

Bhanero Textile Mills Limited

BTM-SEC-087-2026

April 30, 2026

Mr. Hafiz Maqsood Munshi
Unit Head, Listed Companies Compliance,
Regulatory Affairs Division,
Pakistan Stock Exchange Ltd,
Karachi.

Sir,

Resubmission of Shariah Disclosure in Compliance with PSX Regulations

This is with reference to Notice No. PSX/N-435 dated 17th April 2026, regarding clarification of Shariah disclosure requirements under Clauses 5.6.9A and 5A.13(g) of the PSX Regulations, and subsequent correspondence. In light of the clarification provided, we have reviewed and updated our Shariah disclosure for the period ended 31st December 2025.

The Company has ensured full compliance with Clause VII of Part I of Schedule IV of the Companies Act, 2017. All required fields have been duly completed, and non-applicable items have been appropriately marked as "Not Applicable".

The revised Shariah Disclosure is enclosed and has been resubmitted through PUCARS, as advised.

Regards,

For Bhanero Textile Mills Limited



Company Secretary

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BHANERO TEXTILE MILLS LIMITED
SHARIAH COMPLIANCE DISCLOSURE
FOR THE SIX MONTHS PERIOD ENDED DECEMBER 31, 2025

	December 31, 2025	June 30, 2025
	<i>Rupees</i> <i>(Un-Audited)</i>	<i>Rupees</i> <i>(Audited)</i>
SHARIAH COMPLIANCE DISCLOSURE		
Statement of Financial Position		
<i>Liabilities</i>		
Long term financing-islamic mode	1,182,272,056	2,570,020,586
Short term financing-islamic mode	2,455,110,728	2,500,025,176
Accrued Markup-Conventional	86,186,512	57,664,271
<i>Assets</i>		
Sharia-Compliant bank deposits, bank balances	503,389,172	91,664,623
Sharia-Compliant TDR	640,100,000	120,100,000
	December 31, 2025	December 31, 2024
	<i>Rupees</i> <i>(Un-Audited)</i>	<i>Rupees</i> <i>(Un-Audited)</i>
Statement of Comprehensive Income		
Revenue earned from a shariah compliant business segment	15,959,996,566	17,013,043,972
Late payments charges or liquidated damages	-	-
Changes in fair value of shariah compliant investments	4,602,030	-
Profit earned from Shariah-compliant bank deposits, bank balances, or TDRs	5,827,477	10,779,386
Exchange gain earned from actual currency	150,327,044	20,568,558
Exchange gains earned using conventional derivative financial instruments	-	-
Profit paid on islamic mode of financing	157,260,792	210,074,286
Interest earned on any conventional advance	-	-
Breakup of income		
Sharia-Compliant income		
Profit on term deposit receipts	5,827,477	10,779,386
Changes in fair value of shariah compliant investments	4,602,030	-
Gain on disposal of property, plant and equipment	97,734	1,075,510
Reversal of ECL	1,614,061	4,788,262
Non-Compliant Income		
Profit on saving accounts and TDRs	44,819,262	48,324,009
Exchange gain on foreign currency	92,363	(10,369)

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

Name	Relationship
Askari bank limited	Bank balance and short term borrowing
Bank Islamic Pakistan Limited	Bank balance, long term financing and short term borrowing
Meezan Bank Limited	Bank balance and short term borrowing
Al-Baraka Bank	Bank balance
United Bank Limited	Long term financing and short term borrowing
Dubai Islamic Bank	Bank balance and long term financing
Habib Metropolitan Bank Limited	Bank Balance


