



FIRST CREDIT AND INVESTMENT BANK LIMITED

February 04, 2026

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

Subject: Financial Results For The Half Year Ended December 31, 2025

Dear Sir,

We have to inform you that the Board of Directors of our company in their meeting held on **February 04, 2026 at 03:45 pm** at, Karachi recommended the following:

(i) CASH DIVIDEND

An Interim Cash Dividend for the half year ended **December 31, 2025** at Rs. Nil per share i.e. 0%. This is in addition to Interim Dividend(s) already paid at Rs. Nil per share i.e. 0%.

AND/OR

(ii) BONUS SHARES

It has been recommended by the Board of Directors to issue Interim Bonus Shares in proportion of Nil share(s) for every Nil share(s) held i.e. 0 %. This is in addition to the Interim Bonus Shares already issued @ 0 %.

AND/OR

(iii) RIGHT SHARES

The Board has recommended to issue 0% Right Shares at par/at a discount/premium of Rs. Nil per share in proportion of Nil share(s) for every Nil share(s). The entitlement of right shares being declared simultaneously will be/will not be applicable on Bonus Shares as declared above.

AND/OR

(iv) ANY OTHER ENTITLEMENT/CORPORATE ACTION

AND/OR

(v) ANY OTHER PRICE-SENSITIVE INFORMATION

a) The financial statements of the Company for the half year ended December 31, 2025 are attached including the following:

b) Statement of Financial Position c) Statement of Changes in Equity & d) Statement of Cash Flow.

The Quarterly Report of the Company for the half year ended December 31, 2025 will be transmitted through PUCARS within specified time.

Yours Sincerely,

Muhammad Amin Khatri
Company Secretary



FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

		December 31, 2025 (Un-audited)	June 30, 2025 (Audited)
	Note	-----Rupees-----	
ASSETS			
Non-current Assets			
Property and equipment	6	24,558,558	25,406,317
Long-term investments	7	173,859,019	3,058,450,410
Long-term loans and finances		263,344,394	248,875,367
Term deposits receipts	8	3,000,000	3,000,000
Deferred tax asset	9	36,265,259	37,719,105
		501,027,230	3,373,451,199
Current Assets			
Short-term loans and finances	10	114,442,253	41,156,775
Short-term investments	11	3,577,754,873	276,721,001
Current portion of long term investment		29,944,929	29,944,929
Placements with Financial Institutions		95,000,000	-
Mark-up/interest accrued		31,256,565	93,694,100
Prepayments and other receivables		7,493,779	4,340,826
Advance taxation - net		34,973,047	39,667,497
Cash and bank balances		34,250,240	254,841,007
		3,925,115,686	740,366,135
		<u>4,426,142,916</u>	<u>4,113,817,334</u>
EQUITY AND LIABILITIES			
SHAREHOLDERS' EQUITY			
Authorized share capital		750,000,000	750,000,000
75,000,000 (June 30, 2025: 75,000,000) shares of Rs. 10 each			
Issued, subscribed and paid-up share capital			
65,000,000 (June 30, 2025: 65,000,000) shares of Rs. 10 each			
Unappropriated profit		650,000,000	650,000,000
Surplus on remeasurements of investment-net	12	242,252,427	208,985,061
Total shareholders' equity		13,375,691	16,483,543
		905,620,118	875,468,604
LIABILITIES			
Non-current liabilities			
Deferred liability - staff gratuity		7,548,570	6,562,569
		7,548,570	6,562,569
Current liabilities			
Current portion of lease liability		3,610,964	8,712,660
Short-term borrowing		3,478,292,627	3,186,411,434
Unpaid dividend		7,344,542	7,344,542
Markup / Interest accrued	13	2,621,888	14,047,602
Accrued expenses and other payables		21,088,207	15,269,922
		3,512,966,228	3,231,786,160
CONTINGENCIES AND COMMITMENTS			
	14	<u>4,426,142,916</u>	<u>4,113,817,334</u>

The annexed notes from 1 to 20 form an integral part of these condensed interim financial statements.


Chief Financial Officer


President & CEO


Director





FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE SIX MONTHS AND THREE MONTHS PERIOD ENDED DECEMBER 31, 2025

	Six Months Ended		Quarter Ended	
	December 31 2025	December 31 2024	December 31 2025	December 31 2024
Note	----- Rupees -----			
Income				
Income from finance and fund placements	29,336,837	33,879,399	15,352,093	16,993,011
Income from investments	85,416,356	302,331,734	11,704,355	131,272,928
Unrealized gain/(loss) on investment classified as fair value through profit or loss account	-	3,408,644	2,187,239	2,519,449
Fees and commission	12,294,222	8,787,086	6,464,154	4,431,593
Other income	38,480	4,616	38,480	-
	127,085,895	348,411,479	35,746,321	155,216,981
Expenditures				
Finance cost of Short-term borrowing	35,599,586	278,146,824	2,175,186	120,959,575
Others	413,111	1,001,808	167,800	549,378
	36,012,697	279,148,632	2,342,986	121,508,953
Administrative and operating expenses	55,936,467	49,769,392	20,976,474	23,301,830
	91,949,164	328,918,024	23,319,460	144,810,783
Operating income	35,136,731	19,493,455	12,426,861	10,406,198
Reversals				
Reversal/(charge) against accrued mark-up	277,710	(584,010)	142,537	(279,848)
Reversal of provision for non-performing investment 7.1	10,375,371	12,650,000	5,633,871	6,343,500
	45,789,812	31,559,445	18,203,269	16,469,850
Workers welfare fund	(504,906)	(137,449)	(58,999)	20,861
Profit before levy and taxation	45,284,906	31,421,996	18,144,270	16,490,711
Levy 15.1	(137,713)	(4,293,325)	118,051	(4,259,357)
Profit before taxation	45,147,193	27,128,671	18,262,321	12,231,354
Taxation 15.2	(9,886,487)	(1,918,552)	(3,259,786)	1,705,508
Profit after taxation	35,260,706	25,210,119	15,002,535	13,936,862
Earnings per share - basic and diluted	16	0.54	0.39	0.23
			0.23	0.21

The annexed notes from 1 to 20 form an integral part of these condensed Interim financial statements.


Chief Financial Officer


President & CEO


Director





FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE SIX MONTHS AND THREE MONTHS PERIOD ENDED DECEMBER 31, 2025

	Six Months Ended		Quarter Ended	
	December 31	December 31	December 31	December 31
	2025	2024	2025	2024
	Rupees			
Profit after taxation	35,260,706	25,210,119	15,002,535	13,936,862
<u>Other comprehensive income:</u>				
Items that may be reclassified to statement of profit or loss subsequently:				
Loss on remeasurement of investment classified as 'fair value through other comprehensive income'	(20,375,524)	(7,907,028)	304,790	(35,581,573)
Items that will not be reclassified to statement of profit or loss subsequently:				
Gain on remeasurement of investment classified as 'fair value through other comprehensive income'	17,267,672	4,152,208	1,440,947	2,547,406
Total comprehensive income for the period	32,152,854	21,455,299	16,748,272	(19,097,305)

The annexed notes from 1 to 20 form an integral part of these condensed interim financial statements.

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M. Q.

Chief Financial Officer

M. J. M.

President & CEO

J. K.

Director

J. K.




FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025

	December 31, 2025	December 31, 2024
	-----Rupees-----	
Cash flows from operating activities		
Profit before levy and taxation	45,284,906	31,421,996
Adjustments for non-cash and other items:		
Depreciation	2,884,616	2,309,947
Amortization	2,750,346	2,750,346
Gratuity expense	986,001	(643,763)
Dividend income	(918,086)	(990,919)
Finance cost	36,012,697	279,148,632
Reversal against accrued mark-up	(277,710)	584,010
Reversal of provision for non-performing investments	(10,375,371)	(12,650,000)
	<u>31,062,493</u>	<u>270,508,253</u>
Operating cash flows before working capital changes	76,347,399	301,930,249
(Increase) / decrease in current assets		
Prepayments and other receivables	(3,152,953)	(821,479)
Mark-up/interest accrued	62,715,245	43,877,843
	<u>59,562,292</u>	<u>43,056,364</u>
Increase / (decrease) in current liabilities		
Accrued expenses and other payables	(5,653,224)	2,224,968
Cash generated from operations	<u>130,256,467</u>	<u>347,211,581</u>
Income tax paid	(3,991,506)	(5,523,685)
Dividend received	918,086	969,425
Markup on finance cost paid	(47,438,411)	(277,993,530)
	<u>(50,511,831)</u>	<u>(282,547,790)</u>
Cash generated from operating activities	<u>79,744,636</u>	<u>64,663,791</u>
Cash flows from investing activities		
Acquisition of property and equipment	(4,787,203)	(74,399)
Short term placement	(95,000,000)	-
Long-term investments - net	2,898,352,324	11,967,786
Short-term investments - net	(3,303,027,212)	227,862,269
Long-term loan and finances - net	(87,754,505)	(1,146,572)
Net cash (used in) / generated from investing activities	<u>(592,216,596)</u>	<u>238,609,084</u>
Cash flows from financing activities		
Net cash used in financing activities	<u>-</u>	<u>-</u>
Net (decrease) / increase in cash and cash equivalents	<u>(512,471,960)</u>	<u>303,272,875</u>
Cash and cash equivalents at the beginning of the period	<u>(2,931,570,427)</u>	<u>(2,961,617,025)</u>
Cash and cash equivalents at the end of the period	<u><u>17</u> (3,444,042,387)</u>	<u><u>(2,658,344,150)</u></u>

The annexed notes from 1 to 20 form an integral part of these condensed interim financial statements.


Chief Financial Officer


President & CEO


Director



FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025

	Issued, subscribed and paid-up share capital	Revenue Reserves	Total	Deficit on remeasurement of investment classified as fair value through other comprehensive income	Total shareholders' equity
		Unappropriated profit			
-----Rupees-----					
Balance as at July 01, 2024 as previously reported	650,000,000	152,390,281	152,390,281	(15,522,959)	786,867,322
Transactions with other than owners of equity:					
Net profit for the period	-	25,210,119	25,210,119	-	25,210,119
Surplus transferred to unappropriated profit	-	(282,555)	(282,555)		(282,555)
Other comprehensive income	-	-	-	(3,754,820)	(3,754,820)
Total comprehensive income - net	-	24,927,564	24,927,564	(3,754,820)	21,172,744
Balance as at December 31, 2024	650,000,000	177,317,845	177,317,845	(19,277,779)	808,040,066
Balance as at July 01, 2025	650,000,000	208,985,061	208,985,061	16,483,543	875,468,604
Transactions with other than owners of equity:					
Net profit for the period	-	35,260,706	35,260,706	-	35,260,706
Transferred from OCI on account of disposal	-	(1,993,340)	(1,993,340)	-	(1,993,340)
Other comprehensive income - net	-	-	-	(3,107,852)	(3,107,852)
Total comprehensive income	-	33,267,366	33,267,366	(3,107,852)	30,159,514
Balance as at December 31, 2025	650,000,000	242,252,427	242,252,427	13,375,691	905,628,118

The annexed notes from 1 to 20 form an integral part of these condensed interim financial statements.

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[Signature]
Chief Financial Officer

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President & CEO

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Director



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