

ESCORTS INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (UN-AUDITED)
AS AT 31 DECEMBER, 2025

ASSETS	Note	31-Dec-25 Rupees (Un-Audited)	30-Jun-25 Rupees (Audited)
NON-CURRENT ASSETS			
Property and equipment	5	118,265,388	126,725,685
Intangible assets	6	5,334,296	5,423,167
Long term investments		24,546,125	24,546,125
Long term finances	7	46,501,258	59,645,990
Long term deposits		8,416,524	8,505,674
Deferred tax asset - net	8	121,004,001	121,004,001
		324,067,592	345,850,642
CURRENT ASSETS			
Current portion of non-current assets		71,124,119	63,490,068
Short term investments	9	17,591,603	13,583,423
Short term finances	10	45,250,482	100,059,308
Short term advances		3,001,761	2,646,080
Prepayments		3,050,309	3,901,440
Interest receivable		15,069,596	18,698,125
Other receivables		8,655,679	7,326,839
Tax refunds due from the government		82,302,330	81,402,514
Cash and bank balances	11	45,982,786	23,839,925
		292,028,665	314,947,722
TOTAL ASSETS		616,096,257	660,798,364
EQUITY AND LIABILITIES			
SHARE CAPITAL AND RESERVES			
Authorized share capital			
300,000,000 (2025: 300,000,000) ordinary shares of Rs. 10 each		3,000,000,000	3,000,000,000
Issued, subscribed and paid up capital		1,356,000,000	1,356,000,000
Capital reserves		158,042,871	158,042,871
Revenue reserves		(1,072,520,575)	(1,027,549,311)
Revaluation surplus on property and equipment		15,688,190	16,090,452
		457,210,486	502,584,012
LIABILITIES			
NON-CURRENT LIABILITIES			
Lease liabilities	12	22,715,501	27,222,097
		22,715,501	27,222,097
CURRENT LIABILITIES			
Current portion of non-current liabilities	13	10,848,488	10,365,145
Trade and other payables	14	121,341,190	117,037,073
Unclaimed dividend		2,385,654	2,385,654
Provision for taxation and tax levies		1,594,938	1,204,383
		136,170,270	130,992,255
CONTINGENCIES AND COMMITMENTS		-	-
TOTAL EQUITY AND LIABILITIES		616,096,257	660,798,364

The annexed notes from 1 to 23 form an integral part of these financial statements.

CHIEF EXECUTIVE OFFICER

CHAIRMAN

CHIEF FINANCIAL OFFICER



ESCORTS INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE HALF YEAR AND QUARTER ENDED 31 DECEMBER, 2025

	Note	Half Year Ended December 31,		Quarter Ended December 31	
		2025	2024	2025	2024
		Rupees	Rupees	Rupees	Rupees
Income					
Profit on financing		28,493,753	44,533,714	14,928,685	23,399,793
Return on investments		1,576,257	2,505,166	770,476	1,132,726
Income from fee and commission		1,901,049	5,371,583	1,353,324	2,554,388
Profit on bank deposits		1,851,341	6,174,466	1,111,914	1,867,067
Other income		1,686,746	2,137,925	968,290	995,743
		35,509,146	60,722,854	19,132,689	29,949,717
Expenses					
Administrative expenses	16	75,546,317	75,695,927	35,857,334	38,245,663
Finance cost		1,655,191	2,866,467	742,805	1,304,054
		77,201,508	78,562,394	36,600,139	39,549,717
Operating loss before provisions and taxation		(41,692,362)	(17,839,540)	(17,467,450)	(9,600,000)
Other operating expenses	17	(3,290,609)	(2,495,513)	(728,688)	(1,681,835)
Loss before levy and taxation		(44,982,971)	(20,335,053)	(18,196,138)	(11,281,835)
Levy and taxation - net		(390,555)	(650,190)	(208,264)	(336,874)
Net loss for the Period		(45,373,526)	(20,985,243)	(18,404,402)	(11,618,709)
Loss per share - basic and diluted		(0.33)	(0.17)	(0.14)	(0.09)

The annexed notes from 1 to 23 form an integral part of these financial statements.

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ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE HALF YEAR AND QUARTER ENDED 31 DECEMBER, 2025

	Half Year Ended December 31, 2025		Quarter Ended December 31, 2024		Quarter Ended December 31, 2025	
	Rupees (Un-Audited)	Rupees (Un-Audited)	Rupees (Un-Audited)	Rupees (Un-Audited)	Rupees (Un-Audited)	Rupees (Un-Audited)
Net loss for the Period	(45,373,526)	(20,985,243)	(18,404,402)	(11,618,709)		
Other comprehensive loss:						
<i>Items that will not be reclassified to statement of profit or loss</i>						
<i>Items that may be reclassified subsequently to statement of profit or loss</i>						
Loss on remeasurement of long term investments - net of tax	-	-	-	-	-	-
Other comprehensive loss for the period - net of tax	-	-	-	-	-	-
Total Comprehensive loss for the Period	(45,373,526)	(20,985,243)	(18,404,402)	(11,618,709)		

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ESCORTS INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE HALF YEAR AND QUARTER ENDED 31 DECEMBER, 2025

Particulars	Capital Reserves		Revenue Reserve		Revaluation Surplus on Property and Equipment	Total
	Issued, Subscribed and Paid up Capital	(Deficit) / Gain on Revaluation of Investments	Accumulated Loss	Total		
	Rupees	Rupees	Rupees	Rupees	Rupees	Rupees
Balance as at June 30, 2024	1,356,000,000	158,496,746	(453,875)	(959,992,575)	16,937,318	570,987,614
Total comprehensive Income / (loss) for the period						
Net profit/(loss) for the period	-	-	(20,985,243)	-	-	(20,985,243)
Other comprehensive income/(loss) for the period	-	-	-	-	-	-
Total comprehensive income/(loss) for the period	-	-	(20,985,243)	-	-	(20,985,243)
Transfer from surplus on revaluation of property and equipment on account of: Incremental depreciation on revalued asset for the period - net of tax	-	-	423,434	-	(423,434)	-
Balance as at December 31, 2024 (Un-Audited)	<u>1,356,000,000</u>	<u>158,496,746</u>	<u>(453,875)</u>	<u>(980,554,384)</u>	<u>16,513,884</u>	<u>550,002,371</u>
Balance as at June 30, 2025	1,356,000,000	158,496,746	(453,875)	(1,027,549,311)	16,090,452	502,584,012
Total comprehensive Income / (loss) for the period						
Net profit/(loss) for the period	-	-	-	(45,373,526)	-	(45,373,526)
Other comprehensive income/(loss) for the period	-	-	-	-	-	-
Total comprehensive income/(loss) for the period	-	-	-	(45,373,526)	-	(45,373,526)
Transfer from surplus on revaluation of property and equipment on account of: Incremental depreciation on revalued asset for the period - net of tax	-	-	-	402,262	(402,262)	-
Balance as at December 31, 2025 (Un-Audited)	<u>1,356,000,000</u>	<u>158,496,746</u>	<u>(453,875)</u>	<u>(1,072,520,575)</u>	<u>15,688,190</u>	<u>457,210,486</u>

The annexed notes from 1 to 23 form an integral part of these financial statements.

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ESCORTS INVESTMENT BANK LIMITED
STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE HALF YEAR ENDED 31 DECEMBER, 2025

	Note	Half Year Ended December 31,	
		2025 Rupees (Un-Audited)	2024 Rupees (Un-Audited)
Cash Flow From Operating Activities			
Loss before taxation and levies		(44,982,971)	(20,335,053)
Adjustment for non cash expenses and other items:			
- Depreciation on property and equipment	5.1	4,368,644	5,049,681
- Depreciation on right of use assets	5.2	4,246,259	4,232,875
- Amortization on intangible assets	6.1	88,871	133,300
- Interest on lease liabilities against right of use assets		1,272,019	2,099,027
- Finance cost		383,172	767,440
- Loss on sale of fixed assets		19,294	(32)
- Provision against doubtful finances		3,290,609	2,495,513
		<u>13,668,868</u>	<u>14,777,804</u>
		(31,314,103)	(5,557,249)
Decrease / (increase) in operating assets			
- Finances - net		57,028,898	(65,733,861)
- Loans and advances		(355,681)	(81,687)
- Interest receivable		3,628,529	(7,005,972)
- Other receivables		(1,328,840)	(289,743)
- Long term deposits		89,150	(29,400)
- Prepayments		851,131	(1,833,875)
Increase / (decrease) in operating liabilities			
- Trade and other payables		4,304,117	5,363,143
		<u>64,217,304</u>	<u>(69,611,395)</u>
Net cash (used) / generated from operations		32,903,201	(75,168,644)
Finance cost paid		(383,172)	(767,440)
Taxation and levies - net		(899,816)	(1,688,921)
Net cash (used) / generated from operating activities		31,620,213	(77,625,005)
CASH FLOW FROM INVESTING ACTIVITIES			
Capital expenditure on property and equipment		(173,900)	(513,316)
Short term investments - net		(4,008,180)	(3,045,233)
Net cash (Used) / generated from investing activities		(4,182,080)	(3,558,549)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liabilities	12.1	(5,295,272)	(5,565,900)
Net cash used in financing activities		(5,295,272)	(5,565,900)
Net (Decrease) / Increase in Cash and Cash Equivalents		22,142,861	(86,749,454)
Cash and cash equivalents at the beginning of the Period		<u>23,839,925</u>	<u>124,969,042</u>
Cash and Cash Equivalents at the End of the Period		<u>45,982,786</u>	<u>38,219,588</u>

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