

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Financial Position [Un-Audited]
As at June 30, 2026

		June 30, 2026 Un-audited	Dec 31, 2025 Audited
	Note	Rupees.....	
ASSETS			
Property and equipment	5	290,730,157	236,162,877
Intangible assets		1,909,350	1,108,308
Right of use assets	6	22,850,742	-
Investment property	7	411,441,700	411,441,700
Long term loans and advances		35,057,289	35,379,309
Investments			
- Equity securities	8	327,003	351,330
- Debt securities	9	45,367,312	45,367,312
Loans and other receivables	10	34,417,658	7,342,374
Insurance / reinsurance receivables	11	167,653,796	128,167,142
Deferred commission expense		20,089,362	18,243,213
Taxation - payments less provision	12	10,207,926	1,962,844
Cash and bank	13	96,562,201	24,576,037
Total assets		1,136,614,496	910,102,446
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Issued, subscribed and paid up capital	14	500,000,000	500,000,000
Reserves	15	51,090,024	51,114,351
Accumulated Profit		54,205,423	35,425,642
Total Equity		605,295,447	586,539,993
Surplus on revaluation of fixed assets	16	131,816,276	132,499,579
Liabilities			
Underwriting provisions - General insurance business			
Outstanding claims including IBNR		7,406,236	7,909,567
Unearned premium reserves	21	87,160,459	82,673,236
Lease Liability	17	15,436,428	-
Loan from Director	18	113,989,645	28,469,042
Employees' retirement benefit		1,399,233	1,399,233
Insurance / reinsurance payables		15,357,133	11,653,289
Other creditors and accruals	19	158,753,639	58,958,507
		399,502,773	191,062,874
Total equity and liabilities		1,136,614,496	910,102,446
Contingencies and commitments	20		

The annexed notes from 1 to 33 form an integral part of these condensed interim financial statements.


Chairman


Director


Director


Chief Executive Officer


Chief Financial Officer

The Pakistan General Insurance Company Limited
Condensed Interim Statement of Comprehensive Income [Un-Audited]
For the Six Months Period Ended June 30, 2026

		For three months period ended		For six months period ended	
		June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
	Note	Rupees			
Net insurance premium	21	86,567,892	37,120,104	130,137,142	41,656,590
Net insurance claims	22	(7,740,868)	(1,747,178)	(15,005,186)	(3,060,544)
Net commission and other acquisition costs	23	(23,433,297)	(8,172,449)	(33,002,729)	(12,124,462)
Insurance claims and acquisition expenses		(31,174,165)	(9,919,627)	(48,007,915)	(15,185,006)
Management expenses		(18,286,901)	(5,437,942)	(31,730,474)	(9,948,086)
Underwriting results		37,106,826	21,762,535	50,398,753	16,523,498
Investment income	25	1,623,446	2,655,672	3,236,380	3,934,937
Rental income		1,167,500	1,187,000	2,626,500	2,297,000
Other income	26	139,639	1,321,476	392,213	1,270,360
Other expenses		(20,097,210)	(5,296,278)	(32,889,429)	(9,969,640)
		(17,166,625)	(132,130)	(26,634,336)	(2,467,343)
Results of operating activities		19,940,201	21,630,405	23,764,417	14,056,155
Finance cost	27	(666,344)	(14,209)	(1,263,985)	(35,749)
Profit/Loss before levies and taxation		19,273,857	21,616,196	22,500,432	14,020,406
Levies		(3,658,953)	(2,383,469)	(3,825,073)	(2,383,469)
		15,614,904	19,232,727	18,675,359	11,636,937
Taxation		-	159,908	(578,881)	-
Profit after taxation		15,614,904	19,392,635	18,096,478	11,636,937
Other comprehensive income:					
Items that may be reclassified subsequently to profit or loss:					
Unrealized Profit/(loss) on available-for-sale investments - net of deferred tax		27,716	34,739	(24,327)	27,854
Other comprehensive income for the period		27,716	34,739	(24,327)	27,854
Total comprehensive income/loss for the period		15,642,620	19,427,374	18,072,151	11,664,791
Earning per share - Basic	28	0.31	0.39	0.36	0.23

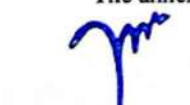
The annexed notes from 1 to 33 form an integral part of these condensed interim financial statements.

 Chairman
  Director
  Director
 
 Chief Executive Officer
  Chief Financial Officer

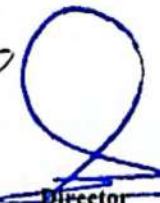
The Pakistan General Insurance Company Limited
Condensed Interim Statement of Cash Flows [Un-Audited]
For the Six Months Period Ended June 30, 2026

		For six months period ended	
		June 30, 2026	June 30, 2025
		-----Rupees-----	
Operating cash flows			
a) Underwriting activities			
Insurance premiums received		135,544,278	53,810,422
General and management expenses paid		(57,363,355)	(10,234,376)
Net cash flow from underwriting activities		78,180,923	43,576,046
b) Other operating activities			
Income tax paid		578,881	(340,283)
Other operating payments		(21,955,370)	(16,594,998)
Net cash flow from other operating activities		(21,376,489)	(16,935,281)
Total cash inflow from all operating activities		56,804,434	26,640,765
Investing activities			
Profit / return received		3,236,380	5,506,918
Rentals received		2,626,500	2,297,000
Proceed from disposal of investment		-	(2,049,117)
Proceed from disposal of assets		-	1,360,000
Fixed capital expenditure		(71,231,326)	(11,771,044)
Total cash in outflow from investing activities		(65,368,446)	(4,656,243)
Financing activities			
Finance cost paid		(1,263,985)	(35,749)
Loan repayments - net		85,520,603	201,220
Repayment of lease liability		(3,706,442)	-
Total cash inflow from financing activities		80,550,176	165,471
Net cash flow from all activities		71,986,164	22,149,993
Cash and cash equivalents at beginning of year		24,576,037	31,465,134
Cash and cash equivalents at end of year	13	96,562,201	53,615,127
Reconciliation to profit or loss account			
Operating cash flows		56,804,434	26,640,765
Depreciation expense		(2,968,195)	(1,791,110)
Finance cost		(1,263,985)	(35,749)
Investment income		3,236,380	3,934,937
Rental income		2,626,500	2,297,000
Other income		392,213	1,270,360
Increase in assets other than cash		80,949,146	37,473,805
Decrease / (Increase) in liabilities other than borrowings		(121,680,015)	(58,153,071)
Profit after taxation		18,096,478	11,636,937

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 Chairman


 Director


 Director


 Chief Executive Officer

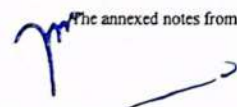

 Chief Financial Officer



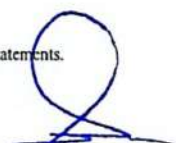
The Pakistan General Insurance Company Limited
Condensed Interim Statement of Changes in Equity [Un-Audited]
For the Six Months Period Ended June 30, 2026

	Attributable to equity holders of the Company					
	Share Capital	Revenue reserves		Capital Reserve		
	Issued, subscribed and paid up capital	General reserves	Accumulated Profit	Unrealized gains / (losses) on revaluation of available for sale investments - net	Surplus on revaluation of fixed assets	Total
	Rupees					
Balance as at January 01, 2025 (Audited)	500,000,000	50,985,500	6,785,266	10,938	114,059,255	671,840,959
Profit for the year	-	-	28,384,351	-	-	28,384,351
Other comprehensive income/(loss) for the year	-	-	-	117,913	18,696,349	18,814,262
Total comprehensive income/(loss) for the year	-	-	28,384,351	117,913	18,696,349	47,198,613
Transfer from surplus on revaluation of property (net of deferred taxation)	-	-	256,025	-	(256,025)	-
Right issue during the year	-	-	-	-	-	-
	-	-	256,025	-	(256,025)	-
Balance as at December 31, 2025 (Audited)	500,000,000	50,985,500	35,425,642	128,851	132,499,579	719,039,572
Balance as at January 01, 2026 (Audited)	500,000,000	50,985,500	35,425,642	128,851	132,499,579	719,039,572
Profit for the period	-	-	18,096,478	-	-	18,096,478
Other comprehensive income/(loss) for the period	-	-	-	(24,327)	-	(24,327)
Total comprehensive income/(loss) for the period	-	-	18,096,478	(24,327)	-	18,072,151
Transfer from surplus on revaluation of property (net of deferred taxation)	-	-	683,303	-	(683,303)	-
Right issue during the period	-	-	-	-	-	-
	-	-	683,303	-	(683,303)	-
Balance as at June 30, 2026 (Un-audited)	500,000,000	50,985,500	54,205,423	104,524	131,816,276	737,111,723

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Chairman


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