

PARAMOUNT INSURANCE PLC.

FINANCIAL STATEMENT

AS AT & For The Period Ended September 30, 2026



House # 22, (Lavel-3 & 4), Road # 113/A,

Gulshan-2, Dhaka-1212, Bangladesh

PARAMOUNT INSURANCE PLC
Statement of Financial Position (Unaudited)
As at 30th September 2026

PARTICULARS	Notes	Sep 30, 2026	Dec 31, 2025
		Taka	Taka
A. Non-Current Assets:		1,053,318,005	1,007,613,948
Land & Land Development		598,251,794	598,251,794
Building under construction		167,533,405	147,089,644
Other Fixed Assets		26,610,816	28,518,499
Intangible Assets		1,334,367	1,558,534
Right of Use Assets		1,738,736	3,724,008
Investment		257,848,887	228,471,470
Bangladesh Govt. Treasury Bond (BGTB)		157,500,000	137,500,000
Investment in Shares & Securities		100,348,887	90,971,470
B. CURRENT ASSETS:		1,066,872,217	785,694,409
Stock of Printing and Stationery and Ins. Stamp		3,444,765	3,570,488
Advance, Deposits, Prepayments & others		306,424,091	169,256,195
Cash and Cash Equivalents		757,003,361	612,867,726
Cash at Bank		144,822,821	36,443,350
Cash in Hand		128,429	133,789
Cash at BO Account		718,332	6,807
Fixed Deposit		611,333,780	576,283,780
C. CURRENT LIABILITIES		321,418,246	305,553,570
Creditors & Accruals		206,644,597	101,315,871
Outstanding Claims		114,773,649	204,237,699
D. NET WORKING CAPITAL (B-C)		745,453,971	480,140,839
Total (A+D)		1,798,771,976	1,487,754,787
FINANCED BY:			
Share Capital		406,649,660	406,649,660
Reserve for Exceptional losses		317,263,042	295,052,121
General Reserve		500,000	500,000
Revaluation Reserve (Surplus)		221,422,155	221,422,155
Investment Fluctuation Reserve		29,419,305	(9,848,150)
Retained Earnings		291,516,041	231,221,486
Total Shareholders' Equity		1,266,770,203	1,144,997,272
Balance of Fund & Account (Reserve for Unexpired Risks)		112,408,182	138,780,044
Provision for Income Tax & Deferred Tax		176,203,209	109,189,531
Unclaim Dividend		1,833,071	1,438,077
Lease Liability		3,435,271	5,505,680
Deposit Premium		238,122,040	87,844,184
Total		1,798,771,976	1,487,754,787
Net Asset Value (NAV) Per Share	13	31.15	28.16

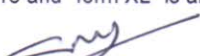
The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.



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CEO



DIRECTOR



CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
For the period ended September 30, 2026

PARTICULARS	Notes	Jan-Sep,2026 Taka	Jan-Sep,2025 Taka	Jul-Sep,2026 Taka	Jul-Sep,2025 Taka
INCOME					
Gross Premium		488,386,376	422,167,188	205,551,978	156,781,281
Less Re-Insurance Premium Ceded		266,277,166	171,379,265	133,661,157	53,476,299
Net Premium		222,109,209	250,787,923	71,890,821	103,304,982
Add. Re-Insurance Commission		37,562,929	27,951,603	16,593,167	8,637,656
Add. Reserve for Unexpired Risks adjustments		26,371,862	(8,265,699)	20,846,833	(26,475,586)
		286,044,000	270,473,828	109,330,822	85,467,052
Less. EXPENDITURE :					
Allocated Management expenses		142,975,860	133,291,935	44,303,301	44,577,585
Claims less Re-Insurance		(17,101,281)	34,990,984	17,057,293	(3,670,124)
		125,874,580	168,282,918	61,360,594	40,907,461
UNDERWRITING PROFIT		160,169,420	102,190,909	47,970,228	44,559,591
Add. Interest, Dividend & Rents		40,241,388	49,219,774	10,200,251	12,945,300
Add. Investment Income		449,519	(2,720,446)	(1,148,611)	(2,645,875)
Profit on sale of Car		225,156	28	-	-
		201,085,483	148,690,264	57,021,868	54,859,016
Less. Unallocated Management expenses		10,901,364	5,556,532	3,542,791	2,127,166
Profit Before Tax		190,184,119	143,133,732	53,479,076	52,731,851
Provision for Taxes	09	67,013,677	44,031,539	19,456,055	18,048,284
Net Profit After Tax		123,170,442	99,102,193	34,023,021	34,683,567
Less. Reserve for Exceptional Losses		22,210,921	25,078,792	7,189,082	10,330,498
Less. Dividend Paid (Previous Year)		40,664,966	40,664,966	-	-
		60,294,555	33,358,435	26,833,939	24,353,068
Balance of profit B/F		231,221,486	217,752,380	264,682,102	226,757,746
Retained earnings transferred to statement of Financial position		291,516,041	251,110,815	291,516,041	251,110,815
OTHER COMPREHENSIVE INCOME					
Profit After Tax		123,170,442	99,102,193	34,023,021	34,683,567
Add.. Unrealized Gain/(Loss) on Investment in share		39,267,455	2,336,813	39,267,455	6,732,858
Total Comprehensive Income		162,437,897	101,439,006	73,290,476	41,416,425
Earnings Per Share (EPS)	12	3.03	2.44	0.84	0.85

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.


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DIRECTOR


CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Statement of Changes In Shareholders' Equity (Unaudited)
For the period ended September 30, 2026

Amount in Taka

PARTICULARS	Share Capital (Note-14)	Reserve for Exceptional Loss	Investment Fluctuation Reserve	General Reserve Fund	Revaluation Reserve (Surplus)	Retained Earnings	Total
Opening Balance as on Jan 01, 2026	406,649,660	295,052,121	(9,848,150)	500,000	221,422,155	231,221,486	1,144,997,271
Profit after tax during this Period						123,170,442	123,170,442
Cash Dividend-2025						(40,664,966)	(40,664,966)
Current period result	-	22,210,921	39,267,455	-	-	(22,210,921)	39,267,455
Equity as on Sep 30, 2026	406,649,660	317,263,042	29,419,305	500,000	221,422,155	291,516,041	1,266,770,203

Statement of Changes In Shareholders' Equity (Unaudited)
For the period ended September 30, 2025

Amount in Taka

PARTICULARS	Share Capital (Note-14)	Reserve for Exceptional Loss	Investment Fluctuation Reserve	General Reserve Fund	Revaluation Reserve (Surplus)	Retained Earnings	Total
Opening Balance as on Jan 01, 2025	406,649,660	260,420,914	1,621,745	500,000	221,422,155	217,752,380	1,108,366,854
Profit for the period	-					99,102,193	99,102,193
Cash Dividend-2024						(40,664,966)	(40,664,966)
Current period result	-	25,078,792	2,336,813	-	-	(25,078,792)	2,336,813
Equity as on Sep 30, 2025	406,649,660	285,499,706	3,958,558	500,000	221,422,155	251,110,815	1,169,140,893

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DIRECTOR



CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Statement of Cash Flows (Un-Audited)
For the period ended September 30, 2026

SL #	PARTICULARS	Notes	Jan-Sep,2026 Taka	Jan-Sep,2025 Taka
01.	Cash flows from Operating Activities :			
	Collection from Premium & Other Income		678,541,023	426,694,823
	Payment for Management Expenses, Commission, Claim, Re-Insurance and Others		(499,354,575)	(373,618,201)
	Income Tax Paid		(27,744,794)	(24,021,851)
	Net Cash flows from Operating Activities	10	151,441,654	29,054,771
02.	Cash flows from Investing Activities :			
	Purchase of Fixed asset		(3,836,815)	(803,154)
	Disposal of Fixed Assets		1,364,344	49,972
	(Increase)/Decrease in Assets under construction		(20,443,761)	(31,468,710)
	(Increase)/Decrease in investment in share		29,890,038	12,467,332
	Profit on Sale of car		225,156	28
	(Increase)/Decrease investment in BGTB		(20,000,000)	(35,000,000)
	Interest Received		45,315,472	48,121,991
	Dividend Received		1,628,033	625,341
	Investment income (Sale Of Share)		(1,178,514)	(3,345,787)
	Net Cash flows from Investing Activities :		32,963,953	(9,352,988)
03.	Cash flows from Financing Activities :			
	Cash Dividend Paid		(40,664,966)	(40,664,966)
	Increase/(Decrease) in Unclaim Dividend		394,994	366,654
	Net Cash flows from Financing Activities		(40,269,972)	(40,298,312)
	Net Cash Inflows /(Outflows) for this period		144,135,635	(20,596,529)
	Opening Cash & Cash Equivalents		612,867,726	621,190,674
	Closing Cash & Cash Equivalents		757,003,361	600,594,145
	Net Operating Cash Flows Per Share (NOCFPS)	11	3.72	0.71

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CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Statement of Financial Position (Unaudited)
As at 30 September, 2026

Particulars	Notes	Taka	Taka
		Sep 30, 2026	Dec 31, 2025
Shareholders' Equity & Liabilities			
Share Capital			
Authorized Capital			
60,000,000 Ordinary Shares of Tk. 10/- each.		600,000,000	600,000,000
Issued, subscribed & paid-up capital			
4,06,64966 Ordinary Shares of Tk. 10/- each.		406,649,660	406,649,660
Reserve for Contingency Account			
Reserve for Exceptional losses		317,263,042	295,052,121
Investment Fluctuation Reserve		29,419,305	(9,848,150)
General Reserve Fund		500,000	500,000
Revaluation Reserve (Surplus)		221,422,155	221,422,155
Profit and Loss Appropriation Account		291,516,041	231,221,486
Shareholders' Equity		1,266,770,203	1,144,997,272
Balance of Fund and Accounts			
Fire Insurance Revenue Account		68,448,603	62,042,634
Marine Insurance Revenue Account		35,099,335	66,470,381
Marine Hull. Insurance Revenue Account		(807,693)	425,355
Motor Insurance Revenue Account		6,761,170	5,826,789
Misc. Insurance Revenue Account		2,906,767	4,014,885
Liabilities & Provisions			
Premium Deposit		238,122,040	87,844,184
Estimated Liabilities in respect of outstanding claims whether due or intimated		114,773,649	204,237,699
Unclaim dividend		1,833,071	1,438,077
Amount due to other persons or bodies carrying on insurance business		157,464,768	72,612,689
Lease Liability		3,435,271	5,505,680
Sundry Creditors		49,179,829	28,703,182
Income Tax Provision		131,502,926	68,355,940
Deferred Tax Liability		44,700,282	40,833,591
Total Shareholders' Equity & Liabilities		2,120,190,222	1,793,308,357
Net Assets Value (NAV) Per Share	13	31.15	28.16

The annexed notes from 01 to 15 and "From XL" from an integral part of these financial statements.



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Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Statement of Financial Position (Unaudited)
As at 30 September, 2026

Particulars	Notes	Taka	Taka
		Sep 30, 2026	Dec 31, 2025
Property & Assets			
Non-Current Assets		1,053,318,005	1,007,613,948
Land & Land Development		598,251,794	598,251,794
Building under construction		167,533,405	147,089,644
Other Fixed Assets		26,610,816	28,518,499
Intangible Assets		1,334,367	1,558,534
Right of Use Assets		1,738,736	3,724,008
Investment		257,848,887	228,471,470
Bangladesh Government Treasury Bond (BGTB)		157,500,000	137,500,000
Investment in Shares & Securities		100,348,887	90,971,470
Current Assets			
Interest Accrued But Not Due		23,925,639	28,999,723
Insurance Stamps in hand		2,178,346	2,225,539
Stock of Printing and Stationery		1,266,419	1,344,949
Premium Control Account		97,095,757	24,120,261
Advance, Deposits & Prepayments		143,352,984	83,741,121
Amount due from other persons or bodies carrying on insurance business		42,049,711	32,395,089
Cash and Cash Equivalents		757,003,361	612,867,726
Cash at Bank		144,822,821	36,443,350
Cash in Hand		128,429	133,789
Cash at BO Account		718,332	6,807
Fixed Deposit		611,333,780	576,283,780
Total Assets:		2,120,190,222	1,793,308,357

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.



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CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC

Statement of Profit or Loss and other Comprehensive income (Unaudited)

For the Period ended September 30, 2026

Particulars	Notes	Taka	Taka
		Jan-Sep' 2026	Jan-Sep' 2025
Expenses of Management		10,901,364	5,556,532
(Not applicable to any fund or account)			
Advertisement & Publicity		2,576,417	768,227
Legal & Professional fees		320,352	176,145
Audit Fees		63,250	414,000
Depreciation		7,107,519	4,078,160
Subscription & Donation		20,000	120,000
Registration & Renewal		813,826	-
Profit Before Tax		190,184,119	143,133,732
Income tax expenses		67,013,677	44,031,539
Current Tax	9.01	63,146,986	45,415,838
Deferred Tax	9.02	3,866,691	(1,384,299)
Profit/ (Loss) after tax during this Period		123,170,442	99,102,193
(Transferred to Profit & Loss Appropriation Account)			
Total		201,085,483	148,690,265

Profit and Loss Appropriation Account (Unaudited)

For the Period ended September 30, 2026

Particulars	Notes	Taka	Taka
		Jan-Sep' 2026	Jan-Sep' 2025
Reserve for Exceptional Losses		22,210,921	25,078,792
General Reserve Fund		-	-
Dividend Paid (2025)		40,664,966	40,664,966
Balance at the end of the Period as transferred to Balance Sheet		291,516,041	251,110,815
Total		354,391,928	316,854,573

Earning per Share (EPS)

12.

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The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.



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Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Statement of Profit or Loss and other Comprehensive income (Unaudited)

For the Period ended September 30, 2026

Particulars	Notes	Taka	Taka
		Jan-Sep' 2026	Jan-Sep' 2025
Interest Received & Accrued		40,241,388	49,219,774
Profit/(Loss) Transferred from:		160,169,420	102,190,909
Fire Revenue Account		48,123,773	(2,814,415)
Marine Cargo Revenue Account		99,964,730	76,490,826
Marine Hull Revenue Account		(4,993,081)	(2,345,865)
Motor Revenue Account		13,360,210	20,885,509
Miscellaneous Revenue Account		3,713,788	9,974,855
Other Income:		674,675	(2,720,418)
Profit /(Loss) on Investment in Shares		(1,178,514)	(3,345,787)
Profit on Sale of Car		225,156	28
Dividend Income		1,628,033	625,341
Total		201,085,483	148,690,265

Profit and Loss Appropriation Account (Unaudited)

For the Period ended September 30, 2026

Particulars	Notes	Taka	Taka
		Jan-Sep' 2026	Jan-Sep' 2025
Balance brought forward from last year		231,221,486	217,752,380
Net Profit for this Period Transferred from Profit & Loss Account		123,170,442	99,102,193
Total		354,391,928	316,854,573

Other Comprehensive Income (Unaudited)

For the Period ended September 30, 2026

Particulars	Notes	Taka	Taka
		Jan-Sep' 2026	Jan-Sep' 2025
Profit after tax		123,170,442	99,102,193
Other Comprehensive Income		39,267,455	2,336,813
Unrealized Profit/(loss) on share		39,267,455	2,336,813
Total Comprehensive Income		162,437,897	101,439,006

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.



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CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC
Consolidated Revenue Account (Unaudited)
For the period ended September 30, 2026

PARTICULARS	FIRE	MARINE CARGO	MARINE HULL	MOTOR	Misc.	TOTAL Jan-Sep'2026	TOTAL Jan-Sep'2025
Balance of Fund & Account at the Beginning of the period (Unexpired Risk)	39,572,589	67,091,980	403,031	3,939,178	3,710,759	114,717,536	106,451,837
Premium Less Re-Insurance	114,946,393	89,302,334	(830,016)	12,183,896	6,506,602	222,109,209	250,787,924
Commission on Reinsurance Ceded	21,610,070	9,541,462	1,113,525	353,030	4,944,843	37,562,929	27,951,603
Service Charge	90,499	1,400	-	-	-	91,899	92,899
Total	176,219,550	165,937,176	686,540	16,476,104	15,162,203	374,481,573	385,284,262
Claim Under policies less re-insurance :							
Claim Paid during the Period	34,717,399	30,478,062	642,786	2,575,686	3,948,837	72,362,769	62,928,299
Total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated	25,957,709	88,764,940	-	51,000	-	114,773,649	102,693,606
	60,675,108	119,243,002	642,786	2,626,686	3,948,837	187,136,418	165,621,905
Less: Outstanding Claim at the end of Previous year	68,078,836	126,848,863	-	8,820,000	490,000	204,237,699	130,630,921
	(7,403,728)	(7,605,861)	642,786	(6,193,314)	3,458,837	(17,101,281)	34,990,984
Expenses of Management	86,370,935	37,776,706	5,866,852	4,315,404	5,355,766	139,685,664	130,184,441
Agency Commission	-	-	-	-	-	-	-
Insurance Stamp Expenses	2,923,674	-	-	120,245	7,682	3,051,602	2,908,983
Service Charge Expenses	226,338	80,667	-	-	23,489	330,494	291,409
Commission on R/I Acceptance	-	-	-	-	-	-	-
Profit /(Loss) Transferred to Profit and Loss Account	48,123,773	99,964,730	(4,993,081)	13,360,210	3,713,788	160,169,420	102,190,909
Balance of Fund & Account at the end of the period (Unexpired Risk)							
Reserve for Unexpired risks being 40% of Fire, Marine Cargo, Motor & Misc. And 100% Marine Hull Premium income of the period.	45,978,557	35,720,934	(830,016)	4,873,559	2,602,641	88,345,674	114,717,536
Total	176,219,550	165,937,176	686,540	16,476,104	15,162,203	374,481,573	385,284,262

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.



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CHAIRMAN

Place: Dhaka

Dated: October 27, 2026

PARAMOUNT INSURANCE PLC

FORM - XL (Unaudited)

Statement Showing Details of Re-Insurance Ceded and Accepted of Paramount Insurance Co. Ltd. for the 3rd Quarter ended 30 September-2026

Amount in Taka

CLASS of BUSINESS	PREMIUM					COMMISSION					CLAIM					NET
	Received on		Paid on		NET	Paid on		Received on		NET	Paid on		Received on			
	Direct	Re-Insurance	Accepted	Ceded		Direct	Re-Insurance	Accepted	Re-Insurance		Re-Insurance	Direct	Re-Insurance	Ceded		
		Business					Accepted		Ceded				Business		Accepted	
FIRE	272,566,249			157,619,856	114,946,393	-			21,610,070	(21,610,070)	49,593,194			14,875,795	34,717,399	
MARINE CARGO	128,459,644			39,157,310	89,302,334	-			9,541,462	(9,541,462)	32,478,062			2,000,000	30,478,062	
MARINE HULL	26,487,368			27,317,384	(830,016)	-			1,113,525	(1,113,525)	5,223,806			4,581,021	642,786	
MOTOR	13,541,740			1,357,844	12,183,896	-			353,030	(353,030)	2,575,686			-	2,575,686	
MISC.																
OTHER THAN MOTOR	47,331,374	-		40,824,773	6,506,602	-		-	4,944,843	(4,944,843)	6,015,246	-		2,066,410	3,948,837	
TOTAL :	488,386,376	-		266,277,166	222,109,209	-		-	37,562,929	(37,562,929)	95,885,994	-		23,523,225	72,362,769	


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Place: Dhaka
Dated: October 27, 2026

PARAMOUNT INSURANCE PLC

Selected Explanatory Notes to the Financial Statements

As at and for the period ended September 30, 2026

1. Basic of Preparation: Quarterly Financial Statements have been prepared based on International Accounting Standard (IAS), International Financial Reporting Standard (IFRS), the Company Act 1994, Insurance Act 2010, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

2. Accounting Policies and Method: Accounting policies and methods of computation followed in preparing this quarterly financial statement based on IAS 34 which is consistent with those in the Annual Financial Statements.

3. Head of Accounts: Some of the head of accounts have been re-arranged for complying with International Accounting Standard (IAS) & International Financial Reporting Standard (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB).

4. Functional and Presentation Currency: These quarterly financial statements have been prepared in Bangladesh taka which is the functional currency of the company. All figures are presented in Taka has been rounded off to the nearest Taka.

5. Depreciation: Depreciation has been charged in compliance with paragraph 55 of IAS-16 "Property, Plant and Equipment".

6. Premium Income: Gross Premium earned during the period was Tk. 27,25,66,249 Tk. 12,84,59,644 Tk. 2,64,87,368 Tk. 1,35,41,740 & Tk. 4,73,31,374 Against Fire, Marine Cargo, Marine Hull, Motor and Miscellaneous Insurance business respectively.

7. Related Party Transaction: During this period the company carried out a few number of transactions with parties owned by the directors, which may be called the related parties, in the normal course of business and on an arm's length basis. The name of the related parties, the nature of transactions and transaction amount during the period from January 01, 2026 to Sep 30, 2026 have been stated below:

Sl. No.	Name of Related Parties	Nature of Transaction	Relationship	Transaction Amount		
				Premium	Claim	Others
01.	M/S. Paramount Textile	Insurance Premium , Claim & Other	Comon Director/Sponsor	9,758,468	750,000	-
02.	M/S Dynamic Sun	Insurance Premium	Comon Director/Sponsor	86,713,770	-	-
03.	M/S Sunrise Chemical Ind.	Insurance Premium	Comon Director/Sponsor	24,539	-	-
04.	M/S Paramount Venture Capital	Office Decoration	Comon Director/Sponsor	-	-	8,326,000
05.	M/S Paramount Agro Ltd.	Goods Supply	Comon Director/Sponsor	-	-	585,131
Total				96,496,777	750,000	8,911,131

8. Key Management Personnel Compensation

In compliance with the requirement of schedule XI Para-04 of company act 1994 and Para- 17 of IAS 24 following has been disclosed.

* No remuneration, board meeting attendance fees is proved to any of the directors of the company except Managing Director.

* As per management decision, the following amount has been paid for the period ended from 1st January-2026 to Sep 30, 2026

Name	Designation	Short term benefits		Post employment benefit(Providend fund)	Other long term benefit	Termination benefit	Share based benefit
		Remuneration /Salary (Taka)	Bonus				
Md. Sajjad Yahya	CEO & MD	2,182,500	448,250	N/A	N/A	N/A	N/A
MD. Mohammad Arif Hossain	Chief Financial Officer	1,883,700	213,850	10% of basic Salary	N/A	N/A	N/A
Mrs. Zharna Parul	Company Secretary	1,676,700	190,350	10% of basic Salary	N/A	N/A	N/A

9. Tax Expense (Income): Income Tax Expense (Income) has been made on taxable income in accordance with income tax ordinance 1984. Computation of Income Tax expense (Income) is as follows:

Particulars	Note	Jan-Sep,2026	Jan-Sep,2025
Current Tax	9.01	63,146,986	45,415,838
Deferred Tax	9.02	3,866,691	(1,384,299)
Total		67,013,677	44,031,539

9.01. Current Tax : Computation of Current tax is as under:-

Particular	Jan-Sep,2026	Jan-Sep,2025	Rate	Jan-Sep,2026	Jan-Sep,2025
	Taxable Income	Taxable Income		Tax Expense /(Income)	Tax Expense /(Income)
Income from business	127,057,135	71,555,584	37.50%	47,646,426	26,833,344
Interest income from FDR, BGTB & STD Accounts	40,241,388	49,219,774	37.50%	15,090,521	18,457,415
Investment Income (Profit on Sale of Share	(1,178,514)	(3,345,787)	10.00%	-	-
Dividend Income	1,628,033	625,341	20.00%	325,607	125,068
Profit on sale of Car	225,156	28	37.50%	84,434	11
Total	167,973,198	118,054,939		63,146,986	45,415,838

9.02 Deferred tax : Computation of deferred tax is as under

Particulars	Jan-Sep,2026	31-Dec-25	Jan-Sep,2025
	Taka	Taka	
Deferred tax expenses/(income) recognised in profit or loss and other comprehensive income except land:			
A. Accounting base written down Value	27,945,183	30,077,032	24,389,848
Tax base written down Value	20,690,660	22,684,070	17,414,821
Taxable temporary difference	7,254,524	7,392,962	6,975,027
Provident fund payable	97,580	75,875	74,109
Deductible temporary difference	97,580	75,875	74,109
Total taxable/(deductible) temporary difference	7,156,944	7,317,087	6,900,918
Tax Rate @ 37.5%	37.50%	37.50%	37.50%
Deferred tax liabilities/(assets) excluding investment fluctuation reserve & Revaluation Surplus on land at the end of the period (1)	2,683,854	2,743,908	2,587,844
Investment Fluctuation Reserve	29,419,305	(9,848,150)	3,958,558
Tax Rate @ 10%	10%	10%	10%
Deferred tax liabilities/(assets) on Investment fluctuation reserve at the at the end of the period (2)	2,941,931	(984,815)	395,856
Deferred tax liabilities/(assets) at the end of the period (1+2)	5,625,784	1,759,093	2,983,700
Closing Deferred tax liabilities	5,625,784	1,759,093	2,983,700
Less: Opening deferred tax liability	1,759,093	4,367,999	4,367,999
Deferred tax expenses/(income) during the period recognised in profit & loss Account	3,866,691	(2,608,906)	(1,384,299)
B. Deferred tax expenses/(income) recognised in Other Comprehensive income on revaluation surplus of land:			
Carrying value of revaluation Surplus on land	260,496,653	260,496,653	260,496,653
Tax Base value	-	-	-
Taxable temporary difference	260,496,653	260,496,653	260,496,653
Tax rate	15%	15%	15%
Deferred tax liabilities/(assets) of revaluation surplus on land during th	39,074,498	39,074,498	39,074,498
Closing Deferred tax liabilities	39,074,498	39,074,498	39,074,498
Less: Deferred tax liabilities/(assets) as on previous:	39,074,498	39,074,498	39,074,498
Deferred tax expenses/(income) recognised in other income on	-	-	-
C. Total Deferred tax liabilities/(assets) at the end of the period (A+B)	44,700,282	40,833,591	42,058,198

10.Reconciliation of Cash Flows: Reconciliation of net income on net profit with cash flows from operating activities is as follows:-

Particulars	Amount in Taka	Amount in Taka
	Jan-Sep,2026	Jan-Sep,2025
Net Profit / (Loss): (As per statement of profit or loss and other comprehensive income)	123,170,442	99,102,193
Adjustment to Reconcile net profit to net cash provided by operating activities:		
Non Cash Items:		
Depreciation	7,107,519	4,078,160
Provision for Income Tax	67,013,677	44,031,539
Profit on other Income (Interest, Share & Dividend)	(40,916,063)	(46,499,355)
	156,375,576	100,712,537
Changes in Operating Accruals:		
Increase/Decrease Amount due from other persons or bodies	(9,654,621)	(8,285,383)
Increase/Decrease Stamps in Hand	47,193	1,219,603
Increase/Decrease Advance, Deposits & Prepayments	(59,611,863)	(20,249,582)
Increase/Decrease Premium Control Account	(72,975,496)	1,730,207
Increase/Decrease Printing & Stationary	78,530	225,357
Increase/Decrease Premium Deposits	150,277,856	(23,814,742)
Increase/Decrease Outstanding Claims	(89,464,050)	(27,937,315)
Increase/Decrease Amount due to other persons or bodies	84,852,079	6,853,051
Increase/Decrease Sundry Creditors	20,476,647	(9,664,661)
Right of Use Assets	(517,927)	
Lease Liability	(2,070,409)	
Increase/Decrease in Balance of Fund	(26,371,862)	8,265,699
Net Cash Provided by Operating Activities	(4,933,921)	(71,657,766)
Net Cash Flows from Operating Activities	151,441,654	29,054,771

11.Net Operating Cash Flows Per Share (NOCFPS):

Net Operating Cash Flow Per Shares (NOCFPS) has been disclosed as per the Securities and Exchange Commission's Notification No. SEC/ CMRRCO/ 2009-193/ Admin/03-31, dated June 01,2009.

Particulars	Amount in Taka	Amount in Taka
	Jan-Sep,2026	Jan-Sep,2025
Net Cash Flows from Operating Activities	151,441,654	29,054,771
Number of Share Outstanding (Note-14)	40,664,966	40,664,966
Net Operating Cash Flows Per Share (NOCFPS)	3.72	0.71

Net operating cash flow per share (NOCFPS) increased in the current accounting period primarily due to growth in premium income and an increase in the premium deposit balance. In addition, reinsurance premiums relating to the same premium income were only partially paid to reinsurers during this accounting period as compared to the same period of the previous year.

12. Earnings Per Share (EPS):

This has been calculated by dividing basic earning of the company by the number of ordinary shares outstanding at end of the period. Basic earning represents the earnings attributable to the ordinary shareholders. The calculation of EPS is stated below:

Particulars	Amount in Taka	Amount in Taka
	Jan-Sep,2026	Jan-Sep,2025
Net Profit After Tax	123,170,442	99,102,193
Number of Share Outstanding (Note-14)	40,664,966	40,664,966
Earnings Per Share (EPS)	3.03	2.44

Earning per share (EPS) increased during the current reporting period compared to the corresponding period of the previous year, primarily due to growth in premium income which contributed to improved underwriting performance and higher profitability after accounting for reinsurance expenses.

13. Net Asset Value (NAV) Per Share:

Net Asset Value Per Share (NAV) has been disclosed as per the Securities and Exchange Commission's Notification No. SEC/ CMRRCO/ 2009-193/ Admin/03-31, dated June 01,2009.

Particulars	Amount in Taka	Amount in Taka	
	As at Sep 30,2026	As at Dec 31, 2025	As at Sep 30, 2025
Total Shareholders' Equity	1,266,770,203	1,144,997,271	1,169,140,893
Number of Share Outstanding (Note-14)	40,664,966	40,664,966	40,664,966
Net Asset Value (NAV) Per Share	31.15	28.16	28.75

Net Asset value (NAV) per share improved during the current accounting period compared to the corresponding period of the previous year, primarily as a result of an increase in accumulated retained earnings and increases in the reserve for exceptional losses and the fluctuation reserve

14. Number of Share:

Particulars	Amount in Taka	Amount in Taka
	As at Sep 30,2026	As at Sep 30, 2025
Number of Share at the beginning of the year	40,664,966	40,664,966
Add: Bonus Shares issued during this period	-	
Closing Number of Shares	40,664,966	40,664,966

Total share capital stood at Tk. 40,66,49,660 as on Sep 30, 2026 in which total No. Of ordinary shares outstanding stood at 4,06,64,966 with face value of Tk. 10 each.

15. Previous EPS, NAV per share and NOCFPS has been adjusted in terms of present number of share outstanding.

