

MEGHNA LIFE INSURANCE PLC

BALANCE SHEET (UN-AUDITED)

AS AT SEPTEMBER 30, 2026

1 CAPITAL & LIABILITIES	Note	30.09.2026 TAKA	31.12.2025 TAKA	GROWTH (%)
CAPITAL				
AUTHORISED				
60,000,000 Ordinary Shares of Tk. 10/- each		600,000,000	600,000,000	0.00
ISSUED, SUBSCRIBED & PAID UP				
42,405,218 Ordinary Shares of Tk. 10/- each		424,052,180	424,052,180	0.00
BALANCE OF FUNDS & ACCOUNTS				
Life Insurance Fund	11	15,166,112,505	15,735,130,709	(3.62)
LIABILITIES & PROVISIONS				
Amount due to other persons or bodies carrying on insurance business		6,178,372	6,988,173	(11.59)
Estimated Liabilities in respect of outstanding claims whether due or intimated		50,501,565	36,984,601	36.55
Premium Deposit		713,905	3,556,761	(79.93)
Unpaid Dividend		6,178,206	5,833,324	5.91
Provision for Income Tax		951,372,188	1,121,372,188	(15.16)
Sundry Creditors	12	361,491,553	322,761,102	12.00
		1,376,435,789	1,497,496,149	(8.08)
Taka		16,966,600,474	17,656,679,038	(3.91)
2 PROPERTY & ASSETS :				
LOANS :	13			
On Mortgage of Properties		4,172,143	8,631,922	(51.67)
On Insurer's Policies within their Surrender Value		66,803,620	69,148,803	(3.39)
On Meghna Life Sec. & Inv. Ltd.		75,000,000	75,000,000	0.00
		145,975,763	152,780,725	(4.45)
INVESTMENT (At Cost) :	14			
Treasury Bond & Shares		5,866,417,726	5,752,778,455	1.98
House Property (At cost Less Dep.)		1,151,540,529	1,131,463,572	1.77
		7,017,958,255	6,884,242,027	1.94
AGENTS BALANCE		111,489,369	114,063,284	(2.26)
OUTSTANDING PREMIUM		1,637,711,383	1,751,161,487	(6.48)
INTEREST, DIVIDEND & RENTS				
ACCRUED BUT NOT DUE		828,276,958	721,172,513	14.85
ADVANCE, DEPOSIT & PREPAYMENTS	15	1,636,493,946	1,577,721,315	3.73
SUNDRY DEBTORS	16	1,534,713,407	1,479,868,335	3.71
RIGHT-OF- USE ASSET		10,111,138	13,068,335	(22.63)
CASH, BANK & OTHER BALANCES:	17			
On FDR with Banks		3,063,917,620	3,637,788,370	(15.78)
On C/D & STD A/C.		658,469,520	575,495,539	14.42
Cash & Other balances in hand		129,502,275	570,258,057	(77.29)
		3,851,889,415	4,783,541,966	(19.48)
Printing & Stationary in hand		8,978,314	10,470,409	(14.25)
Stamps in hand		1,492,638	2,977,087	(49.86)
OTHER ACCOUNTS				
Fixed Assets (At cost less Dep.)	18	177,541,251	161,642,918	9.84
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
		181,509,888	165,611,555	9.60
Taka		16,966,600,474	17,656,679,038	(3.91)

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

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

SD/-  
HOA AMD & CS CEO (IN-CHARGE)

 
DIRECTOR DIRECTOR


CHAIRMAN

Dated: 29 October, 2026

MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2026

1 PREMIUM INCOME :	30.09.2026 TAKA	30.09.2025 TAKA	GROWTH (%)
1st Year Premium :			
First Year Premium (EB)	175,914,900	127,996,500	37.44
First Year Premium (LB)	65,803,800	54,334,400	21.11
First Year Premium (IB)	55,564,600	45,919,400	21.00
First Year Premium (SMART)	-	15,641,400	-
	297,283,300	243,891,700	21.89
Renewal Premium :			
Renewal Premium (EB)	606,132,987	634,118,714	(4.41)
Renewal Premium (LB)	171,499,829	167,516,279	2.38
Renewal Premium (IB)	198,714,201	205,184,216	(3.15)
Renewal Premium (SMART)	-	15,642,668	-
	976,347,017	1,022,461,877	(4.51)
Group Insurance Premium	47,363,104	30,528,030	55.15
Gross Premium	1,320,993,421	1,296,881,607	1.86
Less: Premium on Re-Ins.	9,741,188	7,356,025	32.42
Net Premium	1,311,252,233	1,289,525,582	1.68
2 INTEREST, RENT & DIVIDEND INCOME	526,615,749	462,968,428	13.75
3 PROFIT ON SALE OF SHARE	2,928,798	871,127	236.21
4 PROFIT ON SALE OF CAR	-	7,230,164	-
5 MISCELLANEOUS INCOME	9,601,556	8,138,276	17.98
[A] TOTAL (1+2+3+4+5)	1,850,398,336	1,768,733,577	4.62
6 CLAIMS & SURRENDERS (Less Re-Insurance)	1,905,275,676	2,046,451,423	(6.90)
7 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	141,033,126	128,760,498	9.53
(b) OTHER MANAGEMENT EXPENSES	289,623,073	315,294,946	(8.14)
8 OTHER EXPENSES	83,484,665	84,386,110	(1.07)
[B] TOTAL (6+7+8)	2,419,416,540	2,574,892,977	(6.04)
SURPLUS TO LIFE FUND (A-B)	(569,018,204)	(806,159,400)	(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	15,166,112,505	15,247,860,284	(0.54)

মেঘনা লাইফ ইন্সুরেন্স কোম্পানি লিমিটেড, নিজস্ব লাভবান হউন, আপনার পরিবারের সুন্দর ভবিষ্যত নিশ্চিত করুন।

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

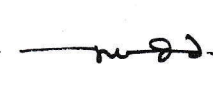
SDF
HOA

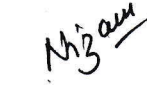

AMD & CS


CEO (IN-CHARGE)

Dated: 29 October, 2026


DIRECTOR


DIRECTOR


CHAIRMAN

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

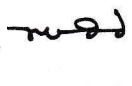
Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2026	424,052,180	-	-	-	-	424,052,180
Add/less: Profit/loss during the period			-	-		-
			-			-
Balance as at 30 September 2026	424,052,180	-	-	-	-	424,052,180

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)

 
DIRECTOR DIRECTOR


CHAIRMAN

Dated: 29 October, 2026

MEGHNA LIFE INSURANCE PLC
CASH FLOW STATEMENT
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2026

<u>PARTICULARS</u>	<u>Note</u>	<u>30.09.2026</u> <u>TAKA</u>	<u>30.09.2025</u> <u>TAKA</u>
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>			
Collection from Premium		1,421,859,481	1,446,734,209
Interest, dividend & rent received		419,511,304	260,390,231
Other income received		9,601,556	8,138,276
Payment for Claims		(1,891,758,712)	(2,035,921,713)
Payment for Re-insurance, Management Expenses, Commission and others		(667,500,714)	(255,628,832)
Net Cash Flows from operating activities	19	(708,287,085)	(576,287,829)
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>			
Investment made		(127,082,251)	(140,616,933)
Acquisition of Fixed Assets		(33,020,270)	(28,017,478)
Net Cash used in investing activities		(160,102,521)	(168,634,411)
<u>C. CASH FLOWS FROM FINANCING ACTIVITIES :</u>			
Dividend paid		(63,262,945)	(59,802,658)
Net Cash used in Financing activities		(63,262,945)	(59,802,658)
Net increase/(Decrease) in cash and cash equivalents (A+B+C)		(931,652,551)	(804,724,898)
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	17	3,851,889,415	4,460,244,307
Net Operating cash flows per share (NOCFPS)		Tk. (16.70)	Tk (13.59)


HOA

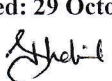
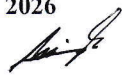

AMD & CS


CEO (IN-CHARGE)

 
DIRECTOR DIRECTOR


CHAIRMAN

Dated: 29 October, 2026

MEGHNA LIFE INSURANCE PLC
LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2026

	January'26 to September'26 Taka	January'25 to September'25 Taka	Growth rate (%) Taka	July'26 to September'26 Taka	July'25 to September'25 Taka	Growth rate (%) Taka
1. PREMIUM INCOME:						
1st Year Premium:						
First Year Premium (EB)	175,914,900	127,996,500	37.44%	59,817,500	61,938,900	-3.42%
First Year Premium (LB)	65,803,800	54,334,400	21.11%	23,010,300	24,993,900	-7.94%
First Year Premium (IB)	55,564,600	45,919,400	21.00%	18,316,600	18,884,200	-3.01%
First Year Premium (SMART)	-	15,641,400	-	-	6,957,800	-
	297,283,300	243,891,700	21.89%	101,144,400	112,774,800	-10.31%
Renewal Premium:						
Renewal Premium (EB)	606,132,987	634,118,714	-4.41%	269,275,416	272,317,361	-1.12%
Renewal Premium (LB)	171,499,829	167,516,279	2.38%	73,127,192	67,418,154	8.47%
Renewal Premium (IB)	198,714,201	205,184,216	-3.15%	82,501,927	80,509,582	2.47%
Renewal Premium (SMART)	-	15,642,668	-	-	5,479,571	-
	976,347,017	1,022,461,877	-4.51%	424,904,535	425,724,668	-0.19%
Group Insurance Premium	47,363,104	30,528,030	55.15%	19,773,018	9,082,070	117.71%
Gross Premium	1,320,993,421	1,296,881,607	1.86%	545,821,953	547,581,538	-0.32%
Less: Premium on Re-Ins.	9,741,188	7,356,025	32.42%	3,519,963	2,093,083	68.17%
Net Premium	1,311,252,233	1,289,525,582	1.68%	542,301,990	545,488,455	-0.58%
2. INTEREST, RENT &						
DIVIDEND INCOME	526,615,749	462,968,428	13.75%	210,028,235	131,942,840	59.18%
3. PROFIT ON SALE OF SHARE	2,928,798	871,127	-	1,343,250	871,127	-
4. PROFIT ON SALE OF CAR	-	7,230,164	-	-	7,230,164	-
5. MISCELLANEOUS INCOME	9,601,556	8,138,276	17.98%	3,254,344	1,440,999	125.84%
(A) TOTAL (1+2+3+4+5)	1,850,398,336	1,768,733,577	4.62%	756,927,819	686,973,585	10.18%
6. CLAIMS & SURRNDERS						
Less: Re-Insurance	1,905,275,676	2,046,451,423	-6.90%	569,448,760	593,694,152	-4.08%
7. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE AGENTS & EMPLOYER OF AGENTS	141,033,126	128,760,498	9.53%	53,431,131	57,758,925	-7.49%
(b) OTHER MANAGEMENT EXPENSES	289,623,073	315,294,946	-8.14%	96,787,530	97,179,134	-0.40%
8. OTHER EXPENSES	83,484,665	84,386,110	-1.07%	71,838,011	27,977,039	156.77%
(B) TOTAL (6+7+8)	2,419,416,540	2,574,892,977	-6.04%	791,505,432	776,609,250	1.92%
SURPLUS TO LIFE FUND (A-B)	(569,018,204)	(806,159,400)	-29.42%	(34,577,613)	(89,635,665)	-61.42%
Add: Balance of Fund at the beginning of the year	15,735,130,709	16,054,019,684	-1.99%	15,200,690,118	15,337,495,949	-0.89%
LIFE FUND TRANSFERRED TO BALANCE SHEET	15,166,112,505	15,247,860,284	-0.54%	15,166,112,505	15,247,860,284	-0.54%
Tk.						

SD/-
HOA

AMD & CS

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 29 October, 2026

Meghna Life Insurance PLC

Head Office Dhaka

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED) FOR THE 3RD QUARTER ENDED 30 SEPTEMBER 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 2025 as approved in the AGM has been disbursed on 17/09/2026 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:

With a view to streamlining management operations and minimising administrative costs, the SMART Division was merged into the Ekok Bima Division during the interim reporting 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.

11.00 Life Insurance Fund:

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	15,166,112,505	15,735,130,709

12.00 Sundry creditors:

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	361,491,553	322,761,102

13.00 Loan :

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	145,975,763	152,780,725

14.00 Investment:

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	7,017,958,255	6,884,242,027

15.00 Advance, deposit and prepayments:

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	1,636,493,946	1,577,721,315

16.00 Sundry debtors:

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	1,534,713,407	1,479,868,335

17.00 Cash and Bank Balances

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	3,851,889,415	4,783,541,966

18.00 Fixed assets (At cost less depreciation) :

The above balance is made-up as follows:

Particulars		30-09-2026	31-12-2025
Meghna Life Insurance PLC	Taka	177,541,251	161,642,918


 SDF
 HOA


 AMD & CS

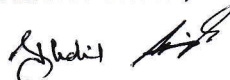

 CEO (IN-CHARGE)


 DIRECTOR


 DIRECTOR


 CHAIRMAN

Dated: 29 October, 2026



Note-19 ' Reconciliation of Cash Flows:

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

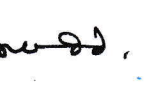
Particulars	30.09.2026	30.09.2025
Cash flow from operating activities :	(708,287,085)	(576,287,829)
As per direct method -statement of cash flows	(708,287,085)	(576,287,829)
As per indirect method:		
Increase / (Decrease) in Life fund during the Period	(569,018,204)	(806,159,400)
Adjustments to reconcile net increase in life fund to net cash used by operating activity		
a) Depreciation	19,876,838	19,044,366
b) Loss on fluctuation of share value	-	1,733,917
c) (Profit) /Loss on sale of share	(2,928,798)	(871,127)
d) (Profit) /Loss on sale of cars	-	(7,230,164)
e) Dividend	63,607,827	63,607,827
	80,555,867	76,284,819
(Increase)/Decrease in Advance and deposits	(58,772,631)	36,496,260
(Increase)/Decrease in Sundry debtors	(54,845,072)	495,435,185
(Increase)/Decrease in Stock	2,976,544	534,523
(Increase)/Decrease in Agent balances	2,573,915	512,300
(Increase)/Decrease in Right -of- use Asset	2,957,197	3,105,801
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	113,450,104	158,242,419
(Increase)/Decrease in Interest , div. & rents accrued but not due	(107,104,445)	(202,578,197)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(809,801)	2,181,870
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	13,516,964	10,529,710
Increase/(Decrease) in Sundry creditors	(130,924,667)	(349,839,327)
Increase/(Decrease) in Preimum deposit	(2,842,856)	(1,033,792)
	(219,824,748)	153,586,752
	(708,287,085)	(576,287,829)

SD/-
HOA


AMD & CS

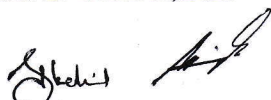

CEO (IN-CHARGE)


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: 29 October, 2026



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

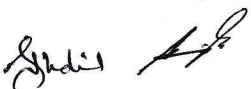
1 CAPITAL & LIABILITIES	30.09.2026 TAKA	31.12.2025 TAKA	GROWTH (%)
CAPITAL			
AUTHORISED			
60,000,000 Ordinary Shares of Tk. 10/- each	600,000,000	600,000,000	0.00
ISSUED, SUBSCRIBED & PAID UP			
42,405,218 Ordinary Shares of Tk. 10/- each	424,052,180	424,052,180	0.00
BALANCE OF FUNDS & ACCOUNTS			
Life Insurance Fund	11 15,103,703,385	15,686,980,830	(3.72)
LIABILITIES & PROVISIONS			
Amount due to other persons or bodies carrying on insurance business	6,178,372	6,988,173	(11.59)
Estimated Liabilities in respect of outstanding claims whether due or intimated	50,501,565	36,984,601	36.55
Premium Deposit	713,905	3,556,761	(79.93)
Unpaid Dividend	6,178,206	5,833,324	5.91
Provision for Income Tax	996,874,164	1,170,690,037	(14.85)
Sundry Creditors	12 495,861,682	406,982,755	21.84
Non Controlling Interest	2,907,038	3,031,094	(4.09)
Capital Reserve	1,462,754	1,462,754	0.00
	1,560,677,686	1,635,529,499	(4.58)
Taka	17,088,433,251	17,746,562,509	(3.71)
2 PROPERTY & ASSETS :			
LOANS :			
On Mortgage of Properties	13 18,885,005	23,344,784	(19.10)
On Insurer's Policies within their Surrender Value	66,803,620	69,148,803	(3.39)
	85,688,625	92,493,587	(7.36)
INVESTMENT (At Cost) :			
Treasury Bond & Shares	14 5,511,886,828	5,398,806,497	2.09
House Property (At cost Less Dep.)	1,151,540,529	1,131,463,572	1.77
In DSE Membership	240,148,377	240,148,377	0.00
	6,903,575,734	6,770,418,446	1.97
AGENTS BALANCE	111,489,369	114,063,284	(2.26)
OUTSTANDING PREMIUM	1,637,711,383	1,751,161,487	(6.48)
INTEREST, DIVIDEND & RENTS			
ACCRUED BUT NOT DUE	828,276,958	721,172,513	14.85
ADVANCE, DEPOSIT & PREPAYMENTS	15 1,688,615,702	1,591,413,806	6.11
SUNDRY DEBTORS	16 1,719,941,782	1,676,861,188	2.57
RIGHT-OF- USE ASSET	10,111,138	13,068,335	(22.63)
CASH, BANK & OTHER BALANCES:			
On FDR with Banks	17 3,083,917,620	3,657,788,370	(15.69)
On C/D & STD A/C.	684,848,787	596,859,103	14.74
Cash & Other balances in hand	131,129,897	570,299,619	(77.01)
	3,899,896,304	4,824,947,092	(19.17)
Printing & Stationery in hand	8,978,314	10,470,409	(14.25)
Stamps in hand	1,492,638	2,977,087	(49.86)
OTHER ACCOUNTS			
Fixed Assets(At cost less Dep.)	18 188,686,667	173,546,638	8.72
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
	192,655,304	177,515,275	8.53
Taka	17,088,433,251	17,746,562,509	(3.71)

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

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

SDP  
HOA AMD & CS CEO (IN-CHARGE)

Dated: 29 October, 2026




DIRECTOR

DIRECTOR


CHAIRMAN

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2026

1 PREMIUM INCOME :	30.09.2026 TAKA	30.09.2025 TAKA	GROWTH (%)
1st Year Premium :			
First Year Premium (EB)	175,914,900	127,996,500	37.44
First Year Premium (LB)	65,803,800	54,334,400	21.11
First Year Premium (IB)	55,564,600	45,919,400	21.00
First Year Premium (SMART)	-	15,641,400	-
	297,283,300	243,891,700	21.89
Renewal Premium :			
Renewal Premium (EB)	606,132,987	634,118,714	(4.41)
Renewal Premium (LB)	171,499,829	167,516,279	2.38
Renewal Premium (IB)	198,714,201	205,184,216	(3.15)
Renewal Premium (SMART)	-	15,642,668	-
	976,347,017	1,022,461,877	(4.51)
Group Insurance Premium	47,363,104	30,528,030	55.15
Gross Premium	1,320,993,421	1,296,881,607	1.86
Less: Premium on Re-Ins.	9,741,188	7,356,025	32.42
Net Premium	1,311,252,233	1,289,525,582	1.68
2 INTEREST, RENT & DIVIDEND INCOME	526,994,587	457,671,853	15.15
3 PROFIT ON SALE OF SHARE	2,928,798	871,127	236.21
4 PROFIT ON SALE OF CAR	-	7,230,164	-
5 BROKERAGE COMMISSION	5,355,731	5,839,490	(8.28)
6 INCOME FROM DEALER A/C	5,877,444	6,912,730	(14.98)
7 MISCELLANEOUS INCOME	9,609,294	16,002,524	(39.95)
8 RETAINED EARNINGS OF MLSIL	(48,149,879)	(28,869,562)	66.78
[A] TOTAL (1+2+3+4+5+6+7+8)	1,813,868,208	1,755,183,908	3.34
9 CLAIMS & SURRENDERS	1,905,275,676	2,046,451,423	(6.90)
(Less Re-Insurance)			
10 MANAGEMENT EXPENSES :			
(a) COMMISSION TO INSURANCE AGENTS			
& EMPLOYER OF AGENTS	141,033,126	128,760,498	9.53
(b) OTHER MANAGEMENT EXPENSES	301,311,834	327,499,775	(8.00)
11 OTHER EXPENSES	22,181,751	20,539,809	7.99
12 Provision for Margin Loan	11,463,939	38,213,128	(70.00)
13 Provision for Diminution in value of investment	2,305,300	5,673,422	(59.37)
14 Provision for Loss on Fluctuation of Shares	(1,753,535)	1,933,164	(190.71)
15 Loss on sale of Share	-	-	-
16 Provision for Tax	(6,330)	(3,215)	96.89
17 Dividend	63,607,827	63,607,827	0.00
18 Non Controlling Interest	(124,056)	(366,243)	(66.13)
[B] TOTAL (9+10+11+12+13+14+15+16+17+18)	2,445,295,532	2,632,309,588	(7.10)
SURPLUS TO LIFE FUND (A-B)	(631,427,324)	(877,125,680)	(28.01)
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	15,103,703,385	15,176,894,004	(0.48)

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

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

SDI-
HOA AMD & CS

CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated 29 October, 2026

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

Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controlling 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			-	(14,259,241)		(14,259,241)	(124,056)
			-				
Balance as on 30 September 2026	424,052,180	-	1,462,754	(62,409,120)	-	363,105,814	2,907,038

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

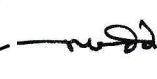
Particulars	Share Capital	Bonus Share	Capital Reserve	Retained Earnings	Other Reserve	Total	Non Controlling Interest
Balance as on 01 January 2025	424,052,180	-	1,462,754	(28,869,562)	-	396,645,372	3,198,834
Add/less: Profit/loss during the year			-	(19,280,317)		(19,280,317)	(167,740)
			-				
Balance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

SD/-
HOA


AMD & CS


CEO (IN-CHARGE)


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: 29 October, 2026

MEGHNA LIFE INSURANCE PLC
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2026

<u>PARTICULARS</u>	<u>Note</u>	<u>30.09.2026</u> TAKA	<u>30.09.2025</u> TAKA
<u>A. CASH FLOWS FROM OPERATING ACTIVITIES :</u>			
Collection from Premium		1,421,859,481	1,446,734,209
Interest, dividend & rent received		430,088,030	276,789,621
Other income received		9,601,556	8,138,276
Payment for Claims		(1,891,758,712)	(2,035,921,713)
Payment for Management Expenses & others		(681,697,808)	(264,235,239)
Net Cash Flows from operating activities	19	<u>(711,907,453)</u>	<u>(568,494,846)</u>
<u>B. CASH FLOWS FROM INVESTING ACTIVITIES :</u>			
Investment made		(115,313,510)	(159,121,854)
(Acquisition)/Desposal of Fixed Assets		(34,566,880)	(28,058,358)
Net Cash Flows from investing activities		<u>(149,880,390)</u>	<u>(187,180,212)</u>
<u>C. CASH FLOWS FROM FINANCING ACTIVITIES :</u>			
Dividend paid		<u>(63,262,945)</u>	<u>(59,802,658)</u>
Net Cash used in Financing activities		<u>(63,262,945)</u>	<u>(59,802,658)</u>
Net increase/(Decrease) in cash and cash equivalents (A+B+C)		(925,050,788)	(815,477,716)
Cash and Cash Equivalents at the beginning of the year		4,824,947,092	5,317,270,538
Cash and Cash Equivalents at the end of the Period	17	<u>3,899,896,304</u>	<u>4,501,792,822</u>
Net Operating cash flows per share (NOCFPS)		Tk. (16.79)	Tk. (13.41)

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

Dated: 30 October, 2026

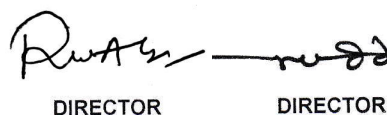
MEGHNA LIFE INSURANCE PLC
CONSOLIDATED LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE 3RD QUARTER ENDED SEPTEMBER 30, 2026

	January'26 to September'26 Taka	January'25 to September'25 Taka	Growth rate (%) Taka	July'26 to September'26 Taka	July'25 to September'25 Taka	Growth rate (%) Taka
1. PREMIUM INCOME:						
1st Year Premium:						
First Year Premium (EB)	175,914,900	127,996,500	37.44%	59,817,500	61,938,900	-3.42%
First Year Premium (LB)	65,803,800	54,334,400	21.11%	23,010,300	24,993,900	-7.94%
First Year Premium (IB)	55,564,600	45,919,400	21.00%	18,316,600	18,884,200	-3.01%
First Year Premium (SMART)	-	15,641,400	-	-	6,957,800	-
	297,283,300	243,891,700	21.89%	101,144,400	112,774,800	-10.31%
Renewal Premium:						
Renewal Premium (EB)	606,132,987	634,118,714	-4.41%	269,275,416	272,317,361	-1.12%
Renewal Premium (LB)	171,499,829	167,516,279	2.38%	73,127,192	67,418,154	8.47%
Renewal Premium (IB)	198,714,201	205,184,216	-3.15%	82,501,927	80,509,582	2.47%
Renewal Premium (SMART)	-	15,642,668	-	-	5,479,571	-
	976,347,017	1,022,461,877	-4.51%	424,904,535	425,724,668	-0.19%
Group Insurance Premium	47,363,104	30,528,030	55.15%	19,773,018	9,082,070	117.71%
Gross Premium	1,320,993,421	1,296,881,607	1.86%	545,821,953	547,581,538	-0.32%
Less: Premium on Re-Ins.	9,741,188	7,356,025	32.42%	3,519,963	2,093,083	68.17%
Net Premium	1,311,252,233	1,289,525,582	1.68%	542,301,990	545,488,455	-0.58%
2. INTEREST, RENT &						
DIVIDEND INCOME	526,994,587	457,671,853	15.15%	208,705,996	130,179,484	60.32%
3. PROFIT ON SALE OF SHARE	2,928,798	871,127	236.21%	1,343,250	871,127	54.20%
4. PROFIT ON SALE OF CAR	-	7,230,164	-	-	7,230,164	-
5. BROKERAGE COMMISSION	5,355,731	5,839,490	-8.28%	1,927,249	2,636,790	-26.91%
6. INCOME FROM DEALER A/C	5,877,444	6,912,730	-14.98%	2,079,183	2,897,034	-28.23%
7. MISCELLANEOUS INCOME	9,609,294	16,002,524	-39.95%	3,258,807	2,376,572	37.12%
8. RETAINED EARNINGS OF MLISIL	(48,149,879)	(28,869,562)	66.78%	-	-	-
[A] TOTAL (1+2+3+4+5+6+7+8)	1,813,868,208	1,755,183,908	3.34%	759,616,475	691,679,626	9.82%
9. CLAIMS & SURRNDERS						
Less: Re-Insurance	1,905,275,676	2,046,451,423	-6.90%	569,448,760	593,694,152	-4.08%
10. MANAGEMENT EXPENSES:						
(a) COMMISSION TO INSURANCE						
AGENTS & EMPLOYER OF AGENTS	141,033,126	128,760,498	9.53%	53,431,131	57,758,925	-7.49%
(b) OTHER MANAGEMENT EXPENSES	301,311,834	327,499,775	-8.00%	100,585,327	101,068,666	-0.48%
11. OTHER EXPENSES	22,181,751	20,539,809	7.99%	9,366,910	7,069,227	32.50%
12. Provision for Marginal Loan	11,463,939	38,213,128	-70.00%	3,821,313	-	-
13. Provision for Diminution in value of investment	2,305,300	5,673,422	-59.37%	920,721	1,886,217	-51.19%
14. Provision for Loss on Fluctuation of Shares	(1,753,535)	1,933,164	-190.71%	909,994	(41,911,267)	-102.17%
15. Loss on sale of share	-	-	-	-	(1,915,403)	-
16. Provision for Tax	(6,330)	(3,215)	96.89%	-	-	-
17. Dividend	63,607,827	63,607,827	0.00%	63,607,827	63,607,827	0.00%
18. Non Controlling Interest	(124,056)	(366,243)	-66.13%	(68,120)	491	-13973.73%
(B) TOTAL (9+10+11+12+13+14+15+16+17+18)	2,445,295,532	2,632,309,588	-7.10%	802,023,863	781,258,835	2.66%
SURPLUS TO LIFE FUND (A-B)	(631,427,324)	(877,125,680)	-28.01%	(42,407,388)	(89,579,209)	-52.66%
Add: Balance of Fund at the beginning of the year	15,735,130,709	16,054,019,684	-1.99%	15,146,110,773	15,266,473,213	-0.79%
LIFE FUND TRANSFERRED						
TO BALANCE SHEET Taka	15,103,703,385	15,176,894,004	-0.48%	15,103,703,385	15,176,894,004	-0.48%

SDH
HOA


AMD & CS


CEO (IN-CHARGE)


DIRECTOR

DIRECTOR


CHAIRMAN

Dated: 29 October 2026



Meghna Life Insurance PLC

Head Office Dhaka

NOTES TO THE FINANCIAL STATEMENTS (UN-AUDITED)

FOR THE 3RD QUARTER ENDED 30 SEPTEMBER 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 2025 as approved in AGM has been disbursed on 17/09/2026 to the shareholder.

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:

With a view to streamlining management operations and minimising administrative costs, the SMART Division was merged into the Ekok Bima Division during the interim reporting period.

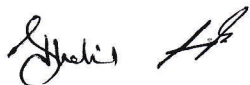
10.00 Material changes in Contingent Liabilities:

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

11.00 Life Insurance Fund:

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	15,160,815,930	15,722,970,778
Meghna Life Securities & Inv. Ltd.	(57,112,545)	(35,989,948)
Total: Taka	<u>15,103,703,385</u>	<u>15,686,980,830</u>



12.00 Sundry creditors:

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	361,491,553	322,761,102
Meghna Life Securities & Inv. Ltd.	134,370,129	84,221,653
Total: Taka	495,861,682	406,982,755

13.00 Loan :

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	70,975,763	77,780,725
Meghna Life Securities & Inv. Ltd.	14,712,862	14,712,862
Total: Taka	85,688,625	92,493,587

14.00 Investment:

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	6,621,408,255	6,487,692,027
Meghna Life Securities & Inv. Ltd.	282,167,479	282,726,419
Total: Taka	6,903,575,734	6,770,418,446

15.00 Advance, deposit and prepayments:

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	1,636,493,946	1,540,593,827
Meghna Life Securities & Inv. Ltd.	52,121,756	50,819,979
Total: Taka	1,688,615,702	1,591,413,806

16.00 Sundry debtors:

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	1,534,713,407	1,479,868,335
Meghna Life Securities & Inv. Ltd.	185,228,375	196,992,853
Total: Taka	1,719,941,782	1,676,861,188

17.00 Cash and Bank Balances

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	3,851,889,415	4,783,541,966
Meghna Life Securities & Inv. Ltd.	48,006,889	41,405,126
Total: Taka	3,899,896,304	4,824,947,092

18.00 Fixed assets (At cost less depreciation) :

The above balance is made-up as follows:

Particulars	30-09-2026	31-12-2025
Meghna Life Insurance PLC	177,541,251	161,642,918
Meghna Life Securities & Inv. Ltd.	11,145,416	11,903,720
Total: Taka	188,686,667	173,546,638

SD/-
HOA

AMD & CS

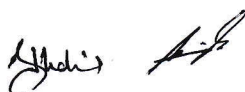
CEO (IN-CHARGE)

DIRECTOR

DIRECTOR

CHAIRMAN

Dated: 29 October, 2026



Note: 19 'Consolidated Reconciliation of Cash Flows:

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

Particulars	30.09.2026	30.09.2025
Cash flow from operating activities :	(711,907,453)	(568,494,846)
As per direct method -statement of cash flows	(711,907,453)	(568,494,846)
As per indirect method:		
Increase / (Decrease) in Life fund during the Year	(592,083,556)	(852,219,704)
Adjustments to reconcile net increase in life fund to net cash used by operating activity		
a) Depreciation	23,058,466	20,539,809
b) Provision for loss on fluctuation of share value	-	1,733,917
c) Provision for Diminution in value of investment	2,305,300	-
d) (Profit)/ Loss on sale of share	(2,928,798)	(871,127)
d) Profit on sale of cars	-	(7,230,164)
e) Dividend	63,607,827	63,607,827
	86,042,795	77,780,262
(Increase)/Decrease in Advance and deposits	(58,772,631)	36,711,260
(Increase)/Decrease in Sundry debtors	(55,564,259)	496,962,218
(Increase)/Decrease in Stock	2,976,544	534,523
(Increase)/Decrease in Agent balances	2,573,915	512,300
(Increase)/Decrease in Right to use of Asset	2,957,197	3,105,801
(Increase)/Decrease in amount due from other person & bodies carrying on Insurance Business	-	-
(Increase)/Decrease in Outstanding premium	113,450,104	158,242,419
(Increase)/Decrease in Interest , div. & rents accrued but not due	(107,104,445)	(202,578,197)
Increase/(Decrease) in Share Capital	-	-
Increase/(Decrease) in amount due to other person & bodies carrying on Insurance Business	(809,801)	2,181,870
Increase/(Decrease) in estimated liabilities respect of outstanding claims whether due or intimated	13,516,964	10,529,710
Increase/(Decrease) in Sundry creditors	(116,247,424)	(299,223,516)
Increase/(Decrease) in Preimum Deposit	(2,842,856)	(1,033,792)
	(205,866,692)	205,944,596
	(711,907,453)	(568,494,846)

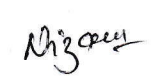
SD/-
HOA


AMD & CS


CEO (IN-CHARGE)


DIRECTOR


DIRECTOR


CHAIRMAN

Dated: 29 October, 2026

