

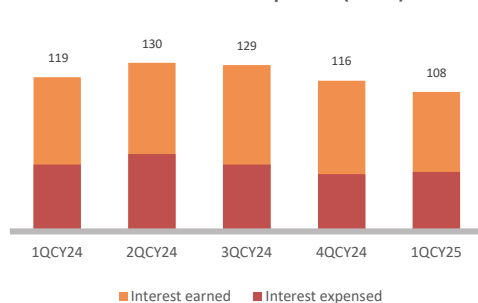
MEBL Result Review - 1QCY25



Monday, April 21, 2025

Rupees' millions	1QCY25	1QCY24	YoY	CY24	CY23	YoY
Interest earned	107,617	119,146	9.7% ▼	494,297	431,722	14.5% ▲
Interest expensed	-45,826	-51,582	11.2% ▼	-207,257	-205,293	1.0% ▲
Net Interest Income	61,790	67,564	8.5% ▼	287,039	226,429	26.8% ▲
Fee and commission income	5,531	5,049	9.5% ▲	21,339	17,414	22.5% ▲
Dividend income	707	443	59.8% ▲	2,190	1,107	97.8% ▲
Foreign exchange income	1,596	478	233.9% ▲	830	3,095	73.2% ▼
(Loss) / gain on securities	11	60	81.4% ▼	3,516	-808	N/A
Other Income	333	328	1.5% ▲	1,190	1,299	8.4% ▼
Non-Interest Income	8,178	6,358	28.6% ▲	29,064	22,107	31.5% ▲
Operating expenses	-18,611	-19,957	6.7% ▼	-79,510	-67,877	17.1% ▲
Workers' Welfare Fund	-1,016	-1,119	9.2% ▼	-4,666	-3,606	29.4% ▲
Other charges	-5	-133	96.5% ▼	-622	-305	104.0% ▲
Profit Before Provisions	50,337	52,714	4.5% ▼	231,306	176,748	30.9% ▲
Provisions	-1,858	344	N/A	-9,221	-7,340	25.6% ▲
Profit Before Taxation	48,479	53,058	8.6% ▼	222,085	169,408	31.1% ▲
Taxation	-26,431	-27,651	4.4% ▼	-120,578	-84,932	42.0% ▲
Profit After Taxation	22,048	25,407	13.2% ▼	101,508	84,476	20.2% ▲
Earnings Per Share	12.28	14.16	13.2% ▼	56.56	47.07	20.2% ▲
Dividend	7.00	7.00	-	28.00	20.00	40.0% ▲
Bonus	0.0%	0.0%		0.0%	0.0%	
Closing Period: May 02, 2025 to May 4, 2025						
Operating Cost to Income	-26.6%	-27.0%	0.4% ▼	-25.2%	-27.3%	2.2% ▼
Effective Taxation	-54.5%	-52.1%	2.4% ▲	-54.3%	-50.1%	4.2% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

