



SECURITY
INVESTMENT
BANK LTD.

28 April 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 31 MARCH 2026

We have to inform you that the Board of Directors of Security Investment Bank Limited (the Company) in its meeting held on 27 April 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 are enclosed herewith.

Yours faithfully
for Security Investment Bank Limited

Shakeel Ahmed
Chief Financial Officer

SECURITY INVESTMENT BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 31 MAR 2026

		2026 (Un-Audited)	2025 (Audited)
	Note	Rupees	
ASSETS			
NON-CURRENT ASSETS			
Fixed assets	5	148,583,718	149,073,342
Investment property	7	26,137,593	26,137,593
Ijarah assets - under financing arrangements	6	43,564,329	47,960,509
Intangible assets	8	2,621,336	2,628,335
Deferred tax asset		3,704,697	3,704,697
Long term financing	9	47,372,782	24,905,893
Long term loans and advances	11	6,793,133	5,330,709
Diminishing musharaka financing	10	10,569,312	5,711,673
		289,346,900	265,452,751
CURRENT ASSETS			
Current portion of long term financing	9	25,270,147	30,732,760
Short term investments	12	498,153,774	515,730,039
Current portion of loan and advances	11	1,777,846	2,391,891
Current portion of diminishing musharaka financing	10	3,758,328	2,023,327
Deposits, prepayments and other receivables		20,244,537	21,277,845
Ijarah rentals receivable		978,762	2,774,557
Accrued interest		18,569,314	15,522,052
Advance income tax	13	27,489,970	25,058,669
Cash and bank balances	14	33,604,925	30,586,603
		629,847,603	646,097,743
TOTAL ASSETS		919,194,503	911,550,493
EQUITY AND LIABILITIES			
SHARE CAPITAL AND RESERVES			
Authorized Share Capital			
100,000,000 (2024: 100,000,000) Ordinary shares of Rs.10/- each		1,000,000,000	1,000,000,000
Issued, subscribed and paid-up share capital		591,485,917	591,485,917
Statutory reserves		149,569,891	149,569,891
Surplus on revaluation of property		12,598,068	12,598,068
Unappropriated profit		33,997,475	29,902,392
		787,651,351	783,556,268
NON-CURRENT LIABILITIES			
Security deposits against Ijarah		12,885,170	14,304,434
Deferred income from financing		15,017,830	6,192,991
		27,903,000	20,497,425
CURRENT LIABILITIES			
Current portion of security deposit against Ijarah		-	570,000
Unclaimed dividend		28,852,079	28,852,079
Advance against property		73,333,326	69,999,993
Accrued and other liabilities		1,454,747	1,167,210
Current portion of deferred income from financing		-	6,907,518
		103,640,152	107,496,800
TOTAL EQUITY AND LIABILITIES		919,194,503	911,550,493
CONTINGENCIES AND COMMITMENTS			

The annexed notes from 1 to 23 form an Integral part of these financial statements.



Chief Financial Officer

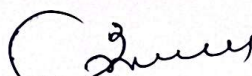

Chief Executive Officer

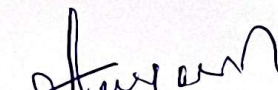

Chairman / Director

SECURITY INVESTMENT BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-A
FOR THE QUARTER ENDED 31 MARCH 2026

	Mar 31 2026	Mar 31 2025
----- Rupees -----		
Income		
Income on financing and placements	6,410,879	14,669,872
Return on securities	13,161,041	18,132,386
Profit on deposit with banks	66,105	69,283
Other income	1,310,658	201,268
	20,948,683	33,072,809
Expenditure		
Operating expenses	16,853,600	18,007,375
	16,853,600	18,007,375
Operating profit	4,095,083	15,065,434
Profit before taxation	4,095,083	15,065,434
Taxation		
Current	-	-
Deferred	-	-
	-	-
Net Profit after tax	4,095,083	15,065,434
Earning per share - basic and diluted	0.069	0.255


Chief Financial Officer


Chief Executive Officer



Chairman/Director

SECURITY INVESTMENT BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE QUARTER ENDED 31 MARCH 2026

	<u>Three months ended Mar 31,</u>	
	<u>2026</u>	<u>2025</u>
	<u>----- Rupees -----</u>	
Net profit after tax	4,095,083	15,065,434
Other comprehensive income for the period	-	-
Total comprehensive income for the period	<u>4,095,083</u>	<u>15,065,434</u>



Chief Financial Officer

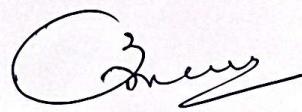

Chief Executive Officer

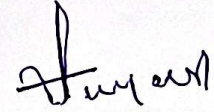

Chairman/Director

SECURITY INVESTMENT BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE QUARTER ENDED 31 MARCH 2026

	Share capital	Statutory reserve	Unappropriated loss/profit	Surplus on revaluation of property	Total
	←————— Rupees —————→				
Balance as at 01 January 2025	591,485,917	145,567,871	102,440,755	-	839,494,543
Total comprehensive loss for the period	-	-	15,065,434	-	15,065,434
Appropriations:					
Statutory reserves	-	-	-	-	-
Balance as at 31 Mar 2025	591,485,917	145,567,871	117,506,189	-	854,559,977
Total comprehensive income for the year	-	-	20,010,101	12,769,704	32,779,805
Appropriations:					
Statutory reserves	-	4,002,020	(4,002,020)	-	-
Profit distribution for the year ended Dec 31, 2025	-	-	(88,722,888)	-	(88,722,888)
Incremental depreciation relating to surplus on revaluation - net of tax	-	-	171,636	(171,636)	-
Balance as at 31 December 2025	591,485,917	149,569,891	29,902,392	12,598,068	783,556,268
Profit for the period	-	-	4,095,083	-	4,095,083
other comprehensive income	-	-	-	-	-
Statutory reserves	-	-	-	-	-
Balance as at 31 Mar 2026	591,485,917	149,569,891	33,997,475	12,598,068	787,651,351


 Chief Financial Officer

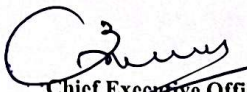

 Chief Executive Officer

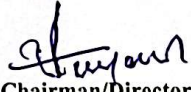

 Chairman/Director

SECURITY INVESTMENT BANK LIMITED
UNCONSOLIDATED CONDENSED CASH FLOW STATEMENT (UNAUDITED)
FOR THE QUARTER ENDED 31 MARCH 2026

	Three months ended Mar 31	
	2026	2025
	← Rupees →	
CASH FLOW FROM OPERATING ACTIVITIES		
Operating profit before taxation	4,095,083	15,065,434
Adjustments for non-cash and other items		
Depreciation on fixed assets	583,624	604,727
Depreciation on Ijarah assets	2,322,018	6,168,432
Gain on disposal of fixed assets	-	(46,999)
	2,905,642	6,726,160
Cash flows from operating activities before working capital changes	7,000,725	21,791,594
(Increase) / Decrease in operating assets		
Short term financing	32,890,163	9,420,708
Current portion of long term financing	22,888,813	(25,617,000)
Deposits, prepayment and other receivables	(16,329,902)	133,014
Accrued interest	8,604,547	(3,485,350)
	48,053,621	(19,548,628)
Increase / (Decrease) in operating liabilities		
Accrued and other liabilities	326,181	(410,908)
Advance against property	(23,333,331)	16,666,665
Net change in operating assets and liabilities	(23,007,150)	(3,292,871)
Income tax paid	-	(28,482)
Net cash used in operating activities	32,047,196	18,470,241
CASH FLOW FROM INVESTING ACTIVITIES		
Addition in fixed assets	(94,000)	(3,058,705)
Addition in ijarah assets	-	(9,450,000)
Loans and advances -net	933,508	(440,665)
Long term financing	(22,979,642)	6,606,266
Security deposit - net	2,620,489	2,835,000
Deferred income from financing - net	7,600,881	1,269,638
Sale proceeds on disposal of fixed assets	-	47,000
Investment / sale of investment in securities	7,646,244	(2,138,293)
Net cash generated from investing activities	(4,272,520)	
CASH FLOW FROM FINANCING ACTIVITIES		
Dividend paid	(21,278,035)	-
Net cash generated from financing activities	(21,278,035)	-
Net Increase in cash and cash equivalents	6,496,641	14,140,482
Cash and cash equivalents at the beginning of the period	27,108,284	12,967,802
Cash and cash equivalents at the end of the period	33,604,925	27,108,284


Chief Financial Officer


Chief Executive Officer


Chairman/Director