MEGHNA LIFE INSURANCE PLC

BALANCE SHEET (UN-AUDITED)

AS AT JUNE 30, 2026

	30.06.2026 TAKA	31.12.2025 TAKA	GROWTH (%)
1 CAPITAL & LIABILITIES			
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	15,200,690,118	15,735,130,709	(3.40)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	6,312,321	6,988,173	(9.67)
Estimated Liabilities in respect of outstanding claims whether due or intimated	54,417,066	36,984,601	47.13
Premium Deposit	664,297	3,556,761	(81.32)
Unpaid Dividend	3,550,885	5,833,324	(39.13)
Provision for Income Tax	1,011,372,188	1,121,372,188	(9.81)
Sundry Creditors	374,522,557	322,761,102	16.04
	1,450,839,314	1,497,496,149	(3.12)
Taka	**17,075,581,612**	**17,656,679,038**	**(3.29)**
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	4,172,143	8,631,922	(51.67)
On Insurer's Policies within their Surrender Value	66,373,720	69,148,803	(4.01)
On Meghna Life Sec. & Inv. Ltd.	75,000,000	75,000,000	0.00
	145,545,863	**152,780,725**	(4.74)
INVESTMENT (At Cost) :			
Treasury Bond & Shares	5,822,250,983	5,752,778,455	1.21
House Property (At cost Less Dep.)	1,148,913,240	1,131,463,572	1.54
	6,971,164,223	**6,884,242,027**	1.26
AGENTS BALANCE	114,063,284	114,063,284	0.00
OUTSTANDING PREMIUM	1,597,609,305	1,751,161,487	(8.77)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	795,680,454	721,172,513	10.33
ADVANCE, DEPOSIT & PREPAYMENTS	1,638,092,224	1,577,721,315	3.83
SUNDRY DEBTORS	1,533,414,790	1,479,868,335	3.62
RIGHT-OF- USE ASSET	11,029,438	13,068,335	(15.60)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,431,184,690	3,637,788,370	(5.68)
On C/D & STD A/C.	610,471,742	575,495,539	6.08
Cash & Other balances in hand	59,804,570	570,258,057	(89.51)
	4,101,461,002	**4,783,541,966**	(14.26)
Printing & Stationary in hand	8,376,327	10,470,409	(20.00)
Stamps in hand	1,736,188	2,977,087	(41.68)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	153,439,877	161,642,918	(5.07)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	0.00
Motor Cycle & By Cycle Loan	3,469,140	3,469,140	0.00
	157,408,514	**165,611,555**	(4.95)
Taka	**17,075,581,612**	**17,656,679,038**	**(3.29)**

HOA	AMD & CS	CEO (IN-CHARGE)	Sd DIRECTOR	DIRECTOR	Sd CHAIRMAN

Dated: 30 July, 2026

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

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

MEGHNA LIFE INSURANCE PLC

LIFE REVENUE ACCOUNT (UN-AUDITED)

FOR THE 2ND QUARTER ENDED JUNE 30, 2026

	30.06.2026 TAKA	30.06.2025 TAKA	GROWTH (%)
1 PREMIUM INCOME :			
1st Year Premium :			
First Year Premium (EB)	110,208,800	66,057,600	66.84
First Year Premium (LB)	42,793,500	29,340,500	45.85
First Year Premium (IB)	37,248,000	27,035,200	37.78
First Year Premium (SMART)	5,888,600	8,683,600	(32.19)
	196,138,900	**131,116,900**	**49.59**
Renewal Premium :			
Renewal Premium (EB)	323,849,233	361,801,353	(10.49)
Renewal Premium (LB)	98,372,637	100,098,125	(1.72)
Renewal Premium (IB)	116,212,274	124,674,634	(6.79)
Renewal Premium (SMART)	13,008,338	10,163,097	28.00
	551,442,482	**596,737,209**	**(7.59)**
Group Insurance Premium	27,590,086	21,445,960	28.65
Gross Premium	775,171,468	749,300,069	3.45
Less: Premium on Re-Ins.	6,221,225	5,262,942	18.21
Net Premium	**768,950,243**	**744,037,127**	**3.35**
2 INTEREST, RENT & DIVIDEND INCOME	316,587,514	331,025,588	(4.36)
3 PROFIT ON SALE OF SHARE	1,585,548	-	
4 PROFIT ON SALE OF CAR	-	-	
5 MISCELLANEOUS INCOME	6,347,212	6,697,277	(5.23)
[A] TOTAL (1+2+3+4+5)	**1,093,470,517**	**1,081,759,992**	**1.08**
6 CLAIMS & SURRENDERS (Less Re-Insurance)	1,335,826,916	1,452,757,271	(8.05)
7 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	87,601,995	71,001,573	23.38
(b) OTHER MANAGEMENT EXPENSES	192,835,543	218,115,812	(11.59)
8 OTHER EXPENSES	11,646,654	56,409,071	(79.35)
[B] TOTAL (6+7+8)	**1,627,911,108**	**1,798,283,727**	**(9.47)**
SURPLUS TO LIFE FUND (A-B)	(534,440,591)	(716,523,735)	**(14.74)**
Add : Balance of Fund at the beginning of the year	15,735,130,709	16,054,019,684	(1.99)
LIFE FUND TRANSFERRED TO BALANCE SHEET Taka	**15,200,690,118**	**15,337,495,949**	**(0.89)**

HOA AMD & CS CEO (IN-CHARGE) Sd DIRECTOR DIRECTOR Sd CHAIRMAN

Dated: 30 July, 2026

MEGHNA LIFE INSURANCE PLC
Statement of Changes in Shareholder's Equity
As at 30 June 2026

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2026	424,052,180	-	-	-	-	424,052,180
Add/less:Profit/loss during the period			-	-		-
			-			-
Balance as at 30 June 2026	**424,052,180**	**-**	**-**	**-**	**-**	**424,052,180**

MEGHNA LIFE INSURANCE PLC
Statement of Changes in Shareholder's Equity
For the year ended December 31, 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 year			-	-		-
			-	-		-
Balance as on 31 December 2025	**424,052,180**	**-**	**-**	**-**	**-**	**424,052,180**

Sd Sd

HOA **AMD & CS** **CEO (IN-CHARGE)** **DIRECTOR** **DIRECTOR** **CHAIRMAN**

Dated: 30 July, 2026

MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT
FOR THE 2ND QUARTER ENDED JUNE 30, 2026

PARTICULARS	30.06.2026 TAKA	30.06.2025 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES :		
Collection from Premium	919,609,961	887,302,026
Interest, dividend & rent received	242,079,573	183,651,872
Other income received	6,347,212	6,697,277
Payment for Claims	(1,318,394,451)	(1,437,935,677)
Payment for Re-insurance, Management Expenses, Commission and others	(450,177,860)	(308,338,676)
Net Cash Flows from operating activities	**(600,535,565)**	**(668,623,178)**
B. CASH FLOWS FROM INVESTING ACTIVITIES :		
Investment made	(79,938,387)	(90,120,676)
Acquisition of Fixed Assets	(1,607,012)	(6,974,862)
Net Cash Flows from investing activities	**(81,545,399)**	**(97,095,538)**
Net increase/(Decrease) in cash and cash equivalents (A+B)	**(682,080,964)**	**(765,718,716)**
Cash and Cash equivalents at the beginning of the year	**4,783,541,966**	**5,264,969,205**
Cash and Cash equivalents at the end of the period	**4,101,461,002**	**4,499,250,489**
Net Operating cash flows per share (NOCFPS)	**Tk. (14.16)**	**Tk (15.77)**

Sd Sd

HOA **AMD & CS** **CEO (IN-CHARGE)** **DIRECTOR** **DIRECTOR** **CHAIRMAN**

Dated: 30 July, 2026

Reconciliation of Cash Flows:

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

Particulars	30.06.2026	30.06.2025
Cash flow from operating activities :	(600,535,565)	(668,623,178)
As per direct method -statement of cash flows	**(600,535,565)**	**(668,623,178)**
As per indirect method:		
Increase / (Decrease) in Life fund during the Period	**(534,440,591)**	**(716,523,735)**
Adjustments to reconcile net increase in life fund to net cash used by operating acitivity		
a) Depreciation	11,646,654	12,718,553
b) Provision for loss on flactuation of share value	-	41,775,115
c) (Profit) /Loss on sale of share	(1,585,548)	1,915,403
	10,061,106	**56,409,071**
(Increase)/Decrease in Advance and deposits	(60,370,909)	(20,018,187)
(Increase)/Decrease in Sundry debtors	(53,546,455)	309,966,242
(Increase)/Decrease in Stock	3,334,981	505,421
(Increase)/Decrease in Agent balances	-	-
(Increase)/Decrease in Right -of- use Asset	2,038,897	2,070,534
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	153,552,182	144,373,804
(Increase)/Decrease in Interest , div. & rents accrued but not due	(74,507,941)	(147,373,716)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(675,852)	1,531,366
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	17,432,465	14,821,594
Increase/(Decrease) in Sundry creditors	(60,520,984)	(313,276,667)
Increase/(Decrease) in Preimum deposit	(2,892,464)	(1,108,905)
	(76,156,080)	**(8,508,514)**
	(600,535,565)	**(668,623,178)**

HOA	AMD & CS	CEO (IN-CHARGE)	DIRECTOR	DIRECTOR	CHAIRMAN
			Sd		Sd

Dated: 30 July, 2026

MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2026

1. PREMIUM INCOME:	Jan'26 to June'26 Taka	Jan'25 to June'25 Taka	Growth rate (%) Taka	April'26 to June'26 Taka	April'25 to June'25 Taka	Growth rate (%) Taka
1st Year Premium:						
First Year Premium (EB)	110,208,800	66,057,600	66.84%	53,076,707	39,835,700	33.24%
First Year Premium (LB)	42,793,500	29,340,500	45.85%	22,211,700	19,586,900	13.40%
First Year Premium (IB)	37,248,000	27,035,200	37.78%	18,942,900	16,386,800	15.60%
First Year Premium (SMART)	5,888,600	8,683,600	-32.19%	2,709,200	3,874,700	-30.08%
	196,138,900	**131,116,900**	**49.59%**	**96,940,507**	**79,684,100**	**21.66%**
Renewal Premium:						
Renewal Premium (EB)	323,849,233	361,801,353	-10.49%	206,948,428	233,467,044	-11.36%
Renewal Premium (LB)	98,372,637	100,098,125	-1.72%	62,205,231	60,687,342	2.50%
Renewal Premium (IB)	116,212,274	124,674,634	-6.79%	74,981,569	78,834,041	-4.89%
Renewal Premium (SMART)	13,008,338	10,163,097	28.00%	5,754,769	5,579,575	3.14%
	551,442,482	**596,737,209**	**-7.59%**	**349,889,997**	**378,568,002**	**-7.58%**
Group Insurance Premium	27,590,086	21,445,960	28.65%	12,799,986	11,390,607	12.37%
Gross Premium	**775,171,468**	**749,300,069**	**3.45%**	**459,630,490**	**469,642,709**	**-2.13%**
Less: Premium on Re-Ins.	6,221,225	5,262,942	18.21%	3,181,323	2,841,581	11.96%
Net Premium	**768,950,243**	**744,037,127**	**3.35%**	**456,449,167**	**466,801,128**	**-2.22%**
2. INTEREST, RENT & DIVIDEND INCOME	316,587,514	331,025,588	-4.36%	219,068,015	170,168,492	28.74%
3. PROFIT ON SALE OF SHARE	1,585,548	-	-	1,523,757	-	-
4. PROFIT ON SALE OF CAR	-	-	-	-	-	-
5. MISCELLANEOUS INCOME	6,347,212	6,697,277	-5.23%	2,860,794	1,848,488	54.76%
(A) TOTAL (1+2+3+4+5)	**1,093,470,517**	**1,081,759,992**	**1.08%**	**679,901,733**	**638,818,108**	**6.43%**
6. CLAIMS & SURRNDERS Less: Re-Insurance	1,335,826,916	1,452,757,271	-8.05%	608,984,245	409,270,625	48.80%
7. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	87,601,995	71,001,573	23.38%	45,886,524	18,143,800	152.90%
(b) OTHER MANAGEMENT EXPENSES	192,835,543	218,115,812	-11.59%	94,626,812	95,385,102	-0.79%
8. OTHER EXPENSES	11,646,654	56,409,071	-79.35%	5,710,884	51,533,696	-88.92%
(B) TOTAL (6+7+8)	**1,627,911,108**	**1,798,283,727**	**-9.47%**	**755,208,465**	**574,333,223**	**31.49%**
SURPLUS TO LIFE FUND (A-B)	(534,440,591)	(716,523,735)	-25.41%	(75,306,732)	64,484,885	-216.78%
Add: Balance of Fund at the beginning of the year	15,735,130,709	16,054,019,684	-1.99%	15,275,996,850	15,273,011,064	0.02%
LIFE FUND TRANSFERRED **TO BALANCE SHEET Tk.**	**15,200,690,118**	**15,337,495,949**	**-0.89%**	**15,200,690,118**	**15,337,495,949**	**-0.89%**

HOA	AMD & CS	CEO (IN-CHARGE)	Sd DIRECTOR	DIRECTOR	Sd CHAIRMAN

Dated: 30 July, 2026

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 2ND QUARTER ENDED 30 JUNE, 2026

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 and the dividend @ 15% in cash has been recommended by the Board on 28 June, 2026 for 2025 to the shareholders.

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.

Sd Sd

HOA	AMD & CS	CEO (IN-CHARGE)	DIRECTOR	DIRECTOR	CHAIRMAN

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT JUNE 30, 2026

1 CAPITAL & LIABILITIES	30.06.2026 TAKA	31.12.2025 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	15,146,110,773	15,686,980,830	(3.45)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	6,312,321	6,988,173	(9.67)
Estimated Liabilities in respect of outstanding claims whether due or intimated	54,417,066	36,984,601	47.13
Premium Deposit	664,297	3,556,761	(81.32)
Unpaid Dividend	3,550,885	5,833,324	(39.13)
Provision for Income Tax	1,060,683,707	1,170,690,037	(9.40)
Sundry Creditors	500,126,363	406,982,755	22.89
Non Controlling Interest	2,975,158	3,031,094	(1.85)
Capital Reserve	1,462,754	1,462,754	0.00
	1,630,192,551	1,635,529,499	(0.33)
Taka	**17,200,355,504**	**17,746,562,509**	**(3.08)**

2 PROPERTY & ASSETS :	30.06.2026 TAKA	31.12.2025 TAKA	GROWTH (%)
LOANS :			
On Mortgage of Properties	18,885,005	23,344,784	(19.10)
On Insurer's Policies within their Surrender Value	66,373,720	69,148,803	(4.01)
On Meghna Life Sec. & Inv. Ltd.		-	
	85,258,725	**92,493,587**	(7.82)
INVESTMENT (At Cost) :			
Treasury Bond & Shares	5,467,915,694	5,398,806,497	1.28
House Property (At cost Less Dep.)	1,148,913,240	1,131,463,572	1.54
In DSE Membership	240,148,377	240,148,377	0.00
	6,856,977,311	**6,770,418,446**	1.28
AGENTS BALANCE	114,063,284	114,063,284	0.00
OUTSTANDING PREMIUM	1,597,609,305	1,751,161,487	(8.77)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	795,680,454	721,172,513	10.33
ADVANCE, DEPOSIT & PREPAYMENTS	1,689,465,646	1,591,413,806	6.16
SUNDRY DEBTORS	1,721,827,616	1,676,861,188	2.68
RIGHT-OF- USE ASSET	11,029,438	13,068,335	(15.60)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,451,184,690	3,657,788,370	(5.65)
On C/D & STD A/C.	635,814,758	596,859,103	6.53
Cash & Other balances in hand	61,664,605	570,299,619	(89.19)
	4,148,664,053	**4,824,947,092**	(14.02)
Printing & Stationery in hand	8,376,327	10,470,409	(20.00)
Stamps in hand	1,736,188	2,977,087	(41.68)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	165,698,520	173,546,638	(4.52)
Amount due from other persons or bodies carrying on insurance business	499,497	499,497	0.00
Motor Cycle & By Cycle Loan	3,469,140	3,469,140	0.00
	169,667,157	**177,515,275**	(4.42)
Taka	**17,200,355,504**	**17,746,562,509**	(3.08)

Sd

HOA | AMD & CS | CEO (IN-CHARGE) | DIRECTOR | DIRECTOR | CHAIRMAN

Dated: 30 July, 2026

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2026

	30.06.2026 TAKA	30.06.2025 TAKA	GROWTH (%)
1 PREMIUM INCOME :			
1st Year Premium :			
First Year Premium (EB)	110,208,800	66,057,600	66.84
First Year Premium (LB)	42,793,500	29,340,500	45.85
First Year Premium (IB)	37,248,000	27,035,200	37.78
First Year Premium (SMART)	5,888,600	8,683,600	(32.19)
	196,138,900	**131,116,900**	**49.59**
Renewal Premium :			
Renewal Premium (EB)	323,849,233	361,801,353	(10.49)
Renewal Premium (LB)	98,372,637	100,098,125	(1.72)
Renewal Premium (IB)	116,212,274	124,674,634	(6.79)
Renewal Premium (SMART)	13,008,338	10,163,097	28.00
	551,442,482	**596,737,209**	**(7.59)**
Group Insurance Premium	27,590,086	21,445,960	28.65
Gross Premium	775,171,468	749,300,069	3.45
Less: Premium on Re-Ins.	6,221,225	5,262,942	18.21
Net Premium	**768,950,243**	**744,037,127**	**3.35**
2 INTEREST, RENT & DIVIDEND INCOME	318,288,591	334,421,044	(4.82)
3 PROFIT ON SALE OF SHARE	1,585,548	-	
4 PROFIT ON SALE OF CAR	-	-	
5 BROKERAGE COMMISSION	3,428,482	3,202,700	7.05
6 INCOME FROM DEALER A/C	3,798,261	3,999,873	
7 MISCELLANEOUS INCOME	6,350,487	6,713,100	(5.40)
8 RETAINED EARNINGS OF MLSIL	(48,149,879)	(28,869,562)	66.78
[A] TOTAL (1+2+3+4+5+6+7+8)	**1,054,251,733**	**1,063,504,282**	**(0.87)**
9 CLAIMS & SURRENDERS (Less Re-Insurance)	1,335,826,916	1,452,757,271	(8.05)
10 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	87,601,995	71,001,573	23.38
(b) OTHER MANAGEMENT EXPENSES	200,726,507	226,431,109	(11.35)
11 OTHER EXPENSES	12,814,841	13,470,582	(4.87)
12 Provision for Margin Loan	7,642,626	38,213,128	(80.00)
13 Provision for Diminution in value of investment	1,384,579	3,787,205	(63.44)
14 Provision for Loss on Flactuation of Shares	(2,663,529)	43,844,431	(106.07)
15 Loss on sale of Share	-	1,915,403	
16 Provision for Tax	(6,330)	(3,215)	96.89
17 Non Controlling Interest	(55,936)	(366,734)	(84.75)
[B] TOTAL (9+10+11+12+13+14+15+16+17)	**1,643,271,669**	**1,851,050,753**	**(11.22)**
SURPLUS TO LIFE FUND (A-B)	(589,019,936)	(787,546,471)	(25.21)
Add : Balance of Fund at the beginning of the year	15,735,130,709	16,054,019,684	(1.99)
LIFE FUND TRANSFERRED TO BALANCE SHEET Taka	**15,146,110,773**	**15,266,473,213**	**(0.79)**

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

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

HOA	AMD & CS	CEO (IN-CHARGE)	Sd DIRECTOR	DIRECTOR	Sd CHAIRMAN

Dated 30 July, 2026

MEGHNA LIFE INSURANCE PLC
Consolidated Statement of Changes in Shareholder's Equity
As at 30 June, 2026

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controling Interest
Balance as on 01 January 2026	424,052,180	-	1,462,754	(48,149,879)	-	377,365,055	3,031,094
Add/less:Profit/loss during the period			-	(6,429,466)		(6,429,466)	(55,936)
			-				
Balance as on 30 June 2026	**424,052,180**	**-**	**1,462,754**	**(54,579,345)**	**-**	**370,935,589**	**2,975,158**

MEGHNA LIFE INSURANCE PLC
Consolidated Statement of Changes in Shareholder's Equity
For the year ended December 31, 2025

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controling Interest
Balance as on 01 January 2025	424,052,180	-	1,462,754	(28,869,562)	-	396,645,372	3,198,834
Add/less:Profit/loss during the year			-	(19,280,317)		(19,280,317)	(167,740)
			-				
Balance as on 31 December 2025	**424,052,180**	**-**	**1,462,754**	**(48,149,879)**	**-**	**377,365,055**	**3,031,094**

Sd Sd

HOA AMD & CS CEO (IN-CHARGE) DIRECTOR DIRECTOR CHAIRMAN

Dated: 30 July, 2026

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2026

PARTICULARS	30.06.2026 TAKA	30.06.2025 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES :		
Collection from Premium	919,609,961	887,302,026
Interest, dividend & rent received	247,568,719	191,100,536
Other income received	6,347,212	6,697,277
Payment for Claims	(1,318,394,451)	(1,437,935,677)
Payment for Management Expenses & others	(459,563,248)	(315,017,615)
Net Cash Flows from operating activities	**(604,431,807)**	**(667,853,453)**
B. CASH FLOWS FROM INVESTING ACTIVITIES :		
Investment made	(68,721,110)	(107,023,840)
(Acquisition)/Desposal of Fixed Assets	(3,130,122)	(6,976,812)
Net Cash Flows from investing activities	**(71,851,232)**	**(114,000,652)**
C. Net increase/(Decrease) in cash and cash equivalents (A+B)	(676,283,039)	(781,854,105)
D. Cash and Cash Equivalents at the beginning of the year	4,824,947,092	5,317,270,538
E. Cash and Cash Equivalents at the end of the Period	**4,148,664,053**	**4,535,416,433**
Net Operating cash flows per share (NOCFPS)	**Tk. (14.25)**	**Tk. (15.75)**

HOA AMD & CS CEO (IN-CHARGE) Sd DIRECTOR DIRECTOR Sd CHAIRMAN

Dated: 30 July, 2026

Consolidated Reconciliation of Cash Flows:

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

Particulars	30.06.2026	30.06.2025
Cash flow from operating activities :	(604,431,807)	(667,853,453)
As per direct method -statement of cash flows	**(604,431,807)**	**(667,853,453)**
As per indirect method:		
Increase / (Decrease) in Life fund during the Year	(549,393,591)	(764,799,409)
Adjustments to reconcile net increase in life fund to net cash used by operating acitivity		
a) Depreciation	14,016,198	13,858,539
b) Provision for loss on flactuation of share value	-	41,775,115
c) Provision for Diminution in value of investment	1,384,579	3,787,205
d) (Profit)/ Loss on sale of share	(1,585,548)	1,915,403
	13,815,229	**61,336,262**
(Increase)/Decrease in Advance and deposits	(60,370,909)	(20,018,187)
(Increase)/Decrease in Sundry debtors	(55,277,327)	309,544,420
(Increase)/Decrease in Stock	3,334,981	505,421
(Increase)/Decrease in Agent balances	-	-
(Increase)/Decrease in Right to use of Asset	2,038,897	2,070,534
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	153,552,182	144,373,804
(Increase)/Decrease in Interest , div. & rents accrued but not due	(74,507,941)	(147,373,716)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(675,852)	1,531,366
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	17,432,465	14,821,594
Increase/(Decrease) in Sundry creditors	(51,487,477)	(268,736,637)
Increase/(Decrease) in Preimum Deposit	(2,892,464)	(1,108,905)
	(68,853,445)	**35,609,694**
	(604,431,807)	**(667,853,453)**

HOA AMD & CS CEO (IN-CHARGE) DIRECTOR DIRECTOR CHAIRMAN

Sd Sd

Dated: 30 July, 2026

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 2ND QUARTER ENDED JUNE 30, 2026

1. PREMIUM INCOME:	Jan'26 to June'26 Taka	Jan'25 to June'25 Taka	Growth rate (%) Taka	April'26 to June'26 Taka	April'25 to June'25 Taka	Growth rate (%) Taka
1st Year Premium:						
First Year Premium (EB)	110,208,800	66,057,600	66.84%	53,076,707	39,835,700	33.24%
First Year Premium (LB)	42,793,500	29,340,500	45.85%	22,211,700	19,586,900	13.40%
First Year Premium (IB)	37,248,000	27,035,200	37.78%	18,942,900	16,386,800	15.60%
First Year Premium (SMART)	5,888,600	8,683,600	-32.19%	2,709,200	3,874,700	-30.08%
	196,138,900	**131,116,900**	**49.59%**	**96,940,507**	**79,684,100**	**21.66%**
Renewal Premium:						
Renewal Premium (EB)	323,849,233	361,801,353	-10.49%	206,948,428	233,467,044	-11.36%
Renewal Premium (LB)	98,372,637	100,098,125	-1.72%	62,205,231	60,687,342	2.50%
Renewal Premium (IB)	116,212,274	124,674,634	-6.79%	74,981,569	78,834,041	-4.89%
Renewal Premium (SMART)	13,008,338	10,163,097	28.00%	5,754,769	5,579,575	3.14%
	551,442,482	**596,737,209**	**-7.59%**	**349,889,997**	**378,568,002**	**-7.58%**
Group Insurance Premium	27,590,086	21,445,960	28.65%	12,799,986	11,390,607	12.37%
Gross Premium	**775,171,468**	**749,300,069**	**3.45%**	**459,630,490**	**469,642,709**	-2.13%
Less: Premium on Re-Ins.	6,221,225	5,262,942	18.21%	3,181,323	2,841,581	11.96%
Net Premium	**768,950,243**	**744,037,127**	**3.35%**	**456,449,167**	**466,801,128**	**-2.22%**
2. INTEREST, RENT & DIVIDEND INCOME	318,288,591	334,421,044	-4.82%	219,788,019	170,990,804	28.54%
3. PROFIT ON SALE OF SHARE	1,585,548	-		1,523,757	-	
4. PROFIT ON SALE OF CAR	-			-	-	
5.BROKERAGE COMMISSION	3,428,482	3,202,700	7.05%	2,037,314	1,096,043	85.88%
6.INCOME FROM DEALER A/C	3,798,261	3,999,873	-5.04%	2,039,684	1,420,271	43.61%
7.MISCELLANEOUS INCOME	6,350,487	6,713,100	-5.40%	2,862,980	1,858,223	54.07%
8.RETAINED EARNINGS OF MLISIL	(48,149,879)	(28,869,562)	66.78%	-	-	
[A] TOTAL (1+2+3+4+5+6+7+8)	**1,054,251,733**	**1,063,504,282**	**-0.87%**	**684,700,921**	**642,166,469**	**6.62%**
9. CLAIMS & SURRNDERS Less: Re-Insurance	1,335,826,916	1,452,757,271	-8.05%	608,984,245	409,270,625	48.80%
10. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	87,601,995	71,001,573	23.38%	45,886,524	18,143,800	152.90%
(b) OTHER MANAGEMENT EXPENSES	200,726,507	226,431,109	-11.35%	98,465,786	107,632,242	-8.52%
11. OTHER EXPENSES	12,814,841	13,470,582	-4.87%	6,522,968	8,595,207	-24.11%
12.Provision for Marginal Loan	7,642,626	38,213,128	-80.00%	3,821,313	19,106,564	-80.00%
13.Provision for Diminution in value of investment	1,384,579	3,787,205	-63.44%	921,849	1,890,610	-51.24%
14.Provision for Loss on Flactuation of Shares	(2,663,529)	43,844,431	-106.07%	(1,971,491)	35,252,732	-105.59%
15. Loss on sale of share	-	1,915,403		-	1,915,403	
16.Provision for Tax	(6,330)	(3,215)	96.89%	(3,165)	-	
17.Non Controlling Interest	(55,936)	(366,734)	-84.75%	(22,600)	(208,083)	-89.14%
(B) TOTAL (9+10+11+12+13+14+15+16+17)	**1,643,271,669**	**1,851,050,753**	**-11.22%**	**762,605,429**	**601,599,100**	**26.76%**
SURPLUS TO LIFE FUND (A-B)	(589,019,936)	(787,546,471)	-25.21%	(77,904,508)	40,567,369	-292.04%
Add: Balance of Fund at the beginning of the year	15,735,130,709	16,054,019,684	-1.99%	15,224,015,281	15,225,905,844	-0.01%
LIFE FUND TRANSFERRED **TO BALANCE SHEET** **Taka**	**15,146,110,773**	**15,266,473,213**	**-0.79%**	**15,146,110,773**	**15,266,473,213**	**-0.79%**

HOA	AMD & CS	CEO (IN-CHARGE)	Sd DIRECTOR	DIRECTOR	Sd CHAIRMAN

Dated: 30 July, 2026

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 2ND QUARTER ENDED 30 JUNE, 2026

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 and the dividend @ 15% in cash has been recommended by the Board on 28 June, 2026 for 2025 to the shareholders.

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.

			Sd		Sd
HOA	AMD & CS	CEO (IN-CHARGE)	DIRECTOR	DIRECTOR	CHAIRMAN

MEGHNA LIFE INSURANCE PLC

CONSOLIDATED BALANCE SHEET (UN-AUDITED)

AS AT JUNE 30, 2026

	Consolidated 30.06.2026 TAKA	The Company 30.06.2026 TAKA	Consolidated 31.12.2025 TAKA	The Company 31.12.2025 TAKA
1 CAPITAL & LIABILITIES				
CAPITAL				
AUTHORISED				
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	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	424,052,180	424,052,180
Life Insurance Fund	15,146,110,773	15,200,690,118	15,686,980,830	15,735,130,709
LIABILITIES & PROVISIONS				
Outstanding Claims	54,417,066	54,417,066	36,984,601	36,984,601
Premium Deposit	664,297	664,297	3,556,761	3,556,761
Sundry Creditors	1,570,673,276	1,395,757,951	1,590,494,289	1,456,954,787
Non Controlling Interest	2,975,158		3,031,094	-
Capital Reserve	1,462,754		1,462,754	-
	1,630,192,551	1,450,839,314	1,635,529,499	1,497,496,149
TOTAL TAKA	**17,200,355,504**	**17,075,581,612**	**17,746,562,509**	**17,656,679,038**
2 PROPERTY & ASSETS :				
Loans	85,258,725	145,545,863	92,493,587	152,780,725
Investment (Treasury Bond & Shares)	6,856,977,311	6,971,164,223	6,770,418,446	6,884,242,027
Outstanding Premium	1,597,609,305	1,597,609,305	1,751,161,487	1,751,161,487
Cash & Bank Balances(including FDR)	4,148,664,053	4,101,461,002	4,824,947,092	4,783,541,966
Fixed Assets(At cost less Dep.)	165,698,520	153,439,877	173,546,638	161,642,918
Sundry Debtors & Other Assets	4,346,147,590	4,106,361,342	4,133,995,259	3,923,309,915
TOTAL TAKA	**17,200,355,504**	**17,075,581,612**	**17,746,562,509**	**17,656,679,038**

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

HOA | AMD & CS | CEO (IN-CHARGE) | Sd DIRECTOR | DIRECTOR | Sd CHAIRMAN

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

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR 2ND QUARTER ENDED JUNE 30, 2026

	Consolidated 30.06.2026 TAKA	The Company 30.06.2026 TAKA	Consolidated 30.06.2025 TAKA	The Company 30.06.2025 TAKA
Balance of Fund at the beginning of the year	15,735,130,709	15,735,130,709	16,054,019,684	16,054,019,684
1st Year Premium (Less: Re-Insurance)	189,917,675	189,917,675	125,853,958	125,853,958
Renewal Premium	551,442,482	551,442,482	596,737,209	596,737,209
Group Insurance Premium	27,590,086	27,590,086	21,445,960	21,445,960
Total Premium	**768,950,243**	**768,950,243**	**744,037,127**	**744,037,127**
Interest, Rent & Dividend Income	319,874,139	318,173,062	327,492,369	331,025,588
Miscellaneous Income	13,577,230	6,347,212	20,844,348	6,697,277
Retained Earnings of MLSIL	(48,149,879)	-	(28,869,562)	-
TOTAL TAKA	**16,789,382,442**	**16,828,601,226**	**17,117,523,966**	**17,135,779,676**
Claims (Less: Re-Insurance)	1,335,826,916	1,335,826,916	1,452,757,271	1,452,757,271
Management Expenses	288,328,502	280,437,538	297,432,682	289,117,385
Other Expenses	19,172,187	11,646,654	101,227,534	56,409,071
Non Controlling Interest	(55,936)	-	(366,734)	-
Life Fund Transferred To Balance Sheet	**15,146,110,773**	**15,200,690,118**	**15,266,473,213**	**15,337,495,949**
TOTAL TAKA	**16,789,382,442**	**16,828,601,226**	**17,117,523,966**	**17,135,779,676**

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

HOA	AMD & CS	CEO (IN-CHARGE)	Sd DIRECTOR	DIRECTOR	Sd CHAIRMAN

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

MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 2ND QUARTER ENDED 30 JUNE, 2026

PARTICULARS	Consolidated 30.06.2026 TAKA	The Company 30.06.2026 TAKA	Consolidated 30.06.2025 TAKA	The Company 30.06.2025 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES :				
Collection from Premium	919,609,961	919,609,961	887,302,026	887,302,026
Interest & Other income received	253,915,931	248,426,785	197,797,813	190,349,149
Payment for Claims	(1,318,394,451)	(1,318,394,451)	(1,437,935,677)	(1,437,935,677)
Payment for Management Expenses & others	(459,563,248)	(450,177,860)	(315,017,615)	(308,338,676)
Net Cash Flows from operating activities	**(604,431,807)**	**(600,535,565)**	**(667,853,453)**	**(668,623,178)**
B. CASH FLOWS FROM INVESTING ACTIVITIES :				
Investment made	(68,721,110)	(79,938,387)	(107,023,840)	(90,120,676)
Acquisition of Fixed Assets	(3,130,122)	(1,607,012)	(6,976,812)	(6,974,862)
Net Cash Flows from investing activities	**(71,851,232)**	**(81,545,399)**	**(114,000,652)**	**(97,095,538)**
Net increase/(Decrease) in cash and cash equivalents (A+B)	**(676,283,039)**	**(682,080,964)**	**(781,854,105)**	**(765,718,716)**
Cash and Cash Equivalents at the beginning of the year	4,824,947,092	4,783,541,966	5,317,270,538	5,264,969,205
Cash and Cash Equivalents at the end of the Period	**4,148,664,053**	**4,101,461,002**	**4,535,416,433**	**4,499,250,489**
Net Operating cash flows per share (NOCFPS)	**Tk. (14.25)**	**Tk. (14.16)**	**Tk. (15.75)**	**Tk. (15.77)**

HOA | AMD & CS | CEO (IN-CHARGE) | Sd DIRECTOR | DIRECTOR | Sd CHAIRMAN

Reconciliation of Cash Flows :

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

PARTICULARS	Consolidated 30.06.2026	The Company 30.06.2026	Consolidated 30.06.2025	The Company 30.06.2025
Cash flow from operating activities :	(604,431,807)	(600,535,565)	(667,853,453)	(668,623,178)
As per direct method -statement of cash flows	**(604,431,807)**	**(600,535,565)**	**(667,853,453)**	**(668,623,178)**
As per indirect method:				
Increase /(Decrease) in Life fund during the period	(549,393,591)	(534,440,591)	(764,799,409)	(716,523,735)
a) Depreciation	14,016,198	11,646,654	13,858,539	12,718,553
b) Provision for loss on flactuation of share value	-	-	41,775,115	41,775,115
c) Provision for Diminution in value of investment	1,384,579	-	3,787,205	-
d) (Profit)/ Loss on sale of share	(1,585,548)	(1,585,548)	1,915,403	1,915,403
	13,815,229	**10,061,106**	**61,336,262**	**56,409,071**
(Increase)/Decrease in Advance and deposits	(60,370,909)	(60,370,909)	(20,018,187)	(20,018,187)
(Increase)/Decrease in Sundry debtors	(55,277,327)	(53,546,455)	309,544,420	309,966,242
(Increase)/Decrease in Right-of- Use Asset	2,038,897	2,038,897	2,070,534	2,070,534
(Increase)/Decrease in Stock	3,334,981	3,334,981	505,421	505,421
(Increase)/Decrease in Agent Balance	-	-	-	-
(Increase)/Decrease in Outstanding premium	153,552,182	153,552,182	144,373,804	144,373,804
(Increase)/Decrease in interest, div. & rents accrued but not due	(74,507,941)	(74,507,941)	(147,373,716)	(147,373,716)
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(675,852)	(675,852)	1,531,366	1,531,366
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	17,432,465	17,432,465	14,821,594	14,821,594
Increase/(Decrease) in Sundry creditors	(51,487,477)	(60,520,984)	(268,736,637)	(313,276,667)
Increase/(Decrease) in Preimum Deposit	(2,892,464)	(2,892,464)	(1,108,905)	(1,108,905)
	(68,853,445)	**(76,156,080)**	**35,609,694**	**(8,508,514)**
	(604,431,807)	**(600,535,565)**	**(667,853,453)**	**(668,623,178)**

HOA AMD & CS CEO (IN-CHARGE) Sd DIRECTOR DIRECTOR Sd CHAIRMAN

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 2ND QUARTER ENDED 30 JUNE, 2026

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; and the dividend @ 15% in cash has been recommended by the Board on 28 June, 2026 for 2025 to the shareholders.

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.

			Sd		Sd
HOA	**AMD & CS**	**CEO (IN-CHARGE)**	**DIRECTOR**	**DIRECTOR**	**CHAIRMAN**