

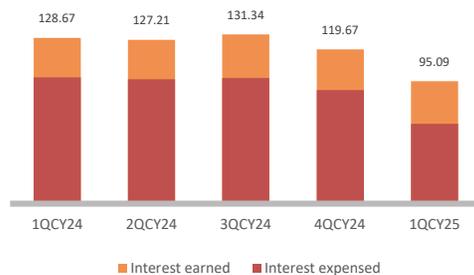
# BAFL Result Review - 1QCY25



Thursday, April 17, 2025

Rupees' millions	1QCY25	1QCY24	YoY	CY24	CY23	YoY
Interest earned	95,094	128,674	26.1% ▼	506,898	411,948	23.0% ▲
Interest expensed	-61,881	-97,863	36.8% ▼	-380,172	-285,877	33.0% ▲
<b>Net Interest Income</b>	<b>33,212</b>	<b>30,811</b>	<b>7.8% ▲</b>	<b>126,726</b>	<b>126,070</b>	<b>0.5% ▲</b>
Fee and commission income	3,557	4,402	19.2% ▼	17,622	14,813	19.0% ▲
Dividend income	880	403	118.7% ▲	1,761	1,047	68.2% ▲
Foreign exchange income	2,119	2,304	8.0% ▼	9,533	9,555	0.2% ▼
(Loss) / gain on securities	626	68	825.6% ▲	13,901	280	4861.8% ▲
Other income	798	54	1373.5% ▲	321	334	3.8% ▼
<b>Non-Interest Income</b>	<b>9,082</b>	<b>7,774</b>	<b>16.8% ▲</b>	<b>44,506</b>	<b>28,064</b>	<b>58.6% ▲</b>
Operating expenses	-26,974	-18,354	47.0% ▲	-84,369	-64,503	30.8% ▲
Workers' Welfare Fund	-400	-425	5.9% ▼	-1,696	-1,715	1.1% ▼
Other charges	-4	-209	98.0% ▼	-223	-279	20.3% ▼
Profit Before Provisions	14,916	19,597	23.9% ▼	84,944	87,637	3.1% ▼
Provisions	468	112	316.3% ▲	-1,849	-9,462	80.5% ▼
Profit Before Taxation	15,384	19,710	21.9% ▼	83,095	78,175	6.3% ▲
Taxation	-8,344	-9,798	14.8% ▼	-44,777	-41,719	7.3% ▲
<b>Profit After Taxation</b>	<b>7,040</b>	<b>9,912</b>	<b>29.0% ▼</b>	<b>38,318</b>	<b>36,456</b>	<b>5.1% ▲</b>
<b>Earnings Per Share</b>	<b>4.46</b>	<b>6.28</b>	<b>29.0% ▼</b>	<b>24.30</b>	<b>23.12</b>	<b>5.1% ▲</b>
<b>Dividend</b>	<b>2.50</b>	<b>2.00</b>	<b>25.0% ▲</b>	<b>8.50</b>	<b>8.00</b>	<b>6.3% ▲</b>
<b>Bonus</b>	<b>0%</b>	<b>0%</b>		<b>0%</b>	<b>0%</b>	
Closing Period: Apr 30, 2025 - May 02, 2025						
Operating Cost to Income	-63.8%	-47.6%	16.2% ▲	-49.3%	-41.8%	7.4% ▲
Effective Taxation	-54.2%	-49.7%	4.5% ▲	-53.9%	-53.4%	0.5% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

