Faysal Bank Limited

Faysal House ST 02 Shahrah-e-Faisal Karachi, Pakistan Registered Office

Faysal House ST 02 Shahrah-e-Faisal Karachi, Pakistan

UAN +92 21 111 747 747 **TEL** +92 213 279 5200 **FAX** +92 213 279 5226

April 24, 2025

The General Manager

Pakistan Stock Exchange Limited Stock Exchange Building, Stock Exchange Road, Karachi.

Dear Sir,

Sub: FINANCIAL RESULTS FOR THE FIRST QUARTER ENDED MARCH 31, 2025

Further to our letter dated April 14, 2025, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on April 24, 2025, at Karachi at 9:30 a.m. and approved the following:

1. CASH DIVIDEND:

Interim Cash Dividend for the First Quarter ended March 31, 2025 @ Rs. 1.5 per share of Rs. 10/- each i.e. 15%.

- 2. BONUS SHARES:
- 3. RIGHT SHARES:
- 4. ANY OTHER ENTITLEMENT/CORPORATE ACTION:
- 5. ANY OTHER PRICE-SENSITIVE INFORMATION:

6. FINANCIAL STATEMENTS:

The following Financial Statements of FBL each Unconsolidated as Annexure-A and Consolidated as Annexure-B are attached:

- a) Statements of Profit & Loss
- b) Statements of Financial Position
- c) Statements of Changes in Equity
- d) Statements of Cash Flows

The quarterly report of the Bank for the first quarter ended March 31, 2025, will be transmitted through PUCARS separately, within the specified time.

The Share Transfer Books of the Bank will be closed from May 8, 2025, to May 10, 2025 (both days inclusive). Transfers received at the office of our Share Registrar M/s. CDC Share Registrar Services Limited, CDC House, 99-B, Block-B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi at the close of business on May 7, 2025, will be treated in time for the aforesaid Interim Cash Dividend.

Yours truly,

Aurangzeb Amin

Company Secretary & Head of Legal

Encl: as above

c.c. Executive Director/HOD,

Offsite-II Department, Supervision Division, Securities & Exchange Commission of Pakistan, 63, NIC Building, Jinnah Avenue, Blue Area, Islamabad. faysalbank (

FAYSAL BANK LIMITED CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT MARCH 31, 2025

ASSETS	Note	Un-audited March 31, 2025 Rupee	Audited December 31, 2024 s in '000
Cash and balances with treasury banks Balances with other banks Due from financial institutions Investments Islamic financing and related assets Property and equipment Right-of-use assets Intangible assets Deferred tax assets Other assets	10 11 12 13 14 15 16 22 17	100,926,383 8,780,278 - 693,448,450 643,688,781 48,830,822 13,203,966 2,683,421 - 83,310,615 1,594,872,716	102,600,657 5,539,562 - 678,254,964 633,990,216 45,009,778 13,297,784 2,739,091 - 83,183,034 1,564,615,086
LIABILITIES		1,00 1,01 2,1 10	1,004,010,000
Bills payable Due to financial institutions Deposits and other accounts Lease liabilities Subordinated sukuk Deferred tax liabilities Other liabilities	18 19 20 21 22 23	20,043,974 290,417,802 1,112,909,734 15,714,634 - 7,738,424 40,225,742 1,487,050,310 107,822,406	39,169,649 280,442,540 1,044,015,748 15,582,671 - 13,101,335 62,378,109 1,454,690,052 109,925,034
REPRESENTED BY			
Share capital Reserves Surplus on revaluation of assets - net Unappropriated profit Total equity attributable to the equity holders of the Bank Non-controlling interest	24	15,176,965 18,374,854 18,175,374 56,094,844 107,822,037 369 107,822,406	15,176,965 17,866,357 22,771,883 54,109,488 109,924,693 341 109,925,034

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CONTINGENCIES AND COMMITMENTS

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The annexed notes 1 to 43 form an integral part of these condensed interim consolidated financial statements.

President & CEO Chief Financial Officer Chairman COPY

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Ampany Secretary & Head of Legal
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FAYSAL BANK LIMITED CONDENSED INTERIM STATEMENT OF CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE QUARTER ENDED MARCH 31, 2025

TOK THE GOARTER ENDED MARCH 31, 2025		0		
		Quarter March 31,		
	Note	2025	March 31, 2024	
	Note	Rupees		
		Rupees	III 000	
Profit / return earned	27	42,107,331	60,425,974	
Profit / return expensed	28	24,891,971	41,608,497	
Net profit / return		17,215,360	18,817,477	
OTHER INCOME				
Fee and commission income	29	3,950,229	3,000,836	
Dividend income		35,163	70,572	
Foreign exchange income		1,730,862	1,600,558	
Income / (loss) from derivatives		15,486	(17,955)	
Gain on securities - net	30	46,394	227,238	
Net loss on derecognition of financial assets			,	
measured at amortised cost	17.1	(83,628)	_	
Other income	31	110,460	172,957	
Total other income	•	5,804,966	5,054,206	
Total income		23,020,326	23,871,683	
OTHER EXPENSES				
Operating expenses	32	13,661,645	10,955,015	
Workers welfare fund		226,784	264,278	
Other charges	33	586	4,455	
Total other expenses	•	13,889,015	11,223,748	
Share of profit of associates	12.5	47,259	101,956	
Profit before credit loss allowance	•	9,178,570	12,749,891	
(Reversal) / credit loss allowance and write offs - net	34	(2,310,420)	36,079	
Extra ordinary / unusual items	_	-	-	
PROFIT BEFORE TAXATION		11,488,990	12,713,812	
Taxation	35	6,079,505	6,104,500	
PROFIT AFTER TAXATION		5,409,485	6,609,312	
Attributable to:				
Equity holders of the Bank				
Non-controlling interest		5,409,457	6,609,302	
Non-controlling interest	-	28	10	
	=	5,409,485	6,609,312	
		Rupe	es	
Basic / diluted earnings per share	36	3.56	4.35	
	_			

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The annexed notes 1 to 43 form an integral part of these condensed interim consolidated financial statements.

President & CEO Chief Financial Officer Chairman

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ANGZEB A'MAN

(Ampany Secretary & Head of Legal

LINE BANK LIMITED

FAYSAL BANK LIMITED CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED MARCH 31, 2025

		Reserves				Surplus / (defici		1————		¬——		
			Capital reserve				Ï	on revaluation of		l i	1 1	
	Share capital	Share premium	Non-distri- butable capital reserve (NCR) - gain on bargain purchase	Reserve arising on amal- gamation	Statutory reserve	Total	Investments	Property and equipment / non-banking assets	Total	Unappropriated profit	Non- controlling interest	Total
Restated balance as at January 1, 2024 (Audited) Profit after taxation for the quarter ended	15,176,965	10,131	188,301	23,952	15,393,804	15,616,188	2,453,924	11,821,788	14,275,712	42,102,243	258	87,171,366
March 31, 2024 Other comprehensive income - net of tax		-		-	-	-	-	-	•	6,609,302	10	6,609,312
Movement in surplus / (deficit) on revaluation of equity investments through FVOC! - net of tax Movement in surplus / (deficit) on revaluation of debt	-					-	225,247	-	225,247			225,247
investments through FVOCI - net of tax Total other comprehensive loss - net of tax		النا	ا ن				(712,720) (487,473)		(712,720)			(712,720)
Gain on sale of equity instruments classified as FVOCI - net of tax			-				(201,273)		(487,473) (201,273)	201,273	-	(487,473)
Transfer to statutory reserve Transfer from surplus on revaluation of property and	•	•	-		651,285	651,285		-	-	(651,285)		
equipment to unappropriated profit - net of tax Amortisation of intangible assets - customer relationship - net of tax			(10,472)	-	•	. (40.470)	-	(35,934)	(35,934)	35,934	•	-
Transaction with owners, recorded directly in equity Final cash dividend declared on February 7, 2024 at Rs 2 per share		-	(10,472)	-	•	(10,472)	•	•	•	-	-	(10,472)
Restated balance as at March 31, 2024 (Un-audited) Profit after taxation for the nine months period	15,176,965	10,131	177,829	23,952	16,045,089	16,257,001	1,765,178	11,785,854	13,551,032	(3,035,394) 45,262,073	268	(3,035,394) 90,247,339
ended December 31, 2024 Other comprehensive income - net of tax Movement in surplus on revaluation of debt		———,			-	-	-	-	-	17,282,347	73	17,282,420
of investments - net of tax Movement in surplus on revaluation of equity	-	-	-	-	-	-	8,442,715	-	8,442,715	-	-	8,442,715
investments through FVOCI - net of tax Remeasurement gain / (loss) on defined benefit	-	.	-	-	-	-	1,067,904	-	1,067,904	-		1,067,904
obligations - net of tax Movement in deficit on revaluation of property and equipment - net of tax	-	·	*	-	-	•		-	-	(51,530)	-	(51,530)
Movement in deficit on revaluation of non-banking assets - net of tax	-				-	- 1	- !,	(190,176)	(190,176)	-	-	(190,176)
Total other comprehensive income / (loss) - net of tax Gain on sale of equity instruments classified	·				-		9,510,619	(1,824)	9,318,619	(51,530)	<u>-</u>	9,267,089
as FVOGI - net of tax Transfer to statutory reserve Transfer from surplus on revaluation of property and		•	-		1,651,534	1,651,534	(7,575) -	-	(7,575)	7,575 (1,651,534)		-
equipment to unappropriated profit - net of tax Amortisation of intangible assets - customer	-		*	-	-		-	(90, 193)	(90, 193)	90,193		-
relationship - net of tax Transaction with owners recorded directly in equity	-	-	(42,178)	-	-	(42,178)	-		ė	-	-	(42,178)
First interim cash dividend declared on April 25, 2024 at Re 1 per share				-	_	_				(1,517,697)		4 547 007
Second interim cash dividend declared on August 28, 2024 at Rs 2 per share	-		-	-	-	_	-			(3,035,394)	-	(3,035,394)
Third interim cash dividend declared on October 24, 2024 at Rs 1.5 per share Balance as at December 31, 2024 (Audited)	15,176,965	10,131	135,651	23,952	17,696,623	17.866.357		-		(2,276,545)		(2,276,545)
impact of adopting IFRS 9 as at January 1, 2025 - net of tax Restated balance as at January 1, 2025	15,176,965	10,131	135,651	<u> </u>		17,866,357	11,268,222 686,043 11,954,265	11,503,661	22,771,883 686,043	54,109,488		109,925,034 686,043
Profit after taxation for the quarter ended March 31, 2025 Other comprehensive income - net of tax	-		-	-		-	-		23,457,926	54,109,488 5,409,457	341 28	110,611,077 5,409,485
Movement in deficit on revaluation of equity investments through FVOCI - net of tax Movement in deficit on revaluation of debt	.	.	-			-	(150,664)	-]	(150,664)			(150,664)
investments through FVOCI - net of tax Movement in surplus on revaluation of property and		-	.			.	(4,286,873)	.	(4,286,873)	-	.	(4,286,873)
equipment - net of tax Movement in surplus on revaluation of non-banking	-	·	-	-	-	.	-	39,537	39,537	.	-	39,537
assets - net of tax Total other comprehensive (loss) / income - net of tax				<u> </u>			(4,437,537)	320 39,857	320			320
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	(860,314)	39,857	(4,397,680) (860,314)	860,314	-	(4,397,680)
Transfer to statutory reserve Transfer from surplus on revaluation of property and	-	-	-		514,732	514,732	-	-	(000,014)	(514,732)		-
equipment to unappropriated profit - net of tax Amortisation of intangible assets - customer relationship - net of tax	*	-		-	-	-	-	(24,558)	(24,558)	24,558	-	-
Transaction with owners, recorded directly in equity Final cash dividend declared on February 20, 2025	•	-	(6,235)	-	-	(6,235)	ė	-		-	•	(6,235)
at Rs 2.5 per share Balance as at March 31, 2025 (Un-audited)	15,176,965	10,131	129,416	23,952 1	8,211,355 1	8,374,854	6,656,414	11,518,960	18,175,374	(3,794,241) 56,094,844	369 1	(3,794,241) 07,822,406
The annexed notes 1 to 43 form an integral pa	art of these o	ondense	ed interim	consolida								J., OZZ, 400

President & CEO

Chief Financial Officer 116

Director

Director

Ompany Secretary & Head of Legal

FAYSAL BANK LIMITED CONDENSED INTERIM CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE QUARTER ENDED MARCH 31, 2025

		March 31, 2025	March 31, 2024
		Rupees	in '000
CASH FLOWS FROM OPERATING ACTIVITIES Profit before taxation		11 400 000	10 710 010
Less: dividend income		11,488,990 (35,163)	12,713,812 (70,572)
Less: share of profit of associates		(47,259)	(101,956)
		11,406,568	12,541,284
Adjustments:			
Net profit / return income		(17,215,360)	(18,710,546)
	32 32	1,122,456	637,538
	32 32	595,132 146,480	485,781 95,717
	32	592	786
Amortisation of lease liability against right-of-use-assets	-	511,377	393,973
Workers welfare fund		226,784	264,278
(Reversal) / credit loss allowance and write offs - net		(2,310,420)	36,080
	30	-	(206,884)
Net loss on derecognition of financial assets measured at amortised cost		83,628	l <u>-</u>
	31	(4,183)	(4,770)
Gain on termination of leases (IFRS 16) Charge for defined benefit plan	31	(13,045)	(19,563)
(Income) / loss from derivative contracts		145,692 ((15,486)	88,347 17,955
(mostro) / roso nom demada o contracto		(16,726,353)	(16,921,308)
		(5,319,785)	(4,380,024)
(Increase) / decrease in operating assets			
Due from financial institutions		-	(10,999,999)
Securities classified as FVTPL		1,396,156	(2,642,290)
Islamic financing and related assets		(8,293,391)	4,358,494
Others assets (excluding advance taxation)		5,236,153	(1,901,833)
Increase / (decrease) in operating liabilities		(1,661,082)	(11,185,628)
Bills Payable		(19,125,675)	(4,175,595)
Due to financial institutions		9,975,262	80,374,307
Deposits		68,893,986	30,386,838
Other liabilities (excluding current taxation)		(23,799,270)	(1,461,066)
		35,944,303	105,124,484
Income tax paid		(5,060,525)	(8,751,837)
Profit / return received		33,994,307	36,349,051
Profit / return paid Contribution to gratuity fund		(25,115,003)	(37,683,109)
Net cash generated from operating activities		32,636,523	(88,347)
Net cash generated from operating activities		32,030,523	79,384,590
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestment in amortized cost securities		1,396,156	1,921
Net investment in securities classified as FVOCI		(26,563,573)	(54,537,133)
Net (investment) / divestment in associates		(54,897)	18,795
Dividends received		30,951	56,110
Investment in property and equipment Investment in intangible assets		(4,938,960)	(3,592,234)
Sales proceeds on disposal of property and equipment		(110,005) 42,265	(167,885) 42
Net cash used in from investing activities		(30,198,063)	(58,220,384)
•		(00),000,000,	(00,220,001)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use assets		(863,795)	(627,441)
Dividend paid Net cash used in financing activities		(8,223)	(6,113,986)
wer cash asea in iniancing activities		(872,018)	(6,741,427)
Increase in cash and cash equivalents during the period		1,566,442	14,422,779
Cash and cash equivalents at the beginning of the period		108,140,219	83,720,662
Cash and cash equivalents at the end of the period		109,706,661	98,143,441
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The annexed notes 1 to 43 form an integral part of these condensed interim consolidated financial statements.

President & CEO

Chief Financial Officer

Chairman

Director

or Directory

MIRANGZEB A'MIN

(Impany Secretary & Head of Legal

BANK LIMITED

FAYSAL BANK LIMITED CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT MARCH 31, 2025

	Note	(Un-audited) March 31 2025Rupees	(Audited) December 31, 2024
		Nupees	111 000
ASSETS			
Cash and balances with treasury banks	9	100,828,969	102,537,577
Balances with other banks	10	8,780,180	5,539,464
Due from financial institutions		-	-
Investments	11	692,508,602	677,372,396
Islamic financing and related assets	12	643,609,850	633,909,548
Property and equipment	13	48,415,058	44,711,052
Right-of-use assets	14	13,198,666	13,289,601
Intangible assets	15	2,544,415	2,600,358
Deferred tax assets		-	-
Other assets	16	82,967,803	82,707,643
		1,592,853,543	1,562,667,639
LIABILITIES			
Bills payable	17	20,043,974	39,169,649
Due to financial institutions	18	290,417,802	280,442,540
Deposits and other accounts	19	1,113,113,027	1,044,278,507
Lease liabilities	20	15,682,559	15,546,893
Subordinated sukuk		-	_
Deferred tax liabilities	21	7,653,443	12,983,960
Other liabilities	22	39,946,163	61,884,721
		1,486,856,968	1,454,306,270
NET ASSETS .		105,996,575	108,361,369
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		18,374,854	17,866,357
Surplus on revaluation of assets - net of tax	23	18,175,374	22,771,883
Unappropriated profit		54,269,382	52,546,164
		105,996,575	108,361,369
CONTINGENCIES AND COMMITMENTS	24		
The annexed notes 1 to 42 form an integral part of these conde	nsed interim unconsolidated	I financial statemer	nts.

President & CEO Chief Financial Chairman Director Director Officer

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AURANGZEB A'MID

Copony Secretary & Head of Legal

BANK LIMITED

FAYSAL BANK LIMITED CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE QUARTER ENDED MARCH 31, 2025

		Quarter ended		
	Note	March 31, 2025	March 31, 2024	
	•	Rupees i		
Profit / return earned	26	42,086,949	60,424,712	
Profit / return expensed	27	24,892,083	41,632,488	
Net profit / return		17,194,866	18,792,224	
OTHER INCOME				
Fee and commission income	28	3,096,833	2,574,520	
Dividend income		35,163	70,572	
Foreign exchange income		1,717,039	1,600,558	
Income / (loss) from derivatives		15,486	(17,955)	
Gain on securities - net	29	50,601	335,103	
Net loss on derecognition of financial assets				
measured at amortised cost	16.1	(83,628)	-	
Other income	30	117,477	179,039	
Total other income		4,948,971	4,741,837	
Total income	•	22,143,837	23,534,061	
OTHER EXPENSES				
Operating expenses	31 [13,114,464	10,761,813	
Workers welfare fund		226,784	258,167	
Other charges	32	586	4,455	
Total other expenses	-	13,341,834	11,024,435	
Profit before credit loss allowance	-	8,802,003	12,509,626	
(Reversal) / Credit loss allowance and write offs - net	33	(2,310,420)	32,108	
Extra ordinary / unusual items		-	· <u>-</u>	
PROFIT BEFORE TAXATION	•	11,112,423	12,477,518	
Taxation	34	5,965,104	5,964,677	
PROFIT AFTER TAXATION	-	5,147,319	.6,512,841	
		Rupe	es	
Basic / diluted earnings per share	35	3.39	4.29	
	-			

The annexed notes 1 to 42 form an integral part of these condensed interim unconsolidated financial statements.

President & CEO	Chief Financial	Chairman	Director	Director
Certified to be to				
AURANGZEI (,any Sccretary & 3.1 NK	BAMN Head of Legal			

Part Source Invasion Source Invasion Source Invasion Source Invasion			Reserves Capital reserves				Surplus / (deficit) on revaluation of			1	1	
Part				Non-distri- butable capital reserve (NCR) - gain on bargain	arising on amai-	1			Property and equipment / non-banking		priated	Total
International transport COCI - not of tax Weemen can group or manufacture of early weemen the transport COCI - not of tax Weemen can group or manufacture of early weemen the transport COCI - not of tax Weemen can group or manufacture of early weemen the can group of the can can ded early investment decade or so VoCI - not of tax Weemen can group or manufacture or early weemen the can group of the can can ded early investment or can	Profit after taxation for the quarter ended March 31, 2024	15,176,965	10,131 -	188,301	23,952	15,393,804	•	2,453,924	11,802,042	14,255,966		
Nement in applies or monitariand a quarty received the frough (TOC) -read of as received the frough (TOC) -read of as required to a security of the foliage								740 700				
Table of the representative bias and and control and c		-			-	-	-	(712,720)	-	(712,720)	-	(712,720)
The contribution which presents a Process of the Contribution process as Process of the Contribution process and Process of the Contribution of th		-		<u> </u>			-		-	225,247		225,247
as PICU - leed false Trainish from trainish or methalishon of properly and explained in companion of methalish or methalishon of properly and explained in companion of methalish or methalishon of properly and explained in companion of methalish or methalishon of properly and explained in companion of methalish or methalishon of contract in companion of methalish or methalishon of contract in companion of methalish or methalishon of contract in contract of methalish or methalishon of contract in contract of methalish or methalishon of contract in contract of methalish or	•	•	-	•	-		-	(487,473)	-	(487,473)	-	(487,473)
Transfer for supplies on encalazione of groupery and supplies of the control of the control of groupery and supplies of g				-	-	-	•	(201,273)		(201,273)	201,273	_
Page	*	-	-	-	-	651,285	651,285	-		-		-
									(25.024)	(25.02.4)	25.004	
16.472 16.472 16.472 16.472 16.472 16.472 16.472 16.472 17.472 1		•		•	-	-	-	-	(35,934)	(35,934)	35,934	-
First each debard decidered on Filamany 7, 2024 of 18 2 2 2 2 5 2 10 10 10 10 10 10 10 10 10 10 10 10 10	relationship - net of tax	-	-	(10,472)	-		(10,472)				-	(10,472)
Research behaviors as et March 31, 2224 (Un-outline) For Comprehensive Internation from compliance and other community produced on the Concentration of the Community Internation from compliance and other community produced on the Concentration of the Community Internation of In	Final cash dividend declared on February 7, 2024										(2.025.204)	(2.025.204)
Section Comparison Compar	·	15,176,965	10,131	177,829	23,952	16,045,089	16,257,001	1,765,178	11,766,108	13,531,286		
Commont complementary incomes and of an Authoritism (Authoritism Complementary COC) - and of tax (Authoritism Coc)	·											
Nowmert in supple or revealable or death investment in supple or revealable or death (Autority POC) — and of tax (•	-	•	-	-	-		-	-	16,515,352	16,515,352
Movement in surplus on revealution of equity investment has the position of equity investment from equity i	•			lr1								
investments through FVOCI - next of tax Remanuraments and conditional booking throughout and explainment individual contends and the second display and explainment individual contends and explainment individua	•	-	-	-	-		-	8,442,715		8,442,715	-	8,442,715
Remeasurement loss on defined bowell edulgations - need of tax Movement in delicit on revolutation of properly and operation in delicit on revolutation of properly and operation in delicit on revolutation of properly and operation in delicit on revolutation of properly and speciment - need of tax as a state - need of ta								4 007 004		4 007 004		
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as FVCC1 - net of tax			-	-	-		·	9,510,619			(44,500)	
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Third inferim cach dividend declared on October 24, 2024 at 18 1.5 per share Balance as at December 31, 2024 (Audited) Impact of adopting IFRS 9 as at January 1, 2025 - net of tax Restated balance as at January 1, 2025 - net of tax Restated balance on as at January 1, 2025 - net of tax Restated balance on as at January 1, 2025 - net of tax Restated balance on as at January 1, 2025 - net of tax Restated balance on as at January 1, 2025 - net of tax Movement in deficit on revaluation of debt investments through FVOC1 - net of tax Movement in deficit on revaluation of property and equipment - net of tax Movement in deficit on revaluation of property and equipment - net of tax Movement in deficit on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of property and equipment burns of tax and the property and equipment burns of tax and tax												
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Impact of adopting IFRS 9 as at January 1, 2025 - net of tax Restated balance as at January 1, 2025 15,176,965 10,131 135,651 23,962 17,896,623 17,896,623 17,896,637 17,896,837 17,964,265	at Rs 1.5 per share										(2,276,545)	(2,276,545)
Restated balance as at January 1, 2025 Profit after taxation for the quarter ended March 31, 2025 P	, , ,	15,176,965	10,131	135,651	23,952	17,696,623	17,866,357		11,503,661		52,546,164	
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Movement in surplus on revaluation of non-banking assets - net of tax Total other comprehensive loss - net of tax Total other comprehensive loss - net of tax 320 320 320 (4,397,680) (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 320 (4,397,680) 320 320 (4,3		_	,		.		l . l	.	39.537	39.537		39.537
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Gain on sale of equity instruments classified as FVOCI - net of fax 1 (860,314) (860,3		لــــــــــا		·								
as FVOCI - net of tax 1 Transfer to statutor/reserve (24,558) (24,558) (24,558) (24,558) Antoritisation of intengible assets customer Pelationship in explice (6,235) (6,235) (6,235) Transfer to multi-flower of tax 1 (6,235) (6,235) (6,235) Transfer to multi-flower of tax 2 Transfer to multi-flower of tax 3 Transfer to statutory flower of tax 3 Transfer to statutory flower of tax 3 Transfer to statutory flower of tax 3 Transfer to multi-flower of tax 3 Transfer to statutory flower of tax 3 Transfer	· • • • • • • • • • • • • • • • • • • •	,	•	•	-	•	•	(4,437,337)	39,657	(4,397,080)	•	(4,397,680)
Application of the first of tall (4,558) (24,558	as FVOCI - net of tax 1			-		- 514,732		(860,314)		(860,314)		-
Column C	equipment to unappropriated profit fiet of tab	-		-		-	-	•	(24,558)	(24,558)	24,558	-
Belance 1 March 31, 2021 (M-autified) 15,176,965 10,131 129,416 23,952 18,211,355 18,374,854 6,856,414 11,518,960 18,175,374 54,269,382 105,996,575		-	-	(6.235)		-	(6.235)			_	_	(6 235)
Belance 1 March 31, 2021 (M-autified) 15,176,965 10,131 129,416 23,952 18,211,355 18,374,854 6,856,414 11,518,960 18,175,374 54,269,382 105,996,575	Transection with owners recorded directly in equity			,/			(-,===)				-	(0,200)
Belance 1 March 31, 2021 (M-autified) 15,176,965 10,131 129,416 23,952 18,211,355 18,374,854 6,856,414 11,518,960 18,175,374 54,269,382 105,996,575	Final cash dividend declared on Hardary 20, 2021										(2.704.044	(2 70 ; 0
		15,176,965	10,131	129,416	23,952	18,211,355	18,374,854	6,656,414	11,518,960	18,175,374		
	BAN SA	of those	ongod i-t-	m uncons - l'al-	tod fire	atate == : · ·						

President & CEO

Chief Financial Officer

Chairman

Director

Director

FAYSAL BANK LIMITED CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE QUARTER ENDED MARCH 31, 2025

	Note	March 31, 2025 Rupees ir	March 31, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		Kupees II	1 000
Profit before taxation		11,112,423	12,477,518
Less: dividend income		(35,163)	(70,572)
Adjustments:		11,077,260	12,406,946
Net profit / return income	Г	(17,194,866)	(40.700.004)
Depreciation on owned property and equipment	31	1,099,823	(18,792,224) 634,698
Depreciation on right-of-use assets	31	588,403	485,781
Depreciation on non-banking assets	31	592	786
Amortisation of intangible assets	31	144,169	95,521
Amortisation of lease liability against right-of-use-assets	27	511,377	393,974
Workers welfare fund	i	226,784	258,167
(Reversal) / Credit loss allowance and write offs - net	33	(2,310,420)	32,108
Unrealised gain - FVTPL Net loss on derecognition of financial assets measured at amortised cost	29	-	(206,884)
Gain on sale of Property and equipment - net	30	83,628	- (0.4)
Gain on termination of leases (IFRS 16)	30	(4,183)	(24)
Charge for defined benefit plan	30	(13,045) 145,692	(19,563) 88,347
Loss / (income) from derivative contracts		(15,486)	17.955
	_	(16,737,532)	(17,011,358)
	_	(5,660,272)	(4,604,412)
Decrease / (increase) in operating assets			
Due from financial institutions		" -	(10,999,999)
Securities classified as FVTPL Islamic financing and related assets		1,365,407	(2,642,290)
Others assets (excluding advance taxation)		(8,295,128)	4,358,494
Chief desert (Cheldening devance taxation)	<u> </u>	5,140,178 [(1,789,543)	(2,006,697) (11,290,492)
Increase / (decrease) in operating liabilities		(1,100,040)	(11,230,432)
Bills Payable	Γ	(19,125,675)	(4,175,595)
Due to financial institutions		9,975,262	80,374,307
Deposits Other liabilities (such dies surrent tour tier)		68,834,520	31,364,793
Other liabilities (excluding current taxation)	L	(24,094,890)	(1,258,946)
Income tax paid		35,589,217 (4,973,131)	106,304,559 (8,701,874)
Profit / return received		34,598,757	37,319,155
Profit / return paid		(25,117,063)	(38,557,971)
Contribution to gratuity fund	_	(145,692)	(88,347)
Net cash generated from operating activities		32,502,273	80,380,618
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments in amortized cost securities		1,396,156	1,921
Net investments in securities classified as FVOCI		(26,608,448)	(54,537,133)
Net investments in subsidiary		-	(1,000,000)
Dividends received		30,951	56,110
Investment in property and equipment		(4,851,845)	(3,576,179)
Investment in intangible assets Sales proceeds on disposal of property and equipment		(107,226)	(163,685)
Net cash used in investing activities	L.	42,265 [(30,098,147)	(59,218,924)
•		(00,000,147)	(33,210,324)
CASH FLOWS FROM FINANCING ACTIVITIES			·
Payment of lease liabilities against right-of-use assets		(863,795)	(627,441)
Dividend paid Net cash used in financing activities	L	(8,223)	(6,113,986)
		(872,018)	(6,741,427)
Increase in cash and cash equivalents during the period		1,532,108	14,420,267
Cash and cash equivalents at the beginning of the period	_	108,077,041	83,720,548
Cash and cash equivalents at the end of the period		109,609,149	98,140,815
The annexed notes 1 to 42 form an integral part of these condensed interim uncons	solidated financia	al statements.	

Chairman

Director

Director

AURANGZEB AMM

(ompany Secretary & Head of Level

LAUSEL BANK LIMITED

Chief Financial Officer

President & CEO