PRAGATI INSURANCE PLC
CONDENSED STATEMENT OF FINANCIAL POSITION (UN-AUDITED)
AS AT June 30, 2026

	Note	June 30, 2026	December 31, 2025
A) **Fixed Assets :**			
Land & Building		2,095,999,297	2,097,223,875
Administrative Fixed Assets		137,155,543	133,659,258
		2,233,154,840	**2,230,883,133**
B) **Current Assets :**			
Stock of Printing Material		1,400,964	1,532,001
Sundry Debtors		689,588,378	565,010,094
Advance Payment of Taxes		532,061,001	467,062,542
Investment (Shares & Securities)		1,264,568,122	1,140,096,389
Cash & Bank Balance (including FDR)		1,884,015,011	1,943,457,637
Total Current Assets		**4,371,633,476**	**4,117,158,663**
C) **Current Liabilities :**			
Creditors & Accruals		828,547,470	803,815,662
Outstanding Claims		385,313,349	392,449,044
Un-Paid Dividend		32,418,929	18,402,083
Bank Overdraft		50,313,258	(71,790)
Balance of Fund & Account		635,418,046	601,746,660
Deposit Premium		8,765,654	8,533,586
Total Current Liabilities		**1,940,776,706**	**1,824,875,245**
D) Net Working Capital (B-C)		2,430,856,770	2,292,283,418
Net Assets(A+D)		**4,664,011,610**	**4,523,166,551**
Shareholders Equity :			
Share Capital	5.00	812,145,590	788,490,860
Reserves & Contingency Account		3,579,127,033	3,431,651,885
Retained Earnings		272,738,987	303,023,806
Total Shareholders Equity		**4,664,011,610**	**4,523,166,551**
Net Asset Value (Per Share)(Re-stated)	6.00	**57.43**	**55.69**

Company Secretary

Chief Financial Officer

Chief Executive Officer (Acting)

Director

Chairman

PRAGATI INSURANCE PLC
Statement of Profit or Loss and Other Comprehensive Income (Un-Audited)
For the period ended 30 June 2026

	Note	April-June 2026 BDT	April-June 2025 BDT	Jan-June 2026 BDT	Jan-June 2025 BDT
Gross Premium Income		**638,857,054**	**575,860,216**	**1,221,266,654**	**1,335,175,679**
Net Premium Income		248,207,854	222,414,026	573,995,327	625,932,299
Commission on re-insurance		59,969,817	52,605,535	97,268,856	93,874,391
		308,177,671	**275,019,561**	**671,264,183**	**719,806,690**
Allocable Mgt. Expenses (Including Claim)		201,527,841	118,723,401	429,201,815	387,216,083
Un-allocable Mgt. Expenses		9,421,664	5,641,162	21,677,499	22,949,650
Commission		89,496	84,123,918	169,487	189,728,464
Unexpired Risk reserve		10,303,693	4,732,160	28,968,694	13,218,592
		221,342,694	**213,220,641**	**480,017,495**	**613,112,789**
Profit before investment and other income		**86,834,977**	**61,798,920**	**191,246,688**	**106,693,901**
Investment and other income		86,397,602	81,704,957	155,748,933	147,841,697
Profit before Tax		**173,232,579**	**143,503,877**	**346,995,621**	**254,535,598**
Current Tax	7.00	45,319,159	39,656,010	87,282,133	63,626,955
Deferred Tax		4,446,335	3,990,647	7,531,422	7,010,455
Net Profit after Tax		**123,467,085**	**99,857,220**	**252,182,066**	**183,898,188**
Other comprehensive income					
Gain /(loss) from fair value changes of investment in securities		53,284,961	(10,164,672)	101,555,522	(58,171,460)
Total Profit or Loss and Other Comprehensive Income		**176,752,046**	**89,692,548**	**353,737,588**	**125,726,728**
Profit & loss appropriation					
Net Profit after Tax		123,467,085	99,857,220	252,182,066	183,898,188
Reserve for exceptional loss		(19,856,628)	(17,793,122)	(45,919,626)	(50,074,584)
		103,610,457	**82,064,098**	**206,262,440**	**133,823,604**
Earning Per Share (EPS) Re	**8.00**	**1.52**	**1.23**	**3.11**	**2.26**

Company Secretary

Chief Financial Officer

Chief Executive Officer(Acting)

Director

Chairman

PRAGATI INSURANCE PLC
Statement of Changes of Shareholders Equity (Un-Audited)
For the period ended 30 June 2026

Particulars	Share capital	Reserve for exceptional losses	Contingency Reserve for Insurance Guarantees	Asset Revaluation Surplus	Investment Fluctuation Reserve (Fair Value Changes)	General Reserve	Retained Earnings	Total equity
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2026	788,490,860	1,646,446,228	210,723,023	1,324,452,249	73,598,809	176,431,576	303,023,805	4,523,166,550
Dividend paid (Stock+ cash)	23,654,730						(236,547,258)	(212,892,528)
Net profit during the year							252,182,066	252,182,066
Reserve for exceptional losses for the quarter		45,919,626					(45,919,626)	
Transferred to Contingency reserve			-					
Transferred to General reserve								
Depreciation on Revalued Assets				-			-	
Fair value changes during the quarter					101,555,522			101,555,522
Balance at 30 June 2026	**812,145,590**	**1,692,365,854**	**210,723,023**	**1,324,452,249**	**175,154,331**	**176,431,576**	**272,738,987**	**4,664,011,610**

Company Secretary

Chief Financial Officer

Chief Executive Officer(Acting)

Director

Chairman

PRAGATI INSURANCE PLC
CONDENSED STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE PERIOD ENDED June 30,2026

PARTICULARS	June 30,2026	June 30,2025
(A) **Cash Flow from operating activities :**	162,765,591	(46,965,100)
Collection from Premium & other Income	1,320,767,614	1,432,861,524
Less :Management Expenses, Re-Insurance, Claims and other expenses.	(1,158,002,023)	(1,479,826,624)
(B) **Cash Flow from Investing activities :**	53,423,738	(55,606,157)
Acquisition of Fixed Assets	(2,824,235)	(9,479,186)
Bangladesh Govt. Treasure Bond	-	-
Bank Interest, Rent & others	56,247,973	(46,126,971)
(C) **Cash Flow from Financing activities :**	(148,490,634)	(72,428,557)
Bank Overdraft	50,385,048	-
Dividend Paid	(198,875,682)	(72,428,557)
Net Cash inflow/outflow for the quarter (A+B+C)	67,698,695	(174,999,814)
Cash and Bank Balance (Opening)	1,816,316,316	1,991,316,130
Cash and Bank Balance (Closing)	1,884,015,011	1,816,316,316
Net Operating Cash Flow per share	**2.00**	**(0.58)**

Company Secretary

Chief Financial Officer

Chief Executive Officer(Acting)

Director

Chairman

PRAGATI INSURANCE PLC

Selected explanatory notes to the (Un-Audited) Quarterly Financial Statements for the 2nd quarter ended June 30, 2026.

01.00 Legal form of the Company

The Company was incorporated as a public ltd. company on 27 January 1986 and obtained the Certificate of Commencement of Business from the Registrar of Joint Stock Companies, Bangladesh with effect from 30 January 1986. The Company is listed with both Dhaka Stock Exchange and Chittagong Stock Exchange Limited as a Public Limited Company. The primary objectives of the company are to carry on all kinds of non-life insurance business as laid down by Insurance, Act 2010.

02.00 Basis of presentation:

Quarter Financial Statement has been prepared based on Bangladesh Accounting Standard (BAS)- 34 'Interim Financial Reporting' and in accordance with other Bangladesh Accounting Standard (BAS), the Companies Act 1994,The Insurance Act 2010,Bangladesh Securities And Exchange Commission's rules 1987 and other applicable laws and regulation.

03.00 Accounting policies & method of computations:

Accounting policies and methods of computations followed in preparing these Quarterly Financial Statements are consistence with those used in the Annual Financial Statements, prepared and published for the period ended June 30, 2026.

04.00 During the period ended June 30, 2026 Company earned Gross Premium and net premium Tk.1221.27 million and Tk.325.79 million against Tk.1335.18 million and Tk.625.93 million respectively for the corresponding same period of the previous year.

	30 June 2026	31 December 2025
05.00 Share capital:		
Issued, subscribed and paid up:		
812,145,59 ordinary Shares of Tk 10 each Fully	**812,145,590**	**788,490,860**

06.00 Net Asset Value	**30 June 2026**	**31 December 2025**
(Total Asset-Current Liabilities)	4,664,011,610	4,523,166,551
Number of Share	81,214,559	81,214,559
Net Asset Value per share of Tk. 10 each(Re-stated)	**57.43**	**55.69**

Net Asset Value Per Share was increased due to increase of Investment, Dividend & Interest Receivable and Cash equivalent etc.

	30 June 2026	30 June 2025
07.00 Income Taxes		
Current Tax	87,282,133.05	63,626,955
Deferred Tax	7,531,422.00	7,010,455
Total	**94,813,555**	**70,637,410**

08.00 Earning Per Share

Earning per Share (EPS) calculated in accordance with IAS 33:

	30 June 2026	30 June 2025
Net profit after tax	252,182,066	183,898,188
Number of Share	81,214,559	81,214,559
Basic Earning Per Share per share of Tk. 10 each (Re-stated)	**3.11**	**2.26**

Earning per share was increased due to increase of operating income and other income.

09.00 Net Operating Cash Flow Per Share

Net Operating Cash Flow Per Share (NOCFPS) has been calculated based on number of share outstanding.

	30 June 2026	30 June 2025
Net Cash generated from operating activities	162,765,591	(46,965,100)
Number of Share	81,214,559	81,214,559
Net Operating Cash Flow per share of Tk. 10 each(Re-stated)	**2.00**	**(0.58)**

Net operating cash flow was increased due to increase of premium collection and others income etc.

10.00 Reconciliation of net profit before tax to net operating cash flow

	30 June 2026	30 June 2025
Net profit during the Quarter	**346,995,621**	**183,898,188**
Adjustment:		
Depreciation	12,206,416	17,790,267
Interest Income	(56,247,973)	(49,965,854)
Profit/Loss on sales share	(5,370,046)	(2,485,192)
Changes in working capital:		
Increase/ (decrease) the balance of fund	33,671,386	39,547,178
Increase/ (decrease) the deposit premium	232,068	189,998
Increase/ (decrease) of Outstanding claims	(7,135,695)	29,452,844
Increase/ (decrease) of sundry creditor except payable for fixed asset and tax	24,731,808	(130,656,750)
(Increase) / decrease of Advance, deposit & prepayment except AIT , Advance	(122,084,573)	(79,284,128)
(Increase) / decrease of premium control account	2,021,201	2,540,511
(Increase) / decrease Stock of printing & stationery & Debtor	131,037	171,392
(Increase) / decrease Insurance stamp in hand	(1,387,200)	219,758
Income Tax	(64,998,459)	(58,383,312)
Net cash generated from operating activities	**162,765,591**	**(46,965,101)**

11.00 Related Party Disclosures

Pragati Insurance in normal course of business carried out a number of transactions with other entities that fall within the definition of related parties contained in Bangladesh Accounting Standard 24: 'Related Parties Disclosers'. All transactions involving related parties arising the normal course of business and on a arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties. Details transactions with related parties and balances with them as at June 30,2026 were as follows:

Related Parties' Disclosure

Sl No.	Name of the Client	Relationship	Nature of Buiseness	Net Premium Jan To June 2026	Claim Paid Jan. To June 2026
1	W & W Grains Corporation	Common Director	Insurance	91,224	7,626,570
2	Multimode Group	Common Director	Insurance	6,609,750	3,616,305
3	Abdul Monem Ltd.	Common Director	Insurance	6,171,561	-
4	KDS Group	Common Director	Insurance	35,153,439	3,859,940
5	Mc-Donald Group	Common Director	Insurance	-	-
6	Prostar Group	Common Director	Insurance	1,708,458	370,760
7	Armana Group	Common Director	Insurance	12,627,644	710,625
8	Chowdhury Group	Common Director	Insurance	-	-
9	Concord Pragatee Consortium	Common Director	Insurance	131,079	-
10	MKR Group	Common Director	Insurance	203,574	-
Total				**62,696,729**	**16,184,200**

Company Secretary

Chief Financial Officer

Chief Executive Officer(Acting)

Director

Chairman