



SCBPL/CS/2026/051

29 October 2026

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

Dear Sir,

Financial Results for the third quarter ended 30 September 2026

This is to inform you that the Board of Directors, in their meeting held on 28 October 2026 at 3:00pm, at Standard Chartered Bank (Pakistan) Limited, Main Building, I. I. Chundrigar Road, Karachi has not recommended any entitlement to the shareholders.

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

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

Yours truly,

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 September 2026

	Note	(Un-audited) 30 September 2026	(Audited) 31 December 2025
(Rupees in '000)			
ASSETS			
Cash and balances with treasury banks	6	82,912,683	80,790,333
Balances with other banks	7	15,205,012	19,786,023
Lendings to financial institutions	8	171,042,982	12,479,626
Investments	9	331,019,130	478,413,103
Advances	10	245,698,849	214,151,084
Property and equipment	11	11,439,126	10,985,897
Right-of-use assets	12	1,388,462	1,504,445
Intangible assets	13	26,095,310	26,095,310
Deferred tax assets - net		-	-
Other assets	14	67,447,630	28,665,267
Total Assets		952,249,184	872,871,088
LIABILITIES			
Bills payable	15	13,362,335	16,839,039
Borrowings	16	6,386,163	14,676,735
Deposits and other accounts	17	738,833,806	650,141,095
Lease liabilities	18	1,413,397	1,469,902
Sub-ordinated debt		-	-
Deferred tax liabilities - net	19	3,566,971	3,188,571
Other liabilities	20	83,030,620	76,093,683
Total liabilities		846,593,292	762,409,025
NET ASSETS		105,655,892	110,462,063
REPRESENTED BY:			
Share capital		38,715,850	38,715,850
Reserves		51,615,041	49,827,764
Surplus on revaluation of assets	21	7,912,717	7,628,345
Unappropriated profit		7,412,284	14,290,104
		105,655,892	110,462,063
CONTINGENCIES AND COMMITMENTS			
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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
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Standard Chartered Bank (Pakistan) Limited
Condensed Interim Profit and Loss Account (Un-audited)
For the nine months period ended 30 September 2026

	Note	Three months period ended 30 September 2026	Nine months period ended 30 September 2026	Three months period ended 30 September 2025	Nine months period ended 30 September 2025
----- (Rupees in '000) -----					
Mark-up / return / interest earned	23	20,357,331	56,783,273	20,601,427	69,388,756
Mark-up / return / interest expensed	24	(6,051,588)	(16,173,308)	(5,520,351)	(21,839,297)
Net mark-up / interest income		14,305,743	40,609,965	15,081,076	47,549,459
NON MARK-UP / INTEREST INCOME					
Fee and commission income	25	1,246,834	4,308,215	1,342,891	6,076,026
Dividend income		-	158,803	-	140,847
Foreign exchange income	26	2,821,860	8,127,516	2,165,090	6,511,733
Income from derivatives		2,140	261,464	112,909	695,335
Gain / (loss) on securities	27	367,204	(207,740)	209,654	2,245,469
Other income	28	11,224	304,197	11,836	104,021
Total non mark-up / interest income		4,449,262	12,952,455	3,842,380	15,773,431
Total Income		18,755,005	53,562,420	18,923,456	63,322,890
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	29	(5,816,125)	(16,821,985)	(5,483,834)	(16,891,471)
Workers welfare fund		(263,140)	(789,420)	(269,182)	(940,760)
Other charges	30	(655)	(1,227)	(2,180)	(2,290)
Total non mark-up / interest expenses		(6,079,920)	(17,612,632)	(5,755,196)	(17,834,521)
Profit before credit loss allowance		12,675,085	35,949,788	13,168,260	45,488,369
Credit loss allowance and write offs - net	31	67,024	1,174,386	21,643	608,867
PROFIT BEFORE TAXATION		12,742,109	37,124,174	13,189,903	46,097,236
Taxation	32	(6,649,326)	(19,251,401)	(7,203,035)	(23,547,534)
PROFIT AFTER TAXATION		6,092,783	17,872,773	5,986,868	22,549,702
		(Rupees)		(Rupees)	
BASIC / DILUTED EARNINGS PER SHARE	33	1.57	4.62	1.55	5.82

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 Statement of Changes in Equity (Un-audited)
For the nine months period ended 30 September 2026

	Share Capital Issued, subscribed and paid up	Capital Share Premium	Statutory Reserve	Surplus / (Deficit) on revaluation of		Unappropriated Profit	Total
				Investments	Property and equipment		
	(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 nine months period ended 30 September 2025	-	-	-	-	-	22,549,702	22,549,702
Other comprehensive income - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	(1,315,310)	-	-	(1,315,310)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	100,239	-	-	100,239
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
	-	-	-	(1,215,071)	20,655	22,550,538	21,356,122
Transfer to statutory reserve	-	-	2,254,970	-	-	(2,254,970)	-
Transferred from surplus on revaluation of Property and equipment - net of deferred tax	-	-	-	-	(20,681)	20,681	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (Contribution from holding Company)	-	-	-	-	-	149,355	149,355
Cash dividend (Final 2024) at Rs. 5.50 per share	-	-	-	-	-	(21,293,718)	(21,293,718)
Cash dividend (Interim I - 2025) at Rs. 3.50 per share	-	-	-	-	-	(13,550,548)	(13,550,548)
	-	-	-	-	-	(34,694,912)	(34,694,912)
Balance as at 30 September 2025 - Un-audited	38,715,850	1,036,090	48,168,559	323,389	8,497,756	7,641,422	104,383,066
Profit after tax for the three months period ended 31 December 2025	-	-	-	-	-	6,231,152	6,231,152
Other comprehensive income - net of tax	-	-	-	-	-	-	-
Movement in surplus on revaluation of debt investments through FVOCI - net of tax	-	-	-	(201,418)	-	-	(201,418)
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
	-	-	-	(201,418)	-	6,230,625	6,029,207
Transfer to statutory reserve	-	-	623,115	-	-	(623,115)	-
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	-	-	-	-	(6,377)	6,377	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (Contribution from holding company)	-	-	-	-	-	49,790	49,790
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 nine months period ended 30 September 2026	-	-	-	-	-	17,872,773	17,872,773
Other comprehensive income - net of tax	-	-	-	-	-	-	-
Movement in deficit on revaluation of debt investments through FVOCI - net of tax	-	-	-	260,111	-	-	260,111
Movement in surplus on revaluation of equity investments - net of tax	-	-	-	184,456	-	-	184,456
	-	-	-	444,566	-	17,872,773	18,317,340
Transfer to statutory reserve	-	-	1,787,277	-	-	(1,787,277)	-
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	-	-	-	-	(18,869)	18,869	-
Transactions with owners, recorded directly in equity							
Share based payment transactions (Contribution from holding company)	-	-	-	-	-	106,001	106,001
Cash dividend (Final 2025) at Rs. 3.00 per share	-	-	-	-	-	(11,614,755)	(11,614,755)
Cash dividend (Interim - 2026) at Rs. 3.00 per share	-	-	-	-	-	(11,614,755)	(11,614,755)
	-	-	-	-	-	(23,123,510)	(23,123,510)
Balance as at 30 September 2026 - Un-audited	38,715,850	1,036,090	50,578,951	566,537	7,346,180	7,412,284	105,655,892

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 Cash Flow Statement (Un-audited)
For the nine months period ended 30 September 2026

	Note	30 September 2026	30 September 2025
		(Rupees in '000)	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation for the period		37,124,174	46,097,236
Less: Dividend income		(158,803)	(140,847)
		36,965,371	45,956,389
Adjustments for:			
Net mark-up / return / interest income		(40,609,965)	(47,549,459)
Depreciation	29	769,521	703,881
Depreciation on right-of-use assets	29	364,982	318,453
Gain on sale of asset held for sale	28	(256,469)	-
Gain on sale of property and equipment	28	(3,136)	(71,548)
Unrealized gain on revaluation of investments classified as FVTPL - net	27	(4,027,622)	(75,645)
Finance cost of lease liability	18	166,138	145,977
Gain on lease termination		(13,645)	-
Credit loss allowance and write offs - net		(814,860)	(608,867)
		(44,425,056)	(47,137,208)
		(7,459,685)	(1,180,819)
(Decrease) / increase in operating assets			
Lending to financial institutions		(158,564,627)	50,774,740
Securities classified as FVTPL		103,777,097	154,534,946
Advances		(30,786,179)	(65,915,476)
Other assets (excluding advance taxation)		(6,578,984)	(19,221,744)
		(92,152,693)	120,172,466
(Decrease) / increase in operating liabilities			
Bills payable		(3,476,704)	(3,517,525)
Borrowings from financial institutions		(8,417,143)	462,850
Deposits		88,692,711	(173,271,363)
Other liabilities (excluding current taxation)		(3,639,842)	25,352,099
		73,159,022	(150,973,939)
Mark-up / Interest received		57,207,954	70,140,516
Mark-up / Interest paid		(15,310,376)	(21,555,424)
Cash inflow before taxation		15,444,222	16,602,800
Income tax paid		(18,789,161)	(20,271,379)
Net cash flow used in operating activities		(3,344,939)	(3,668,579)
CASH FLOW FROM INVESTING ACTIVITIES			
Net Investments in securities classified as FVOCI		13,580,716	34,002,025
Dividend received		158,803	140,847
Investment in property and equipment		(1,395,978)	(662,970)
Proceeds from sale of property and equipment		7,301	71,932
Proceeds from sale of asset held for sale		567,500	-
Net cash flow generated from investing activities		12,918,342	33,551,834
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		(11,700,637)	(29,131,362)
Payment in respect of lease liability		(457,998)	(521,990)
Net cash flow used in financing activities		(12,158,635)	(29,653,352)
Increase in cash and cash equivalents for the period		(2,585,232)	229,903
Cash and cash equivalents at beginning of the period		100,628,692	94,150,999
Effect of exchange rate changes on cash and cash equivalents		(98,145)	1,212,427
		100,530,547	95,363,426
Cash and cash equivalents at end of the period		97,945,315	95,593,329
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD			
Cash and balances with treasury banks	6	82,912,683	81,367,245
Balances with other banks	7	15,205,012	14,434,217
Overdrawn nostros	16	(172,380)	(208,133)
		97,945,315	95,593,329

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