



ATTOCK REFINERY LIMITED

ARL/FA/ca/1500.03/17608

April 30, 2026

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

Dear Sir,

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

Pursuant to the requirements of clause 5.6.9A of PSX Regulations, please find attached the Shariah Disclosures under Clause VII of Part I of Schedule IV of the Companies Act, 2017, for the half year ended December 31, 2025.

You may disseminate this information to the TRE Certificate Holders of the Exchange.

Sincerely,
For Attock Refinery Limited




(SAIF-UR-REHMAN MIRZA)
Company Secretary

c.c. Director/HOD (Surveillance, Supervision and Enforcement Department),
Securities and Exchange Commission of Pakistan,
NIC Building, Jinnah Avenue, Blue Area,
Islamabad

ATTOCK REFINERY LIMITED
SHARIAH RELATED DISCLOSURES
FOR THE PERIOD ENDED DECEMBER 31, 2025

Description	Un-audited December 31, 2025			Audited June 30, 2025		
	Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
Assets						
long term investments	-	13,264,915	13,264,915	8,046,635	5,218,280	13,264,915
Short term investments	42,315,915	-	42,315,915	48,654,020	-	48,654,020
Accrued interest on savings accounts	110,980	162,303	273,283	230,364	136,871	367,235
Cash and bank balance	42,836,413	6,502,821	49,339,234	29,737,754	9,804,551	39,542,305

Liabilities						
Long-term borrowings	-	-	-	-	-	-
Short-term borrowings	-	-	-	-	-	-
Lease Liability	273,849	-	273,849	339,045	-	339,045
Accrued mark-up on long-term borrowings	-	-	-	-	-	-
Accrued mark-up on short-term borrowings	-	-	-	-	-	-

Statement of profit or loss	Un-audited December 31, 2025			Un-audited December 31, 2024		
	Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
Revenue from contracts with customers	-	137,063,650	137,063,650	-	160,759,607	160,759,607
Exchange (loss incurred) / gain earned from actual currency	(49,228)	(983)	(50,211)	66,802	1,452	68,254
Exchange gains earned using conventional derivative financial instruments	-	-	-	-	-	-
Total Interest earned on any conventional loan or advance	-	-	-	-	-	-
Sources and breakup of other income						
Income on bank deposits	3,939,367	246,319	4,185,686	6,974,620	291,757	7,266,377
Income on late payments	33,653	-	33,653	100,498	-	100,498
Income on mutual funds measured at fair value through profit or loss	152,166	-	152,166	-	-	-
	4,125,186	246,319	4,371,505	7,075,118	291,757	7,366,875

Others						
Income from crude desalter operations	1,201	-	1,201	287	-	287
Rental income	-	76,456	76,456	-	85,365	85,365
Handling and service charges	-	17,712	17,712	-	13,275	13,275
Penalties from carriage contractors	2,586	-	2,586	2,118	-	2,118
Income from crude decanting	-	-	-	-	-	-
Insurance agency commission	-	-	-	-	-	-
Sale of scrap	-	31,766	31,766	-	22,159	22,159
Profit on disposal of operating assets	-	11,335	11,335	-	12,257	12,257
Calibration charges	-	1,216	1,216	-	1,265	1,265
Miscellaneous	-	8,634	8,634	-	10,746	10,746
	3,787	147,119	150,906	2,405	145,067	147,472
	4,128,973	393,438	4,522,411	7,077,523	436,824	7,514,347

Finance cost						
Exchange loss/(gain) - net	141,269	-	141,269	169,495	-	169,495
Interest on long term financing measured at amortized cost	-	-	-	-	-	-
Interest on short term financing measured at amortized cost	-	-	-	-	-	-
Interest on lease liability measured at amortized cost	30,488	-	30,488	38,857	-	38,857
Bank and other charges	597	-	597	1,429	-	1,429
	172,354	-	172,354	209,781	-	209,781

Sources and detailed break-up of Non-refinery Income						
Dividend income form associated companies	-	258,282	258,282	-	648,876	648,876

Relationship with Shariah-compliant financial Institutions

The Company has relationships with banks having Islamic window of operations, in respect of bank balances/instruments amounting to Rs 6,499.02 million (2024 : Rs 9,801.94 million). The institutions are as follows

1. Meezan Bank Limited
2. Al Baraka Bank (Pakistan) Limited
3. Faysal Bank Limited

