ZIL LIMITED

September 16, 2026

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

Subject: **Submission of Revised Shariah Disclosures for the Half Year Ended June 30, 2026**

Dear Sir,

This is with reference to your letter No. PSX/Gen- 1073 dated September 11, 2026. In compliance with the requirements under Clause 5.6.9A of and Clause 5A.13(e) of the PSX Regulations, we hereby submit the revised Shariah disclosures for the half year ended June 30, 2026.

These disclosures have been prepared in accordance with the provisions specified under Clause VII of Part I of Schedule IV of the Companies Act, 2017.

We trust that the enclosed disclosures meet the regulatory requirements.

Please inform the TRE Certificate Holders of the Exchange accordingly.

Yours Sincerely,

ZIL Limited

Nadir Ali
Company Secretary

Encl: As stated above

ZIL Head Office: Ground Floor, Bahria Complex III, M. T. Khan Road, P.O. Box 8840, Karachi 74000, Pakistan.
Tel: +9221-35630251-60 Fax: 9221-35630266 Website: www.zil.com.pk

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SHARIAH DISCLOSURE UNDER CLAUSE VII OF PART I OF SCHEDULE IV OF THE COMPANIES ACT 2017

Shariah compliance disclosure as required by fourth schedule of the Companies Act 2017:

		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		(Rupees in '000)	
Statement of Financial Position- Liability side:			
i	Financing obtained as per islamic mode	55,698	11,899
ii	Accrued mark up on conventional loan	Zero	Zero
Statement of Financial Position- Asset side:			
iii	Short term investments-shariah compliant	73,100	100,000
iv	Shariah compliant bank balances	7,758	32,133

		June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
		(Rupees in '000)	
Statement of Comprehensive Income			
v	Revenue earned from shariah compliant business-net	3,441,668	3,183,342
vi	Late payments or liquidated damages	Zero	Zero
vii	Gain/dividend earned from shariah compliant investment	1,756	185
viii	Profit earned from shariah complaint bank deposits	213	427
ix	Exchange gain/loss earned from actual currency	388	(1,319)
x	Exchange gain earned from conventional derivatives	Zero	Zero
xi	Profit paid on islamic mode of finance		
	Finance costs on Islamic mode of financings	4,018	5,820
	Finance costs on extended credit facility- shariah compliant	14,219	26,543
xii	Interest earned on conventional loans	Zero	Zero
xiii	Other income shariah compliant		
	Income from financial instruments	1,969	2,170
	Income from non financial instruments	21,238	14,247
	Other inocme non shariah compliant		
	Income from financial instruments	Zero	Zero
	Income from non financial instruments	Zero	Zero

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Other Disclosure requirements

xiv **Relationship with Shariah Compliant Institutions:**

	Arrangements
Soneri Bank Limited	Running musharika/ Bank account/ Short term investments
The Bank of Khyber	Current account / Islamic Financing
Al-Meezan Investments	Short term investments
Pak Qatar Takaful	Short term investments
Meezan Bank Limited	Current account / Ijarah
First Habib Modaraba	Diminishing musharika
Dubai Islamic Bank	Bank account
MCB Islamic Bank Limited	Bank account
IGI Insurance-Takaful Window	Takaful

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