SAIF GROUP

SAIF POWER LIMITED

Ref: SPL/PSX/09/16/2026
Date: September 16, 2026

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

Subject: **SHARIAH DISCLOSURE FOR THE HALF YEAR ENDED JUNE 30, 2026**

Dear Sir,

With reference to the PSX Notice No PSX/Gen-1073 dated September 11, 2026 on 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, please find attached the required **"Shariah Disclosure"** for the half year ended June 30, 2026, as **Annexure "A"**.

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

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

Yours Sincerely,
for SAIF POWER LIMITED

Waseemullah
Company Secretary

CC: Mr. Atif Islam Siddique AGM, Unit Head, Listed Companies Compliance Regulatory Affairs Division, PSX.

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SAIF POWER LIMITED
SHARIAH COMPLIANCE DISCLOSURE
for the six months period ended June 30, 2026

Annexure - A

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

	30-Jun-26 (Un-audited)		31-Dec-25 (Audited)	
	Shariah-Compliant	Conventional	Shariah-Compliant	Conventional
	Amount in PKR			
Disclosure required in relation to the Statement of Financial Position -				
Liability side				
Sub-ordinated loan	-	827,992,459	-	909,667,146
Short-term borrowings	1,488,440,214	3,130,724,570	1,551,752,727	2,158,472,900
Interest or markup accrued	-	-	-	-
Disclosure required in relation to the Statement of Financial Position -				
Asset side				
Long term loan to an Associated Company	-	1,418,456,809	-	1,321,741,935
Running Finance Facility to an Associated Company	-	1,474,351,103	-	1,459,238,432
Short term investments	-	299,922,539	200,000,000	418,497,965
Bank Balances	7,890	7,364,658	2,210	11,457,264

	30-Jun-26 (Un-audited)		30-Jun-25 (Un-audited)	
	Shariah-Compliant	Conventional	Shariah-Compliant	Conventional
	Amount in PKR			
Disclosure required in relation to the Statement of Profit or Loss				
Revenue earned from business segments	2,429,756,118	-	4,524,902,766	-
Late payment / liquidated damages	-	-	-	-
Gain or loss or dividend earned on investments or share of profit from associates	-	-	-	-
Interest expense	79,784,902	154,413,371	103,616,213	360,471,650
Breakup of 'other income' into Shariah / Non-shariah compliant:				
Profit on deposit accounts	882,747	-	480,946	-
Return on investment	13,425,870	-	112,482,797	-
Markup income on loan facilities to an Associated Company	175,460,117	-	158,849,724	-
Delay payment interest income - from CPPA	71,982,616	-	244,810,378	-
Gain on sale of property, plant and equipment	449,693	-	-	-
Exchange gain	-	4,227,513	-	-

Other disclosure

Relationship with Shariah-compliant financial institutions, including banks is as follows:

Name of Financial Institution / Bank	Relationship
Meezan Bank Limited	Bank balance and Short term Borrowings
Faysal Bank Limited	Short term borrowings
Dubai Islamic Bank Limited	Short term borrowings
Bank Islami Pakistan Limited	Short term borrowings
Bank Alfalah (Islamic) Limited	Short term borrowings

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