



February 19, 2026

**The General Manager**

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

Dear Sir,

**Sub: FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2025**

Further to our letter dated February 9, 2026, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on February 19, 2026, at Karachi at 9:30 a.m. and recommend the following:

**1. CASH DIVIDEND:**

Final cash dividend for the year ended December 31, 2025 @ Rs. 2 per share of Rs.10/- each i.e. 20%. This is in addition to 15% interim cash dividend for the first quarter ended March 31, 2025, 15% interim cash dividend for the second quarter ended June 30, 2025 and 15% interim cash dividend for the third quarter ended September 30, 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:**

The Board of Directors of FBL has approved the issuance of Tier-II Capital in the form of Privately Placed Shariah Compliant Sukuks of PKR 7 Billion inclusive of a Green-Shoe of another PKR 2 Billion subject to all the regulatory approvals. Furthermore, the Bank will be seeking shareholders' approval for conversion of these Sukuks into common shares in case of Point of Non-Viability (PONV), in the up-coming Annual General Meeting to be held on March 26, 2026.

**6. FINANCIAL STATEMENTS:**

The following Financial Statements of FBL each Unconsolidated as Annexure-A-1 to A-4 and Consolidated as Annexure-B-1 to B-4 are attached:

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

The Annual Report of the FBL for the year ended December 31, 2025, will be transmitted through PUCARS separately, within the specified time.

1 of 2

Faysal Bank Limited

Registered Office

Faysal House

ST 02 Shahrah-e-Faisal  
Karachi, Pakistan

Faysal House

ST 02 Shahrah-e-Faisal  
Karachi, Pakistan

UAN +92 21 111 747 747

TEL +92 213 279 5200

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faysalbank 

The Annual General Meeting of the FBL will be held on March 26, 2026, at 10:00 a.m. at Karachi.

The Share Transfer Books of the Bank will be closed from **March 20, 2026 to March 26, 2026 (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 March 19, 2026 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.

2 of 2

**FAYSAL BANK LIMITED**  
**UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

	Note	2025	2024
		----- Rupees '000 -----	
Profit / return earned	25	165,933,531	225,051,851
Profit / return expensed	26	96,307,678	144,668,941
Net profit / return		69,625,853	80,382,910
<b>OTHER INCOME</b>			
Fee and commission income	27	12,852,455	10,474,136
Dividend income		525,093	412,870
Foreign exchange income		7,820,184	5,331,126
Income / (loss) from derivatives		1,056	(146,211)
Gain on securities	28	8,170,884	1,070,399
Net loss on derecognition of financial assets measured at amortised cost	29	(330,503)	(165,256)
Other income	30	407,940	384,996
Total other income		29,447,109	17,362,060
Total income		99,072,962	97,744,970
<b>OTHER EXPENSES</b>			
Operating expenses	31	55,863,279	48,675,791
Workers Welfare Fund		960,149	1,028,728
Other charges	32	81,041	97,238
Total other expenses		56,904,469	49,801,757
Profit before credit loss allowance		42,168,493	47,943,213
Credit loss allowance and write offs - net	33	(4,878,800)	(2,464,447)
Other income / expense items		-	-
<b>PROFIT BEFORE TAXATION</b>		47,047,293	50,407,660
Taxation	34	25,343,879	27,379,467
<b>PROFIT AFTER TAXATION</b>		21,703,414	23,028,193
----- Rupees -----			
Basic / diluted earnings per share	35	14.30	15.17

The annexed notes 1 to 49 and annexure I form an integral part of these unconsolidated financial statements.

KJ

*Certified to be true copy*

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

\_\_\_\_\_  
 President & CEO

\_\_\_\_\_  
 Chief Financial  
 Officer

\_\_\_\_\_  
 Chairman

\_\_\_\_\_  
 Director

\_\_\_\_\_  
 Director

**FAYSAL BANK LIMITED**  
**UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT DECEMBER 31, 2025**

	Note	2025	2024
		----- Rupees '000 -----	
<b>ASSETS</b>			
Cash and balances with treasury banks	7	103,857,836	102,537,577
Balances with other banks	8	6,732,657	5,539,464
Due from financial institutions		-	-
Investments	9	634,939,757	677,372,396
Islamic financing and related assets	10	871,998,703	633,909,548
Property and equipment	11	52,997,191	44,711,052
Right-of-use assets	12	15,351,285	13,289,601
Intangible assets	13	2,312,447	2,600,358
Deferred tax assets		-	-
Other assets	14	86,539,679	82,707,643
<b>Total Assets</b>		<b>1,774,729,555</b>	<b>1,562,667,639</b>
<b>LIABILITIES</b>			
Bills payable	15	33,288,005	39,169,649
Due to financial institutions	16	121,636,950	280,442,540
Deposits and other accounts	17	1,427,355,925	1,044,278,507
Lease liabilities	18	18,481,082	15,546,893
Subordinated sukuk		-	-
Deferred tax liabilities	19	5,198,775	12,983,960
Other liabilities	20	53,319,204	61,884,721
<b>Total Liabilities</b>		<b>1,659,279,941</b>	<b>1,454,306,270</b>
<b>NET ASSETS</b>		<b>115,449,614</b>	<b>108,361,369</b>
<b>REPRESENTED BY</b>			
Share capital	21	15,176,965	15,176,965
Reserves		20,003,104	17,866,357
Surplus on revaluation of assets - net of tax	22	17,164,358	22,771,883
Unappropriated profit		63,105,187	52,546,164
		<b>115,449,614</b>	<b>108,361,369</b>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	23		

The annexed notes 1 to 49 and annexure I form an integral part of these unconsolidated financial statements.

*Certified to be true copy*

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

*AV*  
 \_\_\_\_\_  
 President & CEO

\_\_\_\_\_  
 Chief Financial  
 Officer

\_\_\_\_\_  
 Director

FAYSAL BANK LIMITED  
UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED DECEMBER 31, 2025

	Reserves						Surplus / (deficit) on revaluation of			Unappropriated profit	Total
	Share capital	Capital reserves			Statutory reserve (note 6.28)	Total	Investments	Property and equipment / non-banking assets	Total		
		Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase (note 3.2)	Reserve arising on amalgamation (note 5.2)							
Note	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	11,802,042	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 year										23,028,193	23,028,193
Other comprehensive income - net of tax											
Movement in surplus on revaluation of debt investments through FVOCI - net of tax							7,729,995		7,729,995		7,729,995
Movement in surplus on revaluation of equity investments through FVOCI - net of tax							1,293,151		1,293,151		1,293,151
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)
Movement in deficit on revaluation of non-banking assets - net of tax									(1,824)		(1,824)
Total other comprehensive income / (loss) - net of tax							9,023,146	(172,254)	8,850,892	(44,500)	8,806,392
Gain on sale of equity instruments classified as FVOCI - net of tax							(208,848)		(208,848)	208,848	
Transfer to statutory reserve					2,302,819	2,302,819				(2,302,819)	
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax											
Amortisation of intangible assets - customer relationship - net of tax	3.2							(126,127)	(126,127)	126,127	
Transaction with owners, recorded directly in equity			(52,650)			(52,650)					(52,650)
Final cash dividend declared for the year 2023 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 Rs 2 per share										(3,035,394)	(3,035,394)
Third interim cash dividend declared on October 24, 2024 at Rs 1.5 per share											
Balance as at December 31, 2024	15,176,965	10,131	135,651	23,952	17,896,623	17,866,357	11,269,222	11,503,661	22,771,863	(2,276,545)	(2,276,545)
Impact of adopting IFRS 9 as at January 1, 2025 - net of tax							1,714,963		1,714,963		1,714,963
Restated balance as at January 1, 2025	15,176,965	10,131	135,651	23,952	17,896,623	17,866,357	12,983,185	11,503,661	24,486,846	52,546,164	110,078,332
Profit after taxation for the year										21,703,414	21,703,414
Other comprehensive income - net of tax											
Movement in deficit on revaluation of debt investments through FVOCI - net of tax							(7,264,622)		(7,264,622)		(7,264,622)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax							752,882		752,882		752,882
Remeasurement gain on defined benefit obligations - net of tax										92,830	92,830
Movement in surplus on revaluation of property and equipment - net of tax											
Movement in deficit on revaluation of non-banking assets - net of tax									1,319,510		1,319,510
Total other comprehensive (loss) / income - net of tax							(6,511,740)	997,296	(5,514,444)	92,830	(5,421,614)
Gain on sale of equity instruments classified as FVOCI - net of tax											
Transfer to statutory reserve					2,170,341	2,170,341	(1,234,119)		(1,234,119)	1,234,119	
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax										(2,170,341)	
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax								(100,252)	(100,252)	100,252	
Amortisation of intangible assets - customer relationship - net of tax	3.2							(478,673)	(478,673)	222,625	(256,048)
Transaction with owners, recorded directly in equity			(33,594)			(33,594)					(33,594)
Final cash dividend declared for the year 2024 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)
Third interim cash dividend declared on October 23, 2025 at Rs 1.5 per share											
Balance as at December 31, 2025	15,176,965	10,131	102,057	23,952	19,886,984	20,003,104	5,237,326	11,927,032	17,184,358	(2,276,545)	(2,276,545)

The annexed notes 1 to 49 and annexure I form an integral part of these unconsolidated financial statements.

President & CEO

Chief Financial Officer

Chairman

Certified to be true copy

AURANGZEB AMIN  
Company Secretary & Head of Legal  
FAYSAL BANK LIMITED

**FAYSAL BANK LIMITED**  
**UNCONSOLIDATED CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

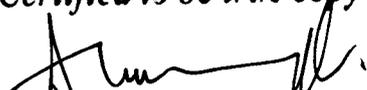
	Note	2025	2024
		Rupees '000	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Profit before taxation		47,047,293	50,407,660
Less: dividend income		(525,093)	(412,870)
		46,522,200	49,994,790
<b>Adjustments:</b>			
Net profit / return income		(69,625,853)	(80,382,910)
Depreciation on property and equipment	11.2	4,992,455	3,282,724
Depreciation on right-of-use assets	12	2,518,908	2,098,815
Depreciation on non-banking assets	14.1.1	1,184	2,562
Amortisation of intangible assets	13.2	582,155	445,303
Workers Welfare Fund		960,149	1,028,728
Reversal of credit loss allowance and write offs - net	33	(4,878,800)	(2,464,447)
Net loss on derecognition of financial assets measured at amortised cost	29	330,503	165,256
Gain on sale of property and equipment - net	30	(74,216)	(35,886)
Gain on sale of non-banking assets	30	(75,000)	-
Charge for defined benefit plan	31.2	522,769	353,387
(Income) / loss from derivative contracts - net		(1,056)	146,211
		(64,746,802)	(75,360,257)
		(18,224,602)	(25,365,467)
<b>Decrease / (increase) in operating assets</b>			
Due from financial institutions		-	-
Securities classified as FVPL		1,749,871	6,127,434
Financing		(234,188,036)	(73,929,736)
Others assets (excluding advance taxation)		(12,498,375)	(10,230,557)
		(244,936,540)	(78,032,859)
<b>Increase / (decrease) in operating liabilities</b>			
Bills Payable		(5,881,644)	22,619,180
Due to financial institutions		(158,805,590)	123,853,768
Deposits		383,077,418	26,002,770
Other liabilities (excluding current taxation)		(6,809,752)	16,535,738
		211,580,432	189,011,456
Income tax paid		(28,632,733)	(34,111,145)
Profit / return received		171,294,001	233,629,490
Profit / return paid		(92,922,869)	(146,042,139)
Contribution to gratuity fund		(619,508)	(264,793)
<b>Net cash (used in) / generated from operating activities</b>		<b>(2,461,619)</b>	<b>138,824,543</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Net divestment / (investments) in amortized cost securities		2,775,010	(39,387)
Net divestment / (investments) in securities classified as FVOCI		26,466,549	(75,914,167)
Net investments in subsidiary		(200,000)	(1,000,000)
Divestment in associates - net		-	1,514,509
Dividends received		524,065	413,677
Investment in property and equipment		(11,681,712)	(18,405,327)
Investment in intangible assets		(370,245)	(794,484)
Disposal proceeds of non-banking assets		925,000	-
Disposal proceeds of property and equipment		758,448	39,568
<b>Net cash generated from / (used in) investing activities</b>		<b>19,197,115</b>	<b>(94,185,411)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Payment of lease liability against right-of-use assets		(3,788,740)	(3,808,291)
Dividend paid		(10,433,104)	(16,474,348)
<b>Net cash used in financing activities</b>		<b>(14,221,844)</b>	<b>(20,282,639)</b>
<b>(Decrease) / Increase in cash and cash equivalents during the year</b>			
Cash and cash equivalents at the beginning of the year		2,513,452	24,356,493
Effect of exchange rate changes on cash and cash equivalents		107,821,322	83,583,032
Cash and cash equivalents at the beginning of the year		255,719	137,516
	36	108,077,041	83,720,548
Cash and cash equivalents at the end of the year	36	<u>110,590,493</u>	<u>108,077,041</u>

The annexed notes 1 to 49 and annexure I form an integral part of these unconsolidated financial statements.

President & CEO

Chief Financial  
Officer

Chairman

*Certified to be true copy*  
  
**AURANGZEB AMIN**  
 Company Secretary & Head of Legal  
**FAYSAL BANK LIMITED**

Director

Director

**FAYSAL BANK LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT  
FOR THE YEAR ENDED DECEMBER 31, 2025**

	Note	2025 ----- Rupees '000 -----	2024 ----- Rupees '000 -----
Profit / return earned	25	165,991,746	225,156,415
Profit / return expensed	26	96,296,993	144,597,125
Net profit / return		69,694,753	80,559,290
<b>OTHER INCOME</b>			
Fee and commission income	27	15,764,935	12,818,295
Dividend income		493,827	375,531
Foreign exchange income		7,911,620	5,339,969
Income / (loss) from derivatives		1,056	(146,211)
Gain on securities	28	8,166,674	1,041,704
Net loss on derecognition of financial assets measured at amortised cost	29	(330,503)	(165,256)
Other income	30	365,317	358,276
Total other income		32,372,926	19,622,308
Total income		102,067,679	100,181,598
<b>OTHER EXPENSES</b>			
Operating expenses	31	57,909,122	50,214,596
Workers Welfare Fund		960,149	1,028,728
Other charges	32	81,521	97,238
Total other expenses		58,950,792	51,340,562
Share of profit from associates	9.5.1	273,506	447,564
Profit before credit loss allowance		43,390,393	49,288,600
Credit loss allowance and write offs - net	33	(4,878,800)	(2,462,672)
Other income / expense items		-	-
<b>PROFIT BEFORE TAXATION</b>		48,269,193	51,751,272
Taxation	34	25,799,888	27,859,540
<b>PROFIT AFTER TAXATION</b>		22,469,305	23,891,732
<b>Attributable to:</b>			
Equity holders of the Bank		22,469,216	23,891,649
Non-controlling interest		89	83
		22,469,305	23,891,732
----- Rupees -----			
Basic / diluted earnings per share	35	14.80	15.74

The annexed notes 1 to 50 and annexure I form an integral part of these consolidated financial statements.

*Certified to be true copy*

*Aurangzeb Amin*

**AURANGZEB AMIN**  
Company Secretary & Head of Legal

\_\_\_\_\_  
President & CEO

\_\_\_\_\_  
Chief Financial

\_\_\_\_\_  
Chairman

**FAYSAL BANK LIMITED**

\_\_\_\_\_  
Director

FAYSAL BANK LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT DECEMBER 31, 2025

Annexure B-2

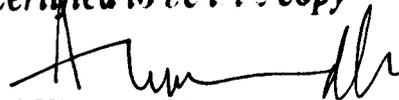
	Note	2025	2024
		----- Rupees '000 -----	
<b>ASSETS</b>			
Cash and balances with treasury banks	7	103,998,902	102,600,657
Balances with other banks	8	6,732,747	5,539,562
Due from financial institutions		-	-
Investments	9	636,087,689	678,254,964
Islamic financing and related assets	10	872,023,994	633,990,216
Property and equipment	11	53,500,569	45,009,778
Right-of-use assets	12	15,390,549	13,297,784
Intangible assets	13	2,448,901	2,739,091
Deferred tax assets		-	-
Other assets	14	86,826,630	83,183,034
<b>Total Assets</b>		<b>1,777,009,981</b>	<b>1,564,615,086</b>
<b>LIABILITIES</b>			
Bills payable	15	33,288,005	39,169,649
Due to financial institutions	16	121,636,950	280,442,540
Deposits and other accounts	17	1,426,835,690	1,044,015,748
Lease liabilities	18	18,528,708	15,582,671
Sub-ordinated sukuk		-	-
Deferred tax liabilities	19	5,241,633	13,101,335
Other liabilities	20	53,717,598	62,378,109
<b>Total Liabilities</b>		<b>1,659,248,584</b>	<b>1,454,690,052</b>
<b>NET ASSETS</b>		<b>117,761,397</b>	<b>109,925,034</b>
<b>REPRESENTED BY</b>			
Share capital	21	15,176,965	15,176,965
Reserves		20,003,104	17,866,357
Surplus on revaluation of assets - net of tax	22	17,164,358	22,771,883
Unappropriated profit		65,416,540	54,109,488
Total equity attributable to the equity holders of the Bank		117,760,967	109,924,693
Non-controlling interest		430	341
		<b>117,761,397</b>	<b>109,925,034</b>

**CONTINGENCIES AND COMMITMENTS**

23

The annexed notes 1 to 50 and annexure I form an integral part of these consolidated financial statements.

*Certified to be true copy*

  
**AURANGZEB AMIN**  
Company Secretary & Head of Legal  
**FAYSAL BANK LIMITED**

\_\_\_\_\_  
President & CEO

\_\_\_\_\_  
Chief Financial  
Officer

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Director

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Director

FAYSAL BANK LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED DECEMBER 31, 2025

	Reserves					Surplus / (deficit) on revaluation of			Unappropriated profit	Non-controlling interest	Total	
	Share capital	Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase (note 3.2)	Reserve arising on amortisation (note 6.2)	Statutory reserve (note 6.2)	Total	Investments	Property and equipment / non-banking assets				Total
Note												
Rupees '000												
Balance as at December 31, 2023	15,176,965	10,131	188,301	23,852	15,293,804	15,616,168	3,349,029	11,821,788	15,170,817	44,861,026	254	90,925,203
Impact of adopting IFRS 9 as at January 1, 2024 - net of tax	-	-	-	-	-	-	(895,105)	-	(895,105)	(2,656,792)	-	(3,753,697)
Restated balance as at January 1, 2024 (Audited)	15,176,965	10,131	188,301	23,852	15,293,804	15,616,168	2,453,924	11,821,788	14,275,712	42,204,234	254	87,171,306
Profit after taxation for the year	-	-	-	-	-	-	-	-	-	23,691,649	83	23,691,732
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	7,729,995	-	7,729,995	-	-	7,729,995
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	1,293,151	-	1,293,151	-	-	1,293,151
Remeasurement gain 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 - net of tax	-	-	-	-	-	-	9,023,146	(192,000)	8,831,146	(51,530)	-	8,779,616
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(208,848)	-	(208,848)	208,848	-	-
Transfer to statutory reserve	-	-	-	-	2,302,819	2,302,819	-	-	-	(2,302,819)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(126,127)	(126,127)	126,127	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(52,650)	-	-	(52,650)	-	-	-	-	-	(52,650)
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend declared for the year 2023 on February 7, 2024 at Re 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)	-	(3,035,394)
First interim cash dividend declared on April 25, 2024 at Re 1 per share	-	-	-	-	-	-	-	-	-	(1,517,897)	-	(1,517,897)
Second interim cash dividend declared on August 28, 2024 at Re 2 per share	-	-	-	-	-	-	-	-	-	(3,035,394)	-	(3,035,394)
Third interim cash dividend declared on October 24, 2024 at Re 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Balance as at December 31, 2024 (Audited)	15,176,965	10,131	135,651	23,852	17,699,623	17,866,357	11,208,223	11,303,661	22,771,883	54,169,488	341	109,825,034
Impact of adopting IFRS 9 as at January 1, 2025 - net of tax	-	-	-	-	-	-	1,714,963	-	1,714,963	-	-	1,714,963
Restated balance as at January 1, 2025	15,176,965	10,131	135,651	23,852	17,699,623	17,866,357	12,923,186	11,303,661	24,486,846	54,169,488	341	111,639,997
Profit after taxation for the year	-	-	-	-	-	-	-	-	-	22,489,216	65	22,489,281
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(7,264,622)	-	(7,264,622)	-	-	(7,264,622)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	752,862	-	752,862	-	-	752,862
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	75,056	-	75,056
Movement in deficit on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	1,319,510	1,319,510	-	-	1,319,510
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(322,214)	(322,214)	-	-	(322,214)
Total other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(6,511,740)	997,296	(5,514,444)	75,056	-	(5,439,388)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(1,234,119)	-	(1,234,119)	1,234,119	-	-
Transfer to statutory reserve	-	-	-	-	2,170,341	2,170,341	-	-	-	(2,170,341)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(100,252)	(100,252)	100,252	-	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(473,673)	(473,673)	222,826	-	(250,847)
Transfer from surplus on revaluation of fixed assets on disposal - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(33,594)	-	-	(33,594)	-	-	-	-	-	(33,594)
Transaction with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend declared for the year 2024 on February 20, 2025 at Re 7.5 per share	-	-	-	-	-	-	-	-	-	(3,794,241)	-	(3,794,241)
First interim cash dividend declared on April 24, 2025 at Re 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Second interim cash dividend declared on August 28, 2025 at Re 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Third interim cash dividend declared on October 23, 2025 at Re 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Balance as at December 31, 2025	15,176,965	10,131	102,057	23,852	19,696,964	20,093,104	5,237,326	11,327,032	17,164,338	83,416,549	430	117,761,397

The annexed notes 1 to 50 and annexure I form an integral part of these consolidated financial statements.

Certified to be true copy

  
AURANGZEB AMIN  
Company Secretary & Head of Legal  
FAYSAL BANK LIMITED

President & CEO

Chief Financial

Chairman

Director

Director

**FAYSAL BANK LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED CASH FLOW STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2025**

	Note	2025	2024
		Rupees '000	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Profit before taxation		48,269,193	51,751,272
Less: dividend income		(493,827)	(375,531)
Less: share of profit from associates		(273,508)	(447,584)
		<u>47,501,860</u>	<u>50,928,177</u>
<b>Adjustments:</b>			
Net profit / return income		(69,694,753)	(80,559,290)
Depreciation on property and equipment	11.2	5,105,499	3,314,299
Depreciation on right-of-use assets	12	2,523,345	2,115,753
Depreciation on non-banking assets	14.1.1	1,184	2,562
Amortisation of Intangible Assets	13.2	591,456	449,963
Workers Welfare Fund		960,149	1,028,726
Reversal of credit loss allowance and write offs - net		(4,878,800)	(2,462,672)
Net loss on derecognition of financial assets measured at amortised cost	33		
Gain on sale of property and equipment - net	29	330,503	165,256
Gain on sale of non-banking assets - net	30	(75,608)	(40,632)
Charge for defined benefit plan	30	(75,000)	-
Loss / (income) from derivative contracts - net	31.2	547,212	369,112
		(1,056)	146,211
		<u>(64,685,869)</u>	<u>(75,470,710)</u>
		(17,164,009)	(24,542,533)
<b>Increase in operating assets</b>			
Due from financial institutions			
Securities classified as FVPL			
Financing		1,651,268	6,127,434
Others assets (excluding advance taxation)		(234,132,659)	(73,889,259)
		<u>(12,469,998)</u>	<u>(10,359,774)</u>
		(244,951,389)	(78,121,599)
<b>Increase in operating liabilities</b>			
Bills payable			
Due to financial institutions		(5,881,644)	22,619,180
Deposits		(158,805,590)	123,853,768
Other liabilities (excluding current taxation)		382,819,942	25,750,769
		<u>(7,019,164)</u>	<u>16,713,082</u>
		211,113,544	188,936,799
Income tax paid		(29,135,543)	(34,524,971)
Profit / return received		171,363,217	233,717,550
Profit / return paid		(92,908,225)	(145,973,012)
Contribution to gratuity fund		(653,132)	(281,910)
<b>Net cash (used in) / generated from operating activities</b>		<u>(2,335,537)</u>	<u>139,210,324</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Net investments in amortized cost securities			
Net investments in securities classified as FVOCI		2,775,017	(189,402)
Divestment / (investment) in associates - net		26,938,418	(76,385,770)
Dividends received		(565,131)	1,111,368
Investment in property and equipment		492,799	376,536
Investment in intangible assets		(12,029,662)	(18,681,925)
Disposal proceeds of property and equipment		(377,267)	(817,265)
Proceeds from sale of non-banking assets		759,840	39,568
<b>Net cash generated from / (used in) investing activities</b>		<u>925,000</u>	<u>-</u>
		18,919,014	(94,546,888)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Payment of lease liability against right-of-use assets			
Dividend paid		(3,814,662)	(3,769,535)
<b>Net cash used in financing activities</b>		<u>(10,433,104)</u>	<u>(16,474,344)</u>
		(14,247,766)	(20,243,879)
<b>Increase in cash and cash equivalents during the year</b>		<u>2,335,711</u>	<u>24,419,557</u>
Cash and cash equivalents at the beginning of the year			
Effect of exchange rate changes on cash and cash equivalents	36	108,140,219	83,583,146
<b>Cash and cash equivalents at the beginning of the year</b>		<u>255,719</u>	<u>137,516</u>
		108,395,938	83,720,662
<b>Cash and cash equivalents at the end of the year</b>	36	<u>110,731,649</u>	<u>108,140,219</u>

The annexed notes 1 to 50 and annexure I form an integral part of these consolidated financial statements.

*Certified to be true copy*

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

President & CEO

Chief Financial  
Officer

Chairman

Director

Director