

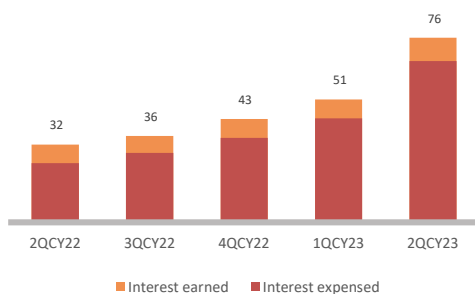
# BOP Result Review - 2QCY23



Friday, August 25, 2023

Rupees' millions	2QCY23	2QCY22	YoY	1HCY23	1HCY22	YoY
Interest earned	76,144	32,088	137.3% ▲	126,820	58,880	115.4% ▲
Interest expensed	-66,494	-24,337	173.2% ▲	-109,403	-43,016	154.3% ▲
<b>Net Interest Income</b>	<b>9,650</b>	<b>7,751</b>	<b>24.5% ▲</b>	<b>17,417</b>	<b>15,864</b>	<b>9.8% ▲</b>
Fee and commission income	2,813	1,983	41.8% ▲	4,536	3,355	35.2% ▲
Dividend income	109	57	89.3% ▲	246	221	11.3% ▲
Foreign exchange income	-4	557	100.7% ▼	776	686	13.2% ▲
(Loss) / gain on securities	-20	-737	97.3% ▲	40	-861	104.6% ▼
Other income	93	65	42.6% ▲	232	198	16.9% ▲
<b>Non-Interest Income</b>	<b>2,991</b>	<b>1,925</b>	<b>55.3% ▲</b>	<b>5,731</b>	<b>3,599</b>	<b>59.3% ▲</b>
Operating expenses	-10,309	-6,562	57.1% ▲	-18,658	-13,862	34.6% ▲
Workers' Welfare Fund	-38	-85	55.3% ▼	-69	-147	53.1% ▼
Other charges	-8	-30	73.0% ▼	-9	-34	74.5% ▼
Profit Before Provisions	2,285	3,000	23.8% ▼	4,414	5,419	18.6% ▼
Provisions	-475	1,876	125.3% ▼	-495	2,940	83.2% ▼
Profit Before Taxation	1,810	4,876	62.9% ▼	3,919	8,360	53.1% ▼
Taxation	436	-1,616	127.0% ▼	-470	-2,939	84.0% ▼
<b>Profit After Taxation</b>	<b>2,247</b>	<b>3,260</b>	<b>31.1% ▼</b>	<b>3,448</b>	<b>5,421</b>	<b>36.4% ▼</b>
<b>Earnings Per Share</b>	<b>0.69</b>	<b>1.00</b>	<b>31.0% ▼</b>	<b>1.06</b>	<b>1.66</b>	<b>36.3% ▼</b>
<b>Dividend</b>	-	-	-	-	-	-
<b>Bonus</b>	-	-	-	-	-	-
Operating Cost to Income	-81.6%	-67.8%	13.7% ▲	-80.6%	-71.2%	9.4% ▲
Effective Taxation	24.1%	-33.1%	9.0% ▼	-12.0%	-35.2%	23.1% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

