



## KEY FINANCIAL DATA FOR THE LAST SIX YEARS (2016-2021)

	2021	2020	2019	2018	2017	2016
<b>Balance Sheet</b>						
Paid up capital	2,500	935	935	935	935	935
Reserves	585	527	364	49	59	99
Equity (unappropriated profit)	164	28	20	139	69	233
Investments(Market Value)	49,678	38,547	31,078	28,783	26,710	20,133
Investment Property	939	855	876	855	638	-
Fixed Assets	370	402	564	241	214	126
Cash & Bank deposits	9,726	9,955	7,261	3,312	1,352	1,678
Other Assets	1,204	1,080	655	721	544	1,576
Total Assets	61,918	50,839	40,434	33,912	29,457	23,513
Total Liabilities	58,668	49,349	39,114	32,789	28,393	22,246
<b>Operating Data</b>						
Gross Premium	20,658	17,101	12,969	13,247	13,766	11,302
Net Premium	20,128	16,537	12,386	12,711	13,294	10,913
Insurance Benefits	(9,106)	(6,839)	(6,724)	(6,316)	(4,385)	(3,152)
Acquisition cost	(3,138)	(2,692)	(2,700)	(2,140)	(1,973)	(1,587)
Net Change In Insurance/Takaful Liabilities (Other Than Outstanding Claims)	(9,490)	(9,937)	(5,126)	(3,703)	(5,844)	(7,395)
Financial Charges	(24)	(26)	(8)	-	-	-
Total Expenses	(1,267)	(1,018)	(1,057)	(846)	(920)	(682)
Investment Income	3,128	4,285	3,510	366	(415)	2,301
Profit Before Tax	231	310	281	73	(242)	398
Profit After Tax	174	191	217	56	(170)	397
<b>Cash Flow Summary</b>						
Operating Activities	6,630,113	5,650,284	2865383	4,059,752	6,884,690	4,631,899
Investing Activities	(8,716,141)	(4,757,080)	(351,477)	(189,734)	(3,075,967)	781,217
Financing Activities	1,475,049	178,289	-	-	-	-

## FINANCIAL RATIOS (2016-2021)

	2021	2020	2019	2018	2017	2016
<b>Profitability Ratios</b>						
Profit / (Loss) Before Tax / Gross Premium	1.1	1.8	2.2	0.5	(1.8)	3.5
Profit / (Loss) Before Tax / Net Premium	1.1	1.9	2.3	0.6	(1.8)	3.6
Profit / (Loss) After Tax / Gross Premium	0.8	1.1	1.7	0.4	(1.2)	3.5
Profit / (Loss) After Tax / Net Premium	0.9	1.2	1.8	0.4	(1.3)	3.6
Net Claims / Net Premium	45.2	41.4	54.3	49.7	33.0	28.9
Commission / Net premium	15.6	16.3	21.8	16.8	14.8	14.5
Administration Expenses / Gross premium	6.1	6.0	8.1	6.4	6.7	6.0
Administration Expenses / Net premium	6.3	6.2	8.5	6.7	6.9	6.2
Profit / (Loss) Before Tax / Total Income	1.0	1.5	1.8	0.6	(1.9)	3.0
Profit / (Loss) After Tax / Total Income	0.7	0.9	1.4	0.4	(1.3)	3.0
Net investment income / Net Premium	15.5	25.9	28.3	2.9	(3.1)	21.1
<b>Return to Shareholders Ratios</b>						
Return on equity including retained balance in Ledger Account D (PAT/total equity)	5.35	12.81	16.46	4.99	(15.95)	31.37
Earnings / (loss) per share (pre tax)	0.92	3.32	3.01	0.78	(2.59)	4.26
Earnings / (loss) per share (after tax)	0.70	2.04	2.32	0.60	(1.81)	4.25
Return on Total Assets	0.28	0.38	0.54	0.17	(0.58)	1.69
Earnings Growth	(9.01)	(12.02)	287.08	66.96	(142.73)	448.39
Breakup Value Per Share Rupees	13.00	15.93	14.10	12.00	11.37	13.54
<b>Liquidity ratios</b>						
Current Ratio	1.04	1.28	0.96	1.09	1.01	3.27
Cash & bank / Current Liability	0.64	0.91	0.74	0.74	0.60	1.48
Total Liabilities / Total Equity	18.05	33.11	29.65	29.20	26.69	17.56
Paid up capital / Total Assets	4.04	1.84	2.31	2.76	3.18	3.98
Equity / Total Assets	5.25	2.93	3.26	3.31	3.61	5.39