

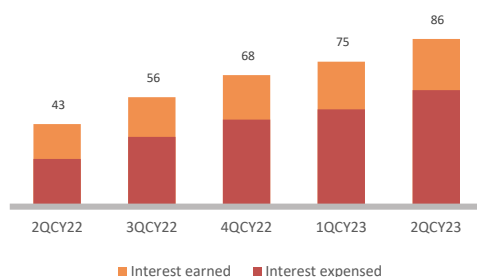
BAHL Result Review - 2QCY23



Wednesday, August 23, 2023

Rupees' millions	2QCY23	2QCY22	YoY	1HCY23	1HCY22	YoY
Interest earned	86,413	42,626	102.7% ▲	161,218	76,822	109.9% ▲
Interest expensed	-60,113	-24,473	145.6% ▲	-110,294	-42,719	158.2% ▲
Net Interest Income	26,299	18,153	44.9% ▲	50,924	34,103	49.3% ▲
Fee and commission income	3,663	2,966	23.5% ▲	6,682	5,747	16.3% ▲
Dividend income	529	233	127.3% ▲	842	614	37.3% ▲
Foreign exchange income	1,116	2,524	55.8% ▼	3,814	3,109	22.7% ▲
(Loss) / gain on securities	-1	17	104.5% ▼	24	202	2277% ▲
Other income	144	194	26.0% ▼	391	421	7.1% ▼
Non-Interest Income	5,450	5,933	8.1% ▼	11,752	10,092	16.5% ▲
Operating expenses	-17,242	-13,138	31.2% ▲	-32,226	-24,741	30.3% ▲
Workers' Welfare Fund	-294	-217	35.5% ▲	-632	-384	64.6% ▲
Other charges	0	-1	81.9% ▼	0	-1	78.8% ▼
Profit Before Provisions	14,214	10,731	32.5% ▲	29,818	19,069	56.4% ▲
Provisions	175	-495	135% ▼	1,127	-649	74% ▲
Profit Before Taxation	14,388	10,236	40.6% ▲	30,945	18,420	68.0% ▲
Taxation	-6,840	-5,569	22.8% ▲	-12,858	-8,791	46.3% ▲
Profit After Taxation	7,548	4,666	61.7% ▲	18,087	9,629	87.8% ▲
Earnings Per Share	6.79	4.20	61.7% ▲	16.27	8.66	87.8% ▲
Dividend	4.50	0.00	-	4.50	0.00	-
Bonus	0.00	0.00	-	0.00	0.00	-
Closing Period: Sep 7, 2023 - Sep 11, 2023						
Operating Cost to Income	-54.3%	-54.5%	0.2% ▼	-51.4%	-56.0%	4.6% ▼
Effective Taxation	-47.5%	-54.4%	6.9% ▼	-41.6%	-47.7%	6.2% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

