August 21, 2026

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

Sub: Condensed Interim (Unconsolidated and Consolidated) 2nd Quarterly Accounts 2026 (Un-audited) for the six-months period ended June 30, 2026

We have to inform you that the Board of Directors of our Company in their meeting held at Karachi and thru Video Conference on Friday August 21, 2026 at 2:30 p.m. have reviewed and approved the Condensed Interim (Unconsolidated and Consolidated) 2nd Quarterly Accounts – 2026 (Un-audited) for the six-months period ended June 30, 2026 and declared the following:

CASH DIVIDEND

Second Interim Cash Dividend for the six-months period ended June 30, 2026 @ Rs. 1.5/- per share i.e. 15%. This is in addition to First Interim Dividend already paid at Rs. 1.50 per share i.e. 15% for the First Quarter ended March 31, 2026.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on August 31, 2026.

The Share Transfer Books of the Company will be closed on September 1, 2026. 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 August 31, 2026 will be treated in time for the purpose of above entitlement to the transferees.

A copy of the Unconsolidated and Consolidated Condensed Interim Statements of Financial Position, Profit and Loss Account, Other Comprehensive Income, Cash Flows and Changes in Equity for the six-months period ended June 30, 2026 are enclosed.

The Accounts of the Company for the period ended June 30, 2026 will be transmitted through PUCARS within the specified time.

Yours sincerely

Amin Punjani
Company Secretary

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

EFU General Insurance Ltd
Head Office: 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

Registered Office: 1st Floor, Kamran Centre, 85 East, Jinnah Avenue, Blue Area, Islamabad.
Phone: 92-51-2150375, 2150376, 2150377, 2150378, Fax: 92-51-2150379,

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Financial Position

As at 30 June 2026

	Note	30 June 2026 (Unaudited)	31 December 2025 (Audited)
		---------------(Rupees in '000) --------------	
Assets			
Property and equipment	6	3,987,536	3,914,724
Intangible assets	7	-	-
Investment properties	8	3,747,870	3,737,181
Investment in subsidiary	9	7,468,979	7,612,613
Investments			
Equity securities	10	18,267,423	17,351,863
Debt securities	11	8,396,143	8,976,422
Term deposits	12	714,875	719,916
Loans and other receivables	13	752,304	1,490,729
Insurance / reinsurance receivables	14	9,416,772	6,762,856
Reinsurance recoveries against outstanding claims	23	7,769,128	8,040,266
Salvage recoveries accrued		94,519	115,305
Deferred commission expense	24	1,197,915	1,483,625
Retirement benefit - pension		6,254	5,953
Prepayments	15	10,036,387	13,025,399
Cash and bank	16	2,206,645	2,116,840
		74,062,750	75,353,692
Total assets of window takaful operations	20.1	11,722,449	10,272,566
Total assets		85,785,199	85,626,258
Equity and Liabilities			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital	17	2,000,000	2,000,000
Reserves	18	23,132,391	20,138,685
Unappropriated profit	18	3,021,534	5,251,713
Total equity		28,153,925	27,390,398
Surplus on revaluation of property and equipment - net		1,402,140	1,366,641
Liabilities			
Underwriting provisions			
Outstanding claims including IBNR	23	12,498,773	12,545,548
Unearned premium reserve	22	16,555,972	20,673,685
Unearned reinsurance commission	24	262,629	348,688
Retirement benefit - gratuity		90,054	118,992
Deferred taxation		1,070,806	1,359,217
Premium received in advance		312,290	257,280
Insurance / reinsurance payables		9,689,799	7,114,753
Other creditors and accruals	19	5,594,153	5,113,253
Taxation - provision less payments		463,852	849,356
Total liabilities		46,538,328	48,380,772
		76,094,393	77,137,811
Total liabilities and fund of window takaful operations	20.2	9,690,806	8,488,447
Total equity and liabilities		85,785,199	85,626,258
Contingencies and commitments	21		

The annexed notes 1 to 35 form an integral part of these unconsolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Profit and Loss Account

For the six months period ended 30 June 2026

	Note	Three months period ended		Six months period ended	
		30 June 2026 (Unaudited)	30 June 2025 (Unaudited)	**30 June 2026 (Unaudited)**	30 June 2025 (Unaudited)
		-----(Rupees in '000)-----			
Net insurance premium	22	**3,866,503**	3,569,963	**7,608,821**	7,327,113
Net insurance claims	23	**(1,315,552)**	(1,139,720)	**(2,552,555)**	(2,397,960)
Net commission and other acquisition costs	24	**(692,591)**	(637,202)	**(1,328,622)**	(1,295,502)
Insurance claims and acquisition expenses		**(2,008,143)**	(1,776,922)	**(3,881,177)**	(3,693,462)
Management expenses		**(1,006,602)**	(965,427)	**(1,930,503)**	(1,884,633)
Underwriting results		**851,758**	827,614	**1,797,141**	1,749,018
Investment income	25	**763,472**	616,320	**1,362,810**	1,026,610
Rental income		**36,319**	36,970	**75,400**	67,998
Other income	26	**87,747**	98,815	**164,275**	195,895
Other expenses		**(60,743)**	(61,671)	**(131,715)**	(122,433)
		826,795	690,434	**1,470,770**	1,168,070
Results of operating activities		**1,678,553**	1,518,048	**3,267,911**	2,917,088
Finance cost		**(2,666)**	(4,380)	**(5,636)**	(8,990)
Profit from window takaful operations - Operator's Fund	27	**213,646**	160,936	**397,905**	320,101
Profit before tax		**1,889,533**	1,674,604	**3,660,180**	3,228,199
Taxation	28				
Current		**(681,023)**	(712,921)	**(1,627,802)**	(1,661,587)
Deferred		**(43,846)**	65,034	**196,926**	403,767
		(724,869)	(647,887)	**(1,430,876)**	(1,257,820)
Profit after tax		**1,164,664**	1,026,717	**2,229,304**	1,970,379
Earnings (after tax) per share - Rupees	29	**5.82**	5.13	**11.15**	9.85

The annexed notes 1 to 35 form an integral part of these unconsolidated condensed interim financial statements.

EFU General Insurance Ltd Karachi

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Comprehensive Income

For the six months period ended 30 June 2026

	Note	Three months period ended		Six months period ended	
		30 June 2026 (Unaudited)	30 June 2025 (Unaudited)	30 June 2026 (Unaudited)	30 June 2025 (Unaudited)
		(Rupees in '000)			
Profit after tax		1,164,664	1,026,717	2,229,304	1,970,379
Other comprehensive income					
Total items that may be reclassified subsequently to profit and loss account					
Unrealized (loss) / gain on available-for-sale investments during the period - net	10 & 11	1,375,729	255,924	(365,632)	(35,938)
Unrealized gain on available-for-sale investments during the period - Subsidiary Company - net	9	524,538	-	290,893	-
Unrealized (loss) / gain on available for sale investment from window takaful operations		3,263	1,650	(2,898)	(8,790)
Total unrealized gain / (loss) on available-for-sale investments - net		1,903,530	257,574	(77,637)	(44,728)
Effect of translation of foreign branch - net		2,850	4,454	1,464	6,979
Other comprehensive gain / (loss)		1,906,380	262,028	(76,173)	(37,749)
Total comprehensive income for the period		3,071,044	1,288,745	2,153,131	1,932,630

The annexed notes 1 to 35 form an integral part of these unconsolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Cash Flow Statement

For the six months period ended 30 June 2026

	Note	30 June 2026 (Unaudited)	30 June 2025 (Unaudited)
		-----------(Rupees in '000)	----------
Operating cash flows			
a) Underwriting activities			
Insurance premium received		**13,978,001**	15,225,957
Reinsurance premium paid		**(7,471,618)**	(8,903,341)
Claims paid		**(3,875,424)**	(4,342,838)
Reinsurance and other recoveries received		**1,591,755**	1,672,730
Commission paid		**(1,409,619)**	(1,268,734)
Commission received		**260,310**	264,729
Management expenses paid		**(1,833,880)**	(1,821,537)
Net cash flow generated from underwriting activities		**1,239,525**	826,966
b) Other operating activities			
Income tax paid		**(1,865,905)**	(1,118,087)
Other operating payments		**580,506**	(105,990)
Other operating receipts		**456,562**	297,093
Loans advanced		**(1,391)**	(1,158)
Loans repayments received		**1,044**	563
Net cash flow used in other operating activities		**(829,184)**	(927,579)
Total cash flow generated from / (used in) all operating activities		**410,341**	(100,613)
Investment activities			
Profit / return received		**722,471**	1,626,273
Dividend received		**1,117,526**	889,528
Rentals received		**99,300**	52,356
Payment for investments		**(24,271,635)**	(11,404,796)
Proceeds from investments		**23,639,501**	11,292,068
Fixed capital expenditures		**(276,691)**	(213,371)
Proceeds from sale of property and equipment		**43,685**	104,863
Total cash flow generated from investing activities		**1,074,157**	2,346,921
Financing activities			
Payments against lease liabilities		**(36,363)**	(31,007)
Dividends paid		**(1,361,253)**	(1,366,788)
Total cash flow used in financing activities		**(1,397,616)**	(1,397,795)
Net cash flow generated from all activities		**86,882**	848,513
Cash and cash equivalents at the beginning of the period		**2,504,742**	2,063,198
Cash and cash equivalents at the end of the period	16.3	**2,591,624**	2,911,711
Reconciliation to the profit and loss account			
Operating cash flows		**410,341**	(100,613)
Depreciation / amortization expense		**(207,808)**	(178,328)
Finance cost		**(5,636)**	(8,990)
Profit on disposal of property and equipment		**35,878**	89,942
Profit on disposal of investments		**286,667**	296,608
Rental income		**75,400**	67,998
Dividend Income		**1,117,526**	889,528
Other investment loss		**(46,618)**	(36,486)
Gain / (loss) on remeasurement of investments at held for trading		**5,235**	(123,040)
Profit on deposits		**122,103**	105,294
Other income		**6,294**	659
(Decrease) / increase in assets other than cash		**(1,630,526)**	4,689,262
Decrease / (increase) in liabilities other than borrowings		**1,662,543**	(4,041,556)
Profit after tax from conventional insurance operations		**1,831,399**	1,650,278
Profit from window takaful operations - Operator's Fund		**397,905**	320,101
Profit after tax		**2,229,304**	1,970,379

The annexed notes 1 to 35 form an integral part of these unconsolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Changes in Equity

For the six months period ended 30 June 2026

	Attributable to equity holders of the Company							
		Capital reserves				Revenue reserve		
	Share capital	Reserve for exceptional losses	Unrealized gain / (loss) on revaluation of available-for-sale investments - net	Exchange translation reserve	Unrealized gain on fair value of investment properties - net	General reserve	Unappropriated profit	Total
	(Rupees in '000)							
Balance as at 01 January 2025	2,000,000	12,902	2,792,904	191,764	1,967,061	14,000,000	3,205,197	24,169,828
Total comprehensive income for the period ended 30 June 2025								
Profit after tax	-	-	-	-	-	-	1,970,379	1,970,379
Other comprehensive loss	-	-	(44,728)	6,979	-	-	-	(37,749)
	-	-	(44,728)	6,979	-	-	1,970,379	1,932,630
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	6,940	6,940
Transactions with owners recorded directly in equity								
Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)
Other transfer within equity								
Transfer to general reserve	-	-	-	-	-	1,000,000	(1,000,000)	-
Balance as at 30 June 2025	2,000,000	12,902	2,748,176	198,743	1,967,061	15,000,000	2,782,516	24,709,398
Balance as at 01 January 2026	**2,000,000**	**12,902**	**2,800,777**	**193,704**	**2,131,302**	**15,000,000**	**5,251,713**	**27,390,398**
Total comprehensive income for the period ended 30 June 2026								
Profit after tax	-	-	-	-	69,879	-	2,159,425	2,229,304
Other comprehensive income	-	-	(77,637)	1,464	-	-	-	(76,173)
	-	-	(77,637)	1,464	69,879	-	2,159,425	2,153,131
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	10,396	10,396
Transactions with owners recorded directly in equity								
Final dividend for the year 2025 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)
1st Interim dividend paid for the year 2026 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)
Other transfer within equity								
Transfer to general reserve	-	-		-	-	3,000,000	(3,000,000)	-
Balance as at 30 June 2026	**2,000,000**	**12,902**	**2,723,140**	**195,168**	**2,201,181**	**18,000,000**	**3,021,534**	**28,153,925**

The annexed notes 1 to 35 form an integral part of these unconsolidated condensed interim financial statements.

EFU General Insurance Ltd. Karachi

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU General Insurance Limited

Consolidated Condensed Interim Statement of Financial Position

As at 30 June 2026

	Note	30 June 2026 (Unaudited)	31 December 2025 (Audited)
		----------- (Rupees in '000) -----------	
Assets			
Property and equipment	6	**10,344,297**	10,572,513
Intangible assets including goodwill	7	**2,436,693**	2,508,741
Investment properties	8	**3,747,870**	3,737,181
Investment in associate	9	**151,691**	152,349
Investments			
Equity securities	10	**84,779,102**	85,226,773
Debt securities	11	**209,773,919**	200,151,592
Term deposits	12	**1,449,104**	4,086,645
Open-ended mutual funds	13	**13,986,532**	14,285,039
Loans and other receivables	14	**7,273,661**	7,342,765
Insurance / reinsurance receivables	15	**12,555,369**	9,847,378
Reinsurance recoveries against outstanding claims		**7,769,128**	8,040,266
Salvage recoveries accrued		**94,519**	115,305
Deferred commission expense	25	**1,197,915**	1,483,625
Retirement benefit		**6,254**	5,953
Taxation - payments less provision		**1,532,729**	1,091,946
Prepayments	16	**10,331,451**	13,172,413
Cash and bank	17	**7,193,055**	7,985,510
		374,623,289	369,805,994
Total assets of window general takaful operations	21.1	**11,722,449**	10,272,566
Total assets		**386,345,738**	380,078,560
Equity and liabilities			
Ordinary share capital	18.2	**2,000,000**	2,000,000
Reserves	18.3	**22,658,787**	19,944,850
Unappropriated profit	18.3	**2,572,724**	4,363,214
Equity attributable to equity holders of the parent		**27,231,511**	26,308,064
Non-controlling interest		**5,973,237**	6,029,685
Total equity		**33,204,748**	32,337,749
Surplus on revaluation of property and equipment		**2,539,758**	2,487,310
Liabilities			
Insurance liabilities - life insurance business	19	**283,723,963**	277,695,035
Underwriting provisions - general insurance business			
Outstanding claims including IBNR	24	**12,498,773**	12,545,548
Unearned premium reserves	23	**16,555,972**	20,673,685
Unearned reinsurance commission	25	**262,629**	348,688
Retirement benefit obligations		**90,054**	118,992
Deferred taxation		**4,074,396**	4,940,644
Premium received in advance		**2,635,975**	2,632,355
Insurance / reinsurance payables		**10,232,744**	7,640,394
Other creditors and accruals	20	**10,835,920**	10,169,713
		57,186,463	59,070,019
Total liabilities		**340,910,426**	336,765,054
		376,654,932	371,590,113
Total liabilities and fund of window general takaful operations	21.2	**9,690,806**	8,488,447
Total equity and liabilities		**386,345,738**	380,078,560
Contingencies and commitments	22		

The annexed notes from 1 to 39 form an integral part of these consolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU General Insurance Limited

Consolidated Condensed Interim Profit and Loss Account

For the six months period ended 30 June 2026

	Note	Three months period ended		Six months period ended	
		30 June 2026 (Unaudited)	30 June 2025 (Unaudited)	**30 June 2026 (Unaudited)**	30 June 2025 (Unaudited)
		----(Rupees in '000)----			
Net insurance premium	23	**19,018,991**	15,060,655	**37,200,038**	31,224,301
Net insurance claim expenses	24	**(14,158,964)**	(12,454,983)	**(28,582,033)**	(25,864,860)
Net commission and other acquisition cost	25	**(3,569,028)**	(3,249,154)	**(7,004,972)**	(6,431,403)
Insurance claims and acquisition expenses		**(17,727,992)**	(15,704,137)	**(35,587,005)**	(32,296,263)
Management expenses		**(2,899,958)**	(2,149,751)	**(4,965,828)**	(4,180,634)
Underwriting results		**(1,608,959)**	(2,793,233)	**(3,352,795)**	(5,252,596)
Investment income	26	**7,459,543**	7,982,542	**14,718,745**	16,698,659
Net realized fair value (losses) / gains on financial assets	27	**98,081**	471,552	**(137,050)**	560,977
Net fair value (losses) / gains on financial assets at fair value through profit or loss	28	**12,678,674**	1,933,953	**(969,090)**	927,814
Net change in insurance liabilities (other than outstanding claims)		**(15,929,109)**	(5,170,165)	**(5,318,788)**	(8,027,809)
Rental income		**36,319**	36,970	**75,400**	67,998
Other income	29	**162,816**	132,234	**280,223**	268,111
Other expenses		**(128,198)**	(100,205)	**(241,162)**	(192,010)
		4,378,126	5,286,881	**8,408,278**	10,303,740
Results of operating activities		**2,769,167**	2,493,648	**5,055,483**	5,051,144
Finance cost		**(38,456)**	(43,896)	**(78,772)**	(68,962)
Share of (loss) / profit from associate		**8,932**	-	**(658)**	-
Profit from window general takaful operations - Operator's Fund	30	**213,646**	160,936	**397,905**	320,101
Profit before tax		**2,953,289**	2,610,688	**5,373,958**	5,302,283
Taxation	31	**(953,755)**	(1,074,865)	**(2,115,581)**	(2,269,665)
Profit after tax		**1,999,534**	1,535,823	**3,258,377**	3,032,618
Profit attributable to:					
Equity holders of the parent		**1,541,140**	1,249,022	**2,656,433**	2,468,787
Non-controlling interest		**458,394**	286,801	**601,944**	563,831
		1,999,534	1,535,823	**3,258,377**	3,032,618
Earnings after tax per share - Rupees	32	**7.71**	6.25	**13.28**	12.34

The annexed notes from 1 to 39 form an integral part of these consolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU General Insurance Limited

Consolidated Condensed Interim Statement of Comprehensive Income

For the six months period ended 30 June 2026

	Three months period ended		Six months period ended	
	30 June 2026 (Unaudited)	30 June 2025 (Unaudited)	**30 June 2026 (Unaudited)**	30 June 2025 (Unaudited)
	(Rupees in '000)			
Profit after tax	**1,999,534**	1,535,823	**3,258,377**	3,032,618
Other comprehensive income				
Items that may be reclassified subsequently to profit and loss account				
Unrealized (loss) / gain in available-for-sale investments during the period - net	**1,428,628**	281,842	**(341,237)**	(43,610)
Reclassification adjustments relating to available-for-sale investments disposed of during the period	**(290)**	-	**-**	(323)
Unrealized (loss) / gain from window takaful operations - Operator's fund - net	**3,263**	1,650	**(2,898)**	(8,790)
Total unrealized (loss) / gain for the period	**1,431,601**	283,492	**(344,135)**	(52,723)
Effect of translation of foreign branch - net	**2,850**	4,454	**1,464**	6,979
Other comprehensive (loss) / income for the period	**1,434,451**	287,946	**(342,671)**	(45,744)
Total comprehensive income for the period	**3,433,985**	1,823,769	**2,915,706**	2,986,874
Total comprehensive income attributable to:				
Equity holders of the parent	**2,946,971**	1,522,868	**2,300,491**	2,427,489
Non-controlling interest	**487,014**	300,901	**615,215**	559,385
	3,433,985	1,823,769	**2,915,706**	2,986,874

The annexed notes from 1 to 39 form an integral part of these consolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU General Insurance Limited

Consolidated Condensed Interim Cash Flow Statement

For the six months period ended 30 June 2026

	Note	30 June 2026 (Unaudited)	30 June 2025 (Unaudited)
		----(Rupees in '000)----	
Operating cash flows			
a) Underwriting activities			
Insurance premium / contribution received		**45,661,827**	40,921,901
Reinsurance premium / retakaful contribution paid		**(7,728,252)**	(9,000,748)
Claims paid		**(30,999,919)**	(29,165,875)
Reinsurance and other recoveries received		**1,591,755**	1,672,730
Commission paid		**(4,559,329)**	(3,649,457)
Commission received		**260,310**	264,729
Management expenses paid		**(8,051,734)**	(6,684,400)
Net cash flow used in underwriting activities		**(3,825,342)**	(5,641,120)
b) Other operating activities			
Income tax paid		**(2,851,057)**	(2,258,208)
Other operating payments		**290,724**	(490,460)
Other operating receipts		**456,562**	297,093
Loans advanced		**(318,546)**	(249,823)
Loans repayments received		**344,123**	261,338
Net cash flow used in other operating activities		**(2,078,194)**	(2,440,060)
Total cash flow used in all operating activities		**(5,903,536)**	(8,081,180)
Investment activities			
Profit / return received		**12,381,104**	14,604,071
Dividend received		**2,601,613**	2,388,913
Rentals received net of expenses paid		**99,300**	52,356
Payment for investments		**(101,727,093)**	(94,737,753)
Proceeds from investments		**91,748,884**	89,921,618
Fixed capital expenditures		**(538,711)**	(451,363)
Proceeds from sale of property, equipment and vehicle		**131,208**	188,079
Total cash flow generated from investing activities		**4,696,305**	11,965,921
Financing activities			
Payments against lease liabilities		**(173,931)**	(138,695)
Dividends paid		**(2,046,716)**	(2,055,401)
Total cash flow used in financing activities		**(2,220,647)**	(2,194,096)
Net cash flow (used in) / generated from all activities		**(3,427,878)**	1,690,645
Cash and cash equivalents at beginning of the period		**11,740,141**	8,080,244
Cash and cash equivalents at end of the period	17.1	**8,312,263**	9,770,889
Reconciliation to profit and loss account			
Operating cash flows		**(5,903,536)**	(8,081,180)
Depreciation / amortization expense		**(862,594)**	(839,719)
Finance cost		**(78,772)**	(68,962)
Profit on sale of equipment and vehicle	29	**74,744**	131,536
Gain on sale of investments	26	**137,363**	651,903
Rental income		**75,400**	67,998
Dividend income	26	**2,601,613**	2,388,913
Other investment income	26	**12,882,600**	14,995,178
Profit on lease termination	29	**28,470**	5,588
Profit on deposits	29	**122,103**	105,294
Other income	29	**38,047**	15,026
(Depreciation) / appreciation in market value of investments	26	**(969,142)**	927,583
Reversal of impairment in the value of available-for-sale equity investments	26	**-**	242
(Decrease) / Increase in assets other than cash		**(1,604,550)**	8,038,435
(Increase) in liabilities other than running finance		**(3,681,274)**	(15,625,318)
		2,860,472	2,712,517
Profit from window general takaful operations - Operator's fund		**397,905**	320,101
Profit after tax		**3,258,377**	3,032,618

The annexed notes from 1 to 39 form an integral part of these consolidated condensed interim financial statements.

Director	Director	NAJMUL HODA KHAN Chief Financial Officer	KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman

Karachi 21 August 2026

EFU General Insurance Limited

Consolidated Condensed Interim Statement of Changes in Equity

For the six months period ended 30 June 2026

	Attributable to equity holders of the Company									
	Capital reserves					Revenue reserves				
	Share capital	Reserve for exceptional losses	Unrealized gain / (loss) on revaluation of available-for-sale investments-net	Exchange translation reserve-net	Unrealized gain / (loss) on fair value of investment properties-net	General reserve	Unappropriated profit	Equity attributable to equity holders of parent	Non-controlling interest	Total
	----- (Rupees in '000) -----									
Balance as at 01 January 2025	2,000,000	12,902	2,804,003	191,764	1,967,061	14,000,000	1,962,523	22,938,253	5,677,325	28,615,578
Total comprehensive income for the period ended 30 June 2025										
Profit after tax	-	-	-	-	-	-	2,468,787	2,468,787	563,831	3,032,618
Other comprehensive loss	-	-	(48,277)	6,979	-	-	-	(41,298)	(4,446)	(45,744)
	-	-	(48,277)	6,979	-	-	2,468,787	2,427,489	559,385	2,986,874
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	15,057	15,057	9,739	24,796
Acquisition of NCI without a change in control	-	-	-	-	-	-	(11,641)	(11,641)	(31,269)	(42,910)
Transactions with owners recorded directly in equity										
Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)	-	(1,100,000)
Final dividend for the year 2024 at the rate of Rs. 10.50 (105.00%) per share	-	-	-	-	-	-	-	-	(602,930)	(602,930)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)	(85,683)	(385,683)
Other transfer within equity										
Transfer to general reserve						1,000,000	(1,000,000)	-	-	-
Balance as at 30 June 2025	2,000,000	12,902	2,755,726	198,743	1,967,061	15,000,000	2,034,726	23,969,158	5,526,567	29,495,725
Balance as at 01 January 2026	**2,000,000**	**12,902**	**2,606,942**	**193,704**	**2,131,302**	**15,000,000**	**4,363,214**	**26,308,064**	**6,029,685**	**32,337,749**
Total comprehensive income for the period ended 30 June 2026										
Profit after tax	-	-	-	-	**69,879**	-	**2,586,554**	**2,656,433**	**601,944**	**3,258,377**
Other comprehensive loss	-	-	**(357,406)**	**1,464**	-	-	-	**(355,942)**	**13,271**	**(342,671)**
	-	-	**(357,406)**	**1,464**	**69,879**	-	**2,586,554**	**2,300,491**	**615,215**	**2,915,706**
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	**22,956**	**22,956**	**13,800**	**36,756**
Transactions with owners recorded directly in equity										
Final dividend for the year 2025 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 2025 at the rate of Rs. 10.50 (105.00%) per share	-	-	-	-	-	-	-	-	**(599,780)**	**(599,780)**
1st Interim dividend paid for the year 2026 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	**(300,000)**	**(300,000)**	**(85,683)**	**(385,683)**
Other transfer within equity										
Transfer to general reserve	-	-	-	-	-	**3,000,000**	**(3,000,000)**	-	-	-
Balance as at 30 June 2026	**2,000,000**	**12,902**	**2,249,536**	**195,168**	**2,201,181**	**18,000,000**	**2,572,724**	**27,231,511**	**5,973,237**	**33,204,748**

The annexed notes from 1 to 39 form an integral part of these consolidated condensed interim financial statements.

Director

Director

NAJMUL HODA KHAN
Chief Financial Officer

KAMRAN ARSHAD INAM
Managing Director &
Chief Executive Officer

SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 21 August 2026