



Soneri Bank

SBL/Secy/PSX/21/258
26 October 2021

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

Form - 7
Through PUCARS & Hand delivery

Subject: **Financial Results for the Third Quarter and Nine Months ended 30.09.2021**

Dear Sir,

We have to inform you that the Board of Directors of Soneri Bank Limited in its 188th meeting held on Tuesday, 26 October 2021 at 1230 hours at Lahore (via Zoom) approved the third quarter and nine months Financial Statements for the period ended 30 September 2021 and recommended the following:

- | | | |
|--|---|-----|
| 1. <u>Cash Dividend</u> | : | NIL |
| 2. <u>Bonus Shares</u> | : | NIL |
| 3. <u>Right Shares</u> | : | NIL |
| 4. <u>Any Other Entitlement/Corporate Action</u> | : | NIL |
| 5. <u>Any Other Price – Sensitive Information</u> | : | NIL |

Financial Results

The condensed interim (un-audited) profit & loss account of the Bank for the third quarter and nine months period ended 30 September 2021 is enclosed herewith as Annexure "A".

The Quarterly Report of the Bank for the period ended 30 September 2021 will be transmitted through PUCARS within the specified time.

Yours Sincerely,

Muhammad Altaf Butt
Company Secretary



Encls: a.a.

SONERI BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2021

Annexure "A"

		For the quarter ended		For the nine months ended	
	Note	30 September 2021	30 September 2020	30 September 2021	30 September 2020
----- (Rupees in '000) -----					
Mark-up / return / interest earned	23	9,633,187	10,066,833	28,201,131	33,455,328
Mark-up / return / interest expensed	24	6,901,181	7,280,965	19,764,181	25,314,495
Net mark-up / interest income		2,732,006	2,785,868	8,436,950	8,140,833
Non mark-up / interest income					
Fee and commission income	25	501,338	447,320	1,489,024	1,284,547
Dividend income		61,357	15,894	164,967	97,845
Foreign exchange income		228,677	204,864	701,989	828,959
Gain / (loss) on securities - net	26	(103,927)	188,698	359,162	687,190
Other income	27	300,368	9,667	323,896	29,999
Total non-markup / interest Income		987,813	866,443	3,039,038	2,928,540
Total income		3,719,819	3,652,311	11,475,988	11,069,373
Non mark-up / interest expenses					
Operating expenses	28	2,483,724	2,196,308	7,404,713	6,535,369
Workers' welfare fund	29	33,401	22,916	99,370	66,036
Other charges	30	1,681	148	14,811	74,960
Total non mark-up / interest expenses		2,518,806	2,219,372	7,518,894	6,676,365
Profit before provisions		1,201,013	1,432,939	3,957,094	4,393,008
(Reversals) / provisions and write offs - net	31	29,474	271,086	(240,971)	1,300,207
Extraordinary / unusual items		-	-	-	-
Profit before taxation		1,171,539	1,161,853	4,198,065	3,092,801
Taxation	32	635,882	479,858	1,840,146	1,281,501
Profit after taxation		535,657	681,995	2,357,919	1,811,300
----- (Rupees) -----					
Basic / diluted earnings per share	33	0.4859	0.6186	2.1388	1.6430

The annexed notes 1 to 42 form an integral part of these condensed interim financial statements.

Chairman

President & Chief
Executive Officer

Chief Financial Officer

Director

Director

