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SCBPL/CS/2026/034

21 August 2026

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

Dear Sir,

Financial results for the half year ended 30 June 2026

This is to inform you that the Board of Directors, in their meeting held on 21 August 2026 at 3:00 pm, at Standard Chartered Bank (Pakistan) Limited, Main Building, I.I. Chundrigar Road, Karachi, has recommended interim cash dividend @ 30% (i.e. Rs. 3/- per share of Rs. 10/- each) for the year ending 31 December 2026.

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

The aforementioned entitlement will be paid to the shareholders whose names will appear in the Register of Members on Thursday, 3 September 2026. The share transfer books shall remain closed from Friday, 4 September 2026 to Tuesday, 8 September 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 Shahra-e-Faisal, Karachi, before close of business hours on Thursday, 3 September 2026 will be treated in time for the purpose of dividend entitlement to the transferees.

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

Yours truly,

Wajiha Hasan

Wajiha Hasan
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
Condensed Interim Statement of Financial Position
As at 30 June 2026

	Note	(Un-audited) 30 June 2026	(Audited) 31 December 2025
		(Rupees in '000)	
ASSETS			
Cash and balances with treasury banks	6	**94,687,569**	80,790,333
Balances with other banks	7	**29,803,595**	19,786,023
Lendings to financial institutions	8	**166,557,196**	12,479,626
Investments	9	**292,062,508**	478,413,103
Advances	10	**245,517,454**	214,151,084
Property and equipment	11	**11,041,770**	10,985,897
Right-of-use assets	12	**1,499,756**	1,504,445
Intangible assets	13	**26,095,310**	26,095,310
Deferred tax assets - net		**-**	-
Other assets	14	**49,371,929**	28,665,267
Total Assets		**916,637,087**	872,871,088
LIABILITIES			
Bills payable	15	**16,257,725**	16,839,039
Borrowings	16	**10,167,740**	14,676,735
Deposits and other accounts	17	**671,308,977**	650,141,095
Lease liabilities	18	**1,452,426**	1,469,902
Sub-ordinated debt		**-**	-
Deferred tax liabilities - net	19	**3,470,759**	3,188,571
Other liabilities	20	**102,969,405**	76,093,683
Total liabilities		**805,627,032**	762,409,025
NET ASSETS		**111,010,055**	110,462,063
REPRESENTED BY:			
Share capital		**38,715,850**	38,715,850
Reserves		**51,005,763**	49,827,764
Surplus on revaluation of assets	21	**7,784,977**	7,628,345
Unappropriated profit		**13,503,465**	14,290,104
		111,010,055	110,462,063
CONTINGENCIES AND COMMITMENTS	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
Condensed Interim Profit and Loss Account (Un-audited)
For the six months period ended 30 June 2026

	Note	Three months period ended 30 June 2026	Six months period ended 30 June 2026	Three months period ended 30 June 2025	Six months period ended 30 June 2025
		---------- (Rupees in '000) ----------			
Mark-up / return / interest earned	23	18,492,571	36,425,942	21,907,870	48,787,329
Mark-up / return / interest expensed	24	(5,205,192)	(10,121,720)	(6,422,734)	(16,318,946)
Net mark-up / interest income		13,287,379	26,304,222	15,485,136	32,468,383
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	1,234,417	3,061,381	2,031,189	4,733,135
Dividend income		158,803	158,803	140,847	140,847
Foreign exchange income	26	2,835,140	5,305,656	1,942,524	4,346,643
Income from derivatives		235,890	259,324	261,301	582,426
Gain / (loss) on securities	27	175,922	(574,944)	1,363,394	2,035,815
Other income	28	268,447	292,973	74,210	92,185
Total non mark-up / interest income		4,908,619	8,503,193	5,813,465	11,931,051
Total Income		18,195,998	34,807,415	21,298,601	44,399,434
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	(5,652,312)	(11,005,860)	(5,970,810)	(11,407,637)
Workers welfare fund		(263,140)	(526,280)	(349,978)	(671,578)
Other charges	30	(572)	(572)	(110)	(110)
Total non mark-up / interest expenses		(5,916,024)	(11,532,712)	(6,320,898)	(12,079,325)
Profit before credit loss allowance		12,279,974	23,274,703	14,977,703	32,320,109
Credit loss allowance and write offs - net	31	375,265	1,107,362	896,991	587,224
PROFIT BEFORE TAXATION		12,655,239	24,382,065	15,874,694	32,907,333
Taxation	32	(6,471,623)	(12,602,075)	(7,297,209)	(16,344,499)
PROFIT AFTER TAXATION		6,183,616	11,779,990	8,577,485	16,562,834
		(Rupees)		(Rupees)	
BASIC / DILUTED EARNINGS PER SHARE	33	1.60	3.04	2.22	4.28

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 (Pak) Ltd

Standard Chartered Bank (Pakistan) Limited

Condensed Interim Statement of Comprehensive Income (Un-audited)

For the six months period ended 30 June 2026

	Three months period ended 30 June 2026	Six months period ended 30 June 2026	Three months period ended 30 June 2025	Six months period ended 30 June 2025
	---------------------------- (Rupees in '000)			----------------------------
Profit after taxation for the period	**6,183,616**	**11,779,990**	8,577,485	16,562,834
Other comprehensive income				
Items that may be reclassified to profit and loss account in subsequent periods:				
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	**380,429**	**126,256**	(175,149)	(1,171,368)
Items that will not be reclassified to profit and loss account in subsequent periods:				
Movement in remeasurement of post employment obligations - net of tax	-	-	836	836
Movement in surplus on revaluation of equity investments - net of tax	**184,456**	**184,456**	7,931	7,931
Movement in surplus on revaluation of Property and equipment - deferred tax rate impact	-	-	10,327	20,655
	184,456	**184,456**	19,094	29,422
Total comprehensive income for the period	**6,748,501**	**12,090,702**	8,421,430	15,420,888

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 (Pak) Ltd.

Standard Chartered Bank (Pakistan) Limited
Condensed Interim Cash Flow Statement (Un-audited)
For the six months period ended 30 June 2026

	Note	30 June 2026	30 June 2025
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation for the period		**24,382,065**	32,907,333
Less: Dividend income		**(158,803)**	(140,847)
		24,223,262	32,766,486
Adjustments for:			
Net mark-up / return / interest income		**(26,304,222)**	(32,468,383)
Depreciation	29	**500,003**	467,123
Depreciation on right-of-use assets	29	**253,688**	232,844
Gain on sale of asset held for sale	28	**(256,469)**	-
Gain on sale of property and equipment	28	**(3,136)**	(70,420)
Unrealized gain on revaluation of investments classified as FVTPL - net	27	**(409,346)**	(723,986)
Finance cost of lease liability	18	**119,089**	103,015
Gain on lease termination		**(13,645)**	-
Credit loss allowance and write offs - net		**(752,198)**	(587,224)
		(26,866,236)	(33,047,031)
		(2,642,974)	(280,545)
Decrease / (increase) in operating assets			
Lending to financial institutions		**(154,085,428)**	26,714,353
Securities classified as FVTPL		**165,060,009**	87,023,207
Advances		**(30,650,792)**	(38,304,460)
Other assets (excluding advance taxation)		**(10,350,391)**	(5,545,830)
		(30,026,602)	69,887,270
(Decrease) / increase in operating liabilities			
Bills payable		**(581,314)**	(8,233,167)
Borrowings from financial institutions		**(4,569,836)**	(294,011)
Deposits		**21,167,882**	(138,265,305)
Other liabilities (excluding current taxation)		**16,074,204**	24,557,336
		32,090,936	(122,235,147)
Mark-up / Interest received		**36,681,209**	49,627,997
Mark-up / Interest paid		**(10,115,085)**	(16,806,111)
Cash inflow / (outflow) before taxation		**25,987,484**	(19,806,536)
Income tax paid		**(13,775,935)**	(11,275,360)
Net cash flow generated from / (used in) operating activities		**12,211,549**	(31,081,896)
CASH FLOW FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI		**12,544,368**	51,330,743
Dividend received		**158,803**	140,847
Investment in property and equipment		**(562,104)**	(550,454)
Proceeds from sale of property and equipment		**7,301**	70,420
Proceeds from sale of asset held for sale		**567,500**	-
Net cash flow generated from investing activities		**12,715,868**	50,991,556
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		**(701,530)**	(7,935,578)
Payment in respect of lease liability		**(371,920)**	(381,736)
Net cash flow used in financing activities		**(1,073,450)**	(8,317,314)
Increase in cash and cash equivalents for the period		**23,853,967**	11,592,346
Cash and cash equivalents at beginning of the period		**100,371,605**	94,531,221
Effect of exchange rate changes on cash and cash equivalents		**158,942**	832,205
		100,530,547	95,363,426
Cash and cash equivalents at end of the period		**124,384,514**	106,955,772
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD			
Cash and balances with treasury banks	6	**94,687,569**	91,522,277
Balances with other banks	7	**29,803,595**	15,761,836
Overdrawn nostros	16	**(106,650)**	(328,341)
		124,384,514	106,955,772

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 (Pak) Ltd

Standard Chartered Bank (Pakistan) Limited
Condensed Interim Statement of Changes in Equity (Un-audited)
For the six months period ended 30 June 2026

	Share Capital	Capital	Statutory	Surplus / (Deficit) on revaluation of		Unappropriated	Total
	Issued, subscribed and paid up	Share Premium	Reserve	Investments	Property and equipment	Profit	
	----------------------------	--------------------	--------------------	(Rupees in '000)	--------------------	--------------------	----------------------------
Balance as at 01 January 2025	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 six months period ended 30 June 2025	-	-	-	-	-	16,562,834	16,562,834
Other comprehensive income - net of tax							
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	(1,171,368)	-	-	(1,171,368)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	7,931	-	-	7,931
Movement in remeasurement of post employment obligations - deferred tax rate impact	-	-	-	-	-	836	836
Movement in surplus on revaluation of Property and equipment - deferred tax rate impact	-	-	-	-	20,655	-	20,655
	-	-	-	(1,163,437)	20,655	16,563,670	15,420,888
Transfer to statutory reserve	-	-	1,656,283	-	-	(1,656,283)	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	(13,917)	13,917	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (Contribution from holding Company)	-	-	-	-	-	142,664	142,664
Cash dividend (Final 2024) at Rs. 5.50 per share	-	-	-	-	-	(21,293,718)	(21,293,718)
	-	-	-	-	-	(21,151,054)	(21,151,054)
Balance as at 30 June 2025 - Un-audited	38,715,850	1,036,090	47,569,872	375,023	8,504,520	15,790,336	111,991,691
Profit after tax for the six months period ended 31 December 2025	-	-	-	-	-	12,218,020	12,218,020
Other comprehensive income - net of tax							
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	(345,360)	-	-	(345,360)
Movement in surplus on revaluation of equity investments - net of tax				92,308			92,308
Movement in remeasurement of post employment obligations - net of tax	-	-	-	-	-	(528)	(528)
Movement in surplus on revaluation of Property and equipment - deferred tax rate impact	-	-	-	-	-	-	-
	-	-	-	(253,052)	-	12,217,492	11,964,440
Transfer to statutory reserve	-	-	1,221,802	-	-	(1,221,802)	-
Realised on disposals during the year - net of deferred tax	-	-	-	-	(985,005)	985,005	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	(13,141)	13,141	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (Contribution from holding company)	-	-	-	-	-	56,480	56,480
Cash dividend (Interim I - 2025) at Rs. 3.50 per share	-	-	-	-	-	(13,550,548)	(13,550,548)
	-	-	-	-	-	(13,494,068)	(13,494,068)
Balance as at 31 December 2025 - Audited	**38,715,850**	**1,036,090**	**48,791,674**	**121,971**	**7,506,374**	**14,290,104**	**110,462,063**
Profit after tax for the six months period ended 30 June 2026	-	-	-	-	-	**11,779,990**	**11,779,990**
Other comprehensive income - net of tax							
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	**126,256**	-	-	**126,256**
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	**184,456**	-	-	**184,456**
	-	-	-	**310,712**	-	**11,779,990**	**12,090,702**
Transfer to statutory reserve	-	-	**1,177,999**	-	-	**(1,177,999)**	-
Realised on disposal during the period - net of deferred tax	-	-	-	-	**(141,325)**	**141,325**	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	**(12,755)**	**12,755**	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (Contribution from holding company)	-	-	-	-	-	**72,045**	**72,045**
Cash dividend (Final 2025) at Rs. 3.00 per share	-	-	-	-	-	**(11,614,755)**	**(11,614,755)**
	-	-	-	-	-	**(11,542,710)**	**(11,542,710)**
Balance as at 30 June 2026 - Un-audited	38,715,850	**1,036,090**	49,969,673	**432,683**	**7,352,294**	**13,503,465**	**111,010,055**

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