

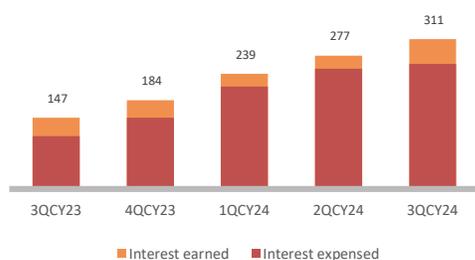
UBL Result Review - 3QCY24



Wednesday, October 23, 2024

Rupees' millions	3QCY24	3QCY23	YoY	9MCY24	9MCY23	YoY
Interest earned	310,742	147,350	110.9% ▲	825,896	337,213	144.9% ▲
Interest expensed	-259,148	-109,574	136.5% ▲	-720,664	-230,576	212.5% ▲
Net Interest Income	51,593	37,776	36.6% ▲	105,231	106,637	1.3% ▼
Fee and commission income	5,844	4,290	36.2% ▲	15,894	13,062	21.7% ▲
Dividend income	267	220	21.4% ▲	1,190	1,211	1.8% ▼
Foreign exchange income	3,295	2,229	47.8% ▲	9,662	9,137	5.8% ▲
(Loss) / gain on securities	5,931	-6,221	N/A	27,916	-7,724	N/A
Other income	7,261	241	2908.3% ▲	7,618	835	812.1% ▲
Non-Interest Income	22,581	927	2335.1% ▲	62,239	16,549	276.1% ▲
Operating expenses	-22,201	-17,057	30.2% ▲	-57,961	-46,963	23.4% ▲
Workers' Welfare Fund	-983	-515	90.7% ▲	-2,216	-1,550	42.9% ▲
Other charges	0	-28	99.4% ▼	-981	-32	2944.8% ▲
Profit Before Provisions	50,990	21,102	141.6% ▲	106,313	74,641	42.4% ▲
Provisions	-894	7,370	N/A	1,473	4,409	66.6% ▼
Profit Before Taxation	50,097	28,472	75.9% ▲	107,786	79,051	36.4% ▲
Taxation	-24,556	-13,926	76.3% ▲	-52,800	-38,185	38.3% ▲
Profit After Taxation	25,540	14,546	75.6% ▲	54,986	40,866	34.6% ▲
Closing Period: 05 Nov 2024 to 07 Nov 2024						
Earnings Per Share	20.86	11.88	75.6% ▲	44.92	33.38	34.6% ▲
Dividend	11.00	11.00	-	33.00	33.00	-
Bonus	0%	0%		0.00	0.00	
Operating Cost to Income	-29.9%	-44.1%	14.1% ▼	-34.6%	-38.1%	3.5% ▼
Effective Taxation	-49.0%	-48.9%	0.1% ▲	-49.0%	-48.3%	0.7% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

