



INVEST CAPITAL INVESTMENT BANK LIMITED

ICIBL/ PSX/BOD/2025/401
October 03, 2025

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

SUBJECT: Financial Results For The Year Ended June 30, 2025

Dear Sir,

We wish to inform you that the Board of Directors of the Company in their meeting held on October 03, 2025 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 Audited Financial Statements for the year ended June 30, 2025. The financial results are enclosed.

Yours truly,

For Invest Capital Investment Bank Limited


M. Naim Ashraf
Company Secretary



Karachi, Lahore, Gujranwala, Peshawar

Head Office: 131-A, P-Street, Upper Mall Scheme, Lahore. Tel: (92 42) 35777285-86

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



Invest Capital Investment Bank Limited
Statement of Financial Position
As at June 30, 2025

INVEST CAPITAL INVESTMENT BANK LIMITED

	Note	2025 Rupees	2024 Rupees
ASSETS			
Non-current assets			
Property and equipment	4	65,700,476	70,100,747
Intangible assets	5	395,070	564,386
Investment accounted for using equity method	6	140,341,224	138,764,415
Financial assets at fair value through other comprehensive income	7	132,200	-
Net investment in finance lease	8	235,333,937	52,507,920
Long term musharakah finances	9	-	-
Long term loans	10	470,058,461	275,819,290
Long term security deposits	11	2,330,225	2,330,225
		914,291,593	540,086,983
Current assets			
Short term musharakah finances	12	28,027,984	28,027,984
Short term finances	13	135,679	122,906
Ijarah rentals receivables	14	1,241,277	1,241,277
Current portion of non-current assets	15	418,254,122	397,069,245
Advances, deposits, prepayments and other receivables	16	29,669,208	37,853,497
Investment in treasury bills	17	65,719,448	238,712,934
Financial assets at fair value through profit or loss	18	80,138,274	8,191,032
Bank balances	19	30,401,179	47,288,304
		653,587,171	758,507,179
TOTAL ASSETS		1,567,878,764	1,298,594,162
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Authorized capital			
485,000,000 ordinary shares of Rs. 10 each		4,850,000,000	4,850,000,000
Issued, subscribed and paid-up capital	20	2,848,668,960	2,848,668,960
Loan from directors	21	59,816,000	126,000,000
Capital reserves			
Capital reserve on amalgamation		(2,022,075,992)	(2,022,075,992)
Statutory reserve	22	-	-
Fair value reserve	7	132,200	-
General reserve	22	102,976,444	102,976,444
Accumulated loss		(228,327,759)	(355,069,817)
		761,189,853	700,499,595
Non-current liabilities			
Security deposits from clients	23	361,498,484	173,133,962
Redeemable capital	24	-	-
Liability related to outgoing group	25	9,720,000	12,960,000
		371,218,484	186,093,962
Current liabilities			
Current portion of non-current liabilities	27	65,458,981	43,575,305
Accrued and other liabilities	28	151,155,631	150,344,210
Profit / mark up payable	29	187,364,347	187,364,347
Unclaimed dividend	30	7,722,347	6,855,990
Provision for taxation - income tax	36	23,769,121	23,860,753
		435,470,427	412,000,605
TOTAL EQUITY AND LIABILITIES		1,567,878,764	1,298,594,162
CONTINGENCIES AND COMMITMENT			
	31	-	-



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[Signature]
Company Secretary

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INVEST CAPITAL INVESTMENT BANK LIMITED

Invest Capital Investment Bank Limited

Statement of Profit or Loss

For the Year Ended June 30, 2025

	Note	2025 Rupees	2024 Rupees
Income			
Income from leasing operations		46,822,103	25,238,479
Operating lease rentals		16,494	-
Profit on musharakah investments		1,622,955	1,596,643
Income from finances		72,668,227	71,833,812
Income on deposits with banks		9,212,041	4,596,952
Income from investment in treasury bills		7,046,877	16,612,601
Profit from joint venture		1,576,809	6,160,178
Dividend income		89,754	5,756,184
Net gain on sale of marketable securities		6,959,312	9,568,752
Capital Gain on sale of treasury bills		19,426,491	10,926,511
Unrealized gain / (loss) on financial assets at fair value-net		8,409,000	(1,875,035)
		173,850,063	150,415,077
Expenses			
Administrative and operating expenses	32	(36,494,160)	(37,294,368)
Financial charges	33	(7,519)	(3,437)
		(36,501,679)	(37,297,805)
		137,348,384	113,117,272
Other income	34	7,686,431	5,160,506
		145,034,815	118,277,778
Provision reversed / (charged) on non-performing loans and write-offs			
Reversal / (provision) against:			
Finance lease receivable and rentals - net		2,922,415	1,150,063
Vehicle finance		(114,694)	-
Long term / short term musharakah finances		662,803	395,964
Other receivables		6,465,668	27,967,728
Investment in term finance certificate		-	688,688
Balances (written off):			
Other receivables		(4,241,297)	-
		5,694,895	30,202,443
Profit for the year before income tax and Levies		150,729,710	148,480,221
Levies	35	(2,913,972)	(2,502,404)
Profit before taxation		147,815,738	145,977,817
Provision for taxation	36	(21,073,680)	(21,358,349)
Profit for the year		126,742,058	124,619,468
Earnings per share - Basic and Diluted	37	0.445	0.437

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INVEST CAPITAL INVESTMENT BANK LIMITED

Invest Capital Investment Bank Limited
Statement of Changes in Equity
For the Year Ended June 30, 2025

Issued, subscribed and paid-up capital	Loan from directors	Capital Reserve	Revenue Reserves		Fair value reserve	Total
		Capital reserve on amalgamation	General reserve	Accumulated loss		

Rupees

Balance as at July 01, 2023

2,848,668,960 126,000,000 (2,022,075,992) 102,976,444 (509,391,449) 10,351,875 556,529,838

Total comprehensive income for the year

Profit for the year

Other comprehensive income

Items that will not be subsequently reclassified
to profit or loss

Changes in the fair value of equity investments
at fair value through other comprehensive

-	-	-	-	124,619,468	-	124,619,468
-	-	-	-	-	19,350,289	19,350,289

Other item:

Adjustment of fair value of equity investment
transferred to profit and loss account on disposal

-	-	-	-	124,619,468	19,350,289	143,969,757
-	-	-	-	29,702,164	(29,702,164)	-

Balance as at June 30, 2024

2,848,668,960 126,000,000 (2,022,075,992) 102,976,444 (355,069,817) - 700,499,595

Total comprehensive income for the year

Profit for the year

Other comprehensive income

Items that will not be subsequently reclassified
to profit or loss

Changes in the fair value of equity investments
at fair value through other comprehensive

-	-	-	-	126,742,058	-	126,742,058
-	-	-	-	-	132,200	132,200

Transaction with Owners:

Loan from directors-repaid

Transfer to short term loan from directors

-	-	-	-	126,742,058	132,200	126,874,258
-	(66,184,000)	-	-	-	-	(66,184,000)
-	-	-	-	-	-	-

Balance as at June 30, 2025

2,848,668,960 59,816,000 (2,022,075,992) 102,976,444 (228,327,759) 132,200 761,189,853

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[Signature]
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INVEST CAPITAL INVESTMENT BANK LIMITED

Invest Capital Investment Bank Limited Statement of Cash Flows For the Year Ended June 30, 2025

	2025 Rupees	2024 Rupees
a) CASH FLOWS FROM OPERATING ACTIVITIES		
Profit for the year before income tax and Levies	150,729,710	148,480,221
Adjustments for non cash charges and other items:		
Depreciation of property and equipment	4,413,791	5,124,148
Amortization of intangible assets	169,316	241,879
(Reversal) / provision against:		
Finance lease receivable and rentals - net	(2,922,415)	(1,150,063)
Vehicle finance	114,694	-
Long term / short term musharakah finances	(662,803)	(395,964)
Other receivables	(6,465,668)	(27,967,728)
Investment in term finance certificate	-	(688,688)
Balances written off:		
lease receivables	-	-
Other receivables	4,241,297	-
Gain on disposal of operating assets	(1,967,520)	-
Unrealised Gain on financial assets at fair value	(8,409,000)	1,875,035
Net (gain) on sale of marketable securities	(6,959,312)	(9,568,752)
Profit from joint ventures	(1,576,809)	(6,160,179)
Dividend income	(89,754)	(5,756,184)
Financial charges	7,519	3,437
Capital gain on sale of treasury bills	(19,426,490)	(10,926,511)
Profit on treasury bills	(7,046,877)	(16,612,601)
	<u>(46,580,031)</u>	<u>(71,982,171)</u>
Cash flow from operating activities before working capital changes	104,149,679	76,498,050
Changes in working capital		
(Increase) / decrease in current assets		
Short term finances	(12,773)	(71,962)
Advances, deposits, prepayments and other receivables	3,667,019	32,614,280
	3,654,246	32,542,318
Increase in current liabilities		
Accrued and other liabilities	811,421	14,625,922
Cash generated from operations	<u>108,615,346</u>	<u>123,666,290</u>
Financial charges paid	(7,519)	(3,437)
Income tax paid	(27,417,038)	(18,639,448)
Dividend paid	-	(1,430)
Net cash generated from operations	<u>81,190,789</u>	<u>105,021,975</u>

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INVEST CAPITAL INVESTMENT BANK LIMITED

2025
Rupees

2024
Rupees

b) CASH FLOWS FROM INVESTING ACTIVITIES

(Additions) in:		
Property and equipment	(49,000)	(53,000)
Recovery of / (investment in) :		
Net investment in finance lease	(154,751,677)	9,648,263
Vehicle Finance	(114,694)	-
Long term musharakah finances	662,803	1,884,742
Long term loans	(30,327,775)	40,266,855
Financial assets at fair value through profit or loss	(56,578,930)	14,484,742
Proceeds from disposal of operating assets	2,003,000	-
Proceeds of Financial assets at fair value through other comprehensive income	-	37,492,964
Investment in treasury bills	209,546,247	(177,326,424)
Investment in term finance certificate	-	688,688
Profit received on unclaimed dividend	866,358	803,964
Dividend received	89,754	5,756,184
Net cash (used in) investing activities	(28,653,914)	(66,353,022)

c) CASH FLOWS FROM FINANCING ACTIVITIES

(Repayment of) / Receipts from:		
Redeemable capital	-	(1,500,000)
loan from director	(66,184,000)	-
Liability related to outgoing group	(3,240,000)	(3,240,000)
Net cash (used in) financing activities	(69,424,000)	(4,740,000)
Net (decrease)-/ increase in cash and cash equivalents (a+b+c)	(16,887,125)	33,928,953
Cash and cash equivalents at the beginning of the year	47,288,304	13,359,351
Cash and cash equivalents at the end of the year	<u>30,401,179</u>	<u>47,288,304</u>

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