



CENTURY INSURANCE COMPANY LIMITED

Registered Office & Corporate Department

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

October 26, 2026

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

Dear Sir,

FINANCIAL RESULTS FOR THE QUARTER/PERIOD ENDED SEPTEMBER 30, 2026

We have to inform you that the Board of Directors of our Company in their meeting held on Monday, October 26, 2026 at 05:30 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 of the Company for the quarter/period ended September 30, 2026.

The financial statements of the Company are attached.

- a) Statement of Profit 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 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 Quarterly Report of the Company for the quarter/period ended September 30, 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 NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

	Three months period ended		Nine months period ended	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
	(Rupees)			
Net insurance premium	489,012,576	405,345,970	1,343,721,084	1,170,986,919
Net insurance claims	(247,299,954)	(244,057,073)	(713,649,289)	(662,028,441)
Net commission and other acquisition costs	43,300,702	10,297,825	85,043,516	54,180,482
Insurance claims and acquisition expenses	(203,999,252)	(233,759,248)	(628,605,773)	(607,847,959)
Management expenses	(144,493,990)	(125,204,782)	(457,400,724)	(404,351,847)
Underwriting results	140,519,334	46,381,940	257,714,587	158,787,113
Investment income	29,404,937	196,521,123	179,192,605	444,093,677
Other income	13,970,469	9,296,007	31,713,048	23,910,843
Other expenses	(8,987,808)	(3,256,409)	(16,021,128)	(16,447,129)
Results of operating activities	174,906,932	248,942,661	452,599,112	610,344,504
Finance costs - lease liabilities	(1,107,465)	(2,125,659)	(3,662,991)	(5,494,327)
Share of profit of associates	3,080,562	(198,449)	4,561,279	1,090,509
Profit from Window Takaful Operations - Operator's Fund	17,607,775	11,044,259	66,912,044	54,763,916
Profit before tax	194,487,804	257,662,812	520,409,444	660,704,602
Income tax expense - current	(74,021,851)	(51,346,734)	(219,763,693)	(192,935,909)
- Prior	-	-	(1,222,384)	-
- deferred	(3,172,496)	(38,345,666)	22,149,139	(49,832,580)
	(77,194,347)	(89,692,400)	(198,836,938)	(242,768,489)
Profit after tax	117,293,457	167,970,412	321,572,506	417,936,113
Earnings per share - basic	2.12	3.04	5.81	7.55





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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 NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

	Three months period ended		Nine months period ended	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
	(Rupees)			
Profit after tax	117,293,457	167,970,412	321,572,506	417,936,113
Other comprehensive income				
<i>Item to be reclassified to profit and loss account in subsequent period :</i>				
Unrealised (diminution) / appreciation on 'available for sale' investments - net of tax	(14,252,245)	2,065,467	(22,837,317)	(7,652,067)
Reclassification adjustment for net gain on available for sale investments included in profit and loss account - net of tax	-	-	(20,733,662)	(6,913,090)
	(14,252,245)	2,065,467	(43,570,979)	(14,565,157)
Unrealised appreciation on 'available for sale' investments of Window Takaful Operations - net of tax	3,450,615	3,219,209	3,598,142	3,426,016
Reclassification adjustment for net gain on available for sale investments of Window Takaful Operation - net of tax	-	-	(5,741,261)	(5,311,952)
	3,450,615	3,219,209	(2,143,119)	(1,885,936)
- Share in other comprehensive income of an associate - net of tax	47,496	365,098	47,496	365,098
Total comprehensive income for the period	106,539,323	173,620,186	275,905,904	401,850,118





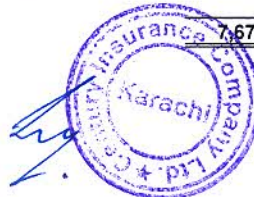
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LAKSON SQUARE, BUILDING NO. 2, SARWAR SHAHEED ROAD, KARACHI-74200, PAKISTAN.

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

	(Un-audited) September 30, 2026	(Audited) December 31, 2025
	----- (Rupees) -----	
Assets		
Property and equipment	166,631,443	174,929,718
Intangible assets	1,402,793	1,185,434
Investment in associates	74,530,093	75,635,878
Investments		
Equity securities	1,636,362,187	1,512,443,880
Debt securities	1,833,300,683	2,233,010,656
Loan and other receivable	124,468,030	151,189,944
Insurance / reinsurance receivable	1,303,074,991	1,091,840,344
Reinsurance recoveries against outstanding claims	152,159,437	99,189,167
Salvage recoveries accrued	1,543,000	1,285,000
Deferred commission expense	73,024,596	45,858,436
Retirement benefits obligation	5,259,755	10,372,504
Prepayments	588,298,893	398,925,864
Cash and bank	451,552,487	240,708,037
	<u>6,411,608,388</u>	<u>6,036,574,862</u>
Total assets of Window Takaful Operations - Operator's fund	382,917,971	280,845,552
Total assets of Window Takaful Operations - Participants' Takaful Fund	876,177,156	664,276,045
Total Assets	<u>7,670,703,515</u>	<u>6,981,696,459</u>
Equity and Liabilities		
Authorized share capital		
120,000,000 Ordinary share of Rs. 10 each (120,000,000 Ordinary share of Rs. 10 each)	1,200,000,000	1,200,000,000
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	239,970,899	285,684,997
Unappropriated profit	1,905,536,393	2,358,487,185
Total Equity	<u>2,952,796,392</u>	<u>3,451,461,282</u>
Liabilities		
Underwriting Provisions		
Outstanding claims including IBNR	437,167,120	414,096,398
Unearned premium reserve	1,554,753,653	1,146,986,647
Unearned reinsurance commission	132,769,658	76,781,897
Deferred taxation	58,361,590	114,475,977
Premiums received in advance	6,914,222	40,289,833
Insurance / reinsurance payables	1,140,394,228	658,377,238
Other creditors and accruals	266,399,879	252,876,479
Taxation - provision less payments	40,297,440	47,445,958
Total Liabilities	<u>3,637,057,790</u>	<u>2,751,330,427</u>
Total liabilities of Window Takaful Operations - Operator's fund	204,672,177	114,628,705
Total liabilities and fund of Window Takaful Operations - Participants' Takaful Fund	876,177,156	664,276,045
Total Equity and Liabilities	<u>7,670,703,515</u>	<u>6,981,696,459</u>
Contingencies and Commitments		





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CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 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	Retained earnings	Total
	(Rupees)					
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 September 30, 2025						
Profit after tax for the six months period	-	-	-	-	417,936,113	417,936,113
Other comprehensive income						
Share in other comprehensive income of an associate	-	-	-	-	365,098	365,098
Net unrealised loss arising during the period on revaluation of available for sale investments (including WTO) net of tax	-	-	-	(4,226,051)	-	(4,226,051)
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	-	-	-	(16,451,093)	418,301,211	401,850,118
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 September 30, 2025 (Un-audited)	553,264,840	254,024,260	119,000,000	175,944,584	2,230,382,277	3,332,615,961
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 September 30, 2026						
Profit after tax for the six months period	-	-	-	-	321,572,506	321,572,506
Other comprehensive income						
Share in other comprehensive income from associates	-	-	-	-	47,496	47,496
Net unrealised loss arising during the period on revaluation of available for sale investments (including WTO) net of tax	-	-	-	(19,239,175)	-	(19,239,175)
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	-	-	-	(45,714,098)	321,620,002	275,905,904
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)
Interim cash dividend of Rs. 8 (80%) per share for the year ended December 31, 2026	-	-	-	-	(442,611,876)	(442,611,876)
Balance as at September 30, 2026 (Un-audited)	553,264,840	254,024,260	119,000,000	120,970,899	1,905,536,393	2,952,796,392





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CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED) FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

	(Un-audited)	
	September 30, 2026	September 30, 2025
	----- (Rupees) -----	
Operating cash flows		
(a) Underwriting activities		
Insurance premium received	2,345,657,974	1,975,651,108
Reinsurance premium paid	(447,980,776)	(401,219,530)
Claims paid	(883,478,778)	(857,606,073)
Reinsurance and other recoveries received	115,373,692	170,688,550
Commissions paid	(126,976,706)	(83,236,299)
Commissions received	92,344,188	77,777,078
Management expenses paid	(462,249,845)	(393,968,873)
Net cash generated from underwriting activities	632,689,749	488,085,961
(b) Other operating activities		
Income tax paid	(202,038,898)	(319,279,006)
Other operating receipts	24,821,673	3,387,510
Net cash used in other operating activities	(177,217,225)	(315,891,496)
Total cash generated from all operating activities	455,472,524	172,194,465
Investment activities		
Profit / return received	185,348,465	221,229,828
Dividends received	21,670,344	21,637,778
Payments for investments	(6,724,480,880)	(2,156,749,038)
Proceeds from disposal of investments	7,045,167,052	2,033,290,905
Fixed capital expenditure	(20,209,555)	(21,563,908)
Proceeds from sale of property and equipment	4,683,068	7,422,950
Total cash generated from investing activities	512,178,494	105,268,515
Financing activities		
Dividends paid	(770,977,048)	(330,523,617)
Dividends share received from operator funds	26,644,281	78,620,895
Lease rental paid	(12,473,801)	(13,925,222)
Total cash used in financing activities	(756,806,568)	(265,827,944)
Net cash generated from from all activities	210,844,450	11,635,036
Cash and cash equivalents at beginning of the period	240,508,037	265,332,244
Cash and cash equivalents at end of the period	451,352,487	276,967,280
Reconciliation to profit and loss account		
Operating cash flows	455,472,524	172,194,465
Depreciation / amortization expense	(18,089,216)	(17,049,566)
Profit on disposal of fixed assets	2,776,933	4,861,201
Profit on disposal of investments	3,058,717	76,456,008
Dividend income	20,243,103	19,863,939
Investment and other income	199,833,063	401,249,817
Increase / (decrease) in assets other than cash	563,656,309	(11,993,096)
Increase in liabilities other than running finance	(946,195,274)	(261,052,644)
Profit from Window Takaful Operations	40,816,347	33,405,989
Profit after tax	321,572,506	417,936,113

