

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:

- Statements of Financial Position
- Statements of Profit & Loss
- Statements of Changes in Equity
- 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.

Annexure A-1

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

	Note	(Un-audited) June 30, 2025	(Audited) December 31, 2024
----- Rupees 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
Islamic financing and related assets	13	719,394,780	633,909,548
Property and equipment	14	49,581,528	44,711,052
Right-of-use assets	15	13,797,872	13,289,601
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
LIABILITIES			
Bills payable	18	32,140,484	39,169,649
Due to financial institutions	19	210,823,376	280,442,540
Deposits and other accounts	20	1,243,569,054	1,044,278,507
Lease liabilities	21	16,675,788	15,546,893
Subordinated sukuk		-	-
Deferred tax liabilities	22	7,906,018	12,983,960
Other liabilities	23	57,465,787	61,884,721
		1,568,580,507	1,454,306,270
NET ASSETS		110,328,299	108,361,369
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	24	19,886,741	22,771,883
Unappropriated profit		56,412,970	52,546,164
		110,328,299	108,361,369
CONTINGENCIES AND COMMITMENTS			
	25		

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


 President & CEO

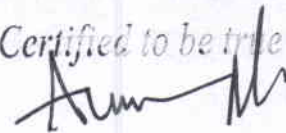
Chief Financial
Officer

Chairman

Director

Director

Certified to be true copy


AURANGZEB AMIN
 Company Secretary & Head of Legal
FAYSAL BANK LIMITED

Annexure A-2

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

Note	Quarter ended		Half year ended	
	June 30, 2025	June 30, 2024 (Restated)	June 30, 2025	June 30, 2024 (Restated)
Rupees in '000				
Profit / return earned	41,878,783	59,798,010	83,965,732	120,220,722
Profit / return expensed	24,656,468	40,145,209	49,548,552	81,777,897
Net profit / return	17,222,314	19,650,801	34,417,180	38,443,025
OTHER INCOME				
Fee and commission income	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	2,778,006
(Loss) / income from derivatives	(21,657)	12,008	(6,171)	(5,947)
Gain on securities - net	171,528	332,824	222,129	667,927
Net loss on derecognition of financial assets measured at amortised cost	(81,628)	(165,256)	(165,256)	(165,256)
Other income	37,214	142,119	154,691	321,158
Total other income	5,659,165	4,257,242	10,808,136	8,999,079
Total income	22,881,479	23,908,043	45,025,316	47,442,104
OTHER EXPENSES				
Operating expenses	13,118,234	11,091,215	26,232,698	21,853,028
Workers welfare fund	217,582	268,896	444,366	527,083
Other charges	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	18,344,018	25,025,116
Reversal of credit loss allowance and write offs - net	(1,199,521)	(833,449)	(3,509,841)	(801,341)
Extra ordinary / unusual items	-	-	-	-
PROFIT BEFORE TAXATION	10,741,536	13,348,939	21,853,959	25,826,457
Taxation	5,882,641	6,595,435	11,847,745	12,580,112
PROFIT AFTER TAXATION	4,858,895	6,753,504	10,006,214	13,286,345
Rupees				
Basic and diluted earnings per share	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


 AURANGZEB AMIN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2025

Annexure A-3

	Share capital	Reserves				Surplus / (deficit) on revaluation of			Unappropriated profit	Total
		Capital reserve		Statutory reserve	Total	Investments	Property and equipment / non-banking assets	Total		
		Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase							
Rupees in '000										
Balance as at December 31, 2023	15,176,965	10,131	188,301	23,952	15,393,804	15,616,188	3,348,029	11,802,042	15,151,071	44,254,137
Impact of adopting IFRS 9 as at January 1, 2024 - net of tax	-	-	-	-	-	-	(895,105)	-	(895,105)	(2,658,792)
Restated balance as at January 1, 2024 (Audited)	15,176,965	10,131	188,301	23,952	15,393,804	15,616,188	2,453,924	11,802,042	14,255,966	41,395,345
Profit after taxation for the half year ended June 30, 2024	-	-	-	-	-	-	-	-	-	13,266,345
Other comprehensive (loss) / Income	-	-	-	-	-	-	-	-	-	13,266,345
Movement in surplus on revaluation of investments - net of tax	-	-	-	-	-	-	201,352	-	201,352	-
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(1,285,048)	-	(1,285,048)	-
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	-	-	-	-	-	-	(238,608)	-	(238,608)	238,608
Transfer to statutory reserve	-	-	-	-	1,328,634	1,328,634	-	-	-	(1,328,634)
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 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)
First interim cash dividend declared on April 25, 2024 at Rs 1 per share	-	-	-	-	-	-	-	-	-	(1,517,887)
Restated balance as at June 30, 2024 (Un-audited)	15,176,965	10,131	167,358	23,952	16,720,438	16,921,878	1,131,619	11,730,169	12,861,788	48,092,447
Profit after taxation for the six months period ended December 31, 2024	-	-	-	-	-	-	-	-	-	9,761,848
Other comprehensive income	-	-	-	-	-	-	-	-	-	9,761,848
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	7,528,643	-	7,528,643	-
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	2,578,199	-	2,578,199	-
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(44,500)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	(170,430)	-	(170,430)	-
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(1,824)	-	(1,824)	-
Total other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	10,106,842	(172,254)	9,934,588	(44,500)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	29,761	-	29,761	(978,185)
Transfer to statutory reserve	-	-	-	-	978,185	978,185	-	-	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(54,254)	(54,254)	54,254
Transfer from surplus on revaluation of property and equipment on disposal - net of tax	-	-	-	-	-	-	-	-	-	-
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 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)
Third interim cash dividend declared on October 24, 2024 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,278,545)
Balance as at December 31, 2024 (Audited)	15,176,965	10,131	135,651	23,952	17,698,623	17,868,357	11,288,222	11,503,661	22,771,893	52,546,164
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	23,952	17,698,623	17,868,357	12,145,569	11,503,661	23,649,230	52,548,164
Profit after taxation for the half year ended June 30, 2025	-	-	-	-	-	-	-	-	-	10,006,214
Other comprehensive income	-	-	-	-	-	-	-	-	-	10,006,214
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(2,403,436)	-	(2,403,436)	-
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(150,293)	-	(150,293)	-
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	40,059	-	40,059	-
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(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 FVOCI - net of tax	-	-	-	-	-	-	(881,942)	-	(881,942)	881,942
Transfer to statutory reserve	-	-	-	-	1,000,821	1,000,821	-	-	-	(1,000,821)
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 relationship - net of tax	-	-	(15,355)	-	-	(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)
First interim cash dividend declared on April 24, 2025 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,278,545)
Balance as at June 30, 2025 (Un-audited)	15,176,965	10,131	120,296	23,952	18,897,244	18,851,623	8,709,898	11,178,643	18,866,741	58,412,970

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

President & CEO

Chief Financial Officer

Chairman
AURANGZEB ALVIN
 Company Secretary & Head of Legal
FAYSAL BANK LIMITED

Director

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025

Annexure A-4

	Note	June 30, 2025	June 30, 2024 (Restated)
		----- Rupees in '000 -----	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		21,853,959	25,826,457
Less: dividend income		(235,410)	(260,409)
		<u>21,818,549</u>	<u>25,566,048</u>
Adjustments:			
Net profit / return income		(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		444,366	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
		<u>(33,218,997)</u>	<u>(35,802,938)</u>
		<u>(11,800,448)</u>	<u>(10,236,890)</u>
(Increase) / decrease in operating assets			
Due from financial institutions		(3,500,000)	-
Securities classified as FVTPL		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
		<u>(101,197,056)</u>	<u>4,547,257</u>
Increase / (decrease) in operating liabilities			
Bills Payable		(7,029,165)	1,202,998
Due to financial institutions		(69,619,164)	10,546,861
Deposits		199,290,547	55,812,848
Other liabilities (excluding current taxation)		(2,172,978)	(7,917,859)
		<u>120,469,240</u>	<u>59,644,846</u>
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		(370,912)	(85,888)
Net cash generated from operating activities		<u>33,777,274</u>	<u>71,868,139</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments / (investments) in amortized cost securities		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		<u>(36,952,404)</u>	<u>(46,814,318)</u>
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		<u>(7,611,583)</u>	<u>(12,859,372)</u>
(Decrease) / Increase in cash and cash equivalents during the period		<u>(10,788,713)</u>	<u>12,194,449</u>
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)	124,987
Cash and cash equivalents at the beginning of the period		<u>108,077,041</u>	<u>83,715,652</u>
Cash and cash equivalents at the end of the period		<u>97,290,328</u>	<u>95,910,101</u>

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

President & CEO

Chief Financial Officer

Confirmed to be correct
 Director
 AURANGZEE AMIN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED

Director

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

Annexure B-1

	Note	(Un-audited) June 30, 2025	(Audited) December 31, 2024
		----- Rupees '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		-	-
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		-	-
Deferred tax liabilities	23	7,985,423	13,101,335
Other liabilities	24	57,784,733	62,378,109
		1,568,856,123	1,454,690,052
		112,310,736	109,925,034
NET ASSETS			
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
		112,310,736	109,925,034

CONTINGENCIES AND COMMITMENTS

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

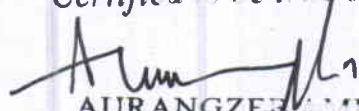
President & CEO

Chief Financial Officer

Chairman

Director

Director

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL 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		Half year ended	
	Note	June 30, 2025	June 30, 2024 (Restated)	June 30, 2025	June 30, 2024 (Restated)
		----- Rupees '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		(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 measured at amortised cost	18.1	(81,628)	(165,256)	(165,256)	(165,256)
Other income	32	22,091	136,703	132,551	309,660
Total other income		6,396,071	4,738,700	12,201,037	9,792,906
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
----- Rupees -----					
Basic and diluted earnings per share	37	3.30	4.58	6.87	8.94

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

Certified to be true copy

AURANGZEE AMIN
Company Secretary & Head of Legal

President & CEO

Chief Financial Officer



Chairman

FAYSAL BANK LIMITED

Director

Director

Annexure B-3

Balance as at June 30, 2025 (Un-audited)	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
The annexed notes 1 to 44 form an integral part of these condensed interim consolidated financial statements											
	<u>President & CEO</u>	<u>Chief Financial Officer</u>	<u>Chairman</u>	<u>Director</u>	<u>Director</u>	<i>Certified to be true copy</i>  AURANGZEEB KHAN <i>Company Secretary & Head of Legal</i>					

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2025

Annexure B-4

	Note	June 30, 2025	June 30, 2024 (Restated)
		----- Rupees '000 -----	
CASH FLOWS FROM OPERATING ACTIVITIES			
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)
		<u>22,219,363</u>	<u>25,932,729</u>
Adjustments:			
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	33	295,971	201,732
Workers welfare fund		444,366	536,618
Reversal of credit loss allowance and write offs - net		(3,514,221)	(797,779)
Net loss on derecognition of financial assets measured at amortised cost		165,256	165,256
Gain on sale of Property and equipment - net	32	(17,988)	(15,256)
Gain on termination of leases (IFRS 16)	32	(16,830)	(47,140)
Charge for defined benefit plan		287,309	176,694
Loss from derivative contracts		6,171	5,947
		<u>(33,187,489)</u>	<u>(35,844,309)</u>
		<u>(10,968,126)</u>	<u>(9,911,580)</u>
(Increase) / decrease in operating assets			
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
		<u>(101,172,404)</u>	<u>(980,700)</u>
Increase / (decrease) in operating liabilities			
Bills Payable		(7,029,165)	1,202,998
Due to financial institutions		(69,619,164)	10,546,861
Deposits		199,401,957	55,596,293
Other liabilities (excluding current taxation)		(2,346,798)	(7,877,475)
		<u>120,406,830</u>	<u>59,468,677</u>
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		<u>34,149,522</u>	<u>65,996,945</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments / (investments) in amortized cost securities		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		(7,731,187)	(5,566,229)
Investments in intangible assets		(222,272)	(254,353)
Disposal proceeds of property and equipment		276,965	16,472
Net cash used in investing activities		<u>(37,099,488)</u>	<u>(41,133,461)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(1,640,496)	(1,422,935)
Dividend paid		(5,978,251)	(11,191,378)
Net cash used in financing activities		<u>(7,618,747)</u>	<u>(12,614,313)</u>
(Decrease) / Increase in cash and cash equivalents during the period			
		<u>(10,568,713)</u>	<u>12,249,171</u>
Cash and cash equivalents at the beginning of the year		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		<u>108,140,219</u>	<u>83,715,766</u>
Cash and cash equivalents at the end of the period		<u>97,571,506</u>	<u>95,964,937</u>

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

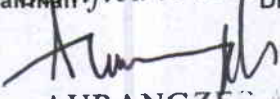
 President & CEO

Chief Financial Officer

Chairman

Director

Director

Verified to be true copy

AURANGZEB AMIN
 Company Secretary & Head of Legal
FAYSAL BANK LIMITED