

Six Years' Financial Summary

	2024	2023	2022	2021	2020	2019
Operating Results (Rupees in million)						
Total disbursement	16,037	16,077	17,639	16,557	9,082	13,882
Revenues	7,984	6,796	4,490	3,681	4,436	4,180
Finance cost	3,876	3,158	1,794	1,193	1,845	1,543
Provisions / (reversals)	174	137	(29)	(18)	324	(182)
Profit for the period before taxation	2,291	2,029	1,377	1,284	973	1,448
Profit for the period after taxation	1,393	1,211	882	915	702	1,023
Proposed dividend	877	702	702	702	626	626
Statement of Financial Position (Rupees in million)						
Portfolio	25,479	25,678	24,992	21,589	18,952	22,653
Fixed assets	1,263	1,266	1,289	1,356	1,737	1,191
Investment in associates	1,707	1,719	1,208	916	944	942
Total Assets	31,954	31,953	29,730	24,786	22,999	25,991
Total Borrowing	18,235	18,679	18,020	14,073	12,862	15,646
Long term debts	7,976	9,812	11,511	7,319	7,209	9,130
Total Liabilities	21,483	22,159	20,816	16,261	14,765	17,978
Shareholders' equity	10,471	9,794	8,914	8,525	8,234	8,013
PERFORMANCE INDICATORS						
Profitability						
Profit before taxation over revenue	28.69%	29.86%	30.67%	34.88%	21.96%	34.64%
Gross spread	48.20%	50.44%	56.45%	63.52%	53.25%	58.39%
Return on equity	13.75%	12.94%	10.12%	10.92%	8.64%	13.40%
Return on assets	4.36%	3.93%	3.24%	3.83%	2.87%	3.88%
Income / expense ratio	1.45	1.47	1.43	1.52	1.41	1.43
Liquidity						
Current ratio	1.21	1.33	1.50	1.27	1.62	1.56
Cash to current liabilities	0.03	0.01	0.10	0.03	0.03	0.02
Investment / Market						
Price to book ratio	0.46	0.33	0.41	0.53	0.47	0.51
Dividend yield	18.06%	21.93%	19.05%	15.53%	16.13%	15.24%
Dividend payout	62.96%	57.97%	79.57%	76.74%	89.17%	61.19%
Earning per share (Rs.)	7.94	6.90	5.03	5.22	4.00	6.12
Price earning ratio	3.49	2.64	4.18	4.94	5.81	4.02
Market value per share (Rs.)	27.68	18.24	21.00	25.75	23.25	24.61
Proposed dividend	50.00%	40.00%	40.00%	40.00%	37.50%	37.50%
Capital Structure						
Debt / Equity ratio	1.74	1.91	2.02	1.65	1.56	1.95
Book value per share (Rs.)	59.69	55.84	50.82	48.60	49.29	47.97
Interest cover ratio	1.64	1.69	1.75	2.06	1.70	1.82