

Ref # ComSec/Stock-SECP/007/2026
February 18, 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi-74000

**Subject: ANNOUNCEMENT -
FINANCIAL RESULTS OF THE BANK FOR THE YEAR ENDED DECEMBER 31, 2025**

Dear Sir,

We are pleased to inform you that the Board of Directors ("BoD") of Samba Bank Limited ("SBL"), in its meeting held on Tuesday, February 17, 2026, has approved the financial results of the Bank for the year ended December 31, 2025, and recommended the following:

- (i) **CASH DIVIDEND**
Nil
- (ii) **BONUS SHARES**
Nil
- (iii) **RIGHT SHARES**
Nil
- (iv) **ANY OTHER ENTITLEMENT / CORPORATE ACTION**
Nil
- (v) **ANY OTHER PRICE SENSITIVE INFORMATION**
Nil

The bank's financial statements consist of the following as Annexure A:

- Statement of Profit and Loss Account
- Statement of Financial Position
- Cash Flow Statement
- Statement of Changes in Equity

The 23rd (Twenty-Third) Annual General Meeting of Samba Bank Limited ("SBL") will be held on Thursday, March 26, 2026, at 12:00 pm (PST) in Islamabad.

Accordingly, the Share Transfer Books of the Bank will remain closed from **20-03-2026** to **26-03-2026** (both days inclusive). Transfer received in order at Bank's Registrar, M/s. FAMCO Share Registration Services (Pvt.) Limited, 8-F, near Hotel Faran, Nursery, Block-6, P.E.C.H.S, Shahrah-e-Faisal, Karachi, up to close of business on **19-03-2026**, to be eligible for consideration for the Annual General Meeting.

The Financial Statements of Bank for the year ended December 31, 2025, will be transmitted through PUCARS separately, within the specified time.

Sincerely yours,

Syed Zia-ul-Husnain Shamsi
Company Secretary

cc:

The Director/HOD Surveillance,
Supervision and Enforcement Department
Securities & Exchange Commission of Pakistan
NIC Building, Jinnah Avenue,
Islamabad.

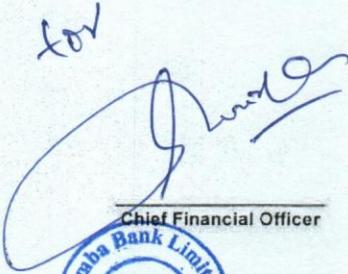
SAMBA BANK LIMITED
STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

	2025	2024
	----- (Rupees in '000) -----	
Mark-up / return / interest earned	22,111,696	28,720,686
Mark-up / return / interest expensed	16,518,355	21,394,922
Net mark-up / return / interest income	5,593,341	7,325,764
NON MARK-UP / INTEREST INCOME		
Fee and commission income	412,080	365,083
Dividend income	60,098	69,069
Foreign exchange income	779,262	1,009,735
Income / (Loss) from derivatives	-	-
Gain on securities	808,103	212,255
Net gains / (losses) on derecognition of financial assets measured at amortised cost	-	-
Other income	68,824	31,027
Total non mark-up / interest income	2,128,367	1,687,169
Total income	7,721,708	9,012,933
NON MARK-UP / INTEREST EXPENSES		
Operating expenses	5,490,951	5,295,984
Workers' welfare fund	31,056	55,000
Other charges	330	280
Total non mark-up / interest expenses	5,522,337	5,351,264
Profit before credit loss allowance / provisions	2,199,371	3,661,669
Credit loss allowance / provisions and write offs - net	(643,554)	(1,757,945)
Other expense - tax on windfall income	-	354,000
PROFIT BEFORE TAXATION	1,555,817	1,549,724
Taxation	828,569	850,392
PROFIT AFTER TAXATION	727,248	699,332
	----- (Rupees) -----	
Basic and diluted earnings per share	0.72	0.69

The annexed notes 1 to 47 and Annexures I and II form an integral part of these financial statements.

AKS

for



Samba Bank Limited
Karachi

Chief Financial Officer

President and
 Chief Executive Officer

Director

Director

Chairman

SAMBA BANK LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

	Note	2025	2024
		------(Rupees in '000)-----	
ASSETS			
Cash and balances with treasury banks	6	9,632,990	9,210,303
Balances with other banks	7	818,147	1,367,511
Lendings to financial institutions	8	1,499,983	-
Investments	9	117,361,510	100,275,430
Advances	10	60,610,403	56,069,867
Property and equipment	11	2,229,667	1,845,461
Right-of-use assets	12	2,927,444	1,655,791
Intangible assets	13	740,038	762,823
Deferred tax assets	14	3,129,793	3,366,502
Other assets	15	7,490,803	7,932,301
Total assets		206,440,778	182,485,989
LIABILITIES			
Bills payable	16	2,410,501	1,791,194
Borrowings	17	52,206,853	42,474,223
Deposits and other accounts	18	118,926,707	107,141,793
Lease liabilities	19	3,206,861	1,892,718
Subordinated debt	20	4,991,000	4,993,000
Deferred tax liabilities		-	-
Other liabilities	21	5,898,574	6,967,875
Total liabilities		187,640,496	165,260,803
NET ASSETS		18,800,282	17,225,186
REPRESENTED BY:			
Share capital	22	10,082,387	10,082,387
Reserves		3,262,294	3,116,844
Surplus / (deficit) on revaluation of assets	23	381,258	(24,309)
Unappropriated profit		5,074,343	4,050,264
		18,800,282	17,225,186
CONTINGENCIES AND COMMITMENTS			
	24		

The annexed notes 1 to 47 and Annexures I and II form an integral part of these financial statements.

for
 ASB

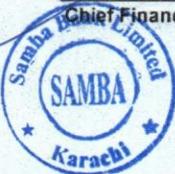
 Chief Financial Officer

 President and
 Chief Executive Officer

 Director

 Director

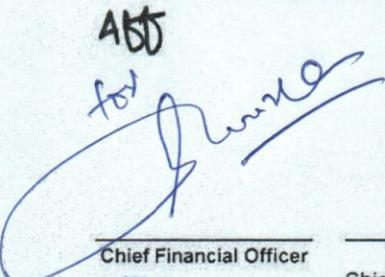
 Chairman



SAMBA BANK LIMITED
CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025	2024
------(Rupees in '000)-----			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		1,555,817	1,549,724
Less: Dividend income		(60,098)	(69,069)
		<u>1,495,719</u>	<u>1,480,655</u>
Adjustments:			
Net mark-up / return / interest income		(5,916,491)	(7,528,774)
Depreciation	30	321,049	221,793
Depreciation on right-of-use assets	30	396,759	310,664
Amortisation	30	141,151	113,782
Credit loss allowance / provisions and write-offs - net	33	643,554	1,757,945
Unrealized (gain) / loss on revaluation of investments classified as FVPL	28	(9,731)	1,209
Gain on re-measurement of lease liability		(42,416)	(20,849)
Finance cost on lease liability against right-of-use assets	26	323,150	203,010
Gain on sale of property and equipment - net	29	(16,998)	(1,788)
Staff loans - notional cost		109,269	127,714
Workers' welfare fund		31,056	55,000
		<u>(4,019,648)</u>	<u>(4,760,294)</u>
		<u>(2,523,929)</u>	<u>(3,279,639)</u>
(Increase) / decrease in operating assets			
Lendings to financial institutions		-	8,192,051
Securities classified as FVPL		1,502,547	(3,070,580)
Advances		(4,818,699)	15,523,203
Other assets (excluding advance taxation and mark-up receivable)		(689,757)	556,754
		<u>(4,005,909)</u>	<u>21,201,428</u>
Increase/ (decrease) in operating liabilities			
Bills payable		619,307	815,806
Borrowings		9,542,776	11,492,618
Deposits and other accounts		11,784,914	(7,590,204)
Other liabilities (excluding current taxation and mark-up payable)		(351,110)	(1,833,207)
		<u>21,595,887</u>	<u>2,885,013</u>
		<u>15,066,049</u>	<u>20,806,802</u>
Income tax paid		(1,257,699)	(1,796,536)
Mark-up / Interest received		22,771,203	30,199,876
Mark-up / Interest paid		(16,229,647)	(20,593,012)
Net cash flow generated from operating activities		<u>20,349,906</u>	<u>28,617,130</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI		(17,102,492)	(26,302,622)
Dividends received		60,098	69,069
Investments in property and equipment and intangible assets		(846,287)	(645,931)
Net investments in securities classified at amortised cost		300,000	-
Proceeds from sale of property and equipment		39,664	3,546
Net cash flow used in investing activities		<u>(17,549,017)</u>	<u>(26,875,938)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Principal repayment of subordinated debt		(2,000)	(2,000)
Mark-up / interest paid on subordinated debt		(807,421)	(1,189,490)
Dividend Paid		(83)	(33)
Payments of lease obligations against right-of-use assets		(618,079)	(476,187)
Net cash flow used in financing activities		<u>(1,427,583)</u>	<u>(1,667,710)</u>
(Decrease) / increase in cash and cash equivalents during the year		<u>1,373,306</u>	<u>73,482</u>
Cash and cash equivalents at the beginning of the year		10,554,026	10,548,100
Effects of exchange rate changes on cash and cash equivalents		23,788	(43,768)
		<u>10,577,814</u>	<u>10,504,332</u>
Cash and cash equivalents at the end of the year	36	<u>11,951,120</u>	<u>10,577,814</u>

The annexed notes 1 to 47 and Annexures I and II form an integral part of these financial statements.

ASD
for

 Chief Financial Officer

 President and
 Chief Executive Officer

 Director

 Director

 Chairman

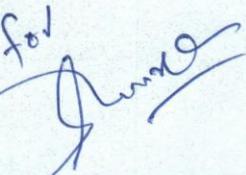


SAMBA BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

	Share Capital	Capital Reserve	Statutory Reserve	Surplus/ (Deficit) on revaluation of Investments	Unappropriated Profit	Total
(Rupees in '000)						
Balance as at December 31, 2023	10,082,387	1,561,435	1,415,543	(274,466)	3,578,284	16,363,181
Impact of adoption of IFRS 9 - net of tax	-	-	-	(40,329)	(462,771)	(503,100)
Opening Balance as at January 1, 2024	10,082,387	1,561,435	1,415,543	(314,797)	3,115,513	15,860,081
Profit after taxation	-	-	-	-	699,332	699,332
Other comprehensive income - net of tax						
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	261,925	-	261,925
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	403,846	-	403,846
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(375,285)	375,285	-
Total other comprehensive income - net of tax	-	-	-	290,486	375,285	665,773
Transfer to statutory reserve	-	-	139,866	-	(139,866)	-
Balance as at December 31, 2024	10,082,387	1,561,435	1,555,409	(24,309)	4,050,264	17,225,186
Profit after taxation	-	-	-	-	727,248	727,248
Other comprehensive income - net of tax						
Movement in surplus on revaluation of investments in debt instruments - net of tax	-	-	-	561,452	-	561,452
Movement in surplus on revaluation of investments in equity instruments - net of tax	-	-	-	266,396	-	266,396
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(442,281)	442,281	-
Total other comprehensive income - net of tax	-	-	-	405,567	442,281	847,848
Transfer to statutory reserve	-	-	145,450	-	(145,450)	-
Balance as at December 31, 2025	10,082,387	1,561,435	1,700,859	381,258	5,074,343	18,800,282

The annexed notes 1 to 47 and Annexures I and II form an integral part of these financial statements.

AKJ

for

 Chief Financial Officer

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 Director

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