



Ref: CL - 107/25

Dated: October 30, 2025

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

Jahangir Siddiqui & Co. Ltd.
20th Floor, The Centre
Plot No. 28, SB-5
Abdullah Haroon Road
Saddar, Karachi - 74400, Pakistan.
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NTN: 0800544-3

Subject: Financial Results for the Nine-Month Period Ended September 30, 2025

Dear Sir,

We have to inform you that the Board of Directors of Jahangir Siddiqui & Co. Ltd. ("the Company") in their meeting held on **October 29, 2025, at 4:00 P.M.** at Karachi, approved the un-audited financial statements for the nine-month period ended September 30, 2025.

Financial Results

The un-audited unconsolidated and consolidated financial results of the Company for the nine-month period ended September 30, 2025, are enclosed as *Annexure 'A'* and *Annexure 'B'* respectively to this letter.

The Quarterly Reports of the Company for the nine-month period ended September 30, 2025, will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,

Muhammad Babar Din
Company Secretary

Copy to:

**Director / HOD Surveillance,
Supervision and Enforcement Department
Securities and Exchange Commission of Pakistan
63, Jinnah Avenue, NIC Building
Blue Area, Islamabad**

JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025

		September 30, 2025 (Un-audited)	December 31, 2024 (Audited)
	Note	----- (Rupees in '000) -----	
ASSETS			
Non-Current Assets			
Property and equipment	7	187,117	213,871
Investment property		850	940
Long term investments	8	32,384,197	30,399,993
Long term loans and advances		10,000	6,882
Long term security deposits		3,446	3,450
		<u>32,585,610</u>	<u>30,625,136</u>
Current Assets			
Short term loans and advances		6,594	1,752
Short term prepayments and other receivables		116,260	116,034
Interest accrued		1,479	5,752
Other financial assets - short term investments	9	4,207,509	3,397,371
Cash and bank balances		34,852	123,944
		<u>4,366,694</u>	<u>3,644,853</u>
TOTAL ASSETS		<u>36,952,304</u>	<u>34,269,989</u>
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Share Capital			
Authorised capital		<u>65,000,000</u>	<u>65,000,000</u>
Issued, subscribed and paid-up capital			
Ordinary shares		9,159,424	9,159,424
Equity component of preference shares		1,326,114	1,326,114
Reserves		<u>24,930,098</u>	<u>22,355,625</u>
		<u>35,415,636</u>	<u>32,841,163</u>
Non-Current Liabilities			
Lease liability	10	4,006	49,002
Deferred tax liability		434,947	357,589
Liability component of preference shares		<u>182,158</u>	<u>267,337</u>
		<u>621,111</u>	<u>673,928</u>
Current Liabilities			
Trade and other payables	11	366,139	302,595
Unclaimed dividend		9,991	9,916
Unpaid dividend		2,800	2,841
Taxation - net		372,175	295,754
Current portion of long term liabilities	12	<u>164,452</u>	<u>143,792</u>
		<u>915,557</u>	<u>754,898</u>
Contingencies and commitments			
	13		
TOTAL EQUITY AND LIABILITIES		<u>36,952,304</u>	<u>34,269,989</u>

The annexed notes 1 to 22 form an integral part of this condensed unconsolidated interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

		Nine Months Ended		Quarter Ended	
		September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
	Note	(Rupees in '000)			
Income					
Return on investments	14	795,498	822,018	174,136	141,993
Gain on sale of investments - net	15	90,509	14,080	33,363	26,985
Income from long term loans and fund placements	16	5,332	21,912	1,605	5,591
Other (loss) / income		(5,258)	3,271	(2,139)	(1,776)
Gain on remeasurement of investments at fair value through profit or loss - net		35,775	10,944	7,224	2,550
		921,856	872,225	214,189	175,343
Expenditure					
Operating and administrative expenses		342,920	310,335	110,274	98,535
Finance cost		27,204	33,505	8,328	10,391
Provision for Sindh Workers' Welfare Fund		11,133	7,709	1,911	(1,539)
		381,257	351,549	120,513	107,387
Reversal of / (provision for) impairment		4,940	(142,939)	-	(143,355)
Profit / (Loss) Before Income And Final Taxation		545,539	377,737	93,676	(75,399)
Final Taxation		21,803	191,269	7,190	33,622
Profit / (Loss) Before Income Taxation		523,736	186,468	86,486	(109,021)
Taxation					
Current		174,416	14,659	36,208	2,883
Prior		(2,652)	(28,721)	143	(2,104)
Deferred		5,733	(5,122)	29,208	(9,414)
		177,497	(19,184)	65,559	(8,636)
PROFIT / (LOSS) AFTER TAXATION		346,239	205,652	20,927	(100,385)
EARNINGS / (LOSS) PER SHARE	17	(Rupees)			
Basic		0.38	0.22	0.02	(0.11)
Diluted		0.34	0.21	0.02	(0.09)

The annexed notes 1 to 22 form an integral part of this condensed unconsolidated interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Nine Months Ended		Quarter Ended	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
	(Rupees in '000)			
PROFIT / (LOSS) AFTER TAXATION	346,239	205,652	20,927	(100,385)
Other Comprehensive Income / (loss):				
Items that will not be reclassified subsequently to statement of profit or loss				
Unrealised gain / (loss) on remeasurement of investments at fair value through OCI during the period - net of deferred tax	2,228,234	(58,108)	1,800,115	(135,511)
TOTAL COMPREHENSIVE INCOME / (LOSS)	2,574,473	147,544	1,821,042	(235,896)

The annexed notes 1 to 22 form an integral part of this condensed unconsolidated interim financial information.

Director



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Chief Executive Officer

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Chief Financial Officer

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JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Issued, subscribed and paid-up share capital			Reserves			
				Capital reserves		Revenue reserve	
	Ordinary Shares	Equity component of preference shares	Ordinary share premium	Unrealised gain / (loss) on remeasurement of investments at fair value through OCI	Unappropriated profit	Sub-total	Total
	(Rupees in '000)						
Balance as at December 31, 2023 (Audited)	9,159,424	1,326,114	4,497,894	6,366,410	9,754,882	20,619,186	31,104,724
Profit after taxation	-	-	-	-	205,652	205,652	205,652
Other comprehensive income	-	-	-	(58,108)	-	(58,108)	(58,108)
Total comprehensive income	-	-	-	(58,108)	205,652	147,544	147,544
Reclassification of net remeasurement gain on equity instruments upon derecognition	-	-	-	(21,013)	21,013	-	-
Balance as at September 30, 2024 (Un-audited)	9,159,424	1,326,114	4,497,894	6,287,289	9,981,547	20,766,730	31,252,268
Balance as at December 31, 2024 (Audited)	9,159,424	1,326,114	4,497,894	7,684,695	10,173,036	22,355,625	32,841,163
Profit after taxation	-	-	-	-	346,239	346,239	346,239
Other comprehensive income	-	-	-	2,228,234	-	2,228,234	2,228,234
Total comprehensive income	-	-	-	2,228,234	346,239	2,574,473	2,574,473
Balance as at September 30, 2025 (Un-audited)	9,159,424	1,326,114	4,497,894	9,912,929	10,519,275	24,930,098	35,415,636

The annexed notes 1 to 22 form an integral part of this condensed unconsolidated interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	September 30, 2025	September 30, 2024
Note	----- (Rupees in '000) -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before Income Taxation	523,736	186,468
Adjustment for non cash charges and other items:		
Depreciation	34,242	40,079
(Gain) / loss on sale of property and equipment	(8,249)	517
Interest income	(42,943)	(54,088)
Gain on remeasurement of investments at fair value through profit or loss - net	(35,775)	(10,944)
(Reversal of) / provision for impairment	(4,940)	142,939
Dividend income	(757,887)	(789,842)
Loss on remeasurement of derivatives through profit or loss	25,085	11,558
Final Taxation	21,803	191,269
Finance cost	27,204	33,505
	(741,460)	(435,007)
Operating loss before working capital changes	(217,724)	(248,539)
Movement in working Capital:		
<i>(Increase) / decrease in current assets:</i>		
Short term loans and advances	(4,842)	649
Short term prepayments and other receivables	39,660	287,005
Long term loans, advances and security deposits	(3,114)	3,843
	31,704	291,497
<i>Increase in current liabilities:</i>		
Trade and Other payable	12,069	225,217
	(173,951)	268,175
Investments - net	(453,767)	(834,848)
Dividend received	718,001	788,834
Taxes paid	(117,146)	(104,797)
Interest income received	47,216	60,497
Net cash generated from operating activities	20,353	177,861
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred	(15,130)	(104,622)
Proceeds from sale of property and equipment	15,980	1,000
Net cash generated from / (used in) investing activities	850	(103,622)
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividend paid	(109,881)	(110,151)
Finance cost paid	(414)	-
Payment against lease liability	-	(18,460)
Net cash used in financing activities	(110,295)	(128,611)
Net decrease in cash and cash equivalents	(89,092)	(54,372)
Cash and cash equivalents at the beginning of the period	123,944	85,573
Cash and cash equivalents at the end of the period	34,852	31,201

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The annexed notes 1 to 22 form an integral part of this condensed unconsolidated interim financial information.



Director

Chief Executive Officer

Chief Financial Officer

JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS at September 30, 2025

		September 30, 2025 (Un-audited)	December 31, 2024 (Audited)
	Note	(Rupees in '000)	
ASSETS			
Non-Current Assets			
Property and equipment	7	42,261,549	33,924,212
Intangible assets	8	11,429,370	10,797,435
Investment properties		850	940
Long term investments	9	577,063,552	433,508,337
Long term loans, advances, prepayments and other receivables		201,226,072	156,437,672
Assets repossessed		6,384,180	6,498,450
Long term deposits		30,689	28,859
Deferred tax assets		2,090,607	-
		840,486,869	641,195,905
Current Assets			
Short term investments	10	149,305,907	215,758,438
Trade debts		6,236,812	3,453,709
Loans and advances		252,009,982	363,294,806
Accrued markup		33,971,734	32,177,262
Short-term prepayments, deposits, and other receivables		51,986,046	26,164,933
Other financial assets - fund placements		11,020,681	6,257,658
Taxation - net		2,150,354	147,562
Cash and bank balances		93,879,574	89,946,198
		600,561,090	737,200,566
TOTAL ASSETS		1,441,047,959	1,378,396,471
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Share Capital			
Authorised Capital		65,000,000	65,000,000
Issued, subscribed and paid-up capital			
Ordinary shares		9,159,424	9,159,424
Equity component of Preference Shares	11	1,326,114	1,326,114
Reserves		54,706,202	48,397,118
Equity attributable to equity holders of the parent		65,191,740	58,882,656
Non-controlling interests		36,299,890	34,999,387
Total equity		101,491,630	93,882,043
Non-Current Liabilities			
Long term financing		11,489,217	11,492,683
Liability component of Preference Shares		182,158	267,337
Lease liability		7,783,778	7,691,252
Long term deposits and other accounts		341,397,019	305,163,000
Deferred tax liabilities		-	1,273,706
Long term borrowings		27,239,363	26,917,597
Deferred liability - employee benefit		731,406	795,628
		388,822,941	353,601,203
Current Liabilities			
Trade and other payables		53,731,817	50,526,468
Unclaimed dividend		22,435	22,362
Unpaid dividend		118,368	36,820
Accrued interest / mark-up on borrowings		11,054,773	13,294,979
Current portion of long term borrowings		67,466,207	89,453,699
Current deposits and current portion of long term liabilities	12	818,339,788	777,578,897
		950,733,388	930,913,225
Contingencies and Commitments	13		
TOTAL EQUITY AND LIABILITIES		1,441,047,959	1,378,396,471

The annexed notes from 1 to 20 form an integral part of this consolidated condensed interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025 (UN-AUDITED)

	Nine Months Ended		Quarter Ended	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Note	(Rupees in '000)			
	(Restated)		(Restated)	
INCOME				
Return on investments	69,171,835	107,226,762	20,624,907	38,801,333
Gain on sale of investments - net	6,032,132	1,636,765	1,964,402	530,770
Income from long term loans and fund placements	43,603,678	63,591,401	13,302,208	18,624,660
Fee, commission and brokerage	8,605,023	6,360,862	2,945,066	2,244,068
Other income	3,312,336	4,517,995	1,052,770	1,078,819
Gain / (loss) on remeasurement of investments at fair value through profit or loss - net	124,951	151,417	(509,512)	37,740
	130,849,955	183,485,202	39,379,841	61,317,390
EXPENDITURE				
Administrative and other expenses	49,882,081	41,375,986	16,298,737	16,058,364
Finance cost	65,390,376	115,445,107	19,522,654	38,561,939
Provision for Sindh Workers' Welfare Fund	358,637	546,389	89,689	142,437
(Reversal of) / provision for impairment on investments - net	(205,355)	322,312	(27,366)	405,735
	115,425,739	157,689,794	35,883,714	55,168,475
SHARE OF PROFIT / (LOSS) FROM ASSOCIATES	1,944,956	(26,823)	960,017	-
PROFIT BEFORE INCOME, MINIMUM AND FINAL TAXATION	17,369,172	25,768,585	4,456,144	6,148,915
Taxation - Minimum Taxes	43,589	15,847	18,373	5,746
Taxation - Final Taxes	82,688	207,842	29,314	36,098
	126,277	223,689	47,687	41,844
PROFIT BEFORE TAXATION	17,242,895	25,544,896	4,408,457	6,107,071
Taxation				
- Current	9,234,283	13,117,117	3,258,631	3,855,818
- Prior	341,664	(71,370)	(956,344)	(44,754)
- Deferred	(326,990)	(149,245)	280,987	(303,410)
	9,248,957	12,896,502	2,583,274	3,507,654
PROFIT AFTER TAXATION	7,993,938	12,648,394	1,825,183	2,599,417
Attributable to:				
Equity holders of the parent	4,603,230	6,732,184	1,104,448	947,875
Non-controlling interests	3,390,708	5,916,210	720,735	1,651,542
	7,993,938	12,648,394	1,825,183	2,599,417
EARNINGS PER SHARE				
Basic	5.03	7.35	1.21	1.03
Diluted	4.35	6.35	1.05	0.89

The annexed notes from 1 to 20 form an integral part of this consolidated condensed interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



JAHANGIR SIDDIQUI & CO. LTD
CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025 (UN-AUDITED)

	Nine Months Ended		Quarter Ended	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
	(Rupees in '000)			
	(Restated)		(Restated)	
PROFIT AFTER TAXATION	7,993,938	12,648,394	1,825,183	2,599,417
OTHER COMPREHENSIVE INCOME				
Items that will not be reclassified subsequently to consolidated statement of profit or loss				
Unrealised gain / (loss) on remeasurement of equity investments at fair value through OCI during the period - net of deferred tax	3,543,280	(568,516)	3,371,239	(224,656)
Share of other comprehensive loss from associates accounted for using equity method	(209)	-	210	-
	3,543,071	(568,516)	3,371,449	(224,656)
Items that may be reclassified subsequently to consolidated statement of profit or loss				
Unrealised (loss) / gain on remeasurement of debt investments at fair value through OCI during the period - net of deferred tax	(3,338,236)	3,491,993	(672,856)	4,593,013
Exchange difference of translation of net assets in foreign branch of a subsidiary	19,018	(25,300)	(19,041)	(4,431)
Share of other comprehensive income from associates accounted for using equity method	150,371	-	162,217	-
	(3,168,847)	3,466,693	(529,680)	4,588,582
TOTAL COMPREHENSIVE INCOME	8,368,162	15,546,571	4,666,952	6,963,343
Attributable to:				
Equity holders of the parent	6,309,084	8,206,987	3,895,065	3,421,785
Non-controlling interests	2,059,078	7,339,584	771,887	3,541,558
	8,368,162	15,546,571	4,666,952	6,963,343

The annexed notes from 1 to 20 form an integral part of this consolidated condensed interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025 (UN-AUDITED)

	ATTRIBUTABLE TO EQUITY HOLDERS' OF THE PARENT									
	Issued, subscribed and paid-up capital		Reserves					Sub-total	Non-controlling interests	TOTAL
	Ordinary Shares	Equity component of Preference Shares	Ordinary share premium	Foreign exchange translation reserve	Unrealised gain / (loss) on remeasurement of fair value through other comprehensive income investments - net	Statutory Reserve	Revenue reserve			
							Unappropriated profit			
	(Rupees in '000)									
Balance as at December 31, 2023 - restated	9,159,424	1,326,114	4,497,894	676,457	7,763,524	2,683,815	22,442,111	48,549,339	27,134,926	75,684,265
Impact of initial application of IFRS 9 (JSBL and BIPL)	-	-	-	-	(135,864)	-	(291,763)	(427,627)	262,197	(165,430)
Restated balance as at January 01, 2024	9,159,424	1,326,114	4,497,894	676,457	7,627,660	2,683,815	22,150,348	48,121,712	27,397,123	75,518,835
Profit after taxation for the period - restated	-	-	-	-	-	-	6,732,184	6,732,184	5,916,210	12,648,394
Other comprehensive income / (loss) for the period	-	-	-	(25,300)	1,500,103	-	-	1,474,803	1,423,374	2,898,177
Total comprehensive income / (loss)	-	-	-	(25,300)	1,500,103	-	6,732,184	8,206,987	7,339,584	15,546,571
Transfer to statutory reserves	-	-	-	-	-	1,533,587	(1,533,587)	-	-	-
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	(689,613)	(689,613)
Proceeds from issue of Right Shares by sub-subsidiary	-	-	-	-	-	-	-	-	2,450	2,450
Reclassification of net remeasurement gain on equity instrument upon derecognition	-	-	-	-	(24,402)	-	24,402	-	-	-
Balance as at September 30, 2024 (un-audited) - restated	9,159,424	1,326,114	4,497,894	651,157	9,103,361	4,217,402	27,373,347	56,328,699	34,049,544	90,378,243
Balance as at December 31, 2024 (audited)	9,159,424	1,326,114	4,497,894	657,307	12,000,954	4,355,515	26,885,448	58,882,656	34,999,387	93,882,043
Profit after taxation	-	-	-	-	-	-	4,603,230	4,603,230	3,390,708	7,993,938
Other comprehensive gain / (loss)	-	-	-	19,018	1,686,836	-	-	1,705,854	(1,331,630)	374,224
Total comprehensive income	-	-	-	19,018	1,686,836	-	4,603,230	6,309,084	2,059,078	8,368,162
Transfer to statutory reserve	-	-	-	-	-	909,054	(909,054)	-	-	-
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	(758,575)	(758,575)
Reclassification of net remeasurement gain on equity instrument upon derecognition	-	-	-	-	(5,583,100)	-	5,583,100	-	-	-
Balance as at September 30, 2025 (un-audited)	9,159,424	1,326,114	4,497,894	676,325	8,104,690	5,264,569	36,162,724	65,191,740	36,299,890	101,491,630

The annexed notes from 1 to 20 form an integral part of this consolidated condensed interim financial information.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025 (UN-AUDITED)

	September 30, 2025 (Un-Audited)	September 30, 2024 (Un-Audited) (Restated)
	Note	(Rupees in '000)
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	17,242,895	25,544,896
Non-cash adjustments to reconcile profit before tax to net cash flows		
Depreciation	5,164,930	4,314,128
Amortisation on intangible assets	762,029	475,915
Gain on sale of property and equipment	(73,828)	(23,461)
Charge for defined benefit plan	405,932	316,403
Gain on remeasurement of investments at fair value through profit or loss - net	(124,951)	(151,417)
Gain on remeasurement of derivatives at fair value through profit or loss	(27,852)	(8,334)
Share of (profit) / loss from associates	(1,944,956)	26,823
Provision against non-performing loans, advances and other receivables	2,079,776	3,970,925
Final and Minimum Taxation	126,277	223,689
(Reversal of) / provision for impairment on investments - net	(205,355)	322,312
Finance cost	65,390,376	114,914,071
	71,552,378	124,381,054
Operating profit before working capital changes	88,795,273	149,925,950
Decrease / (increase) in operating assets:		
Loans and advances	109,205,048	13,671,450
Trade debts	(2,783,103)	(1,775,505)
Long term loans, advances, prepayments, deposits and other receivables	(44,790,230)	(21,023,231)
Other financial assets - fund placements	(4,763,023)	(24,723,975)
Prepayments, deposits, accrued mark-up and other receivables	(27,615,585)	(2,904,536)
	29,253,107	(36,755,797)
Increase / (decrease) in operating liabilities:		
Trade and other payables	3,233,201	236,541
Deposits and other accounts	76,316,996	61,743,148
Borrowings	(21,457,737)	20,625,984
Net cash generated from operations	176,140,840	195,775,826
Finance cost paid	(66,589,891)	(111,985,717)
Gratuity paid	(470,154)	(233,191)
Taxes paid	(11,705,016)	(13,576,293)
Net cash generated from operating activities	97,375,779	69,980,625
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred	(11,046,396)	(4,999,998)
Intangible assets acquired	(1,393,964)	(2,257,585)
Effect of translation of net investment in foreign branch of a subsidiary	19,018	(25,300)
Proceeds from sale of property and equipment	102,243	104,675
Proceeds of assets repossessed	114,270	17,722
Proceeds from issuance of right shares by subsidiary / sub-subsidiary company	-	2,450
Investments purchased net	(77,509,539)	(51,296,404)
Net cash used in investing activities	(89,714,368)	(58,454,440)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Repayment) / issuance of term finance certificates / loan / sukuks	(3,466)	35,945
Repayment of lease liability	(2,729,711)	(2,709,683)
Dividend paid (including non-controlling interests)	(786,869)	(819,848)
Net cash used in financing activities	(3,520,046)	(3,493,586)
Net increase in cash and cash equivalents	4,141,365	8,032,599
Cash and cash equivalents at the beginning of the period	89,567,574	86,850,917
Cash and cash equivalents at the end of the period	93,708,939	94,883,516

The annexed notes from 1 to 20 form an integral part of this consolidated condensed interim financial information.

Director

Chief Executive Officer

Chief Financial Officer

