

Modaraba Al-Mali (MODAM)
RATIO ANALYSIS

| | Unit | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|--------|-------|-------|-------|-------|-------|
| Investment ratios: | | | | | | |
| Earnings per share (After tax) | Rupees | 0.26 | 0.35 | 0.63 | 0.43 | 1.01 |
| Book value per share | Rupees | 8.62 | 8.81 | 9.14 | 12.66 | 13.50 |
| Price To Book Ratio | Times | 0.28 | 0.35 | 0.45 | 0.29 | 0.30 |
| Dividend per share | Rupees | 0.20 | 0.20 | 0.28 | 0.50 | 0.60 |
| Profitability Ratios: | | | | | | |
| Gross Profit Margin | % | 11.2% | 20.2% | 36.1% | 61.7% | 71.3% |
| Operating Profit Margin | % | 13.2% | 12.2% | 22.5% | 24.8% | 75.8% |
| Net Profit Margin | % | 11.8% | 10.8% | 20.1% | 22.1% | 71.6% |
| Return on Equity (ROE) | % | 3.0% | 4.0% | 6.9% | 3.4% | 7.5% |
| Return on Assets (ROA) | % | 2.3% | 3.3% | 5.9% | 3.1% | 6.8% |
| Return on Capital Employed (ROCE) | % | 3.1% | 4.4% | 7.7% | 3.8% | 7.9% |
| Cost to Income or Efficiency Ratio | % | 39.9% | 16.7% | 18.2% | 21.5% | 25.9% |
| Asset Quality and Liquidity ratios | | | | | | |
| Cash to Current Liabilities | Times | 0.35 | 0.74 | 1.75 | 1.78 | 2.75 |
| Current Ratio | Times | 1.44 | 2.52 | 3.76 | 3.73 | 5.24 |
| Asset Utilization Ratio | Times | 0.19 | 0.31 | 0.29 | 0.14 | 0.10 |
| Debt to Equity | Times | 0.30 | 0.21 | 0.16 | 0.12 | 0.09 |
| Debt to Assets | Times | 0.23 | 0.17 | 0.14 | 0.11 | 0.09 |
| Equity to Total Assets | Times | 0.77 | 0.83 | 0.86 | 0.89 | 0.91 |
| Share Price | | | | | | |
| Average Price | Rupees | 2.43 | 3.06 | 4.11 | 3.70 | 4.08 |