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PRESS RELEASE

Sindh Bank Posts 274% Surge in Pre-Tax Profit to Rs.4.05-Billion for the half year ended June 30, 2026

Sindh Bank reported its Profit Before Tax of Rs.4.05-Billion in H1'26, up from Rs.1.08-Billion for H1'25 driven by manifold increase in Operating Profits attributable to resilient margins and hence significantly higher Net Markup Income.

Profit After Tax for the H1'26 increased by nearly 5 Times to Rs.2.41-Billion compared to Rs.500-Million in the same period last year.

Total Equity of the Bank grew by Rs.1.22-Billion reaching to Rs 34.77-Billion at June 30, 2026. Bank's Capital Adequacy Ratio stood at 21.81% as against the minimum requirement of 11.50% and maintained Rs 30.12-Billion as minimum capital against the requirement of Rs 10-Billion as on June 30, 2026 reflecting capital strength to pursue balance sheet growth.

Deposits continued touching new peaks and reached to Rs.357-Billion at the end of June 2026 surpassing previous peak of Rs. 342-Billion witnessing increase of Rs.15-Billion over year ended December 2025. Bank also managed to improve deposit mix, Non-remunerative deposits in particular, which notably strengthened profitability. With the focus on customer widening, the number of account holders significantly increased with the addition of 197,975 new customer accounts.

Bank achieved growth of Rs.10.8-Billion in private sector lending across all segments viz SME Finance, Agricultural Credit, Corporate Commercial Credit and Consumer Finance during first half of the year 2026.

VIS Credit Rating Company Limited during the period reaffirmed Long Term Credit Rating of Bank to AA and short term rating to highest possible A-1+ with stable outlook.

Sindh Bank continued public service with dedication and passion with Sindh Peoples Housing for Flood Affectees and Distribution of Zakat every year, Delivery of Benazir Hari Cards through its branches and booths counters. During ongoing year, Bank proudly partnered with various government departments for delivery of unprecedented interventions from Government of Sindh listed below to people registered digitally with GoS.

> Rs. 87 billion allocate for Wheat Procurement Facility for 2026 harvesting season to support 333,150 farmers, Rs. 41 billion in DAP and Urea subsidies, digitally transferred Rs. 3 billion fuel subsidy to 331,000 wheat growers, supported 3,500+ fishermen, delivered Rs. 2.4 billion Peoples Motorbike Fuel Subsidy to 1.2 million bikers, facilitated targeted fuel subsidies for 1,500+ transporters, and delivered Rs. 4 billion flood emergency assistance to 58,000+ beneficiaries.

Sindh Bank branch network comprises of 330 on- line branches across Pakistan which includes 59 dedicated Islamic Banking branches (IBBs).