UNION INSURANCE PLC.
Statement of Financial Position (Unaudited)
As at 30 June, 2026

	Amount in Taka	
	As at 30th June 2026	As at 31st Dec. 2025
A) Non Current Assets	**209,036,756**	**224,082,112**
Property plant & equipment	113,323,173	116,720,204
Investment	87,894,010	97,669,611
Right of Use Assets	7,819,573	9,692,297
B) Current Assets:	**1,545,722,752**	**1,505,947,616**
Stock of stationary & Stamp	1,630,637	1,725,865
Sundry Debtors (Including Advance Deposits & Prepayment)	1,441,049,369	1,422,235,493
Cash and cash equivalents	103,042,746	81,986,258
C) Less: Current Liabilities:	**764,131,200**	**799,025,389**
Creditors & Accruals	764,131,200	799,025,389
Net working Capital (B-C)	**781,591,552**	**706,922,227**
Net Assets:	**990,628,308**	**931,004,339**
Financed by:		
Shareholders' Equity:		
Share Capital	484,022,600	484,022,600
Reserve & surplus	506,605,708	446,981,739
Total Equity	**990,628,308**	**931,004,339**
Net Assets Value (NAV) per Share	**20.47**	**19.23**

Company Secretary **Chief Financial Officer** **Chief Executive Officer**

Director **Chairman**

UNION INSURANCE PLC.

Statement of Comprehensive Income (Unaudited)

For the 2nd Quarter ended on 30th June 2026

	Amount in Taka		Amount in Taka	
	January- June 2026	January- June 2025	April- June 2026	April- June 2025
Gross Premium Income	226,133,636	330,314,668	143,466,028	168,990,627
Add: Re-Insurance Commission	12,828,591	17,674,079	3,069,323	9,239,905
Net Premium income	**238,962,227**	**347,988,747**	**146,535,351**	**178,230,532**
Less: Agent Commission, Management Expenses, Claims & Adjusted of Unexpired Risk	165,261,573	292,827,940	112,868,291	157,679,080
Underwriting profit	**73,700,654**	**55,160,807**	**33,667,061**	**20,551,452**
Add: Income from investment & others	6,653,156	10,304,700	1,478,414	5,114,790
Profit before Tax	**80,353,810**	**65,465,506**	**35,145,475**	**25,666,242**
Add: Deferred Tax Income/Expenses	109,648	(23,864)	(14,877)	(8,546)
Less: Provision for Tax	20,839,488	10,315,151	8,302,478	2,919,874
Profit after Tax	**59,623,970**	**55,126,491**	**26,828,120**	**22,737,822**
Add: Revaluation Reserve Transfer	1,097,089	1,218,988	548,544	609,494
Less: Reserve For Exceptional Losses	22,613,364	33,031,467	14,346,603	16,899,063
	38,107,695	23,314,012	13,030,062	6,448,253
Earning per share (EPS)	**1.23**	**1.14**	**0.55**	**0.47**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman

UNION INSURANCE PLC.
Statement of Changes in Shareholders' Equity (Unaudited)
For the 2nd Quarter ended on 30th June 2026

Jan-June'2026

Particulars	Share Capital	Reserve for Exceptional losses	Revaluation Reserve	Retained Earnings	Total Taka
Balance on 1st January, 2026	484,022,600	400,931,891	21,941,785	24,108,064	931,004,339
Net Profit before Tax	-	-	-	80,353,810	80,353,810
Deferred Tax Income/Expenses	-	-	-	109,648	109,648
Provision for Income Tax	-	-	-	(20,839,488)	(20,839,488)
Revaluation Reserve Transfer			(1,097,089)	1,097,089	-
Reserve for Exceptional Losses	-	22,613,364	-	(22,613,364)	-
Dividend Paid	-	-	-	-	-
Total	**484,022,600**	**423,545,255**	**20,844,695**	**62,215,759**	**990,628,309**

Jan-June'2025

Particulars	Share Capital	Reserve for Exceptional losses	Revaluation Reserve	Retained Earnings	Total Taka
Balance on 1st January, 2025	484,022,600	328,823,131	24,379,760	50,312,163	887,537,655
Net Profit before Tax	-	-	-	65,465,506	65,465,506
Deferred Tax Income/Expenses	-	-	-	(23,864)	(23,864)
Provision for Income Tax	-		-	(10,315,151)	(10,315,151)
Revaluation Reserve Transfer	-	-	(1,218,988)	1,218,988	-
Reserve for Exceptional Losses	-	33,031,467	-	(33,031,467)	-
Dividend Paid	-	-	-	-	-
Total	**484,022,600**	**361,854,598**	**23,160,772**	**73,626,175**	**942,664,145**

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman

UNION INSURANCE PLC.

Statement of Cash Flows (Unaudited)

For the 2nd Quarter ended on 30th June 2026

	Amount in Taka	
	Jan-June 2026	Jan-June 2025
Cash Flows from operating activities:		
Collection from Premium & other income	281,472,239	355,766,646
Less: Payments for management expenses, re-insurance & claims	(232,502,892)	(335,050,636)
Income Tax and other source Taxes paid	(4,704,484)	(1,453,892)
Interest Received on FDR, STD and SND	2,516,741	3,209,251
	46,781,604	**22,471,369**
Cash Flows from investing activities:		
Investment of Share	-	-
Investment in FDR	(17,213,369)	
Advance against floor purchase	-	(10,000,000)
Advance against floor Decoration	-	(12,000,000)
Advance Car Loan	(3,936,468)	-
Purchase of Fixed Asset	(3,371,423)	(940,300)
Net cash used in Investing Activities	(24,521,260)	**(22,940,300)**
Cash Flows from financing activities:		
Dividend Paid	(1,203,856)	(13,025,339)
Secured Loan	-	-
	(1,203,856)	**(13,025,339)**
Net Cash inflow/outflow for the period	**21,056,488**	**(13,494,270)**
Opening Cash and Bank balances	**81,986,258**	**115,005,735**
Closing Cash and Bank balances	**103,042,746**	**101,511,465**
Net operating Cash Flow per share	**0.97**	**0.46**

Company Secretary

Chief financial Officer

Chief Executive Officer

Director

Chairman

UNION INSURANCE PLC.

Selected explanatory notes & Disclosure

For the 2nd Quarter ended on 30th June 2026

1. Basis of Preparation: Quarterly condensed Financial statements have been prepared based on International Accounting Standard (IAS-34) "Interim Financial Reporting" and in accordance with other International Accounting Standard (IAS). The companies Act. 1994, the Insurance Act. 2010. Securities and Exchange Rules 1987 and other applicable laws and Regulations.

2. Accounting Policies and method of computation: Accounting Policies and method of computation followed in preparing this Quarterly Financial Statements are consistent with those used in the Annual Financial Statements prepared and published for the Period June 30, 2026.

3. Net Assets Value per share: Shareholder's Equity/No.of share Tk 990,628,308/4,84,02,260 =Tk. 20.47

4. Earning per Share: Net Profit after tax / No. of share Tk 59,623,970/4,84,02,260 =Tk. 1.23

5. Net Operating cash Flows per share: Net Operating cash Flows/No. of Share Tk. 46,781,604/4,84,02,260 =Tk. 0.97

6. Reserve for Exceptional Losses: Net Premium Tk.226,133,636@10% =Tk. 22,613,364

7. Current Tax

Particulars	Amount in Taka
Net Profit	80,353,810
Less: Reserve for exceptional loss	22,613,364
Less : Cash Dividend Income Received	844,714
Less: Interest on BGTB	2,369,322
Less: Office Rent Income	480,000
Less: Realized Gain	353,382
	26,660,781
Tax	20,134,886
Tax on Cash Dividend Income	168,943
Tax on Interest BGTB	320,322
Tax on Office Rent	180,000
Tax on Realized Gain	35,338
Total Current Tax	**20,839,488**

8. Provision for Tax

	Amount in Taka
Provision for Tax 31st December 2025	168,174,410
Add: 2nd quarter (April-June-2026)	8,302,478
Add: 1st quarter (Jan-March-2026)	12,537,010
Total Provision for Tax	**189,013,898**

UNION INSURANCE PLC. DHAKA

09.Reconciliation of Net Profit With Cash Flows Operating Activities (Unaudited)

	Amount in Taka
Profit before Tax (PBT)	80,353,810
Adjustments:	
Depreciation	6,768,453
Profit on Sales of Fixed Assets	-
Realise Gain on Share Investment	353,382
Unrealized Gain in Shares	(11,429)
	7,110,407
Changes in Operating Assets	-
Increase/(Decrease) the Balance of Fund	(71,607,415)
Increase/(Decrease) in Accrued Interest	1,297,004
Increase/(Decrease) in Advance, Deposits and Pre-payments	(3,242,158)
Increase/(Decrease) the Premium Deposit	5,608,686
Increase/(Decrease) the Right of use of Asset	1,872,725
Increase/(Decrease) of Amount due from Other Persons or Bodies	20,363,570
Increase/(Decrease) of Amount due to Other Persons or Bodies	41,681,745
Increase/(Decrease) of Sundry Creditor	(4,399,789)
Increase/(Decrease) of Lease Liability	(1,872,724)
Increase/(Decrease) of Outstanding Claims	(25,775,000)
Tax Paid during the year	(4,704,484)
Increase/(Decrease) Stock of Stationery	95,228
	(40,682,613)
Net Cash generated from Operating Activies	**46,781,604**

10.Share Capital :

Authorized Capital :

100,000,000 Oridnary Shares of Tk. 10/- each — 1,000,000,000

Issued,Subscribed and Paid up Capital

48,402,260 Ordinary Shares of Tk. 10/-each fully paid up — 484,022,600

Year	Particulars	Value per Share	Paid-up Capital		Cumulative Paid-up Capital
			No. of Share	Taka	
2000	Paid Up Capital	10.00	29,041,356	290,413,560.00	290,413,560.00
2022	Initial Public Opering	10.00	19,360,904	193,609,040.00	484,022,600.00