অগ্রণী ইন্স্যুরেন্স পিএলসি
AGRANI INSURANCE PLC.

(Un-Audited)

Financial Statements

Of

Agrani Insurance PLC.

For the period from January 01, 2026 to June 30, 2026

Scanned with CamScanner

Agrani Insurance PLC

Consolidated Statement of Financial Position

As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
CAPITAL AND LIABILITIES			
Share Capital			
Authorised capital			
50,000,000 ordinary shares of Tk.10 each		**500,000,000**	**500,000,000**
Issued, subscribed and paid up capital			
36,018,698 ordinary shares of Tk.10 each	**3.00**	**360,186,980**	**360,186,980**
Reserve or Contingency Accounts		**324,487,357**	**302,876,617**
Reserve for exceptional losses	**4.00**	315,838,692	311,327,729
General reserve	**5.00**	3,000,000	3,000,000
Balance of profit or loss appropriation account		5,648,665	(11,451,112)
Non controlling interest	**5.A**	**32,921,731**	**36,343,738**
Balances of Funds and Accounts		**62,610,362**	**82,029,758**
Fire		9,218,902	11,118,794
Marine		44,949,992	60,782,367
Motor		4,417,704	5,389,114
Miscellaneous		4,023,764	4,739,483
Premium Deposits	**6.00**	**1,803,372**	**1,636,060**
Loans and Advances	**7.00**	**54,118,476**	**60,781,926**
Liabilities and Provisions		**252,820,411**	**227,630,375**
Estimated liability in respect of outstanding claims, whether due or intimated	**8.00**	69,345,039	70,240,445
Amount due to other persons or bodies carrying on insurance business	**9.00**	17,119,272	12,317,992
Sundry creditors and accruals	**10.A**	10,592,245	13,573,292
Other Provisions		13,534,183	6,304,330
Un-Claimed Dividend	**11.00**	356,189	687,287
Provision for income tax	**12.A**	112,199,397	95,751,571
Deferred tax liability	**13.B**	27,293,747	26,119,862
Lease liability	**14.A**	2,380,339	2,635,596
Total		**1,088,948,689**	**1,071,485,453**

Scanned with CamScanner

Agrani Insurance Company Limited

Consolidated Statement of Financial Position

As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY AND ASSETS			
Non-current Assets		**310,691,123**	**318,221,185**
Property, plant & equipment less accumulated depr.	**15.A**	126,163,054	128,193,730
Statutory deposits	**16.A**	110,000,000	110,000,000
Fair value of financial assets	**17.A**	74,528,069	80,027,455
Current Assets		**585,231,218**	**568,758,678**
Stock of stationery		433,406	466,976
Insurance stamp in hand		755,252	571,092
Deffered Tax Assets		213,867	225,555
Interest accrued but not due	**19.00**	22,673,581	22,068,669
Amount due from other persons or bodies carrying on insurance business	**20.00**	213,249,962	207,256,058
Sundry debtors (including advances, deposits and pre-payments)	**21.A**	347,905,151	338,170,328
Cash and Cash Equivalents	**22.A**	**193,026,348**	**184,505,590**
Total		**1,088,948,689**	**1,071,485,453**
Net Assets Value (NAV) per share	**30.A**	**19.92**	**19.42**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman **Director** **Director** **Chief Executive Officer (CEO)**

Acting Company Secretary **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Consolidated Profit or Loss Appropriation Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun 2026	Jan-Jun 2025	Apr-Jun 2026	Apr-Jun 2025
Balance being profit brought forward from last Period		(19,211,758)	22,069,578	(19,211,758)	22,069,578
Net profit for the Period brought down from profit or loss Account		36,009,977	22,119,314	22,182,886	(816,711)
Total		**16,798,219**	**44,188,892**	**2,971,128**	**21,252,867**
Reserve for exceptional losses		4,510,963	10,599,688	2,102,584	6,474,733
Provision for income tax	12.01 A	16,619,844	3,367,684	9,953,263	(4,746,865)
Provision for arrear income tax		-	1,323,925	-	-
Deferred tax expenses/(income)	13.A	1,201,400	311,653	112,302	(1,227,371)
Balance being profit transferred to balance sheet		**(5,533,988)**	**28,585,943**	**(9,197,021)**	**20,752,370**
Total		**16,798,219**	**44,188,892**	**2,971,128**	**21,252,867**
Earning per share (EPS)	**29.A**	**0.50**	**0.48**	**0.34**	**0.14**

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Chairman | Director | Director | Chief Executive Officer (CEO)

Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Consolidated Statement of Profit or Loss Account and Other Comprehensive Income

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun 2026	Jan-Jun 2025	Apr-Jun 2025	Apr-Jun 2025
Expenses of management	23.A	19,750,121	13,999,651	8,895,951	7,730,485
Fair value of financial assets' (income)/loss recognized		(5,262,759)	4,681,327	(3,662,964)	6,546,389
Profit and loss appropriation account		36,009,977	22,119,314	22,182,886	(816,711)
Total		50,497,339	40,800,292	27,415,873	13,460,163
Interest, dividend and rents (not applicable to any particular fund or account)					
Interest and dividend Income	25.A	15,026,688	14,752,177	7,621,891	6,094,634
Interest income		10,551,344	11,208,648	5,531,596	4,989,766
Dividend income		95,188	331,634	3,717	61,298
Rental income (Floor)		4,380,156	3,211,895	2,086,578	1,043,570
Other Income	26.A	1,227,721	(635,114)	861,003	(278,544)
Gain on sale of fixed assets		2,250	28,834	2,250	21,616
Gain on Purchase of Bond		-	-	-	-
Other Refund Income		15,002	-	15,002	-
Gain on sale of shares		760,156	(794,466)	817,498	(365,419)
Profit on Car loan		450,313	130,518	26,253	65,259
Profit / (loss) transferred from		34,242,930	26,683,229	17,882,405	6,999,901
Fire insurance revenue account		655,256	(10,067,289)	1,477,586	(5,761,300)
Marine insurance revenue account		32,407,864	25,357,147	16,688,934	6,693,978
Motor insurance revenue account		2,265,861	3,193,117	1,351,111	2,224,650
Miscellaneous insurance revenue account		(3,114,126)	6,633,675	(1,635,226)	3,842,573
Agrani Insurance Securities Limited's Revenue		2,028,075	1,566,579	1,050,574	644,172
Total		50,497,339	40,800,292	27,415,873	13,460,163
		36,009,977	22,119,314	22,182,886	(816,711)
Net profit attributable to AICL		39,344,521	22,694,075	23,507,555	(453,155)
Non controlling interest		(3,334,544)	(574,761)	(1,324,669)	(363,556)

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman | Director | Director | Chief Executive Officer (CEO)

Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Consolidated Statement of Changes in Shareholder's Equity

For the Period ended June 30, 2026

Particulars	Share capital	Reserve for exceptional losses	General reserve	AFS Reserve	P&L Appropriation A/C	Total Attributable to Parent	Non-controlling interest	Total in Taka
Balance as at 01.01.2026	360,186,980	311,327,729	3,000,000	-	(11,451,112)	663,063,597	36,343,738	699,407,335
Net profit after tax	-	-	-	-	21,610,740	21,610,740	(3,422,007)	18,188,732
AFS Reserve	-	-	-	-	-	-	-	-
Reserve for exceptional loss	-	4,510,963	-	-	(4,510,963)	-	-	-
Balance as on 30.06.2026	**360,186,980**	**315,838,692**	**3,000,000**	**-**	**5,648,665**	**684,674,337**	**32,921,731**	**717,596,067**
Balance as on 30.06.2025	**339,799,047**	**304,879,333**	**3,000,000**	**(30,700,990)**	**37,618,616**	**655,054,063**	**35,081,699**	**689,677,697**

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Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Consolidated Statement of Cash Flows

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
A. Cash flows from operating activites			
Premium collection and other receipts		89,309,063	187,073,341
Payment of expenses of management & customers		(73,438,625)	(171,016,565)
Income tax paid and deducted at source		(3,440,338)	(12,128,492)
Net Cash (used)/from operating activities		**12,430,100**	**3,928,284**
B. Cash flows from investing activities			
Purchase of shares and securities		1,393,746	1,498,107
Sale of share		760,156	(794,466)
AFS Reserve		-	(458,064)
Acquisition of fixed assets		(219,352)	(96,450)
Disposal of fixed assets		692,600	1,100,000
Dividend received		95,189	95,740
Purchase of subsidiary Share		-	-
Net cash (used) /from investing activities		**2,722,339**	**1,344,867**
C. Cash flows from financing activities			
Interest paid on overdraft		(1,860,238)	(2,031,447)
Short term loan (overdraft) received/paid		(4,771,443)	(4,771,443)
		(6,631,681)	**(6,802,890)**
Net cash increased/(decreased) (A+B+C)		**8,520,758**	**(1,529,739)**
Cash and cash equivalent at the begining of the Period		**184,505,590**	**187,044,175**
Cash and cash equivalent at the end of the Period		**193,026,348**	**185,514,436**
Net operating cash flows per share	**31.A**	**0.35**	**0.11**

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Chairman **Director** **Director** **Chief Executive Officer (CEO)**

Acting Company Secretary **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

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Agrani Insurance PLC

Statement of Financial Position

As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
CAPITAL AND LIABILITIES			
Share capital			
Authorised Capital			
50,000,000 ordinary shares of Tk.10 each		**500,000,000**	**500,000,000**
Issued, subscribed and paid up capital			
36,018,698 ordinary shares of Tk.10 each	**3.00**	**360,186,980**	**360,186,980**
Reserve or Contingency Accounts		**338,643,689**	**312,703,866**
Reserve for exceptional losses	**4.00**	315,838,692	311,327,729
General reserve	**5.00**	3,000,000	3,000,000
Balance of profit or loss appropriation account		19,804,997	(1,623,863)
Balances of Funds and Accounts		**62,610,362**	**82,029,758**
Fire		9,218,902	11,118,794
Marine		44,949,992	60,782,367
Motor		4,417,704	5,389,114
Miscellaneous		4,023,764	4,739,483
Premium Deposits	**6.00**	1,803,372	1,636,060
Loans and Advances	**7.00**	54,118,476	60,781,926
Liabilities and Provisions		**233,069,971**	**217,048,517**
Estimated liability in respect of outstanding claims, whether due or intimated:	**8.00**	69,345,039	70,240,445
Amount due to other persons or bodies carrying on insurance business:	**9.00**	17,119,272	12,317,992
Sundry creditors and accruals	**10.00**	4,965,974	9,714,936
Un-Claimed Dividend	**11.00**	356,189	687,287
Provision for income tax	**12.00**	111,609,411	95,332,399
Deferred tax liability	**13.00**	27,293,747	26,119,862
Lease liability	**14.00**	2,380,339	2,635,596
		1,050,432,850	**1,034,387,107**

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Agrani Insurance Company Limited

Statement of Financial Position

As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY AND ASSETS			
Non-Current Assets :		**278,297,703**	**284,491,590**
Property,plant & equipment less accumulated depr.	15.00	124,683,916	126,772,162
Statutory deposits at BGTB	16.00	70,000,000	70,000,000
Fair value of finncial assets	17.00	27,713,787	31,819,428
Agrani Insurance Securities Ltd.	18.00	55,900,000	55,900,000
Current Assets :		**584,247,175**	**567,894,928**
Stock of stationery		433,406	466,976
Insurance stamp in hand		755,252	571,092
Interest accrued but not due	19.00	22,673,581	22,068,669
Amount due from other persons or-bodies carrying on insurance business:	20.00	213,249,962	207,256,058
Sundry debtors (including advances, deposits and pre-payments)	21.00	347,134,974	337,532,133
Cash and Cash Equivalents	22.00	**187,887,973**	**182,000,590**
Cash in hand		173,318	45,692
Cash at bank		23,614,655	21,854,898
Fixed deposit receipts (FDR)		164,100,000	160,100,000
		1,050,432,850	**1,034,387,107**
Net Assets Value (NAV) per share	30.00	**19.40**	**18.68**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman | Director | Director | Chief Executive Officer (CEO)

Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Statement of Profit or Loss Account and Other Comprehensive Income

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun 2026	Jan-Jun 2025	Apr-Jun 2026	Apr-Jun 2025
Expenses of management (not applicable to any particular fund or account)		**10,088,098**	**11,833,972**	**4,653,336**	**6,626,546**
Advertisement & publicity		585,000	227,194	115,000	6,499
Audit Fee	23.00	100,000	100,000	-	-
Subscription		50,000	75,000	-	25,000
Professional fees		526,055	147,750	273,805	65,000
Depreciation		2,837,022	3,039,958	1,423,570	1,502,702
Registration fee		-	17,239	-	-
Directors fee	24.00	586,800	938,400	312,800	598,000
P.F. contribution		782,190	926,788	343,902	498,975
Interest on loan		1,836,578	2,196,829	903,833	1,088,882
Gratuity		924,215	2,133,367	324,589	1,826,788
Interest on OD		1,860,238	2,031,447	955,837	1,014,700
Fair value of financial assets (income)/loss recognized		(5,262,759)	4,681,327	(3,662,964)	6,546,389
Net profit for the Period carried to Profit & loss appropriation account		**43,562,739**	**23,428,663**	**25,183,260**	**11,652**
Total		**48,388,078**	**39,943,962**	**26,173,632**	**13,184,587**
Interest, dividend and rents (not applicable to any particular fund or account)					
Interest & dividend Income	25.00	**15,121,771**	**14,667,960**	**7,663,835**	**6,097,811**
Interest income		10,489,788	11,360,325	5,366,540	5,037,943
Dividend income		44,827	95,740	3,717	16,298
Rental Income (Floor)		4,587,156	3,211,895	2,293,578	1,043,570
Other Income	26.00	**1,051,452**	**159,352**	**627,392**	**86,875**
Gain on sale of fixed assets		2,250	28,834	2,250	21,616
Gain on sale of share		583,887	-	583,887	-
Other Income		15,002	-	15,002	-
Profit on Car loan		450,313	130,518	26,253	65,259
Profit/(loss) transferred from :		**32,214,855**	**25,116,650**	**17,882,405**	**6,999,901**
Fire insurance revenue account		655,256	(10,067,289)	1,477,586	(5,761,300)
Marine insurance revenue account		32,407,864	25,357,147	16,688,934	6,693,978
Motor insurance revenue account		2,265,861	3,193,117	1,351,111	2,224,650
Miscellaneous insurance revenue account		(3,114,126)	6,633,675	(1,635,226)	3,842,573
Total		**48,388,078**	**39,943,962**	**26,173,632**	**13,184,587**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman | Director | Director | Chief Executive Officer (CEO)

Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Profit or Loss Appropriation Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun 2026	Jan-Jun 2025	Apr-Jun 2026	Apr-Jun 2025
Balance being profit brought forward from last Period		(1,623,863)	40,896,238	(1,623,863)	40,896,238
Net profit for the Period brought down from profit or loss Account		43,562,739	23,428,663	25,183,260	11,652
Total		**41,938,876**	**64,324,901**	**23,559,397**	**40,907,890**
Reserve for exceptional losses		4,510,963	10,599,688	2,102,584	6,474,733
Provision for income tax	12.01	16,449,030	3,033,568	9,867,139	(4,885,186)
Provision for arrear income tax		-	1,323,925	-	-
Deferred tax expense/(Income)		1,173,885	326,080	116,365	(1,225,339)
Balance being profit transferred to balance sheet		19,804,998	49,041,640	11,473,309	40,543,682
Total		**41,938,876**	**64,324,901**	**23,559,397**	**40,907,890**
Earnings per share (EPS)	**29.00**	**0.72**	**0.52**	**0.42**	**0.17**

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Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Consolidated All Business Revenue Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka		Amount in Taka	
		Jan-Jun 2026	Jan-Jun 2025	Apr-Jun 2026	Apr-Jun 2025
Claims under policies less re-insurances		**3,619,183**	**23,292,320**	**1,709,083**	**14,203,022**
Paid during the Period		4,514,589	5,146,428	1,360,355	489,560
Add : total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated		69,345,039	30,649,065	348,728	13,713,462
		73,859,628	**35,795,493**	**1,709,083**	**14,203,022**
Less: Claims outstanding at the end of the previous Period		70,240,445	12,503,173	-	-
Commission expenses		-	18,818,862	-	10,970,185
Expenses of management	**28.00**	39,973,037	64,850,754	18,538,093	37,083,916
Profit transferred to profit & loss account		**32,214,855**	**25,116,650**	**17,882,405**	**6,999,901**
Balance of account at the end of the Period as shown in the balance sheet: Reserve for unexpired risks being 100% for Marine Hull. Marine Cargo, MIS 50% and 40% for other premium income of the Period.		21,595,486	50,244,576	9,610,415	30,781,866
		97,402,561	**182,323,162**	**47,739,996**	**100,038,890**
Balance of account at the beginning of the Period		**41,014,882**	**59,176,022**	**20,507,442**	**29,588,011**
Premium less re-insurance ceded	**27.00**	45,109,626	105,996,885	21,025,838	64,747,335
Commission on re-insurance ceded		11,278,053	17,150,255	6,206,716	5,703,544
Total		**97,402,561**	**182,323,162**	**47,739,996**	**100,038,890**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman **Director** **Director** **Chief Executive Officer (CEO)**

Acting Company Secretary **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Fire Insurance Revenue Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
Claims under policies less re-insurances		**1,662,842**	**15,781,075**
Paid during the Period		1,249,114	2,595,240
Add : total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated		30,927,879	16,536,548
		32,176,993	**19,131,788**
Less: Claims outstanding at the end of the previous Period		30,514,151	3,350,713
Commission expenses		-	6,044,887
Expenses of management		12,970,737	21,227,678
Profit transferred to profit & loss account		**655,256**	**(10,067,289)**
Balance of account at the end of the Period as shown in the balance sheet: Reserve for unexpired risks being 40% of premium income of the Period		3,659,506	10,499,710
		18,948,341	**43,486,061**
Balance of account at the beginning of the Period		**5,559,398**	**9,688,246**
Premium less re-insurance ceded		9,148,766	26,249,275
Commission on re-insurance ceded		4,240,177	7,548,540
		18,948,341	**43,486,061**

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Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Marine Insurance Revenue Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
Claims under policies less re-insurances		**342,276**	**6,684,392**
Paid during the Period		2,721,410	1,665,835
Add : total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated		25,654,354	9,355,517
		28,375,764	**11,021,352**
Less: Claims outstanding at the end of the previous Period		28,033,488	4,336,960
Commission expenses		-	10,908,120
Expenses of management		15,908,179	36,852,232
Profit transferred to profit & loss account		**32,407,864**	**25,357,147**
Balance of account at the end of the Period as shown in the balance sheet: Reserve for unexpired risks being 50% of premium income on marine cargo and 100% of premium income on marine hull of the Period.		**14,558,809**	**34,403,385**
Cargo		13,786,134	33,227,097
Hull		772,674	1,176,288
		63,217,128	**114,205,276**
Balance of account at the beginning of the Period		**30,391,184**	**40,512,310**
Premium less re- insurance ceded		28,344,943	67,630,481
Commission on re-insurance ceded		4,481,001	6,062,485
	Total	**63,217,128**	**114,205,276**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman **Director** **Director** **Chief Executive Officer (CEO)**

Acting Company Secretary **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

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Agrani Insurance PLC

Motor Insurance Revenue Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
Claims under policies less re-insurances		**1,450,428**	**466,309**
Paid during the Period		380,428	624,809
Add: total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated		5,995,000	2,090,000
		6,375,428	**2,714,809**
Less: Claims outstanding at the end of the previous Period		4,925,000	2,248,500
Commission expenses		-	948,764
Expenses of management		1,562,992	3,499,726
Profit/(loss) transferred to profit & loss account		**2,265,861**	**3,193,117**
Balance of account at the end of the Period as shown in the balance sheet: Reserve for unexpired risks being 40% of premium income of the Period		1,723,148	2,868,332
		7,002,429	**10,976,248**
Balance of account at the beginning of the Period		**2,694,558**	**3,805,419**
Premium less re-insurance ceded		4,307,871	7,170,829
Commission on re-insurance ceded		-	-
		7,002,429	**10,976,248**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman | **Director** | **Director** | **Chief Executive Officer (CEO)**

Acting Company Secretary | **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Miscellaneous Insurance Revenue Account

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
Claims under policies less re-insurances		**163,637**	**360,544**
Paid during the Period		163,637	260,544
Add : total estimated liability in respect of outstanding claims at the end of the Period whether due or intimated		6,767,806	2,667,000
		6,931,443	**2,927,544**
Less: Claims outstanding at the end of the previous Period		6,767,806	2,567,000
Commission expenses		-	917,090
Expenses of management		9,531,129	3,271,118
Profit/(loss) transferred to profit & loss account		**(3,114,126)**	**6,633,675**
Balance of account at the end of the Period as shown in the balance sheet: Reserve for unexpired risks being 50% of premium income of the Period.		1,654,023	2,473,150
		8,234,663	**13,655,577**
Balance of account at the beginning of the Period		**2,369,742**	**5,170,047**
Premium less re-insurance ceded		3,308,046	4,946,300
Commission on re-insurance ceded		2,556,875	3,539,230
Total		**8,234,663**	**13,655,577**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman **Director** **Director** **Chief Executive Officer (CEO)**

Acting Company Secretary **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

Scanned with CamScanner

Agrani Insurance PLC

Statement of Changes in Shareholder's Equity

For the Period ended June 30, 2026

Particulars	Share capital	Reserve for exceptional losses	General reserve	Reserve for investment fluctuation fund	Retained earnings	Total Taka
Balance as at 01.01.2026	360,186,980	311,327,729	3,000,000	-	(1,623,863)	672,890,846
Net profit after tax	-	-	-	-	25,939,824	25,939,824
Reserve for exceptional losses	-	4,510,963	-	-	(4,510,963)	-
Balance as on 30.06.2026	**360,186,980**	**315,838,692**	**3,000,000**	**-**	**19,804,997**	**698,830,669**

Statement of Changes in Shareholder's Equity

For the Period ended June 30, 2025

Particulars	Share capital	Reserve for exceptional losses	General reserve		Retained earnings	Total Taka
Balance as at 01.01.2025	339,799,040	294,279,645	3,000,000	-	40,896,239	677,974,924
Net profit after tax	-	-	-	-	18,745,090	18,745,090
Reserve for exceptional losses	-	10,599,688	-		(10,599,688)	-
General Reserve	-	-	-	2,694,558	-	2,694,558
Balance as on 30.06.2025	**339,799,040**	**304,879,333**	**3,000,000**	**-**	**49,041,640**	**696,720,014**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman | Director | Director | Chief Executive Officer (CEO)

Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

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Agrani Insurance PLC

Statement of Cash Flows

For the Period ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
A Cash flows from operating activites:			
Premium collection & other receipts		87,219,432	185,215,545
Payment of expenses of management,		(72,361,992)	(168,982,218)
Income tax paid and deducted at source		(3,440,338)	(12,128,492)
Net Cash (used) / from operating activities		**11,417,102**	**4,104,835**
B Cash flows from investing activities:			
Purchase of shares and securities		-	(25,100)
Sale of share		583,887	-
Acquisition of fixed assets		(219,352)	(96,450)
Disposal of fixed assets		692,600	1,100,000
Dividend received		44,827	95,740
Net cash from / (used) in investing activities		**1,101,962**	**1,074,190**
C Cash flows from financing activities:			
Interest paid on overdraft		(1,860,238)	(2,031,447)
Increase/(Decrease) in Loan Balance, net of repayment and interest		(4,771,443)	(4,771,443)
Net cash used in financing activities		**(6,631,681)**	**(6,802,890)**
Net cash increased / (decreased) (A+B+C)		**5,887,383**	**(1,623,865)**
Cash and Cash equivalent at the begining of the Period		**182,000,590**	**184,358,042**
Cash and Cash equivalent at the end of the Period		**187,887,973**	**182,734,177**
Net operating cash flow per share (NOCFPS)	**31.00**	**0.32**	**0.11**

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman **Director** **Director** **Chief Executive Officer (CEO)**

Acting Company Secretary **Chief Financial Officer (CFO)**

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

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Agrani Insurance PLC.
Notes to the Financial Statements
As at and for the year from June 30, 2026

1.00 General Information:

1.01 Legal form and status of the Company:

The Company was incorporated as a public limited company in Bangladesh on 14 March 2000 under the Companies Act, 1994 and obtained certificate for commencement of business from the Registrar of Joint Stock Companies and Firms on 14 March, 2000 and also obtained registration from the Chief Controller of Insurance, Government of the People's Republic of Bangladesh on 3 April 2000 under the Insurance Act, 1938. The company has also been obtaining registration certificate from the Insurance Development and Regularity Authority (IDRA) after its establishment. The company went into Initial Public Offering (IPO) on February 10, 2005 and listed with Dhaka Stock Exchange Ltd (DSE). Registered office of the company situated at Shaiham Sky View Tower (14th Floor), 45, Bijoy Nagar, Dhaka-1000 has been shifted to City Centre (Level # 17), 90/1, Motijheel C/A, Dhaka-1000 on 1 November 2020. The company is engaged in non-life insurance business under the Insurance Act, 2010.

Subsidiary company :

"Agrani Insurance Securities Limited (AISL)

Agrani Insurance PLC. holds 55.90% shares of Agrani Insurance Securities Limited (AISL) . Agrani Insurance Securities Limited has incorporated on March 18,2021 as a public company limited by shares and registered under the companies Act, 1994 vide certification of incorporation no, C - 169949/2021. AISL was mainly established as a brokerage house with a view to copy with the business needs of the stock buying and selling in the market as a member of the DSE and CSE under the aegis of operating stock broker and stock leader.

1.02 Principal activities and nature of operations:

The principal activities of the company is to offer general insurance products that includes fire, and alied perils insurance , marine cargo, and hull insurance, aviaton insurance, automobile insurance and miscellaneous insurance.Thease products offer protection of policy holders asset and idemnification of other parties that have suffered damage as a result of policy holders axxident. Non-life healthcare contracts provide medical cover to policyholders. Revenue from above activities is derivedprimarily from insurance premium.

1.03 Structure, content and presentation of financial statements:

According to the International Accounting Standard (IAS)-1 "Presentation of Financial Statements" the complete set of Financial Statements includes the following components:

(i) Balance Sheet (Statement of Financial position) as at June 30, 2026
(ii) Profit or Loss Account & Profit or Loss Appropriation Account (Statement of Other Comprehensive Income) for the period ended June 30, 2026
(iii) Related Revenue Accounts for the period ended June 30, 2026
(iv) Statement of Cash Flows for the period ended June 30, 2026
(v) Statement of Changes in Shareholders Equity for the period ended June 30, 2026
(vi) Significant Accounting Policies and Explanatory Notes.

2.00 Significant accounting policies and relevant information:

2.01 Basis of accounting:

These accounts have been prepared under International Financial Reporting Standards (IFRSs) on historical cost convention.

2.02 Basis of preparation:

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is formed and it is yet to issue financial reporting standards for public interest entities such as non-bankig financial institutes. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRSs) as approved by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

Accordingly, the accompanied financial statements have been prepared and presented in accordance with International Financial Reporting Standards (IFRSs), the Insurance Act 2010, Insurance Rules 1958, the Companies Act 1994, and other applicable laws and regulations as much as practicable. In certain cases where rules and regulations are yet to be framed by the Insurance Development and Regulatory Authority (IDRA), the relevant provisions of the Insurance Act 1938 have been resorted to. Accordingly, the balance sheet has been prepared in accordance with the regulations contained in part I of the First Schedule and as per Form "A" as set forth in Part II of that schedule and the 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 and as per Form "F" as set forth in Part II of that Schedule of the Insurance Act 1938 as amended.

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2.03 Basis of consolidation:

The financial statements of the company and its subsidiary company have been consolidated in accordance with International Accounting Standard 27: Consolidated and Separate Financial Statements. The consolidation of the financial statements has been made after eliminating all intra-group balances, transactions, income and expenses and profits/losses resulting from intra-group transactions and dividends.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the group obtains control and continue to be consolidated until the date when such control ceases. The financial statements of the subsidiaries are prepared for the same reporting year as the parent company, using consistent accounting policies.

Losses within a subsidiary are attributed to any non-controlling interest, even if this results in a deficit balance.

A change in the ownership interest of a subsidiary, without a loss of control is accounted for as an equity transaction. If the parent company loses control over a subsidiary, it would:

Derecognizes the assets (including goodwill) and liabilities of the subsidiary
Derecognizes the carrying amount of any non-controlling interest
Derecognizes the cumulative translation differences recorded in equity
Recognizes the fair value of the consideration received
Recognizes the fair value of any investment retained
Recognizes any surplus or deficit in profit or loss
Reclassifies the parent's share of components previously recognized in other comprehensive income to profit or loss or retained earnings, as

2.04 Branch accounting:

The Company has 18 branches under its umbrella without having any overseas branch for the period ended June 30, 2026. The accounts of the branches are maintained and consolidated at the head office level. Only petty cash book and premium collection books are being maintained at the respective branches to meet up the day to day expenses and collection respectively.

2.05 Going concern:

The accompanying financial statements has been prepared on going concern basis which indicates that the realization of assetes and discharge of liabilities will be done in the normal course of business and the management belives the entity is able to continue its operation for foreseeble future.

2.06 Premium income recognition:

Premium income is recognized when insurance policies are issued and premium is collected. Gross underwriting business as well as re-insurance thereof and claim settlement etc, have been prepared separately for each class of business and net underwriting results thereof have been reflected in the revenue accounts after due consideration of re-insurance ceded.

2.07 Public Sector Business (PSB):

As per government decision effective from April 2000, all the public sector insurance business (PSB) is being underwritten by Sadharan Bima Corporation (SBC) and out of which 50% is being equally distributed among the 45 private insurance companies.

Company's share of public sector business is accounted for in the period in which the statement of accounts has been received from Sadharan Bima Corporation up to June 30, 2026. The statements of accounts for the Period from October 01, 2025 to March 31, 2026 have been received from Sadharan Bima Corporation and accordingly, the company's share of public sector business for that period has been accounted for in the accompanying accounts. This practice is being followed consistently.

2.08 Investment income recognition:

Interest on fixed deposit receipts (FDR) and 10-year Bangladesh Government Treasury Bond (BGTB) are recognized on accrual basis after making provision for income tax deductible at source. Interest on STD account and other income are recongnized on cash basis. Interest on FDR and STD income and other income have been credited to the statement of profit or loss and other comprehensive income.

2.09 Investment in shares and securities:

The aggregate market value of the investment at the June end is Tk. 27,713,787 against the cost amount of Tk. 60,718,409. The company finds it prudent to recognize the unrealised loss/(gain) following the applicable IFRS and consider fair presentation of investment in shares.

2.10 Dividend income:

Cash dividend income on investment in shares are recognized on cash basis and show in the statement of profit or loss and other comprehensive income. For stock dividend, number of shares increases and average cost of investment decreases.

2.11 Functional and presentation currency:

The financial statements are presented in Bangladeshi taka which is the company's functional currency except indicated otherwise.

2.12 Materiality and aggregation:

Each material class of similar items is presented separately in the financial Statements. Item of dissimilar nature as function are presented separately unless they are immaterial.

2.13 Balance of Fund and Accounts (un-expired risk reserve):

These have been arrived at by making provision for unexpried risks @ 50% of net premium of Marine Cargo and MIS except marine hull and Motor insurance where provision has been made @ 100% on net premium income.

2.14 Reserve for exceptional losses:

As per 4th Schedule para 6(2) Income tax Act,2023 to meet the exceptional losses the company sets aside maximum 10% of the premium income of the year in which it is set aside shall be deducted from the balance of the profits.

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2.15 Compliance with local laws:

The financial statements have been prepared in compliance with the requirements of the Companies Act, 1994, Securities and Exchange Rules 1987, Insurance Act, 2010 and Insurance Rules 1958 and other relevant local laws.

2.16 Reporting currency:

The financial statements are presented in Bangladesh currency (Taka) which have been rounded off to the nearest taka unless indicated otherwise.

2.17 General reserve fund:

The company creates a general reserve fund from the current year profit to cover future contingencies.

2.18 Reporting year:

The financial statements cover the financial period from January 01, 2026 to June 30, 2026 with comparative figures for the financial year from January 01, 2025 to December 31, 2025 & January 01, 2025 to June 30, 2025.

2.19 Property, plant and equipment:

Property, plant and equipment of the company shown in financial statements that are within the scope of IAS-16, "Property, plant and equipment" in physical existence and valued at cost less accumulated depreciation. Following International financial reporting standards adopted by (ICAB).

i) Recognition and measurement:

Property, plant and equipment are recognized if it is probable that future economic benefit associated with the asset will flow to the company and cost of the asset can be measured reliably. Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulatated impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset. The cost self constructed assets includes the cost of material and direct labour, any other costs directly attributable to bringing the asset to a working condition for its intended use and the cost of dismantling and removing the items and restoring the site on which they are located.

Gains and losses on disposal of items of property, plant and equipment are determined by comparing the proceeds from disposal with the carrying amount of property, plant and equipment. When revalued assets are sold, the relevant amount included in the retained earnings.

ii) Subsequent cost:

The cost of replacing a component of an items of property, plant and equipment is recognized in the carrying amount of the item if it is probable that the future economic benefits associated with the part will flow to the company and its cost can be measured reliable. The carrying amount of the replaced component is de-recognised.

iii) Depreciation:

Depreciation of fixed assets has been charged on reducing balance method at rates varying from 10% to 50% on estimated useful life of the assets except building property which are being depreciated @2%. Depreciation on newly acquired assets charged for the year from the date of acquisition that is when it was available for use and depreciation is also charged up to the date of disposal during the year in which assets are disposed off. Assets category wise depreciation rates are as follows:

Particulars	Rate of Dep.
Building property	2%
Decoration	10%
Furniture & Fixture	10%
Fans	20%
Typewriters	20%
Office Equipment	10%
Motor Vehicles	20%
Air Conditioner	20%
Motor Cycle	20%
Fax Machine	20%
Photocopy Machine	20%
Computer & Printer	30%
Software	50%

iv) De-recognition:

An item of property, plant and equipment is de-recognised 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 Comprehensive Income in the year the asset is de-recognised.

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v) Impairment of assets:

The carrying amounts of the company's non financial assets, other than deferred tax assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the assets recoverable amount is estimated. An impairment loss is recognized if the carrying amount of an asset or its cash generating unit exceeds its estimated recoverable amount. Impairment losses are recognized in the statement of comprehensive imcome. Considering the present conditions of the assets, management concludes that there is no such indications exist.

2.20 Recognition of Right-of-Use Asset and Lease Liability:

Agrani Insurance PLC. as a lessee, recognizes a right-of-use (ROU) asset representing its right to use of the underlying leased assets and corresponding lease liability representing its obligation to make lease payments for office rent agreements with effect from 1 January 2019 and has been following in the current year. The R-O-U asset and lease liability are recognized in the financial statements considering the incremental borrowing rate @9%.

The R-O-U asset is depreciated using the straight-line method from the beginning to the end of useful life of the ROU asset or end of the lease term.

The lease liability is initially measured at the present value of the lease payments that are adjusted for monthly payments. Lease payments are recorded to profit or loss account as depreciation and lease interest as finance charges note reference 13 and Annexure-A1.

2.21 Employee benefit plan:

(a) Contributory provident fund:

The company operates a recognized contributory provident fund for its permanent employees. The fund is approved by the National Board of Revenue (NBR), administered separately by a Board of Trustee. The employees of the company contributes 10% of their basic salary and the employer contributes equal amount to the fund. No fund is included in the assets of the company.

(b) Gratuity scheme:

The company has a funded gratuity scheme for all eligible employees who complete minimum 3 years of confirmed service with the Company . Required amount of gratuity is calculated on the basis of last basic pay depending on the lenth of service for ever completed year as well as proportionate to the fraction period of service as of the respective financial year. This scheme is approved by the National Board of Revenue (NBR) and administered by an independent Board of Trustees.

Following benefits are payable on Gratuity:

(i) Less than 3 years of confirmed service - Nil
(ii) Confirmed service between 3 to 10 years - One month's last draw basic pay for every completed year of service.
(iii) On completion of 10 years confirmed service and above-One month's and 15 day's last drawn basic pay for every completed year of service subject to maximum 50 times of basic pay.

(c) Workers Participation Fund and Welfare Fund:

Section 234 of chapter 15 of Labor Law 2006 (as amended in 2013) requires every company to establish a workers' Participation Fund and Welfare Fund. However, Bangladesh Financial Institutions Division (BFID), on behalf of the financial institution sector, requested clarification from the Labor Ministry regarding the applicability of the provisions for the sector. Similarly Bangladesh Insurance Association has corresponded with Finance Ministry through IDRA on this matter requesting for exemption for Insurance Companies.
In addition to the Bangladesh Insurance Association, the IDRA themselves have communicated to the Ministry of Finance through a letter issued on 2 June 2021 (#53.03.0000.075.22.29.2021.30) requesting the ministry to consider Insurance Companies as similar to financial institutions and provide exemption from payment related to Worker's Profit Participation Fund. In light of the on-going discussions between regulators, government ministries and existing industry practices, the Company did not make any provisionns for WPPF and no funds were set aside as contribution. The Copmany is closely monitoring the current situation and if there are any further clarification regarding this matter, the Company will act accordingly.

(d) Group health insurance policy:

The company has been operating a group health insurance policy for employees of the company in order to provide support to the family of the employee after his death as per terms and condition of the group insurance policy of the company.

2.22 Segment reporting:

A business segment is a distinguishable component of the company that is engaged in providing services that are subject to risks and returns that are different from those of other business segments. The company accounts for segment reporting of operating results using the classes of business. The performance of segments is evaluated on the basis of underwriting results of each segment. The company has four primary business segments for reporting purpose namely Fire, Marine, Motor and Miscellaneous insurance business.

2.23 Stock of stationery and forms:

Stock of stationery and forms have been valued at cost.

2.24 Provision for income tax:

The company has made income tax provision as per the IAS-12 "Income Tax", following the Income Tax Act,2023 as amended from time to time and Finance Act, 2020.

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2.25 Provision for deferred tax:

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 liabilities are generally recognised for all taxable temporary differences. 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 utilised. Appropriate accounting treatment has been made in the financial statements as per IAS-12 which had not been done earlier.

2.26 Cash flow statement:

Cash flow statement has been prepared in accordance with IAS-7 under direct method as per requirement of Securities and Exchange Rules 1987 and also a reconciliation of the cash flow from operating activities has been done followed by indirect method.

2.27 Earnings per share (EPS):

The company calculates Earnings per Share (EPS) in accordance with IAS-33, "Earnings per Share" which has been shown on the statement of profit or loss and other comprehensive income.This has been calculated by dividing the basic earnings by the weighted average of ordinary shares outstanding during the year.

2.28 Diluted earnings per share:

Diluted earnings per share reflects the potential dilution that could occur if additional ordinary shares are assumed to be issued under securities or contracts that entitle their holders to obtain ordinary shares in fiture, to the extent such entitlement is not subject to unresolved contingencies. At June 30, 2026 there was no scope for dilution and hence no diluted EPS is required to be calculated.

2.29 Interest on investment:

Interest on FDR and STD income from shares and other income have been duly credited to the profit and loss account.

2.30 Related party disclosure:

The Company, in normal course of business, carried out a number of transactions with other entities that fall within the definition of related party contained in IAS-24: Related Party Disclosures. All transactions involving relating parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties. Details of the related party disclosures have been given in note 31.

2.31 Event after balance sheet date:

There is no material adjusting or non adjusting events after balance sheet date.

2.32 Borrowing costs:

Interest on borrowings of fund from bank against secured overdrafts is recognized as financial expenses according to IAS-23: "Borrowing Costs." Interest represents amount paid and accrued up to the end of the reporting September.

2.33 Comparative information:

Comparative information have been disclosed in respect of the year from June 30, 2026 for all numerical information in the Financial Statements and also the narrative and descriptive information when it is relevant for understanding of the current year financial statements.

2.34 Re-arrangement of head of accounts:

To comply with the Insurance Act 2010, International Financial Reporting Standards as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) during the period 2025, we have re-arranged some of Head of Accounts.

2.35 Status of compliance of international accounting standard and international financial reporting standards:

In preparing financial statements, we applied following IAS and IFRS:

Name of the IAS / IFRS	IAS / IFRS No.	Status
Presentation of Financial Statements	1	Applied
Inventories	2	Applied
Cash Flow Statements	7	Applied
Accounting Policies, Changes in Accounting Estimates & Errors	8	Applied
Events after Reporting Period	10	Applied
Income tax	12	Applied
Property, Plant and Equipments	16	Applied
Employee Benefits	19	Applied
The effects of Changes in Foreign Exchange Rate	21	Applied
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Financial Instruments: Presentation	32	Applied
Earnings per Share	33	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Investment Property	40	Applied
Insurance Contracts	4	Applied
Financial Instruments: Disclosures	7	Applied
Operating Segments	8	Applied
Financial Instruments	9	Applied
Fair Value Measurement	13	Applied
Revenue from contract with customers	15	Applied
Leases	16	Applied

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Share capital:

	Amount in Taka	
Authorized:	**30.06.2026**	**31.12.2025**
Divided into 50,000,000 ordinary shares of Tk. 10 each.	**500,000,000**	**500,000,000**
Issued, subscribed and paid-up:		
15,000,000 ordinary shares of Tk. 10 each issued for cash	150,000,000	150,000,000
21,018,698 ordinary shares of Tk. 10 each issued as bonus shares	210,186,980	210,186,980
36,018,698 shares of Tk. 10 each	**360,186,980**	**360,186,980**

This balance represents:

Category	No. of Shareholders	No. of shares	% of shares	Paid-up Share Capital	Paid-up Share Capital
Sponsor	11	9,995,840	27.75%	99,958,400	99,958,400
General public	4,219	19,579,764	54.36%	195,797,640	180,663,280
Institutional investors	108	6,443,094	17.89%	64,430,940	79,565,300
Total	**4,338**	**36,018,698**	**100.00%**	**360,186,980**	**360,186,980**

Classification of Shareholders by holding:

Holding of Shares	No. of Holders		No. of Shares		% of total holdings	
	30.06.2026	31.12.2025	30.06.2026	31.12.2025	30.06.2026	31.12.2025
Below 500	1,768	1,705	526,318	450,562	1.46%	1.25%
500 to 5000	1,829	1,869	4,841,496	5,029,022	13.44%	13.96%
5001 to 10000	306	302	2,098,118	2,209,125	5.83%	6.13%
10001 to 20000	236	226	2,629,132	2,428,119	7.30%	6.74%
20001 to 30000	63	63	1,456,528	1,518,405	4.04%	4.22%
30001 to 40000	32	29	1,065,555	985,989	2.96%	2.74%
40001 to 50000	17	16	699,729	688,333	1.94%	1.91%
50001 to 100000	39	38	2,813,569	2,718,442	7.81%	7.55%
100001 to 500000	32	31	6,092,555	6,195,003	16.91%	17.20%
500001 to 1000000	11	11	7,850,969	7,850,969	21.80%	21.80%
1000001 to 5000000	5	5	5,944,729	5,944,729	16.50%	16.50%
	4,338	**4,295**	**36,018,698**	**36,018,698**	**100.00%**	**100.00%**

4.00 Reserve for exceptional losses: **Tk. 315,838,692**

As per paragraph 6(2) of the 4th schedule of Income Tax Act 2023, not exceeding 10% of the net premium income has been transferred to reserve for exceptional losses. Details are as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Balance as on 1 January	311,327,729	294,279,646
Add: New reserve made during the year	4,510,963	17,048,084
Balance as on June 30, 2026	**315,838,692**	**311,327,729**

5.00 General reserve: **Tk. 3,000,000**

The above fund has been arrived as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Balance as on 1 January	3,000,000	3,000,000
Add: New reserve made/transferred to P/L appropriation account during the year	-	-
Balance as on June 30, 2026	**3,000,000**	**3,000,000**

5.A Non-controlling interest: **Tk. 32,921,731**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Opening balance of non-controlling interest	36,343,738	40,207,443
Add: NCI Investment	-	-
Less: Non-controlling interest during the year	3,422,007	3,863,705
Balance as on June 30, 2026	**32,921,731**	**36,343,738**

6.00 Premium deposits: **Tk. 1,803,372**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Premium deposits	1,803,372	1,636,060
Total	**1,803,372**	**1,636,060**

The above balance represents premium received against covernotes for which policies have not been issued within June 30, 2026. While the risks against non marine and marine hull can be assumed from the issuance of covernote but risks against marine cargo can not be assumed until shipment advices are provided and accordingly policies are issued.

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Loans and advances: **Tk. 54,118,476**

The above fund has been arrived as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Eastern bank (bank overdraft & term loan) [Note : 7.01]	54,859,622	58,373,131
Jamuna bank (bank overdraft) [Note : 7.02]	(741,146)	2,408,795
Total	54,118,476	60,781,926

Term Loan with Eastern Bank PLC:

The Term Lon of Tk. 3.50 million availed from Eastern Bank Ltd, Santinagar Branch, Dhaka,on 03 November 2024 with the following details:
Purpose: To meet up time to time financial requirements.
Interest: 13.05% (Floating)
Repayment: 60 EMI of TK. 795,240

Secured Overdraft (SOD) with Eastern Bank PLC:

The Overdraft facility of Tk. 3.00 million with Eastern Bank PLC, Santinagar Branch, Dhaka has been maintained from 03 November 2024. The terms and conditions of the overdraft are as follows:

Purpose: To meet up time to time financial requirements.

Interest: 13.05% p.a. or 2.00 % above of the FDR rate with quarterly rates subject to the change by the bank from time to time.

Repayment: The facility shall be adjusted in lump sum from time to time but full/final adjustment within the stipulated time.

Security: Lien on FDR of Tk. 7.45 million maintained with Eastern Bank PLC, Santinagar Branch.

During the year the facility has not been availed.

2 Secured Overdraft (SOD) with Jamuna Bank Ltd:

The Overdraft facility of Tk. 5 million with Jamuna Bank Ltd, Motijheel Branch, Dhaka has been maintained from 4 September 2024.The terms and conditions of the overdraft are as follows:

Purpose: To meet up time to time financial requirements.

Interest: 8.10% p.a. or 2.10% above of the FDR rate with quarterly rates subject to the change by the bank from time to time.

Repayment: The facility shall be adjusted in lump sum from time to time but full/final adjustment within the stipulated time.

Security: Lien on FDR of Tk. 6.5 million maintained with Jamuna Bank, Motijheel Branch.

During the year the facility has not been availed.

8.00 Estimated liability in respect of outstanding claims whether due or intimated: **TK. 69,345,039**

Classwise break up of the class wise insurance business as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Fire	30,927,879	30,514,151
Marine	25,654,354	28,033,488
Motor	5,995,000	4,925,000
Miscellaneous	6,767,806	6,767,806
Total	69,345,039	70,240,445

9.00 Amount due to other persons or bodies carrying on insurance business: **Tk. 17,119,272**

The break up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Sadharan bima corporation	14,797,705	9,996,425
Bangladesh general insurance plc.	314,628	314,628
Nitol insurance plc.	432,753	432,753
Asia insurance plc.	275,356	275,356
Standard insurance plc.	165,375	165,375
Republic insurance plc.	417,159	417,159
Central Insurance plc	118,125	118,125
Federal insurance plc.	17,226	17,226
Asia pacific insurance plc.	43,315	43,315
Prime insurance plc.	537,630	537,630
Total	17,119,272	12,317,992

10.00 Sundry creditors and accruals: **TK. 4,965,974**

The break up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Audit fees payable	150,000	250,000
Insurance stamps on deposit premium	1,515,285	896,005
Office rent tax payable	-	18,105
Client income tax payable	-	23,460
Client VAT payable	-	45,944
Employees' income tax payable	-	136,072
Salary payable	-	3,623,573
VAT payable	17,817	2,138,493
Tax payable on agency commission		122,419
PF contribution	229,269	269,046
PF loan payable	36,830	39,261
Bills payable	-	160,000
Rent advanced saiham sky view tower & city Centre	2,092,558	1,992,558
Gratuity payable	924,215	-
Total	4,965,974	9,714,936

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10.A Consolidated sundry creditors and accruals: Tk. 10,592,245

The break up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	4,965,974	9,714,936
Less: Intercompany payable	252,000	225,000
Total consolidated sundry creditors and accruls	**4,713,974**	**9,489,936**
ADD: Agrani insurance securities ltd.	5,878,271	4,083,356
Total	**10,592,245**	**13,573,292**

11.00 Un-claimed dividend : TK. 356,189

The break up of the above amount is as under:

Year	Amount (In Taka)	
	30.06.2026	31.12.2025
2022	85,237	94,862
2023	157,749	331,969
2024	113,202	260,455
Total	**356,189**	**687,287**

12.00 Provision for income tax: Tk. 111,609,411

Income tax assessment has been completed up to the Assessment year 2022-2023 and adjustment has been made up duly. The assessment for the assessment years 2023-2024 , & 2024-2025, 2025-2026 are under process.

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Balance as on 1 January	95,332,399	119,528,576
Current tax provision [Note: 12.01]	16,449,030	195,974
Provision for arrear Tax	-	7,323,925
	111,781,429	**127,048,475**
Less: Adjustment made during the year	172,018	31,716,076
Balance as on June 30, 2026	**111,609,411**	**95,332,399**

12.A Consolidated provision for income tax: Tk. 112,199,397

The break up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	111,609,411	95,332,399
ADD: Agrani insurance securities Ltd.	589,986	419,172
Total	**112,199,397**	**95,751,571**

12.01 Current tax provision: Tk. 16.449.030

Particulars	Taka	Taka	Tax Rate	Taka	Amount (In Taka)	
					30.06.2026	31.12.2025
Profit before tax		43,562,739				
Less: Items for separate calculations						
Gain from sale of shares	583,887					
Dividend income	44.827					
Gain from sale of fixed assets	2,250	630,964				
		42.931.775				
Less: Unrealized gain on fair value		(5,262,759)				
Less: Reserve for exceptional losses		4,510,963				
Income from business		43,683,571	37.50%	16,381,339		
Gain from sale of shares		583,887	10.00%	58,389		
Dividend income		44,827	20.00%	8,965		
Gain from sale of fixed assets		2,250	20.00%	450		
Total					**16,449,030**	**195,974**

12.1A Consolidated current tax provision: Tk. 16,619,844

The break up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	16,449,030	195,974
ADD: Agrani insurance securities ltd.	170,814	418,587
Total	**16,619,844**	**614,561**

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13.00 Deferred tax liability: **Tk. 27,293,747**

This has been made up as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Balance as on 1 January	26,119,862	25,648,583
Add: Prior year deferred tax expenses	-	-
	26,119,862	25,648,583
Add: Current year deferred tax income/(expense) [Note: 13.01]	1,173,885	471,279
Balance as on June 30, 2026	**27,293,747**	**26,119,862**

13.01 Deferred tax liabilities/(assets): **Tk. 1,173,885**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Carrying amount of property, plant & equipment	122,303,577	124,529,409
Less: tax base	39,794,803	42,476,463
Taxable/(deductible) temporary difference	**82,508,773**	**82,052,946**
Provision for gratuity	(924,215)	(2,195,345)
Fair value reserve	(33,004,622)	(38,267,382)
Deductible temporary difference	**(33,928,837)**	**(40,462,727)**
Net taxable/(deductible) temporary difference-Assets/(liabilities)	116,437,611	122,515,673
Tax rate	37.50%	37.50%
	10.00%	10.00%
Deferred tax assets as at June 30, 2026	**27,293,747**	**26,119,862**
Deferred tax assets/(liability) in previous year	26,119,862	25,648,583
Deferred tax expense/(income) for the year	**1,173,885**	**471,279**

13.A Consolidated deferred tax expenses/income: **Tk. 1,201,400**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	1,173,885	471,279
Less : Agrani insurance securities ltd.	(27,515)	241,382
Total	**1,201,400**	**229,898**

13.B Consolidated deferred tax liability: **Tk. 27,293,747**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	27,293,747	26,119,862
Agrani insurance securities ltd.	-	-
Total	**27,293,747**	**26,119,862**

14.00 Lease Liability: **Tk. 2,380,339**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Recognized against R-O-U Assets	2,635,596	2,242,752
Add: During the year	529,424	2,317,461
Add: Lease Interest	33,106	71,439
Less: Rental payment	817,787	1,996,056
Lease Liability on 30 June 2026	**2,380,339**	**2,635,596**

14.A Consolidated lease liability: **Tk. 2,380,339**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	2,380,339	2,635,596
Agrani insurance securities ltd.	2,130,728	2,106,336
Total consolidated lease liability	**4,511,067**	**4,741,932**
Less: Intercompany lease	2,130,728	2,106,336
Total	**2,380,339**	**2,635,596**

15.00 Property, plant & equipment: **Tk. 124,683,916** **124,683,916** **126,772,162**

The property, plant & equipment has been stated at cost less accumulated depreciation. Details are shown in the Annexure-A1.

15.01 Building property (floor purchase):

The company purchased 3 Nos Floor space, details are as follows:

Particulars	SFT	Location	Acquisition date	30.06.2026	31.12.2025
City Centre	13,928	Motijheel	30-Jun-11	84,467,164	84,467,164
Saiham Sky View Tower (14th fl	6,340	Bijoynagar	11-Oct-10	20,902,825	20,902,825
Saiham Sky View Tower (16th fl	1.352	Bijoynagar	14-Mar-13	20.096.055	20.096.055
Palton Tower (2nd floor)	1,044	Purana Palton	23-Jun-16	11,220,240	11,220,240
Total Cost				**136,686,284**	**136,686,284**
Less: Accumulated depreciation as on June 30, 2026				23,864,019	22,724,401
Net book value				**112,822,265**	**113,961,883**

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15.A Consolidated property, plant & equipment: Tk. 126,163,054

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	124,683,916	126,772,162
Agrani insurance securities ltd.	1,916,920	2,023,520
Total Consolidated property, plant, & equipment	**126,600,836**	**128,795,682**
Less: Intercompany	437,782	601,952
Total	**126,163,054**	**128,193,730**

16.00 Statutory deposits: Tk. 70,000,000

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
10-year BGTB with Jamuna Bank Ltd issued in 2023	16,000,000	16,000,000
11-year BGTB with Jamuna Bank Ltd issued in 2016	9,000,000	9,000,000
10-year BGTB with Jamuna Bank Ltd issued in 2022	10,000,000	10,000,000
10-year BGTB with Jamuna Bank Ltd issued in 2021	20,000,000	20,000,000
20-year BGTB with Jamuna Bank Ltd issued in 2011	5,000,000	5,000,000
05-year BGTB with Jamuna Bank Ltd issued in 2023	5,000,000	5,000,000
10-year BGTB with Jamuna Bank Ltd issued in 2024	5,000,000	5,000,000
Total	**70,000,000**	**70,000,000**

16. A Consolidated statutory deposits: Tk. 110,000,000

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC.	70,000,000	70,000,000
Agrani insurance securities limited	40,000,000	40,000,000
Total	**110,000,000**	**110,000,000**

17.00 Fair value of finncial assets Tk. 27,713,787

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Investment in shares at cost	60,718,409	70,086,810
Fair market value of the investment as at June 30, 2026	**27,713,787**	**31,819,428**
Unrealized gain/(loss) as at June 30, 2026	(33,004,622)	(38,267,382)
Less: Unrealized gain/(loss) of previous year	(38,267,382)	(32,983,552)
Change in fair value of financial assets charged to profit or loss account	**5,262,760**	**(5,283,830)**

17.01 Investment in shares of listed securities:

Sl. No	Name of company	No of shares	Average cost per share: Tk	Total cost value:Tk	Average market price: Tk	Total market value on 30.06.2026	Total market value on 31.12.2025
1	AB bank Ltd	46,687	20.72	967,166	5.50	256,779	261,447
2	Al-arafa islami bank	110,803	25.28	2,801,100	16.10	1,783,928	1,861,490
3	Bxpharma	4,000	147.00	588,000	146.00	584,000	944,000
4	EBL 1st mutual Fund	434,260	6.92	3,005,079	4.20	1,823,892	1,737,040
5	Esquire knit composit	26,780	45.12	1,208,314	27.20	728,416	723,060
6	Exim bank Ltd	321,578	16.63	5,349,161	3.00	964,734	1,768,679
7	Global islami bank	1,334,866	9.07	12,102,786	1.70	2,269,272	2,269,272
8	Mercantile bank ltd	108,904	13.55	1,475,592	7.80	849,451	914,794
9	Mutual trust bank	183,010	18.40	3,368,129	13.80	2,525,538	2,091,546
10	National bank ltd	248,287	10.40	2,582,185	4.50	1,117,292	794,518
11	NCC bank ltd	126,170	16.26	2,051,524	16.50	2,081,805	7,814,698
12	One bank ltd	146,304	12.50	1,828,761	8.00	1,170,432	1,024,128
13	Popular life 1st M.F.	541,199	6.69	3,619,003	3.20	1,731,837	1,298,878
14	Premier leasing	25,269	28.62	723,199	3.00	75,807	13,645
15	Prime finance & investment	17,444	47.62	830,683	4.10	71,520	31,399
16	Runner automobile	7,566	75.25	569,342	42.90	324,581	277,672
17	Summit alliance port	8,012	68.63	549,864	52.90	423,835	340,510
18	Southeast bank ltd	362,565	17.27	6,263,046	10.50	3,806,933	3,185,152
19	Standard bank ltd	835,513	12.17	10,166,613	5.60	4,678,873	4,094,014
20	Sumit power	2,495	58.55	146,082	15.50	38,673	38,922
21	Trust islami life insurance	1,075	10.00	10,750	53.80	57,835	48,268
22	Trust bank ltd	3,940	15.79	62,199	15.80	62,252	64,927
23	Union capital ltd	3,171	36.00	114,156	5.30	16,806	6,342
24	Uttara bank ltd	11,582	25.87	299,577	22.80	264,070	211,265
25	Uttara finance & investment	396	91.16	36,099	13.20	5,227	3,762
	Total			60,718,409		27,713,787	31,819,428

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17.A Consolidated fair value of finncial assets **Tk.** **49,831,852**

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Investment in shares at cost	107,532,691	118,294,838
Fair market value of the investment as at June 30, 2026	**49,831,852**	**48,505,804**
Unrealized gain/(loss) as at June 30, 2026	**(57,700,839)**	**(69,789,034)**
Add : Agrani insurance securities investment loss	(6,825,435)	1,278,727
Less: Unrealized gain/(loss) of previous year	(69,789,034)	(63,226,477)
Change in fair value of financial assets charged to profit or loss account	**5,262,760**	**(5,283,830)**
Fair market value of financial asset charged to the statement of financial position	**74,528,069**	**80,027,455**

18.00 Subsidiary investment (AISL): **Tk.** **55,900,000**

Break up of which are as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Balance as on 1 January	55,900,000	55,900,000
Add: Current year	-	-
Total	**55,900,000**	**55,900,000**

19.00 Accrued interest, dividend and rents: **Tk.** **22,673,581**

Break up of which are as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Interest on fixed deposit (FDR)	21,889,685	21,284,772
Interest on BGTB	783,896	783,897
Total	**22,673,581**	**22,068,669**

20.00 Amount due from other persons or bodies carrying on insurance business: Tk. **213,249,962**

The break up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Sadharan bima corporation	208,976,814	202,982,910
Reliance insurance plc.	998,639	998,639
Karnafuli insurance plc.	99,508	99,508
Green delta insurance plc.	144,205	144,205
Progati insurance plc.	886,735	886,735
Bangldesh general insurance plc.	783,291	783,291
Standard insurance plc.	1,101,235	1,101,235
Provati insurance plc.	80,921	80,921
City general insurance plc.	5,443	5,443
Mercantile islami insurance plc.	9,609	9,609
Pioneer insurance plc.	8,960	8,960
Sonar bangla insurance plc.	16,320	16,320
Takaful insuranceplc.	22,837	22,837
Continantal insurance plc.	30,515	30,515
Islami commercial insurance plc.	84,930	84,930
Total	**213,249,962**	**207,256,058**

21.00 Sundry debtors (including advances, deposit and pre-payment): **Tk.** **347,134,974**

Headwise break up is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Advance office rent	549,644	715,952
Tax deducted at source [Note: 21.01]	24,976,275	11,603,939
Advance against salary	1,970,172	897,319
Advance income Tax [Note: 21.02]	85,965,508	83,965,508
Others advances	231,373,736	236,015,487
Advance loan on car & motor cycle	2,299,639	4,333,928
Total	**347,134,974**	**337,532,133**

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21.A Consolidated sundry debtors (including advances, deposit and pre-payment): Tk. 347,905,151

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC. [Note: 21.00]	347,134,974	337,532,133
Agrani Insurance securities limited	2,702,177	2,363,195
Less: Intercompany receivable	1,932,000	1,725,000
Total	**347,905,151**	**338,170,328**

21.01 Tax deducted at source from the interest earned on FDR,bond and std account: Tk. 24,976,275

Year wise break up of tax deducted at source from the interest on FDR, std and account

Year	On FDR & Bond interest	On STD interest	Amount (In Taka)	
			30.06.2026	31.12.2025
2020	1,281,657	57,110	1,338,767	1,338,767
2021	-	-	-	-
2022	1,489,889	38,146	1,528,035	1,528,035
2023	2,212,166	31,562	2,243,728	2,243,728
2024	3,210,919	30,785	3,241,704	3,241,704
2025	3,222,180	29,525	3,251,705	3,251,705
2026	13,158,326	214,010	13,372,336	-
Total	**24,575,137**	**401,138**	**24,976,275**	**11,603,939**

21.02 Advance against income tax: Tk. 85,965,508

This made up as under:

Assessment year	Amount (In Taka)	
	30.06.2026	31.12.2025
2021-2022	17,600,684	17,600,684
2022-2023	-	-
2023-2024	24,235,970	24,235,970
2024-2025	24,593,582	24,593,582
2025-2026	15,035,272	15,035,272
2026-2027	4,500,000	2,500,000
Total	**85,965,508**	**83,965,508**

22.00 Cash and cash equivalents: Tk. 187,887,973

The break-up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Cash in hand	173,318	45,692
Short term deposits	9,879,702	19,191,153
Current deposits	13,734,952	2,663,745
Fixed deposits	164,100,000	160,100,000
Total	**187,887,973**	**182,000,590**

22.A Consolidated cash and cash equivalents: Tk. 193,026,348

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Agrani Insurance PLC. [Note: 22.00]	187,887,973	182,000,590
Add : Agrani Insurance securities limited	5,138,375	2,505,000
Total	**193,026,348**	**184,505,590**

23.00 Audit fees: Tk. 100,000

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Special audit fee	-	-
Statutory audit fee	100,000	100,000
Total	**100,000**	**100,000**

23.A Consolidated management expenses: Tk. 19,750,121

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Agrani Insurance PLC.	10,088,098	11,833,972
Agrani Insurance securities limited	9,877,585	2,366,644
Total Consolidated management expenses	**19,965,683**	**14,200,616**
Less: Intercompany expenses	215,562	200,965
Total	**19,750,121**	**13,999,651**

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24.00 Directors fee: **Tk. 586,800**

During the year under review an amount of Tk. 586,800 has been paid to the directors of the company as board / committee meeting fee. The Board of directors received no remuneration from the company other than fees for attending board/committee meeting.

25.00 Interest and dividend income: **Tk. 15,121,771**

The break-up of the above amount is as under:

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Interest on bangladesh government treasury bond (BGTB)	2,873,550	2,528,738
Interest on fixed deposit	7,449,848	8,747,721
Interest on short term deposit	166,390	83,866
Dividend income	44,827	95,740
Office rent (Agrani Ins. Securities Ltd.)	207,000	207,000
Rental income	4,380,156	3,004,895
Total	**15,121,771**	**14,667,960**

25.A Consolidated Interest ,rental and dividend income: Tk. 15,026,688

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Agrani insurance PLC.	15,121,771	14,667,960
Agrani insurance securities Ltd:	111,917	291,217
Total Consolidated interest, rental and dividend income	**15,233,688**	**14,959,177**
Less: Intercompany rental income	207,000	207,000
Total	**15,026,688**	**14,752,177**

26.00 Other income: **Tk. 1,051,452**

The break up of the above amount is as under :

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Profit on car loan	450,313	130,518
Gain on sale of share	583,887	-
Gain on sale of fixed assets	2,250	28,834
Refund Income	15,002	-
Total	**1,051,452**	**159,352**

26.A Consolidated other income: **Tk. 1,227,721**

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Agrani Insurance PLC.	1,051,452	159,352
Less : Agrani insurance securities Ltd:	(176,269)	794,466
Total	**1,227,721**	**(635,114)**

27.00 Premium less re-insurance: **Tk. 45,109,626**

The break up of the above amount is as under:

Class of Business	Direct Premium	PSB Premium	Gross Premium	R/I accepted	R/I ceded	Amount (In Taka)	
						30.06.2026	30.06.2025
Fire	22,427,875	17,189,217	39,617,092	-	30,468,326	9,148,766	26,249,275
Marine	35,650,727	13,984,352	49,635,079	-	21,290,136	28,344,943	67,630,481
Motor	3,758,374	679,318	4,437,692	-	129,821	4,307,871	7,170,829
Miscellaneous	5,508,476	23,892,609	29,401,085	-	26,093,039	3,308,047	4,946,300
Total	**67,345,452**	**55,745,496**	**123,090,948**	**-**	**77,981,321**	**45,109,626**	**105,996,885**

28.00 Expenses of management: **Tk. 39,973,037**

The break up of the above amount is as under:

Class of Business	Amount (In Taka)	
	30.06.2026	30.06.2025
Fire	12,970,737	21,227,678
Marine	15,908,179	36,852,232
Motor	1,562,992	3,499,726
Miscellaneous	9,531,129	3,271,118
Total	**39,973,037**	**64,850,754**

29.00 Earning per share (EPS):

The company calculates earnings per Share (EPS) in accordance with IAS 33: Earnings per Share, which has been shown on the face of the income statement and this has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding for the period.

Details calculations are as follows:

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Net profit after taxes	25,939,824	18,745,090
Ordinary shares on 1 January	36,018,698	36,018,698
Weighted average number of ordinary shares outstanding on June 30, 2026	36,018,698	36,018,698
Basic earnings per share (Tk.)	**0.72**	**0.52**

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29. A Consolidated earning per share (EPS):

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Net profit after taxes	18,188,732	17,116,050
Ordinary shares on 1 January	36,018,698	36,018,698
Weighted average number of ordinary shares outstanding on June 30, 2026	36,018,698	36,018,698
Basic earnings per share (Tk.)	**0.50**	**0.48**

30.00 Net assets value (NAV):

Net asset value (NAV) per share has been calculated by dividing net asset value reported in the statement of financial position by the weighted average number of ordinary shares in issue.

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Shareholders' equity	698,830,669	672,890,846
Ordinary shares on 1 January	36,018,698	36,018,698
Weighted average number of ordinary shares outstanding on June 30, 2026	36,018,698	36,018,698
Net Asset value per share (Tk.)	**19.40**	**18.68**

30. A Consolidated net asset value (NAV)

Particulars	Amount (In Taka)	
	30.06.2026	31.12.2025
Shareholders' equity	717,596,067	699,330,255
Ordinary shares on 1 January	36,018,698	36,018,698
Weighted average number of ordinary shares outstanding on June 30, 2026	36,018,698	36,018,698
Consolited net asset value per share (Tk.)	**19.92**	**19.42**

31.00 Net operating cash flows:

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Net operating cash flow	11,417,102	4,104,835
Ordinary shares on 1 January	36,018,698	36,018,698
Weighted average number of ordinary shares outstanding on June 30, 2026	36,018,698	36,018,698
Net Operating Cash Flow per share (Tk.)	**0.32**	**0.11**

31. A Consolidated net operating cash flows:

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Net operating cash flow	12,430,100	3,928,284
Ordinary shares on 1 January	36,018,698	36,018,698
Weighted average number of ordinary shares outstanding on June 30, 2026	36,018,698	36,018,698
Net operating cash flow per share (Tk.)	**0.35**	**0.11**

31.01 Reconciliation of cash flows from operating activities:

Particulars	Amount (In Taka)	
	30.06.2026	30.06.2025
Net profit before tax	43,562,739	23,428,663
Depreciation	2,837,022	3,039,958
Interest income	(10,489,788)	(11,360,325)
Dividend income	(44,827)	(95,740)
Gain on sale of fixed assets	(2,250)	(28,834)
Rental income (floor)	(4,587,156)	(3,211,895)
Increase/(decrease) the balance of fund	(19,419,396)	(8,931,444)
Increase/(decrease) of premium deposit	167,312	352,546
Increase/(decrease) of amount due to other persons or body	4,801,280	(3,057,443)
Increase/(decrease) of outstanding claims	(895,406)	18,145,892
Increase/(decrease) of sundry creditors except payable for fixed asset and tax payable	(4,748,962)	3,268,568
Increase/(decrease) of un-claimed dividend	(331,098)	(488,829)
Increase/(decrease) of stock of stamps and others	150,590	(74,455)
Increase/(decrease) of advanced, deposit and prepayment except AIT	9,851,284	(13,038,829)
Increase/(decrease) of amount due from other persons or body	(5,993,904)	8,285,494
Income tax paid	(3,440,338)	(12,128,492)
Net cash generated from operating activities	**11,417,102**	**4,104,835**

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32.00 Transaction with related parties:

Detail transactions with related parties and balances with them for the year ended June 30, 2026 were as follows:

Name of the related Party	Relation	Nature of transaction	Premium earned	Claim Paid
Royal shipping Lines	Director	Insurance	694,375	-
Royal motors	Director	Insurance	239,000	-
Sarban Import Ltd.	Director	Insurance	310,693	-
Sarban International Ltd.(Motor)	Director	Insurance	28,461	
Agrani securities Ltd	Subsidiary	Rent receievable	414,000	-

33.00 Compensation:

No compensation was allowed to the Chief Executive Officer (CEO) or any member of the Board for any special service rendered except as noted in the note no. 24.

34.00 Commission, brokerage or discount against sales:

Commission was incurred or paid to agents as per insurance Act, 2010 but no brokerage or discount was incurred or paid against sales.

35.00 Disclosure as per requirement of schedule XI, part II of the company Act, 1994:

a Disclosure as per requirement of Schedule XI, Part II, Note 5 of Para 3:

a(i) Employees engaged:

The total number of employees as on 30.06.2026 was 102 and drawing monthly salary of Tk. 9,000 and above.

36.00 General:

i) Previous period's figure have been regrouped/reclassified wherever considered necessary to conform to current year's presentation.

ii) The financial statements are presented in BDT which have been rounded off to the nearest taka unless indicated otherwise.

iii) All shares have not been fully called and paid-up.

iv) Auditor's are paid only statutory audit fees.

v) No foreign exchange remitted to the relevant shareholders during the year under audit.

vi) No amount of money was expended by the company for compensating any members of the board for special service rendered.

vii) There was no bank guarantee issued by the company on behalf of directors.

Chairman Director Director Chief Executive Officer (CEO) Chief Financial Officer (CFO) Acting Company Secretary

Date: July 22, 2026

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Agrani Insurance PLC

Classified Summary of Assets in Bangladesh of the Company

As at June 30, 2026

Class of Assets	BOOK VALUE	MARKET VALUE	REMARKS
Statutory deposit	70,000,000	70,000,000	Realizable Value
Investment in shares	27,713,787	27,713,787	Fair Value
Investment in Agrani Insurance Securities Ltd.	55,900,000	55,900,000	-
Fixed deposit	164,100,000	164,100,000	Realizable Value
Bank balance	23,614,655	23,614,655	Realizable Value
Cash in hand	173,318	173,318	Realizable Value
Interest,dividend and rent outstanding	22,673,581	22,673,581	Realizable Value
Sundry debtors	347,134,974	347,134,974	Realizable Value
Amount due from other persons or bodies carrying on insurance business	213,249,962	213,249,962	Realizable Value
Fixed assets (at cost less dep.)	124,683,916	124,683,916	Written down Value
Stock of stationery and stamp	1,188,658	1,188,658	At cost price
Total	**1,050,432,850**	**1,050,432,850**	

The annexed notes from 1 to 36 form an integral part of these financial statements.

Chairman | Director | Director | Chief Executive Officer (CEO)

Acting Company Secretary | Chief Financial Officer (CFO)

Signed as per our separate report of same date.

Date: July 22, 2026
Place: Dhaka

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Agrani Insurance PLC

Schedule of Fixed Assets

Schedule of Fixed Assets for the period ended June 30, 2026

Annexure. -A1

Sl no.	Description	Cost					Depreciation				Written down value as on June 30, 2026
		As on January 01, 2026	Addition during the period	Sales / adjustment during the period	Total cost as on June 30, 2026	Rate of Dep.	As on January 01, 2026	Charged during the period	Dep. Sale / adjustment	Acc. Dep. as on June 30, 2026	
1	2	3	4	5	6	7	8	9	10	11	12
1	Motor Car / Vehicles	4,831,268	-	-	4,831,268	20%	2,746,729	208,454	-	2,955,184	1,876,084
2	Motor Cycle	215,800	-	-	215,800	20%	210,704	510	-	211,214	4,586
3	Furniture and Fixtures	4,732,347	-	-	4,732,347	10%	3,543,664	59,434	-	3,603,098	1,129,249
4	Building/Floor	136,686,284	-	-	136,686,284	2%	22,724,401	1,139,619	-	23,864,019	112,822,265
5	Decoration	11,518,865	-	-	11,518,865	10%	7,523,777	199,754	-	7,723,531	3,795,333
6	Fans	147,613	-	-	147,613	20%	124,162	2,345	-	126,507	21,106
7	Air Conditioner	827,596	-	-	827,596	20%	488,201	33,939	-	522,141	305,455
8	Office equipment	2,552,368	-		2,552,369	10%	1,880,208	33,608	-	1,913,816	638,554
9	Computer and Printer	5,873,742	219,352	692,600	5,400,495	30%	4,836,454	173,255	692,600	4,317,109	1,083,387
10	Software	4,491,419	-	-	4,491,420	50%	3,701,252	197,542	-	3,898,795	592,625
11	Photocopy Machine	240,001	-	-	240,002	20%	204,073	3,593	-	207,665	32,337
12	Fax Machine	60,000	-	-	60,000	20%	57,116	288	-	57,404	2,596
13	R-O-U Asset	24,612,599	529,424	-	25,142,023	9%	21,977,002	784,681	-	22,761,683	2,380,340
Total as on June 30, 2026		**196,789,902**	**748,776**	**692,600**	**196,846,083**		**70,017,740**	**2,837,022**	**692,600**	**72,162,166**	**124,683,916**
Total as on 30 June 2025		**202,798,451**	**1,855,127**	**7,783,000**	**196,870,582**		**71,815,142**	**3,039,958**	**6,731,834**	**68,123,268**	**128,747,313**

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