



By PUCARS and Courier

30th April 2026
Reference No.: CPL/COR/PSX/142

Regulatory Affairs Division
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

Attention: Hafiz Maqsood Munshi
Unit Head, Listed Companies Compliance

Dear Sirs,

Re: Resubmission of Shariah Disclosure in Compliance with PSX Regulations

This is with reference to Notice No. PSX/N-435 dated 17th April 2026, regarding clarification of Shariah disclosure requirements under Clauses 5.6.9A and 5A.13(g) of the PSX Regulations, and subsequent correspondence. In light of the clarification provided, we have reviewed and updated our Shariah disclosure for the period ended 31st December 2025.

The Company has ensured full compliance with Clause VII of Part I of Schedule IV of the Companies Act, 2017. All required fields have been duly completed, and non-applicable items have been appropriately marked as "Not Applicable".

The revised Shariah Disclosure is enclosed and has been resubmitted through PUCARS, as advised.

Yours truly,

Majid Muqtadir
Company Secretary

Enclosed as above.



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

As per the requirements of the fourth schedule to the Act, Shariah compliant companies and companies listed on the Islamic Index shall disclose the following:

	(Un-audited) December 31, 2025	(Audited) June 30, 2025
	----- (Rupees in '000) -----	
Loans / advances obtained as per Islamic mode	Not applicable	Not applicable
Long term shariah compliant investments	18,160,968	18,160,968
Shariah Compliant bank deposits / bank balances	146,247	358,094
Accrued markup on conventional loans	1,140,531	1,661,730

	(Un-audited) December 31, 2025	(Un-audited) December 31, 2024
	----- (Rupees in '000) -----	
Revenue earned from shariah compliant business segment	146,281,241	143,490,732
Gain or loss earned on Shariah compliant investments	Not applicable	Not applicable
Profit earned from Shariah-compliant bank deposits / bank balances	23,773	115,934
Exchange gain earned	Not applicable	Not applicable
Markup paid on islamic mode of financing	Not applicable	Not applicable
Profit earned on conventional loan	38,331	41,327
Finance costs on conventional mode of financing	1,323,887	1,931,267

The Company has relationship with Askari Bank Limited, Bank Islami Pakistan Limited, Al Baraka Bank, United Bank Limited, Dubai Islamic Bank Pakistan Limited, Meezan Bank, Faysal Bank and Bank of Punjab being Islamic Banks.

