PAKISTAN REFINERY LIMITED
SHARIAH RELATED DISCLOSURES
FOR THE YEAR ENDED JUNE 30, 2026

Description	Conventional	Audited June 30, 2026 Shariah compliant	Total	Conventional	Audited June 30, 2025 Shariah compliant	Total
			(Rupees in thousand)			
Statement of financial position						
Assets						
Investment accounted for using the equity method	**-**	**50,936**	**50,936**	-	57,676	57,676
Investments	**5,381,310**	**-**	**5,381,310**	1,385,124	-	1,385,124
Accrued mark-up on savings accounts	**874**	**-**	**874**	579	-	579
Cash and bank balances	**1,239,425**	**83,331**	**1,322,756**	2,821,969	17,749	2,839,718
Liabilities						
Long-term borrowings	**9,150,000**	**-**	**9,150,000**	9,650,000	2,700,000	12,350,000
Short-term borrowings	**4,746,553**	**2,700,000**	**7,446,553**	15,473,492	-	15,473,492
Lease liability	**123,578**	**-**	**123,578**	135,766	-	135,766
Accrued mark-up / profit on bank borrowings	**139,510**	**128,645**	**268,155**	653,022	3,323	656,345
Statement of profit or loss						
Revenue from contracts with customers	**-**	**350,838,916**	**350,838,916**	-	310,351,355	310,351,355
Sources and breakup of other income						
Income from financial assets						
Profit on deposits	**642,303**	**8,760**	**651,063**	973,283	20,372	1,026,193
Income on treasury bills	**151,532**	**-**	**151,532**	944,296	-	1,039,652
Interest on late payments	**21,466**	**-**	**21,466**	5,984	-	5,984
Others						
Rental income	**-**	**14,172**	**14,172**	-	74,506	74,506
Pipeline charges	**-**	**14,072**	**14,072**	-	24,178	24,178
Insurance claim	**112,321**	**-**	**112,321**	213,778	-	213,778
Crude oil testing services	**-**	**-**	**-**	-	1,369	1,369
Gain (net) on disposal of operating assets	**-**	**1,805**	**1,805**	-	155,629	155,629
Sale of scrap	**-**	**39,539**	**39,539**	-	97,661	97,661
Exchange gain earned from actual currency	**-**	**-**	**-**	47,920	-	47,920
Exchange gain earned using conventional derivatives	**-**	**-**	**-**	-	-	-
Others	**23,021**	**-**	**23,021**	11,767	-	13,202
	950,643	**78,348**	**1,028,991**	2,197,028	373,715	2,700,072
Finance cost						
Mark-up / profit on running finance	**140,667**	**118,714**	**259,381**	125,050	-	125,050
Mark-up on short term borrowings	**2,542,774**	**-**	**2,542,774**	1,629,485	-	2,176,155
Mark-up / profit on long term borrowings	**1,343,664**	**236,861**	**1,580,525**	898,700	195,332	1,452,563
Finance charge on lease liability	**23,051**	**-**	**23,051**	18,994	-	25,325
Exchange loss	**32,864**	**-**	**32,864**	-	-	-
Others	**12,041**	**-**	**12,041**	27,428	-	8,463
	4,095,061	**355,575**	**4,450,636**	2,699,657	195,332	3,787,556
Share of (loss) / income of associate	**-**	**(5,038)**	**(5,038)**	-	787	787
Dividend received from associate	**-**	**1,702**	**1,702**	-	4,252	4,252
Mark-up / profit paid	**4,520,593**	**295,182**	**4,815,775**	3,299,149	272,879	3,572,028

Relationship with Shariah Compliant financial institutions

The Company has banking relationship with Shariah compliant banks namely, Dubai Islamic Bank Limited, Faysal Bank Limited, MCB Islamic Bank Limited and Meezan Bank Limited.