

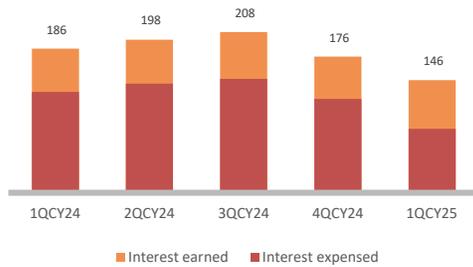
HBL Result Review - 1QCY25



Friday, April 25, 2025

Rupees' millions	1QCY25	1QCY24	YoY	CY24	CY23	YoY
Interest earned	145,530	186,437	21.9% ▼	768,559	670,134	14.7% ▲
Interest expensed	-82,696	-130,579	36.7% ▼	-540,476	-446,739	21.0% ▲
Net Interest Income	62,834	55,859	12.5% ▲	228,083	223,395	2.1% ▲
Fee and commission income	9,086	10,531	13.7% ▼	42,599	37,310	14.2% ▲
Dividend income	1,570	1,654	5.1% ▼	4,608	3,347	37.7% ▲
Foreign exchange income	2,223	3,813	41.7% ▼	6,789	3,929	72.8% ▲
(Loss) / gain on securities	4,186	-287	N/A	10,351	847	1122.1% ▲
Other income	182	40	354.9% ▲	15,034	10,015	50.1% ▲
Non-Interest Income	18,029	18,169	0.8% ▼	85,153	53,902	58.0% ▲
Operating expenses	-44,458	-41,559	7.0% ▲	-170,662	-152,339	12.0% ▲
Workers' Welfare Fund	-684	-579	18.1% ▲	-2,377	-2,234	6.4% ▲
Other charges	-11.29	-158	92.9% ▼	-357	-352	1.3% ▲
Profit Before Provisions	35,709	31,730	12.5% ▲	139,840	122,372	14.3% ▲
Provisions	-1,489	-2,039	27.0% ▼	-20,962	-10,635	97.1% ▲
Profit Before Taxation	34,220	29,692	15.3% ▲	118,877	111,737	6.4% ▲
Taxation	-19,105	-15,097	26.5% ▲	-62,111	-54,881	13.2% ▲
Profit After Taxation	15,116	14,595	3.6% ▲	56,766	56,856	0.2% ▼
Earnings Per Share	10.30	9.95	3.6% ▲	38.70	38.76	0.2% ▼
Dividend	4.50	4.00	12.5% ▲	16.00	9.75	64.1% ▲
Bonus	0%	0%		0%	0%	
Closing period: 07 May 2025 - 09 May 2025						
Operating Cost to Income	-55.0%	-56.1%	1.2% ▼	-54.5%	-54.9%	0.5% ▼
Effective Taxation	-55.8%	-50.8%	5.0% ▲	-52.2%	-49.1%	3.1% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

