প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড
Prime Islami Life Insurance Ltd.

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-2026

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, 2026 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, 2026

Capital & Liabilities	Notes	30-06-2026 Taka	31-12- 2025 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		(153,334,665)	(162,261,432)	5.50
Balance of Fund and Accounts				
Life Insurance Fund		6,798,738,618	7,397,010,248	(8.09)
Welfare Fund		92,762	186,900	(50.37)
Liabilities and Provisions				
Estimated Liabilities in respect of outstanding claims, whether due or intimated	10	230,145,575	239,459,654	(3.89)
Amount due to other persons or bodies carrying on insurance business		34,254,043	33,223,592	3.10
Sundry Creditors	11	860,026,733	835,303,667	2.96
Unclaimed Dividend		91,735	91,735	-
Fair Value Change Account	12	(22,956,729)	(28,268,796)	18.79
Premium Deposits		2,639,821	9,065,230	(70.88)
Non-Controlling Interest		267,542,393	262,735,672	1.83
		8,322,442,586	**8,891,748,770**	-

Property & Assets	Notes	30-06-2026 Taka	31-12- 2025 Taka	Growth %
Loan				
On Insurer's policies within their surrender value		198,560,163	191,899,889	3.47
Investment	13	3,168,191,133	3,139,809,134	0.90
Agents Balance		87,850	143,802	(38.91)
Outstanding Premium		417,366,597	515,413,859	(19.02)
Profit, Dividends and Rents Accruing But not Due	14	190,742,300	185,968,371	2.57
Advances and Deposits	15	146,058,528	139,370,125	4.80
Sundry Debtors	16	846,495,797	820,832,349	3.13
Cash and Bank Balances				
Fixed Deposit with Banks	17	301,872,123	294,441,215	2.52
Bank & Cash Balance	18	179,700,685	725,971,352	(75.25)
		481,572,808	**1,020,412,567**	-
Others Assets				
Fixed Assets (WDV)	19	2,852,895,628	2,853,874,359	(0.03)
Right-of-Use Assets as per IFRS-16		13,717,318	16,944,402	(19.05)
Stamps, Printing & Stationary in Hand		6,754,465	7,079,915	(4.60)
		8,322,442,586	**8,891,748,770**	-

UN-AUDITED CONSOLIDATED LIFE REVENUE ACCOUNT
FOR THE HALF-YEARLY ENDED JUNE 30, 2026

	Note	Jan-June 2026 Tk.	Jan-June 2025 Tk.	Growth %	April-June 2026 Tk.	April-June 2025 Tk.	Growth %
Balance of Fund b/d		**7,397,010,248**	**7,491,907,036**	(1.27)	**6,820,335,761**	**6,747,375,200**	1.08
Balance of Retain Earning as begaining of the Period		**(162,261,432)**	**(207,585,640)**	21.83	**(158,605,290)**	**(206,046,110)**	23.02
Premium less Re-insurance	20	1,274,994,089	1,242,892,994	2.58	809,872,560	846,650,054	(4.34)
Profit, Dividends & Rents	21	65,168,588	47,483,425	37.24	35,087,139	23,360,307	50.20
Other Income	22	714,533	1,027,763	(30.48)	291,762	442,960	(34.13)
		8,575,626,026	**8,575,725,578**		**7,506,981,932**	**7,411,782,411**	
Claims (Including S.B)	23	1,403,243,645	1,697,833,994	(17.35)	574,927,141	764,786,117	(24.83)
Management Expenses	24	499,822,472	520,267,088	(3.93)	272,596,877	299,113,978	(8.87)
Other Expenses	25	22,349,235	19,896,105	12.33	11,215,931	10,982,903	2.12
Balance of Retain Earning as end of the Period		(153,334,665)	(204,882,061)	25.16	(153,334,665)	(204,882,061)	25.16
Non-controlling interest		4,806,721	1,455,773	230.18	2,838,030	626,796	352.78
Balance of Fund c/d		6,798,738,618	6,541,154,679	3.94	6,798,738,618	6,541,154,679	3.94
		8,575,626,026	**8,575,725,578**		**7,506,981,932**	**7,411,782,411**	

UN-AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
AS AT JUNE 30, 2026

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Total Tk.	Non-Controlling Interest
Equity as on December 31,2025	**305,202,300**	-	-	-	(162,261,432)	**305,202,300**	**262,735,672**
Addition during the period	-	-	-	-	-	-	-
Profit for the period	-	-	-	-	8,926,767	-	**4,806,721**
Prior Year Adjustment	-	-	-	-	-	-	-
Equity as on June 30,2026	**305,202,300**	**-**	**-**	**-**	**(153,334,665)**	**305,202,300**	**267,542,393**
Equity as on June 30,2025	**305,202,300**	**-**	**-**	**-**	**(204,882,061)**	**305,202,300**	**239,786,102**

UN-AUDITED CONSOLIDATED CASH FLOW STATEMENT
FOR THE HALF-YEARLY ENDED JUNE 30, 2026

	Particulars	Jan-June 2026 Tk.	Jan-June 2025 Tk.
A.	**CASH FLOW FROM OPERATING ACTIVITIES:**		
	Collection from Premium	1,376,733,889	1,434,999,938
	Other Income received	714,533	1,027,763
	Payment for Claims	(1,412,557,724)	(1,438,736,532)
	Payment for Management Exp. Commission, re-insurance & Others	(513,404,584)	(557,716,259)
	Income Tax Paid	(8,207,657)	(6,905,581)
	Direct charge -Hawla, Laga Charges	(1,865,616)	(983,352)
	Increase/Decrease in Operating Assets	(22,956,278)	9,385,461
	Increase/Decrease in Operating Liabilities	6,693,222	194,309
	Net cash flow from operating activities	**(574,850,215)**	**(558,734,253)**
B.	**CASH FLOW FROM INVESTING ACTIVITIES:**		
	Made / Disposal Of Investment	(23,069,932)	231,224
	Acquistion of Fixed Assets	(3,489,916)	(3,826,007)
	Loan against policies	(6,660,274)	(903,565)
	Profit, Dividends & Rents Received	60,184,019	42,263,255
	Net cash flow from investing activities	**26,963,897**	**37,764,907**
C.	**CASH FLOW FROM FINANCING ACTIVITIES:**		
	Dividend paid	-	(68,970)
	Increase/Decrease Credit Balance to the Clients	9,046,559	(1,157,337)
	Net cash used in financing activities	**9,046,559**	**(1,226,307)**
D.	**Net inflow/(outflow) in cash & cash equivalents (A+B+C)**	**(538,839,759)**	**(522,195,653)**
E.	**Cash and cash equivalents at the beginning of the period**	**1,020,412,567**	**1,123,394,291**
F.	**Cash and cash equivalents at the end of the period (D+E)**	**481,572,808**	**601,198,638**

Company Secretary | Chief Financial Officer | Chief Executive Officer | Director | Chairman

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