

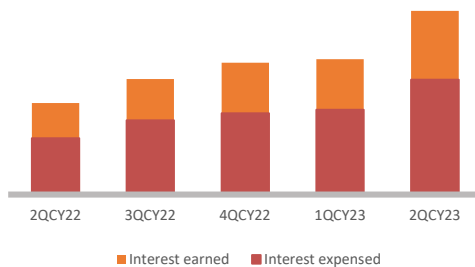
FABL Result Review - 2QCY23



Thursday, August 24, 2023

Rupees' millions	2QCY23	2QCY22	YoY	1HCY23	1HCY22	YoY
Interest earned	47,267	23,512	101.0% ▲	82,104	40,814	101.2% ▲
Interest expensed	-29,575	-14,457	104.6% ▲	-51,372	-24,578	109.0% ▲
Net Interest Income	17,692	9,054	95.4% ▲	30,732	16,236	89.3% ▲
Fee and commission income	2,053	1,745	17.7% ▲	3,991	3,229	23.6% ▲
Dividend income	148	229	35.2% ▼	207	348	40.4% ▼
Foreign exchange income	588	860	31.7% ▼	1,933	1,434	34.9% ▲
(Loss) / gain on securities	-709	-651	9.0% ▼	-1,602	-771	107.8% ▲
Other income	60	57	6.2% ▲	127	139	9.0% ▼
Non-Interest Income	2,164	2,286	5.3% ▼	4,680	4,425	5.8% ▲
Operating expenses	-9,896	-6,316	56.7% ▲	-17,692	-12,207	44.9% ▲
Workers' Welfare Fund	-178	-105	68.6% ▲	-336	-179	87.4% ▲
Other charges	-2	-2	3.7% ▼	-3	-5	45.7% ▼
Profit Before Provisions	9,779	4,916	98.9% ▲	17,381	8,269	110.2% ▲
Provisions	-960	259	470.7% ▼	-2,325	406	673.2% ▲
Profit Before Taxation	8,819	5,175	70.4% ▲	15,056	8,675	73.6% ▲
Taxation	-4,505	-2,926	53.9% ▲	-7,531	-4,293	75.4% ▲
Profit After Taxation	4,314	2,248.8	91.8% ▲	7,525	4,382	71.7% ▲
Earnings Per Share	2.84	1.48	91.8% ▲	4.96	2.89	71.7% ▲
Dividend	1.00	0.50		1.00	0.50	
Bonus	0%	0%		0%	0%	
Closing Period: Sep 7, 2023 - Sep 9, 2023						
Operating Cost to Income	-49.8%	-55.7%	5.9% ▼	-50.0%	-59.1%	9.1% ▼
Effective Taxation	-51.1%	-56.5%	5.5% ▼	-50.0%	-49.5%	0.5% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

