DHAKA INSURANCE LIMITED

Head Office: Dhaka Insurance Bhaban (10th- 13th floor)
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UN-AUDITED FINANCIAL STATEMENTS FOR THIRD QUARTER ENDED SEPTEMBER 30, 2026

UN-AUDITED STATEMENT OF FINANCIAL POSITION (BALANCE SHEET) AS AT SEPTEMBER 30, 2026

Figures in Taka

Particulars	30.09.2026	31.12.2025
A. FIXED ASSETS:		
Fixed Assets (Less: Accumulated Depreciation)	1,003,703,168	1,011,724,174
Right of Use Assets	2,403,706	5,301,829
Long Term Investment	644,037,452	421,509,226
Total Fixed Assets	**1,650,144,326**	**1,438,535,229**
B. CURRENT ASSETS		
Stock of Stationery	364,554	389,765
Interests, Dividend and Rent Outstanding	19,552,677	16,034,575
Advance, Deposit & Prepayment & Others	776,629,788	750,111,752
Shares & Debentures	99,196,130	226,041,193
Cash & Bank Balances	65,322,679	132,959,297
Investment in Fixed Deposits	144,316,870	145,816,870
Total Current Assets	**1,105,382,698**	**1,271,353,452**
C. CURRENT LIABILITIES:		
Creditors & Accruals	1,065,758,553	1,020,299,395
Unclaimed Dividend	1,156,222	6,499,727
Outstanding Claims	73,378,688	74,707,977
Total Current Liabilities	**1,140,293,463**	**1,101,507,099**
D. NET WORKING CAPITAL (B-C)	**(34,910,765)**	**169,846,353**
E. NET ASSETS (A+D)	**1,615,233,561**	**1,608,381,582**
F. SHAREHOLDERS' EQUITY		
Share Capital	401,250,000	401,250,000
Share Premium	18,000,000	18,000,000
Reserve & Contingency Account	873,191,665	866,058,532
Retained Earnings	211,709,074	187,192,886
Total Shareholders' Equity	**1,504,150,739**	**1,472,501,418**
G. BALANCE OF FUNDS & ACCOUNTS:		
Reserve for Unexpired Risk	61,463,324	85,327,904
Deposit Premium	47,070,715	45,588,785
Lease Liability	2,548,783	4,963,475
Total Taka	**111,082,822**	**135,880,164**
H. NET LIABILITIES (F+G)	**1,615,233,561**	**1,608,381,582**
Net Assets Value Per Share Without Revaluation	**26.85**	**26.06**
Net Assets Value Per Share With Revaluation	**37.49**	**36.70**

UN-AUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Particulars	01.01.2026 to 30.09.2026	01.01.2025 to 30.09.2025	01.07.2026 to 30.09.2026	01.07.2025 to 30.09.2025
Gross Premium Income	244,919,678	279,293,132	71,419,685	87,436,876
Re-Insurance Ceded	(173,588,344)	(148,252,628)	(60,656,677)	(50,066,017)
Net Premium Income	**71,331,334**	**131,040,504**	**10,763,008**	**37,370,859**
Re-Insurance Commission Earned	29,302,829	29,786,268	7,428,650	8,400,541
Management Expenses	(80,160,864)	(100,187,466)	(26,306,244)	(29,794,282)
Unexpired Risk Reserve	23,864,580	16,497,160	10,652,665	5,290,371
Agency Commission	-	(29,400,410)	0	(8,189,358)
Net Claim	(19,360,588)	(7,739,937)	20,830,188	(1,644,500)
Underwriting Profit	**24,977,291**	**39,996,119**	**23,368,267**	**11,433,631**
Investment & Other Income	102,249,928	70,802,971	20,236,591	19,273,811
Management Expenses (Not Applicable to any particular Fund or Account)	(13,470,966)	(15,087,918)	(3,908,878)	(4,487,880)
Net Profit before Tax	**113,756,253**	**95,711,172**	**39,695,980**	**26,219,562**
Exceptional Loss Reserve	(7,133,133)	(13,104,050)	(1,076,300)	(3,737,085)
Provision for Deferred Tax	(971,212)	(1,184,058)	(328,365)	(436,971)
Provision for Income Tax	(30,304,000)	(27,294,000)	(15,265,000)	(8,048,000)
Prior Year VAT paid	(2,837,336)	-	(483,839)	-
Provision for doubtful FDR	(11,522,531)	-	(3,840,844)	-
Profit for the period	**60,988,041**	**54,129,064**	**18,701,632**	**13,997,506**
Profit from Previous Accounts	187,192,886	166,568,097	228,028,973	208,935,111
Dividend	(40,125,000)	(40,125,000)	(40,125,000)	(40,125,000)
Available Profit after Tax	**208,055,927**	**180,572,161**	**206,605,605**	**182,807,617**
Earning Per Share	**1.70**	**1.68**	**0.50**	**0.45**

UN-AUDITED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Figures in Taka

Particulars	01.01.2026 to 30.09.2026	01.01.2025 to 30.09.2025
A. CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash Receipts from Premium & Others	275,818,488	318,062,285
Cash Payments for Management Expenses, Re-Insurance, Claim, & Others Expenses	(276,520,227)	(302,758,086)
Income Tax Paid	(25,876,264)	(29,767,088)
Net Cash Flows from Operating Activities	**(26,578,003)**	**(14,462,889)**
B. CASH FLOWS FROM INVESTING ACTIVITIES:		
Acquisition of Fixed Assets	(231,191)	(2,127,991)
Investment in BGTB's	(222,528,224)	(198,233,197)
Gain on BGTB's Purchase	8,111,237	717,520
Sale of Share /(Purchase of Share)	164,629,531	30,369,869
(Investment)/Encashment of FDR	(10,022,531)	210,000,000
Interest & Dividend Received	55,113,205	58,184,732
Net Cash Flows from Investing Activities	**(4,927,973)**	**98,910,933**
C. CASH FLOWS FROM FINANCING ACTIVITIES:		
Payment of operating lease	(2,626,446)	(2,993,917)
Dividend paid	(33,504,196)	(35,314,706)
Net Cash used in Financing Activities	**(36,130,642)**	**(38,308,623)**
Net Increase/(Decrease) in Cash and Bank Balance (A+B+C)	**(67,636,618)**	**46,139,421**
Cash and Bank Balance at beginning of the period	132,959,297	81,709,943
Cash and Bank Balance at end of the period	65,322,679	127,849,364
Net operating cash flows per share	**(0.66)**	**(0.36)**

STATEMENT OF CHANGES IN EQUITY (WITH REVALUATION) FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Particulars	Share capital	Share Premium	Reserve for exceptional losses	General reserve	Dividend equalization reserve	Investment fluctuation reserve	Revaluation Reserve	Retained Earnings	Total Taka
Balance as at January 01, 2026	401,250,000	18,000,000	384,377,955	10,000,000	20,000,000	25,000,000	426,680,577	187,192,886	1,472,501,418
Dividend Paid								(40,125,000)	(40,125,000)
Profit after tax for the period	-	-	-	-	-	-	-	68,121,174	68,121,174
Appropriation made during the period	-		7,133,133	-	-	-	-	(7,133,133)	-
Unrealised net gain/(loss) in Market value of Investment in Shares	-	-	-	-	-	-	-	3,653,147	3,653,147
Balance as at September 30, 2026	**401,250,000**	**18,000,000**	**391,511,088**	**10,000,000**	**20,000,000**	**25,000,000**	**426,680,577**	**211,709,074**	**1,504,150,739**
Balance as at September 30, 2025	**401,250,000**	**18,000,000**	**376,221,105**	**10,000,000**	**20,000,000**	**25,000,000**	**426,680,577**	**201,706,010**	**1,478,857,692**

STATEMENT OF CHANGES IN EQUITY (WITHOUT REVALUATION) FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Particulars	Share capital	Share Premium	Reserve for exceptional losses	General reserve	Dividend equalization reserve	Investment fluctuation reserve	Revaluation Reserve	Retained Earnings	Total Taka
Balance as at January 01, 2026	401,250,000	18,000,000	384,377,955	10,000,000	20,000,000	25,000,000	-	187,192,886	1,045,820,841
Dividend Paid								(40,125,000)	(40,125,000)
Profit after tax for the period	-	-	-	-	-	-		68,121,174	68,121,174
Appropriation made during the period	-		7,133,133	-	-	-	-	(7,133,133)	-
Unrealised net gain/(loss) in Market value of Investment in Shares	-	-	-	-	-	-	-	3,653,147	3,653,147
Balance as at September 30, 2026	**401,250,000**	**18,000,000**	**391,511,088**	**10,000,000**	**20,000,000**	**25,000,000**	**-**	**211,709,074**	**1,077,470,162**
Balance as at September 30, 2025	**401,250,000**	**18,000,000**	**376,221,105**	**10,000,000**	**20,000,000**	**25,000,000**	**-**	**201,706,010**	**1,052,177,115**

Notes to the Financial Statements

a) **Legal form of the Company:** The company was incorporated as a public limited company on 04 January 2000 under the Companies Act, 1994. The Company has been registered with the Insurance Development & Regulatory Authority (IDRA) under the Insurance Act, 2010. The company is listed with Dhaka Stock Exchange Ltd & Chittagong Stock Exchange Ltd as a publicly traded company.

b) **Basis of preparation:** Quarterly abridge Financial Statement (Un-audited) has been prepared based on International Accounting Standard (IAS)-34 " Interim Financial Reporting" and the Companies Act-1994, the Insurance Act-2010, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

c) **Significant Accounting Policies and method of computation:** Accounting policies and methods of computation followed in preparing this Quarterly Financial Statements are consistent with those used in the Annual Financial Statements.

d) **Depreciation:** Depreciation on fixed assets has been calculated in accordance with paragraph 55 of IAS 16.

e) Deferred tax is recognized in accordance with the provision of IAS-12 on difference between the carrying amount of assets and liabilities. Provision for Income Tax has been made on taxable income in accordance with the provision of Income Tax Act 2023.

f) Investment: Investment in shares, available for sale has been shown in Fair values (Market value) and necessary provision has been made in financial statement.

g) **Earning Per Share (EPS):** Earning Per Share has been calculated in accordance with IAS 33.

Company Secretary	Chief Financial Officer	Chief Executive Officer	Director	Chairman

The details of the published Accounts for the Third quarter ended September 30, 2026 are available in the company's website.