

NETSOL TECHNOLOGIES LIMITED

For the Half Year Ended December 31, 2025

Note 20

Shariah Disclosures under clause VII of Part I of the Schedule IV of Companies Act, 2017.

	December 31 2025 (Un-audited)	June 30 2025 (Audited)
	---- Rupees in Thousands ----	
i) Shariah compliant bank deposits/bank balances	1,728,620	2,166,070
ii) Financing obtained as per Islamic mode	1,408,456	1,321,771
iii) Long-term and short-term Shariah Compliant investments	N/A	N/A
iv) Interest/markup accrued on any conventional loan or advance	2,428	10,607
	Half Year Ended December 31,	
	2025	2024
	(Un-audited)	
	---- Rupees in Thousands ----	
v) Revenue earned from a Shariah compliant business segment	4,635,346	4,154,022
vi) Profit earned from Shariah compliant bank deposits/ bank balances	40,050	32,040
vii) Profit paid on Islamic mode of financing	55,920	62,570
viii) Interest earned on any conventional loan or advance	13,480	3,990
ix) Break-up of late payments or liquidated damages	N/A	N/A
x) Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates	58,267	276,256
xi) Exchange gain earned from actual currency	14,145	92,455
xii) Exchange gains earned using conventional derivative financial instruments;	N/A	N/A
xiii) Source and detailed breakup of other income, including breakup of other or miscellaneous portions of other income into Shariah-compliant and non compliant income:		
Shariah Compliant		
i) Gain on sale of operating fixed assets	21,969	76
ii) Rental income	1,050	1,050
Non- Shariah Compliant		
iii) Effect of discounting of long term contract assets	3,413	-

20.1 Relationship with Shariah compliant banks

Name

Habib Metropolitan Bank Limited
 First Habib Modaraba
 Meezan Bank Limited
 Dubai Islamic Bank Pakistan Limited
 Al Baraka Bank Limited
 Bank Alfalah Limited

Relationship

'Funded / Non-funded facility & Bank Balance
 Funded facility
 Bank Balance
 Bank Balance
 Bank Balance
 Bank Balance



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NETSOL TECHNOLOGIES LIMITED - Consolidated

For the Half Year Ended December 31, 2025

Note 21

Shariah Disclosures under clause VII of Part I of the Schedule IV of Companies Act, 2017.

	December 31 2025 (Un-audited) --- Rupees in Thousands ---	June 30 2025 (Audited) --- Rupees in Thousands ---
i) Shariah compliant bank deposits/bank balances	1,781,620	2,172,400
ii) Financing obtained as per Islamic mode	1,408,456	1,321,771
iii) Long-term and short-term Shariah Compliant investments	N/A	N/A
iv) Interest/markup accrued on any conventional loan or advance	2,428	10,607
	Half Year Ended December 31,	
	2025	2024
	(Un-audited)	
	--- Rupees in Thousands ---	
v) Revenue earned from a Shariah compliant business segment	5,767,506	4,209,026
vi) Profit earned from Shariah compliant bank deposits/ bank balances	40,050	32,040
vii) Profit paid on Islamic mode of financing	55,920	62,570
viii) Interest earned on any conventional loan or advance	N/A	N/A
ix) Break-up of late payments or liquidated damages	N/A	N/A
x) Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates	58,267	276,256
xi) Exchange gain earned from actual currency	2,063	92,626
xii) Exchange gains earned using conventional derivative financial instruments;	N/A	N/A
xiii) Source and detailed breakup of other income, including breakup of other or miscellaneous portions of other income into Shariah-compliant and non compliant income:		
Shariah Compliant		
i) Gain on sale of operating fixed assets	21,969	76
ii) Rental income	450	450
Non- Shariah Compliant		
iii) Effect of discounting of long term contract assets	3,413	-

21.1 Relationship with Shariah compliant banks

Name

Habib Metropolitan Bank Limited
First Habib Modaraba
Meezan Bank Limited
Dubai Islamic Bank Pakistan Limited
Al Baraka Bank Limited
Bank Alfalah Limited

Relationship

'Funded / Non-funded facility & Bank Balance

Funded facility

Bank Balance
Bank Balance
Bank Balance
Bank Balance

