

30 October 2026

The General Manager,
Pakistan Stock Exchange Ltd.
Stock Exchange Building
Karachi

Subject: Financial Result for the year ended 30 June 2026

Dear Sir,

This is to inform you that the Board of Directors of **Telecard Limited** (the 'Company') in their meeting held on 29 October 2026 at 1200 hours virtually, recommended the following:

CASH DIVIDEND	NIL
BONUS SHARES	NIL
RIGHT SHARES	NIL
ANY OTHER ENTITLEMENT / CORPORATE ACTION	N/A
ANY OTHER PRICE SENSITIVE INFORMATION	N/A

The Financial Results of the Company for the year ended 30 June 2026 appear on the following pages:

(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. In case the consolidated Profit & Loss Accounts are applicable, it will be required to communicate the standalone along with consolidated Profit & Loss Accounts separately for the same period).

The Annual General Meeting of the Company will be held on **27 November 2026 at 03:00 P.M.**, at **Islamabad Hotel, G-6, Civic Centre, Islamabad.**

*The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on **20 November 2026.**

The Share Transfer Books of the Company will be closed from **21 November 2026 to 27 November 2026** (both days inclusive). Transfers received at the **JWAFF's Registrar Services Private Limited** office No. 20, 5th floor Arkay Square Extension, New Chali, Shahrah-e-Liaquat Karachi at the close of business on **20 November 2026** will be treated in time for the purpose of above entitlement to the transferees.

The Annual Report of the Company will be transmitted through PUCARS at least 21 days before holding of Annual General Meeting.

Regards,

Syed Aamir Hussain
Chief Executive Officer



TELECARD LIMITED

Corporate Office: World Trade Center, 10, Kh. Roomi, Block-5, Clifton, Karachi-75600
PABX: (92-21) 38330000 UAN: 111-222-123 Fax: (92-21) 35867850
www.telecard.com.pk



Telecard Limited
Consolidated Statement of Profit or Loss
For the year ended June 30, 2026

	June 30, 2026	(Restated) June 30, 2025
	---- (Rupees in '000') ----	
Revenue – net	9,860,088	11,189,353
Cost of revenue	(7,165,252)	(8,744,159)
Gross profit	2,694,836	2,445,194
Administrative and distribution costs	(1,533,306)	(1,470,720)
Allowance for expected credit losses	(246,227)	(147,608)
Other income and expenses	(61,102)	33,056
	(1,840,635)	(1,585,272)
Operating profit	854,201	859,922
Finance costs	(99,768)	(162,486)
Profit before taxation and levy	754,433	697,436
Levy	(259,871)	(112,008)
Profit before taxation	494,562	585,428
Taxation	(120,655)	(308,717)
Profit after taxation	373,907	276,711
Profit is attributable to:		
Owners of the Holding Company	166,979	93,510
Non-Controlling interests	206,928	183,201
	373,907	276,711
Earning per share-Basic and diluted-(Rupees)	0.49	0.28

We will be uploading the financials for the year ended June 30, 2026 on PUCARS.

Yours sincerely,

Chief Financial Officer

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Telecard Limited
Consolidated Statement of Comprehensive Income
For the year ended June 30, 2026

	June 30, 2026	(Restated) June 30, 2025
	----- (Rupees in '000') -----	
Net profit for the year	373,907	276,711
Other comprehensive income		
<i>Items that may be reclassified subsequently to profit or loss</i>		
Exchange differences on translation of foreign operation	(15,200)	8,788
Total comprehensive income for the year	<u>358,707</u>	<u>285,499</u>
Total comprehensive income attributable to:		
Owners of the Holding Company	157,605	98,979
Non-Controlling interests	201,102	186,520
	<u>358,707</u>	<u>285,499</u>

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Telecard Limited
Consolidated Statement of Financial Position
As at June 30, 2026

	June 30, 2026	(Restated) June 30, 2025
	----- (Rupees in '000') -----	
Assets		
Non-current assets		
Property and equipment	1,362,910	1,215,742
Intangible assets	124,781	127,832
Right-of-use assets	138,778	125,837
	<u>1,626,469</u>	<u>1,469,411</u>
Long term deposits	252,931	58,547
Long term investment	-	-
Deferred taxation	96,287	78,969
	<u>1,975,687</u>	<u>1,606,927</u>
Current assets		
Communication stores	327,601	376,813
Trade debts	3,404,446	2,911,667
Loans and advances	521,840	376,157
Deposits and prepayments	368,585	565,805
Accrued mark-up	8,957	9,003
Short term investment	2,259	35,341
Other receivables	2,824,189	2,952,198
Taxation-Net	137,555	53,088
Cash and bank balances	320,108	451,169
	<u>7,915,540</u>	<u>7,731,241</u>
Total assets	<u><u>9,891,227</u></u>	<u><u>9,338,168</u></u>

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Telecard Limited
Consolidated Statement of Financial Position
As at June 30, 2026

	(Restated)	
	June 30, 2026	June 30, 2025
	----- (Rupees in '000') -----	
Equity and liabilities		
Share capital and reserves		
Authorised share capital		
400,000,000 (2025: 400,000,000) ordinary shares of Rs. 10/- each	4,000,000	4,000,000
Share capital		
Issued, subscribed and paid-up share capital	3,386,250	3,386,250
Capital reserve		
Exchange translation reserve	92,947	102,321
Merger reserve	287,382	287,382
	380,329	389,703
Revenue reserve		
Un appropriated profit	531,805	364,826
Attributable to the owners of the Holding Company	4,298,384	4,140,779
Non - controlling interest	1,149,676	953,074
Total equity	5,448,060	5,093,853
Non - current liabilities		
Long term financing	351,892	307,902
Lease liabilities	99,664	93,026
Deferred liabilities	12,905	13,128
	464,461	414,056
Current liabilities		
Trade and other payables	3,352,980	3,138,515
Contractual liability to customer	24,328	-
Unclaimed dividend	4,417	4,417
Accrued mark-up	179,662	243,644
Short term finance and current portion of long term financing and lease liabilities	417,319	443,683
	3,978,706	3,830,259
Total equity and liabilities	9,891,227	9,338,168
Contingencies & commitments		

We will be uploading the financials for the year ended June 30, 2026 on PUCARS.

Yours sincerely,

Chief Financial Officer

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Telecard Limited
Consolidated Statement of Changes in Equity
For the year ended June 30, 2026

of the year ended June 30, 2026

	Attributable to the owners of Holding Company				Non - controlling interest	Total
	Share capital	Revenue reserve	Capital reserve			
	Issued subscribed and paid-up share capital	Unappropriated profit	Exchange translation reserve	Merger reserve		
	(Rupees in '000')					
Balance as at June 30, 2024	3,386,250	285,560	96,852	-	752,310	4,520,972
SNL merger impact	-	(14,244)	-	287,382	14,244	287,382
Net profit for the year	-	93,510	-	-	183,201	276,711
Other comprehensive income	-	-	5,469	-	3,319	8,788
Total comprehensive income	-	93,510	5,469	-	186,520	285,499
Balance as at June 30, 2025 - Restated	3,386,250	364,826	102,321	287,382	953,074	5,093,853
Interim dividend paid	-	-	-	-	(4,500)	(4,500)
Net (loss)/profit for the year	-	166,979	-	-	206,928	373,907
Other comprehensive loss	-	-	(9,374)	-	(5,826)	(15,200)
Total comprehensive (loss)/income	-	166,979	(9,374)	-	201,102	358,707
Balance as at June 30, 2026	3,386,250	531,805	92,947	287,382	1,149,676	5,448,060

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Telecard Limited
Consolidated Statement of Cash Flows
For the year ended June 30, 2026

(Restated)
June 30, June 30,
2025 2025
---- (Rupees in '000') ----

Cash flows from operating activities

Cash generated from operations	734,524	448,891
Income tax paid	(482,313)	(293,926)
Finance costs paid	(44,828)	(60,443)
Retirement benefits paid	(90)	(154)
Dividend paid	(4,500)	-
Net cash generated from operating activities	202,793	94,368

Cash flows from investing activities

Additions to property and equipment	(307,236)	(252,200)
Additions to intangible	-	(57,134)
Additions to Right-of-use assets	(44,772)	(102,363)
Proceeds from/(investments made) in short term securities	33,082	(35,341)
Interest income received	5,557	8,798
Proceeds from disposal of property, plant and equipment	89,371	-
Exchange difference on translation of foreign subsidiary	(15,200)	8,788
Net cash (used in) investing activities	(239,198)	(429,452)

Cash flows from financing activities

Long-term finances-net	(39,735)	(21,640)
Lease rentals against right-of-use assets	14,369	61,644
Net cash (used in)/generated from financing activities	(25,366)	40,004

Net decrease in cash and cash equivalents

(61,771)	(295,080)
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Cash and cash equivalents at the beginning of the year

304,471	599,551
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Cash and cash equivalents at the end of the year

242,700	304,471
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Telecard Limited
Unconsolidated Statement of Profit or Loss
For the year ended June 30, 2026

	June 30, 2026	June 30, 2025
	---- (Rupees in '000') ----	
Revenue-Net	1,779,629	2,003,923
Cost of revenue	(1,062,920)	(1,350,844)
Gross profit	716,709	653,079
Administrative and distribution costs	(530,731)	(560,492)
Allowance for expected credit losses	(120,893)	(3,879)
Other charge/income	(25,758)	148,464
	(677,382)	(415,907)
Operating profit	39,327	237,172
Finance costs	(59,856)	(107,732)
(Loss)/profit before levy and taxation	(20,529)	129,440
Levy	(74,627)	(64,163)
(Loss)/profit before taxation	(95,156)	65,277
Taxation	11,554	369
(Loss)/profit after taxation	(83,602)	65,646
(Loss)/earnings per share-Basic and diluted (Rs.)	(0.25)	0.19

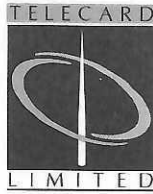
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Telecard Limited
Unconsolidated Statement of Comprehensive Income
For the year ended June 30, 2026

	June 30, 2026	June 30, 2025
	---- (Rupees in '000') ----	
(Loss)/profit for the year	(83,602)	65,646
Other comprehensive income	-	-
Total comprehensive (loss)/profit for the year	<u>(83,602)</u>	<u>65,646</u>

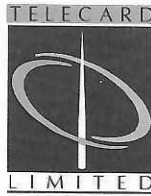
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Telecard Limited
Unconsolidated Statement of Financial Position
As at June 30, 2026

	June 30, 2026	June 30, 2025
	--- (Rupees in '000') ---	
Assets		
Non-current assets		
Property and equipment	286,921	299,794
Intangible assets	-	-
Long-term investments	131,455	130,555
Long-term deposits	215,924	50,878
Deferred taxation-Net	32,258	20,704
	<u>666,558</u>	<u>501,931</u>
Current assets		
Trade debts	803,337	860,112
Due from related parties	823,807	787,936
Loans and advances	36,857	24,545
Deposits and prepayments	51,382	84,495
Accrued markup	8,957	9,003
Other receivables	2,571,716	2,734,659
Taxation-Net	134,690	121,985
Bank balances	42,271	227,845
	<u>4,473,017</u>	<u>4,850,580</u>
Total assets	<u><u>5,139,575</u></u>	<u><u>5,352,511</u></u>

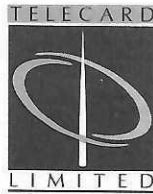
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Telecard Limited
Unconsolidated Statement of Financial Position
As at June 30, 2026

	June 30, 2026	June 30, 2025
	--- (Rupees in '000') ---	
Equity and liabilities		
Share capital and reserves		
Authorized share capital		
400,000,000 (2025: 400,000,000) ordinary shares of Rs. 10/- each	4,000,000	4,000,000
Issued, subscribed and paid-up share capital	3,386,250	3,386,250
Revenue reserve		
Accumulated losses	(379,731)	(296,129)
	3,006,519	3,090,121
Non-current liabilities		
Long term financing	351,892	307,902
Deferred liabilities	7,659	7,855
	359,551	315,757
Current liabilities		
Trade and other payables	1,272,406	1,431,092
Contractual liability to customer	11,683	-
Unclaimed dividend	4,394	4,394
Accrued mark-up	176,990	238,310
Current portion of long term financing	308,032	272,837
	1,773,505	1,946,633
Total equity and liabilities	5,139,575	5,352,511
Contingencies and commitments		

We will be uploading the financials for the year ended June 30, 2026 on PUCARS.

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Telecard Limited
Unconsolidated Statement of Changes in Equity
For the year ended June 30, 2026

	Issued, subscribed and paid-up share capital	Accumulated loss-Revenue Reserve	Total equity
	(Rupees in '000')		
Balance as at June 30, 2024	3,386,250	(361,775)	3,024,475
Profit for the year	-	65,646	65,646
Other comprehensive income	-	-	-
Total comprehensive income for the year	-	65,646	65,646
Balance as at June 30, 2025	3,386,250	(296,129)	3,090,121
Loss for the year	-	(83,602)	(83,602)
Other comprehensive income	-	-	-
Total comprehensive loss for the year	-	(83,602)	(83,602)
Balance as at June 30, 2026	3,386,250	(379,731)	3,006,519

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Telecard Limited
Unconsolidated Statement of Cash Flows
For the year ended June 30, 2026

	June 30, 2026	June 30, 2025
	---- (Rupees in '000') ----	
Cash flows from operating activities		
Cash (used in)/generated from operations	(135,561)	305,013
Levy and income tax paid	(87,332)	(77,335)
Finance costs paid	(144)	(3,110)
Net cash (used in)/generated from operating activities	(223,037)	224,568
Cash flows from investing activities		
Payment against acquisition of property and equipment	(11,300)	(29,291)
Interest income received	27	115
Payment made for long term investment	(900)	(200)
Proceeds from disposal of property and equipment	89,371	-
Net cash generated from/(used in) investing activities	77,198	(29,376)
Cash flows from financing activities		
Repayment of term finance certificates	(39,735)	(21,639)
Net cash used in financing activities	(39,735)	(21,639)
Net (decrease) / increase in cash and cash equivalents	(185,574)	173,553
Cash and cash equivalents at the beginning of the year	227,845	54,292
Cash and cash equivalents at the end of the year	42,271	227,845

We will be uploading the financials for the year ended June 30, 2026 on PUCARS.

Yours sincerely,

Chief Financial Officer

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