

August 27, 2025

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

Sub: Condensed Interim (Unconsolidated and Consolidated) 2nd Quarterly Accounts 2025 (Un-audited) for the six-months period ended June 30, 2025

We have to inform you that the Board of Directors of our Company in their meeting held at Karachi and thru Video Conference on Wednesday August 27, 2025 at 10:30 a.m. have reviewed and approved the Condensed Interim (Unconsolidated and Consolidated) 2nd Quarterly Accounts – 2025 (Un-audited) for the six-months period ended June 30, 2025 and declared the following:

CASH DIVIDEND

Second Interim Cash Dividend for the six-months period ended June 30, 2025 @ Rs. 1.5/- per share i.e. 15%. This is in addition to First Interim Dividend already paid at Rs. 1.50 per share i.e. 15% for the First Quarter ended March 31, 2025.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on September 3, 2025.

The Share Transfer Books of the Company will be closed on September 4, 2025. Transfers received by our Share Registrar CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahrah-e-Faisal, Karachi-74400 at the close of business on September 3, 2025 will be treated in time for the purpose of above entitlement to the transferees.

A copy of the Unconsolidated and Consolidated Condensed Interim Statements of Financial Position, Profit and Loss Account, Other Comprehensive Income, Cash Flows and Changes in Equity for the six-months period ended June 30, 2025 are enclosed.

EFU General Insurance Ltd

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The Accounts of the Company for the period ended June 30, 2025 will be transmitted through PUCARS within the specified time.

Yours sincerely



Amin Punjani
Company Secretary

- c.c. Commissioner, Insurance Division SECP, Islamabad Fax 051-9100471 & 9100428
c.c. Director/HOD, Surveillance, Supervision and Enforcement Department, SECP, NIC Building, 63
Jinnah Avenue, Blue Area, Islamabad. Fax 051-9100440.

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Financial Position

As at 30 June 2025 (Unaudited)

	30 June 2025 (Unaudited)	31 December 2024 (Audited) (Restated)
	------(Rupees in '000) -----	
Assets		
Property and equipment	3 708 670	3 669 772
Intangible assets	-	-
Investment properties	3 462 112	3 462 112
Investment in subsidiary	7 229 589	8 120 149
Investments		
Equity securities	12 223 888	8 603 348
Debt securities	10 481 385	14 483 919
Term deposits	702 317	665 734
Loans and other receivables	811 412	920 669
Insurance / reinsurance receivables	11 977 003	7 634 503
Reinsurance recoveries against outstanding claims	8 019 083	8 596 247
Salvage recoveries accrued	82 521	92 600
Deferred commission expense	1 005 226	1 510 828
Retirement benefit - pension	1 750	1 680
Prepayments	12 202 059	10 715 960
Cash and bank	2 535 723	1 717 797
	74 442 738	70 195 318
Total assets of window takaful operations	7 544 210	8 171 782
Total assets	81 986 948	78 367 100
Equity and Liabilities		
Capital and reserves attributable to Company's equity holders		
Ordinary share capital	2 000 000	2 000 000
Reserves	19 926 882	18 964 631
Unappropriated profit	2 782 516	3 205 197
Total equity	24 709 398	24 169 828
Surplus on revaluation of property and equipment	1 261 074	1 268 014
Liabilities		
Underwriting provisions		
Outstanding claims including IBNR	12 290 464	13 029 997
Unearned premium reserve	18 074 377	18 315 194
Unearned reinsurance commission	274 594	329 486
Retirement benefit - gratuity	57 309	80 936
Deferred taxation	1 004 687	1 426 822
Premium received in advance	482 326	182 957
Insurance / reinsurance payables	12 441 728	7 830 481
Other creditors and accruals	4 676 024	4 622 888
Taxation - provision less payments	781 399	362 981
Total liabilities	50 082 908	46 181 742
	76 053 380	71 619 584
Total liabilities and fund of window takaful operations	5 933 568	6 747 516
Total equity and liabilities	81 986 948	78 367 100
Contingencies and commitments		



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Profit and Loss Account

For the six months period ended 30 June 2025 (Unaudited)

	Three months period ended		Six months period ended	
	30 June 2025 (Unaudited)	30 June 2024 (Unaudited)	30 June 2025 (Unaudited)	30 June 2024 (Unaudited)
	(Rupees in '000)			
Net insurance premium	3 569 963	3 592 287	7 327 113	7 146 242
Net insurance claims	(1 139 720)	(1 081 931)	(2 397 960)	(2 392 988)
Net commission and other acquisition costs	(637 202)	(616 757)	(1 295 502)	(1 242 212)
Insurance claims and acquisition expenses	(1 776 922)	(1 698 688)	(3 693 462)	(3 635 200)
Management expenses	(965 427)	(904 394)	(1 884 633)	(1 797 393)
Underwriting results	827 614	989 205	1 749 018	1 713 649
Investment income	616 320	660 918	1 026 610	1 776 698
Rental income	36 970	29 950	67 998	63 043
Other income	98 815	156 158	195 895	307 471
Other expenses	(61 671)	(58 365)	(122 433)	(119 700)
	690 434	788 661	1 168 070	2 027 512
Results of operating activities	1 518 048	1 777 866	2 917 088	3 741 161
Finance cost	(4 380)	(4 277)	(8 990)	(7 919)
Profit from window takaful operations - Operator's Fund	160 936	157 857	320 101	333 399
Profit before tax	1 674 604	1 931 446	3 228 199	4 066 641
Taxation				
Current	(712 921)	(759 343)	(1 661 587)	(1 598 409)
Deferred	65 034	3 779	403 767	9 093
	(647 887)	(755 564)	(1 257 820)	(1 589 316)
Profit after tax	1 026 717	1 175 882	1 970 379	2 477 325
Earnings (after tax) per share - Rupees	5.13	5.88	9.85	12.39



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Comprehensive Income

For the six months period ended 30 June 2025 (Unaudited)

	<u>Three months period ended</u>		<u>Six months period ended</u>	
	<u>30 June</u>	<u>30 June</u>	<u>30 June</u>	<u>30 June</u>
	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
	<u>(Unaudited)</u>	<u>(Unaudited)</u>	<u>(Unaudited)</u>	<u>(Unaudited)</u>
	<hr style="border-top: 1px dashed black;"/> ----- (Rupees in '000) ----- <hr/>			
Profit after tax	1 026 717	1 175 882	1 970 379	2 477 325
Other comprehensive (loss) / income				
Total items that may be reclassified subsequently to profit and loss account				
Unrealised (loss) / gain on available-for-sale investments during the period - net	255 924	464 300	(35 938)	711 198
Unrealised gain on available-for-sale investments during the period - subsidiary - net	-	59 766	-	106 240
Unrealised (loss) / gain on available for sale investment from window takaful operations - Operator's Fund - net	1 650	14	(8 790)	(1 664)
Total unrealised (loss) / gain on available-for-sale investments - net	257 574	524 080	(44 728)	815 774
Effect of translation of foreign branches	4 454	485	6 979	(4 237)
Other comprehensive (loss) / income for the period	262 028	524 565	(37 749)	811 537
Total comprehensive income for the period	1 288 745	1 700 447	1 932 630	3 288 862



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Cash Flow Statement

For the six months period ended 30 June 2025 (Unaudited)

	30 June 2025 (Unaudited)	30 June 2024 (Unaudited)
	------(Rupees in '000) -----	
Operating cash flows		
a) Underwriting activities		
Insurance premium received	15 225 957	17 038 809
Reinsurance premium paid	(8 903 341)	(10 526 751)
Claims paid	(4 342 838)	(3 219 538)
Reinsurance and other recoveries received	1 672 730	887 918
Commission paid	(1 268 734)	(1 438 829)
Commission received	264 729	235 364
Management expenses paid	(1 821 537)	(1 731 129)
Net cash flow generated from underwriting activities	826 966	1 245 844
b) Other operating activities		
Income tax paid	(1 118 087)	(1 331 566)
Other operating payments	(105 990)	(237 546)
Other operating receipts	297 093	133 395
Loans advanced	(1 158)	(429)
Loans repayments received	563	340
Net cash flow used in other operating activities	(927 579)	(1 435 806)
Total cash flow used in all operating activities	(100 613)	(189 962)
Investment activities		
Profit / return received	1 626 273	1 163 133
Dividend received	889 528	744 983
Rentals received net of expenses paid	52 356	130 360
Payment for investments	(11 404 796)	(5 139 184)
Proceeds from investments	11 292 068	4 679 064
Fixed capital expenditures	(213 371)	(150 243)
Proceeds from sale of property and equipment	104 863	46 976
Total cash flow generated from investing activities	2 346 921	1 475 089
Financing activities		
Payments against lease liabilities	(31 007)	(30 953)
Dividends paid	(1 366 788)	(1 372 632)
Total cash flow used in financing activities	(1 397 795)	(1 403 585)
Net cash flow generated from / (used in) all activities	848 513	(118 458)
Cash and cash equivalents at the beginning of the period	2 063 198	2 581 405
Cash and cash equivalents at the end of the period	2 911 711	2 462 947
Reconciliation to the condensed interim profit and loss account		
Operating cash flows	(100 613)	(189 962)
Depreciation / amortisation expense	(178 328)	(158 374)
Finance cost	(8 990)	(7 919)
Profit on disposal of property and equipment	89 942	42 062
Profit on disposal of investments	296 608	12 564
Rental income	67 998	63 043
Dividend Income	889 528	749 271
Other investment (loss) / income	(36 486)	1 015 031
Loss on remeasurement of investments at held for trading	(123 040)	(167)
Profit on deposits	105 294	266 728
Other income / (loss)	659	(1 319)
Increase / (decrease) in assets other than cash	4 689 262	(3 074 688)
(Increase) / decrease in liabilities other than borrowings	(4 041 556)	3 427 656
Profit after tax from conventional insurance operations	1 650 278	2 143 926
Profit from window takaful operations - Operator's Fund	320 101	333 399
Profit after tax	1 970 379	2 477 325



EFU GENERAL INSURANCE LIMITED
Unconsolidated Condensed Interim Statement of Changes in Equity
For the six months period ended 30 June 2025 (Unaudited)

	Attributable to equity holders of the Company							Total
	Share capital	Reserve for exceptional losses	Capital reserve Unrealised gain / (loss) on revaluation of available-for-sale investments - net	Exchange translation reserve	Unrealised gain on fair value of investment property	Revenue reserves General reserve	Unappropriated profit	
----- (Rupees in '000) -----								
Balance as at 1 January , 2024	2 000 000	12 902	662 892	195 722	1 802 531	13 000 000	2 733 704	20 407 751
Total comprehensive income for the period ended 30 June 2024								
Profit after tax	-	-	-	-	-	-	2 477 325	2 477 325
Other comprehensive income	-	-	815 774	(4 237)	-	-	-	811 537
	-	-	815 774	(4 237)	-	-	2 477 325	3 288 862
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	-	4 914	4 914
Transactions with owners recorded directly in equity								
Final dividend for the year 2023 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1 100 000)	(1 100 000)
1st Interim dividend paid for the year 2024 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300 000)	(300 000)
Other transfer within equity								
Transfer to general reserve	-	-	-	-	-	1 000 000	(1 000 000)	-
Balance as at 30 June 2024 (unaudited)	2 000 000	12 902	1 478 666	191 485	1 802 531	14 000 000	2 815 943	22 301 527
Balance as at 1 January 2025	2 000 000	12 902	2 792 904	191 764	1 967 061	14 000 000	3 205 197	24 169 828
Total comprehensive income for the period ended 30 June 2025								
Profit after tax	-	-	-	-	-	-	1 970 379	1 970 379
Other comprehensive loss	-	-	(44 728)	6 979	-	-	-	(37 749)
	-	-	(44 728)	6 979	-	-	1 970 379	1 932 630
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	-	6 940	6 940
Transactions with owners recorded directly in equity								
Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1 100 000)	(1 100 000)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300 000)	(300 000)
Other transfer within equity								
Transfer to general reserve	-	-	-	-	-	1 000 000	(1 000 000)	-
Balance as at 30 June 2025 (unaudited)	2 000 000	12 902	2 748 176	198 743	1 967 061	15 000 000	2 782 516	24 709 398



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Financial Position

As at 30 June 2025 (Unaudited)

	30 June 2025 (Unaudited)	31 December 2024 (Audited) (Restated)
	----- (Rupees in '000) -----	
Assets		
Property and equipment	9 973 643	9 882 972
Intangible assets including goodwill	3 407 115	3 556 100
Investment properties	3 462 112	3 462 112
Investments		
Equity securities	59 571 539	52 546 031
Debt securities	203 620 155	206 603 076
Term deposits	1 034 746	1 013 163
Open-ended mutual funds	8 500 156	6 512 010
Loans and other receivables	6 160 322	5 291 518
Insurance / reinsurance receivables	14 459 431	9 025 969
Reinsurance recoveries against outstanding claims	8 019 083	8 596 247
Salvage recoveries accrued	82 521	92 600
Deferred commission expense	1 005 226	1 510 828
Retirement benefit	1 750	1 680
Taxation - payments less provision	614 199	794 827
Prepayments	12 364 926	10 864 107
Cash and bank	9 062 472	7 387 415
Total assets of window general takaful operations	341 339 396	327 140 655
Total assets	7 544 210	8 171 782
Equity and liabilities		
Ordinary share capital	2 000 000	2 000 000
Reserves	19 934 432	18 975 730
Unappropriated profit	2 034 726	1 962 523
Equity attributable to equity holders of parent	23 969 158	22 938 253
Non-controlling interest	5 526 567	5 677 325
Total equity	29 495 725	28 615 578
Surplus on revaluation of property and equipment	2 308 643	2 333 439
Liabilities		
Insurance liabilities - life insurance business	250 721 315	242 256 860
Underwriting provisions - general insurance business		
Outstanding claims including IBNR	12 290 464	13 029 997
Unearned premium reserves	18 074 377	18 315 194
Unearned reinsurance commission	274 594	329 486
Retirement benefit obligations	57 309	80 936
Deferred taxation	4 618 325	4 935 999
Premium received in advance	2 608 418	2 355 594
Insurance / reinsurance payables	13 566 159	8 022 899
Other creditors and accruals	8 934 709	8 288 939
	60 424 355	55 359 044
Total liabilities	311 145 670	297 615 904
Total liabilities of window takaful operations	342 950 038	328 564 921
Total equity and liabilities	5 933 568	6 747 516
Contingencies and commitments	348 883 606	335 312 437



EFU General Insurance Limited

Consolidated Condensed Interim Profit and Loss Account

For the six months period ended 30 June 2025 (Unaudited)

	Three months period ended		Six months period ended	
	30 June 2025 (Unaudited)	30 June 2024 (Unaudited) (Restated)	30 June 2025 (Unaudited)	30 June 2024 (Unaudited) (Restated)
------(Rupees in '000)-----				
Net insurance premium	15 060 655	11 872 037	31 224 301	24 292 118
Net insurance claims expenses	(12 454 983)	(10 686 518)	(25 864 860)	(21 857 836)
Net commission and other acquisition costs	(3 249 154)	(2 150 688)	(6 431 403)	(4 415 390)
Insurance claims and acquisition expenses	(15 704 137)	(12 837 206)	(32 296 263)	(26 273 226)
Management expenses	(2 149 751)	(2 205 801)	(4 180 634)	(4 150 321)
Underwriting results	(2 793 233)	(3 170 970)	(5 252 596)	(6 131 429)
Investment income	8 015 695	10 806 515	16 781 301	21 418 857
Net realised fair value gains on financial assets	328 631	187 308	355 295	266 617
Net fair value gains on financial assets at fair value through profit and loss	2 043 721	4 500 661	1 050 854	5 507 001
Net change in insurance liabilities (other than outstanding claims)	(5 170 165)	(9 630 551)	(8 027 809)	(15 960 809)
Rental income	36 970	29 950	67 998	63 043
Other income	132 234	244 124	268 111	494 170
Other expenses	(100 205)	(76 758)	(192 010)	(150 890)
	5 286 881	6 061 249	10 303 740	11 637 989
Results of operating activities	2 493 648	2 890 279	5 051 144	5 506 560
Finance cost	(43 896)	(23 376)	(68 962)	(44 704)
Profit from window takaful operations - General Operator's fund	160 936	157 857	320 101	333 399
Profit before tax	2 610 688	3 024 760	5 302 283	5 795 255
Taxation	(1 074 865)	(1 236 521)	(2 269 665)	(2 508 612)
Profit after tax	1 535 823	1 788 239	3 032 618	3 286 643
Profit attributable to:				
Equity holders of the parent	1 249 022	1 412 236	2 468 787	2 534 832
Non-controlling interest	286 801	376 003	563 831	751 811
	1 535 823	1 788 239	3 032 618	3 286 643
Earnings per share - Rupees	6.25	7.06	12.34	12.67



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Comprehensive Income

For the six months period ended 30 June 2025 (Unaudited)

	Three months period ended		Six months period ended	
	30 June 2025 (Unaudited)	30 June 2024 (Unaudited) (Restated)	30 June 2025 (Unaudited)	30 June 2024 (Unaudited) (Restated)
------(Rupees in '000)-----				
Profit after tax	1 535 823	1 788 239	3 032 618	3 286 643
Other comprehensive (loss) / income				
Total items that may be reclassified subsequently to profit and loss account				
Unrealised (loss) / gain in available-for-sale investments during the period - net	281 842	461 359	(43 610)	723 529
Reclassification adjustments relating to available-for-sale investments disposed of during the period	-	-	(323)	-
Unrealised (loss) / gain from window takaful operations - Operator's fund - net	1 650	14	(8 790)	(1 664)
Total unrealised (loss) / gain for the period	283 492	461 373	(52 723)	721 865
Effect of translation of foreign branches - net	4 454	485	6 979	(4 237)
Other comprehensive (loss) / income for the period	287 946	461 858	(45 744)	717 628
Total comprehensive income for the period	1 823 769	2 250 097	2 986 874	4 004 271
Total comprehensive income attributable to:				
Equity holders of the parent	1 522 868	1 875 710	2 427 489	3 246 029
Non-controlling interest	300 901	374 387	559 385	758 242
	1 823 769	2 250 097	2 986 874	4 004 271



EFU General Insurance Limited

Consolidated Condensed Interim Cash Flow Statement

For the six months period ended 30 June 2025 (Unaudited)

	30 June 2025 (Unaudited)	30 June 2024 (Unaudited) (Restated)
	------(Rupees in '000)-----	
Operating cash flows		
a) Underwriting activities		
Insurance premium / contribution received	40 921 901	35 139 196
Reinsurance premium / retakaful contribution paid	(9 000 748)	(10 496 558)
Claims paid	(29 165 875)	(22 974 279)
Reinsurance and other recoveries received	1 672 730	887 918
Commission paid	(3 649 457)	(3 461 270)
Commission received	264 729	235 364
Management expenses paid	(6 684 400)	(5 581 669)
Net cash flow used in underwriting activities	(5 641 120)	(6 251 298)
b) Other operating activities		
Income tax paid	(2 258 208)	(2 054 258)
Other operating payments	(490 460)	(241 632)
Other operating receipts	297 093	133 395
Loans advanced	(249 823)	(197 667)
Loans repayments received	261 338	222 536
Net cash flow used in other operating activities	(2 440 060)	(2 137 626)
Total cash flow used in all operating activities	(8 081 180)	(8 388 924)
Investment activities		
Profit / return received	14 604 071	20 465 923
Dividend received	2 388 913	2 064 880
Rentals received net of expenses paid	52 356	130 360
Payment for investments	(94 737 753)	(94 370 951)
Proceeds from investments	89 921 618	77 827 630
Fixed capital expenditures	(451 363)	(653 698)
Proceeds from sale of property and equipment	188 079	239 249
Total cash flow generated from investing activities	11 965 921	5 703 393
Financing activities		
Payments against lease liabilities	(138 695)	(135 084)
Dividends paid	(2 055 401)	(2 012 320)
Total cash flow used in financing activities	(2 194 096)	(2 147 404)
Net cash flow generated from / (used in) all activities	1 690 645	(4 832 935)
Cash and cash equivalents at beginning of the period	8 080 244	16 200 655
Cash and cash equivalents at end of the period	9 770 889	11 367 720
Reconciliation to profit and loss account		
Operating cash flows	(8 081 180)	(8 388 924)
Depreciation / amortisation expense	(839 719)	(884 982)
Finance cost	(68 962)	(44 704)
Profit on disposal of property and equipment	131 536	197 472
Gain on disposal of investments	651 903	279 181
Rental income	67 998	63 043
Dividend income	2 388 913	2 068 255
Other investment income	14 995 178	19 723 053
Profit on lease termination	5 588	3 088
Profit on deposits	105 294	266 728
Other income	15 026	13 872
Appreciation in market value of investments	927 583	5 820 275
Reversal of impairment in the value of available-for-sale equity investments	242	-
Increase / (decrease) in assets other than cash	8 038 435	(3 741 329)
Increase in liabilities other than running finance	(15 625 318)	(12 421 784)
Profit after tax insurance operations	2 712 517	2 953 244
Profit from window takaful operations - Operator's fund	320 101	333 399
Profit after tax	3 032 618	3 286 643



EFU General Insurance Limited
Consolidated Condensed Interim Statement of Changes in Equity
For the six months period ended 30 June 2025 (Unaudited)

	Attributable to equity holders of the Company									
	Capital reserves					Revenue reserves	Unappropriated profit	Equity attributable to equity holders of parent	Non-controlling interest	Total (Restated)
	Share capital	Reserve for exceptional losses	Unrealised gain / (loss) on revaluation of available-for-sale investments-net	Exchange translation reserve	Unrealised gain / (loss) on fair value of investment property	General reserve				
(Rupees in '000)										
Balance as at 01 January 2024	2 000 000	12 902	614 826	195 722	1 802 531	13 000 000	1 424 395	19 050 376	4 327 868	23 378 244
Total comprehensive income for the period ended 30 June 2024										
Profit after tax (Restated)	-	-	-	-	-	-	2 534 832	2 534 832	751 811	3 286 643
Other comprehensive income	-	-	715 434	(4 237)	-	-	-	711 197	6 431	717 628
	-	-	715 434	(4 237)	-	-	2 534 832	3 246 029	758 242	4 004 271
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	-	14 357	14 357	11 002	25 359
Acquisition of NCI without a change in control	-	-	-	-	-	-	(4 008)	(4 008)	682 597	678 589
Transactions with owners recorded directly in equity										
Final dividend for the year 2023 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1 100 000)	(1 100 000)	-	(1 100 000)
Final dividend for the year 2023 at the rate of Rs. 10.50 (105.00%) per share	-	-	-	-	-	-	-	-	(551 764)	(551 764)
1st Interim dividend paid for the year 2024 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300 000)	(300 000)	-	(300 000)
1st Interim dividend paid for the year 2024 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	-	-	(87 924)	(87 924)
Other transfer within equity										
Transfer from general reserve						1 000 000	(1 000 000)	-	-	-
Balance as at 30 June 2024 (Restated)	2 000 000	12 902	1 330 260	191 485	1 802 531	14 000 000	1 569 576	20 906 754	5 140 021	26 046 775
Balance as at 01 January 2025										
	2 000 000	12 902	2 804 003	191 764	1 967 061	14 000 000	1 963 736	22 939 466	5 678 794	28 618 260
Adjustments refer to note no 3	-	-	-	-	-	-	(1 213)	(1 213)	(1 469)	(2 682)
Balance as at 01 January 2025 (restated)	2 000 000	12 902	2 804 003	191 764	1 967 061	14 000 000	1 962 523	22 938 253	5 677 325	28 615 578
Total comprehensive income for the period ended 30 June 2025										
Profit after tax	-	-	-	-	-	-	2 468 787	2 468 787	563 831	3 032 618
Other comprehensive loss	-	-	(48 277)	6 979	-	-	-	(41 298)	(4 446)	(45 744)
	-	-	(48 277)	6 979	-	-	2 468 787	2 427 489	559 385	2 986 874
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	-	15 057	15 057	9 739	24 796
Acquisition of NCI without a change in control	-	-	-	-	-	-	(11 641)	(11 641)	(31 269)	(42 910)
Transactions with owners recorded directly in equity										
Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1 100 000)	(1 100 000)	-	(1 100 000)
Final dividend for the year 2024 at the rate of Rs. 10.50 (105.00%) per share	-	-	-	-	-	-	-	-	(602 930)	(602 930)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300 000)	(300 000)	-	(300 000)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	-	-	(85 683)	(85 683)
Other transfer within equity										
Transfer to general reserve	-	-	-	-	-	1 000 000	(1 000 000)	-	-	-
Balance as at 30 June 2025	2 000 000	12 902	2 755 726	198 743	1 967 061	15 000 000	2 034 726	23 969 158	5 526 567	29 495 725

