

April 18, 2025

The General Manager

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

**Subject: ANNOUNCEMENT -
FINANCIAL RESULTS OF THE BANK FOR THE FIRST QUARTER ENDED
MARCH 31, 2025.**

Dear Sir,

We are pleased to inform you that the Board of Directors ("BoD") of Samba Bank Limited ("SBL") in its meeting held on Friday, April 18, 2025, at 12:00 am (PST) through Webex, mainly to approve the unaudited accounts (1st Quarter) ended March 31, 2025.

- (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 March 31, 2025, 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.

SAMBA BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS ENDED MARCH 31, 2025

ANNEXURE A

(Rupees in '000)

Three months ended March 31, 2025	Three months ended March 31, 2024
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Mark-up / Return / Interest earned	5,529,223	7,579,570
Mark-up / Return / Interest expensed	3,972,100	5,723,639
Net mark-up / interest income	1,557,123	1,855,931

NON MARK-UP / INTEREST INCOME

Fee and commission income	84,402	89,138
Dividend income	18,967	14,607
Foreign exchange income	231,586	216,771
Income / (loss) from derivatives	-	-
Gain / (loss) on securities	47,973	(469)
Other income	172	260
Total non-markup / interest income	383,100	320,307
Total income	1,940,223	2,176,238

NON MARK-UP/INTEREST EXPENSES

Operating expenses	1,337,669	1,323,304
Workers welfare fund	9,000	18,000
Other charges	-	-
Total non-markup / interest expenses	1,346,669	1,341,304

Profit before provision	593,554	834,934
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Credit loss allowance / provisions / reversals and write offs - net	(238,332)	(133,085)
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Extra ordinary / unusual items	-	-
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PROFIT BEFORE TAXATION	355,222	701,849
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Taxation	(188,373)	(343,166)
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PROFIT AFTER TAXATION	166,849	358,683
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(Rupees)

Earnings per share - basic and diluted	0.17	0.36
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[Signature]
18/4/25
Samba Bank Limited
Karachi