No. ASECT/SH-DISCL/Q2/2026
September 16, 2026

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

Subject: UPDATED SHARIAH DISCLOSURE FOR THE PERIOD ENDED JUNE 30, 2026

Dear Sir,

With reference to the PSX Notice No PSX/Gen-1073 dated September 11, 2026, issued in continuation of earlier notice No. PSX/N-435 dated April 17, 2026, regarding Shariah compliance disclosure requirements pursuant to Clauses 5.6.9 A and 5A.13(e)(ii) of the PSX Regulations, read with Clause VII of Part I of the Schedule IV of the Companies Act, 2017, the Sharia disclosure for the half year ended June 30, 2026 is attached as Annexure 'A'.

The disclosure is being made to ensure complete compliance with the applicable provisions of the PSX Regulations and the Companies Act, 2017, in accordance with the nature and applicability of the respective requirements, including, where applicable, on a 'Not Applicable/Zero' basis.

The Company will ensure compliance with the applicable Shariah disclosure requirements in all future financial reporting.

You are requested to disseminate the above information to TREC Holders of the Exchange.

With regards

Zahida

Zahida Awan
Company Secretary
Ph: 111333200 Ext. 5376

CC:
Mr. Atif Islam Siddique
AGM, Unit Head, Listed Companies Compliance
Regulatory Affairs Division, Stock Exchange Building
Stock Exchange Road, Karachi.

PAKISTAN TELECOMMUNICATION COMPANY LIMITED
NOTES TO AND FORMING PART OF THE CONDENSED INTERIM UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED JUNE 30, 2026 (UN-AUDITED)

DISCLOSURE REQUIREMENTS FOR SHARIAH COMPLIANT COMPANIES

Following information has been disclosed as required under amended part I clause VII of Fourth Schedule to the Companies Act, 2017 as amended via S.R.O.1278(I)/2024 dated August 15, 2024:

	Note	June 30, 2026 (Un-Audited)			December 31, 2025 (Audited)		
		Conventional	**Shariah compliant**	**Total**	Conventional	Shariah compliant	Total
		Rupees in thousands			Rupees in thousands		
Statement of Financial Position							
Assets							
Long term investments	10	**18,933,857**	**122,170,967**	**141,104,824**	16,933,857	122,170,967	139,104,824
Loans and advances	11	**123,156,130**	**4,454,682**	**127,610,812**	123,354,295	2,920,391	126,274,686
Short term investments		**-**	**-**	**-**	-	-	-
Cash and bank balances	14	**19,034,270**	**113,011**	**19,147,281**	22,342,605	54,182	22,396,787
Liabilities							
Long term loans from banks	6	**185,525,308**	**23,500,000**	**209,025,308**	179,187,242	31,333,029	210,520,271
Short term financing	8	**7,552,807**	**37,980,675**	**45,533,482**	10,473,933	34,047,757	44,521,690
Lease liabilities		**-**	**1,099,176**	**1,099,176**	-	1,100,944	1,100,944
Accrued interest / Current portion of long term loans from banks		**2,425,999**	**191,799**	**2,617,798**	2,198,396	76,771	2,275,167

	Note	June 30, 2026 (Un-Audited)			June 30, 2025 (Un-Audited)		
		Conventional	**Shariah compliant**	**Total**	Conventional	Shariah compliant	Total
		Rupees in thousands			Rupees in thousands		
Statement of Profit or Loss							
Revenue	16	**-**	**63,751,634**	**63,751,634**	-	58,911,768	58,911,768
Late payment surcharges		**450,812**	**-**	**450,812**	317,168	-	317,168
Gain / (loss) or dividend earned on short-term investments or share of profit / (loss) from associates		**-**	**-**	**-**	-	-	-
Profit earned on bank deposits and bank balances		**135,967**	**8**	**135,975**	282,300	66	282,366
Interest income earned from subordinated debts		**7,073,346**	**-**	**7,073,346**	2,537,179	-	2,537,179
Dividend income		**-**	**2,000,346**	**2,000,346**	-	-	-
Income from short term investments		**-**	**-**	**-**	-	-	-
Foreign exchange gain / (loss) - net from actual currency		**771,101**	**(390,853)**	**380,248**	-	657,904	657,904
Finance costs	18	**9,948,050**	**3,377,665**	**13,325,715**	3,683,023	3,461,493	7,144,516
Scrap sales		**-**	**18,722**	**18,722**	-	6,272	6,272
Gain on disposal of property and equipment		**-**	**2,760**	**2,760**	-	226,032	226,032
Exchange gain earned using conventional derivative financial instruments		**-**	**-**	**-**	-	-	-
Government grants recognised		**-**	**644,832**	**644,832**	-	450,285	450,285
Re-chargeable projects income		**-**	**496,835**	**496,835**	-	329,986	329,986
Rental income		**-**	**389,518**	**389,518**	-	243,292	243,292
Other income		**-**	**55,926**	**55,926**	-	100,894	100,894

Other dislosure requirements

Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc

Name	**Relationship**
Al Baraka Bank (Pakistan) Limited	Borrowing / Collection account
Bank Islami Pakistan Limited	Borrowing / Collection account
Dubai Islamic Bank Pakistan Limited	Bank deposits / Collection account
Meezan Bank Limited	Borrowing / Collection account
MCB Islamic Bank Limited	Borrowing / Collection account
Faysal Bank Limited	Bank deposits / Borrowing / Collection account
Allied Bank Limited (Islamic)	Borrowing

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DISCLOSURE REQUIREMENTS FOR SHARIAH COMPLIANT COMPANIES

Following information has been disclosed as required under amended part I clause VII of Fourth Schedule to the Companies Act, 2017 as amended via S.R.O.1278(I)/2024 dated August 15, 2024:

	Note	June 30, 2026 (Un-Audited)			December 31, 2025 (Audited)		
		Conventional	Shariah compliant	Total	Conventional	Shariah compliant	Total
		Rupees in thousands			Rupees in thousands		
Consolidated Statement of Financial Position							
Assets							
Long term investments		-	51,427	51,427	-	51,427	51,427
Loans to banking customers		47,994,093	20,277,489	68,271,582	50,835,548	17,933,939	68,769,487
Loans and advances		1,237,460	7,497,891	8,735,351	1,183,462	5,958,320	7,141,782
Short term investments	9	22,685,203	2,059,323	24,744,526	41,862,654	2,087,350	43,950,004
Cash and bank balances	10	37,350,565	844,071	38,194,636	38,040,613	713,724	38,754,337
Liabilities							
Long term loans from banks		212,897,272	33,166,667	246,063,939	214,301,231	41,999,695	256,300,926
Short term financing		16,767,156	63,588,148	80,355,304	28,503,236	42,984,427	71,487,663
Lease liabilities		-	70,655,196	70,655,196	-	68,200,523	68,200,523
Deposits from banking customers		133,792,867	7,768,498	141,561,365	148,249,774	7,950,095	156,199,869

	Note	June 30, 2026 (Un-Audited)			June 30, 2025 (Un-Audited)		
		Conventional	Shariah compliant	Total	Conventional	Shariah compliant	Total
		Rupees in thousands			Rupees in thousands		
Consolidated Statement of Profit or Loss							
Revenue	12	8,680,283	192,984,923	201,665,206	69,252,133	55,346,973	124,599,106
Late payment surcharges		450,812	-	450,812	317,168	-	317,168
Gain / (loss) on short-term investments		-	713,073	713,073	467,940	-	467,940
Dividend income		-	-	-	-	-	-
Share of profit / (loss) from associates		-	-	-	-	-	-
Profit earned on bank deposits and bank balances		653,060	7,209	660,269	448,479	6,349	454,828
Income from short term investments		945,761	51,248	997,009	3,442,602	222,856	3,665,458
Foreign exchange gain / (loss) - net from actual currency		393,469	(404,695)	(11,226)	(1,790,658)	616,431	(1,174,227)
Finance costs		15,612,733	6,815,507	22,428,240	11,959,888	7,127,400	19,087,288
Ijarah financing		-	143,094	143,094	-	24,129	24,129
Gain on disposal of property and equipment		-	365,412	365,412	-	248,574	248,574
Exchange gain earned using conventional derivative financial instruments		-	-	-	246,766	-	246,766
Government grants recognised		-	2,807,885	2,807,885	-	1,630,285	1,630,285
Re-chargeable projects income		-	496,835	496,835	-	329,986	329,986
Rental income		-	753,528	753,528	-	667,734	667,734
Other income		12,197	633,568	645,765	35,616	114,043	149,659

Other dislosure requirements

Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc

Name	Relationship
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Bank Islami Pakistan Limited	Borrowing / Collection account
Dubai Islamic Bank Pakistan Limited	Bank deposits / Collection account
Meezan Bank Limited	Borrowing / Collection account / Takaful / Ijara
MCB Islamic Bank Limited	Borrowing / Collection account
Faysal Bank Limited	Bank deposits / Borrowing / Collection account
Bank Makramah Limited	Bank deposits / Collection account
Allied Bank Limited (Islamic)	Borrowing / Collection account
Bank AL Habib Limited (Islamic)	Bank deposits / Collection account
EFU General Insurance Limited - WTO	Takaful
UBL Ameen Islamic Banking	Takaful / Ijara
JS Investments Limited	Investment - Mutual Fund