

Value Added Statement

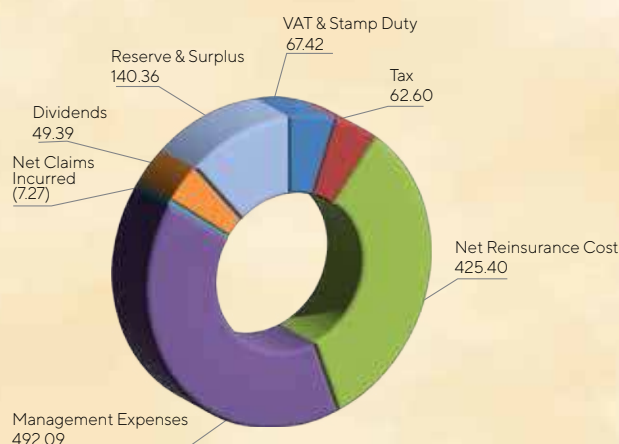
For the year ended December 31, 2025

Detailed account of total value creation by the Company during the year of account and its distribution for the same period has been enumerated in the Value Added Statement. Eastland Insurance PLC. contributed maximum amount of it's range to the socio-economic development through payment of salaries and allowances of employees; by paying attractive and consistent dividend to the shareholders; and by paying Tax, VAT, Stamps duty etc. to the government of Bangladesh.

Details of the Value Added Statement showing below how the value was created and distributed among the stakeholders of the company:

Particulars	2025 Tk. (In Million)	2024 Tk. (In Million)
Gross Premium	968.66	940.71
VAT & Stamp Duty	67.42	74.81
Commission on Re-Insurance Ceded	136.02	117.35
Investment & Others Income	57.89	13.35
TOTAL VALUE ADDED	1,229.99	1,146.22

DISTRIBUTION OF THE VALUE ADDED		
VAT & Stamp Duty	67.42	74.81
Tax	62.60	47.77
Net Reinsurance Cost	425.40	449.52
Management Expenses	492.09	408.63
Net Claims Incurred	(7.27)	34.82
Dividends	49.39	49.39
Reserve & Surplus	140.36	81.28
TOTAL DISTRIBUTION	1,229.99	1,146.22



Economic Value Added Statement

Financial performances which measures the true economic profit of an organization is describes in Economic Value Added (EVA). It provides a measurement of a company's economic achievement (success or failure) over a period of time. Such a metric is useful for investors who wish to determine how well a company has added value for its investors and it can be compared against company's peers for a quick analysis of how well the company is operating in its industry. Companies which earn higher returns than cost of capital create value, and companies which earn lower returns than cost of capital are deemed harmful for shareholder value.

Economic value added amount has been mentioned below by considering company's net profit after tax less cost of capital. Such as-

For the year ended 31 st December	2025 Taka	2024 Taka
Shareholders' equity at the year ended	1,810,138,398	1,771,383,057
Accumulated provision for doubtful losses	-	-
Average Shareholders' equity	1,810,138,398	1,771,383,057
*Cost of equity (%)	9.50	6.25
Economic Value Added	(79,424,676)	(21,198,205)
Net profit after tax	92,538,472	89,513,236
Less: Cost of equity	171,963,148	110,711,441

* Notable that, the opportunity cost means the expected risk free return on investments, plus a risk premium. Interest on Bangladesh Government Sanchaya Patra has been assumed to be the cost of equity.

Market Value Added Statement

For the year ended December 31, 2025

Market Value Added (MVA) is calculated as differences between the total Market value (based on the quoted price in the main bourse) and total book value of the Company's shares. The higher the MVA, better the Company's position. A high MVA indicates the Company has created substantial wealth for the shareholders. A Negative MVA means that the value of management's action and Investments are less than that value of the capital contributed to the Company by the capital market (or that wealth and value have been destroyed).

As of December 31, 2025, the total share market value of Eastland Insurance PLC. stood at Taka 1,551.79 million whereas the book Value of the Shareholder's Equity stood Taka 838.81 million, resulting a Market Value Addition of Taka 712.98 million.

The calculation of Market Value for the year ended December 31, 2025 has been given below:

Particulars	Number of Shares	Value per Share (Taka)	Total Value (Taka in Million)
Market Value	83,880,581	18.50	1,551.79
Book Value	83,880,581	10.00	838.81
Market Value Added			712.98

