

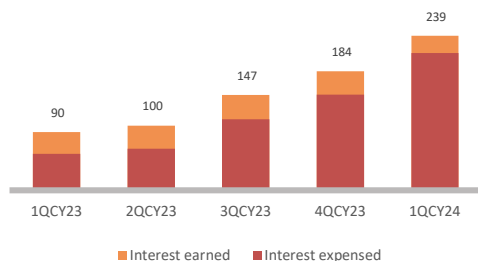
UBL Result Review - 1QCY24



Wednesday, April 17, 2024

Rupees' millions	1QCY24	1QCY23	YoY	CY23	CY22	YoY
Interest earned	238,627	89,837	165.6% ▲	521,374	250,679	108.0% ▲
Interest expensed	-212,012	-56,582	274.7% ▲	-378,490	-147,469	156.7% ▲
Net Interest Income	26,614	33,255	20.0% ▼	142,884	103,209	38.4% ▲
Fee and commission income	5,269	4,338	21.5% ▲	17,527	15,871	10.4% ▲
Dividend income	473	475	0.5% ▼	1,715	2,093	18.1% ▼
Foreign exchange income	2,676	4,347	38.4% ▼	12,498	8,414	48.5% ▲
(Loss) / gain on securities	12,809	-640	1901.7% ▲	-9,975	466	2238.7% ▼
Other income	182	240	24.3% ▼	1,097	7,549	85.5% ▼
Non-Interest Income	21,344	8,781	143.1% ▲	22,869	34,443	33.6% ▼
Operating expenses	-17,610	-14,525	21.2% ▲	-64,306	-52,284	23.0% ▲
Workers' Welfare Fund	-668	-496	34.8% ▲	-2,131	-1,339	59.1% ▲
Other charges	-948	-2	62255.5% ▲	-240	-49	391.8% ▲
Profit Before Provisions	28,732	27,014	6.4% ▲	99,076	83,979	18.0% ▲
Provisions	1,720	-2,615	165.8% ▼	9,042	-15,669	157.7% ▼
Profit Before Taxation	30,451	24,399	24.8% ▲	108,118	68,310	58.3% ▲
Taxation	-14,863	-10,496	41.6% ▲	-54,938	-36,247	51.6% ▲
Profit After Taxation	15,588	13,903	12.1% ▲	53,180	32,063	65.9% ▲
Closing Period: 29 Apr 2024 to 1 May 2024						
Earnings Per Share	12.73	11.36	12.1% ▲	43.44	26.19	65.9% ▲
Dividend	11.00	11.00	-	44.00	22.00	100.0% ▲
Bonus	0%	0%		0.00	0.00	
Operating Cost to Income	-36.7%	-34.6%	2.2% ▲	-38.8%	-38.0%	0.8% ▲
Effective Taxation	-48.8%	-43.0%	5.8% ▲	-50.8%	-53.1%	2.3% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

