Askari General Insurance Co. Ltd.

August 27th, 2026
agico/HO/CS/2026-0006

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

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

Dear Sir

We have to inform you that the Board of Directors of our company in their meeting held on August 27th, 2026, at 10:30 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 June 30th, 2026, are attached herewith.

Yours Sincerely,

Waqas Ali Janjua
Company Secretary
ACA, FCCA, APFA

3rd Floor, AWT Plaza, The Mall, Rawalpindi, Pakistan.
+92-51-8848100-101, +92-51-9272425-7
+92-51-9272424
agicoho@agico.com.pk
www.agico.com.pk

Askari General Insurance Company Limited
Unconsolidated Condensed Interim Statement of Financial Position
As at 30 June 2026

	Note	(Unaudited) 30 June 2026	(Audited) 31 December 2025
		-------- Rupees in thousand --------	
ASSETS			
Property and equipment	6	**589,164**	485,234
Intangible assets	7	**2,076**	2,708
Investment property	8	**574,285**	582,189
Investment in subsidiary	9	**10,000**	10,000
Investments			
- Equity securities	10	**2,804,657**	2,897,034
- Debt securities	11	**1,113,811**	1,108,991
Loans and other receivables	12	**470,347**	340,312
Insurance / Reinsurance receivables	13	**3,044,824**	1,727,761
Reinsurance recoveries against outstanding claims	18	**790,294**	709,882
Salvage recoveries accrued		**2,393**	2,393
Deferred commission expense / Acquisition cost	19	**250,548**	166,692
Deferred taxation		**22,920**	-
Prepayments		**790,770**	820,670
Cash and bank		**616,614**	824,247
		11,082,703	9,678,113
Total assets from Window Takaful Operations			
- Operator's Fund and Participants' Takaful Fund	14	**2,178,757**	2,019,368
Total Assets		**13,261,460**	**11,697,481**
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital		**1,006,627**	1,006,627
Share premium		**746,894**	746,894
Reserves		**72,166**	127,351
Unappropriated profit		**2,499,589**	2,414,434
Total Equity		**4,325,276**	4,295,306
Liabilities			
Underwriting Provisions			
- Outstanding claims including IBNR	18	**1,659,325**	1,462,891
- Unearned premium reserves	17	**3,557,404**	2,624,926
- Unearned reinsurance commission	19	**120,312**	146,214
Retirement benefit obligations		**14,589**	15,697
Deferred taxation		**-**	26,225
Staff compensated absences		**54,216**	63,429
Liabilities against ROU assets - secured		**448,542**	386,517
Taxation - provision less payment		**38,165**	44,827
Premium received in advance		**107,928**	30,142
Insurance / Reinsurance payables		**615,389**	429,614
Unclaimed dividends		**20,908**	20,045
Other creditors and accruals	15	**360,152**	365,963
Deposits and other payables		**154,555**	139,206
		7,151,485	5,755,696
Total liabilities from Window Takaful Operations			
- Operator's Fund and Participants' Takaful Fund	14	**1,784,699**	1,646,479
Total Liabilities		**8,936,184**	7,402,175
Total Equity and Liabilities		**13,261,460**	11,697,481
Contingencies and commitments	16		

The annexed notes 1 to 26 form an integral part of these unconsolidated financial statements.

WAQAS ALI
Company Secretary
askari general insurance co. ltd.

Askari General Insurance Company Limited
Unconsolidated Condensed Interim Statement of Comprehensive Income
For the period ended 30 June 2026

	Note	Quarter ended 30 June 2026	Quarter ended 30 June 2025	Half year ended 30 June 2026	Half year ended 30 June 2025
		Rupees in thousand			
Net insurance premium	17	1,190,743	901,196	2,265,357	1,770,181
Net insurance claims	18	(834,096)	(623,283)	(1,622,656)	(1,239,329)
Net commission and other acquisition costs	19	(4,287)	27,733	17,386	45,869
Insurance claims and acquisition expenses		(838,383)	(595,550)	(1,605,270)	(1,193,460)
Management expenses		(270,333)	(241,018)	(519,570)	(478,771)
Underwriting results		82,027	64,628	140,517	97,950
Investment income	20	155,453	169,092	279,001	388,363
Rental income		15,755	6,764	28,240	13,448
Other income		17,733	16,830	25,416	24,424
Other expenses		(4,662)	(2,845)	(9,345)	(5,683)
Results of operating activities		266,306	254,469	463,829	518,502
Finance costs		(11,422)	(14,408)	(22,040)	(19,381)
Profit before tax from General Operations		254,884	240,061	441,789	499,121
Profit before tax from Window Takaful Operations - OPF	21	37,497	24,734	94,733	51,458
Profit before tax		292,381	264,795	536,522	550,579
Income tax expense		(105,864)	(114,031)	(198,221)	(213,195)
Profit after tax		186,517	150,764	338,301	337,384
Other comprehensive income:					
Items that will be reclassified subsequently to profit and loss account:					
Unrealised loss on available for sale investments - net		6,349	(42,425)	(53,963)	(146,781)
Unrealized (loss) / gain on available for sale investments from Window Takaful Operations - OPF (net)		1,699	1,987	(1,222)	2,726
		8,048	(40,438)	(55,185)	(144,055)
Total comprehensive income for the period		194,565	110,326	283,116	193,329
Earnings (after tax) per share - Rupees	23	1.85	1.91	3.36	4.27

The annexed notes 1 to 26 form an integral part of these unconsolidated financial statements.

WAQAS ALI
Company Secretary
askari general Insurance co. ltd.

Askari General Insurance Company Limited
Unconsolidated Condensed Interim Cash Flow Statement
For the period ended 30 June 2026

	2026	2025
	---------- Rupees in thousand ----------	
Operating cash flows		
a) Underwriting activities:		
Premium received	2,766,682	2,849,977
Reinsurance premium paid	(411,675)	(1,115,796)
Claims paid	(1,859,375)	(1,647,835)
Reinsurance and other recoveries received	187,752	334,147
Commission paid	(189,513)	(161,518)
Commission received	100,113	236,783
Management expenses paid	(504,359)	(457,980)
Net cash flows generated from underwriting activities	89,625	37,778
b) Other operating activities:		
Income tax paid	(254,029)	(227,508)
Other expenses paid	(10,141)	(6,162)
Other operating payments	(53,170)	18,969
Advances to employees	(293)	62
Net cash used in other operating activities	(317,633)	(214,639)
Total cash flow generated from all operating activities	(228,008)	(176,861)
Investing activities:		
Profit / return received	68,358	126,908
Dividends received	53,285	18,556
Payments for investments	(8,359,005)	(1,816,235)
Proceeds from investments	8,637,938	2,205,826
Fixed capital expenditure	(98,824)	(20,863)
Proceeds from disposal of fixed assets	(2,268)	-
Total cash used in investing activities	299,484	514,192
Financing activities:		
Financial charges paid	(22,040)	(19,381)
Repayment of obligation under finance lease	(13,480)	(131,593)
Dividend paid	(250,793)	(179,070)
Staff house building finance - net	1,985	(4,950)
Mark-up on staff house building finance received	362	203
Funds Amortized Against Leased Vehicles	6,346	-
Equity transactions costs paid	(1,489)	-
Total cash used in financing activities	(279,109)	(334,866)
Net cash used in all activities	(207,633)	2,465
Cash and cash equivalents at beginning of the period	824,247	430,664
Cash and cash equivalents at end of the period	616,614	433,129

The annexed notes 1 to 26 form an integral part of these unconsolidated financial statements.

WAQAS ALI
Company Secretary
askari general Insurance co. ltd

Askari General Insurance Company Limited
Unconsolidated Condensed Interim Statement of Changes in Equity
For the period ended 30 June 2026

	Share capital	Reserves				Total reserves	Total equity
	Issued, subscribed and paid up	Capital reserve	Revenue reserve				
		Share premium	General reserve	Available for sale investment revaluation	Unappropriated profit		
	Rupees in thousand						
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	-	-	-	-	337,384	337,384	337,384
Other comprehensive loss for the period	-	-	-	(144,055)	-	(144,055)	(144,055)
Total comprehensive income for the period	-	-	-	(144,055)	337,384	193,329	193,329
Changes in owners' equity							
Cash dividend 2024 : (Rupees 2.50 per share)	-	-	-	-	(179,755)	(179,755)	(179,755)
Equity transaction costs	-	-	-	-	(75)	(75)	(75)
	-	-	-	-	(179,830)	(179,830)	(179,830)
Balance as at 30 June 2025	719,019	121,161	70,000	32,124	2,243,385	2,466,670	3,185,689
Balance as at 01 January 2026	**1,006,627**	**746,894**	**70,000**	**57,351**	**2,414,434**	**3,288,679**	**4,295,306**
Total comprehensive income for the period							
Profit for the period	-	-	-	-	338,301	338,301	338,301
Other comprehensive loss for the period	-	-	-	(55,185)	-	(55,185)	(55,185)
Total comprehensive income for the period	-	-	-	(55,185)	338,301	283,116	283,116
Changes in owners' equity							
Final Cash dividend 2025 : (Rupees 2.50 per share)	-	-	-	-	(251,657)	(251,657)	(251,657)
Equity transaction costs	-	-	-	-	(1,489)	(1,489)	(1,489)
	-	-	-	-	(253,146)	(253,146)	(253,146)
Balance as at 30 June 2026	**1,006,627**	**746,894**	**70,000**	**2,166**	**2,499,589**	**3,318,650**	**4,325,277**

The annexed notes 1 to 26 form an integral part of these unconsolidated financial statements.

WAQAS ALI
Company Secretary
askari general Insurance co. ltd

askari general insurance company limited

Window Takaful Operation

Condensed interim Statement of Financial Position of OPF and PTF

As at 30 June 2026

		Operator's Fund		Participants' Takaful Fund	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
ASSETS	Note	Rupees in thousand			
Property and equipment	5	3,128	3,691	-	-
Investments					
- Equity securities	6	371,982	361,755	319,450	312,142
- Debt securities	7	5,000	5,000	5,000	5,000
Loans and Other Receivables	8	5,650	6,436	2,247	2,445
Takaful/Retakaful receivable	9	7,762	-	315,534	404,572
Salvage recoveries accrued		-	-	25,364	10,865
Deferred wakala fee	24	-	-	209,842	202,713
Receivable from PTF	10	170,747	176,390	-	-
Accrued Investment Income		710	239	153	199
Retakaful recoveries against outstanding claims / Benefits	19	-	-	127,388	134,675
Deferred Commission expense/Acquisition cost	25	54,933	43,617	-	-
Deferred taxation	13	938	157	-	-
Taxation - provision less payments		2,512	-	-	-
Tax deducted at source		-	-	121	121
Prepayments	11	822	1,124	137,691	196,508
Cash & Bank	12	75,485	65,026	336,298	86,693
Total Assets		699,669	663,435	1,479,088	1,355,933
FUNDS AND LIABILITIES					
Operator's Fund					
Statutory Fund		50,000	50,000	-	-
Reserves		(1,218)	4	-	-
Accumulated profit		345,276	322,885	-	-
Total Operator's Fund		394,058	372,889	-	-
Waqf/Participants' Takaful Fund					
Cede money		-	-	1,000	1,000
Reserves		-	-	(799)	(102)
Accumulated surplus		-	-	106,299	75,344
Balance of Participants' Takaful Fund		-	-	106,500	76,242
PTF Underwriting Provisions					
Outstanding claims including IBNR		-	-	319,952	315,530
Unearned contribution reserves		-	-	592,945	588,566
Unearned retakaful rebate		-	-	33,765	35,403
		-	-	946,662	939,499
Unearned wakala fees	24	209,842	202,713	-	-
Contribution received in advance		-	-	41,021	31,067
Takaful / retakaful payables	14	10,229	1,154	155,567	107,086
Other creditors and accruals	15	82,835	69,713	58,591	25,649
Taxation - provision less payments		-	14,197	-	-
Accrued Expenses		2,705	2,769	-	-
Payable to OPF	10	-	-	170,747	176,390
		305,611	290,546	425,926	340,192
Total Liabilities		305,611	290,546	1,372,588	1,279,691
Total funds and liabilities		699,669	663,435	1,479,088	1,355,933
Contingencies and Commitments	16				

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

WAQAS ALI
Company Secretary
askari general Insurance co. ltd.

askari general insurance company limited

Window Takaful Operations

Condensed Interim Statement of Comprehensive Income (Unaudited)

For the period ended 30 June 2026

	Note	Quarter ended 30 June 2026	Quarter ended 30 June 2025	Half year ended 30 June 2026	Half year ended 30 June 2025
		---Rupees in thousa		---Rupees in thousand---	
Participants' Takaful Fund					
Contributions earned		208,116	198,284	449,225	366,253
Less: Contribution ceded to retakaful		(94,981)	(91,480)	(267,646)	(170,034)
Net contribution revenue	17	113,135	106,804	181,579	196,219
Retakaful rebate earned	18	21,595	28,803	56,813	47,232
Net underwriting income		134,730	135,607	238,392	243,451
Net claims - reported / settled including IBNR	19	(124,232)	(151,028)	(218,939)	(325,429)
Other direct expenses	20	(780)	(3,211)	(814)	(3,874)
Surplus/ (Deficit) before investment income		9,718	(18,632)	18,639	(85,852)
Investment income	21	5,064	9,088	13,282	15,489
Other income	22	2,539	1,948	4,347	5,006
Less: Mudarib's share of investment income	23	(2,026)	(3,635)	(5,313)	(6,196)
Results of operating activities		5,577	7,401	12,316	14,299
(Deficit} / Surplus transferred to accumulated surplus		15,295	(11,231)	30,955	(71,553)
Other comprehensive income					
Items that will be subsequently reclassified to profit and loss account					
Unrealized loss on available-for-sale investments		4,738	2,771	(697)	4,976
Other comprehensive loss for the period		4,738	2,771	(697)	4,976
Total comprehensive (deficit) / surplus for the period		20,033	(8,460)	30,258	(66,577)
OPF Revenue Account					
Wakala fee	24	110,266	103,135	243,297	194,842
Commission expense	25	(26,996)	(23,163)	(55,843)	(47,168)
General administrative and Management expenses		(57,958)	(69,317)	(118,123)	(118,535)
		25,312	10,655	69,331	29,139
Modarib's share of PTF investment income	23	2,026	3,635	5,313	6,196
Investment income	21	8,181	8,126	17,658	13,669
Direct expenses	26	(214)	(194)	(441)	(386)
Other income	22	2,192	2,511	2,872	2,840
Results of operating activities		12,185	14,078	25,402	22,319
Profit before tax		37,497	24,733	94,733	51,458
Income tax expense		(19,457)	(19,526)	(38,284)	(28,390)
Profit after tax		18,040	5,207	56,449	23,068
Other comprehensive income					
Items that will be subsequently reclassified to profit and loss account					
Unrealized losses on available for sale investments - net		1,699	1,987	(1,222)	2,726
Other comprehensive loss for the period		1,699	1,987	(1,222)	2,726
Total comprehensive income for the period		19,739	7,194	55,227	25,794

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

WAQAS ALI
Company Secretary
askari general Insurance co. ltd

askari general insurance company limited
Window Takaful Operations
Condensed Interim Cash Flow Statement (Unaudited)
For the period ended 30 June 2026

	Operator's Fund		Participants' Takaful Fund	
	Half year ended 30 June		Half year ended 30 June	
	2026	2025	2026	2025
	-----Rupees in thousand-----			
Operating Cash Flows				
a) Takaful activities				
Contribution received	-	-	836,163	474,776
Re-takaful Contribution paid	-	-	(216,562)	(193,426)
Claims paid	-	-	(276,448)	(341,549)
Re-takaful and other recoveries received	-	-	107,338	83,689
Commission paid	(60,677)	(40,634)	-	-
Re-takaful rebate received	-	-	37,256	43,108
Wakala fee received/ (paid)	250,607	200,099	(250,607)	(200,098)
Modarib share received / (paid)	10,775	6,330	(10,775)	(6,330)
Management expenses	(108,243)	(121,364)	(814)	(3,876)
Net cash flows generated from/ (used in) underwriting activities	92,462	44,431	225,551	(143,706)
b) Other operating activities:				
Income tax paid	(55,774)	(43,024)	-	-
Other expenses paid	(248)	(789)	-	-
Other operating payments	(1,707)	(1,631)	(18,858)	(13,227)
Other operating receipts	6,095	34,831	33,243	2,667
Net cash flow generated from/(used in) other operating activities	(51,634)	(10,613)	14,385	(10,560)
Total cash flow from all operating activities	40,828	33,818	239,936	(154,266)
c) Investment activities:				
Profit / return received	2,098	2,310	4,393	5,484
Dividends received	17,620	30,190	17,247	23,591
Payment for investments	(12,510)	(24,155)	(12,291)	(37,809)
Proceeds from disposals of investments	1,101	(1,394)	320	349
Total cash flow used in investing activities	8,309	6,951	9,669	(8,385)
d) Financing activities:				
Payment against Ijarah	(4,620)	(4,037)	-	-
Transfer of Profit to the Company	(34,058)	(23,033)	-	-
Total cash flow from financing activities	(38,678)	(27,070)	-	-
Net cash flow from all activities	10,459	13,699	249,605	(162,651)
Cash and cash equivalents at beginning of the period	65,026	31,419	86,693	269,112
Cash and cash equivalents at end of the period	75,485	45,118	336,298	106,461

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

WAQAS ALI
Company Secretary
askari general Insurance co. ltd.

askari general insurance company limited

Window Takaful Operations

Condensed Interim Statement of Changes in Fund (Unaudited)

For the period ended 30 June 2026

	Operator's Fund			
	Statutory Fund	Available for sale investments revaluation reserve	Accumulated Profit	Total
	---------- Rupees in thousand ----------			
Balance as at 01 January 2025	50,000	3,002	270,500	323,502
Total comprehensive income for the period				
Profit for the period	-	-	23,068	23,068
Other comprehensive loss for the period	-	2,726	-	2,726
	-	2,726	23,068	25,794
Changes in Operator's Fund				
Transfer of Profit to the Company	-	-	(23,033)	(23,033)
Balance as at 30 June 2025	50,000	5,728	270,535	326,263
Balance as at 01 January 2026	**50,000**	**4**	**322,885**	**372,889**
Total comprehensive income for the period				
Profit for the period	-	-	**56,449**	**56,449**
Other comprehensive income for the period	-	**(1,222)**	-	**(1,222)**
	-	**(1,222)**	**56,449**	**55,227**
Changes in Operator's Fund				
Transfer of Profit to the Company	-	-	**(34,058)**	**(34,058)**
Balance as at 30 June 2026	**50,000**	**(1,218)**	**345,276**	**394,058**

	Participants' Takaful Fund			
	Cede Money	**Available for sale investments revaluation reserve**	**Accumulated Surplus**	**Total**
	---------- Rupees in thousand ----------			
Balance as at 01 January 2025	1,000	4,540	172,082	177,622
Total comprehensive income for the period				
Surplus for the period	-	-	(71,553)	(71,553)
Other comprehensive income for the period	-	4,976	-	4,976
	-	4,976	(71,553)	(66,577)
Balance as at 30 June 2025	1,000	9,516	100,529	111,045
Balance as at 01 January 2026	**1,000**	**(102)**	**75,344**	**76,242**
Total comprehensive income for the period				
Surplus for the period	-	-	**30,955**	**30,955**
Other comprehensive loss for the period	-	(697)	-	(697)
	-	(697)	30,955	30,258
Balance as at 30 June 2026	1,000	(799)	106,299	106,500

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

WAQAS ALI
Company Secretary
askari general Insurance co. ltd

Askari General Insurance Company Limited
Consolidated Condensed Interim Statement of Financial Position
As at 30 June 2026

	Note	(Unaudited) 30 June 2026	(Audited) 31 December 2025
ASSETS		------- Rupees in thousand -------	
Property and equipment	6	**755,004**	617,519
Intangible assets	7	**2,972**	3,868
Investment property	8	**574,285**	582,189
Investments			
- Equity securities	9	**2,804,657**	2,897,034
- Debt securities	10	**1,113,811**	1,108,991
- Term Deposits	11	**18,376**	7,357
Loans and other receivables	12	**577,633**	432,418
Insurance / Reinsurance receivables	13	**3,044,824**	1,727,761
Reinsurance recoveries against outstanding claims	18	**790,294**	709,882
Salvage recoveries accrued		**2,393**	2,393
Deferred commission expense / Acquisition cost	19	**250,548**	166,692
Deferred taxation		**11,371**	-
Prepayments		**791,098**	824,955
Cash and bank		**628,956**	826,807
		11,366,222	9,907,866
Total assets from Window Takaful Operations			
- Operator's Fund and Participants' Takaful Fund	14	**2,178,757**	2,019,368
Total Assets		**13,544,979**	**11,927,234**
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital		**1,006,627**	1,006,627
Share premium		**746,894**	746,894
Reserves		**72,166**	127,351
Unappropriated profit		**2,600,545**	2,473,374
Total Equity		**4,426,232**	4,354,246
Liabilities			
Underwriting Provisions			
- Outstanding claims including IBNR	18	**1,659,325**	1,462,891
- Unearned premium reserves	17	**3,557,404**	2,624,926
- Unearned reinsurance commission	19	**120,312**	146,214
Retirement benefit obligations		**15,642**	16,201
Deferred taxation		**-**	37,775
Staff compensated absences		**54,685**	63,448
Liabilities against ROU assets - secured		**464,993**	398,747
Taxation - provision less payment		**43,860**	42,758
Premium received in advance		**107,928**	30,142
Insurance / Reinsurance payables		**615,389**	429,614
Unclaimed dividends		**20,908**	20,045
Other creditors and accruals	15	**519,047**	521,824
Deposits and other payables		**154,555**	139,205
		7,334,048	5,933,790
Total liabilities from Window Takaful Operations			
- Operator's Fund and Participants' Takaful Fund	14	**1,784,699**	1,639,198
Total Liabilities		**9,118,747**	7,572,988
Total Equity and Liabilities		**13,544,979**	11,927,234
Contingencies and commitments	16		

The annexed notes 1 to 26 form an integral part of these consolidated financial statements.

WAQAS ALI
Company Secretary
askari general Insurance co. ltd.

Askari General Insurance Company Limited
Consolidated Condensed Interim Statement of Comprehensive Income
For the period ended 30 June 2026

	Note	Quarter ended 30 June 2026	Quarter ended 30 June 2025	Half year ended 30 June 2026	Half year ended 30 June 2025
		Rupees in thousand			
Net insurance premium	17	1,194,656	901,196	2,261,924	1,770,181
Net insurance claims	18	(834,096)	(623,283)	(1,622,656)	(1,239,329)
Net commission and other acquisition costs	19	(4,287)	27,733	17,386	45,869
Insurance claims and acquisition expenses		(838,383)	(595,550)	(1,605,270)	(1,193,460)
Management expenses		(299,904)	(241,018)	(557,127)	(426,753)
Underwriting results		56,369	64,628	99,527	149,968
Investment income	20	155,453	169,093	279,001	388,363
Rental income		15,755	6,764	28,240	13,448
Other income		75,167	17,516	126,698	25,110
Other expenses		(4,662)	(2,845)	(9,345)	(5,683)
Results of operating activities		298,082	255,156	524,121	571,206
Finance costs		(11,863)	(14,866)	(23,140)	(19,839)
Profit before tax from General Operations		286,219	240,290	500,981	551,367
Profit before tax from Window Takaful Operations - OPF	21	37,497	24,734	94,733	51,458
Profit before tax		323,716	265,024	595,714	602,825
Income tax expense		(114,942)	(129,182)	(215,397)	(228,346)
Profit after tax		208,774	135,842	380,317	374,479
Other comprehensive income:					
Items that will be reclassified subsequently to profit and loss account:					
Unrealised loss on available for sale investments - net		6,349	(42,425)	(53,963)	(146,781)
Unrealized (loss) / gain on available for sale investments from Window Takaful Operations - OPF (net)		1,699	1,987	(1,222)	2,726
		8,048	(40,438)	(55,185)	(144,055)
Total comprehensive income for the period		216,822	95,404	325,132	230,424
Earnings (after tax) per share - Rupees	23	2.27	2.38	3.78	4.74

The annexed notes 1 to 26 form an integral part of these consolidated financial statements.

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askari general Insurance co. ltd.

Askari General Insurance Company Limited
Consolidated Condensed Interim Cash Flow Statement
For the period ended 30 June 2026

	2026	2025
	---------- Rupees in thousand ----------	
Operating cash flows		
a) Underwriting activities:		
Premium received	2,766,682	2,849,977
Reinsurance premium paid	(411,675)	(1,115,796)
Claims paid	(1,859,375)	(1,647,835)
Reinsurance and other recoveries received	187,752	334,147
Commission paid	(189,513)	(161,518)
Commission received	100,113	236,783
Management expenses paid	(633,238)	(553,253)
Net cash flows generated from underwriting activities	(39,254)	(57,495)
b) Other operating activities:		
Income tax paid	(263,442)	(231,253)
Other expenses paid	(10,141)	(6,162)
Other operating payments	169,907	199,041
Advances to employees	(293)	62
Net cash used in other operating activities	(103,969)	(38,312)
Total cash flow generated from all operating activities	(143,223)	(95,807)
Investing activities:		
Profit / return received	68,358	126,907
Dividends received	53,285	18,556
Payments for investments	(8,370,025)	(1,820,567)
Proceeds from investments	8,637,938	2,205,826
Fixed capital expenditure	(166,027)	(96,589)
Proceeds from disposal of fixed assets	(2,169)	-
Total cash used in investing activities	221,360	434,133
Financing activities:		
Financial charges paid	(23,140)	(19,839)
Repayment of obligation under finance lease	(9,259)	(132,129)
Dividend paid	(250,793)	(179,070)
Staff house building finance - net	1,985	(4,950)
Mark-up on staff house building finance received	362	203
Funds Amortized Against Leased Vehicles	6,346	-
Equity transactions costs paid	(1,489)	(75)
Total cash used in financing activities	(275,988)	(335,860)
Net cash used in all activities	(197,851)	2,466
Cash and cash equivalents at beginning of the period	826,807	434,911
Cash and cash equivalents at end of the period	628,956	437,377

The annexed notes 1 to 26 form an integral part of these consolidated financial statements.

WAQAS ALI
Company Secretary
askari general Insurance co. ltd.

Askari General Insurance Company Limited
Consolidated Condensed Interim Statement of Changes in Equity
For the period ended 30 June 2026

	Share capital	Reserves				Total reserves	Total equity
	Issued, subscribed and paid up	Capital reserve	Revenue reserve				
		Share premium	General reserve	Available for sale investment revaluation	Unappropriated profit		
	-- Rupees in thousand						
Balance as at 01 January 2025	719,019	121,161	70,000	176,179	2,101,131	2,468,471	3,187,490
Total comprehensive income for the period							
Profit for the period	-	-	-	-	374,479	374,479	374,479
Other comprehensive loss for the period	-	-	-	(144,055)	-	(144,055)	(144,055)
Total comprehensive income for the period	-	-	-	(144,055)	374,479	230,424	230,424
Changes in owners' equity							
Cash dividend 2024 : (Rupees 2.50 per share)	-	-	-	-	(179,755)	(179,755)	(179,755)
Equity transaction costs	-	-	-	-	(75)	(75)	(75)
	-	-	-	-	(179,830)	(179,830)	(179,830)
Balance as at 30 June 2025	719,019	121,161	70,000	32,124	2,295,780	2,519,065	3,238,084
Balance as at 01 January 2026	**1,006,627**	**746,894**	**70,000**	**57,351**	**2,473,374**	**3,347,619**	**4,354,246**
Total comprehensive income for the period							
Profit for the period	-	-	-	-	380,317	380,317	380,317
Other comprehensive loss for the period	-	-	-	(55,185)	-	(55,185)	(55,185)
Total comprehensive income for the period	-	-	-	(55,185)	380,317	325,132	325,132
Changes in owners' equity							
Final Cash dividend 2025 : (Rupees 2.50 per share)	-	-	-	-	(251,657)	(251,657)	(251,657)
Equity transaction costs	-	-	-	-	(1,489)	(1,489)	(1,489)
	-	-	-	-	(253,146)	(253,146)	(253,146)
Balance as at 30 June 2026	**1,006,627**	**746,894**	**70,000**	**2,166**	**2,600,545**	**3,419,605**	**4,426,232**

The annexed notes 1 to 26 form an integral part of these consolidated financial statements.

WAQAS ALI
Company Secretary
Askari general Insurance Co. ltd