

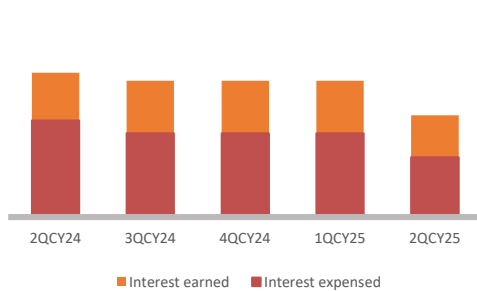
FABL Result Review - 2QCY25



Thursday, August 28, 2025

Rupees' millions	2QCY25	2QCY24	YoY	1HCY25	1HCY24	YoY
Interest earned	41,879	59,380	29.5% ▼	97,975	118,834	17.6% ▼
Interest expensed	-24,656	-39,842	38.1% ▼	-59,169	-80,610	26.6% ▼
Net Interest Income	17,222	19,538	11.9% ▼	38,806	38,223	1.5% ▲
Fee and commission income	3,384	2,567	31.8% ▲	5,760	5,142	12.0% ▲
Dividend income	200	190	5.5% ▲	253	260	3.0% ▼
Foreign exchange income	1,969	1,178	67.1% ▲	2,589	2,779	6.8% ▼
(Loss) / gain on securities	172	333	48.5% ▼	302	668	54.8% ▼
Other income	37	112	66.9% ▼	115	213	45.9% ▼
Non-Interest Income	5,741	4,393	30.7% ▲	8,999	9,056	0.6% ▼
Operating expenses	-13,118	-10,949	19.8% ▲	-25,334	-21,525	17.7% ▲
Workers' Welfare Fund	-218	-269	19.1% ▼	-481	-527	8.8% ▼
Other charges	-85	-198	56.9% ▼	-119	-202	41.0% ▼
Profit Before Provisions	9,542	12,515	23.8% ▼	21,871	25,025	12.6% ▼
Provisions	1,200	833	43.9% ▲	1,761	801	119.8% ▲
Profit Before Taxation	10,742	13,349	19.5% ▼	23,632	25,826	8.5% ▼
Taxation	-5,883	-6,595	10.8% ▼	-12,276	-12,560	2.3% ▼
Profit After Taxation	4,859	6,753.5	28.1% ▼	11,357	13,266	14.4% ▼
Earnings Per Share	3.20	4.45	28.1% ▼	7.48	8.74	14.4% ▼
Dividend	1.50	2.00		3.00	3.00	
Bonus	0%	0%		0.00	0.00	
Closing Period: Sep 11, 2024 - Sep 13, 2024						
Operating Cost to Income	-57.1%	-45.8%	11.4% ▲	-53.0%	-45.5%	7.5% ▲
Effective Taxation	-54.8%	-49.4%	5.4% ▲	-51.9%	-48.6%	3.3% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

