



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:

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 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, Blue Area, Islamabad.

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

Annexure A-1

		(Un-audited)	(Audited)
	Note	September 30, 2025	December 31, 2024
		----- Rupees in '000 -----	
ASSETS			
Cash and balances with treasury banks	9	94,159,894	102,537,577
Balances with other banks	10	2,236,061	5,539,464
Due from financial institutions		-	-
Investments	11	703,703,658	677,372,396
Islamic financing and related assets	12	725,828,043	633,909,548
Property and equipment	13	49,712,818	44,711,052
Right-of-use assets	14	13,780,397	13,289,601
Intangible assets	15	2,483,127	2,600,358
Deferred tax assets		-	-
Other assets	16	96,755,311	82,707,643
		1,688,659,309	1,562,667,639
LIABILITIES			
Bills payable	17	21,790,151	39,169,649
Due to financial institutions	18	202,339,891	280,442,540
Deposits and other accounts	19	1,275,123,870	1,044,278,507
Lease liabilities	20	17,044,044	15,546,893
Subordinated sukuk		-	-
Deferred tax liabilities	21	6,984,363	12,983,960
Other liabilities	22	53,050,887	61,884,721
		1,576,333,206	1,454,306,270
NET ASSETS		112,326,103	108,361,369
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		19,342,278	17,866,357
Surplus on revaluation of assets - net of tax	23	18,902,930	22,771,883
Unappropriated profit		58,903,930	52,546,164
		112,326,103	108,361,369
CONTINGENCIES AND COMMITMENTS			
	24		

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



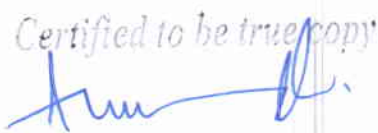
President & CEO

Chief Financial
Officer (A)

Chairman

Director

Director

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2025

Annexure A-2

Note	Quarter ended		Nine months ended	
	September 30, 2025	September 30, 2024 (Restated)	September 30, 2025	September 30, 2024 (Restated)
	Rupees in '000			
Profit / return earned	26	40,911,217	56,756,315	124,876,949
Profit / return expensed	27	23,262,596	35,096,897	72,811,148
Net profit / return		17,648,621	21,659,418	52,065,801
OTHER INCOME				
Fee and commission income	28	2,995,808	2,375,865	9,476,735
Dividend income		49,157	52,422	284,567
Foreign exchange income		2,127,197	619,404	5,813,603
Income / (loss) from derivatives		17,529	2,161	11,358
Gain on securities - net	29	2,329,935	130,220	2,552,064
Net loss on derecognition of financial assets measured at amortised cost	16.1	(82,621)	-	(247,877)
Other income	30	101,075	149,075	255,766
Total other income		7,538,080	3,329,147	18,146,216
Total income		25,186,701	24,988,565	70,212,017
OTHER EXPENSES				
Operating expenses	31	14,630,043	12,362,323	40,862,741
Workers welfare fund		225,025	263,084	669,391
Other charges	32	75,715	33,963	79,949
Total other expenses		14,930,783	12,659,370	41,612,081
Profit before credit loss allowance		10,255,918	12,329,195	28,599,936
Reversal of credit loss allowance and write offs - net	33	(690,261)	(561,573)	(4,200,202)
Extra ordinary / unusual items		-	-	-
PROFIT BEFORE TAXATION		10,946,179	12,890,768	32,800,138
Taxation	34	5,948,443	6,392,882	17,796,188
PROFIT AFTER TAXATION		4,997,736	6,497,886	15,003,950
Rupees				
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.



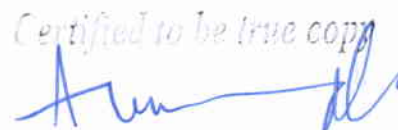
President & CEO

Chief Financial Officer (A)

Chairman

Director

Director

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 NINE MONTHS ENDED SEPTEMBER 30, 2025

Annexure A-3

	Share capital	Reserves				Surplus / (deficit) on revaluation of			Unappropriated profit	Total	
		Capital reserves			Statutory reserve	Total	Investments	Property and equipment / non-banking assets			Total
		Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase	Reserve arising on amalgamation							
Rupees in '000											
Balance as at December 31, 2023	15,176,965	10,131	188,301	23,952	15,393,804	15,616,188	3,349,029	11,802,042	15,151,071	44,254,137	90,198,361
Impact of adopting IFRS 9 as at January 1, 2024 - net of tax	-	-	-	-	-	-	(895,105)	-	(895,105)	(2,858,792)	(3,753,897)
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	86,444,464
Profit after taxation for the nine months ended September 30, 2024	-	-	-	-	-	-	-	-	-	19,764,231	19,764,231
Other comprehensive income / income	-	-	-	-	-	-	-	-	-	-	-
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(76,422)	-	(76,422)	-	(76,422)
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	6,063,144	-	6,063,144	-	6,063,144
Total other comprehensive income - net of tax	-	-	-	-	-	-	5,986,722	-	5,986,722	-	5,986,722
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(222,791)	-	(222,791)	222,791	-
Transfer to statutory reserve	-	-	-	-	1,976,423	1,976,423	-	-	-	(1,976,423)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(107,812)	(107,812)	107,812	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(31,415)	-	-	(31,415)	-	-	-	-	(31,415)
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend declared on February 7, 2024 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)	(3,035,394)
First interim cash dividend declared on April 25, 2024 at Re 1 per share	-	-	-	-	-	-	-	-	-	(1,517,697)	(1,517,697)
Second interim cash dividend declared on August 28, 2024 at Re 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)	(3,035,394)
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
Profit after taxation for the quarter ended December 31, 2024	-	-	-	-	-	-	-	-	-	3,263,962	3,263,962
Other comprehensive income / (loss)	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	7,806,417	-	7,806,417	-	7,806,417
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(4,769,993)	-	(4,769,993)	-	(4,769,993)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(44,500)	(44,500)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	(170,430)	(170,430)	-	(170,430)
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	-	-	-	-	-	-	3,036,424	(172,254)	2,864,170	(44,500)	2,819,670
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	13,943	-	13,943	(13,943)	-
Transfer to statutory reserve	-	-	-	-	326,396	326,396	-	-	-	(326,396)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(18,315)	(18,315)	18,315	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(21,235)	-	-	(21,235)	-	-	-	-	(21,235)
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-
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	52,546,164	108,361,369
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	17,696,623	17,866,357	12,145,569	11,503,661	23,649,230	52,546,164	109,238,716
Profit after taxation for the nine months ended September 30, 2025	-	-	-	-	-	-	-	-	-	15,003,950	15,003,950
Other comprehensive income / (loss)	-	-	-	-	-	-	-	-	-	-	-
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(3,979,127)	-	(3,979,127)	-	(3,979,127)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	711,130	-	711,130	-	711,130
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	55,418	55,418	-	55,418
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(332,179)	(332,179)	-	(332,179)
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(3,267,997)	(276,761)	(3,544,758)	-	(3,544,758)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(1,126,314)	-	(1,126,314)	1,126,314	-
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)	-	-	(24,474)	-	-	-	-	(24,474)
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)
Second interim cash dividend declared on August 28, 2025 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	(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

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

Certified to be true copy

President & CEO

Chief Financial Officer (A)

Chairman

Director

Director

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025

Annexure A-4

	Note	September 30, 2025	September 30, 2024 (Restated)
----- Rupees in '000 -----			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		32,800,138	38,717,225
Less: dividend income		(284,567)	(312,831)
		<u>32,515,571</u>	<u>38,404,394</u>
Adjustments:			
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	31	440,342	306,184
Workers welfare fund		669,391	790,147
Reversal of credit loss allowance and write offs - net	33	(4,200,202)	(1,135,281)
Unrealised gain - FVTPL	29	(30,377)	(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
		<u>(49,099,975)</u>	<u>(56,002,197)</u>
		<u>(16,584,404)</u>	<u>(17,597,803)</u>
(Increase) / decrease in operating assets			
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)
		<u>(99,224,685)</u>	<u>33,740,258</u>
Increase / (decrease) in operating liabilities			
Bills Payable		(17,379,498)	(2,918,590)
Due to financial institutions		(78,102,649)	(88,827,751)
Deposits		230,845,363	146,014,461
Other liabilities (excluding current taxation)		(5,521,730)	16,200,845
		<u>129,841,486</u>	<u>70,468,965</u>
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		(486,604)	(174,234)
Net cash generated from operating activities		<u>41,492,424</u>	<u>104,041,624</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Net divestments / (investments) in amortized cost securities		2,081,127	(726,754)
Net investments in securities classified as FVOCI		(35,889,046)	(54,859,607)
Net investments in subsidiary		-	(1,000,000)
Net divestments in associates		-	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		527,066	12,323
Net cash used in investing activities		<u>(42,553,684)</u>	<u>(66,975,147)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(2,411,849)	(2,432,109)
Dividend paid		(8,207,977)	(14,168,285)
Net cash used in financing activities		<u>(10,619,826)</u>	<u>(16,600,394)</u>
(Decrease) / Increase in cash and cash equivalents during the period		<u>(11,681,086)</u>	<u>20,466,083</u>
Cash and cash equivalents at the beginning of the period		107,761,999	83,634,070
Effect of exchange rate changes on cash and cash equivalents		315,042	84,808
Cash and cash equivalents at the beginning of the period		<u>108,077,041</u>	<u>83,718,878</u>
Cash and cash equivalents at the end of the period		<u>96,395,955</u>	<u>104,184,961</u>

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

President & CEO

Chief Financial Officer (A)

Chairman

Certified Director

Director

Aurangzeb Amin
AURANGZEB AMIN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED

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

Annexure B-1

Note	(Un-audited) September 30, 2025	(Audited) December 31, 2024
	----- Rupees '000 -----	

ASSETS

Cash and balances with treasury banks	10	94,374,375	102,600,657
Balances with other banks	11	2,236,173	5,539,562
Due from financial institutions		-	-
Investments	12	704,935,863	678,254,964
Islamic financing and related assets	13	725,862,807	633,990,216
Property and equipment	14	50,245,194	45,009,778
Right-of-use assets	15	13,795,786	13,297,784
Intangible assets	16	2,619,809	2,739,091
Deferred tax assets		-	-
Other assets	17	97,130,894	83,183,034
		1,691,200,901	1,564,615,086

LIABILITIES

Bills payable	18	21,790,151	39,169,649
Due to financial institutions	19	202,339,891	280,442,540
Deposits and other accounts	20	1,274,963,271	1,044,015,748
Lease liabilities	21	17,090,378	15,582,671
Subordinated sukuk		-	-
Deferred tax liabilities	22	7,070,636	13,101,335
Other liabilities	23	53,506,259	62,378,109
		1,576,760,586	1,454,690,052
		114,440,315	109,925,034

NET ASSETS

REPRESENTED BY

Share capital		15,176,965	15,176,965
Reserves		19,342,278	17,866,357
Surplus on revaluation of assets - net of tax	24	18,902,930	22,771,883
Unappropriated profit		61,017,737	54,109,488
Total equity attributable to the equity holders of the Bank		114,439,910	109,924,693
Non-controlling interest		405	341
		114,440,315	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

Certified to be true copy


AURANGZEB KHAN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED

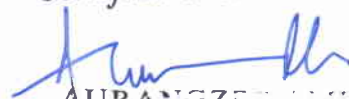
FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2025

Annexure B-2

Note	Quarter ended		Nine months ended	
	September 30, 2025	September 30, 2024 (Restated)	September 30, 2025	September 30, 2024 (Restated)
----- Rupees '000 -----				
Profit / return earned	27	40,951,132	56,791,155	124,916,864
Profit / return expensed	28	23,261,549	35,065,134	72,810,101
Net profit / return		17,689,583	21,726,021	52,106,763
OTHER INCOME				
Fee and commission income	29	5,262,923	3,006,543	11,743,850
Dividend income		17,892	52,422	253,302
Foreign exchange income		2,180,705	622,813	5,867,111
Income / (loss) from derivatives		17,529	2,161	11,358
Gain on securities - net	30	2,316,885	130,220	2,539,014
Net loss on derecognition of financial assets measured at amortised cost	17.1	(82,621)	-	(247,877)
Other income	31	78,114	141,330	232,805
Total other income		9,791,427	3,955,489	20,399,563
Total income		27,481,010	25,681,510	72,506,326
OTHER EXPENSES				
Operating expenses	32	16,222,185	12,834,255	42,454,883
Workers welfare fund		225,025	267,860	669,391
Other charges	33	76,195	33,963	80,429
Total other expenses		16,523,405	13,136,078	43,204,703
Share of profit of associates	12.5	199,313	110,084	199,313
Profit before credit loss allowance		11,156,918	12,655,516	29,500,936
Reversal of credit loss allowance and write offs - net	34	(694,003)	(562,237)	(4,203,944)
Extra ordinary / unusual items		-	-	-
PROFIT BEFORE TAXATION		11,850,921	13,217,753	33,704,880
Taxation	35	6,302,638	6,432,245	18,150,383
PROFIT AFTER TAXATION		5,548,283	6,785,508	15,554,497
Attributable to:				
Equity holders of the Bank		5,548,247	6,785,480	15,554,433
Non-controlling interest		36	28	64
		5,548,283	6,785,508	15,554,497
----- Rupees -----				
Basic and diluted earnings per share	36	3.66	4.47	10.25
				13.41

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

Certified to be true copy


AURANGZEB KHAN
 Company Secretary & Head of Legal
FAYSAL BANK LIMITED

President & CEO

Chief Financial Officer (A)

Chairman

Director

Director

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025

Annexure B-3

	Reserves						Surplus / (deficit) on revaluation of			Unappropriated profit	Non-controlling interest	Total
	Share capital	Capital reserves			Statutory reserve	Total	Investment s	Property and equipment / non-banking assets	Total			
		Share premium	Non-distributable capital reserve (NCR) - gain on bargain	Reserve arising on amalgamation								
Rupees '000 -----												
Balance as at December 31, 2023	15,176,965	10,131	188,301	23,952	15,393,804	15,616,188	3,349,029	11,821,788	15,170,817	44,961,035	258	90,925,263
Impact of adopting IFRS 9 as at January 1, 2024 - net of tax	-	-	-	-	-	-	(895,105)	-	(895,105)	(2,858,792)	-	(3,753,897)
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	11,821,788	14,275,712	42,102,243	258	87,171,366
Profit after taxation for the nine months ended September 30, 2024	-	-	-	-	-	-	-	-	-	20,346,677	55	20,346,732
Other comprehensive income / (loss)												
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(76,422)	-	(76,422)	-	-	(76,422)
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	6,063,144	-	6,063,144	-	-	6,063,144
Total other comprehensive income - net of tax	-	-	-	-	-	-	5,986,722	-	5,986,722	-	-	5,986,722
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(222,791)	-	(222,791)	222,791	-	-
Transfer to statutory reserve	-	-	-	-	1,976,423	1,976,423	-	-	-	(1,976,423)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(107,812)	(107,812)	107,812	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(31,415)	-	-	(31,415)	-	-	-	-	-	(31,415)
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend declared on February 23, 2024 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)	-	(3,035,394)
First interim cash dividend declared on April 25, 2024 at Re 1 per share	-	-	-	-	-	-	-	-	-	(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	-	-	-	-	-	-	7,806,417	-	7,806,417	-	-	7,806,417
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(4,769,993)	-	(4,769,993)	-	-	(4,769,993)
Remeasurement loss on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	(51,530)	-	(51,530)
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	(190,176)	(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	-	-	-	-	-	-	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)	-	-
Transfer to statutory reserve	-	-	-	-	326,396	326,396	-	-	-	(326,396)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(18,315)	(18,315)	18,315	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(21,235)	-	-	(21,235)	-	-	-	-	-	(21,235)
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-
Second interim cash dividend declared on August 28, 2024 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)	-	(3,035,394)
Third interim cash dividend declared on October 24, 2024 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(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	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	-	-	-	-	-	-	-	-	-	15,554,433	64	15,554,497
Other comprehensive income / (loss)												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(3,979,127)	-	(3,979,127)	-	-	(3,979,127)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	711,130	-	711,130	-	-	711,130
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	55,418	55,418	-	-	55,418
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(332,179)	(332,179)	-	-	(332,179)
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(3,267,997)	(276,761)	(3,544,758)	-	-	(3,544,758)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(1,126,314)	-	(1,126,314)	1,126,314	-	-
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)	-	-	(24,474)	-	-	-	-	-	(24,474)
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)
Second interim cash dividend declared on August 28, 2025 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(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

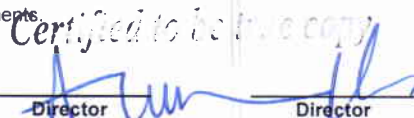
The annexed notes 1 to 43 form an integral part of these condensed interim consolidated financial statements.



President & CEO

Chief Financial Officer (A)

Chairman



Director

Director

AURANGZEB KHAN
Company Secretary & Head of Internal Audit
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025

Annexure B-4

	Note	September 30, 2025	September 30, 2024 (Restated)
		----- Rupees '000 -----	
CASH FLOWS FROM OPERATING ACTIVITIES			
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)
		<u>33,252,265</u>	<u>38,987,976</u>
Adjustments:			
Net profit / return income		(52,106,763)	(60,226,359)
Depreciation on owned property and equipment	32	3,738,771	2,284,490
Depreciation on right-of-use assets	32	1,862,276	1,526,739
Depreciation on non-banking assets	32	1,185	1,970
Amortisation of intangible assets	32	447,068	308,883
Workers welfare fund		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 cost		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
		<u>(49,022,625)</u>	<u>(56,313,686)</u>
		<u>(15,770,360)</u>	<u>(17,325,710)</u>
(Increase) / decrease in operating assets			
Due from financial institutions		-	(20,000,000)
Securities classified as FVTPL		876,197	5,168,880
Islamic financing and related assets		(88,863,237)	63,872,572
Others assets (excluding advance taxation)		(11,241,517)	(15,300,234)
		<u>(99,228,557)</u>	<u>33,741,218</u>
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
		<u>129,906,424</u>	<u>69,922,072</u>
Income tax paid		(19,166,468)	(24,795,812)
Net profit / return received		118,441,822	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		<u>41,958,892</u>	<u>103,525,182</u>
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		(420,133)	1,272,364
Dividends received		236,457	240,436
Investments in property and equipment		(9,494,665)	(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		<u>(42,853,175)</u>	<u>(66,469,552)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(2,427,411)	(2,390,155)
Dividend paid		(8,207,977)	(14,168,285)
Net cash used in financing activities		<u>(10,635,388)</u>	<u>(16,558,440)</u>
(Decrease) / Increase in cash and cash equivalents during the period			
		<u>(11,529,671)</u>	<u>20,497,190</u>
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		<u>108,140,219</u>	<u>83,718,992</u>
Cash and cash equivalents at the end of the period		<u>96,610,548</u>	<u>104,216,182</u>

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

Certified to be true copy
AURANGZEEB KHAN
 Company Secretary, & Head of Legal
 FAYSAL BANK LIMITED