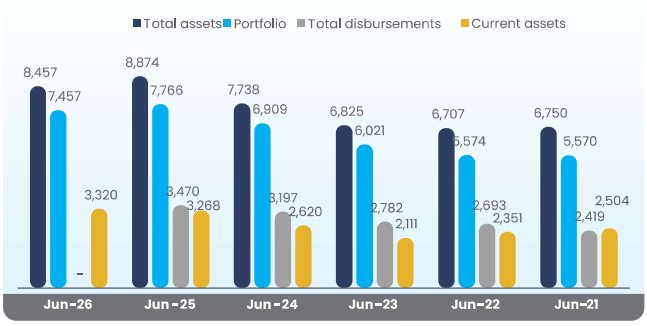
OLP MODARABA

		June 30, 2026	June 30, 2025	June 30, 2024	June 30, 2023	June 30, 2022	June 30, 2021
KEY FINANCIAL DATA (Rupees in Million)							
Total assets		8,457	8,874	7,738	6,825	6,707	6,750
Portfolio		7,457	7,766	6,909	6,021	5,574	5,570
Total disbursements		3,114	3,470	3,197	2,782	2,693	2,419
Current assets		3,320	3,268	2,620	2,111	2,351	2,504
Total liabilities		7,082	7,547	6,495	5,648	5,569	5,592
Current liabilities		4,756	6,657	5,459	4,638	3,690	3,902
Financing from financial institutions		953	1,086	1,232	1,650	1,587	1,398
Redeemable capital and deposits		5,574	5,961	4,688	3,393	3,487	3,827
Certificate-holders' fund (cum dividend)		795	748	665	598	566	592
Reserves		579	579	579	579	572	567
Certificate-holders' equity		1,374	1,327	1,244	1,177	1,138	1,159
Revenues from operations (net off depreciation)		1,299	1,574	1,643	1,281	786	749
Financial charges		700	955	1,091	826	420	348
Impairment loss / (reversal) against doubtful debts		38	53	15	-6	-7	38
Net Profit		161	174	158	129	112	153
Dividend including Bonus certificates		113	113	91	91	91	132
SUMMARY OF CASH FLOW							
Cash and cash equivalents at beginning of the year		455	330	400	514	769	1,038
Net cash generated from /(used in) operating activities		982	-95	-1,034	-22	-93	271
Net cash generated from/(used in) investing activities		213	264	84	53	16	37
Net cash generated from / (used in) financing activities		-971	-44	880	-145	-178	-577
Net Increase / (decrease) in cash and cash equivalents		225	125	-70	-114	-255	-269
Cash and cash equivalents at end year		**679**	**455**	**330**	**400**	**514**	**769**
Profitability Ratios							
Profit before tax ratio	%	19.25	17.02	14.30	15.17	20.74	22.52
Gross Yield on Earning Assets	%	15.83	20.60	26.01	21.53	12.96	11.21
Gross Spread ratio	%	55.49	64.40	68.23	67.18	57.02	51.35
Cost/Income ratio	%	50.07	48.53	51.10	52.75	51.86	51.78
Return on Equity	%	11.90	13.54	13.03	11.12	9.71	13.07
Return on Capital employed	%	2.03	2.36	2.53	2.25	1.93	2.52
Liquidity Ratios							
Advances to deposits ratio		1.37	1.34	1.53	2.04	1.85	1.71
Current / Quick ratio		0.70	0.49	0.48	0.46	0.64	0.64
Cash to Current Liabilities	%	14.28	9.08	6.04	8.63	13.93	19.71
Investment /Market Ratios							
Dividend Yield ratio	%	10.01	13.32	14.68	17.70	12.50	16.57
Dividend Payout ratio	%	70.60	65.18	57.54	70.48	81.37	86.29
Cash Dividend per certificate (percent)	%	25	25	20	20	20	29
Cash Dividend per certificate	Rs.	2.50	2.50	2.00	2.00	2.00	2.90
Earnings per Certificate (EPC) basic and diluted	Rs.	3.54	3.84	3.48	2.84	2.46	3.36
Break-up Value per share	Rs.	30.28	29.24	27.40	25.93	25.09	25.53
Market value per certificate at the end of the year	Rs.	24.97	18.77	13.62	11.30	16.00	17.50
Market value per certificate - low	Rs.	18.84	13.70	13.70	11.00	14.99	16.01
Market value per certificate - high	Rs.	27.59	18.77	14.50	17.18	19.28	21.50
Dividend Cover ratio		1.42	1.53	1.74	1.42	1.23	1.16
Price Earnings ratio		7.05	4.89	3.92	3.98	6.51	5.21
Price to Book ratio		0.82	0.64	0.50	0.44	0.64	0.69

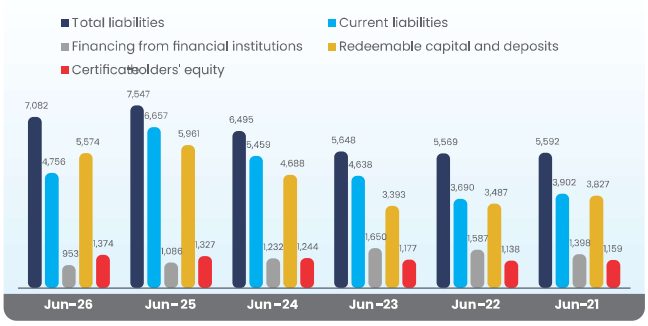
		June 30, 2026	June 30, 2025	June 30, 2024	June 30, 2023	June 30, 2022	June 30, 2021
KEY FINANCIAL DATA (Rupees in Million)							
Capital Structure Ratios							
Earning assets to total assets ratio	%	96.21	94.33	93.55	94.10	90.78	93.91
Weighted Average cost of deposit	%	8.83	13.45	20.09	14.53	7.87	5.95
Net assets per share	Rs.	30.28	29.24	27	26	25	26
Financial leverage ratio		4.65	5.10	4.44	3.86	4.04	4.01
Weighted average cost of debt	%	10.64	15.55	21.67	18.05	9.09	7.13
Financial Charges Cover ratio		1.35	1.26	1.21	1.23	1.36	1.44
Non performing portfolio							
Ijarah		74.93	87.62	100	40	54	67
Diminishing Musharaka		175.84	176.51	171	97	183	125
Housing Finance		-	-	4	-	-	2
Sukuks		-	-	-	-	58	58
Total		**236.63**	**306.54**	**274.52**	**136.71**	**294.33**	**249.87**

GRAPHS

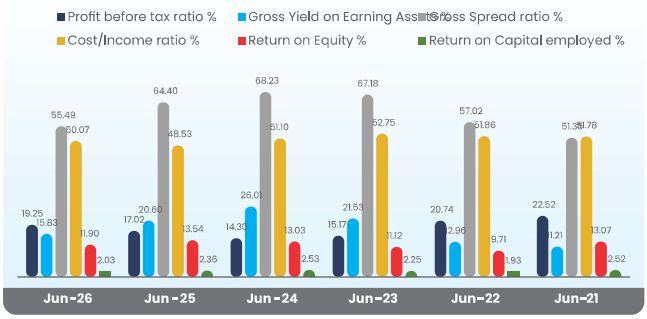
ASSETS



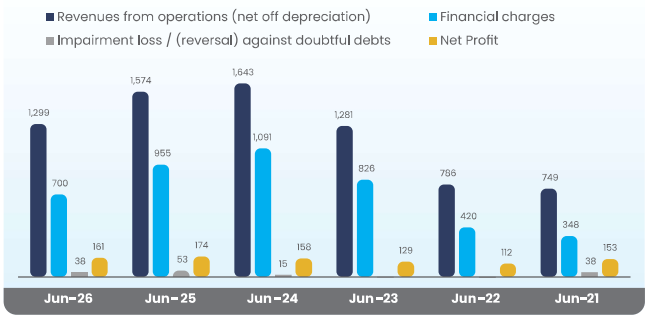
EQUITY & LIABILITIES



PROFITABILITY RATIOS

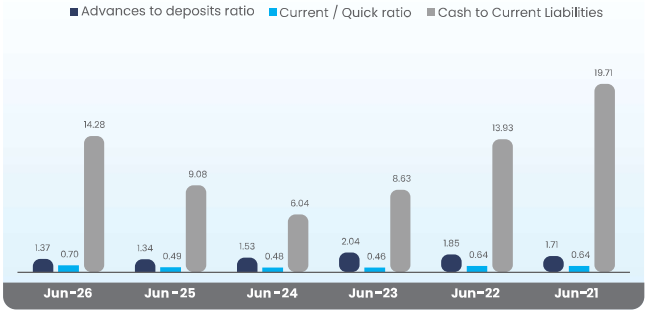


PROFIT & LOSS

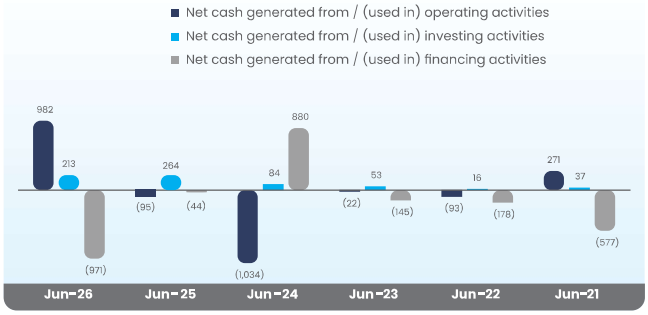


GRAPHS

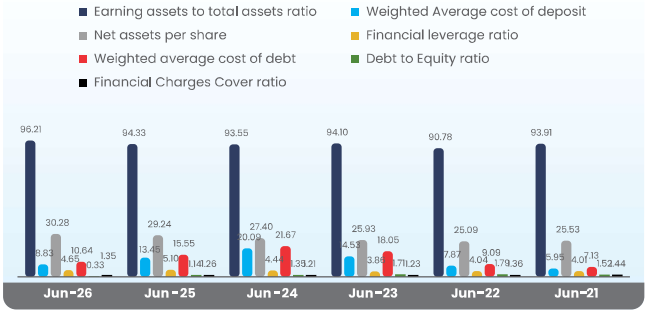
LIQUIDITY RATIOS



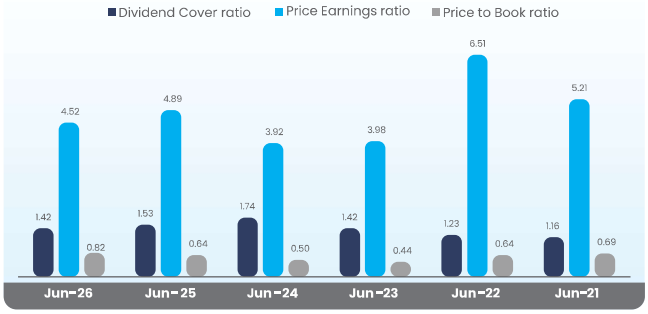
CASH FLOW



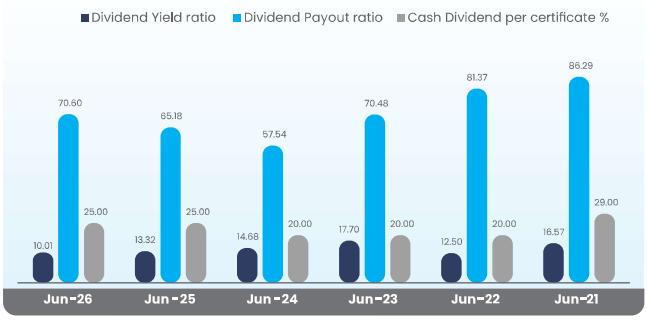
CAPITAL STRUCTURE RATIO



INVESTMENT/ MARKET RATIOS



INVESTMENT/ MARKET RATIOS



INVESTMENT/ MARKET RATIOS

