



April 30, 2026

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi.

Subject: **Submission of Revised Shariah Disclosures for the Year Ended December 31, 2025**

Dear Sir,

In compliance with the requirements under Sub-clause 5.6.9A.1 of Clause 5.6.9A and Clause 5A.13.(e)(i) of the PSX Regulations, we hereby submit the revised Shariah disclosures for the year ended December 31, 2025.

These disclosures have been prepared in accordance with the provisions specified under Clause VII of Part I of Schedule IV of the Companies Act, 2017.

We trust that the enclosed disclosures meet the regulatory requirements.

Please inform the TRE Certificate Holders of the Exchange accordingly.

Yours Sincerely,

A handwritten signature in blue ink, appearing to read 'Muhammad Shahid'.

Muhammad Shahid
Company Secretary



Encl: As stated above

DISCLOSURE REQUIREMENT FOR SHARIAH COMPLIANT COMPANIES

Shariah Compliance disclosure as required by fourth schedule to the Companies Act, 2017:

	Note	As on	As on
		31-Dec-25	31-Dec-24
----- (Rupees in '000) -----			
Statement of Financial Position- Liability side:			
Financing obtained as per islamic mode	21	11,899	3,549
Accrued mark up on conventional loan		-	-
Statement of Financial Position- Asset side:			
Shariah compliant Short Term Investments	16	100,000	40,000
Shariah compliant bank balances	17	30,045	44,774
		Year ended	Year ended
		31-Dec-25	31-Dec-24
----- (Rupees in '000) -----			
Statement of Comprehensive Income:			
Revenue earned from shariah compliant business-net	30	6,845,132	6,364,851
Late payments or liquidated damages		-	-
Gain / dividend earned from shariah compliant investment	34	1,478	7,872
Profit earned from shariah complaint bank deposits	34	785	4,688
Exchange gain/(loss) earned	34, 35	(1,760)	2,510
Exchange gain earned from conventional derivative		-	-
Profit paid on Islamic mode of financing			
Finance costs on Islamic mode of financings	36	7,917	4,562
Finance costs on extended credit facility- Shariah compli	36	52,905	93,276
Interest earned on conventional Loan		-	-
Other Income- Shariah Compliant	34		
Income from financial instruments		3,655	12,742
Income from non financial instruments		66,793	6,556
Other Income- Non-shariah Compliant			
Income from financial instruments		-	-
Income from non financial instruments		-	-

Other Disclosure Requirements

Institutions

Soneri Bank Limited
 The Bank of Khyber
 Al-Mezzan Investments
 Pak Qatar Takaful
 Meezan Bank Limited
 First Habib Modaraba
 Dubai Islamic Bank
 MCB Islamic Bank Limited
 IGI Insurance-Takaful window

Relationship

Short term financing
 Short term financing
 Short term investments
 Short term investments
 Bank Account/ Ijarah
 Diminishing Musharka
 Bank Account
 Bank Account
 Takaful

