

AIL/PSX/25-26/Q4/FIN

April 23, 2026

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

SUBJECT: MANDATORY SHARIAH DISCLOSURES FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025

Dear Sir,

In compliance with the requirements of PSX Regulations i.e., Clause 5.6.9A and Clause 5A.13(g), please find attached the consolidated and unconsolidated Shariah disclosures for the six months period ended December 31, 2025.

You may please inform the TRE certificate holders of the exchange accordingly.

Yours sincerely,
For **Agriauto Industries Limited**

Shah

Shaharyar Ashraf Khan
Company Secretary



Head Office :
5th. Floor, House of Habib, 3 JCHS, Block-7/8,
Main Shara-e-Faisal, Karachi.
Tel : 92-21-34541540, 34541543
PABX : 34312030, Fax : 92-21-34549284

Factory :
Hub Chowki, Distt. Lasbella, Balochistan.
Tel : (92-0853) 364326, 363559
Fax : (92-0853) 363631
E-mail : info@agriauto.com.pk

AGRIAUTO INDUSTRIES LIMITED
SHARIAH COMPLIANCE DISCLOSURE (CONSOLIDATED)
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025

	Note	-----As at December 31, 2025-----			-----As at June 30, 2025-----		
		Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
----- Rupees in '000 ----- Rupees in '000 -----							
Statement of Financial Position - Asset							
Short-term investments	10	75,336	-	75,336	75,347	-	75,347
Bank balances	11	230,676	5,573	236,249	155,996	21,991	177,987
Accrued profit / interest on deposit accounts	9	3,126	-	3,126	2,666	-	2,666
Statement of Financial Position - Liability							
Lease liabilities		-	4,947	4,947	-	8,412	8,412
Long-term financings - secured	12	401,401	-	401,401	472,891	-	472,891
Short-term financings - secured	13	541,252	490,013	1,031,265	547,155	233,323	780,478
Markup accrued	13	26,130	8,332	34,462	24,205	2,249	26,454

	Note	Six months period ended December 31, 2025			Six months period ended December 31, 2024		
		Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
----- Rupees in '000 ----- Rupees in '000 -----							
Statement of Profit or Loss							
Turnover - net	15	-	8,401,567	8,401,567	-	4,680,371	4,680,371
Late payments or liquidated damages		-	-	-	-	-	-
Profit / interest on short-term investments and deposit accounts	17	5,374	-	5,374	6,649	-	6,649
Gain / (loss) on investments		-	-	-	-	-	-
Gain on disposal of operating fixed assets	16 & 17	-	3,475	3,475	-	1,290	1,290
Scrap sales	17	-	9,476	9,476	-	4,580	4,580
Liabilities no longer payable - written back	17	-	-	-	-	38,029	38,029
Miscellaneous income	17	-	2,212	2,212	-	4,729	4,729
Exchange loss on foreign currency transactions - net	16	-	6,787	6,787	-	9,248	9,248
Exchange gains earned using conventional derivative financial instruments		-	-	-	-	-	-
Miscellaneous expense	16	-	3,073	3,073	-	-	-
Amortisation of deferred income		2,354	-	2,354	2,479	-	2,479
Profit / interest expense:							
- accrued		89,796	19,724	109,520	106,289	16,381	122,670
- paid		61,466	13,641	75,107	80,730	19,213	99,943

Other disclosure requirements

The Group has facilities with Islamic banks for short-term financings (i.e., Istisna / Musawamah / Tijarah / Murabaha / Musharika), letter of guarantee, letter of credit amounting to Rs. 1,500 million (June 30, 2025: Rs. 3,200 million), Rs. 650 million (June 30, 2025: Rs. 650 million) and Rs. 1,650 million (June 30, 2025: Rs. 900 million) respectively.

The Group has no insurance relationships with takaful operators.

Relationship with Shariah-compliant financial institutions, including banks (have been disclosed in respective notes to the consolidated condensed interim financial statements) is as follows:

Name	Relationship
Bank Al-Habib Limited	Funded / Non-funded facility and bank balance
Dubai Islamic Bank Pakistan Limited	Funded / Non-funded facility and bank balance
Faysal Bank Limited	Funded / Non-funded facility and bank balance
Habib Bank Limited	Funded / Non-funded facility and bank balance
Habib Metropolitan Bank Limited	Funded / Non-funded facility and bank balance
Meezan Bank Limited	Funded / Non-funded facility and bank balance
National Bank of Pakistan	Funded / Non-funded facility and bank balance
Standard Chartered Bank (Pakistan) Limited	Funded / Non-funded facility and bank balance
The Bank of Punjab	Funded / Non-funded facility and bank balance
United Bank Limited	Funded / Non-funded facility and bank balance



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AGRIAUTO INDUSTRIES LIMITED
SHARIAH COMPLIANCE DISCLOSURE (UNCONSOLIDATED)
FOR THE HALF YEAR ENDED DECEMBER 31, 2025

	-----As at December 31, 2025-----			-----As at June 30, 2025-----		
	Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total

Note ----- Rupees in '000 ----- Rupees in '000 -----

Statement of Financial Position - Asset

Long-term investment	-	1,144,006	1,144,006	-	1,144,006	1,144,006
Short-term investments	10	38,285	-	38,285	-	38,285
Bank balances		37,162	816	37,974	1,811	39,785
Accrued profit / interest on deposit accounts		2,576	-	2,576	-	2,098

Statement of Financial Position - Liability

Lease liabilities		-	4,947	-	8,412	8,412
Long-term financings - secured	12	262,557	-	262,557	-	306,445
Short-term financings - secured	14	541,252	490,013	1,031,265	233,323	780,478
Markup accrued	14	22,697	8,180	30,877	19,758	21,736

	Six months period ended December 31, 2025			Six months period ended December 31, 2024		
	Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total

----- Rupees in '000 ----- Rupees in '000 -----

Statement of Profit or Loss

Turnover - net	16	-	5,344,203	5,344,203	-	3,188,817	3,188,817
Late payments or liquidated damages		-	-	-	-	-	-
Profit / interest on short-term investments and deposit accounts	18	3,506	-	3,506	3,085	-	3,085
Gain / (loss) on investments		-	-	-	-	-	-
Dividend income from subsidiary company	18	-	343,202	343,202	-	343,202	343,202
Gain on disposal of operating fixed assets	18	-	649	649	-	1,305	1,305
Scrap sales	18	-	4,453	4,453	-	4,252	4,252
Liabilities no longer payable - written back	18	-	-	-	-	33,062	33,062
Miscellaneous income	18	-	2,212	2,212	-	4,729	4,729
Exchange loss on foreign currency transactions - net	17	-	3,628	3,628	-	6,793	6,793
Exchange gains earned using conventional derivative financial instruments		-	-	-	-	-	-
Miscellaneous expense	17	-	880	880	-	-	-
Amortisation of deferred income		1,129	-	1,129	1,129	-	1,129
Profit / interest expense:							
- accrued		72,844	19,494	92,338	77,000	13,521	90,521
- paid		53,518	13,292	66,810	52,835	12,466	65,301

Other disclosure requirements

The Company has facilities with Islamic banks for short-term financings (i.e., Istisna / Musawamah / Tijarah / Murabaha / Musharakah), letter of guarantee and letter of credit amounting to Rs. 1,000 million (June 30, 2025: Rs. 1,750 million), Rs. 325 million (June 30, 2025: Rs. 325 million) and Rs. 950 million (June 30, 2025: Rs. 450 million) respectively.

The Company has no insurance relationships with takaful operators.

Relationship with Shariah-compliant financial institutions, including banks (have been disclosed in respective notes to the unconsolidated condensed interim financial statements) is as follows:

Name	Relationship
Bank Al-Habib Limited	Funded / Non-funded facility and bank balance
Faysal Bank Limited	Funded / Non-funded facility and bank balance
Habib Bank Limited	Funded / Non-funded facility and bank balance
Habib Metropolitan Bank Limited	Funded / Non-funded facility and bank balance
Meezan Bank Limited	Funded / Non-funded facility and bank balance
National Bank of Pakistan	Funded / Non-funded facility and bank balance
Standard Chartered Bank (Pakistan) Limited	Funded / Non-funded facility and bank balance
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