

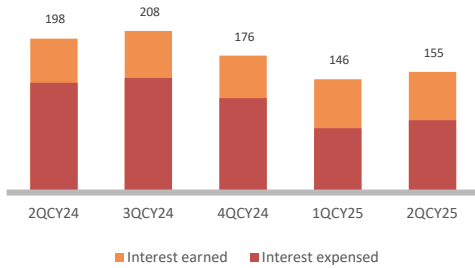
# HBL Result Review - 2QCY25



Thursday, July 31, 2025

Rupees' millions	2QCY25	2QCY24	YoY	6MCY25	6MCY24	YoY
Interest earned	155,048	198,192	21.8% ▼	300,577	384,629	21.9% ▼
Interest expensed	-92,876	-141,123	34.2% ▼	-175,572	-271,702	35.4% ▼
<b>Net Interest Income</b>	<b>62,172</b>	<b>57,069</b>	<b>8.9% ▲</b>	<b>125,006</b>	<b>112,928</b>	<b>10.7% ▲</b>
Fee and commission income	8,597	10,738	19.9% ▼	17,683	21,269	16.9% ▼
Dividend income	1,777	1,228	44.7% ▲	3,347	2,882	16.1% ▲
Foreign exchange income	2,100	1,601	31.1% ▲	4,323	5,414	20.2% ▼
(Loss) / gain on securities	5,142	1,857	176.8% ▲	9,328	1,570	494.1% ▲
Other income	2,140	311	587.4% ▲	2,322	351	560.9% ▲
<b>Non-Interest Income</b>	<b>19,924</b>	<b>16,787</b>	<b>18.7% ▲</b>	<b>37,954</b>	<b>34,955</b>	<b>8.6% ▲</b>
Operating expenses	-43,715	-40,456	8.1% ▲	-88,174	-82,015	7.5% ▲
Workers' Welfare Fund	-741	-580	27.9% ▲	-1,425	-1,159	23.0% ▲
Other charges	-100.66	0	29420.2% ▲	-112	-159	29.5% ▼
Profit Before Provisions	37,539	32,819	14.4% ▲	73,248	64,550	13.5% ▲
Provisions	-1,123	-4,564	75.4% ▼	-2,612	-6,603	60.4% ▼
Profit Before Taxation	36,416	28,255	28.9% ▲	70,637	57,947	21.9% ▲
Taxation	-20,113	-14,199	41.6% ▲	-39,218	-29,296	33.9% ▲
<b>Profit After Taxation</b>	<b>16,303</b>	<b>14,056</b>	<b>16.0% ▲</b>	<b>31,419</b>	<b>28,651</b>	<b>9.7% ▲</b>
Earnings Per Share	11.11	9.58	16.0% ▲	21.42	19.53	9.7% ▲
Dividend	4.50	4.00	12.5% ▲	9.00	8.00	12.5% ▲
Bonus	0%	0%		0.00	0.00	
Closing period: 12 Aug 2025 - 13 Aug 2025						
Operating Cost to Income	-53.2%	-54.8%	1.5% ▼	-54.1%	-55.5%	1.4% ▼
Effective Taxation	-55.2%	-50.3%	5.0% ▲	-55.5%	-50.6%	5.0% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

