Packages Limited

Shariah Compliance Disclosure (Unconsolidated)

For the six-month period ended June 30, 2026

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

Description	June 30, 2026 Un-audited (Rupees in thousands)		December 31, 2025 Audited (Rupees in thousands)	
	Shariah Compliant	Conventional	Shariah Compliant	Conventional
Disclosures required in relation to the Statement of Financial Position – Liability Side				
Loans obtained - Long term	4,000,000	12,982,650	4,000,000	13,838,900
Loans obtained - Short term	-	1,547,399	-	394,758
Interest or mark–up accrued	41,030	389,290	-	339,878
Disclosures required in relation to the Statement of Financial Position – Asset Side				
Short–term investments	-	110,000	-	110,000
Bank balances	12	257,502	-	232,515

	Six month ended June 30, 2026 Un-audited (Rupees in thousands)		Six month ended June 30, 2025 Un-audited (Rupees in thousands)	
	Shariah Compliant	Conventional	Shariah Compliant	Conventional
Disclosures required in relation to the Statement of Profit or Loss				
Revenue earned from business segment	429,428	-	370,296	-
Break–up of late payment or liquidated damages	-	-	-	-
Gain or loss or dividend earned on investments or share of profit from associates	2,948,530	82,682	2,260,931	60,132
Finance cost	225,705	800,846	51,923	581,971
Breakup of other income into Shariah–compliant and non–compliant				
Profit on disposal of operating fixed assets	744	-	-	-
Technical fee from Packages Lanka (Private) Limited	40,699	-	35,569	-
Liabilities no longer payable written back	-	-	12,189	-
Gain on unwinding of long term advances	650	-	-	-
Exchange gain earned from actual currency - net	-	-	9,110	-
Exchange gains earned using conventional derivative financial instruments	-	-	-	-
Profit on loan to subsidiary company	-	67,176	-	108,165
Profit earned from bank deposits, bank balances or TDRs	-	5,110	-	5,095

Other Disclosures

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

Relationship with Shariah–compliant financial institution	**Relationship**
Faysal Bank	Bank balances and borrowing

Packages Limited

Shariah Compliance Disclosure (Consolidated)

For the six-month period ended June 30, 2026

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

	June 30, 2026		December 31, 2025	
	Un-audited		Audited	
Description	**Shariah Compliant**	**Conventional**	**Shariah Compliant**	**Conventional**
Disclosures required in relation to the Statement of Financial Position – Liability Side				
Loans obtained - Long term	**29,258,330**	**44,045,946**	27,389,318	50,315,038
Loans obtained - Short term	**24,009,840**	**40,620,488**	21,245,145	32,238,270
Interest or mark–up accrued	**1,037,171**	**1,982,455**	1,288,951	1,541,257
Disclosures required in relation to the Statement of Financial Position – Asset Side				
Short–term investments	**231,000**	**2,581,567**	587,697	1,544,205
Bank balances	**441,242**	**6,867,137**	1,477,433	3,910,107

	Six-month period ended June 30, 2026		Six-month period ended June 30, 2025	
	Un-audited		Un-audited	
	Shariah Compliant	**Conventional**	**Shariah Compliant**	**Conventional**
Disclosures required in relation to the Statement of Profit or Loss				
Revenue earned from business segment	**108,303,029**	**-**	97,163,373	-
Break–up of late payment or liquidated damages	**-**	**-**	-	-
Gain or loss or dividend earned on investments or share of profit from associates	**1,060,365**	**191,903**	210,698	89,731
Finance cost	**2,734,189**	**4,533,532**	2,473,220	4,778,833
Breakup of other income into Shariah–compliant and non–compliant				
Net profit on disposal of operating fixed assets and investment property	**2,969**	**-**	**-**	-
Liabilities no longer payable written back	**70,939**	**-**	90,292	-
Exchange gain earned from actual currency - net	**82**	**88,634**	-	-
Exchange gains earned using conventional derivative financial instruments	**-**	**-**	-	-
Total interest earned on conventional loans/advances	**-**	**-**	-	-
Rental income from investment properties	**28,735**	**-**	36,460	-
Scrap sales	**92,400**	**-**	86,942	-
Profit earned from bank deposits, bank balances or TDRs	**14,027**	**8,507**	14,321	9,258
Miscellaneous	**20,870**	**-**	2,112	-
Gain on remeasurement of Sindh Infrastructure Development Cess (SIDC)	**1,076,392**	**-**	-	-
Government grant	**2,155**	**111,297**	2,155	124,327
Income from short term investments	**-**	**151,462**	-	53,869

Other Disclosures

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

Relationship with Shariah–compliant financial institution	**Relationship**
Faysal Bank Limited	Bank balances and borrowing
Meezan Bank Limited	Bank balances and borrowing
Bank Of Khyber	Bank balances and borrowing
Bank Islami Pakistan Limited	Bank balances and borrowing
MCB Islamic Bank Limited	Bank balances and borrowing
National Bank Pakistan	Bank balances and borrowing
Bank Alfalah Limited	Bank balances and borrowing
Soneri Bank Limited	Borrowing
United Bank Limited	Bank balances and borrowing
Dubai Islamic bank	Bank balances and borrowing
Standard Chartered Pakistan	Bank balances and borrowing
First Habib Modarba	Borrowing
Window Takaful Operations of IGI General Insurance Limited	Window Takaful Operators