



OLP FINANCIAL SERVICES PAKISTAN LIMITED

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April 27, 2026

THE GENERAL MANAGER
Pakistan Stock Exchange Limited
Karachi, Pakistan.

Dear Sir,

**SUBJECT: ANNOUNCEMENT OF FINANCIAL RESULTS FOR THE NINE MONTHS PERIOD AND
THIRD QUARTER ENDED MARCH 31, 2026**

We wish to inform you that the Board of Directors of OLP Financial Services Pakistan Limited in its meeting held on April 27, 2026 at 12:30 p.m. at the Company's Head Office, has approved the Un-audited Condensed Interim Financial Statements (Consolidated and Unconsolidated) of the Company for the nine months period and third quarter ended March 31, 2026 and recommended the following:

(i) CASH DIVIDEND

An interim Cash Dividend for the period ended March 31, 2026 @ Rs. 2/- per share i.e. 20%.

(ii) BONUS SHARE

NIL

(iii) RIGHT SHARES

NIL

The Consolidated and Unconsolidated Financial Information of the Company are enclosed as Annexure "A-1 to A-5" and Annexure "B-1 to B-5", respectively.

The Share Transfer Books of the company will be closed from Monday, May 11, 2026 to Wednesday, May 13, 2026 (both days inclusive). Transfers received in order at the office of our registrar, M/s FAMCO Associates (Private) Ltd, 8-F, next to Hotel Faran, Nursery Block 6, P.E.C.H.S. Shahrah-e-Faisal, Karachi at the close of business on Friday, May 8, 2026 will be treated in time for the purpose of above Interim Cash Dividend to the transferees.

The Quarterly Report of the Company for the period ended March 31, 2026 will be transmitted through PUCARS, within the specified 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 MARCH 31, 2026**

Annexure 'A-1'

	(Un-audited) March 31, 2026	(Audited) June 30, 2025
	(Rupees)	
ASSETS		
Non-current assets		
Property and equipment	1,312,108,569	1,412,534,884
Leasehold assets	431,143,575	736,741,555
Intangible assets	56,066,757	28,351,799
Net investment in finance lease	3,575,310,001	3,725,705,505
Long-term loans and finances	16,648,294,323	15,725,450,417
Investment in associates	1,845,514,114	1,775,618,949
Long-term investments	26,576,102	22,095,195
Long-term deposits	11,350,693	11,120,680
Defined benefit plan asset	64,305,578	64,305,578
	<u>23,970,669,712</u>	<u>23,501,924,562</u>
Current assets		
Short-term finances	812,739	5,105,107
Current maturity of non-current assets	18,682,731,407	16,353,720,904
Short-term investments	2,809,645,061	2,342,693,585
Advances and prepayments	283,065,752	292,925,478
Other receivables	659,133,251	550,615,859
Cash and bank balances	787,906,073	892,033,218
Assets classified as held for sale	4,700,000	12,356,661
	<u>23,227,994,283</u>	<u>20,449,450,812</u>
Total assets	<u>47,198,663,995</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	3,500,000,000	3,500,000,000
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	856,753,858	874,562,239
Other reserves	4,143,913,246	4,159,610,322
	<u>5,000,667,104</u>	<u>5,034,172,561</u>
Revenue Reserves	4,555,322,740	4,129,356,428
Total equity attributable to equity holder of the Holding Company	11,310,066,314	10,917,605,459
Non-controlling interest	1,079,409,069	1,073,802,734
Total equity	<u>12,389,475,383</u>	<u>11,991,408,193</u>
Non-current liabilities		
Long-term finances	12,490,979,919	11,654,034,351
Long-term certificates of deposit	484,703,624	644,503,472
Long-term deposits	78,100,752	147,484,426
Deferred taxation	770,054,238	708,087,182
Other long-term liabilities	121,240,217	259,270,328
Redeemable capital	1,665,505,000	102,100,000
	<u>15,610,583,750</u>	<u>13,515,479,759</u>
Current liabilities		
Accrued and other liabilities	2,500,094,904	1,835,867,636
Unclaimed dividend	124,938,990	96,745,256
Short-term borrowings	2,366,386,870	2,073,380,343
Short-term certificates of deposit	2,309,763,624	2,106,150,587
Current maturity of non-current liabilities	11,751,916,848	12,104,554,489
Taxation - net	145,503,626	226,528,398
Liabilities directly associated with the assets held for sale	-	1,260,713
	<u>19,198,604,862</u>	<u>18,444,487,422</u>
Total equity and liabilities	<u>47,198,663,995</u>	<u>43,951,375,374</u>
Contingencies and commitments		



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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 NINE MONTHS PERIOD ENDED MARCH 31, 2026**

	Nine months period ended		Three months period ended	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
	(Rupees)			
Continuing Operation				
INCOME				
Income from operations				
Mark-up on finance leases	1,042,473,797	1,447,385,226	323,946,090	416,631,568
Mark-up on loans and finances	3,926,582,392	4,041,168,158	1,332,529,060	1,249,889,614
	4,969,056,189	5,488,553,384	1,656,475,150	1,666,521,182
Income from other activities				
Other income - net	970,706,036	1,299,267,736	376,274,503	373,593,966
Share of profit from associate - net of tax	100,106,899	116,291,754	35,658,402	47,001,963
	1,070,812,935	1,415,559,490	411,932,905	420,595,929
	6,039,869,124	6,904,112,874	2,068,408,055	2,087,117,111
EXPENSES				
Finance cost	2,489,771,303	3,255,790,842	826,171,287	917,823,925
Administrative and general expenses	1,488,197,343	1,453,016,195	482,606,771	488,342,681
Direct cost	209,488,028	338,230,680	59,764,260	104,367,166
	4,187,456,674	5,047,037,717	1,368,542,318	1,510,533,772
Profit before provisions and taxation	1,852,412,450	1,857,075,157	699,865,737	576,583,339
Reversal of expected credit loss / provision against leases, loans and finances - net	(4,665,863)	(66,361,353)	23,472,183	(1,919,343)
Other provisions - net	35,973,294	123,691,393	9,311,885	11,679,280
	31,307,431	57,330,040	32,784,068	9,759,937
Profit before levy and income taxes	1,821,105,019	1,799,745,117	667,081,669	566,823,402
Levy - final taxes	3,807,292	4,713,371	(44,336)	538,283
Profit before income taxes	1,817,297,727	1,795,031,746	667,126,005	566,285,119
Taxation - Current	625,724,553	622,602,177	233,079,322	213,454,333
- Prior	3,389,317	(2,486,500)	-	-
- Deferred	72,002,080	58,328,130	22,728,730	1,217,279
	701,115,950	678,443,807	255,808,052	214,671,612
Profit from continuing operations	1,116,181,777	1,116,587,939	411,317,953	351,613,507
Discontinued Operations				
Profit from discontinued operations - net of tax	2,275,044	-	790,022	-
Profit for the period	1,118,456,821	1,116,587,939	412,107,975	351,613,507
Profit for the period after taxation attributable to:				
Equity shareholders of the Holding Company	1,022,083,426	1,005,707,391	376,099,282	315,101,938
Non-controlling interest	96,373,395	110,880,548	36,008,693	36,511,569
	1,118,456,821	1,116,587,939	412,107,975	351,613,507
Earnings per share - basic and diluted	5.83	5.73	2.14	1.80



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**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026**

	Nine months period ended		Three months period ended	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
	(Rupees)			
Profit for the period after taxation attributable to:				
Equity shareholders of the Holding Company	1,022,083,426	1,005,707,391	376,099,282	315,101,938
Non-controlling interest	96,373,395	110,880,548	36,008,693	36,511,569
	<u>1,118,456,821</u>	<u>1,116,587,939</u>	<u>412,107,975</u>	<u>351,613,507</u>
Other comprehensive income				
<i>Items that may be subsequently reclassified to consolidated statement of profit or loss</i>				
Exchange (loss) / gain arising on translation of foreign associate	(30,213,818)	9,372,201	(7,298,544)	10,569,289
Deferred tax on exchange (loss) / gain arising on translation of foreign associate	11,783,389	(3,655,160)	2,846,432	(4,122,023)
	<u>(18,430,429)</u>	<u>5,717,041</u>	<u>(4,452,112)</u>	<u>6,447,266</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 classified at FVTOCI	4,480,907	21,060,106	1,761,336	15,856,224
Deferred tax on fair value changes on remeasurement of financial assets	(1,747,554)	(8,213,441)	(686,921)	(6,184,707)
	<u>2,733,353</u>	<u>12,846,665</u>	<u>1,074,415</u>	<u>9,673,517</u>
Share of other comprehensive income / (loss) of associate	2,082	254,969	(248,147)	491
Deferred tax on share of other comprehensive income / (loss) of associate	(812)	(99,438)	96,777	(192)
	<u>1,270</u>	<u>155,531</u>	<u>(151,370)</u>	<u>299</u>
Total comprehensive income for the period	<u>1,102,761,015</u>	<u>1,135,307,176</u>	<u>408,578,908</u>	<u>367,734,589</u>
Total comprehensive income for the period attributable to:				
Equity shareholders of the Holding Company	1,006,387,620	1,024,426,628	372,570,215	331,223,020
Non-controlling interest	96,373,395	110,880,548	36,008,693	36,511,569
	<u>1,102,761,015</u>	<u>1,135,307,176</u>	<u>408,578,908</u>	<u>367,734,589</u>



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**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026**

Attributable to equity shareholders of the Holding Company										Non-controlling interest	Total
Reserves								Total reserves			
Issued, subscribed and paid-up capital	Capital Reserves					Revenue reserve					
	Share premium	Statutory reserve	Foreign currency translation reserve	Surplus 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	-	-	-	-	-	-	1,005,707,391	1,005,707,391	110,880,548	1,116,587,939	
Other comprehensive income	-	-	-	5,717,041	12,846,665	-	155,531	18,719,237	-	18,719,237	
Total comprehensive income for the period	-	-	-	5,717,041	12,846,665	-	1,005,862,922	1,024,426,628	110,880,548	1,135,307,176	
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(17,808,381)	17,808,381	-	-	-	
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 March 31, 2025 (un-audited)	1,754,076,470	1,501,683,073	1,957,234,499	616,894,430	15,081,195	880,498,366	4,185,711,583	9,157,103,146	1,045,421,806	11,956,601,422	
Balance as at July 1, 2025 (audited)	1,754,076,470	1,501,683,073	2,018,508,051	633,210,516	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	-	-	-	-	-	-	1,022,083,426	1,022,083,426	96,373,395	1,118,456,821	
Other comprehensive income	-	-	-	(18,430,429)	2,733,353	-	1,270	(15,695,806)	-	(15,695,806)	
Total comprehensive income for the period	-	-	-	(18,430,429)	2,733,353	-	1,022,084,696	1,006,387,620	96,373,395	1,102,761,015	
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(17,808,381)	17,808,381	-	-	-	
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 March 31, 2026 (un-audited)	1,754,076,470	1,501,683,073	2,018,508,051	614,780,187	8,941,935	856,753,858	4,555,322,740	9,555,989,844	1,079,409,069	12,389,475,381	



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**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026**

	Nine months period ended	
	March 31, 2026	March 31, 2025
	-----Rupees-----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income taxes and levy	1,823,380,063	1,799,745,117
Adjustments for:		
Depreciation and amortisation	303,651,416	415,751,744
Amortisation of transaction cost	3,415,882	4,514,345
Reversal of expected credit loss / provision against finance leases, loans and finances - net	(4,665,863)	(66,361,353)
Other provisions - net	35,973,294	123,691,393
Gain on sale of investment - net	(29,555,000)	(139,662,500)
Charge for defined benefit plan - gratuity fund	15,257,142	17,169,871
Share of profit from associate - net of tax	(100,106,899)	(116,291,754)
Unrealised gain on remeasurement of financial assets at fair value - net	11,170,317	3,027,801
Finance cost including bank charges	5,947,411,973	3,185,856,798
Dividend income	(2,074,762)	(23,579,462)
Return on investments and deposits	(45,479,165)	(67,021,944)
Gain on disposal of property and equipment	(21,208,355)	(13,277,024)
Interest income on government securities	(141,687,971)	(251,778,599)
Other exchange loss / (gain) - net	188,777	(19,025)
	<u>5,972,290,786</u>	<u>3,072,020,291</u>
Operating profit before working capital changes	<u>7,795,670,849</u>	<u>4,871,765,408</u>
(Increase) / decrease in operating assets		
Investment in finance lease - net	407,454,271	952,278,606
Long-term loans and finances - net	(3,509,015,025)	(4,854,599,134)
Short-term finances	5,864,574	21,613,116
Long-term deposits	(230,013)	113,886
Advances and prepayments	85,693,406	(21,115,234)
Other receivables	(164,656,494)	(8,027,787)
	<u>(3,174,889,281)</u>	<u>(3,909,736,547)</u>
Increase / (decrease) in operating liabilities		
Deposits from lessees - net	(100,938,824)	(21,269,320)
Other long term liabilities - net	(240,398,295)	(713,389,925)
Accrued and other liabilities	609,473,708	(171,279,524)
	<u>268,136,589</u>	<u>(905,938,769)</u>
Cash generated from operating activities	<u>4,888,918,157</u>	<u>56,090,092</u>
Payment against staff retirement benefits	(12,873,590)	(16,441,653)
Finance cost paid	(5,665,417,324)	(2,649,909,065)
Income tax paid	(709,813,076)	(588,680,839)
	<u>(6,388,103,990)</u>	<u>(3,255,031,557)</u>
Net cash used in operating activities	<u>(1,499,185,833)</u>	<u>(3,198,941,465)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred - own use and intangible assets	(58,488,361)	(114,131,792)
Capital expenditure incurred - ijarah finance	(18,831,420)	(365,371,371)
Proceeds from disposal of property and equipment - own use	29,833,755	21,744,214
Proceeds from sale of ijarah assets	150,868,988	335,263,769
Investments - net	(487,891,016)	574,864,991
Dividend received	24,766,528	32,656,168
Interest received	226,797,880	380,206,984
Net cash (used in) / generated from investing activities	<u>(132,943,646)</u>	<u>865,232,963</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from long-term finance	7,101,161,981	8,702,805,121
Repayment of long-term finances	(4,488,287,664)	(3,451,725,928)
Certificates of deposit - net	36,215,625	(2,153,786,858)
Redeemable capital - net	(651,095,000)	-
Payment of lease liability against right-of-use assets	(62,593,496)	(47,799,842)
Dividend paid	(719,001,856)	(614,430,975)
Net cash generated from financing activities	<u>1,216,399,590</u>	<u>2,435,061,518</u>
Net (decrease) / increase in cash and cash equivalents	<u>(415,729,889)</u>	<u>101,353,016</u>
Cash and cash equivalents at beginning of the period	<u>(1,130,298,862)</u>	<u>(891,931,311)</u>
Cash and cash equivalents at end of the period	<u>(1,546,028,751)</u>	<u>(790,578,295)</u>

**OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026**

	(Un-audited) March 31, 2026	(Audited) June 30, 2025
	(Rupees)	
ASSETS		
Non-current assets		
Property and equipment	1,251,210,030	1,339,572,022
Intangible assets	41,747,617	12,797,894
Net investment in finance lease	3,575,310,001	3,725,705,505
Long-term loans and finances	12,293,996,558	10,979,593,320
Investment in subsidiaries	322,374,294	322,374,294
Investment in associates	1,845,514,114	1,775,618,949
Long-term investments	26,576,102	22,095,195
Long-term deposits	11,350,693	11,120,680
Defined benefit plan asset	64,305,578	64,305,578
	<u>19,432,384,987</u>	<u>18,253,183,437</u>
Current assets		
Short-term finances	812,739	5,105,107
Current maturity of non-current assets	16,276,811,555	14,218,466,535
Short-term investments	2,809,603,358	2,182,958,179
Advances and prepayments	68,363,919	24,133,836
Other receivables	642,042,111	449,548,970
Cash and bank balances	132,980,498	278,213,665
Assets classified as held for sale	4,700,000	4,950,001
	<u>19,935,314,180</u>	<u>17,163,376,293</u>
Total assets	<u><u>39,367,699,167</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	3,500,000,000	3,500,000,000
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	856,753,858	874,562,239
Other reserves	4,143,913,246	4,159,610,322
	5,000,667,104	5,034,172,561
Revenue reserve	4,529,100,276	4,109,198,564
	<u>11,283,843,850</u>	<u>10,897,447,595</u>
Non-current liabilities		
Long-term finances	11,826,072,198	11,042,498,301
Long-term certificates of deposit	484,703,624	761,612,246
Deferred taxation	848,040,619	765,464,995
Other long-term liabilities	75,391,850	89,749,861
	<u>13,234,208,291</u>	<u>12,659,325,403</u>
Current liabilities		
Accrued and other liabilities	2,184,327,161	1,546,228,769
Unclaimed dividend	38,747,778	36,662,289
Short-term borrowings	2,366,386,870	1,917,443,770
Short-term certificates of deposit	2,309,763,624	2,106,150,587
Taxation - net	104,165,513	186,974,216
Current maturity of non-current liabilities	7,846,256,080	6,066,327,101
	<u>14,849,647,026</u>	<u>11,859,786,732</u>
Total equity and liabilities	<u><u>39,367,699,167</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 NINE MONTHS PERIOD ENDED MARCH 31, 2026**

	Nine months period ended		Three months period ended	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
(Rupees)				
INCOME				
Income from operations				
Mark-up on finance leases	1,042,473,797	1,447,385,226	323,946,090	416,631,568
Mark-up on loans and finances	3,117,254,485	3,132,245,149	1,068,433,058	978,025,464
	<u>4,159,728,282</u>	<u>4,579,630,375</u>	<u>1,392,379,148</u>	<u>1,394,657,032</u>
Income from other activities				
Other income - net	642,863,091	702,998,990	277,373,347	200,015,029
Share of profit from associate - net of tax	100,106,899	116,291,754	35,658,402	47,001,963
	<u>742,969,990</u>	<u>819,290,744</u>	<u>313,031,749</u>	<u>247,016,992</u>
	<u>4,902,698,272</u>	<u>5,398,921,119</u>	<u>1,705,410,897</u>	<u>1,641,674,024</u>
EXPENSES				
Finance cost	1,956,789,912	2,494,075,616	648,006,325	711,083,340
Administrative and general expenses	1,250,215,788	1,234,549,086	407,893,905	417,525,480
Direct cost	28,285,555	23,929,518	9,314,271	3,947,565
	<u>3,235,291,255</u>	<u>3,752,554,220</u>	<u>1,065,214,501</u>	<u>1,132,556,385</u>
Profit before provision and taxation	<u>1,667,407,017</u>	<u>1,646,366,899</u>	<u>640,196,396</u>	<u>509,117,639</u>
Reversal of expected credit loss / provision against leases, loans and finances - net	(23,409,187)	(99,368,045)	25,637,859	(1,845,845)
Other provisions - net	29,523,331	119,813,358	9,979,140	10,486,597
	<u>6,114,144</u>	<u>20,445,313</u>	<u>35,616,999</u>	<u>8,640,752</u>
Profit before tax and levy	<u>1,661,292,873</u>	<u>1,625,921,586</u>	<u>604,579,397</u>	<u>500,476,887</u>
Levy - final taxes	3,530,186	1,361,506	-	-
Profit before income tax	<u>1,657,762,687</u>	<u>1,624,560,080</u>	<u>604,579,397</u>	<u>500,476,887</u>
Taxation - Current	545,743,897	535,960,157	216,588,688	169,303,560
- Prior	3,389,317	(2,486,500)	-	-
- Deferred	92,610,647	83,802,107	19,202,077	19,682,787
	<u>641,743,861</u>	<u>617,275,764</u>	<u>235,790,765</u>	<u>188,986,347</u>
Profit for the period	<u>1,016,018,826</u>	<u>1,007,284,316</u>	<u>368,788,632</u>	<u>311,490,540</u>
Earnings per share - basic and diluted	<u>5.79</u>	<u>5.74</u>	<u>2.10</u>	<u>1.78</u>



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**OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026**

	Nine months period ended		Three months period ended	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
	(Rupees)			
Profit for the period	1,016,018,826	1,007,284,316	368,788,632	311,490,540
Other comprehensive (loss) / income				
<i>Items that may be subsequently reclassified to statement of profit or loss</i>				
Exchange gain / (loss) arising on translation of foreign associate	(30,213,818)	9,372,201	(7,298,544)	10,569,289
Deferred tax on exchange gain / (loss) arising on translation of foreign associate	11,783,389	(3,655,160)	2,846,432	(4,122,023)
	(18,430,429)	5,717,041	(4,452,112)	6,447,266
<i>Items that will not be subsequently reclassified to statement of profit or loss</i>				
Fair value changes on remeasurement of financial assets	4,480,907	21,060,106	1,761,336	15,858,224
Deferred tax on fair value changes on remeasurement of financial assets	(1,747,554)	(8,213,441)	(686,921)	(6,184,707)
	2,733,353	12,846,665	1,074,415	9,673,517
Share of other comprehensive income / (loss) of associate	2,082	254,969	(248,147)	492
Deferred tax on share of other comprehensive income / (loss) of associate	(812)	(99,438)	96,777	(192)
	1,270	155,531	(151,370)	300
Total comprehensive income for the period	1,000,323,020	1,026,003,553	365,259,565	327,611,623



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**OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026**

Issued, subscribed and paid-up capital	Reserves							Total reserves	Total shareholder equity
	Capital reserves					Revenue reserve			
	Share premium	Statutory reserve	Foreign currency translation reserve	Surplus 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	3,745,824,134	8,716,460,372	10,470,536,842
Total comprehensive income for the nine months period ended March 31, 2025									
Profit for the period	-	-	-	-	-	-	1,007,284,316	1,007,284,316	1,007,284,316
Other comprehensive income	-	-	-	5,717,041	12,846,665	-	155,531	18,719,237	18,719,237
Total comprehensive income for the period	-	-	-	5,717,041	12,846,665	-	1,007,439,847	1,026,003,553	1,026,003,553
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(17,808,381)	17,808,381	-	-
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 March 31, 2025 (un-audited)	<u>1,754,076,470</u>	<u>1,501,683,073</u>	<u>1,957,234,499</u>	<u>616,894,430</u>	<u>15,081,195</u>	<u>880,498,366</u>	<u>4,244,849,421</u>	<u>9,216,240,984</u>	<u>10,970,317,454</u>
Balance as at July 1, 2025 (audited)	1,754,076,470	1,501,683,073	2,018,508,051	833,210,616	6,208,582	874,562,239	4,108,198,584	9,143,371,125	10,697,447,595
Total comprehensive income for the nine months period ended March 31, 2026									
Profit for the period	-	-	-	-	-	-	1,016,018,828	1,016,018,828	1,016,018,828
Other comprehensive (loss) / income	-	-	-	(18,430,429)	2,733,353	-	1,270	(15,695,806)	(15,695,806)
Total comprehensive (loss) / income for the period	-	-	-	(18,430,429)	2,733,353	-	1,016,020,098	1,000,323,020	1,000,323,020
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(17,808,381)	17,808,381	-	-
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 March 31, 2026 (un-audited)	<u>1,754,076,470</u>	<u>1,501,683,073</u>	<u>2,018,508,051</u>	<u>614,780,187</u>	<u>8,941,935</u>	<u>856,753,858</u>	<u>4,529,100,276</u>	<u>9,529,767,380</u>	<u>11,283,843,850</u>



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Annexure 'B-5'
**OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026**

	Nine months period ended	
	March 31, 2026	March 31, 2025
	----- (Rupees) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax and levy	1,661,292,873	1,625,921,586
Adjustments for:		
Depreciation and amortisation	106,810,139	90,531,883
Amortisation of transaction cost	3,415,882	4,514,345
Reversal of provision against lease, loans and finances - net	(23,409,187)	(99,368,045)
Other provision - net	29,523,331	119,813,358
Gain on sale on investments - net	(29,555,000)	(139,662,500)
Charge for defined benefit plan - gratuity fund	15,257,142	17,169,871
Share of profit from associate - net of tax	(100,106,899)	(116,291,754)
Fair value changes on remeasurement of financial assets at fair value through profit or loss	11,170,317	3,027,801
Finance cost including bank charges	1,953,374,030	2,489,561,271
Dividend income	(12,312,223)	(10,310,399)
Return on investments and deposits	(142,402,839)	(259,394,504)
Gain on disposal of property and equipment	(13,566,294)	(13,277,024)
Exchange loss / (gain) - net	188,777	(19,025)
Operating cash flows before working capital changes	1,798,387,176	2,086,295,278
	3,459,680,049	3,712,216,864
(Increase) / decrease in operating assets		
Investment in finance lease - net	407,454,271	952,278,606
Long-term loans and finances - net	(3,607,970,044)	(3,673,385,839)
Short-term finances	5,864,574	21,613,116
Long-term deposits	(230,013)	113,886
Advances and prepayments	(44,230,083)	(36,492,466)
Other receivables	(189,589,372)	(16,740,025)
	(3,428,700,667)	(2,752,612,722)
Increase / (decrease) in operating liabilities		
Other long term liabilities - net	(240,398,295)	(713,389,925)
Accrued and other liabilities	581,288,377	(208,831,189)
	340,890,082	(922,221,114)
Cash generated from operating activities	371,869,464	37,383,028
Payment against staff retirement benefits	(12,873,590)	(16,441,653)
Finance cost paid	(1,672,922,783)	(1,864,898,706)
Income tax paid	(635,472,103)	(505,033,359)
	(2,321,268,476)	(2,386,373,718)
Net cash used in operating activities	(1,949,399,012)	(2,348,990,690)
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred - own use and intangible assets	(56,148,646)	(108,902,350)
Proceeds from disposal of property and equipment - own use	29,833,755	21,744,214
Investments - net	(647,584,719)	379,961,343
Dividend received	12,312,223	10,310,399
Interest received	182,296,193	313,292,780
Net cash (used in) / generated from investing activities	(479,291,194)	616,406,386
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from long term finance	6,937,500,000	7,750,000,000
Repayment of long term finance	(4,488,287,664)	(3,451,725,928)
Certificates of deposit - net	36,215,625	(2,153,786,858)
Payment of lease liability against right-of-use assets	(51,748,416)	(43,274,246)
Dividend paid	(611,841,276)	(526,273,169)
Net cash generated from financing activities	1,821,838,269	1,574,939,799
Net decrease in cash and cash equivalents	(606,851,937)	(157,644,505)
Cash and cash equivalents at beginning of the period	(1,594,102,389)	(1,241,797,731)
Cash and cash equivalents at end of the period	(2,200,954,326)	(1,399,442,236)


