

Ref: AL-1B/13/2025/775 August 28, 2025

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

Subject: Financial results for the half year ended June 30, 2025

Dear Sir,

We have to inform you that the Board of Directors of our Company in their meeting held on August 28, 2025, at 10:30 a.m. at Lahore recommended the following:

i) CASH DIVIDEND: An Interim Cash Dividend for the half year ended 30-06-2025 at Rs. 2/- per share i.e., 20 %.

ii) BONUS SHARES:

NIL

iii) RIGHT SHARES:

NIL

iv) ANY OTHER ENTITLEMENT:

NIL

v) ANY OTHER PRICE-SENSITIVE INFORMATION: NIL

....

The financial results of the Company are as follows:

	Rs. In	'000		
	For six months	period ended		
	<i>30-06-2025</i>	30-06-2024		
Profit before tax	4,336,851	3,159,097		
Income tax expense	_(1,726,377)	(1,254,296)		
Profit after taxation	_2,610,474	1,904,801		
	Ru	pees		
Earnings after tax per share - basic & diluted	7.46	7.46 5.44		

The Statement of Unconsolidated and Consolidated Profit & Loss Accounts, Statement of Financial Position, Statement of Changes in Equity and Statement of Cash Flows are enclosed.

Email: info@adamjeeinsurance.com | Web: www.adamjeeinsurance.com



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The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on September 9, 2025.

The Share Transfer Books of the Company will be closed from September 10, 2025, to September 12, 2025 (both days inclusive). Transfers received at the Share Registrar, CDC Share Registrar Services Ltd, CDC House, 99-B, Block 'B', Main Shahra-e-Faisal, Karachi at the close of business on September 9, 2025, will be treated in time for the purpose of above entitlement to the transferee.

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

Thanking you,

Yours Sincerely,

Tameez-ul-Haque Secretary

Copy to:

The Executive Director
Monitoring & Enforcement Division
Securities & Exchange Commission of Pakistan
8th Floor, NIC Building, Jinnah Avenue,
Blue Area, ISLAMABAD.

Adamjee Insurance Company Limited Unconsolidated Condensed Interim Statement of Financial Position As at June 30, 2025

Page	As at June 30, 2025				
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Property and equipment 8			Tupees in		
Intangible assets 9	ASSETS				
Investment properties 10	Property and equipment	8	4,286,730	4,234,751	
Investment in subsidiary 1	Intangible assets	9	148,867		
Requires	Investment properties	10	3,352,034	3,343,498	
Page 11 12 13 13 13 13 13 13	Investment in subsidiary	11	2,223,110	2,396,166	
Debt securities	Investments				
Tem deposits	• •			36,876,497	
Loans and other receivables 15	Debt securities	13	8,065,861		
Insurance reinsurance receivables 16 10.105,097 7.992,721 Reinsurance receivers against outstanding claims 14,083,087 15,361,295 3040,003 547,205 324,341 3,116,714 7.00,003 3,116,714 7.00,003 3,116,714 7.00,003 3,116,714 7.00,003 7.00,	1				
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Surplus on revaluation of fixed assets 30,964 30,390	** * *				
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Outstanding claims including IBNR 23,401,765 24,345,048 Unearned premium reserves 27,495,543 24,971,654 Unearned reinsurance commission 306,014 439,530 Retirement benefit obligations 222,542 192,073 Deferred taxation 9,490,529 8,602,150 Premium received in advance 888,677 1,130,715 Insurance / reinsurance payables 7,165,977 3,739,632 Other creditors and accruals 22 3,625,990 3,452,617 Lease liabilities 33,945 31,693 Deposits against cash margin 426,323 436,620 Taxation - provision less payments 649,256 354,188 73,706,561 67,695,920 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 20 3,111,083 3,789,351					
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Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 20 3,111,083 3,789,351					
Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 20 3,111,083 3,789,351	Taxation - provision less payments				
			/3,/00,561	67,695,920	
TOTAL EQUITY AND LIABILITIES 120,887,817 112,140,899	Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund	20	3,111,083	3,789,351	
	TOTAL EQUITY AND LIABILITIES		120,887,817	112,140,899	
Contingencies and commitments 23	Contingencies and commitments	23			



Adamjee Insurance Company Limited Unconsolidated Condensed Interim Profit or Loss Account For six month period ended June 30, 2025

	_	(Unaudited)				
	_	For three month	period ended	For six month p	eriod ended	
	•	June 30,	June 30,	June 30,	June 30,	
	Note	2025	2024	2025	2024	
			Rupees in the	nousand		
Net insurance premium	24	9,084,391	6,161,619	17,373,437	11,877,203	
Net insurance claims	25	(6,071,321)	(3,868,237)	(11,361,227)	(7,431,509)	
Net commission and other acquisition costs	26	(1,317,755)	(911,389)	(2,617,260)	(1,709,122)	
Insurance claims and acquisition expenses	•	(7,389,076)	(4,779,626)	(13,978,487)	(9,140,631)	
Management expenses		(1,614,854)	(1,238,650)	(3,126,049)	(2,465,318)	
Underwriting results	•	80,461	143,343	268,901	271,254	
Investment income	27	1,566,159	1,209,605	3,519,697	2,412,180	
Rental income		53,351	48,781	105,722	97,079	
Other income	28	64,211	129,010	420,445	251,796	
Other expenses		(82,242)	(82,090)	(162,793)	(141,440)	
Results of operating activities	•	1,681,940	1,448,649	4,151,972	2,890,869	
Finance costs Profit from Window Takaful Operations		(2,115)	(1,569)	(3,570)	(3,628)	
- Operator's Fund	20	87,907	98,166	188,449	271,856	
Profit before taxation	•	1,767,732	1,545,246	4,336,851	3,159,097	
Income tax expense		(738,759)	(615,195)	(1,726,377)	(1,254,296)	
Profit after taxation		1,028,973	930,051	2,610,474	1,904,801	
	<u>-</u> 		(Rupees)		
Earnings after tax per share - basic and diluted	29	2.94	2.65	7.46	5.44	



Adamjee Insurance Company Limited Unconsolidated Condensed Interim Statement of Comprehensive Income For six month period ended June 30, 2025

	-	(Una	udited)		
	For three month period ended For six month period ende				
	June 30,	June 30,	June 30,	June 30,	
	2025	2024	2025	2024	
		Rupees in	n thousand		
Profit after taxation	1,028,973	930,051	2,610,474	1,904,801	
Other comprehensive income					
Items that will not be subsequently reclassified to profit and loss account					
- Surplus on revaluation of fixed assets - net of tax	397	37	574	(386)	
Items that may be reclassified subsequently to profit and loss:					
- Unrealized gain on 'available-for-sale' investments - net of tax	1,440,206	2,048,286	1,621,919	3,157,174	
- Reclassification adjustment relating to 'available for sale' investments disposed of during the period - net of tax	(103,189)	(58,781)	(340,604)	(58,781)	
- Unrealized loss on 'available for sale' investments from Window Takaful Operations - net of tax	(8,878)	-	(550)	-	
- Net effect of translation of foreign branch	68,258	2,908	47,732	(30,478)	
Other comprehensive income for the period	1,396,397	1,992,413	1,328,497	3,067,915	
Total comprehensive income for the period	2,425,767	2,922,501	3,939,545	4,972,330	



Adamjee Insurance Company Limited Unconsolidated Condensed Interim Cash Flow Statement For six month period ended June 30, 2025

1 of six month period ended fulle 50, 2025		
•	(Unaudited)	
	For six month period ended	
	June 30, 2025	June 30, 2024
	Rupees in the	housand
Operating Cash flows		
Underwriting activities		
Insurance premium received	28,154,316	22,389,769
Reinsurance premium paid	(4,585,465)	(7,328,664)
Claims paid	(18,679,841)	(13,274,055)
Reinsurance and other recoveries received	6,854,112	5,321,535
Commission paid	(4,080,961)	(2,653,418)
Commission received	532,837	383,954
Other underwriting payments	(2,507,623)	(2,198,868)
Net cash flow from underwriting activities	5,687,375	2,640,253
Other operating activities		
Income tax paid	(1,287,888)	(802,474)
Other operating payments	(151,113)	(153,823)
Loans advanced	(36,516)	(29,716)
Loans instalments received	38,483	37,981
Other operating receipts	23,870	12,915
Net cash flow from other operating activities	(1,413,164)	(935,117)
Total cash flow from all operating activities	4,274,211	1,705,136
Investment activities		
Profit / return received on bank deposits	644,052	630,617
Income received from Pakistan Investment Bonds and foreign Government Bonds	135,730	158,292
Income received from Treasury Bills	693	80,293
Bank deposits subject to encumbrances	(2,268,969)	83,188
Dividends received	1,968,703	1,750,788
Rentals received	107,609	91,503
Payments for investments	(23,542,983)	(12,674,033)
Proceeds from disposal of investments	19,165,564	9,126,743
Investment related expenses	(5,839)	(460)
Fixed capital expenditure - operating assets	(179,028)	(40,892)
Fixed capital expenditure - intangible assets	(36,090)	(46,116)
Proceeds from disposal of operating fixed assets	342,652	24,435
Total cash flow from investing activities	(3,667,906)	(815,642)
Financing activities		
Payments against lease liabilities	(12,228)	(11,302)
Dividends paid	(518,502)	(519,338)
Total cash flow from financing activities	(530,730)	(530,640)
Net cash flow from all activities	75,575	358,854
Cash and cash equivalents at beginning of the period	3,982,563	2,127,420
Cash and cash equivalents at end of the period	4,058,138	2,486,274

(Unaudited)				
For six month period ended				
June 30, 2025 June 30, 2024				

Rupees in thousand

	4274211	1.705.126
Operating cash flows	4,274,211	1,705,136
Depreciation expense	(93,820)	(91,383)
Provision for retirement benefit obligations	(32,107)	(28,534)
Finance costs	(3,570)	(3,628)
Other income - bank and term deposits	476,847	472,700
Gain on disposal of operating fixed assets	288,544	11,696
Rental income	107,600	98,714
Decrease in assets other than cash	(699,823)	(777,572)
Increase in liabilities other than running finance	(2,046,074)	(285,937)
Net realized gains on investments	773,639	145,376
Investment related expenses	(5,839)	(460)
Amortization expense	(36,319)	(16,038)
Increase in unearned premium	(2,523,889)	(1,158,787)
Decrease in loans	(1,967)	(8,265)
Income taxes paid	1,287,888	802,474
Increase in tax liabilities	(1,726,377)	(1,254,296)
Dividend income	1,968,752	1,750,788
Income from Treasury Bills	289,009	106,411
Income from Pakistan Investment Bonds and foreign Government Bonds	125,320	164,550
Profit from Window Takaful Operations - Operator's fund	188,449	271,856
Profit after tax	2,610,474	1,904,801
Cash and cash equivalents for the purposes of cash flow statement consists of:		
Cash and cash equivalents	13,794	4,894
Current and saving accounts	4,044,344	2,481,380
Total cash and cash equivalents	4,058,138	2,486,274

Reconciliation to profit or loss account



Adamjee Insurance Company Limited Unconsolidated Condensed Interim Statement of Changes in Equity For six month period ended June 30, 2025

	Share capital		Capital reserves			Revenue	reserves		
	Issued, subscribed and paid up	Reserve for exceptional losses	Investment fluctuation reserve	Exchange translation reserve	Fair value reserve	Surplus on revaluation of fixed assets	General reserve	Unappropriated profit	Total
					Rupees in thousar	nd			
Balance as at December 31, 2023 - (Audited)	3,500,000	22,859	3,764	2,165,419	4,835,209	30,754	936,500	19,156,318	30,650,823
Profit for the period January 01, 2024 to June 30, 2024 Other comprehensive income for the	-	-	-	- (20.470)	- 2 000 202	-	-	1,904,801	1,904,801
period January 01, 2024 to June 30, 2024 Total comprehensive income for the period	-	-	<u> </u>	(30,478)	3,098,393 3,098,393	(386)		1,904,801	3,067,529 4,972,330
Transactions with owners of the Company Final dividend for the year ended December 31, 2023 @ 15% (Rupee 1.50/- per share) Balance as at June 30, 2024 - (Unaudited)	3,500,000	22.859	3,764	2,134,941	7,933,602	30,368	936,500	(525,000) 20,536,119	(525,000) 35,098,153
Dalance as at oune 50, 2024 - (Chaudired)	3,500,000	22,037	3,701	2,131,711	7,755,002	30,300	730,300	20,330,117	23,070,132
Profit for the period July 01, 2024 to December 31, 2024 Other comprehensive income for the	-	-	-	-	-	-	-	2,145,401	2,145,401
period July 01, 2024 to December 31, 2024	-	-	-	2,731	3,907,003	22	-	27,318	3,937,074
Total comprehensive income for the period	-	-	-	2,731	3,907,003	22	-	2,172,719	6,082,475
	3,500,000	22,859	3,764	2,137,672	11,840,605	30,390	936,500	22,708,838	41,180,628
Transactions with owners of the Company Interim dividend for the half year ended June 30, 2024 @ 15% (Rupee 1.50/- per share) Balance as at December 31, 2024 - (Audited)	3,500,000	22,859	3,764	2,137,672	11,840,605	30,390	936,500	(525,000) 22,183,838	(525,000) 40,655,628
Balance as at December 51, 2024 - (Addited)	3,300,000	22,639	3,/04	2,137,072	11,840,003	30,390	930,300	22,163,636	40,055,026
Profit for the period January 01, 2025 to June 30, 2025 Other comprehensive income for the	-	-	-	-	-	-	-	2,610,474	2,610,474
period January 01, 2025 to June 30, 2025	-	-	-	47,732	1,280,765	574	-	-	1,329,071
Total comprehensive income for the period	-	-	-	47,732	1,280,765	574	-	2,610,474	3,939,545
Transactions with owners of the Company Final dividend for the year ended December 31, 2024 @ 15% (Rupees 1.50/- per share)	-	-	-	-	-	-	-	(525,000)	(525,000)
Balance as at June 30, 2025 - (Unaudited)	3,500,000	22,859	3,764	2,185,404	13,121,370	30,964	936,500	24,269,312	44,070,173



Consolidated Condensed Interim Statement of Financial Position

As at June 30, 2025

Note	As at June 30, 2025		OT A PA D	(A 12, 1)
Property and equipment Property and equipm			(Un-Audited)	(Audited)
Property and equipment 7		Note		· ·
Restate Restate		Note	·	
Property and sequipment Forward Forward			Rupees in the	
Peoperly and equipment 1				(Kesiaiea)
Intending the assets 8				
Investment properties 9				
Investments	· ·			
Figure securities	1 1	,	2,497,740	2,469,210
Debs scartifies		10	60,240,482	59,506,210
Lam secured against life insurance policies 8.636 8.389 Lams and other receivables 13 2.24.6.931 3.30.9.457 Insurance / receivables 14 10.306.012 8.053.406 Reinsurance receivables 14 10.306.012 8.053.406 Reinsurance receivables 14,853.887 15.36.1.295 Salvage recoveries against outstanding claims 15.36.1.295 Salvage recoveries against outstanding claims 15.36.1.295 Salvage recoveries against outstanding claims 15.36.1.295 Salvage recoveries accused 5.47.205 400.039 Deferred commission expense / acquisition cost 12.23.542 207.238 Peppayments 15 6.580.411 Racation - payment less provisions 15 6.580.411 Racation - payment less provisions 15 6.580.411 Racation - payment less provisions 16 5.309.657 3.040.688 Cash and bank 17 10.590.584 10.22.84.712 Cash and bank 17 10.590.584 10.22.84.712 Total assets of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 4.534.317 5.098.930 TOTAL ASSETS 23.500.000 Confirmary share capital 3.500.000 Confirmary share capital 4.99.702 Confirmary share capital 4.99.702		11		87,648,997
Laans and other receivables 13	•	12	14,344,268	11,281,778
Insurance receivables 14 13,366,012 8,953,406 14 14,0453,087 15,561,295 530 14,0453,087 15,561,295 530 14,0453,087 15,561,295 530 123,541 123,54			1 11	· ·
Reinsurance recoveries against outstanding claims 14,053,087 15,361,296 400,039 3,004,941 3,116,714 72,006 3,04,941 3,116,714 72,006 3,04,941 3,116,714 72,006 123,542 207,238 3,040,688 207,238 3,040,688 46,77,19 8,067,7219 3,040,688 10,228,477 224,044,542 219,204,032 224,004,542 219,204,032 224,004,542 219,204,032 224,004,542 219,204,032 224,004,542 219,204,032 224,002,962 </td <td></td> <td></td> <td></td> <td></td>				
Salvage recoveries accrued S47.205 400.039 10.6171 17.205 10.0039 11.67.14 12.3542 207.238 11.67.14 12.3542 207.238 12.3542 207.238 15.56.580.411 8.6.47.219 15.56.580.411 8.6.47.219 16.47.205 16.580.411 8.6.47.219 16.47.205 16.580.411 8.6.47.219 16.47.205 16.580.414 17.580.472 19.509.834 10.228.477 10.228.477 10.228.47		14		
Deferred commission expense / acquisition cost 3,24,941 3,116,714 123,245 20,72,28 123,451 20,72,28 123,451 20,72,28 123,451 20,72,28 123,451 20,72,28 16 5,809,657 3,040,688 3,040,688 17 10,509,584 10,228,477 234,044,542 219,204,032 10,203,247 234,044,542 219,204,032 219,204,032 224,002,002 224,	· · · · · · · · · · · · · · · · · · ·			
123,542 207,238 64,7219 64,7				
Prepayments				
Cash and bank 17 10,509,584 10,228,477 234,044,542 219,204,032 219,204,032 TOTAL ASSETS 238,578,859 224,302,962 EQUITY AND LIABILITIES Capital and reserves attributable to the Company's equity holders 3,500,000 3,500,000 Reserves 19 16,251,915 14,933,612 Unappropriated Profit 25,747,787 23,595,589 Equity attributable to equity holders of the parent 45,499,702 42,029,302 Non-controlling interest 964,939 543,268 Total Equity 46,464,641 42,572,469 Surplus on revaluation of fixed assets 30,964 30,390 Liabilities 112,823,220 106,246,825 Insurance liabilities 112,823,220 106,246,825 Underwriting provisions: 223,401,765 24,345,048 Unearned premium reserve 234,017,65 24,345,048 Unearned reinsurance commission 229,431 26,117 Retirement benefits obligations 12,61,195 2,478,126 Insurance / reinsurance premium reserve <td></td> <td>15</td> <td>1 1 1</td> <td></td>		15	1 1 1	
Total assets of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18	Bank deposits subject to encumbrances	16	5,309,657	3,040,688
Total assets of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 4,534,317 5,098,908 224,302,962 224,	Cash and bank	17		
EQUITY AND LIABILITIES Capital and reserves attributable to the Company's equity holders Supplies Supp			234,044,542	219,204,032
Company Comp	Total assets of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund	18	4,534,317	5,098,930
Capital and reserves attributable to the Company's equity holders Ordinary share capital 3,500,000 3,500,000 Reserves 19 16,251,915 14,933,612 Unaparporiated Profit 25,747,787 23,595,589 Equity attributable to equity holders of the parent 45,499,702 42,029,201 Non-controlling interest 964,939 543,268 Total Equity 46,464,641 42,572,469 Surplus on revaluation of fixed assets 30,964 30,390 Liabilities 112,823,220 106,246,825 Insurance liabilities 112,823,220 106,246,825 Underwriting provisions: 23,401,765 24,345,048 Unsurance remission and commission 23,401,765 24,345,048 Unearned reinsurance commission 23,401,765 24,345,048 Retirement benefits obligations 259,431 264,197 Deferred taxation 10,971,353 9,819,967 Premium received in advance 12,61,195 2,478,126 Insurance / reinsurance payables <	TOTAL ASSETS		238,578,859	224,302,962
Part	Reserves	19	16,251,915	14,933,612
Non-controlling interest 964,939 543,268 Total Equity 46,464,641 42,572,469 Surplus on revaluation of fixed assets 30,964 30,390 Liabilities 112,823,220 106,246,825 Insurance liabilities 112,823,220 106,246,825 Underwriting provisions: 23,401,765 24,345,048 Unearned premium reserve 27,495,543 24,971,654 Unearned premium reserve 27,495,543 24,971,654 Unearned reinsurance commission 259,431 264,197 Deferred taxation 259,431 264,197 Deferred taxation 10,971,353 9,819,967 Premium received in advance 1,261,195 2,478,126 Insurance / reinsurance payables 7,302,498 3,887,189 Other creditors and accruals 20 4,330,470 4,621,382 Lease liabilities 394,359 400,214 Deposits against cash margin 20 4,620,323 436,620 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 Total LEQUITY AND LIABILITIES 238,578,859 224,302,962	** *			
Surplus on revaluation of fixed assets 30,964 30,390				
Comparison Com	Total Equity		46,464,641	42,572,469
Insurance liabilities I12,823,220 106,246,825 Underwriting provisions:	Surplus on revaluation of fixed assets		30,964	30,390
Outstanding claims including IBNR 23,401,765 24,345,048 Unearned premium reserve 27,495,543 24,971,654 Unearned reinsurance commission 306,014 439,530 Retirement benefits obligations 259,431 264,197 Deferred taxation 10,971,353 9,819,967 Premium received in advance 1,261,195 2,478,126 Insurance / reinsurance payables 7,302,498 3,887,189 Other creditors and accruals 4,330,470 4,621,382 Lease liabilities 394,359 400,214 Deposits against cash margin 426,323 436,620 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 TOTAL EQUITY AND LIABILITIES 238,578,859 224,302,962	Insurance liabilities		112,823,220	106,246,825
Unearned premium reserve Unearned reinsurance commission Retirement benefits obligations Deferred taxation Premium received in advance Insurance / reinsurance payables Other creditors and accruals Lease liabilities Deposits against cash margin Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 27,495,543 306,014 439,530 264,197 10,971,353 9,819,967 110,971,353 9,819,967 12,61,195 2,478,126 13,261,195 2,478,126 13,302,498 3,887,189 4,621,382 46,621 394,359 4100,214 426,323 436,620 476,148,951 71,663,927 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 TOTAL EQUITY AND LIABILITIES			23,401.765	24,345.048
Unearned reinsurance commission Retirement benefits obligations Deferred taxation Premium received in advance Insurance / reinsurance payables Other creditors and accruals Lease liabilities Deposits against cash margin Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 306,014 439,530 259,431 264,197 10,971,353 9,819,967 1,261,195 2,478,126 1,302,498 3,887,189 4,330,470 4,621,382 4,330,470 4,621,382 426,323 436,620 76,148,951 71,663,927 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 TOTAL EQUITY AND LIABILITIES 238,578,859 224,302,962				
Deferred taxation Premium received in advance Insurance / reinsurance payables Insurance / reinsurance / reinsura			306,014	439,530
Premium received in advance 1,261,195 2,478,126 1,302,498 3,887,189 0,000				
Insurance / reinsurance payables 7,302,498 3,887,189 4,330,470 4,621,382 Lease liabilities 426,323 436,620		1		
Other creditors and accruals 20 4,330,470 394,359 400,214 400,214 426,323 436,620 76,148,951 71,663,927 76,148,951 71,663,927 76,148,951 70,563,927 70,563				
Lease liabilities 394,359 400,214 Deposits against cash margin 426,323 436,620 76,148,951 71,663,927 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 TOTAL EQUITY AND LIABILITIES 238,578,859 224,302,962		20		
Deposits against cash margin 426,323 436,620 76,148,951 71,663,927 Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 TOTAL EQUITY AND LIABILITIES 238,578,859 224,302,962		20		
Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund 18 3,111,083 3,789,351 TOTAL EQUITY AND LIABILITIES 238,578,859 224,302,962				· ·
TOTAL EQUITY AND LIABILITIES 238,578,859 224,302,962	-		76,148,951	71,663,927
	Total liabilities of Window Takaful Operations - Operator's Fund and Participants' Takaful Fund	18	3,111,083	3,789,351
	TOTAL EQUITY AND LIABILITIES		238,578,859	224,302,962
	Contingencies and commitments	21		

Consolidated Condensed Interim Profit and Loss Account (Un-audited)

For six months period ended June 30, 2025

		For three months	period ended	For six months po	eriod ended
		June 30,	June 30,	June 30,	June 30,
		2025	2024	2025	2024
	Note		Rupees in t	housand	
Net insurance premium	22	15,537,681	11,566,292	33,082,955	23,601,210
Net insurance claims	23	(14,026,957)	(8,997,691)	(26,697,086)	(18,644,845)
Net commission and other acquisition costs	24	(2,120,932)	(1,679,267)	(4,308,398)	(3,245,009)
Insurance claims and acquisition expenses	•	(16,147,889)	(10,676,958)	(31,005,484)	(21,889,854)
Management expenses		(1,942,727)	(1,530,549)	(3,745,731)	(3,016,622)
Net change in insurance liabilities					
(other than outstanding claims)		(2,522,300)	(5,294,411)	(5,787,309)	(8,077,763)
Underwriting results		(5,075,235)	(5,935,626)	(7,455,569)	(9,383,029)
Investment income Net fair value gain on financial assets at fair value	25	5,437,542	5,926,395	10,213,091	10,732,993
through profit and loss - unrealised		1,690,205	1,640,056	1,336,362	1,729,244
Rental income		33,559	31,196	66,182	61,874
Other income		198,277	296,666	664,315	615,248
Other expenses		(85,961)	(68,107)	(169,449)	(148,284)
Results of operating activities		2,198,387	1,890,580	4,654,932	3,608,046
Finance cost Profit from Window Takaful Operations		(4,042)	(1,461)	(7,863)	(3,375)
- Operator's Fund (Parent Company)	18	87,907	98,166	188,449	271,856
Profit before tax		2,282,252	1,987,285	4,835,518	3,876,527
Income tax expense		(1,031,292)	(808,868)	(2,097,106)	(1,650,995)
Profit after tax for the period		1,250,960	1,178,417	2,738,412	2,225,532
Profit attributable to:					
Equity holders of the parent		1,203,578	1,143,935	2,678,736	2,160,665
Non-controlling interest		47,382	34,482	59,676	64,867
		1,250,960	1,178,417	2,738,412	2,225,532
		(Rupe	es)	(Rupee	s)
Earnings after tax per share - basic and diluted	26	3.44	3.27	7.65	6.17



Consolidated Condensed Interim Statement of Comprehensive Income (Un-audited)

For six months period ended June 30, 2025

	For three months	period ended	For six months period ended		
	June 30,	June 30,	June 30,	June 30,	
	2025	2024	2025	2024	
		Rupees in	thousand		
Profit after tax	1,250,960	1,178,417	2,738,412	2,225,532	
Other comprehensive income					
Items that will not be reclassified subsequently to profit and loss:					
Surplus / (deficit) on revaluation of fixed assets - net of tax	397	37	574	(386)	
Items that may be reclassified subsequently to profit and loss:					
Unrealized gain on 'available-for-sale'					
investments - net of tax	1,422,314	2,047,178	1,608,857	3,156,066	
Reclassification adjustment relating to 'available for sale'					
investments disposed of during the period - net of tax	(101,288)	(58,781)	(340,604)	(58,781)	
Unrealized loss on 'available for sale' investments from					
Window Takaful Operations - net of tax	(8,878)	-	(550)	-	
Net effect of translation of foreign branches	68,258	2,908	47,732	(30,478)	
Total comprehensive income for the period	2,631,763	3,169,759	4,054,421	5,291,953	
Total comprehensive income attributable to:					
Equity holders of the parent	2,586,018	3,135,387	3,996,089	5,227,196	
Non-controlling interest	45,745	34,372	58,332	64,757	
	2,631,763	3,169,759	4,054,421	5,291,953	



Consolidated Condensed Interim Cash Flow Statement (Un-audited)

For six months period ended June 30, 2025

For six months period ended				
June 30,	June 30,			
2025 2024				
Rupees in	Rupees in thousand			

6,391,949

10,509,584

Operating Cash flows

Underwriting activities

Insurance premium received	43,290,390	34,425,242
Reinsurance premium paid	(4,770,529)	(7,480,760)
Claims paid	(33,553,842)	(24,115,468)
Reinsurance and other recoveries received	6,854,112	5,321,535
Commissions paid	(5,401,212)	(3,603,645)
Commissions received	532,837	383,954
Other underwriting payments	(4,036,082)	(3,444,538)
Net cash flow from underwriting activities	2,915,674	1,486,320

Other operating activities

Income tax paid	(1,598,632)	(870,930)
Other operating payments	(151,113)	(153,823)
Loans advanced	(36,516)	(29,716)
Loans installments received	38,483	37,981
Other operating receipts	23,870	12,915
Net cash flow from other operating activities	(1,723,908)	(1,003,573)
Total cash flow from all operating activities	1,191,766	482,747

Investment activities

Profit / return received on bank deposits	6,076,352	7,498,946
Bank deposits subject to encumbrances	(2,268,969)	83,188
Dividends received	2,779,718	2,585,700
Rentals received	109,109	92,853
Payment for investments	(124,040,513)	(146,224,355)
Loan from policy holder	- 1	28,344
Proceeds from investments	117,234,976	136,645,121
Investment related expenses	(5,839)	(460)
Fixed capital expenditure	(279,693)	(129,948)
Proceeds from disposal of fixed assets	344,986	25,298
Total cash flow from investing activities	(49,873)	604,687

Financing activities

Cash and cash equivalents at end of the period

Payments against lease liabilities		(92,182)	(55,159)
Dividends paid		(768,604)	(769,342)
Total cash flow from financing activities		(860,786)	(824,501)
Net cash flow from all activities		281,107	262,933
Cash and cash equivalents at beginning of the period	GURAN	10,228,477	6,129,016



For six months period ended					
June 30,	June 30,				
2025	2024				

Rupees in thousand

Reconciliation to profit or loss account

Operating cash flows	1,191,766	482,747
Depreciation and amortization expense	(221,987)	(158,620)
Provision for retirement benefit obligations	(32,107)	(28,534)
Finance cost	(25,599)	(6,666)
Write offs of fixed assets	(180)	-
Other income - bank and term deposits	720,817	840,098
Gain on disposal of fixed assets	289,192	11,696
Rental income	68,060	63,509
Decrease in assets other than cash	(241,478)	(711,689)
Increase in liabilities	(7,044,084)	(8,740,014)
Net realized gains on investments	1,623,510	823,429
Investment related expenses	(4,166)	(460)
Increase in unearned premium	(2,523,889)	(1,158,787)
Decrease in loans	(1,967)	(8,265)
Income taxes paid	1,287,888	802,474
Increase in tax liabilities	(2,097,106)	(1,650,995)
Dividend and other investment income	9,561,293	11,393,753
Profit from Window Takaful Operations	188,449	271,856
Profit after tax	2,738,412	2,225,532
Cash for the purposes of the cash flows statement consists of:		
Cash and cash equivalents	27,992	18,278
Current and saving accounts	10,481,592	6,373,671
Total cash and cash equivalents	10,509,584	6,391,949



Consolidated Condensed Interim Statement of Changes in Equity (Un-audited)
For six months period ended June 30, 2025

	Share capital		Capital	reserves			Revenue	reserves	Equity		
	Issued, subscribed and paid up	Reserve for exceptional losses	Investment fluctuation reserve	Exchange translation reserve	Fair Value Reserve	Surplus on revaluation of fixed assets	General reserve	Retained earnings	attributable to equity holders of the parent	Non-controlling interest	Total
						Rupees in thousar	ıd				
Balance as at 31 December 2023 - (Audited)	3,500,000	22,859	3,764	2,165,419	4,834,478	30,754	936,500	19,849,188	31,342,962	441,756	31,784,718
Profit for the period 01 January 2024 to 30 June 2024		_			_		- 1	2,160,665	2,160,665	64,867	2,225,532
Other comprehensive income for the period 01 January 2024 to 30 June 2024	-	-	-	(30,478)	3,097,395	(386)	-	-	3,066,531	(110)	3,066,421
Total comprehensive income for the period	-	-	-	(30,478)	3,097,395	(386)	-	2,160,665	5,227,196	64,757	5,291,953
Transactions with owners, recognized directly in equity Final cash dividend at Rs. 1.5 per share - 31 December 2023 - Parent	_	_	_	_	_	_	_	(525,000)	(525,000)	_	(525,000)
Final cash dividend at Re. 1 per share - 31 December 2023 - Subsidiary	-	-	-	-	-	-	-	-	-	(25,002)	(25,002)
Balance as at 30 June 2024 - (Unaudited)	3,500,000	22,859	3,764	2,134,941	7,931,873	30,368	936,500	21,484,853	36,045,158	481,511	36,526,669
Profit for the period 01 July 2024 to 31 December 2024	-	-	-	-	-	-	-	2,636,590	2,636,590	90,564	2,727,154
Other comprehensive income for the period 01 July 2024 to 31 December 2024	-	-	-	2,731	3,900,944	22	-	(854)	3,902,843	(3,805)	3,899,038
Total comprehensive income for the period	-	-	-	2,731	3,900,944	22	-	2,635,736	6,539,433	86,759	6,626,192
Transactions with owners, recognized directly in equity											
Interim cash dividend at Rs. 1.5 per share - 30 June 2024 - Parent	-	-	-	-	-	-	-	(525,000)	(525,000)	-	(525,000)
Interim cash dividend at Re. 1 per share - 30 June 2024 - Subsidiary	-	-	-	-	-	-	-	-	-	(25,002)	(25,002)
Balance as at 31 December 2024 - (Audited)	3,500,000	22,859	3,764	2,137,672	11,832,817	30,390	936,500	23,595,589	42,059,591	543,268	42,602,859
Transaction between owners	-	-	-	-	1,524	-	-	(1,538)	(14)	388,341	388,327
	-	-	-	-	1,524	-	-	(1,538)	(14)	388,341	388,327
Profit for the period 01 January 2025 to 30 June 2025	-	-	-	-	-	-	-	2,678,736	2,678,736	59,676	2,738,412
Other comprehensive income for the period 01 January 2025 to 30 June 2025	_	-	_	47,732	1,269,047	574	-	-	1,317,353	(1,344)	1,316,009
Total comprehensive income for the period	-	-	-	47,732	1,269,047	574	-	2,678,736	3,996,089	58,332	4,054,421
	3,500,000	22,859	3,764	2,185,404	13,103,388	30,964	936,500	26,272,787	46,055,666	989,941	47,045,607
Transactions with owners, recognized directly in equity											
Final cash dividend at Rs. 1.5 per share - 31 December 2024 - Parent	-	-	-	-	-	-	- 7	(525,000)	(525,000)	-	(525,000)
Final cash dividend at Re. 1 per share - 31 December 2024 - Subsidiary	-	-	_	-	-		-	(525,000)	(525,000)	(25,002)	(25,002)
				-	-			(525,000)	(525,000)	(25,002)	(550,002)
Balance as at 30 June 2025 - (Unaudited)	3,500,000	22,859	3,764	2,185,404	13,103,388	30,964	936,500	25,747,787	45,530,666	964,939	46,495,605

