

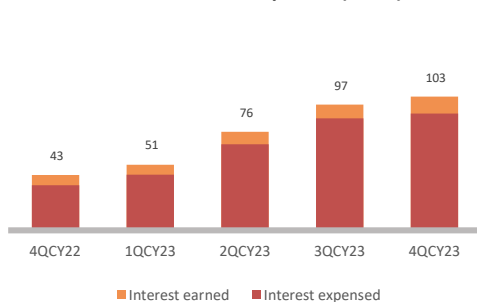
# BOP Result Review - 4QCY23



Tuesday, February 20, 2024

Rupees' millions	4QCY23	4QCY22	YoY	CY23	CY22	YoY
Interest earned	103,290	42,626	142.3% ▲	327,236	137,168	138.6% ▲
Interest expensed	-90,391	-34,746	160.2% ▲	-286,244	-106,410	169.0% ▲
<b>Net Interest Income</b>	<b>12,900</b>	<b>7,880</b>	<b>63.7% ▲</b>	<b>40,992</b>	<b>30,758</b>	<b>33.3% ▲</b>
Fee and commission income	993	2,331	57.4% ▼	7,460	7,332	1.8% ▲
Dividend income	232	319	27.4% ▼	569	708	19.6% ▼
Foreign exchange income	675	298	126.4% ▲	298	1,887	84.2% ▼
(Loss) / gain on securities	4,918	1,155	325.8% ▲	5,255	343	1431.3% ▲
Other income	2,169	99	2094.1% ▲	4,271	306	1293.9% ▲
<b>Non-Interest Income</b>	<b>8,987</b>	<b>4,202</b>	<b>113.9% ▲</b>	<b>17,753</b>	<b>10,576</b>	<b>67.9% ▲</b>
Operating expenses	-9,826	-6,957	41.2% ▲	-37,304	-27,374	36.3% ▲
Workers' Welfare Fund	-204	-78	161.7% ▲	-324	-289	12.1% ▲
Other charges	-46.1	-8	450.5% ▲	-55	-43	27.9% ▲
Profit Before Provisions	11,811	5,038	134.4% ▲	21,062	13,630	54.5% ▲
Provisions	375	1,023	63.3% ▼	67	4,878	101.4% ▼
Profit Before Taxation	12,186	6,061	101.1% ▲	21,129	18,508	14.2% ▲
Taxation	-6,916	-2,825	144.8% ▲	-9,876	-7,673	28.7% ▲
<b>Profit After Taxation</b>	<b>5,270</b>	<b>3,236</b>	<b>62.8% ▲</b>	<b>11,254</b>	<b>10,834</b>	<b>3.9% ▲</b>
<b>Earnings Per Share</b>	<b>1.62</b>	<b>0.99</b>	<b>63.1% ▲</b>	<b>3.46</b>	<b>3.32</b>	<b>4.0% ▲</b>
<b>Dividend</b>	<b>1.00</b>	-	-	<b>1.00</b>	-	-
<b>Bonus</b>	<b>0%</b>	<b>10%</b>	-	-	<b>0.10</b>	-
Closing Period: Mar 22, 2024 - Mar 28, 2023						
Operating Cost to Income	-44.9%	-57.6%	12.7% ▼	-63.5%	-66.2%	2.7% ▼
Effective Taxation	-56.8%	-46.6%	10.1% ▲	-46.7%	-41.5%	5.3% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

