

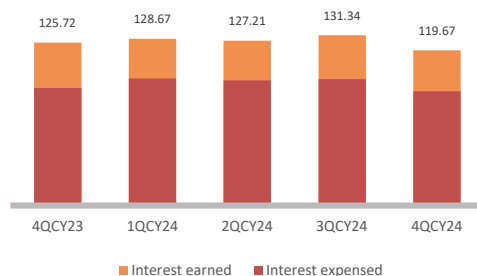
BAFL Result Review - 4QCY24



Thursday, January 30, 2025

Rupees' millions	4QCY24	4QCY23	YoY	CY24	CY23	YoY
Interest earned	119,671	125,715	4.8% ▼	506,898	411,948	23.0% ▲
Interest expensed	-88,172	-90,630	2.7% ▼	-380,172	-285,877	33.0% ▲
Net Interest Income	31,499	35,085	10.2% ▼	126,726	126,070	0.5% ▲
Fee and commission income	4,179	4,251	1.7% ▼	17,622	14,813	19.0% ▲
Dividend income	382	464	17.5% ▼	1,761	1,047	68.2% ▲
Foreign exchange income	1,777	2,037	12.8% ▼	9,533	9,555	0.2% ▼
(Loss) / gain on securities	5,396	2,084	158.9% ▲	13,901	280	4861.8% ▲
Other income	130	76	70.9% ▲	321	334	3.8% ▼
Non-Interest Income	11,745	9,545	23.1% ▲	44,506	28,064	58.6% ▲
Operating expenses	-26,284	-18,245	44.1% ▲	-84,369	-64,503	30.8% ▲
Workers' Welfare Fund	-335	-523	35.9% ▼	-1,696	-1,715	1.1% ▼
Other charges	-4	-141	97.3% ▼	-223	-279	20.3% ▼
Profit Before Provisions	16,621	25,720	35.4% ▼	84,944	87,637	3.1% ▼
Provisions	-9	-298	97.1% ▼	-1,849	-9,462	80.5% ▼
Profit Before Taxation	16,613	25,422	34.7% ▼	83,095	78,175	6.3% ▲
Taxation	-11,937	-16,218	26.4% ▼	-44,777	-41,719	7.3% ▲
Profit After Taxation	4,675	9,205	49.2% ▼	38,318	36,456	5.1% ▲
Earnings Per Share	2.96	5.84	49.2% ▼	24.30	23.12	5.1% ▲
Dividend	2.50	5.00	50.0% ▼	8.50	8.00	6.3% ▲
Bonus	0%	0%		0%	0%	
Closing Period: Mar 12, 2024 - Mar 20, 2024						
Operating Cost to Income	-60.8%	-40.9%	19.9% ▲	-49.3%	-41.8%	7.4% ▲
Effective Taxation	-71.9%	-63.8%	8.1% ▲	-53.9%	-53.4%	0.5% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

