

OLP MODARABA
SHARIAH DISCLOSURE UNDER CLAUSE VII OF PART I OF SCHEDULE IV OF COMPANIES ACT, 2017
FOR THE HALF YEAR ENDED DECEMBER 31, 2025

		December 31, 2025	June 30, 2025
		(Rupees)	
Disclosures in relation to the Statement of Financial Position - Liability Side:			
(i)	Financing (long-term, short-term, or lease financing) obtained as per Islamic mode;		
	Redeemable capital	14	5,280,593,019
	Term finance arrangements	13	742,414,186
(ii)	Interest or Markup accrued on any conventional loan or advance;		
Disclosures in relation to the Statement of Financial Position - Asset Side:			
(iii)	Long-term and short-term Shariah Compliant Investments:		
	Short term investments	12	41,703
	Long-term and short-term Shariah Compliant Advances:		
	Diminishing Musharakah	5	6,916,440,759
	Ijarah Assets	6	569,097,022
(iv)	Shariah-Compliant bank deposits, bank balances, and TDRs;		
	Cash and Bank Balances	10	598,263,121
Disclosures in relation to the Statement of Comprehensive Income			
		Six Months Period ended	
		December 31, 2025	December 31, 2024
		(Rupees)	
(v)	Revenue earned from a Shariah-compliant business segment;		
	Income on diminishing musharaka arrangements	p&l	545,231,905
	Ijarah rentals earned	p&l	185,489,262
(vi)	Break-up of late payments or liquidated damages;		
	Late payment charges and others transferred to charity payable account		1,111,139
(vii)	Gain or loss or dividend earned on shariah compliant investments or share of profit from Shariah-compliant associates;		
	Dividend income		1,108,422
(viii)	Profit earned from Shariah-compliant bank deposits, bank balances, or TDRs;		
	Profit on bank balances		33,318,311
(ix)	Exchange gain earned from actual currency		
(x)	Exchange gains earned using conventional derivative financial instruments;		
(xi)	Profit paid on Islamic modes of financing;		
	Financial and other charges	16	(354,816,429)
(xii)	Total Interest earned on any conventional loan or advance;		
(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; and		
	Gain on disposal of ijarah assets		6,964,311
	Miscellaneous income		12,017,232
(xiv)	Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc.		
	Name of the Modaraba's shariah compliant financial institutions		Arrangement
	Al Baraka Bank (Pakistan) Limited		Bank deposits and borrowings
	Allied Bank Limited		Bank deposits and borrowings
	Pakistan Mortgage Refinance Company Limited		Borrowings
	Meezan Bank Limited		Bank deposits and borrowings
	Habib Metropolitan Bank Limited		Bank deposits and borrowings
	MCB Islamic Bank Limited		Bank deposits and borrowings
	Standard Chartered Bank (Pakistan) Limited		Bank deposits


Chief Executive Officer




Chief Financial Officer