

CORPORATE BRIEFING SESSION

11TH May 2026



Overview

Year of Listing
1991



Paid up Capital
Rs. 32.7Bn



Major Sponsor
Govt. of the Punjab
57.47%

Branch Network*
901



ATMs
953



Staff Strength
14,999



Credit Rating
AA+
A1+

| | |
|----------------|-----|
| *Conventional | 691 |
| Islamic | 210 |
| IBWs | 674 |
| Cities Covered | 439 |

Branch Network

661

Punjab

100

Sindh

72

KPK

24

Federal Capital

18

Balochistan

11

AJ Kashmir

10

GB

5

FATA

Operating Segments

Consumer Banking

- Private Sector Deposits
- Retail Financing
- Agriculture Financing
- SME Financing

Digital Banking

- Digital Banking
- Public Sector Initiatives & Deposits

Corporate & Investment Banking

- Corporate Lending
- Project Financing
- Investment Banking

Treasury & Capital Markets

- Money Market Operations
- FX Operations
- Capital Market
- Home Remittances

Islamic Banking

- Islamic Deposits
- Islamic Financing

Key Performance Highlights – Year 2025

Deposits

Deposits Crossed **Rs. 2 Trillion** with **Highest Growth** of **34%** in **Avg. Current Deposits**



Net Interest Income
Highest Growth in Net Interest Income – **84%**.



Highest ever Cash Dividend 25%

Operating Profit
Highest Growth in Operating Profit Before Provisions – **99%**.



Islamic Deposits
Highest Ever Growth of **58%** in Islamic Deposits with **121%** Growth in **Current Deposits**.



Profit Before Tax
Highest Ever Profit Before Tax with YoY Growth of **46%**.



Cost to Income Ratio
Significant Reduction – Down to **59.65%**.



Key Achievements – Q1 2026 VS Q1 2025

Net Interest Income
+47%

Profit Before Tax
+155%

Fee and Commission
+69%

Avg. Current Deposits
+31% YoY

Operating Profit
+98%

Cost to Income Ratio
-9.85%



Key Drivers for Sustainable Profit

Operational Efficiency

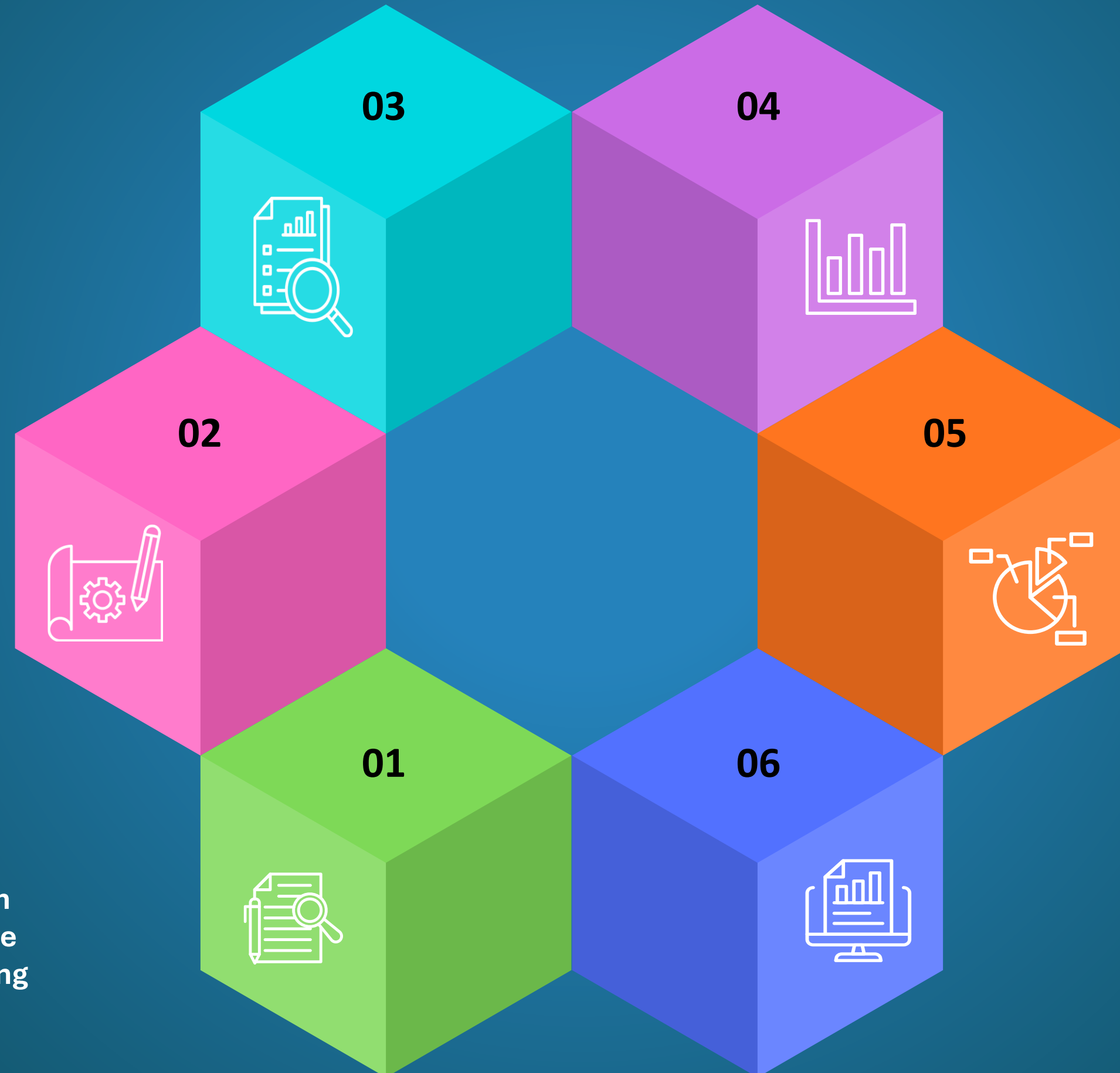
Improve efficiency through process re-engineering and technological automation to boost ROE and bottom-line performance

Asset Quality

Sustain robust portfolio quality and stringent risk management frameworks to ensure consistent returns

Deposit Growth

Scale low-cost deposit mobilization through CASA growth and innovative product offerings to optimize funding costs and enhance returns



Strengthening Earnings Resilience

Drive growth in trade finance, transaction banking, and investment banking to deepen client relationships and revenue diversification

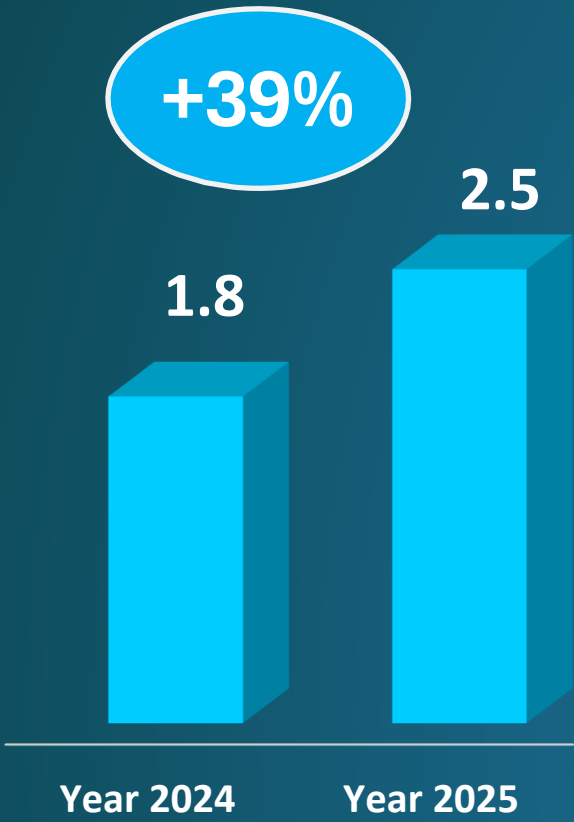
Digital Transformation

Harness digital channels to drive customer acquisition, optimize operational costs, and unlock new revenue opportunities

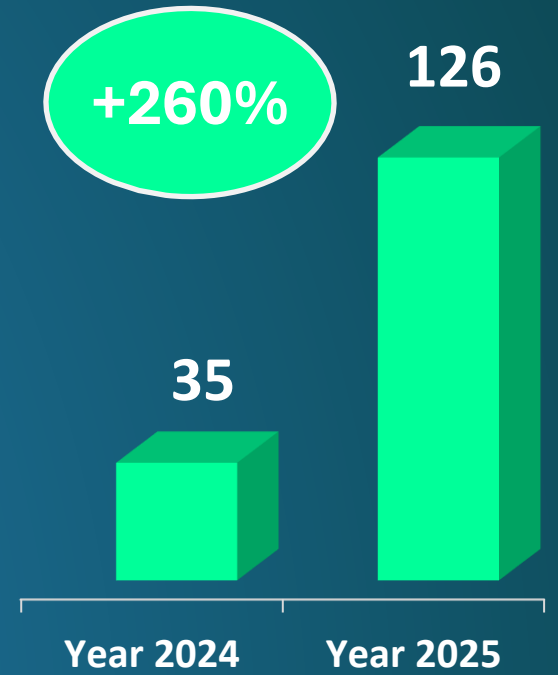
Governance & Compliance

Uphold ethical leadership and transparency through enhanced internal control frameworks, ensuring full regulatory adherence

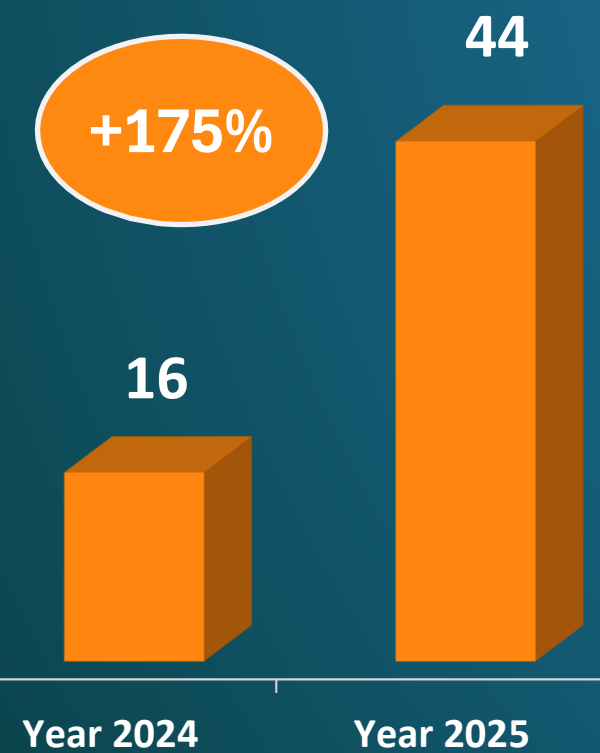
Market Performance



Healthy Dividend Payouts (Rs.)



Market Capitalization (Bn)



High Market Liquidity & Investor Interest (M)

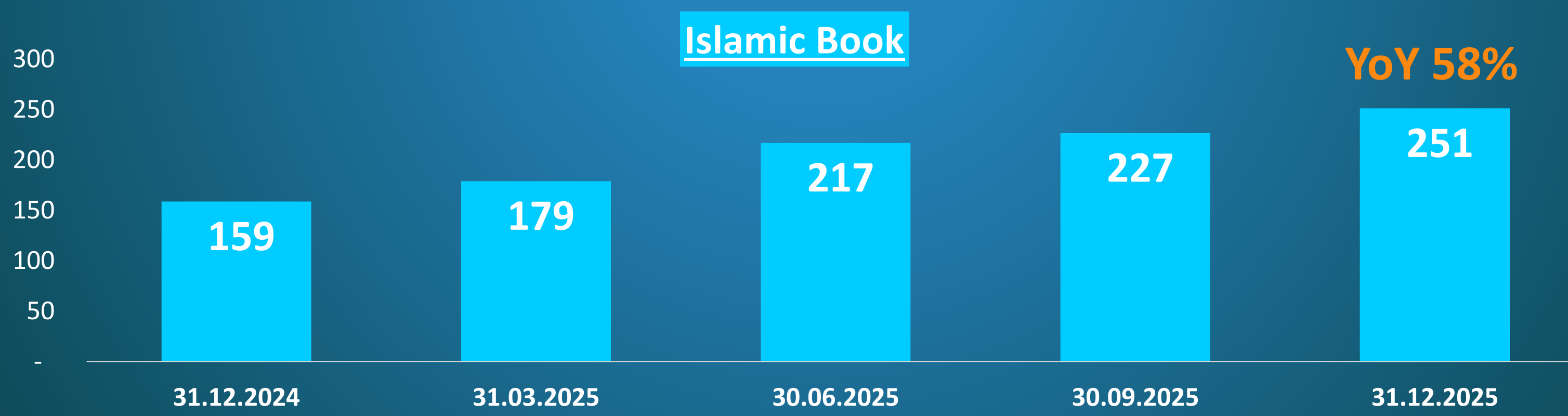
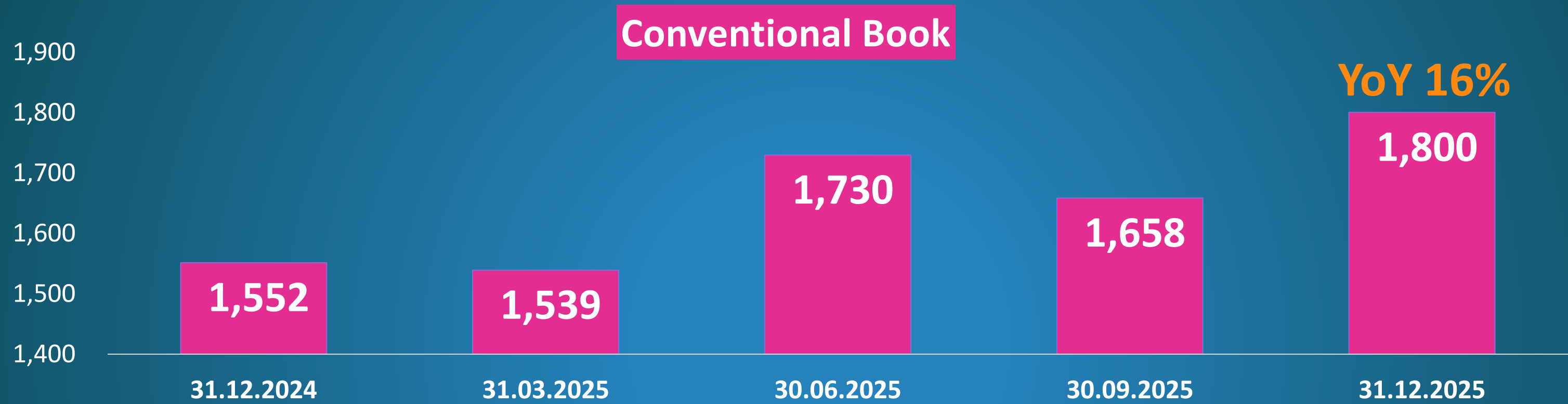


Strong Share Price Appreciation (Rs.)

Superior market performance, evidenced by substantial shareholder value growth

Deposits

Rs. In Billion

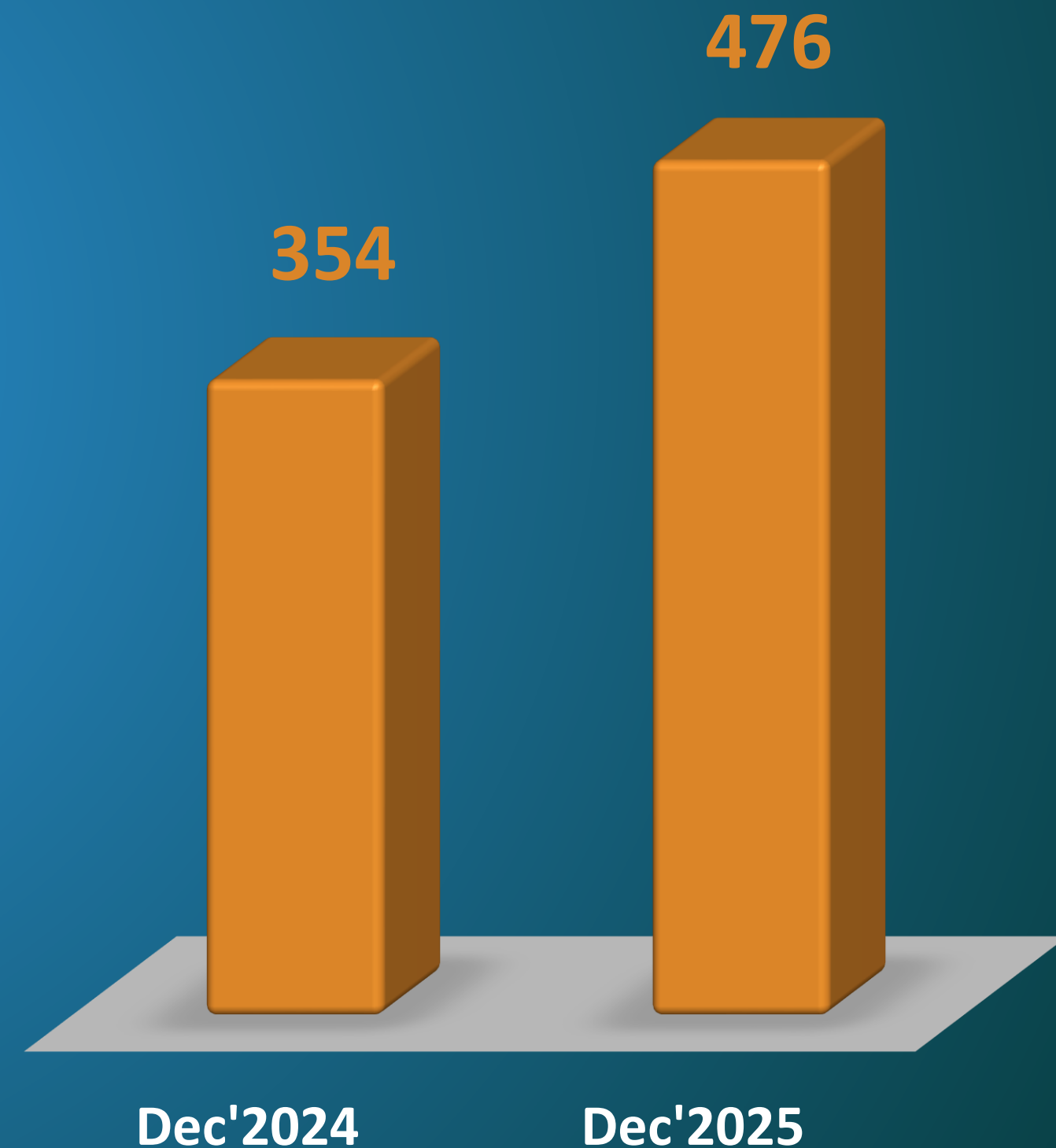


Current Deposits

Rs. In Billion

+34%

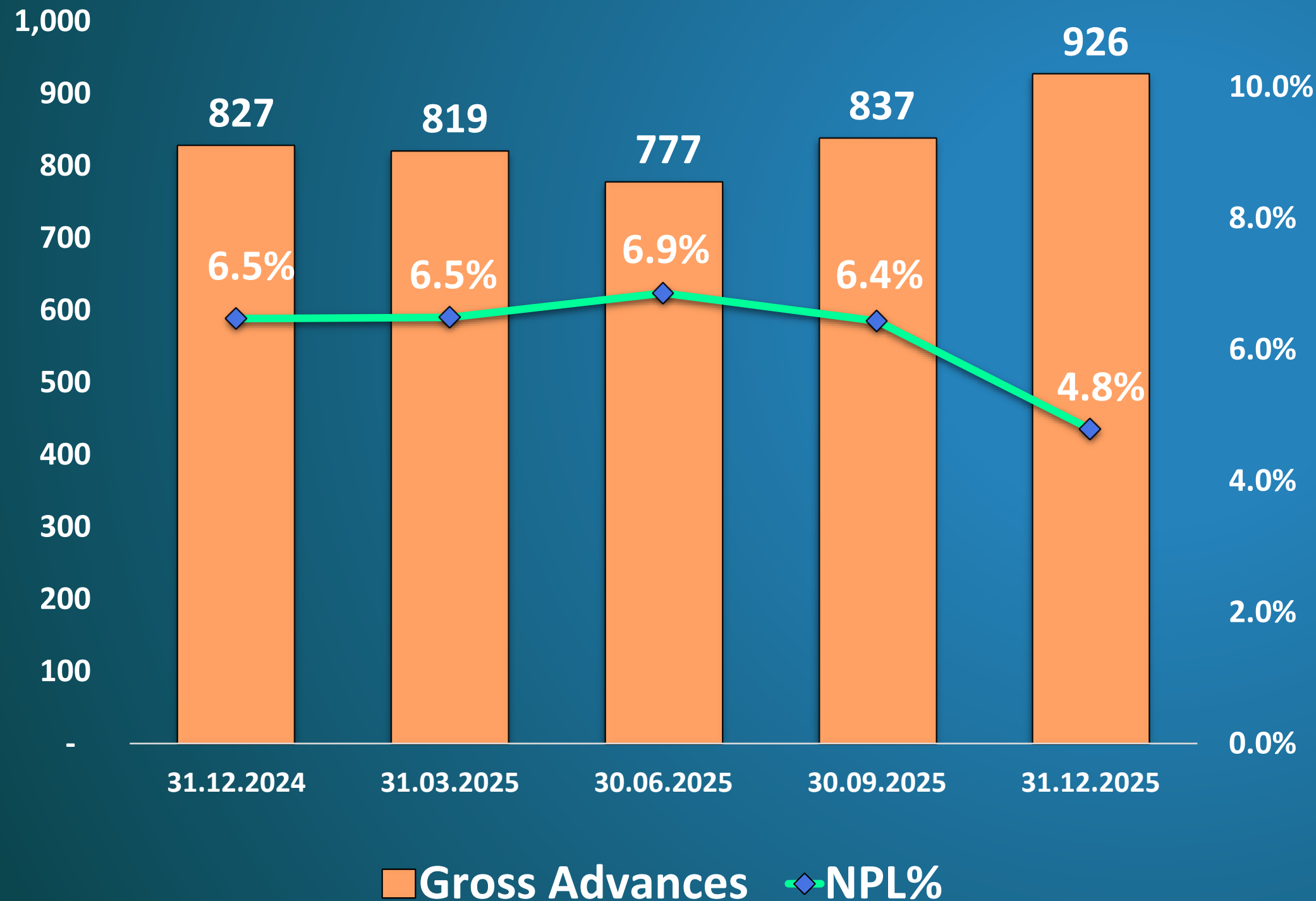
Current Deposits registered an impressive YoY Growth of **34%**, reaching **Rs. 476 Billion** as against Rs. 354 Billion as of December 31, 2024.



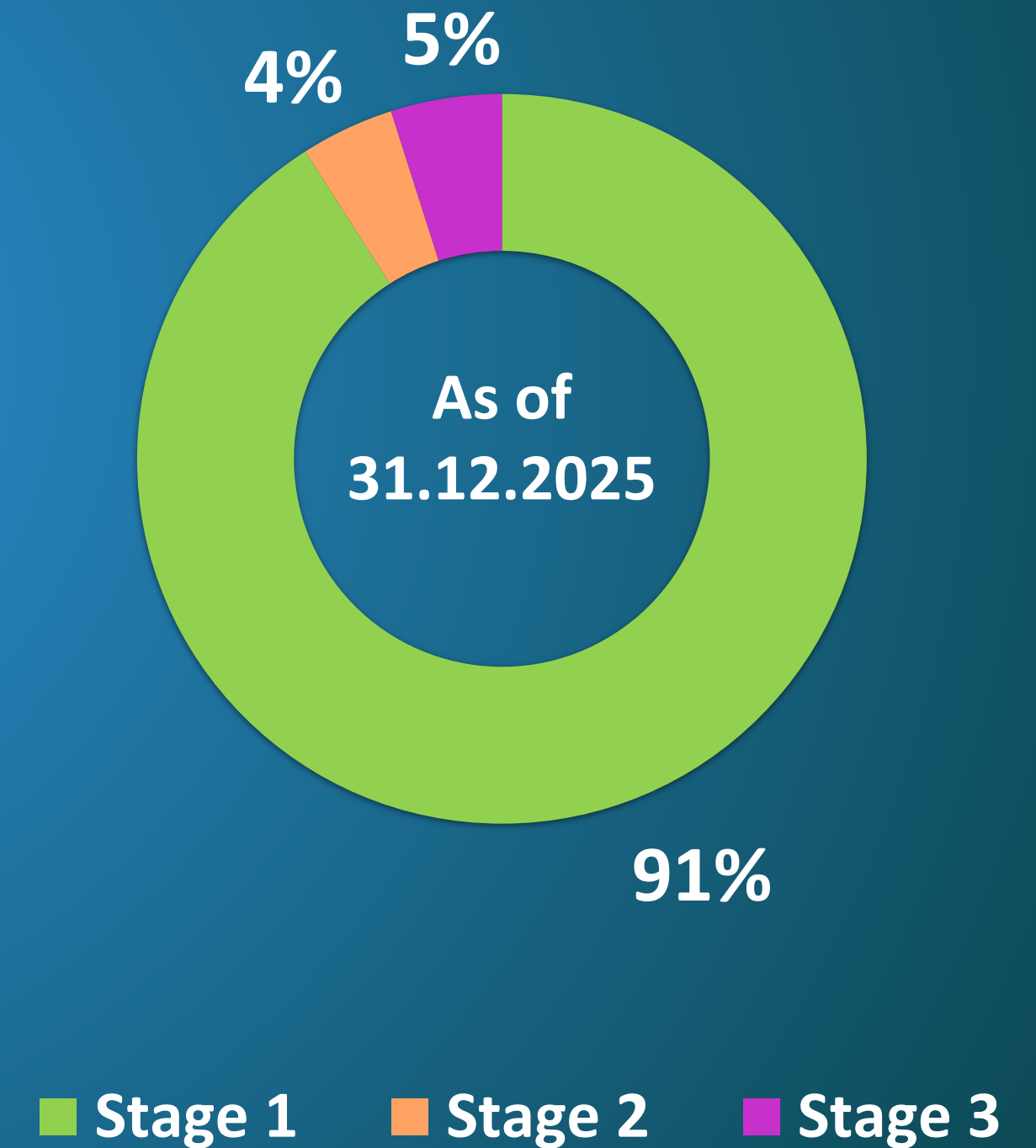
Advances

Rs. In Billion

Gross Advances & NPLs%



Advances Composition



BOP's Digital Successes – Year'2025

DigiBOP APP

822K +33% YoY
Registered Users

29M Trx +53% YoY

Rs.800 B +62% YoY



BOP Debit Card

1.6M +45% YoY
Cards

44M Trx +30% YoY

Rs. 608 B +32% YoY



SMS Banking

1.6 M
Subscription

+33% YoY



WhatsApp Banking

599K
Users
+304% YoY



RAAST

42K
Registrations
+28% YoY



ATM

35M
Financial Trx
Rs. 595B
+13% YoY



Kissan Card

797K
Farmers
+100% YoY



Karobar Card

103K
Borrowers
+100% YoY



Livestock Card

41K
Borrowers
+100% YoY



Credit Card

78K
Cards
+91% YoY

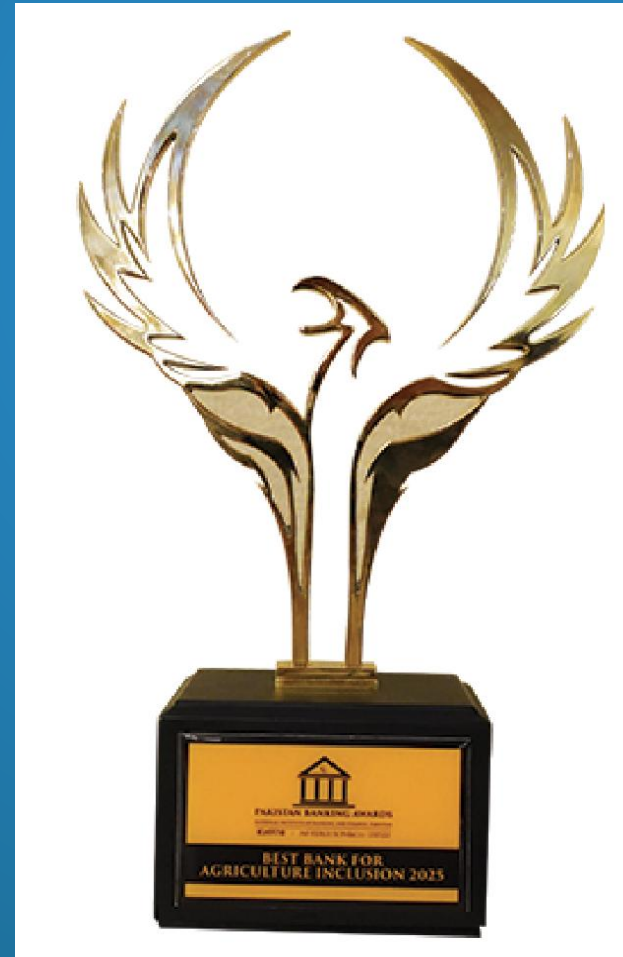


Awards & Achievements – 2025

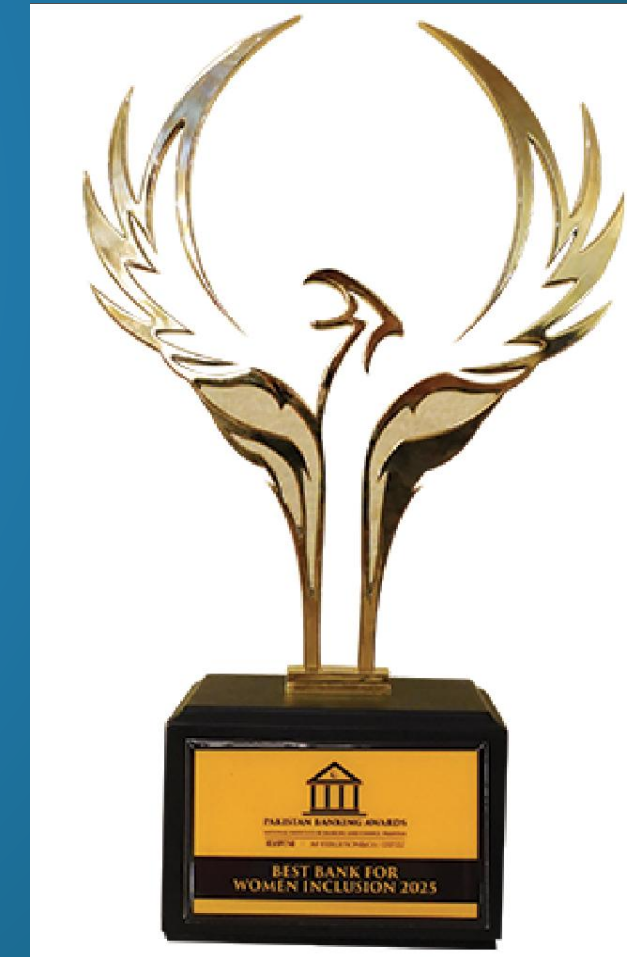
Prestigious Pakistan Banking Awards



**PBA Best Bank for
SMEs - 2025**



**PBA Best Bank for
Agriculture Inclusion -
2025**



**PBA Best Bank for
Women Inclusion -
2025**

Other Awards & Achievements – 2025 contd..



Best Company for
Creating Respectful
Workplaces



Pakistan's Best
Investment Bank
for Financing - 2025



Corporate Finance
House of the Year –
Fixed Income



Inclusion &
Diversity Award –
Pakistan



Best Bank Stall -
Agri Catalyst Award
- 2025



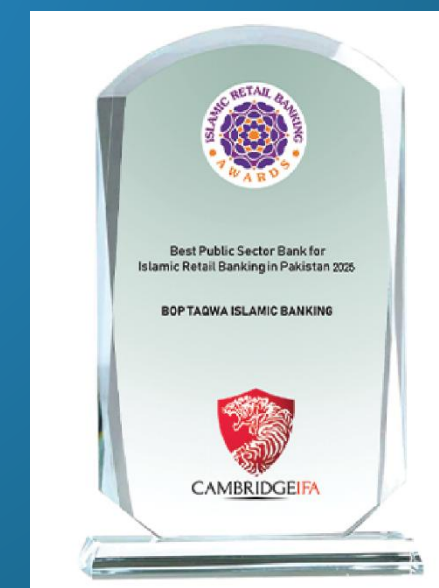
Excellence in Employment
of Persons with Disabilities
(PWDs) Award 2025



Pakistan's Best
Transaction Bank –
Euromoney Award



Best SME Bank
Pakistan – The
Digital Banker



Best Public Sector
Islamic Retail
Banking Window



Accessible Infrastructure
Excellence Award - 2025

Other Awards & Achievements – 2025 contd...



Disability Inclusion
Champion Award
(Best Bank) 2025



Pakistan's Best
Bank for ESG - 2025



Digital Inclusion
Award – Pakistan



Best SME Bank in
Pakistan – The Asian
Banker



Best SME
Partnership of the
Year - 2025



Best SME Bank of the
Year 2025 –Asian
Banking & Finance



HR Rising Star
of the Year



Pakistan Domestic
Sustainable Finance
Initiative of the Year

Building Blocks of Future Strategy

Digital Excellence

- Enhance Digital Customer Experience
- Accelerate Process Automation
- Digital Enablement

Priority Sector Lending & Government Initiatives

- Industry Leader in Financial Inclusion
- Continued focus on SBP Priority Sectors
- Enabler to Attract Foreign Investment



Deposit Mix

- Enhance Customer Experience & Engagement
- Drive Low-Cost Current Account Growth
- Expand Trade & Cash Management Services
- Accelerate Islamic Banking Expansion

Risk Management & Cyber Security

- Implement State-of-the-art cyber security frameworks
- Continue to Implement Prudent Lending Practices
- Proactive approach to managing NPLs

Sustainability & ESG

- Contribute to National Climate Goals
- Scale ESG-Integrated Lending
- Innovate Green Banking Products

Key Financials – (2020–2026)

Rs. In Million

| BALANCE SHEET: | Dec-20 | Dec-21 | Dec-22 | Dec-23 | Dec-24 | Dec-25 | Mar-26 |
|----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Cash & Balance with Banks | 71,670 | 80,036 | 78,018 | 109,178 | 104,034 | 117,189 | 92,753 |
| Investments & Lending to FIs-net | 583,875 | 562,663 | 708,078 | 1,058,152 | 1,335,685 | 1,772,929 | 1,428,816 |
| Advances -net | 391,161 | 484,405 | 589,581 | 806,387 | 777,397 | 881,424 | 881,915 |
| Fixed Assets & Others | 48,740 | 69,847 | 106,213 | 242,463 | 162,863 | 180,142 | 195,933 |
| Total Assets | 1,095,446 | 1,196,952 | 1,481,890 | 2,216,180 | 2,379,979 | 2,951,684 | 2,599,416 |
| | | | | | | | |
| Borrowings | 154,841 | 71,323 | 80,820 | 453,966 | 409,006 | 624,808 | 381,126 |
| Deposits and other accounts | 835,068 | 1,002,955 | 1,227,339 | 1,520,854 | 1,710,288 | 2,051,536 | 1,932,210 |
| Subordinated Loans | 6,792 | 7,789 | 17,204 | 30,205 | 30,820 | 30,813 | 30,813 |
| Other Liabilities | 46,484 | 60,052 | 91,475 | 130,401 | 137,334 | 140,387 | 157,858 |
| Total Liabilities | 1,043,185 | 1,142,119 | 1,416,838 | 2,135,425 | 2,287,448 | 2,847,544 | 2,502,006 |
| Net Assets | 52,262 | 54,833 | 65,052 | 80,755 | 92,531 | 104,139 | 97,410 |
| | | | | | | | |
| Share capital - net | 26,174 | 26,174 | 29,478 | 32,453 | 32,453 | 32,453 | 32,453 |
| Reserves | 8,029 | 10,517 | 12,684 | 14,952 | 17,627 | 20,814 | 21,769 |
| | | | | | | | |
| Revaluation Surplus/(Deficit) | 5,955 | (1,369) | (2,323) | 1,829 | 7,954 | 10,693 | 2,679 |
| Unappropriated profit | 12,103 | 19,511 | 25,213 | 31,522 | 34,497 | 40,180 | 40,510 |
| Total Equity | 52,262 | 54,833 | 65,052 | 80,755 | 92,531 | 104,139 | 97,410 |

Key Financials – (2020–2026) Contd...

Rs. In Million

| PROFIT & LOSS ACCOUNT: | Dec-20 | Dec-21 | Dec-22 | Dec-23 | Dec-24 | Dec-25 | 1 st Qtr 2026 | 1 st Qtr 2025 |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|--------------------------|--------------------------|
| Markup Income | 86,019 | 81,651 | 137,168 | 327,194 | 343,791 | 266,451 | 66,865 | 68,964 |
| Markup Expenses | 62,694 | 51,775 | 106,410 | 286,248 | 299,634 | 185,347 | 44,780 | 53,920 |
| Net Interest Income | 23,325 | 29,876 | 30,758 | 40,946 | 44,157 | 81,104 | 22,085 | 15,044 |
| Non Markup Income | 13,046 | 7,904 | 10,576 | 17,718 | 26,689 | 19,864 | 5,691 | 4,223 |
| Total Income | 36,371 | 37,780 | 41,335 | 58,663 | 70,846 | 100,968 | 27,776 | 19,267 |
| | | | | | | | | |
| Operating Expenses | 16,880 | 20,637 | 27,374 | 37,120 | 49,900 | 59,196 | 17,480 | 14,050 |
| Other Charges | 639 | 377 | 331 | 378 | 498 | 1,031 | 220 | 126 |
| Total Expenses | 17,519 | 21,014 | 27,705 | 37,498 | 50,398 | 60,227 | 17,701 | 14,176 |
| Profit Before Provisions | 18,852 | 16,766 | 13,630 | 21,165 | 20,448 | 40,741 | 10,075 | 5,091 |
| Provisions | 6,862 | (1,642) | (4,878) | (53) | (4,117) | 4,946 | (165) | 1,083 |
| Profit Before Tax | 11,989 | 18,408 | 18,508 | 21,218 | 24,565 | 35,795 | 10,240 | 4,008 |
| Taxation | 5,046 | 5,968 | 7,673 | 9,879 | 11,189 | 19,857 | 5,466 | 2,210 |
| Profit After Tax | 6,944 | 12,440 | 10,834 | 11,339 | 13,375 | 15,938 | 4,774 | 1,798 |
| EPS (Rs.) | 2.63 | 4.18 | 3.31 | 3.47 | 4.09 | 4.87 | 1.46 | 0.55 |
| *Dividend Payout %: | | | | | | | | |
| Cash | 10.00% | - | - | 10.00% | 18.00% | 25.00% | - | - |
| Stock | - | 12.50% | 10.00% | - | - | - | - | - |

*included Dividends announced after period-end.

**THANK
YOU!**
