

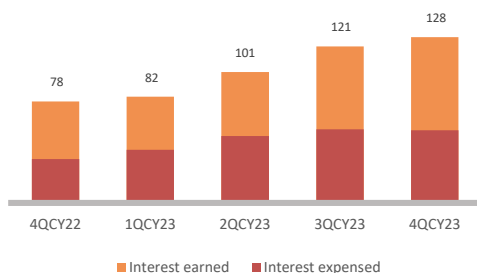
MEBL Result Review - 4QCY23



Friday, February 16, 2024

Rupees' millions	4QCY23	4QCY22	YoY	CY23	CY22	YoY
Interest earned	127,906	78,242	63.5% ▲	431,722	232,121	86.0% ▲
Interest expensed	-56,122	-33,688	66.6% ▲	-205,293	-110,418	85.9% ▲
Net Interest Income	71,784	44,555	61.1% ▲	226,429	141,312	60.2% ▲
Fee and commission income	5,026	3,716	35.2% ▲	17,414	13,316	30.8% ▲
Dividend income	519	435	19.3% ▲	1,107	988	12.1% ▲
Foreign exchange income	979	-249	492.4% ▲	3,095	3,617	14.4% ▼
(Loss) / gain on securities	93	-132	170.8% ▲	-808	-55	1367.6% ▲
Other Income	322	287	12.1% ▲	1,299	1,237	5.0% ▲
Non-Interest Income	6,939	4,057	71.0% ▲	22,107	18,668	18.4% ▲
Operating expenses	-19,635	-13,495	45.5% ▲	-67,877	-46,240	46.8% ▲
Workers' Welfare Fund	-1,071	-667	60.5% ▲	-3,606	-1,910	88.8% ▲
Other charges	-249	-6	3964.7% ▲	-305	-95	220.4% ▲
Profit Before Provisions	57,768	34,443	67.7% ▲	176,748	107,167	64.9% ▲
Provisions	-2,924	-2,441	19.8% ▲	-7,340	-4,177	75.7% ▲
Profit Before Taxation	54,843	32,002	71.4% ▲	169,408	101,088	67.6% ▲
Taxation	-28,405	-15,591	82.2% ▲	-84,932	-43,378	95.8% ▲
Profit After Taxation	26,439	16,410	61.1% ▲	84,476	51,225	64.9% ▲
Earnings Per Share	14.76	9.17	61.0% ▲	47.18	28.62	64.8% ▲
Dividend	8.00	3.00	166.7% ▲	20.00	8.50	135.3% ▲
Bonus	0.0%	0.0%		0.0%	10.0%	
Closing Period: Mar 25, 2024 to Mar 29, 2024						
Operating Cost to Income	-24.9%	-27.8%	2.8% ▼	-27.3%	-28.9%	1.6% ▼
Effective Taxation	-51.8%	-48.7%	3.1% ▲	-50.1%	-42.9%	7.2% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

