SIB | SECURITY INVESTMENT BANK LTD.

29 August 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi
Fax No. (021) 111-573-329
Email: corpaction@psx.com.pk

Dear Sir

FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30 JUNE 2026

We have to inform you that the Board of Directors of Security Investment Bank Limited (the Company) in its meeting held on 29 August 2026 at 03:00 p.m. at 5th Floor, Madina City Mall, Abdullah Haroon Road Karachi, recommended the following:

CASH DIVIDEND	**NIL**
BONUS SHARES	**NIL**
RIGHT SHARES	**NIL**

The financial results of the company enclosed herewith.

Yours faithfully
for Security Investment Bank Limited

Shakeel Ahmed
Chief Financial Officer

Security Investment Bank Limited
Condensed Interim Statement of Financial Position
As at June 30, 2026

	Note	June 30, 2026 (Unaudited)	December 31, 2025 (Audited)
		---------- Rupees	----------
Assets			
Non-current assets			
Fixed assets	6	148,229,203	149,073,342
Investment property	7	26,137,593	26,137,593
Ijara assets under financing arrangements	8	37,901,718	47,960,509
Intangible assets		2,614,243	2,628,335
Long term financing	9	23,850,020	30,617,566
Long term loans and advances	10	5,226,725	5,330,709
Deferred tax asset - net		3,119,459	3,704,697
		247,078,961	265,452,751
Current assets			
Current portion of long term financing	9	52,331,202	32,756,087
Current portion of loans and advances	10	2,248,056	2,391,891
Investments	11	517,289,210	515,730,039
Deposits, prepayments and other receivables	12	20,181,305	21,277,845
Ijara rentals receivable		909,444	2,774,557
Accrued interest		16,216,740	15,522,052
Advance income tax	13	29,010,534	25,058,669
Cash and bank balances	14	25,982,610	30,586,603
		664,169,101	646,097,743
Total assets		911,248,062	911,550,493
Equity and liabilities			
Share capital and reserves			
Authorised share capital			
100,000,000 (2025: 100,000,000) ordinary shares of Rs.10/- each		1,000,000,000	1,000,000,000
Issued, subscribed and paid-up share capital		591,485,917	591,485,917
Statutory reserves	15	150,576,614	149,569,891
Surplus on revaluation of property		12,573,549	12,598,068
Unappropriated profit		33,953,804	29,902,392
		788,589,884	783,556,268
Non-current liabilities			
Security deposits against ijara		11,515,170	14,304,434
Deferred income from financing		11,854,927	6,192,991
		23,370,097	20,497,425
Current liabilities			
Current portion of security deposit against ijara		-	570,000
Unclaimed dividend		23,637,634	28,852,079
Advance against property	16	73,333,326	69,999,993
Accrued and other liabilities		2,317,121	1,167,210
Current portion of deferred income from financing		-	6,907,518
		99,288,081	107,496,800
Total equity and liabilities		911,248,062	911,550,493
Contingencies and commitments	17		

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

Chief Executive Officer | **Director/ Chairmen** | **Chief Financial Officer**

Security Investment Bank Limited
Condensed Interim Statement of Profit or Loss
For the half year ended June 30, 2026 (Unaudited)

		Six-month ended		Three-months ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	Note	Rupees			
Income					
Income on financing		12,395,367	28,450,924	6,017,092	13,781,050
Return on securities		26,801,704	32,179,650	13,640,663	14,047,264
Profit on deposit with banks		204,218	275,706	135,358	206,423
		39,401,289	60,906,280	19,793,113	28,034,737
Other income		2,811,306	257,216	1,425,685	55,948
		42,212,595	61,163,496	21,218,798	28,090,685
Expenses					
Administrative and general expenses		34,655,289	39,104,055	17,594,935	21,096,680
Profit before tax		7,557,306	22,059,441	3,623,863	6,994,005
Taxation		(2,523,690)	(892,717)	(2,523,690)	(892,717)
Profit for the period		5,033,616	21,166,724	1,100,173	6,101,288
Earnings per share - basic and diluted	18	0.09	0.36	0.02	0.10

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

Chief Executive Officer **Director/ Chairmen** **Chief Financial Officer**

Security Investment Bank Limited
Condensed Interim Statement of Comprehensive Income
For the half year ended June 30, 2026 (Unaudited)

	Six-month ended		Three-months ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	Rupees			
Profit for the period	5,033,616	21,166,724	1,100,173	6,101,288
Other comprehensive income	-	-	-	-
Item that will not be reclassified subsequently to statement of profit or loss				
- Surplus on revaluation of property and equipment	-	17,985,498	-	17,985,498
- Related deferred tax on surplus	-	(5,215,794)	-	(5,215,794)
	-	12,769,704	-	12,769,704
Total comprehensive income for the period	5,033,616	33,936,428	1,100,173	18,870,992

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

Chief Executive Officer **Director/ Chairmen** **Chief Financial Officer**

Security Investment Bank Limited
Condensed Interim Statement of Changes in Equity
For the half year ended June 30, 2026

	Issued, subscribed and paid-up share capital	Statutory reserve	Revaluation surplus	Unappropriated profit	Total
	Rupees				
Balance as at December 31, 2024 (audited)	591,485,917	145,567,871	-	102,445,564	839,499,352
Profit for the period	-	-	-	21,166,724	21,166,724
Other comprehensive income	-	-	12,769,704	-	12,769,704
Total comprehensive income for the period	-	-	12,769,704	21,166,724	33,936,428
Statutory reserves	-	4,233,345	-	(4,233,345)	-
Dividend declared	-	-	-	(88,722,888)	(88,722,888)
Incremental depreciation relating to surplus on revaluation- net of tax	-	-	(24,519)	24,519	-
Balance as at June 30, 2025 (unaudited)	591,485,917	149,801,216	12,745,185	30,680,574	784,712,892
Balance as at December 31, 2025 (audited)	591,485,917	149,569,891	12,598,068	29,902,392	783,556,268
Profit for the period	-	-	-	5,033,616	5,033,616
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the period	-	-	-	5,033,616	5,033,616
Incremental depreciation relating to surplus on revaluation- net of tax	-	-	(24,519)	24,519	-
Transfer to statutory reserves	-	1,006,723	-	(1,006,723)	-
Balance as at June 30, 2026 (unaudited)	591,485,917	150,576,614	12,573,549	33,953,804	788,589,884

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

Chief Executive Officer **Director/ Chairmen** **Chief Financial Officer**

Security Investment Bank Limited
Condensed Interim Statement of Cash Flows
For the half year ended June 30, 2026 (Unaudited)

	Note	June 30, 2026	June 30, 2025
		---------- Rupees	----------
Cash flow from operating activities			
Profit before tax		7,557,306	22,059,441
Adjustments for non-cash and other items			
Depreciation - owned asset	6.1	1,181,619	1,184,930
Depreciation - ijara asset	8.1	4,236,369	12,802,757
Amortization		14,092	-
Provision for expected credit loss	9	172,700	-
Gain on disposal of ijara assets - net		(504,480)	(42,190)
		5,100,300	13,945,497
Cash flows from operating activities before working capital changes		12,657,606	36,004,938
Decrease / (increase) in current assets			
Deposits, prepayment and other receivables		1,096,540	(654,606)
Ijara rentals receivable		1,865,113	(565,644)
Loans and advances – net		247,819	449,407
Accrued interest		(694,688)	3,845,271
		2,514,784	3,074,428
Increase / (decrease) in current liabilities			
Accrued and other liabilities		1,149,911	21,868,123
Net cash generated from operations		16,322,301	60,947,489
Income tax paid	13	(5,890,317)	(89,433)
Net cash (used in) / generated from operating activities		10,431,984	60,858,056
Cash flow from investing activities			
Purchase of fixed assets	6.2	(337,480)	(4,640,546)
Sale proceeds from disposal of ijara assets		6,326,902	41,295
Purchase of ijara assets		-	(19,291,000)
Investment in government securities - net		(1,559,171)	18,770,199
Security deposit		(3,359,265)	5,100,000
Advance against property		3,333,333	23,333,331
Long term deposits		-	538,172
Net cash generated from investing activities		4,404,319	23,851,451
Cash flow from financing activities			
Dividend paid		(5,214,445)	(59,560,589)
Short term financing		-	45,000,000
Deferred income from financing		(1,245,582)	(5,665,712)
Long term financing - net		(12,980,269)	(31,077,114)
Net cash used in financing activities		(19,440,296)	(51,303,415)
Net (decrease) / increase in cash and cash equivalents		(4,603,993)	33,406,092
Cash and cash equivalents at the beginning of the period		30,586,603	12,967,805
Cash and cash equivalents at the end of the period	14	25,982,610	46,373,896

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

Chief Executive Officer **Director/ Chairmen** **Chief Financial Officer**