



SCBPL/CS/2026/007

26 February 2026

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

Dear Sir,

Financial Results for the year ended 31 December 2025

This is to inform you that the Board of Directors of Standard Chartered Bank (Pakistan) Limited ("the Bank"), in their meeting held on 25 February 2026 at 1:30pm, in Karachi, has recommended a final cash dividend @ 30% (i.e. Rs. 3/- per share of Rs. 10/- each) for the year ended 31 December 2025. This is in addition to the 35% interim dividend already paid in 2025.

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.

The Annual General Meeting of the Bank will be held on Friday, 27 March 2026 at 11:30 am, at Karachi.

For the purpose of ascertaining the entitlement of the aforementioned dividend, the share transfer books shall remain closed from Wednesday, 18 March 2026 to Friday, 27 March 2026 (both days inclusive). Transfers received in order at the office of our Registrar i.e. M/s CDC Share Registrar Services Limited, CDC House, 99 – B, Block 'B', S.M.C.H.S., Main Shakra-e-Faisal, Karachi, before close of business hours on Tuesday, 17 March 2026 will be treated in time for the purpose of entitlement of dividend to the transferees.

We will be transmitting the soft copy of annual report 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 31 December 2025

	Note	2025	2024
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks	5	80,790,333	82,306,465
Balances with other banks	6	19,786,023	13,216,951
Lendings to financial institutions	7	12,479,626	70,485,202
Investments	8	478,413,103	654,339,883
Advances	9	214,151,084	171,566,660
Property and equipment	10	10,985,897	11,643,964
Right-of-use assets	11	1,504,445	911,194
Intangible assets	12	26,095,310	26,095,310
Deferred tax assets - net		-	-
Other assets	13	28,665,267	26,726,431
Total Assets		872,871,088	1,057,292,060
LIABILITIES			
Bills payable	14	16,839,039	23,057,139
Borrowings	15	14,676,735	18,285,487
Deposits and other accounts	16	650,141,095	835,694,991
Lease liabilities	17	1,469,902	933,917
Sub-ordinated debt		-	-
Deferred tax liabilities - net	18	3,188,571	6,354,705
Other liabilities	19	76,093,683	55,243,964
Total liabilities		762,409,025	939,570,203
NET ASSETS		110,462,063	117,721,857
REPRESENTED BY:			
Share capital	20	38,715,850	38,715,850
Reserves	21	49,827,764	46,949,679
Surplus on revaluation of assets	22	7,628,345	10,036,242
Unappropriated profit		14,290,104	22,020,086
		110,462,063	117,721,857
CONTINGENCIES AND COMMITMENTS			
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The annexed notes 1 to 46 and Annexure I and II form an integral part of these financial statements.

Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director



Standard Chartered Bank (Pakistan) Limited
Profit and Loss Account
For the year ended 31 December 2025

	Note	2025 (Rupees in '000)	2024
Mark-up / return / interest earned	24	88,812,551	159,132,943
Mark-up / return / interest expensed	25	(27,349,626)	(65,620,024)
Net mark-up / interest income		61,462,925	93,512,919
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	7,315,631	6,991,972
Dividend income		140,847	100,000
Foreign exchange income	27	8,881,814	9,919,988
Income from derivatives		610,189	1,125,765
Gain on securities	28	973,674	4,599,917
Other income	29	1,168,276	1,921,393
Total non mark-up / interest income		19,090,431	24,659,035
Total Income		80,553,356	118,171,954
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	30	(22,663,893)	(20,345,120)
Workers welfare fund		(1,193,753)	(2,044,069)
Other charges	31	(13,979)	(71,036)
Total non mark-up / interest expenses		(23,871,625)	(22,460,225)
Profit before credit loss allowance		56,681,731	95,711,729
Credit loss allowance and write offs - net	32	1,810,804	4,908,422
PROFIT BEFORE TAXATION		58,492,535	100,620,151
Taxation	33	(29,711,681)	(54,553,387)
PROFIT AFTER TAXATION		28,780,854	46,066,764
		(Rupees)	
BASIC / DILUTED EARNINGS PER SHARE	34	7.43	11.90

The annexed notes 1 to 46 and Annexure I and II form an integral part of these financial statements.

Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director



Standard Chartered Bank (Pakistan) Limited
Statement of Comprehensive Income
For the year ended 31 December 2025

	Note	2025 (Rupees in '000)	2024
Profit after taxation for the year		28,780,854	46,066,764
Other comprehensive income			
Items that may be reclassified to profit and loss account in subsequent periods:			
Movement in (deficit) / surplus on revaluation of debt investments through FVOCI - net of tax		(1,516,728)	1,247,796
Items that will not be reclassified to profit and loss account in subsequent periods:			
Movement in surplus on revaluation of equity investments - net of tax		100,239	200,704
Movement in surplus / (deficit) on revaluation of Property and equipment - deferred tax rate impact	22.1	20,655	(54,646)
Movement in remeasurement of post employment obligations - net of tax		308	13,670
		<u>121,202</u>	<u>159,728</u>
Total comprehensive income		<u>27,385,328</u>	<u>47,474,288</u>

The annexed notes 1 to 46 and Annexure I and II form an integral part of these financial statements.

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Chief Executive Officer

Chief Financial Officer

Director

Director



Standard Chartered Bank (Pakistan) Limited
Statement of Changes in Equity
For the year ended 31 December 2025

	Share Capital	Capital	Statutory	Surplus / (Deficit) on revaluation of		Unappropriated	Total
	Issued, subscribed and paid up	Share Premium	Reserve	Investments (Rupees in '000)	Property and equipment	Profit	
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 year ended 31 December 2024	-	-	-	-	-	46,066,764	46,066,764
Other comprehensive income	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	1,247,796	-	-	1,247,796
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	200,704	-	-	200,704
Movement in remeasurement of post employment obligations - net of tax	-	-	-	-	-	13,670	13,670
Movement in surplus / (deficit) on revaluation of Property and equipment - deferred tax rate impact	-	-	-	-	(54,646)	-	(54,646)
	-	-	-	1,448,500	(54,646)	46,080,434	47,474,288
Transfer to statutory reserve	-	-	9,213,353	-	-	(9,213,353)	-
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	-	-	-	-	(28,276)	28,276	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (contribution from holding company)	-	-	-	-	-	205,272	205,272
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)
	-	-	-	-	-	(23,024,239)	(23,024,239)
Balance as at 31 December 2024	38,715,850	1,036,090	45,913,589	1,538,460	8,497,782	22,020,086	117,721,857
Profit after tax for the year ended 31 December 2025	-	-	-	-	-	28,780,854	28,780,854
Other comprehensive income	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	(1,516,728)	-	-	(1,516,728)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	100,239	-	-	100,239
Movement in remeasurement of post employment obligations - net of tax	-	-	-	-	-	308	308
Movement in surplus on revaluation of Property and equipment - deferred tax rate impact	-	-	-	-	20,655	-	20,655
	-	-	-	(1,416,489)	20,655	28,781,162	27,385,328
Transfer to statutory reserve	-	-	2,878,085	-	-	(2,878,085)	-
Realised on disposal during the year - net of deferred tax	-	-	-	-	(985,005)	985,005	-
Transferred from surplus on revaluation of property and equipment - net of deferred tax	-	-	-	-	(27,058)	27,058	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (contribution from holding company)	-	-	-	-	-	199,144	199,144
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)
	-	-	-	-	-	(34,645,122)	(34,645,122)
Balance as at 31 December 2025	38,715,850	1,036,090	48,791,674	121,971	7,506,374	14,290,104	110,462,063

The annexed notes 1 to 46 and Annexure I and II form an integral part of these financial statements.

Chairman

Chief Executive Officer

Chief Financial Officer

Director

Director



Standard Chartered Bank (Pakistan) Limited
Cash Flow Statement
For the year ended 31 December 2025

	Note	2025	2024
(Rupees in '000)			
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation for the year		58,492,535	100,620,151
Less: Dividend income		(140,847)	(100,000)
		<u>58,351,688</u>	<u>100,520,151</u>
Adjustments for:			
Net mark-up / interest income		(61,462,925)	(93,347,508)
Depreciation	10	959,689	749,664
Depreciation on right-of-use assets	11	489,374	425,019
Gain on sale of property and equipment	29	(116,346)	(14,187)
Gain on sale of asset held for sale	29	(1,007,925)	(9,247)
Unrealized loss / (gain) on revaluation of investments classified as FVTPL - net	28	1,218,629	(203,035)
Finance cost of lease liability	25	231,708	165,411
Gain on lease termination	29	-	(1,187)
Credit loss allowance and write offs - net		(1,198,996)	(4,170,560)
		<u>(60,886,792)</u>	<u>(96,405,630)</u>
		<u>(2,535,104)</u>	<u>4,114,521</u>
Decrease / (increase) in operating assets			
Lendings to financial institutions		58,014,120	294,766,581
Securities classified as FVTPL		140,249,868	(434,697,370)
Advances		(41,739,323)	49,336,809
Other assets (excluding advance taxation)		(701,847)	679,263
		<u>155,822,818</u>	<u>(89,914,717)</u>
(Decrease) / increase in operating liabilities			
Bills payable		(6,218,100)	4,725,440
Borrowings from financial institutions		(3,494,571)	(9,967,044)
Deposits		(185,553,896)	116,160,151
Other liabilities		20,479,126	(22,404,506)
		<u>(174,787,441)</u>	<u>88,514,041</u>
Mark-up / Interest received		89,702,933	164,294,058
Mark-up / Interest paid		(27,848,851)	(65,699,001)
Cash inflow before taxation		<u>40,354,355</u>	<u>101,308,902</u>
Income tax paid		(28,673,076)	(58,997,052)
Net cash flow generated from operating activities		<u>11,681,279</u>	<u>42,311,850</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI		35,676,913	7,419,382
Dividend received		140,847	100,000
Investment in property and equipment		(1,266,619)	(1,574,655)
Proceeds from sale of property and equipment		116,730	14,187
Proceeds from sale of asset held for sale		2,000,000	51,500
Net cash flow generated from investing activities		<u>36,667,871</u>	<u>6,010,414</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		(42,466,057)	(52,061,979)
Payment in respect of lease liability		(715,972)	(644,692)
Net cash flow used in financing activities		<u>(43,182,029)</u>	<u>(52,706,671)</u>
Increase / (decrease) in cash and cash equivalents for the year		<u>5,167,121</u>	<u>(4,384,407)</u>
Cash and cash equivalents at beginning of the year		93,944,163	100,291,413
Effect of exchange rate changes on cash and cash equivalents		1,419,263	(543,580)
		<u>95,363,426</u>	<u>99,747,833</u>
Cash and cash equivalents at end of the year	36	<u>100,530,547</u>	<u>95,363,426</u>

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Chairman

Chief Executive Officer

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Director

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