PERFORMANCE OVERVIEW

Business Performance	2025	2024
Contracted		
Lease finance	-	-
Term Finance	84,403,904	-
Total	**84,403,904**	**-**
Disbursed		
Lease finance	-	-
Term finance	84,403,904	306,291,652
Total	**84,403,904**	**306,291,652**
SED	-	239,500,000
MIDI	1,000,000	500,000
Housing	-	-
Consumer Credit	-	-
Staff Loan	1,870,000	4,750,000
Loan against deposit	81,533,904	66,291,652
Total	**84,403,904**	**311,041,652**
Ratio		
NPL (%)	54.83%	34.08%
Return on assets (%)	(31.36%)	(2.79%)
Debt equity ratio (%)	(4.79)	15.59
Return on average equity (%)	(335.93%)	(38.85%)
Earnings per share	(23.40)	(2.24)
Net asset value per share	(18.66)	4.73

KEY OPERATING AND FINANCIAL DATA

Business Performance	Amount in million except %				
	2025	2024	2023	2022	2021
Loan Disbursement	84.40	311.04	225.03	1,925.78	1,135.47
Lease, Loans & Advances	7,900.80	8,931.10	9,568.60	9,950.70	9,427.74
Profit before tax	(3,342.62)	(302.31)	(569.45)	24.53	100.01
Profit after tax	(3,366.73)	(321.95)	(671.24)	8.60	84.43
Shareholders' Equity	(2,685.56)	681.16	976.31	1,669.13	1,674.78
Total deposit	4,873.08	5,013.14	5,340.85	5,803.43	5,968.02
Total Assets	10,175.37	11,299.08	11,761.47	11,992.94	11,471.77
NPL ratio (%)	54.83%	34.08%	33.09%	16.46%	14.89%
Return on equity (average equity)	(335.93%)	(38.85%)	(50.75%)	0.51%	5.05%
Earnings per share (restated)	(23.40)	(2.24)	(4.66)	0.06	0.59
Net Asset Value Per Share	(18.66)	4.73	6.79	11.60	11.64
Capital Adequacy Ratio (%)	(26.66%)	7.78%	10.74%	17.83%	18.43%