MEGHNA LIFE INSURANCE PLC
CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT MARCH 31, 2026

1 CAPITAL & LIABILITIES	Consolidated 31.03.2026 TAKA	The Company 31.03.2026 TAKA	Consolidated 31.12.2025 TAKA	The Company 31.12.2025 TAKA
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	15,224,015,281	15,275,996,850	15,686,980,830	15,735,130,709
LIABILITIES & PROVISIONS				
Outstanding Claims	49,563,279	49,563,279	36,984,601	36,984,601
Premium Deposit	246,908	246,908	3,556,761	3,556,761
Sundry Creditors	1,511,043,154	1,338,464,565	1,590,494,289	1,456,954,787
Non Controlling Interest	2,997,758	-	3,031,094	-
Capital Reserve	1,462,754	-	1,462,754	-
	1,565,313,853	1,388,274,752	1,635,529,499	1,497,496,149
TOTAL TAKA	17,213,381,314	17,088,323,782	17,746,562,509	17,656,679,038
2 PROPERTY & ASSETS :				
Loans	92,493,587	152,780,725	92,493,587	152,780,725
Investment (Treasury Bond & Shares)	6,774,408,153	6,888,149,415	6,770,418,446	6,884,242,027
Outstanding Premium	1,569,721,561	1,569,721,561	1,751,161,487	1,751,161,487
Cash & Bank Balances(including FDR)	4,278,853,824	4,235,905,606	4,824,947,092	4,783,541,966
Fixed Assets(At cost less Dep.)	169,383,774	157,536,157	173,546,638	161,642,918
Sundry Debtors & Other Assets	4,328,520,415	4,084,230,318	4,133,995,259	3,923,309,915
TOTAL TAKA	17,213,381,314	17,088,323,782	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	SD DIRECTOR	SD CHAIRMAN

MEGHNA LIFE INSURANCE PLC

CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)

FOR THE 1ST QUARTER ENDED MARCH 31, 2026

	Consolidated 31.03.2026 TAKA	The Company 31.03.2026 TAKA	Consolidated 31.03.2025 TAKA	The Company 31.03.2025 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)	96,158,491	96,158,491	49,011,439	49,011,439
Renewal Premium	201,552,485	201,552,485	218,169,207	218,169,207
Group Insurance Premium	14,790,100	14,790,100	10,055,353	10,055,353
Total Premium	**312,501,076**	**312,501,076**	**277,235,999**	**277,235,999**
Interest, Rent & Dividend Income	98,562,363	97,581,290	163,430,240	160,857,096
Miscellaneous Income	6,637,252	3,486,418	9,541,136	4,848,789
Retained Earnings of MLISIL	(48,149,879)		(28,869,562)	
TOTAL TAKA	**16,104,681,521**	**16,148,699,493**	**16,475,357,497**	**16,496,961,568**
Claims (Less: Re-Insurance)	726,842,671	726,842,671	1,043,486,646	1,043,486,646
Management Expenses	143,976,192	139,924,202	171,656,640	175,588,483
Other Expenses	9,880,713	5,935,770	34,467,018	4,875,375
Non Controlling Interest	(33,336)	-	(158,651)	-
Life Fund Transferred To Balance Sheet	**15,224,015,281**	**15,275,996,850**	**15,225,905,844**	**15,273,011,064**
TOTAL TAKA	**16,104,681,521**	**16,148,699,493**	**16,475,357,497**	**16,496,961,568**

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

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

MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 1ST QUARTER ENDED 31 MARCH, 2026

PARTICULARS	Consolidated 31.03.2026 TAKA	The Company 31.03.2026 TAKA	Consolidated 31.03.2025 TAKA	The Company 31.03.2025 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES :				
Collection from Premium	490,631,149	490,631,149	532,226,170	532,226,170
Interest & Other income received	100,709,942	103,874,202	117,452,866	111,597,597
Payment for Claims	(714,263,993)	(714,263,993)	(1,047,815,465)	(1,047,815,465)
Payment for Management Expenses & others	(425,322,262)	(422,203,112)	(41,280,701)	(36,765,396)
Net Cash Flows from operating activities	**(548,245,164)**	**(541,961,754)**	**(439,417,130)**	**(440,757,094)**
B. CASH FLOWS FROM INVESTING ACTIVITIES :				
Investment made	3,218,084	(4,908,418)	(108,401,413)	(87,497,964)
Acquisition of Fixed Assets	(1,066,188)	(766,188)	(2,486,223)	(2,486,223)
Net Cash Flows from investing activities	**2,151,896**	**(5,674,606)**	**(110,887,636)**	**(89,984,187)**
Net increase/(Decrease) in cash and cash equivalents (A+B)	**(546,093,268)**	**(547,636,360)**	**(550,304,766)**	**(530,741,281)**
Cash and Cash Equivalents at the beginning of the period	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	**4,278,853,824**	**4,235,905,606**	**4,766,965,772**	**4,734,227,924**
Net Operating cash flows per share (NOCFPS)	**Tk. (12.93)**	**Tk. (12.78)**	**Tk. (10.36)**	**Tk. (10.39)**

HOA AMD & CS CEO (IN-CHARGE) SD DIRECTOR SD 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 31.03.2026	The Company 31.03.2026	Consolidated 31.03.2025	The Company 31.03.2025
Cash flow from operating activities :	(548,245,164)	(541,961,754)	(439,417,130)	(440,757,094)
As per direct method -statement of cash flows	**(548,245,164)**	**(541,961,754)**	**(439,417,130)**	**(440,757,094)**
As per indirect method:				
Increase /(Decrease) in Life fund during the period	(466,298,600)	(459,133,859)	(802,378,464)	(781,008,620)
Adjustments to reconcile net increase/(decrease) in life fund to net cash used by operating activity:				
a) Depreciation	7,493,230	5,935,770	5,263,332	4,875,375
b) Provision for loss on flactuation of share value	-	-	8,432,924	8,432,924
c) (Profit)/ Loss on sale of share	(61,791)	(61,791)	-	-
	7,431,439	**5,873,979**	**13,696,256**	**13,308,299**
(Increase)/Decrease in Advance and deposits	(82,148,019)	(82,143,019)	35,789,543	35,774,543
(Increase)/Decrease in Sundry debtors	(92,752,599)	(86,437,505)	455,366,482	458,131,565
(Increase)/Decrease in Right- of- use of Asset	918,299	918,299	1,035,267	1,035,267
(Increase)/Decrease in Stock	3,873,537	3,873,537	597,175	597,175
(Increase)/Decrease in Agent Balance	-	-	-	-
(Increase)/Decrease in Outstanding premium	181,439,926	181,439,926	255,934,029	255,934,029
(Increase)/Decrease in interest, div. & rents accroued but not due	2,868,285	2,868,285	(54,108,288)	(54,108,288)
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(2,198,786)	(2,198,786)	933,147	933,147
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	12,578,678	12,578,678	(4,328,819)	(4,328,819)
Increase/(Decrease) in Sundry creditors	(110,647,471)	(116,291,436)	(341,009,599)	(366,081,533)
Increase/(Decrease) in Preimum Deposit	(3,309,853)	(3,309,853)	(943,859)	(943,859)
	(89,378,003)	**(88,701,874)**	**349,265,078**	**326,943,227**
Taka	**(548,245,164)**	**(541,961,754)**	**(439,417,130)**	**(440,757,094)**

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

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)

FOR THE 1ST QUARTER ENDED 31 MARCH, 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 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.

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

MEGHNA LIFE INSURANCE PLC

BALANCE SHEET (UN-AUDITED)

AS AT MARCH 31, 2026

	31.03.2026 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	15,275,996,850	15,735,130,709	(2.92)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	4,789,387	6,988,173	(31.46)
Estimated Liabilities in respect of outstanding claims whether due or intimated	49,563,279	36,984,601	34.01
Premium Deposit	246,908	3,556,761	(93.06)
Unpaid Dividend	3,899,531	5,833,324	(33.15)
Provision for Income Tax	1,071,372,188	1,121,372,188	(4.46)
Sundry Creditors	258,403,459	322,761,102	(19.94)
	1,388,274,752	**1,497,496,149**	(7.29)
Total Taka	**17,088,323,782**	**17,656,679,038**	**(3.22)**
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	8,631,922	8,631,922	0.00
On Insurer's Policies within their Surrender Value	69,148,803	69,148,803	0.00
On Meghna Life Sec. & Inv. Ltd.	75,000,000	75,000,000	0.00
	152,780,725	**152,780,725**	**0.00**
INVESTMENT (At Cost) :			
Treasury Bond & Shares	5,756,685,843	5,752,778,455	0.07
House Property (At cost Less Dep.)	1,131,463,572	1,131,463,572	0.00
	6,888,149,415	**6,884,242,027**	**0.06**
AGENTS BALANCE	114,063,284	114,063,284	0.00
OUTSTANDING PREMIUM	1,569,721,561	1,751,161,487	(10.36)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	718,304,228	721,172,513	(0.40)
ADVANCE, DEPOSIT & PREPAYMENTS	1,659,864,334	1,577,721,315	5.21
SUNDRY DEBTORS	1,566,305,840	1,479,868,335	5.84
RIGHT TO USE OF ASSET	12,150,036	13,068,335	(7.03)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,609,716,789	3,637,788,370	(0.77)
On C/D & STD A/C.	564,720,052	575,495,539	(1.87)
Cash & Other balances in hand	61,468,765	570,258,057	(89.22)
	4,235,905,606	**4,783,541,966**	**(11.45)**
Printing & Stationary in hand	7,724,224	10,470,409	(26.23)
Stamps in hand	1,849,735	2,977,087	(37.87)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	157,536,157	161,642,918	(2.54)
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
	161,504,794	**165,611,555**	(2.48)
Total Taka	**17,088,323,782**	**17,656,679,038**	**(3.22)**

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

Dated: 28 June, 2026

MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 1ST QUARTER ENDED MARCH 31, 2026

	31.03.2026 TAKA	31.03.2025 TAKA	GROWTH (%)
1 PREMIUM INCOME :			
1st Year Premium :			
First Year Premium (EB)	57,132,093	26,221,900	117.88
First Year Premium (LB)	20,581,800	9,753,600	111.02
First Year Premium (IB)	18,305,100	10,648,400	71.90
First Year Premium (SMART)	3,179,400	4,808,900	(33.89)
	99,198,393	**51,432,800**	**92.87**
Renewal Premium :			
Renewal Premium (EB)	116,900,805	128,334,309	(8.91)
Renewal Premium (LB)	36,167,406	39,410,783	(8.23)
Renewal Premium (IB)	41,230,705	45,840,593	(10.06)
Renewal Premium (SMART)	7,253,569	4,583,522	58.25
	201,552,485	**218,169,207**	**(7.62)**
Group Insurance Premium	14,790,100	10,055,353	47.09
Gross Premium	315,540,978	279,657,360	12.83
Less: Premium on Re-Ins.	3,039,902	2,421,361	25.55
Net Premium	**312,501,076**	**277,235,999**	**12.72**
2 INTEREST, RENT & DIVIDEND INCOME	97,519,499	160,857,096	(39.38)
3 PROFIT ON SALE OF SHARE	61,791	-	-
4 PROFIT ON SALE OF CAR		-	-
5 MISCELLANEOUS INCOME	3,486,418	4,848,789	(28.10)
[A] TOTAL (1+2+3+4+5)	**413,568,784**	**442,941,884**	**(6.63)**
6 CLAIMS & SURRENDERS (Less Re-Insurance)	726,842,671	1,043,486,646	(30.34)
7 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	41,715,471	52,857,773	(21.08)
(b) OTHER MANAGEMENT EXPENSES	98,208,731	122,730,710	(19.98)
8 OTHER EXPENSES	5,935,770	4,875,375	21.75
[B] TOTAL (6+7+8)	**872,702,643**	**1,223,950,504**	**(28.70)**
SURPLUS TO LIFE FUND (A-B)	(459,133,859)	(781,008,620)	**(14.74)**
Add : Balance of Fund at the beginning of the period	15,735,130,709	16,054,019,684	(1.99)
LIFE FUND TRANSFERRED TO BALANCE SHEET	**15,275,996,850**	**15,273,011,064**	**0.02**

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

Dated: 28 June, 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
Statement of Changes in Shareholder's Equity
As at 31 March 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 31 March 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**

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

Dated: 28 June, 2026

MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT
FOR THE 1ST QUARTER ENDED MARCH 31, 2026

PARTICULARS	31.03.2026 TAKA	31.03.2025 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES :		
Collection from Premium	490,631,149	532,226,170
Interest, dividend & rent received	100,387,784	106,748,808
Other income received	3,486,418	4,848,789
Payment for Claims	(714,263,993)	(1,047,815,465)
Payment for Re-insurance, Management Expenses, Commission and others	(422,203,112)	(36,765,396)
Net Cash Flows from operating activities	**(541,961,754)**	**(440,757,094)**
B. CASH FLOWS FROM INVESTING ACTIVITIES :		
Investment made	(4,908,418)	(87,497,964)
Acquisition of Fixed Assets	(766,188)	(2,486,223)
Net Cash Flows from investing activities	**(5,674,606)**	**(89,984,187)**
Net increase/(Decrease) in cash and cash equivalents (A+B)	**(547,636,360)**	**(530,741,281)**
Cash and Cash equivalents at the beginning of the period	**4,783,541,966**	**5,264,969,205**
Cash and Cash equivalents at the end of the period	**4,235,905,606**	**4,734,227,924**
Net Operating cash flows per share (NOCFPS)	**Tk. (12.78)**	**Tk (10.39)**

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

Dated: 28 June, 2026

Reconciliation of Cash Flows:

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

Particulars	31.03.2026	31.03.2025
Cash flow from operating activities :	(541,961,754)	(440,757,094)
As per direct method -statement of cash flows	**(541,961,754)**	**(440,757,094)**
As per indirect method:		
Increase / (Decrease) in Life fund during the Period	**(459,133,859)**	**(781,008,620)**
Adjustments to reconcile net increase in life fund to net cash used by operating acitivity		
a) Depreciation	5,935,770	4,875,375
b) Provision of income tax	-	
c) Loss on flactuation of share value	-	8,432,924
d) (Profit) /Loss on sale of share	(61,791)	-
	5,873,979	**13,308,299**
(Increase)/Decrease in Advance and deposits	(82,143,019)	35,774,543
(Increase)/Decrease in Sundry debtors	(86,437,505)	458,131,565
(Increase)/Decrease in Stock	3,873,537	597,175
(Increase)/Decrease in Agent balances	-	-
(Increase)/Decrease in Right -of- use Asset	918,299	1,035,267
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	181,439,926	255,934,029
(Increase)/Decrease in Interest , div. & rents accroued but not due	2,868,285	(54,108,288)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(2,198,786)	933,147
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	12,578,678	(4,328,819)
Increase/(Decrease) in Sundry creditors	(116,291,436)	(366,081,533)
Increase/(Decrease) in Preimum deposit	(3,309,853)	(943,859)
	(88,701,874)	**326,943,227**
	(541,961,754)	**(440,757,094)**

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

Dated: 28 June, 2026

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)

FOR THE 1ST QUARTER ENDED 31 MARCH, 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 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.

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

CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT MARCH 31, 2026

	31.03.2026 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	15,224,015,281	15,686,980,830	(2.95)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	4,789,387	6,988,173	(31.46)
Estimated Liabilities in respect of outstanding claims whether due or intimated	49,563,279	36,984,601	34.01
Premium Deposit	246,908	3,556,761	(93.06)
Unpaid Dividend	3,899,531	5,833,324	(33.15)
Provision for Income Tax	1,120,686,872	1,170,690,037	(4.27)
Sundry Creditors	381,667,364	406,982,755	(6.22)
Non Controlling Interest	2,997,758	3,031,094	(1.10)
Capital Reserve	1,462,754	1,462,754	0.00
	1,565,313,853	1,635,529,499	(4.29)
Taka	**17,213,381,314**	**17,746,562,509**	(3.00)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	23,344,784	23,344,784	0.00
On Insurer's Policies within their Surrender Value	69,148,803	69,148,803	0.00
On Meghna Life Sec. & Inv. Ltd.	-	-	
	92,493,587	**92,493,587**	0.00
INVESTMENT (At Cost) :			
Securities & Shares	5,402,796,204	5,398,806,497	0.07
House Property (At cost Less Dep.)	1,131,463,572	1,131,463,572	0.00
In DSE Membership	240,148,377	240,148,377	0.00
	6,774,408,153	**6,770,418,446**	0.06
AGENTS BALANCE	114,063,284	114,063,284	0.00
OUTSTANDING PREMIUM	1,569,721,561	1,751,161,487	(10.36)
INTEREST, DIVIDEND & RENTS ACCRUED BUT NOT DUE	718,304,228	721,172,513	(0.40)
ADVANCE, DEPOSIT & PREPAYMENTS	1,711,018,633	1,591,413,806	7.52
SUNDRY DEBTORS	1,759,441,638	1,676,861,188	4.92
RIGHT TO USE OF ASSET	12,150,036	13,068,335	(7.03)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	3,629,716,789	3,657,788,370	(0.77)
On C/D & STD A/C.	586,323,141	596,859,103	(1.77)
Cash & Other balances in hand	62,813,894	570,299,619	(88.99)
	4,278,853,824	**4,824,947,092**	(11.32)
Printing & Stationery in hand	7,724,224	10,470,409	(26.23)
Stamps in hand	1,849,735	2,977,087	(37.87)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	169,383,774	173,546,638	(2.40)
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
	173,352,411	**177,515,275**	(2.35)
Taka	**17,213,381,314**	**17,746,562,509**	(3.00)

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

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

SD SD SD

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

Dated: 28 June, 2026

MEGHNA LIFE INSURANCE PLC

CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)

FOR THE 1ST QUARTER ENDED MARCH 31, 2026

	31.03.2026 TAKA	31.03.2025 TAKA	GROWTH (%)
1 PREMIUM INCOME :			
1st Year Premium :			
First Year Premium (EB)	57,132,093	26,221,900	117.88
First Year Premium (LB)	20,581,800	9,753,600	111.02
First Year Premium (IB)	18,305,100	10,648,400	71.90
First Year Premium (SMART)	3,179,400	4,808,900	(33.89)
	99,198,393	**51,432,800**	92.87
Renewal Premium :			
Renewal Premium (EB)	116,900,805	128,334,309	(8.91)
Renewal Premium (LB)	36,167,406	39,410,783	(8.23)
Renewal Premium (IB)	41,230,705	45,840,593	(10.06)
Renewal Premium (SMART)	7,253,569	4,583,522	58.25
	201,552,485	**218,169,207**	(7.62)
Group Insurance Premium	14,790,100	10,055,353	47.09
Gross Premium	315,540,978	279,657,360	12.83
Less: Premium on Re-Ins.	3,039,902	2,421,361	25.55
Net Premium	**312,501,076**	**277,235,999**	12.72
2 INTEREST, RENT & DIVIDEND INCOME	98,500,572	163,430,240	(39.73)
3 PROFIT ON SALE OF SHARE	61,791	-	0.00
4 PROFIT ON SALE OF CAR	-	-	
5 BROKERAGE COMMISSION	1,391,168	2,106,657	(33.96)
6 INCOME FROM DEALER A/C	1,758,577	2,579,602	(31.83)
7 MISCELLANEOUS INCOME	3,487,507	4,854,877	(28.16)
8 RETAINED EARNINGS OF MLISIL	(48,149,879)	(28,869,562)	66.78
[A] TOTAL (1+2+3+4+5+6+7+8)	**369,550,812**	**421,337,813**	(12.29)
9 CLAIMS & SURRENDERS (Less Re-Insurance)	726,842,671	1,043,486,646	(30.34)
10 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	41,715,471	52,857,773	(21.08)
(b) OTHER MANAGEMENT EXPENSES	102,260,721	118,798,867	(13.92)
11 OTHER EXPENSES	6,291,873	4,875,375	29.05
12 Provision for Margin Loan	3,821,313	19,106,564	(80.00)
13 Provision for Diminution in value of investment	462,730	1,896,595	(75.60)
14 Provision for Loss on Flactuation of Shares	(692,038)	8,591,699	(108.05)
15 Provision for Income Tax	(3,165)	(3,215)	(1.56)
16 Non Controlling Interest	(33,336)	(158,651)	(78.99)
[B] TOTAL (9+10+11+12+13+14+15+16)	**880,666,240**	**1,249,451,653**	(29.52)
SURPLUS TO LIFE FUND (A-B)	(511,115,428)	(828,113,840)	(38.28)
Add : Balance of Fund at the beginning of the period	15,735,130,709	16,054,019,684	(1.99)
LIFE FUND TRANSFERRED TO BALANCE SHEET Taka	**15,224,015,281**	**15,225,905,844**	(0.01)

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	SD DIRECTOR	SD CHAIRMAN

Dated: 28 June, 2026

MEGHNA LIFE INSURANCE PLC

Consolidated Statement of Changes in Shareholder's Equity

As at 31 March, 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			-	(3,831,690)		(3,831,690)	(33,336)
			-				
Balance as on 31 March 2026	**424,052,180**	**-**	**1,462,754**	**(51,981,569)**	**-**	**373,533,365**	**2,997,758**

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

Dated: 28 June, 2026

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 1ST QUARTER ENDED MARCH 31, 2026

PARTICULARS	31.03.2026 TAKA	31.03.2025 TAKA
A. CASH FLOWS FROM OPERATING ACTIVITIES :		
Collection from Premium	490,631,149	532,226,170
Interest, dividend & rent received	97,223,524	112,604,077
Other income received	3,486,418	4,848,789
Payment for Claims	(714,263,993)	(1,047,815,465)
Payment for Management Expenses & others	(425,322,262)	(41,280,701)
Net Cash Flows from operating activities	**(548,245,164)**	**(439,417,130)**
B. CASH FLOWS FROM INVESTING ACTIVITIES :		
Investment made	3,218,084	(108,401,413)
(Acquisition)/Desposal of Fixed Assets	(1,066,188)	(2,486,223)
Net Cash Flows from investing activities	**2,151,896**	**(110,887,636)**
Net increase/(Decrease) in cash and cash equivalents (A+B)	**(546,093,268)**	**(550,304,766)**
Cash and Cash Equivalents at the beginning of the period	4,824,947,092	5,317,270,538
Cash and Cash Equivalents at the end of the period	**4,278,853,824**	**4,766,965,772**
Net Operating cash flows per share (NOCFPS)	**Tk. (12.93)**	**Tk. (10.36)**

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

Dated: 28 June, 2026

Consolidated Reconciliation of Cash Flows:

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

Particulars	31.03.2026	31.03.2025
Cash flow from operating activities :	(548,245,164)	(439,417,130)
As per direct method -statement of cash flows	**(548,245,164)**	**(439,417,130)**
As per indirect method:		
Increase / (Decrease) in Life fund during the Period	(466,298,600)	(802,378,464)
Adjustments to reconcile net increase in life fund to net cash used by operating acitivity		
a) Depreciation	7,493,230	5,263,332
b) Provision for loss on flactuation of share value	-	8,432,924
c) (Profit)/ Loss on sale of share	(61,791)	-
	7,431,439	**13,696,256**
(Increase)/Decrease in Advance and deposits	(82,148,019)	35,789,543
(Increase)/Decrease in Sundry debtors	(92,752,599)	455,366,482
(Increase)/Decrease in Stock	3,873,537	597,175
(Increase)/Decrease in Agent balances	-	-
(Increase)/Decrease in Right to use of Asset	918,299	1,035,267
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	181,439,926	255,934,029
(Increase)/Decrease in Interest , div. & rents accroued but not due	2,868,285	(54,108,288)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(2,198,786)	933,147
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	12,578,678	(4,328,819)
Increase/(Decrease) in Sundry creditors	(110,647,471)	(341,009,599)
Increase/(Decrease) in Preimum Deposit	(3,309,853)	(943,859)
	(89,378,003)	**349,265,078**
	(548,245,164)	**(439,417,130)**

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

Date: 28 June, 2026

Meghna Life Insurance PLC
Head Office, Dhaka.

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE 1ST QUARTER ENDED 31 MARCH, 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 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.

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