



SCBPL/CS/2025/048

29 October 2025

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

Dear Sir,

**Financial Results for the third quarter ended 30 September 2025**

This is to inform you that the Board of Directors, in their meeting held on 28 October 2025 at 3:00pm, at Standard Chartered Bank (Pakistan) Limited, Main Building, I. I. Chundrigar Road, Karachi has not recommended any entitlement to the shareholders.

Enclosed, please find the financial results of the Bank comprising of Statement of Financial Position, Statement of Profit and Loss, Statement of Changes in Equity and Statement of Cash Flows for the captioned period.

We will be transmitting the soft copy of financial statements to PSX electronically through PUCARS within stipulated time.

Yours truly,

**Asif Iqbal Alam**  
Company Secretary

Enclose: as above

Cc:  
Director/HOD  
Listed Companies Department, Supervision Division  
Securities & Exchange Commission of Pakistan  
63, NIC Building, Jinnah Avenue, Blue Area  
Islamabad

## Standard Chartered Bank (Pakistan) Limited

## Statement of Financial Position

As at 30 September 2025

	Note	(Un-audited) 30 September 2025	(Audited) 31 December 2024
<b>ASSETS</b>			
Cash and balances with treasury banks	6	81,367,245	82,306,465
Balances with other banks	7	14,434,217	13,216,951
Lendings to financial institutions	8	20,036,673	70,485,202
Investments	9	465,802,912	654,339,883
Advances	10	237,780,367	171,566,660
Property and equipment	11	10,638,057	11,643,964
Right-of-use assets	12	971,994	911,194
Intangible assets	13	26,095,310	26,095,310
Deferred tax assets - net		-	-
Other assets	14	39,602,091	26,726,431
<b>Total Assets</b>		<b>896,728,866</b>	<b>1,057,292,060</b>
<b>LIABILITIES</b>			
Bills payable	15	19,539,614	23,057,139
Borrowings	16	18,796,480	18,285,487
Deposits and other accounts	17	662,423,628	835,694,991
Lease liabilities	18	946,656	933,917
Sub-ordinated debt		-	-
Deferred tax liabilities - net	19	5,869,873	6,354,705
Other liabilities	20	84,769,549	55,243,964
<b>Total liabilities</b>		<b>792,345,800</b>	<b>939,570,203</b>
<b>NET ASSETS</b>		<b>104,383,066</b>	<b>117,721,857</b>
<b>REPRESENTED BY:</b>			
Share capital		38,715,850	38,715,850
Reserves		49,204,649	46,949,679
Surplus on revaluation of assets	21	8,821,144	10,036,242
Unappropriated profit		7,641,423	22,020,086
		<b>104,383,066</b>	<b>117,721,857</b>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	22		

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.

Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director

Standard Chartered Bank (Pakistan) Limited  
Profit and Loss Account (Un-audited)  
For the nine months period ended 30 September 2025

	Note	Three months period ended 30 September 2025	Nine months period ended 30 September 2025	Three months period ended 30 September 2024	Nine months period ended 30 September 2024
<b>(Rupees in '000)</b>					
Mark-up / return / interest earned	23	20,601,427	69,388,756	41,330,303	123,700,296
Mark-up / return / interest expensed	24	(5,520,351)	(21,839,297)	(17,236,418)	(51,284,163)
<b>Net mark-up / interest income</b>		<b>15,081,076</b>	<b>47,549,459</b>	<b>24,093,885</b>	<b>72,416,133</b>
<b>NON MARK-UP / INTEREST INCOME</b>					
Fee and commission income	25	1,342,891	6,076,026	1,556,094	5,058,244
Dividend income		-	140,847	-	100,000
Foreign exchange income	26	2,165,090	6,511,733	2,347,221	7,010,705
Income from derivatives		112,909	695,335	1,066,656	1,265,842
Gain on securities	27	209,654	2,245,469	2,609,494	3,999,147
Other income	28	11,836	104,021	28,710	56,702
<b>Total non mark-up / interest income</b>		<b>3,842,380</b>	<b>15,773,431</b>	<b>7,608,175</b>	<b>17,490,640</b>
<b>Total Income</b>		<b>18,923,456</b>	<b>63,322,890</b>	<b>31,702,060</b>	<b>89,906,773</b>
<b>NON MARK-UP / INTEREST EXPENSES</b>					
Operating expenses	29	(5,483,834)	(16,891,471)	(4,962,870)	(14,671,658)
Workers welfare fund		(269,182)	(940,760)	(499,446)	(1,473,575)
Other charges	30	(2,180)	(2,290)	(66,412)	(66,846)
<b>Total non mark-up / interest expenses</b>		<b>(5,755,196)</b>	<b>(17,834,521)</b>	<b>(5,528,728)</b>	<b>(16,212,079)</b>
<b>Profit before credit loss allowance</b>		<b>13,168,260</b>	<b>45,488,369</b>	<b>26,173,332</b>	<b>73,694,694</b>
Credit loss allowance and write offs - net	31	21,643	608,867	71,676	1,843,268
<b>PROFIT BEFORE TAXATION</b>		<b>13,189,903</b>	<b>46,097,236</b>	<b>26,245,008</b>	<b>75,537,962</b>
Taxation	32	(7,203,035)	(23,547,534)	(15,165,763)	(42,981,551)
<b>PROFIT AFTER TAXATION</b>		<b>5,986,868</b>	<b>22,549,702</b>	<b>11,079,245</b>	<b>32,556,411</b>
		<b>(Rupees)</b>		<b>(Rupees)</b>	
<b>BASIC / DILUTED EARNINGS PER SHARE</b>	33	<b>1.55</b>	<b>5.82</b>	<b>2.86</b>	<b>8.41</b>

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.



Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director

**Standard Chartered Bank (Pakistan) Limited**  
**Statement of Comprehensive Income (Un-audited)**

*For the nine months period ended 30 September 2025*

	Three months period ended 30 September 2025	Nine months period ended 30 September 2025	Three months period ended 30 September 2024	Nine months period ended 30 September 2024
	----- (Rupees in '000) -----			
<b>Profit after taxation for the period</b>	5,986,868	22,549,702	11,079,245	32,556,411
<b>Other comprehensive income</b>				
<b>Items that may be reclassified to profit and loss account in subsequent periods:</b>				
Movement in (deficit) / surplus on revaluation of debt investments through FVOCI - net of tax	(143,942)	(1,315,310)	1,157,881	1,456,575
<b>Items that will not be reclassified to profit and loss account in subsequent periods:</b>				
Movement in (deficit) / surplus on revaluation of equity investments - net of tax	92,308	100,239	-	48,534
Movement in surplus on revaluation of Property and equipment - deferred tax rate impact	-	20,655	-	-
Movement in remeasurement of post employment obligations - deferred tax rate impact	-	836	-	-
	92,308	121,730	-	48,534
<b>Total comprehensive income for the period</b>	<b>5,935,234</b>	<b>21,356,122</b>	<b>12,237,126</b>	<b>34,061,520</b>

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.

Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director



Standard Chartered Bank (Pakistan) Limited  
Statement of Changes in Equity (Un-audited)  
For the nine months period ended 30 September 2025

	Share Capital Issued, subscribed and paid up	Capital Share Premium	Statutory Reserve	Surplus / (Deficit) on revaluation of		Unappropriated Profit	Total
				Investments	Property and equipment		
	(Rupees in '000)						
Balance as at 01 January 2024 - restated	38,715,850	1,036,090	36,700,236	89,960	8,595,012	8,134,660	93,271,808
Profit after tax for the nine months period ended 30 September 2024	-	-	-	-	-	32,556,411	32,556,411
Other comprehensive income - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	1,456,575	-	-	1,456,575
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	48,534	-	-	48,534
	-	-	-	1,505,109	-	32,556,411	34,061,520
Transfer to statutory reserve	-	-	6,511,282	-	-	(6,511,282)	-
Realised on disposals during the year - net of deferred tax	-	-	-	-	(14,308)	14,308	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	(23,278)	23,278	-
<b>Transactions with owners, recorded directly in equity</b>							
Share based payment transactions (Contribution from holding Company)	-	-	-	-	-	172,892	172,892
Cash dividend (Final 2023) at Rs. 2.50 per share	-	-	-	-	-	(9,678,963)	(9,678,963)
Cash dividend (Interim I - 2024) at Rs. 1.50 per share	-	-	-	-	-	(5,807,378)	(5,807,378)
Cash dividend (Interim II - 2024) at Rs. 2.00 per share	-	-	-	-	-	(7,743,170)	(7,743,170)
	-	-	-	-	-	(23,056,619)	(23,056,619)
<b>Balance as at 30 September 2024 - restated</b>	<b>38,715,850</b>	<b>1,036,090</b>	<b>43,211,518</b>	<b>1,595,069</b>	<b>8,557,426</b>	<b>11,160,756</b>	<b>104,276,709</b>
Profit after tax for the three months period ended 31 December 2024	-	-	-	-	-	13,510,353	13,510,353
Other comprehensive income - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	(208,779)	-	-	(208,779)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	152,170	-	-	152,170
Movement in remeasurement of post employment obligations - net of tax	-	-	-	-	-	13,670	13,670
Movement in deficit on revaluation of Property and equipment - deferred tax rate impact	-	-	-	-	(54,646)	-	(54,646)
	-	-	-	(56,609)	(54,646)	13,524,023	13,412,768
Transfer to statutory reserve	-	-	2,702,071	-	-	(2,702,071)	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	(4,998)	4,998	-
<b>Transactions with owners, recorded directly in equity</b>							
Share based payment transactions (Contribution from holding company)	-	-	-	-	-	32,380	32,380
<b>Balance as at 31 December 2024 - Audited</b>	<b>38,715,850</b>	<b>1,036,090</b>	<b>45,913,589</b>	<b>1,538,460</b>	<b>8,497,782</b>	<b>22,020,086</b>	<b>117,721,857</b>
Profit after tax for the nine months period ended 30 September 2025	-	-	-	-	-	22,549,702	22,549,702
Other comprehensive income - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	(1,315,310)	-	-	(1,315,310)
Movement in remeasurement of post employment obligations - deferred tax rate impact	-	-	-	-	-	836	836
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	100,239	-	-	100,239
Movement in surplus on revaluation of Property and equipment - deferred tax rate impact	-	-	-	-	20,655	-	20,655
	-	-	-	(1,215,071)	20,655	22,550,538	21,356,122
Transfer to statutory reserve	-	-	2,254,970	-	-	(2,254,970)	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	(20,681)	20,681	-
<b>Transactions with owners, recorded directly in equity</b>							
Share based payment transactions (Contribution from holding company)	-	-	-	-	-	149,355	149,355
Cash dividend (Final 2024) at Rs. 5.50 per share	-	-	-	-	-	(21,293,718)	(21,293,718)
Cash dividend (Interim I - 2025) at Rs. 3.50 per share	-	-	-	-	-	(13,550,548)	(13,550,548)
	-	-	-	-	-	(34,694,912)	(34,694,912)
<b>Balance as at 30 September 2025 - Un-audited</b>	<b>38,715,850</b>	<b>1,036,090</b>	<b>48,168,559</b>	<b>323,389</b>	<b>8,497,756</b>	<b>7,641,423</b>	<b>104,383,066</b>

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.

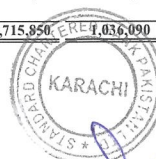
Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director





## Standard Chartered Bank (Pakistan) Limited

## Cash Flow Statement (Un-audited)

For the nine months period ended 30 September 2025

	Note	30 September 2025	30 September 2024
------(Rupees in '000)-----			
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit before taxation for the period		46,097,236	75,537,962
Less: Dividend income		(140,847)	(100,000)
		<u>45,956,389</u>	<u>75,437,962</u>
<b>Adjustments for:</b>			
Net mark-up / return / interest income		(47,549,459)	(72,416,133)
Depreciation	29	703,881	533,343
Depreciation on right-of-use assets	29	318,453	323,855
Gain on sale of asset held for sale	28	-	(9,247)
Gain on sale of property and equipment	28	(71,548)	(12,825)
Unrealized gain on revaluation of investments classified as FVTPL - net	27	(75,645)	(2,123,246)
Finance cost of lease liability		145,977	128,865
Gain on lease termination		-	(1,187)
Credit loss allowance and write offs net		(284,054)	(1,120,725)
		<u>(46,812,395)</u>	<u>(74,697,300)</u>
		<b>(856,006)</b>	<b>740,662</b>
<b>Decrease / (increase) in operating assets</b>			
Lending to financial institutions		50,448,529	290,827,316
Securities classified as FVTPL		154,534,946	(422,666,575)
Advances		(65,915,476)	23,116,410
Other assets (excluding advance taxation)		(19,220,346)	(10,027,798)
		<u>119,847,653</u>	<u>(118,750,647)</u>
<b>(Decrease) / increase in operating liabilities</b>			
Bills payable		(3,517,525)	(4,197,699)
Borrowings from financial institutions		462,850	(8,371,820)
Deposits		(173,271,363)	122,863,877
Other liabilities (excluding current taxation)		25,352,099	25,597,148
		<u>(150,973,939)</u>	<u>135,891,506</u>
Mark-up / return / Interest received		70,140,516	120,418,283
Mark-up / return / Interest paid		(21,555,424)	(52,563,470)
<b>Cash inflow before taxation</b>		<u>16,602,800</u>	<u>85,736,334</u>
Income tax paid		(20,271,379)	(31,241,674)
<b>Net cash flow (used in) / generated from operating activities</b>		<u>(3,668,579)</u>	<u>54,494,660</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Net Investments in securities classified as FVOCI		34,002,025	13,588,255
Dividend received		140,847	100,000
Investment in property and equipment		(662,970)	(988,742)
Proceeds from sale of property and equipment		71,932	12,825
Proceeds from sale of asset held for sale		-	51,500
<b>Net cash flow generated from investing activities</b>		<u>33,551,834</u>	<u>12,763,838</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Dividend paid		(29,131,362)	(52,061,826)
Payment in respect of lease liability		(521,990)	(403,865)
<b>Net cash flow used in financing activities</b>		<u>(29,653,352)</u>	<u>(52,465,691)</u>
<b>Increase in cash and cash equivalents for the period</b>		<u>229,903</u>	<u>14,792,807</u>
Cash and cash equivalents at beginning of the period		94,150,999	99,906,973
Effect of exchange rate changes on cash and cash equivalents		1,212,427	(159,141)
		<u>95,363,426</u>	<u>99,747,832</u>
<b>Cash and cash equivalents at end of the period</b>		<u>95,593,329</u>	<u>114,540,639</u>
<b>CASH AND CASH EQUIVALENTS AT END OF THE PERIOD</b>			
Cash and balances with treasury banks	6	81,367,245	96,608,444
Balances with other banks	7	14,434,217	17,948,253
Overdrawn nostros	16	(208,133)	(16,058)
		<u>95,593,329</u>	<u>114,540,639</u>

The annexed notes 1 to 39 form an integral part of these condensed interim financial statements.

Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director