



প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

Prime Islami Life Insurance Limited

Head Office: Gause Pak Bhaban (13th Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000, Phone: 41070180-83, Fax: 88-02-41070179, E-mail: pilil@primeislamilife.com Web: www.primeislamilife.com

Half-Yearly Financial Statements-2025

Dear Shareholder(s),

We are pleased to present the un-audited Half-Yearly (Q2) Financial Statements of Prime Islami Life Insurance Ltd. for the Half-Yearly ended on June 30, 2025 as per Bangladesh Securities and Exchange Commission Notification No. BSEC/CMRRCD/2006-158/208/Admin/81, dated June 20, 2018. Accordingly these Financial Statements have already been sent to Bangladesh Securities and Exchange Commission and Stock Exchanges.

UN-AUDITED CONSOLIDATED BALANCE SHEET

As At June 30, 2025

Capital & Liabilities	Notes	30-06-2025 Taka	31-12-2024 Taka	Growth %
Shareholders' Capital				
Authorised Capital				
50,000,000 Ordinary Shares of Tk. 10/- each	8	500,000,000	500,000,000	-
Issued, Subscribed and Paid-up				
3,05,20,230 Ordinary Shares of Tk. 10/- each	9	305,202,300	305,202,300	-
Retained Earning		(204,882,061)	(207,585,640)	(1.30)
Balance of Fund and Accounts				
Life Insurance Fund		6,541,154,679	7,491,907,036	(12.69)
Welfare Fund		82,614	23,690	248.73
Liabilities and Provisions				
Estimated Liabilities in respect of outstanding claims, whether due or intimated	10	538,928,188	279,830,726	92.59
Amount due to other persons or bodies carrying on insurance business		20,100,433	23,108,164	(13.02)
Sundry Creditors	11	860,222,924	875,601,572	(1.76)
Unclaimed Dividend		91,809	160,779	(42.90)
Fair Value Change Account	12	(203,798,183)	(186,511,437)	9.27
Premium Deposits		2,800,665	12,122,425	(76.90)
Non-Controlling Interest		239,786,102	238,330,329	0.61
		8,099,689,470	8,832,189,944	-
Property & Assets				
Loan				
On Insurer's policies within their surrender value		190,343,013	189,439,448	0.48
Investment				
Agents Balance	13	2,899,172,108	2,917,968,806	(0.64)
Outstanding Premium		247,250	55,858	342.64
Profit, Dividends and Rents Accruing But not Due	14	360,353,494	548,641,229	(34.32)
Advances and Deposits	15	181,230,277	175,544,247	3.24
Sundry Debtors	16	172,011,962	163,974,335	4.90
Cash and Bank Balances		816,150,735	829,506,472	(1.61)
Fixed Deposit with Banks	17	18,150,735	829,506,472	(1.61)
Bank & Cash Balance	18	273,475,801	224,172,045	21.99
		327,722,837	899,222,246	(63.55)
		601,198,638	1,123,394,291	-
Others Assets				
Fixed Assets (WDV)	19	2,852,998,623	2,854,696,373	(0.06)
Right-of-Use Assets as per IFRS-16		20,350,273	23,756,146	(14.34)
Stamps, Printing & Stationery in Hand		5,633,097	5,212,741	8.06
		8,099,689,470	8,832,189,944	-

UN-AUDITED CONSOLIDATED LIFE REVENUE ACCOUNT

For the Half-Yearly Ended June 30, 2025

Note	Jan-June 2025 Tk.	Jan-June 2024 Tk.	Growth %	April-June 2025 Tk.	April-June 2024 Tk.	Growth %
Balance of Fund bid	7,491,907,036	7,573,495,801	(1.08)	6,747,375,200	6,826,578,595	(1.16)
Balance of Retain Earning as beginning of the Period	(207,585,640)	(152,456,923)	36.16	(206,046,110)	(182,838,832)	12.69
Premium less Re-insurance	1,242,892,994	1,211,439,625	2.60	846,650,054	772,091,749	9.66
Profit, Dividends & Rents	47,483,425	(1,717,407)	2,864.83	23,360,307	23,184,600	0.76
Other Income	1,027,763	699,676	46.89	442,960	400,015	10.74
	8,575,725,578	8,631,460,772	-	7,411,782,411	7,439,416,127	-
Claims (including S.B.)	1,697,833,994	1,390,732,313	22.08	764,786,117	459,033,436	66.61
Management Expenses	520,267,088	551,030,529	(5.58)	299,113,978	283,078,127	5.66
Other Expenses	19,896,105	20,564,118	(3.25)	10,982,903	11,811,263	(7.01)
Balance of Retain Earning as end of the Period	(204,882,061)	(180,773,876)	13.34	(204,882,061)	(180,773,876)	13.34
Non-controlling interest	1,455,773	(15,247,590)	109.55	626,796	1,111,899	(43.63)
Balance of Fund bid	6,541,154,679	6,865,155,278	(4.72)	6,541,154,679	6,865,155,278	(4.72)
	8,575,725,578	8,631,460,772	-	7,411,782,411	7,439,416,127	-

UN-AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As At June 30, 2025

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Total Tk.	Non-Controlling Interest
Equity as on December 31, 2024	305,202,300	-	-	-	(207,585,640)	305,202,300	238,330,329
Addition during the period	-	-	-	-	-	-	-
Profit for the period	-	-	-	-	2,703,579	-	1,455,773
Prior Year Adjustment	-	-	-	-	-	-	-
Equity as on June 30, 2025	305,202,300	-	-	-	(204,882,061)	305,202,300	239,786,102
Equity as on June 30, 2024	305,202,300	-	-	-	(180,773,876)	305,202,300	252,767,433

CONSOLIDATED CASH FLOW STATEMENT

For the Half-Yearly Ended June 30, 2025

Particulars		Jan-June 2025 Tk.	Jan-June 2024 Tk.
A. CASH FLOW FROM OPERATING ACTIVITIES:			
Collection from Premium		1,434,999,936	1,437,456,594
Other Income received		1,027,763	699,676
Payment for Claims		(1,438,736,532)	(1,293,597,092)
Payment for Management Exp. Commission, re-insurance & Others		(557,716,259)	(581,980,248)
Income Tax Paid		(6,905,581)	(7,745,888)
Direct charge -Hawla, Laga Charges		(983,352)	(1,162,670)
Increase/Decrease in Operating Assets		9,385,461	21,050,653
Increase/Decrease in Operating Liabilities		194,309	(2,465,963)
Net cash flow from operating activities		(558,734,253)	(427,744,938)
B. CASH FLOW FROM INVESTING ACTIVITIES:			
Made / Disposal Of Investment		231,224	1,010,025
Acquisition of Fixed Assets		(3,826,007)	(7,231,395)
Loan against policies		(903,565)	(179,828)
Profit, Dividends & Rents Received		42,263,255	48,383,285
Net cash flow from investing activities		37,764,907	41,982,087
C. CASH FLOW FROM FINANCING ACTIVITIES:			
Dividend paid		(68,970)	-
Increase/Decrease Credit Balance to the Clients		(1,157,337)	(21,106,415)
Net cash used in financing activities		(1,226,307)	(21,106,415)
D. Net inflow/(outflow) in cash & cash equivalents (A+B+C)		(522,195,653)	(406,869,266)
E. Cash and cash equivalents at the beginning of the period		1,123,394,291	1,081,124,660
F. Cash and cash equivalents at the end of the period (D+E)		601,198,638	674,255,394

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman