PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF FINANCIAL POSITION

as at 30 June 2026

CAPITAL AND LIABILITIES	Notes	Amount in Taka 2026	Amount in Taka 2025
SHAREHOLDERS' CAPITAL			
Authorised Capital			
100,000,000 Ordinary Shares of Tk.10/- each		**1,000,000,000**	**1,000,000,000**
Issued, Subscribed and Paid-up			
38,880,000 Ordinary Shares of Tk.10/- each	**5.0**	388,800,000	388,800,000
Balance of Fund and Accounts			
Revaluation Reserve	**6.0**	889,663,515	889,663,515
Life Insurance Fund	**7.0**	(3,271,705,584)	(3,193,132,853)
Sadaka Fund (Padma Welfare Fund)	**8.0**	43,422,132	43,422,132
Amount due to other persons or bodies Carrying on Insurance Business	**9.0**	177,503	-
Liabilities and Provisions		**4,371,536,559**	**4,344,214,428**
Estimated Liabilities in Respect of Outstanding claims whether due or intimated.	**10.0**	2,736,220,173	2,711,097,687
Sundry Creditors	**11.0**	81,229,573	88,529,731
Premium Deposit	**12.0**	14,086,813	4,587,010
Long Term Borrowing (Non-cost Bearing)	**13.0**	1,540,000,000	1,540,000,000
Total Capital and Liabilities		**2,421,894,125**	**2,472,967,222**

Annexed notes form an integral part of these Financial Statements.

Signed as per annexed report of even date

Chief Financial Officer | **CEO** 18/8/26 | **Director** | **Chairman** 18/8/2026

Place: Dhaka

Dated :18 August,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF FINANCIAL POSITION

as at 30 June 2026

PROPERTY AND ASSETS	Notes	Amount in Taka	
		2026	2025
Loan on Policies within their surrender value	14.0	223,167	223,167
Investments	15.0	347,571,165	347,137,572
Un-realized Loss on Investment	15.02.01	22,325,308	8,788,485
Outstanding Premium	16.0	2,235,539	1,428,798
Profit, Dividend & Rent Accrued but not Due	17.0	35,961,456	36,067,854
Advances, Deposits and Prepayments	18.0	406,417,378	405,716,741
Cash, Bank and Other Balances		**47,592,084**	**82,205,477**
Fixed Deposit with Banks	19.0	28,235,000	43,220,000
SND & CD with Banks	20.0	19,273,002	38,875,626
Cash in Hand		84,082	109,851
Other Assets		**1,559,568,028**	**1,591,399,127**
Padma Life Tower & other Fixed Assets (At Cost Less Depreciation)	21.0	1,557,897,413	1,590,283,512
Printing, Stationery & Stamps in Hand	22.0	1,670,615	1,115,615
Total Property and Assets		**2,421,894,125**	**2,472,967,222**

Annexed notes form an integral part of these Financial Statements.
Signed as per annexed report of even date

Chief Financial Officer **CEO** 18/8/26 **Director** **Chairman** 18/8/2026

Place: Dhaka
Dated :18 August,2026

PADMA ISLAMI LIFE INSURANCE LTD.
LIFE REVENUE ACCOUNT
FOR THE HALF YEAR ENDED JUNE 30, 2026

Particulars	Note	Amount in Taka		Amount in Taka	
		Jan-Jun'26	Jan-Jun'25	Apr-Jun'26	Apr-Jun'25
Balance of Fund at the Beginning of the Period		(3,193,132,853)	(2,919,224,627)	(3,236,375,268)	(3,011,818,437)
		(3,193,132,853)	(2,919,224,627)	(3,236,375,268)	(3,011,818,437)
Premium Less Re-Insurance					
Total First Year Premium		38,499,095	20,287,425	18,297,214	14,850,377
First Year Premium (Ekok Bima)		38,304,495	19,879,425	18,215,814	14,601,300
First Year Premium (Khudra Bima)		194,600	408,000	81,400	249,077
Total Renewal Premium		19,860,536	16,615,585	8,047,010	9,501,632
Renewal Premium (Ekok Bima)		17,908,636	13,401,185	7,031,010	7,686,132
Renewal Premium (Khudra Bima)		1,951,900	3,214,400	1,016,000	1,815,500
Total Conventional Premium (First Year +Renewal)		58,359,631	36,903,010	26,344,224	24,352,009
Total Group Insurance Premium		8,404,524	7,217,308	3,819,029	4,210,977
Group Insurance Premium		8,404,524	7,217,308	3,819,029	4,210,977
Gross Premium (Conventional + Group)		66,764,155	44,120,318	30,163,253	28,562,986
Less: Re-Insurance premium		-	-	-	-
Net Premium		66,764,155	44,120,318	30,163,253	28,562,986
Total Other Income		48,155,329	28,084,959	20,626,940	20,310,213
Profit, Dividend and Rent	24	35,299,830	27,765,767	20,399,595	20,149,582
Other Income	25	423,565	319,192	227,345	160,631
Realised Gain (Share & Land Sles)		12,431,934	-	12,431,934	-
Total Income (Current Period)		114,919,484	72,205,277	50,790,193	48,873,199
Realised Loss on Sale of Share		1,853,169	(5,143,750)	-	(5,143,750)
Grand Total (Beginning Fun + Current Period Income)		(3,076,360,200)	(2,852,163,100)	(3,185,585,075)	(2,968,088,988)
Claim Under Policies (Including Provision for Claim Due or Intimated) Less Re-Insurance		110,333,606	158,229,231	48,865,936	78,687,389
By Death		3,696,200	15,045,846	1,529,900	7,265,600
By Maturity		97,146,804	128,966,699	43,143,131	65,542,958
By Survival Benefit		9,343,300	13,760,038	4,170,350	5,761,525
By Surrender		147,302	456,648	22,555	117,306
Expenses of Management		63,669,688	46,017,635	31,633,272	24,105,892
Commission Expenses		31,385,118	13,140,895	15,377,231	7,520,957
(a) Commission to Insurance Agents (less that on Re-Insurance)		23,254,774	7,380,293	11,286,728	4,341,117
(b) Allowances and Commission other than Commission Included in Sub-Item (a) above		8,130,344	5,760,602	4,090,503	3,179,840

PADMA ISLAMI LIFE INSURANCE LTD.
LIFE REVENUE ACCOUNT
FOR THE HALF YEAR ENDED JUNE 30, 2026

Particulars	Note	Amount in Taka		Amount in Taka	
		Jan-Jun'26	Jan-Jun'25	Apr-Jun'26	Apr-Jun'25
Other Management Expenses		**32,284,570**	**32,876,740**	**16,256,041**	**16,584,935**
Salaries & Allowance (other than to agents and those contained in the allowances and commission)		21,966,468	23,887,245	11,043,713	12,861,389
Conveyance Bill		268,024	378,429	123,131	119,787
Board & Other Meeting Fees		157,800	256,000	40,000	168,000
Audit Fees		457,500	-	57,500	-
Devlopment Expenses		148,710	451,959	7,460	451,959
Professional Fees & Legal Expenses		121,188	1,218,286	88,305	53,000
Registration & Renewal Fees		-	-	-	-
Advertisement & Publicity Expenses		47,193	48,921	8,758	40,400
Printing Expenses		204,651	21,218	104,851	17,368
Stationery Expenses		286,282	244,268	109,726	79,798
Policy Stamp Expenses		208,290	3,700	206,540	1,795
Revenue Stamp Expenses		55,990	22,000	31,990	22,000
Postage & Courier Expenses		82,191	53,773	35,778	9,487
Telephone & Fax Expenses		39,554	23,231	23,210	205,915
Mobile & Internet Expenses		664,542	529,290	361,603	-
License Fee		162,220	-	-	-
Training & Recruitment Expenses		-	-	-	-
Office Rent Expenses		2,520,754	2,494,225	1,240,224	1,075,942
Gas, Water & Electricity Expenses		2,054,536	1,094,266	1,118,654	622,641
Electronic Items (Expenses)		24,800	750	15,550	-
Car Fuel & Lubricants Expenses		598,283	695,276	331,508	312,750
Car Repair & Maintenance Expenses		323,137	178,287	134,290	62,183
Car Renewal, Registration & Insurance Expenses		23,039	30,933	6,550	-
Bank Charges & Others Expenses		49,855	34,288	34,395	7,075
Entertainment Expenses		405,907	216,684	281,924	97,222
Fees, Donation & Subscription Expenses		390,800	388,800	194,400	-
IT Expenses		179,550	149,761	119,700	89,911
Cleaning & Washing Expenses		18,400	19,850	18,400	14,200
Repair & Maintenance Expenses		803,948	421,200	506,649	264,467
Medical Expenses		19,350	12,600	10,320	6,950
Paper & periodicals		1,608	1,500	912	696
OTHER EXPENSES		13,212,269	12,956,229	5,621,301	6,255,743
Depreciation on Fixed Assets		11,359,100	12,391,662	5,621,301	6,087,367
Rates,Tax & Vat		481,646	564,567	277,381	168,376
Realised loss		1,853,169	564,567	-	168,376
Total Expenses (Current Year)		187,215,563	217,203,095	86,120,509	109,049,024
Current Period Fund		(72,296,079)	(144,997,818)	(35,330,316)	(60,175,825)
Balance of Fund at the End of the Period as Shown in the Balance Sheet		(3,263,575,763)	(3,069,366,195)	(3,271,705,584)	(3,077,138,012)
Grand Total (Closing Fund + Current Period Expenses)		(3,076,360,200)	(2,852,163,100)	(3,185,585,075)	(2,968,088,988)

Chief Financial Officer   CEO 18/8/26   Director   Chairman 18/8/2026

PADMA ISLAMI LIFE INSURANCE LTD.
STATEMENT OF CHANGES IN SHAREHOLDER'S EQUITY
FOR THE HALF YEAR ENDED JUNE 30, 2026

For the period ended June 30, 2026						
Particulars	**Share Capital**	**Share Premium**	**General Reserve**	**Reserve for Exceptional Losses**	**Retained Earnings**	**Total Taka**
Equity as on April 1, 2026	388,800,000	-	-	-	-	388,800,000
Addition During the Year (Bonus Share)		-	-	-	-	-
Equity as on June 30, 2026	388,800,000	-	-	-	-	388,800,000

For the Quarter ended June 30, 2025						
Particulars	**Share Capital**	**Share Premium**	**General Reserve**	**Reserve for Exceptional Losses**	**Retained Earnings**	**Total Taka**
Equity as on April 1, 2025	388,800,000	-	-	-	-	388,800,000
Addition During the Year (Bonus Share)		-	-	-	-	-
Equity as on June 30, 2025	388,800,000	-	-	-	-	388,800,000

Chief Financial Officer

CEO
13/8/26

Director

Chairman 18/8/2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF CASH FLOWS

FOR THE HALF YEAR ENDED JUNE 30, 2026

Particulars	Notes	Amount in Taka	
		2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES			
Collection from Premium	26.00	29,356,512	152,400,258
Investment Income and other Income Received	27.00	55,076,769	61,130,712
Claim payment	28.00	(85,211,120)	(97,038,673)
Payment for Management Expenses and others	29.00	(59,768,087)	(134,665,739)
AIT paid		(1,747,912)	(4,596,063)
Amount due to other persons or bodies Carrying on Insurance Business		177,503	-
Less- Prior Adjustment (Under provision of Commission) and advance against Development		-	-
Net Cash Flows from Operating Activities		**(62,116,335)**	**(22,769,504)**
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of Fixed Assets	30.00	-	(703,023)
Disposal of Fixed Asset	31.00	20,550,000	-
Investment Made during the Period	32.00	6,952,942	42,997,241
Net Cash Flows Used by Investing Activities		**27,502,942**	**42,294,219**
CASH FLOWS FROM FINANCING ACTIVITIES			
Long Term Borrowing		-	-
Cash received from Times Securities		-	-
Net Cash Flows Used by Financing Activities		-	-
Net Increase/Decrease in Cash and Cash Equivalents		**(34,613,393)**	**19,524,714**
Cash and Cash Equivalents at the Beginning of the Period		82,205,477	62,680,763
Cash and Cash Equivalents at the End of the Period		**47,592,084**	**82,205,477**

Annexed notes form an integral part of these Financial Statements.

Signed as per annexed report of even date

Chief Financial Officer	**CEO** 18/8/26	**Director**	**Chairman** 18/8/26

Place: Dhaka

Dated : 18 August,2026

SL No	Particulars	Amount in Taka	
		2026	2025
5.0	**SHARE CAPITAL**		
	Authorized Capital		
	100,000,000 Ordinary Shares of Tk.10 each.	**1,000,000,000**	**1,000,000,000**
	Issued, Subscribed & Paid-up		
	38,880,000 Ordinary Shares of Tk.10 each fully paid-up	**388,800,000**	**388,800,000**

Distribution Schedule of Paid-up Capital

Category of Shareholders	Share holding(%)	2026	2025
Sponsor	0.32	122,708,200	135,265,400
General Public	0.68	266,091,800	253,534,600

As per listing Regulations 20(2) of the Stock Exchange regarding shareholding position of different categories of investors and the number of shareholders and percentage as on 31 December 2024 is given below:

Category of Share Holders	Share Holding Range	No. of Shares	No. of Share Holders	Share Holding %
Sponsor	501-300000	2,000	2	0.0051%
	300001-400000	-	-	-
	400000-700000	-	-	-
	700001-1000000	1,556,000	2	4.00%
	1000001-2000000	-	-	-
	2000001-2500000	2,388,320	1	6.14%
	2500001-3000000	5,230,900	2	13.454%
	3000001-3500000	3,093,600	1	7.957%
	Sub Total	**12,270,820**	8	31.56%
General Public	001-5000	4,983,498	5,293	12.82%
	5001-10000	2,311,683	305	5.95%
	10001-20000	2,747,243	183	7.07%
	20001-30000	1,548,371	63	3.98%
	30001-50000	1,282,021	33	3.30%
	50001-100000	1,576,714	23	4.06%
	100001-500000	3,566,575	15	9.17%
	500001-1000000	1,867,190	3	4.80%
	1000001-1500000	2,217,165	2	5.70%
	1500001-2000000	4,508,720	2	11.60%
	Sub Total	**26,609,180**	**5,922**	**68.44%**
	Total	**38,880,000**	**5,930**	**100.00%**

6.0 As per decision of the 179th meeting of Board of Directors held on 24 March, 2022 Padma Tower (14 storied Head Office Building situated in 115, Kazi Nazrul Islam Avenue, Bangla Motor, Dhaka-1000) was revalued at an amount of tk. 1,445,208,625 as per valuation report (attached in Annexure-B) with effect from against book value of TK. 555,545,110 as on 31 December, 2021 posting a revaluation surplus of TK. 889,663,515.

7.0 LIFE INSURANCE FUND

This consists of accumulated balance of revenue surplus

Opening Balance	(3,236,375,268)	(2,919,224,627)
Add: Increase/(Decrease) in Life Revenue Account during the year	(35,330,316)	(273,908,226)
	(3,271,705,584)	**(3,193,132,853)**

8.0 Sadaka Fund (Padma Welfare Fund)

Opening Balance (01.01.2026)	43,422,132	43,422,132
	43,422,132	**43,422,132**

9.0 AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS

The amount represents the balance due to Barents Reinsurance SA, Luxembourg Brance on account of share of re-insurance commission and share of claim after adjustment of re-insurance premium due to them. The balance to Barents Re-insurance SA, Luxembourg Brance has been accounted for the year ended 30 June 2026.

Opening Balance	-	144,387
Add: Intimated during the year	177,503	25,891
	177,503	**170,278**
Less: Paid during the year	-	144,387
Less: Prior year adjustment during the year	-	**25,891**
	177,503	-

10.0 ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS WHETHER DUE OR INTIMATED

a) Death Claims

Opening Balance	38,663,306	22,124,631
Add: Claim intimated during the year	1,529,900	25,898,249
	40,193,206	**48,022,880**
Less: Re-Insurance claim received	-	-
	40,193,206	**48,022,880**
Less: Paid during the year	1,530,000	9,359,574
Closing Balance	**38,663,206**	**38,663,306**

b) Maturity Claims

Opening Balance	2,511,348,008	2,326,157,139
Add: Claim intimated during the year	43,143,131	259,884,480
	2,554,491,139	**2,586,041,619**
Add : Suspense Account (Maturity) transfer to Estimated Liabilities	-	8,414,401
	2,554,491,139	**2,594,456,020**
Less: Paid during the year	14,065,145	83,108,012
Closing Balance	**2,540,425,994**	**2,511,348,008**

c) **Survival Benefit**

Opening Balance	153,831,692	124,258,851
Add: Claim intimated during the year	4,170,350	42,346,378
	158,002,042	**166,605,229**
Add : Suspense Account (Maturity) transfer to Estimated Liabilities	-	**6,604,547**
	158,002,042	**173,209,776**
Less: Paid during the year	6,296,550	19,378,084
Closing Balance	**151,705,492**	**153,831,692**

d) **Surrender Claims**

Opening Balance	7,254,681	6,994,914
Add: Claim intimated during the year	22,555	485,265
	7,277,236	**7,480,179**
Less: Paid during the year	19,310	225,498
Closing Balance	**7,257,926**	**7,254,681**
Total	**2,738,052,618**	**2,711,097,687**

11.0 SUNDRY CREDITORS

Audit Fees Payable	377,000	377,000
Reg. & Ren. Fees Payable	417,982	417,982
Electricity, Gas & Water Bills Payable	496,165	496,165
Office Rent Payable	366,213	315,410
Commission Payable	571,540	4,868,384
Certificate & License Fee Payable	4,673,007	4,637,687
Staff Security Deposit Payable	6,180,455	6,154,455
Security Deposite for Motor Car	120,000	120,000
Security Deposit of Enlisted Supplier	294,379	294,379
Provision for Annual General Meeting Expense	50,000	50,000
Advance received against Higher purchase (Car)	1,496,942	1,496,942
Tax Payable at Source	27,914,504	28,980,330
Provision for Income Tax	15,510,000	15,510,000
Gratuity Fund	14,554,922	14,554,922
Unclaimed Dividend	175,180	175,180
Actuarial Valuation Fee Payable	267,837	575,000
Provision for Salary	-	3,347,012
Commission Reserve (against 1st year commission)	6,331,479	6,202,576
Total	**79,797,605**	**88,573,424**

12.0 PREMIUM DEPOSIT

Balance break-up is as under:

Opening Balance	4,529,770	-
Add: Addition during the year (1st year Premium)	24,669,463	**86,306,579**
	29,199,233	**86,306,579**
Less: Realized & adjusted during the year	15,112,420	81,776,809
Closing Balance	14,086,813	**4,529,770**

13.0 LONG TERM Borrowing (Non-cost Bearing)

Unitex Petroleum Limited	308,000,000	308,000,000
Unitex LP Gas Limited	308,000,000	308,000,000
Crest Holding Limited	308,000,000	308,000,000
Pavilion Intl. Limited	308,000,000	308,000,000
Affinity Assets Limited	308,000,000	308,000,000
Total	**1,540,000,000**	**1,540,000,000**

14.0 LOAN ON POLICIES

This balance represent the amount sanctioned to policy holders against policies within their surrender value.

Opening Balance	223,167	223,167
Add: Payment during the year	-	-
	223,167	**223,167**
Less: Realized & adjusted during the year	-	-
Closing Balance	**223,167**	**223,167**

15.0 INVESTMENTS

Investment in Bangladesh Govt. Treasury Bond (Note: 15.01)	238,300,000	238,300,000
Investment in Shares (At Cost / Market Price, which ever is Lower)	1,370,833	74,369,289
Investment in Others	**50,000,000**	**50,000,000**
Mutual Fund (UFS)	50,000,000	50,000,000
Total	**289,670,833**	**362,669,289**

15.01 Investment in Bangladesh Govt. Treasury Bond

	238,300,000	**238,300,000**
Statutory Deposit with Bangladesh Govt. Treasury Bond	222,700,000	222,700,000
Additional Investment in Bangladesh Govt. Treasury Bond	15,600,000	15,600,000

In compliance with section 23(1) of Insurance Act 2010, the amount of BDT 8,00,000 has been deposited into Jamuna Bankwith interest @ 7.89% dt. 22.07.2020 for 10 years & BDT 1,38,00,000 has been deposited into Jamuna Bank with interest @ 7.98% dt.27.04.2022 for purchase Bangladesh Govt. Treasury Bond and the amount of BDT 10,00,000 has been deposited into Bangladesh Bank for which the Bank has issued 15 years Bangladesh Govt. Treasury Bond dated 29.07.2015 in favor of the Company with interest @ 10.06% per annum.

In addition to an amount of BDT 22,27,00,000 has been Invested into Bangladesh Bank for which that the Bank has issued 15 years Bangladesh Govt. Treasury Bond dated 27.04.2016 in favor of the Company with interest @ 7.79% per annum.

Investment in Share

Notes : 4.01

Name of the Company	No of Share	Avg. Cost Price per Unit (Tk.)	Total Cost Price (Tk.)	Market Price per Unit (Tk.)	Total Market Price (Tk)	Difference
BEXIMCO	262,576	99.99	26,254,687	29.30	7,693,477	**(18,561,210)**
FARCHEM	100,307	20.03	2,008,845	19.50	1,955,987	**(52,859)**
FAREASTLIFE	14,601	36.40	531,512	22.80	332,903	**(198,609)**
FORTUNE	500	33.02	16,509	17.40	8,700	**(7,809)**
GPHISPAT	300,745	20.86	6,273,347	18.00	5,413,410	**(859,937)**
MLDYEING	66	10.63	702	11.30	746	**44**
MONNOCERA	174,700	102.23	17,859,736	96.30	16,823,610	**(1,036,126)**
NRBCBANK	261,243	8.37	2,186,767	7.30	1,907,074	**(279,693)**
ORIONINFU	276	486.10	134,162	313.00	86,388	**(47,774)**
POWERGRID	132,377	40.59	5,372,849	39.60	5,242,129	**(130,720)**
PRIMEINSUR	1,000	40.44	40,441	46.90	46,900	**6,459**
SKTRIMS	150,000	20.43	3,064,726	14.00	2,100,000	**(964,726)**
SSSTEEL	150,017	6.06	909,551	6.80	1,020,116	**110,565**
TUNGHAI	472,701	3.54	1,673,746	2.90	1,370,833	**(302,913)**
Total			**66,327,579**		**44,002,272**	**(22,325,308)**

5.02.0 Fair Value change Account

Market value as at 30.06.2026	44,002,272	58,865,638
Less : Book value at cost as at 30.06.2026	66,327,579	67,639,605
Unrealised Gain/Loss	**(22,325,308)**	**(8,773,967)**

16.0 OUTSTANDING PREMIUM

Opening Balance	353,733	6,272,082
Add. Outstanding Premium for the year	2,235,539	1,428,798
	2,589,272	**7,700,880**
Less. Realized & Adjusted During the year	353,733	6,272,082
	2,235,539	**1,428,798**

17.0 PROFIT, DIVIDEND & RENT ACCRUED

Bangladesh Bank (BGTB)	4,640,574	13,008,419
MTDR	1,423,187	842,558
Office Rent Receivable	21,731,991	22,216,877
Total	**27,795,752**	**36,067,854**

18.0 ADVANCES, DEPOSITS AND PREPAYMENTS

Salary (Admin.)	37,238	30,280
Advance Paid against Office Rent	664,206	779,206
Adv.against Income Tax	142,034,355	140,286,443
Receivable from Development Staff	27,159,701	27,159,701
Advance against Other Dev. Expenses	7,339,396	7,213,633
Advance Against Salary (Dev.)	3,309,736	3,556,338
Advance Against Padma Life Tower & other Fixed Assets	161,698,161	161,698,161
Advance Against Indorstaff (HO)	75,888	-
Advance Against Expenses (3rd Party)	200,000	1,740,078
Sundry Debtors	63,898,697	63,239,354
Total	**406,417,378**	**405,703,194**

19.0 FIXED DEPOSIT WITH BANKS

MTDR AGAINST GENERAL FUND		
Social Islami Bank PLC.		
FDR No. - 072530012151	4,000,000	4,000,000
First Security Islami Bank PLC.		
FDR No. - 017624600000630	3,285,000	3,285,000
FDR No. -017624600000651	5,475,000	5,475,000
FDR No. -017624600000652	5,475,000	5,475,000
Islami Bank Bangladesh PLC.		
FDR No. - 4893037/1388	10,000,000	14,990,000
	-	9,995,000
	28,235,000	**43,220,000**

20.0 SND/STD & CD ACCOUNTS WITH BANKS

Bank Balances (SND & CD)	17,163,380	36,626,638
Deposit with Securities Houses		
B/O Account no.-1201830062338646	6,091	6,391
B/O Account no. - 1204780032968797	35,302	35,751
B/O Account no.-1203350067062574	2,068,229	2,206,846
	19,273,002	**38,875,626**

20.01 The bank balance consisting of number of SND/STD and number of CD Bank Accounts maintained with different banks through the country.

21.0 PADMA LIFE TOWER & OTHER FIXED ASSETS SCHEDULE
(At Cost less Accumulated Depreciation)

SL No	Particulars	Amount in Taka 2026	2025
A.	**COST:**		
	Opening Balance	**2,128,405,702**	**2,127,702,679**
	Add: Addition during the year	-	703,023
		2,128,405,702	**2,128,405,702**
	Add : Disposal/Adjustment during the year	20,550,000	-
	Closing Balance	2,107,855,702	2,128,405,702
B.	**ACCUMULATED DEPRICIATION:**		
	Opening Balance	**538,122,189**	**511,991,127**
	Add: Addition during the year	11,836,100	26,131,062
		549,958,289	**538,122,189**
	Less: Disposal/Adjustment during the year	-	-
	Closing Balance	549,958,289	538,122,189
	Fixed Asset (At cost less depreciation) (A-B)	1,557,897,413	1,590,283,513

Details are given in the fixed assets schedule **(ANNEXURE - A).**

22.0 PRINTING, STATIONERY & STAMPS IN HAND

Printing Materials in Hand	966,652	966,652
Stationery in Hand	73,552	73,552
Stamps in Hand	630,411	75,411
Total	**1,670,615**	**1,115,615**

23.0 PREMIUM INCOME LESS RE-INSURANCE

Sl. No.	Type of Premium	Gross Premium	Re-Insurance	Net Premium
i	First Year Premium (Ekok Bima)	18,215,814	-	18,215,814
ii	First Year Premium (Khudra Bima)	81,400	-	81,400
iii	Renewal Premium (Ekok Bima)	7,031,010		7,031,010
iv	Renewal Premium (Khudra Bima)	1,016,000	-	1,016,000
v	Group Premium	3,819,029	-	3,819,029
	Total 2026 (2nd Quarter)	**30,163,253**	-	**30,163,253**
	Total 2025 (2nd Quartar)	**28,562,986**	-	**28,562,986**

24.0 PROFIT, DIVIDEND & RENT

Profit on Fixed Deposit with Banks	580,629	2,281,210
Profit on STD A/C with Banks	-	66,129
Profit on BGTB	6,189,258	18,613,290
Dividend Income	1,000	631,107
Income from Office Rent	13,628,708	38,438,778
Total	**20,399,595**	**60,030,514**

25.0 OTHER INCOME

Service Charge	32,275	100,340
Sale of Printing Materials, Forms & Stamps	18,870	30,185
Miscellaneous	176,200	536,437
Total	**227,345**	**666,962**

26.0 Collection from Premium

Gross Premium	30,163,253	147,556,974
Add: pevious year Outstanding Premium	1,428,798	6,272,082
Less: Current year Outstanding Premium	(2,235,539)	(1,428,798)
Total	**29,356,512**	**152,400,258**

27.0 Investment and other Income Received

Opening Balance of Profit, Divedend & Rent Accrued	34,717,192	34,717,192
Add: Total Other Income	48,155,329	62,481,374
Less: Closing Balance of Profit, Divedend & Rent Accrued	(27,795,752)	(36,067,854)
Total	**55,076,769**	**61,130,712**

28.0 Claim Payment

Opening Balance of Estimated Liabilites in respect of Outstanding C	2,711,097,687	2,479,535,535
Add: Prior Year Adjustment (Under Provision of Claim)	-	-
Restated Opening Balance as on 01.01.2024	**2,711,097,687**	**2,479,535,535**
Add: Provision of Claim	110,333,606	328,614,372
Less: Closing Balance of Estimated Liabilites in respect of Outstandi	(2,736,220,173)	(2,711,097,687)
	85,211,120	**97,052,220**

29.00 Payment for Management Expenses and others:

Management Expenses	(63,669,688)	(128,072,978)
Others Expenses (Rates and Taxes)	(481,646)	(827,028)
Oustanding Reinsurance	177,503	(144,387)
Decrese on Sundry Creditors	(8,775,819)	(11,801,184)
Increase / Decress on Advance, Deposit and Prepayment	(714,184)	1,688,356
Incress/Decrese on Printing, Stationary and Stamps	(555,000)	219,154
Premium Deposit	14,086,813	4,587,010
Adjustment made during the period / Year	-	128,796
Realized loss/ profit on sale of Share during the period or Year	163,934	(404,039)
Re-Insurance premium paid during the period / Year	-	(25,891)
	(59,768,087)	**(134,652,191)**

30.0 Purchase/Disposal of Fixed Assets

Increase /Decrease in Cost of Asset	-	(703,023)
Total	-	**(703,023)**

31.0 Proceeds from Sale of Fixed Asset

Disposal During the Year	20,550,000	-
Depreciation Disposal During the Year	-	-
Total	**20,550,000**	-

32.0 Investment Made During the Period

Decrease in Investment	6,952,942	398,936,846
Less: Adjustment realized Loss on Investment	-	(355,939,605)
Total (Cach Disposal)	**6,952,942**	**42,997,241**

39.0 Related Party Disclosure (IAS-24)

As per International Accounting Standards (IAS-24)"Related Party Disclosure" parties are considered to be related if one of the party has the ability to control the other party or exercise significant influence over the party in making financial and operating decision.

Related Party Transactions:

Name of the Party	Relationship	Nature of transaction	Transaction value for the year ended June 30, 2026		Balance outstanding as at 30 June, 2026	
			2026	2025	2026	2025
Pavilion International Ltd.	Shareholder	Non cost Borrowing	-	308,000,000	308,000,000	308,000,000
Crest Holdings Ltd.	Shareholder		-	308,000,000	308,000,000	308,000,000
Unitex LP Gas Ltd.	Shareholder		-	308,000,000	308,000,000	308,000,000
Unitex Petroleum Ltd.	Shareholder		-	308,000,000	308,000,000	308,000,000
Affinity Assets Ltd.	Shareholder		-	308,000,000	308,000,000	308,000,000
Total Long Term Borrow up to 30 June '2026			**-**	**1,540,000,000**	**1,540,000,000**	**1,540,000,000**

Padma Islami Life Insurance Limited.
Fixed Assets Schedule
(At Cost less Accumulated Depreciation)
As at 30 June 2026

Annexure-A

21.00 PADMA LIFE TOWER & OTHER FIXED ASSETS SCHEDULE

Name of Assets	cost				Rate of Dep	Depreciation				Written Down Value as at 30.06.2026
	Balance as at 01.04.26	Addition During the period	Adjustment During the period	Balance as at 06.30.2026		Balance as at 01.04.26	Charged During the period	Adjustment During the period	Balance as at 06.30.2026	
Land	1,011,895,515	-	-	1,011,895,515	0%	-	-	-	-	1,011,895,515
Building	692,389,545	-	-	692,389,545	5%	342,319,970	4,375,870	-	346,695,840	345,693,705
Sub Total	**1,704,285,060**	-	-	**1,704,285,060**		**342,319,970**	**4,375,870**	-	**346,695,840**	**1,357,589,220**
Other Land & Land Development	164,288,404	-	20,550,000	143,738,404	0%	-	-	-	-	143,738,404
Other Flat & Building	80,518,550	-	-	80,518,550	5%	41,236,151	491,030	-	41,727,181	38,791,369
Furniture and fixtures	52,320,913	-	-	52,320,913	15%	49,190,357	117,396	-	49,307,753	3,013,160
Office Equipment	4,286,129	-	-	4,286,129	15%	2,759,543	57,247	-	2,816,790	1,469,339
Office Decoretion	21,940,718	-	-	21,940,718	20%	18,641,873	164,942	-	18,806,815	3,133,903
Motor Vehicle	44,714,339	-	-	44,714,339	20%	43,208,372	75,298	-	43,283,670	1,430,669
Electronie Installation	5,368,826	-	-	5,368,826	10%	3,798,040	42,083	-	3,840,123	1,528,703
Telephone Installation	2,201,266	-	-	2,201,266	10%	1,776,949	10,608	-	1,787,557	413,709
Signboard	5,711,521	-	-	5,711,521	20%	5,448,660	13,144	-	5,461,804	249,718
Computer & Printer	41,053,497	-	-	41,053,497	15%	34,292,358	267,212	-	34,559,570	6,493,927
Software	1,239,479	-	-	1,239,479	50%	1,187,715	6,471	-	1,194,186	45,293
Balance as at 30.06.2026	**2,127,928,702**	-	**20,550,000**	**2,107,378,702**		**543,859,988**	**5,621,301**	-	**549,481,289**	**1,557,897,413**
Balance as at 31-12-2025	**2,127,702,679**	**703,023**	-	**2,128,405,702**		**511,991,127**	**26,131,062**	-	**538,122,190**	**1,590,283,512**