

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

	June 30, 2026 (Un-audited) Rupees	December 31, 2025 (Audited) Rupees
Unconsolidated Statement of Financial Position		
Assets		
Long term & Short-term Shariah compliant Investments	21,266,233,987	16,574,851,720
Shariah-compliant bank deposits and bank balances	1,630,741,169	2,570,306,526
Liabilities		
Financing (long-term, short-term, or lease financing) obtained as per Islamic mode	5,810,075,635	2,015,743,018
Interest or mark-up accrued on any conventional loan or advance	-	-
	June 30, 2026 (Un-audited) Rupees	June 30, 2025 (Un-audited) Rupees
Unconsolidated Statement of Comprehensive Income		
Revenue earned from a shariah compliant business segment	25,898,148,393	21,718,456,391
Break-up of late payment and liquidated charges	-	-
Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates	202,240,561	107,266,601
Profit earned from Shariah-compliant bank deposits, bank balances or TDRs	57,598,763	25,226,496
Exchange (loss incurred) / gain earned from actual currency	(140,246,324)	561,142,058
Exchange gains earned using conventional derivative financial instruments	-	-
Profit paid on Islamic mode of financing	47,606,045	16,431,108
Total Interest earned on any conventional loan or advance	38,494,395	203,288,748
Shariah compliant - Other Income		
- Gain on disposal of property	4,265,495	4,907,257
- Miscellaneous income	163,785,517	25,990,113
Non-Shariah compliant - Other Income		
- Profit on deposit accounts	7,014,816	5,020,608
- Income on mutual funds	863,220	-
Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc.		
Allied Bank Limited	Bank Deposits	
Bank Al Habib Limited	Bank Deposits & IERF/EFS Facility	
Bank Islami Pakistan Limited	Bank Deposits	
Faysal Bank Limited	Bank Deposits	
FINJA Microfinance Bank Limited	Bank Deposits	
Habib Bank Limited	Bank Deposits & IERF/EFS Facility	
Habib Metropolitan Bank Limited	Bank Deposits & IERF/EFS Facility	
MCB Bank Limited	Bank Deposits & IERF/EFS Facility	
Meezan Bank Limited	Bank Deposits & IERF/EFS Facility	
Standard Chartered Bank (Pakistan) Limited	Bank Deposits	
Samba Bank Limited	Bank Deposits & IERF/EFS Facility	
United Bank Limited	Bank Deposits & IERF/EFS Facility	
Soneri Bank Limited	Bank Deposits & IERF/EFS Facility	
AKD Islamic Cash Fund	Investment	
AWT ISLAMIC MONEY MARKET FUND	Investment	
HBL ISLAMIC FIXED TERM FUND PLAN-IV (HBL IFTF PLAN-IV)	Investment	
HBL Islamic Money Market Fund (HBLISMMF)	Investment	
BMA Islamic Noor Cash Fund	Investment	
NBP ISLAMIC MONEY MARKET FUND	Investment	
NBP RIBA FREE SAVINGS FUND	Investment	
AL AMEEN ISLAMIC INCOME FUND - Class 'C'	Investment	
LAKSON ISLAMIC MONEY MARKET FUND	Investment	
Pak Qatar Cash Plan	Investment	
ATLAS ISLAMIC MONEY MARKET FUND	Investment	
Atlas Islamic Stock Fund	Investment	
ALHAMRA CASH MANAGEMENT OPTIMIZER	Investment	
ALHAMRA ISLAMIC INVESTMENT SAVINGS FUND	Investment	
Alfalah Islamic Amdani Fund (AIRAF)	Investment	
Meezan Cash Fund	Investment	
Meezan Sovereign Fund	Investment	
Meezan Islamic Income Fund	Investment	
Faysal Islamic Financial Growth Fund-II-Growth	Investment	

Faysal Islamic Mehdoood Muddat Plan-XX	Investment
Faysal Islamic Mehdoood Muddat Plan-XXIII	Investment
Mahaana Islamic Cash Plan	Investment
AL Habib Islamic Cash Fund	Investment
JS Islamic Money Market Fund	Investment
ABL Islamic Money Market Plan I	Investment
Faysal Islamic Cash Fund - Growth	Investment
UBL - AL-AMEEN ISLAMIC CASH PLAN-I	Investment
AL-AMEEN ISLAMIC ASSET ALLOCATION FUND - Class 'C'	Investment
Faysal Halal Amdani Fund-II	Investment
Faysal Islamic Financial Growth Plan-II	Investment
Faysal Islamic Sovereign Plan - I	Investment
Alfalah Islamic Stable Return Plan - 16	Investment
Alfalah Islamic Money Market Fund (AIMMF)	Investment
FIMMF - Faysal Islamic Mahdood Muddat Plan-XX	Investment
FIMMF - Faysal Islamic Mahdood Muddat Plan-XXIII	Investment
ABL ISLAMIC FIXED TERM PLAN - IV	Investment
ABL ISLAMIC FIXED TERM PLAN V	Investment

	June 30, 2026 (Un-audited) Rupees	December 31, 2025 (Audited) Rupees
Consolidated Statement of Financial Position		
Assets		
Long term & Short-term Shariah compliant Investments	6,859,501,164	4,969,708,473
Shariah-compliant bank deposits and bank balances	1,885,548,288	5,821,073,071
Liabilities		
Financing (long-term, short-term, or lease financing) obtained as per Islamic mode	5,810,075,635	2,034,199,243
Interest or mark-up accrued on any conventional loan or advance	-	-

	June 30, 2026 (Un-audited) Rupees	June 30, 2025 (Un-audited) Rupees
Consolidated Statement of Comprehensive Income		
Revenue earned from a shariah compliant business segment	49,715,861,103	36,739,108,828
Break-up of late payment and liquidated charges	-	-
Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates	215,589,697	107,266,601
Profit earned from Shariah-compliant bank deposits, bank balances or TDRs	57,976,753	32,650,118
Exchange (loss incurred) / gain earned from actual currency	(158,014,307)	528,418,129
Exchange gains earned using conventional derivative financial instruments	-	-
Profit paid on Islamic mode of financing	47,606,045	18,196,108
Total Interest earned on any conventional loan or advance	6,413,902	14,916,741
Shariah compliant - Other Income		
- Gain on disposal of property	52,115,921	4,714,634
- Miscellaneous income	327,712,643	42,292,909
Non-Shariah compliant - Other Income		
- Profit on deposit accounts	7,014,816	5,020,608
- Income on mutual funds	863,220	-

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

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