

Soneri Bank

SBL/Secy/PSX/26/230
26 October 2026

Form - 7
Through PUCARS & hand delivery

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

Subject: **Financial Results for the Third Quarter and Nine Months ended 30 September 2026**

Dear Sir,

We have to inform you that the Board of Directors of Soneri Bank Limited (the "Bank") in its 218th meeting held on Monday, 26 October 2026 at 1300 hours at 10th Floor, PNSC Building, Off: M.T. Khan Road, Karachi has approved the Third Quarter and Nine Months Financial Statements of the Bank for the period ended 30 September 2026 and recommended the following:

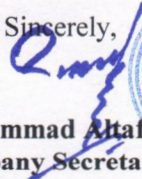
1. **Cash Dividend**
NIL
2. **Bonus Shares**
NIL
3. **Right Shares**
NIL
4. **Any Other Entitlement/Corporate Action**
NIL
5. **Any Other Price – Sensitive Information**
NIL

Financial Results

The un-audited Statements of Financial Position, Profit & Loss, Changes in Equity and Cash Flows, approved by the Board of Directors of the Bank for the Third Quarter and Nine Months ended 30 September 2026 are enclosed herewith as **Annexure "A"**.

The Quarterly Report of the Bank for the period ended 30 September 2026 will be transmitted through PUCARS within the specified time.

Yours Sincerely,


Muhammad Ataf Butt
Company Secretary



Encls: a.a.

SONERI BANK LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

	Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
----- (Rupees in '000) -----			
ASSETS			
Cash and balances with treasury banks	6	51,888,704	60,332,835
Balances with other banks	7	2,177,004	2,513,518
Lendings to financial institutions	8	13,312,729	30,597,679
Investments	9	517,819,086	479,247,393
Advances	10	237,830,327	214,324,449
Property and equipment	11	20,802,126	18,834,797
Right-of-use assets	12	11,296,188	8,283,554
Intangible assets	13	329,800	492,742
Deferred tax assets		-	-
Other assets	14	37,998,746	37,849,653
Total Assets		893,454,710	852,476,620
LIABILITIES			
Bills payable	16	8,846,179	17,082,793
Borrowings	17	65,749,264	61,644,422
Deposits and other accounts	18	736,484,486	689,106,187
Lease liabilities	19	13,350,947	9,771,027
Subordinated debt	20	7,994,400	7,995,200
Deferred tax liabilities - net	21	2,031,876	4,862,431
Other liabilities	22	22,771,547	25,227,694
Total Liabilities		857,228,699	815,689,754
NET ASSETS		36,226,011	36,786,866
REPRESENTED BY			
Share capital	23	11,024,636	11,024,636
Reserves		7,813,129	7,224,862
Surplus on revaluation of assets	24	5,699,084	7,568,001
Unappropriated profit		11,689,162	10,969,367
		36,226,011	36,786,866
CONTINGENCIES AND COMMITMENTS	25		

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Chairman

President &
Chief Executive Officer (A)

Chief Financial Officer

Director

Director



Signature

SONERI BANK LIMITED
STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2026

		Quarter Ended		Nine Months Ended	
	Note	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
----- (Rupees in '000) -----					
Mark-up / Return / Interest earned	26	22,057,700	20,852,174	62,441,349	64,382,704
Mark-up / Return / Interest expensed	27	15,959,760	14,122,601	44,907,447	43,394,442
Net mark-up / interest income		6,097,940	6,729,573	17,533,902	20,988,262
NON MARK-UP / INTEREST INCOME					
Fee and commission income	28	1,316,932	1,238,246	3,745,616	3,602,993
Dividend income		-	-	160,927	140,847
Foreign exchange income		616,349	526,046	1,947,519	1,134,832
Gain on securities	29	232,784	1,179,594	1,623,741	1,553,751
Other income	30	61,755	18,696	118,014	85,707
Total non mark-up / interest income		2,227,820	2,962,582	7,595,817	6,518,130
Total income		8,325,760	9,692,155	25,129,719	27,506,392
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	31	7,396,607	6,261,100	20,485,229	17,282,161
Workers' Welfare Fund	32	24,643	58,424	120,536	192,121
Other charges	33	289	224,459	10,903	349,779
Total non mark-up / interest expenses		7,421,539	6,543,983	20,616,668	17,824,061
Profit before credit loss allowance		904,221	3,148,172	4,513,051	9,682,331
Credit loss allowance and write-offs - net	34	(327,935)	228,650	(1,513,764)	77,970
PROFIT BEFORE TAXATION		1,232,156	2,919,522	6,026,815	9,604,361
Taxation	35	686,702	2,112,613	3,085,479	6,300,553
PROFIT AFTER TAXATION		545,454	806,909	2,941,336	3,303,808
----- (Rupees) -----					
Basic and diluted earnings per share	36	0.4948	0.7319	2.6680	2.9968

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Chairman

President &
Chief Executive Officer (A)

Chief Financial Officer

Director

Director



SONERI BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

Balance as at 1 January 2025 before adoption of IFRS 9

Impact of adoption of IFRS 9 on unquoted securities - net of tax

Balance as at 1 January 2025 after adoption of IFRS 9

Profit after taxation for the nine months ended 30 September 2025

Other comprehensive income / (loss) - net of tax

- Movement in surplus on revaluation of investments in debt instruments - net of tax
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax
- Movement in surplus on revaluation of investments in equity instruments - net of tax
- Movement in surplus on revaluation of operating fixed assets - net of tax

Total other comprehensive income / (loss) - net of tax

Transfer to statutory reserve

Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax

Transactions with owners, recorded directly in equity

Final cash dividend for the year ended 31 December 2024 at Rs 1.75 per share

Balance as at 30 September 2025 (un-audited) - restated

Profit after taxation for the quarter ended 31 December 2025

Other comprehensive income / (loss) - net of tax

- Movement in surplus on revaluation of investments in debt instruments - net of tax
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax
- Movement in surplus on revaluation of investments in equity instruments - net of tax
- Remeasurement loss on defined benefit obligations - net of tax

Total other comprehensive income - net of tax

Transfer to statutory reserve

Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax

Balance as at 31 December 2025 (audited)

Impact of adoption of IFRS 9 (Effective interest rate - net of tax) - (note 4.1)

Balance as at 1 January 2026 after adoption of IFRS 9 - restated

Profit after taxation for the nine months ended 30 September 2026

Other comprehensive income / (loss) - net of tax

- Movement in surplus on revaluation of investments in debt instruments - net of tax
- Gain on sale of debt instruments carried at FVOCI reclassified to profit and loss - net of tax
- Movement in surplus on revaluation of investments in equity instruments - net of tax

Total other comprehensive (loss) / income - net of tax

Transfer to statutory reserve

Transferred from surplus on revaluation of assets to unappropriated profit in respect of incremental depreciation charged during the period - net of tax

Transfer from surplus on revaluation of non-banking assets to unappropriated profit on disposal - net of tax

Transactions with owners, recorded directly in equity

Final cash dividend for the year ended 31 December 2025 at Rs. 1.5 per share

Balance as at 30 September 2026 (unaudited)

Share capital	Statutory reserve (a)	Surplus / (deficit) on revaluation of			Unappropriated profit	Total
		Investments	Property and equipment	Non-banking assets		
(Rupees in '000)						
11,024,636	6,313,315	1,682,958	2,533,999	69,667	9,185,171	30,809,746
-	-	1,391,520	-	-	17,585	1,409,105
11,024,636	6,313,315	3,074,478	2,533,999	69,667	9,202,756	32,218,851
-	-	-	-	-	3,303,808	3,303,808
-	-	1,124,610	-	-	-	1,124,610
-	-	(590,164)	-	-	-	(590,164)
-	-	191,119	-	-	-	191,119
-	-	-	-	-	-	-
-	-	725,565	-	-	3,303,808	4,029,373
-	660,762	-	-	-	(660,762)	-
-	-	-	(74,203)	(320)	74,523	-
-	-	-	-	-	(1,929,312)	(1,929,312)
11,024,636	6,974,077	3,800,043	2,459,796	69,347	9,991,013	34,318,912
-	-	-	-	-	1,253,926	1,253,926
-	-	1,085,175	-	-	-	1,085,175
-	-	42,622	-	-	-	42,622
-	-	136,044	-	-	-	136,044
-	-	-	-	-	(49,813)	(49,813)
-	-	1,263,841	-	-	1,204,113	2,467,954
-	250,785	-	-	-	(250,785)	-
-	-	-	(24,889)	(137)	25,026	-
11,024,636	7,224,862	5,063,884	2,434,907	69,210	10,969,367	36,786,866
-	-	-	-	-	(58,323)	(58,323)
11,024,636	7,224,862	5,063,884	2,434,907	69,210	10,911,044	36,728,543
-	-	-	-	-	2,941,336	2,941,336
-	-	(786,187)	-	-	-	(786,187)
-	-	(800,000)	-	-	-	(800,000)
-	-	(203,986)	-	-	-	(203,986)
-	-	(1,790,173)	-	-	2,941,336	1,151,163
-	588,267	-	-	-	(588,267)	-
-	-	-	(74,356)	(228)	74,584	-
-	-	-	-	(4,160)	4,160	-
-	-	-	-	-	(1,653,695)	(1,653,695)
11,024,636	7,813,129	3,273,711	2,360,551	64,822	11,689,162	36,226,011

(a) This represents reserve created under section 21(i)(a) of the Banking Companies Ordinance, 1962.

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Chairman

President &
Chief Executive Officer (A)

Chief Financial Officer

Director

Director



SONERI BANK LIMITED
CASH FLOW STATEMENT
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2026

	Note	(Un-audited) 30 September 2026	(Un-audited) 30 September 2025
		----- (Rupees in '000) -----	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		6,026,815	9,604,361
Less: Dividend income		(160,927)	(140,847)
		5,865,888	9,463,514
Adjustments:			
Net mark-up / Interest income		(18,889,866)	(21,938,928)
Depreciation on property and equipment	31	1,671,428	1,324,820
Depreciation on right-of-use assets	12	1,208,265	947,216
Depreciation on non-banking assets	31	21,581	12,129
Amortisation	13	197,334	153,609
Mark-up expense on lease liability against right-of-use assets	27	1,355,964	950,666
Loss/ (gain) on termination of leases	30	(30,115)	(1,797)
Gain on termination of Ijarah financing	30	(483)	-
Staff loans - deferred cost unwinding		219,967	538,879
Credit loss allowance and write-offs - net	34	(1,487,028)	77,970
Gain on sale of property and equipment - net	30	(22,675)	(25,216)
Gain on sale of non-banking assets	30	(4,680)	-
Provision for Workers' Welfare Fund - net	32	120,536	192,121
Charge for defined benefit plan		225,000	169,000
Unrealised loss on revaluation of investments classified as FVPL	29	48,128	(75,212)
		(15,366,644)	(17,674,743)
		(9,500,756)	(8,211,229)
(Increase) / decrease in operating assets			
Lendings to financial institutions		17,326,547	2,100,000
Securities classified as FVPL		(2,393,249)	10,000,024
Advances		(22,005,863)	47,492,634
Other assets (excluding advance taxation and mark-up receivable)		6,172,349	3,626,226
		(900,216)	63,218,884
Increase / (decrease) in operating liabilities			
Bills payable		(8,236,614)	(6,405,473)
Borrowings		3,298,280	378,608
Deposits		47,378,299	85,982,306
Other liabilities (excluding mark-up payable)		(929,128)	(1,145,172)
		41,510,837	78,810,269
Mark-up / Return / Interest received		55,649,411	59,712,744
Mark-up / Return / Interest paid		(45,446,338)	(45,139,647)
Income tax paid		(3,927,390)	(7,020,378)
Net cash flow generated from operating activities		37,385,548	141,370,643
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investments in securities classified as FVOCI		(17,474,197)	(128,157,502)
Net (investments) / divestment in securities at amortised cost		(22,481,870)	4,704,447
Dividend received		160,927	140,847
Investments in property and equipment		(3,686,211)	(3,903,040)
Investments in intangible assets		-	(123,098)
Proceeds from sale of non-banking assets		99,999	-
Proceeds from sale of property and equipment		31,753	28,524
Net cash flow used in investing activities		(43,349,599)	(127,309,822)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of subordinated debt		(800)	(800)
Payment of lease liability against right-of-use assets		(1,966,828)	(1,645,399)
Dividend paid		(1,655,242)	(1,908,501)
Net cash flow used in financing activities		(3,622,870)	(3,554,700)
(Decrease) / Increase in cash and cash equivalents		(9,586,921)	10,506,121
Cash and cash equivalents at the beginning of the period		62,229,768	47,192,820
Impact of expected credit loss allowance on cash and cash equivalents		(286)	(160)
Cash and cash equivalents at the end of the period	37	52,642,561	57,698,781

The annexed notes 1 to 46 form an integral part of these condensed interim financial statements.

Chairman

President &
Chief Executive Officer (A)

Chief Financial Officer

Director

Director