

October 28, 2026

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

Sub: Condensed Interim (Unconsolidated and Consolidated) 3rd Quarterly Accounts 2026 (Un-audited) for the nine-months period ended September 30, 2026

We have to inform you that the Board of Directors of our Company in their meeting held at Karachi and thru Video Conference on Wednesday October 28, 2026 at 10:00 a.m. have reviewed and approved the Condensed Interim (Unconsolidated and Consolidated) 3rd Quarterly Accounts – 2026 (Un-audited) for the nine-months period ended September 30, 2026 and declared the following:

CASH DIVIDEND

Third Interim Cash Dividend for the nine-months period ended September 30, 2026 @ Rs. 1.5/- per share i.e. 15%. in addition to aggregate amount of First and Second Interim Dividend already paid to shareholders @ Rs. 3/- per share i.e. 30%.

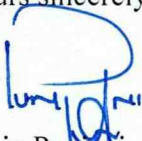
The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on November 4, 2026.

The Share Transfer Books of the Company will be closed on November 5, 2026. Transfers received by our Share Registrar CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahrah-e-Faisal, Karachi-74400 at the close of business on November 4, 2026 will be treated in time for the purpose of above entitlement to the transferees.

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

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

Yours sincerely



Amin Purjani
Company Secretary

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

EFU General Insurance Ltd

Head Office: EFU House, M.A. Jinnah Road, P.O. Box 5005, Karachi-74000.
Phone: 92-21-32313471-90, Fax: 92-21-32310450, Email: info@efuinsurance.com

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

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Financial Position

As at 30 September 2026 (Unaudited)

		30 September 2026 (Unaudited)	31 December 2025 (Audited)
	Note	------(Rupees in '000) -----	
Assets			
Property and equipment	6	3,984,602	3,914,724
Intangible assets	7	-	-
Investment properties	8	3,747,870	3,737,181
Investment in subsidiary	9	7,864,466	7,612,613
Investments			
Equity securities	10	17,981,977	17,351,863
Debt securities	11	9,256,975	8,976,422
Term deposits	12	728,811	719,916
Loans and other receivables	13	821,488	1,490,729
Insurance / reinsurance receivables	14	10,335,937	6,762,856
Reinsurance recoveries against outstanding claims	23	8,467,942	8,040,266
Salvage recoveries accrued		57,189	115,305
Deferred commission expense	24	1,915,459	1,483,625
Taxation - payments less provision		40,396	-
Retirement benefit - pension		6,409	5,953
Prepayments	15	10,458,730	13,025,399
Cash and bank	16	3,247,631	2,116,840
		<u>78,915,882</u>	<u>75,353,692</u>
Total assets of window general takaful operations	20.1	<u>13,745,333</u>	<u>10,272,566</u>
Total assets		<u><u>92,661,215</u></u>	<u><u>85,626,258</u></u>
Equity and Liabilities			
Capital and reserves attributable to Company's equity holders			
Ordinary share capital	17	2,000,000	2,000,000
Reserves	18	23,062,009	20,138,685
Unappropriated profit	18	3,516,948	5,251,713
Total equity		<u>28,578,957</u>	<u>27,390,398</u>
Surplus on revaluation of property and equipment - net		1,397,474	1,366,641
Liabilities			
Underwriting provisions			
Outstanding claims including IBNR	23	13,114,224	12,545,548
Unearned premium reserve	22	19,954,852	20,673,685
Unearned reinsurance commission	24	325,849	348,688
Retirement benefit - gratuity		101,861	118,992
Deferred taxation		882,793	1,359,217
Premium received in advance		229,195	257,280
Insurance / reinsurance payables		10,223,040	7,114,753
Other creditors and accruals	19	6,306,864	5,113,253
Taxation - provision less payments		-	849,356
Total liabilities		<u>51,138,678</u>	<u>48,380,772</u>
		<u>81,115,109</u>	<u>77,137,811</u>
Total liabilities and fund of window general takaful operations	20.2	<u>11,546,106</u>	<u>8,488,447</u>
Total equity and liabilities		<u><u>92,661,215</u></u>	<u><u>85,626,258</u></u>
Contingencies and commitments	21		

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

Director

Director

NAJMUL HODA KHAN
Chief Financial Officer

KAMRAN ARSHAD INAM
Managing Director &
Chief Executive Officer

SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 28 October 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Profit and Loss Account

For the nine months period ended 30 September 2026 (Unaudited)

		Three months period ended		Nine months period ended	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
Note		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
------(Rupees in '000)-----					
Net insurance premium	22	3,695,418	3,471,874	11,304,239	10,798,987
Net insurance claims	23	(1,386,826)	(1,688,615)	(3,939,381)	(4,086,575)
Net commission and other acquisition costs	24	(695,939)	(626,394)	(2,024,561)	(1,921,896)
Insurance claims and acquisition expenses		(2,082,765)	(2,315,009)	(5,963,942)	(6,008,471)
Management expenses		(1,009,881)	(931,113)	(2,940,384)	(2,815,746)
Underwriting results		602,772	225,752	2,399,913	1,974,770
Investment income	25	305,702	2,387,666	1,668,512	3,414,276
Rental income		41,735	35,396	117,135	103,394
Other income	26	103,116	89,018	267,391	284,913
Other expenses		(55,084)	(69,854)	(186,799)	(192,287)
		395,469	2,442,226	1,866,239	3,610,296
Results of operating activities		998,241	2,667,978	4,266,152	5,585,066
Finance cost		(2,586)	(3,717)	(8,222)	(12,707)
Profit from window takaful operations - Operator's Fund	27	266,029	106,717	663,934	426,818
Profit before tax		1,261,684	2,770,978	4,921,864	5,999,177
Taxation	28				
Current		(617,639)	(1,035,329)	(2,245,441)	(2,696,916)
Deferred		146,703	(51,852)	343,629	351,915
		(470,936)	(1,087,181)	(1,901,812)	(2,345,001)
Profit after tax		790,748	1,683,797	3,020,052	3,654,176
Earnings (after tax) per share - Rupees	29	3.95	8.42	15.10	18.27

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

Director

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NAJMUL HODA KHAN
Chief Financial Officer

KAMRAN ARSHAD INAM
Managing Director &
Chief Executive Officer

SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 28 October 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Comprehensive Income

For the nine months period ended 30 September 2026 (Unaudited)

		Three months period ended		Nine months period ended	
		30 September	30 September	30 September	30 September
		2026	2025	2026	2025
Note		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
		----- (Rupees in '000) -----			
Profit after tax		790,748	1,683,797	3,020,052	3,654,176
Other comprehensive income					
Total items that may be reclassified subsequently to profit and loss account					
Unrealized (losses) / gains on available-for-sale investments during the period - net	10 & 11	(310,669)	522,120	(676,301)	486,182
Unrealized gains on available-for-sale investments during the period - Subsidiary Company - net	9	241,872	163,259	532,765	163,259
Unrealized (losses) / gains on available for sale investment from window takaful operations - Operator's fund - net		15	(2,561)	(2,883)	(11,351)
Total unrealized (losses) / gains on available-for-sale investments - net		(68,782)	682,818	(146,419)	638,090
Effect of translation of foreign branch - net		(1,600)	(3,364)	(136)	3,615
Other comprehensive (loss) / income		(70,382)	679,454	(146,555)	641,705
Total comprehensive income for the period		720,366	2,363,251	2,873,497	4,295,881

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

Director

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Chief Financial Officer

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Chief Executive Officer

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Chairman

Karachi 28 October 2026

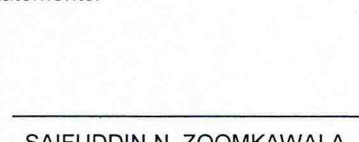
EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Cash Flows Statement

For the nine months period ended 30 September 2026 (Unaudited)

	Note	30 September 2026 (Unaudited)	30 September 2025 (Unaudited)
------(Rupees in '000) -----			
Operating cash flows			
a) Underwriting activities			
Insurance premium received		26,754,311	28,167,065
Reinsurance premium paid		(13,793,549)	(18,066,364)
Claims paid		(6,401,777)	(5,467,119)
Reinsurance and other recoveries received		2,403,254	1,903,586
Commission paid		(2,471,948)	(2,478,422)
Commission received		497,146	551,821
Management expenses paid		(2,656,557)	(2,597,551)
Net cash flows generated from underwriting activities		4,330,880	2,013,016
b) Other operating activities			
Income tax paid		(2,889,249)	(1,673,170)
Other operating receipts / payments		892,998	(1,176,169)
Loans advanced		(1,899)	(2,043)
Loans repayments received		1,433	1,066
Net cash flows used in other operating activities		(1,996,717)	(2,850,316)
Total cash flows generated from / (used in) all operating activities		2,334,163	(837,300)
Investment activities			
Profit / return received		1,255,161	1,620,610
Dividend received		1,318,412	1,086,298
Rentals received		144,056	111,295
Payment for investments		(32,778,144)	(29,530,937)
Proceeds from investments		30,859,874	31,015,092
Fixed capital expenditures		(355,610)	(265,384)
Proceeds from sale of property and equipment		58,223	121,541
Total cash flows generated from investing activities		501,972	4,158,515
Financing activities			
Payments against lease liabilities		(56,632)	(56,901)
Dividends paid		(1,652,327)	(1,659,079)
Total cash flows used in financing activities		(1,708,959)	(1,715,980)
Net cash flows generated from all activities		1,127,176	1,605,235
Cash and cash equivalents at the beginning of the period		2,504,742	2,063,198
Cash and cash equivalents at the end of the period	16.3	3,631,918	3,668,433
Reconciliation to the profit and loss account			
Operating cash flows		2,334,163	(837,300)
Depreciation / amortization expense		(315,436)	(271,500)
Finance cost		(8,222)	(12,707)
Profit on disposal of property and equipment		47,712	103,696
Profit on disposal of investments		440,419	1,997,810
Rental income		117,135	103,394
Dividend Income		1,318,412	1,086,298
Other investment income		141,690	301,850
(Losses) / gains on remeasurement of investments at held-for-trading		(232,008)	28,318
Profit on deposits		213,086	180,093
Other income		6,591	1,124
Increase in assets other than cash		1,344,905	12,679,394
Increase in liabilities other than borrowings		(3,052,329)	(12,133,112)
Profit after tax from conventional insurance operations		2,356,118	3,227,358
Profit before tax from window takaful operations - Operator's Fund		663,934	426,818
Profit after tax		3,020,052	3,654,176

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

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

Karachi 28 October 2026

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Changes in Equity

For the nine months period ended 30 September 2026 (Unaudited)

	Attributable to equity holders of the Company							Total
	Capital reserves					Revenue reserve		
	Share capital	Reserve for exceptional losses	Unrealized gain / (loss) on revaluation of available-for-sale investments - net	Exchange translation reserve	Unrealized gain on fair value of investment properties - net	General reserve	Unappropriated profit	
	----- (Rupees in '000) -----							
Balance as at 01 January 2025	2,000,000	12,902	2,792,904	191,764	1,967,061	14,000,000	3,205,197	24,169,828
Total comprehensive income for the period ended 30 September 2025								
Profit after tax	-	-	-	-	-	-	3,654,176	3,654,176
Other comprehensive income	-	-	638,090	3,615	-	-	-	641,705
	-	-	638,090	3,615	-	-	3,654,176	4,295,881
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	10,410	10,410
Transactions with owners recorded directly in equity								
Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)
2nd Interim dividend paid for the period 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)
Other transfer within equity								
Transfer to general reserve	-	-	-	-	-	1,000,000	(1,000,000)	-
Balance as at 30 September 2025	<u>2,000,000</u>	<u>12,902</u>	<u>3,430,994</u>	<u>195,379</u>	<u>1,967,061</u>	<u>15,000,000</u>	<u>4,169,783</u>	<u>26,776,119</u>
Balance as at 01 January 2026	2,000,000	12,902	2,800,777	193,704	2,131,302	15,000,000	5,251,713	27,390,398
Total comprehensive income for the period ended 30 September 2026								
Profit after tax	-	-	-	-	69,879	-	2,950,173	3,020,052
Other comprehensive loss	-	-	(146,419)	(136)	-	-	-	(146,555)
	-	-	(146,419)	(136)	69,879	-	2,950,173	2,873,497
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	15,062	15,062
Transactions with owners recorded directly in equity								
Final dividend for the year 2025 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)
1st Interim dividend paid for the year 2026 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)
2nd Interim dividend paid for the period 2026 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)
Other transfer within equity								
Transfer to general reserve	-	-	-	-	-	3,000,000	(3,000,000)	-
Balance as at 30 September 2026	<u>2,000,000</u>	<u>12,902</u>	<u>2,654,358</u>	<u>193,568</u>	<u>2,201,181</u>	<u>18,000,000</u>	<u>3,516,948</u>	<u>28,578,957</u>

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

Director

Director

NAJMUL HODA KHAN
Chief Financial Officer

KAMRAN ARSHAD INAM
Managing Director &
Chief Executive Officer

SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 28 October 2026

EFU General Insurance Limited

Consolidated Condensed Interim Statement of Financial Position

As at 30 September 2026 (Unaudited)

		30 September 2026 (Unaudited)	31 December 2025 (Audited)
	Note	----- (Rupees in '000) -----	
Assets			
Property and equipment	6	10,136,944	10,572,513
Intangible assets including goodwill	7	2,400,103	2,508,741
Investment properties	8	3,747,870	3,737,181
Investment in associate	9	150,991	152,349
Investments			
Equity securities	10	81,332,735	85,226,773
Debt securities	11	213,789,019	200,151,592
Term deposits	12	2,678,040	4,086,645
Open-ended mutual funds	13	13,268,866	14,285,039
Loans and other receivables	14	8,025,263	7,342,765
Insurance / reinsurance receivables	15	13,043,672	9,847,378
Reinsurance recoveries against outstanding claims		8,467,942	8,040,266
Salvage recoveries accrued		57,189	115,305
Deferred commission expense	25	1,915,459	1,483,625
Retirement benefit		6,409	5,953
Taxation - payments less provision		1,800,735	1,091,946
Prepayments	16	10,773,875	13,172,413
Cash and bank	17	7,164,133	7,985,510
		<u>378,759,245</u>	<u>369,805,994</u>
Total assets of window general takaful operations	21.1	13,745,333	10,272,566
Total assets		<u><u>392,504,578</u></u>	<u><u>380,078,560</u></u>
Equity and liabilities			
Ordinary share capital	18.2	2,000,000	2,000,000
Reserves	18.3	22,265,095	19,944,850
Unappropriated profit	18.3	3,211,724	4,363,214
Equity attributable to equity holders of the Parent		<u>27,476,819</u>	<u>26,308,064</u>
Non-controlling interest		<u>6,048,862</u>	<u>6,029,685</u>
Total equity		<u><u>33,525,681</u></u>	<u><u>32,337,749</u></u>
Surplus on revaluation of property and equipment		2,525,056	2,487,310
Liabilities			
Insurance liabilities - life insurance business	19	282,732,970	277,695,035
Underwriting provisions - general insurance business			
Outstanding claims including IBNR	24	13,114,224	12,545,548
Unearned premium reserves	23	19,954,852	20,673,685
Unearned reinsurance commission	25	325,849	348,688
Retirement benefit obligations		101,861	118,992
Deferred taxation		3,706,379	4,940,644
Premium received in advance		2,301,962	2,632,355
Insurance / reinsurance payables		10,806,140	7,640,394
Other creditors and accruals	20	11,863,498	10,169,713
		<u>62,174,765</u>	<u>59,070,019</u>
		<u><u>380,958,472</u></u>	<u><u>371,590,113</u></u>
Total liabilities and fund of window general takaful operations	21.2	11,546,106	8,488,447
Total equity and liabilities		<u><u>392,504,578</u></u>	<u><u>380,078,560</u></u>
Contingencies and commitments	22		

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

 Director	Director	 NAJMUL HODA KHAN Chief Financial Officer	 KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman
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Karachi 28 October 2026

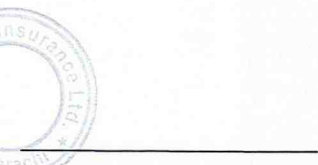
EFU General Insurance Limited

Consolidated Condensed Interim Profit and Loss Account

For the nine months period ended 30 September 2026 (Unaudited)

		Three months period ended		Nine months period ended	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
Note		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
----- (Rupees in '000) -----					
Net insurance premium	23	18,727,633	16,009,677	55,927,671	47,233,978
Net insurance claim expenses	24	(15,561,843)	(13,509,453)	(44,143,876)	(39,374,313)
Net commission and other acquisition cost	25	(3,954,021)	(3,272,479)	(10,958,993)	(9,703,882)
Insurance claims and acquisition expenses		(19,515,864)	(16,781,932)	(55,102,869)	(49,078,195)
Management expenses		(2,068,477)	(2,128,704)	(7,034,305)	(6,309,338)
Underwriting results		(2,856,708)	(2,900,959)	(6,209,503)	(8,153,555)
Investment income	26	7,439,484	8,450,208	22,158,229	25,148,867
Net realized fair value gains on financial assets	27	237,610	957,142	100,560	1,518,119
Net fair value (losses) / gains on financial assets at fair value through profit or loss	28	(4,769,421)	16,483,083	(5,738,511)	17,410,897
Net change in insurance liabilities (other than outstanding claims)		1,339,125	(19,515,343)	(3,979,663)	(27,543,152)
Rental income		41,735	35,396	117,135	103,394
Other income	29	153,702	118,084	433,925	386,195
Other expenses		(83,183)	(87,967)	(324,345)	(279,977)
		4,359,052	6,440,603	12,767,330	16,744,343
Results of operating activities		1,502,344	3,539,644	6,557,827	8,590,788
Finance cost		(38,561)	(33,214)	(117,333)	(102,176)
Share of loss from associate		(700)	-	(1,358)	-
Profit from window general takaful operations	30	266,029	106,717	663,934	426,818
Profit before tax		1,729,112	3,613,147	7,103,070	8,915,430
Taxation	31	(688,031)	(1,449,927)	(2,803,612)	(3,719,592)
Profit after tax		1,041,081	2,163,220	4,299,458	5,195,838
Profit attributable to:					
Equity holders of the Parent		863,027	1,869,043	3,519,460	4,337,830
Non-controlling interest		178,054	294,177	779,998	858,008
		1,041,081	2,163,220	4,299,458	5,195,838
Earnings after tax per share - Rupees	32	4.32	9.35	17.60	21.69

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

 Director	Director	 NAJMUL HODA KHAN Chief Financial Officer	 KAMRAN ARSHAD INAM Managing Director & Chief Executive Officer	SAIFUDDIN N. ZOOMKAWALA Chairman
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Karachi 28 October 2026

EFU General Insurance Limited

Consolidated Condensed Interim Statement of Comprehensive Income

For the nine months period ended 30 September 2026 (Unaudited)

	Three months period ended		Nine months period ended	
	30 September 2026 (Unaudited)	30 September 2025 (Unaudited)	30 September 2026 (Unaudited)	30 September 2025 (Unaudited)
	(Rupees in '000)			
Profit after tax	1,041,081	2,163,220	4,299,458	5,195,838
Other comprehensive income				
Items that may be reclassified subsequently to profit and loss account				
Unrealized (losses) / gains in available-for-sale investments during the period - net	(336,019)	580,137	(677,256)	536,204
Unrealized (losses) / gains from window takaful operations - Operator's fund - net	15	(2,561)	(2,883)	(11,351)
Total unrealized (losses) / gains for the period	(336,004)	577,576	(680,139)	524,853
Effect of translation of foreign branch - net	(1,600)	(3,364)	(136)	3,615
Other comprehensive (loss) / income for the period	(337,604)	574,212	(680,275)	528,468
Total comprehensive income for the period	703,477	2,737,432	3,619,183	5,724,306
Total comprehensive income attributable to:				
Equity holders of the Parent	539,214	2,411,693	2,839,705	4,839,182
Non-controlling interest	164,263	325,739	779,478	885,124
	703,477	2,737,432	3,619,183	5,724,306

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

Director

Director

NAJMUL HODA KHAN
Chief Financial Officer

KAMRAN ARSHAD INAM
Managing Director &
Chief Executive Officer

SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 28 October 2026

EFU General Insurance Limited
Consolidated Condensed Interim Cash Flow Statement

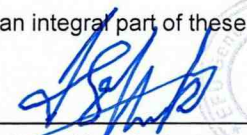
For the nine months period ended 30 September 2026 (Unaudited)

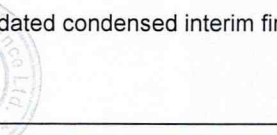
	Note	30 September 2026 (Unaudited) ------(Rupees in '000)-----	30 September 2025 (Unaudited)
Operating cash flows			
a) Underwriting activities			
Insurance premium / contribution received		74,716,742	67,314,180
Reinsurance premium / retakaful contribution paid		(13,986,600)	(19,064,433)
Claims paid		(48,433,041)	(43,115,856)
Reinsurance and other recoveries received		2,403,254	1,903,586
Commission paid		(7,102,641)	(6,500,985)
Commission received		497,146	551,821
Management expenses paid		(12,153,786)	(9,921,583)
Net cash flow used in underwriting activities		(4,058,926)	(8,833,270)
b) Other operating activities			
Income tax paid		(4,012,399)	(2,822,999)
Other operating receipts / (payments)		504,148	(2,026,859)
Loans advanced		(323,387)	(427,527)
Loans repayments received		327,050	454,010
Net cash flow used in other operating activities		(3,504,588)	(4,823,375)
Total cash flow used in all operating activities		(7,563,514)	(13,656,645)
Investment activities			
Profit / return received		19,299,716	19,986,084
Dividend received		3,860,484	3,234,009
Rentals received net of expenses paid		144,056	111,295
Payment for investments		(182,301,466)	(198,341,948)
Proceeds from investments		167,442,234	196,258,611
Capital expenditures		(667,689)	(653,843)
Proceeds from sale of property and equipment		195,190	229,636
Total cash flow generated from investing activities		7,972,525	20,823,844
Financing activities			
Payments against lease liabilities		(228,030)	(227,056)
Dividends paid		(2,423,473)	(2,433,375)
Total cash flow used in financing activities		(2,651,503)	(2,660,431)
Net cash flow (used in) / generated from all activities		(2,242,492)	4,506,768
Cash and cash equivalents at beginning of the period		11,740,141	8,080,244
Cash and cash equivalents at end of the period	17.1	9,497,649	12,587,012
Reconciliation to profit and loss account			
Operating cash flows		(7,563,514)	(13,656,645)
Depreciation and amortization expense		(1,271,484)	(1,231,898)
Finance cost		(117,333)	(103,056)
Profit on sale of property and equipment	29	112,291	164,038
Gain on sale of investments	26	344,352	2,829,690
Rental income - net		117,135	103,394
Dividend income	26	3,860,484	3,234,009
Other investment income	26	19,788,905	21,809,246
Profit on early termination of lease agreements	29	31,926	3,876
Profit on deposits	29	213,086	180,093
Other income	29	56,950	22,846
(Depreciation) / appreciation in market value of investments	26	(5,747,879)	17,410,546
Reversal of impairment in the value of available-for-sale equity investments	26	6,576	362
Increase in assets other than cash		3,304,042	16,359,385
Increase in liabilities other than running finance		(9,500,013)	(42,356,866)
		3,635,524	4,769,020
Profit from window takaful operations - Operator's Fund		663,934	426,818
Profit after tax		4,299,458	5,195,838

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

Director


Director


NAJMUL HODA KHAN
Chief Financial Officer


KAMRAN ARSHAD INAM
Managing Director &
Chief Executive Officer

SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 28 October 2026

EFU General Insurance Limited

Consolidated Condensed Interim Statement of Changes in Equity

For the nine months period ended 30 September 2026 (Unaudited)

	Attributable to equity holders of the Company									
	Capital reserves					Revenue reserves		Equity attributable to equity holders of the Parent	Non-controlling interest	Total
	Share capital	Reserve for exceptional losses	Unrealized gain / (loss) on revaluation of available-for-sale investments-net	Exchange translation reserve-net	Unrealized gain / (loss) on fair value of investment properties-net	General reserve	Unappropriated profit			
----- (Rupees in '000) -----										
Balance as at 01 January 2025	2,000,000	12,902	2,804,003	191,764	1,967,061	14,000,000	1,962,523	22,938,253	5,677,325	28,615,578
Total comprehensive income for the period ended 30 September 2025										
Profit after tax	-	-	-	-	-	-	4,337,830	4,337,830	858,008	5,195,838
Other comprehensive income	-	-	497,737	3,615	-	-	-	501,352	27,116	528,468
	-	-	497,737	3,615	-	-	4,337,830	4,839,182	885,124	5,724,306
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	22,598	22,598	14,596	37,194
Acquisition of NCI without a change in control	-	-	-	-	-	-	(11,641)	(11,641)	(31,269)	(42,910)
Transactions with owners recorded directly in equity										
Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)	-	(1,100,000)
Final dividend for the year 2024 at the rate of Rs. 10.50 (105.00%) per share	-	-	-	-	-	-	-	-	(602,930)	(602,930)
1st Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)	(85,683)	(385,683)
2nd Interim dividend paid for the year 2025 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)	(85,683)	(385,683)
Other transfer within equity										
Transfer to general reserve						1,000,000	(1,000,000)	-	-	-
Balance as at 30 September 2025	2,000,000	12,902	3,301,740	195,379	1,967,061	15,000,000	3,611,310	26,088,392	5,771,480	31,859,872
Balance as at 01 January 2026	2,000,000	12,902	2,606,942	193,704	2,131,302	15,000,000	4,363,214	26,308,064	6,029,685	32,337,749
Total comprehensive income for the period ended 30 September 2026										
Profit after tax	-	-	-	-	-	-	3,519,460	3,519,460	779,998	4,299,458
Other comprehensive loss	-	-	(679,619)	(136)	-	-	-	(679,755)	(520)	(680,275)
	-	-	(679,619)	(136)	-	-	3,519,460	2,839,705	779,478	3,619,183
Transferred from surplus on revaluation of property and equipment on account of incremental depreciation - net	-	-	-	-	-	-	32,198	32,198	19,260	51,458
Acquisition of NCI without a change in control	-	-	-	-	-	-	(3,148)	(3,148)	(8,415)	(11,563)
Transactions with owners recorded directly in equity										
Final dividend for the year 2025 at the rate of Rs. 5.50 (55.00%) per share	-	-	-	-	-	-	(1,100,000)	(1,100,000)	-	(1,100,000)
Final dividend for the year 2025 at the rate of Rs. 10.50 (105.00%) per share	-	-	-	-	-	-	-	-	(599,780)	(599,780)
1st Interim dividend paid for the year 2026 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)	(85,683)	(385,683)
2nd Interim dividend paid for the year 2026 at the rate of Rs. 1.50 (15.00%) per share	-	-	-	-	-	-	(300,000)	(300,000)	(85,683)	(385,683)
Other transfer within equity										
Transfer to general reserve	-	-	-	-	-	3,000,000	(3,000,000)	-	-	-
Balance as at 30 September 2026	2,000,000	12,902	1,927,323	193,568	2,131,302	18,000,000	3,211,724	27,476,819	6,048,862	33,525,681

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

Director

Director

NAJMUL HODA KHAN
Chief Financial Officer

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SAIFUDDIN N. ZOOMKAWALA
Chairman

Karachi 28 October 2026