

Nepal Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	16,896,060	32,838,698	39,619,302	3,992,208	54,942,651	84,886,011	43,836,732
2	Income From Investment Loan and Others	5,480,870	41,523,197	10,097,223	14,751,316	16,759,463	16,059,397	20,988,978
3	Written Back Provision	5,361,934	76,264	4,878,493	5,404,278	138,472	2,933	6,689
4	Other Income							
	Total Income (A)	27,738,864	74,438,159	54,595,018	24,147,802	71,840,586	100,948,341	64,832,400
	Expenses							
5	Management expenses	6,352,725	9,955,671	6,378,954	8,627,751	9,589,861	9,313,808	11,712,122
6	Written off expenses				5,408,693	32,519	32,519	27,034
7	Share related expenses						255,127	676,751
8	Other expenses							
9	Provision for loss	573,569			195,011		12,420,255	5,482,592
10	Provision for Employees housing							
11	Provision for Employees Bonus	1,892,052	5,862,043	4,383,278	901,487	5,656,201	7,175,148	4,266,718
	Adjusted Income tax A= (B-C)	12,052,599	11,107,868	5,297,107	(1,463,694)	16,528,659	25,840,654	14,629,180
12	B. Income Tax	12,052,599	11,107,868		6,138,098	24,036,790	28,938,602	16,675,857
	C. Deferred Tax Assets/Liabilities			(5,297,107)	7,601,792	7,508,131	3,097,948	2,046,677
	Total Expenses (B)	20,870,945	26,925,582	16,059,339	13,669,248	31,807,240	55,037,512	36,794,397
	Net profit/(loss) A = (B-C)	6,867,919	47,512,577	38,535,679	10,478,554	40,033,346	45,910,829	28,038,003
13	Transfer to Insurance fund	3,433,960	8,263,376			7,140,200	21,406,440	12,995,663
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year	2,747,870	2,754,196			879,610	7,757,125	725,349
16	Profit/ Loss transferred from previous year	(66,573,690)	(74,295,682)	(29,383,613)	5,535,101	845,802	2,230,661	15,879,976
	Amount available for Appropriation	(65,887,600)	(37,800,677)	9,152,066	16,013,655	32,859,338	18,977,924	30,196,967
	(a) Defferred tax reserve			3,616,964	7,601,792	7,508,131	3,097,948	2,046,677
	(b) Capital reserve							
	(c) Special reserve							
17	(d) Other reserve	8,408,081	(8,408,081)				-	-
	(e) Proposed dividend						-	-
	(f) Bonus Share				7,566,072	21,964,520	-	23,742,288
	(g) Cash dividend					1,156,027	-	1,249,594
	(h) Catastrophy reserve						-	3,019,697
	Profit transferred to Balance sheet	(74,295,681)	(29,392,596)	5,535,102	845,791	2,230,660	15,879,976	138,712

The Oriental Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	71,706,027	79,154,901	61,770,974	113,912,233	110,397,910	(177,637,045)	137,440,979
2	Income From Investment Loan and Others	4,201,613	8,184,617	18,156,214	26,503,001	37,158,902	38,742,004	19,321,032
3	Written Back Provision		662,656	1,767,187		1,115,973	4,386,268	4,542,830
4	Other Income							
	Total Income (A)	75,907,640	88,002,174	81,694,375	140,415,234	148,672,785	(134,508,773)	161,304,841
	Expenses							
5	Management expenses	3,201,028	4,200,215	4,634,482	5,022,650	6,237,224	7,145,348	7,857,025
6	Written off expenses					276,759	540,199	263,439
7	Share related expenses							
8	Other expenses							
9	Provision for loss	662,656			10,000,000		149,885	47,254
10	Provision for Employees housing							
11	Provision for Employees Bonus	6,549,450	7,297,528	7,005,445	11,240,226	12,923,528		13,921,557
	Adjusted Income tax A= (B-C)	21,412,194	4,001,119	20,979,599	40,456,882	38,596,299	(1,817,990)	1,770,029
12	B. Income Tax	21,412,194	4,001,119	22,957,407	37,653,117	39,138,586		3,216,320
	C. Deferred Tax Assets/Liabilities			1,977,808	(2,803,765)	542,287	1,817,990	1,446,291
	Total Expenses (B)	31,825,328	15,498,862	32,619,526	66,719,758	58,033,810	6,017,442	23,859,304
	Net profit/(loss) A = (B-C)	44,082,312	72,503,312	49,074,849	73,695,476	90,638,975	(140,526,215)	137,445,537
13	Transfer to Insurance fund	22,041,156	36,233,657	24,537,423	36,847,738	45,319,489	-	68,722,769
14	Transfer to General Reserve						-	
15	Expenses pertains to Prevoius year	1,907,715	3,493,153		1,750,108		-	
16	Profit/ Loss transferred from previous year	57,485,470	77,618,911	109,556,497	104,936,985	142,838,380	187,615,579	45,271,374
	Amount available for Appropriation	77,618,911	110,395,413	134,093,923	140,034,615	188,157,866	47,089,364	113,994,142
	(a) Deffered tax reserve			3,956,938	(2,803,765)	542,287	1,817,990	1,446,291
	(b) Capital reserve							
	(c) Special reserve							
	(d) Other reserve			200,000				
	(e) Proposed dividend							
	(f) Bonus Share							
	(g) Cash dividend			25,000,000				
	(h) Catastrophy reserve							11,399,414
	Profit transferred to Balance sheet	77,618,911	110,395,413	104,936,985	142,838,380	187,615,579	45,271,374	101,148,437

Rastriya Beema Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c							
2	Income From Investment Loan and Others							
3	Written Back Provision							
4	Other Income							
	Total Income (A)	-	-	-	-	-		
	Expenses							
5	Management expenses							
6	Written off expenses							
7	Share related expenses							
8	Other expenses							
9	Provision for loss							
10	Provision for Employees housing							
11	Provision for Employees Bonus							
	Adjusted Income tax A= (B-C)	-	-	-	-	-		
12	B. Income Tax							
	C. Deffered Tax Assets/Liabilities							
	Total Expenses (B)	-	-	-	-	-		
	Net profit/(loss) A = (B-C)	-	-	-	-	-		
13	Transfer to Insurance fund							
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year							
16	Profit/ Loss transferred from previous year							
	Amount available for Appropriation	-	-	-	-	-		
	(a) Deffered tax reserve							
	(b) Capital reserve							
	(c) Special reserve							
	(d) Other reserve							
17	(e) Proposed dividend							
	(f) Bonus Share							
	(g) Cash dividend							
	(h) Catastrophy reserve							
	Profit transferred to Balance sheet	-	-	-	-	-		

Data are not Available of RBCL

National Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	117,675,282	75,429,678	81,864,503	136,754,362	108,303,777	111,279,734	126,858,896
2	Income From Investment Loan and Others	3,360,352	10,008,099	16,706,027	29,476,379	47,123,529	42,537,932	40,224,819
3	Written Back Provision		57,268	1,484,994		530,962		
4	Other Income							
	Total Income (A)	121,035,634	85,495,045	100,055,524	166,230,741	155,958,268	153,817,666	167,083,715
	Expenses							
5	Management expenses	2,478,455	3,342,691	3,199,962	4,077,631	5,432,469	5,269,543	5,988,353
6	Written off expenses	1,791		1,484,994		502,156	1,539,865	1,268,805
7	Share related expenses							
8	Other expenses					41,053		197,506
9	Provision for loss	1,549,984			64,000			695,426
10	Provision for Employees housing	10,636,855						
11	Provision for Employees Bonus		7,468,396	8,670,052	14,735,374	13,634,781	13,364,387	14,448,511
	Adjusted Income tax A= (B-C)	32,691,037	22,473,947	26,214,559	44,590,995	45,255,778	37,448,668	43,616,738
12	B. Income Tax	32,691,037	22,473,947	25,874,510	44,550,045	45,498,716	41,026,122	44,697,871
	C. Deferred Tax Assets/Liabilities			(340,049)	(40,950)	242,938	3,577,454	1,081,133
	Total Expenses (B)	47,358,122	33,285,034	39,569,567	63,468,000	64,866,237	57,622,463	66,215,339
	Net profit/(loss) A = (B-C)	73,677,512	52,210,011	60,485,957	102,762,741	91,092,031	96,195,203	100,868,376
13	Transfer to Insurance fund	36,838,756	26,105,005	30,242,979	51,381,370	45,546,015	48,097,601	50,434,188
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year	153,676	6,767,372	82,141	715,564	82,026	279,932	42,438
16	Profit/ Loss transferred from previous year	11,362,070	25,323,009	44,660,642	74,712,382	125,419,140	170,640,192	214,880,407
	Amount available for Appropriation	48,047,150	44,660,643	74,821,479	125,378,189	170,883,130	218,457,861	265,272,158
	(a) Deferred tax reserve			109,097	40,950	242,938	3,577,454	1,081,133
	(b) Capital reserve							
	(c) Special reserve							
	(d) Other reserve							
	(e) Proposed dividend							
	(f) Bonus Share							
	(g) Cash dividend							
	(h) Catastrophy reserve							26,527,216
	Profit transferred to Balance sheet	48,047,150	44,660,643	74,712,382	125,337,239	170,640,192	214,880,407	237,663,809

Himalayan General Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	17,326,176	33,518,079	44,479,784	72,622,787	85,290,708	109,073,495	139,272,072
2	Income From Investment Loan and Others	3,840,624	5,586,945	10,326,401	15,196,546	14,588,442	12,123,533	16,916,296
3	Written Back Provision				2,982,733	62,232		97,514
4	Other Income							
	Total Income (A)	21,166,800	39,105,024	54,806,185	90,802,066	99,941,382	121,197,028	156,285,882
	Expenses							
5	Management expenses	3,090,301	3,822,485	4,530,374	4,940,676	5,411,642	5,744,370	5,757,131
6	Written off expenses			22,020	48,319	201,364	701,613	644,798
7	Share related expenses			18,167	13,931			1,563,846
8	Other expenses					10,000		
9	Provision for loss	4,791,031			69,496,594	94,681,353	136,332	
10	Provision for Employees housing							
11	Provision for Employees Bonus	1,207,770	3,207,504	4,566,875	1,482,050		10,419,519	13,483,646
	Adjusted Income tax A= (B-C)	5,392,840	7,655,406	13,704,225	3,466,189	54,332,141	31,729,454	41,476,470
12	B. Income Tax	5,392,840	10,597,870	16,435,210	25,742,058	33,502,961	32,085,670	42,780,761
	C. Deferred Tax Assets/Liabilities		2,942,464	2,730,985	22,275,869	(20,829,180)	356,216	1,304,291
	Total Expenses (B)	14,481,942	14,685,395	22,841,661	79,447,759	154,636,500	48,731,288	62,925,891
	Net profit/(loss) A = (B-C)	6,684,858	24,419,629	31,964,524	11,354,307	(54,695,118)	72,465,740	93,359,991
13	Transfer to Insurance fund	3,342,429	12,209,815	13,067,001			36,054,762	46,027,851
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year	950,830	1,156,745		171,464			
16	Profit/ Loss transferred from previous year	5,565,984	2,491,137	3,614,864	3,081,868	(8,011,158)	(41,877,096)	(5,822,334)
	Amount available for Appropriation	7,957,583	13,544,206	22,512,387	14,264,711	(62,706,276)	(5,466,118)	58,791,268
	(a) Deferred tax reserve			5,830,519	22,275,869	(20,829,180)	356,216	1,304,291
	(b) Capital reserve							
	(c) Special reserve	1,150,657	(1,150,657)					
	(d) Other reserve							
	(e) Proposed dividend							
	(f) Bonus Share							17,500,000
	(g) Cash dividend	3,315,789	10,080,000	12,600,000				8,125,000
	(h) Catastrophy reserve	1,000,000	1,000,000	1,000,000				4,150,981
	Profit transferred to Balance sheet	2,491,137	3,614,863	3,081,868	(8,011,158)	(41,877,096)	(5,822,334)	27,710,996

United Insurance Company (Nepal) Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	15,323,141	14,504,323	17,805,198	29,731,367	27,509,604	37,869,889	65,132,892
2	Income From Investment Loan and Others	6,737,053	8,070,642	9,622,000	13,082,276	14,547,560	12,685,874	17,677,035
3	Written Back Provision	513,944				1,956,860	613,973	4,033,360
4	Other Income				32,009,353		-	-
	Total Income (A)	22,574,138	22,574,965	27,427,198	74,822,996	44,014,024	51,169,736	86,843,288
	Expenses							
5	Management expenses	2,829,372	3,774,545	4,792,155	5,445,319	5,743,491	5,815,049	7,236,079
6	Written off expenses	117,321	117,321	117,321	181,639	181,639	181,639	181,639
7	Share related expenses			422,475	50,000	50,000	150,000	492,400
8	Other expenses				10,000	566,495	50,000	24,000
9	Provision for loss	6,364,707	10,655,121	6,206,959	14,161,001	5,682,766	922,545	4,535,605
10	Provision for Employees housing						-	-
11	Provision for Employees Bonus	1,205,703	729,816	1,444,390	2,087,789	2,889,967	4,004,591	6,761,233
	Adjusted Income tax A= (B-C)	5,689,252	5,667,220	5,751,170	10,401,108	9,769,209	12,661,724	21,757,926
12	B. Income Tax	5,689,252	5,798,306	7,701,800	11,883,932	10,414,615	12,463,223	21,313,106
	C. Deferred Tax Assets/Liabilities		131,086	1,950,630	1,482,824	645,406	(198,500)	(444,820)
	Total Expenses (B)	16,206,355	20,944,023	18,734,470	32,336,856	24,883,567	23,785,548	40,988,882
	Net profit/(loss) A = (B-C)	6,367,783	1,630,942	8,692,728	42,486,140	19,130,457	27,384,189	45,854,406
13	Transfer to Insurance fund	3,183,890	815,471	3,371,049	4,496,981	9,242,525	13,791,344	23,149,613
14	Transfer to General Reserve						-	-
15	Expenses pertains to Prevoius year	29,396,960	6,772,331	2,309,137		200,124	104,796	2,460,906
16	Profit/ Loss transferred from previous year	73,539	(26,139,531)	(32,096,392)	(31,858,637)	(27,196,709)	(17,256,546)	28,439,356
	Amount available for Appropriation	(26,139,528)	(32,096,391)	(29,083,850)	6,130,522	(17,508,901)	(3,768,498)	48,683,244
	(a) Deferred tax reserve			2,774,787	1,482,824	645,406	(198,500)	(444,820)
	(b) Capital reserve						-	-
	(c) Special reserve						-	-
	(d) Other reserve						-	-
	(e) Proposed dividend						-	-
	(f) Bonus Share						-	-
	(g) Cash dividend						-	-
	(h) Catastrophy reserve				1,000,000		-	4,868,324
	Profit transferred to Balance sheet	(26,139,528)	(32,096,391)	(31,858,637)	3,647,698	(18,154,307)	(3,569,997)	44,259,739

Premier Insurance Company (Nepal) Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	16,419,863	13,477,911	18,813,018	21,154,816	19,843,190	37,544,660	58,813,648
2	Income From Investment Loan and Others	5,770,894	4,382,875	11,741,640	19,419,021	18,004,457	18,368,365	17,471,883
3	Written Back Provision					2,472,007	1,951,374	1,908,854
4	Other Income							
	Total Income (A)	22,190,757	17,860,786	30,554,658	40,573,837	40,319,654	57,864,399	78,194,385
	Expenses							
5	Management expenses	2,409,076	3,354,158	2,930,566	2,997,322	4,078,375	4,517,864	5,438,864
6	Written off expenses		296,104					407,757
7	Share related expenses							202,343
8	Other expenses	1,978,168	1,052,700			177,800	31,200	41,200
9	Provision for loss		919,712	933,325	6,975,295	853,271	120,119	356,739
10	Provision for Employees housing							
11	Provision for Employees Bonus	1,780,351	1,112,556	2,426,433	2,781,929	3,200,928	4,835,929	6,522,498
	Adjusted Income tax A= (B-C)	5,558,992	3,171,034	7,288,368	8,952,091	9,465,775	12,808,007	19,424,875
12	B. Income Tax	5,558,992	3,171,034	7,581,006	10,424,599	8,925,643	13,466,991	19,062,142
	C. Deferred Tax Assets/Liabilities			292,638	1,472,508	(540,132)	658,984	(362,733)
	Total Expenses (B)	11,726,587	9,906,264	13,578,692	21,706,637	17,776,149	22,313,119	32,394,276
	Net profit/(loss) A = (B-C)	10,464,170	7,954,522	16,975,966	18,867,200	22,543,505	35,551,280	45,800,109
13	Transfer to Insurance fund	5,232,085	3,977,261	8,341,664	9,433,600	11,271,752	17,116,656	22,900,054
14	Transfer to General Reserve		12,659,337					
15	Expenses pertains to Prevoius year				1,616,692	1,292,275	7,514	
16	Profit/ Loss transferred from previous year	1,830,902	(18,498,701)	3,092,541	242,772	6,587,172	1,001,519	18,769,645
	Amount available for Appropriation	7,062,987	(1,862,103)	11,726,843	8,059,680	16,566,650	19,428,629	41,669,700
	(a) Deferred tax reserve		729,997	292,638	1,472,508	(540,132)	(658,984)	(362,733)
	(b) Capital reserve							
	(c) Special reserve		532,156	3,031,433				
	(d) Other reserve	5,082,423						
	(e) Proposed dividend							
	(f) Bonus Share			8,160,000		15,300,000		35,307,300
	(g) Cash dividend					805,263		1,858,279
	(h) Catastrophy reserve							4,166,970
	Profit transferred to Balance sheet	1,980,564	(3,124,256)	242,772	6,587,172	1,001,519	20,087,613	699,884

Everest Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	43,043,537	54,262,673	55,752,407	55,497,211	50,475,998		
2	Income From Investment Loan and Others	4,908,761	7,526,287	11,816,205	18,493,851	22,774,268		
3	Written Back Provision		1,429,993	3,819,523	2,853,740	6,845,022		
4	Other Income							
	Total Income (A)	47,952,298	63,218,953	71,388,135	76,844,802	80,095,288		
	Expenses							
5	Management expenses	3,780,601	4,418,865	5,594,139	6,645,872	7,107,512		
6	Written off expenses							
7	Share related expenses							
8	Other expenses							
9	Provision for loss	22,027,972		3,600,136	16,541,171	1,018,784		
10	Provision for Employees housing							
11	Provision for Employees Bonus	2,013,066	5,345,462	5,653,987	4,877,978	6,542,636		
	Adjusted Income tax A= (B-C)	13,632,830	16,846,702	15,470,731	14,018,199	27,116,257		
12	B. Income Tax	13,632,830	16,096,982	16,361,426	18,542,241	22,535,240		
	C. Deferred Tax Assets/Liabilities		(749,720)	890,695	4,524,042	(4,581,017)		
	Total Expenses (B)	41,454,469	26,611,029	30,318,993	42,083,220	41,785,189		
	Net profit/(loss) A = (B-C)	6,497,829	36,607,924	41,069,142	34,761,582	38,310,099		
13	Transfer to Insurance fund	3,248,914	18,303,962	20,089,223	7,231,274			
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year	486,899	745,692	660,326				
16	Profit/ Loss transferred from previous year	203,006	10,059,410	1,023,011	201,909	23,208,176		
	Amount available for Appropriation	2,965,022	27,617,680	21,342,604	27,732,217	61,518,275		
	(a) Deffered tax reserve		6,344,669	890,695	4,524,041	(4,581,017)		
	(b) Capital reserve							
	(c) Special reserve	27,280,003						
	(d) Other reserve							
	(e) Proposed dividend							
	(f) Bonus Share							
	(g) Cash dividend		20,250,000	20,250,000				
	(h) Catastrophy reserve							
	Profit transferred to Balance sheet	(24,314,981)	1,023,011	201,909	23,208,176	66,099,292		-

Unaudited data FY 2011/12 & Data are not available FY 2012/13 to 2013/14 of EICL

Neco Insurance Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	13,039,241	13,477,911	24,612,824	28,612,422	40,340,649	46,059,745	51,763,389
2	Income From Investment Loan and Others	3,621,651	4,382,875	9,352,674	13,430,789	13,759,169	16,366,663	15,847,922
3	Written Back Provision			980,779	588,108	3,221,745	2,712,564	932,927
4	Other Income							
	Total Income (A)	16,660,892	17,860,786	34,946,277	42,631,319	57,321,563	65,138,972	68,544,238
	Expenses							
5	Management expenses	3,077,006	3,354,158	3,925,090	4,813,366	6,074,861	6,345,951	6,512,036
6	Written off expenses	259,110	296,104	326,544	296,104	1,265,579	351,767	247,702
7	Share related expenses					147,550	42,893	95,000
8	Other expenses	132,076	1,052,700	526,045	1,289,390	32,800	64,864	660,118
9	Provision for loss	6,771,861	919,712	788,108	9,158,089	2,010,094	94,802	1,131,935
10	Provision for Employees housing							
11	Provision for Employees Bonus	583,713	1,112,556	2,670,954	2,461,306	4,344,607	5,294,427	5,445,222
	Adjusted Income tax A= (B-C)	4,203,045	3,171,034	8,117,678	7,418,037	13,141,951	15,965,411	17,753,919
12	B. Income Tax	4,203,045	3,171,034	8,381,644	10,176,161	13,461,228	15,768,115	17,533,982
	C. Deferred Tax Assets/Liabilities			263,966	2,758,124	319,277	(197,296)	(219,937)
	Total Expenses (B)	15,026,811	9,906,264	16,354,419	25,436,292	27,017,442	28,160,115	31,845,932
	Net profit/(loss) A = (B-C)	1,634,081	7,954,522	18,591,858	17,195,027	30,304,121	36,978,857	36,698,306
13	Transfer to Insurance fund	817,041	3,977,261	9,163,946	7,218,452	14,992,422	18,588,077	18,459,121
14	Transfer to General Reserve		12,659,337					
15	Expenses pertains to Prevoius year	1,006,488		532,156	1,906,845			
16	Profit/ Loss transferred from previous year	(5,649,916)	(18,498,701)	(3,124,256)	782,372	15,031	326,795	18,914,871
	Amount available for Appropriation	(5,839,364)	(1,862,103)	6,835,812	8,852,102	15,326,730	18,717,575	37,154,056
	(a) Deferred tax reserve		729,997	263,966	2,758,124	319,277	(197,296)	(219,937)
	(b) Capital reserve							
	(c) Special reserve	12,659,337	532,156					
	(d) Other reserve							
	(e) Proposed dividend							
	(f) Bonus Share			5,500,000	5,775,000	13,946,625		31,777,082
	(g) Cash dividend			289,474	303,947	734,033		1,672,478
	(h) Catastrophy reserve							3,715,406
	Profit transferred to Balance sheet	(18,498,701)	(3,124,256)	782,372	15,031	326,795	18,914,871	209,027

Sagarmatha Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	22,652,568	64,110,753	79,217,064	136,011,498	190,724,863	257,339,172	289,140,145
2	Income From Investment Loan and Others	7,672,467	7,745,937	13,771,208	21,805,323	28,656,386	33,566,976	38,466,529
3	Written Back Provision					4,400,307	1,493,479	4,576,983
4	Other Income							
	Total Income (A)	30,325,035	71,856,690	92,988,272	157,816,821	223,781,556	292,399,627	332,183,657
	Expenses							
5	Management expenses	3,463,051	3,878,453	4,299,777	6,034,085	6,407,222	6,837,308	11,231,431
6	Written off expenses	1,269,880	50,399				-	
7	Share related expenses			80,000	113,000	104,114	276,680	437,924
8	Other expenses						49,134	2,113,606
9	Provision for loss			630,773	7,113,833	1,968,620	1,475,843	
10	Provision for Employees housing						-	
11	Provision for Employees Bonus	2,326,555	6,175,258	7,997,974	13,141,445	19,572,873	25,796,424	28,945,518
	Adjusted Income tax A= (B-C)	7,860,077	15,689,856	23,977,736	40,576,998	58,310,179	78,929,913	86,270,489
12	B. Income Tax	7,860,077	19,076,856	24,017,991	41,803,512	58,713,896	79,162,556	89,861,524
	C. Deferred Tax Assets/Liabilities		3,387,000	40,255	1,226,514	403,717	232,643	3,591,036
	Total Expenses (B)	14,919,563	25,793,966	36,986,260	66,979,361	86,363,008	113,365,301	128,998,968
	Net profit/(loss) A = (B-C)	15,405,472	46,062,724	56,002,012	90,837,460	137,418,548	179,034,326	203,184,689
13	Transfer to Insurance fund	7,702,736	21,337,862	27,980,878	22,637,077		89,400,842	91,478,228
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year			691,866				
16	Profit/ Loss transferred from previous year	6,905,700	314,156	3,543,860	1,277,031	68,250,899	37,851,492	18,467,028
	Amount available for Appropriation	14,608,436	25,039,018	30,873,128	69,477,414	205,669,447	127,484,977	130,173,489
	(a) Deferred tax reserve			40,255	1,226,513	403,717	232,643	3,591,036
	(b) Capital reserve						-	
	(c) Special reserve						-	
	(d) Other reserve						-	
	(e) Proposed dividend						-	
	(f) Bonus Share		10,210,200	16,846,830		129,159,030	51,673,020	46,505,715
	(g) Cash dividend	14,294,280	11,284,958	12,709,012		38,255,208	57,112,285	22,784,842
	(h) Catastrophy reserve						-	12,658,245
	Profit transferred to Balance sheet	314,156	3,543,860	1,277,031	68,250,901	37,851,492	18,467,028	44,633,652

Prabhu Insurance Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	21,379,182	23,113,213	37,712,944	41,843,713	60,450,992	104,925,148	84,026,980
2	Income From Investment Loan and Others	9,413,979	3,901,914	8,340,877	18,200,071	20,090,017	15,844,670	16,371,496
3	Written Back Provision	373,262		2,000,000		8,062,729	449,064	1,500,000
4	Other Income						-	
	Total Income (A)	31,166,423	27,015,127	48,053,821	60,043,784	88,603,738	121,218,882	101,898,476
	Expenses							
5	Management expenses	3,777,519	4,079,932	5,598,289	6,593,084	7,552,528	8,035,406	7,882,150
6	Written off expenses	17,501,405		540,527			-	
7	Share related expenses			588,484		45,370	439,105	631,143
8	Other expenses			265,712		32,380	-	
9	Provision for loss	3,364,155	55,941		12,780,614		167,918	2,056,394
10	Provision for Employees housing						-	
11	Provision for Employees Bonus	652,334	2,079,932	3,732,800	3,697,281	7,361,224	10,234,223	8,302,617
	Adjusted Income tax A= (B-C)	2,111,258	7,091,464	14,777,311	7,860,835	21,394,329	31,245,849	24,526,034
12	B. Income Tax	2,111,258	7,633,133	14,805,768	11,091,842	23,989,032	30,052,328	26,384,719
	C. Deferred Tax Assets/Liabilities		541,669	28,457	3,231,007	2,594,703	(1,193,521)	1,858,685
	Total Expenses (B)	27,406,671	13,307,269	25,503,123	30,931,814	36,385,831	50,122,501	43,398,338
	Net profit/(loss) A = (B-C)	3,759,752	13,707,858	22,550,698	29,111,970	52,217,907	71,096,381	58,500,138
13	Transfer to Insurance fund	1,879,876	6,853,929	11,275,349	14,555,985	26,108,954	35,548,191	29,250,069
14	Transfer to General Reserve						-	
15	Expenses pertains to Prevoius year	(5,815,391)		(7,810,487)	16,090	5,815,391	11,339,383	1,692,548
16	Profit/ Loss transferred from previous year	5,411,726	12,919,005	1,102,031	905,287	597,156	153,288	642,271
	Amount available for Appropriation	13,106,993	19,772,934	20,187,867	15,445,182	20,890,718	24,362,095	28,199,792
	(a) Deferred tax reserve			3,638,729	3,231,007	2,594,703	(1,193,521)	1,858,685
	(b) Capital reserve						-	
	(c) Special reserve						-	
	(d) Other reserve						-	
	(e) Proposed dividend						-	
	(f) Bonus Share		17,985,510		10,161,421	15,531,832	20,290,600	21,914,544
	(g) Cash dividend			14,516,315		2,610,895	1,067,926	1,153,397
	(h) Catastrophy reserve	187,988	685,393	1,127,535	1,455,599		3,554,819	2,925,007
	Profit transferred to Balance sheet	12,919,005	1,102,031	905,288	597,155	153,288	642,271	348,159

NB Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	(782,326)	3,901,684	5,601,917	8,101,312	(63,878,174)	16,855,798	23,750,210
2	Income From Investment Loan and Others	8,377,608	5,933,535	5,143,560	4,123,541	3,091,030	1,808,860	1,654,686
3	Written Back Provision	4,158,362	13,844,855	4,701,565		3,915,756	365,000	6,244,938
4	Other Income							
	Total Income (A)	11,753,644	23,680,074	15,447,042	12,224,853	(56,871,388)	19,029,658	31,649,834
	Expenses							
5	Management expenses	1,956,144	3,275,216	3,633,250	4,943,701	5,007,382	4,375,921	22,186,189
6	Written off expenses					11,622,886	493,979	9,778,540
7	Share related expenses			120,000	240,000	364,892	70,000	140,238
8	Other expenses	4,500	2,677,037					
9	Provision for loss	352,323	4,701,565	634,351	33,644,947		35,300,000	3,985,832
10	Provision for Employees housing							
11	Provision for Employees Bonus	858,243	1,184,205	1,005,404				
	Adjusted Income tax A= (B-C)	1,505,982	1,612,739	(8,151,420)	(5,292,543)	(18,391,962)	(5,793,547)	1,268,109
12	B. Income Tax	1,505,982	1,612,739					
	C. Deferred Tax Assets/Liabilities			8,151,420	5,292,543	18,391,962	5,793,547	(1,268,109)
	Total Expenses (B)	4,677,192	13,450,762	(2,758,415)	33,536,105	(1,396,802)	34,446,353	37,358,908
	Net profit/(loss) A = (B-C)	7,076,452	10,229,312	18,205,457	(21,311,252)	(55,474,586)	(15,416,695)	(5,709,074)
13	Transfer to Insurance fund	3,538,226	5,114,655	9,102,728				
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year	2,338,407		185,000	462,633			
16	Profit/ Loss transferred from previous year	(85,265,306)	(84,065,488)	(78,950,833)	(78,184,524)	(104,325,686)	(178,192,233)	(199,402,475)
	Amount available for Appropriation	(84,065,487)	(78,950,833)	(70,033,105)	(99,033,143)	(159,800,272)	(193,608,928)	(205,111,549)
	(a) Defferred tax reserve			8,151,420	5,292,543	18,391,962	5,793,547	
	(b) Capital reserve							
	(c) Special reserve							
	(d) Other reserve							
	(e) Proposed dividend							
	(f) Bonus Share							
	(g) Cash dividend							
	(h) Catastrophy reserve							
	Profit transferred to Balance sheet	(84,065,487)	(78,950,833)	(78,184,525)	(104,325,686)	(178,192,234)	(199,402,475)	(205,111,549)

Prudential Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	6,203,259	12,396,721	18,161,202	30,747,200	42,367,768	50,274,977	87,189,753
2	Income From Investment Loan and Others	7,257,495	7,361,752	10,158,996	13,442,260	15,848,922	16,772,475	18,031,758
3	Written Back Provision		565,164			750,267	2,475,507	
4	Other Income						-	
	Total Income (A)	13,460,754	20,323,637	28,320,198	44,189,460	58,966,957	69,522,959	105,221,511
	Expenses							
5	Management expenses	1,888,266	2,242,103	2,669,092	2,835,659	3,307,107	3,814,501	6,254,532
6	Written off expenses	372,412	209,569	1,108,777	346,538		-	
7	Share related expenses						-	729,153
8	Other expenses	55,803				296,609	131,878	512,100
9	Provision for loss	565,164	1,123,442	3,305,092	2,806,272	1,547,514	-	1,508,547
10	Provision for Employees housing						-	
11	Provision for Employees Bonus	961,737	1,522,593	1,930,658	3,472,817	4,892,339	5,961,507	8,747,016
	Adjusted Income tax A= (B-C)	3,287,518	4,429,758	5,753,054	10,452,671	16,198,352	17,686,094	26,877,122
12	B. Income Tax	3,287,518		7,305,602	11,381,986	15,088,560	17,720,735	27,047,906
	C. Deferred Tax Assets/Liabilities			1,552,548	929,315	(1,109,792)	34,641	170,784
	Total Expenses (B)	7,130,900	9,527,465	14,766,673	19,913,957	26,241,921	27,593,980	44,628,470
	Net profit/(loss) A = (B-C)	6,329,854	10,796,172	13,553,525	24,275,503	32,725,036	41,928,979	60,593,041
13	Transfer to Insurance fund	3,164,927	5,398,086	5,577,297	11,673,094	16,917,414	20,947,169	30,211,129
14	Transfer to General Reserve						-	
15	Expenses pertains to Prevoius year	4,215,645					-	
16	Profit/ Loss transferred from previous year	992,319	(58,398)	339,688	916,985	12,090,079	2,191,704	1,586,241
	Amount available for Appropriation	(58,399)	5,339,688	8,315,916	13,519,394	27,897,701	23,173,514	31,968,153
	(a) Deffered tax reserve			2,398,931	929,315	(1,109,792)	34,641	170,784
	(b) Capital reserve						-	
	(c) Special reserve						-	
	(d) Other reserve						-	
	(e) Proposed dividend						-	
	(f) Bonus Share					25,000,000	20,000,000	
	(g) Cash dividend		5,000,000	5,000,000		1,315,789	1,052,632	
	(h) Catastrophy reserve				500,000	500,000	500,000	3,196,815
	Profit transferred to Balance sheet	(58,399)	339,688	916,985	12,090,079	2,191,704	1,586,241	28,600,554

Shikhar Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	26,458,177	41,333,432	59,679,397	87,081,567	89,527,343	133,437,234	198,390,414
2	Income From Investment Loan and Others	4,258,083	5,227,634	7,031,909	10,345,043	19,723,665	16,975,336	21,924,279
3	Written Back Provision				782,659		223,793	148,051
4	Other Income							
	Total Income (A)	30,716,260	46,561,066	66,711,306	98,209,269	109,251,008	150,636,363	220,462,744
	Expenses							
5	Management expenses	4,276,181	4,681,617	6,159,524	7,075,988	9,779,537	10,526,163	12,275,523
6	Written off expenses	1,154,388	1,307,473	3,032,480	170,147	278,517	556,414	550,462
7	Share related expenses						400,000	352,795
8	Other expenses	340,212	314,620			10,000		
9	Provision for loss	3,834,016		782,659	840,247	3,689,966	7,890,316	979,107
10	Provision for Employees housing							
11	Provision for Employees Bonus	1,919,224	3,659,760	5,157,877	8,192,990	8,681,181	11,933,043	18,754,987
	Adjusted Income tax A= (B-C)	6,500,683	11,096,291	18,642,815	25,695,132	29,296,268	36,883,829	56,422,739
12	B. Income Tax	7,947,642	12,851,328	17,983,318	26,200,374	27,844,139	39,781,351	57,764,257
	C. Deferred Tax Assets/Liabilities	1,446,959	1,755,037	(659,497)	505,242	(1,452,129)	2,897,522	1,341,518
	Total Expenses (B)	18,024,704	21,059,761	33,775,355	41,974,504	51,735,469	68,189,765	89,335,613
	Net profit/(loss) A = (B-C)	12,691,556	25,501,305	32,935,951	56,234,765	57,515,539	82,446,598	131,127,131
13	Transfer to Insurance fund	6,345,778	11,873,134	16,797,724	27,864,762	29,483,834	39,774,538	64,892,806
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year			347,134	465,361	131,204	185,280	223,970
16	Profit/ Loss transferred from previous year	165,282	(24,365,284)	785,714	725,325	28,124,725	4,845,776	7,320,929
	Amount available for Appropriation	6,511,060	(10,737,113)	16,576,807	28,629,967	56,025,226	47,332,556	73,331,284
	(a) Deferred tax reserve		2,478,517	63,982	505,242	(1,452,129)	2,897,522	1,341,518
	(b) Capital reserve							
	(c) Special reserve							
	(d) Other reserve	30,876,344	(30,876,284)					
	(e) Proposed dividend							
	(f) Bonus Share					50,000,000	35,000,000	59,554,400
	(g) Cash dividend		16,875,000	15,787,500		2,631,579	1,842,105	3,134,442
	(h) Catastrophy reserve							7,333,128
	Profit transferred to Balance sheet	(24,365,284)	785,654	725,325	28,124,725	4,845,776	7,592,929	1,967,796

Lumbini General Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	20,395,906	21,058,259	34,657,117	11,751,264	42,364,390	58,117,244	106,775,466
2	Income From Investment Loan and Others	6,027,228	6,094,473	6,333,185	11,156,478	13,375,546	11,483,617	15,308,662
3	Written Back Provision					992,370	178,680	836,710
4	Other Income							
	Total Income (A)	26,423,134	27,152,732	40,990,302	22,907,742	56,732,306	69,779,541	122,920,838
	Expenses							
5	Management expenses	2,912,238	3,108,087	3,547,802	4,031,885	4,598,369	6,658,879	7,238,224
6	Written off expenses	5,440,605				102,376	565,262	463,384
7	Share related expenses					48,235	526,025	480,030
8	Other expenses					20,000	144,000	
9	Provision for loss				1,872,210	548,000	299,567	132,287
10	Provision for Employees housing							
11	Provision for Employees Bonus	1,642,754	2,185,877	3,403,864	1,893,753	4,773,802	5,918,091	10,418,810
	Adjusted Income tax A= (B-C)	5,816,457	6,815,016	10,460,201	5,403,865	13,928,459	17,438,343	31,731,195
12	B. Income Tax	5,816,457	6,815,016	10,367,643	5,681,259	14,321,405	17,754,272	31,627,488
	C. Deferred Tax Assets/Liabilities			(92,558)	277,394	392,947	315,929	(103,707)
	Total Expenses (B)	15,812,054	12,108,980	17,411,867	13,201,713	24,019,241	31,550,167	50,463,930
	Net profit/(loss) A = (B-C)	10,611,080	15,043,752	23,578,435	9,706,029	32,713,066	38,229,374	72,456,908
13	Transfer to Insurance fund	5,305,540	7,521,876	11,835,497	4,714,317	16,160,059	18,956,723	36,280,308
14	Transfer to General Reserve							
15	Expenses pertains to Prevoius year		1,159,861			2,485,295		
16	Profit/ Loss transferred from previous year	1,957,309	683,902	795,917	(19,005,159)	265,336	483,162	3,291,569
	Amount available for Appropriation	7,262,849	7,045,917	12,538,855	(14,013,447)	14,333,047	19,755,813	39,468,169
	(a) Deferred tax reserve			540,468	277,394	392,947	315,929	
	(b) Capital reserve							
	(c) Special reserve			31,003,546	(31,003,546)			
	(d) Other reserve							
	(e) Proposed dividend							
	(f) Bonus Share				16,447,368	13,456,938	15,340,900	26,534,090
	(g) Cash dividend	6,578,948	6,250,000				807,416	1,396,531
	(h) Catastrophy reserve							3,946,817
	Profit transferred to Balance sheet	683,901	795,917	(19,005,159)	265,337	483,162	3,291,568	7,590,731

NLG Insurance Company Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	8,250,886	20,861,033	56,903,532	65,245,944	212,196,730	217,558,568	241,592,211
2	Income From Investment Loan and Others	6,862,590	9,424,255	5,586,286	12,117,485	14,764,373	32,746,798	46,274,998
3	Written Back Provision				785,259	1,100,000	10,226,219	1,887,376
4	Other Income							
	Total Income (A)	15,113,476	30,285,288	62,489,818	78,148,688	228,061,103	260,531,585	289,754,585
	Expenses							
5	Management expenses	4,402,531	5,755,400	8,422,481	8,481,977	9,566,653	9,946,672	11,553,020
6	Written off expenses		699,074			-	6,628,373	89,880
7	Share related expenses				601,100	213,069	3,352,407	807,109
8	Other expenses					-	-	
9	Provision for loss			7,251,261	1,241,994	9,340,273	161,385	5,233,992
10	Provision for Employees housing					-	-	
11	Provision for Employees Bonus	973,722	2,166,438	4,256,007	6,165,783	18,994,646	21,617,787	24,576,781
	Adjusted Income tax A= (B-C)	(658,270)	761,517	20,067,910	19,556,102	62,656,551	66,672,487	74,659,352
12	B. Income Tax		1,947,512	16,962,251	19,721,119	64,207,326	65,297,113	73,998,896
	C. Deferred Tax Assets/Liabilities	658,270	1,185,995	(3,105,659)	165,017	1,550,775	(1,375,374)	(660,456)
	Total Expenses (B)	4,717,983	9,382,429	39,997,659	36,046,956	100,771,192	108,379,111	116,920,134
	Net profit/(loss) A = (B-C)	10,395,493	20,902,859	22,492,159	42,101,732	127,289,911	152,152,474	172,834,451
13	Transfer to Insurance fund	5,197,746	9,858,432	12,798,909	20,968,358	62,869,568	76,763,924	86,747,454
14	Transfer to General Reserve						-	
15	Expenses pertains to Prevoius year		153,068	3,393,815	17,976,950	4,098,872	-	
16	Profit/ Loss transferred from previous year	(25,099,402)	(19,901,656)	(10,196,292)	(791,198)	1,700,209	11,944,213	31,366,036
	Amount available for Appropriation	(19,901,655)	(9,010,297)	(3,896,857)	2,365,226	62,021,680	87,332,763	117,453,033
	(a) Deferred tax reserve		1,185,995	(3,105,659)	165,017	2,209,046	(1,375,374)	(660,456)
	(b) Capital reserve						-	
	(c) Special reserve						-	
	(d) Other reserve						-	
	(e) Proposed dividend						-	
	(f) Bonus Share						27,000,000	44,550,000
	(g) Cash dividend						29,842,101	17,976,316
	(h) Catastrophy reserve				500,000	500,000	500,000	10,245,303
	Profit transferred to Balance sheet	(19,901,655)	(10,196,292)	(791,198)	1,700,209	59,312,634	31,366,036	45,341,870

Siddhartha Insurance Limited
Profit & Loss Account

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	7,105,130	10,450,652	22,658,928	45,276,215	62,142,968	90,283,346	155,898,541
2	Income From Investment Loan and Others	3,388,954	4,348,511	6,025,711	8,435,361	9,310,648	9,983,304	13,876,678
3	Written Back Provision					1,149,809	837,891	28,160,096
4	Other Income	49,066	62,398	66,633	196,476	6,957	1,689,308	317,925
	Total Income (A)	10,543,150	14,861,561	28,751,272	53,908,052	72,610,382	102,793,849	198,253,240
	Expenses							
5	Management expenses	1,601,360	2,042,768	2,556,519	3,706,622	4,895,904	6,173,734	7,628,303
6	Written off expenses	821,829	1,258,449			-		
7	Share related expenses			1,349,246		-	545,100	985,290
8	Other expenses	32,320			1,046,330	642,292	324,854	348,858
9	Provision for loss		486,183	1,224,005	2,479,346	-	27,017,422	
10	Provision for Employees housing					-		
11	Provision for Employees Bonus	735,241	1,006,741	2,147,409	4,243,251	6,097,472	6,248,431	17,208,253
	Adjusted Income tax A= (B-C)	2,439,566	3,516,944	6,188,897	13,972,559	20,876,538	19,703,081	51,566,618
12	B. Income Tax	2,439,566	3,863,602	7,900,623	14,521,543	21,521,878	28,557,856	42,799,946
	C. Deferred Tax Assets/Liabilities		346,658	1,711,726	548,984	645,340	8,854,775	(8,766,672)
	Total Expenses (B)	5,630,316	8,311,085	13,466,076	25,448,108	32,512,206	60,012,622	77,737,322
	Net profit/(loss) A = (B-C)	4,912,834	6,550,476	15,285,196	28,459,944	40,098,176	42,781,227	120,515,918
13	Transfer to Insurance fund	2,456,417	3,275,237	6,816,373	13,955,480	19,726,418	16,963,226	64,641,295
14	Transfer to General Reserve					-		
15	Expenses pertains to Prevoius year					-		
16	Profit/ Loss transferred from previous year	775,012	3,231,429	1,243,509	691,461	14,646,941	689,148	41,709,937
	Amount available for Appropriation	3,231,429	6,506,668	9,712,332	15,195,925	35,018,699	26,507,149	97,584,560
	(a) Deffered tax reserve			1,652,449	548,984	645,340	8,854,775	(8,766,672)
	(b) Capital reserve					-		
	(c) Special reserve					-		
	(d) Other reserve					-		
	(e) Proposed dividend							
	(f) Bonus Share					32,000,000		25,080,000
	(g) Cash dividend		5,263,159	7,368,422		1,684,211		14,520,000
	(h) Catastrophy reserve					-		7,352,700
	Profit transferred to Balance sheet	3,231,429	1,243,509	691,461	14,646,941	689,148	17,652,374	59,398,532

**Consolidated Figures of Non-life Insurers
Profit & Loss Account**

S.N.	Particular	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Income							
1	Transferred from Revenue A/c	423,092,109	513,889,921	659,310,111	899,095,227	1,094,818,179	1,177,867,976	1,809,882,328
2	Income From Investment Loan and Others	91,180,222	139,703,548	160,210,116	240,631,703	292,955,386	296,065,804	320,357,052
3	Written Back Provision	10,407,502	16,636,200	19,632,541	13,396,777	36,714,511	25,916,745	54,876,328
4	Other Income	49,066	62,398	66,633	32,205,829	6,957	1,689,308	317,925
	Total Income (A)	524,728,899	670,292,067	839,219,401	1,185,329,536	1,424,495,033	1,501,539,833	2,185,433,633
	Expenses							
5	Management expenses	51,495,854	65,286,364	72,872,456	86,273,588	100,790,137	100,520,517	136,750,982
6	Written off expenses	26,938,741	4,234,493	6,632,663	6,451,440	14,463,795	11,591,630	13,923,439
7	Share related expenses	-	-	2,578,372	1,018,031	973,230	6,057,337	7,594,022
8	Other expenses	2,543,079	5,097,057	791,757	2,345,720	1,829,429	795,930	3,897,389
9	Provision for loss	50,857,438	18,861,676	25,356,669	189,370,624	121,340,641	86,156,389	26,145,710
10	Provision for Employees housing	10,636,855	-	-	-	-	-	-
11	Provision for Employees Bonus	25,301,915	52,116,665	66,453,407	81,375,459	119,566,185	132,803,508	181,803,368
	Adjusted Income tax A= (B-C)	129,496,060	120,678,157	194,539,941	246,065,426	418,474,783	397,401,977	513,750,795
12	B. Income Tax	131,601,289	130,218,346	204,636,199	295,511,886	423,200,015	422,074,935	514,764,776
	C. Deferred Tax Assets/Liabilities	2,105,229	9,540,189	10,096,258	49,446,460	4,725,232	24,672,958	1,013,981
	Total Expenses (B)	297,269,942	266,274,412	369,225,265	612,900,288	777,438,199	735,327,287	883,865,703
	Net profit/(loss) A = (B-C)	227,458,957	404,017,655	469,994,136	572,429,248	647,056,834	766,212,546	1,301,567,930
13	Transfer to Insurance fund	113,729,477	181,119,019	210,998,040	232,978,488	304,778,651	453,409,494	646,190,548
14	Transfer to General Reserve	-	25,318,674	-	-	-	-	-
15	Expenses pertains to Prevoius year	37,389,099	23,002,418	391,088	25,081,707	14,984,797	19,674,030	5,145,210
16	Profit/ Loss transferred from previous year	(89,859,995)	(133,182,482)	16,006,888	64,169,960	285,055,493	182,647,654	241,314,832
	Amount available for Appropriation	(13,519,617)	50,252,793	226,613,840	272,066,741	574,849,346	616,383,118	882,360,170
	(a) Deferred tax reserve	-	11,469,175	31,116,179	49,528,358	5,383,503	23,354,990	2,385,797
	(b) Capital reserve	-	-	-	-	-	-	-
	(c) Special reserve	41,089,997	(86,345)	34,034,979	(31,003,546)	-	-	-
	(d) Other reserve	44,366,848	(39,284,365)	200,000	-	-	-	-
	(e) Proposed dividend	-	-	-	-	-	-	-
	(f) Bonus Share	-	28,195,710	30,506,830	39,949,861	316,358,945	169,304,520	332,465,419
	(g) Cash dividend	24,189,017	75,003,117	113,520,723	303,947	49,193,005	91,724,465	73,870,878
	(h) Catastrophy reserve	1,187,988	1,685,393	2,127,535	3,455,599	1,000,000	4,554,819	105,506,023
	Profit transferred to Balance sheet	(98,976,462)	61,427,793	161,872,031	263,120,426	258,490,402	327,444,323	368,132,052

Note : Data are not available of RBS

Unaudited data FY 2011/12 & Data are not available FY 2012/13 to 2013/14 of EICL