

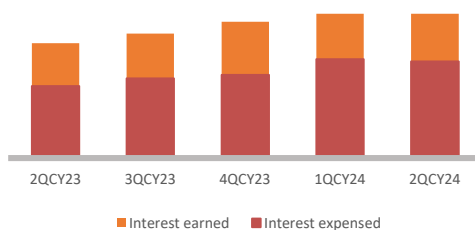
FABL Result Review - 2QCY24



Wednesday, August 28, 2024

Rupees' millions	2QCY24	2QCY23	YoY	1HCY24	1HCY23	YoY
Interest earned	59,380	47,267	25.6% ▲	118,834	82,104	44.7% ▲
Interest expensed	-39,842	-29,575	34.7% ▲	-80,610	-51,372	56.9% ▲
Net Interest Income	19,538	17,692	10.4% ▲	38,223	30,732	24.4% ▲
Fee and commission income	2,567	2,053	25.0% ▲	5,142	3,991	28.8% ▲
Dividend income	190	148	27.9% ▲	260	207	25.7% ▲
Foreign exchange income	1,178	588	100.5% ▲	2,779	1,933	43.7% ▲
(Loss) / gain on securities	333	-709	146.9% ▲	668	-1,602	146.9% ▲
Other income	112	60	86.4% ▲	213	127	67.9% ▲
Non-Interest Income	4,393	2,164	103.0% ▲	9,056	4,680	93.5% ▲
Operating expenses	-10,949	-9,896	10.6% ▲	-21,525	-17,692	21.7% ▲
Workers' Welfare Fund	-269	-178	51.2% ▲	-527	-336	57.1% ▲
Other charges	-198	-2	8714.0% ▲	-202	-3	7796.6% ▲
Profit Before Provisions	12,515	9,779	28.0% ▲	25,025	17,381	44.0% ▲
Provisions	833	-960	186.8% ▲	801	-2,325	134.5% ▲
Profit Before Taxation	13,349	8,819	51.4% ▲	25,826	15,056	71.5% ▲
Taxation	-6,595	-4,505	46.4% ▲	-12,560	-7,531	66.8% ▲
Profit After Taxation	6,754	4,314.1	56.5% ▲	13,266	7,525	76.3% ▲
Earnings Per Share	4.45	2.84	56.5% ▲	8.74	4.96	76.3% ▲
Dividend	2.00	1.00		3.00	1.00	
Bonus	0%	0%		0.00	0.00	
Closing Period: Sep 10, 2024 - Sep 12, 2024						
Operating Cost to Income	-45.8%	-49.8%	4.1% ▼	-45.5%	-50.0%	4.4% ▼
Effective Taxation	-49.4%	-51.1%	1.7% ▼	-48.6%	-50.0%	1.4% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

