# Takaful Islami Insurance PLC

# তাকাফুল ইসলামী ইন্স্যুরেন্স পিএলসি

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## 3rd QUARTER FINANCIAL STATEMENTS-2025 (UN-AUDITED)

### UN-AUDITED BALANCE SHEET

As at 30th September, 2025

(Figure in Taka)

| PARTICULARS | 30-09-2025 | 31-12-2024 |
|---|---|---|
| **A) Non Current Assets:** | | |
| Tangible Fixed Assets | 129,615,350 | 121,020,179 |
| Long Term Deposits | 25,000,000 | 25,000,000 |
| **Total Non Current Assets** | **154,615,350** | **146,020,179** |
| **B) Current Assets :** | | |
| Stock of Stationery & Stamps | 4,007,499 | 1,713,895 |
| Sundry Debtors & Receivables | 271,643,707 | 274,687,944 |
| Investment (Share & Securities) | 133,558,391 | 115,775,798 |
| Cash & Cash Equivalents | 750,317,007 | 758,286,287 |
| **Total Current Assets** | **1,159,526,604** | **1,150,463,924** |
| **C) Current Liabilities:** | | |
| Creditors & Accurals | 234,039,525 | 230,121,800 |
| Outstanding Claims | 20,317,011 | 14,520,857 |
| **Total Current Liabilities** | **254,356,536** | **244,642,657** |
| **D) Net Working Capital (B-C)** | **905,170,068** | **905,821,267** |
| **Net Assets (A+D)** | **1,059,785,418** | **1,051,841,446** |
| **Finance by Shareholders Equity :** | | |
| Share Capital | 425,869,770 | 425,869,770 |
| Reserve & Contingency Account | 340,445,387 | 332,962,252 |
| Retained Earnings | 51,008,589 | 54,885,022 |
| **Total Sharehoders Equity** | **817,323,746** | **813,717,044** |
| **Balance of Fund & Account (Reserve for Unexpired Risk)** | **186,059,054** | **192,223,613** |
| Deposit Premium | 56,402,618 | 45,900,789 |
| **Net Liabilities** | **1,059,785,418** | **1,051,841,446** |
| **Net Asset Value (NAV) per share** | **19.19** | **19.11** |

### INCOME STATEMENT (UN-AUDITED)

For the 3rd Quarter ended September 30, 2025

(Figure in Taka)

| PARTICULARS | Jan. to Sep. 2025 | Jan. to Sep. 2024 | Jul.-Sep. 2025 | Jul.-Sep. 2024 |
|---|---|---|---|---|
| **INCOME** | | | | |
| Balance of fund beginning of the year | 192,223,614 | 199,805,982 | - | - |
| Net Premium (Gross Premium less Re-Insurance & Adj of Unexpired Risk) | 343,882,518 | 337,441,962 | 122,431,777 | 126,979,838 |
| Re-Insurance Commission | 53,046,439 | 53,050,047 | 20,851,764 | 17,389,514 |
| Income from Investment & Financial services | 27,053,539 | 27,769,839 | 10,807,388 | 10,076,844 |
| | **616,206,110** | **618,067,830** | **154,090,929** | **154,446,196** |
| **EXPENDITURE** | | | | |
| Net Claims (Gross less Re-insurance & Adj of Outstanding Claim) | 12,843,814 | 31,444,420 | 4,923,995 | 11,563,116 |
| Management Expenses | 258,146,625 | 254,023,537 | 83,422,481 | 83,483,050 |
| Commission | 66,520,605 | 63,376,823 | 23,126,679 | 25,721,097 |
| Unexpired Risk Reserve | 186,059,054 | 185,035,051 | 1,319,088 | 554,392 |
| Management Expenses (not applicable to any particular fund or account) | 18,031,667 | 18,776,134 | 6,776,328 | 7,163,721 |
| | **541,601,765** | **552,655,965** | **119,568,571** | **128,485,376** |
| **Profit before Tax** | **74,604,345** | **65,411,865** | **34,522,358** | **25,960,820** |
| P/L appropriation A/c. from last year | 54,885,022 | 46,892,302 | - | (18,369) |
| Cash Dividend 2023 | 42,586,977 | 42,586,977 | 42586977 | 42586977 |
| Tax Provision | 26,061,765 | 19,200,336 | 15,950,335 | 9,284,725 |
| Deferred Tax | 375,267 | (907,279) | 1,766,913 | (688,105) |
| Reserve for Exceptional loss | 9,456,769 | 16,872,098 | (6,044,783) | 2,139,749 |
| Balance transfer to balance sheet (after Tax) | **51,008,589** | **34,552,035** | **22,849,893** | **66,310,455** |
| **Earning per share (EPS)** | **1.13** | **1.11** | **0.39** | **0.41** |

### CASH FLOW STATEMENT (UN-AUDITED)

For the 3rd Quarter ended September 30, 2025

| PARTICULARS | 30-09-2025 | 30-09-2024 |
|---|---|---|
| **A) Cash Flow from operating activities :** | **74,025,603** | **(29,513,150)** |
| Collection from premium & other income | 620,450,815 | 532,870,317 |
| Less: Management Expenses, Re-Insurance, Claims & Others | (526,253,947) | (558,193,184) |
| Income Tax paid and deducted at source | (20,171,265) | (4,190,283) |
| **B) Cash Flow from Investing activities :** | **(34,007,906)** | **8,864,052** |
| Purchases of Fixed Assets | (14,251,678) | (873,590) |
| Disposal of Fixed Assets | - | 840,000 |
| Investment in share | 243,772 | 8,897,642 |
| Investment in Subsidiary Company | (20,000,000) | - |
| **C) Cash Flow from Financing activities :** | **(47,986,977)** | **23,363,023** |
| Dividend Paid | (42,586,977) | (42,586,977) |
| Increase/Decrease in Quard from Bank | (5,400,000) | 65,950,000 |
| **Net increase in cash & cash equivalents (A+B+C)** | **(7,969,280)** | **2,713,925** |
| **Cash and Bank Balance as at 01-01-2025/01-01-2024** | **758,286,287** | **740,595,854** |
| **Cash and Bank Balance as at 30-09-2025/30-09-2024** | **750,317,007** | **743,309,779** |
| **Net Operating Cash Flow per share** | **1.74** | **(0.69)** |

### STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

For the 3rd Quarter ended September 30, 2025

| PARTICULARS | Share Capital | Reserves | Retained Earning | Total Equity |
|---|---|---|---|---|
| Opening Balance as at 01-01-2025 | 425,869,770 | 332,962,252 | 54,885,022 | 813,717,044 |
| Cash dividend 2024 | | | (42,586,977) | (42,586,977) |
| Reserve for Exceptional Losses | - | 9,456,769 | (9,456,769) | - |
| Fair Value Reserve | | - | (1,973,635) | (1,973,635) |
| Net Profit after Tax for the 3rd quarter ended 2025 | - | - | 48,167,314 | 48,167,314 |
| **Balance as at 30th September, 2025** | **425,869,770** | **342,419,021** | **49,034,955** | **817,323,746** |

For the 3rd Quarter ended September 30, 2024

| PARTICULARS | Share Capital | Reserves | Retained Earning | Total Equity |
|---|---|---|---|---|
| Opening Balance as at 01-01-2024 | 425,869,770 | 348,032,960 | 46,892,302 | 820,795,032 |
| Cash Dividend 2023 | | | (42,586,977) | (42,586,977) |
| Reserve for Exceptional Losses | - | 16,872,098 | (16,872,098) | - |
| Fair Value Reserve | | (24,855,024) | - | (24,855,024) |
| Net Profit after Tax for the 3rd quarter ended 2024 | - | - | 47,118,808 | 47,118,808 |
| **Balance as at 30th September, 2024** | **425,869,770** | **340,050,034** | **34,552,035** | **800,471,839** |

| sd/- | sd/- | sd/- | sd/- | sd/- |
|---|---|---|---|---|
| **(Mohammad Mamunul Islam)** | **(Mohammad Shaheen Miah)** | **(Abul Kalam Azad)** | **(Khorshed Alam Khan)** | **(Tahmina Afroz)** |
| Chief Financial Officer | Company Secretary | Chief Executive Officer | Director | Chairman |

(The published quarterly financial statements are available in the website of the Company. The address of the website is www.takaful.com.bd)

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