



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**

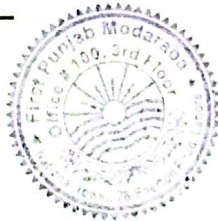
Dear Sir,

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
SHARIAH COMPLIANCE DISCLOSURE
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 ----- Rupees-----	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 subordinated 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 ----- Rupees-----	Audited 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

The Bank of Punjab
Bank Islami Pakistan Limited
NRSP Microfinance Bank
Askari General Insurance Company Limited
United Window Takaful Operator
TPL Insurance Ltd.
Shaheen Insurance Company Limited
Adamjee Insurance Company Ltd
Asia Insurance Company Limited

Arrangement

Subordinated Fund and Bank Balance
Bank Balance
Bank Balance
Takaful
Takaful
Takaful
Takaful
Takaful
Takaful