



Ref: AL-1B/13/2025/832
October 28, 2026

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

PUCARS

Subject: Financial results for the nine months ended September 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of our Company in their meeting held on October 28, 2026, at 12:30 PM at Lahore recommended the following:

- | | | |
|------|--|-----|
| i) | CASH DIVIDEND: | NIL |
| ii) | BONUS SHARES: | NIL |
| iii) | RIGHT SHARES: | NIL |
| iv) | ANY OTHER ENTITLEMENT: | NIL |
| v) | ANY OTHER PRICE-SENSITIVE INFORMATION: | NIL |

The financial results of the Company are as follows:

	Rs. In '000	
	For nine months period ended 30-09-2026	30-09-2025
Profit before tax	7,300,446	6,709,508
Income tax expense	(2,667,810)	(2,552,107)
Profit after taxation	<u>4,632,636</u>	<u>4,157,401</u>
	----- Rupees -----	
Earnings after tax per share - basic & diluted	13.24	11.88

The Statement of Unconsolidated and Consolidated Profit & Loss Accounts, Statement of Financial Position, Statement of Changes in Equity and Statement of Cash Flows are enclosed.

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

Yours Sincerely,


Tameez-ul-Haque
Secretary

Copy to:

The Executive Director
Monitoring & Enforcement Division
Securities & Exchange Commission of Pakistan
8th Floor, NIC Building, Jinnah Avenue, Blue Area, ISLAMABAD

Adamjee Insurance Company Limited
Registered Office

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Adamjee Insurance Company Limited
Unconsolidated Condensed Interim Statement of Financial Position
As at 30 September 2026

	(Un-Audited) 30 September 2026	(Audited) 31 December 2025
	Rupees in thousand	
ASSETS		
Property and equipment	4,539,022	4,484,725
Intangible assets	246,931	200,807
Investment properties	3,696,440	3,703,511
Investment in subsidiary	2,223,110	2,223,110
Investments		
Equity securities	41,820,377	42,956,396
Debt securities	11,003,274	9,264,527
Term deposits	24,067,912	19,489,155
Loans and other receivables	1,336,817	1,210,300
Insurance / reinsurance receivables	13,565,502	7,244,625
Reinsurance recoveries against outstanding claims	15,596,341	15,595,938
Salvage recoveries accrued	492,411	592,776
Deferred commission expense / acquisition cost	4,099,149	4,709,982
Prepayments	10,350,543	5,792,350
Bank deposits subject to encumbrances	4,692,205	4,746,983
Cash and banks	5,251,105	5,888,736
	142,981,139	128,103,921
 Total assets of window takaful operations (OPF and PTF)	 8,611,146	 6,203,138
TOTAL ASSETS	151,592,285	134,307,059
EQUITY AND LIABILITIES		
Capital and reserves attributable to the Company's equity holders		
Ordinary share capital	3,500,000	3,500,000
Reserves	19,074,953	19,243,865
Unappropriated profit	28,953,639	26,071,003
Total Equity	51,528,592	48,814,868
 Surplus on revaluation of fixed assets	 31,228	 30,566
Liabilities		
Underwriting provisions		
Outstanding claims including IBNR	29,634,194	27,477,462
Unearned premium reserves	34,584,451	30,898,217
Unearned reinsurance commission	524,359	396,196
Retirement benefit obligations	264,794	271,805
Deferred taxation	10,903,451	11,808,630
Premium received in advance	1,550,255	1,011,611
Insurance / reinsurance payables	9,845,986	4,420,186
Other creditors and accruals	4,903,159	3,624,005
Lease liabilities	66,979	39,295
Deposits against cash margin	469,489	438,864
Taxation - provision less payments	564,869	449,355
	93,311,986	80,835,626
 Total liabilities of window takaful operations (OPF and PTF)	 6,720,479	 4,625,999
TOTAL EQUITY AND LIABILITIES	151,592,285	134,307,059
Contingencies and commitments		



Adamjee Insurance Company Limited
Unconsolidated Condensed Interim Profit or Loss Account (Un-audited)
For the nine months period ended 30 September 2026

	For three months period ended		For nine months period ended	
	30 September	30 September	30 September	30 September
	2026	2025	2026	2025
	Rupees in thousand			
Net insurance premium	12,511,052	10,652,277	36,956,729	28,025,714
Net insurance claims	(7,878,518)	(6,995,103)	(23,452,685)	(18,356,330)
Net commission and other acquisition costs	(1,927,306)	(1,710,489)	(5,955,838)	(4,327,749)
Insurance claims and acquisition expenses	(9,805,824)	(8,705,592)	(29,408,523)	(22,684,079)
Management expenses	(1,776,979)	(1,641,133)	(5,341,920)	(4,767,182)
Underwriting results	928,249	305,552	2,206,286	574,453
Investment income	1,626,098	1,872,923	4,447,663	5,392,620
Rental income	61,315	55,107	179,953	160,829
Other income	82,108	75,287	236,153	495,732
Other expenses	(88,104)	(83,162)	(241,707)	(245,955)
Results of operating activities	2,609,666	2,225,707	6,828,348	6,377,679
Finance costs	(2,424)	(1,486)	(7,270)	(5,056)
Profit from Window Takaful Operations - Operator's Fund	174,003	148,436	479,368	336,885
Profit before taxation	2,781,245	2,372,657	7,300,446	6,709,508
Income tax expense	(1,048,003)	(825,730)	(2,667,810)	(2,552,107)
Profit after taxation	1,733,242	1,546,927	4,632,636	4,157,401
----- (Rupees) -----				
Earnings after tax per share - basic and diluted	4.96	4.42	13.24	11.88



Adamjee Insurance Company Limited
Unconsolidated Condensed Interim Statement of Comprehensive Income (Un-audited)
For the nine months period ended 30 September 2026

	For three month period ended		For nine month period ended	
	30 September	30 September	30 September	30 September
	2026	2025	2026	2025
	Rupees in thousand			
Profit after taxation	1,733,242	1,546,927	4,632,636	4,157,401
Other comprehensive income				
Items that will not be subsequently reclassified to profit and loss account				
(Deficit) / surplus on revaluation of fixed assets - net of tax	(118)	(272)	662	302
Items that may be reclassified subsequently to profit and loss:				
- Unrealized (loss) / gain on 'available-for-sale' investments - net of tax	(1,106,769)	2,283,434	(87,423)	3,905,353
- Reclassification adjustment relating to 'available for sale' investments disposed of during the period - net of tax	(20,458)	(247,138)	(20,692)	(587,742)
- Unrealized gain / (loss) on 'available for sale' investments from Window Takaful Operations - net of tax	7,169	323	8,519	(227)
- Net effect of translation of foreign branch	(29,780)	(22,860)	(69,316)	24,872
Other comprehensive (loss) / income for the period	(1,149,838)	2,013,759	(168,912)	3,342,256
Total comprehensive income for the period	583,286	3,560,414	4,464,386	7,499,959



Adamjee Insurance Company Limited
Unconsolidated Condensed Interim Cash Flow Statement (Un-audited)
For the nine months period ended 30 September 2026

	For nine month period ended	
	30 September 2026	30 September 2025
	Rupees in thousand	
Operating Cash flows		
Underwriting activities		
Insurance premium received	49,236,746	46,918,417
Reinsurance premium paid	(13,281,428)	(9,737,433)
Claims paid	(32,993,184)	(27,700,259)
Reinsurance and other recoveries received	11,675,245	10,158,050
Commission paid	(6,173,888)	(6,436,546)
Commission received	999,564	937,875
Other underwriting payments	(3,919,263)	(3,772,279)
Net cash flow from underwriting activities	5,543,792	10,367,825
Other operating activities		
Income tax paid	(2,379,913)	(2,144,219)
Other operating payments	(222,986)	(179,202)
Loans advanced	(64,662)	(55,061)
Loans instalments received	59,043	59,918
Other operating receipts	31,300	34,649
Net cash flow from other operating activities	(2,577,218)	(2,283,915)
Total cash flow from all operating activities	2,966,574	8,083,910
Investment activities		
Profit / return received on bank deposits	975,897	693,920
Income received from Pakistan Investment Bonds and foreign debt securities	238,455	225,083
Income received from Treasury Bills	-	693
Bank deposits subject to encumbrances	54,778	(1,725,473)
Dividends received	2,836,946	2,934,314
Rentals received	186,035	163,534
Payments for investments	(35,912,572)	(30,707,459)
Proceeds from disposal of investments	30,014,765	24,025,594
Investment related expenses	(7,900)	(13,330)
Fixed capital expenditure - operating assets	(230,260)	(326,559)
Fixed capital expenditure - intangible assets	(87,335)	(75,730)
Proceeds from disposal of operating fixed assets	72,621	376,709
Total cash flow from investing activities	(1,858,570)	(4,428,704)
Financing activities		
Payments against lease liabilities	(20,425)	(16,474)
Dividends paid	(1,725,210)	(1,207,101)
Total cash flow from financing activities	(1,745,635)	(1,223,575)
Net cash flow from all activities	(637,631)	2,431,631
Cash and cash equivalents at beginning of the period	5,888,736	3,982,563
Cash and cash equivalents at end of the period	5,251,105	6,414,194



For nine month period ended	
30 September 2026	30 September 2025

Rupees in thousand

Reconciliation to profit or loss account

Operating cash flows	2,966,574	8,083,910
Depreciation expense	(175,441)	(147,804)
Provision for retirement benefit obligations	(57,581)	(48,203)
Finance costs	(7,270)	(5,056)
Other income - bank and term deposits	947,457	737,834
Gain on disposal of operating fixed assets	37,336	307,846
Provision for doubtful balances against insurance / reinsurance receivables	(65,880)	-
Rental income	186,035	163,525
Increase in assets other than cash	10,303,869	1,085,624
Increase in liabilities	(9,640,595)	(4,424,715)
Net realized gains on investments	32,844	1,180,455
Investment related expenses	(7,900)	(13,330)
Amortization expense	(40,447)	(48,777)
Increase in unearned premium	(3,686,234)	(6,278,946)
Increase / (decrease) in loans	5,619	(4,857)
Income taxes paid	2,379,913	2,144,219
Increase in tax liabilities	(2,667,810)	(2,552,107)
Dividend income	2,938,006	3,021,931
Income from Treasury Bills	479,837	429,460
Income from Pakistan Investment Bonds and foreign debt securities	224,936	189,507
Profit from Window Takaful Operations - Operator's fund	479,368	336,885

Profit after tax

4,632,636	4,157,401
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Cash and cash equivalents for the purposes of cash flow statement consists of:

Cash and cash equivalents	30,914	27,971
Current and saving accounts	5,220,191	6,386,223

Total cash and cash equivalents

5,251,105	6,414,194
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Adamjee Insurance Company Limited
Unconsolidated Condensed Interim Statement of Changes in Equity (Un-audited)
For the nine months period ended 30 September 2026

	Share capital	Capital reserves					Revenue reserves		
	Issued, subscribed and paid up	Reserve for exceptional losses	Investment fluctuation reserve	Exchange translation reserve	Fair value reserve	Surplus on revaluation of fixed assets	General reserve	Unappropriated profit	Total
	Rupees in thousand								
Balance as at December 31, 2024 - (Audited)	3,500,000	22,859	3,764	2,137,672	11,840,605	30,390	936,500	22,183,838	40,655,628
Profit for the period January 01, 2025 to September 30, 2025	-	-	-	-	-	-	-	4,157,401	4,157,401
Other comprehensive income for the period January 01, 2025 to September 30, 2025	-	-	-	24,872	3,317,384	302	-	-	3,342,558
Total comprehensive income for the period	-	-	-	24,872	3,317,384	302	-	4,157,401	7,499,959
Transactions with owners of the Company									
Final dividend for the year ended December 31, 2024 @ 15% (Rupee 1.50/- per share)	-	-	-	-	-	-	-	(525,000)	(525,000)
Interim dividend for the half year ended June 30, 2025 @ 20% (Rupee 2.00/- per share)	-	-	-	-	-	-	-	(700,000)	(700,000)
Balance as at September 30, 2025 - (Unaudited)	3,500,000	22,859	3,764	2,162,544	15,157,989	30,692	936,500	25,116,239	46,930,587
Profit for the period October 01, 2025 to December 31, 2025	-	-	-	-	-	-	-	975,317	975,317
Other comprehensive income for the period October 01, 2025 to December 31, 2025	-	-	-	(16,857)	977,066	(126)	-	(20,553)	939,530
Total comprehensive income for the period	-	-	-	(16,857)	977,066	(126)	-	954,764	1,914,847
Balance as at December 31, 2025 - (Audited)	3,500,000	22,859	3,764	2,145,687	16,135,055	30,566	936,500	26,071,003	48,845,434
Profit for the period January 01, 2026 to September 30, 2026	-	-	-	-	-	-	-	4,632,636	4,632,636
Other comprehensive income for the period January 01, 2026 to September 30, 2026	-	-	-	(69,316)	(99,596)	662	-	-	(168,250)
Total comprehensive income for the period	-	-	-	(69,316)	(99,596)	662	-	4,632,636	4,464,386
Transactions with owners of the Company									
Final dividend for the year ended December 31, 2025 @ 20% (Rupees 2.00/- per share)	-	-	-	-	-	-	-	(700,000)	(700,000)
Interim dividend for the half year ended June 30, 2026 @ 30% (Rupees 3.00/- per share)	-	-	-	-	-	-	-	(1,050,000)	(1,050,000)
Balance as at September 30, 2026 - (Unaudited)	3,500,000	22,859	3,764	2,076,371	16,035,459	31,228	936,500	28,953,639	51,559,820



Adamjee Insurance Company Limited
Consolidated Condensed Interim Statement of Financial Position
As at 30 September 2026

	(Un-Audited) 30 September 2026	(Audited) 31 December 2025
Rupees in thousand		
ASSETS		
Property and equipment	6,040,285	6,057,557
Intangible assets	265,795	221,638
Investment properties	2,819,087	2,826,158
Investments		
Equity securities	65,104,299	68,998,726
Debt securities	97,818,307	106,684,928
Term deposits	24,067,912	19,489,155
Loan secured against life insurance policies	6,240	5,977
Loans and other receivables	3,530,282	2,634,735
Insurance / reinsurance receivables	13,860,627	7,558,502
Reinsurance recoveries against outstanding claims	15,596,341	15,595,938
Salvage recoveries accrued	492,411	592,776
Deferred commission expense / acquisition cost	4,099,149	4,709,982
Taxation - payment less provisions	483,557	178,169
Prepayments	10,461,386	5,901,984
Bank deposits subject to encumbrances	4,692,205	4,746,983
Cash and bank	20,868,835	12,301,207
	270,206,718	258,504,415
Total assets of window takaful operations (OPF and PTF)	8,611,146	6,203,138
TOTAL ASSETS	278,817,864	264,707,553
EQUITY AND LIABILITIES		
Capital and reserves attributable to the Company's equity holders		
Ordinary share capital	3,500,000	3,500,000
Reserves	19,192,677	19,339,357
Unappropriated Profit	30,735,295	27,981,060
Equity attributable to equity holders of the parent	53,427,972	50,820,417
Non-controlling interest	990,220	994,145
Total Equity	54,418,192	51,814,562
Surplus on revaluation of fixed assets	31,228	30,566
Liabilities		
Insurance liabilities	121,463,905	124,171,257
Underwriting provisions:		
Outstanding claims including IBNR	29,634,194	27,477,462
Unearned premium reserve	34,584,451	30,898,217
Unearned reinsurance commission	524,359	396,196
Retirement benefits obligations	296,082	330,101
Deferred taxation	12,451,350	13,175,275
Premium received in advance	2,002,096	1,621,499
Insurance / reinsurance payables	9,915,080	4,690,695
Other creditors and accruals	5,981,516	4,681,519
Lease liabilities	325,443	355,341
Deposits against cash margin	469,489	438,864
	96,184,060	84,065,169
Total liabilities of window takaful operations (OPF and PTF)	6,720,479	4,625,999
TOTAL EQUITY AND LIABILITIES	278,817,864	264,707,553
Contingencies and commitments		



Adamjee Insurance Company Limited

Consolidated Condensed Interim Profit or Loss Account (Un-audited)

For the nine months period ended 30 September 2026

	For three months period ended		For nine months period ended	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
	Rupees in thousand			
Net insurance premium	18,935,278	19,530,037	58,742,662	52,612,992
Net insurance claims	(17,323,368)	(15,488,723)	(51,796,846)	(42,185,809)
Net commission and other acquisition costs	(2,933,024)	(2,713,593)	(8,855,884)	(7,021,991)
Insurance claims and acquisition expenses	(20,256,392)	(18,202,316)	(60,652,730)	(49,207,800)
Management expenses	(2,152,045)	(1,992,351)	(6,433,100)	(5,738,082)
Net change in insurance liabilities (other than outstanding claims)	3,075,574	(6,554,115)	3,214,810	(12,341,424)
Underwriting results	(397,585)	(7,218,745)	(5,128,358)	(14,674,314)
Investment income	4,226,382	6,446,405	12,372,668	16,659,496
Net fair value gain on financial assets at fair value through profit and loss - unrealised	(1,618,337)	3,313,949	(1,115,379)	4,650,311
Rental income	39,085	35,315	113,314	101,497
Other income	461,548	189,691	1,123,411	854,006
Other expenses	(100,673)	(96,552)	(305,516)	(266,001)
Results of operating activities	2,610,420	2,670,063	7,060,140	7,324,995
Finance cost	(3,283)	(3,288)	(10,286)	(11,151)
Profit from Window Takaful Operations - Operator's Fund (Parent Company)	174,003	148,436	479,368	336,885
Profit before tax	2,781,140	2,815,211	7,529,222	7,650,729
Income tax expense	(1,141,095)	(1,077,653)	(2,925,021)	(3,174,759)
Profit after tax for the period	1,640,045	1,737,558	4,604,201	4,475,970
Profit attributable to:				
Equity holders of the parent	1,616,599	1,676,014	4,504,235	4,354,750
Non-controlling interest	23,446	61,544	99,966	121,220
	1,640,045	1,737,558	4,604,201	4,475,970
	----- (Rupees) -----		----- (Rupees) -----	
Earnings after tax per share - basic and diluted	4.62	4.79	12.87	12.44



Adamjee Insurance Company Limited

Consolidated Condensed Interim Statement of Comprehensive Income (Un-audited)

For the nine months period ended 30 September 2026

	For three months period ended		For nine months period ended	
	30 September	30 September	30 September	30 September
	2026	2025	2026	2025
	Rupees in thousand			
Profit after tax	1,640,045	1,737,558	4,604,201	4,475,970
Other comprehensive income				
Items that will not be reclassified subsequently to profit and loss:				
(Deficit) / surplus on revaluation of fixed assets - net of tax	(118)	(272)	662	302
Items that may be reclassified subsequently to profit and loss:				
Unrealized (loss) / gain on 'available-for-sale' investments - net of tax	(1,151,651)	2,285,938	(60,797)	3,894,795
Reclassification adjustment relating to 'available for sale' investments disposed of during the period - net of tax	(20,458)	(247,138)	(20,692)	(587,742)
Unrealized gain / (loss) on 'available for sale' investments from Window Takaful Operations - net of tax	7,169	323	8,519	(227)
Net effect of translation of foreign branches	(29,780)	(22,860)	(69,316)	24,872
Total comprehensive income for the period	445,207	3,753,549	4,462,577	7,807,970
Total comprehensive income attributable to:				
Equity holders of the parent	429,166	3,691,969	4,358,217	7,688,058
Non-controlling interest	16,041	61,580	104,360	119,912
	445,207	3,753,549	4,462,577	7,807,970



Adamjee Insurance Company Limited

Consolidated Condensed Interim Cash Flow Statement (Un-audited)

For the nine months period ended 30 September 2026

Operating Cash flows

Underwriting activities

	For nine months period ended 30 September 2026	30 September 2025
	Rupees in thousand	
Insurance premium received	71,498,328	71,256,249
Reinsurance premium paid	(13,531,765)	(9,985,315)
Claims paid	(61,336,669)	(51,216,733)
Reinsurance and other recoveries received	11,675,245	10,158,050
Commissions paid	(7,921,777)	(8,246,242)
Commissions received	999,564	937,875
Other underwriting payments	(6,220,440)	(5,892,971)
Net cash flow from underwriting activities	(4,837,514)	7,010,913

Other operating activities

Income tax paid	(2,892,411)	(2,482,599)
Other operating payments	(222,986)	(179,202)
Loans advanced	(64,662)	(55,061)
Loans installments received	59,043	59,918
Other operating receipts	31,300	34,649
Net cash flow from other operating activities	(3,089,716)	(2,622,295)

Total cash flow from all operating activities

(7,927,230) 4,388,618

Investment activities

Profit / return received	9,154,920	8,483,362
Bank deposits subject to encumbrances	54,778	(1,725,473)
Dividends received	3,712,170	3,980,063
Rentals received	188,463	165,846
Payment for investments	(373,367,658)	(163,394,034)
Loan from policy holder	-	2,831
Proceeds from investments	379,657,587	151,351,101
Investment related expenses	(7,900)	(13,330)
Fixed capital expenditure	(439,922)	(539,030)
Proceeds from disposal of fixed assets	89,144	384,070
Total cash flow from investing activities	19,041,582	(1,304,594)

Financing activities

Payments against lease liabilities	(165,355)	(142,583)
Dividends paid	(2,381,369)	(1,719,527)
Total cash flow from financing activities	(2,546,724)	(1,862,110)

Net cash flow from all activities

8,567,628 1,221,914

Cash and cash equivalents at beginning of the period

12,301,207 10,228,477

Cash and cash equivalents at end of the period

20,868,835 11,450,391



For nine months period ended	
30 September 2026	30 September 2025
Rupees in thousand	

Reconciliation to profit or loss account

Operating cash flows	(7,927,230)	4,388,618
Depreciation and amortization expense	(387,609)	(336,129)
Financial charge expense	(33,172)	(37,291)
Write offs of fixed assets	(522)	(256)
Gain / (loss) on derecognition of ROU asset	2,486	(2,270)
Other income - bank and term deposits	1,841,688	1,122,965
Gain on disposal of fixed assets	42,741	310,800
Provision for doubtful balances against insurance / reinsurance receivables	(65,880)	-
Rental income	119,396	104,193
Increase in assets other than cash	10,341,712	1,398,468
Increase in liabilities	(9,476,091)	(19,712,154)
Net realized gains on investments	34,361	3,926,065
Investment related expenses	(7,900)	(7,657)
Increase in unearned premium	(3,686,234)	(6,278,946)
Income taxes paid	2,892,411	2,482,599
Dividend and other investment income	11,550,055	12,129,769
(Deficit) / surplus on revaluation of investment	(1,115,379)	4,650,311
Profit from Window Takaful Operations	479,368	336,885
Profit after tax	4,604,201	4,475,970

Cash for the purposes of the cash flows statement consists of:

Cash and cash equivalents	40,729	47,653
Current and saving accounts	20,828,106	11,402,738
Total cash and cash equivalents	20,868,835	11,450,391



Adamjee Insurance Company Limited
Consolidated Condensed Interim Statement of Changes in Equity (Un-audited)
For the nine months period ended 30 September 2026

	Share capital	Capital reserves					Revenue reserves				
	Issued, subscribed and paid up	Reserve for exceptional losses	Investment fluctuation reserve	Exchange translation reserve	Fair Value Reserve	Surplus on revaluation of fixed assets	General reserve	Unappropriated profit	Equity attributable to equity holders of the parent	Non-controlling interest	Total
	Rupees in thousand										
Balance as at 31 December 2024 - (Audited)	3,500,000	22,859	3,764	2,137,672	11,832,817	30,390	936,500	23,595,589	42,059,591	543,268	42,602,859
Transaction between owners	-	-	-	-	1,524	-	-	(5,538)	(4,014)	388,341	384,327
	-	-	-	-	1,524	-	-	(5,538)	(4,014)	388,341	384,327
Profit for the period 01 January 2025 to 30 September 2025	-	-	-	-	-	-	-	4,354,750	4,354,750	121,220	4,475,970
Other comprehensive income for the period 01 January 2025 to 30 September 2025	-	-	-	24,872	3,308,134	302	-	-	3,333,308	(1,308)	3,332,000
Total comprehensive income for the period	-	-	-	24,872	3,308,134	302	-	4,354,750	7,688,058	119,912	7,807,970
Transactions with owners, recognized directly in equity											
Final cash dividend at Rs. 1.5 per share - 31 December 2024 - Parent	-	-	-	-	-	-	-	(525,000)	(525,000)	-	(525,000)
Interim dividend at Rs. 2 per share - 30 June 2025 - Parent	-	-	-	-	-	-	-	(700,000)	(700,000)	-	(700,000)
Final cash dividend at Re. 1 per share - 31 December 2024 - Subsidiary	-	-	-	-	-	-	-	-	-	(25,002)	(25,002)
Interim cash dividend at Re. 1 per share - 30 June 2025 - Subsidiary	-	-	-	-	-	-	-	-	-	(43,314)	(43,314)
Balance as at 30 September 2025 - (Unaudited)	3,500,000	22,859	3,764	2,162,544	15,142,475	30,692	936,500	26,719,801	48,518,635	983,205	49,501,840
Profit for the period 01 October 2025 to 31 December 2025	-	-	-	-	-	-	-	1,219,625	1,219,625	68,440	1,288,065
Other comprehensive income for the period 01 October 2025 to 31 December 2025	-	-	-	(16,857)	1,088,071	(126)	-	(36,193)	1,034,895	14,655	1,049,550
Transaction between owners	-	-	-	-	1	-	-	77,827	77,828	(72,155)	5,673
Total comprehensive income for the period	-	-	-	(16,857)	1,088,072	(126)	-	1,261,259	2,332,348	10,940	2,343,288
Balance as at 31 December 2025 - (Audited)	3,500,000	22,859	3,764	2,145,687	16,230,547	30,566	936,500	27,981,060	50,850,983	994,145	51,845,128
Profit for the period 01 January 2026 to 30 September 2026	-	-	-	-	-	-	-	4,504,235	4,504,235	99,966	4,604,201
Other comprehensive income for the period 01 January 2026 to 30 September 2026	-	-	-	(69,316)	(77,364)	662	-	-	(146,018)	4,394	(141,624)
Total comprehensive income for the period	-	-	-	(69,316)	(77,364)	662	-	4,504,235	4,358,217	104,360	4,462,577
	3,500,000	22,859	3,764	2,076,371	16,153,183	31,228	936,500	32,485,295	55,209,200	1,098,505	56,307,705
Transactions with owners, recognized directly in equity											
Final cash dividend at Rs. 2 per share - 31 December 2025 - Parent	-	-	-	-	-	-	-	(700,000)	(700,000)	-	(700,000)
Interim cash dividend at Rs. 3 per share - 30 June 2026 - Parent	-	-	-	-	-	-	-	(1,050,000)	(1,050,000)	-	(1,050,000)
Final cash dividend at Rs. 1.5 per share - 31 December 2025 - Subsidiary	-	-	-	-	-	-	-	-	-	(64,972)	(64,972)
Interim cash dividend at Rs. 1 per share - 30 June 2026 - Subsidiary	-	-	-	-	-	-	-	-	-	(43,313)	(43,313)
	-	-	-	-	-	-	-	(1,750,000)	(1,750,000)	(108,285)	(1,858,285)
Balance as at 30 September 2026 - (Unaudited)	3,500,000	22,859	3,764	2,076,371	16,153,183	31,228	936,500	30,735,295	53,459,200	990,220	54,449,420

