ICIBL/ PSX/BOD/2023/326 October 25, 2023

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

SUBJECT: Financial Results For The Quarter Ended September 30, 2023

Dear Sir,

We wish to inform you that the Board of Directors of the Company in their meeting held on October 25, 2023 at 10.30 am at the Registered Office, Karachi recommended the following:

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

The Board has approved the Un-audited Financial Statements for the quarter ended September 30, 2023. The financial results are enclosed.

Yours truly,

For Invest Capital Investment Bank Limited

M. Naim Ashraf Company Secretary





Invest Capital Investment Bank Limited Condensed Interim Statement of Profit or Loss (Un-audited) For the Quarter Ended September 30, 2023

Profit on musharakah investments		Note	Un-audited September 2023 Rupees	Un-audited September 2022 Rupees
Profit on musharakah investments Markup on vehicle finance Income from finances Income from finances Income on deposits with banks Income from investment in treasury bills Income from investment in treasury bills Income on deposits with banks Income from investment in treasury bills Income from investment in treasury bill	Income			
Profit on musharakah investments Markup on vehicle finance Income from finances Income from finances Income from investment in treasury bills Income from investment in treasury bills Income from investment in treasury bills Dividend income Net gain on sale of marketable securities Unrealized gain / (loss) on financial assets at fair value - net Expenses Administrative and operating expenses Financial charges Administrative and operating expenses Financial charges Administrative and operating expenses Financial charges Other income Provision reversed / (charged) on non-performing loans and write-offs Reversal / (provision) against: Finance lease receivable and rentals - net Long term / short term musharakah finances Profit before taxation Provision for taxation Provision for taxation Profit for the quarter 11,218 15,181,272 16,062,7 15,181,272 16,287,7 17,287,7 17,287,287,7 17,287,7 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,29 17,287,2			7,142,402	9,144,097
Income from finances			11,218	1,299,868
Income on deposits with banks			15,181,272	10,628,755
Income from investment in treasury bills 2,000 2,278,100 2,278,100 1,267,931 1,183,9 1,185,9			1,027,755	2,862,724
Dividend income Net gain on sale of marketable securities Unrealized gain / (loss) on financial assets at fair value - net Expenses Administrative and operating expenses Financial charges Other income Provision reversed / (charged) on non-performing loans and write-offs Reversal / (provision) against: Finance lease receivable and rentals - net Long term / short term musharakah finances Provision for taxation Provision for taxation Provite for the quarter Dividend income 2,278,100 1,267,931 1,183,9 1,384,670 33,537,411 24,963,5 (1,371,2 24,963,5 (1,160) (4,530,5 (12,506,1) (4,530,5 (12,506,1) 24,561,175 12,457,3 12,4			646,451	957,357
Net gain on sale of marketable securities			4,097,612	-
Unrealized gain / (loss) on financial assets at fair value - net				258,000
Expenses Administrative and operating expenses Financial charges Administrative and operating expenses Financial charges Other income Other income Provision reversed / (charged) on non-performing loans and write-offs Reversal / (provision) against: Finance lease receivable and rentals - net Long term / short term musharakah finances Provision for taxation Profit for the quarter 13,504,710 (1,571,2 24,963,5 (7,975,5 (1,160) (4,530,5 (12,506,1 24,561,175 12,457,3 1,185,519 25,746,694 15,062,1 30,0 25,746,694 30,0 25,746,694 30,0 21,000,000 (1,000,00) (1	Unrealized gain / (loss) on financial assets			1,183,961
Administrative and operating expenses Financial charges Administrative and operating expenses Financial charges (1,160) (4,530,5 (8,975,236) (12,506,1 24,561,175 12,457,3 1,185,519 2,604,7 25,746,694 Provision reversed / (charged) on non-performing loans and write-offs Reversal / (provision) against: Finance lease receivable and rentals - net Long term / short term musharakah finances Profit before taxation Provision for taxation Provision for taxation Profit for the quarter (8,975,076) (7,975,5 (4,530,6) (12,506,1) (13,604,1)	at fair value - net			(1,371,250)
Administrative and operating expenses Financial charges (8,975,076) (1,160) (4,530,5 (4,530,5 (1,160) (4,530,5 (1,160) (4,530,5 (1,2,506,1 (1,185,519) (1,185,519) (1,185,519) (1,185,519) (2,604,7 (25,746,694) (1,506,1 (1,160) (1,2,506,1 (1,2,506,1 (1,185,519) (1,062,1 (1,185,519) (1,062,1 (1,185,519) (1,185,519) (1,062,1 (1,000,0 (1,000,0 (1,500,000) (1,000,0	Expenses		33,537,411	24,963,512
Financial charges (1,160) (4,530,5 (8,976,236) (12,506,1 24,561,175 12,457,3 1,185,519 2,604,7 25,746,694 15,062,1 25,746,1 25,74				
Financial charges (1,160) (4,530,5 (8,976,236) (12,506,1 24,561,175 12,457,3 14,457,3 14,384,0 (1,500,000) (1,000,0 0 7 of it for the quarter (1,160) (4,530,5 (8,976,236) (12,506,1 12,506,1 12,457,3 12,457,3 12,457,3 14,384,0 12,506,1			(8,975,076)	(7,975,541)
Company Comp	Financial charges		1977 (3) (4)	(4,530,587)
Description 24,561,175 12,457,3 1,185,519 2,604,7 25,746,694 15,062,1			(8,976,236)	(12,506,128)
Provision reversed / (charged) on non-performing loans and write-offs Reversal / (provision) against: Finance lease receivable and rentals - net Long term / short term musharakah finances Profit before taxation Provision for taxation Profit for the quarter 25,746,694 15,062,1 30,0 25,746,694 15,062,1 30,0 26,4124 30,0 291,9 321			24,561,175	12,457,384
Provision reversed / (charged) On non-performing loans and write-offs Reversal / (provision) against: 864,124 Finance lease receivable and rentals - net Long term / short term musharakah finances 864,124 Profit before taxation 26,610,818 15,384,0 Provision for taxation (1,500,000) (1,000,0 Profit for the quarter 25,110,818 14,384,0	Other income		1,185,519	2,604,763
on non-performing loans and write-offs Reversal / (provision) against: 864,124 30,0 Finance lease receivable and rentals - net Long term / short term musharakah finances 864,124 321,9 Profit before taxation 26,610,818 15,384,0 Provision for taxation (1,500,000) (1,000,0 Profit for the quarter 25,110,818 14,384,0			25,746,694	15,062,147
Finance lease receivable and rentals - net Long term / short term musharakah finances 864,124 30,0 Profit before taxation 864,124 321,9 Provision for taxation (1,500,000) (1,000,0 Profit for the quarter 25,110,818 14,384,0	Provision reversed / (charged) on non-performing loans and write-offs			
Finance lease receivable and rentals - net Long term / short term musharakah finances Profit before taxation Provision for taxation Profit for the quarter Finance lease receivable and rentals - net 20,000 864,124 321,9 25,610,818 15,384,0 (1,500,000) (1,000,000) 25,110,818 14,384,0	Reversal / (provision) against:			
Long term / short term musharakah finances 291,9			864 124	30.007
Profit before taxation 864,124 321,9 Provision for taxation 26,610,818 15,384,0 Profit for the quarter (1,500,000) (1,000,0 25,110,818 14,384,0				291,917
Profit before taxation 26,610,818 15,384,0 Provision for taxation (1,500,000) (1,000,0 Profit for the quarter 25,110,818 14,384,0			864,124	321,924
Provision for taxation (1,500,000) (1,000,0 Profit for the quarter 25,110,818 14,384,0	Profit before taxation			15,384,071
Profit for the quarter 25,110,818 14,384,0	Provision for taxation		(1.500.000)	(1,000,000)
Earnings per share - Basic and Diluted 0.088 0.00	Profit for the quarter			14,384,071
0.00	Earnings per share - Basic and Diluted		0.088	0.050



Certified True Copy

Company Secretary

Karachi, Lahore, Gujranwala, Peshawar