

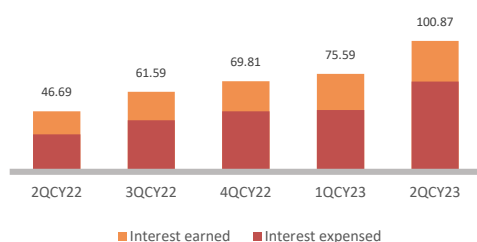
BAFL Result Review - 2QCY23



Thursday, August 10, 2023

Rupees' millions	2QCY23	2QCY22	YoY	1HCY23	1HCY22	YoY
Interest earned	100,868	46,688	116.0% ▲	176,456	82,505	113.9% ▲
Interest expensed	-69,614	-28,835	141.4% ▲	-117,265	-50,362	132.8% ▲
Net Interest Income	31,254	17,854	75.1% ▲	59,191	32,143	84.2% ▲
Fee and commission income	3,453	2,686	28.6% ▲	6,758	5,159	31.0% ▲
Dividend income	349	442	21.0% ▼	623	666	6.5% ▼
Foreign exchange income	1,781	3,421	47.9% ▼	5,106	4,852	5.2% ▲
(Loss) / gain on securities	-5	-93	94.7% ▲	-320	-82	292.4% ▲
Other income	69	43	58.4% ▲	133	204	34.9% ▼
Non-Interest Income	6,437	6,519	1.3% ▼	12,988	10,901	19.2% ▲
Operating expenses	-15,778	-11,429	38.1% ▲	-30,363	-21,711	39.8% ▲
Workers' Welfare Fund	-415	-264	57.6% ▲	-813	-424	91.9% ▲
Other charges	-126	-5	2247.5% ▲	-137	-7	1810.2% ▲
Profit Before Provisions	21,371	12,675	68.6% ▲	40,867	20,902	95.5% ▲
Provisions	-4,480	-3,654	22.6% ▲	-5,002	-4,041	23.8% ▲
Profit Before Taxation	16,891	9,021	87.2% ▲	35,865	16,860	112.7% ▲
Taxation	-9,013	-5,336	68.9% ▲	-17,245	-8,157	111.4% ▲
Profit After Taxation	7,877	3,685	113.8% ▲	18,620	8,703	113.9% ▲
Earnings Per Share	4.99	2.34	113.8% ▲	11.81	5.52	113.9% ▲
Dividend	3.00	2.50	20.0% ▲	3.00	2.50	20.0% ▲
Bonus	0%	0%		0%	0%	
Closing Period: Aug 23, 2023 - Aug 25, 2023						
Operating Cost to Income	-41.9%	-46.9%	5.0% ▼	-42.1%	-50.4%	8.4% ▼
Effective Taxation	-53.4%	-59.2%	5.8% ▼	-48.1%	-48.4%	0.3% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

