

UNCONSOLIDATED SIX YEARS' FINANCIAL SUMMARY

	2026	2025	2024	2023	2022	2021
Operating Results (Rupees in million)						
Total disbursement	22,734	20,571	16,037	16,077	17,639	16,557
Revenues	6,614	6,964	7,984	6,796	4,490	3,681
Finance cost	2,695	3,158	3,876	3,158	1,794	1,193
Provisions / (reversals)	26	84	174	137	(29)	(18)
Profit for the period before taxation	2,161	2,012	2,291	2,029	1,377	1,284
Profit for the period after taxation	1,334	1,225	1,393	1,211	882	915
Proposed dividend	1,052	965	877	702	702	702
Statement of Financial Position (Rupees in million)						
Portfolio	32,924	29,008	25,479	25,678	24,992	21,589
Property and equipment	1,641	1,340	1,263	1,266	1,289	1,356
Investment in associates	1,753	1,776	1,707	1,719	1,208	916
Total Assets	40,447	35,416	31,954	31,953	29,730	24,786
Total Borrowing	24,792	21,463	18,235	18,679	18,020	14,073
Long term debts	12,796	11,687	7,976	9,812	11,511	7,319
Total Liabilities	28,985	24,519	21,483	22,159	20,816	16,261
Shareholders' equity	11,462	10,897	10,471	9,794	8,914	8,525
PERFORMANCE INDICATORS						
Profitability						
Profit before taxation over revenue	32.67%	28.89%	28.69%	29.86%	30.67%	34.88%
Gross spread	54.26%	50.39%	48.20%	50.44%	56.45%	63.52%
Return on equity	11.93%	11.47%	13.75%	12.94%	10.12%	10.92%
Return on assets	3.52%	3.64%	4.36%	3.93%	3.24%	3.83%
Income / expense ratio	1.49	1.43	1.45	1.47	1.43	1.52
Liquidity						
Current ratio	1.33	1.43	1.21	1.33	1.50	1.27
Cash to current liabilities	0.01	0.02	0.03	0.01	0.10	0.03
Investment / Market						
Price to book ratio	0.75	0.62	0.46	0.33	0.41	0.53
Dividend yield	12.18%	14.30%	18.06%	21.93%	19.05%	15.53%
Dividend payout	78.86%	78.78%	62.96%	57.97%	79.57%	76.74%
Earning per share (Rs.)	7.60	6.99	7.94	6.90	5.03	5.22
Price earning ratio	6.48	5.51	3.49	2.64	4.18	4.94
Market value per share (Rs.)	49.25	38.47	27.68	18.24	21.00	25.75
Proposed dividend	60.00%	55.00%	50.00%	40.00%	40.00%	40.00%
Capital Structure						
Debt / Equity ratio	2.16	1.97	1.74	1.91	2.02	1.65
Book value per share (Rs.)	65.35	62.13	59.69	55.84	50.82	48.60
Interest cover ratio	1.81	1.66	1.64	1.69	1.75	2.06