ISLAMI COMMERCIAL INSURANCE PLC.

Statement of Financial Position (Un-audited)

As at June 30,2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
EQUITY AND LIABILITIES:			
Share Capital			
Authorized Capital :			
10,00,00,000 Ordinary Shares of Taka 10 each	6.01	1,00,00,00,000	1,00,00,00,000
Issued, Subscribed and paid up Capital	6.02	50,65,27,660	50,65,27,660
5,06,52,766 Ordinary Shares of Taka 10 each			
Reserve or Contingency Account	7.00	**42,08,33,573**	**37,30,45,348**
Reserve for Exceptional Losses	7.01	17,60,49,754	17,20,49,754
Profit & Loss Appropriation Account		10,08,05,649	5,58,30,216
Revaluation Reserve	7.02	10,23,05,465	10,34,92,673
Reserve for Investment Fluctuation Fund		4,16,72,705	4,16,72,705
Total Shareholders' Equity		**92,73,61,233**	**87,95,73,008**
Balance of Funds & Accounts:	10.01	**22,68,14,137**	**27,05,34,682**
Fire Insurance Business		5,50,12,116	6,07,96,242
Marine (Cargo) Insurance Business		14,06,03,977	16,67,81,988
Marine (Hull) Insurance Business		39,46,301	71,45,673
Motor Insurance Business		1,46,97,962	1,81,87,004
Miscellaneous Insurance Business		1,25,53,781	1,76,23,775
Liabilities and Provisions		**38,02,56,513**	**38,24,30,921**
Estimated Liabilities in respect of Outstanding Claims whether due or intimated		1,64,16,996	3,15,76,727
Amount Due to Other Persons or Bodies Carrying on Insurance Business		8,42,21,375	9,27,13,635
Deposit Premium	10.02	3,34,69,355	2,98,54,196
Sundry Creditors		60,62,362	1,23,48,840
Provision for Taxation	11.00	23,81,06,676	21,39,33,978
Deferred Tax Liabilities	12.00	(3,08,543)	(2,85,094)
Unclaimed Dividend Account	19.00	22,88,292	22,88,639
Total Shareholder's' Equity and Liabilities		**1,53,44,31,883**	**1,53,25,38,641**

Vice-President & CFO

Company Secretary

Chief Executive Officer

Director

Chairman

ISLAMI COMMERCIAL INSURANCE PLC.

Statement of Financial Position (Un-audited)
As at June 30,2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY AND ASSETS			
Non-Current Assets		**46,39,32,578**	**49,99,78,789**
Fixed Assets		14,82,17,630	15,15,12,901
Investment-At cost (BGTB)		8,49,60,000	8,30,10,000
Investment in Share		23,07,54,948	26,54,55,888
Current Assets		**57,68,75,286**	**57,66,74,435**
Accrued Interest		2,31,66,927	2,52,38,330
Amount Due From Other Persons or Bodies Carrying on Insurance Business		30,58,67,352	31,19,81,755
Sundry Debtors		24,78,41,007	23,94,54,350
Stamps in Hand		**1,33,358**	**96,508**
Printing & Stationary in Hand		**10,29,007**	**10,29,042**
Cash and Cash Equivalent:		**49,24,61,654**	**45,47,59,837**
Fixed Deposit Account		40,20,50,000	36,30,50,000
STD & Current Account		6,66,09,805	8,56,28,722
Cash With Bo Accounts & CDBL		1,89,46,348	16,19,383
Cash in Hand		48,55,501	44,61,732
Total Property and Assets		**1,53,44,31,883**	**1,53,25,38,611**
Net Assets Value (NAV) per share	**10.00**	**18.31**	**17.36**

Vice President & CFO

Company Secretary

Chief Executive Officer

Director

Chairman

ISLAMI COMMERCIAL INSURANCE PLC.

Statement of Profit or Loss and Other Comprehensive Income (Un-audited)

For the half-year ended June 30, 2026

PARTICULARS	Notes	Half Year Ended Amount in Taka		Quarter Ended Amount in Taka	
		June 30,2026	June 30,2025	April to June,2026	April to June,2025
Operating Profit/(Loss) Transferred From:		**6,42,80,507**	**47,58,887**	**4,19,71,570**	**46,12,469**
Fire Revenue Account		(1,94,75,306)	(1,83,22,136)	(97,27,342)	(97,83,889)
Marine Cargo Revenue Account		6,50,70,510	1,14,30,296	3,96,38,152	62,12,075
Marine Hull Revenue Account		25,65,142	27,04,367	12,87,286	25,25,932
Motor Revenue Account		71,61,207	34,28,740	53,31,868	22,99,341
Miscellaneous Revenue Account		89,58,954	55,17,620	54,41,606	33,59,010
Non-operating Income					
Interest Dividend & Rent :					
Interest Income		1,98,50,715	2,97,96,688	1,10,80,069	1,03,99,369
Cash Dividend on Share		11,44,478	11,39,631	4,34,840	4,51,350
Other Income		**(48,14,055)**	**(14,66,607)**	**(20,75,381)**	**(14,91,987)**
Capital Gain/(Loss)		(48,14,055)	(15,22,785)	(20,75,381)	(14,91,987)
Disposal of Fixed Assets Gain/(Loss)		-	56,178	-	-
Total Income		**8,04,61,645**	**3,42,28,599**	**5,14,11,098**	**1,39,71,201**
Less: Management Expenses		**85,24,171**	**91,56,999**	**32,17,058**	**30,27,137**
Directors' Fees		1,36,200	1,02,000	72,000	84,400
Audit Fee		3,01,400	6,15,150	2,43,900	2,30,000
Legal Expenses		7,31,180	91,500	52,670	69,000
Advertisement		3,22,957	73,520	1,40,507	33,120
Branch Licence and Training Expenses		-	17,250	2,760	2,300
Leavy and Annual Subscription to BIA		-	-	-	-
Donation & Subscription		27,100	48,100	4,000	29,000
Registration and Renewals		2,42,159	21,06,577	1,00,320	84,200
Credit Rating Fee		2,30,000	1,29,000	2,30,000	1,29,000
Annual General Meeting		63,000	9,38,922	-	83,925
Annual Listing Fee		6,62,528	-		1,00,000
Compensation to Custom, Excise & VAT		13,51,134	-	-	-
Paid to IDRA & UMP Charge		5,89,967	10,35,839	5,00,110	2,44,892
Depreciation (Sch-A)		38,66,546	39,99,141	18,70,791	19,37,300
Net Profit/(Loss) before tax		**7,19,37,474**	**2,50,71,600**	**4,81,94,040**	**1,09,44,064**
		2,41,49,249	**74,70,478**	**1,63,32,564**	**36,39,227**
Current Tax		**2,41,72,698**	**74,92,945**	**1,63,43,599**	**36,50,038**
Deferred Tax		(23,449)	(22,467)	(11,035)	(10,811)
Profit after tax		**4,77,88,225**	**1,76,01,122**	**3,18,61,476**	**73,04,837**
		8,04,61,645	**3,42,28,599**	**5,14,11,098**	**1,39,71,201**
Earning Per Share(share Tk. 10 each)	**13.00**	**0.94**	**0.35**	**0.63**	**0.14**

Vice President & CFO

Company Secretary

Chief Executive Officer

Director

Chairman

ISLAMI COMMERCIAL INSURANCE PLC.

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

For the half-year ended June 30, 2026

PARTICULARS	Notes	Half Year Ended		Quarter Ended	
		Amount in Taka		Amount in Taka	
		June 30,2026	June 30,2025	April to June,2026	April to June,2025
Balance Brought Forward From Previous Year		5,58,30,216	5,23,68,081	7,12,68,779	6,21,76,090
Net Profit for the Year Brought Down		7,19,37,474	2,50,71,600	4,81,94,040	1,09,44,064
Deferred Tax Income		23,449	22,467	11,035	10,811
Brought down from Reserve for Investment Fluctuation Fund		-	-	-	-
Revaluation Reserve Depreciation During the year		11,87,208		5,93,604	
		12,89,78,347	**7,74,62,148**	**12,00,67,458**	**7,31,30,965**
Reserve for Exceptional Loss		40,00,000	25,00,000	30,00,000	10,00,000
Provision for Income Tax		2,41,72,698	74,92,945	1,63,43,599	36,50,038
Reserve for Investment Fluctuation Fund		-	-	-	-
Balance Transferred to Balance Sheet		10,08,05,649	6,74,69,203	10,07,23,859	6,84,80,927
		12,89,78,347	**7,74,62,148**	**12,00,67,458**	**7,31,30,965**

Vice President & CFO

Company Secretary

Chief Executive Officer

Director

Chairman

ISLAMI COMMERCIAL INSURANCE PLC.

CONSOLIDATED REVENUE ACCOUNT (Un-audited)

For the half-year ended June 30, 2026

PARTICULARS	Fire	Marine Cargo	Marine Hull	Motor	Misc.	Janu to Jun-2026	Janu to Jun-2025
Claims under policies less Re-insurance :							
Paid During the year (Note-9)	4,76,63,760	1,07,96,882	(2,27,696)	53,47,840	11,34,734	6,47,15,520	1,87,99,885
Add : Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated	32,54,349	1,11,53,469	-	20,09,178	-	1,64,16,996	4,17,27,959
	5,09,18,109	2,19,50,351	(2,27,696)	73,57,018	11,34,734	8,11,32,516	6,05,27,844
Less : Outstanding claims at end of the previous year	1,20,35,943	1,29,58,438	-	65,82,346	-	3,15,76,727	4,72,85,584
Claims for the period	**3,88,82,166**	**89,91,913**	**(2,27,696)**	**7,74,672**	**11,34,734**	**4,95,55,789**	**1,32,42,260**
Agent Commission	-	-	-	-	-	-	5,20,86,717
Expenses of Management	5,41,80,092	9,99,05,792	15,64,623	99,26,044	82,15,480	17,37,92,031	24,58,56,835
Stamp Duty	3,00,100	-	-	45,600	25,100	3,70,800	6,10,000
Profit /(Loss) transferred to Profit & Loss Account	**(1,94,75,306)**	**6,50,70,510**	**25,65,142**	**71,61,207**	**89,58,954**	**6,42,80,507**	**47,58,887**
Reserve for Unexpired Risk	2,46,13,996	5,72,12,983	3,73,464	56,04,460	37,41,894	9,15,46,797	13,19,30,598
Total	**9,85,01,048**	**23,11,81,198**	**42,75,533**	**2,35,11,983**	**2,20,76,162**	**37,95,45,924**	**44,84,85,297**
Balance of account at the beginning of the year :							
Reserve for Unexpired Risks	3,03,98,122	8,33,90,994	35,72,836	90,93,502	88,11,888	13,52,67,342	10,63,93,164
Premium Less Re-insurance (Note-8)	6,15,34,991	14,30,32,457	3,73,464	1,40,11,149	93,54,734	22,83,06,795	32,55,66,756
Commission on Re-insurance ceded	65,67,935	47,57,747	3,29,233	4,07,332	39,09,540	1,59,71,787	1,65,25,377
Total	**9,85,01,048**	**23,11,81,198**	**42,75,533**	**2,35,11,983**	**2,20,76,162**	**37,95,45,924**	**44,84,85,297**

Vice President & CFO

Company Secretary

Chief Executive Officer

Director

Chairman

ISLAMI COMMERCIAL INSURANCE PLC.

Statement of Changes in Equity (Un-Audited)

Half Year Ended June 30, 2026

Amount in Taka

Particulars	Share Capital	Proposed Stock Dividend	Reserve for Exceptional Loss	Revaluation Reserve	Reserve for Investment Fluctuation Fund	Retained Earnings	Total
Balance as on 1st January, 2026	50,65,27,660	-	17,20,49,754	10,34,92,673	4,16,72,705	5,58,30,216	87,95,73,008
Addition during the year	-	-	40,00,000		-	4,37,88,225	4,77,88,225
Prior Year Adjustment (Tax paid on the basis of the Previous year's assessments)	-	-	-	-			
Cash Dividend	-	-	-	-	-	-	-
Revaluation Reserve Depreciaton During the year	-	-	-	(11,87,208)	-	11,87,208	-
Balance as on 30th June, 2026	**50,65,27,660**	**-**	**17,60,49,754**	**10,23,05,465**	**4,16,72,705**	**10,08,05,649**	**92,73,61,233**

Balance as on 1st January, 2025	50,65,27,660	-	16,70,49,754	10,56,04,768	4,16,72,705	5,23,68,081	87,32,22,968
Addition during the year	-		25,00,000	(12,11,437)	-	1,63,12,559	1,76,01,122
Prior Year Adjustment (Tax paid on the basis of the Previous year's assessments)	-	-	-	-	-	-	-
Cash Dividend						-	-
Balance as on 30th June, 2025	**50,65,27,660**	**-**	**16,95,49,754**	**10,43,93,331**	**4,16,72,705**	**6,86,80,640**	**89,08,24,090**

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

Vice President & CFO

Company Secretary

Chief Executive Officer

Director

Chairman

ISLAMI COMMERCIAL INSURANCE PLC.

HEAD OFFICE

CASH FLOW STATEMENT (Un-audited)

For the half-year ended June 30, 2026

PARTICULARS	Note	JANU TO JUNE 30, 2026	JANU TO JUNE 30, 2025
Cash Flow from Operating Activities			
Collection From Premium & Other income		26,96,63,045	36,72,09,909
Payment for management expenses, Re-insurance, Claim & Commission		(25,40,73,842)	(34,91,74,867)
Cash Generated from Operations		**1,55,89,203**	**1,80,35,042**
Income Tax Paid & Deducted at Source		(94,04,176)	(97,98,774)
Net Cash Generated from Operating Activities		**61,85,027**	**82,36,268**
Cash Flow from Investing Activities			
Investment in Bonds / Shares		3,27,50,940	(61,55,840)
Acquisition of Property, Plant & Equipments etc.		(5,71,275)	(48,90,995)
Security Deposit & Advances		-	-
Disposal of Property, Plant and Equipments		-	-
Net Cash used in Investing Activities		**3,21,79,665**	**(1,10,46,835)**
Cash Flow from Financing Activities			
Dividend Paid		(347)	(1,908)
Increase/Decrease in Quard from Bank			
Annual Listing Fee		(6,62,528)	(9,38,922)
Loan paid against Lien of FDR		-	-
Share Issued		-	-
Net Cash Generated/ (Used) in Financing Activities		**(6,62,875)**	**(9,40,830)**
Net Increase in Cash and Bank Balances		3,77,01,817	(37,51,397)
Cash and Bank Balances at Beginning of Year		45,47,59,837	46,43,58,496
Cash and Bank Balances at End of Year		**49,24,61,654**	**46,06,07,099**
Net operating cash flow per share (NOCFPS)	**16.00**	**0.12**	**0.16**

Vice President & CFO | **Company Secretary** | **Chief Executive Officer**

Director | **Chairman**

Net Assets Value per Share (Un-audited) As at 30-06-2026

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

Particulars	Amount (Tk.)
A. ASSETS:	
Investment in Bangladesh Govt. Treasury Bond (BGTB) - at cost	8,49,60,000.00
Investment in Shares - at cost	23,07,54,948.00
Interest Accrued but not due	2,31,66,927.00
Amount due from other persons or bodies carrying on Insurance Business	30,58,67,352.00
Sundry Debtors (Including Advances, Deposits & Prepayments)	24,78,41,007.00
Cash in hand and at Banks	9,04,11,654.00
Printing & Stationeries and Stamp in Hand	11,62,365.00
Fixed Assets and Others Accounts	55,02,67,630.00
Total	**1,53,44,31,883.00**
B. LIABILITIES:	
Balance of Funds and Accounts	22,68,14,137.00
Estimated Liabilities in respect of outstanding claims whether due or intimated	1,64,16,996.00
Sundry Creditors	60,62,362.00
Provision for Taxation	23,81,06,676.00
Deferred Tax Liabilities	(3,08,543.00)
Amount due to other persons or bodies carrying on Insurance Business	8,42,21,375.00
Premium Deposit	3,34,69,355.00
Unclaimed Dividend Account	22,88,292.00
Total	**60,70,70,650.00**
Net Assets (A-B)	92,73,61,233.00
No. Of Shares	5,06,52,766
Intrinsic Value / Net Assets Value per Share	**18.31**

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

ISLAMI COMMERCIAL INSURANCE PLC.

Some Selected Explanatory Notes to the Financial Statements (Un-audited)
2nd Quarter (2Q) ended June 30, 2026

1.00 Legal Form of the Company:

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

2.00 Basis of Preparation:

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

3.00 Significant Accounting Policies and Methods of Computation:

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

4.00 Reporting Period:

The financial statements cover the period 1st January 2026 to 30th June 2026

5.00 Allocation of total Management Expenses:

Total related management expenses are allocated among various revenue accounts in proportion to their respective gross premium income.

		Amount (In Taka)	
6.00	**Share Capital:**		
6.01	**Authorized Capital:**	**31.06.2026**	**31.12.2025**
	10,00,00,000 Ordinary Shares of Taka 10 Each	1,00,00,00,000	1,00,00,00,000
6.02	**Issued, Subscribed and Paid -Up Capital:**		
	5,06,52,766 Ordinary Share of Taka 10 each	50,65,27,660	50,65,27,660
7.00	**RESERVE AND CONTIGENCY ACCOUNTS:**		
	Break up of the above amount is as under:	**42,08,33,573**	**37,30,45,348**

Particulars	Amount (In Taka)	
	31.06.2026	**31.12.2025**
Reserve for Exceptional Losses	17,60,49,754	17,20,49,754
Profit & Loss Appropriation Account (Retained Earnings)	10,08,05,649	5,58,30,216
Revaluation Reserve	10,23,05,465	10,34,92,673
Reserve for Investment Fluctuation Fund	4,16,72,705	4,16,72,705
Total	**42,08,33,573**	**37,30,45,348**

7.01	**Reserve for Exceptional Losses:**	**17,60,49,754**	**17,20,49,754**

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

Break up of the above amount is as under:

	Amount (In Taka)	
	31.06.2026	**31.12.2025**
Opening Balance	17,20,49,754	16,70,49,754
Add: Reserve during the period	40,00,000	50,00,000
Closing Balance	**17,60,49,754**	**17,20,49,754**

7.02	**Revaluation Reserve:**		
	Opening Balance	10,34,92,673	10,56,04,768
	Adjust/Provision made for the period	(11,87,208)	(21,12,095)
	Closing Balance	**10,23,05,465**	**10,34,92,673**
8.00	**Premium Less Re-Insurance (Classwise):**	**22,83,06,795**	**32,55,66,756**

Class	30.06.2026	30.06.2025
Fire	6,15,34,991	8,51,93,137
Marine Cargo	14,30,32,457	19,59,49,462
Marine Hull	3,73,464	28,39,825
Motor	1,40,11,149	1,88,38,333
Miscellaneous	93,54,734	2,27,45,999
Total	**22,83,06,795**	**32,55,66,756**

Islami Commercial Insurance PLC. Head Office, Dhaka

9.00

Net Claims (Classwise):	30.06.2026	30.06.2025
Fire	4,76,63,760	95,92,929
Marine Cargo	1,07,96,882	32,40,661
Marine Hull	(2,27,696)	2,58,238
Motor	53,47,840	55,94,985
Miscellaneous	11,34,734	1,13,072
Total	**6,47,15,520**	**1,87,99,885**

10.00 Net Asset Value (NAV) per share:

	Amount (In Taka)	
A. Assets:	**30.06.2026**	**30.06.2025**
Investment At Cost (BGTB)	8,49,60,000	7,64,10,000
Investment In Share	23,07,54,948	26,37,43,749
Interest Accrued but not due	2,31,66,927	4,26,80,870
Amount due from other person or bodies carrying on Insurance Business	30,58,67,352	31,45,70,220
Sundry Debtors (Including Advances, Deposits & Payments)	24,78,41,007	21,55,19,357
Cash in hand and at Banks	9,04,11,654	11,39,57,099
Printing & Statinary and Stamp in hand	11,62,365	10,94,373
Fixed Assets and Others Accounts	55,02,67,630	49,83,63,987
Total	**1,53,44,31,883**	**1,52,63,39,655**
B. Liabilities:		
Balance of Funds and Accounts	22,68,14,137	21,03,23,762
Estimated Liabilities in respect of outstanding Claims	1,64,16,996	4,17,27,959
Sunday Creditors	60,62,362	78,15,094
Provision for Taxation	23,81,06,676	19,41,12,948
Defrred Tax	(3,08,543)	(2,64,102)
Amount due to other persons or bodies carrying on Insurance Business	8,42,21,375	16,34,63,252
Deposit Premium	3,34,69,355	1,72,68,408
Unclaimed Dividend Account	22,88,292	10,68,244
Total	**60,70,70,650**	**63,55,15,565**
Net Assets Value (A-B)	**92,73,61,233**	**89,08,24,090**
No. of Shares	5,06,52,766	5,06,52,766
Net Assets Value Per Share	18.31	17.59

10.01 **Balance of Fund:**

Balance of fund and accounts consists as follows:	30.06.2026	31.12.2025
Fire Insurance Business	5,50,12,116	6,07,96,242
Marine (Cargo) Insurance Business	14,06,03,977	16,67,81,988
Marine (Hull) Insurance Business	39,46,301	71,45,673
Motor Insurance Business	1,46,97,962	1,81,87,004
Miscellaneous Insurance Business	1,25,53,781	1,76,23,775
Total	**22,68,14,137**	**27,05,34,682**

10.02 **Deposit Premium: Tk. 3,34,69,355**

The above balance represents the amount of premium received against cover notes for which policies were not issued within 30th June, 2026.

	30.06.2026	31.12.2025
Marine Cargo	3,34,69,355	2,98,54,196
Total Deposit Premium	**3,34,69,355**	**2,98,54,196**

11.00 Provision for Taxation : **23,81,06,676** **21,39,33,978**

Details are as follows:	Amount (In Taka) 30.06.2026	31.12.2025
Opening Balance	21,39,33,978	18,66,20,003
Add: Addition during the period	2,41,72,698	2,73,13,975
Closing balance	**23,81,06,676**	**21,39,33,978**



12.00 (a) Deferred Tax Liability :

	(3,08,543)	(2,85,094)
	Amount (In Taka)	
Details are as follows:	30.06.2026	31.12.2025
Carrying amount of Depreciable Fixed Assets	14,82,17,630	15,15,12,901
Less : Tax Base[(IAS-12(7)]	14,90,40,411	15,22,73,152
Deductible Temporary Difference	(8,22,781)	(7,60,251)
Effective Tax Rate	37.50%	37.50%
Deferred Tax Liability [IAS-12(44)]	**(3,08,543)**	**(2,85,094)**
(b) Deferred Tax Expense/(Income)		
Closing Deferred Tax Liability	(23,449)	(43,459)
Opening Deferred Tax Liability	(2,85,094)	(2,41,635)
Deferred Tax Expense/(Income) for the year	**(3,08,543)**	**(2,85,094)**

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

13.00 EARNING PER SHARE (EPS)

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

	30.06.2026	30.06.2025
Net Profit before Tax	7,19,37,474	2,50,71,600
Less: Provision for Income Tax	(2,41,72,698)	(74,92,945)
Income Tax paid previous year		
Deferred Tax Income	23,449	22,467
Net Profit after Taxation attributable to ordinary shareholders	**4,77,88,225**	**1,76,01,122**
Number of ordinary shares outstanding during the year	**5,06,52,766**	**5,06,52,766**
Earning Per Share(BASIC EPS)	**Tk.0.94**	**Tk.0.35**

Half Yearly 2026 EPS= Earning attributable to ordinary shareholders / Number of ordinary shares outstanding during the period = 4,77,88,225 / 5,06,52,766 = 0.94

Half Yearly 2025 EPS= Earning attributable to ordinary shareholders / Number of ordinary shares outstanding during the period = 1,76,01,122 / 5,06,52,766 = 0.35

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

14.00 Provision for Unexpired Risks:

Before arriving at the surplus of each of business necessary provision for un-expired risk have been created at the rate 40% on all business except on Marine Hull Business for which the provision has been made @100% of net premium for the half year ended on 30 June, 2026 as per Insurance Act.

15.00 Transaction With Related Parties:

Details transactions with related parties and balances with them as on 30 June, 2026 were as follows:

Name of the related Parties	Relationship Nature	Nature of Transaction	Premium Earned	Claim Paid
Kohinoor Chemical Co. (BD) Ltd.	Common Director	Insurance	53,19,879	-
Reedisha Spinning Ltd.	Common Director	Insurance	23,37,466	-
Reedisha Knitex Ltd.	Common Director	Insurance	63,60,188	-
Reedisha Tex-Stripe Ltd.	Common Director	Insurance	2,05,877	-
Reedisha Blended Yarn Ltd.	Common Director	Insurance	12,95,275	-
Dubai Bangladesh Cement Mills Ltd.	Common Director	Insurance	56,58,537	82,94,140
Dubai Bangladesh Bag Factory Ltd.	Common Director	Insurance	5,59,473	

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

Particulars	Amount (InTaka)
Profit before Tax	7,19,37,474
Add: Increase in Capital	
Add: Non Cash Expenses (Depriciation)	38,66,546
Add: Non Operating Expenses (Annual Listing Fee)	6,62,528
Less: Increase in Current Assets	91,66,510
Less: Profit from Sale Proceeds of Car	-
Add: Increase in Current Liabilities (Premium Deposit, O/S Claims, Unexpired Risk Reserve etc)	(7,00,43,855)
Less: Decrease in Current Liabilities (Sundry Creditors)	
Less: Income Tax paid	(94,04,176)
Cash Flow from Operating Activities	**61,85,027**
Net Cash Flow From Operating Activities	61,85,027
Number of Outstanding Share	5,06,52,766
Net Operating Cash Flow Per Share	0.12

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

Islami Commercial Insurance PLC. Head Office, Dhaka

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

Particulars	Amount (In Taka)
Gross Premium	33,20,30,142
Less: Ceded Premium	10,37,23,347
Net Premium Income	**22,83,06,795**
Add: Commission on Re-Insurance Ceded	1,59,71,787
	24,42,78,582
Add: Interest Income	1,98,50,715
Cash Dividend	11,44,478
Capital Gain	(48,14,055)
Add: Accrued Interest at Opening	2,52,38,330
	28,56,98,050
Less: Accrued Interest at Closing	2,31,66,927
	26,25,31,123
Add: Opening Amount due from other persons carring on Insurance Business	31,19,81,755
	57,45,12,878
Less: Closing Amount due from other person carring on insurance Business	30,58,67,352
	26,86,45,526
Add: Realised from Advance Office Rent	6,23,602
Add: Realised from Advance to Employee	32,29,117
	27,24,98,245
Less: Advance to Employee	24,85,000
Less: Advance Office Rent	3,50,200
Less: Security Deposit	-
Less: BGTB Premium	-
Cash Receipts from customers and others	**26,96,63,045**

18.00 Events after The Reporting Period:

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

18.01 Other Significant Events:

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

		Amount (In Taka)
		31.06.2026
19.00	**Unclaimed Divedend Account :**	**22,88,292**
	The break-up of the above is as under:	
19.01	**Balance of Unclaimed Dividend -2022**	3,86,622
19.02	**Balance of Unclaimed Dividend -2023**	6,76,048
19.03	**Balance of Unclaimed Dividend -2024**	12,25,622

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

