

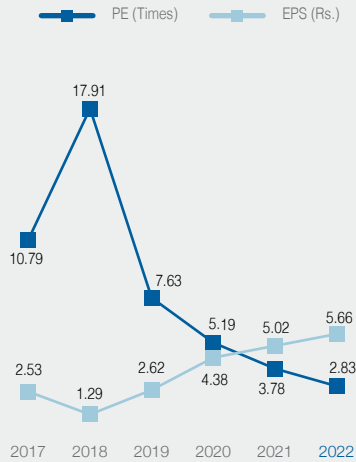
# Key Operating and Financial Data

(Rupees in million)

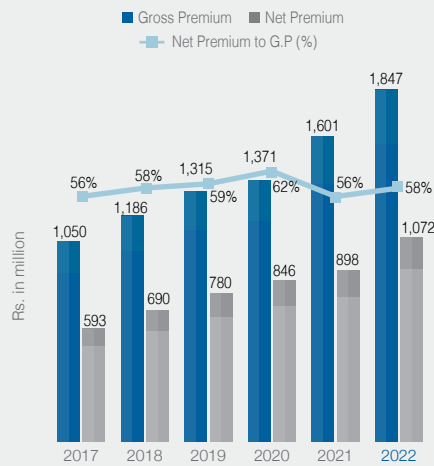
	2022	2021	2020	2019	2018	2017	2016	
<b>FINANCIAL DATA</b>								
Ordinary share capital	553.3	503.0	503.0	503.0	503.0	503.0	457.2	
Share premium	254.0	254.0	254.0	254.0	254.0	254.0	254.0	
Reserves & Unappropriated profit	1,621.7	1,508.0	1,292.1	1,079.7	963.4	973.6	1,146.0	
Equity	2,429.0	2,265.0	2,049.1	1,836.7	1,720.4	1,730.6	1,857.2	
Property & equipment	121.8	125.6	121.2	130.0	72.3	65.6	71.1	
Intangible assets	0.8	-	-	0.01	0.03	0.47	1.04	
Underwriting Provisions	1,185.5	990.6	828.2	740.8	671.2	587.1	545.0	
Investments	2,243.3	1,868.5	1,728.8	1,696.8	1,404.2	1,519.1	2,010.5	
Cash and bank deposits	426.5	725.5	454.4	267.0	440.4	116.8	108.6	
Total Assets	4,282.4	3,850.5	3,402.8	3,086.2	2,829.7	2,735.6	2,660.7	
<b>OPERATING DATA</b>								
Gross Premium	1,847.2	1,601.3	1,371.2	1,314.6	1,185.6	1,049.7	1,008.6	
Net insurance premium	1,072.4	897.6	846.1	779.7	690.3	593.1	659.3	
Net insurance claims	561.5	449.7	360.2	362.7	288.2	247.0	390.5	
Underwriting Profit	221.0	207.3	193.9	135.2	129.7	85.5	39.1	
Profit from Takaful Operations - Operator's Fund	35.0	18.6	10.5	9.5	7.4	(1.2)	-	
Investment & Other Income	255.7	181.8	155.4	70.9	(21.7)	157.9	234.1	
Profit Before Tax (PBT)	495.2	389.6	342.4	199.7	105.0	233.6	264.7	
Income tax expense	181.8	112.1	99.8	54.5	33.7	93.6	78.8	
Profit After Tax (PAT)	313.4	277.5	242.6	145.2	71.3	140.0	185.9	
<b>CASH FLOW SUMMARY</b>								
Operating Activities	1.8	300.8	139.9	88.0	108.9	(69.3)	19.6	
Investing Activities	(169.8)	89.0	151.0	(198.3)	302.0	157.1	442.8	
Financing Activities	(130.9)	(118.7)	(103.8)	(63.0)	(87.3)	(79.6)	(227.3)	
Cash & Cash Equivalents at the year end	425.5	724.5	453.4	266.2	439.6	116.0	407.8	
<b>FINANCIAL RATIOS</b>								
<b>Profitability</b>								
Profit Before Tax / Net Insurance Premium	(%)	46.2	43.4	40.5	25.6	15.2	39.4	40.1
Profit After Tax / Net Insurance Premium	(%)	29.2	30.9	28.7	18.6	10.3	23.6	28.2
Underwriting Results / Net Insurance Premium	(%)	20.6	23.1	22.9	17.3	18.8	14.4	5.9
Total Expenses / Gross Premium	(%)	22.0	21.2	25.5	23.6	24.8	27.9	25.8
Total Expenses / Net Insurance Premium	(%)	37.9	37.8	41.4	39.8	42.6	49.3	39.5
Net Claims / Net Insurance Premium	(%)	52.4	50.1	42.6	46.5	41.7	41.6	59.2
Combined Ratio	(%)	79.1	77.6	78.6	84.3	82.0	87.4	95.4
<b>Return to Shareholders</b>								
Return on Equity	(%)	12.9	12.3	11.8	7.9	4.1	8.1	10.0
Return on Assets	(%)	7.3	7.2	7.1	4.7	2.5	5.1	7.0
Return on Investment	(%)	9.7	7.6	7.5	3.7	(1.2)	8.4	11.6
Earnings per Share - restated	(Rs.)	5.66	5.02	4.38	2.62	1.29	2.53	3.36
Dividend	(%)	25.0	22.5	20.0	17.5	12.5	17.5	17.5
Dividend Yield	(%)	15.6	11.8	8.8	8.8	5.4	6.4	5.9
Dividend Payout	(%)	44.2	44.8	45.7	66.8	96.9	69.2	52.1
Bonus Share	(%)	-	10.0	-	-	-	-	10.0
Price Earning Ratio	(Times)	2.8	3.8	5.2	7.6	17.9	10.8	8.9
Market Price per Share (at Dec 31)	(Rs.)	16.01	19.00	22.75	20.00	23.10	27.30	29.78
<b>Liquidity / Leverage</b>								
Breck-up Value per Share	(Rs.)	43.9	45.0	40.7	36.5	34.2	34.4	40.6
Current Ratio	(Times)	3.1	3.4	3.5	3.6	4.0	4.3	4.2
Total Assets Turnover Ratio	(Times)	0.43	0.42	0.40	0.43	0.42	0.38	0.38
Total Liabilities / Equity	(Times)	0.76	0.70	0.66	0.68	0.64	0.58	0.43
Paid-up Capital / Total Assets	(%)	12.9	13.1	14.8	16.3	17.8	18.4	17.2
Equity / Total Assets	(%)	56.7	58.8	60.2	59.5	60.8	63.3	69.8

# Graphical Presentation

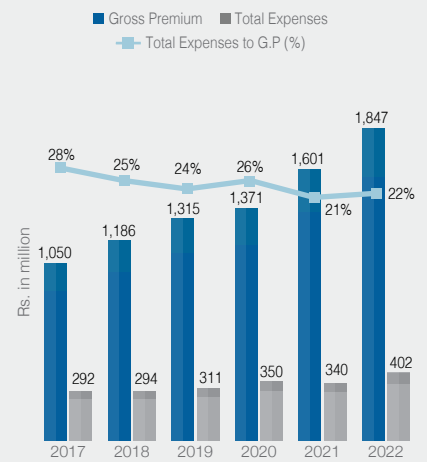
Earnings per Share (EPS) and Price Earning (PE) Ratio



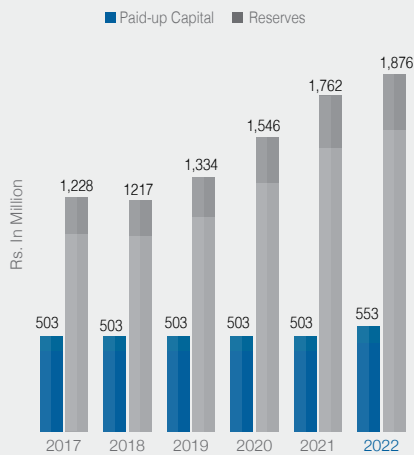
Gross Premium and Net Premium



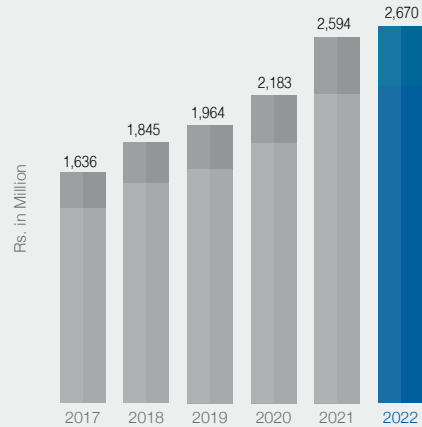
Total Expenses to Gross Premium



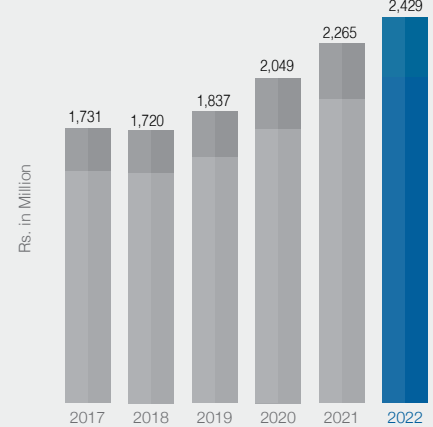
Paid-up Capital & Reserves



Investments (Including cash and bank)



Total Equity



Gross Premium (Class wise)

