



Ref: CL - 096/26
Dated: August 27, 2026

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

Jahangir Siddiqui & Co. Ltd.
20th Floor, The Centre
Plot No. 28, SB-5
Abdullah Haroon Road
Saddar, Karachi - 74400, Pakistan.
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UAN: +92 21 111 574 111
NTN: 0800544-3

Subject: Financial Results for the Half Year Ended June 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of Jahangir Siddiqui & Co. Ltd. ("the Company") in their meeting held on **August 27, 2026, at 12:00 P.M.** at Karachi, approved the un-audited financial statements for the half year ended June 30, 2026.

Financial Results

The un-audited unconsolidated and consolidated financial results of the Company for the half year ended June 30, 2026, are enclosed as *Annexure 'A' and Annexure 'B'* respectively to this letter.

The Reports of the Company for the half year ended June 30, 2026, will be transmitted through PUCARS separately, within the specified time.

Yours Sincerely,

Waleed Bhatti
Company Secretary

Copy to:

Director / HOD Surveillance,
Supervision and Enforcement Department
Securities and Exchange Commission of Pakistan
63, Jinnah Avenue, NIC Building
Blue Area, Islamabad

JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF FINANCIAL POSITION
AS AT June 30, 2026

		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
Note		----- (Rupees in '000) -----	
ASSETS			
	Non-Current Assets		
	Property and equipment	7 173,858	186,552
	Investment property	760	820
	Long term investments	8 31,774,486	31,511,680
	Long term loans and advances	31,891	33,724
	Long term security deposits	3,446	3,446
		<u>31,984,441</u>	<u>31,736,222</u>
	Current Assets		
	Short term loans and advances	6,225	2,467
	Short term prepayments and other receivables	15,639	26,578
	Interest accrued	1,643	2,921
	Other financial assets - short term investments	9 2,662,371	5,002,752
	Cash and bank balances	14,038	58,986
		<u>2,699,916</u>	<u>5,093,704</u>
	TOTAL ASSETS	<u><u>34,684,357</u></u>	<u><u>36,829,926</u></u>
EQUITY AND LIABILITIES			
	Share Capital and Reserves		
	Authorised share capital	<u>65,000,000</u>	<u>65,000,000</u>
	Issued, subscribed and paid-up capital		
	Ordinary shares	9,159,424	9,159,424
	Reserves	24,560,068	24,225,300
		<u>33,719,492</u>	<u>33,384,724</u>
	Non-Current Liabilities		
	Lease liability	10 11,679	28,678
	Deferred tax liability	337,777	430,013
		<u>349,456</u>	<u>458,691</u>
	Current Liabilities		
	Trade and other payables	11 341,663	394,680
	Unclaimed dividend	9,980	9,938
	Unpaid dividend	2,789	2,714
	Taxation - net	66,621	407,685
	Payable to preference shareholders	733	1,941,798
	Short term financing	12 170,512	200,045
	Current maturity of lease liability	10 23,111	29,651
		<u>615,409</u>	<u>2,986,511</u>
	Contingencies and commitments	13	
		<u>34,684,357</u>	<u>36,829,926</u>
	TOTAL EQUITY AND LIABILITIES	<u><u>34,684,357</u></u>	<u><u>36,829,926</u></u>

The annexed notes 1 to 22 form an integral part of these condensed unconsolidated interim financial statements.

Director



Chief Executive Officer

Chief Financial Officer

JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

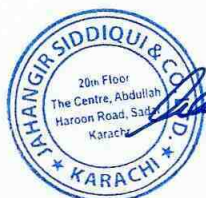
		Half Year Ended		Quarter Ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	Note	(Rupees in '000)			
INCOME					
Return on investments	14	605,561	621,362	130,435	136,481
Gain on sale of investments - net	15	3,680	57,146	-	32,395
Income from long term loans and fund placements	16	3,213	3,727	1,291	1,655
Other Income / (loss)		11,595	(3,119)	2,873	(12,791)
Gain on remeasurement of investments at fair value through profit or loss - net		-	28,551	-	25,994
		624,049	707,667	134,599	183,734
EXPENDITURE					
Operating and administrative expenses		204,196	232,646	95,048	106,305
Finance cost		11,216	18,876	4,830	8,852
Provision for Sindh Workers' Welfare Fund		8,173	9,222	695	1,372
		223,585	260,744	100,573	116,529
Reversal of provision for impairment		-	4,940	-	-
PROFIT BEFORE INCOME AND FINAL TAXATION		400,464	451,863	34,026	67,205
Final Taxes		9,331	14,613	5,603	7,238
PROFIT BEFORE INCOME TAXATION		391,133	437,250	28,423	59,967
Taxation					
Current		128,971	138,208	24,093	35,109
Prior		-	(2,795)	-	(2,795)
Deferred		(357)	(23,475)	2,229	(24,851)
		128,614	111,938	26,322	7,463
PROFIT AFTER TAXATION FOR THE PERIOD		262,519	325,312	2,101	52,504
EARNINGS PER SHARE					
	17	(Rupees)			
Basic		0.29	0.36	0.01	0.06
Diluted		0.29	0.32	0.01	0.05

The annexed notes 1 to 22 form an integral part of these condensed unconsolidated interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

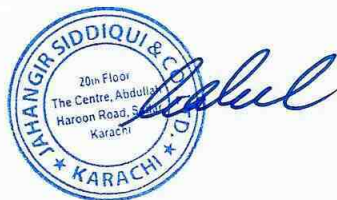
	Half Year Ended		Quarter Ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
(Rupees in '000)				
PROFIT AFTER TAXATION FOR THE PERIOD	262,519	325,312	2,101	52,504
OTHER COMPREHENSIVE INCOME:				
Items that will not be reclassified subsequently to statement of profit or loss				
Unrealised gain on remeasurement of investments at fair value through OCI during the period - net of tax	72,249	428,119	1,944,994	523,766
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	<u>334,768</u>	<u>753,431</u>	<u>1,947,095</u>	<u>576,270</u>

The annexed notes 1 to 22 form an integral part of these condensed unconsolidated interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

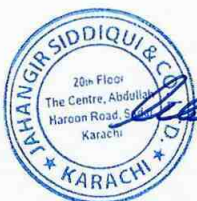
	Issued, subscribed and paid-up share capital		Reserves				
			Capital reserves		Revenue reserve		
	Ordinary Shares	Equity component of preference shares	Ordinary share premium	Unrealised gain / (loss) on remeasurement of investments at fair value through OCI-Net (Rupees in '000)	Unappropriated profit	Sub-total	Total
Balance as at December 31, 2024 (Audited)	9,159,424	1,326,114	4,497,894	7,684,695	10,173,036	22,355,625	32,841,163
Profit after taxation	-	-	-	-	325,312	325,312	325,312
Other comprehensive Income	-	-	-	428,119	-	428,119	428,119
Total comprehensive income	-	-	-	428,119	325,312	753,431	753,431
Balance as at June 30, 2025 (Un-audited)	9,159,424	1,326,114	4,497,894	8,112,814	10,498,348	23,109,056	33,594,594
Balance as at December 31, 2025 (Audited)	9,159,424	-	4,497,894	9,550,688	10,176,718	24,225,300	33,384,724
Profit after taxation	-	-	-	-	262,519	262,519	262,519
Other comprehensive income	-	-	-	72,249	-	72,249	72,249
Total comprehensive income	-	-	-	72,249	262,519	334,768	334,768
Reclassification of net remeasurement loss on equity instruments upon derecognition	-	-	-	961	(961)	-	-
Balance as at June 30, 2026 (Un-audited)	9,159,424	-	4,497,894	9,623,898	10,438,276	24,560,068	33,719,492

The annexed notes 1 to 22 form an integral part of these condensed unconsolidated interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONDENSED UNCONSOLIDATED INTERIM
STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	June 30, 2026	June 30, 2025
Note	(Rupees in '000)	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income taxation	391,133	437,250
Adjustment for non cash charges and other items:		
Depreciation	22,979	22,699
Loss / (gain) on sale of property and equipment	924	(8,187)
Interest income	(29,368)	(29,309)
Gain on remeasurement of investments at fair value through profit or loss - net	-	(28,551)
Reversal of provision for impairment	-	(4,940)
Gain on lease modification and others	(4,014)	-
Dividend income	(579,406)	(595,780)
Loss on remeasurement of future contracts through profit or loss	-	19,509
Final Taxes	9,331	14,613
Finance cost	11,216	18,876
	(568,338)	(591,070)
Net Cash used in operations	(177,205)	(153,820)
Movement in working Capital		
Decrease / (increase) in current assets:		
Short term loans and advances	(3,758)	(4,511)
Short term prepayments and other receivables	10,939	(269,859)
Long term loans, advances and security deposits	1,833	(2,241)
	9,014	(276,611)
Decrease in current liabilities:		
Trade and Other payable	(70,132)	(7,348)
	(238,323)	(437,779)
Investments - net	2,084,100	(66,480)
Dividend received	579,406	595,687
Taxes paid	(479,366)	(90,195)
Interest income received	4,491	31,387
Net cash generated from operating activities	1,950,308	32,620
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred	(17,724)	(15,128)
Proceeds from sale of property and equipment	2,000	13,680
Net cash used in investing activities	(15,724)	(1,448)
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividend paid	(109,693)	(109,873)
Redemption of preference shares	(1,831,255)	-
Finance cost paid	(5,252)	(147)
Net cash used in financing activities	(1,946,200)	(110,020)
Net Decrease in cash and cash equivalents	(11,616)	(78,848)
Cash and cash equivalents at the beginning of the period	(140,997)	123,944
Cash and cash equivalents at the end of the period	(152,613)	45,096

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The annexed notes 1 to 22 form an integral part of these condensed unconsolidated interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



Annexure "B"
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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

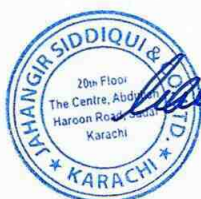
	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
Note	(Rupees in '000)	(Rupees in '000)
ASSETS		
Non-Current Assets		
Property and equipment	7 43,873,863	44,400,735
Intangible assets	8 11,109,603	11,009,428
Investment properties	760	820
Long term investments	9 488,448,869	458,702,474
Long term loans, advances, prepayments and other receivables	255,805,407	259,690,783
Assets repossessed	6,213,521	6,231,433
Long term deposits	35,896	30,576
Deferred tax assets	6,662,427	5,224,245
	812,150,346	785,290,494
Current Assets		
Short term investments	10 241,963,384	148,484,622
Trade debts	6,443,841	5,063,331
Loans and advances	274,841,440	280,614,330
Accrued markup	23,708,570	23,741,028
Short-term prepayments, deposits, and other receivables	34,526,714	30,919,136
Other financial assets - fund placements	63,812,560	38,838,746
Taxation - net	5,877,342	4,986,870
Cash and bank balances	119,664,321	119,371,743
	770,838,172	652,019,806
TOTAL ASSETS	1,582,988,518	1,437,310,300
EQUITY AND LIABILITIES		
Share Capital and Reserves		
Share Capital		
Authorised Capital	65,000,000	65,000,000
Issued, subscribed and paid-up capital	9,159,424	9,159,424
Reserves	56,880,453	54,880,836
Equity attributable to equity holders of the parent	66,039,877	64,040,260
Non-controlling interests	37,312,108	36,220,888
Total equity	103,351,985	100,261,148
Non-Current Liabilities		
Long term financing	11,436,817	11,490,795
Lease liability	9,473,210	9,090,130
Long term deposits and other accounts	777,476,403	387,877,101
Long term borrowings	19,832,937	20,843,708
Deferred liability - employee benefit	484,764	612,222
	818,704,131	429,913,956
Current Liabilities		
Trade and other payables	71,460,431	64,523,798
Unclaimed dividend	22,423	22,382
Payable to preference shareholders	733	1,941,798
Unpaid dividend	59,242	52,982
Short term borrowings	170,512	200,045
Accrued interest / mark-up on borrowings	6,940,338	7,611,665
Current portion of long term borrowings	24,726,837	19,870,682
Current deposits and current portion of long term liabilities	11 557,551,886	812,911,844
	660,932,402	907,135,196
Contingencies and Commitments	12	
TOTAL EQUITY AND LIABILITIES	1,582,988,518	1,437,310,300

The annexed notes from 1 to 19 form an integral part of these consolidated condensed interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS
FOR THE HALF YEAR ENDED JUNE 30, 2026 (UN-AUDITED)

	Half Year Ended		Quarter Ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
Note -----	(Rupees in '000) -----			
INCOME				
Return on investments	36,245,355	48,546,928	18,357,944	22,886,802
Gain on sale of investments - net	290,037	4,067,730	8,766	1,847,837
Income from long term loans and fund placements	32,417,767	30,301,470	17,466,741	14,767,561
Fee, commission and brokerage	6,086,578	5,659,957	2,915,798	3,055,668
Other income	2,343,770	2,259,566	1,471,339	1,266,387
(Loss) / gain on remeasurement of investments at fair value through profit or loss - net	(21,130)	634,463	75,599	675,712
	<u>77,362,377</u>	<u>91,470,114</u>	<u>40,296,187</u>	<u>44,499,967</u>
EXPENDITURE				
Administrative and other expenses	33,543,235	31,055,552	16,837,429	16,230,664
Finance cost	35,900,050	45,867,722	18,402,984	21,613,701
Provision for Sindh Workers' Welfare Fund	240,249	268,948	144,571	89,957
(Reversal of) / provision for Impairment	(2,753,344)	2,349,803	(2,095,782)	1,996,804
	<u>66,930,190</u>	<u>79,542,025</u>	<u>33,289,202</u>	<u>39,931,126</u>
SHARE OF PROFIT FROM ASSOCIATES	<u>1,098,587</u>	<u>984,939</u>	<u>727,451</u>	<u>548,040</u>
PROFIT BEFORE INCOME, MINIMUM AND FINAL TAXATION	<u>11,530,774</u>	<u>12,913,028</u>	<u>7,734,436</u>	<u>5,116,881</u>
Taxation - Minimum Taxes	34,570	25,216	6,204	15,883
Taxation - Final Taxes	24,366	53,374	17,754	32,974
	<u>58,936</u>	<u>78,590</u>	<u>23,958</u>	<u>48,857</u>
PROFIT BEFORE TAXATION	<u>11,471,838</u>	<u>12,834,438</u>	<u>7,710,478</u>	<u>5,068,024</u>
Taxation				
- Current	5,311,564	5,975,652	3,428,983	1,582,955
- Prior	(30,102)	1,298,008	(19,563)	1,298,008
- Deferred	708,469	(607,977)	274,038	(666,640)
	<u>5,989,931</u>	<u>6,665,683</u>	<u>3,683,458</u>	<u>2,214,323</u>
PROFIT AFTER TAXATION	<u>5,481,907</u>	<u>6,168,755</u>	<u>4,027,020</u>	<u>2,853,701</u>
PROFIT AFTER TAXATION	<u>5,481,907</u>	<u>6,168,755</u>	<u>4,027,020</u>	<u>2,853,701</u>
Attributable to:				
Equity holders of the parent	3,442,568	3,498,782	2,789,310	1,877,594
Non-controlling interests	2,039,339	2,669,973	1,237,710	976,107
	<u>5,481,907</u>	<u>6,168,755</u>	<u>4,027,020</u>	<u>2,853,701</u>
EARNINGS PER SHARE	13 ----- (Rupees) -----			
Basic	<u>3.05</u>	<u>3.82</u>	<u>2.34</u>	<u>2.05</u>
Diluted	<u>3.05</u>	<u>3.30</u>	<u>2.34</u>	<u>1.76</u>

The annexed notes from 1 to 19 form an integral part of these consolidated condensed interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



JAHANGIR SIDDIQUI & CO. LTD
CONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF YEAR ENDED JUNE 30, 2026 (UN-AUDITED)

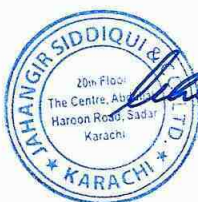
	Half Year Ended		Quarter Ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	(Rupees in '000)			
PROFIT AFTER TAXATION	5,481,907	6,168,755	4,027,020	2,853,701
OTHER COMPREHENSIVE (LOSS) / INCOME				
Items that will not be reclassified subsequently to consolidated statement of profit or loss				
Unrealised (loss) / income on remeasurement of equity investments at fair value through OCI during the period - net of deferred tax	(229,267)	172,041	4,211,406	668,915
Share of other comprehensive (loss)/ income from associates accounted for using equity method	-	(419)	209	(414)
	(229,267)	171,622	4,211,615	668,501
Items that may be reclassified subsequently to consolidated statement of profit or loss				
Unrealised (loss) / income on remeasurement of debt investments at fair value through OCI during the period - net of deferred tax	(1,632,133)	(2,665,380)	807,127	1,920,272
Exchange difference of translation of net assets in foreign branch of a subsidiary	(58,511)	38,059	(14,330)	26,165
Share of other comprehensive (loss) / income from associates accounted for using equity method	(107,750)	(11,846)	456,753	59,511
	(1,798,394)	(2,639,167)	1,249,550	2,005,948
TOTAL COMPREHENSIVE INCOME	3,454,246	3,701,210	9,488,185	5,528,150
Attributable to:				
Equity holders of the parent	2,012,863	2,414,019	7,672,251	3,867,117
Non-controlling interests	1,441,383	1,287,191	1,815,934	1,661,033
	3,454,246	3,701,210	9,488,185	5,528,150

The annexed notes from 1 to 19 form an integral part of these consolidated condensed interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026 (UN-AUDITED)

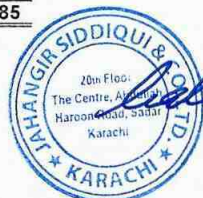
	ATTRIBUTABLE TO EQUITY HOLDERS' OF THE PARENT									
	Issued, subscribed and paid-up capital		Reserves							
	Ordinary Shares	Equity component of Preference Shares	Ordinary share premium	Foreign exchange translation reserve	Unrealised gain / (loss) on revaluation of investment at fair value through OCI - net	Statutory Reserve	Revenue reserve	Sub-total	Non-controlling interests	Total
							Unappropriated profit			
	(Rupees in '000)									
Balance as at January 1, 2025	9,159,424	1,326,114	4,497,894	657,307	12,000,954	4,355,515	26,885,448	58,882,656	34,999,387	93,882,043
Profit after taxation for the period	-	-	-	-	-	-	3,498,782	3,498,782	2,669,973	6,168,755
Other comprehensive income / (loss) for the period	-	-	-	38,059	(1,122,822)	-	-	(1,084,763)	(1,382,782)	(2,467,545)
Total comprehensive income / (loss)	-	-	-	38,059	(1,122,822)	-	3,498,782	2,414,019	1,287,191	3,701,210
Transfer to statutory reserves	-	-	-	-	-	693,394	(693,394)	-	-	-
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	(344,807)	(344,807)
Reclassification of net remeasurement gain on equity instrument upon derecognition	-	-	-	-	(5,551,333)	-	5,551,333	-	-	-
Balance as at June 30, 2025 (un-audited)	9,159,424	1,326,114	4,497,894	695,366	5,326,799	5,048,909	35,242,169	61,296,675	35,941,771	97,238,446
Balance as at December 31, 2025 (audited)	9,159,424	-	4,497,894	665,283	6,805,740	5,395,873	37,516,046	64,040,260	36,220,888	100,261,148
Impact of application of IFRS 9 (JSBL)	-	-	-	-	(1,908)	-	(11,338)	(13,246)	(5,356)	(18,602)
Restated balance as at January 01, 2026	9,159,424	-	4,497,894	665,283	6,803,832	5,395,873	37,504,708	64,027,014	36,215,532	100,242,546
Profit after taxation	-	-	-	-	-	-	3,442,568.00	3,442,568	2,039,339	5,481,907
Other comprehensive loss for the period	-	-	-	(58,511)	(1,371,194)	-	-	(1,429,705)	(597,956)	(2,027,661)
Total comprehensive (loss) / income for the period	-	-	-	(58,511)	(1,371,194)	-	3,442,568	2,012,863	1,441,383	3,454,246
Transfer to statutory reserve	-	-	-	-	-	671,688	(671,688)	-	-	-
Dividend paid to non-controlling interests	-	-	-	-	-	-	-	-	(344,807)	(344,807)
Reclassification of net remeasurement gain on equity instrument upon derecognition	-	-	-	-	(102,090)	-	102,090	-	-	-
Balance as at June 30, 2026 (un-audited)	9,159,424	-	4,497,894	606,772	5,330,548	6,067,561	40,377,678	66,039,877	37,312,108	103,351,985

The annexed notes from 1 to 19 form an integral part of these consolidated condensed interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer



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JAHANGIR SIDDIQUI & CO. LTD.
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CASH FLOWS
FOR THE HALF YEAR ENDED JUNE 30, 2026 (UN-AUDITED)

	June 30, 2026 (Un-Audited)	June 30, 2025 (Un-Audited)
	Note	(Rupees in '000)
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	11,471,838	12,834,438
Non-cash adjustments to reconcile profit before tax to net cash flows		
Depreciation	4,055,957	3,446,201
Amortisation on intangible assets	696,409	465,734
Gain on sale of property and equipment	(36,797)	(33,900)
Charge for defined benefit plan	196,258	265,059
Loss / (gain) on remeasurement of investments at fair value through profit or loss - net	21,130	(634,463)
Loss / (gain) on remeasurement of derivatives at fair value through profit or loss	2,017	(50,211)
Share of profit from associates	(1,098,587)	(984,939)
Final and Minimum Taxation	58,936	78,590
(Reversal of) / provision for Impairment	(2,753,344)	2,349,803
Finance cost	35,900,050	45,867,722
	37,042,029	50,769,596
Net cash generated from operations	48,513,867	63,604,034
(Increase) / decrease in operating assets:		
Loans and advances	8,612,347	116,937,484
Trade debts	(1,380,510)	(942,749)
Long term loans, advances, prepayments, deposits and other receivables	3,880,056	(47,159,211)
Other financial assets - fund placements	(24,973,814)	(3,573,695)
Prepayments, deposits, accrued mark-up and other receivables	(3,575,120)	3,198,732
	(17,437,041)	68,460,561
Increase / (decrease) in operating liabilities:		
Trade and other payables	6,934,617	1,208,050
Deposits and other accounts	134,679,099	112,222,401
Borrowings	3,459,668	(54,289,138)
	176,150,210	191,205,908
Finance cost paid	(35,892,765)	(49,903,839)
Gratuity paid	(323,716)	(270,154)
Taxes paid	(6,230,870)	(8,986,897)
Net cash generated from operating activities	133,702,859	132,045,018
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital expenditure incurred	(2,165,868)	(9,372,280)
Intangible assets acquired	(796,585)	(710,519)
Proceeds from sale of property and equipment	65,579	56,653
Proceeds of assets repossessed	17,912	104,575
Investments purchased net	(126,426,726)	(115,816,099)
Net cash used in investing activities	(129,305,688)	(125,737,670)
CASH FLOWS FROM FINANCING ACTIVITIES		
Repayment of term finance certificates / loan / sukuks	(53,978)	(1,810)
Repayment of lease liability	(2,127,227)	(1,773,325)
Paid to preference shareholders	(1,831,255)	-
Dividend paid (including non-controlling interests)	(448,316)	(448,586)
Net cash used in financing activities	(4,460,776)	(2,223,721)
Net (decrease) / increase in cash and cash equivalents	(63,605)	4,083,627
Cash and cash equivalents at the beginning of the period	118,732,113	89,567,574
Cash and cash equivalents at the end of the period	118,668,508	93,651,201

The annexed notes from 1 to 19 form an integral part of these consolidated condensed interim financial statements.

Director

Chief Executive Officer

Chief Financial Officer

