



CORPORATE BRIEFING SESSION

SEPTEMBER 2025

OVERVIEW

Year of Listing



**Year
1991**

Paid-up Capital



Rs. 32.7Bn

Major Sponsor



**Govt. of the
Punjab
57.47%**

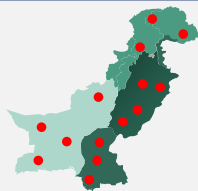
Branch Network



900

Conventional	690
Islamic	210
IBWs	534

Cities Covered



439

ATMs



938

Staff Strength



14,965

Credit Rating

Long Term
AA+
Short Term
A1+

PERFORMANCE HIGHLIGHTS - H1'2025

Highest Ever Profit before Tax



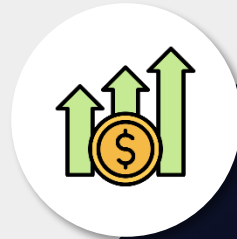
Half Yearly Profit Before Tax of Rs.15.2 Billion.

Highest Growth in Net Interest Income



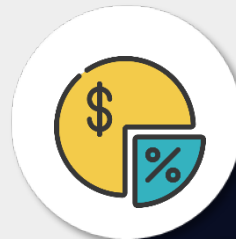
Net Interest Income grew 116% over corresponding periods

Highest Half-Yearly Operating Profit



Growth of 278% in Half Yearly Operating Profit 2025

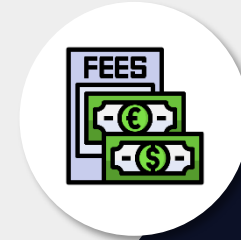
First-ever Interim Cash Dividend



10% interim cash dividend announced, in line with Dividend Policy rolled-out earlier this year

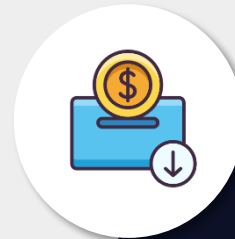
PERFORMANCE HIGHLIGHTS - H1'2025 CONTD.

Fee & Commission Income



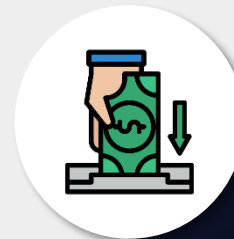
Highest Growth of 40% in Fee & Commission Income over corresponding periods

Current Deposits



Highest Growth of 43% in Current Deposits over corresponding periods

Islamic Deposit Portfolio



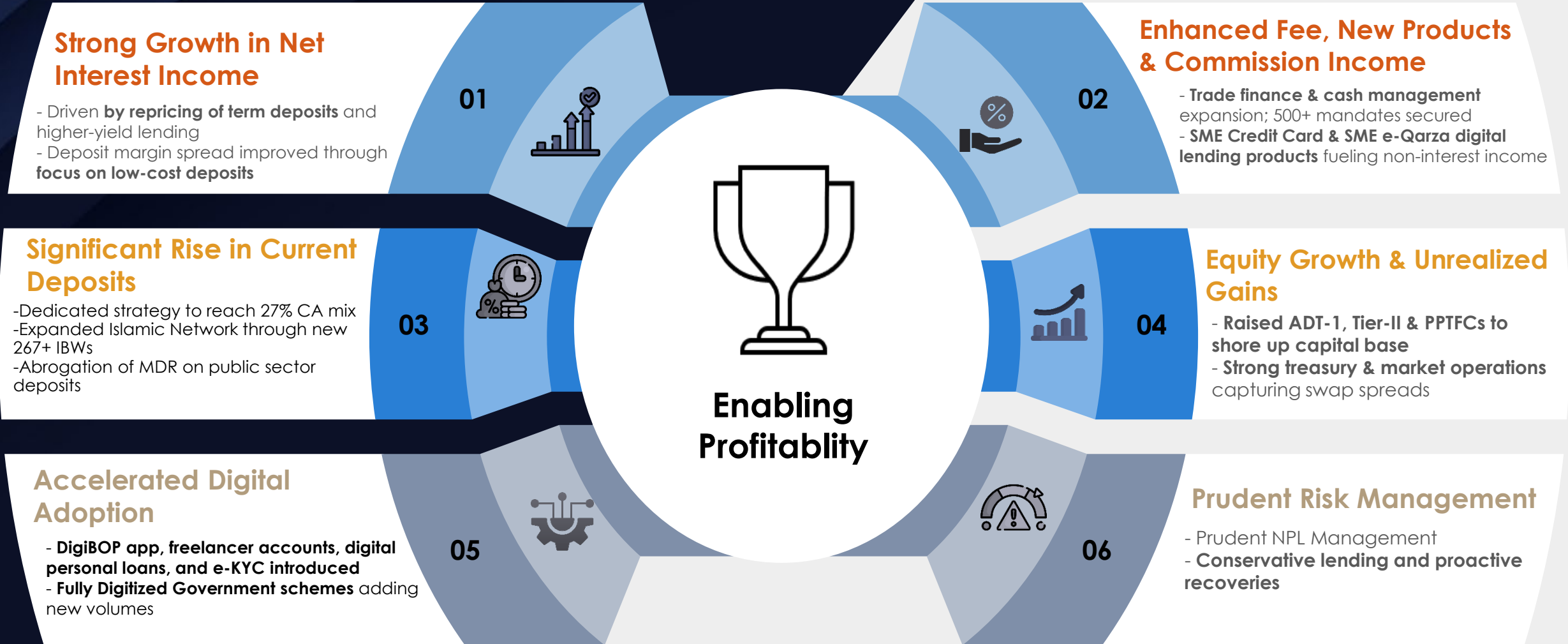
YoY Growth of 80% in Islamic Deposits Portfolio along with 145% Growth in Current Deposits

Equity Growth



Unrealized Gains & Surplus increased by 120% YoY and 25% YoY Growth recorded in Equity

WHAT POWERED BOP'S PERFORMANCE



Key Drivers for Sustainable Profit



Continuous Growth in Current Deposits

01

Offering of tailored Deposit Products to enhance Customer-base

02

Effective Repricing of Term Deposits

03

Growth in Private Deposits fueled by structural changes such as Khaas, Credit Cards, increase in branches to 900, portfolio assignment & revitalized team

04

Enhancement in Fee Income by capturing Trade & Investment Banking Business Opportunities

05

Digital Onboarding of customers for cost minimization and generation of new revenue streams

06

Concentrated efforts to maintain Asset Quality through robust Risk Management

07

MARKET PERFORMANCE

BOP Share price Jumped 294% in the last 1 year
 Rs. 20.06 as of 08.09.2025 as against Rs. 5.09 as of 08.09.2024

Average Share Price Grew by ~80%
 for 1st half 2025 improved to Rs. 10.75 from Rs. 5.98 during year 2024

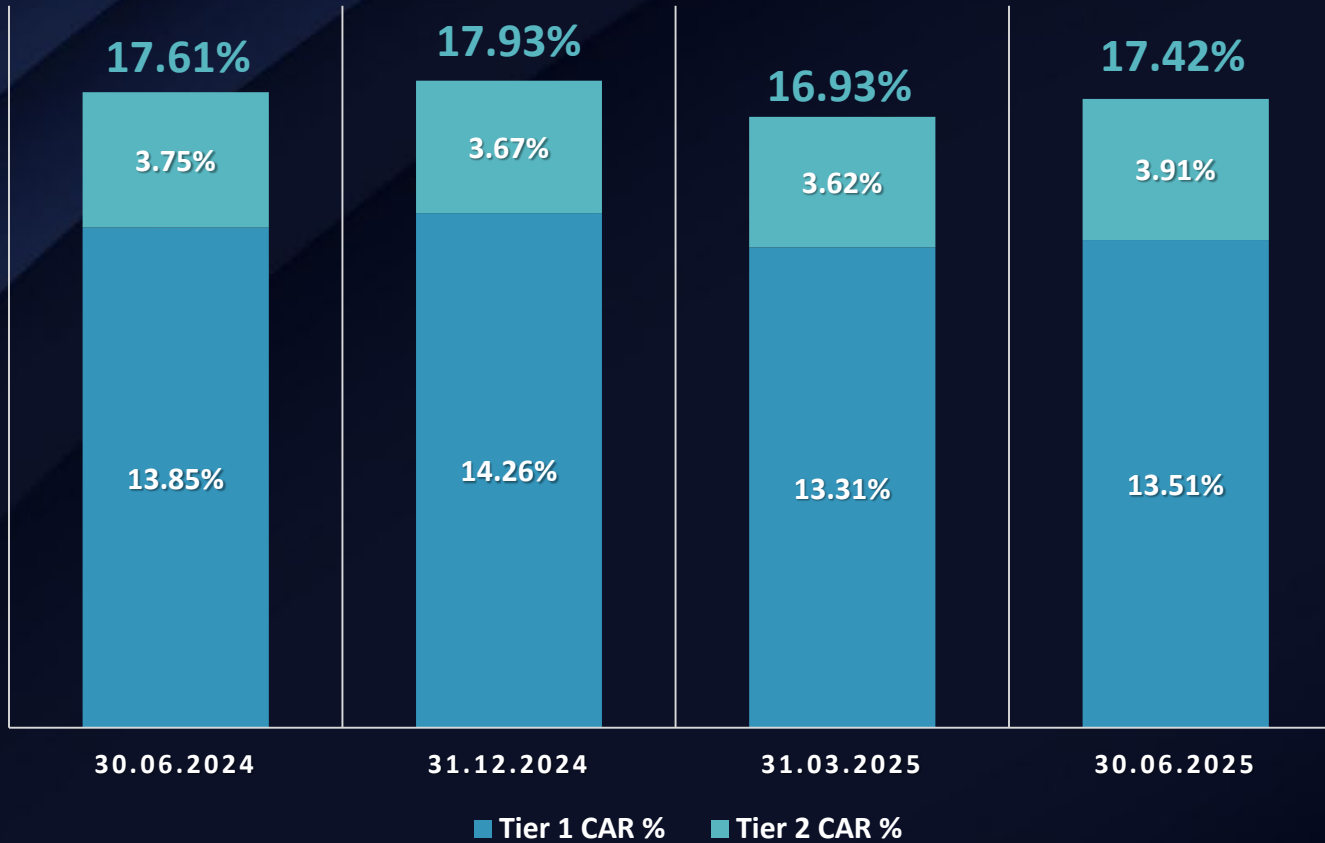
Annualized Dividend Yield of 18.60% for 1st Half 2025.

Market Capitalization improved to Rs. 61 Billion as of 11.09.2025

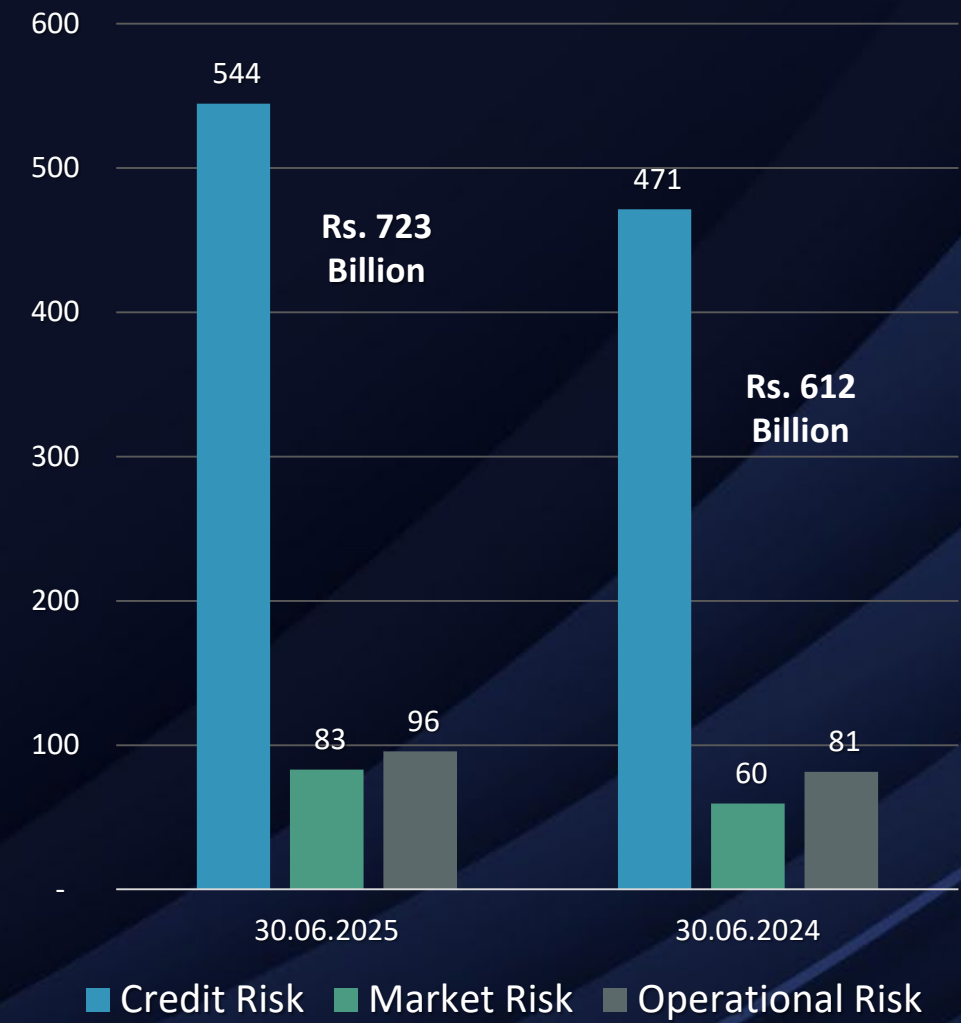


Capital Adequacy Requirements

CAPITAL ADEQUACY RATIO %



Risk Weighted Assets

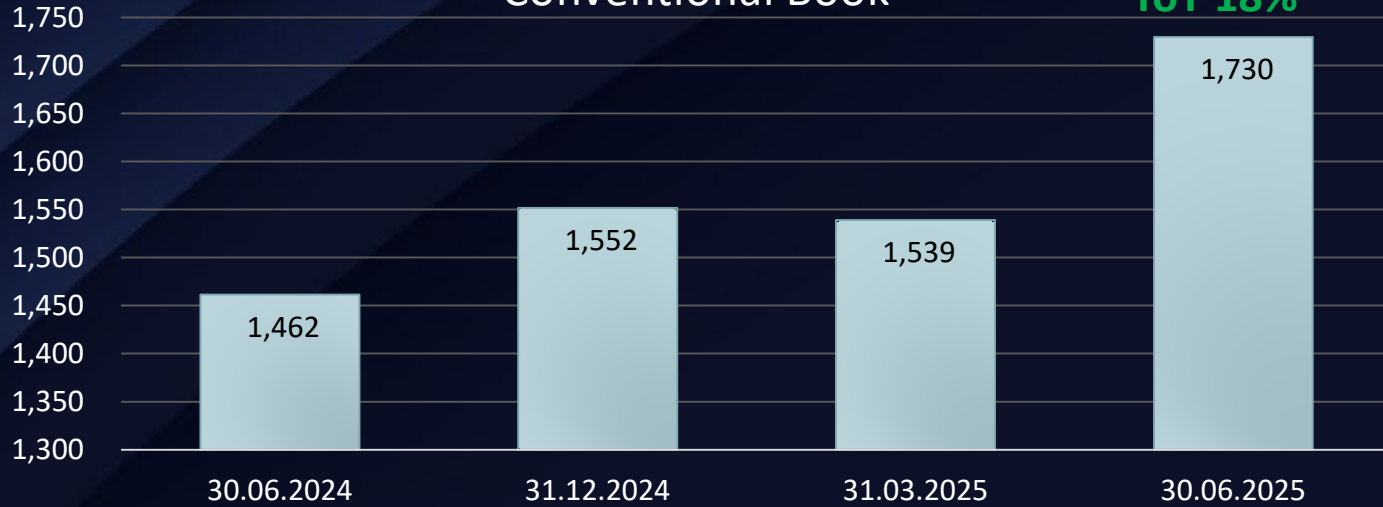


➤ **CAR** remained at **17.42%** against Regulatory Requirement of **11.50%**
 ➤ **Leverage Ratio** Stood at **3.46%** against Regulatory Requirement of **3.00%**

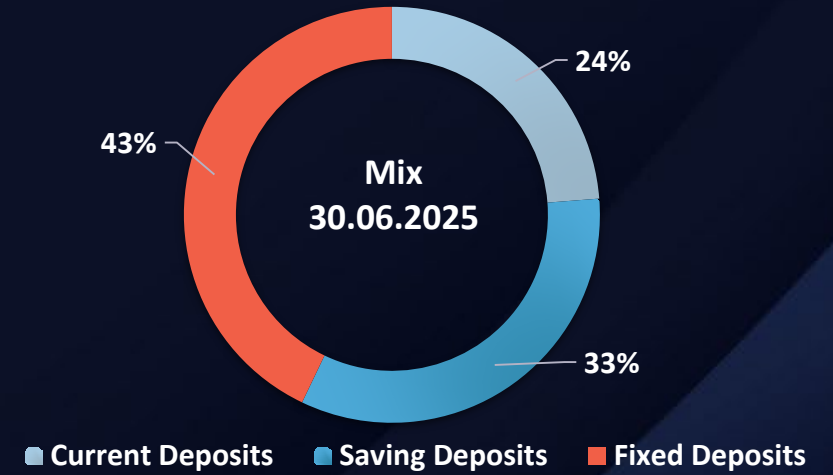
Deposits

Conventional Book

YoY 18%

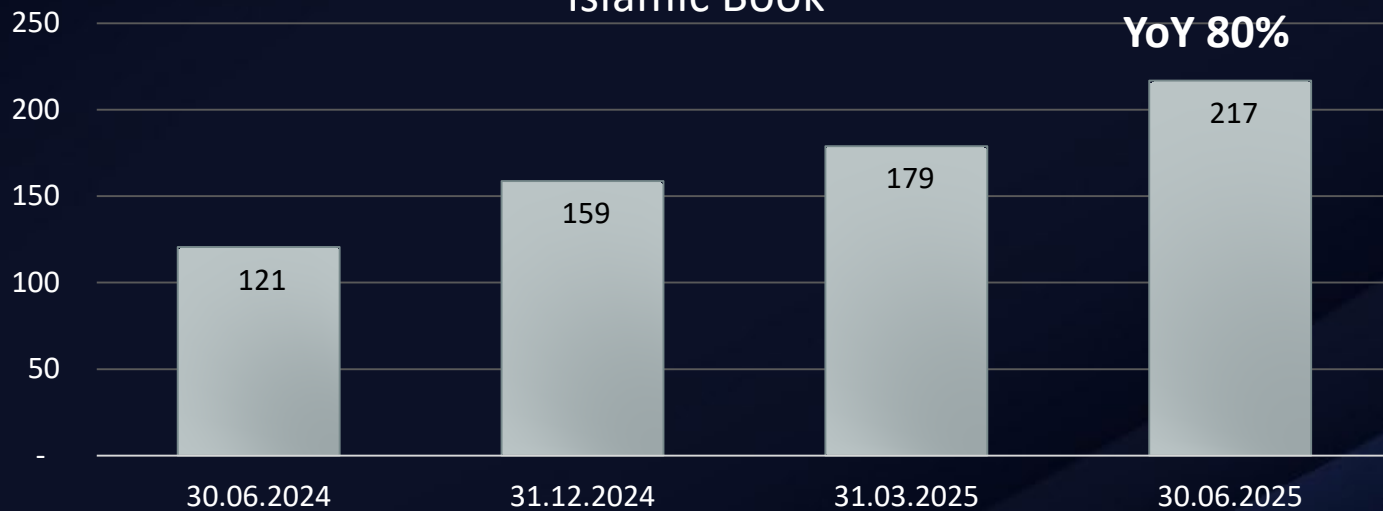


Private Deposit - Conventional Book

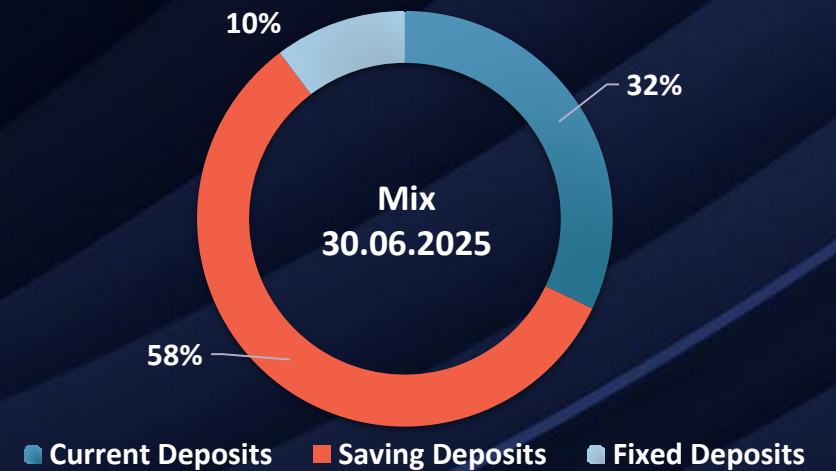


Islamic Book

YoY 80%

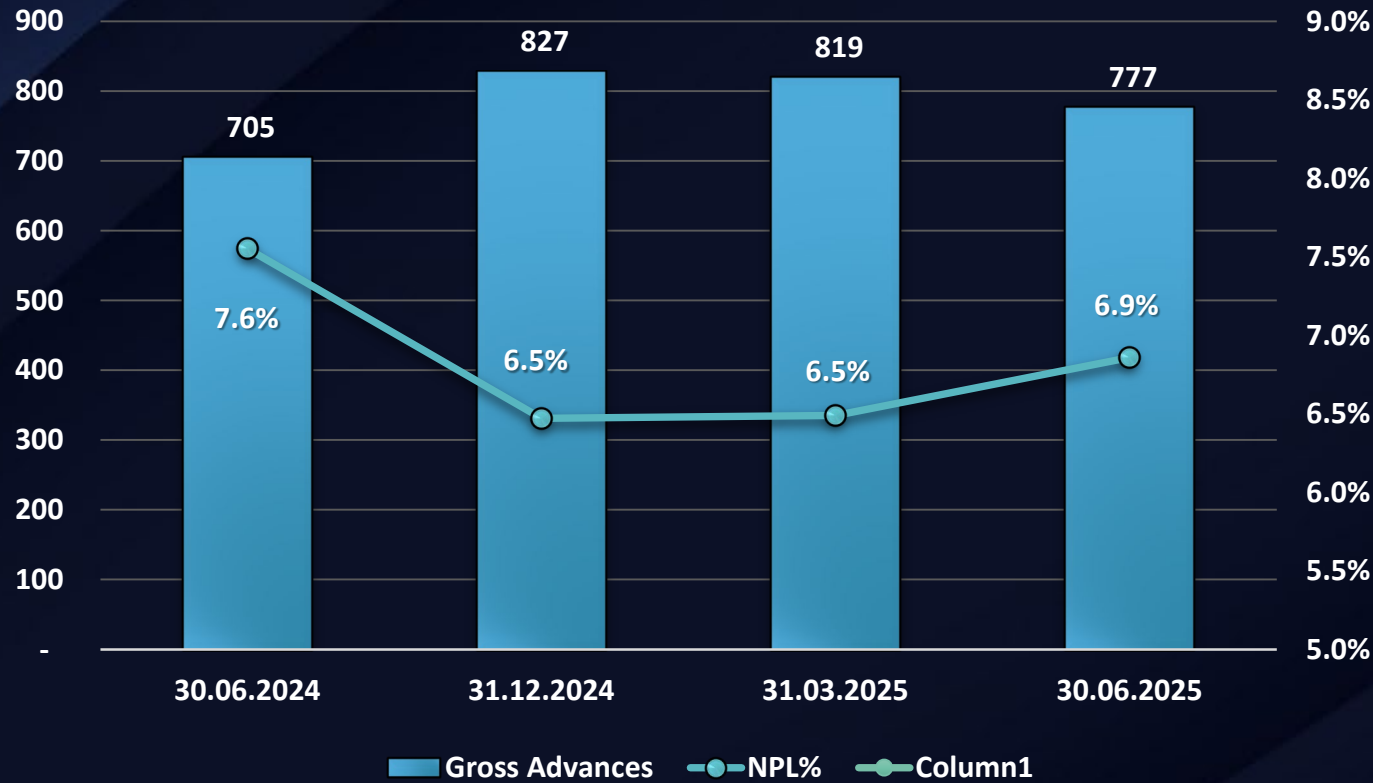


Private Deposit - Islamic Book

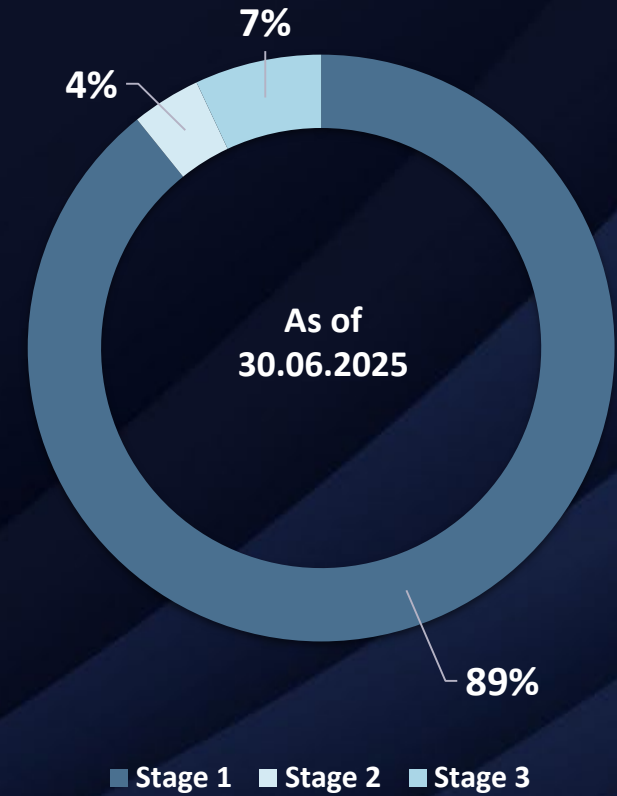


Advances

Gross Advances & NPLs%



Advances Composition



BOP's Digital Successes – H1'25



DigiBOP APP

705K

Registered Users **+29% YoY**

13M Trx **+63% YoY**

Rs.354 B **+62% YoY**



BOP Debit Card

1.3M

Cards **+39% YoY**

24M Trx **+49% YoY**

Rs. 338 B **+52% YoY**



SMS Banking

1.3 M

Subscription

+31% YoY



WhatsApp Banking

246K

Users **+120% YoY**



RAAST

38K

Registrations **+52% YoY**



ATM

17M

Financial Trx

Rs. 283B **+10% YoY**



Kissan Card

700K

Farmers **+100% YoY**



Asaan Karobar Card

100K

Borrowers

+100% YoY



Livestock Card

15K

Borrowers

+100% YoY



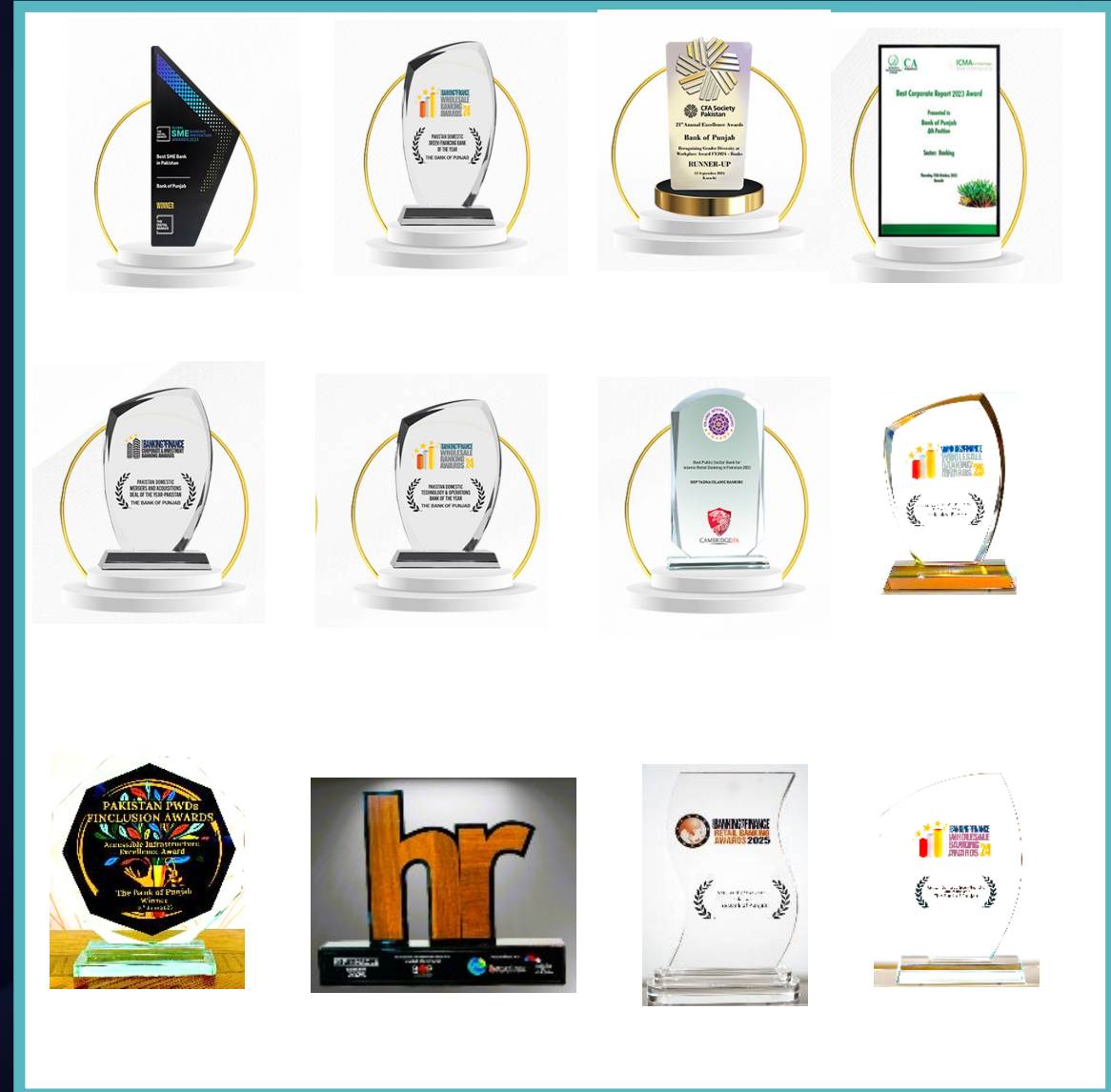
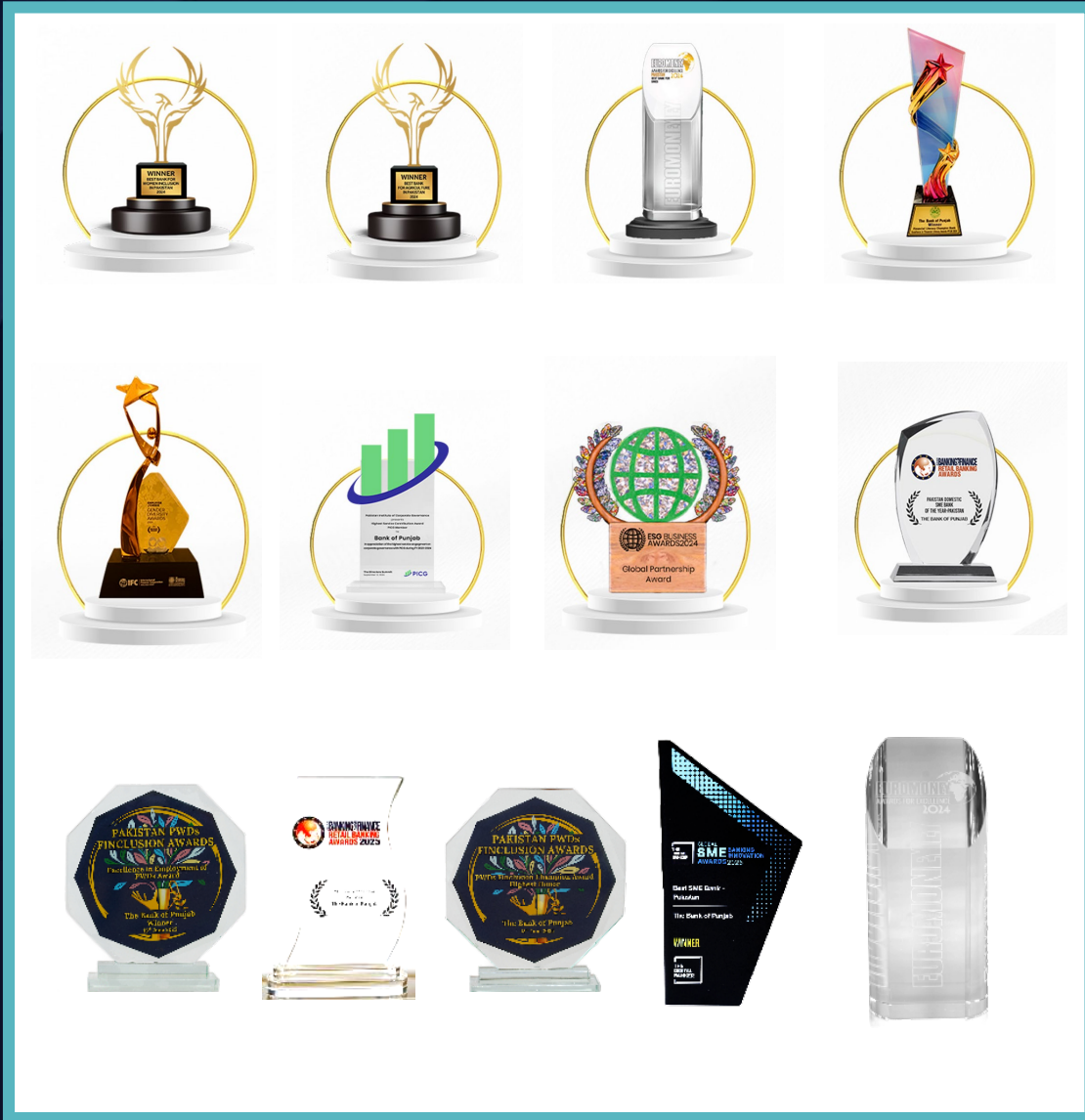
Credit Card

57K

Cards

+111% YoY

Selected Local & International Accolades (2024 - '25)



Financial Results at a Glance – 2024 vs 2023

Rs. In Million

BALANCE SHEET:	Dec 2023	Dec 2024	YoY %
Cash & Balance with Banks	109,178	104,034	-5%
Investments & Lending to FIs-net	1,058,152	1,335,685	26%
Advances -net	806,387	777,397	-4%
Fixed Assets & Others	242,463	162,863	-33%
Total Assets	2,216,180	2,379,979	7%
Borrowings	453,966	409,006	-10%
Deposits and other accounts	1,520,854	1,710,288	12%
Subordinated Loans	30,205	30,820	2%
Other Liabilities	130,401	137,334	5%
Total Liabilities	2,135,425	2,287,448	7%
Net Assets	80,755	92,531	15%
Share capital - net	32,453	32,453	0%
Reserves	14,952	17,627	18%
Revaluation Surplus	1,829	7,954	335%
Unappropriated profit	31,522	34,497	9%
Total Equity	80,755	92,531	15%
Book Value per Share	24.68	28.28	15%

Financial Results at a Glance – 2024 vs 2023

Rs. In Million

PROFIT & LOSS ACCOUNT:	Dec 2023	Dec 2024	YoY %
Markup Income	327,194	343,791	5%
Markup Expenses	286,248	299,634	5%
Net Interest Income	40,946	44,157	8%
Non Markup Income	17,718	26,689	51%
Total Income	58,663	70,846	21%
Operating Expenses	37,120	49,900	34%
Other Charges	378	498	32%
Total Expenses	37,498	50,398	34%
Profit Before Provisions	21,165	20,448	-3%
Provisions	(53)	(4,117)	7678%
Profit Before Tax	21,218	24,565	16%
Taxation	9,879	11,189	13%
Profit After Tax	11,339	13,375	18%
EPS (Rs.)	3.47	4.09	18%

Key Financials – (2019-2025)

Rs. In Million

BALANCE SHEET:	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Jun-24	Dec-24	Mar-25	Jun-25
Cash & Balance with Banks	63,725	71,670	80,036	78,018	109,178	150,130	104,034	108,166	118,426
Investments & Lending to FIs-net	365,513	583,875	562,663	708,078	1,058,152	1,293,401	1,335,685	1,282,604	1,435,299
Advances -net	383,313	391,161	484,405	589,581	806,387	650,601	777,397	768,044	725,828
Fixed Assets & Others	56,377	48,740	69,847	106,213	242,463	174,988	162,863	175,423	164,284
Total Assets	868,928	1,095,446	1,196,952	1,481,890	2,216,180	2,269,120	2,379,979	2,334,237	2,443,837
Borrowings	77,045	154,841	71,323	80,820	453,966	436,134	409,006	350,716	240,072
Deposits and other accounts	691,017	835,068	1,002,955	1,227,339	1,520,854	1,582,113	1,710,288	1,718,021	1,946,554
Subordinated Loans	8,794	6,792	7,789	17,204	30,205	30,824	30,820	30,820	30,816
Other Liabilities	45,389	46,484	60,052	91,475	130,401	142,843	137,334	147,211	130,189
Total Liabilities	822,245	1,043,185	1,142,119	1,416,838	2,135,425	2,191,914	2,287,448	2,246,769	2,347,631
Net Assets	46,682	52,262	54,833	65,052	80,755	77,207	92,531	87,468	96,206
Share capital - net	26,174	26,174	26,174	29,478	32,453	32,453	32,453	32,453	32,453
Reserves	6,640	8,029	10,517	12,684	14,952	15,822	17,627	17,986	18,988
Revaluation Surplus	5,371	5,955	(1,369)	(2,323)	1,829	4,555	7,954	6,680	10,039
Unappropriated profit	8,497	12,103	19,511	25,213	31,522	24,377	34,497	30,350	34,727
Total Equity	46,682	52,262	54,833	65,052	80,755	77,207	92,531	87,468	96,206

Key Financials – (2019-2025)

Rs. In Million

PROFIT & LOSS ACCOUNT:	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Jun-24	Dec-24	Mar-25	Jun-25
Markup Income	80,867	86,019	81,651	137,168	327,194	172,723	343,791	68,964	135,086
Markup Expenses	54,110	62,694	51,775	106,410	286,248	156,149	299,634	53,920	99,275
Net Interest Income	26,757	23,325	29,876	30,758	40,946	16,574	44,157	15,044	35,812
Non Markup Income	3,940	13,046	7,904	10,576	17,718	9,927	26,689	4,485	9,478
Total Income	30,696	36,371	37,780	41,335	58,663	26,501	70,846	19,528	45,290
Operating Expenses	14,453	16,880	20,637	27,374	37,120	22,307	49,900	14,311	29,237
Other Charges	424	639	377	331	378	89	498	126	537
Total Expenses	14,876	17,519	21,014	27,705	37,498	22,396	50,398	14,437	29,774
Profit Before Provisions	15,820	18,852	16,766	13,630	21,165	4,106	20,448	5,091	15,516
Provisions	1,776	6,862	(1,642)	(4,878)	(53)	(3,406)	(4,117)	1,083	358
Profit Before Tax	14,044	11,989	18,408	18,508	21,218	7,512	24,565	4,008	15,158
Taxation	5,795	5,046	5,968	7,673	9,879	2,700	11,189	2,210	8,353
Profit After Tax	8,249	6,944	12,440	10,834	11,339	4,812	13,375	1,798	6,805
EPS (Rs.)	3.12	2.63	4.18	3.31	3.47	1.47	4.09	0.55	2.08
*Dividend Payout %:									
Cash	7.50%	10.00%	-	-	10.00%	-	18.00%	-	10.00%
Stock	-	-	12.50%	10.00%	-	-	-	-	-

*included Dividends announced after period-end.

Key Financials – (2019-2025)

KEY RATIOS:	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Jun-24	Dec-24	Mar-25	Jun-25
Tier-1 CAR %	11.30%	11.90%	10.12%	11.88%	15.42%	13.85%	14.26%	13.31%	13.51%
Total CAR %	14.80%	16.23%	12.27%	13.11%	18.37%	17.61%	17.93%	16.93%	17.42%
LR %	3.57%	3.21%	3.08%	3.46%	3.38%	3.26%	3.48%	3.41%	3.46%
Cost to Income Ratio	48.5%	48.2%	55.6%	67.0%	63.9%	84.5%	71.1%	73.9%	65.7%
CA % Mix	20%	18%	18%	18%	17%	18%	21%	19%	24%
SA% Mix	48%	47%	47%	47%	45%	47%	41%	41%	36%
ADR%	62%	53%	53%	52%	56%	45%	48%	48%	40%
NPL %	12%	13%	10%	8%	6%	8%	7%	7%	7%

Future Outlook



2025 – The Year of Customer Experience (CX)

Launched New CX Division



New Lean Division
driving customer-first initiatives

Reoriented SQ Function



Proactive, not Reactive
SQ to leverage existing data sources for Proactive Analysis

AI-Led CX Overhaul



Predictive analytics & automated insights

Cross-Functional Synergy



IT, Ops, Digital & Branches
aligned around experience design

A low-angle photograph of modern skyscrapers, including the Burj Khalifa, against a cloudy sky. A dark blue circle is overlaid in the center, containing the text "THANK YOU" in white, bold, uppercase letters. The bottom half of the image is a solid dark grey color.

THANK YOU