PIBT Pakistan International Bulk Terminal Limited

Thursday, November 26, 2026

Ms. Zeest Zehra Jatoi
Assistant Manager-Listed Companies Compliance
Regulatory Affairs Division
Pakistan Stock Exchange Limited (PSX)
Stock Exchange Building, Stock Exchange Road
Karachi, Pakistan

Subject: **Submission of Mandatory Shariah Disclosures**

Dear Madam,

This is with reference to your letter reference No. PSX/Gen-1384 dated November 24, 2026, regarding the Shariah disclosures. In this regard, please find enclosed the updated shariah disclosures in accordance with applicable laws and regulations for your record and regulations.

We assure you that the company will continue to comply with all applicable PSX regulatory requirements in their true spirit.

Yours truly,

Adil Sarwar
Company Secretary

Encl: As stated above

CC:
The ED/HOD (PRDD), SMD, SECP
The Chief Executive Officer, PSX

32. SHARIAH DISCLOSURE UNDER CLAUSE VII OF PART I OF SCHEDULE IV OF THE COMPANIES ACT, 2017

	Note	2026			2025		
		Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
		(Rupees in '000)			(Rupees in '000)		
Revenue from contracts with customers - net							
Revenue	18	-	16,388,191	16,388,191	-	9,969,183	9,969,183
Administrative and general expenses							
Additional charges - PQA (late payment surcharge)	20	612,713	-	612,713	509,018	-	509,018
Other late payment or liquidation demages		-	-	-	-	-	-
Other income							
Income from financial assets							
Profit on saving accounts / term deposits	21	56,186	52,191	108,377	57,142	41,020	98,162
Gain / (loss) or dividend earned from investments		-	-	-	-	-	-
Share of profit from associates		-	-	-	-	-	-
Interest earned on loans or advances		-	-	-	-	-	-
Income from non-financial assets							
Gain on disposal of property, plant and equipment	21	-	11,507	11,507	-	17,655	17,655
Insurance claim	21	754,225	-	754,225	324,450	-	324,450
Other miscellaneous income	21	-	-	-	-	7,705	7,705
Finance Cost							
Long term financing - secured	22	480,632	236,325	716,957	895,810	361,161	1,256,971
Short term / lease financing		-	-	-	-	-	-
Exchange gain / (loss)							
Exchange gain / (loss) on actual currency		23,122	-	23,122	(74,307)	-	(74,307)
Exchange gain / (loss) on conventional derivatives		-	-	-	-	-	-

	Note	2026			2025		
		Conventional	Shariah Compliant	Total	Conventional	Shariah Compliant	Total
		(Rupees in '000)			(Rupees in '000)		
Assets							
Long-term and short term investments		-	-	-	-	-	-
Bank balances - current / saving accounts	11	301,152	977,639	1,278,791	246,435	216,949	463,384
Term deposit receipts (TDRs)		-	-	-	-	-	-
Liabilities							
Long term financing - secured	13	2,044,292	1,452,086	3,496,378	4,963,658	1,930,935	6,894,593
Short term / lease financing		-	-	-	-	-	-
Accrued Interest / markup on loan advances		12,295	8,733	21,029	232,558	163,327	395,885

Relationship with Shariah-compliant financial institutions

Names	Relationship
Faysal Bank Limited	Bank balance and long term financing
Bank Alfalah Limited	Long term financing
Al Baraka Bank Pakistan Limited	Bank balance
Dubai Islamic Bank Pakistan Limited	Bank balance
Meezan Bank Limited	Bank balance
Takaful operators and their windows	Not Applicable
Other Shariah-compliant financial institutions	Not Applicable

