Estd. 1942

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

September 16, 2026

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

Subject: Submission of Shariah disclosure for the Half Year ended June 30, 2026

Dear Sir,

With reference to the PSX Notice No PSX/Gen-1073 dated September 11, 2026, issued in continuation of earlier notice PSX/N-435 dated April 17, 2026, regarding mandatory compliance with Shariah disclosures, and pursuant to the requirements Clause 5.6.9A.2 and Clause 5A.13(e)(ii) of the PSX Regulations, read with Clause VII of Part I of Schedule IV of the Companies Act, 2017, we hereby submit the Shariah Disclosure for the half year ended June 30, 2026, as attached Annexure-A.

The relevant disclosure is being reported in accordance with the nature and applicability of the requirements, including where applicable on a "Not Applicable / Zero" basis.

This submission is being made to ensure complete compliance with the applicable provisions of the PSX Regulations and the Companies Act, 2017.

Yours truly,

Muhammad Asif
Company Secretary

CC: Executive Director/HOD
Offsite-II Department, Supervision Division,
Securities & Exchange Commission of Pakistan,
Islamabad.

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Shariah Disclosure
For the Half year ended June 30, 2026

Description	Note	OTF		PTF	
		2026	2025	2026	2025
		-------------Rs. In '000	---------------		
Statement of Financial Position					
Short term borrowings as per Islamic mode		-		-	-
Accrued Finance cost on conventioanl loan		-		-	-
Long term investments - Shariah compliant	7	153,075	159,045	-	-
Bank Balances - Shairah compliant	11	9,410	35,338	318,097	257,303
Statement of Profit or Loss					
Revenue earned from a shariah compliant - business segment		5,163	(57,809)	(64,649)	(12,364)
Profit earned from shariah-compliant bank balances/ deposits	20	1,628	3,600	5,291	4,969
Profit made on Islamic mode of financing		-	-	-	-
Source and detailed breakup of other income					
Other income earned from shariah compliant:					
Income from bank deposits	20	1,628	3,600	5,291	4,969
Investment income	20	8,618	6,278	3,011	12,586
Mudarib fees	20	3,321	8,962	(3,321)	(8,962)
Exchange gain		-	-	-	-
Other income earned from non shariah-compliant:					
Income from bank deposits		-	-	-	-
Income from short term investments		-	-	-	-

Relationship with Shariah compliant financial institutions:	**Relationship**
Bank AL Habib Limited - Saving accounts	Bank Balances
Habib Bank Limited - Saving accounts	Bank Balances
Meezan Bank Limited - Saving accounts	Bank Balances
Soneri Bank Limited - Saving accounts	Bank Balances