



Habib Insurance Company Limited

Head Office : Habib Square, M.A. Jinnah Road, P.O. Box # 5217, Karachi.
Tel: 32424211, 32421882, 32420516, 32424030, 38 & 39
UAN : 111-030303 Fax : (92-21) 2421600

April 30, 2026

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

Subject: **Mandatory Shariah Disclosures for the year ended December 31, 2025**

Dear Sir,

In compliance with the requirement of PSX Regulation i.e. Clause 5.6.9A and Clause 5A.13(e), please find attached the Shariah disclosure for the year ended December 31, 2025.

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

Thanking you,

Yours faithfully,

For and on behalf of
Habib Insurance Company Limited.

Muhammad Asif
Company Secretary

Habib Insurance Company Limited

Statement of Financial Position & Profit or Loss For the year ended December 31, 2025

Description	Note	OTF		PTF	
		2025	2024	2025	2024
------(Rs. in '000)-----					
Statement of Financial Position					
Short term borrowings as per Islamic mode		-	-	-	-
Accrued finance cost on conventional loan		-	-	-	-
Long term investments - Shariah compliant	5	159,045	-	-	-
Bank balances - Shariah compliant	9	62,901	224,438	256,943	424,743
Statement of Profit or Loss					
Revenue earned from a shariah-compliant business segment		(30,957)	(6,280)	(88,061)	(29,426)
Profit earned from Shariah-compliant bank balances/ deposits	18	4,391	32,955	10,413	50,622
Profit paid on Islamic mode of financing		-	-	-	-
Source and detailed breakup of other income					
<i>Other income earned from shariah compliant:</i>					
Income from bank deposits	18	4,391	32,955	10,413	50,662
Investment income	17	14,912	-	22,648	-
Mudariib Fees	19	12,692	15,198	(12,692)	(15,198)
Exchange gain		-	-	-	-
<i>Other-income earned from non-shariah complaint:</i>					
Income from bank deposits	-	-	-	-	-
Income from short term investments	-	-	-	-	-

