দেশ জেনারেল ইন্স্যুরেন্স কোম্পানী লিমিটেড

DESH GENERAL INSURANCE COMPANY LIMITED

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STATEMENT OF FINANCIAL POSITION AS AT 30 June, 2026 (Un-Audited)

Particulars	Amount in Taka	
	30.06.2026	31.12.2025
A. Shareholder's Equity and Liabilities:		
Share Capital		
Authorized:		
10,00,00,000 Ordinary Shares of Tk. 10 each	1,000,000,000	1,000,000,000
Issued, Subscribed and Paid up Capital		
24,000,000 Ordinary Shares of Tk. 10 each	400,000,000	400,000,000
Reserve or Contingency Account	**73,454,569**	**54,051,432**
Profit and Loss Appropriation Account	73,454,569	54,051,432
Total Shareholders' Equity	**473,454,569**	**454,051,432**
Balance of Funds:	**35,374,948**	**78,602,308**
Fire Insurance Business	7,667,263	18,335,010
Marine Insurance Business	20,108,634	44,236,852
Motor Insurance Business	1,917,242	4,353,952
Miscellaneous Insurance Business	5,421,716	10,059,383
Marine Hull Insurance Business	260,093	1,617,111
Liability and Provisions	**391,423,705**	**406,169,037**
Estimated liabilities in respect of outstanding claims whether due or intimated	111,478,654	114,027,843
Amount due to other persons or bodies carrying on insurance business	781,419	3,809,562
Deposit Premium	5,966,686	5,966,686
Bank Loan	64,780,439	70,601,944
Unclaimed Dividend	1,473,837	1,473,836
Sundry Creditors	81,913,458	88,854,065
Deferred Tax Liability	10,867,406	6,948,281
Provision for Taxation	109,039,614	99,751,482
Lease Liability	5,122,193	14,735,338
Total Shareholders' Equity and Liabilities	**900,253,223**	**938,822,776**

STATEMENT OF FINANCIAL POSITION AS AT 30 June, 2026 (Un-Audited)

Particulars	Amount in Taka	
	30.06.2026	31.12.2025
B. PROPERTY AND ASSETS		
Non-Current Assets		
	178,822,177	**182,353,092**
Fixed Assets	235,939,744	83,376,904
Less: Accumulated Depreciation	152,954,455	3,332,236
Right of use asset	6,836,888	6,643,952
BD Govt. Treasury Bond	89,000,000	89,000,000
Current Assets		
Accrued Interest	9,420,023	7,063,793
Amount due from other persons or bodies		
Carrying on insurance business	324,639,443	356,918,849
Advance Income Tax	2,438,151	-
Share Trading	16,674,094	11,426,747
Sundry Debtors	74,743,976	82,825,809
Cash & Bank Balances:	289,211,686	294,146,434
Fixed Deposit Account	279,200,400	279,200,400
STD & Current Account	8,971,245	11,842,228
Cash & Cheque in hand	1,040,041	3,103,806
Stamps in Hand	135,312	222,140
Stock of Printing Materials	4,168,362	3,865,911
Total Property and Assets	**900,253,223**	**938,822,776**
Net Asset Value (NAV) per share	**11.84**	**11.35**

STATEMENT OF CHANGING IN SHAREHOLDERS EQUITY
for the 2nd quarter ended 30 June 2026 (Un-audited)

January-June, 2026 — Amount in Taka

Particulars	Share Capital	Profit & Loss appropriation account	Total
Balance at 1st January, 2026	400,000,000	54,051,432	**454,051,432**
Profit after tax for the period 30.06.2026	-	19,403,137	**19,403,137**
Balance at 31 June, 2026	**400,000,000**	**73,454,569**	**473,454,569**
Balance at 31 December, 2025	**400,000,000**	**54,051,432**	**454,051,432**

January-June, 2025 — Amount in Taka

Particulars	Share Capital	Profit & Loss appropriation account	Total
Balance at 1st January, 2025	400,000,000	51,832,373	**451,832,373**
Profit after tax for the period 30.06.2025	-	3,562,341	**3,562,341**
Balance at 30 June, 2025	**400,000,000**	**55,394,714**	**455,394,714**
Balance at 31 December, 2024	**400,000,000**	**51,832,373**	**451,832,373**

PROFIT AND LOSS APPROPRIATION ACCOUNT
for the 2nd quarter ended 30 June 2026 (Un-Audited)

Particulars	Amount in Taka			
	01 January to 30 June 2026	01 January to 30 June 2025	01 April to 30 June 2026	01 April to 30 June 2025
Balance brought forward from last Year's account	54,051,432	51,832,373	58,498,914	54,017,107
Net Profit/(Loss) before tax	24,768,453	9,893,523	16,229,817	4,916,746
Provision for Taxation	(9,288,170)	(6,406,706)	(6,086,181)	(3,279,033)
Deferred Tax	3,922,854	75,524	3,922,854	35,412
Total:	**73,454,569**	**55,394,714**	**72,565,404**	**55,690,232**

STATEMENT OF PROFIT OR LOSS ACCOUNT WITH COMPREHENSIVE INCOME
for the 2nd quarter ended 30 June 2026 (Un-Audited)

Particulars	Amount in Taka			
	01 January to 30 June 2026	01 January to 30 June 2025	01 April to 30 June 2026	01 April to 30 June 2025
INTEREST, DIVIDEND AND RENT				
(Not applicable to any fund or account):	**19,239,473**	**14,147,321**	**8,925,767**	**6,669,855**
Interest on FDR	13,094,792	13,303,155	6,443,214	6,809,691
Interest on GSB	4,816,873	3,697,116	2,968,315	1,898,558
Bank Interest	-	22,631	-	22,631
Unrealized Gain/Loss	1,239,008	(3,033,602)	(502,562)	(2,128,225)
Dividend Income	88,800	158,021	16,800	67,200
Profit/(Loss) Transferred from:	**31,974,619**	**6,219,242**	**27,702,835**	**3,171,405**
Company Secretary Chief Executive Officer	10,568,439	(10,123,516)	10,500,400	(8,871,095)
Marine Insurance Revenue Account	24,032,994	14,771,389	12,567,701	10,423,608
Marine Hull Insurance Revenue Account.	(329,065)	865,279	(298,648)	225,222
Motor Insurance Revenue Account	419,495	4,039,809	(496,099)	762,290
Miscellaneous Insurance Revenue Account	(2,717,245)	(3,333,719)	5,429,481	631,380
Total	**51,214,092**	**20,366,563**	**36,628,602**	**9,841,260**
MANAGEMENT EXPENSES				
(Not applicable to any fund or account):	**25,144,079**	**10,473,039**	**20,398,784**	**4,924,514**
Advertisement & Publicity	20,251	75,755	20,251	32,055
Professional Fees	24,685	25,559	-	-
Audit Fees	379,500	-	379,500	-
Bank Charge	147,233	143,282	78,230	114,876
Wall Calendar Bill	100,000	-	100,000	-
Depreciation	3,763,781	3,962,751	1,858,153	1,648,278
Depreciation on Right of use asset	1,042,230	1,380,420	520,240	640,110
Director Fees	96,000	432,000	40,000	264,000
Subscription & Others	3,600	800	3,600	400
Training Fees	-	11,000	-	-
Interest on Loan	4,410,432	3,633,886	1,465,473	1,747,347
Interest on Lease Liabilities	98,276	117,496	49,138	58,138
Unrealized Claim Adjustment	15,000,000	-	15,000,000	-
Legal Fees	30,000	-	30,000	-
Renewal & Registration (Trade)	15,870	9,720	-	-
Credit Rating Fees	-	161,250	-	161,250
BD Expenses (PSB)	12,222	24,444	-	12,222
Worker's Profit Participation Fund	1,301,560	494,676	854,200	245,837
Net Profit/(Loss) before tax	26,070,013	9,893,524	16,229,817	4,916,746
Total	**51,214,092**	**20,366,563**	**36,628,602**	**9,841,260**
Earning Per Share (EPS)	**0.49**	**0.09**	**0.35**	**0.04**

Cash Flow Statement
for the 2nd quarter ended 30 June, 2026 (Un-audited)

		Amount in Taka	
		01 January to 30 June 2026	01 January to 30 June 2025
A.	**Cash Flow from Operating Activities:**		
	Receipts from premium and others	72,175,592	120,243,026
	Payment for Management Expenses, Re-Insurance, Claim & Other Expenses	(61,360,469)	(108,151,855)
	Income Tax Paid	(2,438,151)	(17,832,369)
	Net Cash Flow from Operating Activities	8,376,972	(5,741,198)
B.	**Cash Flow from Investing Activities:**		
	Purchase of Fixed Assets	(72,450)	(188,771)
	(Increase)/Decrease Fixed Deposit	-	(1,700,000)
	Net Cash Flow from Investing Activities	(72,450)	(1,888,771)
C.	**Cash Flow from Financing Activities:**		
	Loan	(5,821,505)	90,477
	Net Cash Flow from Financing Activities	-	90,477
	Increase / (Decrease) in Cash and Bank Balance (A+B+C)	2,483,017	(7,539,492)
	Add: Cash and Bank Balance at Opening	7,528,269	14,305,635
	Cash and Bank Balance at Closing	**10,011,286**	**6,766,143**
	Net Operating Cash Flow Per Share (NOCFPS)	**0.21**	**(0.14)**

Selected Notes to the Q-2 Financial Statements of 2026 (un-audited)

1. **Background:** The Company was incorporated in 2000 under the Companies Act.1994. The Company Provides non-life Insurance Business under the Insurance Act. 2010.
2. **Basis of Preparation:** Quarterly abridged Financial Statements have been prepared based on International Accounting Standard (IAS)-34, and in accordance with other International Financial Reporting Standars (IFRS). The Companies Act. 1994, the Insurance Act 2010, Bangladesh Securities and Exchange Commission's Rules 1987 and other applicable laws and regulations.
3. **Accounting Policies and method of Computations:** Accounting Policies and methods of computations followed in Preparing Q2 Financial Statements are in Consistance with those used in the Annual Financial Statements Prepared for the year ended December 31, 2025.
4. **Depreciation:** Depreciation has been Charged in Compliance with para 55 of the IAS16 following reducing balance method.
5. **Investment in shares:** Investment in shares has been accounted for following fair value changing gain or loss through profit or loss account.
6. **Income taxes:** Provision for income taxes and other tax implications have been made as per income Tax ordiance,1964 and IAS-12 Income Taxes.
7. **Net Assets Value (NAV) Per Share:**

	30.06.2026	31.12.2025
Total Shareholders equity	473,454,569	454,051,432
Number of ordinary shares	40,000,000	40,000,000
Net Asset Value Per Share	11.84	11.35

8. **Earning Per share:**

	30.06.2026	30.06.2025
Net Profit after tax	19,403,137	3,562,341
Number of Ordinary shares	40,000,000	40,000,000
Earning Per Share (EPS)	0.49	0.09

9. **Net Operating Cash Flow Per share:**

	30.06.2026	30.06.25
Net Operating cash flow	8,376,972	(5,741,198)
Number of Ordinary shares	40,000,000	40,000,000
Net Operating cash flow per share	0.21	(0.14)

N.B: The 2nd Quarter Financial Statement-2026 (Un-audited) have been approved in the 163th Board Meeting of the Company held on 19 August, 2026.

Sd/-	S/d-	S/d-	S/d-	S/d-
Company Secretary	Chief Financial Officer	Chief Executive Officer	Director	Chairman