

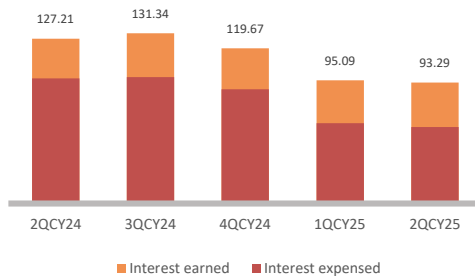
# BAFL Result Review - 2QCY25



Thursday, July 31, 2025

Rupees' millions	2QCY25	2QCY24	YoY	6MCY25	6MCY24	YoY
Interest earned	93,295	127,214	26.7% ▼	188,388	255,887	26.4% ▼
Interest expensed	-58,922	-96,572	39.0% ▼	-120,803	-194,435	37.9% ▼
<b>Net Interest Income</b>	<b>34,373</b>	<b>30,641</b>	<b>12.2% ▲</b>	<b>67,585</b>	<b>61,452</b>	<b>10.0% ▲</b>
Fee and commission income	4,093	5,104	19.8% ▼	7,650	9,505	19.5% ▼
Dividend income	575	757	24.0% ▼	1,456	1,160	25.5% ▲
Foreign exchange income	3,171	3,032	4.6% ▲	5,290	5,335	0.9% ▼
(Loss) / gain on securities	7,768	2,253	244.8% ▲	8,394	2,320	261.8% ▲
Other income	77	105	27.0% ▼	874	159	449.9% ▲
<b>Non-Interest Income</b>	<b>14,970</b>	<b>12,080</b>	<b>23.9% ▲</b>	<b>24,052</b>	<b>19,854</b>	<b>21.1% ▲</b>
Operating expenses	-29,005	-19,603	48.0% ▲	-55,978	-37,957	47.5% ▲
Workers' Welfare Fund	-421	-494	14.6% ▼	-822	-919	10.6% ▼
Other charges	-5	-1	513.1% ▲	-10	-210	95.4% ▼
Profit Before Provisions	19,911	22,623	12.0% ▼	34,827	42,220	17.5% ▼
Provisions	-1,365	-1,514	9.8% ▼	-897	-1,401	36.0% ▼
Profit Before Taxation	18,547	21,109	12.1% ▼	33,931	40,819	16.9% ▼
Taxation	-10,312	-10,412	1.0% ▼	-18,656	-20,210	7.7% ▼
<b>Profit After Taxation</b>	<b>8,234</b>	<b>10,697</b>	<b>23.0% ▼</b>	<b>15,275</b>	<b>20,609</b>	<b>25.9% ▼</b>
Earnings Per Share	5.22	6.78	23.0% ▼	9.68	13.07	25.9% ▼
Dividend	2.50	2.00	25.0% ▲	5.00	4.00	25.0% ▲
Bonus	0%	0%		0.00	0.00	
Closing Period: Aug 12, 2025 - Aug 13, 2025						
Operating Cost to Income	-58.8%	-45.9%	12.9% ▲	-61.1%	-46.7%	14.4% ▲
Effective Taxation	-55.6%	-49.3%	6.3% ▲	-55.0%	-49.5%	5.5% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

