

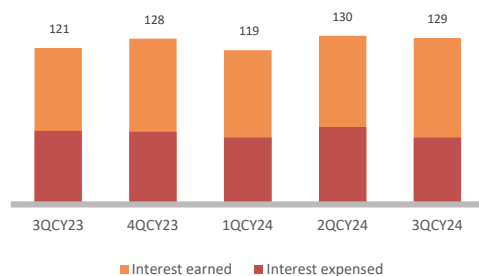
MEBL Result Review - 3QCY24



Monday, October 21, 2024

Rupees' millions	3QCY24	3QCY23	YoY	9MCY24	9MCY23	YoY
Interest earned	128,506	120,832	6.4% ▲	377,857	303,817	24.4% ▲
Interest expensed	-51,650	-56,765	9.0% ▼	-163,104	-149,171	9.3% ▲
Net Interest Income	76,856	64,067	20.0% ▲	214,753	154,645	38.9% ▲
Fee and commission income	5,891	4,603	28.0% ▲	15,358	12,388	24.0% ▲
Dividend income	150	129	16.2% ▲	1,069	588	81.8% ▲
Foreign exchange income	28	1,575	98.2% ▼	608	2,116	71.3% ▼
(Loss) / gain on securities	168	-526	N/A	283	-902	N/A
Other Income	289	411	29.7% ▼	890	978	9.0% ▼
Non-Interest Income	6,527	6,193	5.4% ▲	18,208	15,168	20.0% ▲
Operating expenses	-21,677	-18,453	17.5% ▲	-62,687	-48,242	29.9% ▲
Workers' Welfare Fund	-1,208	-1,050	15.0% ▲	-3,434	-2,535	35.4% ▲
Other charges	-295	-4	8220.4% ▲	-428	-56	667.5% ▲
Profit Before Provisions	60,204	50,753	18.6% ▲	166,412	118,981	39.9% ▲
Provisions	-2,572	-782	229.0% ▲	-1,293	-4,416	70.7% ▼
Profit Before Taxation	57,631	49,971	15.3% ▲	165,119	114,565	44.1% ▲
Taxation	-31,858	-24,519	29.9% ▲	-87,283	-56,528	54.4% ▲
Profit After Taxation	25,773	25,451	1.3% ▲	77,836	58,037	34.1% ▲
Earnings Per Share	14.36	14.21	1.1% ▲	43.43	32.42	34.0% ▲
Dividend	7.00	5.00	40.0% ▲	21.00	12.00	75.0% ▲
Bonus	0.0%	0.0%		0.0%	0.0%	
Closing Period: Oct 31, 2024 to Nov 01, 2024						
Operating Cost to Income	-26.0%	-26.3%	0.3% ▼	-26.9%	-28.4%	1.5% ▼
Effective Taxation	-55.3%	-49.1%	6.2% ▲	-52.9%	-49.3%	3.5% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

