

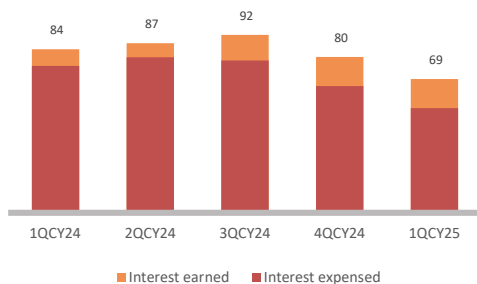
BOP Result Review - 1QCY25



Tuesday, April 22, 2025

Rupees' millions	1QCY25	1QCY24	YoY	CY24	CY23	YoY
Interest earned	68,964	84,245	18.1% ▼	343,791	327,236	5.1% ▲
Interest expensed	-53,920	-75,691	28.8% ▼	-299,634	-286,244	4.7% ▲
Net Interest Income	15,044	8,554	75.9% ▲	44,157	40,992	7.7% ▲
Fee and commission income	3,235	2,077	55.8% ▲	11,374	7,460	52.5% ▲
Dividend income	107	115	7.1% ▼	354	569	37.8% ▼
Foreign exchange income	577	208	178.1% ▲	857	298	188.2% ▲
(Loss) / gain on securities	771	702	9.8% ▲	11,763	5,255	123.9% ▲
Other income	72	548	86.9% ▼	2,341	4,172	43.9% ▼
Non-Interest Income	4,761	3,649	30.5% ▲	26,689	17,753	50.3% ▲
Operating expenses	-14,311	-10,433	37.2% ▲	-49,900	-37,304	33.8% ▲
Workers' Welfare Fund	-125	-53	134.5% ▲	-491	-324	51.8% ▲
Other charges	-277.4	0	175465.2% ▲	-7	-55	88.0% ▼
Profit Before Provisions	5,091	1,716	196.7% ▲	20,448	21,062	2.9% ▼
Provisions	-1,083	1,796	N/A	4,117	67	6023.4% ▲
Profit Before Taxation	4,008	3,512	14.1% ▲	24,565	21,129	16.3% ▲
Taxation	-2,210	-1,802	22.7% ▲	-11,189	-9,876	13.3% ▲
Profit After Taxation	1,798	1,710	5.1% ▲	13,375	11,254	18.9% ▲
Earnings Per Share	0.55	0.52	5.1% ▲	4.09	3.44	18.9% ▲
Dividend	0.00	-	-	1.80	1.00	
Bonus	-	-		-	0.00	
Operating Cost to Income	-72.3%	-85.5%	13.2% ▼	-70.4%	-63.5%	6.9% ▲
Effective Taxation	-55.1%	-51.3%	3.8% ▲	-45.6%	-46.7%	1.2% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

