UN-AUDITED THIRD QUARTER FINANCIAL STATEMENTS

OF

SENA INSURANCE PLC

For the Period Ended 30 September, 2026

Sena Insurance PLC

Un-Audited Balance Sheet (Statement of Financial Position)

As at 30 September, 2026

Capital and Liabilities	Notes	Amount in Taka	
		30 September, 2026	31 December, 2025
Authorised Capital			
100,000,000 Ordinary shares of Tk.10/- each		1,000,000,000	1,000,000,000
Issued, Subscribed and Paid-up Capital		**400,000,000**	**400,000,000**
40,000,000 Ordinary share of Tk. 10/- each fully paid up	3.00	400,000,000	400,000,000
Reserve or Contingency Accounts		**885,056,246**	**743,307,001**
Reserve for Exceptional Losses	4.00	815,393,452	707,972,533
Investment Fluctuation Fund	5.00	(26,046,658)	(25,034,175)
Profit and Loss Appropriation Account	6.00	95,709,453	60,368,643
Total shareholders equity		**1,285,056,246**	**1,143,307,001**
Balance of Funds and Accounts	7.00	**128,304,220**	**265,228,621**
Fire insurance business		24,622,486	63,679,856
Marine insurance business		54,338,010	78,931,295
Motor insurance business		3,469,281	7,572,968
Miscellaneous insurance business		45,874,444	115,044,503
Premium Deposits	8.00	117,749,101	106,043,332
Liabilities and Provisions		**822,820,920**	**522,208,228**
Estimated liabilities in respect of outstanding claims whether due or intimated	9.00	558,465,129	364,153,432
Amounts due to other persons or bodies carrying on insurance business	10.00	67,001,859	86,855,470
Provision for Income tax	11.00	55,727,790	32,225,166
Deferred Tax Liability	12.02	2,538,334	3,015,222
Lease Liability	13.00	6,082,038	6,082,038
Unclaimed Dividend Account	14.00	1,427,237	1,108,415
Provision for WPPF	15.00	12,900,632	11,953,365
Sundry Creditors	16.00	118,677,901	16,815,121
Total liabilities		**1,068,874,241**	**893,480,181**
Total Shareholders Equity and Liabilities		**2,353,930,487**	**2,036,787,181**

Sena Insurance PLC

Un-Audited Balance Sheet (Statement of Financial Position)

As at 30 September, 2026

Assets and Properties	Notes	Amount in Taka	
		30 September, 2026	31 December, 2025
Non-Current Assets		**509,997,033**	**492,688,765**
Property, Plant and Equipment	17.00	112,876,928	102,321,477
Investment	18.00	373,141,622	366,388,805
Right of Use (RoU) Assets	19.00	7,096,638	7,096,638
Deferred Tax Assets	20.00	16,881,845	16,881,845
Current Assets		**264,340,797**	**177,473,467**
Investment in Shares	21.00	34,761,370	25,755,923
Accrued Interest	22.00	73,177,294	54,849,051
Amount due from other persons or bodies carrying on insurance business	23.00	58,757,352	828,315
Sundry Debtors (Including advances, deposits and prepayments)	24.00	97,008,851	94,425,945
Stationary and forms in hand		136,100	187,250
Stamps in hand		499,829	1,426,983
Cash and Cash Equivalents	25.00	**1,579,592,657**	**1,366,624,949**
Fixed Deposits: (FDR's)		1,505,200,771	1,308,980,747
SND Accounts		50,745,546	50,232,771
Current Accounts		22,746,642	6,859,090
Cash in hand		72,937	44,223
Brokerage Balance		826,760	508,118
Total Assets and Properties		**2,353,930,487**	**2,036,787,181**
Net Asset Value per share (NAV)	30.01	**32.13**	**28.58**

The accompanying notes form an integral part of these financial statements.

Company Secretary **Chief Financial Officer** **Chief Exeeutive Officer**

Director **Director** **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Profit and Loss Account

(Statement of Profit or Loss and other Comprehensive Income)

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Profit / (loss) Transferred from		**169,773,604**	**102,441,631**	**65,124,944**	**8,495,747**
Fire Insurance Revenue Account		70,420,280	37,480,946	25,820,600	5,342,403
Marine Insurance Revenue Account		52,482,507	48,801,603	14,832,629	377,008
Motor Insurance Revenue Account		11,804,053	6,280,481	3,849,137	73,418
Misc. Insurance Revenue Account		35,066,764	9,878,600	20,622,579	2,702,917
Interest, Dividend and Rents (Not applicable to any fund or account)		**125,523,198**	**117,308,439**	**41,961,864**	**38,079,179**
Interest received and Dividend Income	26.00	121,862,543	110,477,819	40,519,187	36,336,885
Sundry Income	27.00	3,660,656	6,830,620	1,442,677	1,742,294
Total		**295,296,802**	**219,750,070**	**107,086,808**	**46,574,926**
Expenses of management (Not applicable to any particular fund or account)					
Advertisement and Publicity		165,569	156,459	30,599	87,158
Directors fees		363,400	409,400	117,300	197,800
Donation, Levy and Subscription		1,117,845	556,925	117,645	225,000
Audit fees		80,539	182,707	-	-
Legal, Professional and Rating Fees		11,166,426	314,944	2,000,102	6,389
Registration and Renewal Fees		665,536	817,066	155,602	154,834
Holding Tax		12,432	216,406	-	216,406
Depreciation		10,811,793	10,910,777	3,871,931	3,631,593
		24,383,540	**13,564,684**	**6,293,179**	**4,519,180**
Profit Before Tax & WPPF		**270,913,262**	**206,185,385**	**100,793,629**	**42,055,746**
Provision for WPPF		12,900,632	9,818,352	4,799,697	2,002,655
Profit Before Tax		**258,012,631**	**196,367,034**	**95,993,933**	**40,053,091**
		55,250,902	**25,263,417**	**28,944,492**	**7,655,709**
Income Tax Expenses	11.01	55,727,789	25,863,716	28,948,188	7,908,720
Deferred Tax (Income)/Expense	12.03	(476,888)	(600,299)	(3,695)	(253,011)
Balance for the year carried to profit and loss appropriation account		**202,761,729**	**171,103,617**	**67,049,440**	**32,397,382**
Total		**295,296,802**	**219,750,070**	**107,086,808**	**46,574,926**
Other Comprehensive Income					
Gain/(loss) from Fair Value Changes of Investment in Shares	5.01	(1,012,483)	(6,895,890)	687,615	(44,633)

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Profit and Loss Appropriation Account

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Balance Brought Forward from previous year		60,368,643	64,020,980	46,692,298	44,300,973
Balance transferred from profit and loss account		202,761,729	171,103,617	67,049,440	32,397,382
Total		**263,130,372**	**235,124,597**	**113,741,738**	**76,698,355**
		167,420,919	**172,551,586**	**18,032,285**	**14,125,344**
Reserve for Exceptional losses	4.01	107,420,919	112,551,586	18,032,285	14,125,344
Dividend paid		60,000,000	60,000,000	-	-
Balance transferred to balance sheet		**95,709,453**	**62,573,010**	**95,709,453**	**62,573,010**
Total		**263,130,372**	**235,124,597**	**113,741,738**	**76,698,355**
Earnings Per Share (EPS)	31.00	**5.07**	**4.28**	**1.68**	**0.81**

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Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Statement of Changes in Equity

For the Period Ended 30 September, 2026

Particulars	Share Capital	Reserve for Exceptional Losses	Investment Fluctuation Fund	Retained Earnings	Total
Balance As at 1 January, 2026	**400,000,000**	**707,972,533**	**(25,034,175)**	**60,368,643**	**1,143,307,001**
Net Profit after tax for the year	-	-	-	202,761,729	202,761,729
Reserve for Exceptional losses	-	107,420,919	-	(107,420,919)	-
Cash Dividend paid	-	-	-	(60,000,000)	(60,000,000)
Fluctuation Fund Adjustment	-	-	(1,012,483)	-	(1,012,483)
Balance As at 30 September, 2026	**400,000,000**	**815,393,452**	**(26,046,658)**	**95,709,453**	**1,285,056,246**

For the Period Ended 30 September 2025

Particulars	Share Capital	Reserve for Exceptional Losses	Investment Fluctuation Fund	Retained Earnings	Total
Balance As at 1 January, 2025	**400,000,000**	**557,715,342**	**(15,351,535)**	**64,020,980**	**1,006,384,787**
Net Profit after tax for the year	-	-	-	171,103,617	171,103,617
Reserve for Exceptional losses	-	112,551,586	-	(112,551,586)	-
Cash Dividend paid	-	-	-	(60,000,000)	(60,000,000)
Fluctuation Fund Adjustment	-	-	(6,895,890)	-	(6,895,890)
Balance As at 30 September, 2025	**400,000,000**	**670,266,928**	**(22,247,424)**	**62,573,010**	**1,110,592,514**

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Statement of Cash Flows

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka	
		January to September 2026	January to September 2025
Cash flows from operating activities			
Collection from premium & Sundry Income		1,175,067,155	1,323,560,090
Payment for management expenses, Re-insurance & Claims		(840,938,562)	(1,075,242,031)
Income tax paid		(23,860,126)	(21,169,205)
Net cash flows from operating activities		**310,268,467**	**227,148,855**
Cash flows from investing activities			
Acquisition of fixed assets		(19,868,877)	(9,942,741)
Sales of Fixed Assets		1,820,000	900,000
Investment made in share & Treasury bond		(19,251,882)	(130,846,005)
Net cash used in investing activities		**(37,300,759)**	**(139,888,746)**
Cash flows from financing activities			
Cash dividend paid		(60,000,000)	(60,000,000)
Total cash flows from financing activities		**(60,000,000)**	**(60,000,000)**
Net increase in cash & Cash equivalents during the year		**212,967,708**	**27,260,109**
Opening cash & Cash equivalents at beginning of the year		1,366,624,949	1,368,318,203
Closing Cash & Cash equivalents at end of the year		**1,579,592,657**	**1,395,578,311**
Net Operating Cash Flows Per Share (NOCFPS)	32.00	**7.76**	**5.68**

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Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Consolidated Revenue Account

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Balance of account at the beginning of the year					
Reserve for Unexpired risk		265,228,621	167,934,099	186,008,968	55,413,850
Premium, Less Re insurance		384,940,939	333,804,021	126,790,198	78,212,022
Commission on Re insurance		51,671,459	58,983,155	9,620,993	7,860,829
Total		**701,841,019**	**560,721,275**	**322,420,160**	**141,486,701**
Claim under policies less Re-Insurance		**213,464,677**	**117,323,085**	**84,285,567**	**23,201,947**
Paid during the year		80,333,255	95,486,587	49,475,291	51,313,017
Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	9.00	558,465,129	398,479,369	558,465,129	398,479,369
Less: Outstanding at the end of the previous year		(425,333,707)	(376,642,871)	(523,654,853)	(426,590,439)
		257,422,463	**340,956,559**	**173,009,648**	**109,789,008**
Agency Commission	28.00	9,433,309	66,315,654	9,433,309	36,609,403
Expense for management	29.01	119,684,934	112,644,321	35,272,119	33,414,166
Reserve for unexpired risk being 40% of fire, Motor, 50% of Marine Cargo, Misc. and 100% of Marine Hull & Aviation Premium Income of the year	7.00	128,304,220	161,996,584	128,304,220	39,765,439
Profit Transferred to Profit & Loss account		**230,953,879**	**102,441,631**	**65,124,944**	**8,495,747**
Total		**701,841,019**	**560,721,275**	**322,420,160**	**141,486,701**

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Fire Insurance Revenue Account

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Balance of account at the beginning of the year					
Reserve for Unexpired risk		63,679,856	56,816,157	42,491,511	7,548,975
Premium, Less Re insurance		140,520,001	118,842,251	21,756,305	16,340,275
Commission on Re insurance		28,178,680	42,042,717	5,566,475	5,237,324
Total		**232,378,537**	**217,701,126**	**69,814,291**	**29,126,574**
Claim under policies less Re-Insurance		**46,267,240**	**55,226,174**	**10,328,340**	**(15,032,030)**
Paid during the year		26,892,486	41,571,612	20,458,744	28,406,910
Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	9.00	299,400,658	224,524,566	299,400,658	224,524,566
Less: Outstanding at the end of the previous year		(280,025,904)	(210,870,004)	(309,531,062)	(267,963,506)
		69,331,304	**124,994,006**	**33,665,351**	**38,816,200**
Agency Commission	28.00	-	33,109,661	-	22,970,152
Expense for management	29.01	44,708,818	44,347,444	9,042,865	9,309,938
Reserve for unexpired risk being 40% of fire Premium Income of the year	7.00	24,622,486	47,536,901	24,622,486	6,536,110
Profit Transferred to Profit and Loss account		**116,779,993**	**37,480,946**	**25,820,600**	**5,342,403**
Total		**232,378,537**	**217,701,126**	**69,814,291**	**29,126,574**

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Marine Insurance Revenue Account

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Balance of account at the beginning of the year					
Reserve for Unexpired risk		78,931,295	55,523,467	58,634,380	22,267,763
Premium, Less Re insurance		151,827,080	107,320,597	68,650,672	37,879,624
Commission on Re insurance		4,801,476	5,016,262	1,463,240	1,493,133
Total		**235,559,851**	**167,860,327**	**128,748,291**	**61,640,520**
Claim under policies less Re-Insurance		**87,430,127**	**27,130,765**	**44,007,267**	**23,608,788**
Paid during the year		27,349,825	49,363,061	9,302,598	18,948,997
Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	9.00	190,590,904	68,136,439	190,590,904	68,136,439
Less: Outstanding at the end of the previous year		(130,510,602)	(90,368,735)	(155,886,235)	(63,476,648)
		80,826,655	**91,927,958**	**69,908,396**	**37,654,724**
Agency Commission	28.00	-	14,590,693	-	5,736,752
Expense for management	29.01	26,488,645	19,384,136	15,570,386	11,392,466
Reserve for unexpired risk being 50% of Marine Cargo and 100% of Marine Hull Premium Income of the year	7.00	54,338,010	57,953,129	54,338,010	20,525,506
Profit Transferred to Profit and Loss account		**67,303,069**	**48,801,603**	**14,832,629**	**377,008**
Total		**235,559,851**	**167,860,327**	**128,748,291**	**61,640,520**

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Motor Insurance Revenue Account

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Balance of account at the beginning of the year					
Reserve for Unexpired risk		7,572,968	4,511,205	5,232,255	1,559,953
Premium, Less Re insurance		11,448,413	10,853,393	3,940,097	3,426,005
Commission on Re insurance		-	-	-	-
Total		**19,021,380**	**15,364,598**	**9,172,352**	**4,985,958**
Claim under policies less Re-Insurance		**2,167,658**	**2,234,917**	**1,065,846**	**2,296,115**
Paid during the year		2,068,408	999,917	1,725,396	761,305
Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	9.00	199,250	1,967,004	199,250	1,967,004
Less: Outstanding at the end of the previous year		(100,000)	(732,004)	(858,800)	(432,194)
		5,049,669	**6,849,199**	**4,257,369**	**2,616,424**
Agency Commission	28.00	-	1,008,241	-	403,650
Expense for management	29.01	1,580,389	1,499,601	788,088	842,372
Reserve for unexpired risk being 40% of Motor Premium Income of the year	7.00	3,469,281	4,341,357	3,469,281	1,370,402
Profit Transferred to Profit & Loss account		**11,804,053**	**6,280,481**	**3,849,137**	**73,418**
Total		**19,021,380**	**15,364,598**	**9,172,352**	**4,985,958**

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Miscellaneous Insurance Revenue Account

For the Period Ended 30 September, 2026

Particulars	Notes	Amounts in Taka			
		January to September 2026	January to September 2025	July to September 2026	July to September 2025
Balance of account at the beginning of the year					
Reserve for Unexpired risk		115,044,503	51,083,270	79,650,823	24,037,159
Premium, Less Re insurance		81,145,445	96,787,779	32,443,124	20,566,119
Commission on Re insurance		18,691,303	11,924,176	2,591,278	1,130,372
Total		**214,881,250**	**159,795,225**	**114,685,225**	**45,733,650**
Claim under policies less Re-Insurance		**77,599,652**	**32,731,229**	**28,884,113**	**12,329,073**
Paid during the year		24,022,536	3,551,997	17,988,552	3,195,804
Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	9.00	68,274,317	103,851,360	68,274,317	103,851,360
Less: Outstanding at the end of the previous year		(14,697,201)	(74,672,128)	(57,378,756)	(94,718,091)
		102,214,835	**117,185,395**	**65,178,533**	**30,701,659**
Agency Commission	28.00	9,433,309	17,607,059	9,433,309	7,498,849
Expense for management	29.01	46,907,083	47,413,139	9,870,780	11,869,389
Reserve for unexpired risk being 50% of Misc. and 100% of Aviation Premium Income of the year	7.00	45,874,444	52,165,197	45,874,444	11,333,421
Profit Transferred to Profit & Loss account		**35,066,764**	**9,878,600**	**20,622,579**	**2,702,917**
Total		**214,881,250**	**159,795,225**	**114,685,225**	**45,733,650**

The accompanying notes form an integral part of these financial statements.

Company Secretary | **Chief Financial Officer** | **Chief Executive Officer**

Director | **Director** | **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

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Classified Summary of Assets

For the Period Ended 30 September, 2026

Sl. No	Class of Assets	30 September, 2026		Remarks
		Book value	Market Value	
1	Statutory Deposit with Bangladesh Bank (10 years period Bangladesh Government Treasury Bonds)	373,141,622	373,141,622	Not quoted in Market
2	Fixed Deposit, SND Account and other Bank Balances	1,579,519,720	1,579,519,720	Realizable value
3	Cash in hand	72,937	72,937	Realizable value
4	Interest Accrued but not due	73,177,294	73,177,294	Realizable value
5	Amount due from other persons or bodies carrying on insurance business	58,757,352	58,757,352	Realizable value
6	Property, Plant & Equipment at cost less depreciation	112,876,928	112,876,928	Cost Less Depreciation
7	Investment in Shares	60,808,028	34,761,370	Market Value
8	Right of Use (RoU) Assets	7,096,638	7,096,638	Realizable value
9	Deferred Tax Assets	16,881,845	16,881,845	Realizable value
10	Sundry Debtors including advance deposit & prepayments	97,008,851	97,008,851	Realizable value
11	Stamp in Hand	499,829	499,829	Cost
12	Stationary and forms in hand	136,100	136,100	Cost
Total		**2,379,977,145**	**2,353,930,487**	

The accompanying notes form an integral part of these financial statements.

Company Secretary **Chief Financial Officer** **Chief Executive Officer**

Director **Director** **Chairman**

Signed as per our annexed report of even date.

Dhaka, 26 October, 2026

Sena Insurance PLC

Un-Audited Notes to The Financial Statements

For the Period Ended 30 September, 2026

1.00 Background of the company

Sena Insurance PLC ('the company') was incorporated as a Public Limited Company by shares under the Companies Act, 1994 on 3rd September, 2013 and the name of the company has been changed from Sena Kalyan Insurance Company Limited to Sena Insurance PLC on 18th August 2024, obtained permission for commencement of insurance business from the Registrar of Joint Stock Companies & Firms (RJSC) and Insurance Development & Regulatory Authority (IDRA), Government of the Peoples Republic of Bangladesh, with effect from 10th September, 2013 for carrying out non-life insurance business. The company went for public issue on 07th November 2021 and shares of the company is listed on both Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE).

Sena Insurance PLC is a subsidiary Company of Sena Kalyan Sangstha (SKS) that holds 24,000,000 shares out of 40,000,000 shares of the Company and the balance 16,000,000 shares are held by Public and Institution of taka 10 each fully paid up.

1.01 Address of registered office and place of business of the company

The Head office of the Company is at SKS Tower (12th Floor), 7, VIP Road, Mohakhali, Dhaka-1206, Bangladesh which is also the registered office of the Company. The operation of the company is being carried out through its 13 (Thirteen) branches located in different divisions of Bangladesh.

1.02 Principal activities of the company

The Principal activity of the Company is to offer general insurance products that include fire insurance,marine hull and cargo insurance,aviation insurance,motor insurance and miscellaneous insurance.These insurances provide protection against damage to policy holder's assets if damage occurs from risk covered by policy. Premium income is primary source of revenue for this insurance business.

1.03 Date of Financial Statements authorized for issue

Financial Statement of the company for the period ended 30 September, 2026 were authorized by the Board for issue at Dhaka, 26 October, 2026 in accordance with a resolution of the Board of Directors of the company.

1.04 Geographical area of operation

The Company carries its insurance business activities through Thirteen branches, throughout the Bangladesh.

2.00 Basis of Presenting Financial Statements Significant Accounting Policies & Relevant Information

2.01 Basis of preparation

The Financial Statements have been prepared on going concern and accrual basis under the historical cost convention. The preparation and presentation of the financial statements and the disclosure of information have been made in accordance with International Financial Reporting Standards (IFRSs) and the requirements of the Insurance Act 1938 (as amended in 2010), the Insurance Rules 1958 and in conformity the Companies Act 1994, the Securities and Exchange Rules 1987, and other applicable laws & regulations in Bangladesh.

The Statement of financial position has been prepared in accordance with the regulations as contained in Part-I of the First Schedule and as per Form "A" as set forth in Part-II of that Schedule. Statement of Profit or Loss and other Comprehensive Income and Profit and Loss Appropriation Account has been prepared in accordance with the regulations contained in Part-I of the second schedule and as per Form "B" & "C" as set forth in Part-II of that Schedule respectively of Insurance Act, 1938. Revenue Account of each class of general insurance business has been prepared in accordance with the regulations as contained in Part-I of the Third Schedule and as per form "F" as set forth in Part-II of that Schedule of the Insurance Act, 1938 (as amended in 2010). The classified summary of the assets has been prepared in accordance with Form "AA" as set forth in Part-II of the aforesaid Act. The cash Flow Statement has been included as per requirements of the Securities and Exchange Commissions Rules 1987 as well as per guideline of IAS-7.

2.02 Reporting Period

Financial statements of the Company cover period from 01 July, 2026 to 30 September, 2026.

2.03 Going Concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business without significant fluctuation in value. The accompanying financial statements do not include any adjustments, which indicate that Sena Insurance PLC be unable to continue as a going concern.

2.04 Structure, content and presentation of financial statements

Being the general purpose financial statements, the presentation of these financial statements is in accordance with the guidelines provided by Insurance Act 1938 (as amended 2010) and International Accounting Standard 1: Presentation of Financial Statements. A complete set of financial statements comprise:

a) Balance sheet as at 30 September, 2026;
b) Profit and Loss Account for the period ended 30 September, 2026;
c) Profit and Loss Appropriation Account for the period ended 30 September, 2026;
d) Statement of Changes in Equity for the period ended 30 September, 2026;
e) Statement of cash flows for the period ended 30 September, 2026;
f) Consolidated Revenue Account for the period ended 30 September, 2026;
g) Fire Insurance Revenue Account for the period ended 30 September, 2026;
h) Marine Insurance revenue Account for the period ended 30 September, 2026;
i) Motor Insurance Revenue Account for the period ended 30 September, 2026;
j) Miscellaneous Insurance Revenue Account for the period ended 30 September, 2026 and
k) Notes to the Financial Statements

The Board of Directors is responsible for preparing and presentation the financial statements, who has approved and authorized the issue of the financial statements.

2.05 Application of International Financial Reporting Standards (IAS/IFRS)

The Accounting and Financial Reporting Standards that are applicable/not applicable for the financial statements for the period under review, include the following:

IAS 1	Presentation of Financial Statements	Applied
IAS 7	Statement of Cash Flows	Applied
IAS 8	Accounting Policies, Changes in Accounting Estimates and Errors	Applied
IAS 10	Events after the Reporting Period	Applied

IAS 12	Income Taxes	Applied
IAS 16	Property, Plant and Equipment	Applied
IAS 19	Employee Benefits	Applied
IAS 24	Related Party Disclosures	Applied
IAS 26	Accounting and Reporting by Retirement Benefit Plans	Applied
IAS 32	Financial Instruments: Presentation	Applied
IAS 33	Earning per Share	Applied
IAS 34	Interim Financial Reporting	Applied
IAS 36	Impairment of Assets	Applied
IAS 37	Provisions, Contingent Liabilities and Contingent Assets	Applied
IAS 38	Intangible Assets	Applied
IAS 40	Investment Property	Applied
IFRS 4	Insurance Contracts	Applied
IFRS 5	Non-currents assets held for sale and discontinued operation	Applied
IFRS 7	Financial Instruments: Disclosure	Applied
IFRS 8	Operating Segment	Applied
IFRS 9	Financial Instruments	Applied
IFRS 13	Fair Value Measurement	Applied
IFRS 16	Lease	Applied

* The management of Sena Insurance PLC has followed the principles of IAS & IFRS consistently in the preparation of the financial statements to that extent as applicable to Insurance Company. Some of the standards have not been complied with, about which IDRA has special guideline.

2.06 Functional and presentation currency

The financial statements are expressed in Bangladesh Currency (Taka/ Tk.), which is both functional and reporting currency of the Company.

2.07 Use of estimates and judgements

Preparation of financial statement requires management to make judgement, estimates and assumptions that affect the application of accounting policies and reported amounts of asset,liabilities,income and expenses.Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis.Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future period affected.

2.08 Materiality and Agregation

Each material item considered by management significant has been presented separately in the financial statement. No amount has been set off unless Sena Insurance PLC. has legal right to set off the amounts and intends to settle on a net basis.Income and Expenses are presented on a net basis only when permitted by relevant accounting standards.

2.09 Comparative information

Comparative information has been disclosed in respect of the period ended 30 June, 2026 for all numerical data in the financial statements and also for the narrative and descriptive information when it is relevant for better understanding of the current period's financial statements. Prior period figures have been restated, reclassified and rearranged whenever considered necessary to ensure comparability with the current period.

2.10 Property, Plant and Equipment

a. Recognition and measurement

Property, Plant and Equipment are recognized if it is probable that future economic benefits associated with the asset will flow to the Company and cost of the asset can be measured reliably. Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset. The cost of self constructed assets includes the cost of materials and direct labour, any other costs directly attributable to bringing the asset to a working condition for its intended use and the cost of dismantling and removing the items and restoring the site on which they are located.

Gains and losses on disposal of an item of property, plant and equipment are determined by comparing the proceeds from disposal with the carrying amount of property, plant and equipment. If sale of any revalued assets, the relevant amount included in the revaluation reserve will be transferred to retained earnings.

b. Subsequent cost

The cost of enhancement of an item of property, plant and equipment is recognized as separate asset if it is probable that the future economic benefits associated with the part will flow to the Company and its cost can be measured reliably.All other expenditures are charges to profit and loss account during the period in which they incur.

c. Depreciation

Depreciation has been charged on Property, Plant and Equipment of the Company on the basis of reducing balance method at rates varying from 10% to 20% depending on the estimated useful life of the assets. Depreciation on newly acquired Assets during the period has been charged of the date of acquisition of fixed assets. The annual depreciation at different rates as under:

Category of Assets	Rate of Depreciation
1. Land and Building	5%
2. Furniture and Fixtures	10%
3. Motor Vehicles	20%
4. Office Equipment's	15%
5. Cookeries and Cutleries	15%
6. Office Decoration	10%
7. Computer and IT Equipment	10%
8. Mobile and Telephone Set	10%
9. Air Conditioner	20%

d. Sale price of fixed assets

Sale price of fixed assets are determined on the basis of fair value of the assets. Gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between sales proceeds and carrying amount of the asset and is recognized in profit or loss account as per provision of IAS 16.

2.11 Intangible assets

Intangible assets (Software) acquired separately are measured on initial recognition at cost and are carried at cost less accumulated amortization and accumulated impairment losses, if any. These are amortized on reducing balance method at 10%. Subsequent expenditure on software assets is capitalized only when it increases the future economic benefits in the specifications to which it relates. All other expenditure is treated as expense as incurred.

2.12 Impairment of assets

If recoverable amount is less that carrying amount, the carrying amount of asset is reduced to its recoverable amount.This reduction is an impairment loss. An impairment loss is recognized as an expense in financial statement.

2.13 Valuation of Assets

The value of all assets as at 30 September, 2026 has been shown in the Balance Sheet and in the classified summary of assets on "Form AA" annexed, which has been reviewed and the said assets have been set forth in the Balance Sheet on amounts at their respective book value which in the aggregate do not exceed their aggregate market value.

2.14 Investment

Company has several financial assets such as share, FDR, Governement securities etc. Initially shares are recorded at fair value plus transaction cost. A separate Fund called Investment Fluctuation fund, which consists of unrealized gain/ loss is shown in the liability side of Balance Sheet. Dividend Income on such share is recognized in Profit and Loss Account (Statement of Profit or Loss and other comprehensive income) when right to receive the dividend is established. On the other hand, securities are initially recorded at cost. Interest income on such securities is recognised using effective interest rate as per IFRS 9.

2.15 Investments of Assets

The Section 41 of Insurance Act, 2010 has always been complied by the company.

2.16 Restriction on certain investment

There is no investment by Sena Insurance PLC or the company does not hold any shares or debentures of any Company, firms or other business concern in which any director or any members of the family of such directors has any interest as Proprietor, Partner, Director and Managing Director as per Section 41(1) of Insurance Act, 2010.

2.17 IFRS-16: Leases

Sena Insurance PLC applies IFRS 16 for rented office space. Sena Insurance PLC recognises lease liabilities calculated by determining present values of remaining rent payable as per rent agreement using effective cost of capital. Same amount is recognised as right of use asset after considering advance rent. Every year thrughout of agreement period right of use asset/leased asset is depreciated on straight line basis. And interest expense on lease liabilities is recognised using effective interest rate.

2.18 Cash and Cash Equivalents

Cash comprises cash in hand, demand deposit, cash equivalents on short term, highly liquid investments that are readily convertible to know amounts of cash and those which are what to an insignificant risk of changes in value. Cash and cash equivalents are not restricted in use and accordingly cash in hand and bank balances have been considered as cash and cash equivalents.

2.19 Cash Flow Statements

Statement of Cash Flows has been prepared in accordance with IAS-7 and the cash flow from the operating activities has been presented under the direct method.

2.20 Provisions relating to collection of premium

The company has always complied with the Section 18 of the Insurance Act, 2010 as applicable in regard to provision of collection of premium.

2.21 Revenue Recognition

1. Premium is recognized when insurance policies are issued. The sum of premium income as appeared in classified Revenue Accounts is net of the refund made, Re-insurance ceded and Reinsurance premium on PSB. Amount received against issue of marine cover notes are not recognized as income during the year unless issuance of policy. The said amount is recognized as income as and when policy is issued or after one year from the date of expiry of the cover note.

2. The premium in respect of Company's share of Public Sector Insurance Business (PSB) is accounted for in the period in which the relevant statement is received from Shadharan Bima Corporation (SBC).The Company's share of public sector business (PSB) for the period of 2nd of 2026 received from Sadharan Bima Corporation (SEC) has been incorporated in the company's accounts for the period ended 30 September, 2026.This system of accounting of public sector business is being followed consistently.

3. Amounts received against issue of Cover Notes, which have not been converted into Policy are recognized as income at the earlier of Cover Notes converted into Policy or after expiry of two years of Cover Notes in accordance with SBC's circular.

4. Interest on Fixed Deposit Receipt (FDR), SND account and bonds are recognized as revenue on accrual basis.

5. Interest Income from government securities is accounted for using effective interest rate as per IFRS-9.

2.22 Consolidation Procedure

Accounts of all branches have been consolidated (aggregated) at the Central Accounts of the Head Office at Dhaka.

2.23 Re-insurance Accounts

While preparing the Revenue Accounts necessary adjustments in respect of re-insurance ceded in Bangladesh have been duly given.

2.24 Segment Reporting

A business segment is a distinguishable component of the company that in providing services that are subject to risks and returns that are different from those of other business segments. The company accounts for segment reporting of operating results using the classes of business. The performance of segments is evaluated on the basis of underwriting results of each segment. The company has four primary business segments for reporting purposes namely fire, marine, motor and miscellaneous.

2.25 Management Expenses

The management expenses charged to Revenue Accounts amounting to 35,272,119 represents approximately 19.56% of Gross Premium of Tk. 180,322,850 (Including public sector business) and 27.82% of Net Premium of Tk 126,790,198 earned during the period. The said management expenses have been apportioned to various classes of business of the company taking into account the gross premium income.

2.26 Current Taxation:

Provision for current year income tax has been made at the rate of 37.50% as per Finance Act, 2026. The return of company's income tax for the assessment year 2027-2028 shall be filed in due time.

2.27 Deferred Tax

Since temporary differences arise between accounting profit and tax profit, deffered tax is recognised as per IAS 12. Since depreciation rates used by the Sena Insurance PLC is different from those used by tax authorities, this gives rise to temporary difference between accounting and tax profit. On the other hand, Sena Insurance PLC recognises expense when contribution is made to gratuity fund or provision is created. But tax athority recognises gratuity as expense only when employee receives gratuity payment.So this gives rise to temporary difference between accounting and tax profit. Sena Insurance PLC applies IAS 12 retrospectively ,restating comparative figures for previous perid as per IAS 8.

2.28 Earnings per share

Earnings per share have been calculated in accordance with International Accounting Standard 33: Earnings Per Share, and shown on the face of profit and loss account and computation shown in note no. 22.

2.29 Loans and Borrowing

The company has no loans and borrwing as at 30 September, 2026.

2.30 Estimated Liability in respect of outstanding claim

An amount of Tk. 523,654,853 only which is adjusted during the period from Estimated Liability in respect of outstanding claim in the Statement of Financial Position as at 30 June, 2026.

2.31 Provision for Liabilities

According to IAS 37: "Provision, Contingent Liabilities and Contingent Assets" the Company recognizes the provision in the balance sheet when the Company has a legal or constructive obligation as a result of past event and it is probable that an outflow of economic benefit will be required to settle the obligations.

2.32 Reserve or contingencies Accounts

a. Reserve for exceptional losses

In line with Para 6, 4th schedule of the Income Tax Act 2023, to meet the exceptional losses, Sena Insurance PLC set aside 10% of Premium Income of the year in which it is set aside from the balance of the profit to the reserve for exceptional losses. Detail calculations have been given in note 4.

b. Provision for unexpired risk

Surplus/(deficit) on Revenue Accounts has been arrived after making necessary provision for un-expired risk 40% of Fire, Motor, 50% of Marine Cargo, Misc. and 100% of Marine Hull and Aviation on premium income as per section 27A (2B & 2C) of Insurance Act 1938 (as ammended in 2010).

2.33 Employees Details

During the period under review 159 employees were employed full time. As per schedule-Xl part-II of the Companies Act 1994 the employees remuneration slab is given below:

Slab	Number of Employees
No. of employees received salary below Tk. 3,000 per month	Nil
No. of employees received salary above Tk. 3,000 per month	159
Total no. of employees	159

Note: There is no part time employee of the Company.

2.34 Employees Benefit

Sena Insurance PLC provides a number of benefits plan for it's employees which includes Contributory Provident Fund, Worker's Profit Participation Fund, Gratuity Fund, Group Insurance Scheme and Festival Bonus etc.

a. Contributory Provident Fund

The Company operates a provident fund, recognized by the income Tax Authorities. Confirmed employees of the Company are eligible for the said provident fund. Employees of the Company contribute ten percent of their basic salary and the employer make similar contribution to the fund. The provident fund is wholly administered by a Board of Trustees and no part of the fund is included with the assets of the Company.

b. Gratuity Fund

The Company operates a gratuity fund scheme under which a regular confirmed employee is entitled to benefit at a graduated scale based on the length of service. The length of service for the purpose of gratuity shall be reckoned from the date of joining in the regular service of the Company. Calculation of gratuity is made on the basis of last drawn basic salary. An employee will receive two month's basic salary for each completed year of service if he/she complete five years. Gratuity will be payable only on their separation from the company.

c. Worker's Profit Participation Fund

In accordance with the section 234(1)(b) of Bangladesh Labor Act 2006 (Amendment in 2013) and Bangladesh Labor Rules (Amendment in 2015), Within 9 (Nine) months of the close of every accounting year, 5% of profit before tax of the accounting year/period shall be transferred to Worker's Profit Participation Fund established under section 14 of the Bangladesh Workers Welfare Foundation Act 2006 at the proportion of 80:10:10 respectively. Sena Insurance PLC has made provision for workers profit participation fund at 5% on profit before tax. Worker's welfare fund is yet to be established.

d. Other Benefits

In addition to the above, Sena Insurance PLC is providing other benefits to its employees like performance based incentive bonus, Boishakhi festival allowance, Group Insurance and Car/Motor Cycle loan scheme subject to fulfillment of certain terms and conditions.

2.35 Related party disclosures

The company in normal course of business, carried out a number of transactions with other entities that fall within the definition of related party contained in International Accounting Standards 24: Related Party Disclosures. All transactions involving related parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties. Details of the related party disclosures have been given in Note 23.

2.36 Prohibition of loans

As per Section 44 of Insurance Act 2010, the Company has not granted any loan to any Director or any member of their family, banking company, subsidiary company and auditor, any loan or temporary advance either and hypothecation property or personal security or otherwise.

2.37 Others

Figures have been rounded off to the nearest taka and previous year's figures have been re-arranged, wherever necessary, for the purpose of comparison.

2.38 Disclosure of departure from IFRS due to mandatory compliance with insurance act's

The Sena Insurance PLC management has followed the principles of IFRS in preparation of the financial statements to that extent as applicable to the Sena Insurance PLC. Some requirements of Insurance Act 1938 (as amended in 2010) and Insurance Rules 1958 and regulations contradict with those of financial instruments and general provision standards of IFRS. As such the Sena Insurance PLC has departed from those requirements of IFRS in order to comply with the rules and regulations of IDRA which are disclosed below along with financial impact where applicable:

a) As per Insurance Act 1938 (as amended in 2010), investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provisions has been made by netting off any unrealized gain/(loss) arising at the Balance sheet date. However as per requirements of IFRS 9 investment in shares, all equity instruments are to be measured at fair value with changes reflected in either profit or loss or other comprehensive income.

b) General provision on insurance premium and re-insurance premium are followed as per Insurance Act 1938 (as amended 2010) . However such general provision cannot satisfy the conditions of provision as per IAS 37. At the year end the Sena Insurance PLC has recognized provision of BDT. 128,304,220 as balance of fund and liabilities in the balance sheet.

c) As per IDRA guidelines, financial instruments are categorized, recognized and measured differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 7 and IAS 32 have not been made in the accounts.

d) Insurance Act 1938 has issued templates for financial statements which will strictly be followed by all general and life insurance company. The templates of financial statements issued by Insurance Act does not include Other Comprehensive Income (OCI) nor are the elements of other comprehensive income allowed to include in a single Comprehensive Income (OCI) Statement. As such Sena Insurance PLC does not prepare the other comprehensive income statement. However Sena Insurance PLC does not have any elements of OCI to be presented.

2.39 Anti- Money Laundering Committee

Maloy Kumar Saha, Senior Executive Vice President & CFO of the Company has been appointed as a Chief Anti Money Laundering Compliance Officer (CAMLCO) in our Company. Anti-Money Laundering Committee addresses the prevention of money laundering & terrorist financing activities under the Money Laundering Prevention Act-2012 and the Anti Terrorism (Amended) Act-2013. The committee also arranges the training for employees, regularly monitors, Preparation of Self Assessment Report and ensures reporting to Bangladesh Financial Intelligence Unit (BFIU) & Insurance Development & Regulatory Authority (IDRA) regarding any suspicious and doubtful transaction.

2.40 Risk factors Relating to the company

(a) Credit Risks

Credit risk is measured as the potential economic loss in the value of our portfolio that would result from either changes in the credit quality of our counter parties or the inability or unwillingness of a counter party to fulfil its contractual obligations. Credit risks may arise from our inability to meet our claims payment obligations, or our inability to indemnify the loss to the policyholder. We focus on mitigating this risk through proper capital planning and allocation that enables us to meet our liabilities on time and maintain solvency. Credit risk may also arises from potential losses from nonrecoverability of reinsurance receivables. We select our reinsurance partners carefully and also possess strong long term relationships with them, which enables us to mitigate exposure to reinsurance risks.

(b) Underwriting Risks

Underwriting risk consists of premium and reserve risks in the property- casualty business segments. As part of our property-casualty business operations, we receive premiums from our customers and provide insurance protection in return. Premium risk is the risk that actual claims for the business in the current year develop adversely relative to expected claims ratios. We mitigate premium risk by reinsurance, as well as by focusing on excellence in underwriting. Assessing risks as part of the underwriting process is a key element of our risk management framework, which is governed by clear underwriting limits and restrictions, as per our enterprise-wide risk management framework.

(c) Operational Risks

Operational risks represent losses resulting from inadequate or failed internal processes, human errors, system failures and other external events, and can originate from a wide variety of sources, including potential losses due to a failure to meet the professional obligations or from the design of our products or from misspelling or from non-compliance with internal / external requirements related to our products. Though these losses tend to be of a lower frequency, they have a potentially high financial impact. Other operational risks include fraud, financial risk or a cyber security incident causing business interruption or disruption. We focus on minimising the occurrence of operational risks as much as possible through engaging in extensive employee training, through creating redundancies across our technology network and through ensuring regulatory compliance – in both letter and spirit.

(d) Liquidity Risks

Liquidity risk is defined as the risk that current or future payment obligations cannot be met or can only be met on the basis of compromised conditions. We manage our liquidity risks by balancing cash inflows and outflows, and by embracing the time-tested principles of maximising cash inflows and optimising cash outflows. We also maintain our capital buffers to as per regulatory requirements to prevent capital / liquidity shocks and ensure that there is enough space for us to meet our liability obligations to our policyholders.

(e) Strategic Risks

Strategic risks are risks that enforce depletion in the company's value, arising from adverse management decisions on business strategies and their implementation. Strategic risks are identified and discussed in various forums both at the executive and management levels. We also monitor market and competitive conditions, capital market requirements, regulatory alignment, etc., to decide if strategic adjustments are necessary. We also focus on mitigating strategic risks through realising our aspirations of customer-centricity, going digital, technical excellence, spirit of innovation and inclusivity focus.

3.00 Share Capital

Authorized:	Amounts in Taka	
	30 September, 2026	31 December, 2025
100,000,000 ordinary shares of Tk.10 each	1,000,000,000	1,000,000,000
Issued, Subscribed and Paid up:		
40,000,000 ordinary shares of Tk.10 each	400,000,000	400,000,000

3.01 Shareholding Patterns

Classification of Shareholders as per their share holdings

Sl. No	Category of Shareholder	No. of Shares	% of Holding	Amount (Tk.) 30 September, 2026	Amount (Tk.) 31 December, 2025
1	Sponsors/Directors	24,000,000	60.00%	240,000,000	240,000,000
2	General Public	12,759,171	31.90%	127,591,710	112,861,950
3	Institution	3,240,829	8.10%	32,408,290	47,138,050
Total		**40,000,000**	**100.00%**	**400,000,000**	**400,000,000**

Classification of Shareholders

Sl. No	Range of share holding	No. of Shareholders	No. of Shares	Share par value	Value of Share in Taka 30 September, 2026	Value of Share in Taka 2025
1	0000000001-0000010000	32,840	2,032,541	10	20,325,410	54,932,970
2	0000010001-0000020000	50	744,550	10	7,445,500	19,280,930
3	0000020001-0000030000	17	445,100	10	4,451,000	7,506,690
4	0000030001-0000040000	10	348,979	10	3,489,790	7,042,260
5	0000040001-0000050000	8	365,522	10	3,655,220	7,287,970
6	0000050001-0000060000	2	106,013	10	1,060,130	7,502,940
7	0000060001-0000070000	3	192,962	10	1,929,620	4,532,550
8	0000070001-0000080000	0	0	10	-	2,914,210
9	0000080001-0000090000	2	176,157.00	10	1,761,570	1,721,000
10	0000090001-1000000000	31	35,588,176	10	355,881,760	287,278,480
Total		**32,963**	**40,000,000**		**400,000,000**	**400,000,000**

Shareholders (Sponsors)

Sl. No.	Name of the Shareholders	Position	Value of Share in Taka 30 September, 2026	Value of Share in Taka 31 December, 2025
1	Sena Kalyan Sangstha	Sponsor	24,000,000	24,000,000
2	Major General Md Sajjad Hossain, SUP, ndc, psc	Chairman & Nominated Director	-	-
3	Brig Gen Md Zubayer Hasnat, SGP, psc, Isc	Vice-Chairman & Nominated Director	-	-
4	Brig Gen Mohammad Khaled Kamal, BSP, ndc, psc	Nominated Director	-	-
5	Air Cdre Md Abu Rayhan, GUP, BUP, ndc, M Phil	Nominated Director	-	-
6	Brig Gen Mohammad Mahfizur Rahman	Nominated Director	-	-
7	Brig Gen Md Mahbub Hasan, BPM	Nominated Director	-	-
8	Brig Gen Emranul Hasan	Nominated Director	-	-
9	Kazi Ahmad Pervez	Independent Director	-	-
10	Dr. Shakila Yasmin	Independent Director	-	-
Total			**24,000,000**	**24,000,000**

All nominated directors are nominated by Sena Kalyan Sangstha.

Share holding of CEO, Company Secretary, CFO & Executives

Sl. No	Name	Designation	Share Holding (Nos)	Share Holding (Nos)
1	Brig Gen Shafique Shamim (Retd)	Managing Director & CEO	Nil	Nil
2	Col Md Aulad Hossain, psc, G (Retd)	Deputy Managing Director	Nil	Nil
3	Gp Capt Md Atiar Rahman, psc (Retd)	Deputy Managing Director	Nil	Nil
4	Lt. Col AKM Nazimul Islam, Psc, (Retd)	Assistant Managing Director & Head of	Nil	Nil
5	Col Md Abue Masud, PBGM (Retd)	Head of Corporate Affairs	Nil	Nil
6	Maloy Kumar Saha	Chief Financial Officer (CFO)	Nil	Nil
7	Tajul Islam	Head of Cliam and Re-insurance	Nil	Nil
8	M.M. Sajedul Islam, FCS	Company Secretary	Nil	Nil
9	Md Belal Hossain	Head of Underwriting	Nil	Nil
10	Khadiza Khanom Mili	Head of HR	Nil	Nil
11	Md. Shakhawat Hossain	Head of IT	Nil	Nil
12	Lasmin Akter	Head of Internal Audit	Nil	Nil

4.00 Reserve for exceptional losses

Reserve for exceptional losses for tk. 18,032,285 has been taken to be current year's profit before tax equivalent to 10% of premium earned during the year as per provision of Para 6 of 4th schedule of Income Tax Act, 2023.

The amount has been arrived at as under:

		Amounts in Taka	
		30 September, 2026	31 December, 2025
Balance as at 01 July 2026		797,361,167	557,715,342
Addition made during the year	4.01	18,032,285	150,257,191
Total		**815,393,452**	**707,972,533**

4.01 Reserve for Exceptional losses (addition during the year)

Particulars	Gross Premium	Percentage (%)	30 September, 2026	31 December, 2025
Fire	46,230,144	10%	4,623,014.38	59,095,980
Marine Cargo	75,018,496	10%	7,501,850	16,993,006
Marine Hull	4,582,514	10%	458,251	2,069,923
Motor	4,028,971	10%	402,897	1,962,865
Miscellaneous	50,462,725	10%	5,046,273	70,135,416
Total	**180,322,850**		**18,032,285**	**150,257,191**

5.00 Investment Fluctuation Fund (difference of market value and cost value)

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Market Price of Shares	34,761,370	25,755,923
Cost Price of Shares	(60,808,028)	(50,790,098)
Closing Balance	**(26,046,658)**	**(25,034,175)**

5.01 Gain/(loss) from Fair Value Changes of Investment in Shares

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Investment Fluctuation Fund	26,734,274	15,351,535
Investment Fluctuation Fund	(26,046,658)	(25,034,175)
	687,615	**(9,682,640)**

6.00 Profit and Loss Appropriation Account

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Balance	46,692,298	64,020,980
Add : Profit during the year	67,049,440	206,604,855
Total	**113,741,738**	**270,625,834**
Less : Reserve for Exceptional Losses.	(18,032,285)	(150,257,191)
Less: Dividend distributed from last year profit	-	(60,000,000)
Closing Balance	**95,709,453**	**60,368,643**

7.00 Balance of funds and accounts

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Fire Insurance Revenue Account	24,622,486	63,679,856
Marine Insurance Revenue Account	54,338,010	78,931,295
Motor Insurance Revenue Account	3,469,281	7,572,968
Miscellaneous Insurance Revenue Account	45,874,444	115,044,503
Total	**128,304,220**	**265,228,621**

The amount represents reserve for unexpired risks 40% of Fire, Motor, 50% of Marine Cargo, Misc. and 100% of Marine Hull and Aviation on net premium income.

8.00 Premium Deposits

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Marine Insurance Account	114,545,468	103,321,747
Stamp Collection	3,203,633	2,721,585
Total	**117,749,101**	**106,043,332**

The above amount received against cover notes for which risks have not been initiated and such amount will be adjusted upon initiation of risk and issuance of policy in due course.

9.00 Estimated liabilities in respect of Outstanding claims whether due or intimated

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Fire	299,400,658	233,666,191
Marine	190,590,904	115,690,040
Motor	199,250	100,000
Miscellaneous	68,274,317	14,697,201
Total	**558,465,129**	**364,153,432**

All the claims against which the Company received intimations within 30 September, 2026 have been taken into consideration while estimating the liability in respect of outstanding claims.

10.00 Amounts due to other persons or bodies carrying on insurance business

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Sadharan Bima Corp. reinsurance ceded	27,188,247	36,372,974
Overseas	39,813,612	50,482,496
Total	**67,001,859**	**86,855,470**

The above balance refers to amount due to of re-insurance by Sadharan Bima Corporation and Overseas.

11.00 Provision for Income Tax

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Balance	30,671,649	34,636,246
Add: Provision during the year - 11.01	28,948,188	33,497,391
	59,619,837	**68,133,637**
Less: Paid Adjustment during the year - 24.01	-	(1,272,225)
Less: Paid Adjustment Adjustment Previous year - 24.01	(3,892,047)	(34,636,246)
Closing Balance	**55,727,790**	**32,225,166**
*Income Tax Provision Presentation and Recognition as per IAS 12		

11.01 Calculation of Provision for Income Tax

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Net Profit (as per Profit and Loss Account)	95,993,933	239,067,302
Less: Exceptional Losses Reserve	(18,032,285)	(150,257,191)
	77,961,648	**88,810,111**
Less: Dividend Income	(116,454)	(1,605,330)
Less: Income from House Rent	(1,696,054)	-
Less: Realised Gain on Sales of Share	(338,864)	(6,359,250)
Business Income	**75,810,275**	**80,845,531**

Tax Provision on Business Income (37.50%)	28,428,853	30,317,074
Tax Provision on Dividend Income (20%)	23,291	321,066
Tax Provision on Realised Gain on sales of Shares (15%)	50,830	-
Tax Provision on House Rent (37.50%)	445,214	1,587,026
Tax Paid Assessment year 2022-2023	-	1,272,225
Total	**28,948,188**	**33,497,391**

11.02 Explanation of the relationship between tax expense and accounting profit

i. A numerical reconciliation between tax expense (income) and the product of accounting profit multiplied by the applicable tax rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) computed as per Paragraph 81© of IAS 12 "Income Taxes".

Accounting Profit	**77,961,648**	**88,810,111**
Tax at Applicable tax rate Buiness (37.50%)	28,428,853	30,317,074
Tax at Applicable tax rate Dividend (20%)	23,291	321,066
Tax at Applicable tax rate Gain on Share (15%)	50,830	-
Tax at Applicable tax rate Rental Income (37.50%)	445,214	1,587,026
	28,948,188	**32,225,166**

ii. A numerical reconciliation between the average effective tax rate and the applicable tax rate, disclosing also the basis on which the applicable tax rate is computed

Applicable tax rate Buiness (37.50%)	36.47%	34.14%
Income from BGTB (5%)	0.00%	0.00%
Applicable tax rate Dividend (20%)	0.03%	0.36%
Applicable tax rate Gain on Share (10%)	0.07%	0.00%
Applicable tax rate Rental Income (37.50%)	0.57%	1.79%
Average effective tax rate	**37.13%**	**36.29%**

12.00 Deferred Tax (IAS-12)

Company recognizes deferred tax as per IAS -12. Temporary differences arise in respect of depreciation. Company has calculated deferred tax as on 30 September, 2026. Deferred tax has also been included in current year accounts.

12.01 Deferred Tax Liability/(Assets)

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Written Down Value as per financial statements	299,072,962	290,998,645
Written Down Value as per Tax Base	292,304,072	282,958,054
Taxable Temporary Difference	**6,768,890**	**8,040,591**
Tax Rate	37.50%	37.50%
	2,538,334	**3,015,222**

12.02 Deferred Tax Liability

Opening Balance	2,542,029	1,683,283
Deferred Tax (Income)/Expense	(3,695)	1,331,939
Closing Balance	**2,538,334**	**3,015,222**

12.03 Deferred Tax (Income)/Expense

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Deferred Tax Income - 20	-	(2,366,882)
Deferred Tax Expense - 12	(3,695)	1,331,939
	(3,695)	**(1,034,943)**

13.00 Lease Liability

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Opening Balance	6,082,038	7,041,025
Addition During the Year	-	3,169,805
Adjustment During the Year	-	(4,128,792)
Closing Balance	**6,082,038**	**6,082,038**

14.00 Unclaimed Dividend Account

Year	Opening	Addition	Paid to Shareholder	Charge/ (Income)
For 2022	461,827	-	27,843	(17,922)
For 2023	658,648	-	259,845	(21,464)
For 2024	340,830	-	105,122	20,827
For 2025	-	237,406	22,543	(125,321)
Total	**1,461,304**	**237,406**	**999,074**	**(58,119)**

Amounts in Taka	
30 September, 2026	**31 December, 2025**
451,905	469,529
420,268	422,038
214,880	216,848
340,184	-
1,427,237	**1,108,415**

This amount represnts unclaimed dividend for the year ended 2022, up to 30 September, 2026.

15.00 Provision for WPPF

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Opening Balance	8,100,935	10,335,667
Addition During the Year	4,799,697	11,953,365
Adjustment During the Year	-	(10,335,667)
Closing Balance	**12,900,632**	**11,953,365**

16.00 Sundry Creditors

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Provision for Audit Fees	-	420,000
Provision for Office Rent	152,405	246,585
Provision for PF & GF Expenses	40,000	40,000
Tax and VAT at Source Payable	1,159,551	2,078,235
VAT on Premium*	6,378,709	3,945,936

Claim Payable	96,665,279	-
Refund Premium & Stamp Payable	368,143	376,916
Co-Insurance Premium Payable	2,382,994	-
Premium Control Account	8,419,820	14,385
Security Deposit for Rental (SKS Business Mart)	3,111,000	3,111,000
Provision for Gratuity fund expenses	-	6,582,064
Total	**118,677,901**	**16,815,121**

Sundry creditors are current liabilities and provisions that the company has to pay in due course. It also includes Company's liability for current tax which is calculated using tax rates that have been enacted at the balance sheet date.
*VAT payable for the month of September- 2026 for tk. 6,378,709 only which was subsequently paid.

17.00 Property, Plant and Equipment

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Tangible Assets	110,203,308	99,436,875
Intangible Assts	2,673,620	2,884,602
Written down value	**112,876,928**	**102,321,477**

17.01 Tangible Assets

Opening Balance at Cost	150,805,120	134,850,460
Addition during the period	13,668,816	11,772,599
	164,473,936	**146,623,059**
Less: Disposal during the period	(2,918,507)	(2,018,000)
Closing Balance	**161,555,429**	**144,605,059**
Less: Accumulated Depreciation	(51,352,121)	(45,168,184)
Written down value	**110,203,308**	**99,436,875**

17.02 Intangible Assts

Opening Balance at Cost	4,563,904	4,563,904
Addition during the year	-	-
Closing Balance	**4,563,904**	**4,563,904**
Less: Accumulated Depreciation	(1,890,284)	(1,679,302)
Written down value	**2,673,620**	**2,884,602**

For details schedule for the detail of property, plant and equipment may be seen in Annexure- A

18.00 Investment

		Amounts in Taka	
		30 September, 2026	**31 December, 2025**
Investment in BGTB	Note- 18.01	166,945,588	166,922,227
Zero Coupon Bond	Note- 18.02	20,000,000	10,789,409
Investment Property	Note- 18.04	186,196,034	188,677,169
Total		**373,141,622**	**366,388,805**

18.01 Investment in BGTB

Instrument No.	Opening Value & New Investment	Amortisation	Face Value	Amounts in Taka: 30 September, 2026	Amounts in Taka: 31 December, 2025
BD0930031101	25,597,953	39,648	26,000,000	25,637,601	25,562,679
BD0926601057	27,511,292	-	27,500,000	27,511,292	27,531,559
BD0931561106	2,254,574	-	2,300,000	2,254,574	2,251,732
BD0934311103	74,908,136	3,668	75,000,000	74,911,804	74,904,677
BD0935031106	36,651,460	(21,144)	36,000,000	36,630,317	36,671,580
Total	**166,923,415**	**22,173**	**166,800,000**	**166,945,588**	**166,922,227**

The amount represents the investment in Bangladesh Government Treasury Bonds for 05-10 years period as per IFRS-9. To comply with the direction of Insurance Development Regulatory Authority (IDRA) instrument no. BD0930031101 amounting BDT. 2.60 crore is held as Statutory Deposit as per section 23 & 24 of the Insurance Act, 2010.

18.02 Zero Coupon Bond

	Amounts in Taka	
	30 September, 2026	**31 December, 2025**
Zero Coupon Bond (DBH)	-	2,439,984
Subordinated Bond (Bank Asia)	10,000,000	10,000,000
Subordinated Bond (City Bank PLC)	10,000,000	-
Less: Adjustment	-	(1,650,576)
Closing Balance	**20,000,000**	**10,789,409**

18.04 Investment Property

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Balance at Cost	203,448,460	81,768,860
Addition during the year	-	121,679,600
Closing Balance	**203,448,460**	**203,448,460**
Less: Accumulated Depreciation	(17,252,426)	(14,771,291)
Written down value	**186,196,034**	**188,677,169**

*For details schedule for the detail of Land and Building may be seen in Annexure- A

6,992 sqft (8th floor) with Land and Building at SKS-Business Mart, & 74.22 Shotansho Land at Noyagao, Rupgonj, Narayangonj is recognized as investment property under IAS 40, initially recognized at cost plus directly attributable cost to the asset.

19.00 Right of Use (RoU) Assets

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Balance	7,096,638	7,371,325
Addition During the Year	-	3,892,005
Amrotisation and Adjustment	-	(4,166,692)
Closing Balance	**7,096,638**	**7,096,638**

20.00 Deferred Tax Assets

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Balance	16,881,845	14,514,963
Add: Deferred Tax Income	-	2,366,882
Closing Balance	**16,881,845**	**16,881,845**

20.01 Deferred Tax Income

Gratuity Provision	-	6,582,064
Gratuity Payment	-	(270,378)
	-	6,311,686
Tax Rate	37.50%	37.50%
Deferred Tax Income	-	**2,366,882**

21.00 Investment in Shares

Sl No.	Name of Company	No. of Shares	Average rate	Cost Price	Market Price 30 September, 2026	Market Price 31 December, 2025
1	BEXGSUKUK	20,000	100.00	2,000,000	1,410,000	-
2	IFADAUTOS	42,420	53.94	2,288,040	954,450	916,272
3	PBLPBOND	396	5,000.00	1,980,000	1,940,400	1,869,120
4	SINGERBD	20,000	176.89	3,537,861	1,600,000	1,690,000
5	BATBC	77,657	510.66	39,656,182	17,433,997	19,305,530
6	BERGERPBL	300	1,841.16	552,347	463,834	439,038
7	DBH	11,220	69.12	775,548	456,616	395,962
8	BRACBANK	-	-	-	-	1,140,000
9	ENVOYTEX	146,065	68.59	10,018,051	10,502,074	-
Total				**60,808,028**	**34,761,370**	**25,755,923**

The Company has made investment in capital market this year and unrealized gain is transferred to investment subsequently. Investment in shares that do not have any quoted market price in the active market and whose fair value cannot be measured reliably, where recognized at cost.

22.00 Accrued Interest

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Fixed Deposit Receipt (FDR's) Opening	66,845,912	46,070,877
Add: During the period	33,713,376	124,832,512
Less: Cash Receipts	(30,535,900)	124,622,200
Total Accrued Interest During the period	**70,023,388**	**46,281,188**

Interest on Bangladesh Govt. Treasury Bonds Opening	5,952,490	3,708,473
Add: During the period	4,326,688	19,192,016
Amortisation	(22,173)	465,065
Less: Cash Receipts	(7,430,850)	15,650,512
Total Accrued Interest During the period	**2,826,156**	**7,715,042**

Zero Coupon & Subordinated Bond Opening	655,500	152,275
Add: During the period	327,750	1,049,970
Less: Adjustment	(20,826)	-
Less: Cash Receipts	(634,674)	349,424
Total Accrued Interest During the period	**327,750**	**852,821**
Total	**73,177,294**	**54,849,051**

23.00 Amount due from other persons or bodies carrying on insurance business

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Sadharan Bima Corp. reinsurance ceded	828,315	828,315
Other Claim Recovery (Receivable)	56,445,961	-
Co-Insurance Premium Receivable	1,483,076	3,876,096
Total	**58,757,352**	**4,704,411**

24.00 Sundry Debtors (Including advance, deposits and prepayments)

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Security Deposit & Advance	1,657,007	1,066,250
Advance Income Tax (Note- 24.01)	19,968,079	28,333,119
Dividend Receivable	-	40,386
Premium Control Account *	75,292,098	60,822,260
Advance to Office Staff	91,667	287,834
Total	**97,008,851**	**94,425,945**

*Premium Control Account represents Marine Hull installments due, Cheque in hand and Bank Guarantee as on the reporting date on account of Business.

24.01 Total Income Tax Paid

Income Tax from Financial year 2015 to 2026 (Assessment Year 2016-2017 to 2027-2028) of Sena Insurance PLC not yet finalized by the Income Tax Authority. Advance Tax pays U/S-154, Tax (TDS) in particular years where showing Advance Tax in assets side under the head Sundry debtors. In course of finalization or assessment by the Income Tax Authority then the Advance Tax will be adjusted. Details of Advance tax payments are given below:

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Opening Balance	182,817,432	127,426,634
Add: Advance Income Tax Paid during the Period	7,889,051	43,311,771
Closing Balance	**190,706,484**	**170,738,405**

Sl No.	Financial Year	Assessment Year	Advance Tax	Tax Payment with return	Total Tax Paid 30 September, 2025	Total Tax Paid 31 December, 2025
1	2013	2014-2015	45,000	-	45,000	45,000
2	2014	2015-2016	1,668,008	-	1,668,008	1,668,008
3	2015	2016-2017	2,284,088	1,613,000	2,284,088	2,284,088
4	2016	2017-2018	1,602,286	6,058,389	3,215,286	3,215,286
5	2017	2018-2019	2,687,600	6,913,024	8,745,989	8,745,989
6	2018	2019-2020	2,933,213	-	9,846,237	9,846,237
7	2019	2020-2021	3,394,610	18,002,149	3,394,610	3,394,610
8	2020	2021-2022	7,254,196	13,583,215	25,256,345	25,256,345
9	2021	2022-2023	6,131,569	4,586,322	19,714,784	19,714,784
10	2022	2023-2024	9,542,887	5,643,515	14,129,209	14,129,209
11	2023	2024-2024	15,890,145	3,545,921	21,533,660	21,533,660
12	2024	2025-2026	19,657,593	14,978,652	23,203,514	23,203,514
13	2025	2026-2027	28,333,119	-	43,311,771	43,311,771
14	2026 1st-Q	2027-2028	6,406,946	-	6,406,946	-
15	2026 2nd-Q	2027-2028	5,672,082	-	5,672,082	-
16	2026 3rd-Q	2027-2028	7,889,051	-	7,889,051	-

25.00 Cash and cash equivalents

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Fixed Deposits: (FDR's) (Note-25.01)	1,505,200,771	1,308,980,747
SND Accounts (Note- 25.02)	50,745,546	50,232,771
Current Accounts (Note- 25.02)	22,746,642	6,859,090
	1,578,692,959	**1,366,072,608**
Cash in hand (Note- 25.03)	72,937	44,223
Brokerage Balance	826,760	508,118
Total	**1,579,592,657**	**1,366,624,949**

25.01 Fixed Deposit Receipt (FDR)

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Balance at the beginning of the year	1,427,285,240	1,258,161,020
Add: Placed during the year	145,915,530	488,480,747
Less: Encashed during the year	(68,000,000)	(437,661,020)
Balance at the end of the year	**1,505,200,771**	**1,308,980,747**

Statement of bank wise Fixed Deposit Receipt (FDR)

Sl. No.	Name of bank	30 September, 2026	31 December, 2025
1	Uttara Bank PLC	1,000,000	2,000,000
2	Trust Bank PLC	600,900,000	535,900,000
3	IDLC Finance PLC	42,000,000	43,000,000
4	Sonali Bank PLC	500,000	500,000
5	Jamuna Bank PLC	3,000,000	-
6	City Bank PLC	86,500,000	22,500,000
7	Standard Bank PLC	9,000,000	6,000,000
8	National Bank PLC	2,500,000	2,500,000
9	Bank Asia PLC	9,500,000	9,500,000
10	Delta Brac Housing PLC	70,500,000	86,300,000
11	Southeast Bank PLC	1,000,000	-
12	Premier Bank PLC	7,000,000	4,000,000
13	NRB Bank PLC	29,500,000	34,500,000
14	Shimanto Bank PLC	214,000,000	174,000,000
15	Lanka Bangla Finance PLC	54,000,000	59,500,000
16	People Leasing & Financial Services Ltd.	3,100,000	3,100,000
17	Meghna Bank PLC	88,500,000	53,500,000
18	Al Arafah Islami Bank PLC	2,000,000	3,000,000
19	Mutual Trust Bank PLC	21,000,000	9,000,000
20	United Commercial Bank PLC	20,500,000	28,500,000
21	Eastern Bank PLC	33,000,000	35,000,000
22	Shahjala Islami Bank PLC	11,000,000	4,000,000
23	Exim Bank PLC	119,700,770	118,180,747
24	IFIC Bank PLC	5,000,000	15,000,000
25	Islami Bank Bangladesh PLC	15,500,000	16,500,000
26	IPDC Finance PLC	20,500,000	23,000,000
27	United Finance PLC	13,500,000	7,500,000
28	NRBC Bank PLC	1,500,000	1,500,000
29	Bengal Commercial Bank PLC	8,500,000	2,500,000
30	Dhaka Bank PLC	10,000,000	-
31	Mercantile Bank PLC	1,000,000	-
32	National Housing Finance PLC	-	8,500,000.00
	Total	**1,505,200,770**	**1,308,980,747**

25.02 Statement of Bank wise Short Notice Deposit and Current Deposit with Banks

Sl. No.	Name of bank	SND Account	CD Account	30 September, 2026	31 December, 2025
1	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0030-0320000337	48,947,801	-	48,947,801	44,947,240
2	Trust Bank PLC. Khulna Branch, Khulna. A/C-00400-320000451	1,701	-	1,701	5,405
3	Trust Bank PLC. Chowhatta Branch, Sylhet. A/C - 0021-0320000794	1,963	-	1,963	1,761
4	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0030-0320000935	1,094,014	-	1,094,014	912,370
5	NRB Bank PLC. Banani Branch, Dhaka A/C- 102-1030129914	338,223	-	338,223	201,045
6	Trust Bank PLC. Mohammadpur Branch, Dhaka. A/C - 0094-0320000500	1,084	-	1,084	579
7	Brac Bank PLC, Mohakhali Branch, Dhaka. A/C-1037786060002 **(Close)**	-	-	-	103,058
8	Islami Bank PLC, Gulshan Branch, Dhaka. A/C-20501770900019001 **(Close)**	-	-	-	4,055,729
9	City Bank PLC, Gulshan Branch, Dhaka. A/C-1481544864001	360,761	-	360,761	5,585
10	Trust Bank PLC. SKB Branch, Dhaka. A/C - 0003-0210013123	-	1,149,497	1,149,497	1,144,663

11	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0030-0210005004	-	15,272,484	15,272,484	1,094,575
12	Trust Bank PLC. Motijheel Branch, Dhaka. A/C - 0003-0210013534	-	1,389	1,389	964
13	Trust Bank PLC. Agrabad Branch, Chittagong. A/C - 0012-0210009600	-	3,177	3,177	666
14	Trust Bank PLC. Millennium Branch, Dhaka. A/C - 0022-0210012612	-	3,408	3,408	2,583
15	Trust Bank PLC. Millennium Branch, Dhaka. A/C - 0022-0210013684	-	1,581	1,581	9,894
16	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0030-0210005719	-	1,767,546	1,767,546	256,425
17	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0044-0210003135	-	1,995	1,995	1,408
18	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0030-0210008850	-	3,982,626	3,982,626	4,075,399
19	Trust Bank PLC. Kawran Bazar Branch, Dhaka. A/C - 0030-0210009082	-	400,383	400,383	115,835
20	Sonali Bank PLC. Farmgate Branch, Dhaka. A/C - 011-4902000884	-	150,537	150,537	150,940
21	Trust Bank PLC. Mohakhali Branch, Dhaka. A/C - 0074-0210004138	-	2,330	2,330	2,035
22	Trust Bank Ltd. Dinajpur Branch, Dinajpur. A/C - 7076-0212000507	-	1,096	1,096	2,074
23	Trust Bank Ltd. Uttara Branch, Dhaka. A/C - 0023-0210018357	-	4,181	4,181	967
24	Trust Bank Ltd. Pabna Branch, Pabna. A/C - 0085-0210014820	-	1,488	1,488	663
25	Trust Bank PLC. Rajshahi Branch, Dhaka. A/C - 0049-0210011096	-	2,925	2,925	-
Total		**50,745,546**	**22,746,642**	**73,492,189**	**57,091,861**

25.03 Cash in hand

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Head Office	63,982	26,832
Branches	8,955	17,391
Total	**72,937**	**44,223**

26.00 Interest and Dividend Income

	Amounts in Taka	
	July to September 2026	July to September 2025
Bangladesh Government Treasury Bond	4,326,688	4,336,896
Fixed Deposit Receipt (FDR)	33,713,376	31,660,296
Zero Coupon & Subordinated Bond	327,750	224,118
Dividend on Share received during the year	116,454	115,575
Profit of sale of shares	338,864	-
Income from House Rent	1,696,054	1,555,500
Total	**40,519,187**	**37,892,385**

Dividend Income represents the amount received from investment in share of public limited company.

27.00 Sundry Income

The other income comprises of receipt during the year from co-insurance service charge sale of paper, wastage goods, service charges and trustee fees.

	Amounts in Taka	
	July to September 2026	July to September 2025
Service Charges (Co-Insurance)	121,895	166,022
Fees & Charges and Others	649,003	20,772
Profit of sale of Fixed Assets (Note-27.01)	671,779	-
Total	**1,442,677**	**186,794**

27.01 Profit or Loss on Sales of Assets

	Amounts in Taka	
	July to September 2026	July to September 2025
Cost Price	2,918,507	-
Less: Accumulated Depreciation	1,935,740	-
Less: Adjudtment VAT	165,454	-
Less: Sales Price	1,820,000	-
Gain on Sales of Assets	**671,779**	**-**

28.00 Agency Commission

As per Insurance Development & Regulatory Authority's (IDRA) circular No. non life-84/2021 date: 24 October 2021 the agency commission for non life insurance business were fixed up @ 15% for all classes of non life insurance business. The agency commission for different classes of business are furnished as under:

Class wise segregation of agency commission

	Amounts in Taka	
	July to September 2026	July to September 2025
Fire	-	22,970,152
Marine Cargo	-	4,830,813
Marine Hull	-	905,939
Motor	-	403,650
Miscellaneous	9,433,309	7,498,849
Total	**9,433,309**	**36,609,403**

29.00 Management Expenses: Allocation of management expenses as per follows

	Amounts in Taka	
	July to September 2026	July to September 2025
Salary and Allowances	23,587,859	20,862,819
Telephone, Mobile	130,816	390,234
Car Fuel	771,884	583,339
Entertainment, Annual Picnic and Lunch Expenses	225,243	324,437
Conveyance, TA/DA and Vehicle Allowance	1,624,151	1,137,546
Utility Bill	362,889	279,295
Postage, Courier	19,481	23,390
Books, Papers and Periodicals	8,373	7,891
Office Rent, Garage Rent and Service Charges	1,842,010	1,784,863
Bank Charges & Exise Duty	343,648	294,737
Co-Insurance Service Charges	81,323	14,057
Repairs and Maintenance (Office)	158,261	500,227
Software Bill	94,500	94,500
Staff Training fee	23,082	12,394
Printing, Packaging & Expenses	538,516	146,591
Fees and Charges	-	2,606,389
Earn Leave	26,067	-
Office Stationary, Cleaning and Up-Keep-Supplier	358,418	1,142,631
Revenue & Insurance Stamp	466,110	414,460
Gardening Supplier	24,826	21,566
Contribution to Provident Fund	1,098,955	882,516
Medical Expenses	-	1,248
Event Management (Bima Mela, Picnic, AGM, Board Meeting, Insurance Day)	286,452	38,972
Internet Bill	163,336	84,178
Expenses for PF & GF	1,000	-
Survey fee & Pre-Inspection Expenses	134,937	154,239
Repair, Maintenance and Renew. (Vehicle)	557,861	248,783
Vehicle Registration & Renewal Fees	449,121	79,751
Uniform & Liveries - Supplier	-	35,748
PSB Management & Business Expense	1,857,124	1,225,990
Re-Insurance Expenses	35,876	21,375
Total	**35,272,119**	**33,414,166**

29.01 Appropriation of Management Expenses

Class of Business	Gross Premium	Stamp	Mgt. Exp.	July to September 2026	July to September 2025
Fire	46,230,144	494	9,042,865	9,042,865	9,309,938
Marine Cargo	75,018,496	-	14,674,021	14,674,021	9,593,439
Marine Hull	4,582,514	-	896,364	896,364	1,799,027
Motor	4,028,971	418	788,088	788,088	842,372
Miscellaneous	50,462,725	374	9,870,780	9,870,780	11,869,389
Total	**180,322,850**	**1,287**	**35,272,119**	**35,272,119**	**33,414,166**

29.02 Key Management Personnel Compensation

The Compensation of Key management personnel of Sena Insurance PLC are as follows

Name of employee	Short employee benefits	Post employment benefits	Other long term benefits	Termination benefits	Share based payment
Brig Gen Shafique Shamim, psc (Retd) Managing Director & CEO	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Col Md Aulad Hossain, psc, G (Retd) Deputy Managing Director (Development Officer)	Salary & Bonus	No	No	No	No
Gp Capt Md Atiar Rahman, psc (Retd) Deputy Managing Director (Development Officer)	Salary & Bonus	No	No	No	No
Lt. Col AKM Nazimul Islam, Psc, (Retd.) Assistant Managing Director, Head of Marketing	Salary & Bonus	No	No	No	No
Lt Col Asaduzzaman Hakim, BSP (Retd), Chief Coordinator (Micro Insurance)	Salary & Bonus	No	No	No	No
Col Md Abue Masud, PBGM (Retd) Head of Corporate Affairs	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Maloy Kumar Saha, Chief Financial Officer (CFO)	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Mr. Tajul Islam, Head of Cliam and Reinsurance	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
M.M. Sajedul Islam, FCS Company Secretary	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Md Belal Hossain, Head of Underwriting	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Khadiza Khanom Mili Head of HR	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Md. Shakhawat Hossain Head of IT	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No
Lasmin Akter, Head of Internal Audit & Complance	Salary & Bonus	P.F @ 10% of Basic Salary.	No	P.F, Gratuity & Group insurance coverage	No

Key Management Personnel Compensation included in management expenses and no other remuneration or special payment except as mentioned above was made to the key Management Personnel during the period 30 June, 2026.

29.03 Aggregate amount of remuneration paid to all Directors and officers during the accounting year is as follows

Particulars	Nature of Payment	Amounts in Taka	
		July to September 2026	July to September 2025
1. Directors	Board Meeting fee/Remuneration	117,300	197,800
2. Executives & Officers	Salary, Bonus and other Allowances	23,613,926	20,862,819
Total		**23,731,226**	**21,060,619**

29.04 Directors Remuneration

The company pays fees to its Directors for attending the Board meeting and its Committee meetings as permitted by Insurance Developmenl and Regulatory Authority. As per IDRA circular no-Pro:Bi:Ni:-15/01/96/Part-1 dated 26-08-2010, a Director may be paid fees for attending Board meeting or its Committee meetings which shall not exceed Tk. 5,000 (five thousand) per attending each meeting since 2010. This year, IDRA has issued new circular No-53.03.0000.009.014.18.123 dated 31-05-2018 to be paid Director's fees per attending Tk. 8,000 (Eight thousand) only effected from May 31, 2018. Details are as given below:

Sl. No.	Particulars	Number of Meeting	Attended	July to September 2026	July to September 2025
1	Board Meeting	1	9	72,000	136,000
2	Audit Committee Meeting	1	4	24,000	18,000
3	Risk Management Committee/ Claims	1	3	6,000	-
4	Investment Committee Meeting	1	5	0*	0*
			Total	**102,000**	**172,000**
			Add: VAT	15,300	25,800
			Grand Total	**117,300**	**197,800**

* Directors didn't take their remunerations for the meetings

30.00 Net Asset Value per share

	Amounts in Taka	
	30 September, 2026	31 December, 2025
Property, Plant and Equipment's	112,876,928	102,321,477
Investment in BGTB	373,141,622	366,388,805
Right of Use (RoU) Assets	7,096,638	7,096,638
Deferred Tax Assets	16,881,845	16,881,845
Investment in Shares	34,761,370	25,755,923
Accrued Interest	73,177,294	54,849,051
Amount due from other persons or bodies carrying on insurance business	58,757,352	828,315
Sundry Debtors	97,008,851	94,425,945
Cash and Bank Balances	1,579,592,657	1,366,624,949
Stationary and forms in hand	136,100	187,250
Stamp in Hand	499,829	1,426,983
Total Assets (A)	**2,353,930,487**	**2,036,787,181**
Balance of Funds and Accounts	128,304,220	265,228,621
Premium Deposits	117,749,101	106,043,332
Estimated liabilities in respect of outstanding claims	558,465,129	364,153,432
Amounts due to other persons	67,001,859	86,855,470
Provision For Income tax	55,727,790	32,225,166
Deferred Tax Liability	2,538,334	3,015,222
Lease Liability	6,082,038	6,082,038
Unclaimed Dividend Account	1,427,237	1,108,415
Provision for WPPF	12,900,632	11,953,365
Sundry Creditors	118,677,901	16,815,121
Total Liabilities (B)	**1,068,874,241**	**893,480,181**
Net Assets(A-B)	**1,285,056,246**	**1,143,307,001**

30.01 Net Assets Value Per Share (NAV)

Net Assets	1,285,056,246	1,143,307,001
Number of Share	40,000,000	40,000,000
Net Assets Value Per Share (NAV)	**32.13**	**28.58**

31.00 Earnings Per Share (EPS)

The Company calculates Earnings per Share (EPS) in accordance with IAS-33: "Earnings Per Share", which has been shown on the face of the income statement and this has been calculated by dividing the basic earnings by the number of ordinary shares outstanding for the year. Details calculations were as follows

	Amounts in Taka	
	July to September 2026	July to September 2025
Net Profit after Taxation	67,049,440	32,397,382
Number of Ordinary Share	40,000,000	40,000,000
Earnings Per Share (EPS)	**1.68**	**0.81**

32.00 Net Operating Cash Flow Per Share

Net Operating Cash Flows Per Share (NOCFPS) has been calculated based on net cash generated from operating activities and number of shares outstanding during the period as at 30 June, 2026. Details calculations are as follows

	Amounts in Taka	
	January to September 2026	January to September 2025
Net Cash Generated From Operating Activities	310,268,467	227,148,855
Number of Shares	40,000,000	40,000,000
Net Operating Cash Flow Per Share (NOCFPS)	**7.76**	**5.68**

33.00 Disclosures on reconciliation between Net Profit & Net operating cash flows

	Amounts in Taka	
	January to September 2026	January to September 2025
Net Profit after Tax	**202,761,729**	**171,103,617**
Depreciation	10,811,793	10,910,777
Changes in Current assets/liabilities		
Increase of Balance of Funds & Accounts	(136,924,401)	(143,046,377)
Increase of Premium Deposits	11,705,769	166,887,601
Increase of Estimated liabilities in respect of outstanding claims whether due or intimated	194,311,697	21,836,498
Increase of Amount due to other persons or bodies carrying on insurance business	(19,853,610)	(82,190,227)
Increase/ (Decrease) of Provision for Income Tax	23,502,624	1,606,122
Increase/ (Decrease) of Deferred Tax Liability	(476,888)	(701,691)
Increase/ (Decrease) of Unclaimed Dividend Account	318,822	(255,087)
Increase/ (Decrease) of Provision for WPPF	947,267	(517,314)
Increase/(Decrease) of Sundry Creditors	101,862,780	109,310,421
Increase/ (Decrease) of Deferred Tax Assets	-	101,392
Increase of Accrued Interest	(18,328,243)	(18,007,847)
Decrease of Amount Due from Other Persons or Bodies Carrying on Insurance Business	(57,929,037)	-
Decrease/ (Increase) of Sundry Debtors	(2,582,906)	(10,437,062)
Decrease/ (Increase) of Stationary and forms in hand	51,150	62,150
Decrease/ (Increase) of Stamps in hand	927,154	1,236,283
Loss on Sale of Assets	(837,233)	(750,401)
Net cash generated from operating activities	**310,268,467**	**227,148,855**

34.00 Related Party disclosure

Sena Insurance PLC in normal course of business carried out number of transactions with other entities that fall within the definition of related party contained in International Accounting standard 24 Related Party Disclosures. All transactions involving related parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties. Details of transactions with related parties and balance with them are as follows:

Name of the related party	Nature of Transactions	Nature of Relationship	Amount in Taka	
			July to September 2026	July to September 2025
Sena Kalyan Sangstha	Insurance	Common Director	243,334	7,632,494
Mongla Cement Factory	Insurance	Common Director	761,048	-
Sena Hotel Developments	Insurance	Common Director	-	569,161
Sena Kalyan Construction and Developments	Insurance	Common Director	14,490	-
Annanya Shopping Complex	Insurance	Common Director	-	15,384
Sena Kalyan Electric Industry	Insurance	Common Director	537,025	-
Diamond Food Industries	Insurance	Common Director	-	626,341
Amin Mohiuddin Foundation	Insurance	Common Director	33,212	-
Sena kalyan Bhaban	Insurance	Common Director	-	35,857
SKS Trading House	Insurance	Common Director	38,074	-
Eastern Hosiery Mills	Insurance	Common Director	46,030	-
SKS LPG	Insurance	Common Director	350,103	152,366
SKS Ready Mix Concrete	Insurance	Common Director	34,478	791,307
Sena Edible Oil Industries	Insurance	Common Director	1,243,995	303,667
SKS Sales Promotion Office	Insurance	Common Director	-	4,642,550
Sena Filling Station (CNG)	Insurance	Common Director	-	4,736
Fecto Yamagen Electronics (SKS)	Insurance	Common Director	-	131,905
Total			**3,301,789**	**14,905,768**

35.00 Capital Expenditure Commitment

There was no commitment for capital expenditure at the end the year.

36.00 Claims not acknowledged as debt

There was no claim against the company nor acknowledged as debt by the company at the end the year.

37.00 Guarantee

There was no insurance guarantee made during the period.

38.00 Contingent Liabilities

Custom Excise & VAT Commissioner as per audit report of director of audit intelligence and investigation demanded BDT 10,762,320. (১). গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, আভ্যন্তরীন সম্পদ বিভাগ, ঢাকা কর্তৃক জারিকৃত মূল্য সংযোজন কর, প্রজ্ঞাপন -তারিখ ২৮ জৈষ্ঠ্য, ১৪২৭ বঙ্গাব্দ/১১ জুন ২০২০ খ্রীষ্টাব্দ, এস.আর.ও.নং-১৪৪-আইন/২০২০/১০৫-মূসক এ প্রদত্ত ক্ষমতাবলে বীমা কোম্পানী কর্তৃক এজেন্সি কমিশন বাবদ পরিশোধিত অর্থের বিপরীতে মূল্য সংযোজন কর কর্তন বিষয়ে অব্যাহতি দেয়া হয়েছে। যার সেবার কোড - ঝ০২৭.০০। (২). পুন:বীমা কমিশনের বিপরীতে ১৫% উৎসে মূল্য সংযোজন কর আদায় বা কর্তন সম্পর্কিত আইনের একটি লিখিত ব্যাখ্যা গত জুন ২, ২০২০ ইং তারিখে বাংলাদেশ ইন্সুরেন্স এসোসিয়েশনের প্রেসিডেন্ট কর্তৃক চেয়ারম্যান, জাতীয় রাজস্ব বোর্ড বরাবর প্রদান করা হয়। However, SIPLC has not settled which is pending for the decision of the Commissioner of Custom Excise & VAT (South)

39.00 Receivables to/from directors

Nothing was due to/from any of the Directors of the company as on the date of statement of financial position.

Sena Insurance PLC

XL-Form

Statement Showing the details of Classwise Premium Income, Accepted & Ceded, Commission Earned & Paid
Claim Paid, Losses Recovered & Recoverable For the Quarter ended 30 September, 2026

Direct Business

Class of Business	Premium Income			Commission			Claims		
	Gross Premium	Re-Insurance Ceded	Net Premium	Direct Business	Re-Insurance Ceded	Net Commission	Paid in Direct Business	Received on Re-Insurance Ceded	Net Claim
Fire	40,009,462	18,733,559	21,275,903	-	4,959,955	(4,959,955)	47,043,374	26,588,010	20,455,364
Marine Cargo	68,198,839	354,968	67,843,871	-	93,179	(93,179)	14,522,584	5,225,319	9,297,265
Marine Hull	3,915,362	3,374,009	541,353	-	32,841	(32,841)	-	-	-
Motor	3,615,595	-	3,615,595	-		-	1,688,725	-	1,688,725
Miscellaneous	40,002,058	8,358,401	31,643,657	9,433,309	1,646,405	7,786,904	65,654,625	47,677,791	17,976,834
Sub Total	**155,741,316**	**30,820,937**	**124,920,379**	**9,433,309**	**6,732,380**	**2,700,929**	**128,909,308**	**79,491,120**	**49,418,188**
Public Sector Business									
Fire	6,220,682	5,740,280	480,402	-	606,520	(606,520)	153,738	150,357	3,380
Marine Cargo	6,819,657	6,572,557	247,100	-	1,314,511	(1,314,511)	5,333	-	5,333
Marine Hull	667,152	648,804	18,347	-	22,708	(22,708)	-	-	-
Motor	413,376	88,874	324,502	-	-	-	36,671	-	36,671
Miscellaneous	10,460,667	9,661,200	799,467	-	944,873	(944,873)	940,514	928,795	11,719
Sub Total	**24,581,534**	**22,711,715**	**1,869,819**	**-**	**2,888,613**	**(2,888,613)**	**1,136,256**	**1,079,153**	**57,103**
Direct Business & Public Sector Business									
Fire	46,230,144	24,473,839	21,756,305	-	5,566,475	(5,566,475)	47,197,112	26,738,367	20,458,744
Marine Cargo	75,018,496	6,927,525	68,090,971	-	1,407,690	(1,407,690)	14,527,917	5,225,319	9,302,598
Marine Hull	4,582,514	4,022,813	559,700	-	55,549	(55,549)	-	-	-
Motor	4,028,971	88,874	3,940,097	-	-	-	1,725,396	-	1,725,396
Miscellaneous	50,462,725	18,019,601	32,443,124	9,433,309	2,591,278	6,842,031	66,595,139	48,606,586	17,988,552
Grand Total	**180,322,850**	**53,532,652**	**126,790,198**	**9,433,309**	**9,620,993**	**(187,684)**	**130,045,564**	**80,570,273**	**49,475,291**
Grand Total	**141,253,442**	**63,041,421**	**78,212,022**	**36,609,403**	**7,860,829**	**28,748,574**	**56,081,917**	**4,768,900**	**51,313,017**

Sena Insurance PLC

Schedule of Property, Plant and Equipment

As at 30 September, 2026

A. Tangible Assets

Annexure-"A"

Particulars	COST				Rate	DEPRECIATION				Written Down Value as at 30.09.2026
	Balance as at 01.07.2026	Addition during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026		Balance as at 01.07.2026	Charged during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026	
Land and Building	58,349,140	-	-	58,349,140	5%	8,913,414	617,947	-	9,531,360	48,817,780
Furniture and Fixtures	14,269,340	1,103,601	-	15,372,941	10%	4,990,440	233,182	-	5,223,622	10,149,319
Motor Vehicle	52,801,526	10,659,147	2,918,507	60,542,166	20%	23,377,853	1,767,952.14	1,935,740	23,210,066	37,332,100
Office Equipments	314,703	11,579	-	326,282	15%	173,896	5,517	-	179,413	146,869
Cookeries and Cutleries	218,962	-	-	218,962	15%	114,283	3,925	-	118,208	100,754
Office Decoration	15,472,853	1,671,538	-	17,144,391	10%	8,225,967	206,815	-	8,432,782	8,711,609
Computer and IT Equipment	6,162,030	222,951	-	6,384,981	10%	2,484,356	94,645	-	2,579,001	3,805,980
Mobile and Telephone Set	374,998	-	-	374,998	10%	252,918	3,052	-	255,970	119,028
Air Conditioner	2,841,568	-	-	2,841,568	20%	1,768,023	53,677	-	1,821,700	1,019,868
Total	**150,805,120**	**13,668,816**	**2,918,507**	**161,555,429**		**50,301,148**	**2,986,713**	**1,935,740**	**51,352,121**	**110,203,308**

B. Intangible Assets

Particulars	COST				Rate	AMORTIZATION				Written Down Value as at 30.09.2026
	Balance as at 01.07.2026	Addition during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026		Balance as at 01.07.2026	Charged during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026	
Software Installation	4,563,904	-	-	4,563,904	10%	1,821,729	68,554	-	1,890,284	2,673,620
Total	**4,563,904**	-	-	**4,563,904**		**1,821,729**	**68,554**	-	**1,890,284**	**2,673,620**

C. Investment Property

Particulars	COST				Rate	DEPRECIATION				Written Down Value as at 30.09.2026
	Balance as at 01.07.2026	Addition during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026		Balance as at 01.07.2026	Charged during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026	
Land	121,679,600	-	-	121,679,600	0%	-	-	-	-	121,679,600
Land and Building	81,768,860	-	-	81,768,860	5%	16,435,762	816,664	-	17,252,426	64,516,434
Total	**203,448,460**	-	-	**203,448,460**		**16,435,762**	**816,664**	-	**17,252,426**	**186,196,034**
As at 30 September, 2026	**358,817,484**	**13,668,816**	**2,918,507**	**369,567,793**		**68,558,640**	**3,871,931**	**1,935,740**	**70,494,831**	**299,072,962**
As at 31 June, 2026	**352,684,233**	**6,133,251**	-	**358,817,484**		**65,067,744**	**3,490,895**	-	**68,558,640**	**290,258,844**

Sena Insurance PLC

Schedule of Property, Plant and Equipment

As at 30 September, 2026

Tax Base

Annexure-"A"

Particulars	COST				Rate	DEPRECIATION/AMORTIZATION				Written Down Value as at 30.09.2026
	Balance as at 01.07.2026	Addition during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026		Balance as at 01.07.2026	Charged during the quarter	Sold/Adj. during the quarter	Total as at 30.09.2026	
Land	121,679,600	-		121,679,600	0%	-	-	-	-	121,679,600
Land and Building	140,118,000	-	-	140,118,000	5%	34,759,187	1,316,985	-	36,076,172	104,041,828
Furniture and Fixtures	14,269,340	1,103,601	-	15,372,941	10%	5,479,571	247,334	-	5,726,905	9,646,036
Motor Vehicle	52,568,744	10,659,147	2,918,507	60,309,384	10%	16,875,000	1,085,860	1,178,131	16,782,729	43,526,655
Office Equipments	314,703	11,579	-	326,282	10%	149,490	4,420	-	153,910	172,372
Cookeries and Cutleries	218,962	-	-	218,962	10%	92,700	3,157	-	95,857	123,105
Office Decoration	15,472,853	1,671,538	-	17,144,391	10%	8,470,224	216,854	-	8,687,079	8,457,312
Computer and IT Equipment	6,295,020	222,951	-	6,517,971	25%	4,420,726	131,078	-	4,551,804	1,966,167
Mobile and Telephone Set	374,998	-	-	374,998	10%	257,841	2,929	-	260,770	114,228
Air Conditioner	2,841,568	-	-	2,841,568	10%	1,330,377	37,780	-	1,368,157	1,473,411
Software Installation	4,063,904	-	-	4,063,904	20%	2,902,477	58,071	-	2,960,548	1,103,356
As at 30 September, 2026	**358,217,692**	**13,668,816**	**2,918,507**	**368,968,001**		**74,737,593**	**3,104,467**	**1,178,131**	**76,663,929**	**292,304,072**
As at 31 June, 2026	**352,084,441**	**6,133,251**	**-**	**358,217,692**		**71,848,473**	**2,889,120**	**-**	**74,737,593**	**283,480,099**