PADMA ISLAMI LIFE INSURANCE LIMITED.
Statement of Financial Position
as at 30 September 2026

Perticulars	Notes	Amount in Taka	
		30 Septeber 2026	31 December 2025
CAPITAL AND LIABILITIES			
SHAREHOLDERS' CAPITAL			
Authorised Capital			
100,000,000 Ordinary Shares of Tk.10/- each		**1,000,000,000**	**1,000,000,000**
Issued, Subscribed and Paid-up Capital			
38,880,000 Ordinary Shares of Tk.10/- each	**5.00**	**388,800,000**	**388,800,000**
Balance of Fund and Accounts		**(2,387,299,787)**	**(2,260,047,206)**
Revaluation Reserve	**6.00**	889,663,515	889,663,515
Life Insurance Fund	**7.00**	(3,320,562,937)	(3,193,132,853)
Sadaka Fund (Padma Welfare Fund)	**8.00**	43,422,132	43,422,132
Amount due to other Persons or Bodies Carrying on Insurance Business	**9.00**	177,503	-
Liabilities and Provisions		**4,383,804,972**	**4,344,214,428**
Estimated Liabilities in Respect of Outstanding Claims whether Due or Intimated	**10.00**	2,758,221,805	2,711,097,687
Sundry Creditors	**11.00**	79,732,407	88,529,731
Premium Deposit	**12.00**	5,850,760	4,587,010
Long Term Borrowing (Non-cost Bearing)	**13.00**	1,540,000,000	1,540,000,000
Total Capital and Liabilities		**2,385,305,185**	**2,472,967,222**

Annexed notes form an integral part of these Financial Statements.
Signed as per annexed report of even date

Chief Financial Officer **Chief Executive Officer** **Director** **Chairman**

Place: Dhaka
Date: 26 October 2026

PADMA ISLAMI LIFE INSURANCE LIMITED.
Statement of Financial Position
as at 30 September 2026

Perticulars	Notes	Amount in Taka	
		30 Septeber 2026	31 December 2025
PROPERTY AND ASSETS			
		637,208,417	**799,362,617**
Loan on Policies within their Surrender Value	**14.00**	223,167	223,167
Investments	**15.00**	106,292,710	347,137,572
Un-realized Loss on Investment	**15.02.01**	28,185,916	8,788,485
Outstanding Premium	**16.00**	526,092	1,428,798
Profit, Dividend & Rent Accrued but not Due	**17.00**	51,941,854	36,067,854
Advances, Deposits and Prepayments	**18.00**	450,038,678	405,716,741
Cash, Bank and Other Balances		**194,111,816**	**82,205,477**
Fixed Deposit with Banks	**19.00**	138,235,000	43,220,000
SND & CD with Banks	**20.00**	55,813,760	38,875,626
Cash in Hand		63,056	109,851
Other Assets		**1,553,984,951**	**1,591,399,127**
Padma Life Tower & other Fixed Assets (At Cost Less Depreciation)	**21.00**	1,552,889,249	1,590,283,512
Printing, Stationery & Stamps in Hand	**22.00**	1,095,702	1,115,615
Total Property and Assets		**2,385,305,185**	**2,472,967,222**

Annexed notes form an integral part of these Financial Statements.
Signed as per annexed report of even date

Chief Financial Officer **Chief Executive Officer** **Director** **Chairman**

Place: Dhaka
Date: **26 October 2026**

PADMA ISLAMI LIFE INSURANCE LTD.
LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE PERIOD ENDED SEPTEMBER 30, 2026

Particulars	Jan-Sep'26	Jan-Sep'25	Jul-Sep'26	Jul-Sep'25
Balance of Fund at the Beginning of the Period	(3,193,132,853)	(2,919,224,627)	(3,278,178,578)	(3,070,138,920)
	(3,193,132,853)	(2,919,224,627)	(3,278,178,578)	(3,070,138,920)
Premium Less Re-Insurance				
Total First Year Premium	78,700,888	44,751,771	40,201,793	24,464,346
First Year Premium (Ekok Bima)	78,413,088	44,151,671	40,108,593	24,272,246
First Year Premium (Khudra Bima)	287,800	600,100	93,200	192,100
Total Renewal Premium	26,732,073	25,134,512	6,871,537	8,518,927
Renewal Premium (Ekok Bima)	23,701,373	20,351,412	5,792,737	6,950,227
Renewal Premium (Khudra Bima)	3,030,700	4,783,100	1,078,800	1,568,700
Total Conventional Premium (First Year +Renewal)	105,432,961	69,886,283	47,073,330	32,983,273
Total Group Insurance Premium	12,540,601	9,351,843	4,136,077	2,134,535
Group Insurance Premium	12,540,601	9,351,843	4,136,077	2,134,535
Gross Premium (Conventional + Group)	117,973,562	79,238,126	51,209,407	35,117,808
Less: Re-Insurance premium	-	25,891	-	25,891
Net Premium	117,973,562	79,212,235	51,209,407	35,091,917
Total Other Income	49,539,372	65,744,511	13,652,043	37,659,552
Profit, Dividend and Rent	48,283,629	65,139,119	12,983,799	37,373,352
Other Income	512,823	605,392	89,258	286,200
Realized Profit on Share	742,920	-	578,986	-
Total Income (Current Year)	167,512,934	144,956,746	64,861,450	72,751,469
Grand Total (Beginning Fun + Current Year Income)	(3,025,619,919)	(2,774,267,881)	(3,213,317,128)	(2,997,387,451)
Claim Under Policies (Including Provision for Claim Due or Intimated) Less Re-Insurance	161,510,363	179,582,425	51,176,757	21,353,194
By Death	6,741,200	16,971,260	3,045,000	1,925,414
By Maturity	140,028,619	143,771,560	42,881,815	14,804,861
By Survival Benefit	14,482,955	18,359,409	5,139,655	4,599,371
By Surrender	257,589	480,196	110,287	23,548
Expenses of Management	114,162,206	81,638,092	50,505,418	34,893,786
Commission Expenses	63,546,644	29,207,595	32,161,526	16,066,700
(a) Commission to Insurance Agents (less that on Re-Insurance)	35,324,176	18,172,797	12,069,402	10,792,504
(b) Allowances and Commission other than Commission Included in Sub-Item (a) above	28,222,468	11,034,798	20,092,124	5,274,196
Other Management Expenses	50,615,562	52,430,497	18,343,892	18,827,086
Salaries & Allowance (other than to agents and those contained in the allowances and commission)	31,365,641	35,481,128	9,399,173	11,593,883
Conveyance Bill	405,732	550,435	137,708	172,006
Board & Other Meeting Fees	530,400	565,600	372,600	309,600
Audit Fees	457,500	-	-	-
Actuarial Valuation Fees	426,491	-	426,491	-
Development Expenses	148,710	704,594	-	307,130
Legal and Professinal Fees	417,528	1,333,161	296,340	114,875
Advertisement & Publicity Expenses	62,216	93,996	15,023	45,075
Printing Expenses	290,624	74,013	85,973	52,795
Stationery Expenses	429,717	326,200	143,435	81,932
Policy Stamp Expenses	560,970	7,775	352,680	4,075
Revenue Stamp Expenses	85,990	22,000	30,000	-
Postage & Courier Expenses	98,847	104,596	16,656	50,823
Telephone & Fax Expenses	49,013	34,129	9,459	10,898
Mobile & Internet Expenses	905,404	871,870	240,862	342,580

Particulars	Jan-Sep'26	Jan-Sep'25	Jul-Sep'26	Jul-Sep'25
License Fees	162,220	-	-	-
Office Rent Expenses	3,668,468	3,973,355	1,147,714	1,479,130
Service Charge against Office Rent Expenses	354,775	1,294,325	354,775	521,600
Repairs and maintenance Expenses	1,298,952	643,506	495,004	222,306
Gas, Water & Electricity Expenses	4,712,228	3,508,131	2,657,692	2,413,865
Electronic Items Expenses	24,800	24,080	-	23,330
Car Fuel & Lubricants Expenses	981,387	947,774	383,104	252,498
Car Repair & Maintenance Expenses	436,867	346,607	113,730	168,320
Car Renewal, Registration & Insurance Expenses	86,548	37,310	63,509	6,377
Bank Charges & Others Expenses	67,680	38,958	17,825	4,670
Entertainment Expenses	569,211	591,849	163,304	375,165
Fees, Donation & Subscription Expenses	1,576,800	544,800	1,186,000	156,000
Trade License	-	20,092	-	20,092
Papar and periodicals	1,608	2,196	-	696
IT Expenses	179,550	209,611	-	59,850
Medical Expenses	26,070	21,920	6,720	9,320
Cleaning & Washing Expenses	18,400	31,710	12,900	11,860
AGM Expense	21,815	-	21,815	-
Miscellaneous Expenses	193,400	24,776	193,400	16,335
Other Expenses	**19,270,450**	**24,524,969**	**5,576,535**	**11,568,739**
Depreciation on Fixed Assets	16,890,463	18,587,492	5,531,363	6,195,830
Rates & Taxes	526,818	747,672	45,172	183,105
Realized Loss sales of Share	1,853,169	5,189,804	-	5,189,804
Total Expenses (Current Year)	**294,943,018**	**285,745,486**	**107,258,709**	**67,815,719**
Current Year Fund	**(127,430,084)**	**(140,788,740)**	**(42,397,259)**	**4,935,749**
Balance of Fund at the End of the Quarter as Shown in the Balance Sheet	**(3,320,562,937)**	**(3,060,013,367)**	**(3,320,575,837)**	**(3,065,203,171)**
Grand Total (Closing Fund + Current Year Expenses)	**(3,025,619,919)**	**(2,774,267,881)**	**(3,213,317,128)**	**(2,997,387,451)**

Annexed notes form an integral part of these Financial Statements.

Chief Financial Officer

Chief Executive Officer

Director

Chairman

PADMA ISLAMI LIFE INSURANCE LTD.
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (UN-AUDITED)
FOR THE PERIOD ENDED SEPTEMBER 30, 2026

For the quarter ended September 30, 2026						
Particulars	**Share Capital**	**Share Premium**	**General Reserve**	**Reserve for Exceptional Losses**	**Retained Earnings**	**Total Taka**
Equity as on 01 July 2026	388,800,000	-	-	-	-	388,800,000
Addition / (Decrease) during the year	-	-	-	-	-	-
Equity as on 30 September 2026	388,800,000	-	-	-	-	388,800,000

For thequarter ended September 30, 2025						
Particulars	**Share Capital**	**Share Premium**	**General Reserve**	**Reserve for Exceptional Losses**	**Retained Earnings**	**Total Taka**
Equity as on 01 July 2025	388,800,000	-	-	-	-	388,800,000
Addition / (Decrease) during the year	-	-	-	-	-	-
Equity as on 30 September 2025	388,800,000	-	-	-	-	**388,800,000**

Annexed notes form an integral part of these Financial Statements.

Chief Financial Officer

Director

Chief Executive Officer

Chairman.

PADMA ISLAMI LIFE INSURANCE LTD.
STATEMENT OF CASH FLOWS (UN-AUDITED)
as at 30 September 2026

Particulars	Amount in Taka	
	30 Septeber 2026	31 December 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Collection from Premium	52,918,854	152,400,258
Investment Income and other Income Received	75,843,915	61,130,712
Life fund chages during the Quarter (Claim Payment)	(117,175,907)	(97,052,220)
Payment for Management Expenses and others	(130,730,429)	(134,652,191)
AIT Paid	(1,835,173)	(4,596,063)
Amount due to other persons or bodies carring on Insurance Business	(177,503)	-
Prior adjustment (Under provission of commission and advance against Development staff)	-	-
Net Cash Flows from Operating Activities	**(120,978,740)**	**(22,769,504)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of Fixed Assets	-	(703,023)
Disposal of Fixed Asset	11,424,101	-
Investment Made during the Period	221,460,980	42,997,241
Net Cash Flows Used by Investing Activities	**232,885,081**	**42,294,218**
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase/ Decrease in Long term Loan	-	-
Cash received frrom Security House	-	-
Net Cash Flows Used by Financing Activities	-	-
Net Increase/Decrease in Cash and Cash Equivalents	**111,906,341**	**19,524,715**
Cash and Cash Equivalents at the Beginning of the Period	**82,205,476**	**62,680,763**
Cash and Cash Equivalents at the End of the Period	**194,111,816**	**82,205,476**

Annexed notes form an integral part of these Financial Statements.

Chief Financial Officer | **Chief Executive Officer**

Director | **Chairman**

Place: Dhaka

Date: 26 October 2026

Notes	Particulars	Amount in Taka	
		01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025

5.00 SHAREHOLDERS' CAPITAL

Authorized Capital

100,000,000 Ordinary Shares of Tk.10 each. **1,000,000,000** **1,000,000,000**

Issued, Subscribed & Paid-up Capital

38,880,000 Ordinary Shares of Tk.10 each fully paid-up **388,800,000** **388,800,000**

Distribution Schedule of Paid-up Capital

Category of Shareholders	Share holding(%)	01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025
Sponsor	0.32	122,688,200	122,708,200
General Public	0.68	266,111,800	266,091,800

As per listing Regulations 20(2) of the Stock Exchange regarding shareholding position of different categories of

Category of Share Holders	Share Holding Range	No. of Shares	No. of Share Holders	Share Holding %
Sponsor	501-300000	-	-	-
	300001-400000	-	-	-
	400000-700000	-	-	-
	700001-1000000	1,556,000	2	4.00%
	1000001-2000000	-	-	-
	2000001-2500000	2,388,320	1	6.14%
	2500001-3000000	5,230,900	2	13.454%
	3000001-3500000	3,093,600	1	7.957%
	Sub Total	**12,268,820**	6	31.56%
General Public	001-5000	4,985,498	5,295	12.82%
	5001-10000	2,311,683	305	5.95%
	10001-20000	2,747,243	183	7.07%
	20001-30000	1,548,371	63	3.98%
	30001-50000	1,282,021	33	3.30%
	50001-100000	1,576,714	23	4.06%
	100001-500000	3,566,575	15	9.17%
	500001-1000000	1,867,190	3	4.80%
	1000001-1500000	2,217,165	2	5.70%
	1500001-2000000	4,508,720	2	11.60%
	Sub Total	**26,611,180**	**5,924**	**68.44%**
	Total	**38,880,000**	**5,930**	**100.00%**

6.00 As per decision of the 179th meeting of Board of Directors held on 24 March, 2022 Padma Tower (14 storied Head Office Building situated in 115, Kazi Nazrul Islam Avenue, Bangla Motor, Dhaka-1000) was revalued at an amount of Tk. 1,445,208,625 as per valuation report (attached in Annexure-B) with effect from against book value of TK. 555,545,110 as on 31 December, 2021 posting a revaluation surplus of TK. 889,663,515.

7.00 LIFE INSURANCE FUND

This consists of accumulated balance of revenue surplus

Notes	Particulars	Amount in Taka	
		01 July 2026 to 30 September 2026	01 January 2025 to 31 December 2025
	Opening Balance (01.07.2026)	(3,278,178,578)	(2,919,224,627)
	Add: Increase/(Decrease) in Life Revenue Account during the year	(42,384,359)	(273,908,226)
	Closing Balance	**(3,320,562,937)**	**(3,193,132,853)**

8.00 SADAKA FUND (PADMA WELFARE FUND)

	01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025
Opening Balance	43,422,132	43,422,132
Add: Transfer from BGTB Profit	-	-
Closing Balance	**43,422,132**	**43,422,132**

9.00 AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS

The amount represents the balance due to Trust International Insurance & Reinsurance Co. B.S.C(c), P.O.Box 10002, Diplomatic Area, Manama, Kingdom of Bahrain on account of share of re-insurance commission and share of claim after adjustment of re-insurance premium due to them. The balance to Barents Reinsurance SA, Luxembourg Brance has been accounted for the year ended 31 December 2025, but subsecuiently paid on dated 25.01.2025, Tk. 28,488/- , 08.04.2025, Tk. 28,441/- and Tk. 1,48,369/- dated 19.08.2025 , Reinsurance profit commission Tk. 27,795/-.

Opening Balance	-	144,387
Add: Intimated during the period	205,298	25,891
	205,298	**170,278**
Less: Paid during the period	-	144,387
Less: Prior year adjustment during the period	27,795	25,891
Closing Balance	**177,503**	**-**

10.00 ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS WHETHER DUE OR INTIMATED

	01 July 2026 to 30 September 2026	01 January 2025 to 31 December 2025
a) Death Claims		
Opening Balance (01.07.2026)	36,629,253	22,124,631
Add: Claim intimated during the period	3,045,000	25,898,249
	39,674,253	**48,022,880**
Less: Re-Insurance claim received	-	-
	39,674,253	**48,022,880**
Less: Paid during the period	4,782,269	9,359,574
Closing Balance	**34,891,984**	**38,663,306**
b) Maturity Claims		
Opening Balance	2,578,227,381	2,326,157,139
Add: Claim intimated during the period	42,881,815	259,884,480
	2,621,109,196	**2,586,041,619**
Add : Suspense Account (Maturity) transfer to Estimated Liabilities	-	8,414,401
	2,621,109,196	**2,594,456,020**
Less: Paid during the period	42,812,394	83,108,012
Closing Balance	**2,578,296,802**	**2,511,348,008**
c) Survival Benefit		
Opening Balance	140,954,142	124,258,851
Add: Claim intimated during the period	5,139,655	42,346,378
	146,093,797	**166,605,229**
Add : Suspense Account (Maturity) transfer to Estimated Liabilities	-	6,604,547
	146,093,797	**173,209,776**
Less: Paid during the period	8,511,080	19,378,084
Closing Balance	**137,582,717**	**153,831,692**

Notes	Particulars	Amount in Taka	
		01 July 2026 to 30 September 2026	01 January 2025 to 31 December 2025
	d) Surrender Claims		
	Opening Balance	7,364,328	6,994,914
	Add: Claim intimated during the period	110,287	485,265
		7,474,615	**7,480,179**
	Less: Paid during the period	24,313	225,498
	Closing Balance	**7,450,302**	**7,254,681**
	Total	**2,758,221,805**	**2,711,097,687**

11.00 SUNDRY CREDITORS

	01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025
Audit Fees Payable	92,000	377,000
Reg. & Ren. Fees Payable	-	417,982
Electricity, Gas & Water Bills Payable	856,058	496,165
Office Rent Payable	-	315,410
Commission Payable	-	4,824,691
Certificate & License Fee Payable	4,695,267	4,637,687
Staff Security Deposit Payable	6,198,455	6,154,455
Security Deposite for Motor Car	120,000	120,000
Security Deposit of Enlisted Supplier	294,379	294,379
Provision for Annual General Meeting Expense	50,000	50,000
Advance received against Higher purchase (Car)	2,296,919	1,496,942
Provision for Income Tax	15,510,000	15,510,000
Tax at Source Payable	28,538,481	28,980,330
Gratuity Fund	14,554,922	14,554,922
Unclaimed Dividend	175,180	175,180
Actuarial Valuation Fee Payable	-	575,000
Provision for Salary	-	3,347,012
Commission Reserve (against 1st year commission)	6,350,746	6,202,576
Total	**79,732,407**	**88,529,731**

12.00 PREMIUM DEPOSIT

	01 July 2026 to 30 September 2026	01 January 2025 to 31 December 2025
Balance break-up is as under:		
Opening Balance (01.07.2026)	14,086,813	-
Add: Addition during the period	33,769,164	86,363,819
	47,855,977	**86,363,819**
Less: Realized & adjusted during the period	42,005,217	81,776,809
Closing Balance	**5,850,760**	**4,587,010**

Note : The amount represents the balance of premium received before of issuare at FPR are recognized as liability in reference with IFRS -15 revenue recognized from customer. After satisfying all the condition for revenue recognition IFRS issued and recognized as income with in financial period.

13.00 LONG TERM Borrowing (Non-cost Bearing)

Notes	Particulars	Amount in Taka	
		01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025
	Unitex Petroleum Limited	308,000,000	308,000,000
	Unitex LP Gas Limited	308,000,000	308,000,000
	Crest Holding Limited	308,000,000	308,000,000
	Pavilion Intl. Limited	308,000,000	308,000,000
	Affinity Assets Limited	308,000,000	308,000,000
	Total	**1,540,000,000**	**1,540,000,000**

14.00 LOAN ON POLICIES

This balance represent the amount sanctioned to policy holders against policies within their surrender value.

Opening Balance	223,167	223,167
Add: Payment during the year	-	-
	223,167	**223,167**
Less: Realized & adjusted during the year	-	-
Closing Balance	**223,167**	**223,167**

15.00 INVESTMENTS

Investment in Bangladesh Govt. Treasury Bond (Note: 15.01)	15,600,000	238,300,000
Investment in Shares (At Cost / Market Price, which ever is Lower)	40,692,710	58,837,572
Investment in Others	**50,000,000**	**50,000,000**
Mutual Fund (UFS)	50,000,000	50,000,000
Total	**106,292,710**	**347,137,572**

15.01 Investment in Bangladesh Govt. Treasury Bond

	15,600,000	**238,300,000**
Statutory Deposit with Bangladesh Govt. Treasury Bond	-	222,700,000
Additional Investment in Bangladesh Govt. Treasury Bond	15,600,000	15,600,000

In compliance with section 23(1) of the Insurance Act 2010, the amount of Tk. 8,00,000 has been deposited into Jamuna Bank with interest @ 7.89% dated 22 July 2020 for 10 years & Tk. 1,38,00,000 has been deposited into Jamuna Bank with interest @ 7.98% dated 27 April 2022 for purchase Bangladesh Govt. Treasury Bond and the amount of Tk. 10,00,000 has been deposited into Bangladesh Bank for which the Bank has issued 15 years Bangladesh Govt. Treasury Bond dated 29 July 2015 in favor of the Company with interest @ 10.06% per annum.
In addition to an amount of Tk. 22,27,00,000 has been invested into Bangladesh Bank for which that the Bank has issued 15 year Bangladesh Govt. Treasury Bond dated 27 April 2016 in favor of the Company with interest @ 7.79% per annum this Bangladesh Govt. Treasury Bond has already been sold Tk. 21,05,08,996/-dated 27.08.2026, creat realised loss against BGTB amounting Tk. (22,27,00,000 - 21,05,08,996) = 1,21,91,004/- (This Amount made as capital loss).

15.02 INVESTMENT IN SHARES

Name of the Company	No of Unit	Avg. Cost Per Unit (Tk)	Cost Per Unit (Tk)	Market Price (Tk.)	Differnce Tk.
BEXIMCO	300,576	90.43	27,181,318	6,402,269	(20,779,049)
FAREASTLIFE	14,601	36.40	531,512	259,898	(271,614)
FORTUNE	500	33.02	16,509	7,450	(9,059)
GHAIL	1,000	12.95	12,945	12,500	(445)
GPHISPAT	443,870	20.36	9,039,249	7,101,920	(1,937,329)
MLDYEING	66	10.63	702	752	50
MONNOCERA	156,225	102.23	15,971,020	13,201,013	(2,770,007)
ORIONINFU	276	486.10	134,164	72,919	(61,245)
POWERGRID	142,604	40.43	5,765,603	5,404,692	(360,911)
PRIMEBANK	50,000	30.52	1,526,123	1,415,000	(111,123)
SKTRIMS	150,000	20.43	3,064,726	2,070,000	(994,726)
SHEPHERD	1,000	20.07	20,070	19,200	(870)
SSSTEEL	17	6.06	103	97	(6)
TRUSTBANK	350,000	16.40	5,614,583	4,725,000	(889,583)
Total			**68,878,626**	**40,692,710**	**(28,185,916)**

15.02.01 **Fair Value change Account**

Notes	Particulars	01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025
	Market value	40,692,710	58,837,572
	Less: Book value at cost	68,878,626	67,626,057
	Unrealised Gain/Loss	**(28,185,916)**	**(8,788,485)**

16.0 OUTSTANDING PREMIUM

	01 July 2026 to 30 September 2026	01 January 2025 to 31 December 2025
Opening Balance (01.07.2026)	2,235,539	6,272,082
Add: Outstanding Premium for the period	526,092	1,428,798
	2,761,631	**7,700,880**
Less: Realized & Adjusted During the period	2,235,539	6,272,082
Closing Balance (30.09.2026)	**526,092**	**1,428,798**

17.0 PROFIT, DIVIDEND & RENT ACCRUED But Not DUE

Bangladesh Bank (BGTB)	12,965,185	13,008,419
MTDR	740,136	842,558
Office Rent Receivable	38,236,533	22,216,877
Total	**51,941,854**	**36,067,854**

18.0 ADVANCES, DEPOSITS AND PREPAYMENTS

	01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025
Salary (Admin.)	57,238	30,280
Advance Paid against Office Rent	516,306	779,206
Adv.against Income Tax	142,121,616	140,286,443
Receivable from Development Staff	35,659,701	27,159,701
Advance against Other Dev. Expenses	5,318,794	7,213,633
Advance Against Salary (Dev.)	3,259,775	3,556,338
Advance Against Padma Life Tower & other Fixed Assets	161,698,161	161,698,161
Advance Against Expenses (3rd Party)	3,801,577	1,740,078
Sundry Debtors	97,605,510	63,252,901
Total	**450,038,678**	**405,716,741**

19.0 FIXED DEPOSIT WITH BANKS

MTDR AGAINST GENERAL FUND		
Social Islami Bank Ltd.		
FDR A/C No. - 072530012151	4,000,000	4,000,000
First Security Islami Bank Ltd.		
FDR A/C No. - 017624600000630	3,285,000	3,285,000
FDR A/C No. -017624600000651	5,475,000	5,475,000
FDR A/C No. -017624600000652	5,475,000	5,475,000
Islami Bank Bangladesh PLC.		
FDR A/C No. - 4892952/1302	-	14,990,000
FDR A/C No. - 4892953/1303	-	9,995,000
FDR A/C No. - 4893149/1501	120,000,000	-
	138,235,000	**43,220,000**

20.0 SND/STD & CD ACCOUNTS WITH BANKS

Bank Balances (SND & CD)		
B/O Account no.-1201830062338646 (Ledger Balance of Lanka Bangla	55,676,103	36,626,638
B/O Account no. - 1204780032968797 (Ledger Balance of United	6,391	6,391
B/O Account no.-1203350067062574 (Ledger Balance of Time	35,751	35,751
	95,515	2,206,846
	55,813,760	**38,875,626**

20.01 The bank balance consisting of number of SND/STD and number of CD Bank Accounts maintained with different banks through the country.

SL No	Particulars	Amount in Taka	
		01 January 2026 to 30 September 2026	01 January 2025 to 31 December 2025

21.00 PADMA LIFE TOWER & OTHER FIXED ASSETS SCHEDULE
(At Cost less Accumulated Depreciation)

A.	**COST:**		
	Opening Balance	2,107,867,402	2,127,702,679
	Add: Addition during the year	34,499	703,023
	Add: Revaluation Surplus	-	-
		2,107,901,901	2,128,405,702
	Add : Disposal/Adjustment during the year	-	-
	Closing Balance	2,107,901,901	2,128,405,702
B.	**ACCUMULATED DEPRICIATION:**		
	Opening Balance	549,481,289	511,991,127
	Add: Addition during the year	5,531,363	26,131,062
		555,012,652	538,122,189
	Less: Disposal/Adjustment during the year	-	-
	Closing Balance	555,012,652	538,122,189
	Fixed Asset (At cost less depreciation) (A-B)	1,552,889,249	1,590,283,512

Details are given in the fixed assets schedule **(ANNEXURE - A).**

22.00 PRINTING, STATIONERY & STAMPS IN HAND

Printing Materials in Hand	981,824	966,652
Stationery in Hand	79,878	73,552
Stamps in Hand	34,000	75,411
Total	1,095,702	1,115,615

23.00 PREMIUM INCOME LESS RE-INSURANCE

Sl.	Type of Premium	Gross Premium	Re-Insurance	Net Premium
i	First Year Premium (Ekok Bima)	40,108,593	-	40,108,593
ii	First Year Premium (Khudra Bima)	93,200	-	93,200
iii	Renewal Premium (Ekok Bima)	5,792,737		5,792,737
iv	Renewal Premium (Khudra Bima)	1,078,800	-	1,078,800
v	Group Premium	4,136,077	-	4,136,077
Total 30 September 2026		51,209,407	-	51,209,407
Total 30 september 2025		35,091,917	-	35,091,917

24.00 PROFIT, DIVIDEND & RENT

	July, 2026 to September, 2026	January, 2025 to December, 2025
Profit on Fixed Deposit with Banks	961,955	2,281,210
Profit on STD A/C with Banks	-	66,129
Profit on BGTB	3,394,902	18,613,290
Dividend Income	-	631,107
Income from Office Rent	8,626,942	39,822,688
Total	12,983,799	61,414,424

25.00 OTHER INCOME

Gain on Sale of Fixed Assets	-	-
Service Charge	31,658	100,340
Printing Materials, Forms & Stamps	-	30,185
Miscellaneous	57,600	936,425
Total	89,258	1,066,950

PADMA ISLAMI LIFE INSURANCE LIMITED
FIXED ASSETS SCHEDULE
(At Cost less Accumulated Depreceiation)
As at 30 September 2026

Annexure- A

Sl No	Name of Assets	Cost				Depreceiation Rate(%)	Depreceiation				Written down Value (TK.) 30.09.2026
		Opening 01.07.2026	Addition during The period	Disposal During The period	Total		Opening 01.07.2026	During the period	Disposal During The period	Total	
0	1	2	3	4	5=(2+3+4)	6	7	8	9	10=(7+8+9)	11=(5-10)
	Padma Life Tower										
1	Land	1,011,895,515			1,011,895,515	0%				-	1,011,895,515
2	Building	692,389,545			692,389,545	5%	346,695,840	4,321,171		351,017,011	341,372,534
	Sub Total	**1,704,285,060**			**1,704,285,060**		**346,695,840**	**4,321,171**		**351,017,011**	**1,353,268,049**
3	Other Land & Land Development	143,738,404		-	143,738,404	0%		-		-	143,738,404
4	Other Flat & Building	80,518,550			80,518,550	5%	41,727,181	484,893		42,212,074	38,306,476
5	Furniture and fixtures	52,320,913			52,320,913	15%	49,307,753	112,994		49,420,747	2,900,166
6	Office Equipment	4,297,829	11,700		4,309,529	15%	2,816,790	56,363		2,873,153	1,436,376
7	Office Decoretion	21,940,718	-		21,940,718	20%	18,806,815	156,695		18,963,510	2,977,208
8	Motor Vehicle	44,714,339		-	44,714,339	20%	43,283,670	71,533	-	43,355,203	1,359,136
9	Electronie Installation	5,481,326	-		5,481,326	10%	3,840,123	41,030		3,881,153	1,600,173
10	Telephone Installation	2,201,266	14,999		2,216,265	10%	1,787,557	11,343		1,798,900	417,365
11	Signboard	5,711,521			5,711,521	20%	5,461,804	12,486		5,474,290	237,231
12	Computer & Printer	41,417,997	7,800		41,425,797	15%	34,559,570	257,191		34,816,761	6,609,036
13	Software	1,239,479			1,239,479	50%	1,194,186	5,662		1,199,848	39,631
	Balance as at 30-09-2026	**2,107,867,402**	**34,499**	-	**2,107,901,901**		**549,481,289**	**5,531,363**	-	**555,012,652**	**1,552,889,249**
	Balance as at 30-09-2025	**2,127,702,679**	-	-	**2,127,702,679**		**511,991,128**	**18,587,492**	-	**530,578,620**	**1,597,124,059**