Jahangir Siddiqui & Co. Ltd.
20th Floor, The Centre
Plot No. 28, SB-5
Abdullah Haroon Road
Saddar, Karachi - 74400, Pakistan.
www.js.com

Fax: +92 21 3563 2575
UAN: +92 21 111 574 111
NTN: **0800544-3**

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

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

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

Annexure-"A"

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

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		(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
		31,984,441	31,736,222
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
		2,699,916	5,093,704
TOTAL ASSETS		34,684,357	36,829,926
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Authorised share capital		65,000,000	65,000,000
Issued, subscribed and paid-up capital			
Ordinary shares		9,159,424	9,159,424
Reserves		24,560,068	24,225,300
		33,719,492	33,384,724
Non-Current Liabilities			
Lease liability	10	11,679	28,678
Deferred tax liability		337,777	430,013
		349,456	458,691
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
		615,409	2,986,511
Contingencies and commitments	13		
TOTAL EQUITY AND LIABILITIES		34,684,357	36,829,926

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. 20th Floor The Centre, Abdullah Haroon Road, Saddar Karachi ★ KARACHI ★

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. 20th Floor The Centre, Abdullah Haroon Road, Saddar Karachi * KARACHI *

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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	334,768	753,431	1,947,095	576,270

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.
20th Floor
The Centre, Abdullah Haroon Road, Saddar
Karachi
KARACHI

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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	Unappropriated profit	Sub-total	Total
	(Rupees in '000)						
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**

JAHANGIR SIDDIQUI & CO. LTD.
20th Floor
The Centre, Abdullah Haroon Road, S.
Karachi
★ KARACHI ★

5/5

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

	Note	June 30, 2026	June 30, 2025
		--------- (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	18	(152,613)	45,096

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. * KARACHI * 20th Floor The Centre, Abdullah Haroon Road, Saddar Karachi

Annexure "B"

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

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		---------------- (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

JAHANGIR SIDDIQUI & CO. LTD.
20th Floor
The Centre, Abdullah Haroon Road, Saddar
Karachi
★ KARACHI ★

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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)

	Note	Half Year Ended June 30, 2026	Half Year Ended June 30, 2025	Quarter Ended June 30, 2026	Quarter Ended June 30, 2025
		(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
		77,362,377	91,470,114	**40,296,187**	44,499,967
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
		66,930,190	79,542,025	**33,289,202**	39,931,126
SHARE OF PROFIT FROM ASSOCIATES		**1,098,587**	984,939	727,451	548,040
PROFIT BEFORE INCOME, MINIMUM AND FINAL TAXATION		**11,530,774**	12,913,028	**7,734,436**	5,116,881
Taxation - Minimum Taxes		**34,570**	25,216	6,204	15,883
Taxation - Final Taxes		**24,366**	53,374	17,754	32,974
		58,936	78,590	**23,958**	48,857
PROFIT BEFORE TAXATION		**11,471,838**	12,834,438	**7,710,478**	5,068,024
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)
		5,989,931	6,665,683	**3,683,458**	2,214,323
PROFIT AFTER TAXATION		**5,481,907**	6,168,755	**4,027,020**	2,853,701
PROFIT AFTER TAXATION		**5,481,907**	6,168,755	**4,027,020**	2,853,701
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
		5,481,907	6,168,755	**4,027,020**	2,853,701
EARNINGS PER SHARE	13	(Rupees)			
Basic		**3.05**	3.82	2.34	2.05
Diluted		**3.05**	3.30	2.34	1.76

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. 20th Floor The Centre, Abdullah Haroon Road, Sadar Karachi ★ KARACHI ★

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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

JAHANGIR SIDDIQUI & CO. LTD.
20th Floor
The Centre, Abdullah
Haroon Road, Sadar
Karachi
KARACHI

4/5

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							
							Revenue reserve			
	Ordinary Shares	Equity component of Preference Shares	Ordinary share premium	Foreign exchange translation reserve	Unrealised gain / (loss) on revalutaion of investment at fair value through OCI - net	Statutory Reserve	Unappropriated profit	Sub-total	Non-controlling interests	Total
	(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

5/5

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

	Note	June 30, 2026 (Un-Audited)	June 30, 2025 (Un-Audited)
		---------- (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	14	**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**

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