

Share of Net Profit of Associates accounted using Equity Method	293,668.00	(39,427.00)
Profit Before Tax	627,189,629	486,143,456
Income Tax Expense	181,882,000	260,018,134
Net Profit/(Loss) For The Year	445,307,629	226,125,322
Earning Per Share		
Basic EPS	16.77	8.50
Diluted EPS	16.77	8.50

For the Period 17th July, 2023 - 15th July, 2024 (For the Year Ended Ashad 2081)

For the Period 17th July, 2023 - 15th July, 2024 (For the Year Ended Ashad 2081)

Fig. in NPE

Particulars	Current Year	Previous Year
Net Profit/(Loss) For the Year	448,997,100	226,125,311
Other Comprehensive Income		
a) Items that are or may be Reclassified to Profit or Loss		
Changes in Fair Value of FVOCI Debt Instruments		
Costs Flows Hedge - Effective Portion of Changes in Fair Value		
Exchange differences on translation of Foreign Operation		
Share of other comprehensive income of associates accounted for using the equity method	90,426,025	(20,139,600)
Income Tax Relating to Above Items	(27,127,808)	6,199,000
Reclassified to Profit or Loss		
b) Items that will not be Reclassified to Profit or Loss		
Changes in fair value of FVOCI Equity Instruments	(40,781,784)	30,815,306
Revaluation of Property and Equipment/ Goodwill & Intangible Assets	663,000	8,049,000
Remeasurement of Post-Employment Benefit Obligations	(505,082)	(3,034,101)
Share of other comprehensive income of associates accounted for using the equity method	-	-
Income Tax Relating to Above Items	12,187,160	(10,749,660)
Total Other Comprehensive Income For the Year, Net of Tax	34,681,511	25,067,046
Total Comprehensive Income For the Year, Net of Tax	480,168,531	251,192,356

For the Period 17th July, 2023 - 15th July, 2024 (For the Year Ended Ashad 2081)

Fig. in NPE

Particulars	Current Year	Previous Year
Cash Flow From Operating Activities:		
Cash Received		
Gross Premium Received	5,413,799,732	5,317,152,621
Reinsurance Commission Received	736,782,056	593,962,569
Claim Recovery Received from Reinsurers	1,764,489,232	1,479,629,167
Realised Foreign Exchange Income other than on Cash and Cash Equivalents	346,369	-
Other Direct Income Received	38,826,018	13,362,276
Others	49,673,350	8,730,178
Cash Paid		
Gross Benefits and Claims Paid	(2,248,775,676)	(2,506,545,999)
Reinsurance Premium Paid	(3,925,267,392)	(3,980,459,144)
Commission Paid	(54,244,041)	(28,820,244)
Service Fees Paid	(41,634,309)	(47,472,405)
Employee Benefits Expenses Paid	(548,932,842)	(571,199,191)
Other Expenses Paid	(525,700,046)	(288,013,729)
Other Direct Expenses Paid	(21,215,423)	(16,800,708)
Others (to be specified)	-	-
Income Tax Paid	(300,056,495)	(139,512,251)
Net Cash Flow From Operating Activities [1]	338,090,533	(165,986,761)
Cash Flow From Investing Activities		
Acquisitions of Intangible Assets	(1,873,000)	(2,882,426)
Proceeds From Sale of Intangible Assets	-	-
Acquisitions of Investment Properties	-	-
Proceeds From Sale of Investment Properties	-	-
Acquisitions of Property & Equipment	(50,530,811)	(35,792,289)
Proceeds From Sale of Property & Equipment	202,699	2,633,304
Investment in Subsidiaries	-	-
Receipts from Sale of Investments in Subsidiaries	-	-
Investment in Associates	-	(20,000,000)
Receipts from Sale of Investments in Associates	-	-
Purchase of Equity Instruments	-	-
Proceeds from Sale of Equity Instruments	(146,305,016)	(81,058,255)
Purchase of Mutual Funds	(27,138,064)	(52,340,585)
Proceeds from Sale of Mutual Funds	-	-
Purchase of Preference Shares	-	-
Proceeds from Sale of Preference Shares	-	-
Purchase of Debentures	(31,671,000)	(67,865,000)
Proceeds from Sale of Debentures	-	-
Purchase of Bonds	-	-
Proceeds from Sale of Bonds	-	-
Investments in Deposits	(213,500,000)	(15,752,000)
Maturity of Deposits	-	-
Loans Paid	-	-
Proceeds from Loans	-	-
Rental Income Received	19,034,979	17,891,025
Proceeds from Finance Lease	-	-
Interest Income Received	316,102,944	350,478,132
Dividend Received	1,553,841	5,385,412
Investment in CIT	(1,366,840)	-
Advance Against Investment	-	(1,600,000)
Total Cash Flow From Investing Activities [2]	(135,490,209)	99,097,918
Cash Flow From Financing Activities		
Interest Paid	(22,469,299)	(32,155,352)
Proceeds From Borrowings	-	-
Repayment of Borrowings	(120,801,819)	(52,426,800)
Payment of Finance Lease	(24,809,171)	(20,412,751)
Proceeds From Issue of Share Capital	-	-
Share Issuance Cost Paid	-	(1,905,759)
Dividend Paid	-	-
Dividend Distribution Tax Paid	-	(19,414,005)
Others (to be specified)	(1,988,618)	-
Utilization of CSR Expenses	(4,532,123)	(5,004,099)
Total Cash Flow From Financing Activities [3]	(174,601,030)	(131,318,766)
Net Increase/(Decrease) In Cash & Cash Equivalents [1+2+3]	27,999,294	(198,307,609)
Cash & Cash Equivalents At Beginning of the Year/Period	117,852,994	316,060,603
Effect of Exchange Rate Changes on Cash and Cash Equivalents	-	-
Cash & Cash Equivalents At End of the Year/Period	145,852,288	117,852,994
Commitments of Cash & Cash Equivalents		

For the Period 17th July, 2023 - 15th July, 2024

(For the Year Ended Ashad 2081)

Fig. in NP

Particulars	Ordinary Share Capital	Preference Shares	Share Application Money Pending Allotment	Share Premium	Retained Earnings	Revaluation Reserves	Special Reserves	Capital Reserve	Catastrophe Reserve	Corporate Social Responsibility (CSR) Reserve	Insurance Fund Including Insurance Reserve	Fair Value Reserves	Actual Reserves	Deferred Tax Reserves	Other Reserves	Total
Balance as at Statement 1, 2020	2,654,947,300	-	-	-	90,156,361	1,162,172,730	1,162,172,730	-	115,620,988	-	-	31,570,510	(3,401,170)	148,534,533	(14,091)	4,886,766.57
Prior period adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Restated Balance as at Statement 1, 2020	-	-	-	-	90,156,361	1,162,172,730	1,162,172,730	-	115,620,988	-	-	31,570,510	(3,401,170)	148,534,533	(14,091)	4,886,766.57
(Profit/Loss) or the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	488,766.57
Other Comprehensive Income for the Year, Net of Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	445,107.02
(i) Changes in Fair Value of FVOCI Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Gains / Losses on Cash Flow Hedges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Exchange Differences on Translation of Foreign Operation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Changes in fair value of FVOCI Equity Instruments	-	-	-	-	-	-	-	-	-	-	-	(28,547,249)	-	-	-	(28,547,249)
(v) Reevaluation of Property and Equipment Goodwill & Intangible Assets	-	-	-	-	-	16,130,000	-	-	-	-	-	-	-	-	-	464,100
Net Reclassification of Post-Employment Benefit Obligations	-	-	-	-	-	-	-	-	-	-	-	-	(331,553)	-	-	(331,553)
(vi) Investment in Associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61,298,218	61,298,218
Transfer to Retained Earnings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Reserve Funds	-	-	-	-	(231,186,810)	-	225,168,588	-	22,516,859	4,505,172	-	-	-	-	-	-
Transfer to Deferred Tax Reserves	-	-	-	-	5,000,150	-	-	-	-	-	-	-	-	(5,000,150)	-	-
Transfer to Fair Value Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer of Depreciation on Revaluation of Property and Equipment	-	-	-	-	-	1,809,940.00	(1,809,940)	-	-	-	-	-	-	-	-	-
Transfer on Disposal of Revalued Property and Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Catastrophic Reserve to Retained Earnings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer on Disposal of Equity Instruments Measured at FVOCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Regulatory Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Issuance Costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contributions by Distribution to the owners of the Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Bonus Share issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Share Issue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Cash Dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Dividend Distribution Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Prior Period Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others + CSR Reserve used during this year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as an Ash-akh end, 2021	2,654,947,300	-	-	-	287,108,933	199,082,523	1,687,491,318	-	138,137,767	-	-	(6,096,539)	(7,693,727)	143,504,375	63,722,977	1,988,611
	-	-	-	-	-	-	-	-	-	(4,532,123)	-	-	-	-	-	1,988,611
	-	-	-	-	-	-	-	-	-	228,260	-	-	-	-	-	1,988,611