

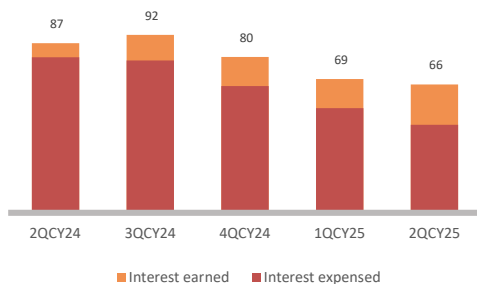
# BOP Result Review - 2QCY25



Friday, August 29, 2025

Rupees' millions	2QCY25	2QCY24	YoY	1HCY25	1HCY24	YoY
Interest earned	66,122	87,475	24.4% ▼	135,086	171,719	21.3% ▼
Interest expensed	-45,354	-80,113	43.4% ▼	-99,275	-155,803	36.3% ▼
<b>Net Interest Income</b>	<b>20,768</b>	<b>7,362</b>	<b>182.1% ▲</b>	<b>35,812</b>	<b>15,916</b>	<b>125.0% ▲</b>
Fee and commission income	3,079	2,440	26.2% ▲	6,314	4,517	39.8% ▲
Dividend income	63	48	30.6% ▲	169	163	4.1% ▲
Foreign exchange income	146	556	73.7% ▼	723	763	5.2% ▼
(Loss) / gain on securities	1,898	1,388	36.8% ▲	2,669	2,089	27.7% ▲
Other income	100	1,847	94.6% ▼	172	2,395	92.8% ▼
<b>Non-Interest Income</b>	<b>5,286</b>	<b>6,278</b>	<b>15.8% ▼</b>	<b>10,047</b>	<b>9,927</b>	<b>1.2% ▲</b>
Operating expenses	-14,926	-11,677	27.8% ▲	-29,237	-22,111	32.2% ▲
Workers' Welfare Fund	-408	-34	1113.4% ▲	-533	-87	513.0% ▲
Other charges	-295.6	-1	19675.4% ▲	-573	-2	34566.4% ▲
Profit Before Provisions	10,425	1,928	440.6% ▲	15,516	3,644	325.7% ▲
Provisions	725	1,611	55.0% ▼	-358	3,406	N/A
Profit Before Taxation	11,150	3,539	215.1% ▲	15,158	7,051	115.0% ▲
Taxation	-6,143	-899	583.7% ▲	-8,353	-2,700	209.3% ▲
<b>Profit After Taxation</b>	<b>5,007</b>	<b>2,640</b>	<b>89.6% ▲</b>	<b>6,805</b>	<b>4,350</b>	<b>56.4% ▲</b>
<b>Earnings Per Share</b>	<b>1.53</b>	<b>0.81</b>	<b>89.6% ▲</b>	<b>2.08</b>	<b>1.33</b>	<b>56.4% ▲</b>
<b>Dividend</b>	<b>1.00</b>	<b>-</b>	<b>-</b>	<b>1.00</b>	<b>0.00</b>	
<b>Bonus</b>	<b>-</b>	<b>-</b>		<b>0.00</b>	<b>0.00</b>	
Closing Period: Sep 12, 2024 - Sep 14, 2024						
Operating Cost to Income	-57.3%	-85.6%	28.3% ▼	-63.8%	-85.6%	21.8% ▼
Effective Taxation	-55.1%	-25.4%	29.7% ▲	-55.1%	-38.3%	16.8% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

