



INVEST CAPITAL INVESTMENT BANK LIMITED

ICIBL/ PSX/BOD/2026/461

October 02, 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 wish to inform you that the Board of Directors of the Company in their meeting held on October 02, 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 Audited Financial Statements for the year ended June 30, 2026. The financial results are enclosed.

Yours truly,

For Invest Capital Investment Bank Limited

M. Naim Ashraf
Company Secretary

Karachi, Lahore, Gujranwala

Head Office: 131-A, Zahidjee House, Scotch Corner, Upper Mall, Lahore. Tel: (92 42) 35777285-86

Registered Office: Flat # 2, Plot # 38-C, 22nd Commercial Street, Phase - II Ext., DHA, Karachi.

Email: info@icibl.com, Website: www.icibl.com

Statement of Financial Position

As at June 30, 2026

	Note	2026 Rupees	2025 Rupees
ASSETS			
Non-current assets			
Property and equipment	4	50,827,817	65,700,476
Right of use asset	5	756,815	-
Intangible assets	6	276,549	395,070
Deferred tax asset	7	-	-
Investment accounted for using equity method	8	133,899,363	140,341,224
Financial assets at fair value through other comprehensive income	9	-	132,200
Net investment in finance lease	10	265,465,976	235,333,937
Long term musharakah finances	11	-	-
Long term loans	12	311,510,112	470,058,461
Long term security deposits	13	165,000	140,000
		762,901,632	912,101,368
Current assets			
Short term musharakah finances	14	27,975,536	28,027,984
Short term finances	15	117,720	135,679
Ijarah rentals receivables	16	1,038,267	1,241,277
Current portion of non-current assets	17	527,985,140	418,254,122
Advances, deposits, prepayments and other receivables	18	8,909,857	10,078,405
Short term security deposits	19	1,847,700	2,190,225
Advance income tax		20,102,812	19,590,803
Investment in treasury bills	20	124,249,034	65,719,448
Financial assets at fair value through profit or loss	21	69,185,776	80,138,274
Cash and bank balances	22	121,499,570	30,401,179
		902,911,412	655,777,396
TOTAL ASSETS		1,665,813,044	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	23	430,529,840	2,848,668,960
Director's loan - subordinated	24	-	59,816,000
Capital reserve on amalgamation		-	(2,022,075,992)
Fair value reserve	9	-	132,200
General reserve	25	102,976,444	102,976,444
Unappropriated profit / (loss)		255,257,998	(228,327,759)
		788,764,282	761,189,853
Non-current liabilities			
Lease liability	26	536,647	-
Security deposits from clients	27	296,159,187	361,498,484
Redeemable capital	28	-	-
Liability related to outgoing group	29	-	9,720,000
		296,695,834	371,218,484
Current liabilities			
Current portion of non-current liabilities	31	160,400,379	65,458,981
Short term loan from director	28	60,000,000	-
Due to Associate	33	113,957,324	111,737,824
Accrued and other liabilities	34	35,289,271	39,417,807
Accrued markup	35	188,114,890	187,364,347
Unclaimed dividend	36	8,262,766	7,722,347
Provision for taxation		14,328,299	23,769,121
		580,352,928	435,470,427
CONTINGENCIES AND COMMITMENTS	37	-	-
TOTAL EQUITY AND LIABILITIES		1,665,813,044	1,567,878,764

The annexed notes 1 to 53 form an integral part of these financial statements.


Ayesha Shehryar
Chief Executive Officer


Muhammad Asif
Director

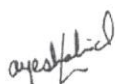

Muhammad Ikram
Chief Financial Officer

Statement of Profit or Loss

For the Year Ended June 30, 2026

	Note	2026 Rupees	2025 Rupees
Income			
Income from leasing operations		57,167,085	46,822,103
Operating lease rentals		10,706,925	16,494
Profit on musharakah investments		45,864	1,622,955
Income from finances		58,245,785	72,668,227
Income on deposits with bank		4,963,974	9,212,041
Income from investment in treasury bills - net		3,442,416	7,046,877
Profit/(Loss) from joint venture	8.1.2	(6,441,861)	1,576,809
Dividend income		3,222,104	89,754
Net gain on sale of marketable securities		757,264	6,959,312
Capital Gain on sale of treasury bills		3,024,372	19,426,491
Unrealized gain / (loss) on financial assets at fair value-net		(11,575,975)	8,409,000
		123,557,953	173,850,062
Expenses			
Administrative and operating expenses	38	(33,347,067)	(36,494,160)
Financial charges	39	(786,521)	(7,519)
		(34,133,588)	(36,501,679)
Other income	40	89,424,365	137,348,383
		36,597,081	7,686,431
		126,021,446	145,034,814
Provision reversed / (charged) on non-performing loans and write-offs			
Reversal / (provision) against:			
Finance lease receivable and rentals - net		(18,798,255)	2,922,415
Vehicle finance		(3,207,207)	(114,694)
Long term / short term musharakah finances		(1,048,011)	662,803
Other receivables		1,045,230	6,465,668
Balances written off:			-
Other receivables		(896,349)	(4,241,297)
Lease receivables		(909,935)	-
Security deposits		(342,525)	-
		(24,157,053)	5,694,895
Profit before levy and taxes		101,864,393	150,729,709
Levies	41	(936,971)	(2,913,972)
Profit before tax		100,927,422	147,815,737
Taxation	41	(13,404,792)	(21,073,680)
Profit after tax		87,522,629	126,742,057
Earnings per share - Basic and Diluted			
	42	2.033	2.944

The annexed notes 1 to 53 form an integral part of these financial statements.



Ayesha Shehryar
Chief Executive Officer



Muhammad Asif
Director



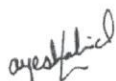
Muhammad Ikram
Chief Financial Officer

Statement of Comprehensive Income

For the Year Ended June 30, 2026

	2026 Rupees	2025 Rupees
Net profit for the year	87,522,629	126,742,058
Other comprehensive income		
Items that will not be subsequently reclassified to profit or loss		
Changes in the fair value of equity investments at fair value through other comprehensive income	(132,200)	132,200
Total Comprehensive Income for the year	<u>87,390,429</u>	<u>126,874,258</u>

The annexed notes 1 to 53 form an integral part of these financial statements.



Ayesha Shehryar
Chief Executive Officer



Muhammad Asif
Director



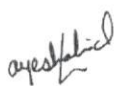
Muhammad Ikram
Chief Financial Officer

Statement of Cash Flows

For the Year Ended June 30, 2026

	Note	2026 Rupees	2025 Rupees
a) CASH FLOWS FROM OPERATING ACTIVITIES			
Cash generated from / (used in) operations	43	111,638,678	108,615,345
Financial charges paid	39	(8,213)	(7,519)
Income tax paid		(24,294,595)	(27,417,038)
Dividend paid	36.2	(7,485)	-
Net cash generated from operations		<u>87,328,386</u>	<u>81,190,789</u>
b) CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of fixed assets	4.1	(5,177,792)	(49,000)
Recovery of / (investment in) :			
Net investment in finance lease		(37,783,319)	(154,751,677)
Musharakah finances		1,091,714	662,803
Long term loans		64,065,503	(30,442,469)
Long term security deposits	13	(25,000)	-
(Purchase) / Sale proceeds of financial assets at profit or loss	21	133,787	(56,578,930)
Proceeds from disposal of operating assets	4.3	41,180,000	2,003,000
(Purchase)/ Sale proceeds of treasury bills - net	20	(50,608,896)	209,546,247
Profit received on unclaimed dividend	36.2	547,904	866,358
Dividend received		3,222,104	89,754
Net cash generated / (used in) investing activities		<u>16,646,005</u>	<u>(28,653,914)</u>
c) CASH FLOWS FROM FINANCING ACTIVITIES			
(Repayment of) / Receipts from:			
Director's loan - subordinated	24	(59,816,000)	(66,184,000)
Short term loan from director	32	60,000,000	-
Lease rentals payment	26	(100,000)	-
Liability related to outgoing group	29	(12,960,000)	(3,240,000)
Net cash generated / (used in) financing activities		<u>(12,876,000)</u>	<u>(69,424,000)</u>
Net increase / (decrease) in cash and cash equivalents (a+b+c)		91,098,391	(16,887,125)
Cash and cash equivalents at the beginning of the year		30,401,179	47,288,304
Cash and cash equivalents at the end of the year		<u>121,499,570</u>	<u>30,401,179</u>

The annexed notes 1 to 53 form an integral part of these financial statements.


Ayesha Shehryar
Chief Executive Officer


Muhammad Asif
Director


Muhammad Ikram
Chief Financial Officer

Statement of Changes in Equity

For the Year Ended June 30, 2026

	Issued, subscribed and paid-up capital	Loan from directors	Capital Reserve	Revenue Reserves		Fair value reserve	Total
			Capital reserve on amalgamation	General reserve	Accumulated profit/(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 year							
Profit for the year	-	-	-	-	126,742,058	-	126,742,058
Other comprehensive income							
Items that will not be subsequently reclassified to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehensive income	-	-	-	-	-	132,200	132,200
	-	-	-	-	126,742,058	132,200	126,874,258
Loan from director-repaid	-	(66,184,000)	-	-	-	-	(66,184,000)
Balance as at June 30, 2025	2,848,668,960	59,816,000	(2,022,075,992)	102,976,444	(228,327,759)	132,200	761,189,853
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	761,189,853
Total comprehensive income for the year							
Profit for the year	-	-	-	-	87,522,629	-	87,522,629
Other comprehensive income							
Items that will not be subsequently reclassified to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehension income	-	-	-	-	-	(132,200)	(132,200)
Total comprehensive income for the year	-	-	-	-	87,522,629	(132,200)	87,390,429
Other Transactions :							
Capital Reduction	(2,418,139,120)	-	2,022,075,992	-	396,063,128	-	-
Loan from directors-repaid	-	(59,816,000)	-	-	-	-	(59,816,000)
Balance as at June 30, 2026	430,529,840	-	-	102,976,444	255,257,998	-	788,764,282

The annexed notes 1 to 53 form an integral part of these financial statements.



Ayesha Shehryar
Chief Executive Officer



Muhammad Asif
Diretor



Muhammad Ikram
Chief Financial Officer