



Power Cement Limited

May 05, 2026

The General Manager
Pakistan Stock Exchange Limited
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 Clause 5.6.9A and 5A.13(g) of the PSX Regulations, we hereby submit the Shariah Disclosure for the half year ended December 31, 2025.

You may please inform the TRE Certificate Holders of the exchange accordingly.

Yours Sincerely,

Salman Gogan
Company Secretary

Encl: as above

27. SHARIAH COMPLIANCE STATUS DISCLOSURE

	(Unaudited) December 31, 2025	(Audited) June 30, 2025
(Rupees in '000)		
Disclosures in relation to the condensed interim statement of financial position - Liability		
1. Short term financing as per Islamic mode	4,515,881	4,050,233
2. Long term financing as per Islamic mode	12,875,497	14,123,773
3. Accrued mark-up on conventional loans	292,771	295,205
Disclosures in relation to the condensed interim statement of financial position - Assets		
1. Bank balances that are Shariah compliant	551,323	390,492
2. TDRs that are Shariah compliant	1,890,757	1,235,757
3. Other Shariah compliant investments	-	-
Disclosures in relation to the condensed interim statement of profit or loss and other comprehensive income		
	(Unaudited) December 31, 2025	(Unaudited) December 31, 2024
(Rupees in '000)		
1. Revenue earned from Shariah permissible business segment	16,460,134	13,822,103
2. Break-up of late payments or liquidated damages	-	-
3. Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah compliant associates	-	-
4. Profit earned from Shariah compliant bank balances and investments	15,905	12,067
5. Exchange gain / (loss) on actual currency	1,694	(17,237)
6. Exchange loss on conventional derivative financial instruments	526,962	353,106
7. Profit on Islamic mode of financing	929,956	1,798,747
8. Interest earned on any conventional loan or advance	-	-
9. Break-up of other income		
<i>Shariah permissible income</i>		
- Gain on scrap sales	1,177	7,822
<i>Non-Shariah permissible income</i>		
- Insurance claim	-	131

Relationship with Shariah compliant financial institutions

- Islamic banks

The Company has facilities with Islamic banks for Istisna loan, letter of credit, Running Musharakah, Murabaha and Islamic Export Refinance Facility amounting to Rs. 4,050 million, Rs. 1,280 million, Rs. 2,200 million, Rs. 200 million and Rs. 1,500 million respectively.

- Takaful operators

The company has obtained various takaful policies from multiple takaful operators including life insurance from EFU Life Assurance Limited - EFU Hemayah Family Takaful Operations, health insurance from Jubilee Life Insurance Company Limited - Window Takaful Operations, and substantial asset insurance from EFU General Insurance Limited - Window Takaful Operations.

