

April 24, 2013

The Managing Director
Karachi Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi.

**Subject: ANNOUNCEMENT
BOARD MEETING – 64TH BOARD OF DIRECTORS MEETING
RESULTS FOR THE UN-AUDITED ACCOUNTS OF THE BANK FOR
THE FIRST QUARTER ENDED MARCH 31, 2013.**

Dear Sir,

We are pleased to inform you that the Board of Directors at their meeting held on Wednesday, the 24th April, 2013, at 12:00 noon, at its Head Office, 6th Floor, Sidco Avenue Centre, M.D.M. Wafai Road, Karachi, have approved the Un-Audited Accounts of the Bank for the quarter ended March 31, 2013, showing the following profit and loss account results:

	Quarter ended	
	March 31, 2013	March 31, 2012
	(Rupees in '000)	
Mark-up / return / interest earned	730,832	773,468
Mark-up / return / interest expensed	417,624	437,013
Net mark-up / return / interest income	313,208	336,455
(Reversal) / Provision against loans and advances - net	(35,665)	(32,542)
Provision for diminution in the value of investments- net	-	-
Recoveries against debts written-off	(170)	(3,153)
	(35,835)	(35,695)
Net mark-up / return / interest income after provisions	349,043	372,150
Non mark-up / interest income		
Fee, commission and brokerage income	15,985	15,929
Dividend income	-	-
Income from dealing in foreign currencies	27,754	3,061
Gain / (loss) on sale of securities	(486)	1,522
Gain / (loss) on revaluation of investments classified as held for trading	(208)	189
Other income	1,255	(255)
Total non mark-up / interest income	44,300	20,446
	393,343	392,596

Samba Bank Limited

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