

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

Subject: **ANNOUNCEMENT -
FINANCIAL RESULTS OF THE BANK FOR THE FIRST QUARTER ENDED MARCH 31, 2026**

Dear Sir,

We are pleased to inform you that the Board of Directors ("BoD") of Samba Bank Limited ("SBL") in its meeting held on Thursday, April 23, 2026, at 12:00 p.m. (PST), approved the unaudited first quarter accounts ended March 31, 2026, and recommended the following:

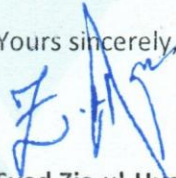
- (i) **CASH DIVIDEND**
Nil
- (ii) **BONUS SHARES**
Nil
- (iii) **RIGHT SHARES**
Nil
- (iv) **ANY OTHER ENTITLEMENT / CORPORATE ACTION**
Nil
- (v) **ANY OTHER PRICE SENSITIVE INFORMATION**
Nil

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 First quarterly report of the Samba Bank Limited ("SBL") for the period ended March 31, 2026, will be transmitted through PUCARS separately within the specified time.

Yours sincerely,


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
CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (Un-audited)
FOR THE THREE MONTHS ENDED MARCH 31, 2026

	Note	Three months ended March 31, 2026	Three months ended March 31, 2025
------(Rupees in '000)-----			
Mark-up / return / interest earned	25	5,300,237	5,529,223
Mark-up / return / interest expensed	26	4,043,084	3,972,100
Net mark-up / return / interest income		1,257,153	1,557,123
NON MARK-UP / INTEREST INCOME			
Fee and commission income	27	100,416	84,402
Dividend income		34,419	18,967
Foreign exchange income		156,154	231,586
Income / (expense) from derivatives		-	-
Gain / (loss) on securities	28	89,078	47,973
Other income	29	6,091	172
Total non-markup / interest income		386,158	383,100
Total income		1,643,311	1,940,223
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	30	1,354,192	1,337,669
Workers welfare fund	31	8,170	9,000
Other charges	32	-	-
Total non-markup / interest expenses		1,362,362	1,346,669
Profit before credit loss allowance / provisions		280,949	593,554
Credit loss allowance / provisions and write offs - net	33	122,493	(238,332)
PROFIT BEFORE TAXATION		403,442	355,222
Taxation	34	210,112	188,373
PROFIT AFTER TAXATION		193,330	166,849
-----Rupees-----			
Basic and diluted earnings per share	35	0.19	0.17

The annexed notes 1 to 43 form an integral part of these condensed interim financial statements.

for

 Chief Financial Officer

 President and
 Chief Executive Officer

 Director

 Director


 Chairman



SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

	Note	(Un-audited) March 31, 2026	(Audited) December 31, 2025
------(Rupees in '000)-----			
ASSETS			
Cash and balances with treasury banks	7	9,664,518	9,632,990
Balances with other banks	8	1,389,446	818,147
Lendings to financial institutions	9	5,326,825	1,499,983
Investments	10	139,936,830	117,361,510
Advances	11	57,474,538	60,610,403
Property and equipment	12	2,223,219	2,229,667
Right-of-use assets	13	2,824,199	2,927,444
Intangible assets	14	738,879	740,038
Deferred tax assets	15	3,946,050	3,129,793
Other assets	16	8,559,846	7,490,803
Total assets		232,084,350	206,440,778
LIABILITIES			
Bills payable	17	2,593,069	2,410,501
Borrowings	18	79,610,290	52,206,853
Deposits and other accounts	19	117,848,450	118,926,707
Lease liabilities	20	3,174,418	3,206,861
Subordinated debt	21	-	4,991,000
Deferred tax liabilities		-	-
Other liabilities	22	10,693,221	5,898,574
Total liabilities		213,919,448	187,640,496
NET ASSETS		18,164,902	18,800,282
REPRESENTED BY			
Share capital		10,082,387	10,082,387
Reserves		3,300,960	3,262,294
Surplus / (deficit) on revaluation of investment	23	(383,736)	381,258
Unappropriated profit		5,165,291	5,074,343
		18,164,902	18,800,282
CONTINGENCIES AND COMMITMENTS	24		

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for


Chief Financial Officer

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Chief Executive Officer

Director

Director

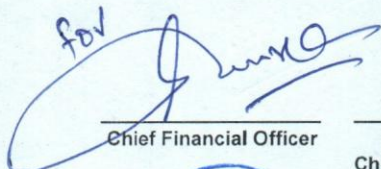
Chairman



SAMBA BANK LIMITED
CONDENSED INTERIM CASH FLOW STATEMENT (Un-audited)
FOR THE THREE MONTHS ENDED MARCH 31, 2026

Note	Three months ended	
	March 31, 2026	March 31, 2025
------(Rupees in '000)-----		
CASH FLOW FROM OPERATING ACTIVITIES		
	403,442	355,222
Profit before taxation		
Less: Dividend income	(34,419)	(18,967)
	<u>369,023</u>	<u>336,255</u>
Adjustments:		
Net mark-up / interest income	(1,361,836)	(1,667,064)
Depreciation	30 93,763	69,082
Depreciation on right-of-use assets	30 103,245	93,294
Amortization	30 37,705	29,100
Credit loss allowance and write offs	33 (122,493)	238,332
Gain on sale / disposal of property and equipment - net	29 (6,089)	(172)
Interest expense on lease liability against right-of-use assets	26 104,683	55,083
Unrealized (gain) / loss on revaluation of investments classified as FVTPL	28 36,385	(10,460)
Staff loans - notional cost	25,705	30,256
Workers' welfare fund	8,170	9,000
	<u>(1,080,762)</u>	<u>(1,153,549)</u>
	(711,739)	(817,294)
Decrease / (increase) in operating assets		
Lendings to financial institutions	(3,826,842)	(1,989,570)
Securities classified as FVPL	269,026	1,324,024
Advances	3,330,503	1,419,462
Others assets (excluding advance taxation)	(368,635)	609,232
	<u>(595,948)</u>	<u>1,363,148</u>
(Decrease) / increase in operating liabilities		
Bills payable	182,568	(615,847)
Borrowings from financial institutions	27,247,438	7,892,085
Deposits	(1,078,257)	2,540,242
Other liabilities (excluding current taxation)	5,175,904	(256,700)
	<u>31,527,653</u>	<u>9,559,780</u>
Mark-up / Interest received	4,519,304	5,816,295
Mark-up / Interest paid	(3,617,442)	(4,745,145)
Income tax paid	(323,472)	(556,254)
Net cash flow from operating activities	<u>30,798,356</u>	<u>10,620,530</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments in securities classified as FVOCI	(24,675,948)	(8,453,018)
Dividends received	34,419	18,967
Investments in fixed assets and intangible assets	(131,776)	(378,684)
Proceeds from sale of disposal of property and equipment	14,004	189
Net cash flow used in investing activities	<u>(24,759,301)</u>	<u>(8,812,546)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Principal repayment of Debt Securities	(4,991,000)	(1,000)
Markup payment on Debt Securities	(308,096)	(475,996)
Dividend paid	(6)	(2)
Payments of lease obligations against right-of-use assets	(137,126)	(163,771)
Net cash flow used in financing activities	<u>(5,436,228)</u>	<u>(640,769)</u>
Decrease in cash and cash equivalents		
	602,827	1,167,215
Cash and cash equivalents at beginning of the period	10,451,137	10,577,814
Cash and cash equivalents at end of the period	<u>36 11,053,964</u>	<u>11,745,029</u>

The annexed notes 1 to 43 form an integral part of these condensed interim financial statements.

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Chief Financial Officer

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Director

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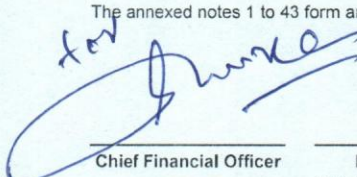
Chairman



SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE THREE MONTHS ENDED MARCH 31, 2026

	Share Capital	Capital Reserve	Statutory Reserve	Surplus/ (Deficit) on revaluation of Investments	Unappropriated profit	Total
(Rupees in '000)						
Opening Balance as at January 1, 2025 (audited)	10,082,387	1,561,435	1,555,409	(24,309)	4,050,264	17,225,186
Changes in equity for the three months ended March 31, 2025						
Profit after taxation - (restated)	-	-	-	-	166,849	166,849
Other comprehensive income / (loss) - net of tax	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	(55,720)	-	(55,720)
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	5,333	-	5,333
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(116,783)	116,783	-
Total other comprehensive loss - net of tax	-	-	-	(167,170)	116,783	(50,387)
Transfer to statutory reserve	-	-	33,370	-	(33,370)	-
Closing balance as at March 31, 2025 (un-audited)	10,082,387	1,561,435	1,588,779	(191,479)	4,300,526	17,341,648
Changes in equity for the nine months ended December 31, 2025						
Profit after taxation	-	-	-	-	560,399	560,399
Other comprehensive income - net of tax	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	637,172	-	637,172
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	261,063	-	261,063
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(325,498)	325,498	-
Total other comprehensive income - net of tax	-	-	-	572,737	325,498	898,235
Transfer to statutory reserve	-	-	112,080	-	(112,080)	-
Balance as at December 31, 2025 (audited)	10,082,387	1,561,435	1,700,859	381,258	5,074,343	18,800,282
Changes in equity for the three months ended March 31, 2026						
Profit after taxation	-	-	-	-	193,330	193,330
Other comprehensive income - net of tax	-	-	-	-	-	-
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	(670,049)	-	(670,049)
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	(158,661)	-	(158,661)
Loss on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	83,716	(63,716)	-
Total other comprehensive income - net of tax	-	-	-	(764,994)	(63,716)	(828,710)
Transfer to statutory reserve	-	-	38,666	-	(38,666)	-
Closing balance as at March 31, 2026 (Un-audited)	10,082,387	1,561,435	1,739,525	(383,736)	5,165,291	18,164,902

The annexed notes 1 to 43 form an integral part of these condensed interim financial statements.

for


Chief Financial Officer

President and
 Chief Executive Officer

Director

Director

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