

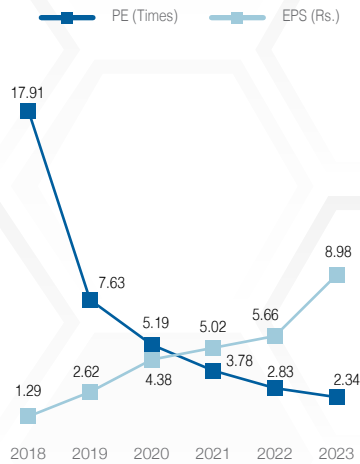
Key Operating and Financial Data

(Rupees in million)

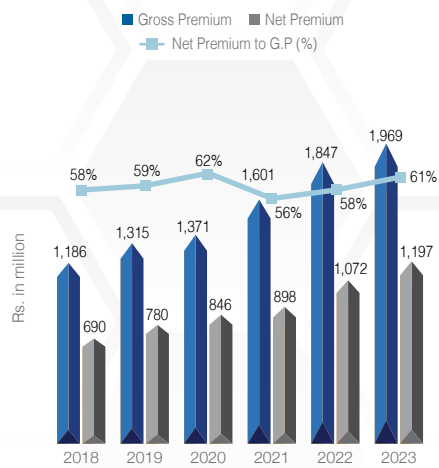
	2023	2022	2021	2020	2019	2018	2017
FINANCIAL DATA							
Ordinary share capital	553.3	553.3	503.0	503.0	503.0	503.0	503.0
Share premium	254.0	254.0	254.0	254.0	254.0	254.0	254.0
Reserves & Unappropriated profit	2,015.8	1,621.7	1,508.0	1,292.1	1,079.7	963.4	973.6
Equity	2,823.1	2,429.0	2,265.0	2,049.1	1,836.7	1,720.4	1,730.6
Property & equipment	100.9	121.8	125.6	121.2	130.0	72.3	65.6
Intangible assets	0.7	0.8	-	-	0.01	0.03	0.47
Underwriting Provisions	1,267.5	1,185.5	990.6	828.2	740.8	671.2	587.1
Investments	2,867.0	2,243.3	1,868.5	1,728.8	1,696.8	1,404.2	1,519.1
Cash and bank deposits	436.3	426.5	725.5	454.4	267.0	440.4	116.8
Total Assets	5,072.2	4,282.4	3,850.5	3,402.8	3,086.2	2,829.7	2,735.6
OPERATING DATA							
Gross Premium	1,969.1	1,847.2	1,601.3	1,371.2	1,314.6	1,185.6	1,049.7
Net insurance premium	1,197.2	1,072.4	897.6	846.1	779.7	690.3	593.1
Net insurance claims	618.5	561.5	449.7	360.2	362.7	288.2	247.0
Underwriting Profit	251.9	221.0	207.3	193.9	135.2	129.7	85.5
Profit from Takaful Operations - Operator's Fund	60.5	35.0	18.6	10.5	9.5	7.4	(1.2)
Investment & Other Income	536.4	255.7	181.8	155.4	70.9	(21.7)	157.9
Profit Before Tax (PBT)	830.1	495.2	389.6	342.4	199.7	105.0	233.6
Income tax expense	333.2	181.8	112.1	99.8	54.5	33.7	93.6
Profit After Tax (PAT)	496.9	313.4	277.5	242.6	145.2	71.3	140.0
CASH FLOW SUMMARY							
Operating Activities	269.7	1.8	300.8	139.9	88.0	108.9	(69.3)
Investing Activities	(99.6)	(169.8)	89.0	151.0	(198.3)	302.0	157.1
Financing Activities	(159.4)	(130.9)	(118.7)	(103.8)	(63.0)	(87.3)	(79.6)
Cash & Cash Equivalents at the year end	436.1	425.5	724.5	453.4	266.2	439.6	116.0
FINANCIAL RATIOS							
Profitability							
Profit Before Tax / Net Insurance Premium (%)	69.3	46.2	43.4	40.5	25.6	15.2	39.4
Profit After Tax / Net Insurance Premium (%)	41.5	29.2	30.9	28.7	18.6	10.3	23.6
Underwriting Results / Net Insurance Premium (%)	21.0	20.6	23.1	22.9	17.3	18.8	14.4
Total Expenses / Gross Premium (%)	22.0	22.0	21.2	25.5	23.6	24.8	27.9
Total Expenses / Net Insurance Premium (%)	36.1	37.9	37.8	41.4	39.8	42.6	49.3
Net Claims / Net Insurance Premium (%)	51.7	52.4	50.1	42.6	46.5	41.7	41.6
Combined Ratio (%)	77.8	79.1	77.6	78.6	84.3	82.0	87.4
Return to Shareholders							
Return on Equity (%)	17.6	12.9	12.3	11.8	7.9	4.1	8.1
Return on Assets (%)	9.8	7.3	7.2	7.1	4.7	2.5	5.1
Return on Investment (%)	18.0	9.7	7.6	7.5	3.7	(1.2)	8.4
Earnings per Share - restated (Rs.)	8.98	5.66	5.02	4.38	2.62	1.29	2.53
Dividend (%)	45.0	25.0	22.5	20.0	17.5	12.5	17.5
Dividend Yield (%)	21.3	15.6	11.8	8.8	8.8	5.4	6.4
Dividend Payout (%)	50.1	44.2	44.8	45.7	66.8	96.9	69.2
Bonus Share (%)	-	-	10.0	-	-	-	-
Price Earning Ratio (Times)	2.3	2.8	3.8	5.2	7.6	17.9	10.8
Market Price per Share (at Dec 31) (Rs.)	21.09	16.01	19.00	22.75	20.00	23.10	27.30
Liquidity / Leverage							
Break-up Value per Share (Rs.)	51.0	43.9	45.0	40.7	36.5	34.2	34.4
Current Ratio (Times)	2.5	3.1	3.4	3.5	3.6	4.0	4.3
Total Assets Turnover Ratio (Times)	0.39	0.43	0.42	0.40	0.43	0.42	0.38
Total Liabilities / Equity (Times)	0.80	0.76	0.70	0.66	0.68	0.64	0.58
Paid-up Capital / Total Assets (%)	10.9	12.9	13.1	14.8	16.3	17.8	18.4
Equity / Total Assets (%)	55.7	56.7	58.8	60.2	59.5	60.8	63.3

Graphical Presentation

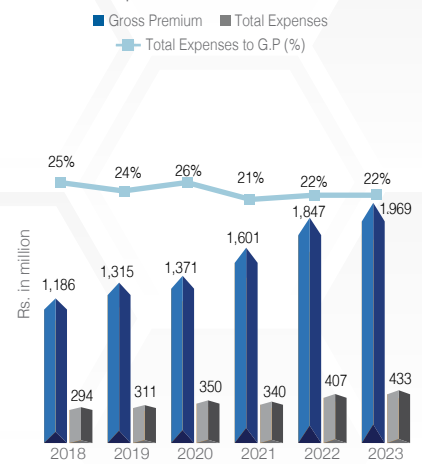
Earnings per Share (EPS) and Price Earning (PE) Ratio



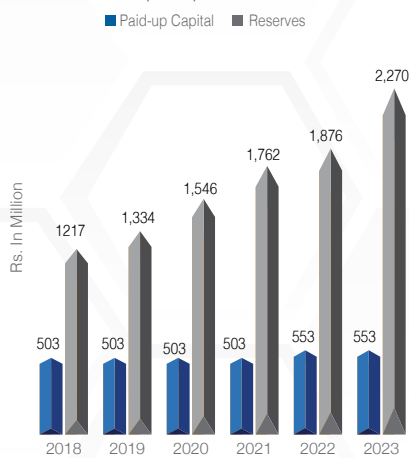
Gross Premium and Net Premium



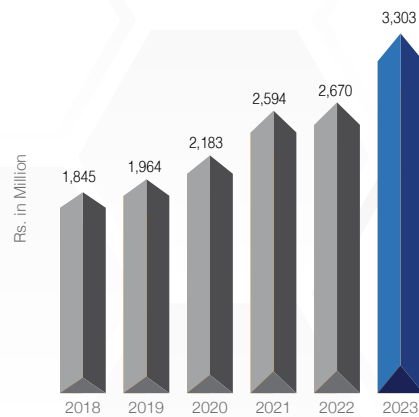
Total Expenses to Gross Premium



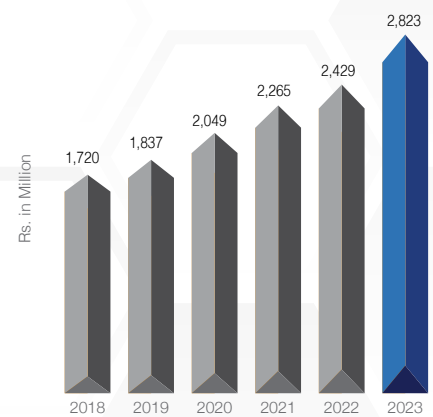
Paid-up Capital & Reserves



Investments (Including cash and bank)



Total Equity



Gross Premium (Class wise)

