



প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড

Prime Islami Life Insurance Ltd.

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Un-Audited Third Quarter Financial Statements-2026

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, 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 September 30, 2026

Capital & Liabilities	Notes	30-09-2026 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		(157,011,175)	(162,261,432)	(3.24)
Balance of Fund and Accounts				
Life Insurance Fund		6,190,839,721	7,397,010,248	(16.31)
Welfare Fund		82,762	186,900	(55.72)
Liabilities and Provisions				
Estimated Liabilities in respect of outstanding claims, whether due or intimated	10	720,691,042	239,459,654	200.97
Amount due to other persons or bodies carrying on insurance business		34,788,008	33,223,592	4.71
Sundry Creditors	11	846,158,939	835,303,667	1.30
Unclaimed Dividend		91,735	91,735	-
Fair Value Change Account	12	(24,104,480)	(28,268,796)	(14.73)
Premium Deposits		2,592,966	9,065,230	(71.40)
Non-Controlling Interest		265,562,733	262,735,672	1.08
		8,184,894,551	8,891,748,770	

Property & Assets		30-09-2026 Taka	31-12- 2025 Taka	Growth %
Loan				
On Insurer's policies within their surrender value		194,870,971	191,899,889	1.55
Investment (At cost)	13	3,165,150,112	3,139,809,134	0.81
Agents Balance		-	143,802	(100.00)
Outstanding Premium		405,720,385	515,413,859	(21.28)
Profit, Dividends and Rents Accruing But not Due	14	187,934,958	185,968,371	1.06
Advances and Deposits	15	149,751,047	139,370,125	7.45
Sundry Debtors	16	860,857,048	820,832,349	4.88
Cash and Bank Balances				
Fixed Deposit with Banks	17	277,337,374	294,441,215	(5.81)
Bank & Cash Balance	18	74,182,069	725,971,352	(89.78)
		351,519,443	1,020,412,567	-
Others Assets				
Fixed Assets (WDV)	19	2,851,452,532	2,853,874,359	(0.08)
Right-of-Use Assets as per IFRS-16		12,193,172	16,944,402	(28.04)
Stamps, Printing & Stationary in Hand		5,444,885	7,079,915	(23.09)
		8,184,894,551	8,891,748,770	

UN-AUDITED CONSOLIDATED LIFE REVENUE ACCOUNT For the Third Quarter Ended September 30, 2026

Notes	Jan-Sep. 2026	Jan-Sep. 2025	Growth	July-Sep. 2026	July-Sep. 2025	Growth	
	Tk.	Tk.	%	Tk.	Tk.	%	
Balance of Fund b/d	7,397,010,248	7,491,907,036	(1.27)	6,798,738,618	6,541,154,679	3.94	
Balance of Retain Earning as beginning of the year	(162,261,432)	(207,585,640)	(21.83)	(153,334,665)	(204,882,061)	(25.16)	
Premium less Re-insurance	20	2,090,359,470	2,138,545,137	(2.25)	815,365,381	895,652,143	(8.96)
Profit, Dividends & Rents	21	92,028,041	81,894,754	12.37	26,859,453	34,411,329	(21.95)
Other Income	22	2,757,749	1,358,845	102.95	2,043,216	331,082	517.13
		9,419,894,076	9,506,120,132		7,489,672,003	7,266,667,172	
Claims (Including S.B)	23	2,584,928,662	2,398,504,671	7.77	1,181,685,017	700,670,677	68.65
Management Expenses	24	762,308,330	796,069,357	(4.24)	262,485,858	275,802,269	(4.83)
Other Expenses	25	36,001,477	33,186,506	8.48	13,652,242	13,290,401	2.72
Balance of Retain Earning as end of the Period		(157,011,175)	(197,697,163)	(20.58)	(157,011,175)	(197,697,163)	(20.58)
Non-controlling interest		2,827,061	5,324,565	(46.91)	(1,979,660)	3,868,792	(151.17)
Balance of Fund c/d		6,190,839,721	6,470,732,196	(4.33)	6,190,839,721	6,470,732,196	(4.33)
		9,419,894,076	9,506,120,132		7,489,672,003	7,266,667,172	

UN-AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY As At September 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	-	-	-	-	5,250,257	-	2,827,061
Prior Year Adjustment	-	-	-	-	-	-	-
Equity as on September 30, 2026	305,202,300	-	-	-	(157,011,175)	305,202,300	265,562,733
Equity as on September 30, 2025	305,202,300	-	-	-	(197,567,163)	305,202,300	243,724,894

UN-AUDITED CONSOLIDATED CASH FLOW STATEMENT For the Third Quarter Ended September 30, 2026

Particulars	Jan-Sep. 2026 Tk.	Jan-Sep. 2025 Tk.
A. CASH FLOW FROM OPERATING ACTIVITIES:		
Collection from Premium	2,208,058,079	2,335,168,693
Other Income received	2,757,749	1,358,845
Payment for Claims	(2,103,697,274)	(2,108,785,933)
Payment for Management Exp. Commission, re-insurance & Others	(793,622,429)	(837,492,752)
Income Tax Paid	(12,876,911)	(11,596,320)
Receipts from Brokerage Commission	29,014,357	19,293,659
Direct charge -Hawla, Laga Charges	(3,132,659)	(2,222,039)
Increase/Decrease in Operating Assets	(37,468,486)	(31,367,405)
Increase/Decrease in Operating Liabilities	6,374,876	1,879,820
Net cash flow from operating activities	(704,592,698)	(633,763,432)
B. CASH FLOW FROM INVESTING ACTIVITIES:		
Made / Disposal Of Investment	(21,176,662)	(20,441,934)
Acquisition of Fixed Assets	(4,354,110)	(5,558,337)
Disposal of PPE	-	312,690
Loan paid/realized against policies	(2,971,082)	(5,564,178)
Profit, Dividends & Rents Received	60,013,602	58,369,222
Net cash flow from investing activities	31,511,748	27,117,463
C. CASH FLOW FROM FINANCING ACTIVITIES:		
Dividend paid	-	(69,043)
Increase/Decrease Credit Balance to the Clients	4,187,825	19,605,764
Net cash used in financing activities	4,187,825	19,536,721
D. Net inflow/(outflow) in cash & cash equivalents (A+B+C)	(668,893,124)	(587,109,248)
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)	351,519,443	536,285,043


Company Secretary


Chief Financial Officer


Chief Executive Officer


Director


Chairman