

25 October 2025

The General Manager

Pakistan Stock Exchange Limited

Stock Exchange Building

Stock Exchange Road

Karachi

Fax No. (021) 111-573-329

Email: corpaction@psx.com.pk

Dear Sir

FINANCIAL RESULTS FOR THE QUARTER ENDED 30 SEPTEMBER 2025

We have to inform you that the Board of Directors of Security Investment Bank Limited (the Company) in its meeting held on 25 October 2025 at 01:00 p.m. at 5th Floor, Madina City Mall, Abdullah Haroon Road Karachi, recommended the following:

CASH DIVIDEND	NIL
BONUS SHARES	NIL
RIGHT SHARES	NIL

The financial results of the company enclosed herewith.

Sincerely yours

for Security Investment Bank Limited



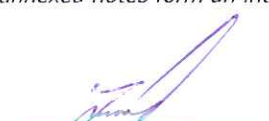
Shakeel Ahmed

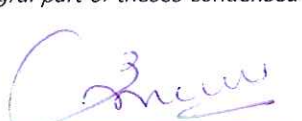
Chief Financial Officer

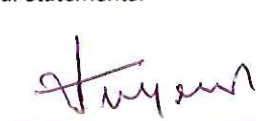
SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025

		September 2025 (Un-audited)	December 2024 (Audited)
	Note	Rupees	
Non - Current Assets			
Property, plant and equipment	4	171,379,649	154,224,814
Ijarah assets-under financing arrangements	5	57,569,268	51,728,480
Intangible assets	6	2,635,334	2,500,000
Long term financing	7	25,636,728	41,568,718
Deferred tax asset - net		12,321,891	10,030,722
Long term loans and advances	8	6,721,503	6,811,912
		284,879,587	266,864,646
Current Assets			
Current portion of long term financing	7	43,983,890	67,541,960
Short term investments	10	509,106,035	504,084,309
Current portion of Loans and advances	8	2,419,629	2,789,190
Deposits, prepayments and other receivables		3,103,995	4,577,445
Ijarah rentals receivable		2,741,724	67,665
Profit receivable		15,716,208	23,717,726
Tax refund due from Government	11	26,523,954	34,031,945
Cash and bank balances	12	25,395,440	12,967,805
		628,990,875	649,778,045
		913,870,462	916,642,696
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Authorised Share Capital		1,000,000,000	1,000,000,000
100,000,000 ordinary shares of Rs.10/- each			
Issued, subscribed and paid up capital		591,485,917	591,485,917
Statutory reserves		150,872,287	145,567,871
Surplus on revaluation property, plant and equipment		12,745,185	-
Unappropriated Profit		34,935,529	102,445,564
		790,038,918	839,499,352
Non-Current Liabilities			
Deferred tax		-	-
Security Deposits against Ijarah		18,555,684	12,670,659
Deferred Income from Financing		13,436,312	11,940,311
		31,991,996	24,610,970
Current Liabilities			
Unclaimed dividend		22,668,863	7,598,446
Advance against property	13	63,333,327	33,333,330
Current portion of deferred Income from Financing		-	9,408,762
Accrued and other liabilities		5,837,358	2,191,836
		91,839,548	52,532,374
Contingencies and commitments	14		
		913,870,462	916,642,696

The annexed notes form an integral part of these condensed financial statements.


Chief Financial Officer


Chief Executive Officer


Chairman / Director


SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT PROFIT OR LOSS (UN-AUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2025

	Nine Months Ended		Quarter Ended	
	September 2025	September 2024	September 2025	September 2024
	----- Rupees -----			
Income				
Income on financing and placements	40,762,973	27,132,093	12,312,049	13,179,681
Return on securities	45,448,523	60,038,658	13,268,873	21,242,357
Gain on sale of shares	255,028	14,962,293	255,028	-
Profit on deposit with banks	467,048	1,642,923	191,342	462,409
Other income	1,227,445	940,109	970,229	211,139
	88,161,017	104,716,076	26,997,521	35,095,586
Expenditure				
Operating expenses	60,746,221	38,178,166	21,642,166	16,585,849
Operating profit before tax	27,414,796	66,537,910	5,355,355	18,509,737
Unrealized gain on remeasurement of investments classified as fair value through profit or loss	-	2,603,885	-	-
Profit before taxation	27,414,796	69,141,795	5,355,355	18,509,737
Taxation	(892,718)	(12,416,433)	-	-
Profit after tax	26,522,078	56,725,362	5,355,355	18,509,737
Earning per share - basic and diluted	0.448	0.972	0.091	0.317

The annexed notes form an integral part of these condensed financial statements.


Chief Financial Officer


Chief Executive Officer


Chairman / Director


SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2025

	Nine Months Ended		Quarter Ended	
	September 2025	September 2024	September 2025	September 2024
	Rupees			
Profit after tax	26,522,078	56,725,362	5,355,354	18,509,737
Other Comprehensive loss for the period				
Surplus on revaluation of property, plant and equipment	17,985,498		-	
Related deferred tax on surplus	(5,215,794)		-	
	12,769,704		-	
Total comprehensive income for the period	39,291,782	56,725,362	5,355,354	18,509,737

The annexed notes form an integral part of these condensed financial statements.


 Chief Financial Officer


 Chief Executive Officer



 Chairman / Director


SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UNAUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2025

	September 2025	September 2024
	----- Rupees -----	
CASH FLOW FROM OPERATING ACTIVITIES		
Operating profit before taxation	27,414,796	66,537,910
Adjustments for non-cash and other items		
Depreciation - owned asset	1,763,970	1,308,422
Depreciation - ijarah asset	19,745,212	6,358,061
Amortization	4,666	30,000
Gain on disposal of shares	(255,028)	(14,962,293)
Unrealized gain on remeasurement of investments	-	(2,603,885)
Gain on sale of fixed assets	-	-
	<u>21,258,820</u>	<u>(9,869,695)</u>
Cash flows from operating activities before working capital changes	48,673,616	56,668,215
(Increase) / Decrease in operating assets		
Financing and placements	23,558,070	-
Loans and advances	369,561	-
Deposits, prepayment and other receivables	1,473,450	4,685,862
Profit receivable	5,327,459	(21,097,011)
	<u>30,728,540</u>	<u>(16,411,149)</u>
(Decrease) / Increase in operating liabilities		
Accrued and other liabilities	1,617,786	(13,093,419)
	<u>1,617,786</u>	<u>(13,093,419)</u>
Net changes in operating assets and liabilities	32,346,326	(29,504,568)
Income tax paid	(1,399,479)	(3,598,457)
Net cash inflows from operating activities	79,620,463	23,565,190
CASH FLOW FROM INVESTING ACTIVITIES		
Long term investment	-	-
Purchase of fixed assets	(5,093,287)	206,850
Sales proceed against sales of fixed assets	41,295	-
Purchase of ijarah assets	(25,586,000)	(52,399,000)
Investment in Government securities - net	(5,021,726)	(78,900,000)
Sale proceeds of quoted shares - net	-	98,761,878
Advance against property	29,999,997	23,333,331.00
Dividend paid	(73,652,471)	(16,865,843.00)
Short term financing	-	33,728,400
Long term financing - net	-	(20,141,391)
Net cash inflows / (outflows) from investing activities	(87,927,406)	(12,275,775)
CASH FLOW FROM FINANCING ACTIVITIES		
Loan and advances - net	20,734,578	(64,900)
Net cash inflows / (outflows) from financing activities	20,734,578	(64,900)
Net increase / (decrease) in cash and cash equivalents	12,427,635	11,224,515
Cash and cash equivalents at the beginning of the period	12,967,805	3,282,919
Cash and cash equivalents at the end of the period	25,395,440	14,507,434

The annexed notes form an integral part of these condensed financial statements.


Chief Financial Officer


Chief Executive Officer


Chairman / Director


SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2025

	Share capital	Statutory reserve	Revaluation surplus	Accumulated profit	Total
	<i>Rupees</i>				
Balance as at January 01, 2024	514,335,580	191,277,571	-	2,399,795	708,012,946
Profit for the period	-	-	-	56,725,362	56,725,362
Other comprehensive loss	-	-	-	-	-
	-	-	-	56,725,362	56,725,362
Statutory reserves	-	9,435,001	-	(9,435,001)	-
Balance as at September 30, 2024	<u>514,335,580</u>	<u>200,712,572</u>	<u>-</u>	<u>49,690,156</u>	<u>764,738,308</u>
Balance as at January 01, 2025	591,485,917	145,567,871	-	102,440,755	839,494,543
Profit for the period	-	-	-	26,522,078	26,522,078
Other comprehensive income	-	-	12,769,704	-	12,769,704
Total comprehensive income for the period	-	-	12,769,704	26,522,078	39,291,782
Transacitons with the owner of the Bank					
contributions and distributions					
Bonus shares	-	-	-	-	-
Profit distribution for the year ended December 31, 2024	-	-	(24,519)	(88,722,888)	(88,747,407)
Transfer to statutory reserves	-	5,304,416	-	(5,304,416)	-
Balance as at September 30, 2025	<u>591,485,917</u>	<u>150,872,287</u>	<u>12,745,185</u>	<u>34,935,529</u>	<u>790,038,918</u>

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Chief Financial Officer


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