

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  $29^{th}$ , 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-

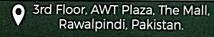
V. ANY OTHER PRICE-SENSITIVE INFORMATION

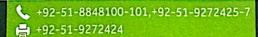
-N/A-

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

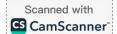
Your Sincerely,

Waqas'Ali Company Secretary









Askari General Insurance Company Limited
Unconsolidated Condensed Interim Statement of Financial Position (Unaudited)
As at 30 September, 2025

As at 50 depterment, 2025		(Unaudited) 30 September 2025	(Audited) 31 December 2024
ASSETS	Note	Rupees in	
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	421,269	313,893
Insurance / Reinsurance receivables	13	2,098,827	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		-3	
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
- Uneamed 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. Itd



# Askari General Insurance Company Limited

## Unconsolidated Condensed Interim Statement of Comprehensive Income (Unaudited)

For the Nine months period ended 30 September, 2025

, or another monare personal and a separation,		Quarter ended 30	September	Nine months ende	d 30 September
	-	2025	2024	2025	2024
	Note			Rupees in t	housand
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 Operation	ons - OPI	48,685	25,528	100,143	88,590
Profit before tax	Service .	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 inves	tments			Article Control	
from Window Takaful Operations - OPF (net)	L	(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
	=				

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

WAQAS AL Company Secretary askari general Insurance co.

#### 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 th	nousand
A Non a h Banna		
Operating cash flows		
a) Underwriting activities:	4,589,193	4,132,321
Premium received		
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	158,548	280,958
b) Other operating activities:		
Income tax paid	(371,454)	(242,635)
Other expenses paid	(8,781)	(7,657)
Other operating receipts / (payments)	15,558	25,996
Advances to employees	34	98
Net cash used in other operating activities	(364,643)	(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)
	(20,255)	199,039
Net cash used in all activities	430,664	314,999
Cash and cash equivalents at beginning of the period Cash and cash equivalents at end of the period	410,409	514,038
Lasii and casii equivalents at end of the period	410,100	0.4000
	<u> </u>	

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

WAQAS AL Company Secretary askari general Insurance co. Its



	Share capital			Reserves		Total	Total
	Issued, subscribed	Capital reserve		Revenue reserv	9	reserves	equity
	and paid up	Share premium	General reserve	Available for sale investment revaluation reserve	Unappropriated profit		
그 좋은 사람 보이트라이 그는 사람이다.				Rupees in thousand	***************************************		
Balance as at 01 January 2024	719,019	121,161	70,000	32,652	1,805,783	2,029,596	2,748,615
Total comprehensive income for the period							
Profit for the period	-	-	- 11 T/-		461,510	461,510	461,510
Other comprehensive loss for the period		1-		16,926	-	16,926	16,926
Total comprehensive income for the period	-	-	-	16,926	461,510	478,436	478,436
Changes in Owners' equity							
Final Cash dividend 2023 : (Rupees 3.25 per share)		7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	-		(233,682)	(233,682)	(233,682)
Interim Cash divided 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	1,889,731	2,130,470	2,849,489
Balance as at 01 January 2025	719,019	121,161	70,000	176,179	2,085,831	2,453,171	3,172,190
Total comprehensive income for the period							
Profit for the period		-	-		507,983	507,983	507,983
Other comprehensive loss for the period	-		-	(62,152)	-	(62,152)	(62,152)
Total comprehensive income for the period	-	•	-	(62,152)	507,983	445,831	445,831
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	234,229	2,532,414	3,251,433
				7	21/2		

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

WAQAS ALX Company Secretary



askari general insurance company limited Window Takaful Operation Condensed interim Statement of Financial Position of OPF and PTF As at 30 Sep 2025

	30 September 2025	31 December	30 September	31 December
		2024	2025	2024
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Note		Rupees in	thousand	
5	3 071	5.013		The same of the same of
١	3,9/1	] 3,013	-	1
6	355 400	322 323	305 402	363,759
- 8	VIII. 100 P. C.			5,000
			. , ,	3,585
9				306,119
	0,202			7,179
24				169,065
10	134,782	146,888	-	
	301	337	310	723
s 19		-	193,557	90,468
25	43,798	40,899	-	
11	819	28	103,209	100,747
12	53,647	31,419	76,191	269,112
	615,556	568,129	1,451,838	1,315,757
- 1	50,000	50,000	Saft designation for Joseph Commission Commi	and the same of
	100000000000000000000000000000000000000		-	-
	341,013	323,502		•
	•	•	and the second second	1,000
- 1	•	- 1		4,540
			68,780	172,082
	-	-	85,324	177,622
7				1
1		Parameter Control of the Section	368,209	198,169
			535,779	495,483
		a production in the	23,859	23,639
e de la		•	927,847	717,291
13	1,953	1,216		
24	174,510	169,065	- 1	•
	- 1		91,684	100,981
14	15,712	612	187,923	149,524
15	73,019	45,103	24,278	23,451
	7,334	16,676	.	
	P. 151			
10	-,		134.782	146,888
10	274.543	244,627		420,844
		244,627	1,366,514	1,138,135
	274.544			
	274,543 615,556	568,129	1,451,838	1,315,757
	5 6 7 8 9 24 10 10 11 11 12	5 3,971 6 355,498 7 5,000 8 11,488 9 6,252	5         3,971         5,013           6         355,498         322,323           7         5,000         5,000           8         11,488         16,222           9         6,252         -           -         -         -           24         -         -           10         134,782         146,888           301         337           5         19         -           25         43,798         40,899           11         819         28           31,419         28         31,419           615,556         568,129              50,000         4,156         3,002           286,857         3,002         270,500           341,013         323,502              -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         <	5         3,971         5,013         -           6         355,498         322,323         395,492           7         5,000         5,000         5,000           8         11,488         16,222         68,824           9         6,252         -         424,166           -         -         10,579           24         -         -         174,510           10         134,782         146,888         -           301         337         310           s         19         -         -           25         43,798         40,899         -           11         819         28         103,209           76,191         615,556         568,129         1,451,838     Solution  Solut

Operator's Fund

Participants' Takaful Fund

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

Company Secretary askari general Insurance co. ltd.

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

				of in the
	Quarter ended 30		Nine months ended	30 September
	2025	2024		2024
Note	***************************************	Rupees in	thousand	
100			444.44	
				361,558
				(219,623
-	4.00 000			141,935
18				51,094
	138,336	76,030	381,787	193,029
19	(188,077)	(57,096)	(513,506)	(162,728
20	(1,772)	(1,641)	(5,646)	(4,785
	(51,513)	17,293	(137,365)	25,516
21	30,461	11,660	45,950	34,091
22	1,487	5,423	6,493	15,650
23	(12,184)	(4,664)	(18,380)	(13,636
	19,764	12,419	34,063	36,105
7	(31,749)	29,712	(103,302)	61,621
	and the same of the last	-	A description in the latest and the	
Spirit .	6,028		11,004	-
_	6,028		11,004	
	(25,721)	29,712	(92,298)	61,621
24	100.735	72 407	295,577	206,753
25				(61,271)
				(109,336)
1	11,272	8,227	40,411	36,146
23	12,184	4,664	18,380	13,636
21	24,224	11.044	37.893	32,093
26	(192)	(170)	(578)	(510)
22	1,197	1,763	4,037	7,225
1	37,413	17,301	59,732	52,444
	48,685	25,528	100,143	88,590
	(15,563)	(6,436)		(37,313)
7	33,122	19,092	56,190	51,277
	Charles and the same of the sa			
	(1,572)	(17)	1,154	32
_	(1,572)	(17)	1,154	32
_	31,550	19,075	57,344	51,309
	17 18	2025 Note  197,089 (76,489) 17 120,600 18 17,736 138,336 19 (188,077) 20 (1,772) (51,513) 21 30,461 22 1,487 23 (12,184) 19,764 (31,749)  6,028 6,028 6,028 (25,721)  24 100,735 25 (31,367) (38,096) 11,272 23 12,184 21 24,224 26 (192) 22 1,197 37,413 48,685 (15,563) 33,122	197,089	197,089

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

WAQAS AL Company Secretary askari general Insurance co. ltd.

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' Ta	kaful Fund
		Nine months ended 2025	2024	Nine months ended 2025 a thousand	30 Septembe 2024
Op	erating Cash Flows		-Kupces II	Tulousand	
<b>a</b> )	Takaful activities				
	Contribution received			787,928	565,191
	Re-takaful Contribution paid	1 . 11	-	(196,488)	(168,575
	Claims paid	1 .	-	(538,543)	(223,139
	Re-takaful and other recoveries received		- 1	83,689	48,534
	Commission paid	(64,264)	(51,341)	- 1	-
	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
)	Other operating activities:			W1 2 7-1	
	Income tax paid	(52,557)	(34,533)	- 1	
	Other expenses paid	(789)	(625)	- 11	-
	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
Γοί	tal cash flow from all operating activities	58,612	28,435	(224,717)	51,456
c)	Investment activities:	- 144	Disease Lais.	The factor	
	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
Cas	sh and cash equivalents at beginning of the period	31,419	100,852	269,112	144,158
Cas	sh 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.

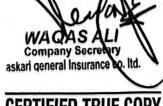
Company Secretary
askari general Insurance co. ltd.

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

	Statutory Fund	Available for sale investments revaluation reserve	Accumulated Profit	Total
	***************************************	Rupec	es 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	- 10 Cont		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			14 (12)	3-7
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	
		Available for		
	Cede	sale investments	Accumulated	Total
	Money	revaluation	Surplus	
		reserve	10.00	
eng tighti eli ya shibab	1.000	Rupees 1	n thousand	107.401
Balance as at 01 January 2024	1,000	-	106,401	107,401
Total comprehensive income for the period			4-2	and the second second
Surplus for the period	•		61,621	61,621
Other comprehensive income for the period	•		61,621	61,621
<ul> <li>** A ** (**)</li> </ul>	1.000		168,022	169,022
Balance as at 30 September 2024	1,000	• 4	108,022	109,022
Balance as at 01 January 2025	1,000	4,540	172,082	177,622
Total comprehensive income for the period			The second second	
Surplus for the period	•	•	(103,302)	(103,302)
Other comprehensive loss for the period		11,004	and the same of the same of	11,004
Outer comprehensive ross for the period				
Balance as at 30 September 2025	1,000	11,004 15,544	(103,302) 68,780	(92,298) 85,324

Operator's Fund

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



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
ASSETS	Note		thousand
Property and equipment	6	650,016	399,548
Intangible assets	7	1,989	3,793
Investment property	8	587,042	33,951
Investments			00,001
- Equity securities	9	1,291,728	1,652,671
- Debt securities	10	1,916,291	2,078,219
- Term deposits	11	4,332	2,070,213
Loans and other receivables	12	481,363	338,206
Insurance / Reinsurance receivables	13	2,098,827	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	.0	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		1	
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 tatements.

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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 ende	d 30 September
	-	2025	2024	2025	2024
	Note			Rupees in t	housand
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 Operati	ons - 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:			1.57		S Posis La Salvana
Unrealised gain / (loss) on available for sale investments - net		83,475	(10,228)	(63,306)	16,894
Unrealized (loss) / gain on available for sale inves	stments				
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:	ly				
Effect of remeasurement of staff retirement benef	fit plans - r	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 concolidated financial statements.

Company Secretary askari general insurance co. ltd.

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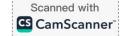
#### Askari General Insurance Company Limited Consolidated Condensed Interim Cash Flow Statement (Unaudited) For the Nine months period ended 30 September, 2025

	2025	2024
	Rupees in th	nousand
Operating cash flows	•	
a) Underwriting activities:		
Premium received	4,589,193	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	23,512	233,432
b) Other operating activities:		
Income tax paid	(378,364)	(242,635)
Other expenses paid	(8,781)	(7,662)
Other operating receipts	260,590	78,032
Advances to employees	34	98
Net cash used in other operating activities	(126,521)	(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	<u>.</u>
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 mancial 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

For the Nine months period ended 30 September, 2025	070						
	Share capital			Reserves		Total	Total
	Issued, subscribed	Capital reserve		Revenue reserve	9/	reserves	equity
	and paid up	Share premium	General	Available for sale investment revaluation reserve	Unappropriated profit		
Balance as at 01 January 2024	719,019	121,161	70,000	Rupees in thousand 32,652	1,810,328	2,034,141	2,753,160
Total comprehensive income for the period Profit for the period Other comprehensive loss for the period Total comprehensive income for the period				- 16,926 16,926	466,869	466,869 16,926 483,795	466,869 16,926 483,795
Changes in Owners' equity  Final Cash dividend 2023 : (Rupees 3.25 per share)  Interim Cash divided 2024: (Rupees 2.00 per share)  Equity transaction costs					(233,682) (143,804) (76)	(233,682) (143,804) (76)	(233,682) (143,804) (76)
Land and described to the second	- 240 040	- 104	- 000	- 97301	(377,562)	(377,562)	(377,562)
Balance as at 01 January 2025		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 Other comprehensive loss for the period Total comprehensive income for the period				(62,152) (62,152)	566,357 - 566,357	566,357 (62,152) 504,205	566,357 (62,152) 504,205
Changes in Owners' equity Final Cash dividend 2024 : (Rupees 2.50 per share) Interim Cash dividend 2025 : (Rupees 2.50 per share Equity transaction costs		(7,003) (7,003)			(179,755) (179,755) (75) (75)	(179,755) (179,755) (7,078) (366,588)	(179,755) (179,755) (7,078) (366,588)
Balance as at 30 September 2025	719,019	114,158	70,000	14,027	2,307,903	2,606,088	3,325,107
The annexed notes 1 to 25 form an integral part of these consolidated financial statements.	consolidated finar	ncial statemer		WAQAS ALL Company Secretary askari general Insurance co. Ita			

