SIB | SECURITY INVESTMENT BANK LTD.

31 October 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi
Fax No. (021) 111-573-329
Email: corpaction@psx.com.pk

Dear Sir

FINANCIAL RESULTS FOR THE QUARTER ENDED 30 SEPTEMBER 2026

We have to inform you that the Board of Directors of Security Investment Bank Limited (the Company) in its meeting held on 31 October 2026 at 03:30 p.m. at 5th Floor, Madina City Mall, Abdullah Haroon Road Karachi, recommended the following:

CASH DIVIDEND	**NIL**
BONUS SHARES	**NIL**
RIGHT SHARES	**NIL**

The financial results of the company enclosed herewith.

Yours faithfully
for Security Investment Bank Limited

Shakeel Ahmed
Chief Financial Officer

SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

	Note	September 2026 (Un-audited)	December 2025 (Audited)
		Rupees	
Non - Current Assets			
Fixed assets	4	**148,539,934**	149,073,342
Investment Property		**26,137,593**	26,137,593
Ijarah assets-under financing arrangements	5	**28,910,700**	47,960,509
Intangible assets	6	**2,500,000**	2,628,335
Long term financing	7	**61,831,475**	30,617,566
Deferred tax asset - net		**3,119,459**	3,704,697
Long term loans and advances	8	**2,575,439**	5,330,709
		273,614,600	265,452,751
Current Assets			
Current portion of long term financing	7	**10,771,023**	32,756,087
Investments	9	**523,284,694**	515,730,039
Current portiion of Loans and advances	8	**3,538,423**	2,391,891
Deposits, prepayments and other receivables		**20,263,320**	21,277,845
Ijarah rentals receiveable		**700,770**	2,774,557
Accured profit		**15,881,915**	15,522,052
Advance income tax	10	**32,513,992**	25,058,669
Cash and bank balances	11	**35,236,756**	30,586,603
		642,190,893	646,097,743
		915,805,493	911,550,493
EQUITY AND LIABILITIES			
Share Capital and Reserves			
Authorised Share Capital			
100,000,000 ordinary shares of Rs.10/- each		**1,000,000,000**	1,000,000,000
Issued, subscribed and paid up capital		**591,485,917**	591,485,917
Statutory reserves		**150,576,614**	149,569,891
Surplus on revaluation property, plant and equipment		**12,598,068**	12,598,068
Unappropriated Profit		**39,039,841**	29,902,392
		793,700,440	783,556,268
Non-Current Liabilities			
Security Deposits against Ijarah		**8,935,170**	14,304,434
Deferred Income from Financing		**12,299,564**	6,192,991
		21,234,734	**20,497,425**
Current Liabilities			
Unclaimed dividend		**23,637,633**	**28,852,079**
Current portion of securities, deposit against ijarah		**-**	**570,000**
Advance against property	12	**73,333,326**	**69,999,993**
Current portion of deferred Income from Financing		**-**	**6,907,518**
Accrued and other liabilities		**3,899,361**	**1,167,210**
		100,870,320	107,496,800
Contingencies and commitments	14	**-**	-
		915,805,493	**911,550,493**

The annexed notes form an integral part of theses condensed financial statements.

Chief Financial Officer **Chief Executive Officer** **Chairman / Director**

SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT PROFIT OR LOSS (UN-AUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2026

	Nine Months Ended		Quarter Ended	
	September 2026	September 2025	**September 2026**	September 2025
	Rupees			
Income				
Income on financing and placements	**17,168,762**	40,762,973	**4,773,395**	12,312,049
Return on securities	**41,540,856**	45,448,523	**14,739,152**	13,268,873
Gain on sale of shares	**-**	255,028	**-**	255,028
Profit on deposit with banks	**288,314**	467,048	**84,096**	191,342
Other income	**5,056,172**	1,227,445	**2,244,866**	970,229
	64,054,104	88,161,017	**21,841,509**	26,997,521
Expenditure				
Operating expenses	**51,386,240**	60,746,221	**16,730,951**	21,642,166
Operating profit before tax	**12,667,864**	27,414,796	**5,110,558**	5,355,355
Unrealized gain on remeasurement of investments classified as fair value through profit or loss	**-**	-	**-**	-
Profit before taxation	**12,667,864**	27,414,796	**5,110,558**	5,355,355
Taxation	**(2,523,692)**	(892,718)	**-**	-
Profit after tax	**10,144,172**	26,522,078	**5,110,558**	5,355,355
Earning per share - basic and diluted	**0.172**	0.448	**0.086**	0.091

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Chief Financial Officer **Chief Executive Officer** **Chairman / Director**

SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2026

	Nine Months Ended		Quarter Ended	
	September 2026	September 2025	**September 2026**	September 2025
	---------- Rupees ----------			
Profit after tax	**10,144,172**	**26,522,078**	**5,110,558**	**5,355,354**
Other Comprehensive loss for the period				
Surplus on revaluation of proprety, plant and equipment	-	**17,985,498**	-	-
Related deferred tax on surplus	-	**(5,215,794)**	-	-
	-	**12,769,704**	-	
Total comprehensive income for the period	**10,144,172**	**39,291,782**	**5,110,558**	5,355,354

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SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UNAUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2026

	September 2026	September 2025
	Rupees	
CASH FLOW FROM OPERATING ACTIVITIES		
Operating profit before taxation	**12,667,864**	27,414,796
Adjustments for non-cash and other items		
Depreciation - owned asset	1,818,078	1,763,970
Depreciation - ijarah asset	5,930,387	19,745,212
Amortization	128,335	4,666
Gain on disposal of shares	-	(255,028)
Unrealized gain on remeasurement of investments	-	-
Gain on sale of fixed assets	(1,419,859)	-
	6,456,941	21,258,820
Cash flows from operating activities before working capital changes	**19,124,805**	48,673,616
(Increase) / Decrease in operating assets		
Ijarah Receivebles	**2,073,787**	(2,674,059)
Deposit, Prepaymen and other receivables	**1,014,525**	1,473,450
Current portion of long-term financing	**21,985,064**	23,558,070
loan and Advances	**2,755,270**	369,561
Accrued Interest	**(359,863)**	8,001,518
	27,468,783	30,728,540
(Decrease) / Increase in operating liabilities		
Accrued and other liabilities	**2,732,151**	1,617,786
Security deposits and deferred financing income	**(6,740,209)**	-
	2,732,151	1,617,786
Net changes in operating assets and liabilities	**23,460,725**	32,346,326
Income tax paid	**(9,393,792)**	(1,399,479)
Net cash inflows from operating activities	**33,191,738**	**79,620,463**
CASH FLOW FROM INVESTING ACTIVITIES		
Additions in fixed assets	**(1,284,668)**	(5,093,287)
Additions in Ijarahassets	-	(25,586,000)
Termination of ijarah assets	**13,119,422**	-
Proceeds from disposal of fixed assets	**1,419,861**	41,295
Diminishing musharaka financing - net	-	-
Security deposit - net	-	-
Investment in Government securities - net	**(7,554,655)**	(5,021,726)
Sales of investment (shares)	-	-
Long-term desposit	-	(8,615,214)
Advance against property	**3,333,333**	29,999,997
Investment/sales of investment in securities	-	-
	-	
Net cash inflows /(outflows) from investing activities	**9,033,292**	(14,274,935)
CASH FLOW FROM FINANCING ACTIVITIES		
Dividend Paid	**(5,214,446)**	(73,652,471)
Short term financing	**(1,146,532)**	-
Deferred income from financing	-	-
Loan and advances net	**(31,213,899)**	20,734,578
Net cash inflows / (outflows) from financing activities	**(37,574,877)**	**(52,917,893)**
Net increase / (decrease) in cash and cash equivalents	**4,650,153**	12,427,635
Cash and cash equivalents at the beginning of the period	**30,586,603**	12,967,805
Cash and cash equivalents at the end of the period	**35,236,756**	25,395,440

The annexed notes form an integral part of theses condensed financial statements.

Chief Financial Officer **Chief Executive Officer** **Chairman / Director**

SECURITY INVESTMENT BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2026

	Share capital	Statutory reserve	Revaluation surplus	Accumulated profit	Total
	----------	----------	Rupees	----------	----------
Balance as at January 01, 2025	591,485,917	145,567,871	-	102,440,755	839,494,543
Profit for the period	-	-		26,522,078	26,522,078
Other comprehensive loss	-	-	12,769,704	-	**12,769,704**
	-	-	12,769,704	26,522,078	39,291,782
Profit distribution for the year Dec 31, 2024			(24,519)	(88,722,888)	(88,747,407)
Statutory reserves	-	5,304,416	-	(5,304,416)	-
Balance as at September 30, 2025	591,485,917	150,872,287	12,745,185	34,935,529	790,038,918
Balance as at January 01, 2026	**591,485,917**	**149,569,891**	12,598,068	**29,902,392**	**783,556,268**
Profit for the period	-	-	-	10,144,172	10,144,172
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the period	-	-	-	10,144,172	10,144,172
Transacitons with the owner of the Bank contributions and distributions					
Bonus shares	-	-		-	-
Profit distribution for the year ended December 31, 2025	-	-	-	-	-
Transfer to statutory reserves	-	1,006,723	-	(1,006,723)	-
Balance as at September 30, 2026	**591,485,917**	**150,576,614**	**12,598,068**	**39,039,841**	**793,700,440**

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