OLP

OLP FINANCIAL SERVICES PAKISTAN LIMITED
(PSX SYMBOL:OLPL)

CORPORATE BRIEFING SESSION

November 16, 2026
10:30 AM (PST)



Honoring Our Legacy
Shaping Our Future

Disclaimer

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 June 30,2026 and September 30, 2026. Except for historical information, statements that contain words or phrases such as “will”, “would”, “expected to” and similar expressions may constitute forward-looking statements. These statements involve risks, uncertainties and other factors that could cause actual results to differ materially from those suggested. Such risks include strategy execution, future levels of non-performing loans, business growth, acquisitions, adequacy of credit loss allowances, technology implementation, financing demand, cash-flow projections, market risk and other matters referred to in filings with relevant regulatory authorities.

CONTENTS



INTRODUCTION & CORPORATE GOVERNANCE



OPERATIONAL & FINANCIAL INFORMATION

INTRODUCTION & CORPORATE GOVERNANCE

OLP AT A GLANCE

Major Shareholder

ORIX Corporation, Japan (Parent Company).

Branches

30 Branches in 24 Cities

Credit Rating

Long Term
AAA
Short Term
A1+
Entity Rating by: VIS

Dividend

A consistent dividend-payer company in the NBFI sector.

SMEs

Over the past 40 years, OLP has disbursed PKR 282 billion with majority directed towards the SME sector.

Market Capitalization

OLP has a market capitalization of PKR 8.64 billion.
30-Jun-2026

Staff Strength

451
Team members

OLP PRODUCTS



Corporate Lease

Productive assets



Term Finance

Working capital



Commercial Vehicle

Logistics



Consumer Auto

Customer mobility



Certificates of Deposit

Investment / Funding solution



Insurance Agency

Protection

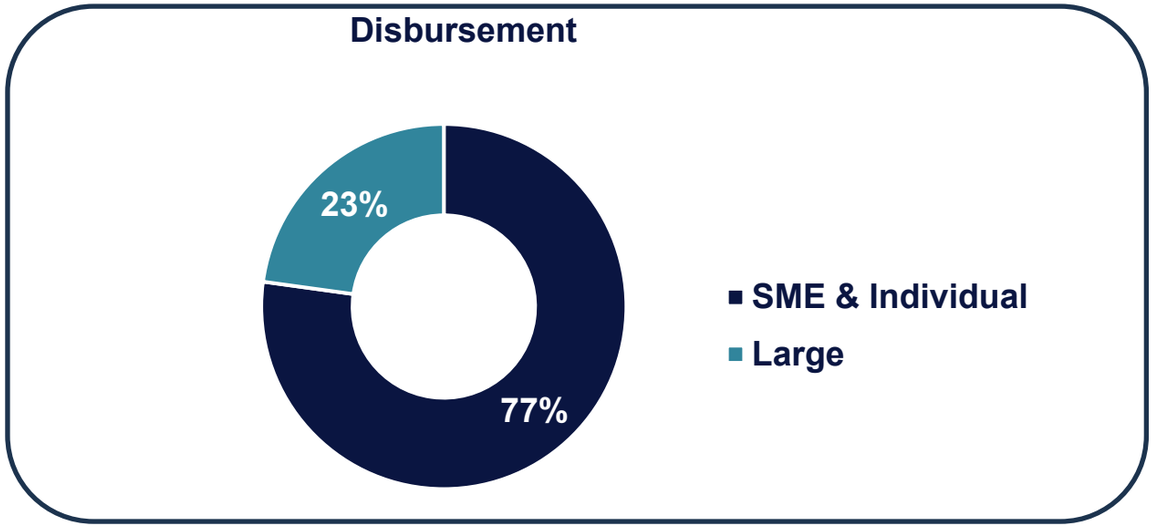


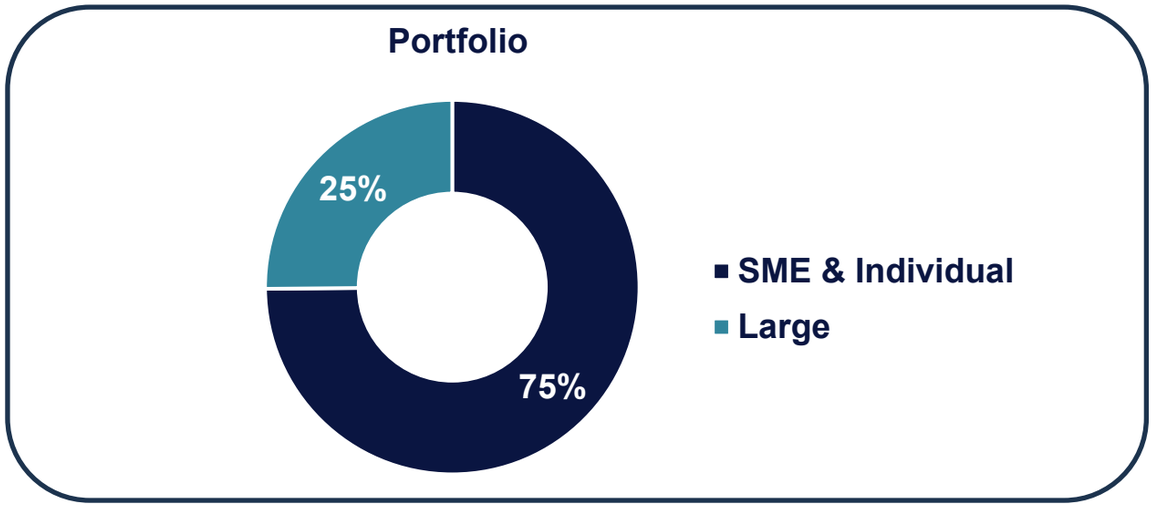
Islamic Finance

Shariah-compliant

CONTRIBUTION TOWARDS ECONOMY

- For almost 40 years, OLP has maintained a strong focus on supporting Small and Medium Enterprises (SMEs) by facilitating access to formal financing, enabling businesses to meet their funding needs through structured and competitive financial solutions rather than relying on costly informal sources of finance.
- Over 40 years, OLP has disbursed a total of Rs. 282 billion, with the majority allocated to the SME sector.
- In the financial year 2026, 77% of OLP's total disbursements went to the SME & individual sector, with the remaining 23% directed to large sectors.
- SME & individual represents 75% of our portfolio (61% of our total assets).





AWARDS



A legacy of performance and corporate excellence



MAP

13× **Corporate Excellence Awards**

10 consecutive recognitions • 2016–2025



NBFI & MODARABA

12× **Best Performance / NBFI Awards**

Multiple 1st positions across award years

Selected 1st Position Years

NBFI & Modaraba Association of Pakistan

2015 · 2016–17 · 2020 · 2021 · 2022 · 2023 · 2024 · 2024–25

Consistent recognition reflects sustained governance, performance and market credibility.

BOARD MEMBERS

As at June 2026

Mr. Khalid Aziz Mirza
Chairman & Non-Executive Director

Mr. Rashid Ahmed Jafer
Independent Non-Executive Director

Mr. Anwar Mansoor Khan
Independent Non-Executive Director

Mr. Yoshiaki Matsuoka
Non-Executive Director

Ms. Yoko Miura
Non-Executive Director

Ms. Kotoko Sato
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

After AGM (from October 22, 2026)

Mr. Yoshiaki Matsuoka
Chairman & Non-Executive Director

Mr. Anwar Mansoor Khan
Independent Non-Executive Director

Mr. Rashid Ahmed Jafer
Independent Non-Executive Director

Ms. Yoko Miura
Non-Executive Director

Ms. Kotoko Sato
Non-Executive Director

Mr. Abdul Shakoor Shaikh
Non-Executive Director

Mr. Shaheen Amin
Chief Executive Officer and Executive Director

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

OPERATIONAL & FINANCIAL POSITION

FIVE YEARS SUMMARY

Operating Results (PKR in million)	2022	2023	2024	2024	2026	Q12027
Total disbursement	17,639	16,077	16,037	20,571	22,734	5,639
Revenues	4,490	6,796	7,984	6,964	6,614	1,778
Finance cost	1,794	3,158	3,876	3,158	2,695	786
Provisions / (reversals)	(29)	137	174	84	26	11
Profit for the year before taxation	1,377	2,029	2,291	2,012	2,161	535
Profit for the year	882	1,211	1,393	1,225	1,334	332
Dividend appropriation	702	702	877	965	1,052	-

Statement of Financial Position (PKR in million)	2022	2023	2024	2024	2026	Q12027
Lease & loan portfolio	24,992	25,678	25,479	29,008	32,924	33,999
Investment in associates	1,208	1,719	1,707	1,776	1,753	1,778
Total assets	29,730	31,953	31,954	35,416	40,447	41,559
Total borrowing	18,020	18,679	18,235	21,463	24,792	26,545
Total liabilities	20,816	22,159	21,483	24,519	28,985	29,766
Shareholders' equity	8,914	9,794	10,471	10,897	11,462	11,793

FIVE YEARS SUMMARY

PERFORMANCE INDICATORS

Profitability:

Description	2022	2023	2024	2025	2026
Gross spread	56.45%	50.44%	48.20%	50.39%	54.26%
Return on equity	10.12%	12.94%	13.75%	11.47%	11.93%
Return on assets	3.24%	3.93%	4.36%	3.64%	3.52%
NPL ratio	3.75%	2.67%	2.52%	2.26%	1.94%

Liquidity:

Current ratio	1.50	1.33	1.21	1.43	1.33

Investment:

Earning per share (Rs.)	5.03	6.9	7.94	6.99	7.6
Price earning ratio	4.18	2.64	3.49	5.51	6.48
Market value per share (Rs.)	21	18.24	27.68	38.47	49.25
Dividend paid	40.00%	40.00%	50.00%	55.00%	60.00%

Capital Structure:

Debt / Equity ratio	2.02	1.91	1.74	1.97	2.16
Book value per share (Rs.)	50.82	55.84	59.69	62.13	65.35

EXPLANATION OF MATERIAL VARIATIONS

Description	FY2026	FY2025	Variance	Explanation
Lease & loan portfolio	32,924	29,008	+13.5%	Portfolio growth was primarily supported by higher disbursement volumes during the year.
Bank borrowings	21,825	18,492	+18.0%	Higher funding was raised to support the expanding earning-asset portfolio and overall asset growth.
Finance cost	2,695	3,158	-14.7%	Lower average funding cost in the declining interest-rate environment more than offset the increase in borrowings.
Revenue	6,614	6,964	-5.0%	The decline in benchmark interest rates reduced yields and revenue, while higher disbursements partially mitigated the impact.
Net provision for expected credit losses and other provisions	26	84	-69.1%	Lower net provisioning given the portfolio quality.

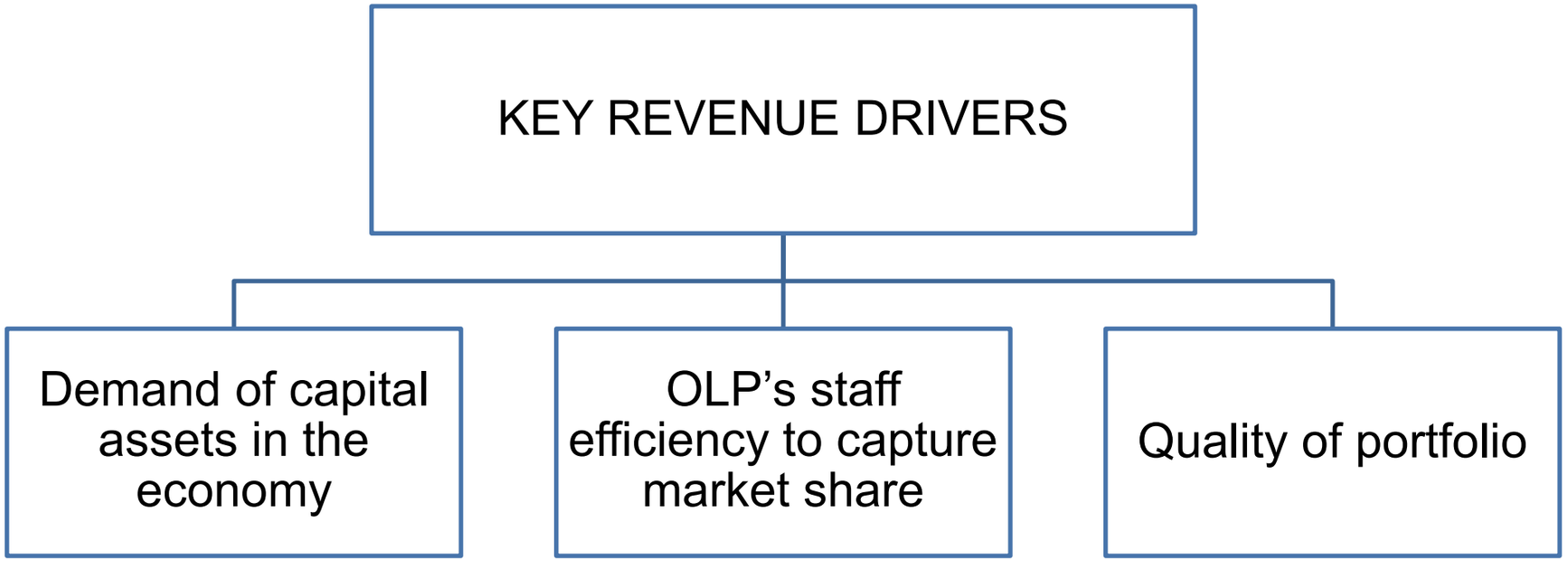
KEY REVENUE DRIVERS

TOTAL INCOME
PKR 6.61 bn
FY25: PKR 6.96 bn | -5.0%

PORTFOLIO
PKR 32.92 bn
FY25: PKR 29.00 bn | +13.5%

DISBURSEMENTS
PKR 22.73 bn
FY25: PKR 20.57 bn | +10.5%

PROFIT AFTER TAX
PKR 1.33 bn
FY25: PKR 1.23 bn | +8.9%



OPERATING SEGMENTS

Products, geographical areas and major customers

(i) Products

Reportable operating segments

Lease — long-term leases of movable assets to corporate entities and individuals.
Loans — financing extended to corporate entities and individuals.
Other operations — investments in subsidiaries, associates and other activities.

(ii) Geographical Areas

Pakistan-only operations

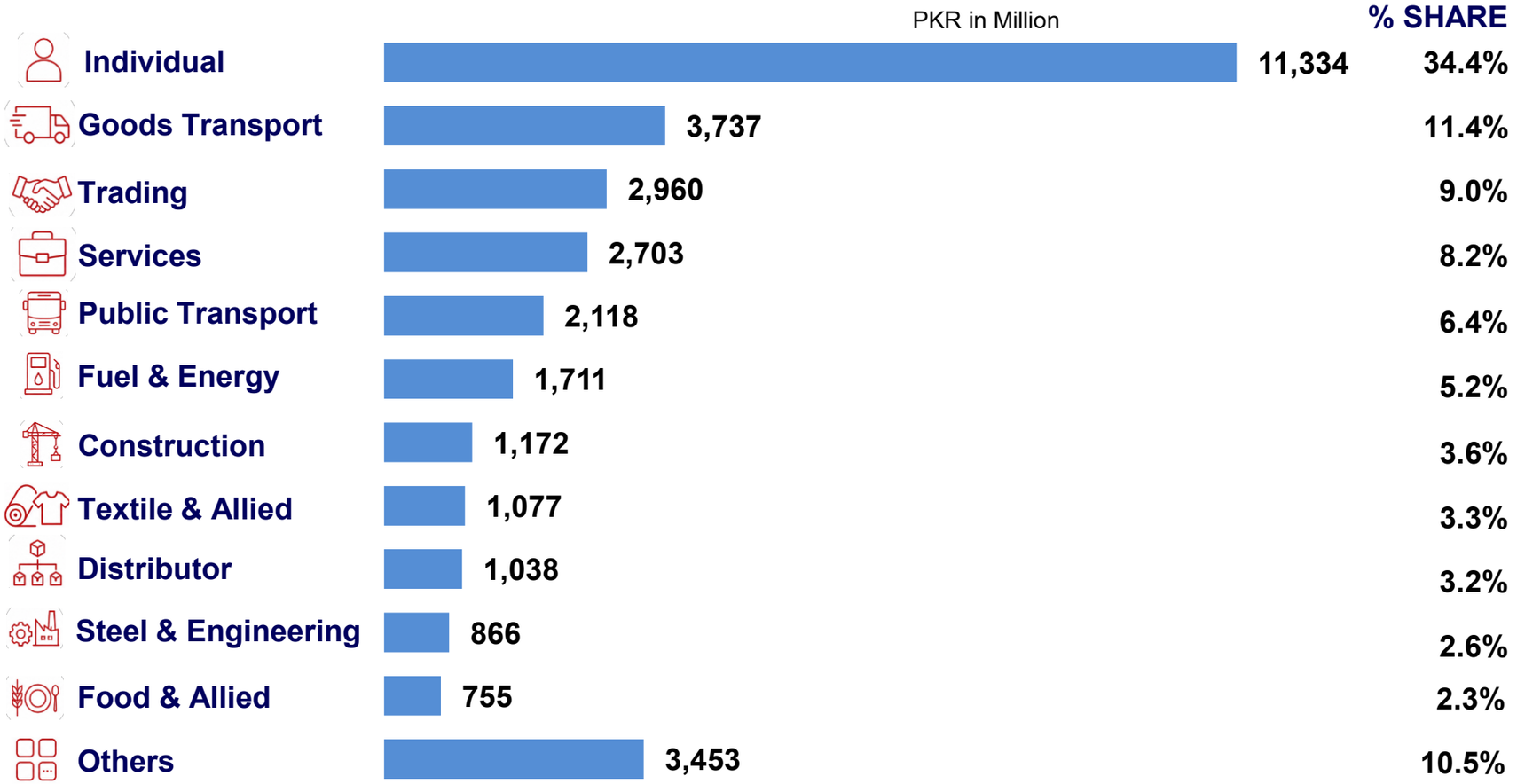
The Company's operations are restricted to Pakistan only. Accordingly, no separate foreign geographical operating segment is reported for the Company.

(iii) Information about major customers

OLP maintained a diversified customer base of more than 4,863 customers as at June 30, 2026, with individuals representing the largest customer segment. In the corporate portfolio, major exposures are concentrated in goods transportation, services, trading, fuel & energy, and public transport.

SECTOR WISE PORTFOLIO

Diversified exposure across key sectors of the economy | As of June 2026.



PORTFOLIO AT A GLANCE

TOTAL PORTFOLIO

PKR 32,924mn

LARGEST SECTOR

Individual 34.4%

KEY BUSINESS RISKS

RISK GOVERNANCE OVERSIGHT

A structured framework for identification, assessment, monitoring and reporting of key risks, supported by periodic review of policies and controls.

BOARD / BA&RC
Board-level oversight of the overall risk framework and key risk matters

POLICIES & CONTROLS
Board-approved policies, internal controls and IT-related controls

MANAGEMENT
Senior management and management committees implement approved policies

01 Credit Risk

KEY EXPOSURE

Borrower default, loss in asset value realized and deterioration in repayment capacity of borrower may increase delinquencies and expected credit losses.

FY2026 CONTEXT	82.84% vehicle asset mix | 1.94% delinquency | 0.55% largest customer exposure

MANAGEMENT RESPONSE

Board-approved credit policies set assessment and exposure limits. Credit Risk Management Department monitors higher-risk sectors, emerging deterioration and overdue exposures, with escalation to management and Board Credit Committees.

02 Liquidity & Market Risk

KEY EXPOSURE

Funding gaps, refinancing pressure, repricing mismatches and rapid benchmark-rate movements may affect liquidity, margins and funding cost as the balance sheet expands.

FY2026 CONTEXT	Rs. 24.79 bn total borrowings 2.16x debt/equity | 26.01% CAR

MANAGEMENT RESPONSE

ALCO reviews liquidity, funding, profitability and ALM ratios monthly. Risk is managed through diversified funding, committed lines, liquidity reserves, matched repricing, pricing buffers and, where appropriate, interest-rate swaps.

Q & A

THANK YOU