

October 29, 2025

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

Sub: Condensed Interim (Unconsolidated and Consolidated) 3rd Quarterly Accounts 2025 (Un-audited) for the nine-months period ended September 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 October 29, 2025 at 10:30 a.m. have reviewed and approved the Condensed Interim (Unconsolidated and Consolidated) 3rd Quarterly Accounts – 2025 (Un-audited) for the nine-months period ended September 30, 2025 and declared the following:

CASH DIVIDEND

Third Interim Cash Dividend for the nine-months period ended September 30, 2025 @ Rs. 1.5/- per share i.e. 15%. in addition to aggregate amount of First and Second Interim Dividend already paid to shareholders @ Rs. 3/- per share i.e. 30%.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on November 5, 2025.

The Share Transfer Books of the Company will be closed on November 6, 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 November 5, 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 nine-months period ended September 30, 2025 are enclosed.

EFU General Insurance Ltd

EFU House, M.A. Jinnah Road, P.O. Box 5005, Karachi-74000.
Phone: 92-21-32313471-90, Fax: 92-21-32310450, Email: info@efuinsurance.com

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

Yours sincerely



Amin Punjahi
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 September 2025 (Unaudited)

	30 September 2025 (Unaudited)	31 December 2024 (Audited) (Restated)
------(Rupees in '000) -----		
Assets		
Property and equipment	3 667 023	3 669 772
Intangible assets	-	-
Investment properties	3 462 112	3 462 112
Investment in subsidiary	7 497 228	8 120 149
Investments		
Equity securities	15 024 152	8 603 348
Debt securities	9 746 163	14 483 919
Term deposits	703 293	665 734
Loans and other receivables	1 849 173	920 669
Insurance / reinsurance receivables	14 072 161	7 634 503
Reinsurance recoveries against outstanding claims	8 649 394	8 596 247
Salvage recoveries accrued	128 790	92 600
Deferred commission expense	2 148 417	1 510 828
Retirement benefit - pension	1 770	1 680
Prepayments	15 031 640	10 715 960
Cash and bank	2 965 140	1 717 797
	84 946 456	70 195 318
Total assets of window takaful operations	10 209 802	8 171 782
Total assets	95 156 258	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	20 606 336	18 964 631
Unappropriated profit	4 169 783	3 205 197
Total equity	26 776 119	24 169 828
Surplus on revaluation of property and equipment	1 257 604	1 268 014
Liabilities		
Underwriting provisions		
Outstanding claims including IBNR	13 650 790	13 029 997
Unearned premium reserve	23 477 811	18 315 194
Unearned reinsurance commission	381 695	329 486
Retirement benefit - gratuity	67 434	80 936
Deferred taxation	1 492 655	1 426 822
Premium received in advance	247 545	182 957
Insurance / reinsurance payables	12 599 936	7 830 481
Other creditors and accruals	5 448 094	4 622 888
Taxation - provision less payments	1 219 905	362 981
Total liabilities	58 585 865	46 181 742
	86 619 588	71 619 584
Total liabilities and fund of window takaful operations	8 536 670	6 747 516
Total equity and liabilities	95 156 258	78 367 100
Contingencies and commitments		



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Profit and Loss Account

For the nine months period ended 30 September 2025 (Unaudited)

	Three months period ended		Nine months period ended	
	30 September 2025 (Unaudited)	30 September 2024 (Unaudited)	30 September 2025 (Unaudited)	30 September 2024 (Unaudited)
------(Rupees in '000) -----				
Net insurance premium	3 471 874	3 448 494	10 798 987	10 594 736
Net insurance claims	(1 688 615)	(1 707 557)	(4 086 575)	(4 100 545)
Net commission and other acquisition costs	(626 394)	(635 511)	(1 921 896)	(1 877 723)
Insurance claims and acquisition expenses	(2 315 009)	(2 343 068)	(6 008 471)	(5 978 268)
Management expenses	(931 113)	(1 011 202)	(2 815 746)	(2 808 595)
Underwriting results	225 752	94 224	1 974 770	1 807 873
Investment income	2 387 666	612 067	3 414 276	2 388 765
Rental income	35 396	32 420	103 394	95 463
Other income	89 018	167 591	284 913	475 062
Other expenses	(69 854)	(33 517)	(192 287)	(153 217)
	2 442 226	778 561	3 610 296	2 806 073
Results of operating activities	2 667 978	872 785	5 585 066	4 613 946
Finance cost	(3 717)	(4 663)	(12 707)	(12 582)
Profit from window takaful operations - Operator's Fund	106 717	158 656	426 818	492 055
Profit before tax	2 770 978	1 026 778	5 999 177	5 093 419
Taxation				
Current	(1 035 329)	(415 875)	(2 696 916)	(2 014 284)
Deferred	(51 852)	7 097	351 915	16 190
	(1 087 181)	(408 778)	(2 345 001)	(1 998 094)
Profit after tax	1 683 797	618 000	3 654 176	3 095 325
Earnings (after tax) per share - Rupees	8.42	3.09	18.27	15.48



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Comprehensive Income

For the nine months period ended 30 September 2025 (Unaudited)

	Three months period ended		Nine months period ended	
	30 September 2025 (Unaudited)	30 September 2024 (Unaudited)	30 September 2025 (Unaudited)	30 September 2024 (Unaudited)
	----- (Rupees in '000) -----			
Profit after tax	1 683 797	618 000	3 654 176	3 095 325
Other comprehensive income				
Total items that may be reclassified subsequently to profit and loss account				
Unrealised gain on available-for-sale investments during the period - net	522 120	279 313	486 182	1 096 751
Unrealised gain on available-for-sale investments during the period - subsidiary - net	163 259	40 244	163 259	40 244
Unrealised (loss) / gain on available for sale investment from window takaful operations - Operator's Fund - net	(2 561)	11 619	(11 351)	9 955
Total unrealised gain on available-for-sale investments - net	682 818	331 176	638 090	1 146 950
Effect of translation of foreign branches	(3 364)	(802)	3 615	(5 039)
Other comprehensive income for the period	679 454	330 374	641 705	1 141 911
Total comprehensive income for the period	2 363 251	948 374	4 295 881	4 237 236



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Cash Flow Statement

For the nine months period ended 30 September 2025 (Unaudited)

	30 September 2025 (Unaudited)	30 September 2024 (Unaudited)
	------(Rupees in '000) -----	
Operating cash flows		
a) Underwriting activities		
Insurance premium received	28 167 065	30 330 665
Reinsurance premium paid	(18 066 364)	(19 428 049)
Claims paid	(5 467 119)	(4 837 114)
Reinsurance and other recoveries received	1 903 586	1 245 123
Commission paid	(2 478 422)	(2 566 954)
Commission received	551 821	503 457
Management expenses paid	(2 597 551)	(2 489 862)
Net cash flow generated from underwriting activities	2 013 016	2 757 266
b) Other operating activities		
Income tax paid	(1 673 170)	(1 887 026)
Other operating payments	(1 307 964)	(616 315)
Other operating receipts	131 795	(36 252)
Loans advanced	(2 043)	(429)
Loans repayments received	1 066	539
Net cash flow used in other operating activities	(2 850 316)	(2 539 483)
Total cash flow (used in) / generated from all operating activities	(837 300)	217 783
Investment activities		
Profit / return received	1 620 610	1 823 166
Dividend received	1 086 298	883 847
Rentals received	111 295	132 793
Payment for investments	(29 530 937)	(15 808 498)
Proceeds from investments	31 015 092	15 217 816
Fixed capital expenditures	(265 384)	(167 003)
Proceeds from sale of property and equipment	121 541	80 684
Total cash flow generated from investing activities	4 158 515	2 162 805
Financing activities		
Payments against lease liabilities	(56 901)	(47 281)
Dividends paid	(1 659 079)	(1 664 786)
Total cash flow used in financing activities	(1 715 980)	(1 712 067)
Net cash flow generated from all activities	1 605 235	668 521
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	3 668 433	3 249 926
Reconciliation to the condensed interim profit and loss account		
Operating cash flows	(837 300)	217 783
Depreciation / amortisation expense	(271 500)	(240 240)
Finance cost	(12 707)	(12 582)
Profit on disposal of property and equipment	103 696	70 672
Profit / (loss) on disposal of investments	1 997 810	(16 268)
Rental income	103 394	95 463
Dividend Income	1 086 298	883 847
Other investment income	301 850	1 524 384
Gain / (loss) on remeasurement of investments at held-for-trading	28 318	(3 197)
Profit on deposits	180 093	405 483
Other income / (loss)	1 124	(1 093)
Increase / (decrease) in assets other than cash	12 679 394	(641 409)
(Increase) / decrease in liabilities other than borrowings	(12 133 112)	320 427
Profit after tax from conventional insurance operations	3 227 358	2 603 270
Profit from window takaful operations - Operator's Fund	426 818	492 055
Profit after tax	3 654 176	3 095 325



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Changes in Equity

For the nine months period ended 30 September 2025 (Unaudited)

	Attributable to equity holders of the Company						Unappropriated profit	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		
----- (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 September 2024								
Profit after tax	-	-	-	-	-	-	3 095 325	3 095 325
Other comprehensive income	-	-	1 146 950	(5 039)	-	-	-	1 141 911
	-	-	1 146 950	(5 039)	-	-	3 095 325	4 237 236
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	-	7 371	7 371
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)
2nd 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 September 2024 (unaudited)	2 000 000	12 902	1 809 842	190 683	1 802 531	14 000 000	3 136 400	22 952 358
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 September 2025								
Profit after tax	-	-	-	-	-	-	3 654 176	3 654 176
Other comprehensive income	-	-	638 090	3 615	-	-	-	641 705
	-	-	638 090	3 615	-	-	3 654 176	4 295 881
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	-	-	-	-	10 410	10 410
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)
2nd 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 September 2025 (unaudited)	2 000 000	12 902	3 430 994	195 379	1 967 061	15 000 000	4 169 783	26 776 119



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Financial Position

As at 30 September 2025 (Unaudited)

	30 September 2025 (Unaudited)	31 December 2024 (Audited) (Restated)
	----- (Rupees in '000) -----	
Assets		
Property and equipment	9 809 314	9 882 972
Intangible assets including goodwill	3 376 843	3 556 100
Investment properties	3 462 112	3 462 112
Investments		
Equity securities	79 877 645	52 546 031
Debt securities	199 035 366	206 603 076
Term deposits	4 034 722	1 013 163
Open-ended mutual funds	10 829 498	6 512 010
Loans and other receivables	8 371 127	5 291 518
Insurance / reinsurance receivables	16 893 281	9 025 969
Reinsurance recoveries against outstanding claims	8 649 394	8 596 247
Salvage recoveries accrued	128 790	92 600
Deferred commission expense	2 148 417	1 510 828
Retirement benefit	1 770	1 680
Taxation - payments less provision	-	794 827
Prepayments	15 276 530	10 864 107
Cash and bank	8 552 293	7 387 415
	370 447 102	327 140 655
Total assets of window general takaful operations	10 209 802	8 171 782
Total assets	380 656 904	335 312 437
Equity and liabilities		
Ordinary share capital	2 000 000	2 000 000
Reserves	20 477 082	18 975 730
Unappropriated profit	3 611 310	1 962 523
Equity attributable to equity holders of the parent	26 088 392	22 938 253
Non-controlling interest	5 771 480	5 677 325
Total equity	31 859 872	28 615 578
Surplus on revaluation of property and equipment	2 296 245	2 333 439
Liabilities		
Insurance liabilities - life insurance business	270 376 392	242 256 860
Underwriting provisions - general insurance business		
Outstanding claims including IBNR	13 650 790	13 029 997
Unearned premium reserves	23 477 811	18 315 194
Unearned reinsurance commission	381 695	329 486
Retirement benefit obligations	67 434	80 936
Deferred taxation	5 149 513	4 935 999
Premium received in advance	2 313 212	2 355 594
Insurance / reinsurance payables	13 004 411	8 022 899
Other creditors and accruals	9 472 591	8 288 939
Taxation - provision less payment	70 268	-
	67 587 725	55 359 044
Total liabilities	337 964 117	297 615 904
	372 120 234	328 564 921
Total liabilities of window general takaful operations	8 536 670	6 747 516
Total equity and liabilities	380 656 904	335 312 437
Contingencies and commitments		



EFU General Insurance Limited

Consolidated Condensed Interim Profit and Loss Account

For the nine months period ended 30 September 2025 (Unaudited)

	Three months period ended		Nine months period ended	
	30 September 2025 (Unaudited)	30 September 2024 (Unaudited) (Restated)	30 September 2025 (Unaudited)	30 September 2024 (Unaudited) (Restated)
------(Rupees in '000)-----				
Net insurance premium	16 009 677	13 017 559	47 233 978	37 309 677
Net insurance claim expenses	(13 509 453)	(12 357 295)	(39 374 313)	(34 215 131)
Net commission and other acquisition cost	(3 272 479)	(2 712 902)	(9 703 882)	(7 128 292)
Insurance claims and acquisition expenses	(16 781 932)	(15 070 197)	(49 078 195)	(41 343 423)
Management expenses	(2 128 704)	(2 266 043)	(6 309 338)	(6 416 364)
Underwriting results	(2 900 959)	(4 318 681)	(8 153 555)	(10 450 110)
Investment income	9 082 123	10 394 875	25 863 424	31 811 315
Net realised fair value gains on financial assets	476 585	670 624	831 880	939 825
Net fair value gains on financial assets at fair value through profit or loss	16 331 725	2 736 948	17 382 579	8 243 782
Net change in insurance liabilities (other than outstanding claims)	(19 515 343)	(8 194 441)	(27 543 152)	(24 155 250)
Rental income	35 396	32 420	103 394	95 463
Other income	118 084	239 821	386 195	733 991
Other expenses	(87 967)	(39 745)	(279 977)	(190 635)
	6 440 603	5 840 502	16 744 343	17 478 491
Results of operating activities	3 539 644	1 521 821	8 590 788	7 028 381
Finance cost	(33 214)	(23 081)	(102 176)	(67 785)
Profit from window general takaful operations - Operator's fund	106 717	158 656	426 818	492 055
Profit before tax	3 613 147	1 657 396	8 915 430	7 452 651
Taxation	(1 449 927)	(681 352)	(3 719 592)	(3 189 964)
Profit after tax	2 163 220	976 044	5 195 838	4 262 687
Profit attributable to:				
Equity holders of the parent	1 869 043	739 523	4 337 830	3 274 355
Non-controlling interest	294 177	236 521	858 008	988 332
	2 163 220	976 044	5 195 838	4 262 687
 Earnings per share - Rupees	 9.35	 3.70	 21.69	 16.37



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Comprehensive Income

For the nine months period ended 30 September 2025 (Unaudited)

	Three months period ended		Nine months period ended	
	30 September 2025 (Unaudited)	30 September 2024 (Unaudited) (Restated)	30 September 2025 (Unaudited)	30 September 2024 (Unaudited) (Restated)
<hr style="border-top: 1px dashed black;"/> ----- (Rupees in '000) ----- <hr style="border-top: 1px dashed black;"/>				
Profit after tax	2 163 220	976 044	5 195 838	4 262 687
Other comprehensive income				
Items that may be reclassified subsequently to profit and loss account				
Unrealised gains in available-for-sale investments during the period - net	580 137	412 607	536 204	1 136 136
Unrealised (loss) / gain from window takaful operations - Operator's fund - net	(2 561)	11 619	(11 351)	9 955
Total unrealised gains for the period	577 576	424 226	524 853	1 146 091
Effect of translation of foreign branches - net	(3 364)	(802)	3 615	(5 039)
Other comprehensive income for the period	574 212	423 424	528 468	1 141 052
Total comprehensive income for the period	<u>2 737 432</u>	<u>1 399 468</u>	<u>5 724 306</u>	<u>5 403 739</u>
Total comprehensive income attributable to:				
Equity holders of the parent	2 411 693	1 148 092	4 839 182	4 394 121
Non-controlling interest	325 739	251 376	885 124	1 009 618
	<u>2 737 432</u>	<u>1 399 468</u>	<u>5 724 306</u>	<u>5 403 739</u>



EFU General Insurance Limited

Consolidated Condensed Interim Cash Flow Statement

For the nine months period ended 30 September 2025 (Unaudited)

	30 September 2025 (Unaudited)	30 September 2024 (Unaudited) (Restated)
	------(Rupees in '000)-----	
Operating cash flows		
a) Underwriting activities		
Insurance premium / contribution received	67 314 180	58 660 005
Reinsurance premium / retakaful contribution paid	(19 064 433)	(19 680 987)
Claims paid	(43 115 856)	(35 903 735)
Reinsurance and other recoveries received	1 903 586	1 245 123
Commission paid	(6 500 985)	(5 657 117)
Commission received	551 821	503 457
Management expenses paid	(9 921 583)	(8 450 548)
Net cash flow used in underwriting activities	(8 833 270)	(9 283 802)
b) Other operating activities		
Income tax paid	(2 822 999)	(2 728 536)
Other operating payments	(2 158 654)	(657 447)
Other operating receipts	131 795	(36 252)
Loans advanced	(427 527)	(197 667)
Loans repayments received	454 010	243 319
Net cash flow used in other operating activities	(4 823 375)	(3 376 583)
Total cash flow used in all operating activities	(13 656 645)	(12 660 385)
Investment activities		
Profit / return received	19 986 084	29 314 782
Dividend received	3 234 009	2 920 567
Rentals received	111 295	132 793
Payment for investments	(198 341 948)	(154 822 406)
Proceeds from investments	196 258 611	133 947 046
Fixed capital expenditures	(653 843)	(911 703)
Proceeds from sale of property and equipment	229 636	350 324
Total cash flow generated from investing activities	20 823 844	10 931 403
Financing activities		
Payments against lease liabilities	(227 056)	(200 160)
Dividends paid	(2 433 375)	(2 390 954)
Total cash flow used in financing activities	(2 660 431)	(2 591 114)
Net cash flow generated from / (used in) all activities	4 506 768	(4 320 096)
Cash and cash equivalents at beginning of the period	8 080 244	16 200 655
Cash and cash equivalents at end of the period	12 587 012	11 880 559
Reconciliation to profit and loss account		
Operating cash flows	(13 656 645)	(12 660 385)
Depreciation / amortisation expense	(1 231 898)	(1 372 013)
Finance cost	(103 056)	(68 942)
Profit on sale of property and equipment	164 038	283 305
Gain on sale of investments	2 829 690	914 572
Rental income	103 394	95 463
Dividend income	3 234 009	2 916 912
Other investment income	21 809 246	29 547 539
Profit on lease termination	3 876	4 064
Profit on deposits	180 093	405 483
Other income	22 846	21 999
Appreciation in market value of investments	17 410 546	8 778 407
Reversal / (charge) of impairment in the value of available-for-sale equity investments	362	(9 637)
Increase / (decrease) in assets other than cash	16 359 385	(607 457)
Increase in liabilities other than running finance	(42 356 866)	(24 477 100)
	4 769 020	3 770 632
	426 818	492 055
Profit after tax	5 195 838	4 262 687
Profit from window general takaful operations - Operator's fund		



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Changes in Equity

For the nine months period ended 30 September 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-net	Unrealised gain / (loss) on fair value of investment property-net	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 September 2024										
Profit after tax (Restated)	-	-	-	-	-	-	3 274 355	3 274 355	988 332	4 262 687
Other comprehensive income	-	-	1 124 805	(5 039)	-	-	-	1 119 766	21 286	1 141 052
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	1 124 805	(5 039)	-	-	3 274 355	4 394 121	1 009 618	5 403 739
Acquisition of NCI without a change in control	-	-	-	-	-	-	(23 836)	(23 836)	659 570	635 734
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)
2nd Interim dividend paid for the year 2024 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300 000)	(300 000)	-	(300 000)
2nd Interim dividend paid for the year 2024 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	-	-	(86 480)	(86 480)
Other transfer within equity										
Transfer from general reserve						1 000 000	(1 000 000)	-	-	-
Balance as at 30 September 2024 (Restated)	2 000 000	12 902	1 739 631	190 683	1 802 531	14 000 000	1 996 338	21 742 085	5 287 503	27 029 588
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 September 2025										
Profit after tax	-	-	-	-	-	-	4 337 830	4 337 830	858 008	5 195 838
Other comprehensive income	-	-	497 737	3 615	-	-	-	501 352	27 116	528 468
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net of tax	-	-	497 737	3 615	-	-	4 337 830	4 839 182	885 124	5 724 306
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)
2nd Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300 000)	(300 000)	-	(300 000)
2nd 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 September 2025	2 000 000	12 902	3 301 740	195 379	1 967 061	15 000 000	3 611 310	26 088 392	5 771 480	31 859 872

