SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Statement of Financial Position

As At 17th OCT, 2026 (Ashwin 31, 2083)

(For the Year Ended Ashwin 31, 2083) **Fig in NPR**

Particulars	Notes	Current Year	Previous Year
Assets			
Goodwill & Intangible Assets	4	66,661,063	66,721,590
Property and Equipment	5	243,656,655	280,213,733
Investment Properties	6	-	-
Deferred Tax Assets	7	199,040,063	292,646,404
Investment in Subsidiaries	8	-	-
Investment in Associates	9	-	-
Investments	10	52,508,845,751	52,796,149,634
Loans	11	5,551,371,628	5,349,548,405
Reinsurance Assets	12	61,779,765	61,779,765
Current Tax Assets	21	1,096,498,554	1,096,732,652
Insurance Receivables	13	26,191,495	41,924,796
Other Assets	14	118,609,914	108,706,516
Other Financial Assets	15	535,449,432	502,443,704
Cash and Cash Equivalent	16	2,019,665,023	351,943,186
Total Assets		**62,427,769,341**	**60,948,810,386**
Equity & Liabilities			
Equity			
Share Capital	17 (a)	5,011,947,797	5,011,947,797
Share Application Money Pending Allotment	17 (b)	-	-
Share Premium	17 (c)	-	-
Catastrophe Reserves	17 (d)	498,531,944	492,637,959
Retained Earnings	17 (e)	1,110,656,433	1,028,694,415
Other Equity	17 (f)	107,534,712	67,830,274
Total Equity		**6,728,670,886**	**6,601,110,446**
Liabilities			
Provisions	18	44,671,336	78,456,021
Gross Insurance Contract Liabilities	19	54,405,030,224	50,993,344,986
Deferred Tax Liabilities	7	-	-
Insurance Payable	20	68,144,016	54,670,278
Current Tax Liabilities	21	-	-
Borrowings	22	-	1,440,000,000
Other Liabilities	23	826,245,449	1,065,159,316
Other Financial Liabilities	24	355,007,431	716,069,339
Total Liabilities		**55,699,098,455**	**54,347,699,940**
Total Equity and Liabilities		**62,427,769,341**	**60,948,810,386**

The accompanying notes form an Integral Part of Financial Statements.

As per our report of even date attached

Ashish Gyawali	Prakash Bikram Khatri	Keshab Prasad Bhattarai	Hemanta Nahata
Head of Finance	Chief Executive Officer	Chairman	Director

Priya Tayal	Aakash Golchha	Chudamani Devkota	CA. Sachet Lal Shrestha
Director	Director	Director	Partner
			P.L. Shrestha & Co
			Chartered Accountants

Namita Sharma
Director

Date :
Kathmandu, Nepal

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Statement of Profit or Loss

As At 17th OCT, 2026 (Ashwin 31, 2083)

(For the Year Ended Ashwin 31, 2083)

Fig. in NPR

Particulars	Notes	Current Year	Previous Year
Income:			
Gross Earned Premiums	25	3,555,681,403	13,165,056,580
Premiums Ceded	26	33,751,800	239,017,012
Net Earned Premiums		**3,521,929,604**	**12,926,039,569**
Commission Income	27	-	-
Other Direct Income	28	18,029,048	86,694,336
Interest Income on Loan to Policyholders	11	146,482,783	489,174,190
Income from Investments and Loans	29	943,636,477	3,579,206,161
Net Gain/(Loss) on Fair Value Changes	30	-	-
Net Realised Gains/(Losses)	31	-	-
Other Income	32	316,376	12,905,918
Total Income		**4,630,394,288**	**17,094,020,174**
Expenses:			
Gross Benefits and Claims Paid	33	728,342,565	3,677,617,958
Claims Ceded	33	33,257,269	167,556,798
Gross Change in Contract Liabilities	34	3,240,493,719	9,601,009,018
Change in Contract Liabities Ceded to Reinsurers	34	-	(2,318,063)
Net Benefits and Claims Paid		**3,935,579,015**	**13,113,388,242**
Commission Expenses	35	288,497,300	1,138,858,942
Service Fees	36	26,414,472	96,945,297
Other Direct expenses	37	-	-
Employee Benefits Expenses	38	186,457,972	798,175,559
Depreciation and Amortization Expenses	39	7,813,089	77,651,007
Impairment Losses	40	-	10,551,555
Other Operating Expenses	41	77,503,857	821,927,468
Finance Cost	42	2,337,108	44,378,057
Total Expenses		**4,524,602,814**	**16,101,876,127**
Net Profit/(Loss) For The Year Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax		**105,791,474**	**992,144,047**
Share of Net Profit of Associates accounted using Equity Method	9	-	-
Profit Before Tax		**105,791,474**	**992,144,047**
Income Tax Expense	43	46,851,627	265,993,961
Net Profit/(Loss) For The Year		**58,939,847**	**726,150,086**
Earning Per Share	51		
Basic EPS		**4.70**	**14.49**
Diluted EPS		**4.70**	**14.49**

The accompanying notes form an Integral Part of Financial Statements.

As per our report of even date attached

Ashish Gyawali
Head of Finance

Prakash Bikram Khatri
Chief Executive Officer

Keshab Prasad Bhattarai
Chairman

Hemanta Nahata
Director

Priya Tayal
Director

Aakash Golchha
Director

Chudamani Devkota
Director

CA. Sachet Lal Shrestha
Partner
P.L. Shrestha & Co
Chartered Accountants

Namita Sharma
Director

Date :
Kathmandu, Nepal

SURYAJYOTI LIFE INSURANCE COMPANY LIMITED

Statement of Other Comprehensive Income

As At 17th OCT, 2026 (Ashwin 31, 2083)

(For the Year Ended Ashwin 31, 2083)

Fig. in NPR

Particulars	Notes	Current Year	Previous Year
Net Profit/(Loss) For the Year		**58,939,847**	**726,150,086**
Other Comprehensive Income			
a) Items that are or may be Reclassified to Profit or Loss			
Changes in Fair Value of FVOCI Debt Instruments			
Cash Flow Hedge - Effective Portion of Changes in Fair Value			
Exchange differences on translation of Foreign Operation			
Share of other comprehensive income of associates accounted for using the equity method	9	-	-
Income Tax Relating to Above Items			
Reclassified to Profit or Loss			
b) Items that will not be Reclassified to Profit or Loss			
Changes in fair value of FVOCI Equity Instruments		314,562,899	(568,377,905)
Revaluation of Property and Equipment/ Goodwill & Intangible Assets			
Remeasurement of Post-Employment Benefit Obligations		-	73,312,243
Share of other comprehensive income of associates accounted for using the equity method	9	-	-
Income Tax Relating to Above Items		(78,640,725)	123,766,415
Total Other Comprehensive Income For the Year, Net of Tax		**235,922,175**	**(371,299,246)**
Total Comprehensive Income For the Year, Net of Tax		**294,862,022**	**354,850,840**

The accompanying notes form an Integral Part of Financial Statements.

As per our report of even date attached

Ashish Gyawali	Prakash Bikram Khatri	Keshab Prasad Bhattarai	Hemanta Nahata
Head of Finance	Chief Executive Officer	Chairman	Director

Priya Tayal	Aakash Golchha	Chudamani Devkota	CA. Sachet Lal Shrestha
Director	Director	Director	Partner
			P.L. Shrestha & Co
			Chartered Accountants
Namita Sharma			Date :
Director			Kathmandu, Nepal