

## Six Years Financial Highlights

	2025	2024	2023	2022	2021	2020
<b>Operating Results ( Rupees in million)</b>						
Total disbursement	2,108	1,451	1,358	1,836	1,343	568
Revenue	427	543	512	311	156	152
Finance cost	145	200	192	88	7	0
Provision (Reversal)	12	15	0	1	0	8
Profit for the period before tax	154	239	234	162	97	94
Profit for the period after tax	115	178	187	126	69	67
Proposed Dividend	50	120	120	100	60	55
<b>Statement of financial position ( Rupees in million)</b>						
Portfolio	3,410	2,893	2,727	2,468	1,670	1,188
Fixed Assets	13	18	16	4	10	18
Total Assets	3,541	3,370	2,887	2,761	1,739	1,366
Total Borrowing	1,340	1,208	973	1,042	300	0
Long term debt	542	357	180	373	0	0
Total Liabilities	2,241	2,066	1,760	1,702	706	342
Shareholders' equity	1,300	1,304	1,127	1,059	1,033	1,024
<b>Performance Indicators</b>						
<b>Profitability</b>						
Profit before taxation over revenue	35.99%	43.95%	45.59%	52.24%	62.09%	62.06%
Return on equity	8.83%	14.63%	17.12%	12.06%	6.75%	6.54%
Return on assets	3.33%	5.68%	6.63%	5.61%	4.47%	5.01%
Income / expense ratio	1.64	1.87	1.84	2.10	2.62	3.06
<b>Liquidity</b>						
Current ratio	1.32	1.43	1.16	1.41	1.71	6.04
Cash to current liability	0.05	0.31	0.09	0.33	0.12	0.23
<b>Investment/ Market</b>						
Dividend payout	43.49%	67.47%	64.12%	79.24%	86.38%	82.63%
Earning per share	1.15	1.78	1.87	1.26	0.69	0.67
Price earning ratio	11.31	7.33	6.02	8.40	14.88	15.38
Dividend	5%	12%	12%	10%	6%	6%
<b>Capital structure</b>						
Debt/ Equity ratio	1.03	0.93	0.86	0.98	0.29	0
Book value per share	13.00	13.04	11.27	10.59	10.33	10.24
Interest cover ratio	2.14	2.27	2.22	2.86	15.42	307.88