

MEGHNA LIFE INSURANCE PLC
BALANCE SHEET (UN-AUDITED)
AS AT JUNE 30, 2025

1 CAPITAL & LIABILITIES	30.06.2025 TAKA	31.12.2024 TAKA	GROWTH (%)
CAPITAL			
AUTHORISED			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	-
ISSUED, SUBSCRIBED & PAID UP			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	-
BALANCE OF FUNDS & ACCOUNTS			
Life Insurance Fund	15,337,495,949	16,054,019,684	(4.46)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	3,700,003	2,168,637	70.61
Estimated Liabilities in respect of outstanding claims whether due or intimated	34,921,749	20,100,155	73.74
Premium Deposit	436,719	1,545,624	(71.74)
Unpaid Dividend	4,489,969	4,887,066	(8.13)
Provision for Income Tax	913,980,017	1,194,122,303	(23.46)
Sundry Creditors	252,061,055	284,798,339	(11.49)
	1,209,589,512	1,507,622,124	(19.77)
Taka	16,971,137,641	17,985,693,988	(5.64)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	9,206,330	9,976,947	(7.72)
On Insurer's Policies within their Surrender Value	65,942,381	70,084,334	(5.91)
On Meghna Life Sec. & Inv. Ltd.	75,000,000	75,000,000	0.00
	150,148,711	155,061,281	(3.17)
INVESTMENT (At Cost) :			
Securities & Shares	5,632,566,787	5,586,182,445	0.83
House Property (At cost Less Dep.)	1,118,434,939	1,116,219,052	0.20
	6,751,001,726	6,702,401,497	0.73
AGENTS BALANCE	117,463,182	117,463,182	0.00
OUTSTANDING PREMIUM	1,693,623,112	1,837,996,916	(7.85)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	652,658,244	505,284,528	29.17
ADVANCE, DEPOSIT & PREPAYMENTS	1,782,650,462	1,762,632,275	1.14
SUNDRY DEBTORS	1,147,409,006	1,457,375,248	(21.27)
RIGHT TO USE OF ASSET	3,607,904	5,678,438	(36.46)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,897,231,417	4,028,457,232	(3.26)
On C/D & STD A/C.	563,084,027	612,405,020	(8.05)
Cash & Other balances in hand	38,935,045	624,106,953	(93.76)
	4,499,250,489	5,264,969,205	(14.54)
Printing & Stationary in hand	14,587,935	13,562,206	7.56
Stamps in hand	3,792,288	5,323,438	(28.76)
OTHER ACCOUNTS			
Fixed Assets (At cost less Dep.)	150,912,083	153,957,671	(1.98)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	0.00
Motor Cycle & By Cycle Loan	3,533,002	3,488,606	1.27
	154,944,582	157,945,774	(1.90)
Taka	16,971,137,641	17,985,693,988	(5.64)

মেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

সময় মত নবায়ন প্রিমিয়াম জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।

ADDL. MD & CFO

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 31 July, 2025

(Handwritten signatures)

MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2025

1 PREMIUM INCOME :	<u>30.06.2025</u> <u>TAKA</u>	<u>30.06.2024</u> <u>TAKA</u>	<u>GROWTH</u> <u>(%)</u>
1st Year Premium :			
First Year Premium (EB)	66,057,600	83,343,500	(20.74)
First Year Premium (LB)	29,340,500	42,172,600	(30.43)
First Year Premium (IB)	27,035,200	36,000,300	(24.90)
First Year Premium (SMART)	8,683,600	11,719,200	(25.90)
	131,116,900	173,235,600	(24.31)
Renewal Premium :			
Renewal Premium (EB)	361,801,353	291,832,199	23.98
Renewal Premium (LB)	100,098,125	63,624,200	57.33
Renewal Premium (IB)	124,674,634	72,719,600	71.45
Renewal Premium (SMART)	10,163,097	3,035,600	234.80
	596,737,209	431,211,599	38.39
Group Insurance Premium	21,445,960	5,163,900	315.31
Gross Premium	749,300,069	609,611,099	22.91
Less: Premium on Re-Ins.	5,262,942	4,104,687	28.22
Net Premium	744,037,127	605,506,412	22.88
2 INTEREST, RENT & DIVIDEND INCOME	331,025,588	299,000,190	10.71
3 PROFIT ON SALE OF SHARE	-	1,535,506	
4 PROFIT ON SALE OF CAR	-	5,157,520	
5 MISCELLANEOUS INCOME	6,697,277	9,138,532	(26.71)
[A] TOTAL (1+2+3+4+5)	1,081,759,992	920,338,160	17.54
6 CLAIMS & SURRENDERS (Less Re-Insurance)	1,452,757,271	2,308,620,102	(37.07)
7 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	71,001,573	146,792,494	(51.63)
(b) OTHER MANAGEMENT EXPENSES	218,115,812	230,650,483	(5.43)
8 OTHER EXPENSES	56,409,071	14,838,660	280.15
[B] TOTAL (6+7+8)	1,798,283,727	2,700,901,739	(33.42)
SURPLUS TO LIFE FUND (A-B)	(716,523,735)	(1,780,563,579)	(14.74)
Add : Balance of Fund at the beginning of the year	16,054,019,684	16,750,948,038	(4.16)
LIFE FUND TRANSFERRED TO BALANCE SHEET Taka	15,337,495,949	14,970,384,459	2.45

মেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

সময় মত নবায়ন প্রিমিয়াম জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।

ADDL. MD & CFO

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 31 July, 2025.

MEGHNA LIFE INSURANCE PLC
Statement of Changes in Shareholder's Equity
As at 30 June 2025

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2025	424,052,180	-	-	-	-	424,052,180
Add/less: Profit/loss during the period			-	-		-
			-			-
Balance as at 30 June 2025	424,052,180	-	-	-	-	424,052,180

MEGHNA LIFE INSURANCE PLC
Statement of Changes in Shareholder's Equity
For the year ended December 31, 2024

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2024	424,052,180	-	-	-	-	424,052,180
Add/less: Profit/loss during the year			-	-		-
			-	-		-
Balance as on 31 December 2024	424,052,180	-	-	-	-	424,052,180


 ADDL. MD & CFO.


 CEO


 DIRECTOR


 DIRECTOR


 CHAIRMAN

Dated: 31 July, 2025







MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT
FOR THE ENDED JUNE 30, 2025

<u>PARTICULARS</u>	<u>30.06.2025</u> TAKA	<u>30.06.2024</u> TAKA
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>		
Collection from Premium	887,302,026	1,837,730,869
Interest, dividend & rent received	183,651,872	291,492,783
Other income received	6,697,277	9,138,532
Payment for Claims	(1,437,935,677)	(2,306,741,746)
Payment for Re-insurance, Management Expenses, Commission and others	(308,338,676)	(882,008,335)
Net Cash Flows from operating activities (A)	<u>(668,623,178)</u>	<u>(1,050,387,897)</u>
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>		
Investment made	(90,120,676)	45,871,815
Acquisition of Fixed Assets	(6,974,862)	(14,721,153)
Net Cash Flows from investing activities (B)	<u>(97,095,538)</u>	<u>31,150,662</u>
Net increase in Cash & Cash equivalents (A+B)	(765,718,716)	(1,019,237,235)
Cash and Cash equivalents at the beginning of the year	<u>5,264,969,205</u>	<u>6,236,047,948</u>
Cash and Cash equivalents at the end of the period	<u>4,499,250,489</u>	<u>5,216,810,713</u>
Net Operating cash flows per share (NOCFPS)	Tk. (15.77)	Tk (24.77)


ADDL. MD & CFO


CEO


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: 31 July, 2025

  

Reconciliation of Cash Flows:

The reconciliation of Net Cash Flow from operating activities between Direct and indirect method as follows:

Particulars	30.06.2025	30.06.2024
Cash flow from operating activities :	<u>(668,623,178)</u>	<u>(1,050,387,897)</u>
As per direct method -statement of cash flows	<u>(668,623,178)</u>	<u>(1,050,387,897)</u>
As per indirect method:		
Increase in Life fund during the Year	(716,523,735)	(1,780,563,579)
Adjustments to reconcile net increase in life fund to net cash used by operating activity		
a) Depreciation	12,718,553	14,838,660
b) Provision of income tax		
c) Loss on fluctuation of share value	41,775,115	
d) (Profit) /Loss on sale of share	1,915,403	(1,535,506)
e) Dividend paid.	-	
f) Provision for bed debts	-	
g) Profit on sale of cars	-	(5,157,520)
	<u>56,409,071</u>	<u>8,145,634</u>
(Increase)/Decrease in Advance and deposits	(20,018,187)	(68,481,067)
(Increase)/Decrease in Sundry debtors	309,966,242	829,805,153
(Increase)/Decrease in Stock	505,421	2,419,066
(Increase)/Decrease in Agent balances	-	(4,725,150)
(Increase)/Decrease in Right -of- use Asset	2,070,534	1,469,892
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	144,373,804	326,576,373
(Increase)/Decrease in Interest , div. & rents accrued but not due.	(147,373,716)	(7,507,407)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	1,531,366	(3,593,496)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	14,821,594	1,878,356
Increase/(Decrease) in Sundry creditors	(313,276,667)	(353,894,946)
Increase/(Decrease) in Preimum Deposit	(1,108,905)	(1,916,726)
	<u>(8,508,514)</u>	<u>722,030,048</u>
	<u>(668,623,178)</u>	<u>(1,050,387,897)</u>


ADDL. MD & CFO


CEO


DIRECTOR


DIRECTOR


CHAIRMAN







MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2025

1. PREMIUM INCOME:	Jan'25 to June'25 Taka	Jan'24 to June'24 Taka	Growth rate (%) Taka	April'25 to June'25 Taka	April'24 to June'24 Taka	Growth rate (%) Taka
1st Year Premium:						
First Year Premium (EB)	66,057,600	83,343,500	-20.74%	39,835,700	52,425,100	-24.01%
First Year Premium (LB)	29,340,500	42,172,600	-30.43%	19,586,900	25,367,700	-22.79%
First Year Premium (IB)	27,035,200	36,000,300	-24.90%	16,386,800	21,290,700	-23.03%
First Year Premium (SMART)	8,683,600	11,719,200	-25.90%	3,874,700	6,128,600	-36.78%
	131,116,900	173,235,600	-24.31%	79,684,100	105,212,100	-24.26%
Renewal Premium:						
Renewal Premium (EB)	361,801,353	291,832,199	23.98%	233,467,044	148,872,962	56.82%
Renewal Premium (LB)	100,098,125	63,624,200	57.33%	60,687,342	16,152,907	275.71%
Renewal Premium (IB)	124,674,634	72,719,600	71.45%	78,834,041	19,770,871	298.74%
Renewal Premium (SMART)	10,163,097	3,035,600	234.80%	5,579,575	592,283	842.05%
	596,737,209	431,211,599	38.39%	378,568,002	185,389,023	104.20%
Group Insurance Premium	21,445,960	5,163,900	315.31%	11,390,607	5,163,900	120.58%
Gross Premium	749,300,069	609,611,099	22.91%	469,642,709	295,765,023	58.79%
Less: Premium on Re-Ins.	5,262,942	4,104,687	28.22%	2,841,581	2,250,000	26.29%
Net Premium	744,037,127	605,506,412	22.88%	466,801,128	293,515,023	59.04%
2. INTEREST, RENT & DIVIDEND INCOME						
	331,025,588	299,000,190	10.71%	170,168,492	143,760,649	18.37%
3. PROFIT ON SALE OF SHARE						
	-	1,535,506	-	-	201,871	-
4. PROFIT ON SALE OF CAR						
	-	5,157,520	-	-	5,157,520	-
5. MISCELLANEOUS INCOME						
	6,697,277	9,138,532	-26.71%	1,848,488	3,148,485	-41.29%
(A) TOTAL (1+2+3+4+5)	1,081,759,992	920,338,160	17.54%	638,818,108	445,783,548	43.30%
6. CLAIMS & SURRNDERS						
Less: Re-Insurance	1,452,757,271	2,308,620,102	-37.07%	409,270,625	1,033,117,599	-60.38%
7. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS						
	71,001,573	146,792,494	-51.63%	18,143,800	115,529,576	-84.30%
(b) OTHER MANAGEMENT EXPENSES						
	218,115,812	230,650,483	-5.43%	95,385,102	92,864,380	2.71%
8. OTHER EXPENSES						
	56,409,071	14,838,660	280.15%	51,533,696	9,930,268	418.96%
(B) TOTAL (6+7+8)	1,798,283,727	2,700,901,739	-33.42%	574,333,223	1,251,441,823	-54.11%
SURPLUS TO LIFE FUND (A-B)	(716,523,735)	(1,780,563,579)	-59.76%	64,484,885	(805,658,275)	-108.00%
Add: Balance of Fund at the beginning of the year	16,054,019,684	16,750,948,038	-4.16%	15,273,011,064	15,776,042,734	-3.19%
LIFE FUND TRANSFERRED TO BALANCE SHEET Tk.	15,337,495,949	14,970,384,459	2.45%	15,337,495,949	14,970,384,459	2.45%

ADDL. MD & CFO.

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 31 July, 2025







**CONSOLIDATED STATEMENT SHEET (UN-AUDITED)
AS AT JUNE 30, 2025**

1 CAPITAL & LIABILITIES	30.06.2025	31.12.2024	GROWTH
	TAKA	TAKA	(%)
CAPITAL			
AUTHORISED			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	-
ISSUED, SUBSCRIBED & PAID UP			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	-
BALANCE OF FUNDS & ACCOUNTS			
Life Insurance Fund	15,266,473,213	16,025,150,122	(4.73)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	3,700,003	2,168,637	70.61
Estimated Liabilities in respect of outstanding claims whether due or intimated	34,921,749	20,100,155	73.74
Premium Deposit	436,719	1,545,624	(71.74)
Unpaid Dividend	4,489,969	4,887,066	(8.13)
Provision for Income Tax	990,388,458	1,243,443,317	(20.35)
Sundry Creditors	361,556,472	367,996,148	(1.75)
Non Controlling Interest	2,832,100	3,198,834	(11.46)
Capital Reserve	1,462,754	1,462,754	0.00
	1,399,788,224	1,644,802,535	(14.90)
Taka	17,090,313,617	18,094,004,837	(5.55)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	23,919,192	24,689,809	(3.12)
On Insurer's Policies within their Surrender Value	65,942,381	70,084,334	(5.91)
On Meghna Life Sec. & Inv. Ltd.	-	-	-
	89,861,573	94,774,143	(5.18)
INVESTMENT (At Cost) :			
Securities & Shares	5,278,649,479	5,232,221,137	0.89
House Property (At cost Less Dep.)	1,118,434,939	1,116,219,052	0.20
In DSE Membership	240,148,377	240,148,377	0.00
	6,637,232,795	6,588,588,566	0.74
AGENTS BALANCE	117,463,182	117,463,182	0.00
OUTSTANDING PREMIUM	1,693,623,112	1,837,996,916	(7.85)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	652,658,244	505,284,528	29.17
ADVANCE, DEPOSIT & PREPAYMENTS	1,832,723,690	1,781,515,646	2.87
SUNDRY DEBTORS	1,342,119,616	1,655,181,162	(18.91)
RIGHT TO USE OF ASSET	3,607,904	5,678,438	(36.46)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,917,231,417	4,048,457,232	(3.24)
On C/D & STD A/C.	578,273,752	644,614,713	(10.29)
Cash & Other balances in hand	39,911,264	624,198,593	(93.61)
	4,535,416,433	5,317,270,538	(14.70)
Printing & Stationery in hand	14,587,935	13,562,206	7.56
Stamps in hand	3,792,288	5,323,438	(28.76)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	163,194,346	167,377,971	(2.50)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	0.00
Motor Cycle & By Cycle Loan	3,533,002	3,488,606	1.27
	167,226,845	171,366,074	(2.42)
Taka	17,090,313,617	18,094,004,837	(5.55)

মেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

সময় মত নবায়ন প্রক্রিয়াম জমা দিন, আপনার মূল্যবান পলিসি চালা রাখুন।

ADDL. MD & CFO.

Dated: 31 July, 2025

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2025

1 PREMIUM INCOME :	<u>30.06.2025</u>	<u>30.06.2024</u>	<u>GROWTH</u>
	<u>TAKA</u>	<u>TAKA</u>	<u>(%)</u>
1st Year Premium :			
First Year Premium (EB)	66,057,600	83,343,500	(20.74)
First Year Premium (LB)	29,340,500	42,172,600	(30.43)
First Year Premium (IB)	27,035,200	36,000,300	(24.90)
First Year Premium (SMART)	8,683,600	11,719,200	(25.90)
	131,116,900	173,235,600	(24.31)
Renewal Premium :			
Renewal Premium (EB)	361,801,353	291,832,199	23.98
Renewal Premium (LB)	100,098,125	63,624,200	57.33
Renewal Premium (IB)	124,674,634	72,719,600	71.45
Renewal Premium (SMART)	10,163,097	3,035,600	234.80
	596,737,209	431,211,599	38.39
Group Insurance Premium	21,445,960	5,163,900	315.31
Gross Premium	749,300,069	609,611,099	22.91
Less: Premium on Re-Ins.	5,262,942	4,104,687	28.22
Net Premium	744,037,127	605,506,412	22.88
2 INTEREST, RENT & DIVIDEND INCOME	327,492,369	300,694,849	8.91
3 PROFIT ON SALE OF SHARE	-	1,535,506	
4 PROFIT ON SALE OF CAR	-	5,157,520	
5 BROKERAGE COMMISSION	7,218,396	5,943,265	21.46
6 INCOME FROM DEALER A/C	-	3,879,357	
7 MISCELLANEOUS INCOME	13,625,952	9,155,706	48.82
8 RETAINED EARNINGS OF MLISIL	(28,869,562)	1,836,725	(1671.80)
[A] TOTAL (1+2+3+4+5+6+7+8)	1,063,504,282	933,709,340	13.90
9 CLAIMS & SURRENDERS (Less Re-Insurance)	1,452,757,271	2,308,620,102	(37.07)
10 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	71,001,573	146,792,494	(51.63)
(b) OTHER MANAGEMENT EXPENSES	226,431,109	230,650,483	(1.83)
11 OTHER EXPENSES	13,470,582	26,843,479	(49.82)
12 Operating Risk Management	-	-	
13 Provision for Margin Loan	38,213,128	-	
14 Provision for Diminution in value of investment	3,787,205	3,774,601	0.33
15 Provision for Loss on Fluctuation of Shares	43,844,431	7,712,665	468.47
16 Loss on sale of Share	1,915,403	-	
17 Provision for Income Tax	(3,215)	1,339,499	(100.24)
18 Non Controlling Interest	(366,734)	(114,687)	219.77
[B] TOTAL (9+10+11+12+13+14+15+16+17+18)	1,851,050,753	2,725,618,636	(32.09)
SURPLUS TO LIFE FUND (A-B)	(787,546,471)	(1,791,909,296)	(56.05)
Add : Balance of Fund at the beginning of the year	16,054,019,684	16,750,948,038	(4.16)
LIFE FUND TRANSFERRED TO BALANCE SHEET Taka	15,266,473,213	14,959,038,742	2.06

সময় মত নবায়ন প্রক্রিয়ায় জমা দিন, আপনার মূল্যবান পলিসি চালু রাখুন।

মেঘনা লাইফে বীমা করুন, নিজে লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

ADDL. MD & CFO.

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated 31 July, 2025.

[Signature]

[Signature]

[Signature]

MEGHNA LIFE INSURANCE PLC AND IT'S SUBSIDIARY
Consolidated Statement of Changes in Shareholder's Equity
As at 30 June, 2025

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controlling Interest
Balance as on 01 January 2025	424,052,180	-	1,462,754	(28,869,562)	-	427,351,659	3,198,834
Add/less: Profit/loss during the period			-	(42,153,175)		(42,153,175)	(366,734)
			-				
Balance as on 30 June 2025	424,052,180	-	1,462,754	(71,022,737)	-	385,198,484	2,832,100

MEGHNA LIFE INSURANCE PLC AND IT'S SUBSIDIARY
Consolidated Statement of Changes in Shareholder's Equity
For the year ended December 31, 2024

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controlling Interest
Balance as on 01 January 2024	424,052,180	-	1,462,754	1,836,725	-	427,351,659	3,465,979
Add/less: Profit/loss during the year			-	(30,706,287)		-	(267,145)
			-				
Balance as on 31 December 2024	424,052,180	-	1,462,754	(28,869,562)	-	427,351,659	3,198,834


ADDL. MD & CFO.


CEO


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: July 31, 2025

  

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2025

<u>PARTICULARS</u>	<u>30.06.2025</u> TAKA	<u>30.06.2024</u> TAKA
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>		
Collection from Premium	887,302,026	1,837,730,869
Interest, dividend & rent received	191,100,536	279,876,587
Other income received	6,697,277	9,138,532
Payment for Claims	(1,437,935,677)	(2,306,741,746)
Payment for Management Expenses & others	(315,017,615)	(858,077,128)
Net Cash Flows from operating activities	<u>(667,853,453)</u>	<u>(1,038,072,886)</u>
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>		
Investment made	(107,023,840)	56,805,161
(Acquisition)/Desposal of Fixed Assets	(6,976,812)	(14,972,353)
Net Cash Flows from investing activities	<u>(114,000,652)</u>	<u>41,832,808</u>
C. Net increase/Decrease in cash and cash equivalents (A+B)	(781,854,105)	(996,240,078)
D. Cash and Cash Equivalents at the beginning of the year	<u>5,317,270,538</u>	<u>6,273,294,670</u>
E. Cash and Cash Equivalents at the end of the Period	<u>4,535,416,433</u>	<u>5,277,054,592</u>
Net Operating cash flows per share (NOCFPS)	Tk. (15.75)	Tk. (24.48)

ADDL. MD & CFO.

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 31 July, 2025







Consolidated Reconciliation of Cash Flows:

The reconciliation of Net Cash Flow from operating activities between Direct and indirect method as follows:

Particulars	30.06.2025	30.06.2024
Cash flow from operating activities :	(667,853,453)	(1,038,072,886)
As per direct method -statement of cash flows	<u>(667,853,453)</u>	<u>(1,038,072,886)</u>
As per indirect method:		
Increase / (Decrease) in Life fund during the Year	(764,799,409)	(1,787,679,785)
Adjustments to reconcile net increase in life fund to net cash used by operating activity		
a) Depreciation	13,858,539	16,133,931
b) Provision for loss on fluctuation of share value	41,775,115	
c) Provision for Diminution in value of investment	3,787,205	
d) (Profit)/ Loss on sale of share	1,915,403	(1,535,506)
e) Profit on sale of cars	-	(5,157,520)
	<u>61,336,262</u>	<u>9,440,905</u>
(Increase)/Decrease in Advance and deposits	(20,018,187)	(68,496,067)
(Increase)/Decrease in Sundry debtors	309,544,420	825,846,164
(Increase)/Decrease in Stock	505,421	2,419,066
(Increase)/Decrease in Agent balances	-	(4,725,150)
(Increase)/Decrease in Right to use of Asset	2,070,534	1,469,892
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	144,373,804	326,576,373
(Increase)/Decrease in Interest , div. & rents accrued but not due	(147,373,716)	(7,507,407)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	1,531,366	(3,593,496)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	14,821,594	1,878,356
Increase/(Decrease) in Sundry creditors	(268,736,637)	(331,785,011)
Increase/(Decrease) in Preimum Deposit	(1,108,905)	(1,916,726)
	<u>35,609,694</u>	<u>740,165,994</u>
	<u>(667,853,453)</u>	<u>(1,038,072,886)</u>


ADDL. MD & CFO


CEO


DIRECTOR


DIRECTOR


CHAIRMAN







MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2025

1. PREMIUM INCOME:	Jan'25 to June'25 Taka	Jan'24 to June'24 Taka	Growth rate (%) Taka	April'25 to June'25 Taka	April'24 to June'24 Taka	Growth rate (%) Taka
1st Year Premium:						
First Year Premium (EB)	66,057,600	83,343,500	-20.74%	39,835,700	52,425,100	-24.01%
First Year Premium (LB)	29,340,500	42,172,600	-30.43%	19,586,900	25,367,700	-22.79%
First Year Premium (IB)	27,035,200	36,000,300	-24.90%	16,386,800	21,290,700	-23.03%
First Year Premium (SMART)	8,683,600	11,719,200	-25.90%	3,874,700	6,128,600	-36.78%
	131,116,900	173,235,600	-24.31%	79,684,100	105,212,100	-24.26%
Renewal Premium:						
Renewal Premium (EB)	361,801,353	291,832,199	23.98%	233,467,044	148,872,962	56.82%
Renewal Premium (LB)	100,098,125	63,624,200	57.33%	60,687,342	16,152,907	275.71%
Renewal Premium (IB)	124,674,634	72,719,600	71.45%	78,834,041	19,770,871	298.74%
Renewal Premium (SMART)	10,163,097	3,035,600	234.80%	5,579,575	592,283	842.05%
	596,737,209	431,211,599	38.39%	378,568,002	185,389,023	104.20%
Group Insurance Premium	21,445,960	5,163,900	315.31%	11,390,607	5,163,900	120.58%
Gross Premium	749,300,069	609,611,099	22.91%	469,642,709	295,765,023	58.79%
Less: Premium on Re-Ins.	5,262,942	4,104,687	28.22%	2,841,581	2,250,000	26.29%
Net Premium	744,037,127	605,506,412	22.88%	466,801,128	293,515,023	59.04%
2. INTEREST, RENT & DIVIDEND INCOME						
3. PROFIT ON SALE OF SHARE	327,492,369	300,694,849	8.91%	168,392,122	143,446,503	17.39%
4. PROFIT ON SALE OF CAR		1,535,506	-100.00%		201,871	-100.00%
5. BROKERAGE COMMISSION	7,218,396	5,943,265	21.46%	2,526,049	1,980,290	27.56%
6. INCOME FROM DEALER A/C		3,879,357	-100.00%		1,884,564	-100.00%
7. MISCELLANEOUS INCOME	13,625,952	9,155,706	48.82%	4,447,170	3,152,095	41.09%
8. RETAINED EARNINGS OF MLISIL	(28,869,562)	1,836,725	-1671.80%	-	-	
[A] TOTAL (1+2+3+4+5+6+7+8)	1,063,504,282	933,709,340	13.90%	642,166,469	449,337,866	42.91%
9. CLAIMS & SURRNDERS						
Less: Re-Insurance	1,452,757,271	2,308,620,102	-37.07%	409,270,625	1,033,117,599	-60.38%
10. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS						
	71,001,573	146,792,494	-51.63%	18,143,800	115,529,576	-84.30%
(b) OTHER MANAGEMENT EXPENSES						
	226,431,109	230,650,483	-1.83%	107,632,242	92,864,380	15.90%
11. OTHER EXPENSES						
	13,470,582	26,843,479	-49.82%	8,595,207	16,365,586	-47.48%
12. Operating Risk Management						
		-	-		-	-
13. Provision for Marginal Loan						
	38,213,128			19,106,564		
14. Provision for Diminution in value of investment						
	3,787,205	3,774,601	0.33%	1,890,610	1,878,158	0.66%
15. Provision for Loss on Fluctuation of Shares						
	43,844,431	7,712,665	468.47%	35,252,732	2,647,855	1231.37%
16. Loss on sale of share						
	1,915,403			1,915,403		
17. Provision for Income Tax						
	(3,215)	1,339,499	-100.24%	-	(238,815)	
18. Non Controlling Interest						
	(366,734)	(114,687)	219.77%	(208,083)	(61,826)	236.56%
(B) TOTAL (9+10+11+12+13+14+15+16+17+18)	1,851,050,753	2,725,618,636	-32.09%	601,599,100	1,262,102,513	-52.33%
SURPLUS TO LIFE FUND (A-B)						
	(787,546,471)	(1,791,909,296)	-56.05%	40,567,369	(812,764,647)	-104.99%
Add: Balance of Fund at the beginning of the year						
	16,054,019,684	16,750,948,038	-4.16%	15,225,905,844	15,771,803,389	-3.46%
LIFE FUND TRANSFERRED TO BALANCE SHEET						
Taka	15,266,473,213	14,959,038,742	2.06%	15,266,473,213	14,959,038,742	2.06%

ADDL. MD & CFO.

CEO

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 31 July, 2025

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 1ST QUARTER ENDED 30 JUNE, 2025

1.00 Basis of Preparation of Financial Statements:

These financial statements have been prepared on the historical cost basis as going concern and therefore, do not take into consideration of the effect of inflation.

2.00 Basis of Reporting:

The Quarterly financial statements have been prepared based on International Accounting Standards (IAS)-34: Interim Financial Reporting.

3.00 Seasonality of interim operation:

The Company's business is not heavily seasonal.

4.00 Unusual and Extra Ordinary items:

There were no Extra Ordinary items the nature and amount of which can affect the assets, liabilities, net income or cash flows because of their nature, size or incidents.

5.00 Changes in estimates:

There were no significant amounts of changes in estimates reported in the prior financial year which have material effects in the current interim report.

6.00 Basis of consolidation (IFRS-10):

The Financial statements of the company and its subsidiary have been consolidated in accordance with International Financial Reporting Standard (IFRS-10) "Consolidated Financial Statements". The consolidated financial statements include the financial statement of Meghna Life Insurance PLC and its subsidiary Meghna life securities and Investment Ltd.

7.00 Dividend Paid:

The dividend @ 15% in cash amounting to Tk 6,36,07,827/- for the year 2023 as approved in AGM has been disbursed on 19/09/2024 to the shareholders during the interim period.

8.00 Events after the reporting period:

There were no material events subsequent to the end of the interim period that have not been reflected in the interim financial statements except the event that has been mentioned above under "Dividend Paid".

9.00 Impact of major events, activities and circumstances:

There were no changes in the composition of the enterprise during the interim period.

10.00 Material changes in Contingent Liabilities:

There were no material changes in liabilities of the company since the last annual balance sheet date.


ADDL. MD & CFO.


CEO


DIRECTOR


DIRECTOR


CHAIRMAN





