

October 27, 2015

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

The General Manager
Lahore Stock Exchange Limited
19-Khayaban-e-Aiwan-e-Iqbal,
Lahore.

The General Manager,
Islamabad Stock Exchange Limited,
ISE Towers,
55-B, Jinnah Avenue,
Islamabad.

Dear Sirs,

Ref: Financial Results for the Third Quarter ended September 30, 2015

Further to our letter dated October 19, 2015, we have to inform you that the Board of Directors of Faysal Bank Limited at its Meeting held on Tuesday, October 27, 2015 at 9:30 a.m at Karachi and approved the following:

1. CASH DIVIDEND:

NIL

2. BONUS ISSUE:

NIL

3. RIGHT SHARES:

NIL

4. ANY OTHER ENTITLEMENT/CORPORATE ACTION:

NIL

5. ANY OTHER PRICE-SENSITIVE INFORMATION:

NIL



MOST CONFIDENTIAL

Faysal Bank Limited

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

UAN 021 111 747 747
TEL 021 3279 5200
FAX 021 3279 5226



6. FINANCIAL RESULTS:

The Profit & Loss Account of Faysal Bank Limited for the third quarter ended September 30, 2015 is enclosed herewith as Annexure "A".

We will be sending you copies of printed accounts for distribution amongst the members of the Exchange in due course of time.

Yours truly,

Aurangzeb Amin
Company Secretary &
Head of Legal

Encl: as above

FAYSAL BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2015

Annexure - A

	Quarter ended		Nine months ended	
	September 30, 2015	September 30, 2014	September 30, 2015	September 30, 2014
	----- Rupees '000 -----			
Mark-up / return / interest earned	8,057,353	7,873,968	24,593,685	23,553,740
Mark-up / return / interest expensed	4,659,798	4,598,054	13,975,232	13,598,266
Net mark-up / interest income	3,397,555	3,275,914	10,618,453	9,955,474
Provision against non-performing loans and advances - net	183,783	362,386	964,776	1,679,888
Provision / (reversal of provision) for consumer and small enterprise loans - general	938	(4,417)	(3,022)	30,951
Provision for diminution in value of investments - net	70,222	95,882	328,936	300,083
Recoveries against written-off debts - net	(24,656)	(15,265)	(76,534)	(100,391)
	230,287	438,586	1,214,156	1,910,531
Net mark-up / interest income after provisions	3,167,268	2,837,328	9,404,297	8,044,943
Non mark-up / interest income				
Fee, commission and brokerage income	540,794	468,392	1,743,568	1,600,251
Dividend income	39,393	21,400	244,802	157,567
Income from dealing in foreign currencies	229,881	282,484	701,284	896,947
Gain on sale of securities - net	48,181	24,847	1,716,172	155,472
Unrealised loss on revaluation of investments classified as held for trading - net	4,954	45,905	(95,153)	8,277
Other income	43,412	128,932	219,972	358,307
Total non mark-up / interest income	906,615	971,960	4,530,645	3,176,821
	4,073,883	3,809,288	13,934,942	11,221,764
Non mark-up / interest expenses				
Administrative expenses	2,697,168	2,793,348	8,099,569	9,349,585
Reversal of other provisions - net	118,019	(11,772)	105,180	(48,657)
Other charges	33,091	21,148	138,960	45,317
Total non mark-up / interest expenses	2,848,278	2,802,724	8,343,709	9,346,245
	1,225,605	1,006,564	5,591,233	1,875,519
Share of (loss) / profit of associate	(2,858)	(2,146)	(5,385)	(2,082)
Extraordinary / unusual items	-	-	-	-
Profit before taxation	1,222,747	1,004,418	5,585,848	1,873,437
Taxation - Current	550,176	354,442	2,294,050	967,939
Taxation - Prior years	-	-	264,797	(142,629)
Taxation - Deferred	(121,839)	(26,271)	(335,309)	(367,661)
	428,337	328,171	2,223,538	457,649
Profit after taxation	794,410	676,247	3,362,310	1,415,788
	----- Rupees -----			
Basic earnings per share	0.66	0.56	2.80	1.18

Certified to be true copy



AURANGZEB AMIN
Company Secretary & Head of Legal
FAYSAL BANK LIMITED