

Six Years Financial Highlights

	2023	2022	2021	2020	2019	2018
Operating Results (Rupees in million)						
Total disbursement	1,358	1,836	1,343	568	674	578
Revenue	512	311	156	152	152	85
Finance cost	192	88	7	0	0	0
Provision (Reversal)	0	1	0	8	5	5
Profit for the period before tax	234	162	97	94	94	42
Profit for the period after tax	187	126	69	67	67	30
Dividend	120	100	60	55	65	20
Statement of financial position (Rupees in million)						
Portfolio	2,727	2,468	1,670	1,188	990	532
Fixed Assets	16	4	10	18	15	21
Total Assets	2,887	2,761	1,739	1,366	1,290	1,154
Total Borrowing	973	1,042	300	0	0	0
Long term debt	180	373	0	0	0	0
Total Liabilities	1,760	1,702	706	342	277	143
Shareholders' equity	1,127	1,059	1,033	1,024	1,013	1,011
PERFORMANCE INDICATORS						
Profitability						
Profit before taxation over revenue	45.59%	52.24%	62.09%	62.06%	62.24%	49.21%
Return on equity	17.12%	12.06%	6.75%	6.54%	6.58%	2.94%
Return on assets	6.63%	5.61%	4.47%	5.01%	5.45%	2.72%
Income / expense ratio	1.84	2.10	2.62	3.06	2.88	2.24
Liquidity						
Current ratio	1.16	1.41	1.71	6.04	18.34	64.53
Cash to current liability	0.09	0.33	0.12	0.23	0.64	1.14
Investment/ Market						
Dividend payout	64.12%	79.24%	86.38%	82.63%	97.65%	67.55%
Earning per share	1.87	1.26	0.69	0.67	0.67	0.30
Price earning ratio	6.02	8.40	14.88	15.38	15.21	34.15
Dividend	12%	10%	6%	6%	7%	2%
Capital structure						
Debt/ Equity ratio	0.86	0.98	0.29	0.00	0.00	0.00
Book value per share	11.27	10.59	10.33	10.24	10.13	10.11
Interest cover ratio	2.22	2.86	15.42	307.88	584.12	1,059.18