



INVEST CAPITAL INVESTMENT BANK LIMITED

ICIBL/ PSX/BOD/2026/466
October 23, 2026

The General Manager,
Pakistan Stock Exchange Limited,
Stock Exchange Building, Stock Exchange Road,
KARACHI

SUBJECT: Financial Results For The Quarter Ended September 30, 2026

Dear Sir,

We wish to inform you that the Board of Directors of the Company in their meeting held on October 23, 2026 at 10.30 am at the Registered 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 Un-audited Financial Statements for the quarter ended September 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

Invest Capital Investment Bank Limited
Condensed Interim Statement of Financial Position (Un-audited)
As at September 30, 2026

	Note	Un-audited September 2026 Rupees	Audited June 2026 Rupees
ASSETS			
Non-current assets			
Property and equipment	3	49,785,962	50,827,817
Right for use asset		685,865	756,815
Intangible assets		255,808	276,549
Investment accounted for using equity method		133,899,363	133,899,363
Net investment in finance lease	4	280,627,005	265,465,976
Long term musharakah finances	5	-	-
Long term loans	6	304,556,954	311,510,112
Long term security deposits	7	165,000	165,000
		769,975,957	762,901,632
Current assets			
Short term musharakah finances	8	27,975,536	27,975,536
Short term finances	9	75,075	117,720
Ijarah rentals receivables	10	1,038,267	1,038,267
Current portion of non-current assets	11	523,050,929	527,985,140
Advances, deposits, prepayments and other receivables		10,571,403	8,909,857
Short term security deposits		1,847,700	1,847,700
Advance income tax		21,904,381	20,102,812
Investment in treasury bills		206,301,635	124,249,034
Financial assets at fair value through profit or loss		68,881,988	69,185,776
Bank balances		71,154,306	121,499,570
		932,801,220	902,911,412
TOTAL ASSETS		1,702,777,177	1,665,813,044
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		430,529,840	430,529,840
General reserve		102,976,444	102,976,444
Unappropriated profit		273,238,844	255,257,998
		806,745,128	788,764,282
Non-current liabilities			
Lease liability	12	466,804	536,647
Security deposits from clients		309,883,051	296,159,187
		310,349,855	296,695,834
Current liabilities			
Accrued and other liabilities		37,106,229	35,289,271
Short term loan from director		60,000,000	60,000,000
Due to Associate		113,957,324	113,957,324
Profit / mark up payable		189,194,553	188,114,890
Unclaimed dividend		8,262,766	8,262,766
Current portion of non-current liabilities	13	161,833,022	160,400,379
Provision for taxation - income tax		15,328,297	14,328,299
		585,682,192	580,352,928
TOTAL EQUITY AND LIABILITIES		1,702,777,177	1,665,813,044
CONTINGENCIES AND COMMITMENT			



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Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Profit or Loss (Un-audited)
For the Quarter Ended September 30, 2026

	Un-audited September 2026 Rupees	Un-audited September 2025 Rupees
Income		
Income from leasing operations	15,617,645	14,446,337
Income from finances	12,880,264	14,769,264
Income on deposits with banks	2,749,073	541,698
Income from investment in treasury bills	3,065,695	21,709
Dividend income	984,576	842,852
Capital Gain on sale of treasury bills	-	850,076
Net gain / (loss) on sale of marketable securities	52,048	13,652,744
Unrealized gain / (loss) on financial assets at fair value - net	(8,536,504)	(18,139,827)
	26,812,798	26,984,853
Expenses		
Administrative and operating expenses	(9,263,112)	(7,802,478)
Financial charges	(1,857,134)	(1,479)
	(11,120,246)	(7,803,957)
	15,692,552	19,180,896
Other income	1,622,916	1,501,592
	17,315,468	20,682,488
Provision reversed / (charged) on non-performing loans		
Reversal / (provision) against:		
Finance lease receivable and rentals - net	3,311,458	87,614
Vehicle finance	(1,646,080)	114,694
Other receivables	-	1,019,663
	1,665,378	1,221,971
Profit before taxation	18,980,846	21,904,459
Provision for taxation	(1,000,000)	(1,500,000)
Profit for the quarter	17,980,846	20,404,459
Earnings per share - Basic and Diluted	0.418	0.474



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Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Comprehensive Income (Un-audited)
For the Quarter Ended September 30, 2026

	Un-audited September 2026 Rupees	Un-audited September 2025 Rupees
Profit for the quarter	17,980,846	20,404,459
Other comprehensive income / (loss)		
Items that may not be reclassified to profit or loss		
Changes in the fair value of equity investments at fair value through other comprehensive income	-	-
Total comprehensive Income for the quarter	<u>17,980,846</u>	<u>20,404,459</u>

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



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Invest Capital Investment Bank Limited
Condensed Interim Statement of Cash Flows (Un-audited)
for the Quarter Ended September 30, 2026

	Un-audited September 2026 Rupees	Un-audited September 2025 Rupees
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	18,980,846	21,904,459
Adjustments for non cash charges and other items:		
Depreciation of property, plant and equipment	1,041,855	958,412
Depreciation Asset for use	70,950	
Amortization of intangible assets	20,741	29,630
(Reversal) / provision against:		
Finance lease receivable and rentals - net	(3,311,458)	(87,614)
Provision against vehicle finance	1,646,080	(114,694)
Other receivables	-	(1,019,663)
Net gain on sale of marketable securities	(52,048)	
Unrealised loss on financial assets at fair value	8,536,504	18,139,827
Profit on treasury bills	(3,065,695)	(21,709)
Capital gain on sale of treasury bills	-	(850,077)
Dividend Income	(984,576)	(842,852)
Financial charges	1,857,134	1,479
	<u>5,759,488</u>	<u>16,192,740</u>
Cash flow from operating activities before working capital changes	<u>24,740,334</u>	<u>38,097,199</u>
Changes in working capital		
Decrease / (Increase) in current assets		
Short term finances	42,645	65,330
Advances, deposits, prepayments and other receivables	(1,661,554)	(11,631,130)
	<u>(1,618,909)</u>	<u>(11,565,800)</u>
Increase in current liabilities		
Accrued and other liabilities	1,816,958	1,652,739
Cash generated from operations	<u>24,938,383</u>	<u>28,184,138</u>
Financial charges paid	(750,452)	(1,479)
Income tax paid	(801,571)	(2,227,420)
Net cash generated from operations	<u>23,386,360</u>	<u>25,955,239</u>



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	Un-audited September 2026 Rupees	Un-audited September 2025 Rupees
CASH FLOWS FROM INVESTING ACTIVITIES		
(Additions) / deletion in:		
Property and equipment	-	(70,810)
Recovery of / (investment in) :		
Net investment in finance lease	(14,692,288)	(53,253,958)
Long term loans	27,335,446	26,502,913
Financial assets at fair value through profit or loss	(8,180,669)	(61,314,988)
Investment in treasury bills	(79,178,693)	51,465,843
Dividend Received	984,576	842,852
Net cash (used in) investing activities	(73,731,628)	(35,828,148)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from / (Repayment of) :		
Liability related to outgoing group	-	(810,000)
Net cash (used in) financing activities	-	(810,000)
Net (decrease) / Increase in cash and cash equivalents (a+b+c)	(50,345,268)	(10,682,908)
Cash and cash equivalents at the beginning of the year	121,499,570	30,401,179
Cash and cash equivalents at the end of the quarter	71,154,306	19,718,275



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Company Secretary

Invest Capital Investment Bank Limited
Condensed Interim Statement of Changes in Equity (Un-audited)
For the Quarter Ended September 30, 2026

	Issued, subscribed and paid-up capital	Loan from directors	Capital Reserves	Revenue Reserve		Fair value reserve	Total
			Capital reserve on amalgamation	General reserve	Accumulated loss/retained earnings		
-----Rupees-----							
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 period	-	-	-	-	20,404,459	-	20,404,459
Other comprehensive income							
Items that will not be reclassified subsequently to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehensive income	-	-	-	-	-	-	-
	-	-	-	-	20,404,459	-	20,404,459
Balance as at September 30, 2025	2,848,668,960	59,816,000	(2,022,075,992)	102,976,444	(207,923,300)	132,200	781,594,312
Balance as at July 01, 2026	430,529,840	-	-	102,976,444	255,257,998	-	788,764,282
Total comprehensive income for the year							
Profit for the period	-	-	-	-	17,980,846	-	17,980,846
Other comprehensive income							
Items that may not be reclassified to profit or loss							
Changes in the fair value of equity investments at fair value through other comprehensive income	-	-	-	-	-	-	-
	-	-	-	-	17,980,846	-	17,980,846
Balance as at September 30, 2026	430,529,840	-	-	102,976,444	273,238,844	-	806,745,128



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Company Secretary