



LUCKY CORE INDUSTRIES

Lucky Core Industries Limited

5 West Wharf, Karachi 74000

T +92 21 3231 3717-22

UAN 111 100 200

www.luckycore.com

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

May 11, 2026
LCI/ComSec/22A/2026

Dear Sir,

Revised Shariah Disclosures for the Half Year ended December 31, 2025

Pursuant to clause 5.6.9A of the PSX Regulations, we would like to submit that the Company had already complied with the disclosure requirements in its half-yearly financial statements for the period ended December 31, 2025.

However, in view of the recent clarification issued by PSX, the Company hereby resubmits the revised Shariah Disclosures for the half year ended December 31, 2025.

You may please inform the TRE Certificate Holders of the Exchange accordingly.

Sincerely,

Laila Bhatia Bawany
Company Secretary

Encl: As above



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Lucky Core Industries Limited
Shariah Compliance Disclosure (Unconsolidated)
For the half year ended December 31, 2025

Note	December 31, 2025 (Unaudited)			June 30, 2025 (Audited)		
	Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
(PKR in '000)						
Unconsolidated condensed interim statement of financial position - assets						
Long-term investments	-	2,412,491	2,412,491	-	2,412,491	2,412,491
Short-term investments	11	20,120,703	20,120,703	127,000	18,976,368	19,103,368
Bank deposits, bank balances, and TDRs	-	401,744	401,744	-	831,940	831,940
Unconsolidated condensed interim statement of financial position - liabilities						
Long-term loans	12	2,507,922	8,464,039	2,828,160	8,285,653	11,113,813
Lease liabilities	-	-	342,776	-	388,795	388,795
Short-term financing	-	-	12,717,223	50,093	10,457,000	10,507,093
Accrued interest / mark-up on loan or advance	-	22,175	1,138,106	893,374	48,924	942,298
(PKR in '000)						
Unconsolidated condensed interim statement of profit or loss						
Revenue earned from a Shariah-compliant business segment	17.1	-	56,376,327	-	62,272,279	62,272,279
Late payments or liquidated damages	-	-	Not applicable	-	Not applicable	-
Unrealised gain on short term investments	-	-	341,497	-	1,119,952	1,119,952
Realised gain / dividend on short term investments	-	-	599,051	-	270,010	270,010
Profit earned from bank deposits, bank balances, or TDRs	-	-	9,877	-	47,231	47,231
Exchange gain / (loss) earned from actual currency	-	-	(28,557)	-	(10,522)	(10,522)
Exchange gains earned using conventional derivative financial instruments	-	-	Not applicable	-	Not applicable	-
Scrap sales	-	-	101,212	-	133,498	133,498
Gain on disposal of operating fixed assets	-	-	9,913	-	70,162	70,162
Unwinding of staff loans cost	-	-	-	-	550,760	550,760
Gain on bargain purchase	-	-	-	292,555	-	292,555
Other income	-	141,689	-	85,422	-	85,422
Dividend income from long term investments	-	-	340,000	-	-	-
Mark-up / profit on short and long term financing	-	28,449	948,737	307,612	815,474	1,123,086
Interest earned on any conventional loan or advance	-	-	Not applicable	-	Not applicable	-
Discounting charges on receivables	-	17,736	-	46,171	-	46,171
Accretion of interest on lease liabilities	-	-	26,162	-	26,158	26,158
Others charges	-	-	98,213	-	105,063	105,063

Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc:

Name	Relationship
Allied Bank Limited	Short Term Financing and Long Term Financing
Askari Bank Limited	Short Term Financing and Long Term Financing
Bank Alfalah Limited	Short Term Financing and Bank Deposits
BankIslami Pakistan Limited	Short Term Financing
The Bank of Khyber	Short Term Financing
Dubai Islamic Bank Pakistan Limited	Short Term Financing
Faysal Bank Limited	Short Term Financing
Habib Bank Limited	Short Term Financing and Long Term Financing
Habib Metropolitan Bank Limited	Short Term Financing and Bank Deposits
Meezan Bank Limited	Short Term Financing and Long Term Financing
MCB Islamic Bank Limited	Short Term Financing
Standard Chartered Bank (Pakistan) Limited	Short Term Financing
United Bank Limited	Short Term Financing
Al Baraka Bank (Pakistan) Limited	Short Term Financing
HBL Islamic Fixed Term Fund	Investment
NBP Islamic Fixed Term Munafa Plan	Investment
UBL Al-Ameen Islamic Cash Plan	Investment
Meezan Fixed Term Fund	Investment
Alfalah Islamic Stable Return Plan	Investment
Faysal Islamic Mehdood Muddat Plan	Investment
ABL Islamic Fixed Term Plan	Investment
Lucky Islamic Money Market Fund	Investment
Lucky Islamic Fixed Term Plan	Investment
Lucky Islamic Income Fund	Investment
Faysal Islamic Cash Fund	Investment
Alhamra Cash Management Optimizer	Investment
EFU General Insurance Window Takaful Operations	Takaful Operator
Alfalah Insurance Company Limited Window Takaful Operations	Takaful Operator
5th Pillar Family Takaful Limited	Takaful Operator



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Note	December 31, 2025 (Unaudited)			June 30, 2025 (Audited)		
	Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
(PKR in '000)						
Consolidated condensed interim statement of financial position - assets						
Long-term investments	-	10,926,901	10,926,901	-	10,846,537	10,846,537
Short-term investments	-	20,143,524	20,143,524	127,000	18,998,115	19,125,115
Bank deposits, bank balances, and TDRs	-	415,049	415,049	-	1,077,482	1,077,482
Consolidated condensed interim statement of financial position - liabilities						
Long-term loans	2,507,922	8,464,039	10,971,961	2,828,160	8,285,653	11,113,813
Lease liabilities	-	342,776	342,776	-	388,795	388,795
Short-term financing	-	12,717,223	12,717,223	50,093	10,457,000	10,507,093
Accrued interest / mark-up on loan or advance	22,175	1,138,106	1,160,281	893,374	48,924	942,298
(PKR in '000)						
For the six months period ended December 31, 2025 (Unaudited)			For the six months period ended December 31, 2024 (Unaudited)			
(PKR in '000)						
Consolidated condensed interim statement of profit or loss						
Revenue earned from a Shariah-compliant business segment	-	56,336,993	56,336,993	-	62,245,694	62,245,694
Late payments or liquidated damages	-	Not applicable	Not applicable	-	Not applicable	Not applicable
Unrealised gain on short term investments	-	342,570	342,570	-	1,121,607	1,121,607
Realised gain / dividend on short term investments	-	599,051	599,051	-	270,010	270,010
Profit earned from bank deposits, bank balances, or TDRs	-	9,877	9,877	-	47,231	47,231
Exchange gain / (loss) earned from actual currency	-	(29,124)	(29,124)	-	(8,167)	(8,167)
Exchange gains earned using conventional derivative financial instruments	-	Not applicable	Not applicable	-	Not applicable	Not applicable
Scrap sales	-	101,688	101,688	-	134,381	134,381
Gain on disposal of operating fixed assets	-	9,913	9,913	-	70,162	70,162
Unwinding of staff loans cost	-	-	-	-	550,760	550,760
Gain on bargain purchase	-	-	-	292,555	-	292,555
Other income	140,415	-	140,415	86,126	-	86,126
Share of profit from associates	-	80,364	80,364	-	32,242	32,242
Mark-up / profit on short and long term financing	28,449	948,737	977,186	307,612	815,474	1,123,086
Interest earned on any conventional loan or advance	-	Not applicable	Not applicable	-	Not applicable	Not applicable
Discounting charges on receivables	17,736	-	17,736	46,171	-	46,171
Accretion of interest on lease liabilities	-	26,162	26,162	-	26,158	26,158
Others Charges	-	98,213	98,213	-	105,063	105,063

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