

#### OLP FINANCIAL SERVICES PAKISTAN LIMITED

OLP Building; Plot No. 16, Sector No. 24, Korangi Industrial Area, Karachi T: 021-35144029-40 UAN; 111 24 24 24 E: olp@olpfinance.com W: olpfinance.com

April 24, 2025

#### THE GENERAL MANAGER

Pakistan Stock Exchange Limited Karachi, Pakistan.

Dear Sir,

SUBJECT:

ANNOUNCEMENT OF FINANCIAL RESULTS FOR THE NINE MONTHS PERIOD

AND THIRD QUARTER ENDED MARCH 31, 2025

We wish to inform you that the Board of Directors of OLP Financial Services Pakistan Limited in its meeting held on April 24, 2025 at 10:00 a.m. at the Company's Head Office, has approved the Un-audited Condensed Interim Financial Statements (Consolidated and Unconsolidated) of the Company for the nine months period and third quarter ended March 31, 2025 and recommended the following:

#### (i) CASH DIVIDEND

An interim Cash Dividend for the period ended March 31, 2025 @ Rs. 2/- per share i.e. 20%.

## (ii) BONUS SHARE

NIL

#### (iii) RIGHT SHARES

NIL

The Consolidated and Unconsolidated Financial Information of the Company are enclosed as Annexure 'A-1 to A-5' and Annexure 'B-1 to B-5', respectively.

The Share Transfer Books of the company will be closed from Wednesday, May 7, 2025 to Friday, May 09, 2025 (both days inclusive). Transfers received in order at the office of our registrar, M/s FAMCO Associates (Private) Ltd, 8-F, next to Hotel Faran, Nursery Block 6, P.E.C.H.S. Shahrah-e-Faisal, Karachi at the close of business on Tuesday, May 6, 2025 will be treated in time for the purpose of above Interim Cash Dividend to the transferees.

The Quarterly Report of the Company for the period ended March 31, 2025 will be transmitted through PUCARS, within the specified time.

Truly,

SALMAN ALI

**Company Secretary** 

CC: Director /HOD

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



## Annexure 'A-1'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT MARCH 31, 2025

	(Un-audited) March 31,	(Audited) June 30,
	2025	2024
ASSETS	(Rup	ees)
Non-current assets	2 200 244 054	2 527 140 200
Property and equipment	2,398,214,054	2,537,148,388
Intangible assets	22,305,014	18,177,501
Net investment in finance lease	3,735,595,113	4,099,587,860
Long-term loans and finances	14,541,338,247	12,835,154,164
Investment in associates	1,833,335,436	1,707,416,512
Long-term investments	46,046,712	24,986,606
Long-term deposits	11,180,680	11,294,566
Defined benefit plan asset	21,790,481 22,609,805,737	21,790,481
Current assets	11.125.127	22 621 425
Short-term finances	11,436,487	33,631,427
Current maturity of non-current assets	16,340,707,771	13,801,882,128
Short-term investments	2,419,187,483	2,911,469,558
Advances and prepayments	480,807,407	379,356,083
Other receivables	195,428,750	101,216,151
Cash and bank balances	1,003,679,584	754,076,529
	20,451,247,482	17,981,631,876 92,704,400
Assets classified as held for sale	4,950,001	39,329,892,354
Total assets	43,066,003,220	39,329,692,334
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital	3,500,000,000	3,500,000,000
350,000,000 (June 30, 2024: 350,000,000) Ordinary shares of Rs.10 each	3,500,000,000	
Issued, subscribed and paid-up capital	1,754,076,470	1,754,076,470
Capital reserves	4,971,391,563	4,970,636,238
Revenue reserves	4,185,711,583	3,688,263,221
Total equity attributable to equity holder of the Holding Company	10,911,179,616	10,412,975,929
Non-controlling interest	1,045,421,806	1,007,154,906
	11,956,601,422	11,420,130,835
Non-current liabilities		7 746 642 744
Long-term finances	11,045,297,737	7,746,643,711
Long-term certificates of deposit	710,709,176	893,235,446
Long-term deposits	244,195,030	269,719,334
Deferred taxation	643,482,109	573,185,939
Other long-term liabilities	242,412,813	150,185,454
Redeemable capital	84,650,000 12,970,746,865	142,400,000 9,775,369,884
Current liabilities		4.044.074.40
Accrued and other liabilities	1,732,686,019	1,844,974,102
Unclaimed dividend	95,760,436	93,201,410
Short-term borrowings	1,818,751,349	1,683,561,376
Short-term certificates of deposit	2,420,732,076	4,183,106,620
Current maturity of non-current liabilities	11,776,895,452	10,071,866,736
Taxation-net	293,829,601	257,681,391
	18,138,654,933	18,134,391,635
Total equity and liabilities	43,066,003,220	39,329,892,354

**Contingencies and Commitments** 





#### Annexure 'A-2'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED) FOR THE NINE MONTHS ENDED PERIOD MARCH 31, 2025

	Nine months period ended		Three months period ended			
	March 31,	March 31,	March 31,	March 31, 2024		
	2025	2024 (Rupe	2025	2024		
INCOME		(Nup	.03)			
Income from operations						
Mark-up on finance leases	1,447,385,226	2,143,793,745	416,631,568	668,074,495		
Mark-up on loans and finances	4,041,168,158	3,822,997,039	1,249,889,614	1,307,935,452		
Wark-up on rouns and mances	5,488,553,384	5,966,790,784	1,666,521,182	1,976,009,947		
Income from other activities						
Other income - net	1,299,267,736	1,476,380,891	373,593,966	446,396,808		
Share of profit from associate	116,291,754	102,876,859	47,001,963	40,077,330		
	1,415,559,490	1,579,257,750	420,595,929	486,474,138		
	6,904,112,874	7,546,048,534	2,087,117,111	2,462,484,085		
EXPENSES						
Finance cost	3,255,790,842	3,710,666,032	917,823,925	1,210,702,792		
Administrative and general expenses	1,453,016,195	1,410,566,154	488,342,681	470,684,158		
Direct cost	338,230,680	415,161,896	104,367,166	129,298,441		
	5,047,037,717	5,536,394,082	1,510,533,772	1,810,685,391		
Profit before provision and taxation	1,857,075,157	2,009,654,452	576,583,339	651,798,694		
(Reversal of provision) / provision against						
leases, loans and finances - net	(66,361,353)	2,861,109	(1,919,343)	25,059,190		
Other provisions - net	123,691,393	49,276,725	11,679,280	13,772,982		
	57,330,040	52,137,834	9,759,937	38,832,172		
Profit before income taxes and levy	1,799,745,117	1,957,516,618	566,823,402	612,966,522		
Levy - final taxes	4,713,371	4,175,088	538,283	39		
Profit before income tax	1,795,031,746	1,953,341,530	566,285,119	612,966,522		
Taxation - Current	622,602,177	807,933,113	213,454,333	225,804,376		
- Prior	(2,486,500)	206,846	1	-		
- Deferred	58,328,130	(54,880,673)	1,217,279	8,993,622		
	678,443,807	753,259,286	214,671,612	234,797,998		
Profit for the period after taxation	1,116,587,939	1,200,082,244	351,613,507	378,168,524		
Profit attributable to						
Equity shareholders of the Holding Company	1,005,707,391	1,106,398,733	315,101,938	345,860,062		
Non-controlling interest	110,880,548	93,683,511	36,511,569	32,308,462		
	1,116,587,939	1,200,082,244	351,613,507	378,168,524		
Earnings per share - basic and diluted	5.73	6.31_	1.80_	1.97		





## Annexure 'A-3'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (UN-AUDITED) FOR THE NINE MONTHS ENDED PERIOD MARCH 31, 2025

	Nine months period ended		Three months	period ended
	March 31,	March 31,	March 31, 2025	March 31, 2024
	2025	2024 (Rupe	177.5	
		(кире	es)	
Profit for the period after taxation attributable to:		4 405 200 722	215 101 029	345,860,062
Equity shareholders of the Holding Company	1,005,707,391	1,106,398,733	315,101,938 36,511,569	32,308,462
Non-controlling interest	1,116,587,939	93,683,511	351,613,507	378,168,524
Other comprehensive income	1,110,587,555	1,200,082,244	551,015,507	373,233,52
Items that will be subsequently reclassified to				
consolidated statement of profit or loss				
Exchange gain / (loss) arising on translation of				
foreign associate	9,372,201	(50,845,044)	10,569,289	(24,916,403)
Deferred tax on exchange gain / (loss)				
arising on translation of foreign associate	(3,655,160)	19,879,167	(4,122,023)	9,766,997
	5,717,041	(30,965,877)	6,447,266	(15,149,406)
Items that will not be subsequently reclassified to				
consolidated statement of profit or loss				
Fair value changes on remeasurement of		(1.001.007)	15,858,224	1,014,115
financial assets	21,060,106	(1,891,297)	15,858,224	1,014,113
Deferred tax on fair value changes on remeasurement of financial assets	(8,213,441)	737,606	(6,184,707)	(395,501)
remeasurement of illiancial assets	12,846,665	(1,153,691)	9,673,517	618,614
Share of other comprehensive income of				
associate	254,969	(255,165)	491	(2,234,294)
Deferred tax on share of other comprehensive				
income of associate	(99,438)	99,514	(192)	871,374
	155,531	(155,651)	299	(1,362,920)
Total comprehensive income for the period	1,135,307,176	1,167,807,025	367,734,589	362,274,812
Total comprehensive income for the period attributable to	:			
Equity shareholders of the Holding Company	1,024,426,628	1,074,123,514	331,223,020	329,966,351
Non-controlling interest	110,880,548	93,683,511	36,511,569	32,308,462
	1,135,307,176	1,167,807,025	367,734,589	362,274,812





## Annexure 'A-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE NINE MONTHS ENDED PERIOD MARCH 31, 2025

	Issued, subscribed and paid-up capital	Share premium	Statutory	Capital Reserv	res Surplus / (deficit) on re-measurement		Revenue reserve			
	subscribed and	Share premium			Surplus / (deficit)		Revenue reserve			
	subscribed and	Share premium	Statutory	Foreign						(
			reserve	currency translation reserve	of financial assets	Surplus on revaluation of leasehold land and office building	Unappropriated profit	Total reserves	Non-controlling Interest	Total
					Ru	pees				
lalance as at July 1, 2023 (audited)	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
Profit for the period							1,106,398,733 (155,651)	1,106,398,733 (32,275,219)	93,683,511	1,200,082,244
Other comprehensive loss		•		(30,965,877)	(1,153,691)	•	1.106.243.082	1,074,123,514	93,683,511	
otal comprehensive (loss) / income for the period				(30,303,677)	(1,133,031)		-,,			
ransferred from surplus on revaluation of fixed asseron account of incremental depreciation - net of tax	ts -					(17,808,381)	17,808,381			
ransactions with owners recorded directly in equity										
Profit distribution for the year ended une 30, 2023 @ Rs. 2.per certificate						100	•	129	(72,613,648)	(72,613,648
Final cash dividend @ Rs.2 per ordinary share of Rs. 10 each for the year ended June 30, 2023			140				(350,815,294)	(350,815,294)		(350,815,294
Balance as at March 31, 2024 (unaudited)	1,754,076,470	1,501,683,073	1,887,588,963	610,035,549	1,802,798	904,242,874	3,774,115,695	8,679,468,952	974,648,667	11,408,194,089
							2 (22 252 224	0.550.000.450	1 007 154 006	11,420,130,835
Balance as at July 1, 2024 (audited)	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	1,007,134,500	11,420,130,033
Profit for the period		1.0	•	5.717.041	12,846,665	:	1,005,707,391 155,531	1,005,707,391 18,719,237	110,880,548	1,116,587,939
Other comprehensive income  Total comprehensive income for the period	<u> </u>	- :	<u> </u>	5,717,041	12,846,665		1,005,862,922	1,024,426,628	110,880,548	1,135,307,176
Fransferred from surplus on revaluation of fixed asse on account of incremental depreciation - net of tax	ts -					(17,808,381)	17,808,381			
ransactions with owners recorded directly in equity										
rofit distribution for the year ended une 30, 2024 @ Rs. 2 per certificate			(4)						(72,613,648)	(72,613,64
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)		(526,222,94
Balance as at March 31, 2025 (unaudited)	1,754,076,470	1 501 682 073	1,957,234,499	616 894 430	15,081,195	880,498,366	4,185,711,583	9,157,103,146	1,045,421,806	11,956,601,42





#### Annexure 'A-5'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED) FOR THE NINE MONTHS ENDED PERIOD MARCH 31, 2025

Name manths period ended   March 31,   M	FOR THE NINE MONTHS ENDED PERIOD MARCH 31, 2025		
Adjustments for:		March 31,	March 31,
Adjustments for: Depreciation and amortisation Amortisation of transaction cost College for defined benefit plan Charge for defined benefit plan Share of profit from associate Finance cost including bank charges Finance cost including bank charges Finance cost including bank charges Dividend income Return on investments and deposits Finance cost including bank charges Dividend income Return on investments and deposits Finance cost in dispersal of jirarh assets Godini / loss on dispersal off jirarh dispersal constitution of jirarh dispersal constitution of jirarh finance lease - net Long-term finances and loss - net Godini / loss off jirarh finance in constitution of jirarh finance in constitution of jirarh finance in constitution of jirarh finance assets Increase in operating disposal of assets - one use and intangible assets Godini / loss off jirarh finance assets Increase in operating activities Cash Hower		Rup	ees
A		1,799,745,117	1,957,516,618
Application of transaction of tran		145 754 744	484.060.108
Reversal of impairment on assets under Ijarah arrangements (e6.561,353) (13,424,240) (24,611,00) (6.66,611,353) (24,611,00) (6.66,611,353) (24,611,00)			20 00
Reversal of provision for finance leases, loans and finances - net	Amortisation of transaction cost	-,51.,5	A 100 - 100
State   Stat	Reversal of provision for finance leases, loans and finances - net	(66,361,353)	2,861,109
Charge for defined benefit plan  Charge for plan  Charge for defined benefit plan  Charge for plan  Charge for defined benefit plan  Charge for defined benefit plan  Charge for plan			
Share of profit from associate Share of profit from associate Fair value changes on remeasurement of financial assets at fair value - ne finance cost including bank charges Dividend income Return on investments and deposite Interest income on government securities (Gain) / loss on disposal of jarah assets (Gain) / loss on disposal of fixed assets (Gain) / loss on disposal of gain assets on use gain disposal of gain assets on use gain disposal of gain assets on use gain disposal of gain assets on gain gain assets on gain gain disposal of gain gain gain gain gain gain gain gain			
Sample   Option   Saskers   Sample	Charge for defined benefit plan	56.00 30 50 50	9) 9
Finance cost including bank charges Dividend income Return on investments and deposits Interest income on government securities (Gain) / Ioso on disposal of ijarah assets (Gain) / Ioso on disposal of ijarah sizes (Gain) / Ioso on disposal of ijarah finance (Gain) / Ioso on disposal of assets on use (Gain) / Ioso on disposal of assets on use (Gain) / Ioso on disposal of assets on use (Gain) / Ioso on disposal of assets on use (Gain) / Ioso on disposal of assets (Gain) / Ioso on disposal of	Share of profit from associate		
Divident income   (23,579,462)   (19,007,852)   (19,007,852)   (19,007,852)   (113,446,051)   (13,146,051)		3 185 856 798	
(1,13,446,067)   (1,13,446,067)   (1,13,446,067)   (1,13,446,067)   (1,13,446,067)   (1,13,446,067)   (1,13,146,067)   (1,14,146,067)   (1,1			
Interest income on government securities   (251,778,599)   (367),300,483   613,706   631,706			
Gain   / loss on disposal of ligrah assets   (31,101,613)   (613,706   (31,207,04)   (4,327,504)   (4,327,504)   (4,327,504)   (4,327,504)   (4,327,504)   (4,327,504)   (4,327,504)   (4,327,504)   (4,327,504)   (15,960		(251,778,599)	(367,300,483)
Other exchange gain - net  Operating profit before working capital changes  Increase in operating assets Investment in finance lease - net Long-term finances and loans - net Short-term finances (21,613,116 Cong-term deposits Cong-term deposits Short-term finances and prepayments Cong-term deposits Cong-term deposits Cong-term deposits Deposits from lessees - net Cother long term liabilities Deposits from lessees - net Cother long term liabilities - net Trade and other payables Cash generated from operating activities Cash guerated from sale of ijarah finance Cash guerated from sale of ijarah finance Saltia guerated from sale of ijarah finance Saltia guerated from sale of ijarah finance Cash flows FROM investing activities Cash guerated from guerated guerated guerated guerated guerated guerated guerated guerated		(31,101,613)	AV5
Operating profit before working capital changes  Increase in operating assets Investment in finance lease - net Long-term finances and loans - net Short-term finances Short-term finances Incest and prepayments Ingestment in finance lease - net Long-term deposits Long-term deposit redemed / long-term lon			St 31 1991 (C)
Increase in operating assets   1,840,663,795   5,490,796,447     Increase in operating assets   1,952,278,606   1,871,146,304   1,871,146,304   1,854,599,13	Other exchange gain - net		
Increase in operating assets Investment In finance lease - net Long-term finances and loans - net Short-term finances and loans - net Ingressed in operating assets Investment In finance lease - net Long-term finances Long-term finances Long-term finances Long-term deposits Long-term liabilities Long-term liabilities Long-term liabilities Long-term liabilities Long-term liabilities Long-term liabilities - net Long-t			
Investment in finance lease - net   952,278,606   (4,854,599,134)   (2,353,052,332)   (2,353,052,332)   (3,512,650   1,38,61,131,165   1,38,66		4,840,663,795	5,490,796,447
Cong-term finances and loans - net   (4,854,599,134)   (2,353,052,332)   Short-term finances   21,613,116   6,122,650   113,886   (24,000)   Advances and prepayments   (21,115,234)   (14,666,181)   (20,77,87)   (680,411,679)   Decrease in operating liabilities   (21,269,320)   (48,766,631)   (540,739,194)   (21,269,320)   (48,766,631)   (30,9736,547)   (680,411,679)   Decrease in operating liabilities   (21,269,320)   (48,766,631)   (540,733,914)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,633)   (546,746,634)   (546,74		952 278 606	1 871 146 304
Short-term finances			
1.13,86			
Advances and prepayments			6 (0.5)
Cher receivables   (8,027,787)   (14,666,182)   (3,909,736,547)   (680,411,679)		(21,115,234)	(189,918,119)
Decrease in operating liabilities   Deposits from lessees - net   (21,269,320)   (48,766,631)   (546,733,914)   (546,733,914)   (546,733,914)   (546,733,914)   (546,733,914)   (546,733,914)   (546,733,914)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (601,177,911)   (17,802,194)   (1,999,202)   (801,177,912)   (17,802,194)   (1,999,202)   (801,177,912)   (17,802,194)   (1,999,202)   (801,177,912)   (801,	A STANDARD CONTRACTOR OF THE STANDARD CONTRACTOR	(8,027,787)	(14,666,182)
Other long term liabilities - net	Daniero la appuetta distribuita	(3,909,736,547)	(680,411,679)
Other long term liabilities - net         (713,389,925)         (546,733,914)         86,522,776           Trade and other payables         (140,177,911)         86,522,776         86,522,776           Cash generated from operating activities         56,090,092         4,301,406,999           Payment against staff retirement benefits         (16,441,653)         (17,802,194)         (1,999,202)           Income tax and levy paid         (588,680,839)         (860,583,70)         (860,583,70)           Net cash (used in) / generated from operating activities         (549,032,400)         3,421,036,903           CASH FLOWS FROM INVESTING ACTIVITIES         (114,131,792)         (57,522,413)           Capital expenditure incurred - own use and intangible assets         (114,131,792)         (57,522,413)           Capital expenditure incurred - own use and intangible assets         (114,131,792)         (57,522,413)           Capital expenditure incurred - own use and intangible assets         (114,131,792)         (57,522,413)           Proceeds from disposal of assets - own use         21,744,214         6,862,298           Proceeds from sale of ijarah finance assets         335,263,769         124,444,039           Investments - net         574,864,991         203,368,693           Dividend received         380,206,984         380,206,984           N		(21,269,320)	(48,766,631)
Cash generated from operating activities   S6,090,092   4,301,406,999   4,30			
Cash generated from operating activities   56,090,092   4,301,406,999		(140,177,911)	86,522,776
Payment against staff retirement benefits  Workers' Welfare Fund paid Income tax and levy paid  Net cash (used in) / generated from operating activities  CASH FLOWS FROM INVESTING ACTIVITIES Capital expenditure incurred - own use and intangible assets Capital expenditure incurred - ijarah finance Proceeds from disposal of assets - own use Proceeds from sale of ijarah finance assets Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Capital expenditure incurred - ijarah finance Proceeds from disposal of assets - own use 21,744,214 6,862,298 124,444,039 120,3,368,693 124,444,039 120,3,368,693 120,07,852 124,444,039 120,07,852 124,084,991 124,084,991 124,084,991 124,084,991 124,084,991 124,084,991 124,084,991 125,087,234 126,089,294 127,089,491 128,092,065 129,093,065 13,052,766,534 129,093,065 13,052,766,534 129,093,065 13,092,361,111 13,093,158,409 13,092,361,111 13,093,358,409 13,092,361,111 13,093,158,409 13,106 13,154,502,180)  Net increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  10,1,353,016 127,208,764 10,1992,020 (860,568,700			
Workers' Welfare Fund paid	Cash generated from operating activities		
Net cash (used in) / generated from operating activities	에 맞면하다 200 BC 10 BC (200 BC 10 BC 1	(16,441,653)	
Net cash (used in) / generated from operating activities		(500 600 830)	
Net cash (used in) / generated from operating activities         (549,032,400)         3,421,036,903           CASH FLOWS FROM INVESTING ACTIVITIES         (114,131,792)         (57,522,413)           Capital expenditure incurred - own use and intangible assets         (365,371,371)         (213,052,624)           Proceeds from disposal of assets - own use         21,744,214         6,862,298           Proceeds from sale of ijarah finance assets         335,263,769         124,444,039           Investments - net         574,864,991         203,368,693           Dividend received         380,206,984         19,007,852           Interest received         380,206,984         422,597,234           Net cash generated from investing activities         865,232,963         505,705,079           CASH FLOWS FROM FINANCING ACTIVITIES         8,702,805,121         3,052,766,534           Certificates of deposit redeemed / issued - net         (2,153,786,858)         640,954,536           Repayment of long-term finances         (3,451,725,928)         (3,392,361,111)           Finance cost paid         (2,649,909,065)         (3,003,558,409)           Payment of lease liability against right-of-use assets         (614,430,975)         (30,03,558,409)           Ovidend paid         (214,847,547)         (3,154,502,180)           Net increase in cash and c	Income tax and levy paid		
Capital expenditure incurred - own use and intangible assets       (114,131,792)       (57,522,413)         Capital expenditure incurred - ijarah finance       (365,371,371)       (213,052,624)         Proceeds from disposal of assets - own use       21,744,214       6,862,298         Proceeds from sale of ijarah finance assets       335,263,769       124,444,039         Investments - net       574,864,991       203,368,693         Dividend received       380,206,984       422,597,234         Net cash generated from investing activities       865,232,963       505,705,079         CASH FLOWS FROM FINANCING ACTIVITIES       8,702,805,121       3,052,766,534       640,954,536         Repayment of long-term loans       (2,153,786,858)       (3,451,725,928)       (33,92,361,111)       (3,003,558,409)         Repayment of lease liability against right-of-use assets       (47,799,842)       (32,003,558,409)       (32,287,264)         Net cash used in financing activities       (214,847,547)       (3,154,502,180)         Net increase in cash and cash equivalents       (214,847,547)       (37,239,802         Cash and cash equivalents at beginning of the period       (891,931,311)       (277,208,764)	Net cash (used in) / generated from operating activities		The state of the s
Capital expenditure incurred - ijarah finance Proceeds from disposal of assets - own use Proceeds from disposal of assets - own use Proceeds from sale of ijarah finance assets Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long-term loans Certificates of deposit redeemed / issued - net Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Net increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  (365,371,371) (213,052,624) (3682,298 21,744,214 6,862,298 21,744,214 6,862,298 335,263,769 124,444,039 120,3368,693 13,90,765,184 149,077,208,0693 149,044,097,852 149,044,040 149,044,44,039 149,044,44,039 149,044,44,039 149,044,44,039 149,046,941 149,046,546 149,046,466 149,046,4	CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from disposal of assets - own use Proceeds from sale of ijarah finance assets Proceeds from sale of ijarah finance assets Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long-term loans Certificates of deposit redeemed / issued - net Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Proceeds from long-term finances Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Proceeds from long-term finances Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Proceeds from long-term finances Finance cost paid	Capital expenditure incurred - own use and intangible assets	(114,131,792)	
Proceeds from sale of ijarah finance assets Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long-term loans Certificates of deposit redeemed / issued - net Repayment of long-term finances Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  335,263,769 574,864,991 203,368,693 19,007,852 192,007,805 19,007,805 19,007,805 19,007,805 19,007,805 19,007,805 19,007,805 19,007,805 10,107,805 10,107,908,103 10,107,908,1	Capital expenditure incurred - ijarah finance		180 83 1,000 30
Investments - net			
Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long-term loans Certificates of deposit redeemed / issued - net Repayment of long-term finances Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Net increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  32,656,168 19,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 422,597,234 10,007,852 10,007,852 422,597,234 10,007,852			
Interest received			
Net cash generated from investing activities       865,232,963       505,705,079         CASH FLOWS FROM FINANCING ACTIVITIES       8,702,805,121       3,052,766,534         Proceeds from long-term loans       (2,153,786,858)       640,954,536         Certificates of deposit redeemed / issued - net       (3,451,725,928)       (3,392,361,111)         Repayment of long-term finances       (2,649,909,065)       (3,003,558,409)         Payment of lease liability against right-of-use assets       (47,799,842)       (32,287,264)         Dividend paid       (614,430,975)       (420,016,466)         Net cash used in financing activities       (214,847,547)       (3,154,502,180)         Net increase in cash and cash equivalents       101,353,016       772,239,802         Cash and cash equivalents at beginning of the period       (891,931,311)       (277,208,764)			
Proceeds from long-term loans			
Certificates of deposit redeemed / issued - net       (2,153,786,858)       640,954,536         Repayment of long-term finances       (3,451,725,928)       (3,392,361,111)         Finance cost paid       (2,649,909,065)       (3,003,558,409)         Payment of lease liability against right-of-use assets       (47,799,842)       (32,287,264)         Dividend paid       (614,430,975)       (420,016,466)         Net cash used in financing activities       (214,847,547)       (3,154,502,180)         Net increase in cash and cash equivalents       101,353,016       772,239,802         Cash and cash equivalents at beginning of the period       (891,931,311)       (277,208,764)	CASH FLOWS FROM FINANCING ACTIVITIES		
Repayment of long-term finances       (3,451,725,928)       (3,392,361,111)         Finance cost paid       (2,649,909,065)       (3,003,558,409)         Payment of lease liability against right-of-use assets       (47,799,842)       (32,287,264)         Dividend paid       (614,430,975)       (420,016,466)         Net cash used in financing activities       (214,847,547)       (3,154,502,180)         Net increase in cash and cash equivalents       101,353,016       772,239,802         Cash and cash equivalents at beginning of the period       (891,931,311)       (277,208,764)			52 73 (44.5)
Finance cost paid (2,649,909,065) (3,003,558,409) Payment of lease liability against right-of-use assets (47,799,842) (32,287,264) Dividend paid (614,430,975) (420,016,466)  Net cash used in financing activities (214,847,547) (3,154,502,180)  Net increase in cash and cash equivalents (891,931,311) (277,208,764)			0 0 0
Payment of lease liability against right-of-use assets       (47,799,842)       (32,287,264)         Dividend paid       (614,430,975)       (420,016,466)         Net cash used in financing activities       (214,847,547)       (3,154,502,180)         Net increase in cash and cash equivalents       101,353,016       772,239,802         Cash and cash equivalents at beginning of the period       (891,931,311)       (277,208,764)	Control of the state of the sta		
Dividend paid         (614,430,975)         (420,016,466)           Net cash used in financing activities         (214,847,547)         (3,154,502,180)           Net increase in cash and cash equivalents         101,353,016         772,239,802           Cash and cash equivalents at beginning of the period         (891,931,311)         (277,208,764)			
Net cash used in financing activities (214,847,547) (3,154,502,180)  Net increase in cash and cash equivalents 101,353,016 (277,239,802)  Cash and cash equivalents at beginning of the period (891,931,311) (277,208,764)			
Cash and cash equivalents at beginning of the period (891,931,311) (277,208,764)			
Cash and cash equivalents at beginning of the period (891,931,311) (277,208,764)	Not increase in each and each equivalents	101,353.016	772,239,802
Cash and cash equivalents at end of the period (790,578,295) 495,031,038			
	Cash and cash equivalents at end of the period	(790,578,295)	495,031,038





## Annexure 'B-1'

# OLP FINANCIAL SERVICES PAKISTAN LIMITED UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT MARCH 31, 2025

	(Un-audited) March 31, 2025	(Audited) June 30, 2024
ASSETS	(Rup	oees)
Non-current assets	4 227 275 276	1,262,747,791
Property and equipment	1,327,375,376 6,349,548	679,832
Intangible assets	3,735,595,113	4,099,587,860
Net investment in finance lease	10,131,489,527	9,019,476,144
Long-term loans and finances	322,374,294	322,374,294
Investment in subsidiaries	1,833,335,436	1,707,416,512
Investment in associates	36,640,462	15,580,356
Long-term investments	11,180,680	11,294,566
Long-term deposits	21,790,481	21,790,481
Defined benefit plan asset	17,426,130,917	16,460,947,836
Current assets	44.426.487	22 621 427
Short-term finances	11,436,487	33,631,427
Current maturity of non-current assets	14,307,820,089	12,234,783,623 2,560,551,321
Short-term investments	2,262,347,894	65,641,154
Advances and prepayments	102,133,620	101,414,918
Other receivables	117,859,518	404,210,109
Cash and bank balances	349,815,643	15,400,232,552
	17,151,413,251 4,950,001	92,704,400
Assets classified as held for sale	4,930,001	
Total assets	34,582,494,169	31,953,884,788
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital		3 500 000 000
350,000,000 (June 30, 2024: 350,000,000) ordinary shares of Rs.10 ear	ch <u>3,500,000,000</u>	3,500,000,000
Issued, subscribed and paid-up capital	1,754,076,470	1,754,076,470
Capital Reserves	4,971,391,563	4,970,636,238
Revenue Reserves	4,244,849,421	3,745,824,134
	10,970,317,454	10,470,536,842
Non-current liabilities		
Long-term finances	10,374,857,040	7,082,485,746
Long-term certificates of deposit	710,709,176	893,235,446
Deferred taxation	690,651,126	594,880,979
Other long-term liabilities	198,435,700	150,185,454
and desired applicated. See the state of the	11,974,653,042	8,720,787,625
Current liabilities	1 211 654 145	1,574,959,281
Accrued and other liabilities	1,311,654,145	35,598,795
Unclaimed dividend	35,548,567 1,773,751,349	1,683,561,376
Short-term borrowings	2,420,732,076	4,183,106,620
Short-term certificates of deposit	265,074,332	235,272,528
Taxation - net	5,830,763,204	5,050,061,721
Current maturity of non-current liabilities	11,637,523,673	12,762,560,321
Total equity and liabilities	34,582,494,169	31,953,884,788
Total Equity and habilities		





## Annexure 'B-2'

OLP FINANCIAL SERVICES PAKISTAN LIMITED UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2025

	March 31, 2025	period ended March 31,	March 31,	March 31,
	2025			
		2024	2025	2024
		(Rupe	ees)	
NCOME				
Income from operations				
Mark-up on finance leases	1,447,385,226	2,143,793,745	416,631,568	668,074,495
Mark-up on loans and finances	3,132,245,149	2,983,300,915	978,025,464	1,024,871,161
Walk up on round and manage	4,579,630,375	5,127,094,660	1,394,657,032	1,692,945,656
Income from other activities				
Other income - net	702,998,990	731,392,609	200,015,029	227,052,552
Share of profit from associate - net of tax	116,291,754	102,876,859	47,001,963	40,077,330
snare or profit from associate - flet of tax	819,290,744	834,269,468	247,016,992	267,129,882
	5,398,921,119	5,961,364,128	1,641,674,024	1,960,075,538
EXPENSES				
	2,494,075,616	2,916,271,015	711,083,340	950,998,890
Finance cost	1,234,549,086	1,199,940,060	417,525,480	407,448,393
Administrative and general expenses	23,929,518	17,342,350	3,947,565	5,526,925
Direct cost	3,752,554,220	4,133,553,425	1,132,556,385	1,363,974,208
Profit before provision and taxation	1,646,366,899	1,827,810,703	509,117,639	596,101,330
(Reversal of provision) / provision against lease:	s,			
loans and finances - net	(99,368,045)	10,128,386	(1,845,845)	25,983,378
Other provisions - net	119,813,358	33,712,997	10,486,597	11,238,258
State provisions wer	20,445,313	43,841,383	8,640,752	37,221,636
Profit before income taxes and levy	1,625,921,586	1,783,969,320	500,476,887	558,879,694
Levy - final taxes	1,361,506	1,361,506	E	*
Profit before income tax	1,624,560,080	1,782,607,814	500,476,887	558,879,694
Taxation - Current	535,960,157	739,085,984	169,303,560	227,741,277
- Prior	(2,486,500)	206,846	-	-
- Deferred	83,802,107	(37,727,545)	19,682,787	(11,368,111
- Deletion	617,275,764	701,565,285	188,986,347	216,373,166
Profit for the period after taxation	1,007,284,316	1,081,042,529	311,490,540	342,506,528
	5.74	6.16	1.78	1.95





Annexure 'B-3'

OLP FINANCIAL SERVICES PAKISTAN LIMITED UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2025

	Nine months	period ended	Three months period ended			
	March 31,	March 31,	March 31,	March 31,		
	2025	2024	2025	2024		
		(Rup	ees)			
Profit for the period after taxation	1,007,284,316	1,081,042,529	311,490,540	342,506,528		
Other comprehensive (loss) / income						
Items that will be subsequently reclassified to statement of profit or loss						
Exchange gain / (loss) arising on translation of			10.750.000	(24.046.402		
foreign associate	9,372,201	(50,845,044)	10,569,289	(24,916,403		
Deferred tax on exchange gain / (loss)	(2.655.160)	19,879,167	(4,122,023)	9,766,99		
arising on translation of foreign associate	(3,655,160) 5,717,041	(30,965,877)	6,447,266	(15,149,40		
Items that will not be subsequently reclassified						
to statement of profit or loss						
Fair value changes on remeasurement of						
financial assets	21,060,106	(1,891,297)	15,858,224	1,014,11		
Deferred tax on fair value changes on	(2.2.2.4.1)	727.606	(6.184.707)	(395,50		
remeasurement of financial assets	(8,213,441) 12,846,665	737,606 (1,153,691)	(6,184,707) 9,673,517	618,61		
	12,846,663	(1,133,031)	3,073,317	010,01		
Share of other comprehensive income of						
associate	254,969	(255,165)	492	(2,234,29		
Deferred tax on share of other comprehensive	()	00.544	(102)	071 27		
income of associate	(99,438)	99,514	(192)	(1,362,92		
	155,531	(155,651)	300	(1,302,32		
Total comprehensive income for the period	1,026,003,553	1,048,767,310	327,611,623	326,612,81		





## Annexure 'B-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2025

					Reserves				
				Capital rese	rves				
	Issued, subscribed and paid-up capital	Share premium	Statutory reserve	Foreign currency translation reserve	Surplus / (deficit) on re-measurement of financial assets at fair value through other comprehen-sive income	Surplus on revaluation of leasehold land and office building	Unappropriated profit	Total reserves	Total shareholders equity
					(Rupees)				
Balance as at July 1, 2023 (audited)	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
otal comprehensive income for the nine months period ended March 31, 2024									
Profit for the period						•	1,081,042,529		1,081,042,529
Other comprehensive (loss) / income				(30,965,877)	(1,153,691)		(155,651)		(32,275,219
otal comprehensive (loss) / income for the period			•	(30,965,877)	(1,153,691)		1,080,886,878	1,048,767,310	1,048,767,310
Fransferred from surplus on revaluation of fixed assets on account of incremental depreciation - net of tax	2			100		(17,808,381)	17,808,381	*	
ransactions with owners recorded directly in equity									
inal cash dividend @ Rs.2 per ordinary share of Rs. 10 each for the year ended June 30, 2023 approved on October 26, 2023				*	8			(350,815,294)	(350,815,294
Balance as at March 31, 2024 (un-audited)	1 754 076 470	1,501,683,073	1,887,588,963	610,035,549	1,802,798	904,242,874	3,832,526,485	8,737,879,742	10,491,956,212
Balance as at July 1, 2024 (audited)		1,501,683,073			2,234,530	898,306,747	3,745,824,134	8,716,460,372	10,470,536,842
Total comprehensive income for the nine months period ended March 31, 2025									
Profit for the period					- Compania			1,007,284,316 18,719,237	1,007,284,316 18,719,237
Other comprehensive income				5,717,041	12,846,665	<u> </u>	155,531	1,026,003,553	1,026,003,553
Total comprehensive income for the period	•			5,717,041	12,846,665		1,007,439,847	1,020,003,333	1,020,000,000
Fransferred from surplus on revaluation of fixed assets on account of incremental depreciation - net of tax						(17,808,381)	17,808,381	·	
ransactions with owners recorded directly in equity									
inal cash dividend @ Rs.3 per ordinary share of Rs. 10 each for the year ended June 30, 2024 approved on October 25, 2024				12			(526,222,941	) (526,222,941)	(526,222,941
approved on others are a	1,754,076,470				15.081,195	880,498,366	4 244 940 421	0.216.240.094	10,970,317,454





#### Annexure 'B-5'

OLP FINANCIAL SERVICES PAKISTAN LIMITED UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2025

Nine month's period ended   March 31,   March 31,   2023   2024   2024   2025   2024   2025   2024   2025   2024   2025   2024   2025   2024   2025   2024   2025   2024   2025	FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2025		
CASH FLOWS FROM OPERATING ACTIVITIES			
CASH FLOWS FROM OPERATING ACTIVITIES   1,783,969,320   Adjustments for:   Depreciation on almoritisation   90,531,833   80,922,914   Adjustments for:   99,531,833   80,922,914   Adjustments for:   99,531,833   80,922,914   Adjustments for:   99,531,833   80,922,914   Adjustments for:   99,536,045   5,610,004   Adjustments for transaction cost   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,345   5,610,004   4,514,358   33,712,997   11,913,358   33,712,997   1,528,006   1,528,006   1,528,006   1,528,006   1,529,007,006   1,529,007,007   1,529,			
Adjustments for: Depreciation and amortisation Amortisation of transaction cost Peresiation for transaction cost Assistance of transaction cost Cash provision - net Cash growth of transaction cost Cash growth of transactio			NO. 1 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Adjustments for: Depreciation and amortisation Amortisation of transaction cost Peresiation for transaction cost Assistance of transaction cost Cash provision - net Cash growth of transaction cost Cash growth of transactio	CASH FLOWS FROM OPERATING ACTIVITIES		
Depretaiston and amortisation of transaction cost   4,514,345   5,610,600   Reversal of provision against lease, loans and finances - net   (19),686,2500   (18),28,86   (10,128,386   (10,128,386   (11),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (16),29,1750   (16),29,17		1,625,921,586	1,783,969,320
Depretaiston and amortisation of transaction cost   4,514,345   5,610,600   Reversal of provision against lease, loans and finances - net   (19),686,2500   (18),28,86   (10,128,386   (10,128,386   (11),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (13),28,386   (16),29,1750   (16),29,17	Adjustments for:		
### Amorts at the normal content	•	90,531,883	80,922,914
10.128,386   10.	•	4,514,345	5,610,604
Chebr provision - net		(99,368,045)	10,128,386
Cash on sale on investments - net		119,813,358	33,712,997
Share of profit from associatement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss Fair value changes on remeasurement of financial assets at fair value through profit or loss fair fair value fair va		(139,662,500)	82 (5)
Fair value changes on remessurement of financial assets at fair value through profit or loss   3,027,801   2,489,561,271   2,910,660,411   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (10,310,389)   (13,327,7024)   (13,327,7024)   (13,327,7024)   (13,327,7024)   (13,327,7024)   (13,327,7024)   (13,277,0	Charge for defined benefit plan		
Part   Care	Share of profit from associate		
(10,310,399)   (9,076,706)   (7,615,905)	Fair value changes on remeasurement of financial assets at fair value through profit or loss		
Return on investments and deposits (7,615,905) (13,953,597) (13,953,597) (13,973,048) (13,277,024) (13,277,02		187 8 100	23 . 19
Timerest income on government securities   (25.1,778.599)   (367.300,483)   (4.235.423)   (4.235.4			
Case and inclination of the exchange gain - net   Case and case   Case and c		25 A	
15,005    15,960    15,9			
Operating cash flows before working capital changes 3,712,216,864 4,278,635,019  (Increase) / decrease in operating assets investment in finance lease - net 952,278,606 (3,673,385,839) (1,871,146,304 (1,788,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,789,869,710) (1,791,6625) (1,791			100.00
Committee   Comm	Other exchange gam - net		
Investment in finance lease - net   952,278,606   1,871,146,304   1,871,146,304   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,301   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,301   1,871,146,	Operating cash flows before working capital changes		
Investment in finance lease - net   952,278,606   1,871,146,304   1,871,146,304   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,781,869,710   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,301   1,871,146,304   1,871,146,304   1,871,146,304   1,871,146,301   1,871,146,	(Increase) / decrease in operating assets		
Cong-term finances and loans - net   (3,673,385,839)   (5,722,650)   (1,789,869,710)   (1,789,869,710)   (1,789,869,710)   (1,789,069,71		952,278,606	1,871,146,304
Short-term finances		(3,673,385,839)	
Cong-term deposits			
Characters and prepayments			8 8 9
Commonstrate   Comm	Advances and prepayments		87.8
Other long term liabilities - net       (713,389,921) (444,735,941) (208,831,189) (414,92,436)       (41,492,436) (922,221,114) (505,241,478)       (505,241,478)         Cash generated from operating activities       37,383,028 (16,441,653) (17,802,194) (505,033,359) (505,033,359)       (17,802,194) (816,047,101) (816,047,101) (816,047,101) (816,047,101)         Net cash (used in) / generated from operating activities       (484,091,984) (2,988,039,819)         CASH FLOWS FROM INVESTING ACTIVITIES         Capital expenditure incurred - own use and intangible assets       (108,902,350) (49,009,335) (49,009,335) (6,764,298)         Proceeds from disposal of assets - own use       21,744,214 (6,764,298)         Investments - net       10,310,399 (9,76,706) (9,76,706) (9,76,706) (9,76,706)         Dividend received interest received       313,292,780 (356,949,256)         Net cash generated from investing activities       7,750,000,000 (3,451,725,928) (3,392,361,111) (3,451,725,928) (3,499,356,356) (1,241,797,31) (6,985,45)36 (2,222,2016,748) (3,227,265) (3,22	Other receivables		
Other long term liabilities - net       (713,389,921) (444,735,941) (208,831,189) (41,492,436)       (41,492,436) (922,221,114) (505,241,478)       (505,241,478)         Cash generated from operating activities       37,383,028 (16,441,653) (17,802,194) (505,033,359) (505,033,359)       (17,802,194) (816,047,101) (816,047,101) (816,047,101) (816,047,101)         Net cash (used in) / generated from operating activities       (484,091,984) (2,988,039,819)         CASH FLOWS FROM INVESTING ACTIVITIES         Capital expenditure incurred - own use and intangible assets       (108,902,350) (49,009,335) (49,009,335) (6,764,298)         Proceeds from disposal of assets - own use       21,744,214 (6,764,298)         Investments - net       10,310,399 (9,76,706) (9,76,706) (9,76,706) (9,76,706)         Dividend received interest received interest received networking activities       616,406,386       504,499,557         CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long term finance       7,750,000,000 (3,851,712) (3,392,361,111) (30,923,766,785) (1,864,898,706)	(Decrease) / increase in operating liabilities		(= . = === = )
Cash generated from operating activities  Payment against staff retirement benefits Final and income tax paid  Net cash (used in) / generated from operating activities  CASH FLOWS FROM INVESTING ACTIVITIES Proceeds from disposal of assets - own use Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES  Proceeds from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES  Proceeds from long term finance Repayment of long term finance Certificates of deposit - net Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Net (decrease) / increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  (1517,644,505) (681,992,604)			
Cash generated from operating activities       37,383,028       3,821,889,114         Payment against staff retirement benefits       (16,441,653) (505,033,359)       (17,802,194) (816,047,101)         Final and income tax paid       (505,033,359)       (816,047,101)         Net cash (used in) / generated from operating activities       (484,091,984)       2,988,039,819         CASH FLOWS FROM INVESTING ACTIVITIES       (108,902,350)       (49,009,335)         Capital expenditure incurred - own use and intangible assets       (108,902,350)       (49,009,335)         Proceeds from disposal of assets - own use       21,744,214       6,764,298         Investments - net       379,961,343       180,718,632         Dividend received       313,292,780       356,949,256         Net cash generated from investing activities       616,406,386       504,499,557         CASH FLOWS FROM FINANCING ACTIVITIES       7,750,000,000       2,500,000,000         Repayment of long term finance       (3,451,725,928)       (3,392,361,111)         Repayment of long term finance       (3,451,725,928)       (3,293,361,111)         Prinance cost paid       (1,864,898,706)       (2,222,016,748)         Payment of lease liability against right-of-use assets       (43,274,246)       (32,287,265)         Dividend paid       (526,273,169)       (349	Accrued and other liabilities	Charles Charle	
Payment against staff retirement benefits Final and income tax paid  Cash (used in) / generated from operating activities  CASH FLOWS FROM INVESTING ACTIVITIES Capital expenditure incurred - own use and intangible assets Proceeds from disposal of assets - own use Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES  Capital expenditure incurred - own use and intangible assets Proceeds from disposal of assets - own use Investments - net Dividend received Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long term finance Repayment of long term finance Repayment of long term finance Certificates of deposit - net Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Net (decrease) / increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  (1,241,797,731) (681,947,101) (816,0			
Final and income tax paid (505,033,359) (816,047,101) Final and income tax paid (505,033,359) (521,475,012) (833,849,295)  Net cash (used in) / generated from operating activities (484,091,984) 2,988,039,819  CASH FLOWS FROM INVESTING ACTIVITIES Capital expenditure incurred - own use and intangible assets (108,902,350) (49,009,335) (67,64,298) Investments - net (108,902,350) (1	Cash generated from operating activities	37,383,028	3,821,863,114
Section   Sect	Payment against staff retirement benefits	(16,441,653)	
Net cash (used in) / generated from operating activities         (521,475,012)         (833,849,295)           CASH FLOWS FROM INVESTING ACTIVITIES         (108,902,350)         (49,009,335)           Capital expenditure incurred - own use and intangible assets         21,744,214         6,764,298           Proceeds from disposal of assets - own use investments - net         379,961,343         180,718,632           Dividend received         10,310,399         9,076,706           Interest received         313,292,780         356,949,256           Net cash generated from investing activities         616,406,386         504,499,557           CASH FLOWS FROM FINANCING ACTIVITIES         7,750,000,000         2,500,000,000           Repayment of long term finance         (3,451,725,928)         (3,392,361,111)           Certificates of deposit - net         (2,153,786,858)         (49,954,536           Finance cost paid         (1,864,898,706)         (2,222,016,748)           Payment of lease liability against right-of-use assets         (526,273,169)         (349,984,403)           Dividend paid         (289,958,907)         (2,855,694,991)           Net (decrease) / increase in cash and cash equivalents         (157,644,505)         636,844,385           Cash and cash equivalents at beginning of the period         (45,241,797,731)         (45,441,301)  <			
CASH FLOWS FROM INVESTING ACTIVITIES           Capital expenditure incurred - own use and intangible assets         (108,902,350)         (49,009,335)           Proceeds from disposal of assets - own use         21,744,214         6,764,298           Investments - net         379,961,343         180,718,632           Dividend received         10,310,399         9,076,706           Interest received         313,292,780         356,949,256           Net cash generated from investing activities         616,406,386         504,499,557           CASH FLOWS FROM FINANCING ACTIVITIES         7,750,000,000         (3,451,725,928)         (3,451,725,928)         (3,392,361,111)           Proceeds from long term finance         (3,451,725,928)         (40,954,536         640,954,536           Certificates of deposit - net         (1,864,898,706)         (2,222,016,748)         (32,287,265)           Finance cost paid         (43,274,246)         (32,287,265)         (349,984,403)           Payment of lease liability against right-of-use assets         (526,273,169)         (349,984,403)           Net cash used in financing activities         (289,958,907)         (2,855,694,991)           Net (decrease) / increase in cash and cash equivalents         (157,644,505)         636,844,385           Cash and cash equivalents at beginning of the period			
Capital expenditure incurred - own use and intangible assets       (108,902,350)       (49,009,335)         Proceeds from disposal of assets - own use       21,744,214       6,764,298         Investments - net       379,961,343       180,718,632         Dividend received       10,310,399       9,076,706         Interest received       313,292,780       356,949,256         Net cash generated from investing activities       616,406,386       504,499,557         CASH FLOWS FROM FINANCING ACTIVITIES       7,750,000,000       2,500,000,000         Proceeds from long term finance       (3,451,725,928)       (3,392,361,111)         Certificates of deposit - net       (1,584,898,706)       (2,222,016,748)         Finance cost paid       (1,864,898,706)       (2,222,016,748)         Payment of lease liability against right-of-use assets       (43,274,246)       (32,287,265)         Dividend paid       (526,273,169)       (349,984,403)         Net (decrease) / increase in cash and cash equivalents       (157,644,505)       636,844,385         Cash and cash equivalents at beginning of the period       (1,241,797,731)       (681,992,604)	Net cash (used in) / generated from operating activities	(484,091,984)	2,988,039,819
21,744,214   6,764,298     10,310,399   10,310,399   9,076,706     10,10,310,399   313,292,780   313,292,780     10,10,310,399   313,292,780   356,949,256     10,10,310,399   313,292,780   356,949,256     10,10,310,399   9,076,706     10,10,310,399   313,292,780   356,949,256     10,10,310,399   9,076,706     10,10,310,399   3,069,492,556     10,10,310,399   3,069,492,556     10,10,310,399   3,069,492,556     10,10,310,399   3,069,492,556     10,10,310,399   3,069,492,556     10,10,310,399   3,069,492,556     10,10,310,399   3,069,492,556     10,10,310,399   3,069,499,557     10,10,310,310,399   3,069,499,557     10,10,310,399   3,069,499,557     10,10,310,399   3,069,499,557     10,10,310,399   3,069,499,557     10,10,310,399   3,069,499,557     10,10,310,399   3,069,499,557     10,10,310,310,399   3,069,499,557     10,10,310,310,399   3,069,499,557     10,10,310,310,310,310,310,310,310,310,31	CASH FLOWS FROM INVESTING ACTIVITIES		(10 000 005)
Troceds from disposal of assets - Own use   18,718,632   180,718,632   10,310,399   9,076,706   313,292,780   356,949,256   10,406,38	Capital expenditure incurred - own use and intangible assets		
Dividend received         10,310,399         9,076,706           Interest received         313,292,780         356,949,256           Net cash generated from investing activities         616,406,386         504,499,557           CASH FLOWS FROM FINANCING ACTIVITIES           Proceeds from long term finance         7,750,000,000         2,500,000,000           Repayment of long term finance         (3,451,725,928)         (3,392,361,111)           Certificates of deposit - net         (1,864,898,706)         (40,954,536)           Finance cost paid         (43,274,246)         (2,222,016,748)           Payment of lease liability against right-of-use assets         (43,274,246)         (32,287,265)           Dividend paid         (526,273,169)         (349,984,403)           Net cash used in financing activities         (157,644,505)         636,844,385           Net (decrease) / increase in cash and cash equivalents         (1,241,797,731)         (681,992,604)           Cash and cash equivalents at beginning of the period         (1,241,797,731)         (681,992,604)	Proceeds from disposal of assets - own use		
Interest received Net cash generated from investing activities  CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from long term finance Repayment of long term finance Certificates of deposit - net Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Net (decrease) / increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  313,292,780 356,949,256 616,406,386 504,499,557  2,500,000,000 (3,392,361,111) 640,954,536 (1,864,898,706) (2,222,016,748) (32,287,265) (349,984,403) (2855,694,991)  Net (decrease) / increase in cash and cash equivalents Cash and cash equivalents at beginning of the period	Investments - net	A CONTROL OF THE PARTY OF THE P	
Net cash generated from investing activities         616,406,386         504,499,557           CASH FLOWS FROM FINANCING ACTIVITIES         7,750,000,000         2,500,000,000           Proceeds from long term finance         (3,451,725,928)         (3,392,361,111)           Certificates of deposit - net         (2,153,786,858)         640,954,536           Finance cost paid         (1,864,898,706)         (2,222,016,748)           Payment of lease liability against right-of-use assets         (43,274,246)         (32,287,265)           Dividend paid         (526,273,169)         (349,984,403)           Net cash used in financing activities         (289,958,907)         (2,855,694,991)           Net (decrease) / increase in cash and cash equivalents         (157,644,505)         636,844,385           Cash and cash equivalents at beginning of the period         (1,241,797,731)         (681,992,604)			
CASH FLOWS FROM FINANCING ACTIVITIES         Proceeds from long term finance       7,750,000,000       2,500,000,000         Repayment of long term finance       (3,451,725,928)       (3,392,361,111)         Certificates of deposit - net       (1,864,898,706)       (2,222,016,748)         Finance cost paid       (43,274,246)       (32,287,265)         Payment of lease liability against right-of-use assets       (526,273,169)       (349,984,403)         Dividend paid       (289,958,907)       (2,855,694,991)         Net (decrease) / increase in cash and cash equivalents       (157,644,505)       636,844,385         Cash and cash equivalents at beginning of the period       (1,241,797,731)       (681,992,604)			
Proceeds from long term finance         7,750,000,000         2,500,000,000         (3,451,725,928)         (3,392,361,111)         (3,92,361,111)         (4,954,536         (40,954,536         (2,222,016,748)         (2,222,016,748)         (32,287,265)         (32,287,265)         (349,984,403)         (349,984,403)         (2,855,694,991)         (2,855,694,991)         (2,855,694,991)         (526,273,169)         (526,273,731)         (636,844,385)         (681,992,604)         (61,241,797,731) <td></td> <td></td> <td></td>			
Repayment of long term finance Certificates of deposit - net Finance cost paid Payment of lease liability against right-of-use assets Dividend paid Net cash used in financing activities  Net (decrease) / increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  (3,451,725,928) (43,274,269) (42,222,016,748) (43,274,246) (526,273,169) (2,855,694,991)  (2,855,694,991)  (3,992,361,111) (640,984,365) (2,222,016,748) (3,392,361,111) (2,222,016,748) (3,222,016,74		7,750,000,000	2,500,000,000
Certificates of deposit - net   (2,153,786,858)   640,954,536   (1,864,898,706)   (1,864,898,706)   (2,222,016,748)   (32,227,265)   (349,984,403)   (526,273,169)   (349,984,403)   (2,855,694,991)   (2,855,69		(3,451,725,928)	(3,392,361,111)
Finance cost paid (1,864,898,706) (2,222,016,748) (2,222,016,748) (32,287,265) (32,287,265) (526,273,169) (526,273,169) (2,855,694,991)  Net cash used in financing activities (289,958,907) (2,855,694,991)  Net (decrease) / increase in cash and cash equivalents (157,644,505) (681,992,604) (681,992,604)		The second contract of	
Payment of lease liability against right-of-use assets Dividend paid  Net cash used in financing activities  (289,958,907)  Net (decrease) / increase in cash and cash equivalents Cash and cash equivalents at beginning of the period  (43,274,246) (526,273,169) (289,958,907) (2,855,694,991)  (681,992,604) (681,992,604)		(1,864,898,706)	
Dividend paid         (526,273,169)         (349,984,403)           Net cash used in financing activities         (289,958,907)         (2,855,694,991)           Net (decrease) / increase in cash and cash equivalents         (157,644,505)         636,844,385           Cash and cash equivalents at beginning of the period         (1,241,797,731)         (681,992,604)			
Net cash used in financing activities         (289,958,907)         (2,855,694,991)           Net (decrease) / increase in cash and cash equivalents         (157,644,505)         636,844,385           Cash and cash equivalents at beginning of the period         (1,241,797,731)         (681,992,604)			
Cash and cash equivalents at beginning of the period (1,241,797,731) (681,992,604)		(289,958,907)	(2,855,694,991)
Cash and cash equivalents at beginning of the period (1,241,797,731) (681,992,041)	Net (decrease) / increase in cash and cash equivalents		
Cash and cash equivalents at end of the period (1,399,442,236) (45,148,219)	Cash and cash equivalents at beginning of the period		
	Cash and cash equivalents at end of the period	(1,399,442,236)	(45,148,219)

