51. SHARIAH DISCLOSURE UNDER CLAUSE VII OF PART I OF SCHEDULE IV OF THE COMPANIES ACT, 2017

		2026		2025	
	Note ref	Conventional	Shariah Compliant	Conventional	Shariah Compliant
			Rupees		
Statement of Financial Position – Assets					
Long term investments	9.1.1	5,301,477	211,584,298	5,048,664	108,549,918
Short term investments	16	82,334,728	Not Applicable	26,556,772	Not Applicable
Bank balances	18	20,489,601	155,599	40,482,631	1,354,907
Statement of Financial Position – Liability					
Long term finances	21 & 29	363,318,932	Not Applicable	505,295,819	Not Applicable
Lease liabilities	22	Not Applicable	103,708,408	Not Applicable	133,584,543
Short term borrowings	28	205,892,286	55,000,000	333,967,875	75,000,000
Accrued mark-up	27	18,772,704	4,079,653	37,726,821	5,287,319
Statement of Profit or Loss and Other Comprehensive Income					
Revenue earned from shariah compliant business segment	32	Not Applicable	3,841,176,077	Not Applicable	4,330,539,341
Late payments or liquidated damages	–	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Un-realised gain on remeasurement of investments	9.1	252,813	127,162,378	Not Applicable	Not Applicable
Realised gain / (loss) on sale of investments	9.1	Not Applicable	- 20,381,888	Not Applicable	Not Applicable
Dividend income	36	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Share of profit from shariah compliant associates	–	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Exchange gain / (loss) on conventional derivative financial instruments – net	–	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Exchange gain earned from actual currency	–	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Total interest earned on any conventional loan or advance	14.1	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Mark-up on short and long term financing and leases	38	120,990,721	8,512,553	172,582,381	13,485,637
Other income					
a) Profit on bank deposits	36	2,970,807	Not Applicable	13,562,171	Not Applicable
b) Rental income	36	Not Applicable	42,505,546	Not Applicable	39,428,388
c) Grant income (SBP TERF on conventional financing)	36 & 23	19,523,074	Not Applicable	18,888,644	Not Applicable
d) Gain on revaluation of investment property	36	Not Applicable	8,711,425	Not Applicable	Not Applicable
e) Gain on sale of property, plant and equipment	36	Not Applicable	24,401,219	Not Applicable	3,549,825

The Company has banking relationship with the following shariah-compliant financial institutions including banks and takaful operators.

Name	Note ref	Relationship
a) National Bank of Pakistan – Islamic Banking	28.1	Short Term Financing
b) OLP Modaraba	22	Lease Liability
c) National Bank of Pakistan – Islamic Banking	18	Bank Balances
d) The Premier Insurance Limited – Window Takaful Operations	26	Takaful Operator
e) Atlas Insurance Limited – Window Takaful Operations	26	Takaful Operator