Faysal Bank Limited
Faysal House
ST 02 Shahrah-e-Faisal
Karachi, Pakistan

Registered Office
Faysal House
ST 02 Shahrah-e-Faisal
Karachi, Pakistan

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faysalbank

August 06, 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building, Stock Exchange Road, Karachi.

Dear Sir,

Sub: FINANCIAL RESULTS FOR THE SECOND QUARTER (HALF YEAR) ENDED JUNE 30, 2026

Further to our letter dated July 27, 2026, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on August 6, 2026, at Karachi at 9:30 a.m. and approved the following:

1. CASH DIVIDEND:
Interim cash dividend for the second quarter (half year) ended June 30, 2026 @ Rs. 1.5 per share of Rs.10/- each i.e. 15%. This is in addition to 15% interim cash dividend for the first quarter ended March 31, 2026, 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-1 to A-4 and Consolidated as Annexure-B-1 to B-4 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 second quarter (half year) ended June 30, 2026, will be transmitted through PUCARS separately, within the specified time.

The Share Transfer Books of the Bank will be closed from **August 20, 2026** to **August 22, 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 August 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.

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

Annexure A-1

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		---------- Rupees in '000 ----------	
ASSETS			
Cash and balances with treasury banks	9	102,904,668	103,857,836
Balances with other banks	10	6,062,370	6,732,657
Due from financial institutions	11	54,999,081	-
Investments	12	708,322,748	634,939,757
Islamic financing and related assets	13	807,330,510	871,998,703
Property and equipment	14	55,093,819	52,997,191
Right-of-use assets	15	14,949,410	15,351,285
Intangible assets	16	3,194,236	2,312,447
Deferred tax assets	17	1,056,085	-
Other assets	18	98,114,342	86,539,679
		1,852,027,269	1,774,729,555
LIABILITIES			
Bills payable	19	32,012,539	33,288,005
Due to financial institutions	20	69,446,335	121,636,950
Deposits and other accounts	21	1,562,431,065	1,427,355,925
Lease liabilities	22	18,607,582	18,481,082
Subordinated sukuk	23	7,000,000	-
Deferred tax liabilities	17	-	5,198,775
Other liabilities	24	47,469,330	53,319,204
		1,736,966,851	1,659,279,941
NET ASSETS		115,060,418	115,449,614
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		20,985,993	20,003,104
Surplus on revaluation of assets - net of tax	25	11,963,297	17,164,358
Unappropriated profit		66,934,163	63,105,187
		115,060,418	115,449,614
CONTINGENCIES AND COMMITMENTS	26		

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

President & CEO	Chief Financial Officer	Chairman	Director	Director

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

Annexure A-2

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter ended		Half year ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
		Rupees in '000			
Profit / return earned	28	42,900,210	41,878,783	81,030,376	83,965,732
Profit / return expensed	29	25,417,031	24,656,469	47,951,659	49,548,552
Net profit / return		17,483,179	17,222,314	33,078,717	34,417,180
OTHER INCOME					
Fee and commission income	30	3,711,185	3,384,094	7,465,567	6,480,927
Dividend income		250,426	200,247	401,754	235,410
Foreign exchange income		2,515,070	1,969,367	4,449,679	3,686,406
Loss from derivatives		(1,872)	(21,657)	(1,818)	(6,171)
Gain on securities - net	31	37,992	171,528	3,380,069	222,129
Net loss on derecognition of financial assets measured at amortised cost	18.1	(123,938)	(81,628)	(247,877)	(165,256)
Other income	32	213,324	37,214	295,862	154,691
Total other income		6,602,187	5,659,165	15,743,236	10,608,136
Total income		24,085,366	22,881,479	48,821,953	45,025,316
OTHER EXPENSES					
Operating expenses	33	14,451,406	13,118,234	28,546,138	26,232,698
Workers welfare fund		215,007	217,582	448,517	444,366
Other charges	34	1,837	3,648	2,398	4,234
Total other expenses		14,668,250	13,339,464	28,997,053	26,681,298
Profit before credit loss allowance		9,417,116	9,542,015	19,824,900	18,344,018
Reversal of credit loss allowance and write offs - net	35	(336,602)	(1,199,521)	(697,545)	(3,509,941)
PROFIT BEFORE TAXATION		9,753,718	10,741,536	20,522,445	21,853,959
Taxation	36	4,898,789	5,882,641	10,511,136	11,847,745
PROFIT AFTER TAXATION		4,854,929	4,858,895	10,011,309	10,006,214
		Rupees			
Basic and diluted earnings per share	37	3.20	3.20	6.60	6.59

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

President & CEO	Chief Financial Officer	Chairman	Director	Director

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

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

Annexure A-3

	Note	Share capital	Reserves					Surplus / (deficit) on revaluation of			Unappropriated profit	Total
			Capital reserves									
			Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase	Reserve arising on amalgamation	Statutory reserve	Total	Investments	Property and equipment / non-banking assets	Total		
		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	22,771,883	52,546,184	108,361,389
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	52,546,184	110,076,352
Profit after taxation for the half year ended June 30, 2025		-	-	-	-	-	-	-	-	-	10,006,214	10,006,214
Other comprehensive income / (loss)												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax		-	-	-	-	-	-	(2,403,436)	-	(2,403,436)	-	(2,403,436)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax		-	-	-	-	-	-	(150,293)	-	(150,293)	-	(150,293)
Movement in surplus on revaluation of property and equipment - net of tax		-	-	-	-	-	-	-	40,059	40,059	-	40,059
Movement in deficit on revaluation of non-banking assets - net of tax		-	-	-	-	-	-	-	(316,820)	(316,820)	-	(316,820)
Total other comprehensive loss income - net of tax		-	-	-	-	-	-	(2,553,729)	(276,761)	(2,830,490)	-	(2,830,490)
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	-	(881,942)	-	(881,942)	881,942	-
Transfer to statutory reserve		-	-	-	-	1,000,621	1,000,621	-	-	-	(1,000,621)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		-	-	-	-	-	-	-	(50,057)	(50,057)	50,057	-
Amortisation of intangible assets - customer relationship - net of tax		-	-	(15,355)	-	-	(15,355)	-	-	-	-	(15,355)
Transaction with owners, recorded directly in equity												
Final cash dividend for the year 2024 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)
Restated balance as at June 30, 2025 (Un-audited)		15,176,965	10,131	120,296	23,952	18,697,244	18,851,623	9,547,514	11,176,843	20,724,357	56,412,970	111,165,915
Profit after taxation for the six months period ended December 31, 2025		-	-	-	-	-	-	-	-	-	11,697,200	11,697,200
Other comprehensive income / (loss)												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax		-	-	-	-	-	-	(4,881,186)	-	(4,881,186)	-	(4,881,186)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax		-	-	-	-	-	-	903,175	-	903,175	-	903,175
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		-	-	-	-	-	-	-	1,279,451	1,279,451	-	1,279,451
Movement in deficit on revaluation of non-banking assets - net of tax		-	-	-	-	-	-	-	(5,394)	(5,394)	-	(5,394)
Total other comprehensive (loss) / income - net of tax		-	-	-	-	-	-	(3,958,011)	1,274,057	(2,683,954)	92,830	(2,591,124)
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	-	(352,177)	-	(352,177)	352,177	-
Transfer to statutory reserve		-	-	-	-	1,169,720	1,169,720	-	-	-	(1,169,720)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		-	-	-	-	-	-	-	(50,195)	(50,195)	50,195	-
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		-	-	(18,239)	-	-	(18,239)	-	-	-	-	(18,239)
Transaction with owners, recorded directly in equity												
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 (EIR) as at January 1, 2026 - net of tax	4.1	-	-	-	-	-	-	(6,739)	-	(6,739)	(13,161)	(19,900)
Restated balance as at January 1, 2026		15,176,965	10,131	102,057	23,952	19,866,964	20,003,104	5,230,587	11,927,032	17,157,619	63,092,026	115,429,714
Profit after taxation for the half year ended June 30, 2026		-	-	-	-	-	-	-	-	-	10,011,309	10,011,309
Other comprehensive income / (loss)												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax		-	-	-	-	-	-	(4,928,135)	-	(4,928,135)	-	(4,928,135)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax		-	-	-	-	-	-	(96,856)	-	(96,856)	-	(96,856)
Total other comprehensive loss - net of tax		-	-	-	-	-	-	(5,024,991)	-	(5,024,991)	-	(5,024,991)
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	-	(41,425)	-	(41,425)	41,425	-
Transfer to statutory reserve		-	-	-	-	1,001,131	1,001,131	-	-	-	(1,001,131)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		-	-	-	-	-	-	-	(78,994)	(78,994)	78,994	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax		-	-	-	-	-	-	-	(48,912)	(48,912)	23,478	(25,434)
Amortisation of intangible assets - customer relationship - net of tax		-	-	(18,242)	-	-	(18,242)	-	-	-	-	(18,242)
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)
First interim cash dividend declared on April 23, 2026 at Rs 1.5 per share		-	-	-	-	-	-	-	-	-	(2,276,545)	(2,276,545)
Balance as at June 30, 2026 (Un-audited)		15,176,965	10,131	83,815	23,952	20,868,095	20,985,993	164,171	11,799,126	11,963,297	66,934,163	115,060,418

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

President & CEO	Chief Financial Officer	Chairman	Director	Director

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

Annexure A-4

	Note	June 30, 2026	June 30, 2025
		Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		20,522,445	21,853,959
Less: dividend income		(401,754)	(235,410)
		20,120,691	21,618,549
Adjustments:			
Net profit / return income		(33,078,717)	(34,417,180)
Depreciation on owned property and equipment	33	2,746,440	2,344,918
Depreciation on right-of-use assets	33	1,357,388	1,213,235
Depreciation on non-banking assets	33	-	1,185
Amortisation of intangible assets	33	365,286	291,298
Workers welfare fund		448,517	444,366
Reversal of credit loss allowance and write offs - net	35	(697,545)	(3,509,941)
Unrealised gain - FVTPL	31	(1,355)	-
Net loss on derecognition of financial assets measured at amortised cost	18.1	247,877	165,256
Gain on sale of Property and equipment - net	32	(145,612)	(17,860)
Gain on disposal of non-banking assets	32	(42,913)	-
Gain on termination of leases (IFRS 16)	32	(27,334)	(16,830)
Charge for defined benefit plan		279,032	276,385
Loss from derivative contracts		1,818	6,171
		(28,547,118)	(33,218,997)
		(8,426,427)	(11,600,448)
(Increase) / decrease in operating assets			
Due from financial institutions		(55,000,000)	(3,500,000)
Securities classified as FVTPL		(886,011)	1,637,961
Islamic financing and related assets		64,146,735	(82,917,609)
Others assets (excluding advance taxation)		(5,855,138)	(16,417,408)
		2,405,586	(101,197,056)
Increase / (decrease) in operating liabilities			
Bills Payable		(1,275,466)	(7,029,165)
Due to financial institutions		(52,190,615)	(69,619,164)
Deposits		135,075,140	199,290,547
Other liabilities (excluding current taxation)		(5,420,408)	(2,172,978)
		76,188,651	120,469,240
Income tax paid		(14,744,724)	(12,031,984)
Profit / return received		78,080,739	87,337,861
Profit / return paid		(46,170,172)	(48,829,427)
Contribution to gratuity fund		(180,278)	(370,912)
Net cash generated from operating activities		87,153,377	33,777,274
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investments) / divestments in amortized cost securities		(32,093,509)	2,081,127
Net investments in securities classified as FVOCI		(51,100,417)	(31,818,339)
Net divestments in associates		150,000	-
Dividends received		389,128	204,144
Investment in property and equipment		(5,265,902)	(7,477,730)
Investment in intangible assets		(1,285,108)	(218,443)
Disposal proceeds of non-banking assets		150,000	-
Disposal proceeds of property and equipment		504,563	276,837
Net cash used in investing activities		(88,551,245)	(36,952,404)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(1,989,300)	(1,633,332)
Proceeds from issuance of Tier II sukuks		7,000,000	-
Dividend paid		(5,236,287)	(5,978,251)
Net cash used in financing activities		(225,587)	(7,611,583)
(Decrease) / increase in cash and cash equivalents during the period		(1,623,455)	(10,786,713)
Cash and cash equivalents at the beginning of the period		110,641,532	108,550,258
Effect of exchange rate changes on cash and cash equivalents		(51,039)	(473,217)
Cash and cash equivalents at the beginning of the period		110,590,493	108,077,041
Cash and cash equivalents at the end of the period		108,967,038	97,290,328

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

President & CEO **Chief Financial Officer** **Chairman** **Director** **Director**

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

Annexure B-1

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		---------- Rupees '000 ----------	
ASSETS			
Cash and balances with treasury banks	10	103,168,755	103,998,902
Balances with other banks	11	6,062,458	6,732,747
Due from financial institutions	12	54,999,081	-
Investments	13	709,657,016	636,087,689
Islamic financing and related assets	14	807,346,394	872,023,994
Property and equipment	15	55,553,063	53,500,569
Right-of-use assets	16	14,980,577	15,390,549
Intangible assets	17	3,427,841	2,448,901
Deferred tax assets	18	1,058,072	-
Other assets	19	98,421,830	86,826,630
		1,854,675,087	1,777,009,981
LIABILITIES			
Bills payable	20	32,012,539	33,288,005
Due to financial institutions	21	69,446,335	121,636,950
Deposits and other accounts	22	1,562,034,975	1,426,835,690
Lease liabilities	23	18,647,130	18,528,708
Subordinated sukuk	24	7,000,000	-
Deferred tax liabilities	18	-	5,241,633
Other liabilities	25	47,821,402	53,717,598
		1,736,962,381	1,659,248,584
NET ASSETS		117,712,706	117,761,397
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		20,985,993	20,003,104
Surplus on revaluation of assets - net of tax	26	11,963,297	17,164,358
Unappropriated profit		69,585,981	65,416,540
Total equity attributable to the equity holders of the Bank		117,712,236	117,760,967
Non-controlling interest		470	430
		117,712,706	117,761,397
CONTINGENCIES AND COMMITMENTS	27		

The annexed notes 1 to 45 form an integral part of these condensed interim consolidated financial statements.

President & CEO	Chief Financial Officer	Chairman	Director	Director

Certified to be true copy

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

Annexure B-2

	Note	Quarter ended		Half year ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
		---------- Rupees '000 ----------			
Profit / return earned	29	42,906,887	41,891,273	81,042,004	83,998,604
Profit / return expensed	30	25,418,999	24,655,508	47,949,869	49,547,479
Net profit / return		17,487,888	17,235,765	33,092,135	34,451,125
OTHER INCOME					
Fee and commission income	31	4,466,626	4,147,957	8,917,027	8,098,186
Dividend income		234,216	168,981	385,544	204,144
Foreign exchange income		2,556,840	1,996,644	4,522,177	3,727,506
Loss from derivatives		(1,872)	(21,657)	(1,818)	(6,171)
Gain on securities - net	32	37,992	163,683	3,371,329	210,077
Net loss on derecognition of financial assets		-	-	-	
measured at amortised cost	19.1	(123,938)	(81,628)	(247,877)	(165,256)
Other income	33	197,648	22,091	271,465	132,551
Total other income		7,367,512	6,396,071	17,217,847	12,201,037
Total income		24,855,400	23,631,836	50,309,982	46,652,162
OTHER EXPENSES					
Operating expenses	34	15,018,596	13,632,631	29,643,571	27,294,276
Workers welfare fund		215,007	217,582	448,517	444,366
Other charges	35	1,837	3,648	2,398	4,234
Total other expenses		15,235,440	13,853,861	30,094,486	27,742,876
Share of profit of associates	13.6	81,625	77,619	161,254	124,878
Profit before credit loss allowance		9,701,585	9,855,594	20,376,750	19,034,164
Reversal of credit loss allowance and write offs - net	36	(336,602)	(1,203,801)	(697,545)	(3,514,221)
PROFIT BEFORE TAXATION		10,038,187	11,059,395	21,074,295	22,548,385
Taxation	37	5,012,532	6,043,894	10,722,481	12,123,399
PROFIT AFTER TAXATION		5,025,655	5,015,501	10,351,814	10,424,986
Attributable to:					
Equity holders of the Bank		5,025,635	5,015,482	10,351,774	10,424,939
Non-controlling interest		20	19	40	47
		5,025,655	5,015,501	10,351,814	10,424,986
		---------- Rupees ----------			
Basic and diluted earnings per share	38	3.31	3.30	6.82	6.87

The annexed notes 1 to 45 form an integral part of these condensed interim consolidated financial statements.

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 HALF YEAR ENDED JUNE 30, 2026

Annexure B-3

	Note	Share capital	Reserves					Surplus / (deficit) on revaluation of			Unappropriated profit	Non-controlling interest	Total
			Capital reserves										
			Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase option	Reserve arising on amal-gamation	Statutory reserve	Total	Investments	Property and equipment / non-banking assets	Total			
		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 half year ended June 30, 2025		-	-	-	-	-	-	-	-	-	10,424,939	47	10,424,986
Other comprehensive income / (loss)													
Movement in deficit on revaluation of debt investments through FVOCI - net of tax		-	-	-	-	-	-	(2,403,436)	-	(2,403,436)	-	-	(2,403,436)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax		-	-	-	-	-	-	(150,293)	-	(150,293)	-	-	(150,293)
Movement in surplus on revaluation of property and equipment - net of tax		-	-	-	-	-	-	-	40,059	40,059	-	-	40,059
Movement in surplus on revaluation of non-banking assets - net of tax		-	-	-	-	-	-	-	(316,820)	(316,820)	-	-	(316,820)
Total other comprehensive loss - net of tax		-	-	-	-	-	-	(2,553,729)	(276,761)	(2,830,490)	-	-	(2,830,490)
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	-	(881,942)	-	(881,942)	881,942	-	-
Transfer to statutory reserve		-	-	-	-	1,000,621	1,000,621	-	-	-	(1,000,621)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		-	-	-	-	-	-	-	(50,057)	(50,057)	50,057	-	-
Amortisation of intangible assets - customer relationship - net of tax		-	-	(15,355)	-	-	(15,355)	-	-	-	-	-	(15,355)
Transaction with owners, recorded directly in equity													
Final cash dividend for the year 2024 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)
Restated balance as at June 30, 2025 (Un-audited)		15,176,965	10,131	120,296	23,952	18,697,244	18,851,623	9,547,514	11,176,843	20,724,357	58,395,019	388	113,148,352
Profit after taxation for the six months period ended December 31, 2025		-	-	-	-	-	-	-	-	-	12,044,277	42	12,044,319
Other comprehensive income / (loss)													
Movement in deficit on revaluation of debt investments through FVOCI - net of tax		-	-	-	-	-	-	(4,861,186)	-	(4,861,186)	-	-	(4,861,186)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax		-	-	-	-	-	-	903,175	-	903,175	-	-	903,175
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		-	-	-	-	-	-	-	1,279,451	1,279,451	-	-	1,279,451
Movement in deficit on revaluation of non-banking assets - net of tax		-	-	-	-	-	-	-	(5,394)	(5,394)	-	-	(5,394)
Total other comprehensive income / (loss) - net of tax		-	-	-	-	-	-	(3,958,011)	1,274,057	(2,683,954)	75,056	-	(2,608,898)
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	-	(352,177)	-	(352,177)	352,177	-	-
Transfer to statutory reserve		-	-	-	-	1,169,720	1,169,720	-	-	-	(1,169,720)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		-	-	-	-	-	-	-	(50,195)	(50,195)	50,195	-	-
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		-	-	(18,239)	-	-	(18,239)	-	-	-	-	-	(18,239)
Transaction with owners, recorded directly in equity													
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 (EIR) as at January 1, 2026 - net of tax	5.1	-	-	-	-	-	-	(6,739)	-	(6,739)	(13,161)	-	(19,900)
Restated balance as at January 1 , 2026		15,176,965	10,131	102,057	23,952	19,866,964	20,003,104	5,230,587	11,927,032	17,157,619	65,403,379	430	117,741,497
Profit after taxation for the six months ended June 30, 2026		-	-	-	-	-	-	-	-	-	10,351,774	40	10,351,814
Other comprehensive income / (loss)													
Movement in deficit on revaluation of debt investments through FVOCI - net of tax		-	-	-	-	-	-	(4,928,135)	-	(4,928,135)	-	-	(4,928,135)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax		-	-	-	-	-	-	(96,856)	-	(96,856)	-	-	(96,856)
Total other comprehensive loss - net of tax		-	-	-	-	-	-	(5,024,991)	-	(5,024,991)	-	-	(5,024,991)
Gain on sale of equity instruments classified as FVOCI - net of tax		-	-	-	-	-	-	(41,425)	-	(41,425)	41,425	-	-
Transfer to statutory reserve		-	-	-	-	1,001,131	1,001,131	-	-	-	(1,001,131)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax		-	-	-	-	-	-	-	(78,994)	(78,994)	78,994	-	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax		-	-	-	-	-	-	-	(48,912)	(48,912)	23,478	-	(25,434)
Amortisation of intangible assets - customer relationship - net of tax		-	-	(18,242)	-	-	(18,242)	-	-	-	-	-	(18,242)
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)
First interim cash dividend declared on April 23, 2026 at Rs 1.5 per share		-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Balance as at June 30, 2026 (Un-audited)		15,176,965	10,131	83,815	23,952	20,868,095	20,985,993	164,171	11,799,126	11,963,297	69,585,981	470	117,712,706

The annexed notes 1 to 45 form an integral part of these condensed interim consolidated financial statements.

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 CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

Annexure B-4

	Note	June 30, 2026	June 30, 2025
		------------ Rupees '000	------------
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		21,074,295	22,548,385
Less: dividend income		(385,544)	(204,144)
Less: share of profit of associates		(161,254)	(124,878)
		20,527,497	22,219,363
Adjustments:			
Net profit / return income		(33,092,135)	(34,451,125)
Depreciation on owned property and equipment	34	2,811,521	2,397,447
Depreciation on right-of-use assets	34	1,365,485	1,214,970
Depreciation on non-banking assets	34	-	1,185
Amortisation of intangible assets	34	368,989	295,971
Workers welfare fund		448,517	444,366
Reversal of credit loss allowance and write offs - net		(697,545)	(3,514,221)
Unrealised gain - FVTPL		(1,355)	-
Net loss on derecognition of financial assets measured at amortised cost		247,877	165,256
Gain on sale of Property and equipment - net	33	(147,716)	(17,988)
Gain on sale of non-banking assets - net	33	(42,913)	-
Gain on termination of leases (IFRS 16)	33	(27,334)	(16,830)
Charge for defined benefit plan		291,154	287,309
Gain loss on derivative contracts		1,818	6,171
		(28,473,637)	(33,187,489)
		(7,946,140)	(10,968,126)
(Increase) / decrease in operating assets			
Due from financial institutions		(55,000,000)	(3,500,000)
Securities classified as FVTPL		(787,408)	1,434,901
Islamic financing and related assets		64,156,142	(82,894,269)
Others assets (excluding advance taxation)		(5,973,456)	(16,213,036)
		2,395,278	(101,172,404)
Increase / (decrease) in operating liabilities			
Bills Payable		(1,275,466)	(7,029,165)
Due to financial institutions		(52,190,615)	(69,619,164)
Deposits		135,199,285	199,401,957
Other liabilities (excluding current taxation)		(5,503,294)	(2,346,798)
		76,229,910	120,406,830
Income tax paid		(14,970,739)	(12,267,473)
Net profit / return received		78,093,909	87,370,005
Net profit / return paid		(46,161,087)	(48,826,079)
Contribution to gratuity fund		(192,398)	(393,231)
Net cash generated from operating activities		87,448,733	34,149,522
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investments) / divestments in amortized cost securities		(32,123,509)	2,081,127
Net investments in securities classified as FVOCI		(50,984,921)	(31,346,470)
Net divestments / (investments) in associates		56,315	(330,529)
Dividends received		372,918	172,878
Investments in property and equipment		(5,298,822)	(7,731,187)
Investments in intangible assets		(1,386,258)	(222,272)
Disposal proceeds of property and equipment		506,667	276,965
Proceeds from sale of non-banking assets		150,000	-
Net cash used in investing activities		(88,707,610)	(37,099,488)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(2,005,272)	(1,640,496)
Proceeds from issuance of Tier II sukuks		7,000,000	-
Dividend paid		(5,236,287)	(5,978,251)
Net cash used in financing activities		(241,559)	(7,618,747)
Increase in cash and cash equivalents during the period		(1,500,436)	(10,568,713)
Cash and cash equivalents at the beginning of the year		110,782,688	108,613,436
Effect of exchange rate changes on cash and cash equivalents		(51,039)	(473,217)
Cash and cash equivalents at the beginning of the period		110,731,649	108,140,219
Cash and cash equivalents at the end of the period		109,231,213	97,571,506

The annexed notes 1 to 45 form an integral part of these condensed interim consolidated financial statements.

Certified to be true copy

President & CEO	Chief Financial Officer	Chairman	Director	Director

AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED