क्रेस्ट माइक्रो लाइफ इन्स्योरेन्स लिमिटेड

Crest Micro Life Insurance Ltd

रजिष्ट्रर कार्यालय: वीरेन्द्रनगर-६, फोन नं.०८३-५९०६२२ (सुर्खेत), ०१-५९१६७४० (ललितपुर)
पोस्ट बक्स नं. ७७३५, काठमाडौं, वेवसाइट: www.cmli.com.np इमेल : info@cmli.com.np

CONDENSED STATEMENT OF FINANCIAL POSITION
As on Quarter Ended 14th January, 2026 (Poush End 2082)

Fig in NPR.

Particulars	Unaudited	Unaudited
	This Quarter Ending	Immediate Previous Year Ending
Assets		
Goodwill & Intangible Assets	1,408,490	1,639,195
Property and Equipment	33,278,608	34,590,169
Investment Properties	-	-
Deferred Tax Assets	31,978,404	31,978,404
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investments	957,754,912	829,621,083
Loans	-	-
Reinsurance Assets	46,500,092	46,500,092
Current Tax Assets	9,256,147	5,880,723
Insurance Receivables	15,552,221	79,597,080
Other Assets	33,280,698	40,518,876
Other Financial Assets	-	1,179,843
Cash and Cash Equivalent	74,791,722	24,196,362
Total Assets	**1,203,801,294**	**1,095,701,827**
Equity & Liabilities	-	
Equity		
Share Capital	750,000,000	750,000,000
Share Application Money Pending Allotment	-	-
Share Premium	-	-
Catastrophe Reserves	5,759,470	4,584,350
Retained Earnings	45,318,082	34,859,509
Other Equity	32,336,351	32,364,839
Total Equity	**833,413,903**	**821,808,698**
Liabilities	-	
Provisions	3,046,376	3,046,376
Gross Insurance Contract Liabilities	341,543,196	237,406,815
Deferred Tax Liabilities	-	-
Insurance Payable	-	-
Current Tax Liabilities	-	-
Borrowings	-	-
Other Liabilities	13,236,073	19,084,029
Other Financial Liabilities	12,561,746	14,355,909
Total Liabilities	**370,387,391**	**273,893,128**
Total Equity and Liabilities	**1,203,801,294**	**1,095,701,827**

CONDENSED STATEMENT OF PROFIT OR LOSS
For the Quarter Ended 14th January, 2026 (Poush End 2082)

Fig in NPR

Particulars	Unaudited		Unaudited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Income:				
Gross Earned Premiums	147,161,165	274,994,230	96,456,048	143,167,527
Premiums Ceded	38,191,759	67,712,428	20,433,012	25,619,519
Net Earned Premiums	**108,969,406**	**207,281,802**	**76,023,036**	**117,548,008**
Commission Income	-	-	-	-
Other Direct Income	134,124	428,500	1,909	2,335
Interest Income on Loan to Policyholders	-	-	-	-
Income from Investments and Loans	17,844,768	31,337,057	12,374,322	25,060,594
Net Gain/(Loss) on Fair Value Changes	2,357,327	5,015,077	-	-
Net Realised Gains/(Losses)	-	14,085,423	-	-
Other Income	6	(148,374)	80,475	80,475
Total Income	**129,305,631**	**257,999,485**	**88,479,742**	**142,691,412**
Expenses:				
Gross Benefits and Claims Paid	52,561,554	88,418,963	23,706,682	33,059,482
Claims Ceded	27,603,833	46,046,712	12,540,712	17,713,581
Gross Change in Contract Liabilities	54,027,697	104,136,381	49,067,448	63,078,320
Change in Contract Liabilities Ceded to Reinsurers	-	-	-	-
Net Benefits and Claims Paid	**78,985,418**	**146,508,632**	**60,233,418**	**78,424,221**
Commission Expenses	10,297,875	18,753,193	6,761,278	11,686,484
Service Fees	544,847	1,036,409	380,115	587,740
Other Direct expenses	53,534	147,837	-	18,710
Employee Benefits Expenses	14,510,951	31,512,088	12,089,289	27,045,359
Depreciation and Amortization Expenses	2,129,610	4,259,088	1,909,836	3,869,086
Impairment Losses	-	-	-	-
Other Operating Expenses	16,475,319	43,711,910	4,036,402	16,620,530
Finance Cost	152,723	319,122	204,759	421,375
Total Expenses	**123,150,278**	**246,248,279**	**85,615,097**	**138,673,505**
Net Profit/(Loss) For the Year Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax	**6,155,353**	**11,751,206**	**2,864,645**	**4,017,907**
Share of Net Profit of Associates accounted using Equity Method	-	-	-	-
Profit Before Tax	**6,155,353**	**11,751,206**	**2,864,645**	**4,017,907**
Income Tax Expense	-		-	-
Net Profit/(Loss) For the Year	**6,155,353**	**11,751,206**	**2,864,645**	**4,017,907**
Earnings Per Share				
Basic EPS (Annualized)		3.13		1.53
Diluted EPS		3.13		1.53

CONDENSED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended 14th January, 2026 (Poush End 2082)

Fig in NPR

Particulars	Unaudited		Unaudited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Net Profit/(Loss) for the period	6,155,353	11,751,206	2,864,645	4,017,908
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	**6,155,353**	**11,751,206**	**2,864,645**	**4,017,908**

OTHER INDICATORS

Fig in NPR

Particulars	Current Year	Previous Year
	Upto This Quarter (YTD)	Upto This Quarter (YTD)
1. Total inforce Policies Count	538508	116452
2. Total number of policies issued during the Period	234120	64395
3. First Year Premium (including Single Premium)	263,987,804	142,597,531
4. Single Premium	172,496,644	66,322,112
5. Renewal Premium	11,006,426	569,996
6. Total Benefits and Claims Paid in Count	671	187
7. Outstanding Benefits and Claims in Count	-	-
8. Gross Claim Outstanding (amount)	-	-
9. Declared Bonus rate (Guaranteed Addition)	40-50	45-50
10. Interim Bonus rate (Guaranteed Addition)	40-50	45-50
11. Long Term Investments	240,618,553	465,500,000
12. Short Term Investments	717,136,360	118,000,000
13. Policyholder Loan	-	-
14. Investment in cost value	961,566,386	583,500,000
15. Life Insurance Fund	105,446,378	36,337,968
16. Unearned Premium Reserve for term Policies (Amount)	236,096,818	74,340,054
17. Solvency Margin Ratio	1.97	1.97