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OLP FINANCIAL SERVICES PAKISTAN LIMITED
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September 17, 2026

THE GENERAL MANAGER
Pakistan Stock Exchange Limited
Karachi, Pakistan

Dear Sir,

SUBJECT: ANNOUNCEMENT OF FINANCIAL RESULTS FOR THE YEAR ENDED JUNE 30, 2026

We have to inform you that the Board of Directors of OLP Financial Services Pakistan Limited in their meeting held on September 17, 2026, at 10:00 a.m. at the Company's Head Office, has recommended the following:

- **CASH DIVIDEND**
  A final cash dividend for the year ended June 30, 2026 at Rs. 4/- per share i.e. 40%. This is in addition to the Interim Dividend already paid at Rs. 2/- per share i.e. 20%.

FINANCIAL STATEMENTS
The Consolidated and Unconsolidated Financial results of the Company are enclosed as **Annexures "A-1 to A-5"** and **Annexures "B-1 to B-5"**.

DATE AND VENUE OF THE ANNUAL GENERAL MEETING
The 40th Annual General Meeting (AGM) of the Company will be held on Thursday, October 22, 2026 at 10:00 a.m. at iROOTS College, Wisdom Square Auditorium, Plot 27, Shahrah-e-Faisal, Darul Aman Society, Block 7 & 8, Karachi as well as through video conference facility.

BOOK CLOSURE DATES
The Share Transfer Books of the Company will be closed from October 15, 2026, to October 22, 2026 (both days inclusive). Transfers received in order at Company's Share Registrar, Messrs. FAMCO Share Registration (Private) Limited, 8-F, Near Hotel Faran, Nursery, Block-6, P.E.C.H.S, Shahrah-e-Faisal, Karachi, Pakistan at the close of business on October 14, 2025 will be treated in time for the purpose of above entitlement to the transferees.

The Annual Report of the Company will be transmitted through PUCARS at least 21 days before holding of the AGM.

Yours faithfully,

Nadeem A. Ali

NADEEM AMIR ALI
Company Secretary

Copy to:

Director /HOD
Surveillance, Supervision and Enforcement Department
Securities and Exchange Commission of Pakistan
NIC Building, 63 Jinnah Avenue
Islamabad

Head of Operations
Central Depository Company of Pakistan
CDC House, 99-B, Block-B
S.M.C.HS., Main Shahra-e-Faisal
Karachi

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Annexure 'A-1'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	2026	2025
ASSETS	---------- Rupees	----------
Non-current assets		
Property and equipment	1,697,644,808	1,412,534,884
Ijarah assets	324,023,149	736,741,555
Intangible assets	66,502,178	28,351,799
Net investment in finance lease	3,560,511,416	3,725,705,505
Long-term loans and finances	17,706,674,203	15,725,450,417
Investment in associate	1,753,135,634	1,775,618,949
Long-term investments	25,721,833	22,095,195
Long-term deposits	11,550,693	11,120,680
Defined benefit plan asset - net	55,048,823	64,305,578
	25,200,812,737	23,501,924,562
Current assets		
Short-term finances	817,783	5,105,107
Current maturity of non-current assets	18,777,069,906	16,353,720,904
Short-term investments	2,862,480,714	2,342,693,585
Advances and prepayments	209,145,696	292,925,478
Other receivables	588,637,087	550,615,859
Cash and bank balances	898,648,338	892,033,218
Assets classified as held for sale	4,700,000	12,356,661
	23,341,499,524	20,449,450,812
Total assets	48,542,312,261	43,951,375,374
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital		
350,000,000 (2025: 350,000,000) ordinary shares of Rs. 10 each	3,500,000,000	3,500,000,000
Issued, subscribed and paid-up share capital	1,754,076,470	1,754,076,470
Capital Reserves		
Surplus on revaluation of leasehold land and office building	1,045,532,523	874,562,239
Other reserves	4,225,273,344	4,159,610,322
	5,270,805,867	5,034,172,561
Revenue Reserve	4,472,120,778	4,129,356,428
Total equity attributable to equity holders of the Holding Company	11,497,003,115	10,917,605,459
Non-controlling interest	1,111,599,697	1,073,802,734
Total equity	12,608,602,812	11,991,408,193
Non-current liabilities		
Long-term finances	13,286,556,144	11,654,034,351
Long-term certificates of deposit	90,538,332	761,612,246
Long-term deposits	71,570,352	147,484,426
Deferred taxation	789,144,254	708,087,182
Lease liabilities	283,972,584	142,161,554
Redeemable capital	1,639,005,000	102,100,000
	16,160,786,666	13,515,479,759
Current liabilities		
Accrued and other liabilities	2,771,218,278	1,835,867,636
Unclaimed dividend	123,980,490	96,745,256
Short-term borrowings	1,674,711,726	2,073,380,343
Short-term certificates of deposit	2,329,783,320	2,106,150,587
Current maturity of non-current liabilities	12,714,419,890	12,104,554,489
Taxation - net	158,809,079	226,528,398
Liabilities directly associated with the assets held for sale	-	1,260,713
	19,772,922,783	18,444,487,422
Total equity and liabilities	48,542,312,261	43,951,375,374
Contingencies and commitments		

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Annexure 'A-2'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	----------------- Rupees	-----------------
INCOME		
Continuing Operations		
Income from operations		
Markup on finance leases	**1,386,928,923**	1,806,382,690
Mark-up on loans and finances	**5,344,854,192**	5,257,441,030
Ijarah finance income	**337,363,707**	621,973,941
	7,069,146,822	7,685,797,661
Income from other activities		
Other income - net	**938,714,711**	1,087,193,747
Share of profit from associate - net of tax	**129,223,583**	154,255,506
	1,067,938,294	1,241,449,253
	8,137,085,116	8,927,246,914
EXPENSES		
Finance cost	**3,395,344,440**	4,113,639,106
Administrative and general expenses	**2,014,319,944**	1,989,072,048
Direct cost	**267,399,042**	440,615,462
	5,677,063,426	6,543,326,616
Profit before expected credit loss, provision, income tax and levy	**2,460,021,690**	2,383,920,298
Provision against leases, loans and finances - net / (reversal of expected credit loss)	**25,470,990**	(99,488,135)
Other provision - net	**47,999,601**	158,261,329
	73,470,591	58,773,194
Profit before income tax and levy	**2,386,551,099**	2,325,147,104
Levy - final taxes	**22,084,868**	24,314,911
Profit before income tax	**2,364,466,231**	2,300,832,193
Income tax	**887,560,456**	840,935,212
Profit from continuing operations	**1,476,905,775**	1,459,896,981
Discontinued Operations		
Gain / (loss) from discontinued operations - net of tax	**24,223**	(17,445,692)
Profit for the year	**1,476,929,998**	1,442,451,289
Profit for the year after taxation attributable to:		
Equity holders of the Holding Company	**1,348,365,975**	1,303,189,813
Non-controlling interest	**128,564,023**	139,261,476
	1,476,929,998	1,442,451,289
Earnings per share - basic and diluted	**7.69**	7.43
Earnings per share - continuing operations - basic and diluted	**7.69**	7.53

OLP FINANCIAL SERVICES PAKISTAN LIMITED OLP

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Annexure 'A-3'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	---------- Rupees	----------
Profit for the year after taxation attributable to:		
Equity holders of the Holding Company	1,348,365,975	1,303,189,813
Non-controlling interest	128,564,023	139,261,476
	1,476,929,998	1,442,451,289
Other comprehensive income		
Items that will be subsequently reclassified to the consolidated statement of profit or loss		
- Exchange (loss) / gain arising on translation of a foreign associate	(38,416,023)	36,120,045
- Deferred tax on exchange (loss) / gain arising on translation of foreign associates	- 34,976,558	(14,086,818)
	(3,439,465)	22,033,227
Items that will not be subsequently reclassified to the consolidated statement of profit or loss		
- Surplus on revaluation of leasehold land and office building	230,070,404	-
- Deferred tax on surplus on revaluation of office building	(33,126,289)	-
	196,944,115	-
- Fair value change on remeasurement of financial assets - net of deferred tax	3,626,638	23,718,250
- Deferred tax on fair value changes on remeasurement of financial assets	(1,209,924)	(9,250,118)
	2,416,714	14,468,132
- Remeasurement (loss) / gain on defined benefit obligation - staff gratuity	(5,276,158)	42,515,097
- Share of other comprehensive income / (loss) from associate	8,140,528	(882,793)
- Deferred tax on share of other comprehensive income / (loss) from associate	(3,011,994)	344,289
	5,128,534	(538,504)
Total comprehensive income for the year	1,672,703,738	1,520,929,241
Total comprehensive income for the year attributable to:		
Equity holders of the Holding Company	1,544,139,715	1,381,667,765
Non-controlling interest	128,564,023	139,261,476
	1,672,703,738	1,520,929,241

OLP FINANCIAL SERVICES PAKISTAN LIMITED
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Annexure 'A-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED JUNE 30, 2026

	Attributable to equity holders of the Holding Company									
		Reserves								
		Capital reserves					Revenue reserve			
	Issued, subscribed and paid-up capital	Share premium	Statutory reserve (note 20.2)	Foreign currency translation reserve	Net surplus / (deficit) on re-measurement of financial assets at FVOCI	Surplus on revaluation of leasehold land and office building (note 21)	Unappro-priated profit	Total reserves	Non-controlling Interest	Total equity
	Rupees									
Balance as at July 1, 2024	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
Total comprehensive income for year ended June 30, 2025										
Profit for the year	-	-	-	-	-	-	1,303,189,813	1,303,189,813	139,261,476	1,442,451,289
Other comprehensive income	-	-	-	22,033,227	14,468,132	-	41,976,593	78,477,952	-	78,477,952
Total comprehensive income for the year	-	-	-	22,033,227	14,468,132	-	1,345,166,406	1,381,667,765	139,261,476	1,520,929,241
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	(29,729,376)	29,729,376	-	-	-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	5,984,868	(5,984,868)	-	-	-
	-	-	-	-	-	(23,744,508)	23,744,508	-	-	-
Transfer to statutory reserve	-	-	61,273,552	-	-	-	(61,273,552)	-	-	-
Transferred from deficit on revaluation of financial asset at FVOCI on disposal of investment - net of tax	-	-	-	-	(10,494,080)	-	10,494,080	-	-	-
Transactions with owners recorded directly in equity										
Contributions and distributions										
- Final cash dividend @ Rs.3 per ordinary share of Rs. 10.00 each for the year ended June 30, 2024	-	-	-	-	-	-	(526,222,941)	(526,222,941)	-	(526,222,941)
- Interim cash dividend @ Rs.2 per ordinary share of Rs. 10.00 each for the year ended June 30, 2025	-	-	-	-	-	-	(350,815,294)	(350,815,294)	-	(350,815,294)
- Profit distribution for the year ended June 30, 2024 @ Rs. 2 per certificate	-	-	-	-	-	-	-	-	(72,613,648)	(72,613,648)
	-	-	-	-	-	-	(877,038,235)	(877,038,235)	(72,613,648)	(949,651,883)
Balance as at July 1, 2025	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
Total comprehensive income for year ended June 30, 2026										
Profit for the year	-	-	-	-	-	-	1,348,365,975	1,348,365,975	128,564,023	1,476,929,998
Other comprehensive (loss) / income	-	-	-	(3,439,465)	2,416,714	196,944,115	(147,624)	195,773,740	-	195,773,740
Total comprehensive (loss) / income for the year	-	-	-	(3,439,465)	2,416,714	196,944,115	1,348,218,351	1,544,139,715	128,564,023	1,672,703,738
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	(29,729,376)	29,729,376	-	-	-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	3,755,545	(3,755,545)	-	-	-
	-	-	-	-	-	(25,973,831)	25,973,831	-	-	-
Transfer to statutory reserve	-	-	66,685,773	-	-	-	(66,685,773)	-	-	-
Transferred from deficit on revaluation of financial asset at FVOCI on disposal of investment - net of tax	-	-	-	-	-	-	-	-	-	-
Transactions with owners recorded directly in equity										
Contributions and distributions										
- Final cash dividend @ Rs. 3.5 per ordinary share of Rs. 10.00 each for the year ended June 30, 2025	-	-	-	-	-	-	(613,926,765)	(613,926,765)	-	(613,926,765)
- Interim cash dividend @ Rs. 2 per ordinary share of Rs. 10.00 each for the year ended June 30, 2026	-	-	-	-	-	-	(350,815,294)	(350,815,294)	-	(350,815,294)
- Profit distribution for the year ended June 30, 2025 @ Rs. 2.5 per certificate	-	-	-	-	-	-	-	-	(90,767,060)	(90,767,060)
	-	-	-	-	-	-	(964,742,059)	(964,742,059)	(90,767,060)	(1,055,509,119)
Balance as at June 30, 2026	1,754,076,470	1,501,683,073	2,085,193,824	629,771,151	8,625,296	1,045,532,523	4,472,120,778	9,742,926,645	1,111,599,697	12,608,602,812

OLP FINANCIAL SERVICES PAKISTAN LIMITED
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Annexure 'A-5'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	Rupees	
CASH FLOWS FROM OPERATING ACTIVITIES		
Operating profit before working capital changes	5,782,571,617	6,148,342,505
(Increase) / decrease in operating assets		
Investment in finance lease - net	539,465,506	1,238,056,619
Long-term loans and finances - net	(4,805,887,402)	(6,234,445,393)
Short-term finances	5,859,530	28,050,346
Long-term deposits	(430,013)	173,886
Advances and prepayments	151,130,685	27,210,371
Other receivables	(92,157,620)	(77,441,329)
	(4,202,019,314)	(5,018,395,500)
Increase / (decrease) in operating liabilities		
Deposits from lessee - net	(144,293,376)	(121,680,750)
Other long term liabilities - net	(314,744,539)	(859,509,571)
Accrued and other liabilities	916,984,809	(356,175,994)
	457,946,894	(1,337,366,315)
	2,038,499,197	(207,419,310)
Payment against staff retirement benefits	(11,941,790)	(20,301,804)
Finance cost paid	(2,536,969,168)	(2,826,818,410)
Profit paid on redeemable capital	(491,019,277)	(742,343,325)
Income tax paid	(894,546,367)	(780,338,790)
Net cash used in operating activities	(1,895,977,405)	(4,577,221,639)
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred - property and equipment for own use and intangible assets	(73,253,080)	(175,215,215)
Capital expenditure incurred - ijarah assets	(18,831,420)	(469,968,805)
Proceeds from disposal of property and equipment - own use	30,359,751	54,992,285
Proceeds from disposal of Ijarah finance assets	213,534,207	641,568,761
Investments - net	(492,882,397)	702,423,342
Dividend received	146,197,931	169,095,553
Interest received	272,047,726	427,920,936
Net cash generated from investing activities	77,172,718	1,350,816,857
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from long-term finances	10,500,000,000	10,856,778,716
Repayment of long-term finances	(6,885,214,860)	(5,814,939,100)
Redeemable capital less repayments	(242,561,097)	1,345,920,000
Certificates of deposit - net	14,535,946	(2,365,622,842)
Payment of lease liability against right-of-use assets	(93,653,111)	(69,822,069)
Dividend paid	(1,070,775,650)	(964,261,449)
Net cash generated from financing activities	2,222,331,228	2,988,053,256
Net increase / (decrease) in cash and cash equivalents during the year	403,526,541	(238,351,526)
Cash and cash equivalents at the beginning of the year	(1,130,282,837)	(891,931,311)
Cash and cash equivalents at the end of the year	(726,756,296)	(1,130,282,837)

OLP FINANCIAL SERVICES PAKISTAN LIMITED
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Annexure 'B-1'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	2026	2025
ASSETS	----Rupees----	
Non-current assets		
Property and equipment	1,641,174,968	1,339,572,022
Intangible assets	52,490,184	12,797,894
Net investment in finance lease	3,560,511,416	3,725,705,505
Long-term loans and finances	13,018,591,598	10,979,593,320
Investment in subsidiaries	322,374,294	322,374,294
Investment in associate	1,753,135,634	1,775,618,949
Long-term investments	25,721,833	22,095,195
Long-term deposits	11,550,693	11,120,680
Defined benefit plan assets - net	55,048,823	64,305,578
	20,440,599,443	18,253,183,437
Current assets		
Short-term finances	817,783	5,105,107
Current maturity of non-current assets	16,333,001,829	14,218,466,535
Short-term investments	2,862,439,011	2,182,958,179
Advances and prepayments	28,277,883	24,133,836
Other receivables	569,077,988	449,548,970
Cash and bank balances	208,110,261	278,213,665
Assets classified as held for sale	4,700,000	4,950,001
	20,006,424,755	17,163,376,293
Total assets	40,447,024,198	35,416,559,730
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	1,045,532,523	874,562,239
Other reserves	4,225,273,344	4,159,610,322
	5,270,805,867	5,034,172,561
Revenue reserves	4,437,312,402	4,109,198,564
Total shareholders' equity	11,462,194,739	10,897,447,595
Non-current liabilities		
Long-term finances	12,705,149,906	11,042,498,301
Long-term certificates of deposit	90,538,332	644,503,472
Deferred taxation	856,206,090	765,464,995
Lease liabilities	249,360,611	89,749,861
	13,901,254,939	12,542,216,629
Current liabilities		
Accrued and other liabilities	2,473,700,462	1,546,228,769
Unclaimed dividend	39,528,375	36,662,289
Short-term borrowings	1,673,608,821	1,917,443,770
Short-term certificates of deposit	2,329,783,320	2,106,150,587
Taxation - net	102,464,473	186,974,216
Current maturity of non-current liabilities	8,464,489,069	6,183,435,875
	15,083,574,520	11,976,895,506
Total equity and liabilities	40,447,024,198	35,416,559,730

Contingencies and commitments

OLP FINANCIAL SERVICES PAKISTAN LIMITED
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Annexure 'B-2'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	--------------Rupees--------------	
INCOME		
Income from operations		
Mark-up on finance leases	1,386,928,923	1,806,382,690
Mark-up on loans and finances	4,250,992,307	4,086,027,358
	5,637,921,230	5,892,410,048
Income from other activities		
Other income - net	847,045,667	917,024,396
Share of profit from associate - net of tax	129,223,583	154,255,506
	976,269,250	1,071,279,902
	6,614,190,480	6,963,689,950
EXPENSES		
Finance cost	(2,695,338,959)	(3,158,176,624)
Administrative and general expenses	(1,693,590,050)	(1,675,224,161)
Direct cost	(37,781,178)	(34,171,805)
	(4,426,710,187)	(4,867,572,590)
Profit before expected credit loss, provision, income tax and levy	2,187,480,293	2,096,117,360
Reversal of expected credit loss against leases, loans and finances - net	14,973,880	142,643,835
Other provisions - net	(41,257,680)	(226,376,560)
	(26,283,800)	(83,732,725)
Profit before income tax and levy	2,161,196,493	2,012,384,635
Levy - final taxes	(21,763,426)	(20,353,100)
Profit before income tax	2,139,433,067	1,992,031,535
Income tax	(805,717,604)	(766,560,499)
Profit for the year	1,333,715,463	1,225,471,036
Earnings per share - basic and diluted	7.60	6.99

OLP FINANCIAL SERVICES PAKISTAN LIMITED

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Annexure 'B-3'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	----Rupees----	
Profit for the year	1,333,715,463	1,225,471,036
Other comprehensive income		
Items that will be reclassified to the unconsolidated statement of profit or loss		
- Exchange (loss) / gain arising on translation of a foreign associate	(38,416,023)	36,120,045
- Deferred tax on exchange (loss) / gain arising on translation of a foreign associate	34,976,558	(14,086,818)
	(3,439,465)	22,033,227
Items that will not be subsequently reclassified to the unconsolidated statement of profit or loss		
- Surplus arising on revaluation of leasehold land and office building	230,070,404	-
- Deferred tax on surplus arising on revaluation of office building	(33,126,289)	-
	196,944,115	-
- Fair value changes on remeasurement of financial assets classified at FVOCI	3,626,638	23,718,250
- Deferred tax on fair value changes on remeasurement of financial assets at FVOCI	(1,209,924)	(9,250,118)
	2,416,714	14,468,132
Remeasurement (loss) / gain on defined benefit obligation	(5,276,158)	42,515,097
- Share of other comprehensive income / (loss) from associate	8,140,528	(882,793)
- Deferred tax on share of other comprehensive income from associate	(3,011,994)	344,289
	5,128,534	(538,504)
Total comprehensive income for the year	1,529,489,203	1,303,948,988

OLP FINANCIAL SERVICES PAKISTAN LIMITED

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Annexure 'B-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED JUNE 30, 2026

	Issued, subscribed and paid-up capital	Reserves								Total shareholders' equity
		Capital reserves					Revenue reserve	Total reserves		
		Share premium	Statutory reserve (note 20.2)	Foreign currency translation reserve	Net surplus / (deficit) on re-measurement of financial assets at FVOCI	Surplus on revaluation of leasehold land and office building (note 21)	Unappro-priated profit			
	(Rupees)									
Balance as at July 01, 2024	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
Profit for the year	-	-	-	-	-	-	1,225,471,036	1,225,471,036		1,225,471,036
Other comprehensive income	-	-	-	22,033,227	14,468,132	-	41,976,593	78,477,952		78,477,952
Total comprehensive income for the year ended June 30, 2025	-	-	-	22,033,227	14,468,132	-	1,267,447,629	1,303,948,988		1,303,948,988
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	(29,729,376)	29,729,376	-		-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	5,984,868	(5,984,868)	-		-
	-	-	-	-	-	(23,744,508)	23,744,508	-		-
Transfer to statutory reserve	-	-	61,273,552	-	-	-	(61,273,552)	-		-
Transferred from surplus on revaluation of financial asset at FVOCI on disposal of investment - net of tax	-	-	-	-	(10,494,080)	-	10,494,080	-		-
Transaction with owners recorded directly in equity										
Contributions and distributions										
- 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)
- Interim cash dividend @ Rs. 2 per ordinary share of Rs. 10 each for the year ended June 30, 2025	-	-	-	-	-	-	(350,815,294)	(350,815,294)		(350,815,294)
	-	-	-	-	-	-	(877,038,235)	(877,038,235)		(877,038,235)
Balance as at June 30, 2025	1,754,076,470	1,501,683,073	2,018,508,051	633,210,616	6,208,582	874,562,239	4,109,198,564	9,143,371,125		10,897,447,595
Profit for the year	-	-	-	-	-	-	1,333,715,463	1,333,715,463		1,333,715,463
Other comprehensive (loss) / income	-	-	-	(3,439,465)	2,416,714	196,944,115	(147,624)	195,773,740		195,773,740
Total comprehensive (loss) / income for the year ended June 30, 2026	-	-	-	(3,439,465)	2,416,714	196,944,115	1,333,567,839	1,529,489,203		1,529,489,203
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	(29,729,376)	29,729,376	-		-
Deferred tax on transfer of surplus on revaluation of property and equipment on account of incremental depreciation	-	-	-	-	-	3,755,545	(3,755,545)	-		-
	-	-	-	-	-	(25,973,831)	25,973,831	-		-
Transferred to statutory reserve	-	-	66,685,773	-	-	-	(66,685,773)	-		-
Transferred from surplus on revaluation of financial asset at FVOCI on disposal of investment - net of tax	-	-	-	-	-	-	-	-		-
Transaction with owners recorded directly in equity										
Contributions and distributions										
- 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)
- Interim cash dividend @ Rs. 2 per ordinary share of Rs. 10 each for the year ended June 30, 2026	-	-	-	-	-	-	(350,815,294)	(350,815,294)		(350,815,294)
	-	-	-	-	-	-	(964,742,059)	(964,742,059)		(964,742,059)
Balance as at June 30, 2026	1,754,076,470	1,501,683,073	2,085,193,824	629,771,151	8,625,296	1,045,532,523	4,437,312,402	9,708,118,269		11,462,194,739

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Annexure 'B-5'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2026

	2026	2025
	Rupees	
CASH FLOWS FROM OPERATING ACTIVITIES		
Operating profit before working capital changes	4,647,608,175	4,733,158,730
Decrease / (increase) in operating assets		
Investment in finance lease - net	539,465,506	1,238,056,619
Long-term loans and finances - net	(4,514,403,315)	(4,664,854,543)
Short-term finances	5,859,530	28,050,346
Long-term deposits	(430,013)	173,886
Advances and prepayments	(4,144,047)	41,507,318
Other receivables	(116,288,270)	(442,969,540)
	(4,089,940,609)	(3,800,035,914)
Increase / (decrease) in operating liabilities		
Other long term liabilities - net	(314,744,539)	(859,509,571)
Accrued and other liabilities	901,701,666	(67,853,244)
	586,957,127	(927,362,815)
	1,144,624,693	5,760,001
Payment against staff retirement benefits	(11,941,790)	(20,301,804)
Finance cost paid	(2,343,289,980)	(2,600,860,482)
Taxes paid	(823,621,327)	(679,063,745)
Net cash used in operating activities	(2,034,228,404)	(3,294,466,030)
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred on property and equipment - own use and intangible assets	(70,367,578)	(168,923,862)
Proceeds from disposal of property and equipment - own use	30,283,751	54,992,285
Investments - net	(652,576,100)	511,240,511
Dividends received	133,743,626	133,606,774
Interest received	214,973,518	347,113,960
Net cash (used in) / generated from investing activities	(343,942,783)	878,029,668
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from long-term finances	10,100,000,000	9,950,000,000
Repayments of long-term finances	(6,519,083,984)	(4,583,043,000)
Proceeds from certificates of deposit issued	775,611,580	310,437,894
Payments of certificates of deposit redeemed	(761,075,634)	(2,676,060,736)
Payment of lease liabilities against right-of-use assets	(78,689,233)	(61,227,714)
Dividend paid	(961,875,973)	(875,974,741)
Net cash generated from financing activities	2,554,886,756	2,064,131,703
Net increase / (decrease) in cash and cash equivalents during the year	176,715,569	(352,304,659)
Cash and cash equivalents at the beginning of the year	(1,594,102,390)	(1,241,797,731)
Cash and cash equivalents at the end of the year	(1,417,386,821)	(1,594,102,390)

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