B-332 3rd Floor Square Sh Oppositer Plaza Abul Hassan Isphani Road Karachi	Shabbir Ahmed	41303-1504966-1	Faqeer Muhammad	436	-	274	274	-	-	-	709	436	-	274	274	-	-	-	709
8006	Mirza Muhammad Fawad Baig, H No 133/5 Sheet No 5 1st Floor Model Colony Karachi	Mirza Muhammad Fawad Baig	42000-0252242-5	Mirza Abdul Wahid Baig	387	-	174	174	-	-	-	561	387	-	174	174	-	-	-	561
8007	Pervaiz Larik, 202 Block D Iqra Complex Gulistan E Jouhar Karachi	Pervaiz Larik	42301-7921418-7	Allah Wasayo Larik	478	-	345	345	-	-	-	823	478	-	345	345	-	-	-	823
8008	Naveed Abbas, Flat No. 2 Block No. 110 Street No. 32 I and T Centre G-9/1 Islamabad	Naveed Abbas	33101-4413208-1	Muhammad Nazir	298	-	232	232	-	-	-	530	298	-	232	232	-	-	-	530
8009	Muhammad Ajmal, Ma Chemicals Office No B-9 Ground Floor Block U North Nazimabad Karachi	Muhammad Ajmal	42101-8046419-7	Muth	482	-	324	324	-	-	-	806	482	-	324	324	-	-	-	806
8010	Sajid Khan,Flat No 404 Sb-13 Koolsom Heights Block 3 Gulshan-E-Iqbal Karachi	Sajid Khan	42501-1420791-3	Ahmed Khan	471	-	278	278	-	-	-	749	471	-	278	278	-	-	-	749
8011	Mohammad Ali Khan, Career Foundation School House No E-14 Block No 10 Gulshan-E-Iqbal Karachi	Mohammad Ali Khan	42201-6423728-9	Dr Abid Ali Khan	398	-	201	201	-	-	-	599	398	-	201	201	-	-	-	599
8012	Amir Younas, Sunrise Weavings F-314 Site Karachi	Amir Younas	42301-6236086-9	Younas	433	-	264	264	-	-	-	697	433	-	264	264	-	-	-	697
8013	Asad Noman Khan, House E/43 Street No 6 Mehmoodabad No 4 Karachi	Asad Noman Khan	42301-1051194-5	Sajjad Ali Khan	464	-	307	307	-	-	-	771	464	-	307	307	-	-	-	771
8014	Muhammad Asim, Asim Watch Centre Shop No 70 Quetawala Market M A Jinnah Road Marriot Road Karachi	Muhammad Asim	42101-1846031-5	Abid Hussain	385	-	183	183	-	-	-	568	385	-	183	183	-	-	-	568
8015	Rehan Hashmat, Care Logistics Private Limited Dept Market Jamila Lodge Plot 1/2-G Block 6 PECHS Karachi	Rehan Hashmat	42101-1916258-1	Hashmat Ali	403	-	180	180	-	-	-	583	403	-	180	180	-	-	-	583
8016	Shahid Ali Khan, Fast Communication J-4 Taj Centre Shop No 3 Shah Faisal Colony Karachi	Shahid Ali Khan	42000-0432428-1	Sadat Ali Khan	459	-	299	299	-	-	-	759	459	-	299	299	-	-	-	759
8017	Shehzada Khurram, Hameed Kasuriam H No 20 Street No 16 Muslim Street Nicklson Road Lahore	Shehzada Khurram	35102-0565837-5	Abdul Hameed	347	-	204	204	-	-	-	551	347	-	204	204	-	-	-	551
8018	Muhammad Iqbal, Subhanallah Enterprises Shop No 272/3 Karimabad F B Area Karachi	Muhammad Iqbal	42101-8649156-7	Abdul Ghani	370	-	203	203	-	-	-	573	370	-	203	203	-	-	-	573
8019	Zaif Habib Baig, H No A-10 Block W Iqbal Town North Nazimabad Karachi	Zaif Habib Baig	42101-0296093-1	Tufail Ahmed Baig	398	-	194	194	-	-	-	592	398	-	194	194	-	-	-	592
8020	Muhammad Arshad, H No 15,Street No 17,Nai Abadi,Dhulan Wali Peer Budhan Wali,Multan Road Lahore	Muhammad Arshad	35202-6432198-7	Muhammad Ismail	337	-	213	213	-	-	-	550	337	-	213	213	-	-	-	550
8021	Abdul Nadeem Zaffari, B-27 Kehkshan Tarrace Bl-13 Gul-E-Jouhar Karachi	Abdul Nadeem Zaffari	42501-1024759-9	Abdul Hakeem Zaffari	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8022	Fayyaz Ahmad, House No 6 Street 4 Old Navy Gate Gizri Karachi	Fayyaz Ahmad	42301-5477192-7	Muhammad Mikin	330	-	218	218	-	-	-	548	330	-	218	218	-	-	-	548
8023	Mohammad Saleem Iqbal, H No.A-14 BlkNo.4 SchNo.36 Gulistan-E-Jauhar Karachi	Mohammad Saleem Iqbal	35202-2206848-7	Abdul Rasheed	483	-	355	355	-	-	-	838	483	-	355	355	-	-	-	838
8024	Qurban Ali, H No. 8-C Sector No. 3 Khayaban E Sirsyed Rawalpindi	Qurban Ali	71503-8031223-5	Muhammad Shiffa	352	-	173	173	-	-	-	525	352	-	173	173	-	-	-	525
8025	Muhammad Saleh, H No 33/1 Scheme Defence Housing Street Khayaban-E-Tanzeem Phase V DHA Karachi	Muhammad Saleh	42301-0806363-9	Muhammad Rafi	390	-	163	163	-	-	-	553	390	-	163	163	-	-	-	553
8026	Asif Ali,Flat No B-2/55 Sherton Square University Road Gulshan-E-Iqbal Karachi	Asif Ali	42201-9000086-1	Gulam Hussain	311	-	199	199	-	-	-	510	311	-	199	199	-	-	-	510
8027	Anwar Ahmed Qureshi, Ghousia Resturant Shop No 11/12 Garyana Building Talpur Road Karachi	Anwar Ahmed Qureshi	42201-2611166-1	Dildar	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8028	Muhammad Nadir Khan, H No.283/1 Jawaid Manzil Mirza Street Chandni Chowk Garden West Karachi	Muhammad Nadir Khan	42301-1538280-3	Muhammad Shabir Ali Khan	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614
8029	Sheikh Mohammad Safdar, Insaf Foam and Sofa Cloth Cntr Khana Road Rawalpindi	Sheikh Mohammad Safdar	37405-0672564-9	Sheikh M Asghar	333	-	206	206	-	-	-	539	333	-	206	206	-	-	-	539
8030	Chaudary Farooq Ahmed, Flat No 805-806 Sea Castle Block 4 Commercial 7 Clifton Karachi	Chaudary Farooq Ahmed	42301-2539831-9	Younis Farooqui	428	-	246	246	-	-	-	673	428	-	246	246	-	-	-	673
8031	Muhammad Shahzad Ali, H No C-78 Block 6 F B Area Karachi	Muhammad Shahzad Ali	42101-1894153-5	Suliman Ali	372	-	167	167	-	-	-	539	372	-	167	167	-	-	-	539
8032	Raja Faisal Rathore, Monument World Wide Pvt H 158 Upper Portion Street No 97 I-8/4 Islamabad	Raja Faisal Rathore	37405-7627990-5	Raja Mumtaz Hussain	399	-	274	274	-	-	-	673	399	-	274	274	-	-	-	673
8033	Salahuddin Bangash, Makkah Property Centre Of No 18 1st Floor Alah Wala Plaza G-9 Markaz Islamabad	Salahuddin Bangash	14101-0786574-9	Nasir Ud Din	393	-	301	301	-	-	-	695	393	-	301	301	-	-	-	695
8034	Muhammad Ashraf, Gems and Gold Jewellers Shop No 38 Sunar Centre Raja Ghazanfar Ali Road Saddar Karachi	Muhammad Ashraf	42101-8647592-5	Abdul Sattar	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614

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Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8035	Syed Fazal Abbas Rizvi, Allied Engineering Suit No 2-3 Madina Hotel Chota Gate Main Shara-E-Faisal Karachi	Syed Fazal Abbas Rizvi	42000-8059897-9	S Aal Nabi Rizvi	363	-	235	235	-	-	-	599	363	-	235	235	-	-	-	599
8036	Mohammad Ikram, Iq Collection Al Madina Market Shop No 26 Model Colony Liaqat Ali Khan R Karachi	Mohammad Ikram	42501-9160612-9	Mohd Hassan	398	-	201	201	-	-	-	599	398	-	201	201	-	-	-	599
8037	Muhamad Abbas, F-310 Falak Naz Tower Main Shahrah-E-Faisal Karachi	Muhamad Abbas	42201-5997669-5	Muhammad Saddique	478	-	345	345	-	-	-	823	478	-	345	345	-	-	-	823
8038	Sheik Saeed Elahi, H No R-14 Sasi Homes Block 4 Gulistan-E-Johar Karachi	Sheik Saeed Elahi	42201-6750411-7	Sheikh Shah Elahi	451	-	294	294	-	-	-	745	451	-	294	294	-	-	-	745
8039	Nousheen Saad, N S Garments H No 17/21 1st Floor Sector 11-D New Karachi	Nousheen Saad	42101-8812151-0	Saad Lodhi	425	-	250	250	-	-	-	675	425	-	250	250	-	-	-	675
8040	Qamar Shamim, Flat No B-17 Faraz Avenue Block 20 3rd Floor Gulistan-E-Johar Karachi	Qamar Shamim	42401-6285251-5		363	-	235	235	-	-	-	599	363	-	235	235	-	-	-	599
8041	Inayat Ullah, Inayatullah and Co 421-423/C Comm Area Block 2 Tariq Road PECHS Karachi	Inayat Ullah	41101-5646715-1	Gulam Rasool	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8042	Haider Ali, Flat No 5306 Block 54 Defence Garden Phase 1 DHA Karachi	Haider Ali	42301-2455710-3	Usman Ali	348	-	220	220	-	-	-	569	348	-	220	220	-	-	-	569
8043	Bashir Hussain, Mian and Sons 11-12 Lgf Abrar Centre Wahdat Road Lahore	Bashir Hussain	35202-2450433-3	Allah Ditta	460	-	318	318	-	-	-	778	460	-	318	318	-	-	-	778
8044	Allauddin, H No L-774 Sector 5-B/1 North Karachi	Allauddin	42101-7471427-7	Ameen Uddin	310	-	200	200	-	-	-	510	310	-	200	200	-	-	-	510
8045	Saeed Mehmood, Banglow No 4 Block 3 Shah Faisal Colony Karachi	Saeed Mehmood	42201-7274442-3	Chodry Muhammad Zaman	357	-	158	158	-	-	-	515	357	-	158	158	-	-	-	515
8046	Muhammad Hasnain,Flat No H-3 KDA Flats Phase 1 Shadman Town No 1 North Karach Karachi	Muhammad Hasnain	42101-0301715-9	Muhammad Hussain	385	-	236	236	-	-	-	621	385	-	236	236	-	-	-	621
8047	Naila Shahid, H No 5-A/III/II 26Th Street Phase 5 Clifton DHA Karachi	Naila Shahid	42301-0768905-8	Shahid Mirza	421	-	200	200	-	-	-	621	421	-	200	200	-	-	-	621
8048	Sadiq Ali Sotarya,Flat No 304 3rd Floor Sweet Corner Plot No 195/2 Garden East Nasir Manji Karachi	Sadiq Ali Sotarya	42501-1507279-9	Shukat Ali	372	-	167	167	-	-	-	539	372	-	167	167	-	-	-	539
8049	Rehan Ahmed, FlatNo. B-310 Block 7 F B Area Near Arshi Shopping Mall Karachi	Rehan Ahmed	42101-6452612-5	Abdul Aleem Niyazi	385	-	276	276	-	-	-	661	385	-	276	276	-	-	-	661
8050	Shaikh Ghulam Shabbir, Haroon Royal City Flat No K-402 Phase I Block 17 Gulistan E Joher Karachi	Shaikh Ghulam Shabbir	42101-8791200-3	Shaikh Ghulam Hussain	322	-	183	183	-	-	-	505	322	-	183	183	-	-	-	505
8051	Subi Farhat, Ruba Traders 14-G Quetta Centre Poonch Road Near Chouburgi Lahore	Subi Farhat	35202-2508205-7	Farhat Naseem	325	-	220	220	-	-	-	545	325	-	220	220	-	-	-	545
8052	Qazi Kamran Ahmed, H No 2617 Noor Muhammad School Market Road Hyderabad	Qazi Kamran Ahmed	41303-1534943-5	Qazi Ijaz Ahmed	362	-	162	162	-	-	-	525	362	-	162	162	-	-	-	525
8053	Adnan Sadiq, Mahad Leather View Street No 1 Islamia Park Silver Star Road Sialkot	Adnan Sadiq	34603-2204866-5	Muhammad Sadiq	290	-	213	213	-	-	-	503	290	-	213	213	-	-	-	503
8054	Syed S Jaffer Abbas Safavi, H No A-7/C-1 Paradise Arcade Block 4 Abul Hassan Isphani Road Gulshan-E-Iqbal Karachi	Syed S Jaffer Abbas Safavi	42501-1235098-1	Syed Kamal Uddin	371	-	197	197	-	-	-	567	371	-	197	197	-	-	-	567
8055	Imtiaz Baig, Flat No A-22 Faisal appartment Sec 11-H North Karachi	Imtiaz Baig	42101-2506616-3	Wahid Baig	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8056	Syed Gulfam Raza, Disha Communication Main Wandala Road Shadrah Lahore	Syed Gulfam Raza	35200-1471775-9	Sed Mushtaq Naqvi	370	-	203	203	-	-	-	573	370	-	203	203	-	-	-	573
8057	Muhammad Nabi, House No 597 Bangla Bazar Street No 15-A Orangi Town Karachi	Muhammad Nabi	42401-8001165-1	Mohammad Subhan	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614
8058	Mohammad Jibran, Hafiz International Shop No 25 Block 5 PIB Colony Karachi	Mohammad Jibran	42201-0672511-5	Abdul Hafeez	425	-	254	254	-	-	-	678	425	-	254	254	-	-	-	678
8059	Muhammad Munir Tariq, Talal Traders 2660/9/91 Aslamabad Masoom Shah Road Multan	Muhammad Munir Tariq	36302-1054440-9	M Bashir Shahid	332	-	234	234	-	-	-	566	332	-	234	234	-	-	-	566
8060	Aqeel Maqbool, H No A-113 Block No 9 F B Area Karachi	Aqeel Maqbool	42101-1795110-5	Maqbool Ahmed	395	-	238	238	-	-	-	633	395	-	238	238	-	-	-	633
8061	Mohammad Hayyat Chudry, House No P-650 1st Floor Peoples Colony Street No 12 Block N North Nazimabad	Mohammad Hayyat Chudry	42101-1829581-9	Muhammad Ali	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614
8062	Muhammad Aslam, Mohammad and Gulzar Trading Co Mezzanine Floor Shop No M 4 Shahra-E-Faisal Falak Naz Tower Karachi	Muhammad Aslam	42201-0641995-3	Muhammad Aslam	483	-	355	355	-	-	-	838	483	-	355	355	-	-	-	838
8063	Syed Ali Imran Naqvi, Mafhh Links Plot 29-C 24th Street Tauheed Commercial Phase V DHA Karachi	Syed Ali Imran Naqvi	42101-0231660-3	Syed Gazanffar Ali	481	-	296	296	-	-	-	777	481	-	296	296	-	-	-	777
8064	Ghulam Mustafa, House-F-3 Dawood Colony Tulsi Das Road Ghari Khata Hyderabad	Ghulam Mustafa	41303-1173152-5	Aijaz Ahmed	378	-	175	175	-	-	-	553	378	-	175	175	-	-	-	553
8065	Abdul Qadir Sama, H No 603/604 Ahmed Manshan 6th Floor Shah Wali Ullah Road Niyabad Colony Kharadar Karachi	Abdul Qadir Sama	42301-0801115-7	Muhammad Yousuf Sama	459	-	304	304	-	-	-	763	459	-	304	304	-	-	-	763
8066	Rana Muhammad A Latif, Sain Rana Lateef Brooker Sh No 3 Maqdoom Road Galla Mandi Faisalabad	Rana Muhammad A Latif	33100-0749988-3	Rana Muhammad Latif	446	-	302	302	-	-	-	747	446	-	302	302	-	-	-	747
8067	Muhammad Khurram, Sm Weapon Shop Centre No 725 Pakistan Navy Dock Yard West Warf Road Karachi	Muhammad Khurram	42101-4145439-9	Mohd Jamil	384	-	212	212	-	-	-	596	384	-	212	212	-	-	-	596
8068	Anjum Shamim, P 12 Ashraf Plaza 14/B Shadman Town North Nazimabad Karachi	Anjum Shamim	37405-2806591-1	Shamim Ahmed	384	-	190	190	-	-	-	575	384	-	190	190	-	-	-	575
8069	Syed Mumtaiz Hussain, H No C-315/2-C 2nd Floor Zahoor Mansion Block 2 PECHS Karachi	Syed Mumtaiz Hussain	42000-0442822-1	Sed Zahoor Hassain	459	-	304	304	-	-	-	764	459	-	304	304	-	-	-	764
8070	Muhammad Waseem, 3 Star Hair Dresser L-475 Sector 5-C-2 North Karachi	Muhammad Waseem	42101-2961076-3	Muhammad Hanif	371	-	251	251	-	-	-	623	371	-	251	251	-	-	-	623
8071	Masood Ahmed Gilani, Gillani Printers Chowk Pul Shawala Hussain Parwala Road Multan	Masood Ahmed Gilani	36302-7431890-7	M Shabir Gilani	333	-	181	181	-	-	-	514	333	-	181	181	-	-	-	514
8072	Chaudhary Muhammad Khalid Latif, Chohan Medican Company 2 Ghousia Market Ghanta Ghar Katchery Road Multan	Chaudhary Muhammad Khalid Latif	36302-8441418-7	Chaudhary Abdul Latif	292	-	220	220	-	-	-	512	292	-	220	220	-	-	-	512
8073	Noman Ikram, I U Dies Makers Shop No 175-176 B Road Liaquatabad Karachi	Noman Ikram	42101-8187892-1	Ikram Ud Din	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8074	Abdul Manan, Decent Coung System Electric W Plot No K-700 Block F North Nazimabad Karachi	Abdul Manan	42101-1484332-5	Meer Alam	478	-	345	345	-	-	-	823	478	-	345	345	-	-	-	823
8075	Manzar Rauf Pirzada, H No 1 Officer Colony Dewan Khaoid Mill Site Area Kotri	Manzar Rauf Pirzada	41304-5331192-1	Rauf Alam Khan	417	-	175	175	-	-	-	592	417	-	175	175	-	-	-	592
8076	Fasih Ud Din,Flat No D-17 Mehran Appartment Block 16 Gulshan-E-Iqbal Karachi	Fasih Ud Din	42201-0345944-1	Feroze Ahmed	278	-	223	223	-	-	-	501	278	-	223	223	-	-	-	501
8077	Zahid Hussain, H No 16-C Awami Flates Rewaz Garden Lahore	Zahid Hussain	36501-0117703-5	Ejaz Hussain	383	-	276	276	-	-	-	659	383	-	276	276	-	-	-	659
8078	Rashid Ali, Cotton Inn Shop No. 54 Mohammadi Shopping Cntr Blk G North Nazimbad Hydri Karachi	Rashid Ali	42101-6723333-9	Abid Ali Siddiqi	303	-	201	201	-	-	-	504	303	-	201	201	-	-	-	504
8079	Reaz Aziz, Azra International Trading Com Suit 32 Arkay Square Extention 7th Floor Shahrah-E-Liaquat Karachi	Reaz Aziz	42501-0854242-1	Abdul Aziz	335	-	242	242	-	-	-	576	335	-	242	242	-	-	-	576
8080	Muhammad Saddique, H No P-2844 Street No 6 Roza Park Mansoor Abad Faisalabad	Muhammad Saddique	33100-7335804-1	Nazir Ahmed	295	-	226	226	-	-	-	521	295	-	226	226	-	-	-	521
8081	Shafaqat Ali, H No 1 Street No 50-B Per Sheik Shiyan Boghey Waal Lahore	Shafaqat Ali	35201-7015821-5	Inyat Ullah	426	-	234	234	-	-	-	660	426	-	234	234	-	-	-	660
8082	Muhammad Khalid Sarfaraz,Flat No F-1 1st Floor Faraz Avenue Scheme No 36 Block 20 Gulistan-E-Johar Karachi	Muhammad Khalid Sarfaraz	42201-0520142-9	Srfaraz Ahmed	433	-	255	255	-	-	-	689	433	-	255	255	-	-	-	689
8083	Abd Ul Shakoor, Rabdia Textile Plot No D-254 Hafiz Centre Shade No 11 Site Karachi	Abd Ul Shakoor	42301-3052883-1	Qasim	464	-	314	314	-	-	-	778	464	-	314	314	-	-	-	778
8084	Schail Sharif, Plot No Sd-29 Flat No 15 2nd Floor Block A North Nazimabad	Sohail Sharif	37405-0256449-1	Sheikh Mohammad Sharif	495	-	324	324	-	-	-	819	495	-	324	324	-	-	-	819
8085	Saleem Ud Din,Flat No B-11 3rd Floor Adeel appartment Block G North Nazimabad Karachi	Saleem Ud Din	42101-1579194-1	M Azeem Uddin	410	-	218	218	-	-	-	628	410	-	218	218	-	-	-	628
8086	Irfan Israr, H No A-27 Decent Houses Block 7 Gulistan-E-Johar Safora Chock Karachi	Irfan Israr	42201-7757238-7	Israr Ahmed	471	-	270	270	-	-	-	741	471	-	270	270	-	-	-	741
8087	Tanveer Shahzad, H No 287 Street No 55 F 11/4 Rawalpindi	Tanveer Shahzad	37405-9799601-9	Nek Mohammad	442	-	339	339	-	-	-	781	442	-	339	339	-	-	-	781
8088	Abbas Yousuf, Mc-111 Street No 4 Green Town	Abbas Yousuf	42301-1047004-9	Muhammad Yousuf	474	-	335	335	-	-	-	808	474	-	335	335	-	-	-	808
8089	Ghullam Asghar, 102-B Marvi Town Qasimabad	Ghullam Asghar	41306-6880197-5	Makhan Khan	366	-	165	165	-	-	-	530	366	-	165	165	-	-	-	530

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8090	Bashir Ahmad, Malik Fair Prais Shop Street No 23 Peshawar Road Naseerabad Rawalpindi	Bashir Ahmad	37405-0371811-5	Ghulam Mustafa	464	-	328	328	-	-	-	792	464	-	328	328	-	-	-	792
8091	Muhammad Iqbal Shahid, H No 15,Shehzad St Clifton Colony,Shuja Rd Lahore	Muhammad Iqbal Shahid	35202-8272027-7	Ashiq Ali	427	-	245	245	-	-	-	672	427	-	245	245	-	-	-	672
8092	Muhammad Yousaf, Grooming Cycle Enterprises office No 2 2nd Floor Block 98-Y DHA Lahore	Muhammad Yousaf	34202-3175781-1	Fazal Hussain	347	-	227	227	-	-	-	573	347	-	227	227	-	-	-	573
8093	Muhammad Umer Asger Qureshi, HouseNo.05 Block 08 Sector B 1 Town Ship Lahore	Muhammad Umer Asger Qureshi	35202-8067120-1	Asger Ali Qureshi	422	-	292	292	-	-	-	714	422	-	292	292	-	-	-	714
8094	Chaudhry Farooq Shahid, H No 461 Block N Samanabad Lahore	Chaudhry Farooq Shahid	35202-4258678-5	Ghulam Nabi Shahid	322	-	213	213	-	-	-	535	322	-	213	213	-	-	-	535
8095	Haroon Rathore, H No 1444 Street No 33 G-11/2 Islamabad	Haroon Rathore	82203-5090865-9	Raja Mumtaz Hussain Rathore	398	-	212	212	-	-	-	610	398	-	212	212	-	-	-	610
8096	Farrukh Nadeem, H No B-7/79 Muhammadi Colony Near Masjid E Kuba Muslim Town Rawalpindi	Farrukh Nadeem	37405-0912377-7	Abdul Sattar	353	-	212	212	-	-	-	565	353	-	212	212	-	-	-	565
8097	Sami Un Nisa Arif, H No A-162 Block N North Nazimabad Karachi	Sami Un Nisa Arif	42101-5761726-2	Syed Arif	444	-	274	274	-	-	-	718	444	-	274	274	-	-	-	718
8098	Basheer Ahmed, H No P-214 Alvi Road Al Najaf Colony Faisalabad	Basheer Ahmed	33104-9512348-3	Muhammad Suleman	400	-	193	193	-	-	-	593	400	-	193	193	-	-	-	593
8099	Muhammad Rashid Khan,Flat No 403/G-3 Kishwar Heights Block 6 Gulistan-E-Johar Karachi	Muhammad Rashid Khan	42201-0442693-7	M Idrees	289	-	226	226	-	-	-	514	289	-	226	226	-	-	-	514
8100	Ali Jamshaid, H No 5-A Mitra Street Chouburji Sham Nagar Lahore	Ali Jamshaid	35202-5090365-5	M Aashqin	404	-	256	256	-	-	-	660	404	-	256	256	-	-	-	660
8101	Rehan, H No 5-112 Sheet No 5 Model Colony Karachi	Rehan	31303-4261949-5	Mohammad Sharif	335	-	211	211	-	-	-	546	335	-	211	211	-	-	-	546
8102	Sajid Naseem, H No 212 Street No 19 G-10/2 Islamabad	Sajid Naseem	35202-6056726-7	Muhammad Nasim	359	-	168	168	-	-	-	528	359	-	168	168	-	-	-	528
8103	Irfan Rabbani, Metro Shoes Shop No 4 4th Floor Pace Gulberg III Lahore	Irfan Rabbani	35201-8926465-3	Ghulam Rabbani	375	-	259	259	-	-	-	635	375	-	259	259	-	-	-	635
8104	Sajid Ali Mian, New Pearl International office No 7-B Basement 111-Plaza Fazal E Haq Road Blue Area Islamabad	Sajid Ali Mian	61101-7122304-1	Muhammad Ali	397	-	310	310	-	-	-	707	397	-	310	310	-	-	-	707
8105	Mirza Irfan Ahmed, H No 100 Defence Fort Colony Ghazi Road Lahore	Mirza Irfan Ahmed	35202-2491968-5	Mirza Iftikhar Ahmed	367	-	243	243	-	-	-	611	367	-	243	243	-	-	-	611
8106	Tasneem Raza, Wasif International Room No 1 and 2 Basement Chowk Mughal Pura Lahore	Tasneem Raza	35201-4776597-7		375	-	259	259	-	-	-	635	375	-	259	259	-	-	-	635
8107	Babar Shahzad, H No 182,A New Chuburji Park Lahore	Babar Shahzad	35202-4914648-7	Muhammad Yaseen	325	-	220	220	-	-	-	545	325	-	220	220	-	-	-	545
8108	Akbar Ali Khan, House No. E-207 Jahanger Road Rehmani Masjid Karachi	Akbar Ali Khan	42000-0479740-7	Arshad Ali	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8109	Waqar Akbar Butt, Standard Chartered Bank 1-Diplomatic Enclave G-5 Islamabad	Waqar Akbar Butt	37405-0416841-3		448	-	284	284	-	-	-	732	448	-	284	284	-	-	-	732
8110	Ovais Khan, Rk Traders Shop No 26 Manzoor Market Nazimabad No 2 Karachi	Ovais Khan	42101-9062338-3	Sultan Hussan Khan	474	-	335	335	-	-	-	808	474	-	335	335	-	-	-	808
8111	Mohsin Majeed, H No B-509 Block 2 Metrowil Site Karachi	Mohsin Majeed	42401-2088565-5	Shaikh Abdul Majeed	398	-	207	207	-	-	-	605	398	-	207	207	-	-	-	605
8112	Abdul Rauf Bhatti, Biya Traders Suit No 4 Ginza Centre 1st Floor Blue Area Islamabad	Abdul Rauf Bhatti	61101-7743269-7	Jan Mohammad Bhatti	482	-	355	355	-	-	-	837	482	-	355	355	-	-	-	837
8113	Rana Abdul Ghaffar, H No 281 Gali No 8 Block B Umer Khan Road Kimari Muslim Public School Karachi	Rana Abdul Ghaffar	42401-5580491-1	Rana Mohammad Iqbal	385	-	177	177	-	-	-	562	385	-	177	177	-	-	-	562
8114	Muhammad Adnan, H No 354 Street No 6 Liaqatabad No 1 Faisalabad	Muhammad Adnan	33100-7758457-1	Muhammad Azam	322	-	213	213	-	-	-	534	322	-	213	213	-	-	-	534
8115	Mohammad Achar,Flat No D-104 Sunny Heights Main Rashid Minhas Block 10 Gulshan-E-Iqbal	Mohammad Achar	43303-5281727-9	Mohammad Yousuf	461	-	259	259	-	-	-	719	461	-	259	259	-	-	-	719
8116	Qamar Zaman Afridi, Flat No G-137 Street No 31 Askari No 4 Near Millinium Shopping Mall Karachi	Qamar Zaman Afridi	42201-7009296-7	Mohammad Zaman Afridi	398	-	201	201	-	-	-	599	398	-	201	201	-	-	-	599
8117	Zeeshan Alam, H No A-114 Abid appartment Block 2 Gulshan-E-Iqbal Karachi	Zeeshan Alam	42201-9257731-5	Syed Shamim Alam	365	-	159	159	-	-	-	524	365	-	159	159	-	-	-	524
8118	Syed Kamran Mas Naqvi, H No R-483 B/20 F B Area Karachi	Syed Kamran Mas Naqvi	42101-4626054-7	S M Akber Hussain	469	-	289	289	-	-	-	759	469	-	289	289	-	-	-	759
8119	Saima Farhat, H No. 17 Ghulam Nabi Colony, Samanabad Lahore	Saima Farhat	35201-1409875-0	Sajid Hadayat	414	-	311	311	-	-	-	725	414	-	311	311	-	-	-	725
8120	Abdul Rashid, Rashid Khan Traders Plot No Kh-1260 Street No 10 Farooq Azim Road Shamsabad Rawalpindi	Abdul Rashid	37405-1992389-9	Abdul Jamil	378	-	175	175	-	-	-	553	378	-	175	175	-	-	-	553
8121	Shahid Hussain,Flat No D-20 Usman Arcade Block 16 F B Area Ancholi,Karachi	Shahid Hussain	42101-1826754-3	Sadiq Hussain	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8122	Ahsan Zulfiqar, H No 36-A Hunaid City Ground Floor Block 17 Gulistan-E-Johar Rufi Paradise,Karachi	Ahsan Zulfiqar	35202-5403049-5	Zulfiqar Ahmed	403	-	219	219	-	-	-	622	403	-	219	219	-	-	-	622
8123	Muhammad Irshad, H No G/189 Near Mono Technical Collage Gulshan-E-Elahi Phase 1 Hyderabad	Muhammad Irshad	44103-9989934-3	Moula Bux	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614
8124	Naveed Ahmed Khan, FlatNo.10 Ground Floor BlkNo.C Arif View appartment Sector 5K North Karachi	Naveed Ahmed Khan	42101-5060733-9	Muhammad Rasheed	478	-	345	345	-	-	-	823	478	-	345	345	-	-	-	823
8125	Ameer Ali Sayani, Hussaini Furniture Shop No 15/A Alamina Complex Alamgir Road Hyderabad	Ameer Ali Sayani	41303-3066697-3	Masoom Ali Sayani	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8126	Irfan Baig, H No G/189 Gulshan-E-Elahi Phase 1 Noorani Busti	Irfan Baig	41303-2666445-9	Moula Bux	428	-	246	246	-	-	-	673	428	-	246	246	-	-	-	673
8127	Muhammad Qasim, H No 1663 Sector 5B-3 North Karachi	Muhammad Qasim	42101-3208910-7	Shabir Ahmed	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8128	Atif Hussain Shah, H No R-39 Block 9 KAECHS Karachi	Atif Hussain Shah	42301-0952134-9	Syed Ali Asgher Shah	454	-	294	294	-	-	-	749	454	-	294	294	-	-	-	749
8129	Mahmood Buksh, H No A-15 3rd Floor Azra Square Sector 11-H North Karachi	Mahmood Buksh	42101-2701473-5	Hussain Buksh	327	-	245	245	-	-	-	572	327	-	245	245	-	-	-	572
8130	Satram Das, Flat No 2 Ground Floor Block 1 Idus Luxuri appartment Sakkur	Satram Das	45504-1123738-3	Banhon	449	-	284	284	-	-	-	734	449	-	284	284	-	-	-	734
8131	Imran Aziz, Flat No:302 Building 52 C Lane 12 Badar Commercial DHA V Karachi	Imran Aziz	61101-3404614-1	Khalid Aziz	295	-	226	226	-	-	-	521	295	-	226	226	-	-	-	521
8132	Masi Ahmed Shiekh, H No R-795 Sector 15-A-3 Buffer Zone North Nazimabad Al Habib Restaurant,Karachi	Masi Ahmed Shiekh	42201-0343833-5	Ahmed Hussain	336	-	213	213	-	-	-	549	336	-	213	213	-	-	-	549
8133	Hedayat Ali, H No B-39 Street 2 Mujahid Colony National Stadium Road Dalmia Karachi	Hedayat Ali	42201-6796796-5	Ghullam Mustafa	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8134	Mohammad Adnan Iftikhar, H No 27/216 Darakshan Society Malir Nehal Hospital Karachi	Mohammad Adnan Iftikhar	42501-7587747-3	Mohammad Iftikhar Bhatti	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8135	Shaikh Jibran Ahmed, House D-08 Railway Society Main Abul Hasan Isphani Road Gulstan E Iqbal Karachi	Shaikh Jibran Ahmed	42201-8646836-3	Shaikh Riaz Ahmed	360	-	185	185	-	-	-	545	360	-	185	185	-	-	-	545
8136	Aftab Ahmed, H No 100-E Block 2 PECHS Ghazali Road Karachi	Aftab Ahmed	42301-6825875-7	Noor Mohammad Biloch	398	-	201	201	-	-	-	599	398	-	201	201	-	-	-	599
8137	Muhammad Akram Naseem, H No R-57 Rufi Rose Petal 15-A-4 Gulzar-E-Hijri Scheme 33 Karachi	Muhammad Akram Naseem	42201-4168560-5	M Naseem Ashrafi	459	-	304	304	-	-	-	763	459	-	304	304	-	-	-	763
8138	Bilal Aurangzeb Noor, H No 9-A Street No 19 F-8/2 Islamabad	Bilal Aurangzeb Noor	61101-4328314-9	Aurangzeb Noor	432	-	254	254	-	-	-	687	432	-	254	254	-	-	-	687
8139	Shoaib Raja, F-109 1st Floor Cannt Bazar Malir Cantt Karachi	Shoaib Raja	41306-5586345-9	Abdul Rehman	461	-	261	261	-	-	-	722	461	-	261	261	-	-	-	722
8140	Danish Rasheed Siddique, F-23 Faraz Avenue BlkNo.20 Gulistan-E-Jauhar Karachi	Danish Rasheed Siddique	42201-0533672-1	Abdul Rasheed Siddiqui	476	-	287	287	-	-	-	763	476	-	287	287	-	-	-	763
8141	Faiz Ahmed Jafri, Flat No D-407/7 Al Rauf Royal City Block 19 Gulistan-E-Johar Karachi	Faiz Ahmed Jafri	42201-0244574-9	Hanis Ahmed	393	-	257	257	-	-	-	650	393	-	257	257	-	-	-	650
8142	Muhammad Nasir, H No C-35/8 Malir Halt Malir Colony Karachi	Muhammad Nasir	42201-0777651-7	Muhammad Usman	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8143	Muhammad Ali Asgher, Paramount Guest House 7th Avenue F-6/1 Islamabad	Muhammad Ali Asgher	61101-4282235-1	Ali Muhammad	338	-	189	189	-	-	-	527	338	-	189	189	-	-	-	527
8144	Shafi Ullah Khan, Plot No G-4 Ground Floor Block 3 Metrovill 1 Agha Khan Health Hospital Karachi	Shafi Ullah Khan	15302-0988712-7	Habib Ullah Khan	303	-	209	209	-	-	-	512	303	-	209	209	-	-	-	512
8145	Yousaf Rauf, Yousaf Garments Sh No 1 G-Flr Sher Ahmed Plaza Afandi Colony Chowk Rawalpindi	Yousaf Rauf	37405-1616886-3	Abdul Rauf Sheikh	355	-	220	220	-	-	-	575	355	-	220	220	-	-	-	575
8146	Mohammad Azam Khan, H No 1051/2 Aziza Abad Block 2 F B Area Karachi	Mohammad Azam Khan	42501-0795049-5	Mohammad Yahiya Khan	433	-	256	256	-	-	-	689	433	-	256	256	-	-	-	689

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8147	Chaudhary Mohammad Inam Ullah, Zain Enterprises Flat No 4 Kehkashan Shoping Ma Block 2 Tariq Road Karachi	Chaudhary Mohammad Inam Ullah	35404-7307679-3	Chaudhary Mohammad	326	-	230	230	-	-	-	556	326	-	230	230	-	-	-	556
8148	Hussain Afzal, H No 23 Street No 1 Sector No 1 Al Noor Colony Rawalpindi	Hussain Afzal	61101-6322206-9	Muhammad Afzal	417	-	182	182	-	-	-	599	417	-	182	182	-	-	-	599
8149	Muhammad Akram, Chohan Medicine Company 5 Ghousia Market Kutchery Road Multan	Muhammad Akram	36302-1290965-9	Muhammad Iqbal	386	-	284	284	-	-	-	671	386	-	284	284	-	-	-	671
8150	Adnan Anjum, Lucky Associates Off -6A 1st Floor Panorama Centr G-11 Markaz Islamabad	Adnan Anjum	33201-1717096-3	Khalil Ur Rehman	486	-	365	365	-	-	-	852	486	-	365	365	-	-	-	852
8151	Jafar Ali, H No A-58 Sadat Colony Shah Faisal Colony Karachi	Jafar Ali	42301-1580720-1	Khudaaar	459	-	304	304	-	-	-	764	459	-	304	304	-	-	-	764
8152	Kamran Younas,Flat No 404 Hina Terrace Block 13-D/3 Gulshan-E-Iqbal Karachi	Kamran Younas	42201-8671484-1	Haroon Ounas	466	-	270	270	-	-	-	735	466	-	270	270	-	-	-	735
8153	Anis Ahmed Khan, Capri Traders Office No 205 3rd Floor Munir Centre Hasrat Mohani Roadd Karachi	Anis Ahmed Khan	42101-1886897-5	Abdul Hamed Khan	496	-	388	388	-	-	-	883	496	-	388	388	-	-	-	883
8154	Faisal Feroz, H No R-175 Block 9 Dastagir Society F B Area Sangum Ground Karachi	Faisal Feroz	42000-1221761-9	Feeroz Ud Din	330	-	208	208	-	-	-	538	330	-	208	208	-	-	-	538
8155	Nasir Ali,Flat No D-25 Phase II Shadman Town North Nazimabad Karachi	Nasir Ali	42101-5964495-9	Rashid Ali	433	-	256	256	-	-	-	689	433	-	256	256	-	-	-	689
8156	Syed Ali Faisal Rizvi, House No 580 Block 20 FB area Central Karachi	Syed Ali Faisal Rizvi	42101-2786003-7	Syed Khair Ul Inam Rizvi	469	-	324	324	-	-	-	793	469	-	324	324	-	-	-	793
8157	Muhammad Rizwan,Flat No D-3 Plot No Sb-5 Suleman Laaj Block 13-B Gulshan-E-Iqbal Karachi	Muhammad Rizwan	42201-7791683-7	Ejaz Ali	433	-	255	255	-	-	-	689	433	-	255	255	-	-	-	689
8158	Aysha Begum,Flat No A-85 A-86 Asmat Corner Block 7 F B Area Karachi	Aysha Begum	42101-4267586-0	Syed Shahnawaz Ahmed	478	-	345	345	-	-	-	823	478	-	345	345	-	-	-	823
8159	Noor Uddin Habib Samji, Al Raheem Tech Shop No 11 Ghosia Market Block C North Nazimabad Karachi	Noor Uddin Habib Samji	42000-2575861-5	Habib Samji	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8160	Muhammad Ismail Shah, H No.Kesc-1139 Pir Abad Colony NoNo.2 Orangi Town Karachi	Muhammad Ismail Shah	42401-2023216-5	Redi Gul	378	-	175	175	-	-	-	554	378	-	175	175	-	-	-	554
8161	Saleem Ali,Flat No B-323 3rd Floor Block 7 Phase 1 Gulshan Ali Karachi	Saleem Ali	42101-6556782-5	Shaikh Ramat Ali	294	-	230	230	-	-	-	523	294	-	230	230	-	-	-	523
8162	Ashiq Ali, Flat No D-13 Al Jaffar Appartment 3rd Floor Near Pizza Hut Block 5 Clifton Karachi	Ashiq Ali	42301-0892678-3	Dala Bacho	454	-	294	294	-	-	-	749	454	-	294	294	-	-	-	749
8163	Sohail Rasheed Siddiqui, H No R-950 Sector 15-B Buffer Zone North Karachi	Sohail Rasheed Siddiqui	42101-4540115-1	Abdul Rasheed	396	-	291	291	-	-	-	687	396	-	291	291	-	-	-	687
8164	Muhammad Kamran, H No R-198 Al Noor Society Block 19 F B Area Karachi	Muhammad Kamran	42101-6813406-5	Habib Ahmed	476	-	287	287	-	-	-	763	476	-	287	287	-	-	-	763
8165	Ahmad Nadeem Khaliq, H No 102-A Phase II GECHS Model Town Link Road Lahore	Ahmad Nadeem Khaliq	35202-7246274-1	Abdul Khaliq	426	-	301	301	-	-	-	728	426	-	301	301	-	-	-	728
8166	Mohammad Arif, H No Mc-572 Green Town Shah Faisal Colony Karachi	Mohammad Arif	42201-3248486-5	Waheed Ud Din	352	-	243	243	-	-	-	595	352	-	243	243	-	-	-	595
8167	Saqib, Arshi Fine Press Shop No 27 Mohammadi Pride Pakstan Chowk Near Police Chok Karachi	Saqib Yousaf	42101-4521262-7	Mohammed Yousaf	398	-	201	201	-	-	-	599	398	-	201	201	-	-	-	599
8168	Farhan Saeed, HNo.F-22 Tele Graph Work Shop Colony Site Area Kotri Near Gernal Store Hyderabad	Farhan Saeed	41504-0358766-7	Saeed Ul Hassan	365	-	159	159	-	-	-	524	365	-	159	159	-	-	-	524
8169	Aftab Ahmed, H No 4 Street No 4 Mohalla Aslam Park Shahdra Town Lahore	Aftab Ahmed	35202-0827638-7	Abdul Rehman	358	-	180	180	-	-	-	538	358	-	180	180	-	-	-	538
8170	Niaz Ahmed, 5-B1/18 Paposh Nagar Block -5 Nazimabad Karachi	Niaz Ahmed	35403-1159419-9	Mohammad Yaqoob	316	-	243	243	-	-	-	560	316	-	243	243	-	-	-	560
8171	Makram Khan, FlatNo.3 L-1157 Mama Plaza Mujahid Masjid StreetNo.1 Karachi	Makram Khan	21203-7910450-3	Baghdad Shah	444	-	274	274	-	-	-	718	444	-	274	274	-	-	-	718
8172	Riaz Ahmed, H No A-14 Block 1 Gulshan-E-Hali Road Latifabad Hyderabad	Riaz Ahmed	41304-9712856-9	Chand Mohammad Khan	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8173	Ehsanullah Khan, Shan Enterprises Room 103 1st Floor Block 2 PECHS Mohd Mustfa Trade Centre Tariq Road Karachi	Ehsanullah Khan	42301-0762958-3	Habib Ullah Khan	414	-	219	219	-	-	-	633	414	-	219	219	-	-	-	633
8174	Faraz Fayyaz, House No 9 Plot No 5D1/1 North Nazimabad No. Paposh Nagar	Faraz Fayyaz	42101-6944300-3	Fayyaz Uddin	449	-	284	284	-	-	-	734	449	-	284	284	-	-	-	734
8175	Shahid Ashraf Chatta, Al Shahid Steel and Almunium Sh No 86 Ghazni Market Chongi No 4 Bagh Sardara Rawalpindi	Shahid Ashraf Chatta	31301-1030162-3	Muhammad Ashraf	422	-	292	292	-	-	-	714	422	-	292	292	-	-	-	714
8176	Peer Abdul Aleem, Al Basit Team Coal Supplier Plot No 32-A 2nd Floor Room 4 MCB bank Maripur Karachi	Peer Abdul Aleem	42501-5354094-1	Peer Mohd Ali	391	-	192	192	-	-	-	583	391	-	192	192	-	-	-	583
8177	Muhammad Raiz, H No 85 Gulberg D Raja Chouck Faisalabad	Muhammad Raiz	33100-9073508-9	Muhammad Iqbal	400	-	247	247	-	-	-	647	400	-	247	247	-	-	-	647
8178	Khalid Nazeer Khokhar, H No. 182 Street No. 20 British Homes Phase-II Islamabad	Khalid Nazeer Khokhar	61101-4861507-7	Nazeer Ahmed Khokhar	385	-	221	221	-	-	-	606	385	-	221	221	-	-	-	606
8179	Syed Asim Hussain, H No 187 Sector 5-M North Karachi Near Little Folks School Karachi	Syed Asim Hussain	42101-9355179-1	Syed Fida Hussain	385	-	237	237	-	-	-	622	385	-	237	237	-	-	-	622
8180	Raza Khan, Zeek Interprises office No 407 4th Floor Saber Manzil Marstoon Road Saddar Town Karachi	Raza Khan	42000-3579648-1	Abdul Majed	444	-	275	275	-	-	-	719	444	-	275	275	-	-	-	719
8181	Sarwat Ullah Khan, H/ A-47 Block -4A Azeem Khan Goth Gulshan-E-Iqbal Karachi	Sarwat Ullah Khan	42101-6745551-1	Hashmit Ullah Khan	464	-	314	314	-	-	-	778	464	-	314	314	-	-	-	778
8182	Shafiq Ali, Fast Track Consultants 10thVB Tehmas Plaza University Road Tehkal Payan Peshawar	Shafiq Ali	17301-8963750-5	Mashuq Ali	338	-	189	189	-	-	-	527	338	-	189	189	-	-	-	527
8183	Naveed Ahmed Qureshi, House No B- 3430 Moualla Bhutta Barrage Road Near Ice Dimala Mill Sukkur	Naveed Ahmed Qureshi	45504-5720355-1	Gulzar Ahmed Qureshi	375	-	260	260	-	-	-	635	375	-	260	260	-	-	-	635
8184	Mirwaise Khan Tareen, H No 254 Street No 32 F-10/1,Islamabad	Mirwaise Khan Tareen	61101-1911246-5	Sardar Bashir Tareen	459	-	304	304	-	-	-	764	459	-	304	304	-	-	-	764
8185	Imran Anwar, A-23 Gulshan-E-Zafar SMCHS Block No.B PECHS Karachi	Imran Anwar	42301-8579093-5	Muhammad Anwar Khan	433	-	256	256	-	-	-	689	433	-	256	256	-	-	-	689
8186	Tasleem Khatoon, H No 33/B Shahrah-E-Faisal SMCHS Karachi	Tasleem Khatoon	41203-0190375-2	Wazeer Ali Solangi	382	-	217	217	-	-	-	599	382	-	217	217	-	-	-	599
8187	Muhammad Saleh Nisar, H No 544 Street No 91 G-9/4 Islamabad	Muhammad Saleh Nisar	61101-1778584-1	Muhammad Nisar	290	-	213	213	-	-	-	503	290	-	213	213	-	-	-	503
8188	Muhammad Shamraiz, Paradise Inn Office No 10-A Street No 43 F-8/1 Islamabad	Muhammad Shamraiz	13302-1180070-1	Noor Muhammad	409	-	265	265	-	-	-	674	409	-	265	265	-	-	-	674
8189	Arshad Ali Choshti,Flat No G-2 F-8/4 Sobia Heights Street 3 Dehli Colony Karachi	Arshad Ali Choshti	42301-6819840-1	Khurshed Ali	394	-	247	247	-	-	-	641	394	-	247	247	-	-	-	641
8190	Shahab Faisal, HNo.169-170 Opposit Noorani Basti Ahsanabad Colony Main Road Hyderabad	Shahab Faisal	41303-7205647-9	Muhammad Yaseen	428	-	246	246	-	-	-	674	428	-	246	246	-	-	-	674
8191	Abdullah, H No.701 Mohallah Illahi Colony SecNo.3 Site Town Karachi	Abdullah	42401-1593454-1	Palky Khan	444	-	275	275	-	-	-	719	444	-	275	275	-	-	-	719
8192	Ubeedullah Memon, Baba Medical Store Opposit Casualty Liaquat Universit District Hyderabad	Ubeedullah Memon	41303-4112466-1	Muhammad Paryal	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8193	Muhammad Asif, Fancy Garment Shop 127 International Centre Gr Flr Abdullah Haroon Road Sadar Karachi	Muhammad Asif	42301-8886209-7	M Yaseen	372	-	168	168	-	-	-	539	372	-	168	168	-	-	-	539
8194	Zulfiqar Ali Hashmi, House No 17 Sarawy No 594 Phase No 1 Ammar Yasir Soecity Malir Karachi	Zulfiqar Ali Hashmi	42501-6824475-1	Hoshair Ali Hashmi	416	-	228	228	-	-	-	644	416	-	228	228	-	-	-	644
8195	Shakeel Ahmed, H No P-85-X,Bismillah Chowk,Block X Rehman Shaheed Road,Madina Town Faisalabad	Shakeel Ahmed	33100-1717836-9	Mehr Abdul Ghani	359	-	228	228	-	-	-	587	359	-	228	228	-	-	-	587
8196	Muhammad Aslam, H No 5 Malik Street No 3 Bund Road Al Khayam Road Ghousia Park Lahore	Muhammad Aslam	35200-0390773-1	Ali Muhammad	292	-	220	220	-	-	-	512	292	-	220	220	-	-	-	512
8197	Ghafoor Elahi Awan, Tradekey Pakistan Pvt office No 7-B Main Double Road F-10/3 Islamabad	Ghafoor Elahi Awan	61101-1818869-1	Karm Elahi Awan	342	-	194	194	-	-	-	536	342	-	194	194	-	-	-	536
8198	Shariq Saleem, Paradise Consultants office No 4 1st Floor Karachi Company G-9 Markaz Islamabad	Shariq Saleem	61101-3673248-5	Muhammad Yousif	371	-	251	251	-	-	-	623	371	-	251	251	-	-	-	623
8199	Syed Naveed Muhammad, H No C-21/2 Samanabad Block 18 Gulberg F B Area Karachi	Syed Naveed Muhammad	42101-4951821-7		361	-	224	224	-	-	-	585	361	-	224	224	-	-	-	585
8200	Kamran Salahuddin, 219/E Ma Jinnah Road Gurumandar Karachi	Kamran Salahuddin	42201-0787222-3	Muhammad Salahuddin	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8201	Muhammad Arif, M Arif and Sons Room 45 Rafai Markaz Bld 5 Flr Ram Bharti Street Jodia Bazar Karachi	Muhammad Arif	42301-0923973-1	Mohammed Iqbal	416	-	227	227	-	-	-	643	416	-	227	227	-	-	-	643
8202	Atta Hussain Baloch, H No.C-584/D-19 Nusrat Colony No.6 Sukkur Sukkur	Atta Hussain Baloch	45504-1125283-3	Altaf Hussain Baloch	449	-	284	284	-	-	-	734	449	-	284	284	-	-	-	734

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8203	Abrar Hussain, Hussain Enterprises office No 3 Plot No 46 I and T Centre G-11/1 Islamabad	Abrar Hussain	35200-3907338-5	Abdul Hamid Qadari	393	-	301	301	-	-	-	695	393	-	301	301	-	-	-	695
8204	Adil Khan, H No 902/3 Block Z DHA Lahore	Adil Khan	13101-8024365-1	Altaf Hussain	337	-	207	207	-	-	-	543	337	-	207	207	-	-	-	543
8205	Syed Imdad Hussain Shah, Bukhari Brothers and Sons Shop No 48 Gul Centre Zaib Un Nisa Street Saddar Karachi	Syed Imdad Hussain Shah	42201-9227765-1	S Khalil Ahmed Shah	341	-	201	201	-	-	-	543	341	-	201	201	-	-	-	543
8206	Chaudhary Muhammad Khurrum Farooq, Verizon Services C-32 Ground Floor Block B Gulistan-E-Johar Karachi	Chaudhary Muhammad Khurrum Farooq	42201-0230460-3	Chaudhar M Farooq	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8207	Bahadur Shah Zafar, A-1154 PhaseNo.1 Gulshan-E-Hadeed Karachi	Bahadur Shah Zafar	42201-0514798-3	Muhammad Islmail Shah	388	-	206	206	-	-	-	595	388	-	206	206	-	-	-	595
8208	Muhammad Pervaiz Khan, H No Rkv-474 Abbasi Market Model Colony Karachi	Muhammad Pervaiz Khan	42201-0335713-9	Gul Zaman	469	-	324	324	-	-	-	794	469	-	324	324	-	-	-	794
8209	Sheikh Javaid Ahmed, H No L-591 Sector 5C-1 North Karachi	Sheikh Javaid Ahmed	42101-4331739-1	Sh Wasi Ahmed	384	-	193	193	-	-	-	577	384	-	193	193	-	-	-	577
8210	Muhammad Sultan, M S Ghaziani Communication Shop 26 Main 8-A Bus Stop PIB Colony Karachi	Muhammad Sultan	42101-8343774-3	M Siddiqui G	454	-	292	292	-	-	-	746	454	-	292	292	-	-	-	746
8211	Lal Chand, New Danish Garments Shop No 2 Abdul Gafoor Arcade M Karam Ali Talpur Rd Saddar Karachi	Lal Chand	42301-0889199-9	Chandoo	474	-	335	335	-	-	-	808	474	-	335	335	-	-	-	808
8212	Muhammad Tariq, You Good office No 180 Street No 2 G-Floor Sir Syed Road Saddar Cantt Rawalpindi	Muhammad Tariq	37405-6469237-9	M Ishraf Wafa	395	-	238	238	-	-	-	633	395	-	238	238	-	-	-	633
8213	Shah Zaman, H No 5 Street No 38 F-6/1,Islamabad	Shah Zaman	13302-1277175-3	Gul Zaman	390	-	293	293	-	-	-	683	390	-	293	293	-	-	-	683
8214	Basit Hussain, H No A-2 Phase 1 Defence View Karachi	Basit Hussain	42301-1494936-3	Abdul Rasheed	325	-	254	254	-	-	-	580	325	-	254	254	-	-	-	580
8215	Fakher Ul Islam, R-456 BlockNo.17 FB area Karachi	Fakher Ul Islam	42000-7207684-3	Abul Hameed	487	-	366	366	-	-	-	853	487	-	366	366	-	-	-	853
8216	Mehfooz Ahmed, Mehboob Bangles Shop No 6/8 Firdous Shoping Mall Block C Liaquatabad Karachi	Mehfooz Ahmed	42101-8344100-3	Mehboob Ahmed	428	-	246	246	-	-	-	674	428	-	246	246	-	-	-	674
8217	Ayub Khan, FlatNo.30 4th Floor Saeed Centre PsNo.14 BlkNo.1 FB area Sharifabad Karachi	Ayub Khan	42201-0239743-1	Muhammad Khan	469	-	324	324	-	-	-	794	469	-	324	324	-	-	-	794
8218	Muhammad Riaz Baig, H No G-37/7 Khokhrapar Karachi	Muhammad Riaz Baig	42201-3745420-5	Muhammad Aslam Baig	358	-	152	152	-	-	-	509	358	-	152	152	-	-	-	509
8219	Muhammad Saleem Akhtar, H No E-95 Sector 1 Metrovile-1 Site Karachi	Muhammad Saleem Akhtar	42401-1822948-3	Muhammad Younus	398	-	201	201	-	-	-	598	398	-	201	201	-	-	-	598
8220	Tasleem Bano, Flat No.301 3rd Floor Kashif Centre 24/C Stadium Lane No.1 Phase 5 DHA Karachi	Tasleem Bano	42301-5056563-6	Abdul Shakoor	370	-	261	261	-	-	-	630	370	-	261	261	-	-	-	630
8221	Zafar Iqbal, Ahram Leathers Plot No 2/3 Sector 7/A Korangi Industrial Area Karachi	Zafar Iqbal	14301-4616318-5	Willaat Khan	348	-	176	176	-	-	-	525	348	-	176	176	-	-	-	525
8222	Nafeesuddin Ansari, Flat No 304, Saifa Plaza Matrovill 3rd Gulzar E Hijra Marriot Paradise Bakery Karachi	Nafeesuddin Ansari	41303-1362077-1	Mohi Uddin Ansari	444	-	274	274	-	-	-	718	444	-	274	274	-	-	-	718
8223	Muhammad Ejaz, House No L-191 Kbr No1 Scheme 16-A Buffer Zone North Karachi	Muhammad Ejaz	42401-1080278-1	Naseer Ud Din	474	-	335	335	-	-	-	808	474	-	335	335	-	-	-	808
8224	Ghulam Rasool, H No 28 Street No 6 Firdous Market Gulberg III Lahore	Ghulam Rasool	35202-7432708-7	Ahmed Din	372	-	183	183	-	-	-	555	372	-	183	183	-	-	-	555
8225	Mohammad Ashraf, 9 Mariam Centre B-544 Block 7 F B Area Karachi	Mohammad Ashraf	42000-0393996-7	Ismail Moodi	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8226	Muhammad Khurram, Style Arabia Shop 62-63 Shaheen Arcade Unit No 8 Latifabad Hyderabad	Muhammad Khurram	41304-2570037-7	Muhammad Arshad	367	-	217	217	-	-	-	584	367	-	217	217	-	-	-	584
8227	Muhammad Ayaz Uddin,Flat No A-9 Seher Apt Block 7 Dastagir Ayesha Manzil F B Area Karachi	Muhammad Ayaz Uddin	42101-9595452-3	Faiyaz Uddin	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8228	Qaiser Abbas, Shiaza Collection Sh No N-509 Nishter Road Bhabrah Bazar Rawalpindi	Qaiser Abbas	37405-5882333-9	Javed Iqbal	295	-	226	226	-	-	-	521	295	-	226	226	-	-	-	521
8229	Asif Ul Haq, A-227 Sector 14-B Shadman Town North Nazimabad Karachi	Asif Ul Haq	42101-0563023-3	Muhammad Zahoor Ul Haq Qamar	478	-	345	345	-	-	-	823	478	-	345	345	-	-	-	823
8230	Rehan Uddin Siddiqui, H No L-791 Up Society Sector 11-E North Karachi	Rehan Uddin Siddiqui	42101-3147523-3	Faiz Uddin Siddiqui	487	-	366	366	-	-	-	853	487	-	366	366	-	-	-	853
8231	Salman Peter, Salman Enterprises Shop No 59/C 11th Commercial S Phase II Ext DHA Karachi	Salman Peter	42301-6973543-9	Albert Peter	322	-	201	201	-	-	-	523	322	-	201	201	-	-	-	523
8232	Syed Sibtay Rasool, House No A-61 1st Floor Block 12 Gulberg Centre F.B Area Karachi	Syed Sibtay Rasool	42101-1809846-5	Syed Aley Rasool	321	-	210	210	-	-	-	531	321	-	210	210	-	-	-	531
8233	Shaikh Rashid Ali Amam, Flat No 3, 1st Floor Block G, Azeem Plaza Garden West Karachi	Shaikh Rashid Ali Amam	42301-7971028-5	Sheikh Abdul Gaffar	444	-	275	275	-	-	-	719	444	-	275	275	-	-	-	719
8234	Muhammad Iqbal Memon, Memon Communication Services Shop No 1B Azra Market Jail Road Hirabad Hyderabad	Muhammad Iqbal Memon	41303-6131363-9	Abdul Sattar	378	-	176	176	-	-	-	554	378	-	176	176	-	-	-	554
8235	Muhammad Toufiq Ur Rehman, H No.A-191 BlkNo.N North Nazimabad Karachi	Muhammad Toufiq Ur Rehman	42101-1370122-5	Shafiq Ur Rehman Khan	379	-	193	193	-	-	-	572	379	-	193	193	-	-	-	572
8236	Naveed Ur Rehman, H No R-320 Block 15 F B Area Karachi	Naveed Ur Rehman	42101-1802642-9	Khalil Ur Rehman	378	-	176	176	-	-	-	554	378	-	176	176	-	-	-	554
8237	Jibran Ahmed Qureshi, H No.A-4 Abdullah Blessing Qasimabad Hyderabad	Jibran Ahmed Qureshi	41306-3189402-5	Ahmed Bux Qureshi	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8238	Sheikh Kashif Shohail, Sks Shop No F-34 First Floor Mateen Plaza Tariq Road Karachi	Sheikh Kashif Shohail	42201-8510240-9	Sheikh Farzind Ali	358	-	152	152	-	-	-	509	358	-	152	152	-	-	-	509
8239	Santosh Baboo,Flat No 22 6th floor Str 2 Hoor Bye Manzil Kachi Memon Saddar Karachi	Santosh	42301-6448090-9	Baboo	464	-	314	314	-	-	-	778	464	-	314	314	-	-	-	778
8240	Pervez Ahmed Panhwar, B-374 Thatharket Gale Old Fish Market Near Noman Tailor Bohri Sukkur	Pervez Ahmed Panhwar	45502-2769175-5	Jamal Din Panwar	416	-	227	227	-	-	-	643	416	-	227	227	-	-	-	643
8241	Zahida Parveen, D-36 Officer Colony Garden Road Garden Karachi	Zahida Parveen	42301-5293970-8	Abdul Wahab Abbas	391	-	193	193	-	-	-	584	391	-	193	193	-	-	-	584
8242	Nazir Ahmed, H No 449,Ist Floor,Sagir Cenema Chowk Pani Wall,Honi Ganda Nala,Misri Shah Lahore	Nazir Ahmed	35303-2171837-3	Mahnga	290	-	213	213	-	-	-	503	290	-	213	213	-	-	-	503
8243	Safdar Ali, H No B-159 Block B Street No 8 Muslim Legue Colony Cattle Colony Bin Qasim Malir Karachi	Safdar Ali	42501-9761869-5	Ali Asghar	433	-	255	255	-	-	-	689	433	-	255	255	-	-	-	689
8244	Sajjad Akhtar, Moon Star Gold Lab.Shahi Gahli Shop No T-599 Sarafa Bazar Rawalpindi	Sajjad Akhtar	37405-5937477-3	Sher Muhammad	367	-	243	243	-	-	-	611	367	-	243	243	-	-	-	611
8245	Luqman Mohd Hanif, H No 328/1 Islam Gunj Nashter Road Lasbella Karachi	Luqman Mohd Hanif	42301-3233274-9	Mohd Hanif	459	-	304	304	-	-	-	764	459	-	304	304	-	-	-	764
8246	Khaqan Mehmood, H No A-556 Block D North Nazimabad Karachi	Khaqan Mehmood	42101-1412999-5	Sohrab Ohgtia	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8247	Nadeem Ahmed, R W Maker Shop No 84 4th Floor Abdullah Haroon Road Karachi	Nadeem Ahmed	42101-5570615-5	Sheikh Jamil Ahmed	474	-	335	335	-	-	-	809	474	-	335	335	-	-	-	809
8248	Muhammad Shahab, H No R-140 Abid Town Block 2 Gulshan-E-Iqbal Karachi	Muhammad Shahab	42201-0457256-3	Mer Muhammad	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8249	Shakeel Walli, Dolly Garments Idustries 9/19 9th Flr Arkay Aquare P O Box 5072 Shahrah-E-Liaquat Karachi	Shakeel Walli	42301-4586779-5	Wali Muhammad	474	-	335	335	-	-	-	808	474	-	335	335	-	-	-	808
8250	Imran, FlatNo.Aa/4 Gulistan-E-Fatima Mubarak Colony Central Jail Hyderabad	Imran	41303-6093997-1	Didar Ali Khuwaja	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8251	Tasleem Akhter, House No. 944 Sector A-8 Korangi Industrail Area Karachi	Tasleem Akhter	42201-7559139-1	Basheer Ahmed	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8252	Zulfiqar Ali Joyo, The Computer Shop Shop No G-11-A Jinnah Plaza M A Jinnah Road Karachi	Zulfiqar Ali Joyo	42000-6862021-3	Khair M Joyo	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8253	Anwar Zaman, HNo.C/389 Al Falah Society Natha Khan Goth Shah Faisal Colony Nearr Jama Siddiqia Madarsa Karachi	Anwar Zaman	42201-0349241-3	Hayat Khan	298	-	233	233	-	-	-	530	298	-	233	233	-	-	-	530
8254	Asad Ullah Khan, H No.01-30/12 Khokra Park Malir Extention Karachi	Asad Ullah Khan	42201-5353745-5	Kifaatullah Khan	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614
8255	Fatima Munir, Calyx International Room 702 Trade Tower Building 7th Floor Saddar Karachi	Fatima Munir	42301-7846038-0	Sardar Munir	416	-	228	228	-	-	-	644	416	-	228	228	-	-	-	644
8256	Muhammad Asim Saleem, H No G-12, Block B Ahmadabad North Nazimabad Karachi	Muhammad Asim Saleem	42101-7689794-5	Saleem Akbar	325	-	206	206	-	-	-	531	325	-	206	206	-	-	-	531

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8257	Mohd Kamran Khan, H No Rmc/A/555 Street 17 Block L Sector 1/1/2 Tauheed Colony Orangi Town Karachi	Mohd Kamran Khan	42401-1953749-9	Mohd Saleem Khan	298	-	233	233	-	-	-	530	298	-	233	233	-	-	-	530
8258	Nehal Hussain, New Fanly Nagra Shoes Shop No 2 Rizvia Market Under Ground Nazimabad Karachi	Nehal Hussain	42101-1547143-7	Syed Al Hussain	358	-	151	151	-	-	-	509	358	-	151	151	-	-	-	509
8259	Muhammad Irfan, FlatNo.4 1st Floor Gul Manzil BlkNo.3 FB area Karachi	Muhammad Irfan	42101-4208474-7	Muhammad Iqbal	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8260	Ikram Ul Haq, H No P-452 Block D Street No 10 Saif Abad Jhung Road Faisalabad	Ikram Ul Haq	33100-7964182-9	Ghulam Rasool Mujahid	332	-	204	204	-	-	-	536	332	-	204	204	-	-	-	536
8261	Kareem Ali, H No R-33 2nd Floor Aliabad Colony Block 8 F B Area Karachi	Kareem Ali	42101-1596458-5	Qasim Ali	478	-	345	345	-	-	-	824	478	-	345	345	-	-	-	824
8262	Muhammad Ullah, A-79 Gul Luxury Homes SecNo.A-2 SechemNo.33 Malir Karachi	Muhammad Ullah	42501-1564303-5	Haji Muhammad Ameer	449	-	275	275	-	-	-	724	449	-	275	275	-	-	-	724
8263	Waseem Ahmed, H No A-103 Haroon View Sector 5-K North Karachi	Waseem Ahmed	42101-7254420-5	Noor Ahmed	469	-	324	324	-	-	-	794	469	-	324	324	-	-	-	794
8264	Babar Suhail, H No 201 Hamza Town Ferozpur Road Lahore	Babar Suhail	35202-3547956-9	Inyat Mil	363	-	235	235	-	-	-	599	363	-	235	235	-	-	-	599
8265	Muhammad Qasim, Metro Point Shop No. A-11/06 Mutahida Market Sector 5-E New Karachi	Muhammad Qasim	35202-2530704-7	Muhammad Aslam	433	-	256	256	-	-	-	689	433	-	256	256	-	-	-	689
8266	Syed Sohail Uddin, Hno?No.22 Sweet Home Land Malir Model Colony Karachi	Syed Sohail Uddin	42201-8332983-9	Syed Zamir Uddin	338	-	229	229	-	-	-	567	338	-	229	229	-	-	-	567
8267	Rashid Rafique, New Master Sanitory Store Sh No 5 Main Bazar Jhanda Chichi Rawalpindi	Rashid Rafique	37405-0642654-9	Muhammad Rafique	441	-	284	284	-	-	-	725	441	-	284	284	-	-	-	725
8268	Muhammad Saeed, Tradebit Importer and Exporter Off 4-C 4th Floor Aali Plaza Fazal E Haq Road Blue Area Islamabad	Muhammad Saeed	61101-6747157-3	Muhammad Rafique	344	-	264	264	-	-	-	608	344	-	264	264	-	-	-	608
8269	Muhammad Shakir, Shakir Brothers Shop 10 5-A-3/32 Tahir Centre Paposh Market Nazimabad Karachi	Muhammad Shakir	42101-6676634-3	Wali Muhammad	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8270	Zakir Hussain, Al Zakir General Store Shop 8 Rahima Palace Chand Bibi Road Near Lady Different Hospital and Civil Hospital Karachi	Zakir Hussain	42301-5413322-1	Zahid Hussain	411	-	260	260	-	-	-	671	411	-	260	260	-	-	-	671
8271	Muhammad Shafique Yousaf, Salaar Associates office No 11 Mezzanine 25-Humma Plaza Fazal E Haq Road Blue Area Islamabad	Muhammad Shafique Yousaf	61101-0264461-1	Muhammad Yousaf	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8272	Muhammad Zahid, NoNo.1889-Gnorani Basti Near Mono Tech College Gulshan-E-Ilahi Hyderabad	Muhammad Zahid	44103-3839595-9	Molah Bux	416	-	227	227	-	-	-	643	416	-	227	227	-	-	-	643
8273	Gohar Ali, Aliz Logistics Cell Plot No A-48 Siddiq Sons Building 1st Floor Room No 4 Maripur Rd Karachi	Gohar Ali	16102-2307548-3	Fazal Hadi	464	-	313	313	-	-	-	777	464	-	313	313	-	-	-	777
8274	Muhammad Farrukh Shair, H No R-806 Block 16 Nomanabad F B Area Karachi	Muhammad Farrukh Shair	42101-5581991-5	Mohuddin Anwar	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8275	Salman Ali, H No R-10 Shazz Banglows Scheme 33 Gulshan-E-Iqbal Karachi	Salman Ali	42101-1523465-5	Zahid Hussain	416	-	228	228	-	-	-	644	416	-	228	228	-	-	-	644
8276	Arjan Das, House No. B-2372/2-A Anaj Bazar Musarat Plaza Sukkur	Arjan Das	45504-1359689-9	Relu Mal	461	-	326	326	-	-	-	787	461	-	326	326	-	-	-	787
8277	Sajid Ali Saddique, Hafiz Jee Tops Taste Foods Tipu Road Sirsyed Chowk Rawalpindi	Sajid Ali Saddique	37405-4095062-9	Fazal Kareem Saddique	400	-	247	247	-	-	-	647	400	-	247	247	-	-	-	647
8278	Farooq Ahmed, H No 1398/15 Liaqat Ashraf Colony No 2 Mehmoodabad Karachi	Farooq Ahmed	42301-6840832-1	Mazhar Ali	416	-	228	228	-	-	-	644	416	-	228	228	-	-	-	644
8279	Fazal Akber Khatri,Flat No A-1 Al Shabbir Corner Plot No 1-J-9 Nazimabad No 1 Karachi	Fazal Akber Khatri	42101-8290969-1	Ali Mohammad	410	-	218	218	-	-	-	628	410	-	218	218	-	-	-	628
8280	Mohammad Naeem Haider, Karwan-E-Talha Private Limited Office No 8 1st Floor KDA Appartment Block A North Nazimabad Karachi	Mohammad Naeem Haider	42101-1741997-3	Mohd Asghar	454	-	294	294	-	-	-	749	454	-	294	294	-	-	-	749
8281	Muhammad Amir Ali, Flat No 19 Numan Grand City Block 17 Gulistan-E-Johar Karachi	Muhammad Amir Ali	42401-1553736-1	Muhammad Saleem	433	-	255	255	-	-	-	688	433	-	255	255	-	-	-	688
8282	Waqar Khan, H No 4 Block A Near Club Karachi Civic Line PIDC Karachi	Waqar Khan	42301-8114852-9	Jabbar Khan	358	-	151	151	-	-	-	509	358	-	151	151	-	-	-	509
8283	Abdul Khaliq, H No 954-955 Block D Gm Abad Faisalabad	Abdul Khaliq	33100-1016200-3	Bashir Ahmad	362	-	267	267	-	-	-	629	362	-	267	267	-	-	-	629
8284	Raja Muhammad Shakeel, City Palace Shoe office No 262-14-C Qasai Chowk Tench Bhatta Rawalpindi	Raja Muhammad Shakeel	37405-1696132-5	Muhammad Aslam	371	-	251	251	-	-	-	623	371	-	251	251	-	-	-	623
8285	Jahangir Khan,Flat No 19 2nd Floor Block A-5 Rabia City Gulistan-E-Johar Karachi	Jahangir Khan	42401-6561240-7	Ali Shah	496	-	388	388	-	-	-	883	496	-	388	388	-	-	-	883
8286	Faisal Nisar, Pacofic Computer Shop No E/7/2 Zahid Square Block 16 Federal B Area Karachi	Faisal Nisar	42101-0692307-9	Nisarul Hassan	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8287	Haider Ali, Haider International Suit No 265 Mezzanine Floor Jilani Cntr M A Jinnah Road Karachi	Haider Ali	42201-7082907-1	Abbas Ali	333	-	182	182	-	-	-	515	333	-	182	182	-	-	-	515
8288	Mubbashar Ali Raza, H No 361 Block No 4-B-I Town Ship Lahore	Mubbashar Ali Raza	35202-2961897-5	Ali Raza	398	-	244	244	-	-	-	641	398	-	244	244	-	-	-	641
8289	Muhammad Khalid Latif, Khalid Bed Sheet Sh No 2 Saqib Centre Factory Area Faisalabad	Muhammad Khalid Latif	33100-8353589-5	Muhammad Latif	412	-	243	243	-	-	-	654	412	-	243	243	-	-	-	654
8290	Muhammad Ali, H No 327 10th Gizri Street Lower Gizri Clifton Karachi	Muhammad Ali	42301-1069030-3	Muhammad Mustaqeem	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8291	Liaqat Khan, Al Attehad Troller Works Room No 4 1st Floor Amin Terrace Bohri Road Tower Karachi	Liaqat Khan	42401-1613142-5	Muhabat Khan	372	-	167	167	-	-	-	538	372	-	167	167	-	-	-	538
8292	Abdul Majeed,Flat No D-17 Plot 159-161 Memon Plaza Garden West Karachi	Abdul Majeed	42401-1900305-1	M Hussain	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8293	Syed Nadeem Ull Sharif, H No 4 A 4/4 Block 4 A North Nazimabad Karachi	Syed Nadeem Ull Sharif	42101-1834961-5	Syed Samiullah Sarif	444	-	275	275	-	-	-	719	444	-	275	275	-	-	-	719
8294	Ali Ahmed, H No 53/3 Of Khy-E-Behria Street 33 Phase V Ext DHA Karachi	Ali Ahmed	42301-4948750-3	Ghulam Hussain	350	-	201	201	-	-	-	551	350	-	201	201	-	-	-	551
8295	Muhammad Shahid,Flat No 12 Kahkasan appartment Eid Gah Line Raja Mansion Karachi	Muhammad Shahid	42301-0926808-5	Abdul Sattar	391	-	192	192	-	-	-	584	391	-	192	192	-	-	-	584
8296	Mohammad Faisal, H-A301 Sweet Appartment Garden East Karachi	Mohammad Faisal	42000-0466088-9	Muhammad Iqbal	416	-	228	228	-	-	-	644	416	-	228	228	-	-	-	644
8297	Mohammad Maqsood Ahmed, H No M-201 Molaram Compound Pir Mehfooz R Malir Karachi	Mohammad Maqsood Ahmed	42501-4606667-7	M Ismail	371	-	251	251	-	-	-	623	371	-	251	251	-	-	-	623
8298	Kamran Khan, Kays Enterprises Office M-17 Rex Centre Zaibunisa Street Saddar Karachi	Kamran Khan	42201-3362297-7	Shams Uddin	365	-	159	159	-	-	-	523	365	-	159	159	-	-	-	523
8299	Muslim Aqeel, H No C-246 Gulshan-E-Rafi Malir Karachi	Muslim Aqeel	42501-6656372-1	S M Yousuf	433	-	256	256	-	-	-	689	433	-	256	256	-	-	-	689
8300	Irshad Ali Khan Lodhi, H No Ap-1 Biraj Colony Jamshoro Hyderabad	Irshad Ali Khan Lodhi	41204-1454546-9	M Munsif Khan Lodhi	358	-	151	151	-	-	-	509	358	-	151	151	-	-	-	509
8301	Muhammad Akram, H No 10-K Badar Street 91-Allama Iqbal Road Ghari Shahu Lahore	Muhammad Akram	35202-6474037-5	Fateh Muhammad	442	-	339	339	-	-	-	782	442	-	339	339	-	-	-	782
8302	Sadaqat Hussain Awan, Awan Enterprises Sh 30-31-32 New Nationl Mrkt Bara Bazar Rawalpindi	Sadaqat Hussain Awan	34202-1444746-1	Muhammad Sharif Awan	390	-	230	230	-	-	-	620	390	-	230	230	-	-	-	620
8303	Syed Muhammad Kazmi, H No G-716 Dav College Road Islam Pura Rawalpindi	Syed Muhammad Kazmi	37405-0643715-1	Syed Saghir Hussain	374	-	199	199	-	-	-	573	374	-	199	199	-	-	-	573
8304	Kudrat Ullah,Flat No 16 Block B3 Rabia Flower Abul Hasan Isphani Road Gulshan-E-Iqbal Khi	Kudrat Ullah	42401-0951630-3	Niamat Ullah	454	-	294	294	-	-	-	748	454	-	294	294	-	-	-	748
8305	Rahat Ahmed, Ali Bearing and Filters Centre Shop No 979 Kohinoor Chowk Sher Singh Road Gari Khata Hyderabad	Rahat Ahmed	41303-8198639-9	Saeed Ahmed	422	-	237	237	-	-	-	659	422	-	237	237	-	-	-	659
8306	Muhammad Baha Uddin, H No A-99 Block 13-D Gulshan-E-Iqbal Khi	Muhammad Baha Uddin	42201-6133734-5	Muhammad Zahir Uddin	398	-	201	201	-	-	-	599	398	-	201	201	-	-	-	599
8307	Imran Baig, H No 8 Street No 15 Nizam Street Rehman Pura Ferozpur Road Lahore	Imran Baig	35200-1481215-1	Mirza Arif Baig	372	-	291	291	-	-	-	663	372	-	291	291	-	-	-	663
8308	Ubaid Ur Rehman, H No L-327/1 Buffar Zone Sector 16-A North Karachi	Ubaid Ur Rehman	42101-6604565-5	Sheikh Abdul Rehman	487	-	366	366	-	-	-	853	487	-	366	366	-	-	-	853
8309	Zaki Ahmed Mirza, Paramount Development Private Limited office No 4 Basement Street No 65 F-7/3 Islamabad	Zaki Ahmed Mirza	91400-0253330-5	Zaka Ud Din	476	-	341	341	-	-	-	817	476	-	341	341	-	-	-	817
8310	Abdul Rahim Shah, Shahjee Autos and Workshop Plot No 19 Shop 5 Japani Building Hazara Chok Sec F-4 Orangi Tow Karachi	Abdul Rahim Shah	42401-7308612-1	Syed Bismillah Shah	410	-	219	219	-	-	-	629	410	-	219	219	-	-	-	629
8311	Chaudry Qadeer Ahmed, Tradebit Imp and Exp office No 4-C 4th Floor Aali Plaza Blue Area Islamabad	Chaudry Qadeer Ahmed	61101-8644586-3	Ch Gulzar Khan	298	-	233	233	-	-	-	530	298	-	233	233	-	-	-	530
8312	Waheed ., House A-930 Chanisar Goth Masoum Shah Colony Karachi	Waheed .	42301-0387776-5	Roshan Den	365	-	160	160	-	-	-	524	365	-	160	160	-	-	-	524

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Rs. in '000

					At the beginning								Written off							
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8313	Sajid Mehmood Janjua, H No. Cb-130 Lane No. 4-A Humayun Akbar Road Lalazar Rawalpindi	Sajid Mehmood Janjua	61101-3385478-7	Muhammad Yousaf	496	-	388	388	-	-	-	883	496	-	388	388	-	-	-	883
8314	Abdul Sami, H No. 256 Street No. 79 G-11/2 Islamabad	Abdul Sami	15304-9859603-7	Abdul Haseeb	386	-	284	284	-	-	-	671	386	-	284	284	-	-	-	671
8315	Muhammad Safdar, National C N G Services 161 Main Peco Road Town Ship Lahore	Muhammad Safdar	37405-0333966-5	Ghulam Hussain	348	-	236	236	-	-	-	584	348	-	236	236	-	-	-	584
8316	Muhammad Riaz, H No 31-P,Street No 3, Nigheban Poora Block A Faisalabad	Muhammad Riaz	33100-2259296-1	Muhammad Shafi	440	-	272	272	-	-	-	712	440	-	272	272	-	-	-	712
8317	Liaquat Ali, H No. D-931 Nabi Bux Muhalla Sukkur Sukkur	Liaquat Ali	45504-7170008-5	Muzaffar Ali	358	-	151	151	-	-	-	509	358	-	151	151	-	-	-	509
8318	Ghulam Ali Khan, H No Zb-6340 Street No 10 Khayaban E Iqbal Rawalpindi	Ghulam Ali Khan	37405-0323300-3	Ghulam Nabi Khan	379	-	268	268	-	-	-	647	379	-	268	268	-	-	-	647
8319	Malik Baz Khan, H No 8,Street No. 9 Sec E,Akhtar Colony Defence Society Karachi	Malik Baz Khan	42301-0599620-5	Malik Ullah	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8320	Shakeel Ahmed,Flat No Q-617 6th Floor Iqra Complex Block 17 Gulistan-E-Johar Karachi	Shakeel Ahmed	42101-4700601-3	Zaheer Ahmed	487	-	366	366	-	-	-	853	487	-	366	366	-	-	-	853
8321	Muhammad Arif, Flat No.503 Green Tower PlotNo.133 Garden West Karachi	Muhammad Arif	42000-0459204-1	Aba Ali	400	-	185	185	-	-	-	585	400	-	185	185	-	-	-	585
8322	Arshad Mehmood, A6/5 Johar Square Block 18 Johar Chorang Gulshan E Johar Karachi	Arshad Mehmood	42201-0681511-9	Hassan Muhammad	318	-	213	213	-	-	-	531	318	-	213	213	-	-	-	531
8323	Syed Waseem Ahmed Naqvi, Flat No. 6-C North City Appartment Sector 14-B Near Crown Mobile Market	Syed Waseem Ahmed Naqvi	42101-4292996-7	Syed Iqbal Ahmed Naqvi	444	-	274	274	-	-	-	718	444	-	274	274	-	-	-	718
8324	Saif Ullah Khan, S K Corporation Plot No 22-C South Park Avenue Phase 2 Ext DHA Karachi	Saif Ullah Khan	42201-3089615-5	Gul Adam	378	-	176	176	-	-	-	554	378	-	176	176	-	-	-	554
8325	Zaheed Ikram, H No D-60 Block D Malir Cantt Bazar Area Karachi	Zaheed Ikram	33100-4126983-1	M Shafi	464	-	305	305	-	-	-	770	464	-	305	305	-	-	-	770
8326	Karim Baskh, H No 916 Pangori Jumarad Rahimdar Road Bihar Colony Near Foot Ball Stadium Khi	Karim Baskh	42301-3973892-1	Muhammad Saleem	378	-	176	176	-	-	-	554	378	-	176	176	-	-	-	554
8327	Mehtab Ud Din, H No R-235 Sector 15-A-2 Buffer Zone Karachi	Mehtab Ud Din	42101-9620566-5	Siraj Ud Din	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8328	Talha Shahzad, H No Dk-314 Street No 9 Bilal Colony Farooq E Azam Road Shamsabad Rawalpindi	Talha Shahzad	33301-9892470-5	Raja Khalid Mahmood	394	-	322	322	-	-	-	716	394	-	322	322	-	-	-	716
8329	Fazal Subhan Yousuf, Sarhad Diesel Service Shop No 2 Plot No 4/2 Block U North Nazimabad Karachi	Fazal Subhan Yousuf	42101-5336814-3	Muzraf Sheer	358	-	151	151	-	-	-	508	358	-	151	151	-	-	-	508
8330	Kamran Mushtallah, Kamran BrothersFlat No 28 2nd Floor Noor Market Block G Haidery North Nazimaba Karachi	Kamran Mushtallah	42101-4600619-5	Mushtallah	449	-	284	284	-	-	-	734	449	-	284	284	-	-	-	734
8331	Mustaqeem Qureshi, Azeem Food Plot No 16/8-A Firdous Colony Gulbahar No 1 Karachi	Mustaqeem Qureshi	42101-2978832-3	Mohd Shafiq Qureshi	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8332	Ajaz Ahmed, H No B-33 1st Floor Zohra Terrace Garden West Karachi	Ajaz Ahmed	42301-0299278-1	Khawaja Nazeer Ahmed	404	-	219	219	-	-	-	623	404	-	219	219	-	-	-	623
8333	Mohammad Faraz, H No B-54 Naveed Banglows Cotages Block 17 Gulistan-E-Johar Karachi	Mohammad Faraz	42301-3126534-7	Mohammad Aslam	478	-	345	345	-	-	-	824	478	-	345	345	-	-	-	824
8334	Mehmood Saleem, H No Bb-640/K Eid Gah Scheme Asghar Mall Road Rawalpindi	Mehmood Saleem	37405-0499105-5	Muhammad Saleem	355	-	220	220	-	-	-	575	355	-	220	220	-	-	-	575
8335	Jamila Farhan, Multizone International office No 3 3rd Floor Musarat Arcade Plz G-11 Markaz Islamabad	Jamila Farhan	61101-5731745-2	Farhan Akhtar	292	-	220	220	-	-	-	512	292	-	220	220	-	-	-	512
8336	Zahid Hussain, House No Sc 91 P & T Society Korangi Karachi	Zahid Hussain	42201-1227166-5	Munawar Hussain	433	-	255	255	-	-	-	688	433	-	255	255	-	-	-	688
8337	Rehan Aziz,Flat No 101 1st Floor Kakwan Plaza M A Jinnah Road Karachi	Rehan Aziz	42301-8692165-7	Abdul Aziz	459	-	304	304	-	-	-	764	459	-	304	304	-	-	-	764
8338	Imran Ali, Flat No 25-A 3rd Floor Garden Luxury Appartment Garden East Karachi	Imran Ali	42201-0721749-3	Gulzar Ali	449	-	284	284	-	-	-	734	449	-	284	284	-	-	-	734
8339	Muhammad Hassan, H No 1725/168 Tipu Sultan Rd 1st Floor Mahajar Camp Baldia Town Karachi	Muhammad Hassan	42401-6173196-3	Hamesh Gul	365	-	159	159	-	-	-	524	365	-	159	159	-	-	-	524
8340	Mujahid Ahmed Khan, New Ahmed Grafix Office No 17-19 Arshi Square D Melo Road Burns Road Karachi	Mujahid Ahmed Khan	42101-1733372-9	Ansar Ahmed Khan	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8341	Choudari Mohammad Aslam, H No 1311 City View appartment Plot 111 Depot Line Saddar Karachi	Choudari Mohammad Aslam	42000-0535179-9	Ghulam Dastageer	379	-	268	268	-	-	-	647	379	-	268	268	-	-	-	647
8342	Abdul Khaliq Munawwar, A K Goods Transport Company Room 9 Alvi Building New Chali Shahrah-E-Liaquat Karachi	Abdul Khaliq Munawwar	42101-5433288-1	Hafiz Ghulam Hassan	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8343	Muhammad Kaleem Ullah, R-627, Sector 15/A/3 Bufferzone, Mehmodia Masjid Karachi	Muhammad Kaleem Ullah	42101-1407557-3	M.Khalil Ullah Khan	470	-	353	353	-	-	-	823	470	-	353	353	-	-	-	823
8344	Iqbal Husain, H No 14 Area 37-A Street No 1 Landhi No 4 Karachi	Iqbal Husain	42201-9181365-3	Faiz Baksh	414	-	317	317	-	-	-	731	414	-	317	317	-	-	-	731
8345	Asif Ali, Lucky Traders H No 26/777 Ground Drigh Road Cantt Bazar Karachi	Asif Ali	42201-0238867-9	Shukat Ali Sabri	449	-	285	285	-	-	-	734	449	-	285	285	-	-	-	734
8346	Muhammad Hanif Arain, House-C-60 4404 Mir Nabi Bux Town Noorani Basti Road Hyderabad	Muhammad Hanif Arain	41303-9387137-9	Lal Muihammad Arain	306	-	194	194	-	-	-	500	306	-	194	194	-	-	-	500
8347	Saima Arshad, H No A-10 Hunaid City Cottages Block 17 Gulistan-E-Johar Karachi	Saima Arshad	42101-6090375-0	Muhammad Arshad	300	-	239	239	-	-	-	538	300	-	239	239	-	-	-	538
8348	Muhammad Abbas, H No 493 Street No 2 Allah Abad Westridge III Rawalpindi	Muhammad Abbas	37405-9649220-5	Munsab Dar	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8349	Sadia Nusrat, Rawal Flex and Banners 1st Floor Umar Khan Plaza Commitee Chowk Brigraw Rawalpindi	Sadia Nusrat	37405-0565669-8	Ch Asif Nawaz	351	-	212	212	-	-	-	563	351	-	212	212	-	-	-	563
8350	Raheel Khan, Shalimar Super Store Shop No 9-10-14 Shalimar Centr Sector 11-H North Karachi	Raheel Khan	42101-3904116-1	Abdul Wahab Khan	464	-	314	314	-	-	-	779	464	-	314	314	-	-	-	779
8351	Darya Khan, S-91 S-15 Sindhi Cdony Shanti Nagar Rajput Colony Gulshan-E- Iqbal Karachi	Darya Khan	42201-0315637-7	Noor Muhammad	364	-	268	268	-	-	-	632	364	-	268	268	-	-	-	632
8352	Asim Khan, H No 43 Street No 3 Sector No 3 Airport Housing Society Rawalpindi	Asim Khan	37405-7728673-3	Muhammad Hammeed	355	-	220	220	-	-	-	575	355	-	220	220	-	-	-	575
8353	Tanveer Ahmed, H No 31 Street No 8 Muzamal Town Rawalpindi	Tanveer Ahmed	37405-3053076-7	Abdul Rashed	459	-	331	331	-	-	-	791	459	-	331	331	-	-	-	791
8354	Khurram Ali, Erum Boot House Shop No 527 Altaf Market Paposh Nazimabad Karachi	Khurram Ali	42101-5403237-5	Mehmood Ali	442	-	319	319	-	-	-	760	442	-	319	319	-	-	-	760
8355	Ghufran Kamal, H No. A-246 BlkNo. S-S North Nazimabad Karachi	Ghufran Kamal	42000-0154273-1	Kamal Uddin	416	-	228	228	-	-	-	644	416	-	228	228	-	-	-	644
8356	Muhammad Shahid, FlatNo. D-105 Iqra Complex BlkNo. 17 Gulistan-E-Jauhar Karachi	Muhammad Shahid	36302-6244505-5	Ahmed Buksh	428	-	246	246	-	-	-	674	428	-	246	246	-	-	-	674
8357	Syed Kamran Hussain, H No E-5 Star Shelter Block 8 L 18 Gulistan-E-Johar Karachi	Syed Kamran Hussain	42201-0771253-7	Syed Akhtar Hussain	478	-	345	345	-	-	-	824	478	-	345	345	-	-	-	824
8358	Muhammad Shakeel, Umair Traders Shop No 1 Advani Lane Chotli Gitti Hyderabad	Muhammad Shakeel	41303-5164756-7	Abdul Qayoum	423	-	268	268	-	-	-	691	423	-	268	268	-	-	-	691
8359	Ali Baig, Ali Cds Corner Sh 4 Butt Stret Alrehman Plz Fazal Town Chaklala Rawalpindi	Ali Baig	33105-3451784-5	Zia Mohammad Baig	300	-	239	239	-	-	-	539	300	-	239	239	-	-	-	539
8360	Nasir Iqbal, E J A Enterprises Plot R-80 Ground FloorBlock 9 KECHS Baloch Colony Karachi	Nasir Iqbal	42201-6636949-3	Iqbal Ahmed	433	-	255	255	-	-	-	689	433	-	255	255	-	-	-	689
8361	Imran Ali Khan, Dynamic Gerrys Exporter Suit 609 Anum Empire 6th Floor Block 7/8 Shar-E-Faisal KECHS Karachi	Imran Ali Khan	42201-0318596-5	Ishaq Ali Khan	495	-	324	324	-	-	-	819	495	-	324	324	-	-	-	819
8362	Abdul Raheem, H No 6 Al Rahber Society Plot 1286 Mirza Street Garden West Karachi	Abdul Raheem	42201-4003032-1	Mohammad Ali	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8363	Naveed Hakim, H No A-475 Block 12 F B Area Karachi	Naveed Hakim	42101-2598411-1	Muhammed Hakim	469	-	324	324	-	-	-	793	469	-	324	324	-	-	-	793
8364	Mohammad Hanif,Flat No 1007 10th Floor Block A Naz Plaza M A Jinnah Road Karachi	Mohammad Hanif	42201-0554404-5	Mohammad Usman	359	-	228	228	-	-	-	587	359	-	228	228	-	-	-	587
8365	Javed Sattar, R-5 Row No. 2 BlkNo. 10-A NECHS Gulshan-E-Iqbal Karachi	Javed Sattar	31303-2450555-3	Abdul Majeed Bajwa	402	-	272	272	-	-	-	674	402	-	272	272	-	-	-	674
8366	Ismail Ahsan, Ismail Tyre Dealer Plot No A-7 Off G-1 N-2 Block 1 Kehkashan Clifton Karachi	Ismail Ahsan	42000-0502238-5	Syed Ahsan	496	-	388	388	-	-	-	883	496	-	388	388	-	-	-	883

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8367	Muhammad Naseer Akbar, H No 1-A 2/34 Block 1 Nazimabad No 1 Karachi	Muhammad Naseer Akbar	42101-1928469-5	M Junaid Akbar	444	-	275	275	-	-	-	719	444	-	275	275	-	-	-	719
8368	Ali Kamaran, H No. 148 Street No. 6 Sector-3 Air Force Housing Society Near Civic Centre Rawalpindi	Ali Kamaran	37405-9127570-3	Muhammad Ashraf	300	-	239	239	-	-	-	539	300	-	239	239	-	-	-	539
8369	Shahid Jamil Nasir, H No 668-C Mumtazabad Vehari Road Multan	Shahid Jamil Nasir	36302-6708999-3	Jamil Akhtar	338	-	189	189	-	-	-	526	338	-	189	189	-	-	-	526
8370	Rashid Sultan, Talk Linkers Mobile Sh No 4 Basement Frequency Plz Bank Road Saddar Rawalpindi	Rashid Sultan	37405-5660616-9	Sultan M Khan	292	-	220	220	-	-	-	512	292	-	220	220	-	-	-	512
8371	Muhammad Sohail, Prime Trading Company Shop 1 St-2 Faisal Arcade Block 13-D-2 Gulshan-E-Iqbal Karachi	Muhammad Sohail	42201-0521037-1	Muhammad Ishaq	492	-	377	377	-	-	-	868	492	-	377	377	-	-	-	868
8372	Muhammad Nadeem Imam, A-45 BlkNo. 1 Retta Plot Shah Faisal Colony Karachi	Muhammad Nadeem Imam	42201-1269663-7	Imam Ud Din	404	-	209	209	-	-	-	613	404	-	209	209	-	-	-	613
8373	Muneer Akhtar, H No 5 Station Block 3 Mangopir Road Site Site Police Station,Karachi	Muneer Akhtar	42401-1551925-3	Muhammad Ameen	487	-	366	366	-	-	-	854	487	-	366	366	-	-	-	854
8374	Shams Uddin, A No. 1282, Phase No. 2, Gulshan-E-Hadeed L-7 Market Karachi	Shams Uddin	42501-1203709-1	Qurban Ali Taheem	454	-	294	294	-	-	-	749	454	-	294	294	-	-	-	749
8375	Tahir Mehmood, H No 2388 Block Q North Karachi	Tahir Mehmood	42101-1750875-3	M Ahmed Qureshi	474	-	335	335	-	-	-	808	474	-	335	335	-	-	-	808
8376	Shafiq Ur Rehman, 59 Sweet Home Land Model Colony Near Leo Broast	Shafiq Ur Rehman	42201-1058410-9	Muhammad Shafi	487	-	366	366	-	-	-	853	487	-	366	366	-	-	-	853
8377	Muhammad Asif Hasan, H No. 162/A StNo. Masoom Shah ColonyNo. 2 New Kalapul Gora Qubrastan	Muhammad Asif Hasan	42301-8949749-3	Hasan Din	447	-	275	275	-	-	-	722	447	-	275	275	-	-	-	722
8378	Shahida, H No. 549 B/9 Dohi Lane Shahi Bazar Hyderabad	Shahida	41303-3735697-2	Haji Muhammad Bashir	439	-	265	265	-	-	-	704	439	-	265	265	-	-	-	704
8379	Muhammad Usman, U and U Traders 668-Kashmir Block Chaudary Market Allama Iqbal Town Lahore	Muhammad Usman	35202-1517551-7	Muhammad Saeed	407	-	293	293	-	-	-	700	407	-	293	293	-	-	-	700
8380	Sardar Nisar Rasheed Khan, Tocba Hotel International Molvi M Hussain Road Saddar Rawalpindi	Sardar Nisar Rasheed Khan	37405-8520178-3	Sardar Abdur R Khan	454	-	294	294	-	-	-	749	454	-	294	294	-	-	-	749
8381	Abdul Qadir, House A-134 Sector 14-B Shadman Town North Nazimabad Taj Masjid Karachi	Abdul Qadir	42101-4938125-7	Mohd Yousuf	459	-	304	304	-	-	-	764	459	-	304	304	-	-	-	764
8382	Shaikh Aqeel Ahmed, H No A-722 Sector 11-A Gulshan-E-Usman North Karachi	Shaikh Aqeel Ahmed	42101-1751851-7	Feeroz Ud Din	469	-	324	324	-	-	-	794	469	-	324	324	-	-	-	794
8383	Shoaibuddin Shafiq, Shoaib Traders Off. 376 Al Rehmn Trde Cntr 3rd Floor Shr-E-Liqat New Chali Karachi	Shoaibuddin Shafiq	42201-6533751-3	Shafiq Uddin	496	-	388	388	-	-	-	883	496	-	388	388	-	-	-	883
8384	Muhammad Faisal Sheikh, HNo.A-182 Shorai Street Jinnat Building Sukkur	Muhammad Faisal Sheikh	45504-1107795-7	Muhammad Saleem Shaikh	382	-	189	189	-	-	-	571	382	-	189	189	-	-	-	571
8385	Wajid Ali Khan, No.Sr-251 Ground Floor Nashter Basti P.I.B Colony Karachi	Wajid Ali Khan	42201-3932426-1	Sultan Khan	449	-	284	284	-	-	-	733	449	-	284	284	-	-	-	733
8386	Bin Yameen Khan, 142 Sector 4/F New Abbadi Baldia Town Saeedabad Karachi	Bin Yameen Khan	42401-1806459-1	Muhammad Aheen Khan	500	-	398	398	-	-	-	898	500	-	398	398	-	-	-	898
8387	Abid Rasheed Khan,Flat No A-1 1st Floor Afzal Centre Block 13-D/1 Gulshan-E-Iqbal Karachi	Abid Rasheed Khan	42201-3117263-7	Abdul Rasheed Khan	492	-	377	377	-	-	-	869	492	-	377	377	-	-	-	869
8388	Mohammad Saleem, Falat No. 11 3rd Floor Fakri Manzil Gul Muhammed Street, Pan Mandi Nanakwari, Shama Hotel	Mohammad Saleem	42301-9258871-3	Haroon	449	-	284	284	-	-	-	733	449	-	284	284	-	-	-	733
8389	Hameeda Abbas, Al Hamd General Store Shop No 5 Adeel Mini Square Block 7 Aisha Manzil F B Area Karachi	Hameeda Abbas	42101-1616682-6	Saleem Abbas	404	-	210	210	-	-	-	614	404	-	210	210	-	-	-	614
8390	Muhammad Asif, Flat No 10 Block No 59 Category-V Pwd G-11/4 Islamabad	Muhammad Asif	35301-5078306-1	Nazar Muhammad	293	-	220	220	-	-	-	513	293	-	220	220	-	-	-	513
8391	Chaudry Muhammad Saeed, Heaven International Of No 2 1st Floor Trade Centre Plaza F-11 Markaz Islamabad	Chaudry Muhammad Saeed	61101-0557125-9	Muhammad Rafique	300	-	239	239	-	-	-	539	300	-	239	239	-	-	-	539
8392	Naokhiz Iqbal Afaqui, Solor Technologies Off 485 2nd Floor Select Centr F-11 Markaz Islamabad	Naokhiz Iqbal Afaqui	61101-8012190-3	Muhammad Iqbal Affaqui	300	-	215	215	-	-	-	515	300	-	215	215	-	-	-	515
8393	Muhammad Nadeem Khmisani, H No B-14 Diamond Jubilee appartment Ruby Street Garden West Karachi	Muhammad Nadeem Khmisani	42301-1079722-3	M Qasim Khamisani	300	-	239	239	-	-	-	539	300	-	239	239	-	-	-	539
8394	Fayyaz Hussain, H No E-23/12-K Al Pai Street Sharaz Vilaz Roa Ext Cavalry Ground Lahore	Fayyaz Hussain	35202-9319697-5	Syed Maqsood Hussain	300	-	239	239	-	-	-	539	300	-	239	239	-	-	-	539
8395	Riaz Khan, Bata Riaz Warg Brothers Shop 20 Furqanabad Colony Uni Road Old Sabzi Mandi Karachi	Riaz Khan	42201-0462866-7	Mukhtar Khan	433	-	256	256	-	-	-	689	433	-	256	256	-	-	-	689
8396	Mohsin Khan, A-180 Hakani Town Metrowil 03 Karachi	Mohsin Khan	42401-2482024-9	Hazrat Ahmed	428	-	246	246	-	-	-	674	428	-	246	246	-	-	-	674
8397	Yawar Ali, Flat No A-3 2nd Floor Patel Building M A Jinnah Road Karachi	Yawar Ali	42301-0487618-9	Sagheer Ahmed	385	-	184	184	-	-	-	569	385	-	184	184	-	-	-	569
8398	Shahid Ali Magsi, H.No. A-110 UcNo. 02, Regent Cinema Saleem Colony Tomb Baba Gulab Shah, Sukkur	Shahid Ali Magsi	45504-9097775-5	Ghulam Muhammad Magsi	402	-	170	170	-	-	-	572	402	-	170	170	-	-	-	572
8399	Uzair Akbar, Apt No 108 Sea Breeze Heights Block-2 Clifton Karachi	Uzair Akbar	42301-6152055-5	Mohammad Akbar	371	-	135	135	-	-	-	506	371	-	135	135	-	-	-	506
8400	Nadeem Anwer, Flat No - 4 Nusrat Centre W S A 21 Block - 16 F.B Area Water Pump Karachi	Nadeem Anwer	33100-9800873-7	Fahim Anwer	343	-	237	237	-	-	-	580	343	-	237	237	-	-	-	580
8401	Zulfiqar Ali, United Nations office No 132 Street No 4-C Judicial Colony Rawalpindi	Zulfiqar Ali	33100-1017712-7	Muhammad Iqbal	297	-	222	222	-	-	-	520	297	-	222	222	-	-	-	520
8402	Muhammad Farooq, H No. 669 Street No. 28 Margalla Town Phase No. 1 Islamabad	Muhammad Farooq	12101-4751210-5	Muhammad Mahbob	295	-	216	216	-	-	-	511	295	-	216	216	-	-	-	511
8403	Msc Textile Private Limited , P-19, 1st Floor, Montgomery Bazar, Faisalabad	Mr. Mushtaq Ali Cheema Mr. Mumtaz Ali Cheema Mr. Ali Raza Cheema	33100-2197078-9 33100-3265135-7 33100-3794977-7	M. Shafi Cheema M. Shafi Cheema Shaukat Ali Cheema	924,729	-	560,459	560,459	-	-	-	1,485,188	924,729	-	560,459	560,459	-	-	-	1,485,188
8404	Angora Textile Ltd, 15-Km Multan Road, Shahpur, Multan Road Lahore	Avais Mazher Shaharyar Hussain Fidiah Ali Neelam Avais Khurram Zafar Saeed Ahmed Zafar	35202-3003329-7 35202-3003331-7 35202-2798131-2 35202-2798129-8 265-52-4088263	Muhammad Mazher Hussain Avais Mazher. Avais Mazher. Avais Mazher. Saees Ahmed Zafare	179,928	-	121,641	121,641	-	-	-	301,569	179,928	-	121,641	121,641	-	-	-	301,569
8405	Pak Leather Crafts Ltd, Plot -15, Sector 7A, Korangi Industrial Area, Karachi.	Muhammad Saleem Ahmed Muhammad Shoaib Ahmed Bilal Ahmed Umer Ahmed Azeem Ahmed Nayyer Ahmed	42000-0501430-5 42000-0495998-9 42301-6911350-5	Mushaffe Ahmed Mushafee Ahmed Muhammad Saleem Ahmed Muhammad Saleem Ahmed	124,992	-	10,348	10,348	-	-	-	135,340	124,992	-	10,348	10,348	-	-	-	135,340
8406	Terry Towellers, 305, Muhammadi House, I.I. Chundrigar Road, Karachi	Mustajab Hasan Tamur Hasan Razia Nawazish Ali Abida Mustajab Hasan	42301-1956842-7 42301-1966247-7 42301-8513756-4 42301-1502887-8	Khawaja Ghulam Sadiq Mustajab Hasan Nawazish Ali Khan Mustajab Hasan	67,930	-	40,031	40,031	-	-	-	107,961	67,930	-	40,031	40,031	-	-	-	107,961
8407	Worldwide International Exporters, Suit No.34-35, 2nd Floor, Land Mark Plaza, Jail Road Lahore.	Abdul Qadir Jangda	42301-5862447-7	Abdul Razaak	34,750	-	34,887	34,887	-	-	-	69,637	34,750	-	34,887	34,887	-	-	-	69,637
8408	Bukhari Commercial Exporters, Suit No.34-35, 2nd Floor, Land Mark Plaza, Jail Road Lahore.	Abdul Qadir Jangda	42301-5862447-7	Abdul Razaak	24,650	-	28,317	28,317	-	-	-	52,967	24,650	-	28,317	28,317	-	-	-	52,967
8409	Pak International Exporters, Suit No.34-35, 2nd Floor, Land Mark Plaza, Jail Road Lahore.	Abdul Qadir Jangda	42301-5862447-7	Abdul Razaak	20,500	-	18,910	18,910	-	-	-	39,410	20,500	-	18,910	18,910	-	-	-	39,410
8410	Munir Enterprises, House No. 138 Street No. 42, Karim Park, Chah Miran, Lahore	Muhammad Munir	35202-9445086-3	Muhammad Shafiq	1,578	-	2,200	2,200	-	-	-	3,778	1,578	-	2,200	2,200	-	-	-	3,778
8411	Akbar Textile Mills Ltd, D-50, S.I.T.E., Karachi	Saeed Ahmed Paracha Akbar M. Parach Asghar M. Paracha Anwer M. Paracha	 502-93-488530 511-61-066034	Muhammad Azeem Saeed Ahmed Paracha Saeed Ahmed Paracha Saeed Ahmed Paracha	70,746	31,234	389,503	420,737	-	-	-	491,483	70,746	31,234	389,503	420,737	-	-	-	491,483

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8412	Shams Petro Chemicals, 204, Standard Insurare, I. I. Chundrigar Road, Karachi.	Dr. Aftab Hassan Jaffri Mrs. Kokab Jehan Munir M.Ladha	42201-9543351-5 42201-0771070-6 42301-1079728-1	Shamsul Hasan Jafri Shamsul Hasan Jafri Muhammad Ladha	56,477	-	77,937	77,937	-	-	-	134,413	56,477	-	77,937	77,937	-	-	-	134,413
8413	Jawad International, Suit No. 305, Shaheen Center, Khayaban-E-Roomi, Block-7 Clifton, Karachi.	Ch. Munawar Hussain	501-47-467180 42301-2604069-7	Ch. Muhammad Boota	3,464	7,884	40,684	48,568	-	-	-	52,032	3,464	7,884	40,684	48,568	-	-	-	52,032
8414	Shaheen Computer Technology, Shop No. F-33, Regal Trade Square, Saddar Karachi	Gohar Raza Siddiqui	42201-6040673-3	Raza Ali Siddiqui	5,000	-	2,285	2,285	-	-	-	7,285	5,000	-	2,285	2,285	-	-	-	7,285
8415	Regal Traders, 217, Sabri Manzil Near Gul Plaza Marston Road Karachi	Muhammad Shoaib	42101-0959237-3	Muhammad Hanif	5,131	-	2,140	2,140	-	-	-	7,272	5,131	-	2,140	2,140	-	-	-	7,272
8416	Rangoonwala & Company, 45-Arkay Square, Shahrah-E-Liaquat, New Challi, Karachi	Mahmood Rangoonwala		Abdul Waheed	2,415	3,150	-	3,150	-	-	-	5,565	2,415	3,150	-	3,150	-	-	-	5,565
8417	Tariq Ice Factory & Cold Storage, Plot No. 16/7,Sheet No. Ly-31,Lyari Qtrs, Usmanabad, Karachi	Haji Ali Nawaz Gulzar Ahmed Irshad Ahmed (Guaranor)	42201-6057789-1	Sohrab Khan (Deceased)	132	936	1,806	2,743	-	-	-	2,874	132	936	1,806	2,743	-	-	-	2,874
8418	Leatherite Limited, 1- Tariq Block, New Garden Town Lahore.	Mr. Nazar Farid Monika Mr. Ahmed Raza Monika Mr. Zafar Iqbal Mian Mr. Muhammad Mujtaba Mr. Gohar Farid Monika Mr. Farooq Ahmed Monika Mr. Gulshan Abbas Monika Mr. Azmat Said Mohammad Chishti			389	1,388	-	1,388	-	-	-	1,777	389	1,388	-	1,388	-	-	-	1,777
8419	Dhaka Traders, D-61, Block "B" North Nazimabad, Karachi.	Abdullah Umer	501-57-661065	Moulvi Jalal Ahmed	904	370	-	370	-	-	-	1,273	904	370	-	370	-	-	-	1,273
8420	Health Care Hospital (Pvt.) Ltd., D-9, Block-A, North Nazimabad, Karachi.	Dr. Qamar Zaman Khan Mrs. Farhana Zaman Khan Mr. Usman Zaman Kha Mr. Salman Zaman Khan	42301-1080022-5 42301-0970890-4 42301-1114944-7 42301-1080023-7	Sultan Zaman Khan Dr. Qamar Zaman Khan Dr. Qamar Zaman Khn Dr. Qamar Zaman Khan	145,750	-	37,289	37,289	-	-	-	183,039	35,750	-	37,289	37,289	-	-	-	73,039
8421	Bachani Sugar Mills, 36-A/4 Lalazar, M.T.Khan Road, Karachi. Princilple Office 2-D Marine Drive, Block-7, Cliftion, Karachi.	Noor Ul Amin Bachani Najamuddin Ansari Abdul Sattar Bachani Suleman Ameen A.Jalil Bachani Abdul Shakoor Bachani Abduk Ghaffar Bachani			20,431	41,513	4,294	45,807	-	-	-	66,238	20,431	41,513	4,294	45,807	-	-	-	66,238
8422	Muzammil Oil & Soap Ind. Pvt. Ltd., Main Bahawalpur Road Multan	Kh.Muhammad Fazil Mrs. Amtal Aziz	36302-0668885-5 36302-9818793-2	Kh.Muhammad Shafi Kh. Muhammad Fazil	-	11,460	26,168	37,627	-	-	-	37,627	-	9,460	26,168	35,627	-	-	-	35,627
8423	Mama Fahad International, Plot No. 67 , Block-6, Near "E" Market, P.E.C.H.S, Karachi.	Muhammad Abid Khan	42201-2434640-5	Abdul Rauf Khan	25,421	-	20,182	20,182	-	-	-	45,603	8,321	-	20,182	20,182	-	-	-	28,503
8424	Supra Fashion (Pvt) Ltd, 43-52 Dullu Katan, Khayaban-E-Kareem, 19 Feroze Pur Rd Lhr.	Muhammad Nawaz Sayal Akhtar Nawaz Sayal Kashif Nawaz Sayal	35202-4696022-9 35201-1328727-7 35201-7628725-9	Mehr Khan Muhammad Sayal Muhammad Nawaz Sayal Muhammad Nawaz Sayal	24,653	-	7,503	7,503	17,690	-	17,690	49,846	-	-	7,503	7,503	-	-	-	7,503
8425	Sammar International, E-28, Walton Road Lahore.	Arif Rehman Shazia Arif	35201-6255777-5 35201-9136149-2	Mirza Abdur Rahim Arif Rahim	39,552	-	22,407	22,407	-	-	-	61,959	-	-	22,407	22,407	-	-	-	22,407
8426	United Dairy Farms (Pvt) Ltd, 179-182 Industrial Estate, Kot Lakhpat Lahore	Sheikh Muhammad Saleem Mrs. Rose Saleem Salman Saleem Usman Saleem	35202-7086237-5 35202-1790013-4 44201-6469377-3	Sheikh Jumman Sheikh Muhammad Saleem Sheikh Muhammad Saleem Sheikh Muhammad Saleem	40,142	-	-	-	-	-	-	40,142	14,842	-	-	-	-	-	-	14,842
8427	Fashion Pride (Pvt) Ltd., 498-D, Peoples Colony No. 1 Faisalabad.	Mr. Kashif Majeed Mr. Tariq Mehmood Malik	33100-7069482-9 33100-5767464-5	Mr. Ikram Majeed Mr. M. Ashraf Khan	37,383	-	12,333	12,333	-	-	-	49,716	-	-	12,333	12,333	-	-	-	12,333
8428	Abu Soomar Industries, HNo. 77/2, 7th Commercial Street 4, DHA, Karachi.	Mehmood Choksi Mrs. Farida Rehman	42301-9703202-3 42301-1793453-0		16,308	-	14,938	14,938	-	-	-	31,246	-	-	11,746	11,746	-	-	-	11,746
8429	Chamber Sugar Mills Private Limited , Room No. 206, Second Floor, Continental Trade Center, Block-8, Clifton, Karachi.	Khuwaja Anwer Majeed Khuwaja Nimar Majeed	42000-3036006-3 42001-246900-5	Khuwaja Abdul Majeed Khuwaja Anwer Majeed	28,545	-	4,929	4,929	-	-	-	33,474	5,045	-	4,929	4,929	-	-	-	9,974
8430	Imran Brothers, Shop No. 22 Inside Shahzadi Rafaqat Market, Brandreth Road, Lahore.	Imran Mehmood	35202-2828914-3	Shoukat Mehmood	25,041	-	8,610	8,610	-	-	-	33,651	-	-	8,610	8,610	-	-	-	8,610
8431	Diamond House Pvt. Ltd., 38-West Canal Road, Abdullahpur, Faisalabad	Saeed Ahmed Mrs. Farah Saeed	33301-2117433-7 225-63-187389	Syed Ahmed Mr. Saeed Ahmed	13,564	-	4,519	4,519	-	-	-	18,083	4,062	-	4,519	4,519	-	-	-	8,581
8432	Selection House, 121-Ferozpur Road Lahore.	Zeeshan Qayyum	35202-0795513-7	Abdul Qayyum	30,000	-	8,423	8,423	-	-	-	38,423	-	-	8,423	8,423	-	-	-	8,423
8433	Rao Traders, Shop No. 06. S.M Market, 61, Mcleod Road , Lahore.	Rao Hilal Ahmed [Late]	36502-6448530-3	Khursheed Ali Khan	15,000	-	5,343	5,343	-	-	-	20,343	2,650	-	5,343	5,343	-	-	-	7,993
8434	Unico, Shop No. 30, Tibet Centre M.A. Jinnah Road Karachi.	Syed Shahid Ahmed	42101-1895359-7	Syed Ahmed	10,000	-	3,328	3,328	-	-	-	13,328	4,092	-	3,328	3,328	-	-	-	7,420
8435	Saleem Rafi & Co., Office No. 7, Ground Floor, Eden Centre, Jail Road,Lahore	Mian Saleem Rafi	35202-5338396-1	Malik Muhammad Rafi	21,000	-	1,380	1,380	-	-	-	22,380	6,000	-	1,380	1,380	-	-	-	7,380
8436	Arif Flour Mills, 18-Km GT road, Kala Shah Kaku Sheikhupura.	Sh Muhammad Arif Sh Muhammad Khalid Mrs. Noor Begum Mrs. Samina Begum Sh Muhammad Shahid Sh Muhammad Faisal Sh Muhammad Farrukh Sh Muhammad Sajid	34202-3310049-9 34202-2647108-9 35202-4155942-4 35202-8408631-0 35202-2693874-1 35202-0922470-7 35202-3310144-9 35202-8437793-5	Sh. Nawab Din Sh. Nawab Din Sh Muhammad Arif Sh Muhammad Khalid Sh Muhammad Khalid Sh Muhammad Arif Sh Muhammad Arif Sh Muhammad Khalid	53,000	-	19,222	19,222	-	-	-	72,222	-	-	7,222	7,222	-	-	-	7,222
8437	Muhammad Iqbal Malik, 20-T, Gulberg-II, Lahore.	Muhammad Iqbal Malik	35202-2136906-5	Malik Bashir Ahmed	30,000	-	6,604	6,604	-	-	-	36,604	-	-	6,604	6,604	-	-	-	6,604
8438	Abbasia Cotton Factory & Oil Mills, Mouza Lal Wah Tehsil Jalalpur Pir Wala, District Multan	Muhammad Waris Mst. Mumtaz Bano Mst. Saira Bano Mst. Rubina Zaib	36203-1760861-9 36301-1572495-8 36301-8406707-8 36301-1563945-8	Shams Uddin Shah Muhammad Shah Muhammad Jahanzaib	7,477	-	4,090	4,090	-	-	-	11,567	977	-	4,090	4,090	-	-	-	5,067
8439	Vetgro Pharmaceutical, 36-Km, Multan Road, Manga Mandi, Lahore.	Faiz Rasool Atiya Saba	35202-2424999-7 35202-2321808-4	Ghulam Rasool Faiz Rasool	12,465	-	4,544	4,544	-	-	-	17,009	-	-	4,544	4,544	-	-	-	4,544
8440	Abid & Co, 103-R, Punjab Govt. Employee Co-Op. Housing Society, Lahore.	Umer Hayat Shamim Liaqat Muhammad Hayat	35202-6442968-1 35202-8087506-6 35202-0304029-7	Liaquat Ali Liaqat Ali Liaqat Ali	20,000	-	4,040	4,040	-	-	-	24,040	-	-	4,040	4,040	-	-	-	4,040
8441	Saint & Sailor Pharmaceuticals (Pvt) Ltd., Suit No. 13, 3rd Floor, Gohar Center, Wahadat Road, Lahore	Ch Muhammad Usman Muhammad Ali Mst. Sameena Zaheer Mst. Fatima Riffat Mr. Muhammad Naeem Mr. Muhammad Nadeem	61101-7023927-7 35202-1282403-5 35202-7177639-0 37405-1077051-4 35202-8957625-5 35202-1390101-1	Zaheer Ahmed Ch Zaheer Ahmed Ch Zaheer Ahmed Ch Riffat Raja Muhammad Hassan Muhammad Hassan	13,998	-	3,853	3,853	-	-	-	17,851	-	-	3,851	3,851	-	-	-	3,851

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Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8442	Dhudyal Builders, 2-Km, Hafizabad Road, Jalalpur Bhattian, District Hafizabad	Shabbir Hussain	34301-1702503-7	Muhammad Sharif	8,644	-	3,396	3,396	-	-	-	12,040	-	-	3,396	3,396	-	-	-	3,396
8443	Saeed Ahmed & Co., 38-West Canal Road, Abdullahpur, Faisalabad	Saeed Ahmed	33301-2117433-7	Syed Ahmed	4,993	-	1,889	1,889	-	-	-	6,882	1,495	-	1,889	1,889	-	-	-	3,384
8444	Hafeez Filling Station, Chowk Jane Mandir, Lake Road, Lahore	Mian Muhammad Farooq	35202-2578259-1	Mian Abdul Hafeez	10,000	-	2,495	2,495	-	-	-	12,495	-	-	2,495	2,495	-	-	-	2,495
8445	Ittehad Petrolium Services, 1-Mehran Block, Molten Road, Lahore.	Mian Muhammad Farooq Mian Muhammad Ali Farooq Mian Haider Ali Farooq	35202-2578259-1 35202-2581159-7 35202-2578259-9	Mian Abdul Aziz Mian Muhammad Farooq Mian Muhammad Farooq	10,000	-	2,486	2,486	-	-	-	12,486	-	-	2,486	2,486	-	-	-	2,486
8446	Fawad Flour & General Mills, Ghalla Mandi, Nankana Sahib Road, Warburton, Nankana Sahib	Mr. Syed Tahir Fawad	296-88-010367	Mr. Majeed Ahmed	20,034	-	2,417	2,417	-	-	-	22,451	-	-	2,417	2,417	-	-	-	2,417
8447	Muhammad Ashraf, House No. 31, Block D-1, M.A Johar Town Lahore.	Muhammad Ashraf	35202-5801482-7	Ghulam Haider	7,035	-	2,532	2,532	-	-	-	9,567	-	-	2,410	2,410	-	-	-	2,410
8448	M Zahid M Khalid, G.T Road, Baghbanpura, Lahore	Sh Muhammad Zahid Sh Muhammad Khalid	34202-5191224-1 34202-2647108-9	Sh Nawab Din Sh M Khalid	15,000	-	2,375	2,375	-	-	-	17,375	-	-	2,375	2,375	-	-	-	2,375
8449	Saeeda Sheikh, House No.577/1, Block-S, Phase-II, DHA Lahore.	Saeeda Sheikh	35201-1532626-2	Sh. Farooq	5,647	-	2,307	2,307	-	-	-	7,953	-	-	2,307	2,307	-	-	-	2,307
8450	Steel Grip Trading Co., 43-52 Dullu Kalan, Khayaban-E- Kareem, 19 Feroze Pur Road Lahore.	Muhammad Nawaz Sayal	35202-4696022-9	Mehr Khan Muhammad Sayal	1,260	-	1,722	1,722	-	-	-	2,982	420	-	1,722	1,722	-	-	-	2,142
8451	Ali Traders, 73-Branderth Road, Lahore	Azher Ali	35202-3182302-3	Shaukat Ali	9,803	-	2,035	2,035	-	-	-	11,838	-	-	2,035	2,035	-	-	-	2,035
8452	Karim Cotton G/P & Oil Mills, Kotli Nijabat Road Chah DhorayWala Shujabad	Mian Abdul Karim	36302-5806818-5	Haji Bashir Ahmed	4,514	-	1,799	1,799	-	-	-	6,314	-	-	1,799	1,799	-	-	-	1,799
8453	Sh Maqbool Ahmed & Sons, Ghalla Mandi, Sialkot.	Mr. Sh. Maqbool Ahmed	34603-7825394-3	Mr. Muhammad Ibrahim	2,900	-	1,686	1,686	-	-	-	4,586	-	-	1,686	1,686	-	-	-	1,686
8454	Saad Enterprises, Faizpur Khurd, Sharkpur Road Near Faizpur Interchange Sheikhupura	Arshad Ali	35202-2705067-9	Bashir Ahmed	6,000	-	1,633	1,633	-	-	-	7,633	-	-	1,633	1,633	-	-	-	1,633
8455	Umair International, 128-L, DHA Lahore	Shazia Habib	35201-928033-8	Habib Ahmed	22,000	-	1,628	1,628	-	-	-	23,628	-	-	1,628	1,628	-	-	-	1,628
8456	East West Internationai, 167-P, Gulberg II, Lahore.	Sikandar Sarfaraz Malik Malik Nasimuddin	35201-6447017-9 35202-3053270-3	Sarfraz Khan Malik	10,000	-	1,500	1,500	-	-	-	11,500	-	-	1,500	1,500	-	-	-	1,500
8457	Punjab Engineering, 90-Samundri Road, Faisalabad.	Mr. Ch. Shaukat Ali	33100-7855315-3	Mr. Ch. Ghulam Qadir	9,500	-	1,284	1,284	-	-	-	10,784	-	-	1,284	1,284	-	-	-	1,284
8458	Riaz Ahmed & Sons, Azmat Road D.G.Khan	Riaz Ahmad	32102-3805657-1	Khalifa Wahid Bukhsh	569	212	1,387	1,599	-	-	-	2,168	-	-	1,268	1,268	-	-	-	1,268
8459	Hamza Trading Co., Mouza Chah Mohib, 2-Km, Syed Wala. Mankana Sahib.	Mr. Syed Abu Al Hassan Mr. Syed Maqsood Hussain Mr. Syed Khawar Hussain Shah	35402-2277429-1 35402-4530359-9 35402-6310250-7	Mr. Syed Kazim Shah Mr. Akbar Shah Syed Maqsood Shah	3,700	-	1,234	1,234	-	-	-	4,934	-	-	1,234	1,234	-	-	-	1,234
8460	International Chrome Tannery, Plot No.22, Sector 7-A, Korangi Industrial Area, Karachi	Shaikh Sarfraz Amin Shaikh Imtiaz Amin Kausar Jabeen	42101-1664841-1 42101-1664836-9 502-51-157730	Shaikh Muhammad Amin Shaikh Muhammad Amin Shaikh Muhammad Amin	3,227	-	-	-	-	-	-	3,227	1,227	-	-	-	-	-	-	1,227
8461	Moon Jee Medical Store, Shop No. 3, Anwar Plaza, Umer Block, Allama Iqbal Town Lahore.	Moazzam Noor Ali	35202-3899468-9	Nisar Hussain	2,000	-	1,191	1,191	-	-	-	3,191	-	-	1,191	1,191	-	-	-	1,191
8462	Munawar Abbas Cotton Ginners, Tounsa Road Pir Adil, District D.G.Khan	Ghulam Abbas, Muhammad Rafiq, Muhammad Hussain	32102-8162169-3	Allah Divaya , Khuda Bukhsh, Allah Diwaya Respectively	1,666	-	976	976	-	-	-	2,642	-	-	976	976	-	-	-	976
8463	Muhammad Ashraf, House No. E-220/223, Mohalla Chitiyan Hattiyan, Rawalpindi	Muhammad Ashraf	37405-5845451-3	Haji Shaukat Ali	2,906	-	790	790	-	-	-	3,696	-	-	790	790	-	-	-	790
8464	Wazir Khan Store, Property Shop No.10, Street No. 29 Measuring 528 Sqft Situated At Dharampura Main Market Lahore.	Muhammad Nazir Khan	35201-7712596-7	Muhammad Wazir Khan	1,000	-	731	731	-	-	-	1,731	-	-	731	731	-	-	-	731
8465	Ch. Barkat Ullah - Muhammad Arshad, Shop No. 59 Grain Market, Bahawalpur	Muhammad Arshad	31202-9138097-5	Ch. Barkat Ullah	1,850	-	695	695	-	-	-	2,545	-	-	695	695	-	-	-	695
8466	Madina Corporation, Shop No 8-9, Ali Park, Thokar Niaz Baig Main Multan Road, Lahore.	Malik Muhammad Ayub	35202-2680499-9	Malik Hassan Ahmed	4,000	-	656	656	-	-	-	4,656	-	-	656	656	-	-	-	656
8467	Al Abbas Rice Mills, 27-Km Faisalabad Road, Jhang.	Shahid Abbas	33202-0958825-3	Shaukat Abbas	425	-	548	548	-	-	-	973	-	-	548	548	-	-	-	548
8468	Muhammad Hafeez & Brothers, Bhatti Rice & Ice Mills, Main Road, Bucheki.	Mr. Muhammad Hafzeez	35402-1956215-5	Mr. Abdul Majeed	3,300	-	511	511	-	-	-	3,811	-	-	511	511	-	-	-	511
8469	Arbab Business Corporation, B-121 Gulshan E Hadeed, Phase-3, Karachi.				1,452	-	-	-	-	-	-	1,452	1,452	-	-	-	-	-	-	1,452
8470	Aurang Zeb, 28/57 Block No 1 Secheme No 5, Shireen Jinnah Colony,Karachi	Aurang Zeb			1,047	-	-	-	-	-	-	1,047	1,047	-	-	-	-	-	-	1,047
8471	Ch. Iftikhar Hussain, 19 A Najma Square, Block 13-B, Gulshan-E-Iqbal,Karachi	Ch. Iftikhar Hussain			554	-	-	-	-	-	-	554	554	-	-	-	-	-	-	554
8472	Fakeer Muhammad Baluch, 1) Jam Murad Ali Khan, Village Malir, Karachi. 2) Sakin. Kohat The. P.O. Tump. District Durbat Makran, Baluchistan	Fakeer Muhammad Baluch			726	133	-	133	-	-	-	859	726	133	-	133	-	-	-	859
8473	FaridUllah, A 48 Gul Homw, Super Highway, Karachi.	FaridUllah			777	-	-	-	-	-	-	777	777	-	-	-	-	-	-	777
8474	Farukh Saeed, A-2 Nida Appatment, Gulshan-E-Iqbal, Karachi	Farukh Saeed			608	360	-	360	-	-	-	968	608	360	-	360	-	-	-	968
8475	Ghulam Hussain	Ghulam Hussain			701	311	-	311	-	-	-	1,012	701	311	-	311	-	-	-	1,012
8476	Hafiz Ur Rehman, B-198, Korangi No. 6, Karachi	Hafiz Ur Rehman			792	301	-	301	-	-	-	1,093	792	301	-	301	-	-	-	1,093
8477	Hanifur Rehman, B-198, Korangi No. 6, Karachi	Hanifur Rehman			792	87	-	87	-	-	-	879	792	87	-	87	-	-	-	879
8478	Haq Nawaz, G 515 Manzoor Colony Mehmoodabad, Karachi	Haq Nawaz			570	6	-	6	-	-	-	576	570	6	-	6	-	-	-	576
8479	Ibrahim, L-33 Street No 3, Shireen Jinnah Colony, Clifton, Karachi	Ibrahim			827	131	-	131	-	-	-	958	827	131	-	131	-	-	-	958
8480	Khalid, H No Gk 2025/22 Gali No A\5, Mawa Shah Road, Sango Lain, Karachi	Khalid			1,732	797	-	797	-	-	-	2,529	1,732	797	-	797	-	-	-	2,529
8481	Liaquat Ali	Liaquat Ali			648	-	-	-	-	-	-	648	648	-	-	-	-	-	-	648
8482	M/S Blessing Carriers, 52-A ,A/2 Lalzar Society, Near Beach Luxury Hotel, Queens Road, Karachi	M/S Blessing Carriers			3,785	1,041	-	1,041	-	-	-	4,826	3,785	1,041	-	1,041	-	-	-	4,826
8483	M/S Ilyas & Sons, 52-A , A/2 Lalzar Society Near Beach Luxury Hotel, Queens Road, Karachi	M/S Ilyas & Sons			3,757	1,140	-	1,140	-	-	-	4,897	3,757	1,140	-	1,140	-	-	-	4,897
8484	M/S Mukhtar & Co, Sb-38 Block 13-B, Gulshan-E-Iqbal, Karachi	M/S Mukhtar & Co			1,348	213	-	213	-	-	-	1,561	1,348	213	-	213	-	-	-	1,561
8485	M/S.Mukhtar & Co., Sb 38 Block 13-B, Gulshan-E-Iqbal, Karachi	M/S Mukhtar & Co.			1,086	262	-	262	-	-	-	1,348	1,086	262	-	262	-	-	-	1,348
8486	Malik Sher	Malik Sher			876	188	-	188	-	-	-	1,064	876	188	-	188	-	-	-	1,064
8487	Mashooq Bhutto, L-393 Street No 3, Shireen Jinnah Colony, Clifton, Karachi	Mashooq Bhutto			827	131	-	131	-	-	-	958	827	131	-	131	-	-	-	958
8488	Misri Khan, 28/57 Block I Seheme No 5, Shireen Jinnah Colony, Clifton, Near MCB, Karachi	Misri Khan			1,047	-	-	-	-	-	-	1,047	1,047	-	-	-	-	-	-	1,047
8489	Mohd Siddique, H.No 24 5th Floor Amiri Manzil, Paria Street, Kharadar,Karachi	Mohd Siddique			1,100	195	-	195	-	-	-	1,295	1,100	195	-	195	-	-	-	1,295
8490	Mrs Fazila Asif, G/K 2/3 Jafer Fadoo Road, Karachi	Mrs Fazila Asif			706	76	-	76	-	-	-	782	706	76	-	76	-	-	-	782
8491	Mrs Jawahar Afzal, 77-B South Sea View Avenue, Phase II, DHA, Karachi	Mrs Jawahar Afzal			775	74	-	74	-	-	-	849	775	74	-	74	-	-	-	849
8492	Muhammad Akaram	Muhammad Akaram			648	47	-	47	-	-	-	695	648	47	-	47	-	-	-	695
8493	Munsif Khan, H/No 401 Shirni Jinnah Colony No. 1, Street No. 3, Shahrah-E-Ghalib Road, Clifton, Karachi	Munsif Khan			730	-	-	-	-	-	-	730	730	-	-	-	-	-	-	730
8494	Abdul Waheed, -	Abdul Waheed			536	252	-	252	-	-	-	788	536	252	-	252	-	-	-	788
8495	Rafiq Abid, 21-D 10th St, Phase V, DHA Karachi	Rafiq Abid			1,591	966	-	966	-	-	-	2,557	1,591	966	-	966	-	-	-	2,557
8496	Samar Gul, Plot No D-53 Block 1, Shireen Jinnah Colony, Clifton, Karachi	Samar Gul			1,011	463	-	463	-	-	-	1,474	1,011	463	-	463	-	-	-	1,474
8497	Sarfaraz Gul	Sarfaraz Gul			1,057	585	-	585	-	-	-	1,642	1,057	585	-	585	-	-	-	1,642
8498	Shan Akber, Stret No 2 H No Mlle 912 A, Street No. 2, Karachi.	Shan Akber			1,138	532	-	532	-	-	-	1,670	1,138	532	-	532	-	-	-	1,670
8499	Syed Tahir Raza, 438/1 New Iqbalabad, Drigh Rd Cantt, Karachi	Syed Tahir Raza			1,055	236	-	236	-	-	-	1,291	1,055	236	-	236	-	-	-	1,291
8500	Tariq Mehmood, Awan Plaza Flat No 4, Block 1, Scheme 5, Shireen Jinnah Colony, Karachi	Tariq Mehmood			657	-	-	-	-	-	-	657	657	-	-	-	-	-	-	657
8501	Tariq Mehmood, Awan Plaza Flat No 4, Block 10, Scheme 5, Shireen Jinnah Colony Clifton Karachi	Tariq Mehmood			644	-	-	-	-	-	-	644	644	-	-	-	-	-	-	644
8502	Dh-0587 Imdad Ali	Dh-0587 Imdad Ali			816	-	-	-	-	-	-	816	816	-	-	-	-	-	-	816

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8503	Tours Inernatioal, 22 Lawrance Road Lahore	Tours Inernatioal			7,157	3,496	-	3,496	-	-	-	10,653	7,157	3,496	-	3,496	-	-	-	10,653
8504	Sidra Traveri Private Limited , 70 A Faisal Town Lahore	Sidra Traveri Private Limited			1,774	1,485	-	1,485	-	-	-	3,259	1,774	1,485	-	1,485	-	-	-	3,259
8505	M/S Friends Force Private Limited , 74 Ferozpur Road Ichhra Lahore	M/S Friends Force Private Limited			2,390	6,153	-	6,153	-	-	-	8,543	2,390	6,153	-	6,153	-	-	-	8,543
8506	M/S Shaz Enterprises, 919 C Faisal Town Lahore	M/S Shaz Enterprises			737	532	-	532	-	-	-	1,268	737	532	-	532	-	-	-	1,268
8507	Mohammad Shahid M Rafiq, 11 Akbar Manzil, Nanakwara, Karachi.	Mohammad Shahid M Rafiq	512-61-236924	M Rafiq	598	-	-	-	-	-	-	598	598	-	-	-	-	-	-	598
8508	Razwan Ahmed, 2/34 Willatabad No 1, Manghopir Road, Karachi	Razwan Ahmed	453-93-063029	Abdul Ahsan	538	-	-	-	-	-	-	538	538	-	-	-	-	-	-	538
8509	Muhammad Saeed Butt, H No 24 S Regal Cenima Srteet Mohala Girga Ground Sheikhupura	Muhammad Saeed Butt	293-90-082378	Abdul Aziz Butt	1,812	376	-	376	-	-	-	2,188	1,812	376	-	376	-	-	-	2,188
8510	Naseem Ullah, 18 A E 1 Old F.C.C Gulberg 111 Lahore	Naseem Ullah	311-90-088468	Abdul Bari Khan	6,942	3,981	-	3,981	-	-	-	10,923	6,942	3,981	-	3,981	-	-	-	10,923
8511	Tariq Javed Bhutta, Nazama Abad Waziraabad Distric Jugrawala	Tariq Javed Bhutta	288-60-117491	Abdul Gafoor Bhutta	582	54	-	54	-	-	-	636	582	54	-	54	-	-	-	636
8512	Asif Mehmood,H No. 3187 D Kucha Kallian, Chowk Mati I/S Dhari Gate,Lahore	Asif Mehmood	276-56-077292	Abdul Ghafoor	702	377	-	377	-	-	-	1,079	702	377	-	377	-	-	-	1,079
8513	Akhtar Hameed,H No 42 E Street No 2, Colony Iqbal Park Walton Road Lahore	Akhtar Hameed	277-62-312050	Abdul Hameed	590	536	-	536	-	-	-	1,126	590	536	-	536	-	-	-	1,126
8514	Tahir Butt, 78 Ghulam Hussain Park, Shadbagh, Lahore	Tahir Butt	278-58-077609	Abdul Hameed Butt	572	403	-	403	-	-	-	975	572	403	-	403	-	-	-	975
8515	Zafar Hameed Khan, H No 199 B Street No 39 Mustafabad Lahore	Zafar Hameed Khan	269-63-022016	Abdul Maheed Khan	549	318	-	318	-	-	-	866	549	318	-	318	-	-	-	866
8516	Muhammad Sharif, H No 1653/A Gali Lal-Musar, Mohallah Satan I/S Bhatti Gate Lahore.	Muhammad Sharif	276-90-041240	Abdul Majeed	589	418	-	418	-	-	-	1,007	589	418	-	418	-	-	-	1,007
8517	Syed Abdul Rashid, 499 A II Town Ship Lahore	Syed Abdul Rashid	274-57-022348	Abdul Majid	1,197	962	-	962	-	-	-	2,158	1,197	962	-	962	-	-	-	2,158
8518	Shahid Iqbal Razaq, 43 Mehran Block A I Town Lhr	Shahid Iqbal Razaq	266-86-122124	Abdul Razzak	598	280	-	280	-	-	-	878	598	280	-	280	-	-	-	878
8519	Muhammad Saeed,H No 4, Ghazlani St, Sadaqat Park, Sanda Khurd,Lahore	Muhammad Saeed	272-89-502353	Abdul Rehman	861	491	-	491	-	-	-	1,352	861	491	-	491	-	-	-	1,352
8520	Shafique Haider, D-26 Rizvia Society, Nazimabad, Karachi	Shafique Haider	439-51-218328	Aftab Hyder	853	437	-	437	-	-	-	1,290	853	437	-	437	-	-	-	1,290
8521	Iqbal Ahmad Sh, H 198, 1 Gujar St, I/S Mochi Gate Lahore.	Iqbal Ahmad Sh	276-46-022633	Ahmad Bhai	1,526	39	-	39	-	-	-	1,565	1,526	39	-	39	-	-	-	1,565
8522	Mohd Saleem, D-178 13-D-1, Block, Gulshan-E-Iqbal, Karachi	Mohd Saleem	511-48-052605	Ahmed	712	282	-	282	-	-	-	994	712	282	-	282	-	-	-	994
8523	Haji Muhammad, 269 Model Town Lahore	Haji Muhammad	336-49-506806	Ahmed Din	569	318	-	318	-	-	-	887	569	318	-	318	-	-	-	887
8524	Amir Shahzad, HNo. 49 StNo. 19-5 Nawankot Lahore	Amir Shahzad	272-57-440718	Ahmed Yar	577	460	-	460	-	-	-	1,038	577	460	-	460	-	-	-	1,038
8525	Abdul Waheed, H No 29 Block 2 Sector D II Green Town Lahore	Abdul Waheed	270-60-330054	Ali Asghar	956	530	-	530	-	-	-	1,486	956	530	-	530	-	-	-	1,486
8526	Pir Mohammad Allah Bachayo, 7/2 S I D C O appartment,, Saddar, Karachi.	Pir Mohammad Allah Bachayo		Allah Bachayo	929	122	-	122	-	-	-	1,052	929	122	-	122	-	-	-	1,052
8527	Abdul Haq, Ch 445 Gb Tahseel Sumadri Distric Faisalabad	Abdul Haq	251-15-096817	Allah Baksh	1,434	536	-	536	-	-	-	1,970	1,434	536	-	536	-	-	-	1,970
8528	Naseeb Ullah Khan,H No 124 E Street No 15 Madina Colony Walton Road Lahore	Naseeb Ullah Khan	277-90-053232	Aman Ullah	889	420	-	420	-	-	-	1,310	889	420	-	420	-	-	-	1,310
8529	Muhammad Jamil Asghar Khan, House No 1 G T Road Flour Hills Area Shadara Lahore	Muhammad Jamil Asghar Khan	265-58-134487	Asghar Khan	1,435	833	-	833	-	-	-	2,268	1,435	833	-	833	-	-	-	2,268
8530	Habibullah, Awan PlazaFlat No.2 Bl No.5, Shireen Jinnah Colony, Clifton, Karachi.	Habibullah	360-92-002433	Azim Bux	606	326	-	326	-	-	-	932	606	326	-	326	-	-	-	932
8531	Muhammad Younas, 483 Nistar Block Ilamaiqbal Town Lahore	Muhammad Younas	111-22-333333	Babu Muhammad Majid	1,234	1,037	-	1,037	-	-	-	2,271	1,234	1,037	-	1,037	-	-	-	2,271
8532	Haji Akbar Ali, 20 Ahmed Block New Garden Town Lahore	Haji Akbar Ali	281-90-120191	Bagh Ali	633	25	-	25	-	-	-	658	633	25	-	25	-	-	-	658
8533	Misri Khan, LS/57 Block -1 Schemem 5, Shireen Jinnah Colony No. 3, Karachi	Misri Khan	121-86-174089	Bhadur Khan	879	172	-	172	-	-	-	1,051	879	172	-	172	-	-	-	1,051
8534	Munir Masih, Mohalla Mufatpura Shahnoor Studio Multan Road Lahore	Munir Masih	272-86-047744	Boota Masih	874	475	-	475	-	-	-	1,349	874	475	-	475	-	-	-	1,349
8535	Muhammad Aslam, H No 68, Bgi Road, Railway Station Ali Garh Chowk, Lahore.	Muhammad Aslam	275-86-006099	Bundu Khan	816	428	-	428	-	-	-	1,244	816	428	-	428	-	-	-	1,244
8536	Iqbal Begum, 950 S Shadra Town Lahore	Iqbal Begum	265-33-101527	Ch Abdul Khaliq	773	512	-	512	-	-	-	1,285	773	512	-	512	-	-	-	1,285
8537	Rana Muhammad Naeem, Street No 1 Mohala Madan Pura Faisalabad	Rana Muhammad Naeem	245-87-102285	Ch Abdul Latif	599	-	-	-	-	-	-	599	599	-	-	-	-	-	-	599
8538	Mr Siddique Hassan, H No 373 E Ferozpur Road, Opposit Kohinoor Cinema Lahore	Mr Siddique Hassan	278-92-415319	Ch Ais Muhammad	876	434	-	434	-	-	-	1,311	876	434	-	434	-	-	-	1,311
8539	Riaz Ahmad, H No 1-A, Street No 15, Ghazi Mohallah, Garhi Shahu, Lahore.	Riaz Ahmad	274-63-028002	Ch Ali Ahmed	501	305	-	305	-	-	-	806	501	305	-	305	-	-	-	806
8540	Saif U Rehman, Chak No 445 Gb Tahseel Shumandri Distric Faisalabad	Saif U Rehman	251-38-096816	Ch Allah Baksh	1,434	524	-	524	-	-	-	1,958	1,434	524	-	524	-	-	-	1,958
8541	Ch Muzaffar Iqbal, 177 Khizer Road Upper Mall Lahore	Ch Muzaffar Iqbal	272-88-183017	Ch Bashir Ahmad	705	315	-	315	-	-	-	1,020	705	315	-	315	-	-	-	1,020
8542	Umer Hayat, 70 Hassan Town Wali Muhamamd St Multan Road Lahore	Umer Hayat	271-44-092183	Ch Fazal Qadir	694	335	-	335	-	-	-	1,029	694	335	-	335	-	-	-	1,029
8543	Ch Abdul Ghaffar, Ls/57 Bl-1 Scheme No 5, Shireen Jinnah Colony 3, Karachi	Ch Abdul Ghaffar	360-92-480893	Ch Ghulam Nabi	523	195	-	195	-	-	-	718	523	195	-	195	-	-	-	718
8544	Muhammad Sarfraz, H No 20 Kambch Street No 14 Gujar Pura Lahore	Muhammad Sarfraz	267-60-346079	Ch Maqbool Hussain	676	250	-	250	-	-	-	926	676	250	-	250	-	-	-	926
8545	Aman Ullah Khan, 3- D Model Town Lahore	Aman Ullah Khan	274-89-305383	Ch Muhammad Mohsin	876	497	-	497	-	-	-	1,373	876	497	-	497	-	-	-	1,373
8546	Miss Umbar Mirza, H No. 3, Street No 47, Mustafabad Lahore.	Miss Umbar Mirza	272-88-494557	Ch Muzaffar Iqbal	530	292	-	292	-	-	-	822	530	292	-	292	-	-	-	822
8547	Ali Ahmed Ch, H No 277 78/B New Chuburji Park Lahore	Ali Ahmed Ch	337-90-033940	Ch. Murad Ali	848	674	-	674	-	-	-	1,522	848	674	-	674	-	-	-	1,522
8548	M Sarwar Sohail, A-1301, Gulshan-E-Hadeed, Karachi.	M Sarwar Sohail	518-57-306224	Ch.Hassan Muhammad	791	-	-	-	-	-	-	791	791	-	-	-	-	-	-	791
8549	M Sarwar Sohail, A-1301, Gulshan-E-Hadeed, Karachi.	M Sarwar Sohail	518-57-306224	Ch.Hassan Muhammad	771	204	-	204	-	-	-	975	771	204	-	204	-	-	-	975
8550	Rehan Ashfaq, 48 F Gulberg II Lahore	Rehan Ashfaq	227-89-130184	Dewan Muhammad Ashfaq	824	854	-	854	-	-	-	1,678	824	854	-	854	-	-	-	1,678
8551	Ghulam Hussain Dost Mohd, 72 58 Gali No 10, Noorani Colony, Lyari, Karachi	Ghulam Hussain Dost Mohd		Dost Mohammad	909	-	-	-	-	-	-	909	909	-	-	-	-	-	-	909
8552	Mrs Zakia Faiz, C 61/6 D H A, Darakshan Villa, Karachi.	Mrs Zakia Faiz	360-55-369301	Faiz Muhammad	519	-	-	-	-	-	-	519	519	-	-	-	-	-	-	519
8553	Abdul Majeed, H No D 26, Samanabad Nawan Kot Khawaja Saeed Lahore	Abdul Majeed	276-40-343531	Faqir Muhammad	555	483	-	483	-	-	-	1,037	555	483	-	483	-	-	-	1,037
8554	Fazal E Moeen Siddiquie, 21 P Model Town Ext Lahore	Fazal E Moeen Siddiquie	210-57-441729	Fazal E Karim	661	355	-	355	-	-	-	1,016	661	355	-	355	-	-	-	1,016
8555	Ahmed Nawaz, H No 257 Tariq Road Muslim Jhang Sheikhupura	Ahmed Nawaz	293-85-132582	Fazal Ilahi	603	223	-	223	-	-	-	826	603	223	-	223	-	-	-	826
8556	Muhammad Anwar, H No 5 Mughal Street No 58/A Tajpura Road Muhammadi Moh Shadbag	Muhammad Anwar	266-91-121631	Fazal Ul Din	916	509	-	509	-	-	-	1,425	916	509	-	509	-	-	-	1,425
8557	Ghulam Fareed, No 9 1, S 5 A 19, Ak Str No. 19, Noorani, Chakiwara, Karachi	Ghulam Fareed	507-86-233951	Ghulam Moinuddin	953	359	-	359	-	-	-	1,312	953	359	-	359	-	-	-	1,312
8558	Javed, H N0 1 Basti Blocha Sheikhupura	Javed	293-89-109832	Ghulam Farid	632	70	-	70	-	-	-	702	632	70	-	70	-	-	-	702
8559	Naseer Haider, 4- Nisthar Block Allamaiqbal Town Lahore	Naseer Haider	279-49-560599	Ghulam Haider Shah	1,337	668	-	668	-	-	-	2,005	1,337	668	-	668	-	-	-	2,005
8560	Salah Ud Din & Nasreen Kausar, H No 14 Riaz Street 24- Siddique Park New Mozang Lahore	Salah Ud Din & Nasreen Kausar	225-52-037887	Ghulam Hassan	506	277	-	277	-	-	-	783	506	277	-	277	-	-	-	783
8561	Atta Mohammad, H No 1725 Bakra Piri, Ration Shop No. 122, Lyari, Karachi.	Atta Mohammad		Ghulam Hussain	609	-	-	-	-	-	-	609	609	-	-	-	-	-	-	609
8562	Ghulam Murtaza Butt, 3 D Ghouri St Rustam Park New Shalimar Multan Road Lahore.	Ghulam Murtaza Butt	272-32-273259	Ghulam Muhammad	945	369	-	369	-	-	-	1,314	945	369	-	369	-	-	-	1,314
8563	Ghulam Mujtaba Bhatti, H No 1 Street No 62 Canal Street Gawal Mandi	Ghulam Mujtaba Bhatti	270-64-359979	Ghulam Mustafa	1,223	723	-	723	-	-	-	1,946	1,223	723	-	723	-	-	-	1,946
8564	Abdul Sattar, L-3 /57 Bl-1 Scheme 5, Shireen Jinnah Colony 3, Karachi.	Abdul Sattar	360-92-480891	Ghulam Nabi	630	137	-	137	-	-	-	767	630	137	-	137	-	-	-	767
8565	Amanat Ali, H No 25, Street No 2, Usman Park Chah Pipple Wala, Dholan Wal, Lahore	Amanat Ali	272-56-258296	Ghulam Rasool	719	383	-	383	-	-	-	1,102	719	383	-	383	-	-	-	1,102
8566	Capt Rt. Javaid Anwar, H No 1151-52, Sector D-11, Block 5, Green Town Lahore.	Capt Rt. Javaid Anwar	101-38-317974	Ghulam Zubair Khan	978	530	-	530	-	-	-	1,508	978	530	-	530	-	-	-	1,508
8567	Ghazala Manzoor, 950 S Shadra Town Lahore	Ghazala Manzoor	267-92-488616	Hafiz Manzoor Ahmed	907	525	-	525	-	-	-	1,431	907	525	-	525	-	-	-	1,431
8568	Major Habib Ur Rehman, 746 A Lda Flats Q Blcok Model Town Lahore	Major Habib Ur Rehman	280-53-127593	Haji Abdul Rehman	691	729	-	729	-	-	-	1,420	691	729	-	729	-	-	-	1,420
8569	Mohd Ismail, 547/B-98 Brohi Mohalla, Dargha Road, Moosa Pan House, Shershah Village Karachi.	Mohd Ismail	506-88-150556	Haji Abdul Karim	815	267	-	267	-	-	-	1,082	815	267	-	267	-	-	-	1,082
8570	Mian Muhammad Yasin, H No 15-B 2 Ali St Nadeem Shaheed Rd Samanabad Lahore	Mian Muhammad Yasin	336-46-092116	Haji Allah Ditta	1,361	802	-	802	-	-	-	2,163	1,361	802	-	802	-	-	-	2,163
8571	Haji Faiz Mohd, C 61/69 D H A, Drukshan Vellas, Karachi.	Haji Faiz Mohd	360-39-003135	Haji Azeem Muhammad	854	194	-	194	-	-	-	1,048	854	194	-	194	-	-	-	1,048
8572	M Farooq,Flat No C-402 Mona Garden Appartment, Plot No. 3, Mkchs Society, Karachi.	M Farooq	450-51-143348	Haji Dada Noor Muhammad	619	73	-	73	-	-	-	692	619	73	-	73	-	-	-	692
8573	Iftikhar Ahmed, H No 103 Civil Hospital Road Jhina Park Sheikhupura	Iftikhar Ahmed	293-92-098254	Haji Fazal Ahmed	603	616	-	616	-	-	-	1,219	603	616	-	616	-	-	-	1,219
8574	Ijaz Ali, H No 12 Street No 12 Tajpura Harbanspura	Ijaz Ali	269-87-291221	Haji Inam Din	1,391	726	-	726	-	-	-	2,117	1,391	726	-	726	-	-	-	2,117

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8575	Muhammad Rafi Raza, H No. 36, Street No. 70, Zubaida Park Multan Road Lahore	Muhammad Rafi Raza	272-89-422453	Haji Mehr Ditta	518	389	-	389	-	-	-	906	518	389	-	389	-	-	-	906
8576	Muhammad Mansha, H No 2, Street No 6, Gulnar Colony, Multan Road,Lahore	Muhammad Mansha	272-46-007894	Haji Mian Makha	632	233	-	233	-	-	-	865	632	233	-	233	-	-	-	865
8577	Mr Liaqat Ali, 38 Jail Road Lahore	Mr Liaqat Ali	272-91-515151	Haji Muhammad Ismail	680	61	-	61	-	-	-	741	680	61	-	61	-	-	-	741
8578	Mukhtar Ahmed Salik, 890 Ravi Block, A I Town Lahore	Mukhtar Ahmed Salik	270-91-464296	Haji Umer Din	503	402	-	402	-	-	-	905	503	402	-	402	-	-	-	905
8579	Mujahid Hussain,H No C 9, Gulshan-E-Ali, Phase-II, Block 7, F.B. Area,Karachi	Mujahid Hussain	454-90-065441	Hakim Hussain	1,856	35	-	35	-	-	-	1,891	1,856	35	-	35	-	-	-	1,891
8580	Muhammad Jaffer Hussain, 402-Ravi Block, Allam Iqbal Town Lahore.	Muhammad Jaffer Hussain	272-91-535194	Hassan Akhtar	874	459	-	459	-	-	-	1,333	874	459	-	459	-	-	-	1,333
8581	Akram Khan, 513/4 Liaquatabad, Karachi.	Akram Khan		Hazrat Gul	582	-	-	-	-	-	-	582	582	-	-	-	-	-	-	582
8582	M Farooq Ghanchi,Flat No 6 Traclers Soc, Bhatti Road, Near Shaheed-E-Millat Road, Karachi.	M Farooq Ghanchi	517-90-115043	Ibrahim Ghanchi	589	74	-	74	-	-	-	663	589	74	-	74	-	-	-	663
8583	Rukhsana Iftikhar, 560 A People'S Colony Faisalabad	Rukhsana Iftikhar	315-62-423528	Iftikhar Ahmed Choohan	852	768	-	768	-	-	-	1,620	852	768	-	768	-	-	-	1,620
8584	M Iqbal, H No 2580 Kalla Kot, Islam Road, Dura Lane, Chakwara, Karachi.	M Iqbal	507-65-019475	Karim Buksh	597	-	-	-	-	-	-	597	597	-	-	-	-	-	-	597
8585	Kh. Siddique Pervaiz, 114 A Garden Block New Garden Town Lahore	Kh. Siddique Pervaiz	272-55-275238	Kh. Muhammad Sadiq	1,309	766	-	766	-	-	-	2,075	1,309	766	-	766	-	-	-	2,075
8586	Faiz Ul Hassan, 13 A Muslim Town Lahore	Faiz Ul Hassan	270-91-175057	Khalil Ahmad	1,404	690	-	690	-	-	-	2,094	1,404	690	-	690	-	-	-	2,094
8587	Muhammad Anjum, H No 25 Karim Park, Ravi Park Lhr	Muhammad Anjum	225-88-120802	Khurshid Ahmad	694	417	-	417	-	-	-	1,111	694	417	-	417	-	-	-	1,111
8588	Muhammad Badar Bakhat, H No.1, Najmuddin St, 36 Muslim Park, Rajgarh, Lahore	Muhammad Badar Bakhat	272-90-181421	M Masood Khan	6,171	4,023	-	4,023	-	-	-	10,193	6,171	4,023	-	4,023	-	-	-	10,193
8589	Mr.Azhar Saeed,Flat No.C/22 Zohra Square, Gulshan-E-Qasim Road, Garden West, Oppositosit. Shoe Market, Karachi.	Mr.Azhar Saeed	512-89-089697	M. Saeed	1,735	732	-	732	-	-	-	2,467	1,735	732	-	732	-	-	-	2,467
8590	Muhammad Zia Ul Nauman, HNo. 25 C Gillani House Mia Mir Lahore	Muhammad Zia Ul Nauman	269-92-291165	M.Farooq Ahmed Qureshi	541	289	-	289	-	-	-	830	541	289	-	289	-	-	-	830
8591	M Karim, C/O Ratiom Shop No 2388, Mirza Adam Khan Road, Koila Godown, Gulistan Colony, Karachi.	M Karim	508-54-214356	M.Zarin	1,037	141	-	141	-	-	-	1,178	1,037	141	-	141	-	-	-	1,178
8592	Malik Haq Nawaz Khan, H No C/64/L Bl-L, North Nazimabad, Karachi.	Malik Haq Nawaz Khan	360-32-09891	Malik Bhatti Khan	713	112	-	112	-	-	-	825	713	112	-	112	-	-	-	825
8593	Raheem Dad Malik, H No 130 Sctor No 4 K.D.A Kohat	Raheem Dad Malik	143-93-113749	Malik Krim Dad	828	1,062	-	1,062	-	-	-	1,890	828	1,062	-	1,062	-	-	-	1,890
8594	Anjum Sohail, 6 Anwar Park Near Lyric Cinema Multan Road Lahore	Anjum Sohail	272-85-090362	Malik Muhammad Buksh	2,214	1,514	-	1,514	-	-	-	3,728	2,214	1,514	-	1,514	-	-	-	3,728
8595	Syed Khalid Shabbir, Mohala Rehman Pura Fatheghar Distric Sialkot	Syed Khalid Shabbir	301-59-296826	Manzoor Hussain Shah	956	101	-	101	-	-	-	1,057	956	101	-	101	-	-	-	1,057
8596	Mr. Hassan Aamir, Flat No 4/31, Block 5, Gulshan-E-Iqbal, Karachi	Mr. Hassan Aamir	602-91-012229	Maqbool Hassan	4,321	2,235	-	2,235	-	-	-	6,556	4,321	2,235	-	2,235	-	-	-	6,556
8597	Muhammad Ishaq Malik,H No 210 Street No 10 Cavallory Ground Lahore Cantt	Muhammad Ishaq Malik	270-89-291552	Mia Muhammad Hussain	1,434	740	-	740	-	-	-	2,174	1,434	740	-	740	-	-	-	2,174
8598	Mr Masood Zafar Rai, Rai Manzil, Zubaida Prk, New State Bank Colony, Multan Road Lahore.	Mr Masood Zafar Rai	272-50-097166	Mia Zafar Rai	707	386	-	386	-	-	-	1,092	707	386	-	386	-	-	-	1,092
8599	Asim Hamid, H No. 11, Block No 5, Sector A-2 Township Lahore	Asim Hamid	270-65-390947	Mian Abdul Hameed	656	352	-	352	-	-	-	1,008	656	352	-	352	-	-	-	1,008
8600	Mian Muhammad Riaz, 8 Berri Villa Canal Park Lahore	Mian Muhammad Riaz	270-87-179967	Mian Ali	753	479	-	479	-	-	-	1,232	753	479	-	479	-	-	-	1,232
8601	Mian Muhammad Anwar, H No 183 M Model Town Ext Lahore	Mian Muhammad Anwar	338-47-023319	Mian Atta Muhammad	1,089	609	-	609	-	-	-	1,697	1,089	609	-	609	-	-	-	1,697
8602	Shadaqat Irshad, Street No 15, Chah Gohar Abad Shalmar Town Lahore	Shadaqat Irshad	267-91-095651	Mian Jalal Din	505	204	-	204	-	-	-	709	505	204	-	204	-	-	-	709
8603	Hamid Ruhail Shah, Corporation Colony Gali Num 3 Dilazak Road Peshawar	Hamid Ruhail Shah	138-92-206327	Mian Mascom Shah	572	440	-	440	-	-	-	1,012	572	440	-	440	-	-	-	1,012
8604	Mehar Talib Hussain,Ho No 14 Street No 48 Jamil Town Multan Road Lahore	Mehar Talib Hussain	272-49-295078	Mian Muhammad Ibrheem	740	235	-	235	-	-	-	975	740	235	-	235	-	-	-	975
8605	Muhammad Aslam, 115-A Babar Block New Garden Town Lahore	Muhammad Aslam	339-53-227944	Mian Muhammad Ismail	728	413	-	413	-	-	-	1,141	728	413	-	413	-	-	-	1,141
8606	Muhammad Sadiq, H No 36 Block 3 Sector C-1 Town Ship Lahore	Muhammad Sadiq	273-90-176480	Mian Ranjah	544	319	-	319	-	-	-	863	544	319	-	319	-	-	-	863
8607	Manzoor Ahmed Baig, H No 55-B Street No 46 Ds Bahar Colony Ghorey Shah Lahore	Manzoor Ahmed Baig	275-32-051749	Mirza Muhammad Baig	564	344	-	344	-	-	-	908	564	344	-	344	-	-	-	908
8608	Mirza Khalid Asad, 14 34 PeopleS Colony No 2 Faisalabad	Mirza Khalid Asad	244-05-204417	Mirza Muhammad Din	700	1,478	-	1,478	-	-	-	2,178	700	1,478	-	1,478	-	-	-	2,178
8609	Aurangzeb Mohd Zaman, Afzal House F 53/01, Block A, Kehkashan Clifton, Karachi	Aurangzeb Mohd Zaman	521-52-008211	Mohammad Zaman	683	388	-	388	-	-	-	1,071	683	388	-	388	-	-	-	1,071
8610	Khalid Bashir Qureshi, H No 5, Iqbal Street No 4, Baghbanpura Lahore	Khalid Bashir Qureshi	344-85-099016	Muhamamd Bashir Qureshi	510	380	-	380	-	-	-	889	510	380	-	380	-	-	-	889
8611	Muhammad Abdul Muqit Khan, 208 Ahmad Block,New Garden Town Lahore	Muhammad Abdul Muqit Khan	271-29-199862	Muhammad Abdul Siddique	547	374	-	374	-	-	-	922	547	374	-	374	-	-	-	922
8612	Shahbaz Khan Cheema, Vill/P.O Gandial Dhab Wala Tahseel Wazirabad Distric Jugrawala	Shahbaz Khan Cheema	228-92-337406	Muhammad Akbar Cheema	1,035	413	-	413	-	-	-	1,448	1,035	413	-	413	-	-	-	1,448
8613	Bashir Aftab, 596 D Faisal Town Lahore	Bashir Aftab	269-43-008438	Muhammad Alam	571	175	-	175	-	-	-	746	571	175	-	175	-	-	-	746
8614	Qadir Bux, 7/A Toba Appartment. Phase No 1, DHA, Karachi	Qadir Bux	632-90-233256	Muhammad Amin	818	287	-	287	-	-	-	1,105	818	287	-	287	-	-	-	1,105
8615	Muhammad Asim Sheikh, 885 R 11-A-3, 11 Bahawalpur Road, Lahore.	Muhammad Asim Sheikh	274-92-385060	Muhammad Anwar Sheikh	774	474	-	474	-	-	-	1,248	774	474	-	474	-	-	-	1,248
8616	Saeeda Parveen, H No 6, Street No 12, Honey Church Mohni Road Lahore.	Saeeda Parveen	265-29-270838	Muhammad Azam Malik	1,366	826	-	826	-	-	-	2,192	1,366	826	-	826	-	-	-	2,192
8617	Nasreen Choohan, 560 A People'S Colony Faisalabad	Nasreen Chochan	244-88-578090	Muhammad Basheer Chohan	870	815	-	815	-	-	-	1,685	870	815	-	815	-	-	-	1,685
8618	Iftikhar Ahmad Choohan, 560 A People'S Colony No 2 Faisalabad	Iftikhar Ahmad Choohan	315-54-081050	Muhammad Basheer Chohan	868	815	-	815	-	-	-	1,683	868	815	-	815	-	-	-	1,683
8619	Zaheer Ahmed Khan, F- 15 C/4 Chanab Block Allama Iqbal Town Lahore	Zaheer Ahmed Khan	272-97-536918	Muhammad Basher Khan	593	339	-	339	-	-	-	932	593	339	-	339	-	-	-	932
8620	Farhat Hafeez Syeda, 416 Pak Block Allama Iqbal Town Lahore	Farhat Hafeez Syeda	246-89-160946	Muhammad Hafeez	1,192	824	-	824	-	-	-	2,017	1,192	824	-	824	-	-	-	2,017
8621	Khalid Hayat Malik, 558 B Faisal Town, Lahore	Khalid Hayat Malik	261-66-069416	Muhammad Hayat	999	677	-	677	-	-	-	1,677	999	677	-	677	-	-	-	1,677
8622	Muhammad Idrees Qaiser, H No 27, Street No 6, Tizab Ahata, Chah Miran Lahore	Muhammad Idrees Qaiser	267-89-344281	Muhammad Ibraheem	822	417	-	417	-	-	-	1,239	822	417	-	417	-	-	-	1,239
8623	Abdul Qadir, 143-Rehman Villas Defence Road, Lahore	Abdul Qadir	246-86-153216	Muhammad Iqbal	802	314	-	314	-	-	-	1,116	802	314	-	314	-	-	-	1,116
8624	Saleem Raza, Mohala Lokher Old Mandi Faroqabad Sherikhupura	Saleem Raza	294-86-217117	Muhammad Iqbal	576	17	-	17	-	-	-	593	576	17	-	17	-	-	-	593
8625	Muhammad Israr, 18-B Tanveer Street Karamabad Wadhat Road Lahore	Muhammad Israr	300-91-210523	Muhammad Iqrar	1,320	660	-	660	-	-	-	1,980	1,320	660	-	660	-	-	-	1,980
8626	Shamim Firdous, 132 Shadman II Lahore	Shamim Firdous	270-47-291553	Muhammad Ishaq Makhn	1,531	786	-	786	-	-	-	2,317	1,531	786	-	786	-	-	-	2,317
8627	Iftikhar Ali, H No 18, Street No 8, Kambooh Kalan, Near Bakar Mandi Bund Road Lahore	Iftikhar Ali	272-55-018381	Muhammad Ismail	927	541	-	541	-	-	-	1,468	927	541	-	541	-	-	-	1,468
8628	Rubina Jamshed, 905 S Shadara Town Lahore	Rubina Jamshed	266-91-198026	Muhammad Jamshed Tahir	623	453	-	453	-	-	-	1,076	623	453	-	453	-	-	-	1,076
8629	Muhammad Imran Qureshi, H No 155, Block No 11-B-1, Township Lahore	Muhammad Imran Qureshi	270-65-035351	Muhammad Nasim Qureshi	1,204	1,285	-	1,285	-	-	-	2,489	1,204	1,285	-	1,285	-	-	-	2,489
8630	Haji Saghir Ahmad, H No. 159, Gali No 45, Puran Dhobi Ghat Chah Miran Lahore.	Haji Saghir Ahmad	267-91-214578	Muhammad Riaz	1,287	791	-	791	-	-	-	2,078	1,287	791	-	791	-	-	-	2,078
8631	Manzoor Hussain, H No 433 A Gulshan Ravi Lahore	Manzoor Hussain	170-38-139946	Muhammad Saddique	784	348	-	348	-	-	-	1,132	784	348	-	348	-	-	-	1,132
8632	Khalid Pervaiz, 407 Pak Block Allama Iqbal Town Lahore	Khalid Pervaiz	272-42-130738	Muhammad Sadiq Khawaja	1,285	768	-	768	-	-	-	2,053	1,285	768	-	768	-	-	-	2,053
8633	Muhammad Yousaf Khan, HNo. 8 Madeena St Main Awan Town Multan Road Lahore	Muhammad Yousaf Khan	272-90-354787	Muhammad Sadique	925	448	-	448	-	-	-	1,373	925	448	-	448	-	-	-	1,373
8634	Irfan Sarwar, HNo. 7 Street No 5 Nishat Park Khokar Road Badami Bagh	Irfan Sarwar	111-22-333333	Muhammad Sarwar	730	313	-	313	-	-	-	1,043	730	313	-	313	-	-	-	1,043
8635	Arshad Nadeem Bhatti, 112 Tipu Block Garden Town Lahore	Arshad Nadeem Bhatti	270-64-359979	Muhammad Sarwar Bhatti	1,292	845	-	845	-	-	-	2,137	1,292	845	-	845	-	-	-	2,137
8636	Moazam Sohail, 83 Aibak Block New Garden Town Lahore	Moazam Sohail	285-59-293770	Muhammad Shafi	677	207	-	207	-	-	-	883	677	207	-	207	-	-	-	883
8637	Muhammad Mushtaq Sheikh, H No 21 Gali No 8 Shalimar Colony Lahore	Muhammad Mushtaq Sheikh	273-48-231054	Muhammad Shafiq	2,577	1,422	-	1,422	-	-	-	3,999	2,577	1,422	-	1,422	-	-	-	3,999
8638	Rahim Buksh, 45 A Block X B 1 Sector Town Ship Lahore.	Rahim Buksh	347-92-432117	Muhammad Shahbaz	1,436	784	-	784	-	-	-	2,220	1,436	784	-	784	-	-	-	2,220
8639	Ijaz Ahmed, H No 175-A-II, Scheme No. 3, Gulberg Lahore.	Ijaz Ahmed	270-91-168314	Muhammad Sharif	918	495	-	495	-	-	-	1,412	918	495	-	495	-	-	-	1,412
8640	Muhammad Asif, 718-Nizam Block, Allama Iqbal Town, Lahore	Muhammad Asif	272-91-536175	Muhammad Sharif	3,809	-	-	-	-	-	-	3,809	3,809	-	-	-	-	-	-	3,809
8641	Sh Talib Mehmood, 575 Nishter Block Allama Iqbal Town Lahore	Sh Talib Mehmood	276-92-026103	Muhammad Sharif	887	813	-	813	-	-	-	1,700	887	813	-	813	-	-	-	1,700
8642	Khalid Javed, Main Bazar Mohala Krushian Nagar Ward 6 Sheikhupura	Khalid Javed	293-54-035212	Muhammad Siddiqu	534	504	-	504	-	-	-	1,038	534	504	-	504	-	-	-	1,038
8643	Tariq Bin Taqi, 155 Raza Block StNo. 2 Ilamaiqbal Town Lahore	Tariq Bin Taqi	265-92-108509	Muhammad Taqi	616	433	-	433	-	-	-	1,048	616	433	-	433	-	-	-	1,048
8644	Bashrat Tufail, 41 Lalazar Colony Okara	Bashrat Tufail	310-91-021067	Muhammad Tufail	1,689	605	-	605	-	-	-	2,294	1,689	605	-	605	-	-	-	2,294
8645	Muhammad Jahangir, H No 20-B, Street No 35, Muslim Colony, Bastami Road Samanabd Lahore	Muhammad Jahangir	272-53-351115	Muhammad Yousaf	779	345	-	345	-	-	-	1,124	779	345	-	345	-	-	-	1,124
8646	Iqbal Javaid, 11-B Agro Flat Shadman Lahore	Iqbal Javaid	517-93-455895	Muhammad Yousaf	830	393	-	393	-	-	-	1,223	830	393	-	393	-	-	-	1,223

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8647	Muhammad Khalid Mukhtar,108-Aurangzeb Block New Garden Town Lahore	Muhammad Khalid Mukhtar	270-89-444241	Mukhtar Ahmad	1,487	1,094	-	1,094	-	-	-	2,581	1,487	1,094	-	1,094	-	-	-	2,581
8648	Qaiser Mumtaz, 12 A Shadman 2 Lahore	Qaiser Mumtaz	322-64-557423	Mumtaz Ahmad	615	227	-	227	-	-	-	842	615	227	-	227	-	-	-	842
8649	Amjad Ali, Flat No A-1 Farida Square, Block No. 7, Gulshan-E-Iqbal, Karachi.	Amjad Ali	466-89-020689	Munawar Ali Khan	775	-	-	-	-	-	-	775	775	-	-	-	-	-	-	775
8650	Tanveer Arshad, H No 40 Street No 1 Moh Amritsari Mcghal Pura Lahore	Tanveer Arshad	344-92-158241	Munir Arshad	693	354	-	354	-	-	-	1,047	693	354	-	354	-	-	-	1,047
8651	Wakeel Ahmed Jan, 4152 Metrovel No 3, Karachi	Wakeel Ahmed Jan	149-920-934441	Mushtaq Ahmed Khan	4,959	1,311	-	1,311	-	-	-	6,270	4,959	1,311	-	1,311	-	-	-	6,270
8652	Shaikh Rehmat Ellahi, Murad Memon Goth, Malir Karachi	Shaikh Rehmat Ellahi	409-85-077633	Mushtaq Ellahi	620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8653	Ahmed Raza, 127 Sikander Block Allama Iqbal Town Lahore	Ahmed Raza	340-91-045192	Mustaq Ahmed	1,531	783	-	783	-	-	-	2,314	1,531	783	-	783	-	-	-	2,314
8654	Rana Bisharat Ali, Chak No 119 JB Rasool Purr Faisalabad	Rana Bisharat Ali	247-50-071454	Muzafar Hussain Khan	1,505	846	-	846	-	-	-	2,351	1,505	846	-	846	-	-	-	2,351
8655	Nasir Ali Khan, Ch 119 Jb Rasool Pur Zila Faisalabad	Nasir Ali Khan	247-92-133013	Muzafar Hussain Khan	1,505	846	-	846	-	-	-	2,351	1,505	846	-	846	-	-	-	2,351
8656	Ayaz Mahmood, H No 162 Block 4 Karim Park Kasurpura	Ayaz Mahmood	256-85-329081	Naseer Ahmed	831	488	-	488	-	-	-	1,319	831	488	-	488	-	-	-	1,319
8657	Asif Iqbal, H No 52/13,Street No 6, Bogiwal, Baghbanpura Lahore.	Asif Iqbal	267-88-058138	Nazar Muhammad	1,391	603	-	603	-	-	-	1,995	1,391	603	-	603	-	-	-	1,995
8658	Muhammad Ashiq, Ghalla Mandi Khanpur, District Rahim Yar Khan	Muhammad Ashiq	433-47-007702	Nazir Ahmad	547	546	-	546	-	-	-	1,093	547	546	-	546	-	-	-	1,093
8659	Dilshad Ahmad, 107-A Allama Iqbal Road, Lahore	Dilshad Ahmad	274-89-252900	Nazir Ahmad Piracha	545	192	-	192	-	-	-	737	545	192	-	192	-	-	-	737
8660	Jameel Akhtar, H No 12/C, Imra Street No 7, Baghbanpura Lahore	Jameel Akhtar	257-52-332832	Nazir Ahmed	777	430	-	430	-	-	-	1,207	777	430	-	430	-	-	-	1,207
8661	Muhammad Jamil Akhtar, Mohala Syedo Wazirabad Distric Gugrawala	Muhammad Jamil Akhtar	288-86-087866	Nazir Hussain	800	452	-	452	-	-	-	1,252	800	452	-	452	-	-	-	1,252
8662	Farrukh Nazir, 275 K Gulistan Colony Faisalabad	Farrukh Nazir		Nazir Muhammad	1,360	1,396	-	1,396	-	-	-	2,756	1,360	1,396	-	1,396	-	-	-	2,756
8663	Asia Begum, 20 Main Bazar Bibi Pak Daman Lahore	Asia Begum	274-92-293462	Niamat Ali	718	412	-	412	-	-	-	1,130	718	412	-	412	-	-	-	1,130
8664	Muhammad Saleem Asi, 169 F Gulshan Ravi Lahore	Muhammad Saleem Asi	272-91-527807	Noor Muhammad	1,366	851	-	851	-	-	-	2,216	1,366	851	-	851	-	-	-	2,216
8665	Javed Shah, Habib Colony Near Wapda Colony Shogra	Javed Shah	293-91-123547	Noor Shah	1,081	98	-	98	-	-	-	1,179	1,081	98	-	98	-	-	-	1,179
8666	Amir Zameer Khan, St 7, Block 13-D, Gulshan-E-Iqbal, Karachi.	Amir Zameer Khan	108-48-066382		1,094	553	-	553	-	-	-	1,647	1,094	553	-	553	-	-	-	1,647
8667	Amir Zaman Khan, St 7 Block 13 D, Gulshan-E-Iqbal, Karachi.	Amir Zaman Khan	108-48-066382		1,094	538	-	538	-	-	-	1,632	1,094	538	-	538	-	-	-	1,632
8668	Jan Mohammad,5 E New Karachi, Sindhi Hotel, Block No.115,H. No. 8,Karachi	Jan Mohammad	117-89-092741		926	-	-	-	-	-	-	926	926	-	-	-	-	-	-	926
8669	Aurangzeb, Ls /57 Scheme 5, Shereen Jinnah Colony No. 3, Near MCB Clifton, Karachi.	Aurangzeb	121-45-259226		749	120	-	120	-	-	-	869	749	120	-	120	-	-	-	869
8670	Niaz Mohammad Khan, Banaras Chowk Orangi Town, Karachi	Niaz Mohammad Khan	123-61-371423		615	-	-	-	-	-	-	615	615	-	-	-	-	-	-	615
8671	Imtiaz Khan, H No 405, Madina Basti, Frontier Colony, Karachi.	Imtiaz Khan	123-63-570991		647	153	-	153	-	-	-	800	647	153	-	153	-	-	-	800
8672	Aurangzeb, Malwari Hotel Pathan Colony, Karachi	Aurangzeb	123-88-403884		571	-	-	-	-	-	-	571	571	-	-	-	-	-	-	571
8673	Shaheena Anwar, B-205 Block C North Nazimabad, Karachi	Shaheena Anwar	128-48-004557		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8674	Niaz Ali Khan, Nazimuddin Kiryana Store, Dawood Goth, Karachi	Niaz Ali Khan	130-46-342900		620	144	-	144	-	-	-	764	620	144	-	144	-	-	-	764
8675	Gul Syed Khan, Darul Sehat Pak Chowk, Karachi	Gul Syed Khan	135-62-381295		620	60	-	60	-	-	-	680	620	60	-	60	-	-	-	680
8676	Ajab Khan, H No D 14 /15 Razid appartment., Niary Hotel, N. Nazimabad, Karachi.	Ajab Khan	144-89-263567		1,102	547	-	547	-	-	-	1,649	1,102	547	-	547	-	-	-	1,649
8677	Mohammad Ayub, Al Asif Square, Flat No. 10, Super Highway, Karachi.	Mohammad Ayub	144-90-161348		1,102	535	-	535	-	-	-	1,637	1,102	535	-	535	-	-	-	1,637
8678	Shah Jum, H No 111, Pathan Goth, Madina Market, Malir City.Karachi	Shah Jum	150-48-096093		845	-	-	-	-	-	-	845	845	-	-	-	-	-	-	845
8679	Karam Ali Khan, H No 7068, Quaidabad, Karachi.	Karam Ali Khan	150-49-010855		567	-	-	-	-	-	-	567	567	-	-	-	-	-	-	567
8680	Hamish Gul, H No 22 Super High Way, Karachi.	Hamish Gul	150-51-074781		866	41	-	41	-	-	-	907	866	41	-	41	-	-	-	907
8681	Shah Jahan, Flat No 65, Al-Asif Square, Sohrab Goth, Karachi.	Shah Jahan	150-52-045951		749	295	-	295	-	-	-	1,044	749	295	-	295	-	-	-	1,044
8682	Shah Jehan, Flat Nof 65, Al-Asif Square,, Sohrab Goth, Karachi.	Shah Jehan	150-52-045951		749	295	-	295	-	-	-	1,044	749	295	-	295	-	-	-	1,044
8683	Mohammad Jan, D I Khan, Gidass Cololy, House No. L-200, Karachi.	Mohammad Jan	150-55-012020		521	258	-	258	-	-	-	779	521	258	-	258	-	-	-	779
8684	Umar Draz, A 104 Deluxe Town Super High Way, Gulzar-E-Hijri ,Karachi.	Umar Draz	150-58-027231		745	-	-	-	-	-	-	745	745	-	-	-	-	-	-	745
8685	Ghulam Rasool, A 6 Grand Plot, Al-Asif Square, Karachi.	Ghulam Rasool	150-59-013925		1,989	-	-	-	-	-	-	1,989	1,989	-	-	-	-	-	-	1,989
8686	Noor Gul, A 6, Al-Asif Square, Super Highway, Karachi.	Noor Gul	150-89-166645		860	-	-	-	-	-	-	860	860	-	-	-	-	-	-	860
8687	Mir Dam Khan, C/O Awami Decoration Service, Sabzi Mandi, Karachi	Mir Dam Khan	152-30-015491		619	117	-	117	-	-	-	736	619	117	-	117	-	-	-	736
8688	Giaz Ullah Jan,H No 382 Kosar Niazi Colony,Block H,North Nazimabad,Karachi	Giaz Ullah Jan	152-45-018602		1,092	588	-	588	-	-	-	1,680	1,092	588	-	588	-	-	-	1,680
8689	Pir Rehman, C-135 S I T E, Karachi	Pir Rehman	152-51-046662		620	164	-	164	-	-	-	784	620	164	-	164	-	-	-	784
8690	Nashook Khan, C/O Shahbaz Music Centre, Pathan Colony, Manghopir Road, Karachi	Nashook Khan	152-54-033312		620	34	-	34	-	-	-	654	620	34	-	34	-	-	-	654
8691	Arif Khan, H No A 119, Delux Town, Super High Way Karachi.	Arif Khan	152-55-002692		601	-	-	-	-	-	-	601	601	-	-	-	-	-	-	601
8692	Nizamuddin, H No A 121, Delux Town, Super Jhighway, Karachi.	Nizamuddin	152-60-095628		991	-	-	-	-	-	-	991	991	-	-	-	-	-	-	991
8693	Akram Gul, H No A 121, Delux Town, Super Highway, Karachi	Akram Gul	152-60-106739		928	94	-	94	-	-	-	1,022	928	94	-	94	-	-	-	1,022
8694	Niaz Gul Khan, Awami Decoration, Sabzi Mandi, Karachi	Niaz Gul Khan	152-61-097384		620	172	-	172	-	-	-	792	620	172	-	172	-	-	-	792
8695	Mena Baz Kahn, H No 382 Block H, Kosar Niazi Colony, Karachi.	Mena Baz Kahn	152-62-109428		1,093	583	-	583	-	-	-	1,676	1,093	583	-	583	-	-	-	1,676
8696	Malik Shair, H No B 147 Frontier Colony No 3, Karachi.	Malik Shair	152-65-108896		1,093	558	-	558	-	-	-	1,651	1,093	558	-	558	-	-	-	1,651
8697	Shah Mohammad Khan, Mcinabad D -126, Bismillah Colony, Karachi.	Shah Mohammad Khan	152-86-123801		1,119	462	-	462	-	-	-	1,581	1,119	462	-	462	-	-	-	1,581
8698	Meena Jan, H No D / 480, Peoples Colony, N. Nazimabad, Karachi.	Meena Jan	152-87-133546		1,102	585	-	585	-	-	-	1,687	1,102	585	-	585	-	-	-	1,687
8699	Bazeed Khan, H No A 119, Delux Town, Super High Way Karachi.	Bazeed Khan	152-88-139878		621	-	-	-	-	-	-	621	621	-	-	-	-	-	-	621
8700	Zahoor Khan, A 6 Al Asif Sq., Super Highway, Karachi.	Zahoor Khan	152-90-155934		2,025	673	-	673	-	-	-	2,698	2,025	673	-	673	-	-	-	2,698
8701	Akthar Ayub, A 6 Al Asif, Super Highway, Karachi.	Akthar Ayub	152-90-156165		2,025	441	-	441	-	-	-	2,466	2,025	441	-	441	-	-	-	2,466
8702	Bismillah Khan, Future Colony, Landhi, Karachi-22.	Bismillah Khan	158-56-002620		729	296	-	296	-	-	-	1,025	729	296	-	296	-	-	-	1,025
8703	Azam Mahmood, 36/331, Saleem Housing Project, Malir Halt, Karachi.	Azam Mahmood	220-60-146756		988	408	-	408	-	-	-	1,396	988	408	-	408	-	-	-	1,396
8704	Zafarullah Khan, H.No 35 Massan Road, Keamari, Karachi	Zafarullah Khan	23- 89-284089		754	250	-	250	-	-	-	1,004	754	250	-	250	-	-	-	1,004
8705	Taj Din, 307 Sec D-3, Gaddafi Colony, Saeedabad, Karachi	Taj Din	235-58-196723		604	95	-	95	-	-	-	699	604	95	-	95	-	-	-	699
8706	Ch Mohammad Bashir, A 1366, Gulshan-E-Hadeed, Phase-I, Karachi.	Ch Mohammad Bashir	301-57-383684		897	120	-	120	-	-	-	1,017	897	120	-	120	-	-	-	1,017
8707	Jangrez Khan, Akram Ration Shop, Block R, North Nazimabad, Karachi	Jangrez Khan	302-85-672574		643	285	-	285	-	-	-	928	643	285	-	285	-	-	-	928
8708	Ashiq Hussain, L-393 Street No 3, Shireen Jinnah Colony, Clifton, Karachi	Ashiq Hussain	328-59-036576		941	547	-	547	-	-	-	1,488	941	547	-	547	-	-	-	1,488
8709	Sheikh A.Rauf, H No A/3 Block T, North Nazimabad, Karachi	Sheikh A.Rauf	338-57-167869		905	324	-	324	-	-	-	1,229	905	324	-	324	-	-	-	1,229
8710	Khalil Ur Rehman, Apsana appartment No 2, F-A-68-4, F.B.Area, Karachi	Khalil Ur Rehman	344-62-000895		598	299	-	299	-	-	-	897	598	299	-	299	-	-	-	897
8711	Ali Akbar, Noman Garden, Flat No. 11, Abdu Hassan Road, Gulshan-E-Iqbal, Karachi.	Ali Akbar	423-89-83932		1,296	536	-	536	-	-	-	1,832	1,296	536	-	536	-	-	-	1,832
8712	Mohammad Farooq, Block No 88, House No. 7, Area 5 G, New Karachi.	Mohammad Farooq	433-86-200820		593	289	-	289	-	-	-	882	593	289	-	289	-	-	-	882
8713	Syed Ali Gohar Shah, Kingri House Amir Khusroo Road, KDA Scheme, Karachi	Syed Ali Gohar Shah	439-58-262659		1,066	295	-	295	-	-	-	1,361	1,066	295	-	295	-	-	-	1,361
8714	Amir Hussain, 14 Abbas Manzil, Aslam Road, Eidgah, Karachi.	Amir Hussain	449-46-052329		902	-	-	-	-	-	-	902	902	-	-	-	-	-	-	902
8715	Nazuddin, L-393 Street No 3, Shireen Jinnah Colony, Clifton, Karachi	Nazuddin	449-92-234255		941	547	-	547	-	-	-	1,488	941	547	-	547	-	-	-	1,488
8716	Mohammad Younus, H No A 18, Gulshan-E-Aman, Malir Halt, Karachi.	Mohammad Younus	451-89-138663		947	459	-	459	-	-	-	1,406	947	459	-	459	-	-	-	1,406
8717	Kausar Javed, 15 B Askari Appartment, School Road, Karachi	Kausar Javed	454-85-264034		573	-	-	-	-	-	-	573	573	-	-	-	-	-	-	573
8718	Ghulam Nabi, H No 5-B Ali Ghor Colony, Road No. 4, Karachi.	Ghulam Nabi	463-91-032169		636	-	-	-	-	-	-	636	636	-	-	-	-	-	-	636
8719	Mohammad Sudheer, D/5 Jamshed Qtr, Guru Mandir, Police Line, Karachi	Mohammad Sudheer	464-93-061080		630	-	-	-	-	-	-	630	630	-	-	-	-	-	-	630
8720	Ansa Raeesa, III-B Block 2, P.E.C.H.S., Karachi	Ansa Raeesa	475-54-215126		577	95	-	95	-	-	-	672	577	95	-	95	-	-	-	672
8721	Khalid Ashraf, C-517 Sec 11/1 Near U.P More, North Karachi	Khalid Ashraf	477-63-620281		657	-	-	-	-	-	-	657	657	-	-	-	-	-	-	657
8722	Ghulam Mohammad, 5 C Bus Stop Gul Park, F.B. Area, Karachi.	Ghulam Mohammad	501-38-154727		737	-	-	-	-	-	-	737	737	-	-	-	-	-	-	737
8723	Syed Agha Anwer, St 8 Lsbi Block 5, Gulshan-E-Iqbal, Karachi.	Syed Agha Anwer	501-52-558268		1,078	463	-	463	-	-	-	1,541	1,078	463	-	463	-	-	-	1,541
8724	Shakeel Ahmed, R-642 Bl 20, F.B.Area, Karachi	Shakeel Ahmed	501-58-663993		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8725	Danish Wayne, H No.B-2 Roomi Garden, Clifton, Karachi	Danish Wayne	501-64-687231		619	220	-	220	-	-	-	839	619	220	-	220	-	-	-	839
8726	Mst.Shaheen Afaq, R-154 Block 20, F.B.Area Karachi	Mst.Shaheen Afaq	501-88-094317		539	-	-	-	-	-	-	539	539	-	-	-	-	-	-	539
8727	Uzma Taskeen, R/366 Blcok 18, F. B. Area, Karachi	Uzma Taskeen	501-88-530499		619	228	-	228	-	-	-	847	619	228	-	228	-	-	-	847
8728	Mrs.Nasreen Aisha, I/29 C-1 Area, Liaquatabad, Karachi	Mrs.Nasreen Aisha	501-90-838957		554	-	-	-	-	-	-	554	554	-	-	-	-	-	-	554
8729	Sardar Khan,Flat No 22M, Al-Asif Square, Block M, Super High Way, Karachi	Sardar Khan	501-90-846770		1,103	524	-	524	-	-	-	1,627	1,103	524	-	524	-	-	-	1,627
8730	Sardar Khan, H No 22 Al Asif Square, Block M, Super Highway, Karachi.	Sardar Khan	501-90-846770		1,102	497	-	497	-	-	-	1,599	1,102	497	-	497	-	-	-	1,599
8731	Syed Nasir Raza Shah, 1-J 17-14 Muslim Leagu Qtr, Nazimabad, Karachi	Syed Nasir Raza Shah	501-92-033977		1,647	503	-	503	-	-	-	2,150	1,647	503	-	503	-	-	-	2,150
8732	Saifullah Khan, H No.1 Gali No.10, Block S, Nazimabad, Karachi	Saifullah Khan	502-41-340649		620	170	-	170	-	-	-	790	620	170	-	170	-	-	-	790
8733	Khan Mohammad, 1) H No 247, Near Sakhi Hassan, North Nazimabad, 2) Kausar Niazi Colony, House No. 301, Block H, Karachi.	Khan Mohammad	502-49-395645		979	-	-	-	-	-	-	979	979	-	-	-	-	-	-	979
8734	Khan Mohd, H No 386 Block No H, Kosar Niazi Colony, Karachi.	Khan Mohd	502-49-395645		1,098	581	-	581	-	-	-	1,679	1,098	581	-	581	-	-	-	1,679
8735	Mir Samad Khan, Malwari Hotel Pathan Colony, Karachi	Mir Samad Khan	502-54-446395		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8736	Shadan Gul, H No 385 Block L, Peoples Colony, North Nazimabad, Karachi.	Shadan Gul	502-58-213011		1,102	80	-	80	-	-	-	1,182	1,102	80	-	80	-	-	-	1,182
8737	Khaliq Ahmed, 150-C Block D, North Nazimabad, Karachi	Khaliq Ahmed	502-85-403287		557	-	-	-	-	-	-	557	557	-	-	-	-	-	-	557
8738	Zaheeruddin Mujhid, H.No 1 H 7/13, Nazimabad, Karachi	Zaheeruddin Mujhid	502-86-687472		1,378	10	-	10	-	-	-	1,388	1,378	10	-	10	-	-	-	1,388
8739	Shahid Yousuf, 8328 Block D, North Nazimabad, Karachi	Shahid Yousuf	502-88-365013		620	111	-	111	-	-	-	731	620	111	-	111	-	-	-	731
8740	Amir Saleem, 3-D-12/4 Nazimabad, Karachi	Amir Saleem	502-89-560070		512	-	-	-	-	-	-	512	512	-	-	-	-	-	-	512
8741	Begum Salma Asif, B-205 Bl C North Nazimabad, Karachi	Begum Salma Asif	502-92-315751		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8742	Malka Butt, B-205 Bl C North Nazimabad, Karachi	Malka Butt	502-92-315753		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8743	Roshan Jehan, B-205 Bl C North Nazimabad, Karachi	Roshan Jehan	502-92-315754		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8744	Parveen Akhtar, B-205 Block C, North Nazimabad, Karachi	Parveen Akhtar	502-92-315756		619	328	-	328	-	-	-	947	619	328	-	328	-	-	-	947
8745	Azra Riaz, B-205 Bl C North Nazimabad, Karachi	Azra Riaz	502-92-315758		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8746	Din Mohammad,H No 386 Kussar Niazy Colony, Block H.N.Nazimabad,Karachi	Din Mohammad	502-92-395697		1,102	572	-	572	-	-	-	1,674	1,102	572	-	572	-	-	-	1,674
8747	Tahir Salam, III-D 12/4, Nazimabad, Karachi	Tahir Salam	502-92-560068		566	-	-	-	-	-	-	566	566	-	-	-	-	-	-	566
8748	Taza Gul, H No 72 Mohammadi Colony, Near Lexare Railway Station, Karachi	Taza Gul	504-56-270225		835	336	-	336	-	-	-	1,171	835	336	-	336	-	-	-	1,171
8749	Mohammad Hashim, D-120 Mangopir Road, Frontier Colony, Karachi	Mohammad Hashim	506-56-317514		620	281	-	281	-	-	-	901	620	281	-	281	-	-	-	901
8750	Mir Bahadur, 175 Block C, Peoples Colony, North Nazimabad, Karachi	Mir Bahadur	506-88-360505		572	149	-	149	-	-	-	721	572	149	-	149	-	-	-	721
8751	Din Mohammad Brohi, G .K. 2025 / 22, New Kanwarwara Road, Sangolane Lyari, Karachi.	Din Mohammad Brohi	508-48-186292		1,732	801	-	801	-	-	-	2,533	1,732	801	-	801	-	-	-	2,533
8752	Nasir Hussain, Ak 22/75 73, Jumman Shop Plot, Yaqoob Ali Jafri Road, Karachi	Nasir Hussain	508-90-033580		1,062	576	-	576	-	-	-	1,638	1,062	576	-	576	-	-	-	1,638
8753	Khana Dost, H No 23, Al-Noor Society, Quaidabad, Landhi.	Khana Dost	509-60-016020		731	203	-	203	-	-	-	934	731	203	-	203	-	-	-	934
8754	Niaz Gul, 82/6 Ashi appartment, Gulshan-E-Iqbal, Karachi	Niaz Gul	509-60-186651		503	-	-	-	-	-	-	503	503	-	-	-	-	-	-	503
8755	Aziz Ur Rehman, H No 72 Mohammadi Colony, Lyari Railway Station, Karachi	Aziz Ur Rehman	510-53-018078		835	421	-	421	-	-	-	1,256	835	421	-	421	-	-	-	1,256
8756	Sultan Ullah Baig, A 5, Shahnaz Square, Block-7, F.B. Area, Karachi.	Sultan Ullah Baig	511-92-034830		2,752	639	-	639	-	-	-	3,391	2,752	639	-	639	-	-	-	3,391
8757	Ashraf Ul Islam Lm, A-52 Karachi Centre, University Road, Karachi	Ashraf Ul Islam Lm	512-45-073737		620	62	-	62	-	-	-	682	620	62	-	62	-	-	-	682
8758	Syed Sultan Ali, 109-Alamgir Road, Bahadurabad, Karachi	Syed Sultan Ali	512-86-123896		728	419	-	419	-	-	-	1,147	728	419	-	419	-	-	-	1,147
8759	Mohd Waseem, B-17 Pardaise appartment, F.B. Area, Karachi	Mohd Waseem	512-86-141545		619	193	-	193	-	-	-	812	619	193	-	193	-	-	-	812
8760	Noman Ashraf, A-52 Karachi Centre, University Road, Karachi	Noman Ashraf	512-91-073741		619	66	-	66	-	-	-	685	619	66	-	66	-	-	-	685
8761	Abdul Azeem, C 25 Eastern Square, Liaquatabad, Karachi	Abdul Azeem	513-66-033568		563	453	-	453	-	-	-	1,016	563	453	-	453	-	-	-	1,016
8762	Safina Behroz, H No B-3, Sea Breeze, Fi-5, Block-7, Clifton, Karachi	Safina Behroz	515-85-255031		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8763	Zarwas Khan, 396 - H, PIB Colony, University Road, Karachi.	Zarwas Khan	516-45-238265		823	380	-	380	-	-	-	1,203	823	380	-	380	-	-	-	1,203
8764	Zarwas Khan, H No H/396, University Road, PIB Colony Karachi.	Zarwas Khan	516-45-238265		754	165	-	165	-	-	-	919	754	165	-	165	-	-	-	919
8765	Rashid Ali Magsi, F 160 Al Asif Square, Sohrab Goth, Karachi	Rashid Ali Magsi	517-89-137527		548	38	-	38	-	-	-	586	548	38	-	38	-	-	-	586
8766	Malang, H No 460 D, Shanti Nagar, Karachi.	Malang	518-35-009864		765	-	-	-	-	-	-	765	765	-	-	-	-	-	-	765
8767	Ami Khoon, H No D 480, Peopoles Colony, North Nazimabad, Karachi.	Ami Khoon	518-36-03678		1,102	-	-	-	-	-	-	1,102	1,102	-	-	-	-	-	-	1,102
8768	Ami Khoon, H No D 480, Peoples Colony, North Nazimabad, Karachi.	Ami Khoon	518-36-036783		1,064	913	-	913	-	-	-	1,977	1,064	913	-	913	-	-	-	1,977
8769	Torkistan, Qaid Awam Colony, Orangi Town, Karachi.	Torkistan	518-43-080783		760	-	-	-	-	-	-	760	760	-	-	-	-	-	-	760
8770	Taj Mohammad, H No A 456, Gulshan-E-Iqbal, Scheme-24, Karachi.	Taj Mohammad	518-48-275317		966	-	-	-	-	-	-	966	966	-	-	-	-	-	-	966
8771	Imran Gul, H No D 480, Peoples Colony, Block L, North Nazimabad, Karachi.	Imran Gul	518-55-036784		1,838	1,098	-	1,098	-	-	-	2,936	1,838	1,098	-	1,098	-	-	-	2,936
8772	Syed Zafar Abbas, 313 Block 3, Gulshan -E-Iqbal, Karachi	Syed Zafar Abbas	518-56-391789		619	54	-	54	-	-	-	673	619	54	-	54	-	-	-	673
8773	Yasmeen, A 224 Block I, Gulshan-E-Iqbal, Karachi.	Yasmeen	518-87-399457		882	-	-	-	-	-	-	882	882	-	-	-	-	-	-	882
8774	Seema Hassan, R-909 Block 20, F.B.Area Karachi	Seema Hassan	518-92-467201		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8775	Syed Sohail Moin, H No 10, Daulat Ram Building, Malir Colony, Karachi.	Syed Sohail Moin	519-88-160211		737	-	-	-	-	-	-	737	737	-	-	-	-	-	-	737
8776	Zafar Ali Shah, S-2 Sheet No 27, Model Colony, Karachi	Zafar Ali Shah	519-93-474362		817	34	-	34	-	-	-	851	817	34	-	34	-	-	-	851
8777	Hidayatullah, 15-J Block 2, P.E.C.H.S., Karachi	Hidayatullah	520-54-034487		620	164	-	164	-	-	-	784	620	164	-	164	-	-	-	784
8778	Sultan Burki, A 46 Gul Homes, Sec 1 A 7, Gulzar Hijri, Karachi.	Sultan Burki	520-57-056289		693	-	-	-	-	-	-	693	693	-	-	-	-	-	-	693
8779	Mohammad Naisr Khan, B 298 Block 6, Gulshan-E-Iqbal, Karachi.	Mohammad Naisr Khan	520-88-202512		582	-	-	-	-	-	-	582	582	-	-	-	-	-	-	582
8780	Imran Ahmed, H No A 1446, Gulshan-E-Hadeed, Zulfiqarabad, Karachi.	Imran Ahmed	520-91-446946		665	46	-	46	-	-	-	711	665	46	-	46	-	-	-	711
8781	Siddiqullah, 74 D Gali No 2, , Landhi Colony, Karachi.	Siddiqullah	520-92-181596		1,024	125	-	125	-	-	-	1,149	1,024	125	-	125	-	-	-	1,149
8782	Shamima Naeem, House No.125, 51/B Sec Korangi No. 6, Karachi.	Shamima Naeem	521-88-338604		672	-	-	-	-	-	-	672	672	-	-	-	-	-	-	672
8783	Zamir A Ansari, T 350 Korangi No 2, Karachi.	Zamir A Ansari	521-90-333449		1,020	273	-	273	-	-	-	1,293	1,020	273	-	273	-	-	-	1,293
8784	Mumtaz Khan, H No 181 Block 27, Sohrab Goth, Karachi.	Mumtaz Khan	522-56-051902		521	57	-	57	-	-	-	578	521	57	-	57	-	-	-	578
8785	Qashid Khan, N Nazimabad, Peopoles Colony, House No. D-480, Karachi.	Qashid Khan	601-59-076582		1,138	572	-	572	-	-	-	1,710	1,138	572	-	572	-	-	-	1,710
8786	Khawaja Farooq Ali, A-347/14 B, Shadman Town, Buffer Zone, Karachi	Khawaja Farooq Ali	601-59-295319		3,378	1,349	-	1,349	-	-	-	4,727	3,378	1,349	-	1,349	-	-	-	4,727
8787	Afzal, Sharif Manzil Ist Floor, Mominabad Karachi	Afzal	632-80-189054		619	43	-	43	-	-	-	662	619	43	-	43	-	-	-	662
8788	Mr Nagman Rafique, 172/173 Block, Gulshan Ravi Lahore.	Mr Nagman Rafique	273-92-132334	Rafique Ahmed	1,395	660	-	660	-	-	-	2,055	1,395	660	-	660	-	-	-	2,055
8789	Naveed Ahmed, Vill Banda Ahmed Nagar,PORTC Tahseel Kohat Distric Kohat	Naveed Ahmed	143-92-010614	Rasheed Ahmed	876	261	-	261	-	-	-	1,136	876	261	-	261	-	-	-	1,136
8790	Hassan Ali Khan, C/29 Rizwia Society, Nazimabad, Karachi	Hassan Ali Khan	578-88-305006	Raza Ali Khan	853	290	-	290	-	-	-	1,143	853	290	-	290	-	-	-	1,143
8791	Mushtaq Ahmed Butt, 842 D Faisal Town Lahore	Mushtaq Ahmed Butt	305-48-353064	Rehmat Ullah Butt	726	690	-	690	-	-	-	1,416	726	690	-	690	-	-	-	1,416
8792	Javaid Ashraf, 127 A/P Link Road, Model Town Lahore	Javaid Ashraf	502-57-173484	S M Ashraf	801	597	-	597	-	-	-	1,398	801	597	-	597	-	-	-	1,398
8793	Miss Uzma Naseem, 38 A Lawrance Road, Lahore	Miss Uzma Naseem	274-85-158299	S M Naseem	611	427	-	427	-	-	-	1,038	611	427	-	427	-	-	-	1,038
8794	Muhammad Shafique, H No 19, Mohallah Kablian, Sharqpur The Ferozwala, District Sheikhupura	Muhammad Shafique	295-42-003610	S M Siddique	1,107	535	-	535	-	-	-	1,642	1,107	535	-	535	-	-	-	1,642
8795	Syed Ahmed Askari, 775/20, Gulistan-E-Mustafa, Al-Noor Society, Karachi	Syed Ahmed Askari	501-87-640415	S.A.Hassan	853	344	-	344	-	-	-	1,197	853	344	-	344	-	-	-	1,197
8796	Asad Iftikhar, 217-1-D-I, Town Ship Lahore	Asad Iftikhar	212-46-163707	Safdar Ali Shah	718	384	-	384	-	-	-	1,103	718	384	-	384	-	-	-	1,103
8797	Ahmed Ayub, H No 8/4 Street No-30 Saheen Street Mozang Lahore	Ahmed Ayub	274-92-295774	Sh Abdul Qayyum	759	314	-	314	-	-	-	1,073	759	314	-	314	-	-	-	1,073
8798	Muazzam Hussain, H No. 21 Rubani Road Old Anarkali Lahore	Muazzam Hussain	270-92-181463	Shahmazal Afrifeen	1,388	136	-	136	-	-	-	1,524	1,388	136	-	136	-	-	-	1,524
8799	Mrs Robina Shaheen, 269- M Model Town Ext Lahore	Mrs Robina Shaheen	270-91-301916	Shahzada Sultan Kishwar	900	500	-	500	-	-	-	1,400	900	500	-	500	-	-	-	1,400
8800	Syed Bilal Hussain, 27 A Faisal Town Lahore	Syed Bilal Hussain	323-90-193890	Sharif Hussain Gilani	938	371	-	371	-	-	-	1,309	938	371	-	371	-	-	-	1,309
8801	Sh Ehtisham Ali, 152-M Model Town Ext Lahore	Sh Ehtisham Ali	271-91-107931	Sheikh Ishrat Ali	674	381	-	381	-	-	-	1,055	674	381	-	381	-	-	-	1,055

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8802	Mrs Farzana Nasreen Sardar, Rana Manzil Ghazi Road Al Faisal Town Lahore Cantt	Mrs Farzana Nasreen Sardar	277-52-156114	Shohail Aslam	647	539	-	539	-	-	-	1,185	647	539	-	539	-	-	-	1,185
8803	Muhammad Amin, Qila Jiwana Sing Depalpur Okara	Muhammad Amin	336-85-007087	Siraj Din	2,103	863	-	863	-	-	-	2,967	2,103	863	-	863	-	-	-	2,967
8804	Abdul Jamil, H No.19 Block 107 Area 5/E, North Karachi.	Abdul Jamil		Subhanuddin	566	263	-	263	-	-	-	829	566	263	-	263	-	-	-	829
8805	Zubair Mehmood, 27 A Nisar St, Zubaida Park Multan Road Lahore	Zubair Mehmood	111-22-333333	Sultan Mehmood	1,152	1,253	-	1,253	-	-	-	2,405	1,152	1,253	-	1,253	-	-	-	2,405
8806	Syed Mehmood Ahmed, 50 1A National Town Jinnah Road, Near Sanda Road Lahore	Syed Mehmood Ahmed	272-87-472598	Syed Abdul Lateef	514	631	-	631	-	-	-	1,145	514	631	-	631	-	-	-	1,145
8807	Shafiq Ahmed Shah, 416 Pak Block Allama Iqbal Town Lahore	Shafiq Ahmed Shah	246-60-047375	Syed Ahmed Shah	1,368	836	-	836	-	-	-	2,204	1,368	836	-	836	-	-	-	2,204
8808	Syed Tariq Javaid, 416 Pak Block Allama Iqbal Town Lahore	Syed Tariq Javaid	246-89-047376	Syed Ahmed Shah	632	757	-	757	-	-	-	1,388	632	757	-	757	-	-	-	1,388
8809	S Abrar Hussain Shah, 416 Pak Block Allama Iqbal Town Lahore	S Abrar Hussain Shah	246-92-047371	Syed Ahmed Shah	1,342	824	-	824	-	-	-	2,166	1,342	824	-	824	-	-	-	2,166
8810	Syed Zawar Hussain, Muhammd Ali Building, Jamshed Road, Jamshed Market, Lahore	Syed Zawar Hussain	271-55-120859	Syed Hadi Hussain Shah	1,495	698	-	698	-	-	-	2,193	1,495	698	-	698	-	-	-	2,193
8811	Syeda Rubina Naz, HNo. 9/A StNo. 42/G Maqbool Park Mugalpura Lahore	Syeda Rubina Naz	269-85-014222	Syed Naee-U-Din Sadik	724	448	-	448	-	-	-	1,173	724	448	-	448	-	-	-	1,173
8812	Syed Ishtiaq Hussain Shiraz, 4 Mazand Road Ahata Shahnawaz Near Family Hospital Lahore	Syed Ishtiaq Hussain Shiraz	273-65-030347	Syed Sajjad Hussain	509	315	-	315	-	-	-	823	509	315	-	315	-	-	-	823
8813	Syed Farhat Abbas Jaffery, 169-1 Sarfraz Rafiqui Road Lahore Cantt	Syed Farhat Abbas Jaffery	270-88-434045	Syed Sajjad Hussain Jaffri	859	562	-	562	-	-	-	1,421	859	562	-	562	-	-	-	1,421
8814	Syeda Tayba Kauser,H No 7 S 17 B New Town, Kharak Multan Town Lahore	Syeda Tayba Kauser	271-60-199378	Syed Zawar Hussain	1,497	698	-	698	-	-	-	2,195	1,497	698	-	698	-	-	-	2,195
8815	Ghulam Mohammad,Flat No A-1, Farida Square,Gulshan-E-Iqbal,Block-7,Karachi	Ghulam Mohammad	476-57-020439	Taj M.Khan	640	207	-	207	-	-	-	847	640	207	-	207	-	-	-	847
8816	Ghulam Mustafa, Flat No A-1,Farida Square,Gulshan-E-Iqbal, Block-7,Karachi	Ghulam Mustafa	476-57-020439	Taj M.Khan	619	58	-	58	-	-	-	677	619	58	-	58	-	-	-	677
8817	Sohail Nasir, 129-E 1M Gulberg 3 Lahore	Sohail Nasir	270-57-114309	Teywer Ali Khan	653	336	-	336	-	-	-	989	653	336	-	336	-	-	-	989
8818	Razia Sultana, Ferdous Mehal 46 Lilly Road, Karachi Cantt.	Razia Sultana	514-88-0245671	M Saleem	936	-	-	-	-	-	-	936	936	-	-	-	-	-	-	936
8819	Razia Sultana, Ferdous Mehal 46 Lilly Road, Karachi Cantt.	Razia Sultana	514-88-045671	M Saleem	1,235	114	-	114	-	-	-	1,349	1,235	114	-	114	-	-	-	1,349
8820	Surya Begum W/O M Siddique, Flat No 38 Jaheer Sq., Block B-5, University Road, Karachi.	Surya Begum	510-92-343393	M Siddique	918	387	-	387	-	-	-	1,305	918	387	-	387	-	-	-	1,305
8821	Rehmat Ali, 28 E Model Town Lahore	Rehmat Ali	358-48-098064	Wali Muhammad	1,080	943	-	943	-	-	-	2,024	1,080	943	-	943	-	-	-	2,024
8822	Shama Zulfiqar, 905 S Shadara Town Lahore	Shama Zulfiqar	265-90-372369	Zulfiqar Ali	1,033	791	-	791	-	-	-	1,823	1,033	791	-	791	-	-	-	1,823
8823	Zubaida Begum, 3/4 Babar Market, Landhi, Karachi	Zubaida Begum	510-92-064832		620	220	-	220	-	-	-	840	620	220	-	220	-	-	-	840
8824	Farooq Siddique , 56/2, 20Th Street, Phase V, Defence Housing Authority, Karachi	Farooq Siddique		Mohammad Sadiq	39,177	-	-	-	-	-	-	39,177	39,177	-	-	-	-	-	-	39,177
8825	Shah Muhammad	Shah Muhammad			21,207	-	-	-	-	-	-	21,207	21,207	-	-	-	-	-	-	21,207
8826	Mr.N.D.F.Ogra , 5 - Mcleod Road, Karachi	Mr.N.D.F.Ogra	514-42-002802	Jram P. Ogra	8,883	-	-	-	-	-	-	8,883	8,883	-	-	-	-	-	-	8,883
8827	Mr.Q.U.Liming	Mr.Q.U.Liming			8,507	-	-	-	-	-	-	8,507	8,507	-	-	-	-	-	-	8,507
8828	Multipole Indus Limited, Room No, 3, Al-Haroon Chambers, Abdullah Haroon Road, Karachi.				6,999	-	-	-	-	-	-	6,999	6,999	-	-	-	-	-	-	6,999
8829	Mr.Naseem Qureshi, 3/349, Liaquatabad, Karachi	Mr.Naseem Qureshi			6,846	-	-	-	-	-	-	6,846	6,846	-	-	-	-	-	-	6,846
8830	Ahmadullah	Ahmadullah			6,018	-	-	-	-	-	-	6,018	6,018	-	-	-	-	-	-	6,018
8831	Sabira Sadiq Parveen, 20/12, 5-D, North Karachi, Karachi & H-44, Block 11, Nazimabad, Karachi	Sabira Sadiq Parveen		Mohammad Sadiq	5,549	-	-	-	-	-	-	5,549	5,549	-	-	-	-	-	-	5,549
8832	S M Ali Rizvi , R-415, 15-B, Buffer Zone, Karachi	S M Ali Rizvi	439-90-044586		5,429	-	-	-	-	-	-	5,429	5,429	-	-	-	-	-	-	5,429
8833	Miss Naheed Tabbasum, 56/C/Iv Nazimabad No. 4, Karachi	Miss Naheed Tabbasum	501-85-589033		5,198	-	-	-	-	-	-	5,198	5,198	-	-	-	-	-	-	5,198
8834	Wajahat Hussain, Flat No. 1, Block No. H-36, Ground Floor. F.B. Area, Karachi	Wajahat Hussain			4,888	-	-	-	-	-	-	4,888	4,888	-	-	-	-	-	-	4,888
8835	Zahida Sharif , 27/65D, New Karachi	Zahida Sharif	517-57-273336	Siddiq Sharif	4,798	-	-	-	-	-	-	4,798	4,798	-	-	-	-	-	-	4,798
8836	Amir Ahmed Khan, Flat No. 66, UBL building, North Nazimabad, Karachi	Amir Ahmed Khan	502-32-791520		4,254	-	-	-	-	-	-	4,254	4,254	-	-	-	-	-	-	4,254
8837	Saeed.A.Khan, H.No. 53, Malir Extension Colony, Karachi	Saeed.A.Khan	520-70-576414		3,909	-	-	-	-	-	-	3,909	3,909	-	-	-	-	-	-	3,909
8838	Mr.M.Riasat, O.T. 3/36, Croocked Lane, Mithadar, Karachi	Mr.M.Riasat	512-76-297456		3,316	-	-	-	-	-	-	3,316	3,316	-	-	-	-	-	-	3,316
8839	Mr.Tahir Sabir, 10/3, 7E, Orangi Town No. 1, Karachi	Mr.Tahir Sabir	519-92-380418		3,277	-	-	-	-	-	-	3,277	3,277	-	-	-	-	-	-	3,277
8840	Mrs.Farzana, 3-D, 27/12, Nazimabad, Karachi	Mrs.Farzana	513-91-121020		3,188	-	-	-	-	-	-	3,188	3,188	-	-	-	-	-	-	3,188
8841	Naveed Ahmed Malik, B-568, Block-13, Gulberg, F.B.Area, Karachi	Naveed Ahmed Malik	501-88-612906		2,997	-	-	-	-	-	-	2,997	2,997	-	-	-	-	-	-	2,997
8842	Mrs Khursheed Banoo, R-696, Sector 15-B, North Karachi	Mrs Khursheed Banoo			2,938	-	-	-	-	-	-	2,938	2,938	-	-	-	-	-	-	2,938
8843	Shakil Ahmed Khan, Flat No. 66, UBL Building, North Nazimabad, Karachi	Shakil Ahmed Khan	516-89-362316		2,510	-	-	-	-	-	-	2,510	2,510	-	-	-	-	-	-	2,510
8844	Mrs.Ishrat Saeed, Flat No. 66, UBL building, North Nazimabad, Karachi	Mrs.Ishrat Saeed	519-53-373509	Saeed A. Khan	2,375	-	-	-	-	-	-	2,375	2,375	-	-	-	-	-	-	2,375
8845	S.Afsar Karim	S.Afsar Karim	516-88-281791		2,318	-	-	-	-	-	-	2,318	2,318	-	-	-	-	-	-	2,318
8846	Mohd Irfan Khan	Mohd Irfan Khan	211-47-040374		1,515	-	-	-	-	-	-	1,515	1,515	-	-	-	-	-	-	1,515
8847	Muhammad Sadiq	Muhammad Sadiq			1,497	-	-	-	-	-	-	1,497	1,497	-	-	-	-	-	-	1,497
8848	Mujahid Ahmed Khan Flat No. 86, UBL Building, North Nazimabad, Karachi	Mujahid Ahmed Khan	502-92-791519		1,437	-	-	-	-	-	-	1,437	1,437	-	-	-	-	-	-	1,437
8849	Abdul Nafe M.Sharif	Abdul Nafe M.Sharif			1,318	-	-	-	-	-	-	1,318	1,318	-	-	-	-	-	-	1,318
8850	Mohd Asif Shaharyar, C/O 140/4, Malir Colony, Karachi	Mohd Asif Shaharyar			1,193	-	-	-	-	-	-	1,193	1,193	-	-	-	-	-	-	1,193
8851	Naseer Alam	Naseer Alam			1,055	-	-	-	-	-	-	1,055	1,055	-	-	-	-	-	-	1,055
8852	Mr.Aamir Ghaffar	Mr.Aamir Ghaffar	514-90-146200		1,042	-	-	-	-	-	-	1,042	1,042	-	-	-	-	-	-	1,042
8853	Ahmer Chaudhry	Ahmer Chaudhry			1,009	-	-	-	-	-	-	1,009	1,009	-	-	-	-	-	-	1,009
8854	Syed Arshad Ali , 306897, Plot No. 54, Sector 5-E, Orangi Town, Karachi	Syed Arshad Ali		S. Ashfaq Ali	935	-	-	-	-	-	-	935	935	-	-	-	-	-	-	935
8855	Zikar Mohd , UBL, Head Office, Karachi	Zikar Mohd			932	-	-	-	-	-	-	932	932	-	-	-	-	-	-	932
8856	Shabbir Abbasi 0023, 3/33, Farid Chambers, Saddar, Karachi	Shabbir Ahmed Abbasi			852	-	-	-	-	-	-	852	852	-	-	-	-	-	-	852
8857	Falcon Enterprises				751	-	-	-	-	-	-	751	751	-	-	-	-	-	-	751
8858	Kehkashan Centre (080), Uzma Arcade, Main Clifton Road, Karachi	Director Nazmeen Odhwani			737	-	-	-	-	-	-	737	737	-	-	-	-	-	-	737
8859	Taj Autos 0023, 3/33, Farid Chambers, Saddar, Karachi	Director Shabbir Ahmed Abbasi			660	-	-	-	-	-	-	660	660	-	-	-	-	-	-	660
8860	Shabbir Ahmed	Shabbir Ahmed			637	-	-	-	-	-	-	637	637	-	-	-	-	-	-	637
8861	Mohd Khan	Mohd Khan			570	-	-	-	-	-	-	570	570	-	-	-	-	-	-	570
8862	Syed Rahat Hussain	Syed Rahat Hussain			552	-	-	-	-	-	-	552	552	-	-	-	-	-	-	552
8863	M Usman Satti, UBL, Head Office, Karachi	M Usman Satti	210-35-515056	M. Sarwar Khan	527	-	-	-	-	-	-	527	527	-	-	-	-	-	-	527
8864	Mirza Fareed Baig, Flat No. 35, UBL Building, Block B, N. Nazimabad, Karachi	Mirza Fareed Baig			522	-	-	-	-	-	-	522	522	-	-	-	-	-	-	522
8865	Mohd Khalid, 28/15, Sector 5-D, North Karachi	Mohd Khalid			508	-	-	-	-	-	-	508	508	-	-	-	-	-	-	508
8866	Sheikh Arif Mehmood, Abdullah Arif Trader Shop No 3 New Ghalla Mandi, Sialkot	Sheikh Arif Mehmood	34603-6849989-5		186	-	648	648	-	-	-	834	186	-	652	652	-	59	59	896
8867	Jamshed Alam, H No A-327 Sector 14-B Shadman Town North Karachi	Jamshed Alam	42101-9094655-7		500	-	445	445	-	-	-	945	144	-	464	464	-	45	45	653
8868	Muhammad Abdul Saboor,Shop No B66,Panorama Centre Double Road,Rawalpindi	Muhammad Abdul Saboor	61101-5030265-7		402	-	383	383	-	-	-	785	102	-	399	399	-	35	35	535
8869	Malik Tariq Aslam, H No 278 Block B Ranjha Street Johar Town, Lahore	Malik Tariq Aslam	35202-3032784-9		258	-	387	387	-	-	-	645	92	-	396	396	-	34	34	522
8870	Haroon Ur Rasheed, M A H Rice Mill Pvt Limited 433 M Block Model Town Extension, Lahore	Haroon Ur Rasheed	35201-1583333-1		384	-	731	731	-	-	-	1,115	146	-	748	748	-	62	62	956
8871	Muhammad Asghar Javaid, Asghar Cloth House H No 7 Golden Market Chowk Yateem Khana Band Road, Lahore	Muhammad Asghar Javaid	35200-1503175-3		234	-	646	646	-	-	-	880	134	-	654	654	-	59	59	847
8872	Jamshed Raza, H No 4 32 Zubair Street Fleming Road, Lahore	Jamshed Raza	35202-2341520-7		191	-	419	419	-	-	-	610	86	-	425	425	-	38	38	548
8873	Majid Hussain, Mobilink Pakistan Mobile Com 1-Zafar Ali Road Tower House Gulberg Inside Surgimet, Lahore	Majid Hussain	35201-1443338-5		347	-	485	485	-	-	-	832	97	-	496	496	-	44	44	637

Annexure 'B' as referred to in note 10.4 of the Bank's Unconsolidated and Consolidated Financial Statements

Details of loans write offs of Rs. 500,000 and above

Rs. in '000

					At the beginning								Written off							
S.No.	Name and Address	Name of individuals / partners / proprietors / directors	CNIC Number	Father / Husband Name	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total	Principal	Interest / Markup (Debited)	Interest / Markup (Undebited)	Interest / Markup (Total)	Others (Debited)	Others (Undebited)	Others (Total)	Total
8874	Saleh Muhammad, 30 Street No 7 Block C Hamdard H Society Air Port Road Sukkur	Saleh Muhammad	45504-8922139-1		372	-	587	587	-	-	-	959	107	-	601	601	-	54	54	762
8875	Ghulam Abbas, H No R-59-60 PrECHS Project 2A-1 Gulistan-E-Johar, Karachi	Ghulam Abbas	42201-0160939-1		505	-	849	849	-	-	-	1,353	151	-	867	867	-	74	74	1,092
8876	Kashif Mehmood Kashif, U-K-Marikting Office-115,Hussan Block, Azam Cloth Marketing, Lahore	Kashif Mehmood Kashif	35202-7044832-2		504	-	864	864	-	-	-	1,369	142	-	878	878	-	79	79	1,100
8877	Syed Muhammad Shikeb Shirazi, H No 54 Street No 12 New Super Town, Lahore	Syed Muhammad Shikeb Shirazi	35201-5890539-1		406	-	956	956	-	-	-	1,361	106	-	966	966	-	95	95	1,166
8878	Imran Saleem Sheikh, P.O.Box No. 8822, Dubai, UAE	Imran Saleem Sheikh	42301-1138330-5	Shaikh Mohammed Saleem	39,923	22,727	-	22,727	-	-	-	62,650	5,703	-	-	-	-	-	-	5,703
8879	Nino Cris Cabrera Cayanan, P.O.Box 108297, Abu Dhabi	Nino Cris Cabrera Cayanan			4,927	5,362	-	5,362	-	-	-	10,289	5,600	-	-	-	-	-	-	5,600
8880	Ali Abdel Razeq Ali Yasin, P.O.Box 14009, Dubai	Ali Abdel Razeq Ali Yasin			686	2,460	-	2,460	-	-	-	3,147	2,485	-	-	-	-	-	-	2,485
8881	Raheel Zaman, P.O.Box 54156 Abu Dhabi	Raheel Zaman			1,690	2,291	-	2,291	-	-	-	3,981	2,454	-	-	-	-	-	-	2,454
8882	Nazir Ahmed , P.O :118899, Dubai, UAE	Nazir Ahmed			1,012	1,791	-	1,791	-	-	-	2,803	1,856	-	-	-	-	-	-	1,856
8883	Alawi Hezam Alawi, P.O.Box:13007, Abu Dhabi,UAE	Alawi Hezam Alawi			-	1,731	-	1,731	-	-	-	1,731	1,830	-	-	-	-	-	-	1,830
8884	Syed Iqbal Hussain Warsi , P.O :25, Dubai UAE	Syed Iqbal Hussain Warsi			169	1,651	-	1,651	-	-	-	1,820	1,686	-	-	-	-	-	-	1,686
8885	Ahmed Al-Sharif Hasan Hussein, P.O.Box:665, Abu Dhabi,UAE	Ahmed Al-Sharif Hasan Hussein			1,134	1,572	-	1,572	-	-	-	2,705	1,641	-	-	-	-	-	-	1,641
8886	S M Syed Parvez , P.O.Box 45068, Abu Dhabi	S M Syed Parvez			575	1,479	-	1,479	41	-	41	2,095	1,513	-	-	-	-	-	-	1,513
8887	Thanuja Niroshrriya Weerathung, P.O.Box 16870, Dubai	Thanuja Niroshrriya Weerathung			-	1,475	-	1,475	-	-	-	1,475	1,366	-	-	-	-	-	-	1,366
8888	Diony Borja Anilao, P.O.Box 3167, Abu Dhabi	Diony Borja Anilao			128	1,299	-	1,299	-	-	-	1,427	1,218	-	-	-	-	-	-	1,218
8889	Michelle Abad Cuizon, P.O.Box 73663, Dubai	Michelle Abad Cuizon			64	1,104	-	1,104	-	-	-	1,168	1,155	-	-	-	-	-	-	1,155
8890	Khozema Bhai Mulla Gulamali, P.O Box 29816, Abu Dhabi	Khozema Bhai Mulla Gulamali			-	2,194	-	2,194	-	-	-	2,194	1,120	-	-	-	-	-	-	1,120
8891	Marivic Bernaldo Saplala, P.O.Box 502300, Dubai	Marivic Bernaldo Saplala			-	1,033	-	1,033	-	-	-	1,033	1,116	-	-	-	-	-	-	1,116
8892	Prisca Jackline A. Chettiar, P.O.Box 500220, Dubai	Prisca Jackline A. Chettiar			-	1,041	-	1,041	-	-	-	1,041	1,104	-	-	-	-	-	-	1,104
8893	M Aslam Ghori , P.O.Box 45427, Abu Dhabi	M Aslam Ghori			523	969	-	969	43	-	43	1,535	988	-	-	-	-	-	-	988
8894	Yousef Mohamed Kiblawi , P.O 346584, Dubai	Yousef Mohamed Kiblawi			303	796	-	796	56	-	56	1,155	880	-	-	-	-	-	-	880
8895	Jennifer Diaz Sobejana, P.O.Box 46713, Abu Dhabi	Jennifer Diaz Sobejana			-	910	-	910	-	-	-	910	886	-	-	-	-	-	-	886
8896	Ajmeer Khan Islam, P.O :6891, Dubai, UAE	Ajmeer Khan Islam			-	802	-	802	-	-	-	802	831	-	-	-	-	-	-	831
8897	Mustafa Mohammed Ahmed , P.O 6558, Abu Dhabi	Mustafa Mohammed Ahmed			593	562	-	562	31	-	31	1,185	655	-	-	-	-	-	-	655
8898	Maqsood Nasir Khan, P.O :1493 Sharjah,UAE	Maqsood Nasir Khan			-	569	-	569	-	-	-	569	523	-	-	-	-	-	-	523
8899	Ajij Khan Akhalak Abdul, P.O.Box No 30582, Doha, Qatar	Ajij Khan			592	37	-	37	-	-	-	630	584	56	-	56	-	-	-	641
8900	Malabar Trading & Contracting, P.O.Box No 37159, Doha, Qatar	Mohammed Shaffy P. Puthuprambil			454	324	-	324	-	-	-	778	446	324	-	324	-	-	-	771
8901	Khalifa Nasser M. Aljulandani, P.O.Box No 42, Doha, Qatar	Khalifa Nasser M. Aljulandani			1,064	-	-	-	-	-	-	1,064	1,064	-	-	-	-	-	-	1,064
8902	Nasser Masoud Saad Al Shaaibi, P.O.Box No 10001, Doha, Qatar	Nasser Masoud Saad Al Shaaibi			4,294	-	-	-	-	-	-	4,294	2,264	65	-	65	-	-	-	2,328
8903	Walid Soliman M.H. Eltawil, P.O.Box No 24117, Doha, Qatar	Walid Soliman M.H. Eltawil			1,259	2,366	-	2,366	-	-	-	3,624	1,259	2,366	-	2,366	-	-	-	3,624
8904	Juma Baroot Rabia Al Harthi, P.O.Box No 100001, Doha, Qatar	Juma Baroot Rabia Al Harthi			2,588	1,560	-	1,560	-	-	-	4,148	2,588	1,560	-	1,560	-	-	-	4,148
8905	Taj Qatar Contracting, P.O.Box No 650, Doha, Qatar	Ahmad Saad Ahmad E.Alzarraa			8	5,180	-	5,180	-	-	-	5,188	8	5,180	-	5,180	-	-	-	5,188
8906	Frederico Nuno Machado Alves, P.O.Box No 22550 Doha Qatar	Frederico Nuno Machado Alves			8,509	1,248	-	1,248	-	-	-	9,758	8,437	1,248	-	1,248	-	-	-	9,685
8907	Jose Benedict Baladad, P.O.Box No 22550, Doha, Qatar	Jose Benedict Baladad			10,886	1,739	-	1,739	-	-	-	12,625	10,885	2,199	-	2,199	-	-	-	13,084
8908	Mostafa Ali Reza Edalatkah, P.O.Box No. 34140, Dubai, UAE	Mostafa Ali Reza Edalatkah		Ali Reza	83,249	38,253	-	38,253	-	-	-	121,503	-	31,197	-	31,197	-	-	-	31,197
8909	Mostafa Ali Reza Edalatkah, P.O.Box No. 34140, Dubai, UAE	Mostafa Ali Reza Edalatkah		Ali Reza	57,137	26,255	-	26,255	-	-	-	83,392	2,457	22,455	-	22,455	-	-	-	24,912
8910	Mostafa Ali Reza Edalatkah, P.O.Box No. 34140, Dubai, UAE	Mostafa Ali Reza Edalatkah		Ali Reza	39,482	18,141	-	18,141	-	-	-	57,623	-	11,742	-	11,742	-	-	-	11,742
8911	Mostafa Ali Reza Edalatkah, P.O.Box No. 34140, Dubai, UAE	Mostafa Ali Reza Edalatkah		Ali Reza	48,652	22,369	-	22,369	-	-	-	71,022	-	10,856	-	10,856	-	-	-	10,856
8912	Manjit Singh Kanwar, P.O.Box No.19816, Dubai, UAE	Manjit Singh Kanwar		Amrik Singh	86,563	55,709	-	55,709	-	-	-	142,272	7,056	40,796	-	40,796	-	-	-	47,853
8913	Fariba Seyed Abbas Jazayeri, P.O.Box No.121793, Dubai, UAE	Fariba Seyed Abbas Jazayeri		Syed Abbas	32,854	21,627	-	21,627	-	-	-	54,481	15,141	7,628	-	7,628	-	-	-	22,769
8914	Abdol Rahim Kamaei, P.O.Box No.111123, Dubai, UAE	Abdol Rahim Kamaei		Mostafa	28,569	17,913	-	17,913	-	-	-	46,481	-	1,400	-	1,400	-	-	-	1,400
8915	Fahad Sultan , 88-Ii, Kh-E-Seher, DHA, Karachi, Pakistan	Fahad Sultan	42301-2924621-1	Ahmed, Khawaja Islam	52,481	38,625	-	38,625	-	-	-	91,106	-	31,140	-	31,140	-	-	-	31,140
8916	Fahad Sultan , 88-Ii, Kh-E-Seher, DHA, Karachi, Pakistan	Fahad Sultan	42301-2924621-1	Ahmed, Khawaja Islam	86,763	62,623	-	62,623	-	-	-	149,386	-	52,509	-	52,509	-	-	-	52,509
8917	Georges Geha & Jelena Brajovic, P.O.Box No. 31003, Dubai, UAE	Georges Geha & Jelena Brajovic		Merjana	114,275	72,050	-	72,050	-	-	-	186,325	13,656	11,770	-	11,770	-	-	-	25,426
8918	Saaed Reza Housang Djassemi, P.O.Box No. 121793, Dubai, UAE	Saaed Reza Housang Djassemi		Houshang Djassemi	63,137	55,880	-	55,880	-	-	-	119,017	63,223	1,771	-	1,771	-	-	-	64,994
8919	M/S Hanover Int'L Trading Llc, P.O.Box 24309, Sharjah, UAE	Ashraf Langalath & Razak Langalath			85,992	13,913	-	13,913	-	-	-	99,905	48,881	37,454	-	37,454	-	-	-	86,335
8920	Dawood Sons Est., P.O.Box 615, Najda Street, Abu Dhabi, UAE	Muhammad Siddique			25,969	5,285	-	5,285	-	-	-	31,254	11,256	20,027	-	20,027	-	-	-	31,283
					7,112,565	770,200	7,051,212	7,821,412	18,083	104	18,187	14,952,165	5,470,304	550,502	6,351,038	6,901,540	3,127	20,640	23,767	12,395,612

Annexure 'C' as referred to in note 11.7 of the Bank's Unconsolidated Financial Statements

Disposals of operating fixed assets during the year 2015

	Cost	Accumu-lated deprec-iation	Book value	Sale proceeds	Mode of disposal	Particulars of Buyers
	----------(Rupees in '000)----------					
Items having book value of more than Rs. 250,000 or cost of more than Rs. 1,000,000						
Vehicles						
Honda CRV	2,301	2,301	-	649	Auction	Nasir Mahmood
Rocky Jeep	1,668	1,501	167	534	Auction	Waqar Ahmed Khan
Honda Civic	1,288	1,159	129	773	Auction	Waqar Ahmed Khan
Honda Civic	1,258	1,132	126	789	Auction	Waqar Ahmed Khan
Honda Civic	1,248	1,123	125	769	Auction	Waqar Ahmed Khan
Honda Civic	1,043	939	104	651	Auction	Muhammad Tariq
Honda Civic	1,003	903	100	752	Auction	Waqar Ahmed Khan
Mercedes Benz CGI	8,731	6,024	2,707	4,453	Buy Back	Jamal Nasir
Mercedes Benz CGI	8,713	6,404	2,309	4,182	Buy Back	Ali Sameer Farooqui
Mercedes Benz CGI	8,692	5,867	2,825	4,694	Buy Back	Rayomond Kotwal
	35,945	**27,353**	**8,592**	**18,246**		
Electrical, office and computer equipment						
Generator 65 KVA	1,181	1,181	-	470	Auction	Rashid Ali Khan
Generator 20 KVA	1,194	816	378	1,174	Auction	UBL Insurers Limited
Generator 10 KVA	902	511	391	511	Auction	UBL Insurers Limited
	3,277	**2,508**	**769**	**2,155**		
Ijarah Assets						
Commercial Ijarah - Premier Dairies (Pvt) Limited	48,585	43,727	4,858	4,859	Buy Back	Premier Dairies (Pvt) Limited
Commercial Ijarah - Zain Packaging Industries (Pvt) Limited	20,000	4,533	15,467	15,467	Buy Back	Zain Packaging Industries (Pvt) Limited
Commercial Ijarah - Mecas Engineering (Pvt) Limited	9,111	8,200	911	911	Buy Back	Mecas Engineering (Pvt) Limited
Commercial Ijarah - Tradekey (Pvt) Limited	7,299	5,839	1,460	1,460	Buy Back	Tradekey (Pvt) Limited
Commercial Ijarah - ICI Pakistan Limited	4,874	1,523	3,351	3,523	Buy Back	ICI Pakistan Limited
Commercial Ijarah - Indus Pencil (Pvt) Limited	4,166	3,750	416	417	Buy Back	Indus Pencil (Pvt) Limited
Honda Civic	2,597	1,378	1,219	1,219	Buy Back	Rizwan Mehboob
Commercial Ijarah - ICI Pakistan Limited	2,449	803	1,646	1,735	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,448	115	2,333	2,383	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,388	112	2,276	2,366	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,303	216	2,087	2,113	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,231	593	1,638	1,714	Buy Back	ICI Pakistan Limited
Commercial Ijarah - National Foods Limited	2,212	1,290	922	1,033	Buy Back	National Foods Limited
Commercial Ijarah - ICI Pakistan Limited	2,156	337	1,819	1,881	Buy Back	ICI Pakistan Limited
Toyota Corolla GLi	1,861	1,234	627	627	Buy Back	Qazi Zaka Ur Rehman
Suzuki Bolan	1,819	1,432	387	388	Buy Back	Muhammad Naveed
Toyota Corolla GLi	1,763	1,087	676	676	Buy Back	Muhammad Razzaq
Honda City	1,753	575	1,178	1,178	Buy Back	Khurram Farooq
Toyota Corolla GLi	1,743	1,405	338	338	Buy Back	Habib Ullah
Commercial Ijarah - ICI Pakistan Limited	1,743	327	1,416	1,466	Buy Back	ICI Pakistan Limited
Toyota Corolla XLi	1,673	309	1,364	1,486	Buy Back	Naveed Ahmed Memon
Hyundai Santro Club	1,672	722	950	950	Buy Back	Muhammad Asif
Commercial Ijarah - Premier Dairies (Pvt) Limited	1,639	1,475	164	164	Buy Back	Premier Dairies (Pvt) Limited
Toyota Corolla XLi	1,627	768	859	1,054	Buy Back	Naseem Yousuf
Toyota Corolla XLi	1,618	952	666	666	Buy Back	Muhammad Nadeem
Honda City	1,568	963	605	606	Buy Back	Nadeem Akhtar
Honda Civic	1,567	508	1,059	1,060	Buy Back	Raheel
Honda City	1,566	658	908	908	Buy Back	Arshad Jamal
Honda City	1,565	818	747	747	Buy Back	Imtiaz Ali
Suzuki Mehran VXR Euro II	1,564	667	897	896	Buy Back	Muhammad Abid
Toyota Corolla XLi	1,548	801	747	747	Buy Back	Mohammad Ashraf
Commercial Ijarah - National Foods Limited	1,529	1,529	-	-	Buy Back	National Foods Limited
Toyota Corolla XLi	1,514	769	745	745	Buy Back	Parveen
Commercial Ijarah - National Foods Limited	1,480	1,480	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,462	1,462	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,462	1,462	-	-	Buy Back	National Foods Limited

Annexure 'C' as referred to in note 11.7 of the Bank's Unconsolidated Financial Statements

Disposals of operating fixed assets during the year 2015

	Cost	Accumu-lated deprec-iation	Book value	Sale proceeds	Mode of disposal	Particulars of Buyers
	----------(Rupees in '000)----------					
Items having book value of more than Rs. 250,000 or cost of more than Rs. 1,000,000						
Commercial Ijarah - National Foods Limited	1,462	1,462	-	-	Buy Back	National Foods Limited
Commercial Ijarah - Tradekey (Pvt) Limited	1,414	1,131	283	283	Buy Back	Tradekey (Pvt) Limited
Commercial Ijarah - Tradekey (Pvt) Limited	1,414	1,131	283	283	Buy Back	Tradekey (Pvt) Limited
Commercial Ijarah - Tradekey (Pvt) Limited	1,414	1,131	283	283	Buy Back	Tradekey (Pvt) Limited
Suzuki Swift	1,351	602	749	748	Buy Back	Syed Talha Ahmed
Commercial Ijarah - National Foods Limited	1,347	1,347	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,337	1,337	-	-	Buy Back	National Foods Limited
Suzuki Swift	1,329	303	1,026	1,145	Buy Back	Khawaja Asim Umer
Suzuki Swift	1,277	671	606	606	Buy Back	Zohaib Anwar
Suzuki Swift	1,243	984	259	259	Buy Back	Mirza Shahid Ahmed
Commercial Ijarah - National Foods Limited	1,231	616	615	680	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,211	858	353	407	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,185	1,185	-	-	Buy Back	National Foods Limited
Toyota Vitz	1,168	526	642	642	Buy Back	Rizwan Naeem
Suzuki Cultus VXR	1,084	360	724	726	Buy Back	Mahesh Kumar
Suzuki Cultus VXR Euro II	1,069	560	509	510	Buy Back	Syed Abid Hussain
Suzuki Cultus VXR	1,069	549	520	520	Buy Back	Ahmed Ali Khan
Suzuki Cultus VXR	1,069	549	520	520	Buy Back	Ahmed Ali Khan
Commercial Ijarah - Inter Market Knit (Pvt) Limited	1,056	739	317	317	Buy Back	Inter Market Knit (Pvt) Limited
Toyota Corolla GLi	1,046	590	456	456	Buy Back	Sajid Akber
Suzuki Cultus VXR Euro II	1,036	642	394	394	Buy Back	Raza Husnain
Suzuki Mehran VXR	712	412	300	310	Buy Back	Syed Majid Ali
Suzuki Cultus VXR	703	439	264	264	Buy Back	Malik Pervaiz Khan Afridi
Suzuki Mehran VXR	698	159	539	586	Buy Back	Rashid Mustafa
Suzuki Mehran VXR Euro II	693	363	330	330	Buy Back	Musadaq Hussain
Suzuki Ravi	668	378	290	290	Buy Back	Azmatullah
Commercial Ijarah - Hashwani Hotels Limited	659	358	301	336	Buy Back	Hashwani Hotels Limited
Commercial Ijarah - National Foods Limited	612	344	268	300	Buy Back	National Foods Limited
Hyundai Santro Club	349	85	264	264	Buy Back	Maraline Fradraic
	179,461	**113,630**	**65,831**	**67,242**		
Sub - Total	**218,683**	**143,491**	**75,192**	**87,643**		
Items having book value of less than Rs. 250,000 and cost of less than Rs. 1,000,000						
Others	168,433	142,062	26,371	33,806		
Total	**387,116**	**285,553**	**101,563**	**121,449**		

A.F. Ferguson & Co.
Chartered Accountants
State Life Building No. 1-C
I.I. Chundrigar Road
Karachi 74000

KPMG Taseer Hadi & Co.
Chartered Accountants
Sheikh Sultan Trust Building No. 1
Beaumont Road
Karachi 75530

Auditors' Report to the Members

We have audited the annexed consolidated financial statements comprising consolidated statement of financial position of United Bank Limited (the Bank) and its subsidiary companies (the Group) as at December 31, 2015 and the related consolidated profit and loss account, consolidated statement of comprehensive income, consolidated cash flow statement and consolidated statement of changes in equity together with the notes forming part thereof, for the year then ended. We have also expressed separate opinion on the financial statements of United Bank Limited. The financial statements of the subsidiaries United Executors and Trustees Company Limited and UBL Fund Managers Limited were audited by KPMG Taseer Hadi & Co., Chartered Accountants and A.F. Ferguson & Co., Chartered Accountants respectively. The financial statements of the subsidiaries United National Bank Limited and UBL (Switzerland) AG were audited by other firms of auditors whose reports have been furnished to us and our opinion, in so far as it relates to the amounts included for such Banks, is based solely on the report of such auditors while the financial statements of UBL Bank (Tanzania) Limited have been consolidated based on unaudited return of the subsidiary.

These consolidated financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audit.

Our audit was conducted in accordance with the International Standards on Auditing and accordingly included such tests of accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the consolidated financial statements present fairly the financial position of the Bank and its subsidiary companies as at December 31, 2015 and the results of their operations for the year then ended.

A.F. Ferguson & Co.
Chartered Accountants
Engagement Partner
Salman Hussain

KPMG Taseer Hadi & Co.
Chartered Accountants
Engagement Partner
Mazhar Saleem

Date: 20 February 2016
Karachi

Consolidated Statement of Financial Position

As at December 31, 2015

	Note	2015	2014
		---------- (Rupees in '000) ----------	
ASSETS			
Cash and balances with treasury banks	6	113,762,323	75,660,306
Balances with other banks	7	27,713,772	21,948,274
Lendings to financial institutions	8	31,304,861	23,435,222
Investments	9	747,598,627	519,602,007
Advances			
Performing	10	477,649,098	455,078,880
Non-performing - net of provision	10	9,629,045	12,286,412
		487,278,143	467,365,292
Operating fixed assets	11	36,677,638	33,335,646
Deferred tax asset - net		-	-
Other assets	12	41,851,449	41,106,366
		1,486,186,813	1,182,453,113
LIABILITIES			
Bills payable	14	13,395,744	9,559,255
Borrowings	15	164,232,087	53,248,526
Deposits and other accounts	16	1,119,953,064	951,902,296
Subordinated loans		-	-
Liabilities against assets subject to finance lease	17	4,873	429
Deferred tax liability - net	18	4,515,165	2,139,586
Other liabilities	19	28,486,831	28,098,410
		1,330,587,764	1,044,948,502
NET ASSETS		155,599,049	137,504,611
REPRESENTED BY:			
Share capital	20	12,241,798	12,241,798
Reserves		41,624,817	37,286,088
Unappropriated profit		59,955,027	52,507,655
Total equity attributable to the equity holders of the Bank		113,821,642	102,035,541
Non-controlling interest		5,223,744	4,553,250
		119,045,386	106,588,791
Surplus on revaluation of assets - net of deferred tax	21	36,553,663	30,915,820
		155,599,049	137,504,611
CONTINGENCIES AND COMMITMENTS	22		

The annexed notes from 1 to 49 and annexures form an integral part of these consolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Consolidated Profit and Loss Account

For the year ended December 31, 2015

	Note	2015	2014
		------ (Rupees in '000) ------	
Mark-up / return / interest earned	24	97,574,003	85,760,646
Mark-up / return / interest expensed	25	39,715,160	38,846,868
Net mark-up / return / interest income		57,858,843	46,913,778
Provision against loans and advances - net	10.3	2,942,024	533,523
Provision against lendings to financial institutions - net	8.6	-	165,744
Provision for diminution in value of investments - net	9.3	708,319	459,812
Bad debts written off directly	10.4	173,085	177,222
		3,823,428	1,336,301
Net mark-up / return / interest income after provisions		54,035,415	45,577,477
Non mark-up / return / interest income			
Fee, commission and brokerage income		14,239,098	13,292,093
Dividend income		2,350,112	1,819,136
Income from dealing in foreign currencies		2,588,176	3,091,592
Gain on sale of securities - net	26	3,195,016	2,063,436
Unrealized gain / (loss) on revaluation of investments classified as held for trading	9.4	16,245	(28,723)
Other income	27	1,298,577	1,118,583
Total non mark-up / return / interest income		23,687,224	21,356,117
		77,722,639	66,933,594
Non mark-up / return / interest expenses			
Administrative expenses	28	34,004,803	31,752,088
Other provisions - net	29	78,143	276,446
Workers' Welfare Fund	30	851,968	673,005
Other charges	31	202,103	10,427
Total non mark-up / return / interest expenses		35,137,017	32,711,966
Share of profit of associates		861,704	1,394,686
Profit before taxation		43,447,326	35,616,314
Taxation - Current	32	15,235,612	10,859,677
- Prior	32	1,801,172	361,962
- Deferred	32	(599,084)	369,872
		16,437,700	11,591,511
Profit after taxation		27,009,626	24,024,803
Attributable to:			
Equity shareholders of the Bank		26,154,344	23,647,704
Non-controlling interest		855,282	377,099
		27,009,626	24,024,803
		---------- (Rupees) ----------	
Earnings per share - basic and diluted	33	21.36	19.32

The annexed notes from 1 to 49 and annexures form an integral part of these consolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Consolidated Statement of Comprehensive Income

For the year ended December 31, 2015

	2015	2014
	------- (Rupees in '000) -------	
Profit after tax for the year attributable to:		
Equity shareholders of the Bank	26,154,344	23,647,704
Non-controlling interest	855,282	377,099
	27,009,626	24,024,803
Other comprehensive income:		
Items that are not to be reclassified to profit or loss in subsequent periods		
Remeasurement loss of defined benefit obligations		
Equity shareholders of the Bank	(413,805)	(212,770)
Non-controlling interest	18,897	7,738
Related deferred tax reversal	153,392	75,036
	(241,516)	(129,996)
Items that may be reclassified to profit or loss in subsequent periods		
Exchange differences on translation of net investment in foreign branches and subsidiaries		
Equity shareholders of the Bank	1,758,882	(2,964,855)
Non-controlling interest	(96,573)	(443,907)
	1,662,309	(3,408,762)
Amortization of cash flow hedges	-	4,963
Related deferred tax charge on cash flow hedges	-	(1,738)
	-	3,225
Other comprehensive income transferred to equity	28,430,419	20,489,270
Items that may be reclassified to profit or loss in subsequent periods		
Surplus arising on revaluation of available for sale securities	7,526,499	14,043,463
Related deferred tax charge	(2,903,061)	(4,883,986)
	4,623,438	9,159,477
Total comprehensive income during the year - net of tax	33,053,857	29,648,747

The annexed notes from 1 to 49 and annexures form an integral part of these consolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Consolidated Cash Flow Statement

For the year ended December 31, 2015

	Note	2015	2014
		---------- (Rupees in '000) ----------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		43,447,326	35,616,314
Less: Dividend income		(2,350,112)	(1,819,136)
Share of profit of associates		(861,704)	(1,394,686)
		40,235,510	32,402,492
Adjustments:			
Depreciation		1,853,683	1,743,182
Amortization		462,848	499,164
Workers' Welfare Fund		851,968	673,005
Provision for retirement benefits		700,342	660,468
Charge for compensated absences		268,505	428,567
Provision against loans and advances - net		2,942,024	533,523
Provision against lendings to financial institutions - net		-	165,744
Provision for diminution in value of investments - net		708,319	459,812
Reversal of provision in respect of investments disposed off during the year		(41,569)	(50,038)
Provision against off balance sheet items		6,279	35,708
Gain on sale of operating fixed assets - net		(19,772)	(43,719)
Bad debts written off directly		173,085	177,222
Amortization of cash flow hedges		-	4,963
Unrealized (gain) / loss on revaluation of investments classified as held for trading		(16,245)	28,723
Finance charges on leased assets		-	86
(Reversal) / provision against other assets - net		(9,249)	85,364
		7,880,218	5,401,774
		48,115,728	37,804,266
(Increase) / decrease in operating assets			
Lendings to financial institutions		(7,869,639)	6,257,072
Held for trading securities		(3,894,555)	(470,460)
Advances		(23,027,960)	(53,139,727)
Other assets (excluding advance taxation)		(1,534,528)	(10,742,139)
		(36,326,682)	(58,095,254)
Increase / (decrease) in operating liabilities			
Bills payable		3,836,489	(7,041,436)
Borrowings		110,983,561	12,170,796
Deposits and other accounts		168,050,768	62,376,693
Other liabilities (excluding current taxation)		(697,376)	3,982,814
		282,173,442	71,488,867
		293,962,488	51,197,879
Payments on account of staff retirement benefits		(1,342,315)	(1,140,102)
Income taxes paid		(16,084,116)	(12,086,510)
Net cash flow from operating activities		276,536,057	37,971,267
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities		(216,407,336)	(45,240,786)
Dividend income received		2,344,662	1,855,579
Investment in operating fixed assets		(4,344,426)	(3,072,954)
Sale proceeds from disposal of operating fixed assets		121,634	397,487
Net cash outflow from investing activities		(218,285,466)	(46,060,674)
CASH FLOW FROM FINANCING ACTIVITIES			
Repayments of subordinated loans		-	(665,328)
Increase / (decrease) in lease obligations		4,444	(982)
Increase in non-controlling interest on account of right issue by a subsidiary		-	1,123,538
Dividends paid		(16,049,829)	(13,600,686)
Net cash outflow from financing activities		(16,045,385)	(13,143,458)
Exchange differences on translation of net investment in foreign branches and subsidiaries		1,758,882	(2,964,855)
Exchange differences on translation of net assets attributable to non-controlling interest		(96,573)	(443,907)
Increase in cash and cash equivalents		43,867,515	(24,641,627)
Cash and cash equivalents at the beginning of the year		97,608,580	122,250,207
Cash and cash equivalents at the end of the year	34	141,476,095	97,608,580

The annexed notes from 1 to 49 and annexures form an integral part of these consolidated financial statements.

Wajahat Husain	Amin Uddin	Zameer Mohammed Choudrey	Sir Mohammed Anwar Pervez, OBE, HPk
President & Chief Executive Officer	Director	Director	Chairman

Consolidated Statement of Changes in Equity

For the year ended December 31, 2015

	Attributable to equity shareholders of the Bank								Non-controlling Interest	Total
				Capital reserves						
	Share Capital	General reserve	Statutory reserve	Exchange translation reserve	Cash flow hedge reserve	Employee stock option reserve	Unappro-priated profit	Sub total		
	(Rupees in '000)									
Balance as at December 31, 2013	12,241,798	3,000	19,695,512	18,347,365	(3,225)	6,693	45,208,302	95,499,445	3,487,918	98,987,363
Transactions with owners for the year ended December 31, 2014										
Final cash dividend - December 31, 2013 declared subsequent to the year end at Rs.4.0 per share	-	-	-	-	-	-	(4,896,719)	(4,896,719)	-	(4,896,719)
Interim cash dividend - March 31, 2014 declared at Rs.2.5 per share	-	-	-	-	-	-	(3,060,450)	(3,060,450)	-	(3,060,450)
Interim cash dividend - June 30, 2014 declared at Rs.2.5 per share	-	-	-	-	-	-	(3,060,450)	(3,060,450)	-	(3,060,450)
Interim cash dividend - September 30, 2014 at Rs.2.5 per share	-	-	-	-	-	-	(3,060,450)	(3,060,450)	-	(3,060,450)
Employee stock option reserve	-	-	-	-	-	(2,199)	-	(2,199)	-	(2,199)
	-	-	-	-	-	(2,199)	(14,078,069)	(14,080,268)	-	(14,080,268)
Total comprehensive income for the year ended December 31, 2014										
Profit after taxation for the year ended December 31, 2014	-	-	-	-	-	-	23,647,704	23,647,704	377,099	24,024,803
Other comprehensive income - net of tax	-	-	-	(2,964,855)	3,225	-	(137,734)	(3,099,364)	(436,169)	(3,535,533)
Total comprehensive income for the year ended December 31, 2014	-	-	-	(2,964,855)	3,225	-	23,509,970	20,548,340	(59,070)	20,489,270
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	-	-	68,024	68,024	864	68,888
Right Issue of shares by a subsidiary	-	-	-	-	-	-	-	-	1,123,538	1,123,538
Transfer to statutory reserve	-	-	2,200,572	-	-	-	(2,200,572)	-	-	-
Balance as at December 31, 2014	12,241,798	3,000	21,896,084	15,382,510	-	4,494	52,507,655	102,035,541	4,553,250	106,588,791
Transactions with owners for the year ended December 31, 2015										
Final cash dividend - December 31, 2014 declared subsequent to the year end at Rs.4.0 per share	-	-	-	-	-	-	(4,896,719)	(4,896,719)	-	(4,896,719)
Interim cash dividend - March 31, 2015 declared at Rs.3.0 per share	-	-	-	-	-	-	(3,672,539)	(3,672,539)	-	(3,672,539)
Interim cash dividend - June 30, 2015 declared at Rs.3.0 per share	-	-	-	-	-	-	(3,672,539)	(3,672,539)	-	(3,672,539)
Interim cash dividend - September 30, 2015 declared at Rs.3.0 per share	-	-	-	-	-	-	(3,672,539)	(3,672,539)	-	(3,672,539)
Employee stock option reserve	-	-	-	-	-	(3,444)	-	(3,444)	-	(3,444)
	-	-	-	-	-	(3,444)	(15,914,336)	(15,917,780)	-	(15,917,780)
Total comprehensive income for the year ended December 31, 2015										
Profit after taxation for the year ended December 31, 2015	-	-	-	-	-	-	26,154,344	26,154,344	855,282	27,009,626
Other comprehensive income - net of tax	-	-	-	1,758,882	-	-	(260,413)	1,498,469	(77,676)	1,420,793
Total comprehensive income for the year ended December 31, 2015	-	-	-	1,758,882	-	-	25,893,931	27,652,813	777,606	28,430,419
Ordinary dividend relating to Non-controlling shareholders	-	-	-	-	-	-	-	-	(107,672)	(107,672)
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	-	-	51,068	51,068	560	51,628
Transfer to statutory reserve	-	-	2,583,291	-	-	-	(2,583,291)	-	-	-
Balance as at December 31, 2015	12,241,798	3,000	24,479,375	17,141,392	-	1,050	59,955,027	113,821,642	5,223,744	119,045,386

Appropriations recommended by the Board of Directors subsequent to the year ended December 31, 2015 are disclosed in note 47 to these consolidated financial statements.

The annexed notes from 1 to 49 and annexures form an integral part of these consolidated financial statements.

Wajahat Husain President & Chief Executive Officer	Amin Uddin Director	Zameer Mohammed Choudrey Director	Sir Mohammed Anwar Pervez, OBE, HPk Chairman

1. STATUS AND NATURE OF BUSINESS

The "Group" consists of:

- **Holding Company**

  United Bank Limited (the Bank) is a banking company incorporated in Pakistan and is engaged in commercial banking and related services. The Bank's registered office and principal office are situated at UBL Building, Jinnah Avenue, Blue Area, Islamabad and at State Life Building No. 1, I. I. Chundrigar Road, Karachi respectively. The Bank operates 1,312 (2014: 1,295) branches inside Pakistan including 41 (2014: 24) Islamic Banking branches and 1 (2014: 1) branch in Karachi Export Processing Zone. The Bank also operates 18 (2014: 18) branches outside Pakistan as at December 31, 2015. The Bank is a subsidiary of Bestway (Holdings) Limited which is incorporated in the United Kingdom.

  The Bank's ordinary shares are listed on Pakistan Stock Exchange. Its Global Depository Receipts (GDRs) are on the list of the UK Listing Authority and the London Stock Exchange Professional Securities Market. These GDRs are also eligible for trading on the International Order Book System of the London Stock Exchange. Further, the GDRs constitute an offering in the United States only to qualified institutional buyers in reliance on Rule 144A under the US Securities Act of 1933 and an offering outside the United States in reliance on Regulation S.

- **Subsidiary companies**

- United National Bank Limited (UBL UK) - 55% holding

  UBL UK is an authorized banking institution incorporated in the United Kingdom. The Bank was formed in 2001 from the merger of the UK branches of United Bank Limited and National Bank of Pakistan. The principal activities of UBL UK are to provide retail banking products through its branch network in major cities of the UK, wholesale banking and treasury services to financial institutions and trade finance facilities to businesses of all sizes. United National Bank Limited operates under the trade name United Bank UK

- UBL (Switzerland) AG -100% holding

  UBL (Switzerland) AG is a commercial bank owned by the Bank. Founded in 1967, its main activities are in credit operations and related trade financing. UBL (Switzerland) AG previously operated under the name, United Bank AG Zurich.

- United Executors and Trustees Company Limited, Pakistan - 100% holding

  United Executors and Trustees Company Limited ("the Company") was incorporated in Pakistan in 1965 as an unlisted public limited company. The registered office of the Company is situated at State Life Building No. 1, I.I. Chundrigar Road, Karachi. Currently, the Company is engaged in the business of investments.

- UBL Fund Managers Limited, Pakistan - 98.87% holding

  UBL Fund Managers Limited was incorporated as a unlisted public limited company in Pakistan on April 3, 2001. The Company is licensed to carry out Asset Management and Investment Advisory Services under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 and the Non-Banking Finance Companies and Notified Entities Regulations, 2008. The principal activities of the Company are floating and managing mutual funds and providing investment advisory services. The registered office of the Company is situated at State Life Building No. 1, I. I. Chundrigar Road, Karachi.

- Al Ameen Financial Services (Pvt.) Limited - effective holding 98.87%

  UBL Fund Managers has incorporated a wholly owned subsidiary Al Ameen Islamic Financial Services (Pvt.) Limited on February 27, 2014. The principal activity of the subsidiary is provision of shariah compliant financial services including distribution of shariah compliant mutual funds.

- UBL Bank (Tanzania) Limited - 100% holding

  UBL Bank (Tanzania) Limited was incorporated on March 13, 2012 and has commenced operations in May 2013. It is engaged in providing commercial and retail banking services.

2. BASIS OF PRESENTATION

2.1 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan (SBP) has issued various circulars from time to time. Permissible forms of trade-related modes of financing include purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these consolidated financial statements as such, but are restricted to the amount of facility actually utilized and the appropriate portion of mark-up thereon. The Islamic Banking branches of the Bank have complied with the requirements set out under the Islamic Financial Accounting Standards issued by the Institute of Chartered Accountants of Pakistan (ICAP) and notified under the provisions of the Companies Ordinance, 1984.

2.2 Key financial figures of the Islamic Banking branches are disclosed in note 45 to these consolidated financial statements.

3. STATEMENT OF COMPLIANCE

3.1 These consolidated financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the SBP. Approved accounting standards comprise of International Financial Reporting Standards (IFRS) and interpretations issued by the International Accounting Standards Board and Islamic Financial Accounting Standards (IFAS) issued by the ICAP. Wherever the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the directives issued by the SECP and the SBP differ with the requirements of IFRS or IFAS, the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 or the said directives prevail.

3.2 The SBP, vide BSD Circular letter No. 10, dated August 26, 2002 has deferred the applicability of International Accounting Standard 39, Financial Instruments: Recognition and Measurement and International Accounting Standard 40, Investment Property for banking companies till further instructions. Further, according to the notification of the SECP issued vide SRO 411(I)/2008 dated April 28, 2008, IFRS 7, Financial Instruments: Disclosures has not been made applicable for banks. Accordingly, the requirements of these standards have not been considered in the preparation of these consolidated financial statements. However, investments have been classified and valued in accordance with the requirements of various circulars issued by the SBP.

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

The following revised standards, amendments and interpretations with respect to the approved accounting standards would be effective from the dates mentioned below against the respective standard or interpretation:

Standard, Interpretation or Amendment	Effective date (annual periods beginning on or after)
IFRS 10 - Consolidated Financial Statements - (Amendment)	January 01, 2016
IFRS 11 - Joint Arrangements - (Amendment)	January 01, 2016
IAS 16 - Property, Plant and Equipment - (Amendment)	January 01, 2016
IAS 27 - Separate Financial Statement - (Amendment)	January 01, 2016
IAS 28 - Investments in associates and joint ventures - (Amendment)	January 01, 2016
IAS 38 - Intangible Assets - (Amendment)	January 01, 2016

The Group expects that the adoption of above amendments and interpretations will not affect its financial statements in the period of initial application.

The following new standard has been issued by the IASB, but has not yet been notified by the SECP for application in Pakistan.

Standard or Interpretation	IASB Effective date (annual periods beginning on or after)
IFRS 9 – Financial Instruments: Classification and Measurement	January 01, 2018

4. BASIS OF MEASUREMENT

4.1 Accounting convention

These consolidated financial statements have been prepared under the historical cost convention except that certain operating fixed assets have been stated at revalued amounts and certain investments and derivative financial instruments have been stated at fair value.

4.2 Critical accounting estimates and judgments

The preparation of these consolidated financial statements in conformity with approved accounting standards requires management to make judgments, estimates and assumptions that affect the reported amounts of assets and liabilities and income and expenses. It also requires management to exercise judgment in the application of its accounting policies. The estimates and assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. These estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of revision and future periods if the revision affects both current and future periods.

Significant accounting estimates and areas where judgments were made by management in the application of accounting policies are as follows:

i) classification of investments (notes 5.4 and 9)

ii) provision against investments (notes 5.4 and 9.3), lendings to financial institutions (note 8.6) and advances (notes 5.5 and 10.3)

iii) income taxes (notes 5.8 and 32)

iv) staff retirement benefits (notes 5.10 and 36)

v) fair value of derivatives (notes 5.15.2 and 19.3)

vi) operating fixed assets, revaluation, depreciation and amortization (notes 5.6 and 11)

vii) impairment (note 5.7)

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these consolidated financial statements are consistent with those of the previous financial year, except for the following standards, which became effective during the year.

IFRS 10 - 'Consolidated Financial Statements'

It replaces the current guidance on consolidation in IAS 27 Consolidated and Separate Financial Statements. It introduces a single model of assessing control whereby an investor controls an investee when the investor has the power to control, exposure to variable returns and the ability to use its power to influence the returns of the investee.

SECP vide its notification SRO 633 (I)/2014 dated 10 July 2014, adopted IFRS 10 effective from the periods starting from 30 June 2014. However, vide its notification SRO 56 (I)/2016 dated 28 January 2016, provides that the requirements of IFRS 10 and section 237 of the Companies Ordinance 1984 will not be applicable with respect to the investment in mutual funds established under Trust structure.

In light of the above, the application of IFRS 10 did not result in any additional investee being in control of the Group.

IFRS 12 - 'Disclosure of Interests in Other Entities'

Prescribes additional disclosures around significant judgments and assumptions used in determining whether an entity controls another entity and has joint control or significant influence over another entity. The standard also requires disclosures on the nature and risks associated with interest in un-consolidated structured entities.The application of this standard does not have an impact on these consolidated financial statements except for certain disclosures as mentioned in note 9.8.

IFRS 13 - 'Fair Value Measurement'

It consolidates the guidance on how to measure fair value into one comprehensive standard. It introduces the use of an exact price, as well as extensive disclosure requirements, particularly the inclusion of non-financial instruments into the fair value hierarchy. The application of IFRS 13 does not have an impact on the consolidated financial statements of the Bank except for certain disclosures as mentioned in note 39.

5.1 Basis of consolidation

The consolidated financial statements include the financial statements of the Bank and its subsidiary companies.

Subsidiary companies are fully consolidated from the date on which more than 50% of voting rights are transferred to the Group or the power to control the company is established and are excluded from consolidation from the date of disposal or when the control is lost.

The financial statements of subsidiaries are prepared for the same reporting period as the Holding Company, using accounting policies that are consistent with those of the Holding Company, except for non-banking subsidiaries in Pakistan which follow the requirements of IAS 39 and IAS 40, and overseas subsidiaries which are required to comply with local regulations enforced within the respective jurisdictions.

The assets and liabilities of the subsidiaries have been consolidated with those of the Holding Company on a line by line basis and the carrying value of the Bank's investment in the subsidiaries is eliminated against the subsidiaries' share capital and pre-acquisition reserves in these consolidated financial statements.

Non-controlling interest represents that part of the net results of operations and of the net assets of the subsidiaries that is not owned by the Group.

All material intra-group balances and transactions have been eliminated.

5.2 Cash and cash equivalents

Cash and cash equivalents for the purpose of the cash flow statement consist of cash and balances with treasury banks and balances with other banks.

5.3 Lendings to / borrowings from financial institutions

The Group enters into transactions of reverse repos and repos at contracted rates for a specified period of time. These are recorded as under:

5.3.1 Purchase under resale agreements

Securities purchased under agreement to resell (reverse repo) are included in lendings to financial institutions. The differential between the purchase price and the resale price is amortized over the period of the agreement and recorded as income.

Securities held as collateral are not recognized in the consolidated financial statements, unless these are sold to third parties, in which case the obligation to return them is recorded at fair value as a trading liability under borrowings from financial institutions.

5.3.2 Sale under repurchase agreements

Securities sold subject to a repurchase agreement (repo) are retained in the consolidated financial statements as investments and the counterparty liability is included in borrowings from financial institutions. The differential between the sale price and the repurchase price is amortized over the period of the agreement and recorded as an expense.

5.3.3 Bai Muajjal

The securities sold under Bai Muajjal agreement are derecognised on the date of disposal. Receivable against such sale is recognised at the agreed sale price. The difference between the sale price and the carrying value on the date of disposal is taken to income on straighline basis.

5.4 Investments

Investments of the Group, other than investments in associates, are classified as held for trading, held to maturity and available for sale.

Held for trading

These are securities which are either acquired for generating a profit from short-term fluctuations in market prices, interest rate movements and dealer's margin, or are securities included in a portfolio in which a pattern of short term profit taking exists.

Held to maturity

These are securities with fixed or determinable payments and fixed maturities, in respect of which the Group has the positive intent and ability to hold to maturity.

Available for sale

These are investments, other than those in subsidiaries and associates, that do not fall under the held for trading or held to maturity categories.

Initial measurement

All “regular way” purchases and sales of investments are recognized on the trade date, i.e., the date that the Group commits to purchase or sell the investment. Regular way purchases or sales are purchases or sales of investments that require delivery of investments within the time frame generally established by regulation or convention in the market place.

Investments are initially recognized at fair value which, in the case of investments other than held for trading, includes transaction costs associated with the investments. Transaction costs on investments held for trading are expensed as incurred.

Subsequent measurement

Held for trading

These are measured at subsequent reporting dates at fair value. Gains and losses on re-measurement are included in the profit and loss account.

Held to maturity

These are measured at amortized cost using the effective interest rate method, less any impairment loss recognized to reflect irrecoverable amounts.

Available for sale

Quoted securities classified as available for sale investments are measured at subsequent reporting dates at fair value. Any surplus / deficit arising thereon is kept in a separate account shown in the statement of financial position below equity and is taken to the profit and loss account when realized upon disposal or when the investment is considered to be impaired.

Unquoted equity securities are valued at the lower of cost and break-up value. The break-up value of these securities is calculated with reference to the net assets of the investee company as per the latest available audited financial statements. A decline in the carrying value is charged to the profit and loss account. A subsequent increase in the carrying value, upto the cost of the investment, is credited to the profit and loss account. Investments in other unquoted securities are valued at cost less impairment, if any.

Provisions for diminution in the value of term finance certificates and Sukuks are made as per the ageing criteria prescribed by the Prudential Regulations issued by the SBP. Provisions for diminution in the value of other securities are made for impairment, if any.

Associates

Associates are entities over which the Group has a significant influence, but control does not exist.

Investments in associates are accounted for using the equity method of accounting. Under the equity method, the investment in the associate is initially recognised at cost and the carrying amount is increased or decreased to recognise the investor's share of the profit or loss of the investee subsequent to the date of acquisition. The increase / decrease in the share of profit or loss of associates is accounted for in the consolidated profit and loss account. The Group applies equity accounting for UBL Insurers Limited, Oman United Exchange Company Limited, Khushhali Bank Limited, DHA Cogen Limited and its investments in mutual funds managed by UBL Fund Managers Limited.

5.5 Advances

Advances are stated net of specific and general provisions which are charged to the profit and loss account. Specific provisions against domestic advances and general provision against domestic consumer loans are determined on the basis of the Prudential Regulations and other directives issued by the SBP. General and specific provisions pertaining to overseas advances are made in accordance with the requirements of the regulatory authorities of the respective countries. If circumstances warrant, the Group, from time to time, makes general provisions against weaknesses in its portfolio on the basis of management's estimation.

Advances are written off when there is no realistic prospect of recovery. The amount so written off is a book entry and does not necessarily prejudice to the Bank's right of recovery against the customer.

The Bank determines write-offs in accordance with the criteria prescribed by the SBP vide BPRD Circular No. 06 dated June 05, 2007.

5.6 Operating fixed assets and depreciation

5.6.1 Owned

Property and equipment, other than land (which is not depreciated) and capital work-in-progress, are stated at cost or revalued amount less accumulated depreciation and accumulated impairment losses (if any). Land is carried at revalued amount less impairment losses while capital work-in-progress is stated at cost less impairment losses. The cost and the accumulated depreciation of property and equipment of foreign branches include exchange differences arising on currency translation at the year-end rates of exchange.

Depreciation is calculated so as to write off the depreciable amount of the assets over their expected useful lives at the rates specified in note 11.2 to these consolidated financial statements. The depreciation charge for the year is calculated on a straight line basis after taking into account the residual value, if any. The residual values and useful lives are reviewed and adjusted, if appropriate, at each statement of financial position date.

Depreciation on additions is charged from the month the asset is available for use. No depreciation is charged in the month of disposal.

Land and buildings are revalued by professionally qualified valuers with sufficient regularity to ensure that their net carrying value does not differ materially from their fair value. A surplus arising on revaluation is credited to the surplus on revaluation of fixed assets account. Any deficit arising on subsequent revaluation of fixed assets is adjusted against the balance in the above mentioned surplus account as allowed under the provisions of the Companies Ordinance, 1984. The surplus on revaluation of fixed assets, to the extent of incremental depreciation, is transferred to unappropriated profit.

Gains and losses on sale of fixed assets are included in the profit and loss account, except that the related surplus on revaluation of fixed assets (net of deferred tax) is transferred directly to unappropriated profit.

Major renewals and improvements are capitalized and the assets so replaced, if any, are retired. Normal repairs and maintenance are charged to the profit and loss account as and when incurred.

5.6.2 Leased (Ijarah)

Assets leased out under Ijarah are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Assets under Ijarah are depreciated over the term of the lease.

Ijarah income is recognized on an accrual basis.

5.6.3 Finance lease

Assets held under finance leases are initially recorded at the lower of the present value of minimum lease payments under the lease agreements and the fair value of the leased assets. The related obligations under the lease, net of financial charges allocated to future periods, are shown as a liability.

The financial charges are allocated to accounting periods in a manner so as to provide a constant periodic rate of return on the outstanding liability.

Depreciation on assets held under finance leases is charged in a manner consistent with that for depreciable assets which are owned by the Group.

5.6.4 Intangible assets

Intangible assets are stated at cost less accumulated amortization and accumulated impairment losses, if any. The cost and the accumulated amortization of intangible assets of foreign branches include exchange differences arising on currency translation at the year-end rates of exchange. Amortization is calculated so as to write off the amortizable amount of the assets over their expected useful lives at the rates specified in note 11.3 to these consolidated financial statements. The amortization charge for the year is calculated on a straight line basis after taking into account the residual value, if any. The residual values and useful lives are reviewed and adjusted, if appropriate, at each statement of financial position date. Amortization on additions is charged from the month the asset is available for use. No amortization is charged in the month of disposal.

Gains and losses on sale of intangible assets are included in the profit and loss account.

5.7 Impairment

Impairment of available for sale equity investments

Available for sale equity investments are impaired when there has been a significant or prolonged decline in their fair value below their cost. The determination of what is significant or prolonged requires judgment. In making this judgment, the Group evaluates, among other factors, the normal volatility in share price.

Impairment in investments in associates

The Group considers that a decline in the recoverable value of the investment in an associate below its cost may be evidence of impairment. Recoverable value is calculated as the higher of fair value less costs to sell and value in use. An impairment loss is recognized when the recoverable value falls below the carrying value and is charged to the profit and loss account. A subsequent reversal of an impairment loss, upto the cost of the investment in the associate, is credited to the profit and loss account.

Impairment in non-financial assets (excluding deferred tax)

The carrying amounts of non-financial assets are reviewed at each reporting date for impairment whenever events or changes in circumstances indicate that the carrying amounts of these assets may not be recoverable. If such indication exists, and where the carrying value exceeds the estimated recoverable amount, assets are written down to their recoverable amount. The resulting impairment loss is charged to the profit and loss account except for an impairment loss on revalued assets, which is adjusted against the related revaluation surplus to the extent that the impairment loss does not exceed the revaluation surplus.

5.8 Taxation

5.8.1 Current

Provision for current taxation is based on taxable income for the year determined in accordance with the prevailing laws and at the prevailing rates for taxation on income earned from local as well as foreign operations.

5.8.2 Prior years

The taxation charge for prior years represents adjustments to the tax charge relating to prior years, arising from assessments and changes in estimates made during the current year.

5.8.3 Deferred

Deferred tax is recognized using the liability method on all major temporary differences between the amounts attributed to assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is calculated at the rates that are expected to apply to the period when the differences are expected to reverse, based on tax rates that have been enacted or substantively enacted at the statement of financial position date.

Deferred tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the assets can be utilized.

The carrying amount of deferred tax assets is reviewed at each statement of financial position date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be utilized.

The Group also recognizes a deferred tax asset / liability on the cash flow hedge reserve and on the deficit / surplus on revaluation of fixed assets and securities which is adjusted against the cash flow hedge reserve or against the related deficit / surplus in accordance with the requirements of IAS 12, Income Taxes.

5.9 Provisions

Provisions are recognized when the Group has a legal or constructive obligation as a result of past events which makes it probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made.

Provision against identified non-funded losses is recognized when intimated and reasonable certainty exists that the Group will be required to settle the obligation. The provision is charged to the profit and loss account net of expected recovery and the obligation is classified under other liabilities.

Provisions are reviewed at each statement of financial position date and are adjusted to reflect the current best estimate.

5.10 Staff retirement and other benefits

5.10.1 The Bank

The Bank operates the following staff retirement schemes for its employees

a) For new employees and for those who opted for the below mentioned conversion option introduced in 2001, the Bank operates

- an approved contributory provident fund (defined contribution scheme); and
- an approved gratuity scheme (defined benefit scheme).

b) For employees who have not opted for the conversion option introduced in 2001, the Bank operates

- an approved non-contributory provident fund in lieu of the contributory provident fund; and
- an approved funded pension scheme, introduced in 1986 (defined benefit scheme).

In 2001, the Bank modified the pension scheme and introduced a conversion option for employees covered under option (b) above to move to option (a). This conversion option ceased on December 31, 2003.

The Bank also operates a contributory benevolent fund for all its eligible employees (defined benefit scheme).

Annual contributions towards defined benefit schemes are made on the basis of actuarial advice using the Projected Unit Credit Method.

For the defined contribution scheme, the Bank pays contributions to the fund on a periodic basis. The Bank has no further payment obligation once the contributions have been paid. The contributions are recognized as an expense when the obligation to make payments to the fund has been established. Prepaid contributions are recognized as an asset to the extent that a cash refund or a reduction in future payments is available.

Other benefits

a) Employees' compensated absences

The Bank makes provisions for compensated vested and non-vested absences accumulated by its eligible employees on the basis of actuarial advice under the Projected Unit Credit Method.

b) Post retirement medical benefits (defined benefit scheme)

The Bank provides post retirement medical benefits to eligible retired employees. Provision is made on the basis of actuarial advice under the Projected Unit Credit Method.

c) Employee motivation and retention scheme

The Bank has a long term motivation and retention scheme for its employees. The liability of the Bank in respect of the scheme for each year, if any, is fixed, and is accounted for in the year to which the scheme relates.

Remeasurement of defined benefit obligations

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized in other comprehensive income when they occur with no subsequent recycling through the profit and loss account.

Remeasurement gains and losses pertaining to long term compensated absences are recognized in the profit and loss account immediately.

5.10.2 United National Bank Limited (UBL UK)

Defined benefit scheme

UBL UK operates a pension scheme (defined benefit scheme) for certain staff. This scheme is closed for new members and the accrual of benefits has ceased from January 1, 2010. Gains and losses on settlements and curtailments are charged to the profit and loss account. The interest cost and the expected return on assets are included in other liabilities and other assets. Remeasurement gains and losses are recognised immediately in other comprehensive income.

The defined benefit scheme is funded, with the assets of the scheme held separately from those of UBL UK, in separate trustee administered funds. Pension scheme assets are measured at fair value and liabilities are measured based on actuarial valuations using the Projected Unit Credit Method. The actuarial valuations are obtained at least triennially and are updated at each statement of financial position date.

Defined contribution scheme

UBL UK operates a defined contributory pension scheme. The contribution payable in the year in respect of pension costs and other post retirement benefits is charged to the profit and loss account. Differences between the contribution payable in the year and contribution actually paid are shown as either accruals or prepayments in the statement of financial position.

5.10.3 UBL Fund Managers Limited (UFML)

Defined benefit plan

UFML operates an approved funded gratuity scheme for all employees. Annual contributions to the fund are made on the basis of actuarial advice using the Projected Unit Credit Method. Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized in other comprehensive income when they occur with no subsequent recycling through the profit and loss account.

Defined contribution plan

UFML operates an approved contributory provident fund (defined contribution scheme) for all eligible employees.

Employee Stock Option Scheme

UBL Fund Managers provides an incentive scheme for its top performing employees in the form of share options under the Employee Stock Option Scheme (ESOS). The scheme has been approved by the SECP.

5.10.4 UBL (Switzerland) AG

UBL (Switzerland) AG maintains a contribution-oriented pension scheme for employees who have reached the age of 25. It bears a large share of the costs of the occupational pension plan for all employees as well as their surviving dependants pursuant to legal requirements. The employee benefit obligations and the assets serving as coverage are outsourced to a collective insurance firm. The organization, management and financing of the pension plan comply with legal regulations, the deed of foundation and the applicable regulations of the benefit plan.

5.10.5 UBL Bank (Tanzania) Limited

All eligible employees are members of the Public Pension Fund(PPF) or National Social Security Fund (NSSF). The fund is a defined contribution scheme with the bank having no legal or constructive obligation to pay further top-up contributions.

5.11 Subordinated loans

Subordinated loans are initially recorded at the amount of proceeds received. Mark-up accrued on subordinated loans is recognised separately as part of other liabilities and is charged to the profit and loss account over the period on an accrual basis.

5.12 Borrowings / deposits

a) Borrowings / deposits are recorded at the amount of proceeds received.
b) The cost of borrowings / deposits is recognized on an accrual basis as an expense in the period in which it is incurred.

5.13 Revenue recognition

Revenue is recognized to the extent that the economic benefits associated with a transaction will flow to the Group and the revenue can be reliably measured. The following recognition criteria must be met before revenue is recognized.

5.13.1 Advances and investments

Mark-up / return / interest on performing advances and investments is recognized on a time proportionate basis over the term of the advances and investments that takes into account the effective yield of the asset. Where debt securities are purchased at a premium or discount, such premium / discount is amortized through the profit and loss account over the remaining period of maturity of the debt securities.

Interest or mark-up recoverable on non-performing or classified advances and investments is recognized on a receipt basis.

5.13.2 Dividend income

Dividend income is recognised when the right to receive the dividend is established.

5.13.3 Fee, brokerage and commission

Fee (including management fee on funds under management), brokerage and commission income is recognized on an accrual basis.

5.13.4 Grants

Grants received are recorded as income when the right to receive the grant, based on the related expenditure having been incurred, has been established.

5.14 Foreign currencies

5.14.1 Functional and presentation currency

Items included in these consolidated financial statements are measured using the currency of the primary economic environment in which the Group operates. These consolidated financial statements are presented in Pakistani Rupees, which is the Group's functional and presentation currency.

5.14.2 Foreign currency transactions

Transactions in foreign currencies are translated to rupees at the foreign exchange rates prevailing on the transaction date. Monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the statement of financial position date. Forward foreign exchange contracts and foreign bills purchased are valued in rupees at the forward foreign exchange rates applicable to their respective maturities.

Non-monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the date of initial recognition of the non-monetary assets / liabilities.

5.14.3 Foreign operations and subsidiaries

The assets and liabilities of foreign operations and subsidiaries are translated to rupees at exchange rates prevailing at the statement of financial position date. The results of foreign operations and subsidiaries are translated at the average rate of exchange for the year.

5.14.4 Translation gains and losses

Translation gains and losses are taken to the profit and loss account, except those arising on translation of the net investment in foreign branches and subsidiaries which are taken to capital reserves (Exchange Translation Reserve) until the disposal of the net investment, at which time these are recognised in the profit and loss account.

5.14.5 Contingencies and commitments

Commitments for outstanding forward foreign exchange contracts are disclosed in these consolidated financial statements at contracted rates. Contingent liabilities / commitments denominated in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the statement of financial position date.

5.15 Financial instruments

5.15.1 Financial assets and liabilities

Financial assets and liabilities carried on the statement of financial position include cash and bank balances, lendings to financial institutions, investments, advances, certain receivables, bills payable, borrowings from financial institutions, deposits, subordinated loans and certain payables. The particular recognition methods adopted for significant financial assets and financial liabilities are disclosed in the individual policy notes associated with them.

5.15.2 Derivative financial instruments

Derivative financial instruments are initially recognized at fair value on the date on which the derivative contract is entered into and are subsequently re-measured at fair value using appropriate valuation techniques. All derivative financial instruments are carried as assets when their fair value is positive and liabilities when their fair value is negative. Any change in the fair value of derivative financial instruments during the period is taken to the profit and loss account.

5.15.3 Hedge accounting

The Group makes use of derivative instruments to manage exposures to interest rate, foreign currency and credit risks. In order to manage particular risks, the Group may undertake a hedge. The Group applies hedge accounting for transactions which meet the specified criteria.

At the inception of the hedging relationship, the Group formally documents the relationship between the hedged item and the hedging instrument, including the nature of the risk, the objective and strategy for undertaking the hedge and the method that will be used to assess the effectiveness of the hedging relationship. A formal assessment is also undertaken to ascertain whether the hedging instrument is expected to be highly effective in offsetting the designated risk in the hedged item. A hedge is regarded as highly effective if, during the period for which the hedge is designated, changes in the fair value or cash flows attributable to the hedged item are expected to be offset by between 80% to 125% by corresponding changes in the fair value or cash flows attributable to the hedging instrument.

Cash flow hedges

For qualifying cash flow hedges, the fair value gain or loss associated with the effective portion of the cash flow hedge is recognised initially in the statement of changes in equity, and recycled through the profit and loss account in the periods when the hedged item will affect profit or loss. Any gain or loss on the ineffective portion of the hedging instrument is recognised in the profit and loss account immediately.

When a hedging instrument expires or is sold, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss existing in equity at that time remains in equity and is recognised when the hedged item is ultimately recognised in the profit and loss account.

5.15.4 Off setting

Financial assets and financial liabilities are set off and the net amount is reported in the consolidated financial statements when there is a legally enforceable right to set off and the Group intends to either settle on a net basis, or to realize the assets and to settle the liabilities simultaneously.

5.16 Segment reporting

A segment is a distinguishable component of the Group that is engaged either in providing particular products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), and is subject to risks and rewards that are different from those of other segments.

5.16.1 Business segments

(a) Corporate finance

Corporate finance includes services provided in connection with mergers and acquisitions, project finance and the underwriting / arrangement of debt and equity instruments through syndications, Initial Public Offerings and private placements.

(b) Trading and sales

Trading and sales includes fixed income, equity, foreign exchange, credit, funding, own position securities, lendings and borrowings and derivatives for hedging and market making.

(c) Retail banking

Retail banking includes retail and consumer lending and deposits, banking services, cards and branchless banking.

(d) Commercial banking

Commercial banking includes project finance, working capital finance, trade finance, import and export, factoring, leasing, lending, deposits and guarantees.

(e) Asset management

Asset management includes discretionary and non-discretionary fund management activities in the form of pooled, segregated, retail, institutional, private equity, open, close ended funds etc.

(f) Others

Others includes functions of the Group and subsidiaries which cannot be classified in any of the above segments.

5.16.2 Geographical segments

The Group operates in six geographical regions being:

- Pakistan
- Middle East
- United States of America
- Karachi Export Processing Zone
- Europe
- Africa

5.17 Dividends and appropriations to reserves

Dividends and appropriations to reserves are recorded in the year in which these are approved, except appropriations required by law which are recorded in the period to which they pertain.

5.18 Earnings per share

The Group presents basic and diluted earnings per share (EPS). Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group by the weighted average number of ordinary shares outstanding during the year.

	Note	2015	2014
		------- (Rupees in '000) -------	
6. CASH AND BALANCES WITH TREASURY BANKS			
In hand			
Local currency		8,776,287	7,903,425
Foreign currency		4,284,005	4,687,801
		13,060,292	12,591,226
With State Bank of Pakistan in			
Local currency current accounts	6.1	24,910,033	6,669,134
Foreign currency current accounts	6.2	2,380,015	2,202,209
Foreign currency deposit account	6.3	6,945,540	6,452,579
		34,235,588	15,323,922
With other central banks in			
Foreign currency current accounts	6.4	33,753,154	19,804,714
Foreign currency deposit accounts	6.5	1,888,726	1,599,031
		35,641,880	21,403,745
With National Bank of Pakistan in local currency current accounts		30,641,342	26,232,025
National Prize Bonds		183,221	109,388
		113,762,323	75,660,306

6.1 This represents current accounts maintained with the SBP under the Cash Reserve Requirement of section 22 of the Banking Companies Ordinance, 1962.

6.2 This represents a US Dollar settlement account maintained with the SBP and current accounts maintained with the SBP to comply with statutory requirements.

6.3 This represents an account maintained with the SBP to comply with the Special Cash Reserve requirement. The return on this account is declared by the SBP on a monthly basis and, as at December 31, 2015, carries mark-up at the rate of 0.00% (2014: 0.00%) per annum.

6.4 Deposits with other central banks are maintained to meet the minimum cash reserves and capital requirements pertaining to the foreign branches and subsidiaries of the Group.

6.5 This represents placement with overseas central banks and carries mark-up at the rate of 0.5% (2014: 0.25%) per annum.

	Note	2015	2014
		------- (Rupees in '000) -------	
7. BALANCES WITH OTHER BANKS			
Inside Pakistan			
In current accounts		16,062	14,181
In deposit accounts	7.1	2,966,392	9,399
		2,982,454	23,580
Outside Pakistan			
In current accounts		11,937,439	13,137,371
In deposit accounts	7.2	12,793,879	8,787,323
		24,731,318	21,924,694
		27,713,772	21,948,274

7.1 These carry mark-up at rates ranging from 6.00% to 6.30% (2014: 3.05% to 7.85%) per annum.

7.2 These carry mark-up at rates ranging from 0.10% to 1.90% (2014: 0.13% to 4.00%) per annum and include balances amounting to Rs. 225.193 million (2014: Rs. 216.039 million), maintained with an overseas bank against the statutory reserves requirement of a foreign branch.

	Note	2015	2014
		------- (Rupees in '000) -------	
8. LENDINGS TO FINANCIAL INSTITUTIONS			
Call money lending	8.2	1,300,000	1,105,000
Repurchase agreement lendings	8.3	976,841	3,226,563
Bai Muajjal	8.4	5,391,120	-
Other lendings to financial institutions	8.5	24,459,385	19,898,901
		32,127,346	24,230,464
Provision against lendings to financial institutions	8.6	(822,485)	(795,242)
		31,304,861	23,435,222

8.1 Particulars of lendings to financial institutions - gross

In local currency	10,887,782	7,356,787
In foreign currencies	21,239,564	16,873,677
	32,127,346	24,230,464

8.2 This represents unsecured lending carrying mark-up at a rate of 4.50% to 5.80% per annum (2014: 10.12% per annum) and is due to mature by January 2016.

8.3 Securities held as collateral against repurchase agreement lendings

	2015			2014		
	Held by Group	Further given as collateral / sold	Total	Held by Group	Further given as collateral / sold	Total
	---------- (Rupees in '000) ----------					
Market Treasury Bills	976,841	-	976,841	2,826,563	-	2,826,563
Pakistan Investment Bonds	-	-	-	300,000	100,000	400,000
	976,841	-	976,841	3,126,563	100,000	3,226,563

Repurchase agreement lendings carry mark-up at a rate of 6.25% (2014: 9.40% to 9.90%) per annum and are due to mature latest by January 2016. The market value of the securities held as collateral against these lendings amounted to Rs. 977.447 million (2014: Rs. 3,258.957 million).

8.4 This represents Bai Muajjal agreement entered into with Ministry of Finance, Government of Pakistan through SBP, whereby the Bank sold sukuks having carrying value of Rs. 5,086.091 million on deferred payment basis. The average return on these transactions is 5.995% per annum. The balances are due to mature by November 2016.

8.5 Lendings pertaining to domestic operations carry mark-up at rates ranging from 0.00% to 8.80% per annum (2014: 0.00% to 12.17% per annum) and are due to mature latest by February 2022. Lendings pertaining to overseas operations carry mark-up at rates ranging from 0.00% to 4.49% per annum (2014: 0.00% to 4.11% per annum) and are due to mature latest by July 2021.

8.6 This represents provision made against lendings to financial institutions with movement as follows:

	2015	2014
	------- (Rupees in '000) -------	
Opening balance	795,242	653,918
Exchange adjustments	27,243	(24,420)
Charge / (reversals)		
Charge for the year	-	165,744
Reversals	-	-
	-	165,744
Closing balance	822,485	795,242

9. INVESTMENTS

9.1 Investments by type

	Note	2015			2014		
		Held by Group	Given as collateral	Total	Held by Group	Given as collateral	Total
		(Rupees in '000)					
Held for trading securities							
Market Treasury Bills		9,757,289	-	9,757,289	6,941,106	-	6,941,106
Pakistan Investment Bonds		2,285,349	-	2,285,349	822,818	-	822,818
Ordinary shares of listed companies		19,234	-	19,234	430,943	-	430,943
Term Finance Certificates		50,837	-	50,837	51,527	-	51,527
Sukuks		10,284	-	10,284	10,767	-	10,767
		12,122,993	-	12,122,993	8,257,161	-	8,257,161
Available for sale securities							
Market Treasury Bills		55,599,133	894,235	56,493,368	46,284,703	-	46,284,703
Pakistan Investment Bonds		153,364,754	111,285,139	264,649,893	168,005,906	20,563,460	188,569,366
Government of Pakistan Sukuk		9,909,514	-	9,909,514	9,280,698	-	9,280,698
Government of Pakistan Eurobonds		16,175,144	-	16,175,144	14,175,920	-	14,175,920
Ordinary shares of listed companies		19,310,585	-	19,310,585	16,687,021	-	16,687,021
Preference shares		434,765	-	434,765	421,087	-	421,087
Ordinary shares of unlisted companies		243,337	-	243,337	243,247	-	243,247
Term Finance Certificates		1,371,162	-	1,371,162	1,483,030	-	1,483,030
Investment in REIT		458,590	-	458,590	-	-	-
Foreign bonds - sovereign		32,324,780	-	32,324,780	16,285,513	-	16,285,513
Foreign bonds - others		26,404,993	-	26,404,993	24,067,930	-	24,067,930
		315,596,757	112,179,374	427,776,131	296,935,055	20,563,460	317,498,515
Held to maturity securities							
Market Treasury Bills		34,543,790	-	34,543,790	31,446,074	-	31,446,074
Pakistan Investment Bonds		220,168,425	-	220,168,425	122,713,145	-	122,713,145
Government of Pakistan Eurobonds		9,041,947	-	9,041,947	6,089,160	-	6,089,160
Government of Pakistan Sukuk		210,459	-	210,459	202,244	-	202,244
Term Finance Certificates		5,402,573	-	5,402,573	5,570,990	-	5,570,990
Sukuks		4,234,531	-	4,234,531	1,880,379	-	1,880,379
Participation Term Certificates		2,795	-	2,795	2,795	-	2,795
Debentures		2,266	-	2,266	2,266	-	2,266
Foreign bonds - sovereign		2,974,077	-	2,974,077	655,610	-	655,610
Foreign bonds - others		803,255	-	803,255	622,304	-	622,304
Recovery note		322,839	-	322,839	309,708	-	309,708
CDC SAARC Fund		228	-	228	218	-	218
		277,707,185	-	277,707,185	169,494,893	-	169,494,893
Associates							
United Growth and Income Fund	9.8.1	479,035	-	479,035	3,379,214	-	3,379,214
UBL Liquidity Plus Fund	9.8.2	11,755	-	11,755	241,968	-	241,968
UBL Money Market Fund	9.8.3	11,474	-	11,474	118,428	-	118,428
UBL Retirement Savings Fund	9.8.4	290,427	-	290,427	261,357	-	261,357
UBL Principal Protected Fund - II	9.8.5	-	-	-	125,700	-	125,700
UBL Principal Protected Fund - III	9.8.6	245,308	-	245,308	232,795	-	232,795
UBL Government Securities Fund	9.8.7	3,033,104	-	3,033,104	2,107,669	-	2,107,669
UBL Gold Fund	9.8.8	83,247	-	83,247	89,310	-	89,310
UBL Asset Allocation Fund	9.8.9	557,764	-	557,764	171,220	-	171,220
UBL Stock Advantage Fund	9.8.10	220,801	-	220,801	136,774	-	136,774
UBL Financial Sector Bond Fund	9.8.11	-	-	-	79,582	-	79,582
Al-Ameen Islamic Cash Fund	9.8.12	1,012,287	-	1,012,287	115,998	-	115,998
Al-Ameen Islamic Aggressive Income Fund	9.8.13	31,569	-	31,569	239,211	-	239,211
Al-Ameen Islamic Sovereign Fund	9.8.14	57,515	-	57,515	356,179	-	356,179
Al-Ameen Islamic Retirement Savings Fund	9.8.15	241,725	-	241,725	209,640	-	209,640
Al-Ameen Shariah Stock Fund	9.8.16	242,645	-	242,645	61,398	-	61,398
Al-Ameen Islamic Principal Preservation Fund – I	9.8.17	-	-	-	142,214	-	142,214
Al-Ameen Islamic Principal Preservation Fund – II	9.8.18	-	-	-	123,213	-	123,213
Al-Ameen Islamic Principal Preservation Fund – III	9.8.19	117,560	-	117,560	111,029	-	111,029
Al-Ameen Islamic Principal Preservation Fund – IV	9.8.20	112,882	-	112,882	107,135	-	107,135
Al-Ameen Islamic Principal Preservation Fund – V	9.8.21	100,454	-	100,454	100,375	-	100,375
Al-Ameen Islamic Asset Allocation Fund	9.8.22	115,004	-	115,004	113,107	-	113,107
Al Ameen Islamic Financial Planning Fund	9.8.23	201,376	-	201,376	-	-	-
UBL Insurers Limited	9.8.24	253,662	-	253,662	225,909	-	225,909
Khushhali Bank Limited	9.8.25	1,305,528	-	1,305,528	1,111,127	-	1,111,127
Oman United Exchange Company, Muscat	9.8.26	76,819	-	76,819	72,287	-	72,287
DHA Cogen Limited	9.8.27	-	-	-	-	-	-
	9.8	8,801,941	-	8,801,941	10,032,839	-	10,032,839
		614,228,876	112,179,374	726,408,250	484,719,948	20,563,460	505,283,408
Provision for diminution in value of investments	9.3	(2,550,531)	-	(2,550,531)	(1,850,842)	-	(1,850,842)
Investments - net of provision		611,678,345	112,179,374	723,857,719	482,869,106	20,563,460	503,432,566
Surplus on revaluation of available for sale securities	21.2	12,486,378	11,238,285	23,724,663	15,433,595	764,569	16,198,164
Surplus / (deficit) on revaluation of held for trading securities	9.4	16,245	-	16,245	(28,723)	-	(28,723)
Total investments		624,180,968	123,417,659	747,598,627	498,273,978	21,328,029	519,602,007

		Note	2015	2014
			-------- (Rupees in '000) -------	
9.2	**Investments by segment**			
	Federal Government Securities			
	Market Treasury Bills		98,398,726	62,612,753
	Pakistan Investment Bonds		487,103,667	312,105,329
	Government of Pakistan Sukuk		10,119,973	9,482,942
	Government of Pakistan Eurobonds		25,217,091	20,265,080
			620,839,457	404,466,104
	Foreign securities			
	Market Treasury Bills		2,395,721	22,059,130
	Sovereign bonds		35,298,857	16,941,123
	CDC SAARC Fund		228	218
	Recovery note		322,839	309,708
	Other bonds		27,208,248	24,690,234
			65,225,893	64,000,413
	Ordinary shares			
	Listed companies		19,329,819	17,117,964
	Unlisted companies		243,337	243,247
			19,573,156	17,361,211
	Preference shares		434,765	421,087
	Term Finance Certificates			
	Listed		1,190,410	1,274,035
	Unlisted		5,634,162	5,831,512
			6,824,572	7,105,547
	Sukuks		4,244,815	1,891,146
	Debentures		2,266	2,266
	Participation Term Certificates		2,795	2,795
	Investment in REIT		458,590	-
	Investment in associates	9.8	8,801,941	10,032,839
	Total investments at cost		726,408,250	505,283,408
	Provision for diminution in value of investments	9.3	(2,550,531)	(1,850,842)
	Investments - net of provision		723,857,719	503,432,566
	Surplus on revaluation of available for sale securities	21.2	23,724,663	16,198,164
	Surplus / (deficit) on revaluation of held for trading securities	9.4	16,245	(28,723)
	Total investments		747,598,627	519,602,007

		2015	2014
		------- (Rupees in '000) ------	
9.3	**Provision for diminution in value of investments**		
9.3.1	Opening balance	1,850,842	1,484,505
	Exchange adjustments	32,939	(43,437)
	Charge / (reversals)		
	Charge for the year	740,848	497,080
	Reversals	(32,529)	(37,268)
		708,319	459,812
	Reversed on disposal	(41,569)	(50,038)
	Closing balance	2,550,531	1,850,842
9.3.2	**Provision for diminution in value of investments by type**		
	Available for sale securities		
	Ordinary shares of listed companies	817,472	432,288
	Ordinary shares of unlisted companies	137,379	132,952
	Term Finance Certificates	97,616	97,616
	Foreign bonds	417,563	166,467
	Preference shares	343,512	330,109
		1,813,542	1,159,432
	Held to maturity securities		
	Term Finance Certificates	51,356	69,872
	Sukuks	130,563	88,827
	Foreign bonds	227,176	217,942
	Recovery note	322,833	309,708
	Participation Term Certificates	2,795	2,795
	Debentures	2,266	2,266
		736,989	691,410
		2,550,531	1,850,842
9.3.3	**Provision for diminution in value of investments by segment**		
	Equity securities		
	Listed companies	817,472	432,288
	Unlisted companies	137,379	132,952
	Preference shares	343,512	330,109
		1,298,363	895,349
	Debt securities		
	Term Finance Certificates	148,972	167,488
	Sukuks	130,563	88,827
	Recovery note	322,833	309,708
	Foreign bonds	644,739	384,409
	Participation Term Certificates	2,795	2,795
	Debentures	2,266	2,266
		1,252,168	955,493
		2,550,531	1,850,842
9.4	**Unrealized gain / (loss) on revaluation of held for trading securities**		
	Market Treasury Bills	(1,436)	3,971
	Pakistan Investment Bonds	10,806	5,836
	Ordinary shares of listed companies	469	(51,055)
	Sukuks	6,049	11,969
	Term Finance Certificates	357	556
		16,245	(28,723)

9.5 Investments include securities which are held by the Bank to comply with the statutory liquidity requirements as set out under Section 29 of the Banking Companies Ordinance, 1962.

9.6 Investments include Rs. 282.000 million (2014: Rs. 282.000 million) held by the SBP and National Bank of Pakistan as pledge against demand loan, TT / DD discounting facilities and foreign exchange exposure limit sanctioned to the Bank and Rs. 5.000 million (2014 Rs. 5.000 million) held by the Controller of Military Accounts (CMA) under Regimental Fund Arrangements.

9.7 Information relating to investments required to be disclosed as part of the consolidated financial statements under the SBP's BSD Circular No. 4 dated February 17, 2006, and details in respect of the quality of available for sale securities are disclosed in Annexure 'A' which form an integral part of these consolidated financial statements.

9.8 Investment in associates

9.8.1 United Growth and Income Fund

	2015	2014
	------- (Rupees in '000) ------	
Investment at the beginning of the year	3,379,214	2,906,051
Redemption during the year	(2,913,999)	-
Share of profit	320,420	426,184
Dividend Received	(291,216)	-
Share of unrealized (deficit) / surplus on assets	(15,384)	46,979
Investment at the end of the year	479,035	3,379,214
Percentage holding as at December 31	31.83%	89.67%

9.8.1.1 United Growth and Income Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis. The issuance of units were suspended, however during the year the management has resumed issuance of units with effect from 27 April 2015.

9.8.1.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
United Growth and Income Fund	**2015**	1,553,481	48,706	321,319	258,993
	2014	3,807,830	39,532	551,176	484,479

9.8.2 UBL Liquidity Plus Fund

	2015	2014
	------- (Rupees in '000) ------	
Investment at the beginning of the year	241,968	543,443
Redemption during the year	(234,147)	(367,878)
Share of profit	4,899	66,403
Dividend received	(965)	-
Investment at the end of the year	11,755	241,968
Percentage holding as at December 31	0.22%	2.99%

9.8.2.1 United Liquidity Plus Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.2.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
UBL Liquidity Plus Fund	**2015**	5,323,738	91,308	143,856	22,574
	2014	8,168,235	84,203	1,225,898	924,640

		2015	2014
9.8.3	**UBL Money Market Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	118,428	194,253
	Redemption during the year	(107,726)	(80,523)
	Share of profit	1,687	4,698
	Dividend received	(915)	-
	Investment at the end of the year	11,474	118,428
	Percentage holding as at December 31	1.46%	8.33%

9.8.3.1 UBL Money Market Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.3.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
UBL Money Market Fund	**2015**	801,342	16,115	32,463	11,024
	2014	1,436,460	14,841	179,748	131,281

		2015	2014
9.8.4	**UBL Retirement Savings Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	261,357	167,037
	Investment made during the year	-	30,000
	Share of profit	29,064	64,156
	Share of unrealized surplus on assets	6	164
	Investment at the end of the year	290,427	261,357
	Percentage holding as at December 31	14.36%	17.91%

9.8.4.1 UBL Retirement Savings Fund is an open ended pension fund and offers units for public subscription on a continuous basis.

9.8.4.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
UBL Retirement Savings Fund	**2015**	2,153,268	29,820	340,464	291,377
	2014	1,475,193	36,975	337,189	342,645

		2015	2014
9.8.5	**UBL Principal Protected Fund - II**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	125,700	103,640
	Redemption during the year	(129,494)	-
	Share of profit	3,794	22,060
	Investment at the end of the year	-	125,700
	Percentage holding as at December 31	0.00%	12.92%

9.8.5.1 This Fund matured on July 23, 2015.

		2015	2014
		------- (Rupees in '000) ------	
9.8.6	**UBL Principal Protected Fund - III**		
	Investment at the beginning of the year	232,795	-
	Investment during the year	-	200,000
	Share of profit	12,513	32,795
	Investment at the end of the year	245,308	232,795
	Percentage holding as at December 31	15.54%	15.05%

9.8.6.1 UBL Principal Protected Fund - III is an open ended mutual fund, listed on the Pakistan Stock Exchange. The fund offers units for public subscription only upto the closure of the initial public offering. The duration of the fund is 24 months from March 6, 2014.

9.8.6.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
	2015	1,590,699	11,637	227,968	80,843
UBL Principal Protected Fund - III	**2014**	1,558,450	11,477	224,850	213,988

		2015	2014
9.8.7	**UBL Government Securities Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	2,107,669	109,348
	Investment during the year	850,792	1,761,608
	Share of profit	210,959	236,713
	Dividend received	(136,316)	-
	Investment at the end of the year	3,033,104	2,107,669
	Percentage holding as at December 31	25.15%	23.98%

9.8.7.1 UBL Government Securities Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.7.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
UBL Government Securities Fund	**2015**	12,157,526	97,551	712,369	520,940
	2014	8,998,701	208,922	837,961	920,374

		2015	2014
9.8.8	**UBL Gold Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	89,310	83,283
	Share of (loss) / profit	(6,063)	6,027
	Investment at the end of the year	83,247	89,310
	Percentage holding as at December 31	74.25%	66.41%

9.8.8.1 UBL Gold Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.8.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit / (loss)
		(Rupees in '000)			
UBL Gold Fund	**2015**	114,381	2,262	(4,753)	(9,434)
	2014	136,372	1,896	15,557	9,197

9.8.9 UBL Asset Allocation Fund

	2015	2014
	(Rupees in '000)	
Investment at the beginning of the year	171,220	842,528
Investment / (redemption) during the year	408,246	(770,670)
Share of (loss) / profit	(21,702)	131,813
Dividend Received	-	(32,451)
Investment at the end of the year	557,764	171,220
Percentage holding as at December 31	33.43%	28.61%

9.8.9.1 UBL Asset Allocation Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.9.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
UBL Asset Allocation Fund	**2015**	1,685,311	16,706	167,156	141,179
	2014	614,880	16,507	230,188	177,164

9.8.10 United Stock Advantage Fund

	2015	2014
	(Rupees in '000)	
Investment at the beginning of the year	136,774	51,940
Investment during the year	100,200	51,692
Dividend received	(1,963)	-
Share of (loss) / profit	(14,210)	33,142
Investment at the end of the year	220,801	136,774
Percentage holding as at December 31	5.69%	2.45%

9.8.10.1 United Stock Advantage Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.10.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
United Stock Advantage Fund	**2015**	4,022,743	142,732	289,005	123,464
	2014	5,735,239	142,999	1,195,360	1,565,499

		2015	2014
9.8.11	**UBL Financial Sector Bond Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	79,582	105,246
	(Redemption) / Investment during the year	(72,341)	(31,379)
	Share of (loss) / profit	(7,241)	5,715
	Investment at the end of the year	-	79,582
	Percentage holding as at December 31	0.00%	50.28%

9.8.11.1 UBL Financial Sector Bond Fund is an open ended mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.11.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
UBL Financial Sector Bond Fund	**2015**	145,491	2,540	6,785	3,063
	2014	161,050	2,762	22,124	14,527

		2015	2014
9.8.12	**Al-Ameen Islamic Cash Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	115,998	108,693
	Investment / (redemption) during the year	884,442	(143)
	Dividend received	(772)	-
	Share of profit	12,619	7,448
	Investment at the end of the year	1,012,287	115,998
	Percentage holding as at December 31	15.49%	8.64%

9.8.12.1 AL-Ameen Islamic Cash Fund is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.12.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
Al-Ameen Islamic Cash Fund	**2015**	6,552,042	17,525	407,774	369,537
	2014	1,348,737	6,321	92,371	78,666

		2015	2014
9.8.13	**Al-Ameen Islamic Aggressive Income Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	239,211	212,573
	Redemption during the year	(211,204)	(100)
	Dividend received	(1,700)	-
	Share of profit	3,463	27,926
	Share of unrealized (deficit) / surplus on assets	1,799	(1,188)
	Investment at the end of the year	31,569	239,211
	Percentage holding as at December 31	4.14%	13.30%

9.8.13.1 Al-Ameen Islamic Aggressive Income Fund is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.13.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Al-Ameen Islamic Aggressive Income Fund	**2015**	776,779	14,276	12,665	(16,682)
	2014	1,811,987	13,901	193,527	181,003

9.8.14 Al-Ameen Islamic Sovereign Fund

	2015	2014
	(Rupees in '000)	
Investment at the beginning of the year	356,179	343,122
Redemption during the year	(305,761)	(50)
Dividend received	(3,816)	(9,062)
Share of profit	10,913	22,165
Share of unrealized surplus on assets	-	4
Investment at the end of the year	57,515	356,179
Percentage holding as at December 31	4.99%	18.51%

9.8.14.1 Al-Ameen Islamic Sovereign Fund is an open ended Shariah compliant mutual fund listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.14.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Al-Ameen Islamic Sovereign Fund	**2015**	1,178,235	24,690	58,345	32,684
	2014	1,947,502	23,152	279,696	199,985

9.8.15 Al-Ameen Islamic Retirement Savings Fund

	2015	2014
	(Rupees in '000)	
Investment at the beginning of the year	209,640	162,120
Share of profit	32,092	47,638
Share of unrealized deficit on assets	(7)	(118)
Investment at the end of the year	241,725	209,640
Percentage holding as at December 31	17.83%	26.82%

9.8.15.1 Al-Ameen Islamic Retirement Savings Fund is an open ended Shariah compliant pension fund and offers units for public subscription on a continuous basis.

9.8.15.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Al-Ameen Islamic Retirement Savings Fund	**2015**	1,388,665	22,778	250,119	201,376
	2014	763,317	14,800	156,185	180,290

		2015	2014
9.8.16	**Al-Ameen Shariah Stock Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	61,398	27,356
	Investment during the year	181,329	25,488
	Dividend received	(6,977)	-
	Share of profit	6,895	8,554
	Investment at the end of the year	242,645	61,398
	Percentage holding as at December 31	2.51%	0.79%

9.8.16.1 AL-Ameen Shariah Stock Fund is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.16.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
Al-Ameen Shariah Stock Fund	**2015**	9,799,049	147,470	1,012,630	704,472
	2014	7,969,167	234,345	1,086,952	1,638,317

		2015	2014
9.8.17	**Al-Ameen Islamic Principal Preservation Fund – I**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	142,214	121,674
	Redemption during the year	(144,293)	-
	Share of profit	2,079	20,540
	Investment at the end of the year	-	142,214
	Percentage holding as at December 31	0.00%	14.11%

9.8.17.1 This Fund matured during the year.

		2015	2014
9.8.18	**Al-Ameen Islamic Principal Preservation Fund – II**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	123,213	105,807
	Redemption during the year	(130,369)	-
	Share of profit	7,156	17,406
	Investment at the end of the year	-	123,213
	Percentage holding as at December 31	0.00%	10.55%

9.8.18.1 This Fund matured during the year.

		2015	2014
9.8.19	**Al-Ameen Islamic Principal Preservation Fund – III**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	111,029	-
	Investment during the year	-	100,000
	Share of profit	6,531	11,029
	Investment at the end of the year	117,560	111,029
		2015	**2014**
		------- (Rupees in '000) ------	
9.8.19.1	**Percentage holding as at December 31**	4.84%	4.65%

AL-Ameen Islamic Principal Preservation Fund - III is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. The fund offers units for public subscription only upto the closure of the initial public offering.

9.8.19.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Al-Ameen Islamic Principal Preservation Fund – III	**2015**	2,447,703	19,705	150,033	141,850
	2014	2,404,945	17,176	237,703	226,110

9.8.20 Al-Ameen Islamic Principal Preservation Fund – IV

	2015	2014
	(Rupees in '000)	
Investment at the beginning of the year	107,135	-
Investment during the year	-	100,000
Share of profit	5,747	7,135
Investment at the end of the year	112,882	107,135
9.8.20.1 Percentage holding as at December 31	6.66%	6.36%

AL-Ameen Islamic Principal Preservation Fund - IV is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. The fund offers units for public subscription only upto the closure of the initial public offering.

9.8.20.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Al-Ameen Islamic Principal Preservation Fund – IV	**2015**	1,707,790	12,178	95,261	90,414
	2014	1,699,871	15,084	106,134	102,520

9.8.21 Al-Ameen Islamic Principal Preservation Fund – V

	2015	2014
	(Rupees in '000)	
Investment at the beginning of the year	100,375	-
Investment during the year	-	100,000
Share of profit	79	375
Investment at the end of the year	100,454	100,375
9.8.21.1 Percentage holding as at December 31	18.8%	10.39%

AL-Ameen Islamic Principal Preservation Fund - V is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. The fund offers units for public subscription only upto the closure of the initial public offering.

9.8.21.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Al-Ameen Islamic Principal Preservation Fund – V	**2015**	538,383	3,817	(4,599)	(8,795)
	2014	996,447	30,127	3,838	3,609

		2015	2014
9.8.22	**Al-Ameen Islamic Asset Allocation Fund**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	113,107	100,071
	Investment during the year	2,530	-
	Share of profit	12,007	15,686
	Dividend Received	(12,640)	(2,650)
	Investment at the end of the year	115,004	113,107
	Percentage holding as at December 31	5.45%	43.82%

9.8.22.1 AL-Ameen Islamic Asset Allocation Fund is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.22.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
Al-Ameen Islamic Asset Allocation Fund	**2015**	2,142,629	33,542	253,763	225,767
	2014	264,766	6,678	35,482	32,157

		2015	2014
9.8.23	**Al Ameen Islamic Financial Planning Fund**	------- (Rupees in '000) ------	
	Investment during the year	200,000	-
	Share of profit	1,376	-
	Dividend Received	-	-
	Investment at the end of the year	201,376	-
	Percentage holding as at December 31	5.45%	0.00%

9.8.23.1 AL-Ameen Islamic Financial Planning Fund is an open ended Shariah compliant mutual fund, listed on the Pakistan Stock Exchange. Being an open ended mutual fund, the fund offers units for public subscription on a continuous basis.

9.8.23.2 The details of assets, liabilities, revenues and results of the fund as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
Al Ameen Islamic Financial Planning Fund	**2015**	6,268,960	32,417	84,813	74,649

		2015	2014
9.8.24	**UBL Insurers Limited**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	225,909	211,058
	Share of profit	27,753	15,001
	Remeasurement loss on defined benefit obligations	-	(150)
	Investment at the end of the year	253,662	225,909
	Percentage holding as at December 31	30.00%	30.00%

9.8.24.1 UBL Insurers Limited is an unquoted public company, whose principal objective is to conduct general insurance business.

9.8.24.2 The details of assets, liabilities, revenues and results of UBL Insurers Limited as at December 31, based on audited financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		---------- (Rupees in '000) ----------			
UBL Insurers Limited	**2015**	2,646,251	1,800,711	534,555	93,176
	2014	2,013,330	1,260,302	409,588	59,801

		2015	2014
9.8.25	**Khushhali Bank Limited**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	1,111,127	952,451
	Share of profit	194,337	167,404
	Remeasurement loss on defined benefit obligations	-	(7,796)
	Share of unrealized (deficit) / surplus on assets	64	(932)
	Investment at the end of the year	1,305,528	1,111,127
	Percentage holding as at December 31	29.69%	29.69%

9.8.25.1 Khushhali Bank Limited is a microfinance bank. The principal objective of the bank is to provide microfinance services and promote social welfare through community building and social mobilization.

9.8.25.2 The details of assets, liabilities, revenues and results of Khushhali Bank Limited as of December 31, based on Management financial statements are as follows:

	2015	2014
	------- (Rupees in '000) ------	
Total Assets	26,666,713	16,692,434
Total Liabilities	22,708,409	13,404,913
Net Assets	3,958,304	3,287,521
Group share of Net Assets	1,175,385	976,201
Government Grant	(4,980)	(198)
Goodwill	135,123	135,123
Carrying amount of Interest in Associates	1,305,528	1,111,126
Revenue	5,047,044	3,014,629
Comprehensive Income	819,551	675,307

		2015	2014
9.8.26	**Oman United Exchange Company**	------- (Rupees in '000) ------	
	Investment at the beginning of the year	72,287	68,396
	Share of profit	4,532	3,891
	Dividend received	-	-
	Investment at the end of the year	76,819	72,287
	Percentage holding as at December 31	25.00%	25.00%

9.8.26.1 Oman United Exchange Company LLC (the Company) is incorporated in the Sultanate of Oman as a limited liability company and is primarily engaged in money changing, issuing of drafts and the purchase and sale of travellers cheques.

9.8.26.2 The details of assets, liabilities, revenues and results of the Company as of December 31, based on reviewed financial statements are as follows:

		Assets	Liabilities	Revenue	Profit
		(Rupees in '000)			
Oman United Exchange Company	**2015**	387,747	80,473	173,587	5,846
	2014	454,744	165,597	190,515	31,091

9.8.27 As a result of exercise of a pledge in 2013, the Bank holds 20.99% of the issued and paid up capital of DHA Cogen Limited without any consideration having been paid. Consequently, DHA Cogen Limited is classified as an associated

9.8.27.1 The details of assets, liabilities, revenues and results of the company as of September 30, based on unaudited financial statements are as follows:

		Assets	Liabilities	Revenue	Loss
		(Rupees in '000)			
DHA Cogen Limited	**2015**	4,837,381	17,097,368	-	(1,082,279)
	2014	4,935,166	16,097,382	-	(1,457,965)

10. ADVANCES

	Note	Performing		Non-performing		Total	
		2015	2014	2015	2014	2015	2014
		(Rupees in '000)					
Loans, cash credits, running finances, etc.							
In Pakistan	10.2	293,625,804	271,903,265	32,877,062	41,759,622	326,502,866	313,662,887
Outside Pakistan		139,010,432	129,459,615	12,261,737	12,520,803	151,272,169	141,980,418
		432,636,236	401,362,880	45,138,799	54,280,425	477,775,035	455,643,305
Bills discounted and purchased							
Payable in Pakistan		12,055,724	21,763,958	2,933,431	2,825,052	14,989,155	24,589,010
Payable outside Pakistan		37,150,419	34,050,405	-	-	37,150,419	34,050,405
		49,206,143	55,814,363	2,933,431	2,825,052	52,139,574	58,639,415
Advances - gross		481,842,379	457,177,243	48,072,230	57,105,477	529,914,609	514,282,720
Provision against advances	10.3						
- Specific		-	-	(38,443,185)	(44,819,065)	(38,443,185)	(44,819,065)
- General		(4,193,281)	(2,098,363)	-	-	(4,193,281)	(2,098,363)
		(4,193,281)	(2,098,363)	(38,443,185)	(44,819,065)	(42,636,466)	(46,917,428)
Advances - net of provision		477,649,098	455,078,880	9,629,045	12,286,412	487,278,143	467,365,292

10.1 Particulars of advances - gross

10.1.1	In local currency	288,899,389	286,717,916	35,461,329	44,245,411	324,360,718	330,963,327
	In foreign currencies	192,942,990	170,459,327	12,610,901	12,860,066	205,553,891	183,319,393
		481,842,379	457,177,243	48,072,230	57,105,477	529,914,609	514,282,720
10.1.2	Short term	269,082,232	274,253,007	-	-	269,082,232	274,253,007
	Long term	212,760,147	182,924,236	48,072,230	57,105,477	260,832,377	240,029,713
		481,842,379	457,177,243	48,072,230	57,105,477	529,914,609	514,282,720

10.2 Advances include Rs. 48,072 million (2014: Rs. 57,105 million) which have been placed under non-performing status as detailed below:

Category of Classification	2015								
	Classified advances			Provision required			Provision held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other assets especially mentioned *	38,294	-	38,294	427	-	427	427	-	427
Substandard	3,990,022	1,020,773	5,010,795	322,240	115,651	437,891	322,240	115,651	437,891
Doubtful	1,145,884	3,502,367	4,648,251	568,637	1,595,034	2,163,671	568,637	1,595,034	2,163,671
Loss	30,636,293	7,738,597	38,374,890	29,891,301	5,949,895	35,841,196	29,891,301	5,949,895	35,841,196
	35,810,493	12,261,737	48,072,230	30,782,605	7,660,580	38,443,185	30,782,605	7,660,580	38,443,185

Category of Classification	2014								
	Classified advances			Provision required			Provision held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	(Rupees in '000)								
Other assets especially mentioned *	114,459	-	114,459	650	-	650	650	-	650
Substandard	4,419,940	1,672,489	6,092,429	284,598	227,776	512,374	284,598	227,776	512,374
Doubtful	1,018,729	3,089,056	4,107,785	499,788	1,036,021	1,535,809	499,788	1,036,021	1,535,809
Loss	39,031,546	7,759,258	46,790,804	36,961,605	5,808,627	42,770,232	36,961,605	5,808,627	42,770,232
	44,584,674	12,520,803	57,105,477	37,746,641	7,072,424	44,819,065	37,746,641	7,072,424	44,819,065

* The Other Assets Especially Mentioned category pertains to agricultural finance and advances to small enterprises.

10.3 Particulars of provision against advances

	Note	2015			2014		
		Specific	General	Total	Specific	General	Total
		(Rupees in '000)					
Opening balance		44,819,065	2,098,363	46,917,428	44,497,945	1,893,743	46,391,688
Exchange adjustments		255,914	95,084	350,998	(379,396)	(78,076)	(457,472)
Charge / (reversals)							
Charge for the year		3,046,731	1,999,834	5,046,565	3,735,699	288,176	4,023,875
Reversals		(2,104,541)	-	(2,104,541)	(3,484,872)	(5,480)	(3,490,352)
		942,190	1,999,834	2,942,024	250,827	282,696	533,523
Transfers in - net		277,189	-	277,189	729,099	-	729,099
Amounts written off	10.4	(7,851,173)	-	(7,851,173)	(279,410)	-	(279,410)
Closing balance		38,443,185	4,193,281	42,636,466	44,819,065	2,098,363	46,917,428

10.3.1 General provision represents provision amounting to Rs. 239.300 million (2014: Rs. 252.740 million) against consumer finance portfolio and Rs.37.942 million (2014: Rs.32.942 million) against advances to small enterprises as required by the Prudential Regulations issued by the SBP and Rs. 2,603.084 million (2014: Rs.1,764.681 million) pertaining to overseas advances to meet the requirements of the regulatory authorities of the respective countries in which the overseas branches and subsidiaries operate. General provisions also include an amount of Rs. 729.390 million (2014: Rs.48.000 million) and Rs. 583.565 million (2014:nil) which the Group carries as a matter of prudence given the current economic environment, and is based on management estimates and regulatory instructions respectively.

10.3.2 The Bank has availed the benefit of Forced Sale Value (FSV) of mortgaged properties held as collateral against non-performing advances as allowed under BSD Circular 1 of 2011. Had the benefit under the said circular not been taken by the Bank, the specific provision against non-performing advances would have been higher by Rs. 96.346 million (2014: Rs. 922.746 million). The FSV benefit availed is not available for the distribution of cash or stock dividend to shareholders.

10.3.3 Exposure amounting to Rs. 5,339 million relating to Northern Power Generation Company Limited (NPGCL), which is a government guaranteed loan, has not been classified as non-performing, pursuant to a relaxation given by SBP. The relaxation is valid upto period ending June 30, 2016.

10.3.4 Particulars of provision against advances

	2015			2014		
	Specific	General	Total	Specific	General	Total
	(Rupees in '000)					
In local currency	30,433,441	1,006,632	31,440,073	37,407,379	333,682	37,741,061
In foreign currencies	8,009,744	3,186,649	11,196,393	7,411,686	1,764,681	9,176,367
	38,443,185	4,193,281	42,636,466	44,819,065	2,098,363	46,917,428

		Note	2015	2014
10.4	**Particulars of write-offs**		(Rupees in '000)	
10.4.1	Against provisions	10.3	7,851,173	279,410
	Directly charged to profit and loss account		173,085	177,222
			8,024,258	456,632
10.4.2	Write-offs of Rs.500,000 and above - Bank	10.5	5,470,304	309,943
	Write-offs below Rs.500,000 - Bank		2,540,363	143,617
	Write-offs in subsidiaries	10.5	13,591	3,072
			8,024,258	456,632

10.5 Details of loan write-offs of Rs.500,000 and above

In terms of sub-section (3) of Section 33A of the Banking Companies Ordinance, 1962, the statement in respect of written off loans or any other financial relief of five hundred thousand rupees or above allowed by the Bank during the year ended December 31, 2015 is given in Annexure 'B' to the unconsolidated financial statements. This includes amounts charged off without prejudice to the Bank's right to recovery.

Due to disclosure restrictions in the local regulations of foreign subsidiaries, the names of parties written off cannot be disclosed.

		Note	2015	2014
10.6	**Particulars of loans and advances to executives, Directors, associated companies etc.**		(Rupees in '000)	
	Balance at the beginning of the year		14,342,151	5,290,187
	Loans granted during the year		45,665,530	15,471,710
	Repayments made during the year		(46,659,497)	(6,419,746)
			(993,967)	9,051,964
	Balance at the end of the year		13,348,184	14,342,151

11. OPERATING FIXED ASSETS

Capital work-in-progress	11.1	4,129,203	3,013,899
Property and equipment	11.2	31,451,445	28,958,691
Intangible assets	11.3	1,096,990	1,363,056
		36,677,638	33,335,646

11.1 Capital work-in-progress

Civil works	11.1.1	3,610,623	2,456,442
Equipment		372,602	454,957
Software		143,406	90,328
Advances to suppliers and contractors		2,572	12,172
		4,129,203	3,013,899

11.1.1 This includes Rs 2,561.356 million (2014: Rs.1,757.236 million) in respect of construction of the Head Office building.

11.2 Property and equipment

2015

	Note	Cost / Revaluation					Accumulated Depreciation					Net book value at December 31, 2015	Annual rate of depreciation %
		At January 1, 2015	Additions / (deletions)	Surplus on revaluation / (reversal of accumulated depreciation)	Exchange / Other adjustments	At December 31, 2015	At January 1, 2015	Charge for the year / (depreciation on deletions)	Reversal due to revaluation	Exchange / Other adjustments	At December 31, 2015		
		(Rupees in '000)											
Owned													
Freehold land		5,062,242	-	-	-	5,062,242	-	-	-	-	-	5,062,242	-
Leasehold land		14,538,651	1,136,427	-	63	15,675,141	1,285	-	-	54	1,339	15,673,802	-
			-	-	-			-					
Buildings on freehold land		3,820,164	17,459	1,415,912	(41,598)	5,211,937	365,497	79,754	-	(3,645)	441,606	4,770,331	2 - 5
			-	-	-			-					
Buildings on leasehold land		1,267,096	237,670	-	476	1,505,242	2,612	66,387	-	122	69,121	1,436,121	5 - 10
			-	-	-			-					
Leasehold improvements		2,826,898	211,699	-	17,152	3,024,253	1,508,774	284,045	-	20,868	1,790,548	1,233,705	10 - 20
			(31,496)	-	-			(23,139)					
Furniture and fixtures		1,472,124	81,180	-	7,763	1,556,403	958,780	117,621	-	7,522	1,079,450	476,953	10 - 25
			(4,664)	-	-			(4,473)					
Electrical, office and computer equipment		8,022,703	990,128	-	53,229	8,972,445	6,113,021	1,007,629	-	40,000	7,077,993	1,894,452	10 - 67
			(93,615)	-	-			(82,657)					
Vehicles		465,756	101,954	-	3,254	524,891	274,490	72,824	-	4,336	316,433	208,458	20 - 25
			(46,073)	-	-			(35,217)					
Assets held under operating lease													
Ijarah assets	11.8	1,100,111	272,224	-	13,739	1,172,248	393,770	225,423	-	-	476,867	695,381	20 - 33.33
			(213,826)	-	-			(142,326)					
Assets held under finance lease													
Vehicles		2,727	-	-	(2,727)	-	1,552	-	-	(1,552)	-	-	20
Total		38,578,472	3,048,741	1,415,912	51,351	42,704,802	9,619,781	1,853,683	-	67,705	11,253,357	31,451,445	
			(389,674)	-	-			(287,812)	-	-			

2014

		Cost / Revaluation					Accumulated Depreciation					Net book value at December 31, 2014	Annual rate of depreciation %
		At January 1, 2014	Additions / (deletions)	Surplus on revaluation / (reversal of accumulated depreciation)	Exchange / Other adjustments	At December 31, 2014	At January 1, 2014	Charge for the year / (depreciation on deletions)	Reversal due to revaluation	Exchange / Other adjustments	At December 31, 2014		
		(Rupees in '000)											
Owned													
Freehold land		3,041,776	-	2,020,466	-	5,062,242	-	-	-	-	-	5,062,242	-
					-								
Leasehold land		11,808,133	-	3,022,262	(72)	14,538,651	293,019	-	(291,672)	(62)	1,285	14,537,366	-
			-	(291,672)	-			-	-	-			
Buildings on freehold land		3,752,791	-	498,828	(334,001)	3,820,164	437,507	64,580	(97,454)	(39,136)	365,497	3,454,667	2 - 5
			-	(97,454)	-			-	-	-			
Buildings on leasehold land		2,211,598	80,100	(394,736)	(89,678)	1,267,096	472,050	110,254	(540,188)	(39,504)	2,612	1,264,484	5 - 10
			-	(540,188)	-			-	-	-			
Leasehold improvements		2,683,122	159,807	-	35,531	2,826,898	1,238,816	269,545	-	6,970	1,508,774	1,318,124	10 - 20
			(8,270)	-	(43,292)			(6,557)					
Furniture and fixtures		1,411,505	115,508	-	(31,473)	1,472,124	884,517	118,276	-	(21,714)	958,780	513,344	10 - 25
			(23,416)	-	-			(22,299)					
Electrical, office and computer equipment		7,492,405	862,924	-	(94,755)	8,022,703	5,516,318	915,059	-	(83,514)	6,113,021	1,909,682	10 - 67
			(237,871)	-	-			(234,842)					
Vehicles		425,747	80,605	-	(5,517)	465,756	234,589	70,707	-	(3,460)	274,490	191,266	20 - 25
			(35,079)	-	-			(27,346)					
Assets held under operating lease													
Ijarah assets	11.8	1,368,900	385,836	-	(12,364)	1,100,111	501,643	194,212	-	-	393,770	706,341	20 - 33.33
			(642,261)	-	-			(302,085)					
Assets held under finance lease													
Vehicles		2,727	-	-	-	2,727	1,003	549	-	-	1,552	1,175	20
			-	-	-								
Total		34,198,704	1,684,780	5,146,820	(532,329)	38,578,472	9,579,462	1,743,182	-	(180,420)	9,619,781	28,958,691	
			(946,897)	(929,314)	(43,292)	-	-	(593,129)	(929,314)	-	-	-	

11.3 Intangible assets

	2015									
	Cost				Accumulated Amortization				Net book value at December 31, 2015	Annual rate of amortization %
	At January 1, 2015	Additions / (deletions)	Exchange / other adjustments	At December 31, 2015	At January 1, 2015	Charge for the year / (reversal on deletion)	Exchange / other adjustments	At December 31, 2015		
	(Rupees in '000)									
Software	4,039,508	180,381 (15)	24,269	4,244,143	2,676,452	462,848 (15)	7,868	3,147,153	1,096,990	10 - 33.33

	2014									
	Cost				Accumulated Amortization				Net book value at December 31, 2014	Annual rate of amortization %
	At January 1, 2014	Additions / (deletions)	Exchange / other adjustments	At December 31, 2014	At January 1, 2014	Charge for the year / (reversal on deletion)	Exchange / other adjustments	At December 31, 2014		
	(Rupees in '000)									
Software	3,689,516	404,753 (1,376)	(53,385)	4,039,508	2,221,156	499,164 (1,376)	(42,492)	2,676,452	1,363,056	10 - 33.33

11.4 Revaluation of properties

The properties of the Bank were last revalued by independent professional valuers as at December 31, 2014. The revaluation was carried out by M/s. Pirsons Chemicals Engineering (Private) Limited, M/s. Sadruddin Associates, M/s. Engineering Pakistan International (Private) Limited and M/s. Indus Surveyors (Private) Limited on the basis of professional assessment of present market values and resulted in an increase in surplus by Rs. 5,146.820 million. The total surplus arising against revaluation of fixed assets as at December 31, 2015 amounts to Rs. 20,193.941 million.

Had there been no revaluation, the carrying amount of revalued assets at December 31 would have been as follows:

	2015	2014
	------ (Rupees in '000) ------	
Freehold land	782,581	782,581
Leasehold land	1,332,635	196,208
Buildings on freehold land	1,457,715	1,498,295
Buildings on leasehold land	485,725	267,266
11.5 Carrying amount of temporarily idle properties of the Group	81,790	81,790
11.6 The cost of fully depreciated assets still in use		
Furniture and fixtures	361,639	312,218
Electrical, office and computer equipment	4,279,316	3,444,539
Vehicles	96,519	84,030
	4,737,474	3,840,787

11.7 Details of disposals of operating fixed assets

The information relating to operating fixed assets disposed off during the year is given in Annexure 'C' and is an integral part of these consolidated financial statements.

11.8 The Islamic Banking branches of the Bank enter into Ijarah transactions with customers, mainly in respect of property, plant and equipment and vehicles.

The Ijarah payments receivable from customers for each of the following periods under the terms of the respective arrangements are given below:

	2015	2014
	------- (Rupees in '000) ----	
Not later than one year	416,601	439,460
Later than one year but not later than five years	338,212	371,303
Later than five years	-	-
	754,813	810,763

12. OTHER ASSETS	Note	2015	2014
		------- (Rupees in '000) -------	
Income / mark-up accrued in local currency		26,318,303	23,281,388
Income / mark-up accrued in foreign currency		5,214,448	4,063,444
		31,532,751	27,344,832
Advance taxation - net of provision for taxation	12.1	6,204,800	7,131,769
Receivable from staff retirement fund		211,687	88,862
Receivable on account of encashment of savings certificates		-	1,740
Receivable in respect of derivative transactions		18,033	18,033
Receivable from other banks against telegraphic transfers and demand drafts		470,784	1,073,198
Unrealized gain on forward foreign exchange contracts		556,979	1,391,923
Rebate receivable - net		904,140	1,968,361
Unrealized gain on derivative financial instruments	19.3.1 & 23.2	312,868	298,443
Advance against Murabaha		27,598	834,246
Advance against Ijarah assets		7,886	96,285
Suspense accounts		442,501	214,548
Stationery and stamps on hand		196,170	199,269
Non banking assets acquired in satisfaction of claims	12.2	2,289,115	2,006,279
Advances, deposits, advance rent and other prepayments		1,141,462	1,067,956
Others		2,377,250	1,857,755
		46,694,024	45,593,499
Provision held against other assets	12.3	(4,842,575)	(4,487,133)
Other assets - net of provision		41,851,449	41,106,366

12.1 The Income Tax returns of the Bank have been filed up to the tax year 2015 (accounting year ended December 31, 2014) and were deemed to be assessed under section 120 of the Income Tax Ordinance, 2001 (Ordinance) unless amended by the Commissioner of Inland Revenue.

The income tax authorities have issued amended assessment orders for the tax years 2003 to 2015, and created additional tax demands of Rs.12,728 million (including disallowances of provisions made prior to Seventh Schedule), which have been fully paid as required under the law. The Bank has filed appeals before the various appellate forums against these amendments. Where the appellate authorities have allowed relief on certain issues, the assessing authorities have filed appeals before higher appellate forums. Where the appellate authorities have not allowed relief the Bank has filed appeals before higher appellate forums. The management of the Bank is confident that the appeals will be decided in favor of the Bank.

Under the Seventh Schedule to the Ordinance, banks are allowed to claim provisions against advances up to 5% of total advances for consumer and small and medium enterprises and up to 1% of total advances for remaining advances. Amounts above these limits are allowed to be claimed in future years. The Bank has booked a deferred tax asset of Rs.1,140 million (December 31, 2014: Rs.1,350 million) in respect of provisions in excess of the above mentioned limits.

The tax returns for Azad Kashmir (AK) Branches have been filed upto the tax year 2015 (financial year 2014) under the provisions of section 120(1) read with section 114 of the Ordinance and in compliance with the terms of the agreement between banks and the Azad Kashmir Council in May 2005. The returns filed are considered as deemed assessment orders under the law.

The tax authorities have also carried out monitoring for Federal Exercise Duty, Sales tax and withholding taxes covering period from year ended 2007 to 2014. Consequently various addbacks and demands were raised creating a total demand of Rs. 1,245 million. The Bank has filed appeals against all such demands and is confident that these would be decided in the favor of the Bank.

The tax returns for overseas branches have been filed upto the year ended December 31, 2014 under the provisions of the laws prevailing in the respective countries, and are deemed as assessed unless opened for reassessment.

For all the subsidiaries income tax returns have been filed up to the accounting year ended December 31, 2014 under the provisions of the laws prevailing in the respective countries and are deemed as assessed unless opened for reassessment by the tax authorities. Additionally, tax clearance has been issued for UBL UK till the accounting year 2013 and for UBL (Switzerland) AG and UBL (Tanzania) Bank Limited till the accounting year 2014. There are no material tax contingencies in any of the subsidiaries

12.2 The market value of non banking assets acquired in satisfaction of claims is Rs. 2,319.880 million (2014: Rs.1,921.625 million).

	Note	2015	2014
		------- (Rupees in '000) -------	
12.3 Provision against other assets			
Opening balance		4,487,133	4,029,132
Exchange adjustments		123,800	(107,308)
Charge / (reversals)			
Charge for the year		61,934	85,364
Reversals		(71,183)	-
	29	(9,249)	85,364
Transfers in - net		546,615	727,291
Amounts written off		(305,724)	(247,346)
Closing balance		4,842,575	4,487,133

13. CONTINGENT ASSETS

There were no contingent assets as at the statement of financial position date.

	2015	2014
	------- (Rupees in '000) -------	
14. BILLS PAYABLE		
In Pakistan	10,846,814	9,143,228
Outside Pakistan	2,548,930	416,027
	13,395,744	9,559,255
15. BORROWINGS		
In Pakistan	150,696,888	46,988,661
Outside Pakistan	13,535,199	6,259,865
	164,232,087	53,248,526
15.1 Particulars of borrowings		
In local currency	145,750,625	42,323,980
In foreign currencies	18,481,462	10,924,546
	164,232,087	53,248,526

	Note	2015	2014
		------- (Rupees in '000) -------	
15.2 Details of borrowings			
Secured			
Borrowings from the State Bank of Pakistan under:			
Export refinance scheme	15.3	14,426,586	14,267,463
Refinance facility for modernization of SMEs	15.4	29,961	33,591
Long term financing facility	15.5	7,174,502	6,461,411
Long term financing under export oriented projects	15.6	31,355	173,925
		21,662,404	20,936,390
Repurchase agreement borrowings	15.7	122,771,194	21,269,642
		144,433,598	42,206,032
Unsecured			
Call borrowings	15.8	4,363,583	4,217,499
Overdrawn nostro accounts		1,291,477	303,142
Trading liabilities		-	102,539
Other borrowings	15.9	14,143,429	6,419,314
		19,798,489	11,042,494
		164,232,087	53,248,526

15.3 The Bank has entered into an agreement with the SBP for extending export finance to customers. As per the terms of the agreement, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the Bank's current account maintained with the SBP. These borrowings are repayable within six months, latest by June 2016 . These carry mark-up at a rate of 3.5% per annum (2014: 6.50% per annum).

15.4 These borrowings have been obtained from the SBP under a scheme to finance modernization of Small and Medium Enterprises by providing financing facilities for setting up of new units, purchase of new plant and machinery for Balancing, Modernization and Replacement (BMR) of existing units and financing for import / local purchase of new generators upto a maximum capacity of 500 KVA. These borrowings are repayable within a period ranging from 3 years to 10 years, latest by October 2019 and carry mark-up at a rate of 6.25% per annum (2014: 6.25% per annum).

15.5 These borrowings have been obtained from the SBP for providing financing facilities to exporters for adoption of new technologies and modernization of their plant and machinery. These borrowings are repayable within a period ranging from 3 years to 10 years, latest by February 2026. These carry mark-up at rates ranging from 2.00% to 10.00 % per annum (2014: 6.00% to 10.10% per annum).

15.6 These borrowings have been obtained from the SBP for providing financing facilities for import of machinery, plant, equipment and accessories thereof by export oriented units. These carry mark-up at a rate of 5.00% per annum (2014: 5.00% to 6.00% per annum) and are repayable latest by July 2016.

15.7 These repurchase agreement borrowings are secured against Pakistan Investment Bonds and Treasury Bills and carry mark-up at rates ranging from 6.00% to 6.50 % per annum (2014: Pakistan Investment Bonds carrying markup rates ranging from 9.50% to 9.60% per annum). These borrowings are repayable latest by January 2016. The carrying value of securities given as collateral against these borrowings is given in note 9.1.

15.8 These are unsecured borrowings carrying mark-up at rates ranging from 0.47% to 6.25% per annum (2014: 0.25% to 0.70% per annum), and are repayable latest by October 2016 .

15.9 These borrowings carry mark-up at rates ranging from 0.47% to 4.55% per annum (2014: 2.23% to 4.25% per annum), and are repayable latest by March 2017.

	2015	2014
	------- (Rupees in '000) -------	
16. DEPOSITS AND OTHER ACCOUNTS		
Customers		
Fixed deposits	309,246,150	263,464,259
Savings deposits	360,619,326	315,530,282
Sundry deposits	8,294,940	7,427,172
Margin deposits	5,633,939	6,748,723
Current accounts - remunerative	9,064,575	11,327,853
Current accounts - non-remunerative	374,535,953	325,630,714
	1,067,394,883	930,129,003
Financial Institutions		
Remunerative deposits	39,755,022	15,949,527
Non-remunerative deposits	12,803,159	5,823,766
	52,558,181	21,773,293
	1,119,953,064	951,902,296

16.1 Particulars of deposits and other accounts

In local currency	784,002,261	653,884,988
In foreign currencies	335,950,803	298,017,308
	1,119,953,064	951,902,296

17. LIABILITIES AGAINST ASSETS SUBJECT TO FINANCE LEASE

These represent finance leases entered into for the lease of franking machine. At the end of the lease period, the ownership of the leased assets shall be transferred to the Group on payment of the residual values of the leased assets. The cost of operating and maintaining the leased assets is borne by the Group. The liabilities are secured by demand promissory notes, security deposits, and the franking machines which have been obtained under these leasing arrangements. The rate used for discounting future lease payments is 12.39% per annum (2014: 13.47% per annum). The amount of future minimum lease payments, and the periods during which they become due are as follows:

	2015		
	Minimum lease payments	Finance charges for future periods	Principal Outstanding
	---------- (Rupees in '000) ----------		
Not later than one year	1,981	544	1,437
Later than one year and not later than five years	3,961	525	3,436
	5,942	1,069	4,873

	2014		
	Minimum lease payments	Finance charges for future periods	Principal Outstanding
	---------- (Rupees in '000) ----------		
Not later than one year	430	(1)	429
Later than one year and not later than five years	-	-	-
	430	(1)	429

	Note	2015	2014
		------- (Rupees in '000) -------	
18. DEFERRED TAX LIABILITY - NET			
Deferred tax liability - net	18.1	4,515,165	2,139,586

18.1 Movement in temporary differences during the year

	2015			
	At January 1, 2015	Recognised in profit and loss account	Others	At December 31, 2015
	---------- (Rupees in '000) ----------			
Deductible temporary differences on				
- Tax losses recognized by subsidiary	21,873	628,611	(11,922)	638,562
- Workers' Welfare Fund	235,552	296,585	1,604	533,741
- Provision against off-balance sheet items, post retirement employee benefits, advances and others	4,932,684	(44,019)	218,214	5,106,879
	5,190,109	881,177	207,896	6,279,182
Taxable temporary differences on				
- Surplus on revaluation of fixed assets	(837,302)	27,441	(279,498)	(1,089,359)
- Surplus on revaluation of investments	(6,048,898)	-	(2,903,061)	(8,951,959)
- Share of profit from Associates	-	(426,142)	-	(426,142)
- Accelerated tax depreciation	(443,495)	116,608	-	(326,887)
	(7,329,695)	(282,093)	(3,182,559)	(10,794,347)
	(2,139,586)	599,084	(2,974,663)	(4,515,165)

	2014			
	At January 1, 2014	Recognised in profit and loss account	Others	At December 31, 2014
	---------- (Rupees in '000) ----------			
Deductible temporary differences on				
- Tax losses recognized by subsidiary	25,613	(389)	(3,351)	21,873
- Workers' Welfare Fund	174,912	60,640	-	235,552
- Cash flow hedge reserve	1,738	-	(1,738)	-
- Provision against off-balance sheet items, post retirement employee benefits, advances and others	5,539,396	(626,292)	19,580	4,932,684
	5,741,659	(566,041)	14,491	5,190,109
Taxable temporary differences on				
- Surplus on revaluation of fixed assets	(5,368,761)	36,540	4,494,919	(837,302)
- Surplus on revaluation of investments	(1,164,912)	-	(4,883,986)	(6,048,898)
- Ijarah financing	(14,371)	14,371	-	-
- Accelerated tax depreciation	(588,753)	145,258	-	(443,495)
	(7,136,797)	196,169	(389,067)	(7,329,695)
	(1,395,138)	(369,872)	(374,576)	(2,139,586)

	Note	2015	2014
		------- (Rupees in '000) -------	
19. OTHER LIABILITIES			
Mark-up / return / interest payable in local currency		10,718,486	11,348,084
Mark-up / return / interest payable in foreign currency		761,871	739,216
		11,480,357	12,087,300
Accrued expenses		5,731,793	4,891,927
Branch adjustment account		283,016	839,091
Payable against purchase of securities		325,854	-
Payable under severance scheme		32,563	32,563
Deferred income		821,882	578,900
Unearned commission and income on bills discounted		856,279	538,136
Provision against off - balance sheet obligations	19.1	666,603	658,655
Unrealized loss on forward foreign exchange contracts		1,599,978	2,788,606
Payable to staff retirement fund		188,136	155,908
Deferred liabilities	19.2	3,113,900	3,001,863
Unrealized loss on derivative financial instruments	19.3.1 & 23.2	75,254	104,259
Workers' Welfare Fund payable		1,524,973	673,005
Insurance payable against consumer assets		218,634	160,274
Dividend payable		538,966	566,787
Others		1,028,643	1,021,136
		28,486,831	28,098,410

19.1 Provision against off - balance sheet obligations

Opening balance		658,655	630,024
Exchange adjustments		1,669	(1,577)
Charge during the year	29	6,279	35,708
Transfer out - net		-	(5,500)
		666,603	658,655

19.2 Deferred liabilities

Provision for post retirement medical benefits	36.1.4	1,188,710	1,084,100
Provision for compensated absences		1,354,253	1,362,050
Deferred liability for outsourced services		133,592	154,754
Deferred liability - overseas		437,345	400,959
		3,113,900	3,001,863

19.3 Unrealized gain/ (loss) on derivative financial instruments - net

		Contract / Notional amount		Unrealized gain - net	
	Note	2015	2014	2015	2014
		---------- (Rupees in '000) ----------			
- Interest rate swaps		10,462,192	4,511,816	235,546	82,668
- Cross currency swaps		508,129	5,934,000	(5,459)	104,566
- Fx options		740,146	380,086	-	-
- Forward purchase contracts of government securities		-	1,329,394	-	15,680
- Forward sale contracts of government securities		10,483,778	906,201	7,527	(8,730)
	19.3.1	22,194,245	13,061,497	237,614	194,184

		Note	2015	2014
			--- (Rupees in '000) ---	
19.3.1	**Unrealized gain / (loss) on derivative financial instruments - net**			
	Unrealized gain on derivative financial instruments	12	312,868	298,443
	Unrealized loss on derivative financial instruments	19	(75,254)	(104,259)
	Unrealized gain - net	23.2	237,614	194,184

20. SHARE CAPITAL

20.1 Authorized Capital

2015	2014		2015	2014
----- Number of shares -----			------- (Rupees in '000) -------	
2,000,000,000	2,000,000,000	Ordinary shares of Rs.10 each	20,000,000	20,000,000

20.2 Issued, subscribed and paid-up capital

2015	2014		2015	2014
----- Number of shares -----			------- (Rupees in '000) -------	
		Fully paid-up ordinary shares of Rs.10 each		
518,000,000	518,000,000	Issued for cash	5,180,000	5,180,000
706,179,687	706,179,687	Issued as bonus shares	7,061,798	7,061,798
1,224,179,687	1,224,179,687		12,241,798	12,241,798

20.3 In 2007, the Bank was admitted to the official list of the UK Listing Authority and to the London Stock Exchange Professional Securities Market for trading of Global Depository Receipts (GDRs), each representing four ordinary shares issued by the Bank. The GDRs constitute an offering in the United States only to qualified institutional buyers in reliance on Rule 144A under the U.S Securities Act of 1933 and an offering outside the United States in reliance on Regulation S.

Holders of GDRs are entitled, subject to the provisions of the depository agreement, to receive dividends, if any, and rank pari passu with other equity shareholders in respect of such entitlement. However, the holders of GDRs have no voting rights or other direct rights of shareholders with respect to the ordinary shares underlying such GDRs. Subject to the terms and restrictions set out in the offering circular dated June 25, 2007, the deposited ordinary shares in respect of which the GDRs were issued may be withdrawn by the GDR holders from the depository facility. Upon withdrawal, the holders will rank pari passu with other ordinary shareholders in respect of voting powers. As at December 31, 2015, 1,255,264 (2014: 485,237) GDRs, representing 5,021,054 (2014:1,940,950) shares were in issue.

20.4 Major shareholders (holding more than 5% of total paid-up capital)

	2015		2014	
Name of shareholders	**Number of shares held**	**Percentage of shareholding**	**Number of shares held**	**Percentage of shareholding**
Bestway (Holdings) Limited	631,728,895	51.60%	631,728,895	51.60%
Bestway Cement Limited	93,649,774	7.65%	93,649,744	7.65%

As at December 31, 2015, Bestway Group (Bestway) held 61.46% (2014: 61.44%) shareholding (including GDRs) of the Bank.

		2015	2014
20.5	**Shares of the Bank held by its associates**	------- (Number of shares) -------	
	UBL Asset Allocation Fund	115,000	102,500
	UBL Stock Advantage Fund	490,300	1,984,100
		605,300	2,086,600

	Note	2015	2014
		------- (Rupees in '000) -------	
21. SURPLUS ON REVALUATION OF ASSETS - NET OF DEFERRED TAX			
Surplus / (deficit) arising on revaluation of assets - net of tax			
Fixed assets			
- Group's share		20,826,471	20,267,486
- Non-controlling interest		968,010	469,621
	21.1	21,794,481	20,737,107
Securities			
- Group's share		15,606,270	10,637,250
- Non-controlling interest		(833,566)	(487,984)
	21.2	14,772,704	10,149,266
(Deficit) / surplus arising on revaluation of assets of associates		(13,522)	29,447
		36,553,663	30,915,820
21.1 Surplus on revaluation of fixed assets			
Surplus on revaluation of fixed assets as at January 1		21,574,409	16,680,220
Revaluation of fixed assets during the year		1,415,912	5,146,820
Exchange adjustments		(27,412)	(147,203)
Transferred to unappropriated profit in respect of incremental depreciation charged during the year - net of deferred tax		(51,628)	(68,888)
Related deferred tax liability on incremental depreciation charged during the year	18.1	(27,441)	(36,540)
		1,309,431	4,894,189
		22,883,840	21,574,409
Less: Related deferred tax liability on			
Revaluation as on January 1		837,302	5,368,761
Revaluation of fixed assets during the year		281,525	36,432
Reversal of deferred tax on revaluation of land		-	(4,457,315)
(Reversal) / recognition of deferred tax		-	(40,131)
Exchange adjustments		(2,027)	(33,905)
Incremental depreciation charged on related assets		(27,441)	(36,540)
	18.1	1,089,359	837,302
		21,794,481	20,737,107
21.2 Surplus / (deficit) on revaluation of available for sale securities			
Market Treasury Bills		9,099	21,906
Pakistan Investment Bonds		19,041,613	10,550,575
Listed shares		6,090,148	5,160,208
REIT Scheme		(11,256)	-
Term Finance Certificates, Sukuks, other bonds etc.		18,406	(74,792)
Foreign bonds		(1,423,347)	540,267
		23,724,663	16,198,164
Related deferred tax liability	18.1	(8,951,959)	(6,048,898)
		14,772,704	10,149,266

		Note	2015	2014
22.	**CONTINGENCIES AND COMMITMENTS**		------- (Rupees in '000) -------	
22.1	**Direct credit substitutes**			
	Contingent liabilities in respect of guarantees given favouring			
	Government		11,938,559	4,113,804
	Banking companies and other financial institutions		2,487,693	3,315,085
	Others		2,711,258	3,675,754
			17,137,510	11,104,643
22.2	**Transaction-related contingent liabilities**			
	Contingent liabilities in respect of performance bonds, bid bonds, warranties, etc. given favouring			
	Government		99,691,998	83,496,420
	Banking companies and other financial institutions		7,892,097	4,306,447
	Others		39,464,635	40,579,368
			147,048,730	128,382,235
22.3	**Trade-related contingent liabilities**			
	Contingent liabilities in respect of letters of credit opened favouring			
	Government		39,915,813	51,053,073
	Banking companies and other financial institutions		4,698,582	5,433,924
	Others		99,491,379	88,340,199
			144,105,774	144,827,196
22.4	**Other contingencies**			
	Claims against the Group not acknowledged as debts	22.4.1	12,363,192	10,935,953
	Contingency in respect of Workers' Welfare Fund (WWF)	22.4.2	296,124	305,997

22.4.1 These mainly represent counter claims filed by the borrowers for restricting the Bank from disposal of assets (such as mortgaged / pledged assets kept as security).

Based on legal advice and / or internal assessments, management is confident that the matters will be decided in favour of the Group and the possibility of any outcome against the Group is remote and accordingly no provision has been made in these financial statements.

22.4.2 WWF provision of Rs. 296.124 million relating to funds from the date of application till 29 May 2013 is to be borne by UBL Fund Manager (Subsidiary Company) if such amount is required to be paid to the Government authorities. Management based on opinion of its lawyers is expecting a favorable outcome of the petition filed against chargeability of WWF over its funds.

22.4.3 United Bank Limited Yemen (UBL) issued two Standby Letters of Credit (SBLCs) for USD 12 million (Rs. 1,221 million) and USD 13 million (Rs. 1,323 million) in favor of Ministry of Oil and Minerals Yemen (MOM) against the counter SBLCs of a foreign bank. In March 2015, counter party to performance agreement notified MOM of suspension of SBLCs because of force majeure. In September 2015, MOM filed a claim suit against UBL at the Preliminary Commercial Court in Sana'a for the sum of USD 25 million (Rs. 2,544 million) under both the SBLCs.

UBL management is pursuing the matter in the courts in Yemen and based on the legal advice of the Bank's legal counsel in Yemen, the management is of the view that it is unlikely that there will be any financial impact on the Bank.

22.4.4 Punjab revenue authority issued show cause notice to UBL Fund Managers Limited requiring them to pay sales tax under Punjab sales tax on service act 2012 on management fee earned in Punjab from May 22, 2013. The Company has filed a petition on July 8, 2014 in the High Court of Sindh. A favorable outcome of this petition is expected.

22.4.5 UBL Fund Manager being the management company of UBL Principal Protected Fund III has guaranteed the GAP risk through guarantee agreement signed with trustee of the funds whereby It would be liable to provide Gap risk coverage of the initial fund size up to a maximum of 5% of the total subscription amount. The GAP risk will be revoked upon maturity of current terms of these mandates.

22.5 Commitments to extend credit

The Group makes commitments to extend credit in the normal course of its business but these being revocable commitments do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

		2015	2014
22.6	**Commitments in respect of forward foreign exchange contracts**	------- (Rupees in '000) -------	
	Purchase	239,440,820	204,579,868
	Sale	224,577,811	169,150,871
22.7	**Commitments in respect of derivatives**		
	Interest rate swaps	10,462,192	4,511,816
	Cross currency swaps	508,129	5,934,000
	FX options - purchased	370,073	190,043
	FX options - sold	370,073	190,043
	Forward purchase of government securities	-	1,329,394
	Forward sale of government securities	10,483,778	906,201
22.8	**Commitments in respect of capital expenditure**	2,411,095	1,874,447

22.9 For contingencies relating to taxation refer note 12.1

23. DERIVATIVE INSTRUMENTS

Derivatives are a type of financial contract, the value of which is determined by reference to one or more underlying assets or indices. The major categories of such contracts include forwards, futures, swaps and options. Derivatives also include structured financial products that have one or more of the characteristics of forwards, futures, swaps and options.

The Bank, as an Authorized Derivative Dealer (ADD), is an active participant in the Pakistan derivatives market and offers a wide variety of derivatives products covering both hedging and market making to satisfy customers' needs. Where required, specific approval is sought from the SBP for each transaction.

The authority for approving policies lies with the Board of Directors (BoD) and the Board Risk and Compliance Committee (BRCC). The Risk Management Committee (RMC) is responsible for ensuring compliance with these policies.

With regard to derivatives, the RMC is authorized to:

- Review the derivatives business with reference to market risk exposure and assign various limits in accordance with the risk appetite of the Bank
- Review the Derivatives Business Policy and recommend approval to the BRCC / BoD
- Review and approve derivatives product programs
- Authorize changes in procedures and processes regarding derivatives and structured products

Overall responsibility for derivatives trading activity lies with the Treasury and Capital Markets Group. Measurement and monitoring of market and credit risk exposure and limits and its reporting to senior management and the BoD is done by Treasury Middle Office (TMO), which also coordinates with the business regarding approvals for derivatives risk limits. Treasury Operations records derivatives activity in the Bank's books, and handles its reporting to the SBP.

Derivatives risk management

There are a number of risks undertaken by the Group, which need to be monitored and assessed.

Credit risk

Credit risk refers to the risk of non-performance or default by a party to a derivatives transaction, resulting in an adverse impact on the Group's profitability. Credit risk associated with derivatives transactions is categorized into settlement risk and pre-settlement risk. Credit proposals for derivatives transactions are approved by the Credit Committee. The credit exposure of each counterparty is estimated and monitored against approved counterparty limits by TMO on a daily basis.

Market risk

The Group, as a policy, hedges back-to-back all Options transactions. In addition, the Group does not carry any exchange risk on its Cross Currency Swaps portfolio as it hedges the exposure in the interbank market. To manage the interest rate risk of Interest Rate Derivatives, the Group has implemented various limits which are monitored and reported by TMO on a daily basis.

Liquidity risk

Derivatives transactions, usually being non-funded in nature, do not carry a specific funding liquidity risk.

The liquidity risk arises from the fact that in Pakistan, interest rate derivatives generally have a uni-directional demand, and no perfect hedge is available. The Group mitigates its risk by limiting the portfolio in terms of tenor, notional and sensitivity limits, and can also hedge its risk by taking on and off balance sheet positions in the interbank market, where available.

Operational risk

The staff involved in the trading, settlement and risk management of derivatives are carefully trained to deal with the complexities involved in the process. Adequate systems and controls are in place to carry out derivatives transactions smoothly. Each transaction is processed in accordance with the product program or a transaction memo, which contains detailed guidance on the accounting and operational aspects of the transaction to further mitigate operational risk. In addition, TMO and the Compliance and Control Department are assigned the responsibility of monitoring any deviation from policies and procedures. The Group's Audit and Inspection Group also reviews this function, with a regular review of systems, transactional processes, accounting practices and end-user roles and responsibilities.

The Group uses a derivatives system which provides an end-to-end valuation solution, supports the routine transactional process and provides analytical tools to measure various risk exposures, carry out stress tests and sensitivity analysis.

TMO produces various reports on a periodic basis which are reviewed by senior management. These reports provide details of the derivatives business profile such as outstanding positions, profitability, risk exposures and the status of compliance with limits.

23.1 Product analysis

	2015										
	Interest rate swaps		Cross currency swaps		FX options		Forward purchase		Forward sale contracts of		
	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Total Notional (Rupees in '000)
With Banks for											
Hedging	3	1,432,971	-	-	9	370,073	-	-	-	-	1,803,044
Market making	1	104,741	1	508,128	-	-	-	-	4	10,483,779	11,096,648
	4	1,537,712	1	508,128	9	370,073	-	-	4	10,483,779	12,899,692
With other entities											
Market making	5	8,924,480	-	-	9	370,073	-	-	-	-	9,294,553
Total											
Hedging	3	1,432,971	-	-	9	370,073	-	-	-	-	1,803,044
Market making	6	9,029,221	1	508,128	9	370,073	-	-	4	10,483,779	20,391,201
	9	10,462,192	1	508,128	18	740,146	-	-	4	10,483,779	22,194,245

	2014										
	Interest rate swaps		Cross currency swaps		FX options		Forward purchase		Forward sale contracts of		
	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Number of contracts	Notional principal (Rupees in '000)	Total Notional (Rupees in '000)
With Banks for											
Hedging	3	1,841,533	1	5,934,000	36	190,043	-	-	-	-	7,965,576
Market making	1	167,472	-	-	-	-	8	1,329,394	4	906,201	2,403,067
	4	2,009,005	1	5,934,000	36	190,043	8	1,329,394	4	906,201	10,368,643
With other entities											
Market making	4	2,502,811	-	-	36	190,043	-	-	-	-	2,692,854
Total											
Hedging	3	1,841,533	1	5,934,000	36	190,043	-	-	-	-	7,965,576
Market making	5	2,670,283	-	-	36	190,043	8	1,329,394	4	906,201	5,095,921
	8	4,511,816	1	5,934,000	72	380,086	8	1,329,394	4	906,201	13,061,497

23.2 Maturity analysis of derivatives

Remaining maturity	2015				
	Number of contracts	Notional principal	Unrealized (Loss)	Unrealized Gain	Unrealized Net
	(Rupees in '000)				
Upto 1 month	14	11,084,676	-	7,527	7,527
1 to 3 months	8	139,248	-	-	-
3 to 6 months	-	-	-	-	-
6 months to 1 year	-	-	-	-	-
1 to 2 years	3	717,611	(7,130)	1,745	(5,385)
2 to 3 Years	4	1,550,250	(47,479)	111,247	63,768
3 to 5 years	3	8,702,460	(20,645)	192,349	171,704
5 to 10 years	-	-	-	-	-
Above 10 years	-	-	-	-	-
	32	22,194,245	(75,254)	312,868	237,614

Remaining maturity	2014				
	Number of contracts	Notional principal	Unrealized (Loss)	Unrealized Gain	Unrealized Net
	(Rupees in '000)				
Upto 1 month	20	2,247,366	(8,730)	15,680	6,950
1 to 3 months	29	6,104,703	-	104,566	104,566
3 to 6 months	36	197,612	-	-	-
6 months to 1 year	-	-	-	-	-
1 to 2 years	-	-	-	-	-
2 to 3 years	2	334,944	(4,741)	4,918	177
3 to 5 years	6	4,176,872	(90,788)	173,279	82,491
5 to 10 years	-	-	-	-	-
Above 10 years	-	-	-	-	-
	93	13,061,497	(104,259)	298,443	194,184

	2015	2014
	------- (Rupees in '000) -------	
24. MARK-UP / RETURN / INTEREST EARNED		
On loans and advances to customers	35,409,964	37,157,993
On lendings to financial institutions		
Call money lending	92,239	51,690
Securities purchased under resale agreements	381,388	1,095,472
Other lendings to financial institutions	806,026	647,920
Bai Muajjal	36,771	-
	1,316,424	1,795,082
On investments in		
Held for trading securities	1,358,814	1,598,121
Available for sale securities	35,207,549	28,102,249
Held to maturity securities	24,128,831	16,990,543
	60,695,194	46,690,913
On deposits with financial institutions	152,421	116,658
	97,574,003	85,760,646
25. MARK-UP / RETURN / INTEREST EXPENSED		
On deposits	30,822,542	33,952,976
On securities sold under repurchase agreements	6,110,958	2,166,383
On other short term borrowings	2,292,010	2,178,245
On long term borrowings	489,650	549,264
	39,715,160	38,846,868
26. GAIN ON SALE OF SECURITIES - NET		
Federal Government Securities		
Market Treasury Bills	217,680	22,396
Pakistan Investment Bonds	1,269,086	213,484
	1,486,766	235,880
Ordinary shares of listed companies	790,743	979,888
Other securities	917,507	847,668
	3,195,016	2,063,436

	Note	2015	2014
		------- (Rupees in '000) -------	
27. OTHER INCOME			
Charges recovered		336,591	356,527
Rent on properties		224,213	193,474
Income from dealing in derivatives		292,323	531,470
Gain on sale of operating fixed assets - net		19,772	43,719
Gain / (loss) on trading liabilities - net		202,192	(6,607)
Gain on sale of Non Banking Asset		223,486	-
		1,298,577	1,118,583
28. ADMINISTRATIVE EXPENSES			
Salaries, allowances etc.	28.1	12,385,974	11,194,109
Charge for compensated absences		268,505	428,567
Medical expenses		554,962	505,852
Contribution to defined contribution plan		321,494	296,349
Charge in respect of defined benefit obligations		378,848	364,119
Rent, taxes, insurance, electricity etc.		4,148,803	4,090,503
Depreciation	11.2	1,853,683	1,743,182
Amortization	11.3	462,848	499,164
Outsourced service charges including sales commission		4,474,590	3,951,697
Communications		1,206,741	1,196,512
Banking service charges		1,085,181	1,044,251
Cash transportation charges		582,345	523,530
Stationery and printing		615,764	604,289
Legal and professional charges		463,065	282,072
Advertisement and publicity		905,076	1,043,360
Repairs and maintenance		1,762,297	1,726,557
Travelling		317,690	297,071
Office running expense		636,809	554,409
Vehicle expense		179,414	226,690
Entertainment		235,362	189,618
Cartage, freight and conveyance		97,017	94,325
Insurance expense		136,955	108,329
Auditors' remuneration	28.2	82,860	73,622
Training and seminars		229,033	103,282
Brokerage expenses		30,906	40,157
Subscriptions		141,303	134,409
Donations	28.3	167,368	111,705
Non-executive Directors' fees		45,412	39,926
Zakat paid by overseas branch		137,561	89,508
Miscellaneous expenses		96,937	194,924
		34,004,803	31,752,088

28.1 This includes accrual of employee benefits in the form of awards / bonus to all permanent staff including the Chief Executive Officer and is determined on the basis of employees' evaluation and the Group's performance during the year. The aggregate benefit determined in respect of all permanent staff amounted to Rs.1,505.087 million (2014: Rs.1,404.311 million).

28.2 Auditors' remuneration

	2015			
	KPMG Taseer Hadi & Co.	A.F. Ferguson & Co.	Overseas Auditors	Total
	(Rupees in '000)			
Audit fee - Bank	7,527	7,527	27,172	42,226
Audit fee - subsidiaries	60	785	23,281	24,126
Audit fee - EPZ branch	250	-	-	250
Fee for other certifications	4,006	381	5,686	10,073
Out of pocket expenses	3,350	2,518	317	6,185
	15,193	11,211	56,456	82,860

	2014			
	KPMG Taseer Hadi & Co.	A.F. Ferguson & Co.	Overseas Auditors	Total
	(Rupees in '000)			
Audit fee - Bank	6,778	6,778	24,829	38,385
Audit fee - subsidiaries	-	525	23,044	23,569
Audit fee - EPZ branch	250	-	-	250
Fee for other certifications	3,675	-	5,348	9,023
Out of pocket expenses	2,099	220	76	2,395
	12,802	7,523	53,297	73,622

28.3 Details of donations

	2015	2014
	(Rupees in '000)	
Donations individually exceeding Rs.0.1 million		
Forman Christian College	75,000	35,000
Institute of Business Administration	40,000	20,000
Lahore University Of Management Sciences	10,000	-
Sindh Institute Of Urology and Transplant	10,000	-
Gulab Devi Chest Hospital	10,000	10,000
Shalamar Hospital	5,000	5,000
Indus Earth Trust	4,943	5,036
The Citizens Foundation	1,650	2,150
Hisaar Foundation	1,000	2,500
Namal Education Foundation	2,400	-
Aga Khan Hospital and Medical College	1,000	1,000
Balochistan University of Engineering and Technology	1,000	-
SOS Children's Villages of Pakistan	980	100
Marie Adelaide Leprosy Centre	850	1,050
Abdul Sattar Edhi Foundation	800	-
Inner Wheel District-Pakistan	600	-
Family Welfare Maternity & General Hospital	500	500
Oxford and Cambridge Society	210	-
Karwan-e-Hayat	200	-
Old Associates Of Kinnaird Society Karachi	200	100
The Kidney Center Post Graduate Training Institute	200	200
Pakistan Foundation Fighting Blindness	200	-
Sub-e-Nau	200	-
Pakistan Parkinson's Society	165	25
OGS Trust	125	-
Karachi Education Initiative	-	10,000
Chief Minister's Relief Fund For IDP's of North Waziristan	-	10,000
Army Relief Fund for IDPS	-	5,000
Tameer School Project	-	2,500
Al-Mehrab Tibbi Imdad	-	1,000
Naqsh School of Arts	-	300
Donations individually not exceeding Rs.0.1 million	145	244
	167,368	111,705

28.3.1 Donations were not made to any donee in which a Director or his spouse had any interest.

		Note	2015	2014
29.	**OTHER PROVISIONS - Net**		------- (Rupees in '000) -------	
	(Reversal) / provision against other assets - net	12.3	(9,249)	85,364
	Provision against off - balance sheet obligations	19.1	6,279	35,708
	Other provisions		82,387	143,010
	(Reversal) / provision against Ijarah Assets - Specific		(1,021)	12,229
	(Reversal) / provision against Ijarah Assets - General		(253)	135
			78,143	276,446

30. WORKERS' WELFARE FUND

Under the Workers' Welfare Ordinance, 1971, certain entities of the Group are liable to pay Workers' Welfare Fund at 2% of profit before tax as per the financial statements or declared income as per the income tax return, whichever is higher.

		2015	2014
31.	**OTHER CHARGES**	------- (Rupees in '000) -------	
	Penalties imposed by the SBP	200,989	10,286
	Other penalties	1,114	141
		202,103	10,427

		2015			
		Domestic	Azad Kashmir	Overseas	Total
32.	**TAXATION**	---------- (Rupees in '000) ----------			
	Current	13,154,178	397,822	1,683,612	15,235,612
	Prior years	1,625,677	-	175,495	1,801,172
	Deferred	216,299	(2,882)	(812,501)	(599,084)
		14,996,154	394,940	1,046,606	16,437,700

		2014			
		Domestic	Azad Kashmir	Overseas	Total
		---------- (Rupees in '000) ----------			
	Current	8,889,708	121,976	1,847,993	10,859,677
	Prior years	5,537	-	356,425	361,962
	Deferred	734,548	(3,175)	(361,501)	369,872
		9,629,793	118,801	1,842,917	11,591,511

		2015	2014
32.1	**Relationship between tax expense and accounting profit**	------- (Rupees in '000) -------	
	Accounting profit for the year	43,447,326	35,616,314
	Tax on income @ 35% (2014: 35%)	15,206,564	12,465,710
	Tax effect of items that are either not included in determining taxable profit or taxed at reduced rates (permanent differences)	(182,287)	(860,496)
	Tax - prior years (net of deferred tax)	1,626,567	57,856
	Tax on share of profit from associates	425,896	-
	Others	(639,040)	(71,559)
	Tax charge	16,437,700	11,591,511

33. EARNINGS PER SHARE

	Profit after tax attributable to equity shareholders of the Bank	26,154,344	23,647,704
		----- (Number of shares) -----	
	Weighted average number of ordinary shares	1,224,179,687	1,224,179,687
		---------- (Rupees) ----------	
	Earnings per share - basic and diluted	21.36	19.32

33.1 Diluted earnings per share has not been presented separately as the Group does not have any convertible instruments in issue at December 31, 2015 or 2014.

	Note	2015	2014
		------- (Rupees in '000) -------	
34. CASH AND CASH EQUIVALENTS			
Cash and balances with treasury banks	6	113,762,323	75,660,306
Balances with other banks	7	27,713,772	21,948,274
		141,476,095	97,608,580

35. STAFF STRENGTH	---------- (Number) ----------	
Permanent	10,429	9,411
On contract	120	55
Group's own staff strength	10,549	9,466
Outsourced	4,583	4,305
Total	15,132	13,771

36. DEFINED BENEFIT PLANS

36.1 The Bank

36.1.1 General description

The Bank operates a funded pension scheme established in 1986. The Bank also operates a funded gratuity scheme for new employees and for those employees who have not opted for the pension scheme. The Bank also operates a contributory benevolent fund scheme and provides post retirement medical benefits to eligible retired employees. The benevolent fund scheme and the post-retirement medical scheme cover all regular employees of the Bank who joined the Bank pre-privatization. The liabilities of the Bank in respect of these schemes are determined based on actuarial valuations carried out using the Projected Unit Credit Method. Actuarial valuations of the defined benefit schemes are carried out every year and the latest valuation was carried out as at December 31, 2015.

36.1.2 Number of Employees under the scheme

The number of employees covered under the following defined benefit schemes are:

	2015	2014
	---------- (Number) ----------	
- Pension fund	6,974	6,957
- Gratuity fund	8,137	7,020
- Benevolent fund	4,914	5,347
- Post retirement medical benefit scheme	7,702	7,526

The pension fund, benevolent fund and post retirement medical benefit schemes include 5,505 (2014: 5,316), 2,436 (2014: 2,508) and 5,224 (2014: 4,957) members respectively who have retired or whose widows are receiving the benefits.

36.1.3 Principal actuarial assumptions

The actuarial valuations were carried out as at December 31, 2015 using the following significant assumptions:

	2015	2014
	---------- Per annum ----------	
Discount rate / expected rate of return on plan assets	9.00%	10.50%
Expected rate of salary increase	7.00%	8.50%
Expected rate of increase in pension	1.25%	2.75%
Expected rate of increase in medical benefit	1.25%	5.50%

36.1.4 Reconciliation of (receivable from) / payable to defined benefit plans

	Note	2015				2014			
		Pension fund	Gratuity fund	Benevolent fund	Post-retirement medical benefit	Pension fund	Gratuity fund	Benevolent fund	Post-retirement medical benefit
		(Rupees in '000)							
Present value of obligations		3,034,259	625,414	466,964	1,188,710	3,049,641	605,383	454,377	1,084,100
Fair value of plan assets		(2,884,308)	(652,318)	(899,017)	-	(2,971,469)	(630,905)	(876,741)	-
Payable / (receivable)		149,951	(26,904)	(432,053)	1,188,710	78,172	(25,522)	(422,364)	1,084,100

36.1.5 Movement in defined benefit obligations

Obligations at the beginning of the year		3,049,641	605,383	454,377	1,084,100	3,245,250	588,580	375,149	930,955
Current service cost		12,437	95,350	7,794	3,954	9,913	80,586	4,998	4,777
Interest cost		124,973	63,517	43,290	114,033	142,037	74,505	42,307	118,992
Benefits paid by the Bank		(643,151)	(148,667)	(79,465)	(132,206)	(703,654)	(120,942)	(92,712)	(129,102)
Return allocated to other funds	36.1.8.2	177,770	-	-	-	239,168	-	-	-
Re-measurement loss / (gain)		312,589	9,831	40,968	118,829	116,927	(17,346)	124,635	158,478
Obligations at the end of the year		3,034,259	625,414	466,964	1,188,710	3,049,641	605,383	454,377	1,084,100

36.1.6 Movement in fair value of plan assets

Fair value at the beginning of the year	2,971,469	630,905	876,741	-	3,304,214	436,139	856,535	-
Interest income on plan assets	294,934	66,067	87,239	-	388,285	52,156	103,374	-
Contribution by the Bank	108,044	93,214	3,182	-	2,884	250,992	3,649	-
Contribution by the employees	-	-	3,182	-	-	-	3,649	-
Amount paid by the fund to the Bank	(493,913)	(140,631)	(73,203)	-	(759,585)	(116,040)	(84,678)	-
Re-measurements: Net return on plan assets over interest income gain / (loss)	3,774	2,763	1,876	-	35,671	7,658	(5,788)	-
Fair value at the end of the year	2,884,308	652,318	899,017	-	2,971,469	630,905	876,741	-

36.1.7 Movement in (receivable) / payable under defined benefit schemes

Opening balance	78,172	(25,522)	(422,364)	1,084,100	(58,964)	152,441	(481,386)	930,955
Mark-up receivable on Bank's balance with the fund	(2,726)	(826)	(394)	-	(4,784)	(22)	(427)	-
Charge / (reversal) for the year	20,246	92,800	(39,337)	117,987	2,833	102,935	(59,718)	123,769
Contribution by the Bank	(108,044)	(93,214)	(3,182)	-	(2,884)	(250,992)	(3,649)	-
Amount paid by the Fund to the Bank	493,913	140,631	73,203	-	759,585	116,040	84,678	-
Remeasurement loss / (gain) recognised in OCI during the year	311,541	7,894	39,486	118,829	86,040	(24,982)	130,850	158,478
Benefits paid by the Bank	(643,151)	(148,667)	(79,465)	(132,206)	(703,654)	(120,942)	(92,712)	(129,102)
Closing balance	149,951	(26,904)	(432,053)	1,188,710	78,172	(25,522)	(422,364)	1,084,100

36.1.8 Charge for defined benefit plans

36.1.8.1 Cost recognised in profit and loss

Current service cost		12,437	95,350	4,612	3,954	9,913	80,586	4,998	4,777
Net interest on defined benefit asset / liability		(169,961)	(2,550)	(43,949)	114,033	(246,248)	22,349	(61,067)	118,992
Return allocated to other funds	36.1.8.2	177,770	-	-	-	239,168	-	-	-
Employees' contribution		-	-	-	-	-	-	(3,649)	-
		20,246	92,800	(39,337)	117,987	2,833	102,935	(59,718)	123,769

36.1.8.2 This represents return allocated to those employees who exercised the conversion option offered in the year 2001, as referred to in note 5.10.1.

36.1.9 Re-measurements recognised in OCI during the year

	Note	2015				2014			
		Pension fund	Gratuity fund	Benevolent fund	Post-retirement medical benefit	Pension fund	Gratuity fund	Benevolent fund	Post-retirement medical benefit
		(Rupees in '000)							
Loss / (gain) on obligation									
- Demographic assumptions		-	-	-	-	20,876	(7,753)	46,981	3,400
- Financial assumptions		15,491	(3,807)	36,042	215,496	33,824	19,850	(8,409)	(10,286)
- Experience adjustments		297,098	13,638	4,926	(96,667)	62,227	(29,443)	86,063	165,364
Return on plan assets over interest income		(3,774)	(2,763)	(1,876)	-	(35,671)	(7,658)	5,788	-
Adjustment for markup		2,726	826	394	-	4,784	22	427	-
Total re-measurements recognised in OCI		311,541	7,894	39,486	118,829	86,040	(24,982)	130,850	158,478

36.1.10 Components of plan assets

	2015			2014		
	Pension fund	Gratuity fund	Benevolent fund	Pension fund	Gratuity fund	Benevolent fund
	(Rupees in '000)					
Cash and cash equivalents - net of current liabilities	224	190	182	7,659	72	90
Quoted securities						
Ordinary shares	109,681	5,688	15,374	125,084	7,697	17,533
Term finance certificates	93,539	10,214	14,552	398,647	11,288	15,576
Pakistan Investment Bonds	1,444,613	388,920	628,466	961,707	317,858	574,703
Special Savings Certificates	1,236,234	247,288	240,423	1,478,372	291,943	268,361
Other	17	18	20	-	2,047	478
	2,884,308	652,318	899,017	2,971,469	630,905	876,741

36.1.10.1 The funds primarily invests in government securities and accordingly do not carry any significant credit risk. These are subject to interest rate risk based on market movements. Investment in term finance certificates are subject to credit risk and interest rate risks, while equity securities are subject to price risk. These risks are regularly monitored by Trustees of the employee funds.

36.1.11 Sensitivity analysis

Sensitivity analysis has been performed by varying one assumption keeping all other assumptions constant and calculating the impact on the present value of the defined benefit obligations under the various employee benefit schemes. The increase / (decrease) in the present value of defined benefit obligations as a result of a change in each assumption is summarized below:

	2015			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
	(Rupees in '000)			
Increase in discount rate by 1 %	(97,475)	(38,003)	(24,687)	(100,876)
Decrease in discount rate by 1 %	106,312	43,248	27,715	120,101
Increase in expected future increment in salary by 1%	-	46,795	-	-
Decrease in expected future increment in salary by 1%	-	(41,757)	-	-
Increase in expected future increment in pension by 1%	97,628	-	-	-
Decrease in expected future increment in pension by 1%	(90,239)	-	-	-
Increase in expected future increment in medical benefit by 1%	-	-	-	21,738
Decrease in expected future increment in medical benefit by 1%	-	-	-	(19,199)

Although the analysis does not take account of the full distribution of expected cash flows, it does provide an approximation of the sensitivity of the assumptions shown.

36.1.12 Expected contributions to be paid to the funds in the next financial year

The Bank contributes to the pension and gratuity funds according to the actuary's advice. Contribution to the benevolent fund is made by the Bank as per the rates set out in the benevolent fund scheme. Based on actuarial advice, management estimates that the expected contribution and charge / (reversal) for the year ending December 31, 2016, would be as follows:

	2016			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
	(Rupees in '000)			
Expected contribution	21,445	105,883	3,017	-
Expected charge / (reversal) for the year	21,445	105,883	(33,872)	111,380

36.1.13 Maturity profile

	2015			
	Pension fund	Gratuity fund	Benevolent fund	Post retirement medical benefit
The weighted average duration of the obligation (in years)	5.77	6.47	5.61	9.20

36.1.14 Funding Policy

The Bank endeavours to ensure that liabilities under the various employee benefit schemes are covered by the Fund on any valuation date having regards to the various actuarial assumptions such as projected future salary increase, expected future contributions to the fund, projected increase in liability associated with future service and the projected investment income of the Fund.

36.2 United National Bank Limited Pension and Life Assurance Scheme for U.K Employees.

As part of the Shareholders' Agreement ("the Agreement") signed on November 9, 2001 between UBL UK and its shareholders, United Bank Limited and National Bank of Pakistan (NBP), it was agreed that UBL UK may participate as an associated employer in the United Bank Limited Pension and Life Assurance Scheme ("the Scheme") with effect from November 19, 2001, the date of completion of transfer of the businesses from the Bank and NBP into UBL UK (the Completion Date). The Scheme is classified as a defined benefit scheme providing benefits based on final pensionable salary.

Under the terms of the Agreement, UBL UK is responsible for the funding requirements of the active members whose employment was transferred to UBL UK on the Completion Date and for any new members admitted to the scheme after the Completion Date. United Bank Limited remains responsible for the funding of the deferred members upto the Completion Date. The scheme is closed for new members and the accrual of benefits has ceased from January 1, 2010.

Full actuarial valuations using the Projected Unit Credit Method are obtained triennially and updated at each statement of financial position date.

The last full actuarial valuation of the scheme was carried out at January 7, 2016 by a qualified actuary. The major assumptions used by the actuary in the latest update as of December 31, 2015 are as follows:

	2015	2014
	---------- Per annum ----------	
Discount rate	3.70%	3.40%
Rate of revaluation of pension in deferment	2.50%	2.50%
Expected rate of pension increase	3.30%	3.50%
Price inflation	3.30%	3.50%

36.2.1 The assets and liabilities of the scheme noted below relate to those employees for whom UBL UK has a funding liability.

	2015		2014	
	Return	(Rupees in '000)	Return	(Rupees in '000)
Insurance policy	4.95%	758,018	4.95%	764,809
Market value of assets		758,018		764,809
Present value of defined benefit obligation		(801,493)		(857,024)
Gross pension liability		(43,475)		(92,215)
Related deferred tax relief		8,695		18,474
Net pension liability		(34,780)		(73,741)

36.2.2 Movement in surplus / (deficit) during the year	2015	2014
	------- (Rupees in '000) ----	
Obligation at the beginning of the year	(73,741)	(98,402)
Interest expense	(3,143)	(1,499)
Remeasurement gain	51,703	22,481
Exchange adjustment	(18,294)	(14,795)
Deficit in scheme at the end of the year	(43,475)	(92,215)
Related deferred tax relief	8,695	18,474
Obligation at the end of the year	(34,780)	(73,741)

No Directors were members of the defined benefit scheme during the year or as at December 31, 2015.

		2015	2014
36.2.3	**Analysis of the amount credited / (debited) to net interest income**	------- (Rupees in '000) ----	
	Expected return on pension scheme assets	25,773	33,471
	Interest on pension scheme liabilities	(28,916)	(34,970)
	Net return	(3,143)	(1,499)

36.2.4 Sensitivity Analysis

Sensitivity analysis has been performed by varying one assumption keeping all other assumptions constant and calculating the impact on the present value of the defined benefit obligation under the benefit scheme. The increase / (decrease) in the present value of defined benefit obligation as a result of a change in each assumption is summarized below:

	2015 Rupees in '000
Increase in discount rate by 1 %	(129,959)
Decrease in discount rate by 1 %	170,018
Increase in expected inflation rate by 1%	58,381
Decrease in expected inflation rate by 1%	(15,061)
Increase in life expectancy by 1 year	32,606
Decrease in life expectancy by 1 year	(32,606)

Although the analysis does not take account of the full distribution of expected cash flows, it does provide an approximation of the sensitivity of the assumptions shown.

36.3 UBL Fund Managers Limited

36.3.1 Principal actuarial assumptions

UFML operates a funded gratuity scheme. The liability of UFML in respect of this scheme is determined based on an annual actuarial valuation carried out using the Projected Unit Credit Method. The latest valuation was carried out as at December 31, 2015. The main assumptions used in the actuarial valuation are as follows:

	2015	2014
	---------- Per annum ----------	
Discount rate	9.25%	12.25%
Expected rate of return on plan assets	9.25%	12.25%
Expected rate of salary increase	9.25%	12.25%

		2015	2014
36.3.2	**Reconciliation of payable to defined benefit plan**	------- (Rupees in '000) ----	
	Present value of defined benefit obligations	60,482	48,707
	Fair value of plan assets	(59,887)	(46,943)
	Payable	595	1,764

36.3.3 Movement in defined benefit obligation

Obligation at the beginning of the year	48,707	38,122
Current service cost	9,760	8,119
Interest cost	6,380	5,249
Benefits paid	(4,121)	(1,369)
Remeasurement gain	(244)	(1,414)
Obligation at the end of the year	60,482	48,707

		2015	2014
36.3.4	**Movement in the fair value of plan assets**	------- (Rupees in '000) ----	
	Fair value of plan assets at the beginning of the year	46,943	32,445
	Return on plan assets	6,176	4,290
	Contributions to the plan	9,078	7,690
	Benefits paid	(4,121)	(1,369)
	Remeasurement gain	1,811	3,887
		59,887	46,943
36.3.5	**Composition of plan assets**		
	Debt securities	28,934	19,434
	Cash	3,994	2,892
	Mutual Funds	10,595	4,493
	Equity securities	16,364	20,124
		59,887	46,943
36.3.6	**Charge for defined benefit plan**		
	Current service cost	9,760	8,119
	Interest cost	6,380	5,249
	Return on plan assets	(6,176)	(4,290)
		9,964	9,078
	Actual return on plan assets	7,267	8,176
36.3.7	**Movement in net liability recognised**		
	Opening net payable	1,764	5,677
	Expense recognised	9,964	9,078
	Contribution to the fund made during the year	(9,078)	(7,690)
	Remeasurement gain- net	(2,055)	(5,301)
	Closing net payable	595	1,764

36.3.8 Maturity profile and expected future contribution

Based on actuarial advice, management estimates that the expected contribution and charge for the year ended December 31, 2016, would be Rs. 9.964 million and Rs. 11.233 million, respectively. The weighted average duration of the obligation as of December 31, 2015 is 9.25 years.

36.3.9 Sensitivity Analysis

Sensitivity analysis has been performed by varying one assumption keeping all other assumptions constant and calculating the impact on the present value of the defined benefit obligation under the defined benefit scheme. The increase / (decrease) in the present value of defined benefit obligation as a result of a change in each assumption is summarized below:

	2015 Rupees in '000
Increase in discount rate by 1 %	55,280
Decrease in discount rate by 1 %	66,534
Increase in salary increment rate by 1%	66,778
Decrease in salary increment rate by 1%	54,982

Although the analysis does not take account of the full distribution of expected cash flows, it does provide an approximation of the sensitivity of the assumptions shown.

37 OTHER EMPLOYEE BENEFITS

37.1 Defined contribution plan

The Bank operates a contributory provident fund scheme for 8,137 (2014: 7,020) employees who are not in the pension scheme. The employer and employee each contribute 8.33% of the basic salary to the funded scheme every month.

UFML operates a contributory provident fund scheme. The employer and employee each contribute 10% of the basic salary to the funded scheme every month.

UBL Bank (Tanzania) Limited operates a contributory provident fund scheme. The employer and employee each contribute 10% of the basic salary to the funded scheme every month.

37.2 Employee Motivation and Retention Scheme

The Bank has a long term motivation and retention scheme for its employees. The liability of the Bank in respect of the scheme for each year, if any, is fixed, and is accounted for in the year to which the scheme relates. The scheme is managed by separate Trusts formed in respect of each year. During the year, Rs. 68.928 million (2014: Rs. 278.781 million) and Rs. 2.256 million (2014: Rs.51.138 million) were received by the Executives and the Chief Executive respectively from the scheme. No new Trust was set up during the current year.

Employee Stock Option Scheme

UBL Fund Managers has an inventive scheme for its top performing employees in the form of share options under the policy of Employee Stock Option Scheme (ESOS). The options give a right to subscribe ordinary shares of the Company to the extent of the lower of two million shares or Five percent of the share Capital of the company as of the grant date. The scheme is divided into three phases and options are exercisable at their respective Exercise price determined from time to time according to methodology provided in approved scheme. Each phase give a right to eligible employees to acquire options after a vesting period of two years, in two tranches i.e. 50% of the vested options are exercisable upon completion of vesting period, while remaining 50% can be exercised after one year. During the year, 18,121 (2014: 176,400) shares were issued pursuant to exercise of the share options.

38. COMPENSATION OF DIRECTORS AND EXECUTIVES

	President / Chief Executive		Directors		Executives	
	2015	2014	2015	2014	2015	2014
	(Rupees in '000)					
Fees	-	-	45,412	39,926	23,707	17,741
Managerial remuneration	108,871	222,669	-	-	5,719,587	5,018,429
Charge for defined benefit plan	1,402	1,421	-	-	348,093	305,005
Charge for defined contribution plan	3,300	2,877	-	-	188,809	166,180
Rent and house maintenance	4,583	7,602	-	-	646,696	606,354
Utilities	1,545	2,969	-	-	303,025	280,214
Medical	46	44	-	-	145,452	131,536
Conveyance	-	-	-	-	368,488	364,036
Others	7,558	8,938	-	-	394,349	390,633
	127,305	246,520	45,412	39,926	8,138,206	7,280,128
Number of persons	1	2	8	10	1,947	1,784

The amount paid to the President / Chief Executive Officer of the Bank, for 2014, included an amount of Rs.100.712 million paid as severance cost on cessation of employment to the former President / Chief Executive Officer.

The Bank's President / Chief Executive Officer and certain Executives are provided with use of Bank maintained cars and household equipment.

In addition to the above, all Executives including the Chief Executive Officer of the Bank, are also entitled to certain short and long term employee benefits which are disclosed in note 37.2 to these consolidated financial statements.

39. FAIR VALUE OF FINANCIAL INSTRUMENTS

The fair value of quoted securities other than those classified as held to maturity, is based on quoted market price. Quoted securities classified as held to maturity are carried at cost. The fair value of unquoted equity securities is determined on the basis of the break-up value of these investments as per their latest available audited financial statements.

The fair value of unquoted debt securities, fixed term loans, other assets, other liabilities, fixed term deposits and borrowings cannot be calculated with sufficient reliability due to the absence of a current and active market for these assets and liabilities and reliable data regarding market rates for similar instruments.

In the opinion of the management, the fair value of the remaining financial assets and liabilities are not significantly different from their carrying values since these are either short-term in nature or, in the case of customer loans and deposits, are frequently repriced.

39.1 The Group 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 financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	2015				
	Carrying value	Fair value			
On balance sheet financial instruments		Level 1	Level 2	Level 3	Total
Financial assets measured at fair value	----------(Rupees in '000)----------				
- Investments					
Government Secrurities (Tbills, PIBs, GoP Sukuks and Eurobonds)	378,330,639	-	378,330,639	-	378,330,639
Foreign Bonds - Sovereign	31,907,217	-	31,907,217	-	31,907,217
Foreign Bonds - others	24,981,646	-	24,981,646	-	24,981,646
Ordinary shares of listed companies	24,602,964	24,602,964	-	-	24,602,964
Debt securities (TFCs)	1,343,146	-	1,343,146	-	1,343,146
Debt securities (Sukuk)	16,333	-	16,333	-	16,333
Investment in REIT	447,334	447,334	-	-	447,334
Associates					
- Mutual Funds	7,165,932	-	7,165,932	-	7,165,932
- Ordinary shares of unlisted companies	1,636,009	-	1,636,009	-	1,636,009
Financial assets not measured at fair value					
- Cash and bank balances with treasury banks	113,762,323	-	-	-	-
- Balances with other banks	27,713,772	-	-	-	-
- Lending to financial institutions	31,304,861	-	-	-	-
- Advances	487,278,143	-	-	-	-
- Other assets	30,979,796	-	-	-	-
- Investments					
Government Securities (Tbills, PIBs and Eurobonds)	263,964,621	-	-	-	-
Sukuks (other than government)	4,103,968	-	-	-	-
Foreign Bonds	3,550,156	-	-	-	-
Debt securities (TFCs)	5,351,217	-	-	-	-
Ordinary and preference shares	197,211	-	-	-	-
Others	234	-	-	-	-
	1,438,637,522	25,050,298	445,380,922	-	470,431,220

	2015				
	Carrying value	Fair value			
		Level 1	Level 2	Level 3	Total
	(Rupees in '000)				
Financial liabilities not measured at fair value					
- Bills Payable	13,395,744	-	-	-	-
- Borrowings	164,232,087	-	-	-	-
- Deposits and other accounts	1,119,953,064	-	-	-	-
- Other liabilities	22,445,488	-	-	-	-
	1,320,026,383	-	-	-	-
Off balance sheet financial instruments					
Forward purchase of foreign exchange contracts	239,440,820	-	239,440,820	-	239,440,820
Forward sale of foreign exchange contracts	224,577,811	-	224,577,811	-	224,577,811

	2014				
	Carrying value	Level 1	Level 2	Level 3	Total
On balance sheet financial instruments	(Rupees in '000)				
Financial assets measured at fair value					
- Investments					
Government Securities (Tbills, PIBs, GoP Sukuks and Eurobonds)	276,656,899	-	276,656,899	-	276,656,899
Foreign Bonds - Sovereign	16,119,046	-	16,119,046	-	16,119,046
Foreign Bonds - others	24,608,197	-	24,608,197	-	24,608,197
Ordinary shares of listed companies	21,794,829	21,794,829	-	-	21,794,829
Debt securities (TFCs)	1,362,705	-	1,362,705	-	1,362,705
Debt securities (Sukuk)	22,736	-	22,736	-	22,736
Associates					
- Mutual Funds	8,623,516	-	8,623,516	-	8,623,516
- Ordinary shares of unlisted companies	1,409,323	-	1,409,323	-	1,409,323
Financial assets not measured at fair value					
- Cash and bank balances with treasury banks	75,660,306	-	-	-	-
- Balances with other banks	21,948,274	-	-	-	-
- Lending to financial institutions	23,435,222	-	-	-	-
- Advances	467,365,292	-	-	-	-
- Other assets	28,967,790	-	-	-	-
- Investments					
Government Securities (Tbills, PIBs and Eurobonds)	160,450,623	-	-	-	-
Sukuks (other than government)	1,791,552	-	-	-	-
Foreign Bonds	1,059,972	-	-	-	-
Debt securities (TFCs)	5,501,118	-	-	-	-
Ordinary and preference shares	201,273	-	-	-	-
Others	218	-	-	-	-
	1,136,978,891	21,794,829	328,802,422	-	350,597,251
Financial liabilities not measured at fair value					
- Bills Payable	9,559,255	-	-	-	-
- Borrowings	53,248,526	-	-	-	-
- Deposits and other accounts	951,902,296	-	-	-	-
- Other liabilities	23,223,129	-	-	-	-
	1,037,933,206	-	-	-	-
Off balance sheet financial instruments					
Forward purchase of foreign exchange contracts	204,579,868	-	204,579,868	-	204,579,868
Forward sale of foreign exchange contracts	169,150,871	-	169,150,871	-	169,150,871

39.2 Fixed assets have been carried at revalued amounts determined by professional valuers (level 2 measurement) based on their assessment of the market values as disclosed in note 11.

40. SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

	For the year ended December 31, 2015						
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Asset management	Others	Inter segment elimination
	(Rupees in '000)						
Total income	581,214	28,694,559	35,626,408	14,332,710	1,003,010	2,169,870	-
Total expenses	130,802	2,184,486	26,905,294	6,630,884	718,101	2,390,878	-
Profit before tax	450,412	26,510,073	8,721,114	7,701,826	284,909	(221,008)	-
Segment return on assets (ROA)	108.2%	2.2%	0.7%	1.0%	17.2%	-	-
Segment cost of funds	0.0%	5.4%	3.2%	4.7%	-	-	-

	For the year ended December 31, 2014						
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Asset management	Others	Inter segment elimination
	(Rupees in '000)						
Total income	320,435	17,757,356	37,097,931	11,090,410	862,100	2,536,349	-
Total expenses	111,728	1,280,578	24,555,617	5,608,551	620,889	1,870,904	-
Profit before tax	208,707	16,476,778	12,542,314	5,481,859	241,211	665,445	-
Segment return on assets (ROA)	83.7%	2.0%	1.1%	0.8%	30.3%	-	-
Segment cost of funds	1.6%	6.5%	4.1%	6.3%	-	-	-

	As at December 31, 2015						
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Asset management	Others	Inter segment elimination
	(Rupees in '000)						
Segment assets (gross of NPLs provisions)	933,876	860,007,414	993,613,937	468,304,820	1,287,306	98,693,150	(898,210,505)
Segment non performing loans (NPLs)	675,575	1,866,135	14,883,605	30,415,533	-	231,382	-
Segment provision held against NPLs	508,071	1,846,111	11,573,426	24,439,842	-	75,735	-
Segment liabilities	133,013	779,801,690	1,011,708,852	431,515,726	217,351	5,421,637	(898,210,505)

	As at December 31, 2014						
	Corporate finance	Trading and sales	Retail banking	Commercial banking	Asset management	Others	Inter segment elimination
	(Rupees in '000)						
Segment assets (gross of NPLs provisions)	775,136	578,630,275	872,818,868	456,542,712	1,082,670	92,668,476	(775,195,159)
Segment non performing loans (NPLs)	648,147	1,988,086	24,311,780	29,930,610	-	226,854	-
Segment provision held against NPLs	487,423	1,643,702	19,274,579	23,337,495	-	75,866	-
Segment liabilities	152,477	532,328,095	863,632,502	418,936,969	174,359	4,970,059	(775,195,159)

Segment assets and liabilities include inter segment balances.

Transactions between reportable segments are based on an appropriate transfer pricing mechanism using agreed rates.

41. TRUST ACTIVITIES

The Group is not engaged in any significant trust activities. However, it acts as custodian for some of the Term Finance Certificates it arranges and distributes on behalf of its customers.

42. RELATED PARTY TRANSACTIONS

The Group has related party transactions with its associates, employee benefit plans and its Directors and executive officers (including their associates).

The Group enters into transactions with related parties in the normal course of business. Contributions to and accruals in respect of staff retirement benefits and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives / officers is determined in accordance with the terms of their appointment.

Details of transactions with related parties during the year, other than those which have been disclosed elsewhere in these consolidated financial statements, are as follows:

42.1. RELATED PARTY TRANSACTIONS

	2015				2014			
	Directors	Key management personnel	Associates	Other related parties	Directors	Key management personnel	Associates	Other related parties
	(Rupees in '000)							
Lendings to financial institutions								
Other lendings to financial institutions	-	-	400,000	-	-	-	500,000	-
Investments								
Opening balance	-	-	10,032,839	3,917,745	-	-	7,732,898	4,098,108
Investment made during the year	-	-	3,897,046	-	-	-	3,897,489	-
Investment redeemed / disposed off during the year	-	-	(5,518,844)	-	-	-	(2,985,033)	(180,363)
Equity method adjustments	-	-	390,900	-	-	-	1,387,485	-
Closing balance	-	-	8,801,941	3,917,745	-	-	10,032,839	3,917,745
Provision for diminution in value of investments	-	-	-	114,934	-	-	-	118,356
Advances								
Opening balance	368	249,996	2,155,149	9,394,005	-	268,862	2,155,149	412,954
Addition during the year	4,181	273,325	-	44,320,431	3,668	101,656	-	14,328,295
Repaid during the year	(3,843)	(89,807)	-	(45,807,425)	(3,300)	(129,501)	-	(5,347,244)
Transfer in / (out) - net	-	(29,078)	-	-	-	8,979	-	-
Closing balance	706	404,436	2,155,149	7,907,011	368	249,996	2,155,149	9,394,005
Provision held against advances	-	-	2,155,149	-	-	-	2,155,149	-
Other Assets								
Interest mark-up accrued	-	56	8,187	92,060	-	155	14,893	283,323
Receivable from staff retirement funds	-	-	-	211,687	-	-	-	88,862
Prepaid insurance	-	-	44	-	-	-	27	-
Remuneration receivable from management of funds	-	-	63,035	-	-	-	59,493	-
Sales load receivable	-	-	6,189	-	-	-	2,415	-
Formation cost receivable	-	-	1,000	-	-	-	11,100	-
Other receivable	-	-	8,817	30,164	-	-	888	30,164
Provision against other assets	-	-	-	30,164	-	-	-	30,164
Deposits and other accounts								
Opening balance	7,920,019	180,520	2,501,595	204,907	7,506,473	161,288	667,512	734,999
Received during the year	22,932,144	1,181,278	130,029,100	140,642,029	26,067,173	1,649,178	112,528,554	127,557,270
Withdrawn during the year	(22,917,614)	(1,140,365)	(125,871,804)	(139,317,293)	(26,710,567)	(1,609,409)	(110,694,471)	(128,179,674)
Transfer in / (out) - net	-	(87,039)	-	292,781	1,056,940	(20,537)	-	92,312
Closing balance	7,934,549	134,394	6,658,891	1,822,424	7,920,019	180,520	2,501,595	204,907
Other Liabilities								
Interest / mark-up payable on deposits	46,187	256	4,621	710	47,181	1,344	9,793	266
Payable to staff retirement fund	-	-	-	188,136	-	-	-	155,908
Unearned income	-	-	-	10,420	-	-	-	-
Contingencies and Commitments								
Letter of guarantee	-	-	43,362	-	-	-	41,600	-
Forward foreign exchange contracts purchase	-	-	-	27,061	-	-	-	149,615
Forward foreign exchange contracts sale	-	-	-	412,487	-	-	-	31,313
Cross Currency Swap	-	-	508,129	-	-	-	-	-

	2015				2014			
	Directors	Key management personnel	Associates	Other related parties	Directors	Key management personnel	Associates	Other related parties
	(Rupees in '000)							
Mark-up / return / interest earned	9	13,064	41,322	811,026	-	11,421	15,053	830,678
Commission / charges recovered	115	360	9,800	306	76	481	1,292	496
Dividend received	-	-	457,280	821,962	-	-	44,162	605,051
Net gain on sale of securities	-	-	674,585	-	-	-	247,957	50,572
Remuneration from management of fund	-	-	647,710	-	-	-	514,521	-
Sales Load	-	-	229,136	-	-	-	174,858	-
Other income	-	5,488	10,571	2,102	-	1,107	5,243	-
Mark-up / return / interest paid	218,089	1,821	270,688	17,454	194,835	3,765	106,086	17,311
Remuneration paid	-	980,777	-	-	-	1,141,536	-	-
Post employment benefits	-	33,390	-	-	-	44,332	-	-
Non-executive directors' fee	45,412	-	-	-	39,926	-	-	-
Net charge for defined contribution plans	-	-	-	321,494	-	-	-	296,349
Net charge / (reversal) for defined benefit plans	-	-	-	129,327	-	-	-	119,994
Donation	-	-	-	-	-	-	-	10,000
Insurance premium paid	-	-	247,615	-	-	-	273,000	-
Insurance claims settled	-	-	132,181	-	-	-	135,649	-
Other expenses	-	-	47,210	127,335	-	-	75,727	109,466

43. CAPITAL ADEQUACY

43.1 The State Bank of Pakistan (SBP) through its BPRD Circular No. 6 dated August 15, 2013 has issued Basel III Capital instructions for Banks / DFIs. The revision to the previously applicable Capital Adequacy regulations pertain to components of eligible capital and related deductions. The amendments have been introduced with an aim to further strengthen the existing capital related rules. Basel III instructions have become effective from December 31, 2013; however, there is a transitional phase during which the complete requirements would become applicable with full implementation by December 31, 2019.

The Group's capital adequacy is reported using the rules and ratios provided by the State Bank of Pakistan. The capital adequacy ratio is a measure of the amount of a Group capital expressed as a percentage of its risk weighted assets (RWAs). Banking operations are categorized as either Trading Book or Banking Book and RWAs are determined according to specific treatments as per the requirements of SBP that measure the varying levels of risk attached to on balance sheet and off-balance sheet exposures. Under the current capital adequacy regulations, credit risk and market risk exposures are measured using the Standardized Approach and operational risk is measured using the Basic Indicator Approach. Credit risk mitigants are also applied against the Group's exposures based on eligible collateral.

The Group performs its Internal Capital Adequacy Assessment Process (ICAAP) as per the guidelines provided by the SBP. The ICAAP has been approved by the Bank's Board of Directors and submitted to the SBP. The Group additionally covers risks not yet included under Pillar I, so as to carry adequate capital to cater for any future business requirements.

The Group plans to move towards the Advanced Approaches as prescribed under Basel Framework, including the Foundation Internal Ratings Based Approach for credit risk, Internal Models Approach for market risk and the Alternate Standardized Approach for operational risk.

43.2 Capital Management

The objective of managing capital is to safeguard the Group ability to continue as a going concern. It is the policy of the Group to maintain a strong capital base so as to maintain investor, depositor and market confidence and to sustain future development of the business. The Group aims to maintain an optimum level of capital along with maximizing shareholders' return as we consider a sound capital position as more appropriate as opposed to leverage supporting business growth.

Statutory minimum capital and capital adequacy requirements

The SBP through its BSD Circular No. 07 dated April 15, 2009 has prescribed the minimum paid-up capital (net of accumulated losses) for Banks to be raised to Rs.10,000 million. The paid-up capital of the Bank for the year ended December 31, 2015 stood at Rs.12,241.798 million (2014: Rs.12,241.798 million) and is in compliance with SBP requirements.

Banks are also required to maintain a minimum Capital Adequacy Ratio (CAR) of 10.0% plus capital conservation buffer of 0.25% of the risk weighted exposures of the Bank. Further, under Basel III instructions, Banks are also required to maintain a Common Equity Tier 1 (CET 1) ratio and Tier 1 ratio of 6.0% and 7.5%, respectively, as at December 31, 2015. As at December 31, 2015 the Group is fully compliant with prescribed ratios as the Group's CAR is 14.68% whereas CET 1 and Tier 1 ratios both stood at 10.44% . The Group and its individually regulated operations have complied with all capital requirements throughout the year.

Tier 1 capital comprises of Common Equity Tier 1 (CET 1) and Additional Tier 1 (AT 1) capital.

CET 1 capital includes fully paid-up capital, balance in share premium account, general reserves as per the financial statements and net unappropriated profits.

AT 1 capital includes instruments meeting the prescribed SBP criteria e.g. perpetual non-cumulative preference shares.

The deductions from Tier 1 capital include mainly:

i) Book value of goodwill / intangibles;
ii) Deficit on revaluation of available for sale investments,;
iii) Reciprocal cross holdings in equity capital instruments of other banks, financial institutions and insurance companies;
iv) Investment in mutual funds above a prescribed ceiling;
v) Threshold deductions applicable from 2014 on deferred tax assets and certain investments;
vi) 30% of investments in majority owned securities or other financial subsidiaries not consolidated in the statement of financial position, during transition phase.

Tier 2 capital includes general provisions for loan losses, surplus on the revaluation of fixed assets, fixed income financial instruments (AFS)and equity investments (AFS), foreign exchange translation reserves and subordinated debts (meeting the revised eligibility criteria). The deductions from Tier 2 include mainly:

i) Reciprocal cross holdings in other capital instruments of other banks, financial institution and insurance companies;
ii) 30% of investments in majority owned securities or other financial subsidiaries not consolidated in the statement of financial position, during transition phase.

43.3 Capital Adequacy Ratio (CAR) disclosure template:

		2015	2014
		---------- (Rupees in '000) ---------	
		Amount	Amount
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	12,241,798	12,241,798
2	Balance in Share Premium Account	-	-
3	Reserve for issue of Bonus Shares	-	-
4	Discount on Issue of shares	-	-
5	General/ Statutory Reserves	24,483,425	21,903,578
6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
7	Unappropriated/unremitted profits/ (losses)	59,955,027	52,507,655
8	Minority Interests arising from CET1 capital instruments issued to third parties by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	4,510,772	4,252,698
9	**CET 1 before Regulatory Adjustments**	**101,191,022**	**90,905,729**
10	Total regulatory adjustments applied to CET1 **(Note 43.3.1)**	3,219,794	6,142,962
11	**Common Equity Tier 1**	97,971,228	84,762,767
	Additional Tier 1 (AT 1) Capital		
12	Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
13	of which: Classified as equity	-	-
14	of which: Classified as liabilities	-	-
15	Additional Tier-1 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group AT 1)	242,916	107,665
16	of which: instrument issued by subsidiaries subject to phase out	-	-
17	**AT1 before regulatory adjustments**	-	-
18	Total regulatory adjustment applied to AT1 capital **(Note 43.3.2)**	(242,916)	(107,665)
19	Additional Tier 1 capital after regulatory adjustments	-	-
20	**Additional Tier 1 capital recognized for capital adequacy**	**-**	**-**
21	**Tier 1 Capital (CET1 + admissible AT1) (11+20)**	**97,971,228**	**84,762,767**
	Tier 2 Capital		
24	Qualifying Tier 2 capital instruments under Basel III plus any related share premium	-	-
25	Tier 2 capital instruments subject to phaseout arrangement issued under pre-Basel 3 rules	-	-
26	Tier 2 capital instruments issued to third parties by consolidated subsidiaries (amount allowed in group tier 2)	404,861	179,441
27	of which: instruments issued by subsidiaries subject to phase out	-	-
28	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	4,193,281	2,098,363
29	Revaluation Reserves (net of taxes)	24,490,954	17,312,859
30	of which: Revaluation reserves on fixed assets	14,602,302	11,612,780
31	of which: Unrealized gains/losses on AFS	9,888,652	5,700,079
32	Foreign Exchange Translation Reserves	17,141,392	15,382,510
33	Undisclosed/Other Reserves (if any)	-	-
34	**T2 before regulatory adjustments**	**46,230,488**	**34,973,173**
35	Total regulatory adjustment applied to T2 capital **(Note 43.3.3)**	490,803	563,729
36	**Tier 2 capital (T2) after regulatory adjustments**	**45,739,685**	**34,409,444**
37	Tier 2 capital recognized for capital adequacy	39,843,413	34,409,444
38	Portion of Additional Tier 1 capital recognized in Tier 2 capital	-	-
39	**Total Tier 2 capital admissible for capital adequacy**	39,843,413	34,409,444
40	**TOTAL CAPITAL (T1 + admissible T2) (21+39)**	**137,814,641**	**119,172,211**
41	**Total Risk Weighted Assets (RWA) {for details refer Note 43.6}**	**938,813,474**	**836,227,685**
	Capital Ratios and buffers (in percentage of risk weighted assets)		
42	**CET1 to total RWA**	**10.4%**	**10.1%**
43	**Tier-1 capital to total RWA**	**10.4%**	**10.1%**
44	**Total capital to total RWA**	**14.7%**	**14.3%**
45	Bank specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus any other buffer requirement)	6.25%	-
46	of which: capital conservation buffer requirement	0.25%	-
47	of which: countercyclical buffer requirement	-	-
48	of which: D-SIB or G-SIB buffer requirement	-	-
49	CET1 available to meet buffers (as a percentage of risk weighted assets)	4.19%	-
	National minimum capital requirements prescribed by SBP		
50	**CET1 minimum ratio**	**6.0%**	**5.5%**
51	**Tier 1 minimum ratio**	**7.5%**	**7.0%**
52	**Total capital minimum ratio**	**10.0%**	**10.0%**

	Regulatory Adjustments and Additional Information	2015 Amount	2015 Amounts subject to Pre-Basel III treatment*	2014 Amount
		(Rupees in '000)		
43.3.1	**Common Equity Tier 1 capital: Regulatory adjustments**			
1	Goodwill (net of related deferred tax liability)	-		-
2	All other intangibles (net of any associated deferred tax liability)	1,100,424		1,223,589
3	Shortfall in provisions against classified assets*	670,120		774,826
4	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		-
5	Defined-benefit pension fund net assets	-	-	-
6	Reciprocal cross holdings in CET1 capital instruments of banking, financial and insurance entities	1,151,753		1,358,694
7	Cash flow hedge reserve	-		-
8	Investment in own shares/ CET1 instruments	-		-
9	Securitization gain on sale	-		-
10	Capital shortfall of regulated subsidiaries	-		-
11	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	-		-
12	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		-
13	Significant investments in the common stocks of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-		-
14	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		-
15	Amount exceeding 15% threshold	-		-
16	of which: significant investments in the common stocks of financial entities	-		-
17	of which: deferred tax assets arising from temporary differences	-		-
18	National specific regulatory adjustments applied to CET1 capital	-		-
19	Investments in TFCs of other banks exceeding the prescribed limit	-		-
20	Any other deduction specified by SBP (mention details)	-		-
21	Adjustment to CET1 due to insufficient AT1 and Tier 2 to cover deductions	297,497		2,785,853
22	**Total regulatory adjustments applied to CET1 (sum of 1 to 21)**	**3,219,794**		**6,142,962**
43.3.2	**Additional Tier-1 : regulatory adjustments**			
23	Investment in mutual funds exceeding the prescribed limit [SBP specific adjustment]	49,611		2,329,789
24	Investment in own AT1 capital instruments	-		-
25	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial and insurance entities	-		-
26	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		-
27	Significant investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-		-
28	Adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-
29	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from additional tier-1 capital	490,803	490,803	563,729
30	**Total regulatory adjustment applied to AT1 capital (sum of 23 to 29)**	**540,414**		**2,893,518**

	Regulatory Adjustments and Additional Information	2015 Amount	2015 Amounts subject to Pre-Basel III treatment*	2014 Amount
		(Rupees in '000)		
43.3.3	**Tier 2 Capital: regulatory adjustments**			
31	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	490,803	490,803	563,729
32	Reciprocal cross holdings in Tier 2 instruments of banking, financial and insurance entities	-		-
33	Investment in own Tier 2 capital instrument	-		-
34	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		-
35	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-		-
36	**Total regulatory adjustment applied to T2 capital (sum of 31 to 35)**	**490,803**		**563,729**

		2015	2014
		Rupees in '000	
43.3.4	**Additional Information**	**Amount**	**Amount**
	Risk Weighted Assets subject to pre-Basel III treatment		
37	Risk weighted assets in respect of deduction items (which during the transitional period will be risk weighted subject to Pre-Basel III Treatment)	-	-
(i)	of which: deferred tax assets	-	-
(ii)	of which: Defined-benefit pension fund net assets	-	-
(iii)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is less than 10% of the issued common share capital of the entity	-	-
(iv)	of which: Recognized portion of investment in capital of banking, financial and insurance entities where holding is more than 10% of the issued common share capital of the entity	-	-
	Amounts below the thresholds for deduction (before risk weighting)		
38	Non-significant investments in the capital of other financial entities	-	-
39	Significant investments in the common stock of financial entities	-	-
40	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
	Applicable caps on the inclusion of provisions in Tier 2		
41	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	-	-
42	Cap on inclusion of provisions in Tier 2 under standardized approach	-	-
43	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
44	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-

* This represents benefit of relaxation in provisioning requirement allowed by SBP for a classified customer of the Group.

43.4 Capital Structure Reconciliation

Step 1	Balance Sheet as per published financial statements As at Dec 31, 2015	Under regulatory scope of consolidation As at Dec 31, 2015
	--------- (Rupees in '000) ---------	
Assets		
Cash and balances with treasury banks	113,762,323	113,762,323
Balances with other banks	27,713,772	27,713,772
Lending to financial institutions	31,304,861	31,304,861
Investments	747,598,627	747,598,627
Advances	487,278,143	487,278,143
Operating fixed assets	36,677,638	36,677,638
Deferred tax assets - net	-	-
Other assets	41,851,449	41,851,449
Total assets	**1,486,186,813**	**1,486,186,813**
Liabilities & Equity		
Bills payable	13,395,744	13,395,744
Borrowings	164,232,087	164,232,087
Deposits and other accounts	1,119,953,064	1,119,953,064
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	4,873	4,873
Deferred tax liability - net	4,515,165	4,515,165
Other liabilities	28,486,831	28,486,831
Total liabilities	**1,330,587,764**	**1,330,587,764**
Share capital	12,241,798	12,241,798
Reserves	41,624,817	41,624,817
Unappropriated profit	59,955,027	59,955,027
Total equity attributable to equity holders of the Bank	**113,821,642**	**113,821,642**
Non-controlling interest	5,223,744	5,223,744
	119,045,386	119,045,386
Surplus on revaluation of assets - net of deferred tax	**36,553,663**	**36,553,663**
Total liabilities and equity	**1,486,186,813**	**1,486,186,813**

43.4 Capital Structure (Contd.)

Step 2	Balance Sheet as per published financial statements As at Dec 31, 2015	Under regulatory scope of consolidation As at Dec 31, 2015	Reference
	--------- (Rupees in '000) ---------		
Assets			
Cash and balances with treasury banks	113,762,323	113,762,323	
Balances with other banks	27,713,772	27,713,772	
Lendings to financial institutions	31,304,861	31,304,861	
Investments	747,598,627	747,598,627	
of which: Non-significant capital investments in capital of other financial institutions exceeding 10% threshold	-	-	a
of which: significant capital investments in financial sector entities exceeding regulatory threshold	-	-	b
of which: Mutual Funds exceeding regulatory threshold	49,611	49,611	c
of which: reciprocal crossholding of capital instrument	1,151,753	1,151,753	d
of which: others (mention details)	-	-	e
Advances	487,278,143	487,278,143	
shortfall in provisions/ excess of total EL amount over eligible provisions under IRB	670,120	670,120	f
general provisions reflected in Tier 2 capital	4,193,281	4,193,281	g
Fixed Assets	36,677,638	36,677,638	
of which: Goodwill	-	-	j
of which: Intangibles	1,333,515	1,333,515	k
Deferred Tax Assets	-	-	
of which: DTAs excluding those arising from temporary differences	-	-	h
of which: DTAs arising from temporary differences exceeding regulatory threshold	-	-	i
Other assets	41,851,449	41,851,449	
of which: Defined-benefit pension fund net assets	-	-	l
Total assets	**1,486,186,813**	**1,486,186,813**	
Liabilities & Equity			
Bills payable	13,395,744	13,395,744	
Borrowings	164,232,087	164,232,087	
Deposits and other accounts	1,119,953,064	1,119,953,064	
Sub-ordinated loans	-	-	
of which: eligible for inclusion in AT1	-	-	m
of which: eligible for inclusion in Tier 2	-	-	n
Liabilities against assets subject to finance lease	4,873	4,873	
Deferred tax liabilities	4,515,165	4,515,165	
of which: DTLs related to goodwill	-	-	o
of which: DTLs related to intangible assets	233,091	233,091	p
of which: DTLs related to defined pension fund net assets	-	-	q
of which: other deferred tax liabilities	4,282,074	4,282,074	r
Other liabilities	28,486,831	28,486,831	
Total liabilities	1,330,587,764	1,330,587,764	
Share capital	12,241,798	12,241,798	
of which: amount eligible for CET1	12,241,798	12,241,798	s
of which: amount eligible for AT1	-	-	t
Reserves	41,624,817	41,624,817	
of which: portion eligible for inclusion in CET1(provide breakup)	24,483,425	24,483,425	u
of which: portion eligible for inclusion in Tier 2	17,141,392	17,141,392	v
Unappropriated profit/ (losses)	59,955,027	59,955,027	w
Minority Interest	5,223,744	5,223,744	
of which: portion eligible for inclusion in CET1	4,510,772	4,510,772	x
of which: portion eligible for inclusion in AT1	242,916	242,916	y
of which: portion eligible for inclusion in Tier 2	404,861	404,861	z
Surplus on revaluation of assets	36,553,663	36,553,663	
of which: Revaluation reserves on Property	21,794,481	21,794,481	aa
of which: Unrealized Gains/Losses on AFS	14,759,182	14,759,182	
In case of Deficit on revaluation (deduction from CET1)	-	-	ab
Total liabilities and equity	**1,486,186,813**	**1,486,186,813**	

43.4 Capital Structure (Contd.)

	Step 3	Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Capital/ Capital deposited with SBP	12,241,798	(s)
2	Balance in Share Premium Account	-	
3	Reserve for issue of Bonus Shares	-	
4	General/ Statutory Reserves	24,483,425	(u)
5	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	
6	Unappropriated/unremitted profits/(losses)	59,955,027	(w)
7	Minority Interests arising from CET1 capital instruments issued to third party by consolidated bank subsidiaries (amount allowed in CET1 capital of the consolidation group)	4,510,772	(x)
8	**CET 1 before Regulatory Adjustments**	**101,191,022**	
	Common Equity Tier 1 capital: Regulatory adjustments		
9	Goodwill (net of related deferred tax liability)	-	(j) - (o)
10	All other intangibles (net of any associated deferred tax liability)	1,100,424	(k) - (p)
11	Shortfall of provisions against classified assets	670,120	(f)
12	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	{(h) - (r} * x%
13	Defined-benefit pension fund net assets	-	{(l) - (q)} * x%
14	Reciprocal cross holdings in CET1 capital instruments	1,151,753	(d)
15	Cash flow hedge reserve	-	
16	Investment in own shares/ CET1 instruments		
17	Securitization gain on sale		
18	Capital shortfall of regulated subsidiaries		
19	Deficit on account of revaluation from bank's holdings of property/ AFS	-	(ab)
20	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(a) - (ac) - (ae)
21	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	(b) - (ad) - (af)
22	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	(i)
23	Amount exceeding 15% threshold	-	
24	of which: significant investments in the common stocks of financial entities	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments applied to CET1 capital	-	
27	Investment in TFCs of other banks exceeding the prescribed limit	-	
28	Any other deduction specified by SBP (mention details)	-	
29	Regulatory adjustment applied to CET1 due to insufficient AT1 and Tier 2 to cover deductions	297,497	
30	Total regulatory adjustments applied to CET1 (sum of 9 to 25)	**3,219,794**	
	Common Equity Tier 1	**97,971,228**	
	Additional Tier 1 (AT 1) Capital		
31	Qualifying Additional Tier-1 instruments plus any related share premium	-	
32	of which: Classified as equity	-	(t)
33	of which: Classified as liabilities	-	(m)
34	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT 1)	-	(y)
35	of which: instrument issued by subsidiaries subject to phase out	-	
36	**AT1 before regulatory adjustments**		

43.4 Capital Structure (Contd.)

		Component of regulatory capital reported by bank (Rupees in '000)	Source based on reference number from step 2
	Additional Tier 1 Capital: regulatory adjustments		
37	Investment in mutual funds exceeding the prescribed limit (SBP specific adjustment)	49,611	
38	Investment in own AT1 capital instruments	-	
39	Reciprocal cross holdings in Additional Tier 1 capital instruments	-	
40	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ac)
41	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(ad)
42	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-1 capital	490,803	
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
44	Total of Regulatory Adjustment applied to AT1 capital	540,414	
45	Additional Tier 1 capital		
46	**Additional Tier 1 capital recognized for capital adequacy**	**-**	
	Tier 1 Capital (CET1 + admissible AT1)	**97,971,228**	
	Tier 2 Capital		
47	Qualifying Tier 2 capital instruments under Basel III	-	(n)
48	Capital instruments subject to phase out arrangement from tier 2 (Pre-Basel III instruments)	-	
49	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2)	404,861	(z)
50	of which: instruments issued by subsidiaries subject to phase out	-	
51	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	4,193,281	(g)
52	Revaluation Reserves eligible for Tier 2	-	
53	of which: portion pertaining to Property	14,602,302	portion of (aa)
54	of which: portion pertaining to AFS securities	9,888,652	
55	Foreign Exchange Translation Reserves	17,141,392	(v)
56	Undisclosed/Other Reserves (if any)		
57	**T2 before regulatory adjustments**	**46,230,488**	
	Tier 2 Capital: regulatory adjustments		
58	Portion of deduction applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	490,803	
59	Reciprocal cross holdings in Tier 2 instruments	-	
60	Investment in own Tier 2 capital instrument	-	
61	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	(ae)
62	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	(af)
63	Amount of Regulatory Adjustment applied to T2 capital	490,803	
64	Tier 2 capital (T2)	45,739,685	
65	Tier 2 capital recognized for capital adequacy	39,843,413	
66	Excess Additional Tier 1 capital recognized in Tier 2 capital	-	
67	Total Tier 2 capital admissible for capital adequacy	39,843,413	
	TOTAL CAPITAL (T1 + admissible T2)	**137,814,641**	

43.5 Main Features Template of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

	Main Features	Common Shares
1	Issuer	United Bank Limited
2	Unique identifier (eg PSX Symbol or Bloomberg identifier etc.)	On PSX "UBL" and on Bloomberg "UBLS".
3	Governing law(s) of the instrument	Relevant Capital Market Laws
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/ group/ group&solo	Group & Standalone
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (Currency in PKR thousands, as of reporting date)	12,241,798
9	Par value of instrument	Rs 10 each
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1959
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	
17	Fixed or floating dividend/ coupon	Not applicable
18	coupon rate and any related index/ benchmark	Not applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Not applicable
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	Not applicable
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	Common equity (ranks after all creditors including depositors)
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	Not applicable

43.6 Capital Adequacy Ratio

Risk weighted exposures	Capital requirements		Risk weighted assets	
	2015	2014	2015	2014
	(Rupees in '000)			
Credit risk				
Claims on:				
Federal and Provincial Governments, SBP and other sovereigns – in foreign currency	6,022,495	4,785,856	60,224,947	47,858,558
Public Sector Enterprises	1,309,195	911,266	13,091,945	9,112,661
Banks	6,888,088	6,109,873	68,880,878	61,098,727
Corporates	34,289,568	32,235,518	342,895,680	322,355,177
Retail portfolio	2,079,760	2,081,800	20,797,601	20,817,996
Secured by residential property	144,164	137,871	1,441,637	1,378,708
Past due loans	1,745,444	2,223,213	17,454,440	22,232,133
Listed equity investments	175,112	271,521	1,751,122	2,715,213
Unlisted equity investments	21,187	22,249	211,871	222,494
Commercial entity	55,872	52,846	558,720	528,460
Significant investment & DTA	163,601	70,466	1,636,009	704,661
Investments in fixed assets	3,557,722	3,211,206	35,577,215	32,112,055
Other assets	1,032,980	1,313,900	10,329,802	13,139,000
	57,485,188	53,427,585	574,851,867	534,275,843
Market risk				
Interest rate risk	13,911,239	10,849,112	173,890,488	135,613,900
Equity exposure risk	4,223,190	3,393,676	52,789,872	42,420,950
Foreign exchange risk	927,897	998,684	11,598,712	12,483,550
	19,062,326	15,241,472	238,279,072	190,518,400
Operational risk	10,054,603	8,914,675	125,682,535	111,433,442
	86,602,117	77,583,732	938,813,474	836,227,685
Capital adequacy ratio				
Total eligible regulatory capital held	137,814,641	119,172,211		
Total risk weighted assets	938,813,474	836,227,685		
CET1 to total RWA	10.4%	10.1%		
Tier-1 capital to total RWA	10.4%	10.1%		
Total capital to total RWA	14.7%	14.3%		

43.7 Credit risk - General disclosures

The Group follows the Standardized Approach for its credit risk exposures, which sets out fixed risk weights corresponding to external credit ratings or type of exposure, whichever is applicable.

Under the Standardized Approach, the capital requirement is based on the credit rating assigned to counterparties by External Credit Assessment Institutions (ECAIs) duly recognized by the SBP. The Group selects particular ECAIs for each type of exposure. The Group utilizes the credit ratings assigned by Pakistan Credit Rating Agency (PACRA), Japan Credit Rating Company Limited – Vital Information Systems (JCR-VIS), Fitch, Moody's and Standard & Poors (S & P). The Group also utilizes rating scores of Export Credit Agencies (ECAs) participating in the "Arrangement on Officially Supported Export Credits".

Types of exposure and ECAIs used

	FITCH	Moody's	S & P	PACRA	JCR-VIS	ECA scores
Corporates	-	✓	-	✓	✓	-
Banks	✓	✓	✓	✓	✓	-
Sovereigns	-	-	-	-	-	✓
Public sector enterprises	-	-	-	✓	✓	-

Mapping to SBP Rating Grades

For all exposures, the selected ratings are translated to the standard rating grades given by the SBP. The mapping tables used for converting ECAI ratings to SBP rating grades are given below:

Long Term Rating Grades mapping

SBP Rating grade	Fitch	Moody's	S & P	PACRA	JCR-VIS	ECA Scores
1	AAA	Aaa	AAA	AAA	AAA	0
	AA+	Aa1	AA+	AA+	AA+	1
	AA	Aa2	AA	AA	AA	
	AA-	Aa3	AA-	AA-	AA-	
2	A+	A1	A+	A+	A+	2
	A	A2	A	A	A	
	A-	A3	A-	A-	A-	
3	BBB+	Baa1	BBB+	BBB+	BBB+	3
	BBB	Baa2	BBB	BBB	BBB	
	BBB-	Baa3	BBB-	BBB-	BBB-	
4	BB+	Ba1	BB+	BB+	BB+	4
	BB	Ba2	BB	BB	BB	
	BB-	Ba3	BB-	BB-	BB-	
5	B+	B1	B+	B+	B+	5
	B	B2	B	B	B	6
	B-	B3	B-	B-	B-	
6	CCC+ and below	Caa1 and below	CCC+ and below	CCC+ and below	CCC+ and below	7

Short Term Rating Grades mapping

SBP Rating Grade	Fitch	Moody's	S & P	PACRA	JCR-VIS
S1	F1	P-1	A-1+	A-1+	A-1+
S1	F1	P-1	A-1	A-1	A-1
S2	F2	P-2	A-2	A-2	A-2
S3	F3	P-3	A-3	A-3	A-3
S4	Others	Others	Others	Others	Others

43.8 Credit exposures subject to Standardized Approach

Exposures	Rating category / risk weights	2015 Amount outstanding (Rupees in '000)	2015 Deduction CRM (Rupees in '000)	2015 Net amount (Rupees in '000)	2014 Amount outstanding (Rupees in '000)	2014 Deduction CRM (Rupees in '000)	2014 Net amount (Rupees in '000)
Cash and cash equivalents	-	13,756,990	-	13,756,990	12,996,271	-	12,996,271
Claims on Federal and Provincial Governments and SBP, denominated in PKR	-	445,363,390	143,583,595	301,779,795	212,099,704	51,146,981	160,952,723
Foreign currency claims on SBP arising out of statutory obligations in Pakistan	-	9,274,554	-	9,274,554	8,621,400	-	8,621,400
Claims on other sovereigns and on Government of Pakistan or provincial governments or SBP denominated in currencies other than PKR	1	1,081,432	-	1,081,432	1,241,372	-	1,241,372
	2	27,730,887	-	27,730,887	13,048,768	-	13,048,768
	3	2,006,945	-	2,006,945	2,603,011	-	2,603,011
	4,5	10,288,460	-	10,288,460	5,407,648	-	5,407,648
	6	28,924,558	-	28,924,558	25,693,100	-	25,693,100
	Unrated	-	-	-		-	-
		70,032,282	-	70,032,282	47,993,899	-	47,993,899
Corporates	0	-	-	-	-	-	-
	1	49,560,476	9,434,735	40,125,741	45,585,451	9,438,882	36,146,569
	2	21,929,345	441,406	21,487,939	34,001,545	1,816	33,999,729
	3,4	1,698,024	-	1,698,024	1,680,730	28,924	1,651,806
	5,6	-	-	-	104,643	-	104,643
	Unrated-1	225,008,791	25,043,077	199,965,714	243,433,051	17,359,080	226,073,971
	Unrated-2	98,024,261	54,003	97,970,258	61,871,917	790,824	61,081,093
		396,220,897	34,973,221	361,247,676	386,677,337	27,619,526	359,057,811
Claims on banks with maturity less than 3 months and denominated in foreign currency	1,2,3	1,359,453	-	1,359,453	615,160	-	615,160
	4,5	38,916	-	38,916	569,714	-	569,714
	6	-	-	-		-	-
	Unrated	3,202,758	-	3,202,758	4,163,123	-	4,163,123
		4,601,127	-	4,601,127	5,347,997	-	5,347,997
Banks - others	0	-	-	-	-	-	-
	1	40,874,231	1,865,947	39,008,284	41,642,903	3,292,633	38,350,270
	2,3	46,465,390	318,883	46,146,507	47,771,697	-	47,771,697
	4,5	8,045,025	208,981	7,836,044	9,886,190	-	9,886,190
	6	7,274,127	-	7,274,127	3,227,208	-	3,227,208
	Unrated	36,653,664	-	36,653,664	27,150,610	-	27,150,610
		139,312,437	2,393,811	136,918,626	129,678,608	3,292,633	126,385,975
Public sector enterprises	0	-	-	-	-	-	-
	1	22,370,042	1,666,995	20,703,047	12,744,261	1,950,562	10,793,699
	2,3	-	-	-	-	-	-
	4,5	-	-	-	-	-	-
	6	-	-	-	-	-	-
	Unrated	81,758,557	63,855,886	17,902,671	70,973,819	57,065,977	13,907,842
		104,128,599	65,522,881	38,605,718	83,718,080	59,016,539	24,701,541
Retail portfolio	75%	29,991,077	2,260,943	27,730,134	29,430,563	1,673,234	27,757,329
	35%	4,118,964	-	4,118,964	3,939,166	-	3,939,166
		34,110,041	2,260,943	31,849,098	33,369,729	1,673,234	31,696,495
Equity investments							
- Listed	100%	1,751,122	-	1,751,122	2,715,213	-	2,715,213
- Unlisted	150%	141,247	-	141,247	148,329	-	148,329
- Commercial Entity (Holding greater than 10%)	1000%	55,872		55,872	52,846	-	52,846
		1,948,241	-	1,948,241	2,916,388	-	2,916,388
Past due loans secured against mortgage of residential property:							
- less than 20% provided	100%	25,075	-	25,075	37,216	-	37,216
- greater than 20% provided	50%	88,074	-	88,074	152,320	-	152,320
		113,149	-	113,149	189,536	-	189,536
Past due loans - others							
- Less than 20% provided	150%	8,714,912	-	8,714,912	11,478,633	-	11,478,633
- Between 20% to 50% provided	100%	3,426,454	-	3,426,454	4,259,661	-	4,259,661
- More than 50% provided	50%	1,773,010	-	1,773,010	1,282,292	-	1,282,292
		13,914,376		13,914,376	17,020,586	-	17,020,586
Significant investment and deferred tax asset (greater than 15 % threshold)	250%	654,403		654,403	281,864	-	281,864
Fixed assets	100%	35,577,215	-	35,577,215	32,112,055	-	32,112,055
Others		10,329,802	-	10,329,802	13,139,000	-	13,139,000
		1,279,337,503	248,734,451	1,030,603,052	986,162,454	142,748,913	843,413,541

Credit Risk: Disclosures with respect to Credit Risk Mitigation for Standardized Approach

The Group has adopted the Comprehensive Approach of Credit Risk Mitigation for the Banking Book. Under this approach, cash, lien on deposits, government securities and eligible guarantees etc. are considered as eligible collateral. The Group has in place detailed guidelines with respect to the valuation and management of each of these types of collateral. Where the Group's exposure to an obligor is secured by eligible collateral, the Group reduces its exposure for the calculation of capital requirement by the realizable amount of the collateral, adjusted for any applicable haircuts.

No credit risk mitigation benefit is taken in the Trading Book.

For each asset class, the risk weights as specified by the SBP or corresponding to the SBP rating grades are applied to the net amount for the calculation of Risk Weighted Assets.

43.9 Leverage Ratio

The State Bank of Pakistan (SBP) through its BPRD Circular No. 06 of 2013 has issued instructions regarding implementation of parallel run of leverage ratio reporting and its components from December 31, 2013 to December 31, 2017.During this period the final calibration, and any further adjustments to the definition, will be completed, with a view to set the leverage ratio as a separate capital standard on December 31, 2018. Banks are required to disclose the leverage ratio from December 31, 2015.

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage:

$$\textbf{Leverage Ratio} = \frac{\textbf{Tier 1 capital (after related deductions)}}{\textbf{Total Exposure}}$$

As at December 31, 2015 the Group's Leverage ratio stood at 5.13% which is well above the minimum requirement of 3.0%

	2015	2014
	-- (Rupees in '000) --	
On-Balance Sheet Assets		
Cash and balances with treasury banks	113,762,323	75,660,306
Balances with other banks	27,713,772	21,948,274
Lendings to financial institutions	31,304,861	23,435,222
Investments	745,906,461	515,349,795
Advances	486,608,023	466,590,466
Operating fixed assets	35,577,215	32,112,057
Deferred tax assets	-	-
Financial Derivatives (A.1)	1,025,180	2,114,084
Other assets	40,994,589	39,416,000
Total Assets (A)	**1,482,892,424**	**1,176,626,204**
Derivatives (On-Balance Sheet)		
Interest Rate	305,341	178,197
Equity	-	-
Foreign Exchange & gold	719,840	1,935,887
Precious Metals (except gold)	-	-
Commodities	-	-
Credit Derivatives (protection brought & sold)	-	-
Any other derivatives	-	-
Total Derivatives (A.1)	**1,025,181**	2,114,084
Off-Balance Sheet Items excluding derivatives		
Direct Credit Substitutes (i.e. Acceptances, general guarantees for indebtness etc.)	35,042,364	37,244,800
Performance-related Contingent Liabilities (i.e. Guarantees)	108,443,418	125,916,728
Trade-related Contingent Liabilities (i.e. Letter of Credits)	127,720,917	121,090,824
Lending of securities or posting of securities as collaterals	122,771,194	21,269,642
Undrawn committed facilities (which are not cancellable)	19,419,745	3,065,388
Unconditionally cancellable commitments	9,900,613	5,391,934
Commitments in respect of operating leases	-	-
Commitments for the acquisition of operating fixed assets	2,411,095	1,874,447
Other commitments	-	-
Total Off-Balance Sheet Items excluding Derivatives (B)	**425,709,346**	**315,853,763**
Commitments in respect of Derivatives - Off Balance Sheet Items (Derivatives having negative fair value are also included)		
Interest Rate	52,311	22,559
Equity	-	-
Foreign Exchange & gold	2,324,347	2,270,114
Precious Metals (except gold)	-	-
Commodities*	-	-
Credit Derivatives (protection sold and bought)*	-	-
Other derivatives*	-	-
Total Derivatives (C)	**2,376,658**	**2,292,673**
Tier-1 Capital	**97,971,228**	**84,762,767**
Total Exposures (sum of A,B and C)	**1,910,978,428**	**1,494,772,640**
Leverage Ratio	**5.13%**	**5.67%**

44. RISK MANAGEMENT

This section presents information about the Group's exposure to and its management and control of risks, in particular, the primary risks associated with its use of financial instruments such as credit, market, liquidity, and operational risks.

The Bank has an integrated risk management structure in place. The Board Risk and Compliance Committee (BRCC) oversees the entire risk management process of the Bank. The Risk and Credit Policy Group is responsible for the development and implementation of all risk policies as approved by the BRCC / BoD. The group is organized into the functions of Market & Financial Institutions Risk, Credit Policy & Research, Credit Risk Management and Operational Risk & Basel II. Each risk function is headed by a senior manager who reports directly to the Group Head, Risk and Credit Policy. The role of the Risk and Credit Policy Group includes:

- Determining guidelines relating to the Bank's risk appetite.
- Recommending risk management policies in accordance with the Prudential Regulations, Basel II framework and international best practices.
- Reviewing policies/ manuals and ensuring that these are in accordance with BRCC / BoD approved risk management policies.
- Developing systems and resources to review the key risk exposures of the Bank.
- Approving credits and granting approval authority to qualified and experienced individuals.
- Reviewing the adequacy of credit training across the Bank.
- Organizing portfolio reviews focusing on quality assessment, risk profiles, industry concentrations, etc.
- Setting systems to identify significant portfolio indicators, problem credits and level of provisioning required.

44.1 Credit risk

Credit risk is the risk that a customer or counterparty may not settle an obligation for full value, either when due or at any time thereafter. This risk arises from the potential that a customer's or counterparty's willingness or ability to meet such an obligation is impaired, resulting in an economic loss to the Group.

The credit risk management process is driven by the Bank's Credit Policy, which provides policies and procedures in relation to credit initiation, approval, documentation and disbursement, credit maintenance and remedial management.

Individual credit authorities are delegated to credit officers by the Board according to their seasoning/maturity. Approvals for Corporate and Consumer loans are centralized, while approval authorities for Commercial and SME exposures are delegated to a Regional level. All credit policy functions are centrally organized.

Concentrations of credit risk exist if clients are engaged in similar activities, or are located in the same geographical region, or have comparable economic characteristics such that their ability to meet contractual obligations would be similarly affected by changes in economic, political or other conditions. The Group manages, limits and controls concentrations of credit risk to individual counterparties and groups, and to industries, where appropriate. Limits are also applied to portfolios or sectors where the Group considers it appropriate to restrict credit risk concentrations, or to areas of higher risk, or to control the rate of portfolio growth.

44.2 Segmental information

44.2.1 Segments by class of business

	2015					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Chemical and pharmaceuticals	8,531,555	1.61%	18,533,883	1.65%	2,781,854	0.34%
Agri business	49,398,812	9.32%	53,608,830	4.79%	3,394,225	0.42%
Textile spinning	13,635,372	2.57%	1,882,097	0.17%	1,941,634	0.24%
Textile weaving	2,657,452	0.50%	10,566,903	0.94%	66,993	0.01%
Textile composite	20,584,394	3.88%	3,249,174	0.29%	1,073,990	0.13%
Textile others	19,661,415	3.71%	2,375,443	0.21%	4,165,349	0.51%
Cement	2,398,171	0.45%	8,808,436	0.79%	568,026	0.07%
Sugar	3,292,770	0.62%	5,930,322	0.53%	62,392	0.01%
Shoes and leather garments	1,918,259	0.36%	2,009,101	0.18%	496,157	0.06%
Automobile and transportation equipment	11,393,035	2.15%	7,986,088	0.71%	4,192,310	0.52%
Financial	30,808,904	5.81%	21,098,066	1.88%	565,343,210	69.83%
Insurance	-	0.00%	29,459,232	2.63%	155,132	0.02%
Electronics and electrical appliances	8,867,956	1.67%	8,965,482	0.80%	3,508,389	0.43%
Production and transmission of energy	113,321,701	21.38%	73,861,877	6.60%	64,298,257	7.94%
Paper and allied	2,646,245	0.50%	1,424,634	0.13%	2,386,791	0.29%
Surgical and metal	286,139	0.05%	2,227,804	0.20%	328,553	0.04%
Contractors	12,783,190	2.41%	25,619,732	2.29%	16,520,940	2.04%
Wholesale traders	28,067,454	5.30%	57,195,015	5.11%	4,948,989	0.61%
Fertilizer dealers	6,959,049	1.31%	8,490,718	0.76%	5,359,621	0.66%
Sports goods	53,829	0.01%	4,039,204	0.36%	229,470	0.03%
Food industries	21,400,575	4.04%	7,787,627	0.70%	701,813	0.09%
Airlines	15,848,181	2.99%	4,093,887	0.37%	479,906	0.06%
Cables	1,065,319	0.20%	94,637	0.01%	233,784	0.03%
Construction	20,894,566	3.94%	23,136,023	2.07%	19,292,874	2.38%
Containers and ports	-	0.00%	8,903,704	0.80%	1,935,125	0.24%
Engineering	6,637,007	1.25%	1,708,448	0.15%	14,034,023	1.73%
Glass and allied	344,269	0.06%	898,023	0.08%	236,136	0.03%
Hotels	2,947,094	0.56%	5,826,811	0.52%	3,061,702	0.38%
Infrastructure	2,601,563	0.49%	121,917,957	10.89%	83,404	0.01%
Media	359,385	0.07%	878,011	0.08%	60,509	0.01%
Polyester and fiber	6,034,982	1.14%	57,749	0.01%	1,064,275	0.13%
Telecommunication	12,783,646	2.41%	1,535,997	0.14%	18,461,427	2.28%
Individuals	64,599,561	12.19%	441,968,349	39.46%	4,820,071	0.60%
Others	37,132,759	7.05%	153,813,800	13.70%	63,287,970	7.83%
	529,914,609	100.00%	1,119,953,064	100.00%	809,575,301	100.00%

	2014					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Chemical and pharmaceuticals	6,580,613	1.28%	17,495,393	1.84%	6,023,366	0.88%
Agri business	56,121,545	10.91%	47,434,593	4.98%	3,051,752	0.45%
Textile spinning	21,293,765	4.14%	1,682,451	0.18%	1,545,559	0.23%
Textile weaving	2,810,593	0.55%	9,446,002	0.99%	666,421	0.10%
Textile composite	23,745,030	4.62%	2,904,513	0.31%	542,549	0.08%
Textile others	16,384,155	3.19%	1,923,925	0.20%	4,384,158	0.64%
Cement	3,318,490	0.65%	7,998,506	0.84%	1,170,584	0.17%
Sugar	4,740,778	0.92%	5,293,496	0.56%	531,370	0.08%
Shoes and leather garments	1,944,881	0.38%	1,761,525	0.19%	250,882	0.04%
Automobile and transportation equipment	12,735,439	2.48%	5,393,607	0.57%	4,644,480	0.68%
Financial	26,971,158	5.24%	22,570,721	2.37%	448,927,642	65.61%
Insurance	-	0.00%	25,466,768	2.68%	33,723	0.00%
Electronics and electrical appliances	8,103,835	1.58%	3,268,066	0.34%	1,819,627	0.27%
Production and transmission of energy	97,419,651	18.94%	63,579,867	6.68%	56,213,255	8.22%
Paper and allied	3,532,041	0.69%	1,247,831	0.13%	2,770,809	0.40%
Surgical and metal	986,166	0.19%	1,905,729	0.20%	244,655	0.04%
Contractors	6,198,325	1.21%	24,661,070	2.59%	28,991,154	4.24%
Wholesale traders	23,737,158	4.62%	48,104,768	5.05%	2,679,627	0.39%
Fertilizer dealers	7,407,635	1.44%	7,539,396	0.79%	3,829,768	0.56%
Sports goods	52,815	0.01%	3,610,739	0.38%	146,024	0.02%
Food industries	21,121,920	4.11%	7,020,027	0.74%	4,373,172	0.64%
Airlines	7,646,882	1.49%	4,706,470	0.49%	174,471	0.03%
Cables	1,551,866	0.30%	84,598	0.01%	292,292	0.04%
Construction	24,991,463	4.86%	19,839,687	2.08%	11,200,839	1.64%
Containers and ports	-	0.00%	8,073,652	0.85%	4,186,920	0.61%
Engineering	4,335,100	0.84%	1,801,998	0.19%	4,127,252	0.60%
Glass and allied	89,038	0.02%	806,575	0.08%	254,858	0.04%
Hotels	4,043,568	0.79%	5,718,856	0.60%	46,252	0.01%
Infrastructure	-	0.00%	20,111,123	2.11%	84,721	0.01%
Media	380,961	0.07%	794,028	0.08%	50	0.00%
Polyester and fiber	6,341,789	1.23%	90,370	0.01%	745,682	0.11%
Telecommunication	11,278,132	2.19%	7,307,598	0.77%	8,887,250	1.30%
Individuals	72,512,120	14.10%	468,434,928	49.21%	14,654,351	2.14%
Others	35,905,808	6.98%	103,823,420	10.91%	66,727,192	9.75%
	514,282,720	100.00%	951,902,296	100.00%	684,222,707	100.00%

44.2.2 Segment by sector

	2015					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Public / Government	136,660,276	25.79%	126,568,746	11.30%	53,004,687	6.55%
Private	393,254,333	74.21%	993,384,318	88.70%	756,570,614	93.45%
	529,914,609	100.00%	1,119,953,064	100.00%	809,575,301	100.00%

	2014					
	Gross advances		Deposits		Contingencies and commitments	
	(Rupees in '000)	Percent	(Rupees in '000)	Percent	(Rupees in '000)	Percent
Public / Government	125,392,226	24.38%	62,828,908	6.60%	77,186,416	11.28%
Private	388,890,494	75.62%	889,073,388	93.40%	607,036,291	88.72%
	514,282,720	100.00%	951,902,296	100.00%	684,222,707	100.00%

44.2.3 Details of non performing advances and specific provisions by class of business segment

	2015		2014	
	Classified advances	Specific provision	Classified advances	Specific provision
	(Rupees in '000)			
Chemical and pharmaceuticals	504,257	398,238	375,805	355,821
Agri business	415,651	328,849	1,104,812	879,015
Textile spinning	5,001,480	5,142,833	5,081,205	4,898,555
Textile weaving	536,323	536,323	722,250	675,355
Textile composite	4,239,761	4,019,343	4,927,250	4,789,418
Textile others	3,802,417	3,668,376	3,631,113	3,204,902
Sugar	87,798	44,585	31,832	31,832
Shoes and leather garments	688,402	688,402	405,013	318,982
Automobile and transportation equipment	649,390	646,738	720,139	663,765
Financial	1,884,031	1,863,981	2,682,547	1,734,089
Electronics and electrical appliances	276,224	202,510	175,088	175,088
Production and transmission of energy	6,853,347	4,069,380	6,984,140	3,884,756
Paper and allied	164,508	164,508	169,396	152,996
Wholesale traders	1,763,994	1,392,703	1,624,445	1,471,673
Fertilizer dealers	74,814	74,814	69,814	69,814
Sports goods	23,834	23,834	24,820	24,327
Food industries	921,899	783,239	841,627	758,986
Construction	3,604,270	3,339,694	3,798,502	3,387,713
Engineering	2,764,923	1,053,889	2,884,198	1,073,071
Hotels	475,494	475,494	485,993	485,993
Polyester and fiber	2,249,901	2,249,902	2,258,718	2,252,519
Individuals	7,412,568	4,613,210	13,297,188	10,503,589
Others	3,676,944	2,662,340	4,809,582	3,026,806
	48,072,230	38,443,185	57,105,477	44,819,065

44.2.4 Details of non performing advances and specific provision by sector

	2015		2014	
	Classified advances	Specific provision	Classified advances	Specific provision
	(Rupees in '000)			
Public / Government	1,089,630	22,313	1,089,630	22,313
Private	46,982,600	38,420,872	56,015,847	44,796,752
	48,072,230	38,443,185	57,105,477	44,819,065

44.2.5 Geographical segment analysis

	2015			
	Profit before taxation	Total assets employed	Net assets employed	Contingencies and commitments
	(Rupees in '000)			
Pakistan operations	37,539,012	1,144,301,810	97,150,148	661,243,144
Middle East	4,136,015	284,197,137	39,156,824	87,984,936
United States of America	74,433	7,172,640	2,426,167	1,685
Karachi Export Processing Zone	55,701	1,514,484	462,099	133,093
Europe	1,626,673	88,322,461	15,311,875	96,864,113
Africa	15,492	5,075,491	1,091,936	160,223
	5,908,314	386,282,213	58,448,901	185,144,050
	43,447,326	1,530,584,023	155,599,049	846,387,194

	2014			
	Profit before taxation	Total assets employed	Net assets employed	Contingencies and commitments
	(Rupees in '000)			
Pakistan operations	29,296,442	887,896,331	85,831,329	358,766,260
Middle East	5,032,816	248,206,439	34,514,136	262,148,111
United States of America	119,840	4,228,299	2,260,843	1,616
Karachi Export Processing Zone	44,893	1,725,662	405,435	153,463
Europe	1,121,026	74,105,677	13,205,389	74,529,621
Africa	1,297	4,299,254	1,287,479	126,369
	6,319,872	332,565,331	51,673,282	336,959,180
	35,616,314	1,220,461,662	137,504,611	695,725,440

Total assets employed include intra group items of Rs. 44,397.210 million (2014: Rs. 38,008.549 million).

Contingencies and commitments include intra group items of Rs. 36,811.893 million (2014: Rs. 11,502.733 million).

44.3 Market risk

Market risk is the risk that the fair value of a financial instrument will fluctuate due to movements in market prices. It results from changes in interest rates, exchange rates and equity prices as well as from changes in the correlations between them. Each of these components of market risk consists of a general market risk and a specific market risk that is driven by the nature and composition of the portfolio.

Measuring and controlling market risk is usually carried out at a portfolio level. However, certain controls are applied, where necessary, to individual risk types, to particular books and to specific exposures. Controls are also applied to prevent any undue risk concentrations in trading books, taking into account variations in price, volatility, market depth and liquidity. These controls include limits on exposure to individual market risk variables as well as limits on concentrations of tenors and issuers.

Trading activities are centered in the Treasury and Capital Markets Group which facilitates clients and also runs proprietary positions. The Group is active in the cash and derivative markets for equity, interest rate and foreign exchange.

The Market and Treasury Risk division performs market risk management activities. Within this division, the Market Risk Management unit is responsible for the development and review of market risk policies and processes, and is involved in research, financial modeling and testing / implementation of risk management systems, while Treasury Middle Office is responsible for implementation and monitoring of market risk and other policies, escalation of deviations to senior management, and MIS reporting.

The functions of the Market Risk Management unit are as follows:

- To keep the market risk exposure within the Group's risk appetite as assigned by the BoD and the BRCC.

- To develop, review and upgrade procedures for the effective implementation of market risk management policies approved by the BoD and BRCC.

- To review new product proposals and propose / recommend / approve procedures for the management of their market risk. Various limits are assigned to different businesses on a product/portfolio basis. The products are approved through product programs, where risks are identified and limits and parameters are set. Any transactions / products falling outside these product programs are approved through separate transaction / product memos.

- To maintain a comprehensive database for performing risk analysis, stress testing and scenario analysis. Stress testing activities are performed on a quarterly basis on both the Banking and Trading books.

44.3.1 Foreign Exchange Risk

	2015			
	Assets	Liabilities	Off - balance sheet items	Net currency exposure
	(Rupees in '000)			
Pakistan Rupee	1,086,485,745	927,564,758	(13,693,395)	145,227,592
US Dollar	221,805,393	140,021,016	(79,146,634)	2,637,743
Pound Sterling	27,400,952	35,706,452	16,858,173	8,552,673
Japanese Yen	17,156	119,513	114,008	11,651
Euro	5,464,379	16,157,094	10,964,695	271,980
UAE Dirham	95,064,349	140,645,471	45,705,786	124,664
Bahraini Dinar	12,376,067	23,707,222	11,256,095	(75,060)
Qatari Riyal	21,491,162	28,378,483	6,331,700	(555,621)
Other Currencies	16,081,610	18,287,755	1,609,572	(596,573)
	1,486,186,813	1,330,587,764	-	155,599,049

	2014			
	Assets	Liabilities	Off - balance sheet items	Net currency exposure
	---------- (Rupees in '000) ----------			
Pakistan Rupee	847,564,520	692,982,597	(29,545,023)	125,036,900
US Dollar	176,010,909	116,172,171	(58,549,194)	1,289,544
Pound Sterling	24,022,774	32,054,011	15,629,405	7,598,168
Japanese Yen	32,647	6,800	(20,544)	5,303
Euro	4,025,339	10,325,245	6,817,515	517,609
UAE Dirham	80,651,796	127,066,336	46,556,261	141,721
Bahrain Dinar	11,389,051	22,135,650	10,730,757	(15,842)
Qatari Riyal	18,314,010	22,671,952	4,419,780	61,838
Other Currencies	20,442,067	21,533,740	3,961,043	2,869,370
	1,182,453,113	1,044,948,502	-	137,504,611

Foreign Exchange Risk is the risk that the fair value of a financial instrument will fluctuate due to changes in foreign exchange rates. Exposures are monitored by currency to ensure that they remain within the established limits for each currency. Exposures are also monitored on an overall basis to ensure compliance with the Bank's SBP approved Foreign Exchange Exposure Limit.

The Group is an active participant in the cash and derivatives markets for currencies and carries currency risk from these trading activities, conducted primarily by the Treasury and Capital Markets Group (TCM). These trading exposures are monitored through prescribed stress tests and sensitivity analyses.

The Group's reporting currency is the Pakistan Rupee, but its assets, liabilities, income and expenses are denominated in multiple currencies. From time to time, TCM proactively hedges foreign currency exposures resulting from its market making activities, subject to pre-defined limits.

44.3.2 Equity position risk

Equity position risk is the risk that the fair value of a financial instrument will fluctuate due to changes in the prices of individual stocks or the levels of equity indices. The Group's equity book comprises of held for trading (HFT) and available for sale (AFS) portfolios. The objective of the HFT portfolio is to make short-term capital gains, whilst the AFS portfolio is maintained with a medium term view of earning both capital gains and dividend income. Product program manuals have been developed to provide guidelines on the objectives and policies, risks and mitigants, limits and controls for the equity portfolios of the Group.

44.3.3 Yield / interest rate risk

Interest rate risk is the risk that fair value of a financial instrument will fluctuate as a result of changes in interest rates, including changes in the shape of yield curves. Interest rate risk is inherent in many of the Group's businesses and arises from mismatches between the contractual maturities or the re-pricing of on and off balance sheet assets and liabilities. The interest rate sensitivity profile is prepared on a quarterly basis based on the re-pricing or contractual maturities of assets and liabilities.

Interest rate risk is monitored and managed by performing periodic gap analysis, sensitivity analysis and stress testing and taking appropriate actions where required.

44.3.4 Mismatch of interest rate sensitive assets and liabilities

	2015											
	Effective yield / interest rate	Total	Exposed to yield / interest rate risk									Non-interest bearing financial instruments
			Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years	
	%	(Rupees in '000)										
On-balance sheet financial instruments												
Assets												
Cash and balances with treasury banks	0.00%	113,762,323	8,834,266	-	-	-	-	-	-	-	-	104,928,057
Balances with other banks	0.98%	27,713,772	5,600,552	5,526,459	2,683,512	467,354	27,089	-	-	-	-	13,408,806
Lendings to financial institutions	4.92%	31,304,861	9,715,542	2,803,531	2,348,618	10,093,833	2,515,008	2,656,053	356,050	816,226	-	-
Investments	9.41%	747,598,627	60,200,970	39,558,548	30,395,317	101,998,043	60,973,380	132,696,766	119,922,011	161,697,153	3,633,728	36,522,711
Advances	7.74%											
Performing		477,649,098	112,201,744	277,141,941	48,419,101	8,345,441	6,358,614	6,418,235	4,373,215	11,095,080	2,969,767	325,960
Non-performing		9,629,045	-	-	-	-	-	-	-	-	-	9,629,045
Other assets	0.00%	30,979,796	-	-	-	-	-	-	-	-	-	30,979,796
		1,438,637,522	196,553,074	325,030,479	83,846,548	120,904,671	69,874,091	141,771,054	124,651,276	173,608,459	6,603,495	195,794,375
Liabilities												
Bills payable	0.00%	13,395,744	1,437	-	-	-	-	-	-	-	-	13,394,307
Borrowings	5.93%	164,232,087	125,539,254	16,775,891	5,681,863	8,278,403	444,576	321,950	1,102,800	5,502,848	-	584,502
Deposits and other accounts	3.11%	1,119,953,064	478,108,746	88,963,511	54,937,784	29,420,641	18,122,440	12,446,788	22,361,581	5,813,469	291,123	409,486,981
Subordinated loans		-	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	12.39%	4,873	-	-	-	-	-	-	4,873	-	-	-
Other liabilities	0.00%	22,440,615	-	-	-	-	-	-	-	-	-	22,440,615
		1,320,026,383	603,649,437	105,739,402	60,619,647	37,699,044	18,567,016	12,768,738	23,469,254	11,316,317	291,123	445,906,405
On-balance sheet gap		118,611,139	(407,096,363)	219,291,077	23,226,901	83,205,627	51,307,075	129,002,316	101,182,022	162,292,142	6,312,372	(250,112,030)
Net non financial assets		36,987,910										
Total net assets		155,599,049										
Off-balance sheet financial instruments												
Interest Rate Derivatives - Long position		10,462,192	-	1,328,230	104,741	-	104,741	1,073,250	7,851,230	-	-	-
Interest Rate Derivatives - Short position		(10,462,192)	-	(1,924,480)	(7,104,741)	-	(104,741)	(477,000)	(851,230)	-	-	-
Cross Currency Swap - Long position		508,129	-	508,129	-	-	-	-	-	-	-	-
Cross Currency Swap - Short Position		(508,129)	-	(508,129)	-	-	-	-	-	-	-	-
FX Options - Long position		370,073	-	-	-	-	-	-	-	-	-	370,073
FX Options - Short position		(370,073)	-	-	-	-	-	-	-	-	-	(370,073)
Forward Purchase of Government Securities		-	-	-	-	-	-	-	-	-	-	-
Forward Sale of Government Securities		(10,483,778)	(10,483,778)	-	-	-	-	-	-	-	-	-
Foreign currency forward purchases		243,665,350	139,195,135	98,694,782	5,053,527	721,906	-	-	-	-	-	-
Foreign currency forward sales		(230,725,760)	(126,003,432)	(97,853,412)	(5,275,900)	(1,593,016)	-	-	-	-	-	-
Off-balance sheet Gap		2,455,812	2,707,925	245,120	(7,222,373)	(871,110)	-	596,250	7,000,000	-	-	-
Total Yield / Interest Rate Risk Sensitivity Gap		121,066,951	(404,388,438)	219,536,197	16,004,528	82,334,517	51,307,075	129,598,566	108,182,022	162,292,142	6,312,372	(250,112,030)
Cumulative Yield / Interest Rate Risk Sensitivity Gap			(404,388,438)	(184,852,241)	(168,847,713)	(86,513,196)	(35,206,121)	94,392,445	202,574,467	364,866,609	371,178,981	121,066,951

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2015

	2014											
	Effective yield / interest rate	Total	Exposed to yield / interest rate risk									Non-interest bearing financial instruments
			Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years	
	%	(Rupees in '000)										
On-balance sheet financial instruments												
Assets												
Cash and balances with treasury banks	0.08%	75,660,306	8,051,610	-	-	-	-	-	-	-	-	67,608,696
Balances with other banks	0.27%	21,948,274	3,897,212	2,089,381	2,583,216	226,913	-	-	-	-	-	13,151,552
Lendings to financial institutions	5.79%	23,435,222	6,286,138	3,037,345	5,302,855	4,332,258	2,009,607	1,808,315	169,518	489,186	-	-
Investments	10.22%	519,602,007	27,596,922	44,705,693	18,059,288	27,273,602	119,606,372	53,593,367	86,231,587	104,764,255	2,743,104	35,027,817
Advances	8.87%											
Performing		455,078,880	93,525,541	265,854,106	56,956,767	15,085,837	6,032,492	4,290,413	7,181,027	3,314,771	2,837,926	-
Non-performing		12,286,412	-	-	-	-	-	-	-	-	-	12,286,412
Other assets	0.00%	28,967,790	-	-	-	-	-	-	-	-	-	28,967,790
		1,136,978,891	139,357,423	315,686,525	82,902,126	46,918,610	127,648,471	59,692,095	93,582,132	108,568,212	5,581,030	157,042,267
Liabilities												
Bills payable	0.00%	9,559,255	-	-	-	-	-	-	-	-	-	9,559,255
Borrowings	7.69%	53,248,526	26,574,435	15,856,450	4,001,628	57,401	181,945	449,330	2,963,588	2,860,607	-	303,142
Deposits and other accounts	3.93%	951,902,296	412,966,950	64,069,415	51,059,140	41,682,016	10,307,510	7,938,564	11,878,217	6,019,238	350,871	345,630,375
Subordinated loans	0.00%	-	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	13.47%	429	429	-	-	-	-	-	-	-	-	-
Other liabilities	0.00%	23,222,700	-	-	-	-	-	-	-	-	-	23,222,700
		1,037,933,206	439,541,814	79,925,865	55,060,768	41,739,417	10,489,455	8,387,894	14,841,805	8,879,845	350,871	378,715,472
On-balance sheet gap		99,045,685	(300,184,391)	235,760,660	27,841,358	5,179,193	117,159,016	51,304,201	78,740,327	99,688,367	5,230,159	(221,673,205)
Net non financial assets		38,458,926										
Total net assets		137,504,611										
Off-balance sheet financial instruments												
Interest Rate Derivatives - Long position		4,511,816	-	1,674,061	167,472	-	-	167,472	2,502,811	-	-	-
Interest Rate Derivatives - Short position		(4,511,816)	-	(2,502,811)	(167,472)	-	-	(167,472)	(1,674,061)	-	-	-
Cross Currency Swap - Long position		5,934,000	-	5,934,000	-	-	-	-	-	-	-	-
Cross Currency Swap - Short Position		(5,934,000)	-	(5,934,000)	-	-	-	-	-	-	-	-
FX Options - Long position		190,043	-	-	-	-	-	-	-	-	-	190,043
FX Options - Short position		(190,043)	-	-	-	-	-	-	-	-	-	(190,043)
Forward Purchase of Government Securities		1,329,394	-	-	-	-	101,878	-	-	1,227,516	-	-
Forward Sale of Government Securities		(906,201)	-	-	-	-	-	(51,873)	(106,102)	(748,226)	-	-
Foreign currency forward purchases		204,579,868	81,958,495	78,846,835	38,183,216	5,591,322	-	-	-	-	-	-
Foreign currency forward sales		(169,150,871)	(63,722,746)	(59,277,790)	(42,950,510)	(3,199,825)	-	-	-	-	-	-
Off-balance sheet Gap		35,852,190	18,235,749	18,740,295	(4,767,294)	2,391,497	101,878	(51,873)	722,648	479,290	-	-
Total Yield / Interest Rate Risk Sensitivity Gap		134,897,875	(281,948,642)	254,500,955	23,074,064	7,570,690	117,260,894	51,252,328	79,462,975	100,167,657	5,230,159	(221,673,205)
Cumulative Yield / Interest Rate Risk Sensitivity Gap			(281,948,642)	(27,447,687)	(4,373,623)	3,197,067	120,457,961	171,710,289	251,173,264	351,340,921	356,571,080	134,897,875

44.4 Liquidity Risk

Liquidity risk is the risk that the Group may be unable to meet its obligations or to fund increases in assets as they fall due without incurring unacceptable cost or losses.

The Assets and Liability Management Committee (ALCO) of the Group is responsible for the oversight of liquidity management and meets on a monthly basis or more frequently, if required.

The Group's approach to liquidity management is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking sustained damage to business franchises. A centralized approach is adopted, based on an integrated framework incorporating an assessment of all material known and expected cash flows and the availability of collateral which could be used to secure additional funding if required. The framework entails careful monitoring and control of the daily liquidity position, and regular liquidity stress testing under a variety of scenarios. These encompass both normal and stressed market conditions, including general market crises and the possibility that access to markets could be impacted by a stress event affecting some part of the Group's business.

44.4.1 Maturities of assets and liabilities - based on working prepared by the Assets and Liabilities Management Committee (ALCO) of the Group

Assets and Liabilities having contractual maturity dates are bucketed as per their respective maturities. The maturity profile of non-contractual deposits and bills payable is estimated using an Exponentially Weighted Moving Average model based on data for the last seven years. The maturity profile of certain non-contractual assets and liabilities which are related to specific assets and liabilities follows the maturity profile of the underlying asset or liability. The maturity profile of other non-contractual assets and liabilities is expected to follow historical patterns of behavior. The methodology and the assumptions used to derive the maturity profile of non-contractual assets and liabilities have been approved by ALCO.

	2015									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	113,762,323	70,274,730	2,658,880	2,605,808	3,772,243	5,247,683	4,026,689	6,385,408	13,446,385	5,344,497
Balances with other banks	27,713,772	21,939,365	2,596,452	2,683,512	467,354	27,089	-	-	-	-
Lendings to financial institutions	31,304,861	8,213,657	882,492	1,646,424	10,623,521	3,069,238	5,374,738	1,349,700	145,091	-
Investments	747,598,627	82,016,563	33,892,491	23,290,504	125,718,401	60,466,575	134,465,221	115,074,568	154,974,042	17,700,262
Advances - Performing	477,649,098	109,669,829	87,141,885	49,331,434	32,073,470	22,661,778	21,982,699	95,775,125	48,257,197	10,755,681
- Non-performing	9,629,045	-	-	-	-	-	-	-	-	9,629,045
Operating fixed assets	36,677,638	4,337,757	540,739	835,506	193,089	744,289	748,633	4,036,182	2,255,423	22,986,020
Deferred tax assets	-	-	-	-	-	-	-	-	-	-
Other assets	41,851,449	18,968,530	8,119,726	3,330,089	8,067,301	298,000	226,295	1,294,909	591,411	955,188
	1,486,186,813	315,420,431	135,832,665	83,723,277	180,915,379	92,514,652	166,824,275	223,915,892	219,669,549	67,370,693
Liabilities										
Bills payable	13,395,744	4,763,760	3,483,823	3,414,285	1,733,876	-	-	-	-	-
Borrowings	164,232,087	126,253,420	19,336,935	5,800,097	6,035,758	553,776	767,819	1,619,487	3,695,925	168,870
Deposits and other accounts	1,119,953,064	163,824,953	144,764,525	95,213,510	102,711,282	106,503,868	83,531,421	122,523,715	220,103,972	80,775,818
Subordinated loan	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	4,873	4,873	-	-	-	-	-	-	-	-
Deferred tax liability	4,515,165	343,836	-	-	1,042,832	1,042,833	1,042,831	1,042,833	-	-
Other liabilities	28,486,831	12,272,149	2,377,887	2,501,368	968,884	1,092,784	843,842	1,300,063	3,036,693	4,093,161
	1,330,587,764	307,462,991	169,963,170	106,929,260	112,492,632	109,193,261	86,185,913	126,486,098	226,836,590	85,037,849
Net assets	155,599,049	7,957,440	(34,130,505)	(23,205,983)	68,422,747	(16,678,609)	80,638,362	97,429,794	(7,167,041)	(17,667,156)
Represented by:										
Share capital	12,241,798									
Reserves	41,624,817									
Unappropriated profit	59,955,027									
Non-controlling interest	5,223,744									
Surplus on revaluation of assets	36,553,663									
	155,599,049									

Notes to and forming part of the Consolidated Financial Statements

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	2014									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	75,660,306	49,493,967	1,057,174	1,036,074	1,499,849	2,100,553	1,601,018	2,538,846	5,255,096	11,077,729
Balances with other banks	21,948,274	16,832,727	2,089,381	2,583,216	226,913	216,037	-	-	-	-
Lendings to financial institutions	23,435,222	6,286,249	2,969,159	4,302,200	3,362,033	2,642,941	2,599,982	613,952	658,706	-
Investments	519,602,007	45,810,830	36,214,984	10,227,063	49,661,816	121,928,985	52,934,162	80,360,074	105,158,154	17,305,939
Advances - Performing	455,078,880	82,569,353	107,891,355	61,168,671	29,039,356	20,607,063	23,667,983	70,078,044	46,898,625	13,158,430
- Non-performing	12,286,412	-	-	-	-	-	-	-	-	12,286,412
Operating fixed assets	33,335,646	3,173,832	557,877	623,892	291,665	622,503	1,074,104	3,372,236	1,814,284	21,805,253
Deferred tax assets	-	-	-	-	-	-	-	-	-	-
Other assets	41,106,366	16,521,174	10,549,647	2,305,285	7,569,556	175,308	319,659	1,480,878	907,554	1,277,305
	1,182,453,113	220,688,132	161,329,577	82,246,401	91,651,188	148,293,390	82,196,908	158,444,030	160,692,419	76,911,068
Liabilities										
Bills payable	9,559,255	2,901,145	2,119,635	2,077,326	2,461,149	-	-	-	-	-
Borrowings	53,248,526	24,842,690	15,464,540	5,935,516	949,594	849,715	736,174	1,983,025	2,487,272	-
Deposits and other accounts	951,902,296	153,495,234	104,158,217	68,376,112	81,977,837	71,921,755	49,042,576	74,218,864	128,406,862	220,304,839
Subordinated loan	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	429	429	-	-	-	-	-	-	-	-
Deferred tax liability	2,139,586	-	-	-	534,896	534,897	534,896	534,897	-	-
Other liabilities	28,098,410	15,288,858	4,010,768	873,468	1,295,430	275,543	192,057	661,606	2,173,374	3,327,306
	1,044,948,502	196,528,356	125,753,160	77,262,422	87,218,906	73,581,910	50,505,703	77,398,392	133,067,508	223,632,145
Net assets	137,504,611	24,159,776	35,576,417	4,983,979	4,432,282	74,711,480	31,691,205	81,045,638	27,624,911	(146,721,077)
Represented by:										
Share capital	12,241,798									
Reserves	37,286,088									
Unappropriated profit	52,507,655									
Non-controlling interest	4,553,250									
Surplus on revaluation of assets	30,915,820									
	137,504,611									

44.4.2 Maturities of assets and liabilities - based on contractual maturity of the assets and liabilities of the Group

The maturity profile presented below has been prepared as required by IFRS on the basis of contractual maturities, except for products that do not have a contractual maturity which are shown in the first bucket.

	2015									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Assets										
Cash and balances with treasury banks	113,762,323	113,762,323	-	-	-	-	-	-	-	-
Balances with other banks	27,713,772	19,009,364	5,526,453	2,683,512	467,354	27,089	-	-	-	-
Lendings to financial institutions	31,304,861	8,213,657	882,492	1,646,424	10,623,521	3,313,338	5,130,638	1,349,700	145,091	-
Investments	747,598,627	91,958,090	35,424,662	24,522,950	101,969,651	61,873,972	136,795,582	122,094,334	167,604,244	5,355,142
Advances	487,278,143	110,858,557	87,141,885	49,331,434	31,183,594	22,362,925	21,982,699	95,775,125	48,257,197	20,384,727
Operating fixed assets	36,677,638	4,337,757	540,739	835,506	193,089	744,289	748,633	4,036,182	2,255,423	22,986,020
Deferred tax asset	-	-	-	-	-	-	-	-	-	-
Other assets	41,851,449	35,029,533	5,571,311	380,198	775,137	77,233	-	-	-	18,037
	1,486,186,813	383,169,281	135,087,542	79,400,024	145,212,346	88,398,846	164,657,552	223,255,341	218,261,955	48,743,926
Liabilities										
Bills payable	13,395,744	13,395,744	-	-	-	-	-	-	-	-
Borrowings	164,232,087	126,253,420	19,336,935	5,800,097	6,035,758	553,776	767,819	1,619,487	3,695,925	168,870
Deposits and other accounts	1,119,953,064	889,073,695	93,546,193	49,397,912	31,778,160	16,275,123	14,298,058	20,379,255	5,202,292	2,376
Subordinated loans	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	4,873	4,873	-	-	-	-	-	-	-	-
Deferred tax liability - net	4,515,165	4,515,165	-	-	-	-	-	-	-	-
Other liabilities	28,486,831	25,008,253	319,467	8,943	3,705	-	-	-	-	3,146,463
	1,330,587,764	1,058,251,150	113,202,595	55,206,952	37,817,623	16,828,899	15,065,877	21,998,742	8,898,217	3,317,709
Net assets	155,599,049	(675,081,869)	21,884,947	24,193,072	107,394,723	71,569,947	149,591,675	201,256,599	209,363,738	45,426,217

Represented by:	
Share capital	12,241,798
Reserves	41,624,817
Unappropriated profit	59,955,027
Non-controlling interest	5,223,744
Surplus on revaluation of assets	36,553,663
	155,599,049

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For the year ended December 31, 2015

	2014									
	Total	Upto 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years to 5 years	Over 5 years to 10 years	Over 10 years
	(Rupees in '000)									
Cash and balances with treasury banks	75,660,306	75,660,306	-	-	-	-	-	-	-	-
Balances with other banks	21,948,274	17,048,764	2,089,381	2,583,216	226,913	-	-	-	-	-
Lendings to financial institutions	23,435,222	6,286,250	2,969,159	4,302,200	3,362,033	2,642,940	2,599,982	613,952	658,706	-
Investments	519,602,007	62,188,200	39,516,550	10,529,470	29,098,700	123,129,447	56,475,817	87,919,785	108,004,376	2,739,662
Advances	467,365,292	85,241,495	107,891,031	61,168,671	28,261,767	18,537,507	23,667,983	70,078,044	46,898,949	25,619,845
Operating fixed assets	33,335,646	3,351,105	557,878	623,892	291,665	622,503	1,074,104	3,305,476	1,814,284	21,694,739
Deferred tax asset	-	-	-	-	-	-	-	-	-	-
Other assets	41,106,366	40,813,249	96,285	119,578	-	-	-	77,254	-	-
	1,182,453,113	290,589,369	153,120,284	79,327,027	61,241,078	144,932,397	83,817,886	161,994,511	157,376,315	50,054,246
Liabilities										
Bills payable	9,559,255	9,559,255	-	-	-	-	-	-	-	-
Borrowings	53,248,526	24,842,690	15,464,540	5,935,516	949,594	849,715	736,174	1,983,025	2,487,272	-
Deposits and other accounts	951,902,296	781,135,044	66,469,485	34,705,475	36,625,127	11,927,081	5,413,391	10,719,034	4,898,458	9,201
Subordinated loans	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	429	429	-	-	-	-	-	-	-	-
Deferred tax liability - net	2,139,586	2,139,586	-	-	-	-	-	-	-	-
Other liabilities	28,098,410	24,063,882	38,175	337,419	-	-	-	-	578,900	3,080,034
	1,044,948,502	841,740,886	81,972,200	40,978,410	37,574,721	12,776,796	6,149,565	12,702,059	7,964,630	3,089,235
Net assets	137,504,611	(551,151,517)	71,148,084	38,348,617	23,666,357	132,155,601	77,668,321	149,292,452	149,411,685	46,965,011
Represented by:										
Share capital	12,241,798									
Reserves	37,286,088									
Unappropriated profit	52,507,655									
Non-controlling interest	4,553,250									
Surplus on revaluation of assets	30,915,820									
	137,504,611									

44.5 Operational risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

The Operational Risk & Basel II Division is primarily responsible for the oversight of operational risk management across the Bank. The operational risk management framework of the Bank is governed by the Operational Risk Management Policy and Procedures, while the implementation is supported by an operational risk management system and designated operational risk coordinators within different units across the bank. The framework is in line with international best practices, flexible enough to implement in stages and permits the overall approach to evolve in response to organizational learning and future requirements.

Loss data, collected through a well defined program, is evaluated and processes are reviewed for improvements in mitigation techniques. Periodic workshops are conducted for Risk & Control Self Assessment and key risk exposures are identified and assessed against existing controls to evaluate improvement opportunities. Key Risk Indicators are also defined for monitoring of risk exposures. New products, systems, activities and processes, are subject to comprehensive operational risk assessments, before implementation.

Business Continuity Plans have been implemented across the bank, clearly defining the roles and responsibilities of respective stakeholders, and covering recovery strategy, IT and structural backups, scenario and impact analyses and testing directives. The outsourcing policy has also been augmented to address risks associated with such arrangements.

45. ISLAMIC BANKING BUSINESS

The Bank operates 41 (2014: 24) Islamic Banking Branches and 141 (2014: 81) Islamic Banking windows.

The statement of financial position of the Bank's Islamic Banking Branches as at December 31 is as follows:

	Note	2015	2014
		--------- (Rupees in '000) ---------	
ASSETS			
Cash and balances with treasury banks		1,646,846	1,105,791
Balances with other banks		3,213,299	388,594
Due from financial institutions	45.1	6,691,120	-
Investments		11,856,223	8,078,202
Islamic financing and related assets	45.2	7,070,382	6,656,812
Operating fixed assets		151,283	99,954
Due from Head Office		2,146,205	2,503,182
Other assets		160,736	154,874
Total Assets		32,936,094	18,987,409
LIABILITIES			
Bills payable		197,090	112,626
Deposits and other accounts			
Current accounts - non remunerative		5,431,588	2,345,427
Current accounts - remunerative		1,870,337	1,001,301
Saving accounts		2,904,770	1,330,333
Term deposits		1,392,031	1,061,485
Deposits from financial institutions - remunerative		19,457,452	12,120,720
Deposits from financial institutions - non remunerative		30,007	32
		31,086,185	17,859,298
Due to Head Office		-	-
Other liabilities		452,259	179,808
		31,735,534	18,151,732
NET ASSETS		1,200,560	835,677
REPRESENTED BY			
Islamic Banking Fund		1,681,000	1,181,000
Accumulated losses		(532,990)	(276,733)
		1,148,010	904,267
Surplus / (deficit) on revaluation of assets		52,550	(68,590)
		1,200,560	835,677

The profit and loss account of the Bank's Islamic Banking branches for the year ended December 31 is as follows:

	2015	2014
	--------- (Rupees in '000) ---------	
Return earned	1,647,780	1,240,924
Return expensed	1,283,399	899,786
	364,381	341,138
Provision against loans and advances - net	13,378	4,663
Charge for diminution in value of investments - net	-	10,192
(Reversal) / charge against assets given on Ijarah	(1,274)	12,364
	12,104	27,219
Net return after provisions	352,277	313,919
Other Income		
Fee, commission and brokerage income	22,762	26,076
Dividend income	-	9,062
(Loss) / income from dealing in foreign currencies	11,336	(5,012)
Gain on sale of securities - net	16,157	3,882
Other income	3,757	32,305
Total other income	54,012	66,313
	406,289	380,232
Other Expenses		
Administrative expenses	662,509	499,795
Other provisions - net	37	491
Total other expenses	662,546	500,286
Loss for the year	(256,257)	(120,054)
Accumulated losses brought forward	(276,733)	(156,679)
Accumulated losses carried forward	(532,990)	(276,733)
Remuneration to Shariah Board and Advisor	3,295	1,231

45.1 This represents Bai Muajjal agreement entered into with Ministry of Finance, Government of Pakistan through SBP, whereby the Bank sold sukuks having carrying value of Rs. 5,086.091 million on deferred payment basis. The average return on these transactions is 5.995% per annum. The balances are due to mature by November 2016.

45.2 Islamic financing and related assets

	2015	2014
	--------- (Rupees in '000) ---------	
Financings		
Murabaha	259,138	230,260
Ijarah	695,380	706,341
Diminishing Musharaka	6,077,784	4,801,540
Provision against financings	(49,430)	(36,052)
	6,982,872	5,702,089
Advances		
Advances and receivables against Ijarah	38,117	124,731
Advances for Diminishing Musharaka	8,082	4,500
Advances for Murabaha	27,598	834,246
Provision against advances for Murabaha	(17,498)	(17,498)
	56,299	945,979
Profit receivable against financings	31,211	8,744
	7,070,382	6,656,812

45.3 Charity Fund

Opening balance	5,102	338
Addition during the year	2,240	4,764
Payments during the year	(5,000)	-
Closing balance	2,342	5,102

45.4 Disclosures for profit and loss distribution and pool management

During 2015, UBL Ameen (the Mudarib) maintained following pools which accept deposits on the basis of Mudaraba from depositors (Rabbulmaal). Pool funds are invested in Islamic modes of financing and investments. The profit earned on the pool is therefore susceptible to the same market and credit risks as discussed in note 44 to the consolidated financial statements.

Ameen Daily Munafa Account (ADMA) Pool
The ADMA pool consists of deposits for the ADMA product. The net return on the pool is arrived at after deduction of direct costs from the gross return earned on the pool. From the net return, profit is paid to the Mudarib in the ratio of the Mudarib's equity in the pool to the total pool. The balance represents the distributable profit.

Special Pool(s)
Separate pool(s) are created where the customers desire to invest in high yield assets. These pool(s) rates are higher than the general pool depending on the assets. In case of loss in special pool, the loss will be borne by the Special pool members. The net return on the pool is arrived at after deduction of direct costs from the gross return earned on the pool. From the net return, profit is paid to the Mudarib in the ratio of the Mudarib's equity in the pool to the total pool. The balance represents the distributable profit.

Treasury Pool(s)
Treasury Pools are managed on the basis of Musharakah/Mudarabah, wherein UBL Ameen and Financial Institutions share actual return earned by the pool according to pre-defined profit sharing ratio.

General Pool
The General pool consists of all other remunerative deposits. The net return on the pool is arrived at after deduction of direct costs from the gross return earned on the pool. Currently, the entire net return is considered as distributable profit without paying any profit to the Mudarib on its equity.

For all pools, the Mudarib's share is deducted from the distributable profit to calculate the profit to be allocated to depositors. The allocation of the profit to various deposit categories is determined by the amount invested in that category relative to the total pool, as well as by the weightage assigned to the various deposit categories.

The Mudarib's share for the year ended December 31, 2015 is Rs. 407.140 million (28.7% of distributable profit). Of this, an amount of Rs. 271.115 million (66.6% of Mudarib share) was distributed back to depositors as Hiba. The rate of profit earned on average earning assets was 7.7% per annum and the rate of profit paid on average deposits was 5.1% per annum.

Deployment of Mudaraba based deposits by class of business	2015	2014
	--------- (Rupees in '000) ---------	
Chemical and pharmaceuticals	665,712	130,011
Agri business	833,043	-
Textile	3,030,148	4,003,800
Sugar	70,175	72,738
Financial	10,728,270	425,000
Food industries	288,707	291,784
Engineering	320,229	84,998
Glass and allied	-	482,261
Hotel	8,632	14,327
Plastic	106,876	138,008
Individuals	194,845	218,247
Production and Transmission of energy	4,273,464	1,608,469
Government of Pakistan Sukuks	7,867,800	7,202,661
Others	159,832	62,710
	28,547,733	14,735,014

46 YEMEN OPERATIONS

Resulting from the war that broke out in March 2015, the economic condition in Yemen has remained turbulent during the year ended 31st December 2015. This war has resulted in negatively impacting country's economic and business activities. UBL managed to evacuate all expatriate staff from country and is operating from Business Continuity Site (BCP) set up in Karachi, Pakistan. Out of the 3 branches in Yemen, UBL is currently operating with 2 branches operating in Sana'a and Hodeida under close supervision of executives at the BCP office, Karachi. The Branch in Aden is closed due to restricted access in the premises however all the customers of this branch are being dealt with from other branches that are operational.

Ever since the war started risk is being managed very prudently and the bank has been able to reduce its clean exposure substantially and plans to continue doing so till the situation normalizes. The bank has not suffered any significant loss which is not accounted for in these financial statements as at 31st December 2015. However, considering the uncertainty prevailing due to the ongoing war it is highly subjective to assess the impact of any future deterioration which may impact operations going forward.

The bank is following a clear short term strategy of reducing risk exposures and maintaining sovereign risk investments. This is further supported by structure of Yemen's balance sheet, where entire local currency liquidity and capital is invested in government treasury bills and the bank is operating with a healthy capital adequacy ratio, more than the requirement set by the local banking regulator.

To support the team in branches, the Camp Office situated in Karachi, Pakistan is in continuous coordination with the team in Yemen to ensure that they are provided unstinted support and assistance whenever required. The Central Bank of Yemen continues to operate and provide support to the banking industry in these turbulent times.

The management is of the view that as such there is no issue of going concern on the UBL Yemen operations.

47. NON-ADJUSTING EVENT AFTER THE BALANCE SHEET DATE

The Board of Directors in its meeting held on February 17, 2016 has proposed a cash dividend in respect of 2015 of Rs. 4 per share (2014: Rs.4 per share). In addition, the Directors have also announced a bonus issue of nil (2014: nil). These appropriations will be approved in the forthcoming Annual General Meeting. The consolidated financial statements for the year ended December 31, 2015 do not include the effect of these appropriations which will be accounted for in the consolidated financial statements for the year ending December 31, 2016.

48. DATE OF AUTHORIZATION

These financial statements were authorized for issue on February 17, 2016 by the Board of Directors of the Bank.

49. GENERAL

49.1 Comparatives

Comparative information has been reclassified, rearranged or additionally incorporated in these consolidated financial statements for the purposes of better presentation. No major reclassifications were made during the year.

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

Wajahat Husain President & Chief Executive Officer	Amin Uddin Director	Zameer Mohammed Choudrey Director	Sir Mohammed Anwar Pervez, OBE, HPk Chairman

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

1) Particulars of investments held in listed companies and Modarbas

Investee	Number of shares / certificates held	Paid up value per share / certificate	Total paid up value	Cost
		(Rupees)	(Rupees in '000)	
Held for trading securities				
Investments in ordinary shares				
Lucky Cement Limited	39,800	10.00	398	19,234
Available for sale securities				
Investments in ordinary shares				
Agritech Limited	14,087,108	10.00	140,871	493,049
Aisha Steel Mills Limited	6,104,000	10.00	61,040	65,598
Bank Al Habib Limited	8,000,000	10.00	80,000	383,990
Bank Alfalah Limited	18,800,000	10.00	188,000	604,997
DP World	6,926	2,009.66	13,919	18,857
Engro Corporation Limited	1,900,000	10.00	19,000	592,019
Engro Fertilizers Limited	5,919,000	10.00	59,190	545,430
Fatima Fertilizer Company Limited	22,400,000	10.00	224,000	569,358
Fauji Cement Limited	12,500,000	10.00	125,000	435,489
Fauji Fertilizer Company Limited	17,750,000	10.00	177,500	1,996,503
Fauji Fertilizer Bin Qasim Limited	46,699,000	10.00	466,990	1,894,542
Ghani Gases Limited	3,711,500	10.00	37,115	139,120
Ghani Global Glass Limited	2,498,000	10.00	24,980	59,541
Gharibwal Cement Limited	6,500,000	10.00	65,000	309,025
Hub Power Company Limited	38,189,500	10.00	381,895	1,819,518
Hum Network Limited	6,000,000	10.00	60,000	97,278
Indus Dyeing Manufacturing Company Limited	486,000	10.00	4,860	534,649
Ittehad Chemicals Limited	3,248,000	10.00	32,480	165,296
K-Electric Limited	8,500,000	10.00	85,000	55,575
Kohinoor Spinning Mills Limited	6,490,000	10.00	64,900	112,202
Kohinoor Textile Mills Limited	400,000	10.00	4,000	28,672
Kot Addu Power Company Limited	79,422,000	10.00	794,220	3,688,420
National Bank of Pakistan Limited	8,500,000	10.00	85,000	523,584
Nishat Chunian Power Limited	28,506,500	10.00	285,065	543,792
Oil & Gas Development Company Limited	3,500,000	10.00	35,000	593,908
Pakistan Telecommunication Company Limited	23,431,000	10.00	234,310	637,304
Pak Oilfields Limited	1,070,000	10.00	10,700	393,498
Pakistan Petroleum Limited	3,175,000	10.00	31,750	574,407
Pioneer Cement Limited	162,500	10.00	1,625	12,996
Pakistan State Oil Limited	1,450,000	10.00	14,500	525,858
Saif Power Limited	6,600,000	10.00	66,000	229,836
Soneri Bank Limited	33,377,500	10.00	333,775	505,061
Sui Northern Gas Company Limited	5,000,000	10.00	50,000	161,177
PICIC Growth Fund	600	10.00	6	10
1st Fidelity Leasing Modaraba	997	10.00	10	26
				19,310,585
Investments in Real Estate Investment Trust				
Dolmen City REIT	41,690,000	10.00	416,900	458,590
Investments in preference shares				
Masood Textile Mills Limited	7,333,334	10.00	73,333	73,333
Silk Bank Limited	10,000,000	10.00	100,000	25,000
JSC Alliance Bank	95,720	3,515	336,432	336,432
				434,765

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

2) Particulars of investments held in unlisted companies

Investee	Percentage of holding (%)	Number of shares / certificates held	Break-up value per share	Paid up value per share	Cost	Based on audited accounts as at	Name of Chief Executive
			Rupees	Rupees	(Rupees '000)		
Shareholding more than 10%							
Pakistan Agricultural Storage & Services Corporation Limited	18.3%	5,500	135,380	1,000	5,500	31-Mar-15	Capt (R) Tariq Masud
World Bridge Connect Inc.	18.1%	1,979,295	-	-	77,606	Not available	Not available
Cinepax Limited	14.6%	5,037,200	11	10	50,372	30-Jun-14	Hashim Raza
Shareholding upto 10%							
First Women Bank Limited	3.1%	7,698,441	9	10	21,100	31-Dec-14	Ms. Tahira Raza
National Institutional Facilitation Technologies (Pvt.) Limited	4.5%	2,266,607	18	10	1,527	30-Jun-15	M. M. Khan
National Investment Trust Limited	8.3%	79,200	12,183	100	100	30-Jun-15	Manzoor Ahmed
News-VIS Credit Information Services (Pvt.) Limited	4.7%	32,500	-	10	325	30-Jun-15	Faheem Ahmad
Techlogix International Limited	4.4%	4,455,829	3	0	50,702	31-Dec-14	Mr.Salman Akhtar & Kewan Khawaja (Co Chief Executive)
Kay Textile Mills Limited	Not available	377,800	-	-	3,778	Not available	Not available
SME Bank Limited	1.7%	3,975,003	2	10	26,950	31-Dec-14	Ihsan ul Haq Khan
SWIFT	0.0%	25	330,263	14,304	2,905	31-Dec-13	Gottfried Leibbrandt
MasterCard Incorporated	0.0%	461	596	0	0	31-Dec-14	Ajay Banga
The Benefit Company B.S.C	0.4%	216	-	27,938	2,222	31-Dec-13	Abdul Wahid Janahi
Tri Star Shipping Company	0.0%	15,000	-	-	250	Not available	Not available
					243,337		

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

3) Particulars of bonds

Investee	Terms of Redemption		Rate of Interest/Profit	Outstanding Amount
	Principal	Interest/Profit		(Rupees in '000)
Held for trading				
Sukuks				
Maple Leaf Cement Limited	Bi-annually	Bi-annually	3M KIBOR + 100 bps	**10,284**
Available for sale securities				
Government of Pakistan Sukuk				
Government of Pakistan Ijarah Sukuk - XIV	Maturity	Bi-annually	Cut off yield of 6M T-Bills minus 30 bps	3,406,250
Government of Pakistan Ijarah Sukuk - XV	Maturity	Bi-annually	Cut off yield of 6M T-Bills minus 200 bps	409,000
Government of Pakistan Ijarah Sukuk - XVI	Maturity	Bi-annually	Cut off yield of 6M T-Bills minus 50 bps	4,000,000
Islamic Republic of Pakistan 2019 - Sukuk	Maturity	Bi-annually	6.750%	2,094,264
				9,909,514
Government of Pakistan - Eurobonds				
Islamic Republic of Pakistan - 2016 - Eurobond	At Maturity	Bi-annually	7.125%	607,974
Islamic Republic of Pakistan - 2017 - Eurobond	At Maturity	Bi-annually	6.875%	5,533,237
Islamic Republic of Pakistan - 2019 - Eurobond	At Maturity	Bi-annually	7.250%	2,432,050
Islamic Republic of Pakistan - 2024 - Eurobond	At Maturity	Bi-annually	8.250%	7,078,317
Islamic Republic of Pakistan - 2025 - Eurobond	At Maturity	Bi-annually	8.250%	523,566
				16,175,144
Foreign bonds - sovereign				
Angola 2019	At Maturity	Quarterly	7.000%	673,596
Arab Republic of Egypt 2020	At Maturity	Bi-annually	5.750%	209,034
Government of Dubai Bond 2020	At Maturity	Bi-annually	7.750%	1,646,807
Government of Dubai Bond 2022	At Maturity	Bi-annually	6.450%	1,427,145
Indonesia 2020	At Maturity	Bi-annually	3.750%	417,554
Kingdom of Bahrain Bond 2020	At Maturity	Bi-annually	5.500%	1,218,055
Kingdom of Bahrain Bond 2026	At Maturity	Bi-annually	7.000%	521,940
Kingdom of Jordan 2026	At Maturity	Bi-annually	6.125%	157,036
Republic of Ghana 2017	At Maturity	Bi-annually	8.500%	743,757
Republic of Kenya	At Maturity	Bi-annually	5.875%	765,936
Republic of Nigeria 2023	At Maturity	Bi-annually	6.375%	1,041,033
Republic of Sri Lanka Bond 2020	At Maturity	Bi-annually	6.250%	1,041,954
Republic of Sri Lanka Bond 2021	At Maturity	Bi-annually	6.250%	831,145
Republic of Sri Lanka Bond 2022	At Maturity	Bi-annually	5.875%	1,296,617
Republic of Sri Lanka Bond 2025	At Maturity	Bi-annually	6.850%	840,740
Republic of Turkey	At Maturity	Bi-annually	6.250%	533,239
Repblic of Vietnam	At Maturity	Bi-annually	4.800%	313,782
State of Qatar Bond 2030	At Maturity	Bi-annually	9.750%	2,722,342
United Republic of Tanzania	At Maturity	Bi-annually	6.450%	1,540,053
Venezuela 2016	At Maturity	Bi-annually	5.750%	326,316
UK Government 2016	At Maturity	Bi-annually	2.000%	2,352,010
UK Government 2024	At Maturity	Bi-annually	2.750%	6,453,524
Arab Republic of Egypt 2025	At Maturity	Bi-annually	5.875%	280,187
Republic of Zambia	At Maturity	Bi-annually	5.375%	707,062
Kingdom of Bahrain Bond 2021	At Maturity	Bi-annually	5.875%	108,332
Republic of Sri Lanka Bond 2025	At Maturity	Bi-annually	6.125%	263,304
Mongolia International Bond 2022	At Maturity	Bi-annually	5.125%	308,550
Republic of Kenya 2024	At Maturity	Bi-annually	6.875%	767,597
Republic of Kenya 2019	At Maturity	Bi-annually	5.875%	851,486
African Bond 2016	At Maturity	Bi-annually	5.750%	889,280
Banco Nac De Desen Econo 2023	At Maturity	Bi-annually	5.750%	432,993
Banco Nac De Desen Econo 2016	At Maturity	Bi-annually	3.375%	326,839
US Bond 2025	At Maturity	Bi-annually	2.000%	205,579
Republic of South Africa	At Maturity	Bi-annually	5.500%	109,956
				32,324,780

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

3) Particulars of bonds

Investee	Terms of Redemption		Rate of Interest/Profit	Outstanding Amount
	Principal	Interest/Profit		
				(Rupees in '000)
Foreign bonds - others				
Bank of Ceylon 2017	At Maturity	Bi-annually	6.785%	505,418
CBQ Finance 2019	At Maturity	Bi-annually	7.500%	492,343
Dubai Electricity and Water Authority 2016	At Maturity	Bi-annually	6.375%	10,552
Dubai Electricity and Water Authority 2018	At Maturity	Bi-annually	3.000%	3,349,552
Dubai Electricity and Water Authority 2020	At Maturity	Quarterly	7.375%	2,713,773
EMAAR 2019	At Maturity	Bi-annually	6.400%	919,517
EMIRAT 2023	At Maturity	Bi-annually	3.875%	491,123
IPIC GMTN 2022	At Maturity	Bi-annually	5.500%	212,453
Jebel Ali Free Zone Authority 2019	At Maturity	Bi-annually	7.000%	1,007,218
MAF GLOBAL 2019	At Maturity	Quarterly	5.250%	512,939
PTA Bank 2018	At Maturity	Bi-annually	6.375%	304,711
Qatari Diar QSC - 2020	At Maturity	Bi-annually	5.000%	262,577
HSBC Bank Brasil 2016	At Maturity	Bi-annually	4.000%	422,936
AKBANK TAS MALTA 2020	At Maturity	Bi-annually	4.000%	307,325
HALYK Savings Bank 2021	At Maturity	Bi-annually	7.250%	167,268
Alfa Bank 2021	At Maturity	Bi-annually	7.750%	115,366
African Bank Limited 2019	At Maturity	Bi-annually	8.125%	1,677,508
African Bank Limited 2018	At Maturity	Bi-annually	6.000%	157,948
Turkiye Is Bankasi 2021	At Maturity	Bi-annually	5.000%	302,261
Turkiye Garanti Bankasi 2016	At Maturity	Bi-annually	2.817%	64,853
Banco Daycoval 2016	At Maturity	Bi-annually	6.250%	781,749
Diamond Bank 2019	At Maturity	Bi-annually	8.750%	839,237
Access Finance 2017	At Maturity	Bi-annually	7.250%	888,596
Vimpelcom 2021	At Maturity	Bi-annually	7.748%	117,092
Bank of Georgia 2016	At Maturity	Bi-annually	4.500%	792,420
Mongolian Mining Corporation 2017	At Maturity	Bi-annually	8.875%	129,550
Trade & Development Bank Mongolia 2020	At Maturity	Bi-annually	9.375%	333,141
Industrial Senior Trust 2022	At Maturity	Bi-annually	5.500%	626,580
Oschad bank 2023	At Maturity	Bi-annually	9.375%	377,610
GTB Finance BV 2018	At Maturity	Bi-annually	6.000%	449,415
GTB Finance BV 2016	At Maturity	Bi-annually	7.500%	130,880
Theta Capital Pte Ltd 2020	At Maturity	Bi-annually	6.125%	160,447
Theta Capital Pte Ltd 2022	At Maturity	Bi-annually	7.000%	224,247
Credit Bank of Moscow 2018	At Maturity	Bi-annually	7.700%	665,203
BTG Investment LP 2018	At Maturity	Bi-annually	4.500%	103,423
BTG Investment LP 2020	At Maturity	Bi-annually	4.000%	491,447
Banco Btg Pactual Cayman 2016	At Maturity	Bi-annually	4.875%	281,201
Ottawa Holdings Pte Ltd 2018	At Maturity	Bi-annually	5.875%	627,439
National Savings Bank 2018	At Maturity	Bi-annually	8.875%	722,757
Regional Saeca 2019	At Maturity	Bi-annually	8.125%	353,758
Agromercantil Senior 2019	At Maturity	Bi-annually	6.250%	37,159
Zenith Bank Plc 2019	At Maturity	Bi-annually	6.250%	928,394
Alpha Star Holding Limted 2019	At Maturity	Bi-annually	4.970%	738,276
Rio Oil Finance Trust 2024	At Maturity	Bi-annually	9.250%	267,219
Millicom Intl Cellular 2025	At Maturity	Bi-annually	6.000%	653,177
Delhi International Airport 2022	At Maturity	Bi-annually	6.125%	222,779
Eastern & Southern Africa 2016	At Maturity	Bi-annually	6.875%	464,156
				26,404,993
Held to maturity securities				
Government of Pakistan - Eurobonds				
Islamic Republic of Pakistan - 2016 - Eurobond	At Maturity	Bi-annually	7.125%	1,080,767
Islamic Republic of Pakistan - 2017 - Eurobond	At Maturity	Bi-annually	6.875%	5,021,971
Islamic Republic of Pakistan - 2019 - Eurobond	At Maturity	Bi-annually	7.250%	626,699
Islamic Republic of Pakistan - 2024 - Eurobond	At Maturity	Bi-annually	7.536%	1,788,944
Islamic Republic of Pakistan - 2025 - Eurobond	At Maturity	Bi-annually	8.250%	523,566
				9,041,947

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

3) Particulars of bonds

Investee	Terms of Redemption		Rate of Interest/Profit	Outstanding Amount
	Principal	Interest/Profit		(Rupees in '000)
Government of Pakistan Sukuk				
Islamic Republic of Pakistan - 2019 Sukuk	Maturity	Bi-annually	6.750%	**210,459**
Sukuks				
Al Baraka Bank (Pakistan) Limited	Bi-annually	Bi-annually	6M KIBOR plus 125 bps	214,286
Security Leasing Corporation Limited	Monthly	Nil	6M KIBOR plus 125 bps	21,822
B.R.R Guardian Modaraba	Monthly	Monthly	Deferred interest installment @ 1 month KIBOR	69,272
Sitara Peroxide Limited	Monthly	Monthly	1 Months KIBOR plus 100 bps	157,871
Pakistan International Airlines Limited*	Bi-annually	Bi-annually	6 month KIBOR plus 175 bps	890,000
K-Electric Limited	Bi-annually	Quarterly	3 month KIBOR plus 100 bps	2,500,000
WAPDA Bonds - Sukuk II	At Maturity	Bi-annually	6M KIBOR minus 25 bps	16,995
WAPDA Bonds - Sukuk III	At Maturity	Bi-annually	6M KIBOR plus 100 bps	364,285
				4,234,531
Foreign bonds - sovereign				
Arab Republic of Egypt	At Maturity	Bi-annually	5.750%	209,450
Bahrain 2026	At Maturity	Bi-annually	7.000%	505,533
Kingdom of Jordan 2026	At Maturity	Bi-annually	6.125%	157,112
Republic of Kenya	At Maturity	Bi-annually	5.875%	151,351
Republic of Sri Lanka 2020	At Maturity	Bi-annually	6.250%	262,719
Republic of Sri Lanka 2025	At Maturity	Bi-annually	6.850%	523,706
State Bank of India 2016	At Maturity	Annual	3.375%	211,553
Tanzania 2020	At Maturity	Bi-annually	6.397%	151,372
Republic of Kenya 2019	At Maturity	Bi-annually	5.875%	268,188
Tanzania Bonds	At Maturity	Bi-annually	7.82%-9.18%	533,093
				2,974,077
Foreign securities - others				
JSC Alliance Bank - US $ Discount Bonds	At Maturity	Quarterly	10.500%	227,179
JSC Alliance Bank - US $ Recovery Notes	At Maturity	N/A	N/A	322,839
Zurich Insurance 2016	At Maturity	Bi-annually	4.250%	105,954
Bank of Cylon 2018	At Maturity	Bi-annually	5.325%	206,884
Srilanka Bond 2019	At Maturity	Bi-annually	5.125%	263,238
				1,126,094

*These sukuks are classified, however no provision has been maintained as these are secured by Government of Pakistan guarantee.

4) Particulars of Debentures

Investee	Terms of Redemption		Rate of Interest	Outstanding Amount
	Principal	Interest		(Rupees in '000)
Private Sector				
Effef Industries Limited	Overdue	Overdue	11.00%	1,017
Effef Industries Limited	Overdue	Overdue	14.00%	379
Khyber Textile Mills Limited	Overdue	Overdue	14.00%	394
Morgah Valley Limited	Overdue	Overdue	11.00%	316
Morgah Valley Limited	Overdue	Overdue	14.00%	160
				2,266

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

5) Particulars of investments in term finance certificates

Investee	No. of Certificates held	Paid up value per certificate	Total Paid up value	Outstanding Amount	Name of Chief Executive
		(Rupees)	(Rupees in '000)		
Unlisted - held for trading					
Engro Fertilizer Limited	5,000	5,000	25,000	24,875	Rohail Mohammad
Standard Chartered Bank	2,000	5,000	10,000	9,619	Mohsin Ali Nathani
				34,494	
Listed - held for trading					
Worldcall Telecom Limited	4,855	2,142	10,399	6,424	Babar Ali Syed
Bank Alfalah Limited	2,000	4,995	9,990	9,919	Atif Bajwa
				16,343	
Unlisted - available for sale					
Azgard Nine Limited	12,944	5,000	64,720	64,720	Ahmed H. Shaikh
Engro Fertilizers Limited	140,000	5,000	700,000	700,000	Muhammad Rohail
Faysal Bank Limited	46,000	5,000	230,000	229,540	Nauman Ansari
Pakistan International Airlines Corporation TFC*	1,700	5,000	8,500	8,498	Nasser N S Jaffer
				1,002,758	
Listed - available for sale					
Azgard Nine Limited	60,000	5,000	300,000	97,615	Ahmed H. Shaikh
NIB Bank Limited TFC	30,000	5,000	150,000	149,910	Atif R. Bokhari
Bank Alfalah Limited TFC	24,200	5,000	121,000	120,879	Atif Bajwa
				368,404	
Unlisted - held to maturity					
Pakistan International Airlines Corporation TFC*	408,867	5,000	2,044,335	2,042,695	Nasser N S Jaffer
Security Leasing Corporation Limited	40,000	5,000	200,000	30,807	Mohammed Khalid Ali
Faysal Bank Limited	24,000	5,000	120,000	119,760	Nauman Ansari
Al-Azhar Textile Mills Limited	14	774,670	10,845	5,418	Mirza Aurangzeb Baig
Bentonite (Pakistan) Limited	14	268,894	3,765	3,417	Khalid Shakeel
Blue Star Spinning Mills Limited	17	497,020	8,449	3,392	Ch. Ijaz Safdar
Cast-N-Link Products Limited	16	1,064,039	17,025	2,549	Nisar Ahmed
Regency Textile Limited	40	287,715	11,509	6,113	M. Iqtidar Pervaiz
Independent Media Corporation	20,000	5,000	100,000	55,000	Mir Shakil Ur Rahman
Standard Chartered Bank	75,000	5,000	375,000	375,000	Shazad Dada
Azgard Nine Limited	12,297	5,000	61,485	61,115	Ahmed H. Shaikh
Askari Commercial Bank Limted	120,000	5,000	600,000	599,760	Syed Majeedullah Husaini
WAPDA	300,000	5,000	1,500,000	1,285,715	Zafar Mahmood
				4,590,741	
Listed - held to maturity					
Bank Alfalah Limited	48,600	5,000	243,000	242,757	Atif Bajwa
NIB Bank Limited	30,000	5,000	150,000	149,910	Atif R. Bokhari
Soneri Bank Limited	83,833	5,000	419,165	419,165	Muhammad Aftab Manzoor
				811,832	

*These TFCs are classified, however no provision has been maintained as these are secured by Government of Pakistan guarantee.

6) Particulars of participation term certificates

Investee	No. of Certificates held	Paid up value per certificate	Total Paid up value	Outstanding Amount	Name of Chief Executive
			(Rupees)	(Rupees in '000)	
Morgah Valley Limited	16	29,250	468,000	436	Air Marshal (Retd.) A. Rahim Khan
Zamrock Fibers Glass Limited	12	32,833	394,000	2,359	Mr. S. Zamir Syed
				2,795	

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

7) Quality of investments classified as available for sale (AFS)

Investee	Market Value	Credit Rating
	(Rupees in '000)	
Investment in ordinary shares		
Agritech Limited	131,714	Unrated
Aisha Steel Mills Limited	53,166	Unrated
Bank Al Habib Limited	332,800	AA+
Bank Alfalah Limited	541,816	AA
DP World	14,726	Baa3
Engro Corporation Limited	530,841	AA
Engro Fertilizers Limited	499,417	AA-
Fatima Fertilizer Company Limited	1,001,952	AA-
Fauji Cement Limited	460,250	Unrated
Fauji Fertilizer Company Limited	2,094,145	Unrated
Fauji Fertilizer Bin Qasim Limited	2,460,103	Unrated
Ghani Gases Limited	98,132	Unrated
Ghani Global Glass Limited	42,241	Unrated
Gharibwal Cement Limited	308,425	Unrated
Hub Power Company Limited	3,918,243	AA+
Hum Network Limited	78,840	A+
Indus Dyeing Manufacturing Company Limited	453,112	A+
Ittehad Chemicals Limited	102,215	A-
K-Electric Limited	63,240	AA
Kohinoor Spinning Mills Limited	108,383	Unrated
Kohinoor Textile Mills Limited	28,600	A
Kot Addu Power Company Limited	6,433,182	AA+
National Bank of Pakistan Limited	459,340	AAA
Nishat Chunian Power Limited	1,569,283	A-
Oil & Gas Development Company Limited	410,690	Unrated
Pakistan Telecommunication Company Limited	386,377	Unrated
Pak Oilfields Limited	286,781	Unrated
Pakistan Petroleum Limited	386,747	Unrated
Pioneer Cement Limited	14,765	Unrated
Pakistan State Oil Limited	472,367	AA
Saif Power Limited	216,150	A+
Soneri Bank Limited	505,002	AA-
Sui Northern Gas Company Limited	120,200	AA-
PICIC Growth Fund	12	Unrated
1st Fidelity Leasing Modaraba	4	Unrated
	24,583,261	
Investments in Real Estate Investment Trust		
Dolmen City REIT	447,334	AM2-

Investee	Cost	Credit Rating
	(Rupees in '000)	
Investments in preference shares		
Masood Textile Mills Limited	73,333	unrated
Silk Bank Limited	25,000	A-
JSC Alliance Bank	336,432	Caa2
	434,765	
Investment in unlisted shares		
Shareholding more than 10%		
Pakistan Agricultural Storage & Services Corporation Limited	5,500	unrated
Cinepax Limited	50,372	unrated
World Bridge Connect Inc.	77,606	unrated
Shareholding upto 10%		
First Women Bank Limited	21,100	BBB+
National Institutional Facilitation Technologies (Pvt.) Limited	1,527	unrated
SME Bank Limited	26,950	BB
Kay Textile Mills Limited	3,778	unrated
Techlogix International Limited	50,702	unrated
SWIFT	2,905	unrated
National Investment Trust Limited	100	AM2
News-VIS Credit Information Services (Pvt.) Limited	325	unrated
MasterCard Incorporated	0	A2
The Benefit Company B.S.C	2,222	unrated
Tri Star Shipping Company	250	unrated
	243,337	

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

7) Quality of investments classified as available for sale (AFS)

Particulars	Market Value	Credit Rating
	(Rupees in '000)	
Federal Government Securities		
Market Treasury Bills	54,950,521	Unrated - Government Securities
Pakistan Investment Bonds	283,691,506	Unrated - Government Securities
	338,642,027	
Market Treasury Bills	**1,551,946**	AA+
Government of Pakistan Islamic Bonds		
Government of Pakistan Ijarah Sukuk	**9,997,122**	Score7
Government of Pakistan - Euro bond		
Islamic Republic of Pakistan - 2016 - Euro Bond	608,723	Score7
Islamic Republic of Pakistan - 2017 - Euro Bond	6,054,589	Score7
Islamic Republic of Pakistan - 2019 - Euro Bond	2,438,210	Score7
Islamic Republic of Pakistan - 2024 - Euro Bond	6,959,442	Score7
Islamic Republic of Pakistan - 2025 - Euro Bond	539,385	Score7
	16,600,349	
Foreign bonds - sovereign		
Angola 2019	620,914	Score5
Arab Republic of Egypt 2020	194,227	Score5
Government of Dubai Bond 2020	1,759,599	Score2
Government of Dubai Bond 2022	1,521,588	Score2
Indonesia 2020	423,246	Score3
Kingdom of Bahrain Bond 2020	1,196,996	Score4
Kingdom of Bahrain Bond 2026	525,975	Score4
Kingdom of Jordan 2026	160,345	Score5
Republic of Ghana 2017	684,829	Score5
Republic of Kenya	719,286	Score5
Republic of Nigeria 2023	893,753	Score5
Republic of Sri Lanka Bond 2020	984,956	Score5
Republic of Sri Lanka Bond 2021	760,530	Score5
Republic of Sri Lanka Bond 2022	1,191,192	Score5
Republic of Sri Lanka Bond 2025	786,710	Score5
Republic of Turkey	512,869	Score4
Repblic of Vietnam	303,514	Score5
State of Qatar Bond 2030	2,789,755	Score3
United Republic of Tanzania	1,405,284	Score5
Venezuela 2016	296,627	Score6
UK Government 2016	2,351,638	AA+
UK Government 2024	6,268,789	AA+
Arab Republic of Egypt 2025	280,187	B
Republic of Zambia	707,062	B
Kingdom of Bahrain Bond 2021	108,206	BBB-
Republic of Sri Lanka Bond 2025	234,614	BB-
Mongolia International Bond 2022	253,436	CCC+
Republic of Kenya 2024	666,256	B+
Republic of Kenya 2019	788,396	B+
African Bond 2016	886,934	BBB-
Banco Nac De Desen Econo 2023	375,357	BBB-
Banco Nac De Desen Econo 2016	323,797	BBB-
US Bond 2025	205,568	AAA
Republic of South Africa	109,774	BBB
	31,292,209	

Annexure 'A' as referred to in note 9.7 of the Group's Consolidated Financial Statements

7) Quality of investments classified as available for sale (AFS)

Particulars	Market Value	Credit Rating
	(Rupees in '000)	
Foreign bonds - others		
Bank of Ceylon 2017	495,969	B2
CBQ Finance 2019	504,248	a1
Dubai Electricity and Water Authority 2016	10,867	BBB
Dubai Electricity and Water Authority 2018	3,415,748	BBB
Dubai Electricity and Water Authority 2020	2,910,615	BBB
EMAAR 2019	974,616	ba1
EMIRAT 2023	527,414	Baa2
IPIC GMTN 2022	206,532	aa2
Jebel Ali Free Zone Authority 2019	1,038,482	BBB
MAF GLOBAL 2019	528,968	Unrated
PTA Bank 2018	297,112	BB
Qatari Diar QSC - 2020	289,528	Unrated
HSBC Bank Brasil 2016	428,406	AA-
AKBANK TAS MALTA 2020	308,641	BBB-
HALYK Savings Bank 2021	166,894	BB
Alfa Bank 2021	110,862	BBB-
African Bank Limited 2019	857,815	BB+
African Bank Limited 2018	157,948	BB+
Turkiye Is Bankasi 2021	303,367	BBB
Turkiye Garanti Bankasi 2016	64,823	BBB-
Banco Daycoval 2016	776,209	BBB-
Diamond Bank 2019	783,502	B
Access Finance 2017	858,827	B
Vimpelcom 2021	110,831	BB
Bank of Georgia 2016	821,533	BB-
Mongolian Mining Corporation 2017	129,550	CCC+
Trade & Development Bank Mongolia 2020	305,515	B+
Industrial Senior Trust 2022	600,399	BB+
Oschad bank 2023	342,763	CCC+
GTB Finance BV 2018	422,660	B+
GTB Finance BV 2016	130,493	B+
Theta Capital Pte Ltd 2020	147,983	BB-
Theta Capital Pte Ltd 2022	201,108	BB-
Credit Bank of Moscow 2018	661,713	BB
BTG Investment LP 2018	75,302	BBB-
BTG Investment LP 2020	395,521	BBB-
Banco Btg Pactual Cayman 2016	261,458	BBB-
Ottawa Holdings Pte Ltd 2018	312,846	BB-
National Savings Bank 2018	699,892	BB-
Regional Saeca 2019	336,683	BB-
Agromercantil Senior 2019	37,394	BB
Zenith Bank Plc 2019	863,393	B+
Alpha Star Holding Limted 2019	646,768	BB
Rio Oil Finance Trust 2024	196,820	BBB-
Millicom Intl Cellular 2025	545,823	BB+
Delhi International Airport 2022	213,527	BB
Eastern & Southern Africa 2016	463,794	BB
	24,941,159	
Term finance cerificates		
Listed		
Azgard Nine Limited	97,615	Defaulted
Bank Alfalah Limited TFC	122,390	AA-
NIB Bank TFC	148,410	A+
	368,415	
Unlisted		
Azgard Nine Limited	64,720	Defaulted
Engro Fertilizers Limited	662,631	AA
Faysal Bank Limited	232,754	AA-
Pakistan International Airlines Corporation TFC	8,498	Defaulted
	968,603	

Annexure 'C' as referred to in note 11.7 of Consolidated Financial Statements

Disposals of operating fixed assets during the year 2015

	Cost	Accumu-lated deprec-iation	Book value	Sale proceeds	Mode of disposal	Particulars of Buyers
	----------(Rupees in '000)----------					
Items having book value of more than Rs. 250,000 or cost of more than Rs. 1,000,000						
Vehicles						
Honda CRV	2,301	2,301	-	649	Auction	Nasir Mahmood
Rocky Jeep	1,668	1,501	167	534	Auction	Waqar Ahmed Khan
Honda Civic	1,288	1,159	129	773	Auction	Waqar Ahmed Khan
Honda Civic	1,258	1,132	126	789	Auction	Waqar Ahmed Khan
Honda Civic	1,248	1,123	125	769	Auction	Waqar Ahmed Khan
Honda Civic	1,043	939	104	651	Auction	Muhammad Tariq
Honda Civic	1,003	903	100	752	Auction	Waqar Ahmed Khan
Mercedes Benz CGI	8,731	6,024	2,707	4,453	Buy Back	Jamal Nasir
Mercedes Benz CGI	8,713	6,404	2,309	4,182	Buy Back	Ali Sameer Farooqui
Mercedes Benz CGI	8,692	5,867	2,825	4,694	Buy Back	Rayomond Kotwal
	35,945	**27,353**	**8,592**	**18,246**		
Electrical, office and computer equipment						
Generator 65 KVA	1,181	1,181	-	470	Auction	Rashid Ali Khan
Generator 20 KVA	1,194	816	378	1,174	Auction	UBL Insurers Limited
Generator 10 KVA	902	511	391	511	Auction	UBL Insurers Limited
	3,277	**2,508**	**769**	**2,155**		
Ijarah Assets						
Commercial Ijarah - Premier Dairies (Pvt) Limited	48,585	43,727	4,858	4,859	Buy Back	Premier Dairies (Pvt) Limited
Commercial Ijarah - Zain Packaging Industries (Pvt) Limited	20,000	4,533	15,467	15,467	Buy Back	Zain Packaging Industries (Pvt) Limited
Commercial Ijarah - Mecas Engineering (Pvt) Limited	9,111	8,200	911	911	Buy Back	Mecas Engineering (Pvt) Limited
Commercial Ijarah - Tradekey (Pvt) Limited	7,299	5,839	1,460	1,460	Buy Back	Tradekey (Pvt) Limited
Commercial Ijarah - ICI Pakistan Limited	4,874	1,523	3,351	3,523	Buy Back	ICI Pakistan Limited
Commercial Ijarah - Indus Pencil (Pvt) Limited	4,166	3,750	416	417	Buy Back	Indus Pencil (Pvt) Limited
Honda Civic	2,597	1,378	1,219	1,219	Buy Back	Rizwan Mehboob
Commercial Ijarah - ICI Pakistan Limited	2,449	803	1,646	1,735	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,448	115	2,333	2,383	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,388	112	2,276	2,366	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,303	216	2,087	2,113	Buy Back	ICI Pakistan Limited
Commercial Ijarah - ICI Pakistan Limited	2,231	593	1,638	1,714	Buy Back	ICI Pakistan Limited
Commercial Ijarah - National Foods Limited	2,212	1,290	922	1,033	Buy Back	National Foods Limited
Commercial Ijarah - ICI Pakistan Limited	2,156	337	1,819	1,881	Buy Back	ICI Pakistan
Toyota Corolla GLi	1,861	1,234	627	627	Buy Back	Qazi Zaka Ur Rehman
Suzuki Bolan	1,819	1,432	387	388	Buy Back	Muhammad Naveed
Toyota Corolla GLi	1,763	1,087	676	676	Buy Back	Muhammad Razzaq
Honda City	1,753	575	1,178	1,178	Buy Back	Khurram Farooq
Toyota Corolla GLi	1,743	1,405	338	338	Buy Back	Habib Ullah
Commercial Ijarah - ICI Pakistan Limited	1,743	327	1,416	1,466	Buy Back	ICI Pakistan Limited
Toyota Corolla XLi	1,673	309	1,364	1,486	Buy Back	Naveed Ahmed Memon
Hyundai Santro Club	1,672	722	950	950	Buy Back	Muhammad Asif
Commercial Ijarah - Premier Dairies (Pvt) Limited	1,639	1,475	164	164	Buy Back	Premier Dairies (Pvt) Limited
Toyota Corolla XLi	1,627	768	859	1,054	Buy Back	Naseem Yousuf
Toyota Corolla XLi	1,618	952	666	666	Buy Back	Muhammad Nadeem
Honda City	1,568	963	605	606	Buy Back	Nadeem Akhtar
Honda Civic	1,567	508	1,059	1,060	Buy Back	Raheel
Honda City	1,566	658	908	908	Buy Back	Arshad Jamal
Honda City	1,565	818	747	747	Buy Back	Imtiaz Ali
Suzuki Mehran VXR Euro II	1,564	667	897	896	Buy Back	Muhammad Abid
Toyota Corolla XLi	1,548	801	747	747	Buy Back	Mohammad Ashraf
Commercial Ijarah - National Foods Limited	1,529	1,529	-	-	Buy Back	National Foods Limited
Toyota Corolla XLi	1,514	769	745	745	Buy Back	Parveen
Commercial Ijarah - National Foods Limited	1,480	1,480	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,462	1,462	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,462	1,462	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,462	1,462	-	-	Buy Back	National Foods Limited
Commercial Ijarah - Tradekey (Pvt) Limited	1,414	1,131	283	283	Buy Back	Tradekey (Pvt) Limited
Commercial Ijarah - Tradekey (Pvt) Limited	1,414	1,131	283	283	Buy Back	Tradekey (Pvt) Limited

Annexure 'C' as referred to in note 11.7 of Consolidated Financial Statements

Disposals of operating fixed assets during the year 2015

	Cost	Accumu-lated deprec-iation	Book value	Sale proceeds	Mode of disposal	Particulars of Buyers
	----------(Rupees in '000)----------					
Items having book value of more than Rs. 250,000 or cost of more than Rs. 1,000,000						
Commercial Ijarah - Tradekey (Pvt) Limited	1,414	1,131	283	283	Buy Back	Tradekey (Pvt) Limited
Suzuki Swift	1,351	602	749	748	Buy Back	Syed Talha Ahmed
Commercial Ijarah - National Foods Limited	1,347	1,347	-	-	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,337	1,337	-	-	Buy Back	National Foods Limited
Suzuki Swift	1,329	303	1,026	1,145	Buy Back	Khawaja Asim Umer Asim Umer
Suzuki Swift	1,277	671	606	606	Buy Back	Zohaib Anwar
Suzuki Swift	1,243	984	259	259	Buy Back	Mirza Shahid Ahmed
Commercial Ijarah - National Foods Limited	1,231	616	615	680	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,211	858	353	407	Buy Back	National Foods Limited
Commercial Ijarah - National Foods Limited	1,185	1,185	-	-	Buy Back	National Foods Limited
Toyota Vitz	1,168	526	642	642	Buy Back	Rizwan Naeem
Suzuki Cultus VXR	1,084	360	724	726	Buy Back	Mahesh Kumar
Suzuki Cultus VXR Euro II	1,069	560	509	510	Buy Back	Syed Abid Hussain
Suzuki Cultus VXR	1,069	549	520	520	Buy Back	Ahmed Ali Khan
Suzuki Cultus VXR	1,069	549	520	520	Buy Back	Ahmed Ali Khan
Commercial Ijarah - Inter Market Knit (Pvt) Limited	1,056	739	317	317	Buy Back	Inter Market Knit (Pvt) Limited
Toyota Corolla GLi	1,046	590	456	456	Buy Back	Sajid Akber
Suzuki Cultus VXR Euro II	1,036	642	394	394	Buy Back	Raza Husnain
Suzuki Mehran VXR	712	412	300	310	Buy Back	Syed Majid Ali
Suzuki Cultus VXR	703	439	264	264	Buy Back	Malik Pervaiz Khan Afridi
Suzuki Mehran VXR	698	159	539	586	Buy Back	Rashid Mustafa
Suzuki Mehran VXR Euro II	693	363	330	330	Buy Back	Musadaq Hussain
Suzuki Ravi	668	378	290	290	Buy Back	Azmatullah
Commercial Ijarah - Hashwani Hotels Limited	659	358	301	336	Buy Back	Hashwani Hotels Limited
Commercial Ijarah - National Foods Limited	612	344	268	300	Buy Back	National Foods Limited
Hyundai Santro Club	349	85	264	264	Buy Back	Maraline Fradraic
	179,461	**113,630**	**65,831**	**67,242**		
Sub - Total	**218,683**	**143,491**	**75,192**	**87,643**		
Items having book value of less than Rs. 250,000 and cost of less than Rs. 1,000,000						
Others	171,006	144,336	26,670	33,991		
Total	**389,689**	**287,827**	**101,862**	**121,634**		

Consolidated Statement of Financial Position

As at December 31, 2015

	2015	2014
	---------- (US Dollars in '000) ----------	
ASSETS		
Cash and balances with treasury banks	1,086,130	722,356
Balances with other banks	264,593	209,548
Lendings to financial institutions	298,879	223,744
Investments	7,137,593	4,960,827
Advances		
Performing	4,560,288	4,344,802
Non-performing - net of provision	91,932	117,303
	4,652,220	4,462,105
Operating fixed assets	350,175	318,267
Deferred tax asset - net	-	-
Other assets	399,571	392,457
	14,189,161	11,289,304
LIABILITIES		
Bills payable	127,894	91,266
Borrowings	1,567,983	508,383
Deposits and other accounts	10,692,595	9,088,154
Subordinated loans	-	-
Liabilities against assets subject to finance lease	47	4
Deferred tax liability - net	43,108	20,427
Other liabilities	271,974	268,266
	12,703,601	9,976,500
NET ASSETS	1,485,560	1,312,804
REPRESENTED BY:		
Share capital	116,877	116,877
Reserves	397,407	355,984
Unappropriated profit	572,412	501,309
Total equity attributable to the equity holders of the Bank	1,086,696	974,170
Non-controlling interest	49,873	43,472
	1,136,569	1,017,642
Surplus on revaluation of assets - net of deferred tax	348,991	295,162
	1,485,560	1,312,804

These figures have been converted at Rs. 104.741 per US dollar from the audited financial statements.

Consolidated Profit and Loss Account

For the year ended December 31, 2015

	2015	2014
	-------- (US Dollars in '000) --------	
Mark-up / return / interest earned	931,574	818,788
Mark-up / return / interest expensed	379,175	370,885
Net mark-up / return / interest income	552,399	447,903
Provision against loans and advances - net	28,089	5,094
Provision against lendings to financial institutions - net	-	1,582
Provision for diminution in value of investments - net	6,763	4,390
Bad debts written off directly	1,653	1,692
	36,505	12,758
Net mark-up / return / interest income after provisions	515,894	435,145
Non mark-up / return / interest income		
Fee, commission and brokerage income	135,946	126,904
Dividend income	22,437	17,368
Income from dealing in foreign currencies	24,710	29,517
Gain on sale of securities - net	30,504	19,700
Unrealized gain / (loss) on revaluation of investments classified as held for trading	155	(274)
Other income	12,398	10,680
Total non mark-up / return / interest income	226,150	203,895
	742,044	639,040
Non mark-up / return / interest expenses		
Administrative expenses	324,656	303,149
Other provisions - net	746	2,639
Workers' Welfare Fund	8,134	6,425
Other charges	1,930	100
Total non mark-up / return / interest expenses	335,466	312,313
Share of profit of associates	8,227	13,316
Profit before taxation	414,805	340,043
Taxation - Current	145,460	103,681
- Prior	17,196	3,456
- Deferred	(5,720)	3,531
	156,936	110,668
Profit after taxation	257,869	229,375
Attributable to:		
Equity shareholders of the Bank	249,705	225,773
Non-controlling interest	8,164	3,602
	257,869	229,375
	---------- (US $) ----------	
Earnings per share - basic and diluted	0.22	0.20

These figures have been converted at Rs. 104.741 per US dollar from the audited financial statements.

Category of Shareholders

As on December 31, 2015

Particulrs	No of Folio	Balance Share	Percentage
DIRECTORS, CEO & CHILDREN	14	24685471	2.0165
NIT & ICP	1	758599	0.0620
BANKS, DFI & NBFI	25	33616240	2.7460
INSURANCE COMPANIES	18	18613586	1.5205
MUTUAL FUNDS	45	22351525	1.8258
GENERAL PUBLIC (LOCAL)	21232	43792790	3.5773
GENERAL PUBLIC (FOREIGN)	1116	5867506	0.4793
OTHERS	61	6467390	0.5283
FOREIGN COMPANIES	161	923912815	75.4720
GOVT. OWNED ENTITIES / BANKS	3	32295140	2.6381
JOINT STOCK COMPANIES	123	106815588	8.7255
PUBLIC SECTOR COMPANIES	12	4106907	0.3355
CHARITABLE TRUSTS	15	895188	0.0731
MODARABAS	2	942	0.0001
Company Total	22828	1224179687	100.0000

Details of Modarabas & Mutual Funds

Folio No.	Name	Code	Balance Held	Percentage
5371000028	CDC - TRUSTEE MCB PAKISTAN STOCK MARKET FUND	006	1,700,000	0.1389
5454000028	MCBFSL - TRUSTEE JS VALUE FUND	006	150,000	0.0123
5488000025	CDC - TRUSTEE PAKISTAN CAPITAL MARKET FUND	006	49,000	0.0040
5645000024	CDC - TRUSTEE PICIC INVESTMENT FUND	006	597,000	0.0488
5777000029	CDC - TRUSTEE PICIC GROWTH FUND	006	1,064,300	0.0869
5959000027	CDC - TRUSTEE ATLAS STOCK MARKET FUND	006	1,400,000	0.1144
6197000029	CDC - TRUSTEE ALFALAH GHP VALUE FUND	006	52,500	0.0043
6411000021	CDC - TRUSTEE AKD INDEX TRACKER FUND	006	105,329	0.0086
7377000026	CDC - TRUSTEE UBL STOCK ADVANTAGE FUND	006	490,300	0.0401
9480000021	CDC - TRUSTEE NAFA STOCK FUND	006	732,640	0.0598
9506000026	CDC - TRUSTEE NAFA MULTI ASSET FUND	006	160,091	0.0131
10025000022	CDC - TRUSTEE FIRST HABIB INCOME FUND	006	7,000	0.0006
10603000021	CDC - TRUSTEE APF-EQUITY SUB FUND	006	110,000	0.0090
10728000027	CDC - TRUSTEE HBL - STOCK FUND	006	1,017,700	0.0831
11049000029	MC FSL - TRUSTEE JS GROWTH FUND	006	207,000	0.0169
11056000028	CDC - TRUSTEE HBL MULTI - ASSET FUND	006	95,500	0.0078
11262000023	CDC - TRUSTEE MCB PAKISTAN ASSET ALLOCATION FUND	006	25,000	0.0020
11809000026	CDC - TRUSTEE ALFALAH GHP STOCK FUND	006	205,000	0.0167
11924000022	CDC - TRUSTEE ALFALAH GHP ALPHA FUND	006	121,000	0.0099
11981000026	CDC - TRUSTEE ABL INCOME FUND	006	500	0.0000
12120000028	CDC - TRUSTEE NIT-EQUITY MARKET OPPORTUNITY FUND	006	2,085,102	0.1703
12195000021	CDC - TRUSTEE ABL STOCK FUND	006	962,100	0.0786
12310000025	CDC - TRUSTEE FIRST HABIB STOCK FUND	006	32,000	0.0026
12336000023	CDC - TRUSTEE LAKSON EQUITY FUND	006	732,900	0.0599
12625000027	CDC-TRUSTEE NAFA ASSET ALLOCATION FUND	006	116,703	0.0095
12880000027	CDC-TRUSTEE NAFA SAVINGS PLUS FUND - MT	006	225,000	0.0184
13052000026	CDC - TRUSTEE AKD AGGRESSIVE INCOME FUND - MT	006	21,900	0.0018
13367000029	CDC - TRUSTEE PICIC INCOME FUND - MT	006	205,800	0.0168
13607000028	CDC - TRUSTEE PICIC STOCK FUND	006	77,000	0.0063
13714000025	CDC - TRUSTEE HBL PF EQUITY SUB FUND	006	44,000	0.0036
13862000028	CDC - TRUSTEE ALFALAH GHP INCOME FUND - MT	006	246,700	0.0202
14134000025	CDC - TRUSTEE ATLAS INCOME FUND - MT	006	5,201,700	0.4249
14415000021	CDC - TRUSTEE NAFA PENSION FUND EQUITY SUB-FUND ACCOUNT	006	49,860	0.0041
14472000025	CDC - TRUSTEE UBL ASSET ALLOCATION FUND	006	115,000	0.0094
14514000028	CDC - TRUSTEE FIRST CAPITAL MUTUAL FUND	006	43,600	0.0036
14803000023	CDC - TRUSTEE FAYSAL SAVINGS GROWTH FUND - MT	006	1,664,600	0.1360
14811000022	CDC - TRUSTEE FAYSAL INCOME & GROWTH FUND - MT	006	166,200	0.0136
15115000026	CDC - TRUSTEE ASKARI HIGH YIELD SCHEME - MT	006	1,086,800	0.0888
15388000025	CDC - TRUSTEE ABL PENSION FUND - EQUITY SUB FUND	006	20,400	0.0017
15727000022	CDC - TRUSTEE PAKISTAN PENSION FUND - EQUITY SUB FUND	006	72,000	0.0059
16022000026	CDC - TRUSTEE NAFA INCOME OPPORTUNITY FUND - MT	006	647,400	0.0529
16030000025	CDC - TRUSTEE PIML VALUE EQUITY FUND	006	9,500	0.0008
16105000026	CDC - TRUSTEE HBL MUSTAHEKUM SARMAYA FUND 1	006	84,000	0.0069
16188000028	CDC-TRUSTEE NITPF EQUITY SUB-FUND	006	10,000	0.0008
16246000020	MCBFSL - TRUSTEE NAFA INCOME FUND - MT	006	141,400	0.0116
00000015653	B.R.R. GUARDIAN MODARABA	017	471	0.0000
03277000385	NATIONWIDE MODARBA (PVT) LTD	017	471	0.0000

Pattern of Shareholding

As on December 31, 2015

	<---- HAVING SHARES ---->			
NO. OF SHAREHOLDERS	From	To	SHARES HELD	PERCENTAGE
4098	1	100	258205	0.0211
14914	101	500	6539280	0.5342
1177	501	1000	975754	0.0797
1530	1001	5000	3558884	0.2907
345	5001	10000	2601705	0.2125
124	10001	15000	1557322	0.1272
71	15001	20000	1263223	0.1032
48	20001	25000	1114068	0.0910
33	25001	30000	931011	0.0761
24	30001	35000	779221	0.0637
21	35001	40000	790991	0.0646
11	40001	45000	475507	0.0388
26	45001	50000	1263437	0.1032
16	50001	55000	847613	0.0692
19	55001	60000	1099589	0.0898
12	60001	65000	745194	0.0609
8	65001	70000	543147	0.0444
7	70001	75000	506288	0.0414
6	75001	80000	460687	0.0376
5	80001	85000	421585	0.0344
7	85001	90000	617518	0.0504
3	90001	95000	279689	0.0228
20	95001	100000	1979479	0.1617
2	100001	105000	205419	0.0168
8	105001	110000	855005	0.0698
4	110001	115000	450478	0.0368
4	115001	120000	467610	0.0382
10	120001	125000	1234070	0.1008
6	125001	130000	764408	0.0624
3	130001	135000	399600	0.0326
2	135001	140000	276060	0.0226
5	140001	145000	716100	0.0585
11	145001	150000	1634917	0.1336

Pattern of Shareholding

As on December 31, 2015

	<---- HAVING SHARES ---->			
NO. OF SHAREHOLDERS	From	To	SHARES HELD	PERCENTAGE
2	150001	155000	303593	0.0248
4	155001	160000	634457	0.0518
4	160001	165000	647080	0.0529
2	165001	170000	335900	0.0274
5	170001	175000	863410	0.0705
1	175001	180000	175065	0.0143
1	180001	185000	181962	0.0149
3	185001	190000	568408	0.0464
3	190001	195000	578488	0.0473
3	195001	200000	597500	0.0488
3	200001	205000	610106	0.0498
3	205001	210000	622700	0.0509
2	210001	215000	424700	0.0347
4	215001	220000	875228	0.0715
3	220001	225000	668547	0.0546
1	230001	235000	232647	0.0190
1	240001	245000	244600	0.0200
4	245001	250000	996700	0.0814
1	250001	255000	253000	0.0207
1	255001	260000	258718	0.0211
1	260001	265000	263183	0.0215
2	265001	270000	535263	0.0437
1	270001	275000	274320	0.0224
3	280001	285000	847031	0.0692
1	290001	295000	291886	0.0238
3	295001	300000	894000	0.0730
1	300001	305000	303600	0.0248
1	305001	310000	309600	0.0253
2	315001	320000	634113	0.0518
2	320001	325000	644500	0.0526
1	325001	330000	325600	0.0266
1	330001	335000	334100	0.0273
1	335001	340000	339858	0.0278

Pattern of Shareholding

As on December 31, 2015

	<---- HAVING SHARES ---->			
NO. OF SHAREHOLDERS	From	To	SHARES HELD	PERCENTAGE
1	340001	345000	341071	0.0279
1	345001	350000	350000	0.0286
2	355001	360000	716800	0.0586
3	365001	370000	1105208	0.0903
3	370001	375000	1119425	0.0914
1	390001	395000	391560	0.0320
2	395001	400000	796600	0.0651
2	400001	405000	802223	0.0655
1	405001	410000	408800	0.0334
2	410001	415000	824891	0.0674
1	415001	420000	418962	0.0342
1	425001	430000	426618	0.0348
1	430001	435000	434000	0.0355
3	435001	440000	1314800	0.1074
1	440001	445000	442436	0.0361
1	485001	490000	486448	0.0397
1	490001	495000	490300	0.0401
1	500001	505000	500677	0.0409
1	505001	510000	508506	0.0415
2	510001	515000	1024716	0.0837
3	515001	520000	1552330	0.1268
1	540001	545000	544860	0.0445
1	545001	550000	550000	0.0449
1	560001	565000	564045	0.0461
1	565001	570000	568800	0.0465
2	575001	580000	1155058	0.0944
2	590001	595000	1187236	0.0970
2	595001	600000	1195140	0.0976
1	600001	605000	603000	0.0493
3	610001	615000	1836100	0.1500
1	615001	620000	619550	0.0506
1	630001	635000	633400	0.0517
2	645001	650000	1293599	0.1057

Pattern of Shareholding

As on December 31, 2015

	<---- HAVING SHARES ---->			
NO. OF SHAREHOLDERS	From	To	SHARES HELD	PERCENTAGE
1	650001	655000	654000	0.0534
1	680001	685000	682900	0.0558
2	705001	710000	1416550	0.1157
2	720001	725000	1444460	0.1180
2	730001	735000	1465540	0.1197
2	755001	760000	1518499	0.1240
1	765001	770000	768258	0.0628
1	790001	795000	791898	0.0647
1	795001	800000	800000	0.0654
1	825001	830000	825942	0.0675
1	830001	835000	832600	0.0680
1	845001	850000	850000	0.0694
1	850001	855000	853000	0.0697
1	880001	885000	882780	0.0721
1	885001	890000	887352	0.0725
1	890001	895000	890500	0.0727
1	920001	925000	921400	0.0753
1	930001	935000	930571	0.0760
1	945001	950000	950000	0.0776
1	960001	965000	962100	0.0786
4	970001	975000	3892659	0.3180
1	985001	990000	990000	0.0809
1	995001	1000000	1000000	0.0817
2	1015001	1020000	2037700	0.1665
1	1020001	1025000	1025000	0.0837
1	1035001	1040000	1037800	0.0848
1	1060001	1065000	1064300	0.0869
3	1085001	1090000	3265266	0.2667
1	1100001	1105000	1105000	0.0903
1	1125001	1130000	1130000	0.0923
2	1160001	1165000	2323400	0.1898
1	1195001	1200000	1200000	0.0980
1	1205001	1210000	1207700	0.0987

Pattern of Shareholding

As on December 31, 2015

NO. OF SHAREHOLDERS	<---- HAVING SHARES ----> From	To	SHARES HELD	PERCENTAGE
1	1295001	1300000	1300000	0.1062
1	1365001	1370000	1369500	0.1119
1	1380001	1385000	1380300	0.1128
1	1385001	1390000	1387053	0.1133
1	1395001	1400000	1400000	0.1144
1	1420001	1425000	1420700	0.1161
1	1520001	1525000	1524128	0.1245
1	1550001	1555000	1554000	0.1269
1	1600001	1605000	1602902	0.1309
1	1610001	1615000	1610400	0.1315
1	1630001	1635000	1632702	0.1334
1	1650001	1655000	1653500	0.1351
1	1655001	1660000	1657900	0.1354
1	1660001	1665000	1664600	0.1360
1	1685001	1690000	1685300	0.1377
2	1695001	1700000	3398500	0.2776
1	1805001	1810000	1810000	0.1479
2	1945001	1950000	3898450	0.3185
1	1960001	1965000	1962145	0.1603
2	1995001	2000000	4000000	0.3267
1	2045001	2050000	2050000	0.1675
1	2050001	2055000	2054900	0.1679
1	2085001	2090000	2085102	0.1703
1	2160001	2165000	2164100	0.1768
1	2190001	2195000	2193500	0.1792
1	2195001	2200000	2198000	0.1795
1	2345001	2350000	2348870	0.1919
1	2350001	2355000	2352667	0.1922
2	2390001	2395000	4788984	0.3912
1	2445001	2450000	2448940	0.2000
1	2570001	2575000	2574480	0.2103
1	2585001	2590000	2587600	0.2114
1	2590001	2595000	2591800	0.2117

Pattern of Shareholding

As on December 31, 2015

	<---- HAVING SHARES ---->			
NO. OF SHAREHOLDERS	From	To	SHARES HELD	PERCENTAGE
1	2645001	2650000	2646544	0.2162
1	2700001	2705000	2701272	0.2207
1	2815001	2820000	2817500	0.2302
1	2950001	2955000	2950800	0.2410
1	3065001	3070000	3066800	0.2505
1	3075001	3080000	3078100	0.2514
1	3115001	3120000	3116763	0.2546
1	3120001	3125000	3124922	0.2553
1	3385001	3390000	3385900	0.2766
1	3390001	3395000	3393114	0.2772
1	3440001	3445000	3444130	0.2813
1	3635001	3640000	3638925	0.2973
1	3720001	3725000	3724672	0.3043
1	3820001	3825000	3820907	0.3121
1	3900001	3905000	3900237	0.3186
1	4070001	4075000	4070142	0.3325
1	4265001	4270000	4266800	0.3485
1	4365001	4370000	4368500	0.3569
1	4480001	4485000	4484018	0.3663
1	4565001	4570000	4569298	0.3733
1	4715001	4720000	4718100	0.3854
1	5015001	5020000	5019071	0.4100
1	5200001	5205000	5201700	0.4249
1	5205001	5210000	5208900	0.4255
1	6010001	6015000	6010504	0.4910
1	6060001	6065000	6064800	0.4954
1	6615001	6620000	6615700	0.5404
1	6655001	6660000	6657940	0.5439
1	7025001	7030000	7028100	0.5741
1	7330001	7335000	7334000	0.5991
1	7750001	7755000	7754779	0.6335
1	8300001	8305000	8304900	0.6784
1	8835001	8840000	8835281	0.7217

Pattern of Shareholding

As on December 31, 2015

NO. OF SHAREHOLDERS	<---- HAVING SHARES ----> From	To		SHARES HELD	PERCENTAGE
1	9215001	9220000		9219695	0.7531
1	9445001	9450000		9448800	0.7718
1	10955001	10960000		10955078	0.8949
1	11095001	11100000		11100000	0.9067
1	12365001	12370000		12368342	1.0103
1	12440001	12445000		12442568	1.0164
1	22000001	22005000		22000335	1.7971
1	31160001	31165000		31163426	2.5457
1	35930001	35935000		35931401	2.9351
1	93645001	93650000		93649744	7.6500
1	631725001	631730000		631728895	51.6043
22828			Company Total	1224179687	100.0000

Shares Trading (Sale / Purchase) by Directors, Executives of UBL* and their Spouses and Minor Children

During the Year 2015

NAME	No. of Shares	Sale / Purchase
AAMEER KARACHIWALLA	76,800	SALE
AAMEER KARACHIWALLA	1,800	PURCHASE
ABDUL JABBAR MEMON	13,646	SALE
ABDUL JABBAR MEMON	3,000	PURCHASE
ALI ABBAS HALAI	7,000	SALE
ASIF HASAN SIDDIQUI	6,100	SALE
ASIF SHARIF	900	PURCHASE
ASIF SHARIF	5,000	SALE
ATIF HAMMAD	1,707	SALE
HAROON ZAIB	1,650	SALE
KAMRAN AHMED SHEIKH	1,500	SALE
KAMRAN AHMED SHEIKH	25,000	PURCHASE
KHALID AHMED SHERWANI	2,500	PURCHASE
M. NADEEM SIDDIQUI	18,000	SALE
MAQBOOL IQBAL	27,000	SALE
MASHKOOR AHMAD BABAR	21,000	SALE
MINHAS WIRASAT ALI	6,000	SALE
MINHAS WIRASAT ALI	3,000	PURCHASE
MUHAMMAD ARSHAD	2,500	SALE
MUHAMMAD EJAZUDDIN	5,000	SALE
MUHAMMAD HANIF AKHAI	31,000	SALE
MUHAMMAD MUSHTAQ	3,000	SALE
MUHAMMAD OMER	10,000	SALE
NADIA ISHTIAQ	2,000	SALE
NAUMAN AFZAL	2,117	SALE
NIAZ AHMED SIDDIQI	900	SALE
NUMAIR ZAFAR	1,400	SALE
NUMAIR ZAFAR	800	PURCHASE
RAO M. BABAR	5,100	SALE
SHABBIR AHMAD	2,500	SALE
SHAHBAZ ALAM	1,239	SALE
SHAHNAWAZ HADI	2,730	SALE
SHAR BANO	4,500	SALE
SHAR BANO	1,500	PURCHASE
SIR MOHAMMED ANWAR PERVEZ, OBE,HPK	322,800	PURCHASE
TANVEER KHATRI	1,000	SALE
WAJIH UL HAQ SIDDIQUI	2,352	SALE
YOUSAF IQBAL	3,500	SALE
YOUSAF IQBAL	5	PURCHASE
ZULFIQAR ALAVI	5,000	SALE

*** No Sale / Purchase transaction was made by CEO, CFO, Head Internal Audit and Company Secretary**

Notice of 57th Annual General Meeting

Notice is hereby given that the 57th Annual General Meeting ("AGM") of the Shareholders of United Bank Limited (the "Bank" or "UBL") will be held on Friday, 25 March 2016 at 09:30 a.m. at Islamabad Marriott Hotel, Islamabad to transact the following business:

Ordinary Business:

1. To confirm the minutes of the 56th Annual General Meeting held on 27 March 2015.

2. To receive, consider and, if thought fit, adopt the Annual Audited Accounts (consolidated and unconsolidated), Statement of Compliance with the Code of Corporate Governance 2012 of the Bank for the year ended 31 December 2015 together with the Directors' Report and Auditors' Report thereon.

3. To consider and, if thought fit, approve as recommended by the Board of Directors, final cash dividend at the rate of Rs. 4.00 per share i.e. 40%, in addition to 90% interim dividend already declared/paid for the year ended 31 December 2015.

4. To consider and, if thought fit, appoint two External Auditors to hold office from this AGM till the conclusion of the next AGM of the Bank and to fix their remuneration. The retiring External Auditors namely, M/s. A. F. Ferguson & Company, Chartered Accountants and M/s. KPMG Taseer Hadi & Company, Chartered Accountants being eligible, have offered themselves for reappointment.

Special Business:

5. To consider and, if thought fit, approve the amount of remuneration paid to the Non-executive Directors of the Bank for attending the Board and/or Committees meetings held during the year and in that connection to pass the following resolution, as an ordinary resolution, with or without modification, addition or deletion:

   "RESOLVED that the remuneration paid to the non-executive directors of UBL including the Chairman during the year 2015, for attending the Board and / or Committees meetings as disclosed in the Note 37 of the Audited Financial Statements of the Bank for the year ended 31 December 2015, be and is hereby confirmed and approved on post facto basis."

6. To consider and, if thought fit, approve the amendments in Articles of Association of the Bank (the Articles) by deleting Article 94(20) of the Articles and in that connection to pass the following resolution, with or without modification, addition or deletion:

   "RESOLVED that subject to the approval of the Pakistan Stock Exchange and the State Bank of Pakistan, the clause 94(20) of the Articles of Association of United Bank Limited be and is hereby deleted."

7. To transact any other business with the permission of the Chairman

By order of the Board

Aqeel Ahmed Nasir
Company Secretary &
Chief Legal Counsel

Karachi, 03 March 2016

Notice of 57th Annual General Meeting

Notes:

1. The Share Transfer Books of the Bank shall remain closed from 17 March 2016 to 25 March 2016 (both days inclusive). Transfers received at M/s. THK Associates (Pvt.) Limited, 2nd Floor, State Life Building No.3, Dr. Ziauddin Ahmed Road, Karachi, the Registrar and Share Transfer Agent of the Bank, by the close of the business on 16 March 2016 will be treated in time for the purpose of the above entitlement.

2. A member entitled to attend and vote at the above Annual General Meeting is entitled to appoint a person as a proxy to attend and vote for and on his/her behalf. The instrument appointing a proxy and the power of attorney or other authority (if any) under which it is signed or a notarized certified copy of the power or authority shall be deposited at the office of M/s. THK Associates (Pvt.) Limited, 2nd Floor, State Life Building No.3, Dr. Ziauddin Ahmed Road, Karachi, the Registrar and Share Transfer Agent of the Bank, not later than 48 hours before the time of holding the meeting, and must be duly stamped, signed and witnessed.

3. The CDC Account Holders and Sub-account Holders, whose registration details are available in the Share Book Details Report, shall be required to produce their respective original Computerized National Identity Card (CNIC) or original Passport at the time of attending the Annual General Meeting to facilitate identification. Such Account Holders and Sub-Account Holders should also bring / know their respective participation I.D. No. and the CDC Account No. and in case of proxy, he/she must enclose an attested copy of his/her CNIC or Passport. Representative(s) of corporate member(s) should bring attested copy of Board of Directors Resolution / Power of Attorney and/ or all such documents that are required for such purpose under Circular No.1 dated 26th January 2000 issued by the Securities and Exchange Commission of Pakistan ("SECP").

4. Members are requested to timely notify any change in their addresses and provide copies of their CNIC /NTN (if not provided earlier) to Bank's Registrar / Share Transfer Agent, M/s. THK Associates (Pvt.) Limited, 2nd Floor, State Life Building No. 3, Dr. Ziauddin Ahmed Road, Karachi.

5. Deduction of Withholding Tax on the Amount of Dividend:

   As per the provisions of Section 150 of the Income Tax Ordinance, 2001 ("Ordinance"), different rates are prescribed for deduction of withholding tax on the amount of dividend paid by the companies. The current withholding tax rates are as under:

   (a) For filers of income tax returns: 12.50%
   (b) For non-filers of income tax returns: 17.50%

   To enable the Bank to make tax deduction on the amount of cash dividend @ 12.50% instead of 17.50%, all the shareholders whose names are not entered into the Active Tax-payers List (ATL) provided on the website of the Federal Board of Revenue ("FBR"), despite the fact that they are filers, are advised to make sure that their names are entered into ATL before the date of issuance of Dividend Warrants, otherwise tax on their cash dividend will be deducted @ 17.50%.

   The Corporate shareholders having CDC account are required to have their National Tax Number (NTN) updated with their respective participants, whereas corporate physical shareholders should send a copy of their NTN certificates to the Bank or Bank's Share Registrar and Share Transfer Agent, M/s. THK Associates (Pvt.) Limited. The shareholders while sending NTN or NTN certificates, as the case may be, must quote company name and their respective Folio numbers.

   As per FBR's clarification letters C.No. 1(29)WHT/2006 dated June 30, 2010 and C.No.1(43)DG(WHT)/2008-Vol-II.664 17-R dated May 12, 2015, the valid Exemption Certificate under Section 159 of the Ordinance is mandatory to claim exemption of withholding tax under Clause 47B of Part-IV of Second Schedule to the Ordinance. Those who fall in the category mentioned in above Clause must provide valid Tax Exemption Certificate to our Shares Registrar; otherwise tax will be deducted on dividend amount as per rates prescribed in Section 150 of the Ordinance.

Notice of 57th Annual General Meeting

For shareholders holding their shares jointly as per the clarification issued by the FBR, withholding tax will be determined separately on "Filer / Non-Filer" status of Principal shareholder as well as joint-holder(s) based on their shareholding proportions. Therefore, all shareholders who hold shares jointly are required to provide shareholding proportions of Principal shareholder and Joint-holder(s) in respect of shares held by them to the Registrar and Share Transfer Agent in writing as follows:

Folio / CDC Account No.	Total shares	Principal Shareholder		Joint Shareholder(s)	
		Name and CNIC No.	Shareholding Proportion (No. of Shares)	Name and CNIC No.	Shareholding Proportion (No. of Shares)

For any query/difficulty/information, the members may contact the Bank's Share Registrar and Share Transfer Agent, at the following address, phone/fax numbers or e-mail address:

THK Associates (Pvt.) Limited
Head Office
2nd Floor, State Life Building No. 3,
Dr. Ziauddin Ahmed Road, Karachi-Pakistan. P.O. Box No. 8533,
UAN: +92-21-111-000-322, Direct: +92-21-35693094-95,
Fax: +92-21-35655595,
Email: secretariate@thk.com.pk
Web: www.thk.com.pk

6. Urgent Provision of Valid CNIC Copy (Mandatory)

In pursuance with the Securities and Exchange Commission of Pakistan ("SECP") Notification No. SRO.831 (1)/2012 of July 05, 2012 in supersession of earlier notification No. SRO779 (I)/2011 of August 18, 2011, SECP has directed all listed companies to mention Computerized National Identity Card (CNIC) / NTN numbers of the registered members on the dividend warrants and on every list submitted to the SECP including submission of Form-A (annual list of shareholders). Please note that in case of non-availability of valid copy of CNIC in respect of members having physical shareholding, their dividend warrants could be withheld.

You are therefore requested to submit a copy of your valid CNIC/NTN/Passport Number within Ten (10) days from the date of this Notice to the Bank's Share Registrar and Share Transfer Agent. In case you have already provided copy of your valid CNIC, please ignore this instruction.

7. Dividend Mandate Option (E-Dividend)

This is to inform that under Section 250(1) of the Companies Ordinance, 1984, a shareholder may, if he/she so desires, direct a company to pay dividend directly into his/her bank account.

In pursuance of the directions given by the Securities and Exchange Commission of Pakistan (SECP) vide Circular No. 18 of 2012 Dated June 05, 2012, and SECP letter No. 8(4) SM/CDC 2008 dated April 05, 2013, the shareholders are encouraged to provide dividend bank mandate for payment of cash dividend electronically. The notice portion would continue to be sent at the registered address of the shareholder.

The Bank is taking steps for electronic credit of the dividend warrants into the accounts of the shareholders who have opted for bank mandate in phased manner. Dividend Mandate Form is appended below.

Notice of 57th Annual General Meeting

Dividend Mandate Form I, _____ S/o., D/o., W/o., _____ hereby authorize United Bank Limited to directly credit cash dividends declared by it, in my bank account as detailed below:	
(i) Share holder's details:	
Name of the Shareholder	
Folio No./CDC Participation ID and Account No./Sub-Account No.	
CNIC No./NTN (attested copy of valid CNIC attached)	
Passport No. (in case of foreign national – attested copy attached)	
Contact Numbers Landline Number: Cell Number:	
(ii) Shareholder's Bank detail:	
Title of Bank Account	
Bank Account Number	
Bank's Name	
Branch Name & Code No.	
It is stated that the above particulars given by me are correct and I shall keep the Bank informed in case of any changes in the said particulars in future. _____ Signature of the Shareholders	

For Physical Shareholders:

To avail Bank Mandate option, please fill the above Form and send it to Bank's Registrar / Share Transfer Agent, M/s. THK Associates (Pvt.) Limited, 2nd Floor, State Life Building No. 3, Dr. Ziauddin Ahmed Road, Karachi.

For CDC Account Holders:

The CDC Investor Account holders may please note that they can also avail the facility of Bank Mandate option and for this they have to instruct the Central Depository Company of Pakistan Limited (CDC).

For Sub-Account Holders (CDC) Maintained at Brokerage Houses:

The CDC Account Holders who maintain their accounts at brokerage house(s) may please instruct their respective brokerage house to record Bank Mandate option by using and dispatching the above Form, in order to credit dividend in their Bank Account directly.

Please note that this dividend mandate is optional and not compulsory. In case any member does not wish for his/her dividend to be credited directly into his/her bank account then the same shall be paid to such member in physical form by way of dividend warrant.

8. Electronic Transmission of Annual Accounts/Financial Statements and Notices:

The SECP through SRO 787 (I)/2014 dated 8th September 2014 allowed companies to circulate annual balance sheet, profit and loss account, auditor's report and directors' report along with Notice of AGM to its members through e-mail. Members who wish to avail this facility can give their consent to the Bank's Company Secretary for this purpose along with their email addresses, via email to company.secretary@ubl.com.pk.

Please note that the Annual Reports / Financial Statements are also available on the Bank's website at the link: http://www.ubldirect.com/Corporate/InvestorRelations/FinancialStatement.aspx

In case any member who has provided consent to receive Annual Report / Financial Statements and Notice of AGM through e-mail subsequently requests for a hard copy, the same shall be provided free of cost within 7 days of the receipt of such request.

9. Consent for Video Conference Facility:

In terms of SECP Circular No.10 of 2014 dated 21 May 2014, members can also attend and participate in the AGM through video conference facility in Karachi and /or Lahore, if members residing in the vicinity, collectively holding 10% or more shareholding, provide their consent, in writing, to participate in the meeting through video conference as per the following format at least ten (10) days prior to date of meeting.

After receiving the consent of the members in aggregate 10% or more shareholding, the Bank will intimate members regarding venue of video conference facility at least five (5) days before the date of general meeting along with complete information necessary to enable them to access such facility.

Consent for Video Conference Facility

I/We, _____ of _____, being a member

of United Bank Limited, holder of _____ Ordinary Share(s) as per Register

Folio No./CDC Account No._____ hereby opt for video conference facility

at _____ .

_____

Signature of the Member

Statement of Material Facts

Under Section 160(1)(b) of the Companies Ordinance, 1984

Item No. 5: Remuneration of the Non-Executive Directors of the Bank:

As required under SBP Prudential Regulations G-I, the total amount of remuneration paid/ payable to the Non-Executive Directors including the Chairman for attending the Board meetings and/ or committees meetings during the year 2015 as disclosed in Note 37 of the Audited Financial Statement is submitted to the shareholders for approval on a post-facto basis.

Item No. 6: Amendment in the Articles of Association of UBL:

The Articles of Association of UBL are being amended in order to comply with the regulatory requirements.

The website link of JamaPunji is available at the website of UBL for the convenience and facilitation of shareholders and investors.

Form of Proxy
57th Annual General Meeting of United Bank Limited

I/We, _____of _____ being a member of United Bank Limited ("UBL") and holder of _____ ordinary shares as per Share Register Folio No. _____ and / or CDC Participation I.D. No. _____ and Account No. _____ hereby appoint _____ _____ of _____ or failing him _____ of _____ as my/our proxy to vote for me/us and on my/our behalf at the 57th Annual General Meeting of UBL scheduled to be held on Friday, 25 March 2016 at 9:30 a.m. at Islamabad Marriott Hotel, Islamabad and at any adjournment thereof.

Signed this _____ day of _____ 2016.

Witness 1:
Signature: _____
Name: _____
CNIC No. or Passport No: _____
Address: _____
_____

Revenue Stamps
of Rs.5/-

Witness 2:
Signature: _____
Name: _____
CNIC No. or Passport No: _____
Address: _____
_____

_____
(Signature should agree
with the specimen signature
registered with the Registrar)

NOTE:

A. General:

1. A member entitled to attend and vote at a General Meeting is entitled to appoint a person as proxy to attend and vote instead of him/her.

2. The instrument appointing a proxy should be signed by the member or his/her attorney duly authorized in writing. If the member is a corporation (other than Government of Pakistan), its common seal should be affixed on the instrument.

3. The instrument appointing a proxy, together with Power of Attorney, if any, under which it is signed or a notarially certified copy thereof, should be deposited, with our Registrar / Share Transfer Agent, **M/s. THK Associates (Pvt.) Limited,** 2nd Floor, State Life Building No.3, Dr. Ziauddin Ahmed Road, Karachi, not less than 48 hours before the time of holding the meeting.

4. If a member appoints more than one proxy, and more than one instrument of proxy are deposited by a member with the Registrar, all such instruments of proxy shall be rendered invalid.

B. For CDC Account Holders:

1. The proxy form shall be witnessed by two persons whose names, addresses and CNIC / Passport No. shall be mentioned on the form.

2. Attested copies of CNIC or the Passport of the beneficial owners of the proxy shall be furnished with the proxy form.

3. The proxy shall produce his/her original CNIC or original Passport at the time of the meeting.

Affix
Correct
Postage

Registrar
M/s. THK Associates (Pvt.) Limited,
2nd Floor, State Life Builiding No. 3,
Dr. Ziauddin Ahmed Road,
Karachi, Pakistan

UNITED BANK LIMITED
State Life Building No. 1,
I.I. Chundrigar Road,
Karachi - 74000, Pakistan.
UAN: 111-825-888
Website: www.ubldirect.com