

OLP MODARABA

	June 30, 2025	June 30, 2024	June 30, 2023	June 30, 2022	June 30, 2021	June 30, 2020
KEY FINANCIAL DATA (Rupees in Million)						
Total assets	8,874	7,738	6,825	6,707	6,750	7,246
Portfolio	7,707	6,909	6,021	5,574	5,570	5,863
Total disbursements	3,470	3,197	2,782	2,693	2,419	2,199
Current assets	3,264	2,620	2,111	2,351	2,504	2,363
Total liabilities	7,547	6,495	5,648	5,569	5,592	6,072
Current liabilities	6,657	5,459	4,638	3,690	3,902	4,937
Financing from financial institutions	1,057	1,232	1,650	1,587	1,398	1,240
Redeemable capital and deposits	5,912	4,688	3,393	3,487	3,827	4,449
Certificate-holders' fund (cum dividend)	748	665	598	566	592	615
Reserves	579	579	579	572	567	559
Certificate-holders' equity	1,327	1,244	1,177	1,138	1,159	1,174
Revenues from operations (net off depreciation)	1,574	1,643	1,281	786	749	932
Financial charges	955	1,091	826	420	348	599
Impairment loss / (reversal) against doubtful debts	53	15	(6)	(7)	38	10
Net Profit	174	158	129	112	153	127
Dividend including Bonus certificates	113	91	91	91	132	113
SUMMARY OF CASH FLOW						
Cash and cash equivalents at beginning of the year	330	400	514	769	1,038	433
Net cash generated from / (used in) operating activities	(891)	(1,034)	(22)	(93)	271	272
Net cash generated from / (used in) investing activities	73	84	53	16	37	52
Net cash generated from / (used in) financing activities	1,094	880	(145)	(178)	(577)	281
Net Increase / (decrease) in cash and cash equivalents	275	(70)	(114)	(255)	(269)	605
Cash and cash equivalents at end year	605	330	400	514	769	1,038
Profitability Ratios						
Profit before tax ratio	17.02	14.30	15.17	20.74	22.52	14.70
Gross Yield on Earning Assets	20.68	26.01	21.53	12.96	11.21	14.06
Gross Spread ratio	64.40	68.23	67.18	57.02	51.35	69.09
Cost/Income ratio	48.53	51.10	52.75	51.86	51.78	54.51
Return on Equity	13.54	13.03	11.12	9.71	13.07	10.92
Return on Capital employed	2.36	2.53	2.25	1.93	2.52	2.10
Liquidity Ratios						
Advances to deposits ratio	1.34	1.53	2.04	1.85	1.71	1.51
Current / Quick ratio	0.49	0.48	0.46	0.64	0.64	0.48
Cash to Current Liabilities	9.08	6.04	8.63	13.93	19.71	21.03
Investment /Market Ratios						
Dividend Yield ratio	13.32	14.68	17.70	12.50	16.57	13.89
Dividend Payout ratio	65.18	57.54	70.48	81.37	86.29	89.02
Cash Dividend per certificate	25.00	20.00	20.00	20.00	29.00	25.00
Cash Dividend per certificate	2.50	2.00	2.00	2.00	2.90	2.50
Earnings per Certificate (EPC) basic and diluted	3.84	3.48	2.84	2.46	3.36	2.81
Break-up Value per share	29.24	27.40	25.93	25.09	25.53	25.88
Market value per certificate at the end of the year and high/low during the year	18.77	13.62	11.30	16.00	17.50	18.00
Market value per certificate - low	13.70	13.70	11.00	14.99	16.01	14.00
Market value per certificate - high	18.77	14.50	17.18	19.28	21.50	18.50
Dividend Cover ratio	1.53	1.74	1.42	1.23	1.16	1.12
Price Earnings ratio	4.89	3.92	3.98	6.51	5.21	6.41
Price to Book ratio	0.64	0.50	0.44	0.64	0.69	0.70

KEY FINANCIAL DATA (Rupees in Million)

Capital Structure Ratios

Earning assets to total assets ratio	93.66
Weighted Average cost of deposit	13.52
Net assets per share	29.24
Financial leverage ratio	5.04
Weighted average cost of debt	15.65
Debt to Equity ratio	1.14
Financial Charges Cover ratio	1.26

Revenue from Ijarah transaction is calculated on the basis of rental income net off related depreciation for above ratios

Non performing portfolio

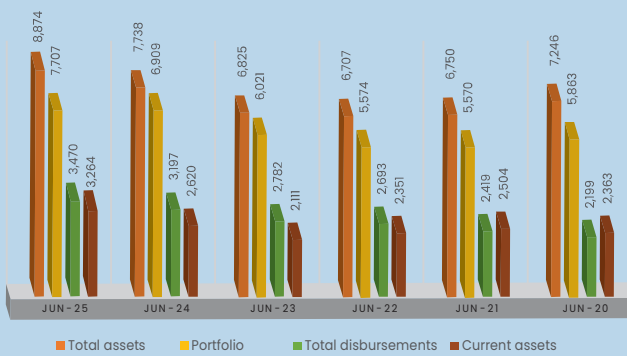
Ijarah	102.28
Diminishing Musharaka	204.26
Housing Finance	-
Sukuks	-

Total

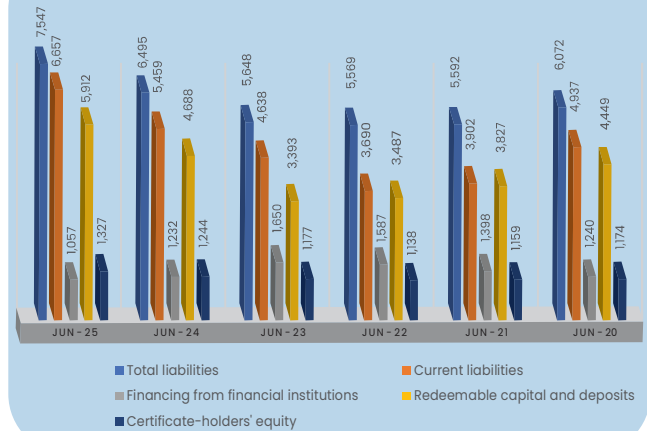
June 30, 2025	June 30, 2024	June 30, 2023	June 30, 2022	June 30, 2021	June 30, 2020
93.66	93.55	94.10	90.78	93.91	95.24
13.52	20.09	14.53	7.87	5.95	10.96
29.24	27.40	25.93	25.09	25.53	25.88
5.04	4.44	3.86	4.04	4.01	4.35
15.65	21.67	18.05	9.09	7.13	12.18
1.14	1.35	1.71	1.79	1.52	1.11
1.26	1.21	1.23	1.36	1.44	1.21
102.28	99.68	40.10	53.55	66.81	164.20
204.26	171.15	96.61	183.08	125.36	331.11
-	3.69	-	-	-	2.12
-	-	-	57.70	57.70	57.70
306.54	274.52	136.71	294.33	249.87	555.13

GRAPHS

ASSETS



EQUITY & LIABILITIES



PROFITABILITY RATIOS



PROFIT & LOSS

