

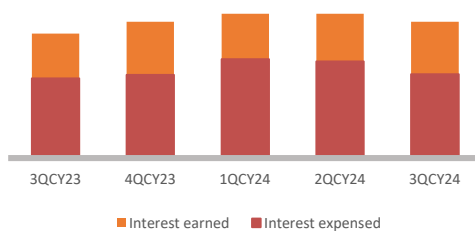
FABL Result Review - 3QCY24



Thursday, October 24, 2024

Rupees' millions	3QCY24	3QCY23	YoY	9MCY24	9MCY23	YoY
Interest earned	56,097	51,251	9.5% ▲	174,930	133,355	31.2% ▲
Interest expensed	-34,513	-32,839	5.1% ▲	-115,123	-84,211	36.7% ▲
Net Interest Income	21,584	18,412	17.2% ▲	59,807	49,143	21.7% ▲
Fee and commission income	2,376	2,230	6.5% ▲	7,518	6,221	20.8% ▲
Dividend income	52	31	67.9% ▲	313	238	31.2% ▲
Foreign exchange income	619	455	36.2% ▲	3,398	2,388	42.3% ▲
(Loss) / gain on securities	130	-391	N/A	798	-1,992	N/A
Other income	78	63	23.1% ▲	291	190	53.0% ▲
Non-Interest Income	3,258	2,245	45.1% ▲	12,314	6,925	77.8% ▲
Operating expenses	-12,216	-9,791	24.8% ▲	-33,741	-27,483	22.8% ▲
Workers' Welfare Fund	-263	-196	34.4% ▲	-790	-531	48.7% ▲
Other charges	-34	-2	2041.4% ▲	-236	-4	5595.0% ▲
Profit Before Provisions	12,329	10,668	15.6% ▲	37,354	28,050	33.2% ▲
Provisions	562	-1,612	N/A	1,363	-3,937	N/A
Profit Before Taxation	12,891	9,056	42.3% ▲	38,717	24,113	60.6% ▲
Taxation	-6,393	-4,538	40.9% ▲	-18,953	-12,069	57.0% ▲
Profit After Taxation	6,498	4,518.4	43.8% ▲	19,764	12,044	64.1% ▲
Earnings Per Share	4.28	2.98	43.8% ▲	13.02	7.94	64.1% ▲
Dividend	1.50	1.00		4.50	2.00	
Bonus	0%	0%		0.00	0.00	
Closing Period: Nov 06, 2024 - Nov 08, 2024						
Operating Cost to Income	-49.2%	-47.4%	1.8% ▲	-46.8%	-49.0%	2.2% ▼
Effective Taxation	-49.6%	-50.1%	0.5% ▼	-49.0%	-50.1%	1.1% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

