First Credit and Investment Bank Limited

FCIBL/L-121/09/20226

September 17, 2026

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

Subject: Financial Results For The Year Ended June 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of our company in their meeting held on **September 17, 2026** at 04:00 pm at Karachi recommended the following:

(i) **CASH DIVIDEND**

A final Cash Dividend for the year ended **June 30, 2026** at **Rs. Nil** per share i.e. **0%.** This is in addition to Interim Dividend(s) already paid at **Rs. Nil** per share i.e. **0%.**

AND/OR

(ii) **BONUS SHARES**

It has been recommended by the Board of Directors to issue Bonus Shares in the proportion of Nil share(s) for every Nil share(s) held i.e. 0 %. This is in addition to the Interim Bonus Shares already issued @ 0 %.

AND/OR

(iii) **RIGHT SHARES**

The Board has recommended to issue 0% 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**

N/A

FIRST CREDIT & INVESTMENT BANK LTD. COMPANY SECRETARY

2nd Floor, SIDCO Avenue Centre, Stratchen Road, Karachi-74200, Pakistan.
PABX: 92-21-35658750-52 Fax: 92-21-35686310 Email: info@fcibank.com.pk
Website: www.fcibank.com.pk

First Credit and Investment Bank Limited

AND/OR

(v) **ANY OTHER PRICE-SENSITIVE INFORMATION**

The financial results of the Company are as follows:

Complete Profit & Loss Accounts is attached.

(The Company shall give complete Profit & Loss Account along with appropriations, earning per share and comparative figures of immediately preceding corresponding period. In addition, if the accounts contain certain qualification / observation by the auditors, the same should also be intimated).

The Annual General Meeting of the Company will be held on **October 24, 2026** at **12:30 p.m.** at **Registered Office, 2nd Floor, SIDCO Avenue Centre, Stratchen Road, Karachi**.

*The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on **October 15, 2026.**

The Share Transfer Books of the Company will be closed from **October 16, 2026** to **October 24, 2026** (both days inclusive). Transfers received at the **THK Associates (Pvt.) Limited, Shares Department, Plot # 32-C, Jami Commercial Street # 2, D.H.A. Phase-VII, Karachi** at the close of business on **October 15, 2026** will be treated in time for the purpose of above entitlement to the transferees.

We will be transmitting Annual Report for the year ended **June 30, 2026** in electronic form through **PUCARS,** 21 days before the date of AGM.

Yours Sincerely,

FIRST CREDIT & INVESTMENT BANK LTD. COMPANY SECRETARY

Muhammad Amin Khatri
Company Secretary

2nd Floor, SIDCO Avenue Centre, Stratchen Road, Karachi-74200, Pakistan.
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FIRST CREDIT AND INVESTMENT BANK LIMITED
STATEMENT OF PROFIT OR LOSS
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026 June	2025 June
		..............*Rupees*.............	
Income from term finances and funds placements	25	**56,623,768**	53,739,253
Income from investments	26	**169,450,610**	530,094,768
Unrealized gain in investemnt classified as fair value through profit or loss		**9,849,079**	-
Fees and commission income	27	**21,092,345**	17,932,084
Other income	28	**193,607**	394,999
		257,209,409	602,161,104
Finance costs	29	**(95,889,060)**	(461,799,122)
Administrative and operating expenses	30	**(104,866,591)**	(98,610,496)
Operating income before provisions		**56,453,758**	41,751,487
Gain/reversal on Allowance for Expected Credit Losses			
Reversal against accrued mark-up		**8,678,199**	39,797
Reversal against investments	7.5 & 8.2.7 & 13	**17,828,718**	26,348,493
Profit before taxation and workers' welfare fund		**82,960,675**	68,139,777
Workers' welfare fund		**(987,986)**	(491,107)
Profit before levy and taxation		**81,972,689**	67,648,670
Levy	31	**(4,415,043)**	(5,318,968)
Profit before taxation		**77,557,646**	62,329,702
Taxation	31	**(11,542,888)**	(6,064,250)
Profit after taxation		**66,014,758**	56,265,452
Earning per share - basic and diluted	32	**1.02**	0.87

The annexed notes from 1 to 42 form an integral part of these financial statements.

Chief Financial Officer | **President & Chief Executive Officer** | **Director**

FIRST CREDIT & INVESTMENT BANK LTD. COMPANY SECRETARY

FIRST CREDIT AND INVESTMENT BANK LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	2026 June	2025 June
		...........*Rupees*..........	
ASSETS			
Non-current assets			
Property and equipment	5	**44,120,763**	25,406,317
Intangible assets	6	**444,467**	-
Long-term investments	7	**1,705,016,695**	3,058,450,410
Long-term loans and finances	8	**180,767,813**	248,875,367
Term Deposit Receipts		**3,000,000**	3,000,000
Deferred tax asset	9	**43,736,281**	37,719,105
Total non-current assets		**1,977,086,019**	3,373,451,199
Current assets			
Current portion of long-term investments	10	**17,000,000**	29,944,929
Short-term loans and finance	11	**197,934,115**	41,156,775
Short-term investments	12	**1,964,679,572**	276,721,001
Markup/interest accrued	13	**65,543,691**	93,694,100
Prepayments and other receivables	14	**15,931,395**	4,340,826
Taxation-net		**39,818,137**	39,667,497
Cash and bank balances	15	**89,268,170**	254,841,007
Total current assets		**2,390,175,080**	740,366,134
Total assets		**4,367,261,099**	4,113,817,334

The annexed notes from 1 to 43 form an integral part of these financial statements.

Chief Financial Officer	**President & Chief Executive Officer**	**Director**

FIRST CREDIT & INVESTMENT BANK LTD
COMPANY SECRETARY

FIRST CREDIT AND INVESTMENT BANK LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	2026 June	2025 June
		...........Rupees..........	
EQUITY AND LIABILITIES			
Shareholders' equity			
Authorized share capital	16	**750,000,000**	750,000,000
Issued, subscribed and paid-up share capital	17	**650,000,000**	650,000,000
Accumulated profit		**276,172,707**	208,985,061
(Deficit)/Surplus on remeasurement of investments-net	18	**(33,612,414)**	16,483,543
Total shareholders' equity		**892,560,293**	875,468,604
Non-current liabilities			
Deferred liability - Staff gratuity	19	**9,635,530**	6,562,569
Lease liability	20	**16,991,051**	-
Total non-current liabilities		**26,626,581**	6,562,569
Current liabilities			
Current portion of lease liability	20	**6,058,173**	8,712,660
Short-term repo borrowing	21	**3,395,870,699**	3,186,411,434
Un-paid dividend		**7,344,542**	7,344,542
Markup / interest accrued	22	**14,133,040**	14,047,602
Accrued expenses and other payables	23	**24,667,771**	15,269,922
Total current liabilities		**3,448,074,225**	3,231,786,160
Total liabilities		**3,474,700,806**	3,238,348,729
Contingencies and commitments	24		
Total equity and liabilities		**4,367,261,099**	4,113,817,334

The annexed notes from 1 to 42 form an integral part of these financial statements.

Chief Financial Officer | **President & Chief Executive Officer** | **Director**

COMPANY SECRETARY
FIRST CREDIT & INVESTMENT BANK LTD

FIRST CREDIT AND INVESTMENT BANK LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026 June	2025 June
		..............Rupees	....
Profit after taxation		**66,014,758**	56,265,452
Other comprehensive income:			
Items that may be subsequently reclassified to statement of profit or loss- net of tax:			
Unrealized (loss) / gain on re-measurement of fair value through other comprehensive income investments - net of tax		**(2,411,273)**	27,264,769
Gain on sale of debt investments carried at FVOCI reclassified to profit or loss - net of tax		**(22,887,238)**	-
		(25,298,511)	27,264,769
Items that will not be subsequently reclassified to statement of profit or loss- net of tax:			
Unrealized (loss)/gain on re-measurement of fair value through other comprehensive income investments - net of tax		**(22,965,415)**	4,459,179
		(22,965,415)	4,459,179
		(48,263,926)	31,723,948
Remeasurement of net defined benefit liability - net of tax	19.7	**(659,143)**	611,883
Other comprehensive (loss) / income		**(48,923,069)**	32,335,831
Total comprehensive income for the year		**17,091,689**	88,601,282

The annexed notes from 1 to 43 form an integral part of these financial statements.

Chief Financial Officer | **President & Chief Executive Officer** | **Director**

FIRST CREDIT & INVESTMENT BANK LTD.
COMPANY SECRETARY

FIRST CREDIT AND INVESTMENT BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED JUNE 30, 2026

	Issued, subscribed and paid-up share capital	Reserve			Deficit on remeasurement of investment classified as fair value through other comprehensive income	Total shareholders' equity
		Capital	Revenue			
		Statutory reserve	Accumulated profit	Total		
	----------------------------Rupees----------------------------					
Balance as at July 01, 2024	650,000,000	-	152,390,281	152,390,281	(15,522,959)	786,867,322
Profit after tax	-	-	56,265,452	56,265,452	-	56,265,452
Loss on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	(282,554)	(282,554)	282,554	-
Other comprehensive income	-	-	611,883	611,883	31,723,948	32,335,831
	-	-	56,594,780	56,594,780	32,006,502	88,601,282
Balance as at June 30, 2025	650,000,000	-	208,985,061	208,985,061	16,483,543	875,468,604
Profit after tax	-	-	**66,014,758**	**66,014,758**	-	**66,014,758**
Gain on disposal of equity investments at FVOCI transferred to unappropriated profit	-	-	**1,832,031**	**1,832,031**	**(1,832,031)**	-
Other comprehensive income	-	-	**(659,143)**	**(659,143)**	**(48,263,926)**	**(48,923,069)**
	-	-	**67,187,646**	**67,187,646**	**(50,095,957)**	**17,091,689**
Balance as at June 30, 2026	**650,000,000**	-	**276,172,707**	**276,172,707**	**(33,612,414)**	**892,560,293**

The annexed notes from 1 to 43 form an integral part of these financial statements.

Chief Financial Officer | **President and Chief Executive Officer** | **Director**

FIRST CREDIT & INVESTMENT BANK LTD. COMPANY SECRETARY

FIRST CREDIT AND INVESTMENT BANK LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2026

	Note	2026 June	2025 June
		..............Rupees.............	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation and levy		**81,972,689**	67,648,670
Adjustments for:			
Depreciation & Amortisation	5 & 6	**11,704,258**	10,428,969
Gain on disposal of property and equipment		**(1,167)**	(390,383)
Gratuity expense	19.6	**2,150,244**	2,736,053
Dividend income	26	**(4,906,262)**	(2,323,775)
Finance cost	29	**95,889,060**	462,989,131
Unrealised gain on investment at FVPL		**(9,849,079)**	-
Reversal of ECL Allowance		**(26,506,917)**	(39,797)
		68,480,138	473,400,198
Operating cash flows before working capital changes		**150,452,827**	541,048,868
Decrease in operating assets			
Prepayments and other receivables	14	**(11,660,569)**	846,421
Long-term finances-net	8	**(88,669,786)**	113,022,028
Markup/interest accrued	13	**36,828,608**	59,914,658
		(63,501,747)	173,783,107
Increase / (decrease) in operating liabilities			
Accrued and other payables	23	**9,397,849**	(535,456)
		9,397,849	(535,456)
Cash generated from operations		**96,348,929**	714,296,519
Income tax paid		**(6,307,993)**	(6,659,787)
Dividend income received		**4,976,262**	2,346,275
Finance cost paid		**(95,277,083)**	(463,252,132)
		(96,608,815)	(467,565,644)
Net cash generated from operating activities		**(259,886)**	246,730,875
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of property and equipment	5	**(7,438,313)**	(11,052,786)
Acquisition of intangible		**(452,000)**	
Proceed from disposal of property and equipment		**70,000**	390,383
Investments - net		**(357,712,704)**	(193,262,873)
Net cash used in investing activities		**(365,533,017)**	(203,925,276)
CASH FLOWS FROM FINANCING ACTIVITIES			
Lease rental paid		**(9,239,199)**	(12,759,001)
Net cash generated from/ (used in) financing activities		**(9,239,199)**	(12,759,001)
Net (Decrease) / increase in cash and cash equivalents		**(375,032,102)**	30,046,598
Cash and cash equivalents at the beginning		**(2,931,570,427)**	(2,961,617,025)
Cash and cash equivalents at the end	33	**(3,306,602,529)**	(2,931,570,427)

The annexed notes from 1 to 43 form an integral part of these financial statements.

Chief Financial Officer | **President & Chief Executive Officer** | **Director**

FIRST CREDIT & INVESTMENT BANK LTD.
COMPANY SECRETARY