

Ref # ComSec/Stock/054/2026
October 26, 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 THIRD QUARTER ENDED SEPTEMBER 30, 2026.**

Dear Sir,

We are pleased to inform you that the Board of Directors of Samba Bank Limited in its meeting held on Monday, October 26, 2026, at 12:00 pm (PST), primarily to approve the third quarter ended September 30, 2026, and recommended the following:

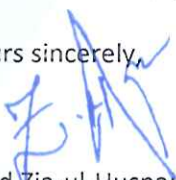
- (i) **CASH DIVIDEND**
Nil
- (ii) **BONUS SHARES**
Nil
- (iii) **RIGHT SHARES**
Nil
- (iv) **ANY OTHER ENTITLEMENT / CORPORATE ACTION**
Nil
- (v) **ANY OTHER PRICE SENSITIVE INFORMATION**
Nil

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 third quarterly report of the Samba Bank Limited for the period ended September 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.

SAMBA BANK LIMITED

**CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (Un-audited)
FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2026**

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	Note	Quarter ended September 30, 2026	Quarter ended September 30, 2025	Nine months ended September 30, 2026	Nine months ended September 30, 2025
-----Rupees in '000)-----					
Mark-up / return / interest earned	25	6,013,561	5,802,937	17,085,330	16,592,300
Mark-up / return / interest expensed	26	4,830,400	4,441,063	13,682,974	12,286,946
Net mark-up / return / interest income		1,183,161	1,361,874	3,402,356	4,305,354
NON MARK-UP / INTEREST INCOME					
Fee and commission income	27	108,563	103,781	327,796	278,722
Dividend income		2,550	9,207	45,352	40,438
Foreign exchange income		119,560	157,662	310,430	505,327
Income / (expense) from derivatives		-	-	-	-
Gain / (loss) on securities	28	191,368	256,704	519,915	546,572
Other income	29	1,012	426	24,201	41,511
Total non-markup / interest income		423,053	527,780	1,227,694	1,412,570
Total income		1,606,214	1,889,654	4,630,050	5,717,924
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	30	1,556,138	1,358,146	4,242,130	3,882,575
Workers welfare fund	31	-	6,000	11,324	20,782
Other charges	32	-	-	5	330
Total non-markup / interest expenses		1,556,138	1,364,146	4,253,459	3,903,687
Profit before credit loss allowance / provisions		50,076	525,508	376,591	1,814,237
Credit loss allowance & write offs - Net	33	(244,658)	94,405	(16,424)	(789,120)
PROFIT BEFORE TAXATION		(194,582)	619,913	360,167	1,025,117
Taxation	34	(94,938)	333,036	186,139	552,714
PROFIT AFTER TAXATION		(99,644)	286,877	174,028	472,403
-----Rupees-----					
Basic and diluted earnings per share	35	(0.10)	0.28	0.17	0.47

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

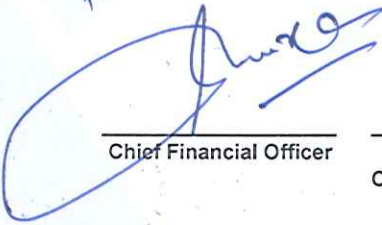


SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

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	Note	(Un-audited) September 30, 2026	(Audited) December 31, 2025
----- (Rupees in '000) -----			
ASSETS			
Cash and balances with treasury banks	7	10,153,635	9,632,990
Balances with other banks	8	351,882	818,147
Lendings to financial institutions	9	-	1,499,983
Investments	10	131,615,999	117,361,510
Advances	11	52,913,354	60,610,403
Property and equipment	12	2,206,492	2,229,667
Right-of-use assets	13	2,872,751	2,927,444
Intangible assets	14	700,559	740,038
Deferred tax assets	15	3,518,688	3,129,793
Other assets	16	8,896,454	7,490,803
Total assets		213,229,814	206,440,778
LIABILITIES			
Bills payable	17	2,016,871	2,410,501
Borrowings	18	75,295,304	52,206,853
Deposits and other accounts	19	109,506,214	118,926,707
Lease liabilities	20	3,360,438	3,206,861
Subordinated debt	21	-	4,991,000
Deferred tax liabilities		-	-
Other liabilities	22	4,572,270	5,898,574
Total liabilities		194,751,097	187,640,496
NET ASSETS		18,478,717	18,800,282
REPRESENTED BY			
Share capital		10,082,387	10,082,387
Reserves		3,297,100	3,262,294
Surplus / (deficit) on revaluation of investment	23	12,747	381,258
Unappropriated profit		5,086,483	5,074,343
		18,478,717	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
CONDENSED INTERIM CASH FLOW STATEMENT (Un-audited)
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026

Note	Nine months year ended	
	September 30, 2026	September 30, 2025
	(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	360,167	1,025,117
Less: Dividend income	(45,352)	(40,438)
	314,815	984,679
Adjustments:		
Net mark-up / interest income	(3,720,014)	(4,525,127)
Depreciation	30 294,692	203,975
Depreciation on right-of-use assets	30 316,135	294,484
Amortization	30 113,074	101,796
Credit loss allowance and write offs	33 16,424	789,120
Gain on sale / disposal of property and equipment - net	29 (7,359)	(16,520)
Gain on re-measurement of lease liability	29 (10,263)	(24,804)
Interest expense on lease liability against right-of-use assets	26 317,658	219,773
Unrealized (gain) / loss on revaluation of investments classified as FVTPL	28 18,386	(100,826)
Staff loans - notional cost	87,659	94,026
Workers' welfare fund	11,324	20,782
	(2,562,284)	(2,943,321)
	(2,247,469)	(1,958,642)
Decrease / (increase) in operating assets		
Lendings to financial institutions	1,499,983	(10,934,520)
Securities classified as FVPL	(193,709)	155,463
Advances	7,716,591	3,545,372
Others assets (excluding advance taxation)	(19,541)	(1,529,957)
	9,003,324	(8,763,642)
(Decrease) / increase in operating liabilities		
Bills payable	(393,630)	(220,429)
Borrowings from financial institutions	22,991,193	29,467,458
Deposits	(9,420,493)	10,660,996
Other liabilities (excluding current taxation)	(77,613)	8,307,878
	13,099,457	48,215,903
Mark-up / Interest received	15,825,985	16,158,218
Mark-up / Interest paid	(13,520,048)	(12,159,355)
Income tax paid	(1,134,274)	(988,482)
Net cash flow from operating activities	21,026,975	40,504,000
CASH FLOW FROM INVESTING ACTIVITIES		
Net Investments in securities classified as FVOCI	(14,955,564)	(38,557,536)
Net Investments in securities classified as amortised cost	-	300,000
Dividends received	45,352	40,438
Investments in fixed assets and intangible assets	(355,671)	(565,862)
Proceeds from sale of disposal of property and equipment	17,918	37,112
Net cash flow used in investing activities	(15,247,965)	(38,745,848)
CASH FLOW FROM FINANCING ACTIVITIES		
Principal repayment of Debt Securities	(4,991,000)	(2,000)
Markup payment on Debt Securities	(308,096)	(807,421)
Dividend paid	(11)	-
Payments of lease obligations against right-of-use assets	(425,523)	(502,978)
Net cash flow used in financing activities	(5,724,630)	(1,312,399)
Decrease in cash and cash equivalents		
	54,380	445,753
Cash and cash equivalents at beginning of the period	10,451,137	10,577,814
Cash and cash equivalents at end of the period	36 10,505,517	11,023,567

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

Chief Financial Officer

President and
Chief Executive Officer

Director

Director

Chairman



SAMBA BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 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 nine months ended September 30, 2025						
Profit after taxation - (restated)	-	-	-	-	472,403	472,403
Other comprehensive income / (loss) - net of tax						
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	343,770	-	343,770
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	228,107	-	228,107
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(335,429)	335,429	-
Total other comprehensive loss - net of tax	-	-	-	236,448	335,429	571,877
Transfer to statutory reserve	-	-	94,481	-	(94,481)	-
Closing balance as at September 30, 2025 (un-audited)	10,082,387	1,561,435	1,649,890	212,139	4,763,615	18,269,466
Changes in equity for the three months ended December 31, 2025						
Profit after taxation	-	-	-	-	254,845	254,845
Other comprehensive income - net of tax						
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	237,682	-	237,682
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	38,289	-	38,289
Gain on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	(106,852)	106,852	-
Total other comprehensive income - net of tax	-	-	-	169,119	106,852	275,971
Transfer to statutory reserve	-	-	50,969	-	(50,969)	-
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)
Changes in equity for the nine months ended September 30, 2026						
Profit after taxation	-	-	-	-	174,028	174,028
Other comprehensive income - net of tax						
Movement in surplus on revaluation of investments in debt instruments classified as FVOCI - net of tax	-	-	-	(416,234)	-	(416,234)
Movement in surplus on revaluation of investments in equity instruments classified as FVOCI - net of tax	-	-	-	(58,271)	-	(58,271)
Loss on disposal of equity investment at FVOCI transferred to unappropriated profit - net of tax	-	-	-	51,074	(51,074)	-
Total other comprehensive income - net of tax	-	-	-	(423,431)	(51,074)	(474,505)
Transfer to statutory reserve	-	-	34,806	-	(34,806)	-
Closing balance as at September 30, 2026 (Un-audited)	10,082,387	1,561,435	1,735,665	12,747	5,086,483	18,478,717

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

Chief Financial Officer

President and
Chief Executive Officer

Director

Director

Chairman

