



شفا انٹرنیشنل ہسپتال اسلام آباد

Shifa International Hospitals Ltd.

Sector : H-8/4, Islamabad - Pakistan

Tel : 051-8463000

Fax : 051-4863182

April 29, 2026

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


**Mandatory Shariah Disclosures for the Half Year Ended December 31, 2025**

Dear Sir,

In compliance with the Disclosure requirements under clause 5.6.9A and 5A.13(g) of the PSX Regulations, please find attached the Shariah Disclosures for the half year ended December 31, 2025.

You may please inform the TRE certificate holders of the exchange accordingly.

Yours Sincerely,

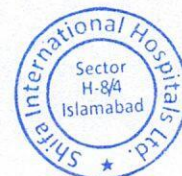
  
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**Muhammad Naeem**  
Company Secretary



**SHIFA INTERNATIONAL HOSPITALS LIMITED**  
**SHARIAH COMPLIANCE DISCLOSURE (UNCONSOLIDATED)**  
**FOR THE HALF YEAR ENDED DECEMBER 31, 2025**

**Shariah Disclosures under Clause VII of Part I of Schedule IV of the Companies Act, 2017**

	<b>Unaudited December 31, 2025</b>	<b>Audited June 30, 2025</b>								
	------(Rupees in '000')-----									
<b>Statement of Financial Position - Liability side</b>										
Long term financing (including current portion) obtained as per islamic mode	1,195,670	1,058,622								
Accrued markup on conventional loan	-	-								
<b>Statement of Financial Position - Asset side</b>										
Long term shariah compliant investments	6,971,093	4,522,553								
Short term shariah compliant investments	1,053,347	1,003,355								
Shariah compliant bank balances	1,545,860	2,442,121								
	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;">Unaudited</th> </tr> <tr> <th colspan="2" style="text-align: center;">Six months period ended</th> </tr> <tr> <th style="text-align: center;">December 31, 2025</th> <th style="text-align: center;">December 31, 2024</th> </tr> <tr> <th colspan="2" style="text-align: center;">------(Rupees in '000')-----</th> </tr> </thead> </table>		Unaudited		Six months period ended		December 31, 2025	December 31, 2024	------(Rupees in '000')-----	
Unaudited										
Six months period ended										
December 31, 2025	December 31, 2024									
------(Rupees in '000')-----										
<b>Statement of Comprehensive Income</b>										
Net revenue earned from shariah compliant business segment	15,386,641	13,923,394								
Late payments or liquidated damages	Not applicable	Not applicable								
Gain on investment and dividend earned on shariah compliant investments	49,992	68,755								
Profit earned from shariah compliant bank balances	99,362	73,122								
Exchange gain earned from actual currency	9,949	274								
Exchange gain earned on conventional derivative financial instruments	Not applicable	Not applicable								
Profit paid on islamic mode of financing	61,941	81,478								
Interest earned on conventional loan or advance	Not applicable	Not applicable								
<b>Source and detailed breakup of other income</b>										
<b>Shariah compliant</b>										
Profit on bank balances	99,362	73,122								
Un-realised gain on investments at fair value through profit or loss	49,992	17,829								
Sale of scrap	7,477	8,063								
Gain on disposal of property, plant and equipment	755	1,665								
Dividend income from subsidiary	-	50,926								



	<b>Unaudited</b>	
	<b>Six months period ended</b>	
	<b>December 31, 2025</b>	<b>December 31, 2024</b>
	<b>----- (Rupees in '000') -----</b>	
Exchange gain on foreign currency translation	9,949	274
Miscellaneous income	17,722	16,108
<b>Non-compliant income</b>		
Profit on bank balances	6,280	5,422
Miscellaneous income	807	771

**Relationship with shariah compliant financial institutions / takaful operators**

<b>Name</b>	<b>Relationship</b>
Al Baraka Bank (Pakistan) Limited	Funded facility and bank balance
Meezan Bank Limited	Funded / non-funded facility and bank balance
Habib Bank Limited	Funded / non-funded facility and bank balance
Dubai Islamic Bank Pakistan Limited	Bank balance
Faysal Bank Limited	Bank balance
Bank Alfalah Limited	Funded facility and bank balance
First Habib Modaraba	Funded facility
EFU General Insurance Limited	Takaful
Jubilee General Insurance Company Limited	Takaful

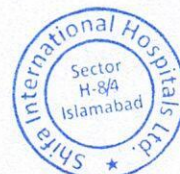
The Company also has relationship with shariah compliant Asset Management Companies (AMCs), in respect of investment in mutual funds amounting to Rs. 1,053.35 million (June 30, 2025: Rs. 1,003.36 million).



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**SHARIAH COMPLIANCE DISCLOSURE (CONSOLIDATED)**  
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**Shariah Disclosures under Clause VII of Part I of Schedule IV of the Companies Act, 2017**

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	----- <b>(Rupees in '000')</b> -----									
<b>Statement of Financial Position - Liability side</b>										
Long term financing (including current portion) obtained as per islamic mode	1,495,671	1,058,621								
Accrued markup on conventional loan	-	-								
<b>Statement of Financial Position - Asset side</b>										
Long term shariah compliant investments	812,698	740,157								
Short term shariah compliant investments	1,053,347	1,003,355								
Shariah compliant bank balances	1,812,725	2,691,664								
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Late payments or liquidated damages	Not applicable	Not applicable								
Gain on investment and dividend earned on shariah compliant investments	49,992	17,829								
Profit earned from shariah compliant bank balances	99,362	74,597								
Exchange gain earned from actual currency	9,949	274								
Exchange gain earned on conventional derivative financial instruments	Not applicable	Not applicable								
Profit paid on islamic mode of financing	62,690	81,478								
Interest earned on conventional loan or advance	Not applicable	Not applicable								
<b>Source and detailed breakup of other income</b>										
<b>Shariah compliant</b>										
Profit on bank balances	99,362	74,597								
Un-realised gain on investments at fair value through profit or loss	49,992	17,829								
Sale of scrap	7,477	8,063								
Gain on disposal of property, plant and equipment	755	1,780								
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	<b>Six months period ended</b>	
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	<b>----- (Rupees in '000') -----</b>	
Miscellaneous income	19,561	16,458
<b>Non-compliant income</b>		
Profit on bank balances	7,641	5,422
Un-realised gain on investments at fair value through profit or loss	1,217	3,750
Interest income on treasury bills	17,812	25,392
Miscellaneous income	807	794

**Relationship with shariah compliant financial institutions / takaful operators**

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The Group also has relationship with shariah compliant Asset Management Companies (AMCs), in respect of investment in mutual funds amounting to Rs. 1,053.35 million (June 30, 2025: Rs. 1,003.36 million).

