

ANNUAL REPORT

2025



**Prime Islami Life
Insurance Limited**

ISO 9001 : 2015 Certified

আমাদের অর্জন



সেঞ্চুরী ইন্টারন্যাশনাল
কোয়ালিটি ইরা এ্যাওয়ার্ড
স্পেন



দি ইন্টারন্যাশনাল
তাকাফুল এ্যাওয়ার্ড
যুক্তরাজ্য



'বেস্ট এন্টারপ্রাইজ' এন্ড
'বেস্ট ম্যানেজার' এ্যাওয়ার্ড
যুক্তরাজ্য



'বিজ ২০১৩' ইন্টারন্যাশনাল এ্যাওয়ার্ড
ওয়ার্ল্ড কনফেডারেশন অফ বিজনেস (ওয়ার্ল্ডকব)
যুক্তরাষ্ট্র



দি গোল্ডেন ইউরোপ
এ্যাওয়ার্ড
ফ্রান্স

এই পুরস্কারসমূহ
আমাদের সম্মান
সৃষ্টিশীলতা ও
গুণগত মানের
উৎকর্ষতার প্রতীক



'বিজ ২০১৪' পিক অফ সাকসেস ইন্টারন্যাশনাল এ্যাওয়ার্ড
ওয়ার্ল্ড কনফেডারেশন অফ বিজনেস (ওয়ার্ল্ডকব)
যুক্তরাষ্ট্র



ব্যাংক বিমা অর্থনীতি এ্যাওয়ার্ড
বাংলাদেশ



১৬তম বাংলাদেশ
বিজনেস এ্যাওয়ার্ড
বাংলাদেশ



'দি ইন্টারন্যাশনাল
তাকাফুল এ্যাওয়ার্ড ২০১৭'
যুক্তরাজ্য



'বিজ ২০১৫' বিওড সাকসেস এ্যাওয়ার্ড
ওয়ার্ল্ড কনফেডারেশন অফ বিজনেস (ওয়ার্ল্ডকব)
যুক্তরাষ্ট্র

আন্তর্জাতিক মান আইএসও ৯০০১ : ২০১৫ সনদপ্রাপ্ত

Annual Report 2025



আহল্লাল্লাহু বাইয়া ওয়া হাররামারু রিবা

‘আল্লাহ তায়ালা ব্যবসাকে হালাল ও সুদকে হারাম করেছেন।’

আল কুরআন, সূরা বাকারা, আয়াত-২৭৫



প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

برائيم اسلامي لايف انشورنس لميٲيٲيٲ
Prime Islami Life Insurance Limited

আর্থিক নিরাপত্তার সেতুবন্ধন

আমাদের অর্জন

প্রায় ৯ হাজারেরও
অধিক মৃত্যুদাবী পরিশোধ

লাইফ ফান্ড ৭৪০
কোটি টাকা প্রায়

মোট বিনিয়োগ প্রায়
৩৮৮ কোটি টাকা

মোট সম্পদ প্রায়
৮৬৭ কোটি টাকা

দাবী পরিশোধ প্রায়
৩,০০২ কোটি টাকা

ক্রেডিট রেটিং
A+

প্রায় ১৮.৪৮ লক্ষ
পরিবারের আর্থিক
নিরাপত্তা বিধান

গড়ে ১৫.৭০ %
ডিভিডেন্ড প্রদান

বিভিন্ন আন্তর্জাতিক
ও জাতীয় পুরস্কার
অর্জন

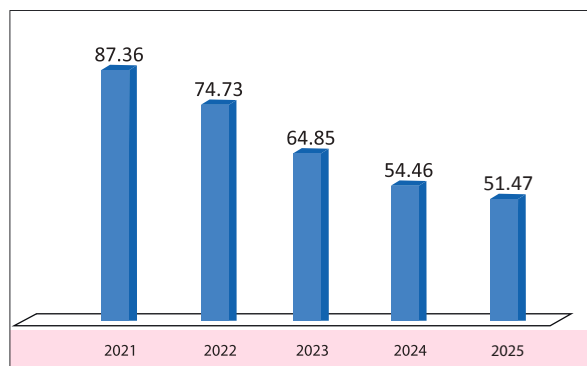
দেশের ১ম বীমা কোম্পানী
হিসেবে ISO সনদ প্রাপ্তির
কৃতিত্বের অধিকারী



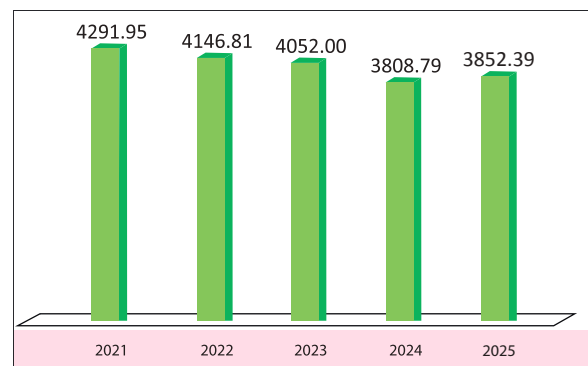
Prime Islami Life Insurance Limited

Highlights

YEAR	2021	2022	2023	2024	2025
Sold policies (Figure in Thousand)	87.36	74.73	64.85	54.46	51.47
First Year Premium (Amount Taka in Million)	1698.84	1524.02	1405.40	1279.08	1292.14
Renewal Premium (Amount Taka in Million)	2534.92	2555.55	2571.03	2450.76	2486.28
Group Premium (Amount Taka in Million)	58.19	67.24	75.57	78.95	73.97
Total Premium (Amount Taka in Million)	4291.95	4146.81	4052.00	3808.79	3852.39
Death Claims (Amount Taka in Million)	105.95	81.69	93.58	126.98	145.17
Field Staff Agents (Figure Number in Thousand)	16.97	14.32	13.81	15.63	18.85
Employers of Agent (Figure Number in Thousand)	9.86	10.43	10.02	8.57	8.27
Branch Office (Figure in Number)	283	324	321	315	309



Sold Policies 2021-2025
(Figure in '000')



Total Premium 2021-2025
Amount Taka in Million



2024	★ Figures in Crore	2025
PAID UP CAPITAL		
30.52		30.52
PREMIUM INCOME		
380.88	↗	385.24
LIFE FUND		
749.13	↘	739.70
INVESTMENT		
379.16	↗	388.65
TOTAL ASSETS		
878.48	↘	867.30
INVESTMENT INCOME		
5.51	↗	6.45
CLAIMS		
280.52	↗	287.51
Claim Ratio (Including Survival Benefits)		
73.65%	↗	74.63%
Avg. Sum Assured		
206.49 thousand	↘	198.12 thousand
Male %		
42%	↘	41%
Female %		
58%	↗	59%

BANGLADESH ASSOCIATION OF PUBLICLY LISTED COMPANIES

Renewed Certificate

This is to certify that

PRIME ISLAMI LIFE INSURANCE LIMITED

*is an Ordinary Member of Bangladesh Association of Publicly Listed Companies
and is entitled to all the rights and privileges appertaining thereto.*

This certificate remains current until 31st December, 2026

Ref. No: CM-2026/131

Date of issue : March 9, 2026

BAPLC

[Signature]
Secretary General





This is to Certify that the Quality Management System of

Prime Islami Life Insurance Limited

Gause Pak Bhaban (13th Floor), 28/G/1 Toyenbee Circular Road,
Motijheel C/A, Dhaka-1000, Bangladesh

**has been independently assessed and registered by B-ADVANCY
as conforming to the requirements of**

ISO 9001:2015 (Quality Management System)

For the following Scope:

**"OFFERING LIFE AND HEALTH INSURANCE PRODUCTS TO
CORPORATE AND RETAIL CUSTOMERS"**

Certificate No. : 2605126BD

Date of initial registration : 11th May 2026

Date of this certificate : 11th May 2026

Date of expiry : 10th May 2029

1st Surveillance audit on or before : 11th Apr 2027

2nd Surveillance audit on or before : 11th Apr 2028

Validity of the certificate is subject to completion of surveillance audit on or before the due date. In case the surveillance audit is not allowed to be conducted, this certificate shall be suspended/subject to withdrawal.




Director



Certificate can be verified on www.b-advancy.com website

This Certificate is the property of B-ADVANCY Certification UK Ltd. and shall be returned immediately when demanded.

B-ADVANCY Certification UK Limited, Registered in England and Wales
College House, 17 King Edwards Road, Ruislip, London, HA4 7AE, UK
Tel : +44 20 71128684, E-mail : info@b-advancy.com
Website : www.b-advancy.com



PRIME ISLAMI LIFE INSURANCE LIMITED

Our Corporate Clients



**We welcome you to our world
to meet your
Group Insurance need**

www.primeislamilife.com

TEN STEPS TOWERDS TOTAL QUALITY MANAGEMENT

Benchmarking standard for improvements.

Describing the commitment to all stakeholders.

Evaluating results for continuous improvement.

Maximizing effectiveness of management system.

Achieving excellence in planning and decision making.

Commitment for establishing "Customer Satisfaction Culture".

Developing human resource to ensure quality performance.

Ensuring quality when compiling and analyzing information.

Continuing education and training for copmany's human resource development.

Setting guidelines and determining course of action for creating company's values and goals.

Company Profile

Name of the Company

Prime Islami Life Insurance Limited

Registered Office

Gause Pak Bhaban (13th Floor)
28/G/1 Toyenbee Circular Road
Motijheel C/A
Dhaka-1000

Corporate Website

www.primeislamilife.com

E-mail

pilil@primeislamilife.com

pililbd@gmail.com

Nature of Business

All kind of Life Insurance Business

Date of Incorporation

24 July, 2000

Date of Commencement of Business

June 2001

Date of Conversion in to Islami Company

22 April, 2002

Authorized Capital

Taka 500 Million

Paid up Capital

Taka 305.20 Million

Face Value Per Share

Tk.10.00

Mile Stone

Credit Rating Grade

A+

Date of Listing with DSE & CSE

12 February, 2007

Increase of Authorized Capital from Tk. 250 million to Tk. 500 million

4 July, 2010

Date of ISO Certification

6 October, 2006

Membership (National)

Bangladesh Insurance Association

24 July, 2000

Bangladesh Association of Publicly Listed Companies

19 May, 2010

Membership (International)

International Cooperative and Mutual Insurance Federation(ICMIF), U.K

In the year-2006

Asia and Oceania Association(AOA) of the ICMIF, Japan

In the year-2006

Federation of Afro-Asian Insurers & Reinsurers(FAIR), Egypt

In the year-2009

World Confederation of Businesses (WORLDCOB),USA

In the year-2013

International Insurance Society (IIS), UK.

In the year-2017

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LETTER OF TRANSMITTAL

**All Shareholders
Insurance Development & Regulatory Authority
Bangladesh Securities & Exchange Commission
Registrar of Joint Stock Companies & Firms
Dhaka Stock Exchange PLC
Chattogram Stock Exchange PLC
Central Depository Bangladesh Limited
All Others Stakeholders**

Subject: Annual Report for the year ended 31 December, 2025

Muhtaram,
Assala-mu-Alaikum Wa Rahmatullah,

We are pleased to present the Annual Report -2025 together with the Audited Financial Statements (Consolidated and Separate) for the year ended 31 December, 2025 for kind information and record.

Ma-assalam

Yours Sincerely,



Abul Hasnat Mohammed Shamim
Executive Vice President &
Company Secretary

NOTICE OF THE 26th ANNUAL GENERAL MEETING

Notice is hereby given that the 26th Annual General Meeting of PRIME ISLAMI LIFE INSURANCE LIMITED will be held on Thursday the 17th day of September, 2026 at 10:30 A.M. by using Hybrid System through the link <https://www.primeislamilife.com/agm26> and physical presence at Sena Gourab Hall, SKS Tower (Level-9), Sena Convention Hall, 7, VIP Road, Mohakhali, Dhaka- 1206. to transact the following business:

Agenda:

01. To receive, consider and adopt the Director's Report along with audited Financial Statements for the year ended 31st December, 2025 together with the Auditor's Report thereon.
02. To declare dividend for the year ended 31st December, 2025.
03. To elect/ re-elect Directors as per Articles of Association of the Company.
04. To consider the appointment of Auditor for the year 2026 and fix up their remuneration.
05. To consider the appointment of Corporate Governance Compliance Auditors according to BSEC & IDRA for the year 2026 and fix up their remuneration.

Dated: August 25, 2026
Dhaka



QR Code for 26th AGM

By order of the Board of Directors

Abul Hasnat Mohammed Shamim
EVP & Company Secretary

Notes:

01. The 'Record Date' was on July 16, 2026. The shareholders whose name will appear in the Depository Register of the Company on the 'Record Date' will be entitled to participate and vote in the meeting.
02. Members entitled to participate and vote at the Annual General Meeting may appoint a proxy (such proxy shall be a member of the Company) to attend and vote on his/her behalf. The Proxy Form duly filled, signed and stamped at Tk. 100/- (Revenue stamp) must be sent through the mail share@primeislamilife.com or the Head Office of the Company not later than 72 hours before the time fixed for the meeting.
03. The 26th Annual General Meeting will be conducted Hybrid System in line with the Order No. SEC/SRMIC/94-231/25 dated July 08, 2020 of Bangladesh Securities and Exchange Commission's. The shareholders will join the virtual AGM through the link [https:// www.primeislamilife.com/agm26](https://www.primeislamilife.com/agm26). The Shareholders will able to submit questions and comments electronically before 24 hours of the commencement of the AGM through the provided link. For login into the system the members need to put their 16-digit Beneficiary Owners (BO) Account Number and number of shares as on record date July 16, 2026
04. As per Bangladesh Securities and Exchange Commission's Condition No. 9 (1) & (2) of BSEC/CMMCD/2006/158/208/Admin/81 dated June 20, 2018, the soft copy of the Annual Report for the year ended 2025 will be sent to the e-mail address of the shareholders and also be available at the website of the Company.
05. Depository Participant (DP)/Stock Brokers are to send of the Margin Account Holders based on Record date if any, within August 31, 2026 to the Company; otherwise, the dividend will be paid to Shareholders Account whose names appeared in the members/Depository Register on the "record date". Those, who have already sent the list, need not to send again.

Special Note:

1. As per Bangladesh Securities and Exchange Commission 's Directives No. SEC/CMRRCD/2009-193/154 dated October 24, 2013 no food box/gift coupon is allowed in the 26th Annual General Meeting

BOARD OF DIRECTORS'

Mr. Mohd. Akhter

Chairman

Mr. Md. Ali Hossain

Alternate of Ms. Nargis Akhter Adel

Mr. Md. Ashaduzzaman

Represents Ramisha BD Limited

Mr. Motaleb Hossain

Represents Apsara Holding Limited

Mr. Md. Noman Hasan Bhuiyan

Represents Noman Corporation

Mr. A K M Abul Mansur Chowdhury

Represents Gumti Textiles Limited.

Mr. M. Kamran Hamid

Represents Technip Corporation

Mr. Md. Arif Hossain Rony

Represents Binimoy Construction Company

Mr. Muhammod Muniruzzaman Mozumder

Represents Salvo Alkali Chemical Industry Ltd.

Independent Director

Dr. A.F.M. Aowrangazab

Mrs. Shahnaz Samad

Mr. Enayet Hussain Khan, FCA

Mr. A.T.M. Hamidul Hoque Chowdhury

Adviser

Mr. Rahim Uddaulah Chowdhury

Chief Consultant to the Board

Mr. Md. Shamsul Alam

Chief Executive Officer (CEO)

Mr. Abul Hasnat Mohammed Shamim

Company Secretary



কোম্পানির ২৫তম বার্ষিক সাধারণ সভার একাংশ

BOARD OF DIRECTORS'



Mr. Mohd. Akhter
Chairman



Ms. Nargis Akhter Adel
Director



Mr. Md. Ashaduzzaman
Director



Mr. Motaleb Hossain
Director



Mr. Md. Noman Hasan Bhuiyan
Director



A K M Abul Mansur Chowdhury
Director



Mr. Md. Arif Hossain Rony
Director



Mr. M. Kamran Hamid
Director



Mr. Muhammod Muniruzzaman Mozumder
Director



Dr. A. F. M. Aowrangazab
Independent Director



Mrs. Shahnaz Samad
Independent Director



Mr. Enayet Hussain Khan, FCA
Independent Director



Mr. A.T.M Hamdul Hoque Chowdhury
Adviser



Mr. Rahim Uddaulah Chowdhury
Chief Consultant to Board

BOARD COMMITTEES

BOARD AUDIT COMMITTEE

Mr. Enayet Hussain Khan, FCA Independent Director	Chairman
Mrs. Shahnaz Samad Independent Director	Member
Mr. A K M Abul Mansur Chowdhury Director	Member
Mr. Motaleb Hossain Director	Member

NOMINATION AND REMUNERATION COMMITTEE

Mrs. Shahnaz Samad Independent Director	Chairman
Mr. Muhammod Muniruzzaman Mozumder Director	Member
Mr. A K M Abul Mansur Chowdhury Director	Member
Mr. Md. Noman Hasan Bhuiyan Director	Member
Mr. Md. Ashaduzzaman Director	Member

RISK MANAGEMENT COMMITTEE

Mr. Mohd. Akhter Director	Chairman
Mr. Enayet Hussain Khan, FCA Independent Director	Member
Mr. Md. Ashaduzzaman Director	Member
Mr. Md. Ali Hossain Alternate Director	Member

POLICY HOLDER PROTECTION & COMPLAINTS COMMITTEE

Mr. Mohd. Akhter Director	Chairman
Mr. Enayet Hussain Khan, FCA Independent Director	Member
Mr. M. Kamran Hamid Director	Member
Mr. Md. Arif Hossain Rony Director	Member



বোর্ড মিটিং শেষে কোম্পানীর পরিচালনা পর্ষদ ও উর্ধ্বতন কর্মকর্তাবৃন্দ

BOARD COMMITTEES

INVESTMENT COMMITTEE

Mr. Mohd. Akhter Director	Chairman
Mr. Enayet Hussain Khan, FCA Independent Director	Member
Mr. Md. Ali Hossain Alternate Director	Member
Mr. M. Kamran Hamid Director	Member
Mr. Motaleb Hossain Director	Member

POLICY & CLAIMS COMMITTEE

Mr. Muhammod Muniruzzaman Mozumder Director	Chairman
Mr. A. T. M. Hamidul Hoque Chowdhury Adviser	Member
Mr. Rahim Uddaulah Chowdhury Chief Consultant to the Board	Member
Mr. Md. Shamsul Alam Chief Executive Officer	Member
Md. Anisur Rahman Miah Additional Managing Director & Head of Development Administration Dept.	Member
Sayed Mostaque Ahmed Khan Executive Vice President & Head of Underwriting & Reinsurance Dept.	Member
Mr. Mohammad Alamgir Hossain Khan Executive Vice President & Head of Claims Dept.	Member Secretary



মাননীয় চেয়ারম্যান পুনঃ নির্বাচিত হওয়ায় সিইও কর্তৃক ফুলেল শুভেচ্ছা

DIRECTORS' PROFILE



Mr. Mohd. Akhter

Chairman

Mr. Mohd. Akhter is the Chairman of Prime Islami Life Insurance Limited. He obtained Master of Commerce degree. He is a renowned businessman. He is the Managing Director of Gumti Textiles Limited, Al-Razee Spinning Mills Limited and Chairman of Land Scape Limited. He is associated Management of Textile Enterprises such as GMG Industrial Corporation, Palash Industrial Enterprise, Rahim Textile, Al Faruk Textile and Faridpur Textile more than 30 years as well as in the real estate and trading sectors and 15 years RMG sector in Bangladesh. He is a former director of Generation Next Fashions Limited.



Ms. Nargis Akther Adel

Director

Ms. Nargis Akther Adel is a sponsor Director of Prime Islami Life Insurance Limited. She is also a Director of K & K Tops Textile Company. She is involved in business for a long time.



Mr. Md. Ashaduzzaman

Director

Mr. Md. Ashaduzzaman is a representative director of Prime Islami Life Insurance Limited on behalf of Ramisha BD Limited. He has obtained Master of Commerce degree from reputed Public University. He is one of the Director of Prime Islami Insurance PLC. He has also served as an Executive Director of Fareast Securities Limited as well as M/s. Ramisha BD Limited.



Mr. Motaleb Hossain

Director

Mr. Motaleb Hossain is a representative director of Prime Islami Life Insurance Limited on behalf of Apsara Holding Limited. He has obtained Master of Business Studies degree from a reputed Public University. He is a member of Dhaka Taxes Bar Association. He came from a respective Muslim family.

DIRECTORS' PROFILE



Mr. Md. Noman Hasan Bhuiyan

Director

Mr. Md. Noman Hossain Bhuiyan is a representative director of Prime Islami Life Insurance Limited on behalf M/s. Noman Corporation. He is a proprietor of M/s. Noman Corporation. He has obtained Bachelor of Business Administration degree in UK. Last 5 Years he is engaged himself in local trading of raw cotton, food grain-rice and general suppliers. He traveled Singapur, Malaysia, Thailand and India. He is also involved in various educational and socio-cultural activities.



Mr. A K M Abul Mansur Chowdhury

Director

Mr. A K M Abul Mansur Chowdhury is a representative Director of Prime Islami Life Insurance Limited on behalf of M/S. Gumti Textiles Limited. He has completed Bachelor of Science in Engineering (Mechanical) from Chittagong Engineering College. He is a Proprietor of M/S. Hotel Green and M/S. Upahar Community Centre. He is also Director of Universal Steels Limited. He served as Sales Engineer (Air Conditioning Division) in MITSUBISHI ELECTRIC Company and Spectro Refrigeration & Air Conditioning Company, Abu Dhabi, United Arab Emirates.



Mr. Md. Arif Hossain Rony

Director

Mr. Md. Arif Hossain Rony is a Director of Prime Islami Life Insurance Limited on behalf of M/s. Binimoy Construction Company. He has obtained Bachelor of Business Administration degree in Independent University, Bangladesh. He is a proprietor of Azad Trading, Twister Clock Co & Trade International. He was engaged manufacturing business (Metal Button) importing raw materials of different trades for long time. He is a member of BRAVIDA (Recondition Vehicle importers Association). He visited several countries.



Mr. M Kamran Hamid

Director

Mr. M Kamran Hamid is a representative director of Prime Islami Life Insurance Limited on behalf of M/s. Technip Corporation. He has obtained Master of Business Administration (Associate) from Technogreat University, Texas, USA. He is the proprietor of Rikham International, R Point Café and Rikham Agro Firm. He has voluntarily retired from Bangladesh Army as Major. He has worked in prestigious financial institutions and corporate houses. He has also employed in United Nations as an International Observer for monitoring the Cambodian National Election in 1993 and other capacities in Cambodia. He traveled Cambodia, Vietnam, Singapore, Myanmar, Thailand and India. He is also engaged in different social activities.

DIRECTORS' PROFILE



Mr. Muhammod Muniruzzaman Mozumder

Director

Mr. Muhammod Muniruzzaman Mozumder is a representative director of Prime Islami Life Insurance Limited on behalf of M/s. Salvo Alkali Chemical Industry. He is an Advocate and practicing in Civil, Criminal, Tax and Company Laws. He is a Treasurer of Law and Human Rights Society of Bangladesh. He is also engaged in different sociocultural activities.



Dr. A. F. M. Aowrangazab

Independent Director

Dr. A. F. M. Aowrangazab is an Independent Director of Prime Islami Life Insurance Limited. He was the Vice-Chancellor of BGC Trust University Bangladesh. He has obtained B, com (Hons.), M, Com Degree from University of Chittagong, MS Degree from University of Antwerpen, Belgium respectively and also obtained Ph. D degree from University of Chittagong. He has been teaching experience more than Thirty-five years in different Universities.



Mrs. Shahnaz Samad

Independent Director

Mrs. Shahnaz Samad is an Independent Director of Prime Islami Life Insurance Limited. She was born in a respective Muslim family in the District of Jamalpur. She joined in Bangladesh Civil Service (Administration) Cadre in the year of 1994. She served the Government of Bangladesh in different capacities. She retired from the Civil Service in 2024, after serving in the position of Additional Secretary of Ministry of Housing and Public Works.



Mr. Enayet Hussain Khan, FCA

Independent Director

Mr. Enayet Hussain Khan, FCA is an Independent Director of Prime Islami Life Insurance Limited. He is a fellow member of the Institute of Chartered Accountants of Bangladesh. He served with several renowned organizations as key personnel. Now he is providing consultancy on Finance, Accounts, Management, Income Tax, VAT and company affairs.

SHARIAH COUNCIL

Chairman

Professor Dr. A K M Abdul Quader (Faqih)

Members

Mr. Mohd. Akhter (Financial Expert)

Professor Dr. Mohammad Gias Uddin Talukder (Faqih)

Professor Shaikh A.B.M Masum Billah (Faqih)

Mr. A.T.M Hamidul Haque Chowdhury (Financial Expert)

Mr. Rahim Uddaulah Chowdhury (Professional Expert)

Mr. Md. Shamsul Alam (Insurance Expert)

Member Secretary

Mirza Wali Ullah (Faqih)



শরিয়া কাউন্সিলের সভা

MEMBERS OF THE SHARIAH COUNCIL



**Professor Dr. A K M Abdul Quader
(Faqih)**
Professor, Department of Arabic
University of Chattogram
Chairman



**Mr. Mohd. Akhter
(Financial Expert)**
Chairman, Board of Directors
Prime Islami Life Insurance Limited
Member



**Professor Dr. Mohammad Gias Uddin
Talukder
(Faqih)**
Chairman, Department of Arabic,
University of Chattogram
Chairman, Central Shariah Board for
Islamic Banks of Bangladesh
Member



**Professor Shaikh A.B.M Masum Billah
(Faqih)**
Secretary General,
Central Shariah Council for Islamic
Insurance of Bangladesh
Member



**Mr. A.T.M Hamidul Haque Chowdhury
(Financial Expert)**
Adviser,
Prime Islami Life Insurance Limited
Member



**Mr. Rahim Uddaulah Chowdhury
(Professional Expert)**
Chief Consultant to the Board
Prime Islami Life Insurance Limited
Member



**Mr. Md. Shamsul Alam
(Insurance Expert)**
Managing Director & CEO
Prime Islami Life Insurance Limited
Member



**Mirza Wali Ullah
(Faqih)**
EVP & Head of Shariah, Training and
Bancassurance Department
Prime Islami Life Insurance Limited
Member Secretary

COMMITTEES WITH COMPOSITION

Management Committee

Mr. Md. Shamsul Alam Chief Executive Officer	Convener
Mr. Rahim Uddaulah Chowdhury Chief Consultant to the Board	Member
Mr. A.K.M. Nazmul Hoque Chowdhury Additional Managing Director	Member
Mr. Md. Anisur Rahman Miah Additional Managing Director & Head of Dev. Admin Dept.	Member
Mr. Md. Nasir Uddin Assistant Managing Director & CFO	Member
Mirza Mehedi Hasan SVP, Information Technology Dept.	Member

Technical Committee

Mr. Md. Nasir Uddin Assistant Managing Director & CFO	Convener
Mirza Wali Ullah EVP & Head of Shariah & Training Dept.	Member
Mr. Mohammad Alamgir Hossain Khan EVP & Head of Policy Servicing & Claims Dept.	Member
Sayed Mostaque Ahmed Khan EVP & Head of Underwriting & Reinsurance Dept.	Member

Central Compliance Unit

Mr. Md. Nasir Uddin Assistant Managing Director & CFO	CAMALCO
Mr. Mahmudur Rahman Talukder EVP & Head of HR & Administration Dept.	Member
Mr. Mohammad Alamgir Hossain Khan EVP & Head of Policy Servicing & Claims Dept.	Member
Sayed Mostaque Ahmed Khan EVP & Head of Underwriting & Reins. Dept.	Deputy CAMALCO
Mr. Md. Mamunar Rashid SVP & Head of Internal Audit Dept.	Member
Mirza Mehedi Hasan SVP, Information Technology Dept	Member
Syed Mahiuddin Mahmud DVP, Finance & Accounts Dept.	Member Secretary



বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষের চেয়ারম্যান মীর নাদিয়া নিভিন মহোদয়কে প্রাইম ইসলামী লাইফের পক্ষ থেকে ফুলেল শুভেচ্ছা

CORPORATE MANAGEMENT



Md. Shamsul Alam
Chief Executive Officer



A. K. M. Nazmul Hoque Chowdhury
Additional Managing Director



Md. Anisur Rahman Miah
Additional Managing Director &
Head of Dev. Admin Dept.



Md. Majedul Islam
Assistant Managing Director &
Head of Information Technology



Md. Nasir Uddin
Assistant Managing Director &
Chief Financial Officer



Abul Hasnat Mohammed Shamim
EVP &
Company Secretary



Mahmudur Rahman Talukder
EVP & Head of
HR & Administration Dept.



Mirza Wali Ullah
EVP & Head of
Shariah & Training Dept.



Mohammad Alamgir Hossain Khan
EVP & Head of
Policy Servicing & Claims Dept.



Sayed Mostaque Ahmed Khan
EVP & Head of
Underwriting & Reins. Dept.



Md. Bashir Ahmed
SVP & Incharge
Actuarial Dept.



Md. Mamunar Rashied
SVP & Incharge
Internal Audit Dept.



Kazi Masud Ahmed
SVP
Finance & Accounts Dept.



Mirza Mehedi Hasan
SPV
IT Department



Mohammad Shahinul Islam
SVP
Dev. Admin Dept.



Palash Kumar Dutta
VP & Incharge
Legal Dept.



Md. Aershadul Quayyum Chowdhury
VP & Incharge
Establishment Dept.



Md. Sadiqur Rahman Khan
VP
Group Insurance Dept.



Yunus Ahmed Bhuiyan
DVP & Incharge
Share Dept.

DEVELOPMENT TEAM



Mohammad Humayun Kabir
Asstt. Managing Director (Dev.)



Naemul Hoque
Asstt. Managing Director (Dev.)



Abdul Ahad
Asstt. Managing Director (Dev.)



Khorshedul Alam
Asstt. Managing Director (Dev.)



Mohammed Mostafa Jamal
Asstt. Managing Director (Dev.)



Mostak Hussain
SEVP (PRT)



Shahadat Hossain Siddique
SEVP (PRT)



Mohammed Jashim Uddin Chowdhury
SEVP (PRT)



Md. Abdul Aziz
EVP (PRT)



Md. Aminul Islam
EVP (PRT)



Md. Fazlul Hoque
EVP (PRT)



Obadul Haque
EVP (PRT)



Md. Mozammel Bhuiyan
EVP (PRT)



Mahmodul Karim
EVP (PRT)



Md. Ayub Jahangir Chowdhury
EVP (PRT)



Md. Kamal Hossain
EVP (PRT)



Lutfor Rahman (Tushar)
EVP (PRT)



Mohammad Jahangir Alam
EVP (PRT)



Akbar Hossain
EVP (PRT)



MM Abdur Rahman Sumon
EVP (PRT)



Md. Shohidul Islam
EVP (PRT)



Md. Arshad Ali
EVP (PRT)



Muhammad Tareq Bin Kabir
EVP (PRT)



Md. Oliullah
EVP (PRT)



Md. Atikur Rahman Sohel
EVP (PRT)

OUR PARTNERS

Auditor

Pinaki & Company
Chartered Accountants
Ideal Trade Center (9th Floor)
102, Shaheed Tajuddin Ahmed Sarani
Tejgaon, Dhaka 1208.
E-mail : info@pinakicabd.com

Mahfel Huq & Co.
Chartered Accountants
BGIC Tower (4th Floor)
34 Topkhana Road, Dhaka-1000
E-mail: info@mahfelhuq
(Prime Islami Securities Limited)

Medical Consultant

Dr. Md. Abdus Salam Khan
MBBS, FCGP
STC (Medicine)
Medical Retainer
Prime Islami Life Insurance Ltd.

Dr. Mohammad Anwar Kamal
MBBS (DMC), BCS Health
Medical Retainer
Prime Islami Life Insurance Ltd.
Chattogram Division

Bankers

Islami Bank BD. PLC
Social Islami Bank PLC
First Security Islami Bank PLC
Al-Arafah Islami Bank PLC
Shahjalal Islami Bank PLC
EXIM Bank PLC
Union Bank PLC
Prime Bank PLC (IBB)
Bangladesh Krishi Bank
Janata Bank PLC
Southeast Bank PLC
Global Islami Bank PLC
AB Bank PLC
City Bank PLC
Brack Bank PLC
Mercantile Bank PCL
Trust Bank PLC

Mobile Banking

Dutch Bangla Bank PLC :
(i) Rokat - B 2 B & P 2 B
(ii) Agent Bank (iii) Nexus Pay
(iv) EFT (v) Over the Counter
(vi) E-Commerce
Trust Axiata Digital Ltd. (TAP)
Mercantile Bank- My Cash
bKash, NAGAD

Actuarial Consultant

Mr. Mohammad Sohrab Uddin Phd,
AIA, FCA
House # 6 (4th Floor), Road # 12
Sector # 13, Uttara Model Town
Dhaka-1230

Tax Advisor

AKS Associates
3/4-A, Purana Paltan, Sabbir Tower
(5th Floor), Suit # 7016/1,
Dhaka-1000, Bangladesh

Re-insurer

Trust International Insurance and
Reinsurance Co., B.S.C. (c) 'Trust Re'
Trust Tower, Building 125, Road 1702,
Diplomatic Area 317
P.O. Box 10002, Manama, Kingdom of Bahrain.

Legal Retainer

Muhammed Kawser
LL.B. (Hon's) LL.M.(DU)
Former Senior District &
Sessions Judge, Advocate
Bangladesh Supreme Court

Tanoy Kumar Saha
LL.B. (Hon's) LL.M.(DU)
Advocate, Supreme Court of Bangladesh



সাবসিডিয়ারি প্রতিষ্ঠান প্রাইম ইসলামী সিকিউরিটিস লিঃ এর ১৫তম বার্ষিক সাধারণ সভা

Annual Report 2025

OUR VISION, MISSION.....

Vision

- To become the best private sector life insurance company in Bangladesh and in South- East Asia as a whole by maintaining utmost integrity, responsibility and transparency.

Mission

To

- Offer proactively to our potential customers' bunch of attractive and Shariah based insurance plans at competitive price.
- Abide by Shariah Principles in day-to day business affairs.
- Build dynamic, sound and professional management team.
- Conduct business in a responsible manner.
- Develop innovative products.
- Enhance good governance
- Foster quality Management System

Objective

- To provide with ethical and highest standard service that uphold the values of Islam.

Goal

- To serve the humanity for its well being in the present and the world hereafter by providing financial and moral gains through utmost good faith, good conduct, mutual trust, sincerity, integrity and personalized service.

Quality Policy

- We are committed to our customers to provide with ethical and highest standard services that uphold the values of Islam.
- We will maintain growth and expansion in all respects within the framework of Shairah Principles and ISO 9001:2015 Quality Management Systems for the well being of people.

Strength

- Professional and Efficient Management
- Achievement of rating A+ in consideration of ability in payment of claims.
- Awarded with numbers of national and international prize.
- Certification of ISO 9001:2015
- Diversification of scheme suitable to policyholders.
- Payment of handsome bonus to the policyholder's and dividend to the shareholders.
- Sufficient Life Fund.
- Quick settlement of claims.
- Cordiality in compliance with the Shariah Principle.

VALUES



Customer Focus:

our customers are at the center of all business development and management decisions.

Solidarity & Brotherhood:

strengthen relations among all stakeholders.

Honesty & Integrity:

uncompromising adherence to strong moral and ethical principles and values.

Teamwork:

our collaborative effort to achieve a common goal or to complete a task in the most effective and efficient way to satisfy our customers.

Respect for the individual:

Treating others as we would like them to treat us.

Dedication:

We in team and individually are dedicated to serve our customers.

Quality:

we are always careful to deliver quality service to our customer.

Responsible citizen:

We are committed to our role in making the world a better place to live (for every component in environment).

CORPORATE CODE OF CONDUCT

The code of Conduct is a policy, usually a set of general guidelines or values. Code of conduct is typically more specific, giving guidelines for how to respond in certain situations. The code of conduct example would be a rule expressly prohibiting accepting or offering bribes.

Code of Conduct is based and has been designed on the values and with the purpose that all employees, management and directors of Prime Islami Life Insurance Limited (PILIL) will act and follow the code of conduct of the Company. The code of conducts of PILIL included:

1. Legal & statutory bindings

PILIL runs its all business activities within the framework of law and directives of regulatory bodies. It conforms compliance of all legal & statutory rules and regulations. The Company is vigilant and active to the anti – corruption and anti-money laundering activities through Anti money laundering committee and 'Shuddacher' Committee.

2. Mutual relations

A family atmosphere prevails amongst the all employees of PILIL. All are friendly and cooperative to each other irrespective of color, sex religion, age and social status. PILIL ensures smooth and congenial atmosphere and keep the employee free from any sort of harassment.

3. Compensation & benefits

PILIL has a handsome salary and benefit package. The benefit package of PILIL comprises with PF, Gratuity, Group Insurance, Health Insurance scheme, Bonus (Festival & Incentive), Leave encashment benefit, PILIL always cares and cordial to protect the employees interest.

4. Office environment

PILIL maintains a nice Office environment. It ensures that the work place and its environment do not create any health hazarded to the employees. It is an ongoing program to improve working conditions. Sanitation facilities viz hygienic lavatory, pure drinking water, neatness of floors is ensured. Employees are also accustomed to its maintenance.

5. Adherence to the national standard of Office rules

PILIL maintains a system management. It follows the national administrative rules in respect of working hour, leave and employees benefit. It is to its credit that PILIL has been certified ISO 9001:2015 and obtained credit rating Grade "A+" . We have also earned huge reputation both nationally and internationally for corporate compliance.

6. Equality & Justice

Equality and Justice are among other basic spirits of Islam. As PILIL is a Shariah based Islamic Company, we pay top priority to it. In course of administrative or any other work. We never allow discriminate one with other. In the matters of recruitment of staff, evaluation of performance, awarding increment, promotion all are seen is equal eyes.

7. Participatory Management

Participatory Management is an another important feature of PILIL. We resolve the administrative matters through open discussion in Management Committee meeting chaired by the CEO.

Besides this, we regularly hold monthly meeting with the departmental heads and exchange views and coordinate departmental issues.

8. Quick Settlement of Claims

The excellence of all Life Insurance Company is measured by quick settlement of claims and it can be ensured only through the best services. The whole team of PILIL is very much cordial to protect the client's interest through providing with best services. The client's related matters i.e. disposal of claims, SB are always kept top of all other matters.

ABOUT US

- Prime Islami Life Insurance Ltd is an "A+" rated accompany having good financial performance and sound solvency
- We want to change BELIEFS, attitudes, values and practices in the insurance industry.
- We are COMMITTED to actively contribute to the growth and development of the Family Takaful and Islamic insurance industry.
- We want to be the preferred life insurance institution for our policyholders as they enjoy DISTINCT SERVICE culture and become loyal to us.
- We do ensure strict compliance with the ETHICAL PRINCIPLES.
- We aspire to be the leader and a company of FIRST CHOICE.
- We secure GROWTH and seed to constantly increase return on equity for our valued shareholders and all stakeholders.
- We hold HIGH POSITION in the insurance market by offering products at flat rate of contribution (Premium).
- We are maintaining our business growth in all respects within the framework of Shariah principles and ISO 9001:2015 Quality Management System.
- We attract professionals and talents and provide excellent JOB OPPORTUNITIES to build up their career.
- We are well staffed with skilled and dedicated employees contributing KNOWLEDGE AND SKILL to the growth and success to the company.
- We offer polices at the LEAST COST with more benefits.
- We MOTIVATE OUR PEOPLE to contribute best to their ability and aspiration.
- We offer innovative NEW PRODUCTS considering necessity and choice of common people.
- We intend to be leading and number ONE Islami Life (Family Takaful) Insurance Company now operating in Bangladesh.

OUR PRODUCTS AND SERVICES

Endowment Plans:

1. Islami Endowment Plan (Hajj Bima)
2. Couple Assurance
3. Child Protection Assurance Plan
4. Single Premium Savings Policy
5. Double Payment Single Premium Savings Policy
6. Single Payment Endowment Assurance Plan

Anticipated Endowment Plans:

1. Three Payment Endowment Assurance Plan
2. Biennial Payment Assurance Plan
3. Five Payment Endowment Assurance Plan
4. Three Payment anticipated Endowment Assurance Plan
5. Four Payment anticipated Endowment Assurance Plan

Premium Back Plan:

1. Premium Back Term Assurance Plan

Pension Plan:

1. Assurance Cum Pension And Medical Benefit Plan

Micro Insurance Plans:

1. Prime Islami Deposit Pension Scheme
2. Kalyan Bima- Two Payment Deposit Pension Scheme

Annuity Plan:

1. Ten Years Annuity Assurance Plan

Group Plans:

1. Group Term Assurance Plan
2. Group Endowment Assurance Plan (25% or 50% or 100%)
3. Kormojibi Kalyan Bima
4. Premium Back Group Assurance Plan

Supplementary Coverage:

1. Double Indemnity And Accidental Benefit – DIAB
2. Permanent Disability And Accidental Benefit – PDAB
3. Hospitalization Assurance

ADDRESS OF THE CHAIRMAN



Bismillahir Rahmanir Rahim

Assalamu Alaikum Warahmatullah

All praises to the Almighty Allah, Most gracious and most merciful.

I am delighted to welcome you all in the 26th Annual General Meeting of the Company. In 2025 our country economy and the global economy witnessed several challenges and phases of volatility, with escalating geopolitical tensions and disruptions in the supply chains leading to high levels of inflation. However, it has been possible for us to pass the year 2025 with satisfactory position in the premium collection by the grace of the Almighty Allah.

Dear shareholders, Overall situation has made it more complicated and likely to aggravate in future due to economic recession. Despite this, it has been possible to procure a total premium of Tk.3852.39 million against Tk.3808.78 million of the previous year.

It is an admitted fact that prompt settlement of claim is basic factor to measure excellence of a Life Insurance Company. During the year, we have paid a total amount of Tk.2875.09 million on account of maturity claims, death claims, surrender of policies and survival benefit to the policyholders and group Insurance of all categories.

Dear shareholders, you know that major segment of our people could not be brought under the shade of Life Insurance because 90% of the total population are Muslim and they believe that Insurance is not acceptable on the Shariah point of view.

In order to remove this barrier, we have converted the Company into an Islamic Company i.e to run the Company on the basis and principles of Shariah to take the Insurance service at the threshold of mass people.

In order to implement and achieve the above target, we have removed the elements which are not allowed in Islam and to bring the entire population under Insurance service.

ADDRESS OF THE CHAIRMAN

With a view to implementing the future plan to bring whole nation under insurance service, we have fixed our vision, mission, object and goal to achieve the targets which have been stated in the Director's Report.

During the year, Life fund declined from Tk.7491.91 million to Tk.7397.01 million due to settlement of outstanding claims.

I believe that in view of the matted situation of Life Insurance industry keeping up the growth is a difficult task. In consideration of that, the achievement of the Company deserves to mention worth. This has been possible for your trust and cooperation to the Company.

I hope that you will join with me to thank our field force and management team whose relentless work and dedication of corporate practice have worked behind this success.

Dear shareholders, you will be glad to know that IT department of the Company has been developed the Company's software and network infrastructure and also enriched Company's website with information and improved email management for policyholders and field forces. The highly experienced and trained IT professionals of the Company are working efficiently to bring Company's growing activities and modernization of software and network infrastructure.

It is an admitted fact that there is no alternative to training to build up a professional and qualitative team which is indispensable to run a corporate body like ours. PILIL has a well-equipped training department through which employees both in desk and development are provided with training in a regular manner. During the year, the Company has provided with training to 228 desk employees and 4106 field staff through Insurance Development & Regulatory Authority approved various Training Institutions and in-house training department.

Dear shareholders, the 2025 was challenging for Globally & Nationally Economical Crisis. In spite of this situation we have earned reputable business in sum of premium collection but due to settlement of long outstanding claims and settled many death claims under group policy and as earning from investment almost zero and non-availability of Valuation report, however we have recommended 0.25% cash dividend for the year 2025 from the valuation surplus of 2019.

We are always rigid and uphold the ethical values at all levels and work with the ethical spirit at all times. This is the fundamental reason for us to be rated "A+".

I assure you that the Board of Directors, management team and other machineries of Prime Islami Life Insurance Limited shall work with this spirit and ambition in the days to come to provide with more benefit to the policyholders and the shareholders.

I feel proud to get an opportunity to serve as the Chairman of Prime Islami Life Insurance Limited and also to work with a Board of highly sophisticated and professional personalities.

Finally, I express my heartiest thanks and gratitude to my colleagues in the Board, honorable members of the Shariah Council, management team and the field force for their relentless efforts for keeping up the growth of the company. I also thank all valued Shareholders, Policyholders and all other Stakeholders of the Company for their cooperation and confidence in Prime Islami Life Insurance Limited.

May the Almighty Allah bless all of us.



Mohd. Akhter

Chairman

FROM THE DESK OF THE CHIEF EXECUTIVE OFFICER



Bismillahir Rahmanir Rahim

Assalamu AlikumWa-Rahmatullah,

All praises to the Almighty Allah (Al-hamdulillah)

Respected shareholders,

I am delighted to welcome you all in the 26th Annual General Meeting of Prime Islami Life Insurance Limited. I am happy to acknowledge that despite global and national economic difficulties, the company was able to keepup the good business for the year 2025.

For various reasons Life insurance in our country not able to contribute as expected level due to lack any has taken initiative importance to earn confidence of the people and awake them establishing transparency, accountability, responsibility which reflect in our Mission, Vision, Objectives and Goal.

Customer service is the key to success of Life Insurance Company. To ensure one stop service to the valued customer, we have opened a well-equipped call center in the Head Office.

In the Life Insurance sector Training is an important factor to build up a professional management team and also field force. We have a training cell of our own and have been providing with training to the Desk employees and field force on regular basis. Beside this, we provide with training to our Desk and Development employees through Bangladesh Insurance Academy & Other Training Institutions.

FROM THE DESK OF THE CHIEF EXECUTIVE OFFICER

Hon'ble Shareholders, You will be glad to know that as a result of strenuous efforts of the management, filed force and guidelines of the Board of Directors, we have been able to hold positive growth in business in sum of collection of premium.

In our Country Life Insurance market is very turbulent and facing this market obstacle, we have continued our forward march to procure business. But decaling of Life Fund due to payment of long outstanding Claims and assort no return from the investment. All these justify that Prime Islami Life Insurance Limited's management team is efficiently and effectively running the Company with utmost professionalism.

We earlier told that lack of confidence and continuousness are vital reason not to explore the life insurance industry up to the market and the following major drawbacks are responsible for distrusts and unconsciousness of the people:

1. Lack of professionalism.
2. Failure to identify the needsof the customers.
3. Failure to ensure prompt, honest and sincere service to the customers.
4. Lack of knowledge to make the people understand about necessity and benefits of life Insurance.

In order to remove the above drawbacks, we need to ensure transparency in all of our activities and we are increasing its area day by day. As ours is an Islamic Company, we are regard in Shariah compliance. In order to make the people understand insurance, we have published leaflets, booklets, brochures, customer's guidelines explaining information of insurance in details. It is an admitted fact that growth of insurance lies in the people's confidence and consciousness. We have been working to achieve the success by the grace of the Almighty Allah and people's cooperation.

We are thankful to our valued clients, patrons, well-wishers and honorable shareholders for their confidence and trust reposed upon us. This has always been a great source of strength and inspiration. We express our sincere gratitude and thanks to Insurance Development and Regulatory Authority (IDRA) for providing us with valuable guidance and continuous support. We are also grateful to the Board of Directors, Shariah Council for their visionary role and continuous encouragement. We thank the management team for their dedication and hard work.

May Allah bless you all!

Allah Hafiz,



Md. Shamsul Alam
Chief Executive Officer

পরিচালনা পর্ষদের প্রতিবেদন

বিস্মিল্লাহির রাহমানির রাহীম

সম্মানিত শেয়ারহোল্ডারবৃন্দ,

আসসালামু আলাইকুম ওয়া রাহমাতুল্লাহ।

সকল প্রশংসা মহান আল্লাহ রাব্বুল আ'লামিনের, যিনি সর্বশক্তিমান এবং পরম দয়ালু ও করুণাময়।

আমি এবং পরিচালনা পর্ষদের সদস্যবৃন্দের পক্ষ থেকে আপনাদের সবাইকে প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এ ছাব্বিশতম বার্ষিক সাধারণ সভায় স্বাগত জানাচ্ছি। ২০২৬ সালের ১৫ জুন কোম্পানীর পরিচালনা পর্ষদের সভায় অনুমোদিত ৩১ ডিসেম্বর ২০২৫-এ সমাপ্ত বছরের পরিচালনা পর্ষদের প্রতিবেদন, নিরীক্ষিত আর্থিক বিবরণী ও নিরীক্ষক প্রতিবেদন, ২০২৫ সালের বার্ষিক প্রতিবেদনে প্রকাশিত এবং আপনাদের বিবেচনার জন্য পেশ করছি। এই প্রতিবেদনে আলোচ্য বছরের কর্ম-সম্পাদন ও ব্যবস্থাপনার দক্ষতা প্রতিফলিত হয়েছে। ৩১ ডিসেম্বর ২০২৫ এ সমাপ্ত বছরের শরিয়া কাউন্সিলের প্রতিবেদনও পেশ করা হলো।

পরিচালনা পর্ষদের প্রতিবেদন তৈরি করা হয়েছে কোম্পানী'স অ্যাক্ট ১৯৯৪, আইডিআরএ এর নির্দেশনা, বিএসইসি'র প্রজ্ঞাপন, ঢাকা ও চট্টগ্রাম স্টক এক্সচেঞ্জের তালিকাভুক্তি-বিষয়ক বিবাজমান প্রবিধানের আলোকে। অধিকন্তু, স্বচ্ছতা ও সুষ্ঠু ব্যবস্থাপনা নিশ্চিত করার জন্য সংশ্লিষ্ট বিষয়ে পরিচালকদের ব্যাখ্যা ও মতামত যুক্ত করা হয়েছে। আমরা বিশ্বাস করি, এই প্রতিবেদন একনজরে কোম্পানীর সার্বিক কর্ম-সম্পাদন দক্ষতা এবং ব্যবসায়িক কার্যক্রম প্রক্রিয়া বিস্তারিতভাবে পরিষ্কার ধারণা তুলে ধরার জন্য পর্যাপ্ত পরিসরে প্রণয়ন করা হয়েছে।

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড এর বিশেষত্ব

বাংলাদেশে এবং সার্বিকভাবে দক্ষিণ এশিয়ায় অন্যতম বেসরকারি জীবনবীমা কোম্পানীতে পরিণত হওয়ার ভিশন নিয়ে প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড ২০০০ সালের জুলাই মাসে প্রাথমিকভাবে প্রাইম লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড হিসেবে যাত্রা শুরু করে। ২০০১ সালের মাঝামাঝিতে ১০০ মিলিয়ন টাকা অনুমোদিত মূলধন এবং ৩০ মিলিয়ন টাকা পরিশোধিত মূলধন নিয়ে প্রতিষ্ঠানটি কার্যক্রম শুরু করে। বর্তমানে কোম্পানীর পরিশোধিত ও অনুমোদিত মূলধন যথাক্রমে ৩০৫.২০ মিলিয়ন ও ৫০০ মিলিয়ন টাকা। শরিয়া মূলনীতির আলোকে সমাজের সর্বস্তরের মানুষকে বীমা সেবা প্রদানের লক্ষ্যে ২০০২ সালের এপ্রিলে প্রাইম লাইফ ইন্স্যুরেন্স কোম্পানী লিমিটেড প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড নামে ইসলামি কোম্পানীতে রূপান্তর করা হয়। ইসলামি কোম্পানীতে রূপান্তরিত হওয়ার মূল কারণ ছিল ইসলামি মূল্যবোধে বিশ্বাসী সমাজের সংখ্যাগরিষ্ঠ মানুষের মধ্যে বীমা নিয়ে বিরাজমান অবিশ্বাস, সন্দেহ দূর করে আস্থা সৃষ্টি করা। আমরা এই অঙ্গীকার পরিপূর্ণভাবে পূরণে আস্থাশীল, যেহেতু আমাদের রয়েছে একটি শক্তিশালী অর্থনৈতিক ভিত্তি, নৈতিক মূল্যবোধ ও গতিশীল ব্যবস্থাপনা পদ্ধতি।



কোম্পানির ২৫তম বার্ষিক সাধারণ সভায় মাননীয় চেয়ারম্যান মহোদয়ের বক্তব্য

পরিচালনা পর্ষদের প্রতিবেদন

আমাদের ভবিষ্যত পরিকল্পনা

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড শুরুতে প্রাইম লাইফ ইন্স্যুরেন্স কোম্পানী নামে প্রচলিত জীবন বীমা কোম্পানী হিসেবে যাত্রা শুরু করেছিল। প্রাইম কর্তৃপক্ষ লক্ষ্য করে যে, বাংলাদেশ একটি বিশাল বাজার হলেও পুরো জাতিকে জীবনবীমার আওতায় আনা যাবে না, কারণ ৯০ ভাগেরও বেশি লোক ইসলামি মূল্যবোধে বিশ্বাসী এবং তারা মনে করে শরিয়া দৃষ্টিকোণ থেকে বীমা বৈধ নয়। এই বাধা দূর করার লক্ষ্যে প্রাইম কর্তৃপক্ষ কোম্পানীকে শরিয়াভিত্তিক কোম্পানীতে রূপান্তরিত করার অর্থাৎ জনসাধারণের দোরগোড়ায় বীমা পরিষেবা নিয়ে যাওয়ার জন্য শরিয়ার ভিত্তি ও নীতিমালার আলোকে কোম্পানীটি পরিচালনার সিদ্ধান্ত নেয়।

এ কারণে আমাদের পরিকল্পনা হলো ইসলামে অনুমোদিত নয়, এমন সব উপাদান সমূহ দূর করে পুরো জাতিকে বীমা পরিষেবার আওতায় নিয়ে আসা।

আমরা আমাদের ভিশন, মিশন, লক্ষ্য ও উদ্দেশ্য নির্ধারণ করেছি এবং আমাদের ভিশন, মিশন, লক্ষ্য ও উদ্দেশ্য অর্জন করার জন্য নিম্নলিখিতভাবে আমাদের কর্মপরিকল্পনা প্রণয়ন করেছি:



২০২৫ ব্যবসা বর্ষ শুভ উদ্বোধন

- আমাদের মূল্যবান বীমাগ্রহীতাদের প্রতি আমাদের দায়দায়িত্ব পূরণ করার লক্ষ্যে ক্রমাগত প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এর ইকুইটি বাড়ানো।
- পিআইএলআইএল-এর ইকুইটিকে এর উপার্জন ক্ষমতা অব্যাহতভাবে বাড়ানোর লক্ষ্যে কৌশলগত বিনিয়োগ হিসেবে ব্যবহার করা।
- পলিসিহোল্ডারদের বিনিয়োগের বেশি মুনাফা প্রদান করার মাধ্যম হিসেবে তাদেরকে স্থিতিশীল মাত্রার বোনাস প্রদান করা।
- আমাদের পলিসিহোল্ডার ও শেয়ারহোল্ডারদের স্বার্থে যথাযথ ঝুঁকি ব্যবস্থাপনা পদ্ধতির মাধ্যমে বিচক্ষণতার সাথে সম্পদ ব্যবস্থাপনা করা।
- পূর্ণকালীন, নিবেদিতপ্রাণ ও নৈতিকভাবে আরো শক্তিশালী এজেন্ট এবং এজেন্টদের নিয়োগদাতাদের বিকাশ ও পরিচর্যার দিকে নজর দেওয়া।
- কর্পোরেট সংস্কৃতি তৈরি করা, যাতে করে আমাদের কর্মীরা চ্যালেঞ্জ গ্রহণ করতে এবং তাদের ক্যারিয়ার বিকাশের সুযোগ কাজে লাগাতে উৎসাহিত হয়।
- জীবন বীমা পরিকল্পনার বৈচিত্র্যকরণের মাধ্যমে ক্রেতা-কল্যাণকর পরিকল্পনাসমূহ বিপণন অব্যাহত রাখা।
- সময়ের সাথে সামঞ্জস্য রেখে বিক্রয়-পূর্ববর্তী ও পরবর্তী হালনাগাদ তথ্য ও যোগাযোগ প্রযুক্তি পরিষেবা উন্নয়ন অব্যাহত রাখা।

পরিচালনা পর্ষদের প্রতিবেদন

- ওয়েবসাইট আধুনিকায়নের মাধ্যমে ইন্টারনেট পরিষেবা বৃদ্ধি ও সম্প্রসারণ করা।
- নতুন নতুন বৈচিত্র্যময় বীমা পরিকল্পনা বাড়ানোর মাধ্যমে সাধারণ ও গ্রুপ জীবনবীমা ব্যবসা কার্যক্রম জোরদার করা।
- ইলেকট্রনিক ও সংবাদপত্র এবং সেই সাথে সামাজিক-সাংস্কৃতিক কার্যক্রমের মাধ্যমে সচেতনতামূলক কার্যক্রমের প্রতি নজর দেওয়া।
- ক্রেতাদের চাহিদা ও আগ্রহের সাথে তাল মিলিয়ে আমাদের বিক্রয় চ্যানেলগুলো বৈচিত্র্যমুখী করা।
- সমাজের বিভিন্ন স্তরে আমাদের কল্যাণ তহবিল জোরদার এবং কর্পোরেট সামাজিক দায়দায়িত্ব নিশ্চিত করা।
- জাতীয় ও আন্তর্জাতিকভাবে তাকাফুল শিল্পের অন্যান্য প্রতিষ্ঠানের সাথে যোগাযোগ ও সহযোগিতা বৃদ্ধি করা।
- সকল ক্ষেত্রে উৎকর্ষ সাধনের জন্য মান ও সংখ্যার আলোকে আরো শক্তিশালী মানবসম্পদের বিকাশ ঘটানো।

পেশাগত মান

দাবি পরিশোধে উচ্চ সামর্থ্য এবং সুষ্ঠু আর্থিক কর্ম-দক্ষতার ভিত্তিতে স্থিতিশীল দৃষ্টিভঙ্গি, মানসম্মত তারল্য, বহুমুখী মালিকানা, বৈচিত্র্যময় পরিকল্পনের মিশ্রণ, সম্প্রসারিত পরিষেবা নেটওয়ার্ক এবং অভিজ্ঞ ও দক্ষ এবং সর্বোপরি নৈতিক মূল্যবোধ সম্পন্ন ব্যবস্থাপনা টিমের কারণে প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড ‘এ+’ মান অর্জন করেছে।

কর্পোরেট গভর্নেন্স

প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড এ সুশাসন প্রতিষ্ঠায় আমাদের প্রধান নীতিমালা হলো সততা, স্বচ্ছতা, জবাবদিহিতা ও কার্যকারিতা। শেয়ার বাজারে তালিকাভুক্ত কোম্পানী হওয়ায় আমরা সুষ্ঠু ব্যবস্থাপনা কাঠামো ও কার্যক্রম বাস্তবায়ন করেছি এবং পরিচালনা পর্ষদ ও ব্যবস্থাপনা আগামী দিনে অব্যাহতভাবে উচ্চতর কর্পোরেট গভর্নেন্স মান বাস্তবায়নে দৃঢ়প্রতিজ্ঞ।

কোম্পানী বাংলাদেশ সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ কমিশন (বিএসইসি) এর ২০১৮ সালের ৩ জুন ইস্যু করা কর্পোরেট গভর্ন্যান্স কোড এবং বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষ এর ১৯ অক্টোবর ২০২৩ তারিখে জারিকৃত বীমাকারীর কর্পোরেট গভর্ন্যান্স গাইডলাইন ২০২৩ এর বিধিবিধান প্রতিপালন করেছে। এ প্রেক্ষাপটে স্ট্যাটাস অব কম্প্লায়েন্স সংযুক্ত করা হয়েছে। কর্পোরেট গভর্নেন্স কোডের শর্তাবলী পালনের ব্যাপারে কম্প্লায়েন্স অডিটর মোহাম্মাদুল্লাহ্ এ্যাড এসোসিয়েট-এর সনদপত্রও সংযোজন করা হয়েছে।

আইএসও সনদপত্র

প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড বাংলাদেশের ৮৩টি বীমা কোম্পানীর মধ্যে প্রথম প্রতিষ্ঠান হিসেবে আইএসও সনদ পাওয়ার কৃতিত্বের অধিকারী। কোম্পানীর সনদ ৯০০১:২০১৫।



ড্যাফোডিল ইন্টারন্যাশনাল ইউনিভার্সিটির প্রতিনিধির কাছে গ্রুপ বীমার চেক হস্তান্তর

পরিচালনা পর্ষদের প্রতিবেদন

স্বীকৃতি ও পুরস্কার

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড বেশ কয়েকটি জাতীয় ও আন্তর্জাতিক পুরস্কার লাভ করেছে। এগুলোর মধ্যে রয়েছে-

১. বেস্ট তাকাফুল কোম্পানী অ্যাওয়ার্ড, ২০১৭; আফকার কনসালটিং লিমিটেড, ইউকে থেকে।
২. বিওন্ড সাকসেস অ্যাওয়ার্ড, ২০১৫; ওয়ার্ল্ড ওয়ার্ল্ড কনফেডারেশন অব বিজনেস (ওয়ার্ল্ডকব), ইউএসএ থেকে।
৩. 'পিক অব সাকসেস অ্যাওয়ার্ড, ২০১৪; ওয়ার্ল্ড কনফেডারেশন অব বিজনেস (ওয়ার্ল্ডকব), ইউএসএ থেকে।
৪. বেস্ট তাকাফুল কোম্পানী অ্যাওয়ার্ড, ২০১৩; আফকার কনসালটিং লিমিটেড, ইউকে থেকে।
৫. ওয়ার্ল্ড কনফেডারেশন অব বিজনেস (ওয়ার্ল্ডকব), বিজ অ্যাওয়ার্ড ২০১৩, ইউএসএ।
৬. 'বেস্ট এন্টারপ্রাইজ অ্যান্ড বেস্ট ম্যানেজার' অ্যাওয়ার্ড ২০১৩; ইউরোপ বিজনেস অ্যাসেম্বলি (ইবিএ), ইউকে থেকে।
৭. 'দি গোল্ডেন ইউরোপ অ্যাওয়ার্ড', 'কোয়ালিটি অ্যান্ড কমার্সিয়াল প্রেস্টিজ'-২০১২-এর জন্য, অ্যাসোসিয়েশন আদার ওয়েস ম্যানেজমেন্ট অ্যান্ড কনসালটিং, ফ্রান্স থেকে।
৮. 'সেঞ্চুরি ইন্টারন্যাশনাল ইআরএ অ্যাওয়ার্ড', ২০১২ সালে, বিজনেস ইনিশিয়েটিভ ডিরেকশন (বিআইডি), স্পেন থেকে।



বীমা দাবীর চেক বিতরণ

মানবসম্পদ নীতি

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এর সকল ক্ষেত্রে কর্মীদের মধ্যে সমান সুযোগ নিশ্চিত করার লক্ষ্যে বাস্তবসম্মত মানবসম্পদ নীতি রয়েছে। মানবসম্পদ উন্নয়ন নীতির বৈশিষ্ট্য হিসেবে আমরা লিখিত ও মৌখিক উভয় ধরনের প্রতিযোগিতামূলক পরীক্ষার মাধ্যমে অফিসার বা স্টাফ নিয়োগ করে থাকি। অধিকতর সুবিবেচনার জন্য আমরা আমাদের পদোন্নতি নীতিমালা পরিবর্তন করেছি। আমাদের রয়েছে সুনির্দিষ্টভাবে সংজ্ঞায়িত বৈশিষ্ট্য। কর্মীদের বার্ষিক কর্ম-সম্পাদনা দক্ষতা অত্যন্ত নিরপেক্ষভাবে মূল্যায়ন করা হয় এবং কোম্পানীর বৈশিষ্ট্যের ভিত্তিতে পদোন্নতি বিবেচনা করা হয়। কর্ম-সম্পাদনা দক্ষতা, চাকরি অভিজ্ঞতা, চাকরির সময়কাল ও সততাকে বিশেষভাবে বিবেচনা করা হয়। কোম্পানীর পদোন্নতি সাব-কমিটি প্রতিটি বিষয় অত্যন্ত যত্নের সাথে পরীক্ষা করে বিবেচনার জন্য সংশ্লিষ্ট কর্তৃপক্ষের কাছে সুপারিশ করে। কোম্পানীর কর্মীদের জন্য আকর্ষণীয় লাভজনক প্যাকেজ-সংবলিত জাতীয় মানদণ্ডের আলোকে একটি সার্ভিস রুলস্ রয়েছে এবং কর্মীদের চাকরি এর মাধ্যমে পরিচালিত হয়। কর্মীদের বেনিফিট প্যাকেজের মধ্যে রয়েছে অংশগ্রহণমূলক প্রভিডেন্ট ফান্ড, গ্রুপ বীমা, গ্রাচুইটি, স্বাস্থ্য বীমা স্কিম, ছুটি এনক্যাশমেন্ট, বোনাস (উৎসব ও উৎসাহমূলক)। এছাড়াও উর্ধ্বতন ডেপুটি কর্মকর্তাদের যাতায়াতের জন্য ৭টি এবং বিভিন্ন স্তরে উন্নয়ন কর্মকর্তাদের ব্যবসা আহরণের জন্য ২৬টি ও পুর্ন ব্যবহারের জন্য ৪টি গাড়ি সরবরাহ করা হয়েছে।

পরিচালনা পর্ষদের প্রতিবেদন

আচরণ বিধি (Code of Conduct)

কোম্পানীর নৈতিক মূল্যবোধকে সমুন্নত রাখতে কর্মীদের জন্য একটি আচরণ বিধি আছে যা সকলের জন্য প্রযোজ্য। সমস্যাগ্রস্থ কর্মীদের নিজ এবং তাদের ওপর নির্ভরশীলদের চিকিৎসার জন্য কোম্পানীর কল্যাণ তহবিল থেকে আর্থিক সহায়তা দেওয়া হয়। অফিস ও মাঠপর্যায়ে কর্মরত উভয় ধরনের কর্মীদের মধ্যে পেশাগত মান বাড়ানোর জন্য নিয়মিত ভিত্তিতে প্রশিক্ষণ কর্মসূচি পরিচালনা করা হয়। মধ্য ও উচ্চ পর্যায়ের নির্বাহীদের মানসম্পন্ন ব্যবস্থাপনা ও পেশাগতবিষয়ক প্রশিক্ষণ গ্রহণ এবং ব্যাপকতর জ্ঞান ও উচ্চতর পেশাদারিত্ব অর্জনের জন্য আঞ্চলিক ও আন্তর্জাতিক সেমিনার, সম্মেলন ও কর্মশালায় অংশগ্রহণ করার ব্যবস্থা করা হয়।

প্রশিক্ষণ ও সক্ষমতা উন্নয়ন

পরিচালনা পর্ষদ বিশ্বাস করে যে, দক্ষ, জ্ঞানসমৃদ্ধ এবং পেশাগতভাবে সক্ষম মানবসম্পদই মানসম্মত গ্রাহকসেবা প্রদান, শরিয়া পরিপালন নিশ্চিতকরণ এবং কোম্পানির টেকসই প্রবৃদ্ধির অন্যতম প্রধান ভিত্তি। এ লক্ষ্য বাস্তবায়নে প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড কর্মকর্তা-কর্মচারীদের ধারাবাহিক শিক্ষা, পেশাগত দক্ষতা উন্নয়ন এবং সক্ষমতা বৃদ্ধির উদ্দেশ্যে পরিকল্পিত ও সুসংগঠিত প্রশিক্ষণ কার্যক্রম পরিচালনা করে আসছে।

২০২৫ সালে কোম্পানির প্রশিক্ষণ বিভাগের উদ্যোগে দাপ্তরিক কার্যক্রম, ইসলামী বিমা (তাকাফুল), শরিয়া পরিপালন, নেতৃত্ব বিকাশ, বিক্রয় দক্ষতা, গ্রাহকসেবা, তথ্যপ্রযুক্তি, নিয়ন্ত্রক পরিপালন এবং অন্যান্য পেশাগত বিষয়ে নিয়মিত অভ্যন্তরীণ প্রশিক্ষণের আয়োজন করা হয়েছে। পাশাপাশি বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষ (IDRA) অনুমোদিত প্রশিক্ষণ প্রতিষ্ঠানের আয়োজিত বিভিন্ন বিশেষায়িত প্রশিক্ষণ কর্মসূচিতেও কর্মকর্তা-কর্মচারীদের অংশগ্রহণ নিশ্চিত করা হয়েছে।

পরিচালনা পর্ষদ দৃঢ়ভাবে বিশ্বাস করে যে, প্রশিক্ষণ ও সক্ষমতা উন্নয়নে ধারাবাহিক বিনিয়োগ কর্মীদের পেশাগত উৎকর্ষ, প্রাতিষ্ঠানিক সক্ষমতা, সুশাসন, নিয়ন্ত্রক ও শরিয়া পরিপালন নিশ্চিতকরণ এবং গ্রাহককেন্দ্রিক সেবার মানোন্নয়নের মাধ্যমে কোম্পানির দীর্ঘমেয়াদি টেকসই প্রবৃদ্ধি অর্জনে গুরুত্বপূর্ণ ভূমিকা পালন করে।



Certificate Distribution Ceremony of the Leadership Excellence Training

২০২৫ সালের প্রশিক্ষণ কার্যক্রমের পরিসংখ্যান

প্রশিক্ষণ প্রদানকারী প্রতিষ্ঠান	প্রশিক্ষণের সংখ্যা	দাপ্তরিক অংশগ্রহণ	উন্নয়নমূলক অংশগ্রহণ
কোম্পানির নিজস্ব প্রশিক্ষণ বিভাগ	৪০	১৯৮	২,২০৭
IDRA অনুমোদিত অন্যান্য প্রশিক্ষণ প্রতিষ্ঠান	৩৪	৩০	১,৮৯৯
মোট	৭৪ টি	২২৮ জন	৪,১০৬ জন

২০২৫ সালে কোম্পানি কর্মকর্তা-কর্মচারীদের পেশাগত দক্ষতা ও সক্ষমতা বৃদ্ধির লক্ষ্যে সর্বমোট ৭৪টি প্রশিক্ষণ কর্মসূচি বাস্তবায়ন করেছে। এসব কর্মসূচির মাধ্যমে ২২৮ জন দাপ্তরিক এবং ৪,১০৬ জন উন্নয়ন কর্মী-কর্মকর্তার প্রশিক্ষণ-অংশগ্রহণ নিশ্চিত করা হয়েছে। এই ধারাবাহিক বিনিয়োগ কোম্পানির মানবসম্পদ উন্নয়ন, প্রাতিষ্ঠানিক সক্ষমতা বৃদ্ধি, নিয়ন্ত্রক ও শরিয়া পরিপালন নিশ্চিতকরণ এবং উৎকৃষ্ট গ্রাহকসেবা প্রদানে কোম্পানির দৃঢ় অঙ্গীকারের প্রতিফলন।

পরিচালনা পর্ষদের প্রতিবেদন

কর্পোরেট সংস্কৃতি

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড যুগের সাথে তাল মিলিয়ে কর্পোরেট সংস্কৃতি ও পরিষেবা হালনাগাদ করতে সবসময়ই আন্তরিকভাবে আগ্রহী। আমরা নতুন কর্মীদের জন্য পরিচিতিমূলক অনুষ্ঠান করে থাকি যাতে করে তারা অফিসিয়াল শোভনতা, ভদ্রতা, অফিস আচরণ বিধি এবং কোম্পানীর অন্যান্য কর্পোরেট বিধি সম্পর্কে জানতে পারে। প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এর কর্মীদের পেশাদার করে গড়ে তুলতে এবং তারা যাতে কর্পোরেট সংস্কৃতির সাথে খাপ খাইয়ে নিতে পারে, সেজন্য নিয়মিত প্রশিক্ষণ দেওয়া হয়।

কাস্টমার সার্ভিস

কোম্পানীর ব্যবসার পরিধি বৃদ্ধি পেয়েছে এবং বর্তমানে কোম্পানী সারাদেশে ১০টি কর্পোরেট জোন/বিভাগীয় অফিস, ৩৩ টি জোন, ৭০ টি এফপিআর সেন্টার, ১৯৬টি সাংগঠনিক অফিস পরিচালনা করছে। গ্রাহকদের দ্রুত ও বামেলামুক্ত পরিষেবা প্রদানের লক্ষ্যে প্রধান কার্যালয়ের আধুনিক প্রযুক্তি সমৃদ্ধ কল সেন্টার নিষ্ঠার সাথে কাজ করে যাচ্ছে।

গ্রাহকদের আরো সহজ ও দ্রুত সেবা প্রদান করার লক্ষ্যে অনলাইন সেবা প্রদানে সক্ষম শাখা অফিসে তথ্য সরবরাহের জন্য নিজস্ব ডাটা সেন্টার স্থাপন করেছে।



ঈদ পুনর্মিলনী ও উন্নয়ন সভায় ব্যবস্থাপনা পরিচালক মহোদয়কে উন্নয়ন কর্মকর্তাবৃন্দ কর্তৃক ফুলেল শুভেচ্ছা

ব্যবসা প্রবৃদ্ধি

বাজারে বেশ কয়েকটি নতুন কোম্পানীর আবির্ভাব ঘটলেও ব্যবসা আহরণের ক্ষেত্রে বিগত বছরগুলোর সাথে ধারাবাহিকতা বজায় রাখার চেষ্টা করেছে।

সম্মানিত শেয়ারহোল্ডারবৃন্দ,

আপনারা জেনে খুশি হবেন যে, ২০২৫ সালে কোম্পানী মোট ৩৮৫২.৩৯ মিলিয়ন টাকার প্রিমিয়াম আয় করেছে, আগের বছরে যা ছিল ৩৮০৮.৭৯ মিলিয়ন টাকা। প্রবৃদ্ধির হার ১.১৪%।

পরিচালনা পর্ষদের প্রতিবেদন

আলোচ্য বছরে সার্বিক ব্যবসায়িক চিত্র নিম্নে প্রদর্শন করা হলো:

বিবরণ	২০২৫	২০২৪
সংরক্ষিত (রিটেইনড) প্রিমিয়াম নিট সংরক্ষিত প্রিমিয়াম/মোট সংরক্ষিত প্রিমিয়াম	৯৯.৬৫%	৯৯.৬১%
পুনঃবীমা প্রিমিয়াম ছাড়কৃত প্রিমিয়াম/মোট সংরক্ষিত প্রিমিয়াম	০.৩৫%	০.৩৯%
ক্রেইম রেশিও (বিভিন্ন বেনিফিটসহ) ক্রেইম ইনকারড/নিট অর্জিত প্রিমিয়াম	৭৪.৮৯%	৭৩.৯৪%
সংগ্রহ ব্যয় এজেন্সি কমিশন/গ্রস রিটেইনড প্রিমিয়াম	৮.৭৬%	১১.১৮%
সার্বিক ব্যয় সাধারণ ব্যয়/মোট সংরক্ষিত প্রিমিয়াম	১৯.৩০%	১৭.৪৪%
উৎপাদনশীলতা স্টাফ খরচ/মোট সংরক্ষিত প্রিমিয়াম	১১.৮৫%	১০.১১%
নিট আয় অনুপাত নিট আয়/অর্জিত প্রিমিয়াম	(২.৪৬)%	(২.১৪)%
অনার্জিত ব্যয় অনুপাত বাধ্যতামূলক ব্যয়/অর্জিত প্রিমিয়াম	১০৩.৮২%	১০৩.২৫%

আর্থিক প্রবৃদ্ধি

গত পাঁচ বছরের আর্থিক প্রবৃদ্ধির তুলনামূলক চিত্র তুলে ধরা হলো:

(কোটি টাকায় হিসাব)

বিবরণ	২০২৫	২০২৪	২০২৩	২০২২	২০২১	প্রবৃদ্ধির হার (২০২৪ সালের তুলনায়)
লাইফ ফান্ড	৭৩৯.৭০	৭৪৯.১৯	৭৫৭.৩৫	৭৭১.৩৩	৮০৭.৭৫	(১.২৭)%
বিনিয়োগ	৩৮৮.৬৫	৩৭৯.১৬	৩৭৬.২১	৩৭৭.৫৮	৩৭৯.৮০	২.৫০%
মোট সম্পদ	৮৬৭.৩০	৮৭৮.৪৮	৮৮৪.৯৫	৮৮৮.৬৫	৯০৯.৪৬	(১.২৭)%

দাবি নিষ্পত্তি

জীবন বীমা কোম্পানীর উৎকর্ষতা নির্ভর করে তার দাবি নিষ্পত্তি-প্রক্রিয়া কত সহজ তার ওপর। প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড দাবি নিষ্পত্তিতে খুবই উদার এবং এতে ন্যূনতম সময় নিয়ে থাকে। সাধারণ মৃত্যু দাবিগুলি নিষ্পত্তি হয়ে থাকে ৭ থেকে ৩০ দিনের মধ্যে।

গ্রুপ বীমার দাবি নিষ্পত্তি হয় ২৪ থেকে ৭২ ঘন্টার মধ্যে। প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড ২০২৫ সালে মোট প্রায় ২৮৭৫.১০ মিলিয়ন টাকা দাবি পরিশোধ করেছে।

২০২৫ সালের বিভিন্ন ক্যাটাগরিতে দাবি নিষ্পত্তির চিত্র নিচে দেওয়া হলো:

বিবরণ	পরিমাণ
মৃত্যু দাবি (গ্রুপ সহ)	৳ ১৪৫.১৭ মিলিয়ন
মেয়াদপূর্তি দাবি	৳ ১৭১৯.৫০ মিলিয়ন
প্রত্যাশিত বীমা সুবিধা	৳ ৯৭২.৭৭ মিলিয়ন
সমর্পণমূল্য এবং অন্যান্য	৳ ৩৭.৬৫ মিলিয়ন

পরিচালনা পর্ষদের প্রতিবেদন

বোনাস ও লভ্যাংশ

সম্মানিত শেয়ারহোল্ডারবৃন্দ,

লভ্যাংশ আসে উদ্বৃত্ত থেকে এবং উদ্বৃত্ত আসে রিটার্ন অন ইনভেস্টমেন্ট ব্যবসার পরিমাণ এবং গতিশীল ব্যবস্থাপনা পদ্ধতি থেকে। আপনারা ইতোমধ্যে জেনেছেন যে, বিধিবদ্ধ নিরীক্ষকগণ ৩১ ডিসেম্বর ২০২৫ সালের নিরীক্ষকের প্রতিবেদনে পূর্ববর্তী ব্যবস্থাপনা/পরিচালনা পর্ষদ কোম্পানীর তহবিল আইন অমান্য করে বিনিয়োগ বিভিন্ন খাতে ব্যবহার করেছেন যেমন- প্রাইম ফাইন্যান্স অ্যান্ড ইনভেস্টমেন্ট সিকিউরিটিজ লিমিটেড এর ঋণ গ্রহণের সমর্থনে কোম্পানীর এমটিডিআর ব্যাংকে বন্ধক দিয়েছে এবং এমটিডিআর নগদায়ন করার জন্য শাহজালাল ইসলামী ব্যাংক লিমিটেড, ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লিমিটেড এবং সোশ্যাল ইসলামী ব্যাংক লিমিটেড এর এক/একাধিক শাখাকে সমর্থন দিয়েছে। বর্তমান পরিচালনা পর্ষদ/ব্যবস্থাপনা কর্তৃপক্ষ পিএফআইএসএল এর বিও হিসাবে কোম্পানীর নগদ টাকা সহ উল্লেখিত তিন ব্যাংক পিএফআই সিকিউরিটিজ লিমিটেড এর ঋণের সমর্থনে জমা দেওয়া এমটিডিআর সমূহ এমটিডিআর নগদায়নকৃত টাকা পুনরুদ্ধারের চেষ্টা করছে। বর্তমান পর্ষদ মহামান্য হাইকোর্টে (কোম্পানী ম্যাটার নং ১০৯/২০ এবং ১৬৪/২০) দুটি মামলা করেছে এবং বাংলা লায়ন রায়ের আদেশ পালন না করায় কোম্পানী ম্যাটার ৩৩/২৩ নং মামলা দায়ের করা হয়, যা চলমান। পূর্ববর্তী পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষ কোম্পানীর তহবিল বীমা আইন অমান্য করে স্টার্লিং গ্রুপের চারটি কোম্পানী ক) M/s. Blue Creation Ltd., খ) M/s. Tech Max Ltd., গ) M/s. Sterling Creations Ltd. এবং M/s. Sterling Denims Ltd. এ বিনিয়োগ করেছে। উক্ত টাকাও পুনরুদ্ধারে স্টার্লিং গ্রুপের ৪(চার) টি কোম্পানীর বিরুদ্ধে কোম্পানী মহামান্য হাইকোর্টে (কোম্পানী ম্যাটার নং ৩১৮/২০, ৩১৯/২০, ৩২০/২০ এবং ৩২১/২০) চারটি মামলার রায়ের বিরুদ্ধে মহামান্য আপিল বিভাগ ৯১-৯৪/২৬ (CPLA) দায়ের করা হয়েছে। এছাড়াও IDRA এর নির্দেশনা মোতাবেক তৎকালীন পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষের বিরুদ্ধে দুর্নীতি ও অনিয়মের জন্য দুদকে ১৫/১২/২০২২ তারিখে অভিযোগ করা হয়েছে এবং স্পেশাল ট্রাইবুনাল (দুদক) এ ৮/২৫ ও মিরপুরের জমি পুনঃউদ্ধারের জন্য ২য় যুগ্ম জেলা জজ আদালতে ৬২০/২৫ মামলা দায়ের করা হয়েছে।



বিশেষ উন্নয়ন সভায় ব্যবস্থাপনা পরিচালক মহোদয়কে ফুলেল শুভেচ্ছা

পরিচালনা পর্ষদের প্রতিবেদন

সম্মানিত শেয়ারহোল্ডারবৃন্দ,

আইন অনুযায়ী বীমাকারী এ্যাকচুয়ারিয়াল মূল্যায়নপূর্বক উদ্বৃত্ত হতে পলিসিহোল্ডারদের বোনাস শেয়ারহোল্ডারগণের লভ্যাংশ ঘোষণার সুপারিশ করিতে পারে। বিভিন্ন প্রতিকূলতার কারণে এবং পূর্ববর্তী বোর্ড/ব্যবস্থাপনার অনিয়মতান্ত্রিক বিনিয়োগের কারণে কোম্পানীর বিনিয়োগের উপর অর্জিত আয় অত্যন্ত কম হয়েছে। যা কোম্পানীর এ্যাকচুয়ারীর মতে শেয়ারহোল্ডারগণের লভ্যাংশ ও পলিসিহোল্ডারদের বোনাস দেয়ার জন্য পর্যাপ্ত নয়। অনিবার্য কারণবশতঃ কোম্পানীর ২০২৪ ও ২০২৫ সালের ভ্যালুয়েশন এখনও সম্পন্ন করা সম্ভব হয়নি। ১৫ জুন ২০২৬ইং তারিখে অনুষ্ঠিত কোম্পানীর ২২৮ তম পরিচালনা পর্ষদের সভায় ২০২৫ সালের জন্য পরিচালনা পর্ষদ সম্মানিত শেয়ারহোল্ডারগণের জন্য ২০১৯ সালের উদ্বৃত্ত থেকে ০.২৫ শতাংশ নগদ লভ্যাংশ ঘোষণার সুপারিশ করেন।



ব্যবসায়িক লক্ষ্যমাত্রা অর্জনে পুরস্কার বিতরণ

ইনফরমেশন টেকনোলজি

প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড শুরু থেকেই তার গ্রাহকদের সেবায় নিবেদিত। আমরা নতুন পরিসেবা বা চালু করতে, বিদ্যমান পরিসেবাগুলিকে আগের চেয়ে দ্রুত এবং উন্নত করতে প্রতিশ্রুতিবদ্ধ। আমাদের একটি সক্ষম উদ্যমী এবং উদ্ভাবনী সফটওয়্যার এবং নেটওয়ার্ক টিম রয়েছে যা আমাদের গ্রাহকদের চাহিদা অনুযায়ী আমাদের সমস্ত নতুন সিস্টেম এবং অ্যাপ্লিকেশনগুলি তৈরী করা হচ্ছে।

ইনফরমেশন টেকনোলজির উন্নতি

বীমা প্রক্রিয়ার স্বয়ংক্রিয়করণের জন্য, আইটি বিভাগ ক্রমাগত নতুন পরিসেবা চালু করতে এবং বিদ্যমান পরিসেবাগুলিকে আগের চেয়ে দ্রুত এবং আপডেট করার জন্য কাজ করছে। আইটি বিভাগের উদ্যমী এবং উদ্ভাবনী সফটওয়্যার হার্ডওয়ার এবং নেটওয়ার্ক দল রয়েছে যারা কোম্পানীর চাহিদা অনুযায়ী কাজ করে যাচ্ছে।

দ্রুত গ্রাহক সেবা বাস্তবায়ন করার জন্য অটোমেশন (PR) চালু করা হয়েছে। অটোমেশন (PR) নতুন নতুন অফিসে চালু করা হচ্ছে এবং এ প্রক্রিয়া অব্যাহত রয়েছে। পলিসিহোল্ডারদের উন্নত সেবা প্রদানের লক্ষ্যে বিভিন্ন সার্ভিস সেন্টার, জোনাল অফিস, সাংগঠনিক অফিস, এফপিআর সেন্টার কম্পিউটার, উন্নত নেটওয়ার্ক ব্যবস্থা সরবরাহ করা হচ্ছে এবং উচ্চ গতির ফাইবার সংযোগ করে প্রধান কার্যালয় কেন্দ্রীয় সার্ভারের সাথে সংযুক্ত করে সেবা প্রদান করা হচ্ছে।

পরিচালনা পর্ষদের প্রতিবেদন

সম্প্রতি কোম্পানীর আইটি বিভাগ কর্তৃক নতুন অনলাইন অবলিখন ব্যবস্থাপনা সফটওয়্যার চালু করা হয়েছে এতে গ্রাহকের সফল ডকুমেন্ট স্ক্যান করে আর্কাইভ করে রাখার ব্যবস্থা করা হয়েছে এই কার্যক্রমের মাধ্যমে কোম্পানী পেপারলেস অফিস হিসেবে কার্যক্রম শুরু করেছে।

উন্নত নতুন ডাটা সেন্টার স্থাপন

কোম্পানীর প্রধান কার্যালয়ে উন্নত মানের সার্ভার রাউটার ফায়ারওয়ালের সমন্বয়ে নতুন ডাটা সেন্টার স্থাপন করা হয়েছে উক্ত ডাটা সেন্টার থেকে সমগ্র বাংলাদেশের সকল অফিস সমূহে সফটওয়্যার এর মাধ্যমে দাপ্তরিক কাজ দ্রুততম সময়ে সম্পন্ন করা হচ্ছে এতে নতুন ও রিনিউয়াল ব্যবসা সম্প্রসারণে সহায়ক ভূমিকা রাখছে। উন্নত মানের ফায়ারওয়াল ব্যবহারের ফলে প্রাইম ইসলামী লাইফ ইস্যুরেসের সকল ডাটা নিরাপদ ও সুরক্ষিত রয়েছে।

আইটি কাস্টমার কেয়ার স্থাপন:

দ্রুত গ্রাহক ও দাপ্তরিক সেবা প্রদানের লক্ষ্যে আইটি বিভাগে একটি নতুন কাস্টমার কেয়ার খোলা হয়েছে এতে দ্রুত গ্রাহক সেবা এবং দাপ্তরিক কাজ দ্রুততম সময় শেষ করা সম্ভব হচ্ছে।

নতুন কল সেন্টার স্থাপন:

কোম্পানীর নতুন কল সেন্টার থেকে সম্মানিত পলিসি হোল্ডারকে তাদের বিভিন্ন প্রকার সেবা প্রদান, বকেয়া প্রিমিয়াম সংগ্রহ কোম্পানীর বিভিন্ন সেকেন্ড ইয়ার প্রিমিয়াম সংগ্রহের জন্য কল সেন্টার থেকে কল করা হচ্ছে এতে কোম্পানী নবায়ন প্রিমিয়াম সংগ্রহে যথাযথ ভূমিকা রাখছে।

মোবাইল অ্যাপস:

কোম্পানীর আইটি বিভাগের মাধ্যমে প্রাইম ইসলামী লাইফ ইস্যুরেস লিমিটেড এর জন্য একটি নতুন মোবাইল অ্যাপস তৈরি করা হয়েছে। এতে কোম্পানীর গ্রাহক, উন্নয়ন কর্মকর্তাগণের ব্যবসা সংগ্রহে মুখ্য ভূমিকা পালন করছে।



ব্যবসা উন্নয়ন অনুষ্ঠানে কোম্পানীর ব্যবস্থাপনা পরিচালক মহোদয়কে ফুলেল শুভেচ্ছা

পরিচালনা পর্ষদের প্রতিবেদন

স্টক মার্কেটে কোম্পানীর শেয়ারের অবস্থা

পুঁজিবাজারের একঘেয়েমিপূর্ণ বাজার প্রবণতায় পূর্ববর্তী বছরের মতোই পুঁজিবাজারে কোনো পরিবর্তন ঘটেনি।

২০২৫ সালে ডিএসই ও সিএসই-তে প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড-এর বাজার কার্যক্রম এখানে তুলে ধরা হলো:

মাসের নাম	অবস্থান			
	ডিএসই		সিএসই	
	সর্বোচ্চ (প্রতি শেয়ার)	সর্বনিম্ন (প্রতি শেয়ার)	সর্বোচ্চ (প্রতি শেয়ার)	সর্বনিম্ন (প্রতি শেয়ার)
জানুয়ারী	৩৩.৩০	২৮.৯০	৩৩.০০	৩৩.০০
ফেব্রুয়ারী	৩৫.৫০	২৯.০০	৩৩.০০	৩১.২০
মার্চ	৪৭.৩০	৩২.৩০	৪১.০০	৩০.০০
এপ্রিল	৪৩.৬০	৩২.৭০	৩৯.৭০	৩৫.৮০
মে	৩৬.৬০	৩১.০০	৪০.০০	৩৪.০০
জুন	৩৪.৫০	৩০.৯০	৩২.৬০	৩১.০০
জুলাই	৪১.০০	৩৪.৮০	৪২.৬০	৩৫.০০
আগস্ট	৪৬.৮০	৩৭.৯০	৪১.৭০	৪১.৭০
সেপ্টেম্বর	৫৪.৬০	৩৯.৫০	৫২.৯০	৪১.০০
অক্টোবর	৪৬.৮০	৩৭.১০	৪৪.৯০	৪৪.৯০
নভেম্বর	৩৯.৯০	২৭.০০	২৯.৫০	২৯.৫০
ডিসেম্বর	৩৬.৭০	৩১.৩০	২৯.৫০	২৯.৫০

অবলিখন ঝুঁকি

অবলিখন মূলত একটি ঝুঁকি নির্বাচন প্রক্রিয়া। অর্থাৎ অবলিখন ঝুঁকিকে স্বাভাবিক শর্তে বা বিশেষ শর্তে গ্রহণ করবে কি না সেটা নিরূপণ করা। নির্বাচন প্রক্রিয়ায় অবলিখন অতিরিক্ত বয়স বা স্বাস্থ্যগত সমস্যা, পেশাগত বা নৈতিক ঝুঁকির ভিত্তিতে কিছু প্রস্তাব প্রত্যাখ্যান করতে পারে। কোনো কোনো ক্ষেত্রে বাড়তি কিছু চাহিদা চাইতে পারে বা প্রস্তাবটি স্থগিত রাখতে পারে। ঝুঁকি নিরূপিত হয় প্রস্তাবকের বয়স, পেশা, পারিবারিক ইতিহাস, বীমা অঙ্ক, পরিকল্প, বীমার মেয়াদ, উল্লয়ন কর্মকর্তাদের গোপনীয় প্রতিবেদন, পূর্ববর্তী অসুস্থতার ইতিহাস এবং অন্যান্য প্রাসঙ্গিক নথিপত্রের ভিত্তিতে। অবলিখনদের প্রস্তাবপত্র এবং অন্যান্য নথিপত্র অত্যন্ত সতর্কভাবে যাচাই বাছাই ও নানাভাবে পরীক্ষা করতে হয়।

অবলিখন প্রধানত দুটি শ্রেণীতে বিভক্ত করা হয়: ১) ডাক্তারী পরীক্ষাবিহীন অবলিখন ২) ডাক্তারী পরীক্ষায়ুক্ত অবলিখন। ঝুঁকি নির্বাচনের প্রক্রিয়ায় আমাদের অবলিখনকগণ কোম্পানীর অবলিখন সংক্রান্ত নীতিমালা এবং জীবন বীমা অবলিখনে বিদ্যমান রীতি নীতি, পুনঃবীমা চুক্তির সংশ্লিষ্ট শর্তাবলী এবং শরিয়া নীতিমালার আলোকে কাজ করেন।

বিচক্ষণ অবলিখনের মাধ্যমে অবলিখন ক্ষতি কমিয়ে জীবন বীমা তহবিল বৃদ্ধির প্রচেষ্টা অব্যাহত রয়েছে। প্রাইম ইসলামী লাইফ ইস্যুরেন্স লিমিটেড-এর ২০২৫ সালের নতুন ব্যবসা পরিসংখ্যান বিশ্লেষণ নীচে দেয়া হলো:

পরিচালনা পর্ষদের প্রতিবেদন

সাধারণ জীবন

(যুঁকি চিত্র হাজার টাকায়)

সাল-২০২৫											
বয়স গ্রুপ	বীমাকারীর সংখ্যা	যুঁকির গড় পরিমাণ	বীমাকারীর %	পুরুষ	পুরুষ (%)	নারী	নারী (%)	মেডিক্যাল	মেডিক্যাল (%)	মেডিক্যাল বহির্ভূত	মেডিক্যাল বহির্ভূত (%)
৩১-৪০	১০৯০৩	১৯১৬৫৪	৩৯.৪৫	৪১৮৯	৩৮.৪২	৬৭১৪	৬১.৫৮	৬৪১	৫.৮৮	১০২৬২	৯৪.১২
৪১-৫০	৮০৫১	১৮৩৩৬৮	২৯.১৩	৩৪০২	৪২.২৬	৪৬৪৯	৫৭.৭৪	৪৬৭	৫.৮	৭৫৮৪	৯৪.২
৫০ উপর	১১৫১	১৭৬২৬৬	৪.১৬	৬০৮	৫২.৮২	৫৪৩	৪৭.১৮	১২৪	১০.৭৭	১০২৭	৮৯.২৩
৩০ পর্যন্ত	৭৫৩৬	১৯৬৩০৯	২৭.২৬	৩৩৪৩	৪৪.৩৬	৪১৯৩	৫৫.৬৪	৩৪৪	৪.৫৬	৭১৯২	৯৫.৪৪
মোট	২৭৬৪১	১৮৯৮৬৯	১০০	১১৫৪২	৪১.৭৬	১৬০৯৯	৫৮.২৪	১৫৭৬	৫.৭	২৬০৬৫	৯৪.৩

ক্ষুদ্র জীবন

(যুঁকি চিত্র হাজার টাকায়)

সাল-২০২৫											
বয়স গ্রুপ	বীমাকারীর সংখ্যা	যুঁকির গড় পরিমাণ	বীমাকারীর %	পুরুষ	পুরুষ (%)	নারী	নারী (%)	মেডিক্যাল	মেডিক্যাল (%)	মেডিক্যাল বহির্ভূত	মেডিক্যাল বহির্ভূত (%)
৩১-৪০	৮০৯৫	১৯৪৫৩১	৩৪.০০	২৯৯৫	৩৭	৫১০০	৬৩	১৬৪	২.০৩	৭৯৩১	৯৭.৯৭
৪১-৫০	৫২৮৯	১৮১৪০৬	২২.২১	২০৪৩	৩৮.৬৩	৩২৪৬	৬১.৩৭	৯৪	১.৭৮	৫১৯৫	৯৮.২২
৫০ উপর	২৯০	১৩৩৭৯১	১.২২	১৪১	৪৮.৬২	১৪৯	৫১.৩৮	৫	১.৭২	২৮৫	৯৮.২৮
৩০ পর্যন্ত	১০১৩৭	১৯৩৪৩৯	৪২.৫৭	৪৫২৮	৪৪.৬৭	৫৬০৯	৫৫.৩৩	১২৬	১.২৪	১০০১১	৯৮.৭৬
মোট	২৩৮১১	১৯০৪১১	১০০	৯৭০৭	৪০.৭৭	১৪১০৪	৫৯.২৩	৩৮৯	১.৬৩	২৩৪২২	৯৮.৩৭

উপরে বর্ণিত অবলিখন পরিসংখ্যান অনুযায়ী আমাদের পলিসিহোল্ডারদের '৩০ পর্যন্ত' বয়স গ্রুপের মধ্যে পুরুষ ৪৪.৩৬ শতাংশ এবং ৫৫.৬৪ শতাংশ নারী।



পরিচালনা পর্ষদের প্রতিবেদন

সাধারণ জীবন পলিসির জন্য গড় ঝুঁকির পরিমাণ প্রায় ৳ ১,৮৯,৮৬৯/- (এক লাখ ঊননব্বই হাজার আটশত ঊনসত্তর টাকা)। ক্ষুদ্র জীবন বীমার ক্ষেত্রে এটা প্রায় ৳ ১,৯০,৪১১/- (এক লাখ নব্বই হাজার চারশত এগারো টাকা)। সাধারণ এবং ক্ষুদ্র জীবন বীমার ক্ষেত্রে যথাক্রমে শতকরা ৫.৭০ ও ১.৬৩ ভাগ মেডিক্যাল পলিসি।

শরিয়া সুশাসন ও পরিপালন

পরিচালনা পর্ষদ কোম্পানির সকল কার্যক্রম শরিয়া নীতিমালা অনুযায়ী পরিচালনা নিশ্চিত করতে অঙ্গীকারবদ্ধ। ২০২৫ সালে শরিয়া কাউন্সিলের চেয়ারম্যান প্রফেসর ড. আ ক ম আবদুল কাদের এবং বিশিষ্ট ফকীহ সদস্য প্রফেসর ড. মুহাম্মদ গিয়াস উদ্দীন তালুকদার ও অধ্যাপক শাইখ এ বি এম মাছুম বিল্লাহ-এর দিকনির্দেশনায় AAOIFI Governance Standards, IFSB Guiding Principles এবং প্রযোজ্য নিয়ন্ত্রক নির্দেশনার আলোকে শরিয়া পর্যালোচনা, শরিয়া অডিট ও পরামর্শমূলক কার্যক্রম সম্পাদিত হয়। শরিয়া কাউন্সিল ‘শরিয়া অডিট প্রতিবেদন-২০২৫’ এবং ‘শরিয়া কাউন্সিলের প্রতিবেদন-২০২৫’ পর্যালোচনা ও অনুমোদন করে। কাউন্সিলের স্বাধীন মতামতের ভিত্তিতে কোম্পানির কার্যক্রম সার্বিকভাবে শরিয়া নীতিমালার সঙ্গে সামঞ্জস্যপূর্ণ ছিল। পরিচালনা পর্ষদ শরিয়া গভর্ন্যান্স কাঠামো আরও সুদৃঢ় করা এবং কাউন্সিলের সুপারিশসমূহ বাস্তবায়নে প্রতিশ্রুতিবদ্ধ।



প্রধান কার্যালয়ে কর্পোরেট ও জোন প্রধানদের সাথে ব্যবসা উন্নয়ন ও পর্যালোচনা সভা

ব্যবসায়িক নৈতিকতা ও মানসম্পন্ন ব্যবস্থাপনা

কোম্পানী কঠোরভাবে ব্যবসায়িক নৈতিকতা অনুসরণ করে, আমরা এই নীতিতে বিশ্বাসী। আমাদের সকল কার্যক্রমে আন্তরিকতা, উৎকর্ষতা, আস্থা, সততা, সুশাসন ও স্বচ্ছতা নিশ্চিত করার জন্যই আমাদের নৈতিক মানদণ্ড প্রণীত এবং উপরোক্ত বিষয়াদিতে আমাদের অবস্থান মজবুত। আমরা বিশ্বাস করি, আমাদের সকল কর্মী উল্লেখিত চেতনায় কাজ করে এবং তারা ইসলামী মূল্যবোধ সমুন্নত রাখতে নৈতিকতাসম্পন্ন ও উচ্চতর মানসম্পন্ন সেবা দিতে প্রতিশ্রুতিবদ্ধ। প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এর প্রধান উদ্দেশ্য হচ্ছে স্টেকহোল্ডারদের সঙ্গে সুসম্পর্ক বজার রাখা ও সহযোগিতা করা এবং লিঙ্গ, বর্ণ ও ধর্ম-সংক্রান্ত বৈষম্য এড়িয়ে যাওয়া। এটাও উল্লেখ করা যেতে পারে যে, কোম্পানীর মোট পলিসিহোল্ডারদের ৫২.৮৯ শতাংশের বেশি নারী।

নৈতিক ব্যবসায়িক পন্থা অবলম্বন ও ক্রেতাদের স্বার্থ সুরক্ষাকে অগ্রাধিকার দিতে আমরা আমাদের কর্মীদের জন্য একটি আচরণবিধি প্রণয়ন করেছি। আমাদের কোম্পানী এ+ রেটিং এবং আইএসও ৯০০১:২০১৫ সনদপ্রাপ্ত। আমরা আইএসও শর্তানুযায়ী এবং ইসলামী মূল্যবোধ সমুন্নতকারী সর্বোচ্চ নৈতিক মানের সেবা প্রদান করতে প্রতিশ্রুতিবদ্ধ। প্রাইম ইসলামী লাইফ কিউসি-১০০-এর সাত নীতিমালা পালনে প্রতিশ্রুতিবদ্ধ, যা ক্রেতা, কর্মী, সরবরাহকারী এবং কোম্পানী-সংশ্লিষ্ট অন্য সব ব্যক্তির সঙ্গে সম্পর্ক আরো নিবিড় করে।

পরিচালনা পর্ষদের প্রতিবেদন

পরিচালক

কোম্পানী আইন, ১৯৯৪ এবং কোম্পানীর আর্টিকেল অব অ্যাসোসিয়েশন এর অনুচ্ছেদ ৯৪ ধারা অনুযায়ী প্রত্যেক বার্ষিক সাধারণ সভায় এক-তৃতীয়াংশ পরিচালক পর্যায়ক্রমে অবসর গ্রহণ করবেন।

উদ্যোক্তা পরিচালক, উদ্যোক্তা শেয়ারহোল্ডার কর্তৃক এবং শেয়ারহোল্ডার পরিচালক, শেয়ারহোল্ডার কর্তৃক নির্বাচিত হবেন এবং বার্ষিক সাধারণ সভায় শেয়ারহোল্ডার কর্তৃক অনুমোদিত হবে। কোম্পানীর পরিচালকদের সংক্ষিপ্ত জীবনবৃত্তান্ত ১৭-১৯ নং পৃষ্ঠায় প্রদর্শিত হয়েছে।

পরিচালকদের অবসর গ্রহণ ও পুনঃনির্বাচন (গ্রুপ-ক)

কোম্পানীর আর্টিকেল অব অ্যাসোসিয়েশন এর অনুচ্ছেদ ৯৪ অনুযায়ী নিম্নবর্ণিত পরিচালকগণ ২৬ তম বার্ষিক সাধারণ সভায় অবসর গ্রহণ করবেন এবং তারা যোগ্য হওয়া সাপেক্ষে পুনঃনির্বাচিত হতে পারবেন :

১. মিসেস নারগীস আক্তার আদেল
২. জনাব মোঃ আসাদুজ্জামান
প্রতিনিধি পরিচালক, M/S. Ramisha BD Limited

শেয়ারহোল্ডারস পরিচালকবৃন্দ (গ্রুপ-খ) একই অনুচ্ছেদের আলোকে গ্রুপ-খ এর নিম্নোক্ত পরিচালক অবসর গ্রহণ করেছেন এবং যোগ্য হওয়ায় তিনি পুনঃনির্বাচিত হওয়ার যোগ্য :

১. জনাব মোঃ আরিফ হোসেন রনি
প্রতিনিধি পরিচালক, M/S. Binimoy Construction Company এবং যোগ্য হলে পুনরায় নির্বাচিত হতে পারবেন।

নিরীক্ষক নিয়োগ

পরিচালনা পর্ষদ সভায় ২০২৬ সালের কোম্পানীর নিরীক্ষক নিযুক্ত করার জন্য চার্টার্ড অ্যাকাউন্ট্যান্টস পিনাকী এন্ড কোং. এর নাম প্রস্তাব করা হয় এবং পর্ষদ তাতে সম্মত হয়। অতঃপর পর্ষদ মেসার্স পিনাকী এন্ড কোং. চার্টার্ড অ্যাকাউন্ট্যান্টস কে ২০২৬ সালের জন্য ২,৩০,০০০/- (দুই লক্ষ ত্রিশ হাজার) টাকায় কোম্পানীর নিরীক্ষক হিসেবে নিয়োগের সুপারিশ করেছে।

পরিচালকদের দায়দায়িত্ব

আর্থিক প্রতিবেদনের প্রস্তুতি ও উপস্থাপনার দায়িত্ব হিসেবে পরিচালকগণ নিশ্চিত করেছেন যে

- বার্ষিক প্রতিবেদনে কোম্পানীর সার্বিক অবস্থা সম্পর্কে আর্থিক প্রতিবেদন ও অন্যান্য তথ্য বস্তুনিষ্ঠভাবে উপস্থাপন করা হয়েছে।
- আর্থিক প্রতিবেদন কোম্পানীজ অ্যাক্ট-১৯৯৪, ইস্যুরেন্স অ্যাক্ট-২০১০, ইস্যুরেন্স রুলস-১৯৫৮ এবং সিকিউরিটিজ অ্যান্ড এক্সচেঞ্জ রুলস-১৯৮৭ অনুযায়ী প্রণীত হয়েছে। কোম্পানীর কার্যক্রম ও নগদ আয়-ব্যয়ে কোম্পানী সংক্রান্ত প্রতিবেদনে বস্তুনিষ্ঠভাবে তথ্য উপস্থাপন করা হয়েছে।
- আর্থিক প্রতিবেদন প্রস্তুতের সময় যথার্থ বুকস অব একাউন্টস থেকে তথ্য সংগ্রহ করা হয়েছে, যা আইনানুযায়ী যথাযথভাবে সংরক্ষণ করা হয়েছে।
- আর্থিক প্রতিবেদন প্রস্তুতে আইসিএবি (দি ইনস্টিটিউট অব চার্টার্ড অ্যাকাউন্টেন্টস অব বাংলাদেশ) গৃহীত ইন্টারন্যাশনাল একাউন্টিং স্ট্যান্ডার্ড এবং ইন্টারন্যাশনাল ফাইন্যান্সিয়াল রিপোর্টিং স্ট্যান্ডার্ডের সাথে সামঞ্জস্য রাখা হয়েছে।
- পরিচালকবৃন্দ অর্থ বছরের শেষে কোম্পানীর সার্বিক বিষয়ে এবং এ সময়ে কোম্পানীর ফলাফলের সত্যিকারের ও নিরপেক্ষ চিত্র উপস্থাপন করার জন্য প্রতিটি হিসাবরক্ষণ ব্যবস্থা নির্ধারণ এবং সেগুলো নিয়মতান্ত্রিকভাবে প্রয়োগ এবং বিচার ও হিসাব করেছেন।

পরিচালনা পর্ষদের প্রতিবেদন

- পরিচালকবৃন্দ কোম্পানীর সম্পদরাজি হেফাজত করা এবং প্রতারণা ও অন্যান্য অনিয়ম চিহ্নিত করা ও সেগুলো থেকে সুরক্ষা করার লক্ষ্যে কোম্পানীজ অ্যাক্ট-১৯৯৪, ইস্যুরেন্স অ্যাক্ট-২০১০, ইস্যুরেন্স রুলস-১৯৫৮ এবং সিকিউরিটিজ এন্ড এক্সচেঞ্জ রুলস-১৯৮৭-এর আলোকে যথাযথ হিসাবরক্ষণ পদ্ধতি অনুসরণ করেছেন।
- পরিচালকবৃন্দ ‘গোয়িং কনসার্ন’ ভিত্তিতে বার্ষিক হিসাব প্রস্তুত করেছেন।
- অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা সুন্দরভাবে প্রণীত এবং তা কার্যকরভাবে বাস্তবায়ন ও তত্ত্বাবধান করা হয়।
- গত পাঁচ বছরের প্রধান প্রধান কার্যক্রম ও আর্থিক তথ্য ‘ফিন্যান্সিয়াল হাইলাইটস’-এ সংযোজন করা হয়েছে।



আঞ্চলিক কর্মী সম্মেলন, রাজশাহী

কৃতজ্ঞতা প্রকাশ

আমরা সার্বক্ষণিক সহায়তার জন্য আন্তরিকভাবে ধন্যবাদ ও কৃতজ্ঞতা জানাচ্ছি অর্থ মন্ত্রণালয়, বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষের চেয়ারম্যান, রেজিস্ট্রার অব জয়েন্ট স্টক কোম্পানীজ অ্যান্ড ফার্মস, সিকিউরিটিস অ্যান্ড এক্সচেঞ্জ কমিশন, শরিয়া কাউন্সিল, বাংলাদেশ ব্যাংক, অন্যান্য বাণিজ্যিক ব্যাংক ও আর্থিক প্রতিষ্ঠান, বাংলাদেশ ইস্যুরেন্স একাডেমী, বাংলাদেশ ইস্যুরেন্স অ্যাসোসিয়েশন, ঢাকা স্টক এক্সচেঞ্জ, চট্টগ্রাম স্টক এক্সচেঞ্জ এবং সেন্ট্রাল ডিপোজিটরি বাংলাদেশ লিমিটেড সহ সকল প্রতিষ্ঠানকে। সহায়তা ও সহযোগিতার জন্য আমরা কোম্পানীর সকল অত্যন্ত সম্মানিত পলিসিহোল্ডার, শেয়ারহোল্ডার এবং শুভানুধ্যায়ীকেও আন্তরিক ধন্যবাদ ও কৃতজ্ঞতা জানাচ্ছি।

আমি পরিচালনা পর্ষদের সদস্যদের আন্তরিক সহযোগিতা ও বিচক্ষণ নির্দেশনার বিষয়টি স্মরণ করছি।

এই প্রতিষ্ঠানকে বেসরকারি খাতের জীবন বীমা কোম্পানীগুলোর মধ্যে মর্যাদাকর অবস্থানে নিয়ে যেতে কোম্পানীর মুখ্য নির্বাহী কর্মকর্তা-এর গতিশীল নেতৃত্ব এবং মাঠকর্মীসহ গোটা ব্যবস্থাপনা টিমকে পরিচালনা পর্ষদের পক্ষ থেকে ধন্যবাদ জ্ঞাপন করছি এবং আন্তরিক কৃতজ্ঞতা প্রকাশ করছি।

আমি আপনাদের সবার সুস্বাস্থ্য, মঙ্গল ও সমৃদ্ধি কামনা করছি।

মহান আল্লাহ রাব্বুল আলামীন আমাদের সহায় হোন।

পরিচালনা পর্ষদের পক্ষ থেকে

মোহাম্মদ আখতার

চেয়ারম্যান

১৫ জুন ২০২৬

শরিয়া কাউন্সিলের প্রতিবেদন

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله والصلاة والسلام على رسول الله وعلى آله وصحبه ومن والاه ، وبعد

সম্মানিত শেয়ারহোল্ডারবৃন্দ,

আসসালামু আলাইকুম ওয়া রাহমাতুল্লাহ।

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এর শরিয়া কাউন্সিলের পক্ষ থেকে ৩১ ডিসেম্বর ২০২৫ সমাপ্ত অর্থবছরের জন্য এ প্রতিবেদন উপস্থাপন করতে পেরে আমরা মহান আল্লাহ তা'আলার দরবারে শুকরিয়া জ্ঞাপন করছি, আলহামদুলিল্লাহ।

শরিয়া কাউন্সিল কোম্পানির কার্যক্রমকে ইসলামী নীতিমালা, তাকাফুলের মৌলিক আদর্শ, বীমা আইন ২০১০, বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষ (Insurance Development and Regulatory Authority (IDRA)-এর নির্দেশনা এবং আন্তর্জাতিকভাবে স্বীকৃত AAOIFI ও IFSB-এর প্রাসঙ্গিক মানদণ্ডের আলোকে স্বাধীন ও নিরপেক্ষভাবে পর্যালোচনা করেছে।

শরিয়া কাউন্সিলের দায়িত্ব

শরিয়া কাউন্সিল এর উপবিধি-এর ধারা (৪) মোতাবেক কাউন্সিলের প্রধান দায়িত্ব হলো কোম্পানির সকল কার্যক্রম, বিনিয়োগ, তহবিল ব্যবস্থাপনা, পরিকল্পনা ও সেবা, আর্থিক লেনদেন এবং নীতিমালা ইসলামী শরিয়ার সঙ্গে সামঞ্জস্যপূর্ণ রয়েছে কি না তা তত্ত্বাবধান, পর্যালোচনা ও প্রয়োজনীয় দিকনির্দেশনা প্রদান করা। একই সঙ্গে শরিয়া কমপ্লায়েন্স নিশ্চিতকরণে পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষকে পরামর্শ প্রদান এবং শরিয়া গভর্ন্যান্স আরও শক্তিশালী করার লক্ষ্যে প্রয়োজনীয় সুপারিশ প্রদান করা।

পর্যালোচনার আওতাভুক্ত বিষয়সমূহ

২০২৫ সালে শরিয়া কাউন্সিল নিম্নোক্ত গুরুত্বপূর্ণ বিষয়সমূহ পর্যালোচনা করেছে:

শরিয়া গভর্ন্যান্স , আচরণবিধি, ঝুঁকি ব্যবস্থাপনা, অভ্যন্তরীণ নিরীক্ষা ব্যবস্থা, পরিচালনা পর্ষদের অডিট কমিটির কার্যক্রম, বার্ষিক হিসাব বিবরণী, তথ্য ও যোগাযোগ প্রযুক্তি, বিনিয়োগ কার্যক্রম, সহযোগী প্রতিষ্ঠান (Prime Islami Securities Limited), তাবরর' তহবিল, সাদাকা তহবিল, প্রিভিডেন্ট ফান্ড, দাবি নিষ্পত্তি কার্যক্রম, প্রিমিয়াম আয়ের প্রবণতা, কমিশন ব্যবস্থাপনা, গ্রাহকসেবা ও কল সেন্টার কার্যক্রম, প্রশিক্ষণ ও সক্ষমতা উন্নয়ন, বিধিবদ্ধ নিরীক্ষা প্রতিবেদন, মুরাকিবের সুপারিশ বাস্তবায়নের অগ্রগতি, শরিয়া পর্যালোচনার সার্বিক মূল্যায়ন প্রভৃতি।

শরিয়া কাউন্সিলের পর্যালোচনায় প্রতীয়মান হয়েছে যে, কোম্পানির অধিকাংশ কার্যক্রম শরিয়া নীতিমালা, প্রযোজ্য আইন এবং নিয়ন্ত্রক নির্দেশনার আলোকে পরিচালিত হচ্ছে। শরিয়া গভর্ন্যান্স কাঠামো, অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা, ঝুঁকি ব্যবস্থাপনা, তথ্যপ্রযুক্তি অবকাঠামো, গ্রাহকসেবা এবং প্রশিক্ষণ কার্যক্রম ক্রমান্বয়ে আরও শক্তিশালী হয়েছে।

তবে কিছু ক্ষেত্রে উন্নয়নের সুযোগ বিদ্যমান রয়েছে। বিশেষ করে শরিয়া কমপ্লায়েন্স বিষয়ে কর্মকর্তা-কর্মচারীদের ধারাবাহিক প্রশিক্ষণ, শরিয়া অডিট সুপারিশ বাস্তবায়ন, বিনিয়োগ ঝুঁকি ব্যবস্থাপনা, শরিয়া কাউন্সিলের পূর্বানুমোদন প্রয়োজনীয় ক্ষেত্রে নিশ্চিতকরণ এবং প্রযুক্তিনির্ভর শরিয়া পর্যবেক্ষণ ব্যবস্থা আরও জোরদার করা প্রয়োজন।

বিধিবদ্ধ নিরীক্ষা প্রতিবেদনে উল্লিখিত শর্তযুক্ত মতামত (Qualified Opinion) এবং বিনিয়োগ-সংক্রান্ত পর্যবেক্ষণসমূহও শরিয়া কাউন্সিল গুরুত্বসহকারে পর্যালোচনা করেছে এবং প্রয়োজনীয় সংশোধনমূলক ব্যবস্থা গ্রহণের জন্য পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষকে পরামর্শ প্রদান করেছে।

শরিয়া কাউন্সিলের প্রতিবেদন

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

শরিয়া কাউন্সিলের মতামত

উপস্থাপিত প্রতিবেদন, ব্যবস্থাপনা কর্তৃপক্ষের ব্যাখ্যা, অভ্যন্তরীণ ও বিধিবদ্ধ নিরীক্ষা প্রতিবেদন, শরিয়া অডিট কার্যক্রম এবং সংশ্লিষ্ট দলিলাদি পর্যালোচনার ভিত্তিতে শরিয়া কাউন্সিলের অভিমত যে, ২০২৫ সালে কোম্পানির কার্যক্রম সার্বিকভাবে ইসলামী শরিয়ার নীতিমালা, তাকফুলের মৌলিক আদর্শ এবং প্রযোজ্য আইন ও নিয়ন্ত্রক নির্দেশনার সঙ্গে সামঞ্জস্যপূর্ণভাবে পরিচালিত হয়েছে। যেসব বিষয়ে পর্যবেক্ষণ ও উন্নয়নের প্রয়োজনীয়তা চিহ্নিত হয়েছে, সেসব ক্ষেত্রে পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষকে প্রয়োজনীয় সুপারিশ প্রদান করা হয়েছে এবং ভবিষ্যতে সেগুলোর বাস্তবায়ন অগ্রগতি শরিয়া কাউন্সিল নিয়মিতভাবে পর্যালোচনা করবে।

শরিয়া কাউন্সিল দৃঢ়ভাবে বিশ্বাস করে যে, সুশাসন, স্বচ্ছতা, আমানতদারিত্ব, জবাবদিহিতা এবং শরিয়া কমপ্লায়েন্সের প্রতি দৃঢ় অঙ্গীকার ও ধারাবাহিক বাস্তবায়নের মাধ্যমে প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড দেশের ইসলামী জীবন বিমা শিল্পে একটি আদর্শ, বিশ্বস্ত ও শরিয়াসম্মত প্রতিষ্ঠান হিসেবে প্রতিষ্ঠিত হয়েছে।

কৃতজ্ঞতা

শরিয়া কাউন্সিল কোম্পানির সম্মানিত চেয়ারম্যান, পরিচালনা পর্ষদ, নিরীক্ষা কমিটি, প্রধান নির্বাহী কর্মকর্তা, ব্যবস্থাপনা কর্তৃপক্ষ, শরিয়া সচিবালয়, সকল কর্মকর্তা-কর্মচারী, মুরাকিব, অর্থ ও হিসাব বিভাগ, অভ্যন্তরীণ নিরীক্ষা বিভাগ, বিধিবদ্ধ নিরীক্ষক, অ্যাকচুয়ারিয়াল পরামর্শক এবং সংশ্লিষ্ট সকল অংশীজনের আন্তরিক সহযোগিতার জন্য কৃতজ্ঞতা প্রকাশ করছে।

একই সঙ্গে সম্মানিত পলিসিহোল্ডার, শেয়ারহোল্ডার এবং সকল নিয়ন্ত্রক সংস্থা বিশেষ করে বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষের অব্যাহত আস্থা, সহযোগিতা ও দিকনির্দেশনার জন্যও আন্তরিক ধন্যবাদ জ্ঞাপন করা হচ্ছে।

দোয়া

মহান আল্লাহ সুবহানাহু ওয়া তা'আলার নিকট আমরা দোয়া করি, তিনি যেন প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড-এর সকল কার্যক্রমে বারাকাহ দান করেন, প্রতিষ্ঠানটিকে শরিয়ার সঠিক পথে অবিচল রাখেন, সকল কর্মকর্তা-কর্মচারী, গ্রাহক ও শেয়ারহোল্ডারকে কল্যাণ দান করেন এবং আমাদের সকল প্রচেষ্টাকে কবুল করেন।

وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ عَلَيْهِ تَوَكَّلْتُ وَإِلَيْهِ أُنِيبُ

মির্জা ওয়ালি উল্লাহ

সদস্য সচিব, শরিয়া কাউন্সিল
প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

প্রফেসর ড. অ. ক. ম. আবদুল কাদের

চেয়ারম্যান, শরিয়া কাউন্সিল
প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

KEY FINANCIAL INDICATORS

(Amount in million BDT unless otherwise stated)

SR No.	Particulars	Year				
		2021	2022	2023	2024	2025
1	First Year Premium Income	1,698.84	1,524.02	1,405.40	1,279.08	1,292.14
2	Renewal Premium Income	2,534.92	2,555.55	2,571.03	2,450.76	2,486.28
3	Group & Health Insurance Premium	58.19	67.24	75.57	78.95	73.97
4	Gross premium	4,291.95	4,146.81	4,052.00	3,808.79	3,852.39
5	Reinsurance Premium	18.72	17.06	15.68	14.84	13.51
6	Net Premium (4-5)	4,273.23	4,129.75	4,036.32	3,793.95	3,838.88
7	Retention Ratio (6/4) (%)	99.56	99.59	99.61	99.61	99.65
8	First Year Premium income growth (%)	8.64	(10.29)	(7.78)	(8.99)	1.02
9	Renewal Premium Income growth (%)	0.16	0.81	0.61	(4.68)	1.45
10	Gross Premium Income growth (%)	3.56	(3.38)	(2.29)	(6.00)	1.14
11	First Year Commissions paid for acquisition of life insurance business	301.51	259.43	218.99	185.02	177.47
12	Second Year Commissions paid for acquisition of life insurance business	47.82	49.36	41.45	34.65	34.42
13	Third and Later year Commissions paid for acquisition of life insurance business	74.80	72.35	71.73	57.91	35.64
14	Total commissions paid for acquisition of life insurance business (11+12+13)	424.13	381.14	332.17	277.58	247.53
15	First Year Commissions/First year Premium (%)	17.75	17.02	15.58	14.47	13.73
16	Second Year Commissions/Second Year Renewal Premium (%)	7.82	9.39	7.35	6.98	6.59
17	Third Year and Later Years Commissions/Third and Later Year Premium (%)	3.89	3.57	3.57	2.96	1.81
18	Management Expenses (Actual)	1,538.81	1,434.75	1,261.27	1,089.78	1,081.09
19	Allowable Management Expenses	1,566.21	1,503.92	1,308.69	1,107.79	1,106.94
20	Excess Management Expenses (18-19)	(27.40)	(69.17)	(47.42)	(18.01)	(25.85)
21	Excess Management Expense Ratio (%)	(1.75)	(4.60)	(3.62)	(1.63)	(2.33)
22	Overall Management Expenses Ratio (%)	35.85	34.60	31.13	28.61	28.06
23	Renewal Expenses Ratio (%)	17.26	13.69	13.60	14.75	13.96
24	Claims Paid	2,945.78	2,995.63	2,926.37	2,805.18	2,875.09
25	claims/Gross premium (%)	68.64	72.24	72.22	73.65	74.63

KEY FINANCIAL INDICATORS- CONTINUED

(Amount in million BDT unless otherwise stated)

SR No.	Particulars	Year				
		2021	2022	2023	2024	2025
26	Total Commission Expenses/Gross Premium (%)	14.52	13.90	12.39	11.18	8.76
27	Investment Income	58.64	58.51	44.20	55.07	64.22
28	Investment Income/Gross premium (%)	1.37	1.41	1.09	1.45	1.67
29	Yield on Life Fund (%)	0.71	0.74	0.58	0.73	0.87
30	Conservation Ratio (%)	61.16	59.54	65.93	66.87	74.79
31	Second Policy Year Lapse Ratio (%) by number of policies	43.99	54.13	42.03	30.53	28.91
32	Third Policy Year Lapse Ratio (%) by number of policies	14.67	18.66	16.09	11.29	10.85
33	Fourth Policy Year Lapse Ratio (%) by number of policies	8.38	15.68	16.12	5.16	6.19
34	Fifth Policy Year Lapse Ratio (%) by number of policies	5.17	14.63	15.16	3.58	5.58
35	Sixth Policy Year Lapse Ratio (%) by number of policies	6.84	11.45	11.89	5.33	6.42
36	Second Policy Year Lapse Ratio (%) by premium Amount	41.96	27.14	40.39	45.53	36.15
37	Third Policy Year Lapse Ratio (%) by premium Amount	19.71	16.59	20.89	22.82	22.97
38	Fourth Policy Year Lapse Ratio (%) by premium Amount	10.25	7.36	10.81	12.68	11.14
39	Fifth Policy Year Lapse Ratio (%) by premium Amount	7.46	4.98	8.09	9.67	8.90
40	Sixth Policy Year Lapse Ratio (%) by premium Amount	9.68	7.84	11.03	11.24	11.14
41	Market Price per Share (in BDT) at year end	57.50	53.40	52.70	31.60	33.00
42	Dividend yeild (%)	0.35	–	0.19	–	0.08
43	Outstanding Premium as at 31 st December	680.96	636.18	581.01	548.64	515.41
44	Total Investment as at 31 st December	3,798.05	3,775.83	3,762.13	3,791.64	3,886.47
45	Life Fund as at 31 st December	8,077.52	7,713.33	7,573.49	7,491.91	7,397.01
46	Total Assets as at 31 st December	9,094.64	8,846.56	8,849.52	8,784.78	8,673.01
47	Paid Up Capital as at 31 st December	305.20	305.20	305.20	305.20	305.20
48	Paid Up Capital/Total Asset (%)	3.36	3.45	3.45	3.47	3.52
49	Net cash flow from operating activities	(87.80)	(119.16)	96.16	(35.19)	(105.42)
50	Net cash flow from investing activities	(83.72)	7.31	24.89	55.56	(15.88)
51	Net cash flow from financing activities	(5.53)	(0.19)	(6.17)	(2.95)	(0.06)
52	Net change in cash and cash equivalent	(177.05)	(112.04)	114.88	17.43	(121.36)

KEY FINANCIAL INDICATORS - CONTINUED

53 First Year and Renewal Premium Income

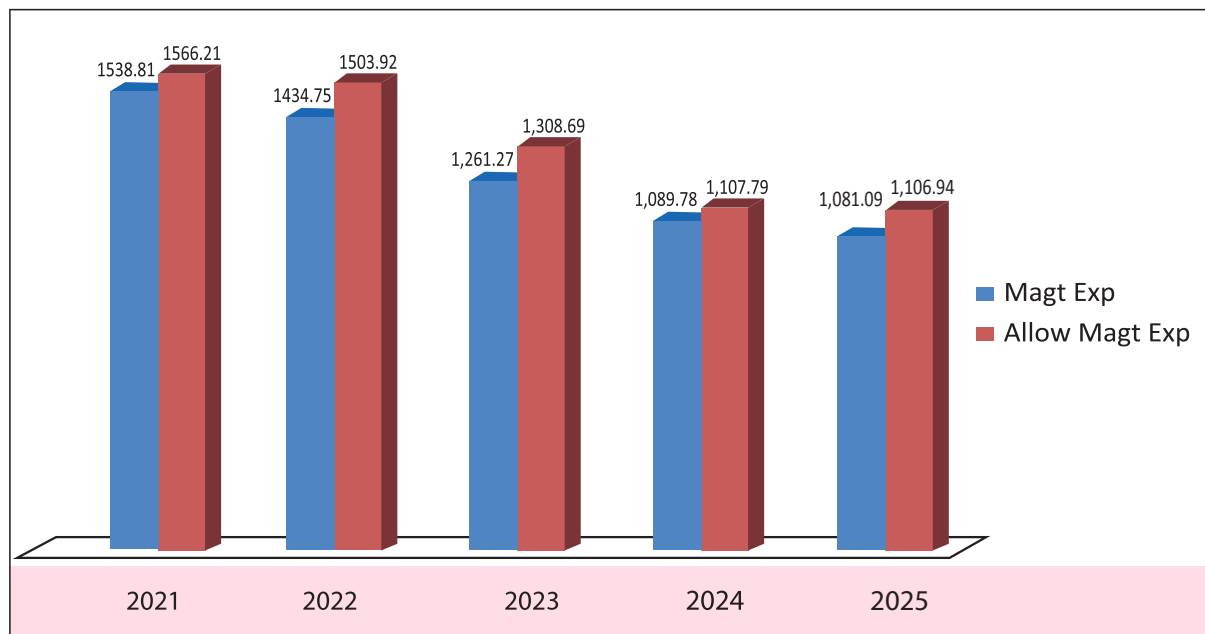
year	2021	2022	2023	2024	2025	Description
	1,698.84	1,524.02	1,405.40	1,279.08	1,292.14	First Year Premium Income
2021	3.74	345.26	402.66	320.05	326.29	Renewal Premium out of the policies issued in 2021
2022	N.A	2.88	308.54	331.03	307.65	Renewal Premium out of the policies issued in 2022
2023	N.A	N.A	N.A	246.43	335.79	Renewal Premium out of the policies issued in 2023
2024	N.A	N.A	N.A	21.09	366.79	Renewal Premium out of the policies issued in 2024
2025	N.A	N.A	N.A	N.A	N.A	Renewal Premium out of the policies issued in 2025

N.A= Not Applicable

54 Number of First Year and Renewal Policies

year	2021	2022	2023	2024	2025	Description
	0.09	0.07	0.07	0.05	0.05	Number of new policies issued
2021	0.001	0.03	0.03	0.02	0.02	Number of policies renewed out of the policies issued in 2021
2022	N.A	0.0005	0.02	0.02	0.02	Number of policies renewed out of the policies issued in 2022
2023	N.A	N.A	N.A	0.03	0.02	Number of policies renewed out of the policies issued in 2023
2024	N.A	N.A	N.A	0.002	0.02	Number of policies renewed out of the policies issued in 2024
2025	N.A	N.A	N.A	N.A	N.A	Number of policies renewed out of the policies issued in 2025

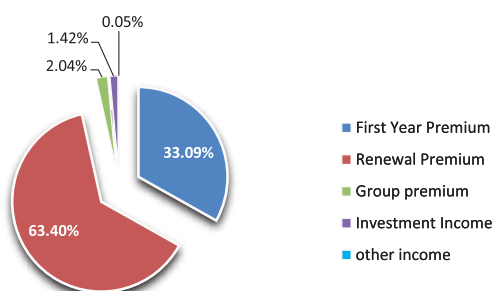
N.A= Not Applicable



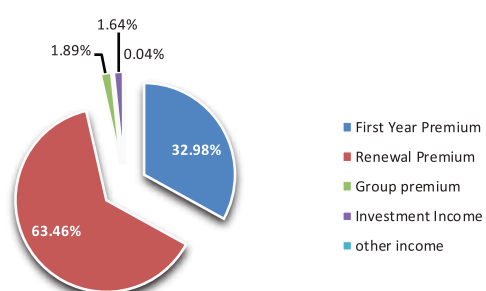
Bar Diagram of Management Expense to Allowable Management Expense (2021-2025)

FINANCIAL ANALYSIS 2024 & 2025

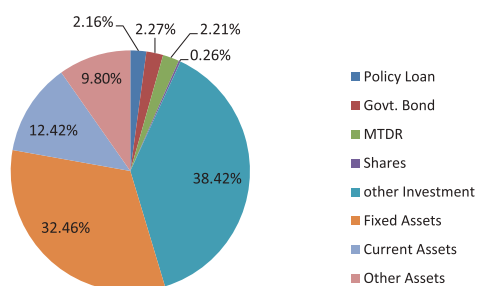
Income % 2024



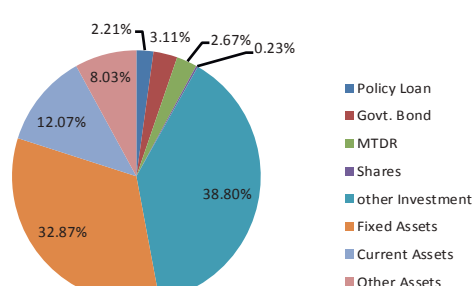
Income % 2025



Assets % 2024



Assets % 2025



REPORT ON CORPORATE GOVERNANCE

Concept of corporate Governance

Corporate governance is a framework comprising policies, processes and practices that help how efficiently and effectively a company's board of directors manages and oversees the operations of a company. Corporate governance includes independence, fairness, responsibility, transparency and accountability.

Board of Directors is the central entity in functioning corporate governance system. It is the governing body of the organization and is accountable to the shareholder and other stake holders of the organization. To meet these organization objectives, the Board provides strategic policy and direction to the management and not involved in day to day operational decisions. Management is accountable to the Board and, therefore, provides relevant, transparent and material information to the Board. The Board, to achieve its objectives,

Composition of the Board

The Board of Prime Islami Life Insurance Limited is comprised with 12 Directors including three independent directors. All directors including Chairman are non-executive directors.

The Chairman and the Chief Executive Officer of the Company is different individual with different roles and responsibilities.

Independent Director

To comply with Bangladesh Securities and Exchange Commission's Corporate Governance code dated 3 June 2018 & Insurance Development & Regulatory Authority issued Corporate Governance guideline dated 19 October 2023. The Board of Directors appointed 03 (three) Independent Directors for a period of 3 (three) years and subsequently approved by the shareholder at the Annual General Meeting (AGM).

Board Committees

In compliance with governance code & guidelines, the Board of PILIL has constituted the following subcommittees-

- (i) Audit Committee,
- (ii) Nomination & Remuneration Committee,
- (iii) Investment Committee,
- (iv) Risk Management Committee and
- (v) Policyholder Protection & Compliance Committee.

Audit Committee (AC)

Audit Committee is formed with 04 (four) non-executive directors headed by an Independent Director. The Company Secretary acts as the Secretary to the Committee. The Audit Committee maintains

REPORT ON CORPORATE GOVERNANCE - CONTINUED

regular contact with both external and internal auditors and ensures that complaints and observations from the auditors are acted upon. Furthermore, the Audit committee discusses accounting principles and changes thereto. The Audit Committee consults and advises the Board on the scope of internal audits. The committee keeps under review the scope and results of the audit and its cost effectiveness and the independence and objectivity of the auditors. The committee oversee the transparency and accountability in the operations of the Company and the activities of the Company are conducted within framework of policies, processes and plans as laid down by the Board and the rules, regulation and guidelines of the regulatory authorities issued from time to time. A Report on activities of the Audit Committee is prepared annually and disclosed in the Annual Report of the Company.

Nomination and Remuneration Committee (NRC)

Nomination and Remuneration Committee is formed with 05 (five) directors headed by an Independent Director. All members of the Committee are Non-Executive Directors. The Company Secretary acts as the Secretary to the Committee.

Investment Committee (IC)

Investment committee, is comprised with 05 (five) non-executive directors and CEO who is as an ex-officio member. The Committee is liable to lay down the operational framework for the investment operations and to ensure the best possible investment for the Company.

Risk Management Committee (RMC)

The Board of directors has duly constituted a 04 (four) members Risk Management Committee including an independent director under guidance of IDRA on 19 October 2023. The Committee is committed to establishing an effective Risk Management framework, the Risk Management policy and processes for the Company.

Policyholder Protection & Compliance Committee (PPCC)

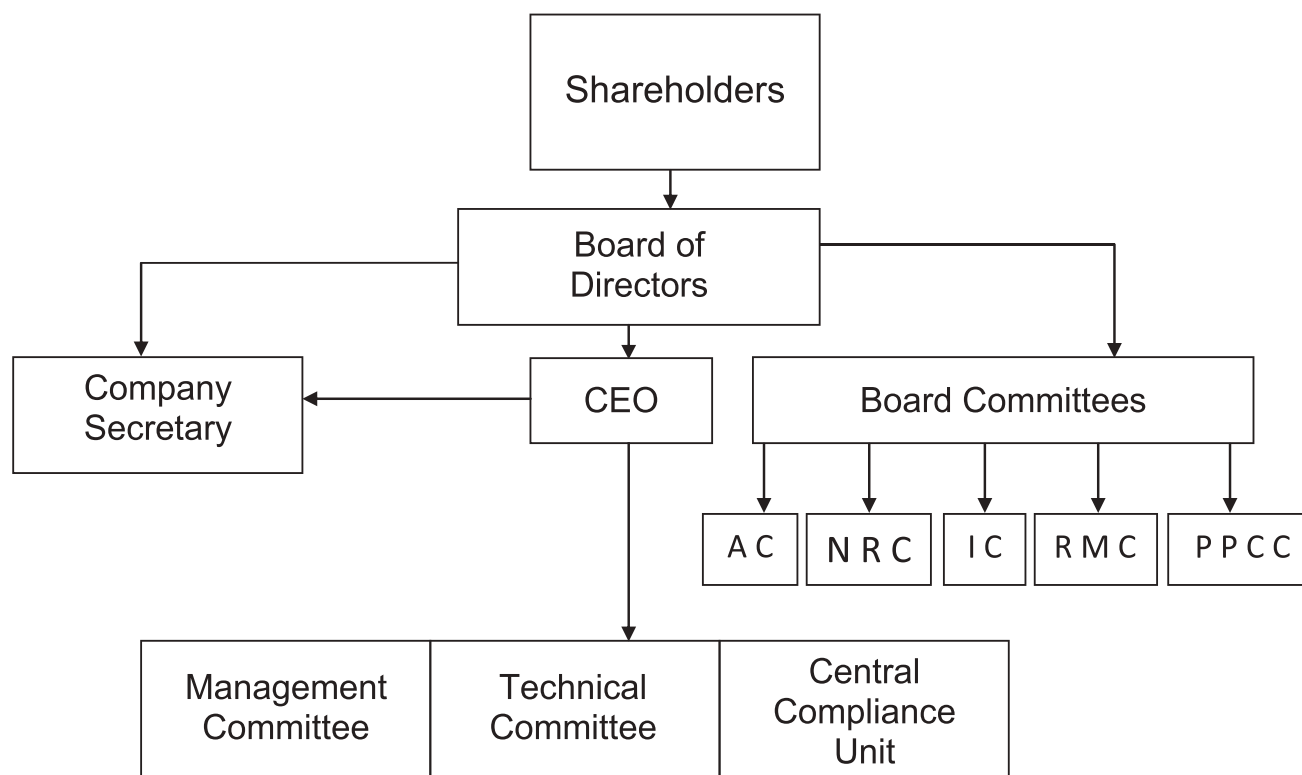
The Committee has constituted with 04 (four) non-executive directors including an independent director under guidance of IDRA on 19 October 2023. The Committee is responsible for establishing an effective mechanism to address complaints and grievances of policyholders.

Framework of Corporate Governance

Although, Board is the basic foundation of Corporate Governance, it delegated the responsibilities for compliance of corporate governance. All individual officers/ executives are liable for good corporate governance practices.

REPORT ON CORPORATE GOVERNANCE - CONTINUED

How the company operates the business in compliance with the corporate governance code within a comprehensive framework which is outlined in the diagram below.



AC: Audit Committee; NRC: Nomination and Remuneration Committee; IC: Investment Committee; RMC: Risk Management Committee; PPCC: Policyholder Protection & Compliance Committee

Tenure and Retirement

The office of the non- executive Director is subject to retirement under Article-94 of the Articles of Association of the Company. At least one third of the non- executive Director both from Group-A and Group-B shall retire by rotation in every Annual General meeting. The Chief Executive Officer is appointed for a maximum period of 03 (Three) years by the Board of Directors subject to approval of the Insurance Development & Regulatory Authority.

Board Meetings

Meetings of the Board of Directors are held on regular basis to discuss and resolve the policy matters. During the year, 9 (Nine) meetings were held. A detail of the meetings of the Board is given at page of this report.

REPORT ON CORPORATE GOVERNANCE - CONTINUED

Director's Remuneration

None of the Directors holds any position of profit and receive any remuneration excepting fees for attending in the meeting of the Board of Directors and Committee. The meeting fee is fixed at Tk. 8,000/~ (Eight thousand) only for attending in each meeting as per notification of the Regulatory Authority.

Internal control

Standard Accounting system alongside Internal Audit is vital factors to ensure internal check. In doing so, IFRS is maintained in Prime Islami Life Insurance Limited and Internal Audit Department is allowed to work independently and free from any interference.

Going Concern Assumption

The Directors confirm that they are satisfied that the company has adequate resources to continue to operate for the foreseeable future and is financially sound. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Relation and Communication with Shareholders

The Company acknowledges and takes necessary steps to provide shareholders with all relevant and reliable information. All relevant information is placed in the website www.primeislamilife.com of the Company for convenience of the shareholders. Moreover, as per Bangladesh Securities and Exchange Commission (BSEC) guidelines all the price sensitive information having possible impact on share prices of the Company are communicated to the shareholders by publication in the national dailies and to the Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Bangladesh Securities and Exchange Commission (BSEC) through official letters for displaying in their website. Quarterly & Half- Yearly Financial Statements are communicated to all the shareholders through DSE and CSE. Finally, the Company arranges Annual General Meeting (AGM) as per statutory requirement to give its shareholders parliamentary session to communicate their assertions about the Company. All the suggestions or recommendations made by the shareholders in AGM or any time during the year are taken very seriously for compliance and better Corporate Governance of the Company.

Role of the Board

The principal roles of the Board are to define strategic objectives and frame policy/plans for running the company. The other specific responsibilities are to approve Annual, Half Yearly & Quarterly Accounts, annual budget, capital expenditure and to review the operational and financial Performance, financial control and risk management.

Role of the Chairman and the Chief Executive Officer

The roles of the Chairman and the Chief Executive Officer are quite separate. The Chairman presides over the meetings of the Board and organizes the business of the Board ensuring effectiveness and settings its agenda. Minutes of the Board meeting and offer of appointment and revision of

REPORT ON CORPORATE GOVERNANCE - CONTINUED

remuneration of the Chief Executive Officer are also signed by the Chairman. Under any circumstances, the Chairman does not involve in day to day operational matters.

The Chief Executive Officer is responsible for whole affairs of the management including day to day business of the company. He is responsible to the Board for operational and financial performance of the Company.

Conflict to Interest

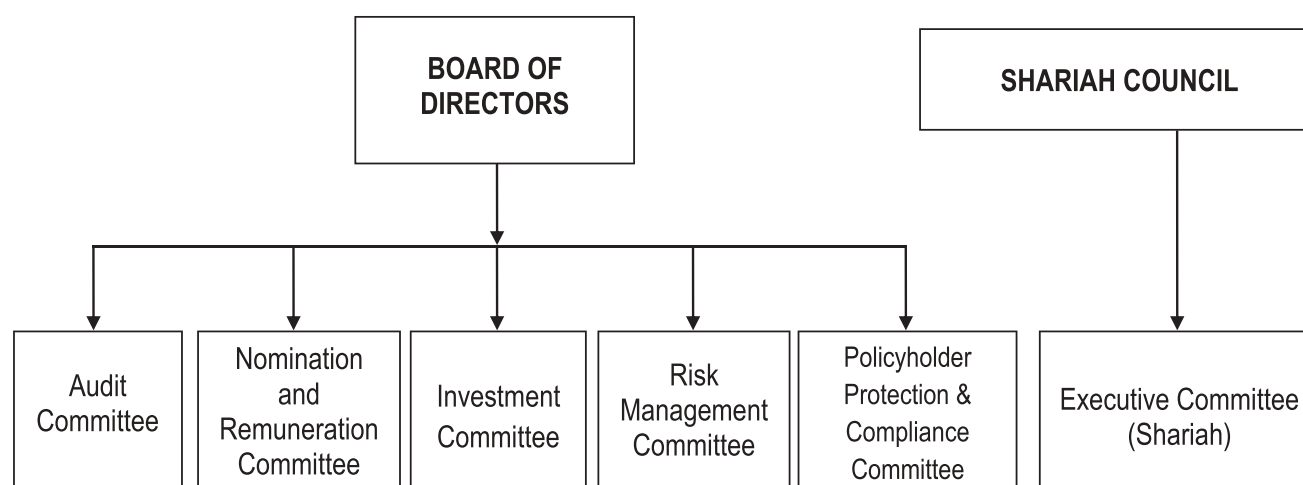
There may arise any situation of conflict of interest where in Directors, Officers, loyalties are divided between personal interest and interest of the Company and everybody avoids any actual or apparent conflicts of interest with the Company and everybody including Directors is required to disclose any potential conflicts of interest that may arise. In Prime Islami life Insurance Limited, it is complied with as any matter is discussed in the Board/Committee and Directors participate in the discussion independently.

Charter of the Committee

All Committees of the Board have a charter (TOR) approved by the Board that defines the purpose, duties and responsibilities of the Committee.

Director's responsibility

Each Director uses his or her best efforts to attend in all the meeting of the Board and the Committee to which such Director is appointed. The Directors are responsible for developing and upgrading Governance Principles, Code of Business Conduct and the Charter of each Committee of Prime Islami Life Insurance Ltd. on which such Directors serves. For review, materials are provided to the members in advance of Board / Committee meetings.



REPORT ON CORPORATE GOVERNANCE - CONTINUED

Related Party Transactions

Related party transactions were entered during the year under review in the ordinary course of business and on an arm's length basis. As per International Accounting Standard (IAS) 24 on 'Related Party Disclosures', the details of related party transactions entered into by the Company were also included in the notes no-30.00 to the financial statements in 2025 now under audit by statutory auditor of the Company.

Corporate Social Responsibility (CSR)

The Company is taking initiatives to develop a Corporate Social Responsibility Policy under guidance of corporate governance guidelines of IDRA issued on 19 October 2023. Amount of BDT 45,000 was spent on CSR projects during the year 2025.

Key Management Personnel

Under the guidelines of IDRA, the Board of Directors appointed Chief Executive Officer (CEO), Chief Financial Officer (CFO), Company Secretary (CS), Chief Investment Officer (CIO), Chief Risk Officer (CRO) and Head of Internal Audit and Compliance (HIAC) as top level officials and key personnel for the overall management activities of the Company. Charter of duties of the CEO, CFO, CS and head of internal audit has been formulated and approved by the Board of Directors. The CEO, CFO and CS attended all meetings of the Board of Directors during 2025.

Disclosure of Information

All information whether material and or price sensitive nature are disclosed by the Company in timely manner and uploaded on the Company's website. A policy of principles on disclosures of material information and price sensitive information duly approved by the Board of Directors is posted on the Company's website. The Company also maintains a functioning website where all relevant information's are uploaded about the Company under the guidance of IDRA's corporate governance.

BSEC Compliance

As Prime Islami Life Insurance Limited is listed with the Stock Exchange in Bangladesh, we abide by all notifications on corporate governance of the BSEC. In the year 2025 we complied with the relevant provisions shown at page of this report.

IDRA Compliance

Under the guidelines of Insurance development & Regulatory Authority (IDRA) Prime Islami Life Insurance Limited has complied corporate governance of the IDRA. In the year 2025 we with the relevant provisions have shown at page of this report.

COMPLIANCE CERTIFICATE



MOHAMMADULLAH & ASSOCIATES CHARTERED SECRETARIES & CONSULTANTS

Registered office:
222/1, Tejgunipara Tejgaon
Dhaka 1215.

Liaison office:
Flat 4, House 35, Road 2, Block B
Nikaton, Gulshan, Dhaka 1212.

Contact:
Phone: +880 1713 333 224
E-mail: smullah1955@gmail.com

Report to the Shareholders of Prime Islami Life Insurance Limited on Compliance on the Corporate Governance Code

We have examined the compliance status to the Corporate Governance Code by Prime Islami Life Insurance Limited (the "Company") for the year ended on 31 December 2025. This Code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969; of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

- The Company has complied with the conditions of the Corporate Governance Code as stipulated in the above mentioned Corporate Governance Code issued by the Commission;
- The Company has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;
- Proper books and records have been kept by the company as required under the Companies Act, 1994, the securities laws and other relevant laws; and
- The Governance of the company is satisfactory.



Smullah
19/07/2026
Shaikh Mohammadullah, MBA (IBA), LLB, FCS
Chartered Secretary in Practice

Mohammadullah & Associates is a Firm of Chartered Secretaries under Certificate of Private Practice issued by Institute of Chartered Secretaries of Bangladesh.

COMPLIANCE REPORT ON BSEC NOTIFICATION

The Pattern of shareholding as on 31st December 2025

(i) Shareholdings of Parent/ Subsidiaries/ Associate companies and other related parties Nil

(ii) Directors/ Executives/Shareholders holding ten percent (10%) or more voting rights: Nil

Sl. No.	Directors/Executives/Shareholders holding ten percent (10%) or more voting rights:	No. of shares hold	Percentage (%) of shareholding position
1	Mr. Mohd. Akhter	6,10,405	2.00
2	Ms. Nargis Akhter Adel	12,20,807	4.00
3	Ramisha BD Limited	6,94,928	2.28
4	Apsara Holding Limited	6,41,125	2.10
5	Noman Corporation	6,11,000	2.00
6	Gumti Textile Ltd.	6,10,501	2.00
7	Binimoy Construction Company	6,12,000	2.01
8	Salvo Alkali Chemical Industry	6,11,000	2.00
9	Technip Corporation	6,12,000	2.01
10	Mrs. Shahnaz Samad, Independent Director	Nil	Nil
11	Dr. A. F. M. Aowrangazab, Independent Director	Nil	Nil
12	Mr. Enayet Hussain Khan, FCA. Independent Director	Nil	Nil
13	Mr. Md. Shamsul Alam, Chief Executive Officer	Nil	Nil
14	Mr. Md. Nasir Uddin Assistant Managing Director & Chief Financial Officer	Nil	Nil
15	Abul Hasnat Mohammed Shamim Executive Vice President & Company Secretary	Nil	Nil
16	Mr. Md. Mamunur Rashid Senior Vice President & Head of Internal Audit, Compliance & Control	Nil	Nil
17	Executives:	Nil	Nil
18	Shareholders holding ten percent (10%) or more voting rights	Nil	Nil

COMPLIANCE STATUS ON BSEC NOTIFICATION

Status of compliance for the year ended 31st December 2025 with conditions imposed by the Commission's Notification no.BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969 is presented below:

(Report under Condition No. 9.00)

Condition No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.	Board of Directors			
1(1)	The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall not be less than 5 (five) and more than 20 (twenty).	√		The Board of the Company comprise of 12 (twelve) director including 3(three) independent directors
1(2)	Independent Directors			
1(2) (a)	At least one fifth (1/5) of the total number of directors in the Company's board of director shall be independent directors.	√		3(three) independent directors
1(2) (b)	'Independent director' means a director-			
1(2) (b) (i)	who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company;	√		
1(2) (b) (ii)	who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company;	√		
1(2) (b) (iii)	who has not been an executive of the company in immediately preceding 2 (two) financial years;	√		
1(2) (b) (iv)	who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	√		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(2) (b) (v)	who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange.	✓		
1(2) (b) (vi)	who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	✓		
1(2) (b) (vii)	who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	✓		
1(2) (b) (viii)	Who is not independent director in more than 5 (five) listed companies.	✓		
1(2) (b) (ix)	who has not been convicted by a court of competent jurisdiction as a defaulter in payment of any loan or any advance to a bank or a Non-Bank Financial Institution (NBFI); and	✓		
1(2) (b) (x)	Who has not been convicted for a criminal offence involving moral turpitude.	✓		
1(2) (c)	The independent director(s) shall be appointed by the Board and approved by the shareholders in the Annual General Meeting (AGM);	✓		
1(2) (d)	The post of independent director(s) cannot remain vacant for more than 90(ninety) days and	✓		
1(2) (e)	The tenure of office of an Independent Director shall be for a period of 3 (three) years which may be extended for 1 (one) tenure only.	✓		
1(3)	Qualification of Independent Director :-			
1(3) (a)	Independent director shall be a knowledgeable individual with integrity who	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business;	✓		
1(3) (b)	Independent Director shall have following Qualification.			
1(3) (b) (i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or business association; or			N/A
1(3) (b) (ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid-up capital of Tk. 100.00 million or of a listed company; or			N/A
1(3) (b) (iii)	Former official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law; or	✓		1 (One) Independent Director
1(3) (b) (iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law or not;	✓		1 (One) Independent Director
1(3) (b) (v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered	✓		1 (One) Independent Director

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification;			
1(3) (c)	The Independent Director(s) shall have at least 10 (ten) years of experiences in any field mentioned in clause (b);	✓		
1(3) (d)	In special cases, the above qualification or experiences may be relaxed subject to prior approval of the commission.			N/A
1(4)	Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer:-			
1(4) (a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals;	✓		
1(4) (b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	✓		
1(4) (c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company;	✓		
1(4) (d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer;	✓		
1(4) (e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5)	Directors' Report to Shareholders:-			
1(5) (i)	An industry outlook and possible future developments in the industry;	✓		
1(5) (ii)	The segment-wise or product-wise performance;	✓		
1(5) (iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	✓		
1(5) (iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;			N/A
1(5) (v)	A discussion on continuity of any extraordinary activities and their implications (gain or loss);			N/A
1(5) (vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	✓		
1(5) (vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments;	✓		
1(5) (viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;	✓		
1(5) (ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements;	✓		
1(5) (x)	A statement of remuneration paid to the directors including independent directors;	✓		
1(5) (xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity;	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5) (xii)	A statement that proper books of account of the issuer company have been maintained;	✓		
1(5) (xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment;	✓		
1(5) (xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed;	✓		
1(5) (xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored	✓		
1(5) (xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;	✓		
1(5) (xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed;	✓		
1(5) (xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;	✓		
1(5) (xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized;	✓		
1(5) (xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5) (xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;	✓		No bonus share or stock dividend has been declared as interim dividend during the year 2025.
1(5) (xxii)	The total number of Board meetings held during the year and attendance by each director;	✓		
1(5) (xxiii)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:			
1(5) (xxiii)(a)	Parent or Subsidiary or Associated Companies and other related parties (name wise details);	✓		
1(5) (xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children (name wise details);	✓		
1(5) (xxiii)(c)	Executives;and	✓		
1(5) (xxiii)(d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	✓		
1(5) (xxiv)	In case of appointment/re-appointment of a Director the Company shall disclose the following information to the Shareholders:			
1(5) (xxiv) (a)	a brief resume of the Director;	✓		
1(5) (xxiv)(b)	Nature of his/her expertise in specific functional areas.	✓		
1(5) (xxiv)(c)	Names of companies in which the person also holds the directorship and the membership of committees of the board.	✓		
1(5) (xxv)	A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on:			
1(5) (xxv) (a)	accounting policies and estimation for preparation of financial statements;	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(5) (xxv) (b)	changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;	✓		
1(5) (xxv) (c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	✓		
1(5) (xxv) (d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	✓		
1(5) (xxv) (e)	briefly explain the financial and economic scenario of the country and the globe;	✓		
1(5) (xxv) (f)	risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	✓		
1(5) (xxv) (g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	✓		
1(5) (xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A; and	✓		
1(5) (xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C.	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1(6)	Meetings of the Board of Directors			
	The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant angladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	✓		
1(7)	Code of Conduct for the Chairperson, other Board members and Chief Executive Officer			
1(7) (a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;	✓		
1.7. (b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.	✓		
2	Governance of Board of Directors of Subsidiary Company			
2 (a)	Provisions relating to the composition of the Board of Directors of the holding company shall be made applicable to the composition of the Board of Directors of the subsidiary company.	✓		
2 (b)	At least 1 (one) independent director on the Board of Directors of the holding company shall be a director on the Board of Directors of the subsidiary company.	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
2 (c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company.	✓		
2 (d)	The Minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the Subsidiary Company also.	✓		
2 (e)	The Audit Committee of the holding company shall also review the Financial Statements, in particular the investments made by the Subsidiary Company.	✓		
3.0	Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)			
3 (1)	Appointment			
3 (1) (a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC);	✓		
3 (1) (b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals;	✓		
3 (1) (c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time;	✓		
3 (1) (d)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS;	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
3 (1) (e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	✓		
3(2)	Requirement to attend Board of Directors' Meetings:-			
	The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board.	✓		
3(3)	Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)			
3(3) (a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
3(3) (a) (i)	these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	✓		
3(3) (a) (ii)	these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws;	✓		
3(3) (b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members;	✓		
3(3) (c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	✓		
4	Board of Directors' Committee:-			
	For ensuring good governance in the company, the Board shall have at least following sub-committees:			

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
4 (i)	Audit Committee	✓		
4 (ii)	Nomination and Remuneration Committee.	✓		
5	Audit Committee:-			
5 (i)	Responsibility to the Board of Directors.			
5(i) (a)	The company shall have an Audit Committee as a sub-committee of the Board;	✓		
5(i) (b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business;	✓		
5(i) (c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	✓		
5 (2)	Constitution of the Audit Committee			
5 (2)(a)	The Audit Committee shall be composed of at least 3 (three) members;	✓		
5 (2)(b)	The Board shall appoint members of the Audit Committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director;	✓		
5 (2)(c)	All members of the audit committee should be “financially literate” and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience;	✓		
5 (2)(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 1 (one) month from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee			
5 (2)(e)	The company secretary shall act as the secretary of the Committee;	✓		
5 (2)(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	✓		
5(3)	Chairperson of the Audit Committee			
5(3) (a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director;	✓		
5(3) (b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	✓		
5(3) (c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM):	✓		
5(4)	Meeting of the Audit Committee			
5(4)(a)	The Audit Committee shall conduct at least its four meetings in a financial year.	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
5(4) (b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	√		
5(5)	Role of Audit Committee			
	The audit committee shall:-			
5(5) (a)	Oversee the financial reporting process;	√		
5(5) (b)	Monitor choice of accounting policies and principles.	√		
5(5) (c)	Monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report;	√		
5(5) (d)	Oversee hiring and performance of external auditors.	√		
5(5) (e)	Hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption;	√		
5(5) (f)	Review along with the management, the annual financial statements before submission to the Board for approval;	√		
5(5) (g)	Review along with the management, the quarterly and half yearly Financial Statements before submission to the Board for approval.	√		
5(5) (h)	Review the adequacy of internal audit function.	√		
5(5) (i)	Review the Management's Discussion and Analysis before disclosing in the Annual Report;	√		
5(5) (j)	review statement of all related party transactions submitted by the management;	√		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
5(5) (k)	Review Management Letters/ Letter of Internal Control weakness issued by statutory auditors.	✓		
5(5) (l)	Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and results.	✓		
5(5) (m)	Oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission:	✓		
5(6)	Reporting of the Audit Committee			
5(6)(a)	Reporting to the Board of Directors			
5(6)(a) (i)	The Audit Committee shall report on its activities to the Board of Directors.	✓		
5(6)(a) (ii)	The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:-			
5(6)(a)(ii)(a)	Report on conflicts of Interests.	✓		
5(6)(a)(ii)(b)	suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;	✓		
5(6)(a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and	✓		
5(6)(a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;	✓		
5(6)(b)	Reporting to the Authorities: If the Audit Committee has reported to the Board about anything which has material impact on the	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier.	✓		
5.(7)	Reporting to the Shareholders and General Investors:- Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	✓		
6	Nomination and Remuneration Committee (NRC).			
6(1)	Responsibility to the Board of Directors			
6 (1)(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board;	✓		
6 (1)(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;	✓		
6 (1)(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
6(2)	Constitution of the NRC			
6(2)(a)	The Committee shall comprise of at least three members including an independent director;	✓		
6(2)(b)	All members of the Committee shall be non-executive directors;	✓		
6(2)(c)	Members of the Committee shall be nominated and appointed by the Board;	✓		
6(2)(d)	The Board shall have authority to remove and appoint any member of the Committee;	✓		
6(2)(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;	✓		
6(2)(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;	✓		
6(2)(g)	The company secretary shall act as the secretary of the Committee;	✓		
6(2)(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;	✓		
6(2)(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company.	✓		
6(3)	Chairperson of the NRC			
6(3)(a)	The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
6(3)(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes	✓		
6(3)(c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders:	✓		
6(4)	Meeting of the NRC			
6(4) (a)	The NRC shall conduct at least one meeting in a financial year;	✓		
6(4) (b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;	✓		
6(4) (c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);	✓		
6(4) (d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.	✓		
6(5)	Role of the NRC			
6(5) (a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;	✓		
6(5) (b)	NRC shall oversee, among others, the following matters and make report with recommendation to the Board:	✓		
6(5) (b)(i)	Formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:			
6(5) (b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;	✓		
6(5)(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and	✓		
6(5) (b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;	✓		
6(5) (b)(ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;	✓		
6(5) (b)(iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;	✓		
6(5) (b)(iv)	formulating the criteria for evaluation of performance of independent directors and the Board;	✓		
6(5) (b)(v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and	✓		
6(5) (b)(vi)	developing, recommending and reviewing annually the company's human resources and training policies;	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
6(5) (c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.	✓		
7	External or Statutory Auditors.			
7(1)	The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely:-			
7(1)(i)	appraisal or valuation services or fairness opinions;	✓		
7(1)(ii)	financial information systems design and implementation;	✓		
7(1)(iii)	book-keeping or other services related to the accounting records or financial statements;	✓		
7(1)(iv)	broker-dealer services;	✓		
7(1)(v)	actuarial services;	✓		
7(1)(vi)	internal audit services or special audit services;	✓		
7(1)(vii)	any service that the Audit Committee determines;	✓		
7(1)(viii)	audit or certification services on compliance of corporate governance as required under condition No. 9(1); and	✓		
7(1)(ix)	any other service that creates conflict of interest.	✓		
7(2)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company:	✓		
7(3)	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

Condition No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
8	Maintaining a website by the Company.			
8(1)	The company shall have an official website linked with the website of the stock exchange.	✓		
8(2)	The Company shall keep the website functional from the date of listing.	✓		
8(3)	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	✓		
9	9. Reporting and Compliance of Corporate Governance.			
9(1)	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	✓		
9(2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting.	✓		
9(3)	The directors of the company shall state, in accordance with the Annexure-C attached, in the directors' report whether the company has complied with these conditions or not	✓		

COMPLIANCE STATUS ON BSEC NOTIFICATION - CONTINUED

The number of Board Meeting and the attendance of Directors during the year 2025 were as follows:

SL.	Name of the Directors	Position	Total Attended	Remarks
01.	Mr. Mohd. Akhter	Chairman	9	
02.	Mr. Ali Hossain, Alternate Director of MS. Nargis Akhter Adel	Director	6	
03.	Mr. Muhammad Muniruzzaman Mozumder, Represents Salvo Alkali Chemical Industry	Director	8	
04.	Mr. Md. Ashaduzzaman, Represents Ramisha BD Limited	Director	7	
05.	Mr. Md. Noman Hasan Bhuiyan, Represents Noman Corporation	Director	8	
06.	Mr. M. Kamran Hamid, Represents Technip Corporation	Director	7	
07.	Mr. A. K.M. Abul Mansur Chowdhury, Represents Gumti Textile Ltd.	Director	9	
08.	Mr. Md. Arif Hossain Rony, Represents Binimoy Construction Company	Director	5	
09.	Mr. Motaleb Hossain, Represents Apsara Holding Ltd.	Director	9	
10.	Mr. Mohammad Touhidur Rahman, FCA	Independent Director	1	
11.	Dr. A. F. M. Aowrangazab	Independent Director	4	
12.	Mrs. Shahnaz Samad	Independent Director	6	
13.	Mr. Enayet Hussain Khan	Independent Director	2	

COMPLIANCE CERTIFICATE



MOHAMMADULLAH & ASSOCIATES CHARTERED SECRETARIES & CONSULTANTS

Registered office:

222/1, Tejkunipara Tejgaon
Dhaka 1215.

Liaison office:

Flat 4, House 35, Road 2, Block B
Nikaton, Gulshan, Dhaka 1212.

Contact:

Phone: +880 1713 333 224
E-mail: smullah1955@gmail.com

Report to the Shareholders of Prime Islami Life Insurance Limited on Compliance on the Corporate Governance Guidelines Issued by Insurance Development & Regulatory Authority (IDRA)

We have examined the compliance status to the Corporate Governance Guideline by Prime Islami Life Insurance Limited (the "Company") for the year ended on 31 December 2025. This Guideline relates to the Notification No. 53.03.0000.075.22.025.2020.230, dated 19 October 2023; of Insurance Development and Regulatory Authority.

Such compliance with the Corporate Governance Guideline is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Guideline.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Guideline.

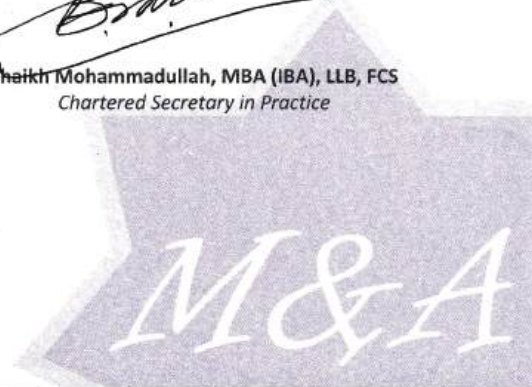
We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

- The Company has complied with the conditions of the Corporate Governance Guideline as stipulated in the above mentioned Corporate Governance Guideline issued by the Insurance Development and Regulatory Authority (IDRA);
- The compliance of Corporate Governance Guideline is satisfactory.



Dhaka, 19 July 2026

Sheikh Mohammadullah, MBA (IBA), LLB, FCS
Chartered Secretary in Practice



Mohammadullah & Associates is a Firm of Chartered Secretaries under Certificate of Private Practice issued by Institute of Chartered Secretaries of Bangladesh.

COMPLIANCE STATUS ON IDRA GUIDELINE

Status of compliance for the year ended 31st December 2025 with conditions imposed by the Insurance Development & Regulatory Authority (IDRA) Ref: no.53.03.0000.075.22.025.2020.230 dated 19 October 2023 is presented below:

Clause No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
5.	Governance framework			
	Governance framework should have a system which ensure the rights of the shareholders and policy holders through designing appropriate policy	✓		
6.	The Board and its Directors			
6.1	Composition of the Board The Board shall consist of at best 20 (twenty) members with minimum 2 (two) independent directors.	✓		The Board of the Company comprise of 12 (twelve) directors including 3 (three) independent directors
6.2	Board of Directors and its Directors The Company should have a policy of appointing and reappointing of directors emphasizing on the Insurance Act, 2010. The policy should include the disqualification for selecting directors, section of Chairman and Vice- chairman. Reasons for absence of Chairman and Vice – chairman in the meeting shall be recorded in the minutes;	✓		
6.3	Independent Director A. There should prerequisites for selecting independent director. B. i. The Board shall appoint the independent director and shareholder in the general meeting shall ratify the appointment. ii. Post of the independent director shall not remain vacant for more than 90 days. iii. Tenure of the independent director shall be for 3 (three) years which can be extended for 1 (one) term only. After period of one term, he can be eligible for reappointment.	✓		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	C. Qualification of Independent director There are some qualification and experience shall be construed as qualification of independent director.			
6.4	Role of the Board The core responsibility of the Board is to guide the company for efficient and effective management for attaining long term goal of the company. In this regard, the Board shall formulate the policies and governance guidelines.	✓		
6.5	Code of Conduct of the Board The Board shall formulate a code of conduct for all employees including the Chairman, Directors and Chief Executive Officer.	✓		Implemented
7	Committees of the Board			
7.1	To ensure good governance in the company , the Board should have at least the following committees: 1. Audit Committee. 2. Nomination & Remuneration Committee. 3. Investment Committee. 4. Risk Management committee and 5. Policyholder protection & Compliance Committee.	✓		The Board at its 208th meeting held on 06 November 2023 formed the above Committee.
7.2	Audit Committee A. The committee shall review the financial statements as well as oversee the functions of internal and external auditors.	✓		
	B. Formation of Audit Committee 1. The Committee shall consist of 3 (three) members; 2. It comprises of 1 (one) Non- executive director other than the chairman of the Board and 1 (one) independent director 3. All members should have the literacy about accounting and at least 1 (one) member should have	✓		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	10 (ten) years relevant experience. 4. Member vacancy shall be filled within 1 (one) month. 5. Company Secretary shall act as the Secretary of the committee.			
	C. The Chairman of The Committee 1. Independent director shall be the chairman of the committee 2. In case of absence of Chairman other member can act as chairman but one independent director shall be present in the meeting. 3. The chairman of the audit committee shall attend the meeting, in case of absence of the chairman any member may be selected to attend the AGM, but the reason of absence shall be minute in the AGM minutes.	√		
	D. Meeting of the committee 1. At least 4 (four) meeting shall be conducted. Meeting can be held with the requisition of any member in case of any emergency. 2. The quorum of the meeting shall be minimum 2 and two third members including one Independent Director.	√		
	E. Role of the Audit Committee The Board shall form a Term of Reference (ToR) of the as per this guideline	√		
	F. Rights of the Committee The committee shall have the unrestricted access to all relevant data, reports, documents and information along with the chief executive, interred Audit Committee, actuary and others Concerned officers.	√		
	G. Report of the committee 1. The committee shall report to the Board of its regular activities. 2. It shall also report the board for any sensitive issued as defined in the guidelines.	√		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	03. It shall report to the authority in appropriate case as defined in the guidelines. 4. It shall also report the shareholders and publish in the annual report.			
8.	Nomination & Remuneration Committee			
	A. Nomination & Remuneration Committee shall assist the board in evaluation and determining the role and remuneration of employees including the senior management.	√		
	B. Formation of NRC 1. Committee members shall be appointed by the Board. 2. At least there shall be 4 (four) members including 1 (one) Independent Director. 3. Chairman of the board can be included in the committee but he shall not be appointed as the chairman of the committee. 4. Board can appoint, remove any members and reasons for removal shall be minutes. 5. Vacancy of any member shall be filled within 180 (one hundred and eighty) days. 6. Company Secretary shall act as the Secretary of the committee	√		
	C. Chairperson of NRC 1. The board shall appoint 1 (one) director as the chairman of the committee. 2. Members can select a chairman in the absence of the chairman of the committee, but reason of regular chairman shall be minutes. 3. Chairperson shall attend the AGM for responding any queries of the shareholders.	√		
	D. Meeting of NRC 1. At least 2 (two) meeting shall be conducted. 2. Chairperson can hold any meeting on emergency basis. 3. The quorum of the meeting shall be minimum of 2 and two third members including 1 (one) independent director.	√		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
	E. Role of NRC The Board shall form a Term of Reference (ToR) of the committee as per this guideline.	√		
9	Investment Committee			
	A. The committee as the sub-committee of the board shall oversee the investment portfolio of the company.	√		
	B. Composition of the committee and its meeting 1. The board shall nominate at least 5 (five) members in the committee including one chairman 2. The quorum of the meeting shall be 3 (three). CEO shall be the member of the committee as ex-officio. CFO, Chief Investment Officer and Chief Risk Officer can be invited in the meeting.	√		
	C. Role of Committee The board shall form a Term of Reference (ToR) of the committee as per this guideline.	√		
10	Risk Management committee			
	A . The committee shall act as the sub-committee of the board to assist the board in minimizing the risk.	√		
	A. Composition of the committee and its meeting 1. The committee shall consist of at least 3 (three) members including 1 (one) independent director. One shall be the chairman of the committee. moreover 1 (one) from audit committee. 2. The quorum of the meeting shall be 2 (two). CEO shall be the member of the committee as ex-officio. CFO, Chief Investment officer and Chief Risk Officer can be invited in the meeting. 3. Company Secretary shall act as the Secretary of the committee.	√		
	B. Role of Committee The board shall form a Term of Reference of the committee as per this guideline.;	√		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
11	Policy holder Protection & Compliance Committee			
	A. The committee as the sub-committee of the board shall oversee the investment portfolio of the company.	√		
	B. Composition of the committee and its meeting 1. The committee shall consist of at least 3 (three) members including 1 (one) independent director. One shall be the chairman of the committee. Moreover 1 (one) from audit committee. 2. The quorum of the meeting shall be 2 (two). Member can select a chairman in the absence of the chairman of the committee but reason for absence of regular chairman shall be minutes. 3. Company Secretary shall act as the Secretary of the committee.	√		
	C. Role of the Committee The board shall form a Term of Reference of the Committee as per this guideline	√		
12	Senior Management & Key Personnel			
	1. The Board shall appoint CEO, CFO, CS, CIO, CRO and HIAC. 2. They should be qualified person. 3. The Board shall determine their role and responsibilities. 4. They shall not appointed in any other company as Executive position.	√		Appointment of CIO, CRO and their roles are under process.
12.1	Managing Director/ Chief Executive Officer : The Chief Executive officer shall be appointed by the Board in accordance with Insurance companies (Appointment and removal) Rules -2012.	√		
12.2	Responsibilities of Senior Management and Key Personnel: The board shall determine the charter of duties of CEO, CS, CFO, CIO, CRO, HIAC and Senior Management & Key Personnel and implement it.	√		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put V in the appropriate column)		Remarks (if any)
		Complied	Not complied	
12.3	Appointment of Actuaries ;: Actuaries shall be appointed by the Board in accordance with Insurance Act-2010.	√		
13	Other Committees: The company should have other committee like Corporate Social Responsibility (CSR), Environment, Social and Governance (ESG), Integrity and Ethics Committee, Reinsurance & Restoration Committee, Asset Liability Management Committee.			Under Process of Implementation
14	Disclosure information of the Board and its committees:			
	A statement of remuneration paid to the directors including independent directors; 1. Company shall keep record of proceeding of the board meeting and shall disclose in appropriate case. 2. Code of conduct of all employees including the chairman of the board, its member and CEO shall published. 3. Shall disclose among others a. Number of board meeting and its committee meeting held b. Name of the mandatory Committees. c. Details of remuneration paid to directors including independent director d. Relevant other information.	√		Code of conduct & Other relevant information are available in annual report.
15	Related Party Transactions			
	A statement that proper books of account of the issuer company have been maintained; The company should have a policy to identify the related party transaction and conducting the transactions	√		Related party transaction & other relevant information are available in Annual Report.
16	Corporate Social Responsibility			
	The Company should have some CSR activities and these shall be published in annual report.	√		

COMPLIANCE STATUS ON IDRA GUIDELINE - CONTINUED

Clause No.	Title	Compliance Status (Put ✓ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
17	Policies of the Company			
	In addition to the above policies, the following policies will help to establish a good governance	✓		
17.1	Whistle Blowing policy			
17.2	Other Policies such as- Asset Liability Management Policy, Underwriting Policy, Reinsurance Policy, Insurance Claim Settlement Policy, Code of Conduct of Eemployees, CSR Policy, Suddachar Policy, Gender Equality Policy, Human Resource Management Policy, Anti-Corruption Policy, Disparity Prevention Policy, ICT Policy.	✓		
18	Disclosure initiatives			
	1. The Company should have a website. 2. Relevant information shall be updated in website such as a. Annual Report along with audited financial statements. b. Feature of the various insurance policy. c. Contact information of all key persons including Chairman, all Chairmen of sub – committee, Directors, CEO, adviser and all officers. d. Any other information as advised by the Authority.	✓		The company has website: www.primeislamili fe.com.bd
19	Annual Corporate Governance Compliance Statement			
	The company shall submit an annual compliance statement with the authority by 31st January of the following year.	✓		company will be submit to the authority after completion the audit

INTERNAL CONTROL & RISK MANAGEMENT

By Nature of our operation we underwrite risks of the life of policyholders, hence the Company in a position to plan about assumed and potential risks. Prime Islami Life Insurance Limited's Risk management policy put importance to address all possible losses under insurance/actuarial risk, operational risk, industry risk, internal control & compliance risk, natural risk, technological risks and shariah risk. Risk can not be eliminated but can be effectively managed to bring them to a tolerable level, This can be achieved by smart dealing with risks, activity of the management and regular monitoring.

We have skilled and experienced professionals to ensure the enforcement of all risk management issues.

Board Audit Committee:

The Company has a Board Audit committee formed in compliance with Bangladesh Securities and Exchange Commission notification of 3rd June 2018 on Corporate Governance which is working as sub-committee of the Board and performing the following role-

- Review the findings and recommendation of the Internal Audit, Control & Compliance Department.
- Report on any suspected or presumed fraud or irregularity or material defect in the internal control system.
- Inform the Board about suspected infringement of laws rules and regulations.
- Ensure the senior management takes necessary steps to monitor and control risk.
- Ensure that management maintains an appropriate system of internal control.

Internal Audit Control & Compliance:

By the direct supervision of the Board Audit Committee a strong Department of Internal Audit control and compliance is working on the risk related matters.

Internal Audit employees a risk-based systematic and disciplined approach evaluating and improving the effectiveness of risk management, control and governance processes by assessing the:

- Identification and management of business risks;
- Soundness, adequacy and application of the internal control systems;
- Reliability and integrity of financial and operational information;
- Effectiveness and efficiency of operations;
- Safeguarding of assets from fraud, irregularity or corruption, and
- Compliance with laws, regulations, contracts and established policies, procedures and good practice.

Internal Audit is responsible for:

- Agreeing an annual audit plan with the Audit Committee and Management and carrying out the agreed work in line with appropriate professional standards;
- Providing assurances, opinions and making recommendations to improve processes and systems where appropriate;
- Reporting to the Audit committee and Management any significant business risks, serious control weakness, significant fraud or other major control breakdown.
- Complying with requests for information from the Audit Committee, Management, Internal Auditor.

INTERNAL CONTROL & RISK MANAGEMENT - CONTINUED

- Maintaining communication with senior figures in the Management and outside bodies;
- Providing performance measures to demonstrate effectiveness of the internal Audit service;
- Producing quarterly and annual report for the Audit Committee and Management, giving an opinion of the PILIL'S control environment ; and
- Helping to keep the Audit Committee informed of perceived best practices.

Internal Audit conducts any special audit to support the fraud & Misappropriation policy, provided such work does not compromise its objectivity or independence.

Central Compliance Unit:

A strong Central Compliance Unit has been established in compliance to the Bangladesh Financial Intelligence Unit circular no. 27, date 18 April, 2022 to oversee the following matters:

- Develop, oversee and maintain anti-money laundering compliance policy that ensures and monitors compliance with the Anti- Money Laundering Act 2012;
- Monitor and ensure reporting to Bangladesh Financial Intelligence Unit regarding any suspicious and doubtful transactions:
- Ensure all related employees get adequate training regarding prevention of money laundering;
- Ensure compliance with internal policies and procedures and external regulatory requirements.

Management Committee:

The Company has established a powerful Management Committee with members of senior management headed by the Chief Executive Officer to perform the following roles in the organization.

- Meet at regular intervals for addressing and discussing all strategic and technical decisions relating to business operations, administration, HR, Internal and financial control and compliance;
- Review and discuss policies and procedures of the company and make changes if necessary before presenting to the Board;
- Review of Internal Audit, Control & Compliance (Internal & regulatory) issues;

Risk factors & their Management.

In Prime Islami Life Insurance Ltd we often meet the following types of risks.

1. Insurance or Actuarial risks.
2. Operational risks
3. Industry risks
4. Internal Control & Compliance risk
5. Natural risk
6. Technological risk
7. Shariah risk

Insurance or Actuarial risks:

The risk that the assumptions that actuaries implement into a model to rich a specific insurance policy may turn out wrong or somewhat inaccurate. Possible assumptions include the frequency of losses severity of losses and the correlation of losses between contracts.

INTERNAL CONTROL & RISK MANAGEMENT - CONTINUED

To avoid the insurance/Actuarial risk, we have appointed a well experienced actuary, we underwrite good policies only to avoid excessive claim and we re-insured with Barents Reinsurance Company INC, Cayman Islands.

Operational Risk:

A risk arising from execution of a company's business functions. This is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events.

The administration & operation department is responsible for the risk created from operation. We have a full furnished service rules, operational guidelines are elaborately furnished in it. Have a strong good governance practice to overcome strategic, legal and compliance risk arising from operation.

Industry Risk:

Liberalization of permission to set up more insurance companies by Government may result in severe competition among insurance reducing premium income and profitability.

We have consultant for Business Promotion who is highly experienced in the industry and leads a team of energetic and professional word group who are able to demonstrate the industry environment, sought out the risk and can handle them efficiently. They dugout the productive business area recruit strong organization, train them properly to find out new business as a result sufficient amount of business survive the industry risk.

Internal Control and Compliance Risk:

PILIL has established the internal audit control and compliance department to audit the over all activities of the Company, these include operational & financial activity, execution of authorization, management philosophy, implementation of service rules; policies procedures and actions. As a result this area bears a high risk in regard to

1. The potential for human error due to carelessness, mistakes of judgment and the misunderstanding of instructions.
2. Material misstatement may kept undetected
3. Weakness of internal Checks.
4. Fraud by collusion
5. Verbal orders in absence of defined financial decision
6. Wrong or delayed decision making
7. Famillarity with auditee
8. Self interest in the audit matter

This department works independently and in an unbiased position maintaining zero tolerance level for the establishment of Board decision, management philosophy. This department reports directly to the Chief Executive Officer regarding any irregularity, misappropriation of money, fraud, personal conflict, wrong & delayed decision making to mitigate risk factors. Apart from the above management has taken following initiative to over come the risks related with this wing:

INTERNAL CONTROL & RISK MANAGEMENT - CONTINUED

1. Employees having professional knowledge and well experienced recruited under strong criteria approved by the Board.
2. They are provided with regular job oriented training conducted by in house training department along with outside professional bodies.
3. Job rotation is being conducted regularly.
4. Strong corporate culture, corporate responsibility and system of internal check is implemented.
5. Have a defined line of authorization.
6. Ensured timely communication of management decision.

Natural Risk:

Life insurance business is in a high risk position of natural calamities like cyclone, flood and tremors which may severely weaker the financial strength of the company by accruing heavy claims on account of loss of huge human life.

A strong & experienced underwriting department is working to make the risk tolerable. Risk is an important consideration for premium calculation of any insurance policy. The estimated losses arising from natural calamities are covered by rates of premium and reinsurance coverage for such losses. Management works on statistical assessment of occurrence of natural calamities in setting the rates of premium and reinsurance risk.

Technological Risk

Prime Islami Life Insurance Ltd is a third generation first growing life insurance company. It has established a full furnished IT department with a lot of experience and expert IT professionals. The entire business is covered by the dedicated database server. Different types of software are being used by this department for the execution, preservation and delivery of all kinds of information.

This department is protected by sufficient date backup, ensuring secured server room, data security and date integrity. Physical securities for the network equipment are ensured, Access to the system is properly authorized. Authorized software's are being used. The internet is made available to only selected authorized PC's that are completely out of the existing internal network to protect external treat and risks, protected from loss of technical failure. Have established a disaster Recovery plan.

Shariah Risk

As a Shariah based Islamic organization the Company observes Islamic principles strictly regarding business operations, investments, office management etc. To maintain Islamic Shariah is too tough in a non Islamic business environment which possesses risks.

PILIL has a strong Shariah Council along with a sincere team of Murakibs to monitor and implement Shariah practices and we are successful in practice. We invest our funds in Islamic organization; bonds etc. operate our business following the guidelines of Shariah Council.

AUDIT COMMITTEE REPORT

In compliance with the Corporate Governance Code issued by the Bangladesh Securities and Exchange Commission (BSEC) as per condition no 5 of the Notification BSEC/CMRRCD/2006-158/207/Admin/80 Dated 3 June 2018 and Corporate Governance Guideline issued by Insurance Development and Regulatory Authority (IDRA) the Board of Directors of Prime Islami Life Insurance Limited has formed an Audit Committee.

The Audit Committee is a sub-committee of the board of directors.

The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business;

The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.

Role of Audit Committee

The Audit Committee assisted the Board of Directors in fulfilling its responsibilities regarding the Company's accounting and financial reporting process by monitoring the following:

- To ensure that the Financial Statements reflect true and fair view of the state of affairs of the Company.
- To have a good monitoring system of the business operation,
- To monitoring proper and adequate internal control system,
- To ensure existence of good governance in the business operations.
- To facilitate the smooth functioning of the Company's operations and
- To provide accurate, appropriate and timely information to the Board of Directors, regulatory authorities, policyholders, shareholders and other related parties.

The Committee has also to ensure compliance of the requirements of Insurance Act & Rules, BSEC and other Regulatory Bodies' regulations.

Composition of the Audit Committee

- | | |
|--|-------------|
| 1. Mr. Enayet Hussain Khan, FCA,
Independent Director | - Chairman |
| 2. Mrs. Shahnaz Samad
Independent Director | - Member |
| 3. Mr. A.K.M Abul Mansur Chowdhury
Director | - Member |
| 4. Mr. Motaleb Hossain
Director | - Member |
| 5. Mr. Abul Hasnat Mohammed Shamim
Executive Vice President & Company Secretary | - Secretary |

AUDIT COMMITTEE REPORT - CONTINUED

Meetings and Attendance

As good as 3 (Three) meetings of the Audit Committee were held during the year 2025. Proceeding of the Audit Committee meetings were reported regularly to the Board of Directors. The details of attendance of the Audit Committee members had been shown below:

Sl. No.	Name of the Members	No. of meeting attended	Remarks
1	Dr. A.F.M. Aowrangajab	0	
2	Shahnaz Samad	2	
3	A.K.M. Abul Mansur Chowdhury	3	
4	Md. Noman Hasan Bhuiyan	2	
5	Mr. Enayet Hussain Khan, FCA	1	
6	Mr. Motaleb Hossain	1	

Activities carried out by the audit committee during the year

Audit Committee acted as per guideline mentioned in the charter of the Committee. The Committee reviewed Annual Financial Statements, audited by External Auditor and also un-audited periodical financial statements. The Audit committee made a brief report to the Board of Directors on their observations and advised for improvement of overall control and compliance of:

- Accounting policies, system of internal controls, compliance of statutory provisions of law and other regulatory authorities, Compliance of International Accounting Standards and appropriateness of disclosure in the Financial Statements before the committee. The Committee reviewed the audit findings and management response.
- Chief Executive Officer and Chief Financial Officer submitted updated financial performance of the company for the period under review before the committee.
- The Audit Committee reviewed effectiveness of internal and external audit procedures and reports thereon.

After due verification, Audit Committee is of the view that adequate financial control and procedures have been followed to provide reasonable assurance that the company's resources are safeguarded and the financial position of the Company is well managed.



Chairman
Audit Committee
15 June, 2026

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF PRIME ISLAMI LIFE INSURANCE LIMITED

Report on the Audit of the Consolidated and separate Financial Statements

Qualified Opinion

We have audited the accompanying consolidated financial statements of Prime Islami Life Insurance Limited and its subsidiary as well as the separate financial statements of Prime Islami Life Insurance Limited ('the Company'), which comprise the consolidated and separate statement of Financial Position as at 31 December 2025, and the consolidated and the separate statement of Life Revenue Account, consolidated and separate Statement of Changes in Shareholders Equity and consolidated and separate Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial position of the group and separate financial position of the Company present fairly, except for the effects of the matters described in the Basis for Qualified Opinion section, in all material respects, the consolidated and separate financial position of the Company as at 31 December 2025, and its financial performance and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), The Companies Act 1994, The Insurance Act 2010 (Which re-enacts and consolidates The Insurance Act 1938 upon its repeal), The Insurance Rules 1958, The Bangladesh Securities and Exchange Rules 2020 and other applicable laws and regulations.

Basis for Qualified Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for qualified opinion.

1. Refer to Note 13.05 and Note 15.00 to the financial statements, the Company has reported **Tk. 49,999,706** in Banglalion 10% Convertible Zero Coupon Bond together with accrued profit of **Tk. 30,558,825**. Although the bond matured during 2016–2020 and recovery remains uncertain, no impairment provision has been recognized as required by IFRS-9. The matter is currently under adjudication before the Hon'ble High Court Division in Company Matter No. 33 of 2023.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

2. Refer to Note 13.07, Note 15.00 and Note 17.01 The financial statements disclose Short Term Investment (PFI) **Tk. 1,678,045,201**, Profit, Dividends and Rents Accruing but not due **Tk. 97,838,004** & PFI Securities Limited investment **Tk. 105,230,448**, accrued profit and receivables from PFI Securities Limited aggregating **Tk. 1,881,113,653**, which have remained outstanding since 2018. Although recovery proceedings are pending before the Hon'ble High Court Division under Company Matter Nos. 109 of 2020 and 164 of 2020, no impairment provision has been recognized as required by IFRS-9.
3. Refer to Note 13.09 the financial statements disclose Short Term Investment (Sterling Group) in four concerns amounting to **Tk. 150,000,000**, which has remained outstanding since 2018. the matters are currently pending as Civil Petition Nos. 91 of 2026, 92 of 2026, 93 of 2026 and 94 of 2026 before the Hon'ble Appellate Division in the Supreme Court, no impairment provision has been recognized as required by IFRS-9.
4. Refer to Notes 13.01 and 13.02: The Company has invested **Tk. 270,000,000** in Bangladesh Government Securities as at 31 December 2025. However, in accordance with SRO No. 360-Ain/2019 (Bima Probidhanmala), Regulation 3(5), a life insurer is required to invest at least 30% of its admissible assets, determined in accordance with Regulation 3(4), in Government Securities. Based on the admissible assets calculation as at 15 June 2026 amounting to **Tk. 7,825,916,294**, the minimum required investment in Government Securities is **Tk. 2,347,774,888**. Accordingly, the Company has a deficit investment of **Tk. 2,077,774,888** in Government Securities and has not complied with the investment requirements prescribed by the Insurance Development and Regulatory Authority (IDRA).
5. Refer to Notes 13.5, 13.7 and 13.9 to the financial statements, the Company has maintained Zero Coupon Bond **Tk. 49,999,706**, short term investment (PFI) **Tk. 1,678,045,201** and short-term investment (Sterling Group) **Tk. 150,000,000** amounting total **Tk. 1,878,044,907** as at 31 December 2025. However, as per Schedule-Ka, Regulation 3(6), Serial No. 9 of SRO No. 360-Ain/2019 dated 19 November 2019, issued by the Insurance Development and Regulatory Authority (IDRA), a life insurer may invest a maximum of 5% of its admissible assets in approved other investments. Based on the admissible assets calculation as at 15 June 2026 amounting to **Tk. 7,825,916,294**, the permissible limit for such investments was **Tk. 391,295,815**. Accordingly, the Company's investment in approved other investments exceeded the prescribed limit by **Tk. 1,486,749,092**. Consequently, the Company has not complied with the investment restrictions prescribed under Schedule-Ka issued by IDRA.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

6. The Company has not conducted an actuarial investigation and valuation of its life insurance liabilities as required by SRO No. 161-Law/2018, Section 30(1), dated 29 May 2018.

Emphasis of Matter

1. Refer to Note 15.00 Profit, Dividends and Rents Accruing but Not Due. The financial statements disclose a Dividend Receivable on Subsidiary Investment (PISL) amounting to **Tk. 168,494,399**, which has remained outstanding since 2018. No amount was recovered during the year under audit. Our opinion is not modified in respect of this matter.
2. Refer to Note 4.02: Issued, Subscribed and Paid-up Capital. The financial statements disclose a paid-up capital of **Tk. 305,202,300** comprising Sponsor/Director shareholding of **Tk. 110,124,110** (36.08%) and General Public shareholding of **Tk. 195,078,190** (63.92%). As disclosed in the note, the existing shareholding structure differs from the sponsor-public shareholding ratio prescribed under SRO No. 161-Law/2018, Schedule-1, Section 21, dated 29 May 2018, issued by the Insurance Development and Regulatory Authority (IDRA). Our opinion is not modified in respect of this matter.
3. Refer to Note 10.00 (a): Consolidated Share Value Change Account. The financial statements disclose an unrealized loss on investments in shares amounting to **Tk. 28,268,796** recognized through a Fair Value Change Account. Our opinion is not modified in respect of this matter.

Other Matters

The Financial Statements of the Company for the year ended 31 December 2024, were audited by Ashraf Uddin & Co. Chartered Accountants, who expressed a Qualified Opinion regarding Investment in Zero Coupon Bond, Short Term Investment(PFI), Short Term Investment in Sterling Group, deficit Investment in BGTB, Unrealized loss on investment in share, Life revenue Account: Claims under Policies, Excess investment in Immovable Assets, Subsidiaries and Actuarial Valuation.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements for the year ended 31 December 2025. These matters were addressed in the context of the audit of the consolidated financial statements as a whole, and in forming the auditor's opinion thereon, and we do not provide a separate opinion on these matters. In addition to the matters described in the Basis for Qualified Opinion section we have determined the matters described below to be the key audit matters to be communicated in our report. For each

INDEPENDENT AUDITOR'S REPORT - CONTINUED

matter below, our description of how our audit addressed the matter is provided in that context. We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risk of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Risk	Our Responsibility
Claim under policies (See Statement of Revenue Account to the financial statements)	
Claims under policies, amounting to Tk. 2,875,095,152 , have been reported to policyholders through death, maturity, surrender, survival benefits, and group claims. Given the significant nature of these claims, their connections to other financial statements item, and their inherent sensitivity, we believe this area presents a high level of risk concerning the calculation and payment of claims.	We evaluated both the design and operating effectiveness of internal controls governing the recording process for due and intimated claims. This assessment focused particularly on areas requiring significant management judgment, where risks of understatement are most prevalent. To ensure the accuracy and completeness we performed the following audit procedures, among others: Claims Register Review: - Obtained the complete claims register and performed sample-based testing to verify the completeness of claims recording. Policy Documentation Verification: - Selected a sample of claimed policies and performed detailed reconciliation with corresponding claim records. Investigation Report Validation: - Examined a sample of investigation reports and matched these against: - Respective ledger balances. - Claim documentation. - Conducted additional investigative procedures for any identified discrepancies.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

	Management Estimation Review: • Engaged with management to: - Understand their estimation methodology. - Evaluate the reasonableness of key assumptions. - Challenge assumptions were warranted. Claims Committee Oversight: • Reviewed minutes from Claims Committee meetings to assess: - Decision-making processes. - Treatment of significant/impending claims. Payment Verification: • Tested a sample of claim payments by examining: - Intimation letters. - Survey reports. - Bank statements. - Claim payment registers. - General ledger entries. Disclosure Compliance Assessment • Evaluated the adequacy and accuracy of financial statement disclosures against: - Applicable accounting standards (IFRS/IAS). - The Insurance Act 2010. - The Insurance Rules 1958. - Other relevant regulatory guidelines. These comprehensive procedures were designed to obtain reasonable assurance regarding the completeness, accuracy, and appropriate presentation of the outstanding claims liability and related disclosures in the financial statements.
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INDEPENDENT AUDITOR'S REPORT - CONTINUED

Premium Less Re-Insurance (Note: 20.00)	
Gross Life insurance premium amounting to Tk. 3,852,394,969/- comprising the net premiums of Tk. 3,838,886,295/- is received for the whole period provided by contracts entered into during the accounting period. Given the important nature of premium, connections to other items to the financial statements and sensitivity of the item we believe this area pose high level of risk.	To ensure the accuracy and completeness of the reported gross premium amount of Tk. 3,852,394,969/- in the financial statements, we performed the following audit procedures, among others: Evaluation of Internal Controls - Assessed the control environment and tested the operating effectiveness of processes related to premium recording and recognition. General Ledger and Trial Balance Verification - Inspected the general ledger and trial balance to confirm that premium figures were accurately recorded and properly carried forward into the financial statements. Cut-off Testing - Applied critical cut-off procedures to ensure that premiums were recognized in the correct accounting period, excluding any transactions pertaining to prior or subsequent periods. Documentary Verification of Premium Posting & Bank Deposits - Examined supporting documentation to verify that: - All premiums received were properly recorded in the ledger. - Corresponding amounts were deposited into the designated bank accounts without discrepancies.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

	Reinsurance Premium Adjustments Review - Reviewed reinsurance - related transactions to validate adjustments, ensuring compliance with the applicable cut-off date and proper accounting treatment. Recalculation for Mathematical Accuracy - Performed re-computations to confirm the arithmetical correctness of premium calculations. Disclosure & Regulatory Compliance Assessment - Evaluated the adequacy and appropriateness of financial statement disclosures in accordance with: - The Insurance Act, 2010 - International Financial Reporting Standards (IFRS) - International Accounting Standards (IAS) - Other relevant regulatory requirements These procedures were designed to provide reasonable assurance that the reported premium revenue is free from material misstatement and complies with applicable financial reporting frameworks.
Fixed deposit with banks (See note no 18.00 to the financial statements)	
The insurance Company holds multiple fixed deposits, established in accordance with regulatory approval. Inadequate investment in these fixed deposits may elevate liquidity and inflation risks, which could significantly impair the Company's financial performance. Consequently, the verification of the physical existence of	We additionally carried out the following substantive testing for this item: - Obtained fixed deposit schedule and checked physical existence of fixed deposit. - Obtained fixed deposit bank statement and verified with fixed deposit schedule and checked

INDEPENDENT AUDITOR'S REPORT - CONTINUED

these fixed deposits, as well as the associated interest rates and resultant income, constitutes a critical aspect of the Company's financial oversight and risk management.	calculation of fixed deposit interest and income recognized. • Encashed/Renewal of fixed deposit was checked with bank statement. • Requested the banks to confirm the existence and accuracy of the deposits. Finally assessed the appropriateness and presentation of disclosures against relevant accounting Standards, The Insurance Act 2010, The Insurance Rules 1958, and other applicable rules and regulations and regulatory guidelines.
Valuation of life fund	
Valuation of life fund involves complex and subjective judgments about future events, both internal and external to the business, for which small changes in assumptions can result in a material impact on the valuation of these liabilities.	The work to address the valuation of life funds included the following procedures: • We understood the governance process in place to determine the life fund, including testing the associated financial reporting control framework. • We tested the design and operating effectiveness of controls over the accuracy and completeness of data used. • Using our actuarial specialist team members, we applied our industry knowledge and experience and we compared the methodology, models, and assumptions used against recognized actuarial practices. • We tested the key judgments and controls over the liability, including the preparation of the manually calculated components. We focused on the consistency in treatment and methodology period-on period and regarding recognized actuarial practice.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

	We assessed the disclosures in the financial statements. As part of our consideration of the entire set of assumptions, we focused particularly on the annuitant mortality, credit default, and expense assumptions for the life fund given their significance to the Company's result and the level of judgment involved. These have been considered in greater detail below. Based on the work performed and the evidence obtained, we consider the assumptions used to be appropriate.
Legal and regulatory matters	
We prioritized this area due to the Company's operations within a complex legal and regulatory framework, which exposes it to significant litigation and related risks stemming from disputes and regulatory proceedings. These matters are characterized by inherent uncertainties, making their outcomes challenging to predict with precision. Such uncertainties directly impact the amount and timing of potential financial outflows related to established provisions and other contingent liabilities. The legal provisions reflect the Company's best estimate of the probable and reasonably estimable financial impact of existing legal matters on its financial position.	We gained an understanding of, evaluated the design of, and tested the operational effectiveness of the Company's key internal controls related to the legal provision and contingencies process. We conducted inquiries with those charged with governance to ascertain their perspectives on the status of all significant litigation and regulatory matters. Additionally, we consulted with the Company's internal legal counsel regarding all material litigation and regulatory issues, reviewing relevant internal notes and reports. We also obtained formal confirmations from external legal counsel to substantiate these matters. We evaluated the methodologies used to determine provision amounts, performed recalculations of the provisions, and tested the completeness and accuracy of the underlying data. Furthermore, we reviewed the Company's disclosures related to provisions and contingent liabilities to ensure their adequacy and compliance with applicable standards.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Other Information

Management is responsible for the other information. The other information comprises all of the information in the annual report other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, The Companies Act 1994, The Insurance Act 2010, The Insurance Rules 1958 and other applicable laws and regulations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to operating as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Report on Other Legal and Regulatory Requirements:

In accordance with The Companies Act 1994, The Insurance Act 2010, The Insurance Rules 1958 and relevant notifications issued by the Insurance Development and Regulatory Authority (IDRA), we also report that:

- a) We have obtained all the information and explanations, except for the matters described in the basis for Qualified Opinion section, which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of account, records and other statutory books as required by law, have been kept by the Company so far as it appeared from our examination of those books.
- c) The Company's management has complied with the relevant provisions of laws and rules in managing the affairs of the Company except for the matters described in the basis for Qualified Opinion;
- d) Statement of Financial Position, Statement of Life Revenue Account, Statement of Changes in Shareholders' Equity and Statement of Cash Flows of the Company together with the annexed notes dealt with by this report are in agreement with the books of account and returns, except matters described in the basis for Qualified Opinion.

Place: Dhaka
Date: 17 June 2026
DVC: 2606170151AS679822


Pinaki Das FCA
Senior Partner
ICAB Enroll. No.: 151
FRC Enlistment No.: CA-001-133
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

PRIME ISLAMI LIFE INSURANCE LIMITED AND IT'S SUBSIDIARY

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
CAPITAL AND LIABILITIES			
SHAREHOLDERS' CAPITAL			
Authorised Capital			
50,000,000 ordinary shares of Tk.10 each	4.01	500,000,000	500,000,000
Issued, Subscribed and Paid-up Capital			
30,520,230 ordinary shares of Tk.10 each	4.02	305,202,300	305,202,300
Retained Earning		(162,261,432)	(207,585,640)
Balance of Fund and Accounts			
Life Insurance Fund	5.00	7,397,010,248	7,491,907,036
Welfare Fund	6.00	186,900	23,690
Liabilities and Provisions			
		1,088,875,082	1,004,312,230
Estimated liabilities in respect of outstanding claims, whether due or intimated	7.00	239,459,654	279,830,726
Amount due to other persons or bodies carrying on insurance business	8.00	33,223,592	23,108,164
Sundry Creditors	9.00 (a)	835,395,402	875,762,351
Fair Value Change Account	10.00 (a)	(28,268,796)	(186,511,437)
Premium Deposit	11.00	9,065,230	12,122,425
Non-Controlling Interest			
		262,735,672	238,330,329
		8,891,748,770	8,832,189,944

The accompanying notes form an integral part of these financial statements.


Company Secretary


Chief Executive Officer


Director


Director


Chairman

CONSOLIDATED STATEMENT OF FINANCIAL POSITION - CONTINUED

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Loan on Policy	12.00	191,899,889	189,439,448
INVESTMENT			
Statutory Deposit with Bangladesh Bank (BGIIB)	13.00 (a)	3,139,809,134	2,917,968,806
Bangladesh Govt. Treasury Bond (BGTB)	13.01	15,000,000	15,000,000
Investment in Shares	13.02	255,000,000	184,500,000
Zero Coupon Bond	13.04 (a)	322,994,810	171,654,482
Central Depository Bangladesh Ltd.	13.05	49,999,706	49,999,706
Short Term Investment (PFI)	13.06	1,569,450	1,569,450
Short Term Investment (Sterling Group)	13.07	1,678,045,201	1,678,045,201
Investment in DSE & CSE	13.09	150,000,000	150,000,000
		667,199,967	667,199,967
CURRENT ASSETS			
Agents' Balance	31.00	1,661,728,506	1,717,722,141
Outstanding Premium	14.00	143,802	55,858
Profit, Dividends and Rents Accruing But Not Due	15.00 (a)	515,413,859	548,641,229
Advances and Deposits	16.00 (a)	185,968,371	175,544,247
Sundry Debtors	17.00 (a)	139,370,125	163,974,335
		820,832,349	829,506,472
CASH AND BANK BALANCES			
Fixed Deposit With Bank	18.00 (a)	1,020,412,567	1,123,394,291
Cash at Banks	18.01 (a)	294,441,215	224,172,045
Cash in Hand	18.02 (a)	391,096,033	474,024,865
Collection Balance	18.03 (a)	3,783,775	2,563,251
	18.04	331,091,544	422,634,130
OTHER ACCOUNTS			
Fixed Assets (At Cost Less Depreciation)	19.00 (a)	2,877,898,675	2,883,665,259
Right-of-Use Assets (as Per IFRS 16)	19.01	2,853,874,359	2,854,696,373
Stamps, Printing and Stationery in hand	19.02	16,944,402	23,756,146
		7,079,915	5,212,741
		8,891,748,770	8,832,189,944

The accompanying notes form an integral part of these financial statement.

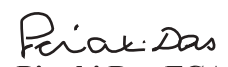

Company Secretary


Director


Director


Chief Executive Officer


Chairman


Pinaki Das FCA
Senior Partner

ICAB Enroll No.: 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka
Date: 17 June 2026
DVC: 2606170151AS679822

CONSOLIDATED STATEMENT OF LIFE REVENUE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

Particulars	Notes	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
BALANCE OF FUND AT THE BEGINNING OF THE YEAR		7,491,907,036	7,573,495,801
Adjustment made during the year of PISL	35.00	50,000,000	-
PREMIUM LESS RE-INSURANCE	20.00		
First Year Premium		1,292,146,575	1,279,078,594
Renewal Premium		2,486,279,815	2,450,759,488
Group Insurance Premium		73,968,579	78,952,573
Gross Premium		3,852,394,969	3,808,790,655
Less: Re-insurance Premium		13,508,674	14,844,468
Net Premium		3,838,886,295	3,793,946,187
Investment and Other Income		116,887,013	50,589,048
Profit, Dividend and Rents	21.00 (a)	115,167,525	48,573,637
Other Income	22.00 (a)	1,719,488	2,015,411
Total		11,497,680,344	11,418,031,036

First Year Premium, where the maximum premium paying period is

Single	509,726,248	484,654,093
Two years	-	-
Three years	-	-
Four years	-	-
Five years	-	-
Six years	27,756,000	33,531,500
Seven years	-	-
Eight years	-	-
Nine years	-	-
Ten years	54,942,551	64,716,661
Eleven years	257,814	60,148
Twelve years or over (including throughout life)	699,463,962	696,116,192
	1,292,146,575	1,279,078,594

CONSOLIDATED STATEMENT OF LIFE REVENUE ACCOUNT - CONTINUED

Particulars	Notes	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED) LESS RE-INSURANCE			
		2,875,095,152	2,805,177,886
By Death		145,173,589	126,983,775
By Maturity		1,719,498,165	1,640,650,137
By Survival		972,771,576	995,239,665
By Surrenders		34,077,689	37,260,158
By Others		3,574,133	5,044,151
EXPENSES OF MANAGEMENT			
A. Commission :	32.00	337,486,039	425,699,406
(i) Commission to Insurance Agents (Less that on re-insurance)		247,530,124	277,581,051
(ii) Allowance and Commission (other than commission included in sub-item (i) preceding)		89,955,915	148,118,355
B. Other than to agents and those contained in the allowances and commission			
		773,412,538	690,165,253
Salary		471,633,213	399,792,313
Travelling Expenses		3,627,146	3,593,525
Conveyance Expenses		101,358,369	94,910,266
Directors' Fees		784,000	728,000
Auditors' Fees		299,000	295,000
Medical Fees		347,525	422,937
Legal and Professional Fees		1,104,335	679,100
Judicial Stamp on Insurance Policy		10,630,285	12,213,222
Advertisement and Publicity		1,604,389	855,317
Printing Expenses		4,500,183	5,401,105
Office Stationary		2,888,666	4,371,213
Office Rent		35,408,562	38,441,476
Bank Charge		4,029,649	5,222,641
Office General Expenses		4,011,074	3,725,910
Car Fuel Expenses		15,987,290	16,209,804
Repairs and Maintenance		9,124,888	9,052,341
Hospitalization Expenses		1,100,511	1,064,421
Papers and Periodicals		57,107	80,318
Telephone, Electricity and WASA etc.		21,123,622	19,695,042
Agents Training Expenses for Business Development		922,337	651,611
Membership & Association Expenses		1,034,668	846,523
Trade License Expenses & Other Document Renewal Expenses		447,875	706,302
Office Tea & Lunch Allowance		5,101,038	3,710,251
Postage and Telegram		1,964,649	1,815,887
Development Meeting Expenses		10,761,650	7,142,911
Community Outreach Expenses		237,565	245,898
Revenue Stamps		1,260,312	1,337,047
Contribution to Recognized Provident Fund		12,576,679	12,269,188
Gratuity Expenses		31,194,053	28,783,766
Contribution for Group Insurance		1,531,475	1,498,674
Company Registration & Renewal Fees		3,808,791	4,051,998
Actuary Fees		661,250	661,250
Meeting Expenses		571,220	496,000
Branch Registration Fees		-	8,000

CONSOLIDATED STATEMENT OF LIFE REVENUE ACCOUNT - CONTINUED

Particulars	Notes	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
Leave Encashment of Employee		5,729,672	3,946,876
Insurance Premium		43,556	43,298
Hawla Charge		1,040	2,250
Laga Charge		1,986,512	1,870,883
Other Fees & Charge		140,260	98,234
Bad Debts		684,460	673,100
IT Support & Software Maintenance Services		516,000	-
Corporate Social Responsibility		112,440	639,700
AGM Expenses		228,325	222,081
CDBL Charge		1,164,091	1,088,830
DSE Expenses		214,125	-
CSE Expenses		485,679	493,528
RJSC Expenses		47,590	73,880
Groceries		183,758	-
Authorized Representative Expenses		1,000	23,050
Loss on Sale of Assets		171,785	-
Investor Protection Fund		8,869	10,287
Total Expenses of Management (A+B)		1,110,898,577	1,115,864,659
C. OTHER EXPENSES		45,146,816	89,894,866
Provision for Income Tax	23.00 (a)	3,071,163	2,548,092
Corporate Income Tax		10,156,000	-
Provision for Client Receivables Against Negative Equity		-	50,000,000
Provision for Bad Debts		716,375	934,779
Depreciation on Fixed Assets		9,545,879	12,413,750
Rates & Taxes		8,865,077	5,506,104
National Insurance Day Exp		-	587,166
Interest Expenses		2,679,531	4,338,031
Unified Message (IDRA)		1,000,000	806,719
Finance Charges for Lease Liability (as per IFRS 16)		2,301,047	2,896,458
Depreciation on Right-of-Use Assets (as Per IFRS 16)		6,811,744	6,811,744
Dividend Paid: Cash		-	3,052,023
D. Profit Attributable to equity holders (After Prior Year Adjustment)		45,194,208	(55,128,717)
E. Non-controlling interest (After Prior Year Adjustment)		24,335,343	(29,684,694)
F. BALANCE OF THE FUND AT THE END OF THE YEAR AS SHOWN IN THE BALANCE SHEET [D+E+F]		7,397,010,248	7,491,907,036
Total Fund		7,466,539,799	7,407,093,625
Total		11,497,680,344	11,418,031,036

The accompanying notes form an integral part of these financial statement.


Company Secretary

Director


Director


Chief Executive Officer

Chairman


Pinaki Das FCA

Senior Partner

ICAB Enroll No.: 0151

FRC Enlistment No.: CA-001-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

Annual Report 2025

CONSOLIDATED STATEMENT OF LIFE INSURANCE FUND AS AT 31 DECEMBER 2025

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
ASSETS		
Loan on Policy	191,899,889	189,439,448
Investments	3,139,809,134	2,917,968,806
Agents' Balance	143,802	55,858
Outstanding Premium	515,413,859	548,641,229
Profit, Dividends & Rent Accrued but Not Due	185,968,371	175,544,247
Advances & Deposits	139,370,125	163,974,335
Sundry Debtors	820,832,349	829,506,472
Cash & Bank Balance	1,020,412,567	1,123,394,291
Fixed Assets (at cost less accumulated depreciation)	2,853,874,359	2,854,696,373
Right-of-Use Assets (as Per IFRS 16)	16,944,402	23,756,146
Stamps, Printing and Stationery in hand	7,079,915	5,212,741
	8,891,748,770	8,832,189,944
LESS : LIABILITIES		
Estimated liabilities in respect of outstanding claims, whether due or intimated	239,459,654	279,830,726
Amount due to other persons or bodies carrying on insurance	33,223,592	23,108,164
Sundry Creditors	835,395,402	875,762,351
Welfare Fund	186,900	23,690
Premium Deposits	9,065,230	12,122,425
Fair Value Change Account	(28,268,796)	(186,511,437)
Non Controlling Interest	262,735,672	238,330,329
	1,351,797,654	1,242,666,249
Gross Fund (Assets-Liabilities)	7,539,951,116	7,589,523,696
Less: Shareholders' Capital (Paid-up Capital)	305,202,300	305,202,300
Less: Retained Earnings	(162,261,432)	(207,585,640)
Life Insurance Fund as at 31 December 2025	7,397,010,248	7,491,907,036

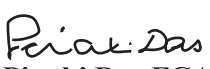
The accompanying notes form an integral part of these financial statement.


Company Secretary

Director


Director


Chief Executive Officer

Chairman

Pinaki Das FCA

Senior Partner

ICAB Enroll No.: 0151

FRC Enlistment No.: CA-001-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

FORM “AA”

CONSOLIDATED CLASSIFIED SUMMARY OF THE ASSETS IN BANGLADESH AS AT 31 DECEMBER 2025

Sl.No.	Class of Assets	Book Value (Taka)	Market Value (Taka)	Remarks
1	Investment:			
a	Statutory Deposit with Bangladesh Bank (BGIIB)	15,000,000	15,000,000	At Cost
b	Bangladesh Govt. Treasury Bond (BGTB)	255,000,000	255,000,000	At Cost
c	Investment in Shares Listed on Stock Exchanges	351,263,606	322,994,810	Fair Value of PILIL & Cost Value of PISL
d	Zero Coupon Bond	49,999,706	49,999,706	At Cost
e	Central Depository Bangladesh Ltd.	1,569,450	1,569,450	At Cost
f	Loan on Policy	191,899,889	191,899,889	Book Value
g	Short Term Investment (PFI)	1,678,045,201	1,678,045,201	Realizable Value
h	Investment in DSE & CSE	667,199,967	667,199,967	Realizable Value
i	Short Term Investment (Sterling Group)	150,000,000	150,000,000	Realizable Value
2	Cash, Bank & Others Balances:			
a	Fixed Deposits with banks	294,441,215	294,441,215	Realizable on Maturity
b	Cash in Hand and STD & Current Account with Banks	394,879,808	394,879,808	Realizable Value
c	Collection Balance	331,091,544	331,091,544	Book Value
3	Others Assets :			
a	Agents' Balance	143,802	143,802	Realizable Value
b	Outstanding Premium	515,413,859	515,413,859	Realizable Value
c	Profit, Dividends & Rent Accrued but Not Due	185,968,371	185,968,371	Realizable Value
d	Advances & Deposits	139,370,125	139,370,125	Book Value
e	Stamps, Printing and Stationery in Hand	7,079,915	7,079,915	At Cost
f	Sundry Debtors	820,832,349	820,832,349	Realizable Value
g	Right-of-Use Assets (as per IFRS 16)	16,944,402	16,944,402	Written down value
h	Fixed Assets (at cost less depreciation)	2,853,874,359	2,853,874,359	Written down value
Total		8,920,017,566	8,891,748,770	

The accompanying notes form an integral part of these financial statement.

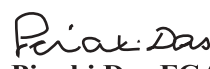

Company Secretary


Director


Director


Chief Executive Officer


Chairman


Pinaki Das FCA

Senior Partner

ICAB Enroll No.: 0151

FRC Enlistment No.: CA-001-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Non-Controlling Interest
Balance as at 01 January 2025	305,202,300	-	-	-	(207,585,640)	238,330,329
Prior Year Adjustment	-	-	-	-	130,000	70,000
Profit/(Loss) for the year	-	-	-	-	45,194,208	24,335,343
Balance as at 31 December 2025	305,202,300	-	-	-	(162,261,432)	262,735,672

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Non-Controlling Interest
Balance as at 01 January 2024	305,202,300	-	-	-	(152,456,923)	268,015,023
Prior Year Adjustment	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	(55,128,717)	(29,684,694)
Balance as at 31 December 2024	305,202,300	-	-	-	(207,585,640)	238,330,329

The accompanying notes form an integral part of these financial statement.



Company Secretary



Chief Executive Officer



Director



Director



Chairman

CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

Particulars	Amount in Taka	
	01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
A. CASH FLOW FROM OPERATING ACTIVITIES:		
Collection from Premium	3,885,622,339	3,841,160,201
Other Income Received	1,719,488	2,015,411
Payment for Claims	(2,915,466,224)	(2,791,843,026)
Payment for Rates & Taxes	(8,865,077)	(5,506,104)
Payment for Management Expenses, Commission, Re-insurance and Others	(1,074,371,162)	(1,095,484,005)
Receipts from Brokerage Commission	25,332,857	23,174,355
Direct Charges – Hawla and Legal Charges	(3,151,644)	(2,961,963)
Profit on Bank Account	8,485,716	4,728,448
(Increase)/Decrease in Operating Assets	6,661,665	114,253,439
(Increase)/Decrease in Operating Liability	(2,936,231)	(831,205)
Income Tax paid	(26,243,371)	(15,310,661)
Net Cash Provided/(Used) by Operating Activities	(103,211,644)	73,394,890
B. CASH FLOW FROM INVESTING ACTIVITIES:		
Investment addition during the year	(100,621,594)	(53,835,021)
Investment Encashment during the year	37,489,258	59,658,090
Acquisition/Disposal of Fixed Assets	(5,936,338)	(10,708,430)
Loan on policy addition	(30,754,000)	(31,704,053)
Loan on policy realized	28,293,559	26,860,064
Profit, Dividend & Rents Received	71,707,021	11,418,296
Net Cash Provided/(Used) in Investing Activities	177,906	1,688,946
C. CASH FLOW FROM FINANCING ACTIVITIES:		
Dividend Paid	(69,043)	(2,946,890)
(Increase)/Decrease credit Balance to the Clients	121,057	(29,867,316)
Net Cash Provided/(Used) in Financing Activities	52,014	(32,814,206)
D. Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(102,981,724)	42,269,630
E. Cash and Cash Equivalents at the beginning of the Year	1,123,394,291	1,081,124,660
F. Cash and Cash Equivalents at the end of the Year (D+E)	1,020,412,567	1,123,394,291

The accompanying notes form an integral part of these financial statement.


Company Secretary


Chief Executive Officer


Director


Director


Chairman

*FINANCIAL STATEMENTS
of
Prime Islami Life Insurance Limited*



PRIME ISLAMI LIFE INSURANCE LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
CAPITAL AND LIABILITIES			
SHAREHOLDERS' CAPITAL			
Authorised Capital			
50,000,000 ordinary shares of Tk.10 each	4.01	500,000,000	500,000,000
Issued, Subscribed and Paid-up Capital			
3,05,20,230 ordinary shares of Tk.10 each	4.02	305,202,300	305,202,300
Balance of Fund and Accounts			
Life Insurance Fund	5.00	7,397,010,248	7,491,907,036
Welfare Fund	6.00	186,900	23,690
Liabilities and Provisions			
Estimated liabilities in respect of outstanding claims, whether due or intimated	7.00	239,459,654	279,830,726
Amount due to other persons or bodies carrying on insurance business	8.00	33,223,592	23,108,164
Sundry Creditors	9.00	717,132,650	698,112,712
Fair Value Change Account	10.00	(28,268,796)	(25,526,678)
Premium Deposits	11.00	9,065,230	12,122,425
		8,673,011,778	8,784,780,375

The accompanying notes form an integral part of these financial statement.



Company Secretary



Director



Director



Chief Executive Officer



Chairman

STATEMENT OF FINANCIAL POSITION - CONTINUED

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Loan on Policy	12.00	191,899,889	189,439,448
INVESTMENT	13.00	3,654,880,884	3,597,466,760
Statutory Deposit with Bangladesh Bank (BGIB)	13.01	15,000,000	15,000,000
Bangladesh Govt. Treasury Bond (BGTB)	13.02	255,000,000	184,500,000
Investment In Subsidiary	13.03	650,000,000	650,000,000
Investment in Shares	13.04	18,583,068	21,203,592
Zero Coupon Bond	13.05	49,999,706	49,999,706
Central Depository Bangladesh Ltd.	13.06	1,569,450	1,569,450
Short Term Investment (PFI)	13.07	1,678,045,201	1,678,045,201
Short Term Investment (PISL)	13.08	836,683,459	847,148,811
Short Term Investment (Sterling Group)	13.09	150,000,000	150,000,000
CURRENT ASSETS		1,047,187,754	1,091,207,235
Agents' Balance	31.00	143,802	55,858
Outstanding Premium	14.00	515,413,859	548,641,229
Profit, Dividends and Rent Accrued but Not Due	15.00	353,429,275	343,787,344
Advances and Deposits	16.00	66,319,402	84,216,653
Sundry Debtors	17.00	111,881,416	114,506,151
CASH AND BANK BALANCES	18.00	904,403,984	1,025,768,487
Fixed Deposit With Banks	18.01	231,586,591	194,172,045
Cash at Banks	18.02	337,950,850	406,437,195
Cash in Hand	18.03	3,774,999	2,525,117
Collection Balance	18.04	331,091,544	422,634,130
OTHER ACCOUNTS		2,874,639,268	2,880,898,445
Fixed Assets (At Cost Less Depreciation)	19.00	2,850,614,951	2,851,929,558
Right-of-Use Assets (as Per IFRS 16)	19.01	16,944,402	23,756,146
Stamps, Printing and Stationery in hand	19.02	7,079,915	5,212,741
		8,673,011,778	8,784,780,375

The accompanying notes form an integral part of these financial statement.

Company Secretary

Director

Director

Chief Executive Officer

Chairman

Pinaki Das
Pinaki Das FCA
Senior Partner

ICAB Enroll No.: 0151

FRC Enlistment No.: CA-001-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

Annual Report 2025

STATEMENT OF LIFE REVENUE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

Particulars	Notes	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
BALANCE OF FUND AT THE BEGINNING OF THE YEAR		7,491,907,036	7,573,495,801
Less: ADJUSTMENTS MADE DURING THE YEAR		-	-
PREMIUM LESS REINSURANCE	20.00		
First Year Premium		1,292,146,575	1,279,078,594
Renewal Premium		2,486,279,815	2,450,759,488
Group Insurance Premium		73,968,579	78,952,573
Gross Premium		3,852,394,969	3,808,790,655
Less: Re-insurance Premium		13,508,674	14,844,468
Net Premium		3,838,886,295	3,793,946,187
Investment and Other Income		65,749,899	56,908,205
Profit, Dividend and Rents	21.00	64,221,983	55,073,277
Other Income	22.00	1,527,916	1,834,928
		11,396,543,230	11,424,350,193

First Year Premium, where the maximum premium paying period is

Single	509,726,248	484,654,093
Two years	-	-
Three years	-	-
Four years	-	-
Five years	-	-
Six years	27,756,000	33,531,500
Seven years	-	-
Eight years	-	-
Nine years	-	-
Ten years	54,942,551	64,716,661
Eleven years	257,814	60,148
Twelve years or over (including throughout life)	699,463,962	696,116,192
	1,292,146,575	1,279,078,594

STATEMENT OF LIFE REVENUE ACCOUNT - CONTINUED

Particulars	Notes	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED) LESS RE-INSURANCE		2,875,095,152	2,805,177,886
By Death		145,173,589	126,983,775
By Maturity		1,719,498,165	1,640,650,137
By Survival		972,771,576	995,239,665
By Surrenders		34,077,689	37,260,158
By Others		3,574,133	5,044,151
EXPENSES OF MANAGEMENT			
A. Commission :	32.00	337,486,039	425,699,406
(i) Commission to Insurance Agents (Less that on re-insurance)		247,530,124	277,581,051
(ii) Allowances and Commission (other than commission included in sub-item (a) preceding)		89,955,915	148,118,355
B. Other than to agents and those contained in the allowances and commission		743,607,094	664,084,212
Salary		456,468,876	385,044,809
Travelling Expenses		3,627,146	3,593,525
Conveyance Expenses		100,963,171	94,834,688
Directors' Fees		648,000	600,000
Auditors' Fees		230,000	230,000
Medical Fees		347,525	422,937
Legal and Professional Fees		1,104,335	679,100
Judicial Stamp on Insurance Policy		10,630,285	12,213,222
Advertisement and Publicity		1,571,139	837,622
Printing Expenses		4,500,183	5,401,105
Office Stationery		2,789,411	4,142,683
Office Rent		32,257,444	35,588,617
Bank Charge		3,822,186	5,052,749
Office General Expenses		3,471,865	3,607,248
Car Fuel Expenses		15,987,290	16,209,804
Repairs and Maintenance		9,120,828	9,048,501
Hospitalization Expenses		1,100,511	1,064,421
Papers and Periodicals		57,107	80,318
Telephone, Electricity and WASA etc.		19,977,600	18,593,537
Agents Training Expenses for Business Development		906,287	651,611
Membership & Association Expenses		544,068	369,023
Trade License Expense & Other Document Renewal Expenses		423,575	680,002
Office Tea & Lunch Allowance		4,704,463	3,459,897
Postage and Telegram		1,956,094	1,807,597
Development Meeting Expenses		8,132,468	6,225,767
Revenue Stamp		1,260,312	1,337,047
Contribution to Recognised Provident Fund		12,034,679	11,721,638
Gratuity Expenses		31,194,053	28,783,766
Contribution to Group Insurance		1,531,475	1,498,674
Company Registration & Renewal Fees		3,808,791	4,051,998
Leave Encashment of Employee		5,729,672	3,946,876
Branch Registration Fees		-	8,000
Actuary Fees		661,250	661,250
Meeting Expenses		571,220	496,000
Bad Debts		684,460	673,100
IT Support & Software Maintenance Services		516,000	-
Corporate Social Responsibility		45,000	245,000
AGM Expenses		228,325	222,081
Total Expenses of Management (A+B)		1,081,093,133	1,089,783,618

STATEMENT OF LIFE REVENUE ACCOUNT - CONTINUED

Particulars	Notes	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
C. OTHER EXPENSES		43,344,697	37,481,653
Provision for Income Tax	23.00	1,687,500	569,082
Corporate Income Tax		10,156,000	-
Depreciation on Fixed Assets		9,155,510	12,005,147
Rates & Taxes		8,836,990	5,480,504
National Insurance Day Exp		-	587,166
Interest Expenses		2,679,531	4,338,031
Unified Message (IDRA)		1,000,000	806,719
Finance Charge for Lease Liability (as Per IFRS 16)		2,301,047	2,896,458
Depreciation on Right-of-Use Assets (as Per IFRS 16)		6,811,744	6,811,744
Provision for Bad Debts		716,375	934,779
Dividend Paid: Cash		-	3,052,023
BALANCE OF THE FUND AT THE END OF THE YEAR AS SHOWN IN THE BALANCE SHEET		7,397,010,248	7,491,907,036
		11,396,543,230	11,424,350,193

The accompanying notes form an integral part of these financial statement


Company Secretary


Director


Director


Chief Executive Officer

Chairman


Pinaki Das FCA

Senior Partner

ICAB Enroll No.: 0151

FRC Enlistment No.: CA-001-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

STATEMENT OF LIFE INSURANCE FUND AS AT 31 DECEMBER 2025

Particulars	Amount in Taka	
	31 December 2025	31 December 2024
ASSETS	8,673,011,778	8,784,780,375
Loan on Policy	191,899,889	189,439,448
Investments	3,654,880,884	3,597,466,760
Agents' Balance	143,802	55,858
Outstanding Premium	515,413,859	548,641,229
Profit, Dividends & Rents accruing but not due	353,429,275	343,787,344
Advances & Deposits	66,319,402	84,216,653
Sundry Debtors	111,881,416	114,506,151
Cash & Bank Balances	904,403,984	1,025,768,487
Fixed Assets (at cost less accumulated depreciation)	2,850,614,951	2,851,929,558
Right-of-Use Assets (as per IFRS-16)	16,944,402	23,756,146
Stamps, Printing and Stationery in hand	7,079,915	5,212,741
Less : LIABILITIES	970,799,230	987,671,039
Estimated liabilities in respect of outstanding claims, whether due or intimated	239,459,654	279,830,726
Amount due to other persons or bodies carrying on insurance business	33,223,592	23,108,164
Sundry Creditors	717,132,650	698,112,712
Welfare Fund	186,900	23,690
Premium Deposits	9,065,230	12,122,425
Fair Value Changes Account	(28,268,796)	(25,526,678.00)
Gross Fund (Assets-Liabilities)	7,702,212,548	7,797,109,336
Less:Shareholders' Capital (Paid-up Capital)	305,202,300	305,202,300
Life Insurance Fund as at 31 December 2025	7,397,010,248	7,491,907,036

The accompanying notes form an integral part of these financial statement


Company Secretary

Director


Director


Chief Executive Officer

Chairman


Pinaki Das FCA
Senior Partner

ICAB Enroll No.: 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

FORM "AA"

CLASSIFIED SUMMARY OF THE ASSETS IN BANGLADESH AS AT 31 DECEMBER 2025

Sl.No.	Class of Assets	Book Value Taka	Market Value Taka	Remarks
1	Investment:			
a	Statutory Deposit with Bangladesh Bank (BGIB)	15,000,000	15,000,000	At Cost
b	Bangladesh Govt. Treasury Bond (BGTB)	255,000,000	255,000,000	At Cost
c	Investment in Share Listed on Stock Exchanges	46,851,864	18,583,068	Fair Value
d	Zero Coupon Bond	49,999,706	49,999,706	Realisable Value
e	Investment In Subsidiary	650,000,000	650,000,000	At Cost
f	Central Depository Bangladesh Ltd.	1,569,450	1,569,450	Book Value
g	Loan on Policy	191,899,889	191,899,889	Realisable Value
h	Short Term Investment (PISL)	836,683,459	836,683,459	Realisable Value
i	Short Term Investment (PFI)	1,678,045,201	1,678,045,201	Realisable Value
j	Short Term Investment (Sterling Group)	150,000,000	150,000,000	Realisable Value
2	Cash, Bank & Others Balances:			
a	Fixed Deposits with banks	231,586,591	231,586,591	Realisable on Maturity
b	Cash in Hand and Cash at Banks	341,725,849	341,725,849	Realisable Value
c	Collection Balance	331,091,544	331,091,544	Book Value
3	Others Assets :			
a	Agents' Balance	143,802	143,802	Realisable Value
b	Outstanding Premium	515,413,859	515,413,859	Realisable Value
c	Profit, Dividends & Rents accrued but not due	353,429,275	353,429,275	Realisable Value
d	Advances & Deposits	66,319,402	66,319,402	Book Value
e	Stamps, Printing and Stationery in Hand	7,079,915	7,079,915	At Cost
f	Sundry Debtors	111,881,416	111,881,416	Realisable Value
g	Right-of-Use Assets (as per IFRS-16)	16,944,402	16,944,402	Written down value
h	Fixed Assets (at cost less depreciation)	2,850,614,951	2,850,614,951	Written down value
Total		8,701,280,575	8,673,011,778	

The accompanying notes form an integral part of these financial statement.


Company Secretary


Director


Director


Chief Executive Officer


Chairman


Pinaki Das FCA
Senior Partner

ICAB Enroll No.: 0151

FRC Enlistment No.: CA-001-133

Pinaki & Company

Chartered Accountants

FRC Firm Enlistment No.: CAF-001-113

Place: Dhaka

Date: 17 June 2026

DVC: 2606170151AS679822

STATEMENT OF CHANGES IN SHAREHOLDERS EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

Particulars	Share Capital	Share Premium	General Reserve	Total
Balance as at 01 January 2025	305,202,300	-	-	305,202,300
Addition during the year	-	-	-	-
Balance as at 31 December 2025	305,202,300	-	-	305,202,300

Particulars	Share Capital	Share Premium	General Reserve	Total
Balance as at 01 January 2024	305,202,300	-	-	305,202,300
Addition during the year	-	-	-	-
Balance as at 31 December 2024	305,202,300	-	-	305,202,300

The accompanying notes form an integral part of these financial statement.



Company Secretary



Chief Executive Officer



Director



Director



Chairman

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

Particulars	Amount in Taka	
	01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
A. CASH FLOW FROM OPERATING ACTIVITIES:		
Collection from Premium	3,885,622,339	3,841,160,201
Other Income Received	1,527,916	1,834,928
Payment for Claims	(2,915,466,224)	(2,791,843,026)
Payment for Rates & Taxes	(8,836,990)	(5,480,504)
Payment For Management Expenses, Commission, Re-Insurance And Others	(1,047,326,993)	(1,071,956,324)
Income Tax paid	(20,937,974)	(8,904,154)
Net Cash Provided/(Used) by Operating Activities	(105,417,926)	(35,188,879)
B. CASH FLOW FROM INVESTING ACTIVITIES:		
Investment Addition during the year	(100,621,594)	(53,835,021)
Investment Encashment during the year	40,465,352	76,350,000
Acquisition/Disposal of Fixed Assets	(7,840,903)	(10,921,621)
Loan on policy addition	(30,754,000)	(31,704,053)
Loan on policy realized	28,293,559	26,860,064
Profit, Dividend & Rents Received	54,580,052	48,812,370
Net Cash Provided/(Used) in Investing Activities	(15,877,534)	55,561,739
C. CASH FLOW FROM FINANCING ACTIVITIES:		
Dividend Paid	(69,043)	(2,946,890)
Net Cash Provided/(Used) in Financing Activities	(69,043)	(2,946,890)
D. Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(121,364,503)	17,425,970
E. Cash and Cash Equivalents at the beginning of the Year	1,025,768,487	1,008,342,517
F. Cash and Cash Equivalents at the end of the Year (D+E)	904,403,984	1,025,768,487

The accompanying notes form an integral part of these financial statement.


Company Secretary


Chief Executive Officer


Director


Director


Chairman

NOTES TO THE FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES AS AT & FOR THE YEAR ENDED 31 DECEMBER 2025

1. Legal status and nature of the Company

Legal form and status of the company

Prime Islami Life Insurance Limited is a third-generation Islamic life insurance Company, established on July 24, 2000 and registered with the Registrar of Joint Stock Companies and Firms through the issuance of a Certificate of Incorporation no. C-40817(176)/ 2000 dated 24 July, 2000 as a Public Limited Company under the Companies Act 1994 and registered with the Department of Insurance on 6th August 2000 under the Insurance Act 1938 as amended in 2010. The Company started issuance of shares to the public in November 2006 and got listed on both the Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC.

Address of registered office and principal place of business

The registered office of the Company is situated at Gause Pak Bhaban (13th Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka.

Principal activities of the Company

The Company has been engaged in Islamic life insurance business since 22 April 2002. The Company offers a wide variety of insurance policies which fulfils the requirements of all segments of the society. The product portfolio of the Company comprises the following insurance products:

- a) Individual Ordinary Islamic Life (Family Takaful)
- b) Micro Takaful Scheme (DPS)
- c) Group Takaful Scheme.

In case of Individual & Group Takaful the risk commences from the issue date of F.P.R (First Premium Receipt) and in the case of Micro Takaful scheme & Deposit Pension Scheme the risk covers from the date of issue of pass book.

Subsidiary Company:

Prime Islami Life Insurance Limited is a parent company with a subsidiary named Prime Islami Securities Limited. The Company obtained permission to form a subsidiary Company from Insurance Development & Regulatory Authority (IDRA). In pursuant to the permission from IDRA, the Company (Parent) formed a (65%) subsidiary public limited Company named Prime Islami Securities Limited. The main objectives of the subsidiary Company are to carry out business of a stock broker and stock dealer and therefore to buy, sell and deal in shares, stocks, debentures', bonds and others securities and to carry out business as is permissible for a broker and dealer.

2. Significant accounting policies

As per the requirements of IAS-1: "Presentation of Financial Statements" the Financial Statements have been prepared on the basis of going-concern concept under generally accepted accounting principles according to the historical cost convention. Requirements as to disclosure of financial information warranted by the Insurance Act 2010 have been adhered to in presenting financial statements. Such financial statements comprise the Statement of Financial Position, Statement of Life Revenue Account for specific classes of insurance business in the form set forth in the first, second and third schedule of the Insurance Act 2010 in compliance with the Companies Act, 1994.

In addition, the Bangladesh Securities and Exchange Rules 1987 (as amended in 1997) requires the preparation of Statement of Cash Flows and Statement of Changes in

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Shareholders' Equity as a part of the Annual Report. The Securities and Exchange Commission (BSEC) of Bangladesh regulates financial reporting practices of listed Companies. Listed Companies are required to comply with SEC's accounting and disclosure requirements. The Bangladesh Securities and Exchange Rules 1987 as amended in 1997, requires listed companies to follow International Accounting Standards (IAS)/ International Financial Reporting Standards (IFRS).

Going Concern:

The Company has adequate resources to continue in operation for foreseeable future and hence, the financial statements have been prepared on a going concern basis. As per management assessment there are no material uncertainties related to events or conditions which may cast significant doubt upon the Company's ability to continue as a going concern.

Specific accounting policies selected and applied for significant transactions and events of the Company are depicted below:

2.1 Basis of preparation:

The financial statements are prepared using the accrual basis of accounting except for the cash flow information where the material class of similar item has been presented separately. As per the requirements of IAS-1: "Presentation of Financial Statements" the financial statements comprise the Statement of Financial Position, Statement of Life Revenue Account for specific classes of insurance business in the form set forth in the first, second and third schedule of the Insurance Act 2010, Statement of Cash Flows and Statement of Changes in Shareholders' Equity. The figures in the financial statements have been rounded off to the nearest taka.

2.1 (a) Basis of Consolidation:

The consolidated Financial Statements have been prepared according to International Financial Reporting Standard (IFRS-10). The Financial Statements of Prime Islami Securities Limited have been fully Consolidated.

2.2 Statement of Cash Flows:

Statement of Cash Flows is prepared in accordance with IAS-7: "Statement of Cash Flows", the Statement of Cash Flows shows the structure of and changes in cash and cash equivalents during the financial year. Cash and cash equivalents include notes and coins on hand, unrestricted balances held with the commercial banks. It is broken down into operating activities, investing activities and financing activities. The direct method is used to show the operating activities.

According to IAS-7: "Statement of Cash Flows", cash comprises cash in hand and cash equivalents as short term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. Considering the provisions of IAS-7 and IAS-1, cash in hand, collection Balance, fixed deposits and bank balances have been considered as cash and cash equivalents.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

2.3 Statement of changes in equity:

The statement of changes in Shareholders' equity is prepared in accordance with IAS-1: "Presentation of Financial Statements".

2.4 Fixed assets:

a) Valuation of Fixed Assets

All fixed assets are stated at cost less accumulated depreciation as per IAS-16: "Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

b) Recognition of Fixed Assets

Pursuant to IAS-16: Property, plant and equipment is recognized as an asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity, and the cost of the item can be measured reliably. The Company recognizes in the carrying amount of an item of property, plant and equipment the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the Company and the cost of the items can be measured reliably. Normal expenditure incurred after the assets have been put into operation such as repairs and maintenance other than major replacements, renewals and or betterment of the assets are charged off as revenue expenditure in the period in which it is incurred.

c) Depreciation on Fixed Assets

Depreciation on Fixed assets has been calculated on all assets using reducing balance method in accordance with IAS-16 "Property, Plant and Equipment " at varying rates depending on the class of assets. Depreciation is charged from the month the asset is available for use. Rates of depreciation are consistently applied in accordance to 3rd Schedule of income tax Act and depreciation rates are as follows:

Furniture & Fixture	10%
Motor Vehicles	10%
Office Decoration	10%
Office Equipment	10%
Electrical Equipment	10%
Computer & Computer Accessories	25%
Air Condition	10%
Software	10%
Telephone Installation	5%
Semi Building	5%

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

The gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sale proceeds and the carrying amount of the asset and recognized in the Statement of Life Revenue Account.

d) Impairment of Assets

In each year, the management assesses whether there is any indication that the assets may be impaired in accordance with IAS-36: "Impairment of Assets" considering the current economic situations.

e) Implementation of IFRS 16 Leases

The Prime Islami Life Insurance Limited has applied IFRS-16 Leases for the first time on 01 January 2021. As IFRS-16 supersedes IAS-17 (Lease), the Company has made recognition, measurement and disclosure in the financial statements for the year ended 31 December 2025 as a lessee. IFRS-16 Leases, defines a lease as "A contract, or part of a contract, that conveys the Right-of-Use (RoU) Assets for a period of time in exchange for consideration".

Right-of-Use (RoU) Assets

The company recognizes Right-of-Use (RoU) Assets at the date of initial application of IFRS-16. Right-of-Use (RoU) Assets are measured at cost less any accumulated depreciation and adjusted for any measurement of lease liability. Right-of-Use (RoU) Assets are depreciated on a straight-line basis over the lease term.

Lease Liability

The company recognizes lease liability measured at present value of lease payments to be made over the lease term applying incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments and re-measuring the carrying amount to reflect any reassessment or lease modifications.

Leases of Low Value of Assets

The Company has elected not to recognize Right-of-Use Assets and Lease liabilities for leases of low value assets. The Company recognizes lease payments associated with these leases as an expense.

International Accounting Standard Board (IASB) has adopted IFRS-16 globally effective from 01 January 2019 and the Company has adopted IFRS-16 from 01 January 2021.

2.5 Investment

Investments are made and accounted in accordance with the provisions of the Insurance Act 2010 (An re-enact and consolidate the insurance Act, 1938 upon repeal thereof) and Insurance Rules 1958 and the circulars/notifications issued by the IDRA from time to time.

Investment in stocks, shares and other securities are recognized in the financial statements at Fair value based on their quoted market prices as at 31 December 2025.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Bangladesh Govt. Islamic Investment Bond (BGIIB) have been valued at cost.

Bangladesh Govt. Treasury Bond (BGTB) have been valued at cost.

Investment in unquoted shares (CDBL) are recognized at cost under cost method.

2.6 Financial Instruments

Derivative:

According to IFRS-7: “Financial Instruments: Disclosures”, the company was not a party to any derivative contract (financial instruments) at the financial position date, such as forward exchange contracts, currency swap agreement or contract to hedge currency exposure related to import of capital machinery to be leased to lessees in future.

Non-Derivative:

Non-derivative financial instruments comprise accounts and other receivables, borrowings and other payables and are shown at transaction cost as per IFRS-9 “Financial Instruments: Recognition and Measurement”.

2.7 Provision for income tax

The Company has calculated tax provision as per paragraph 2 (a) and (b) of the 4th schedule [U/S 47] of the Income Tax Act 2023.

Current tax expense

The Company’s tax provision has not been calculated as per paragraph 2(b) of the 4th schedule [U/S 47] of Income Tax Act 2023, because the actuarial valuation is not complete during the year. However, the Company has calculated tax provision as per paragraph 2(a) of the 4th schedule [U/S 47] of Income Tax Act 2023.

Deferred tax expense

Income tax assessment of the Company is made in accordance with the 4th Schedule of the Income Tax Act 2023. Based on past assessment records, no temporary differences have arisen in respect of taxable fixed assets. Accordingly, no deferred tax provision has been recognized in the financial statements for the year ended 31 December 2025.

2.8 Reserve or Contingencies

Welfare Fund

As an Islamic Shariah based Company the Conventional Bank interest has not been included with the Revenue Income. Thus, the interest is being deposited in a separate account under the name and style of ‘Welfare fund’

2.9 Revenue recognition

The revenue is recognized after satisfying all the conditions for revenue recognition as provided in IFRS-15: “Revenues from contracts with customers” in compliance with IFRS-4 “Insurance Contract”. Detailed income-wise policies for revenue recognition are given under:

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

a) Premium Income

The income from premium comprises the total amount of premium earned on various classes of life insurance business less re-insurance premium during the year.

b) Investment Income

Profit on different investments is recognized on accrual basis as per IFRS-15 "Revenues from contracts with customers". Portfolio gain on investments in shares is recognized as income when realized and credited to investment income in the statement of life revenue account as per IFRS-9 "Financial Instrument: Recognition". Capital gain is recognized as income when it is realized and credited to investment income in the life statement of revenue account as per IFRS-9 "Financial Instrument: Recognition".

c) Dividend income

Dividend income is recognized when the right to receive the dividend is established.

2.10 Employee Benefits

Prime Islami Life Insurance Limited offers a number of benefit plans which include Contributory Provident Fund, Gratuity and also Group Insurance and Festival Bonus which have been accounted for in accordance with the provision of IAS-19, "Employee Benefit." Bases of enumerating the above benefits schemes operated by the Company are outlined below:

Contributory Provident Fund

The Company operates a contributory provident fund for its permanent employees. The fund is administered separately by a Board of Trustees and is funded by equal contribution from the Company and the Employees. This fund is invested separately and maintained separate accounts.

Gratuity

The Company has a Gratuity scheme for its regular employees under which an employee is entitled to the benefit of one month's last basic salary for each completed year after he has put in at least 07(Seven) years continuous service without break.

Group Insurance Scheme

The Company operates a Group Insurance Scheme for its regular Executives, officers & Staff and development staff. The benefits are paid on death or permanent disability of an employee.

2.11 Foreign currency transaction

a) Functional and presentational currency

Financial statements of the Company are presented in Bangladeshi Taka that reflects both the functional and presentation currency.

b) Foreign currency translation

Foreign currency transactions are converted into equivalent Taka currency at the ruling exchange rate on the respective date of such transaction as per IAS-21: "The Effects of Changes in Foreign Exchange Rates".

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

2.12 Related party transactions

The related party is the party who has significant power in the management process and exercises significant influence in the Company's affairs and the management duly identified the party is related to the Company and discloses the transactions of the related party as per IAS-24: "Related Party Disclosures". Related parties are fully disclosed in Note-30.

2.13 Provision for liabilities

According to IAS-37: "Provision, Contingent Liabilities and Contingent Assets" the Company recognizes the provision in the statement of financial position when the Company has a legal or constructive obligation as a result of past event and it is probable that an outflow of economic benefit will be required to settle the obligations.

2.14 Events after Reporting Period

- a. As per IAS-10: "Events after Reporting Period" there was no adjusting events after the reporting period of such importance, non-disclosure of which may affect the ability of the users of the financial statements to make proper evaluations and decisions.
- b. During the year the actuarial valuation report is not available and as such net surplus could not be determined. However, the board of directors has recommended to the shareholders 0.25 % cash dividend for the year ended 31st December 2025 from the reserve of actuarial valuation surplus 2019.

2.15 Statement of Compliance

The following underlying assumptions, laws, rules, regulations and accounting pronouncements have been considered in preparing accompanying financial statements:

- Going Concern
- Accrual basis unless stated otherwise except for statement of Cash Flow.
- The Insurance Act 1938 (as amended in 2010)
- Provisions of the Companies Act 1994
- Bangladesh Securities and Exchange Commission (BSEC Rules 1987)
- The Income Tax Act 2023
- The International Financial Reporting Standards (IFRS)
- International Accounting Standards (IAS)
- Within other applicable laws, regulations, covenants, conventions and practices prevailing with the insurance industry in Bangladesh.
- Where the requirement of the Companies Act 1994, the Insurance Act 1938 (as amended during 2010), Bangladesh Securities and Exchange Rules 1987 differ with the requirement of these standards, the requirements of the Companies Act 1994, the Insurance Act 1938 (as amended during 2010) and the Bangladesh Securities and Exchange Commission Rules 1987 will take precedence.

2.16 Actuarial Valuation

The Company has not carried out an investigation to be made by an Actuary into the financial condition of the life insurance business carried on by it, including a valuation of its liabilities.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

2.17 Information Technology

PILIL's IT department is engaged in continuous development of software systems and network infrastructure of the Company and the company has invested significantly in IT and IS pertaining to insurance policies and its associated accounting procedures. Furthermore, the Company has implemented software for its accounting and record keeping purpose.

2.18 IFRS-17- Insurance Contracts

IT systems and actuarial support are essential for analyzing and evaluating policyholder liabilities in the preparation of financial statements in accordance with IFRS-17 – Insurance Contracts. However, the actuarial and IT system support currently available in the country is insufficient to fully meet the requirements for liability valuation and analysis. Nevertheless, Prime Islami Life Insurance Limited compliance with IFRS 17 will be achieved regarding appropriate instructions from Insurance Development & Regulatory Authority (IDRA).

2.19 Tabarru Fund

Prime Islami Life Insurance Limited has established the Tabarru Fund in accordance with the guidelines of the Shariah Board of the Company. As no specific guidelines of Islamic Insurance have yet been issued by the Insurance Development and Regulatory Authority (IDRA) regarding the accounting treatment of the Tabarru Fund, including income and expense recognition, investment accounting and surplus distribution. The Accounting treatment of Tabarru Fund has not been presented separately in the financial statements.

3. Additional Information on Financial Statements

3.1 Responsibility for Preparation and Presentation of Financial Statements

The Board of Directors is responsible for the preparation and presentation of the financial statements under section 183 of the Companies Act 1994 and section 32 of the Insurance Act 2010.

3.2 Authorization of the Financial Statements

The board of directors authorized the financial statements on 15 June 2026.

3.3 Components of the Financial Statements

In accordance with IAS-1: "Presentation of Financial Statements" and The Insurance Act 2010 the Company's complete set of financial statements includes the following components:

- a) Consolidated & Separate Statement of Financial Position
- b) Consolidated & Separate Statement Life Revenue Account
- c) Consolidated & Separate Statement of Cash Flows
- d) Consolidated & Separate Statement of Changes in Shareholders' Equity
- e) Notes to the Financial Statements and significant accounting policies.

3.4 Uncertainties for Use of Estimates in Preparation of Financial Statements

The preparation of financial statements in conformity with the International Accounting Standards (IAS) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of other information at the date of the financial statements and revenues and expenses during the year reported. Actual

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

results could differ from those estimates. Estimates are used for accounting of certain items such as depreciation on fixed assets, accrued expenses and income taxes.

3.5 Comparatives

Previous year's figures have been restated and rearranged whenever necessary due to fair presentation in the financial statements as per IAS-8 "Accounting Policies, Changes in Accounting Estimate and Errors"

3.6 Applicable Accounting Standards:

The following IASs and IFRSs are applicable for preparation and reporting of the financial statements for the period under review:

IAS/ IFRS and Name of the IAS/IFRS	Compliance Status
IAS - 1 Presentation of Financial Statements	Applied
IAS - 7 Statements of Cash Flows	Applied
IAS - 8 Accounting Policies, Changes in Accounting Estimates and Errors	Applied
IAS - 10 Events after the Reporting Period	Applied
IAS - 12 Income Taxes	Applied
IAS - 16 Property, Plant and Equipment	Applied
IAS - 19 Employee Benefits	Applied
IAS - 21 The Effects of Changes in Foreign Exchange Rates	Applied
IAS - 23 Borrowing Costs	Not Applicable
IAS - 24 Related Party Disclosures	Applied
IAS - 32 Financial Instruments: Presentation	Applied
IAS - 33 Earnings Per Share	Applied
IAS - 36 Impairment of Assets	Applied
IAS - 37 Provisions, Contingent Liabilities and Contingent Assets	Applied
IAS - 38 Intangible Assets	Applied
IFRS - 3 Business Combinations	Applied
IFRS - 4 Insurance Contract	Applied
IFRS - 7 Financial Instruments: Disclosures	Applied
IFRS - 9 Financial Instruments	Applied
IFRS - 10 Consolidated Financial Statements	Applied
IFRS - 12 Disclosure of Interest in Other Entities	Applied
IFRS - 13 Fair value Measurement	Applied
IFRS - 15 Revenues from Contracts with Customers	Applied
IFRS - 16 Leases	Applied
IFRS - 17 Insurance Contract	Not Applied

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024

4.00 SHARE CAPITAL

4.01 Authorized Capital

Authorized capital of the Company is Taka 500,000,000 (Five hundred million) divided into 50,000,000 (Fifty million) Ordinary Shares of Taka.10 each

500,000,000	500,000,000
--------------------	--------------------

4.02 Issued, Subscribed & Paid-up Capital

Issued, Subscribed and Paid-up capital of the Company is Taka 30,52,02,300 divided into 3,05,20,230 Ordinary Shares of Tk.10 each.

Category of Shareholders	Share holding (%)		
Directors/Sponsor	36.08%	110,124,110	110,124,110
General Public	63.92%	195,078,190	195,078,190
	100.00%	305,202,300	305,202,300

As per Bangladesh Securities and Exchange Commission (BSEC) notification no. SEC/CMRRCD/2006-159/27/Admin/03-40 dated 11 March 2010 the Bangladesh Securities and Exchange Commission (BSEC) has set the minimum paid up capital requirement for listed entities at Tk. 40 Crore. Where schedule 1, Section 21 of the Insurance Act 1938 (as amended in 2010) requires Insurance Companies to have minimum paid-up capital of at least Tk. 30 Crore.

4.03 Distribution Schedule of Paid-Up Capital:

As per listing rules of the Stock Exchange, a distribution schedule of each class of equity shares and the number of shareholders and percentage as at 31 December 2025 is given below:

Category of Share Holders	Share Holding	No. of Share Holders	No. of Shares	Share Holding %
Directors/Sponsors	0	3	-	-
	1 to 50000	1	50,000	0.16%
	50001 to 100000	-	-	0.00%
	100001 to 200000	-	-	0.00%
	200001 to 300000	-	-	0.00%
	300001 to 400000	-	-	0.00%
	400001 to 500000	-	-	0.00%
	500001 to 600000	-	-	0.00%
	600001 to above	14	10,962,411	35.92%
	Sub-total	18	11,012,411	36.08%
General Public	1 to 5000	3231	2,748,379	9.01%
	5001 to 50000	406	5,502,623	18.03%
	50001 to 100000	15	1,025,370	3.36%
	100001 to 200000	6	802,942	2.63%
	200001 to 300000	3	696,041	2.28%
	300001 to 400000	1	350,000	1.15%
	400001 to 500000	3	1,324,019	4.34%
	500001 to 600000	2	1,081,029	3.54%
	600001 to above	6	5,977,416	19.59%
	Sub-total	3673	19,507,819	63.92%
	Total	3691	30,520,230	100.00%

36.08% of the total issued share capital of the Company is subscribed by sponsor shareholders while the remaining 63.92% is subscribed by the general public. This is non-compliance to schedule 1, Section 21 of the Insurance Act 1938 (as amended in 2010) which stipulates that at least 60% of the issued capital shall have to be subscribed by the sponsor shareholders.

5.00 LIFE INSURANCE FUND

Opening Balance	7,491,907,036	7,573,495,801
Add: Prior year adjustment	-	-
Add: Increase/Decrease in Life Revenue Account during the year	(94,896,788)	(81,588,765)
	7,397,010,248	7,491,907,036

This consists of the accumulated balance of Life Insurance Fund up to 31 December 2025.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
6.00 WELFARE FUND		186,900	23,690
		186,900	23,690
6.01 WELFARE FUND			
	Prime Islami Life Insurance Limited (PILIL) is an Islami Shariah based insurance Company, which is prohibited from benefiting from any form of interest. Welfare fund consists of interest on bank accounts so the Company used this fund for the benefit of the employees of the Company.		
7.00 ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS, WHETHER DUE OR INTIMATED			
	Death Claims	27,720,580	9,047,386
	Maturity Claims	201,141,011	259,749,166
	Claims on Survival	10,598,063	11,034,174
		239,459,654	279,830,726
7.01 ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS, WHETHER DUE OR INTIMATED			
	The above balance represents outstanding claim due to various policy holders as at 31 December 2025.		
8.00 AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS			
	Barents Reinsurance SA Luxembourg	20,481,845	23,108,164
	Trust International Insurance	12,741,747	-
		33,223,592	23,108,164
9.00 SUNDRY CREDITORS			
	Printing Bill Payable	96,000	182,979
	Provision for Provident Fund Contribution (Both)	25,367,727	79,430,592
	Advertisement & Publicity Payable	1,692,000	700,000
	Creditor for Expenses	11,026,969	11,989,122
	Share Application Money Payable	397,666	397,666
	Audit Fees Payable	230,000	230,000
	Actuary Fees Payable	1,983,750	2,645,000
	Security Deposit	42,100	42,100
	Tax & VAT Payable	100,137,490	105,966,155
	Bima Fee Stamp Payable	46,695,793	46,257,663
	Provision for Income Tax	14,115,142	12,427,642
	Provision for Bad Debts	716,375	934,779
	Unclaimed Dividend	91,735	160,779
	Agents Commission Payable	14,854,261	15,743,457
	Health Insurance Premium Payable	7,392,697	6,383,796
	Payable to Milvik Brack (for Claim)	99,914	99,914
	Provident Fund	252,977,042	194,448,774
	Gratuity Expense Payable	187,266,657	179,838,937
	Subsidiary Liability	-	321,423
	Donation Payable	-	98,924
	Lease Liability as Per IFRS 16	21,755,107	28,697,708
	Security Deposit Rent	9,909,990	9,073,494
	Staff Salary Payable	11,789,039	2,039,995
	Pilil Car Allotment Scheme	8,495,196	-
	Business Development Expense Payable	-	1,813
		717,132,650	698,112,712
9.01 CREDITOR FOR EXPENSES			
	Car Maintenance Payable	164,274	482,878
	Claims Suspense	6,355,859	9,156,210
	BGTB Discount Payable	1,107,927	388,459
	Electricity, Telephone & WASA Bill Payable	558,014	198,614
	Premium Defalcation	355,432	275,772
	Postage Expenses Payable	211,167	120,867
	Received Against Training	1,787,196	1,049,242
	Office General Exp Payable	265,350	109,180
	AGM Expenses Payable	216,250	207,900
	Policy Stamp Expenses Payable	5,500	-
		11,026,969	11,989,122

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
9.00 (a) CONSOLIDATED SUNDRY CREDITORS			
	Prime Islami Life Insurance Limited	717,132,650	698,112,712
	Prime Islami Securities Limited	286,777,637	346,466,424
	Less: Intercompany Transaction	168,514,885	168,816,785
		835,395,402	875,762,351
10.00 SHARE VALUE CHANGE ACCOUNT			
	Shares, Mutual Funds & Bonds-Market Value	18,583,068	21,203,592
	Shares, Mutual Funds & Bonds-Cost Price	46,851,864	46,730,270
		(28,268,796)	(25,526,678)
(Details shown in Annexure B)			
According to IDRA circular No. Life 04/2012 dated 11 June, 2012 guidelines for preparation of accounts and financial statements as well as in compliance with the section 2.2 of the said circular namely valuation of equity shares: listed equity shares shall be measured at fair value at the financial position date. Fair value is the lowest of the quoted closing price at the financial position date. Unrealized gains/losses arising due to changes in the fair value of the listed equity shares should be taken under fair value changes account. In this regard difference between cost price and closing market price of listed shares i.e unrealized loss/gain have been taken under fair value changes account of the financial position .			
10.00 (a) CONSOLIDATED SHARE VALUE CHANGE ACCOUNT			
	Prime Islami Life Insurance Limited	(28,268,796)	(25,526,678)
	Prime Islami Securities Limited	-	(160,984,759)
		(28,268,796)	(186,511,437)
11.00 PREMIUM DEPOSIT			
	1st Year Premium	3,371,966	8,026,167
	Renewal Premium	5,693,264	4,096,258
		9,065,230	12,122,425
12.00 LOAN ON POLICY			
	Loan Against Policy	191,899,889	189,439,448
		191,899,889	189,439,448
The above balance represents the amount paid to policyholders as loan against their policies within their surrender value.			
13.00 INVESTMENT			
	Statutory Deposit with Bangladesh Bank (BGIIB)	15,000,000	15,000,000
	Bangladesh Govt. Treasury Bond (BGTB)	255,000,000	184,500,000
	Investment in Subsidiary Company	650,000,000	650,000,000
	Investment in Shares	18,583,068	21,203,592
	Zero Coupon Bond	49,999,706	49,999,706
	Central Depository Bangladesh Ltd.	1,569,450	1,569,450
	Short Term Investment (PFI)	1,678,045,201	1,678,045,201
	Short Term Investment (PISL)	836,683,459	847,148,811
	Short Term Investment (Sterling Group)	150,000,000	150,000,000
		3,654,880,884	3,597,466,760
13.01 STATUTORY DEPOSIT WITH BANGLADESH BANK			
	Bangladesh Government Islamic Investment Bond	15,000,000	15,000,000
		15,000,000	15,000,000

The above amount has been invested in 6 Months' Bangladesh Government Islami Investment Bond and deposited with Bangladesh Bank as Statutory Deposit as per provisions of the Insurance Act 2010. The Company has fulfilled and complied with the required deposit amount on Bangladesh Govt Islami Investment Bond subsequently.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
13.02 BANGLADESH GOVT. TREASURY BOND (BGTB)			
	Bangladesh Government Treasury Bond	255,000,000	184,500,000
		255,000,000	184,500,000
	The Company has invested the amount in accordance with section 27 of The Insurance Act, 1938 as amended in 2010 with Bangladesh Bank following the board decision.		
13.03 INVESTMENT IN SUBSIDIARY			
	Prime Islami Securities Ltd.	650,000,000	650,000,000
		650,000,000	650,000,000
	The Company has invested the amount in accordance with section 42 of the Insurance Act-2010 .		
13.04 INVESTMENT IN SHARES			
	Shares with various Company		
	13.04.01	18,583,068	21,203,592
		18,583,068	21,203,592
13.04.01 Name of the Company			
	Fareast Islami Life Insurance Co Ltd.	129,219	195,748
	Fareast Knitting & Dyeing Industries Ltd	-	497,750
	Bangladesh Steel Re-Rolling Mills Ltd.	2,253,000	2,280,000
	Baraka Patenga Power Plant Ltd.	735,000	500,000
	Bangladesh Building System Ltd	91,000	104,000
	Best Holding Ltd	133,000	182,000
	Islamic Finance & Investment Ltd.	950,000	1,090,000
	IDLC Finance PLC	-	13,080
	Islamic Insurance Ltd.	1,316,000	1,435,000
	Titas Gas Transmission & Distribution Ltd.	1,550,000	2,090,000
	Power Grid Company Ltd.	534,000	836,000
	National Polymer Ltd	777,216	945,024
	Aamra technologies Ltd.	580,000	860,000
	Khulna Power Plant Co. Ltd.	1,155,000	1,441,000
	BD Thai Food Ltd.	248,820	266,220
	Silco Pharmaceuticals Ltd.	270,000	318,000
	Union Bank Ltd.	311,636	997,234
	Western Marine Shipyard Ltd.	579,945	544,583
	Robi Axiata Ltd.	1,974,000	1,981,000
	Energypac Power Generation Ltd.	930,000	762,000
	Eastern Housing Ltd.	730,000	664,000
	Genex Infoyses Ltd.	807,000	873,000
	Global Insurance PLC	254,000	-
	Techno Drugs limited	611,100	-
	Mercantile Insurance Ltd.	470,208	496,000
	Orion Pharmaceuticals Ltd	404,424	559,404
	S Alam Steel Ltd	-	9,800
	Salvo Chemical Industries Ltd	-	306,000
	Sea Parl Spa Ltd.	81,500	86,750
	Summit Power Ltd.	615,000	740,000
	Shurid Industry Ltd.	92,000	130,000
		18,583,068	21,203,592
	[Details Shown in Annexure- B]		
13.04 (a) CONSOLIDATED INVESTMENT IN SHARES			
	Prime Islami Life Insurance Limited	18,583,068	21,203,592
	Prime Islami Securities Limited	304,411,742	150,450,890
		322,994,810	171,654,482
13.05 ZERO COUPON BOND			
	Banglalion Zero Coupon Bond		
	13.05.01	49,999,706	49,999,706
		49,999,706	49,999,706

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024

13.05.01 BANGLALION ZERO COUPON BOND

Included in the investments is a sum of Tk 49,999,706 as Banglalion Zero Coupon Bond. The bond agreement was signed in 2012 with terms of payment starting from the 3rd year out of 7 (seven) years maturity. Repayment against the instrument is scheduled to commence from 2016 @ Tk. 19,726,000. Banglalion didn't repay any installment in spite of repeated request of Prime Islami Life Insurance Limited (PILIL). The Company has upon expiry of the tenure Prime Islami Life Insurance Limited (PILIL) initiated Arbitration proceeding as per term of bond agreement with Banglalion and Prime Islami Life Insurance Limited (PILIL) has received a favourable order from Arbitral Tribunal as subsequently. After completion the Arbitration proceeding the Company has gone before the Hon'ble High court division and filed Company matters being Nos. 33/23 to recover the amount and hearing of this matters is going on.

13.06 CENTRAL DEPOSITORY BANGLADESH LTD.

Central Depository Bangladesh Ltd.

1,569,450	1,569,450
1,569,450	1,569,450

The above amount has been invested in Central Depository Bangladesh Ltd. as Equity Shares.

13.07 SHORT TERM INVESTMENT (PFI)

Short Term Investment (PFI)

1,678,045,201	1,678,045,201
1,678,045,201	1,678,045,201

The above amount represents converted investment from MTDRs maintained with various banks and financial institutions which were provided as collateral by the Company in favour of PFI Securities Limited. Due to long outstanding as well as no return has been made of this investment, the company has gone before the Hon'ble High court division and filed two Company matters being Nos. 109/2020 and 164/2020 and hearing of those matters is going on.

13.08 SHORT TERM INVESTMENT (PISL)

Short Term Investment (PISL)

836,683,459	847,148,811
836,683,459	847,148,811

Prime Islami Life Insurance Limited has invested in various forms of instruments. The above amount represents converted to profit sharing from 1st day of January 2020.

Opening Balance

Less: Received from PISL against short term investment

847,148,811	869,148,811
(10,465,352)	(22,000,000)
836,683,459	847,148,811

13.09 SHORT TERM INVESTMENT (STERLING GROUP)

Various Company of Sterling Group

13.09.01

150,000,000	150,000,000
150,000,000	150,000,000

Prime Islami Life Insurance Limited (PILIL) has made a short-term investment with the Sterling group which comprise of Sterling creations Ltd., Tech Max Ltd. , As the investment have been outstanding since long and in the absence of any form of agreement with these entities there is significant doubt over the recoverability of the total amount. However the company has gone before the Hon'ble High court division and filed four Company matters being Nos. 318/2020, 319/2020, 320/2020 and 321/2020 and hearing of those matters is going on.

13.09.01 Various Company of Sterling Group

Sterling Creations Ltd.
Sterling Denims Ltd.
M/S Tech Max Ltd.
M/S Blue Creation Ltd.

30,000,000	30,000,000
20,000,000	20,000,000
50,000,000	50,000,000
50,000,000	50,000,000
150,000,000	150,000,000

13.00 (a) CONSOLIDATED INVESTMENT

Prime Islami Life Insurance Limited
Prime Islami Securities Limited
Less: Intercompany Transaction

3,654,880,884	3,597,466,760
971,611,709	817,650,857
1,486,683,459	1,497,148,811
3,139,809,134	2,917,968,806

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
14.00 OUTSTANDING PREMIUM			
	Outstanding Premium	515,413,859	548,641,229
		515,413,859	548,641,229
	The above balance represents outstanding premium due to various policy holders as at 31 December 2025 .		
15.00 PROFIT, DIVIDENDS AND RENTS ACCRUING BUT NOT DUE			
	Profit on MTDR	2,770,665	2,539,842
	Profit on BGTB	7,643,698	5,504,069
	Profit on SD (BGIB)	731,507	487,603
	Dividend Receivable on Share investment	8,876,382	8,856,360
	Profit on Motor Cycle Loan	70,238	70,238
	Profit on Bond	30,558,825	30,558,825
	Profit on Investment (PFI)	97,838,004	97,838,004
	Profit on Policy Investment	36,445,557	29,438,004
	Dividend Receivable on Subsidiary Investment (PISL)	168,494,399	168,494,399
		353,429,275	343,787,344
15.00 (a) CONSOLIDATED PROFIT, DIVIDENDS AND RENTS ACCRUING BUT NOT DUE			
	Prime Islami Life Insurance Limited	353,429,275	343,787,344
	Prime Islami Securities Limited	1,033,495	251,302
	Less: Inter Company Transaction	168,494,399	168,494,399
		185,968,371	175,544,247
16.00 ADVANCES AND DEPOSITS			
	Advance against Office Rent	13,570,511	21,437,270
	Advance Income Tax	39,683,591	47,844,163
	Advance against TA/DA	223,255	306,377
	Advance against Training Expenses	26,216	228,217
	Advance against Development Expenses	90,000	1,200,521
	Advance against Car maintenance (Repairs)	-	647,009
	Advance against Salary (Admin)	1,740,733	2,116,148
	Advance against Salary (Dev.)	5,296,686	5,958,773
	Advance against Office Decoration	20,000	107,000
	Advance against Festival Bonus	-	18,000
	Advance against Non Judicial Stamp	-	14,805
	Advance against Legal & Professional Fees	2,989,913	2,789,913
	Advance against Motor Cycle	505,437	505,437
	Advance against AGM	1,115,250	80,000
	Advance against Meeting	248,310	208,320
	Advance against Various Expenses	809,500	754,700
		66,319,402	84,216,653
16.00 (a) CONSOLIDATED ADVANCE & DEPOSIT			
	Prime Islami Life Insurance Limited	66,319,402	84,216,653
	Prime Islami Securities Limited	73,050,723	80,079,105
	Less Inter Company Transaction	-	321,423
		139,370,125	163,974,335

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
17.00 SUNDRY DEBTORS			
	PFI Securities Ltd.	105,230,448	105,230,448
	Prime Islami Securities Limited	20,486	963
	Fareast Islami Securities Limited	5,716	5,866
	BGTB Premium	2,468,587	1,467,222
	Global Islami Bank PLC	600,000	3,954,796
	Others	3,556,179	3,846,856
		111,881,416	114,506,151
17.01 PFI SECURITIES LIMITED			
	Prime Islami Life Insurance Limited (PILIL) had invested in BO accounts of PFI securities Ltd. for purchases of share which has been long outstanding. The Company has gone before the Hon'ble High court division and filed Company matters being Nos. 109/2020 and hearing of those matters is going on.		
17.00 (a) CONSOLIDATED SUNDRY DEBTORS			
	Prime Islami Life Insurance Limited	111,881,416	114,506,151
	Prime Islami Securities Limited	708,971,419	715,001,284
	Less: Inter-company Transaction	20,486	963
		820,832,349	829,506,472
18.00 CASH AND BANK BALANCES			
	Fixed Deposit with Banks	231,586,591	194,172,045
	Cash at Banks	337,950,850	406,437,195
	Cash in Hand	3,774,999	2,525,117
	Collection Balance	331,091,544	422,634,130
		904,403,984	1,025,768,487
18.00 (a) CONSOLIDATED CASH AND BANK BALANCE			
	Prime Islami Life Insurance Limited	904,403,984	1,025,768,487
	Prime Islami Securities Limited	116,008,583	97,625,804
		1,020,412,567	1,123,394,291
18.01 FIXED DEPOSIT WITH BANKS			
	Prime Bank PLC (Islamic Banking Branch)	33,769,911	22,004,649
	Southeast Bank PLC (Islamic Banking Branch)	30,333,753	29,477,396
	National Bank PLC	5,000,000	-
	Global Islami Bank PLC	57,226,953	55,690,000
	Mutual Trust Bank PLC (Islamic Banking Wing)	15,000,000	7,000,000
	Shahjalal Islami Bank PLC	10,085,000	10,000,000
	Estern Bank PLC (Islamic Banking Wing)	20,170,974	10,000,000
	Dhaka Bank PLC (Islamic Banking Branch)	60,000,000	60,000,000
		231,586,591	194,172,045
18.01 (a) CONSOLIDATED FIXED DEPOSIT WITH BANK			
	Prime Islami Life Insurance Limited	231,586,591	194,172,045
	Prime Islami Securities Limited	62,854,624	30,000,000
		294,441,215	224,172,045
18.02 CASH AT BANKS			
	Balance with Different Bank Account	337,950,850	406,437,195
		337,950,850	406,437,195
18.02 (a) CONSOLIDATED CASH AT BANKS			
	Balance with Different Bank A/C of Prime Islami Life Insurance Limited	337,950,850	406,437,195
	Balance with Different Bank A/C of Prime Islami Securities Limited	53,145,183	67,587,670
		391,096,033	474,024,865

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
18.03 CASH IN HAND			
	Cash in Hand	3,774,999	2,525,117
		3,774,999	2,525,117
18.03 (a) CONSOLIDATED CASH IN HAND			
	Prime Islami Life Insurance Limited	3,774,999	2,525,117
	Prime Islami Securities Limited	8,776	38,134
		3,783,775	2,563,251
18.04 COLLECTION BALANCE			
	Collection Balance	331,091,544	422,634,130
		331,091,544	422,634,130
	Opening balance	422,634,130	462,830,623
	Add: Addition during the year	2,802,418,903	2,907,717,850
	Less: Adjustment during the year	(2,893,961,489)	(2,947,914,343)
		331,091,544	422,634,130
19.00 FIXED ASSETS			
	A. Cost		
	Opening balance	3,194,100,696	3,188,288,889
	Add: Addition during the year	8,389,893	11,729,119
		3,202,490,589	3,200,018,008
	Less: Disposal during the year	85,640,228	5,917,312
	Closing Balance	3,116,850,361	3,194,100,696
	B. Accumulated depreciation		
	Opening balance	342,171,138	335,275,805
	Add : Charged for the year	9,155,510	12,005,147
		351,326,648	347,280,952
	Less : Adjustment for disposal during the year	85,091,238	5,109,814
	Closing Balance	266,235,410	342,171,138
	C. Written Down Value (WDV) (A-B)	2,850,614,951	2,851,929,558

SCHEDULE OF FIXED ASSETS

Annexure-A

Particulars	Furniture & Fixture	Office Decoration	Office Equipment	Electrical Equipment	Computer & Computer Accessories	Air Conditioner	Software	Motor Vehicles	Telephone Installation	Lands & Buildings	Total
A. Cost											
As at 01 January 2025	75,693,952	42,410,730	24,527,513	17,536,841	55,143,841	7,698,169	1,212,508	175,309,043	3,693,230	2,790,874,869	3,194,100,696
Addition during the year	798,615	448,075	-	3,069,931	3,820,025	61,116	-	-	192,131	-	8,389,893
Adjustment during the year	1,488,728	-	-	42,500	-	930,000	-	83,155,000	24,000	-	85,640,228
Total	75,003,839	42,858,805	24,527,513	20,564,272	58,963,866	6,829,285	1,212,508	92,154,043	3,861,361	2,790,874,869	3,116,850,361
B. Depreciation											
Rate of depreciation	10%	10%	10%	10%	25%	10%	10%	10%	5%	5%	Total
As at 01 January 2025	60,937,459	29,481,497	18,360,102	5,460,107	45,998,336	5,963,654	1,204,271	168,481,754	2,414,622	3,869,336	342,171,138
Dep. during the year	1,511,992	1,322,502	616,741	1,366,280	2,750,101	81,979	618	688,190	67,483	749,624	9,155,510
Adjustment during the year	1,428,585	-	-	40,784	-	892,429	-	82,706,410	23,030	-	85,091,238
Total	61,020,866	30,803,999	18,976,843	6,785,603	48,748,437	5,153,204	1,204,889	86,463,534	2,459,075	4,618,960	266,235,410
Written down value (A-B)											
as at 31 December 2025	13,982,973	12,054,806	5,550,670	13,778,669	10,215,429	1,676,081	7,619	5,690,509	1,402,286	2,786,255,909	2,850,614,951
as at 31 December 2024	14,756,493	12,929,233	6,167,411	12,076,734	9,145,505	1,734,515	8,237	6,827,289	1,278,608	2,787,005,533	2,851,929,558

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024

19.00 (a) CONSOLIDATED FIXED ASSETS

A. Cost

Opening balance	3,218,426,226	3,212,401,228
Add: Addition during the year	9,803,569	11,942,310
	3,228,229,795	3,224,343,538
Less: Disposal during the year	86,661,831	5,917,312
Closing Balance	3,141,567,964	3,218,426,226

B. Accumulated depreciation

Opening balance	363,729,853	356,425,916
Add : Charged for the year	9,545,879	12,413,751
	373,275,732	368,839,667
Less : Adjustment for disposal during the year	85,582,127	5,109,814
Closing Balance	287,693,605	363,729,853

C. Written Down Value (WDV) (A-B)

2,853,874,359	2,854,696,373
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SCHEDULE OF CONSOLIDATED FIXED ASSETS

Particulars	Prime Islami Life Insurance Limited	Prime Islami Securities Limited	Total
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A. Cost

As at 01 January 2025	3,194,100,696	24,325,530	3,218,426,226
Addition during the year	8,389,893	1,413,676	9,803,569
Adjustment During the Year	85,640,228	1,021,603	86,661,831
Total	3,116,850,361	24,717,603	3,141,567,964

B. Depreciation

As at 01 January 2025	342,171,138	21,558,715	363,729,853
Dep. during the year	9,155,510	390,369	9,545,879
Adjustment During the Year	85,091,238	490,889	85,582,127
Total	266,235,410	21,458,195	287,693,605

Written down value (A-B)

as at 31 December 2025	2,850,614,951	3,259,408	2,853,874,359
as at 31 December 2024	2,851,929,558	2,766,815	2,854,696,373

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024

19.01 RIGHT-OF-USE (RoU) ASSETS

A. Right-of-Use (RoU) Assets

Opening balance	51,003,122	51,003,122
Add: Addition during the year	-	-
	51,003,122	51,003,122
Less: Disposal during the year	-	-
Total (A)	51,003,122	51,003,122

B. Accumulated depreciation

Opening balance	27,246,976	20,435,232
Add : Charged for the year	6,811,744	6,811,744
	34,058,720	27,246,976
Less : Adjustment for disposal during the year	-	-
Total (B)	34,058,720	27,246,976

C. Written Down Value (WDV) (A-B)

	16,944,402	23,756,146
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19.02 STAMPS, PRINTING & STATIONARY IN HAND

Policy Stamp (Stock)	2,605,317	2,007,402
Postal Stamp (Stock)	-	17,271
Printing & Stationery (Stock)	2,891,749	2,413,443
Revenue Stamps (Stock)	618,295	558,585
Mug (Stock)	195,996	8,390
Crockerys (Stock)	570,510	12,855
Umbrella (Stock)	123,247	73,076
Wall Clock (Stock)	74,601	82,490
Bag (Stock)	200	39,229
	7,079,915	5,212,741

20.00 PREMIUM LESS RE-INSURANCE

Type of Premium	Gross premium	Re-Insurance Premium	Net Premium	Net Premium
First Year Premium	1,292,146,575	1,084,594	1,291,061,981	1,278,057,431
Renewal Premium	2,486,279,815	10,376,421	2,475,903,394	2,439,562,432
Group Premium	73,968,579	2,047,659	71,920,920	76,326,324
Total Taka	3,852,394,969	13,508,674	3,838,886,295	3,793,946,187

21.00 PROFIT, DIVIDENDS AND RENTS

The amount consists of:

Profit on MTDR	21,843,265	14,724,898
Profit on BGTB	18,002,559	15,898,044
Dividend on Share	1,815,306	1,841,436
Profit on BGIIB (SD)	1,196,185	1,041,860
Profit on Investment (Policy Loan)	12,958,848	13,289,990
Profit on SND A/C	499,652	368,082
Profit/(Loss) on Sale of Shares	142,268	759,068
Rental Income	7,763,900	7,149,899
	64,221,983	55,073,277

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
21.00 (a) CONSOLIDATED PROFIT, DIVIDEND AND RENTS			
	Prime Islami Life Insurance Limited	64,221,983	55,073,277
	Prime Islami Securities Limited	50,945,542	(6,499,640)
	Less: Inter Company Transaction	-	-
		115,167,525	48,573,637
22.00 OTHER INCOME			
	Profit on Sale on Motor Vehicals	605,110	285,706
	Sale of Old Others	193,840	266,830
	Forfeit Account	191,280	710,706
	Alteration Fee	296,606	223,110
	Miscellaneous Income	241,080	348,576
		1,527,916	1,834,928
22.00 (a) CONSOLIDATED OTHER INCOME			
	Prime Islami Life Insurance Limited	1,527,916	1,834,928
	Prime Islami Securities Limited	191,572	180,483
	Less: Inter Company Transaction	-	-
		1,719,488	2,015,411
23.00 PROVISION FOR INCOME TAX			
		1,687,500	569,082
		1,687,500	569,082
The Company has calculated tax provision as per paragraph 2 (a) and (b) of the 4th schedule [U/S 47] of the Income Tax Act 2023 .			
23.00 (a) CONSOLIDATED PROVISION FOR INCOME TAX			
	Prime Islami Life Insurance Limited	1,687,500	569,082
	Prime Islami Securities Limited	1,383,663	1,979,010
		3,071,163	2,548,092
24.00 CAPITAL EXPENDITURE COMMITMENT			
	Capital expenditure commitment authorized by the Board as at 31 December 2025.		
25.00 CONTINGENT LIABILITY			
	Claims against the Company was not acknowledged as debt as at 31 December 2025.		
26.00 CREDIT FACILITY AVAILABLE TO THE COMPANY			
	There was no credit facility available to the Company under any contract as at 31 December 2025 other than trade credit available in the ordinary course of business.		
27.00 COMPANIES ACT 1994, SCHEDULE XI PART-II [(NOTE 3(P) VI) 5]			
	i) Number of employees drawing salary above Tk. 3000 per month	1,015	1,025
	ii) Number of employees drawing salary below Tk. 3000 per month	Nil	Nil
28.00 PAYMENT IN FOREIGN CURRENCY			
	For Reinsurance Premium of Barents Reinsurance SA	1,314,233	4,443,563
		1,314,233	4,443,563

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024

29.00 PAYMENTS/PERQUISITES TO DIRECTORS/OFFICERS

Particulars	Amount in Taka		Amount in Taka	
	2025		2024	
	Directors	Officers	Directors	Officers
Board Meeting Fee	648,000	-	600,000	-
Basic Salary (including CEO)	-	148,626,713	-	152,136,297
Provident Fund Contribution	-	12,034,679	-	11,721,638
House Rent Allowances	-	65,120,559	-	63,356,222
Health Insurance Contribution	-	1,100,511	-	1,064,421
Group insurance contribution	-	1,531,475	-	1,498,674
Leave Encashment of Employee	-	5,729,672	-	3,946,876
Gratiuity	-	31,194,053	-	28,783,766
Other Allowance	-	81,218,815	-	84,142,495
	648,000	346,556,477	600,000	346,650,389

Money was not spent by the Company for compensating any member of the Board for special services rendered except as stated above. The aggregate amount paid/provided during the year in respect of Directors and Officers of the Company as defined in the Bangladesh Securities and Exchange Rules,1987 is disclosed.

30.00 RELATED PARTIES

The details of related party transactions during the year along with the relationship is illustrated below in accordance with IAS 24

Name of Party	Nature of Transaction	Nature of Transaction	Transaction during the year (Received)/ Payment	Balance Outstanding as at December 31, 2025
Prime Islami Securities Ltd. (PISL)	Subsidiary	Short Term Investment	(10,465,352)	836,683,459
Prime Islami Securities Ltd. (PISL)	Subsidiary	Dividend Receivable	-	168,494,399
Prime Islami Securities Ltd. (PISL)	Subsidiary	Inter Company Transaction	(321,423)	-
Directors	Board Meeting Fee	Board Meeting Fee	648,000	-
Prime Islami Securities Ltd. (PISL)	Ledger Balance of Portfolio	Ledger Balance of Portfolio	20,486	20,486

31.00 AGENTS' BALANCE

Agents' Balance

143,802	55,858
143,802	55,858

The amount of money is paid to agent as a commission before the policy is accepted.

32.00 COMMISSION

Commission to Insurance Agent
Allowance and Commission

247,530,124	277,581,051
89,955,915	148,118,355
337,486,039	425,699,406

33.00 WORKER'S PROFIT PARTICIPATORY FUND (WPPF)

As Per letter no- 53.00.0000.441.99.006.19.171 dated 29 June 2023 Financial Institution Division (FID), Ministry of Finance, Government of the People's Republic of Bangladesh had issued a letter to ministry of labour and employment where they mentioned that the Worker's Profit Participatory Fund (WPPF) will not be applicable for Insurance Company.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		01 January 2025 to 31 December 2025	01 January 2024 to 31 December 2024
34.00	Reconciliation of cash flows statement (Direct Method) (As per BSEC Notification no BSEC/CMRRCD/2006-158/208/admin/81, dated 20 June 2018)		
A.	CASH FLOW FROM OPERATING ACTIVITY		
	Net Increase/(Decrease) in Life Fund during the year	(94,896,788)	(81,588,765)
	Adjustments to reconcile net increase in life fund to net cash used by operating activity		
	Profit Dividend and Rents	(64,221,983)	(55,073,277)
	Depreciation	9,155,510	12,005,147
	Tax Expenses	1,687,500	569,082
	Financial Charge & Depreciation after Adjust of Office Rent Expenses for Lease Liability As Per IFRS 16	(130,857)	464,554
	Provision for Bad Debt	716,375	934,779
	Prior Period Adjustment	-	3,052,023
	Dividend	-	-
	Adjusted to increase in life Insurance fund	(147,690,243)	(119,636,457)
B.	Adjustment of Non Cash Transactions		
	Advance Income Tax paid	(10,781,974)	(8,904,154)
	(Increase)/Decrease in Advance and deposits	9,736,679	7,194,675
	(Increase)/Decrease in Sundry Debtors	2,624,735	(2,545,112)
	(Increase)/Decrease in Stock	(1,867,174)	2,864,507
	(Increase)/Decrease in Outstanding Premium	33,227,370	32,369,546
	(Increase)/Decrease in Agent Balance	(87,944)	325,789
	Increase/(Decrease) in Amount Due to Other Persons/bodies carrying on insurance Business	10,115,428	8,360,905
	Increase/(Decrease) in Premium Deposit	(3,057,195)	(1,908,787)
	Increase/(Decrease) in Welfare Fund	163,210	(46,168)
	Increase/(Decrease) in Claim Payable	(40,371,072)	13,334,860
	Increase/(Decrease) in Sundry creditors except unclaimed dividend,	42,570,254	33,401,517
	(Increase)/Decrease in Profit on Motor Cycle Loan	-	-
		42,272,317	84,447,578
	Net Cash Flow From Operating Activities (A-B)	(105,417,926)	(35,188,879)

35.00 Adjustment Made During The Year

The Amount of BDT 500,00,000 is adjust during the year for prior Period Adjustment as per IAS-8 of Prime Islami Securities Limited ("The Subsidiary") provision for cliants receivable against negative equity wish recored in the year ended 2024.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

36.00 Non-Controlling Interest

Year	Particulars	Reserve & Surplus	Percentage of Share Holding	Non-Controlling Interest
2018	Share Holding	-	49%	490,000,000
	Add: Reserve & Surplus	400,497,774	49%	196,243,909
	Less: Dividend Declared	400,000,000	49%	196,000,000
After Dividend Declared Non-Controlling Interest				490,243,909
2019	Less: This Year Holding Company Hold 1.4 Crore Ordinary Shares @ Tk. 10 Each.			(140,000,000)
	Reserve & Surplus	(124,381,194)	35%	(43,533,418)
At the Year Ended Non- Controlling Interest was				306,710,491
2020	Reserve & Surplus With Prior Year Adjustment	(102,396,050)	35%	(35,838,618)
At the Year Ended Non- Controlling Interest was				270,871,873
2021	Reserve & Surplus With Prior Year Adjustment	40,265,386	35%	14,092,885
At the Year Ended Non- Controlling Interest was				284,964,758
2022	Reserve & Surplus With Prior Year Adjustment	(18,945,589)	35%	(6,630,956)
At the Year Ended Non- Controlling Interest was				278,333,802
2023	Reserve & Surplus With Prior Year Adjustment	(29,482,227)	35%	(10,318,779)
At the Year Ended Non- Controlling Interest was				268,015,023
2024	Reserve & Surplus With Prior Year Adjustment	(84,813,411)	35%	(29,684,694)
At the Year Ended Non- Controlling Interest was				238,330,329
2025	Reserve & Surplus With Prior Year Adjustment	69,729,551	35%	24,405,343
At the Year Ended Non- Controlling Interest was				262,735,672

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Annexure-B

Statement of Book Value & Market Value

Sl. No.	Name of Securities	Face Value Per Share (Tk.)	No. of Unit	Average Cost Per Unit (Tk.)	Book Value at Cost (Tk.) as at 31 December 2025	Closing Price as at 31 December 2025	Market Value (Tk.) as at 31 December 2025
1	Aamra Technologies Ltd.	10	50,000	35.28	1,764,229	11.60	580,000.00
2	Bangladesh Building System Ltd	10	10,000	15.85	158,474	9.10	91,000.00
3	Baraka Patenga Power Plant Ltd	10	50,000	33.39	1,669,647		735,000.00
4	Best Holding Ltd	10	10,000	25.48	254,762	13.30	133,000.00
5	BD Thai Food Ltd.	10	17,400	37.95	660,315	14.30	248,820.00
6	Bangladesh Steel Re-Rolling Mills Ltd	10	30,000	102.73	3,082,018	75.10	2,253,000.00
7	Energypac Power Generation Ltd	10	60,000	53.41	3,204,648	15.50	930,000.00
8	Eastern Housing Ltd.	10	10,000	109.56	1,095,586	73.00	730,000.00
9	Fareast Islami Life Insurance Ltd		6,397	158.24	1,012,261	20.20	129,219.40
10	Global Insurance PLC	10	10,000	29.39	293,879	25.40	254,000.00
11	Genex Infoyses Ltd.	10	30,000	83.88	2,516,544	26.90	807,000.00
12	Islami Finance & Investment Ltd	10	100,000	26.07	2,607,479	9.50	950,000.00
13	Islami Insurance Ltd	10	35,000	58.08	2,032,722	37.60	1,316,000.00
14	Khulna Power Plant Co. Ltd	10	110,000	63.84	7,022,235	10.50	1,155,000.00
15	Mercantile Insurance Ltd.	10	19,840	37.85	750,964	23.70	470,208.00
16	National Polymer Ltd	10	29,440	46.39	1,365,615	26.40	777,216.00
17	Orion Pharmaceuticals Ltd	10	14,760	76.20	1,124,746	27.40	404,424.00
18	Power Grid Company BD Ltd	10	20,000	56.22	1,124,408	26.70	534,000.00
19	Robi Axiata Ltd	10	70,000	43.46	3,042,123	28.20	1,974,000.00
20	Sea Perl Spa Ltd.	10	2,500	164.33	410,829	32.60	81,500.00
21	Shurid Industry Ltd	10	20,000	19.06	381,140	4.60	92,000.00
22	Silco Pharmaceuticals Ltd	10	20,000	33.03	660,632	13.50	270,000.00
23	Summit Power Ltd.	10	50,000	47.71	2,385,305	12.30	615,000.00
24	Techno Drugs Limited	100	21,000	35.31	741,538	29.10	611,100.00
25	Titas Gas Transmission & Distribution Ltd	10	100,000	42.29	4,228,648	15.50	1,550,000.00
26	Union Bank Ltd	10	207,757	9.52	1,978,640	1.50	311,635.50
27	Western Marine Shipyard Ltd.	10	70,725	18.13	1,282,478	8.20	579,945.00
Total					46,851,864		18,583,068

PRIME ISLAMI LIFE INSURANCE LIMITED.

DIRECTORS' CERTIFICATE

1. The Value of investment in shares have been taken at fair value.
2. According to First Schedule **Part-II The of Insurance Act 1938** the value of all assets as shown in the Financial Position and as classified on **Form "AA"** annexed have been duly reviewed as at 31 December 2025 and in our belief, the said assets have been set forth in the Financial Position at amounts not exceeding (except litigation ongoing investment) their realizable or market values under the several headings as enumerated in the annexed form.
3. Section 62(2) of the Insurance Act 2010 All management expenses in respect of the life insurance business transacted by the Company in Bangladesh have been fully debited in the statement of Life Revenue Account as expenses.


Chief Executive Officer


Director


Director


Chairman

Place: Dhaka
Date: 17 June 2026
DVC: 2606170151AS679822


Pinaki Das FCA
Senior Partner
ICAB Enroll No.: 0151
FRC Enlistment No.: CA-001-133
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

CERTIFICATE OF CEO & CFO UNDER CORPORATE GOVERNANCE CODE ISSUED BY BANGLADESH SECURITIES AND EXCHANGE COMMISSION

(Condition No. 3 (3)(C) Notification 3 June 2018 No. BSEC/CMRRCD/2006-158/207/Admin/80)

The Board of Directors
Prime Islami Life Insurance Ltd.
Gaushe pak Bhaban (13th Floor)
28/G/1, Toyenbee, Circular Road
Motijheel, Dhaka-1000.

We certify that,

- i) We have reviewed the Financial Statements for the year 2025 and to the best of our knowledge and belief:
 - a) These statements do not contain any materially untrue statement or omit any material fact or contain an statement that might be misleading;
 - b) These statements together present a true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.
- ii) There are to the best of our knowledge and belief, no transactions entered into by the Company during the year 2025 which are fraudulent, illegal or violation of the Company's code of conduct.



Md. Nasir Uddin
Chief Financial Officer



Md. Shamsul Alam
Chief Executive Officer

Auditors' Report and Financial Statements of Subsidiary Company

Prime Islami Securities Limited

DSE Tower (Level -9), Room #167, Plot #46, Road #21,
Nikunja-2,
Dhaka-1229.

For the year ended December 31, 2025



INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF PRIME ISLAMI SECURITIES LIMITED.

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Prime Islami Securities Limited (the “Company”), which comprise the Statement of Financial Position as at 31 December 2025 and the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matters described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the Company's financial position as at 31 December 2025 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSS).

Basis for Qualified Opinion

- a) In our audit period the Company has reported Tk. 703,690,714 as Receivable from Clients under the notes # 7.00 in the financial statements for the year ended 31st December 2025 which is margin loan to clients for investing in securities in secondary market. The value of securities Tk. 137,661,871 on 31st December 2025, on the other hand Tk. 566,028,843 has no collateral equity shares, as a result, the Company has very remote possibility of recovering the loan amount unless market will not be going on significantly positively. Moreover, the Company did not make any provision against the negative equity Tk. 566,028,843 though the total margin loan was Tk. 820,537, 391 and the Company made the provision & write off Tk. 17.42 Crore up to the financial year ended 31st December 2024. Due to insufficient provision of negative equity, the Company's record indicates that, had management provided the required provision for the amount receivable with negative equity, net loss would have been increased, and shareholder's equity would have been decreased by this amount respectively.
- b) The Company has reported to Note # 9.00 to the financial statements regarding investment in shares in the secondary market amounting to Tk. 304,411,629 as of 31 December 2025. The Company has not recognized any fair value adjustment for this investment. Based on available information, the fair value of the said investment is Tk. 128,527,667 as at the reported date. In our opinion, had the investment been measured at fair value in accordance with applicable financial reporting standards, the amount of the investment carried out would have been reduced by Tk. 175,83,962, and the corresponding loss would have been recognized in the profit or loss or other comprehensive income, as appropriate. Consequently, investments are overstated and profit/equity is correspondingly overstated by the same amount.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

- c) The Company has reported to Note # 17.02 to the financial statements regarding provision for income tax for the year ended 31 December 2025. The Company has recognized provision for income tax amounting to Tk. 1,383,663. However, based on our audit procedures and calculations, the provision should have been Tk. 25,332,857. Accordingly, provision for income tax has been understated by Tk. 23,949,194, resulting in an equivalent overstatement of profit for the year and understatement of current liabilities as of 31 December 2025.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Emphasis of Matters:

1. In the Note # 15.02 to the financial statements includes a balance amount of Tk. 248.46 million as dividend payable which was declared in the year 2018 without complying Bangladesh Securities Commission Directives no- BSEC/CNRRCD/Z009-L93/203 Dated December 28, 2017 ISEC/CMRRCD/2009-193/1,96 Dated-28.12.2016.
2. In Note # 6.03 to the Statement of Financial Position, the company has shown Tk. 45,555,000 receivables from Mr. MA Khaleque (former advisor of Prime Islami Securities Ltd.). The management also mentioned that they passed a resolution in the board meeting dated 29th April 2021 to recover the amount by selling shares of his BO account he maintained with the Company. The Company pursued legal advice from the lawyer about this matter. The lawyer advised that the Company may lodge a complaint before Anti-Corruption Commission (ACC) against Mr. MA Khaleque and file a money suit and simultaneously, file a Criminal Case against Mr. MA Khaleque under sections 385, 386, 387, 389 and 503 of Bangladesh Penal Code before the concern learned Courts. However, the Company lodged a complaint before the Anti-Corruption Commission (ACC) against Mr. MA Khaleque dated 24 December 2023. The said amount blocked by Bangladesh Securities and Exchange Commission in his sons' portfolios with Prime Islami securities Ltd.
3. In the Note # 17.00 to the financial statements included the provision for income tax but the Company did not execute Deferred Tax provision as per IAS 12.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Companies Act, 1994 require the Management to ensure effective internal audit, internal control and risk management functions of the Company.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994 and we also report the following:

- a) We have obtained all the information and explanations which the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- b) Proper books of accounts as required by law have been kept by the Company so far as it appeared from our examination of these books; and
- c) The Company's statement of financial position and statements of profit or loss and other comprehensive income dealt with by the report, are in agreement with the books of account and returns.



Skh Md Mahmudul Ambia FCA
ICAB Enrollment No. 1067
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
DVC: 2604121067AS549234

Date: 12 April 2026
Place: Dhaka

PRIME ISLAMI SECURITIES LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2025

Particulars	Notes	Amount in Taka	
		31.12.2025	31.12.2024
Assets			
Non-Current Assets		670,459,376	669,966,782
Property, Plant & Equipment	3.00	3,259,409	2,766,815
Investment in Stock Exchanges for Membership	4.00	667,199,967	667,199,967
Current Assets		1,203,475,961	1,204,393,143
Cash and Cash Equivalents	5.00	116,008,583	97,625,804
Advances, Deposits and Prepayments	6.00	74,084,218	80,330,407
Receivable from Clients	7.00	703,690,714	711,784,977
Receivable from DSE/CSE	8.00	5,280,705	3,216,307
Investments	9.00	304,411,742	311,435,649
Total Assets		1,873,935,337	1,874,359,925
Shareholders' Equity and Liabilities			
Capital and Reserves		750,474,240	730,744,689
Share Capital	10.00	1,000,000,000	1,000,000,000
Reserve & Surplus	11.00	(249,525,760)	(269,255,311)
Non-Current Liabilities		836,683,460	847,148,812
Term Finance	14.00	836,683,460	847,148,812
Current Liabilities		286,777,637	296,466,424
Payable to Clients	12.00	21,739,940	21,618,883
Payable to DSE/CSE	13.00	481,762	2,578,090
Other Liabilities	15.00	250,207,539	250,486,112
Provision for Others	16.00	7,036,907	7,117,850
Provision for Expenses	17.00	7,311,489	14,665,488
Total Equity and Liabilities		1,873,935,337	1,874,359,925

Annexed notes form an integral part of these financial statements.



Chairman



Director



Chief Executive Officer

Signed in terms of our separate report of even date.

Date: 12 April 2026
Place: Dhaka


Skh Md Mahmudul Ambia FCA
ICAB Enrollment No. 1067
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
DVC: 2604121067AS549234

Annual Report 2025

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Notes	Amount in Taka	
		31.12.2025	31.12.2024
Revenue from Brokerage Commission	18.00	25,332,857	23,174,355
Add: Capital Gain/(Loss)	21.00	3,297,454	1,422,642
Operating Revenue		28,630,311	24,596,997
Less: Direct Expenses	20.00	(3,151,644)	(2,961,963)
Gross Profit/(Loss)		25,478,667	21,635,035
Other Revenue and Expenses			
Dividend Income		4,445,224	8,828,069
Profit on Bank Account	22.00	8,485,716	3,970,079
Operating and Other Expenses	23.00	(27,072,256)	(23,553,281)
Other Operating Income/(loss)	19.00	9,575,863	(43,714,302)
Profit Before Provision & Tax		20,913,214	(32,834,401)
Provision for Clients Receivables against Negative Equity	16.01	-	-
Net (Loss)/ Profit Before Income Tax		20,913,214	(32,834,401)
Less: Provision for Income Tax	17.02	(1,383,663)	(1,979,010)
Net (loss)/ Profit After Tax		19,529,551	(34,813,411)

Annexed notes form an integral part of these financial statements.



Chairman



Director



Chief Executive Officer

Signed in terms of our separate report of even date.

Date: 12 April 2026

Place: Dhaka



Skh Md Mahmudul Ambia FCA
ICAB Enrollment No. 1067
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
DVC: 2604121067AS549234

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED DECEMBER 31, 2025

For the year ended December 31, 2025

Particulars	Amount in Taka			
	Share Capital	Fair Value Reserve	Reserve and Surplus	Total
Balance on 01 January 2025	1,000,000,000	-	(269,255,311)	730,744,689
Prior Year Adjustment			200,000	200,000
Net Profit/ (Loss) after tax for the year	-	-	19,529,551	19,529,551
Balance at 31 December 2025	1,000,000,000	-	(249,525,760)	750,474,240

For the year ended December 31, 2024

Particulars	Amount in Taka			
	Share Capital	Fair Value Reserve	Reserve and Surplus	Total
Balance on 01 January 2024	1,000,000,000	-	(234,441,900)	765,558,100
Net Profit/ (Loss) after tax for the year	-	-	(34,813,411)	(34,813,411)
Balance at 31 December 2024	1,000,000,000	-	(269,255,311)	730,744,689

Annexed notes form an integral part of these financial statements.



Chairman



Director



Chief Executive Officer

Signed in terms of our separate report of even date.

Date: 12 April 2026
Place: Dhaka

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Amount in Taka	
	31.12.25	31.12.24
Cash Flows from Operating Activities		
Brokerage Commission	25,332,857	23,174,355
Direct Charges - Hawla, Laga Charges	(3,151,644)	(2,961,963)
Profit on Bank Account	8,485,716	4,728,448
Net Other Operating Income	9,575,863	(43,714,302)
Operating and Other Expenses	(27,072,256)	(23,553,281)
Income Tax Paid	(5,305,397)	(6,406,507)
(Increase)/ Decrease in Operating Assets	6,661,665	114,253,439
Increase/ (Decrease) in Operating Liabilities	(2,936,231)	(831,205)
Net Cash Provided by Operating Activities	11,590,573	64,688,984
Cash Flows from Investing Activities		
Acquisition of PPE	1,413,676	213,191
Capital Gain from Investment in Share	3,297,454	1,422,642
Dividend Income	4,445,224	8,828,069
Disposal of PPE	490,889	-
FDR Encashment	-	-
(Investment)/ Encashment in Share	7,023,906	5,308,090
Net Cash Used by Investing Activities	16,671,149	15,771,992
Cash Flows from Financing Activities		
Term Finance	(10,000,000)	(22,000,000)
Dividend Paid	-	(3,750,000)
Increase/(Decrease) Credit Balance to the Clients	121,057	(29,867,316)
Net Cash Used by Financing Activities	(9,878,943)	(55,617,316)
Cash Increase/ (Decrease) for the year	18,382,779	24,843,661
Cash and Cash Equivalent at the beginning of the year	97,625,804	72,782,143
Cash and Cash Equivalent at the end of the year	116,008,583	97,625,804

Annexed notes form an integral part of these financial statements.



Chairman



Director



Chief Executive Officer

Date: 12 April 2026

Place: Dhaka

NOTES TO THE FINANCIAL STATEMENTS

AS AT & FOR THE YEAR ENDED DECEMBER 31, 2025

1.00 Status of the Company

Prime Islami Securities Limited (PISL) was incorporated with the Registrar of Joint Stock Companies and Firms (RJSC) vide registration no. C-85243/10 on the June 21, 2010 under the Companies Act, 1994 as a Public Limited Company. Prime Islami Securities Limited (PISL) is a TREC holder of Dhaka Stock Exchange Limited bearing No. 104 & Chittagong Stock Exchange Ltd No. 145. The registered office of the Company is situated at DSE Tower (Level-9), Room-167, Plot-46, Road-21, Nikunja-2, Dhaka-1229, Bangladesh.

1.01 Objective of the Company

The principal objectives of the Company for which it was established are to carry on the business of stock brokers, to carry on any business as permissible for a broker and dealer house duly licensed by the Bangladesh Securities and Exchange Commission (BSEC) and other services as mentioned in the Memorandum and Articles of Association of the Company. The Company commenced its commercial activities from June 21, 2010.

2.00 Specific Accounting Policies

2.01 Basis in Preparing the Financial Statements

The Financial Statements have been prepared on accrual basis of accounting, under Historical Cost Convention as a Going Concern (IAS-1) since there is no significant doubt or uncertainty to continue the operation of the Company in the foreseeable future.

2.02 Statement of Compliance

The Financial Statements of Prime Islami Securities Limited have been prepared in accordance with--

- a) The International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) which have been adopted by the Institute of Chartered Accountants of Bangladesh (ICAB).
- b) The Companies Act, 1994
- c) The Bangladesh Securities and Exchange Commission (Stock dealer, stock broker and authorized representative) rules, 2000
- d) Dhaka Stock Exchange Rules, 1954
- e) Bangladesh Securities and Exchange Rules-2020.
- f) Any other relevant laws and regulations applicable in Bangladesh.

2.03 Components of the Financial Statements:

The financial statements include the following components :

- i) Statement of Financial Position
- ii) Statement of Comprehensive Income
- iii) Statement of Cash Flows
- iv) Statement of Changes in Equity
- v) Notes to the Financial Statements

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

2.04 Compliance with IAS & IFRS

The financial statements have been prepared in compliance with requirement of IAS and IFRS as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and applicable in Bangladesh. The followings IAS and IFRS have been applied:

IAS -1 Presentation of Financial Statements
IAS -7 Statement of Cash flow
IAS -8 Accounting Policies, Changes in Accounting Estimates and Errors
IAS -10 Events after the Reporting period
IAS -12 Income Taxes
IAS - 16 Property, Plant & Equipment
IAS -24 Related Party Disclosure
IAS -37 Provisions, Contingent Liabilities and Contingent Assets
IAS-38 Intangible Asset
IFRS 7 Financial Instruments: Disclosures
IFRS 9 Financial Instruments
IFRS 15 Revenue from Contracts with Customers

2.05 Going Concern

Financial Statements have been prepared on going concern basis as there was no significant doubt or uncertainty to continue the operation of the Company in the foreseeable future.

2.06 Recognition of Property, Plant and Equipment

These are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of IAS-16: Property, Plant and Equipment. On retirement or otherwise disposal of fixed assets, the cost of accumulated depreciation are eliminated and any gain or loss for such disposal is reflected in the statement of comprehensive income which is determined with reference to the carrying amount of the assets and the net sales proceeds.

2.07 Depreciation of Property, Plant and Equipment

Depreciation on Property, Plant and Equipment has been computed during the year using the reducing balance method so as to write off the assets over their expected useful life.

Office Equipment	20%
Furniture & Fixtures	10%
Motor Vehicle	20%
Software & LAN	33%
Electrical Appliances	20%

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

2.08 Investment in securities

Investment in securities are carried at cost. Adequate provision has been made considering each individual investment (where cost is less than market price) as guided by Bangladesh Securities and Exchange Commission. Unrealized gain or loss is recognized in the statement of financial position.

2.09 Financial Instrument:

Non-derivative Financial Instruments comprise of accounts and Other Receivables, Cash & Cash Equivalents and Other Payables are shown at transaction cost.

2.10 Statement of Cash Flows:

Statement of Cash Flows is prepared principally in accordance with IAS 7 Cash Flows have been presented under direct method as required by the Securities and Exchange Rules 1987.

2.11 Accrued Expenses, Provisions and Other payables

As per IAS 37 "Provision, Contingent Liabilities and Contingent Assets", a provision is recognized only when past event has created a legal or constructive obligation, an outflow of resource or probable and the amount of the best estimate of settlement amount at balance sheet date.

2.12 Advance Income Tax

The amount of Advance Income Tax are mainly deduction of tax at sources by bank on profit from bank deposits (SND) and dividend income received against securities owned by the Company under portfolio investment and against Brokerage Commission by DSE.

2.13 Reporting currency and level of precision

The Figures in the financial statements represent Bangladesh currency (Taka), which have been rounded off to the nearest taka.

2.14 Taxation

"Current Tax

Provision for income tax has been made according to the Finance Act, 2024 and the Income Tax Act, 2023."

"Deferred Tax

The company did not recognize deferred tax during the year."

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

2.15 Events after reporting period

As per Financial Reporting Council Circulars dated 03 March 2026, Ref No. 360/FRC/ প্রসা/আইন ও বিধি /2026/1105.

The Board of Directors of Prime Islami Securities has approved Financial Statement for the year ended 2025 on its 95th Meeting held on April 09,2026.

2.16 Cash and Cash Equivalents

According to International Accounting Standard-7 “ Statement of Cash flows” cash comprises cash in hand and demand deposits and cash equivalents which are short term, highly liquid investments that are readily convertible to know amounts of cash and which are subject to an insignificant risk of changer in value. International Accounting Standard-1 “Presentation of Financial Statements” provides that the cash and cash equivalents are not restricted in use. Considering the provisions of International Accounting Standard-7 and International Accounting Standard-1, cash in hand, fixed deposits and bank balances have been considered as cash and cash equivalents.

2.17 Revenue Recognition:

Revenue is Recognized only when it probable that the economic benefit of such transaction has been derived as per International Financial Reporting Standards (IFRS) 15 " Revenue from Contracts with Customers " :

a) Brokerage Commission

Brokerage Commission is recognized as income when selling or buying order is executed.

b) Interest Income from Margin Loan

Interest Income from margin loan is recognized on accrual basis. Such income is calculated on daily margin loan balance of the respective parties. Income is recognized on quarterly basis.

c) Investment Income / Capital Gain

The company by virtue of obtaining the license as stock dealer from the Bangladesh Securities and Exchange Commission, have invested in the listed securities in it's own name and profit or loss arising from the disposal of such securities is accounted for when the securities are offloaded.

2.18 General

(i) Previous year's figures have been rearranged wherever necessary, to confirm to the current year's presentation.

(ii) Figures have been rounded off to the nearest taka.

2.19 Reporting Period

The financial statement of the Company covers a period from 1st January 2025 to 31st December 2025.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
3.00 Property, Plant & Equipments			
	Balance as on 01.01.2025	24,325,530	24,112,339
	Add: Addition during the year	1,413,676	213,191
	Total	25,739,206	24,325,530
	Less: Disposal during the year	1,021,603	-
		24,717,603	24,325,530
	Depreciation:		
	Balance as on 01.01.2025	21,558,714	21,150,111
	Add: Charged during the Year	390,369	408,604
		21,949,083	21,558,715
	Less: Disposal during the year	490,889	-
		21,458,194	21,558,715
	Written down value 31.12.2025	3,259,409	2,766,815
	(Details are shown in Annexure-A)		
4.00 Investment in Stock Exchanges for Membership			
	Dhaka Stock Exchange Limited	457,200,000	457,200,000
	Chittagong Stock Exchange Limited	209,999,967	209,999,967
	Total	667,199,967	667,199,967

Details	No. of shares	Total Cost	Face Value
Available DSE Shares	5,411,330	457,200,000	54,113,300

Portfolio: 28,86,042, Blocked: 25,25,288

CSE:

Available CSE Shares	4,287,330	280,000,000	-
Less: 25% sold	(1,071,833)	(70,000,033)	-
	3,215,498	209,999,967	32,154,975

Portfolio: 17,14932, Blocked: 2,572,398

The Total cost of CSE shares was Tk. 28,00,00,000/- (42,87,330 shares @tk. 65.309/- each). In 2024 CSE sold 25% of total shares from the block shares to ABG Limited, Strategic Investor in compliance with the Section 14 of the Exchanges Demutualization Act, 2013.

Investment in Stock Exchanges for membership are stated at cost of the memberships in Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
5.00	Cash and Cash Equivalents		
	Cash in Hand	8,776	38,134
	Cash at Bank (5.01)	53,145,183	67,587,670
	Fixed Deposit (5.02)	62,854,624	30,000,000
	Total	116,008,583	97,625,804
5.01	Cash at Bank		
	A. Consolidated Customer Account:		
	Mercantile Bank PLC A/C No.-1131000049245	17,294,443	20,720,128
	One Bank PLC A/C No.-0015025304014	11,215,680	7,898,013
	Total	28,510,123	28,618,142
	B. Dealer Account:		
	Mercantile Bank PLC A/C No.-1131000049263	1,608,137	1,172,425
	One Bank PLC A/C No.-0015025304006	105,980	2,330,547
	Total	1,714,117	3,502,972
	C. Corporate Account:		
	City Bank PLC A/C No.-1104306088001	999,539	1,050,081
	Mercantile Bank PLC A/C No.-1131000057084	20,646,111	33,722,654
	One Bank PLC A/C No.-0011020003196	513,134	661,424
	Dhaka Bank PLC A/C No.-2141550002573	591	9,020
	Eastern Bank PLC A/C No.-8038030000105	745,838	1,458
	Mercantile Bank PLC A/C No.-1111001232752	9,000	9,500
	One Bank PLC A/C No.-0013000000897	4	4
	Padma Bank PLC A/C No.-0111100018574 (Closed)	1,000	1,000
	Prime Bank PLC A/C No.- 3108132026623	5,691	11,381
	Social Islami Bank Limited A/C No.- 5561360000032	35	35
	Total	22,920,943	35,466,556
	Grand Total (A+B+C)	53,145,183	67,587,670
5.02	Fixed Deposit		
	City Bank PLC-4484306088001	10,639,848	-
	Dhaka Bank PLC-2147960000733	10,871,444	10,000,000
	Eastern Bank PLC-8038790000018	10,000,000	10,000,000
	Mercantile Bank PLC-1410001968411	10,649,578	-
	Mercantile Bank PLC-1410002054781	10,000,000	-
	Prime Bank PLC-3108413027451	10,693,754	10,000,000
	Total	62,854,624	30,000,000

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
6.00	Advances, Deposits and Prepayments		
	<u>Advances</u>		
	Advance tax (6.01)	26,098,227	28,748,218
	Advance against Office Rent	404,250	247,642
	Advance Others (6.02)	1,268,087	477,671
	Receivable from others (6.03)	45,555,000	45,555,000
	Inter Company Transaction - PILIL	-	321,423
	Receivable from Client Other than Margin Code (6.04)	598,654	4,770,453
		73,924,218	80,120,407
	<u>Deposits</u>		
	Advance Against Telephone (T &T)	10,000	10,000
	Deposit with DSE & CDBL	150,000	200,000
		160,000	210,000
	Total	74,084,218	80,330,407
6.01	Advance Tax		
	This is arrived at as follows:		
	Balance as on 1st January	28,748,218	22,341,711
	Add: Tax deducted at source:		
	On Turnover	2,922,555	3,749,952
	On Bank Profit	478,415	895,428
	On FDR Profit	1,019,382	
	On Dividend Income	885,045	1,761,127
		5,305,397	6,406,507
	Less: Adjustment:		
	On turnover	5,634,767	-
	On interest income	441,750	-
	On FDR Profit	-	-
	On dividend income	1,878,871	-
		7,955,388	-
	Balance as on 31st December 2025	26,098,227	28,748,218
6.02	Advance Others		
	Receivable Interest	1,033,495	251,302
	Security Money for Garage Rent	2,000	2,000
	CDBL	57,016	
	Advance Software Maintenance	24,498	-
	Advance Office Expenses	151,078	224,369
	Total	1,268,087	477,671

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
6.03 Receivable from Others		45,555,000	45,555,000
	The above mentioned amount is receivable from Mr. M. A Khaleque (former advisor of Prime Islami Securities Ltd.). As per decision of the Board, the amount will be recovered through legal action. In this connection the BOD of PISL has filed a complaint to Anti Corruption Commission regarding this matter against Mr. M. A Khaleque to recover the said amount. The said amount is blocked by Bangladesh Securities and Exchange Commission in his sons' portfolios with Prime Islami Securities Ltd.		
6.04 Receivable from Client Other than Margin Code			
	Cheques in Clearing	313,654	2,721,363
	Less: Unrecoverable Receivables	285,000	2,200,000
	(Receivable arisen due to fees, charges etc. from closed BO Accounts)	-	(150,910)
	Net Receivables	598,654	4,770,453
	Accounts Receivable from clients generated from trade and others fees and charges.		
7.00 Receivable from clients :			
	Margin Loan	703,690,714	711,784,977
	Total	703,690,714	711,784,977
	This balance represents the margin loan to the clients provided by the Company. Due to present market conditions, it is very difficult to recover the disbursed loan of Tk. 71.17 crore. The Company will write-off the negative equity amount gradually.		
8.00 Receivable from DSE/CSE			
	DSE (Broker)	5,250,243	3,182,731
	DSE (Dealer)	-	-
	CSE (Broker)	30,462	33,575
	Total	5,280,705	3,216,307
9.00 Investment in Securities			
	Balance as on 01.01.2025	311,435,649	300,666,243
	Add: During the year	49,506,298	38,163,319
		360,941,947	338,829,562
	Less: Adjusted during the year	(56,530,205)	(27,393,913)
	Balance at 31.12.2025	304,411,742	311,435,649
	See Annexure-B		

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
10.00 Share Capital			
Authorised Capital			
10,00,00,000 ordinary shares of Taka 10 each		<u>1,000,000,000</u>	<u>1,000,000,000</u>
Issued, Subscribed and Paid-up Capital		<u>1,000,000,000</u>	<u>1,000,000,000</u>
10,00,00,000 ordinary shares of Taka 10 each			
11.00 Reserve & Surplus			
Balance as on 01.01.2025		(269,255,311)	(234,441,900)
Add: Net profit/(loss) during the year		19,529,551	(34,813,411)
		<u>(249,725,760)</u>	<u>(269,255,311)</u>
Less: Prior Year Adjustment		200,000	-
Balance at 31.12.2025		<u>(249,525,760)</u>	<u>(269,255,311)</u>
12.00 Payable to Clients		<u>21,739,940</u>	<u>21,618,883</u>
This balance represents money deposited by clients for the trading purpose.			
13.00 Payable to DSE/CSE			
DSE (Broker)		415,396	2,177,121
DSE (Dealer)		-	400,969
CSE (Broker)		66,366	-
Total		<u>481,762</u>	<u>2,578,090</u>
14.00 Long Term Liabilities			
Finance from PILIL (Opening Balance)		847,148,812	869,148,812
Payment during the year		(10,465,352)	(22,000,000)
Closing Balance		<u>836,683,460</u>	<u>847,148,812</u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024

15.00 Other Liabilities

VAT Deducted from Various Source	252,548	216,419
Tax Deducted from Various Source	197,930	45,057
Provision for IPO Fund	112,139	111,366
Provision for CDBL Charges	-	52,445
Accounts Payables (15.01)	3,331,663	3,790,139
Others	18,347	-
Provision for Dividend Payable to Clients	1,467,692	1,434,266
Employees PF Payable	112,820	122,020
Dividend Payable (15.02)	244,714,400	244,714,400
Total	250,207,539	250,486,112

15.01 Accounts Payables

Rent Payable	245,297	315,905
CDBL Payable	-	1,200
Payable to Suppliers	44,142	45,196
Commission Back Payable	151,057	89,557
Interest Payable to CCBA	171,621	2,308,006
Payable to CSE	-	-
Insurance Premium Payable	9,930	7,716
Others Payable	28,555	28,556
Tax Payable	793,773	-
Salary and Allowances Payable	1,874,919	986,533
Utility Bills Payable	12,369	7,470
Total	3,331,663	3,790,139

15.02 Dividend Payable

Prime Islami Life Insurance Limited

Sl.	Name of Shareholder	Dividend Declared	Paid Up to	Payable on
			31.12.2025	
1	Prime Islami Life Insurance Ltd.	204,000,000	35,505,600	168,494,400
2	Taslima Islam	20,000,000	20,000,000	-
3	Waheed Mohammad Yousuf	40,000,000	40,000,000	-
4	Fareast Islami Life Insurance Company Ltd.	40,000,000	3,780,000	36,220,000
5	Khandker Md Mostasir	40,000,000	40,000,000	-
6	Fareast Securities Ltd.	16,000,000	16,000,000	-
7	Tarique Ekramul Haque	40,000,000	-	40,000,000
Total		400,000,000	155,285,600	244,714,400

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
	Prime Islami Securities Ltd has been declared its first dividend at 40% cash i.e. Tk. 40,00,00,000/- for the period from 2010 to 2018 for his shareholders in 2018. After dividend disburse, Tk. 24,47,14,400/- has been outstanding as dividend payable to the shareholders for the year ended 2025 and this balance is carry forwarded from the year 2018. PISL has experience losses from the year 2019 except for the year 2021.		
16.00	Provision for Others		
	Provision for Margin Loan (16.01)	7,036,907	7,117,850
	Total	7,036,907	7,117,850
16.01	Provision for Margin Loan		
	Loan to Client	703,690,714	711,784,977
	Previous Balance	7,117,850	8,150,332
	Add/Less: During the period	(80,943)	(1,032,482)
	Mandatory Provision	7,036,907	7,117,850
	@ 1% of all outstanding margin		
	(According to Risk Based Capital Adequacy Rules, 2019) by BSEC		
17.00	Provision for Expenses		
	Provision for Income tax	7,242,489	14,607,988
	Provision for Audit fee	69,000	57,500
	Total	7,311,489	14,665,488
17.01	Provision for Income Tax		
	Balance as on 01.01.2025	14,607,988	12,628,978
	Add: Provision made during the year:	1,383,663	1,979,010
		15,991,651	14,607,988
	Less: Adjustment during the year	(8,749,162)	-
	Balance at 31.12.2025	7,242,489	14,607,988
17.02	Provision for Income Tax		
	Total	1,383,663	1,979,010
18.00	Revenue from Brokerage Commission	25,332,857	23,174,355

This amount represents commission on turnover of Company with DSE and CSE throughout the year.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
19.00 Other Operating Income/(Loss)			
	Profit on Margin Investment	9,303,348	11,862,087
	Adjust Provision for Margin Loan	80,943	1,032,482
	Less: Provision for Unrecoverable Receivables	-	(150,910)
	Less: Loss from CSE Share Sell	-	(53,922,538)
	Less: Corporate VAT Payment	-	(2,715,906)
	Net Interest Received	9,384,291	(43,894,785)
	Service Charge from clients for CDBL	191,572	180,483
	Misc. Income	-	-
		191,572	180,483
	Total Other Operating Income/ (loss)	9,575,863	(43,714,302)
19.01 Service Charge from Clients for CDBL			
	Annual Account Maintenance fee	142,200	110,000
	Other Fees and Commission	49,372	70,483
	Transaction/ Transfer Fee	-	-
	Total	191,572	180,483
20.00 Direct Expenses			
	CDBL Charge	1,164,091	1,088,830
	Hawla Charge	1,040	2,250
	Laga Charge	1,986,512	1,870,883
	Total	3,151,644	2,961,963
21.00 Capital Gain/(Loss)		3,297,454	1,422,642
21.01 Capital Gain/(Loss) from Investment in Shares			
	Sales Price	59,827,660	28,819,556
	Less: Cost of Shares	(56,530,206)	(27,393,913)
	Profit/ (Loss) on Sale of Shares	3,297,454	1,425,642
	Laga and Charges Adjustment	-	-
	Less: Fees & Charges	-	(3,000)
	Net Capital Gain/(loss)	3,297,454	1,422,642
22.00 Profit on Bank Account			
	Profit Received on Bank account	2,973,494	4,477,146
	Less: Payable to Customer	-	(758,369)
	Profit on FDR	5,512,222	251,302
	Total	8,485,716	3,970,079

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

Notes	Particulars	Amount in Taka	
		31.12.2025	31.12.2024
23.00	Operating and Other Expenses		
	Advertisement	33,250	17,695
	Community Outreach Expenses	237,565	245,898
	Audit Fee	69,000	65,000
	Authorized Representative Expense	1,000	23,050
	Bank Charges & Bank Account Maintenance Fee	207,463	169,892
	Commission Back	2,629,182	917,144
	Car/Car Parking Expense	4,060	3,840
	Company Contribution to Provident Fund	542,000	547,550.0
	Conveyance	395,198	75,578.0
	CSE Expense	485,679	493,528
	Depreciation	390,369	408,603
	Director Fee	136,000	128,000
	Corporate Social Responsibility	67,440	394,700
	DSE Expense	214,125	-
	Entertainment	396,575	250,354
	Groceries	183,758	-
	Insurance Premium	43,556	43,298
	Investor Protection Fund	8,869	10,287
	License Fee	24,300	26,300
	Loss on Sale of Asset	171,785	-
	Membership/Registration/License fees	490,000	477,500
	Misc. Expense	-	-
	Office General Expense	307,526	70,262
	Office Rent	3,151,118	2,852,859
	BO A/C Renewal Charge	-	3,500
	Postage & Courier, Photocopy	8,555	8,290
	Printing & Stationery	99,255	228,530
	Rates & Taxes	28,087	25,600
	Repair & Maintenance	231,683	48,400
	RJSC Expense	47,590	73,880
	Salary and Allowance	14,679,114	14,747,504
	Software Fee	140,260	94,734
	Staff Training Expenses	16,050	-
	Subscription	600	-
	Telephone, Mobile & Internet	896,737	850,538
	Utilities	249,285	250,967
	Wages	485,223	-
	Total	27,072,256	23,553,281

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

24.00 Related Party Disclosures:

The details of related party transactions made during the year along with the relationship is illustrated below in accordance with IAS 24.

Particulars			Jan'25-Dec'25	Jan'24-Dec'24
Name of the Party	Relationship with Company	Nature of Transaction	Transacted /Balance Amount in BDT	Transacted /Balance Amount in BDT
Prime Islami Life Insurance Limited	Parents Company	Loan	836,683,460	847,148,812

SCHEDULE OF PROPERTY, PLANT & EQUIPMENTS AS AT DECEMBER 31, 2025

Annexure-A

Particulars	C o s t				Rate of Dep. (%)	D e p r e c i a t i o n				Written down value as on 31.12.2025
	Opening Balance as at 01.01.2025	Addition during the year	Adjustment	Closing Balance as at 31.12.2025		Opening Balance as at 01.01.2025	Charged during the year	Adjustment	Closing Balance as at 31.12.2025	
Furniture and Fixtures	14,347,165	-	1,021,603	13,325,562	10%	12,809,426	153,774	490,889	12,472,311	853,251
Renovation and Decoration	123,890	543,580	-	667,470	20%	42,948	25,248	-	68,196	599,274
Office Equipment	6,520,922	-	-	6,520,922	20%	5,997,652	104,654	-	6,102,306	418,616
Computer & Printer	412,499	128,346	-	540,845	10%	38,132	44,231	-	82,363	458,482
Electrical Appliances	828,703	741,750	-	1,570,453	20%	578,207	62,462	-	640,669	929,784
LAN	804,441	-	-	804,441	33%	804,440	-	-	804,440	1
Software	1,287,910	-	-	1,287,910	33%	1,287,909	-	-	1,287,909	1
Total 31.12.2025	24,325,530	1,413,676	1,021,603	24,717,603		21,558,714	390,369	490,889	21,458,194	3,259,409
Balance at 31.12.2024	24,112,339	213,191	-	24,325,530		21,150,111	408,604	-	21,558,715	2,766,815

INVESTMENT IN SECURITIES AS ON DECEMBER 31, 2025

Annexure-B

Sl	Name of Securities	Category	Quantity	Avg.Cost	Total Cost	Mkt. Rate	Market Value	Unrealized Gain/ (Loss)
1	APEXFOODS	A	10,000	296.38	2,963,804	244.30	2,443,000	(520,804)
2	BATBC	A	10,000	583.76	5,837,649	248.60	2,486,000	(3,351,649)
3	BESTHLDNG	A	50,000	35.20	1,759,815	13.30	665,000	(1,094,815)
4	BEXGSUKUK	A	23,000	88.41	2,033,370	57.00	1,311,000	(722,370)
5	BEXIMCO	B	26,279	99.22	2,607,368	110.10	2,893,318	285,950
6	BPPL	B	60,000	23.86	1,431,492	14.70	882,000	(549,492)
7	CONFIDCEM	A	1,870,000	128.30	239,926,423	49.20	92,004,000	(147,922,423)
8	DBH	A	31,620	67.04	2,119,663	34.60	1,094,052	(1,025,611)
9	EASTERNINS	A	37,000	65.40	2,419,682	49.50	1,831,500	(588,182)
10	EGEN	B	70,000	34.02	2,381,183	19.80	1,386,000	(995,183)
11	FINEFOODS	A	20,000	285.10	5,702,094	380.30	7,606,000	1,903,906
12	GPHISPAT	A	45,000	46.10	2,074,527	16.00	720,000	(1,354,527)
13	LRGLOBMF1	A	300,000	7.65	2,294,730	2.70	810,000	(1,484,730)
14	METROSPIN	Z	250,000	29.25	7,313,250	8.30	2,075,000	(5,238,250)
15	MHSMML	B	110,000	31.04	3,414,169	13.30	1,463,000	(1,951,169)
16	NAHEEACP	B	40,000	50.11	2,004,504	18.30	732,000	(1,272,504)
17	OLYMPIC	A	11,032	156.85	1,730,367	137.40	1,515,797	(214,570)
18	ORIONPHARM	Z	53,000	96.80	5,130,485	27.40	1,452,200	(3,678,285)
19	POWERGRID	Z	15,000	77.99	1,169,777	26.70	400,500	(769,277)
20	SINGERBD	A	31,000	143.50	4,448,602	84.50	2,619,500	(1,829,102)
21	SSSTEEL	Z	130,000	15.94	2,072,512	4.10	533,000	(1,539,512)
22	STYLECRAFT	Z	34,000	105.18	3,576,164	47.20	1,604,800	(1,971,364)
					304,411,629		128,527,667	(175,883,963)

STATEMENT OF TOTAL CAPITAL COMPUTATION FOR THE YEAR ENDED DECEMBER 31, 2025

SL	Components	B/S Amount	Haircut	Eligible Amount	Sum
a	Paid-up-capital	1,000,000,000	-	1,000,000,000	
b	Share Premium	-	-	-	
c	General reserve	(269,255,311)	-	(269,255,311)	
d	Capital Reserve	-	-	-	
e	Retained Earnings	19,729,551	-	19,729,551	
Sum of core capital			-	750,474,240	750,474,240

f	General Provision	-	20%	-	
g	Specific Provision	7,036,907	30%	2,111,072	
h	Revaluation Surplus or unrealized gain on:	-		-	
i	fixed Assets (Property, plant & equipment other than Intangible assets)	3,259,409	30%	977,823	
ii	investment in listed securities	304,411,742	20%	60,882,348	
iii	investment in non-listed securities (other than closed end mutual fund)	-	35%	-	
iv	investment in strategic holding	-	25%	-	
i	Preference Share	-	25%	-	
j	Subordinated debt	-		@20% of total issued value	
Sum of supplementary capital				63,971,243	63,971,243
Total Capital					814,445,483

STATEMENT OF TOTAL RISK REQUIREMENT COMPUTATION FOR THE YEAR ENDED DECEMBER 31, 2025

Computation Formula		Risk Factor	Eligible Amount
Average Annual Gross Income	25,595,967	5%	1,279,798
	Higher Value		1,000,000

i. Proprietary positions in Equity

Securities:

Value of "A" category securities	112,984,849	10%	11,298,485
Value of "B/G/N/." category securities	7,356,318	12%	882,758
Value of "Z" category instruments	6,065,500	15%	909,825

ii. Proprietary positions in MFs & CISs:

Value of listed funds	810,000	10%	81,000
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iii. Proprietary positions in Debt Instruments & ABSs:

Value of listed debt instruments	1,311,000	5%	65,550
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Exposure of credit facilities to Clients	703,690,714	8%	56,295,257
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Sum of all Large Exposure to Single Equity	239,926,423	10%	23,992,642
Sum of all Large Exposure to a Single counterparty	112,607,208	7%	7,882,505
Sum of all Large Exposure to Debt Instruments	2,033,370	3%	61,001
Annual Revenue Reported in last year	23,174,355	0.20%	46,349
Total Risk			102,795,170

Capital Adequacy Ratio (CAR)=

(Total Capital (TC)/Total Risk Requirement (TRR))*100

Total Capital

814,445,483

Total Risk Requirement

102,795,170

Capital Adequacy Ratio (CAR)

792%

CLIENTS' PAYABLE RECONCILIATION STATEMENT AS ON DECEMBER 31, 2025

Sl	Particulars	Amount (BDT)	Amount (BDT)	Remarks
A	Payable to clients		21,739,940	As per client ledger balance
B	Source of Fund:			
1	Bank Balance of all Consolidated Customers' Account(s)	28,510,123		As per bank statement
2	Add: Cash in hand (if any)	-		As per clients' cash book
3	Add: Receivables from DSE	5,250,243		As per CNS Report (Outstanding Balance Report)
4	Add: Receivables from CSE (if any)	30,462		
5	Add: Cheque in transit (Received)	285,000		Cheque received from clients and credited to bank book but not credited in Consolidated Customer's Account as on date
6	Less: Cheque in transit (Issued)	-		Cheque issued to clients and debited to bank book but not debited from Consolidated Customer's Account as on date.
7	Less: Payables to DSE	415,396		As per CNS Report (Outstanding Balance Report)
8	Less: Payables to CSE (if any)	66,366		
9	Less: Payable to CDBL	-		BO Accounts' maintenance fees debited from clients' payable but not debited from CCA and/or not paid to CDBL
10	Less: Other Payables (if any)	171,621		CCBA Interest
C	Net Source of Fund: (1 to 10)	33,422,445		
D	Clients' Payable Status: (C-A)		11,682,505	Surplus

IMPORTANCE OFFICES OF THE COMPANY

DHAKA DIVISION

Dhaka Corporate Zone-07

Gause Pak Bhaban (15th Floor)
28/G/1 Toyenbee Circular Road
Motijheel C/A, Dhaka-1000.

Dhaka Zone-13

413/2 Razia Alam
Shopping Complex (2nd Floor)
Jurain, Dhaka-1204

Dhaka Zone-16

Eyashfi Trade Center
(3rd Floor), Signbord
Bhuigor, Fatulla, Narayangonj.

Dhaka Zone-09, 15 & 18

Gause Pak Bhaban (15th Floor)
28/G/1 Toyenbee Circular Road
Motijheel C/A, Dhaka-1000.

CHATTOGRAM DIVISION

Chattogram Divisional Office

IFCO Complex (6th Floor),
1147/A C.D.A Avenue East Nasirabad,
G.E.C. More Chattogram

Chattogram Zone-04

Chowdhuri tower (2nd Floor), Mirsharai
Powrosova, Mirsharai, Chattogram.

Chattogram Zone-10

Nur Market (2nd Floor), Senerhat
Sandwip, Chattogram.

Feni Zone-01 & 02

Aziz Shopping Centre (3rd Floor)
189 S.S.K. Road, Feni.

Noakhali Sub-Corporate Zone

Kalam Monjil (2nd Floor), Main Road
Maizdi Bazar, Noakhali.

Cox's Bazar Zone 01, 02 & 04

Shafiq Centre (5th Floor), Main Road
Cox's Bazar.

Cumilla Corporate Zone

Sattar Khan Complex (6th Floor) , A.K. Fazul
Haque Road, Monoharpur, Cumilla.

Chandpur Zone

Hakim Plaza (2nd Floor), Shaheed
Muktijoddha Sarak, Chandpur.

B.Baria Zone-01

Amin Complex (4th Floor), Kumarshil More
Brahmanbaria.

RAJSHAHI DIVISION

Rajshahi Corporate Zone

Infront of Islami Bank, Behind Shapna Super Shop,
Alu Patti, Rajshahi.

Bogura Zone

Haji Gafur Market (3rd Floor)
Rangpur Road, Borogola, Bogura.

IMPORTANCE OFFICES OF THE COMPANY

KHULNA DIVISION

Khulna Corporate Zone

Ishrak Plaza (2nd Floor)
A-43/44 Mojid Sarani, Shibbari More
Khulna.

BARISHAL DIVISION

Barishal Zone

Arju Lakshmi Bhaban (3rd Floor)
99 Sadar Raod, Barishal.

SYLHET DIVISION

Sylhet Corporate Zone

Millennium Shopping Complex (7th Floor)
Jallarpar Road, Zinda Bazar, Sylhet.

RANGPUR DIVISION

Rangpur Corporate Zone

House # 05, (4th Floor),
Station Road, Senpara More,
Rangpur Sadar, Rangpur.

MYMENSINGH DIVISION

Mymensingh Zone-01

Abdul Alim Plaza (3rd Floor)
20/A, 20/B, AB Guho Road
Ganginapar, Mymensingh.

Netrokona Zone

Bhuyan Plaza (3rd Floor)
Boro Bazar, Netrokona.



Proxy Form





Prime Islami Life Insurance Limited

A⁺

**Rated By Alpha Credit Rating Limited
A Government Approved Rating Agency**

For

Good Capacity & Stable Outlook

Long Term Rating : A⁺

Short Term Rating : ST-2

Outlook : Stable



Prime Islami Life Insurance Limited

Gause Pak Bhaban (13th Floor), 28/G/1, Toyenbee, Circular Road, Motijheel C/A, Dhaka-1000

Tel : 88-02-41070180-83

E-mail: pilil@primeislamilife.com, Web : www.primeislamilife.com