KEY OPERATING & FINANCIAL DATA

	2025	2024	2023	2022	2021	2020
Balance Sheet						
Certificate capital	450,000,000	450,000,000	450,000,000	450,000,000	450,000,000	450,000,000
Reserves	541,508,632	417,309,901	272,367,212	195,948,970	175,056,964	159,974,420
Total equity	1,991,508,632	1,867,309,901	1,722,367,212	1,645,948,970	1,625,056,964	1,609,974,420
Total Assets	2,064,807,384	1,938,202,289	1,778,233,492	1,684,584,728	1,657,153,740	1,706,170,652
Financing Portfolio	1,704,531,304	791,724,335	919,465,142	901,928,698	859,574,172	816,236,706
Non-performing loans	62,045,990	98,838,656	133,486,060	110,748,423	120,753,848	55,286,568
Provision (excluding general)	39,831,367	49,346,749	51,740,324	54,264,776	41,267,560	27,643,292
Current Assets	1,341,458,400	1,516,515,930	1,280,808,047	1,173,981,336	1,200,357,149	1,177,337,968
Current Liabilities	73,298,752	70,892,388	55,866,280	38,635,758	32,096,776	96,195,232
Total Liabilities	73,298,752	70,892,388	55,866,280	38,635,758	32,096,776	96,196,232
Profit & Loss						
Revenue (net of IJR dep & DM susp.)	341,799,466	407,340,786	279,664,809	167,021,948	138,244,547	188,071,755
Operating expenses	87,438,400	64,572,249	64,092,024	40,887,729	46,442,770	39,222,816
(Reversal) / Provision	(4,766,261)	(2,862,098)	(2,547,401)	13,259,015	13,513,618	28,150,551
Profit before management fee	267,098,316	346,316,807	219,363,097	113,522,169	78,624,804	124,111,038
Profit before tax	236,382,009	306,490,374	194,575,067	100,694,164	75,822,337	107,884,760
Profit after tax	180,113,788	201,330,520	130,410,860	66,313,222	75,822,337	107,884,760
Appropriations						
Profit distribution (%)	13.50%	12.50%	12.50%	12.00%	10.00%	13.50%
Profit distribution	60,750,000	56,250,000	56,250,000	54,000,000	45,000,000	60,750,000
Statutory Reserve	36,022,758	40,266,104	26,082,172	13,262,644	26,537,818	43,153,904
Financial Ratios						
Earning per Certificate	4.00	4.47	2.90	1.47	1.68	2.40
Net profit ratio before tax (%)	69.16%	75.24%	69.57%	60.29%	54.85%	57.36%
Net profit ratio after tax (%)	52.70%	49.43%	46.63%	39.70%	54.85%	57.36%
NPL ratio	3.64%	12.48%	14.52%	12.28%	14.05%	6.77%
NPL cover ratio	64.20%	49.93%	38.76%	49.00%	34.17%	50.00%
P/E Ratio	3.14	2.30	2.77	4.76	5.22	3.42
Breakup Value	22.03	19.27	16.05	14.35	13.89	13.55
Debt ratio (%)	3.55%	3.66%	3.14%	2.29%	1.94%	5.64%
Current ratio	18.30	21.39	22.93	30.39	37.40	12.24
Earning asset to total asset (%)	97.28%	95.19%	93.52%	94.48%	92.08%	95.61%
Return on asset (%)	9.00%	10.83%	7.53%	3.97%	4.51%	6.45%
Return on equity (%)	9.34%	11.22%	7.74%	4.05%	4.69%	8.07%
Debt Equity (%)	3.68%	3.80%	3.24%	2.35%	1.98%	5.98%