



CENTURY INSURANCE COMPANY LIMITED

Registered Office & Corporate Department

LAKSON SQUARE, BUILDING NO. 2, SARWAR SHAHEED ROAD, KARACHI-74200, PAKISTAN.

17 August 2026

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

Dear Sir,

FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30 JUNE 2026

We have to inform you that the Board of Directors of the Company in their meeting held on Monday, 17 August 2026 at 03:00 p.m. at the Registered office of the Company at Lakson Square, Building No.2, Sarwar Shaheed Road, Karachi considered and approved the un-audited financial statements duly reviewed by the auditors of the Company for the half year ended 30 June 2026 and recommended the following:

CASH DIVIDEND

An Interim Cash Dividend for the year ending 31 December 2026 @ Rs.8.00 per share of Rs.10/- each i.e. 80%.

The financial statements of the Company are attached.

- a) Statement of Profit and Loss including Earning/ (Loss) Per Share for the current interim period and cumulatively for the current financial year to date with comparative Statement of Profit and Loss for the comparable interim periods (current and year-to-date of the immediately preceding financial year);
- b) Statement of Financial Position;
- c) Statement of Changes in Equity; and
- d) Statement of Cash Flows.

The recommended entitlement will be paid to the Shareholders whose names will appear in the Register of members on 31 August 2026.



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The Share Transfer Books of the Company will be closed from 01 September 2026 to 03 September 2026 (both days inclusive). Transfers received by the Shares Registrar of the Company, M/s. FAMCO Share Registration Services (Pvt.) Limited, 8-F, Near Hotel Faran, Nursery, Block-6, P.E.C.H.S., Shakra-e-Faisal, Karachi up to the close of business on 31 August 2026 will be treated in time for the purpose of above entitlement to the transferees.

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

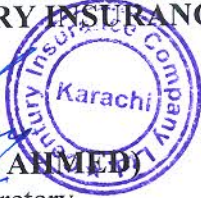
Kindly acknowledge.

Yours faithfully,

For **CENTURY INSURANCE COMPANY LIMITED**

(**MANSOOR AHMED**)

Company Secretary



Encl. As above.

Cc to: The Executive Director/HOD
Offsite-II Department,
Supervision Division,
Securities & Exchange Commission of Pakistan,
63, NIC Building,
Jinnah Avenue, Blue Area,
Islamabad.

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LAKSON SQUARE, BUILDING NO. 2, SARWAR SHAHEED ROAD, KARACHI-74200, PAKISTAN.

CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE THREE AND SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Three months period ended		Six months period ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	(Rupees)			
Net insurance premium	427,442,959	367,232,483	854,708,508	765,640,949
Net insurance claims	(240,328,668)	(212,803,258)	(466,349,335)	(417,971,368)
Net commission and other acquisition costs	23,152,355	24,992,881	41,742,814	43,882,657
Insurance claims and acquisition expenses	(217,176,313)	(187,810,377)	(424,606,521)	(374,088,711)
Management expenses	(155,916,303)	(134,137,237)	(312,906,734)	(279,147,065)
Underwriting results	54,350,343	45,284,869	117,195,253	112,405,173
Investment income	192,293,617	151,343,617	149,787,668	247,572,554
Other income	9,368,911	8,175,850	17,742,579	14,614,836
Other expenses	(3,077,470)	(8,414,462)	(7,033,320)	(13,190,720)
Results of operating activities	252,935,401	196,389,874	277,692,180	361,401,843
Finance costs - lease liabilities	(1,149,156)	(1,630,650)	(2,555,526)	(3,368,668)
Share of profit of associates	1,480,717	1,060,793	1,480,717	1,288,958
Profit from Window Takaful Operations - Operator's Fund	36,600,108	30,736,581	49,304,269	43,719,657
Profit before tax	289,867,070	226,556,598	325,921,640	403,041,790
Income tax expen:- current	(94,269,972)	(78,205,397)	(145,741,842)	(141,589,175)
- Prior	(1,222,384)	-	(1,222,384)	-
- deferred	(10,947,455)	(7,298,188)	25,321,635	(11,486,914)
	(106,439,811)	(85,503,585)	(121,642,591)	(153,076,089)
Profit after tax	183,427,259	141,053,013	204,279,049	249,965,701
Earnings per share - basic	3.32	2.55	3.69	4.52





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LAKSON SQUARE, BUILDING NO. 2, SARWAR SHAHEED ROAD, KARACHI-74200, PAKISTAN.

CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED) FOR THE THREE AND SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Three months period ended		Six months period ended	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	(Rupees)			
Profit after tax	183,427,259	141,053,013	204,279,049	249,965,701
Other comprehensive income				
<i>Item to be reclassified to profit and loss account in subsequent period :</i>				
Unrealised appreciation / (diminution) on 'available for sale' investments - net of tax	39,700,945	(13,915,118)	(8,585,072)	(9,717,534)
Reclassification adjustment for net gain on available for sale investments included in profit and loss account - net of tax	(10,105,011)	(5,607,305)	(20,733,662)	(6,913,090)
	29,595,934	(19,522,423)	(29,318,734)	(16,630,624)
Unrealised (diminution) / appreciation on 'available for sale' investments of Window Takaful Operations - net of tax	(8,260,662)	(8,271,369)	147,527	206,807
Reclassification adjustment for net gain on available for sale investments of Window Takaful Operation - net of tax	-	-	(5,741,261)	(5,311,952)
	(8,260,662)	(8,271,369)	(5,593,734)	(5,105,145)
Total comprehensive income for the period	204,762,531	113,259,221	169,366,581	228,229,932





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CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT JUNE 30, 2026

	(Un-audited) June 30, 2026	(Audited) December 31, 2025
	----- (Rupees) -----	
Assets		
Property and equipment	159,984,063	174,929,718
Intangible assets	942,657	1,185,434
Investment in associates	74,527,185	75,635,878
Investments		
Equity securities	1,626,004,025	1,512,443,880
Debt securities	2,126,784,002	2,233,010,656
Loan and other receivable	131,565,555	151,189,944
Insurance / reinsurance receivable	1,297,611,048	1,091,840,344
Reinsurance recoveries against outstanding claims	149,573,700	99,189,167
Salvage recoveries accrued	3,493,000	1,285,000
Deferred commission expense	45,660,897	45,858,436
Deferred taxation	-	-
Retirement benefits obligation	6,964,005	10,372,504
Prepayments	546,488,917	398,925,864
Cash and bank	331,668,260	240,708,037
	<u>6,501,267,314</u>	<u>6,036,574,862</u>
Total assets of Window Takaful Operations - Operator's fund	331,599,242	280,845,552
Total assets of Window Takaful Operations - Participants' Takaful Fund	806,425,533	664,276,045
Total Assets	<u>7,639,292,089</u>	<u>6,981,696,459</u>
Equity and Liabilities		
Authorized share capital		
120,000,000 Ordinary share of Rs. 10 each (70,000,000 Ordinary share of Rs. 10 each)	<u>1,200,000,000</u>	<u>1,200,000,000</u>
Capital and reserves attributable to Company's equity holders		
Ordinary share capital	553,264,840	553,264,840
Share premium	254,024,260	254,024,260
Reserves	250,772,529	285,684,997
Unappropriated profit	2,230,807,316	2,358,487,185
Total Equity	<u>3,288,868,945</u>	<u>3,451,461,282</u>
Liabilities		
Underwriting Provisions		
Outstanding claims including IBNR	458,697,617	414,096,398
Unearned premium reserve	1,299,992,134	1,146,986,647
Unearned reinsurance commission	114,300,497	76,781,897
Deferred taxation	63,559,463	114,475,977
Premiums received in advance	5,986,155	40,289,833
Insurance / reinsurance payables	1,066,430,284	658,377,238
Other creditors and accruals	315,357,123	252,876,479
Taxation - provision less payments	52,129,532	47,445,958
Total Liabilities	<u>3,376,452,805</u>	<u>2,751,330,427</u>
Total liabilities of Window Takaful Operations - Operator's fund	167,544,806	114,628,705
Total liabilities and fund of Window Takaful Operations - Participants' Takaful Fund	806,425,533	664,276,045
Total Equity and Liabilities	<u>7,639,292,089</u>	<u>6,981,696,459</u>





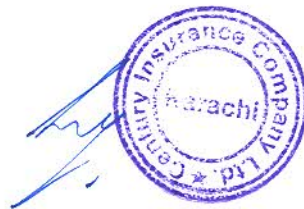
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LAKSON SQUARE, BUILDING NO. 2, SARWAR SHAHEED ROAD, KARACHI-74200, PAKISTAN.

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Attributable to equity holders of the Company					
	Share capital	Capital reserves	Revenue reserves			
	Issued, subscribed and paid-up	Share premium	General reserve	Unrealised appreciation / (diminution) 'available for sale' investments (Rupees)	Retained earnings	Total
Balance as at January 01, 2025 (Audited)	553,264,840	254,024,260	119,000,000	192,395,677	2,144,039,986	3,262,724,763
Total comprehensive income for the period ended June 30, 2025						
Profit after tax for the six months period	-	-	-	-	249,965,701	249,965,701
Other comprehensive income						
Share in other comprehensive income of an associate	-	-	-	-	-	-
Net unrealised loss arising during the period on revaluation of available for sale investments (including WTO) net of tax	-	-	-	(9,510,727)	-	(9,510,727)
Reclassification adjustment for net gain on available for sale investments included in profit and loss account (Including WTO) net of tax	-	-	-	(12,225,042)	-	(12,225,042)
Total comprehensive income	-	-	-	(21,735,769)	249,965,701	228,229,932
Transactions with owners recorded directly in equity						
Final cash dividend of Rs.6 (60%) per share for the year ended December 31, 2024	-	-	-	-	(331,958,920)	(331,958,920)
Balance as at June 30, 2025 (Un-audited)	553,264,840	254,024,260	119,000,000	170,659,908	2,062,046,767	3,158,995,775
Balance as at January 01, 2026 (Audited)	553,264,840	254,024,260	119,000,000	166,684,997	2,358,487,185	3,451,461,282
Total comprehensive income for the period ended June 30, 2026						
Profit after tax for the six months period	-	-	-	-	204,279,049	204,279,049
Other comprehensive income						
Share in other comprehensive income from associates	-	-	-	-	-	-
Net unrealised loss arising during the period on revaluation of available for sale investments (including WTO) net of tax	-	-	-	(8,437,545)	-	(8,437,545)
Reclassification adjustment for net gain on available for sale investments included in profit and loss account (Including WTO) net of tax	-	-	-	(26,474,923)	-	(26,474,923)
Total comprehensive income	-	-	-	(34,912,468)	204,279,049	169,366,581
Transactions with owners recorded directly in equity						
Final cash dividend of Rs.6 (60%) per share for the year ended December 31, 2025	-	-	-	-	(331,958,918)	(331,958,918)
Balance as at June 30, 2026 (Un-audited)	553,264,840	254,024,260	119,000,000	131,772,529	2,230,807,316	3,288,868,945





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CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)

FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	June 30. 2026	June 30. 2025
Note	(Rupees)	
Operating cash flows		
(a) Underwriting activities		
Insurance premium received	1,375,039,968	1,276,710,307
Reinsurance premium paid	(296,617,015)	(245,204,415)
Claims paid	(552,891,026)	(609,149,756)
Reinsurance and other recoveries received	98,807,821	110,966,498
Commissions paid	(55,686,182)	(39,382,887)
Commissions received	84,898,270	40,011,558
Management expenses paid	(298,992,186)	(297,181,541)
Net cash generated from underwriting activities	354,559,650	236,769,764
(b) Other operating activities		
Income tax paid	(123,052,003)	(122,910,144)
Other operating receipts / (payments)	40,092,857	(426,950)
Net cash used in other operating activities	(82,959,146)	(123,337,094)
Total cash generated from all operating activities	271,600,504	113,432,670
Investment activities		
Profit / return received	132,887,970	142,245,536
Dividends received	17,546,914	16,955,394
Payments for investments	(4,733,845,134)	(1,663,580,949)
Proceeds from disposal of investments	4,714,945,786	1,821,693,988
Fixed capital expenditure	(4,392,935)	(12,453,801)
Proceeds from sale of property and equipment	4,304,468	2,744,500
Total cash generated from investing activities	131,447,069	307,604,668
Financing activities		
Dividends paid	(330,473,420)	(330,514,707)
Dividends share received from operator funds	26,644,281	78,620,895
Lease rental paid	(8,258,211)	(9,448,528)
Total cash used in financing activities	(312,087,350)	(261,342,340)
Net cash generated from from all activities	90,960,223	159,694,998
Cash and cash equivalents at beginning of the period	240,508,037	265,332,244
Cash and cash equivalents at end of the period	15 331,468,260	425,027,242
Reconciliation to profit and loss account		
Operating cash flows	271,600,504	113,432,670
Depreciation / amortization expense	(11,851,650)	(11,177,375)
Profit on disposal of fixed assets	2,492,514	1,668,720
Profit on disposal of investments	(2,129,257)	55,326,983
Dividend income	15,240,528	14,098,114
Investment and other income	160,919,100	197,357,321
Increase /(decrease) in assets other than cash	272,214,936	(38,606,380)
Increase in liabilities other than running finance	(534,283,230)	(108,803,343)
Profit from Window Takaful Operations	30,075,604	26,668,991
Profit after tax	204,279,049	249,965,701

