

The General Manager,
Pakistan Stock Exchange
Stock Exchange Building
I.I. Chundrigar Road,
Karachi.

Dear Sir,

Subject: Holding of Corporate Briefing Session (CBS) for the year ended December 31, 2025

we are pleased to inform you that Samba Bank Limited will hold its Corporate Briefing Session (CBS) for the year ended December 31, 2025 on **Tuesday, June 30, 2026 at 10:00 a.m.**

The session will be conducted physically at the Samba bank premises in Islamabad and will also be accessible virtually through Zoom video conferencing. The purpose of the session is to brief shareholders, investors, and analysts on the Bank's financial performance.

The details of the session are:

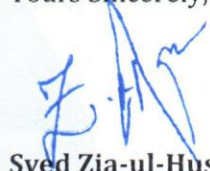
Date	Tuesday, June 30, 2026
Time	10:00 AM
Venue	First Floor, 19-Saleem Plaza Blue Area, Jinnah Avenue, Islamabad & Zoom Video Conferencing
Meeting ID	833 3193 6418
Passcode	553392
Registration Link	https://us06web.zoom.us/j/83331936418?pwd=dq5YvwwWa8n19Ch6bokBg16yowmkjw.1
Period Covered	Year ended December 31, 2025
Email	bilal.saleem@samba.com.pk

Meeting Guidelines

- Participants interested in attending the session through Zoom video conferencing are requested to join by the details provide in the table.
- During Q&A segment participants may raise the hand to submit their questions through chat box.
- The presentation to be delivered at the Corporate Briefing Session will be attached to the notice and made available on the Bank's website at least one day before the scheduled session.
- Participants are encouraged to share any advance questions, queries or feedback at bilal.saleem@samba.com.pk.

We would appreciate your assistance in disseminating this information to the members of the Exchange accordingly.

Yours Sincerely,



Syed Zia-ul-Husnain Shamsi
Company Secretary

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Corporate Briefing Presentation

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SBL Transformation - Balance Sheet

Over the past five years, the Bank has demonstrated resilience amid a challenging macroeconomic environment. Following a period of balance sheet optimization between 2022 and 2024, management adopted a cautious approach towards asset growth in light of elevated interest rates and heightened economic uncertainty. As economic conditions stabilized, the Bank resumed selective growth initiatives focused on retail, treasury, and high-quality corporate assets. Total assets increased to PKR 232 billion by March 2026, supported by growth in investments and a stable funding base.

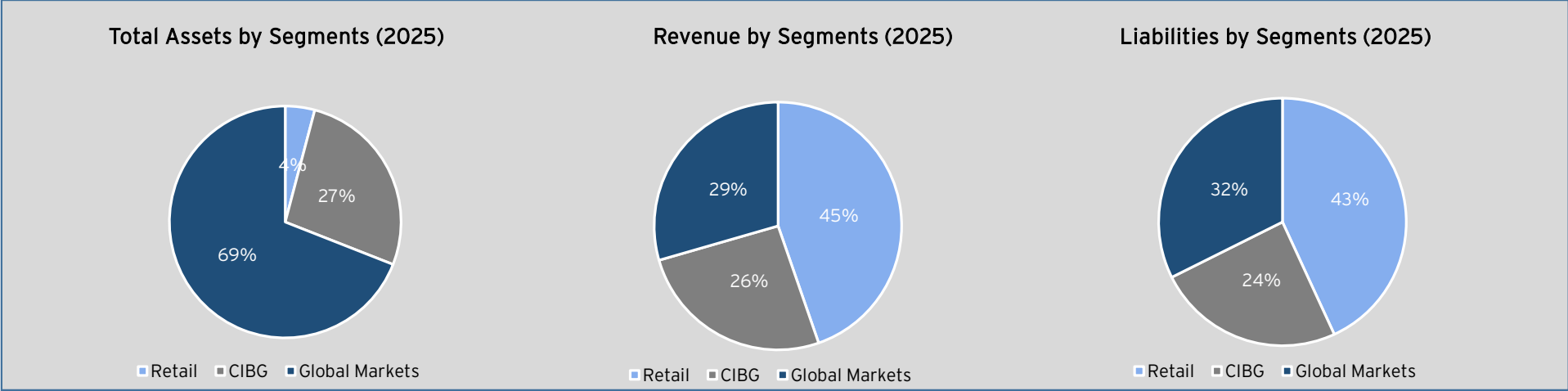
PKR Mn	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Actual	CAGR	Mar 2026 Actual	Variance over Dec 25
						(21 - 25)		
Cash & Due from Banks	8,910	7,193	10,504	10,578	10,451	4%	11,054	6%
Investments & Placements	99,883	84,258	78,604	100,275	118,862	4%	145,264	22%
Advances - Net	81,177	74,455	73,436	56,070	60,610	-7%	57,475	-5%
Other Assets	11,169	13,169	16,189	15,563	16,518	10%	18,291	11%
Total Assets	201,139	179,074	178,734	182,486	206,441	1%	232,084	12%
Due to banks & other FIs	93,019	45,826	30,982	42,474	52,207	-13%	79,610	52%
Customer Deposits	79,267	105,244	114,732	107,142	118,927	11%	117,848	-1%
Debt Securities	4,999	4,997	4,995	4,993	4,991	0%	0	100%
Other Liabilities	7,954	8,354	11,662	10,652	11,516	10%	16,461	43%
Total Liabilities	185,239	164,421	162,371	165,261	187,640	0%	213,919	14%
Net Equity	15,900	14,653	16,363	17,225	18,800	4%	18,165	-3%

SBL Transformation- Income Statement

Despite a volatile interest rate cycle and challenging market conditions, the Bank has maintained a healthy revenue-generating capacity over the years. Profitability in 2022 was impacted by a strategic decision to dispose of a fixed-rate PIB portfolio amid a rapidly rising interest rate environment. However, subsequent years reflected recovery in earnings, supported by improved balance sheet positioning and GM income. A notable positive development during 2025 and the first quarter of 2026 was the significant reduction in provisioning requirements, reflecting improved portfolio performance and proactive credit risk management.

PKR Mn	2021	2022	2023	2024	2025	CAGR	Mar 2026	Variance Over
						(21 - 25)		March 25
Net Interest Income	4,306	4,734	8,101	7,326	5,593	7%	1,257	-19%
Fee and Other Income	1,471	244	1,208	1,687	2,128	10%	386	1%
Total Revenues	5,777	4,978	9,310	9,013	7,722	8%	1,643	-15%
Operating Expenses	3,424	4,059	4,830	5,351	5,522	13%	1,362	1%
Operating Income	2,352	919	4,480	3,662	2,199	-2%	281	-53%
(Provisions) / Reversal	(1,049)	(1,845)	(2,286)	(1,758)	(644)	-11%	122	151%
Other expense - windfall tax	-	-	-	354	-	100%	-	-
Profit before Tax	1,304	(926)	2,193	1,550	1,556	5%	403	13%
Income Tax	515	(498)	958	850	829	13%	210	12%
Profit after Tax	789	(428)	1,235	699	727	-2%	193	15%

Finance & Business - Business Segment Overview



Corporate & SME Banking

Leading corporate banking business targeting a wide spectrum of clients.

- Loan products
- Current/time deposit accounts
- Payments & collection processing
- Cash delivery
- Electronic payment solutions
- Automated payroll processing
- Import/export related products

Retail & Consumer

Provides retail banking products and services to individual clients

- Digital [mobile & online] banking
- Branch & Digital account services
- Remittance business
- Priority banking
- Auto Loans
- Mortgage Finance
- Personal finance
- Payroll & Collection Accounts

Global Market (Treasury)

Manages funding, liquidity and investment portfolio

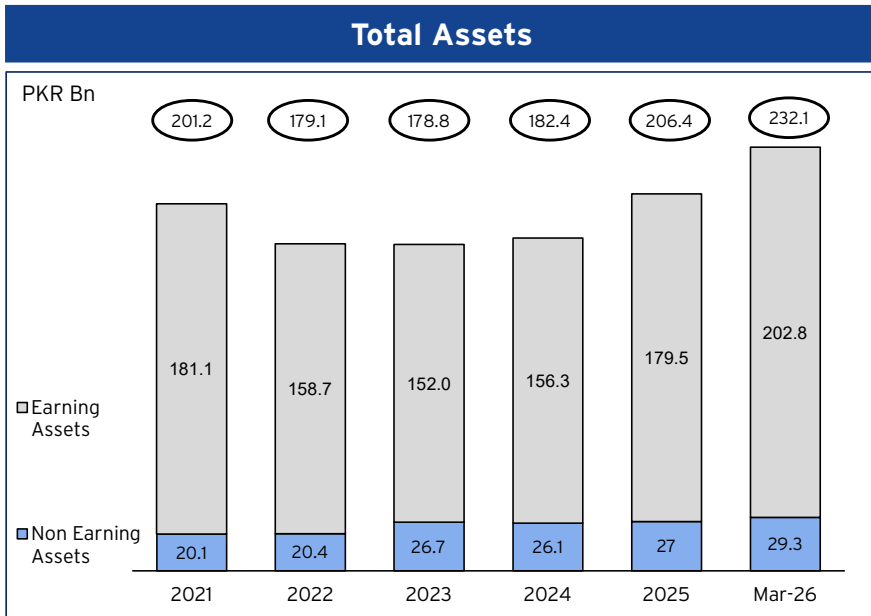
- Money Markets
- Asset Liability management
- Foreign Exchange Trading & Sales
- Equity Trading
- Margin Trading
- Ready Future Arbitrage

Branch Network Mar 2026 - 77 Branches in 36 Cities



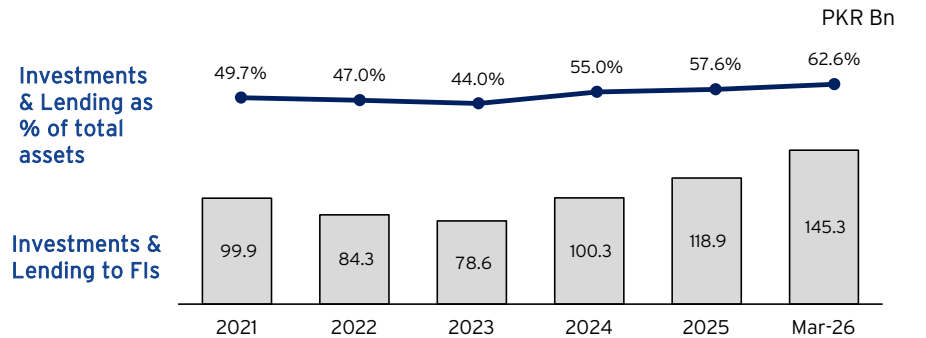
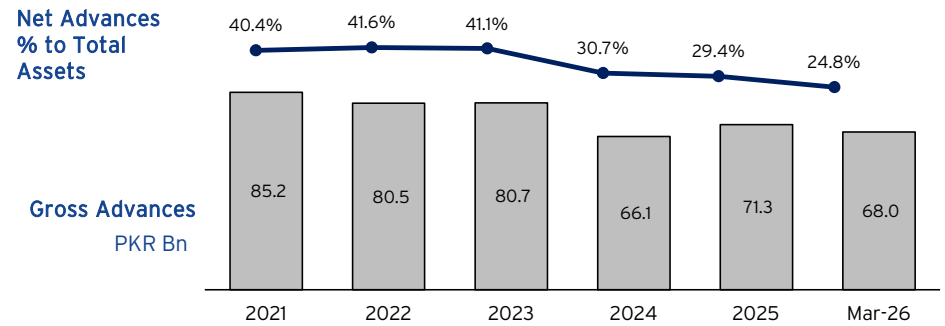
Balance Sheet - Assets

The Bank has maintained a balanced asset allocation strategy between advances and investment securities. Investments, primarily in sovereign instruments, provide stability of earnings and liquidity, while advances contribute to relationship-based banking revenues. This diversified asset mix has enabled the Bank to generate consistent income while maintaining a conservative risk profile. As we move forward, management remains focused on carefully expanding quality lending opportunities while preserving the Bank's strong liquidity position.



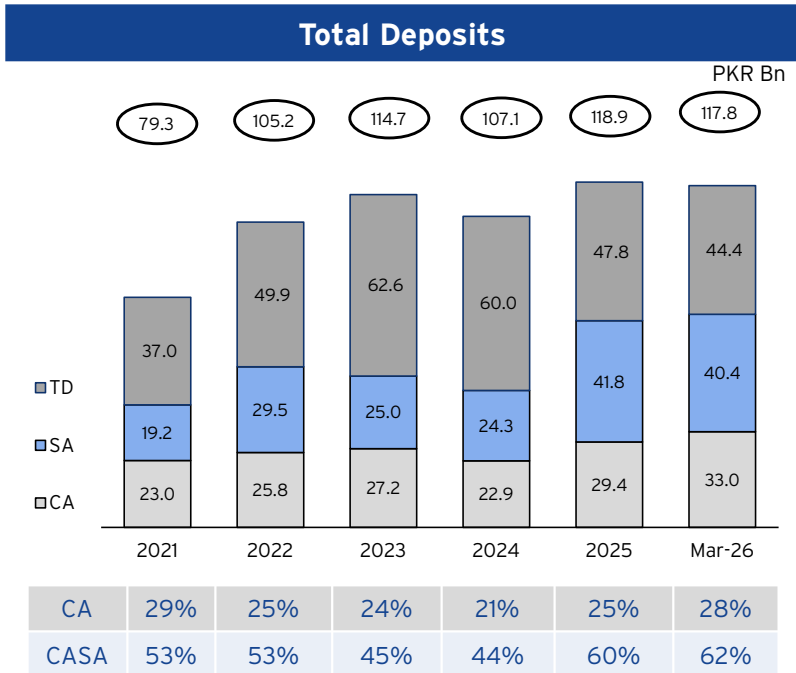
Net Loans, on average, represented ~30% of total assets of the bank whereas investments (which primarily represent investments in Govt. papers and also include equity shares represented around 57% of total assets. This balanced assets mix approach has resulted in stable top-line income over the years. Increase in non-earning assets in 2025 is attributable to higher CRR requirement and higher markup receivable due to interest rate increase.

Major Earning Assets

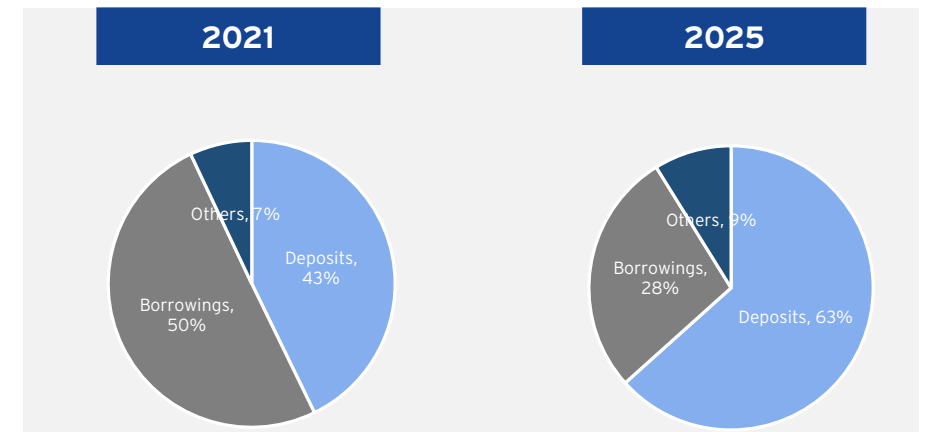


Balance Sheet - Deposits

Deposit growth remains a key strategic priority for the Bank. Over recent years, management has actively improved the quality of the deposit franchise by reducing concentration risks and increasing the share of granular retail deposits. The CASA ratio improved significantly, reaching 62%, reflecting the Bank's success in mobilizing low-cost and stable funding sources. The strong liquidity position also enabled the Bank to selectively exit highcost deposit relationships, contributing positively to funding costs and overall profitability.



Liabilities Mix

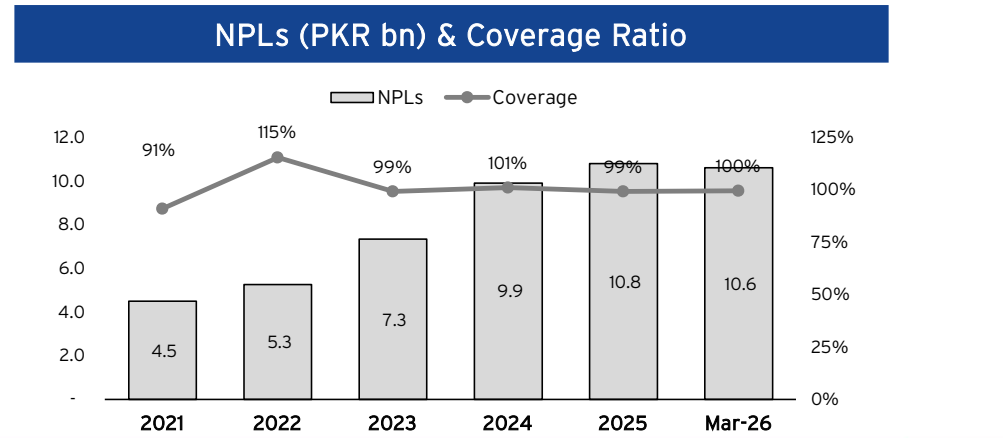
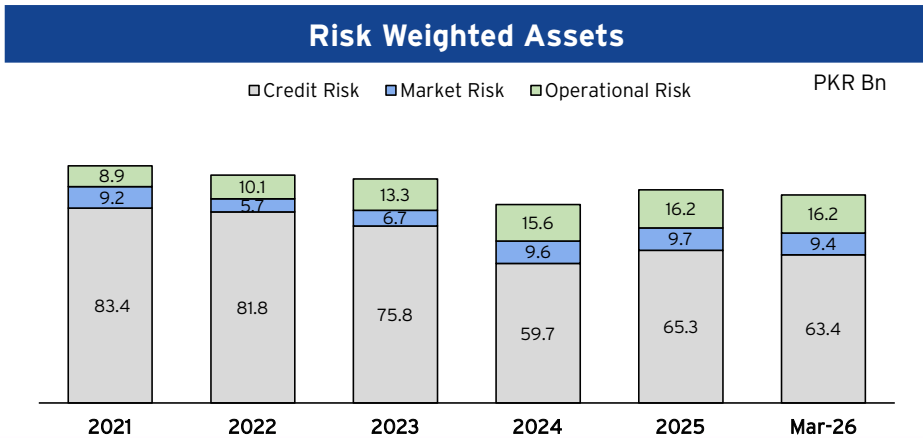
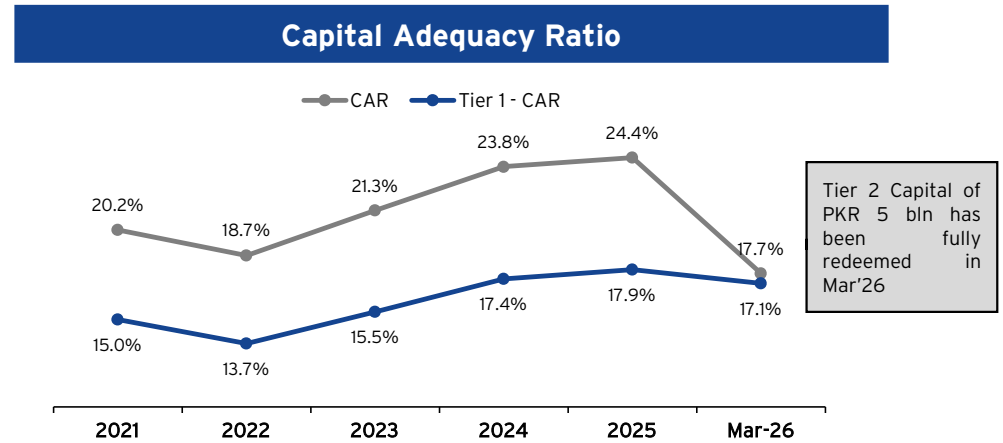
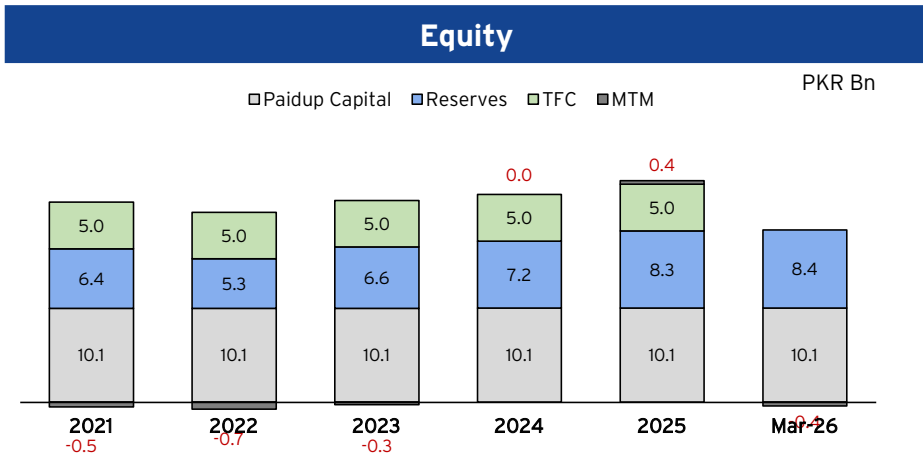


The Bank has rationalized deposit to reduce concentration risk. However Deposit mobilization from retail channels has remained SBL's key priority, despite challenges in soliciting current account deposit due to limited network. SBL has been able to achieve notable volumetric increase in its current deposits.

In last couple of years, Bank's strong liquidity position enabled the management to exit from high cost deposits relationships, which resulted in improvements over all cost of deposits, thus contributing to higher net interest income.

Bank Level - Capital

Samba Bank continues to maintain a strong capital position with all regulatory capital ratios comfortably above minimum requirements. The Bank's Capital Adequacy Ratio stood at 17.68% as of March 2026, demonstrating ample capacity to support future business growth while maintaining prudent risk management standards. While industry-wide challenges contributed to elevated non-performing loans in recent years, management remains focused on recovery efforts and expects meaningful recoveries from identified accounts. Coverage levels remain robust and continue to provide protection against potential credit losses.



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Q&A



Thank you