

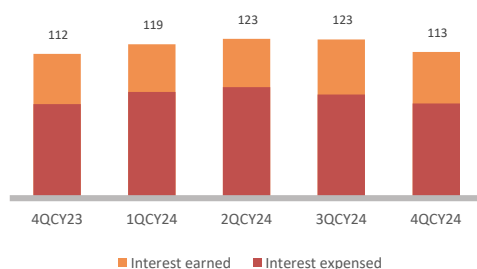
BAHL Result Review - 4QCY24



Thursday, January 30, 2025

Rupees' millions	4QCY24	4QCY23	YoY	CY24	CY23	YoY
Interest earned	113,014	111,690	1.2% ▲	478,031	373,902	27.8% ▲
Interest expensed	-73,343	-72,782	0.8% ▲	-321,783	-249,755	28.8% ▲
Net Interest Income	39,671	38,909	2.0% ▲	156,248	124,148	25.9% ▲
Fee and commission income	5,723	3,500	63.5% ▲	19,440	13,871	40.1% ▲
Dividend income	0	438	100.0% ▼	868	1,552	44.1% ▼
Foreign exchange income	49	1,547	96.8% ▼	3,911	6,841	42.8% ▼
(Loss) / gain on securities	376	-6	N/A	142	2	8098.9% ▲
Other income	-206	309	N/A	1,123	961	16.9% ▲
Non-Interest Income	5,942	5,788	2.7% ▲	25,484	23,227	9.7% ▲
Operating expenses	-21,518	-20,615	4.4% ▲	-80,979	-70,274	15.2% ▲
Workers' Welfare Fund	-299	-463	35.5% ▼	-1,711	-1,545	10.8% ▲
Other charges	-3	-190.63	98.3% ▼	-310	-228.40	35.8% ▲
Profit Before Provisions	23,794	23,429	1.6% ▲	98,732	75,328	31.1% ▲
Provisions	-3,016	-5,251	42.6% ▼	-14,891	-4,200	254.5% ▲
Profit Before Taxation	20,778	18,177	14.3% ▲	83,841	71,128	17.9% ▲
Taxation	-13,973	-12,141	15.1% ▲	-43,979	-35,809	22.8% ▲
Profit After Taxation	6,805	6,036	12.7% ▲	39,862	35,319	12.9% ▲
Earnings Per Share	6.12	5.43	12.7% ▲	35.87	31.78	12.9% ▲
Dividend	6.50	5.00	-	17.00	14.00	
Bonus	0.00	0.00		0.00	0.00	
Closing Period: 17 Feb, 2025 - 27 Feb, 2025						
Operating Cost to Income	-47.2%	-46.1%	1.1% ▲	-44.6%	-47.7%	3.1% ▼
Effective Taxation	-67.2%	-66.8%	0.5% ▲	-52.5%	-50.3%	2.1% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

