

**ROOTED WITH PURPOSE,
STRENGTH IN SYNERGY**



OLP FINANCIAL SERVICES PAKISTAN LIMITED


(PSX Symbol: OLPL)

CORPORATE BRIEFING SESSION


November 20, 2024
11:00 AM (PST)

- **THIS PRESENTATION IS NOT AN OFFER OR SOLICITATION OF AN OFFER TO BUY OR SELL ANY SECURITIES OR ANY INVESTMENT.**
- The information contained herein reflects our latest business statement as at September 30, 2024. Except the historical information contained herein, statements in this Release which contain words or phrases such as ‘will’, ‘would’, ‘indicating’ expected to’ etc., and similar expressions or variations of such expressions may constitute ‘forward-looking statement’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological, implementation and changes, the actual growth in demand for financing products and services, cash flow projections, our exposure to market risks as well as other risks detailed in the reports filed by us with various regulatory authorities as per applicable laws and regulations.
- OLP undertakes no obligations to update forward-looking statements to reflect event or circumstances after the date thereof.


OLP - at a Glance




Global Presence
ORIX Corporation, Japan (Parent Company)



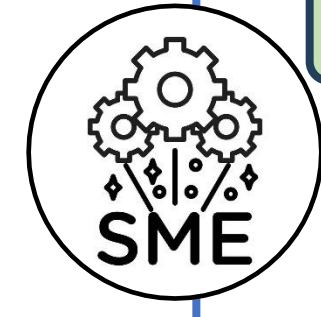
Branches
34 Branches in 32 Cities



Credit Rating
Long Term AA+
Short Term A1+



Dividend
One of the consistent payout in NBFi sector



SME's
Over the last 38 years, OLP has disbursed PKR 259 billion with majority to SME sector.

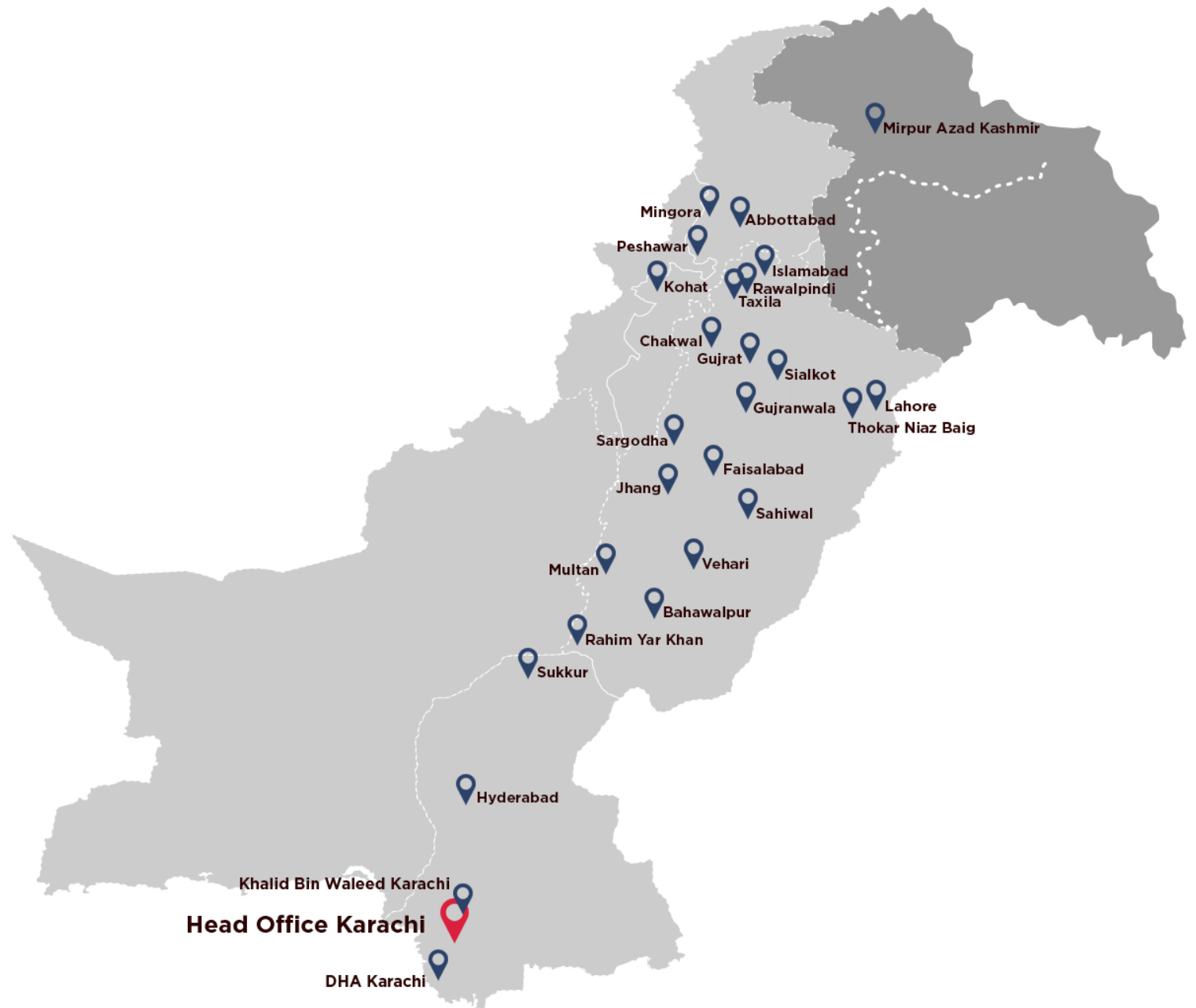


Market Capitalization
OLP has a market capitalization of PKR 5.25 billion

Geographical Presence



ZONAL OFFICES	BRANCHES
KARACHI (HEAD OFFICE)	KORANGI
	KHALID BIN WALEED
	DHA
LAHORE (REGIONAL OFFICE)	LAHORE
	THOKAR NIAZ BAIG
HYDERABAD	HYDERABAD
	SUKKUR
ISLAMABAD	ISLAMABAD
	CHAKWAL
	MIRPUR
	RAWALPINDI
	TAXILA
FAISALABAD	FAISALABAD
	JHANG
	SAHIWAL
	SARGODHA
MULTAN	MULTAN
	BAHAWALPUR
	RAHIM YAR KHAN
	VEHARI
PESHAWAR	PESHAWAR
	KOHAT
	MINGORA
	ABBOTABAD
SIALKOT	SIALKOT
	GUJRAT
	GUJRANWALA
TOTAL ZONES – 8	TOTAL BRANCHES – 26
OTHERS	
SMALL ENTERPRISE & AGRI	TOTAL BRANCHES - 8



OLP Products



Corporate
Lease



Consumer
Auto Lease



Commercial
Vehicle Lease



Term
Finance



Small
Enterprises



Agri
Finance



Insurance
Agency

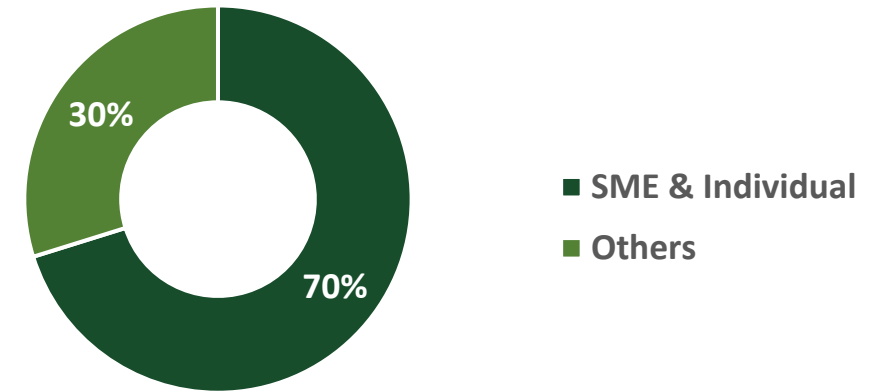


Certificates
of Deposit

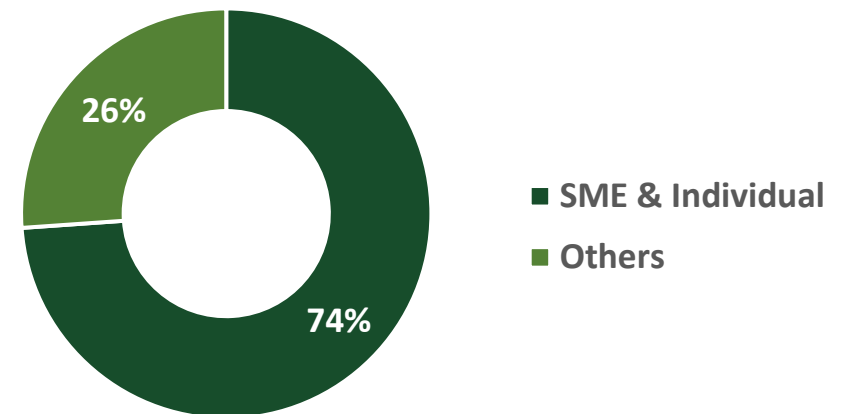
Contribution towards Economy

- OLP has focused on supporting Small and Medium Enterprises (SMEs) by providing access to financing from formal institutions, helping them avoid reliance on high-interest informal loans.
- Over 38 years, OLP has disbursed a total of Rs. 259 billion, with the majority allocated to the SME sector.
- In the financial year 2024, 70% of OLP's total disbursements went to the SME & individual sector, with the remaining 30% directed to other sectors.
- SME & individual represents 74% of our portfolio (59% of our total assets)

Disbursement



Portfolio





- **Management Association of Pakistan Award 2024**
39TH Corporate Excellence Awards
- **NBFI and Modaraba Association of Pakistan Award 2023**
Performance Award

Board Members

**Mr. Khalid Aziz
Mirza**

Chairman & Non-
Executive Director

**Mr. Anwar
Mansoor Khan**

Independent Non-
Executive Director

**Mr. Rashid
Ahmed Jafer**

Independent Non-
Executive Director

**Mr. Yoshiaki
Matsuoka**

Non-Executive
Director

**Ms. Keiko
Watanabe**

Non-Executive
Director

Ms. Mika Takeda

Non-Executive
Director

Mr. Ramon Alfrey

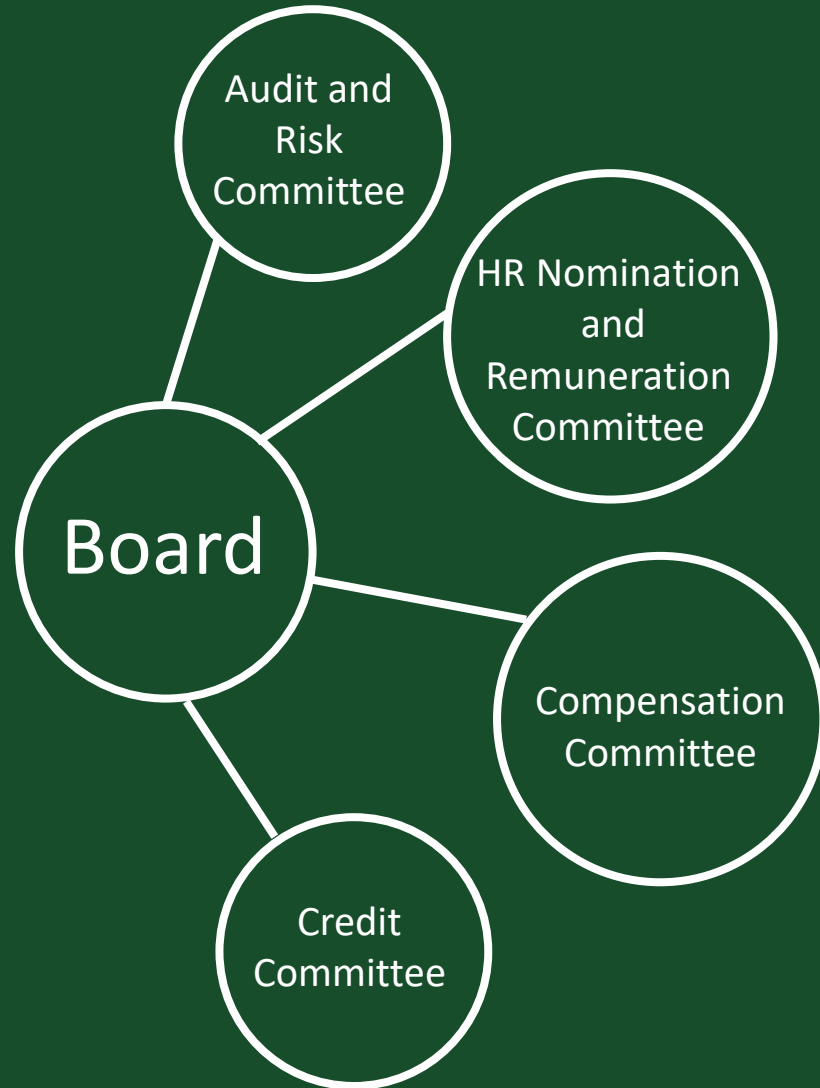
Non-Executive
Director

**Mr. Shaheen
Amin**

Chief Executive
Officer

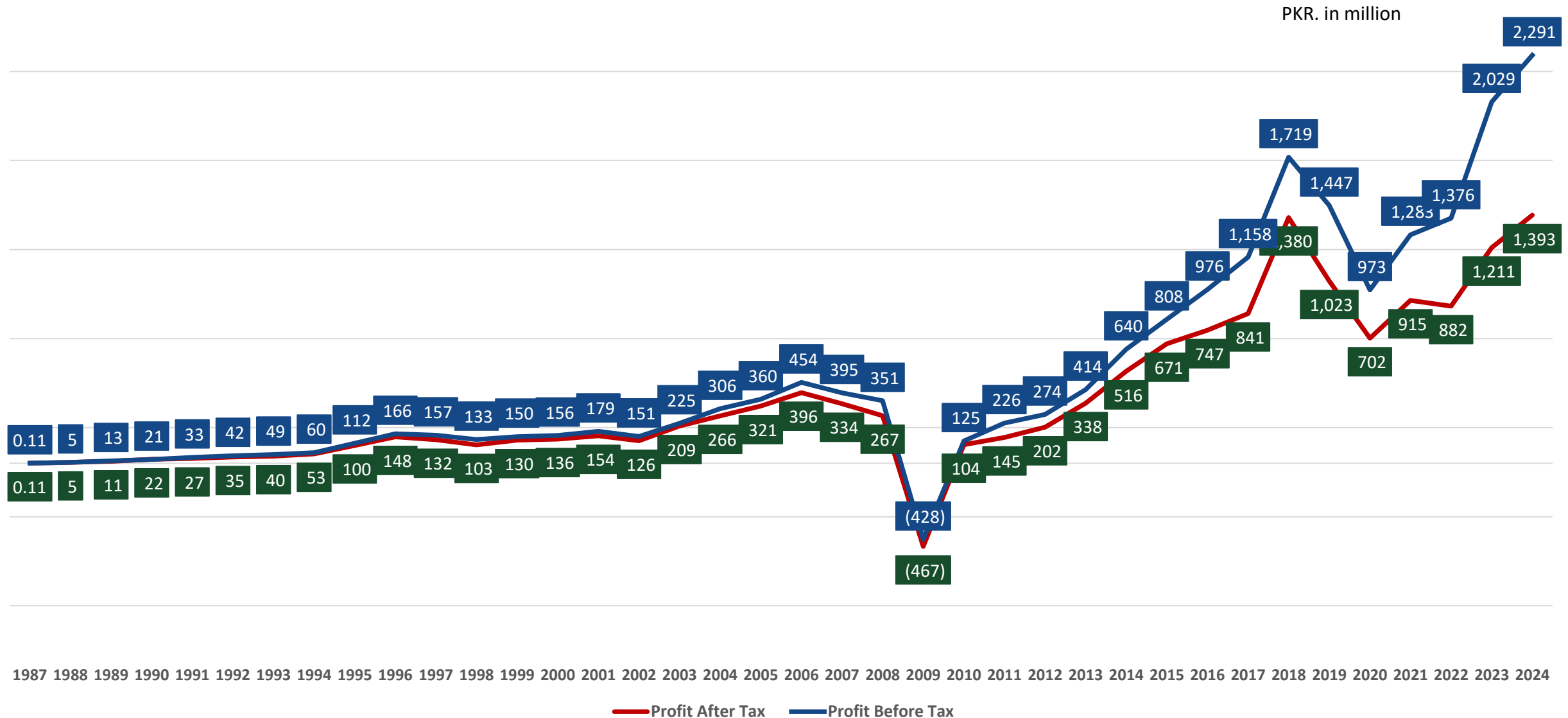
2 Independent Directors | 3 Non-Executive Directors | 2 Female Directors

Internal Governance Structure

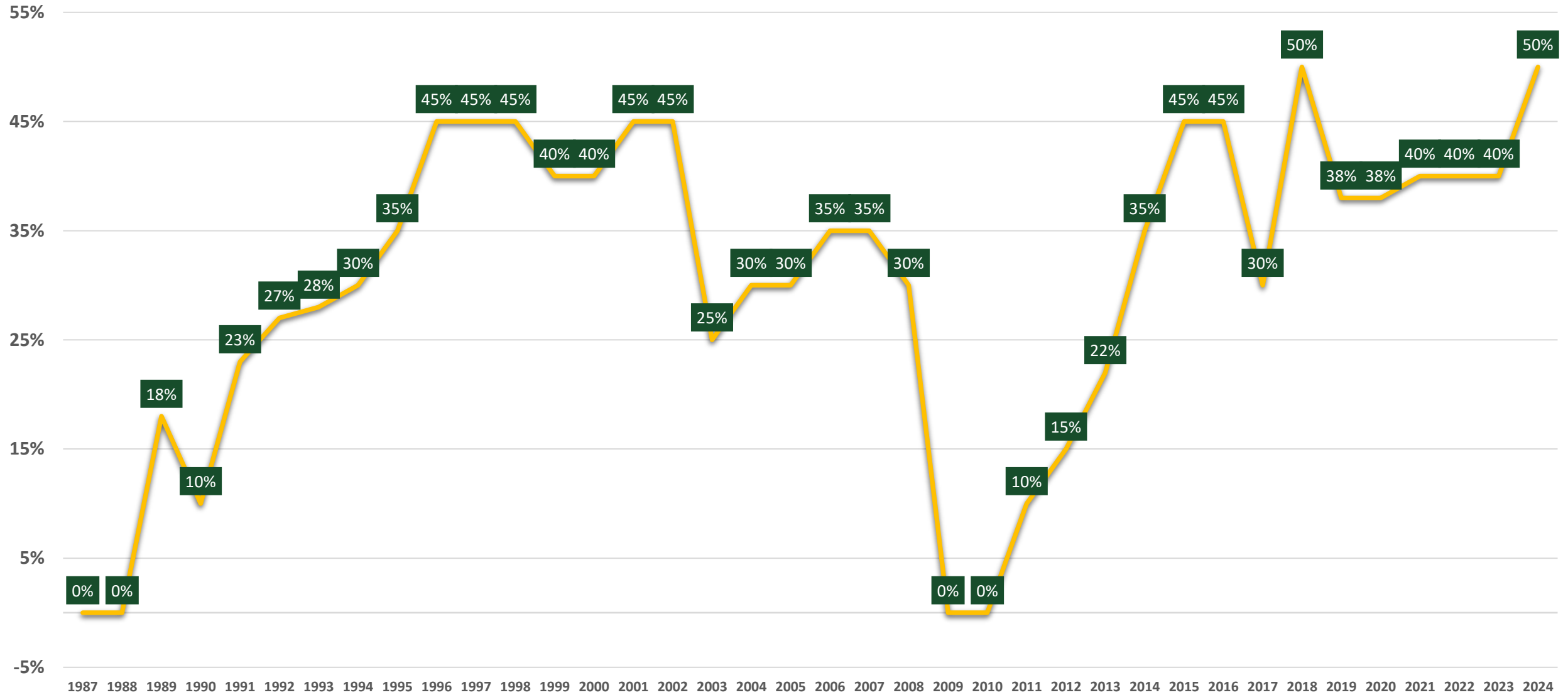


Operational & Financial Information

Annual Profit

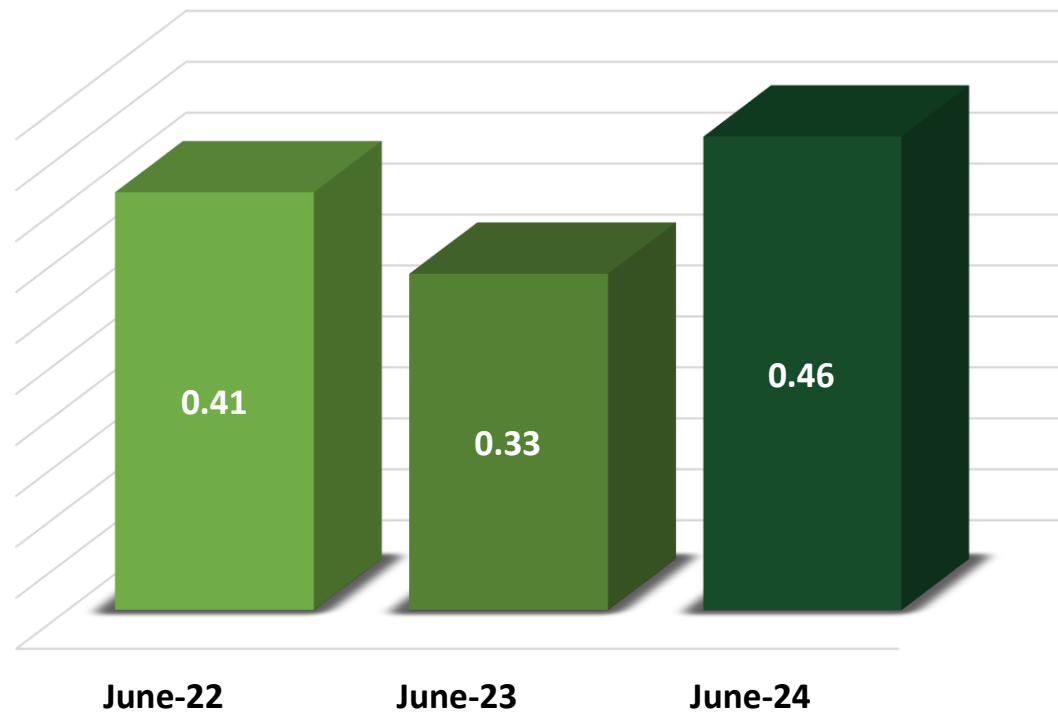


Dividend Including Bonus Shares

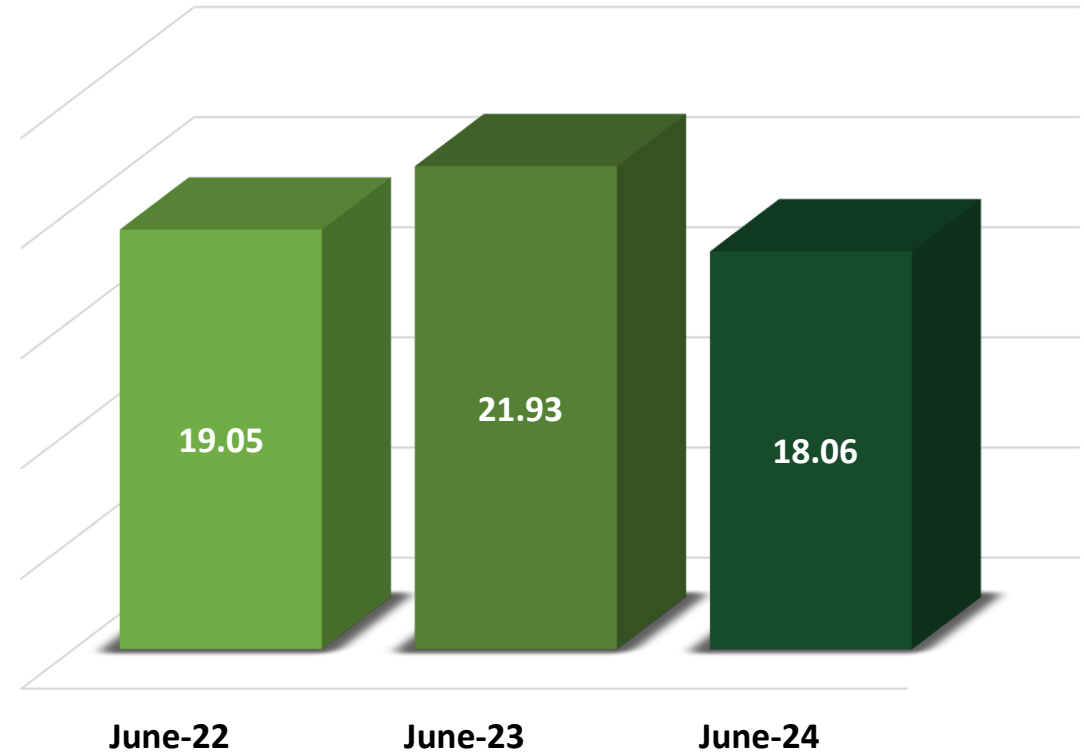


Market Ratios

Price to Book ratio (Times)



Dividend Yield (%)



Financial Highlights

June 2024 Financial Highlights



Revenue
PKR **7.98** bn
vs PKR 6.79 bn
FY23



Profitability
PKR **1.39** bn
vs PKR 1.21 bn
FY23



EPS
PKR **7.94**
vs 6.90 FY23

SEP 2024 Quarterly Financial Highlights



Revenue
PKR **1.89** bn
vs PKR 1.98 bn
Q1-FY24



Profitability
PKR **324** Mn
vs PKR 378 Mn
Q1-FY24

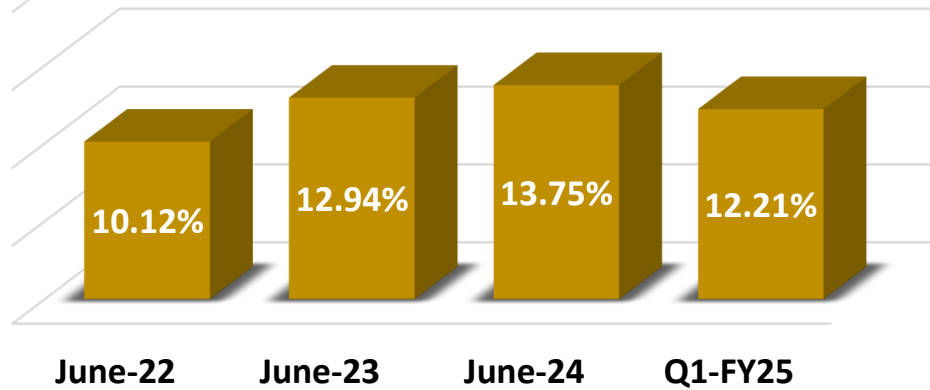


EPS
PKR **1.85**
vs 2.16
Q1-FY24

Financial Ratios

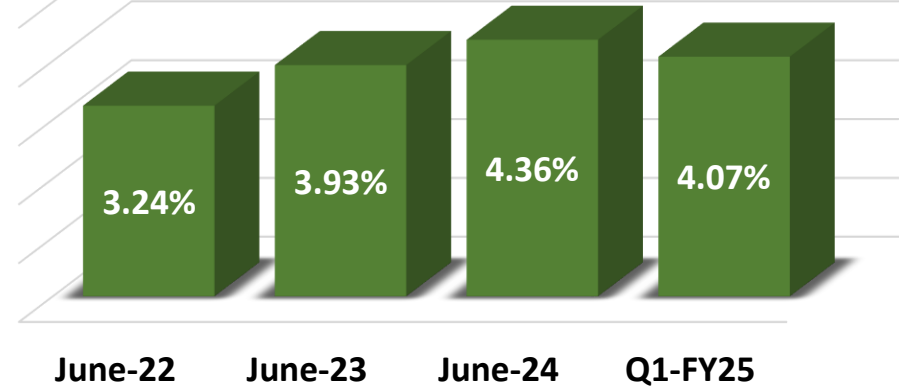
Return on equity (ROE) (%)

Annualized

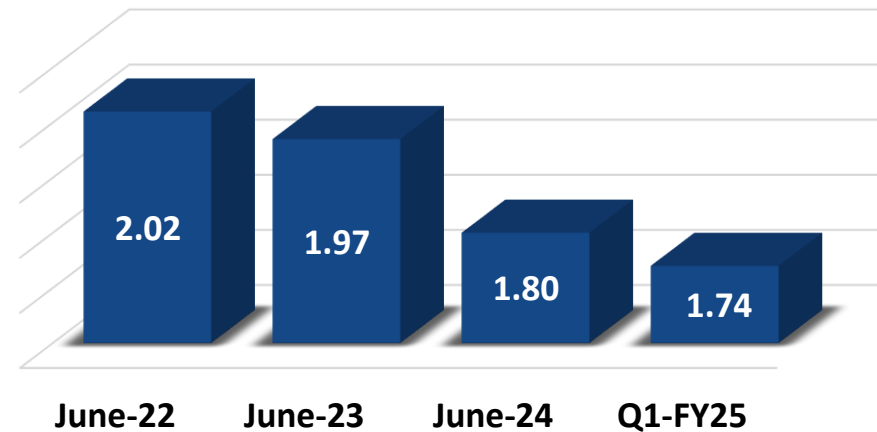


Return on assets (ROA) (%)

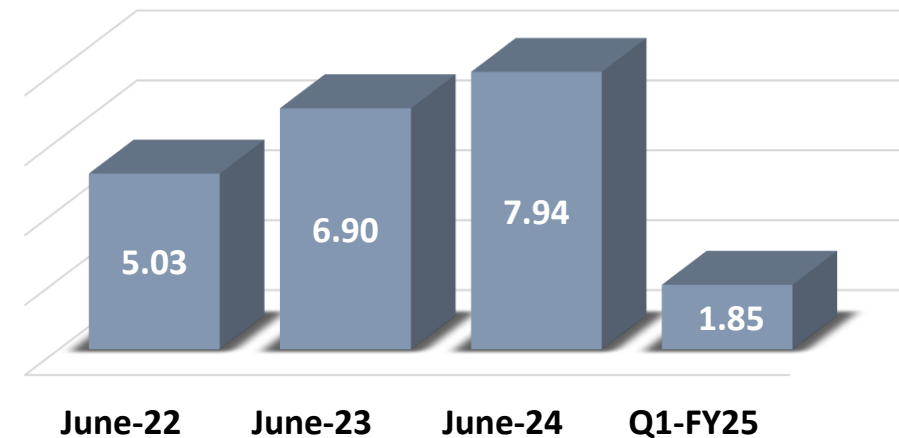
Annualized



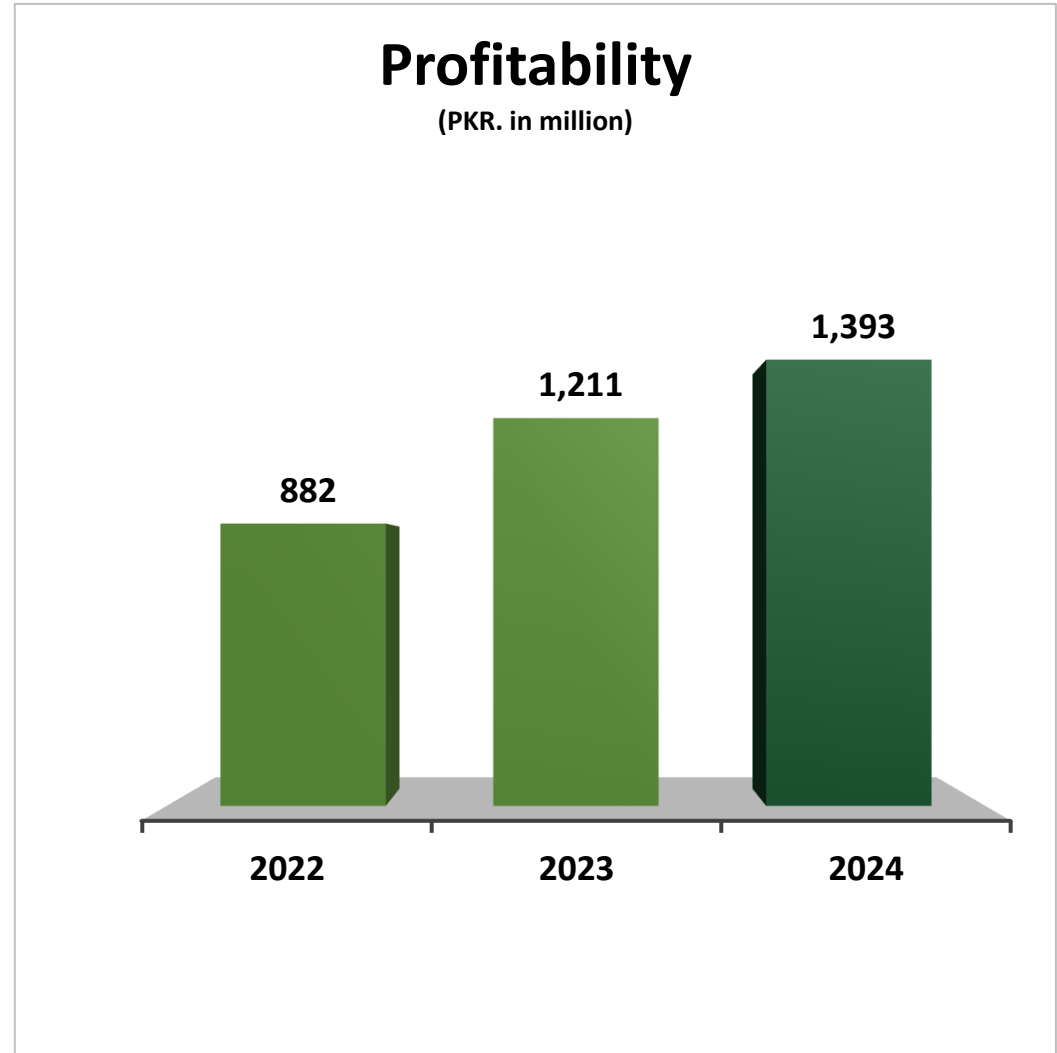
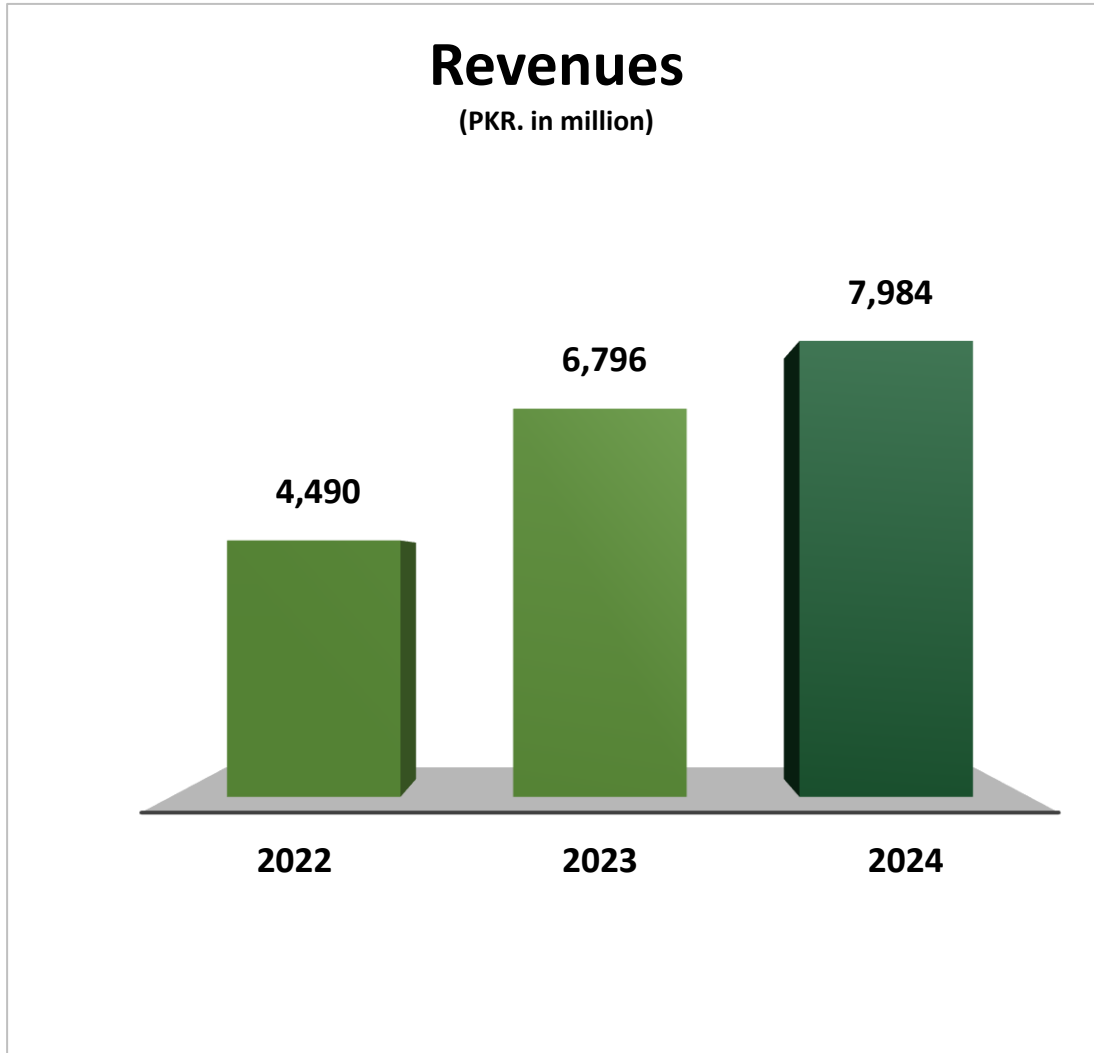
Debt equity ratio (Times)



Earnings per share (EPS) (PKR.)



Revenue & Profitability



Profitability



Statement of Profit or Loss

Amount in PKR. Million

June 2024

June 2023

Income from operations	6,885	5,904
Other income	959	774
Share of profit from associates	140	118
Total income	7,984	6,796
Finance cost	3,876	3,158
Administrative, general and other expenses	1,642	1,472
Total expenditure	5,518	4,630
Profit before provision and taxation	2,465	2,166
Provision for potential lease and other loan losses– net	174	137
Profit before tax	2,291	2,029
Taxation	898	818
Profit after tax	1,393	1,211

Financial Position



Statement of Financial Position

Amounts in PKR. Million

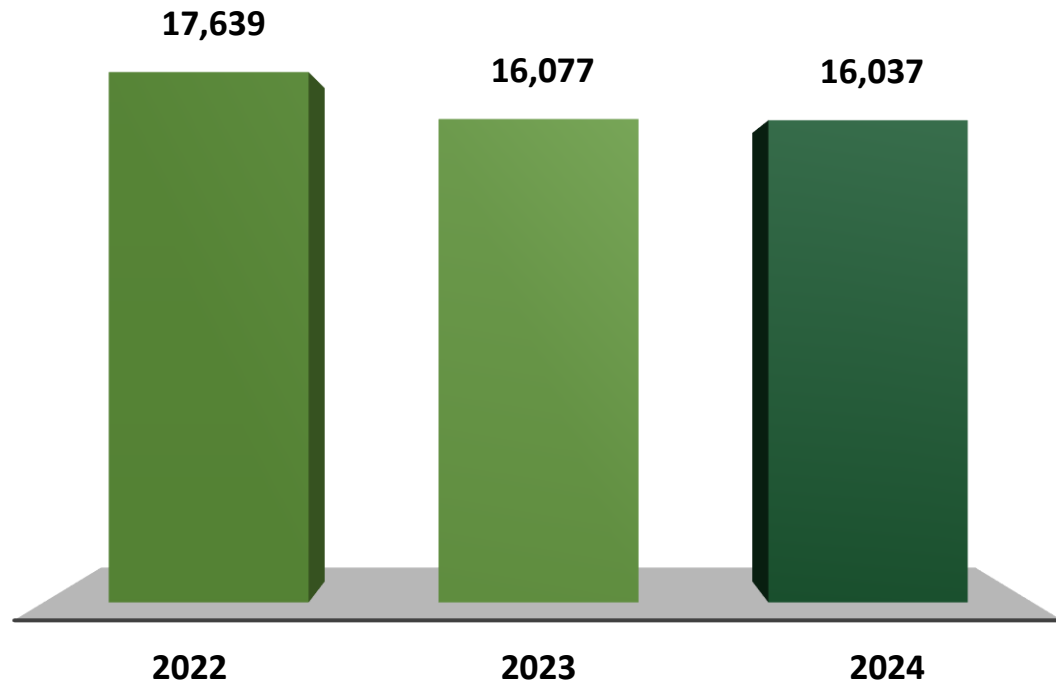
	June 2024	June 2023
Net investment in finance lease	8,615	11,257
Finances and loans	16,772	14,191
Total portfolio – net of provision	25,387	25,448
Investments	4,694	4,952
Other assets	1,873	1,553
Total Assets	31,954	31,953
Bank borrowings	13,210	14,384
Certificates of deposit	5,655	4,909
Total borrowings	18,865	19,293
Other liabilities	2,619	2,866
Equity	10,471	9,794
Total Equity and Liabilities	31,954	31,953

Portfolio & Disbursement



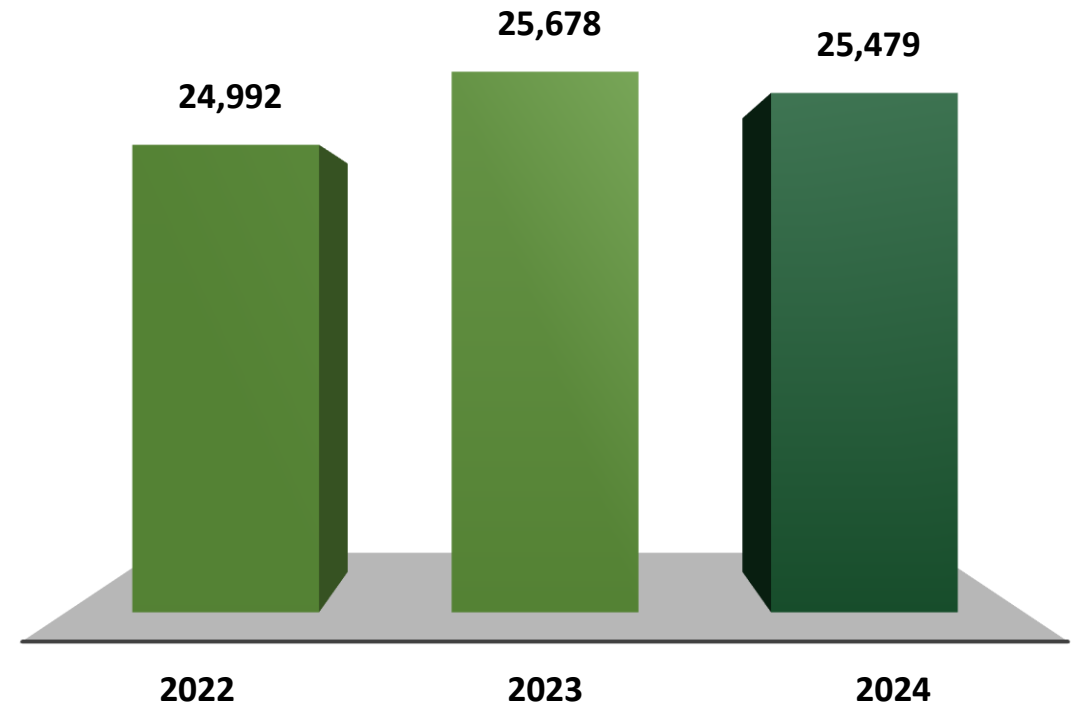
Disbursements

(PKR. in million)

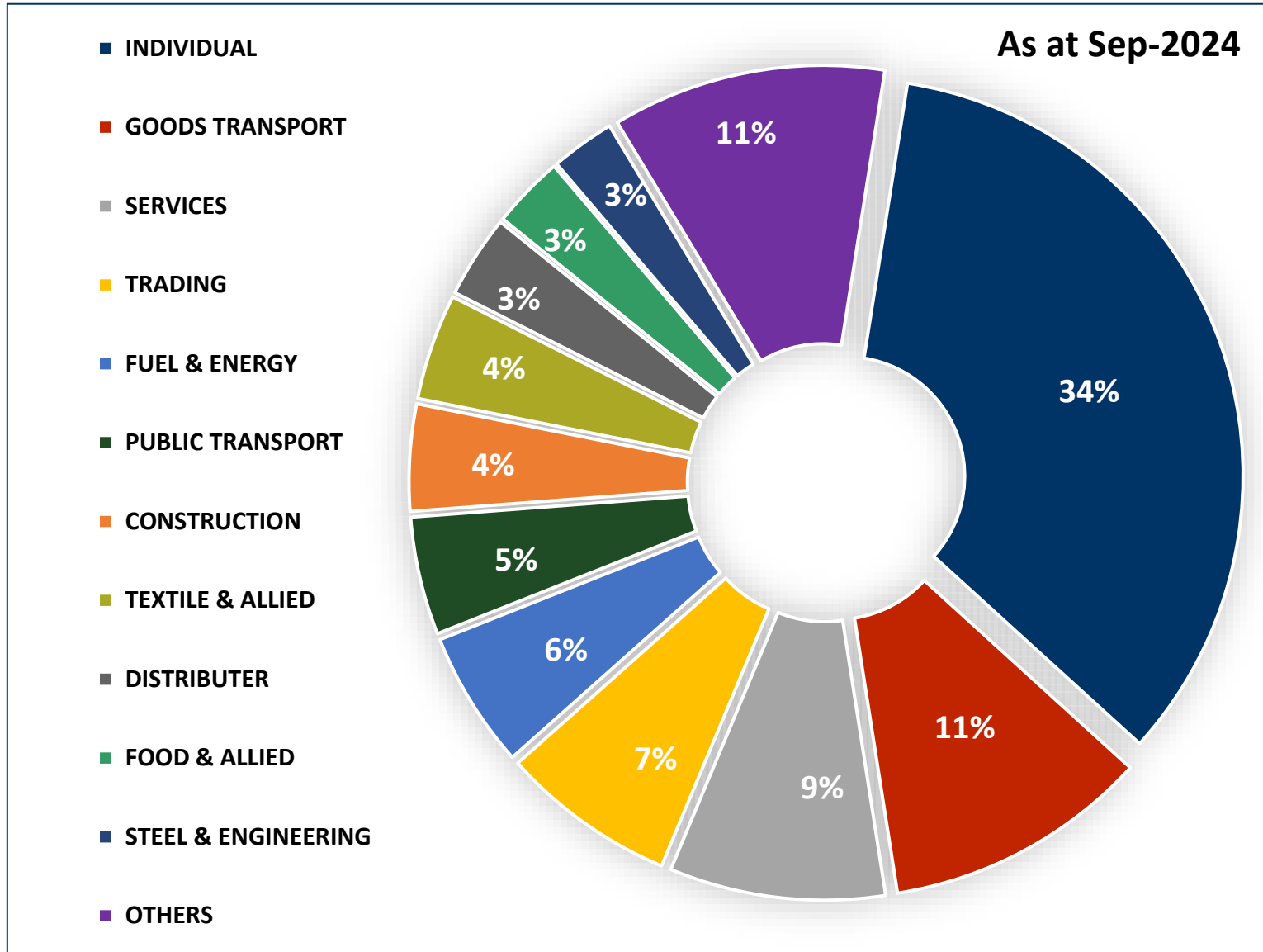


Portfolio

(PKR. in million)

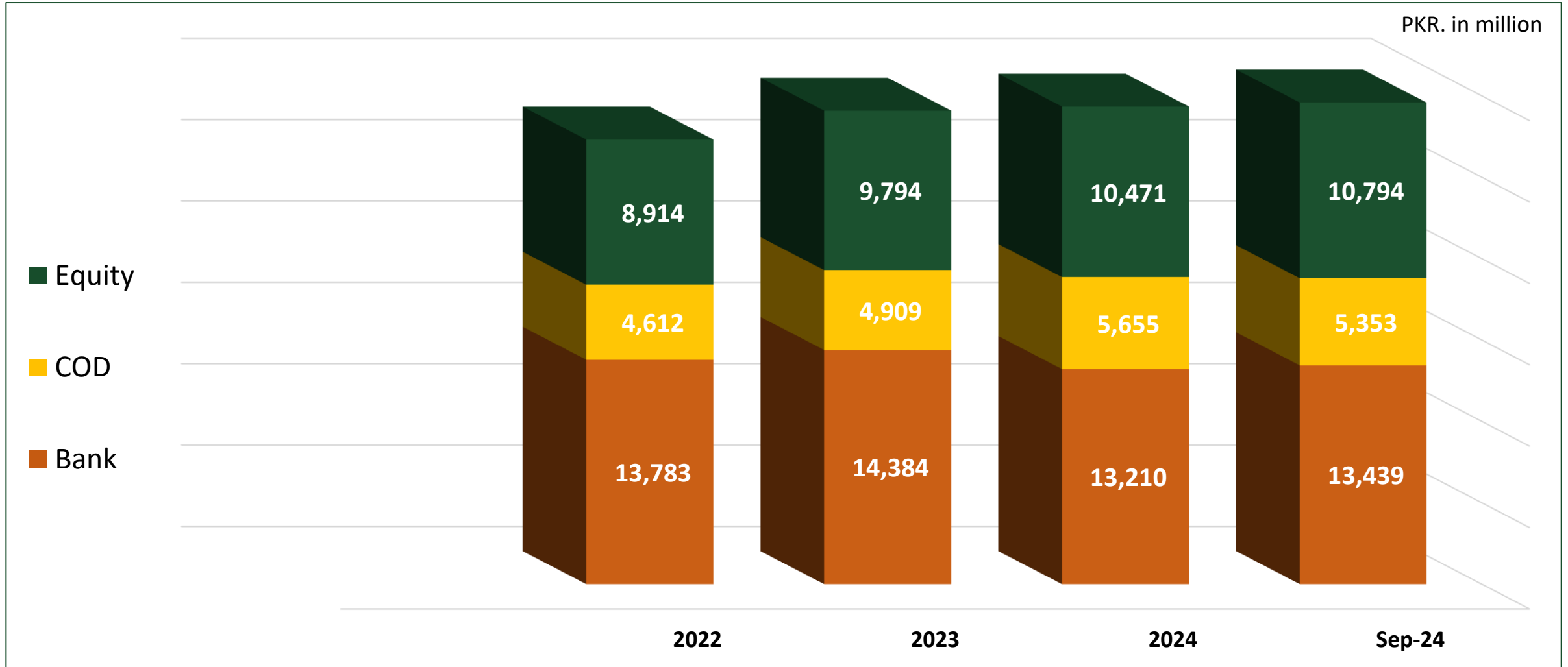


Sector Wise Portfolio



SECTOR (PKR.in Million)	Sep-24	Jun-24
INDIVIDUAL	8,799	8,568
GOODS TRANSPORT	2,771	2,722
SERVICES	2,255	2,281
TRADING	1,833	1,779
FUEL & ENERGY	1,429	1,440
PUBLIC TRANSPORT	1,234	1,366
CONSTRUCTION	1,114	1,023
TEXTILE & ALLIED	1,107	919
DISTRIBUTER	866	884
FOOD & ALLIED	757	791
STEEL & ENGINEERING	670	714
OTHERS	2,861	2,992
TOTAL PORTFOLIO	25,696	25,479

Funding Analysis



Total Borrowing	18,395	19,293	18,865	18,792
D/E Ratio (times)	2.06	1.97	1.80	1.74

Future Strategy

Future Strategy

New products as primary growth drivers:

- Term Finance (backed by real estate) to be expanded
- Top up financing on vehicle contracts

New Lessees:

- OLP keep focusing on increasing its client base to ensure continuous growth.

Portfolio Management:

- Close monitoring of overall economic conditions with particular emphasis on sectors where OLP has outstanding exposures
- Effective management of existing portfolio

IT Platform Transformation:

Development of system, its processes and structures to improve efficiency, agility, and innovation.

Staff training:

Developing highly motivated and multi-skilled work force. Become an employer of choice by creating a fair and conducive work environment that fosters growth and rewards talent



Q&A



THANK YOU