NATIONAL LIFE INSURANCE PLC AND ITS SUBSIDIARY

CONSOLIDATED BALANCE SHEET (CONSOLIDATED STATEMENT OF FINANCIAL POSITION) UN-AUDITED

As on June 30, 2026

PARTICULARS	NOTES	AMOUNT IN TAKA 30.06.2026	AMOUNT IN TAKA 31.12.2025
CAPITAL AND LIABILITIES			
SHARE HOLDERS' CAPITAL			
AUTHORIZED			
200,000,000 Ordinary Shares of Tk.10/- each		2,000,000,000	2,000,000,000
ISSUED, SUBSCRIBED AND PAID-UP			
108,521,981 Ordinary Shares of Tk.10/-each	7.00	1,085,219,810	1,085,219,810
RETAINED EARNINGS (NLI Securities Ltd.)	8.00	482,469,932	461,721,351
NON-CONTROLLING INTEREST (NLI Securities Ltd.)	9.00	24,289,953	23,661,651
CAPITAL RESERVE (NLI Securities Ltd.)	10.00	16,253,586	15,805,256
BALANCE OF FUND AND ACCOUNTS			
LIFE INSURANCE FUND	11.00	71,020,635,946	70,183,023,731
AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS		115,051,535	106,029,205
FAIR VALUE CHANGES ACCOUNT	12.00	(1,071,576,898)	(1,284,549,106)
LIABILITIES AND PROVISIONS :			
Estimated Liabilities in Respect of Outstanding Claims Whether Due or Intimated	13.00	78,128,890	119,915,249
Premium Deposits		227,641,829	247,343,034
Unclaimed Dividend		15,442,569	15,552,753
Sundry Creditors	14.00	7,529,159,400	7,434,549,823
		7,850,372,688	7,817,360,859
TOTAL CAPITAL AND LIABILITIES		79,522,716,552	78,408,272,756
PROPERTY & ASSETS			
LOANS			
Policy Loan(On Insurers' Policies within their Surrender Value)		1,476,680,370	1,365,033,455
Other Loans		50,474,836	54,833,286
		1,527,155,206	1,419,866,741
INVESTMENTS			
Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
Bangladesh Govt. Treasury Bond (BGTB)		41,699,130,307	37,597,351,951
Shares, Bonds,Mutual Funds and Debentures	15.00	4,343,670,114	3,936,357,325
		46,057,800,421	41,548,709,276
STOCK EXCHANGES MEMBERSHIP (NLI SECURITIES LTD.)		270,150,000	270,150,000
OUTSTANDING PREMIUMS		1,512,082,005	2,991,365,504
INTEREST, DIVIDEND AND RENTS ACCRUING BUT NOT DUE	16.00	2,007,497,437	2,108,189,472
ADVANCE, DEPOSITS AND PREPAYMENTS	17.00	5,429,918,034	5,045,730,757
SUNDRY DEBTORS	18.00	1,326,777,970	1,292,434,130
CASH, BANK & OTHER BALANCES			
Fixed Deposit with Banks & Financial Institutions		15,255,500,000	16,431,995,578
STD, SND and CD Account with Banks		3,758,843,880	4,872,473,283
Cash in Hand		715,597	571,803
Impress Fund with Organizational Offices		40,117,704	87,720,344
		19,055,177,181	21,392,761,008
OTHER ACCOUNTS			
Policy Stamps in Hand		2,255,108	5,667,483
Printing and Stationery in Hand		11,668,365	9,732,273
Freehold Land & Land Development (At Cost)		702,456,872	699,656,872
Land, Building & Fixed Other Assets at NLI Tower H/O (At Cost Less Depreciation)		286,564,405	298,555,713
Land, Building & Fixed Other Assets at NLI Tower Outside H/O (At Cost Less Depreciation)		260,767,216	266,743,317
Other Fixed Assets (At Cost Less Depreciation)		840,998,785	883,514,216
Capital Work in Progress (NLI Tower-5, Rangpur)		231,447,547	175,195,994
TOTAL PROPERTY & ASSETS		79,522,716,552	78,408,272,756

Md. Ziaur Rahman
Company Secretary

Probir Chandra Das, FCA
Chief Financial Officer

Md. Kazim Uddin
Chief Executive Officer

Mamunur Rashid, FCS
Director

Tofazzal Hossain
Chairman

Place: Dhaka
Dated: July 20, 2026

NATIONAL LIFE INSURANCE PLC AND ITS SUBSIDIARY
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
(CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME)
FOR THE 2ND QUARTER ENDED ON JUNE 30, 2026

PARTICULARS	AMOUNT IN TAKA JAN-JUN'26	AMOUNT IN TAKA JAN-JUN'25	AMOUNT IN TAKA APR-JUN'26	AMOUNT IN TAKA APR-JUN'25
BALANCE OF FUND AT THE BEGINNING OF THE YEAR	**70,183,023,731**	**59,962,014,344**	**68,975,048,952**	**60,290,387,221**
PREMIUM LESS RE-INSURANCE				
First Year Premium				
Ordinary Life	1,888,718,050	1,469,435,935	1,130,628,368	806,530,455
Jana Bima	459,452,874	562,606,564	258,797,465	305,965,114
Islami Takaful	217,266,575	168,071,772	135,385,925	86,375,692
National Pension Deposit Insurance	264,836,513	106,722,682	148,119,369	53,816,256
	2,830,274,012	**2,306,836,953**	**1,672,931,127**	**1,252,687,517**
Renewal Premium				
Ordinary Life	4,165,903,239	3,346,566,836	2,613,118,964	1,924,153,513
Jana Bima	1,521,492,425	1,242,051,587	891,000,619	694,421,148
Islami Takaful	540,763,616	402,731,998	331,506,020	240,001,398
National Pension Deposit Insurance	374,773,143	341,748,078	169,700,257	155,936,960
	6,602,932,423	**5,333,098,499**	**4,005,325,860**	**3,014,513,019**
Group Life Insurance Premium & Others	**128,943,769**	110,287,794	67,611,336	71,564,128
Gross Premium	**9,562,150,204**	**7,750,223,246**	**5,745,868,323**	**4,338,764,664**
Less: Re-Insurance Premium	15,788,113	14,113,523	11,133,849	9,827,500
Net Premium	**9,546,362,091**	**7,736,109,723**	**5,734,734,474**	**4,328,937,164**
INTEREST, DIVIDEND & RENTS	**2,786,633,295**	**2,664,184,105**	**1,316,899,250**	**1,218,552,652**
OTHER INCOME				
Profit on Sale of Fixed Assets	67,052	198,132	66,310	44,262
Brokerage Commission(NLI Securities Ltd.)	55,879,177	19,741,757	37,524,243	8,513,349
Miscellaneous	612,745	388,843	338,274	291,915
	56,558,974	**20,328,732**	**37,928,827**	**8,849,526**
Total Taka	82,572,578,091	70,382,636,904	76,064,611,503	65,846,726,563
CLAIMS UNDER POLICIES				
(Including provision for claim due or intimated) less Re-Insurance				
By Death	198,084,302	292,334,620	116,274,022	191,709,692
By Maturity	5,185,073,002	3,454,952,074	1,785,368,544	1,679,035,871
By Survival Benefit	2,594,827,275	1,831,478,075	931,349,100	528,330,050
By Surrenders	157,447,260	131,070,922	79,258,906	60,925,516
By Group & Others	55,402,298	82,948,420	30,996,454	43,583,259
	8,190,834,137	**5,792,784,111**	**2,943,247,026**	**2,503,584,388**
Annuity less Re-Insurance	**468,417**	**264,541**	**261,500**	**139,166**
EXPENSES OF MANAGEMENT				
Commission				
(a) Commission to Insurance Agent (Less that on Re-Insurance)	859,708,423	751,051,252	517,552,206	417,174,293
(b) Allowances and Commission (Other than Commission in sub-	466,274,653	419,626,392	279,507,524	230,832,126
	1,325,983,076	**1,170,677,644**	**797,059,730**	**648,006,419**
Salaries etc.(other than of agents & those contained in the allowances & commission)	1,030,622,298	891,845,080	594,693,034	457,848,802
Office Rent	54,342,213	53,517,072	28,583,815	28,391,264
Travelling and Conveyance	26,998,594	24,650,839	14,510,441	13,320,842
Directors' Fees	690,000	432,000	354,000	176,000
Medical Expenses for Policyholders	2,196,845	1,450,275	1,369,965	794,551
Training Expenses	23,483,074	26,402,525	11,035,894	11,134,935
Legal & Professional Fees	462,500	782,300	415,000	74,700
Advertisement and Publicity	14,064,229	11,579,730	6,350,630	4,494,080
Printing and Stationery	21,199,762	18,183,605	7,823,325	2,658,510
Fuel Expenses	23,597,575	22,327,181	13,113,092	13,110,276
Transportation Expenses	533,063	307,889	385,717	278,389
Employees Group Insurance	15,287,384	12,303,828	15,287,384	12,303,828
Insurance Expenses (General)	2,603,515	2,512,524	1,295,920	967,783
Company Registration Renewal Fees	362,500	304,200	200,000	200,000
Insurance Policy Stamp Expenses	32,150,510	28,038,647	19,260,910	15,470,606
Meeting Expenses	1,655,999	1,150,606	883,340	632,561
AGM Expenses	3,819,207	-	3,819,207	-

NATIONAL LIFE INSURANCE PLC AND ITS SUBSIDIARY
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
(CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME)
FOR THE 2ND QUARTER ENDED ON JUNE 30, 2026

PARTICULARS	AMOUNT IN TAKA JAN-JUN'26	AMOUNT IN TAKA JAN-JUN'25	AMOUNT IN TAKA APR-JUN'26	AMOUNT IN TAKA APR-JUN'25
Telephone, Internet and Fax Bill	11,071,756	8,957,705	4,480,034	3,480,454
Gas, Water and Electricity Bill	14,869,703	15,565,134	7,318,551	8,578,668
Postage and Courier Bill	3,284,150	3,079,912	1,415,012	1,285,443
Revenue Stamps	4,436,560	3,866,241	2,286,970	2,164,416
Rates, Taxes and VAT	6,215,833	16,564,378	3,500,777	13,997,529
Freight and Carriage	376,756	626,291	213,052	267,735
Bank Charges	14,084,668	12,894,398	7,655,505	6,521,269
Cleaning and Washing	4,410,363	4,074,073	2,230,311	1,922,049
Newspaper and Periodicals	1,198,131	1,208,458	422,307	580,749
Canteen Expenses	3,051,581	2,971,309	1,357,458	1,712,718
Fees and Subscription	1,182,888	1,194,688	23,800	30,500
Business Conference Expenses	39,832,657	36,410,720	10,485,227	8,838,234
Entertainment Expenses	3,366,350	2,625,485	1,924,083	1,436,885
Business Development Expenses	36,465,378	35,122,466	7,818,862	4,371,574
Hospitalization Expenses	3,677,521	2,890,584	2,188,919	1,324,051
Repairs & Maintenance	26,330,089	28,374,210	14,853,394	12,598,749
Brokerage Expenses	19,746,828	7,183,749	12,822,483	3,142,694
Contribution to Employees Provident Fund	33,054,821	30,297,080	17,410,514	15,503,439
Donation & Corporate Social Responsibility	5,502,096	5,133,750	2,054,570	496,000
	1,486,227,397	1,314,828,932	819,843,502	650,110,283
	2,812,210,473	2,485,506,576	1,616,903,232	1,298,116,702
OTHER EXPENSES				
Income Tax	7,696,247	1,939,955	5,867,710	-
Provision for Margin Loan & Investment	302,961	5,665,367	173,195	5,334,537
Insurance Information Management System (IIMS)	14,637,265	14,953,469	7,299,163	7,635,507
Finance Charge Against Lease Liability as per IFRS 16	4,892,819	3,957,376	3,036,387	2,415,620
Depreciation on NLI Tower & Other Fixed Assets	97,543,283	91,716,113	49,236,676	49,220,898
	125,072,575	118,232,280	65,613,131	64,606,562
DIVIDEND	401,531,330	-	401,531,330	-
Non Controlling Interest (NLI Securities Ltd.)	628,302	132,946	472,678	(27,460)
Retained Earnings for the year (NLI Securities Ltd.)	21,196,911	4,483,244	15,946,660	(926,001)
Balance of Fund at the end of the period as shown in the Balance Sheet	71,020,635,946	61,981,233,206	71,020,635,946	61,981,233,206
Total Taka	82,572,578,091	70,382,636,904	76,064,611,503	65,846,726,563

Md. Ziaur Rahman
Company Secretary

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Chief Financial Officer

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Director

Tofazzal Hossain
Chairman

Place: Dhaka
Dated: July 20, 2026

NATIONAL LIFE INSURANCE PLC AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE 2ND QUARTER ENDED ON JUNE 30, 2026

PARTICULARS	AMOUNT IN TAKA 30.06.2026	AMOUNT IN TAKA 30.06.2025
CASH FLOWS FROM OPERATING ACTIVITIES:		
Collection from Premium	11,005,944,385	9,532,303,982
Interest, Dividend & Rents	2,943,817,252	2,411,091,988
Payment for Claims, Annuities & Surrenders	(8,233,088,913)	(6,274,129,990)
Payment for Operating Activities	(2,788,916,501)	(2,992,844,124)
Income Tax paid	(364,246,190)	(159,658,108)
Net Cash Flows From Operating Activities	**2,563,510,033**	**2,516,763,748**
CASH FLOWS FROM INVESTING ACTIVITIES:		
Disbursement of Policy Loan	(251,704,937)	(237,074,294)
Realisation of Policy Loan	140,058,022	105,480,222
Disbursement of Home & Other Loan	(650,375)	(3,915,447)
Realisation of Home & Other Loan	5,008,825	4,973,052
Investment Made	(4,296,118,937)	(5,049,108,476)
Acquisition of Fixed Assets	(39,860,443)	(294,612,287)
Disposal of Fixed Assets	67,052	198,132
Increase in Capital Work in Progress	(56,251,553)	-
Net Cash Used in Investing Activities	**(4,499,452,346)**	**(5,474,059,098)**
CASH FLOWS FROM FINANCING ACTIVITIES:		
Dividend Paid & Other Financing	(401,641,514)	-
Net Cash Used in Financing Activities	**(401,641,514)**	**-**
Net Increase/(Decrease) in Cash & Cash Equivalents	**(2,337,583,828)**	**(2,957,295,350)**
Cash and Cash Equivalents at the Beginning of the Year	21,392,761,008	22,362,392,880
Cash and Cash Equivalents at the End of the Period	**19,055,177,181**	**19,405,097,530**

Net Operating Cash flow Per Share (NOCFPS)		
Net Cash Flow From Operating Activities	2,563,510,033	2,516,763,748
Number of Shares	108,521,981	108,521,981
NOCFPS	**23.62**	**23.19**

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Chairman

Place: Dhaka
Dated: July 20, 2026

NATIONAL LIFE INSURANCE PLC AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE 2ND QUARTER ENDED ON JUNE 30, 2026

Particulars	Attributable to the Equityholders of NLI PLC					Non-controlling interest	Total
	Share Capital		Retained earnings	Capital Reserve	Total		
	Paid in cash	Bonus					
As on January 01, 2026	30,000,000	1,055,219,810	461,721,351	15,805,256	1,562,746,416	23,661,651	1,586,408,067
Add : Profit During the Period			21,196,911	-	21,196,911	628,302	21,825,213
Less : Transfer to Capital Reserve (NLI Securities Ltd.)			(448,330)	448,330	-	-	-
Equity as on June 30, 2026	**30,000,000**	**1,055,219,810**	**482,469,932**	**16,253,586**	**1,583,943,327**	**24,289,953**	**1,608,233,280**

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE 2ND QUARTER ENDED ON JUNE 30, 2025

Particulars	Attributable to the Equityholders of NLI PLC					Non-Controlling Interest	Total
	Share Capital		Retained Earnings	Capital Reserve	Total		
	Paid in cash	Bonus					
As on January 01, 2025	30,000,000	1,055,219,810	463,684,933	12,886,904	1,561,791,647	23,633,350	1,585,424,997
Add: Profit During the Period			4,483,244	-	4,483,244	132,946	4,616,190
Less : Transfer to Capital Reserve (NLI Securities Ltd.)			(1,459,158)	1,459,158	-	-	-
Equity as on June 30, 2025	**30,000,000**	**1,055,219,810**	**466,709,019**	**14,346,062**	**1,566,274,891**	**23,766,296**	**1,590,041,187**

Md. Ziaur Rahman
Company Secretary

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Director

Tofazzal Hossain
Chairman

Place: Dhaka
Dated: July 20, 2026

NATIONAL LIFE INSURANCE PLC AND ITS SUBSIDIARY
NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
AS ON AND FOR THE 2ND QUARTER ENDED JUNE 30, 2026

1.00 Legal status and nature of the company :

National Life Insurance PLC was incorporated on 12th February 1985 under the Companies Act 1913 and obtained Certificate of Commencement of Business on that date from the Registrar of Joint Stock Companies and Firms of Bangladesh and the Certificate of Commencement of Insurance from the Chief Controller of Insurance, Government of the Peoples Republic of Bangladesh on 23rd April,1985. The Company is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. The Registered office of the company is situated at it's own Building at NLI TOWER, 54, Kazi Nazrul Islam Avenue, Karwan Bazar, Dhaka-1215.

2.00 Basis of preparation of Financial Statements

The financial statements have been prepared on accrual basis of accounting, under Historical Cost Convention as a Going Concern (**IAS-1**) since there was no significant doubt or uncertainty to continue the operation of the company in the foreseeable future. Balance Sheet (Statement of Financial Position) has been prepared in accordance with the regulations as contained in Part I of the First Schedule and as per Form "A" as set forth in Part II of the First Schedule. Life Revenue Account (Statement of profit or loss and other comprehensive income) has been prepared in accordance with the regulations as contained in Part I of the Third Schedule and as per Form "D" as set forth in Part II of Third Schedule of the Insurance Act, 2010. The Classified Summary of the Assets has been prepared in accordance with Form "AA" as set forth in Part II of the First Schedule.

3.00 Basis of Reporting

This quarterly financial statements has been prepared based on Internationl Accounting Standards (IAS) -34: Interim Financial Reporting. These interim financial reporting should be read in conjunction with the published financial statements for the period ended on June 30, 2026 as those provide some updates to the previously reported information. The reporting period of these Financial Statements cover from January 01, 2026 to June 30, 2026.

4.00 Basis of Consolidation

The Financial Statements of the company & its subsidiary have been consolidated in accordance with International Financial Reporting Standard (**IFRS-10**) ". The consolidated financial statements include the financial statements of National Life Insurance PLC and its subsidiary NLI Securities Ltd.

5.00 SHARES, MUTUAL FUNDS & BONDS :

According to IDRA circular No. Life -04/2012 dated 11 June, 2012 the value of Shares, Mutual Funds & Bonds have been shown at fair value based on their quoted market price.

6.00 Statement of Cash flows

Cash flows Statement is prepared on Direct Method in accordance with International Accounting Standard **IAS-7** . Cash flows from Operating Activities have been presented under Direct Method as outlined in the Bangladesh Securities and Exchange Rules 2020.

		Amount in Taka	
		30.06.2026	31.12.2025
7.00 ISSUED, SUBSCRIBED AND PAID UP CAPITAL		1,085,219,810	1,085,219,810
8.00 RETAINED EARNINGS		482,469,932	461,721,351
This consists of the followings :			
Balance at the beginning of the year (NLI Securities Ltd.)		461,721,351	463,684,933
Balance at the beginning of the year (Minority interest)		14,161,651	14,133,350
Add: Profit or (Loss) Account during the period		21,825,213	10,058,070
		497,708,215	487,876,353
Less : Dividend Paid		-	9,075,000
		497,708,215	478,801,353
Less : Retained Earnings (Non-controlling Interest)	9.01	14,789,953	14,161,650
Less Transfer to Capital Reserve		448,330	2,918,352
Balance at the end of the period		482,469,932	461,721,351
9.00 NON CONTROLLING INTEREST		24,289,953	23,661,651
This consists of the followings :			
Minority Share Capital of NLI Securities Ltd.		9,500,000	9,500,000
Add Retained Earnings		-	-
Balance at the beginning of the year		14,161,651	14,133,350
Add Profit attributable (Current Period)		628,302	289,551
Less Dividend Paid		-	261,250
Balance at the end of the period	9.01	14,789,953	14,161,651
Less Transfer to Capital Reserve			
Balance at the end of the period		24,289,953	23,661,651
10.00 CAPITAL RESERVE (NLI Securities Ltd.)		16,253,586	15,805,256
Balance at the beginning of the year		15,805,256	12,886,904
Add: Addition during the period		461,619	3,004,855
Less Non Controlling Portion		13,289	86,503
Balance at the end of the period		16,253,586	15,805,256

11.00 LIFE INSURANCE FUND

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

Balance at the beginning of the year	70,183,023,731	59,962,014,344
Add: Surplus during the period	837,612,215	10,221,009,387
Balance at the end of the period	**71,020,635,946**	**70,183,023,731**

12.00 CONSOLIDATED FAIR VALUE CHANGES ACCOUNT

Fair Value Changes Account (NLI PLC)	(979,547,091)	(1,175,034,868)
Fair Value Changes Account (NLI Securities Ltd.)	(92,029,807)	(109,514,238)
Total	**(1,071,576,898)**	**(1,284,549,106)**

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

The break up is as follows :

Death Claims	45,865,783	65,799,321
Maturity Claims	25,492,770	43,277,688
Survival Benefit	6,631,250	9,181,000
Group Claims and Others	139,087	1,657,240
	78,128,890	**119,915,249**

Particulars	Opening As on 01/01/2026	Claims Due or Intimated during the Year	Total	Paid During the Period	Closing As On 30/06/2026	Closing As On 31/12/2025
Death Claim	65,799,321	198,084,302	263,883,623	218,017,840	45,865,783	65,799,321
Maturity Claim	43,277,688	5,185,073,002	5,228,350,690	5,202,857,920	25,492,770	43,277,688
Surrender	-	157,447,260	157,447,260	157,447,260	-	-
Survival Benefit	9,181,000	2,594,827,275	2,604,008,275	2,597,377,025	6,631,250	9,181,000
Group & Others Claim	1,657,240	55,870,715	57,527,955	57,388,868	139,087	1,657,240
Total	**119,915,249**	**8,191,302,554**	**8,311,217,803**	**8,233,088,913**	**78,128,890**	**119,915,249**

14.00 CONSOLIDATED SUNDRY CREDITORS

National Life Insurance PLC	14.01	7,228,906,625	7,235,157,660
NLI Securities Ltd.	14.02	1,046,952,963	997,200,181
		8,275,859,588	**8,232,357,841**
Less : Inter-Company Balance Eliminated		746,700,188	797,808,018
Total		**7,529,159,400**	**7,434,549,823**

14.01 SUNDRY CREDITORS (NLI PLC)

Provision For Income Tax	4,679,815,070	4,679,815,070
Provision For Gratuity	481,114,138	503,289,038
Provision for Auditors Fees	2,620,000	2,620,000
Provision for Actuarial fees	1,765,178	1,765,178
Provision for Salary	174,569,590	76,882,008
Provision for Policy Stamps	-	5,000,000
Provision for Expenses	28,358,483	170,538,258
Security Money	21,067,337	19,458,754
Commission & Allowances Payable	873,400,440	1,196,927,089
Payable for VAT & Income Tax deduction at Source	71,506,933	82,372,117
Bills payable	222	222
Leaseholds Liability as per IFRS 16	235,123,862	245,691,171
Creditors for Other Finance	95,213,619	95,213,619
Advance received against Office Rent	1,159,000	1,339,000
Creditors for Agents License Fee	160,683,250	153,329,894
Dividend Payable	401,531,330	-
Others Payable	978,175	916,242
	7,228,906,625	**7,235,157,660**

14.02 SUNDRY CREDITORS (NLI Securities Ltd.)

Loan From NLI	500,000,000	500,000,000
Loan From ICB	10,000,000	-
Accrued Expenses	233,321,407	208,330,121
Accounts Payable	123,849,839	116,787,594
Payable to NLI	25,664,551	24,244,951
Provision For Margin Loan & Investments	10,835,092	10,532,131
Provision for Income Tax	137,917,310	130,221,063
Withholding VAT	1,270,457	1,303,785
Withholding TAX	97,486	97,486
Finance Lease Liability as per IFRS 16	3,996,821	5,683,050
	1,046,952,963	**997,200,181**

15.00 CONSOLIDATED SHARES, MUTUAL FUNDS, BONDS & DEBENTURES

A. NLI PLC			
i) Shares		2,237,524,224	1,764,503,569
ii) Mutual Funds		603,929,516	602,837,084
iii) Subordinated & Zero Coupon Bonds		1,361,966,504	1,458,322,520
		4,203,420,244	3,825,663,173
iv) Debentures		3,342,276	3,342,276
		4,206,762,520	3,829,005,449
B. NLI SECURITIES LTD.		136,907,594	107,351,876
Total (A+B)		4,343,670,114	3,936,357,325

16.00 CONSOLIDATED INTEREST, DIVIDEND AND RENTS ACCRUING BUT NOT DUE

National Life Insurance PLC	16.01	2,222,159,327	2,300,976,362
NLI Securities Ltd.		-	-
		2,222,159,327	2,300,976,362
Less: Inter-Company Balance Eliminated		214,661,890	192,786,890
Total		2,007,497,437	2,108,189,472

16.01 INTEREST, DIVIDEND AND RENTS ACCRUING BUT NOT DUE (NLI PLC)

Bangladesh Govt. Treasury Bond		667,080,083	818,872,494
Fixed Deposits with Banks		1,327,482,527	1,278,838,557
Dividend Income (NLI Securities Ltd.)		32,691,000	32,691,000
Interest on Subordinated Bonds		12,934,827	10,478,421
Interest on Loan to NLI Securities Ltd.		181,970,890	160,095,890
		2,222,159,327	2,300,976,362

17.00 CONSOLIDATED ADVANCE, DEPOSITS & PREPAYMENTS

National Life Insurance PLC	17.01	5,299,710,660	4,927,778,825
NLI Securities Ltd.	17.02	155,871,925	142,196,883
		5,455,582,585	5,069,975,708
Less : Inter-Company Balance Eliminated		25,664,551	24,244,951
Total		5,429,918,034	5,045,730,757

17.01 ADVANCE, DEPOSITS & PREPAYMENTS (NLI PLC)

Pre-paid Insurance Premium for Motor Vehicles & Others		1,404,255	2,527,177
Pre-paid Office Rent		37,608,207	36,005,416
Advance against Company's Registration & Renewal Fees		24,220,768	24,220,768
Advance against Land & Building, Floor etc.		147,040,630	152,785,766
Advance Against Motor Cycle		420,394	470,394
Rent Receivable from NLI Securities		25,664,551	24,244,951
Advance against Income Tax		1,083,889,602	1,078,217,456
Advance Income Tax for Motor Vehicles		57,127,864	54,752,864
Tax Deduction at Source (AIT)		3,806,350,689	3,463,783,188
Advance against Expenses		268,929	268,929
Other Advances		115,714,770	90,501,916
		5,299,710,660	4,927,778,825

17.02 ADVANCE, DEPOSITS & PREPAYMENTS (NLI Securities Ltd.)

Advance against Salary		809,326	765,826
Tax Deduction at Source (AIT)		155,062,599	141,431,057
		155,871,925	142,196,883

18.00 CONSOLIDATED SUNDRY DEBTORS

National Life Insurance PLC	18.01	185,098,316	261,117,395
NLI Securities Ltd.	18.02	1,148,053,401	1,112,092,912
		1,333,151,717	1,373,210,307
Less : Inter-Company Balance Eliminated		6,373,747	80,776,177
		1,326,777,970	1,292,434,130

18.01 SUNDRY DEBTORS (NLI PLC)

Security Deposits		1,791,053	1,791,053
Advance against Expenses		4,857,491	5,647,521
Advance against Motor Vehicles		7,514,456	8,856,145
Tax Refundable		156,196,419	156,196,419
Portfolio Balance		6,373,747	80,776,177
Other Receivable		4,465,751	5,784,830
Receivable From Rental Income		3,899,399	2,065,250
		185,098,316	261,117,395

18.02 SUNDRY DEBTORS (NLI Securities Ltd.)

Security Deposit		205,000	205,000
Accounts Receivable /Recivable form Clients		1,147,848,401	1,111,887,912
		1,148,053,401	1,112,092,912