

FIRST CREDIT AND INVESTMENT BANK LIMITED

April 24, 2026

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

Subject: Financial Results For The Third Quarter Ended March 31, 2026

Dear Sir,

We have to inform you that the Board of Directors of our company in their meeting held on **April 24, 2026** at **04:00 p.m.** at, **Karachi** recommended the following:

(i) CASH DIVIDEND

An Interim Cash Dividend for the third quarter ended **March 31, 2026** at Rs. Nil per share i.e. Nil %. This is in addition to Interim Dividend(s) already paid at Rs. Nil per share i.e. Nil %.

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. Nil %. This is in addition to the Interim Bonus Shares already issued @ Nil %.

AND/OR

(iii) RIGHT SHARES

The Board has recommended to issue Nil % 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

The financial results of the Company for the third quarter ended March 31, 2026 are attached

The Quarterly Report of the Company for the third quarter ended March 31, 2026 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 PROFIT OR LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS AND THREE MONTHS PERIOD ENDED MARCH 31, 2026

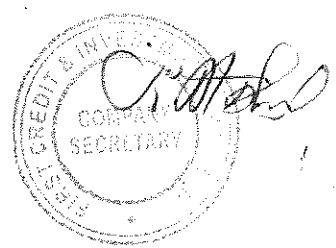
	For the nine months period ended March 31,		For the three months period ended March 31,	
	2026	2025	2026	2025
Note -----Rupees-----				
INCOME				
Income from finance and fund placements	43,479,660	45,191,073	14,142,823	11,311,674
Income from investments	111,708,636	421,604,901	26,292,279	119,273,166
Unrealized gain/(loss) on investment classified as fair value through profit or loss account	(516,797)	8,618,062	(516,797)	5,209,418
Fees and commission	15,900,760	12,919,368	3,606,538	4,132,282
Other income	95,200	374,999	56,720	370,383
	170,667,459	488,708,403	43,581,563	140,296,923
LESS: EXPENDITURES				
Finance cost:				
- Mark-up on repo borrowing	45,063,729	374,246,152	9,464,143	96,099,328
- Others	516,725	1,329,883	103,614	328,075
	45,580,454	375,576,035	9,567,757	96,427,403
Administrative and operating expenses	77,805,808	73,153,011	21,869,341	23,383,619
	123,386,262	448,729,046	31,437,098	119,811,022
Operating income	47,281,197	39,979,357	12,144,465	20,485,901
Reversals/Provisions				
Reversal/Charge Provision against accrued mark-up	8,537,149	(914,070)	8,259,439	(330,060)
Reversal of provision for non-performing investments	7.1 17,587,218	18,975,000	7,211,847	6,325,000
	73,405,564	58,040,287	27,615,751	26,480,841
Workers welfare fund	(987,986)	(342,322)	(483,080)	(204,873)
PROFIT FOR THE PERIOD BEFORE LEVY & TAXATION	72,417,578	57,697,965	27,132,671	26,275,968
Levy	15.1 (3,331,407)	(5,917,395)	(3,193,693)	(1,624,069)
PROFIT BEFORE TAXATION	69,086,171	51,780,570	23,938,978	24,651,899
Taxation	15.2 (13,357,654)	(3,673,574)	(3,471,167)	(1,755,022)
PROFIT FOR THE PERIOD AFTER TAXATION	55,728,517	48,106,996	20,467,811	22,896,877
Earnings per share - basic and diluted	16 0.86	0.74	0.31	0.35

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


 Chief Financial Officer


 President & CEO


 Director



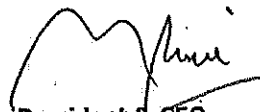


FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

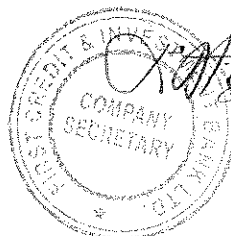
	Note	March 31, 2026 (Un-audited)	June 30, 2025 (Audited)
		-----Rupees-----	
ASSETS			
Non-current Assets			
Property and equipment	6	22,584,782	25,406,317
Long-term investments	7	3,646,542,223	3,058,450,410
Long-term loans and finances		224,567,394	248,875,367
Term deposits receipts	8	3,000,000	3,000,000
Deferred tax asset	9	53,353,487	37,719,105
		3,950,047,886	3,373,451,199
Current Assets			
Short-term loans and finances	10	150,465,278	41,156,775
Short-term investments	11	95,762,123	276,721,001
Current portion of long-term investment		36,915,276	29,944,929
Mark-up/interest accrued		124,417,652	93,694,100
Prepayments and other receivables		8,438,573	4,340,826
Advance taxation - net		34,300,075	39,667,497
Cash and bank balances		111,313,448	254,841,007
		561,612,425	740,366,134
		4,511,660,311	4,113,817,334
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		650,000,000	650,000,000
65,000,000 (June 30, 2025: 65,000,000) shares of Rs. 10 each			
Accumulated profit		266,545,609	208,985,061
(Deficit)/ surplus on remeasurements of investment-net	12	(38,867,603)	16,483,543
Total shareholders' equity		877,678,006	875,468,604
LIABILITIES			
Non-current liabilities			
Deferred liability - staff gratuity		8,170,156	6,562,569
Current liabilities			
Current portion of lease liability		3,722,234	8,712,660
Short-term borrowing		3,579,458,692	3,186,411,434
Unpaid dividend		7,344,542	7,344,542
Markup / Interest accrued	13	9,989,531	14,047,602
Accrued expenses and other payables		25,297,150	15,269,922
		3,625,812,149	3,231,786,160
CONTINGENCIES AND COMMITMENTS			
	14	-	-
		4,511,660,311	4,113,817,334

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 NINE MONTHS AND THREE MONTHS PERIOD ENDED MARCH 31, 2026

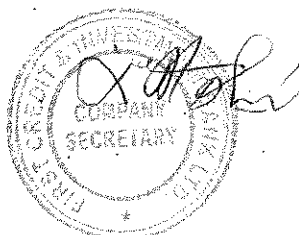
	For the nine months period ended March 31,		For the three months period ended March 31,	
	2026	2025	2026	2025
	-----Rupees-----			
PROFIT FOR THE PERIOD AFTER TAXATION	55,728,517	48,106,996	20,467,810	22,896,876
Other comprehensive income:				
Items that may be reclassified to statement of profit or loss subsequently:				
Loss on remeasurement of investment classified as fair value through other comprehensive income	(40,759,430)	(12,493,694)	(20,383,906)	(4,586,666)
Items that will not be reclassified to statement of profit or loss subsequently:				
(Loss)/Gain on remeasurement of investment classified as fair value through other comprehensive Income	(14,591,716)	4,323,331	(31,859,388)	171,123
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	377,371	39,936,633	(31,775,484)	18,481,333

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Chief Financial Officer


President & CEO


Director





FIRST CREDIT AND INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026

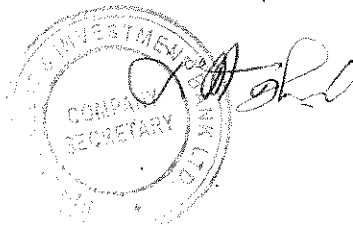
	Issued, subscribed and paid-up share capital	Revenue Reserves Accumulated (loss)/profit	Deficit on remeasurement of investment classified as fair value through other comprehensive income	Total shareholders' equity
-----Rupees-----				
Balance as at July 01, 2024 as previously reported	650,000,000	152,390,281	(15,522,959)	786,867,322
Transactions with other than owners of equity:				
Net profit for the period	-	48,106,996	-	48,106,996
Transfer from OCI on disposal	-	(282,554)	-	(282,554)
Other comprehensive income	-	-	(8,170,363)	(8,170,363)
Total comprehensive income	-	47,824,442	(8,170,363)	39,654,079
Balance as at March 31, 2025	650,000,000	200,214,723	(23,693,322)	826,521,401
Balance as at July 01, 2025	650,000,000	208,985,061	16,483,543	875,468,604
Transactions with other than owners of equity:				
Net profit for the period	-	55,728,517	-	55,728,517
Transfer from OCI on disposal	-	1,832,031	-	1,832,031
Other comprehensive income	-	-	(55,351,146)	(55,351,146)
Total comprehensive income	-	57,560,548	(55,351,146)	2,209,402
Balance as at March 31, 2026	650,000,000	266,545,609	(38,867,603)	877,678,006

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 CASH FLOWS (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED MARCH 31, 2026

	March 31, 2026	March 31, 2025
	-----Rupees-----	
Cash flows from operating activities		
Profit for the period before taxation	72,417,578	57,697,965
Adjustments for non-cash and other items:		
Depreciation	4,522,119	3,521,440
Amortization	4,125,519	4,125,519
Long-term security deposit	-	-
Gratuity expense	1,607,587	(4,938,034)
Dividend Income	(3,871,014)	(2,044,943)
Gain on disposal of property and equipment	-	(370,383)
Finance cost	45,580,454	375,576,035
Reversal against accrued mark-up	(8,537,149)	914,070
Reversal of provision for non-performing investments	(17,587,218)	(18,975,000)
	<u>25,840,298</u>	<u>357,808,704</u>
Operating cash flows before working capital changes	98,257,876	415,506,669
(Increase) / decrease in current assets		
Prepayments and other receivables	(4,097,747)	(6,049,517)
Mark-up/Interest accrued	(22,186,403)	(54,412,878)
	<u>(26,284,150)</u>	<u>(60,462,395)</u>
Increase / (decrease) in current liabilities		
Accrued expenses and other payables	10,028,467	2,139,335
	<u>10,028,467</u>	<u>2,139,335</u>
Cash generated from operations	82,002,193	357,183,609
Income tax paid refund/ (paid)	(26,956,021)	(8,321,429)
Dividend received	3,871,014	2,044,943
Markup on finance cost paid	(49,638,525)	(369,733,291)
	<u>(72,723,532)</u>	<u>(376,009,777)</u>
Cash generated/ (used in) from operating activities	9,278,661	(18,826,168)
Cash flows from investing activities		
Acquisition of property and equipment	(5,826,103)	(5,032,198)
Sale proceeds on disposal of property and equipment	-	370,383
Term deposit receipts	-	-
Long-term Investments - net	(630,847,407)	2,423,636
Short-term Investments - net	175,820,562	228,467,473
Long-term loan and finances - net	(85,000,530)	7,613,810
Net cash (used in) / generated from investing activities	(545,853,478)	233,843,104
	<u>(536,574,817)</u>	<u>215,016,936</u>
Net decrease in cash and cash equivalents	(2,931,570,427)	(2,961,617,025)
Cash and cash equivalents at the beginning of the period	17 (3,468,145,244)	(2,746,600,089)
Cash and cash equivalents at the end of the period	<u>17 (3,468,145,244)</u>	<u>(2,746,600,089)</u>

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