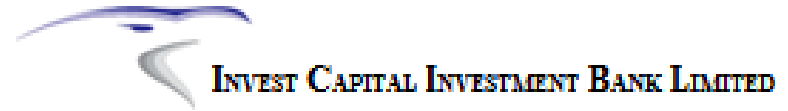


Corporate Briefing Session

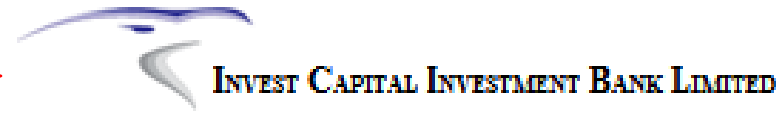
November 25, 2022

Contents



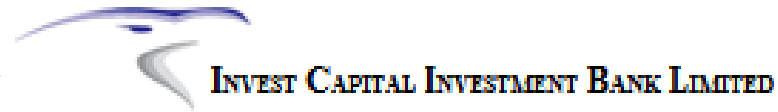
- ✚ About the company
- ✚ Performance of the Company
- ✚ Review of Financial Statements
- ✚ Future Outlook
- ✚ Question/Answer session

About the Company



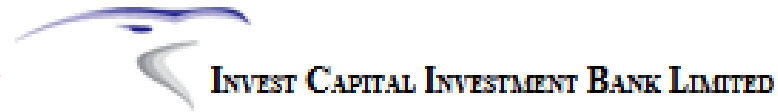
- ✚ Invest Capital Investment Bank Limited ('the Company') is a public limited company incorporated in Pakistan under the repealed Companies Ordinance, 1984 (Repealed with the enactment of the Companies Act, 2017 on May 30, 2017). The Company is engaged in the business of leasing and investment finance activities as a Non-Banking Finance Company (NBFC) and is regulated by the Securities and Exchange Commission of Pakistan (SECP).
- ✚ Invest Capital Investment Bank Limited (ICIBL) was formed after the amalgamation of Asset Investment Bank Limited with Invest Capital & Securities (Private) Limited on 27th March, 2007.

About the Company



- ✦ During 2009, ICIBL entered into a scheme of arrangement for the amalgamation by way of merger with Al-Zamin Leasing Corporation Limited and Al-Zamin Leasing Modaraba.
- ✦ In 2010 the Equity brokerage & money market brokerage business of the company was transferred to Invest Capital Markets Limited “ICML” to meet the Regulations. The “ICML” was subsequently disposed off.

About the Company



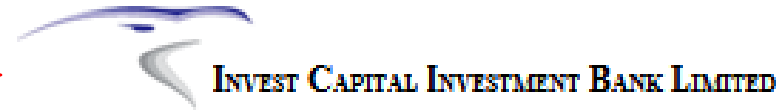
Our Values

InvestBank has a strong belief in ethical business practices, integrity, efficiency and innovation. These four principles serve as corner stones of our company's corporate philosophy.








Our Clients

The Company serves a diverse client base, that includes public and private sector corporations and high net worth individuals, by providing them with a complete and comprehensive range of financial services including Portfolio Management.

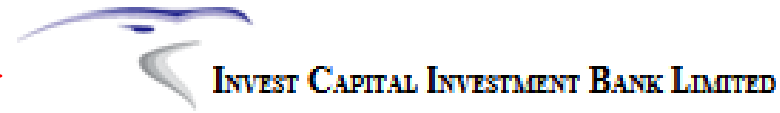
About the Company



Board of Directors

 Mrs. Ayesha Shehryar	Chairperson
 Mr. Muhammad Asif	Chief Executive
 Mr. Muhammad Qasim	Executive Director
 Mrs. Fiza Zahid Muneem	Non-Executive Director
 Mr. Shahab ud Din Khan	Non-Executive Director
 Mr. Ashar Saeed	Independent Director
 Mr. Zahir Qamar	Independent Director

About the Company



✚ Our Management

✚ Mr. Muhammad Asif

Chief Executive

✚ Mr. Naim Ashraf

Company Secretary

✚ Mr. Muhammad Ikram

Chief Financial Officer

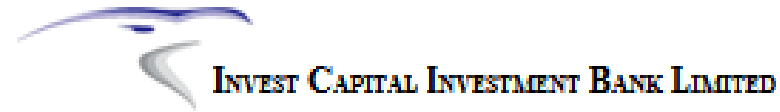
✚ Mr. A. H. Khawar Hassan

Head of Business Development/
HOD Legal & Recovery

✚ Mr. Aamir Ramzan

HOD Compliance

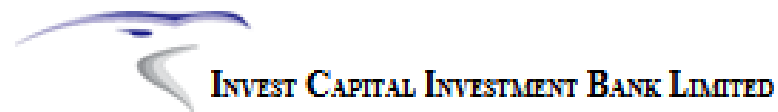
Performance of the Company



The management had focused on the following key matters to keep the entity afloat:-

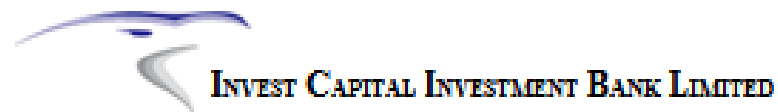
- ✚ Settlement of liabilities
- ✚ Management of Non performing loans
- ✚ Rationalization of Administration cost
- ✚ Disposal of non core assets
- ✚ Revival of new financing business

Latest Financial Position



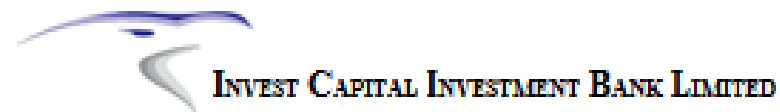
Financial Position as on	June, 30	June, 30
ASSETS	2022	2021
Non-current assets	Rupees	Rupees
Property and equipment	80,852,746	65,798,617
Intangible assets	163,594	233,705
Investment accounted for using equity method	129,861,113	134,774,868
Financial assets at fair value through other comprehensive income	24,372,136	29,434,623
Net investment in finance lease	174,706,254	217,620,005
	-	
Long term loans	162,266,245	28,747,608
Long term security deposits	2,330,225	2,280,225
	574,552,313	478,889,651
Current assets		
Short term musharakah finances	29,651,443	42,853,443
Short term finances	6,561,370	14,650,000
Ijarah rentals receivables	1,265,639	1,301,386
Current portion of non-current assets	388,359,879	365,408,448
Advances, deposits, prepayments and other receivables	20,776,004	10,939,464
Financial assets at fair value through profit or loss	24,418,400	16,822,305
Bank balances	11,847,075	9,676,974
	482,879,810	461,652,020
TOTAL ASSETS	1,057,432,123	940,541,671

Latest Financial Position



Financial Position as on	June, 30	June, 30
	2022	2021
Issued, subscribed and paid-up capital	2,848,668,960	2,848,668,960
Loan from directors	126,000,000	126,000,000
Capital reserve on amalgamation	(2,022,075,992)	(2,022,075,992)
General reserve	102,976,444	102,976,444
Accumulated loss	(599,151,411)	(696,022,819)
Fair value reserve	16,581,336	21,643,823
	472,999,337	381,190,416
Non-current liabilities		
Loan from sponsor	81,392,473	66,392,473
Security deposits from lessees	68,699,785	73,277,390
Redeemable capital	1,500,000	5,100,000
Liability related to outgoing group	19,440,000	22,680,000
	171,032,258	167,449,863
Current liabilities		
Current portion of non-current liabilities	45,680,615	38,374,709
Short term loan from sponsor	-	-
Accrued and other liabilities	147,795,038	142,052,107
Profit / mark up payable	187,094,451	189,752,015
Unclaimed dividend	6,053,456	6,053,456
Provision for taxation - income tax	26,776,968	15,669,105
	413,400,528	391,901,392
TOTAL EQUITY AND LIABILITIES	1,057,432,123	940,541,671

Latest Financial Position



Statement of Profit or Loss		
For the Year Ended June 30, 2022		
	2022	2021
	Rupees	Rupees
Income	110,216,971	65,597,647
Expenses	(26,485,912)	(15,066,286)
	83,731,059	50,531,361
Other income	5,118,135	3,969,991
	88,849,194	54,501,352
Provision reversed / (charged)		
Reversal / (provision)	32,693,531	34,710,470
Profit before taxation	121,542,725	89,211,822
Provision for taxation	(26,269,214)	(6,951,870)
Profit for the year	95,273,511	82,259,952
Earnings per share - Basic and Diluted	0.343	0.289

Latest Financial Position

- ✚ The company has earned an after tax profit of Rs. 95.27 million as compared to an after tax profit of Rs. 83.86 million of the previous year. The main reason for profit is reversal of income suspension and provisions for leases and loans due to handsome recoveries from non-performing leases and loans. The Gross revenue (including other income) of the Company amounted to Rs. 115.34 million as compared to Rs. 69.57 million of the previous year. Proactive monitoring and dedicated recovery efforts led to provision reversal against non-performing loans (NPL's) and investments.

Latest Financial Position

- ✦ The new financing business (leases and loans) undertaken by the Company has negligible infection level due to effective risk management and prudent monitoring, recovery is almost 100% of the billed amount.
- ✦ During the year finances amounting to Rs. 441.34 million were disbursed as against Rs. 270.39 million in the year 2021.
- ✦ Fresh business may further increase during the coming years as all the liabilities have been settled with the lenders.

Future Outlook

- ✦ Going forward, global economic decline is expected to continue in the back drop of Russia-Ukraine conflict, high inflation and monetary tightening policies adopted by Central Banks. Accordingly, IMF has downgraded the expected global growth rate to 2.9% in 2023.
- ✦ Supply chain disruptions and increasing commodity prices driven by geopolitical conflicts have worsened the inflation outlook expectation.
- ✦ The major issue being faced by the company was the liquidity problem which will continue in coming days as well

Future Plan

- ✚ Reduction of Capital U/S 89 (a) of Companies Act 2017.
- ✚ To increase the paid up capital of the Company
- ✚ Conversion from Non-deposit taking company to deposit taking Company.

Question & Answer Session



INVEST CAPITAL INVESTMENT BANK LIMITED

 Questions & Answer

Thank You