



SHAHEEN INSURANCE COMPANY LTD.

Head Office : 10th Floor, Shaheen Complex, M.R. Kayani Road, Karachi - 74200

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August 25, 2026

SICL/COMP/0297/08/2026

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

Subject: **Financial Results for the Half Year Ended June 30, 2026**

Dear Sir,

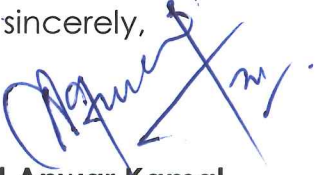
We have to inform that the Board of Directors of our company in meeting held on Aug 25, 2026 at 11:00 a.m. through video link at registered office of the Company recommended the following:

1. CASH DIVIDEND	NIL
2. BONUS SHARES	NIL
3. RIGHT SHARES	NIL
4. ANY OTHER ENTITLEMENT/CORPORATE ACTION	NIL
5. ANY OTHER PRICE SENSITIVE INFORMATION	NIL

The financial results for the Half Year Ended June 30, 2026 approved by the Board are attached.

The Half yearly report of the company for the period ended June 30, 2026 will be transmitted through PUCARS separately, within the specified time.

Yours sincerely,


Aqeel Anwar Kamal
Company Secretary


Rizwan Akhtar
Chief Executive Officer

Enclosed. As stated above

C.c: Director, Insurance Division, Securities & Exchange
Commission of Pakistan (SECP), Islamabad.

SHAHEEN INSURANCE COMPANY LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
	Note	(Rupees)	
ASSETS			
Property and equipment	7	126,242,519	142,268,465
Intangible assets		549,218	610,242
Investment properties		177,296,197	177,296,197
Investments			
Equity securities	8	78,867,079	143,198,161
Debt securities	9	269,433,364	320,531,242
Term deposits	10	479,301,419	80,000,000
Advances, deposits and other receivables		37,759,438	38,317,263
Insurance / re-insurance receivables	11	586,192,965	449,418,969
Re-insurance recoveries against outstanding claims	20	30,625,099	50,795,345
Salvage recoveries accrued		932,145	404,063
Deferred commission expense	21	49,780,148	54,220,150
Prepayments	19	44,206,888	131,441,616
Deferred taxation - net	12	11,008,809	9,203,408
Bank deposits subject to margin and encumbrances	13	335,461,345	756,299,543
Cash and bank	14	161,782,390	123,667,196
		2,389,439,023	2,477,671,860
Total assets of window takaful operations - Operator's Fund		179,421,649	170,424,428
Total assets of window takaful operations - Participants' Takaful Fund		280,940,358	268,245,892
Total Assets		2,849,801,030	2,916,342,180
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Share capital		1,048,125,000	806,250,000
Reserves		20,000,000	20,150,794
Unappropriated profit		185,142,644	320,723,478
Total Equity		1,253,267,644	1,147,124,272
Liabilities			
Underwriting provisions			
Outstanding claims including IBNR	20	236,585,083	253,243,101
Unearned premium reserves	19	304,591,926	406,464,566
Premium deficiency reserves	22	337,245	337,245
Unearned reinsurance commission	21	7,022,335	11,203,180
Lease liabilities	16	38,363,772	46,564,270
Premium received in advance		12,596,101	22,645,356
Insurance / re-insurance payables		108,181,350	102,706,148
Other creditors and accruals	17	491,876,069	553,426,188
Unclaimed dividend		3,178,301	3,178,301
Taxation - provision less payments		23,167,601	11,373,351
		1,225,899,783	1,411,141,706
Total liabilities of window takaful operations - Operator's Fund		89,693,245	89,830,310
Total liabilities and fund of window takaful operations - Participants' Takaful Fund		280,940,358	268,245,892
Total Liabilities		1,596,533,386	1,769,217,908
Total Equity and Liabilities		2,849,801,030	2,916,342,180
Contingencies and commitments			

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The annexed notes from 1 to 32 form an integral part of these condensed interim financial statements.

SHAHEEN INSURANCE COMPANY LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS AND SIX MONTHS PERIOD ENDED JUNE 30, 2026

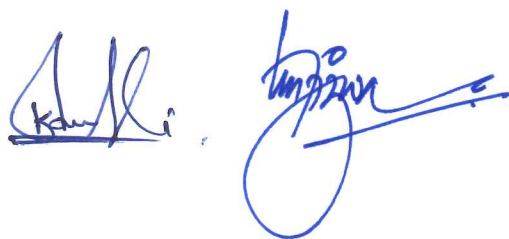
	Note	Three months period ended		Six months period ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
		----- (Rupees) -----			
Net insurance premium	19	609,496,544	364,733,011	879,680,841	721,801,336
Net insurance claims	20	(340,495,230)	(247,498,985)	(475,133,921)	(441,613,875)
Net commission expense / acquisition cost	21	(133,052,756)	(46,246,101)	(182,735,040)	(124,278,851)
Insurance claims and acquisition expenses		(473,547,986)	(293,745,086)	(657,868,961)	(565,892,726)
Management expenses		(71,902,183)	(60,878,476)	(141,214,330)	(125,281,228)
Underwriting results		64,046,375	10,109,449	80,597,550	30,627,382
Investment income	22	8,239,285	45,288,604	34,363,768	56,970,121
Rental income		671,591	625,786	1,343,190	1,251,573
Other income	23	32,403,219	5,547,171	33,211,315	13,854,524
Other expenses	24	(7,765,356)	(14,106,407)	(12,351,332)	(18,111,878)
Results of operating activities		97,595,114	47,464,603	137,164,491	84,591,722
Finance charges against lease liabilities		(1,501,908)	(979,028)	(2,947,863)	(1,819,587)
Profit before tax from window takaful operations - OPF		7,181,003	5,855,531	13,888,755	9,400,415
Profit before tax		103,274,209	52,341,106	148,105,383	92,172,550
Taxation	25	(28,810,177)	(15,341,544)	(41,811,217)	(26,730,039)
Profit after tax for the period		74,464,033	36,999,562	106,294,166	65,442,510
Earnings per share - basic and diluted - (restated)	26	0.71	0.35	1.01	0.62

The annexed notes from 1 to 32 form an integral part of these condensed interim financial statements.

SHAHEEN INSURANCE COMPANY LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE THREE MONTHS AND SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Three months period ended		Six months period ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	----- (Rupees) -----			
Profit after tax for the period	74,464,033	36,999,562	106,294,166	65,442,510
Other comprehensive income				
Items that may be reclassified subsequently to profit and loss account				
Unrealised gain / (loss) on available for sale investments - net of tax	(1,779,046)	(17,750,891)	-	(10,166,076)
Reclassification adjustments relating to available-for-sale investments disposed of during the period	-	-	(150,794)	-
Other comprehensive loss	(1,779,046)	(17,750,891)	(150,794)	(10,166,076)
Total comprehensive income for the period	<u>72,684,987</u>	<u>19,248,671</u>	<u>106,143,372</u>	<u>55,276,434</u>

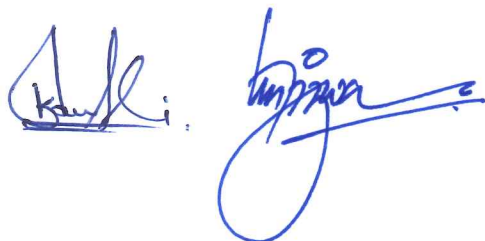
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SHAHEEN INSURANCE COMPANY LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

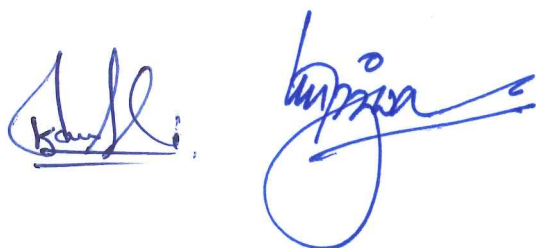
	Attributable to equity holders of the Company				
	Share capital	General reserves	Unrealised (loss) / gain on available-for-sale investments	Unappropriated profit	Total Equity
	(Rupees)				
Balance as at December 31, 2024 (Audited)	645,000,000	20,000,000	13,059,831	329,637,419	1,007,697,250
Total comprehensive income for the period					
Profit for the period	-	-	-	65,442,510	65,442,510
Other comprehensive income for the period	-	-	(10,166,076)	-	(10,166,076)
	-	-	(10,166,076)	65,442,510	55,276,434
Transactions with owners:					
Bonus shares issued for the year ended December 31, 2024 @ 25%	161,250,000	-	-	(161,250,000)	-
Balance as at June 30, 2025 (Un-audited)	806,250,000	20,000,000	2,893,755	233,829,929	1,062,973,684
Balance as at December 31, 2025 (Audited)	806,250,000	20,000,000	150,794	320,723,478	1,147,124,272
Total comprehensive income for the period					
Profit for the period	-	-	-	106,294,166	106,294,166
Other comprehensive income for the period	-	-	(150,794)	-	(150,794)
	-	-	(150,794)	106,294,166	106,143,372
Transactions with owners:					
Bonus shares issued for the year ended December 31, 2025 @ 30%	241,875,000	-	-	(241,875,000)	-
Balance as at June 30, 2026 (Un-audited)	1,048,125,000	20,000,000	-	185,142,644	1,253,267,644

The annexed notes from 1 to 32 form an integral part of these condensed interim financial statements.



SHAAHEEN INSURANCE COMPANY LIMITED
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Note	June 30, 2026	June 30, 2025
		(Rupees)	
OPERATING CASHFLOW			
a) Underwriting activities			
Insurance premium received		1,007,113,216	769,828,214
Reinsurance premium paid		(175,739,244)	(194,030,143)
Claims paid	20	(539,146,393)	(404,386,537)
Reinsurance and other recoveries received	20	67,524,700	27,624,192
Commission paid		(197,277,175)	(96,150,717)
Commission received		18,864,733	30,585,741
Management and other expenses paid		(112,502,165)	(135,283,918)
Net cash generated from / (used in) underwriting activities		68,837,672	(1,813,168)
b) Other operating activities			
Income tax paid		(29,955,838)	(13,848,571)
Total cash generated from / (used in) operating activities		38,881,834	(15,661,739)
INVESTMENT ACTIVITIES			
Investment income received		29,647,732	56,501,652
Bank deposits subject to encumbrances		344,876,117	(23,559,272)
Security deposits against suretyship policies - net		(75,962,081)	-
Payments for investments - net		115,769,952	(71,225,649)
Fixed capital expenditure		(3,887,169)	(15,912,238)
Proceeds from disposal of property and equipment		25,000	253,007
Total cash (used in) investing activities		410,469,551	(53,942,500)
FINANCING ACTIVITIES			
Financial charges paid		(2,947,863)	(1,819,587)
Principal repayment of lease liabilities against right-of-use assets		(8,986,909)	(8,900,881)
Total cash (used in) financing activities		(11,934,772)	(10,720,468)
Net cash flow from all activities		437,416,613	(80,324,707)
Cash and cash equivalents at the beginning of the period		203,667,196	236,937,570
Cash and cash equivalents at the end of the period		641,083,809	156,612,863
Reconciliation to condensed interim profit and loss account			
Operating cash flows		38,881,834	(15,661,739)
Depreciation		(20,649,523)	(10,829,210)
Finance charges against lease liabilities		(2,947,863)	(1,819,587)
Gain on disposal of property and equipment		10,474	223,108
Rental income		1,343,190	1,251,573
(Increase) / decrease in assets - PTF		(30,560,019)	(23,933,027)
Increase / (decrease) in liabilities and fund - PTF		30,560,019	23,933,027
(Increase) / decrease in assets other than cash		28,785,623	144,448,033
Increase / (decrease) in liabilities		12,617,909	(118,540,205)
Investment and other income		34,363,768	56,970,121
Profit from window takaful operations - OPF		13,888,755	9,400,415
Profit after tax		106,294,166	65,442,510



Definition of cash

Cash comprises of cash in hand, policy stamps, cheques in hand, bank balances and other deposits which are readily convertible to cash and which are used in the cash management function on a day-to-day basis.

Cash and cash equivalents for the purpose of the condensed interim cash flow statement include the following:

	June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
	----- (Rupees) -----	
Cash and other equivalents		
Cash in hand	223,898	212,465
Policy stamps in hand	1,000,000	237,414
	<u>1,223,898</u>	<u>449,879</u>
Cash at bank		
Current accounts	8,809,458	10,595,178
Savings accounts	151,749,034	145,567,806
	<u>160,558,492</u>	<u>156,162,984</u>
Deposits maturing within 3 month		
Term deposits - local currency	479,301,419	-
	<u>641,083,809</u>	<u>156,612,863</u>

The annexed notes from 1 to 32 form an integral part of these condensed interim financial statements.



SHAIHEEN INSURANCE COMPANY LIMITED - WINDOW TAKAFUL OPERATIONS
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

AS AT JUNE 30, 2026

		Operator's Fund		Participants' Takaful Fund	
		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		(Rupees)			
ASSETS					
Property and equipment	7	5,293,790	6,318,591	-	-
Investments	8	59,101,698	59,328,546	25,765,700	24,691,602
Advances and other receivables		1,309,508	9,892,158	30,722,809	11,439,723
Takaful / retakaful receivables	9	-	-	174,020,830	142,054,490
Retakaful recoveries against outstanding claims / benefits	17	-	-	7,695	2,205,559
Salvage recoveries accrued		-	-	2,005,920	2,004,920
Deferred commission expense	21	13,215,721	15,118,365	-	-
Receivable from PTF		47,117,258	55,756,056	-	-
Deferred wakala fee	16	-	-	25,073,850	30,776,394
Deferred taxation - net	12	90,816	-	-	-
Taxation less provision		-	-	3,041,921	2,780,982
Prepaid retakaful contribution ceded	15	-	-	717,490	698,300
Cash and bank	10	53,292,859	24,010,714	19,584,143	52,596,235
TOTAL ASSETS		179,421,651	170,424,430	280,940,358	269,248,205
FUNDS AND LIABILITIES					
Operator's Fund					
Statutory fund		50,000,000	50,000,000	-	-
Accumulated profit		39,728,405	29,424,435	-	-
Unrealized gain on available-for-sale investments		-	1,169,684	-	-
		89,728,405	80,594,119	-	-
Participants' Takaful Fund					
Ceded money		-	-	500,000	500,000
Accumulated surplus		-	-	85,034,590	66,276,787
Unrealized gain on available-for-sale investments		-	-	-	629,057
		-	-	85,534,590	67,405,844
LIABILITIES					
PTF underwriting provisions					
Outstanding claims including IBNR	17	-	-	32,303,727	29,865,867
Unearned contribution reserve	15	-	-	69,095,312	88,124,946
Reserve for unearned retakaful rebate	17	-	-	112,205	239,787
Lease liabilities	11	2,556,646	3,008,679	-	-
Contribution received in advance		-	-	10,401,893	2,800,089
Takaful / retakaful payables		-	-	19,280,755	9,518,230
Unearned wakala fee		25,073,850	30,776,394	-	-
Payable to OPF	10	-	-	47,117,258	55,756,056
Deferred taxation - net	12	-	388,529	-	-
Other creditors and accruals	13	59,506,972	53,846,167	17,094,618	15,537,386
Taxation less provision		2,555,778	1,810,542	-	-
TOTAL LIABILITIES		89,693,246	89,830,311	195,405,768	201,842,361
TOTAL FUNDS AND LIABILITIES		179,421,651	170,424,430	280,940,358	269,248,205

CONTINGENCIES AND COMMITMENTS

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The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.

SHAAHEEN INSURANCE COMPANY LIMITED - WINDOW TAKAFUL OPERATIONS
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS AND SIX MONTHS PERIOD ENDED JUNE 30, 2026

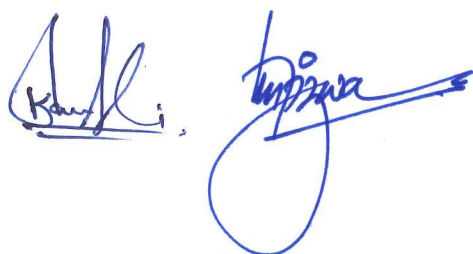
		Three months period ended		Six months period ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
Note		(Rupees)			
PARTICIPANT'S TAKAFUL FUND (PTF)					
		37,804,159	28,192,625	83,464,763	47,815,303
		(7,004,432)	(4,334,552)	(12,467,344)	(7,360,102)
Net contributions revenue	15	30,799,727	23,858,073	70,997,419	40,455,201
Retakaful rebate earned	17	98,018	27,787	339,055	39,168
Net underwriting income		30,897,745	23,885,860	71,336,474	40,494,369
Net claims expense	17	(35,622,972)	(9,177,696)	(52,402,886)	(12,038,668)
Other direct expenses	18	(762,630)	(513,907)	(2,648,292)	(627,213)
Surplus before investment income		(5,487,857)	14,194,257	16,285,296	27,828,488
Investment income	19	1,677,070	68,472	1,726,109	126,329
Other income	20	747,127	929,730	1,294,923	1,631,857
Less: Modarib's share of PTF's investment income		(492,652)	(6,849)	(548,526)	(12,635)
Surplus / (deficit) for the period		(3,556,312)	15,185,610	18,757,802	29,574,039
OPERATOR'S FUND (OPF)					
Wakala fee	16	23,725,092	13,051,299	45,821,153	22,481,199
Commission expense	21	(11,958,475)	(5,842,936)	(23,012,608)	(10,756,748)
Management expense	22	(7,965,003)	(3,808,725)	(12,306,193)	(5,447,364)
		3,801,614	3,399,638	10,502,352	6,277,087
Modarib's share of PTF's investment income		492,652	6,849	548,526	12,635
Investment income	19	3,310,553	401,237	3,340,336	732,806
Direct expenses	23	(786,183)	(142,409)	(1,278,149)	(143,719)
Other income	20	431,997	2,067,306	920,921	2,521,606
Profit before interest and taxation		7,250,633	5,732,621	14,033,986	9,400,415
Finance charges		(69,629)	-	(145,231)	-
Profit before taxation		7,181,004	5,732,621	13,888,755	9,400,415
Taxation	24	(1,639,537)	(1,662,461)	(3,584,785)	(2,726,120)
Profit for the period		5,541,467	4,070,160	10,303,970	6,674,295

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.

SHAHEEN INSURANCE COMPANY LIMITED - WINDOW TAKAFUL OPERATIONS
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE THREE MONTHS AND SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Three months period ended		Six months period ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	----- (Rupees) -----			
PARTICIPANTS' TAKAFUL FUND				
Surplus for the period	(3,619,021)	15,185,610	18,757,802	29,574,039
Other comprehensive income for the period	(448,511)	-	(629,057)	-
Total comprehensive income / (loss) for the period	<u>(4,067,532)</u>	<u>15,185,610</u>	<u>18,128,745</u>	<u>29,574,039</u>
OPERATORS' FUND				
Profit for the period	5,541,466	4,070,160	10,303,970	6,674,295
Other comprehensive income for the period - net of tax	(681,121)	-	(1,169,684)	(751,149)
Total comprehensive income for the period	<u>4,860,345</u>	<u>4,070,160</u>	<u>9,134,286</u>	<u>5,923,146</u>

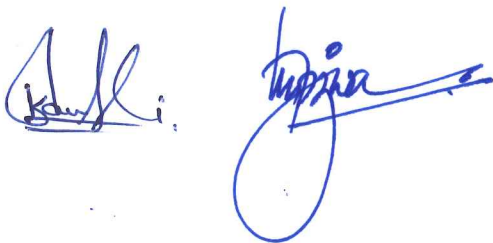
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SHAAHEEN INSURANCE COMPANY LIMITED - WINDOW TAKAFUL OPERATIONS
CONDENSED INTERIM STATEMENT OF CHANGES IN FUND (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Operator's Fund			
	Statutory fund	Unrealized gain available-for-sale investments	Accumulated profit	Total
	(Rupees)			
Balance as at December 31, 2024 (Audited)	50,000,000	-	21,227,310	71,227,310
Total comprehensive income for the period				
Profit for the period	-	-	6,674,295	6,674,295
Other comprehensive income for the period	-	(751,149)	-	(751,149)
Balance as at June 30, 2025 (Un-audited)	50,000,000	(751,149)	27,901,605	77,150,456
Balance as at December 31, 2025 (Audited)	50,000,000	1,169,684	29,424,435	80,594,119
Total comprehensive income for the period				
Profit for the period	-	-	10,303,970	10,303,970
Other comprehensive income for the period	-	(1,169,684)	-	(1,169,684)
Balance as at June 30, 2026 (Un-audited)	50,000,000	-	39,728,405	89,728,405
	Participants' Takaful Fund			
	Ceded money	Unrealized gain available-for-sale investments	Accumulated surplus	Total
	(Rupees)			
Balance as at December 31, 2024 (Audited)	500,000	-	27,844,426	28,344,426
Surplus for the period	-	-	29,574,039	29,574,039
Other comprehensive income for the period	-	-	-	-
Balance as at June 30, 2025 (Un-audited)	500,000	-	57,418,465	57,918,465
Balance as at December 31, 2025 (Audited)	500,000	629,057	66,276,787	67,405,844
Surplus for the period	-	-	18,757,803	18,757,803
Other comprehensive income for the period	-	(629,057)	-	(629,057)
Balance as at June 30, 2026 (Un-audited)	500,000	-	85,034,590	85,534,589

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.



SHAAHEEN INSURANCE COMPANY LIMITED - WINDOW TAKAFUL OPERATIONS
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Operator's Fund (OPF)		Participants' Takaful Fund (PTF)	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	(Rupees)			
OPERATING ACTIVITIES				
a) Takaful activities				
Contribution received	-	-	81,185,942	54,465,370
Re-takaful contributions paid	-	-	(2,724,009)	(8,584,833)
Claims paid / benefits paid	-	-	(51,377,228)	(13,613,832)
Commissions paid	(13,535,542)	(5,350,501)	-	-
Re-takaful rebate / commissions received	-	-	211,473	107,449
Re-takaful and other recoveries received	-	-	3,610,066	248,419
Wakala fees received	49,935,987	14,611,555	-	-
Wakala fees paid	-	-	(49,935,987)	(14,611,555)
Modarib share received	-	203,070	-	-
Modarib share paid	-	-	-	(203,070)
Net cash generated from underwriting activities	36,400,445	9,464,124	(19,029,743)	17,807,948
b) Other operating activities				
Management and other expenses paid	(15,549,595)	(3,793,739)	(1,600,897)	(2,251,373)
Taxes paid	(2,820,576)	(5,471,700)	(103,097)	(386,163)
Other operating advances recovered / (paid)	8,650,989	-	(14,205,956)	-
Net cash used in other operating activities	(9,719,182)	(9,265,439)	(15,909,950)	(2,637,536)
Total cash generated from / (used in) operating activities	26,681,263	198,685	(34,939,693)	15,170,412
INVESTING ACTIVITIES				
Investment and other income received	4,044,516	3,379,838	3,001,699	1,779,537
Payments for investments - net	(463,648)	(410,559)	(1,008,507)	-
Total cash flow from investing activities	3,580,868	2,969,279	1,993,192	1,779,537
FINANCING ACTIVITIES				
Financial charges paid	(145,231)	-	-	-
Principal repayment of lease liabilities against right-of-use asset	(452,033)	-	-	-
Total cash flow from financing activities	(597,264)	-	-	-
Net cash flow from / (used in) all activities	29,664,867	3,167,964	(32,946,501)	16,949,949
Cash and cash equivalents at the beginning of the period	47,792,691	44,554,595	56,658,780	37,770,369
Cash and cash equivalents at end of the period	77,457,558	47,722,559	23,712,279	54,720,318
Reconciliation to profit and loss account				
Operating cash flows	26,681,263	198,685	(34,939,693)	15,170,412
(Increase) / decrease in assets other than cash	(19,153,549)	3,761,218	44,239,870	7,004,428
Increase / (decrease) in liabilities	(314,967)	(1,250,078)	6,436,593	5,641,011
Depreciation / amortisation expense	(1,024,803)	(41,090)	-	-
Finance charges	(145,231)	-	-	-
Investment and other income - net	4,261,257	4,005,560	3,021,032	1,758,188
Profit / surplus for the period	10,303,970	6,674,295	18,757,802	29,574,039
Operator's Fund (OPF)				
June 30, 2026		June 30, 2025	Participants' Takaful Fund (PTF)	
June 30, 2026		June 30, 2025	June 30, 2026	June 30, 2025
(Rupees)				
Cash for the purpose of the cash flow statement consists of:				
Cash and other equivalents				
Savings accounts	53,292,859	24,595,559	19,584,143	50,774,318
Deposits maturing within 1 month				
Term deposits - local currency	24,164,699	23,127,000	4,128,136	3,946,000
	77,457,558	47,722,559	23,712,279	54,720,318

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.