

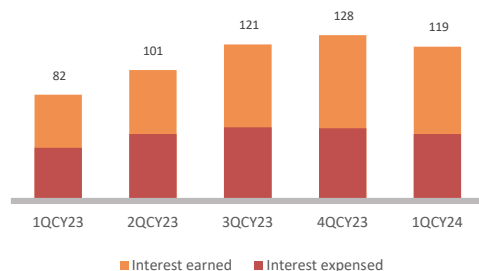
MEBL Result Review - 1QCY24



Thursday, April 18, 2024

Rupees' millions	1QCY24	1QCY23	YoY	CY23	CY22	YoY
Interest earned	119,146	81,953	45.4% ▲	431,722	232,121	86.0% ▲
Interest expensed	-51,582	-40,907	26.1% ▲	-205,293	-110,418	85.9% ▲
Net Interest Income	67,564	41,046	64.6% ▲	226,429	141,312	60.2% ▲
Fee and commission income	5,049	3,598	40.3% ▲	17,414	13,316	30.8% ▲
Dividend income	443	241	83.5% ▲	1,107	988	12.1% ▲
Foreign exchange income	478	-155	408.3% ▲	3,095	3,617	14.4% ▼
(Loss) / gain on securities	60	-106	156.8% ▲	-808	-55	1367.6% ▲
Other Income	328	287	14.3% ▲	1,299	1,237	5.0% ▲
Non-Interest Income	6,358	3,865	64.5% ▲	22,107	18,668	18.4% ▲
Operating expenses	-19,957	-14,345	39.1% ▲	-67,877	-46,240	46.8% ▲
Workers' Welfare Fund	-1,119	-590	89.8% ▲	-3,606	-1,910	88.8% ▲
Other charges	-133	-3	4588.7% ▲	-305	-95	220.4% ▲
Profit Before Provisions	52,714	29,974	75.9% ▲	176,748	107,167	64.9% ▲
Provisions	344	-2,130	116.2% ▼	-7,340	-4,177	75.7% ▲
Profit Before Taxation	53,058	27,844	90.6% ▲	169,408	101,088	67.6% ▲
Taxation	-27,651	-12,420	122.6% ▲	-84,932	-43,378	95.8% ▲
Profit After Taxation	25,407	15,424	64.7% ▲	84,476	51,225	64.9% ▲
Earnings Per Share	14.18	8.62	64.6% ▲	47.18	28.62	64.8% ▲
Dividend	7.00	3.00	133.3% ▲	20.00	8.50	135.3% ▲
Bonus	0.0%	0.0%		0.0%	10.0%	
Closing Period: May 01, 2024 to May 03, 2024						
Operating Cost to Income	-27.0%	-31.9%	4.9% ▼	-27.3%	-28.9%	1.6% ▼
Effective Taxation	-52.1%	-44.6%	7.5% ▲	-50.1%	-42.9%	7.2% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

