PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF FINANCIAL POSITION

as at 31 March 2026

CAPITAL AND LIABILITIES	Notes	Amount in Taka	
		2026	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	(3,236,375,268)	(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	-	-
		4,367,354,360	4,344,214,428
Liabilities and Provisions			
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	9,904,614	4,587,010
Long Term Borrowing (Non-cost Bearing)	13.0	1,540,000,000	1,540,000,000
Total Capital and Liabilities		2,452,864,739	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(Acting)** **Director** **Director** **Chairman**

Place: Dhaka

Dated: 13 July,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF FINANCIAL POSITION

as at 31 March 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	6,804,245	8,788,485
Outstanding Premium	16.0	353,733	1,428,798
Profit, Dividend & Rent Accrued but not Due	17.0	35,961,456	36,067,854
Advances, Deposits and Prepayments	18.0	423,579,869	405,716,741
Cash, Bank and Other Balances		**52,764,187**	**82,205,477**
Fixed Deposit with Banks	19.0	18,235,000	43,220,000
SND & CD with Banks	20.0	34,384,920	38,875,626
Cash in Hand		144,267	109,851
Other Assets		**1,585,606,917**	**1,591,399,127**
Padma Life Tower & other Fixed Assets (At Cost Less Depreciation)	21.0	1,584,545,713	1,590,283,512
Printing, Stationery & Stamps in Hand	22.0	1,061,204	1,115,615
Total Property and Assets		2,452,864,739	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(Acting)** **Director** **Director** **Chairman**

Place: Dhaka
Dated: 13 July,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

LIFE REVENUE ACCOUNT

for the year ended 31 March 2026

Particulars	Notes	Amount in Taka	
		Jan-2026 to March-2026	Jan-2025 to March-2025
Balance of Fund at the Beginning of the Year		(3,193,132,853)	(2,919,224,627)
Restated Balance as on 01.01.2026		(3,193,132,853)	(2,919,224,627)
Premium Less Re-Insurance			
Total First Year Premium	23.0	20,201,881	5,437,048
First Year Premium (Ekok Bima)		20,088,681	5,278,125
First Year Premium (Khudra Bima)		113,200	158,923
Total Renewal Premium		11,813,526	7,113,953
Renewal Premium (Ekok Bima)		10,877,626	5,715,053
Renewal Premium (Khudra Bima)		935,900	1,398,900
Total Conventional Premium (First Year +Renewal)		32,015,407	12,551,001
Total Group Insurance Premium		4,585,495	3,006,331
Group Insurance Premium		4,585,495	3,006,331
Gross Premium (Conventional + Group)		36,600,902	15,557,332
Less: Re-Insurance premium		-	-
Net Premium		36,600,902	15,557,332
Total Other Income		15,096,473	7,732,746
Profit, Dividend and Rent	24.0	14,900,253	7,574,185
Other Income	25.0	196,220	158,561
Total Income (Current Year)		51,697,375	23,290,078
Grand Total (Beginning Fun + Current Year Income)		(3,141,435,478)	(2,895,934,549)
Claim Under Policies (Including Provision for Claim Due or Intimated) Less Re-Insurance		61,467,670	79,541,842
By Death		2,166,300	7,780,246
By Maturity		54,003,673	63,423,741
By Survival Benefit		5,172,950	7,998,513
By Surrender		124,747	339,342
Expenses of Management		31,958,314	24,668,755
Commission Expenses:		13,298,218	5,619,938
(a) Commission to Insurance Agents (less that on Re-Insurance)		9,258,377	5,619,938
(b) Allowances and Commission other than Commission Included in Sub-Item (a) above		4,039,841	-

PADMA ISLAMI LIFE INSURANCE LIMITED.

LIFE REVENUE ACCOUNT

for the year ended 31 March 2026

Particulars	Notes	Amount in Taka	
		Jan-2026 to March-2026	Jan-2025 to March-2025
ADMINITRATIVE EXPENSES		**18,660,096**	**19,048,817**
Salaries & Allowance (other than to agents and those contained in the allowances and commission)		10,922,755	11,025,856
Conveyance Bill		144,893	258,642
Board & Other Meeting Fees		117,800	88,000
Audit Fees		400,000	-
Medical Expenses		-	6,040
Professional Fees & Legal Expenses		532,883	623,973
Registration & Renewal Fees		-	
Advertisement & Publicity Expenses		38,435	8,521
Printing & Stationery Expenses		276,356	168,320
Policy Stamp Expenses		1,750	1,905
Postage & Courier Expenses		-	44,286
Telephone & Fax , Mobile & Internet Expenses		-	346,606
Office Rent Expenses		1,280,530	1,274,633
Gas, Water & Electricity Expenses		935,882	471,625
Electronic Items Expenses		9,250	750
Car Fuel Expenses		266,775	382,526
Car Repair & Maintenance Expenses		188,847	116,104
Repair & Maintenance		297,299	156,733
Car Renewal, Registration & Insurance Expenses		16,489	30,993
Bank Charges & Others Expenses		-	27,213
Entertainment Expenses		123,983	119,462
Fees, Donation & Subscription Expenses		196,400	388,800
Paper and periodicals		-	804
IT Expenses (Software)		58,850	59,850
Cleaning & Washing Expenses		-	5,650
Development Expenses		2,850,919	3,441,525
OTHER EXPENSES		**1,513,806**	**11,673,291**
Depreciation on Fixed Assets		1,434,450	6,195,831
Rates, Tax & VAT		79,356	396,191
Realized Loss on Sale of Share		-	5,081,269
Appropriation			
Total Expenses (Current Year)		**94,939,790**	**115,883,888**
Current Year Fund		**(43,242,415)**	**(92,593,810)**
Balance of Fund at the End of the Year as Shown in the Balance Sheet		**(3,236,375,268)**	**(3,011,818,437)**
Grand Total (Closing Fund + Current Year Expenses)		**(3,141,435,477)**	**(2,895,934,549)**

Annexed notes form an integral part of these Financial Statements.

Signed as per annexed report of even date

Chief Financial Officer **CEO(Acting)** **Director** **Director** **Chairman**

Place: Dhaka

Dated: 13 July,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF LIFE INSURANCE FUND

as at 31 March 2026

(As per Sub-Section-2 of Section-26 of Insurance Act 2010)

Particulars	Amount in Taka 2026	Amount in Taka 2025
A. ASSETS		
Loan on Insurer's policies within their surrender value	223,167	223,167
Investments	347,571,165	347,137,572
Un-realized Loss on Investment	6,804,245	8,788,485
Outstanding Premium	353,733	1,428,798
Profit, Dividend & Rent accrued but not due	35,961,456	36,067,854
Advances, Deposits & Prepayments	423,579,869	405,716,741
Cash, Bank and Other Balances	52,764,187	82,205,477
Fixed Assets (at cost less depreciation)	1,584,545,713	1,590,283,512
Printing & Stationery Stamps in Hand	1,061,204	1,115,615
	2,452,864,739	**2,472,967,222**
B. LIABILITIES		
Amount due to other persons or bodies carrying on insurance business	-	-
Estimated Liabilities in Respect of Outstanding claims whether due or intimated	2,736,220,173	2,711,097,687
Sundry Creditors	81,229,573	88,529,731
Sadaka Fund (Padma Welfare Fund)	43,422,132	43,422,132
Premium Deposit	9,904,614	4,587,010
Long Term Loan	1,540,000,000	1,540,000,000
	4,410,776,492	**4,387,636,560**
C. Gross Fund (A - B)	**(1,957,911,753)**	**(1,914,669,338)**
D. Shareholder's Capital (Paid-up Capital)	**388,800,000**	**388,800,000**
E. Revaluation Reserve	889,663,515	889,663,515
E. Life Insurance Fund as at 31 December 2025 (C - D)	**(3,236,375,268)**	**(3,193,132,853)**

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

Chief Financial Officer **CEO(Acting)** **Director** **Director** **Chairman**

Place: Dhaka
Dated: 13 July,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

FORM "AA"

CLASSIFIED SUMMARY OF THE ASSETS

as at 31 March 2026

Class of Assets	Book Value	Market Value	Remarks
INVESTMENTS	354,375,410	355,926,057	Realizable Value
CASH, BANK & OTHER BALANCES	**52,764,187**	**82,205,478**	
Cash in Fixed Deposit with Banks	18,235,000	43,220,000	Book Value
Current & STD Accounts with Banks	34,384,920	38,875,626	Book Value
Cash in Hand	144,267	109,851	Book Value
Interest, Dividend & Rent Accrued but not due	35,961,456	36,067,854	Realizable Value
OTHER ASSETS	**2,009,763,686**	**1,998,767,833**	
Outstanding Premium	353,733	1,428,798	Realizable Value
Printing, Stationery & Stamps in Hand	1,061,204	1,115,615	At Cost
Advances, Deposits & Prepayments	423,579,869	405,716,741	Realizable Value
Loan on policies	223,167	223,167	Realizable Value
Fixed Assets (At cost less depreciation)	1,584,545,713	1,590,283,512	Written Down Value
TOTAL	**2,452,864,739**	**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(Acting)** **Director** **Director** **Chairman**

Place: Dhaka

Dated: 13 July,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
for the year ended 31 March 2026

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Total Taka
Equity as on 01 January 2026	388,800,000	-	-	-	-	388,800,000
Addition during the year (Bonus Share)	-	-	-	-	-	-
Equity as on 31 March 2026	**388,800,000**	-	-	-	-	**388,800,000**

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
for the year ended 31 March 2025

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Total Taka
Equity as on 01 January 2025	388,800,000	-	-	-	-	388,800,000
Addition during the year (Bonus Share)	-	-	-	-	-	-
Equity as on 31 March 2025	**388,800,000**	-	-	-	-	**388,800,000**

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

Chief Financial Officer **CEO(Acting)** **Director** **Director** **Chairman**

Place: Dhaka
Dated: 13 July,2026

PADMA ISLAMI LIFE INSURANCE LIMITED.

STATEMENT OF CASH FLOWS

for the year ended 31 March 2026

Particulars	Notes	Amount in Taka	
		2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES			
Collection from Premium	26.00	37,675,967	152,400,258
Investment Income and other Income Received	27.00	13,852,209	61,130,712
Claim payment	28.00	(36,345,184)	(97,038,673)
Payment for Management Expenses and others	29.00	(57,258,196)	(134,665,739)
AIT paid		(15,833)	(4,596,063)
Amount due to other persons or bodies Carrying on Insurance Business		-	-
Less- Prior Adjustment (Under provision of Commission) and advance against Development		-	-
Net Cash Flows from Operating Activities		**(42,091,036)**	**(22,769,504)**
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of Fixed Assets	30.00	-	(703,023)
Disposal of Fixed Asset	31.00	-	-
Investment Made during the Period	32.00	12,649,746	42,997,241
Net Cash Flows Used by Investing Activities		**12,649,746**	**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		**(29,441,290)**	**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		**52,764,187**	**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(Acting)** **Director** **Director** **Chairman**

Place: Dhaka

Dated: 13 July,2026

SL No	Particulars	Amount in Taka 2026	Amount in Taka 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.

		2026	2025
7.0	**LIFE INSURANCE FUND**		
	This consists of accumulated balance of revenue surplus		
	Opening Balance	(3,193,132,853)	(2,919,224,627)
	Add: Increase/(Decrease) in Life Revenue Account during the year	(43,242,415)	(273,908,226)
		(3,236,375,268)	**(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 Reinsurance SA, Luxembourg Brance has been accounted for the year ended 31 December 2024.

	2026	2025
Opening Balance	-	144,387
Add: Intimated during the year	-	25,891
	-	**170,278**
Less: Paid during the year	-	144,387
Less: Prior year adjustment during the year	-	**25,891**
	-	-

SL No	Particulars	Amount in Taka 2026	Amount in Taka 2025
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	2,166,300	25,898,249
		40,829,606	**48,022,880**
	Less: Re-Insurance claim received	-	-
		40,829,606	**48,022,880**
	Less: Paid during the year	4,200,253	9,359,574
	Closing Balance	**36,629,353**	**38,663,306**
b)	**Maturity Claims**		
	Opening Balance	2,511,348,008	2,326,157,139
	Add: Prior Year Adjustment (Under Provision of Claims)	-	-
	Restated Opening Balance as on 01.01.2024	**2,511,348,008**	**2,326,157,139**
	Add: Claim intimated during the year	54,003,673	259,884,480
		2,565,351,681	**2,586,041,619**
	Add : Suspense Account (Maturity) transfer to Estimated Liabilities		8,414,401
		2,565,351,681	**2,594,456,020**
	Less: Paid during the year	16,202,286	83,108,012
	Closing Balance	**2,549,149,395**	**2,511,348,008**
c)	**Survival Benefit**		
	Opening Balance	153,831,692	124,258,851
	Add: Claim intimated during the year	5,172,950	42,346,378
		159,004,642	**166,605,229**
	Add : Suspense Account (Maturity) transfer to Estimated Liabilities	-	**6,604,547**
		159,004,642	**173,209,776**
	Less: Paid during the year	15,924,300	19,378,084
	Closing Balance	**143,080,342**	**153,831,692**
d)	**Surrender Claims**		
	Opening Balance	7,254,681	6,994,914
	Add: Claim intimated during the year	124,747	485,265
		7,379,428	**7,480,179**
	Less: Paid during the year	18,345	225,498
	Closing Balance	**7,361,083**	**7,254,681**
	Total	**2,736,220,173**	**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	490,242	496,165
	Office Rent Payable	550,410	315,410
	Commission Payable	527,847	4,868,384
	Certificate & License Fee Payable	4,653,277	4,637,687
	Staff Security Deposit Payable	6,154,455	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	28,964,497	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	575,000	575,000
	Provision for Salary	-	3,347,012
	Commission Reserve (against 1st year commission)	6,317,440	6,202,576
	Total	**81,229,573**	**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)	27,401,962	**86,306,579**
		31,931,732	**86,306,579**
	Less: Realized & adjusted during the year	22,027,118	81,776,809
	Closing Balance	9,904,614	**4,529,770**

SL No	Particulars	Amount in Taka 2026	Amount in Taka 2025
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)	59,271,165	74,369,289
	Investment in Others	**50,000,000**	**50,000,000**
	Mutual Fund (UFS)	50,000,000	50,000,000
	Total	**347,571,165**	**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.

15.02 INVESTMENT IN SHARES:

Name of the Company	No of Unit	Avg. Cost Per Unit (Tk)	Total Cost (Tk.)	Market Price (Tk.)	Differnce Tk.
BEXIMCO	262,576	99.99	26,254,687	28,909,618	2,654,931
FARCHEM	58,000	21.13	1,225,675	864,200	(361,475)
FAREASTLIFE	14,601	36.40	531,512	309,541	(221,970)
FORTUNE	500	33.02	16,509	7,200	(9,309)
GPHISPAT	240,745	22.08	5,316,008	3,924,144	(1,391,864)
MLDYEING	66	10.63	702	581	(121)
MONNOCERA	174,700	102.23	17,859,736	14,272,990	(3,586,746)
NRBCBANK	208,489	8.58	1,789,727	1,459,423	(330,304)
ORIONINFU	276	486.10	134,162	91,466	(42,696)
POWERGRID	132,377	40.59	5,372,849	3,971,310	(1,401,539)
PRIMEINSUR	1,000	40.44	40,441	31,700	(8,741)
SILCOPHL	127,430	15.39	1,961,431	1,834,992	(126,439)
SKTRIMS	150,000	20.43	3,064,726	1,410,000	(1,654,726)
SSSTEEL	420,000	5.97	2,507,245	2,184,000	(323,245)
TUNGHAI	187,675	4.11	772,020	619,328	(152,693)
Total			**66,075,410**	**59,271,165**	**(6,804,245)**

SL No	Particulars	2026	2025
15.02.01	**Fair Value change Account**		
	Market value as at 31.12.2025	59,271,165	58,865,638
	Less : Book value at cost as at 31.12.2025	66,075,410	67,639,605
	Unrealised Gain/Loss	**(6,804,245)**	**(8,773,967)**
16.0	**OUTSTANDING PREMIUM**		
	Opening Balance	1,428,798	6,272,082
	Add. Outstanding Premium for the year	353,733	1,428,798
		1,782,531	**7,700,880**
	Less. Realized & Adjusted During the year	1,428,798	6,272,082
		353,733	**1,428,798**
17.0	**PROFIT, DIVIDEND & RENT ACCRUED**		
	Bangladesh Bank (BGTB)	12,937,683	13,008,419
	MTDR	1,291,782	842,558
	Office Rent Receivable	21,731,991	22,216,877
	Total	**35,961,456**	**36,067,854**

SL No	Particulars	Amount in Taka	
		2026	2025
18.0	**ADVANCES, DEPOSITS AND PREPAYMENTS**		
	Salary (Admin.)	30,280	30,280
	Advance Paid against Office Rent	779,206	779,206
	Adv.against Income Tax	140,286,443	140,286,443
	Receivable from Development Staff	27,159,701	27,159,701
	Advance against Other Dev. Expenses	600,736	7,213,633
	Advance Against Salary (Dev.)	3,556,338	3,556,338
	Advance Against Padma Life Tower & other Fixed Assets	161,419,555	161,698,161
	Advance Against Expenses (3rd Party)	200,000	1,740,078
	Sundry Debtors	89,547,610	63,239,354
	Total	**423,579,869**	**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. - 4892952/1302	-	14,990,000
	FDR No. - 4892953/1303	-	9,995,000
		18,235,000	**43,220,000**
20.0	**SND/STD & CD ACCOUNTS WITH BANKS**		
	Bank Balances (SND & CD)	33,093,325	36,626,638
	Deposit with Securities Houses		
	B/O Account no.-1201830062338646 (Ledger Balance of Lanka Bangla Securities)	6,091	6,391
	B/O Account no. - 1204780032968797 (Ledger Balance of United Securities)	35,302	35,751
	B/O Account no.-1203350067062574 (Ledger Balance of Time Securities)	1,250,202	2,206,846
		34,384,920	**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	**2,126,405,702**	**2,125,702,679**
	Add: Addition during the year	-	703,023
		2,126,405,702	**2,126,405,702**
	Add : Disposal/Adjustment during the year	-	-
	Closing Balance	2,126,405,702	2,126,405,702
B.	ACCUMULATED DEPRICIATION:		
	Opening Balance	**538,122,190**	**511,991,127**
	Add: Addition during the year	5,737,799	26,131,062
		543,859,989	**538,122,190**
	Less: Disposal/Adjustment during the year	-	-
	Closing Balance	**543,859,989**	**538,122,190**
	Fixed Asset (At cost less depreciation) (A-B)	1,582,545,713	1,588,283,512

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	21,000	75,411
Total	1,061,204	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)	20,088,681	-	20,088,681
ii	First Year Premium (Khudra Bima)	113,200	-	113,200
iii	Renewal Premium (Ekok Bima)	10,877,626		10,877,626
iv	Renewal Premium (Khudra Bima)	935,900	-	935,900
v	Group Premium	4,585,495	-	4,585,495
	Total 2026 (1st Quartar)	**36,600,902**	-	**36,600,902**
	Total 2025 (1st Quartar)	**15,557,332**	-	**15,557,332**

24.0 PROFIT, DIVIDEND & RENT

Profit on Fixed Deposit with Banks	413,312	2,281,210
Profit on STD A/C with Banks	65,124	66,129
Profit on BGTB	4,653,323	18,613,290
Dividend Income	158,799	631,107
Income from Office Rent	9,609,695	38,438,778
Total	14,900,253	60,030,514

25.0 OTHER INCOME

Service Charge	13,600	100,340
Sale of Printing Materials, Forms & Stamps	16,020	30,185
Miscellaneous	166,600	536,437
Total	196,220	666,962

26.0 Collection from Premium

Gross Premium	36,600,902	15,557,332
Add: pevious year Outstanding Premium	1,428,798	6,272,082
Less: Current year Outstanding Premium	(353,733)	(1,428,798)
Total	37,675,967	20,400,616

27.0 Investment and other Income Received

Opening Balance of Profit, Divedend & Rent Accrued	34,717,192	14,113,604
Add: Total Other Income	15,096,473	73,107,130
Less: Closing Balance of Profit, Divedend & Rent Accrued	(35,961,456)	(34,717,192)
Total	13,852,209	52,503,542

28.0 Claim Payment

Opening Balance of Estimated Liabilites in respect of Outstanding Claims	2,711,097,687	2,256,624,639
Add: Prior Year Adjustment (Under Provision of Claim)	-	-
Restated Opening Balance as on 01.01.2024	**2,711,097,687**	**2,256,624,639**
Add: Provision of Claim	61,467,670	392,531,832
Less: Closing Balance of Estimated Liabilites in respect of Outstanding Claims	(2,736,220,173)	(2,711,097,687)
	36,345,184	(61,941,216)

29.00 Payment for Management Expenses and others:

Management Expenses	(31,958,314)	(101,963,797)
Others Expenses (Rates and Taxes)	(79,356)	(1,216,174)
Oustanding Reinsurance	-	144,387
Decrese on Sundry Creditors	(7,343,851)	(2,807,018)
Increase on Advance, Deposit and Prepayment	(17,876,675)	(11,440,788)
Decrese on Printing, Stationary and Stamps	-	150,923
	(57,258,196)	(117,132,467)

Padma Islami Life Insurance Limited

FIXED ASSETS SCHEDULE

(At Cost less Accumulated Depreciation)

As at 31 March' 2026

										Annexure-A
Name of Assets	Cost				Depreciation					Written down
Padma Life Tower :	Balance As at 1.1.2026	Addition during the year	Adjustment	Total at 31.03.2026	Rate %	Balance at 1.1.2026	Charge for the year	Adjustment	Total at 31.03.2026	value as on 31.03.2026
Land	1,011,895,515			1,011,895,515	0%				-	1,011,895,515
Building	692,389,545	-		692,389,545	5%	337,888,710	4,431,260		342,319,970	350,069,575
Sub Total	**1,704,285,060**	-		**1,704,285,060**		**337,888,710**	**4,431,260**		**342,319,970**	**1,361,965,090**
Other Land & Land Development	164,288,404			164,288,404	0%	-	-		-	164,288,404
Other Flat & Building	80,518,550			80,518,550	5%	40,738,905	497,246		41,236,151	39,282,399
Furniture and fixtures	52,320,913			52,320,913	15%	49,068,387	121,970		49,190,357	3,130,556
Office Equipment	4,286,129			4,286,129	15%	2,700,065	59,478		2,759,543	1,526,586
Office Decoretion	21,940,718			21,940,718	20%	18,468,250	173,623		18,641,873	3,298,845
Motor Vehicle	44,714,339		-	44,714,339	20%	43,129,111	79,261	-	43,208,372	1,505,967
Electronie Installation	5,481,326			5,481,326	10%	3,754,878	43,162		3,798,040	1,683,286
Telephone Installation	2,201,266			2,201,266	10%	1,729,802	47,147		1,776,949	424,317
Signboard	5,711,521			5,711,521	20%	5,434,825	13,835		5,448,660	262,861
Computer & Printer	41,417,997			41,417,997	15%	34,028,937	263,421		34,292,358	7,125,639
Software	1,239,479			1,239,479	50%	1,180,320	7,395		1,187,715	51,764
Balance as at 31-03-2026	**2,128,405,702**	-	-	**2,128,405,702**		**538,122,190**	**5,737,799**	-	**543,859,989**	**1,584,545,713**
Balance as at 31-12-2025	**2,127,702,679**	**703,023**	-	**2,128,405,702**		**511,991,127**	**26,131,063**	-	**538,122,190**	**1,590,283,512**