A Wholly Owned Subsidiary of
The Bank of Punjab

FIRST PUNJAB MODARABA

(An Islamic Financial Institution)

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

17-September-2026

SUBJECT: MANDATORY SHARIAH DISCLOSURE FOR THE HALF YEAR ENDED JUNE 30, 2026

Dear Sir,

In compliance with the Disclosure requirements under clause 5.6.9A.1 and 5A.13(g) of the PSX Regulations, please find attached the Shariah Disclosures for the half year ended June 30, 2026.

You may please inform the TRE Certificate Holders of the Exchange accordingly.

Yours Sincerely,

Chief Financial Officer

First Punjab Modaraba
Office # 100, 3rd Floor

Office No.100, 3rd Floor, National Tower, 28-Egerton Road, Lahore.
PABX: (+92-42) 36365191, 36365192-3 URL: www.punjabmodaraba.com.pk

FIRST PUNJAB MODARABA
SHARIAH COMPLIANCE DISLOSURE
FOR THE HALF YEAR ENDED JUNE 30, 2026

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

			Note	Unaudited 30-Jun-26	Audited 31-Dec-25
				-------- Rupees------------	
Statement of Financial Position - Liability Side :					
(i)	Financing/ Subordinated Fund obtained as per Islamic mode	Shariah Compliant	14	**2,000,000,000**	2,000,000,000
(ii)	Profit accrued on sub ordinated funds	Shariah Compliant	19	**111,126,696**	173,204,148
Statement of Financial Position - Asset Side :					
(iii)	Long-term and short-term Shariah compliant Investments	Shariah Compliant		**4,000,000**	4,000,000
(iv)	Shariah-compliant bank deposits, bank balances, and TDR	Shariah Compliant	13	**55,365,983**	81,460,724

				Unaudited Six months period ended 30-Jun-26	30-Jun-25
				-------- Rupees------------	
Statement of Profit or Loss					
(v)	Revenue earned from a Shariah-compliant business segment	Shariah Compliant		**95,300,119**	117,592,000
(vi)	Break-up of late payments or liquidated damages;			-	-
(vii)	Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates;			-	-
(viii)	Profit earned from Shariah-compliant bank deposits, bank balances, or TDR	Shariah Compliant	17	**3,777,087**	5,092,587
(ix)	Exchange gain earned from actual currency			-	-
(x)	Exchange gains earned using conventional derivative financial instruments			-	-
(xi)	Profit paid on Islamic mode of financing	Shariah Compliant		**108,235,026**	277,281,348
(xii)	Total Interest earned on any conventional loan or advance			-	-
(xiii)	Source and detailed breakup of other income, including breakup of other or miscellaneous portions of other income into Shariah-compliant and non compliant income				
	- Gain on transfer of ijarah assets	Shariah Compliant	17	**706,045**	3,111,371
	- Gain on sale of own assets	Shariah Compliant	17	**5,000**	-
	- Processing fee	Shariah Compliant	17	**503,235**	232,038
	- Documentation charges	Shariah Compliant	17	**376,165**	313,850
	- Cheque return charges	Shariah Compliant	17	**748,000**	972,500
	- Gain on settlement of Musharakah arrangements	Shariah Compliant	17	**1,257,498**	1,823,465
	- Gain on settlement of Murabahah arrangements	Shariah Compliant	17	**3,873,143**	-
	- Miscellaneous income	Shariah Compliant	17	**719,168**	998,655
(xiv)	Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc.				

Name of Financial Institutions	Arrangement
The Bank of Punjab	Subordinated Fund and Bank Balance
Bank Islami Pakistan Limited	Bank Balance
NRSP Microfinance Bank	Bank Balance
Askari General Insurance Company Limited	Takaful
United Window Takaful Operator	Takaful
TPL Insurance Ltd.	Takaful
Shaheen Insurance Company Limited	Takaful
Adamjee Insurance Company Ltd	Takaful
Asia Insurance Company Limited	Takaful