## **FABL Result Review - 2QCY23**



Thursday, August 24, 2023

2QCY23	2QCY22	YoY	1HCY23	1HCY22	YoY
47,267	23,512	101.0% 🛦	82,104	40,814	101.2% 🛦
-29,575	-14,457	104.6% ▲	-51,372	-24,578	109.0% ▲
17,692	9,054	95.4% 🛦	30,732	16,236	89.3% ▲
2,053	1,745	17.7% ▲	3,991	3,229	23.6% ▲
148	229	35.2% ▼	207	348	40.4% ▼
588	860	31.7% ▼	1,933	1,434	34.9% ▲
-709	-651	9.0% ▼	-1,602	-771	107.8% ▲
60	57	6.2% ▲	127	139	9.0% ▼
2,164	2,286	5.3% ▼	4,680	4,425	5.8% ▲
-9,896	-6,316	56.7% ▲	-17,692	-12,207	44.9% ▲
-178	-105	68.6% ▲	-336	-179	87.4% 🛦
-2	-2	3.7% ▼	-3	-5	45.7% ▼
9,779	4,916	98.9% ▲	17,381	8,269	110.2% 🛦
-960	259	470.7% ▼	-2,325	406	673.2% ▲
8,819	5,175	70.4% ▲	15,056	8,675	73.6% ▲
-4,505	-2,926	53.9% ▲	-7,531	-4,293	75.4% ▲
4,314	2,248.8	91.8% 🛦	7,525	4,382	71.7% 🛦
2.84	1.48	91.8% 🛦	4.96	2.89	71.7% 🛦
1.00	0.50		1.00	0.50	
0%	0%		0%	0%	
Closi	ng Period: Sep 7, 20	023 - Sep 9, 2023			
-49.8%	-55.7%	5.9% ▼	-50.0%	-59.1%	9.1% ▼
-51.1%	-56.5%	5.5% ▼	-50.0%	-49.5%	0.5% 🛦
	47,267 -29,575 17,692  2,053 148 588 -709 60 2,164  -9,896 -178 -2 9,779 -960 8,819 -4,505 4,314  2.84 1.00 0% Closi -49.8%	47,267 23,512 -29,575 -14,457 17,692 9,054  2,053 1,745 148 229 588 860 -709 -651 60 57 2,164 2,286  -9,896 -6,316 -178 -105 -2 -2 -2 9,779 4,916 -960 259 8,819 5,175 -4,505 -2,926 4,314 2,248.8  2.84 1.48 1.00 0.50 0% 0%  Closing Period: Sep 7, 20 -49.8% -55.7%	47,267 23,512 101.0% ▲  -29,575 -14,457 104.6% ▲  17,692 9,054 95.4% ▲  2,053 1,745 17.7% ▲  148 229 35.2% ▼  588 860 31.7% ▼  -709 -651 9.0% ▼  60 57 6.2% ▲  2,164 2,286 5.3% ▼  -9,896 -6,316 56.7% ▲  -178 -105 68.6% ▲  -2 -2 3.7% ▼  9,779 4,916 98.9% ▲  -960 259 470.7% ▼  8,819 5,175 70.4% ▲  -4,505 -2,926 53.9% ▲  4,314 2,248.8 91.8% ▲  1.00 0.50  0% 0%  Closing Period: Sep 7, 2023 - Sep 9, 2023  -49.8% -55.7% 5.9% ▼	47,267 23,512 101.0% ▲ 82,104 -29,575 -14,457 104.6% ▲ -51,372 17,692 9,054 95.4% ▲ 30,732  2,053 1,745 17.7% ▲ 3,991 148 229 35.2% ▼ 207 588 860 31.7% ▼ 1,933 -709 -651 9.0% ▼ -1,602 60 57 6.2% ▲ 127 2,164 2,286 5.3% ▼ 4,680  -9,896 -6,316 56.7% ▲ -17,692 -178 -105 68.6% ▲ -336 -2 -2 3.7% ▼ -3 9,779 4,916 98.9% ▲ 17,381 -960 259 470.7% ▼ -2,325 8,819 5,175 70.4% ▲ 15,056 -4,505 -2,926 53.9% ▲ -7,531 4,314 2,248.8 91.8% ▲ 7,525  2.84 1.48 91.8% ▲ 4.96 1.00 0.50 1.00 0% 0% 0%  Closing Period: Sep 7, 2023 - Sep 9, 2023 -49.8% -55.7% 5.9% ▼ -50.0%	47,267 23,512 101.0% ▲ 82,104 40,814 -29,575 -14,457 104.6% ▲ -51,372 -24,578  17,692 9,054 95.4% ▲ 30,732 16,236  2,053 1,745 17.7% ▲ 3,991 3,229  148 229 35.2% ▼ 207 348  588 860 31.7% ▼ 1,933 1,434 -709 -651 9.0% ▼ -1,602 -771 60 57 6.2% ▲ 127 139  2,164 2,286 5.3% ▼ 4,680 4,425  -9,896 -6,316 56.7% ▲ -17,692 -12,207 -178 -105 68.6% ▲ -336 -179 -2 -2 3.7% ▼ -3 -5 9,779 4,916 98.9% ▲ 17,381 8,269 -960 259 470.7% ▼ -2,325 406 8,819 5,175 70.4% ▲ 15,056 8,675 -4,505 -2,926 53.9% ▲ -7,531 -4,293 4,314 2,248.8 91.8% ▲ 7,525 4,382  2.84 1.48 91.8% ▲ 7,525 4,382  -2.84 1.48 91.8% ▲ 4.96 2.89 1.00 0.50 1.00 0.50 0% 0% 0% 0% 0% 0%  Closing Period: Sep 7, 2023 - Sep 9, 2023 -49.8% -55.7% 5.9% ▼ -50.0% -59.1%

## Interest Earned vs Expensed (Rs'bn)



## PAT (Rs'bn) vs Operating Cost To Income

