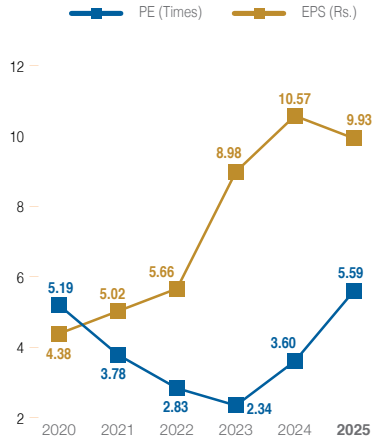


KEY OPERATING AND FINANCIAL DATA

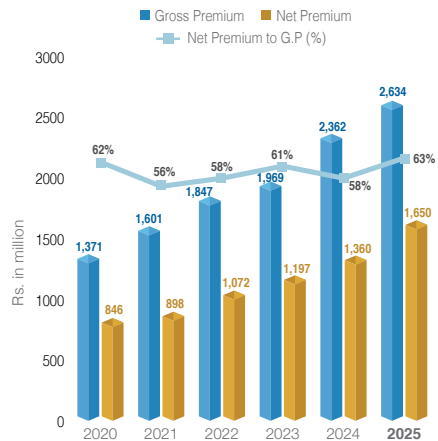
	2025	2024	2023	2022	2021	2020	2019
FINANCIAL DATA							
Ordinary share capital	553.3	553.3	553.3	553.3	503.0	503.0	503.0
Share premium	254.0	254.0	254.0	254.0	254.0	254.0	254.0
Reserves & Unappropriated profit	2,644.2	2,455.4	2,015.8	1,621.7	1,508.0	1,292.1	1,079.7
Equity	3,451.5	3,262.7	2,823.1	2,429.0	2,265.0	2,049.1	1,836.7
Property & equipment	174.9	165.9	100.9	121.8	125.6	121.2	130.0
Intangible assets	1.2	0.1	0.7	0.8	-	-	0.01
Underwriting Provisions	1,637.9	1,538.3	1,267.5	1,185.5	990.6	828.2	740.8
Investments	3,821.1	3,399.9	2,867.0	2,243.3	1,868.5	1,728.8	1,696.8
Cash and bank deposits	240.7	265.5	436.3	426.5	725.5	454.4	267.0
Total Assets	6,981.7	5,848.3	5,072.2	4,282.4	3,850.5	3,402.8	3,187.4
OPERATING DATA							
Gross Premium	2,633.8	2,362.2	1,969.1	1,847.2	1,601.3	1,371.2	1,314.6
Net insurance premium	1,650.5	1,359.5	1,197.2	1,072.4	897.6	846.1	779.7
Net insurance claims	926.0	760.6	618.5	561.5	449.7	360.2	362.7
Underwriting Profit	278.4	211.1	251.9	221.0	207.3	193.9	135.2
Profit from Takaful Operations - Operator's Fund	72.3	90.1	60.5	35.0	18.6	10.5	9.5
Investment & Other Income / (loss)	587.7	661.8	536.4	255.7	181.8	155.4	70.9
Profit Before Tax (PBT)	909.9	941.9	830.1	495.2	389.6	342.4	199.7
Income tax expense	360.4	357.2	333.2	181.8	112.1	99.8	54.5
Profit After Tax (PAT)	549.6	584.7	496.9	313.4	277.5	242.6	145.2
CASH FLOW SUMMARY							
Operating Activities	115.5	(127.6)	269.7	1.8	300.8	139.9	88.0
Investing Activities	128.8	223.1	(99.6)	(169.8)	89.0	151.0	(198.3)
Financing Activities	(269.2)	(266.3)	(159.4)	(130.9)	(118.7)	(103.8)	(63.0)
Cash & Cash Equivalents at the year end	240.5	265.3	436.1	425.5	724.5	453.4	266.2
FINANCIAL RATIOS							
Profitability							
Profit Before Tax / Net Insurance Premium (%)	55.1	69.3	69.3	46.2	43.4	40.5	25.6
Profit After Tax / Net Insurance Premium (%)	33.3	43.0	41.5	29.2	30.9	28.7	18.6
Underwriting Results / Net Insurance Premium (%)	16.9	15.5	21.0	20.6	23.1	22.9	17.3
Total Expenses / Gross Premium (%)	21.1	20.8	22.0	22.0	21.2	25.5	23.6
Total Expenses / Net Insurance Premium (%)	33.7	36.1	36.1	37.9	37.8	41.4	39.8
Net Claims / Net Insurance Premium (%)	56.1	55.9	51.7	52.4	50.1	42.6	46.5
Combined Ratio (%)	82.0	82.4	77.8	79.1	77.6	78.6	84.3
Return to Shareholders							
Return on Equity (%)	15.9	17.9	17.6	12.9	12.3	11.8	7.9
Return on Assets (%)	7.9	9.2	9.2	6.9	6.9	6.9	4.6
Return on Investment (%)	15.2	19.0	18.0	9.7	7.6	7.5	3.7
Earnings per Share - restated (Rs.)	9.93	10.57	8.98	5.66	5.02	4.38	2.62
Dividend (%)	60.0	60.0	45.0	25.0	22.5	20.0	17.5
Dividend Yield (%)	10.8	15.8	21.3	15.6	11.8	8.8	8.8
Dividend Payout (%)	60.4	56.8	50.1	44.2	44.8	45.7	66.8
Bonus Share (%)	-	-	-	-	10.0	-	-
Price Earning Ratio (Times)	5.6	3.6	2.3	2.8	3.8	5.2	7.6
Market Price per Share (at Dec 31) (Rs.)	55.50	38.00	21.09	16.01	19.00	22.75	20.00
Liquidity / Leverage							
Break-up Value per Share (Rs.)	62.4	59.0	51.0	43.9	45.0	40.7	36.5
Current Ratio (Times)	2.6	2.5	2.5	3.1	3.4	3.5	3.7
Total Assets Turnover Ratio (Times)	0.38	0.37	0.36	0.41	0.40	0.39	0.41
Total Liabilities / Equity (Times)	1.02	0.96	0.91	0.88	0.78	0.73	0.74
Paid-up Capital / Total Assets (%)	7.9	8.7	10.2	12.1	12.5	14.2	15.8
Equity / Total Assets (%)	49.4	51.1	52.2	53.3	56.3	57.9	57.6

GRAPHICAL PRESENTATION

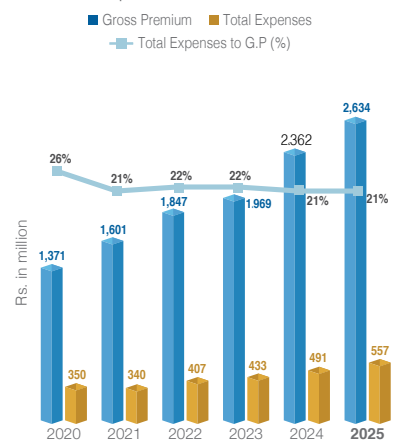
Earnings per Share (EPS) and Price Earning (PE) Ratio



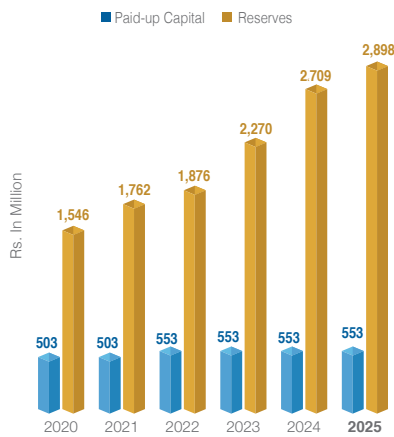
Gross Premium and Net Premium



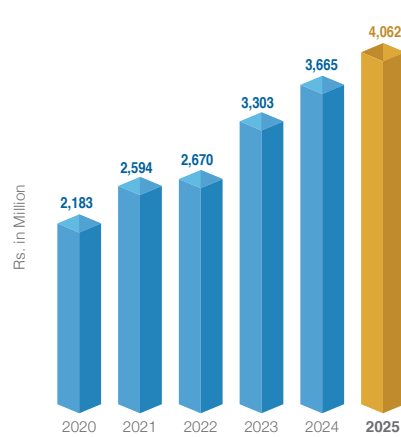
Total Expenses to Gross Premium



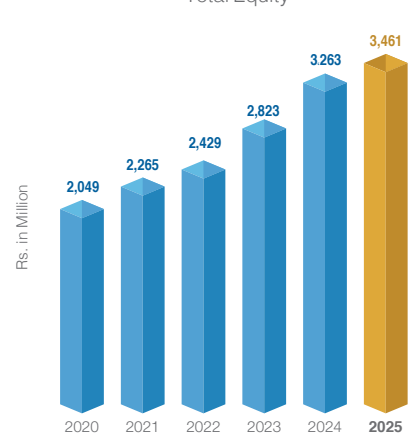
Paid-up Capital & Reserves



Investments (Including cash and bank)



Total Equity



Gross Premium (Class wise)

