#### Registered Office

UAN +92 21 111 747 747 ST 02 Shahrah-e-Faisai TEL +92 213 279 5200 FAX -92 213 279 5226

August 28, 2025

#### The General Manager

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



Dear Sir.

### Sub: FINANCIAL RESULTS FOR THE SECOND QUARTER (HALF YEAR) ENDED JUNE 30, 2025

Further to our letter dated August 15, 2025, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on August 28, 2025, at Karachi at 9:30 a.m. and approved the following:

#### 1. CASH DIVIDEND:

Interim Cash Dividend for the Second Quarter (half year) ended June 30, 2025 @ Rs. 1.5 per share of Rs. 10/- each i.e. 15%. This is in addition to 15% Interim Cash Dividend for the First Quarter ended March 31, 2025, already paid to the Shareholders.

#### 2. BONUS SHARES:

NIL

#### 3. RIGHT SHARES:

NIL

#### 4. ANY OTHER ENTITLEMENT/CORPORATE ACTION:

NIL

#### 5. ANY OTHER PRICE-SENSITIVE INFORMATION:

NIL

#### 6. FINANCIAL STATEMENTS:

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

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

The said Financial Statements of the Bank for the second quarter (half year) ended June 30, 2025, will be transmitted through PUCARS separately, within the specified time.

The Share Transfer Books of the Bank will be closed from September 11, 2025 to September 13, 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 September 10, 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.

Financial Disclosures 30-6-25 -Final Doc

### FAYSAL BANK LIMITED CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT June 30, 2025

			(Un-audited)	(Audited)
		Note	June 30,	December 31
			2025	2024
			Rupee	s in '000
ASSETS				
Cash and balances with treasury banks		9	95,979,411	102,537,577
Balances with other banks		10	1,310,917	5,539,464
Due from financial institutions		11	3,499,999	
Investments		12	701,038,857	677,372,396
slamic financing and related assets		13	719,394,780	633,909,54
Property and equipment		14	49,581,528	44,711,052
Right-of-use assets		15	13,797,872	13,289,60
Intangible assets		16	2,489,486	2,600,358
Deferred tax assets			-	
Other assets		17	91,815,956	82,707,643
			1,678,908,806	1,562,667,639
Bills payable Due to financial institutions Deposits and other accounts Lease liabilities Subordinated sukuk		18 19 20 21	32,140,484 210,823,376 1,243,569,054 16,675,788	39,169,649 280,442,540 1,044,278,500 15,546,890
Deferred tax liabilities		22	7,906,018	12,983,96
Other liabilities		23	57,465,787	61,884,72
			1,568,580,507	1,454,306,270
NET ASSETS			110,328,299	108,361,369
REPRESENTED BY	2.0			
Share capital			15,176,965	15,176,969
Reserves			18,851,623	17,866,35
Surplus on revaluation of assets - net of tax	(	24	19,886,741	22,771,88
Unappropriated profit			56,412,970	52,546,16
			110,328,299	108,361,36
CONTINGENCIES AND COMMITMENTS		25		

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

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President & CEO

Chief Financial Officer

Chalrman

Director

Director

Certified to be true copy

AURANGZEB AMIN

AURANGZEB AMIN Company Secretary & Head of Legal LAISAL BANK LIMITED FAYSAL BANK LIMITED CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	1	Quarter ended		Half year ended		
	Note	June 30, 2025	June 30, 2024 (Restated) Rupees i	June 30, 2025 in '000	June 30, 2024 (Restated)	
Profit / return earned	27	41,878,783	59,796,010	83.965.732	120,220,722	
Profit / return expensed	28	24,656,469	40,145,209	49,548,552	81,777,897	
Net profit / return	120	17,222,314	19,650,801	34,417,180	38,443,025	
OTHER INCOME						
Fee and commission Income	29 [	3,384,094	2,567,262	6,480,927	5,141,782	
Dividend income		200,247	189,837	235,410	260,409	
Foreign exchange income		1,969,367	1,178,448	3,686,406	2,779,006	
(Loss) / income from derivatives		(21,657)	12,008	(6,171)	(5,947)	
Gain on securities - net	30	171,528	332,824	222,129	667,927	
Net loss on derecognition of financial assets						
measured at amortised cost	17.1	(81,628)	(165,256)	(165,256)	(165,256)	
Other income	31	37,214	142,119	154,691	321,158	
Total other income		5,659,165	4,257,242	10,608,136	8,999,079	
Total income		22,881,479	23,908,043	45,025,316	47,442,104	
OTHER EXPENSES						
Operating expenses	32	13,118,234	11,091,215	26,232,696	21,853,028	
Workers welfare fund		217,582	268,896	444,366	527,063	
Other charges	33	3,648	32,442	4,234	36,897	
Total other expenses		13,339,464	11,392,553	26,681,298	22,416,988	
Profit before credit loss allowance		9,542,015	12,515,490	18,344,016	25,025,116	
Reversal of credit loss allowance and write offs - net	34	(1,199,521)	(833,449)	(3,509,941)	(801,341)	
Extra ordinary / unusual items PROFIT BEFORE TAXATION		10,741,536	13,348,939	21,853,959	25,826,457	
Taxation	35	5,882,641	6,595,435	11,847,745	12,560,112	
PROFIT AFTER TAXATION		4,858,895	6,753,504	10,006,214	13,266,345	
			Rupe			
		320,000,000		2.50 mt 10 mt 10 mt		
Basic and diluted earnings per share	36	3.20	4.45	6.59	8.74	

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

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President & CEO

Chief Financial Officer

Chairman

Director

Director

Certified to be true copy

Company Secretary & Head of Legal FASAL BANK LIMITED

				Reserves				Surplus / (deficit)			
	Share capital	Share	Non-distri- butable capital reserve	Reserve arising on	Statutory	Total		Property and equipment /	200	Unappro- priated	Total
		premium	(NCR) - gain on bargain purchase	amai- gamation	reserve		investments	non-banking secots	Total	profit	
Balance as at December 31, 2023	15,178,965	10,131	188,301	23,952	15,393,804	15,616,188	3,349,029	11,802,042	15,151,071	44,254,137	90,198,36
Impact of adopting IFRS 9 as at January 1, 2024 - net of tex Restated balance as at January 1, 2024 (Audited) Profit after taxation for the half year ended June 30, 2024 Other comprehensive (loss) / Income	15,176,965	10,131	188,301	23,952	15,393,804	15,818,188	[895,105] 2,453,924	11,802,042	(895,105) 14,255,866	(2,858,792) 41,395,345 13,266,345	(3,753,857 86,444,46 13,266,34
Movement in surplus on revaluation of investments - net of tax Movement in deficit on revaluation of non-banking	27	-					201,352		201,352	7118	201,36
acasts - net of Lax Folal other comprehensive loss - net of Lax Sain on sale of equity instruments classified	-					-	(1,285,048)	النب	(1,285,048) (1,083,696)	-	(1,285,04
as FVOCI - net of tex. ransfer to statutory reserve	1			- S	1,326,634	1,328,634	(238,609)	E :	(238,009)	238,608 (1,329,634)	
ransfer from surplus on revaluation of property and equipment to unappropriated profit – net of tex mortisation of intengible assets – customer	- 2		24	2				(71,873)	(71,673)	71,873	
relationship - net of tax ransection with owners, recorded directly in equity Final cash dividend declared on February 7, 2024	9,		(20,943)			(20,943)		21 20			(20,54
at Rs 2 per share First interim cash dividend declared on April 25, 2024 at Re 1 per share	2					1				(3,035,394)	(3,035,38
lestated balance as at June 30, 2024 (Un-audited) rofit after texation for the elx months period	15,176,966	10,131	167,350	23,952	16,720,438	18,921,878	1,131,619	11,730,169	12,861,788	48,092,447	94,053,07
ended December 31, 2024 Wher comprehensive income fovement in surplus on revaluation of debt	*									9,761,848	9,761,8
Investments Strough FVOCI - net of tax investment in surplus on revaluation of equity				•:	6		7,528,843		7,528,643		7,528,6
investments through FVOCi - net of tax emeasurement loss on defined benefit oblidetions - net of tax	*	1,44			F:		2,578,199	-	2,576,199		2,578,1
coaganons - nst of tax evernent in deficit on revaluation of property and equipment - net of tax								(170,430)	(170,430)	(44,500)	(44)
overnent in deficit on revaluation of non-banking assets - net of tax					į.			(1,824)	(1,824)		(1,1
otal other comprehensive income / (loss) - net of tax ain on sale of equity instruments classified as FVOCI - net of tax						1.50	10,106,842	(172,254)	9,934,588	(44,500)	9,890,0
ranefer to statutory reserve ranefer from surplus on revaluation of property and	i			5	976,185	976,185	29,761		29,761	(29,761) (976,185)	
equipment to unappropriated grofft - net of tax ansfer from surplus on revaluation of property and	=0				±:			(54,254)	(54,254)	54,254	
equipment on disposal - net of tax nortisation of intengible assets - customer relationable - net of tax		18	(31,707)		*	(31,707)					(DIC
ransaction with owners, recorded directly in equity scord interim cash dividend declared on August 28, 2024 at Rs 2 per share		- 1	-			(0.11.01.)				m ans and	72.07
hird Interim cash dividend declared on October 24, 2024 Re 1.5 per share										(3,035,394)	(3,035)
elance es at December 31, 2024 (Audited)  ripact of adopting IFRS 9 as at January 1, 2025 - net of tax  estated balance as at January 1, 2025	15,176,965	10,131	135,651	23,952	17,696,623	17,866,357	11,268,222 877,347	11,503,661	22,771,883 877,347 23,849,230	52,546,164	108,361,2
rolit after texation for the half year ended June 30, 2025 ther comprehensive income	10,114,000	-	100,001	22,302	17,696,623	17,000,337	12,145,569	11,503,681	23,049,230	52,548,164 10,006,214	109,238,7
lovement in deficit on revaluation of debt investments through FVOCI - net of tax lovement in surplus on revaluation of equity						:22	(2,403,436)		(2,403,436)		(2,403,4
Investments through FVOCI - net of tax overment in surplus on revaluation of property and	2		* .			2.	(150,293)	- 3	(150,293)		(150,2
equipment - not of tex overment in surplus on revaluation of non-banking	8	*	1			- 1		40,059	40,059		40)
assets - net of tax stal other comprehensive loss - net of tax sin on sale of equity instruments classified	-	*		-		-	(2,553,729)	(315,820)	(3:6,820)	-	(316,
as FVOCI - net of tax instar to statutory receive	1	- 2	:		1,000,621	1,000,621	(881,942)		(881,942)	881,942 (1,000,821)	
ansfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax nortication of intangible assets - oustomer	- 3	- 5.		*	1 8			(50,057)	(60,057)	50,057	
relationship - net of tax ansection with owners, recorded directly in equity	*	*	(15,355)		*	(15,365)		29	9		(15,
inal cash dividend deciared on February 20, 2025 at Re 2.5 per share inst infarim cash dividend deciared on April 24, 2025		- 6					ue-Bag			(3,794,241)	(3,794,
at Re 1,5 per share Salance as at June 30, 2025 (Un-audited)	15,176,965	10,131	120,298	23,952	18,997,244	18,851,623	8,709,898	11,176,843		(2,276,545)	(2,270,5

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

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President & CEO

Chief Financial Officer

AURANGZEB AMIN
Company Secretary & Head of Legal
EASIL BANK LIMITED

	Note	June 30, 2025	June 30, 2024 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		Rupees in	.000
Profit before taxation		21,853,959	05 000 457
Less: dividend income		(235,410)	25,826,457 (260,409)
		21,818,549	25,566,048
Adjustments:		21,010,010	20,000,010
Net profit / return income	- 1	(34,417,180)	(38,443,025)
Depreciation on owned property and equipment	32	2,344,918	1,425,280
Depreciation on right-of-use assets	32	1,213,235	996,712
Depreciation on non-banking assets	32	1,185	1,378
Amortisation of intangible assets	32	291,298	200,748
Workers welfare fund		444,386	527,063
Reversal of credit loss allowance and write offs - net	34	(3,509,941)	(801,341)
Net loss on derecognition of financial assets measured at amortised cost	17.1	165,256	165,256
Gain on sale of Property and equipment - net	31	(17,860)	(10,510)
Gain on termination of leases (IFRS 16)	31	(16,830)	(47,140)
Charge for defined benefit plan		276,385	176,694
Loss from derivative contracts		6,171	5,947
		(33,218,997)	(35,802,938)
(Increase) / decrease in operating assets		(11,600,448)	(10,236,890)
Oue from financial institutions		(3,500,000)	
Securities classified as FVTPL	- 1	1,637,961	2,852,232
Islamic financing and related assets		(82,917,609)	9,518
Others assets (excluding advance taxation)		(16,417,408)	1,685,507
Increase / (decrease) in operating liabilities		(101,197,056)	4,547,257
Bills Payable		(7,029,165)	1,202,998
Due to financial institutions	- 1	(69,619,164)	10,546,861
Deposits		199,290,547	55,812,848
Other liabilities (excluding current taxation)		(2,172,978)	(7,917,859)
		120,469,240	59,844,846
Income tax paid		(12,031,984)	(15,927,679)
Profit / return received		87,337,861	113,252,077
Profit / return paid		(48,829,427)	(79,525,584)
Contribution to gratuity fund	- 100	(370,912)	(85,888)
Net cash generated from operating activities		33,777,274	71,668,139
CASH FLOWS FROM INVESTING ACTIVITIES	39		
Net divestments / (investments) in amortized cost securities	3	2,081,127	(1,015,511)
Net investments in securities classified as FVOCI		(31,818,339)	(40,738,343)
Net investments in subsidiary			(1,000,000)
Net divestments in associates			1,514,509
Dividends received		204,144	224,076
Investment In property and equipment		(7,477,730)	(5,556,422)
Investment in intangible assets		(218,443)	(254,353)
Disposal proceeds of property and equipment		276,837	11,726
Net cash used in investing activities		(36,952,404)	(46,814,318)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(1,633,332)	(1,487,994)
Dividend paid		(5,978,251)	(11,191,378)
Net cash used in financing activities		(7,611,583)	(12,859,372)
(Decrease) / Increase in cash and cash equivalents during the period		(10,788,713)	12,194,449
Cash and cash equivalents at the beginning of the year		108,550,258	83,590,685
Effect of exchange rate changes on cash and cash equivalents		(473,217)	124,967
Cash and cash equivalents at the beginning of the period		108,077,041	83,715,652
Cash and cash equivalents at the end of the period		97,290,328	95,910,101
The annexed notes 1 to 43 form an integral part of these condensed interim unconsolidated financial statem	ents.		

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President & CEO

Chief Financial Officer

Chaminica to be torrector (P)

Director

AURANGZEB AMIN Company Secretary & Head of Legal F. S.IL BANK LIMITED

## FAYSAL BANK LIMITED CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT JUNE 30, 2025

	Note	(Un-audited) June 30, 2025 Rupee	(Audited) December 31, 2024 s '000
ASSETS			
Cash and balances with treasury banks	10	96,260,491	102,600,657
Balances with other banks	11	1,311,015	5,539,562
Due from financial institutions	12	3,499,999	
Investments	13	702,108,023	678,254,964
Islamic financing and related assets	14	719,452,108	633,990,216
Property and equipment	15	50,095,431	45,009,778
Right-of-use assets	16	13,799,398	13,297,784
Intangible assets	17	2,627,033	2,739,091
Deferred tax assets		-	1 2 1
Other assets	18	92,013,361	83,183,034
		1,681,166,859	1,564,615,086
LIABILITIES  Bills payable	19	32,140,484	39,169,649
Due to financial institutions	20	210,823,376	280,442,540
Deposits and other accounts	21	1,243,417,705	1,044,015,748
Lease liabilities	22	16,704,402	15,582,671
Subordinated sukuk	22	10,704,402	13,302,071
Deferred tax liabilities	23	7,985,423	13,101,335
Other liabilities	24	57,784,733	62,378,109
Other habilities	24	1,568,856,123	1,454,690,052
NET ASSETS		112,310,736	109,925,034
NET AGGETG		112,010,100	100,020,001
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		18,851,623	17,866,357
Surplus on revaluation of assets - net of tax	25	19,886,741	22,771,883
Unappropriated profit		58,395,019	54,109,488
Total equity attributable to the equity holders of the Bank		112,310,348	109,924,693
Non-controlling interest		388	341
4)		112,310,736	109,925,034
CONTINGENCIES AND COMMITMENTS	26	Vistal I and	A Market

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

President & CEO

**Chief Financial Officer** 

Chairman

Director

Director

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Company Secretary & Head of Legal FALSAL BANK LIMITED

# FAYSAL BANK LIMITED CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2025

	Quarter ended		ended	Half year ended		
	Note	June 30, 2025	June 30, 2024 (Restated)	June 30, 2025	June 30, 2024 (Restated)	
			Rupee:	s '000	*********	
Profit / return earned	28	41,891,273	59,819,053	83,998,604	120,245,027	
Profit / return expensed	29	24,655,508	40,136,192	49,547,479	81,744,689	
Net profit / return		17,235,765	19,682,861	34,451,125	38,500,338	
OTHER INCOME						
Fee and commission income	. 30	4,147,957	3,011,852	8,098,186	6,012,688	
Dividend income		168,981	152,498	204,144	223,070	
Foreign exchange income		1,996,644	1,178,901	3,727,506	2,779,459	
(Loss) / income from derivatives	- 10	(21,657)	12,008	(6,171)	(5,947)	
Gain on securities - net	31	163,683	411,994	210,077	639,232	
Net loss on derecognition of financial assets	40.4	(04.000)	(405.050)	(405.550)	(405.050)	
measured at amortised cost	18.1	(81,628)	(165,256)	(165,256)	(165,256)	
Other income Total other income	32	22,091 6,396,071	4,738,700	132,551 12,201,037	9,792,906	
Total other income		0,390,071	4,730,700	12,201,037	9,792,900	
Total income		23,631,836	24,421,561	46,652,162	48,293,244	
OTHER EXPENSES						
Operating expenses	33 [	13,632,631	11,406,694	27,294,276	22,361,709	
Workers welfare fund		217,582	272,340	444,366	536,618	
Other charges	34	3,648	32,442	4,234	36,897	
Total other expenses		13,853,861	11,711,476	27,742,876	22,935,224	
Share of profit of associates	13.5	77,619	80,161	124,878	182,117	
Profit before credit loss allowance		9,855,594	12,790,246	19,034,164	25,540,137	
Reversal of credit loss allowance and write offs	- net 35	(1,203,801)	(833,858)	(3,514,221)	(797,779)	
Extra ordinary / unusual items		-		-		
PROFIT BEFORE TAXATION		11,059,395	13,624,104	22,548,385	26,337,916	
Taxation	36	6,043,894	6,672,247	12,123,399	12,776,747	
PROFIT AFTER TAXATION		5,015,501	6,951,857	10,424,986	13,561,169	
Attributable to:						
Equity holders of the Bank		5,015,482	6,951,840	10,424,939	13,561,142	
Non-controlling interest		19	17	47	27	
		5,015,501	6,951,857	10,424,986	13,561,169	
			Rupe	es		
Basic and diluted earnings per share	37	3.30	4.58	6.87	8.94	
Pasic and united earnings per snare		0.00	1.50			

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

Certified to be to copy

Company Secretary & Head of Legal

**Chief Financial Officer** 

President & CEO

Chairman S. L. BANK Diffector

Surplus / (deficit) Capital reserves on revaluation of Property hutable Unappro Non-Share and Statutory controlling priated Total capital capital Share arising on Total profit reserve reserve interest Total premium amalnon-(NCR) - gale gamatio banking on bargain assets purchase . Pun a '000 Balance as at December 31, 2023 10.131 15.176.965 188.301 23.952 15.393.804 15.616.188 3.349.029 11.821.788 15.170.817 42 102 243 258 88 066 471 Impact of adopting IFRS 9 as at January 1, 2024 - net of tax (895, 105) (895, 105) (895, 105) 15,176,965 10,131 188.30 23,952 15,616,188 Restated balance as at January 1, 2024 (Audited) 15,393,804 2,453,924 11,821,788 14,275,712 42,102,243 258 87,171,366 Profit after taxation for the half year ended June 30, 2024 13,561,142 27 13,561,169 Other comprehensive (loss) / income Movement in surplus on revaluation of investments - net of tax 201.352 201.352 201 352 (1,285,048) Movement in deficit on revaluation of non-banking assets - net of tax (1 285 048 (1.285.048 (1,083,896) Total other comprehensive loss - net of tax (1.083.696 (1.083.696) Gain on sale of equity instruments classified as FVOCI - net of tax (238,609) (238,609) 238,609 1,326,634 1,326,634 Transfer to statutory reserve (1,326,634) Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax (71.873)(71.873)71.873 Amortisation of intangible assets - customer relationship - net of tax (20.943) (20,943) (20,943) Transaction with owners, recorded directly in equity Final cash dividend declared on February 7, 2024 (3.035.394) at Rs 2 per share (3.035.394) First interim cash dividend declared on April 25, 2024 (1,517,697) at Re 1 per share (1.517.697) Restated balance as at June 30, 2024 (Un-audited) 15 176 965 10 13 167 358 23 952 16,720,438 16.921.879 1.131.619 11.749.915 12.881.534 50,094,142 285 95,074,805 Profit after taxation for the six months period 10,330,507 58 ended December 31, 2024 10,330,563 Other comprehensive income Movement in surplus on revaluation of debt investments through FVOCI - net of tax 7,528,643 7.528.643 7.528.643 Movement in surplus on revaluation of equity investments through FVOCI - net of tax 2.578.190 2,578,199 2.578.199 Remeasurement loss on defined benefit obligations - net of tax (51.530) (51.530 (190 176 Movement in deficit on revaluation of property and equipment - net of (190.176 (190 176) Movement in deficit on revaluation of non-banking assets - net of tax (1,824 (1.824 (1,824) Total other comprehensive income / (loss) - net of tax 10.106.842 (192,000) 9 914 842 9,863,312 (29,761) Gain on sale of equity instruments classified as FVOCI - net of tax 29,761 29,761 Transfer to statutory reserve 976,185 976,185 (976, 185) Transfer from surplus on revaluation of property and (54,254) equipment to unappropriated profit - net of tax (54, 254)54,254 Amortisation of intangible assets - customer relationship - net of tax (31,707)(31.707) (31,707)Transaction with owners, recorded directly in equity Second interim cash dividend declared on August 28, 2024 (3,035,394) (3,035,394) at Rs 2 per share Third interim cash dividend declared on October 24, 2024 at Rs 1.5 per share (2.276.545) (2.276,545) Balance as at December 31, 2024 (Audited) 15.176.965 10 131 135 651 23.952 17.696.623 17.866.357 11.268.222 11.503.661 22,771,883 54,109,488 341 109,925,034 Impact of adopting IFRS 9 as at January 1, 2025 - net of tax 877.347 877.347 877,347 Restated balance as at January 1, 2025 15,176,965 10,131 135,651 17,696,623 17,866,357 12,145,569 11,503,661 23,649,230 54,109,488 341 110,802,381 Profit after taxation for the half year ended June 30, 2025 10.424.939 47 10,424,986 Other comprehensive income Movement in deficit on revaluation of debt investments through FVOCI - net of tax (2,403,436 (2,403,436) (2.403.436) Movement in deficit on revaluation of equity investments through FVOCI - net of tax (150,293) (150,293 (150,293) Movement in surplus on revaluation of property and equipment - net of tax 40,059 40.059 40.059 Movement in deficit on revaluation of non-banking assets - net of tax (316,820) (316,820) (316.820) Total other comprehensive loss - net of tax (2,553,729) (276,761) (2,830,490) (2.830.490) Gain on sale of equity instruments classified as FVQCI - net of tax (881,942) 881,942 (881,942) Transfer to statutory reserve 1,000,621 1,000,621 (1,000,621) Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax (50.057) (50,057) 50.057 Amortisation of intangible assets - customer (15, 355)relationship - net of tax (15, 355)(15,355) Transaction with owners, recorded directly in equity Final cash dividend declared on February 20, 2025 at Rs 2.5 per share (3,794,241) (3.794,241)First interim cash dividend declared on April 24, 2025 at Rs 1.5 per share (2,276,545) (2,276,545)15,176,965 10,131 120,296 23,952 18,697,244 18,851,623 8,709,898 11,176,843 19,886,741 58,395,019 388 Balance as at June 30, 2025 (Un-audited) 112,310,736 The annexed notes 1 to 44 form an integral part of these condensed interim consolidated financial statements Certified

Chief Financial Officer

President & CEO

Chairman

Dire Director AURANGZEE Company Secretary & Head of Legal

	Note	June 30, 2025	June 30, 2024 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		Rupees	'000
Profit before taxation		22,548,385	26,337,916
Less: dividend income		(204,144)	(223,070)
Less: share of profit of associates		(124,878)	(182,117)
		22,219,363	25,932,729
Adjustments:	图 图 图 图 图		
Net profit / return income		(34,451,125)	(38,500,338)
Depreciation on owned property and equipment	33	2,397,447	1,431,867
Depreciation on right-of-use assets	33	1,214,970	996,712
Depreciation on non-banking assets	33	1,185	1,378
Amortisation of intangible assets Workers welfare fund	33	295,971	201,732
Reversal of credit loss allowance and write offs - net		444,366	536,618
		(3,514,221)	(797,779)
Net loss on derecognition of financial assets measured at amortised cost	20	165,256	165,256
Gain on sale of Property and equipment - net Gain on termination of leases (IFRS 16)	32 32	(17,988)	(15,256)
, ,	32	(16,830)	(47,140)
Charge for defined benefit plan		287,309	176,694
Loss from derivative contracts		6,171	5,947
		(33,187,489)	(35,844,309)
(Increase) / decrease in operating assets		(10,968,126)	(9,911,580)
Due from financial institutions		(3,500,000)	
Securities classified as FVTPL		1,434,901	(2,850,801)
Islamic financing and related assets		(82,894,269)	9,518
Others assets (excluding advance taxation)		(16,213,036)	1,860,583
,		(101,172,404)	(980,700)
Increase / (decrease) in operating liabilities		(7.000.100)	1000000
Bills Payable		(7,029,165)	1,202,998
Due to financial institutions		(69,619,164)	10,546,861
Deposits Other liabilities (excluding current taxation)		199,401,957 (2,346,798)	55,596,293
Other habilities (excluding current taxation)		120,406,830	(7,877,475) 59,468,677
Income tax paid		(12,267,473)	(16,176,941)
Net profit / return received		87,370,005	113,263,561
Net profit / return paid		(48,826,079)	(79,489,378)
Contribution to gratuity fund		(393,231)	(176,694)
Net cash generated from operating activities	3 2 -	34,149,522	65,996,945
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments / (investments) in amortized cost securities	1	2.081,127	(1,165,511)
Net investments in securities classified as FVOCI		(31,346,470)	(35,634,847)
Net (investments) / divestments in associates		(330,529)	1,284,270
Dividends received		172,878	186,737
Investments in property and equipment	F (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(7,731,187)	(5,566,229)
Investments in intangible assets	6,311	(222,272)	(254,353)
Disposal proceeds of property and equipment	100000	276,965	16,472
Net cash used in investing activities		(37,099,488)	(41,133,461)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets	0 - 1 0	(1,640,496)	(1,422,935)
Dividend paid	14.5	(5,978,251)	(11,191,378)
Net cash used in financing activities		(7,618,747)	(12,614,313)
(Decrease) / Increase in cash and cash equivalents during the period		(10,568,713)	12,249,171
Cash and cash equivalents at the beginning of the year	I	108,613,436	83,590,799
Effect of exchange rate changes on cash and cash equivalents		(473,217)	124,967
Cash and cash equivalents at the beginning of the period		108,140,219	83,715,766
Cash and cash equivalents at the end of the period		97,571,506	95,964,937

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

President & CEO

**Chief Financial Officer** 

Challentified to be Director

Director

AURANGZEB ANIN Company Secretary & Head of Level L.S.L. BANK LINITED