CENTRAL INSURANCE PLC.

STATEMENT OF FINANCIAL POSITION (UN-AUDITED)

As at September 30, 2026

Particulars	Note	Amount in Taka	
		30th Sep 2026	31st Dec 2025
A. FIXED ASSETS :	2.00	**1,951,691,176**	**1,926,610,102**
B. CURRENT ASSETS :			
Stock of Stationery	3.00	719,464	738,056
Insurance Stamp in Hand	4.00	2,161,502	1,112,210
Investment	5.00	264,485,027	258,013,840
Interest, Dividend & Rent Outstanding	6.00	37,743,560	45,387,969
Amount due from other persons or bodies carring on insurance business	7.00	333,446,358	325,924,680
Sundry Debtors & Advances	8.00	193,689,824	581,509,319
Cash and Cash Equivalents	9.00	776,900,675	697,261,206
Total Current Assets		**1,609,146,410**	**1,909,947,280**
C. CURRENT LIABILITIES :			
Sundry Creditors	10.00	383,954,630	731,808,210
Unclaimed Dividend	11.00	1,777,194	3,336,041
Amount due to other persons or bodies carring on insurance business	12.00	131,179,207	107,982,981
Estimated liability in respect of outstanding claims whether due or intimated	13.00	93,185,853	82,724,874
Balance of Fund & Account	14.00	166,261,585	170,084,999
Deposit Premium	15.00	51,106,044	46,462,600
Total Current Liabilities		**827,464,514**	**1,142,399,705**
D. NET WORKING CAPITAL (B-C)		**781,681,897**	**767,547,575**
E. NET ASSETS (A+D)		**2,733,373,072**	**2,694,157,677**
F. FINANCED BY :			
Share Capital	16.00	531,448,230	531,448,230
Share Premium	17.00	56,167,900	56,167,900
General Reserve		29,000,000	29,000,000
Dividend Equalization Fund		57,500,000	57,500,000
Building Fund		15,000,000	15,000,000
Other Reserve or Contingency Account	18.00	468,438,752	430,003,005
Revaluation Reserve	19.00	1,507,699,877	1,508,576,829
Retained Earnings		68,118,314	66,461,713
Total Shareholders' Equity		**2,733,373,073**	**2,694,157,677**
G. Net Assets Value Per Share of Tk. 10 each (With Revaluation)	**20.00**	**51.43**	**50.69**
Net Assets Value Per Share of Tk. 10 each (Without Revaluation)		21.40	20.63

Md. Abul Hasanat
Chief Financial Officer

Md. Noor-Ul-Alam FCS, LL.B
Company Secretary

Md. Nakibur Rahman Khan
Chief Executive Officer

Shabbir Ul Kabir
Vice Chairman

Mohammed Masud Karim
Chairman

CENTRAL INSURANCE PLC.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(UN-AUDITED)

for the period ended September 30, 2026

Particulars	Note	Amount in Taka			
		Jan-Sep 30, 2026	Jan-Sep 30, 2025	Jul-Sep 30, 2026	Jul-Sep 30, 2025
				Taka	Taka
A. INCOME :		**426,685,100**	**385,587,418**	**166,247,891**	**130,971,678**
Premium Less Re-Insurance	21.00	309,173,256	291,863,362	134,945,164	96,167,168
Re-Insurance Commission		34,719,675	21,295,610	18,096,762	10,045,074
Income from Investment and Other Sources	22.00	78,968,755	71,031,012	25,841,419	23,535,223
Reserve for Unexpired Risks Adjustment		3,823,415	1,397,434	(12,635,454)	1,224,214
B. EXPENDITURE :		**301,809,598**	**281,021,269**	**112,490,986**	**95,632,205**
Claims less re-insurance		85,532,138	68,573,180	40,728,790	26,605,548
Management Expenses		183,003,368	160,065,603	71,762,196	51,977,424
Agent Commission		33,274,092	52,382,486	-	17,049,233
C. PROFIT BEFORE TAX (A-B)		**124,875,503**	**104,566,150**	**53,756,905**	**35,339,473**
D. PROVISION FOR INCOME TAX		**29,930,911**	**27,520,131**	**13,446,079**	**7,448,881**
Current Tax		29,737,584	23,634,773	13,569,684	5,439,121
Prior years taxes (Short Provision)		550,138	3,439,656	-	1,146,552
Deferred Tax		(356,810)	445,702	(123,605)	863,208
E. NET PROFIT AFTER TAX (C-D)		**94,944,591**	**77,046,018**	**40,310,827**	**27,890,592**
F. Earning Per Share (EPS) of Tk. 10 each	**23.00**	**1.79**	**1.45**	**0.76**	**0.52**

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CENTRAL INSURANCE PLC.

STATEMENT OF CASH FLOWS (UN-AUDITED)

for the period ended September 30, 2026

Particulars	Note	Amount in Taka	
		Jan-Sep 30, 2026	Jan-Sep 30, 2025
A. CASH FLOWS FROM OPERATING ACTIVITIES:			
Collection from Premium & Other Income		480,355,911	411,462,186
Management Expenses, Commission, Re-insurance & Claims		(271,601,373)	(333,172,975)
Finance Cost		-	(939,814)
Income Tax Paid		(29,456,936)	(27,989,922)
Net Cash Flows from Operating Activities	**24.00**	**179,297,602**	**49,359,475**
B. CASH FLOWS FROM INVESTING ACTIVITIES:			
Purchase of Fixed Assets		(37,005,500)	(13,629,649)
Bangladesh Government Treasury Bond		-	(15,926,764)
Sale of Share		2,680,000	-
Net Cash Flows from Investing Activities		**(34,325,500)**	**(29,556,413)**
C. CASH FLOWS FROM FINANCING ACTIVITIES:			
Secured Overdraft		-	(32,285,497)
Dividend Paid		(65,332,633)	(55,811,187)
Net Cash Flows from Financing Activities		**(65,332,633)**	**(88,096,684)**
D. NET CASH INFLOWS/(OUTFLOWS) FOR THE PERIOD (A+B+C)		79,639,469	(68,293,622)
Opening Cash and Bank Balances		697,261,206	740,724,042
CLOSING CASH AND BANK BALANCES		**776,900,675**	**672,430,420**
E. Net Operating Cash Flow Per Share (NOCFPS)		**3.37**	**0.93**

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Chairman

CENTRAL INSURANCE PLC.

STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

for the period ended September 30, 2026

Particulars	Share Capital	Share Premium	Reserve for exceptional losses	General Reserve	Reserve for Fair Value of Shares	Dividend Equalization Fund	Building Fund	Fixed Assets Revaluation Reserve	Retained Earnings	Total
Balance as on 01-01-2026	531,448,230	56,167,900	492,942,875	29,000,000	(62,939,870)	57,500,000	15,000,000	1,508,576,829	66,461,713	2,694,157,677
Net Profit (after taxation)	-	-							94,944,590	94,944,590
Dividend Paid (Cash)-2025			-						(63,773,786)	(63,773,786)
Transfer to reserve for exceptional losses	-	-	30,917,326						(30,917,326)	-
Addition during the Period					7,518,421					7,518,421
Deferred Tax for Revaluation Reserve									526,171	526,171
Adjustment for Depreciation on Revalued Assets								(876,952)	876,952	-
Balance as on 30-09-2026	531,448,230	56,167,900	523,860,201	29,000,000	(55,421,449)	57,500,000	15,000,000	1,507,699,877	68,118,314	2,733,373,073

for the period ended September 30, 2025

Particulars	Share Capital	Share Premium	Reserve for exceptional losses	General Reserve	Reserve for Fair Value of Shares	Dividend Equalization Fund	Building Fund	Fixed Assets Revaluation Reserve	Retained Earnings	Total
Balance as on 01-01-2025	531,448,230	56,167,900	455,532,872	29,000,000	(54,396,182)	57,500,000	15,000,000	1,509,776,080	66,255,152	2,666,284,052
Net Profit (after taxation)	-	-							77,046,018	77,046,018
Dividend Paid (Cash)-2024									(63,773,786)	(63,773,786)
Transfer to reserve for exceptional losses	-	-	29,186,336						(29,186,336)	-
Addition during the Period					(5,433,135)					(5,433,135)
Deferred Tax for Revaluation Reserve									539,663	539,663
Adjustment for Depreciation on Revalued Assets								(899,438)	899,438	-
Balance as on 30-09-2025	**531,448,230**	**56,167,900**	**484,719,208**	**29,000,000**	**(59,829,317)**	**57,500,000**	**15,000,000**	**1,508,876,642**	**51,780,148**	**2,674,662,811**

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CENTRAL INSURANCE PLC.
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED September 30, 2026

1.00 BASIS OF PRESENTATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICES:

1.01 NOTES GENERAL

1.01.01 Background

The Central Insurance PLC. was incorporated as a Public Limited Company on 12th November, 1987 under the Companies Act, 1913 and obtained the certificate of commencement of business on 10th December, 1987. The company obtained the registration from the Chief Controller of Insurance, Government of Bangladesh on 30th November,1987 concurrently. Being registered with the Insurance Development & Regulatory Authority (IDRA) under the Insurance Act, in 2010 the company has been providing non-life insurance services as per the Insurance Act, 2010 and the directives issued by the IDRA from time to time.

The Company was listed with Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC. as a publicly traded company in the year 1995.

1.01.02 Address of Registered office and place of business of the company

The registered office of the company is located at Central Insurance Bhaban (3rd & 4th Floor), 7-8, Motijheel C/A, Dhaka-1000, Bangladesh. The business operations of the Company are being carried out through its 38 branches located in all over Bangladesh through which company's business operations are being carried out.

The Company has formed another subsidiary company viz; Central Insurance Investment Ltd. with a view to carrying out business activity of Merchant Bank, but the permission for operating business as Merchant Bank not yet obtained.

1.02 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND OTHER RELATED POLICY INFORMATION

1.02.01 Basis of preparation of Financial Statements

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 the insurance Act 1938 (as amended in 2010). the Insurance Rules 1958 and in conformity with International Financial Reporting Standards (IFRS), the Companies Act 1994, the Securities and Exchange Rules 1987, the listing rules of Dhaka Stock Exchange Limited and Chittagong Exchange Limited and other applicable laws and regulations in Bangladesh.

Balance sheet (statement of financial position) has been prepared in accordance with the regulations as contained in part-I of the first schedule of the Insurance Act 1938 and as per Form "A" as set forth in Part-II of that. schedule. Profit and loss account (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 the Insurance Act, 1938. Revenue accounts 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 or that Schedule of the Insurance Act, 1938. The classified summary of the assets has been prepared in accordance with Form "AA" as set forth in Part-II of the first schedule of the Insurance Act 1938. The cash Flow Statement has been included as per requirements of the Securities and Exchange Commission's Rules 1987 as well as guidelines of IAS-7

1.02.02 Management's Responsibility

The management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards (IFRS), the Companies Act 1994, the Insurance Act 2010, the Insurance rules 1958, the Securities and Exchange Rules 2020 and other applicable laws and regulations for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

1.02.03 Director's Responsibility

The Board of Directors is also responsible for the preparation and fair presentation of financial statements under section 183 of the Companies Act 1994, the Bangladesh Securities and Exchange Rules 2020, Listing Regulations of Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Ltd .

1.02.04 Basis of presentation

The balance sheet has been prepared in accordance with regulations as contained in Part -I of the First Schedule and as per Form "A" as set forth in Part-II of that schedule. Revenue Account of each class of non-life insurance business has been prepared in accordance with the regulations as contained in Part -I of the Third Schedule as per Form 'F' as set forth in Part-II of that schedule of the Insurance Act,1938, in absence of such Forms in the Insurance Act of 2010.

1.03 METHOD OF PREPARATION

The financial statements have been prepared on mercantile method.

1.03.01 Last year's figures rearranged and adjusted

Previous year's figures have been rearranged wherever considered necessary to conform to the current year's presentation.

1.03.02 Functional and presentational currency

These financial statements has been prepared in Bangladesh Taka which is company's functional currency. All information presented in Taka has been rounded off to the nearest Taka (BDT).

1.03.03 Reporting period

Financial statements of the company consistently cover three month from 1st January 2026 to 30th September, 2026.

1.03.04 Going Concern Status (IAS # 1)

The Company has adequate resources to continue in the operation for the foreseeable future. For this reason, the Directors continue to adopt going concern basis in preparing the financial statements. The current credit facilities and adequate resources for providing sufficient funds to meet the present requirements of its existing business and operations.

1.03.05 Branch Accounting

The company has 38 branches under its umbrella without having any overseas branch up to the period ended September 30, 2026. The accounts of the branches are maintained at the Head Office level. Only petty cash books are maintained at the branch level for meeting day to day cash expenses.

1.03.06 Segment Reporting (IFRS # 10)

A business segment is a distinguishable component of the company that is engaged in providing services that are subject to risks and returns and are different from those of other business segments. The company accounts for segment reporting of operating result of each segment. The company has four primary business segments for reporting purposes namely Fire, Marine, Motor and Miscellaneous.

1.03.07 Interim Financial Reporting

In accordance with International Accounting Standard (IAS-34), interim financial reporting, publicly traded entities are encouraged to provide interim financial reports that confirm to the recognition, measurement and disclosure principles set out in this standard. Timely and reliable interim financial reporting improves the ability of investors, creditors and others to understand an entity's capacity to generate earnings and cash flows and its financial condition and liquidity. The company applies the same accounting policies in its interim financial statement as are applied in its annual financial statements.

1.04 SIGNIFICANT ACCOUNTING POLICIES

1.04.01 Investment:

i. Investment in FDR's are shown at cost price and Investment in shares at market price.

ii. Interest on FDR's are recognised on accrual basis, interest on STD/SND account and other income are recognised as and when amount is credited to company's account.

iii. Investment in Bangladesh Government Treasury Bond (BGTB) is accounted for at amortized cost being the instruments is held to maturity as per paragraph 4.1.1 and 4.1.2 of IFRS 9 Financial Instruments.

iv. Dividend income on Investment in shares is accounted for in the period of receipt of such dividend.

v. Gain/Loss on sale of shares is accounted for on actual realization basis.

1.04.02 Property, Plant & Equipments

All fixed assets are stated at cost less accumulated depreciation as per IAS-16 "Property, Plant & Equipments". The cost of acquisition of an asset comprises of purchase price and directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

Property, Plant and Equipment are depreciated following the reducing balance method on the basis of economic life expectancy of the assets in accordance with IAS-16. Depreciation on addition of fixed assets has been charged when it is available for use.

Land, Building and Floor Space stated at revalued value during the period [Note 2.01] and no depreciation has been charged on the value of land. The property, plant & equipments are depreciated at the following rates :

Items	Rate %	Items	Rate %
a) Furniture and fixtures	10%	g) Sign Board	25%
b) Office Equipment	15%	h) Electrical Equipments	15%
c) Office Decoration	10%	i) Computer & Software	25%
d) Air Conditioner	15%	j) Building	2.5%
e) Motor Vehicles	20%	k) Floor Space	2.5%
f) Telephone Installation	20%		

1.04.03 De-recognition

An item of property, plant and equipment is de-recognized upon disposal or when no future economic benefits are expected from its use. Any gain or loss arising on de-recognition of the asset is included in the statement of profit or loss and other comprehensive income in the period the asset is de-recognized.

1.04.04 Revaluation Reserve

The Revaluation surplus is transferred to revaluation reserve after restating the asset at the revalued amount. Any revaluation loss is directly recognized in the Statement of Comprehensive Income but any revaluation loss arising from an asset which has been previously recognized in the revaluation reserve is debited to the extent of any credit balance existing in the revaluation reserve in respect of that asset. The excess depreciation, if any, of revalued asset, difference between depreciation at revalued amount and depreciation on original cost of that asset, is transferred, after making appropriate adjustment of deferred tax from revaluation reserve to retained earnings. No dividend is payable out of any revaluation surplus.

1.04.05 Investment Property (IAS # 40)

During the period the management of CICL has separated the Investment Property from property, plant and equipment which is held for long-term as lease rental. The entity chooses the Cost Model in measuring investment property. The cost of acquisition of an asset comprises of purchase price and directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

The Investment Property are depreciated following the reducing balance method on the basis of economic life expectancy of the assets in accordance IAS-16.

1.04.06 Impairment of Assets

All assets of the company shown in financial statement that are within the scope of IAS-36, are in physical existence and valued on more than their recoverable amount following international accounting standards adopted by ICAB, disclosures with regards to "Impairment of Assets" as per IAS-36 have not been considered necessary.

1.04.07 Provision for Income Taxes (IAS # 12)

The Company has made the income tax provision on the basis of IAS-12 "Income Taxes", Income Tax Act 2023 as amended from time to time and Finance Act 2026.

1.04.08 Employee's Benefit Plan:

The Company operates a provident fund, recognized by the Income Tax Authorities, Confirm employees of the Company are eligible for the said provident fund. Employees of the Company will contribute ten percent of their basic salary and the employer will make a matching contribution. The provident fund is wholly administered by a Board of Trustees and no part of the fund is included in the assets of the Company.

The Company also introduced gratuity benefit for its permanent employees as per board decision those who has been working since 1st April, 2006 are entitled to get this benefit.

1.04.09 Earning Per Share (EPS)

The company calculates Earning Per Share (EPS) in accordance with the International Accounting Standards - IAS-33 "Earning Per share" as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB).

1.04.10 General Reserve Fund

The company has been maintaining a general reserve fund from the profit to meet future contingencies.

1.04.11 Reserve for Exceptional Losses:

As per Para 6 of 4th Schedule of Income Tax Act, 2023 to meet the exceptional losses, the company sets aside maximum 10% of the premium income of the period in which it is set aside from the balance of the profit to Reserve for exceptional losses.

1.04.12 Revenue Recognition (IFRS#15)

Gross underwriting business and Re-insurance thereof as well as claim settled 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, agency commission and expenses of management recognized as well as transfer of reserve of unexpired risk.

Dividend income on investment in shares are recognized when the company is entitled to get dividend from the investee and shown in the statement of profit or loss and other comprehensive income. For stock dividend, the number of related shares of investee increases effecting decrease in average cost of investment.

Interest on FDR is recognized on accrual basis after making provision for income tax deductible at source. Interest on STD account, cash dividend on investment in share and other income are recognized on cash basis.

1.04.13 UNDERWRITING PREMIUM INCOME

Premium income is recognised on when insurance policies are issued and premium collected. The sum of premium income as appeared in classified revenue accounts is net of the refund made, re-insurance ceded and premium on Public Sector Business (PSB).

1.04.14 Public Sector Business

As per government decision effective from April 1990, 100% public sector insurance business is being underwritten by Sadharan Bima Corporation (SBC), 50% premium being retained by SBC and the remaining balance is equally distributed among private sector insurance companies. The premium in respect of company's share of Public Sector insurance Business (PSB) is accounted for in the year in which the relevant statement of accounts from Sadharan Bima Corporation is received. The statements of accounts for the period from January 1, 2025 to September 30, 2025 have been received from SBC and the company's share of PSB for the aforesaid has been recognised in this financial statements accordingly. Such method of account for the Public Sector insurance Business (PSB) has been consistently followed.

1.04.15 Re-insurance Ceded and Accepted with Sadharan Bima Corporation

Necessary adjustment in respect of re-insurance ceded and accepted in Bangladesh has duly been made in respective revenue account as per treaty between the company and Sadharan Bima Corporation (SBC).

1.04.16 Cover Notes Converted Into Policy

Amounts received against issue of cover note that have not been converted into policy are not recognised as income. The cover notes which were previously issued are converted into insurance policy at the expiry of the date of issue of such cover notes as per circular of the then chief controller of insurance.

1.04.17 Cash & Cash Equivalents :

Cash comprises of cash in hand and demand deposit and cash equivalents are short term, high liquid investments that are readily convertible to know amount of cash and which are subject to an insignificant risk of changes in value, IAS-1 "Presentation of Financial Statements" also provides that cash equivalents are those which have no restriction in use considering the provision of IAS-7 and IAS-1, cash in hand and bank balance have been considered as cash and cash equivalents.

1.04.18 Deferred Taxes :(IAS# 12)

Deferred tax is recognised on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and are accounted for using the balance sheet liability method. Deferred tax assets are generally recognised for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which such differences can be utilized. Deferred tax liabilities are generally recognized for all taxable temporary differences. Accordingly tax liability is created and provided in the profit & loss appropriation account. Deferred tax calculation are shown in note no. 10.01.

1.04.19 Statement of Cash Flows : (IAS #7)

Cash flows statement is prepared in accordance with IAS-7 "Statement of Cash Flows" and the cash flow from operating activities has been presented under direct method as prescribed by the Securities and Exchanges Rules - 2020. Cash flow statement is broken down into operating activities, investing activities and financing activities.

1.04.20 Workers' Profit Participation and Welfare Fund:

As per the Bangladesh Labour Act, 2006 an employer is required to pay 5% of its net profit to the (1) Worker Participation Fund (2) Worker Welfare Fund and (3) Labour Trust Foundation Fund for farther appropriate disbursement to the beneficiaries as defined under the Act. There is significant ambiguity around the inclusion of Bank, Financial Institutions and Insurance Companies within the scope of chapter XV: Workers Profit Participation Fund (WPPF) under the Lobour Act 2006 as amendment in 2013. As such the bank and financial institution Division, Ministry of Finance Government of the People Republic of Bangladesh vide its letter dated February 14 2017 requested the Ministry of Labour and Employment not to apply chapter XV: Workers' Profit Participation Fund (WPPF) under the Labour act 2006 as amendment is 2013 for bank and financial institution which was endorsed by the Bangladesh Insurance Association to all insurance companies operating in Bangladesh. On the basis of the facts as started above the management of the company believes that the possibility of a legal obligation to pay for Workers' Profit Participation Fund is bleak at the present stage Therefore, in consistent with the widely accepted industry practice no provision for workers participation fund has been made by the company in the reporting period for the WPPF.

However when it will be imposed for the non-life insurance company we shall implement the WPPF fund.

		30th Sep 2026	31st Dec 2025
2.00	**FIXED ASSETS :**		
2.01	**Land and Building:**		
	At Cost :		
	Land at 7-8 Motijheel	101,664,025	101,664,025
	Land at Kawran Bazar Area	9,912,000	9,912,000
	Building 7-8 Motijheel	4,201,456	4,281,739
	Building KB Bhaban	92,944,067	94,720,068
	Floor Space at Agrabad	31,719,994	32,326,109
	Sub total	**240,441,542**	**242,903,941**
	At Revaluation :		
	Land at 7-8 Motijheel	1,349,226,638	1,349,226,638
	Land at Kawran Bazar Area	173,488,000	173,488,000
	Building 7-8 Motijheel	59,114,680	60,244,260
	Building KB Bhaban	13,551,941	13,810,895
	Floor Space at Agrabad	763,498	778,087
	Sub total	**1,596,144,757**	**1,597,547,880**
	Total of Land and Building :		
	Land at 7-8 Motijheel	1,450,890,663	1,450,890,663
	Land at Kawran Bazar Area	183,400,000	183,400,000
	Building 7-8 Motijheel	63,316,136	64,525,999
	Building KB Bhaban	106,496,008	108,530,963
	Floor Space at Agrabad	32,483,492	33,104,196
	Sub total	**1,836,586,299**	**1,840,451,821**
2.02	**Other Fixed Assets**	**115,104,877**	**86,158,281**
	Grand total	**1,951,691,176**	**1,926,610,102**

The above noted Land, Building and Floor Spaces has been classified under IAS-16 and IAS-40 which has been shown in Schedule-A & B respectively also noted that the above value represents the revalued amount of Land, Building and Floor Space at the financial statement date. Fames & R, Chartered Accountants, an independent valuer revalued the Land, Building and Floor Space during the year 2020 and the revaluation report is approved by the Board of Directors on its 231st meeting held on 15-11-2021. The revalued amount of the assets will be in effect as at 31-12-2021 and also the revalued amount transferred to Revaluation Reserve.

Building 7-8 Motijheel : The Building is situated five (5) storied first class constructed building at 7-8 Motijheel C/A, Dhaka-1000 as the name of building "Central Insurance Bhaban-1"

Building KB Bhaban : The Building is situated seven (7) storied first class construction building at plot no. 31, Ward no. 26, Bir Uttam C.R. Datta Road, Bipanon C/A, Bangla Motor, Shahabag, Dhaka as the name of building " Central Insurance Bhaban".

Floor Spaces : The Floor Space in CDA Agrabad C/A, name of the building "Atlas Rangs Plaza", 2529 sft of East side of 7th floor.

3.00	**STOCK OF STATIONERY :**	**719,464**	**738,056**

The stock of stationery was valued at cost price or net realizable value whichever is lower.

4.00	**INSURANCE STAMP IN HAND :**	**2,161,502**	**1,112,210**

This represents unused insurance stamp in hand at the end of the period and was valued at cost price.

5.00	**INVESTMENT:**		
	Bangladesh Government Treasury Bond	115,739,576	115,739,576
	Investment in Share (Note-5.01)	48,745,751	42,274,564
	Investment in Central Insurance Investment Ltd.	99,999,700	99,999,700
		264,485,027	**258,013,840**

Value of share has been shown at market price which is less than Tk. 65,201,706 of cost price as on 30.09.2026 shown in annexure-1.

5.01	**Provision for Fair Value of Shares :**		
	Fair (Market) value of Shares	48,745,751	42,274,564
	Less: Cost price of listed companies shares	113,947,457	116,321,469
	Fair value reserve	(65,201,706)	(74,046,906)
	Deferred tax	9,780,256	11,107,036
		(55,421,450)	**(62,939,870)**

6.00 INTEREST, DIVIDEND & RENT OUTSTANDING:

Fixed Deposit Receipt (FDR)	35,002,000	41,099,023
Bangladesh Government Treasury Bond	2,741,560	4,288,946
	37,743,560	**45,387,969**

7.00 AMOUNT DUE FROM OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS:

Sadharan Bima Corporation	330,738,269	323,216,591
Other Insurance Companies of Bangladesh	2,708,089	2,708,089
	333,446,358	**325,924,680**

8.00 SUNDRY DEBTORS :

Advance Against Salary	765,216	1,143,000
Advance Against Office Rent	4,776,376	2,985,044
Advance Income Tax	116,828,864	464,072,111
Advance Against Car on HP	1,996,535	1,029,247
Advance Against Motor Cycle on HP	374,700	428,673
Advance Income Tax Against House Rent	20,720,607	18,204,179
Advance Against CIC Investment	827,931	796,850
Agent Balance	-	33,274,092
Bank Guarantee	47,179,420	57,130,228
Rent Receivables from Properties	-	2,225,720
Security Deposit	220,175	220,175
	193,689,824	**581,509,319**

The above debts are considered good for realization / adjustment.

9.00 CASH AND CASH EQUIVALENTS

A) Cash at Bank		
Short Term Deposit	63,185,610	38,334,977
Current Deposit	6,116,989	(2,012,483)
Fixed Deposit Receipt	707,538,542	660,888,542
	776,841,141	**697,211,036**
B) Cash in hand	59,534	50,170
	776,900,675	**697,261,206**

10.00 SUNDRY CREDITORS :

Provision for Income Tax	167,545,540	511,441,572
Advance Rent Receive	3,641,720	4,308,865
Provision for Audit Fee	5,000	327,000
Income Tax Deduction at source	3,267,403	5,000,991
VAT deducted at source	3,691,902	2,577,100
Deferred Tax (Note no.10.01)	88,897,746	88,453,947
Death Claim Group Insurance Premium	1,080,000	-
Loan from Central Insurance Investment Ltd.	99,245,000	99,245,000
Security Deposit (Printing)	25,000	25,000
Provident Fund (Employees Cont.)	504,324	728,952
Advance Against PF Loan	378,788	560,033
VAT Payable on Premium	2,775,943	4,264,365
Lease Liability/Rental Lease Obligation (Note no.10.02)	1,664,114	845,988
Provision for Provided Fund and PF Loan	-	1,456,746
Provision for Gruatuity	11,232,151	12,572,651
	383,954,630	**731,808,210**

10.01 DEFERRED TAX :

A. Fixed Assets:		
Carrying Amount	242,643,106	216,961,044
Tax Base	203,785,801	175,827,736
Taxable/(Deductable) Temporary Difference	38,857,305	41,133,308

B. Right-of-use-Assets:		
Carrying Amount	1,327,288	525,153
Tax Base	1,664,114	845,988
Taxable/(Deductable) Temporary Difference	(336,826)	(320,835)
C. Gratuity Provision:		
Carrying Amount	11,232,151	12,572,651
Tax Base	-	-
Taxable/(Deductable) Temporary Difference	(11,232,151)	(12,572,651)
Net Taxable/(Deductable) Temporary Difference (A+B+C)	**27,288,328**	**28,239,822**
Applicable tax rate	37.50%	37.50%
Deferred Tax Liability/(Assets) :	**10,233,123**	**10,589,933**
Add : Deferred Tax for Revaluation Reserve and Fair Value of Shares	**78,664,623**	**77,864,014**
	88,897,746	**88,453,947**

10.02 Lease Liability/Rental Lease Obligation :

IFRS-16 becomes applicable form 1st January 2019 as adopted by ICAB. However, management of the Company has decided to adopt the standard during the accounting year 2021. Previously, the Company used to charge the consideration paid in its books as rent expenses. IFRS 16 introduced a single, on balance sheet accounting model for leases. As a result, the Company, as a lease, has recognized the right- of- use- assets representing its right to use underlying assets and lease liabilities representing its obligation to make lease payments. The company applied IFRS 16 from 01 January 2021 for new lease agreement.

11.00 Unclaimed Dividend :	**1,777,194**	**3,336,041**

Capital Market Stabilization Fund (CMSF) : Undistributed or unclaimed or unsetteled cash dividend or non - refunded public subscription money transferred to the Capital Market Stabilization Fund (CMSF) rule 2021 in pursuance of these rules or as per direction of the notification -BSEC/CMRRCD/2021-391/20/Admin/121, dated 01-06-2021. The CICL has already been transferred of Tk.5,555,700 to CMSF as unclaimed dividend .

12.00 AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS :

Sadharan Bima Corporation	130,187,626	106,991,400
Other Insurance Companies of Bangladesh	991,581	991,581
	131,179,207	**107,982,981**

13.00 ESTIMATED LIABILITY IN RESPECT OF OUTSTANDING CLAIMS AT THE END OF THE PERIOD WHETHER DUE OR INTIMATED :

Fire Insurance	64,742,554	38,435,819
Marine Insurance	26,315,582	38,815,189
Motor Insurance	2,043,000	4,527,866
Miscellaneous Insurance	84,717	946,000
	93,185,853	**82,724,874**
	-	-

14.00 BALANCE OF FUND & ACCOUNT:

Fire Revenue Account	108,285,450	101,359,602
Marine Revenue Account	42,770,830	46,486,581
Motor Revenue Account	9,630,741	7,486,478
Miscellaneous Revenue Account	5,574,565	14,752,338
	166,261,585	**170,084,999**

15.00 DEPOSIT PREMIUM :	**51,106,044**	**46,462,600**

The above balance represents the premium and stamp duty received against cover-notes for which policies have not yet been issued.

16.00 SHARE CAPITAL :

Authorized Shares Capital	**1,000,000,000**	**1,000,000,000**
100,000,000 Ordinary Shares of Tk. 10 each.		

Issued, Subscribed & Paid-up Capital	**531,448,230**	**531,448,230**
53,144,823 ordinary shares of Tk.10 each		

The Category wise shareholding position as on September, 2026 are noted below :

Category of Shareholders	No. of Shares	% of Holdings	Amount Tk.
1. Sponsors & Directors (Group -A)	20,901,544	39.33	209,015,440
2. Institutions (Group -B)	8,423,454	15.85	84,234,540
3. General Public (Group-B)	23,819,825	44.82	238,198,250
	53,144,823	**100.00**	**531,448,230**

This shares are listed with both DSE and CSE.

17.00 SHARE PREMIUM :	**56,167,900**	**56,167,900**
11,233,580 Ordinary shares of Tk.5 each		

18.00 RESERVE OR CONTINGENCY ACCOUNT:

Reserve for Exceptional Losses (Note no.1.04.11)	523,860,201	492,942,875
Reserve for Fair Value of Shares	(55,421,449)	(62,939,870)
	468,438,752	**430,003,005**

19.00 REVALUATION RESERVE:

Total Revalued Amount	1,609,824,409	1,609,824,409
Less: Deferred Tax for Revaluation Reserve	91,435,687	91,961,858
Less: Revaluation Reserve Transferred to Retained Earnings	10,688,845	9,285,722
	1,507,699,877	**1,508,576,829**

20.00 NET ASSETS VALUE (NAV) :

NAV With Revaluation :		
a) Total Assets	3,560,837,586	3,836,557,382
b) Current Liabilities	827,464,514	1,142,399,705
c) Net Assets Value (a -b)	**2,733,373,073**	**2,694,157,677**
d) Weighted Avarage Number of Ordinary shares	53,144,823	53,144,823
e) Net Assets Value (NAV) Per Share (c / d)	**51.43**	**50.69**
NAV Without Revaluation :		
a) Total Assets	1,964,692,829	2,239,009,502
b) Current Liabilities	827,464,514	1,142,399,705
c) Net Assets Value (a -b)	**1,137,228,316**	**1,096,609,797**
d) Weighted Avarage Number of Ordinary shares	53,144,823	53,144,823
e) Net Assets Value (NAV) Per Share (c / d)	**21.40**	**20.63**

21.00 PREMIUM LESS RE-INSURANCE :	**30th Sep 2026**	**30th Sep 2025**
Premium Income :		
Fire	288,528,642	238,682,343
Marine	120,363,279	109,691,850
Motor	21,678,149	14,996,894
Misc.	48,248,883	59,686,348
	478,818,954	**423,057,435**
Re-Insurance Premium Ceded		
Fire	81,164,770	62,098,953
Marine	42,667,898	31,311,803
Motor	2,280,347	2,878,125
Misc.	43,532,683	34,905,191
	169,645,698	**131,194,073**
Premium Less Re-insurance :		
Fire	207,363,872	176,583,390
Marine	77,695,381	78,380,046
Motor	19,397,802	12,118,769
Misc.	4,716,200	24,781,157
	309,173,256	**291,863,362**

This represents premium income from Direct Business and Government Business.

22.00 INCOME FROM INVESTMENT AND OTHER SOURCES :

Interest Received and Accrued	50,160,598	46,546,477
Dividend Income	1,622,430	1,162,362
Capital Gain/(Loss) on Sale of Share	318,346	-
Rental Income from Properties	26,814,932	23,322,173
	78,916,306	**71,031,012**

23.00 EARNING PER SHARE (EPS) :

a) Earnings attributable to ordinary share holders (Net profit after taxation)	94,944,590	77,046,018
b) Weighted Avarage Number of Ordinary shares outstanding	53,144,823	53,144,823
c) Earnings Per Share (EPS) (a/b)	**1.79**	**1.45**

24.00 RECONCILIATION OF CASH FLOWS (OPERATING ACTIVITIES)

Net Profit/(Loss) before Income Tax	124,875,502	104,566,150
Add: Non Cash and Non Operating Expenses and Income	(65,676,257)	(59,031,291)
Add : (Increase)/Decrease in current assets	350,983,402	(54,556,084)
Add : Increase/(Decrease) in current liabilities	(201,428,109)	86,370,623
Add : Income tax paid	(29,456,936)	(27,989,922)
Net cash flows from operating activities	**179,297,602**	**49,359,475**

24.01 NET OPERATING CASH FLOW PER SHARE (NOCFPS) :

a) Cash flow from operating activities	179,297,602	49,359,475
b) Weighted Avarage Number of Ordinary shares	53,144,823	53,144,823
c) Net Operating Cash Flow Per Share (NOCFPS) (a / b)	**3.37**	**0.93**

25.00 CLAIMS AGAINST COMPANY NOT ACKNOWLEDGED AS DEBT :

There was no claim against Company, which is not acknowledged as debt other than normal course of business.

26.00 CONTINGENT LIABILITIES:

There was no contingent liabilities other than normal course of business.

27.00 CREDIT FACILITIES

There was no credit facility available to the Company under any contract and availed of as on September 30, 2026 other than secured overdraft in the ordinary course of business.

28.00 There was no capital expenditure commitment as at September 30, 2026.

29.00 There were 413 numbers of employees.

30.00 There was no bank guarantee issued by the company on behalf of their directors.

31.00 No expenses were paid as royalty and salary to technical experts etc.

32.00 During the period the company has been not entered into any agreement with the third party

33.00 No remuneration was given to the directors except meeting fees.

34.00 **Internal Control :**

The following steps have been taken for implementation of an effective internal control procedure of the Company:

i) A strong internal control and compliance division has been formed with a view to establish a well designated system of internal control.

ii) Regular review of internal audit reports with view to implement the suggestion of internal auditors in respect if internal control technique.

iii) To establish an effective management system that includes planning, organizing and supervising culture in branches of the company as well as at head office.

35.00 **Credit Rating Report :**

National Credit Ratings Ltd. has assigned Long Term Entity Rating 'AAA' (pronounced as Triple A) indicates Strongest Credit Quality, Short Term Entity Rating "ST-1" indicates Strongest Ability to Meet Short Term Financial Commitments and Outlook "Stable" indicates that rating may remain unchanged as existing fundamentals may remain unchanged in near future entity rating to the Company. Ratings are based on Audited Financial Statements for the year ended December 31, 2024.

36.00 **Related Party Transactions (IAS # 24) :**

The Company has centered into transactions with other entities in normal course of business that fall within the definition of related party as per International Accounting Standard-24 "Related Party Disclosure". The items of related party transaction are not significantly different from those that could have been obtained from their parties. The significant related party transactions are as follows :

Name of the related party	Relationship	Nature of Transaction	Opening Balance	Transaction during the period		Closing Balance
				Debit	Credit	
Central Insurance Investment Ltd.	Subsidiaries	Intercompany	99,245,000	-	-	99,245,000
Madina Group	Common Director	Insurance Premium	-	146,067	146,067	
T.K Group	Common Director	Insurance Premium	-	1,490,719	1,490,719	
A.S Trading Co.	Common Director	Insurance Premium	-	1,120,375	1,120,375	
Royal Group	Common Director	Insurance Premium	-	6,935,077	6,935,077	

37.00 **Events after the Reporting Period (IAS # 10) :**

37.01 The Board of Directors in its meeting held on October 07, 2026 approved this Financial Statements and authorised the same for public issue.

37.02 There was no event occurred after financial statement date, which might effect financial position of the company as on financial statement date.

Schedule of Fixed Assets as on September 30, 2026

Schedule -A

A) Plant, Office Equipments & Other Fixed Assets :

Sl #	Particulars	Cost			Rate of Dep	Depreciation			Written Down Value as on 30-09-26
		As on 01-01-26	Addition during the Period	Total as on 30-09-26		As on 01-01-26	Charge during the period	Total as on 30-09-26	
1	Furniture & Fixture	14,377,775	1,578,937	15,956,712	10%	10,170,425	338,906	10,509,332	5,447,380
2	Office Decoration	107,567,446	15,529,227	123,096,673	10%	48,796,392	4,627,104	53,423,496	69,673,177
3	Office Equipment	10,382,655	392,384	10,775,039	15%	9,421,945	116,482	9,538,427	1,236,612
4	Electrical Equipment	10,113,006	1,373,088	11,486,094	15%	6,527,962	449,120	6,977,081	4,509,013
5	Motor Vehicle	47,789,366	13,354,114	61,143,480	20%	38,731,139	1,862,611	40,593,750	20,549,730
6	Telephone Installation	3,527,231	-	3,527,231	20%	3,220,436	46,019	3,266,455	260,776
7	Air Cooler	15,229,868	1,708,060	16,937,928	15%	9,732,999	667,853	10,400,852	6,537,076
8	Computer & Software	12,339,783	1,950,216	14,289,999	25%	9,343,635	683,258	10,026,892	4,263,107
9	Sign Board	1,346,529	1,119,474	2,466,003	25%	1,095,599	69,686	1,165,285	1,300,718
10	Right of use Assets	5,300,283	1,368,072	6,668,355		4,775,130	565,937	5,341,067	1,327,288
	Total	**227,973,942**	**38,373,572**	**266,347,514**		**141,815,661**	**9,426,976**	**151,242,637**	**115,104,877**

B) Properties :

B.1) At Cost :

1	Building at 7-8 Motijheel	1,718,373		1,718,373	2.5%	222,824	28,042	250,866	1,467,508
2	Floor Space at Agrabad	38,533,290		38,533,290	2.5%	6,207,181	606,115	6,813,296	31,719,994
3	Land at 7-8 Motijheel	40,094,482	-	40,094,482		-		-	40,094,482
	Total	**80,346,145**	**-**	**80,346,145**		**6,430,005**	**634,157**	**7,064,162**	**73,281,984**

B.2) At Revaluation :

1	Building at 7-8 Motijheel	24,494,495		24,494,495	2.5%	3,452,050	394,546	3,846,596	20,647,899
2	Floor Space at Agrabad	905,734		905,734	2.5%	127,647	14,589	142,236	763,498
3	Land at 7-8 Motijheel	471,265,254		471,265,254		-			471,265,254
	Total	**496,665,483**	**-**	**496,665,483**		**3,579,697**	**409,135**	**3,988,832**	**492,676,651**
	Total (A+B)	**804,985,571**	**38,373,572**	**843,359,143**	**-**	**151,825,363**	**10,470,268**	**162,295,631**	**681,063,512**

Schedule -B

Investment Properties :

A) At Cost :

Sl #	Particulars	Cost			Rate of Dep	Depreciation			Written Down Value as on 30-09-26
		As on 01-01-26	Addition During the period	Total as on 30-09-26		As on 01-01-26	Charge During the period	Total as on 30-09-26	
1	Building at 7-8 Motijheel	3,201,309		3,201,309	2.5%	415,119	52,241	467,360	2,733,948
2	Building at Kawranbazar	112,769,188		112,769,188	2.5%	18,049,120	1,776,001	19,825,121	92,944,067
3	Land at 7-8 Motijheel	61,569,543		61,569,543		-			61,569,543
4	Land at Kawranbazar	9,912,000		9,912,000					9,912,000
	Total	**187,452,040**	**-**	**187,452,040**		**18,464,239**	**1,828,242**	**20,292,481**	**167,159,558**

B) At Revaluation :

1	Building at 7-8 Motijheel	45,632,944		45,632,944	2.5%	6,431,129	735,034	7,166,163	38,466,781
2	Building at Kawranbazar	16,076,598		16,076,598	2.5%	2,265,703	258,954	2,524,657	13,551,941
3	Land at 7-8 Motijheel	877,961,384		877,961,384					877,961,384
4	Land at Kawranbazar	173,488,000		173,488,000					173,488,000
	Total	**1,113,158,926**	**-**	**1,113,158,926**		**8,696,832**	**993,988**	**9,690,820**	**1,103,468,106**
	Total (A+B)	**1,300,610,965**	**-**	**1,300,610,965**	**-**	**27,161,071**	**2,822,230**	**29,983,301**	**1,270,627,664**
	Grand Total	**2,105,596,536**	**38,373,572**	**2,143,970,108**	**-**	**178,986,434**	**13,292,498**	**192,278,932**	**1,951,691,176**

CENTRAL INSURANCE PLC.

Share Investment Position as on 30-09-2026

Annexture-1

Sl.#	Name of Itemes	No.of share	Book Value	Average Cost	Market Rate	Market Value
A. Quoted Shares :						
1	ABB1STMF	800,000	5,634,720	7.04	3.60	2,880,000
2	AIBL1STMF	500,000	5,249,400	10.50	6.10	3,050,000
3	BSCCL	25,000	4,417,212	176.69	146.70	3,667,500
4	Eastland Insurance	30,381	1,566,240	51.55	27.90	847,630
5	EBLNRBMF	500,000	3,861,550	7.72	3.60	1,800,000
6	1st BD Fix Inc Fund	200,000	1,383,450	6.92	3.50	700,000
7	First Janata Mutual Fund	300,000	2,035,765	6.79	3.60	1,080,000
8	Green Delta Mutual Fund	100,000	1,000,000	10.00	4.90	490,000
9	IBBL Mudaraba Perpetual Bond	500	460,652	921.30	670.00	335,000
10	IFIC1STMF	600,000	4,580,899	7.63	4.00	2,400,000
11	Khulna Power Co. Ltd.	210,500	18,501,714	87.89	10.60	2,231,300
12	MBL1STMF	250,000	2,374,013	9.50	10.80	2,700,000
13	National Life Insurance Co. Ltd.	14,021	3,714,586	264.93	93.10	1,305,355
14	NCCBL	16,163	222,427	13.76	14.30	231,131
15	PHPMF1	300,000	2,316,930	7.72	3.60	1,080,000
16	Singer BD Ltd.	100,000	20,451,347	204.51	80.00	8,000,000
17	Sumit Power Ltd.	19,198	1,058,517	55.14	15.40	295,649
18	United Finance Co. Ltd.	70,875	4,002,943	56.48	17.00	1,204,875
19	United Power Generation & Distribution Co Ltd	69,170	19,573,912	282.98	114.30	7,906,131
	Sub Total		**102,406,277**			**42,204,571**
B. Unquoted Shares :						
20	Central Depositery Bangladesh Ltd.	571,181	1,569,450	2.75		1,569,450
21	GMG Air Lines Ltd.	110,000	5,000,000	45.45	0	
22	ICB Islamic Unit Fund	53,610	1,490,175	27.80		1,490,175
23	ICB AMCL 1st Unit Fund	124,100	3,286,572	26.48		3,286,572
24	VNFUF (NLI 1st MF)	23,920	194,983	8.15		194,983
	Sub Total		**11,541,180**			**6,541,180**
	Grand Total (A+B)		**113,947,457**			**48,745,751**