



INVEST CAPITAL INVESTMENT BANK LIMITED

ICIBL/ PSX/BOD/2023/284
February 27, 2023

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

SUBJECT: Financial Results For The Half Year Ended December 31, 2022

Dear Sir,

We wish to inform you that the Board of Directors of the Company in their meeting held on February 27, 2023 at 10.30 am at the Head 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 half year ended December 31, 2022.

Yours truly,

For Invest Capital Investment Bank Limited

M. Naim Ashraf
Company Secretary



Karachi, Lahore, Gujranwala, Peshawar

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

Invest Capital Investment Bank Limited Condensed Interim Statement of Profit or Loss (Un-audited) For the Half Year Ended December 31, 2022

Half year ended December		Quarter ended December	
2022	2021	2022	2021

Note Rupees in thousand.....

Income

Income from leasing operations	19,012	25,684	9,868	14,446
Operating lease rentals	247	2,457	247	2,447
Profit on musharakah investments	1,300	40,203	-	328
Income from finances	26,631	5,449	13,140	4,080
Income on deposits with banks	1,965	1,809	1,008	1,143
Profit/(loss) from joint venture	1,999	(3,180)	1,999	(3,180)
Dividend income	960	532	702	532
Net gain on sale of marketable securities	1,274	994	90	36
Unrealized (loss) on financial assets at fair value - net	(2,988)	(1,447)	(1,617)	(367)
	50,400	72,501	25,437	19,465

Expenses

Administrative and operating expenses	(16,266)	(13,255)	(8,290)	(8,126)
Financial charges	(8,806)	(2,255)	(4,275)	(919)
	(25,072)	(15,510)	(12,565)	(9,045)

Other income

	25,328	56,991	12,872	10,420
	3,810	2,965	1,205	1,926
	29,138	59,956	14,077	12,346

Provision reversed / (charged) on non-performing loans and write-offs

Reversal / (provision) against:

Finance lease receivable and rentals - net	566	5,398	536	3,503
Long term / short term musharakah finances	291	8,757	(1)	-
Other receivables	6,874	8,401	6,874	8,198
	7,731	22,556	7,409	11,701

Profit before taxation

	36,869	82,512	21,486	24,047
--	--------	--------	--------	--------

Provision for taxation

-For the period	(5,909)	(14,477)	(4,909)	(11,977)
-Prior year	6,831	508	6,831	508

Profit for the period

	37,791	68,543	23,408	12,578
--	--------	--------	--------	--------

Earnings per share - Basic and Diluted

	0.133	0.241	0.082	0.044
--	-------	-------	-------	-------



Certified True Copy

[Signature]
Company Secretary

Karachi, Lahore, Gujranwala, Peshawar

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