PRAGATI LIFE INSURANCE PLC.
BALANCE SHEET (Un-Audited)
As at 30 June 2026

SHARE CAPITAL AND LIABILITIES	NOTES	30-Jun-26 TAKA	31-Dec-25 TAKA
SHAREHOLDERS' CAPITAL			
AUTHORISED			
100,000,000 Ordinary Shares of Tk.10 each		1,000,000,000	1,000,000,000
ISSUED,SUBSCRIBED AND PAID-UP			
32,545,288 Ordinary Shares of Tk.10 each fully paid up in cash		325,452,880	325,452,880
Share Premium Accounts		76,757,755	76,757,755
BALANCE OF FUNDS AND ACCOUNTS			
Life Insurance Fund	1.00	8,638,923,448	7,803,169,070
Reserve for Unexpected Losses*	2.00	310,000,000	210,000,000
LIABILITIES AND PROVISIONS			
Estimated liabilities in respect of outstanding claims, whether due or intimated		41,047,223	53,560,456
Amount due to other persons or bodies carrying on insurance business		116,640,720	121,733,346
Sundry Creditors	3.00	526,739,451	584,190,159
Unpaid Dividend	4.00	998,994	1,009,447
Premium Deposits		34,841,985	28,694,223
Fair Value Change Account		(297,310,279)	(354,555,174)
		9,774,092,177	**8,850,012,162**

PROPERTY AND ASSETS	NOTES	30-Jun-26 TAKA	31-Dec-25 TAKA
LOANS			
On Insurers' Policies within their surrender value	5.00	188,289,601	182,382,088
INVESTMENT			
Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
Bangladesh Govt. Treasury Bond		6,118,700,000	5,245,000,000
VIPB Accelerated Income Unit Fund		9,656,450	9,143,050
HFAML Unit Fund		8,475,090	7,507,710
UFS-Pragati Life Unit Fund		9,850,000	9,850,000
Investment in Shares		294,463,611	238,794,228
		6,456,145,151	**5,525,294,988**
Outstanding Premium		54,519,006	92,624,206
Interest, Dividends and Rents Accrued but not due		140,470,365	118,872,054
Advances & Deposits	6.00	499,440,456	433,836,912
Sundray Debtors	7.00	86,973,715	115,423,694
CASH AND BANK BALANCES			
On Fixed Deposit with Banks & Financial Institutes	8.00	859,095,912	983,809,695
On Short Term Deposit with Banks		270,531,276	184,289,138
On Current Account with Banks		43,660,242	48,173,504
Cash in Hand		60,501,031	83,410,010
		1,233,788,461	**1,299,682,347**
OTHER ACCOUNTS			
Stamps, Printing & Stationary in Hand		10,470,965	8,823,229
Fixed Assets (At Cost Less Depreciation)		141,297,084	132,481,417
Intangible Assets (At Cost Less Amortization)		18,774,921	20,655,465
Right of Use Assets		68,049,297	87,720,809
Construction Work in Progress		152,844,857	109,186,655
Freehold Land (At Cost)		723,028,298	723,028,298
		9,774,092,177	**8,850,012,162**

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

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Half Year ended 30 June 2026

EXPENDITURE	For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
	Jan to Jun-26	Jan to Jun-25		April to Jun-26	April to Jun-25	
	Taka	Taka		Taka	Taka	
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:						
Death	38,994,247	29,209,938	33.50	16,845,857	18,365,890	(8.28)
Maturity	462,524,978	508,228,333	(8.99)	208,330,056	169,318,609	23.04
Survival Benefit	887,182,140	671,537,105	32.11	412,743,648	345,245,624	19.55
Surrendar Claim	19,970,871	25,786,901	(22.55)	8,852,814	8,900,829	(0.54)
Pension Claim	7,355,689	4,538,879	62.06	4,032,733	1,917,484	110.31
Group Claim	644,217,872	656,356,074	(1.85)	336,078,343	183,398,411	83.25
	2,060,245,797	**1,895,657,230**	**8.68**	**986,883,451**	**727,146,847**	**35.72**
Expenses of Management						
Commissions:						
(a) Commissions to Insurance Agents (Less that on Re-insurance)	366,652,565	313,945,974	16.79	180,833,400	155,251,474	16.48
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	362,463,028	315,460,141	14.90	160,651,387	139,792,642	14.92
	729,115,593	**629,406,115**	**15.84**	**341,484,787**	**295,044,116**	**15.74**
Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)	158,871,707	147,038,398	8.05	82,135,320	70,812,154	15.99
Festival Bonus	20,648,118	18,965,069	8.87	10,410,807	9,551,516	9.00
Companies Contribution to Employees P.F.	3,873,962	3,442,886	12.52	1,945,906	1,722,304	12.98
Travelling and Conveyance	8,307,657	6,703,835	23.92	4,981,947	3,631,978	37.17
Directors' Fees	1,140,000	1,620,809	(29.66)	840,000	920,009	(8.70)
Medical Fees	1,882,867	1,044,916	80.19	1,182,088	421,632	180.36
Legal and Professional Fees	1,357,225	1,814,030	(25.18)	1,004,562	471,786	112.93
Insurance Policy Stamp	11,076,540	12,251,130	(9.59)	5,358,967	4,940,645	8.47
Advertisement and Publicity	7,909,919	8,633,643	(8.38)	2,713,579	1,773,403	53.02
Printing and Stationery	4,661,579	6,824,298	(31.69)	1,080,087	4,354,589	(75.20)
Office Rent	24,728,102	47,377,426	(47.81)	7,853,589	25,546,536	(69.26)
Bank Charges	4,165,960	4,363,367	(4.52)	1,593,881	1,556,353	2.41
Repairs and Maintenance	18,779,064	26,934,182	(30.28)	8,740,534	12,326,887	(29.09)
Car Fuel, Maintenance & Repairs	3,660,630	3,603,634	1.58	2,119,546	1,730,385	22.49
General Insurance Premium	194,350	194,350	-	-	-	-
Group Insurance Premium	1,485,280	1,325,625	12.04	126,696	-	-
Company Registration Fees	6,690,539	3,105,953	115.41	5,017,904	1,552,976	223.12
Hospitalization Insurance Premium	2,167,233	1,257,426	72.35	1,468,274	625,651	134.68

INCOME		For the 6 months ended		Growth Rate (%)	For the 3 months ended		Growth Rate (%)
		Jan to Jun-26	Jan to Jun-25		April to Jun-26	April to Jun-25	
		Taka	Taka		Taka	Taka	
Balance of Life Fund at the beginning of the year		**7,803,169,070**	**6,591,405,477**	**18.38**	**8,185,607,459**	**6,748,731,798**	**21.29**
First Year Premium		895,466,344	692,628,614	**29.29**	421,418,304	344,139,185	22.46
Renewal Premium		1,969,232,585	1,570,100,457	**25.42**	992,350,020	750,017,490	32.31
Group Insurance Premium		924,191,459	794,988,414	**16.25**	449,120,018	281,337,593	59.64
Gross Premium		**3,788,890,388**	**3,057,717,485**	**23.91**	**1,862,888,342**	**1,375,494,268**	**35.43**
Less: Re-insurance Premium		33,907,374	23,487,682	**44.36**	17,690,804	9,938,088	**78.01**
Net Premium		**3,754,983,014**	**3,034,229,803**	**23.75407**	**1,845,197,538**	**1,365,556,180**	**35.12**
Interest, Dividends and Rents	Note: 09	346,775,281	307,372,661	**12.82**	185,649,850	129,747,554	**43.09**
Other Income	Note: 10	434,580	147,930	**193.77**	82,759	49,380	**67.60**

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Half Year ended 30 June 2026

EXPENDITURE	For the 6 months ended Jan to Jun-26 Taka	For the 6 months ended Jan to Jun-25 Taka	Growth Rate (%)	For the 3 months ended April to Jun-26 Taka	For the 3 months ended April to Jun-25 Taka	Growth Rate (%)
Papers,Periodicals and Books	45,105	13,328	238.42	6,859	6,629	3.47
Telephone, Fax and Internet	3,991,954	3,881,116	2.86	2,336,115	2,146,863	8.82
Electricity & Utility Expenses	4,904,508	5,099,972	(3.83)	2,670,071	2,969,181	(10.07)
Training and Recruitment Expenses	2,118,952	1,950,564	8.63	674,503	533,946	26.32
Entertainment	2,810,269	2,390,785	17.55	1,270,223	887,283	43.16
Postage and Courier	1,826,291	1,621,605	12.62	832,082	804,071	3.48
Business Development Expenses	23,829,242	13,863,323	71.89	10,343,327	4,926,759	109.94
Revenue Stamp & Non Judicial Stamp	897,791	4,829,364	(81.41)	476,100	1,608,894	(70.41)
Fees & Subscriptions	1,274,690	1,064,786	19.71	90,552	54,500	66.15
Donations	1,205,000	2,323,158	(48.13)	610,000	1,550,000	(60.65)
Conference	7,690,198	9,835,621	(21.81)	7,690,198	9,835,621	(21.81)
Meeting, Seminar & Symposium	431,494	2,693,998	(83.98)	283,525	244,164	16.12
Gratuity	5,655,369	3,420,202	65.35	5,086,754	1,634,612	211.19
Depreciation and Amortization	34,060,539	12,202,986	179.12	17,006,283	6,414,933	165.10
	372,342,134	**361,691,785**	**2.94**	**187,950,279**	**175,556,260**	**7.06**
Total Management Expences	**1,101,457,727**	**991,097,900**	**11.14**	**529,435,066**	**470,600,376**	**12.50**
Income Tax	**2,110,091**	**20,140,000**	-	84	20,076,948	-
Reserve for Unexpected Losses	**100,000,000**	**50,000,000**		60,000,000	50,000,000	
Finance Charge Against Lease Liability	**2,624,882**	-		1,295,557	-	
Total Expenses	**3,266,438,497**	**2,956,895,130**	**10.47**	**1,577,614,158**	**1,267,824,171**	**24.43**
Balance of the fund at the end of the year as shown in the Balance Sheet	**8,638,923,448**	**6,976,260,741**	**23.83**	**8,638,923,448**	**6,976,260,741**	**23.83**
	11,905,361,945	**9,933,155,871**	**19.85**	**10,216,537,606**	**8,244,084,912**	**23.93**

INCOME	For the 6 months ended Jan to Jun-26 Taka	For the 6 months ended Jan to Jun-25 Taka	Growth Rate (%)	For the 3 months ended April to Jun-26 Taka	For the 3 months ended April to Jun-25 Taka	Growth Rate (%)
First year premium, where the maximum premium paying period is:						
Single	147,530,028	4,094,250	3,503.35	80,504,048	2,199,515	3,560.08
Two Years	-	-	-	-	-	-
Three Years	-	-	-	-	-	-
Four Years	-	-	-	-	-	-
Five Years	-	-	-	-	-	-
Six Years	-	-	-	-	-	-
Seven Years	5,026,850	2,047,564	145.50	3,584,056	1,024,253	249.92
Eight Years	450,650	240,154	87.65	116,449	-	-
Nine Years	546,210	265,061	106.07	178,149	-	-
Ten Years	15,026,980	13,028,950	15.34	5,756,889	6,214,360	(7.36)
Eleven Years	22,225,640	17,180,420	29.37	2,331,575	2,559,921	(8.92)
Twelve Years and Above	704,659,986	655,772,215	7.45	328,947,138	332,141,136	(0.96)
	895,466,344	**692,628,614**	**29.29**	**421,418,304**	**344,139,185**	**22.46**
	11,905,361,945	**9,933,155,871**	**19.85**	**10,216,537,606**	**8,244,084,912**	**23.93**

Notes:

i) Accounting Policies: The interim accounts have been prepared using the same accounting policies as those adopted in the accounts for the financial year ended 31 December 2025 and there have been no changes in those policies since then.

ii) Previously reported interim period's figures have been restated to confirm to current period's presentation.

iii) Recognition and measurement: a) Measurements for interim reporting period are on a Year-To-Date basis: b) Principles involved for recognizing liabilities, income and expenses for interim periods are the same as for annual financial statements.

vi) The detail of the un- audited half yearly financial statements ended 30 June 2026 is available in the website of Pragati Life Insurance Ltd. The address of the website is **www.pragatilife.com**

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

Director Chairman

PRAGATI LIFE INSURANCE PLC.
Statement of Cash Flows (Un-Audited)
For the Half Year ended 30 June 2026

	Jan-June'26 TAKA	Jan-June'25 Taka
A. CASH FLOW FROM OPERATING ACTIVITIES :		
Collection from Premium	3,826,995,588	3,115,497,209
Other Income received	316,908	131,150
Payment for Claims	(2,072,759,030)	(1,875,547,400)
Payment for management expenses, commission, re-insurance and others	(1,149,031,697)	(1,063,746,910)
Source Tax (Income Tax) deducted	(52,204,711)	(29,950,619)
Net Cash Flow from operating activities	**553,317,058**	**146,383,430**
B. CASH FLOW FROM INVESTING ACTIVITIES :		
Acquisition of Fixed Assets	(64,159,424)	(67,286,844)
Disposal of Fixed Assets	419,339	99,830
Loan against Policies paid (Net of Realization)	(5,907,513)	(20,090,991)
Investments made	(873,605,268)	(342,969,619)
Interest, Dividends and Rents Received	324,052,375	282,067,526
Net Cash Flow from investing activities	**(619,200,491)**	**(148,180,098)**
C. CASH FLOW FROM FINANCING ACTIVITIES :		
Dividend Paid	(10,453)	(12,119)
Net Cash Flow from financing activities	**(10,453)**	**(12,119)**
D. Net increase in cash and cash Equivalents (A+B+C)	**(65,893,886)**	**(1,808,787)**
E. Cash and Cash Equivalents at the beginning of the year	1,299,682,347	1,333,487,925
F. Cash and Cash Equivalents at the end of the year (D+E)	**1,233,788,461**	**1,331,679,138**

Cash flows from operating activities (Indirect method)

	Jan-June'26 TAKA	Jan-June'25 Taka
Addition of Life Fund	835,754,378	384,855,273
Adjustment for:		
Depreciation and amortization	34,060,539	12,202,986
Profit on sale of fixed assets	(117,672)	(16,780)
Installment of Hirepurchase	-	-
Interest, dividends and rents received	(346,775,281)	(307,372,661)
Cash Generated from Operations before Increase /Decrease of Assets or	**522,921,964**	**89,668,818**
Add/ Less:		
(Increase)/ Decrease in Outstanding premium	38,105,200	57,779,724
(Increase)/ Decrease in Advance and deposits	(65,603,544)	(21,730,912)
(Increase)/ Decrease in Sundry debtors	28,449,979	(96,348,305)
(Increase)/ Decrease in stock of Stamps, Pinting & Sationery	(1,647,736)	(999,816)
Increase/ (Decrease) of Outstanding Claims	(12,513,233)	2,609,830
Business	(5,092,626)	(837,529)
Increase/ (Decrease) of Creditors (Without Dividend Payable & Share money deposit)	(57,450,708)	63,427,801
Increase/ (Decrease) of Reserve for Unexpected Losses	100,000,000	50,000,000
Increase/ (Decrease) of Premium Deposits	6,147,762	2,813,819
	553,317,058	**146,383,430**

Company Secretary   Chief Financial Officer   Chief Executive Officer   Director   Director   Chairman

PRAGATI LIFE INSURANCE PLC.

Statement of Changes in Shareholders' Equity

For the Half Year ended 30 June 2026

Particulars	Share Capital	Share Premium	Reserve for Unexpected Losses	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2026	325,452,880	76,757,755	210,000,000	-	-	612,210,635
Bonus share issue for the period	-	-	-	-	-	-
Addition During the Period	-	-	40,000,000	-	-	40,000,000
Balance as on 30 June 2026	**325,452,880**	**76,757,755**	**250,000,000**	**-**	**-**	**652,210,635**
Balance as on 30 June 2025	**325,452,880**	**76,757,755**	**117,050,000**	**-**	**-**	**519,260,635**
Balance as on 01 January 2025	325,452,880	76,757,755	67,050,000	-	-	469,260,635
Bonus share issue for the year 2025	-	-	-	-	-	-
Addition During the Year	-	-	142,950,000	-	-	142,950,000
Balance as on 31 December 2025	**325,452,880**	**76,757,755**	**210,000,000**	**-**	**-**	**612,210,635**

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

Pragati Life Insurance PLC.
Notes to the financial statements for the quarter ended 30 June 2026

01.00 Life Insurance Fund

This consists of the accumulated balance of revenue surplus up to 30 June 2026

	30-Jun-2026	31-Dec-2025
Opening balance	7,803,169,070	6,591,405,477
Add: Increase in Life Fund during the year	835,754,378	1,211,763,593
Closing balance	**8,638,923,448**	**7,803,169,070**

02.00 Reserve for Unexpected Losses

We made a reserve of unexpected loss for investment in FDRs which are doubtful of recovery. As on 30.06.2026 the balance of reserve stood at BDT. 31,00,00,000 out of which 25,00,00,000 has been shown in the statement of changes in Equity and remainly BDT 6,00,00,000 shown separately as the policyholders are also claiments. Absence of specific regulation we are unable to prepare seperate accounts relating to funds of shereholders and policy holders.

03.00 Sundry Creditors

		30-Jun-2026	31-Dec-2025
Provision for Expenses	02.01	326,251,415	333,728,898
Income Tax and VAT		77,699	52,823
License Fees Payable		23,878,967	26,244,680
License Renewal Fees Payable		145,390	223,666
Other Deposits (Excess Deposit)		4,293,210	3,536,067
Trade Suspense		78,897,358	107,014,753
Sundry Creditors		-	687,435
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		52,634	238,071
Security Deposit-Supplier		5,218,281	5,657,828
Training Fees Payable		22,985,249	22,826,085
Creditors for Cancelled Cheques		13,662,620	13,826,460
Certificate Fees Payable		7,706,677	8,138,023
Lease Liability		43,529,951	53,007,796
Payable against VM Ware		-	8,967,574
		526,739,451	**584,190,159**

03.01 Provision for Expenses

		30-Jun-2026	31-Dec-2025
Auditors Fee		553,333	553,333
Commission & Allowance		2,998,546	5,094,332
Provision for Utility Bills		852,504	1,401,943
Mobile Bill Payable		-	89,198
Office Rent		2,642,590	5,285,180
Income Tax (Corporate)	02.01.01	305,489,025	305,489,025
Profit Commission	02.01.02	6,659,902	9,226,692
Acturial Fees Payable		661,250	661,250
Payable to Gratuity Fund		6,394,265	-
Salary and Allowance		-	5,927,945
		326,251,415	**333,728,898**

03.01.01 Income Tax (Corporate)

Year-wise break down as under:

Year	30-Jun-2026	31-Dec-2025
2025	68,824,939	68,824,939
2024	58,930,927	58,930,927
2023	46,480,767	46,480,767
2022	64,184,625	64,184,625
2021	47,067,767	47,067,767
2018	20,000,000	20,000,000
	305,489,025	**305,489,025**

03.01.02 Profit Commission

Brac Bank Ltd	5,674,900	5,674,900
BD Cricket Board	278,930	278,930
Multinational OSG Services BD Pvt	23,503	23,503
Evercare Hospital Dhaka	326,837	326,837
Beximco Textiles	252,770	252,770
Checkpoint Systems Bangladesh Ltd	-	44,568
PDS Fashions Bangladesh Ltd	102,962	2,625,184
	6,659,902	**9,226,692**

04.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2006-2019 which were not encashed until 30-06-2026

	30-Jun-2026	31-Dec-2025
Opening Balance	1,009,447	854,575
Add: Provision during the Year	4,007	170,727
	1,013,454	**1,025,302**
Less: Payment during the Year	14,460	15,855
Closing Balance	**998,994**	**1,009,447**

The amount of Dividend which remains unpaid or unclaimed after Annual General Meeting (AGM) were transferred to a special dividend account, called "Unpaid Dividend Account" of the company.

05.00 Loans (On Insurers' Polices within their Surrender Value)

Movement of the head is given below:

	30-Jun-2026	31-Dec-2025
Opening balance	182,382,088	138,110,946
Add: Addition during the year	42,813,087	109,217,605
	225,195,175	247,328,551
Less: Adjustment during the year	36,905,574	64,946,463
Closing Balance	**188,289,601**	**182,382,088**

Operational segment-wise break-down is given below:

	30-Jun-2026	31-Dec-2025
Individual Product Line (IPL-Bokul)	49,092,980	45,098,257
Individual Product Line (IPL-Polash)	79,554,787	81,926,235
Individual Product Line (IPL-Metro)	7,360,369	6,381,887
Individual Product Line (IPL-Krishnachura)	13,112,203	11,257,505
Islami Jibon Bima Takaful (IJBT)	33,310,854	32,310,796
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	5,858,408	5,407,408
Total	**188,289,601**	**182,382,088**

06.00 Advances & Deposits

		30-Jun-2026	31-Dec-2025
Advance Income Tax		330,675,885	278,471,174
Income Tax Refund Due		397,416	397,416
Advance against Office Rent		5,450,607	6,146,917
Advance against Tender Security	05.01	429,156	690,250
Advance Company Registration Fees		10,035,809	6,690,539
Advance against Commission		-	-
Advance against Expenses		4,939,660	1,049,800
Advance against Salary		4,334,606	107,436
Advance VAT Appeal fees for 2012-2016		2,893,551	2,893,551

Advance against Building Constraction		22,072,452	22,429,076
IOU		4,081,842	4,021,815
Revolving Fund		863,000	836,500
Security Deposit-Telephone		56,000	56,000
Earnest Money		325,000	325,000
Performance Bank Guarantee	05.02	24,950,680	25,900,680
Security Deposit (MRC) Icom Bd. Ltd.		571,200	571,200
Advance and Deposit to Jumana Resort Ltd.		10,027,428	10,027,428
Pragati Training Center		1,472,986	1,496,897
Pragati Insurance Limited		270,581	388,770
Advance against Traveling & Tour		117,137	60,000
Premium on BGTB		65,965,111	62,557,989
Deferred Expenses for Antivirus		9,510,349	8,718,474
		499,440,456	**433,836,912**

06.01 Advance against Tender Security

	30-Jun-2026	31-Dec-2025
Bangladesh Red Crescent Society	53,906	-
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
icddr,b	-	300,000
Bangladesh Cricket Board	20,000	35,000
Noakhali Science & Technology University	100,000	100,000
Insurance Development & Regulatory Authority	245,250	245,250
	429,156	**690,250**

06.02 <u>Performance Bank Guarantee:</u>

This is made-up as follows-

Organization	Issuing Bank	Issue Date	2026	2025
General Electric Manufacturing Co. Ltd	PBL,KB Br.	30/10/2019	300,000	300,000
Grameen Phone Ltd.	PBL,KB Br.	19/02/2020	2,000,000	2,000,000
icddr,b	PBL,KB Br.	03/07/2019	717,978	717,978
National University	PBL,KB Br.	02/10/2016	800,000	800,000
National University	PBL,KB Br.	24/05/2021	-	950,000
Bangladesh Sugar & Food Industries Corporation	PBL,KB Br.	01/11/2021	20,000,000	20,000,000
Bangladesh Securities & Exchange Commission	PBL,KB Br.	13/12/2021	979,206	979,206
Small & Medium Enterprise Foundation	PBL,KB Br.	19/11/2024	153,496	153,496
Total			**24,950,680**	**25,900,680**

07.00 Sundry Debtors

	30-Jun-2026	31-Dec-2025
Eminent Securities Ltd.	2,378	2,378
A.M. Securities Ltd.	2,790	1,851
BRAC EPL Stock Brokerage Ltd.	1,211	1,361
Trade Receivable	78,897,358	107,014,753
Other Receivable	7,267,136	7,600,509
Training Fees Receivable	801,271	801,271
Lanka Bangla Securities Ltd	1,571	1,571
Total	**86,973,715**	**115,423,694**

08.00 Fixed Deposit with Banks and Financial Institutions

	30-Jun-2026	31-Dec-2025
Bank:		
Bank Asia PLC.	-	10,000,000
BRAC Bank PLC.	-	6,000,000
City Bank PLC.	-	10,000,000

Eastern Bank PLC.	20,000,000	25,000,000
Mutual Trust Bank PLC.	40,000,000	85,980,000
National Bank PLC.	20,240,541	19,987,000
Padma Bank Limited	70,822,854	68,340,454
Premier Bank PLC.	20,000,000	68,392,754
Pubali Bank PLC.	-	10,000,000
Social Islami Bank Limited	113,456,953	109,277,758
Southeast Bank PLC.	113,294,738	123,590,936
Sub Total	**397,815,086**	**536,568,902**
NBFI:		
Bangladesh Industrial Finance Corporation Ltd	15,219,297	14,831,179
Fareast Finance & Investment	20,917,538	20,343,920
FAS Finance & Investment Ltd	104,262,649	101,004,643
First Finance Ltd.	85,523,595	82,183,811
IIDFC	15,598,350	15,000,000
International Leasing	47,855,797	46,912,849
Premier Leasing & Finance Limited	95,238,627	92,993,378
Prime Finance & Investment Ltd.	15,227,269	14,570,106
Union Capital Ltd	61,437,704	59,400,907
Sub Total	**461,280,826**	**447,240,793**
Grand Total	**859,095,912**	**983,809,695**

09.00 Interest, Dividends and Rents

	30-Jun-2026	**30-Jun-2025**
Interest on FDR	37,880,823	45,713,948
Interest on STD.Accounts	7,032,094	5,006,910
Capital Gain / Profit on Sale of Shares	2,426,057	16,813,116
Interest on BGTB	277,943,221	227,094,704
Dividend Received	8,912,911	4,045,447
Interest From Motor Cycle Loan	-	4,620
Income From Loan /Advance	339,854	339,226
Interest on Policy Loan	9,005,490	6,036,021
Bond Fee	-	91,807
Late Fee	3,234,831	2,226,862
Total	**346,775,281**	**307,372,661**

10.00 Other Income

	30-Jun-2026	**30-Jun-2025**
Service Charge	46,976	20,005
Alteration Fee	88,104	88,770
Profit/(Loss) on Sale of Fixed Assets	117,672	16,780
Miscellaneous Income	181,828	22,375
Total	**434,580**	**147,930**