

ISLAMI COMMERCIAL INSURANCE PLC

Statement of Financial Position (Un-audited)

As at March 31, 2026

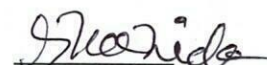
Particulars	Notes	Amount in Taka	
		31st March, 2026	31st December, 2025
EQUITY AND LIABILITIES:			
Share Capital			
Authorized Capital :			
10,00,00,000 Ordinary Shares of Taka 10 each	4.01	<u>1,00,00,00,000</u>	<u>1,00,00,00,000</u>
Issued, Subscribed and paid up Capital			
5,06,52,766 Ordinary Shares of Taka 10 each	4.02	50,65,27,660	50,65,27,660
Reserve or Contingency Account			
Reserve for Exceptional Losses	5.01	17,30,49,754	17,20,49,754
Profit & Loss Appropriation Account		7,12,68,779	5,58,30,216
Revaluation Reserve	5.02	10,28,99,069	10,34,92,673
Reserve for Investment Fluctuation Fund		4,16,72,705	4,16,72,705
Total Shareholders' Equity		<u>89,54,17,967</u>	<u>87,95,73,008</u>
Balance of Funds & Accounts:			
Fire Insurance Business	8.01	23,61,04,610	27,05,34,682
Marine (Cargo) Insurance Business		5,29,73,979	6,07,96,242
Marine (Hull) Insurance Business		14,89,17,577	16,67,81,988
Motor Insurance Business		55,56,972	71,45,673
Miscellaneous Insurance Business		1,53,19,955	1,81,87,004
		1,33,36,127	1,76,23,775
Liabilities and Provisions		37,76,53,236	38,24,30,921
Estimated Liabilities in respect of Outstanding Claims whether due or intimated		2,35,68,149	3,15,76,727
Amount Due to Other Persons or Bodies Carrying on Insurance Business		9,25,32,326	9,27,13,635
Deposit Premium	8.02	2,81,08,322	2,98,54,196
Sundry Creditors		95,70,502	1,23,48,840
Provision for Taxation	9.00	22,18,81,749	21,39,33,978
Deferred Tax Liabilities	10.00	(2,96,451)	(2,85,094)
Unclaimed Dividend Account	18.00	22,88,639	22,88,639
Total Shareholder's' Equity and Liabilities		<u>1,50,91,75,813</u>	<u>1,53,25,38,611</u>


Vice President & CFO(CC)


Company Secretary


Chief Executive Officer


Director


Chairman

ISLAMI COMMERCIAL INSURANCE PLC

Statement of Financial Position (Un-audited)

As at March 31, 2026

Particulars	Notes	Amount in Taka	
		31st March, 2026	31st December, 2025
PROPERTY AND ASSETS			
Non-Current Assets		48,61,26,544	49,99,78,789
Fixed Assets		14,99,63,048	15,15,12,901
Investment-At cost (BGTB)		8,30,10,000	8,30,10,000
Investment in Share		25,31,53,496	26,54,55,888
Current Assets		57,91,78,360	57,66,74,435
Accrued Interest		2,44,70,937	2,52,38,330
Amount due from other persons or bodies carrying on insurance business		31,07,73,500	31,19,81,755
Sundry Debtors		24,39,33,923	23,94,54,350
Stamps in Hand		94,148	96,508
Printing & Stationary in Hand		10,29,008	10,29,042
Cash and Cash Equivalent:		44,27,47,753	45,47,59,837
Fixed Deposit Account		37,65,50,000	36,30,50,000
STD & Current Account		4,99,05,102	8,56,28,722
Cash With Bo Accounts & CDBL		1,12,23,663	16,19,383
Cash in Hand		50,68,988	44,61,732
Total Property and Assets		1,50,91,75,813	1,53,25,38,611
Net Assets Value (NAV) per share	8.00	17.68	17.36




Vice President & CFO(CC)



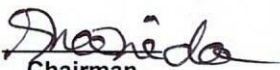
Company Secretary



Chief Executive Officer



Director



Chairman

ISLAMI COMMERCIAL INSURANCE PLC
Statement of Profit or Loss and Other Comprehensive Income (Un-audited)
For the 1st quarter ended 31st March 2026


PARTICULARS	Notes	Amount in Taka	
		31st March, 2026	31st March, 2025
Operating profit/(loss) transferred from:		2,23,03,046	11,36,022
Fire Revenue Account		(88,39,082)	(85,48,043)
Marine Cargo Revenue Account		2,40,04,337	60,80,348
Marine Hull Revenue Account		13,07,738	1,23,605
Motor Revenue Account		20,18,026	12,29,516
Miscellaneous Revenue Account		38,12,027	22,50,596
Non-operating income			
Interest Dividend & Rent :			
Interest Income		87,43,908	1,93,97,320
Cash Dividend on Share		7,09,638	6,88,281
Other Income		(27,38,673)	25,381
Capital Gain/(Loss)		(27,38,673)	25,381
Miscellaneous-Co-Insurance Service Charge		-	-
Total Income		2,90,17,919	2,12,47,004
Less: Management Expenses		52,36,546	55,56,599
Director's Fee		64,200	17,600
Audit Fee		57,500	3,85,150
Legal expenses		6,78,510	22,500
Advertisement		1,79,350	40,400
Annual Listing Fee		6,62,528	6,62,528
Donation & Subscription		23,100	19,100
Registration and Renewals		1,41,839	20,22,377
Annual General Meeting		63,000	92,469
Paid to IDRA & UMP Charge		89,857	7,90,945
Penalty		13,51,134	-
Depreciation (Sch-A)		19,25,528	15,03,530
Net Profit/(Loss) before tax		2,37,81,373	1,56,90,405
		79,36,414	46,12,985
Current Tax		79,47,771	46,22,143
Deferred Tax		(11,357)	(9,158)
Profit after tax		1,58,44,959	1,10,77,420
		2,90,17,919	2,12,47,004

Earning Per Share(share Tk. 10 each)

11.00


0.31


0.22


Vice President & CFO(CC)


Company Secretary


Chief Executive Officer


Director



Chairman

ISLAMI COMMERCIAL INSURANCE PLC

Statement of Profit or Loss Appropriation Account (Un-audited)

For the 1st quarter ended 31st March 2026

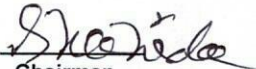
PARTICULARS	Notes	Amount in Taka	
		31st March, 2026	31st March, 2025
Balance brought forward from previous year		5,58,30,216	5,23,68,081
Net profit for the year brought down		2,37,81,373	1,56,90,405
Deferred Tax Income		11,357	9,158
Brought down from Reserve for Investment Fluctuation Fund		-	-
Revaluation Reserve Depreciation During the Period		5,93,604	-
		8,02,16,550	6,80,67,644
Reserve for Exceptional Loss		10,00,000	10,00,000
Provision for Income Tax		79,47,771	46,22,143
Stock Dividend		-	-
Cash Dividend Paid		-	-
Income Tax paid previous years		-	-
Reserve for Investment Fluctuation Fund		-	-
Balance Transferred to Balance Sheet		7,12,68,779	6,24,45,501
Total		8,02,16,550	6,80,67,644


 Vice President & CFO(CC)


 Company Secretary


 Chief Executive Officer


 Director


 Chairman

ISLAMI COMMERCIAL INSURANCE PLC
CONSOLIDATED REVENUE ACCOUNT (Un-audited)
For the 1st quarter ended 31st March 2026

PARTICULARS	Fire	Marine Cargo	Marine Hull	Motor	Misc.	Janu to March-2026	Janu to March-2025
Claims under policies less Re-insurance :							
Paid During the year	2,41,54,213	44,55,756	45	39,68,704	12,33,878	3,38,12,596	91,10,672
Add : Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	48,27,728	1,45,36,473	-	42,03,948	-	2,35,68,149	4,58,56,545
	2,89,81,941	1,89,92,229	45	81,72,652	12,33,878	5,73,80,745	5,49,67,217
Less : Outstanding claims at end of the previous year	1,20,35,943	1,29,58,438	-	65,82,346	-	3,15,76,727	4,72,85,584
Claims for the period	1,69,45,998	60,33,791	45	15,90,306	12,33,878	2,58,04,018	76,81,633
Agent Commission	-	-	-	-	-	-	2,75,13,856
Expenses of Management	2,03,52,997	4,99,95,491	5,73,158	36,39,712	24,56,229	7,70,17,587	13,07,89,460
Stamp Duty	82,550	-	-	21,200	4,550	1,08,300	2,16,450
Profit/(Loss) transferred to Profit & Loss Account	(88,39,082)	2,40,04,337	13,07,738	20,18,026	38,12,027	2,23,03,046	11,36,022
Reserve for Unexpired Risk	73,76,798	2,38,31,086	1,97,717	16,79,702	1,18,296	3,32,03,599	6,99,11,310
Total	3,59,19,261	10,38,64,705	20,78,658	89,48,946	76,24,980	15,84,36,550	23,72,48,731
Balance of account at the beginning of the year :							
Reserve for Unexpired Risks	1,51,99,061	4,16,95,497	17,86,418	45,46,751	44,05,944	6,76,33,671	5,81,96,582
Premium Less Re-insurance	1,84,41,994	5,95,77,715	1,97,717	41,99,254	2,95,741	8,27,12,421	17,11,55,317
Commission on Re-insurance ceded	22,78,206	25,91,493	94,523	2,02,941	29,23,295	80,90,458	78,96,832
Total	3,59,19,261	10,38,64,705	20,78,658	89,48,946	76,24,980	15,84,36,550	23,72,48,731

Vice President & CFO(CC)

Company Secretary

Chief Executive Officer

Director

Chairman


ISLAMI COMMERCIAL INSURANCE PLC

Statement of Changes in Equity (Un-audited) As at March 31, 2026

Amount in Taka

Particulars	Share Capital	Proposed Stock Dividend	Reserve for Exceptional Loss	Revaluation Reserve	Reserve for Investment Fluctuation Fund	Retained Earnings	Total
Balance as on 1st January, 2026	50,65,27,660	-	17,20,49,754	10,34,92,673	4,16,72,705	5,58,30,216	87,95,73,008
Addition during the period	-	-	10,00,000	-	-	1,48,44,959	1,58,44,959
Prior Year Adjustment (Tax paid on the basis of the Previous year's assessments)							
Cash Dividend							
Revaluation Reserve Depreciation During the Period				(5,93,604)		5,93,604	
Total as at 31st March, 2026	50,65,27,660	-	17,30,49,754	10,28,99,069	4,16,72,705	7,12,68,779	89,54,17,967
Balance as on 1st January, 2025	50,65,27,660	-	16,70,49,754	10,56,04,768	4,16,72,705	5,23,68,081	87,32,22,968
Addition during the period	-	-	10,00,000	(4,31,058)	-	1,00,77,420	1,06,46,362
Prior Year Adjustment (Tax paid on the basis of the Previous year's assessments)							
Cash Dividend							
Total as at 31st March, 2025	50,65,27,660	-	16,80,49,754	10,51,73,710	4,16,72,705	6,24,45,501	88,38,69,330

The annexed notes 1 to 19 form an integral part of these financial statements.


Vice President & CFO(CC)


Director


Company Secretary


Chief Executive Officer


Chairman

ISLAMI COMMERCIAL INSURANCE PLC
HEAD OFFICE
CASH FLOW STATEMENT (Un-audited)
For the 1st quarter ended 31st March 2026


PARTICULARS	Note	Balance As At 31st March, 2026	Balance As At 31st March, 2025
Cash Flow from Operating Activities			
Collection From Premium & Other income		9,96,92,661	18,38,26,864
Payment for management expenses, Re-insurance, Claim & Commission		(11,82,90,100)	(17,45,30,202)
Cash Generated from Operations		(1,85,97,439)	92,96,662
Income Tax Paid & Deducted at Source		(46,78,834)	(53,99,681)
Net Cash Generated from Operating Activities		(2,32,76,273)	38,96,981
Cash Flow from Investing Activities			
Investment in Bonds / Shares		1,23,02,392	16,55,882
Acquisition of Property, Plant & Equipments etc.		(3,75,675)	(33,80,390)
Security Deposit & Advances			
Disposal of Property, Plant and Equipments			
Net Cash used in Investing Activities		1,19,26,717	(17,24,508)
Cash Flow from Financing Activities			
Dividend Paid		-	(572)
Increase/Decrease in Quard from Bank			
Loan paid against Lien of FDR			
Annual Listing Fee		(6,62,528)	(6,62,528)
Net Cash Generated/ (Used) in Financing Activities		(6,62,528)	(6,63,100)
Net Increase in Cash and Bank Balances		(1,20,12,084)	15,09,373
Cash and Bank Balances at Beginning of The Year		45,47,59,837	46,43,58,496
Cash and Bank Balances at End of The Period		44,27,47,753	46,58,67,869

Net Operating Cash Flow Per Share (NOCFPS)

14.00

(0.46)

~~0.08~~


 Vice President & CFO(CC)


 Company Secretary


 Chief Executive Officer


 Director


 Chairman

Net Assets Value per Share As at 31-03-2026

The price of the common stock of Islami Commercial Insurance PLC. Has been determined on the basis of net assets value, the break up of which is given below:

Particulars	Amount (Tk.)
A. ASSETS:	
Investment in Bangladesh Govt. Treasury Bond (BGTB) - at cost	8,30,10,000.00
Investment in Shares - at cost	25,31,53,496.00
Interest Accrued But Not Due	2,44,70,937.00
Amount Due From Other Persons or Bodies Carrying on Insurance Business	31,07,73,500.00
Sundry Debtors (Including Advances, Deposits & Prepayments)	24,39,33,923.00
Cash in Hand and at Banks	44,27,47,753.00
Printing & Stationeries and Stamp in Hand	11,23,156.00
Fixed Assets and Others Accounts	14,99,63,048.00
Total	1,50,91,75,813.00
B. LIABILITIES:	
Balance of Funds and Accounts	23,61,04,610.00
Estimated Liabilities in Respect of Outstanding Claims Whether Due or Intimated	2,35,68,149.00
Sundry Creditors (Including Provision for Expenses and Taxes)	95,70,502.00
Provision for Taxation	22,18,81,749.00
Deferred Tax Liabilities	(2,96,451.00)
Amount Due to Other Persons or Bodies Carrying on Insurance Business	9,25,32,326.00
Premium Deposit	2,81,08,322.00
Unclaimed Dividend Account	22,88,639.00
Total	61,37,57,846.00
Net Assets (A-B)	89,54,17,967.00
No. Of Shares	5,06,52,766
Intrinsic Value / Net Assets Value per Share	17.68

We have examined the above calculation of net Assets Value (NAV) of the Company which appears to be correct.



ISLAMI COMMERCIAL INSURANCE PLC

**Some Selected Explanatory Notes to the Financial Statements (Un-audited)
1st Quarter (Q1) ended March 31, 2026**

1.00 Legal Form of the Company:

Islami Commercial Insurance PLC was incorporated as a Public Limited Company in Bangladesh on October 18, 1999 under the Companies Act. 1994 with a view to run all types of insurance business except life as per Insurance Act.1938 (present 2010) and obtained the Certificate of Commencement of business from the Registrar of Joint Stock Companies and Firms, Bangladesh with effect from the same date. The Registration Certificate for carrying on Insurance business from the Chief Controller of insurance was obtained with effect from October 18, 1999. The company was listed on the Dhaka Stock Exchange Limited (DSE) and Chittagong Stock Limited (CSE) in 2022.

2.00 Basis of Preparation:

Quarterly Condensed Financial Statements (Unaudited) as per BSEC Circular No-BSEC/CMRRCD/ 2006-158/208/Admin/91, 20 June 2018 and International Accounting Standard (IAS)-34 "Interim Financial Reporting" adopted as applicable law.

3.00 Significant Accounting Policies and Methods of Computation:

Accounting policies and methods of computation followed in preparing this Quarterly Financial Statement are consistent with those used in the Annual Financial Statement prepared and published for the period ending March, 2026

4.00 Share Capital:

4.01 Authorized Capital:

10,00,00,000 ordinary Shares of Taka 10 Each

4.02 Issued, Subscribed and Paid -Up Capital:

5,06,52,766 Ordinary Share of Taka 10 each

5.00 RESERVE AND CONTINGENCY ACCOUNTS:

Break up of the above amount is as under:

Particulars

Reserve for Exceptional Losses
Profit & Loss Appropriation Account (Retained Earnings)
Revaluation Reserve
Reserve for Investment Fluctuation Fund
Total

Amount (In Taka)	
31.03.2026	31.12.2025
1,00,00,00,000	1,00,00,00,000
50,65,27,660	50,65,27,660

Amount (In Taka)	
31.03.2026	31.12.2025
38,88,90,307	37,30,45,348
17,30,49,754	17,20,49,754
7,12,68,779	5,58,30,216
10,28,99,069	10,34,92,673
4,16,72,705	4,16,72,705
38,88,90,307	37,30,45,348

5.01 Reserve for Exceptional Losses:

These amount has been set aside from net profit with a view to meetng up unexpected loss that may be raised in future as per Income Tax Ordinance 2023. Current rate of the reserve is 10.00% of its net premium.

Break up of the above amount is as under:

Opening Balance
Add: Reserve during the period
Closing Balance

Amount (In Taka)	
31.03.2026	31.12.2025
17,20,49,754	16,70,49,754
10,00,000	50,00,000
17,30,49,754	17,20,49,754

5.02 Revaluation Reserve:

Opening Balance
Adjust/Provision made for the period
Closing Balance

10,34,92,673	10,56,04,768
(5,93,604)	(21,12,095)
10,28,99,069	10,34,92,673

6.00 Premium Less Re-Insurance (Classwise):

Class	31.03.2026	31.03.2025
Fire	1,84,41,994	5,25,72,319
Marine Cargo	5,95,77,715	9,91,03,159
Marine Hull	1,97,717	24,15,303
Motor	41,99,254	79,63,297
Miscellaneous	2,95,741	91,01,239
Total	8,27,12,421	17,11,55,317

7.00 Net Claims (Classwise):

Fire	2,41,54,213	25,17,273
Marine Cargo	44,55,756	18,05,418
Marine Hull	45	59,730
Motor	39,68,704	45,52,252
Miscellaneous	12,33,878	1,75,999
Total	3,38,12,596	91,10,672



8.00 Net Asset Value (NAV) per share:**A. Assets:**

Investment At Cost (BGTB)
Investment In Share
Interest accrued but not due
Amount Due From Other Person or Bodies Carrying on Insurance Business
Sundry Debtors (Including Advances, Deposits & Payments)
Cash in Hand and at Banks
Printing & Statinary and Stamp in hand
Fixed Assets and Others Accounts

Total**B. Liabilities:**

Balance of Funds and Accounts
Estimated Liabilities in Respect of Outstanding Claims
Sunday Creditors
Provision for Taxation
Deferred Tax
Amount due to other persons or bodies carrying on Insurance Business
Deposit Premium
Unclaimed Dividend Account

Total**Net Assets Value (A-B)**

No. of Shares

Net Assets Value Per Share

Amount (In Taka)	
31.03.2026	31.12.2025
8,30,10,000	8,30,10,000
25,31,53,496	26,54,55,888
2,44,70,937	2,52,38,330
31,07,73,500	31,19,81,755
24,39,33,923	23,94,54,350
44,27,47,753	45,47,59,837
11,23,156	11,25,550
14,99,63,048	15,15,12,901
1,50,91,75,813	1,53,25,38,611
23,61,04,610	27,05,34,682
2,35,68,149	3,15,76,727
95,70,502	1,23,48,840
22,18,81,749	21,39,33,978
(2,96,451)	(2,85,094)
9,25,32,326	9,27,13,635
2,81,08,322	2,98,54,196
22,88,639	22,88,639
61,37,57,846	65,29,65,603
89,54,17,967	87,95,73,008
5,06,52,766	5,06,52,766
17.68	17.36

8.01 Balance of Fund:

Balance of Fund and Accounts Consists as Follows:

Fire Insurance Business
Marine (Cargo) Insurance Business
Marine (Hull) Insurance Business
Motor Insurance Business
Miscellaneous Insurance Business

Total

31.03.2026	31.12.2025
5,29,73,979	6,07,96,242
14,89,17,577	16,67,81,988
55,56,972	71,45,673
1,53,19,955	1,81,87,004
1,33,36,127	1,76,23,775
23,61,04,610	27,05,34,682

8.02 Deposit Premium: Tk. 2,81,08,322

The above balance represents the amount of premium received against cover notes for which policies were not issued within 31st March, 2026.

Marine Cargo

Total Deposit Premium

31.03.2026	31.12.2025
2,81,08,322	2,98,54,196
2,81,08,322	2,98,54,196
22,18,81,749	21,39,33,978

09.00 Provision for Taxation :

Details are as follows:

Opening Balance
Add: Addition during the year
Closing balance

Amount (In Taka)	
31.03.2026	31.12.2025
21,39,33,978	18,66,20,003
79,47,771	2,73,13,975
22,18,81,749	21,39,33,978

10.00 (a) Deferred Tax Liability :

Details are as follows:

Carrying amount of Depreciable Fixed Assets
Less : Tax Base[(IAS-12(7))
Deductible Temporary Difference
Effective Tax Rate
Deferred Tax Liability [IAS-12(44)]

(b) Deferred Tax Expense/(Income)

Closing Deferred Tax Liability
Opening Deferred Tax Liability
Deferred Tax Expense/(Income) for the year

(2,96,451)	(2,85,094)
Amount (In Taka)	
31.03.2026	31.12.2025
14,99,63,048	15,15,12,901
15,07,53,584	15,22,73,152
(7,90,536)	(7,60,251)
37.50%	37.50%
(2,96,451)	(2,85,094)
(11,357)	(43,459)
(2,85,094)	(2,41,635)
(2,96,451)	(2,85,094)

Deferred tax assets and liability have been recognized and measured in accordance with the provision of IAS 12 " Income Taxes"



11.00 EARNING PER SHARE (EPS)

Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Company by the number of ordinary shares outstanding during the period.

	31.03.2026	31.03.2025
Net Profit before Tax	2,37,81,373	1,56,90,405
Less: Provision for Income Tax	(79,47,771)	(46,22,143)
Income Tax paid previous year	-	-
Deferred Tax Income	11,357	9,158
Net Profit after Taxation attributable to ordinary shareholders	1,58,44,959	1,10,77,420
Number of ordinary shares outstanding during the year	5,06,52,766	5,06,52,766
Earning Per Share(BASIC EPS)	Tk.0.31	Tk.0.22
1st Quarter 2026 EPS= $\frac{\text{Earning attributable to ordinary shareholders}}{\text{Number of ordinary shares outstanding during the period}}$	$\frac{1,58,44,959}{5,06,52,766}$	0.31
1st Quarter 2025 EPS= $\frac{\text{Earning attributable to ordinary shareholders}}{\text{Number of ordinary shares outstanding during the period}}$	$\frac{1,10,77,420}{5,06,52,766}$	0.22

Reason for deviation in EPS: EPS increased due to increase of net profit after tax of the Company.

12.00 Provision for Unexpired Risks:

Before arriving at the surplus of each of business necessary provision for un-expired risk have been created at the rate 40% on all business except on Marine Hull Business for which the provision has been made @100% of net premium for the 1st quarter ended on 31st March, 2026 as per Insurance Act.

13.00 Transaction With Related Parties:

Details transactions with related parties and balances with them as on 31 March, 2026 were as follows:

Name of the related Parties	Relationship Nature	Nature of Transaction	Premium Earned	Claim Paid
Kohinoor Chemical Co. (BD) Ltd.	Common Director	Insurance	19,57,764	-
Reedisha Spinning Ltd.	Common Director	Insurance	9,01,978	-
Reedisha Knitex Ltd.	Common Director	Insurance	49,66,852	-
Reedisha Tex-Stripe Ltd.	Common Director	Insurance	90,409	-
Dubai Bangla Cement Mills Ltd.	Common Director	Insurance	22,51,532	82,94,140
Dubai Bangla Bag Factory Ltd.	Common Director	Insurance	2,11,863	-
Reedisha Blended Yarn Ltd.	Common Director	Insurance	3,85,791	-

14.00 Reconciliation Statement of Net Profit with Cash Flows from Operating Activities:

Particulars	Amount (In Taka)
Profit Before Tax	2,37,81,373
Add: Increase in Capital	
Add: Non Cash Expenses (Depreciation)	19,25,528
Add: Non Operating Expenses (Depreciation)	6,62,528
Less: Increase in Current Assets	21,77,303
Add: Increase in Current Liabilities (Premium Deposit, O/S Claims, Unexpired Risk Reserve etc)	(4,71,44,171)
Less: Decrease in Current Liabilities (Sundry Creditors)	
Less: Income Tax paid	(46,78,834)
Cash Flow from Operating Activities	(2,32,76,273)
Net Cash Flow From Operating Activities	(2,32,76,273)
Number of Outstanding Share	5,06,52,766
Net Operating Cash Flow Per Share (NOCFPS)	(0.46)

Reason for deviation in NOCFPS: NOCFPS decreased due to decrease in premium income and increase in claims payment.

15.00 Reconciliation Statement of the Collection from Premium and Other Income:

Particulars	Amount (In Taka)
Gross Premium	14,20,94,554
Less: Ceded Premium	5,93,82,133
Net Premium Income	8,27,12,421
Add: Commission on Re-Insurance Ceded	80,90,458
	9,08,02,879
Add: Interest Income	87,43,908
Cash Dividend	7,09,638
Capital Gain	(27,38,673)



Add: Accrued Interest at Opening	2,52,38,330
	12,27,56,082
Less: Accrued Interest at Closing	2,44,70,937
	9,82,85,145
Add: Opening Amount due from other persons carrying on Insurance Business	31,19,81,755
	41,02,66,900
Less: Closing Amount due from other person carrying on insurance Business	31,07,73,500
	9,94,93,400
Add: Realised from Advance Office Rent	2,96,061
Add: Realised from Advance to Employee	17,48,200
	10,15,37,661
Less: Advance to Employee	17,45,000
Less: Advance Office Rent	1,00,000
Less: BGTB Premium	-
Cash Receipts from customers and others	9,96,92,661

16.00 Events after The Reporting Period:

The Board of Directors in its meeting held on April 29, 2026, approved the financial statements for the period 2026 and also authorised the same for issue.

16.01 Other Significant Events:

No other significant event occurred after the reporting period, except those mentioned above, which has material affect and disclosure in these financial statements

17.00 Foreign Currency Transactions:

No transaction incurred in foreign currencies for the period ended.

Amount (In Taka)
31.03.2026
22,88,639

18.00 Unclaimed Dividend Account :

The break-up of the above is as under:

18.01 Balance of Unclaimed Dividend -2022

3,86,622

18.02 Balance of Unclaimed Dividend -2023

6,76,221

18.03 Balance of Unclaimed Dividend -2024

12,25,796

Detailed lists of the above are furnished on the company's website at www.iciclb.com.

19.00 Worker's Profit Participation & Welfare Fund (WPPF):

The Worker's Profit Participation & Welfare Fund is not applicable for the Company as the Company is a Financial Organization as per letter No. 53.00.0000.311.22.002.17-130 dated 14/02/2017 issued by the Ministry of Finance, Finance Division to the Ministry of Labour.

