



FIRST CREDIT AND INVESTMENT BANK LIMITED

October 29, 2026

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

Subject: Financial Results For The First Quarter Ended September 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of our company in their meeting held on **October 29, 2026 at 4:00 p.m. at Karachi** recommended the following:

(i) CASH DIVIDEND

An Interim Cash Dividend for the first quarter ended **September 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 Interim Bonus Shares in 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

AND/OR

(v) ANY OTHER PRICE-SENSITIVE INFORMATION

The financial results of the Company for the first quarter ended **September 30, 2026** are attached.

The Quarterly Report of the Company for the first quarter ended **September 30, 2026** will be transmitted through PUCARS within specified time.

Yours Sincerely,

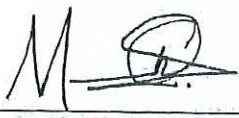
Muhammad Amin Khatri
Company Secretary



CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

		September 30, 2026	June 30, 2026
		(Un-audited)	(Audited)
Note		Rupees	
ASSETS			
Non-current assets			
Property and equipment	6	40,536,117	44,120,763
Intangible Assets		406,805	444,467
Long-term investments	7	1,693,306,701	1,705,016,695
Long-term loans and finances		142,536,584	180,767,813
Term deposit receipts	8	3,000,000	3,000,000
Deferred tax asset	9	54,184,446	43,736,281
Total non-current assets		1,933,970,653	1,977,086,019
Current assets			
Current portion of non-current investment	10	12,000,000	17,000,000
Short-term loans & finances	11	220,876,388	197,934,115
Short-term investments	12	2,065,317,608	1,964,679,572
Markup/interest accrued		85,484,639	65,543,691
Prepayments and other receivables		7,540,883	15,931,395
Taxation-net		39,531,214	39,818,137
Cash and bank balances		48,496,591	89,268,170
Total current assets		2,479,247,322	2,390,175,080
Total Assets		4,413,217,976	4,367,261,099
EQUITY & LIABILITIES			
Shareholders' equity			
Authorized share capital			
75,000,000 (June 30, 2026: 75,000,000) ordinary shares of Rs.10 each		750,000,000	750,000,000
Issued, subscribed and paid-up share capital 65,000,000 (June 30, 2026: 65,000,000) ordinary shares of Rs.10 each		650,000,000	650,000,000
Accumulated profit		278,817,108	276,172,707
Deficit on remeasurement of investments - net	13	(69,836,123)	(33,612,414)
Total shareholders' equity		858,980,985	892,560,293
Non-Current Liabilities			
Deferred liability - Staff gratuity		5,309,459	9,635,530
Lease liability		17,236,324	16,991,051
Total non-current liabilities		22,545,783	26,626,581
Current Liabilities			
Current portion of lease liability		6,434,217	6,058,173
Short-term repo borrowing		3,490,838,714	3,395,870,699
Un-paid dividend		7,344,542	7,344,542
Markup / interest accrued	14	12,541,893	14,133,040
Accrued expenses and other payables		14,531,842	24,667,771
Total current liabilities		3,531,691,208	3,448,074,225
Total liabilities		3,554,236,991	3,474,700,806
Contingencies and commitments	15	-	-
Total equity and liabilities		4,413,217,976	4,367,261,099

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


CHIEF FINANCIAL OFFICER


PRESIDENT & CEO


DIRECTOR





**CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED SEPTEMBER 30, 2026**

		September 30, 2026	September 30 2025
	Note	Rupees	
Income from term finances and fund placements		14,255,186	13,984,744
Income from investments		93,129,007	73,712,000
Unrealized Gain/(Loss) in investment classified as fair value through profit or loss account		12,629,471	(2,187,239)
Fees and commission income		3,993,658	5,830,068
Other income		95,094	-
		124,102,416	91,339,573
Finance costs		(86,559,434)	(33,669,711)
Administrative and operating expenses		(31,247,881)	(34,959,993)
Operating (loss)/income before taxation and provisions		6,295,101	22,709,869
Gain/reversal on Allowance for Expected Credit Losses			
Reversal against accreued mark-up		145,003	135,173
Reversal against investments	7.1	241,500	4,741,500
Profit for the period before taxation and workers' welfare fund		6,681,604	27,586,542
Workers' welfare fund		(119,224)	(445,907)
Profit for the period before taxation and levy		6,562,380	27,140,635
Levy		(2,183,166)	(255,764)
Profit for the period before taxation		4,379,214	26,884,871
Taxation	16	(1,734,813)	(6,626,700)
Profit for the period after taxation		2,644,401	20,258,171
Earnings per share -basic and diluted	17	0.04	0.31

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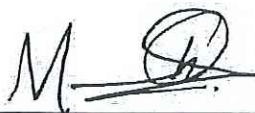




CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

	September 30, 2026	Septemehr 30, 2025
	<u>Rupees</u>	
Profit after taxation for the period	2,644,401	20,258,171
Other comprehensive income / (loss):		
Items that may be subsequent reclassified to statement of profit or loss - net of tax :		
Unrealized (loss) on re-measurement of fair value through other comprehensive income investments - net of tax	(26,061,032)	(15,651,991)
Items that will not be subsequent 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	(10,162,677)	8,805,062
	(36,223,709)	(6,846,929)
Total comprehensive income for the period	(33,579,308)	13,411,241

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


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CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

	September 30, 2026	September 30, 2025
Note	Rupees	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	6,562,380	27,140,635
Adjustments for:		
Depreciation	3,622,308	2,448,651
Gain on disposal of property and equipment	-	-
Gratuity expenses	673,929	463,728
Dividend Income	(1,092,578)	(288,246)
Finance Cost	86,559,434	33,669,711
Reversal of ECL allowance against accrued mark-up	(145,003)	(135,173)
Reversal of ECL allowance against principal	(241,500)	(4,741,500)
	89,376,590	31,417,171
Operating cash flows before working capital changes	95,938,970	58,557,806
(Increase)/ decrease in current assets		
Prepayments and other receivables	8,390,512	(736,384)
Mark-up/interest accrued	(19,795,945)	61,624,580
	(11,405,433)	60,888,196
Increase / (decrease) in current liabilities		
Accrued expenses and other payables	10,896,061	8,594,563
Cash generated from operations	95,429,597	128,040,565
Income tax paid	(2,183,166)	(3,224,437)
Dividend income received	1,022,778	263,857
Markup on finance cost paid	(88,150,581)	(50,272,578)
	(89,310,969)	(53,233,158)
Net cash (used in)/generated from operating activities	6,118,629	74,807,407
CASH FLOWS FROM INVESTING ACTIVITIES		
Long-term investments-net	(49,584,617)	2,887,953,566
Term deposit receipts & Placements	-	-
Short-term investments	(107,562,561)	(3,239,294,946)
Long-term finances -net	15,288,956	(44,797,332)
Net cash (used in) / generated in investing activities	(141,858,222)	(396,138,712)
CASH FLOWS FROM FINANCING ACTIVITIES		
Long-term loan repaid	-	-
Net cash used in from financing activities	-	-
Net (decrease) / increase in cash and cash equivalents	(135,739,594)	(321,331,306)
Cash and cash equivalents at the beginning of the period	(3,306,602,529)	(2,931,570,427)
Cash and cash equivalents at the end of the period	18 (3,442,342,123)	(3,252,901,733)

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