FIVE YEARS FINANCIAL SUMMARY

The major comparative highlights from the accounts for the year 2020 to 2024 are as follows:

(Figures in BDT million unless otherwise stated)

Particulars	2020	2021	2022	2023	2024
Gross Premium Income	3,677	3,843	4,227	4,545	4,108
Net Premium Income	1,609	1,547	1,723	1,882	1,783
Net Claims	390	145	313	473	313
Underwriting Profit	965	1,203	1,090	1,033	969
Investment Income	300	314	298	255	313
Profit before Tax	1,017	1,256	1,079	916	910
Profit after Tax	684	787	727	609	602
Paid up Capital	932	1,002	1,002	1,002	1,002
Share Holder's Equity	6,242	6,723	6,764	7,156	6,837
Total Liabilities	5,063	5,917	6,606	7,783	7,405
Total Reserves	4,390	4,379	4,058	4,167	3,658
Total Assets	11,305	12,641	13,369	14,939	14,243
Total Investment	5,432	5,514	5,421	6,568	6,068
Fixed Assets	2,115	2,134	2,150	2,126	2,099
Earnings per Share (EPS) Taka	7.34	7.86	7.254248112	6.08	6.01
Net Profit Margin	19%	20%	17%	13%	15%
P/E Ratio (Times)	8.40	13.50	8.97	10.77	8.08
Book Value per Share (NAVPS)	66.98	67.11	67.51	71.42	68.24
Market Value Per Share (Taka)	61.60	106.10	65.10	65.5	48.6
% of Dividend Paid (Cash)	25%	30.00%	25%	25%	25%
% of Dividend Paid (Stock)	8%	-	-	-	-

FINANCIAL AND NON-FINANCIAL RATIOS

Profitability Ratio:

Particulars	2020	2021	2022	2023	2024
Return on Assets (ROA)	6%	6%	5%	4%	4%
Gross Profit Ratio	26%	31%	26%	23%	24%
Net Profit Ratio	19%	20%	17%	13%	15%
EBITDA	1,151	1,381	1,244	1,125	1,310
Return on capital employed	11%	12%	11%	9%	9%
Return on Investment	6%	6%	6%	4%	5%

Liquidity Ratio:

Particulars	2020	2021	2022	2023	2024
Current ratio	1.7	1.6	1.5	1.4	1.4
Quick ratio	1.7	1.6	1.5	1.4	1.4
Liquidity Assets to Total Insurance Fund	1.4	1.4	1.5	1.5	1.5
Total Liquid Assets to Total Assets	0.8	0.8	0.8	0.7	0.7

Market Ratios:

Particulars	2020	2021	2022	2023	2024
Dividend yield	4%	3%	4%	4%	5%
PE ratio	8.40	13.50	14.63	10.77	8.08
Dividend payout ratio	33%	38%	34%	41%	42%

Leverage ratios

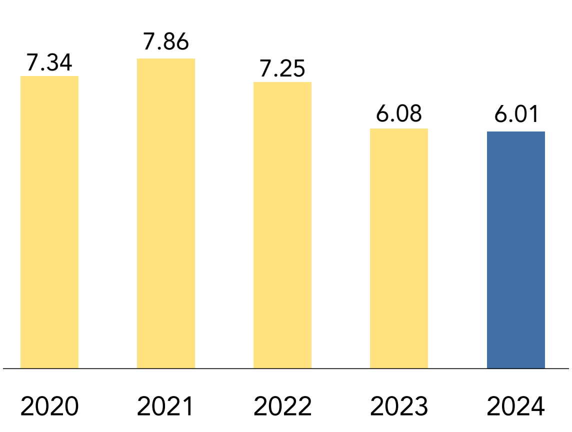
Particulars	2020	2021	2022	2023	2024
Debt to Equity ratio	81%	88%	98%	109%	108%
Debt ratio= Total Debt/ Total Assets	45%	47%	49%	52%	52%
Interest coverage ratio	12	16	10	7	4
Size of FDR (Taka in crore)	126	127	149	160	163
Size of Investment (Taka in crore)	543	551	542	657	607
Technical Reserves Ratio	87%	75%	73%	74%	80%

Non-Financial ratios

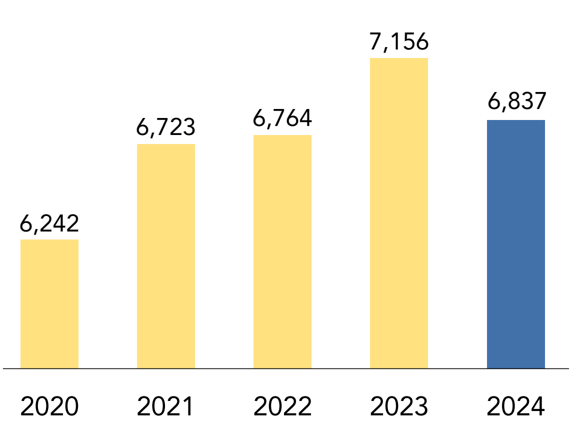
Particulars	2020	2021	2022	2023	2024
Customer Retention ratio	90%	89%	82%	83%	81%
Employee Turnover Ratio	-	12.01%	11.5%	14.7%	16%

GRAPHICAL PRESENTATION

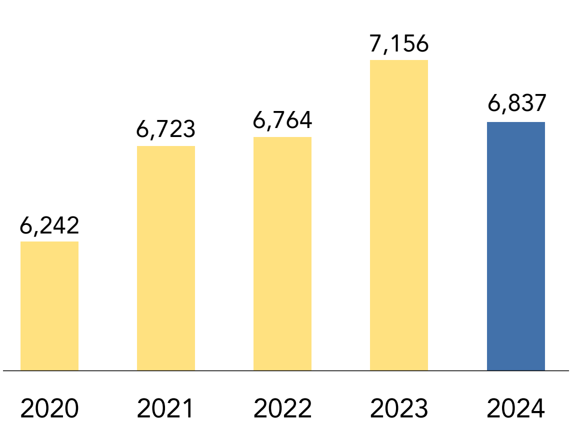
Earnings per Share



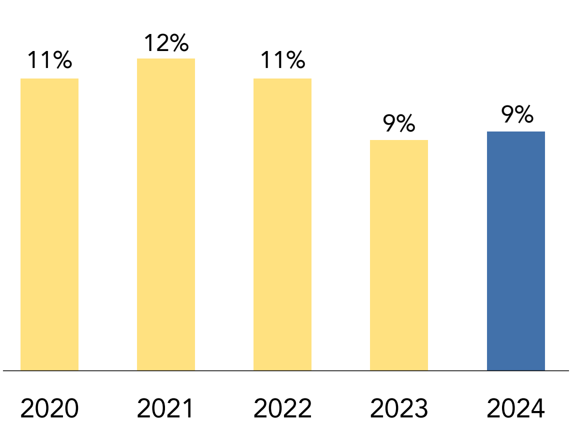
Net Assets



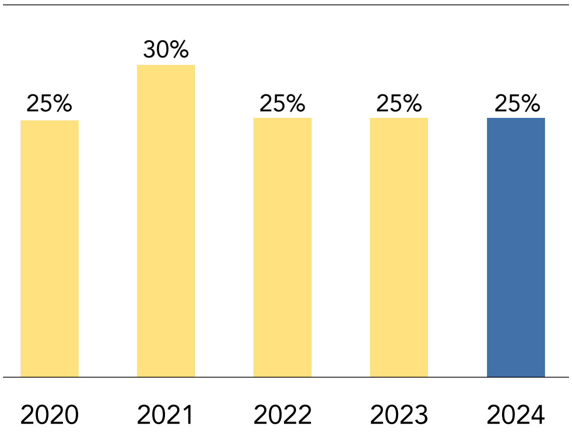
Shareholder Funds



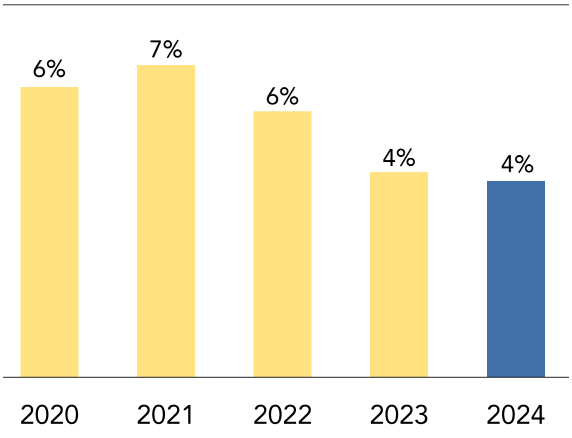
Return on equity



Cash Dividend

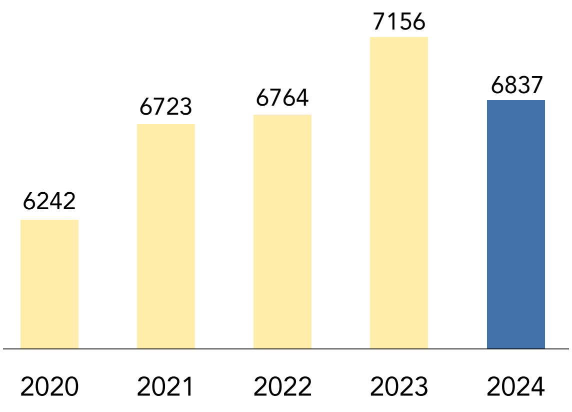


Return on Average Assets (ROAA)

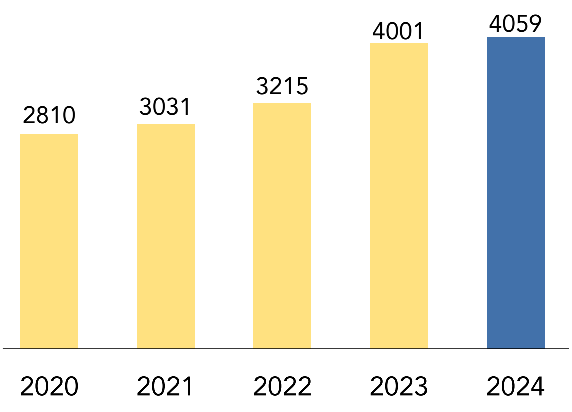


HORIZONTAL AND VERTICAL ANALYSIS

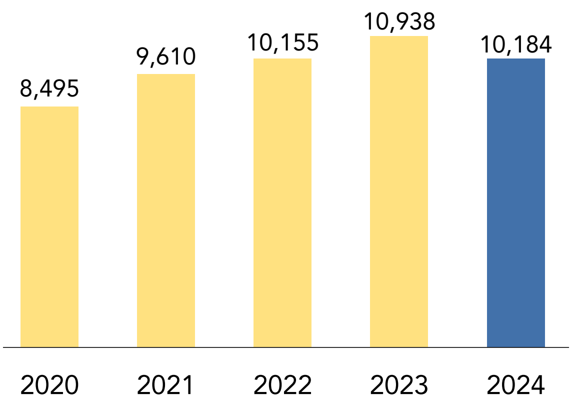
Shareholders Fund



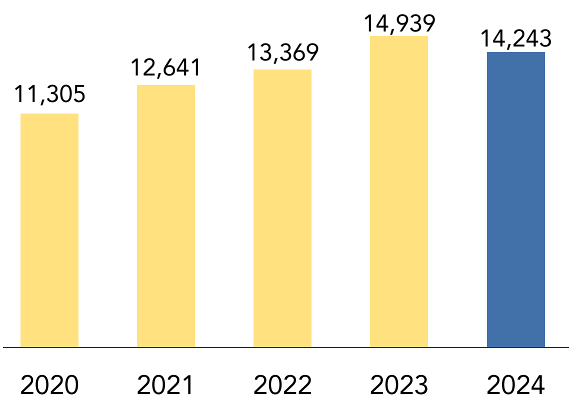
Non-Current Assets



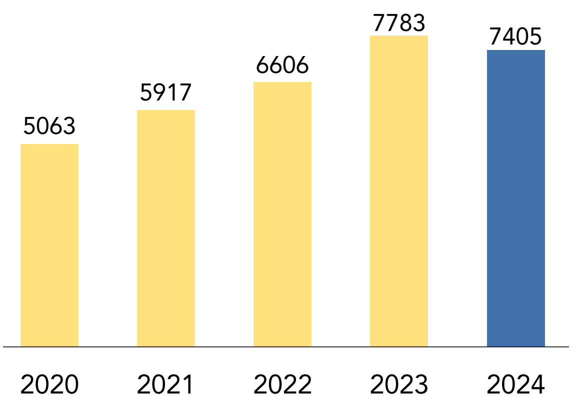
Current Assets



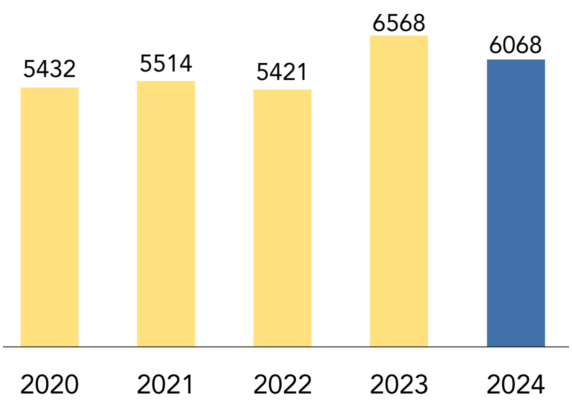
Total assets



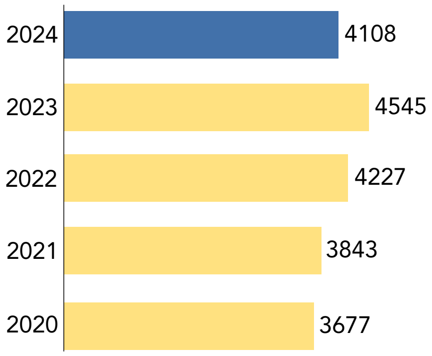
Current Liabilities



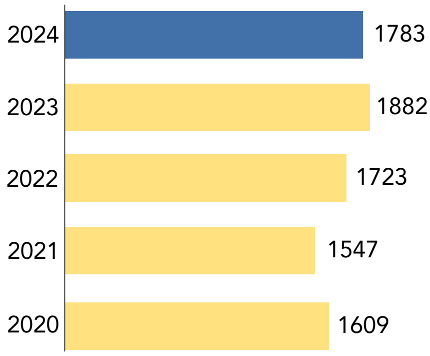
Total Investment



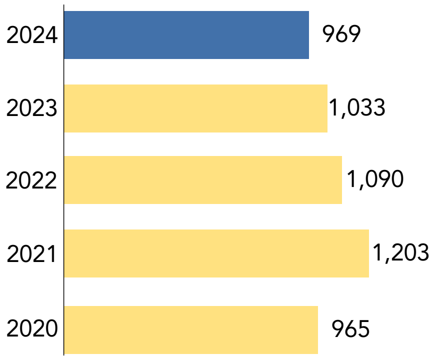
Gross Premium



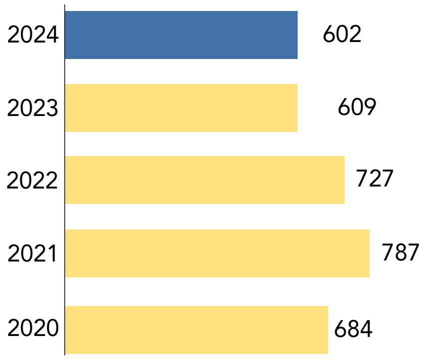
Net Premium Income



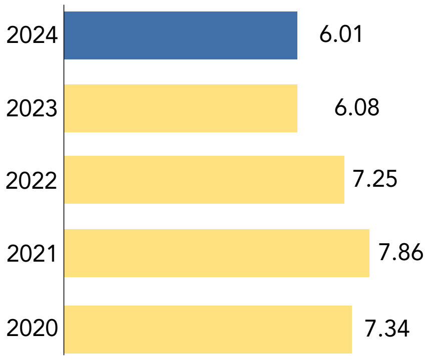
Underwriting Profit



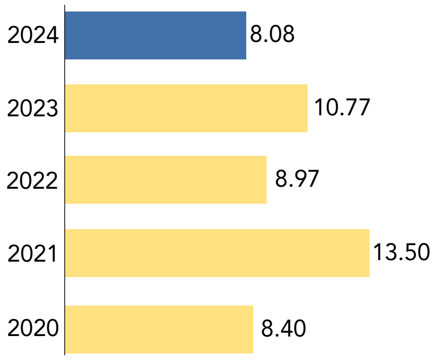
Profit after Tax



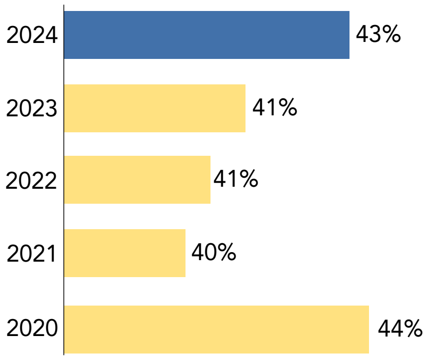
Earnings per Share



Price Earnings Ratio (Times)



Retention ratio



Combined ratio