



Invest Capital Investment Bank Limited

Corporate Briefing Session at Head Office, 131-A,
P-Street, Upper Mall Scheme, Lahore at 11.00 am
on November 17, 2025



INVEST CAPITAL INVESTMENT BANK LIMITED

Schedule of the Session

- Tilawat-e-Quran
- Opening remarks by Mr. Muhammad Asif
Chief Executive Officer (05 minutes)
- Analysts Presentation by Mr. Muhammad Ikram
Chief Financial Officer (20 minutes)
- Question & Answer Session (15 minutes)



INVEST CAPITAL INVESTMENT BANK LIMITED

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- About us
- Concept
- Our intention
- Values
- Overview
- Financial Highlights
- Summary of Financial Activities
- Challenges Ahead & Future Plan
- Question & Answer session



INVEST CAPITAL INVESTMENT BANK LIMITED

About us

- In 2009, “Al-Zamin Leasing Corporation Limited (AZLCL)” and Al-Zamin Leasing Modaraba (AZLM)” were merged with and into “ICIBL”.
- After the merger, ICIBL continued facing financial and operational difficulties therefore, on July 6, 2011 SECP granted permission to Zahidjee Group to acquire 26% shares from Investcap Group with transfer of management to Zahidjee Group.



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About us

- Zahidjee Group took the control of the management of the company and injected Rs. 150 million into the company.
- In 2012 the brokerage segment was separated from ICIBL which continued its business in the name of Invest Capital Markets Limited.



INVEST CAPITAL INVESTMENT BANK LIMITED

Concept

- Unlocking Opportunities for Economic Expansion and Nation wide collaboration
- Sustainable financing and investment
- Job Creation, diversification, improved competitiveness and inclusive growth
- Committed to providing quality service, upholding high ethical and professional standards, pursuing continuous improvement, consistent growth for clients
- Adding value to our shareholders and fostering a dedicated team of conscientious employees.



INVEST CAPITAL INVESTMENT BANK LIMITED

Our Intention

- To provide healthy environment, corporate culture, good governance for clients, personnel and investors.
- **Healthy Environment:**
 - Encourage sustainable and eco-friendly practices.
 - Foster open communication and psychological safety.
 - Ensure work-life balance through flexible policies.
- **Corporate Culture:**
 - Develop core values that emphasize integrity, respect and collaboration.
 - Recognize and reward employee contributions.
 - Support continuous learning and professional development.
- **Good Governance:**
 - Maintain transparency and accountability in decision-making.
 - Engage stakeholders regularly and respond to their concerns.
 - Establish clear roles and responsibilities within leadership and management.



INVEST CAPITAL INVESTMENT BANK LIMITED

Values

- Act with integrity
- Take responsibility
- Seek excellence
- Reward collaboration
- Innovation
- Customer satisfaction
- Diversity and inclusion
- Sustainability and accountability
- Team work
- Human resource development

Company Overview

The NBFIs sector was badly hit in the aftermath of financial meltdown which affected the entire financial sector in 2008. The result was sharp rise in discount rate coupled with liquidity shortage forced the companies to utilize the available cash flows from recoveries to repay borrowings leaving no room for new business which affected the company badly.

Company Overview

By the grace of Almighty Allah, Company's financial and operational position has been stable for quite some time. The non-availability of funds remained the reason for not increasing business volumes substantially. The non performing loan portfolio of the company is down to its most chronic market defaulters. However, during the last few years handsome recoveries have been made from non performing loans which enabled to increase the lease portfolio and cash resources. The management is confident that the trend for the year's profits shall improve further in coming years.

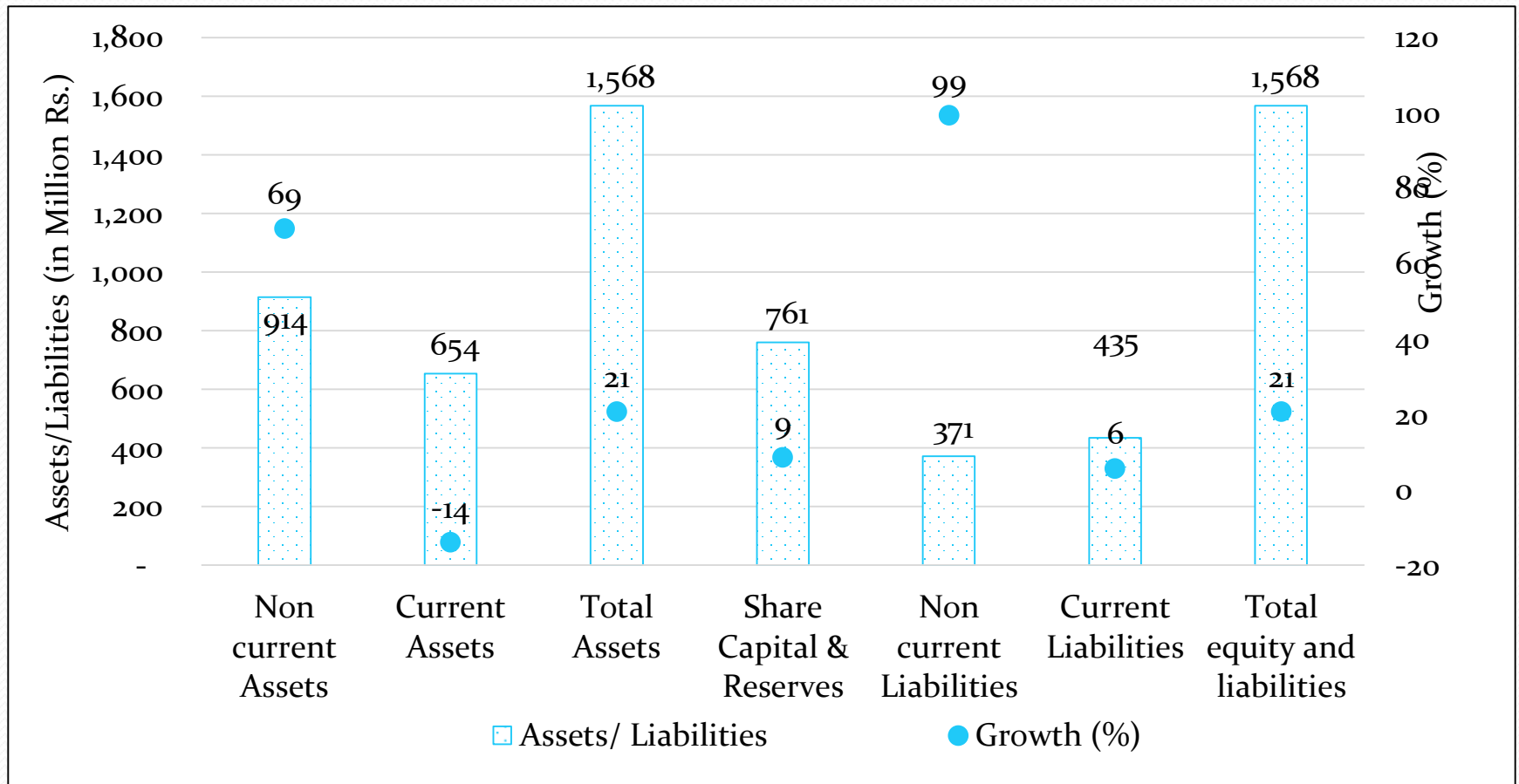


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Statement of Financial Position

BALANCE SHEET	2025	2024	Variance	(%)
Assets				
Non current Assets	914,291,593	540,086,983	374,204,610	69.29
Current Assets	653,587,171	758,507,179	(104,920,008)	(13.83)
Total Assets	1,567,878,764	1,298,594,162	269,284,602	20.74
Equity & Liabilities				
Share Capital & Reserves	761,189,853	700,499,595	60,690,258	8.66
Non current Liabilities	371,218,484	186,093,962	185,124,522	99.48
Current Liabilities	435,470,427	412,000,605	23,469,822	5.70
Total equity and liabilities	1,567,878,764	1,298,594,162	269,284,602	20.74

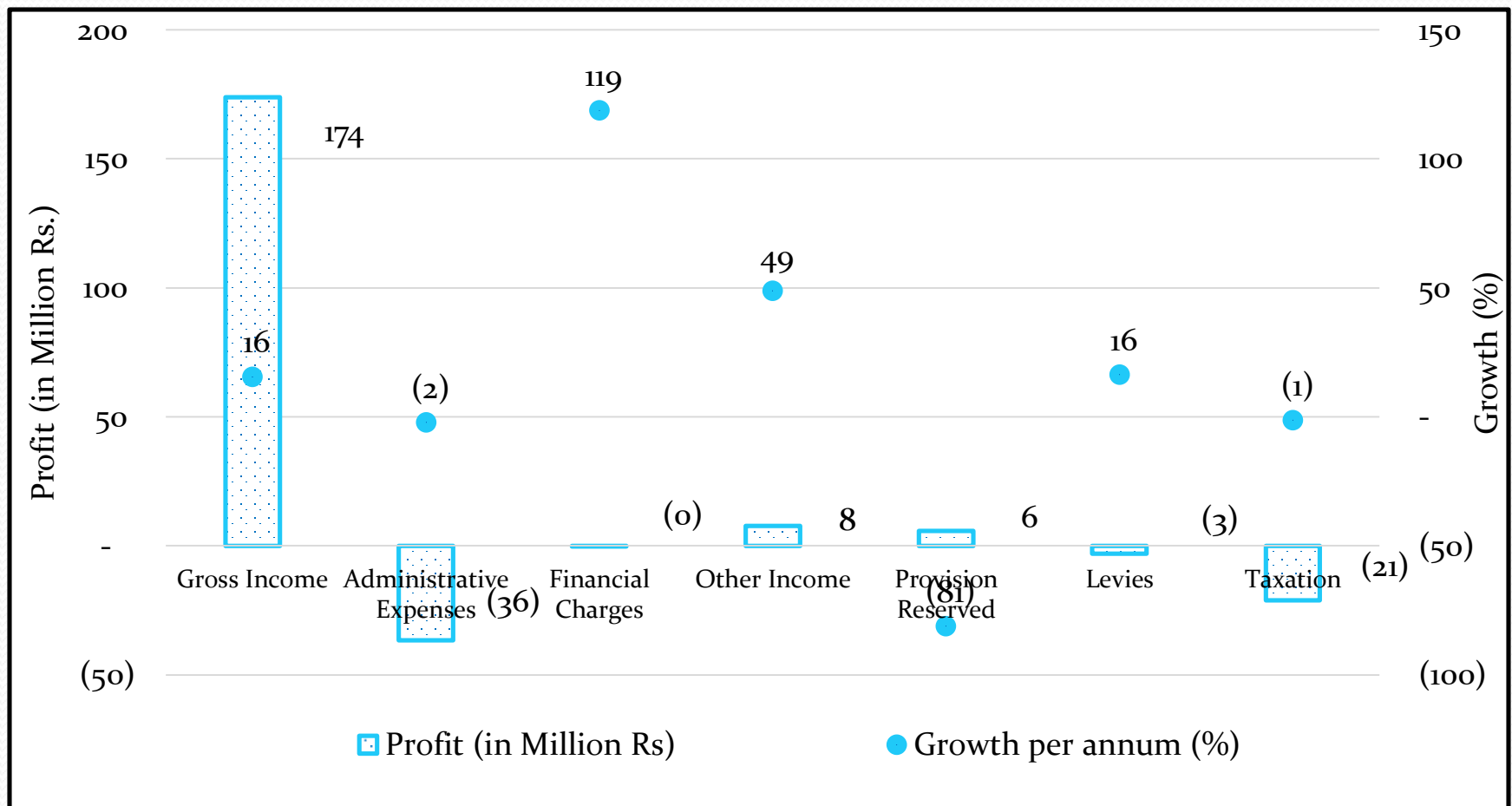
Statement of Financial Position



Statement of Profit or Loss

PROFIT & LOSS ACCOUNT	2025	2024	Variance	(%)
Gross Income	173,850,063	150,415,077	23,434,986	15.58
Administrative Expenses	(36,494,160)	(37,294,368)	800,208	(2.15)
Financial Charges	(7,519)	(3,437)	(4,082)	118.77
Other Income	7,686,431	5,160,506	2,525,925	48.95
Provision Reserved	5,694,895	30,202,443	(24,507,548)	(81.14)
Levies	(2,913,972)	(2,502,404)	(411,568)	16.45
Taxation	(21,073,680)	(21,358,349)	284,669	(1.33)
Profit for the year	126,742,058	124,619,468	2,122,590	

Statement of Profit or Loss



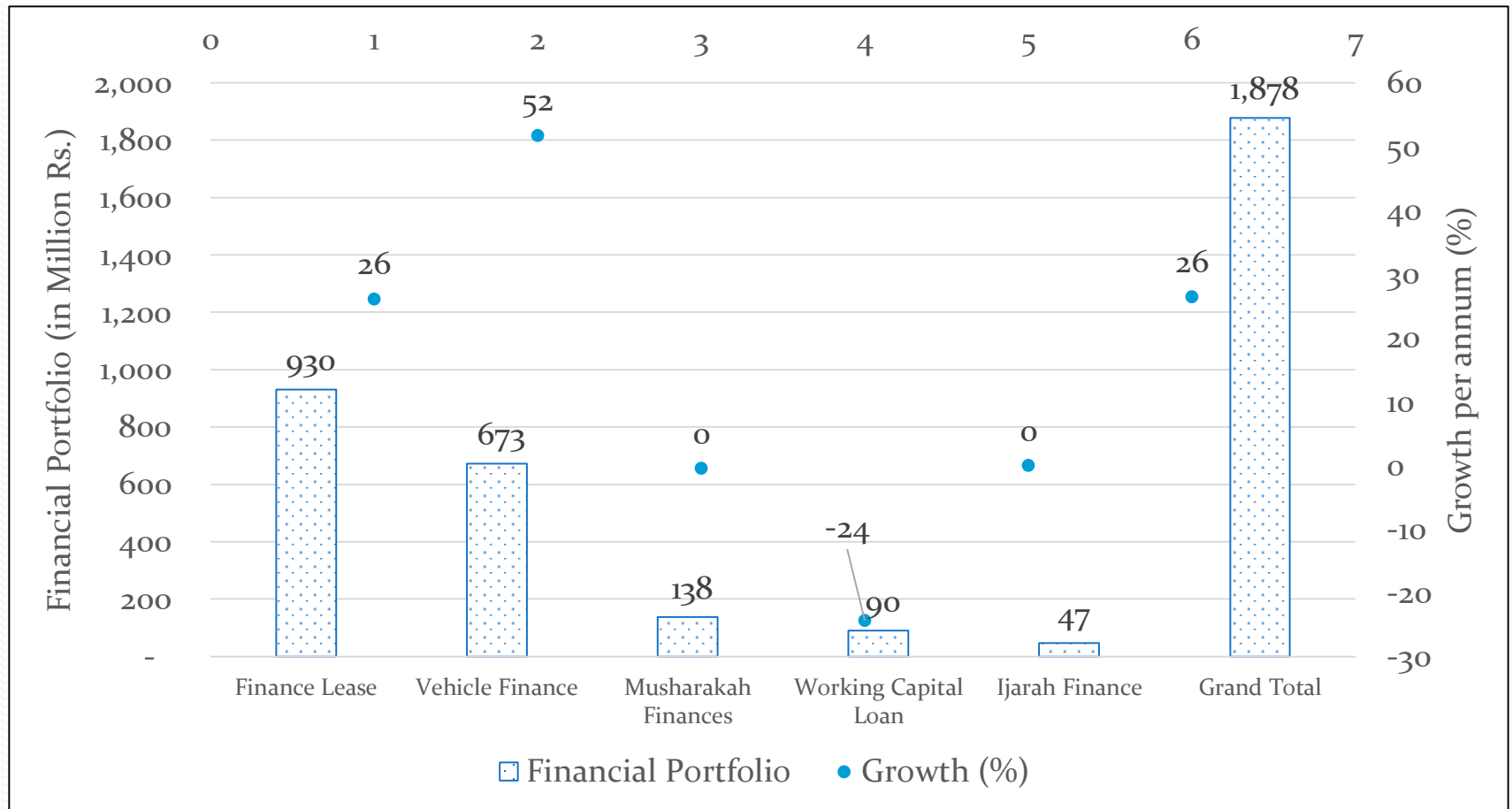


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Financial Portfolio as at June 30, 2025 & 2024

Portfolio	2025	2024	Variance	(%)
Finance Lease	930,091,084	737,489,125	192,601,959	26.12
Vehicle Finance	672,929,188	443,448,481	229,480,707	51.7
Musharakah Finances	137,835,440	138,498,243	(662,803)	(0.48)
Working Capital Loan	89,945,135	118,890,103	(28,944,968)	(24.35)
Ijarah Finance	46,935,932	46,952,426	(16,494)	(0.04)
Grand Total	1,877,736,779	1,485,278,378	392,458,401	

Financial Portfolio



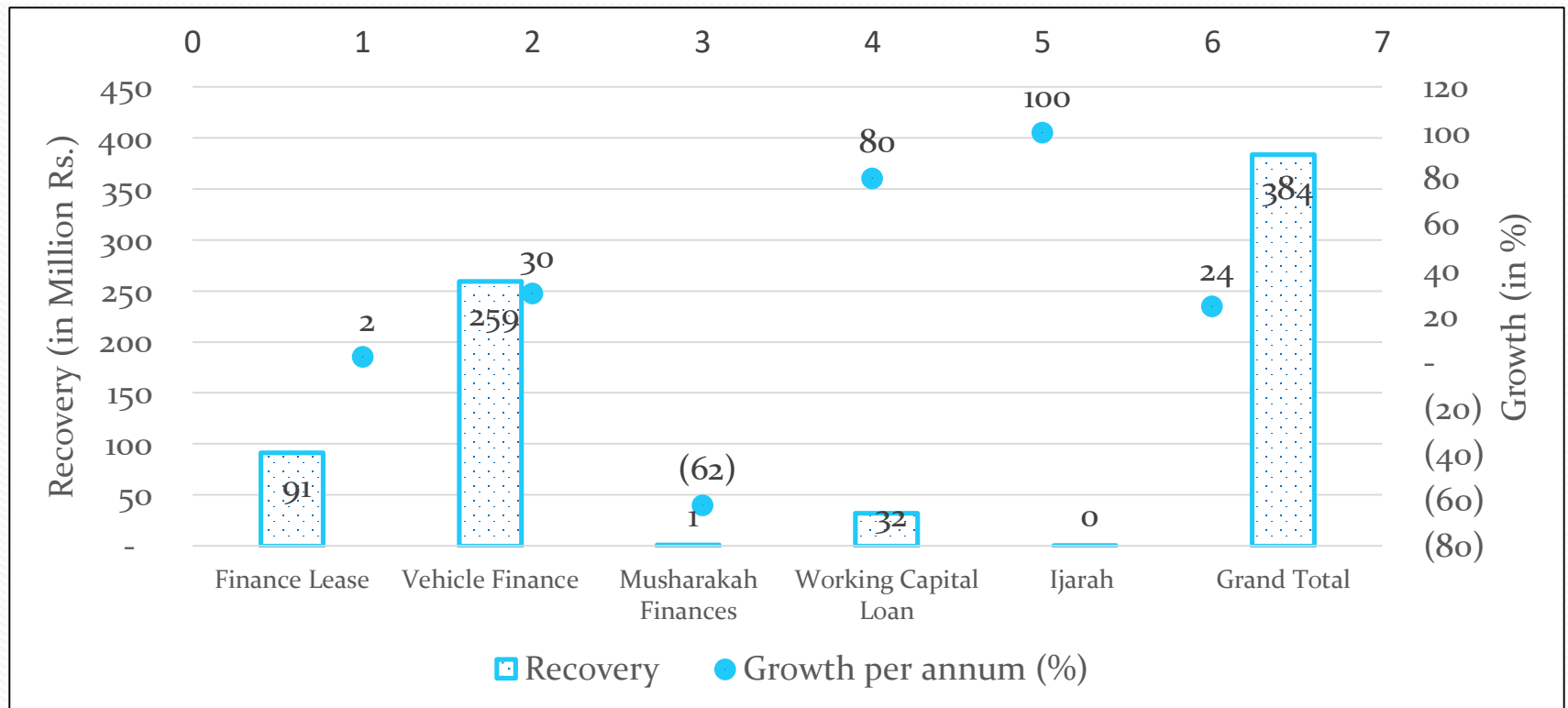


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Recovery

Portfolio	2025	2024	Variance	(%)
Finance Lease	91,464,604	89,263,904	2,200,700	2.47
Vehicle Finance	259,089,107	199,236,177	59,852,930	30.04
Musharakah Finances	785,749	2,082,540	(1,296,791)	(62.27)
Working Capital Loan	32,234,046	17,894,038	14,340,008	80.14
Ijarah Finance	16,494	-	16,494	-
Grand Total	383,590,000	308,476,659	75,113,341	

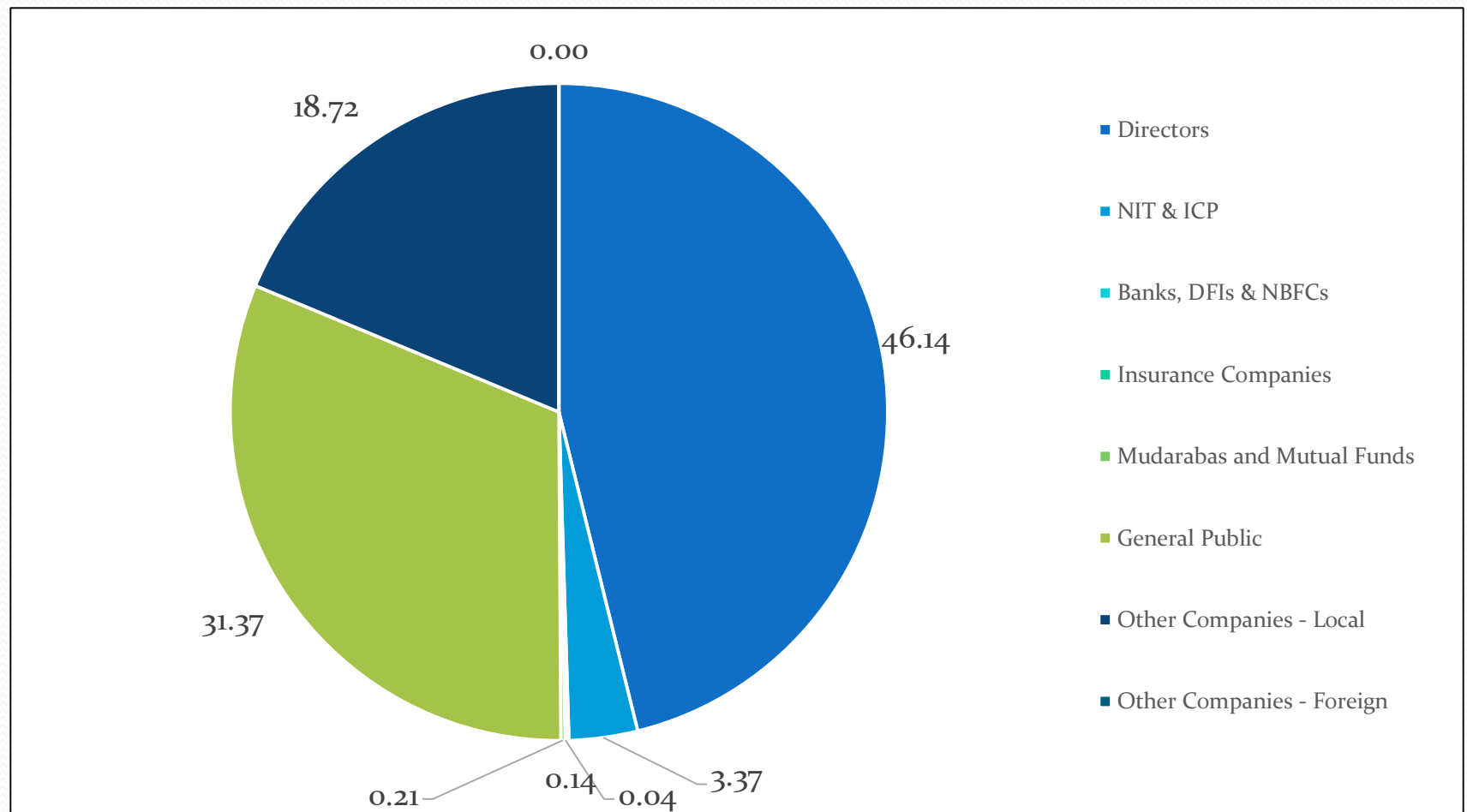
Recovery (2025)



Pattern of Shareholding as at June 30, 2025

Categories	Physical	CDC	Shares Holding	%
Directors	1,000	131,450,750	131,451,750	46.14
NIT & ICP	-	9,609,692	9,609,692	3.37
Banks, DFIs & NBFCs	188,815	200,079	388,894	0.14
Insurance Companies	100,672	22,100	122,772	0.04
Mudarabas and Mutual Funds	603,834	-	603,834	0.21
General Public	9,482,790	79,866,875	89,349,665	31.37
Other Companies - Local	518,598	52,808,834	53,327,432	18.72
Other Companies - Foreign	12,857	-	12,857	0.00
Total	10,908,566	273,958,330	284,866,896	100.00
Shareholding 10% and more				
	Physical	CDC	Shares Holding	%
Mrs. Fiza Zahid (Director)	-	64,224,125	64,224,125	22.55
Mrs. Ayesha Shehryar (Director)	-	67,224,125	67,224,125	23.60
Total	-	131,448,250	131,448,250	46.14

Pattern of Shareholding



Summary of Financial Activities

- Fresh financing of Rs. 746.90 million was made during the year (June 2024 Rs. 258.27 million) whereas Rs. 80.71 million were invested in Government Treasury Bills. (June 2024 Rs. 190.42 million). This was the result of better recoveries during the year.
- The total financing portfolio now stands at Rs. 1,151.78 million as against Rs. 753.56 million of the previous year. The equity showed an increase of Rs. 60.69 million and stood at Rs. 761.19 million as at the year-end.
- The gross revenue for the period amounted to Rs. 181.53 million as compared to Rs. 155.57 million of the year ending 30th June 2024 showing an increase of Rs. 25.96 million

Summary of Financial Activities

- The operating expenses remained almost at the same level and stood at Rs. 36.49 million as compared to Rs. 37.29 million at June 30, 2024.
- There were no financial charges during the year as all markup based facilities have been paid off.
- The reversal of provisioning was Rs. 9.94 million as against reversal of Rs. 30.20 million in the last year. The write offs were Rs. 4.24 million during the year as against no write off during the previous year.
- The company earned after tax profit of Rs. 126.74 million against a profit of Rs. 124.62 million of the previous year and the EPS stood at 0.445.
- These results were achieved due to better recoveries which helped to improve profitability as a result of enhanced financing, reversal of provision and income suspension created in earlier years due to defaults.

Challenges Ahead

- The State Bank of Pakistan has cut down its policy rate multiple times in recent past and lately brought it down to 11% from 22%. This has a similar impact on the KIBOR rate. The KIBOR rate has also now gone down from 20.14% to 11.34% . This will have an impact on the overall growth of the Company.
- Procurement of funds for enhancing business activities is also a big challenge. Currently we are relying on our own source through recoveries, however still trying to tap new sources from the financial market.

Future Plan

- After approval of the shareholders in the EOGM held on 26th September 2024 for Reduction of Capital of the Company U/S 89 (a) of Companies Act 2017, the Company filed petition with Honorable Sindh High Court for approval. The approval of court is pending for want of NOC from SECP which is being followed up persistently.
- Tapping further avenues of fund generation for enhancing business activities in order to achieve growth in business and profits.

Future Plan

- Limited and Cautious approach in future financing till the rationalization of market interest rates.
- More focus on recovery from non performing clients.
- Improvement and consolidation of Risk Assets.

Question Answer

- Questions please



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Corporate Briefing session concluded

- THANK YOU