



**OLP FINANCIAL SERVICES PAKISTAN LIMITED**

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September 25, 2025

**THE GENERAL MANAGER**

Pakistan Stock Exchange Limited  
Karachi, Pakistan

Dear Sir,

**SUBJECT: ANNOUNCEMENT OF FINANCIAL RESULTS FOR THE YEAR ENDED JUNE 30, 2025**

We have to inform you that the Board of Directors of OLP Financial Services Pakistan Limited in their meeting held on September 25, 2025, at 10:00 a.m. at the Company's Head Office, has made the following recommendations to the Shareholders to be considered in the forthcoming Annual General Meeting:

▪ **CASH DIVIDEND**

A final cash dividend for the year ended June 30, 2025 at Rs. 3.5/- per share i.e. 35%. This is in addition to the Interim Dividend already paid at Rs. 2/- per share i.e. 20%.

**FINANCIAL RESULTS**

The Consolidated and Unconsolidated Financial results of the Company are enclosed as **Annexures "A-1 to A-5"** and **Annexures "B-1 to B-5"**.

**DATE AND VENUE OF THE ANNUAL GENERAL MEETING**

The 39<sup>th</sup> Annual General Meeting (AGM) of the Company will be held on Friday, October 24, 2025 at 10:00 a.m. at the Institute of Chartered Accountants of Pakistan as well as through video conference facility.

**BOOK CLOSURE DATES**

The Share Transfer Books of the Company will be closed from October 17, 2025, to October 24, 2025 (both days inclusive). Transfers received in order at Company's Share Registrar, Messrs. FAMCO Share Registration (Private) Limited, 8-F, Near Hotel Faran, Nursery, Block-6, P.E.C.H.S, Shakra-e-Faisal, Karachi, Pakistan at the close of business on October 16, 2025 will be treated in time for the above stated entitlement to the transferees as well as for attending the 39<sup>th</sup> AGM of the Company.

The Annual Report of the Company will be transmitted through PUCARS at least 21 days before holding of the AGM.

Yours faithfully,

**SALMAN ALI**  
Company Secretary

**Copy to:**

**Director /HOD**

Surveillance, Supervision and Enforcement Department  
Securities and Exchange Commission of Pakistan  
NIC Building, 63 Jinnah Avenue  
Islamabad

**Head of Operations**

Central Depository Company of Pakistan  
CDC House, 99-B, Block-B  
S.M.C.H.S., Main Shakra-e-Faisal  
Karachi

**Annexure 'A-1'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT JUNE 30, 2025**

	2025	2024
	Rupees	
<b>ASSETS</b>		
<b>Non-current assets</b>		
Property and equipment	1,412,534,884	1,276,971,474
Ijarah assets	736,741,555	1,260,176,914
Intangible assets	28,351,799	18,177,501
Net investment in finance lease	3,725,705,505	4,099,587,860
Long-term loans and finances	15,725,450,417	12,835,154,164
Investment in associate	1,775,618,949	1,707,416,512
Long-term investments	22,095,195	24,986,606
Long-term deposits	11,120,680	11,294,566
Defined benefit plan asset	64,305,578	21,790,481
	<u>23,501,924,562</u>	<u>21,255,556,078</u>
<b>Current assets</b>		
Short-term finances	5,105,107	33,631,427
Current maturity of non-current assets	16,353,720,904	13,801,882,128
Short-term investments	2,342,693,585	2,911,469,558
Advances and prepayments	292,925,478	379,356,083
Other receivables	550,615,859	101,216,151
Cash and bank balances	892,033,218	754,076,529
Assets classified as held for sale	12,356,661	92,704,400
	<u>20,449,450,812</u>	<u>18,074,336,276</u>
<b>Total assets</b>	<u>43,951,375,374</u>	<u>39,329,892,354</u>
<b>EQUITY AND LIABILITIES</b>		
<b>Share capital and reserves</b>		
Authorised share capital		
350,000,000 (2024: 350,000,000) ordinary shares of Rs. 10 each	3,500,000,000	3,500,000,000
Issued, subscribed and paid-up capital	1,754,076,470	1,754,076,470
<b>Capital Reserves</b>		
Surplus on revaluation of leasehold land and office building	874,562,239	898,306,747
Other reserves	4,159,610,322	4,072,329,491
	5,034,172,561	4,970,636,238
<b>Revenue Reserves</b>	4,129,356,428	3,688,263,221
Total equity attributable to equity holders of the Holding Company	10,917,605,459	10,412,975,929
	11,792,167,698	11,311,282,676
Non-controlling interest	1,073,802,734	1,007,154,906
Total equity	11,991,408,193	11,420,130,835
<b>Non-current liabilities</b>		
Long-term finances	11,654,034,351	7,746,643,711
Long-term certificates of deposit	644,503,472	893,235,446
Long-term deposits	147,484,426	269,719,334
Deferred taxation	708,087,182	573,185,939
Other long-term liabilities	259,270,328	150,185,454
Redeemable capital	102,100,000	142,400,000
	<u>13,515,479,759</u>	<u>9,775,369,884</u>
<b>Current liabilities</b>		
Accrued and other liabilities	1,835,867,636	1,844,974,102
Unclaimed dividend	96,745,256	93,201,410
Short-term borrowings	2,073,380,343	1,683,561,376
Short-term certificates of deposit	2,106,150,587	4,183,106,620
Current maturity of non-current liabilities	12,104,554,489	10,071,866,736
Taxation - net	226,528,398	257,681,391
Liabilities directly associated with the assets held for sale	1,260,713	-
	<u>18,444,487,422</u>	<u>18,134,391,635</u>
<b>Total equity and liabilities</b>	<u>43,951,375,374</u>	<u>39,329,892,354</u>
<b>Contingencies and commitments</b>		

The annexed notes 1 to 56 form an integral part of these consolidated financial statements.



**Annexure 'A-2'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF PROFIT OR LOSS  
FOR THE YEAR ENDED JUNE 30, 2025**

	2025	2024
	----- Rupees -----	
<b>INCOME</b>		
<b>Continuing Operations</b>		
<b>Income from operations</b>		
Mark-up on finance leases	1,806,382,690	2,783,923,586
Mark-up on loans and finances	5,257,441,030	5,244,032,681
Ijarah rentals earned	621,973,941	837,497,410
	<u>7,685,797,661</u>	<u>8,865,453,677</u>
<b>Income from other activities</b>		
Other income - net	1,087,193,747	1,125,316,438
Share of profit from associate - net of tax	154,255,506	139,598,202
	<u>1,241,449,253</u>	<u>1,264,914,640</u>
	<u>8,927,246,914</u>	<u>10,130,368,317</u>
<b>EXPENSES</b>		
Finance cost	4,113,639,106	4,968,226,208
Administrative and general expenses	1,989,072,048	1,892,960,693
Direct cost	440,615,462	540,538,205
	<u>6,543,326,616</u>	<u>7,401,725,106</u>
Profit before provision and taxation	<u>2,383,920,298</u>	<u>2,728,643,211</u>
Reversal of expected credit loss against leases, loans and finances - net	(99,488,135)	(52,189,645)
Other provision - net	158,261,329	249,790,702
	<u>58,773,194</u>	<u>197,601,057</u>
<b>Profit before income taxes and levy</b>	<u>2,325,147,104</u>	<u>2,531,042,154</u>
Levy - final taxes	24,314,911	20,293,640
<b>Profit before income tax</b>	<u>2,300,832,193</u>	<u>2,510,748,514</u>
Taxation	840,935,212	949,690,582
<b>Profit from continuing operations</b>	<u>1,459,896,981</u>	<u>1,561,057,932</u>
<b>Discontinued Operations</b>		
Loss from discontinued operations - net of tax	(17,445,692)	(15,751,379)
Profit for the year	<u>1,442,451,289</u>	<u>1,545,306,553</u>
<b>Profit for the year after taxation attributable to:</b>		
Equity holders of the Holding Company	1,303,189,813	1,419,116,803
Non-controlling interest	139,261,476	126,189,750
	<u>1,442,451,289</u>	<u>1,545,306,553</u>
<b>Earnings per share - basic and diluted</b>	<u>7.43</u>	<u>8.09</u>
<b>Earnings per share - continuing operations - basic and diluted</b>	<u>7.53</u>	<u>8.18</u>

The annexed notes 1 to 56 form an integral part of these consolidated financial statements.

**Annexure 'A-3'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED JUNE 30, 2025**

	2025	2024
	----- Rupees -----	-----
<b>Profit for the year after taxation attributable to:</b>		
Equity holders of the Holding Company	1,303,189,813	1,419,116,803
Non-controlling interest	139,261,476	126,189,750
	<u>1,442,451,289</u>	<u>1,545,306,553</u>
<b>Other comprehensive income</b>		
<b>Items that will be subsequently reclassified to the consolidated statement of profit or loss</b>		
- Exchange gain / (loss) arising on translation of a foreign associate	36,120,045	(48,891,864)
- Deferred tax on exchange (gain) / loss arising on translation of foreign associates	(14,086,818)	19,067,827
	<u>22,033,227</u>	<u>(29,824,037)</u>
<b>Items that will not be subsequently reclassified to the consolidated statement of profit or loss</b>		
- Fair value changes on remeasurement of financial assets classified at FVTOCI	23,718,250	(1,183,539)
- Deferred tax on fair value changes on remeasurement of financial assets	(9,250,118)	461,580
	14,468,132	(721,959)
- Remeasurement gain on defined benefit obligation - staff gratuity	42,515,097	15,672,147
- Share of other comprehensive (loss) / income from associate	(882,793)	207,150
- Deferred tax on share of other comprehensive (loss) / income from associate	344,289	(80,789)
	(538,504)	126,361
<b>Total comprehensive income for the year</b>	<u>1,520,929,241</u>	<u>1,530,559,065</u>
<b>Total comprehensive income for the year attributable to:</b>		
Equity holders of the Holding Company	1,381,667,765	1,404,369,315
Non-controlling interest	139,261,476	126,189,750
	<u>1,520,929,241</u>	<u>1,530,559,065</u>

The annexed notes 1 to 56 form an integral part of these consolidated financial statements.

### Annexure 'A-4'

**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE YEAR ENDED JUNE 30, 2025**

	Attributable to equity holders of the Holding Company									
	Reserves									
Issued, subscribed and paid-up capital	Capital reserves					Revenue reserve	Total reserves	Non-controlling Interest	Total equity	
	Share premium	Statutory reserve (Note 19.2)	Foreign currency translation reserve	Net surplus / (deficit) on re-measurement of financial assets at fair value through other comprehensive income	Surplus on revaluation of leasehold land and office building (note 20)	Unappropriated profit				
Rupees										
Balance as at July 1, 2023	1,754,076,470	1,501,683,073	1,887,588,963	641,001,426	2,956,489	922,051,255	3,000,879,526	7,956,160,732	953,578,804	10,663,816,006
Total comprehensive income for year ended June 30, 2024										
Profit for the year	-	-	-	-	-	-	1,419,116,803	1,419,116,803	126,189,750	1,545,306,553
Other comprehensive (loss) / income	-	-	-	(29,824,037)	(721,959)	-	15,798,508	(14,747,488)	-	(14,747,488)
Total comprehensive income / (loss) for the year	-	-	-	(29,824,037)	(721,959)	-	1,434,815,311	1,404,369,315	126,189,750	1,530,559,065
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation										
	-	-	-	-	-	(29,729,376)	29,729,376	-	-	-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	5,984,868	(5,984,868)	-	-	-
	-	-	-	-	-	(23,744,508)	23,744,508	-	-	-
Transfer to statutory reserve	-	-	69,645,536	-	-	-	(69,645,536)	-	-	-
Transactions with owners recorded directly in equity										
Contributions and distributions										
- Final cash dividend @ Rs.2 per ordinary share of Rs. 10.00 each for the year ended June 30, 2023	-	-	-	-	-	-	(350,815,294)	(350,815,294)	-	(350,815,294)
- Interim cash dividend @ Rs.2 per ordinary share of Rs. 10.00 each for the year ended June 30, 2024	-	-	-	-	-	-	(350,815,294)	(350,815,294)	-	(350,815,294)
- Profit distribution for the year ended June 30, 2023 @ Rs. 2.5 per certificate	-	-	-	-	-	-	-	-	(72,613,648)	(72,613,648)
	-	-	-	-	-	-	(701,630,588)	(701,630,588)	(72,613,648)	(774,244,236)
Balance as at July 1, 2024	1,754,076,470	1,501,683,073	1,957,234,499	611,177,389	2,234,530	898,306,747	3,688,263,221	8,658,899,459	1,007,154,906	11,420,130,835
Total comprehensive income for year ended June 30, 2025										
Profit for the year	-	-	-	-	-	-	1,303,189,813	1,303,189,813	139,261,476	1,442,451,289
Other comprehensive income	-	-	-	22,033,227	14,468,132	-	41,976,593	78,477,952	-	78,477,952
Total comprehensive income / (loss) for the year	-	-	-	22,033,227	14,468,132	-	1,345,166,406	1,381,667,765	139,261,476	1,520,929,241
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation										
	-	-	-	-	-	(29,729,376)	29,729,376	-	-	-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	5,984,868	(5,984,868)	-	-	-
	-	-	-	-	-	(23,744,508)	23,744,508	-	-	-
Transfer to statutory reserve	-	-	61,273,552	-	-	-	(61,273,552)	-	-	-
Transferred from deficit on revaluation of financial asset at FVOCI on disposal of investment - not of tax										
	-	-	-	-	(10,494,080)	-	10,494,080	-	-	-
Transactions with owners recorded directly in equity										
Contributions and distributions										
- Final cash dividend @ Rs. 3 per ordinary share of Rs. 10.00 each for the year ended June 30, 2024	-	-	-	-	-	-	(526,222,941)	(526,222,941)	-	(526,222,941)
- Interim cash dividend @ Rs. 2 per ordinary share of Rs. 10.00 each for the year ended June 30, 2025	-	-	-	-	-	-	(350,815,294)	(350,815,294)	-	(350,815,294)
- Profit distribution for the year ended June 30, 2024 @ Rs. 2 per certificate	-	-	-	-	-	-	-	-	(72,613,648)	(72,613,648)
	-	-	-	-	-	-	(877,038,235)	(877,038,235)	(72,613,648)	(949,651,883)
Balance as at June 30, 2025	1,754,076,470	1,501,683,073	2,018,058,051	633,210,616	6,208,582	874,562,239	4,129,356,428	9,163,528,989	1,073,802,734	11,991,408,193

The annexed notes 1 to 56 form an integral part of these consolidated financial statements.





**Annexure 'A-5'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED JUNE 30, 2025**

	2025	2024
	Rupees	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Operating profit before working capital changes	6,148,342,505	7,355,290,852
<b>Decrease / (Increase) in operating assets</b>		
Investment in finance lease - net	1,238,056,619	2,747,191,725
Long-term loans and finances - net	(6,234,445,393)	(3,670,529,226)
Short-term finances	28,050,346	10,239,720
Long-term deposits	173,886	(81,000)
Advances and prepayments	27,210,371	(272,754,297)
Other receivables	(77,441,329)	24,587,138
	(5,018,395,500)	(1,161,345,940)
<b>(Decrease) / increase in operating liabilities</b>		
Deposits from lessee - net	(121,680,750)	(95,779,952)
Other long term liabilities - net	(859,509,571)	(825,875,159)
Accrued and other liabilities	(356,192,019)	358,170,967
	(1,337,382,340)	(563,484,144)
Net cash (used in) / generated from operating activities before income tax	(207,435,335)	5,630,460,768
Payment of provincial workers' welfare fund	-	(1,999,202)
Payment against staff retirement benefits	(20,301,804)	(21,835,992)
Finance cost paid	(2,826,818,410)	(3,386,292,526)
Profit paid on redeemable capital	(742,343,325)	(678,714,448)
Income tax paid	(780,338,790)	(1,042,825,582)
<b>Net cash (used in) / generated from operating activities</b>	<b>(4,577,237,664)</b>	<b>498,793,018</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Capital expenditure incurred - property and equipment for own use and intangible assets	(175,215,215)	(80,167,138)
Capital expenditure incurred - ijarah assets	(469,968,805)	(354,420,624)
Proceeds from disposal of property and equipment - own use	54,992,285	7,772,299
Proceeds from disposal of Ijarah finance assets	641,568,761	212,043,208
Investments - net	702,423,342	28,144,507
Dividend received	169,095,553	132,499,566
Interest received	427,920,936	526,310,011
<b>Net cash generated from investing activities</b>	<b>1,350,816,857</b>	<b>472,181,829</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from long-term finances	10,856,778,716	3,021,883,866
Redeemable capital less repayments	1,345,920,000	1,390,930,000
Certificates of deposit - net	(2,365,622,842)	620,167,981
Repayment of long-term finances	(5,814,939,100)	(5,322,919,332)
Payment of lease liability against right-of-use assets	(69,822,069)	(44,326,751)
Dividend paid	(964,261,449)	(1,256,603,041)
<b>Net cash generated from / (used in) financing activities</b>	<b>2,988,053,256</b>	<b>(1,590,867,277)</b>
<b>Net decrease in cash and cash equivalents during the year</b>	<b>(238,367,551)</b>	<b>(619,892,430)</b>
Cash and cash equivalents at the beginning of the year	(891,931,311)	(272,038,881)
<b>Cash and cash equivalents at the end of the year</b>	<b>(1,130,298,862)</b>	<b>(891,931,311)</b>

The annexed notes 1 to 56 form an integral part of these consolidated financial statements.

**Annexure 'B-1'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED  
UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT JUNE 30, 2025**

	2025	2024
	Rupees	
<b>ASSETS</b>		
<b>Non-current assets</b>		
Property and equipment	1,339,572,022	1,262,747,791
Intangible assets	12,797,894	679,832
Net investment in finance lease	3,725,705,505	4,099,587,860
Long-term loans and finances	10,979,593,320	9,019,476,144
Investment in subsidiaries	322,374,294	322,374,294
Investment in associate	1,775,618,949	1,707,416,512
Long-term investments	22,095,195	15,580,356
Long-term deposits	11,120,680	11,294,566
Defined benefit plan asset	64,305,578	21,790,481
	<u>18,253,183,437</u>	<u>16,460,947,836</u>
<b>Current assets</b>		
Short-term finances	5,105,107	33,631,427
Current maturity of non-current assets	14,218,466,535	12,234,783,623
Short-term investments	2,182,958,179	2,560,551,321
Advances and prepayments	24,133,836	65,641,154
Other receivables	449,548,970	101,414,918
Cash and bank balances	278,213,665	404,210,109
Assets classified as held for sale	4,950,001	92,704,400
	<u>17,163,376,293</u>	<u>15,492,936,952</u>
<b>Total assets</b>	<u><u>35,416,559,730</u></u>	<u><u>31,953,884,788</u></u>
<b>EQUITY AND LIABILITIES</b>		
<b>Share capital and reserves</b>		
Authorised share capital		
350,000,000 (2024: 350,000,000) ordinary shares of Rs. 10 each	<u>3,500,000,000</u>	<u>3,500,000,000</u>
Issued, subscribed and paid-up capital	1,754,076,470	1,754,076,470
Capital reserves		
Surplus on revaluation of leasehold land and office building	874,562,239	898,306,747
Other reserves	<u>4,159,610,322</u>	<u>4,072,329,491</u>
	5,034,172,561	4,970,636,238
Revenue reserves	<u>4,109,198,564</u>	<u>3,745,824,134</u>
	<u>10,897,447,595</u>	<u>10,470,536,842</u>
<b>Non-current liabilities</b>		
Long-term finances	11,042,498,301	7,082,485,746
Long-term certificates of deposit	644,503,472	893,235,446
Deferred taxation	765,464,995	594,880,979
Other long-term liabilities	<u>206,858,635</u>	<u>150,185,454</u>
	<u>12,659,325,403</u>	<u>8,720,787,625</u>
<b>Current liabilities</b>		
Accrued and other liabilities	1,546,228,769	1,574,959,281
Unclaimed dividend	36,662,289	35,598,795
Short-term borrowings	1,917,443,770	1,683,561,376
Short-term certificates of deposit	2,106,150,587	4,183,106,620
Taxation - net	186,974,216	235,272,528
Current maturity of non-current liabilities	<u>6,066,327,101</u>	<u>5,050,061,721</u>
	<u>11,859,786,732</u>	<u>12,762,560,321</u>
<b>Total equity and liabilities</b>	<u><u>35,416,559,730</u></u>	<u><u>31,953,884,788</u></u>
<b>Contingencies and commitments</b>		

The annexed notes 1 to 53 form an integral part of these unconsolidated financial statements.



**Annexure 'B-2'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED  
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS  
FOR THE YEAR ENDED JUNE 30, 2025**

	2025	2024
	-----Rupees-----	
<b>INCOME</b>		
<b>Income from operations</b>		
Mark-up on finance leases	1,806,382,690	2,783,923,586
Mark-up on loans and finances	4,086,027,358	4,100,835,822
	<u>5,892,410,048</u>	<u>6,884,759,408</u>
<b>Income from other activities</b>		
Other income - net	917,024,396	959,316,240
Share of profit from associate - net of tax	154,255,506	139,598,202
	<u>1,071,279,902</u>	<u>1,098,914,442</u>
	<u>6,963,689,950</u>	<u>7,983,673,850</u>
<b>EXPENSES</b>		
Finance cost	(3,158,176,624)	(3,876,103,109)
Administrative and general expenses	(1,675,224,161)	(1,614,993,321)
Direct cost	(34,171,805)	(27,439,671)
	<u>(4,867,572,590)</u>	<u>(5,518,536,101)</u>
Profit before provision and taxation	<u>2,096,117,360</u>	<u>2,465,137,749</u>
Reversal of expected credit loss against leases, loans and finances - net	142,643,835	42,214,771
Other provisions / write offs - net	(226,376,560)	(216,498,545)
	<u>(83,732,725)</u>	<u>(174,283,774)</u>
<b>Profit before tax and levy</b>	<u>2,012,384,635</u>	<u>2,290,853,975</u>
Lewy - final taxes	(20,353,100)	(16,665,451)
<b>Profit before income tax</b>	<u>1,992,031,535</u>	<u>2,274,188,524</u>
Taxation	(766,560,499)	(881,277,802)
<b>Profit for the year</b>	<u>1,225,471,036</u>	<u>1,392,910,722</u>
<b>Earnings per share - basic and diluted</b>	<u>6.99</u>	<u>7.94</u>

The annexed notes 1 to 53 form an integral part of these unconsolidated financial statements.





**Annexure 'B-3'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED  
UNCONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED JUNE 30, 2025**

	2025	2024
	-----Rupees-----	
Profit for the year after taxation	1,225,471,036	1,392,910,722
<b>Other comprehensive income</b>		
<i>Items that will be reclassified to the unconsolidated statement of profit or loss</i>		
- Exchange gain / (loss) arising on translation of a foreign associate	36,120,045	(48,891,864)
- Deferred tax on exchange gain / (loss) arising on translation of foreign associates	(14,086,818)	19,067,827
	22,033,227	(29,824,037)
<i>Items that will not be subsequently reclassified to the unconsolidated statement of profit or loss</i>		
- Fair value changes on remeasurement of financial assets classified at FVTOCI	23,718,250	(1,183,539)
- Deferred tax on fair value changes on remeasurement of financial assets	(9,250,118)	461,580
	14,468,132	(721,959)
Remeasurement gain on defined benefit obligation	42,515,097	15,672,147
- Share of other comprehensive (loss)/ income from associate	(882,793)	207,150
- Deferred tax on share of other comprehensive (loss)/ income from associate	344,289	(80,789)
	(538,504)	126,361
<b>Total comprehensive income for the year</b>	<u>1,303,948,988</u>	<u>1,378,163,234</u>

The annexed notes 1 to 53 form an integral part of these unconsolidated financial statements.



## Annexure 'B-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED  
UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED JUNE 30, 2025

	Issued, subscribed and paid-up capital	Reserves					Revenue reserve	Total reserves	Total shareholders equity
		Capital reserves							
		Share premium	Statutory reserve (note 20.2)	Foreign currency translation reserve	Net surplus / (deficit) on re-measurement of financial assets at FVTOCI	Surplus on revaluation of leasehold land and office building (note 21)			
(Rupees)									
Balance as at July 1, 2023	1,754,076,470	1,501,683,073	1,887,588,963	641,001,426	2,956,489	922,051,255	3,084,646,520	8,039,927,726	9,794,004,196
Profit for the year after taxation	-	-	-	-	-	-	1,392,910,722	1,392,910,722	1,392,910,722
Other comprehensive income / (loss)	-	-	-	(29,824,037)	(721,959)	-	15,798,508	(14,747,488)	(14,747,488)
Total comprehensive income / (loss) for the year ended June 30, 2024	-	-	-	(29,824,037)	(721,959)	-	1,408,709,230	1,378,163,234	1,378,163,234
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	(29,729,376)	29,729,376	-	-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	5,984,868	(5,984,868)	-	-
	-	-	-	-	-	(23,744,508)	23,744,508	-	-
Transfer to statutory reserve	-	-	69,645,536	-	-	-	(69,645,536)	-	-
Transaction with owners recorded directly in equity									
Contributions and distributions									
- Final cash dividend @ Rs. 2 per ordinary share of Rs. 10 each for the year ended June 30, 2023	-	-	-	-	-	-	(350,815,294)	(350,815,294)	(350,815,294)
- Interim cash dividend @ Rs. 2 per ordinary share of Rs. 10 each for the year ended June 30, 2024	-	-	-	-	-	-	(350,815,294)	(350,815,294)	(350,815,294)
	-	-	-	-	-	-	(701,630,588)	(701,630,588)	(701,630,588)
Balance as at June 30, 2024	1,754,076,470	1,501,683,073	1,957,234,499	611,177,389	2,234,530	898,306,747	3,745,824,134	8,716,460,372	10,470,536,842
Profit for the year after taxation	-	-	-	-	-	-	1,225,471,036	1,225,471,036	1,225,471,036
Other comprehensive (loss) / income	-	-	-	22,033,227	14,468,132	-	41,976,593	78,477,952	78,477,952
Total comprehensive income / (loss) for the year ended June 30, 2025	-	-	-	22,033,227	14,468,132	-	1,267,447,629	1,303,948,988	1,303,948,988
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	(29,729,376)	29,729,376	-	-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	5,984,868	(5,984,868)	-	-
	-	-	-	-	-	(23,744,508)	23,744,508	-	-
Transferred to statutory reserve	-	-	61,273,552	-	-	-	(61,273,552)	-	-
Transferred from surplus on revaluation of financial asset at FVTOCI on disposal of investment - net of tax	-	-	-	-	(10,494,080)	-	10,494,080	-	-
Transaction with owners recorded directly in equity									
Contributions and distributions									
- Final cash dividend @ Rs. 3 per ordinary share of Rs. 10 each for the year ended June 30, 2024	-	-	-	-	-	-	(526,222,941)	(526,222,941)	(526,222,941)
- Interim cash dividend @ Rs. 2 per ordinary share of Rs. 10 each for the year ended June 30, 2025	-	-	-	-	-	-	(350,815,294)	(350,815,294)	(350,815,294)
	-	-	-	-	-	-	(877,038,235)	(877,038,235)	(877,038,235)
Balance as at June 30, 2025	1,754,076,470	1,501,683,073	2,018,508,051	633,210,616	6,208,582	874,562,239	4,109,198,564	9,143,371,125	10,897,447,595

The annexed notes 1 to 53 form an integral part of these unconsolidated financial statements.





**Annexure 'B-5'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED  
UNCONSOLIDATED STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED JUNE 30, 2025**

	2025	2024
	-----Rupees-----	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Operating profit before working capital changes	4,733,158,730	5,732,205,925
<b>Decrease / (increase) in operating assets</b>		
Investment in finance lease - net	1,238,056,619	2,747,191,725
Long-term loans and finances - net	(4,664,854,543)	(2,654,755,024)
Short-term finances	28,050,346	10,239,720
Long-term deposits	173,886	(81,000)
Advances and prepayments	41,507,318	(36,927,631)
Other receivables	(442,969,540)	(11,504,968)
	(3,800,035,914)	54,162,822
<b>Increase / (decrease) in operating liabilities</b>		
Other long term liabilities - net	(859,509,571)	(825,875,159)
Accrued and other liabilities	(67,853,244)	345,554,899
	(927,362,815)	(480,320,260)
	5,760,001	5,306,048,487
Payment against staff retirement benefits	(20,301,804)	(21,835,992)
Finance cost paid	(2,600,860,482)	(3,073,868,914)
Income tax paid	(679,063,745)	(990,120,775)
<b>Net cash (used in) / generated from operating activities</b>	(3,294,466,030)	1,220,222,806
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Capital expenditure incurred - operating lease and ijarah assets and intangible assets	(168,923,862)	(70,360,460)
Proceeds from disposal of property and equipment - own use	54,992,285	7,674,299
Investments - net	511,240,511	231,863,946
Dividend received	133,606,774	111,103,004
Interest received	347,113,960	429,068,592
<b>Net cash generated from investing activities</b>	878,029,668	709,349,381
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from long-term finances	9,950,000,000	2,700,000,000
Repayment of long-term finances	(4,583,043,000)	(4,582,921,710)
Certificates of deposit - receipts	310,437,894	4,478,528,522
Certificates of deposit - payments	(2,676,060,736)	(3,858,360,541)
Payment of lease liability against right-of-use assets	(61,227,714)	(44,326,751)
Dividend paid	(875,974,741)	(1,182,296,834)
<b>Net cash generated from / (used in) financing activities</b>	2,064,131,703	(2,489,377,314)
<b>Net decrease in cash and cash equivalents during the year</b>	(352,304,659)	(559,805,127)
Cash and cash equivalents at the beginning of the year	(1,241,797,731)	(681,992,604)
<b>Cash and cash equivalents at the end of the year</b>	(1,594,102,390)	(1,241,797,731)

The annexed notes 1 to 53 form an integral part of these unconsolidated financial statements.