



প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড Prime Islami Life Insurance Ltd.

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Un-Audited Third Quarter Financial Statements-2025

Dear Shareholder(s),

We are pleased to present the un-audited Third Quarter (Q3) Financial Statements of Prime Islami Life Insurance Ltd. for the Third Quarter ended on September 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 September 30, 2025

Capital & Liabilities	Notes	30-09-2025 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		(197,567,163)	(207,585,640)	(4.83)
Balance of Fund and Accounts				
Life Insurance Fund		6,470,732,196	7,491,907,036	(13.63)
Welfare Fund		212,740	23,690	798.02
Liabilities and Provisions				
Estimated Liabilities in respect of outstanding claims, whether due or intimated	10	569,549,464	279,830,726	103.53
Amount due to other persons or bodies carrying on insurance business		23,300,412	23,108,164	0.83
Sundry Creditors	11	882,920,659	875,601,572	0.84
Unclaimed Dividend		91,735	160,779	(42.94)
Fair Value Change Account	12	(178,558,715)	(186,511,437)	(4.26)
Premium Deposits		3,013,663	12,122,425	(75.14)
Non-Controlling Interest		243,724,894	238,330,329	2.26
		8,122,622,185	8,832,189,944	
Property & Assets				
		30-09-2025 Taka	31-12-2024 Taka	Growth %
Loan				
On Insurer's policies within their surrender value		195,003,626	189,439,448	2.94
Investment (At cost)	13	2,944,378,574	2,917,968,806	0.91
Agents Balance		18,187	55,858	(67.44)
Outstanding Premium		360,351,094	548,641,229	(34.32)
Profit, Dividends and Rents Accruing But not Due	14	180,625,838	175,544,247	2.89
Advances and Deposits	15	172,656,490	163,974,335	5.29
Sundry Debtors	16	857,111,712	829,506,472	3.33
Cash and Bank Balances				
Fixed Deposit with Banks	17	274,597,243	224,172,045	22.49
Bank & Cash Balance	18	261,687,800	899,222,246	(70.90)
		536,285,043	1,123,394,291	-
Others Assets				
Fixed Assets (WDV)	19	2,851,624,884	2,854,696,373	(0.11)
Right-of-Use Assets as per IFRS-16		18,647,338	23,756,146	(21.51)
Stamps, Printing & Stationary in Hand		5,919,399	5,212,741	13.56
		8,122,622,185	8,832,189,944	

UN-AUDITED CONSOLIDATED LIFE REVENUE ACCOUNT For the Third Quarter Ended September 30, 2025

Notes	Jan-Sep. 2025 Tk.	Jan-Sep. 2024 Tk.	Growth %	July-Sep. 2025 Tk.	July-Sep. 2024 Tk.	Growth %
Balance of Fund bid	7,491,907,036	7,573,495,801	(1.08)	6,541,154,679	6,865,155,278	(4.72)
Balance of Retain Earning as beginning of the year	(207,585,640)	(152,456,923)	36.16	(204,882,061)	(180,773,876)	13.34
Premium less Re-insurance	2,138,545,137	1,939,148,299	10.28	895,652,143	727,708,674	23.08
Profit, Dividends & Rents	81,894,754	18,571,432	340.97	34,411,329	20,288,839	69.61
Other Income	1,358,845	1,817,609	(25.24)	331,082	1,117,933	(70.38)
	9,506,120,132	9,380,576,218		7,266,667,172	7,433,496,848	
Claims (Including S.B)	2,398,504,671	1,950,248,393	22.98	700,670,677	559,516,080	25.23
Management Expenses	796,069,357	798,419,168	(0.29)	275,802,289	247,388,639	11.49
Other Expenses	33,186,506	28,802,943	15.22	13,290,401	8,238,825	61.31
Balance of Retain Earning as end of the Period	(197,697,163)	(178,876,908)	10.52	(197,697,163)	(178,876,908)	10.52
Non-controlling interest	5,324,565	(14,226,146)	(137.43)	3,868,792	1,021,444	278.76
Balance of Fund cld	6,470,732,196	6,796,208,768	(4.79)	6,470,732,196	6,796,208,768	(4.79)
	9,506,120,132	9,380,576,218		7,266,667,172	7,433,496,848	

UN-AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY As At September 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	-	-	-	-	9,888,477	-	5,324,565
Prior Year Adjustment	-	-	-	-	130,000	-	70,000
Equity as on September 30, 2025	305,202,300	-	-	-	(197,567,163)	305,202,300	243,724,894
Equity as on September 30, 2024	305,202,300	-	-	-	(178,876,908)	305,202,300	253,788,877

CONSOLIDATED CASH FLOW STATEMENT For the Third Quarter Ended September 30, 2025

Particulars	Jan-Sep. 2025 Tk.	Jan-Sep. 2024 Tk.
A. CASH FLOW FROM OPERATING ACTIVITIES:		
Collection from Premium	2,335,168,693	2,037,292,411
Other Income received	1,358,845	1,817,609
Payment for Claims	(2,108,785,933)	(1,819,001,231)
Payment for Management Exp. Commission, re-insurance & Others	(837,492,752)	(851,226,090)
Income Tax Paid	(11,596,320)	(11,083,959)
Receipts from Brokerage Commission	19,293,659	19,889,317
Direct charge-Hawla, Laga Charges	(2,222,039)	(716,257)
Increase/Decrease in Operating Assets	(31,367,405)	53,408,428
Increase/Decrease in Operating Liabilities	1,879,820	(23,066,001)
Net cash flow from operating activities	(633,763,432)	(592,685,773)
B. CASH FLOW FROM INVESTING ACTIVITIES:		
Made / Disposal Of Investment	(20,441,934)	13,036,007
Acquisition of Fixed Assets	(5,558,337)	(9,283,476)
Disposal of PPE	312,690	-
Loan paid/realized against policies	(5,564,178)	(5,023,719)
Profit, Dividends & Rents Received	58,369,222	51,772,149
Net cash flow from investing activities	27,117,463	50,500,961
C. CASH FLOW FROM FINANCING ACTIVITIES:		
Dividend paid	(69,043)	(3,750,000)
Term Finance	-	(12,000,000)
Increase/Decrease Debit Balance to the Clients	-	-
Increase/Decrease Credit Balance to the Clients	19,605,764	(4,949,816)
Net cash used in financing activities	19,536,721	(20,699,816)
D. Net inflow(outflow) in cash & cash equivalents (A+B+C)	(587,109,248)	(562,884,628)
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)	536,285,043	518,240,032

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Chairman