Faysal House ST 02 Shahrah-e-Faisa Karachl, Pakistan Faysal House ST 02 Shahrah e Falsal Karachi, Pakistoo UAN +92 21 111 747 747 TEL +92 213 279 5200 FAX +92 213 279 5226



October 23, 2025

#### The General Manager

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

Dear Sir,

## Sub: FINANCIAL RESULTS FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2025

Further to our letter dated October 13, 2025, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on October 23, 2025, at Karachi at 9:30 a.m. and approved the following:

#### 1. CASH DIVIDEND:

Interim Cash Dividend for the Third Quarter ended September 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 Second Quarter (half year) ended June 30, 2025 and 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:

NII

#### 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 Flow

The quarterly report of the Bank for the third quarter ended September 30, 2025, will be transmitted through PUCARS separately, within the specified time.

The Share Transfer Books of the Bank will be closed from November 6, 2025 to November 8, 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 November 5, 2025, will be treated in time.

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, Slue Area, Islamabad.

	Note	(Un-audited) September 30, 2025 Rupees	(Audited) December 31, 2024 in '000
ASSETS			
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	9 10 11 12 13 14 15	94,159,894 2,236,061 703,703,658 725,828,043 49,712,818 13,780,397 2,483,127	102,537,577 5,539,464 - 677,372,396 633,909,548 44,711,052 13,289,601 2,600,358 - 82,707,643
LIABILITIES		1,688,659,309	1,562,667,639
Bills payable Due to financial institutions Deposits and other accounts Lease liabilities Subordinated sukuk Deferred tax liabilities Other liabilities	17 18 19 20 21 22	21,790,151 202,339,891 1,275,123,870 17,044,044 - 6,984,363 53,050,887 1,576,333,206 112,326,103	39,169,649 280,442,540 1,044,278,507 15,546,893 - 12,983,960 61,884,721 1,454,306,270 108,361,369
REPRESENTED BY  Share capital Reserves Surplus on revaluation of assets - net of tax Unappropriated profit	23	15,176,965 19,342,278 18,902,930 58,903,930 112,326,103	15,176,965 17,866,357 22,771,883 52,546,164 108,361,369
CONTINGENCIES AND COMMITMENTS	24		

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

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AURANGZEB AMIN
Company Sceretary & Head of Legal
Ended BANK LIMITED

President & CEO

Chief Financial Officer (A) Chairman

Director

Director

			Quarter ended		Nine months ended		
	r	lote	September 30, 2025	September 30, 2024 (Restated)	September 30, 2025	September 30, 2024 (Restated)	
			***************************************	Rupees	in '000	***************************************	
Profit / return earned	16	26	40,911,217	EC 7EC 24E	404.070.040	470.077.007	
Profit / return expensed		20 27	23,262,596	56,756,315 35,096,897	124,876,949	176,977,037	
Net profit / return		21	17,648,621	21,659,418	72,811,148	<u>116,874,594</u> 60,102,443	
OTHER INCOME				_,,,		00,100,110	
Fee and commission income		28	2,995,808	2,375,865	9,476,735	7,517,647	
Dividend income		20	49.157	52,422	284,567		
Foreign exchange income			2,127,197	619,404	The second secon	312,831	
Income / (loss) from derivatives			17,529	2,161	5,813,603	3,398,410	
Gain on securities - net		29	2,329,935		11,358	(3,786)	
Net loss on derecognition of financial assets		29	2,329,933	130,220	2,552,064	798,147	
measured at amortised cost		0.4	(00.004)		(0.47.075)		
Other income		6.1	(82,621)	440.075	(247,877)	(165,256)	
		30	101,075	149,075	255,766	470,233	
Total other income			7,538,080	3,329,147	18,146,216	12,328,226	
Total income			25,186,701	24,988,565	70,212,017	72,430,669	
OTHER EXPENSES							
Operating expenses		31	14.630,043	12,362,323	40,862,741	34,215,351	
Workers welfare fund			225,025	263,084	669,391	790,147	
Other charges		32	75,715	33,963	79,949	70,860	
Total other expenses	4		14,930,783	12,659,370	41,612,081	35,076,358	
Profit before credit loss allowance			10,255,918	12,329,195	28,599,936	37,354,311	
Reversal of credit loss allowance and write offs - net		33	(690,261)	(561,573)	(4,200,202)	(1,362,914)	
Extra ordinary / unusual items			(000,201)	(501,575)	(4,200,202)	(1,302,314)	
PROFIT BEFORE TAXATION			10.946,179	12,890,768	32,800,138	38,717,225	
			, ,	_,,	,,	00,777,000	
Taxation		34	5,948,443	6,392,882	17,796,188	18,952,994	
PROFIT AFTER TAXATION			4,997,736	6,497,886	15,003,950	19,764,231	
				Rup	ees		
Basic and diluted earnings per share		35	3.29	4.28	9.89	13.02	

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

President & CEO

Chief Financial Officer (A)

Chairman

Director

Director

AUDANGZED AMIN Company Secretary & Head of Legal IEEE.IL BANK EIMITED

Regent of profession of the State of the section of the State of the												
Part												
Part									on revaluation of			
				butable capital reserve (NCR) - gain on bargain	arising on amal-			Investments	equipment / non-banking	Total	priated	Total
Impact of particip   PRTS   2 m. 2		7 <u>2=11111</u>		V			SOMETHING OF THE PARTY	***************************************		·		
Related ballacing as at January 1, 2024 (Auditan) (Mills (Auditan) (Mills (Auditan))		15,176,965	10,131	188,301	23,952	15,393,804	15,616,188		11,802,042			90,198,361
1999   Martin California from inversionation and Segmentary 20, 2014   1994		15,176,965	10,131	188,301	23,952	15,393,804	15,616,188		11.802.042			
Mountain of action constitution of again presentation of again p			20		* 1	13	*	5.	-			19,764,231
Montemark   March												
Second price of the component of the c	, .	25	13	\$ 1			12	(76,422)		(76,422)	_	(76,422)
1500   1500									1			
Gar on as fol equily minimum tendender of equily minimum to calculated as PACCH - model of equily minimum to calculated as PACCH - model of the supplies of the minimum to calculate and the supplies of the su	-	-	-		-	-						
	Gain on sale of equity instruments classified									1,011,122		0,000,100
Trainer France Control			15			1 976 423	1 976 423	(222,791)		(222,791)		-
Amortisation of Intergible ausein- continued directly in early great protection programs and continued protection provided in the protection provided directly in early great provided directly in early great provided directly in early great provided directly early	•					1,010,120	1,010,120				(1,570,425)	-
Internation with comen, recorded directly in equity in e		2	-					5	(107,812)	(107,812)	107,812	-
Transaction with owners, recorded directly in equity First land biddinate decision of sirectly 7, 7024  of 12, 2 per share  Second inflation and disclared on Agyst 22, 2024  of 18, 2 per share  Second inflation and disclared decision of Agyst 22, 2024  of 18, 2 per share  Second inflation and disclared decision on Agyst 22, 2024  of 18, 2 per share  Second inflation and disclared decision on Agyst 22, 2024  of 18, 2 per share  Second inflation and disclared decision on Agyst 22, 2024  of 18, 2 per share  Second inflation and disclared decision on Agyst 22, 2024  of 18, 2 per share  Second inflation and disclared and adjust 22, 2024  of 18, 2 per share  Second inflation and disclared and agyst 22, 2024  of 18, 2 per share  Second inflation and disclared and agyst 22, 2024  of 18, 2 per share  Second inflation and disclared and agyst 22, 2024  of 18, 2 per share  Second inflation and disclared and agyst 22, 2024  of 18, 2 per share  Second inflation and disclared and agyst 22, 2024  of 18, 2 per share  Second inflation and agyst 22, 2024  of 18, 2 per share  Second inflation and agyst 22, 2024  Office comprehending of decision of agyst 22, 2024  office comprehending of decision of agyst 22, 2024  office comprehending office of agyst 22, 2024  office comprehending office office agyst 22, 2024  office		9	15	(31,415)	-		(31,415)	27	7.07	22		(31,415)
## 12 per la mismi cand divident di discorege do Agril 25, 20024  ## 16 per familiaries cand divident di discorege do Agril 25, 20024  ## 16 per familiaries cand divident di discorege do Agril 25, 20024  ## 16 per familiaries cand divident di discorege do Agril 25, 20024  ## 16 per familiaries cand divident di discorege do Agril 25, 20024  ## 16 per familiaries cand divident di discorege do Agril 25, 20024  ## 16 per familiaries cand di discorege de Agril 25, 20024  ## 16 per familiaries cand di discorege do Agril 25, 20024  ## 16 per familiaries cand discorege do Agril 25, 20024  ## 16 per familiaries cand discorege do Agril 25, 20024  ## 16 per familiaries cand discorege do Agril 25, 20024  ## 16 per familiaries cand discorege do Agril 25, 20024  ## 16 per familiaries cand discorege do Agril 25, 20024  ## 16 per familiaries cand discorege do Agril 25, 20024  ## 16 per familiaries cand discor	Transaction with owners, recorded directly in equity						,					
First infermit can't dividend decidend on Appli 25, 2024  aft 8 for per Ministerin can't dividend decidend on August 26, 2024  aft 8 for per Ministerin can't dividend decidend on August 26, 2024  aft 8 for per Ministerin can't dividend decidend on August 26, 2024  aft 8 for per Ministerin can't dividend decidend on August 26, 2024  August 26, 2024  Boundard in A		20				-	12	17	_	_	(3.035.304)	(3.035.304)
Second informit cannot disclared on August 28, 2024 at 18 of 2 part of 4 part of 2 p	First interim cash dividend declared on April 25, 2024								-		(0,000,004)	(0,000,004)
at 16 2 per share  Retailed balance as 4 8 deplember 30, 2024 (fin-saudided)  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the Quarter enter December 31, 2024  Froff after baselon for the units entered September 32, 2025  Froff after baselon for the units entered September 32, 2025  Froff after baselon for the units entered September 32, 2025  Froff after baselon for the units entered September 32, 2025  Froff after baselon for the units entered September 32, 2025  Froff after baselon for the units entered September 32, 2025  Froff afte	•	7.	10	5.	-		8	*1	-	-	(1,517,697)	(1,517,697)
Restated balance as at September 10, 2024 (Un-suiditios) For fish air transfor for equater mode December 31, 2024 Other comprehensite income (Icosa) Newtwenth indiction revaluation of property and equipment to income (Icosa) Newtwenth indiction revaluation of property and equipment to income (Icosa) income (Icosa) income (Icosa) Newtwenth indiction revaluation of property and equipment to income (Icosa)											(3,035,394)	(3,035,394)
Chart compenherate in income   (1981)   Movement in anythin or evaluation of elegally investments through FVOC1 - real of tax	Restated balance as at September 30, 2024 (Un-audited)	15,176,965	10,131	156 886	23,952	17,370,227	17,561,196	8,217,855	11,694,230	19,912,085	51,925,271	104,575,517
Movement in surplus or revaluation of detail movement in surplus or revaluation of detail movement in Surplus or revaluation of depairy in movement in Surplus or revaluation of depairy in movement in Surplus Ord I net of tax  Movement in dictir or revaluation of depairy in movement in Surplus Ord I net of tax  Ord Surplus Ord I net ord I net of tax  Ord Surplus Ord I net ord I net of tax  Ord Surplus Ord I net of tax  Ord						12	*	*	-	-	3,263,962	3,263,962
Novement in decision revaluation of equally investments transport PVCI - not of tax	Movement in surplus on revaluation of debt											
Enterentation that companies and entered bearing states or exclusion of entered bearing collipations - net of tax work-worken in enterior to enhance of property and equipment - net of tax work-worken in enterior to enhance or enhanced		*	*	*	81	14	*	7,806,417	90	7,806,417	9	7,806,417
Remeasurament to so no delined benefit obligations - not of tax  Movement in delicit or revaluation of properly and occipients - not of tax  Movement in delicit or revaluation of properly and occipients - not of tax  Total other comprehensive irone in delicit or revaluation of properly and experiments in delicit or revaluation of properly and seasors - not of tax  Total other comprehensive irone in delicit or revaluation of properly and experiments or supported and properly and experiments or supported and properly and experiments or supported and profit - not of tax  Transaction with sometime can't dividend delicated profit - not of tax  Transaction with sometime can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated profit - not of tax  Transaction with sometime, can't dividend delicated on Applit 22, 2025  Transaction with sometime, can't dividend delicated on Applit 22, 2025  Transaction with s								(4,769,993)	240	(4,769,993)		(4,769,993)
Novement   deletic or revaluation of property and equipment: no deletic or revaluation of non-banking assists -net of tax   1.00   1.										12	50/2000	A
equipment - net of tax Movement in deficit on reviulation of non-banking assets - net of tax Gain on sail of equity instruments classified as FVOCI - net of tax Gain on sail of equity instruments classified as FVOCI - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of property and equipment to unappropriated profit - net of tax Transfer for subjects on reviulation of tax in the profit of tax in		- 8	2	3		14			123		(44,500)	(44,500)
Season   Carton   C	equipment - net of tax	2.1	E .	2	E-1	9	=		(170,430)	(170,430)		(170,430)
Total other comprehensive income / (1952) - net of tax									ir and	26,0000		7470064
San prote for fax s prote for fax s 1,943 s 1,				<del>ٺ</del>				3,036,424			(44,500)	2,819,670
Transfer for saturation or preparation of property and equipment to unappropriated profit -net of tax  Amonts along of linear pool of law (21,235) (21,235) (21,235) (21,235) (21,235) (18,315)	Gain on sale of equity instruments classified							11		III anacie	7.11163957	
Transefr form surplus on revaluation of property and equiment to unappropriated perform surplus on revaluation of property and equiment to unappropriated perform surplus on revaluation of property and equiment to unappropriated perform surplus on revaluation of property and equiment to unappropriated perform surplus on revaluation of property and equipment to unappropriated perform surplus on revaluation of property and equipment to unappropriated perform surplus on revaluation of property and equipment to unappropriated perform surplus on revaluation of property and equipment to unappropriated polit in end tax  Movement in surplus on revaluation of property and equipment to unappropriated polit in end tax  Movement in surplus on revaluation of property and equipment to unappropriated polit in end tax  Movement in surplus on revaluation of property and equipment to unappropriated perform to equipment to explain the recommendation of equipment to unappropriated perform to equipment to the surplus on revaluation of property and equipment to unappropriated perform to equipment to the surplus on revaluation of property and equipment to unappropriated perform to equipment to the surplus on revaluation of property and equipment to unappropriated perform the equipment to u						326.396		13,943	-			-
Amortisaçión e ritangible assetis - customer (relationship) - nel of tax (21,235) (2	Transfer from surplus on revaluation of property and											
relationship - nel of tax Transaction with owners, recorded directly in equity Third interim cash dividend declared on October 24, 2024 at Rs 1.5 per share  at December 31, 2024 (Audited) 15,176,965 10,131 135,551 23,952 17,896,623 17,896,623 17,896,527		8	23					**:	(18,315)	(18,315)	18,315	=
Third inferim cash dividend declared on October 24, 2024 at 81.5 per share  Balance as at December 31, 2024 (Audited) 15,176,965 10,131 135,651 23,952 17,696,623 17,		1,000	100	(21 235)	27	12	(21,235)	27	-	-		(21,235)
at Res 1.5 per share  Balance as at December 31, 2024 (Audited)  15,176,965  10,131  135,551  23,952  17,696,523												
Balance as at December 31, 2024 (Audited)   15,176,965   10,131   135,631   23,952   17,896,623   17,896,637   11,862,727   11,503,861   22,771,883   52,461,64   108,361,365   109,361,			E		F:		- 2	25		L -	(2,276,545)	(2,276,545)
Restated balance as at January 1, 2025  Other comprehensive income / (loss)  Movement in deficit on revaluation of debt investments through FVOCI - net of tax  Movement in surplus on revaluation of property and equipment - net of tax  Movement in surplus on revaluation of non-banking assets - net of tax  Movement of equity instruments classified as FVOCI - net of tax  Total other comprehensive loss - net of tax  Segment of tax  Total other comprehensive loss - net of	Balance as at December 31, 2024 (Audited)	15,176,965	10,131	135 651	23,952	17,696,623	17,866,357		11.503.661			108.361.369
Profit after taxation for the nine months ended September 30, 2025   15,003,950		15 176 965	10 131	135 651	23 952	17.696.623	17.866.357		11 503 661		52 546 164	
Movement in deflict on revaluation of debt investments through FVOCI - net of fax Movement in surplus on revaluation of oquity investments through FVOCI - 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 non-banking assets - net of tax Scale on sale of equity instruments classified as FVOCI - net of tax (1,126,314) (1,126,31	Profit after taxation for the nine months ended September 30, 2025		.5,.51	1.13,000	==	in along						15,003,950
investments through FVOCI - net of tax Movement in surplus on revaluation of equity investments through FVOCI - 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 non-banking assets - net of tax  Total other comprehensive loss - net of tax  Gain on sale of equity instruments classified as FVOCI - net of tax  Gain on sale of equity instruments classified as FVOCI - net of tax  Transfer for statutory reserve  Transfer form surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer relationship - net of tax  Transfer form surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer relationship - net of tax  Transfer on surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer relationship - net of tax  Transfer on surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer on surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer relationship - net of tax  Transfer form surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer form surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer (24,474) - (24,474)												
investments through FVOCI - net of tax  Movement in surplus on revaluation of property and equipment - net of tax  Movement in surplus on revaluation of non-banking assets - net of tax  Movement in surplus on revaluation of non-banking assets - net of tax  Gain on sale of equity instruments classified as FVOCI - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer relationship - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Transfer from su	investments through FVOCI - net of tax	¥	E .	÷		a	2	(3,979,127)	127	(3,979,127)	2	(3,979,127)
Movement in surplus on revaluation of property and equipment - net of tax Movement in surplus on revaluation of non-banking assets - net of tax  Total other comprehensive loss - net of tax  Gain on sale of equity instruments classified as FVCCI - net of tax  Transfer to statutory reserve - 1,500,395 1,500,395 - 1 (1,126,314) 1,126,314								744490		The same		72422341247
equipment - net of tax Movement in surplus on revaluation of non-banking assets - net of tax  Total other comprehensive loss - net of tax  Gain on sale of equity instruments classified as FVOCI - net of tax  Transfer to statutory reserve  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax  Amortisation of intangible assets - customer relationship - net of tax  Transaction with owners, recorded directly in equity Final cash dividend declared on April 24, 2025 at Rs 1.5 per share  at Rs 1.5 per share  as EVACI				-		:3	~	711,130		711,130	~	711,130
assets - net of tax	equipment - net of tax	*	E .	*	F		9	+	55,418	55,418	8	55,418
Total other comprehensive loss - net of tax Gain on sale of equity instruments classified as FVOCI - net of tax (1,126,314) - (1,126,314) - (1,126,314) - (1,126,314) Transfer to statutory reserve - 1,500,395 1,500,395 (1,500,395) - (1,5									(332.170)	(332 179)		/332 170)
as FVOCI - net of tax  Transfer to statutory reserve  1,500,395 1,500,395 (1,50,314) 1,126,314  Transfer to statutory reserve  1,500,395 1,500,395 (1,500,395) (1,500,395) (1,500,395) (1,500,395) (1,500,395) (1,500,395) (1,500,395) (1,500,395) (1,500,395)	Total other comprehensive loss - net of tax	5		-				(3,267,997)				(3,544,758)
Transfer to statutory reserve 1,500,395 1,500,395 (1,500,395)  Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax (75,228) 75,228 75,228  Amortisation of intangible assets - customer relationship - net of tax (24,474)		5		14	5-			(1.106.344)		(4.400.044)	1.400.044	
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax (75,228) 75,228 75,2		2	-	i.		1,500,395	1,500,395	(1,126,314)		(1,126,314)		
Amortisation of intangible assets - customer relationship - net of tax (24.474) (24.	Transfer from surplus on revaluation of property and								,==			
relationship - net of tax (24,474) (24,		-	F.		-				(75,228)	(75,228)	75,228	
Final cash dividend declared on February 20, 2025 at Rs 2.5 per share	relationship - net of tax	*	5	(24,474)	E:	:3	(24,474)		5.47	100	*	(24,474)
at Rs 2.5 per share												
at Rs 1.5 per share	at Rs 2.5 per share	¥	F:	-	8	1.	-	-	•		(3,794,241)	(3,794,241)
Second interim cash dividend declared on August 28, 2025           at Rs 1.5 per share         (2,276,545)         (2,276,545)         (2,276,545)			23								10 070 5451	10 070 5 454
at Rs 1.5 per share	·						-	-	-		(2,276,545)	(2,2/6,545)
Balance as at September 30, 2025 (Un-audited) 15,176,965 10,131 111,177 23,952 19,197,016 19,342,278 7,751,258 11,151,672 18,902,930 58,903,930 112,326,103	at Rs 1.5 per share	-	K3		F <sup>2</sup>	14						(2,276,545)
	Balance as at September 30, 2025 (Un-audited)	15,176,965	10,131	111,177	23,952	19,197,018	19,342,278	7,751,258	11,151,672	18,902,930	58,903,930	112,326,103

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

President & CEO

Chief Financial Officer (A)

Chairman

Director

Disastas

AURAN GZEB AMIN Company Secretary & Head of Legal FALSAL BANK EIMITED

	Note	September 30, 2025	September 30, 2024 (Restated)
		Rupees i	,
CASH FLOWS FROM OPERATING ACTIVITIES Profit before taxation		32,800,138	38,717,225
Less: dividend income		(284,567)	(312,831)
Adjustments:		32,515,571	38,404,394
Net profit / return income		(52,065,801)	(60,102,443)
Depreciation on owned property and equipment	31	3,656,188	2,265,107
Depreciation on right-of-use assets	31	1,844,343	1,521,244
Depreciation on non-banking assets	31	1,185	1,970
Amortisation of intangible assets  Workers welfare fund	31	440,342	306,184
Reversal of credit loss allowance and write offs - net	33	669,391	790,147
Unrealised gain - FVTPL	29	(4,200,202) (30,377)	(1,135,281) (6,767)
Net loss on derecognition of financial assets measured at amortised cost	16.1	247,877	165,256
Gain on sale of Property and equipment - net	30	(26,657)	(10,621)
Gain on termination of leases (IFRS 16)	30	(16,983)	(65,819)
Charge for defined benefit plan		392,077	265,040
(Gain) / loss from derivative contracts	,	(11,358)	3,786
		(49,099,975) (16,584,404)	(56,002,197)
(Increase) / decrease in operating assets		(10,004,404)	(17,597,603)
Due from financial institutions		-	(20,000,000)
Securities classified as FVTPL		1,077,257	5,168,880
Islamic financing and related assets		(88,909,141)	63,523,794
Others assets (excluding advance taxation)		(11,392,801)	(14,952,416)
Increase / (decrease) in operating liabilities		(99,224,685)	33,740,258
Bills Payable		(17,379,498)	(2,918,590)
Due to financial institutions		(78,102,649)	(88,827,751)
Deposits Other lightiffice (qualified quirtant toyotion)		230,845,363	146,014,461
Other liabilities (excluding current taxation)		(5,521,730) 129,841,486	16,200,845 70,468,965
Income tax paid		(18,742,400)	(24,488,271)
Profit / return received		118,402,564	156,292,105
Profit / return paid		(71,713,533)	(114,199,396)
Contribution to gratuity fund  Net cash generated from operating activities		(486,604) 41,492,424	(174,234)
Net cash generated from operating activities		41,492,424	104,041,024
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments / (investments) in amortized cost securities		2,081,127	(726,754)
Net investments in securities classified as FVOCI  Net investments in subsidiary		(35,889,046)	(54,859,607)
Net divestments in subsidiary  Net divestments in associates		5	(1,000,000) 1,514,509
Dividends received		267,722	277,775
Investment in property and equipment		(9,160,229)	(11,871,150)
Investment in intangible assets		(380,324)	(322,243)
Disposal proceeds of property and equipment  Net cash used in investing activities		527,066 (42,553,684)	12,323 (66,975,147)
The count about in investing activities		(42,000,004)	(00,010,141)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets Dividend paid		(2,411,849)	(2,432,109)
Net cash used in financing activities		(8,207,977) (10,619,826)	(14,168,285)
-			
(Decrease) / Increase in cash and cash equivalents during the period  Cash and cash equivalents at the beginning of the period		(11,681,086)	20,466,083
Effect of exchange rate changes on cash and cash equivalents		315,042	84,808
Cash and cash equivalents at the beginning of the period		108,077,041	83,718,878
Cash and cash equivalents at the end of the period		00 205 055	
		96,395,955	104,184,961

President & CEO

Chief Financial Officer (A)

Chairman

Director

Director

AURANGZED AMIN Company Secretary & Head of Leg 1 ELLS.L. BANK LIMITE >

	Noté	(Un-audited) September 30, 2025Rupee	(Audited) December 31, 2024 s '000
ASSETS			
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	94,374,375 2,236,173 - 704,935,863 725,862,807 50,245,194 13,795,786 2,619,809 - 97,130,894	102,600,657 5,539,562 - 678,254,964 633,990,216 45,009,778 13,297,784 2,739,091 - 83,183,034
LIABILITIES		1,691,200,901	1,564,615,086
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	21,790,151 202,339,891 1,274,963,271 17,090,378 - 7,070,636 53,506,259 1,576,760,586 114,440,315	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 of tax Unappropriated profit Total equity attributable to the equity holders of the Bank Non-controlling interest	24	15,176,965 19,342,278 18,902,930 61,017,737 114,439,910 405 114,440,315	15,176,965 17,866,357 22,771,883 54,109,488 109,924,693 341 109,925,034
CONTINGENCIES AND COMMITMENTS	25		

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

President & CEO

Chief Financial Officer (A)

Chairman

Director

Director

AURANGZED AMIN Company Secretary & Head of Logal

Ender Billian Indian

# CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2025

		Quarter	r ended	Nine mon	Nine months ended			
	Note	September 30, 2025	September 30, 2024 (Restated)		September 30, 2024 (Restated)			
			,	pees '000				
	*							
Profit / return earned	27	40,951,132	56,791,155	124,916,864	177,036,182			
Profit / return expensed	28	23,261,549	35,065,134	72,810,101	116,809,823			
Net profit / return		17,689,583	21,726,021	52,106,763	60,226,359			
OTHER INCOME								
Fee and commission income	29	5,262,923	3,006,543	11,743,850	9,019,231			
Dividend income		17,892	52,422	253,302	275,492			
Foreign exchange income	#1	2,180,705	622,813	5,867,111	3,402,272			
Income / (loss) from derivatives		17,529	2,161	11,358	(3,786)			
Gain on securities - net	30	2,316,885	130,220	2,539,014	769,452			
Net loss on derecognition of financial assets		V440-14-11		10 10 10 10	W1192729-724-24-25			
measured at amortised cost Other income	17.1 31	(82,621)	- 444 000	(247,877)	(165,256)			
Total other income	31	78,114 9,791,427	141,330	232,805	450,990			
Total other income		9,791,427	3,955,489	20,399,563	13,748,395			
Total income		27,481,010	25,681,510	72,506,326	73,974,754			
OTHER EXPENSES	¥							
Operating expenses	32	16,222,185	12,834,255	42,454,883	35,195,964			
Workers welfare fund		225,025	267,860	669,391	804,478			
Other charges	33	76,195	33,963	80,429	70,860			
Total other expenses		16,523,405	13,136,078	43,204,703	36,071,302			
Share of profit of associates	12.5	199,313	110,084	199,313	292,201			
Profit before credit loss allowance		11,156,918	12,655,516	29,500,936	38,195,653			
Reversal of credit loss allowance and write offs - net	34	(694,003)	(562,237)	(4,203,944)	(1,360,016)			
Extra ordinary / unusual items	.*:	44.050.004	- 10.047.750	- 20.704.000	- 00 555 000			
PROFIT BEFORE TAXATION		11,850,921	13,217,753	33,704,880	39,555,669			
Taxation	35	6,302,638	6,432,245	18,150,383	19,208,992			
PROFIT AFTER TAXATION		5,548,283	6,785,508	15,554,497	20,346,677			
Attributable to:								
Equity holders of the Bank		5,548,247	6,785,480	15,554,433	20,346,622			
Non-controlling interest		36	28	64	55			
-	2	5,548,283	6,785,508	15,554,497	20,346,677			
		*************	Ru	ipees				
Basic and diluted earnings per share	36	3.66	4.47	10.25	13.41			
Jasic and diluted earnings per snare								

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

Certified to be true copy

President & CEO Chief Financial Officer (A)

Director

FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025												
		Reserves		Surplus / (deficit)								
		C	apital reserve	15			on revaluation of					
	Share		butable	Depense				Property		Unappro-	Non-	
	capital	Share	capital	Reserve arising on	Statutory	Total	Investment	and equipment /		priated	controlling	Total
		premium	reserve (NCR) -	amal-	reserve	11.622.011	5	non-	Total	profit	interest	
			gain on	gamation				banking				
			bargain				es '000	assets				
Balance as at December 31, 2023	15,176,965	10,131	188,301	22.052	45 202 004	- 8			45 470 047			
Impact of adopting IFRS 9 as at January 1, 2024 - net of tax	15,176,965	10,131	100,301	23,952	15,393,804	15,616,188	3,349,029	11,821,788	15,170,817		258	90,925,263
Restated balance as at January 1, 2024 (Audited)	15,176,965	10,131	188,301	23,952	15,393,804	15,616,188	(895, 105) 2,453,924	11,821,788	(895,105) 14,275,712	(2,858,792)	258	(3,753,897)
Profit after laxation for the nine months ended September 30, 2024		-	-	-	-	-	2,400,024	11,021,700	14,210,112	20,346,677	256 55	87,171,366 20,346,732
Other comprehensive income / (loss)										20,010,011	00	20,040,102
Movement in deficit on revaluation of equity investments												
through FVOCI - net of tax	*	*	*	*	25	- 8	(76,422)	141	(76,422)	14	9	(76,422)
Movement in surplus on revaluation of debt investments through FVOCI - net of tax												
Total other comprehensive income - net of tax		النبا				15:	6,063,144 5,986,722	2*8	6,063,144 5,986,722			6,063,144
Gain on sale of equity instruments classified as FVOCI - net of tax						-	(222,791)		(222,791)	222,791		5,986,722
Transfer to statutory reserve	-	-	-	- 2	1,976,423	1,976,423	(222,701)	_	-	(1,976,423)		
Transfer from surplus on revaluation of property and												
equipment to unappropriated profit - net of tax				8	*1		7.65	(107,812)	(107,812)	107,812		
Amortisation of intangible assets - customer												
relationship - net of tax  Transaction with owners, recorded directly in equity		*	(31,415)	*	2.5	(31,415)		14		%	2	(31,415)
Transaction with owners, recorded directly in equity Final cash dividend declared on February 23, 2024												
at Rs 2 per share					20			150		(3,035,394)		(3,035,394)
First interim cash dividend declared on April 25, 2024					7.0		-	-		(0,000,004)		(3,033,384)
at Re 1 per share			9.2	27	22					(1,517,697)	:-	(1,517,697)
Restated balance as at September 30, 2024 (Un-audited)	15,176,965	10,131	156,886	23,952	17,370,227	17,561,196	8,217,855	11,713,976	19,931,831	56,250,009	313	108,920,314
Profit after taxation for the quarter ended December 31, 2024		*	*		-		-		-	3,544,972	28	3,545,000
Other comprehensive income / (loss)												
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	92						7 000 447					12/22/2002
Movement in deficit on revaluation of equity	'	-	· •	- 8	S 1	100	7,806,417	2.0	7,806,417		3.	7,806,417
investments through FVOCI - net of tax						100	(4,769,993)	Tax I	(4,769,993)	=2		(4,769,993)
Remeasurement loss on defined benefit obligations - net of tax			95	- 8	2	18	(4,100,000)	- G1	(4,102,200)	(51,530)		(51,530)
Movement in deficit on revaluation of property and equipment - net of	1	₩.	21	- 6	E .			(190,176)	(190,176)	30 (1000)	3	(190,176)
Movement in deficit on revaluation of non-banking assets - net of tax			<u> </u>		50		595	(1,824)	(1,824)		-	(1,824)
Total other comprehensive income / (loss) - net of tax	18	*		*			3,036,424	(192,000)	2,844,424	(51,530)		2,792,894
Gain on sale of equity instruments classified as FVOCI - net of tax		*		# 	-	-	13,943	-	13,943	(13,943)	-	4
Transfer to statutory reserve Transfer from surplus on revaluation of property and					326,396	326,396	-		-	(326,396)	1	(2)
equipment to unappropriated profit - net of tax	141							(18,315)	(18,315)	18,315	-	
Amortisation of intangible assets - customer								(10,010)	(10,010)	10,010		
relationship - net of tax		<u> </u>	(21,235)	1 27	F-1	(21,235)	-21	520	14		9	(21,235)
Transaction with owners, recorded directly in equity												
Second interim cash dividend declared on August 28, 2024												
at Rs 2 per share	*	*	8	- 43						(3,035,394)	32	(3,035,394)
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	(2,276,545)	341	(2,276,545)
Impact of adopting IFRS 9 as at January 1, 2025 - net of tax	*	*	*		-	-	877,347	-	877,347	4	-	877,347
Restated balance as at January 1, 2025	15,176,965	10,131	135,651	23,952	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 nine months ended September 30, 2025	7.		7		-	-	-	-	-	15,554,433	64	15,554,497
Other comprehensive income / (loss)					-							
Movement in deficit on revaluation of debt												
investments through FVOCI - net of tax	*	*	*	20	150	100	(3,979,127)		(3,979,127)			(3,979,127)
Movement in surplus on revaluation of equity		-					744.400		744 400			
investments through FVOCI - net of tax  Movement in surplus on revaluation of property and	1		*:	*			711,130	- 1	711,130	**		711,130
equipment - net of tax								55,418	55,418	h .		55,418
Movement in deficit on revaluation of non-banking	~				1 22			55,410	00,410			00,410
assets - net of tax		2		27	14			(332,179)	(332,179)			(332,179)
Total other comprehensive loss - net of tax			. 8	- 23	-		(3,267,997)	(276,761)	(3,544,758)			(3,544,758)
Gain on sale of equity instruments classified			Ť.									
as FVOCI - net of tax		¥	43	¥(	-		(1,126,314)	-	(1,126,314)	1,126,314	-	-
Transfer to statutory reserve	-	-	20	27	1,500,395	1,500,395	-	-	•	(1,500,395)		-
Transfer from surplus on revaluation of property and												
equipment to unappropriated profit - net of tax	-	*	(04.474)	# E		(0.4.45.4)		(75,228)	(75,228)	75,228	9	· ·
Amortisation of intangible assets - customer relationship - net of tax	2	-	(24,474)	2.		(24,474)		-	(5		(7)	(24,474)
Transaction with owners, recorded directly in equity  Final cash dividend declared on February 20, 2025 at Rs 2.5 per share	701		52							(2.704.04*)		10.704.04**
First interim cash dividend declared on April 24, 2025 at Rs 2,5 per share			**	1					-	(3,794,241)		(3,794,241)
Second interim cash dividend declared on August 28, 2025 at RS 1,5 per sna		*	\$	*1		5.08	28.	Ħ		(2,276,545)		(2,276,545)
at Rs 1,5 per share	- 6	\$	2						_	(2,276,545)	_	(2,276,545)
Balance as at September 30, 2025 (Un-audited)	15,176,965	10,131	141,177	23,952	19,197,018	19,342,278	7,751,258	11,151,672	18,902,930	61,017,737	405	114,440,315
					, ,		.,,200		,502,000	= .,5.7,707		, 1 10,010

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

President & CEO Chief Financial Officer (A)

Chairman

AURANGZED Company Secretary & Fined of Level

	Note	September 30, 2025	September 30, 2024
		Dura	(Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		Rupee	es '000
Profit before taxation		33,704,880	39,555,669
Less: dividend income		(253,302)	(275,492)
Less: share of profit of associates		(199,313)	(292,201)
		33,252,265	38,987,976
Adjustments:			
Net profit / return income	00	(52,106,763)	(60,226,359)
Depreciation on owned property and equipment Depreciation on right-of-use assets	32	3,738,771	2,284,490
Depreciation on non-banking assets	32 32	1,862,276 1,185	1,526,739
Amortisation of intangible assets	32	447,068	1,970 308,883
Workers welfare fund	J2	669,391	804,478
Reversal of credit loss allowance and write offs - net		(4,203,944)	(1,360,016)
Unrealised gain - FVTPL		(31,377)	(6,767)
Net loss on derecognition of financial assets measured at amortised co	st	247,877	165,256
Gain on sale of Property and equipment - net	31	(27,411)	(15,367)
Gain on termination of leases (IFRS 16)	31	(16,983)	(65,819)
Charge for defined benefit plan		408,643	265,040
(Gain) / loss from derivative contracts		(11,358)	3,786
		(49,022,625)	(56,313,686)
		(15,770,360)	(17,325,710)
(Increase) / decrease in operating assets  Due from financial institutions			(00,000,000)
Securities classified as FVTPL		876,197	(20,000,000)
Islamic financing and related assets		(88,863,237)	5,168,880 63,872,572
Others assets (excluding advance taxation)		(11,241,517)	(15,300,234)
The second control of the second seco		(99,228,557)	33,741,218
Increase / (decrease) in operating liabilities		* ' - *	
Bills Payable		(17,379,498)	(2,918,590)
Due to financial institutions		(78,102,649)	(88,827,751)
Deposits		230,947,523	145,810,373
Other liabilities (excluding current taxation)		(5,558,952)	15,858,040
Income tax paid		129,906,424	69,922,072
Net profit / return received		(19,166,468) 118,441,822	(24,795,812) 156,295,459
Net profit / return paid		(71,709,404)	(114,136,550)
Contribution to gratuity fund		(514,565)	(175,495)
Net cash generated from operating activities		41,958,892	103,525,182
		,	,
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments / (investments) in amortized cost securities		2,081,127	(876,754)
Net investments in securities classified as FVOCI		(35,417,177)	(54,881,559)
Net (investments) / divestments in associates Dividends received		(420,133)	1,272,364
Investments in property and equipment		236,457 (9,494,665)	240,436 (11,916,066)
Investments in intangible assets		(385,488)	(325,042)
Disposal proceeds of property and equipment		546,704	17,069
Net cash used in investing activities		(42,853,175)	(66,469,552)
		(Notes de la contracta de la c	i track a same and
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(2,427,411)	(2,390,155)
Dividend paid  Net cash used in financing activities		(8,207,977)	(14,168,285)
Net cash used in imancing activities		(10,635,388)	(16,558,440)
(Decrease) / Increase in cash and cash equivalents during the period		(11,529,671)	20,497,190
Cash and cash equivalents at the beginning of the period		108,613,436	83,611,863
Effect of exchange rate changes on cash and cash equivalents		(473,217)	107,129
Cash and cash equivalents at the beginning of the period		108,140,219	83,718,992
Orah and arch and along the state of the			
Cash and cash equivalents at the end of the period		96,610,548	104,216,182
the annexed notes 1 to 43 form an integral part of these condens	ed interim consolidated	financial stateme	nts.

President & CEO

Chief Financial Officer (A)

Chairman

AURANGZED

Company Secretary & Lond of Lond FALS.... B.i VI.