

EFU LIFE ASSURANCE LTD

37-K, Block 6, PECHS, Karachi-75400
Email: info@efulife.com, csd@efulife.com

The Secretary
Karachi Stock Exchange (Guarantee) Ltd.
Stock Exchange Building
Stock Exchange Road
Karachi.

31 August, 2015

Fax No.111-573-329

Dear Sir,

Ref: Condensed Interim 2nd Quarterly Accounts 2015
(Un-audited of EFU Life Assurance Ltd.)

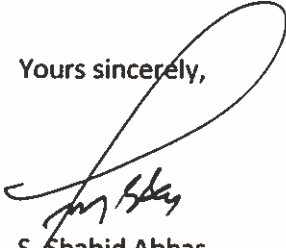
We have to inform you that the Board of Directors of our Company in their meeting held at Karachi on Saturday August 29, 2015 have reviewed and approved the Condensed Interim 2nd Quarter Accounts (Un-audited) for six months period ended June 30, 2015 and declare the 2nd Interim Cash Dividend for the year 2015 Rs.1/- per share i.e 10%. This cash dividend is in addition to 1st Interim Cash Dividend of Rs 1/- per share (i.e. 10%) already declared and paid in 1st Quarter 2015.

The Share Transfer Book of the Company will be closed from 15-09-2015 to 21-09-2015 (both days inclusive). Transfers received at the office of the Company's Share Registrar, Technology Trade (Pvt.) Ltd. Dagia House 241-C, Block 2, PECHS Off Shakra-e Quaideen Karachi at the close of the business on 14-09-2014 will be treated in time for the purpose of above entitlement to the transferees.

A copy of the Condensed Interim Profit and Loss Accounts for six months ended June 30, 2015 is enclosed.

We will be sending you 200 copies of printed accounts for distribution amongst the members of the Exchange in due course of time, besides placing the said Accounts on our website www.efulife.com in accordance with the approval of the Securities & Exchange Commission of Pakistan.

Yours sincerely,


S. Shahid Abbas
Corporate Secretary



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Zaroori Hai



(021) 111-338-111



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**EFU LIFE ASSURANCE LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE SIX MONTHS PERIOD ENDED 30 JUNE 2015**

	Six months period ended		(Rupees in '000) Three months period ended	
	30 June		30 June	
	2015	2014	2015	2014
REVENUE				
Premium net of reinsurance	15,892,088	8,375,211	8,221,262	4,430,088
Investment income & other income	5,137,935	3,658,023	4,026,288	1,963,491
	<u>21,030,023</u>	<u>12,033,234</u>	<u>12,247,550</u>	<u>6,393,579</u>
EXPENSES				
Claims including movement in policy holders' liability	17,247,885	9,097,434	10,187,071	4,781,370
Management Expenses	2,591,599	2,258,964	1,390,736	1,235,188
	<u>19,839,484</u>	<u>11,356,398</u>	<u>11,577,807</u>	<u>6,016,558</u>
Surplus available in Revenue account	<u>1,190,539</u>	<u>676,836</u>	<u>669,743</u>	<u>377,021</u>
Surplus transferred to Profit & Loss account	1,013,094	398,005	553,075	233,550
Profit & Loss account before appropriation of surplus to shareholders' fund	70,543	270,127	83,533	116,210
Profit before tax	<u>1,083,637</u>	<u>668,132</u>	<u>636,608</u>	<u>349,760</u>
Taxation	(381,700)	(228,000)	(235,400)	(121,500)
Profit after tax	<u>701,937</u>	<u>440,132</u>	<u>401,208</u>	<u>228,260</u>
Earning per share - basic and diluted	Rupees <u>7.02</u>	<u>4.40</u>	<u>4.01</u>	<u>2.28</u>


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