

October 22, 2026



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, 2026

Further to our letter dated October 12, 2026, we have to inform you that the Board of Directors of Faysal Bank Limited (FBL) at its meeting held on October 22, 2026, at Karachi at 9:30 a.m. and approved the following:

1. CASH DIVIDEND:

Interim cash dividend for the third quarter ended September 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 and 15% Interim cash dividend for the second quarter (half year) ended June 30, 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 third quarter ended September 30, 2026, will be transmitted through PUCARS separately, within the specified time.

The Share Transfer Books of the Bank will be closed from **November 5, 2026 to November 7, 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 November 4, 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 SEPTEMBER 30, 2026

Annexure A-1

	Note	(Un-audited) September 30, 2026	(Audited) December 31, 2025
----- Rupees in '000 -----			
ASSETS			
Cash and balances with treasury banks	9	125,073,428	103,857,836
Balances with other banks	10	3,995,632	6,732,657
Due from financial institutions		-	-
Investments	11	782,005,882	634,939,757
Islamic financing and related assets	12	781,276,362	871,998,703
Property and equipment	13	56,828,060	52,997,191
Right-of-use assets	14	15,756,358	15,351,285
Intangible assets	15	3,216,301	2,312,447
Deferred tax assets	16	2,602,383	-
Other assets	17	108,338,932	86,539,679
		1,879,093,338	1,774,729,555
LIABILITIES			
Bills payable	18	24,327,533	33,288,005
Due to financial institutions	19	96,999,379	121,636,950
Deposits and other accounts	20	1,560,104,273	1,427,355,925
Lease liabilities	21	19,832,818	18,481,082
Subordinated sukuk	22	7,000,000	-
Deferred tax liabilities	16	-	5,198,775
Other liabilities	23	54,423,942	53,319,204
		1,762,687,945	1,659,279,941
NET ASSETS		116,405,393	115,449,614
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		21,493,047	20,003,104
Surplus on revaluation of assets - net of tax	24	10,209,676	17,164,358
Unappropriated profit		69,525,705	63,105,187
		116,405,393	115,449,614
CONTINGENCIES AND COMMITMENTS			
	25		

The annexed notes 1 to 43 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



CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2026

Note	Quarter ended		Nine months ended	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
	----- Rupees in '000 -----			
Profit / return earned	27	45,145,937	40,911,217	126,176,313
Profit / return expensed	28	25,910,327	23,262,596	73,861,986
Net profit / return		19,235,610	17,648,621	52,314,327
OTHER INCOME				
Fee and commission income	29	3,624,020	2,995,808	11,089,587
Dividend income		56,596	49,157	458,350
Foreign exchange income		2,446,824	2,127,197	6,896,503
Income from derivatives		4,051	17,529	2,233
Gain on securities - net	30	476,309	2,329,935	3,856,378
Net loss on derecognition of financial assets measured at amortised cost	17.1	(123,939)	(82,621)	(371,816)
Other income	31	51,242	101,075	347,104
Total other income		6,535,103	7,538,080	22,278,339
Total income		25,770,713	25,186,701	74,592,666
OTHER EXPENSES				
Operating expenses	32	15,427,267	14,630,043	43,973,405
Workers welfare fund		221,594	225,025	670,111
Other charges	33	105	75,715	2,503
Total other expenses		15,648,966	14,930,783	44,646,019
Profit before credit loss allowance		10,121,747	10,255,918	29,946,647
Reversal of credit loss allowance and write offs - net	34	(639,534)	(690,261)	(1,337,079)
PROFIT BEFORE TAXATION		10,761,281	10,946,179	31,283,726
Taxation	35	5,599,537	5,948,443	16,110,673
PROFIT AFTER TAXATION		5,161,744	4,997,736	15,173,053
----- Rupees -----				
Basic and diluted earnings per share	36	3.40	3.29	10.00
				9.89

The annexed notes 1 to 43 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 Legal
FAYSAL BANK LIMITED

FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

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							
Note	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	52,546,164	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 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 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 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)
Second interim cash dividend declared on August 28, 2025 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	(2,276,545)
Restated balance as at September 30, 2025 (Un-audited)	15,176,965	10,131	111,177	23,952	19,197,018	19,342,278	8,588,874	11,151,672	19,740,546	58,903,930	113,163,719
Profit after taxation for the quarter ended December 31, 2025	-	-	-	-	-	-	-	-	-	6,699,464	6,699,464
Other comprehensive Income / (loss)											
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(3,285,495)	-	(3,285,495)	-	(3,285,495)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	41,752	-	41,752	-	41,752
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	-	-	-	-	-	-	-	1,264,092	1,264,092	-	1,264,092
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	9,965	9,965	-	9,965
Total other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(3,243,743)	1,274,057	(1,969,686)	92,830	(1,876,856)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(107,805)	-	(107,805)	107,805	-
Transfer to statutory reserve	-	-	-	-	669,946	669,946	-	-	-	(669,946)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(25,024)	(25,024)	25,024	-
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	-	-	(9,120)	-	-	(9,120)	-	-	-	-	(9,120)
Transaction with owners, recorded directly in equity											
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	-	-	-	-	-	-	(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 nine months ended September 30, 2026	-	-	-	-	-	-	-	-	-	15,173,053	15,173,053
Other comprehensive Income / (loss)											
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(6,109,761)	-	(6,109,761)	-	(6,109,761)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(329,322)	-	(329,322)	-	(329,322)
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(6,439,083)	-	(6,439,083)	-	(6,439,083)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(148,965)	-	(148,965)	148,965	-
Transfer to statutory reserve	-	-	-	-	1,517,305	1,517,305	-	-	-	(1,517,305)	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(85,959)	(85,959)	85,959	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(273,936)	(273,936)	131,490	(142,446)
Amortisation of intangible assets - customer relationship - net of tax	-	-	(27,362)	-	-	(27,362)	-	-	-	-	(27,362)
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)
Second interim cash dividend declared on August 06, 2026 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	(2,276,545)
Balance as at September 30, 2026 (Un-audited)	15,176,965	10,131	74,695	23,952	21,384,269	21,493,047	(1,357,461)	11,567,137	10,209,676	69,525,705	116,405,393

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

President & CEO

Chief Financial Officer

Chairman

Certified to be true copy

AURANGZEB AMIN
 Company Secretary & Head of Legal
FAYSAL BANK LIMITED

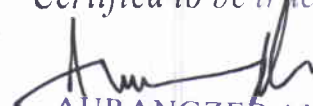
FAYSAL BANK LIMITED
CONDENSED INTERIM UNCONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

Annexure A-4

	Note	September 30, 2026	September 30, 2025
		Rupees in '000	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		31,283,726	32,800,138
Less: dividend income		(458,350)	(284,567)
		30,825,376	32,515,571
Adjustments:			
Net profit / return income		(52,314,327)	(52,065,801)
Depreciation on owned property and equipment	32	3,833,707	3,656,188
Depreciation on right-of-use assets	32	2,084,497	1,844,343
Depreciation on non-banking assets	32	-	1,185
Amortisation of intangible assets	32	560,483	440,342
Workers welfare fund		670,111	669,391
Reversal of credit loss allowance and write offs - net	34	(1,337,079)	(4,200,202)
Unrealised loss / (gain) - FVTPL	30	54,818	(30,377)
Net loss on derecognition of financial assets measured at amortised cost	17.1	371,816	247,877
Gain on disposal of Property and equipment - net	31	(178,150)	(26,657)
Gain on disposal of non-banking assets - net	31	(10,883)	-
Gain on termination of leases (IFRS 16) - net	31	(27,334)	(16,983)
Charge for defined benefit plan		418,547	392,077
Gain from derivative contracts - net		(2,233)	(11,358)
		(45,876,027)	(49,099,975)
		(15,050,651)	(16,584,404)
Decrease / (increase) in operating assets			
Due from financial institutions		-	-
Securities classified as FVTPL		(1,683,080)	1,077,257
Islamic financing and related assets		90,354,871	(88,909,141)
Others assets (excluding advance taxation)		(6,547,658)	(11,392,802)
		82,124,133	(99,224,686)
Increase in operating liabilities			
Bills Payable		(8,960,472)	(17,379,498)
Due to financial institutions		(24,637,571)	(78,102,649)
Deposits		132,748,348	230,845,363
Other liabilities (excluding current taxation)		158,295	(5,521,730)
		99,308,600	129,841,486
Income tax paid		(18,870,691)	(18,742,400)
Profit / return received		111,586,641	118,402,564
Profit / return paid		(69,786,903)	(71,713,533)
Contribution to gratuity fund		(270,413)	(486,604)
Net cash generated from operating activities		189,040,716	41,492,423
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investments) / divestments in amortized cost securities		(45,848,999)	2,081,127
Net investments in securities classified as FVOCI		(113,348,500)	(35,889,046)
Net divestments in associates		150,000	-
Dividends received		452,238	267,722
Investment in property and equipment		(8,373,574)	(9,160,229)
Investment in intangible assets		(1,521,371)	(380,324)
Disposal proceeds of non-banking assets		469,970	-
Disposal proceeds of property and equipment		884,616	527,067
Net cash used in investing activities		(167,135,620)	(42,553,683)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(2,939,688)	(2,411,849)
Proceeds from issuance of Tier II sukuks		7,000,000	-
Dividend paid		(7,486,841)	(8,207,977)
Net cash used in financing activities		(3,426,529)	(10,619,826)
Increase / (decrease) in cash and cash equivalents during the period			
Cash and cash equivalents at the beginning of the period		18,478,567	(11,681,086)
Effect of exchange rate changes on cash and cash equivalents		110,688,396	107,761,999
Cash and cash equivalents at the beginning of the period		(77,903)	315,042
		110,590,493	108,077,041
Cash and cash equivalents at the end of the period		129,069,060	96,395,955

The annexed notes 1 to 43 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



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

Annexure B-1

AS AT SEPTEMBER 30, 2025

	Note	(Un-audited) September 30, 2026	(Audited) December 31, 2025
		----- Rupees '000 -----	
ASSETS			
Cash and balances with treasury banks	10	125,305,927	103,998,902
Balances with other banks	11	3,995,741	6,732,747
Due from financial institutions		-	-
Investments	12	783,538,749	636,087,689
Islamic financing and related assets	13	781,289,436	872,023,994
Property and equipment	14	57,277,788	53,500,569
Right-of-use assets	15	15,783,476	15,390,549
Intangible assets	16	3,468,518	2,448,901
Deferred tax assets	17	2,590,801	-
Other assets	18	108,687,364	86,826,630
		1,881,937,800	1,777,009,981
LIABILITIES			
Bills payable	19	24,327,533	33,288,005
Due to financial institutions	20	96,999,379	121,636,950
Deposits and other accounts	21	1,559,715,519	1,426,835,690
Lease liabilities	22	19,865,293	18,528,708
Subordinated sukuk	23	7,000,000	-
Deferred tax liabilities	17	-	5,241,633
Other liabilities	24	54,801,457	53,717,598
		1,762,709,181	1,659,248,584
		119,228,619	117,761,397
NET ASSETS			
REPRESENTED BY			
Share capital		15,176,965	15,176,965
Reserves		21,493,047	20,003,104
Surplus on revaluation of assets - net of tax	25	10,209,676	17,164,358
Unappropriated profit		72,348,441	65,416,540
Total equity attributable to the equity holders of the Bank		119,228,129	117,760,967
Non-controlling interest		490	430
		119,228,619	117,761,397

CONTINGENCIES AND COMMITMENTS

26

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

President & CEO

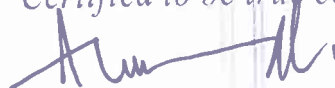
Chief Financial Officer

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 QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2026

Annexure B-2

Note	Quarter ended		Nine months ended		
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	
	----- Rupees '000 -----				
Profit / return earned	28	45,147,901	40,918,260	126,189,905	124,916,864
Profit / return expensed	29	25,908,301	23,262,622	73,858,170	72,810,101
Net profit / return		19,239,600	17,655,638	52,331,735	52,106,763
OTHER INCOME					
Fee and commission income	30	4,389,843	3,645,664	13,306,870	11,743,850
Dividend income		56,596	49,158	442,140	253,302
Foreign exchange income		2,485,632	2,139,605	7,007,809	5,867,111
Income from derivatives		4,051	17,529	2,233	11,358
Gain on securities - net	31	476,309	2,328,937	3,847,638	2,539,014
Net loss on derecognition of financial assets measured at amortised cost	18.1	(123,939)	(82,621)	(371,816)	(247,877)
Other income	32	42,662	100,254	314,127	232,805
Total other income		7,331,154	8,198,526	24,549,001	20,399,563
Total income		26,570,754	25,854,164	76,880,736	72,506,326
OTHER EXPENSES					
Operating expenses	33	16,043,022	15,160,607	45,686,593	42,454,883
Workers welfare fund		221,594	225,025	670,111	669,391
Other charges	34	105	76,195	2,503	80,429
Total other expenses		16,264,721	15,461,827	46,359,207	43,204,703
Share of profit of associates	12.6	85,791	74,435	247,045	199,313
Profit before credit loss allowance		10,391,824	10,466,772	30,768,574	29,500,936
Reversal of credit loss allowance and write offs - net	35	(639,534)	(689,723)	(1,337,079)	(4,203,944)
PROFIT BEFORE TAXATION		11,031,358	11,156,495	32,105,653	33,704,880
Taxation	36	5,698,676	6,026,984	16,421,157	18,150,383
PROFIT AFTER TAXATION		5,332,682	5,129,511	15,684,496	15,554,497
Attributable to:					
Equity holders of the Bank		5,332,662	5,129,494	15,684,436	15,554,433
Non-controlling interest		20	17	60	64
		5,332,682	5,129,511	15,684,496	15,554,497
----- Rupees -----					
Basic and diluted earnings per share	37	3.51	3.38	10.33	10.25

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

President & CEO

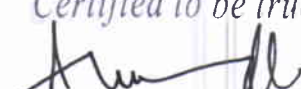
Chief Financial Officer

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 CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

Annexure B-3

	Share capital	Reserves				Surplus / (deficit) on revaluation of			Unappropriated profit	Non-controlling interest	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 '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	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 nine months ended September 30, 2025	-	-	-	-	-	-	-	-	-	15,554,497	47	15,554,544
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 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)
Second interim cash dividend declared on August 28, 2025 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Restated balance as at September 30, 2025 (Un-audited)	15,176,965	10,131	111,177	23,952	19,197,018	19,342,278	8,588,874	11,151,672	19,740,546	61,017,801	388	115,277,978
Profit after taxation for the quarter ended December 31, 2025	-	-	-	-	-	-	-	-	-	6,914,719	42	6,914,761
Other comprehensive income / (loss)												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(3,285,495)	-	(3,285,495)	-	-	(3,285,495)
Movement in surplus on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	41,752	-	41,752	-	-	41,752
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	-	-	-	-	-	-	-	1,264,092	1,264,092	-	-	1,264,092
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	(3,243,743)	1,274,057	(1,969,686)	75,056	-	(1,894,630)
Total other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(107,805)	-	(107,805)	107,805	-	-
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	-	-	-	107,805	-	-
Transfer to statutory reserve	-	-	-	-	669,946	669,946	-	-	-	(669,946)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(25,024)	(25,024)	25,024	-	-
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	-	-	(9,120)	-	-	(9,120)	-	-	-	-	-	(9,120)
Transaction with owners, recorded directly in equity												
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	-	-	-	-	-	-	(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 nine months ended September 30, 2026	-	-	-	-	-	-	-	-	-	15,684,436	60	15,684,496
Other comprehensive income / (loss)												
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(6,109,761)	-	(6,109,761)	-	-	(6,109,761)
Movement in deficit on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	(329,322)	-	(329,322)	-	-	(329,322)
Total other comprehensive loss - net of tax	-	-	-	-	-	-	(6,439,083)	-	(6,439,083)	-	-	(6,439,083)
Gain on sale of equity instruments classified as FVOCI - net of tax	-	-	-	-	-	-	(148,965)	-	(148,965)	148,965	-	-
Transfer to statutory reserve	-	-	-	-	1,517,305	1,517,305	-	-	-	(1,517,305)	-	-
Transfer from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(85,959)	(85,959)	85,959	-	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(273,936)	(273,936)	131,490	-	(142,446)
Amortisation of intangible assets - customer relationship - net of tax	-	-	(27,362)	-	-	(27,362)	-	-	-	-	-	(27,362)
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)
Second interim cash dividend declared on August 06, 2026 at Rs 1.5 per share	-	-	-	-	-	-	-	-	-	(2,276,545)	-	(2,276,545)
Balance as at September 30, 2026 (Un-audited)	15,176,965	10,131	74,695	23,952	21,384,269	21,493,047	(1,357,461)	11,567,137	10,209,676	72,348,441	490	119,228,619

The annexed notes 1 to 44 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 NINE MONTHS ENDED SEPTEMBER 30, 2026

Annexure B-4

	Note	September 30, 2026	September 30, 2025
		----- Rupees '000 -----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		32,105,653	33,704,880
Less: dividend income		(442,140)	(253,302)
Less: share of profit of associates		(247,045)	(199,313)
		<u>31,416,468</u>	<u>33,252,265</u>
Adjustments:			
Net profit / return income		(52,331,735)	(52,106,763)
Depreciation on owned property and equipment	33	3,931,944	3,738,771
Depreciation on right-of-use assets	33	2,096,643	1,862,276
Depreciation on non-banking assets	33	-	1,185
Amortisation of intangible assets	33	571,929	447,068
Workers welfare fund		670,111	669,391
Reversal of credit loss allowance and write offs - net	35	(1,337,079)	(4,203,944)
Unrealised loss / (gain) - FVTPL	31	54,818	(31,377)
Net loss on derecognition of financial assets measured at amortised cost	18.1	371,816	247,877
Gain on disposal of Property and equipment - net	32	(180,922)	(27,411)
Gain on disposal of non-banking assets - net	32	(10,883)	-
Gain on termination of leases (IFRS 16) - net	32	(27,334)	(16,983)
Charge for defined benefit plan		437,649	408,643
Gain from derivative contracts - net		(2,233)	(11,358)
		<u>(45,755,276)</u>	<u>(49,022,625)</u>
		<u>(14,338,808)</u>	<u>(15,770,360)</u>
Decrease / (increase) in operating assets			
Due from financial institutions		-	-
Securities classified as FVTPL		(1,584,477)	876,197
Islamic financing and related assets		90,367,088	(88,863,237)
Others assets (excluding advance taxation)		(6,622,454)	(11,241,517)
		<u>82,160,157</u>	<u>(99,228,557)</u>
Increase in operating liabilities			
Bills Payable		(8,960,472)	(17,379,498)
Due to financial institutions		(24,637,571)	(78,102,649)
Deposits		132,879,829	230,947,523
Other liabilities (excluding current taxation)		78,503	(5,558,952)
		<u>99,360,289</u>	<u>129,906,424</u>
Income tax paid		(19,253,128)	(19,166,468)
Profit / return received		111,597,998	118,441,822
Profit / return paid		(69,771,720)	(71,709,404)
Contribution to gratuity fund		(289,515)	(514,565)
Net cash generated from operating activities		<u>189,465,273</u>	<u>41,958,892</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investments) / divestments in amortized cost securities		(45,878,999)	2,081,127
Net investments in securities classified as FVOCI		(113,233,004)	(35,417,177)
Net investments in associates		(56,493)	(420,133)
Dividends received		436,028	236,457
Investments in property and equipment		(8,437,866)	(9,494,665)
Investments in intangible assets		(1,649,022)	(385,488)
Disposal proceeds of non-banking assets		469,970	-
Disposal proceeds of property and equipment		907,532	546,704
Net cash used in investing activities		<u>(167,441,854)</u>	<u>(42,853,175)</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liabilities against right-of-use assets		(2,966,559)	(2,427,411)
Proceeds from issuance of Tier II sukuks		7,000,000	-
Dividend paid		(7,486,841)	(8,207,977)
Net cash used in financing activities		<u>(3,453,400)</u>	<u>(10,635,388)</u>
Increase / (decrease) in cash and cash equivalents during the period		<u>18,570,019</u>	<u>(11,529,671)</u>
Cash and cash equivalents at the beginning of the period		110,809,552	107,825,177
Effect of exchange rate changes on cash and cash equivalents		(77,903)	315,042
Cash and cash equivalents at the beginning of the period		<u>110,731,649</u>	<u>108,140,219</u>
Cash and cash equivalents at the end of the period		<u>129,301,668</u>	<u>96,610,548</u>

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

President & CEO

Chief Financial Officer

Chairman

Director

Certified to be true copy

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