

## OLP Modaraba (formerly ORIX Modaraba)

### KEY FINANCIAL DATA (Rupees in Million)

	June 30, 2023	June 30, 2022	June 30, 2021	June 30, 2020	June 30, 2019	June 30, 2018
Total assets	6,825	6,707	6,750	7,246	6,966	6,953
Portfolio	6,021	5,574	5,570	5,863	6,225	6,327
Total disbursements	2,782	2,693	2,419	2,199	2,682	3,742
Current assets	2,120	2,351	2,504	2,363	1,790	1,174
Total liabilities	5,648	5,569	5,592	6,072	5,806	5,806
Current liabilities	4,538	3,690	3,902	4,937	4,207	4,206
Financing from financial institutions	1,650	1,587	1,398	1,240	1,934	1,636
Redeemable capital and deposits	3,393	3,487	3,827	4,449	3,435	3,849
Certificate holders' fund (cum dividend)	598	566	592	615	608	601
Reserves	579	572	567	559	553	547
Certificate holders' equity	1,177	1,138	1,159	1,174	1,161	1,148
Revenues from operations (net off depreciation)	1,281	786	749	932	742	522
Financial charges	826	420	348	599	448	246
Impairment loss / (reversal) against doubtful debts	(6)	(7)	38	10	(4)	(2)
Net Profit	129	112	153	127	126	120
Dividend including Bonus certificates	91	91	132	113	113	113

### SUMMARY OF CASH FLOW

Cash and cash equivalents at beginning of the year	514	769	1,036	433	409	368
Net cash generated from / (used in) operating activities	(22)	(93)	271	272	158	(916)
Net cash generated from / (used in) investing activities	53	16	37	52	18	9
Net cash generated from / (used in) financing activities	(145)	(178)	(577)	281	(152)	948
Net Increase / (decrease) in cash and cash equivalents	(114)	(255)	(269)	605	24	41
Cash and cash equivalents at end year	400	514	769	1,038	433	409

### Profitability Ratios

Profit before tax ratio	15.17	20.74	22.52	14.70	18.85	27.86
Gross Yield on Earning Assets	21.53	12.96	11.21	14.06	11.13	7.85
Gross Spread ratio	67.18	57.02	51.35	69.09	66.92	56.96
Cost/Income ratio	52.75	51.86	51.78	54.61	51.33	50.24
Return on Equity	11.12	9.71	13.07	10.92	10.92	10.47
Return on Capital employed	2.25	1.93	2.52	2.10	2.14	2.24

### Liquidity Ratios

Advances to deposits ratio	2.04	1.85	1.71	1.51	2.23	2.02
Current / Quick ratio	0.47	0.64	0.64	0.48	0.43	0.28
Cash to Current Liabilities	8.82	13.93	19.71	21.03	10.28	9.73

### Investment /Market Ratios

Dividend Yield ratio	17.70	12.50	16.57	13.89	16.13	15.05
Dividend Payout ratio	70.48	81.37	86.29	89.02	90.01	94.32
Cash Dividend per certificate	20.00	20.00	29.00	25.00	25.00	25.00
Cash Dividend per certificate	2.00	2.00	2.90	2.50	2.50	2.50
Earnings per Certificate (EPC) basic and diluted	2.84	2.46	3.36	2.81	2.78	2.65
Break-up Value per share	25.93	25.09	25.53	25.88	25.57	25.29
Market value per certificate at the end of the year and high/low during the year	11.30	16.00	17.50	18.00	15.50	16.61
Market value per certificate - low	11.00	14.99	16.01	14.00	14.65	16.37

## KEY FINANCIAL DATA (Rupees in Million)

Market value per certificate - high  
Dividend Cover ratio  
Price Earnings ratio  
Price to Book ratio

June 30, 2023	June 30, 2022	June 30, 2021	June 30, 2020	June 30, 2019	June 30, 2018
---------------	---------------	---------------	---------------	---------------	---------------

17.18	19.28	21.50	18.50	20.25	24.49
1.42	1.23	1.15	1.12	1.11	1.06
3.98	6.51	5.21	6.41	5.58	6.27
0.44	0.64	0.69	0.70	0.61	0.66

## Capital Structure Ratios

Earning assets to total assets ratio  
Weighted Average cost of deposit  
Net assets per share  
Financial leverage ratio  
Weighted average cost of debt  
Debt to Equity ratio  
Financial Charges Cover ratio

94.09	90.78	93.91	95.24	95.56	96.88
14.53	7.87	5.95	10.96	8.57	5.39
26.92	25.09	25.53	25.88	25.57	25.29
3.86	4.04	4.01	4.35	4.07	4.15
18.05	9.09	7.13	12.18	9.44	5.81
1.60	1.79	1.52	1.11	1.71	1.47
1.23	1.36	1.44	1.21	1.28	1.49

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

## Non performing portfolio

Ijarah

Diminishing Musharaka

Housing Finance

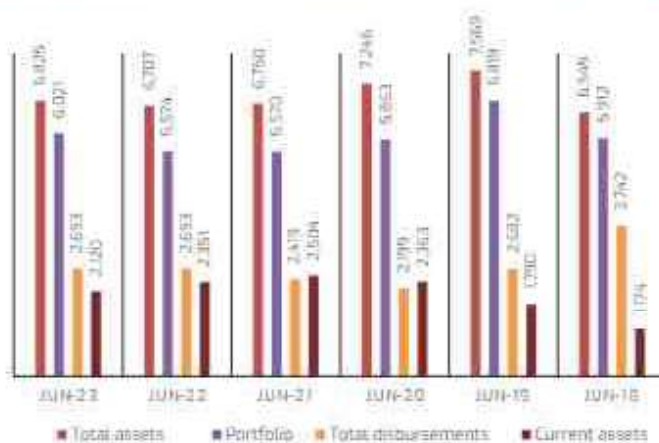
Suluku

Total

40.10	53.55	66.81	164.20	29.34	31.75
96.61	183.08	125.36	331.11	25.37	-
-	-	-	2.12	-	7.43
57.70	57.70	57.70	57.70	57.70	57.70
136.70	294.33	249.87	555.13	112.42	96.88

## GRAPHS

### ASSETS



### EQUITY AND LIABILITIES

