

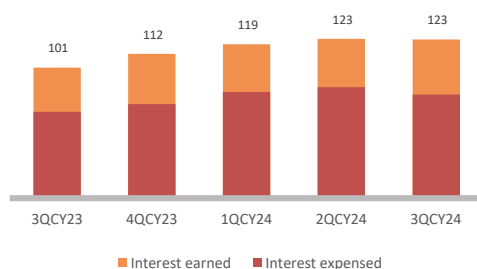
BAHL Result Review - 3QCY24



Thursday, October 24, 2024

Rupees' millions	3QCY24	3QCY23	YoY	9MCY24	9MCY23	YoY
Interest earned	122,701	100,994	21.5% ▲	365,017	262,212	39.2% ▲
Interest expensed	-80,231	-66,679	20.3% ▲	-248,440	-176,973	40.4% ▲
Net Interest Income	42,470	34,315	23.8% ▲	116,576	85,239	36.8% ▲
Fee and commission income	4,587	3,689	24.3% ▲	13,717	10,371	32.3% ▲
Dividend income	2	272	99.4% ▼	868	1,114	22.1% ▼
Foreign exchange income	398	1,481	73.1% ▼	3,862	5,294	27.0% ▼
(Loss) / gain on securities	-66	-16	318.5% ▲	-234	8	N/A
Other income	452	261	73.2% ▲	1,329	652	104.0% ▲
Non-Interest Income	5,373	5,687	5.5% ▼	19,542	17,439	12.1% ▲
Operating expenses	-20,120	-17,433	15.4% ▲	-59,461	-49,659	19.7% ▲
Workers' Welfare Fund	-502	-450	11.5% ▲	-1,413	-1,082	30.6% ▲
Other charges	-179	-37.61	376.2% ▲	-307	-37.78	712.5% ▲
Profit Before Provisions	27,043	22,081	22.5% ▲	74,938	51,900	44.4% ▲
Provisions	-4,483	-76	5807.6% ▲	-11,875	1,051	N/A
Profit Before Taxation	22,560	22,005	2.5% ▲	63,063	52,951	19.1% ▲
Taxation	-10,590	-10,809	2.0% ▼	-30,006	-23,667	26.8% ▲
Profit After Taxation	11,970	11,196	6.9% ▲	33,057	29,284	12.9% ▲
Earnings Per Share	10.77	10.07	6.9% ▲	29.74	26.35	12.9% ▲
Dividend	3.50	4.50	-	10.50	9.00	
Bonus	0.00	0.00		0.00	0.00	
Closing Period: 01 Nov, 2024 - 05 Nov, 2024						
Operating Cost to Income	-42.1%	-43.6%	1.5% ▼	-43.7%	-48.4%	4.7% ▼
Effective Taxation	-46.9%	-49.1%	2.2% ▼	-47.6%	-44.7%	2.9% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

