

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

30 October 2026

**SUBJECT: FINANCIAL RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2026 | PQGTL**

Dear Sir,

We have to inform you that the Board of Directors of Pak-Qatar General Takaful Limited in their Meeting held on 30-10-2026 at 02:00 PM at the Head office, Business Arcade, Block 6, P.E.C.H.S, Shahr-e-Faisal, Karachi, recommended the following:

**1. CASH DIVIDEND**

NIL

**2. BONUS SHARES**

NIL

**3. RIGHT SHARES**

NIL

**4. ANY OTHER PRICE-SENSITIVE INFORMATION**

NIL

Financial Results for the Nine Months ended 30-Sep-2026 are attached.

Yours Sincerely,



Muhammad Kamran Saleem  
Company Secretary

PAK-QATAR GENERAL TAKAFUL LIMITED  
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT  
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026 (UNAUDITED)

|                                                    | Three months period ended |                       | Nine months period ended |                       |
|----------------------------------------------------|---------------------------|-----------------------|--------------------------|-----------------------|
|                                                    | September 30,<br>2026     | September 30,<br>2025 | September 30,<br>2026    | September 30,<br>2025 |
|                                                    | (Rupees)                  |                       | (Rupees)                 |                       |
| <b><u>PARTICIPANTS' TAKAFUL FUND (PTF)</u></b>     |                           |                       |                          |                       |
| Contribution earned                                | 191,216,430               | 217,722,470           | 642,586,741              | 582,890,407           |
| Less : Contribution ceded to retakaful             | (74,165,781)              | (75,537,818)          | (279,577,356)            | (257,864,933)         |
| Net contribution revenue                           | 117,050,649               | 142,184,652           | 363,009,385              | 325,025,474           |
| Retakaful rebate earned                            | 15,928,041                | 15,443,079            | 63,649,225               | 60,467,077            |
| Net underwriting income                            | 132,978,690               | 157,627,731           | 426,658,610              | 385,492,551           |
| Net takaful claims including IBNR                  | (129,937,621)             | (146,174,936)         | (418,937,959)            | (369,349,617)         |
| Other direct expenses                              | (999,999)                 | (466,772)             | (2,408,253)              | (1,827,725)           |
| Surplus before investment income                   | 2,041,070                 | 10,986,023            | 5,312,398                | 14,315,209            |
| Investment income & other income                   | 5,543,543                 | 6,387,615             | 18,639,600               | 21,261,112            |
| Less: Modarib's share                              | (2,771,770)               | (3,193,807)           | (9,319,800)              | (10,630,556)          |
| Surplus transferred to accumulated surplus         | 4,812,843                 | 14,179,831            | 14,632,198               | 24,945,765            |
| <b><u>SHAREHOLDERS' FUND (SHF)</u></b>             |                           |                       |                          |                       |
| Wakala fee                                         | 135,280,199               | 121,281,118           | 445,194,533              | 389,380,558           |
| Commission expense                                 | (33,202,872)              | (23,201,374)          | (112,317,228)            | (95,834,895)          |
| General, administrative and management expenses    | (101,109,927)             | (85,649,266)          | (312,907,049)            | (276,366,071)         |
|                                                    | 967,399                   | 12,430,478            | 19,970,255               | 17,179,592            |
| Modarib share from PTF                             | 2,771,770                 | 3,193,807             | 9,319,800                | 10,630,556            |
| Investment income & other income                   | 28,823,783                | 13,141,764            | 104,290,882              | 79,416,117            |
| Direct expenses                                    | (5,399,550)               | (6,205,076)           | (8,088,490)              | (8,228,781)           |
| Profit before taxation                             | 27,163,402                | 22,560,973            | 125,492,447              | 98,997,484            |
| Taxation                                           | (7,877,387)               | (5,534,706)           | (36,392,810)             | (28,214,283)          |
| Profit after taxation attributable to shareholders | 19,286,016                | 17,026,267            | 89,099,638               | 70,783,201            |
| Earnings per share                                 | 0.20                      | 0.26                  | 0.93                     | 1.10                  |

Chief Financial Officer

