

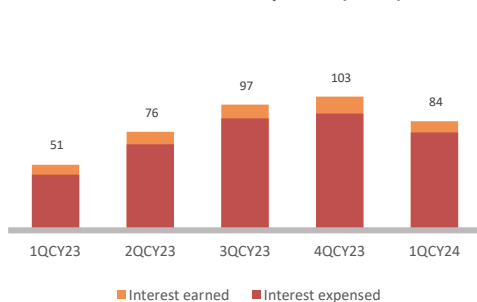
# BOP Result Review - 1QCY24



Friday, April 26, 2024

Rupees' millions	1QCY24	1QCY23	YoY	CY23	CY22	YoY
Interest earned	84,245	50,676	66.2% ▲	327,236	137,168	138.6% ▲
Interest expensed	-75,691	-42,908	76.4% ▲	-286,244	-106,410	169.0% ▲
<b>Net Interest Income</b>	<b>8,554</b>	<b>7,767</b>	<b>10.1% ▲</b>	<b>40,992</b>	<b>30,758</b>	<b>33.3% ▲</b>
Fee and commission income	2,077	1,723	20.5% ▲	7,460	7,332	1.8% ▲
Dividend income	115	137	16.4% ▼	569	708	19.6% ▼
Foreign exchange income	208	780	73.4% ▼	298	1,887	84.2% ▼
(Loss) / gain on securities	702	60	1077.6% ▲	5,255	343	1431.3% ▲
Other income	548	40	1262.2% ▲	4,271	306	1293.9% ▲
<b>Non-Interest Income</b>	<b>3,649</b>	<b>2,741</b>	<b>33.1% ▲</b>	<b>17,753</b>	<b>10,576</b>	<b>67.9% ▲</b>
Operating expenses	-10,433	-8,348	25.0% ▲	-37,304	-27,374	36.3% ▲
Workers' Welfare Fund	-53	-31	72.1% ▲	-324	-289	12.1% ▲
Other charges	-0.2	-1	73.5% ▼	-55	-43	27.9% ▲
Profit Before Provisions	1,716	2,128	19.4% ▼	21,062	13,630	54.5% ▲
Provisions	1,796	-20	9176.8% ▼	67	4,878	101.4% ▼
Profit Before Taxation	3,512	2,109	66.5% ▲	21,129	18,508	14.2% ▲
Taxation	-1,802	-907	98.7% ▲	-9,876	-7,673	28.7% ▲
<b>Profit After Taxation</b>	<b>1,710</b>	<b>1,202</b>	<b>42.3% ▲</b>	<b>11,254</b>	<b>10,834</b>	<b>3.9% ▲</b>
<b>Earnings Per Share</b>	<b>0.52</b>	<b>0.37</b>	<b>41.6% ▲</b>	<b>3.46</b>	<b>3.32</b>	<b>4.0% ▲</b>
<b>Dividend</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>1.00</b>	<b>-</b>	<b>-</b>
<b>Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.10</b>	<b>-</b>
Operating Cost to Income	-85.5%	-79.4%	6.1% ▲	-63.5%	-66.2%	2.7% ▼
Effective Taxation	-51.3%	-43.0%	8.3% ▲	-46.7%	-41.5%	5.3% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

