

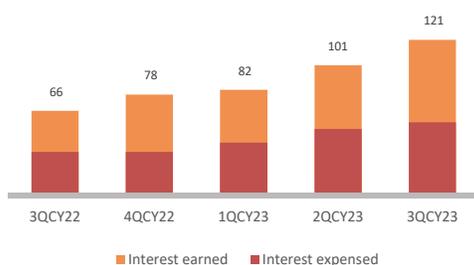
# MEBL Result Review - 3QCY23



Thursday, 19 October 2023

Rupees' millions	3QCY23	3QCY22	YoY	9MCY23	9MCY22	YoY
Interest earned	120,832	65,582	84.2% ▲	303,817	153,879	97.4% ▲
Interest expensed	-56,765	-33,855	67.7% ▲	-149,171	-76,730	94.4% ▲
<b>Net Interest Income</b>	<b>64,067</b>	<b>31,727</b>	<b>101.9% ▲</b>	<b>154,645</b>	<b>96,758</b>	<b>59.8% ▲</b>
Fee and commission income	4,603	3,439	33.9% ▲	12,388	9,600	29.0% ▲
Dividend income	129	128	0.8% ▲	588	552	6.5% ▲
Foreign exchange income	1,575	735	114.4% ▲	2,116	3,867	45.3% ▼
(Loss) / gain on securities	-526	-105	403.1% ▼	-902	77	1271.2% ▼
Other Income	411	191	115.3% ▲	978	950	2.9% ▲
<b>Non-Interest Income</b>	<b>6,193</b>	<b>4,388</b>	<b>41.1% ▲</b>	<b>15,168</b>	<b>14,611</b>	<b>3.8% ▲</b>
Operating expenses	-18,453	-12,279	50.3% ▲	-48,242	-32,745	47.3% ▲
Workers' Welfare Fund	-1,050	-506	107.5% ▲	-2,535	-1,243	104.0% ▲
Other charges	-4	-83	95.7% ▼	-56	-89	37.3% ▼
Profit Before Provisions	50,753	23,247	118.3% ▲	118,981	72,724	63.6% ▲
Provisions	-782	-546	43.2% ▲	-4,416	-1,735	154.5% ▲
Profit Before Taxation	49,971	22,701	120.1% ▲	114,565	69,087	65.8% ▲
Taxation	-24,519	-11,224	118.5% ▲	-56,528	-27,787	103.4% ▲
<b>Profit After Taxation</b>	<b>25,451</b>	<b>11,477</b>	<b>121.8% ▲</b>	<b>58,037</b>	<b>34,815</b>	<b>66.7% ▲</b>
<b>Earnings Per Share</b>	<b>14.21</b>	<b>6.41</b>	<b>121.6% ▲</b>	<b>32.42</b>	<b>19.45</b>	<b>66.6% ▲</b>
<b>Dividend</b>	<b>5.00</b>	<b>2.00</b>	<b>150.0% ▲</b>	<b>12.00</b>	<b>5.50</b>	<b>118.2% ▲</b>
<b>Bonus</b>	<b>0.0%</b>	<b>0.0%</b>		<b>0.0%</b>	<b>10.0%</b>	
Closing Period: Nov 01, 2023 to Nov 03, 2023						
Operating Cost to Income	-26.3%	-34.0%	7.7% ▼	-28.4%	-29.4%	1.0% ▼
Effective Taxation	-49.1%	-49.4%	0.4% ▼	-49.3%	-40.2%	9.1% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

