

April 23, 2026

The General Manager

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



Dear Sir,

Sub: FINANCIAL RESULTS FOR THE FIRST QUARTER ENDED MARCH 31, 2026

Further to our letter dated April 13, 2026, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on April 23, 2026, at Karachi at 9:30 a.m. and approved the following:

1. CASH DIVIDEND:

Interim Cash Dividend for the First Quarter ended March 31, 2026 @ Rs.1.5 per share of Rs. 10/- each i.e.15%

2. BONUS SHARES:

NIL

3. RIGHT SHARES:

NIL

4. ANY OTHER ENTITLEMENT/CORPORATE ACTION:

NIL

5. ANY OTHER PRICE-SENSITIVE INFORMATION:

NIL

6. FINANCIAL STATEMENTS:

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

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

The quarterly report of the Bank for the first quarter ended March 31, 2026, will be transmitted through PUCARS separately, within the specified time.

The Share Transfer Books of the Bank will be closed from **May 7, 2026 to May 9, 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 May 6, 2026 will be treated in time.

Yours truly,

A handwritten signature in black ink, appearing to read "Aurangzeb Amin".

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 MARCH 31, 2026

	Note	(Un-audited) March 31, 2026	(Audited) December 31, 2025
----- Rupees in '000 -----			
ASSETS			
Cash and balances with treasury banks	9	103,136,926	103,857,836
Balances with other banks	10	5,825,684	6,732,657
Due from financial institutions		-	-
Investments	11	666,173,437	634,939,757
Islamic financing and related assets	12	775,528,441	871,998,703
Property and equipment	13	54,815,561	52,997,191
Right-of-use assets	14	14,961,943	15,351,285
Intangible assets	15	3,220,739	2,312,447
Deferred tax assets	21	1,962,851	-
Other assets	16	96,872,757	86,539,679
		<u>1,722,498,339</u>	<u>1,774,729,555</u>
LIABILITIES			
Bills payable	17	19,782,878	33,288,005
Due to financial institutions	18	186,661,668	121,636,950
Deposits and other accounts	19	1,328,837,355	1,427,355,925
Lease liabilities	20	18,412,339	18,481,082
Subordinated sukuk		-	-
Deferred tax liabilities	21	-	5,198,775
Other liabilities	22	57,446,498	53,319,204
		<u>1,611,140,738</u>	<u>1,659,279,941</u>
NET ASSETS		<u>111,357,601</u>	<u>115,449,614</u>
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		20,509,621	20,003,104
Surplus on revaluation of assets - net of tax	23	10,823,704	17,164,358
Unappropriated profit		64,847,311	63,105,187
		<u>111,357,601</u>	<u>115,449,614</u>

CONTINGENCIES AND COMMITMENTS

24

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

Certified to be true copy

AURANGZEB AMIN
 Company Secretary & Head of Legal
FAYSAL BANK LIMITED

 President & CEO

 Chief Financial
 Officer

 Chairman

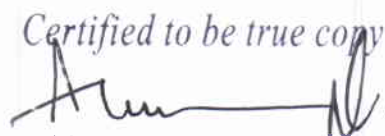
 Director

 Director

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2026

	Note	Quarter ended	
		March 31, 2026	March 31, 2025
----- Rupees in '000 -----			
Profit / return earned	26	38,130,166	42,086,949
Profit / return expensed	27	22,534,628	24,892,083
Net profit / return		15,595,538	17,194,866
OTHER INCOME			
Fee and commission income	28	3,754,382	3,096,833
Dividend income		151,328	35,163
Foreign exchange income		1,934,609	1,717,039
Income from derivatives		54	15,486
Gain on securities - net	29	3,342,077	50,601
Net loss on derecognition of financial assets measured at amortised cost	16.1	(123,939)	(83,628)
Other income	30	82,538	117,477
Total other income		9,141,049	4,948,971
Total income		24,736,587	22,143,837
OTHER EXPENSES			
Operating expenses	31	14,094,732	13,114,464
Workers welfare fund		233,510	226,784
Other charges	32	561	586
Total other expenses		14,328,803	13,341,834
Profit before credit loss allowance		10,407,784	8,802,003
Reversal of credit loss allowance and write offs - net	33	(360,943)	(2,310,420)
PROFIT BEFORE TAXATION		10,768,727	11,112,423
Taxation	34	5,612,347	5,965,104
PROFIT AFTER TAXATION		5,156,380	5,147,319
----- Rupees -----			
Basic and diluted earnings per share	35	3.40	3.39

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

Certified to be true copy

AURANGZEB AMIN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED

 President & CEO

 Chief Financial
 Officer

 Chairman

 Director

 Director

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED MARCH 31, 2026

Note	Reserves						Surplus / (deficit) on revaluation of			Unappropriated profit	Total
	Share capital	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, 2024 (Audited)	15,176,965	10,131	135,651	23,952	17,696,623	17,866,357	11,268,222	11,503,661	22,771,983	52,546,164	108,361,369
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 (Audited)	15,176,965	10,131	135,651	23,952	17,696,623	17,866,357	12,983,185	11,503,661	24,486,846	52,546,164	110,076,332
Profit after taxation for the quarter ended March 31, 2025	-	-	-	-	-	-	-	-	-	5,147,319	5,147,319
Other comprehensive (loss) / income											
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(4,286,873)	-	(4,286,873)	-	(4,286,873)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(150,664)	-	(150,664)	-	(150,664)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	39,537	39,537	-	39,537
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	320	320	-	320
Total other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(4,437,537)	39,867	(4,397,680)	-	(4,397,680)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(860,314)	-	(860,314)	860,314	-
Transfer to statutory reserve	-	-	-	-	514,732	514,732	-	-	-	(514,732)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(24,558)	(24,558)	24,558	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(6,235)	-	-	(6,235)	-	-	-	-	(6,235)
Transaction with owners, recorded directly in equity											
Final cash dividend for the year 2024 declared on February 20, 2025 at Rs 2.5 per share	-	-	-	-	-	-	-	-	-	(3,794,241)	(3,794,241)
Restated balance as at March 31, 2025 (Un-audited)	15,176,965	10,131	129,416	23,952	18,211,355	18,374,854	7,685,334	11,518,960	19,204,294	54,269,382	107,025,495
Profit after taxation for the nine months period ended December 31, 2025	-	-	-	-	-	-	-	-	-	16,556,095	16,556,095
Other comprehensive income / (loss)											
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(2,977,749)	-	(2,977,749)	-	(2,977,749)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	903,546	-	903,546	-	903,546
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	-	-	-	-	-	-	-	1,279,973	1,279,973	-	1,279,973
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(322,534)	(322,534)	-	(322,534)
Total other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(2,074,203)	957,439	(1,116,764)	92,830	(1,023,934)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(373,805)	-	(373,805)	373,805	-
Transfer to statutory reserve	-	-	-	-	1,655,609	1,655,609	-	-	-	(1,655,609)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(75,694)	(75,694)	75,694	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(473,673)	(473,673)	222,625	(251,048)
Amortisation of intangible assets - customer relationship - net of tax	-	-	(27,359)	-	-	(27,359)	-	-	-	-	(27,359)
Transaction with owners, recorded directly in equity											
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	-	-	-	-	-	-	-	-	-	(2,276,545)	(2,276,545)
Balance as at December 31, 2025 (Audited)	15,176,965	10,131	102,057	23,952	19,866,964	20,003,104	5,237,326	11,927,032	17,164,358	63,105,187	115,449,614
Impact of adopting IFRS 9 as at January 1, 2026 - net of tax	-	-	-	-	-	-	-	-	-	(13,161)	(13,161)
Restated balance as at January 1, 2026	15,176,965	10,131	102,057	23,952	19,866,964	20,003,104	5,237,326	11,927,032	17,164,358	63,092,026	115,436,453
Profit after taxation for quarter ended March 31, 2026	-	-	-	-	-	-	-	-	-	5,156,380	5,156,380
Other comprehensive income / (loss)											
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(5,148,881)	-	(5,148,881)	-	(5,148,881)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(1,041,837)	-	(1,041,837)	-	(1,041,837)
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(6,190,718)	-	(6,190,718)	-	(6,190,718)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(110,439)	-	(110,439)	110,439	-
Transfer to statutory reserve	-	-	-	-	515,638	515,638	-	-	-	(515,638)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(39,497)	(39,497)	39,497	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(9,121)	-	-	(9,121)	-	-	-	-	(9,121)
Transaction with owners, recorded directly in equity											
Final cash dividend for the year 2025 declared on February 19, 2026 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,393)	(3,035,393)
Balance as at March 31, 2026 (Un-audited)	15,176,965	10,131	92,936	23,952	20,382,602	20,509,621	(1,063,831)	11,887,535	10,823,704	64,847,311	111,357,601

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

President & CEO

Chief Financial Officer

Chairman

Director

Director

Certified to be true copy

Aurangzeb Amin

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

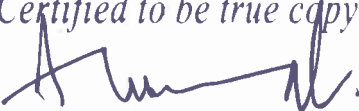
FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2026

	Note	March 31, 2026	March 31, 2025
----- Rupees in '000 -----			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		10,768,727	11,112,423
Less: dividend income		(151,328)	(35,163)
		<u>10,617,399</u>	<u>11,077,260</u>
Adjustments:			
Net profit / return income		(15,595,538)	(17,194,866)
Depreciation on owned property and equipment	31	1,369,447	1,099,823
Depreciation on right-of-use assets	31	675,567	588,403
Depreciation on non-banking assets	31	-	592
Amortisation of intangible assets	31	173,747	144,169
Workers welfare fund		233,510	226,784
Reversal of credit loss allowance and write offs - net	33	(360,943)	(2,310,420)
Unrealised gain - FVTPL	29	(2,634)	-
Net loss on derecognition of financial assets measured at amortised cost	16.1	123,939	83,628
Gain on sale of Property and equipment - net	30	(21,313)	(4,183)
Gain on termination of leases (IFRS 16)	30	(19,537)	(13,045)
Charge for defined benefit plan		139,516	145,692
Gain loss from derivative contracts		(54)	(15,486)
		<u>(13,284,293)</u>	<u>(17,248,909)</u>
		(2,666,894)	(6,171,649)
(Increase) / decrease in operating assets			
Securities classified as FVTPL		(264,274)	1,365,407
Islamic financing and related assets		96,672,333	(8,295,128)
Others assets (excluding advance taxation)		(2,252,624)	5,140,178
		<u>94,155,435</u>	<u>(1,789,543)</u>
Increase / (decrease) in operating liabilities			
Bills Payable		(13,505,127)	(19,125,675)
Due to financial institutions		65,024,718	9,975,262
Deposits		(98,518,570)	68,834,520
Other liabilities (excluding current taxation)		297,108	(23,583,513)
		<u>(46,701,871)</u>	<u>36,100,594</u>
Income tax paid		(6,791,658)	(4,973,131)
Profit / return received		30,540,258	34,598,757
Profit / return paid		(20,923,474)	(25,117,063)
Contribution to gratuity fund		(90,138)	(145,692)
Net cash generated from operating activities		<u>47,521,658</u>	<u>32,502,273</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Net (investments) / divestments in amortized cost securities		(32,813,416)	1,396,156
Net investments in securities classified as FVOCI		(11,430,772)	(26,608,448)
Net divestments in associates		150,000	-
Dividends received		143,815	30,951
Investment in property and equipment		(3,311,025)	(4,851,845)
Investment in intangible assets		(1,101,085)	(107,226)
Disposal proceeds of property and equipment		144,387	42,265
Net cash used in investing activities		<u>(48,218,096)</u>	<u>(30,098,147)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(930,388)	(863,795)
Dividend paid		(1,057)	(8,223)
Net cash used in financing activities		<u>(931,445)</u>	<u>(872,018)</u>
(Decrease) / Increase in cash and cash equivalents during the period			
Cash and cash equivalents at the beginning of the period		(1,627,883)	1,532,108
Effect of exchange rate changes on cash and cash equivalents		110,615,705	107,926,656
		(25,212)	150,385
Cash and cash equivalents at the beginning of the period		<u>110,590,493</u>	<u>108,077,041</u>
Cash and cash equivalents at the end of the period		<u>108,962,610</u>	<u>109,609,149</u>

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

 President & CEO

 Chief Financial Officer

 Chairman
Certified to be true copy

 AURANGZEB AMIN
 Secretary & Head of Internal Audit
 Faysal Bank Limited

 Director

 Director

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

	Note	(Un-audited) March 31, 2026	(Audited) December 31, 2025
----- Rupees '000 -----			
ASSETS			
Cash and balances with treasury banks	10	103,475,300	103,998,902
Balances with other banks	11	5,825,774	6,732,747
Due from financial institutions		-	-
Investments	12	667,182,657	636,087,689
Islamic financing and related assets	13	775,548,190	872,023,994
Property and equipment	14	55,290,739	53,500,569
Right-of-use assets	15	14,997,159	15,390,549
Intangible assets	16	3,442,574	2,448,901
Deferred tax assets	22	1,929,270	-
Other assets	17	97,357,382	86,826,630
		1,725,049,045	1,777,009,981
LIABILITIES			
Bills payable	18	19,782,878	33,288,005
Due to financial institutions	19	186,661,668	121,636,950
Deposits and other accounts	20	1,328,470,001	1,426,835,690
Lease liabilities	21	18,456,505	18,528,708
Subordinated sukuk		-	-
Deferred tax liabilities	22	-	5,241,633
Other liabilities	23	57,838,830	53,717,598
		1,611,209,882	1,659,248,584
NET ASSETS		<u>113,839,163</u>	<u>117,761,397</u>
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		20,509,621	20,003,104
Surplus on revaluation of assets - net of tax	24	10,823,704	17,164,358
Unappropriated profit		67,328,423	65,416,540
Total equity attributable to the equity holders of the Bank		113,838,713	117,760,967
Non-controlling interest		450	430
		<u>113,839,163</u>	<u>117,761,397</u>
CONTINGENCIES AND COMMITMENTS	25		

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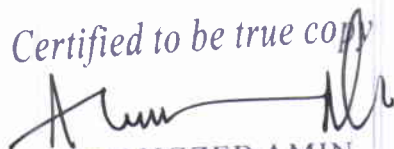
President & CEO

Chief Financial Officer

Chairman

Director

Director

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2026

	Note	Quarter ended	
		March 31, 2026	March 31, 2025
		----- Rupees '000 -----	
Profit / return earned	27	38,135,117	42,107,331
Profit / return expensed	28	<u>22,530,870</u>	<u>24,891,971</u>
Net profit / return		15,604,247	17,215,360
OTHER INCOME			
Fee and commission income	29	4,450,401	3,950,229
Dividend income		151,328	35,163
Foreign exchange income		1,965,337	1,730,862
Income from derivatives		54	15,486
Gain on securities - net	30	3,333,337	46,394
Net loss on derecognition of financial assets measured at amortised cost	17.1	(123,939)	(83,628)
Other income	31	73,817	110,460
Total other income		9,850,335	5,804,966
Total income		<u>25,454,582</u>	<u>23,020,326</u>
OTHER EXPENSES			
Operating expenses	32	14,624,975	13,661,645
Workers welfare fund		233,510	226,784
Other charges	33	561	586
Total other expenses		14,859,046	13,889,015
Share of profit of associates	12.6	79,629	47,259
Profit before credit loss allowance		10,675,165	9,178,570
Reversal of credit loss allowance and write offs - net	34	<u>(360,943)</u>	<u>(2,310,420)</u>
PROFIT BEFORE TAXATION		<u>11,036,108</u>	<u>11,488,990</u>
Taxation	35	5,709,949	6,079,505
PROFIT AFTER TAXATION		<u>5,326,159</u>	<u>5,409,485</u>
Attributable to:			
Equity holders of the Bank		5,326,139	5,409,457
Non-controlling interest		20	28
		<u>5,326,159</u>	<u>5,409,485</u>
		----- Rupees -----	
Basic and diluted earnings per share	36	<u>3.51</u>	<u>3.56</u>

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

ASL


 President & CEO

 Chief Financial Officer

 Chairman

 Director


 Director

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 AURANGZEB AMIN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED MARCH 31, 2026

	Reserves						Surplus / (deficit) on revaluation of			Unappropriated profit	Non-controlling interest	Total
	Share capital	Capital reserves			Statutory reserve	Total	Investments	Property and equipment / non-banking assets	Total			
		Share premium	Non-distributable capital reserve (NCR) - gain on bargain	Reserve arising on amalgamation								
Note	Rupees '000											
Balance as at December 31, 2024	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	-	-	-	-	-	-	1,714,963	-	1,714,963	-	-	1,714,963
Restated balance as at January 1, 2025 (Audited)	15,176,965	10,131	135,651	23,952	17,696,623	17,866,357	12,983,185	11,503,661	24,486,846	54,109,488	341	111,639,997
Profit after taxation for the quarter ended March 31, 2025	-	-	-	-	-	-	-	-	-	5,409,457	28	5,409,485
Other comprehensive (loss) / income												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(4,286,873)	-	(4,286,873)	-	-	(4,286,873)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(150,664)	-	(150,664)	-	-	(150,664)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	39,537	39,537	-	-	39,537
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	320	320	-	-	320
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(4,437,537)	39,857	(4,397,680)	-	-	(4,397,680)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(860,314)	-	(860,314)	860,314	-	-
Transfer to statutory reserve	-	-	-	-	514,732	514,732	-	-	-	(514,732)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(24,558)	(24,558)	24,558	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(6,235)	-	-	(6,235)	-	-	-	-	-	(6,235)
Transaction with owners, recorded directly in equity												
Final cash dividend for the year 2024 declared on February 20, 2025 at Rs 2.5 per share	-	-	-	-	-	-	-	-	-	(3,794,241)	-	(3,794,241)
Restated balance as at March 31, 2025 (Un-audited)	15,176,965	10,131	129,416	23,952	18,211,355	18,374,854	7,685,334	11,518,960	19,204,294	56,094,844	369	108,851,326
Profit after taxation for the nine months period ended December 31, 2025	-	-	-	-	-	-	-	-	-	17,059,759	61	17,059,820
Other comprehensive income												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(2,977,749)	-	(2,977,749)	-	-	(2,977,749)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	903,546	-	903,546	-	-	903,546
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	75,056	-	75,056
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	1,279,973	1,279,973	-	-	1,279,973
Movement in deficit on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(322,534)	(322,534)	(322,534)	-	-	(322,534)
Total other comprehensive income / (loss) - net of tax	-	-	-	-	-	-	(2,074,203)	957,439	(1,116,764)	75,056	-	(1,041,708)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(373,805)	-	(373,805)	373,805	-	-
Transfer to statutory reserve	-	-	-	-	1,655,609	1,655,609	-	-	-	(1,655,609)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(75,694)	(75,694)	75,694	-	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(473,673)	(473,673)	222,626	-	(251,047)
Amortisation of intangible assets - customer relationship - net of tax	-	-	(27,359)	-	-	(27,359)	-	-	-	-	-	(27,359)
Transaction with owners, recorded directly in equity												
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	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Balance as at December 31, 2025 (Audited)	15,176,965	10,131	102,057	23,952	19,866,964	20,003,104	5,237,326	11,927,032	17,164,358	65,416,540	430	117,761,397
Impact of adopting IFRS 9 as at January 1, 2026 - net of tax	-	-	-	-	-	-	-	-	-	(13,161)	-	(13,161)
Restated balance as at January 1, 2026	15,176,965	10,131	102,057	23,952	19,866,964	20,003,104	5,237,326	11,927,032	17,164,358	65,403,379	430	117,748,236
Profit after taxation for the quarter ended March 31, 2026	-	-	-	-	-	-	-	-	-	5,326,139	20	5,326,159
Other comprehensive (loss) / income												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(5,148,881)	-	(5,148,881)	-	-	(5,148,881)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(1,041,837)	-	(1,041,837)	-	-	(1,041,837)
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(6,190,718)	-	(6,190,718)	-	-	(6,190,718)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(110,439)	-	(110,439)	110,439	-	-
Transfer to statutory reserve	-	-	-	-	515,638	515,638	-	-	-	(515,638)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(39,497)	(39,497)	39,497	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(9,121)	-	-	(9,121)	-	-	-	-	-	(9,121)
Transaction with owners, recorded directly in equity												
Final cash dividend for the year 2025 declared on February 19, 2026 at Rs 2 per share	-	-	-	-	-	-	-	-	-	(3,035,393)	-	(3,035,393)
Balance as at March 31, 2026 (Un-audited)	15,176,965	10,131	92,936	23,952	20,382,602	20,509,621	(1,063,831)	11,887,535	10,823,704	67,328,423	450	113,839,163

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

Director

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2026

	Note	March 31, 2026	March 31, 2025
----- Rupees '000 -----			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		11,036,108	11,488,990
Less: dividend income		(151,328)	(35,163)
Less: share of profit of associates		(79,629)	(47,259)
		<u>10,805,151</u>	<u>11,406,568</u>
Adjustments:			
Net profit / return income		(15,604,247)	(17,215,360)
Depreciation on owned property and equipment	32	1,400,633	1,122,456
Depreciation on right-of-use assets	32	676,577	595,132
Depreciation on non-banking assets	32	-	592
Amortisation of intangible assets	32	175,658	146,480
Workers welfare fund		233,510	226,784
Reversal of credit loss allowance and write offs - net		(360,943)	(2,310,420)
Unrealised gain - FVTPL		(2,634)	-
Net loss on derecognition of financial assets measured at amortised cost		123,939	83,628
Gain on sale of Property and equipment - net	31	(25,759)	(4,183)
Gain on termination of leases (IFRS 16)	31	(19,537)	(13,045)
Charge for defined benefit plan		139,516	145,692
Gain loss from derivative contracts		(54)	(15,486)
		<u>(13,263,341)</u>	<u>(17,237,730)</u>
		(2,458,190)	(5,831,162)
(Increase) / decrease in operating assets			
Securities classified as FVTPL		(165,671)	1,396,156
Islamic financing and related assets		96,677,875	(8,293,391)
Others assets (excluding advance taxation)		(2,430,807)	5,236,153
		<u>94,081,397</u>	<u>(1,661,082)</u>
Increase / (decrease) in operating liabilities			
Bills Payable		(13,505,127)	(19,125,675)
Due to financial institutions		65,024,718	9,975,262
Deposits		(98,365,689)	68,893,986
Other liabilities (excluding current taxation)		291,590	(23,287,893)
		<u>(46,554,508)</u>	<u>36,455,680</u>
Income tax paid		(6,912,519)	(5,060,525)
Net profit / return received		30,542,229	33,994,307
Net profit / return paid		(20,919,421)	(25,115,003)
Contribution to gratuity fund		(90,138)	(145,692)
		<u>47,688,850</u>	<u>32,636,523</u>
Net cash generated from operating activities			
CASH FLOWS FROM INVESTING ACTIVITIES			
Net (investments) / divestments in amortized cost securities		(32,843,416)	1,396,156
Net investments in securities classified as FVOCI		(11,430,772)	(26,563,573)
Net divestments / (investments) in associates		299,738	(54,897)
Dividends received		143,815	30,951
Investments in property and equipment		(3,316,391)	(4,938,960)
Investments in intangible assets		(1,188,526)	(110,005)
Disposal proceeds of property and equipment		148,833	42,265
		<u>(48,186,719)</u>	<u>(30,198,063)</u>
Net cash used in investing activities			
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(931,649)	(863,795)
Dividend paid		(1,057)	(8,223)
		<u>(932,706)</u>	<u>(872,018)</u>
Net cash used in financing activities			
Increase in cash and cash equivalents during the period			
Cash and cash equivalents at the beginning of the year		110,756,861	107,989,834
Effect of exchange rate changes on cash and cash equivalents		(25,212)	150,385
		<u>110,731,649</u>	<u>108,140,219</u>
Cash and cash equivalents at the beginning of the period			
		<u>109,301,074</u>	<u>109,706,661</u>
Cash and cash equivalents at the end of the period			

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

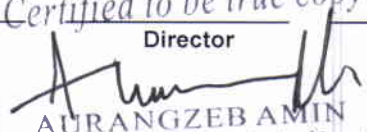
President & CEO

Chief Financial Officer

Chairman

Director

Director

Certified to be true copy

AURANGZEB AMIN
 Company Secretary & Head of Legal
 FAYSAL BANK LIMITED