



INVEST CAPITAL INVESTMENT BANK LIMITED

ICIBL/ PSX/BOD/2026/429
April 27, 2026

The General Manager,
Pakistan Stock Exchange Limited,
Stock Exchange Building, Stock Exchange Road,
KARACHI

SUBJECT: Financial Results For The Quarter Ended March 31, 2026

Dear Sir,

We wish to inform you that the Board of Directors of the Company in their meeting held on April 27, 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 quarter ended March 31, 2026.

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 March 31, 2026

	Note	Un-audited March 31, 2026	Audited June 30, 2025
.....Rupees.....			
ASSETS			
Non-current assets			
Property and equipment	5	52,364,770	65,700,476
Intangible assets	6	306,179	395,070
Investment accounted for using equity method	7	137,354,732	140,341,224
Financial assets at fair value through other comprehensive income		132,200	132,200
Net investment in finance lease	8	246,689,630	235,333,937
Long term musharakah finances	9	-	-
Long term loans	10	358,967,714	470,058,461
Long term security deposits		2,355,225	2,330,225
		798,170,450	914,291,592
Current assets			
Short term musharakah finances		28,027,984	28,027,984
Short term finances	11	62,217	135,679
Ijarah rentals receivables		1,187,141	1,241,277
Current portion of non-current assets	12	488,558,152	418,254,122
Advances, deposits, prepayments and other receivables		19,526,211	29,669,208
Investment in Treasury Bills	13	70,853,350	65,719,448
Financial assets at fair value through profit or loss	14	54,484,167	80,138,274
Bank balances		156,017,418	30,401,179
		818,716,640	653,587,171
TOTAL ASSETS		1,616,887,091	1,567,878,764
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Authorized capital			
485,000,000 ordinary shares of Rs. 10 each		4,850,000,000	4,850,000,000
Issued, subscribed and paid-up capital			
Loan from directors		2,848,668,960	2,848,668,960
Capital reserves		59,816,000	59,816,000
Capital reserve on amalgamation		(2,022,075,992)	(2,022,075,992)
Fair value reserve		132,200	132,200
Revenue reserves			
General reserve		102,976,444	102,976,444
Accumulated loss		(151,340,777)	(228,327,759)
		838,176,835	761,189,853
Non-current liabilities			
Security deposits from clients		326,368,936	361,498,484
Redeemable capital	15	-	-
Liability related to outgoing group		-	9,720,000
		326,368,936	371,218,484
Current liabilities			
Current portion of non-current liabilities	16	95,418,535	65,458,981
Accrued and other liabilities		152,122,296	151,155,631
Profit / mark up payable		187,364,347	187,364,347
Unclaimed dividend		7,988,779	7,722,347
Provision for taxation - income tax		9,447,362	23,769,121
		452,341,319	435,470,427
TOTAL EQUITY AND LIABILITIES		1,616,887,091	1,567,878,764
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 Nine Month Period Ended March 31, 2026

Nine Month ended March 31,		Quarter ended March 31,	
2026	2025	2026	2025

NoteRupees.....

Income

Income from leasing operations	45,037,365	35,596,186	12,662,178	14,193,786
Operating lease rentals	2,945,864	16,494	2,945,864	-
Profit on musharakah investments	45,864	1,622,949	(490)	999,949
Income from finances	44,676,635	54,397,348	14,504,821	20,340,119
Income on deposits with banks	2,956,738	8,260,279	1,742,024	1,870,136
Income from investment in treasury bills	3,468,958	5,225,693	1,614,558	3,613,809
(Loss) from joint venture	(2,986,492)	(11,839,983)	-	-
Dividend income	2,132,094	1,381	616,786	-
Capital Gain on sale of treasury bills	850,076	17,642,920	-	-
Net gain on sale of marketable securities	727,183	2,151,245	817,509	1,468,818
Unrealized (loss) on financial assets at fair value - net	(24,805,840)	897,431	(20,349,266)	(1,156,725)
	75,048,445	113,971,943	14,553,984	41,329,892

Expenses

Administrative and operating expenses	(24,503,133)	(27,187,909)	(9,655,133)	(7,600,909)
Financial charges	(5,285)	(4,639)	10,549	(1,015)
	(24,508,418)	(27,192,548)	(9,644,584)	(7,601,922)

Other income

	50,540,027	86,779,395	4,909,400	33,727,969
	32,109,267	6,290,698	25,908,062	1,518,111
	82,649,294	93,070,093	30,817,462	35,246,080

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

Reversal / (provision) against:				
Finance lease receivable and rentals - net	1,888,551	2,466,420	-	1,213,773
Provision against vehicle finance	(201,413)	-	(222,413)	-
Long term / short term musharakah finances	1,091,714	662,803	-	-
Other receivables	1,019,663	3,532,272	-	1,000,000
Balances written off:				
Lease receivables	-	(1,307,901)	-	(1,307,901)
	3,798,515	5,353,594	(222,413)	905,872

Profit for the period before income tax and levies

	86,447,809	98,423,687	30,595,049	36,151,952
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Levies	(354,808)	(5,818,002)	-	-
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Profit before taxation

	86,093,002	92,605,685	30,595,049	36,151,952
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Provision for taxation				
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-For the period	(9,092,555)	(4,767,870)	-	-
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-Prior year	(13,465)	(218,531)	-	-
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Profit for the period

	76,986,982	87,619,284	30,595,049	36,151,952
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Earnings per share - Basic and Diluted

	0.270	0.308	0.107	0.127
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Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Cash Flows (Un-audited)
For the Nine Month Period Ended March 31, 2026

	Nine month ended March 31,	
	2026	2025
Rupees.....	
a) CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	86,447,809	98,423,687
Adjustments for non cash charges and other items:		
Depreciation of property, plant and equipment	3,024,881	3,310,363
Amortization of intangible assets	88,891	126,985
(Reversal) against:		
Finance lease receivable and rentals - net	(1,888,551)	(2,466,420)
Long term / short term musharakah finances	(1,091,714)	(662,803)
Other receivables	(1,019,663)	(3,532,272)
Balances written off		
Lease receivables	-	1,307,901
(Gain) on disposal of operating assets	(27,511,384)	(1,967,520)
Unrealised loss on financial assets at fair value	24,805,840	(897,431)
Loss from joint venture	2,986,492	11,839,983
Dividend Income	(2,132,094)	(1,381)
Capital gain on sale of securities	(850,076)	(17,642,920)
Profit on treasury bills	(3,468,958)	(5,225,693)
Financial charges	5,285	4,639
	<u>(7,051,052)</u>	<u>(15,806,568)</u>
Cash flow from operating activities before working capital changes	<u>79,396,758</u>	<u>82,617,119</u>
Changes in working capital		
(Increase) / Decrease in current assets		
Short term finances	73,462	8,187
Ijarah rentals receivables	54,136	-
Advances, deposits, prepayments and other receivables	4,622,689	824,968
	<u>4,750,288</u>	<u>833,155</u>
Increase / (Decrease) in current liabilities		
Accrued and other liabilities	966,664	(5,705,345)
Cash generated from operations	<u>85,113,710</u>	<u>77,744,929</u>
Financial charges paid	(5,285)	(4,639)
Income tax paid	(17,242,615)	(23,152,889)
Net cash generated from operations	<u>67,865,811</u>	<u>54,587,402</u>



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Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Changes in Equity (Un-audited)
For the Nine Month Period Ended March 31, 2026

	Issued, subscribed and paid-up capital	Loan from directors	Capital Reserves	Revenue Reserve		Fair value reserve	Total
			Capital reserve on amalgamation	General reserve	Accumulated loss		
-----Rupees-----							
Balance as at July 01, 2024	2,848,668,960	126,000,000	(2,022,075,992)	102,976,444	(355,069,817)	-	700,499,595
Total comprehensive income for the period							
Profit for the period	-	-	-	-	87,619,284	-	87,619,284
Other comprehensive (loss)							
Items that will not be reclassified subsequently to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehensive income							
Other items							
Loan from directors-repaid	-	(126,000,000)	-	-	-	-	(126,000,000)
	-	(126,000,000)	-	-	87,619,284	-	(38,380,716)
Balance as at March 31, 2025	2,848,668,960	-	(2,022,075,992)	102,976,444	(267,450,533)	-	662,118,879
Profit for the quarter ended June 30, 2025							
Profit for the period	-	-	-	-	39,122,774	-	39,122,774
Other comprehensive income							
Items that may not be reclassified to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehensive income	-	-	-	-	-	132,200	132,200
	-	-	-	-	39,122,774	132,200	39,254,974
Balance as at July 01, 2025	2,848,668,960	59,816,000	(2,022,075,992)	102,976,444	(228,327,759)	132,200	761,189,835
Total comprehensive income for the period							
Profit for the period	-	-	-	-	76,986,982	-	76,986,982
Other comprehensive (loss)							
Items that will not be reclassified to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehensive income	-	-	-	-	-	-	-
	-	-	-	-	76,986,982	-	76,986,982
Balance as at March 31, 2026	2,848,668,960	59,816,000	(2,022,075,992)	102,976,444	(151,340,777)	132,200	838,176,835



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Company Secretary