

Ref: EIBL/CS/PSX/2025/ 2776

September 30, 2025

General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building, Stock Exchange Road,
Karachi – 74000, Pakistan

Subject: Financial Results for the year ended June 30, 2025

Dear Sir,

We have to inform you that the Board of Directors of Escorts Investment Bank Limited in their meeting held on Tuesday, September 30, 2025, at 12:30 p.m. via video conference (Zoom) at Ground Floor, 26 – Davis Road, Lahore, recommended the following: -

- | | | |
|--|---|-----|
| 1) Cash Dividend | : | Nil |
| 2) Bonus Shares | : | Nil |
| 3) Right Shares | : | Nil |
| 4) Any Other Entitlement | : | Nil |
| 5) Any Other Price-Sensitive Information | : | Nil |

The Financial Results of the Company are attached.

The annual report of the Company for the year ended June 30, 2025, will be transmitted through PUCARS separately.

Yours truly,



Zohaib Younas
Company Secretary



Cc: The Executive Director / HOD
Offsite-II Department
Supervision Division
Securities & Exchange Commission of Pakistan
63 – NIC Building, Jinnah Avenue
Blue Area, Islamabad.

Head Office: Ground Floor, 26 Davis Road Lahore. UAN: 042-111-003-425, Toll Free: 0800-03425

ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025

ASSETS		30-Jun-25	30-Jun-24
	Note	Rupees	Rupees
NON-CURRENT ASSETS			
Property and equipment	4	126,725,685	144,410,534
Intangible assets	5	5,423,167	5,406,270
Long term investments	6	24,546,125	24,546,125
Long term finances	7	59,645,990	36,256,539
Long term deposits	9	8,505,674	8,476,274
Deferred tax asset - net	10	121,004,001	122,597,618
		345,850,642	341,693,360
CURRENT ASSETS			
Current portion of non-current assets	11	63,490,068	39,012,851
Short term investments	12	13,583,423	8,660,157
Short term finances	13	100,059,308	116,866,350
Short term advances	14	2,646,080	2,547,539
Prepayments	15	3,901,440	2,673,314
Interest receivable	16	18,698,125	14,115,324
Other receivables	17	7,326,839	7,173,911
Tax refunds due from the government	18	81,402,514	68,344,410
Cash and bank balances	19	23,839,925	124,969,042
		314,947,722	384,362,898
TOTAL ASSETS		660,798,364	726,056,258
EQUITY AND LIABILITIES			
SHARE CAPITAL AND RESERVES			
Authorized share capital		3,000,000,000	3,000,000,000
300,000,000 (2024: 300,000,000) ordinary shares of Rs. 10 each			
Issued, subscribed and paid up capital	20	1,356,000,000	1,356,000,000
Capital reserves	21	158,042,871	158,042,871
Revenue reserve		(1,027,549,311)	(959,992,575)
Revaluation surplus on property and equipment	22	16,090,452	16,937,318
		502,584,012	570,987,614
LIABILITIES			
NON-CURRENT LIABILITIES			
Lease liabilities	23	27,222,097	35,298,792
		27,222,097	35,298,792
CURRENT LIABILITIES			
Current portion of non-current liabilities	24	10,365,145	9,338,951
Trade and other payables	25	117,037,073	107,003,743
Unclaimed dividend		2,385,654	2,385,654
Provision for taxation and tax levies	26	1,204,383	1,041,504
		130,992,255	119,769,852
CONTINGENCIES AND COMMITMENTS	27	-	-
TOTAL EQUITY AND LIABILITIES		660,798,364	726,056,258

The annexed notes from 1 to 49 form an integral part of these financial statements.


COMPANY SECRETARY




CHIEF FINANCIAL OFFICER

ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF PROFIT OR LOSS
FOR THE PERIOD ENDED JUNE 30, 2025

	Note	30-Jun-25 Rupees	30-Jun-24 Rupees
Income			
Profit on financing	28	84,410,523	71,111,210
Return on investments	29	4,229,290	20,835,151
Income from fee and commission	30	8,580,592	8,378,955
Profit on bank deposits		7,714,158	18,593,500
Other income	31	3,443,007	17,573,860
		108,377,570	136,492,676
Expenses			
Administrative expenses	32	159,085,434	151,673,049
Finance cost	33	5,200,657	6,551,876
		164,286,091	158,224,925
Operating loss before provisions and taxation		(55,908,521)	(21,732,249)
Other operating expenses	34	(9,697,081)	(3,973,753)
Loss before taxation and tax levies		(65,605,602)	(25,706,002)
Taxation and tax levies - net	35	(2,798,000)	2,608,094
Net loss for the Year		<u>(68,403,602)</u>	<u>(23,097,908)</u>
Loss per share - basic and diluted	36	<u>(0.50)</u>	<u>(0.17)</u>

The annexed notes from 1 to 49 form an integral part of these financial statements.


COMPANY SECRETARY




CHIEF FINANCIAL OFFICER

ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED JUNE 30, 2025

	Note	30-Jun-25 Rupees	30-Jun-24 Rupees
Net loss for the Year		(68,403,602)	(23,097,908)
Other comprehensive loss:			
<i>Items that will not be reclassified to statement of profit or loss</i>			
<i>Items that may be reclassified subsequently to statement of profit or loss</i>			
Loss on remeasurement of long term investments - net of tax		-	(541,375)
Other comprehensive loss for the period - net of tax		-	(541,375)
Total Comprehensive loss for the Year		(68,403,602)	(23,639,283)

The annexed notes from 1 to 49 form an integral part of these financial statements.


COMPANY SECRETARY




CHIEF FINANCIAL OFFICER

ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED JUNE 30, 2025

Particulars	Issued, Subscribed and Paid up Capital	Capital Reserves		Revenue Reserve		Revaluation Surplus on Property and Equipment	Total
		Statutory Reserve	(Deficit) / Gain on Revaluation of Investments	Accumulated Loss			
	Rupees	Rupees	Rupees	Rupees	Rupees	Rupees	Rupees
Balance as at June 30, 2023	1,356,000,000	158,496,746	87,500	(937,786,103)	17,828,754	594,626,897	
Total comprehensive loss for the Year							
Net loss for the period	-	-	(541,375)	(23,097,908)	-	(23,097,908)	
Other comprehensive loss for the Year	-	-	(541,375)	(23,097,908)	-	(541,375)	
Total comprehensive loss for the Year	-	-	(541,375)	(23,097,908)	-	(23,639,283)	
Transfer from surplus on revaluation of property and equipment on account of:							
Incremental depreciation on revalued asset for the Year - net of tax	-	-	-	891,436	(891,436)	-	
Balance as at June 30, 2024	1,356,000,000	158,496,746	(453,875)	(959,992,575)	16,937,318	570,987,614	
Total comprehensive loss for the Year							
Net loss for the Year	-	-	-	(68,403,602)	-	(68,403,602)	
Other comprehensive loss for the Year	-	-	-	-	-	-	
Total comprehensive loss for the Year	-	-	-	(68,403,602)	-	(68,403,602)	
Transfer from surplus on revaluation of property and equipment on account of:							
Incremental depreciation on revalued asset for the period - net of tax	-	-	-	846,866	(846,866)	-	
Balance as at June 30, 2025	1,356,000,000	158,496,746	(453,875)	(1,027,549,311)	16,090,452	502,584,012	

The annexed notes from 1 to 49 form an integral part of these financial statements.

[Signature]
COMPANY SECRETARY



[Signature]
CHIEF FINANCIAL OFFICER

ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2025

	Note	30-Jun-25 Rupees	30-Jun-24 Rupees
Cash Flow From Operating Activities			
Loss before taxation and levies		(65,605,602)	(25,706,002)
Adjustment for non cash expenses and other items:			
- Depreciation on property and equipment	5.1	10,132,226	11,160,079
- Depreciation on right of use assets	5.2	8,479,133	8,632,369
- Amortization on intangible assets	6.1	266,601	399,881
- Lease adjustments		-	(6,426,511)
- Interest on lease liabilities against right of use assets		3,596,650	4,798,986
- Finance cost		1,604,007	1,752,890
- Loss on sale of fixed assets		(6,200)	(688,518)
- Gain on short term investments		-	(541,375)
- Bad debts Written-off Microfinance		509,093	
- Provision against doubtful finances			
- Long term finances - net	7.3	1,484,486	1,712,554
- Short term finances	13.1	7,703,502	2,255,282
		<u>33,769,498</u>	<u>23,055,637</u>
		(31,836,104)	(2,650,365)
Decrease / (increase) in operating assets			
- Finances - net		(40,756,707)	7,534,455
- Investments		-	541,375
- Loans and advances		(98,541)	2,474,221
- Interest receivable		(4,582,801)	(2,563,643)
- Other receivables		(152,928)	(722,460)
- Long term deposits		(29,400)	(254,000)
- Prepayments		(1,228,126)	(672,201)
Increase / (decrease) in operating liabilities			
- Trade and other payables		10,033,330	(2,954,002)
		<u>(36,815,173)</u>	<u>3,383,745</u>
Net cash (used) / generated from operations		(68,651,277)	733,380
Finance cost paid		(1,604,007)	(1,752,890)
Taxation and levies - net		(14,099,608)	(8,484,949)
Net cash (used) / generated from operating activities		(84,354,892)	(9,504,459)
CASH FLOW FROM INVESTING ACTIVITIES			
Capital expenditure on property and equipment		(920,310)	(3,094,565)
Capital expenditure on intangible assets		(283,498)	(1,303,529)
Additions/(Disposal) of Right of Use Assets		-	(7,444,021)
Short term investments - net		(4,923,266)	111,240,707
Net cash (Used) / generated from investing activities		(6,127,074)	99,398,592
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liabilities	12.1	(10,647,151)	(11,869,462)
Net cash used in financing activities		(10,647,151)	(11,869,462)
Net (Decrease) / Increase in Cash and Cash Equivalents During the Year		(101,129,117)	78,024,671
Cash and cash equivalents at the beginning of the year		124,969,042	46,944,371
Cash and Cash Equivalents at the End of the Year		<u>23,839,925</u>	<u>124,969,042</u>

The annexed notes from 1 to 49 form an integral part of these financial statements.


COMPANY SECRETARY




CHIEF FINANCIAL OFFICER