

# 3rd Quarter Financial Statements(Un-audited) As at September 30, 2025

Unaudited Statement of Financial Position as at 30 September 2025		Unaudited Statement of Comprehensive Income For the 3rd Quarter ended 30 September 2025				Unaudited Cash Flow Statement For 3rd Quarter ended 30 September 2025								
	30-Sep-25	31-Dec-24		01.01.2025 to 30.09.2025	01.01.2024 to 30.09.2024	01.07.2025 to 30.09.2025	01.07.2024 to 30.09.2024		30-Sep-25	30-Sep-24				
<b>PROPERTY &amp; ASSETS :</b>			<b>INCOME :</b>					<b>A. OPERATING ACTIVITIES :</b>						
Investment	108,772,283	94,803,388	Gross Net Premium Income	434,580,335	443,559,731	106,759,297	140,193,323	Premium Collection and Other Receipts	563,753,117	615,285,250				
Outstanding Premium	26,974,169	26,974,169	Less: Re-Insurance (R/I) Premium Ceded	127,008,156	126,073,282	34,064,183	40,039,937	Payment of Expenses & others	(398,341,296)	(416,250,817)				
Interest Accrued but not due	9,081,876	7,513,023	Less Accepted					Payment of Claims	(95,241,050)	(131,557,695)				
Deferred Tax Assets/(Liabilities)	6,634,509	6,634,509		307,572,179	317,486,449	72,695,114	100,153,386	Income Tax Paid & Deducted	(45,360,190)	(48,791,126)				
Amount due from other persons or bodies carrying on Insurance Business	502,481,437	513,052,437	Add: Commission on R/I Ceded Less Accepted	48,449,267	30,147,647	7,387,269	9,087,424	Net Cash used for Operating Activities	<b>24,810,581</b>	<b>18,685,611</b>				
Sundry Debtors	381,225,895	321,031,929		<b>356,021,446</b>	<b>347,634,097</b>	<b>80,082,383</b>	<b>109,240,811</b>	<b>B. INVESTING ACTIVITIES:</b>						
Cash and Bank Deposits	306,967,281	367,129,659	Add/(Less): Reserve for Unexpired Risks	2,971,234	(7,145,513)	10,985,181	1,873,237	Changes in Investment	(13,968,895)	1,243,918				
<b>Other Accounts :</b>				<b>358,992,681</b>	<b>340,488,584</b>	<b>91,067,565</b>	<b>111,114,048</b>	Purchase of Fixed Assets	(655,273)	(29,731,134)				
Library Account	226,030	226,030	<b>EXPENDITURE :</b>					Advance Against Floor purchase	-	-				
Intangible Assets	1,405,408	1,596,933	Net Claim	80,323,843	76,659,325	26,216,693	32,733,742	Net Cash Provided from Financing Activities	<b>(70,348,791)</b>	<b>(66,623,998)</b>				
Fixed Assets less Depreciation	182,090,623	192,675,063	Agency Commission	65,187,050	66,533,960	16,013,895	21,028,998	<b>D. NET INCREASE/(DECREASE) IN CASH &amp; EQUIVALENT (A+B+C)</b>	<b>(60,162,378)</b>	<b>(76,425,603)</b>				
Stock of Stationery & Printing	1,731,882	1,843,760	Management Expenses	122,379,104	122,111,447	31,015,497	33,744,637	<b>E. OPENING CASH AND CASH EQUIVALENT</b>	<b>367,129,659</b>	<b>467,871,314</b>				
	<b>1,527,591,393</b>	<b>1,533,480,899</b>	Depreciation	10,775,962	10,933,598	4,160,873	3,789,968	<b>F. CLOSING CASH AND CASH EQUIVALENT (D+E)</b>	<b>306,967,281</b>	<b>391,445,711</b>				
<b>CAPITAL &amp; LIABILITIES :</b>				<b>278,665,958</b>	<b>276,238,329</b>	<b>77,406,957</b>	<b>91,297,345</b>	Net Operating cash flow per share	<b>0.35</b>	<b>0.26</b>				
Share Capital	710,396,430	710,396,430	Add: Investment Income	16,466,024	21,428,597	1,536,229	4,277,571	<b>Statement of Changes in Equity For 3rd Quarter ended September 30, 2025</b>						
Reserve for Exceptional Losses	119,174,368	119,174,368	Net Profit before Tax	96,792,746	85,678,852	15,196,837	24,094,274	Particulars	Share Capital	Cash Dividend	Reserve for Ex. Losses	Revaluation Reserve	Profit & Loss Account	Total
Proposed Dividend	-	-	Provision for Taxation	36,297,280	32,129,570	5,698,814	9,035,353	Balance as at 01.01.2025	710,396,430	-	119,174,368	17,091,219	72,489,734	919,151,751
Revaluation Reserve	17,091,219	17,091,219	<b>Net Profit after Tax</b>	<b>60,495,466</b>	<b>53,549,283</b>	<b>9,498,023</b>	<b>15,058,921</b>	Cash Dividend	-	-	-	-	(71,039,643)	(71,039,643)
Profit & Loss Account	61,945,557	72,489,734	<b>Basic Earning Per Share (EPS)</b>	<b>0.85</b>	<b>0.75</b>	<b>0.13</b>	<b>0.21</b>	Net Profit after Tax	-	-	-	-	60,495,466	60,495,466
Fair Value Change Account	-	-						Appropriation made during the year	-	-	-	-	-	-
Reserve for unexpired risks	138,592,367	141,563,601						<b>Balance as at 30.09.2025</b>	<b>710,396,430</b>	<b>-</b>	<b>119,174,368</b>	<b>17,091,219</b>	<b>61,945,557</b>	<b>908,607,574</b>
Gratuity	12,000,000	12,000,000						<b>Statement of Changes in Equity For 3rd Quarter ended September 30, 2024</b>						
Estimated liabilities in respect of Outstanding Claims	53,298,762	54,859,949						Particulars	Share Capital	Stock Dividend	Reserve for Exceptional losses	Revaluation Reserve	Profit & Loss Account	Total
Lease Liabilities (Operating Leases)	7,107,785	7,107,785						Balance as at 01.01.2024	710,396,430	-	117,674,368	17,962,719	72,317,990	918,351,507
Amount due to other persons or bodies carrying on Insurance Business	1,992,754	1,992,754						Cash Dividend	-	-	-	-	(71,039,643)	(71,039,643)
Sundry Creditors & Provisions	394,153,986	386,182,128						Net Profit after Tax	-	-	-	-	53,549,283	53,549,283
Unclaimed Dividend Account	6,714,901	6,024,049						Appropriation made during the year	-	-	-	-	-	-
Premium Deposit Account	5,123,264	4,598,883						<b>Balance as at 30.09.2024</b>	<b>710,396,430</b>	<b>-</b>	<b>117,674,368</b>	<b>17,962,719</b>	<b>54,827,630</b>	<b>900,861,147</b>
	<b>1,527,591,393</b>	<b>1,533,480,899</b>												
Net Asset Value (NAV)	908,607,575	919,151,751												
<b>Net Asset Value (NAV) Per Share</b>	<b>12.79</b>	<b>12.94</b>												

Sk. Md. Anwar Uddin  
Company Secretary

Masud Hossain  
Chief Financial Officer

AMM Mohiuddin Chowdhury  
Chief Executive Officer

Tahreer Nawaz  
Director

Enamul Hoq  
Chairman, Board of Directors