

Trust Islami Life Insurance Ltd.
Statement of Financial Position
As at 30th June, 2025

Particulars	Notes	Amount in Taka	
		Jan-June, 2025	Jan-Dec, 2024
Share holder's capital			
Authorized capital			
10,00,00,000 Ordinary Shares of Taka 10 each		1,000,000,000	1,000,000,000
Issued, Subscribed & Paid -up Capital :			
40,000,000 Ordinary Shares of Taka 10 each	4.00	400,000,000	400,000,000
Statutory Deposit	5.00	15,000,000	15,000,000
Life Insurance Fund	6.00	393,842,480	374,019,110
Amount Due to other Persons or Bodies			
Carrying on Insurance Business	7.00	1,470,645	1,679,209
LIABILITIES AND PROVISIONS :		28,346,479	33,941,549
Estimated Liabilities in Respect of Outstanding Claims whether due or intimated	8.00	117,877	159,000
Bank Loan	9.00	376,966	482,095
Sundry Creditors	10.00	32,092,269	26,882,100
Premium Deposit	11.00	486,131	533,012
Lease Liabilities	12.00	12,292,210	10,257,506
Fair Value Change Account	13.00	(29,859,420)	(21,829,837)
Unpaid Dividend	14.00	331,222	4,948,449
Provision for Tax	15.00	12,509,224	12,509,224
Total Equity and liabilities		838,659,604	824,639,868
Property & Assets			
Loan on Insurer's policies within their surrender value	16.00	3,954,124	3,308,673
Investment (at cost)		334,141,579	265,791,152
Treasury Bond	17.00	15,000,000	15,000,000
Bangladesh Govt. Treasury Bond (BGTB)	18.00	141,000,000	81,000,000
Sundry Debtor's	19.00	559,996	1,689,174
Accrued Profit	20.00	12,905,186	6,610,550
Advance & pre payments	21.00	49,775,046	37,905,447
Right of Use Asset	22.00	10,961,954	8,786,800
Share Purchase	23.00	51,898,682	60,390,248
Outstanding Premium	24.00	52,040,715	54,408,933
Cash and Cash Equivalents	25.00	458,454,384	531,085,651
OTHER ASSETS		42,109,517	24,454,392
Bima Stamps in Hand	26.00	348,670	329,570
Printing & Stationery in Hand	27.00	1,509,856	1,381,608
Revenue Stamp in Hand	28.00	156,770	156,770
Fixed Assets (At Cost Less Depreciation)	29.00	40,094,221	22,586,444
Total Assets		838,659,604	824,639,868

The annexed notes form an integral part of these financial statements.

 Chief Financial Officer	 Company Secretary	 Chief Executive Officer	 Director	 Director	 Chairman
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Signed as per annexed report on even date

Date: 27th July, 2025
Dhaka

Trust Islami Life Insurance Ltd.
Life Revenue Account
For the Month ended 30th June, 2025

Particulars	Amount in Taka		Amount in Taka	
	Jan-June, 2025	Jan-June, 2024	Apr-June, 2025	Apr-June, 2024
Balance of Fund Beginning of the Year	374,019,110	295,974,331	374,424,371	296,513,190
PREMIUM LESS RE-INSURANCE :				
First Year Premium (Ekok Bima)	81,263,206	80,166,594	42,557,586	42,358,963
First Year Premium (Khudra Bima)	41,538,964	40,822,560	21,679,282	21,588,643
First Year Premium (Group Bima)	6,801,500	7,928,782	-	-
Total First Year Premium	129,603,670	128,917,936	64,236,868	63,947,606
Renewal Premium (Ekok Bima)	73,524,265	73,159,782	53,418,172	53,353,689
Renewal Premium (Khudra Bima)	25,814,331	25,055,877	17,748,274	17,689,820
Renewal Premium (Group Bima)	-	-	-	-
Total Renewal Premium	99,338,596	98,215,659	71,166,446	71,043,509
Gross Premium	228,942,266	227,133,595	135,403,314	134,991,115
Less : Re- Insurance Premium	2,324,102	1,685,650	1,392,519	863,475
Net Premium	226,618,164	225,447,945	134,010,795	134,127,640
Profit Income Note 30.00	28,158,429	27,054,941	16,087,848	17,914,244
Other Income:				
Other Receipts	315,978	196,821	251,830	174,448
TOTAL TAKA:	629,111,681	548,674,038	524,774,844	448,729,522

**First Year Premium, Where the Maximum
Premium Paying Period is :**

Single	2,608,480	6,689,509	1,053,895	3,898,437
Two Years				
Three Years				
Four Years				
Five Years				
Six Years				
Nine Years				
Ten Years	23,029,070	22,418,863	17,914,615	15,483,245
Twelve Years	58,613,110	56,121,821	32,440,882	33,676,657
Fifteen Years & above	38,551,510	35,758,961	12,827,476	10,889,267
Group Bima	6,801,500	7,928,782	-	-
	129,603,670	128,917,936	64,236,868	63,947,606

The annexed notes form an integral part of these financial statements.


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Director


Chairman

Signed as per annexed report on even date

Date: 27th July, 2025
Dhaka

Trust Islami Life Insurance Ltd.
Life Revenue Account

For the Month ended 30th June 2025

Particulars	Amount in Taka		Amount in Taka	
	Jan-June, 2025	Jan-June, 2024	Apr-June, 2025	Apr-June, 2024
Claims Under Policies (Including Provision for Claims Due Or Intimated) Less Re - insurance	49,543,965	42,515,542	18,424,892	14,705,088
By Death (Less that on Re- Insurance Claim)	2,738,107	4,117,746	1,000,542	709,375
By Surrender Value	3,932,578	1,345,374	1,524,918	992,478
By Survival Benefit	38,689,558	32,273,153	15,213,095	8,497,306
By Maturity Claim	3,892,749	4,626,668	590,073	4,353,328
By Health Insurance	290,973	152,601	96,264	152,601
EXPENSES OF MANAGEMENT:	37,116,542	30,495,847	27,401,292	22,458,412
a) Commission to Insurance Agents (Less that on Re-Insurance)	25,936,888	21,590,269	18,166,235	14,725,734
b) Allowances & Commission(Other than Commission included in Sub-item (a) above)	11,179,654	8,905,578	9,235,057	7,732,678
	148,608,694	177,595,135	85,106,180	113,498,508
Salaries etc.(Other than to Agents & Those included in item (b) above)	61,975,955	98,107,780	46,297,682	78,505,404
Salary & Allowances (Admin)	20,133,378	20,052,016	8,874,998	8,410,680
Festival Bonus (Admin)	5,078,464	4,975,229	2,801,158	2,575,818
Festival Bonus (Dev.)	1,464,285	1,257,154	758,385	1,257,154
Incentive Bonus (Dev.)	11,514,762	4,818,526	239,312	1,520,422
Earned Leave Encashment	147,820	-	-	-
Development Allowance	616,250	225,230	528,718	197,723
Business Development Expenses	2,725,971	2,522,505	1,170,844	658,035
Travelling & Conveyance	7,260,998	7,643,212	4,392,150	3,414,243
Board Meeting Fee and Others Meeting Fee	14,833	27,000	5,833	-
AGM (Annual General Meeting) Expense	916,555	140,295	121,125	140,295
Auditors' Fees	72,500	613,750	7,500	300,000
Medical Expenses	120,187	72,250	93,905	33,885
Registration Renewal Fees	-	-	-	-
Advertisement & Publicity	933,355	1,084,353	574,527	527,946
Printing & Stationery	1,673,167	4,696,442	785,098	848,262
Policy Stamp Expenses	1,767,020	1,669,385	448,225	517,115
Non Judicial stamp	-	240	-	-
Revenue Stamp Expenses	500,000	657,170	-	75,260
Postage & Telegram	1,343,147	219,319	1,153,935	61,499
Telephone, Telex & Fax	554,323	402,669	360,537	138,570
Provident Fund (Employer's contribution)	690,799	790,783	368,062	265,742
Gratuity	-	-	-	-
Internet Bill	599,989	877,758	237,797	455,953
Entertainment	1,032,862	862,404	459,137	377,189
Bank Service Charges	254,906	1,448,245	158,065	714,513
Repair & Maintenance(Motor Vehicle)	3,807,573	2,516,462	2,272,943	1,288,017
Fuel, Oil & Lubricants	1,106,353	680,893	745,202	314,862
Low value asset (Office Rent)	9,107,640	9,570,551	4,644,399	5,332,883
Health Insurance	-	354,900	-	28,025
Insurance Premium (Motor Vehicles)	-	-	-	-
Service Charges on Bank Loan	33,471	93,192	15,813	42,837
Newspaper & Periodicals	1,180	7,158	560	6,690
Gas, Electricity & Water	2,504,715	1,402,157	1,670,167	836,998
Crockery's & Cutleries	26,890	3,740	20,120	3,000
Fees, Donation & Subscriptions	756,000	550,010	131,000	371,000
Garage Rent	137,950	287,760	72,950	137,022
Repairs & Maintenance (Assets)	731,836	305,188	481,974	188,350
Repairs & Maintenance (Office)	134,453	416,236	20,356	159,204
Training & Recruitment Exp.	40,350	111,425	21,050	111,425
Legal and Professional Fee	188,417	330,321	42,658	85,422
Conference Expenses	166,055	-	-	-
Cleaning & Washing Exp.	21,420	15,720	17,050	5,500
Carrying & Loading	310,961	54,000	283,761	6,000
Trade License Fee	-	-	-	-

Particulars	Amount in Taka		Amount in Taka	
	Jan-June, 2025	Jan-June, 2024	Apr-June, 2025	Apr-June, 2024
Electric Expenses	395,644	3,440	390,294	-
Finance cost on Lease liabilities	591,591	526,284	283,191	247,475
Networking Expenses	200,000	42,232	-	-
B/O Account Charge	-	-	-	-
Share Holder's Dividend	-	-	-	-
Actuary Fee	46,833	23,333	21,000	21,000
UMP Fee	367,466	376,719	198,598	251,704
Depreciation on ROA	3,343,944	2,673,128	1,671,972	1,239,491
Depreciation on Fixed Assets	3,196,426	4,086,571	2,264,129	1,825,895
Balance of fund at the end of the year as shown in the Balance sheet	393,842,480	298,067,514	393,842,480	298,067,514
	629,111,681	548,674,038	524,774,844	448,729,522

The annexed notes form an integral part of these financial statements.


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Director


Chairman

Signed as per annexed report on even date

Date: 27th July, 2025
Dhaka

Trust Islami Life Insurance Ltd.
Statement of change in shareholder's equity
For the Month ended 30th June 2025

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Expectation Losses	Retained Earnings	Total Taka
Equity as on 1st January 2025	400,000,000	-	-	-	-	400,000,000
Addition during the year	-	-	-	-	-	-
Balance as on 30th June, 2025	400,000,000	-	-	-	-	400,000,000


Chief Financial Officer


Company Secretary


Chief Executive Officer


Director


Director


Chairman

Date: 27th July, 2025
Dhaka

Trust Islami Life Insurance Ltd.

Statement of Cash Flow

For the Month ended 30th June 2025

Sl No.	Particulars	Note	Amount in Taka	
			Jan-June, 2025	Jan-June, 2024
A. Cash Flows from operating Activities				
	Collection from Premium without Re- Insurance Premium	31.00	226,571,283	225,583,954
	Other received	32.00	315,978	196,821
	Payment for Claim	33.00	(49,585,088)	(43,080,809)
	Payment for management expenses and others	34.00	(150,344,906)	(143,397,658)
	Net Cash Flows from operating Activities		26,957,267	39,302,308
B. Cash Flows from Investing Activities				
	Acquisition of Fixed Assets	35.00	(26,223,301)	-22163658
	Loan On Insurance Policies	36.00	(645,451)	(126,536)
	Advance & Pre-payments	37.00	(45,338,230)	-40739983
	Profit received	38.00	21,863,793	22,234,695
	Share Purchase	41.00	8,491,566	18,229,862
	Treasury Bond	42.00	-	(10,000,000)
	Bangladesh Govt. Treasury Bond (BGTB)	43.00	(60,000,000)	-
	Outstanding Premium	44.00	2,368,218	-
	Net Cash Flows from Investing Activities		(99,483,405)	(32,565,620)
C. Cash Flows from Financing Activities				
	Bank Loan	39.00	(105,129)	(897,408)
	Capital introduced	40.00	-	-
	Net Cash Flows from Financing Activities		(105,129)	(897,408)
D. Net increase/decrease in cash and cash equivalents(A+B+C)			(72,631,267)	5,839,280
E. Cash and cash equivalents at the beginning of the period			531,085,651	457,973,952
F. Cash and cash equivalents at the end of the period			458,454,384	463,813,232

 Chief Financial Officer
  Company Secretary
  Chief Executive Officer
  Director
  Director
  Chairman

Date: 27th July, 2025

Place: Dhaka

Trust Islami Life Insurance Ltd.

Statement of Life Insurance Fund

For the Month ended 30th June 2025

Sl No.	Particulars	Amount in Taka	
		Jan-June, 2025	Jan-June, 2024
A. ASSETS			
	Loan on Insurer's policies within their surrender value	3,954,124	3,315,671
	Investments	15,000,000	25,000,000
	Bangladesh Govt. Treasury Bond (BGTB)	141,000,000	36,800,000
	Profit, Dividend & Rent accrued but not due	12,905,186	13,048,082
	Advances, deposits & prepayments	49,775,046	37,215,346
	cash, bank & other Balances	458,454,384	463,813,232
	Printing, stationery & stamps in Hand	1,858,526	1,842,662
	Fixed Assets (at cost less deprecation)	40,094,221	23,603,600
	Right of Use Assets	10,961,954	8,982,280
	Sundry Debtor's	559,996	1,689,174
	Revenue Stamp in Hand	156,770	57,950
	Share Purchase	51,898,682	60,255,381
	Outstanding Premium	52,040,715	39,935,152
		838,659,604	715,558,530
B. LIABILITIES			
	Estimated liabilities in respect of outstanding claims whether due or intimated	117,877	-
	Amount due to other persons or bodies carrying on insurance business	1,470,645	1,922,096
	Statuary Deposit	15,000,000	15,000,000
	Sundry creditors	32,092,269	5,420,520
	Bank Loan	376,966	986,233
	Unpaid Dividend	331,222	164,259
	Provision for Tax	12,509,224	3,978,410
	Premium Deposit	486,131	400,062
	Lease Liabilities	12,292,210	10,682,708
		74,676,544	38,554,288
C. Gross Fund (A-B)		763,983,060	677,004,242
D. Shareholders' Capital (paid-up Capital)		400,000,000	400,000,000
Add: Fair Value Change Account		(29,859,420)	(21,063,272)
		370,140,580	378,936,728
E. Life Insurance Fund (C-D)		393,842,480	298,067,514

					
Chief Financial Officer	Company Secretary	Chief Executive Officer	Director	Director	Chairman

Date: 27th July, 2025
Place: Dhaka

Trust Islami Life Insurance Ltd.

FORM - "AA"

Classified summary of the Assets

As at 30th June, 2025

Capital and Liability	Notes	BOOK VALUE	MARKET VALUE	REMARKS
		Amount in Taka	Amount in Taka	
Property & Assets				
Loan on Insurer's policies within their surrender value	16.00	3,954,124	3,954,124	Realizable Value
Investment (at cost)		364,000,999	334,141,579	
Treasury Bond	17.00	15,000,000	15,000,000	At Cost
Bangladesh Govt. Treasury Bond (BGTB)	18.00	141,000,000	141,000,000	At Cost
Sundry Debtor's	19.00	559,996	559,996	Realizable Value
Accrued Profit	20.00	12,905,186	12,905,186	Realizable Value
Advance & pre payments	21.00	49,775,046	49,775,046	Realizable Value
Right of Use Asset	22.00	10,961,954	10,961,954	Depreciated Value
Share Purchase	23.00	81,758,102	51,898,682	Market Value
Outstanding Premium	24.00	52,040,715	52,040,715	Realizable Value
Cash, Bank Other balances		458,454,384	458,454,384	
On Fixed Deposit with Banks	25.01	283,314,050	283,314,050	Realizable Value
On Special Notice Deposit with Banks	25.02	135,648,362	135,648,362	Realizable Value
On Current Account with Banks	25.03	10,280,771	10,280,771	Realizable Value
Cash in Hand	25.05	4,165,929	4,165,929	Physical Value
B/O Account Balance	25.04	1,506,335	1,506,335	Realizable Value
Balance Of Imprest Fund		23,538,937	23,538,937	Physical Value
OTHER ASSETS		42,109,517	42,109,517	
Bima Stamps in Hand	26.00	348,670	348,670	At Average Cost
Printing & Stationery in Hand	27.00	1,509,856	1,509,856	At Average Cost
Revenue Stamp in Hand	28.00	156,770	156,770	At Average Cost
Fixed Assets (At Cost Less Depreciation)	29.00	40,094,221	40,094,221	Depreciated Value
TOTAL TAKA:		868,519,024	838,659,604	

Chief Financial Officer

Company Secretary

Chief Executive Officer

Director

Director

Chairman

Date: 27th July, 2025

Place: Dhaka