

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

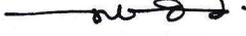
1 CAPITAL & LIABILITIES	30.09.2025 TAKA	31.12.2024 TAKA	GROWTH (%)
CAPITAL			
AUTHORISED			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	-
ISSUED, SUBSCRIBED & PAID UP			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	-
BALANCE OF FUNDS & ACCOUNTS			
Life Insurance Fund	15,247,860,284	16,054,019,684	(5.02)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	4,350,507	2,168,637	100.61
Estimated Liabilities in respect of outstanding claims whether due or intimated	30,629,865	20,100,155	52.39
Premium Deposit	511,832	1,545,624	(66.89)
Unpaid Dividend	8,692,235	4,887,066	77.86
Provision for Income Tax	913,980,017	1,194,122,303	(23.46)
Sundry Creditors	219,988,364	284,798,339	(22.76)
	1,178,152,820	1,507,622,124	(21.85)
Total Taka	16,850,065,284	17,985,693,988	(6.31)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	9,191,685	9,976,947	(7.87)
On Insurer's Policies within their Surrender Value	65,740,297	70,084,334	(6.20)
On Meghna Life Sec. & Inv. Ltd.	75,000,000	75,000,000	-
	149,931,982	155,061,281	(3.31)
INVESTMENT (At Cost) :			
Securities & Shares	5,733,017,909	5,586,182,445	2.63
House Property (At cost Less Dep.)	1,124,071,779	1,116,219,052	0.70
	6,857,089,688	6,702,401,497	2.31
AGENTS BALANCE	116,950,882	117,463,182	(0.44)
OUTSTANDING PREMIUM	1,679,754,497	1,837,996,916	(8.61)
INTEREST, DIVIDEND & RENTS			
ACCRUED BUT NOT DUE	707,862,725	505,284,528	40.09
ADVANCE, DEPOSIT & PREPAYMENTS	1,726,136,015	1,762,632,275	(2.07)
SUNDRY DEBTORS	961,940,063	1,457,375,248	(34.00)
RIGHT TO USE OF ASSET	2,572,637	5,678,438	(54.69)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,853,908,361	4,028,457,232	(4.33)
On C/D & STD A/C.	569,201,495	612,405,020	(7.05)
Cash & Other balances in hand	37,134,451	624,106,953	(94.05)
	4,460,244,307	5,264,969,205	(15.28)
Printing & Stationary in hand	15,141,983	13,562,206	11.65
Stamps in hand	3,209,138	5,323,438	(39.72)
OTHER ACCOUNTS			
Fixed Assets (At cost less Dep.)	165,198,868	153,957,671	7.30
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	-
Motor Cycle & By Cycle Loan	3,533,002	3,488,606	1.27
	169,231,367	157,945,774	7.15
Total Taka	16,850,065,284	17,985,693,988	(6.31)

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

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

SDF
CFO


CEO (IN-CHARGE)


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: 30 October, 2025



MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

1 PREMIUM INCOME :	<u>30.09.2025</u> TAKA	<u>30.09.2024</u> TAKA	<u>GROWTH</u> (%)
1st Year Premium :			
First Year Premium (EB)	127,996,500	140,554,700	(8.93)
First Year Premium (LB)	54,334,400	59,866,400	(9.24)
First Year Premium (IB)	45,919,400	55,827,100	(17.75)
First Year Premium (SMART)	15,641,400	18,787,300	(16.74)
	243,891,700	275,035,500	(11.32)
Renewal Premium :			
Renewal Premium (EB)	634,118,714	740,161,843	(14.33)
Renewal Premium (LB)	167,516,279	217,657,459	(23.04)
Renewal Premium (IB)	205,184,216	248,237,204	(17.34)
Renewal Premium (SMART)	15,642,668	9,421,838	66.03
	1,022,461,877	1,215,478,344	(15.88)
Group Insurance Premium	30,528,030	9,168,100	232.98
Gross Premium	1,296,881,607	1,499,681,944	(13.52)
Less: Premium on Re-Ins.	7,356,025	7,157,434	2.77
Net Premium	1,289,525,582	1,492,524,510	(13.60)
2 INTEREST, RENT & DIVIDEND INCOME	462,968,428	448,688,471	3.18
3 PROFIT ON SALE OF SHARE	871,127	1,706,504	(48.95)
4 PROFIT ON SALE OF CAR	7,230,164	6,901,249	4.77
5 MISCELLANEOUS INCOME	8,138,276	16,130,035	(49.55)
[A] TOTAL (1+2+3+4+5)	1,768,733,577	1,965,950,769	(10.03)
6 CLAIMS & SURRENDERS (Less Re-Insurance)	2,046,451,423	3,032,299,508	(32.51)
7 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	128,760,498	161,782,057	(20.41)
(b) OTHER MANAGEMENT EXPENSES	315,294,946	332,344,621	(5.13)
8 OTHER EXPENSES	84,386,110	82,763,309	1.96
[B] TOTAL (6+7+8)	2,574,892,977	3,609,189,495	(28.66)
SURPLUS TO LIFE FUND (A-B)	(806,159,400)	(1,643,238,726)	(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	15,247,860,284	15,107,709,312	0.93

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

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

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 October, 2025.

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

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 October, 2025

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MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

<u>PARTICULARS</u>	<u>30.09.2025</u> TAKA	<u>30.09.2024</u> TAKA
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>		
Collection from Premium	1,446,734,209	2,430,635,068
Interest, dividend & rent received	260,390,231	342,657,855
Other income received	8,138,276	16,130,035
Payment for Claims	(2,035,921,713)	(3,033,171,307)
Payment for Re-insurance, Management Expenses, Commission and others	(255,628,832)	(823,869,034)
Net Cash Flows from operating activities	<u>(576,287,829)</u>	<u>(1,067,617,383)</u>
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>		
Investment made	(140,616,933)	(82,605,823)
Acquisition of Fixed Assets	(28,017,478)	(7,552,113)
Net Cash Flows from investing activities	<u>(168,634,411)</u>	<u>(90,157,936)</u>
<u>C. CASH FLOWS FROM FINANCING ACTIVITIES :</u>		
Dividend paid	(59,802,658)	(51,561,870)
Net Cash Flows from financing activities	<u>(59,802,658)</u>	<u>(51,561,870)</u>
Net increase/(Decrease) in cash and cash equivalents (A+B+C)	(804,724,898)	(1,209,337,189)
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>4,460,244,307</u>	<u>5,026,710,759</u>
Net Operating cash flows per share (NOCFPS)	Tk. (13.59)	Tk (25.18)

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Dated: 30 October, 2025



Reconciliation of Cash Flows:

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

<u>Particulars</u>	<u>30.09.2025</u>	<u>30.09.2024</u>
Cash flow from operating activities :	<u>(576,287,829)</u>	<u>1,067,617,383</u>
As per direct method -statement of cash flows	<u>(576,287,829)</u>	<u>1,067,617,383</u>
As per indirect method:		
Increase / (Decrease) in Life fund during the Period	(806,159,400)	(1,643,238,726)
Adjustments to reconcile net increase in life fund to net cash used by operating activity		
a) Depreciation	19,044,366	19,155,482
b) Provision of income tax	-	-
c) Loss on fluctuation of share value	1,733,917	-
d) (Profit) /Loss on sale of share	(871,127)	(1,706,504)
e) Profit on sale of cars	(7,230,164)	(6,901,249)
f) Dividend	63,607,827	63,607,827
	<u>76,284,819</u>	<u>74,155,556</u>
(Increase)/Decrease in Advance and deposits	36,496,260	(53,421,080)
(Increase)/Decrease in Sundry debtors	495,435,185	466,578,492
(Increase)/Decrease in Stock	534,523	3,298,654
(Increase)/Decrease in Agent balances	512,300	2,374,850
(Increase)/Decrease in Right -of- use Asset	3,105,801	1,337,718
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	158,242,419	473,445,570
(Increase)/Decrease in Interest , div. & rents accrued but not due	(202,578,197)	(106,030,616)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	2,181,870	(3,288,353)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	10,529,710	(871,799)
Increase/(Decrease) in Sundry creditors	(349,839,327)	(279,616,370)
Increase/(Decrease) in Preimum deposit	(1,033,792)	(2,341,279)
	<u>153,586,752</u>	<u>501,465,787</u>
	<u>(576,287,829)</u>	<u>(1,067,617,383)</u>

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 October, 2025



MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

1. PREMIUM INCOME:	January'25 to September'25 Taka	January'24 to September'24 Taka	Growth rate (%) Taka	July'25 to September'25 Taka	July'24 to September'24 Taka	Growth rate (%) Taka
1st Year Premium:						
First Year Premium (EB)	127,996,500	140,554,700	-8.93%	61,938,900	57,211,200	8.26%
First Year Premium (LB)	54,334,400	59,866,400	-9.24%	24,993,900	17,693,800	41.26%
First Year Premium (IB)	45,919,400	55,827,100	-17.75%	18,884,200	19,826,800	-4.75%
First Year Premium (SMART)	15,641,400	18,787,300	-16.74%	6,957,800	7,068,100	-1.56%
	243,891,700	275,035,500	-11.32%	112,774,800	101,799,900	10.78%
Renewal Premium:						
Renewal Premium (EB)	634,118,714	740,161,843	-14.33%	272,317,361	448,329,644	-39.26%
Renewal Premium (LB)	167,516,279	217,657,459	-23.04%	67,418,154	154,033,259	-56.23%
Renewal Premium (IB)	205,184,216	248,237,204	-17.34%	80,509,582	175,517,604	-54.13%
Renewal Premium (SMART)	15,642,668	9,421,838	66.03%	5,479,571	6,386,238	-14.20%
	1,022,461,877	1,215,478,344	-15.88%	425,724,668	784,266,745	-45.72%
Group Insurance Premium	30,528,030	9,168,100	232.98%	9,082,070	4,004,200	126.81%
Gross Premium	1,296,881,607	1,499,681,944	-13.52%	547,581,538	890,070,845	-38.48%
Less: Premium on Re-Ins.	7,356,025	7,157,434	2.77%	2,093,083	3,052,747	-31.44%
Net Premium	1,289,525,582	1,492,524,510	-13.60%	545,488,455	887,018,098	-38.50%
2. INTEREST, RENT &						
DIVIDEND INCOME	462,968,428	448,688,471	3.18%	131,942,840	149,688,281	-11.85%
3. PROFIT ON SALE OF SHARE	871,127	1,706,504	-48.95%	871,127	170,998	409.44%
4. PROFIT ON SALE OF CAR	7,230,164	6,901,249	4.77%	7,230,164	1,743,729	314.64%
5. MISCELLANEOUS INCOME	8,138,276	16,130,035	-49.55%	1,440,999	6,991,503	-79.39%
(A) TOTAL (1+2+3+4+5)	1,768,733,577	1,965,950,769	-10.03%	686,973,585	1,045,612,609	-34.30%
6. CLAIMS & SURRNDERS						
Less: Re-Insurance	2,046,451,423	3,032,299,508	-32.51%	593,694,152	723,679,406	-17.96%
7. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE						
AGENTS & EMPLOYER OF AGENTS	128,760,498	161,782,057	-20.41%	57,758,925	14,989,563	285.33%
(b) OTHER MANAGEMENT EXPENSES	315,294,946	332,344,621	-5.13%	97,179,134	101,694,138	-4.44%
8. OTHER EXPENSES	84,386,110	82,763,309	1.96%	27,977,039	67,924,649	-58.81%
(B) TOTAL (6+7+8)	2,574,892,977	3,609,189,495	-28.66%	776,609,250	908,287,756	-14.50%
SURPLUS TO LIFE FUND (A-B)	(806,159,400)	(1,643,238,726)	-50.94%	(89,635,665)	137,324,853	-165.27%
Add: Balance of Fund at the beginning of Period	16,054,019,684	16,750,948,038	-4.16%	15,337,495,949	14,970,384,459	2.45%
LIFE FUND TRANSFERRED TO BALANCE SHEET	15,247,860,284	15,107,709,312	0.93%	15,247,860,284	15,107,709,312	0.93%

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 October, 2025

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 3RD QUARTER ENDED 30 SEPTEMBER, 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 2024 as approved in AGM has been disbursed on 27/08/2025 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.

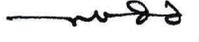
10.00 Material changes in Contingent Liabilities:

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

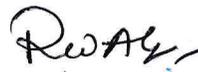
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CEO (IN-CHARGE)



DIRECTOR



DIRECTOR



CHAIRMAN



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

1 CAPITAL & LIABILITIES	30.09.2025 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	15,176,894,004	16,025,150,122	(5.29)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	4,350,507	2,168,637	100.61
Estimated Liabilities in respect of outstanding claims whether due or intimated	-	-	
Premium Deposit	30,629,865	20,100,155	52.39
Unpaid Dividend	511,832	1,545,624	(66.89)
Provision for Income Tax	8,692,235	4,887,066	77.86
Sundry Creditors	991,960,295	1,243,443,317	(20.22)
Non Controlling Interest	333,689,492	367,996,148	(9.32)
Capital Reserve	2,832,591	3,198,834	(11.45)
	1,462,754	1,462,754	-
	1,374,129,571	1,644,802,535	(16.46)
Total Taka	16,975,075,755	18,094,004,837	(6.18)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	23,904,547	24,689,809	(3.18)
On Insurer's Policies within their Surrender Value	-	-	
On Meghna Life Sec. & Inv. Ltd.	65,740,297	70,084,334	(6.20)
	-	-	
	89,644,844	94,774,143	(5.41)
INVESTMENT (At Cost) :			
Securities & Shares	5,379,045,951	5,232,221,137	2.81
House Property (At cost Less Dep.)	1,124,071,779	1,116,219,052	0.70
In DSE Membership	240,148,377	240,148,377	0.00
	6,743,266,107	6,588,588,566	2.35
AGENTS BALANCE	116,950,882	117,463,182	(0.44)
OUTSTANDING PREMIUM	1,679,754,497	1,837,996,916	(8.61)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	707,862,725	505,284,528	40.09
ADVANCE, DEPOSIT & PREPAYMENTS	1,776,688,600	1,781,515,646	(0.27)
SUNDRY DEBTORS	1,156,955,486	1,655,181,162	(30.10)
RIGHT TO USE OF ASSET	2,572,637	5,678,438	(54.69)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,873,908,361	4,048,457,232	(4.31)
On C/D & STD A/C.	589,904,610	644,614,713	(8.49)
Cash & Other balances in hand	37,979,851	624,198,593	(93.92)
	4,501,792,822	5,317,270,538	(15.34)
Printing & Stationery in hand	15,141,983	13,562,206	11.65
Stamps in hand	3,209,138	5,323,438	(39.72)
OTHER ACCOUNTS			
Fixed Assets (At cost less Dep.)	177,203,535	167,377,971	5.87
Amount due from other persons or bodies carrying on insurance business	-	-	
Motor Cycle & By Cycle Loan	499,497	499,497	-
	3,533,002	3,488,606	1.27
	181,236,034	171,366,074	5.76
Total Taka	16,975,075,755	18,094,004,837	(6.18)

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

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

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 October, 2025

(Signatures)

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

1 PREMIUM INCOME :	30.09.2025	30.09.2024	GROWTH
	TAKA	TAKA	(%)
1st Year Premium :			
First Year Premium (EB)	127,996,500	140,554,700	(8.93)
First Year Premium (LB)	54,334,400	59,866,400	(9.24)
First Year Premium (IB)	45,919,400	55,827,100	(17.75)
First Year Premium (SMART)	15,641,400	18,787,300	(16.74)
	243,891,700	275,035,500	(11.32)
Renewal Premium :			
Renewal Premium (EB)	634,118,714	740,161,843	(14.33)
Renewal Premium (LB)	167,516,279	217,657,459	(23.04)
Renewal Premium (IB)	205,184,216	248,237,204	(17.34)
Renewal Premium (SMART)	15,642,668	9,421,838	66.03
	1,022,461,877	1,215,478,344	(15.88)
Group Insurance Premium	30,528,030	9,168,100	232.98
Gross Premium	1,296,881,607	1,499,681,944	(13.52)
Less: Premium on Re-Ins.	7,356,025	7,157,434	2.77
Net Premium	1,289,525,582	1,492,524,510	(13.60)
2 INTEREST, RENT & DIVIDEND INCOME	457,671,853	450,192,239	1.66
3 PROFIT ON SALE OF SHARE	871,127	1,706,504	(48.95)
4 PROFIT ON SALE OF CAR	7,230,164	6,901,249	4.77
5 BROKERAGE COMMISSION	5,839,490	8,322,861	(29.84)
6 INCOME FROM DEALER A/C	6,912,730	6,256,616	10.49
7 MISCELLANEOUS INCOME	16,002,524	16,163,851	(1.00)
8 RETAINED EARNINGS OF MLISIL	(28,869,562)	1,836,725	(1671.80)
[A] TOTAL (1+2+3+4+5+6+7+8)	1,755,183,908	1,983,904,555	(11.53)
9 CLAIMS & SURRENDERS (Less Re-Insurance)	2,046,451,423	3,032,299,508	(32.51)
10 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	128,760,498	161,782,057	(20.41)
(b) OTHER MANAGEMENT EXPENSES	327,499,775	332,344,621	(1.46)
11 OTHER EXPENSES	20,539,809	36,773,024	(44.14)
12 Provision for Margin Loan	38,213,128	-	-
13 Provision for Diminution in value of investment	5,673,422	5,687,546	(0.25)
14 Provision for Loss on Flactuation of Shares	1,933,164	9,477,737	(79.60)
15 Provision for Income Tax	(3,215)	1,642,123	(100.20)
16 Dividend	63,607,827	63,607,827	-
17 Non Controlling Interest	(366,243)	(157,905)	131.94
[B] TOTAL (9+10+11+12+13+14+15+16+17)	2,632,309,588	3,643,456,538	(27.75)
SURPLUS TO LIFE FUND (A-B)	(877,125,680)	(1,659,551,983)	(47.15)
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	15,176,894,004	15,091,396,055	0.57

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

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

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated 30 October, 2025

[Handwritten Signature]

MEGHNA LIFE INSURANCE PLC
Consolidated Statement of Changes in Shareholder's Equity
As at 30 September, 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			-	(42,096,718)		(42,096,718)	(366,243)
			-				
Balance as on 30 September 2025	424,052,180	-	1,462,754	(70,966,280)	-	385,254,941	2,832,591

MEGHNA LIFE INSURANCE PLC
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

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 30 October, 2025

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MEGHNA LIFE INSURANCE PLC
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

<u>PARTICULARS</u>	<u>30.09.2025</u>	<u>30.09.2024</u>
	TAKA	TAKA
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>		
Collection from Premium	1,446,734,209	2,430,635,068
Interest, dividend & rent received	276,789,621	328,416,331
Other income received	8,138,276	16,130,035
Payment for Claims	(2,035,921,713)	(3,033,171,307)
Payment for Management Expenses & others	(264,235,239)	(797,206,401)
Net Cash Flows from operating activities	<u>(568,494,846)</u>	<u>(1,055,196,274)</u>
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>		
Investment made	(159,121,854)	(74,612,279)
(Acquisition)/Desposal of Fixed Assets	(28,058,358)	(7,803,313)
Net Cash Flows from investing activities	<u>(187,180,212)</u>	<u>(82,415,592)</u>
<u>C. CASH FLOWS FROM FINANCING ACTIVITIES :</u>		
Dividend paid	(59,802,658)	(51,561,870)
Net Cash Flows from financing activities	<u>(59,802,658)</u>	<u>(51,561,870)</u>
Net increase/(Decrease) in cash and cash equivalents (A+B+C)	<u>(815,477,716)</u>	<u>(1,189,173,736)</u>
Cash and Cash Equivalents at the beginning of the year	<u>5,317,270,538</u>	<u>6,273,294,670</u>
Cash and Cash Equivalents at the end of the Period	<u>4,501,792,822</u>	<u>5,084,120,934</u>
Net Operating cash flows per share (NOCFPS)	Tk. (13.41)	Tk. (24.88)

CFO

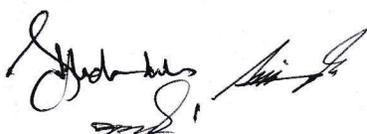
CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMA

Dated: 30 October, 2025



Consolidated Reconciliation of Cash Flows:

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

<u>Particulars</u>	<u>30.09.2025</u>	<u>30.09.2024</u>
Cash flow from operating activities :	<u>(568,494,846)</u>	<u>(1,055,196,274)</u>
As per direct method -statement of cash flows	<u>(568,494,846)</u>	<u>(1,055,196,274)</u>
As per indirect method:		
Increase / (Decrease) in Life fund during the Period	(852,219,704)	(1,653,360,503)
Adjustments to reconcile net increase in life fund to net cash used by operating activity		
a) Depreciation	20,539,809	21,656,844
b) Provision for loss on fluctuation of share value	1,733,917	-
c) (Profit)/ Loss on sale of share	(871,127)	(1,706,504)
d) Profit on sale of cars	(7,230,164)	(6,901,249)
e) Dividend	63,607,827	63,607,827
	<u>77,780,262</u>	<u>76,656,918</u>
(Increase)/Decrease in Advance and deposits	36,711,260	(53,436,080)
(Increase)/Decrease in Sundry debtors	496,962,218	466,821,205
(Increase)/Decrease in Stock	534,523	3,298,654
(Increase)/Decrease in Agent balances	512,300	2,374,850
(Increase)/Decrease in Right to use of Asset	3,105,801	1,337,718
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business		-
(Increase)/Decrease in Outstanding premium	158,242,419	473,445,570
(Increase)/Decrease in Interest , div. & rents accrued but not due	(202,578,197)	(106,030,616)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	2,181,870	(3,288,353)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	10,529,710	(871,799)
Increase/(Decrease) in Sundry creditors	(299,223,516)	(259,802,559)
Increase/(Decrease) in Preimum Deposit	(1,033,792)	(2,341,279)
	<u>205,944,596</u>	<u>521,507,311</u>
	<u>(568,494,846)</u>	<u>(1,055,196,274)</u>

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Date: 30 October, 2025

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MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

1. PREMIUM INCOME:	January'25 to September'25 Taka	January'24 to September'24 Taka	Growth rate (%) Taka	July'25 to September'25 Taka	July'24 to September'24 Taka	Growth rate (%) Taka
1st Year Premium:						
First Year Premium (EB)	127,996,500	140,554,700	-8.93%	61,938,900	57,211,200	8.26%
First Year Premium (LB)	54,334,400	59,866,400	-9.24%	24,993,900	17,693,800	41.26%
First Year Premium (IB)	45,919,400	55,827,100	-17.75%	18,884,200	19,826,800	-4.75%
First Year Premium (SMART)	15,641,400	18,787,300	-16.74%	6,957,800	7,068,100	-1.56%
	243,891,700	275,035,500	-11.32%	112,774,800	101,799,900	10.78%
Renewal Premium:						
Renewal Premium (EB)	634,118,714	740,161,843	-14.33%	272,317,361	448,329,644	-39.26%
Renewal Premium (LB)	167,516,279	217,657,459	-23.04%	67,418,154	154,033,259	-56.23%
Renewal Premium (IB)	205,184,216	248,237,204	-17.34%	80,509,582	175,517,604	-54.13%
Renewal Premium (SMART)	15,642,668	9,421,838	66.03%	5,479,571	6,386,238	-14.20%
	1,022,461,877	1,215,478,344	-15.88%	425,724,668	784,266,745	-45.72%
Group Insurance Premium	30,528,030	9,168,100	332.98%	9,082,070	4,004,200	126.81%
Gross Premium	1,296,881,607	1,499,681,944	-13.52%	547,581,538	890,070,845	-38.48%
Less: Premium on Re-Ins.	7,356,025	7,157,434	2.77%	2,093,083	3,052,747	-31.44%
Net Premium	1,289,525,582	1,492,524,510	-13.60%	545,488,455	887,018,098	-38.50%
2. INTEREST, RENT & DIVIDEND INCOME						
	457,671,853	450,192,239	1.66%	130,179,484	149,497,390	-12.92%
3. PROFIT ON SALE OF SHARE						
	871,127	1,706,504	-48.95%	871,127	170,998	409.44%
4. PROFIT ON SALE OF CAR						
	7,230,164	6,901,249	4.77%	7,230,164	1,743,729	314.64%
5. BROKERAGE COMMISSION						
	5,839,490	8,322,861	-29.84%	2,636,790	2,379,596	10.81%
6. INCOME FROM DEALER A/C						
	6,912,730	6,256,616	10.49%	2,897,034	2,377,259	21.86%
7. MISCELLANEOUS INCOME						
	16,002,524	16,163,851	-1.00%	2,376,572	7,008,145	-66.09%
8. RETAINED EARNINGS OF MLISIL						
	(28,869,562)	1,836,725	-1671.80%	-	-	
[A] TOTAL (1+2+3+4+5+6+7+8)	1,755,183,908	1,983,904,555	-11.53%	691,679,626	1,050,195,215	-34.14%
9. CLAIMS & SURRNDERS						
Less: Re-Insurance	2,046,451,423	3,032,299,508	-32.51%	593,694,152	723,679,406	-17.96%
10. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS						
	128,760,498	161,782,057	-20.41%	57,758,925	14,989,563	285.33%
(b) OTHER MANAGEMENT EXPENSES						
	327,499,775	332,344,621	-1.46%	101,068,666	101,694,138	-0.62%
11. OTHER EXPENSES						
	20,539,809	36,773,024	-44.14%	7,069,227	9,929,545	-28.81%
12. Provision for Marginal Loan						
	38,213,128	-		-	-	
13. Provision for Diminution in value of investment						
	5,673,422	5,687,546	-0.25%	1,886,217	1,912,945	-1.40%
14. Provision for Loss on Flactuation of Shares						
	1,933,164	9,477,737	-79.60%	(41,911,267)	1,765,072	-2474.48%
15. Loss on sale of share						
	-	-		(1,915,403)	-	
16. Provision for Income Tax						
	(3,215)	1,642,123	-100.20%	-	302,624	-100.00%
17. Dividend						
	63,607,827	63,607,827	-	63,607,827	63,607,827	-
18. Non Controlling Interest						
	(366,243)	(157,905)	131.94%	491	(43,218)	-101.14%
(B) TOTAL (9+10+11+12+13+14+15+16+17+18)	2,632,309,588	3,643,456,538	-27.75%	781,258,835	917,837,902	-14.88%
SURPLUS TO LIFE FUND (A-B)	(877,125,680)	(1,659,551,983)	-47.15%	(89,579,209)	132,357,313	-167.68%
Add: Balance of Fund at the beginning of the year	16,054,019,684	16,750,948,038	-4.16%	15,266,473,213	14,959,038,742	2.06%
LIFE FUND TRANSFERRED TO BALANCE SHEET	15,176,894,004	15,091,396,055	0.57%	15,176,894,004	15,091,396,055	0.57%

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Date: 30 October, 2025

(Handwritten signatures)

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 3RD QUARTER ENDED 30 SEPTEMBER, 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 2024 as approved in AGM has been disbursed on 27/08/2025 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".

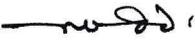
9.00 Impact of major events, activities and circumstances:

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.


CFO


CEO (IN-CHARGE)


DIRECTOR


DIRECTOR


CHAIRMAN




MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2025

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

মেঘনা লাইফ ইন্স্যুরেন্স প্লস, প্রাইভেট লিমিটেড।

	Consolidated 30.09.2025 TAKA	The Company 30.09.2025 TAKA	Consolidated 30.09.2024 TAKA	The Company 30.09.2024 TAKA
Balance of Fund at the beginning of the year	16,054,019,684	16,054,019,684	16,750,948,038	16,750,948,038
1st Year Premium (Less: Re-Insurance)	236,535,675	236,535,675	267,878,066	267,878,066
Renewal Premium	1,022,461,877	1,022,461,877	1,215,478,344	1,215,478,344
Group Insurance Premium	30,528,030	30,528,030	9,168,100	9,168,100
Total Premium	1,289,525,582	1,289,525,582	1,492,524,510	1,492,524,510
Interest, Rent & Dividend Income	457,671,853	462,968,428	450,192,239	448,688,471
Miscellaneous Income	36,856,035	16,239,567	39,351,081	24,737,788
Retained Earnings of MLISIL	(28,869,562)	-	1,836,725	-
TOTAL TAKA	17,809,203,592	17,822,753,261	18,734,852,593	18,716,898,807
Claims (Less: Re-Insurance)	2,046,451,423	2,046,451,423	3,032,299,508	3,032,299,508
Management Expenses	456,260,273	444,055,444	494,126,678	494,126,678
Other Expenses	129,964,135	84,386,110	117,188,257	82,763,309
Non Controlling Interest	(366,243)	-	(157,905)	-
Life Fund Transferred To Balance Sheet	15,176,894,004	15,247,860,284	15,091,396,055	15,107,709,312
TOTAL TAKA	17,809,203,592	17,822,753,261	18,734,852,593	18,716,898,807

Note: The details of the financial statements are available in the company's website.


CEO (IN-CHARGE)


DIRECTOR


CHAIRMAN



MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED 30 SEPTEMBER, 2025

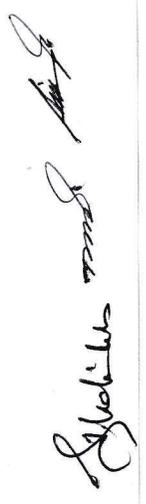
PARTICULARS	Consolidated		The Company		Consolidated		The Company	
	30.09.2025	TAKA	30.09.2025	TAKA	30.09.2024	TAKA	30.09.2024	TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES:								
Collection from Premium	1,446,734,209		1,446,734,209		2,430,635,068		2,430,635,068	
Interest & Other income received	284,927,897		268,528,507		344,546,366		358,787,890	
Payment for Claims	(2,035,921,713)		(2,035,921,713)		(3,033,171,307)		(3,033,171,307)	
Payment for Management Expenses & others	(264,235,239)		(255,628,832)		(797,206,401)		(823,869,034)	
Net Cash Flows from operating activities	(568,494,846)		(576,287,829)		(1,055,196,274)		(1,067,617,383)	
B. CASH FLOWS FROM INVESTING ACTIVITIES:								
Investment made	(159,121,854)		(140,616,933)		(74,612,279)		(82,605,823)	
Acquisition of Fixed Assets	(28,058,358)		(28,017,478)		(7,803,313)		(7,552,113)	
Net Cash Flows from investing activities	(187,180,212)		(168,634,411)		(82,415,592)		(90,157,936)	
C. CASH FLOWS FROM FINANCING ACTIVITIES:								
Dividend paid	(59,802,658)		(59,802,658)		(51,561,870)		(51,561,870)	
Net Cash Flows from financing activities	(59,802,658)		(59,802,658)		(51,561,870)		(51,561,870)	
Net increase/(Decrease) in cash and cash equivalents (A+B+C)	(815,477,716)		(804,724,898)		(1,189,173,736)		(1,209,337,189)	
Cash and Cash Equivalents at the beginning of the year	5,317,270,538		5,264,969,205		6,273,294,670		6,236,047,948	
Cash and Cash Equivalents at the end of the Period	4,501,792,822		4,460,244,307		5,084,120,934		5,026,710,759	
Net Operating cash flows per share (NOCFPS)	Tk. (13.41)		Tk. (13.59)		Tk. (24.88)		Tk. (25.18)	


CFO


DIRECTOR


DIRECTOR


CHAIRMAN



Reconciliation of Cash Flows :

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

PARTICULARS	Consolidated	The Company	Consolidated	The Company
	30.09.2025	30.09.2025	30.09.2024	30.09.2024
Cash flow from operating activities :				
As per direct method -statement of cash flows	(568,494,846)	(576,287,829)	(1,055,196,274)	(1,067,617,383)
As per indirect method:				
Increase /(Decrease) in Life fund during the period	(852,219,704)	(806,159,400)	(1,653,360,503)	(1,643,238,726)
Adjustments to reconcile net increase/(decrease) in life fund to net cash used by operating activity:				
a) Depreciation	20,539,809	19,044,366	21,656,844	19,155,482
b) Provision for loss on fluctuation of share value	1,733,917	1,733,917		
c) (Profit)/ Loss on sale of share	(871,127)	(871,127)	(1,706,504)	(1,706,504)
d) Profit on sale of cars	(7,230,164)	(7,230,164)	(6,901,249)	(6,901,249)
e) Dividend	63,607,827	63,607,827	63,607,827	63,607,827
	77,780,262	76,284,819	76,656,918	74,155,556
(Increase)/Decrease in Advance and deposits	36,711,260	36,496,260	(53,436,080)	(53,421,080)
(Increase)/Decrease in Sundry debtors	496,962,218	495,435,185	466,821,205	466,578,492
(Increase)/Decrease in Right to Use of Asset	3,105,801	3,105,801	1,337,718	1,337,718
(Increase)/Decrease in Stock	534,523	534,523	3,298,654	3,298,654
(Increase)/Decrease in Agent Balance	512,300	512,300	2,374,850	2,374,850
(Increase)/Decrease in Outstanding premium	158,242,419	158,242,419	473,445,570	473,445,570
(Increase)/Decrease in interest, div. & rents accrued but not due	(202,578,197)	(202,578,197)	(106,030,616)	(106,030,616)
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	2,181,870	2,181,870	(3,288,353)	(3,288,353)
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	10,529,710	10,529,710	(871,799)	(871,799)
Increase/(Decrease) in Sundry creditors	(299,223,516)	(349,839,327)	(259,802,559)	(279,616,370)
Increase/(Decrease) in Premium Deposit	(1,033,792)	(1,033,792)	(2,341,279)	(2,341,279)
	205,944,596	153,586,752	521,507,311	501,465,787
Taka	(568,494,846)	(576,287,829)	(1,055,196,274)	(1,067,617,383)

 CEO (IN-CHARGE)
  DIRECTOR
  CHAIRMAN



Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 3RD QUARTER ENDED 30 SEPTEMBER, 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 2024 as approved in AGM has been disbursed on 27/08/2025 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.

CFO

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

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