

CORPORATE BRIEFING SESSION (FY 2025)

(Thursday, 20th November 2025)

Key
Highlights

Company
Profile

Governance

Operations

Financial
Performance

Future
Prospects

Key highlights

Only Privately Sponsored Leasing Company with 29 Years of Profitable Operations.

Deposit Taking Leasing Company with Credit rating “A-” (Long Term) and “A-2” (Short Term).

Engaged in Leasing and Vehicle Financing.

Asset Base: Rs. 1,446,326,140 (2024: Rs. 1,950,519,208 YoY Change: -25.85%)

Net Asset: Rs. 790,961,800 (2024: Rs. 910,356,512 YOY Change: -13.12%)

Revenue: Rs. 222,464,272 (2024: Rs. 281,355,563 YOY Change: -20.93%)

Profit After Tax: Rs. 73,604,310 (2024: Rs. 78,798,526 YOY Change: -6.59%)

Earning per Share: Rs. 1.49 (2024: Rs. 1.59 YOY Change: - 6.3%)

Dividend : 39.5% (2024: 0% YOY Change: +100%)

Company Profile

Date Of Incorporation: 27 December 1994

Date Of Commencement Of Business: 16 September 1996

Type of Company: Public Listed Company

Type Of Entity: Deposit Taking Leasing Company (NBFC)

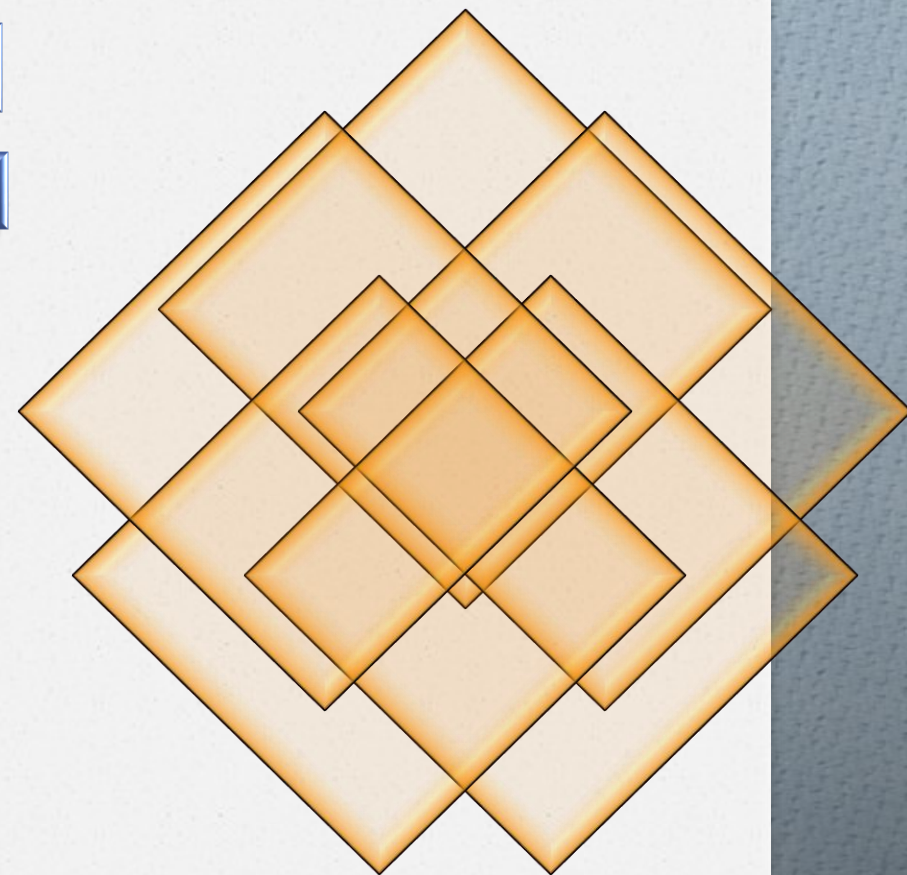
Nature of Business: Hard Core Leasing Company

Nature of Products: Conventional Lease Finance / Auto Loan

Source of Fund: Equity, CoIs, Banks borrowings

Registered Office: Karachi, Sindh, Pakistan

Branch Office: Lahore, Punjab, Pakistan



➔ **Legal Advisors**

M/S Mohsin Tayebally & Co.
M/S Rasheed Razvi & Associates

➔ **Tax Advisors:**

Mukhtar Law Associates

➔ **Shariah Advisor:**

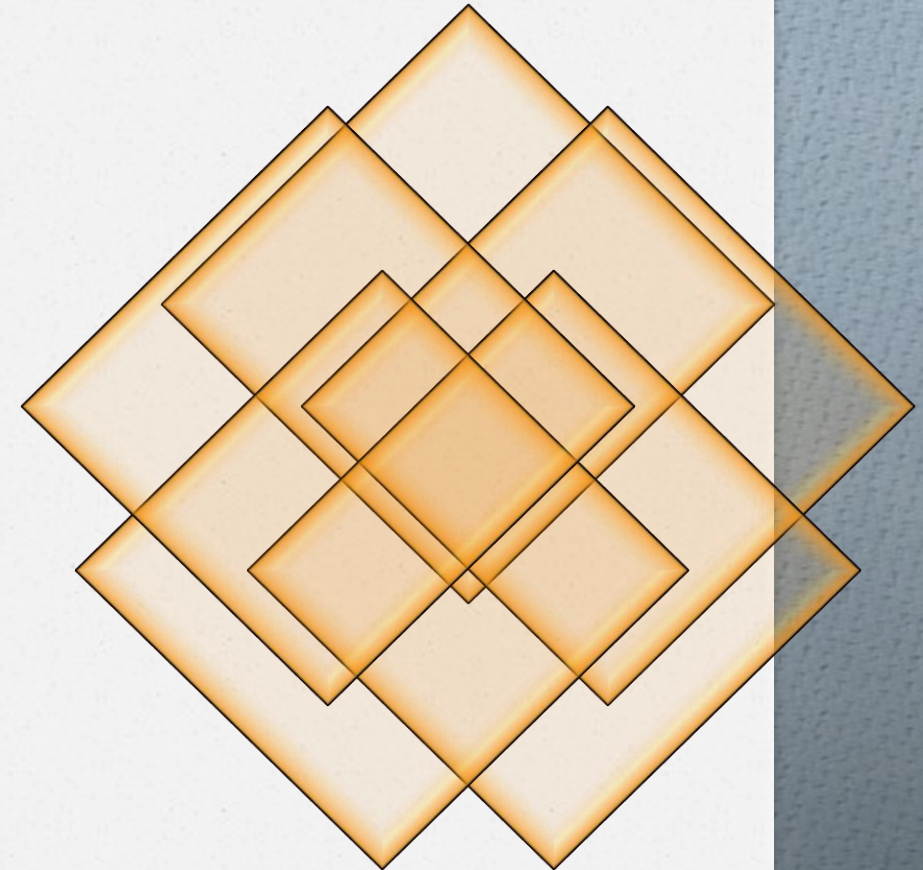
M/S Alhamd Shariah Advisory Services (Private)
Limited

➔ **Registrar / Share Transfer Office:**

M/S THK Associates (Pvt) Ltd.

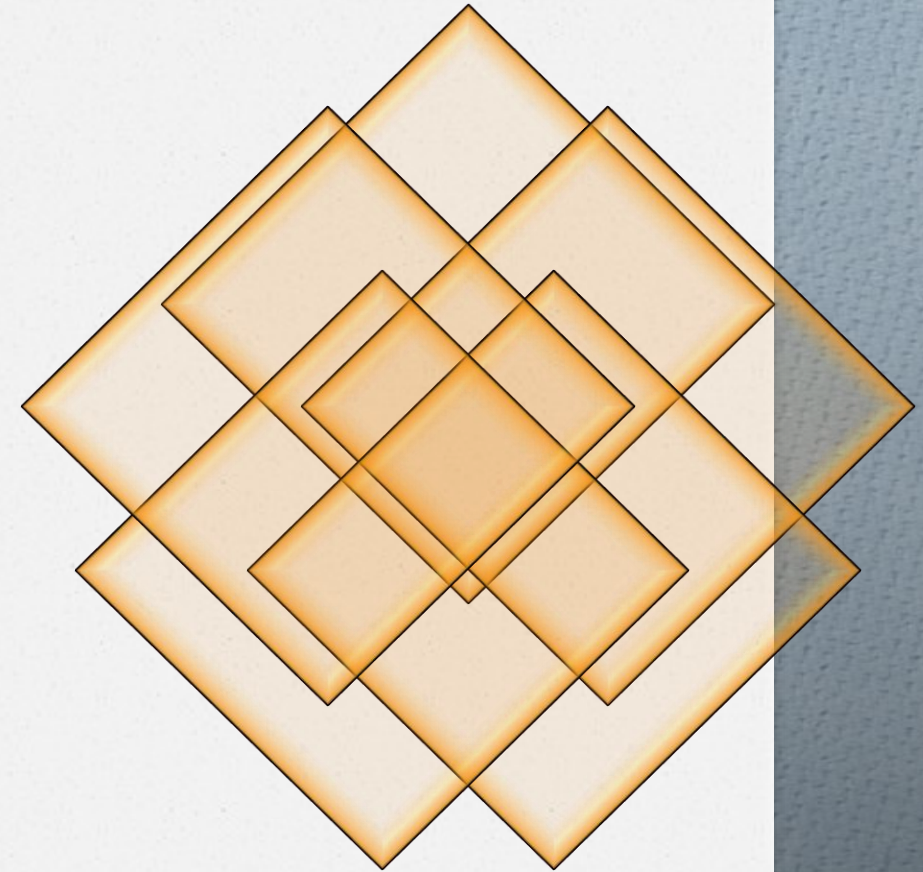
➔ **Auditors:**

M/S BDO Ebrahim & Company



Bankers:

- Bank Al-Habib Limited
- Allied Bank Limited
- Silk Bank Limited
- Al-Baraka Bank (Pakistan) Limited
- Askari Bank Limited
- Bank Al-Falah Limited
- Habib Bank Limited
- JS Bank Limited
- MCB Bank Limited
- MCB Islamic Bank Limited
- National Bank of Pakistan
- Soneri Bank Limited
- The Bank of Punjab

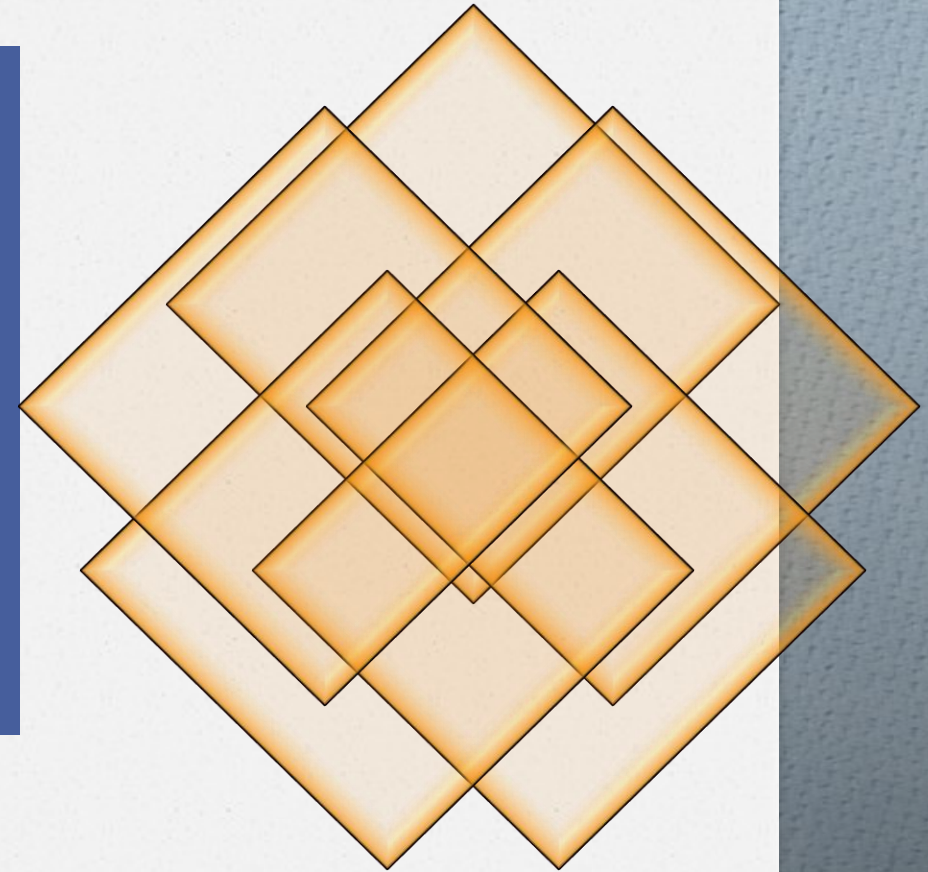


Rating Agency: VIS Credit Rating Company Limited

Entity's Credit Rating:

VIS, following a detailed analysis and evaluation of the Company's performance December, 2024 has re-affirmed its Ratings for PGL as under:

- Medium to Long-term Rating: **A-;**
- Short-term Rating: **A-2;** and
- Outlook: Stable.



**Entity's
Credit
Rating
History:**

DATE	RATING TYPE	LONG TERM	SHORT TERM	OUTLOOK
12/24/2024	Entity	A-	A-2	Stable
09/21/2023	Entity	A-	A-2	Stable
05/16/2022	Entity	A-	A-2	Stable
06/30/2021	Entity	A-	A-2	Negative
06/30/2020	Entity	A-	A-2	Stable
04/15/2019	Entity	A-	A-2	Stable
01/30/2018	Entity	A-	A-2	Stable
12/30/2016	Entity	A-	A-2	Stable
11/27/2015	Entity	A-	A-2	Stable
09/25/2014	Entity	A-	A-2	Stable

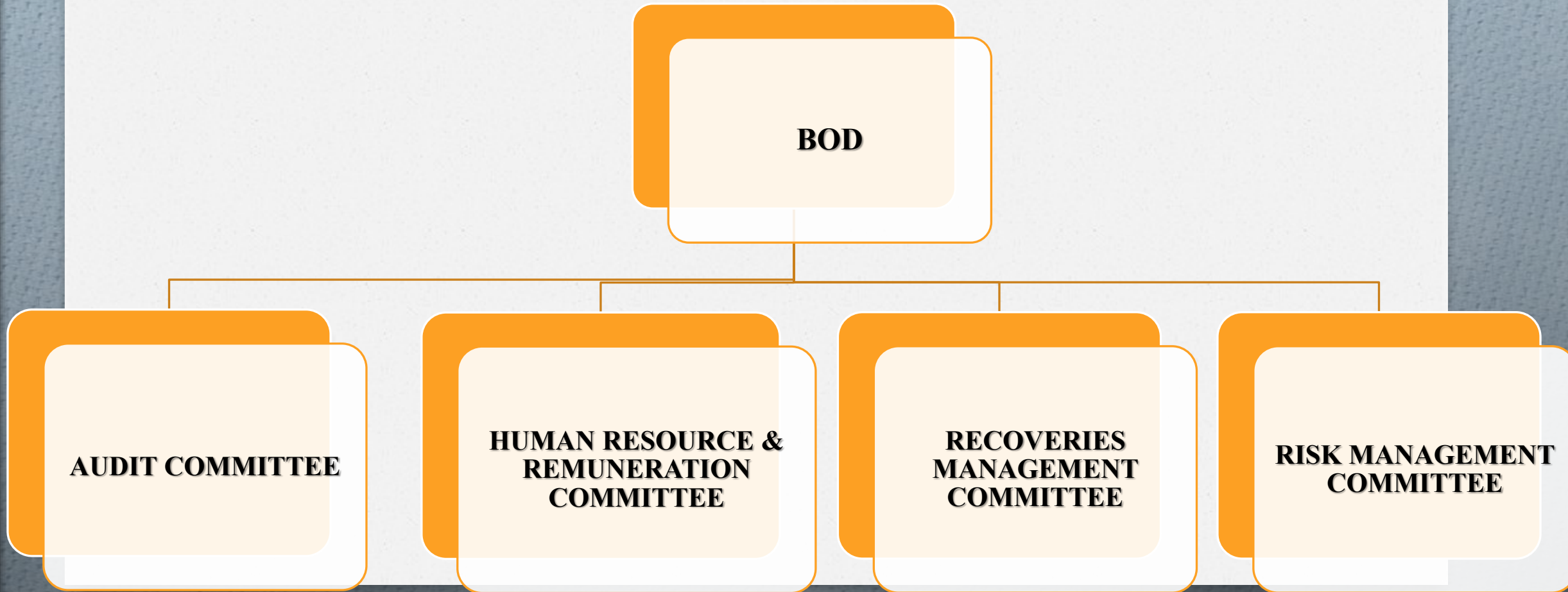


Governance

BOARD OF DIRECTORS

S. No.	NAME	POSITION
1.	Mr. Sohail Inam Ellahi	Chairman
2.	Mr. Ismail H. Ahmed	Vice-Chairman
3.	Mr. Pervez Inam	Non-Executive Director
4.	Brig. Naveed Nasar Khan (Retd.)	Non-Executive Director
5.	Mr. Jan Ali Khan Junejo	Independent Director
6.	Mr. Naeem Ali Muhammad Munshi	Non-Executive Director
7.	Ms. Naureen Ahmed	Independent Director
8.	Brig. Haris Nawaz (Retd.)	Independent Director
9.	Mr. Yousuf Jan Muhammad	Non-Executive Director
10.	Mr. Mahfuz-ur-Rehman Pasha	Chief Executive Officer / Deemed Director

Governance Structure



Governance

- Approved policies in line with the applicable laws, rules and regulations
- Internally approved SOPs for various processes
- Oversight by Board Committees

Risk Management

- Management / minimization of credit risk

Compliance

- Adherence to laws, rules and regulations

Internal Control System

- IT application controls and SOPs to mitigate the potential risks
- AML / TFS / CFT Compliance

Information Security

- To cover gaps in the implementation of IT security policies
- Focus on future strategy and corrective measures

Internal Audit

- Annual Internal Audit Plan
- Audit controls to:
 - mitigate potential risks
 - to ensure compliance with SOPs
 - to ensure compliance with applicable laws, rule and regulations



OPERATIONS

FINANCING

FINANCING PRODUCTS

FINANCE LEASE:

PGL offers finance lease, offering flexible repayment schedules and tailored solutions to align with cashflow needs and financial goals.

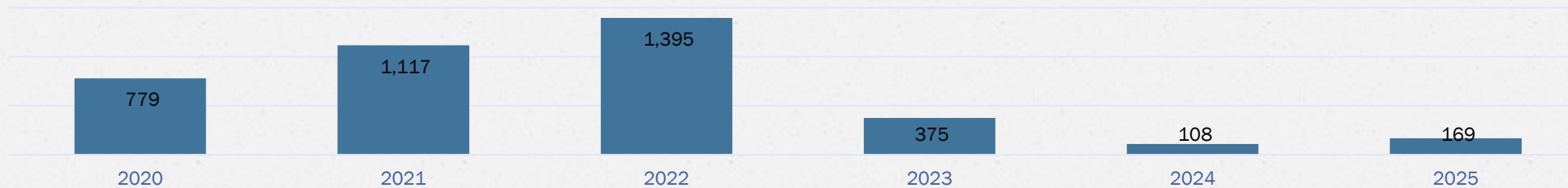
VEHICLE FINANCE:

PGL offers a convenient vehicle financing facility, allowing financing up to 90% of the vehicle's value and flexible repayment options.

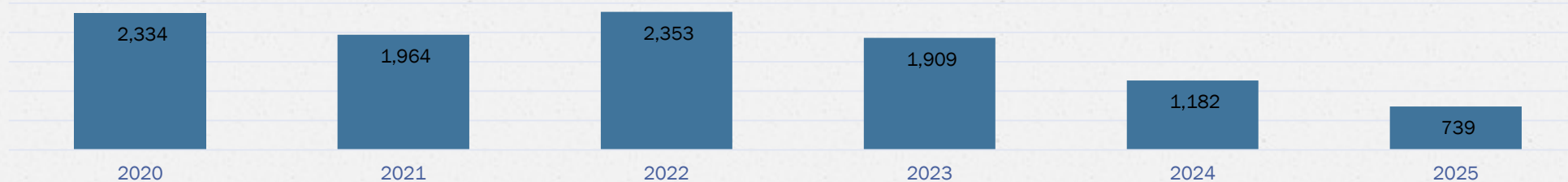
DEPOSIT TAKING:

Certificates of Investments (CoIs) are issued for a period of 12 Months to 03 Years at Fixed Rates of Return.

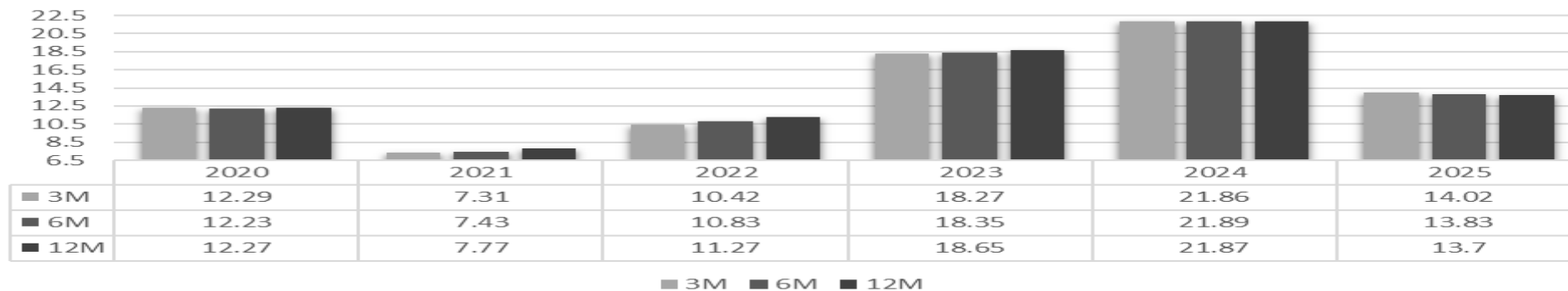
Lease / Auto-finance loan written (Rs. in Million)



Net Investment in Finance Leases (Rs. in Million)

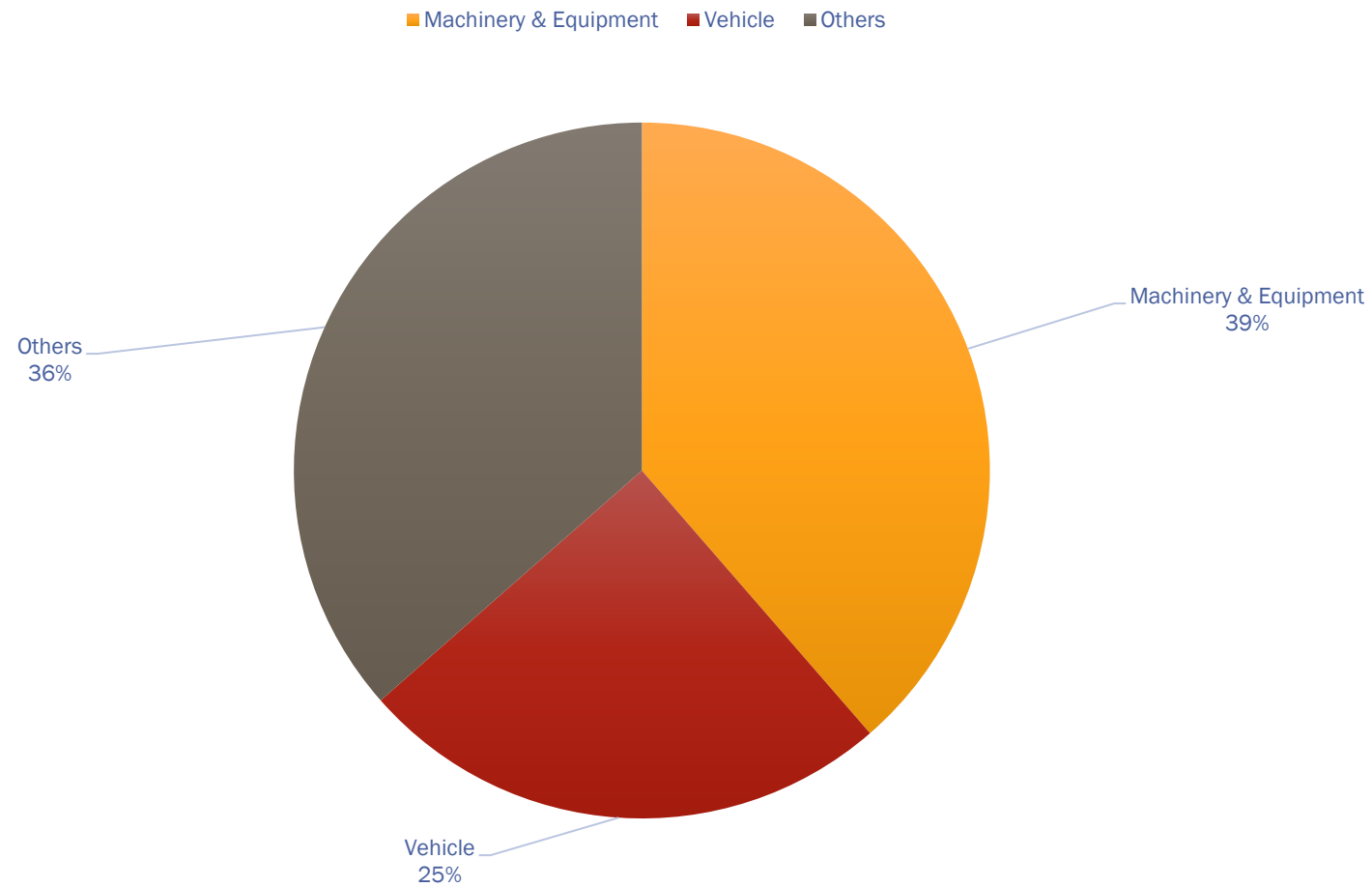


Average KIBOR (in %age)

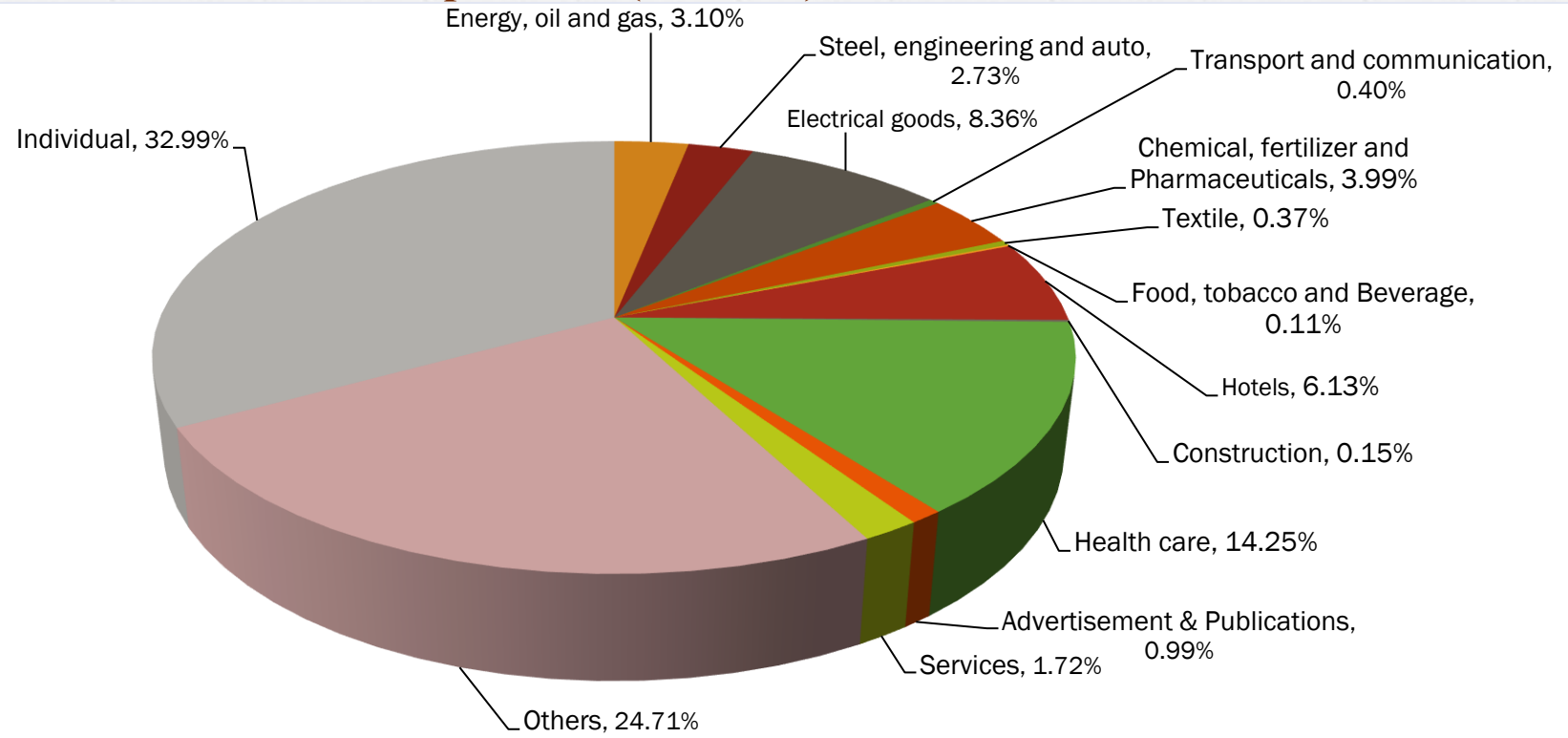

Note:-

Due to record increase in KIBOR & resultant high risk in taking exposures, exposures were taken in limited case which had a good credit history and sound financial position.

Main Categories of Investment in Lease



Sector-wise portfolio (FY-2025)



The background of the slide features a blurred financial chart with orange bars and white lines. A blue banner with the text "Financial Performance" is centered over the chart. The chart includes numerical values such as 130.102, 154.178, and 289.33.

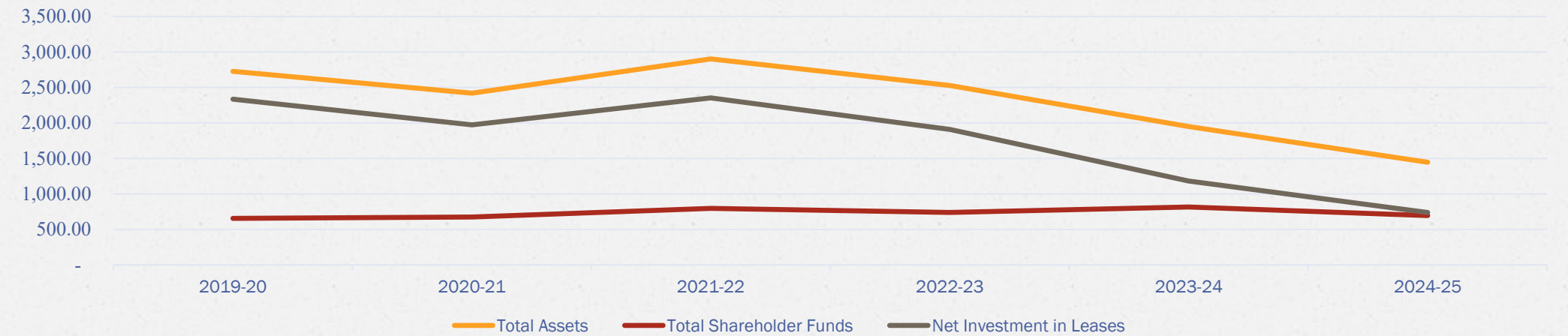
Financial Performance

COMPARISION OF KEY OPERATING & FINANCIAL DATA (FY 2020- FY 2025)

Year ended 30th June	2025	2024	2023	2022	2021	2020
Operational Results:	(Rupees in Million)					
Revenues	222.46	281.36	262.20	255.23	206.09	265.44
Lease Revenue	145.22	218.73	227.29	228.43	191.49	245.57
Profit before Taxation	105.01	142.95	78.82	167.69	28.02	21.62
Profit after Taxation	73.60	78.80	56.64	146.98	24.57	10.89
Finance Cost	39.37	77.54	89.85	69.05	42.06	114.03
(Provision) / Reversal for Potential Lease Losses	6.88	(1.97)	(47.21)	(10.81)	3.63	(30.84)
(Provision) / Reversal against lease receivables held under litigation	(28.56)	(0.79)	6.33	56.46	(78.55)	(20.44)
Final / Interim Dividend %	22.0% & 17.5%	-	35.00%	10.00%	0.00%	2.50%
Interim / Bonus Issue	-	-	95 shares for every 100 shares	-	-	-
Balance Sheet:						
Shareholders' Equity	694.22	816.27	737.47	796.71	675.44	655.73
Net Investment in Finance Lease	738.58	1,181.68	1,909.13	2,352.94	1,973.08	2,333.69
Total Assets (footing)	1,446.33	1,950.52	2,528.85	2,901.88	2,420.74	2,727.33
Working Capital	428.59	623.28	490.19	26.80	186.12	381.08
Investments	49.31	40.55	55.58	55.21	34.00	64.51
Financial Ratios:						
Income / Expense Ratio	2.28	2.08	1.84	1.92	2.00	1.46
Earnings per Share (in Rs.)	1.49	1.59	1.14	2.97	0.97	0.43
Debt / Equity Ratio	0.17	0.33	0.86	0.91	0.42	0.68
Current Ratio	2.76	2.84	1.72	1.04	1.29	1.53
Break up Value per Share (Rs.)	15.99	18.40	16.77	17.95	30.31	29.55
Market Value (Rs.)	20.01	8.49	5.25	6.10	7.52	12.00
P/E Ratio	13.43	5.34	4.61	2.05	7.75	27.91

KEY PERFORMANCE INDICATORS FY 2020 TO FY 2025 (Rupees in Million)

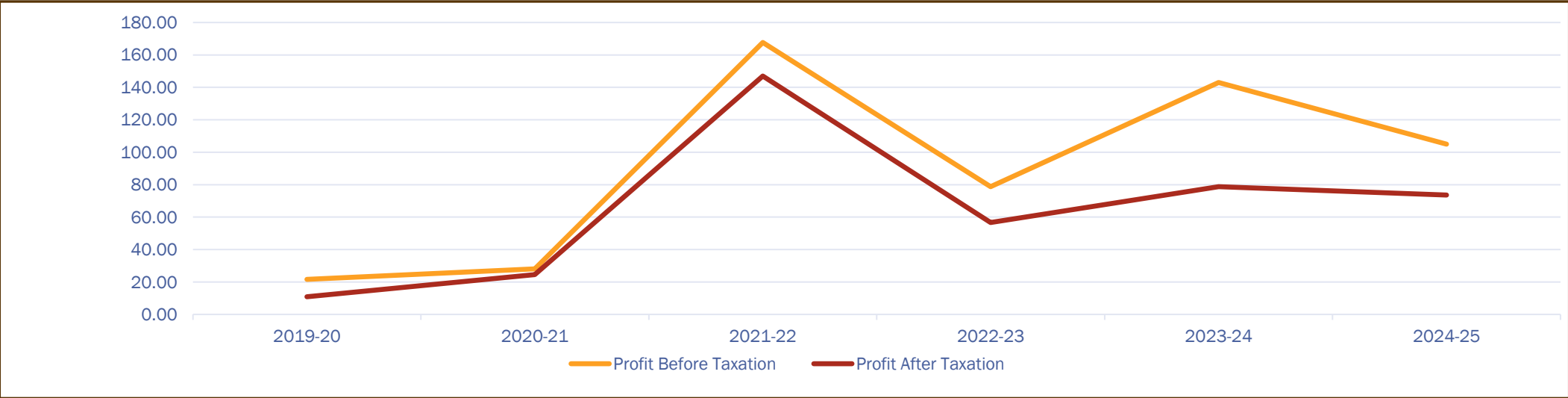
Financial Year	Total Assets	Total Shareholder Funds	Net Investment in Leases
2024-25	1,446.33	694.22	738.58
2023-24	1,950.52	815.95	1,181.68
2022-23	2,528.85	737.47	1,909.13
2021-22	2,901.88	796.71	2,352.94
2020-21	2,420.74	675.44	1,973.08
2019-20	2,727.33	655.73	2,333.69



P
E
R
F
O
R
M
A
N
C
E

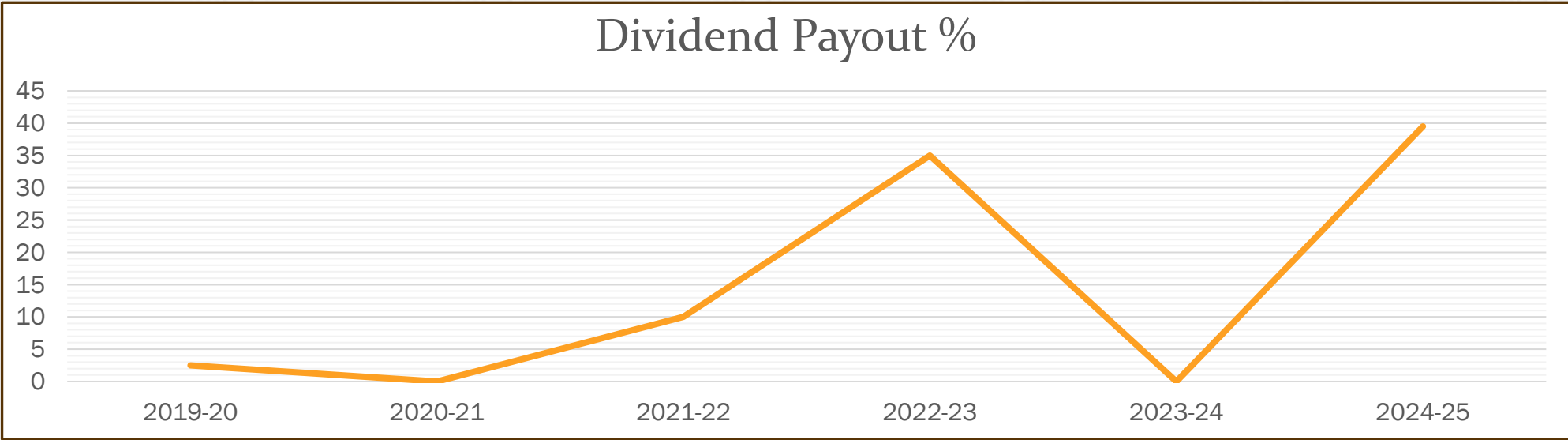
KEY PERFORMANCE INDICATORS FY 2020 TO FY 2025 (Rupees in Million)

Financial Year	Profit Before Taxation	Profit After Taxation
2024-25	105.01	73.60
2023-24	142.95	78.80
2022-23	78.82	56.64
2021-22	167.68	146.98
2020-21	28.02	24.57
2019-20	21.62	10.89



KEY PERFORMANCE INDICATORS FY 2020 TO FY 2025

Financial Year	Dividend Payout %
2024-25	39.5
2023-24	0
2022-23	35
2021-22	10
2020-21	0
2019-20	2.5



TIME-LINE OF ACHEIVEMENTS

Date / Financial Year	Event	Date /Financial Year	Event
27 December 1994	Company Incorporated	FY 2009	Paid-up Capital Increased to Rs.253.698 Million through 6 Million Right Shares issued at par value of Rs.10.0 per share
10 June 1996	Public Floatation of Shares	FY 2010	5.00 % Cash Dividend Declared
30 June 1996	Paid-up Capital Rs.50.0 Million	30-Jun-14	Total Assets cross the Rs. 1.0 billion mark at Rs. 1.2 billion
03 September 1996	Leasing License Issued	25-Sep-14	Credit Rating Upgraded to A-
15 September 1996	Permission to Commence Business	30-Jun-15	Equity crosses the Rs.500 Million Mark
18 September 1996	Listing on the Stock Exchanges	FY 2016	5.00 % Cash Dividend Declared
04 November 1996	1 st Lease Written	FY 2017	7.50 % Cash Dividend Declared
FY 1997	Paid-up Capital Increased to Rs.100 Million	30-Jun-17	Total Assets cross the Rs.2.0 billion mark at Rs. 2.15 billion
FY 1998	10% Cash Dividend Declared	Jul-17	Lahore Branch Opened
FY 1999	09.50% Cash Dividend Declared	30-Jun-18	Net Profit After Tax crosses the Rs.50.0 Million mark at Rs. 69.4 Million
FY 2000	09% Cash Dividend Declared	FY 2018	12.50 % Cash Dividend Declared
FY 2001	Purchased Company's own Premises at The Forum, Clifton, Karachi	FY 2019	7.50 % Cash Dividend Declared
FY 2002	Paid-up Capital Increased to Rs.140 Million through Right Shares	30-Jun-19	Total Assets cross the Rs.2.5 billion mark at Rs. 2.6 billion
FY 2003	Paid-up Capital Increased to Rs.170 Million through Right Shares	30-Jun-20	The Company crossed the milestone of having existed for 25 years.
FY 2003	7.5% Cash Dividend Declared	30-Jun-23	35% Interim Cash Dividend Declared Interim Bonus Issue (95 shares for every 100 shares)
FY 2003	Permission granted by SECP for issuing Certificates of Investments	October 24	22% Interim Cash Dividend Declared
FY 2006	Paid-up Capital Increased to Rs.179.35 Million through Stock Dividend @5.50%	April 25	17.5% Interim Cash Dividend Declared
FY 2007	Paid-up Capital increased to Rs.193.698 Million through Stock Dividend @8.0%		
FY 2009	Authorized Capital Increased to Rs.500 Million		



Future Plans

FUTURE PLANS

- Increase in financing exposures.
- Recovery of dues through out of court settlements and rescheduling.
- Encouraging the existing customers with good repayment history to take fresh exposures.
- Optimum utilization of existing human resource.



QUESTIONS & ANSWERS

QUESTIONS & ANSWERS



Thank You