



Askari General Insurance Co. Ltd.

October 29th, 2025
PSX/BOD/Q3/2025

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

Subject: Financial Results for the Quarter Ended September 30th, 2025

Dear Sir

We have to inform you that the Board of Directors of our company in their meeting held on October 29th, 2025, at 11:00 am, at Rawalpindi recommended the following:

I. CASH DIVIDEND

NIL

II. BONUS SHARES

NIL

III. RIGHT SHARES

NIL

IV. ANY OTHER ENTITLEMENT/CORPORATE ACTION

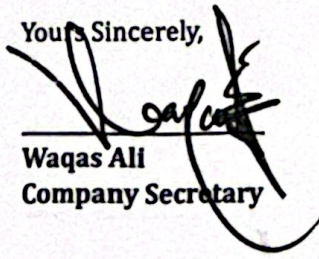
-N/A-

V. ANY OTHER PRICE-SENSITIVE INFORMATION

-N/A-

The financial results of the Company for the period ended September 30th, 2025, are attached herewith.

Yours Sincerely,


Waqas Ali
Company Secretary



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Rawalpindi, Pakistan.



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Askari General Insurance Company Limited

Unconsolidated Condensed Interim Statement of Financial Position (Unaudited)

As at 30 September, 2025

		(Unaudited) 30 September 2025	(Audited) 31 December 2024
	Note	Rupees in thousand	
ASSETS			
Property and equipment	6	518,729	357,369
Intangible assets	7	854	3,793
Investment property	8	587,042	33,951
Investment in subsidiary	9	10,000	10,000
Investments			
- Equity securities	10	1,291,728	1,652,671
- Debt securities	11	1,916,291	2,078,219
Loans and other receivables	12	571,269	313,893
Insurance / Reinsurance receivables	13	1,948,827	1,582,456
Reinsurance recoveries against outstanding claims	17	627,669	580,698
Salvage recoveries accrued		2,633	2,633
Deferred commission expense / Acquisition cost	18	176,902	140,768
Prepayments		890,970	673,766
Cash and bank		410,409	430,664
Total assets from Window Takaful Operations - OPF		615,556	568,129
Total Assets		9,568,879	8,429,010
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital		719,019	719,019
Share premium		114,158	121,161
Reserves		184,027	246,179
Unappropriated profit		2,234,229	2,085,831
Total Equity		3,251,433	3,172,190
Liabilities			
Underwriting Provisions			
- Outstanding claims including IBNR	17	1,416,739	1,253,366
- Unearned premium reserves	16	2,996,023	2,077,374
- Unearned reinsurance commission	18	150,108	124,519
Retirement benefit obligations		19,425	12,022
Staff compensated absences		61,921	56,410
Deferred taxation		62,297	93,727
Liabilities against assets - secured		415,479	154,813
Taxation - provision less payment		35,897	68,009
Premium received in advance		21,407	27,362
Insurance / Reinsurance payables		365,100	737,469
Unclaimed dividends		20,045	17,074
Other creditors and accruals	14	355,020	316,155
Deposits and other payables		123,442	73,893
Total Liabilities		6,042,903	5,012,193
Total liabilities from Window Takaful Operations - OPF		274,543	244,627
Total Equity and Liabilities		9,568,879	8,429,010
Contingencies and commitments	15		

The annexed notes 1 to 25 form an integral part of these unconsolidated financial statements.


WAQAS ALI
 Company Secretary
 askari general Insurance Co. Ltd.

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Askari General Insurance Company Limited

Unconsolidated Condensed Interim Statement of Comprehensive Income (Unaudited)

For the Nine months period ended 30 September, 2025

		Quarter ended 30 September		Nine months ended 30 September	
		2025	2024	2025	2024
		----- Rupees in thousand -----			
	Note				
Net insurance premium	16	975,711	881,854	2,745,892	2,579,551
Net insurance claims	17	(717,610)	(620,480)	(1,956,939)	(1,789,551)
Net commission and other acquisition costs	18	19,373	17,358	65,242	41,300
Insurance claims and acquisition expenses		(698,237)	(603,122)	(1,891,697)	(1,748,251)
Management expenses		(248,138)	(220,833)	(726,909)	(684,703)
Underwriting results		29,336	57,899	127,286	146,597
Investment income	19	182,420	152,044	570,783	468,286
Rental income		7,030	1,785	20,478	5,283
Other income		11,513	18,849	35,937	59,077
Other expenses		(3,259)	(2,341)	(8,942)	(7,847)
Results of operating activities		227,040	228,236	745,542	671,396
Finance costs		(10,409)	(4,724)	(29,790)	(16,987)
Profit before tax from General Operations		216,631	223,512	715,752	654,409
Profit before tax from Window Takaful Operations - OPI		48,685	25,528	100,143	88,590
Profit before tax		265,316	249,040	815,895	742,999
Income tax expense		(94,717)	(98,484)	(307,912)	(281,489)
Profit after tax		170,599	150,556	507,983	461,510
Other comprehensive income:					
Items that will be reclassified subsequently to profit and loss account:					
Unrealised gain / (loss) on available for sale investments - net		83,475	(10,228)	(63,306)	16,894
Unrealized (loss) / gain on available for sale investments from Window Takaful Operations - OPF (net)		(1,572)	(17)	1,154	32
		81,903	(10,245)	(62,152)	16,926
Total comprehensive income for the period		252,502	140,311	445,831	478,436
Earnings (after tax) per share - Rupees	21	2.37	2.09	7.06	6.42

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Askari General Insurance Company Limited
Unconsolidated Condensed Interim Cash Flow Statement (Unaudited)
For the Nine months period ended 30 September, 2025

	2025	2024
	----- Rupees in thousand -----	
Operating cash flows		
a) Underwriting activities:		
Premium received	4,739,193	4,132,321
Reinsurance premium paid	(1,602,083)	(1,545,909)
Claims paid	(2,497,114)	(2,453,503)
Reinsurance and other recoveries received	334,147	712,187
Commission paid	(278,918)	(303,271)
Commission received	252,122	365,067
Management expenses paid	(638,799)	(625,934)
Net cash flows generated from underwriting activities	308,548	280,958
b) Other operating activities:		
Income tax paid	(371,454)	(242,635)
Other expenses paid	(8,781)	(7,657)
Other operating receipts / (payments)	(134,442)	25,996
Advances to employees	34	98
Net cash used in other operating activities	(514,643)	(224,198)
Total cash flow used in all operating activities	(206,095)	56,760
Investing activities:		
Profit / return received	163,301	329,013
Dividends received	21,893	53,571
Payments for investments	(3,585,536)	(1,585,264)
Proceeds from investments	4,524,543	1,826,247
Fixed capital expenditure	(546,900)	(49,708)
Proceeds from disposal of fixed assets	1,021	-
Total cash generated from investing activities	578,322	573,859
Financing activities:		
Financial charges paid	(29,790)	(16,987)
Repayment of obligation under finance lease	(2,921)	(46,710)
Dividend paid	(356,540)	(373,686)
Staff house building finance - net	(5,864)	35
Mark-up on staff house building finance received	288	517
Funds Amortized Against Leased Vehicles	9,423	5,327
Equity transactions costs paid	(75)	(76)
Right issue costs paid	(7,003)	-
Total cash used in financing activities	(392,482)	(431,580)
Net cash used in all activities	(20,255)	199,039
Cash and cash equivalents at beginning of the period	430,664	314,999
Cash and cash equivalents at end of the period	410,409	514,038

The annexed notes 1 to 25 form an integral part of these unconsolidated financial statements.


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Askari General Insurance Company Limited
Unconsolidated Condensed Interim Statement of Changes in Equity (Unaudited)
For the Nine months period ended 30 September, 2025

	Share capital		Reserves		Total	Total
	Issued, subscribed and paid up	Capital reserve	Revenue reserve		reserves	equity
		Share premium	General reserve	Available for sale investment revaluation reserve	Unappropriated profit	
	Rupees in thousand					
Balance as at 01 January 2024	719,019	121,161	70,000	32,652	1,805,783	2,748,615
Total comprehensive income for the period						
Profit for the period	-	-	-	-	461,510	461,510
Other comprehensive loss for the period	-	-	-	16,926	-	16,926
Total comprehensive income for the period	-	-	-	16,926	461,510	478,436
Changes in Owners' equity						
Final Cash dividend 2023 : (Rupees 3.25 per share)	-	-	-	-	(233,682)	(233,682)
Interim Cash dividend 2024: (Rupees 2.00 per share)	-	-	-	-	(143,804)	(143,804)
Equity transaction costs	-	-	-	-	(76)	(76)
	-	-	-	-	(377,562)	(377,562)
Balance as at 30 September 2024	719,019	121,161	70,000	49,578	1,889,731	2,849,489
Balance as at 01 January 2025	719,019	121,161	70,000	176,179	2,085,831	3,172,190
Total comprehensive income for the period						
Profit for the period	-	-	-	-	507,983	507,983
Other comprehensive loss for the period	-	-	-	(62,152)	-	(62,152)
Total comprehensive income for the period	-	-	-	(62,152)	507,983	445,831
Changes in Owners' equity						
Final Cash dividend 2024 : (Rupees 2.50 per share)	-	-	-	-	(179,755)	(179,755)
Interim Cash dividend 2025 : (Rupees 2.50 per share)	-	-	-	-	(179,755)	(179,755)
Equity transaction costs	-	(7,003)	-	-	(75)	(7,078)
	-	(7,003)	-	-	(359,585)	(366,588)
Balance as at 30 September 2025	719,019	114,158	70,000	114,027	2,234,229	3,251,433

The annexed notes 1 to 25 form an integral part of these unconsolidated financial statements.

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Company Secretary
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Window Takaful Operation

Condensed interim Statement of Financial Position of OPF and PTF

As at 30 Sep 2025

		Operator's Fund		Participants' Takaful Fund	
		30 September 2025 (Unaudited)	31 December 2024 (Audited)	30 September 2025 (Unaudited)	31 December 2024 (Audited)
	Note	Rupees in thousand			
ASSETS					
Property and equipment	5	3,971	5,013	-	-
Investments					
- Equity securities	6	355,498	322,323	395,492	363,759
- Debt securities	7	5,000	5,000	5,000	5,000
Loans and Other Receivables	8	11,488	16,222	68,824	3,585
Takaful/Retakaful receivable	9	6,252	-	424,166	306,119
Salvage recoveries accrued		-	-	10,579	7,179
Deferred wakala fee	24	-	-	174,510	169,065
Receivable from PTF	10	134,782	146,888	-	-
Accrued Investment Income		301	337	310	723
Retakaful recoveries against outstanding claims / Benefits	19	-	-	193,557	90,468
Deferred Commission expense/Acquisition cost	25	43,798	40,899	-	-
Prepayments	11	819	28	103,209	100,747
Cash & Bank	12	53,647	31,419	76,191	269,112
Total Assets		615,556	568,129	1,451,838	1,315,757
FUNDS AND LIABILITIES					
Operator's Fund					
Statutory Fund		50,000	50,000	-	-
Reserves		4,156	3,002	-	-
Accumulated profit		286,857	270,500	-	-
Total Operator's Fund		341,013	323,502	-	-
Waqf/Participants' Takaful Fund					
Cede money		-	-	1,000	1,000
Reserves		-	-	15,544	4,540
Accumulated surplus		-	-	68,780	172,082
Balance of Participants' Takaful Fund		-	-	85,324	177,622
PTF Underwriting Provisions					
Outstanding claims including IBNR		-	-	368,209	198,169
Unearned contribution reserves		-	-	535,779	495,483
Unearned retakaful rebate		-	-	23,859	23,639
		-	-	927,847	717,291
Deferred taxation	13	1,953	1,216	-	-
Unearned wakala fees	24	174,510	169,065	-	-
Contribution received in advance		-	-	91,684	100,981
Takaful / retakaful payables	14	15,712	612	187,923	149,524
Other creditors and accruals	15	73,019	45,103	24,278	23,451
Taxation - provision less payments		7,334	16,676	-	-
Accrued Expenses		2,015	11,955	-	-
Payable to OPF	10	-	-	134,782	146,888
		274,543	244,627	438,667	420,844
Total Liabilities		274,543	244,627	1,366,514	1,138,135
Total funds and liabilities		615,556	568,129	1,451,838	1,315,757
Contingencies and Commitments					
	16				

The annexed notes 1 to 33 form an integral part of these condensed interim financial statements.

WAQAS ALI
Company Secretary
askari general Insurance co. Ltd.

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askari general insurance company limited
Window Takaful Operations
Condensed Interim Statement of Comprehensive Income (Unaudited)
For the period ended 30 September 2025

For the period ended 30 September 2025

Quarter ended 30 September

Nine months ended 30 September

2025

2024

2025

2024

Note

Rupees in thousand

Participants' Takaful Fund

Contributions earned

Less: Contribution ceded to retakaful

Net contribution revenue

Retakaful rebate earned

Net underwriting income

Net claims - reported / settled including IBNR

Other direct expenses

Surplus/ (Deficit) before investment income

Investment income

Other income

Less: Mudarib's share of investment income

Results of operating activities

(Deficit) / Surplus transferred to accumulated surplus

Other comprehensive income

Items that will be subsequently reclassified to profit and loss account

Unrealized loss on available-for-sale investments

Other comprehensive loss for the period

Total comprehensive (deficit) / surplus for the period

OPF Revenue Account

Wakala fee

Commission expense

General administrative and Management expenses

Modarib's share of PTF investment income

Investment income

Direct expenses

Other income

Results of operating activities

Profit before tax

Income tax expense

Profit after tax

Other comprehensive income

Items that will be subsequently reclassified to profit and loss account

Unrealized losses on available for sale investments - net

Other comprehensive loss for the period

Total comprehensive income for the period

197,089

(76,489)

120,600

17,736

138,336

(188,077)

(1,772)

(51,513)

30,461

1,487

(12,184)

19,764

(31,749)

6,028

6,028

(25,721)

126,246

(65,181)

61,065

14,965

76,030

(57,096)

(1,641)

17,293

11,660

5,423

(4,664)

12,419

29,712

-

-

29,712

72,407

(19,695)

(44,485)

8,227

4,664

11,044

(170)

1,763

17,301

25,528

(6,436)

19,092

(17)

(17)

19,075

295,577

(78,535)

(176,631)

40,411

18,380

37,893

(578)

4,037

59,732

100,143

(43,953)

56,190

1,154

1,154

57,344

361,558

(219,623)

141,935

51,094

193,029

(162,728)

(4,785)

25,516

34,091

15,650

(13,636)

36,105

61,621

-

-

61,621

206,753

(61,271)

(109,336)

36,146

13,636

32,093

(510)

7,225

52,444

88,590

(37,313)


51,277

32

32

51,309

The annexed notes 1 to 33 form an integral part of these condensed interim financial statements.


WAQAS ALI
 Company Secretary
 askari general Insurance co. Ltd.

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askari general insurance company limited
Window Takaful Operations
Condensed Interim Cash Flow Statement (Unaudited)
For the period ended 30 September 2025

	Operator's Fund		Participants' Takaful Fund	
	Nine months ended 30 September		Nine months ended 30 September	
	2025	2024	2025	2024
	Rupees in thousand			
Operating Cash Flows				
a) Takaful activities				
Contribution received	-	-	787,928	565,191
Re-takaful Contribution paid	-	-	(196,488)	(168,575)
Claims paid	-	-	(538,543)	(223,139)
Re-takaful and other recoveries received	-	-	83,689	48,534
Commission paid	(64,264)	(51,341)	-	-
Re-takaful rebate received	-	-	43,158	38,243
Wakala fee received/ (paid)	313,493	198,798	(313,492)	(198,798)
Modarib share received / (paid)	18,016	11,799	(18,016)	(11,799)
Management expenses	(176,102)	(100,861)	(5,644)	(4,784)
Net cash flows generated from/ (used in) underwriting activities	91,143	58,395	(157,408)	44,873
b) Other operating activities:				
Income tax paid	(52,557)	(34,533)	-	-
Other expenses paid	(789)	(625)	-	-
Other operating payments	(1,298)	(4,184)	(71,324)	(5,888)
Other operating receipts	22,113	9,437	4,015	12,471
Advances and deposits	-	(55)	-	-
Net cash flow generated from/(used in) other operating activities	(32,531)	(29,960)	(67,309)	6,583
Total cash flow from all operating activities	58,612	28,435	(224,717)	51,456
c) Investment activities:				
Profit / return received	3,514	6,855	6,575	15,584
Dividends received	30,404	38,373	25,195	33,704
Payment for investments	(24,312)	(37,446)	(38,965)	(33,179)
Proceeds from disposals of investments	(217)	838	38,991	858
Fixed capital expenditure	-	(4,048)	-	-
Total cash flow used in investing activities	9,389	4,572	31,796	16,967
d) Financing activities:				
Payment against Ijarah	(5,940)	(9,543)	-	-
Transfer of Profit to the Company	(39,833)	(49,974)	-	-
Total cash flow from financing activities	(45,773)	(59,517)	-	-
Net cash flow from all activities	22,228	(26,510)	(192,921)	68,423
Cash and cash equivalents at beginning of the period	31,419	100,852	269,112	144,158
Cash and cash equivalents at end of the period	53,647	74,342	76,191	212,581

The annexed notes 1 to 33 form an integral part of these condensed interim financial statements.

WAQAS ALI
 Company Secretary
 askari general Insurance Co. Ltd.

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askari general insurance company limited**Window Takaful Operations****Condensed Interim Statement of Changes in Fund (Unaudited)****For the period ended 30 September 2025**

	Operator's Fund			Total
	Statutory Fund	Available for sale Investments revaluation reserve	Accumulated Profit	
	Rupees in thousand			
Balance as at 01 January 2024	50,000	287	238,379	288,666
Total comprehensive income for the period				
Profit for the period	-	-	51,277	51,277
Other comprehensive loss for the period	-	32	-	32
	-	32	51,277	51,309
Changes in Operator's Fund				
Transfer of Profit to the Company	-	-	(49,974)	(49,974)
Balance as at 30 September 2024	50,000	319	239,682	290,001
Balance as at 01 January 2025	50,000	3,002	270,500	323,502
Total comprehensive income for the period				
Profit for the period	-	-	56,190	56,190
Other comprehensive income for the period	-	1,154	-	1,154
	-	1,154	56,190	57,344
Changes in Operator's Fund				
Transfer of Profit to the Company	-	-	(39,833)	(39,833)
Balance as at 30 September 2025	50,000	4,156	286,857	341,013

	Participants' Takaful Fund			
	Cede Money	Available for sale Investments revaluation reserve	Accumulated Surplus	Total
	Rupees in thousand			
Balance as at 01 January 2024	1,000	-	106,401	107,401
Total comprehensive income for the period				
Surplus for the period	-	-	61,621	61,621
Other comprehensive income for the period	-	-	-	-
	-	-	61,621	61,621
Balance as at 30 September 2024	1,000	-	168,022	169,022
Balance as at 01 January 2025	1,000	4,540	172,082	177,622
Total comprehensive income for the period				
Surplus for the period	-	-	(103,302)	(103,302)
Other comprehensive loss for the period	-	11,004	-	11,004
	-	11,004	(103,302)	(92,298)
Balance as at 30 September 2025	1,000	15,544	68,780	85,324

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Company Secretary
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Askari General Insurance Company Limited

Consolidated Condensed Interim Statement of Financial Position (Unaudited)

As at 30 September, 2025

		(Unaudited) 30 September 2025	(Audited) 31 December 2024
		Rupees in thousand	
ASSETS			
Property and equipment	6	650,016	399,548
Intangible assets	7	1,989	3,793
Investment property	8	587,042	33,951
Investments			
- Equity securities	9	1,291,728	1,652,671
- Debt securities	10	1,916,291	2,078,219
- Term deposits	11	4,332	-
Loans and other receivables	12	631,363	338,206
Insurance / Reinsurance receivables	13	1,948,827	1,582,456
Reinsurance recoveries against outstanding claims	17	627,669	580,698
Salvage recoveries accrued		2,633	2,633
Deferred commission expense / Acquisition cost	18	176,902	140,768
Prepayments		918,552	674,936
Cash and bank		414,287	434,911
Total assets from Window Takaful Operations - OPF		615,556	568,129
Total Assets		9,787,187	8,490,919
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital		719,019	719,019
Share premium		114,158	121,161
Reserves		184,027	246,179
Unappropriated profit		2,307,903	2,101,131
Total Equity		3,325,107	3,187,490
Liabilities			
Underwriting Provisions			
- Outstanding claims including IBNR	17	1,416,739	1,253,366
- Unearned premium reserves	16	2,996,023	2,077,374
- Unearned reinsurance commission	18	150,108	124,519
Retirement benefit obligations		20,991	12,515
Staff compensated absences		61,921	56,451
Deferred taxation		62,512	93,942
Liabilities against assets - secured		421,973	162,131
Taxation - provision less payment		47,087	62,266
Premium received in advance		21,407	27,362
Insurance / Reinsurance payables		365,100	737,469
Unclaimed dividends		20,045	17,074
Other creditors and accruals	14	480,189	360,440
Deposits and other payables		123,442	73,893
Total Liabilities		6,187,537	5,058,802
Total liabilities from Window Takaful Operations - OPF		274,543	244,627
Total Equity and Liabilities		9,787,187	8,490,919
Contingencies and commitments	15		

The annexed notes 1 to 25 form an integral part of these consolidated financial statements.


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Askari General Insurance Company Limited

Consolidated Condensed Interim Statement of Comprehensive Income (Unaudited)

For the Nine months period ended 30 September, 2025

		Quarter ended 30 September		Nine months ended 30 September	
		2025	2024	2025	2024
		----- Rupees in thousand -----			
	Note				
Net insurance premium	16	975,711	881,855	2,745,892	2,579,551
Net insurance claims	17	(717,610)	(620,480)	(1,956,939)	(1,789,551)
Net commission and other acquisition costs	18	19,373	17,358	65,242	41,300
Insurance claims and acquisition expenses		(698,237)	(603,122)	(1,891,697)	(1,748,251)
Management expenses		(217,971)	(218,723)	(644,724)	(678,137)
Underwriting results		59,503	60,010	209,471	153,163
Investment income	19	182,420	152,044	570,783	468,286
Rental income		7,030	1,785	20,478	5,283
Other income		11,513	18,845	36,623	59,487
Other expenses		(3,259)	(2,342)	(8,942)	(7,852)
Results of operating activities		257,207	230,342	828,413	678,367
Finance costs		(10,605)	(4,724)	(30,444)	(16,987)
Profit before tax from General Operations		246,602	225,618	797,969	661,380
Profit before tax from Window Takaful Operations - OPI		48,685	25,528	100,143	88,590
Profit before tax		295,287	251,146	898,112	749,970
Income tax expense		(93,993)	(100,096)	(331,755)	(283,101)
Profit after tax		201,294	151,050	566,357	466,869
Other comprehensive income:					
Items that will be reclassified subsequently to profit and loss account:					
Unrealised gain / (loss) on available for sale investments - net		83,475	(10,228)	(63,306)	16,894
Unrealized (loss) / gain on available for sale investments from Window Takaful Operations - OPF (net)		(1,572)	(17)	1,154	32
		81,903	(10,245)	(62,152)	16,926
Items that will not be reclassified subsequently to profit and loss account:					
Effect of remeasurement of staff retirement benefit plans - net				-	-
Total comprehensive income for the period		283,197	140,805	504,205	483,795
Earnings (after tax) per share - Rupees	21	2.80	2.10	7.88	6.49


The annexed notes 1 to 25 form an integral part of these consolidated financial statements.


WAQAS ALI
 Company Secretary
 Askari General Insurance Co. Ltd.
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Askari General Insurance Company Limited
Consolidated Condensed Interim Cash Flow Statement (Unaudited)
For the Nine months period ended 30 September, 2025

	2025	2024
	----- Rupees in thousand -----	
Operating cash flows		
a) Underwriting activities:		
Premium received	4,739,193	4,132,321
Reinsurance premium paid	(1,602,083)	(1,545,909)
Claims paid	(2,497,114)	(2,453,503)
Reinsurance and other recoveries received	334,147	712,187
Commission paid	(278,918)	(303,271)
Commission received	252,122	365,067
Management expenses paid	(773,835)	(673,460)
Net cash flows generated from underwriting activities	173,512	233,432
b) Other operating activities:		
Income tax paid	(378,364)	(242,635)
Other expenses paid	(8,781)	(7,662)
Other operating receipts	110,590	78,032
Advances to employees	34	98
Net cash used in other operating activities	(276,521)	(172,167)
Total cash flow used in all operating activities	(103,009)	61,265
Investing activities:		
Profit / return received	163,301	329,013
Dividends received	21,893	53,571
Payments for investments	(3,589,868)	(1,585,264)
Proceeds from investments	4,524,543	1,826,247
Fixed capital expenditure	(644,544)	(56,142)
Proceeds from disposal of fixed assets	1,021	-
Total cash generated from investing activities	476,346	567,425
Financing activities:		
Financial charges paid	(30,444)	(16,987)
Repayment of obligation under finance lease	(3,745)	(46,710)
Dividend paid	(356,540)	(373,686)
Staff house building finance - net	(5,864)	35
Mark-up on staff house building finance received	288	517
Funds Amortized Against Leased Vehicles	9,423	5,327
Equity transactions costs paid	(7,079)	(76)
Total cash used in financing activities	(393,961)	(431,580)
Net cash used in all activities	(20,624)	197,110
Cash and cash equivalents at beginning of the period	434,911	317,796
Cash and cash equivalents at end of the period	414,287	514,906

The annexed notes 1 to 25 form an integral part of these consolidated financial statements.


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Askari General Insurance Company Limited
Consolidated Condensed Interim Statement of Changes in Equity (Unaudited)
For the Nine months period ended 30 September, 2025

	Share capital		Reserves			Total reserves	Total equity
	Issued, subscribed and paid up	Capital reserve	Revenue reserve				
		Share premium	General reserve	Available for sale investment revaluation reserve	Unappropriated profit		
	Rupees in thousand						
Balance as at 01 January 2024	719,019	121,161	70,000	32,652	1,810,328	2,034,141	2,753,160
Total comprehensive income for the period							
Profit for the period	-	-	-	-	466,869	466,869	466,869
Other comprehensive loss for the period	-	-	-	16,926	-	16,926	16,926
Total comprehensive income for the period	-	-	-	16,926	466,869	483,795	483,795
Changes in Owners' equity							
Final Cash dividend 2023 : (Rupees 3.25 per share)	-	-	-	-	(233,682)	(233,682)	(233,682)
Interim Cash dividend 2024: (Rupees 2.00 per share)	-	-	-	-	(143,804)	(143,804)	(143,804)
Equity transaction costs	-	-	-	-	(76)	(76)	(76)
	-	-	-	-	(377,562)	(377,562)	(377,562)
Balance as at 30 September 2024	719,019	121,161	70,000	49,578	1,899,635	2,140,374	2,859,393
Balance as at 01 January 2025	719,019	121,161	70,000	176,179	2,101,131	2,468,471	3,187,490
Total comprehensive income for the period							
Profit for the period	-	-	-	-	566,357	566,357	566,357
Other comprehensive loss for the period	-	-	-	(62,152)	-	(62,152)	(62,152)
Total comprehensive income for the period	-	-	-	(62,152)	566,357	504,205	504,205
Changes in Owners' equity							
Final Cash dividend 2024 : (Rupees 2.50 per share)	-	-	-	-	(179,755)	(179,755)	(179,755)
Interim Cash dividend 2025 : (Rupees 2.50 per share)	-	-	-	-	(179,755)	(179,755)	(179,755)
Equity transaction costs	-	(7,003)	-	-	(75)	(7,078)	(7,078)
	-	(7,003)	-	-	(359,585)	(366,588)	(366,588)
Balance as at 30 September 2025	719,019	114,158	70,000	114,027	2,307,903	2,606,088	3,325,107

The annexed notes 1 to 25 form an integral part of these consolidated financial statements.

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