

KEY OPERATING & FINANCIAL DATA

	(Rupees in thousands)					
	2025	2024	2023	2022	2021	2020
SIX YEARS SUMMARY						
Gross contribution	30,029,593	28,817,017	16,296,690	10,235,624	9,986,417	7,961,475
Revenue & P&L account						
Contribution - net of retakaful	29,694,590	28,399,184	15,846,874	9,771,659	9,555,201	7,554,834
Surrenders & Maturities	26,332,887	15,000,277	8,147,648	4,572,642	4,257,898	3,246,602
Net Claims under PTF	2,075,856	2,490,159	2,504,870	2,045,701	1,537,016	1,329,329
Net investment income (PIF)	6,716,879	9,624,999	6,943,643	259,677	(69,518)	2,992,255
Net investment income (PTF)	70,773	68,310	54,257	67,584	59,860	45,178
Net investment income (SHF)	210,195	290,947	275,181	163,918	148,722	167,150
Commission expense	395,196	598,981	628,211	847,916	1,071,538	994,446
Policy stamps	28,199	15,200	10,836	22,865	31,210	26,886
Total administrative expenses	2,045,237	1,745,431	1,619,660	1,684,336	1,194,428	1,186,179
Surplus / (Deficit) in PTF	102,939	8,440	(62,378)	147,622	(37,968)	26,819
Profit before tax	429,011	366,456	192,113	184,620	224,674	208,122
Profit after tax	291,311	269,721	156,298	149,091	175,329	163,563
Balance sheet						
Investments including bank deposits	66,980,410	58,135,763	39,613,649	29,149,850	28,530,687	27,220,588
Deferred tax asset	-	-	-	13,534	-	-
Other assets	3,616,087	3,575,332	3,615,728	3,269,546	2,780,781	2,339,370
Fixed assets	713,909	510,022	559,695	575,613	529,894	569,830
Total assets	71,310,406	62,221,117	43,789,072	33,008,542	31,841,362	30,129,788
Issued, subscribed & paid up capital	2,307,124	1,307,124	1,307,124	1,307,124	1,307,124	1,307,124
Accumulated Surplus/(deficit) & Qard-e-Hasna	1,044,388	542,859	346,774	274,194	161,614	150,541
Balance of statutory funds	64,892,649	57,365,644	39,261,402	29,176,047	28,228,470	27,136,292
Other liabilities	3,066,246	3,005,490	2,873,772	2,251,177	2,144,154	1,535,831
Total equity & liabilities	71,310,406	62,221,117	43,789,072	33,008,542	31,841,362	30,129,788
Financial ratios						
Profitability						
Profit / (loss) before tax / Gross contribution	1.43%	1.27%	1.18%	1.80%	2.25%	2.61%
Profit / (loss) before tax / Net contribution	1.44%	1.29%	1.21%	1.89%	2.35%	2.75%
Profit / (loss) after tax / Gross contribution	0.97%	0.94%	0.96%	1.46%	1.76%	2.05%
Profit / (loss) after tax / Net contribution	0.98%	0.950%	0.99%	1.53%	1.83%	2.17%
Net claims & surrenders / Net contribution	95.67%	61.59%	67.22%	67.73%	60.65%	60.57%
Commission / Gross contribution	1.32%	2.08%	3.85%	8.28%	10.73%	12.49%
Administrative expenses / Gross contribution	6.81%	6.06%	9.94%	16.46%	11.96%	14.90%
Net investment income / Net contribution	23.57%	35.16%	45.90%	5.03%	1.46%	42.42%
Return to shareholders						
Return on equity	8.69%	14.58%	9.45%	9.43%	11.94%	11.22%
Earning per share (pre-tax)	2.89	2.47	1.47	1.41	1.72	1.59
Earning per share (after-tax)	1.97	1.82	1.20	1.14	1.34	1.25
Net assets per share (SHF)	14.53	14.15	12.65	12.10	11.24	11.15
Return on assets (SHF)	7.11%	11.10%	7.08%	7.04%	8.87%	8.58%
Performance liquidity						
Current ratio (Times)	1.04	1.02	1.03	1.03	1.03	1.03
Total liabilities / Equities (Times) - SHF	0.22	0.31	0.34	0.34	0.35	0.31
Total liabilities / Equities (Times) - Total	20.28	32.63	25.48	19.87	20.68	19.67
Paid up capital / Total assets	3.24%	2.10%	2.99%	3.96%	4.11%	4.34%
Equity / Total assets	4.70%	2.97%	3.78%	4.79%	4.61%	4.84%
Cash flows						
Net cash flow from operating activities	757,152	8,647,317	3,422,917	856,081	1,492,852	869,827
Net cash flow from investing activities	(2,566,624)	(8,232,374)	(2,568,797)	(1,130,240)	(869,043)	(2,717,176)
Net cash flow from financing activities	1,248,442	(65,356)	(65,356)	-	(92,930)	-
Net change in cash & cash equivalent	(561,030)	349,587	788,764	(274,159)	530,879	(1,847,349)