



OLP FINANCIAL SERVICES PAKISTAN LIMITED  
OLP Building, Plot No. 16, Sector No. 24,  
Korangi Industrial Area, Karachi  
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February 18, 2026

**THE GENERAL MANAGER**  
Pakistan Stock Exchange Limited  
Karachi, Pakistan.

Dear Sir,

**SUBJECT: ANNOUNCEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR ENDED  
DECEMBER 31, 2025**

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We wish to inform you that the Board of Directors of OLP Financial Services Pakistan Limited ("the Company") in its meeting held on February 18, 2026 at 09:30 a.m. at the Company's Head Office, has approved the Financial Statements (Consolidated and Unconsolidated) of the Company for the half year ended December 31, 2025. The Unconsolidated Financial Statements have been duly reviewed by the External Auditors. The Consolidated and Unconsolidated Financial Statements of the Company are enclosed as **Annexure 'A-1 to A-5'** and **Annexure 'B-1 to B-5'**, respectively.

The Half Yearly Report of the Company for the period ended December 31, 2025 will be transmitted through PUCARS, within the stipulated time.

Yours truly,

A handwritten signature in blue ink, appearing to read "Nadeem - 9 - AMI".

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**NADEEM AMIR ALI**  
Company Secretary

**CC: Director /HOD**  
Surveillance, Supervision and Enforcement Department  
Securities and Exchange Commission of Pakistan  
NIC Building, 63 Jinnah Avenue  
Islamabad

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

	(Un-audited) December 31, 2025	(Audited) June 30, 2025		
	----- <b>(Rupees)</b> -----			
<b>ASSETS</b>				
<b>Non-current assets</b>				
Property and equipment	1,344,181,686	1,412,534,884		
Ijarah assets	569,097,022	736,741,555		
Intangible assets	47,866,201	28,351,799		
Net investment in finance lease	3,672,385,259	3,725,705,505		
Long-term loans and finances	16,395,405,508	15,725,450,417		
Investment in associates	1,817,402,401	1,775,618,949		
Long-term investments	24,814,766	22,095,195		
Long-term deposits	11,350,693	11,120,680		
Defined benefit plan asset	64,305,578	64,305,578		
	<u>23,946,809,114</u>	<u>23,501,924,562</u>		
<b>Current assets</b>				
Short-term finances	1,592,817	5,105,107		
Current maturity of non-current assets	18,054,369,761	16,353,720,904		
Short-term investments	2,181,027,193	2,342,693,585		
Advances and prepayments	390,025,817	292,925,478		
Other receivables	544,402,758	550,615,859		
Cash and bank balances	758,507,981	892,033,218		
Assets classified as held for sale	5,177,671	12,356,661		
	<u>21,935,103,998</u>	<u>20,449,450,812</u>		
<b>Total assets</b>	<u>45,881,913,112</u>	<u>43,951,375,374</u>		
<b>EQUITY AND LIABILITIES</b>				
<b>Share capital and reserves</b>				
Authorised share capital	<u>3,500,000,000</u>	<u>3,500,000,000</u>		
350,000,000 (June 30, 2025: 350,000,000) Ordinary shares of Rs.10 each	<u>3,500,000,000</u>	<u>3,500,000,000</u>		
Issued, subscribed and paid-up capital	1,754,076,470	1,754,076,470		
Capital reserves				
Surplus on revaluation of leasehold land and office building	862,689,985	874,562,239		
Other reserves	4,147,290,943	4,159,610,322		
	5,009,980,928	5,034,172,561		
	4,173,438,701	4,129,356,428		
Revenue reserves				
Total equity attributable to equity holder of the Holding Company	10,937,496,099	10,917,605,459		
Non-controlling interest	1,043,400,376	1,073,802,734		
	<u>11,980,896,475</u>	<u>11,991,408,193</u>		
<b>Non-current liabilities</b>				
Long-term finances	11,548,402,195	11,654,034,351		
Long-term certificates of deposit	591,621,397	644,503,472		
Long-term deposits	83,486,065	147,484,426		
Deferred taxation	749,581,797	708,087,182		
Lease liability	130,650,364	259,270,328		
Redeemable capital	1,300,555,000	102,100,000		
	<u>14,404,296,818</u>	<u>13,515,479,759</u>		
<b>Current liabilities</b>				
Accrued and other liabilities	2,412,481,775	2,835,867,636		
Unclaimed dividend	124,974,927	96,745,256		
Short-term borrowings	1,696,729,647	2,073,380,343		
Short-term certificates of deposit	2,326,832,495	2,106,150,587		
Current maturity of non-current liabilities	12,731,636,940	12,104,554,489		
Taxation-net	198,981,619	226,528,398		
Liabilities directly associated with the assets held for sale	5,082,416	1,260,713		
	<u>19,496,719,819</u>	<u>18,444,487,422</u>		
<b>Total equity and liabilities</b>	<u>45,881,913,112</u>	<u>43,951,375,374</u>		
<b>Contingencies and Commitments</b>				



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

	Six months period ended		Three months period ended	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
	(Rupees)			
<b>INCOME</b>				
<b>Income from operations</b>				
Mark-up on finance leases	718,527,707	1,030,753,658	352,495,571	488,951,418
Mark-up on loans and finances	2,594,053,332	2,791,278,544	1,328,815,200	1,398,494,986
	3,312,581,039	3,822,032,202	1,681,310,771	1,887,446,404
<b>Income from other activities</b>				
Other income - net	594,431,533	925,673,770	308,111,737	475,617,313
Share of profit from associate - net of tax	64,448,497	69,289,791	30,869,935	36,808,608
	658,880,030	994,963,561	338,981,672	512,425,921
	3,971,461,069	4,816,995,763	2,020,292,443	2,399,872,325
<b>EXPENSES</b>				
Finance cost	1,663,600,016	2,337,966,917	838,751,143	1,119,401,785
Administrative and general expenses	1,005,590,572	964,673,514	515,030,335	498,853,714
Direct cost	149,723,768	233,863,514	69,754,171	115,978,665
	2,818,914,356	3,536,503,945	1,423,535,649	1,734,234,164
<b>Profit before provision and taxation</b>	1,152,546,713	1,280,491,818	596,756,794	665,638,161
Reversal of expected credit loss / provision against leases, loans and finances - net	(28,138,046)	(64,442,010)	(55,345,737)	(100,874,908)
Other provisions - net	26,661,409	112,012,113	15,731,477	101,240,894
	(1,476,637)	47,570,103	(39,614,260)	365,986
<b>Profit before income taxes and levy</b>	1,154,023,350	1,232,921,715	636,371,054	665,272,175
Levy - final taxes	3,851,628	4,175,088	(478,161)	2,027,799
<b>Profit before income tax</b>	1,150,171,722	1,228,746,627	636,849,215	663,244,376
Taxation - Current	392,645,231	409,147,844	197,865,458	178,947,582
- Prior	3,389,317	(2,486,500)	3,389,317	(2,486,500)
- Deferred	49,273,350	57,110,851	45,406,754	65,144,433
	445,307,898	463,772,195	246,661,529	241,605,515
Profit from continuing operations	704,863,824	764,974,432	390,187,686	421,638,861
<b>Discontinued operations</b>				
Profit from discontinued operations - net of tax	1,485,022	-	1,084,028	-
<b>Profit for the period</b>	706,348,846	764,974,432	391,271,714	421,638,861
<b>Profit attributable to</b>				
Equity shareholders of the Holding Company	645,984,144	690,605,453	357,553,630	373,819,246
Non-controlling interest	60,364,702	74,368,979	33,718,084	47,819,615
	706,348,846	764,974,432	391,271,714	421,638,861
<b>Earnings per share - basic and diluted</b>	3.68	3.94	2.04	2.13



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**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 SIX MONTHS PERIOD ENDED DECEMBER 31, 2025

	<b>Six months period ended</b>	<b>Three months period ended</b>	
	<b>December 31, 2025</b>	<b>December 31, 2024</b>	<b>December 31, 2025</b>
	<b>(Rupees)</b>		
<b>Profit for the period after taxation attributable to:</b>			
Equity shareholders of the Holding Company	645,984,144	690,605,453	357,553,630
Non-controlling interest	60,364,702	74,368,979	33,718,084
	<u>706,348,846</u>	<u>764,974,432</u>	<u>391,271,714</u>
<b>Other comprehensive income</b>			
<i>Items that will be subsequently reclassified to consolidated statement of profit or loss</i>			
Exchange (loss) / gain arising on translation of foreign associate	(22,915,274)	(1,197,088)	(7,624,658)
Deferred tax on exchange (loss) / gain arising on translation of foreign associate	8,936,957	466,863	2,679,576
	<u>(13,978,317)</u>	<u>(730,225)</u>	<u>(4,651,042)</u>
<i>Items that will not be subsequently reclassified to consolidated statement of profit or loss</i>			
Fair value changes on remeasurement of financial assets	2,719,571	5,201,882	450,464
Deferred tax on fair value changes on remeasurement of financial assets	(1,060,633)	(2,028,734)	(175,681)
	<u>1,658,938</u>	<u>3,173,148</u>	<u>274,783</u>
Share of other comprehensive income of associate	250,229	254,478	69,918
Deferred tax on share of other comprehensive income of associate	(97,589)	(99,246)	(27,268)
	<u>152,640</u>	<u>155,232</u>	<u>42,650</u>
<b>Total comprehensive income for the period</b>	<b><u>694,182,107</u></b>	<b><u>767,572,587</u></b>	<b><u>386,938,105</u></b>
<b>Total comprehensive income for the period attributable to:</b>			
Equity shareholders of the Holding Company	633,817,405	693,203,608	353,220,021
Non-controlling interest	60,364,702	74,368,979	33,718,084
	<u>694,182,107</u>	<u>767,572,587</u>	<u>386,938,105</u>



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**Annexure 'A-4'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES  
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025**

Attributable to equity shareholders of the Holding Company								Non-controlling Interest	Total		
Issued, subscribed and paid-up capital	Reserves				Revenue reserve	Total reserves					
	Share premium	Statutory reserve	Foreign currency translation reserve	Net surplus / (deficit) on re- measurement of financial assets at fair value through other compre- hensive income							
Rupees											
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	898,305,747	3,688,263,221	8,658,899,459	1,007,154,906	11,420,130,635	
Profit for the period	-	-	-	-	-	-	690,605,453	690,605,453	74,368,979	764,974,432	
Other comprehensive income	-	-	-	(730,225)	3,173,148	-	155,232	2,598,155	-	2,598,155	
<b>Total comprehensive income for the period</b>	-	-	-	(730,225)	3,173,148	-	690,760,685	693,203,608	74,368,979	767,572,587	
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(11,872,254)	11,872,254	-	-	-	
<b>Transactions with owners recorded directly in equity</b>											
Profit distribution for the year ended June 30, 2024 @ Rs. 2 per certificate	-	-	-	-	-	-	-	-	(72,613,648)	(72,613,648)	
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)	-	(526,222,941)	
<b>Balance as at December 31, 2024 (unaudited)</b>	<b>1,754,076,470</b>	<b>1,501,683,073</b>	<b>1,957,234,499</b>	<b>610,447,164</b>	<b>5,407,678</b>	<b>886,434,493</b>	<b>3,864,673,219</b>	<b>8,825,860,126</b>	<b>1,008,910,237</b>	<b>11,588,866,833</b>	
Balance as at July 1, 2025 (audited)	1,754,076,470	1,501,683,073	2,018,508,051	633,210,616	6,208,582	874,562,239	4,129,356,428	9,163,528,989	1,073,802,734	11,991,408,193	
Profit for the period	-	-	-	(13,978,317)	1,658,938	-	645,984,144	645,984,144	60,364,702	706,348,846	
Other comprehensive income	-	-	-	(13,978,317)	1,658,938	-	152,640	(12,166,739)	-	(12,166,739)	
<b>Total comprehensive income for the period</b>	-	-	-	(13,978,317)	1,658,938	-	646,156,784	633,817,405	60,364,702	694,182,107	
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(11,872,254)	11,872,254	-	-	-	
<b>Transactions with owners recorded directly in equity</b>											
Profit distribution for the year ended June 30, 2025 @ Rs. 2.5 per certificate	-	-	-	-	-	-	-	-	(90,767,060)	(90,767,060)	
Final cash dividend @ Rs.3.5 per ordinary share of Rs. 10 each for the year ended June 30, 2025	-	-	-	-	-	-	(613,926,765)	(613,926,765)	-	(613,926,765)	
<b>Balance as at December 31, 2025 (unaudited)</b>	<b>1,754,076,470</b>	<b>1,501,683,073</b>	<b>2,018,508,051</b>	<b>619,232,299</b>	<b>7,867,520</b>	<b>862,689,985</b>	<b>4,173,438,701</b>	<b>9,183,419,629</b>	<b>1,043,400,376</b>	<b>11,980,896,475</b>	


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

	<b>Six months period ended</b>	
	<b>December 31, 2025</b>	<b>December 31, 2024</b>
	<b>Rupees</b>	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before income taxes and levy	1,155,508,372	1,232,921,715
<b>Adjustments for:</b>		
Depreciation and amortisation	213,240,118	276,009,798
Amortisation of transaction cost	2,368,870	3,101,015
Reversal of expected credit loss / provision against finance leases, loans and finances - net	(28,138,046)	(64,442,010)
Other provisions - net	26,661,409	112,012,113
Gain on sale of investment - net	(157,461)	(42,452,900)
Charge for defined benefit plan - gratuity fund	8,640,484	11,403,831
Share of profit from associate - net of tax	(64,448,497)	(69,289,791)
Unrealised gain on remeasurement of financial assets at fair value - net	(327,453)	(11,709,119)
Finance cost including bank charges	1,661,231,146	2,293,128,724
Dividend income	(1,951,232)	(18,757,215)
Return on investments and deposits	(151,356,415)	(287,061,865)
Gain on disposal of property and equipment	(12,041,657)	(9,780,844)
Gain on disposal of ijarah assets	(7,281,594)	(29,855,340)
Other exchange loss - net	105,466	55,055
	<b>1,646,545,138</b>	<b>2,162,361,452</b>
<b>Operating profit before working capital changes</b>	<b>2,802,053,510</b>	<b>3,395,283,167</b>
<b>(Increase) / decrease in operating assets</b>		
Investment in finance lease - net	247,088,219	928,754,951
Long-term loans and finances - net	(2,543,609,455)	(3,233,672,826)
Short-term finances	5,054,149	11,959,874
Long-term deposits	(230,013)	(126,114)
Advances and prepayments	(16,469,524)	103,642,794
Other receivables	(53,261,820)	8,024,609
	<b>(2,361,428,444)</b>	<b>(2,181,416,712)</b>
<b>(Decrease) / increase in operating liabilities</b>		
Deposits from lessees - net	(14,188,311)	(18,372,919)
Other long term liabilities - net	(163,259,022)	(492,405,680)
Accrued and other liabilities	400,727,376	(133,654,225)
	<b>223,280,043</b>	<b>(644,432,824)</b>
<b>Cash generated from operating activities</b>	<b>663,905,109</b>	<b>569,433,631</b>
Payment against staff retirement benefits	(7,496,526)	(10,956,402)
Finance cost paid	(1,491,302,950)	(1,860,037,784)
Income tax and levy paid	(423,488,302)	(371,527,425)
	<b>(1,922,287,778)</b>	<b>(2,242,521,611)</b>
<b>Net cash used in operating activities</b>	<b>(1,258,382,669)</b>	<b>(1,673,087,980)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Capital expenditure incurred - own use and intangible assets	(41,544,775)	(38,679,707)
Capital expenditure incurred - ijarah finance	(18,831,420)	(365,371,371)
Proceeds from disposal of property and equipment - own use	24,832,870	16,077,269
Proceeds from sale of ijarah assets	63,005,063	331,006,800
Investments - net	179,489,503	(2,234,012,467)
Dividend received	24,642,998	27,833,921
Interest received	131,442,958	262,810,149
	<b>363,037,197</b>	<b>(2,000,335,406)</b>
<b>Net cash generated from / (used in) investing activities</b>		
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from long-term finance	4,446,160,209	4,239,196,264
Repayment of long-term finances	(2,270,242,799)	(1,385,933,682)
Short-term borrowings - net	400,000,000	(1,678,833,702)
Certificates of deposit - net	113,268,183	4,450,000,000
Redeemable capital - net	(404,745,000)	859,570,000
Payment of lease liability against right-of-use assets	(44,256,897)	(25,616,062)
Dividend paid	(718,965,919)	(612,905,800)
	<b>1,521,217,777</b>	<b>5,845,477,018</b>
<b>Net cash generated from financing activities</b>		
Net increase in cash and cash equivalents	625,872,305	2,172,053,632
Cash and cash equivalents at beginning of the period	(1,130,298,862)	(891,931,311)
<b>Cash and cash equivalents at end of the period</b>	<b>(504,426,557)</b>	<b>1,280,122,321</b>



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

	(Un-audited) December 31, 2025	(Audited) June 30, 2025		
	(Rupees)			
<b>ASSETS</b>				
<b>Non-current assets</b>				
Property and equipment	1,279,659,311	1,339,572,022		
Intangible assets	33,192,137	12,797,894		
Net investment in finance lease	3,672,385,259	3,725,705,505		
Long-term loans and finances	11,804,189,469	10,979,593,320		
Investment in subsidiaries	322,374,294	322,374,294		
Investment in associates	1,817,402,401	1,775,618,949		
Long-term investments	24,814,766	22,095,195		
Long-term deposits	11,350,693	11,120,680		
Defined benefit plan asset	64,305,578	64,305,578		
	<u>19,029,673,908</u>	<u>18,253,183,437</u>		
<b>Current assets</b>				
Short-term finances	1,592,817	5,105,107		
Current maturity of non-current assets	15,722,375,594	14,218,466,535		
Short-term investments	2,180,985,490	2,182,958,179		
Advances and prepayments	85,999,609	24,133,836		
Other receivables	527,967,874	449,548,970		
Cash and bank balances	135,495,262	278,213,665		
Assets classified as held for sale	4,700,000	4,950,001		
	<u>18,659,116,646</u>	<u>17,163,376,293</u>		
<b>Total assets</b>	<u>37,688,790,554</u>	<u>35,416,559,730</u>		
<b>EQUITY AND LIABILITIES</b>				
<b>Share capital and reserves</b>				
Authorised share capital	3,500,000,000	3,500,000,000		
350,000,000 (June 30, 2025: 350,000,000) ordinary shares of Rs. 10 each	<u>3,500,000,000</u>	<u>3,500,000,000</u>		
Issued, subscribed and paid-up capital	1,754,076,470	1,754,076,470		
Capital reserves	862,689,985	874,562,239		
Surplus on revaluation of leasehold land and office building	4,147,290,943	4,159,610,322		
Other reserves	5,009,980,928	5,034,172,561		
Revenue reserves	4,154,526,887	4,109,198,564		
	<u>10,918,584,285</u>	<u>10,897,447,595</u>		
<b>Non-current liabilities</b>				
Long-term finances	10,805,988,009	11,042,498,301		
Long-term certificates of deposit	591,621,397	761,612,246		
Deferred taxation	831,094,830	765,464,995		
Other long-term liabilities	82,508,421	89,749,861		
	<u>12,311,212,657</u>	<u>12,659,325,403</u>		
<b>Current liabilities</b>				
Accrued and other liabilities	1,970,814,628	1,546,228,769		
Unclaimed dividend	38,747,778	36,662,289		
Short-term borrowings	1,696,729,647	1,917,443,770		
Short-term certificates of deposit	2,326,832,495	2,106,150,587		
Taxation - net	150,243,877	186,974,216		
Current maturity of non-current liabilities	8,275,625,187	6,066,327,101		
	<u>14,458,993,612</u>	<u>11,859,786,732</u>		
<b>Total equity and liabilities</b>	<u>37,688,790,554</u>	<u>35,416,559,730</u>		
<b>Contingencies and commitments</b>				



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

	<b>Six months period ended</b>	<b>Three months period ended</b>	
	<b>December 31, 2025</b>	<b>December 31, 2024</b>	<b>December 31, 2025</b>
	(Rupees)		
<b>INCOME</b>			
<b>Income from operations</b>			
Mark-up on finance leases	718,527,707	1,030,753,658	352,495,571
Mark-up on loans and finances	2,048,821,427	2,154,219,685	1,052,686,586
	2,767,349,134	3,184,973,343	1,405,182,157
<b>Income from other activities</b>			
Other income - net	365,489,744	502,983,961	194,982,249
Share of profit from associate - net of tax	64,448,497	69,289,791	30,869,935
	429,938,241	572,273,752	225,852,184
	<b>3,197,287,375</b>	<b>3,757,247,095</b>	<b>1,631,034,341</b>
			<b>1,865,220,788</b>
<b>EXPENSES</b>			
<b>Finance cost</b>	1,308,783,587	1,782,992,276	667,986,490
Administrative and general expenses	842,321,883	817,023,606	432,935,792
Direct cost	18,971,284	19,981,953	9,824,414
	2,170,076,754	2,619,997,835	1,110,746,696
<b>Profit before provision and taxation</b>	<b>1,027,210,621</b>	<b>1,137,249,260</b>	<b>520,287,645</b>
Reversal of expected credit loss / provision against leases, loans and finances - net	(49,047,046)	(97,522,200)	(67,065,150)
Other provisions -net	19,544,191	109,326,761	12,060,251
	(29,502,855)	11,804,561	(55,004,899)
<b>Profit before tax and levy</b>	<b>1,056,713,476</b>	<b>1,125,444,699</b>	<b>575,292,544</b>
Levy - final taxes	3,530,186	1,361,506	1,828,304
<b>Profit before tax</b>	<b>1,053,183,290</b>	<b>1,124,083,193</b>	<b>573,464,240</b>
Taxation - Current	329,155,209	366,656,597	164,785,105
- Prior	3,389,317	(2,486,500)	3,389,317
- Deferred	73,408,570	64,119,320	54,151,732
	405,953,096	428,289,417	222,326,154
<b>Profit for the period</b>	<b>647,230,194</b>	<b>695,793,776</b>	<b>351,138,086</b>
<b>Earnings per share - basic and diluted</b>	<b>3.69</b>	<b>3.97</b>	<b>2.00</b>
			<b>2.12</b>



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**OLP FINANCIAL SERVICES PAKISTAN LIMITED**  
**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)**  
**FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025**

	<b>Six months period ended</b>	<b>Three months period ended</b>		
	<b>December 31, 2025</b>	<b>December 31, 2024</b>	<b>December 31, 2025</b>	<b>December 31, 2024</b>
	(Rupees) -----			
<b>Profit for the period</b>	647,230,194	695,793,776	351,138,086	371,293,872
<b>Other comprehensive (loss) / income</b>				
<i>Items that will be subsequently reclassified to the unconsolidated statement of profit or loss</i>				
Exchange (loss) / gain arising on translation of foreign associate	(22,915,274)	(1,197,088)	(7,624,658)	2,679,576
Deferred tax on exchange (loss) / gain arising on translation of foreign associate	8,936,957	466,863	2,973,616	(1,045,035)
	(13,978,317)	(730,225)	(4,651,042)	1,634,541
<i>Items that will not be subsequently reclassified to the unconsolidated statement of profit or loss</i>				
Fair value changes on remeasurement of financial assets classified at FVTOCI	2,719,571	5,201,882	450,464	2,911,042
Deferred tax on fair value changes on remeasurement of financial assets	(1,060,633)	(2,028,734)	(175,681)	(1,135,306)
	1,658,938	3,173,148	274,783	1,775,736
Share of other comprehensive income from an associate	250,229	254,478	69,918	4,277
Deferred tax on share of other comprehensive income from an associate	(97,589)	(99,246)	(27,268)	(1,668)
	152,640	155,232	42,650	2,609
<b>Total comprehensive income for the period</b>	<b><u>635,063,455</u></b>	<b><u>698,391,931</u></b>	<b><u>346,804,477</u></b>	<b><u>374,706,758</u></b>



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**Annexure 'B-4'**
**OLP FINANCIAL SERVICES PAKISTAN LIMITED  
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025**

Issued, subscribed and paid-up capital	Reserves					Unappropriated profit	Total reserves	Total shareholders equity			
	Capital reserves		Reserves								
	Share premium	Statutory reserve	Foreign currency translation reserve	Surplus / (deficit) on re- measurement of financial assets at fair value through other comprehesive income	Surplus on revaluation of leasehold land and office building						
(Rupees)											
<b>Balance as at July 1, 2024 (audited)</b>	1,754,076,470	1,501,683,073	1,957,234,499	611,177,389	2,234,530	898,306,747	3,745,824,134	8,716,460,372	10,470,536,842		
<b>Total comprehensive income for the six months period ended December 31, 2024</b>											
Profit for the period	-	-	-	-	-	-	695,793,776	695,793,776	695,793,776		
Other comprehensive income	-	-	(730,225)	3,173,148	-	-	155,232	2,598,155	2,598,155		
<b>Total comprehensive income for the period</b>	-	-	(730,225)	3,173,148	-	-	695,949,008	698,391,931	698,391,931		
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(11,872,254)	11,872,254	-	-		
<b>Transactions with owners recorded directly in equity</b>											
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)	(526,222,941)		
<b>Balance as at December 31, 2024 (un-audited)</b>	<b>1,754,076,470</b>	<b>1,501,683,073</b>	<b>1,957,234,499</b>	<b>610,447,164</b>	<b>5,407,678</b>	<b>886,434,493</b>	<b>3,927,422,455</b>	<b>8,888,629,362</b>	<b>10,642,705,832</b>		
<b>Balance as at July 1, 2025 (audited)</b>	<b>1,754,076,470</b>	<b>1,501,683,073</b>	<b>2,018,508,051</b>	<b>633,210,616</b>	<b>6,208,582</b>	<b>874,562,239</b>	<b>4,109,198,564</b>	<b>9,143,371,125</b>	<b>10,897,447,595</b>		
<b>Total comprehensive income for the six months period ended December 31, 2025</b>											
Profit for the period	-	-	-	-	-	-	647,230,194	647,230,194	647,230,194		
Other comprehensive loss	-	-	(13,978,317)	1,658,938	-	-	152,640	(12,166,739)	(12,166,739)		
<b>Total comprehensive income for the period</b>	-	-	(13,978,317)	1,658,938	-	-	647,382,834	635,063,455	635,063,455		
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(11,872,254)	11,872,254	-	-		
<b>Transactions with owners recorded directly in equity</b>											
Final cash dividend @ Rs.3.5 per ordinary share of Rs.10 each for the year ended June 30, 2025	-	-	-	-	-	-	(613,926,765)	(613,926,765)	(613,926,765)		
<b>Balance as at December 31, 2025 (un-audited)</b>	<b>1,754,076,470</b>	<b>1,501,683,073</b>	<b>2,018,508,051</b>	<b>619,232,299</b>	<b>7,867,520</b>	<b>862,689,985</b>	<b>4,154,526,887</b>	<b>9,164,507,815</b>	<b>10,918,584,285</b>		



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

	<b>Six months period ended</b>	
	<b>December 31, 2025</b>	<b>December 31, 2024</b>
	<b>(Rupees)</b>	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax and levy	1,056,713,476	1,125,444,699
<b>Adjustments for:</b>		
Depreciation and amortisation	72,067,305	56,605,897
Amortisation of transaction cost	2,368,870	3,101,015
Reversal of provision against lease, loans and finances - net	(49,047,046)	(97,522,200)
Other provision - net	19,544,191	109,326,761
Gain on sale on investments - net	(157,461)	(42,452,900)
Charge for defined benefit plan - gratuity fund	8,640,484	11,403,831
Share of profit from associate - net of tax	(64,448,497)	(69,289,791)
Fair value changes on remeasurement of financial assets at fair value through profit or loss	(327,453)	(11,709,119)
Finance cost including bank charges	1,306,414,717	1,779,891,261
Dividend income	(12,188,693)	(9,076,706)
Return on investments and deposits	(117,794,100)	(242,392,897)
Gain on disposal of property and equipment	(12,041,657)	(9,780,844)
Exchange loss - net	105,466	55,055
<b>Operating cash flows before working capital changes</b>	<b>1,153,136,126</b>	<b>1,478,159,363</b>
	2,209,849,602	2,603,604,062
<b>(Increase) / decrease in operating assets</b>		
Investment in finance lease - net	247,088,219	928,754,951
Long-term loans and finances - net	(2,474,767,994)	(2,439,345,847)
Short-term finances	5,054,149	11,959,874
Long-term deposits	(230,013)	(126,114)
Advances and prepayments	(61,865,773)	912,013
Other receivables	(75,444,134)	(15,875,737)
	(2,360,165,546)	(1,513,720,860)
<b>Increase / (decrease) in operating liabilities</b>		
Other long term liabilities - net	(163,259,022)	(492,405,680)
Accrued and other liabilities	390,058,634	(121,591,897)
	226,799,612	(613,997,577)
<b>Cash generated from operating activities</b>	<b>76,483,668</b>	<b>475,885,625</b>
Payment against staff retirement benefits	(7,496,526)	(10,956,402)
Finance cost paid	(1,140,084,403)	(1,273,113,228)
Final and income tax paid	(372,805,051)	(334,246,663)
	(1,520,385,980)	(1,618,316,293)
<b>Net cash used in operating activities</b>	<b>(1,443,902,312)</b>	<b>(1,142,430,668)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Capital expenditure incurred - own use and intangible assets	(40,444,775)	(32,790,585)
Proceeds from disposal of property and equipment - own use	24,832,870	16,077,269
Investments - net	19,795,800	(2,430,823,814)
Dividend received	12,188,693	9,076,706
Interest received	100,455,903	212,334,864
<b>Net cash generated from / (used in) investing activities</b>	<b>116,828,491</b>	<b>(2,226,125,560)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from long term finance	4,200,000,000	4,250,000,000
Repayment of long term finance	(2,270,242,799)	(1,678,833,702)
Short-term borrowings - net	400,000,000	4,450,000,000
Certificates of deposit - receipts	113,268,183	(1,385,933,682)
Payment of lease liability against right-of-use assets	(37,447,173)	(25,616,062)
Dividend paid	(611,841,276)	(525,129,084)
<b>Net cash generated from financing activities</b>	<b>1,793,736,935</b>	<b>5,084,487,470</b>
<b>Net increase in cash and cash equivalents</b>	<b>466,663,114</b>	<b>1,715,931,242</b>
Cash and cash equivalents at beginning of the period	(1,594,102,390)	(1,241,797,731)
<b>Cash and cash equivalents at end of the period</b>	<b>(1,127,439,276)</b>	<b>474,133,511</b>



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