

**The General Manager**

Pakistan Stock Exchange Limited (PSX)  
Stock Exchange Building  
Stock Exchange Road  
Karachi.

**Subject: ANNOUNCEMENT -  
FINANCIAL RESULTS OF THE BANK FOR THE THIRD QUARTER ENDED  
SEPTEMBER 30, 2024.**

Dear Sir,

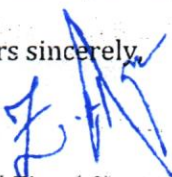
We are pleased to inform you that the Board of Directors ("BoD") of Samba Bank Limited ("SBL") in its meeting held on Tuesday, October 29, 2024, at 12:00 noon (PST) through Webex, mainly to approve the un-audited accounts (3<sup>rd</sup> Quarter) ended September 30, 2024.

- (i) **CASH DIVIDEND**  
*Nil*
- (ii) **BONUS SHARES**  
*Nil*
- (iii) **RIGHT SHARES**  
*Nil*
- (iv) **ANY OTHER ENTITLEMENT / CORPORATE ACTION**  
*Nil*
- (v) **ANY OTHER PRICE SENSITIVE INFORMATION**  
*Nil*

The financial results of Samba Bank Limited ("SBL") are attached as **Annexure-A**:

The quarterly report of the Bank for the period ended September 30, 2024, will be transmitted through PUCARS separately within the specified time.

Yours sincerely,

  
Syed Zia-ul-Husnain Shamsi  
Company Secretary

cc:

**Director/HOD Surveillance,  
Supervision and Enforcement Department**  
Securities & Exchange Commission of Pakistan  
NIC Building, Jinnah Avenue,  
Islamabad.

**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**

FOR THE QUARTER AND NINE MONTHS ENDED SEPTEMBER 30, 2024

|   | (Rupees in '000)<br>Quarter ended |                       | (Rupees in '000)<br>Nine months ended |                       |
|---|-----------------------------------|-----------------------|---------------------------------------|-----------------------|
|   | September<br>30, 2024             | September<br>30, 2023 | September<br>30, 2024                 | September<br>30, 2023 |
| Mark-up / Return / Interest earned                                  | 7,238,282                         | 7,393,256             | 22,170,509                            | 21,200,792            |
| Mark-up / Return / Interest expensed                                | 5,550,281                         | 5,233,626             | 16,570,606                            | 15,475,308            |
| Net mark-up / interest income                                       | 1,688,001                         | 2,159,630             | 5,599,903                             | 5,725,484             |
| <b>NON MARK-UP / INTEREST INCOME</b>                                |                                   |                       |                                       |                       |
| Fee and commission income   | 94,430                            | 99,802                | 267,818                               | 298,690               |
| Dividend income   | 14,862                            | 10,309                | 40,582                                | 27,046                |
| Foreign exchange income   | 223,620                           | 243,780               | 888,908                               | 975,044               |
| Income / (loss) from derivatives                                    | -                                 | -                     | -                                     | -                     |
| Gain / (loss) on securities   | 93,518                            | 49,543                | 117,769                               | (465,696)             |
| Other income  | 467                               | 2,957                 | 1,644                                 | 12,187                |
| Total non-markup / interest income                                  | 426,897                           | 406,391               | 1,316,721                             | 847,271               |
| Total income  | 2,114,898                         | 2,566,021             | 6,916,624                             | 6,572,755             |
| <b>NON MARK-UP/INTEREST EXPENSES</b>                                |                                   |                       |                                       |                       |
| Operating expenses  | 1,292,195                         | 1,188,697             | 3,825,542                             | 3,422,281             |
| Workers welfare fund  | -                                 | 11,000                | 45,000                                | 37,000                |
| Other charges   | -                                 | -                     | 280                                   | -                     |
| Total non-markup / interest expenses                                | 1,292,195                         | 1,199,697             | 3,870,822                             | 3,459,281             |
| Profit before provision   | 822,703                           | 1,366,324             | 3,045,802                             | 3,113,474             |
| Credit loss allowance / provisions / reversals and write offs - net | (620,460)                         | (669,094)             | (1,540,370)                           | (1,261,221)           |
| Extra ordinary / unusual items                                      | -                                 | -                     | -                                     | -                     |
| <b>PROFIT BEFORE TAXATION</b>                                       | <b>202,243</b>                    | <b>697,230</b>        | <b>1,505,432</b>                      | <b>1,852,253</b>      |
| Taxation  | (98,580)                          | (343,000)             | (738,841)                             | (791,977)             |
| <b>PROFIT AFTER TAXATION</b>  | <b>103,663</b>                    | <b>354,230</b>        | <b>766,591</b>                        | <b>1,060,276</b>      |
| -----Rupees-----  |                                   |                       |                                       |                       |
| Earnings per share - basic and diluted                              | 0.10                              | 0.35                  | 0.76                                  | 1.05                  |

*[Handwritten signature]*  
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