সোনার বাংলা ইন্স্যুরেন্স লিমিটেড
SONAR BANGLA INSURANCE LIMITED

UN-AUDITED CONSOLIDATED FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

PARTICULARS	Notes	AMOUNT 30.09.2026	AMOUNT 31.12.2025
CAPITAL & LIABILITIES:			
Share Capital	2	441,456,928	420,435,170
Reserve for Contingency	3(a)	421,533,051	421,210,134
Non Controlling Interest	3(b)	58,459,914	60,508,977
Balance of Funds and Accounts		135,323,273	175,862,844
Lease Liability		16,776,187	14,977,755
Deferred Tax Liability		6,018,599	6,455,415
Unclaimed/ Unpaid Divident		1,307,495	1,874,028
Current Liabilities & Provisions	4(a)	191,459,227	193,621,051
Total		**1,272,334,674**	**1,294,945,374**
PROPERTY & ASSETS:			
Fixed Assets		60,707,548	63,378,890
ROU Assets		15,944,361	14,335,505
Investment	5(a)	99,197,030	108,780,153
Cash & Bank Balances (Including FDR)	6(a)	488,586,416	456,990,640
Receivable & Other Accounts		607,899,318	651,460,187
Total		**1,272,334,674**	**1,294,945,375**
NAV		**19.55**	**20.02**

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Shamsul Huda
Chief Executive Officer

Md. Motaleb Hossain
.....
Director

Shahidul Islam Niru
Vice Chairperson

Al-haj Md.Ruhul Amin
Chairperson

Paramount Heights (14th Floor), 65/2/1, Box Culvert Road, Purana Paltan, Dhaka-1000
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SONAR BANGLA INSURANCE LIMITED

UN-AUDITED CONSOLIDATED COMPREHENSIVE INCOME STATEMENT
FOR THE QUARTER ENDED BETWEEN JANUARY TO SEPTEMBER 2026 AND 2025

PARTICULARS	JAN. TO SEP. 2026	JAN. TO SEP. 2025
INCOME :		
Opening balance of fund	131,897,133	148,295,029
Premium Less Reinsurance	228,296,525	324,405,895
Re-Insurance Commission	33,564,304	29,613,322
Investment & Other Income	14,931,377	25,069,039
Brought forward from Reserve for Exceptional Losses	5,000,000	15,500,000
Total (A)	**413,689,339**	**542,883,285**
EXPENDITURE:		
Claim Less Re-Insurance	109,598,868	94,675,340
Agency Commission	-	58,815,535
Management Expenses	124,440,927	157,699,005
Reserve for unexpired Risks	91,357,563	129,790,580
Other Expenses	11,551,350	12,381,175
Total (B)	**336,948,708**	**453,361,636**
Net Profit Before Tax (A-B)	**76,740,631**	**89,521,649**
Less : Provision for Income Tax	31,426,822	33,651,300
Net Profit after Tax	**45,313,809**	**55,870,349**
Profit available for parent company	**47,362,872**	**55,244,729**
Non Controlling Interest	**(2,049,063)**	**625,619**

Earning per Share (EPS)

$$\frac{\text{Attributable retained earning}}{\text{Nos of Ordinary Shares}}$$

$$\frac{47,362,873}{44,145,692} = \frac{55,244,729}{44,145,692}$$

Restated EPS Tk **1.07 Tk** **1.25**

Abdur Rouf Gomosta
Company Secretary

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SONAR BANGLA INSURANCE LIMITED

UN-AUDITED CONSOLIDATED COMPREHENSIVE INCOME STATEMENT
FOR THE QUARTER ENDED BETWEEN JULY TO SEPTEMBER 2026 AND 2025

PARTICULARS	JUL. TO SEP. 2026	JUL. TO SEP. 2025
INCOME :		
Opening balance of fund	43,965,711	49,431,677
Premium Less Reinsurance	61,185,019	94,346,564
Re-Insurance Commission	13,255,943	10,334,169
Investment & Other Income	10,240,205	5,703,020
Brought forward from Reserve for Exceptional Losses	5,000,000	7,500,000
Total (A)	**133,646,878**	**167,315,430**
EXPENDITURE:		
Claim Less Re-Insurance	26,125,471	31,203,865
Agency Commission	-	18,342,310
Management Expenses	39,278,998	47,852,825
Reserve for unexpired Risks	24,483,695	37,747,425
Other Expenses	3,405,752	3,366,949
Total (B)	**93,293,916**	**138,513,374**
Net Profit Before Tax (A-B)	**40,352,962**	**28,802,056**
Less : Provision for Income Tax	14,602,656	10,580,250
Net Profit after Tax	**25,750,306**	**18,221,806**
Profit available for parent company	**25,373,613**	**17,898,805**
Non Controlling Interest	**376,693**	**323,000**

Earning per Share (EPS) = Attributable retained earning / Nos of Ordinary Shares

= 25,373,613 / 44,145,692 = 17,898,805 / 44,145,692

Restated EPS Tk **0.57 Tk** **0.41**

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Shamsul Huda
Chief Executive Officer

Md. Mofalab Hossain
.....
Director

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Chairperson

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SONAR BANGLA INSURANCE LIMITED

SONAR BANGLA INSURANCE LIMITED

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE MONTH OF JANUARY TO SEPTEMBER 30, 2026

PARTICULARS	SHARE CAPITAL	RESERVE FOR EXCEPTIONAL LOSSES	GENERAL RESERVE	RETAIN EARNINGS	Fair Value Reserve	TOTAL	NON CONTROLLING INTEREST
AT THE BEGINNING OF THE YEAR	420,435,170	442,562,290	-	(21,352,549)	393	841,645,304	60,508,977
Dividend Paid	21,021,758	-		(42,043,508)		(21,021,750)	
Net Profit after tax	-	-		45,313,809		45,313,809	
Reserve for Exceptional Loss	-	(5,000,000)				(5,000,000)	
Fair Value Reserve					3,553	3,553	
Non-Controlling Interest	-	-		2,049,063		2,049,063	(2,049,063)
BALANCE AS ON 30 SEPTEMBER-2026	441,456,928	437,562,290	-	(16,033,185)	3,946	862,989,979	58,459,914
BALANCE AS ON 30 Sep-2025	420,435,170	417,062,290	-	10,979,114	-	848,476,574	89,574,753

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Shamsul Huda
Chief Executive Officer

Md. Mofaleb Hossain
.....
Director

Shahidul Islam Niru
Vice-Chairperson

Al-haj Md.Ruhul Amin
Chairperson

সোনার বাংলা ইন্স্যুরেন্স লিমিটেড
SONAR BANGLA INSURANCE LIMITED

SONAR BANGLA INSURANCE LTD.

CONSOLIDATED STATEMENT OF CASH FLOW FOR THE MONTH OF JANUARY TO SEPTEMBER 30, 2026

PARTICULARS		AMOUNT (IN TAKA)	
		30.09.2026	30.09.25
A.	**CASH FLOWS FROM OPERATING ACTIVITIES:**		
	Premium Collection and other Income	345,230,378	488,216,229
	Payment of Expenses, Re-Insurance, Claims	(271,705,605)	(444,038,574)
	Income Tax Paid	(19,358,083)	(24,675,780)
	Net Cash Provided by Operating Activities	**54,166,690**	**19,501,875**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES:**		
	Investment in Share	(390)	500,000
	Purchase of Fixed Assest	(1,549,020)	(780,350)
	Disposal of fixed assets	-	6,444,505
	Divident received	250	
	Net Cash used in Investing Activities	**(1,549,160)**	**6,164,155**
C.	**CASH FLOWS FROM FINANCING ACTIVITIES:**		
	Loan/OD	-	
	Issue of Share	-	-
	Dividend Paid	(21,021,754)	(42,043,517)
	Short Term Loan		128,500
	Net Cash used in Financing Activities	**(21,021,754)**	**(41,915,017)**
D.	**NET INCREASED IN CASH & CASH EQUIVALENT (A+B+C)**	**31,595,776**	**(16,248,987)**
E.	**OPENING CASH AND CASH EQUIVALENT**	**456,990,640**	**453,572,814**
F.	**CLOSING CASH AND CASH EQUIVALENT (D+E)**	**488,586,416**	**437,323,827**
	Net Operating Cash Flow per Share **(NOCFS)**	= Net operating cash flow / Number of shares	Net operating cash flow / Number of shares
		= **54,166,690** / 44,145,692	**19,501,875** / 44,145,692
	Restated NOCFS	**1.23**	**0.44**

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Shamsul Huda
Chief Executive Officer

Md. Motaleb Hossain
.....
Director

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Vice Chairperson

Al-haj Md. Ruhul Amin
Chairperson

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SONAR BANGLA INSURANCE LIMITED

UN-AUDITED FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

PARTICULARS	Notes	AMOUNT 30.09.2026	AMOUNT 31.12.2025
CAPITAL & LIABILITIES:			
Share Capital	2	441,456,928	420,435,170
Reserve for Contingency	3	493,645,860	488,780,013
Balance of Funds and Accounts		135,323,274	175,862,844
Lease Liability		16,776,187	14,977,755
Deferred Tax Liability		5,630,751	6,067,566
Unclaimed/Unpaid Divident		1,307,495	1,874,028
Current Liabilities & Provisions	4	167,154,674	170,378,622
Total		**1,261,295,168**	**1,278,375,998**
PROPERTY & ASSETS:			
Fixed Assets		48,454,710	50,614,326
ROU Assets		15,944,361	14,335,505
Investment	5	289,217,951	292,226,999
Cash & Bank Balances (Including FDR)	6	400,137,699	371,115,951
Receivable & Other Accounts		507,540,447	550,083,217
Total		**1,261,295,168**	**1,278,375,998**
NAV	Tk.	**21.18**	**21.63**

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Shamsul Huda
Chief Executive Officer

Md. Motaleb Hossain
.....
Director

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Vice Chairperson

Al-haj Md. Ruhul Amin
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SONAR BANGLA INSURANCE LIMITED

UN-AUDITED COMPREHENSIVE INCOME STATEMENT
FOR THE QUARTER ENDED BETWEEN JANUARY TO SEPTEMBER 2026 AND 2025

PARTICULARS	JAN. to SEP. 2026	JAN. to SEP. 2025
INCOME :		
Opening balance of fund	131,897,133	148,295,029
Premium Less Re-insurance	228,296,525	324,405,895
Re-Insurance Commission	33,564,304	29,613,322
Investment & Other Income	17,758,691	16,792,132
Brought forward from Reserve for Exceptional Losses	5,000,000	15,500,000
Total (A)	**416,516,653**	**534,606,378**
EXPENDITURE:		
Claim Less Re-Insurance	109,598,868	94,675,340
Agency Commissions	-	58,815,535
Management Exp.	124,440,927	157,699,004
Reserve for unexpired Risks	91,357,563	129,790,580
Other Expenses	8,763,231	6,552,364
Total (B)	**334,160,589**	**447,532,824**
Net Profit Before Tax (A-B)	**82,356,064**	**87,073,554**
Less : Provision for Income Tax	30,446,709	32,652,150
Net Profit after Tax	**51,909,355**	**54,421,404**

Earnigs Per share (EPS) = Attributable retained earning / No. of Ordinary Shares

= 51,909,355 / 44,145,692 = 54,965,491 / 44,145,692

Restated EPS TK. **1.18** **1.25**

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Shamsul Huda
Chief Executive Officer

Md. Motalrb Hossain
.....
Director

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Vice Chairperson

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SONAR BANGLA INSURANCE LIMITED

SONAR BANGLA INSURANCE LIMITED
UN-AUDITED COMPREHENSIVE INCOME STATEMENT
FOR THE QUARTER ENDED BETWEEN JULY TO SEP. 2026 AND 2025

PARTICULARS	JULY to SEP. 2026	JULY to SEP. 2025
INCOME :		
Opening balance of fund	43,965,711	49,431,677
Premium Less Re-insurance	61,185,019	94,346,564
Re-Insurance Commission	13,255,943	10,334,169
Investment & Other Income	9,047,383	3,526,097
Brought forward from Reserve for Exceptional Loss	5,000,000	7,500,000
Total (A)	**132,454,056**	**165,138,507**
EXPENDITURE:		
Claim Less Re-Insurance	26,125,471	31,203,865
Agency Commissions	-	18,342,310
Management Exp.	39,278,998	47,852,825
Reserve for unexpired Risks	24,483,695	37,747,425
Other Expenses	2,816,612	2,154,556
Total (B)	**92,704,776**	**137,300,981**
Net Profit Before Tax (A-B)	**39,749,280**	**27,837,526**
Less : Provision for Income Tax	14,756,937	10,796,939
Net Profit after Tax	**24,992,343**	**17,040,587**

Earnigs Per share (EPS) = Attributable retained earning / No. of Ordinary Shares

	24,992,343 / 44,145,692	=	17,584,675 / 44,145,692
Restated EPS TK.	**0.57**		**0.40**

Abdur Rouf Gomosta
Company Secretary

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SONAR BANGLA INSURANCE LIMITED
STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED JANUARY TO 30 SEPTEMBER , 2026

PARTICULARS	SHARE CAPITAL	RESERVE FOR EXCEPTIONAL LOSSES	GENERAL RESERVE	RETAIN EARNINGS	TOTAL
AT THE BEGINNING OF THE YEAR	420,435,170	442,562,290	-	46,217,722	909,215,182
Dividend Paid	21,021,758	-		(42,043,508)	(21,021,750)
Net Profit after tax	-			51,909,355	51,909,355
Appropriation made during the year	-	(5,000,000)		-	(5,000,000)
BALANCE AS ON 30 SEPTEMBER, 2026	441,456,928	437,562,290		56,083,569	935,102,787
BALANCE AS ON 30 SEPTEMBER, 2025	420,435,170	417,062,290	-	57,272,781	894,770,241

Abdur Rouf Gomosta
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সোনার বাংলা ইন্স্যুরেন্স লিমিটেড
SONAR BANGLA INSURANCE LIMITED

STATEMENT OF CASH FLOWS
FOR THE MONTH OF JANUARY TO SEPTEMBER, 2026 AND 2025

	PARTICULARS	AMOUNT (IN TAKA)	
		30.09.26	30.09.25
A.	**CASH FLOWS FROM OPERATING ACTIVITIES:**		
	Premium Collection and other Income	338,946,865	481,300,203
	Payment of Expenses, Re-Insurance, Claims	(269,354,343)	(434,817,642)
	Income Tax Paid	(18,000,000)	(23,038,505)
	Net Cash Provided by Operating Activities	**51,592,522**	**23,444,056**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES:**		
	Purchase of Fixed Assest	(1,549,020)	(780,350)
	Investment in Share	-	-
	Disposal of Fixed Assest		4,971,506
	Net Cash used in Investing Activities	**(1,549,020)**	**4,191,156**
C.	**CASH FLOWS FROM FINANCING ACTIVITIES:**		
	Loan against SOD Received	-	-
	SOD Loan Paid	-	-
	Short Term Loan		-
	Dividend Paid	(21,021,754)	(42,043,517)
	Net Cash used in Financing Activities	**(21,021,754)**	**(42,043,517)**
D.	**NET INCREASED IN CASH & CASH EQUIVALENT (A+B+C)**	**29,021,748**	**(14,408,305)**
E.	**OPENING CASH AND CASH EQUIVALENT**	**371,115,951**	**366,514,885**
F.	**CLOSING CASH AND CASH EQUIVALENT (D+E)**	**400,137,699**	**352,106,580**

Net Operating Cash Flow per Share (NOCFS)	=	Net operating cash flow / Number of shares	Net operating cash flow / Number of shares
	=	51,592,522 / 44,145,692	23,444,056 / 44,145,692
Restated NOCFS	=	**Tk. 1.17**	**0.53**

Abdur Rouf Gomosta
Company Secretary

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Selected Notes to the Financial Statements
For the period ended 30 September- 2026

1.00 HISTORICAL BACKGROUND

Sonar Bangla Insurance Limited was incorporated in Bangladesh on March 14, 2000 and went into operation on 1st May, 2000 as a Public Limited Company under the Companies Act, 2010 with a view to run all types of insurance business except life as per Insurance Act, 1938 in Bangladesh. The Company went into initial public offerings (IPO) on September 2005 and raised its Share Capital to Tk. 44.14 crore. Now the Company is listed with Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.

The registered office of the Company is at Paramount Heights (Level-14) 65/2/1, Box Culvert Road, Purana Paltan, Dhaka-1000.

The Company is engaged in Non Life Insurance Business with meaning of Insurance Act, 2010

The Company has also formed another subsidiaries Company viz, Sonar Bangla Capital Management Ltd. And SBI secuirities to run business of Merchant Bank and Share trading business which obtained the license from Securities Exchange Commission for Commercial operation.

1.01 Basis of Presentation of Accounts and Significant Accounting Policies:

1.02 Basis of preparation of Interim financial Statement (IAS-34):

a) The Accounts have been prepared on a going concern basis under historical cost convention on Generally Accepted Accounting Principles (GAAP) and Cash Flow Statement has been prepared on direct method and accurual basis of accounting has been followed:

b) The financial statements have been presented in accordance of Interim financial statements as per notification given by BSEC.

1.03 Significant Accounting Policies:

a) **Underwriting Business:**

Gross underwriting business as well as Re-Insurance thereof and claim settled etc. have been recorded separately for each class of business and the net underwriting results thereof have been reflected in the revenue accounts after due consideration of Re-Insurance ceded.

b) **Segment reporting (IAS-14)**
A business segment is a distinguishable component of the Company that is engaged in providing services that are subject to risks and returns that are different from those of other business segments.

c) **Balance of Fund and Accounts:**
These have been arrived at after making provision for unexpired risks @ 40% on net premium income on all business except Marine Hull where provision has been made @ 100% on net premium income.

d) **Management expenses :**
Management expenses have been charged according to the of class of business and distrubuted to Fire, Marine Cargo, Marine Hull, Motor and Miscellaneous revenue account proportionately during the period of

e) **Compliance of Local Laws:**

The financial statements have been prepared in compliance with requirement of the Companies Act, 1994, Bangladesh Securities and Exchange Rules 1987, Insurance Act, 1938 and subsequently followed by Insurance Act. 2010, Anti Money Laundering Act.-2012 and other relevant Local Laws.

f) **Compliance with International Accounting Standards (IAS):**

The financial statements have been prepared as on September 30, 2026 in compliance with requirement of the International Accounting Standards (IAS), International Financial Reporting Standards (IFRS) approved by the Instituted of Chartered Accountants of Bangladesh (ICAB) as International Accounting Standard (IAS) and regulations applicable in Bangladesh.

g) **Reporting Currency:**

The financial statements are presented in Bangladesh Currency (Taka) which have been rounded off to the nearest taka where indicated otherwise.

h) **Accounting Period:**

The financial period of the Insurance Company covers 09 months from January 01, 2026 to Sep. 30, 2026

i) **Fixed Assets:**

All Assets of the Company shown in financial statements that are within the scope of IAS-36, are in physical existance and valued on more than their recoverable amount. Following International Accounting Standards adopted by ICAB, discloser with regards to "Impairment of Assets" as per IAS - 36 have not been considered necessary.
These are stated at cost less accumulated depreciation. Depreciation on Fixed Assets have been charged on reducing balance method at rates varying from 2.5% to 30% depending on the estimated useful lives of the assets and are consistently applied in relation to previous year. Depreciation on additions to fixed assets is charged proportionately irrespective of date of capitalization which were purchased within September of the year.

Category of Assets:	Rate of Dep.
Office Decoration	10%
Furniture & Fixture	10%
Telephone Installation	15%
Computer A/C	30%
Office Equipment	15%
Motor Vehicles	20%
Software Installation	30%
Air Condition	20%
Motor Cycle	20%
Office Space	2.5%

j) **Stock of Stationery & Form:**

Though stock of stationery have been shown at fair value basis but it is used currently as per requirment of departmental necessity with a light volume basis.

k) **Public Sector Business:**

Company's share of Public sector business is accounted for the period from 1st July, 2025 to March 31, 2026 as the statements of accounts from the Sadharan Bima Corporation are received later on when the account prepared

l) **Provision for Income Tax (IAS 12):**

Provision for income tax for the year has been made on the basis of Finance Act.

m) **Revenue Recognition (IAS-18)**

The total amount of premium earned on various classes of insurance business underwritten during the year, the gross amount of premium earned against various policies, the amount of re-insurance premium due to Sadharan Bima Corporation, the amount of re-insurance commission earned and the amount of claims less re-insurance settled during the year have been duly accounted for the books of accounts of the company and while preparing the final statements of accounts, the effect of re-insurance as well as the effect of total estimated liabilities in respect of outstanding claims at the end of Q3.

n) **Going Concern**

The accompanying financial statements has been prepared on going concern basis which indicates that the realization of assets and discharge of liabilities will be done in the normal course of busibess and the managment belives the entity is able to continue its operation for foreseeble future.

o) **Employee's Benefit Plan (IAS-19)**

The Company has introduced a Employees Service Rules-2012 where a new attractive pay-scale has all ready been executed from January, 2012 for the interest of the Employees. Besides, Group Insurance Policy has been introduced as employees benefit scheme and provident fund is implemented.

Disclosure of key management personnel compensation (Paragraph -7 of IAS-24):

During the period of Q3,2026 key management personnel compensation are as under for your kind information which is given below

Sl.	Name	Designation	Monthly Compensation
1	Mr. Md. Shamsul Huda	Chief Executive officer	**Tk. 4,00,000**
2	Mr. Sheikh Mosadek kabir	Addl. Managing Director	**Tk. 3,17,863**
3	Mr. A.B.M. Hasangir	Chief Financial Office	**Tk. 2,16,182**
4	Mr. Abdur Rouf Gomosta	Company Secretary	**Tk. 1,54,058**
5	Mr. A.M. Habibullah	Asstt. Managing Derector	**Tk. 1,20,658**
6	Mr.Masud Iqbal	General Manager	**TK.62,518**

i) Short term employee benefit.

The company has allowed short term employee benefit such as advance against salary, donation for medical/death case of an employee if deem necessarily.

ii) Post employee benefit.

The company pay post employee benefit if necessary as per decision of the Company.

iii) Other long term benefit.

The company has introduced long term benefit as Group Insurance Policy for the interest of the employees benefit.

iv) Termination benefit.

Termination benefit is existed with the Company. In that case, if the Company desires to terminate anybody then the Company pays two month's basic is given to the terminated employee.

Disclosure of Related Party Transactions (Paragraph 18 of IAS-24):

This is as under:

a) The amount of outstanding balances Tk. Nil
b) No commitment from related Party has been made with the Company.
c) No terms and conditions from related Party has been made with the Company.
d) Any guarantees from related Party given or received has yet not been conducted.
e) There is not doubtfull/ bad debts from related Party has been made.

o) **Earning per Share (IAS-33)**

The Company has calculated earnaing per share (EPS) inaccordance with the Bangladesh Accounting Standards (IAS) -33 " Earning per Share" .

p) **Investment:**

* Investment for statutory deposit is stated in respect of market value.
* Income on Investment, other than shares, is accounted for on accrual concept basis.
* Dividend Income on Investment on shares are accounted for the year of receiving of such dividend.
* Gain /(Loss)on sold Fixed Assets are accounted for on an actual realization basis.

q) **Reserve for Exceptional Losses:**

Reserve for exceptional losses as appropriated out of current year's profit before tax as per 4th schedule of income Tax ordinance.

r) **Interest on FDR & STD:**

Interest received from Banks on STD Accounts and FDR Accounts have been duly credited to the Profit and Loss Account.

s) **Reserve for un-expired risks:**

Surplus of revenues accounts have been arrived at after accounting for Company's share of claims settled and estimation of outstanding claims as well as after providing for unexpired risk @40% on all business except Marine Hull on which provision for unexpired risks has been made on 100% basis.

t) **Precaution for Anti Money Laundering:**

The Company has prepared and implimented the internal control guide line to prevent Money Laundering activity following the Bangladesh Bank guide line in this behalf.

2.00 SHARE CAPITAL

a) **Authorized Capital Tk. 100,00,00,000.00**

Divided into 10,00,00,000 ordinary shares of Tk. 10/- each.

b) **Issued Subscribed & Paid up Capital Tk. 44,14,56,928.00**

Divided into 4,41,,45,693 ordinary shares of Tk. 10/- each.

3.00 RESERVE OR CONTINGENCY ACCOUNTS: TK.49,36,45,860.00

Particulars	Amount (In Taka)	
	Sep..,30, 2026	Dec., 2025
Reserve for Exceptional Losses	**437,562,290**	**442,562,290**
Profit & Loss Appropriation	**56,083,570**	**46,217,722**
Total	**493,645,860**	**488,780,012**

3.(a) CONSOLIDATED RESERVE OR CONTINGENCY ACCOUNTS: TK. 42,15,33,051.00

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Reserve for Exceptional Losses	437,562,290	442,562,290
Fair Value Reserve(Investment In share-Dealer A/c)	3,946	393
Profit & Loss Appropriation	(16,033,185)	(21,352,549)
Total	**421,533,051**	**421,210,134**

3(b) Non Controlling Interest Tk.5,84,59,914.00

This represents the interest of the minority of the stock holders of the subsidiary companies who belongs their share proportionately.

4.00 Current liability and Provisions :

These are as under;

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Deposit premium	7,592,326	9,174,585
Loans & Advances	49,522,955	49,513,755
Estimated liabilities in respect of outstanding claims whether due or intimated	41,779,250	17,050,998
Amount due to other persons or bodies carring on insurance business	-	-
Sundry Creditors(Including outstanding and accruing for expenses)	68,260,143	94,639,284
Unclaimed/ Un Paid Divident	1,307,495	1,874,028
Total	**168,462,169**	**172,252,650**

4.(a) Consolidated Current liability and Provisions ::

These are as under:

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Sonar Bangla Insurance Ltd	168,462,169	172,252,650
Subsidiaries	24,304,553	23,242,430
Total	**192,766,722**	**195,495,080**

5.00 Investment

These are as under;

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Bangladesh Government Treasury Bond	77,567,040	77,567,040
Investment in Shares (Fair Value)	9,876,986	12,886,034
Investment to Subsidiary	201,773,925	201,773,925
Total	**289,217,951**	**292,226,999**

5.(a) Consolidated Investment

These are as under ;

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Sonar Bangla Insurance Ltd	87,444,026	90,453,074
Subsidiaries	11,753,004	18,327,079
Total	**99,197,030**	**108,780,153**

6.00 Cash and Bank Balance for Tk.40,01,37,699.00

These are as under;

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Fixed Deposit	379,452,285	348,052,285
STD & CD A/C with Bank	19,249,838	22,040,901
Cash in Hand	1,435,576	1,022,765
Total	**400,137,699**	**371,115,951**

6.(a) Consolidated Cash and Bank Balance

These are as under;

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
Sonar Bangla Insurance Ltd	400,137,699	371,115,951
Subsidiaries	88,448,717	85,874,689
Total	**488,586,416**	**456,990,640**

7.00 Price sensitive information

Calculation of EPS:

Name of Item	Sep.,30, 2026	Sep.,30, 2025
Net Profit before Tax	**82,356,064**	**87,073,553**
Less: Provision for Income Tax	**(30,883,524)**	**(32,652,150)**
Less: Defered Tax Exp./ Income	**436,815**	**544,088**
Less:Tax Provision of Exceptional Lossses (i.e. 37.5% on Taka	-	-
	51,909,355	**54,965,491**
EPS= Attributable Retained Earnings / No. of Shares	**51,909,355 / 44,145,693**	**54,965,491 / 42,043,517**
Tk.	**1.18**	**1.31**

Consolidated Calculation of EPS:

Name of Item	Sep.,30, 2026	Sep.,30, 2025
Net Profit before Tax	76,740,632	89,521,650
Less: Provision for Income Tax & Deferred Tax	(31,426,822)	(34,195,388)
Less: Tax Provision of Exceptional Lossses (i.e. 37.5% on Taka 94,87,447)		544,088
Add: Non controling Interest	2,049,063	(625,619)
Tk.	**47,362,873**	**55,244,731**
So EPS Attributable Retained Earnings / No. of Shares	47,362,873 / 44,145,693	55,244,731 / 42,043,517
Tk.	**1.07**	**1.31**

Net Asset Value Per Share :

Net Asset Value (NAV) = **Net Asset Value of the Company / Number Of Share**

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Dec., 2025
NAV for SBIL	935,102,788	909,215,183
	44,145,693	42,043,517
	21.18	**21.63**
Consolidated NAV	**862,989,979**	**841,645,305**
	44,145,693	**42,043,517**
	19.55	**20.02**

Net Operating Cash Flow Per Share:

Net Operating Cash Flow Per Share(NOCFS) = **Net Operating cash Flow** / **Number of Share**

Particulars	Amount (In Taka)	
	Sep.,30, 2026	Sep.,30, 2025
NOCFS of SBIL	51,592,522	23,444,056
	44,145,693	42,043,517
	1.17	0.56
Consolidated NOCFS	8,067,991	19,501,875
	42,043,517	42,043,517
	0.19	0.46

Calculation of Tax Provision of SBIL:

Name of Item	Sep.,30, 2026	Sep.,30, 2025
Net Profit before Tax	82,356,064	87,073,553
Reserve for Exceptional Loss	-	-
Total Business Income	82,356,064	87,073,553
Realize gain on share	-	-
Dividend Income	-	(2,471)
Unrealised Loss/(gain) of Share	-	-
Interest Income	(17,758,691)	(5,843,466)
Total	64,597,373	81,227,616
Tax on Business Income (37.5%)	24,224,015	26,356,171
Tax on Interest Income (37.5%)	6,659,509	6,295,485
Tax on Realized gain on share (10%)	-	-
Tax on Dividend Income (20%)	-	494
Total provision for tax	30,883,524	32,652,150

Consolidated Tax Provision:

Name of Item	Sep.,30, 2026	Sep.,30, 2025
Sonar Bangla Insurance Ltd.	30,883,524	32,652,150
Subsidiaries companies	980,113	1,543,238
	31,863,637	34,195,388

9.00 **Reconciliation of operating Cashflow:**

Operating Cashflow Direct Method

January 2026 to Sep-2026

PARTICULARS	AMOUNT (IN TAKA)	
	Sep.,30, 2026	Sep.,30, 2025
A. **CASH FLOWS FROM OPERATING ACTIVITIES:**		
Premium Collection and other Income	338,946,865	481,300,203
Payment of Expenses, Re-Insurance, Claims	(269,354,343)	(434,817,642)
Income Tax Paid	(18,000,000)	(23,038,505)
Net Cash provided by Operating Activities	51,592,522	23,444,056

Reconciliation comperating with Indirect Method:

Particulars	2026
Net profit before tax	82,356,064
Add: Depreciation	3,738,626
Less:Income tax paid	(18,000,000)
Less:Deferred Tax Liability	(436,815)
Operating Profit before Working Capital	**67,657,875**
Change in Working Capital	
Change in Investment	3,009,048
Change in Interest Accrued	23,111,627
Change in Amount Due from Insurance	13,700,000
Change in Amount Due to Insurance	-
Change in Sundry Debtors	5,364,828
Change in Stock of Stationary	366,315
Change in Balance of Fund	(84,505,281)
Change in Lease Liability	1,798,432
Change in ROU Assets	(1,608,856)
Change in Deposit Premium	(1,582,259)
Change in Claims. Provision	24,728,252
Change in Sundry Creditors	(438,259)
Change in Loans & Advance	(9,200)
Total	**51,592,522**

Consolidated Operating Cashflow:

Name of Item	Sep.,30, 2026
Sonar Bangla Insurance Ltd.	51,592,522
Subsidiaries companies	2,574,168
	54,166,690

(Abdur Rouf Gomosta)
Company Secretary

(A.B.M. Hasangir)
Chief Financial Officer