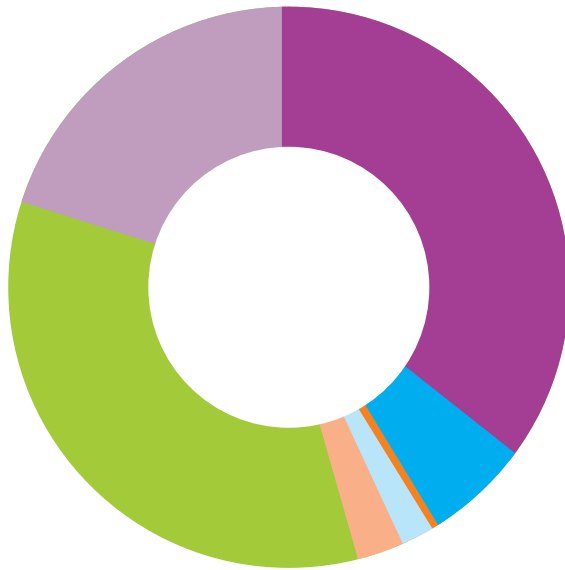


CATEGORIES OF SHAREHOLDERS AND FINANCIAL HIGHLIGHTS



- Directors
- Chief Executive Officer
- Executives / Executive's spouse
- Associated companies, undertakings & related parties
- Banks, DFIs and NBFIs
- Public sector companies and corporations
- Insurance companies
- Modaraba and Mutual Funds
- General Public
- Others

CATEGORIES OF SHAREHOLDERS

	Number of Shares	Stake (%)
Directors	70,120	0.057
Chief Executive Officer	3,025	0.002
Executives / Executives' spouse	81,822	0.066
Associated companies, undertakings & related parties	44,109,392	35.657
Banks, DFIs and NBFIs	6,680,212	5.400
Public sector companies and corporations	98,583	0.080
Insurance companies	2,496,415	2.018
Modaraba and Mutual Funds	3,592,479	2.904
General Public	41,536,379	33.577
Others	25,036,116	20.239
	<u>123,704,543</u>	<u>100.000</u>

FINANCIAL RESULTS

	2010 (Rupees in Million)	2009	Change (%)
Total Assets	27,887	21,612	29.03
Equity	11,035	10,781	2.36
Gross Premium Underwritten	11,564	10,321	12.04
Underwriting Result	281	679	(58.62)
Investment Income	779	2,479	(68.58)
Profit After Tax	519	2,434	(78.68)

OPERATING PERFORMANCE

Underwriting Result to Net Premium	4%	10%
Profit After Tax / Net Premium	8%	36%
Investment Income to Net Premium	11%	36%
Total Expenses / Net Premium	28%	28%
Combined Ratio	96%	90%