

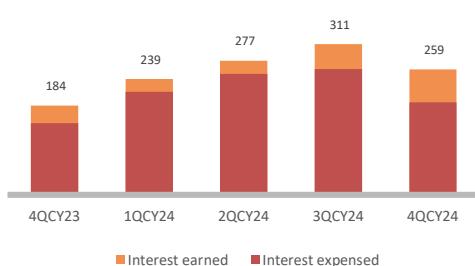
UBL Result Review - 4QCY24



Wednesday, February 19, 2025

Rupees' millions	4QCY24	4QCY23	YoY	CY24	CY23	YoY
Interest earned	258,687	184,161	40.5% ▲	1,084,583	521,374	108.0% ▲
Interest expensed	-190,504	-147,914	28.8% ▲	-911,168	-378,490	140.7% ▲
Net Interest Income	68,183	36,247	88.1% ▲	173,415	142,884	21.4% ▲
Fee and commission income	3,017	4,465	32.4% ▼	18,910	17,527	7.9% ▲
Dividend income	607	504	20.4% ▲	1,796	1,715	4.7% ▲
Foreign exchange income	2,559	3,362	23.9% ▼	12,221	12,498	2.2% ▼
(Loss) / gain on securities	14,677	1,173	1151.2% ▲	42,593	-6,551	N/A
Other income	3,124	261	1096.0% ▲	10,743	1,097	879.7% ▲
Non-Interest Income	25,255	9,743	159.2% ▲	87,494	26,293	232.8% ▲
Operating expenses	-36,824	-17,343	112.3% ▲	-94,785	-64,306	47.4% ▲
Workers' Welfare Fund	-890	-581	53.1% ▲	-3,105	-2,131	45.7% ▲
Other charges	905	-208	N/A	-75	-240	68.7% ▼
Profit Before Provisions	56,630	27,858	103.3% ▲	162,943	102,500	59.0% ▲
Provisions	-14,225	1,209	N/A	-12,752	5,619	N/A
Profit Before Taxation	42,405	29,067	45.9% ▲	150,192	108,118	38.9% ▲
Taxation	-16,864	-16,753	0.7% ▲	-69,664	-54,938	26.8% ▲
Profit After Taxation	25,542	12,315	107.4% ▲	80,528	53,180	51.4% ▲
Closing Period: 13 Mar 2025 to 19 Mar 2025						
Earnings Per Share	20.86	10.06	107.4% ▲	65.78	43.44	51.4% ▲
Dividend	11.00	11.00	-	44.00	44.00	-
Bonus	0%	0%		0.00	0.00	
Operating Cost to Income	-39.4%	-37.7%	1.7% ▲	-36.3%	-38.0%	1.7% ▼
Effective Taxation	-39.8%	-57.6%	17.9% ▼	-46.4%	-50.8%	4.4% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

