

ICIBL/ PSX/BOD/2021/195
April 23, 2021

The General Manager,
Pakistan Stock Exchange Limited,
Stock Exchange Building, Stock Exchange Road,
KARACHI

SUBJECT: Financial Results For The Quarter Ended March 31, 2021

Dear Sir,

We wish to inform you that the Board of Directors of the Company in their meeting held on April 23, 2021 at 10.30 am at the Head Office, Lahore recommended the following:

- | | | |
|----|---|-----|
| 1. | <u>CASH DIVIDEND</u> | Nil |
| 2. | <u>BONUS SHARES</u> | Nil |
| 3. | <u>RIGHT SHARES</u> | Nil |
| 4. | <u>ANY OTHER ENTITLEMENT / CORPORATE ACTION</u> | Nil |
| 5. | <u>ANY OTHER PRICE-SENSITIVE INFORMATION</u> | Nil |

The Board has approved the Un-Audited Financial Statements for the quarter ended March 31, 2021

Yours truly,

For Invest Capital Investment Bank Limited



M. Naim Ashraf
Company Secretary



Karachi, Lahore, Faisalabad, Gujranwala, Islamabad, Peshawar

Head Office: 2-H, Gulberg II, Lahore. Tel: (92 42) 35777285-86

Registered Office: Flat # 2, Plot # 38 -C, 22nd Commercial Street, Phase - II Ext., DHA, Karachi.

Email: info@icibl.com, Website: www.icibl.com

Invest Capital Investment Bank Limited
Condensed Interim Statement of Profit or Loss (Un-audited)
For the nine months period ended March 31, 2021

	Nine months ended March 31		Quarter ended March 31	
	2021	2020	2021	2020
Note	Rupees	Rupees	Rupees	Rupees
Income				
Income from leasing operations	29,408,015	27,805,990	9,655,563	10,732,526
Operating lease rentals	782,364	24,234	26,455	-
Profit on musharakah investments	4,800	23,349,994	1,163	(4)
Income from finances	17,677,543	6,055,112	2,270,884	3,509,872
Income on deposits with banks	2,219,350	1,555,190	221,524	291,978
Income from joint ventures	(6,205,000)	2,518,954	-	-
Dividend income	1,972,641	2,027,782	1,933,988	1,601,713
Net (loss) / gain on sale of marketable securities	1,959,542	1,382,587	350,258	1,114,683
Unrealized (loss) on financial assets at fair value - net	(165,457)	(9,035,636)	(2,943,276)	(8,109,911)
	47,653,798	55,684,207	11,516,559	9,140,857
Expenses				
Administrative and operating expenses	(16,598,416)	(16,960,550)	(5,403,988)	(5,415,031)
Financial charges	(8,397,810)	(15,235,225)	(1,341,036)	(4,948,291)
Mark up waived off on settlement of loans	5,759,214	38,401,681	-	-
	(19,237,012)	6,205,906	(6,745,024)	(10,363,322)
	28,416,786	61,890,113	4,771,535	(1,222,465)
Other income	2,952,729	34,757,223	992,691	928,420
	31,369,515	96,647,336	5,764,226	(294,045)
Provision reversed / (charged) on non-performing loans and write-offs				
Reversal / (provision) against:				
Finance lease receivable and rentals - net	13,231,722	1,538,664	5,464,230	3,229,647
Long term / short term musharakah finances	187,923	75,000	66,560	25,000
Long term / short term loans	576,222	(43,051,181)	289,769	-
Other receivables	13,741,634	12,860,012	6,407,076	4,097,742
Balances written off:				
Lease receivables	(405,380)	(305,940)	-	(305,940)
Other receivables	-	-	-	-
	27,332,121	(28,883,445)	12,227,635	7,046,449
	58,701,636	67,763,891	17,991,861	6,752,404
Profit before taxation				
Provision for taxation				
- For the period	(769,000)	(645,000)	-	28,000
- For prior period	8,717,235	-	-	-
Profit / (Loss) for the period	66,649,871	67,118,891	17,991,861	6,780,404
Earnings / (loss) per share - Basic and Diluted				
	0.234	0.236	0.063	0.024



Certified True Copy

[Signature]
Company Secretary

Karachi, Lahore, Faisalabad, Gujranwala, Islamabad, Peshawar

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