

KEY OPERATING & FINANCIAL HIGHLIGHTS

(Five years at a glance)

(Figures in million Taka)

Particulars	Terms	Year				
		2025	2024	2023	2022	2021
Financial Performance						
Gross premium	Taka	711.38	596.70	609.63	585.68	543.28
Net premium		438.21	296.03	298.72	280.65	249.47
Net claims		53.92	71.33	83.62	62.09	53.06
Underwriting profit		117.59	82.43	65.86	61.08	54.59
Investment & other income		142.01	106.34	79.56	83.19	78.60
Net profit before tax		238.75	168.64	125.49	120.03	120.10
Net profit after tax		153.79	100.64	79.15	77.86	73.45
Net operating cash flow		96.50	44.20	22.67	30.51	110.95
Financial Position						
Total assets	Taka	2206.44	2,068.86	2,080.47	2,050.21	2,120.60
Total liabilities		825.35	707.74	682.49	596.09	498.59
Current assets		758.33	842.96	542.01	595.40	566.24
Current liabilities		647.74	577.49	541.83	452.11	363.25
Investment		1323.19	1,085.52	1,386.89	1,289.37	1,384.10
Cash & bank balances		406.99	547.80	786.81	800.74	801.96
Share Capital & Reserve						
Paid-up capital	Taka	445.00	445.00	445.00	445.00	445.00
Total reserves		936.09	916.12	952.98	1,009.11	1,177.01
Shareholders' equity		1381.09	1,361.12	1,397.98	1,454.11	1,622.01
No. of shares (in million)		44.50	44.50	44.50	44.50	44.50
Dividend		15% Cash	15% Cash	10% Cash	10% Cash	10% Cash
Dividend Per Share		1.5	1.5	1.00	1.00	1.00
Market value Per Share as on 31 st December		40.50	36.50	44.80	45.70	65.7
Net asset value (Book value) per Share (NAVPS)		31.04	30.59	31.42	32.68	36.45
Net operating cash flow per Share (NOCFPS)		2.17	0.99	0.51	0.69	2.49
Financial Ratio						
Earnings per Share (EPS)	Taka	3.46	2.26	1.78	1.75	1.65
Solvency Margin ratio	%	1.30*	2.86*	16.21	18.25	19.70
Underwriting profit ratio	%	27%	28%	22%	22%	22%
Dividend payout ratio	%	43.40	66.37	56.18	57.14	60.61
Return on equity	%	11.14	7.39	5.66	5.35	4.52
Return on assets	%	7.19	4.86	3.80	3.79	3.46
Claims Settlement Ratio	%	92.50	98.19	99.94	99.80	99.70
Price Earnings Ratio	%	11.71	16.15	25.17	26.11	39.82
Dividend yield	%	3.70	4.10	2.23	2.18	1.52
Current ratio	-	1.17	1.46	1.00	1.32	1.56

* As per Non-Life insurance solvency Margin Rules, 2024