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

	NOTES	30 Sep'26 TAKA	31 Dec'25 TAKA
SHARE CAPITAL AND LIABILITIES			
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			
3,57,99,816 Ordinary Shares of Tk.10 each fully paid up in cash		357,998,160	325,452,880
Share Premium Accounts		76,757,755	76,757,755
BALANCE OF FUNDS AND ACCOUNTS			
Life Insurance Fund	1.00	8,895,234,994	7,803,169,070
Reserve fro Unexpected Losses		360,000,000	210,000,000
LIABILITIES AND PROVISIONS			
Estimated liabilities in respect of outstanding claims,whether due or intimated		33,065,818	53,560,456
Amount due to other persons or bodies carrying on insurance business		85,517,764	121,733,346
Sundry Creditors	2.00	608,244,049	584,190,159
Unclaimed Dividend Account	3.00	998,994	1,009,447
Premium Deposits		32,452,020	28,694,223
Fair Value Change Account		(325,613,332)	(354,555,174)
		10,124,656,222	**8,850,012,162**

	NOTES	30 Sep'26 TAKA	31 Dec'25 TAKA
PROPERTY AND ASSETS			
LOANS			
On Insurers' Policies within their surrender value	4.00	184,457,755	182,382,088
INVESTMENT			
Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
Bangladesh Govt. Treasury Bond		6,356,600,000	5,245,000,000
VIPB Accelerated Income Unit Fund		9,641,350	9,143,050
HFAML Unit Fund		8,306,850	7,507,710
UFS-Pragati Life Unit Fund		9,850,000	9,850,000
Investment in Shares		266,343,898	238,794,228
		6,665,742,098	**5,525,294,988**
Outstanding Premium		10,505,500	92,624,206
Interest, Dividends and Rents Accruing but not due		134,288,632	118,872,054
Advances & Deposits	5.00	547,200,925	433,836,912
Sundray Debtors	6.00	159,617,162	115,423,694
CASH AND BANK BALANCES			
On Fixed Deposit with Banks & Financial Institutes	7.00	872,518,092	983,809,695
On Short Term Deposit with Banks		328,552,623	184,289,138
On Current Account with Banks		29,169,844	48,173,504
Cash in Hand		50,895,827	83,410,010
		1,281,136,386	**1,299,682,347**
OTHER ACCOUNTS			
Stamps, Printing & Stationary in Hand		8,870,735	8,823,229
Fixed Assets (At Cost Less Depreciation)		144,947,640	132,481,417
Intangible Assets (At Cost Less Amortization)		17,834,649	20,655,465
Right -of-Use Assets		74,173,083	87,720,809
Construction Work in Progress		172,853,359	109,186,655
Freehold Land (At Cost)		723,028,298	723,028,298
		10,124,656,222	**8,850,012,162**

Ershad Ali Hero, FCA
AMD (Head of F&A)
Pragati Life Insurance Ltd.

Jagadish Kumar Bhanja, FCS
Company Secretary

Chandra Shekhar Das, FCA
Chief Financial Officer

Md Jalalul Azim
Chief Executive Officer

Independent Director

Director

Chairman

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Period ended 30 September & 3rd Quarter 2026

INCOME		For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
		Jan to Sep-26	Jan to Sep-25		July to Sep-26	July to Sep-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**	**8,638,923,448**	**6,976,260,741**	**23.83**
PREMIUM LESS RE-INSURANCE							
First Year Premium		1,474,578,261	1,139,350,250	29.42	579,111,917	446,721,636	29.64
Renewal Premium		2,974,076,466	2,402,601,424	23.79	1,004,843,881	832,500,967	20.70
Group Insurance Premium		1,254,039,100	1,102,243,455	13.77	329,847,641	307,255,041	7.35
Gross Premium		**5,702,693,827**	**4,644,195,129**	**22.79**	**1,913,803,439**	**1,586,477,644**	**20.63**
Less: Re-insurance Premium		52,050,778	36,399,557	43.00	18,143,404	12,911,875	40.52
Net Premium		**5,650,643,049**	**4,607,795,572**	**22.63**	**1,895,660,035**	**1,573,565,769**	**20.47**
Interest, Dividends and Rents	Note:08	543,132,510	447,882,253	21.27	196,274,229	140,509,592	39.69
Other Income	Note:09	1,795,869	1,134,343	58.32	1,444,289	986,413	46.42

EXPENDITURE	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-26	Jan to Sep-25		July to Sep-26	July to Sep-25	
	Taka	Taka		Taka	Taka	
CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:						
Death	67,786,287	47,316,426	43.26	28,792,040	18,106,488	59.02
Maturity	686,658,120	638,315,365	7.57	224,133,142	130,087,032	72.29
Survival Benefit	1,319,688,719	887,212,343	48.75	432,506,579	215,675,238	100.54
Surrendar Claim	40,556,245	41,845,620	(3.08)	20,585,374	16,058,719	28.19
Pension Claim	25,422,756	6,829,378	272.26	18,067,067	2,290,499	688.78
Group Claim	1,017,807,668	1,028,864,251	(1.07)	373,589,796	372,508,177	0.29
	3,157,919,795	**2,650,383,383**	**19.15**	**1,097,673,998**	**754,726,153**	**45.44**
Expenses of Management						
Commissions:						
(a) Commissions to Insurance Agents (Less that on Re-insurance)	594,595,861	487,320,579	22.01	205,443,296	173,374,605	18.50
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	511,773,926	467,027,257	9.58	171,810,898	151,567,116	13.36
	1,106,369,787	**954,347,836**	**15.93**	**377,254,194**	**324,941,721**	**16.10**
Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)	266,603,970	235,646,477	13.14	107,732,263	88,608,079	21.58
Festival Bonus	20,648,118	20,580,927	0.33	-	1,615,858	(100.00)
Companies Contribution to Employees P.F.	5,795,259	5,253,863	10.30	1,921,297	1,810,977	6.09
Travelling and Conveyance	12,504,822	10,051,793	24.40	4,197,165	3,347,958	25.36
Directors' Fees	2,368,000	2,500,800	(5.31)	1,228,000	879,991	39.55
Audit Fees	152,500	103,000	48.06	152,500	103,000	48.06
Acturial Fees	201,250	-	-	201,250	-	-
Medical Fees	2,683,421	1,538,437	74.43	800,554	493,521	62.21
Legal and Professional Fees	1,722,766	2,454,618	(29.82)	365,541	640,588	(42.94)
Insurance Policy Stamp	17,374,125	17,818,625	(2.49)	6,297,585	5,567,495	(2.49)
Advertisement and Publicity	12,391,806	11,527,296	7.50	4,481,887	2,893,653	54.89
Printing and Stationery	8,848,844	9,704,629	(8.82)	4,187,265	2,880,331	45.37
Office Rent	36,590,881	71,668,388	(48.94)	11,862,779	24,290,962	(51.16)
Bank Charges	6,881,272	7,408,933	(7.12)	2,715,312	3,045,566	(10.84)
General Insurance Premium	194,350	194,350	-	-	-	-
Repairs and Maintenance	31,573,969	39,849,212	(20.77)	12,794,905	12,915,030	(0.93)
Car Fuel, Maintenance & Repairs	15,190,166	5,564,716	172.97	11,529,536	1,961,082	487.92
Group Insurance Premium	1,707,693	1,354,955	26.03	222,413	29,330	658.31

Ershad Ali Herc, FCA
AMD (Head of F&A)
Pragati Life Insurance Ltd

PRAGATI LIFE INSURANCE PLC.
REVENUE ACCOUNT (Un-Audited)
For the Period ended 30 September & 3rd Quarter 2026

INCOME	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-26	Jan to Sep-25		July to Sep-26	July to Sep-25	
	Taka	Taka		Taka	Taka	
premium paying period is:						
Single	270,233,446	55,228,650	389.30	122,703,418	51,134,400	139.96
Two Years	-	-	-	-	-	-
Three Years	-	-	-	-	-	-
Four Years	-	-	-	-	-	-
Five Years	-	-	-	-	-	-
Six Years	-	-	-	-	-	-
Seven Years	2,550,680	2,305,870	10.62	(2,476,170)	258,306	(1,058.62)
Eight Years	750,200	502,450	-	499,550	262,296	-
Nine Years	728,960	640,580	-	382,750	375,519	-
Ten Years	21,065,250	15,012,586	40.32	6,038,270	1,983,636	204.40
Eleven Years	27,589,580	24,526,650	12.49	7,863,940	7,346,230	7.05
Twelve Years and Above	1,151,660,145	1,041,133,464	10.62	444,100,159	385,361,249	15.24
	1,474,578,261	**1,139,350,250**	**29.42**	**579,111,917**	**446,721,636**	**29.64**
	13,998,740,498	**11,648,217,645**	**20.18**	**10,732,302,001**	**8,691,322,515**	**23.48**

EXPENDITURE	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-26	Jan to Sep-25		July to Sep-26	July to Sep-25	
	Taka	Taka		Taka	Taka	
Hospitalization Insurance Premium	2,865,393	1,898,495	50.93	698,160	641,069	8.91
Company Registration Fees	6,690,539	4,658,930	43.61	-	1,552,977	(100.00)
Papers, Periodicals and Books	62,615	27,804	125.20	17,510	14,476	20.96
Telephone, Fax and Internet	5,780,275	6,095,515	(5.17)	1,788,321	2,214,399	(19.24)
Electricity & Utility Expenses	9,265,453	8,712,045	6.35	4,360,945	3,612,073	20.73
Training and Recruitment Expenses	4,694,138	2,861,325	64.05	2,575,186	910,761	182.75
Entertainment	3,467,309	3,449,886	0.51	657,040	1,059,101	(37.96)
Postage and Courier	2,830,649	2,589,673	9.31	1,004,358	968,068	3.75
Business Development Expenses	43,116,634	24,356,114	77.03	19,287,392	10,492,791	83.82
Revenue Stamp & Non Judicial Stamp	1,175,571	6,119,744	(80.79)	277,780	1,290,380	(78.47)
Fees & Subscriptions	1,613,379	1,184,836	36.17	338,689	120,050	182.12
Donations	1,225,000	2,348,158	(47.83)	20,000	25,000	(20.00)
Conference	7,690,198	9,835,621	(21.81)	-	-	-
Meeting, Seminar & Symposium	1,238,952	3,096,738	(59.99)	807,458	402,740	100.49
Gratuity	13,783,877	4,217,323	226.84	8,128,508	797,121	919.73
Finance Charge Against Lease Liability	3,973,407	-	-	1,348,525	-	-
Depreciation and Amortization	52,836,010	18,748,348	181.82	18,775,471	6,545,362	186.85
	605,742,611	**543,421,574**	**11.47**	**230,775,595**	**181,729,789**	**26.99**
Total Management Expences	**1,712,112,398**	**1,497,769,410**	**14.31**	**608,029,789**	**506,671,510**	**20.00**
Dividend	81,363,220	48,817,932	66.67	81,363,220	48,817,932	66.67
Income Tax	2,110,091	37,280,784	(94.34)	-	17,140,784	
Reserve for Unexpected Loss	150,000,000	82,950,000	80.83	50,000,000	32,950,000	
Total Expenses	**5,103,505,504**	**4,317,201,509**	**18.21**	**1,837,067,007**	**1,360,306,379**	**35.05**
Balance of the fund at the end of the year as shown in the Balance Sheet	**8,895,234,994**	**7,331,016,136**	**21.34**	**8,895,234,994**	**7,331,016,136**	**21.34**
	13,998,740,498	**11,648,217,645**	**20.18**	**10,732,302,001**	**8,691,322,515**	**23.48**

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.

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 un- audited Third Quarter financial statements ended 30 September 2026 is available in the website of Pragati Life Insurance PLC. The address of the website is **www.pragatilife.com**

Jagadish Kumar Bhanja, FCS
Company Secretary

Chandra Shekhar Das, FCA
Chief Financial Officer

Md Jahirul Azim
Chief Executive Officer

Independent Director

Director

Chairman

Ershad Ali Hero, FCA
AMD (Head of F&A)
Pragati Life Insurance Ltd.

PRAGATI LIFE INSURANCE PLC.
Statement of Cash Flows (Un-Audited)
For the Period ended 30 September 2026

	Jan-Sep'26 TAKA	Jan-Sep'25 TAKA
A. CASH FLOW FROM OPERATING ACTIVITIES :		
Collection from Premium	5,784,812,533	4,719,532,746
Other Income received	813,022	474,037
Payment for Claims	(3,178,414,433)	(2,640,271,781)
Payment for management expenses, commission, re-insurance and others	(1,788,216,797)	(1,584,819,137)
Source Tax (Income Tax) deducted	(91,229,342)	(15,049,410)
Net Cash Flow from operating activities	**727,764,983**	**479,866,455**
B. CASH FLOW FROM INVESTING ACTIVITIES :		
Acquisition of Fixed Assets	(113,136,406)	(111,450,427)
Disposal of Fixed Assets	1,518,858	1,436,999
Loan against Policies paid (Net of Realization)	(2,075,667)	(25,860,618)
Investments made	(1,111,505,268)	(915,707,431)
Interest, Dividends and Rents Received	527,715,932	413,884,203
Net Cash Flow from investing activities	**(697,482,551)**	**(637,697,274)**
C. CASH FLOW FROM FINANCING ACTIVITIES :		
Dividend Paid	(48,828,393)	(48,830,051)
Net Cash Flow from financing activities	**(48,828,393)**	**(48,830,051)**
D. Net increase in cash and cash Equivalents (A+B+C)	**(18,545,961)**	**(206,660,870)**
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)	**1,281,136,386**	**1,126,827,055**
Cash flows from operating activities (Indirect method)		
Addition of Life Fund	1,092,065,924	739,610,659
Adjustment for:		
Depreciation and amortization	52,836,010	18,748,348
Profit/(Loss) on sale of fixed assets	(982,847)	(660,306)
Installment of Hirepurchase	-	-
Dividend appropriated	81,363,220	48,817,932
Interest, dividends and rents received	(543,132,510)	(447,882,253)
Cash Generated from Operations before Increase /Decrease of Assets or Liabilities	**682,149,797**	**358,634,380**
Add/ Less:		
(Increase)/ Decrease in Outstanding premium	82,118,706	75,337,617
(Increase)/ Decrease in Advance and deposits	(113,364,013)	(62,820,083)
(Increase)/ Decrease in Sundry debtors	(44,193,468)	26,976,575
(Increase)/ Decrease in stock of Stamps, Pinting & Sationery	(47,506)	426,580
Increase/ (Decrease) of Outstanding Claims	(20,494,638)	10,111,602
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance Business	(36,215,582)	9,100,559
Increase/ (Decrease) of Creditors	24,053,890	(28,455,298)
Increase/ (Decrease) of Premium Deposits	3,757,797	7,604,523
Increase/ (Decrease) of Reserve for Unexpected Losses	150,000,000	82,950,000
	727,764,983	**479,866,455**

Jagadish Kumar Bhanja, FCS
Company Secretary

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Chief Financial Officer

Md Jalalu Azim
CEO

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AMD (Head of F&A)
Pragati Life Insurance Ltd

PRAGATI LIFE INSURANCE PLC.

Statement of Changes in Shareholders' Equity

For the Period ended 30 September 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 during the period	32,545,280	-	-	-	-	32,545,280
Addition during the period	-	-	40,000,000	-	-	40,000,000
Balance as on 30 September 2026	**357,998,160**	**76,757,755**	**250,000,000**	**-**	**-**	**684,755,915**
Balance as on 30 September 2025	**325,452,880**	76,757,755	**150,000,000**			**552,210,635**
Balance as on 01 January 2025	325,452,880	76,757,755	67,050,000	-	-	469,260,635
Bonus Share Issue during the period	-	-	-	-	-	-
Addition during the period	-	-	142,950,000	-	-	142,950,000
Balance as on 31 December 2025	**325,452,880**	76,757,755	**210,000,000**	**-**	**-**	**612,210,635**

Jagadish Kumar Bhanja, FCS
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CEO

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AMD (Head of F&A)
Pragati Life Insurance Ltd.

Pragati Life Insurance PLC.
Notes to the Financial Statements
For the period ended 30 September 2026

01.00 Life Insurance Fund

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

	30-Sep-2026	31-Dec-2025
Opening balance	7,803,169,070	6,591,405,477
Add: Increase in Life Fund during the year	1,092,065,924	1,211,763,593
Closing balance	**8,895,234,994**	**7,803,169,070**

02.00 Sundry Creditors

		30-Sep-2026	31-Dec-2025
Provision for Expenses	02.01	331,153,056	333,728,898
Income Tax and VAT		84,779	52,823
License Fees Payable		24,921,552	26,244,680
License Renewal Fees Payable		152,315	223,666
Other Deposits (Excess Deposit)		3,647,609	3,536,067
Trade Suspense		146,652,368	107,014,753
Sundry Creditors		731,625	687,435
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		57,437	238,071
Security Deposit-Supplier		9,070,781	5,657,828
Training Fees Payable		24,103,652	22,826,085
Creditors for Cancelled Cheques		13,967,730	13,826,460
Certificate Fees Payable		7,939,062	8,138,023
Lease Liability		45,722,083	53,007,796
Payable against VM Ware		-	8,967,574
		608,244,049	**584,190,159**

02.01 Provision for Expenses

		30-Sep-2026	31-Dec-2025
Auditors Fee		73,333	553,333
Commission & Allowance		577,803	5,094,332
Provision for Utility Bills		1,191,594	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	6,655,938	9,226,692
Acturial Fees Payable		-	661,250
Payable to Gratuity Fund		14,522,773	-
Salary and Allowance		-	5,927,945
		331,153,056	**333,728,898**

02.01.01 Income Tax (Corporate)

Year-wise break down as under:

Year	30-Sep-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

Ershad Ali Hero, FCA
AMD (Head of F&A)
Pragati Life Insurance Ltd.

02.01.02 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 BD Ltd	-	44,568
PDS Fashions Bangladesh Limited	98,998	2,625,184
	6,655,938	9,226,692

03.00 Unclaimed Dividend Account

This represents dividend warrant issued against dividend for the year 2018 which were not encashed until 30-09-2026

	30-Sep-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.

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

Movement of the head is given below:

	30-Sep-2026	31-Dec-2025
Opening balance	182,382,088	138,110,946
Add: Addition during the year	67,167,369	109,217,605
	249,549,457	247,328,551
Less: Adjustment during the year	65,091,702	64,946,463
Closing Balance	**184,457,755**	**182,382,088**

Operational segment-wise break-down is given below:

	30-Sep-2026	31-Dec-2025
Individual Product Line (IPL-Bokul)	43,114,550	45,098,257
Individual Product Line (IPL-Polash)	81,674,738	81,926,235
Individual Product Line (IPL-Metro)	8,589,266	6,381,887
Individual Product Line (IPL-Krishnochura)	13,215,432	11,257,505
Islami Jibon Bima Takaful (IJBT)	31,776,361	32,310,796
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	6,087,408	5,407,408
Total	**184,457,755**	**182,382,088**

Ershad Ali Hero, FCA
AMD (Head of F&A)
Pragati Life Insurance Ltd

05.00 Advances & Deposits

		30-Sep-2026	31-Dec-2025
Advance Income Tax		369,700,516	278,471,174
Income Tax Refund Due		397,416	397,416
Advance against Office Rent		5,280,917	6,146,917
Advance against Tender Security	05.01	2,059,975	690,250
Advance Company Registration Fees		11,708,443	6,690,539
Advance against Expenses		10,396,200	1,049,800
Advance against Salary		2,631,657	107,436
Advance VAT-Appeal Fees for 2012-2016		2,893,551	2,893,551
Advance against Building Constraction		27,974,952	22,429,076
IOU		3,172,826	4,021,815
Revolving Fund		870,500	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		5,905,068	10,027,428
Pragati Training Center		765,326	1,496,897
Pragati Insurance Limited		227,410	388,770
Advance against Traveling & Tour		95,000	60,000
Premium on BGTB		68,683,886	62,557,989
Deferred Expenses for Antivirus		8,534,402	8,718,474
		547,200,925	**433,836,912**

05.01 Advance against Tender Security

	30-Sep-2026	31-Dec-2025
icddr,b	-	300,000
Ibrahim Cardiac Hospital & Research Institute	10,000	10,000
Bangladesh Cricket Board	20,000	35,000
Noakhali Science & Technology University	-	100,000
University Of Dhaka	1,600,000	-
Insurance Development & Regulatory Authority (IDRA)	245,250	245,250
Bangladesh Red Crescent Society(BDRCS)	184,725	-
	2,059,975	**690,250**

05.02 Performance Bank Guarantee:

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**

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Pragati Life Insurance Ltd.

06.00 Sundry Debtors

	30-Sep-2026	31-Dec-2025
Eminent Securities Ltd.	2,378	2,378
A.M. Securities Ltd.	2,790	1,851
BRAC EPL Stock Brokerage Ltd.	1,212	1,361
Trade Receivable	146,652,368	107,014,753
Other Receivable	12,155,572	7,600,509
Training Fees Receivable	801,271	801,271
Lanka Bangla Securities Ltd	1,571	1,571
Total	**159,617,162**	**115,423,694**

07.00 Fixed Deposit with Banks and Financial Institutions

	30-Sep-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.	-	25,000,000
Mutual Trust Bank Limited	-	85,980,000
National Bank Limited	20,966,319	19,987,000
Padma Bank Limited	72,026,842	68,340,454
Premier Bank PLC.	-	68,392,754
Pubali Bank PLC.	20,000,000	10,000,000
Social Islami Bank Limited	115,293,255	109,277,758
Southeast Bank PLC.	176,099,168	123,590,936
Sub Total	**404,385,584**	**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	105,930,851	101,004,643
First Finance Ltd.	87,276,828	82,183,811
IIDFC	15,894,719	15,000,000
International Leasing	48,221,497	46,912,849
Premier Leasing & Finance Limited	96,381,484	92,993,378
Prime Finance & Investment Ltd.	15,547,041	14,570,106
Union Capital Ltd	62,743,253	59,400,907
Sub Total	**468,132,508**	**447,240,793**
Grand Total	**872,518,092**	**983,809,695**

08.00 Income from Interest, Dividends and Rents

	30-Sep-2026	31-Dec-2025
Interest on FDR	55,688,770	86,384,869
Interest on Short Tern Deposit	7,123,416	11,194,846
Profit on Sale of Shares	2,426,057	17,422,921
Interest on BGTB	436,524,254	453,715,037
Dividend Received	10,301,560	8,266,185
Interest From Motor Cycle Loan	-	6,006
Income From Loan /Advance	461,691	757,308
Interest on Policy Loan	14,191,188	12,417,515
Late Fee	16,415,574	4,469,359
Total	**543,132,510**	**594,634,046**

09.00 Other Income

	30-Sep-2026	31-Dec-2025
Miscellaneous Income	53,528	91,139
Service Charge	74,412	321,679
Alteration Fee	135,968	231,874
Profit / (Loss) on sale of Fixed Assets	982,847	559,929
Tender Schedule Sale	38,000	94,000
PF Forfeiture Accounts	511,114	199,381
Total	**1,795,869**	**1,498,002**

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Pragati Life Insurance Ltd.

10.00 Repair and Maintenance

	30-Sep-2026	31-Dec-2025
IT Enable Service	16,490,791	17,521,428
Labour & Wages	241,761	410,711
Trade Licence Expenses	33,157	66,005
Service Charge Expenses	85,275	36,181
Office Maintenance	13,255,013	18,653,985
Crockeries	66,934	45,825
Electrical Expenses	465,574	1,030,005
Repair & Servicing	139,820	119,108
Carrying Charges	94,099	148,355
Repair & Maintenance	701,545	715,109
IT Enable Service of BI Solution	-	1,102,500
Total	**31,573,969**	**39,849,212**

11.00 Fees and Subscription

	30-Sep-2026	31-Dec-2025
Dhaka Stock Exchancge	249,618	212,727
CTG Stock Exchancge	249,618	212,727
Metropolitan Chamber of Commerce & Industry	63,000	63,000
Bangladesh Association of Publicly Listed Companies	50,000	50,000
IDRA Excellence Award	464,592	-
NID Verafivation	28,091	-
CDBL	110,882	106,000
Trade Mark & Branch Licence fees	32,200	39,939
Central Shariah Councal	200,000	200,000
Institute of Chartered Secretaries of Bangladesh	7,000	-
BTRC Short Code	115,000	130,000
Bangladesh Insurance Accociation for Levy on premium	-	100,000
Others	43,378	70,443
Total	**1,613,379**	**1,184,836**

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PRAGATI LIFE INSURANCE LIMITED
Schedule of Fixed Assets & Intangible Assets
As at 30 September 2026

Fixed Assets

" Schedule - 1 "

Particulars	Cost				Rate	Depreciation				WDV as at 30 September 2026	WDV as at 31 December 2025
	Opening balance	Additions during the year	Sale/ Adjustment During the Year	Closing balance		Opening Balance	Charged during the year	Adjustment During the Year	Closing Balance		
Furniture & Fixture	160,471,522	5,477,746	1,954,904	163,994,364	10%	90,686,534	5,417,291	1,780,177	94,323,648	69,670,716	69,784,988
Electrical & Office Equipment	37,828,836	990,084	154,317	38,664,603	10%	22,327,756	1,199,431	183,719	23,343,468	15,321,135	15,501,080
Computer	110,778,268	8,461,176	239,322	119,000,122	30%	75,536,406	7,597,972	-	83,134,378	35,865,744	35,241,862
Battery Operated apparatus	18,641,073	2,351,089	260,121	20,732,041	30%	13,565,429	1,397,720	108,757	14,854,392	5,877,649	5,075,644
Vehicle	37,888,552	13,633,271	2,650,000	48,871,823	20%	31,010,709	2,298,718	2,650,000	30,659,427	18,212,396	6,877,843
Total:	**365,608,251**	**30,913,366**	**5,258,664**	**391,262,953**		**233,126,834**	**17,911,132**	**4,722,653**	**246,315,313**	**144,947,640**	**132,481,417**

Intangible Assets

Particulars	Cost				Rate	Amortization				WDV as at 30 September 2026	WDV as at 31 December 2025
	Opening balance	Additions during the year	Sale/ Adjustment During the Year	Closing balance		Opening Balance	Charged during the year	Adjustment During the Year	Closing Balance		
Software	43,862,782	-	-	43,862,782	20%	23,207,317	2,820,816	-	26,028,133	17,834,649	20,655,465

Right of Use (ROU) Assets:

Particulars	Cost				Rate	Amortization				WDV as at 30 September 2026	WDV as at 31 December 2025
	Opening balance	Additions during the year	Sale/ Adjustment During the Year	Closing balance		Opening Balance	Charged during the year	Adjustment During the Year	Closing Balance		
Right of Use (ROU) Assets:	127,655,542	18,556,336	-	146,211,878		39,934,733	32,104,062	-	72,038,795	74,173,083	87,720,809

Notes: i) Depreciation/Amortization has been charged on addition of Fixed Assets/Integable Assets from the following month of procurement.
ii) Depreciation/Amortization has been charged on reducing balance method on the cost of individual assets.

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Pragati Life Insurance Ltd.

চন্দ্র শেখর দাস, এফ.সি.এ
আপারেশন ব্যবস্থাপনা পরিচালক
প্রগতি লাইফ ইন্সুরেন্স পিএলসি