

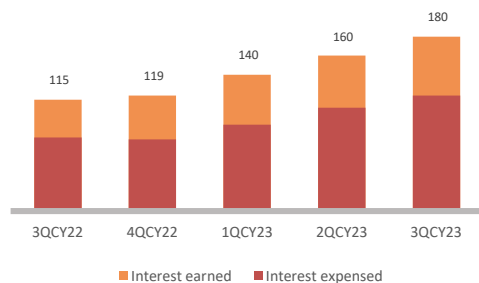
HBL Result Review - 3QCY23



Wednesday, October 25, 2023

Rupees' millions	3QCY23	3QCY22	YoY	9MCY23	9MCY22	YoY
Interest earned	179,635	114,681	56.6% ▲	479,819	290,013	65.4% ▲
Interest expensed	-118,885	-75,656	57.1% ▲	-313,856	-183,314	71.2% ▲
Net Interest Income	60,750	39,025	55.7% ▲	165,963	106,699	55.5% ▲
Fee and commission income	9,490	6,786	39.9% ▲	26,909	19,986	34.6% ▲
Dividend income	226	394	42.7% ▼	3,028	1,217	148.9% ▲
Foreign exchange income	-1,959	3,946	149.6% ▼	-899	10,302	9% ▼
(Loss) / gain on securities	-113	212	153.3% ▼	-325	687	147.4% ▼
Other income	226	117	93.3% ▲	9,884	359	2655.6% ▲
Non-Interest Income	9,881	9,136	8.2% ▲	35,455	29,138	21.7% ▲
Operating expenses	-39,465	-28,141	40.2% ▲	-110,497	-80,482	37.3% ▲
Workers' Welfare Fund	-598	-381	56.9% ▲	-1,662	-1,030	61.3% ▲
Other charges	-6	-9	35.4% ▼	-82	-451	81.8% ▼
Profit Before Provisions	30,563	19,630	55.7% ▲	89,177	53,874	65.5% ▲
Provisions	-840	-527	59.3% ▲	-6,159	-2,356	161.4% ▲
Profit Before Taxation	29,723	19,103	55.6% ▲	83,018	51,518	61.1% ▲
Taxation	-14,617	-8,916	63.9% ▲	-40,201	-29,819	34.8% ▲
Profit After Taxation	15,106	10,187	48.3% ▲	42,817	21,699	97.3% ▲
Earnings Per Share	10.30	6.94	48.3% ▲	29.19	11.33	157.6% ▲
Dividend	2.25	1.50	50.0% ▲	5.75	5.25	9.5% ▲
Bonus	0%	0%		0%	0%	
Closing period: 6 Nov 2023 - 8 Nov 2023						
Operating Cost to Income	-55.9%	-58.4%	2.6% ▼	-54.9%	-59.2%	4.4% ▼
Effective Taxation	-49.2%	-46.7%	2.5% ▲	-48.4%	-57.9%	9.5% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

