

**ROOTED WITH PURPOSE,  
STRENGTH IN SYNERGY**



OLP FINANCIAL SERVICES PAKISTAN LIMITED

(PSX Symbol: OLPL)

# CORPORATE BRIEFING SESSION

November 20, 2024  
11:00 AM (PST)

- **THIS PRESENTATION IS NOT AN OFFER OR SOLICITATION OF AN OFFER TO BUY OR SELL ANY SECURITIES OR ANY INVESTMENT.**
- The information contained herein reflects our latest business statement as at September 30, 2024. Except the historical information contained herein, statements in this Release which contain words or phrases such as ‘will’, ‘would’, ‘indicating’ expected to’ etc., and similar expressions or variations of such expressions may constitute ‘forward-looking statement’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological, implementation and changes, the actual growth in demand for financing products and services, cash flow projections, our exposure to market risks as well as other risks detailed in the reports filed by us with various regulatory authorities as per applicable laws and regulations.
- OLP undertakes no obligations to update forward-looking statements to reflect event or circumstances after the date thereof.

# OLP - at a Glance



## Global Presence

ORIX Corporation, Japan (Parent Company)



## Branches

34 Branches in 32 Cities  
100% owned OLP Services Pakistan (Pvt) Ltd.



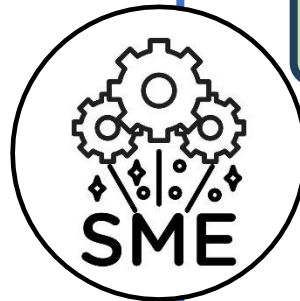
## Credit Rating

Long Term AA+  
Short Term A1+



## Dividend

One of the consistent payout in NBFIs sector



## SME's

Over the last 38 years, OLP has disbursed PKR 259 billion with majority to SME sector.



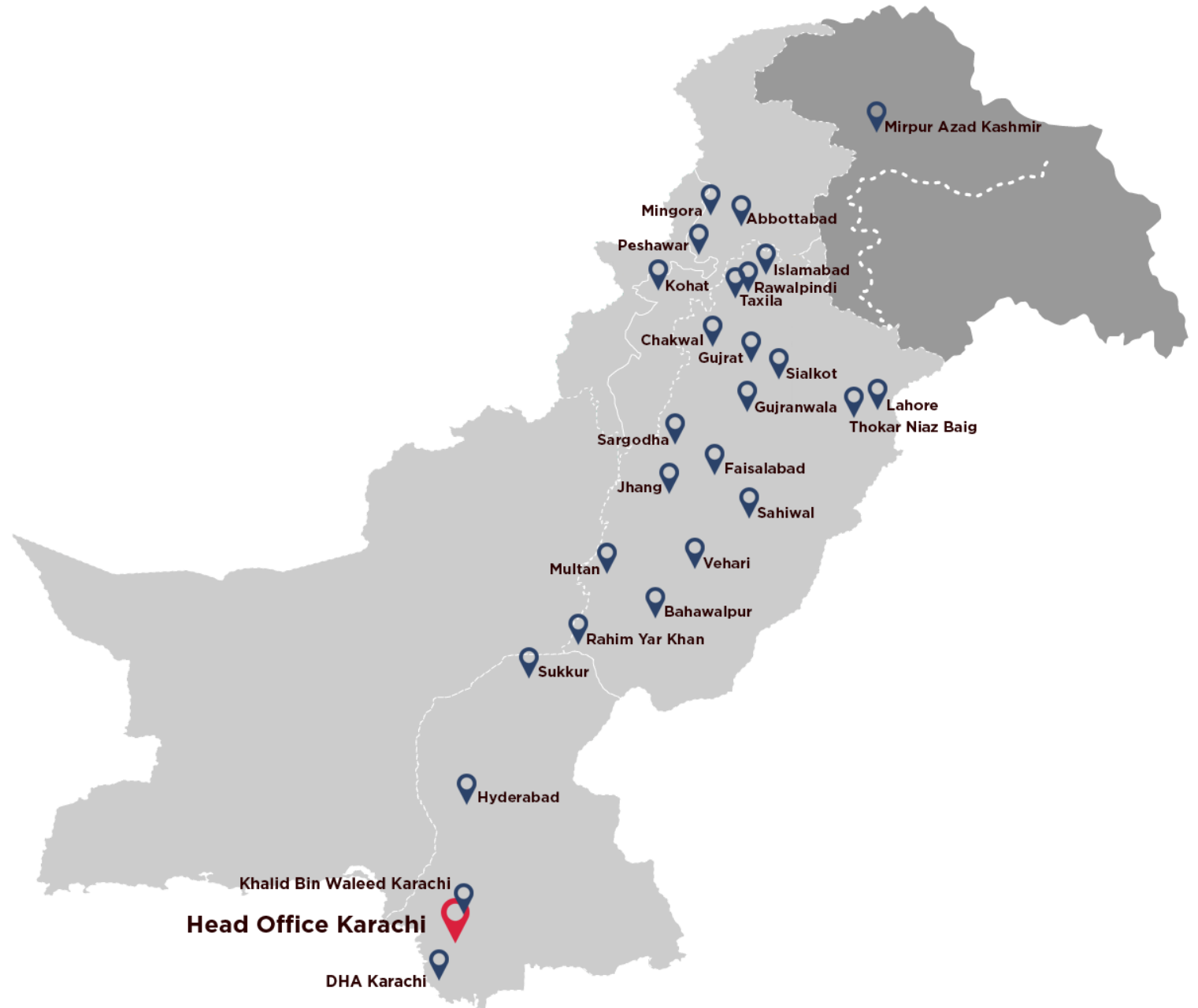
## Market Capitalization

OLP has a market capitalization of PKR 5.25 billion

# Geographical & Operational Presence



ZONAL OFFICES	BRANCHES
KARACHI (HEAD OFFICE)	KORANGI
	KHALID BIN WALEED
	DHA
LAHORE (REGIONAL OFFICE)	LAHORE
	THOKAR NIAZ BAIG
HYDERABAD	HYDERABAD
	SUKKUR
ISLAMABAD	ISLAMABAD
	CHAKWAL
	MIRPUR
	RAWALPINDI
	TAXILA
FAISALABAD	FAISALABAD
	JHANG
	SAHIWAL
	SARGODHA
MULTAN	MULTAN
	BAHAWALPUR
	RAHIM YAR KHAN
	VEHARI
PESHAWAR	PESHAWAR
	KOHAT
	MINGORA
	ABBOTABAD
SIALKOT	SIALKOT
	GUJRAT
	GUJRANWALA
TOTAL ZONES – 8	TOTAL BRANCHES – 26
OTHERS	
SMALL ENTERPRISE & AGRI	TOTAL BRANCHES - 8



# OLP Products



Corporate  
Lease



Consumer  
Auto Lease



Commercial  
Vehicle Lease



Term  
Finance



Small  
Enterprises



Agri  
Finance



Insurance  
Agency

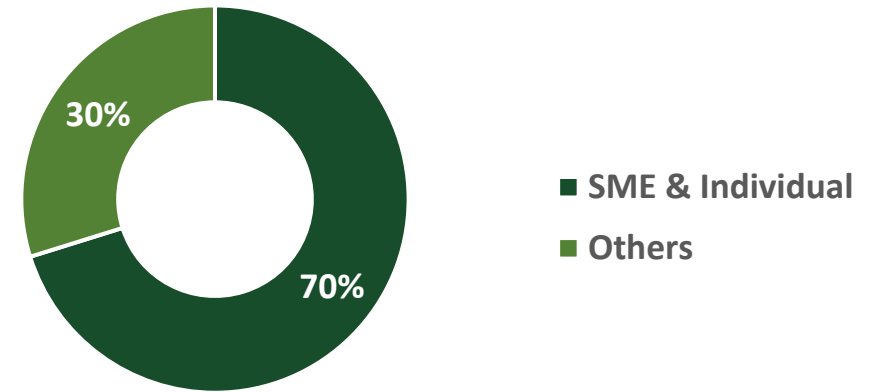


Certificates  
of Deposit

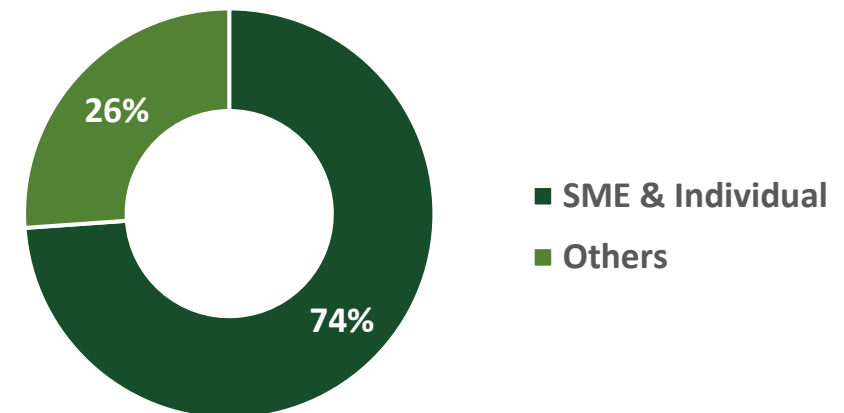
# Contribution towards Economy

- OLP has focused on supporting Small and Medium Enterprises (SMEs) by providing access to financing from formal institutions, helping them avoid reliance on high-interest informal loans.
- Over 38 years, OLP has disbursed a total of Rs. 259 billion, with the majority allocated to the SME sector.
- In the financial year 2024, 70% of OLP's total disbursements went to the SME & individual sector, with the remaining 30% directed to other sectors.
- SME & individual represents 74% of our portfolio (59% of our total assets)

Disbursement



Portfolio





- **Management Association of Pakistan Award 2024**  
**39<sup>TH</sup> Corporate Excellence Awards**
- **NBFI and Modaraba Association of Pakistan Award 2023**  
**Performance Award**

# Board Members

**Mr. Khalid Aziz  
Mirza**

Chairman & Non-  
Executive Director

**Mr. Anwar  
Mansoor Khan**

Independent Non-  
Executive Director

**Mr. Rashid  
Ahmed Jafer**

Independent Non-  
Executive Director

**Mr. Yoshiaki  
Matsuoka**

Non-Executive  
Director

**Ms. Keiko  
Watanabe**

Non-Executive  
Director

**Ms. Mika Takeda**

Non-Executive  
Director

**Mr. Ramon Alfrey**

Non-Executive  
Director

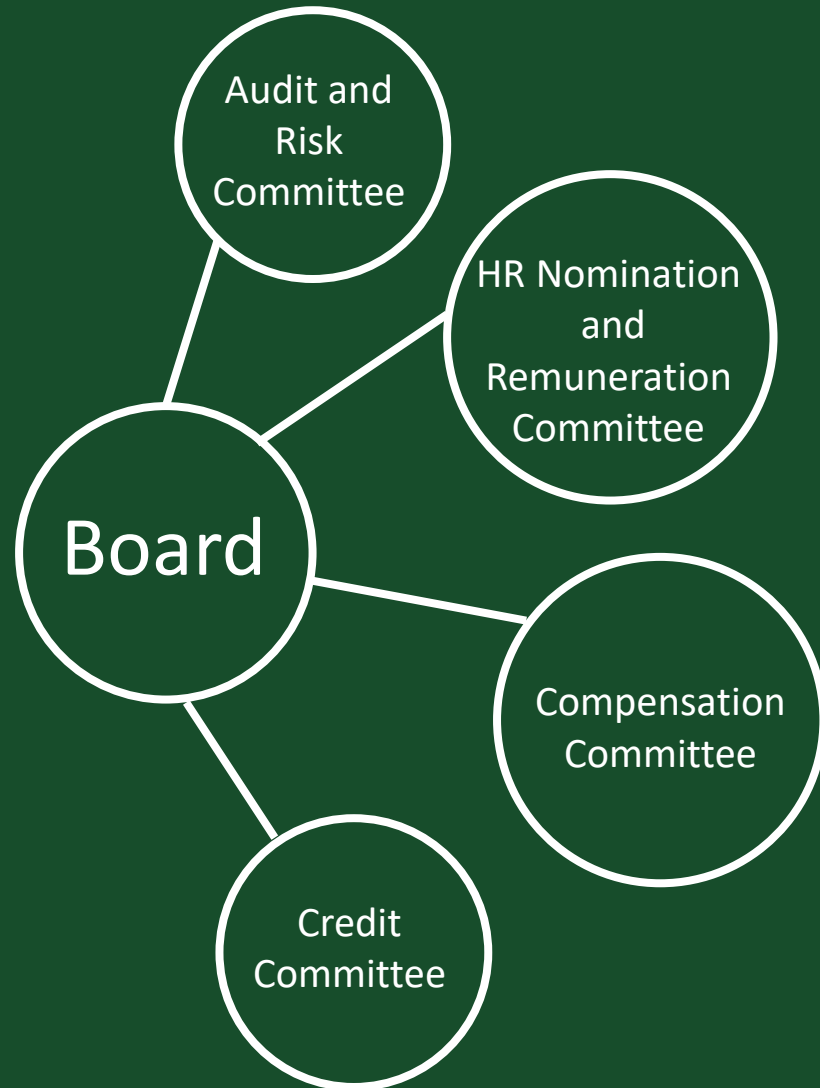
**Mr. Shaheen  
Amin**

Chief Executive  
Officer

2 Independent Directors | 3 Non-Executive Directors | 2 Female Directors

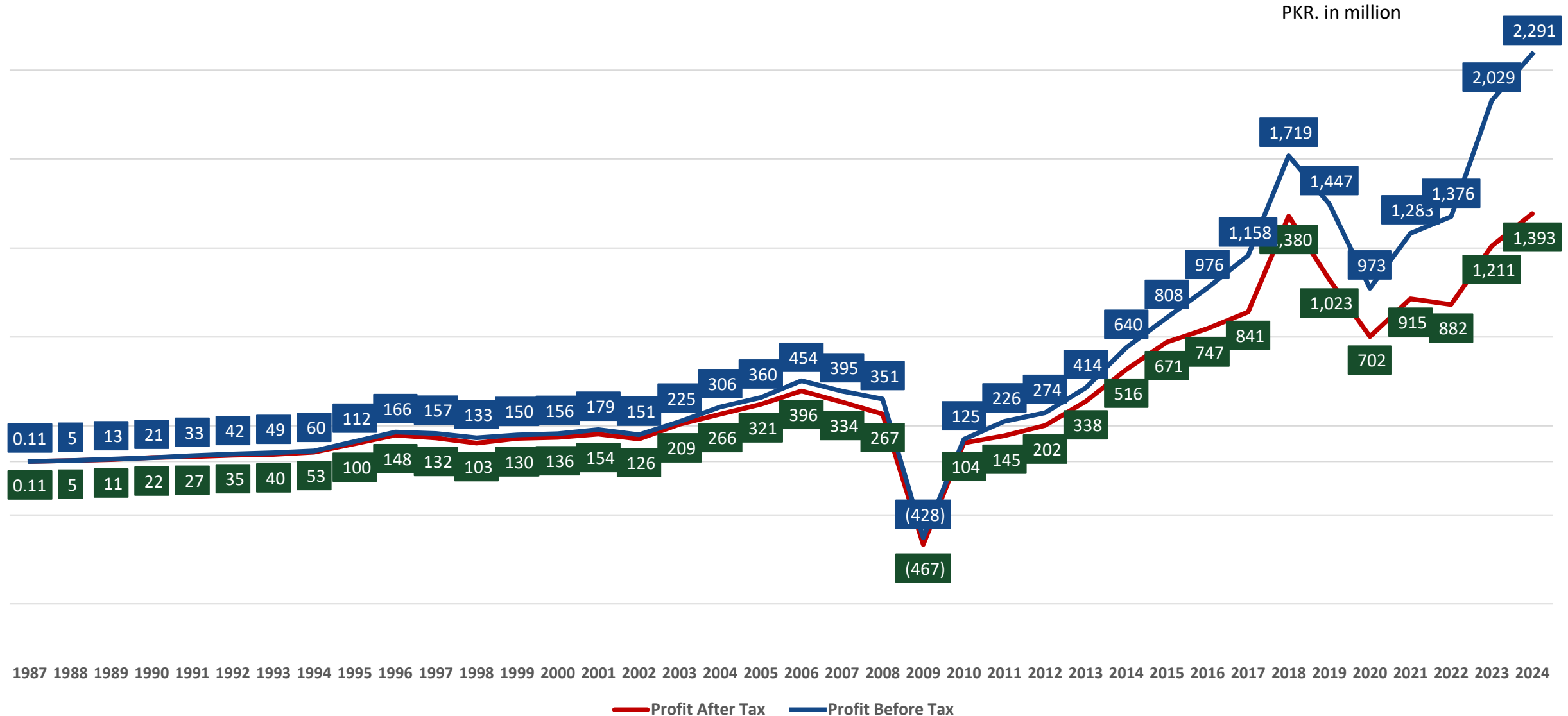


# Internal Governance Structure

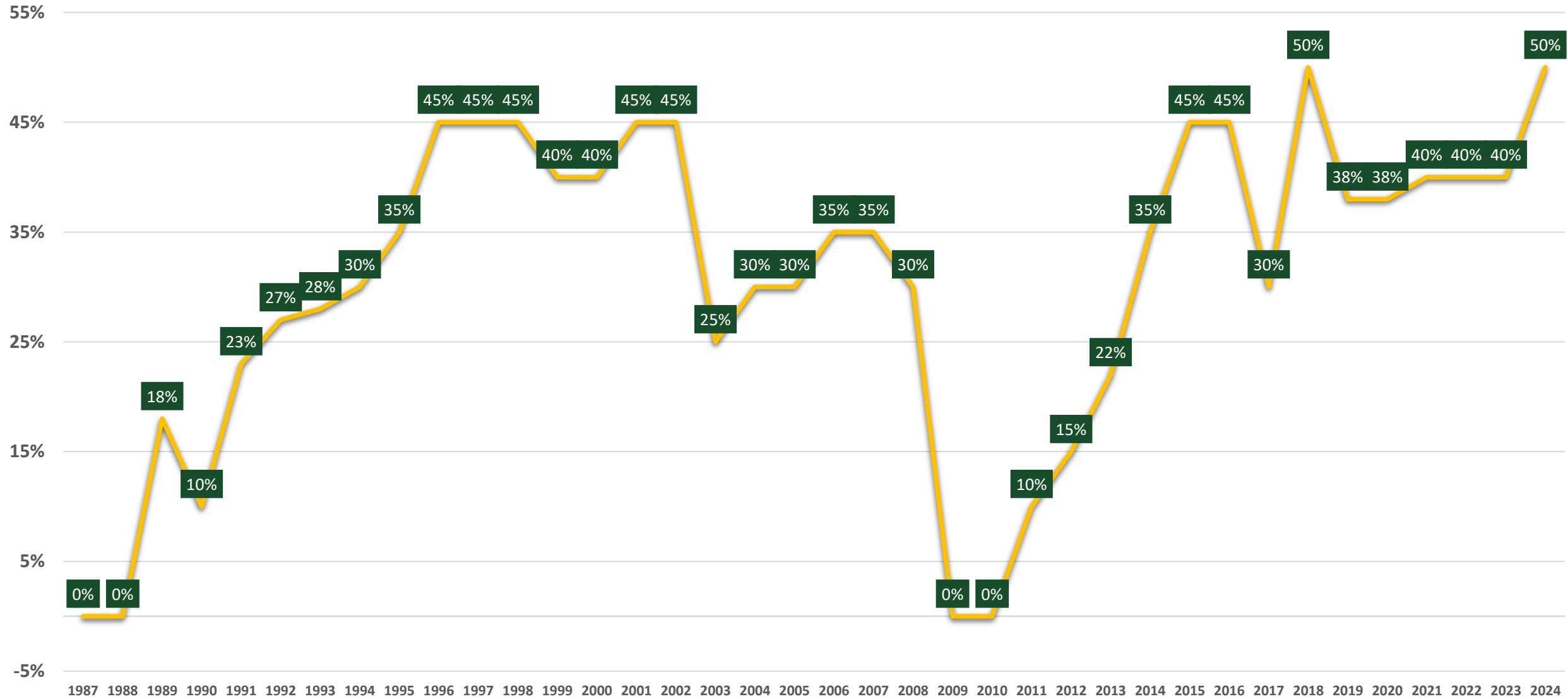


# Operational & Financial Information

# Annual Profit

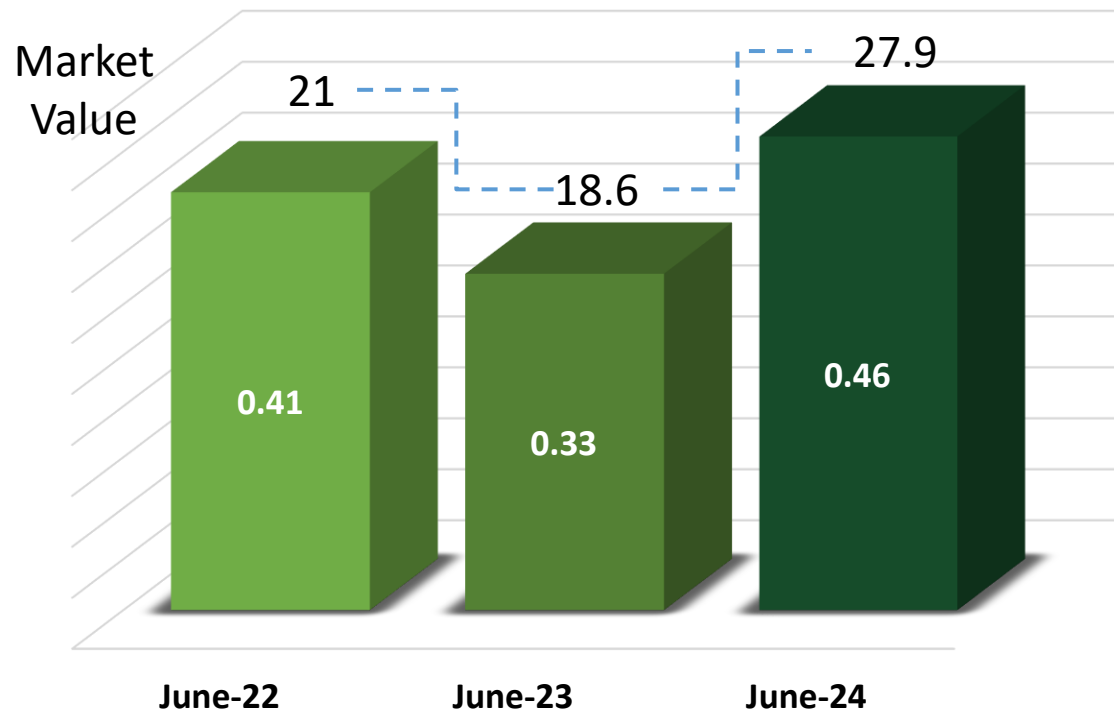


# Dividend Including Bonus Shares

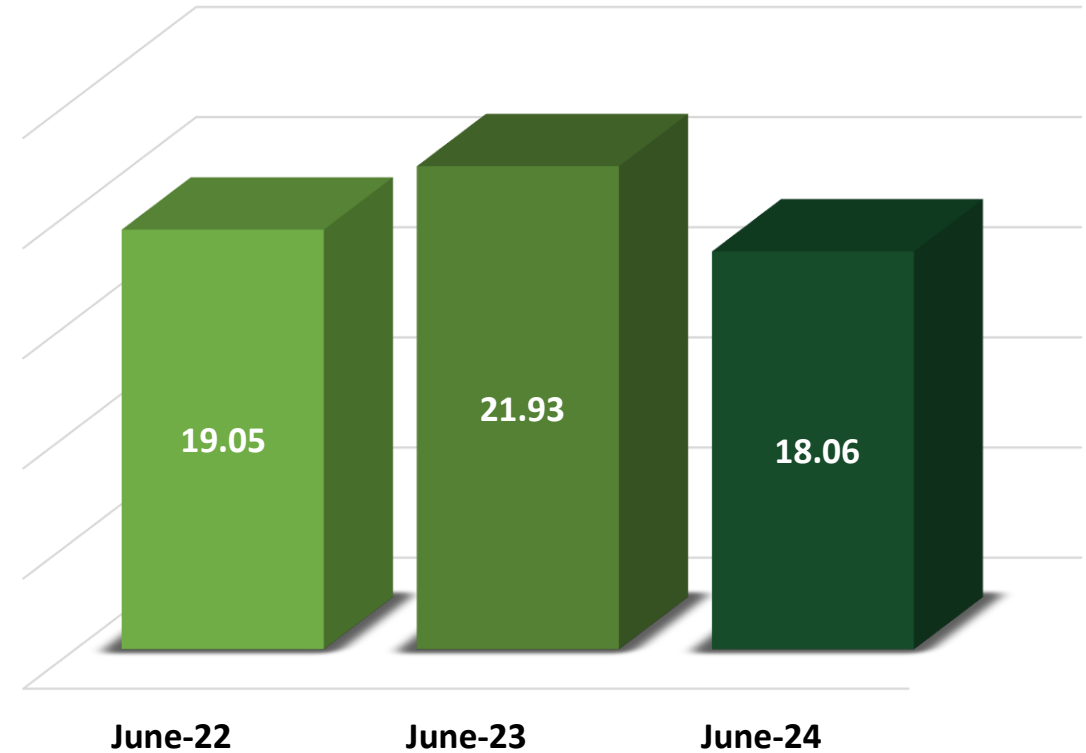


# Market Ratios

### Price to Book ratio (Times)



### Dividend Yield (%)



# Financial Highlights

## June 2024 Financial Highlights



Revenue  
PKR **7.98** bn  
vs PKR 6.79 bn  
FY23



Profitability  
PKR **1.39** bn  
vs PKR 1.21 bn  
FY23



EPS  
PKR **7.94**  
vs 6.90 FY23

## SEP 2024 Quarterly Financial Highlights



Revenue  
PKR **1.89** bn  
vs PKR 1.98 bn  
Q1-FY24



Profitability  
PKR **324** Mn  
vs PKR 378 Mn  
Q1-FY24

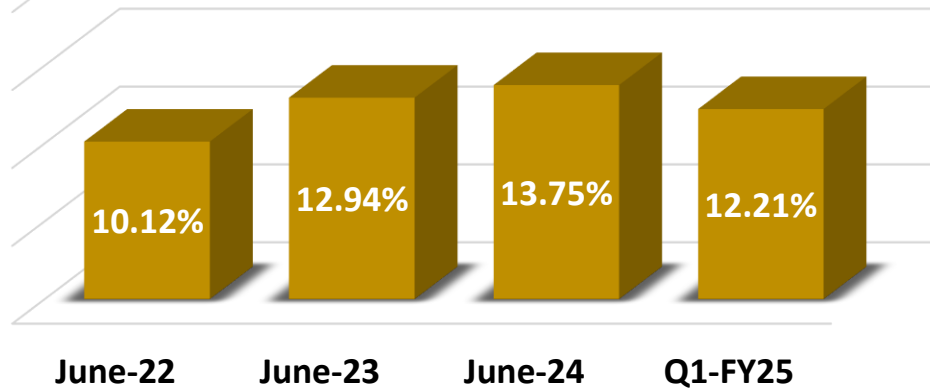


EPS  
PKR **1.85**  
vs 2.16  
Q1-FY24

# Financial Ratios

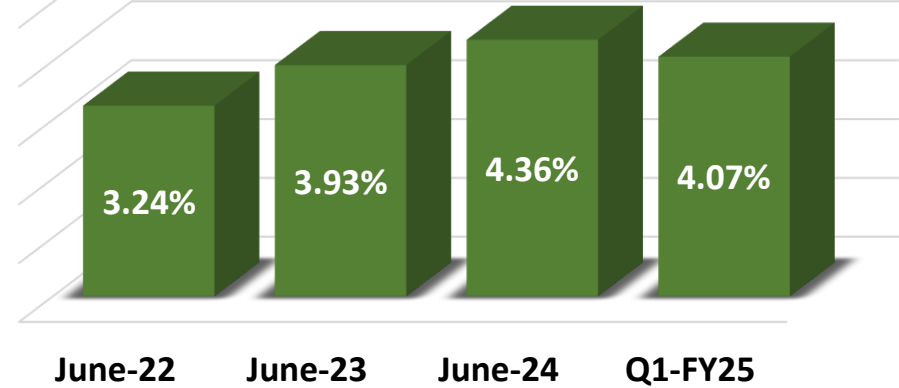
### Return on equity (ROE) (%)

Annualized

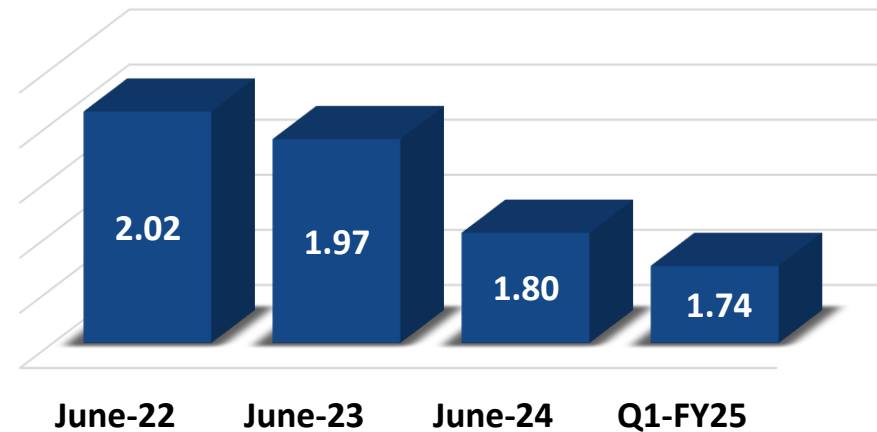


### Return on assets (ROA) (%)

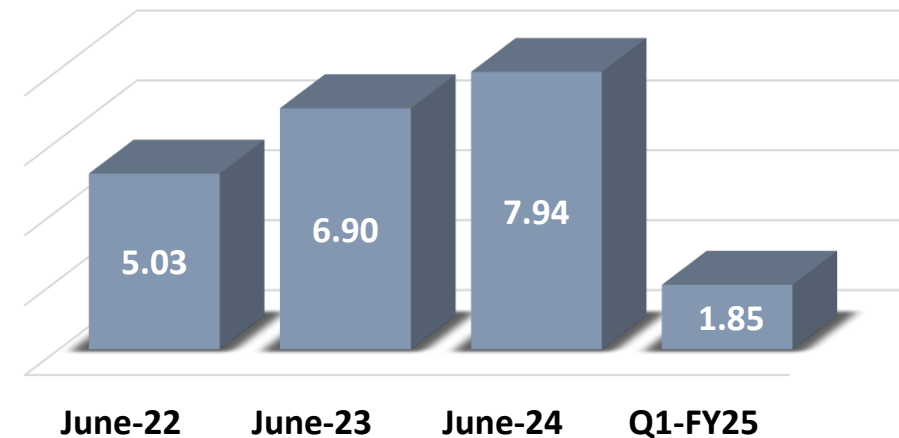
Annualized



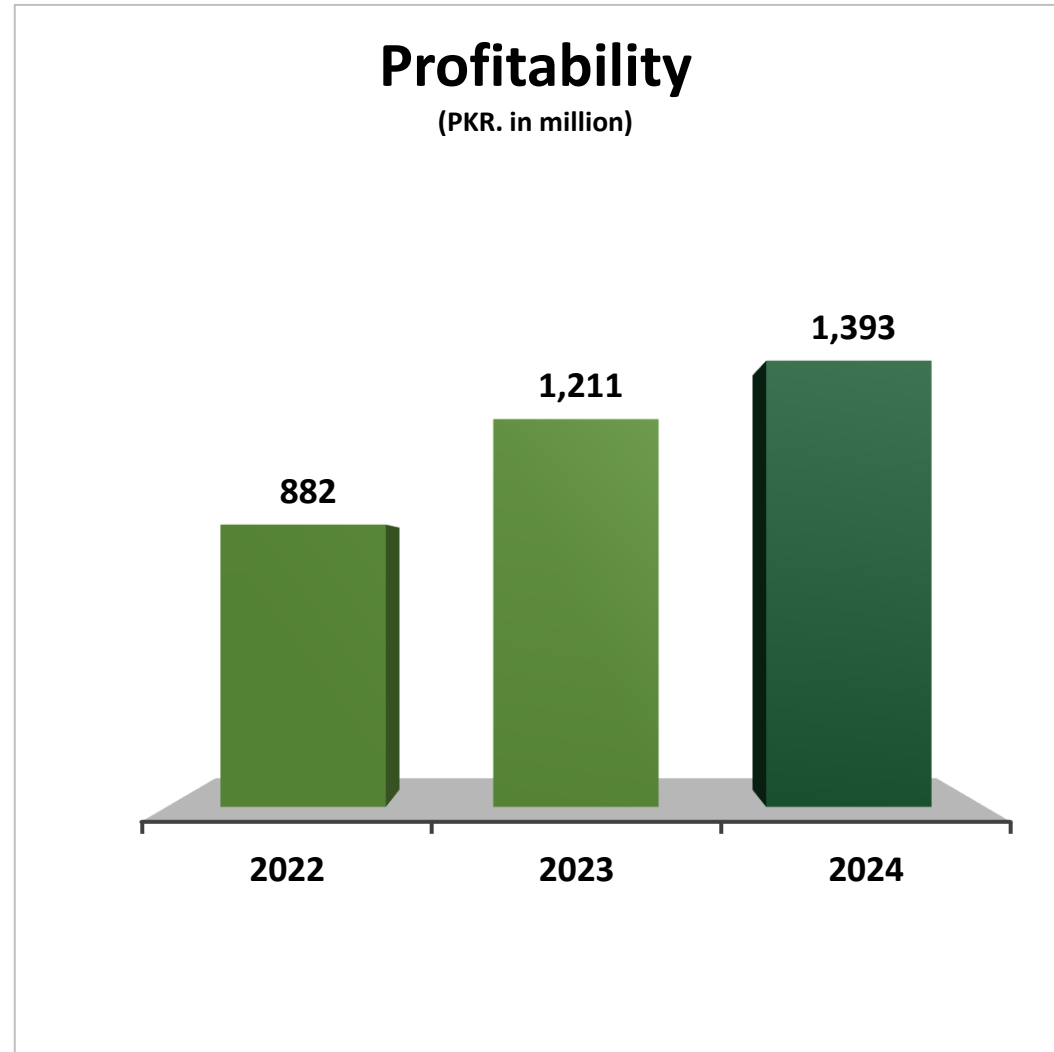
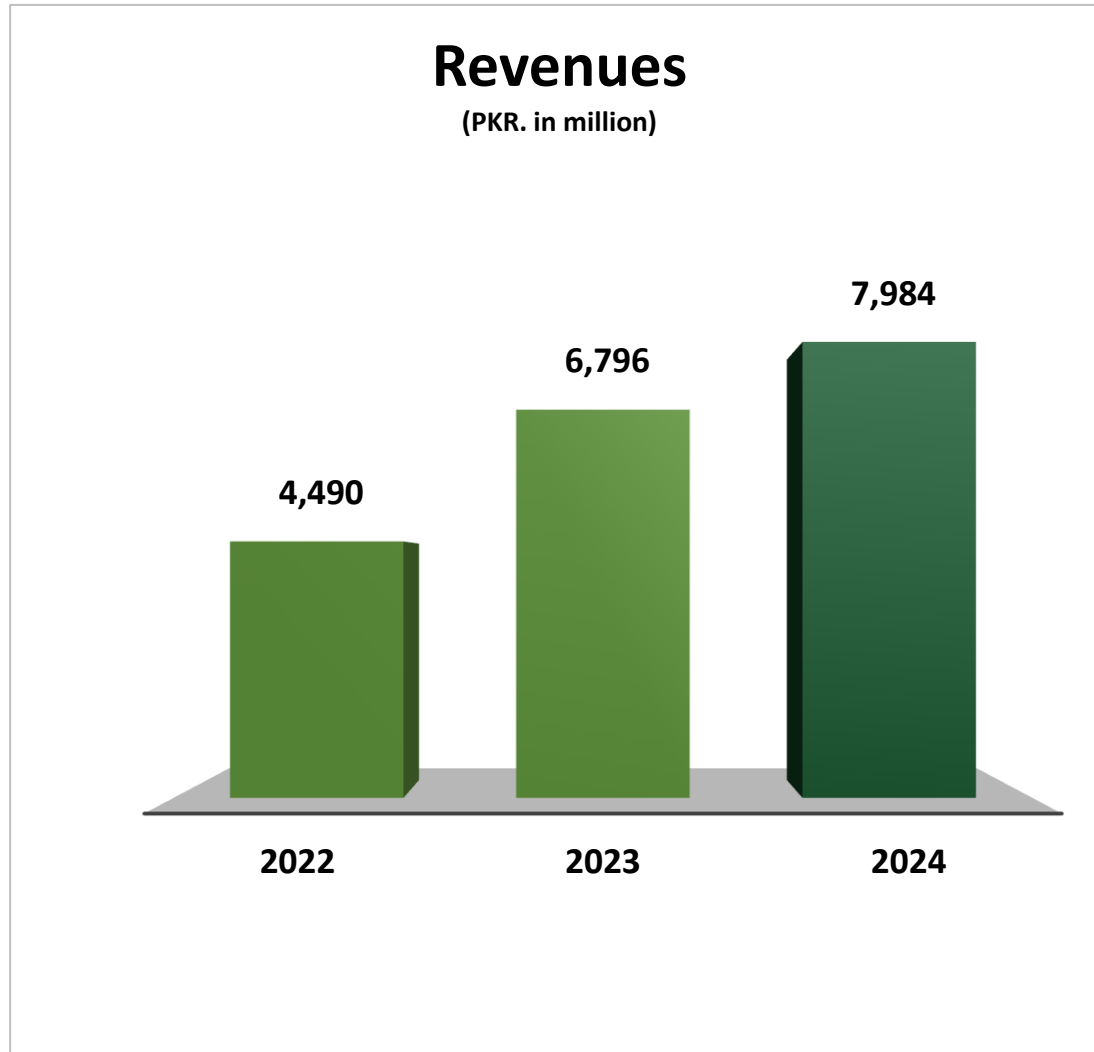
### Debt equity ratio (Times)



### Earnings per share (EPS) (PKR.)



# Revenue & Profitability





# Profitability



## Statement of Profit or Loss

Amount in PKR. Million

June 2024

June 2023

Income from operations	6,885	5,904
Other income	959	774
Share of profit from associates	140	118
<b>Total income</b>	<b>7,984</b>	<b>6,796</b>
Finance cost	3,876	3,158
Administrative, general and other expenses	1,642	1,472
<b>Total expenditure</b>	<b>5,518</b>	<b>4,630</b>
<b>Profit before provision and taxation</b>	<b>2,465</b>	<b>2,166</b>
Provision for potential lease and other loan losses– net	174	137
<b>Profit before tax</b>	<b>2,291</b>	<b>2,029</b>
Taxation	898	818
<b>Profit after tax</b>	<b>1,393</b>	<b>1,211</b>

# Financial Position



## Statement of Financial Position

Amounts in PKR. Million

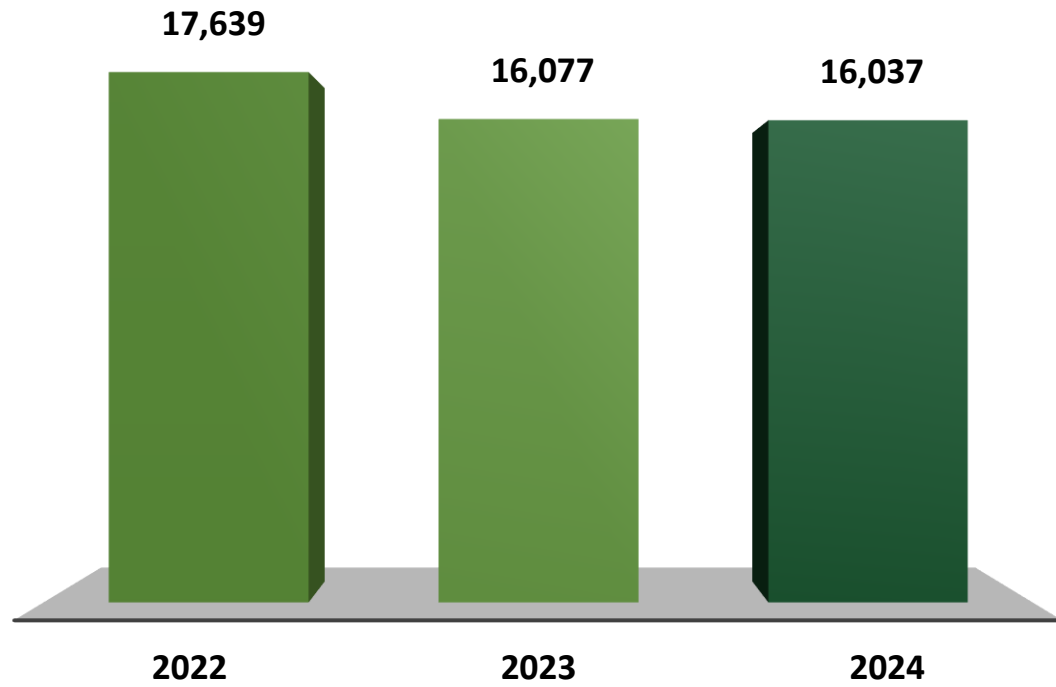
	June 2024	June 2023
Net investment in finance lease	8,615	11,257
Finances and loans	16,772	14,191
<b>Total portfolio – net of provision</b>	<b>25,387</b>	<b>25,448</b>
Investments	4,694	4,952
Other assets	1,873	1,553
<b>Total Assets</b>	<b>31,954</b>	<b>31,953</b>
Bank borrowings	13,210	14,384
Certificates of deposit	5,655	4,909
<b>Total borrowings</b>	<b>18,865</b>	<b>19,293</b>
Other liabilities	2,619	2,866
Equity	10,471	9,794
<b>Total Equity and Liabilities</b>	<b>31,954</b>	<b>31,953</b>

# Portfolio & Disbursement



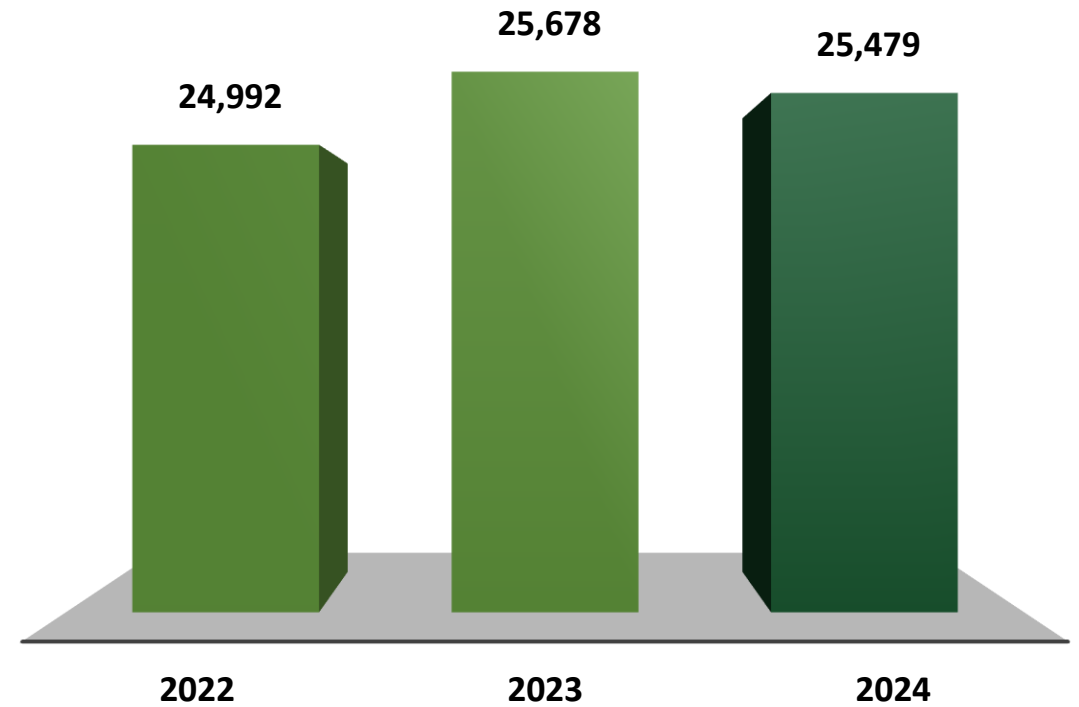
## Disbursements

(PKR. in million)

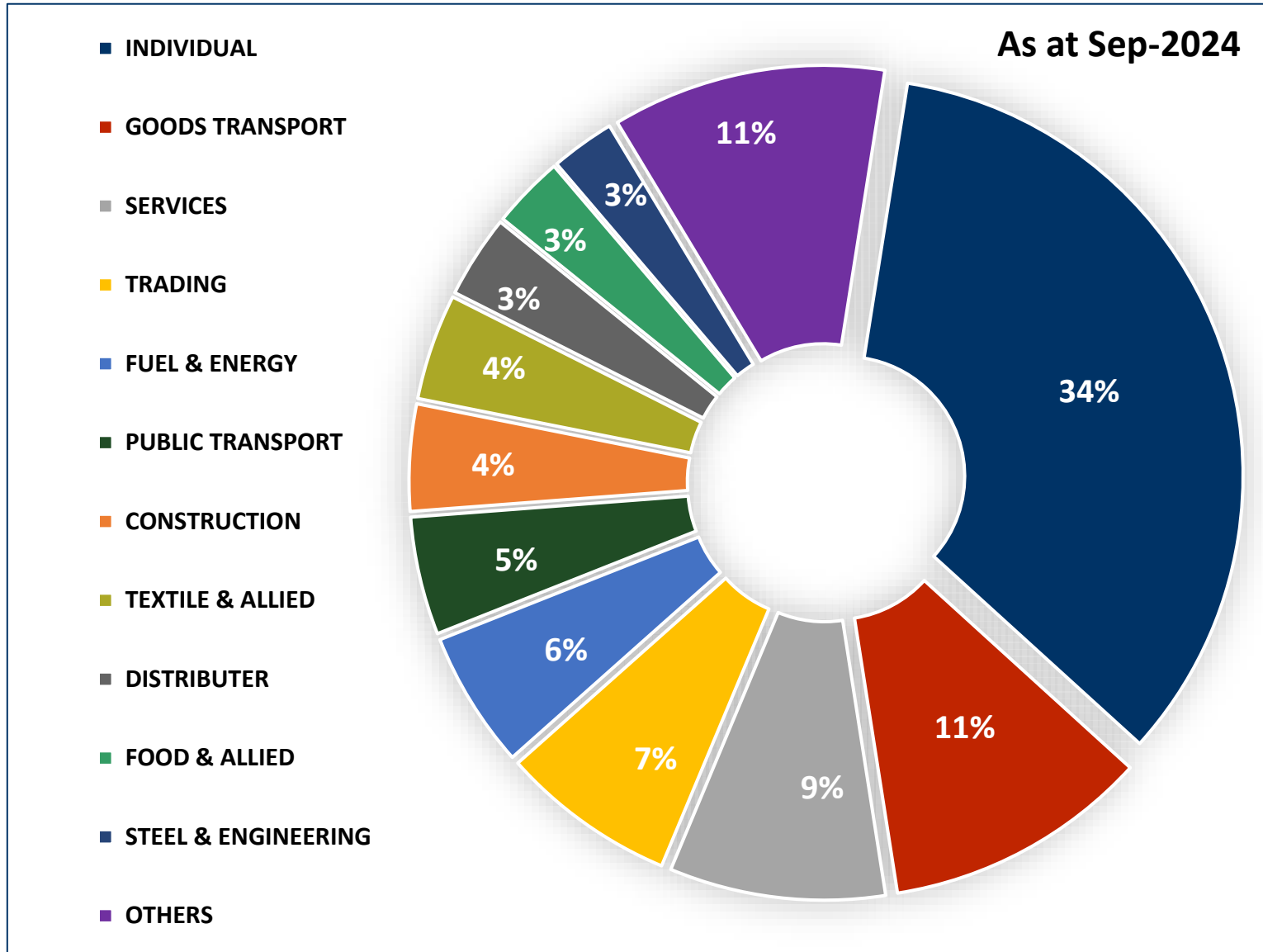


## Portfolio

(PKR. in million)

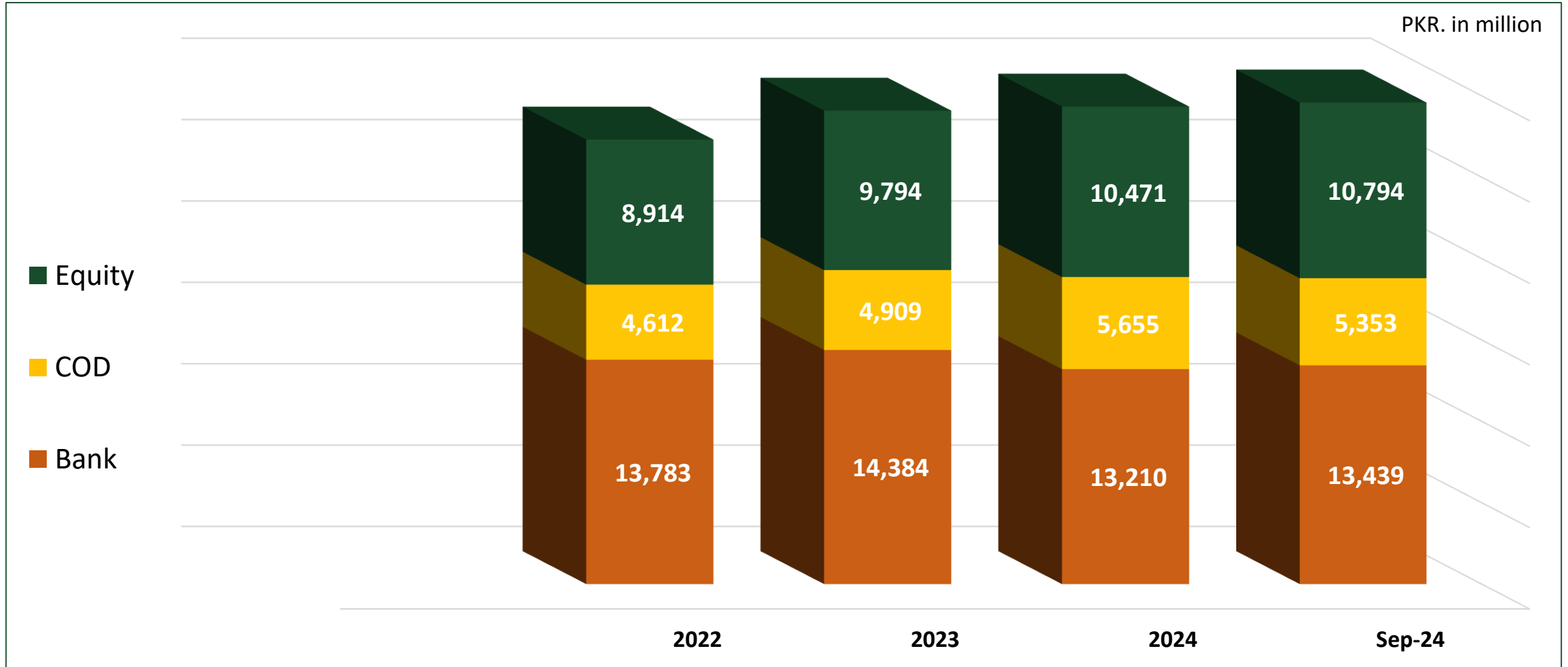


# Sector Wise Portfolio



SECTOR (PKR.in Million)	Sep-24	Jun-24
INDIVIDUAL	8,799	8,568
GOODS TRANSPORT	2,771	2,722
SERVICES	2,255	2,281
TRADING	1,833	1,779
FUEL & ENERGY	1,429	1,440
PUBLIC TRANSPORT	1,234	1,366
CONSTRUCTION	1,114	1,023
TEXTILE & ALLIED	1,107	919
DISTRIBUTER	866	884
FOOD & ALLIED	757	791
STEEL & ENGINEERING	670	714
OTHERS	2,861	2,992
<b>TOTAL PORTFOLIO</b>	<b>25,696</b>	<b>25,479</b>

# Funding Analysis



<b>Total Borrowing</b>	<b>18,395</b>	<b>19,293</b>	<b>18,865</b>	<b>18,792</b>
<b>D/E Ratio (times)</b>	<b>2.06</b>	<b>1.97</b>	<b>1.80</b>	<b>1.74</b>

# Future Strategy

# Future Strategy

## New products as primary growth drivers:

- Term Finance (backed by real estate) to be expanded
- Top up financing on vehicle contracts

## New Lessees:

- OLP keep focusing on increasing its client base to ensure continuous growth.

## Portfolio Management:

- Close monitoring of overall economic conditions with particular emphasis on sectors where OLP has outstanding exposures
- Effective management of existing portfolio

## IT Platform Transformation:

Development of system, its processes and structures to improve efficiency, agility, and innovation.

## Staff training:

Developing highly motivated and multi-skilled work force. Become an employer of choice by creating a fair and conducive work environment that fosters growth and rewards talent



# Q&A





**THANK YOU**