

**GHARIBWAL CEMENT LIMITED**  
**SHARIAH COMPLIANCE DISCLOSURE**  
**FOR THE HALF YEAR ENDED DECEMBER 31, 2025**

	<u>As at</u> <u>12/31/2025</u> <u>Un-Audited</u> <u>Rs. '000</u>	<u>As at</u> <u>6/30/2025</u> <u>Audited</u> <u>Rs. '000</u>
<b>Disclosures Required in relations to the Statement of Financial Position</b>		
<b>Liability Side:-</b>		
(i) Financing (long-term, short-term, or lease financing) obtained as per Islamic mode	-	-
(ii) Interest or mark-up accrued on any conventional loan or advance;	13	-
<b>Asset Side:-</b>		
(iii) Long-term and short-term Shariah compliant Investments;	1,095,441	1,131,369
(iv) Shariah-compliant bank deposits, bank balances, and TDRs;	105,971	44,303
	<b>For half year ended</b>	
	<u>12/31/2025</u> <u>Un-Audited</u> <u>Rs. '000</u>	<u>12/31/2024</u> <u>Un-Audited</u> <u>Rs. '000</u>
<b>Disclosures Required in relation to the Statement of Comprehensive Income:-</b>		
(v) Revenue earned from a Shariah-compliant business segment;	17,290,385	15,280,053
(vi) Break-up of late payments or liquidated damages;	-	-
(vii) Gain or loss or dividend earned on Shariah compliant investments or share of profit from Shariah-compliant associates;	50,470	-
(viii) Profit earned from Shariah-compliant bank deposits, bank balances, or TDRs;	10,519	1,708
(ix) Exchange gain earned from actual currency;	807	-
(x) Exchange gains earned using conventional derivative financial instruments;	-	-
(xi) Profit paid on Islamic mode of financing;	-	-
(xii) Total Interest earned on any conventional loan or advance;	38,666	82,289
(xiii) Source and detailed breakup of other income, including breakup of other or miscellaneous portions of other income into Shariah-compliant and non-compliant income;		
<b>Sharia-Compliant income</b>		
Gain on disposal of fixed assets	3,867	8,995
Profit on bank deposits or TDR	10,519	1,708
Capital gains	33,286	-
Unrealised capital gains	16,470	-
Dividend income	714	-
Exchange gain	807	-
<b>Non-Compliant Income</b>		
Markup on loan to associated company	38,666	82,289
Profit on bank deposits or TDR	35,565	63,766
Capital gains	-	-
Unrealised capital gains	69,776	41,973
Dividend income	-	9
(xiv) <b>Relationship with Shariah-compliant financial institutions, including banks, takaful operators and their windows, etc.</b>		
Faysal Bank Limited (Islamic)	Bank account	
Meezan Bank Limited	Bank account	
AlBaraka Bank Pakistan Ltd.	Bank account/Non Funded Facility	
United Bank Ltd. (UBL Ameen Islamic Banking)	Bank account/Non Funded Facility	
Bank Makramah Ltd.	Bank account/Non Funded Facility	
The Bank of Punjab (Taqwa)	Bank account	
Habib Bank Limited (Islamic)	Bank account	
Askari Bank Limited (Islamic)	Bank account/Non Funded Facility	
Adamjee Insurance Co. Ltd. (Window Takaful)	Takaful	
General Insurance Co. Ltd. (Window Takaful)	Takaful	

