

SECURITY INVESTMENT BANK LIMITED (SIBL)

CORPORATE BRIEFING SESSION

For the year ended DECEMBER 31,2019

On September 23rd,2020

At PSX Auditorium

At 11:00 A.M

BRIEFINGS

1. VISION AND MISSION
2. HISTORY AND PROFILE
3. CORE BUSINESS ACTIVITIES
4. GOVERNANCE
5. PATTERN OF SHAREHOLDING
6. CHALLENGES/PROBLEMS OF INVESTMENT BANKS AND SIBL's STANDING
7. FINANCIAL PERFORMANCE
8. CONCLUSION

VISION

Aiming for continued growth, we will further develop our strengths to seize new opportunities and maintain our steadfast commitment.

MISSION

- Meet the challenges of highly competitive market with our expertise, creativity and services.
- Develop & maintain strong client relationship.
- Continuously enhance our contribution towards economical development of the country.
- Determination to strengthen our long-term earnings & will endure return on shareholders 'equity.

HISTORY AND PROFILE

Security Investment Bank Limited (SIBL) is a public limited company incorporated in Pakistan under the Companies Ordinance, 1984 on May 23, 1991 and started its commercial operation on December 31, 1991.

SIB is licensed to carry out business of investment finance services as a Non-Banking Finance Company (NBFC) under section 282C of the Companies Ordinance, 1984 (Now Companies Act, 2017) and the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003.

CORE BUSINESS ACTIVITIES

The Company's core business is providing financing facilities to its valued customers which includes:

1. Corporate financing.
2. Car financing.
3. Consumer Financing including Bike Financing.
4. Personal Loan Facility.
5. Corporate Advisory Services.

GOVERNANCE

BOARD OF DIRECTORS

Haji Jaan Muhammad
Mr. Muhammad Mehboob
Mr. Muhammad Shoaib
Mrs. Samreen Shoaib
Mr. Shaikh Abdullah
Mr. Karim Muhammad Munir

PRESIDENT & CEO

Mr. Zafar.M.Sheikh

AUDIT COMMITTEE

Mr. Shaikh Abdullah (CHAIRMAN)
Haji Jaan Muhammad
Mr. Karim Muhammad Munir

HUMAN RESOURCE AND REMUNERATION COMMITTEE

Mr. Zafar.m.Sheikh
Mr. Muhamad Mehboob

RISK MANAGEMENT COMMITTEE

Mr. Karim Muhamad Munir (CHAIRMAN)
Mr. Muhammad Mehboob
Mr. Muhammad Shoaib
Mr. Zafar.M.Sheikh

CHIEF FINANCIAL OFFICER

Mr. Shakeel Ahmed

GOVERNANCE

INTERNAL CONTROL AND COMPLIANCE

SIBL asserts high benchmark of internal control, compliance and risk assessment. Approved policies and procedures by the Board are being implemented which are updated and reviewed according to requirements. The INTERNAL AUDIT department of company works self-dependently under the supervision of AUDIT COMMITTEE which ensures that all internal controls are working properly and promptly as per standards.

PATTERN OF SHAREHOLDING

CATEGORIES OF SHAREHOLDERS	Shares held	%
SPONSORSHIP	36,842,298.00	71.63%
JOINT STOCK COMPANIES/CORPORATE SECTORS	2,499,807	4.86%
BANKS,DFIs,Insurancs Co. and others	2,282,197	4.44%
INDIVIDUALS	9,809,256	19.07%
TOTAL	51,433,558	100.00%

CHALLENGES OF INVESTMENT BANKS AND **SIBL STANDING**

Pakistan has banking centric financial sector mainly comprised of COMMERCIAL BANKS and due to this most of the investment banks failed to play their role in country's economy.

Approximately 96% of financial sector's assets are held with Scheduled banks, DFIs, MFIs, DNS & Insurance Companies while NBFCs have only 4%. The major reasons of sluggish progress of NBFCs that are encountered as:

- Limited resource mobilization.
- Absence of level playing field.
- Lack of leverages.
- Liquidity problems.

After 2008's crises, commercial banks blocked their credit lines to investment banks which resultantly forced investment banks to limit their business within available equity or shut down their functions.

Ultimately, only 14 investment banks survived and ALHAMDULILAH SIBL is one among them. The management of SIB always strives its best to opt such business policy that are in lined with SECP's policies, funding position and market risk.

FINANCIAL PERFORMANCE

DESCRIPTIONS/YEAR	RS in MILLIONS		
	DECEMBER,2019	DECEMBER,2018	DECEMBER,2017
TOTAL ASSETS	839	819	678
SHARE CAPITAL	514	514	514
EQUITY	639	779	582
FINANCING	242	556	415
INVESTMENTS	333	113	56
INCOME	73.2	73.3	58
PROFIT BEFORE TAX	51	34	74
NET PROFIT AFTER TAX	40	17	61
EPS	0.768	0.335	1.18

****NOTE**

SHORT TERM FINANCING including group loans which have been settled in APRIL 2020

CONCLUSION

The performance of SIBL is satisfactory since its inception as the board and management always adopt prudent approach to ensure sound internal controls, risk management system and significant policies must be in place.

SIBL has been able to operate at sustainable level and it has significant potential for future growth despite of challenges and crisis that has to be faced by company.

The management always tries to grab the opportunities to meet the new challenges for expanding its investments with the guidance of BOD's and Regulators.

QUESTION/ ANSWER SESSION

Thank you