

Express Insurance Limited
Statement of Financial Position (Un-Audited)

As at 30 September, 2025

Particulars		30-09-2025	31-12-2024
		Taka	Taka
ASSETS :			
Investment	12	223,890,977	194,513,145
Cash & Cash equivalent	13	1,196,097,235	1,218,595,642
Interest Accrued		30,357,997	33,169,384
Amount due from other persons or bodies carrying on insurance business		148,036,977	143,468,939
Sundry Debtors		489,923,957	399,737,235
Right use of Assets		66,322,577	66,322,577
Fixed Assets		219,712,424	225,918,855
Stock of Stationery		524,500	497,152
Insurance Stamps in hand		524,536	942,936
TOTAL ASSETS		2,375,391,180	2,283,165,865
EQUITY & LIABILITIES :			
Share Capital	14	651,974,640	651,974,640
Reserve for Exceptional loss	15	518,156,459	466,648,089
Revaluation Surplus	16	102,159,865	103,715,599
General Reserve		-	10,000,000
Profit & Loss Appropriation A/C		13,049,598	25,229,748
Total Equity		1,285,340,562	1,257,568,076
Balance of Funds		166,268,392	138,033,668
Current Liabilities :			
Premium Deposit		11,892,742	10,766,656
Outstanding Claims		116,224,613	81,832,963
Amount due to other persons or bodies Carrying on insurance business		353,210,858	355,120,298
Sundry Creditors		100,662,098	107,169,585
Reserve for Worker's Profit Participation Fund (WPPF)		-	6,159,115
Unclaimed Dividend		972,766	935,386
Deferred Tax Liability	17	21,683,282	19,117,969
Provision for Income Tax	19	319,135,868	306,462,151
Total Current Liabilities		923,782,227	887,564,123
TOTAL EQUITY & LIABILITIES		2,375,391,180	2,283,165,865

Net Assets Value (NAV) Per Share

21

19.71

19.29


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Chairman

Dhaka.
Dated: 27th October, 2025

Express Insurance Limited
Statement of Profit or Loss & Other Comprehensive Income (Un-Audited)

For the period ended 30 September, 2025

Particulars	Note	3rd Quartered Ended		3rd Quartered Ended	
		Jan to Sept'2025	Jan to Sept'2024	July to Sept'2025	July to Sept'2024
		Taka	Taka	Taka	Taka
Interest, Dividend and Rents (not applicable to any particular fund or account):		91,064,704	73,282,924	33,063,988	25,746,484
Gain on sale of Share		638,425	-	-	-
Profit/(loss) transferred from Revenue Account		15,041,465	82,906,344	(54,035)	33,812,482
Un-realized Gain/(Loss) on Revaluation of Share	20	(5,175,021)	(29,078,507)	8,072,296	2,595,522
Other Income		506,035	628,342	-	628,342
Total		102,075,608	127,739,103	41,082,249	62,782,830
Expenses of management (not applicable to any particular fund or account):		22,966,491	19,783,704	7,352,761	6,962,298
Directors' fees		2,384,000	2,768,000	1,080,000	1,104,000
Audit fees		387,500	201,333	-	-
Credit Rating Fee		143,750	134,375	143,750	21,875
Donation & subscription		81,250	865,000	31,250	600,000
Legal & professional fees		542,400	999,052	521,700	532,552
Company Contribution to PF		236,402	65,148	-	-
Registration Fee		2,444,902	74,520	-	(499,396)
Managers Conference & Picnic, Meeting Exp		2,697,972	330,531	486,004	135,724
Contribution Fees & Charges		709,474	651,974	-	-
Depreciation		12,772,827	12,961,659	4,884,383	4,721,322
UMP Data Charge-IDRA		225,982	308,274	6,940	109,071
Advertisement & Publicity		340,032	423,838	198,734	237,150
Balance for the period carried to Profit & Loss Appropriation Account		79,109,117	107,955,399	33,729,488	55,820,532
Total		102,075,608	127,739,103	41,082,249	62,782,830

Statement of Appropriation Account (Un-Audited)

For the period ended 30 September, 2025

Particulars	Note	3rd Quartered Ended		3rd Quartered Ended	
		Jan to Sept'2025	Jan to Sept'2024	July to Sept'2025	July to Sept'2024
		Taka	Taka	Taka	Taka
Balance of last Year		25,229,748	46,522,970	40,635,111	44,582,200
Add : Net profit during the period		79,109,117	107,955,399	33,729,488	55,820,532
Add : Reserve transfer (Revaluation Surplus)		1,830,276	1,867,629	610,092	622,543
General reserve transferred		10,000,000	-	10,000,000	-
Less : Reserve for Exceptional Losses		(51,508,370)	(53,478,583)	(40,646,590)	(16,972,620)
Less : Dividend Paid		(32,598,732)	(45,638,225)	(32,598,732)	-
Less : WPPF		-	(5,140,733)	-	(2,658,120)
Less : Provision for Income Tax including Deferred Tax	18	(16,088,573)	(30,706,329)	1,320,229	(14,374,182)
Proir Year VAT Paid (Year-20,21,22,23)		(2,923,868)	-	-	-
Balance Transfer to Financial Position		13,049,598	21,382,128	13,049,598	67,020,353
Earning Per Share (EPS)	22	0.97	1.11	0.54	0.59


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director



Chairman

Dhaka.
Dated: 27th October, 2025

Express Insurance Limited
Consolidated Insurance Revenue Account (Un-Audited)

For the period ended 30 September, 2025

Particulars	Note	3rd Quartered Ended		3rd Quartered Ended	
		Jan to Sept'2025	Jan to Sept'2024	July to Sept'2025	July to Sept'2024
		Taka	Taka	Taka	Taka
Balance of account at the beginning of the period :					
Reserve for unexpired risks		103,525,251	101,067,486	34,508,417	33,689,162
Premium less re-insurances		329,329,380	338,377,012	94,339,368	107,064,012
Commission on re-insurances ceded		33,664,981	41,954,211	10,893,547	14,525,054
		466,519,612	481,398,709	139,741,332	155,278,228
Claims under policies less re-insurances:					
Paid During the period		29,976,299	18,785,467	31,752,447	(1,352,522)
Total estimated liability in respect of outstanding claims at the end of the period whether due or intimated		131,224,613	76,234,163	131,224,613	76,234,163
		161,200,912	95,019,630	162,977,060	74,881,641
Less: Claims outstanding at the end of the previous period		81,832,963	93,227,041	122,086,593	68,765,067
		79,367,949	1,792,589	40,890,467	6,116,574
Agency Commission		63,785,961	77,647,855	10,299,453	23,653,011
Expenses of management		176,564,262	183,669,365	50,860,899	48,858,103
Balance of account at the end of the period as shown in the Statement of		131,759,975	135,382,556	37,744,548	42,838,058
Profit transferred to Profit & Loss Account		15,041,465	82,906,344	(54,035)	33,812,482
Total		466,519,612	481,398,709	139,741,332	155,278,228


Chief Financial Officer


Company Secretary


Chief Executive Officer

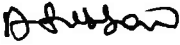

Director


Chairman

Dhaka.
Dated: 27th October, 2025

Express Insurance Limited
Statement of Cash Flow (Un-Audited)
For the period ended 30 September, 2025

Particulars	Note	Jan to Sept'2025 Taka	Jan to Sept'2024 Taka
A. Cash flow from operating activities			
Collection from premium and other income		548,187,699	531,210,766
Payment for management expense, re-insurance and claims		(450,688,068)	(476,603,300)
Income Tax paid		(44,618,550)	(25,030,710)
Net cash generated from operating activities (A) =		52,881,081	29,576,756
B. Cash flow from investing activities			
Fixed Assets acquired		(7,690,286)	(7,513,507)
Sales of Share		1,598,664	602,950
Investment in Share & Mutual Fund		(4,726,513)	(7,120,098)
Investment in BGTB		(32,000,000)	(5,000,000)
Net cash used in investing activities (B) =		(42,818,135)	(19,030,655)
C. Cash flow from financing activities			
Cash Dividend paid		(32,561,352)	(45,490,854)
Net cash used in financing activities (C) =		(32,561,352)	(45,490,854)
D. Net increase in cash and cash equivalents (D =A+B+C)		(22,498,406)	(34,944,753)
E. Cash & cash equivalent at the beginning of the period		1,218,595,642	1,202,633,093
F. Cash & cash equivalent at the end of the period (F=D+E)		1,196,097,236	1,167,688,340
G. Net cash flows from operating activities per share(NOCFPS)	23	0.81	0.45


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Chairman

Dhaka.
Dated: 27th October , 2025

EXPRESS INSURANCE LIMITED
STATEMENT OF CHANGES IN EQUITY (Un-Audited)
For the period ended 30 September, 2025

Particulars	Share Capital	Proposed Issue of Bonus Share	Retained Earnings	Reserve for Exceptional Losses	Revaluation Surplus	General Reserve	Total Equity
Balance as on 1st January,2025	651,974,640	-	25,229,748	466,648,089	103,715,599	10,000,000	1,257,568,076
Addition during the year	-	-	11,512,174	51,508,370	-	-	63,020,544
Cash Dividend	-	-	(32,598,732)	-	-	-	(32,598,732)
Proir Year VAT Paid (Year-20,21,22,23)	-	-	(2,923,868)	-	-	-	(2,923,868)
Deferred Tax on Revaluation	-	-	-	-	274,541	-	274,541
Revaluation Reserve Transfer	-	-	1,830,276	-	(1,830,276)	-	-
General Reserve	-	-	10,000,000	-	-	(10,000,000)	-
Balance as on 30 September, 2025	651,974,640	-	13,049,598	518,156,459	102,159,864	-	1,285,340,562
Balance as on 1st January,2024	651,974,640	-	46,522,970	408,026,844	105,832,246	10,000,000	1,222,356,700
Addition during theYear	-	-	18,629,754	53,478,583	-	-	72,108,337
Cash Dividend	-	-	(45,638,225)	-	-	-	(45,638,225)
Deferred Tax on Revaluation	-	-	-	-	280,144	-	280,144
Reserve Transfer	-	-	1,867,629	-	(1,867,629)	-	-
Balance as on 30 September, 2024	651,974,640	-	21,382,128	461,505,427	104,244,761	10,000,000	1,249,106,956


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Chairman

Dhaka.

Dated: 27th October , 2025

EXPRESS INSURANCE LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30th SEPTEMBER,2025

1 Introduction:

Express Insurance Limited was incorporated as a Public Limited Company in Bangladesh on March 30, 2000 under the Companies Act, 1994 and obtained the certificate of commencement of business bearing no.C-39954(1922/2000) on 30 March, 2000. The company obtained the registration from the Chief Controller of Insurance, Government of Peoples Republic of Bangladesh on May 18, 2000. Being registered with the Insurance Development & Regulatory Authority (IDRA) under the Insurance Act, 2010 the company has been providing non-life insurance services as per Insurance Act, 2010 and directives issued by the IDRA from time to time.

2 Basis of preparation :

The third Quarter Financial Statements have been prepared based on International Accounting Standard (IAS) 34 - "Interim Financial Reporting" in accordance with the Companies Act 1994, the Insurance Act 2010, Bangladesh Security and Exchange Rules 2020 and other applicable laws and regulations.

3 Going concern :

The Company has adequate resources to continue in the operation as a going concern for the foreseeable future. For this reason, 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. The accompanying financial statements do not include any adjustments that would not permit Express Insurance Limited unable to continue as a going concern.

4 Reporting period

Financial Statement covers for the period from 1st January 2025 to 30th September 2025.

5 Provision for un-expired Risk:

Surplus/(deficit) on Revenue Accounts has been arrived after making necessary provision for un-expired risk @ 40% of net premium income on all business except Marine Hull insurance for which provision has been made @ 100% on net premium income under Section 27A (2B & 2C) of Previous Insurance Act, 1938.

6 Allocation of total management expenses:

Total related management expenses have been allocated among the different Revenue Accounts on pro - rata basis of their respective gross premium income.

7 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.

8 Investment of assets:

The Section 41 of Insurance Act 2010 has been complied by the Company.

9 Employees Benefit [IAS-19] :

The company for its permanent employees operates the followings benefit scheme : a) Group Insurance Scheme, b) Contributory Provident Fund recognised by the NBR, c) Gratuity

10 Deffered Tax [IAS-12] :

Deferred Tax assets/Liabilities and income/expense has been calculated as per provision of IAS-12. Details are shown in the note no.17

11 Depreciation on fixed assets :

Depreciation on addition of fixed assets has been determined in acquisition basis as per paragraph 55 of IAS 16.

12 Investment:

Investment in the National Investment Bond (Government Treasury Bond)
Investment in Share (Fair Value)
Investment in Mutual Fund (Fair Value)
Investment in Income Unit Fund

Amount in Taka	
30-09-2025	31-12-2024
102,000,000	70,000,000
100,430,865	101,617,735
4,598,932	6,326,150
16,861,180	16,569,260
223,890,977	194,513,145

		Amount in Taka	
		30-09-2025	31-12-2024
13	Cash and cash equivalent:		
	Fixed deposit with banks	1,085,926,044	1,122,331,880
	Balance with banks (STD & CD)	109,018,268	95,382,817
	Cash in hand (including Head office & branches)	1,139,849	698,448
	Balance with share broker	13,074	182,497
		1,196,097,235	1,218,595,642
14	Share capital:		
14.1	Authorized share capital		
	75,000,000 ordinary shares of Tk.10 each.	750,000,000	750,000,000
14.2	Issued, subscribed and paid up capital		
	60,00,000 Ordinary shares of Tk.10 each.	60,000,000	60,000,000
	Bonus share issued different year, 1,98,88,464 shares of Tk.10 each	198,884,640	198,884,640
	Right share issued in different year, 1,32,30,000 shares of Tk.10 each	132,300,000	132,300,000
	Public Issued Ordinary Share 26,079,000 @ Taka 10	260,790,000	260,790,000
		651,974,640	651,974,640
15	Reserve for Exceptional Losses:		
	As per Para 6 of the 4th schedule of Income Tax Ordinance, 1984 to meet the exceptional losses, the Company set aside maximum 10% (ten percent) of the gross premium income of the year in which it is set aside from the balance of the profit to reserve for exceptional losses. An amount of Tk. 5,15,08,370 has been set aside during the period to meet exceptional losses, total accumulated amount now stands at Tk. 5,181,564,599 while it was Tk. 466,648,089 as on 31.12.2024.		
	Opening balance	466,648,089	408,026,844
	Addition during the period	51,508,370	58,621,245
		518,156,459	466,648,089

16 Revaluation Surplus [IAS-16]:

The company made revaluation of its Land & Building located at Al-Razi Complex (9th & 10th Floor),166-167, Shahid Syed Nazrul Islam Sarani, Bijoy Nagar, Dhaka-1000 as on 29-06-2011 by an independent Professional Accountant Firm Aziz Halim Khair Choudhury & Co. Chartered Accountants, "Baitul Mesbah" Building No.2 (3rd & 4th Floor), House #79 (New) Road #12/A (New), Dhanmondi, Dhaka-1209 to arrive at a fair market value for the purpose of accounting with effect from 30.06.2011. After that 2nd time revaluation made to comply IAS-16 to arrive at a fair market value of the said land & building by an independent professional Accountant Firm Ahmed Zaker & Co. Chartered Accountant for the purpose of accounting with effect from 31.12.2022.

A transfer of reserve is made during the period. The reserve transfer is recorded as actual depreciation less equivalent charge based on original historical cost of Land & Building. Transfer is shown in Statement of change in Equity (Retained Earnings) as per IAS-16. The transfer is made as follows:

Particulars of Revalued Assets	Book value	Value after Valuation	Accumulated Depreciation	Revaluation Reserve as on 30.09.2025
Opening Balance (Land & Building)	40,168,508	189,085,068	32,950,940	122,018,352
Addition during the period	-	-	-	-
Reserve transfer during the period	-	-	1,830,276	(1,830,276)
	40,168,508	189,085,068	34,781,216	120,188,076
Less: Deferred Tax on Revaluation Reserve 15%				18,028,211
				102,159,865

17 Deferred Tax as per IAS-12:

a) Fixed Assets:

Book value of depreciable fixed assets	99,524,347
Less: Tax base [IAS-12 (7)]	(71,870,811)
Taxable Temporary Differences	27,653,536

b) Right of use assets:

Right of use assets	66,322,577
Less: Lease liability	(71,422,288)
Deductible Temporary Differences	(5,099,711)

Net Deductible/Taxable Temporary Differences (a+b)

22,553,825

Effective Tax Rate	37.50%
Deferred tax liability/Assets	8,457,684
Closing Deferred tax liability	8,457,684
Opening deferred tax liability	5,042,828
Total deferred tax adjustment/expenses/(income)	3,414,856

c) Closing Deferred Tax Liability:

Opening Balance of Deferred Tax Liability	19,117,969
Add: Deferred Tax on un realized Gain/(Loss) on Share (Note 20)	(575,002)
Less: Deferred Tax on Revaluation Reserve @15%	(274,541)
Add: Deferred Tax Expense (Note 17.b)	3,414,856
Closing Deferred Tax Liability	21,683,282

The effective income tax has been calculated @ 37.5 % as are applicable for this Insurance Company as per Finance Act, 2025.

18 Provision for Taxation Including Deferred Tax

Income before Tax	79,109,117
Less : Reserve for exceptional Loss	(51,508,370)
Less : WPPF	
Less: Unrealized Loss/Gain on Share	5,175,021
Less : Dividend Income	(2,651,424)
Less : Gain Sale of Share	(638,425)
Less : Gain Sale of Car	(506,035)
Add : Accounting base Dep.	12,772,827
Less : Tax base Dep.	(9,742,886)
Business Income	32,009,825

Calculation of current period tax provision including deferred tax:

Particular	Taxable Income	Tax Rate	Tax Provision
Business Income	32,009,825	37.50%	12,003,684
Dividend income	2,651,424	20.00%	530,285
Gain on Sale of Share	638,425	10.00%	63,843
Gain on Sale of Car	506,035	15.00%	75,905
Total tax liability during the period as on 30 Sept,2025			12,673,717
Deffered Tax (Note : 17.c)			3,414,856
			16,088,573

19 Provision for Income Tax:

Opening Balance	306,462,151
Addition during the period	12,673,717
Adjustment durring the period	
	319,135,868

20 Changes in fair value of the investment in shares available for sale :

	30-09-2025
	Taka
Fair value (Market Value) of Share	121,890,977
Less: Cost price of investment in share	183,973,589
Fair value (Market Value) Reserve at 30 September, 2025	(62,082,612)
Less : Fair value (Market Value) Reserve at 1 January, 2025	(56,332,589)
Un-Realized Gain/(Loss) during the year	(5,750,023)
Unrealized Gain / (Loss) on Investment in share during the year:	
Unrealized Gain / (Loss) as per Current Year Portfolio Statement	(5,750,023)
Less: Deferred Tax on Unrealized Gain / (Loss) of Share 10%	575,002
Unrealized Gain / (Loss) during the year	(5,175,021)

21 Net Assets Value Per Share (NAV) :

Net assets value per share as at 30 September 2025 has been calculated based on 65,197,464 numbers of ordinary shares outstanding during the quarter.

	30-09-2025	31-12-2024
	Taka	Taka
Net Assets Value	1,285,340,562	1,257,568,076
weighted average number of ordinary shares	65,197,464	65,197,464
	19.71	19.29

22 Earnings Per Share (EPS) :

Earnings per share (EPS) calculated in accordance with "IAS 33 : Earnings Per Share". Details calculation are as follows :

	Jan to Sept'25	Jan to Sept'24	July to Sept'25	July to Sept'24
	Taka	Taka	Taka	Taka
Net Profit before Tax	79,109,117	107,955,399	33,729,488	55,820,532
Less : Provision for Income Tax	(16,088,573)	(30,706,329)	1,320,229	(14,374,182)
Less : WPPF	-	(5,140,733)	-	(2,658,120)
Net Profit after Tax	63,020,544	72,108,337	35,049,717	38,788,230
Number of ordinary shares	65,197,464	65,197,464	65,197,464	65,197,464
Earnings Per Share (EPS)	0.97	1.11	0.54	0.59

23 Net Operating Cash Flows Per Share (NOCFPS) :

Net Operating Cash Flows Per Share (NOCFPS) has been calculated based on number of 65,197,464 shares outstanding during the period. Details calculation are as follows :

	Jan to	Jan to
	September'25	September'24
	Taka	Taka
Net cash generated from operating activities	52,881,081	29,576,756
Total number of ordinary shares outstanding	65,197,464	65,197,464
Net Operating Cash Flows Per Share (NOCFPS)	0.81	0.45

24 Reconciliation of cash flows (operating activities)

Net profit before tax	79,109,117
Add: Non Cash & Non Operating Expenses and Income	48,305,847
(Increase)/Decrease in current assets	(91,552,321)
Increase/(Decrease) in current liabilities	61,636,988
Less: Income Tax Paid	(44,618,550)
Net cash flows from operating activities	52,881,081


25 Related party transactions [IAS-24]:

During the period, the Company carried out a number of transactions with related parties in the normal course of business.

During the period, the Company carried out a number of transactions with related parties in the normal course of business and on an arms' length basis. The name of these related parties, nature of these transactions and their total value has been set out in accordance with the provision IAS-24: Related party disclosure:

Name of the Party	Nature of Transaction	Nature of Relationship	Transaction Value (Taka)		Remarks
			Premium Earned		
Name of the Party	Nature of Transaction	Opening Balance	Transaction Value (Taka)		Closing Balance
			Debit	Credit	
Aron Denims Ltd	Insurance Premium	-	4,006,584	4,006,584	
Khalil & Khalil Investment Ltd	Insurance Premium	-	53,496	53,496	
Nippon Express Bangladesh Ltd	Insurance Premium	-	138,954	138,954	
Golden Harvest Infotech Ltd	Insurance Premium	-	236,500	236,500	
Good Bags Accessories Ltd	Insurance Premium	-	1,106,095	1,106,095	
Try on Shoe Matrial BD Ltd	Insurance Premium	-	1,019,814	1,019,814	
ANZ Bags & Accessories Ltd	Insurance Premium	-	33,680	33,680	
Stella Manufacturing BD. Ltd	Insurance Premium	-	207,606	207,606	
Bay Economic Zone	Insurance Premium	-	3,285,923	3,285,923	
Bay Tanneries Ltd	Insurance Premium	-	635,641	635,641	
Pioneer Simona Trading BD. Ltd	Insurance Premium	-	245,794	245,794	
Bay Footwear Ltd	Insurance Premium	-	8,345	8,345	
Bay Tanneries Unit-2 Ltd	Insurance Premium	-	12,467	12,467	
Bay Emporium Ltd	Insurance Premium	-	8,970,636	8,970,636	
Logos Apparels Ltd.	Insurance Premium	-	2,173,735	2,173,735	
Rahmat Sweaters (BD) Ltd.	Insurance Premium	-	322,096	322,096	
Mohammed Ali knitex Ltd	Insurance Premium	-	669,396	669,396	
Mohammed Ali Spinning Mills Ltd	Insurance Premium	-	6,616,667	6,616,667	
Rahmat Textile Ltd	Insurance Premium	-	1,320,967	1,320,967	
Rahmat Rotors Ltd	Insurance Premium	-	293,154	293,154	
Rahmat Fashion Wear Ltd	Insurance Premium	-	2,730,305	2,730,305	
Rahmat Knit-Dying& Finishing Ltd	Insurance Premium	-	1,112,086	1,112,086	
Bikrampur Potato Flakes Ind. Ltd	Insurance Premium	-	926	926	
Galaxy Flying Academy Ltd	Insurance Premium	-	500	500	
Jago Corporation PLC	Insurance Premium	-	5,971	5,971	
Younus Paper Mills Ltd.	Insurance Premium	-	46,127	46,127	

Sonali Papers & Board Mills Ltd.	Insurance Premium	-	373,036	373,036	-
Ananta Paper Mills Ltd.	Insurance Premium	-	4,767	4,767	-
Younus Offset Paper Mills Ltd.	Insurance Premium		107,696	107,696	
Younus Fine Paper Mills Ltd.	Insurance Premium		672,730	672,730	
Younus News Print Mills Ltd.	Insurance Premium	-	2,311	2,311	-
Younus Spinning Mills Ltd.	Insurance Premium	-	102,940	102,940	-


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Chairman

Dhaka.
Dated: 27th October , 2025