



OLP FINANCIAL SERVICES PAKISTAN LIMITED

OLP Building, Plot No. 16, Sector No. 24,
Korangi Industrial Area, Karachi
T: 021-35144029-40 UAN: 111 24 24 24
E: olp@olpfinance.com
W: olpfinance.com

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**

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,

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
	------(Rupees)-----	
ASSETS		
Non-current assets		
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>
Current assets		
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>
Total assets	<u>45,881,913,112</u>	<u>43,951,375,374</u>
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital		
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	<u>4,147,290,943</u>	<u>4,159,610,322</u>
	5,009,980,928	5,034,172,561
Revenue reserves	<u>4,173,438,701</u>	<u>4,129,356,428</u>
Total equity attributable to equity holder of the Holding Company	10,937,496,099	10,917,605,459
Non-controlling interest	<u>1,043,400,376</u>	<u>1,073,802,734</u>
	<u>11,980,896,475</u>	<u>11,991,408,193</u>
Non-current liabilities		
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	<u>1,300,555,000</u>	<u>102,100,000</u>
	<u>14,404,296,818</u>	<u>13,515,479,759</u>
Current liabilities		
Accrued and other liabilities	2,412,481,775	1,835,867,636
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	<u>5,082,416</u>	<u>1,260,713</u>
	<u>19,496,719,819</u>	<u>18,444,487,422</u>
Total equity and liabilities	<u>45,881,913,112</u>	<u>43,951,375,374</u>
Contingencies and Commitments		

Annexure 'A-2'
**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)			
INCOME				
Income from operations				
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
	<u>3,312,581,039</u>	<u>3,822,032,202</u>	<u>1,681,310,771</u>	<u>1,887,446,404</u>
Income from other activities				
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
	<u>658,880,030</u>	<u>994,963,561</u>	<u>338,981,672</u>	<u>512,425,921</u>
	<u>3,971,461,069</u>	<u>4,816,995,763</u>	<u>2,020,292,443</u>	<u>2,399,872,325</u>
EXPENSES				
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
	<u>2,818,914,356</u>	<u>3,536,503,945</u>	<u>1,423,535,649</u>	<u>1,734,234,164</u>
Profit before provision and taxation	<u>1,152,546,713</u>	<u>1,280,491,818</u>	<u>596,756,794</u>	<u>665,638,161</u>
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
	<u>(1,476,637)</u>	<u>47,570,103</u>	<u>(39,614,260)</u>	<u>365,986</u>
Profit before income taxes and levy	<u>1,154,023,350</u>	<u>1,232,921,715</u>	<u>636,371,054</u>	<u>665,272,175</u>
Levy - final taxes	3,851,628	4,175,088	(478,161)	2,027,799
Profit before income tax	<u>1,150,171,722</u>	<u>1,228,746,627</u>	<u>636,849,215</u>	<u>663,244,376</u>
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
	<u>445,307,898</u>	<u>463,772,195</u>	<u>246,661,529</u>	<u>241,605,515</u>
Profit from continuing operations	<u>704,863,824</u>	<u>764,974,432</u>	<u>390,187,686</u>	<u>421,638,861</u>
Discontinued operations				
Profit from discontinued operations - net of tax	1,485,022	-	1,084,028	-
Profit for the period	<u>706,348,846</u>	<u>764,974,432</u>	<u>391,271,714</u>	<u>421,638,861</u>
Profit attributable to				
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
	<u>706,348,846</u>	<u>764,974,432</u>	<u>391,271,714</u>	<u>421,638,861</u>
Earnings per share - basic and diluted	<u>3.68</u>	<u>3.94</u>	<u>2.04</u>	<u>2.13</u>



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Annexure 'A-3'

**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**

	Six months period ended		Three months period ended	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
	(Rupees)			
Profit for the period after taxation attributable to:				
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
	<u>706,348,846</u>	<u>764,974,432</u>	<u>391,271,714</u>	<u>421,638,861</u>
Other comprehensive income				
<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)	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)
	<u>(13,978,317)</u>	<u>(730,225)</u>	<u>(4,651,042)</u>	<u>1,634,541</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	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)
	<u>1,658,938</u>	<u>3,173,148</u>	<u>274,783</u>	<u>1,775,736</u>
Share of other comprehensive income of associate	250,229	254,478	69,918	4,277
Deferred tax on share of other comprehensive income of associate	(97,589)	(99,246)	(27,268)	(1,668)
	<u>152,640</u>	<u>155,232</u>	<u>42,650</u>	<u>2,609</u>
Total comprehensive income for the period	<u>694,182,107</u>	<u>767,572,587</u>	<u>386,938,105</u>	<u>425,051,747</u>
Total comprehensive income for the period attributable to:				
Equity shareholders of the Holding Company	633,817,405	693,203,608	353,220,021	377,232,132
Non-controlling interest	60,364,702	74,368,979	33,718,084	47,819,615
	<u>694,182,107</u>	<u>767,572,587</u>	<u>386,938,105</u>	<u>425,051,747</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										
Reserves									Non-controlling Interest	Total
Issued, subscribed and paid-up capital	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 comprehensive income	Surplus on revaluation of leasehold land and office building	Unappropriated profit				
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	898,306,747	3,688,263,221	8,658,899,459	1,007,154,906	11,420,130,835
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
Total comprehensive income for the period	-	-	-	(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	-	-	-
Transactions with owners recorded directly in equity										
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)
Balance as at December 31, 2024 (unaudited)	1,754,076,470	1,501,683,073	1,957,234,499	610,447,164	5,407,678	886,434,493	3,864,673,219	8,825,880,126	1,008,910,237	11,588,866,833
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	-	-	-	-	-	-	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)
Total comprehensive income for the period	-	-	-	(13,978,317)	1,658,938	-	646,136,784	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	-	-	-
Transactions with owners recorded directly in equity										
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)
Balance as at December 31, 2025 (unaudited)	1,754,076,470	1,501,683,073	2,018,508,051	619,232,299	7,867,520	862,689,985	4,173,438,701	9,183,419,629	1,043,400,376	11,980,896,475



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Annexure 'A-5'
**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**

	Six months period ended	
	December 31, 2025	December 31, 2024
	Rupees	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income taxes and levy	1,155,508,372	1,232,921,715
Adjustments for:		
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
	<u>1,646,545,138</u>	<u>2,162,361,452</u>
Operating profit before working capital changes	2,802,053,510	3,395,283,167
(Increase) / decrease in operating assets		
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
	<u>(2,361,428,444)</u>	<u>(2,181,416,712)</u>
(Decrease) / increase in operating liabilities		
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)
	<u>223,280,043</u>	<u>(644,432,824)</u>
Cash generated from operating activities	663,905,109	569,433,631
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)
	<u>(1,922,287,778)</u>	<u>(2,242,521,611)</u>
Net cash used in operating activities	(1,258,382,669)	(1,673,087,980)
CASH FLOWS FROM INVESTING ACTIVITIES		
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
Net cash generated from / (used in) investing activities	363,037,197	(2,000,335,406)
CASH FLOWS FROM FINANCING ACTIVITIES		
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)
Net cash generated from financing activities	1,521,217,777	5,845,477,018
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)
Cash and cash equivalents at end of the period	(504,426,557)	1,280,122,321



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Annexure 'B-1'
**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)	
ASSETS		
Non-current assets		
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>
Current assets		
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>
Total assets	<u><u>37,688,790,554</u></u>	<u><u>35,416,559,730</u></u>
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital		
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
Revenue reserves	4,154,526,887	4,109,198,564
	<u>10,918,584,285</u>	<u>10,897,447,595</u>
Non-current liabilities		
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>
Current liabilities		
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>
Total equity and liabilities	<u><u>37,688,790,554</u></u>	<u><u>35,416,559,730</u></u>
Contingencies and commitments		

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

	<u>Six months period ended</u>		<u>Three months period ended</u>	
	<u>December 31,</u>	<u>December 31,</u>	<u>December 31,</u>	<u>December 31,</u>
	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
	<u>(Rupees)</u>			
INCOME				
Income from operations				
Mark-up on finance leases	718,527,707	1,030,753,658	352,495,571	488,951,418
Mark-up on loans and finances	2,048,821,427	2,154,219,685	1,052,686,586	1,075,737,672
	<u>2,767,349,134</u>	<u>3,184,973,343</u>	<u>1,405,182,157</u>	<u>1,564,689,090</u>
Income from other activities				
Other income - net	365,489,744	502,983,961	194,982,249	263,723,090
Share of profit from associate - net of tax	64,448,497	69,289,791	30,869,935	36,808,608
	<u>429,938,241</u>	<u>572,273,752</u>	<u>225,852,184</u>	<u>300,531,698</u>
	<u>3,197,287,375</u>	<u>3,757,247,095</u>	<u>1,631,034,341</u>	<u>1,865,220,788</u>
EXPENSES				
Finance cost	1,308,783,587	1,782,992,276	667,986,490	863,368,653
Administrative and general expenses	842,321,883	817,023,606	432,935,792	422,527,191
Direct cost	18,971,284	19,981,953	9,824,414	11,672,792
	<u>2,170,076,754</u>	<u>2,619,997,835</u>	<u>1,110,746,696</u>	<u>1,297,568,636</u>
Profit before provision and taxation	<u>1,027,210,621</u>	<u>1,137,249,260</u>	<u>520,287,645</u>	<u>567,652,152</u>
Reversal of expected credit loss / provision against leases, loans and finances - net	(49,047,046)	(97,522,200)	(67,065,150)	(124,366,711)
Other provisions -net	19,544,191	109,326,761	12,060,251	99,005,673
	<u>(29,502,855)</u>	<u>11,804,561</u>	<u>(55,004,899)</u>	<u>(25,361,038)</u>
Profit before tax and levy	<u>1,056,713,476</u>	<u>1,125,444,699</u>	<u>575,292,544</u>	<u>593,013,190</u>
Levy - final taxes	3,530,186	1,361,506	1,828,304	1,361,506
Profit before tax	<u>1,053,183,290</u>	<u>1,124,083,193</u>	<u>573,464,240</u>	<u>591,651,684</u>
Taxation - Current	329,155,209	366,656,597	164,785,105	151,279,033
- Prior	3,389,317	(2,486,500)	3,389,317	(2,486,500)
- Deferred	73,408,570	64,119,320	54,151,732	71,565,279
	<u>405,953,096</u>	<u>428,289,417</u>	<u>222,326,154</u>	<u>220,357,812</u>
Profit for the period	<u>647,230,194</u>	<u>695,793,776</u>	<u>351,138,086</u>	<u>371,293,872</u>
Earnings per share - basic and diluted	<u>3.69</u>	<u>3.97</u>	<u>2.00</u>	<u>2.12</u>



Signature

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (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)			
Profit for the period	647,230,194	695,793,776	351,138,086	371,293,872
Other comprehensive (loss) / income				
<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
Total comprehensive income for the period	635,063,455	698,391,931	346,804,477	374,706,758



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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						Total shareholders equity
	Capital reserves				Unappropriated profit	Total reserves	
	Share premium	Statutory reserve	Foreign currency translation reserve	Surplus / (deficit) on re- measurement of financial assets at fair value through other comprehensiv e income			

(Rupees)

Balance as at July 1, 2024 (audited) 1,754,076,470 1,501,683,073 1,957,234,499 611,177,389 2,234,530 898,306,747 3,745,824,134 8,716,460,372 10,470,536,842

**Total comprehensive income for the six
months period ended December 31, 2024**

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
Total comprehensive income for the period	-	-	-	(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 - -

**Transactions with owners recorded
directly in equity**

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)

Balance as at December 31, 2024 (un-audited) 1,754,076,470 1,501,683,073 1,957,234,499 610,447,164 5,407,678 886,434,493 3,927,422,455 8,888,629,362 10,642,705,832

Balance as at July 1, 2025 (audited) 1,754,076,470 1,501,683,073 2,018,508,051 633,210,616 6,206,582 874,562,239 4,109,198,564 9,143,371,125 10,897,447,595

**Total comprehensive income for the six
months period ended December 31, 2025**

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)
Total comprehensive income for the period	-	-	-	(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 - -

**Transactions with owners recorded
directly in equity**

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)

Balance as at December 31, 2025 (un-audited) 1,754,076,470 1,501,683,073 2,018,508,051 619,232,299 7,867,520 862,689,985 4,154,526,887 9,164,507,815 10,918,584,285



Signature

Annexure 'B-5'

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

	Six months period ended	
	December 31, 2025	December 31, 2024
	----- (Rupees) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax and levy	1,056,713,476	1,125,444,699
Adjustments for:		
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
	1,153,136,126	1,478,159,363
Operating cash flows before working capital changes	2,209,849,602	2,603,604,062
(Increase) / decrease in operating assets		
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)
Increase / (decrease) in operating liabilities		
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)
Cash generated from operating activities	76,483,668	475,885,625
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)
Net cash used in operating activities	(1,443,902,312)	(1,142,430,668)
CASH FLOWS FROM INVESTING ACTIVITIES		
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
Net cash generated from / (used in) investing activities	116,828,491	(2,226,125,560)
CASH FLOWS FROM FINANCING ACTIVITIES		
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)
Net cash generated from financing activities	1,793,736,935	5,084,487,470
Net increase in cash and cash equivalents	466,663,114	1,715,931,242
Cash and cash equivalents at beginning of the period	(1,594,102,390)	(1,241,797,731)
Cash and cash equivalents at end of the period	(1,127,439,276)	474,133,511



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