

KEY OPERATING & FINANCIAL DATA

	2026	2025	2024	2023	2022	2021
Balance Sheet						
Certificate capital	450,000,000	450,000,000	450,000,000	450,000,000	450,000,000	450,000,000
Reserves	641,410,135	541,508,632	417,309,901	272,367,212	195,948,970	175,056,964
Total equity	3,091,410,135	1,991,508,632	1,867,309,901	1,722,367,212	1,645,948,970	1,625,056,964
Total Assets	3,257,715,328	2,064,807,384	1,938,202,289	1,778,233,492	1,684,584,728	1,657,153,740
Financing Portfolio	2,576,353,941	1,704,531,304	791,724,335	919,465,142	901,928,698	859,574,172
Non-performing loans	21,550,000	62,045,990	98,838,656	133,486,060	110,748,423	120,753,848
Provision (excluding general)	26,783,208	39,831,367	49,346,749	51,740,324	54,264,776	41,267,560
Current Assets	2,389,543,151	1,341,458,400	1,516,515,930	1,280,808,047	1,173,981,336	1,200,357,149
Current Liabilities	161,110,772	69,240,733	70,892,388	55,866,280	38,635,758	32,096,776
Non - current liabilities	5,194,421	4,058,019	-	-	-	-
Total Liabilities	166,305,193	73,298,752	70,892,388	55,866,280	38,635,758	32,096,776
Profit & Loss						
Revenue (net of IJR dep & DM susp.)	364,824,151	341,799,466	407,340,786	279,664,809	167,021,948	138,244,547
Operating expenses	111,081,930	87,438,400	64,572,249	64,092,024	40,887,729	46,442,770
(Reversal) / Provision	(8,487,693)	(4,766,261)	(2,862,098)	(2,547,401)	13,259,015	13,513,618
Profit before management fee	262,229,914	267,098,316	346,316,807	219,363,097	113,522,169	78,624,804
Profit before tax	232,073,474	236,382,009	306,490,374	194,575,067	100,694,164	75,822,337
Profit after tax	161,346,524	180,113,788	201,330,520	130,410,860	66,313,222	75,822,337
Appropriations						
Profit distribution (%)	14.00%	13.50%	12.50%	12.50%	12.00%	10.00%
Profit distribution	63,000,000	60,750,000	56,250,000	56,250,000	54,000,000	45,000,000
Statutory Reserve	32,269,305	36,022,758	40,266,104	26,082,172	13,262,644	26,537,818
Financial Ratios						
Earning per Certificate	3.59	4.00	4.47	2.90	1.47	1.68
Net profit ratio before tax (%)	63.61%	69.16%	75.24%	69.57%	60.29%	54.85%
Net profit ratio after tax (%)	44.23%	52.70%	49.43%	46.63%	39.70%	54.85%
NPL ratio	0.84%	3.64%	12.48%	14.52%	12.28%	14.05%
NPL cover ratio	124.28%	64.20%	49.93%	38.76%	49.00%	34.17%
P/E Ratio	6.33	3.14	2.30	2.77	4.76	5.22
Breakup Value	24.25	22.03	19.27	16.05	14.35	13.89
Debt ratio (%)	5.10%	3.55%	3.66%	3.14%	2.29%	1.94%
Current ratio	14.29	18.30	21.39	22.93	30.39	37.40
Earning asset to total asset (%)	89.24%	97.28%	95.19%	93.52%	94.48%	92.08%
Return on asset (%)	6.06%	9.00%	10.83%	7.53%	3.97%	4.51%
Return on equity (%)	6.35%	9.34%	11.22%	7.74%	4.05%	4.69%
Debt Equity (%)	5.38%	3.68%	3.80%	3.24%	2.35%	1.98%