## **UBL Result Review - 3QCY23**



## Wednesday, October 25, 2023

3QCY23	3QCY22	YoY	9MCY23	9MCY22	YoY
147,350	73,459	100.6% ▲	337,213	176,306	91.3%
-109,574	-45,791	139.3% ▲	-230,576	-103,533	122.7%
37,776	27,668	36.5% ▲	106,637	72,774	46.5%
4,290	3,937	9.0% ▲	13,062	11,692	11.7%
220	214	2.6% ▲	1,211	1,474	17.8%
2,229	3,016	26.1% ▼	9,137	7,631	19.7%
-6,221	92	6844.4% ▼	-11,148	667	1771.5%
241	184	31.1% 🛦	835	659	26.8%
927	7,418	87.5% ▼	13,125	22,119	40.7%
-17,057	-13,683	24.7% ▲	-46,963	-37,772	24.3%
-515	-334	54.4% ▲	-1,550	-1,033	50.0%
-28	-2	1440.1% 🛦	-32	-18	81.0%
21,102	21,068	0.2% 🛦	71,217	56,069	27.0%
7,370	-4,651	258.5% ▲	7,833	-5,416	244.6%
28,472	16,417	73.4% ▲	79,051	50,653	56.1%
-13,926	-9,517	46.3% ▲	-38,185	-31,891	19.7%
14,546	6,900	110.8% ▲	40,866	18,762	117.8%
Closing	g Period: 7 Nov 202	23 to 9 Nov 2023			
11.88	5.64	110.8% ▲	33.38	15.33	117.8%
11.00	4.00	175.0% ▲	33.00	13.00	153.8%
0%	0%		0.00	0.00	
-44.1%	-39.0%	5.1% ▲	-39.2%	-39.8%	0.6%
	147,350 -109,574 37,776  4,290 220 2,229 -6,221 241 927 -17,057 -515 -28 21,102 7,370 28,472 -13,926 14,546 Closing 11.88 11.00 0%	147,350 73,459 -109,574 -45,791 37,776 27,668  4,290 3,937 220 214 2,229 3,016 -6,221 92 241 184 927 7,418  -17,057 -13,683 -515 -334 -28 -2 21,102 21,068 7,370 -4,651 28,472 16,417 -13,926 -9,517 14,546 6,900  Closing Period: 7 Nov 20. 11.88 5.64 11.00 4.00 0% 0%	147,350 73,459 100.6% ▲ -109,574 -45,791 139.3% ▲ 37,776 27,668 36.5% ▲  4,290 3,937 9.0% ▲ 2,229 3,016 26.1% ▼ -6,221 92 6844.4% ▼ 241 184 31.1% ▲ 927 7,418 87.5% ▼  -17,057 -13,683 24.7% ▲ -28 -2 1440.1% ▲ 21,102 21,068 0.2% ▲ 7,370 -4,651 258.5% ▲ 28,472 16,417 73.4% ▲ -13,926 -9,517 46.3% ▲ Closing Period: 7 Nov 2023 to 9 Nov 2023  11.88 5.64 110.8% ▲ 11.00 4.00 175.0% ▲	147,350       73,459       100.6% ▲       337,213         -109,574       -45,791       139.3% ▲       -230,576         37,776       27,668       36.5% ▲       106,637         4,290       3,937       9.0% ▲       13,062         220       214       2.6% ▲       1,211         2,229       3,016       26.1% ▼       9,137         -6,221       92       6844.4% ▼       -11,148         241       184       31.1% ▲       835         927       7,418       87.5% ▼       13,125         -17,057       -13,683       24.7% ▲       -46,963         -515       -334       54.4% ▲       -1,550         -28       -2       1440.1% ▲       -32         21,102       21,068       0.2% ▲       71,217         7,370       -4,651       258.5% ▲       7,833         28,472       16,417       73.4% ▲       79,051         -13,926       -9,517       46.3% ▲       -38,185         14,546       6,900       110.8% ▲       40,866         Closing Period: 7 Nov 2023 to 9 Nov 2023         11.88       5.64       110.8% ▲       33.30         0%       0%	147,350       73,459       100.6% ▲       337,213       176,306         -109,574       -45,791       139.3% ▲       -230,576       -103,533         37,776       27,668       36.5% ▲       106,637       72,774         4,290       3,937       9.0% ▲       13,062       11,692         220       214       2.6% ▲       1,211       1,474         2,229       3,016       26.1% ♥       9,137       7,631         -6,221       92       6844.4% ♥       -11,148       667         241       184       31.1% ▲       835       659         927       7,418       87.5% ♥       13,125       22,119         -17,057       -13,683       24.7% ▲       -46,963       -37,772         -515       -334       54.4% ▲       -1,550       -1,033         -28       -2       1440.1% ▲       -32       -18         21,102       21,068       0.2% ▲       71,217       56,069         7,370       -4,651       258.5% ▲       7,833       -5,416         28,472       16,417       73.4% ▲       79,051       50,653         -13,926       -9,517       46.3% ▲       -38,185       -31,891 </td

## Interest Earned vs Expensed (Rs'bn)



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

