

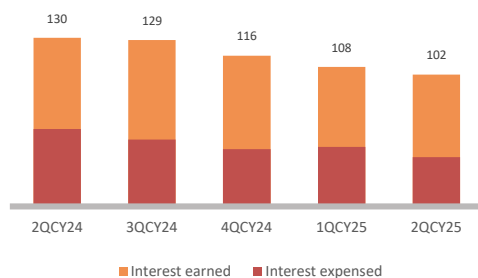
MEBL Result Review - 2QCY25



Wednesday, August 20, 2025

Rupees' millions	2QCY25	2QCY24	YoY	6MCY25	6MCY24	YoY
Interest earned	101,909	130,204	21.7% ▼	209,526	249,350	16.0% ▼
Interest expensed	-37,944	-59,872	36.6% ▼	-83,770	-111,454	24.8% ▼
Net Interest Income	63,965	70,332	9.1% ▼	125,756	137,897	8.8% ▼
Fee and commission income	5,342	4,418	20.9% ▲	10,873	9,467	14.9% ▲
Dividend income	177	476	62.8% ▼	884	919	3.7% ▼
Foreign exchange income	1,642	102	1516.1% ▲	3,238	580	458.7% ▲
(Loss) / gain on securities	658	55	1103.4% ▲	669	115	483.1% ▲
Other Income	396	273	44.7% ▲	729	601	21.2% ▲
Non-Interest Income	8,215	5,324	54.3% ▲	16,393	11,681	40.3% ▲
Operating expenses	-15,493	-21,053	26.4% ▼	-34,103	-41,010	16.8% ▼
Workers' Welfare Fund	-1,153	-1,108	4.1% ▲	-2,169	-2,226	2.6% ▼
Other charges	-51	-1	5438.8% ▲	-56	-134	58.3% ▼
Profit Before Provisions	55,484	53,494	3.7% ▲	105,821	106,208	0.4% ▼
Provisions	-1,520	935	N/A	-3,379	1,279	N/A
Profit Before Taxation	53,964	54,430	0.9% ▼	102,442	107,487	4.7% ▼
Taxation	-29,848	-27,774	7.5% ▲	-56,278	-55,425	1.5% ▲
Profit After Taxation	24,116	26,656	9.5% ▼	46,164	52,063	11.3% ▼
Earnings Per Share	13.44	14.85	9.5% ▼	25.72	29.01	11.3% ▼
Dividend	7.00	7.00	-	14.00	14.00	-
Bonus	0.0%	0.0%	-	0.00	0.00	-
Closing Period: May 02, 2025 to May 4, 2025						
Operating Cost to Income	-21.5%	-27.8%	6.4% ▼	-24.0%	-27.4%	3.4% ▼
Effective Taxation	-55.3%	-51.0%	4.3% ▲	-54.9%	-51.6%	3.4% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

