PARAMOUNT INSURANCE PLC.

FINANCIAL STATEMENT

AS AT & For The Period Ended June 30, 2026

House # 22, (Lavel-3 & 4), Road # 113/A,

Gulshan-2, Dhaka-1212, Bangladesh

PARAMOUNT INSURANCE PLC
Statement of Financial Position (Unaudited)
As at 30th June 2026

PARTICULARS	Notes	Jun 30, 2026 Taka	Dec 31, 2025 Taka
A. Non-Current Assets:		**1,043,831,750**	**1,007,613,948**
Land & Land Development		598,251,794	598,251,794
Building under construction		158,996,953	147,089,644
Other Fixed Assets		27,023,504	28,518,499
Intangible Assets		1,412,823	1,558,534
Right of Use Assets		2,698,410	3,724,008
Investment		**255,448,265**	228,471,470
Bangladesh Govt. Treasury Bond (BGTB)		157,500,000	137,500,000
Investment in Shares & Securities		97,948,265	90,971,470
B. CURRENT ASSETS:		**921,161,423**	**785,694,409**
Stock of Printing and Stationery and Ins. Stamp		2,832,934	3,570,488
Advance, Deposits, Prepayments & others		247,271,501	169,256,195
Cash and Cash Equivalents		**671,056,988**	**612,867,726**
Cash at Bank		77,517,548	36,443,350
Cash in Hand		1,206,456	133,789
Cash at BO Account		13,999,205	6,807
Fixed Deposit		578,333,780	576,283,780
C. CURRENT LIABILITIES		**257,585,977**	**305,553,570**
Creditors & Accruals		118,255,397	101,315,871
Outstanding Claims		139,330,580	204,237,699
D. NET WORKING CAPITAL (B-C)		**663,575,446**	**480,140,839**
Total (A+D)		**1,707,407,195**	**1,487,754,787**
FINANCED BY:			
Share Capital		406,649,660	406,649,660
Reserve for Exceptional losses		310,073,960	295,052,121
General Reserve		500,000	500,000
Revaluation Reserve (Surplus)		221,422,155	221,422,155
Investment Fluctuation Reserve		11,040,946	(9,848,150)
Retained Earnings		264,682,102	231,221,486
Total Shareholders' Equity		**1,214,368,823**	**1,144,997,272**
Balance of Fund & Account (Reserve for Unexpired Risks)		133,255,016	138,780,044
Provision for Income Tax & Deferred Tax		156,747,153	109,189,531
Unclaim Dividend		1,434,082	1,438,077
Lease Liability		4,684,879	5,505,680
Deposit Premium		196,917,242	87,844,184
Total		**1,707,407,195**	**1,487,754,787**
Net Asset Value (NAV) Per Share	13	**29.86**	**28.16**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka
Dated: July 16, 2026

PARAMOUNT INSURANCE PLC
Statement of Profit or Loss and Other Comprehensive Income (Unaudited)
For the period ended June 30, 2026

PARTICULARS	Notes	Jan-Jun,2026 Taka	Jan-Jun,2025 Taka	Apr-Jun,2026 Taka	Apr-Jun,2025 Taka
INCOME					
Gross Premium		282,834,398	265,385,908	125,202,892	110,670,901
Less Re-Insurance Premium Ceded		132,616,009	117,902,966	52,672,377	53,740,526
Net Premium		**150,218,388**	**147,482,942**	**72,530,516**	**56,930,375**
Add. Re-Insurance Commission		20,969,762	19,313,947	8,139,431	8,060,937
Add. Reserve for Unexpired Risks adjustments		5,525,028	18,209,886	(356,081)	15,656,001
		176,713,179	**185,006,775**	**80,313,866**	**80,647,312**
Less. EXPENDITURE :					
Allocated Management expenses		98,672,559	88,714,350	52,965,861	44,631,725
Claims less Re-Insurance		(34,158,573)	38,661,107	(18,751,986)	35,605,548
		64,513,986	**127,375,458**	**34,213,875**	**80,237,273**
UNDERWRITING PROFIT		**112,199,193**	**57,631,317**	**46,099,991**	**410,039**
Add. Interest, Dividend & Rents		30,041,137	36,274,474	18,364,877	14,297,079
Add. Investment Income		1,598,130	(74,571)	1,387,366	4,954,991
Profit on sale of Car		225,156	28	225,156	28
		144,063,616	**93,831,248**	**66,077,389**	**19,662,137**
Less. Unallocated Management expenses		7,358,573	3,429,367	3,824,748	1,984,938
Profit Before Tax		**136,705,043**	**90,401,881**	**62,252,641**	**17,677,199**
Provision for Taxes	09	47,557,622	25,983,255	22,456,523	1,325,422
Net Profit After Tax		**89,147,421**	**64,418,626**	**39,796,118**	**16,351,777**
Less. Reserve for Exceptional Losses		15,021,839	14,748,294	7,253,052	5,693,037
Less. Dividend Paid (Previous Year)		40,664,966	40,664,966	40,664,966	40,664,966
		33,460,617	**9,005,366**	**(8,121,900)**	**(30,006,227)**
Balance of profit B/F		**231,221,486**	**217,752,380**	272,804,002	256,763,972
Retained earnings transferred to statement of Financial position		**264,682,102**	**226,757,746**	**264,682,102**	**226,757,746**
OTHER COMPREHENSIVE INCOME					
Profit After Tax		89,147,421	64,418,626	39,796,118	16,351,777
Add.. Unrealized Gain/(Loss) on Investment in share		20,889,096	(12,697,104)	20889095.71	(8,301,058)
Total Comprehensive Income		**110,036,517**	**51,721,522**	**60,685,214**	**8,050,719**
Earnings Per Share (EPS)	12	**2.19**	**1.58**	**0.98**	**0.40**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka

Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Statement of Changes In Shareholders' Equity (Unaudited)
For the period ended June 30, 2026

Amount in Taka

PARTICULARS	Share Capital (Note-14)	Reserve for Exceptional Loss	Investment Fluctuation Reserve	General Reserve Fund	Revaluation Reserve (Surplus)	Retained Earnings	Total
Opening Balance as on Jan 01,2026	406,649,660	295,052,121	(9,848,150)	500,000	221,422,155	231,221,486	1,144,997,271
Profit after tax during this Period						89,147,421	89,147,421
Cash Dividend-2025						(40,664,966)	(40,664,966)
Current period result	-	15,021,839	20,889,096	-	-	(15,021,839)	20,889,096
Equity as on Jun 30, 2026	**406,649,660**	**310,073,959**	**11,040,945**	**500,000**	**221,422,155**	**264,682,102**	**1,214,368,823**

Statement of Changes In Shareholders' Equity (Unaudited)
For the period ended June 30, 2025

Amount in Taka

PARTICULARS	Share Capital (Note-14)	Reserve for Exceptional Loss	Investment Fluctuation Reserve	General Reserve Fund	Revaluation Reserve (Surplus)	Retained Earnings	Total
Opening Balance as on Jan 01,2025	406,649,660	260,420,913	1,621,745	500,000	221,422,155	217,752,380	1,108,366,853
Profit for the period	-					64,418,626	64,418,626
Cash Dividend-2024						(40,664,966)	(40,664,966)
Current period result	-	14,748,294	(12,697,104)	-	-	(14,748,294)	(12,697,104)
Equity as on Jun 30, 2025	406,649,660	275,169,207	(11,075,359)	500,000	221,422,155	226,757,746	1,119,423,409

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka

Dated: July 16, 2026

PARAMOUNT INSURANCE PLC
Statement of Cash Flows (Un-Audited)
For the period ended June 30, 2026

SL #	PARTICULARS	Notes	Jan-Jun,2026 Taka	Jan-Jun,2025 Taka
01.	**Cash flows from Operating Activities :**			
	Collection from Premium & Other Income		369,390,134	283,444,833
	Payment for Management Expenses, Commission, Claim, Re-Insurance and Others		(272,177,743)	(253,899,004)
	Income Tax Paid		(17,817,736)	(11,108,732)
	Net Cash flows from Operating Activities	10	**79,394,655**	**18,437,097**
02.	**Cash flows from Investing Activities :**			
	Purchase of Fixed asset		(2,756,886)	(369,205)
	Disposal of Fixed Assets		1,364,344	49,972
	(Increase)/Decrease in Assets under construction		(11,907,309)	(24,362,545)
	(Increase)/Decrease in investment in share		13,912,300	661,188
	Profit on Sale of car		225,156	28
	(Increase)/Decrease investment in BGTB		(20,000,000)	(25,000,000)
	Interest Received		37,027,832	37,513,112
	Dividend Received		1,518,033	625,341
	Investment income (Sale Of Share)		80,097	(699,912)
	Net Cash flows from Investing Activies :		**19,463,568**	**(11,582,022)**
03.	**Cash flows from Financing Activies :**			
	Cash Dividend Paid		(40,664,966)	(40,664,966)
	Increase/(Decrease) in Unclaim Dividend		(3,995)	1,091,120
	Net Cash flows from Financing Activies		(40,668,961)	(39,573,846)
	Net Cash Inflows /(Outflows) for this period		**58,189,262**	**(32,718,770)**
	Opening Cash & Cash Equivalents		612,867,726	621,190,674
	Closing Cash & Cash Equivalents		**671,056,988**	**588,471,904**
	Net Operating Cash Flows Per Share (NOCFPS)	11	**1.95**	**0.45**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka
Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Statement of Financial Position (Unaudited)

As at 30 June, 2026

Particulars	Notes	Taka Jun 30, 2026	Taka Dec 31, 2025
Shareholders' Equity & Liabilities			
Share Capital			
Authorized Capital			
60,000,000 Ordinary Shares of Tk. 10/- each.		600,000,000	600,000,000
Issued, subscribed & paid-up capital		**406,649,660**	**406,649,660**
4,06,64966 Ordinary Shares of Tk. 10/- each.			
Reserve for Contingency Account		**807,719,163**	**738,347,612**
Reserve for Exceptional losses		310,073,960	295,052,121
Investment Fluctuation Reserve		11,040,946	(9,848,150)
General Reserve Fund		500,000	500,000
Revaluation Reserve (Surplus)		221,422,155	221,422,155
Profit and Loss Appropriation Account		264,682,102	231,221,486
Shareholders' Equity		**1,214,368,823**	**1,144,997,272**
Balance of Fund and Accounts		**133,255,016**	**138,780,044**
Fire Insurance Revenue Account		61,828,949	62,042,634
Marine Insurance Revenue Account		61,639,774	66,470,381
Marine Hull. Insurance Revenue Account		533,940	425,355
Motor Insurance Revenue Account		6,442,600	5,826,789
Misc. Insurance Revenue Account		2,809,753	4,014,885
Liabilities & Provisions		**617,369,334**	**509,531,041**
Premium Deposit		196,917,242	87,844,184
Estimated Liabilities in respect of outstanding claims whether due or intimated		139,330,580	204,237,699
Unclaim dividend		1,434,082	1,438,077
Amount due to other persons or bodies carrying on insurance business		89,865,930	72,612,689
Lease Liability		4,684,879	5,505,680
Sundry Creditors		28,389,468	28,703,182
Income Tax Provision		113,699,459	68,355,940
Deferred Tax Liability		43,047,694	40,833,591
Total Shareholders' Equity & Liabilities		**1,964,993,172**	**1,793,308,357**
Net Assets Value (NAV) Per Share	13	**29.86**	**28.16**

The annexed notes from 01 to 15 and "From XL" from an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka

Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Statement of Financial Position (Unaudited)

As at 30 June, 2026

Particulars	Notes	Taka Jun 30, 2026	Taka Dec 31, 2025
Property & Assets			
Non-Current Assets		**1,043,831,750**	**1,007,613,948**
Land & Land Development		598,251,794	598,251,794
Building under construction		158,996,953	147,089,644
Other Fixed Assets		27,023,504	28,518,499
Intangible Assets		1,412,823	1,558,534
Right of Use Assets		2,698,410	3,724,008
Investment		**255,448,265**	**228,471,470**
Bangladesh Government Treasury Bond (BGTB)		**157,500,000**	**137,500,000**
Investment in Shares & Securities		97,948,265	90,971,470
Current Assets		**921,161,423**	**785,694,409**
Interest Accrued But Not Due		22,013,028	28,999,723
Insurance Stamps in hand		1,630,730	2,225,539
Stock of Printing and Stationery		1,202,204	1,344,949
Premium Control Account		78,234,256	24,120,261
Advance, Deposits & Prepayments		107,911,398	83,741,121
Amount due from other persons or bodies carrying on insurance business		39,112,819	32,395,089
Cash and Cash Equivalents		**671,056,988**	**612,867,726**
Cash at Bank		77,517,548	36,443,350
Cash in Hand		1,206,456	133,789
Cash at BO Account		13,999,205	6,807
Fixed Deposit		578,333,780	576,283,780
Total Assets:		**1,964,993,172**	**1,793,308,357**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka
Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Statement of Profit or Loss and other Comprehensive income (Unaudited)

For the Period ended June 30, 2026

Particulars	Notes	Taka Jan-Jun' 2026	Taka Jan-Jun' 2025
Expenses of Management		**7,358,573**	**3,429,367**
(Not applicable to any fund or account)			
Advertisement & Publicity		1,628,711	230,992
Legal & Professional fees		256,014	91,045
Audit Fees		63,250	379,500
Depreciation		4,576,772	2,707,830
Subscription & Donation		20,000	20,000
Registration & Renewal		-	-
Profit Before Tax		**136,705,043**	**90,401,881**
Income tax expenses		**47,557,622**	**25,983,255**
Current Tax	9.01	45,343,519	28,523,127
Deferred Tax	9.02	2,214,103	(2,539,872)
Profit/ (Loss) after tax during this Period (Transferred to Profit & Loss Appropriation Account)		**89,147,421**	**64,418,626**
Total		**144,063,616**	**93,831,248**

Profit and Loss Appropriation Account (Unaudited)

For the Period ended June 30, 2026

Particulars	Notes	Taka Jan-Jun' 2026	Taka Jan-Jun' 2025
Reserve for Exceptional Losses		15,021,839	14,748,294
Balance at the end of the Period as transferred to Balance Sheet		264,682,102	226,757,746
Total		**320,368,907**	**282,171,006**
Earning per Share (EPS)	**12.**	**2.19**	**1.58**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka
Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Statement of Profit or Loss and other Comprehensive income (Unaudited)

For the Period ended June 30, 2026

Particulars	Notes	Taka Jan-Jun' 2026	Taka Jan-Jun' 2025
Interest Received & Accrued		30,041,137	36,274,474
Profit/(Loss) Transferred from:		**112,199,193**	**57,631,317**
Fire Revenue Account		48,860,886	17,701,233
Marine Cargo Revenue Account		56,122,586	32,036,502
Marine Hull Revenue Account		(4,709,229)	(623,794)
Motor Revenue Account		10,253,373	(435,556)
Miscellaneous Revenue Account		1,671,576	8,952,932
Other Income:		**1,823,286**	**(74,543)**
Profit /(Loss) on Investment in Shares		80,097	(699,912)
Profit on Sale of Car		225,156	28
Dividend Income		1,518,033	625,341
Total		**144,063,616**	**93,831,248**

Profit and Loss Appropriation Account (Unaudited)

For the Period ended June 30, 2026

Particulars	Notes	Taka Jan-Jun' 2026	Taka Jan-Jun' 2025
Balance brought forward from last year		231,221,486	217,752,380
Net Profit for this Period Transferred from Profit & Loss Account		89,147,421	64,418,626
Total		**320,368,907**	**282,171,006**

Other Comprehensive Income (Unaudited)

For the Period ended June 30, 2026

Particulars	Notes	Taka Jan-Jun' 2026	Taka Jan-Jun' 2025
Profit after tax		89,147,421	64,418,626
Other Comprehensive Income		**20,889,096**	**(12,697,104)**
Unrealized Profit/(loss) on share		20,889,096	(12,697,104)
Total Comprehensive Income		**110,036,517**	**51,721,522**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka
Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Consolidated Revenue Account (Unaudited)

For the period ended June 30, 2026

PARTICULARS	FIRE	MARINE CARGO	MARINE HULL	MOTOR	Misc.	TOTAL Jan-Jun'2026	TOTAL Jan-Jun'2025
Balance of Fund & Account at the Beginning of the period (Unexpired Risk)	29,489,742	30,357,033	242,650	2,668,943	3,064,756	65,823,124	84,033,011
Premium Less Re-Insurance	73,190,143	63,816,066	351,235	8,211,884	4,649,060	150,218,388	147,482,942
Commission on Reinsurance Ceded	10,760,241	6,064,718	772,604	229,265	3,142,935	20,969,762	19,313,947
Service Charge	90,499	900	-	-	-	91,399	91,999
Total	**113,530,625**	**100,238,718**	**1,366,489**	**11,110,091**	**10,856,751**	**237,102,674**	**250,921,898**
Claim Under policies less re-insurance :							
Claim Paid during the Period	20,482,710	3,774,853	412,330	2,149,936	3,928,717	30,748,546	45,811,508
Total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated	29,869,716	108,972,764	-	488,100	-	139,330,580	123,480,520
	50,352,426	**112,747,617**	**412,330**	**2,638,036**	**3,928,717**	**170,079,126**	**169,292,028**
Less: Outstanding Claim at the end of Previous year	68,078,836	126,848,863	-	8,820,000	490,000	204,237,699	130,630,921
	(17,726,410)	**(14,101,246)**	**412,330**	**(6,181,964)**	**3,438,717**	**(34,158,573)**	**38,661,107**
Expenses of Management	51,249,940	32,629,361	5,312,153	3,675,085	3,883,027	96,749,565	86,819,801
Agency Commission	-	-		-	-	-	-
Insurance Stamp Expenses	1,784,780	-	-	78,844	3,806	1,867,430	1,874,513
Service Charge Expenses	85,372	61,591	-	-	-	146,963	112,035
Commission on R/I Acceptance	-	-	-	-	-	-	-
Profit /(Loss) Transferred to Profit and Loss Account	**48,860,886**	**56,122,586**	**(4,709,229)**	**10,253,373**	**1,671,576**	**112,199,193**	**57,631,317**
Balance of Fund & Account at the end of the period (Unexpired Risk)							
Reserve for Unexpired risks being 40% of Fire, Marine Cargo,Motor & Misc. And 100% Marine Hull Premium income of the period.	29,276,057	25,526,427	351,235	3,284,754	1,859,624	60,298,096	65,823,124
Total	**113,530,625**	**100,238,718**	**1,366,489**	**11,110,091**	**10,856,751**	**237,102,674**	**250,921,898**

The annexed notes from 01 to 15 and "form XL" is an integral part of these financial statements.

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka

Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

FORM - XL (Unaudited)

Statement Showing Details of Re-Insurance Ceded and Accepted of Paramount Insurance Co. Ltd. for the 2nd Quarter ended.June-2026

Amount in Taka

CLASS of BUSINESS	PREMIUM				COMMISSION				CLAIM			
	Received on		Paid on	NET	Paid on		Received on	NET	Paid on		Received on	NET
	Direct Business	Re-Insurance Accepted	Re-Insurance Ceded		Direct Business	Re-Insurance Accepted	Re-Insurance Ceded		Direct Business	Re-Insurance Accepted	Re-Insurance Ceded	
FIRE	132,462,939		59,272,796	73,190,143	-		10,760,241	(10,760,241)	35,203,542		14,720,832	20,482,710
MARINE CARGO	89,639,659		25,823,592	63,816,066	-		6,064,718	(6,064,718)	5,774,853		2,000,000	3,774,853
MARINE HULL	19,876,733		19,525,498	351,235	-		772,604	(772,604)	2,659,683		2,247,353	412,330
MOTOR	9,119,672		907,788	8,211,884	-		229,265	(229,265)	2,149,936		-	2,149,936
MISC. OTHER THAN MOTOR	31,735,396	-	27,086,336	4,649,060	-	-	3,142,935	(3,142,935)	5,870,586	-	1,941,869	3,928,717
TOTAL :	**282,834,398**	**-**	**132,616,009**	**150,218,388**	**-**	**-**	**20,969,762**	**(20,969,762)**	**51,658,601**	**-**	**20,910,055**	**30,748,546**

CFO CS CEO DIRECTOR CHAIRMAN

Place: Dhaka
Dated: July 16, 2026

PARAMOUNT INSURANCE PLC

Selected Explanatory Notes to the Financial Statements

As at and for the period ended June 30, 2026

1. **Basic of Preparation:** Quarterly Financial Statements have been prepared based on International Accounting Standard (IAS), International Financial Reporting Standard (IFRS), the Company Act 1994, Insurance Act 2010, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

2. **Accounting Policies and Method:** Accounting policies and methods of computation followed in preparing this quarterly financial statement based on IAS 34 which is consistent with those in the Annual Financial Statements.

3. **Head of Accounts:** Some of the head of accounts have been re-arranged for complying with International Accounting Standard (IAS) & International Financial Reporting Standard (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB).

4. **Functional and Presentation Currency:** These quarterly financial statements have been prepared in Bangladesh taka which is the functional currency of the company. All figures are presented in Taka has been rounded off to the nearest Taka.

5. **Depreciation:** Depreciation has been charged in compliance with paragraph 55 of IAS-16 "Property, Plant and Equipment".

6. **Premium Income:** Gross Premium earned during the period was Tk. 13,24,62,939 Tk. 8,96,39,659 Tk. 1,98,76,733 Tk. 91,19,672 & Tk. 3,17,35,396 Against Fire, Marine Cargo, Marine Hull, Motor and Miscellaneous Insurance business respectively.

7. **Related Party Transaction:** During this period the company carried out a few number of transactions with parties owned by the directors, which may be called the related parties, in the normal course of business and on an arm's length basis. The name of the related parties, the nature of transactions and transaction amount during the period from January 01, 2026 to June 30, 2026 have been stated below:

Sl. No.	Name of Related Parties	Nature of Transaction	Relationship	Transaction Amount		
				Premium	Claim	Other
01.	M/S. Paramount Textile	Insurance Premium , Claim & Other	Comon Director/Sponsor	9,065,060	9,607,650	-
02.	Sunrise Chemical Ind.	Insurance Premium , Claim & Other	Comon Director/Sponsor	24,539	28,321	-
03.	Paramount Venture Capital	Office Decoration	Comon Director/Sponsor			3,750,000
04.	Paramount Agro Ltd.	Goods Supply	Comon Director/Sponsor	-	-	573,205
Total				**9,089,599**	**9,635,971**	**4,323,205**

8. Key Management Personnel Compensation

In compliance with the requirement of schedule XI Para-04 of company act 1994 and Para- 17 of IAS 24 following has been disclosed.

* No remuneration, board meeting attendance fees is proved to any of the directors of the company except Managing Director.

* As per management decision, the following amount has been paid for the period ended from 1st January-2026 to June 30, 2026

Name	Designation	Short term benifits		Post employment benifit(Provident fund)	Other long term benifit	Termination benefit	Share based benefit
		Remuneration /Salary (Taka)	Bonus				
Md. Sajjad Yahya	CEO & MD	1,455,000	448,250	N/A	N/A	N/A	N/A
MD. Mohammad Arif Hossain	Chief Financial Officer	1,255,800	213,850	10% of basic Salary	N/A	N/A	N/A
Mrs. Zharna Parul	Company Secretary	1,117,800	190,350	10% of basic Salary	N/A	N/A	N/A

9. **Tax Expense (Income):** Income Tax Expense (Income) has been made on taxable income in accordance with income tax ordinance 1984. Computation of Income Tax expense (Income) is as follows:

Particulars	Note	Jan-Jun,2026	Jan-Jun,2025
Current Tax	9.01	45,343,519	28,523,127
Deferred Tax	9.02	2,214,103	(2,539,872)
Total		**47,557,622**	**25,983,255**

9.01. Current Tax : Computation of Current tax is as under:-

Particular	Jan-June,2026	Jan-Junr,2025	Rate	Jan-June,2026	Jan-June,2025
	Taxable Income	Taxable Income		Tax Expense /(Income)	Tax Expense /(Income)
Income from business	89,818,781	39,453,657	37.50%	33,682,043	14,795,121
Interest income from FDR, BGTB & STD Accounts	30,041,137	36,274,474	37.50%	11,265,426	13,602,928
Investment Income (Profit on Sale of Share	80,097	(699,912)	10.00%	8,010	-
Dividend Income	1,518,033	625,341	20.00%	303,607	125,068
Profit on sale of Car	225,156	28	37.50%	84,434	11
Total	**121,683,204**	**75,653,587**		**45,343,519**	**28,523,127**

9.02 Deferred tax : Computation of deferred tax is as under

	Particulars	Jan-Jun,2026	31-Dec-25	Jan-Jun,2025
		Taka	Taka	
	Deferred tax expenses/(income) recognised in profit or loss and other comprehensive income except land:			
A.	Accounting base written down Value	28,436,327	30,077,032	25,326,230
	Tax base written down Value	20,690,660	22,684,070	17,414,821
	Taxable temporary difference	**7,745,668**	**7,392,962**	**7,911,409**
	Provident fund payable	94,730	75,875	82,975
	Deductible temporary difference	**94,730**	**75,875**	**82,975**
	Total taxable/(deductible) temporary difference	7,650,938	7,317,087	7,828,434
	Tax Rate @ 37.5%	37.50%	37.50%	37.50%
	Deferred tax liabilities/(assets) excluding investment fluctuation reserve & Revaluation Surplus on land at the end of the period (1)	**2,869,102**	**2,743,908**	**2,935,663**
	Investment Fluctuation Reserve	11,040,946	(9,848,150)	(11,075,359)
	Tax Rate @ 10%	10%	10%	10%
	Deferred tax liabilities/(assets) on Investment fluctuation reserve at the at the end of the period (2)	**1,104,095**	**(984,815)**	**(1,107,536)**
	Deferred tax liabilities/(assets) at the end of the period (1+2)	**3,973,196**	**1,759,093**	**1,828,127**
	Closing Deferred tax liabilities	**3,973,196**	**1,759,093**	**1,828,127**
	Less: Opening deferred tax liability	1,759,093	4,367,999	4,367,999
	Deferred tax expenses/(income) during the period recognised in profit & loss Account	**2,214,103**	**(2,608,906)**	**(2,539,872)**
B.	**Deferred tax expenses/(income) recognised in Other Comprehensive income on revaluation surplus of land:**			
	Carrying value of revaluation Surplus on land	260,496,653	260,496,653	260,496,653
	Tax Base value	-	-	-
	Taxable temporary difference	260,496,653	260,496,653	260,496,653
	Tax rate	15%	15%	15%
	Deferred tax liabilities/(assets) of revaluation surplus on land during th	**39,074,498**	**39,074,498**	39,074,498
	Closing Deferred tax liabilities	**39,074,498**	**39,074,498**	39,074,498
	Less: Deferred tax liabilities/(assets) as on previous:	39,074,498	39,074,498	39,074,498
	Deferred tax expenses/(income) recognised in other income on	-	-	-
C.	**Total Deferred tax liabilities/(assets) at the end of the period (A+B)**	**43,047,694**	**40,833,591**	**40,902,625**

10.Reconciliation of Cash Flows: Reconciliation of net income on net profit with cash flows from operating activities is as follows:-

Particulars	Amount in Taka	Amount in Taka
	Jan-June,2026	Jan-June,2025
Net Profit / (Loss): (As per statement of profit or loss and other comprehensive income)	89,147,421	64,418,626
Adjustment to Reconcile net profit to net cash provided by operating activities:		
Non Cash Items:		
Depreciation	4,576,772	2,707,830
Provision for Income Tax	47,557,622	25,983,255
Profit on other Income (Interest, Share & Dividend)	(31,864,423)	(36,199,931)
	109,417,392	**56,909,781**
Changes in Operating Accruals:		
Increase/Decrease Amount due from other persons or bodies	(6,717,730)	(5,316,763)
Increase/Decrease Stamps in Hand	594,809	675,997
Increase/DecreaseAdvance, Deposits & Prepayments	(24,170,276)	(8,383,463)
Increase/Decrease Premium Control Account	(54,113,995)	4,735,741
Increase/Decrease Printing & Stationary	142,745	200,333
Increase/Decrease Premium Deposits	109,073,059	3,101,129
Increase/Decrease Outstanding Claims	(64,907,119)	(7,150,401)
Increase/Decrease Amount due to other persons or bodies	17,253,241	(3,867,127)
Increase/Decrease Sundry Creditors	(313,714)	(4,258,244)
Right of Use Assets	(517,927)	
Lease Liability	(820,801)	
Increase/Decrease in Balance of Fund	(5,525,028)	(18,209,886)
Net Cash Provided by Operating Activities	**(30,022,736)**	**(38,472,684)**
Net Cash Flows from Operating Activities	**79,394,656**	**18,437,097**

11.Net Operating Cash Flows Per Share (NOCFPS):

Net Operating Cash Flow Per Shares (NOCFPS) has been disclosed as per the Securities and Exchange Commission's Notification No. SEC/ CMRRCO/ 2009-193/ Admin/03-31, dated June 01,2009.

Particulars	Amount in Taka	Amount in Taka
	Jan-Jun,2026	Jan-Jun,2025
Net Cash Flows from Operating Activities	79,394,656	18,437,097
Number of Share Outstanding (Note-14)	40,664,966	40,664,966
Net Operating Cash Flows Per Share (NOCFPS)	**1.95**	**0.45**

The net operating cash flow per share (NOCFPS) has been increased in the current accounting period, primarily due to groth in premium income & enhanced premium deposits as compared to the same period of the previous year.

12. Earnings Per Share (EPS):

This has been calculated by dividing basic earning of the company by the number of ordinary shares outstanding at end of the period. Basic earning represents the earnings attributable to the ordinary shareholders. The calculation of EPS is stated below:

Particulars	Amount in Taka	Amount in Taka
	Jan-June,2026	Jan-June,2025
Net Profit After Tax	89,147,421	64,418,626
Number of Share Outstanding (Note-14)	40,664,966	40,664,966
Earnings Per Share (EPS)	**2.19**	**1.58**

Earning per share (EPS) increased during the current reportng period compared to the same period of the previous year, mainly increased in premium income and a reduction in net claims under policies less reinsurance, after taking reinsurance into account.

13. Net Asset Value (NAV) Per Share:

Net Asset Value Per Share (NAV) has been disclosed as per the Securities and Exchange Commission's Notification No. SEC/ CMRRCO/ 2009-193/ Admin/03-31, dated June 01,2009.

Particulars	Amount in Taka	Amount in Taka	
	As at Jun 30,2026	As at Dec 31, 2025	As at Jun 30, 2025
Total Shareholders' Equity	1,214,368,823	1,144,997,271	1,119,423,409
Number of Share Outstanding (Note-14)	40,664,966	40,664,966	40,664,966
Net Asset Value (NAV) Per Share	**29.86**	**28.16**	**27.53**

14. Number of Share:

Particulars	Amount in Taka	Amount in Taka
	As at Jun 30,2026	As at Jun 30, 2025
Number of Share at the beginning of the year	40,664,966	40,664,966
Add: Bonus Shares issued during this period	-	
Closing Number of Shares	**40,664,966**	**40,664,966**

Total share capital stood at Tk. 40,66,49,660 as on June 30, 2026 in which total No. Of ordinary shares outstanding stood at 4,06,64,966 with face value of Tk. 10 each.

15. Previous EPS, NAV per share and NOCFPS has been adjusted in terms of present number of share outstanding.