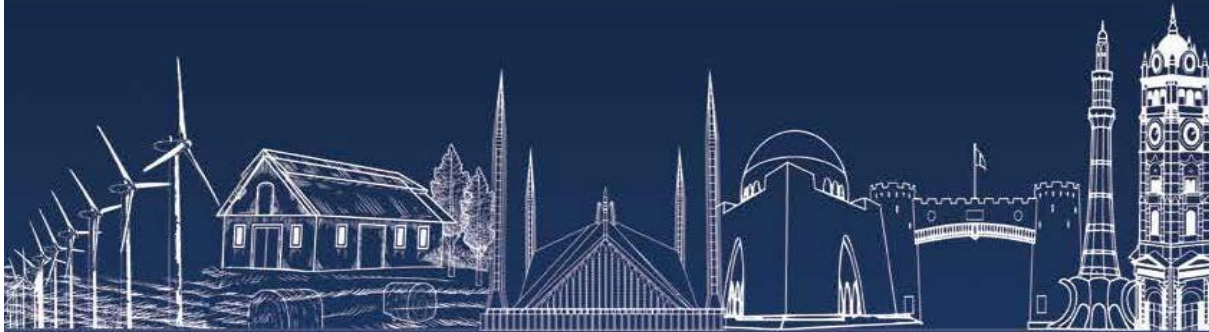




**CATALYST**  
OF INCLUSION



OLP FINANCIAL SERVICES PAKISTAN LIMITED  
(PSX Symbol: OLPL)



# CORPORATE BRIEFING SESSION

**November 19, 2025**  
**10:30 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, 2025. 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.

# Contents

- 01** Introduction & Corporate Governance
- 02** Operational & Financial Information
- 03** Future Strategy

# Introduction & Corporate Governance

# Company Profile

**AAA | A1+**  
Long Term | Short Term

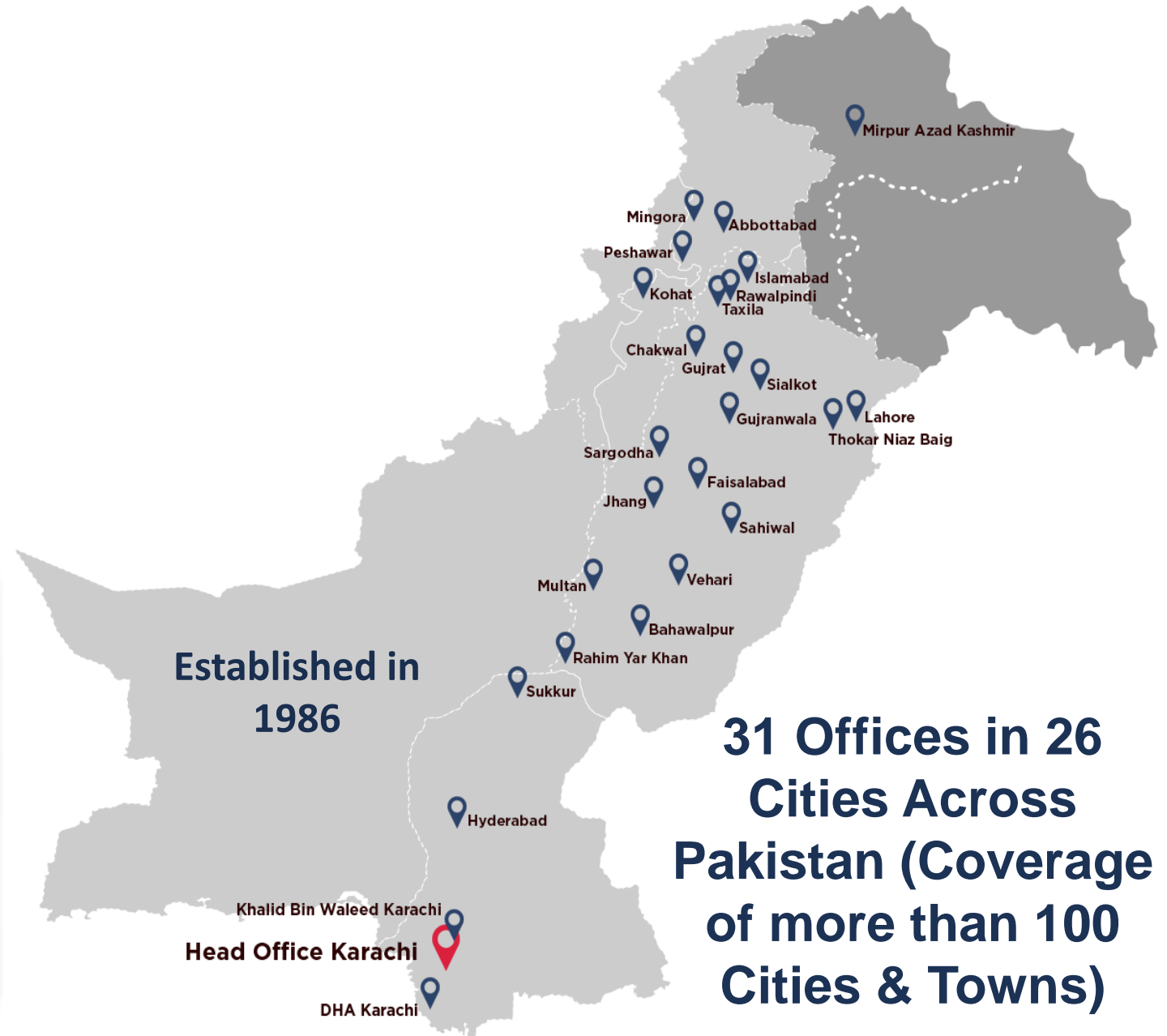
Entity Rating by: VIS  
September 11, 2025

**AA+ | A1+**  
Long Term | Short Term


Entity Rating by: PACRA  
February 28, 2025



Around 500 Team Members




# OLP - at a Glance



**Global Presence**


ORIX Corporation,  
Japan (Parent Company)



**Branches**

31 Branches in 26 Cities

100% owned OLP Services Pakistan (Pvt) Ltd.




**Credit Rating**

Long Term AAA  
Short Term A1+

Entity Rating by: VIS

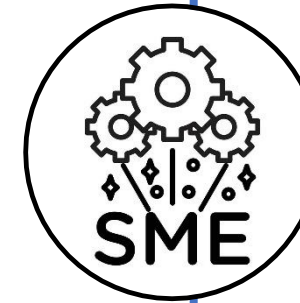
Long Term AA+  
Short Term A1+

Entity Rating by: PACRA



**Dividend**

One of the consistent payout in NBFIs sector



**SME's**

Over the last 39 years, OLP has disbursed PKR 273 billion with majority to SME sector.



**Market Capitalization**

OLP has a market capitalization of PKR 6.75 billion

30-Jun-2025

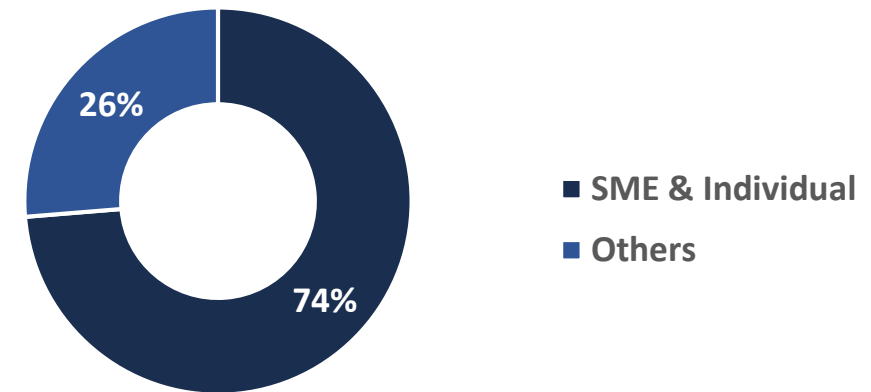
# OLP Products



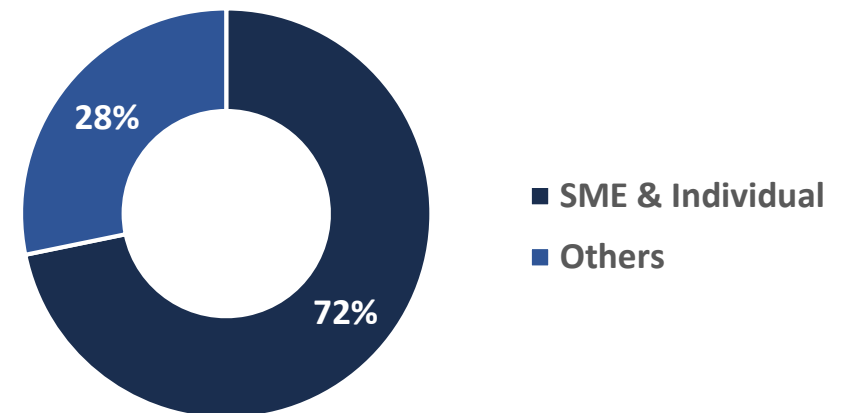
# Contribution towards Economy

- 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 39 years, OLP has disbursed a total of Rs. 273 billion, with the majority allocated to the SME sector.
- In the financial year 2025, 74% of OLP's total disbursements went to the SME & individual sector, with the remaining 26% directed to other sectors.
- SME & individual represents 72% of our portfolio (61% 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 2024**  
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. Yoko  
Miura\***

Non-Executive  
Director

**Mr. Kazuhito  
Inoue**

Non-Executive  
Director

**Mr. Ramon  
Alfrey**

Non-Executive  
Director

**Mr. Shaheen  
Amin**

Chief Executive  
Officer

2 Independent Directors | 4 Non-Executive Directors | 1 Female Director

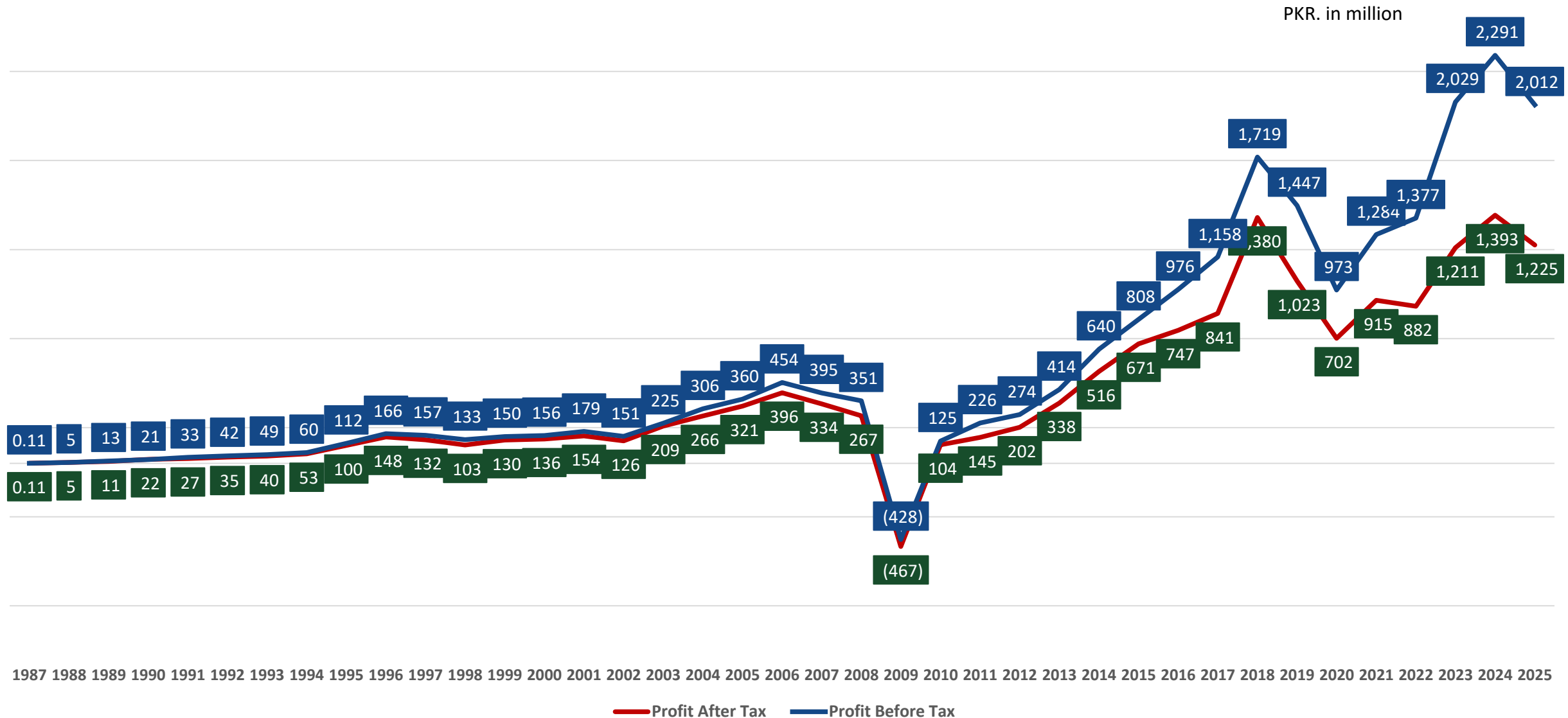
\*Subject to SECP's approval

# Internal Governance Structure

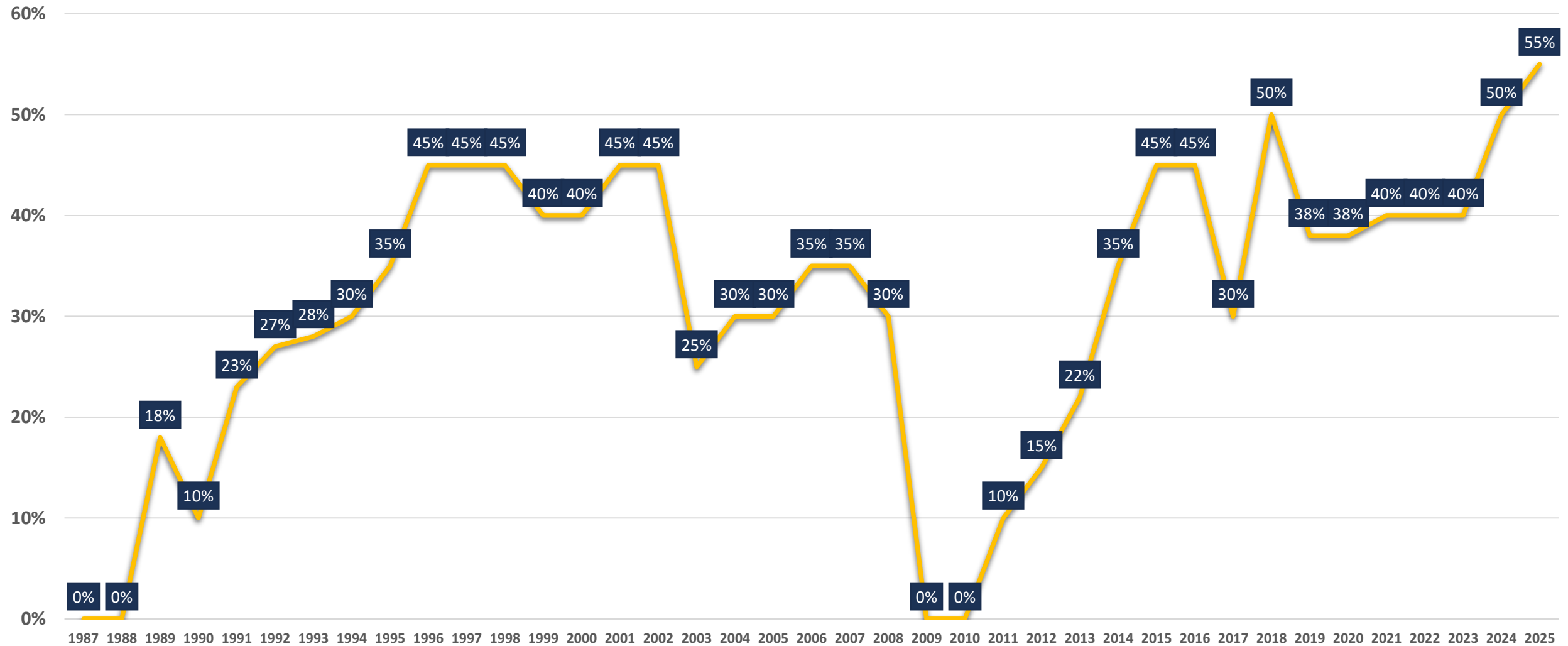


# Operational & Financial Information

# Annual Profit

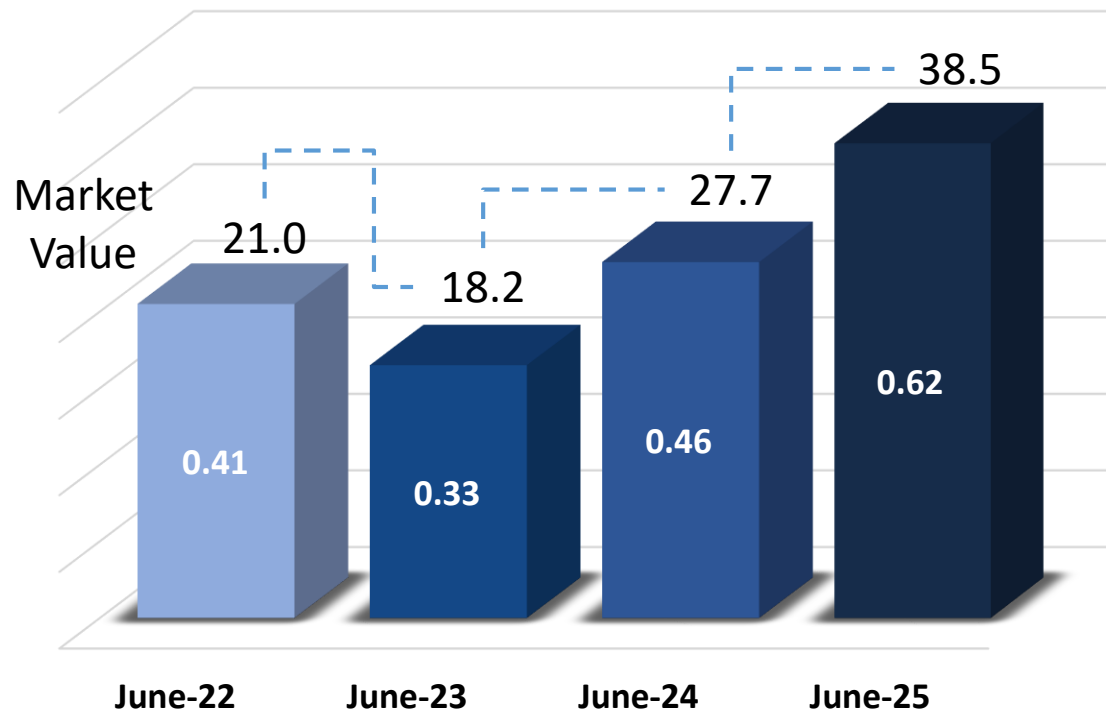


# Dividend Including Bonus Shares

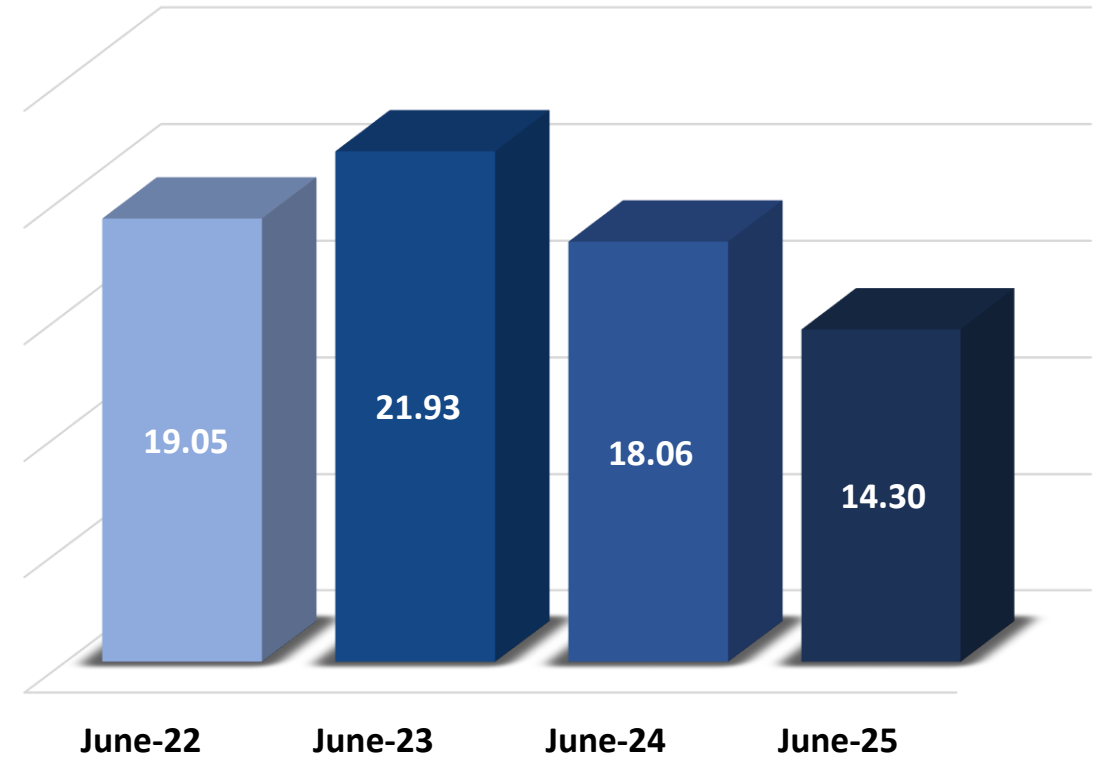


# Market Ratios

Price to Book ratio (Times)



Dividend Yield (%)



# Financial Highlights

## June 2025 Financial Highlights



Revenue  
PKR **6.96** bn  
vs PKR 7.98 bn  
FY24



Profitability  
PKR **1.23** bn  
vs PKR 1.39 bn  
FY24



EPS  
PKR **6.99**  
vs 7.94 FY24

## SEP 2025 Quarterly Financial Highlights



Revenue  
PKR **1.57** bn  
vs PKR 1.89 bn  
Q1-FY25



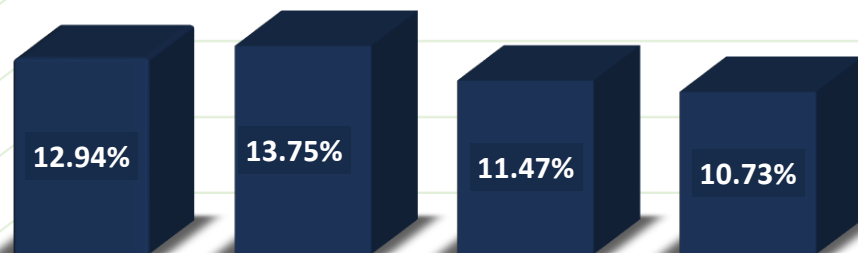
Profitability  
PKR **296** Mn  
vs PKR 324 Mn  
Q1-FY25



EPS  
PKR **1.69**  
vs 1.85  
Q1-FY25

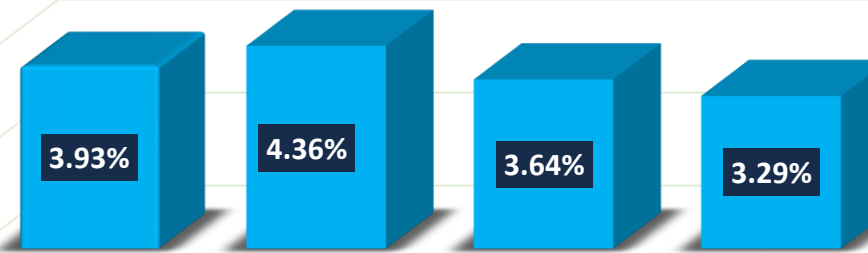
# Financial Ratios

**Return on equity (ROE) (%)**  
Annualized



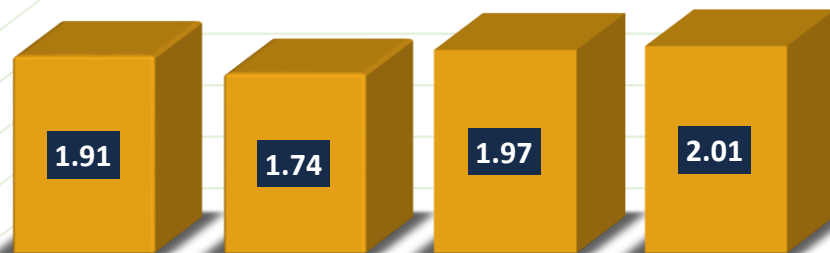
June-23      June-24      June-25      Q1-FY26

**Return on Asset (ROA) (%)**  
Annualized



June-23      June-24      June-25      Q1-FY26

**Debt equity ratio (Times)**



June-23      June-24      June-25      Q1-FY26

**Earnings per share (EPS) (PKR)**

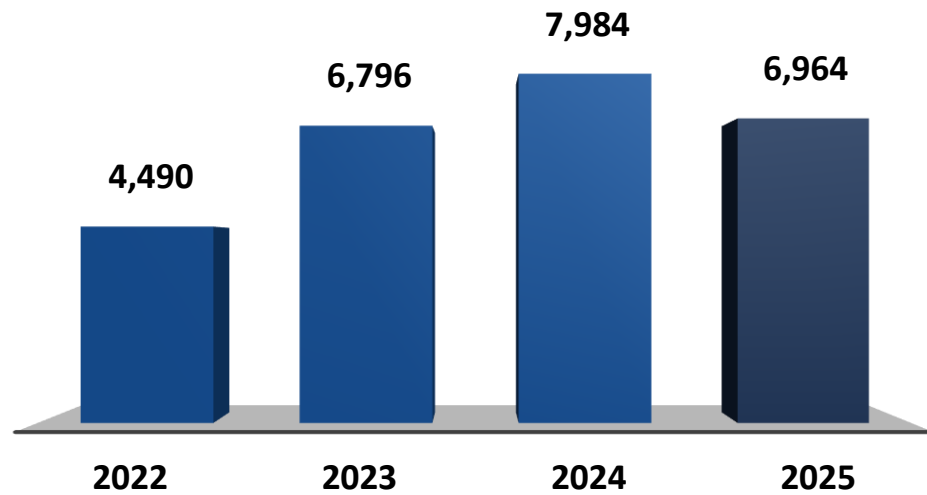


June-23      June-24      June-25      Q1-FY26

# Revenue & Profitability

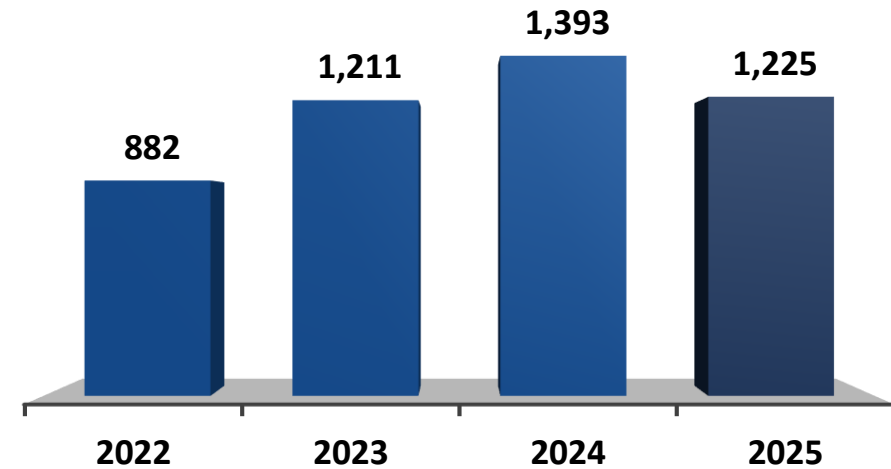
## Revenues

(PKR. in million)



## Profitability

(PKR. in million)



# Profitability

| Statement of Profit or Loss                              | June 2025    | June 2024    |
|--|--------------|--------------|
| (PKR. in Million)  |              |              |
| Income from operations                                   | 5,893        | 6,885        |
| Other income   | 917          | 959          |
| Share of profit from associates                          | 154          | 140          |
| <b>Total income</b>                                      | <b>6,964</b> | <b>7,984</b> |
| Finance cost   | 3,158        | 3,876        |
| Administrative, general and other expenses               | 1,709        | 1,642        |
| <b>Total expenditure</b>                                 | <b>4,867</b> | <b>5,518</b> |
| <b>Profit before provision and taxation</b>              | <b>2,096</b> | <b>2,465</b> |
| Provision for potential lease and other loan losses– net | 84           | 174          |
| <b>Profit before tax</b>                                 | <b>2,012</b> | <b>2,291</b> |
| Taxation   | 787          | 898          |
| <b>Profit after tax</b>                                  | <b>1,225</b> | <b>1,393</b> |

# Financial Position



## Statement of Financial Position

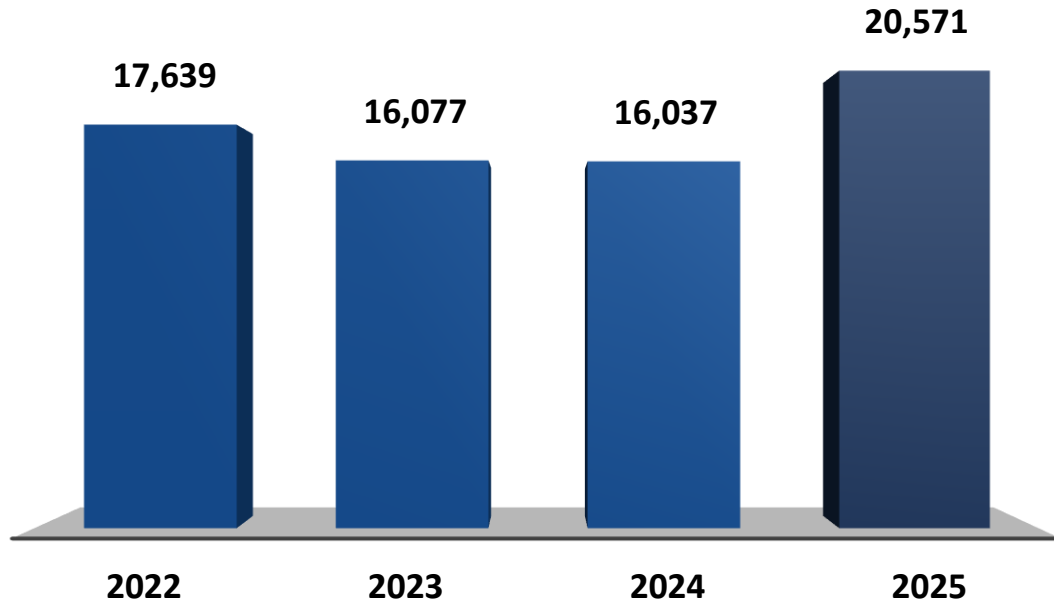
(PKR. in Million)

|   | June 2025     | June 2024     |
|---|---------------|---------------|
| Net investment in finance lease           | 7,618         | 8,615         |
| Finances and loans                        | 21,311        | 16,772        |
| <b>Total portfolio – net of provision</b> | <b>28,929</b> | <b>25,387</b> |
| Investments                               | 4,303         | 4,694         |
| Other assets                              | 2,185         | 1,873         |
| <b>Total Assets</b>                       | <b>35,417</b> | <b>31,954</b> |
| Bank borrowings                           | 18,492        | 12,898        |
| Certificates of deposit                   | 2,971         | 5,337         |
| <b>Total borrowings</b>                   | <b>21,463</b> | <b>18,235</b> |
| Other liabilities                         | 3,057         | 3,248         |
| Equity                                    | 10,897        | 10,471        |
| <b>Total Equity and Liabilities</b>       | <b>35,417</b> | <b>31,954</b> |

# Portfolio & Disbursement

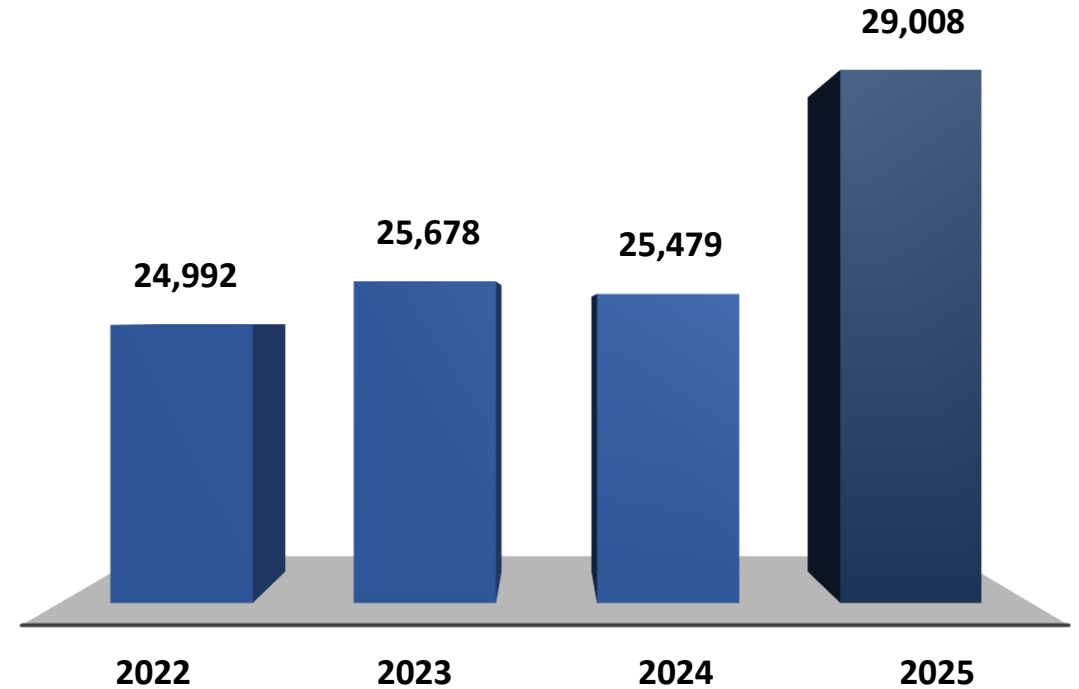
## Disbursements

(PKR. in million)

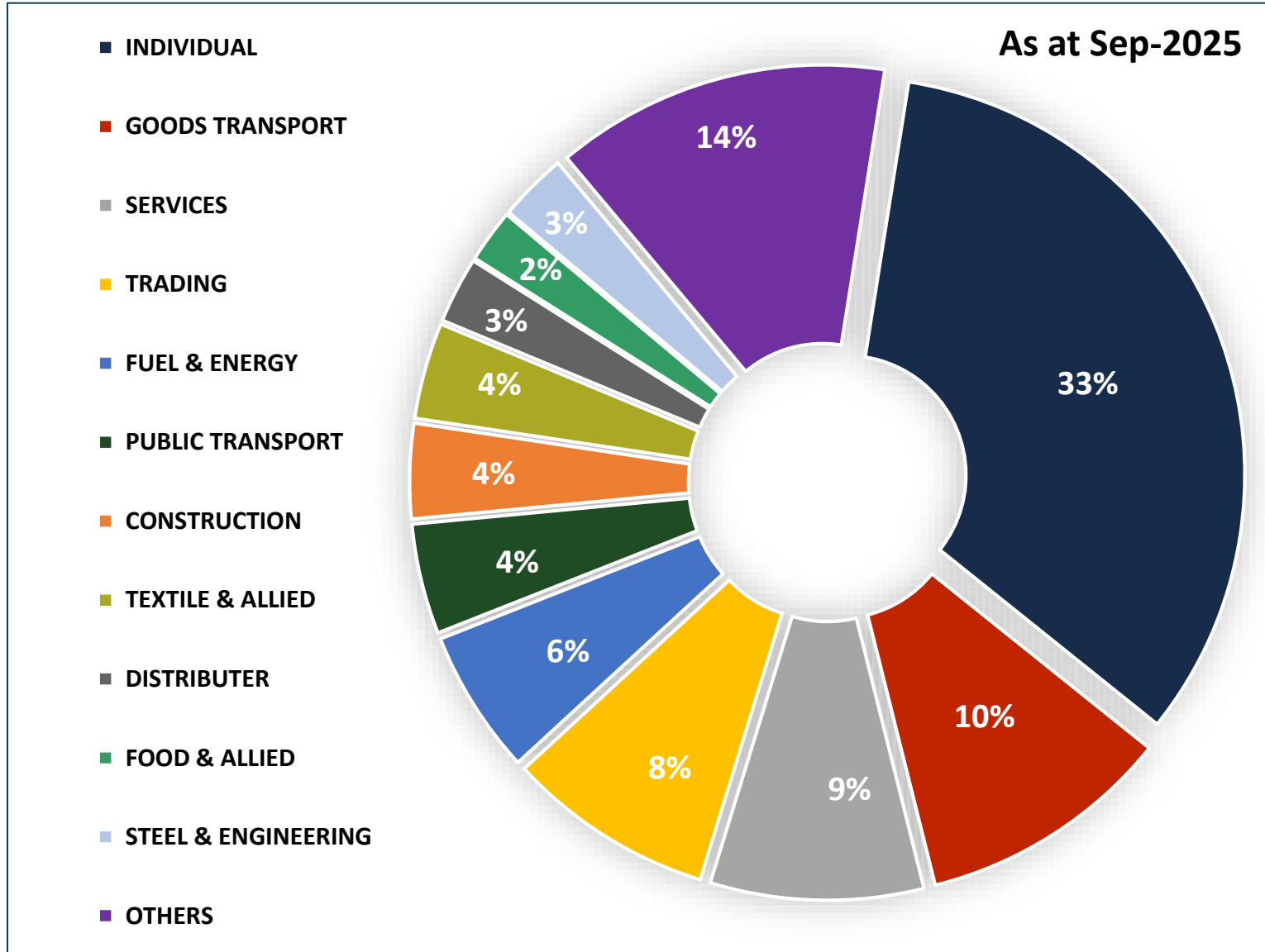


## Portfolio

(PKR. in million)



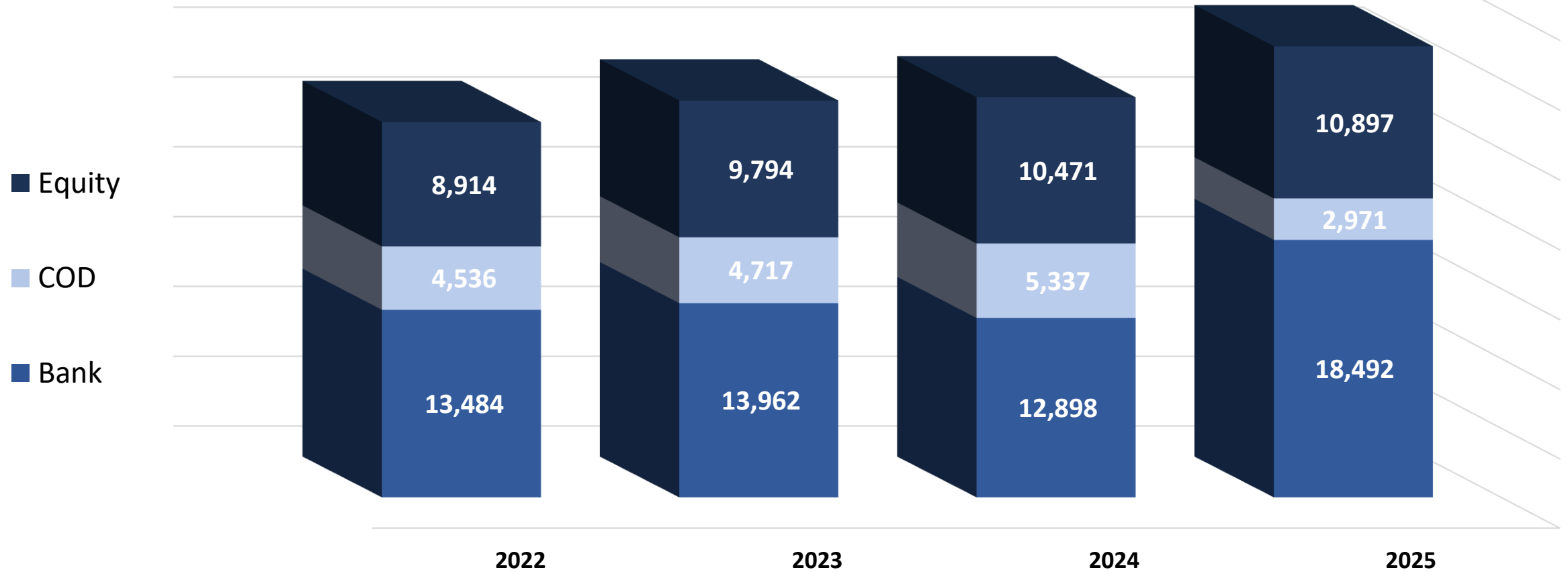
# Sector Wise Portfolio



| SECTOR<br>(PKR.in Million) | Sep-25        | Jun-25        |
|----------------------------|---------------|---------------|
| INDIVIDUAL                 | 10,049        | 9,869         |
| GOODS TRANSPORT            | 3,124         | 2,931         |
| SERVICES                   | 2,613         | 2,573         |
| TRADING                    | 2,541         | 2,208         |
| FUEL & ENERGY              | 1,772         | 1,799         |
| PUBLIC TRANSPORT           | 1,354         | 1,242         |
| TEXTILE & ALLIED           | 1,182         | 1,016         |
| CONSTRUCTION               | 1,164         | 1,213         |
| STEEL & ENGINEERING        | 842           | 684           |
| DISTRIBUTER                | 811           | 916           |
| FOOD & ALLIED              | 653           | 708           |
| OTHERS                     | 4,109         | 3,849         |
| <b>TOTAL PORTFOLIO</b>     | <b>30,214</b> | <b>29,008</b> |

# Funding Analysis

(PKR. in million)



|                   |        |        |        |        |
|-------------------|--------|--------|--------|--------|
| Total Borrowing   | 18,020 | 18,679 | 18,235 | 21,463 |
| D/E Ratio (times) | 2.02   | 1.91   | 1.74   | 1.97   |

# Future Strategy

## **Business growth driven by new products, product enhancements and strategic vendor alliances.**

- Introduction of automobile top-up facility for existing customers.
- Solar financing to individual / corporate customers and eventually entering in carbon credit market. This will also include financing of Battery Energy Storage Systems (BESS).
- Scaling-up of Term Finance business and commercial vehicle segment through financing of used vehicles.
- Strategic alliances with vendors of equipment and automobiles.
- Increase outreach through branch expansion and focus on addition of new customers.
- Strategic focus on SMEs.
- Establishing a digital marketplace for commercial vehicles.
- Improve social media presence.

## Process efficiency, digitization and automation.

- IT Platform transformation for integrated and efficient systems.
- Introduction of Customer Relationship Management System (CRM).
- Revamping OLP's website to make it more interactive.
- Introduction of hybrid (AI plus human interface) chatbot.
- Digital onboarding of new customers.
- Centralized customer compliance screening where all the initial screening requirements, like CIB / Data-Check / NadraVerisys / NEWS-VIS etc. would be consolidated.
- Digitalization of credit approval process.

## Capacity building & staff development.

- Focus on hiring of quality human resource to meet the requirement of growth driven business model.
- Functional trainings for skill development.
- Revamping the Performance Management System through review of KPI's to be more specific and objective.
- Review and improvement in compensation structure.
- Foster an environment based on Equity, Diversity and Inclusion.

## Portfolio management, funding and compliance.

- Close monitoring of overall economic conditions with particular emphasis on sectors where OLP has outstanding exposures.
- Effective management of existing portfolio and maintaining the quality.
- Transformation of existing business towards Shariah compliant within the stipulated timeframe.
- Diversification of funding sources.



# Q&A



**THANK YOU**