

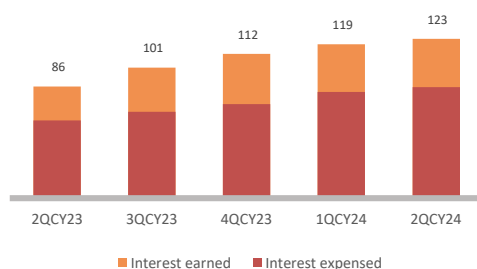
# BAHL Result Review - 2QCY24



Wednesday, August 7, 2024

Rupees' millions	2QCY24	2QCY23	YoY	1HCY24	1HCY23	YoY
Interest earned	123,223	86,413	42.6% ▲	242,316	161,218	50.3% ▲
Interest expensed	-85,961	-60,113	43.0% ▲	-168,210	-110,294	52.5% ▲
<b>Net Interest Income</b>	<b>37,263</b>	<b>26,299</b>	<b>41.7% ▲</b>	<b>74,106</b>	<b>50,924</b>	<b>45.5% ▲</b>
Fee and commission income	5,012	3,663	36.8% ▲	9,130	6,682	36.6% ▲
Dividend income	563	529	6.5% ▲	866	842	2.8% ▲
Foreign exchange income	976	1,116	12.5% ▼	3,464	3,814	9.2% ▼
(Loss) / gain on securities	-389	-1	52074.4% ▲	-168	24	807.6% ▼
Other income	414	144	188.6% ▲	877	391	124.6% ▲
<b>Non-Interest Income</b>	<b>6,577</b>	<b>5,450</b>	<b>20.7% ▲</b>	<b>14,169</b>	<b>11,752</b>	<b>20.6% ▲</b>
Operating expenses	-21,516	-17,242	24.8% ▲	-39,341	-32,226	22.1% ▲
Workers' Welfare Fund	-490	-294	66.8% ▲	-911	-632	44.2% ▲
Other charges	-2	-0.10	1544.4% ▲	-128	-0.17	75548.5% ▲
<b>Profit Before Provisions</b>	<b>21,832</b>	<b>14,214</b>	<b>53.6% ▲</b>	<b>47,895</b>	<b>29,818</b>	<b>60.6% ▲</b>
Provisions	-517	175	395.5% ▲	-7,392	1,127	556% ▲
Profit Before Taxation	21,316	14,388	48.1% ▲	40,504	30,945	30.9% ▲
Taxation	-10,240	-6,840	49.7% ▲	-19,417	-12,858	51.0% ▲
<b>Profit After Taxation</b>	<b>11,076</b>	<b>7,548</b>	<b>46.7% ▲</b>	<b>21,087</b>	<b>18,087</b>	<b>16.6% ▲</b>
<b>Earnings Per Share</b>	<b>9.97</b>	<b>6.79</b>	<b>46.7% ▲</b>	<b>18.97</b>	<b>16.27</b>	<b>16.6% ▲</b>
<b>Dividend</b>	<b>3.50</b>	<b>4.50</b>	-	<b>7.00</b>	<b>4.50</b>	
<b>Bonus</b>	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	
Closing Period: 22 Aug, 2024 - 26 Aug, 2024						
Operating Cost to Income	-49.1%	-54.3%	5.2% ▼	-44.6%	-51.4%	6.9% ▼
Effective Taxation	-48.0%	-47.5%	0.5% ▲	-47.9%	-41.6%	6.4% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

