INVEST CAPITAL INVESTMENT BANK LIMITED

Invest Capital Investment Bank Limited

Corporate Briefing Session at Registered Office, 131-A, P-Street, Upper Mall Scheme, Lahore at 11.00 am on Friday November 20, 2026

Schedule of the Session

INVEST CAPITAL INVESTMENT BANK LIMITED

- Tilawat-e-Quran Alkarim
- Opening remarks by Mrs. Ayesha Shehryar, Chief Executive Officer (05 minutes)
- Analysts Presentation by Mr. Muhammad Ikram, Chief Financial Officer (20 minutes)
- Question & Answer Session (15 minutes)

Click up

INVEST CAPITAL INVESTMENT BANK LIMITED

- About us
- Concept
- Our intention
- Values
- Overview
- Financial Highlights
- Summary of financial activities
- Challenges Ahead
- Main events and Future Plan
- Question & Answer session

About us

INVEST CAPITAL INVESTMENT BANK LIMITED

- In 2009, "Al-Zamin Leasing Corporation Limited (AZLCL)" and Al-Zamin Leasing Modaraba (AZLM)" were merged with and into "ICIBL".
- After the merger, ICIBL continued facing financial and operational difficulties therefore, on July 6, 2011 SECP granted permission to Zahidjee Group to acquire 26% shares from Investcap Group with transfer of management to Zahidjee Group.

About us

- Zahidjee Group took the control of the management of the company and injected Rs. 150 million into the company.
- In 2012 the brokerage segment was separated from ICIBL which continued its business in the name of Invest Capital Markets Limited.
- Currently the main business stream of ICIBL is Vehicle financing.

Concept

- Unlocking Opportunities for Economic Expansion and Nation wide collaboration
- Sustainable financing and investment
- Job Creation, diversification, improved competitiveness and inclusive growth
- Committed to providing quality service, upholding high ethical and professional standards, pursuing continuous improvement, consistent growth for clients
- Adding value to our shareholders and fostering a dedicated team of conscientious employees.

Our Intention

- To provide healthy environment, corporate culture, good governance for clients, personnel and investors.
- **Healthy Environment:**
  - Encourage sustainable and eco-friendly practices.
  - Foster open communication and psychological safety.
  - Ensure work-life balance through flexible policies.
- **Corporate Culture:**
  - Develop core values that emphasize integrity, respect and collaboration.
  - Recognize and reward employee contributions.
  - Support continuous learning and professional development.
- **Good Governance:**
  - Maintain transparency and accountability in decision-making.
  - Engage stakeholders regularly and respond to their concerns.
  - Establish clear roles and responsibilities within leadership and management.

Values

- Act with integrity
- Take responsibility
- Seek excellence
- Reward collaboration
- Innovation
- Customer satisfaction
- Diversity and inclusion
- Sustainability and accountability
- Team work
- Human resource development

Company Overview

The NBFI sector was badly hit in the aftermath of financial meltdown which affected the entire financial sector in 2008. The result was sharp rise in discount rate coupled with liquidity shortage forced the companies to utilize the available cash flows from recoveries to repay borrowings leaving no room for new business which affected the company badly.

Company Overview

By the grace of Almighty Allah, Company's financial and operational position has been stable for quite some time. The non- availability of funds remained the reason for not increasing business volumes substantially. The non performing loan portfolio of the company is down to its most chronic market defaulters. However, during the last few years handsome recoveries have been made from non performing loans which enabled to increase the lease portfolio and cash resources. The management is confident that the trend for the year's profits shall improve further in coming years.

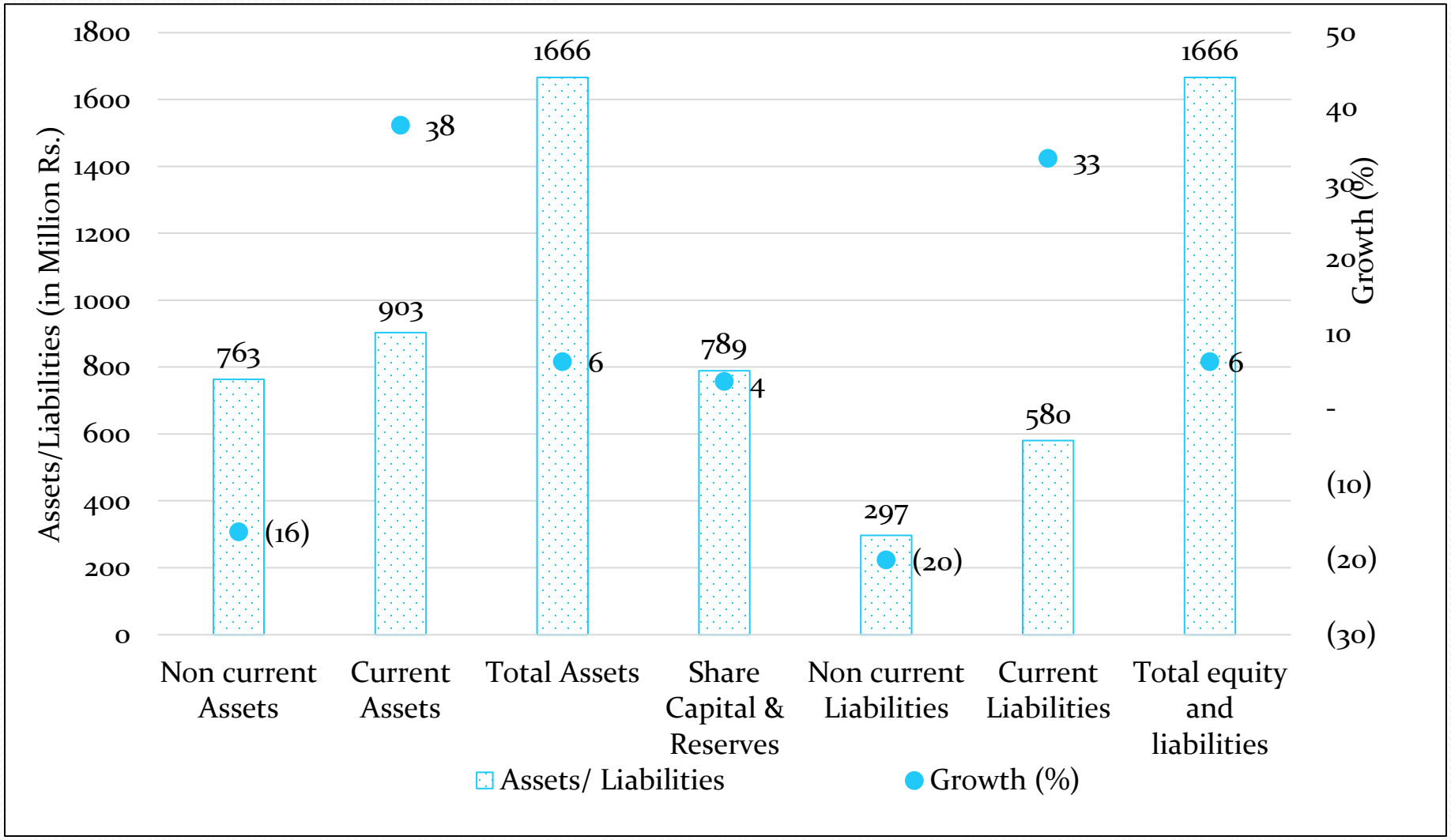
Statement of Financial Position

INVEST CAPITAL INVESTMENT BANK LIMITED

BALANCE SHEET	2026	2025	Variance	(%)
Assets				
Non current Assets	762,901,632	912,101,368	(149,199,736)	(16.36)
Current Assets	902,911,412	655,777,396	247,134,016	37.69
Total Assets	1,665,813,044	1,567,878,764	97,934,280	6.25
Equity & Liabilities				
Share Capital & Reserves	788,764,282	761,189,853	27,574,429	3.62
Non current Liabilities	296,695,834	371,218,484	(74,522,650)	(20.08)
Current Liabilities	580,352,928	435,470,427	144,882,501	33.27
Total equity and liabilities	1,665,813,044	1,567,878,764	97,934,280	6.25

Statement of Financial Position

INVEST CAPITAL INVESTMENT BANK LIMITED



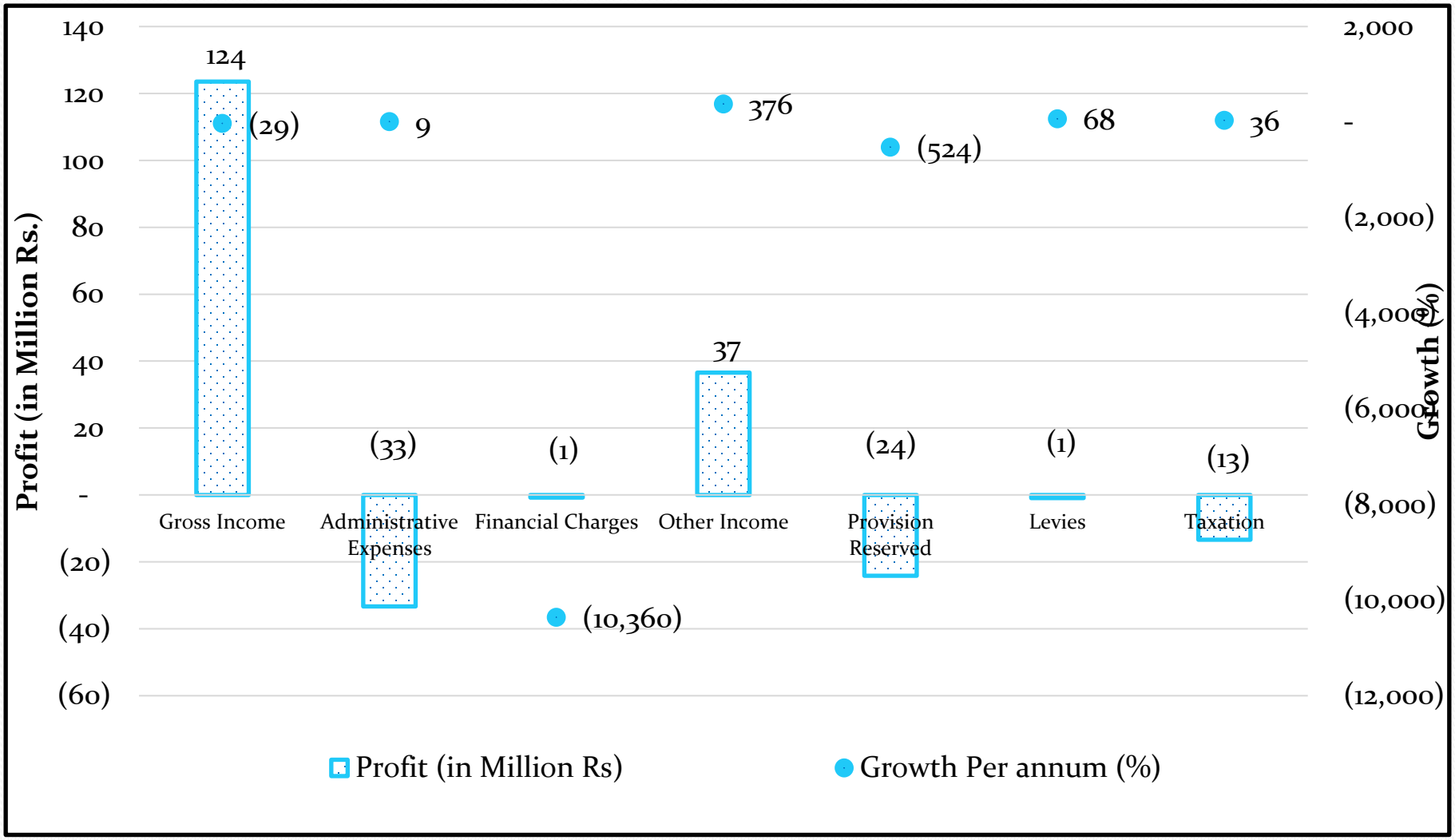
Statement of Profit or Loss

INVEST CAPITAL INVESTMENT BANK LIMITED

Profit & Loss	2026	2025	Variance	(%)
Gross Income	123,557,953	173,850,062	(50,292,110)	(28.93)
Administrative Expenses	(33,347,067)	(36,494,160)	3,147,093	8.62
Financial Charges	(786,521)	(7,519)	(779,002)	(10,360.45)
Other Income	36,597,081	7,686,431	28,910,650	376.13
Provision (Charge)/Reversal	(24,157,053)	5,694,895	(29,851,948)	(524.19)
Levies	(936,971)	(2,913,972)	1,977,001	67.85
Taxation	(13,404,792)	(21,073,680)	7,668,888	36.39
Profit for the year	87,522,629	126,742,057	39,219,428)	(15.83)

Statement of Profit or Loss

INVEST CAPITAL INVESTMENT BANK LIMITED



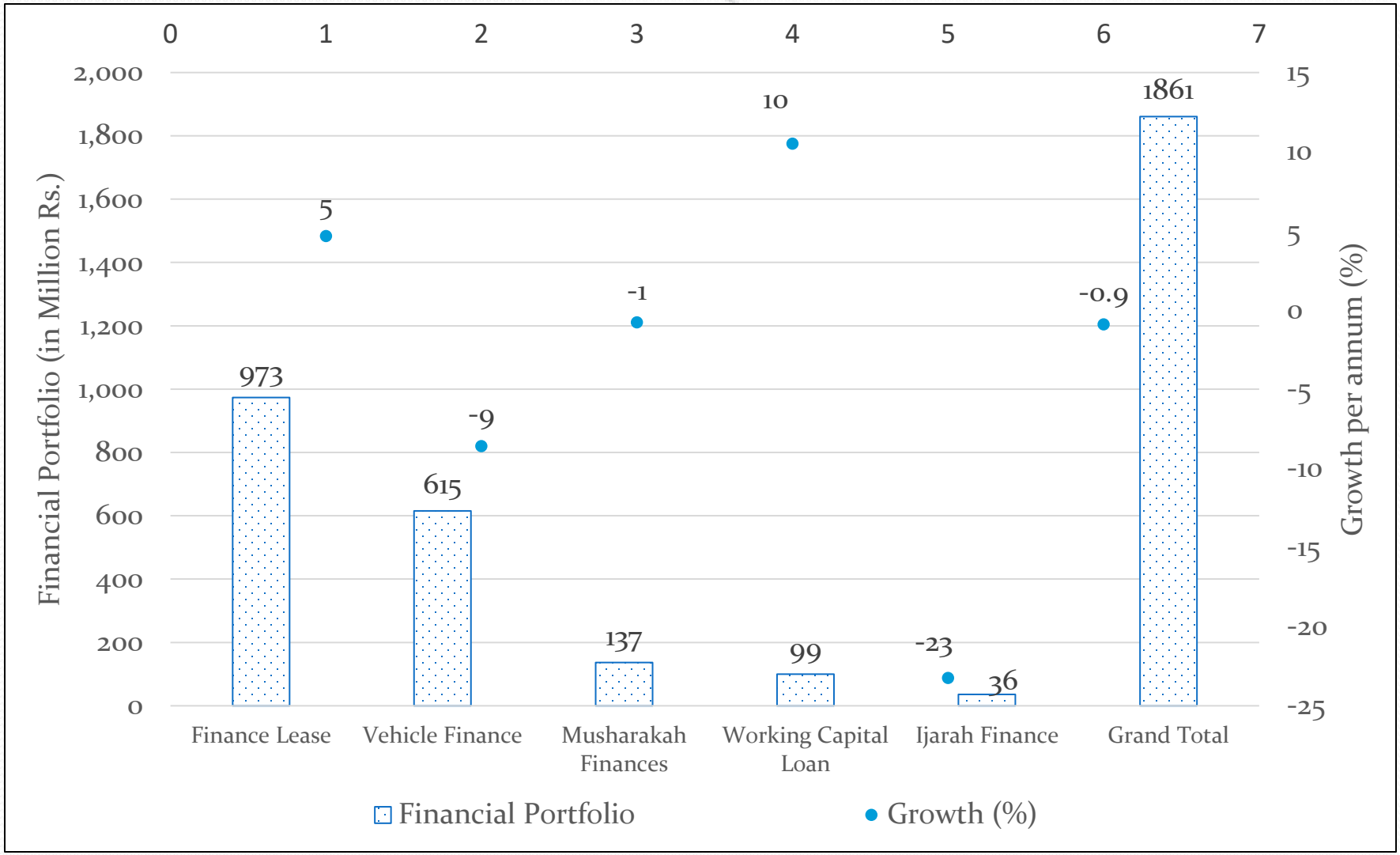
Financial Portfolio as at June 30, 2026

INVEST CAPITAL INVESTMENT BANK LIMITED

Portfolio	2026	2025	Variance	(%)
Finance Lease	973,489,726	930,091,084	43,398,642	4.67
Vehicle Finance	615,070,039	672,929,188	(57,859,149)	(8.60)
Musharakah Finances	136,743,726	137,835,440	(1,091,714)	(0.79)
Working Capital Loan	99,385,254	89,945,135	9,440,119	10.50
Ijarah Finance	36,025,997	46,935,932	(10,909,935)	(23.24)
Grand Total	**1,860,714,742**	**1,877,736,779**	(17,022,037)	(0.91)

Financial Portfolio

INVEST CAPITAL INVESTMENT BANK LIMITED



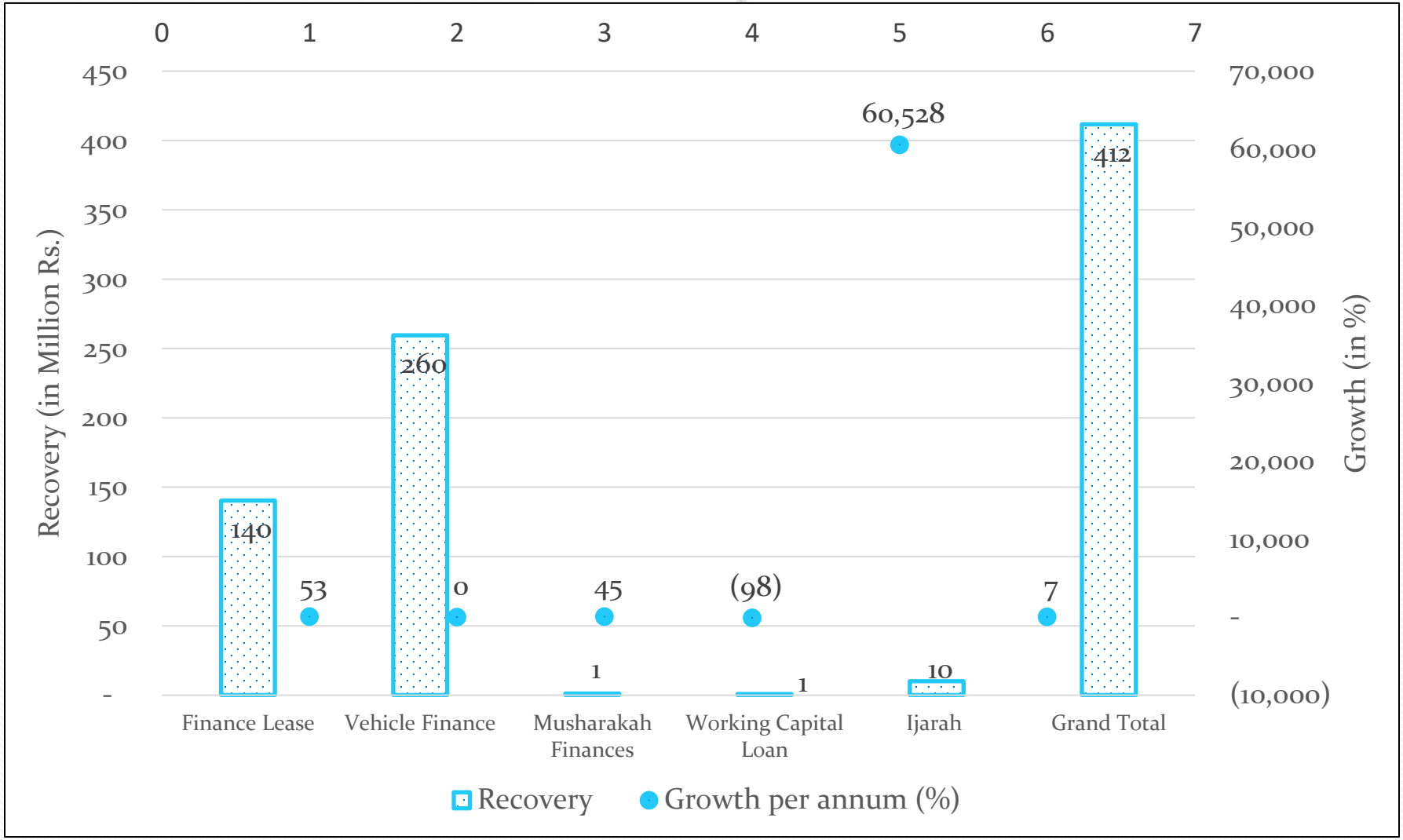
Recovery

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Portfolio	2026	2025	Variance	(%)
Finance Lease	140,269,759	91,464,604	48,805,155	53.36
Vehicle Finance	259,523,363	259,089,107	434,256	0.17
Musharakah Finances	1,137,575	85,749	351,826	44.78
Working Capital Loan	701,061	32,234,046	(31,532,985)	(97.83)
Ijarah Finance	10,000,000	16,494	9,983,506	60,528.11
Grand Total	**411,631,758**	**383,590,000**	**28,041,758**	**7.31**

Recovery (2026)

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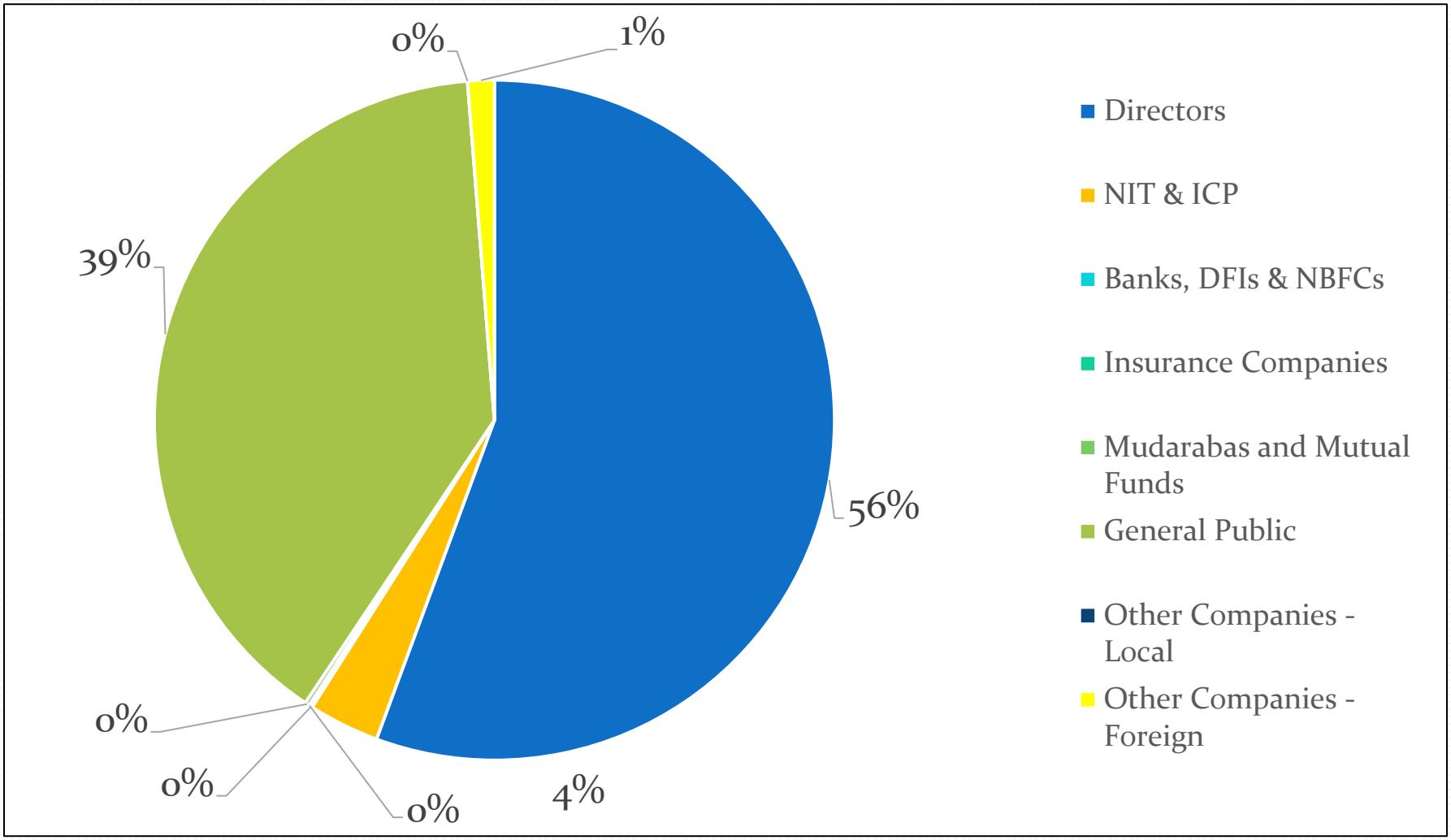
Pattern of Shareholding as at July 31, 2026 (After Capital Reduction)

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Categories	Physical	CDC	Shares Holding	%
Directors	151	23,948,593	23,948,744	55.63
NIT & ICP	-	1,452,348	1,452,348	3.37
Banks, DFIs & NBFCs	28,504	20,733	49,237	0.11
Insurance Companies	15,214	11,340	26,554	0.06
Mudarabas and Mutual Funds	91,225	-	91,225	0.21
General Public - Local	1,401,997	15,538,777	16,940,774	39.35
General Public - Foreign	-	41	41	0.00
Other Companies - Local	78,366	463,722	542,088	1.26
Other Companies - Foreign	1,943	-	1,943	0.00
Total	**1,617,430**	**41,435,554**	**43,052,984**	100.00
Shareholding 10% and more				
	Physical	**CDC**	**Shares Holding**	**%**
Mrs. Ayesha Shehryar (Director)	-	23,946,716	23,946,716	55.62
Total	**-**	**23,946,716**	**23,946,716**	**55.62**

Pattern of Shareholding

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Summary of Financial Activities

- Fresh financing of Rs. 409.53 million was made during the year (June 2025 Rs. 746.90 million) whereas Rs. 124.25 million were invested in Government Treasury Bills. (June 2025 Rs. 80.71 million). The reduction is fresh disbursement was due to holding of disbursements for some time due to Middle East conflict.
- The total financing portfolio now stands at Rs. 1,133.05 million as against Rs. 1,151.78 million of the previous year. The equity showed an increase of Rs. 27.57 million and stood at Rs. 788.76 million as at the year-end.
- The gross revenue for the period amounted to Rs. 160.16 million as compared to Rs. 181.53 million of the year ending 30th June 2025 showing a decrease of Rs. 21.37 million.

Summary of Financial Activities

- The operating expenses reduced by Rs. 3.14 million and stood at Rs. 33.35 million as compared to Rs. 36.49 million at June 30, 2025. The reduction was due to reduction in Directors Remuneration.
- The financial charges were Rs. 0.79 million due to some borrowing during the year which were NIL during the last year.
- There was a charge of Rs. 22.01 million in provisioning during the year as against a reversal of Rs. 9.94 million in the previous year. This charge was created due to some changes in the Prudential Regulations for provisioning for overdues. The write offs were Rs. 2.15 million during the year as against Rs. 4.24 million write off during the previous year.
- The company earned after tax profit of Rs. 87.52 million against a profit of Rs. 126.74 million of the previous year and the EPS stood at 2.033.
- There was a reduction of Rs. 39.22 million in the profits as compared to last year. The decrease was mainly due to increase in the provisioning on NPLs during the year. Major effect of changes in the Prudential Regulations has been taken and it is expected that the profits for the coming year will be revert back to normal.

Challenges

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- The State Bank of Pakistan policy rate during the year 2025-26 remained stable between 10.50% to 11.50% . This has a similar impact on the KIBOR rate which also remained between 11.00% to 13%. This had a positive impact on the business but due to the middle east war fresh business was suspended for some time which resulted in reduced profits for the Company.
- Procurement of funds for enhancing business activities is also a big challenge. Currently we are relying an our own source through recoveries, however, trying to tap new sources from the financial market.

Main events

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- After approval of the shareholders in the EOGM held on 26th September 2024 for Reduction of Capital of the Company U/S 89 (a) of Companies Act 2017, the Company filed petition with Honorable Sindh High Court for approval. The approval of the court was granted on 24th February 2026 and approved by SECP on 22nd April 2026. As a result the paid up capital of the company was reduced from Rs. 2,848.67 million to Rs. 430.53 million.
- Transfer of the registered office of the company from Karachi to Lahore was approved in the EOGM held on 31st July 2026 and approved by SECP on 28th September 2026.

Future Plan

- Limited and Cautious approach in future financing till the rationalization of market interest rates, political and economic stability.
- Tapping SME Clients for the advantage of small business units.
- Focus on leasing of Commercial vehicles
- More focus on recovery from non performing clients.
- Improvement and consolidation of Risk Assets.



Questions please

INVEST CAPITAL INVESTMENT BANK LIMITED

Corporate Briefing session concluded

THANK YOU