

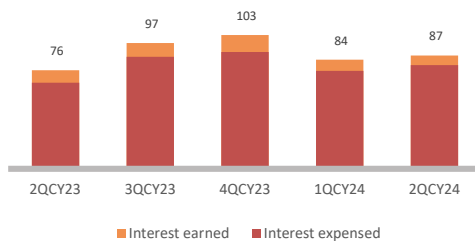
BOP Result Review - 2QCY24



Thursday, August 29, 2024

Rupees' millions	2QCY24	2QCY23	YoY	1HCY24	1HCY23	YoY
Interest earned	87,475	76,144	14.9% ▲	171,719	126,820	35.4% ▲
Interest expensed	-80,113	-66,494	20.5% ▲	-155,803	-109,403	42.4% ▲
Net Interest Income	7,362	9,650	23.7% ▼	15,916	17,417	8.6% ▼
Fee and commission income	2,440	2,813	13.3% ▼	4,517	4,536	0.4% ▼
Dividend income	48	109	55.8% ▼	163	246	33.8% ▼
Foreign exchange income	556	-4	14396.2% ▲	763	776	1.7% ▼
(Loss) / gain on securities	1,388	-20	7094.9% ▲	2,089	40	5157.3% ▲
Other income	1,847	93	1896.6% ▲	2,395	133	1704.2% ▲
Non-Interest Income	6,278	2,991	109.9% ▲	9,927	5,731	73.2% ▲
Operating expenses	-11,677	-10,309	13.3% ▲	-22,111	-18,658	18.5% ▲
Workers' Welfare Fund	-34	-38	11.4% ▼	-87	-69	26.2% ▲
Other charges	-1.5	-8	81.4% ▼	-2	-9	80.8% ▼
Profit Before Provisions	1,928	2,285	15.6% ▼	3,644	4,414	17.4% ▼
Provisions	1,611	-475	439.0% ▲	3,406	-495	588.2% ▲
Profit Before Taxation	3,539	1,810	95.5% ▲	7,051	3,919	79.9% ▲
Taxation	-899	436	305.9% ▼	-2,700	-470	474.0% ▲
Profit After Taxation	2,640	2,247	17.5% ▲	4,350	3,448	26.2% ▲
Earnings Per Share	0.81	0.69	17.5% ▲	1.33	1.05	26.2% ▲
Dividend	0.00	-	-	-	0.00	
Bonus	-	-		-	0.00	
Operating Cost to Income	-85.6%	-81.6%	4.0% ▲	-85.6%	-80.6%	5.0% ▲
Effective Taxation	-25.4%	24.1%	1.3% ▲	-38.3%	-12.0%	26.3% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

