



OLP FINANCIAL SERVICES PAKISTAN LIMITED

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October 23, 2026

THE GENERAL MANAGER
Pakistan Stock Exchange Limited
Karachi, Pakistan.

Dear Sir,

**SUBJECT: ANNOUNCEMENT OF FINANCIAL RESULTS FOR THE FIRST QUARTER
ENDED SEPTEMBER 30, 2026**

We wish to inform you that the Board of Directors of OLP Financial Services Pakistan Limited (the Company) in its meeting held on October 23, 2026 at 10:00 a.m. at the Company's Head Office, has approved the Unaudited Condensed Interim Financial Statements (Consolidated and Unconsolidated) of the Company for the first quarter ended September 30, 2026. The Consolidated and Unconsolidated Financial Information of the Company are enclosed as **Annexures "A-1 to A-5"** and **Annexures "B-1 to B-5"**, respectively.

The Quarterly Report of the Company for the period ended September 30, 2026 will be transmitted through PUCARS, within the specified time.

Yours faithfully,

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 SEPTEMBER 30, 2026**

	(Un-audited) September 30, 2026	(Audited) June 30, 2026
	------(Rupees)-----	
ASSETS		
Non-current assets		
Property and equipment	1,656,000,281	1,697,644,808
Ijarah assets	290,672,323	324,023,149
Intangible assets	77,376,030	66,502,178
Net investment in finance lease	3,790,225,335	3,560,511,416
Long-term loans and finances	17,824,824,780	17,706,674,203
Investment in associates	1,777,581,465	1,753,135,634
Long-term investments	29,428,958	25,721,833
Long-term deposits	11,550,693	11,550,693
Defined benefit plan asset - net	55,048,823	55,048,823
	<u>25,512,708,688</u>	<u>25,200,812,737</u>
Current assets		
Short-term finances	-	817,783
Current maturity of non-current assets	19,773,678,945	18,777,069,906
Short-term investments	2,915,545,002	2,862,480,714
Advances and prepayments	229,196,015	209,145,696
Other receivables	615,201,665	588,637,087
Cash and bank balances	632,764,966	898,648,338
Assets classified as held for sale	4,700,000	4,700,000
	<u>24,171,086,593</u>	<u>23,341,499,524</u>
Total assets	<u>49,683,795,281</u>	<u>48,542,312,261</u>
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital		
350,000,000 (June 30, 2026: 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	1,040,600,704	1,045,532,523
Other reserves	4,223,602,283	4,225,273,344
	5,264,202,987	5,270,805,867
Revenue Reserve	4,804,758,788	4,472,120,778
Total equity attributable to equity holder of the Holding Company	11,823,038,245	11,497,003,115
Non-controlling interest	1,048,681,737	1,111,599,697
Total shareholders' equity	12,871,719,982	12,608,602,812
Non-current liabilities		
Long-term finances	13,705,887,581	13,286,556,144
Long-term certificates of deposit	93,960,386	90,538,332
Long-term deposits	71,570,353	71,570,352
Deferred taxation	807,350,597	789,144,254
Lease liabilities against right-of-use assets	264,902,855	283,972,584
Redeemable capital	1,472,505,000	1,639,005,000
	16,416,176,772	16,160,786,666
Current liabilities		
Accrued and other liabilities	2,222,294,940	2,771,218,278
Unclaimed dividend / profit distribution payable	237,399,777	123,980,490
Short-term borrowings	3,101,825,972	1,674,711,726
Short-term certificates of deposit	2,240,432,155	2,329,783,320
Current maturity of non-current liabilities	12,443,778,346	12,714,419,890
Taxation - net	150,167,337	158,809,079
	20,395,898,527	19,772,922,783
Total equity and liabilities	<u>49,683,795,281</u>	<u>48,542,312,261</u>
Contingencies and commitments		




Annexure 'A-2'
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026**

	Quarter ended	
	September 30, 2026	September 30, 2025
	----- (Rupees) -----	
INCOME		
Continuing Operation		
Income from operations		
Mark-up on finance leases	355,152,229	366,032,136
Mark-up on loans and finances	1,479,564,809	1,265,238,132
Ijarah finance income	51,521,751	100,721,958
	<u>1,886,238,789</u>	<u>1,731,992,226</u>
Income from other activities		
Other income - net	210,360,642	185,597,838
Share of profit from associate - net of tax	30,805,433	33,578,562
	<u>241,166,075</u>	<u>219,176,400</u>
	<u>2,127,404,864</u>	<u>1,951,168,626</u>
EXPENSES		
Finance cost	(970,536,668)	(824,848,873)
Administrative and general expenses	(514,369,708)	(490,560,237)
Direct cost	(45,150,017)	(79,969,597)
	<u>(1,530,056,393)</u>	<u>(1,395,378,707)</u>
Profit before expected credit loss, provision, income tax and levy	<u>597,348,471</u>	<u>555,789,919</u>
Expected credit loss against leases, loans and finances - net	(11,028,729)	(27,207,691)
Other provisions - net	(12,530,115)	(10,929,932)
	<u>(23,558,844)</u>	<u>(38,137,623)</u>
Profit before income tax and levy	<u>573,789,627</u>	<u>517,652,296</u>
Levy - final taxes	(1,702,165)	(4,329,789)
Profit before income taxes	<u>572,087,462</u>	<u>513,322,507</u>
Income tax - Current	(197,344,409)	(194,779,773)
- Deferred	(19,187,762)	(3,866,596)
	<u>(216,532,171)</u>	<u>(198,646,369)</u>
Profit from continuing operations	<u>355,555,291</u>	<u>314,676,138</u>
Discontinued Operations		
Profit from discontinued operations - net of tax	-	400,994
Profit for the period	<u>355,555,291</u>	<u>315,077,132</u>
Profit for the period after taxation attributable to:		
Equity holders of the Holding Company	327,706,191	288,430,514
Non-controlling interest	27,849,100	26,646,618
	<u>355,555,291</u>	<u>315,077,132</u>
Earnings per share - basic and diluted	<u>1.87</u>	<u>1.64</u>




Annexure 'A-3'
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED
FOR THE QUARTER ENDED SEPTEMBER 30, 2026**

	Quarter ended	
	September 30, 2026	September 30, 2025
	----- (Rupees) -----	
Profit for the period after taxation attributable to:		
Equity shareholders of the Holding Company	327,706,191	288,430,514
Non-controlling interest	27,849,100	26,646,618
	<u>355,555,291</u>	<u>315,077,132</u>
Other comprehensive income		
Items that may be subsequently reclassified to consolidated statement of profit or loss		
Exchange loss arising on translation of foreign associate	(6,359,602)	(15,290,616)
Deferred tax on exchange loss arising on translation of foreign associate	2,353,052	5,963,341
	<u>(4,006,550)</u>	<u>(9,327,275)</u>
Items that will not be subsequently reclassified to consolidated statement of profit or loss		
Fair value changes on remeasurement of financial assets classified at FVOCI	3,707,125	2,269,107
Deferred tax on fair value changes on remeasurement of financial assets at FVOCI	(1,371,636)	(884,952)
	<u>2,335,489</u>	<u>1,384,155</u>
Share of other comprehensive income from associate	-	180,311
Deferred tax on share of other comprehensive income from associate	-	(70,321)
	<u>-</u>	<u>109,990</u>
Total comprehensive income for the period	<u>353,884,230</u>	<u>307,244,002</u>
Total comprehensive income for the period attributable to:		
Equity holders of the Holding Company	326,035,130	280,597,384
Non-controlling interest	27,849,100	26,646,618
	<u>353,884,230</u>	<u>307,244,002</u>




Annexure 'A-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

	Attributable to equity shareholders of the Holding Company								Non-controlling Interest	Total Shareholders' equity
	Reserves									
	Issued, subscribed and paid-up share capital	Capital Reserves					Revenue Reserve	Total reserves		
		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, 2025 (audited)	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
Profit for the period	-	-	-	-	-	-	288,430,514	288,430,514	26,646,618	315,077,132
Other comprehensive income	-	-	-	(9,327,275)	1,384,155	-	109,990	(7,833,130)	-	(7,833,130)
Total comprehensive income for the period	-	-	-	(9,327,275)	1,384,155	-	288,540,504	280,597,384	26,646,618	307,244,002
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(5,936,127)	5,936,127	-	-	-
Transactions with owners recorded directly in equity										
Contributions and distributions										
Profit distribution for the year ended										
June 30, 2025 @ Rs. 2.5 per certificate	-	-	-	-	-	-	-	-	(90,767,060)	(90,767,060)
Balance as at September 30, 2025 (un-audited)	1,754,076,470	1,501,683,073	2,018,508,051	623,883,341	7,592,737	868,626,112	4,423,833,059	9,444,126,373	1,009,682,292	12,207,885,135
Balance as at July 1, 2026 (audited)	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
Profit for the period	-	-	-	-	-	-	327,706,191	327,706,191	27,849,100	355,555,291
Other comprehensive income	-	-	-	(4,006,550)	2,335,489	-	-	(1,671,061)	-	(1,671,061)
Total comprehensive income for the period	-	-	-	(4,006,550)	2,335,489	-	327,706,191	326,035,130	27,849,100	353,884,230
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	(4,931,819)	4,931,819	-	-	-
Transactions with owners recorded directly in equity										
Contributions and distributions										
Profit distribution for the year ended										
June 30, 2026 @ Rs. 2.5 per certificate	-	-	-	-	-	-	-	-	(90,767,060)	(90,767,060)
Balance as at September 30, 2026 (un-audited)	1,754,076,470	1,501,683,073	2,085,193,824	625,764,601	10,960,785	1,040,600,704	4,804,758,788	10,068,961,775	1,048,681,737	12,871,719,982

Annexure 'A-5'
**OLP FINANCIAL SERVICES PAKISTAN LIMITED AND ITS SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026**

	Quarter ended	
	September 30, 2026	September 30, 2025
	Rupees	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax and levy	573,789,627	518,053,290
Adjustments for:		
Depreciation and amortisation	71,150,737	112,110,324
Amortisation of transaction cost	863,576	1,230,231
Reversal of provision against ijarah receivable	(396,604)	1,524,803
Expected credit loss / reversal of expected credit loss against leases, loans and finances - net	11,028,729	27,207,691
Other provisions - net	12,926,719	9,405,129
Charge for defined benefit plan - gratuity fund	6,201,080	4,944,555
Share of profit from associate - net of tax	(30,805,433)	(33,578,562)
Unrealised gain / (loss) on remeasurement of financial assets at fair value - net	(2,535,369)	2,947,972
Finance cost including bank charges	960,062,851	805,493,186
Dividend income	(1,131)	(1,107,484)
Return on investments and deposits	(14,241,129)	(14,735,592)
Gain on sale of investment - net	-	(29,555,000)
(Loss) / gain on disposal of property and equipment	94,784	(4,163,065)
Interest income on government securities	(78,576,964)	(30,128,701)
Other exchange loss - net	34,010	-
	935,805,856	851,595,487
Operating profit before working capital changes	1,509,595,483	1,369,648,777
Increase in operating assets		
Investment in finance lease - net	(374,120,851)	(118,095,016)
Long-term loans and finances - net	(1,010,383,750)	(984,926,599)
Short-term finances	4,951	1,597,140
Long-term deposits	-	(230,013)
Advances and prepayments	(12,364,600)	(49,719,067)
Other receivables	(25,269,646)	(35,156,132)
	(1,422,133,896)	(1,186,529,687)
(Decrease) / increase in operating liabilities		
Deposits from lessees - net	(225,000)	3,345,785
Other long term liabilities - net	(76,176,472)	(78,764,149)
Accrued and other liabilities	(544,693,149)	302,164,421
	(621,094,621)	226,746,057
Net cash (used in) / generated from operating activities	(533,633,034)	409,865,147
Payment against staff retirement benefits	(1,060,054)	(312,600)
Finance cost paid	(718,968,150)	(674,785,896)
Income tax paid	(207,688,310)	(212,375,057)
	(927,716,514)	(887,473,553)
Net cash used in operating activities	(1,461,349,548)	(477,608,406)
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred - own use and intangible assets	(25,152,757)	(29,003,536)
Capital expenditure incurred - ijarah assets	-	(18,831,420)
Proceeds from disposal of property and equipment - own use	426,841	6,375,273
Proceeds from sale of ijarah assets	225,000	1,202,250
Investments - net	(49,546,370)	174,056,172
Dividend received	11,347,013	1,177,489
Interest received	90,141,207	86,212,193
Net cash generated from investing activities	27,440,934	221,188,421
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from long-term finance	2,171,777,777	1,584,434,833
Repayment of long-term finances	(1,993,608,517)	(1,031,408,657)
Short-term borrowings - net	-	150,000,000
Certificates of deposit - net	(137,726,522)	53,683,051
Redeemable capital - net	(276,000,000)	-
Payment of lease liability against right-of-use assets	(19,312,435)	(21,277,287)
Dividend paid	(39,538)	(20,938)
Net cash (used in) / generated from financing activities	(254,909,235)	735,411,002
Net (decrease) / increase in cash and cash equivalents	(1,688,817,849)	478,991,017
Cash and cash equivalents at beginning of the period	(726,756,296)	(1,130,298,862)
Cash and cash equivalents at end of the period	(2,415,574,145)	(651,307,845)




Annexure 'B-1'
**OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026**

	(Un-audited) September 30, 2026	(Audited) June 30, 2026
	(Rupees)	
ASSETS		
Non-current assets		
Property and equipment	1,601,368,051	1,641,174,968
Intangible assets	63,542,691	52,490,184
Net investment in finance lease	3,790,225,335	3,560,511,416
Long-term loans and finances	12,829,317,450	13,018,591,598
Investment in subsidiaries	322,374,294	322,374,294
Investment in associates	1,777,581,465	1,753,135,634
Long-term investments	29,428,958	25,721,833
Long-term deposits	11,550,693	11,550,693
Defined benefit plan asset - net	55,048,823	55,048,823
	<u>20,480,437,760</u>	<u>20,440,599,443</u>
Current assets		
Short-term finances	-	817,783
Current maturity of non-current assets	17,369,977,310	16,333,001,829
Short-term investments	2,915,502,169	2,862,439,011
Advances and prepayments	37,519,035	28,277,883
Other receivables	602,359,789	569,077,988
Cash and bank balances	148,794,114	208,110,261
Assets classified as held for sale	4,700,000	4,700,000
	<u>21,078,852,417</u>	<u>20,006,424,755</u>
Total assets	<u>41,559,290,177</u>	<u>40,447,024,198</u>
EQUITY AND LIABILITIES		
Share capital and reserves		
Authorised share capital		
350,000,000 (June 30, 2026: 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	1,040,600,704	1,045,532,523
Other reserves	4,223,602,283	4,225,273,344
	5,264,202,987	5,270,805,867
Revenue reserve	4,775,111,786	4,437,312,402
Total shareholder's equity	<u>11,793,391,243</u>	<u>11,462,194,739</u>
Non-current liabilities		
Long-term finances	13,217,469,204	12,705,149,906
Long-term certificates of deposit	93,960,386	90,538,332
Deferred taxation	882,994,329	856,206,090
Lease liabilities against right-of-use assets	225,416,030	249,360,611
	<u>14,419,839,949</u>	<u>13,901,254,939</u>
Current liabilities		
Accrued and other liabilities	1,939,640,257	2,473,700,462
Unclaimed dividend	39,522,308	39,528,375
Short-term borrowings	2,732,021,435	1,673,608,821
Short-term certificates of deposit	2,240,432,155	2,329,783,320
Taxation - net	97,671,128	102,464,473
Current maturity of non-current liabilities	8,296,771,702	8,464,489,069
	<u>15,346,058,985</u>	<u>15,083,574,520</u>
Total equity and liabilities	<u>41,559,290,177</u>	<u>40,447,024,198</u>
Contingencies and commitments		




Annexure 'B-2'
**OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026**

	For the quarter ended	
	September 30, 2026	September 30, 2025
	(Rupees)	
INCOME		
Income from operations		
Mark-up on finance leases	355,152,229	366,032,136
Mark-up on loans and finances	1,189,132,128	996,134,841
	<u>1,544,284,357</u>	<u>1,362,166,977</u>
Income from other activities		
Other income - net	202,831,216	170,507,495
Share of profit from associate - net of tax	30,805,433	33,578,562
	<u>233,636,649</u>	<u>204,086,057</u>
	<u>1,777,921,006</u>	<u>1,566,253,034</u>
EXPENSES		
Finance cost	785,771,453	640,797,097
Administrative and general expenses	432,535,477	409,386,091
Direct cost	12,024,229	9,146,870
	<u>1,230,331,159</u>	<u>1,059,330,058</u>
Profit before expected credit loss, provision income tax and levy	<u>547,589,847</u>	<u>506,922,976</u>
Reversal of expected credit loss / provision against leases, loans and finances - net	(402,067)	18,018,104
Other provisions - net	11,108,744	7,483,940
	<u>10,706,677</u>	<u>25,502,044</u>
Profit before income tax and levy	<u>536,883,170</u>	<u>481,420,932</u>
Levy - final taxes	1,701,882	1,701,882
Profit before income tax	<u>535,181,288</u>	<u>479,719,050</u>
Taxation - Current	174,544,066	164,370,104
- Deferred	27,769,657	19,256,838
	<u>202,313,723</u>	<u>183,626,942</u>
Profit for the period	<u>332,867,565</u>	<u>296,092,108</u>
Earnings per share - basic and diluted	<u>1.90</u>	<u>1.69</u>



Annexure 'B-3'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

	For the quarter ended	
	September 30, 2026	September 30, 2025
	(Rupees)	
Profit for the period	332,867,565	296,092,108
Other comprehensive income		
<i>Items that may be subsequently reclassified to statement of profit or loss</i>		
Exchange loss arising on translation of foreign associate	(6,359,602)	(15,290,616)
Deferred tax on exchange loss arising on translation of foreign associate	2,353,052	5,963,341
	(4,006,550)	(9,327,275)
<i>Items that will not be subsequently reclassified to statement of profit or loss</i>		
Fair value changes on remeasurement of financial assets classified at FVOCI	3,707,125	2,269,107
Deferred tax on fair value changes on remeasurement of financial assets at FVOCI	(1,371,636)	(884,952)
	2,335,489	1,384,155
Share of other comprehensive income from associate	-	180,311
Deferred tax on share of other comprehensive income from associate	-	(70,321)
	-	109,990
Total comprehensive income for the period	331,196,504	288,258,978

SGP



Annexure 'B-4'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

Issued, subscribed and paid-up capital	Reserves						Total reserves	Total shareholder's 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 comprehen- sive income	Surplus on revaluation of leasehold land and office building	Unappropri- ated profit			
(Rupees)									
Balance as at July 1, 2025 (audited)	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
Total comprehensive income for the three months period ended September 30, 2025									
Profit for the period	-	-	-	-	-	-	296,092,108	296,092,108	296,092,108
Other comprehensive (loss)/income	-	-	-	(9,327,275)	1,384,155	-	109,990	(7,833,130)	(7,833,130)
Total comprehensive income for the period	-	-	-	(9,327,275)	1,384,155	-	296,202,098	288,258,978	288,258,978
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax									
	-	-	-	-	-	(5,936,127)	5,936,127	-	-
Balance as at September 30, 2025 (un-audited)	1,754,076,470	1,501,683,073	2,018,508,051	623,883,341	7,592,737	868,626,112	4,411,336,789	9,431,630,103	11,185,706,573
Balance as at July 1, 2026 (audited)	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
Total comprehensive income for the three months period ended September 30, 2026									
Profit for the period	-	-	-	-	-	-	332,867,565	332,867,565	332,867,565
Other comprehensive (loss) / income	-	-	-	(4,006,550)	2,335,489	-	-	(1,671,061)	(1,671,061)
Total comprehensive (loss) / income for the period	-	-	-	(4,006,550)	2,335,489	-	332,867,565	331,196,504	331,196,504
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax									
	-	-	-	-	-	(4,931,819)	4,931,819	-	-
Balance as at September 30, 2026 (un-audited)	1,754,076,470	1,501,683,073	2,085,193,824	625,764,601	10,960,785	1,040,600,704	4,775,111,786	10,039,314,773	11,793,391,243



Annexure 'B-5'

OLP FINANCIAL SERVICES PAKISTAN LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

	For the quarter ended	
	September 30, 2026	September 30, 2025
	----- (Rupees) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax and levy	536,883,170	481,420,932
Adjustments for:		
Depreciation and amortisation	32,976,908	36,074,292
Amortisation of transaction cost	863,576	1,230,231
Reversal of provision against lease, loans and finances - net	(402,067)	18,018,104
Other provision - net	11,108,744	7,483,940
Gain on sale on investments - net	-	(29,555,000)
Charge for defined benefit plan - gratuity fund	6,201,080	4,944,555
Share of profit from associate - net of tax	(30,805,433)	(33,578,562)
Fair value changes on remeasurement of financial assets at fair value through profit or loss	(2,535,369)	2,947,972
Finance cost including bank charges	784,907,877	639,566,866
Dividend income	(11,345,883)	(11,345,883)
Return on investments and deposits	(78,853,961)	(30,350,066)
Gain on disposal of property and equipment	(23,351)	(4,163,065)
Exchange loss / (gain) - net	34,010	123,730
	712,126,131	601,397,114
Operating cash flows before working capital changes	1,249,009,301	1,082,818,046
(Increase) / decrease in operating assets		
Investment in finance lease - net	(374,120,851)	(118,095,016)
Long-term loans and finances - net	(731,894,671)	(1,139,771,332)
Short-term finances	4,951	1,597,140
Long-term deposits	-	(230,013)
Advances and prepayments	(9,241,152)	(106,198,279)
Other receivables	(21,736,182)	(42,794,990)
	(1,136,987,905)	(1,405,492,490)
Increase / (decrease) in operating liabilities		
Other long term liabilities - net	(76,176,472)	(78,764,149)
Accrued and other liabilities	(528,074,824)	297,073,754
	(604,251,296)	218,309,605
Cash generated from operating activities	(492,229,900)	(104,364,839)
Payment against staff retirement benefits	(1,060,054)	(312,600)
Finance cost paid	(545,254,027)	(504,020,613)
Income tax paid	(181,039,293)	(186,940,524)
	(727,353,374)	(691,273,737)
Net cash used in operating activities	(1,219,583,274)	(795,638,576)
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred - own use and intangible assets	(21,712,846)	(29,003,536)
Proceeds from disposal of property and equipment - own use	136,841	6,375,273
Investments - net	(49,545,240)	14,361,681
Interest received	74,473,644	73,811,065
Net cash generated from investing activities	3,352,399	65,544,483
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from long term finance	2,250,000,000	1,900,000,000
Repayment of long term finance	(1,993,608,517)	(1,031,408,657)
Certificates of deposit - net	(137,726,522)	53,683,051
Payment of lease liability against right-of-use assets	(16,260,639)	(18,502,927)
Dividend paid	(6,067)	(16,488)
Net cash generated from financing activities	102,398,255	903,754,979
Net increase/ (decrease) in cash and cash equivalents	(1,113,832,620)	173,660,886
Cash and cash equivalents at beginning of the period	(1,417,386,821)	(1,594,102,390)
Cash and cash equivalents at end of the period	(2,531,219,441)	(1,420,441,504)


