

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, 2026. The Group comprises:

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

The Director's Report giving commentary on the performance of OLP for the year ended June 30, 2026, has been presented separately on page 21, 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 consolidated financial results of the Group are summarized below:

Description	2026 -----Rupees-----	2025
Continuing Operations		
Profit before income tax and levy	2,386,551,099	2,325,147,104
Taxation and levies	909,645,324	865,250,123
Profit from continuing operations	1,476,905,775	1,459,896,981
Discontinued Operations		
Gain / (loss) from discontinued operations – net of tax	24,223	(17,445,692)
Profit for the year	1,476,929,998	1,442,451,289
Profit attributable to Equity shareholders of the Holding Company	1,348,365,975	1,303,189,813
Profit attributable to non-controlling interest	128,564,023	139,261,476
Earnings per share – basic and diluted	7.69	7.43
Earnings per share – continuing operations - basic and diluted	7.69	7.53

Pattern of shareholding

The pattern of shareholding and related information as at June 30, 2026 is presented at page 263.

Financial and Operational Performance

Consolidated profit of the Group for the year ended June 30, 2026 was Rs. 1,348 million (2025: Rs. 1,303 million) with an EPS of Rs. 7.69 (2025: Rs. 7.43). Profit from OM amounted to Rs. 161 million (2025: Rs. 174 million) and loss from OSP amounted to Rs. 0.86 million (2025: profit of Rs. 61 million). Minority interest accounts for 80% of OM's equity. As such, Rs. 129 million (2025: Rs. 139 million) out of OM's profit is attributable to non-controlling interest.

On behalf of the Board



SHAHEEN AMIN
Chief Executive Officer



Ramon Alfrey
Director

September 17, 2026