

Crystal Insurance PLC
Balance sheet (Statement of financial position)
As at June 30, 2026

Particulars	Notes	Amount in BDT	
		30th June,2026	2025
Shareholders' equity			
Authorized capital			
100,000,000 ordinary shares of Tk.10 each	3.00	1,000,000,000	1,000,000,000
Issued, subscribed and paid up capital			
44,000,000 ordinary shares of Tk. 10 each	3.00	440,000,000	440,000,000
Reserve and surplus	4.00	812,707,362	776,475,466
Reserve for exceptional losses	4.01	804,396,888	764,574,199
Profit and loss appropriation account		44,924,116	53,080,323
Investment fluctuation fund	4.02	(44,613,642)	(48,179,056)
General reserve	4.03	8,000,000	7,000,000
Total shareholders equity		1,252,707,362	1,216,475,466
Liabilities and provisions			
Balance of funds and accounts (A)	5.00	263,730,587	287,536,479
Fire insurance revenue account		138,173,777	144,880,814
Marine cargo insurance revenue account		85,298,533	90,705,815
Marine hull insurance revenue account		6,257,094	9,416,590
Motor insurance revenue account		17,265,096	21,642,636
Miscellaneous insurance revenue account		16,736,088	20,890,624
Liabilities (B)		820,301,033	725,867,047
Lease liability	6.00	15,086,624	17,574,131
Deposit premium	7.00	48,904,766	55,270,491
Estimated liability in respect of outstanding claims whether due or intimated	9.00	244,081,194	172,612,403
Amounts due to other persons or bodies carrying on insurance business	10.00	263,349,928	255,912,181
Sundry creditors	11.00	233,740,215	214,903,367
Unpaid/Unclaimed dividend	12.00	547,014	615,930
Provision for workers profit participation fund (WPPF)	13.00	14,591,291	8,978,545
Total liabilities and provisions (A+B)		1,084,031,620	1,013,403,526
Total Shareholders' equity, liabilities and provisions		2,336,738,981	2,229,878,992

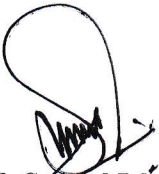
Crystal Insurance PLC

Balance sheet (Statement of financial position)

As at June 30, 2026

Particulars	Notes	Amount in BDT	
		30th June, 2026	2025
Properties and assets		1,232,582,975	1,126,113,700
Property, plant and equipments	14.00	217,731,219	230,134,436
Advance against land and office space	15.00	75,136,000	75,136,000
Investments	16.00	397,678,822	304,621,987
Investment in associates	17.00	43,419,859	42,912,430
Investment property	18.00	23,407,341	24,484,845
Right of use (RoU) assets	19.00	17,023,747	20,516,995
Insurance stamps	20.00	1,929,539	1,796,895
Amount due from other persons or bodies carrying on insurance business	21.00	170,184,648	164,190,744
Deferred tax assets	22.00	1,642,360	1,642,360
Accrued interest	23.00	92,355,520	82,930,890
Sundry debtors (including advances, deposits and prepayments)	24.00	192,073,920	177,746,118
Cash and cash equivalents		1,104,156,006	1,103,765,291
Cash in hand	25.00	147,709	108,242
B/O account balance	25.00	224,941	219,173
Cash at banks on STD accounts	25.00	45,669,191	36,317,539
Cash at banks on CD accounts	25.00	5,536,548	3,342,720
Fixed deposit receipt (FDR) with banks and other financial institutions	26.00	1,052,577,617	1,063,777,617
Total assets		2,336,738,981	2,229,878,992
Net asset value (NAV) per share	35.00	28.47	27.65

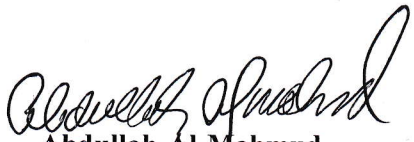
The accompanying notes form an integral part of these financial statements


Md. Saydul Islam
Chief Financial Officer


M. Mahfuzur Rahman FCA
Company Secretary


S M Shahidullah
Chief Executive Officer


A.H.M. Mozammel Hoque
Director


Abdullah-Al-Mahmud
Chairman

Dhaka, 21 July, 2026

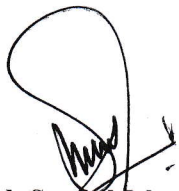
Crystal Insurance PLC

Profit and loss account (Statement of profit or loss and other comprehensive income)

For the period ended June 30, 2026

Particulars	Notes	Amount in Taka		Amount in BDT	
		2026	2026	2025	2025
		April to June	Jan to June	April to June	Jan to June
Expenses of management		12,644,405	25,394,788	13,229,441	27,056,345
(Not applicable to any particular fund or account)					
Advertisement and publicity		345,771	598,338	294,547	566,866
Amortization on lease	19.00	2,517,133	4,915,935	2,636,135	5,719,376
Audit fees		-	-	-	-
Bank charges		97,850	174,268	135,001	226,066
Bima mela		-	-	-	-
Branch opening Fees		-	57,500	-	-
Bangladesh Insurance Association		-	-	-	-
Excise duty		461,500	1,095,750	451,100	995,150
Depreciation	27.00	6,995,044	14,827,704	8,711,163	17,381,967
Director's meeting attendance fees	42.03	70,400	167,200	66,000	167,200
Donation and subscription		82,000	360,750	-	50,000
Fees and charges		112,262	236,098	344,575	502,949
Business development expenses (SBC)		12,222	24,444	12,222	24,444
Repair and maintenance		138,239	202,564	128,602	229,480
Renewal, registration and other charges		1,811,984	2,734,236	450,095	1,192,846
		405,268	792,325	424,393	846,906
Interest against leases		405,268	792,325	424,393	846,906
Profit transferred to profit and loss appropriation account		47,017,388	117,867,676	50,976,115	106,689,863
Total		60,067,062	144,054,788	64,629,949	134,593,114
Profit/(Loss) transferred from		22,330,507	74,520,312	46,411,937	98,363,865
Fire insurance revenue account		(1,413,853)	17,132,503	6,223,316	3,266,337
Marine cargo insurance revenue account		10,557,206	25,306,240	37,497,806	80,796,926
Marine hull insurance revenue account		1,805,556	3,601,142	(372,614)	365,797
Motor insurance revenue account		7,057,668	14,398,155	626,643	6,441,440
Miscellaneous insurance revenue account		4,323,930	14,082,272	2,436,787	7,493,366
Interest income	28.00	32,859,380	64,250,829	22,365,341	43,393,748
Other income	29.00	4,877,175	5,283,648	(4,147,329)	(7,164,500)
Total		60,067,062	144,054,788	64,629,949	134,593,114
Other comprehensive income					
available for sale (Investment fluctuation fund)	4.02	2,204,235	2,204,235	(3,985,556)	(3,985,556)
Total		2,204,235	2,204,235	(3,985,556)	(3,985,556)

The accompanying notes form an integral part of these financial statements



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Abdullah-Al-Mahmud
Chairman

Crystal Insurance PLC
Profit and loss appropriation account
For the period ended June 30, 2026

Particulars	Notes	Amount in BDT		Amount in BDT	
		2026	2026	2025	2025
		April to June	Jan to June	April to June	Jan to June
Opening balance of appropriation account		29,365,557	53,080,323	18,772,977	47,230,661
Transfer from general reserve		-	-	-	6,000,000
Net profit for the period		47,017,388	117,867,676	50,976,115	106,689,863
Total		76,382,946	170,947,999	69,749,092	159,920,524
		31,458,830	126,023,883	33,302,496	123,473,927
Reserve for exceptional losses	4.01	19,538,069	39,822,689	18,786,038	41,371,778
General reserve during the period	4.03	500,000	1,000,000	500,000	1,000,000
Provision for companies income tax	11.02	9,181,838	26,788,447	12,311,474	24,570,629
Provision for WPPF	13.00	2,238,923	5,612,746	2,427,434	5,080,470
Deferred tax (income)/expenses		-	-	(722,450)	(1,348,949)
Dividend from last year profit	12.01	-	52,800,000	-	52,800,000
Balance transferred to balance sheet		44,924,116	44,924,116	36,446,596	36,446,597
Total		76,382,946	170,947,999	69,749,092	159,920,524
Earning per share (EPS)	36.00	0.81	1.94	0.84	1.78

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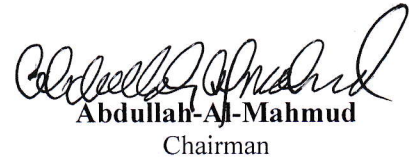
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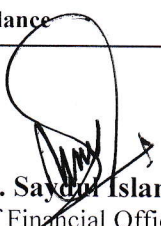
Dhaka, 21 July, 2026

Crystal Insurance PLC
Statement of changes in shareholders' equity
For the period ended June 30, 2026

Particulars	Paid-up capital	Reserve for exceptional losses	General reserve	Investment fluctuation fund	P&L appropriation A/C	Total
Opening balance	440,000,000	784,858,819	7,500,000	(46,817,877)	29,365,557	1,214,906,500
Changes in fare value of shares				2,204,235		2,204,235
Cash dividend					-	-
Stock dividend						-
Profit after tax					37,835,550	37,835,550
Reserve for exceptional losses		19,538,069			(19,538,069)	-
Provision for WPPF					(2,238,923)	(2,238,923)
General reserve			500,000		(500,000)	-
Closing balance	440,000,000	804,396,888	8,000,000	(44,613,641)	44,924,116	1,252,707,362

Statement of changes in shareholders' equity
For the period ended June 30, 2025

Particulars	Paid-up Capital	Reserve for Exceptional Losses	General Reserve	Investment Fluctuation Fund	P&L Appropriation A/C	Total
Opening Balance	440,000,000	694,849,918	5,500,000	(37,199,114)	18,772,977	1,121,923,781
Changes in fare value of shares	-		-	(3,985,556)	-	(3,985,556)
Cash dividend	-	-	-	-	-	-
Stock dividend	-					-
General reserve transfer to Profit and loss appropriation account					-	-
Profit after tax	-	-	-	-	39,387,091.00	39,387,091
Reserve for exceptional losses	-	18,786,038	-	-	(18,786,038.00)	-
Provision for WPPF	-	-	-	-	(2,427,434.00)	(2,427,434)
General reserve	-	-	500,000	-	(500,000.00)	-
Closing balance	440,000,000	713,635,956	6,000,000	(41,184,670)	36,446,596	1,154,897,883


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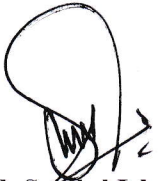
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Crystal Insurance PLC

Statement of Cash Flows

For the period ended June 30, 2026

Sl. No.	Particulars	Notes	Amount in BDT	Amount in BDT
			2026 Jan to June	2025 Jan to June
A.	Cash flows from operating activities			
	Collection from premium		336,115,670	340,030,535
	Other income		7,929	164,043
	Cash paid for management expenses, re-insurance, claims and agent commission		(236,413,178)	(277,354,002)
	Income tax paid including TDS		(21,755,547)	(23,194,276)
	Net cash flows from operating activities		77,954,875	39,646,300
B.	Cash flows from investing activities			
	Acquisition of fixed assets		(1,798,679)	(2,337,356)
	Received from disposal of assets		2,350,000	-
	Rental income		957,896	1,052,930
	Interest received during the period including TDS		54,806,736	34,692,055
	Dividend from listed companies shares including TDS		1,581,546	1,913,831
	Realised gain/loss and withdrawal from portfolio accounts		430,543	14,354,697
	Investment in BGTB		(84,047,585)	(54,287,670)
	Investment in listed companies shares		(5,424,374)	10,364,873
	Net cash used in investing activities		(31,143,916)	5,753,359
C.	Cash flows from financing activities			
	Dividend paid		(46,420,243)	(52,643,088)
	Net cash used in financing activities		(46,420,243)	(52,643,088)
	Increase in cash and cash equivalents (A+B+C)		390,715	(7,243,429)
	Cash and cash equivalents at the beginning of the period		1,103,765,291	1,085,178,150
	Cash and cash equivalents at the end of the period		1,104,156,006	1,077,934,722
	Net operating cash flows per share (NOCFPS)	37.00	1.77	0.90


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