DIRECTORS' REPORT ON
CONSOLIDATED FINANCIAL STATEMENTS

The directors of OLP Financial Services Pakistan Limited (OLP) are pleased to present their report together with the audited consolidated financial statements for the Group for the year ended June 30, 2025. The Group comprises of:

- OLP Financial Services Pakistan Limited (OLP) – The Holding Company
- OLP Modaraba (OM) – Subsidiary Company
- OLP Services Pakistan (Private) Limited - Subsidiary Company

The Director's report giving commentary on the performance of OLP for the year ended June 30, 2025, has been presented separately on page 17, which contains the business review, operational performance of OLP, future prospects and other requisite information on OLP. The contents of the said report shall be read along with this report and shall form an integral part of the Director's Report in terms of section 227 of the Companies Act, 2017 and the requirements of the Listed Companies (Code of Corporate Governance) Regulations, 2019 issued by the Securities and Exchange Commission of Pakistan.

Group Results

The consolidation financial results of the Group are summarized below:

Description	2025	2024
	-----------Rupees-----------	
Continuing Operations		
Profit before income tax and levy	2,325,147,104	2,531,042,154
Taxation and levies	865,250,131	969,984,222
Profit from continuing operations	1,459,896,981	1,561,057,932
Discontinued Operations		
Loss from discontinued operations – net of tax	(17,445,692)	(15,751,379)
Profit for the year	1,442,451,289	1,545,306,553
Profit attributable to Equity shareholders of the Holding Company	1,303,189,813	1,419,116,803
Profit attributable to non-controlling interest	139,261,476	126,189,750
Earnings per share – basic and diluted	7.43	8.09
Earnings per share – continuing operations - basic and diluted	7.53	8.18

Pattern of shareholding

The pattern of shareholding and related information as at June 30, 2025 is presented at page 265.

Financial and Operational Preformation

Consolidated profit of the Group for the year ended June 30, 2025 was Rs. 1,303 million (2024: Rs. 1,419 million) with the EPS of Rs. 7.53 (2024: Rs. 8.09). Profit from OM amounted to Rs. 174 million (2024: Rs. 158 million) and profit from OSP amounted to Rs. 38 million (2024: Rs. 9 million). Minority interest accounts for 80% of OM's equity. As such, Rs. 139 million (2025: Rs. 126 million) out of OM's profit is attributable to non-controlling interest.

On behalf of the Board

SHAHEEN AMIN
Chief Executive Officer

RASHID AHMED JAFER
Director

September 25, 2025