



February 25, 2016

**FORM-3**

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

Dear Sir,

**Ref: FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2015**

Further to our letter dated February 15, 2016, we have to inform you that the Board of Directors of Faysal Bank Limited at its meeting held on Thursday, February 25, 2016 at Lahore at 9:30 a.m. and recommended the following:

**1. CASH DIVIDEND:**

A Final Cash Dividend for the year ended December 31, 2015 at Rs. 1/- per shares i.e.10% .

**2. BONUS ISSUE:**

NIL

**3. RIGHT SHARE:**

NIL

**4. ANY OTHER ENTITLEMENT/CORPORATE ACTION:**

NIL

**5. ANY OTHER PRICE-SENSITIVE INFORMATION:**

NIL

**6. FINANCIAL RESULTS:**

The financial results of the Company are attached.

The Company shall give complete Profit & Loss Account along with appropriations, earning per share and comparative figures of immediately preceding corresponding period. In addition, if the accounts contain certain qualification / observation by the auditors, the same should also be intimated. In case the consolidated Profit & Loss Accounts are applicable, it will be required to communicate the standalone alongwith consolidated Profit & Loss Accounts separately for the same period.

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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



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The Share Transfer Books of the Bank will be closed from **March 23, 2016 to March 29, 2016 (both days inclusive)**. Transfers received at the office of our Share Registrar, M/s. Central Depository Company of Pakistan Limited, CDC House 99-B, Block-B, S.M.C.H.S. Main Shahrah-e-Faisal, Karachi at the close of business on March 22, 2016 will be treated in time.

The Annual General Meeting (AGM) of the Bank will be held on March 29, 2016 at 11:00 a.m. at Karachi.

We will be sending you 200 copies of printed accounts for distribution amongst the TRE Certificate Holders of the Exchange 21 days before the date of AGM.

Yours truly,

**Aurangzeb Amin**  
Company Secretary &  
Head of Legal

Encl.: as above

**FAYSAL BANK LIMITED  
PROFIT AND LOSS ACCOUNT  
FOR THE YEAR ENDED DECEMBER 31, 2015**

	2015	2014
	-----Rupees '000-----	
Mark-up / return / interest earned	32,312,553	32,312,633
Mark-up / return / interest expensed	18,357,971	18,480,191
Net mark-up / interest income	13,954,582	13,832,442
Provision against non-performing loans and advances - net (Reversal) / provision for consumer and small enterprise loans - general	1,026,128 (6,852) 19,929	2,055,820 33,159 6,981
Provision against off balance sheet obligations	454,551	397,383
Provision for diminution in value of investments - net	(100,296)	(134,506)
Recoveries against written-off debts - net	1,393,460	2,358,837
Net mark-up / interest income after provisions	12,561,122	11,473,605
<b>Non mark-up / interest income</b>		
Fee, commission and brokerage income	2,303,447	2,075,945
Dividend income	318,715	182,435
Income from dealing in foreign currencies	964,961	1,072,939
Gain on sale of securities - net	1,738,630	460,477
Unrealised (loss) / gain on revaluation of investments classified as held for trading	(27,230) 265,817	31,475 550,898
Other income	5,564,340	4,374,169
Total non mark-up / interest income	18,125,462	15,847,774
<b>Non mark-up / interest expenses</b>		
Administrative expenses	10,591,053	12,162,034
Provision / (reversal) of other provisions - net	386,126	(88,616)
Other charges	221,204	221,826
Total non mark-up / interest expenses	11,198,383	12,295,244
Share of loss of associate	6,927,079	3,552,530
Extraordinary / unusual items	(7,002)	(745)
<b>Profit before taxation</b>	6,920,077	3,551,785
Taxation - Current	3,038,627	1,712,150
Taxation - Prior years	264,797	(812,786)
Taxation - Deferred	(605,711)	175,462
	2,697,713	1,074,826
<b>Profit after taxation</b>	4,222,364	2,476,959
	-----Rupees-----	
<b>Basic earnings per share</b>	3.52	2.06

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*Certified to be true copy*

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