



INVEST CAPITAL INVESTMENT BANK LIMITED

ICIBL/ PSX/BOD/2026/417
February 26, 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 wish to inform you that the Board of Directors of the Company in their meeting held on February 26, 2026 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 Un-Audited Financial Statements for the half year ended December 31, 2025.

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
Condensed Interim Statement of Financial Position (Un-audited)
As at December 31, 2025

Note	Un-audited December 2025	Audited June 2025
Rupees in thousand.....	
ASSETS		
Non-current assets		
	Property and equipment	65,700
5	63,624	65,700
	Intangible assets	395
6	336	395
	Investment accounted for using equity method	140,341
7	137,355	140,341
	Financial assets at fair value through other comprehensive income	132
	Net investment in finance lease	235,334
8	301,533	235,334
	Long term musharakah finances	-
9	-	-
	Long term loans	470,058
10	400,673	470,058
	Long term security deposits	2,330
	2,322	2,330
	905,975	914,292
Current assets		
	Short term musharakah finances	28,028
	Short term finances	136
11	97	136
	Ijarah rentals receivables	1,241
	Current portion of non-current assets	418,254
12	503,324	418,254
	Advances, deposits, prepayments and other receivables	29,669
	Investment in Treasury Bills	65,719
13	39,427	65,719
	Financial assets at fair value through profit or loss	80,138
14	45,186	80,138
	Bank balances	30,401
	48,672	30,401
	719,282	653,587
	1,625,257	1,567,879
TOTAL ASSETS		
EQUITY AND LIABILITIES		
Share Capital and Reserves		
Authorized capital		
	485,000,000 ordinary shares of Rs. 10 each	4,850,000
	4,850,000	4,850,000
	Issued, subscribed and paid-up capital	2,848,669
	Loan from directors	59,816
	Capital reserves	(2,022,076)
	Capital reserve on amalgamation	(2,022,076)
	Revenue reserves	102,976
	General reserve	102,976
	Accumulated loss	(228,328)
	Fair value reserve	132
	132	132
	807,579	761,189
Non-current liabilities		
	Security deposits from clients	361,498
	Redeemable capital	-
15	-	-
	Liability related to outgoing group	9,720
	-	9,720
	409,809	371,218
Current liabilities		
	Current portion of non-current liabilities	65,459
	Accrued and other liabilities	151,156
	Profit / mark up payable	187,364
	Unclaimed dividend	7,722
	Provision for taxation - income tax	23,769
	9,447	23,769
	407,869	435,471
	1,625,257	1,567,878
TOTAL EQUITY AND LIABILITIES		
CONTINGENCIES AND COMMITMENT		
17	-	-



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[Signature]
Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Profit or Loss (Un-audited)
For the Half Year Ended December 31, 2025

Half year ended December		Quarter ended December	
2025	2024	2025	2024

.....Rupees in thousand.....

Income

Income from leasing operations	32,375	21,402	17,929	14,428
Operating lease rentals	-	16	-	16
Profit on musharakah investments	46	623	46	40
Income from finances	30,172	34,057	15,403	16,043
Income on deposits with banks	1,215	6,390	073	4,028
Income from investment in treasury bills	1,854	1,612	1,833	(6,728)
Profit/(loss) from joint venture	(2,986)	(11,840)	(2,986)	(13,340)
Dividend income	1,515	1	672	1
Capital Gain on sale of treasury bills	850	17,643	-	14,174
Net (loss) / gain on sale of marketable securities	(90)	682	(13,743)	769
Unrealized (loss) / gain on financial assets at fair value - net	(4,457)	2,054	13,683	3,530
	60,494	72,640	33,510	32,961

Expenses

Administrative and operating expenses	(14,848)	(19,587)	(7,046)	(11,490)
Financial charges	(16)	(4)	(14)	(4)
	(14,864)	(19,591)	(7,060)	(11,494)
	45,630	53,049	26,450	21,467
Other income	6,201	4,773	4,700	3,098
	51,831	57,822	31,150	24,565

**Provision reversed / (charged)
on non-performing loans and write-offs**

Reversal / (provision) against:				
Finance lease receivable and rentals - net	1,888	1,253	1,800	1,130
Provision against vehicle finance	21	-	(94)	-
Long term / short term musharakah finances	1,091	663	1,091	237
Other receivables	1,020	2,532	-	-
	4,020	4,448	2,797	1,367

Profit for the year before levies and income tax

	55,851	62,270	33,947	25,932
Levies	(355)	(5,818)	(355)	(5,818)

Profit before taxation

	55,496	56,452	33,592	20,114
Provision for taxation				
-For the period	(9,093)	(4,768)	(7,593)	(2,268)
-Prior year	(13)	(219)	(13)	(219)

Profit for the period

	46,390	51,466	25,986	17,627
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Earnings per share - Basic and Diluted

	0.163	0.181	0.091	0.062
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Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Cash Flows (Un-audited)
For the Half Year Ended December 31, 2025

Un-audited December 31, 2025	Un-audited December 31, 2024
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.....Rupees in thousand.....

a) CASH FLOWS FROM OPERATING ACTIVITIES

Profit for the year before levies and income tax	55,851	62,270
Adjustments for non cash charges and other items:		
Depreciation of property, plant and equipment	1,908	2,207
Amortization of intangible assets	59	84
(Reversal) against:		
Finance lease receivable and rentals - net	(1,888)	(1,253)
Long term / short term musharakah finances	(1,091)	(663)
Provision against vehicle finance	(21)	-
Other receivables	(1,020)	(2,532)
(Gain) on disposal of operating assets	(3,161)	(1,968)
Unrealised loss / (gain) on financial assets at fair value	4,457	(2,054)
(Profit) / loss from joint ventures	2,986	11,840
Dividend Income	(1,515)	(1)
Capital gain on sale of securities	(850)	(20,921)
	-	
Profit on treasury bills	(1,855)	(1,612)
Financial charges	16	4
	(1,975)	(16,869)
Cash flow from operating activities before working capital changes	53,876	45,401
Changes in working capital		
Decrease / (Increase) in current assets		
Short term finances	39	(53)
Advances, deposits, prepayments and other receivables	(36,378)	(518)
	(36,339)	(571)
Increase / (Decrease) in current liabilities		
Accrued and other liabilities	1,209	(6,888)
Cash generated from operations	18,746	37,942
Financial charges paid	(16)	(4)
Income tax and levies paid	(10,013)	(17,626)
Net cash generated from operating activities	8,717	20,312



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Company Secretary

Un-audited December 31, 2025	Un-audited December 31, 2024
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.....Rupees in thousand.....

b) CASH FLOWS FROM INVESTING ACTIVITIES

(Additions) in:

Property, plant and equipment

Recovery of / (investment in) :

Net investment in finance lease

Long term musharakah finances

Long term loans

Financial assets at fair value through profit or loss

Investment in treasury bills

Profit received on unclaimed dividend

Proceeds from disposal of operating assets

Dividend Received

Net cash generated from investing activities

(70)	(49)
(52,177)	(93,609)
1,091	663
8,997	79,062
30,496	3,140
28,997	182,113
266	583
3,399	2,004
1,515	1
22,514	173,908

c) CASH FLOWS FROM FINANCING ACTIVITIES

Receipts from / (Repayment of) :

Short term loan from directors

Long term loan paid to directors

Liability related to outgoing group

Net cash generated from financing activities

-	59,816
-	(126,000)
(12,960)	(1,620)
(12,960)	(67,804)

Net Increase in cash and cash equivalents (a+b+c)

Cash and cash equivalents at the beginning of the year

Cash and cash equivalents at the end of half year

18,271	126,416
30,401	47,288
48,672	173,704



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Company Secretary

