

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

		For three months period ended		For nine months period ended	
		September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
	Note	Rupees			
Net insurance premium	21	145,133,253	22,906,542	275,270,395	64,563,133
Net insurance claims	22	(23,561,115)	(4,075,551)	(38,566,301)	(7,136,095)
Net commission and other acquisition costs	23	(25,749,872)	(173,075)	(58,752,601)	(12,297,537)
Insurance claims and acquisition expenses		(49,310,987)	(4,248,626)	(97,318,902)	(19,433,632)
Management expenses		(42,402,588)	15,123,879	(74,133,062)	(16,606,595)
Underwriting results		53,419,678	33,781,795	103,818,431	28,522,906
Investment income	25	1,825,404	802,131	5,061,784	4,737,068
Rental income		4,980,000	572,000	7,606,500	2,869,000
Other income	26	(252,574)	1,392,336	-	1,413,967
Other expenses		(43,421,333)	(6,322,006)	(76,310,762)	(16,291,646)
		(36,868,503)	(3,555,539)	(63,642,478)	(7,271,611)
Results of operating activities		16,551,175	30,226,256	40,175,953	21,251,295
Finance cost	27	(619,025)	35,000	(1,883,010)	(70,749)
Profit/Loss before levies and taxation		15,932,150	30,261,256	38,292,943	21,180,546
Levies		(2,684,727)	(3,091,594)	(6,509,800)	(3,670,475)
		13,247,423	27,169,662	31,783,143	17,510,071
Taxation		(1,097,592)	3,825,073	(1,676,473)	-
Profit after taxation		12,149,831	30,994,735	30,106,670	17,510,071
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		3,701	112,603	(20,626)	140,457
Other comprehensive income for the period		3,701	112,603	(20,626)	140,457
Total comprehensive income/loss for the period		12,153,532	31,107,338	30,086,044	17,650,528
Earning per share - Basic	28	0.08	0.62	0.21	0.35

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 Financial Position [Un-Audited]
As at September 30, 2026

		Sep 30, 2026 Un-audited	Dec 31, 2025 Audited
	Note	Rupees.....	
ASSETS			
Property and equipment	5	350,233,257	236,162,877
Intangible assets		4,066,644	1,108,308
Right of use assets	6	21,429,501	-
Investment property	7	1,347,441,700	411,441,700
Long term loans and advances		34,278,089	35,379,309
Investments			
- Equity securities	8	330,704	351,330
- Debt securities	9	141,732,550	45,367,312
Loans and other receivables	10	45,024,185	7,342,374
Insurance / reinsurance receivables	11	289,700,158	128,167,142
Deferred commission expense		37,934,441	18,243,213
Taxation - payments less provision	12	9,754,594	1,962,844
Cash and bank	13	91,986,986	24,576,037
Total assets		2,373,912,809	910,102,446
EQUITY AND LIABILITIES			
Capital and reserves attributable to Company's equity holders			
Authorised capital		2,000,000,000	500,000,000
Issued, subscribed and paid up capital	14	1,436,000,000	500,000,000
Reserves	15	51,093,725	51,114,351
Accumulated Profit		66,576,184	35,425,642
Total Equity		1,553,669,909	586,539,993
Surplus on revaluation of fixed assets	16	131,455,707	132,499,579
Liabilities			
Underwriting provisions - General insurance business			
Outstanding claims including IBNR		9,831,236	7,909,567
Unearned premium reserves	21	200,943,529	82,673,236
Lease Liability	17	13,622,684	-
Loan from Director	18	255,635,596	28,469,042
Employees' retirement benefit		1,399,233	1,399,233
Insurance / reinsurance payables		14,517,990	11,653,289
Other creditors and accruals	19	192,836,925	58,958,507
		688,787,193	191,062,874
Total equity and liabilities		2,373,912,809	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



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 -----					
500,000,000	50,985,500	6,785,266	10,938	114,059,255	671,840,959
-	-	28,384,351	-		28,384,351
-	-	-	117,913	18,696,349	18,814,262
-	-	28,384,351	117,913	18,696,349	47,198,613
-	-	256,025	-	(256,025)	-
-	-	-	-	-	-
-	-	256,025	-	(256,025)	-
500,000,000	50,985,500	35,425,642	128,851	132,499,579	719,039,572
500,000,000	50,985,500	35,425,642	128,851	132,499,579	719,039,572
-	-	30,106,670	-		30,106,670
-	-	-	(20,626)	-	(20,626)
-	-	30,106,670	(20,626)	-	30,086,044
-	-	1,043,872	-	(1,043,872)	-
936,000,000	-	-	-	-	936,000,000
936,000,000	-	1,043,872	-	(1,043,872)	936,000,000
1,436,000,000	50,985,500	66,576,184	108,225	131,455,707	1,685,125,616

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Director	Chief Executive Officer	Chief Financial Officer
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The Pakistan General Insurance Company Limited
Condensed Interim Statement of Cash Flows [Un-Audited]
For the Nine Months Period Ended September 30, 2026

		For six months period ended	
		September 30, 2026	September 30, 2025
		-----Rupees-----	
Operating cash flows			
a) Underwriting activities			
Insurance premiums received		271,644,836	67,136,527
General and management expenses paid		(139,837,161)	(29,127,238)
Net cash flow from underwriting activities		131,807,675	38,009,289
b) Other operating activities			
Income tax paid		(8,186,273)	(326,821)
Other operating payments		(70,116,385)	(19,003,612)
Net cash flow from other operating activities		(78,302,658)	(19,330,433)
Total cash inflow from all operating activities		53,505,017	18,678,856
Investing activities			
Profit / return received		5,061,784	3,457,803
Rentals received		7,606,500	2,869,000
Proceeds from disposal of investments - Term Deposits		(96,365,238)	(2,049,117)
Proceed from disposal of assets		12,100,000	1,360,000
Fixed capital expenditure		(133,709,094)	(50,793,552)
Total cash in outflow from investing activities		(205,306,048)	(45,155,866)
Financing activities			
Finance cost paid		(1,883,010)	(70,749)
Loan repayments - net		227,166,554	8,483,968
Repayment of lease liability		(6,071,564)	-
Total cash inflow from financing activities		219,211,980	8,413,219
Net cash flow from all activities		67,410,949	(18,063,791)
Cash and cash equivalents at beginning of year		24,576,037	31,465,134
Cash and cash equivalents at end of year	13	91,986,986	13,401,343
Reconciliation to profit or loss account			
Operating cash flows		53,505,017	18,678,856
Depreciation expense		(8,917,858)	(3,277,068)
Finance cost		(1,883,010)	(70,749)
Investment income		5,061,784	4,737,068
Rental income		7,606,500	2,869,000
Other income		-	1,413,967
Increase in assets other than cash		227,363,997	94,260,705
Decrease / (Increase) in liabilities other than borrowings		(252,629,760)	(101,101,708)
Profit after taxation		30,106,670	17,510,071

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

