SECURITY-SERVICE-PROSPERITY

THE UNIVERSAL INSURANCE COMPANY LIMITED

UIC

Condensed Interim Financial Information For the Six Months Ended June 30, 2026

66th YEAR OF CONTINUOUS SERVICES

BIBOJEE GROUP

ISO 9001 APPROVED

The Universal Insurance Co. Ltd.

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CONTENTS

VISION STATEMENT

We, at Universal Insurance Company Limited recognize the importance of satisfying our customers by consistently providing quality insurance service in accordance with their needs and expectations. We strive to be competent partner of our customers against insured perils.

MISSION STATEMENT QUALITY POLICY

We, strive to provide our customers cost effective insurance cover by continually increasing the productivity of our employees. To increase productivity, we conduct regular training programs during which employees are assessed and allocated a career path in accordance with their performance.

We diligently follow the applicable laws ensure strict compliance by conducting regular internal audit and educating our employees about the law.

We try to improve our services by continually assessing our systems and procedures bases on customers and team feedback. We strive to maintain a customer focused approach by ensuring that our service is delivered to the customer on time, according to the customer required specifications and with in our stipulated Cost.

CORPORATE INFORMATION

Board of Directors	Lt. Gen (Retd.) Ali Kuli Khan Khattak	Chairman
	Dr. Shahin Kuli Khan Khattak	Chief Executive
	Mr. Ahmad Kuli Khan Khattak	
	Mrs. Shahnaz Sajjad Ahmed	
	Mr. Khalid Kuli Khan Khattak	
	Wing Commander (Retd.) Javaid Ahmad Afzal	
	Dr. Hassan Iqbal	
Principal Officer	Mr. Amir Raza	
Chief Financial Officer	Mr. Amir Nazar	
Company Secretary	Mr. Liaqat Ali Shaukat	
Internal Auditor	Mr. Ashfaq Ahmed	
Auditors	M/s. Shinewing Hameed Chaudhri & Co., Chartered Accountants	
Legal Advisor	Rana Muhammad Arshad Khan (Advocate)	
Share Registrar	M/s. Hameed Majeed Associates (Pvt.) Ltd. H.M House, 7-Bank Square, Lahore Phone # 042-37235081-82 Fax: # 042-37358817	
Registered Office:	Universal Insurance House 63-Shahrah-e-Quaid-e-Azam, Lahore, 54000 Pakistan Ph: 042-37355426-37324244-37313878 Fax: 042-37230326 Web: www.uic.com.pk Email: info@uic.com.pk	

BOARD AND MANAGEMENT COMMITTEES

Board Committees:

i) Ethics, Human Resource & Remuneration Committee

Wing Commander (R) Javaid Ahmad Afzal	Chairman	Independent
Mr. Ahmad Kuli Khan Khattak	Member	Non-Executive
Dr. Shahin Kuli Khan Khattak	Member	Executive
Mr. Liaqat Ali Shaukat	Secretary	

ii) Investment Committee

Dr. Hassan Iqbal	Chairman	Independent
Mr. Ahmad Kuli Khan Khattak	Member	Non-Executive
Dr. Shahin Kuli Khan Khattak	Member	Executive (CEO)
Mr. Amir Nazar	Member/Secretary	Chief Financial Officer

iii) Audit Committee

Dr. Hassan Iqbal	Chairman	Independent
Mr. Ahmad Kuli Khan Khattak	Member	Non-Executive
Mrs. Shahnaz Sajjad Ahmed	Member	Non-Executive
Mr. Khalid Kuli Khan Khattak	Member	Non-Executive
Mr. Ashfaq Ahmad	Secretary	

Management Committees:

iv) Underwriting, Reinsurance & Co-Insurance Committee;

Dr. Hassan Iqbal	Chairman	Independent
Dr. Shahin Kuli Khan Khattak	Member	Executive
Mr. Muhammad Alyas	Member/Secretary	

v) Claims Settlement Committee;

Mr. Ahmad Kuli Khan Khattak	Chairman	Non-Executive
Dr. Shahin Kuli Khan Khattak	Member	Executive
Mr. Amir Raza	Member	
Mr. Ashfaq Ahmad	Secretary	

vi) Risk Management & Compliance Committee

Dr. Shahin Kuli Khan Khattak	Chairperson	Executive
Wing Commander (R) Javaid Ahmad Afzal	Member	Independent
Mr. Amir Raza	Member	
Mr. Amir Nazar	Member	
Mr. Aftab Rashid	Secretary	

DIRECTOR'S REVIEW REPORT

We are pleased to present on behalf of the Board of Directors unaudited financial statements of the Company reviewed by the auditors and auditor's review report thereon for the six months period ended on June 30, 2026.

Financial Performance

The gross written premium and net insurance premium of the company has increased on account of underwriting direct captive business of selected classes as compared to last period. Investment and other income also improved slightly as compared to preceding period.

	2026	2025
	----------Rupees in million---------	
Written gross premium	19.721	7.606
Net insurance premium	30.480	12.414
Net insurance claims	2.806	(22.131)
Underwriting results	(19.930)	(3.103)
Investment and other income	34.067	33.138
Profit before taxation	10.801	27.588
Profit after taxation	9.239	25.910
Earnings per share (Rs.)	0.18	0.52

Future Outlook

Through the continuation of Board's approved revival strategy to underwrite direct captive business of selected classes, the financial results of the Company will eventually improve further by the close of current financial year.

Acknowledgement

We express our deep appreciation and thanks to our valued clients, bankers, coinsurers, reinsurers and SECP for their continued cooperation extended to us.

For & on behalf of the Board of Directors

Date: August 27, 2026
Place: Lahore

Khalid Kuli Khan Khattak
Director

Dr. Shahin Kuli Khan Khattak
Chief Executive Officer

UIC

ڈائریکٹرز کی جائزہ رپورٹ DIRECTORS REVIEW REPORT (یہ انگریزی رپورٹ کا ترجمہ ہے)

ہمیں بورڈ آف ڈائریکٹرز کی جانب سے 30 جون 2026 کو ختم ہونے والی مدت کیلئے کمپنی کے غیر آڈٹ شدہ مالیاتی گوشواروں کو پیش کرتے ہوئے خوشی ہو رہی ہے جن کا آڈیٹرز کے ذریعے جائزہ لیا گیا اور اس پر اپنی جائزہ رپورٹ پیش کی۔

مالی کارکردگی

کمپنی کے مجموعی تحریری بیمہ پریمیم اور خالص بیمہ پریمیم میں گزشتہ مدت کے مقابلے میں اضافہ ہوا ہے۔ اس اضافے کی بنیادی وجہ منتخب شعبہ جات کے براہِ راست کیپٹو کاروبار کی انڈر رائٹنگ ہے۔ سرمایہ کاری اور دیگر آمدنی میں بھی گزشتہ مدت کے مقابلے میں معمولی بہتری آئی ہے۔

	2026	2025
	--------ملین روپے میں--------	
۔ مجموعی تحریری پریمیم	19.721	7.606
۔ خالص انشورنس پریمیم	30.480	12.414
۔ نیٹ انشورنس کلیمز	2.806	(22.131)
۔ انڈر رائٹنگ نتائج	(19.930)	(3.103)
۔ سرمایہ کاری اور دیگر آمدنی	34.067	33.138
۔ قبل از ٹیکس منافع	10.801	27.588
۔ بعد از ٹیکس منافع	9.239	25.910
۔ منافع فی شیئر (روپے)	0.18	0.52

مستقبل کا نقطہ نظر

منتخب کلاسوں کے براہ راست کیپٹو بزنس کو انڈر رائٹ کرنے کے لیے بورڈ کی منظور شدہ بحالی کی حکمت عملی کے تسلسل کے ذریعے کمپنی کے مالیاتی نتائج بالآخر رواں مالی سال کے اختتام تک مزید بہتر ہو جائیں گے۔

اظہارِ تشکر

ہم اپنے قابل قدر کلائنٹس، بینکرز، کو انشوررز، ری انشوررز اور ایس ای سی پی کا شکریہ ادا کرتے ہیں کہ وہ ہمارے ساتھ مسلسل تعاون کر رہے ہیں۔

منجانب بورڈ

مورخہ : 27 اگست، 2026

مقام : لاہور

خالد قلی خان خٹک
(ڈائریکٹر)

ڈاکٹر شاہین قلی خان خٹک
چیف ایگزیکٹو آفیسر

Independent Auditor's Review Report
To the Members of The Universal Insurance Company Limited
Report on Review of Condensed Interim Financial Statements

Introduction

We have reviewed the accompanying condensed interim statement of financial position of **The Universal Insurance Company Limited** (the Company) as at June 30, 2026 and the related condensed interim statement of profit or loss, condensed interim statement of other comprehensive income, condensed interim statement of changes in equity, condensed interim statement of cash flows and notes to the condensed interim financial statements for the six months period then ended (here-in-after referred to as the "interim financial statements"). Management is responsible for the preparation and presentation of these interim financial statements in accordance with accounting and reporting standards as applicable in Pakistan for interim financial reporting. Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements are not prepared, in all material respects, in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting.

Other Matter

Pursuant to the requirement of section 237 (1) (b) of the Companies Act, 2017, only cumulative figures for the six months presented in the second quarter accounts are subject to a limited scope review by the statutory auditors of the Company. Accordingly, the figures of the condensed interim statement of profit or loss and condensed interim statement of other comprehensive income for the three months period ended June 30, 2026 and June 30, 2025 have not been reviewed by us.

The engagement partner on the review resulting in this independent auditor's review report is Nafees ud din.

ShineWing Hameed Chaudhri & Co.

SHINEWING HAMEED CHAUDHRI & CO.,
CHARTERED ACCOUNTANTS

LAHORE:

DATED: August 28, 2026
UDIN: UDIN: RR2026101951M0k3LAa2

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT JUNE 30, 2026

Assets	Note	Un-audited June 30, 2026	Audited Dec. 31, 2025
		Rupees in thousand	
Property and equipment	6	**169,291**	172,595
Investment property	7	**47,668**	47,668
Investments			
- equity securities and mutual fund	8	**406,673**	387,601
- debt securities	9	**113,078**	112,384
Loans and other receivables	10	**29,059**	34,061
Insurance / reinsurance receivables	11	**69,321**	76,998
Reinsurance recoveries against outstanding claims		**33,903**	32,114
Deferred commission expense		**419**	429
Taxation - payments less provisions		**18,631**	17,603
Prepayments	12	**2,600**	2,607
Cash and bank balances	13	**12,769**	23,919
Total Assets		**903,412**	907,979
Equity and Liabilities			
Capital and reserves attributable to Company's equity holders			
Authorised share capital			
100,000,000 (2025:75,000,000) ordinary shares of Rs.10 each		**1,000,000**	750,000
Issued, subscribed and paid-up share capital		**500,000**	500,000
Capital reserves:			
- share premium		**13,824**	13,824
- others		**18**	18
- surplus on revaluation of fixed assets		**143,545**	143,931
Fair value reserve on available-for-sale investments		**983**	17,767
Unappropriated profit		**79,203**	51,654
Total Equity		**737,573**	727,194
Liabilities			
Underwriting Provisions			
Outstanding claims including IBNR		**76,079**	74,555
Unearned premium reserves		**6,415**	19,942
Premium deficiency reserves		**1,617**	2,232
Unearned reinsurance commission		**170**	170
Insurance / reinsurance payables		**71,873**	74,252
Unclaimed dividends		**555**	555
Other creditors and accruals		**9,130**	9,079
Total Liabilities		**165,839**	180,785
Contingencies and commitments	14		
Total Equity and Liabilities		**903,412**	907,979

The annexed notes 1 to 28 form an integral part of these condensed interim financial statements.

Lt. Gen (R) Ali Kuli Khan Khattak	Dr. Shahin Kuli Khan Khattak	Khalid Kuli Khan Khattak	Wing Commander (Retd.) Javaid Ahmad Afzal	Amir Raza	Amir Nazar
CHAIRMAN	CHIEF EXECUTIVE	DIRECTOR	DIRECTOR	PRINCIPAL OFFICER	CHIEF FINANCIAL OFFICER

CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

		Three months period ended		Six months period ended	
		April 01 to June 30, 2026	April 01 to June 30, 2025	**January 01 to June 30, 2026**	January 01 to June 30, 2025
	Note	- - - - - - - - - - **Rupees in thousand** - - - - - - - - - -			
Net insurance premium	**15**	**15,493**	7,564	**30,480**	12,414
Net insurance claims	**16**	**(685)**	22,244	**(2,806)**	22,131
Premium deficiency		**615**	3,695	**615**	3,695
Net commission	**17**	**(426)**	(770)	**(482)**	(1,260)
Insurance claims and expenses		**(496)**	25,169	**(2,673)**	24,566
Management expenses	**18**	**(26,277)**	(19,412)	**(47,737)**	(40,083)
Underwriting results		**(11,280)**	13,321	**(19,930)**	(3,103)
Investment income	**19**	**21,194**	18,323	**24,255**	20,017
Rental income		**350**	309	**683**	619
Other income	**20**	**7,607**	2,570	**9,129**	12,502
Other expenses	**21**	**(1,605)**	(1,299)	**(3,336)**	(2,447)
Results of operating activities and profit before taxation		**16,266**	33,224	**10,801**	27,588
Minimum and final taxation	**22**	**(1,066)**	(538)	**(1,405)**	(1,512)
Deferred taxation	**23**	**(79)**	295	**(157)**	(166)
Profit after taxation		**15,121**	32,981	**9,239**	25,910
		- - - - - - - - - - **Rupee** - - - - - - - - - -			
Earnings per share		**0.30**	0.66	**0.18**	0.52

The annexed notes 1 to 28 form an integral part of these condensed interim financial statements.

Lt. Gen (R) Ali Kuli Khan Khattak	Dr. Shahin Kuli Khan Khattak	Khalid Kuli Khan Khattak	Wing Commander (Retd.) Javaid Ahmad Afzal	Amir Raza	Amir Nazar
CHAIRMAN	CHIEF EXECUTIVE	DIRECTOR	DIRECTOR	PRINCIPAL OFFICER	CHIEF FINANCIAL OFFICER

CONDENSED INTERIM STATEMENT OF OTHER COMPREHENSIVE INCOME (UN-AUDITED)
FOR SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Three months period ended		Six months period ended	
	April 01 to June 30, 2026	April 01 to June 30, 2025	**January 01 to June 30, 2026**	January 01 to June 30, 2025
	- - - - - - - - - - - - - Rupees in thousand - - - - - - - - - - - - - -			
Profit for the period after taxation	**15,121**	32,981	**9,239**	25,910
Other comprehensive income / (loss)				
Unrealised (loss) / gain on available-for-sale investments	**(8,005)**	265	**983**	265
Total comprehensive income for the period	**7,116**	33,246	**10,222**	26,175

The annexed notes 1 to 28 form an integral part of these condensed interim financial statements.

Lt. Gen (R) Ali Kuli Khan Khattak	Dr. Shahin Kuli Khan Khattak	Khalid Kuli Khan Khattak	Wing Commander (Retd.) Javaid Ahmad Afzal	Amir Raza	Amir Nazar
CHAIRMAN	CHIEF EXECUTIVE	DIRECTOR	DIRECTOR	PRINCIPAL OFFICER	CHIEF FINANCIAL OFFICER

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Attributable to equity holders of the Company						
	Share capital	Capital Reserves: Share premium	Capital Reserves: Others	Capital Reserves: Surplus on revaluation of fixed assets	Fair value reserve on available-for-sale investments	Unappropriated profit	Total
	---------- Rupees in thousand ----------						
Balance as at December 31, 2024 - audited	500,000	13,824	18	144,750	928	9,373	668,893
Transfer from revaluation surplus on buildings on account of incremental depreciation	0	0	0	(572)	0	572	0
Deferred tax adjustment	0	0	0	166	0	0	166
Transfer of gain upon disposal of available-for-sale investments	0	0	0	0	(928)	928	0
Profit for the six months period ended June 30, 2025	0	0	0	0	0	25,910	25,910
Other comprehensive income for the six months period ended June 30, 2025	0	0	0	0	265	0	265
Total comprehensive income for the six months period ended June 30, 2025	0	0	0	0	265	25,910	26,175
Balance as at June 30, 2025 - Un-audited	500,000	13,824	18	144,344	265	36,783	695,234
Balance as at December 31, 2025 - audited	500,000	13,824	18	143,931	17,767	51,654	727,194
Transfer from revaluation surplus on buildings on account of incremental depreciation	0	0	0	(543)	0	543	0
Deferred tax adjustment	0	0	0	157	0	0	157
Transfer of gain upon disposal of available-for-sale investments	0	0	0	0	(17,767)	17,767	0
Profit for the six months period ended June 30, 2026	0	0	0	0	0	9,239	9,239
Other comprehensive income for the six months period ended June 30, 2026	0	0	0	0	983	0	983
Total comprehensive income for the six months period ended June 30, 2026	0	0	0	0	983	9,239	10,222
Balance as at June 30, 2026 - Un-audited	500,000	13,824	18	143,545	983	79,203	737,573

The annexed notes 1 to 28 form an integral part of these condensed interim financial statements.

Lt. Gen (R) Ali Kuli Khan Khattak	Dr. Shahin Kuli Khan Khattak	Khalid Kuli Khan Khattak	Wing Commander (Retd.) Javaid Ahmad Afzal	Amir Raza	Amir Nazar
CHAIRMAN	CHIEF EXECUTIVE	DIRECTOR	DIRECTOR	PRINCIPAL OFFICER	CHIEF FINANCIAL OFFICER

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

	Six months period ended	
	January 01 to June 30, 2026	January 01 to June 30, 2025
	Rupees in thousand	
Operating Cash Flows		
a) Underwriting activities		
Insurance premium received	**19,721**	7,606
Reinsurance premium paid	**(2,601)**	(799)
Claims paid	**(3,086)**	(3,269)
Reinsurance and other recoveries received	**15**	5,464
Commission paid	**(779)**	0
Commission received	**307**	84
Management expenses paid	**(43,028)**	(38,682)
Net cash outflows from underwriting activities	**(29,451)**	(29,596)
b) Other operating activities		
Income tax paid	**(2,433)**	(1,410)
Other operating payments	**(3,524)**	(2,624)
Other operating receipts	**8,243**	9,544
Loans to employees advanced / received - net	**15**	(123)
Other receipts - net	**9,448**	80,241
Net cash inflows from other operating activities	**11,749**	85,628
Total cash (outflows) / inflows from all operating activities	**(17,702)**	56,032
Investment activities		
Profit / return received	**6,378**	3,711
Rental received	**683**	619
Payment for investments made	**(10,020)**	(40,000)
Proceeds from redemption of investments	**10,000**	164
Fixed capital expenditure	**(489)**	(62)
Proceeds from sale of fixed assets	**0**	2,224
Total cash inflows / (outflows) from investing activities	**6,552**	(33,344)
Cash flows from financing activities	**0**	0
Net cash (outflows) / inflows from all activities	**(11,150)**	22,688
Cash and cash equivalents at beginning of the period	**23,919**	61,520
Cash and cash equivalents at end of the period	**12,769**	84,208

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Reconciliation to Condensed Interim Statement of Profit or Loss

	Six months period ended	
	January 01 to June 30, 2026	January 01 to June 30, 2025
	Rupees in thousand	
Operating cash (outflows) / inflows	**(17,702)**	56,032
Depreciation expense	**(3,793)**	(1,445)
Gain on disposal of fixed assets	**0**	2,107
Scrap sales	**0**	3
Increase in assets other than cash	**(10,036)**	(73,588)
Increase in liabilities	**14,331**	17,622
	(17,200)	731
Other adjustments		
Investment income - net	**24,255**	20,017
Change in premium deficiency reserve	**615**	3,695
Rental income	**683**	619
Profit on saving accounts	**886**	848
	26,439	25,179
Profit after taxation	**9,239**	25,910

Definition of cash:

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

Cash for the purposes of the Condensed Interim Statement of Cash Flows consists of:

Cash and cash equivalents		
Cash-in-hand	**249**	238
Bank accounts		
Current accounts	**6,963**	74,152
Saving accounts	**5,557**	9,818
	12,520	83,970
Total cash and cash equivalents	**12,769**	84,208

The annexed notes 1 to 28 form an integral part of these condensed interim financial statements.

Lt. Gen (R) Ali Kuli Khan Khattak	Dr. Shahin Kuli Khan Khattak	Khalid Kuli Khan Khattak	Wing Commander (Retd.) Javaid Ahmad Afzal	Amir Raza	Amir Nazar
CHAIRMAN	CHIEF EXECUTIVE	DIRECTOR	DIRECTOR	PRINCIPAL OFFICER	CHIEF FINANCIAL OFFICER

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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED) FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

1. Legal status and nature of business

The Universal Insurance Company Limited (the Company) is a public limited company incorporated in Pakistan on May 09, 1958 under the Companies Act, 1913 (now the Companies Act, 2017). The Company is listed on Pakistan Stock Exchange Limited and is engaged in non-life insurance business. The registered office of the Company is situated at Universal Insurance House, 63 - Shahrah-e-Quaid-e-Azam, Lahore. Presently, the Company is operating through its registered office and no branch was in operation as at June 30, 2026 and December 31, 2025.

The Company is a Subsidiary of Bibojee Services (Pvt.) Limited (the Holding Company), which holds 42,981,788 (December 31, 2025: 42,981,788) ordinary shares of the Company at the period-end.

As per the Board's approved revival strategy, the Company had started underwriting direct captive business of selected classes effective from July, 2025.

2. Basis of preparation and statement of compliance

2.1 Statement of compliance

These condensed interim financial statements (the interim financial statements) have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of:

- International Accounting Standard (IAS) 34 (Interim financial reporting) issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017; and
- Provisions of and directives issued under the Companies Act, 2017, the Insurance Ordinance, 2000, the Insurance Rules, 2017 and Insurance Accounting Regulations, 2017.

Where the provisions of and directives issued under the Companies Act, 2017, the Insurance Ordinance, 2000, the Insurance Rules, 2017 and Insurance Accounting Regulations, 2017 differ with the requirements of IAS 34, the provisions of and directives issued under the Companies Act, 2017, the Insurance Ordinance, 2000, the Insurance Rules, 2017 and Insurance Accounting Regulations, 2017 have been followed.

2.2 Basis of preparation

The disclosures made in these interim financial statements have been limited based on the requirements of IAS 34. Accordingly, these interim financial statements do not include all the information and disclosures required in a full set of financial statements and should be read in conjunction with the annual audited financial statements of the Company as at and for the year ended December 31, 2025, which have been prepared in accordance with the approved accounting standards as applicable to insurance companies in Pakistan.

The comparative statement of financial position presented in these interim financial statements has been extracted from the annual audited financial statements of the Company for the year ended December 31, 2025, whereas the comparative condensed interim statement of comprehensive income, condensed interim statement of cash flows and condensed interim statement of changes in equity have been extracted from the unaudited condensed interim financial statements for the six months period ended June 30, 2025.

These interim financial statements are unaudited; however, a limited scope review has been performed by the statutory Auditors of the Company in accordance with the requirements of the Code of Corporate Governance for Insurers, 2016 issued by the SECP.

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2.3 Basis of measurement

These interim financial statements have been prepared under the historical cost convention except for available-for-sale investments, which are stated at fair value through other comprehensive income, held to maturity investments, which are stated at amortised cost, land & buildings, which are stated at revalued amounts and investment property, which is stated at fair value.

2.4 Functional and presentation currency

These interim financial statements have been presented in Pakistani Rupee, which is the Company's functional and presentation currency. Figures in these interim financial statements have been rounded off to the nearest thousand Rupees, unless otherwise stated.

3. Material accounting policies information

The accounting policies and methods of computation adopted in the preparation of these interim financial statements are the same as those applied in the preparation of the financial statements of the Company for the year ended December 31, 2025, except as follows:

3.1 New standards, interpretations, amendments and improvements effective during the current period

Certain standards, amendments and interpretations to approved accounting standards are effective for accounting periods beginning on January 01, 2026, but are considered not to be relevant or to have any significant effect on the Company’s operations (although they may affect the accounting for future transactions and events) and are, therefore, not detailed in these interim financial statements.

3.2 Standards, interpretation and amendments to approved accounting standards that are not yet effective

The following standard, with respect to the approved accounting standards as applicable in Pakistan, would be effective from the date mentioned below:

IFRS 17 (Insurance contracts) has been notified by the IASB to be effective for annual periods beginning on or after January 01, 2023; however, SECP has notified the timeframe for the adoption of IFRS 17, which will be adopted by January 01, 2027.

In addition to the above standard, there are certain standards, amendments to the accounting standards and interpretations that are mandatory for the Company’s accounting periods beginning on or after January 01, 2027 but are considered not to be relevant or to have any significant effect on the Company’s operations and are, therefore, not detailed in these condensed interim financial statements.

4. Temporary exemption from application of IFRS 9

4.1 IFRS 9 (Financial instruments) has become applicable; however, as insurance company, the management has opted temporary exemption from the application of IFRS 9 as allowed by International Accounting Standards Board (IASB) for entities whose activities are predominantly connected with insurance. Additional disclosures, as required by the IASB, for being eligible to apply the temporary exemption from the application of IFRS 9 are given below:

4.2 The tables below set out the fair values as at the end of reporting period and the amount of changes in the fair value during that period for the following two groups of financial assets separately:

a) financial assets with contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding, excluding any financial asset that meets the definition of held for trading in IFRS 9, or that is managed and whose performance is evaluated on a fair value basis, and

b) all other financial assets

Financial assets	June 30, 2026				
	Fail the SPPI test		Pass the SPPI test		
	Fair value	Change in un-realised gain during the period	Carrying value	Cost less Impairment	Change in un-realised gain during the period
	- - - - - - - - - - - - - Rupees in thousand - - - - - - - - - - - - - - -				
Cash and bank*	12,769	0	0	0	0
Investments in equity securities and mutual fund - available for sale	406,673	16,784	0	0	0
Investments in debt securities- held to maturity*	0	0	113,078	0	0
Loans and other receivables*	29,059	0	0	0	0
	448,501	16,784	113,078	0	0

* The carrying amounts of these financial assets measured applying IAS 39 are a reasonable approximation of their fair values.

5. Critical accounting estimates and judgements

5.1 The preparation of interim financial statements in conformity with accounting and reporting standards requires management to make judgements, estimates and assumptions that affect the application of accounting policies and reported amounts of assets and liabilities, income and expenses. The estimates, associated assumptions and judgements are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgements about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. In preparing these interim financial statements, the significant estimates, judgements and assumptions made by the management in applying the accounting policies and the key sources of estimation uncertainty were the same as those that were applied in the annual audited financial statements of the Company as at and for the year ended December 31, 2025.

5.2 Figures for tax and IBNR are provisional and subject to adjustment at year end.

5.3 The Company's financial risk management objectives and policies are consistent with those disclosed in the financial statements as at and for the year ended December 31, 2025.

6. Property and equipment - operating assets

	Un-audited June 30, 2026	Audited Dec. 31, 2025
	Rupees in thousand	
Opening book value	**172,595**	150,023
Additions made during the period / year:		
- furniture and fixtures	**0**	62
- office equipment	**246**	0
- computer equipment	**243**	221
- vehicles	**0**	25,785
	489	26,068
Book value of vehicles disposed-off during the period / year	**0**	255
Depreciation charge for the period / year	**3,793**	3,241
Closing book value	**169,291**	172,595

7. Investment property

	Note	Un-audited June 30, 2026	Audited Dec. 31, 2025
		Rupees in thousand	
Opening balance		**17,282**	17,282
Unrealised fair value gain upon revaluation:			
Opening balance		**30,386**	29,987
Gain arisen upon revaluation carried-out during the year		**0**	399
Closing balance		**30,386**	30,386
Closing book value		**47,668**	47,668

7.1 The management, during the financial year ended December 31, 2016, had transferred its properties located at Mumtaz Centre and Eden Centre, Lahore having aggregate book value of Rs.17.282 million to Investment Property as it intends to earn rentals against these properties.

7.2 Based on the revaluation reports of Sadruddin Associates (Pvt.) Ltd. dated December 31, 2025, forced sale values of the Company's investment properties have been assessed at Rs.38.134 million.

8. Investments in equity securities and mutual fund (available-for-sale investments)

Listed shares	Note	No. of shares / units as at June 30, 2026	June 30, 2026			No. of shares / units as at Dec. 31, 2025	December 31, 2025		
			Cost	Unrealised gain / (impairment)	Carrying value		Cost	Unrealised gain / (impairment)	Carrying value
			----- (Rupees in thousand) -----				------ (Rupees in thousand) ------		
Hamid Textile Mills Ltd.		**49,000**	**490**	**(490)**	**0**	49,000	490	(490)	0
Mutual fund									
Alfalah GHP Money Market Fund		**4,091,567**	**405,690**	**983**	**406,673**	3,726,471	369,834	17,767	387,601
			406,180	**493**	**406,673**		370,324	17,277	387,601

9. Investments in debt securities (held to maturity)

	No. of certificates		Face value	Value of certificates	
	Un-audited June 30, 2026	Audited Dec. 31, 2025		Un-audited June 30, 2026	Audited Dec. 31, 2025
			--------(Rupees in thousand)--------		
Pakistan Investment Bonds - PIBs (including accrued interest)	**7**	7	**109,500**	**113,078**	112,384

9.1 Investments in PIBs have been made to meet the statutory requirements of section 29(2)(a) of the Insurance Ordinance, 2000.

10. Loans and other receivables

	Note	Un-audited June 30, 2026	Audited Dec. 31, 2025
Advance to employees against expenses		**636**	921
Security deposits		**1,282**	1,282
Sales tax - refundable		**2,958**	2,118
Forced tax recovery - refundable		**138**	138
Tax paid under protest - refundable	10.1	**0**	5,500
Forced federal excise duty recovery - refundable		**23,831**	23,831
Loans to employees - unsecured, considered good		**197**	211
Others		**503**	546
		29,545	34,547
Provision against receivable balance		**(486)**	(486)
		29,059	34,061

10.1 This amount has been received during the current period.

11. Insurance / reinsurance receivables, unsecured and considered good

	Note	Un-audited June 30, 2026	Audited Dec. 31, 2025
		Rupees in thousand	
Due from insurance contract holders	11.1	**8,997**	14,894
Due from other insurers		**103,284**	103,284
Due from reinsurers		**77,937**	79,717
Less: provision for impairment of due from other insurers / reinsurers	11.2	**(120,897)**	(120,897)
		69,321	76,998

11.1 The period-end balance is due from Associated Companies.

11.2 The Company considers that balances due from other insurers / reinsurers are fairly stated and the Company has charged provision for impairment to the tune of Rs.120.897 million till the reporting date.

12. Prepayments

	Un-audited June 30, 2026	Audited Dec. 31, 2025
Prepaid reinsurance premium ceded	**1,209**	1,376
Others	**1,391**	1,231
	2,600	2,607

13. Cash and bank balances

	Un-audited June 30, 2026	Audited Dec. 31, 2025
Cash and cash equivalents		
Cash-in-hand	**249**	62
Cash with banks		
- current accounts	**6,963**	3,944
- saving accounts	**5,557**	19,913
	12,520	23,857
Deposits maturing within 12 months		
Term deposit receipts	**855**	855
Provision for impairment	**(855)**	(855)
	0	0
	12,769	23,919

14. Contingencies and commitments

14.1 There has been no significant change in the status of contingencies as disclosed in notes 22.1 to 22.10 of the Company's annual audited financial statements for the year ended December 31, 2025.

14.2 No commitments were outstanding as at June 30, 2026 and December 31, 2025.

15. Net insurance premium

	Three months period ended		Six months period ended	
	April 01 to June 30, 2026	April 01 to June 30, 2025	**January 01 to June 30, 2026**	January 01 to June 30, 2025
	Unaudited	Unaudited	**Unaudited**	Unaudited
	(Rupees in thousand)			
Written gross premium	**10,351**	4,700	**19,721**	7,606
Add: unearned premium reserve opening	**12,623**	5,351	**19,942**	7,795
Less: unearned premium reserve closing	**6,415**	1,909	**6,415**	1,909
Premium earned	**16,559**	8,142	**33,248**	13,492
Less: reinsurance premium ceded	**1,171**	260	**2,601**	799
Add: prepaid reinsurance premium opening	**1,104**	563	**1,376**	524
Less: prepaid reinsurance premium closing	**1,209**	245	**1,209**	245
Reinsurance expense	**1,066**	578	**2,768**	1,078
	15,493	7,564	**30,480**	12,414

16. Net insurance claims expense

	Three months period ended		Six months period ended	
	April 01 to June 30, 2026	April 01 to June 30, 2025	**January 01 to June 30, 2026**	January 01 to June 30, 2025
	Unaudited	Unaudited	**Unaudited**	Unaudited
	------------------------ (Rupees in thousand) ------------------------			
Claims paid	**643**	3,156	**3,086**	3,269
Add: outstanding claims including IBNR closing	**76,079**	69,819	**76,079**	69,819
Less: outstanding claims including IBNR opening	**76,055**	96,879	**74,555**	96,879
Claims expense	**667**	(23,904)	**4,610**	(23,791)
Less: reinsurance and other recoveries received	**0**	5,464	**15**	5,464
Add: reinsurance and other recoveries in respect of outstanding claims closing	**33,903**	31,679	**33,903**	31,679
Less: reinsurance and other recoveries in respect of outstanding claims opening	**33,921**	38,803	**32,114**	38,803
Reinsurance and other recoveries revenue	**(18)**	(1,660)	**1,804**	(1,660)
	685	(22,244)	**2,806**	(22,131)

17. Net commission expense

Commission paid or payable	**779**	509	**779**	854
Add: deferred commission expense opening	**182**	499	**429**	693
Less: deferred commission expense closing	**419**	172	**419**	172
Net commission	**542**	836	**789**	1,375
Less: commission received or recoverable	**176**	39	**307**	84
Add: unearned reinsurance commission opening	**110**	63	**170**	67
Less: unearned reinsurance commission closing	**170**	36	**170**	36
Commission from reinsurers	**116**	66	**307**	115
	426	770	**482**	1,260

18. Management expenses

Employees' benefit cost	**13,927**	12,187	**28,428**	24,517
Travelling	**575**	435	**937**	686
Advertisements and business promotion	**279**	164	**372**	361
Printing and stationery	**439**	271	**504**	386
Depreciation	**1,913**	725	**3,793**	1,445
Rent, rates and taxes	**2,197**	172	**2,329**	624
Legal and professional charges - business related	**3,085**	1,165	**4,154**	4,347
Electricity, gas and water	**937**	927	**1,797**	1,572
Entertainment	**232**	344	**478**	766
Vehicles' running	**2,256**	1,919	**4,032**	3,646
Office repairs and maintenance	**87**	142	**126**	257
Bank charges	**12**	9	**33**	22
Postage, telegrams and telephone	**306**	292	**629**	547
Annual supervision fee SECP	**0**	25	**33**	50
Provision against receivable balance	**0**	486	**0**	486
Miscellaneous	**32**	149	**92**	371
	26,277	19,412	**47,737**	40,083

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19. Investment income

	Three months period		Six months period	
	April 01 to June 30, 2026	April 01 to June 30, 2025	**January 01 to June 30, 2026**	January 01 to June 30, 2025
	Unaudited	Unaudited	**Unaudited**	Unaudited
	------------------ (Rupees in thousand) ----------------			
Income from equity securities				
- Dividend income	**0**	791	**0**	791
- Net realised gain on investments at fair value through profit or loss (available-for-sale)	**18,089**	15,806	**18,089**	15,806
- Gain on sale of investment	**0**	4	**0**	4
Income from debt securities				
- Return on fixed income securities and deposits (held to maturity)	**3,105**	1,722	**6,166**	3,416
	21,194	18,323	**24,255**	20,017

20. Other income

Income from financial assets				
Profit on saving accounts	**451**	545	**886**	848
Income from non-financial assets				
Insurance commission	**7,156**	1,986	**8,243**	9,544
Gain on disposal of fixed assets	**0**	36	**0**	2,107
Sale of scrap	**0**	3	**0**	3
	7,156	2,025	**8,243**	11,654
	7,607	2,570	**9,129**	12,502

21. Other expenses

Auditors' remuneration	**1,025**	633	**1,345**	827
Subscription	**232**	217	**494**	566
Insurance	**156**	296	**811**	642
Office expenses	**113**	113	**228**	224
Repair and maintenance of computer equipment	**73**	39	**315**	64
Others	**6**	1	**143**	124
	1,605	1,299	**3,336**	2,447

22. Minimum and final taxation

	Three months period		Six months period	
	April 01 to June 30, 2026	April 01 to June 30, 2025	**January 01 to June 30, 2026**	January 01 to June 30, 2025
	Unaudited	Unaudited	**Unaudited**	Unaudited
	------------------- (Rupees in thousand) ----------------			
Final taxation	**0**	(198)	**0**	(198)
Minimum taxation	**(1,066)**	(340)	**(1,405)**	(1,314)
	(1,066)	(538)	**(1,405)**	(1,512)

23. Taxation

Deferred	**(79)**	295	**(157)**	(166)

23.1 The Company has not recognised net deferred tax asset amounting Rs.58.643 million (December 31, 2025: Rs.54.518 million) - net as the future foreseeable taxable profit or taxable temporary differences may not be available.

24. Transactions with related parties

Related parties comprise of the Holding Company, Associated Companies and key management personnel. The Company in the normal course of business carries-out transactions with various related parties.

24.1 Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the Company. The Company considers its chief executive, directors and members of the management team to be its key management personnel.

Details of significant transactions with related parties are as follows:

			Un-audited Six months period ended	
			June 30, 2026	June 30, 2025
		Nature of transaction	**Rupees in thousand**	
i)	**Associated Companies due to common directorship**	Premium underwritten	**18,876**	0
		Premium collected	**24,773**	0
		Claims paid	**2,549**	0
	Janana De Malucho Textile Mills Ltd.	Salaries & benefits paid	**0**	1,653
		Expenses paid	**120**	120
	Bannu Woollen Mills Ltd.	Salaries & benefits paid	**1,469**	0
		Expenses paid	**15**	0
	Business Vision (Pvt.) Ltd.	Advance money received-back	**0**	70,000
	Ghandhara Automobiles Ltd.	Parts purchased	**18**	0
ii)	**Key management personnel**			
	Salary and other employment benefits		**22,275**	17,166
iii)	**Period end balances**			
	Janana De Malucho Textile Mills Ltd.	Amount payable	**420**	3,565
	Due from insurance contract holders	Amount receivable	**8,997**	0
	Provision for outstanding claims	Amount payable	**2,890**	0

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25. Segment Information

Six months period ended June 30, 2026	Fire and property damage	Marine and transport	Motor	Others	Total
	---------------------- (Rupees in thousand) ---------------------				
Premium receivable (inclusive of federal excise duty, federal insurance fee and administrative surcharge)	9	8,804	13,300	146	22,259
Less: Federal excise duty	1	635	1,725	19	2,380
Federal insurance fee	0	42	115	1	158
Gross written premium (inclusive of administrative surcharge)	8	8,127	11,460	126	19,721
Gross direct premium	8	4,170	11,055	124	15,357
Facultative inward premium	0	3,893	0	0	3,893
Administrative surcharge	0	64	405	2	471
	8	8,127	11,460	126	19,721
Insurance premium earned	3,601	4,858	23,060	1,729	33,248
Insurance premium ceded to reinsurers	651	1,186	718	213	2,768
Net insurance premium	2,950	3,672	22,342	1,516	30,480
Commission income	93	182	0	32	307
Net underwriting income	3,043	3,854	22,342	1,548	30,787
Insurance claims	300	1,173	3,107	30	4,610
Insurance claims recovered from reinsurers	1,568	236	0	0	1,804
Net claims	(1,268)	937	3,107	30	2,806
Commission expense	10	452	290	37	789
Management expenses	19	19,672	27,743	303	47,737
Premium deficiency expense	(1,555)	885	341	(286)	(615)
Net insurance claims and expenses	(2,794)	21,946	31,481	84	50,717
Underwriting result	5,837	(18,092)	(9,139)	1,464	(19,930)
Net income on investments					24,255
Rental income					683
Other income					9,129
Other expenses					(3,336)
Profit before taxation					10,801
As at June 30, 2026 (Un-audited)					
Segment assets	25,422	55,642	17,890	5,897	104,851
Unallocated assets					798,561
					903,412
Segment liabilities	58,899	23,760	61,481	12,014	156,154
Unallocated liabilities					9,685
					165,839

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Six months period ended June 30, 2025	Fire and property damage	Marine and transport	Motor	Others	Total
	---------------------- (Rupees in thousand) ---------------------				
Premium receivable (inclusive of federal excise duty, federal insurance fee and administrative surcharge)	17	2,866	6,195	(193)	8,885
Less: Federal excise duty	2	377	815	8	1,202
Federal insurance fee	0	25	53	(1)	77
Gross written premium (inclusive of administrative surcharge)	15	2,464	5,327	(200)	7,606
Gross direct premium	14	2,437	5,092	(201)	7,342
Administrative surcharge	1	27	235	1	264
	15	2,464	5,327	(200)	7,606
Insurance premium earned	317	2,401	10,175	599	13,492
Insurance premium ceded to reinsurers	136	540	331	71	1,078
Net insurance premium	181	1,861	9,844	528	12,414
Commission income	21	82	0	12	115
Net underwriting income	202	1,943	9,844	540	12,529
Insurance claims	(22,745)	(1,179)	133	0	(23,791)
Insurance claims recovered from reinsurers	(1,660)	0	0	0	(1,660)
Net claims	(21,085)	(1,179)	133	0	(22,131)
Commission expense	20	361	956	38	1,375
Management expenses	79	12,985	28,073	(1,054)	40,083
Premium deficiency expense	(236)	129	(3,111)	(477)	(3,695)
Net insurance claims and expenses	(21,222)	12,296	26,051	(1,493)	15,632
Underwriting result	21,424	(10,353)	(16,207)	2,033	(3,103)
Net income on investments					20,017
Rental income					619
Other income					12,502
Other expenses					(2,447)
Profit before taxation					27,588
As at June 30, 2025 (un-audited)					
Segment assets	21,839	50,480	19,262	5,001	96,582
Unallocated assets					759,833
					856,415
Segment liabilities	52,112	21,245	64,552	12,308	150,217
Unallocated liabilities					11,014
					161,231

26. Fair value measurement of financial instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Underlying the definition of fair value is the presumption that the Company is a going concern and there is no intention or requirement to curtail materially the scale of its operations or to undertake a transaction on adverse terms.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange dealer, broker, industry group, pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis.

IFRS 13 (Fair value measurement) requires the Company to classify fair value measurements and fair value hierarchy that reflects the significance of the inputs used in making the measurements of fair value hierarchy and has the following levels:

Level 1 - Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2 - Inputs other than quoted prices included within level 1 that are observable for the asset either directly (that is derived from prices); and

Level 3 - Inputs for the asset or liability that are not based on observable market data (that is, unadjusted) inputs.

Transfer between levels of the fair value hierarchy are recognised at the end of the reporting period during which the changes have occurred.

June 30, 2026												
Particulars	Carrying value							Fair value hierarchy			
	Note	Available for sale / FVTOCI	Held to maturity	Other financial assets	Cash and cash equivalents	Other financial liabilities	Total	Level 1	Level 2	Level 3	Total
	---------- Rupees in thousand ----------										
Financial assets-measured at fair value											
Mutual Fund-Alfalah GHP Money Market Fund	8	406,673	0	0	0	0	406,673	0	0	0	0
Financial assets - not measured at fair value*											
Debt securities	9	0	113,078	0	0	0	113,078	0	0	0	0
Loans and other receivables	10	0	0	29,059	0	0	29,059	0	0	0	0
Insurance / reinsurance receivables	11	0	0	69,321	0	0	69,321	0	0	0	0
Reinsurance recoveries against outstanding claims		0	0	33,903	0	0	33,903	0	0	0	0
Prepayments	12	0	0	2,600	0	0	2,600	0	0	0	0
Cash and bank balances	13	0	0	0	12,769	0	12,769	0	0	0	0
		406,673	113,078	134,883	12,769	0	667,403	0	0	0	0
Financial liabilities - not measured at fair value*											
Underwriting provisions:											
Outstanding claims (including IBNR)		0	0	0	0	76,079	76,079	0	0	0	0
Insurance / reinsurance payables		0	0	0	0	71,873	71,873	0	0	0	0
Unclaimed dividend		0	0	0	0	555	555	0	0	0	0
Other creditors and accruals		0	0	0	0	9,130	9,130	0	0	0	0
		0	0	0	0	157,637	157,637	0	0	0	0

* 'The fair value of these financial assets are not significantly different from their carrying amounts since these assets are either short term in nature or are frequently repriced to market rate.

Particulars	Note	Available for sale / FVTOCI	Held to maturity	Other financial assets	Cash and cash equivalents	Other financial liabilities	Total	Level 1	Level 2	Level 3	Total
December 31, 2025											
		Carrying value						Fair value hierarchy			
		---------- Rupees in thousand ----------									
Financial assets-measured at fair value											
Mutual Fund-Alfalah GHP Money Market Fund	8	387,601	0	0	0	0	387,601	0	0	0	0
Financial assets - not measured at fair value*											
Debt securities	9	0	112,384	0	0	0	112,384	0	0	0	0
Loans and other receivables	10	0	0	34,061	0	0	34,061	0	0	0	0
Insurance / reinsurance receivables	11	0	0	76,998	0	0	76,998	0	0	0	0
Reinsurance recoveries against outstanding claims		0	0	32,114	0	0	32,114	0	0	0	0
Prepayments	12	0	0	2,607	0	0	2,607	0	0	0	0
Cash and bank balances	13	0	0	0	23,919	0	23,919	0	0	0	0
		387,601	112,384	145,780	23,919	0	669,684	0	0	0	0
Financial liabilities - not measured at fair value*											
Underwriting provisions:											
Outstanding claims (including IBNR)		0	0	0	0	74,555	74,555	0	0	0	0
Insurance / reinsurance payables		0	0	0	0	74,252	74,252	0	0	0	0
Unclaimed dividend		0	0	0	0	555	555	0	0	0	0
Other creditors and accruals		0	0	0	0	9,079	9,079	0	0	0	0
		0	0	0	0	158,441	158,441	0	0	0	0

* The fair value of these financial assets are not significantly different from their carrying amounts since these assets are either short term in nature or are frequently repriced to market rate.

27. Corresponding figures

In order to comply with the requirements of IAS 34 , the condensed interim statement of financial position has been compared with the balances of annual audited financial statements of the preceding financial year, whereas, condensed interim statement of profit or loss, condensed interim statement of other comprehensive income, condensed interim statement of cash flows and condensed interim statement of changes in equity have been compared with the balances of comparable period of the immediately preceding financial year.

28. Date of authorisation for issue

These condensed interim financial statements were approved and authorised for issue by the Board of Directors of the Company on August 27, 2026.

Lt. Gen (R) Ali Kuli Khan Khattak CHAIRMAN	Dr. Shahin Kuli Khan Khattak CHIEF EXECUTIVE	Khalid Kuli Khan Khattak DIRECTOR	Wing Commander (Retd.) Javaid Ahmad Afzal DIRECTOR	Amir Raza PRINCIPAL OFFICER	Amir Nazar CHIEF FINANCIAL OFFICER

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