



Towellers Limited



TOWELLERS HOUSE,
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April 30, 2026

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

Subject: MANDATORY SHARIAH DISCLOSURE FOR THE HALF YEAR ENDED DECEMBER 31, 2025

Dear Sir

In compliance with the requirements of PSX regulations 5.6.9A.1 and 5.6.9A.2. please find attached Shariah disclosure for the half year ended December 31, 2025

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

Thanking You

Yours Sincerely,

M. Farhan Adil
Company Secretary



Disclosures Required in relations to the Statement of Financial Position—Liability Side:

(i) Financing (long-term, short-term, or lease financing) obtained as per Islamic mode;	808,001,703	822,508,784
(ii) Interest or mark-up accrued on any conventional loan or advance	NA	NA

Disclosures Required in the Statement of Financial Position – Asset Side:

(iii) Long term and Short term Shariah compliant investments	368,129,077	246,543,690
(iv) Shariah-compliant bank deposits, bank balances, and TDRs;	691,077,407	743,498,795

Disclosures Required in relation to the Statement of Comprehensive Income:

(v) Revenue earned from a Shariah-compliant business segment;	5,747,281,729	12,347,001,878
(vi) Break-up of late payments or liquidated damages;	NA	NA
(vii) Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates;	15,566,667	50,536,535
(viii) Profit earned from Shariah-compliant bank deposits, bank balances, or TDRs;	23,866,672	61,426,754
(ix) Exchange gain earned from actual currency	42,395,689	166,243,528
(x) Exchange gains earned using conventional derivative financial instruments	NA	NA
(xi) Profit paid on Islamic mode of financing;	13,125,689	9,405,506
(xii) Total Interest earned on any conventional loan or advance	1,328,297	13,111,476
Source and detailed breakup of other income, including breakup of other or		
(xi) miscellaneous portions of other income into Shariah-compliant and non-compliant income;	2,810,998	2,930,159

Other Disclosure Requirements**(xii) Relationship with Shariah compliant financial institutions.**

Bank Alhabib Limited.
Dubai Islamic Bank of Pakistan.
Albaraka Bank Limited Pakistan,
Faysal Bank Limited

Facilities from Islamic banks

The Company has facilities with Islamic Bank for Islamic Export Financing Scheme and SBP Financing Scheme for Renewable Energy to Rs.777.55 million and Rs.30.45 respectively.

Takaful operators

The Company has Takaful relationship with Century Insurance Company Limited and EFU General Insurance Company Limited.

