

# SIX YEARS' FINANCIAL SUMMARY

2025

2024

2023

2022

2021

2020

## Operating Results (Rupees in million)

|                                       |        |        |        |        |        |       |
|---------------------------------------|--------|--------|--------|--------|--------|-------|
| Total disbursement                    | 20,571 | 16,037 | 16,077 | 17,639 | 16,557 | 9,082 |
| Revenues                              | 6,964  | 7,984  | 6,796  | 4,490  | 3,681  | 4,436 |
| Finance cost                          | 3,158  | 3,876  | 3,158  | 1,794  | 1,193  | 1,845 |
| Provisions / (reversals)              | 84     | 174    | 137    | (29)   | (18)   | 324   |
| Profit for the period before taxation | 2,012  | 2,291  | 2,029  | 1,377  | 1,284  | 973   |
| Profit for the period after taxation  | 1,225  | 1,393  | 1,211  | 882    | 915    | 702   |
| Proposed dividend                     | 965    | 877    | 702    | 702    | 702    | 626   |

## Statement of Financial Position (Rupees in million)

|                          |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|--------|--------|--------|
| Portfolio                | 29,008 | 25,479 | 25,678 | 24,992 | 21,589 | 18,952 |
| Property and equipment   | 1,340  | 1,263  | 1,266  | 1,289  | 1,356  | 1,737  |
| Investment in associates | 1,776  | 1,707  | 1,719  | 1,208  | 916    | 944    |
| Total Assets             | 35,416 | 31,954 | 31,953 | 29,730 | 24,786 | 22,999 |
| Total Borrowing          | 21,463 | 18,235 | 18,679 | 18,020 | 14,073 | 12,862 |
| Long term debts          | 11,687 | 7,976  | 9,812  | 11,511 | 7,319  | 7,209  |
| Total Liabilities        | 24,519 | 21,483 | 22,159 | 20,816 | 16,261 | 14,765 |
| Shareholders' equity     | 10,897 | 10,471 | 9,794  | 8,914  | 8,525  | 8,234  |

## PERFORMANCE INDICATORS

### Profitability

|                                     |        |        |        |        |        |        |
|-------------------------------------|--------|--------|--------|--------|--------|--------|
| Profit before taxation over revenue | 28.89% | 28.69% | 29.86% | 30.67% | 34.88% | 21.96% |
| Gross spread                        | 50.39% | 48.20% | 50.44% | 56.45% | 63.52% | 53.25% |
| Return on equity                    | 11.47% | 13.75% | 12.94% | 10.12% | 10.92% | 8.64%  |
| Return on assets                    | 3.64%  | 4.36%  | 3.93%  | 3.24%  | 3.83%  | 2.87%  |
| Income / expense ratio              | 1.43   | 1.45   | 1.47   | 1.43   | 1.52   | 1.41   |

### Liquidity

|                             |      |      |      |      |      |      |
|-----------------------------|------|------|------|------|------|------|
| Current ratio               | 1.45 | 1.21 | 1.33 | 1.50 | 1.27 | 1.62 |
| Cash to current liabilities | 0.02 | 0.03 | 0.01 | 0.10 | 0.03 | 0.03 |

### Investment / Market

|                              |        |        |        |        |        |        |
|------------------------------|--------|--------|--------|--------|--------|--------|
| Price to book ratio          | 0.62   | 0.46   | 0.33   | 0.41   | 0.53   | 0.47   |
| Dividend yield               | 14.30% | 18.06% | 21.93% | 19.05% | 15.53% | 16.13% |
| Dividend payout              | 78.78% | 62.96% | 57.97% | 79.57% | 76.74% | 89.17% |
| Earning per share (Rs.)      | 6.99   | 7.94   | 6.90   | 5.03   | 5.22   | 4.00   |
| Price earning ratio          | 5.51   | 3.49   | 2.64   | 4.18   | 4.94   | 5.81   |
| Market value per share (Rs.) | 38.47  | 27.68  | 18.24  | 21.00  | 25.75  | 23.25  |
| Proposed dividend            | 55.00% | 50.00% | 40.00% | 40.00% | 40.00% | 37.50% |

### Capital Structure

|                            |       |       |       |       |       |       |
|----------------------------|-------|-------|-------|-------|-------|-------|
| Debt / Equity ratio        | 1.97  | 1.74  | 1.91  | 2.02  | 1.65  | 1.56  |
| Book value per share (Rs.) | 62.13 | 59.69 | 55.84 | 50.82 | 48.60 | 49.29 |
| Interest cover ratio       | 1.66  | 1.64  | 1.69  | 1.75  | 2.06  | 1.70  |

