

Chapter 1 : Financial Reports - JS Bank

*Nearest ATM & Branch. ATM - Bahria Town (Pvt) Ltd, Head Office, Customer Support Center, Super Highway, Karachi
Branch - Bahria Town (Pvt) Ltd, Head Office, Customer Support Center, Super Highway, Karachi.*

This journey, which started in with one branch was marked with numerous challenges, however the strong consistent support of our valued customers and stakeholders allowed the Bank to grow. Now, after thirty years, Faysal Bank has a country-wide presence of conventional and Islamic branches spread across cities. Furthermore, the addition of 50 Islamic Banking branches during has increased the Islamic branch network to branches, making it the largest network of dedicated Islamic Branches amongst all conventional banks in the country. The Bank also underwent a transition in leadership with the appointment of Mr. Hussain is a senior banking professional with over 23 years of diversified financial sector experience with a number of leading financial institutions including ABN Amro, Samba and Mashreq Bank. From a macro-economic perspective, the GDP grew at a rate of 5. Inflation, however, remained under targeted levels and as a result, the discount rate remained flat during which caused a compression in banking spreads and posed a challenge for the entire Banking Sector. To mitigate the effect of lower spreads, Faysal Bank increased focus on growing its portfolio of advances particularly on the Institutional Banking and Consumer Finance front and increased its gross ADR to Furthermore, the Bank also enhanced its efforts on recovery of non-performing loans and was able to augment its profitability through effective remedial management. To capitalise on its branch expansion strategy and improve overall efficiency under the prevailing low interest rate environment, significant emphasis was also placed on branch level productivity improvements. Targets for sale of multiple products were assigned to branches and a number of new initiatives are underway to allow the Bank to realise the true potential of the branch network. These actions, along with an overall control on costs, allowed the Bank to meet its business objectives, despite the challenging business environment. For the fiscal year , the Government has set a GDP growth target of 5. Average CPI inflation rate is projected to remain in the range of 4. Real economic activity is expected to continue to benefit from accommodative macroeconomic policies, CPEC related activity, reduction in energy shortages and an overall improvement in the security situation. This in turn has positive implications for the Banking Industry as it will provide the necessary impetus for growth in the financial sector as well. For Faysal Bank, the current year will be one of sustained growth. The Bank will continue to expand its network footprint and country-wide presence by opening additional branches and will also accelerate its conversion to a fully Islamic franchise through increased emphasis on asset conversions. We are confident that these steps along with our overall focus on high quality differentiated service will allow us to deliver on our aspiration of providing an exceptional experience to our valued clients. I have faith in the ability of our teams to stand strong and steadfast to raise the bar higher in and continue to deliver above the expectations of the stakeholders. Further, I would like to acknowledge the positive contribution of the Board Members who have been instrumental in helping us achieve our objectives. Four threshold values - values at the heart of our brand Four differentiator values - values that set our brand apart Threshold Values Values at the heart of our brand 01 06 Integrity: We are recognised by our reliability, credibility and character We believe in ethical, honourable, time-proven principles of uprightness We stand for and abide by honesty, truth and transparency We function as a team. Within functions, we cooperate Between functions, we collaborate Together, we aim for excellence and leadership in our chosen markets Our Integrity: Our Identity Our Team: Our Duty Our Professionalism: Our Competence Annual Report CORPORATE DNA Our Mission Achieve leadership in providing financial services in chosen markets through innovation Differentiator Values Values that set our brand apart Passion Innovation We bring zeal and enthusiasm for banking to work We are excited to provide customers with the best or the best-suited We go the extra mile in legitimate , acceptable ways We pioneer novel and more efficient ways to deliver solutions We are dedicated to a culture of improvement and modernisation We stand for originality, in thought, in action and in belief Our Passion: Our Worth Our Innovation: Our Distinguisher Our Compassion: Farooq Rahmatullah is a Law graduate. He was transferred to Shell International London in as a Manager in the Business Strategy Division

and was involved in various portfolios covering over countries. He is currently leading an Expert Energy group which has developed a year Integrated Energy Plan first time ever in the history of energy planning for the country. This plan has been in principle accepted by the Government, Pakistan Business Council, international agencies and some other stakeholders. The Expert Energy group continues to work in updating and revising the energy plan on an annual basis and engaging political leadership and other stakeholders. Morgan as Head of Financial Control. He contributed towards policy formulation as a member of boards of various Corporate Sector entities and banks. Imtiaz Ahmad Pervez Director Mr. Imtiaz Ahmad Pervez has more than 35 years of banking experience. Limited and Namco Management Company Limited. He holds a B. Abdulelah AlQasimi has more than 31 years of diversified management experience. Besides that, he has a strong work experience in a number of banking functions; including Islamic financial services, corporate banking, capital markets and credits. Through leadership of the Pakistan Institute of Corporate Governance from till , he played a key role to further Corporate Governance practices in Pakistan. In , he was awarded the M. Director His career over the past 53 years has provided him with a strong foundation in Public Accounting he was a partner for 10 years in A. He has an added experience with a development finance institution providing venture capital to the private sector that involved monitoring industrial projects to ensure correct use of the funds provided by World Bank and Asian Development Bank. Nauman Ansari retired on May 14, , Mr. Leave of Absence Granted to Mr. Nauman Ansari retired on May 14,

Chapter 2 : Annual Reports - Soneri Bank Limited

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We accomplished our ambitious goal of opening 75 Islamic Branches in This led to increasing our branches to more than and increasing our presence in more than cities. This level of expansion establishes our position as a strong market player in the banking industry. During the course of the year, along with the expansion, another key initiative was to introduce new innovative products and to tap un-served customer segments and penetrate the market effectively. A coherent effort was made to offer bundled products in order to diversify our portfolio offerings and create better customer experience. We initiated the groundwork to move towards a digitally savvy organisation which will translate into a straight through process for customer facilitation on the back of technological advancement. The initiatives of have not only impacted the business volumes and profitability but also set a strong foundation to offer increased value for our customers in the ensuing challenging macroeconomic environment which is bound to extend into The hard work and results put in by the FBL Management and staff has been encouraging. We made progress in a number of areas and most importantly all business units worked in tandem to implement a number of key initiatives in the digital and operational arenas which supported the bank in meeting its business objectives during the year Furthermore, we built on our existing partnerships to enhance on product proposition thereby facilitating our customers and creating stronger Brand Equity and presence in the industry. The beginning of the New Year brings its own set of challenges for the banking industry, which necessitates the strengthening of our business fundamentals to meet our growth strategy. While there will be a distinct pressure on revenue streams and profit margins for both Retail and Corporate banking, there are also silver linings in the form of the evolving macroeconomic landscape. With improved GDP growth rate and with the CPEC project moving towards implementation phase, it is critical that we ensure our readiness to make most of the growth opportunities that it offers. Our business engines are in full steam along with support functions to achieve business goals. I am confident that our teams will stand strong in the face of the challenging environment and together deliver to the desired aspirations of our clients, employees, and shareholders. I would like to acknowledge and convey the appreciation of the Board of Directors to the management and the staff of Faysal Bank. Four threshold values - values at the heart of our brand Four differentiator values - values that set our brand apart Threshold Values Values at the heart of our brand 06 01 Integrity: We are recognised by our reliability, credibility and character We believe in ethical, honourable, time-proven principles of uprightness We stand for and abide by honesty, truth and transparency We function as a team. Within functions, we cooperate Between functions, we collaborate Together, we aim for excellence and leadership in our chosen markets Our Integrity: Our Identity Our Team: Our Duty Our Professionalism: Our Competence Annual Report CORPORATE DNA Our Mission Achieve leadership in providing financial services in chosen markets through innovation Differentiator Values Values that set our brand apart Passion Innovation We bring zeal and enthusiasm for banking to work We are excited to provide customers with the best or the best-suited We go the extra mile in legitimate , acceptable ways We pioneer novel and more efficient ways to deliver solutions We are dedicated to a culture of improvement and modernisation We stand for originality, in thought, in action and in belief Our Passion: Our Worth Our Innovation: Our Distinguisher Our Compassion: He was transferred to Shell International London in as a Manager in the Business Strategy Division and was involved in various portfolios covering over countries. He is currently leading an Expert Energy group which has developed a years Integrated Energy Plan first time ever in the history of energy planning for the country. This plan has been in principle accepted by the Government, Pakistan Business Council, international agencies and some other stakeholders. The Expert Energy group continues to work in updating and revising the energy plan on an annual basis and engaging political leadership and other stakeholders. He currently serves as a board member for The Benefit Company B. Affected recovery of loans extended to Provincial Governments and other Public Sector entities by the Federal Government and also assisted the State Bank of Pakistan in managing the overdraft position of

provinces, AJK, and various Public Sector Corporations from to As he served in Public Sector for long time, he gained vast experience in HR management through formulation of HR policies, and their implementation, while holding positions in different Government, Semi Government and Autonomous Bodies i. He holds a B. Al Ahlia Insurance Co. Farooq Rahmatullah Khan Mr. Imtiaz Ahmad Pervez Mr. Juma Hasan Ali Abul Mr. Abdulla Abdulaziz Ali Taleb Mr. Majid is a fellow member of the Institute of Chartered Accountants of Pakistan. Salman Ahmed Usmani has an extensive experience of over 28 19 Related Publications.

Chapter 3 : Annual Report of Faysal Bank Limited - Assignment Point

FAYSAL BANK ANNUAL REPORT Begin where it begins We take great pride in putting together this report. It not only showcases our performance for the past year but also presents our Brand's promise for the years to come.

Chapter 4 : Faysal Bank: Annual Report - www.nxgvision.com

It is a broadly described annual report of Faysal Bank Limited in the year of During the financial year, The Bank's Total assets stood at Rs. ,, million. During the financial year, The Bank's Total assets stood at Rs. ,, million.

Chapter 5 : FAISAL Islamic Bank of EGYPT

Directors' Report On behalf of the Board of Directors of Faisal Spinning Mills Limited, I am pleased to submit audited financial statements of the Company for the year ended 30th June

Chapter 6 : Financials - Faysal Bank

Faysal Bank Limited are pleased to present the Annual Report on the operations of FSGF along with the audited accounts, forms part of this annual report.