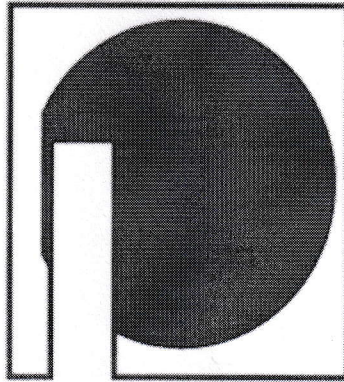


**Half Yearly  
Un-Audited Accounts  
2025**



**Purabi General Insurance Company Limited**

**Head office | Sandhani Life Tower (2<sup>nd</sup> floor),**

**34 Bangla Motor, Dhaka.**

**Hotline: 01714-044146**

**Email: [info@purabiinsurance.org](mailto:info@purabiinsurance.org)**

**Website: [www.purabiinsurance.org](http://www.purabiinsurance.org)**

# Purabi General Insurance Company Ltd.

## STATEMENT OF FINANCIAL POSITION (UN-AUDITED)

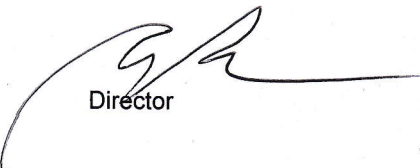
AS AT JUNE 30, 2025

CAPITAL & LIABILITIES	June -30, 2025 Taka	Dec-31, 2024 Taka
<b>SHARE CAPITAL :</b>		
AUTHORIZED	1,000,000,000	1,000,000,000
100,000,000 ordinary shares of tk. 10/- each		
ISSUED SUBSCRIBED & PAID UP	598,125,067	598,125,067
59,812,506.70 ordinary shares of Tk. 10/- each		
RESERVE OR CONTINGENCY ACCOUNTS		
RESERVE FOR EXCEPTIONAL LOSSESS	66,310,242	61,300,304
RESERVE ON GAIN/LOSS FOR CONSIDERATION OF MARKET VALUE OF SHARES	(17,066,244)	-
BALANCE OF FUND AND ACCOUNTS (Fire, Marine Cargo, Marine Hull, Motor, Misc. Insurance Business)	57,909,984	66,194,151
PREMIUM DEPOSIT	22,690,226	30,547,680
ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS WHETHER DUE OR INTIMATED	61,407,952	57,646,652
AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS	201,173,932	185,800,056
SUNDRY CREDITORS	19,113,256	22,470,134
UNCLAIMED DIVIDEND	16,552,550	16,552,550
DIVIDEND PAYABLE	38,947,765	47,815,074
LEASE LIABILITY	7,157,116	8,084,612
PROVISION FOR TAXATION	321,585,902	296,377,744
RETAINED EARNINGS	237,310,581	183,551,405
<b>TOTAL</b>	<b>1,631,218,329</b>	<b>1,574,465,429</b>
<b>PROPERTY &amp; ASSETS</b>	<b>June -30, 2025 Taka</b>	<b>Dec-31, 2024 Taka</b>
<b>INVESTMENT</b>	<b>153,505,656</b>	<b>130,088,505</b>
STATUTORY DEPOSITS	4,500,000	4,500,000
Bangladesh Govt. Treasury Bond (BGTB)	60,000,000	55,000,000
SHARES (Market price)	89,005,656	70,588,505
INTEREST, DIVIDEND & RENTS RECEIVABLES (accrued but not due)	15,102,193	15,188,669
AMOUNT DUE FROM OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS	193,127,645	178,014,771
ADVANCE DEPOSITS, PRE-PAYMENTS & RECEIVABLE	431,260,494	413,853,522
<b>CASH IN HAND &amp; AT BANK</b>	<b>816,352,966</b>	<b>817,225,262</b>
FIXED DEPOSIT WITH BANKS	725,915,694	720,500,000
SHORT TERMS DEPOSITS WITH BANKS	88,509,696	94,626,165
CURRENT ACCOUNT & CASH IN HAND	1,927,576	2,099,097
DEFERRED TAX ASSETS	1,060,123	1,090,116
<b>OTHER ACCOUNTS</b>	<b>20,809,252</b>	<b>19,004,584</b>
FIXED ASSETS INCLUDING RIGHT OF USE ASSETS (IFRS-16)	18,916,380	18,221,579
STOCK OF STATIONARY AND FORMS	1,133,640	406,239
STAMP IN HAND	759,232	376,766
<b>TOTAL</b>	<b>1,631,218,329</b>	<b>1,574,465,429</b>
<b>NET ASSETS VALUE PER SHARE (NAVPS) Note-04</b>	<b>14.79</b>	<b>14.09</b>

  
Chief Financial Officer (CFO) CC

  
Company Secretary

  
Chief Executive Officer (CEO)

  
Director

  
Chairman

# Purabi General Insurance Company Ltd.

## STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)

FOR THE HALF YEAR ENDED JUNE 30, 2025

PARTICULARS	Jan. to Jun, 2025	Jan. to Jun, 2024	Apr. to Jun, 2025	Apr. to Jun, 2024
Opening Reserve for Un-expired Risks	33,097,076	23,057,392	16,548,538	11,528,696
Premium Less Re-Insurance	50,099,380	81,604,660	29,105,235	44,885,743
Re-Insurance Commission	11,906,686	10,044,017	5,148,186	4,175,400
	<b>95,103,142</b>	<b>114,706,069</b>	<b>50,801,959</b>	<b>60,589,839</b>
Claims paid & Due	(6,307,265)	(2,893,513)	(781,758)	(526,339)
Commission, Management Expenses	(36,386,504)	(37,139,810)	(17,368,432)	(18,298,328)
Closing Reserve for Un-expired Risks	(24,812,909)	(32,661,161)	(14,486,345)	(17,961,915)
<b>Underwriting Profit</b>	<b>27,596,464</b>	<b>42,011,585</b>	<b>18,165,424</b>	<b>23,803,257</b>
Income from Investment & Others	49,972,761	40,567,901	26,191,186	20,744,069
Gain/Loss from Sales of Shares	(973,604)	1,228,552	(617,976)	187,621
Management Expenses (Not Applicable to any particular fund or account)	(4,615,352)	(4,174,710)	(2,233,008)	(1,986,110)
<b>Net Profit before tax</b>	<b>71,980,269</b>	<b>79,633,328</b>	<b>41,505,626</b>	<b>42,748,837</b>
Provision for Current Income tax (Note-07)	(25,208,158)	(26,366,383)	(14,530,163)	(14,267,925)
Provision for Deferred tax (Note-08)	(29,993)	454,578	64,598	(69,204)
<b>Net Profit after tax</b>	<b>46,742,118</b>	<b>53,721,523</b>	<b>27,040,061</b>	<b>28,411,708</b>
<b>Earning per Share (EPS) Note-03</b>	<b>0.78</b>	<b>0.90</b>	<b>0.45</b>	<b>0.48</b>

Chief Financial Officer (CFO) CC

Company Secretary

Chief Executive Officer (CEO)

Director

Chairman



# Purabi General Insurance Company Ltd.

STATEMENT OF CHANGES IN SHARE HOLDER EQUITY (UN-AUDITED)  
FOR THE HALF YEAR ENDED JUNE 30, 2025

Particulars	Share Capital	Reserve for Exceptional Lossess	Reserve on gain/loss for consideration of Market value of shares	Retained Earnings	Total Taka
Balance as on 01. 01. 2025	598,125,067	61,300,304	-	183,551,405	842,976,776
Net profit after tax	-	-	-	46,742,118	46,742,118
Reserve for exceptional Lossess	-	5,009,938	-	(5,009,938)	-
Reserve on Gain/loss for consideration of market value of Shares	-	-	(17,066,244)	12,026,996	(5,039,248)
Balance as on 30.06.2025	598,125,067	66,310,242	(17,066,244)	237,310,581	884,679,646

# Purabi General Insurance Company Ltd.

STATEMENT OF CHANGES IN SHARE HOLDER EQUITY (UN-AUDITED)  
FOR THE HALF YEAR ENDED JUNE 30, 2024

Particulars	Share Capital	Reserve for Exceptional Lossess	Reserve on gain/loss for consideration of Market value of shares	Retained Earnings	Total Taka
Balance as on 01. 01. 2024	598,125,067	47,931,397	493,538	176,922,153	823,472,155
Net profit after tax	-	-	-	53,721,523	53,721,523
Reserve for exceptional Lossess	-	8,160,466	-	(8,160,466)	-
Reserve on Gain/loss for consideration of market value of Shares	-	-	(548,376)	(9,295,679)	(9,844,055)
Deferred tax	-	-	54,838	-	54,838
Balance as on 30.06.2024	598,125,067	56,091,863	-	213,187,531	867,404,461

Chief Financial Officer (CFO) CC

Company Secretary

Chief Executive Officer (CEO)

Director

Chairman

# Purabi General Insurance Company Ltd.

STATEMENT OF CASH FLOWS (UN-AUDITED)  
FOR THE HALF YEAR ENDED JUNE 30, 2025

Particulars	Jan-Jun 30, 2025 Taka	Jan-Jun 30, 2024 Taka
<b>A. Cash flows from Operating Activities</b>		
Collection from premium & other Income	119,512,287	101,064,430
Payment for Management expenses, Claim, Re-insurance, Commission & Others	(47,075,719)	(45,235,097)
Income-tax paid and deducted at source	(22,297,588)	(14,767,842)
VAT paid to Government	(8,141,877)	(8,881,645)
<b>Net Cash Flows from Operating Activities</b>	<b>41,997,103</b>	<b>32,179,846</b>
<b>B. Cash flows from Investing Activities</b>		
Purchase of Fixed Assets	(2,933,444)	(4,809,191)
Advance for AC Purchases	(500,000)	-
Sale or purchase of shares of Listed Companies	(24,294,582)	3,866,367
Purchases of Govt. Treasury Bond	(5,000,000)	-
IPO Shares Refund Money Receipt	-	602,950
<b>Net Cash used in Investing Activities</b>	<b>(32,728,026)</b>	<b>(339,874)</b>
<b>C. Cash Flows From Financing Activities</b>		
Dividend paid	(8,867,309)	(8,948,570)
Finance cost paid	(346,568)	(426,112)
Lease liability paid	(927,496)	(847,952)
<b>Net Cash used in Financing Activities</b>	<b>(10,141,373)</b>	<b>(10,222,634)</b>
<b>Net Cash inflow/(outflow) (A+B+C)</b>	<b>(872,296)</b>	<b>21,617,338</b>
Opening Cash & Bank Balance	817,225,262	831,978,170
<b>Closing Cash &amp; Bank Balance</b>	<b>816,352,966</b>	<b>853,595,508</b>

Net Operating Cash Flows Per Share (NOCFPS) Note-05

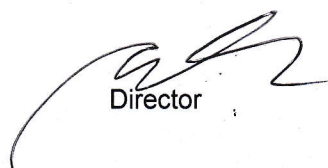
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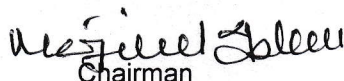
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Chief Financial Officer (CFO) CC

  
Company Secretary

  
Chief Executive Officer (CEO)

  
Director

  
Chairman



# Purabi General Insurance Company Ltd.

## Notes to the Financial Statements

As at and for the period ended June 30, 2025

### 01 Legal Status and Nature of the Company

The Company was Incorporated on 29th June, 1988 under the company's Act 1913 with the object of carrying in and outside Bangladesh all kind of insurance business other than life insurance and obtained the Certificate of Commencement of Business from the Registrar of Joint Stock Companies, Bangladesh with effect from the same date. However, the Certificate of Commencement of insurance business from the Controller of Insurance, Government of the Peoples Republic of Bangladesh was obtained with effect from 3rd November, 1988. In 1995 the company issued public portion of shares and listed with the Dhaka Stock Exchange from 4th August, 1995.

### 02 Components of the Financial Statements

- Statement of Financial Position
- Statement of Comprehensive Income
- Statement of Changes in share holder Equity
- Statement of Cash Flows

### 03 Earnings Per Share

Earnings attributable to the Ordinary Shareholders (Net profit after Tax)  
Weighted average number of ordinary shares  
EPS

Jan-Jun 30, 2025	Jan-Jun 30, 2024
Taka	Taka
46,742,118	53,721,523
59,812,506.7	59,812,506.7
0.78	0.90

### 04 Net Assets Value per Share:

Net Assets Value  
Weighted average number of ordinary shares  
NAV per Share

Jun 30, 2025	Dec. 31, 2024
Taka	Taka
884,679,646	842,976,776
59,812,506.7	59,812,506.7
14.79	14.09

### 05 Net Operating Cash Flows Per Share

Net Operating Cash Flow  
Weighted average number of ordinary shares  
Net Operating Cash Flows Per Share (NOCFPS)

Jan-Jun 30, 2025	Jan-Jun 30, 2024
Taka	Taka
41,997,103	32,179,846
59,812,506.7	59,812,506.7
0.70	0.54

### 06 Reconciliation of Cash flows from operating Activities between Direct and Indirect Method

Net Income before tax	71,980,269	79,633,328
Add: Depreciation for the period being non-cash expense	2,215,189	1,923,066
Add: Finance Cost (Lease Properties)	346,568	426,112
Add: Loss/ Gain from Sale of Shares & Dividend	838,184	(1,290,552)
	<b>75,380,210</b>	<b>80,691,954</b>
<b>Changes in Assets</b>		
Interest, Dividend & Rent Receivables	86,476	(414,859)
Amount Due from others persons or bodies Carrying on Insurance Business	(15,112,874)	(7,102,574)
Advance, Deposit Pre-payments and receivable	5,414,069	(28,641,259)
Advance & Source Tax Paid	(22,297,588)	(14,767,842)
Stock of Stationery & Forms	(727,401)	10,269
Stamp in Hand	(382,466)	172,360
	<b>(33,019,784)</b>	<b>(50,743,905)</b>
<b>Changes in Liabilities</b>		
Balance of Funds & Accounts	(8,284,167)	9,603,769
Premium Deposit	(7,857,454)	(15,997,242)
Estimated Liabilities in Respect of Outstanding Claims Whether Due or Intimated	3,761,300	230,345
Amount Due to other persons or Bodies Carrying on Insurance Business	15,373,876	7,007,823
Sundry Creditors	(3,356,878)	1,387,102
	<b>(363,323)</b>	<b>2,231,797</b>
<b>Net Cash Generated from Operative Activities</b>	<b>41,997,103</b>	<b>32,179,846</b>

**07 Provision for Current Tax**

Net profit before Tax  
Less: Reserve for exceptional Losses @10%  
Add: Capital loss/gain on sales of Shares  
Less: Stock dividend  
Less: Cash dividend

**Calculation of Tax provision:**

01. Business & Others profit (37.50%)  
02. Capital gain on sales of Shares (10%)  
04. Cash dividend (20%)

**Provision tax during the year**

Jan-Jun 30, 2025 Taka	Jan-Jun 30, 2024 Taka
71,980,269	79,633,328
(5,009,938)	(8,160,466)
973,604	(1,228,552)
(135,420)	(62,000)
(1,257,343)	(427,644)
<b>66,551,172</b>	<b>69,754,666</b>
24,956,689	26,157,999
-	122,855
251,469	85,529
<b>25,208,158</b>	<b>26,366,383</b>

**08 Deferred Tax**

**Temporary of Deductable Defference :**

Accounts Base Written Down value of Assets  
Tax Base Written Down value of Assets

Deferred Tax Assets as on 30.06.2025 (28,26,995@37.50%)

Deferred Tax Assets Recognised Previous

**Deferred tax During the Period**

Jan-Jun 30, 2025 Taka	Jan-Jun 30, 2024 Taka
12,267,318	10,344,834
15,094,313	14,940,010
<b>2,826,995</b>	<b>4,595,176</b>
1,060,123	1,723,191
1,090,116	1,268,613
<b>29,993</b>	<b>(454,578)</b>

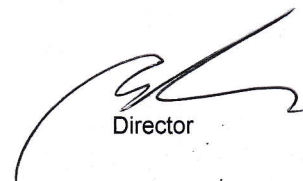
**09 Transction with related parties**

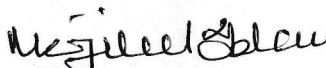
S No.	Name of the related party	Nature of transactions	Premium Earned	
			Jan-Jun, 2025	Jan-Jun, 2024
1	Samrita Hospital Ltd.	Insurance Business	324,981	331,201
2	Sandhani Life Insurance Co. Ltd.	Insurance Business	53,591	225,845
3	Sandhani Credit Co-operative Society Ltd.	Insurance Business	-	28,661
4	Amico Laboratories LTD.	Insurance Business	693,665	-

  
Chief Financial Officer (CFO) CC

  
Company Secretary

  
Chief Executive Officer (CEO)

  
Director

  
Chairman