

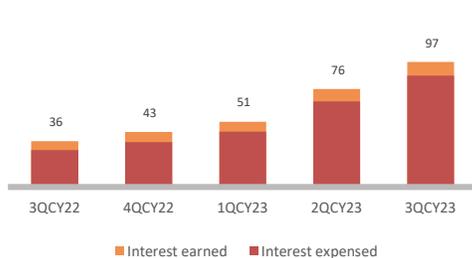
BOP Result Review - 3QCY23



Monday, October 30, 2023

Rupees' millions	3QCY23	3QCY22	YoY	9MCY23	9MCY22	YoY
Interest earned	97,125	35,662	172.3% ▲	223,945	94,542	136.9% ▲
Interest expensed	-86,450	-28,648	201.8% ▲	-195,853	-71,664	173.3% ▲
Net Interest Income	10,675	7,014	52.2% ▲	28,092	22,878	22.8% ▲
Fee and commission income	1,931	1,646	17.3% ▲	6,467	5,001	29.3% ▲
Dividend income	91	167	45.6% ▼	337	388	13.2% ▼
Foreign exchange income	-1,154	904	227.7% ▼	-377	1,589	123.7% ▼
(Loss) / gain on securities	297	49	502.5% ▲	336	-812	141.4% ▼
Other income	1,870	9	19770.4% ▲	2,101	208	912.6% ▲
Non-Interest Income	3,035	2,776	9.3% ▲	8,766	6,374	37.5% ▲
Operating expenses	-8,820	-6,554	34.6% ▲	-27,478	-20,416	34.6% ▲
Workers' Welfare Fund	-51	-64	20.2% ▼	-120	-211	43.2% ▼
Other charges	-0.2	-1	76.9% ▼	-9	-35	74.5% ▼
Profit Before Provisions	4,838	3,172	52.5% ▲	9,252	8,591	7.7% ▲
Provisions	187	915	79.6% ▼	-308	3,855	92.0% ▼
Profit Before Taxation	5,025	4,087	22.9% ▲	8,943	12,446	28.1% ▼
Taxation	-2,489	-1,910	30.3% ▲	-2,960	-4,848	39.0% ▼
Profit After Taxation	2,535	2,177	16.5% ▲	5,984	7,598	21.2% ▼
Earnings Per Share	0.78	0.67	16.6% ▲	1.84	2.33	21.1% ▼
Dividend	-	-	-	-	-	-
Bonus	-	-	-	-	-	-
Operating Cost to Income	-64.3%	-66.9%	2.6% ▼	-74.6%	-69.8%	4.8% ▲
Effective Taxation	-49.5%	-46.7%	2.8% ▲	-33.1%	-39.0%	5.9% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

