

SIX YEARS' FINANCIAL SUMMARY

	2023	2022	2021	2020	2019	2018
Operating Results (Rupees in million)						
Total disbursement	16,077	17,639	16,557	9,082	13,882	17,232
Revenues	6,796	4,490	3,681	4,436	4,180	4,472
Finance cost	3,158	1,794	1,193	1,845	1,543	1,390
Provisions / (reversals)	137	(29)	(18)	324	(182)	18
Profit for the period before taxation	2,029	1,377	1,284	973	1,448	1,720
Profit for the period after taxation	1,211	882	915	702	1,023	1,380
Proposed dividend	702	702	702	626	626	696
Statement of Financial Position (Rupees in million)						
Portfolio	25,678	24,992	21,589	18,952	22,653	25,533
Fixed assets	1,266	1,289	1,356	1,737	1,191	1,304
Investment in associates	1,719	1,208	916	944	942	672
Total Assets	31,953	29,730	24,786	22,999	25,991	26,699
Total Borrowing	18,679	18,020	14,073	12,862	15,646	17,050
Long term debts	9,812	11,511	7,319	7,209	9,130	9,022
Total Liabilities	22,159	20,816	16,261	14,765	17,978	19,450
Shareholders' equity	9,794	8,914	8,525	8,234	8,013	7,249
PERFORMANCE INDICATORS						
Profitability						
Profit before taxation over revenue	29.86%	30.67%	34.88%	21.96%	34.64%	38.46%
Gross spread	50.44%	56.45%	63.52%	53.25%	58.39%	61.18%
Return on equity	12.94%	10.12%	10.92%	8.64%	13.40%	23.55%
Return on assets	3.93%	3.24%	3.83%	2.87%	3.88%	5.23%
Income / expense ratio	1.47	1.43	1.52	1.41	1.43	1.64
Liquidity						
Current ratio	1.33	1.50	1.27	1.62	1.56	1.39
Cash to current liabilities	0.01	0.10	0.03	0.03	0.02	0.05
Investment / Market						
Price to book ratio	0.33	0.41	0.53	0.47	0.51	0.83
Dividend yield	21.93%	19.05%	15.53%	16.13%	15.24%	11.50%
Dividend payout	57.97%	79.57%	76.74%	89.17%	61.19%	50.43%
Earning per share (Rs.)	6.90	5.03	5.22	4.00	6.12	8.40
Price earning ratio	2.64	4.18	4.94	5.81	4.02	5.18
Market value per share (Rs.)	18.24	21.00	25.75	23.25	24.61	43.47
Proposed dividend	40.00%	40.00%	40.00%	37.50%	37.50%	50.00%
Capital Structure						
Debt / Equity ratio	1.91	2.02	1.65	1.56	1.95	2.35
Book value per share (Rs.)	55.84	50.82	48.60	49.29	47.97	52.07
Interest cover ratio	1.69	1.75	2.06	1.70	1.82	2.25