

**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 October, 2015

Fax No.111-573-329

Dear Sir,

Ref: **Condensed Interim 3<sup>rd</sup> Quarterly Accounts 2015**  
**(Un-audited of EFU Life Assurance Ltd.)**

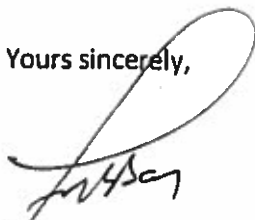
We have to inform you that the Board of Directors of our Company in their meeting held at Karachi on Saturday October 31, 2015 have reviewed and approved the Condensed Interim 3<sup>rd</sup> Quarter Accounts (Un-audited) for nine months period ended September 30, 2015 and declare the 3<sup>rd</sup> Interim Cash Dividend for the year 2015 of Rs.1/- per share i.e. 10%. This cash dividend is in addition to Interim Cash Dividend of Rs 2/- per share (i.e. 20%) already declared and paid in the year 2015.

The Share Transfer Book of the Company will be closed from 17-11-2015 to 23-11-2015 (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 16-11-2015 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 September 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](http://www.efulife.com) in accordance with the approval of the Securities & Exchange Commission of Pakistan.

Yours sincerely,



S. Shahid Abbas  
Corporate Secretary



**LIFE**

*Zaroori Hai*



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

	Nine months period ended		(Rupees in '000) Three months period ended	
	30 September		30 September	
	2015	2014	2015	2014
<b>REVENUE</b>				
Premium net of reinsurance	22,174,772	11,992,943	6,282,684	3,617,732
Investment income & other income	6,352,356	5,720,672	1,214,421	2,062,649
	<u>28,527,128</u>	<u>17,713,615</u>	<u>7,497,105</u>	<u>5,680,381</u>
<b>EXPENSES</b>				
Claims including movement in policy holders' liability	23,101,301	13,447,383	5,853,416	4,349,949
Management Expenses	3,775,860	3,311,744	1,184,261	1,052,780
	<u>26,877,161</u>	<u>16,759,127</u>	<u>7,037,677</u>	<u>5,402,729</u>
Surplus available in Revenue account	<u>1,649,967</u>	<u>954,488</u>	<u>459,428</u>	<u>277,652</u>
Surplus transferred to Profit & Loss account	1,430,499	595,356	417,405	197,351
Profit & Loss account before appropriation of surplus to shareholders' fund	69,315	274,049	(1,228)	3,922
Profit before tax	<u>1,499,814</u>	<u>869,405</u>	<u>416,177</u>	<u>201,273</u>
Taxation	(515,500)	(294,300)	(133,800)	(66,300)
Profit after tax	<u>984,314</u>	<u>575,105</u>	<u>282,377</u>	<u>134,973</u>
Earning per share - basic and diluted	Rupees <u>9.84</u>	<u>5.75</u>	<u>2.82</u>	<u>1.35</u>

