3rd QUARTER
UN-AUDITED ACCOUNTS
2026

Purabi General Insurance Co. Ltd.

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Purabi General Insurance Company Ltd.

STATEMENT OF FINANCIAL POSITION (UN-AUDITED)

AS AT September 30, 2026

CAPITAL & LIABILITIES	September. 30, 2026 Taka	Dec-31, 2025 Taka
SHARE CAPITAL :		
AUTHORIZED	1,000,000,000	1,000,000,000
100,000,000 ordinary shares of tk. 10/- each		
ISSUED SUBSCRIBED & PAID UP	**598,125,067**	**598,125,067**
59,812,506.70 ordinary shares of Tk. 10/- each		
RESERVE OR CONTINGENCY ACCOUNTS:	**304,124,967**	**256,720,936**
Retained Earnings	208,242,826	196,622,617
Reserve for exceptional Losses	88,418,580	72,728,315
Resrve against fair value adjustment of shares	7,463,561	(12,629,996)
BALANCE OF FUND AND ACCOUNTS :	**87,784,165**	**56,541,357**
Fire Insurance business	17,844,738	1,419,486
Marine Cargo Insurance business	65,974,962	52,589,119
Marine Hull Insurance business	77,887	51,861
Motor Insurance business	2,119,741	1,079,032
Miscellaneous Insurance business	1,766,838	1,401,859
PREMIUM DEPOSIT	117,773,727	39,369,933
ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS WHETHER DUE OR INTIMATED	209,755,032	265,668,412
AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS	226,132,580	209,990,977
SUNDRY CREDITORS	13,780,982	23,641,669
UNCLAIMED DIVIDEND	48,896,817	49,306,596
DIVIDEND PAYABLE	10,252,682	5,244,828
LEASE LIABILITY	4,648,029	6,187,093
PROVISION FOR TAXATION	383,885,326	333,849,564
TOTAL	**2,005,159,375**	**1,844,646,432**

PROPERTY & ASSETS	September. 30, 2026 Taka	Dec-31, 2025 Taka
INVESTMENT	**163,492,431**	**159,085,005**
STATUTORY DEPOSITS	4,500,000	4,500,000
Bangladesh Govt. Treasury Bond (BGTB)	60,000,000	60,000,000
SHARES (Market price)	98,992,431	94,585,005
INTEREST, DIVIDEND & RENTS RECEIVABLES (accrued but not due)	11,721,090	15,794,541
AMOUNT DUE FROM OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS	384,885,722	364,494,914
ADVANCE DEPOSITS, PRE-PAYMENTS & RECEIVABLE	587,398,092	491,134,470
CASH IN HAND & AT BANK	**834,982,893**	**794,088,179**
FIXED DEPOSIT WITH BANKS	759,000,000	725,915,694
SHORT TERMS DEPOSITS WITH BANKS	73,540,633	66,266,335
CURRENT ACCOUNT & CASH IN HAND	2,442,260	1,906,150
DEFERRED TAX ASSETS	191,982	1,015,833
OTHER ACCOUNTS	**22,487,165**	**19,033,490**
FIXED ASSETS INCLUDING RIGHT OF USE ASSETS (IFRS-16)	21,333,728	17,342,315
STOCK OF STATIONARY AND FORMS	1,015,297	1,040,013
STAMP IN HAND	138,140	651,162
TOTAL	**2,005,159,375**	**1,844,646,432**
NET ASSETS VALUE PER SHARE (NAVPS) Note-04	**15.08**	**14.29**

Chief Financial Officer (CFO) | Company Secretary | Chief Executive Officer (CEO)

Director | Chairman

Purabi General Insurance Company Ltd.

STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)

FOR THE 3rd Quarter ended September 30, 2026

PARTICULARS	Jan. to Sept., 2026	Jan. to Sept. 2025	July to Sept. 2026	July to Sept. 2025
Opening Reserve for Un-expired Risks	42,406,018	49,645,614	14,135,338	16,548,538
Premium Less Re-Insurance	156,902,654	85,616,790	50,985,929	35,517,410
Re-Insurance Commission	17,213,267	16,359,729	5,352,200	4,453,043
Total U/W Income	**216,521,939**	**151,622,133**	**70,473,467**	**56,518,991**
Net claim	(6,598,010)	11,204,479	(13,306,114)	4,897,214
Commission,Management Expenses	67,423,375	53,455,898	25,105,676	17,069,394
Closing Reserve for Un-expired Risks	73,648,826	42,423,679	23,671,774	17,610,770
Total U/W Expenses	**134,474,191**	**107,084,056**	**35,471,336**	**39,577,378**
Underwriting Profit	**82,047,748**	**44,538,077**	**35,002,131**	**16,941,613**
Income from Investment & Other	**62,151,970**	74,411,771	28,363,002	25,412,614
Total Income	**144,199,718**	**118,949,848**	**63,365,133**	**42,354,227**
Less: Management Expenses (P&L A/C)	6,217,124	6,589,402	2,988,360	1,974,050
Profit before taxes	**137,982,594**	**112,360,446**	**60,376,773**	**40,380,177**
Provision for Current Income tax (Note-07)	50,035,762	38,692,525	23,184,725	13,484,367
Provision for Deferred tax (Note-08)	823,851	50,809	249,224	20,816
Net profit after tax	**87,122,981**	**73,617,112**	**36,942,824**	**26,874,994**
Earning per Share (EPS) Note-03	**1.46**	**1.23**	**0.62**	**0.45**

Chief Financial Officer (CFO) | Company Secretary | Chief Executive Officer (CEO)

Director | Chairman

Purabi General Insurance Company Ltd.
STATEMENT OF CHANGES IN SHARE HOLDER EQUITY (UN-AUDITED)
FOR THE 3rd QUARTER ENDED September 30, 2026

Particulars	Share Capital	Reserve for Exceptional Lossess	Reserve on gain for consideration of Market value of shares	Retained Earnings	Total Taka
Balance as on 01. 01. 2026	**598,125,067**	**72,728,315**	**(12,629,996)**	**196,622,617**	**854,846,003**
Net profit after tax				87,122,981	87,122,981
Dividend Cash				(59,812,507)	(59,812,507)
Reserve for exceptional Lossess		15,690,265		(15,690,265)	-
Reserve On Gain/Loss for consideration of market value of shares			20,093,557		20,093,557
Balance as on 30.09.2026	**598,125,067**	**88,418,580**	**7,463,561**	**208,242,826**	**902,250,034**

Purabi General Insurance Company Ltd.
STATEMENT OF CHANGES IN SHARE HOLDER EQUITY (UN-AUDITED)
FOR THE 3rd QUARTER ENDED September 30, 2025

Particulars	Share Capital	Reserve for Exceptional Lossess	Reserve on gain for consideration of Market value of	Retained Earnings	Total Taka
Balance as on 01. 01. 2025	**598,125,067**	**61,300,304**		**183,551,405**	**842,976,776**
Net profit after tax				73,617,112	73,617,112
Dividend Cash				(59,812,506)	(59,812,506)
Reserve for exceptional Lossess		8,571,612		(8,571,612)	-
Reserve On Gain/Loss for consideration of market value of shares			1,427,038	12,026,996	13,454,034
Deferred Tax			(142,704)		(142,704)
Balance as on 30.09.2025	**598,125,067**	**69,871,916**	**1,284,334**	**200,811,395**	**870,092,712**

Chief Financial Officer (CFO)

Company Secretary

Chief Executive Officer (CEO)

Director

Chairman

Purabi General Insurance Company Ltd.
STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE 3rd QUARTAR ENDED September 30,2026

Particulars	September 30, 2026	September 30, 2025
A. Cash flows from Operating Activities		
Collection from premium & other Income	321,165,345	181,298,368
Payment for Management expenses, Claim, Re-insurance, Commission & Others	(128,775,598)	(63,249,197)
Income-tax paid and deducted at source	(53,020,514)	(51,835,884)
VAT paid to Government	(34,519,712)	(10,822,893)
Net Cash Flows from Operating Activities	**104,849,521**	**55,390,394**
B. Cash flows from Investing Activities		
Purchase of Fixed Assets	(7,139,279)	(3,162,305)
Advance for AC Purchase		(500,000)
Sale or purchase of share of Listed Companies		(24,983,424)
Purchase of Government Treasery Bond	-	(5,000,000)
Sale from Motor vehicles	310,000	-
Net Cash used in Investing Activities	**(6,829,279)**	**(33,645,729)**
C. Cash Flows From Financing Activities		
Dividend paid	(55,214,432)	(60,332,559)
Finance cost paid	-	(504,024)
Lease liability paid	(1,911,096)	(1,407,072)
Net Cash used in Financing Activities	**(57,125,528)**	**(62,243,655)**
Net Cash inflow/(outflow) (A+B+C)	**40,894,714**	**(40,498,990)**
Opening Cash & Bank Balance	794,088,179	817,225,262
Closing Cash & Bank Balance	**834,982,893**	**776,726,272**
Net Operating Cash Flows Per Share (NOCFPS) Note-05	1.75	0.93

Chief Financial Officer (CFO) | Company Secretary | Chief Executive Officer (CEO)

Director | Chairman

Purabi General Insurance Company Ltd.

Notes to the Financial Statements
For the period ended September 30, 2026

01 Legal Status and Nature of the Company

The Company was Incorporated on 29th June, 1988 under the company's Act 1913 with the object of carrying in and outside Bangladesh all kind of insurance business other than life insurance and obtained the Certificate of Commencement of Business from the Registrar of Joint Stock Companies, Bangladesh with effect from the same date. However, the Certificate of Commencement of insurance business from the Controller of Insurace, Government of the Peoples Republic of Bangladesh was obtained with effect from 3rd November, 1988. In 1995 the company issued public portion of shares and listed with the Dhaka Stock Exchange from 4th August, 1995.

02 Components of the Financial Statements

i. Statement of Financial Position
ii. Statement of Comprehensive Income
iii. Statement of Changes in share holder Equity
iv. Statement of Cash Flows

03 Earnings Per Share

	Sept.30, 2026 Taka	Sept.30, 2025 Taka
Earnings atributable to the Ordinary Shareholders (Net profit after Tax)	87,122,981	73,617,112
Weighted average number of ordinary shares	59,812,507	59,812,507
EPS	**1.46**	**1.23**

04 Net Assets Value per Share:

	Sept.30, 2026 Taka	December 31,, 2025 Taka
Net Assets Value	902,250,034	854,846,003
Weighted average number of ordinary shares	59,812,507	59,812,507
NAV per Share	**15.08**	**14.29**

05 Net Operating Cash Flows Per Share

	Sept.30, 2026 Taka	June 30, 2025 Taka
Net Operating Cash Flow	104,849,521	55,390,394
Weighted average number of ordinary shares	59,812,507	59,812,507
Net Operating Cash Flows Per Share (NOCFPS)	**1.75**	**0.93**

06 Reconciliation of Cash flows from operating Activities between Direct and Indirect Method

Net Income before tax	137,982,594	112,360,446
Add: Depreciation for the period being non-cash expense	3,147,866	3,370,073
Add: Finance Cost	372,032	504,024
Less: Gain/Loss from Sale of Shares	(310,000)	267,511
	141,192,492	**116,502,054**
Increase / Decrease in current assets	(96,357,109)	(69,483,247)
Increase /decrease in current liabilities	60,014,138	8,371,587
Net Cash flow from operating activities	**104,849,521**	**55,390,394**

07 Provision for Current Tax

	Jan to June 30,2026	Jan to June 30,2025
Net profit before Tax	137,982,594	112,360,446
Add: Capital Loss sales of Shares	13,193,761	443,551
Less: Reserve for exceptional Losses @10%	15,690,265	8,571,612
Less: Stock dividend		176,040
Less: Cash dividend	4,408,693	2,180,628
less: Gain from share trade	-	
	131,077,397	**101,875,717**
Calculation of Tax provision:		
01. Business & Others profit (37.50%)	49,154,024	38,203,394
02. Capital gain sales of Shares ((10%)	-	53,005
04. Cash dividend (20%)	881,739	436,126
Provision tax during the year	**50,035,762**	**38,692,525**

08 Deferred Tax

	Jan to June 30,2026	Jan to June 30,2025
Temporary of Deductable Defference :		
Accounts Base Written Down value of Assets	17,242,000	11,840,350
Tax Base Written Down velue of Assets	17,753,952	14,611,835
	511,952	**2,771,485**
Deferred Tax Assets	191,982	1,039,307
Deferred Tax Assets Recognised Previous	1,015,833	1,090,116
Deferred tax During the Period	**823,851**	**50,809**

09 Transction with related parties

S No.	Name of the related party	Nature of transactions	Premium Earned		
				Jan-Sept, 2026	Jan-Sept, 2025
1	Samorita Hospital Ltd.	Insurance		306,306	324,981
2	Sandhani Life Insurance Co. Ltd.	Insurance		93,479	56,374
3	Sandhani Credit Co-operative Society Ltd.	Insurance		28,661	-
4	Amico Laboratories Ltd	Insurance		86,674	678,200

Chief Financial Officer (CFO)

Company Secretary

Chief Executive Officer (CEO)

Director

Chairman