

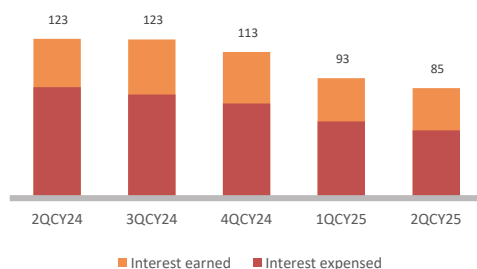
BAHL Result Review - 2QCY25



Thursday, August 28, 2025

Rupees' millions	2QCY25	2QCY24	YoY	CY24	CY23	YoY
Interest earned	85,089	123,223	30.9% ▼	177,976	373,902	52.4% ▼
Interest expensed	-52,311	-85,961	39.1% ▼	-111,642	-249,755	55.3% ▼
Net Interest Income	32,778	37,263	12.0% ▼	66,335	124,148	46.6% ▼
Fee and commission income	5,209	5,012	3.9% ▲	10,668	13,871	23.1% ▼
Dividend income	893	563	58.4% ▲	962	1,552	38.0% ▼
Foreign exchange income	1,438	976	47.4% ▲	3,546	6,841	48.2% ▼
(Loss) / gain on securities	-189	-389	51.3% ▼	-434	2	N/A
Other income	253	414	38.8% ▼	600	961	37.6% ▼
Non-Interest Income	7,604	6,577	15.6% ▲	15,342	23,227	33.9% ▼
Operating expenses	-22,986	-21,516	6.8% ▲	-44,413	-70,274	36.8% ▼
Workers' Welfare Fund	-377	-490	23.0% ▼	-798	-1,545	48.4% ▼
Other charges	-24	-1.63	1352.9% ▲	-31	-228.40	86.6% ▼
Profit Before Provisions	16,995	21,832	22.2% ▼	36,435	75,328	51.6% ▼
Provisions	1,492	-517	N/A	2,649	-4,200	N/A
Profit Before Taxation	18,487	21,316	13.3% ▼	39,084	71,128	45.1% ▼
Taxation	-9,376	-10,240	8.4% ▼	-19,759	-35,809	44.8% ▼
Profit After Taxation	9,111	11,076	17.7% ▼	19,324	35,319	45.3% ▼
Earnings Per Share	8.20	9.97	17.7% ▼	17.39	31.78	45.3% ▼
Dividend	3.50	3.50	-	7.00	14.00	
Bonus	0.00	0.00		0.00	0.00	
Closing Period: 05 Sep, 2025 - 09 Sep, 2025						
Operating Cost to Income	-56.9%	-49.1%	7.8% ▲	-54.4%	-47.7%	6.7% ▲
Effective Taxation	-50.7%	-48.0%	2.7% ▲	-50.6%	-50.3%	0.2% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

