

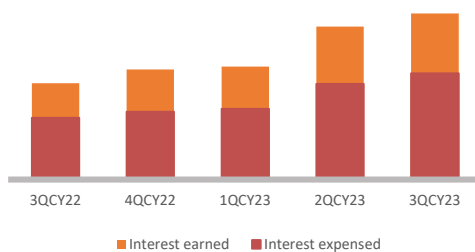
FABL Result Review - 3QCY23



Friday, October 27, 2023

| Rupees' millions | 3QCY23 | 3QCY22 | YoY | 9MCY23 | 9MCY22 | YoY |
|--|---------------|----------------|----------------|---------------|---------------|----------------|
| Interest earned | 51,251 | 29,766 | 72.2% ▲ | 133,355 | 70,580 | 88.9% ▲ |
| Interest expensed | -32,839 | -19,064 | 72.3% ▲ | -84,211 | -43,642 | 93.0% ▲ |
| Net Interest Income | 18,412 | 10,702 | 72.0% ▲ | 49,143 | 26,938 | 82.4% ▲ |
| Fee and commission income | 2,230 | 1,477 | 51.0% ▲ | 6,221 | 4,706 | 32.2% ▲ |
| Dividend income | 31 | 69 | 55.0% ▼ | 238 | 417 | 42.8% ▼ |
| Foreign exchange income | 455 | 971 | 53.2% ▼ | 2,388 | 2,405 | 0.7% ▼ |
| (Loss) / gain on securities | -391 | -446 | 12.5% ▼ | -1,992 | -1,217 | 63.7% ▲ |
| Other income | 63 | 58 | 8.7% ▲ | 190 | 198 | 3.8% ▼ |
| Non-Interest Income | 2,245 | 2,206 | 1.8% ▲ | 6,925 | 6,631 | 4.4% ▲ |
| Operating expenses | -9,791 | -6,744 | 45.2% ▲ | -27,483 | -18,951 | 45.0% ▲ |
| Workers' Welfare Fund | -196 | -133 | 47.0% ▲ | -531 | -312 | 70.2% ▲ |
| Other charges | -2 | -13 | 87.5% ▼ | -4 | -17 | 76.2% ▼ |
| Profit Before Provisions | 10,668 | 6,019 | 77.2% ▲ | 28,050 | 14,288 | 96.3% ▲ |
| Provisions | -1,612 | 330 | 588.4% ▲ | -3,937 | 736 | 635.2% ▲ |
| Profit Before Taxation | 9,056 | 6,349 | 42.6% ▲ | 24,113 | 15,024 | 60.5% ▲ |
| Taxation | -4,538 | -3,070 | 47.8% ▲ | -12,069 | -7,363 | 63.9% ▲ |
| Profit After Taxation | 4,518 | 3,279.2 | 37.8% ▲ | 12,044 | 7,661 | 57.2% ▲ |
| Earnings Per Share | 2.98 | 2.16 | 37.8% ▲ | 7.94 | 5.05 | 57.2% ▲ |
| Dividend | 1.00 | 5.50 | | 2.00 | 6.00 | |
| Bonus | 0% | 0% | | 0% | 0% | |
| Closing Period: Nov 8, 2023 - Nov 10, 2023 | | | | | | |
| Operating Cost to Income | -47.4% | -52.2% | 4.8% ▼ | -49.0% | -56.5% | 7.4% ▼ |
| Effective Taxation | -50.1% | -48.4% | 1.8% ▲ | -50.1% | -49.0% | 1.0% ▲ |

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

