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Ref # ComSec/Stock-SECP/040/2026
August 20, 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 HALF YEARLY/2ND QUARTER ENDED JUNE 30, 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, August 20, 2026, at 12:00 pm (PST), primarily to approve the half year/second quarter ended June 30, 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 half-yearly report of the Samba Bank Limited ("SBL") for the period ended June 30, 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.

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SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (Un-audited)
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter ended June 30, 2026	Quarter ended June 30, 2025	Half year ended June 30, 2026	Half year ended June 30, 2025
		(Rupees in '000)			
Mark-up / Return / Interest earned	25	5,771,532	5,260,140	11,071,769	10,789,363
Mark-up / Return / Interest expensed	26	4,809,490	3,873,783	8,852,574	7,845,883
Net mark-up / interest income		962,042	1,386,357	2,219,195	2,943,480
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	118,817	90,539	219,233	174,941
Dividend income		8,383	12,264	42,802	31,231
Foreign exchange income		34,716	116,079	190,870	347,665
Income / Loss from derivatives		-	-	-	-
Gain / (loss) on securities	28	239,469	241,895	328,547	289,868
Other income	29	17,098	40,913	23,189	41,085
Total non-markup / interest income		418,483	501,690	804,641	884,790
Total income		1,380,525	1,888,047	3,023,836	3,828,270
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	1,331,800	1,186,760	2,685,992	2,524,429
Workers' welfare fund	31	3,154	5,782	11,324	14,782
Other charges	32	5	330	5	330
Total non-markup / interest expenses		1,334,959	1,192,872	2,697,321	2,539,541
Profit before credit loss allowance / provisions		45,566	695,175	326,515	1,288,729
Reversal / (charge) against credit loss allowance / provisions and write offs - net	33	105,741	(645,193)	228,234	(883,525)
PROFIT BEFORE TAXATION		151,307	49,982	554,749	405,204
Taxation	34	70,965	31,305	281,077	219,678
PROFIT AFTER TAXATION		80,342	18,677	273,672	185,526
		Rupees			
Basic and diluted earnings per share	35	0.08	0.02	0.27	0.18

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

AKS

for

Chief Financial Officer	President and Chief Executive Officer	Director	Director	Chairman

Samba Bank Limited SAMBA Karachi

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SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	(Un-audited) June 30, 2026	(Audited) December 31, 2025
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	7	8,313,482	9,632,990
Balances with other banks	8	1,256,115	818,147
Lendings to financial institutions	9	-	1,499,983
Investments	10	142,011,611	117,361,510
Advances	11	55,340,391	60,610,403
Property and equipment	12	2,186,254	2,229,667
Right-of-use assets	13	2,902,773	2,927,444
Intangible assets	14	708,156	740,038
Deferred tax assets	15	3,479,591	3,129,793
Other assets	16	12,064,830	7,490,803
Total assets		228,263,203	206,440,778
LIABILITIES			
Bills payable	17	2,546,901	2,410,501
Borrowings	18	94,677,626	52,206,853
Deposits and other accounts	19	104,436,125	118,926,707
Lease liabilities	20	3,299,889	3,206,861
Subordinated debt	21	-	4,991,000
Deferred tax liabilities		-	-
Other liabilities	22	4,617,490	5,898,574
Total liabilities		209,578,031	187,640,496
NET ASSETS		18,685,172	18,800,282
REPRESENTED BY			
Share capital		10,082,387	10,082,387
Reserves		3,317,028	3,262,294
Surplus on revaluation of investment	23	85,416	381,258
Unappropriated profit		5,200,341	5,074,343
		18,685,172	18,800,282
CONTINGENCIES AND COMMITMENTS	24		

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
SAMBA
Karachi

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SAMBA BANK LIMITED
CONDENSED INTERIM CASH FLOW STATEMENT (Un-audited)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Half year ended June 30, 2026	Half year ended June 30, 2025
		(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		554,749	405,204
Less: Dividend income		(42,802)	(31,231)
		511,947	373,973
Adjustments:			
Net mark-up / interest income		(2,429,669)	(3,076,917)
Depreciation	30	197,178	133,521
Depreciation on right-of-use assets	30	209,087	199,514
Amortization	30	75,336	62,633
Credit loss allowance and write offs	33	(228,234)	883,525
Gain on sale / disposal of property and equipment - net	29	(6,348)	(16,271)
Gain on re-measurement of lease liability	29	(10,263)	(24,805)
Finance cost on lease liability against right-of-use assets	26	210,474	133,437
Unrealized gain on revaluation of investments classified as FVPL	28	(9,042)	(2,286)
Staff loans - notional cost		57,897	61,752
Workers' welfare fund		11,324	14,782
		(1,922,260)	(1,631,115)
		(1,410,313)	(1,257,142)
Decrease / (increase) in operating assets			
Lendings to financial institutions		1,499,983	(5,999,881)
Securities classified as FVPL		(67,257)	1,672,398
Advances		5,523,672	(288,972)
Others assets (excluding advance taxation)		(4,330,410)	(44,375)
		2,625,988	(4,660,830)
(Decrease) / increase in operating liabilities			
Bills payable		136,400	321,271
Borrowings from financial institutions		42,403,104	10,920,614
Deposits		(14,490,582)	1,172,976
Other liabilities (excluding current taxation)		(785,478)	(1,571,246)
		27,263,444	10,843,615
Mark-up / Interest received		10,759,035	11,942,429
Mark-up / Interest paid		(8,378,980)	(8,204,947)
Income tax paid		(663,140)	(422,696)
Net cash flow from operating activities		30,196,034	8,240,429
CASH FLOW FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI		(25,328,537)	(7,506,830)
Net Investments in securities classified as amortised cost		-	300,000
Dividends received		42,802	31,231
Investments in property and equipment and intangible assets		(205,159)	(392,393)
Proceeds from sale / disposal of property and equipment		14,286	36,632
Net cash flow used in investing activities		(25,476,608)	(7,531,360)
CASH FLOW FROM FINANCING ACTIVITIES			
Principal repayment of Subordinated debt		(4,991,000)	(1,000)
Markup payment on Debt Securities		(308,096)	(475,996)
Dividend paid		(8)	-
Payments of lease obligations against right-of-use assets		(301,862)	(368,686)
Net cash flow used in financing activities		(5,600,966)	(845,682)
Decrease in cash and cash equivalents		(881,540)	(136,613)
Cash and cash equivalents at beginning of the period		10,536,647	10,489,949
Effects of exchange rate changes on cash and cash equivalents		(85,510)	87,865
		10,451,137	10,577,814
Cash and cash equivalents at end of the period	36	9,569,597	10,441,201

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

AHS

for

Chief Financial Officer	President and Chief Executive Officer	Director	Director	Chairman

Samba Bank Limited SAMBA Karachi

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SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 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 half year ended June 30, 2025						
Profit after taxation	-	-	-	-	185,526	185,526
Other comprehensive income / (loss) - net of tax						
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	185,678	-	185,678
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	32,198	-	32,198
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(162,647)	162,647	-
Total other comprehensive income - net of tax	-	-	-	55,229	162,647	217,876
Transfer to statutory reserve	-	-	37,105	-	(37,105)	-
Closing balance as at June 30, 2025 (un-audited)	10,082,387	1,561,435	1,592,514	30,920	4,361,332	17,628,588
Changes in equity for the half year ended December 31, 2025						
Profit after taxation	-	-	-	-	541,722	541,722
Other comprehensive income - net of tax						
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	395,774	-	395,774
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	234,198	-	234,198
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(279,634)	279,634	-
Total other comprehensive income - net of tax	-	-	-	350,338	279,634	629,972
Transfer to statutory reserve	-	-	108,345	-	(108,345)	-
Balance as at December 31, 2025 (audited)	10,082,387	1,561,435	1,700,859	381,258	5,074,343	18,800,282
Impact of adoption of Effective Interest Rate (EIR) - net of tax - note 4.1	-	-	-	54,920	(76,008)	(21,088)
Balance as at January 1, 2026 - restated	10,082,387	1,561,435	1,700,859	436,178	4,998,335	18,779,194
Changes in equity for the half year ended June 30, 2026						
Profit after taxation	-	-	-	-	273,672	273,672
Other comprehensive income - net of tax						
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	(346,290)	-	(346,290)
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	(21,404)	-	(21,404)
Loss on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	16,932	(16,932)	-
Total other comprehensive income / (loss) - net of tax	-	-	-	(350,762)	(16,932)	(367,694)
Transfer to statutory reserve	-	-	54,734	-	(54,734)	-
Closing balance as at June 30, 2026	10,082,387	1,561,435	1,755,593	85,416	5,200,341	18,685,172

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
SAMBA
Karachi