



AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS

Private & Confidential

Independent Auditor's Report

and

Financial Statements

of

Meghna Insurance PLC

Pritom Zaman Tower (4th Floor),
37/2 Purana Paltan, Dhaka-1000.

For the year ended December 31, 2025



Auditor:

Ahmed Zaker & Co.

Chartered Accountants

An Independent Member Firm of Geneva Group International (GGi)

Green City Edge (Level - 10), 89, Kakrail, Dhaka-1000, Bangladesh.

Tel: 88-2-8300504-8, Fax : 88-2-8300509

E-mail: azcbangladesh@ahmed-zaker.com Web: www.ahmed-zaker.com

Contents

Sl. No.	Particulars	Page No.
1	Independent Auditor's Report	1-8
2	Statement of Financial Position	9
3	Statement of Profit or Loss and other Comprehensive Income	10
4	Statement of Profit and Loss Appropriation Account	11
5	Consolidated Revenue Account	12
6	Fire Insurance Revenue Account	13
7	Marine Cargo Insurance Revenue Account	14
8	Marine Hull Insurance Revenue Account	15
9	Motor Insurance Revenue Account	16
10	Miscellaneous Insurance Revenue Account	17
11	Statement of Changes in Equity	18
12	Statement of Cash Flows	19
13	Notes comprising a summary of significant accounting policies and other explanatory information to the accounts	20-40
14	FORM XL	41
15	FORM AA	42
16	Schedule of Property, Plant & Equipment	43
17	Schedule of Bank Balance and FDR (Annexure-B)	44-54



Independent Auditor's Report

To the shareholders of Meghna Insurance PLC

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Meghna Insurance PLC (the "Company"), which comprise the Statement of Financial Position (Balance Sheet) as at 31 December 2025, Profit or Loss and Comprehensive Income (Profit & Loss Account), Profit & Loss Appropriation Account, related Revenue Accounts, Statements of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the company act 1994, the Insurance Act 2010, the Insurance Rules 1958, the Security and Exchange Rules 2020 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the auditor's responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accounts of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

Without qualifying our report, we would like to emphasize on the following:

- We draw your attention to Note 3.14.b regarding the "Workers' Participation Fund and Welfare Fund," which states that Section 234 of Chapter 15 of the Labor Law 2006 (as amended in 2013) requires every company to establish a Workers' Participation Fund and Welfare Fund. However, BFID, on behalf of the financial institutions sector, has sought clarification from the Ministry of Labor regarding the applicability of these provisions to the sector. Similarly, the Bangladesh Insurance Association has corresponded with the Ministry of Finance requesting an exemption for insurance companies. As no decision has been made on these communications, the participation fund amount is yet to be distributed among the workers. We further draw your attention to Note 40.00 regarding "Contingent Liability," which describes a demand of Tk. 426,394,563 by the income tax authority for payment of tax for the years 2008 to 2020. The Company has filed a case with the Honorable High Court Division of the Supreme Court of Bangladesh.
- We draw attention to Note 08.00 and Note 19.00 to the financial statements, which describe the balances of amounts due to and from other persons or entities carrying on insurance business, specifically with Sadharan Bima Corporation (SBC). As stated in those notes, these balances have not been reconciled between Meghna Insurance PLC and Sadharan Bima Corporation (SBC)

Other Matter

The financial statements for the fiscal year 31 December 2024 were audited by Mahfel Huq & Co., Chartered Accountants, who issued an unqualified audit opinion dated April 20, 2025.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements for year ended December 31, 2025. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming the auditor's opinion thereon, and we do not provide a separate opinion on these matters. In addition to the matter described in the basis for Qualified opinion section we have determined the matter described below to be the key audit matter to be communicated in our report.

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Risk	Our response to the risk
<p>Premium income</p> <p>Premium income is the most financially significant item in the statement of profit and loss account & profit and loss appropriation account. The company has reported gross premium income of Taka 1,250,063,817 for the year ended 31 December 2025.</p> <p>Gross general insurance premium comprises the total premium received during the accounting period for the entire year of cover for which insurance policy has been issued by contracts with Meghna Insurance PLC. As the premium income recognition, due to the significance of the balance to the financial statements as a whole, we regard this as a key audit matter.</p> <p>See Note No. 32.00 to the financial statements.</p>	<p>Our procedures included obtaining an understanding of management's premium income recognition process. We tested a sample of transactions to verify whether the revenue was accounted for in accordance with the revenue recognition policy as disclosed in Note- 3.12 of the financial statements. In addition, we assessed whether the disclosed revenue recognition policy was in accordance with relevant Insurance Act & rules.</p> <p>For the revenue recognized throughout the year, we tested selected key controls, including results reviews by management, for their operating effectiveness and performed procedures to gain sufficient audit evidence on the accuracy of the accounting for customer contracts and related financial statement captions.</p> <p>Our audit approach was a combination of test of internal controls and substantive procedures which included the following:</p> <ul style="list-style-type: none"> • Evaluated the design of internal controls relating to recording of efforts incurred and estimation of efforts required to complete the performance obligations. • We conducted analytical procedures & recalculation of premium income. • On a sample basis, we reviewed policy to ensure the appropriate policy stamp was affixed to the contract and amount for deposit premium along with amount for policy stamp & VAT has been reflected in the premium register. • We ensured that premium income was being deposited in the designated bank account on a sample basis. • We tested on a sample basis that appropriate



Risk	Our response to the risk
	<p>VAT was collected & deposited through Treasury Challan to Bank.</p> <p>We conducted substantive testing of premium income recorded over the year using sampling techniques by examining the relevant supporting documents including policy, premium register, bank reconciliation report, bank statement.</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards, Insurance Act 1938(as amended in 2010) Insurance Rules, 1958 and other applicable rules and regulations and regulatory guidelines.</p>
Estimated liability in respect of outstanding claims whether due or intimated and claim payment	
<p>Meghna Insurance PLC has represented the amount related with the claim due or intimated from the insured which involves management judgement & risk of over & understatement of the value.</p> <p>As a result, financial statements may show distorted amount which may also concern going concern issue for the company.</p> <p>At year ended 31 December 2025, the Consolidated reported total balance under the head of estimated liability in respect of outstanding claims whether due or intimated Tk. 70,586,783 and claim paid Tk. 63,114,368.</p> <p>See notes no. 7.00 to the financial statements.</p>	<p>We tested the design and operating effectiveness of controls around the due and intimated claim recording process. We additionally carried out the following substantive testing around this item:</p> <ul style="list-style-type: none">• Obtained the claim register and tested for completeness of claims recorded in the register on a sample basis.• Obtained a sample of claimed policy copy and cross check it with claim.• Obtained a sample of survey reports cross checked those against respective ledger balances and in case of discrepancy carried out further investigation.• Obtained and discussed with management about their basis for estimation and challenged their assumptions where appropriate.• Tested a sample of claims payments with intimation letter, survey report, bank statement, claim provisional register and general ledger. <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards, Insurance Act 1938 (as amended in 2010), Insurance Rules, 1958 and other applicable rules and regulations and regulatory guidelines.</p>
Amount due to other persons or bodies carrying on insurance business and amount due from other persons or bodies carrying on insurance business	
<p>Company reported Amount due to other persons or bodies carrying on insurance business Taka 95,109,084 and amount due from other persons or bodies carrying on insurance business Taka 169,892,060 as at 31 December 2025.</p> <p>There is a risk that these balances may be misstated due to:</p>	<p>In Our audit procedures, following testing are, included:</p> <p>Obtaining an understanding of the process and controls over recording and monitoring of inter-company and reinsurance balances;</p>



Risk	Our response to the risk
<p>Lack of reconciliation with counterparties (e.g., Sadharan Bima Corporation); Delays in settlement and long outstanding balances; Inaccurate recognition or cut-off of reinsurance premiums, claims recoveries, and commissions; Absence of adequate supporting documentation; Potential non-recoverability of receivables and payable, leading to overstatement of assets and Liabilities.</p> <p>See notes no. 8.00 & 19.00 to the financial statements.</p>	<p>Reviewing the general ledger for these balances and Cross-checking balances with SBC quarterly statements/reports.</p> <p>Sent balance confirmations to SBC and collect SBC Quarterly report where confirmations were not received and the amounts are still unreconciled;</p>
Sundry Creditors	
<p>Sundry creditors represent obligations to suppliers and other parties and may be subject to completeness risk. There is a possibility that liabilities are understated due to unrecorded expenses or incorrect cut-off at the reporting date.</p> <p>Although generally less judgmental, the balance may still be material and therefore requires audit attention. We considered this area as a Key Audit Matter due to the risk of understatement of liabilities.</p> <p>See Note No. 11.00 to the financial statements</p>	<p>Our procedures focused on ensuring completeness and accuracy of recorded liabilities:</p> <ul style="list-style-type: none">• Evaluated the design and implementation of controls over accounts payable• Sent confirmations from selected suppliers on a sample basis• Examined supporting documents such as invoices and contracts• Assessed the adequacy of disclosures in the financial statements
Deferred tax liability	
<p>Company reported net deferred tax liability totaling Taka 5,814,681 as at 31 December 2025.</p> <p>Significant judgment is required in relation to deferred tax liability as their liability is dependent on forecasts of future profitability over a number of years.</p> <p>See notes no. 13.03 to the financial statements.</p>	<p>Our audit procedures to assess the carrying value of Deferred Tax liability included the following:</p> <ul style="list-style-type: none">• We obtained an understanding, evaluated the design and tested the operational effectiveness of the Company's key controls over the recognition and measurement of Deferred Tax Assets and Liabilities and the assumptions used in estimating the future taxable expense of the company.• We tested the mathematical accuracy in calculation of deferred tax.• We evaluated the reasonableness of key assumptions, timing of reversal of temporary differences and expiration of tax loss carry forwards, recognition and measurement of Deferred Tax Liability.• We assessed the adequacy of the company's disclosures setting out the basis of deferred tax liability balances and the level of estimation involved.• We also test in evaluating the tax implications, the reasonableness of estimates and calculations determined by management.

Risk	Our response to the risk
	Finally assessed the appropriateness and presentation of disclosures against IAS 12 Income Taxes.
Property, plant and equipment (PPE)	Our response to the risk
<p>PPE includes the Company's long-term assets, which flow economic benefits to the entities more than one year. PPE is measured at cost. During the year asset addition is Tk. 3,877,378 the function of depreciation charges on cost that involved estimation. Therefore, it has been considered as significant area of auditor's judgment and require special attention.</p> <p>See notes no.14 to the financial statements.</p>	<p>We have tested the design and operating effectiveness of key controls over PPE. Our audit procedures included, among others, considering the impairment risk of the assets. Followings are our audit procedures on the carrying value and impairment risk of PPE:</p> <ul style="list-style-type: none"> - Reviewing basis of recognition, measurement of assets; - Observing procedures of assets acquisition, depreciation and disposal; - Checking ownership of the asset's addition; - Performing physical asset verification on sample basis subsequently; - Checking estimated rates of depreciation being used and assessed its fairness; - Finally, assessing the appropriateness and presentation of disclosures against relevant accounting standards. <p>Our testing did identify some issues with regard to Carrying Value of PPE.</p>
Investments	
<p>The classification and measurement of investment in securities required judgments and complex estimates. Investment in securities are needs to be classified as held to maturity or held for trading depending on the management intention about the investment. At the year end, the company reported total investment Tk. 644,052,357. See notes no. 16 & 22 to the financial statements.</p>	<p>We assessed the processes and controls put in place by the company to identify and confirm the existence of investment. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the investment adjustment. Finally, tested the appropriateness and presentation of disclosures against relevant accounting standards.</p>
Fixed Deposit Receipt (FDR) with Banks and NBFIs	Our Response to the Risk
<p>The company reported Fixed Deposit Receipt (FDR) with Banks and NBFIs totaling Taka 474,250,000 as at December 31, 2025 in the statement of financial position.</p> <p>Significant judgment is required in relation to Fixed Deposit Receipt (FDR) with Banks and NBFIs is dependent on forecasts of future profitability over a number of years. During the period, the company has accrued Taka 52,481,262 as interest on FDR.</p> <p>Ref. notes no. # 21,22 & 23 to the financial statements.</p>	<p>We have tested the design and operating effectiveness of key controls over FDR. Our audit procedures included, among others, considering the impairment risk of the assets. Followings are our audit procedures on the balance of FDR:</p> <ul style="list-style-type: none"> - Review of FDR Block and FDR statement on sample basis documents as reported to the financial statements. - Checking the Bank Concerned person seal & sign in the FDR Block documents. - Checking the FDR balance with the financial statements. - Checked and found that, the company has accrued FDR interest.

	<ul style="list-style-type: none"> - Sent 555 nos confirmation letter out of 555 nos for FDR and subsequently sent to Bank with the company's management signature from our end. Up to the reporting date, we only received 88 nos of balance confirmations for FDR from Banks for Tk 474,250,000. We did not receive balances confirmation for the rest amount of Tk. 408,730,495. - We have received 325 nos FDR account statement out of 555 nos FDR account statement. <p>The management provided block copy for FDR amount and accrued interest calculation of FDR.</p>
<p>Cash at bank (STD & CD Accounts)</p> <p>The company reported Cash at bank aggregating Taka 165,489,018 as at December 31, 2025 in the statement of financial position.</p> <p>Ref. notes # 23 to the financial statements.</p>	<p>Our response to the risk</p> <p>We have tested the design and operating effectiveness of key controls over Cash at bank. Our audit procedures included, among others, considering the impairment risk of the assets. Followings are our audit procedures on the balance of Cash at bank:</p> <ul style="list-style-type: none"> - Review of Bank statement documents as reported in the financial statements. - Checking the Bank balance with the financial statements. - Sent 82 nos Bank balance confirmation letter out of 82 nos STD, CD & BO Accounts and subsequently sent to Bank with the company's management signature. We have received 21 nos balances confirmations letter from Banks for STD, CD & BO Accounts up to the reporting date. <p>The management provided statements for Bank balance.</p>

Other information

Management is responsible for the other information. The other information comprises all of the information in the annual report other than the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of the auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the financial statements and internal controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994, the Insurance Act 2010, the Insurance Rules 1958, the

Securities and Exchange Rules 1987 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and communicate with them all relationships and other



matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determined those matters that were of most significance in the audit of the financial statements of the current year and are therefore the key audit matters. We described these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determined that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other legal and regulatory requirements

In accordance with the Companies Act 1994, the Insurance Act 2010, the Insurance Rules 1958, the Securities and Exchange Rules 1987 and relevant notifications issued by Bangladesh Securities and Exchange Commission, we also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts, records and other statutory books as required by law have been kept by the Company so far as it appeared from our examinations of those books;
- c) The Company management has followed relevant provisions of laws and rules in managing the affairs of the Company and proper books of accounts, records and other statutory books have been properly maintained and (where applicable) proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- d) As per section 63(2) of the Insurance Act 2010, in our opinion to the best of our knowledge and belief and according to the information and explanation given to us, all expenses of management wherever incurred and whether incurred directly or indirectly, in respect of insurance business of the company transacted in Bangladesh during the year under report have been duly debited to the related Revenue Accounts and the profit & loss account of the Company;
- e) We report that to the best of our information and as shown by its books, the company during the year under report has not paid any person any commission in any form, outside Bangladesh in respect of any business re-insured abroad;
- f) The Statement of Financial Position, Profit and Loss account (Statement of Profit or Loss and Other Comprehensive Income) Profit and Loss account appropriation account, related Revenue Accounts, statement of changes in equity and statement of cash flows of the Company together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- g) The expenditure was incurred for the purpose of the Company's business.


Place: Dhaka

Date:

27 APR 2026

DVC:

2604280209AS 801573



Ahmed Zaker & Co.
Chartered Accountants

Zaker Ahmed FCA
Managing Partner
Enroll: 0209

Meghna Insurance PLC
Statement of Financial Position
As at December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-25	31-Dec-24
Shareholder's equity and liabilities			
Share capital			
Authorized share capital	4.01	1,000,000,000	1,000,000,000
Issued, subscribed and paid-up-capital	4.02	400,000,000	400,000,000
Reserve, surplus or contingency account			
Reserve for exceptional losses	5.01	174,734,663	160,734,663
Reserve for unrealized gain/(loss)		(50,399,089)	(38,105,552)
Revaluation reserve		2,560,277	3,599,696
Profit or loss appropriation account	5.02	44,803,737	44,212,949
Total shareholders' equity		571,699,588	570,441,756
Balances of fund and accounts			
	6.00	499,124,704	277,648,747
Liabilities and provisions			
		606,255,083	581,191,287
Estimated liability in respect of outstanding claims whether due or intimated	7.00	70,586,783	94,569,177
Amount due to other persons or bodies carrying on insurance business	8.00	95,109,084	115,831,123
Lease liability	9.00	12,546,279	10,356,330
Premium deposit	10.00	50,340,323	27,557,435
Sundry creditors	11.00	235,009,056	199,904,770
Unpaid/ Unclaimed dividend	12.00	2,676,826	2,126,983
Provision for income tax	13.01	134,172,052	122,053,004
Provision for deferred tax	13.03	5,814,681	8,792,465
Total liabilities, fund and provisions		1,105,379,788	858,840,035
Total shareholders' equity and liabilities		1,677,079,376	1,429,281,791
Assets and properties			
Non-current assets			
		364,123,641	329,532,135
Property, plant and equipments	14.00	230,408,737	240,279,268
Intangible assets	15.00	83,982	104,978
Investments in treasury bond	16.00	133,630,922	89,147,889
Right-of-use asset	17.00	14,309,568	11,663,586
Current assets			
		1,298,646,167	1,088,086,070
Stock of printing, stationery & stamps	18.00	1,684,464	2,379,995
Amount due from other persons or bodies carrying on insurance business	19.00	169,892,060	158,811,422
Advance, deposit & prepayments	20.00	396,969,509	277,548,800
Interest and dividend receivable	21.00	52,481,262	43,858,513
Short term investment	22.00	510,421,435	525,278,854
Cash and cash equivalents	23.00	167,197,437	80,208,486
Total assets and properties		1,677,079,376	1,429,281,791
Net asset value per share	28.00	14.29	14.26


The accompanying notes from an integral part of these financial statements.


 Company Secretary


 Chief Financial Officer


 Chief Executive Officer


 Director


 Director


 Chairman


Signed as per our annexed report of even date

Location: Dhaka;

Date: **27 APR 2025**

DVC:

2604280209 AS 801573


Ahmed Zaker & Co.
 Chartered Accountants

Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209


 INDEPENDENT
 MEMBER

Meghna Insurance PLC
Statement of Profit or Loss and Other Comprehensive Income
For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-25	31-Dec-24
Operating profit/(loss) transferred from:		36,175,629	61,594,349
Fire insurance revenue account		24,256,536	(10,253,640)
Marine cargo insurance revenue account		14,940,961	71,587,469
Marine hull insurance revenue account		(837,469)	3,154,630
Motor insurance revenue account		12,791,701	15,575,857
Miscellaneous insurance revenue account		(14,976,101)	(18,469,966)
Non-operating income		59,882,082	50,862,321
Interest /profit	26.00	53,841,698	43,794,355
Dividend income		4,619,526	5,220,670
Miscellaneous income		-	8,000
Other Income [PF Forfeiture]		360,640	784,076
Profit / (Loss) on sale of share		566,759	271,409
Profit / (Loss) on sale of assets		493,459	783,811
Total Income		96,057,711	112,456,670
Less: Expenses of Management (not applicable to any particular fund or account)	24.00	29,009,310	33,454,176
Less: Finance Cost	25.00	801,820	556,318
Net Profit/(Loss) before tax and WPPF		66,246,582	78,446,176
Workers' Profit Participation Fund	11.02	3,154,599	3,735,532
Net Profit after WPPF		63,091,983	74,710,644
Provision for taxation:		9,141,264	22,284,941
Current tax	13.02	12,119,047	17,841,141
Deferred tax	13.04	(2,977,784)	4,443,800
Profit after tax transferred to profit or loss appropriation account		53,950,719	52,425,703
Other comprehensive income			
Changes in fair value of shares		(12,585,147)	(25,391,579)
Revaluation Surplus		3,200,346	4,499,623
Total comprehensive income		44,565,918	31,533,747
Earning Per Share (EPS)	27.00	1.35	1.31

The accompanying notes from an integral part of these financial statements.

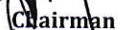

 Company Secretary


 Chief Financial Officer


 Chief Executive Officer


 Director


 Director


 Chairman

Signed as per our annexed report of even date

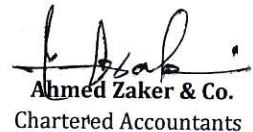
Location: Dhaka;

Date:

DVC:

27 APR 2025

2604280209AS 801573


 Ahmed Zaker & Co.
 Chartered Accountants

Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209

Meghna Insurance PLC
Profit or Loss Appropriation Account
For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-25	31-Dec-24
Net profit after tax for the year brought down		53,950,719	52,425,703
Balance brought forward from last year		44,212,949	44,887,319
Depreciation on Revaluation		640,069	899,927
Total		98,803,737	98,212,949
Reserve for exceptional losses		14,000,000	14,000,000
Cash Dividend		40,000,000	40,000,000
Balance transferred to statement of financial position		44,803,737	44,212,949
Total		98,803,737	98,212,949


The accompanying notes from an integral part of these financial statements.

 **Company Secretary**
  **Chief Financial Officer**
  **Chief Executive Officer**
  **Director**
  **Director**
  **Chairman**

Signed as per our annexed report of even date

Location: Dhaka;
 Date: **27 APR 2025**
 DVC:

2604280209 AS 801573


Ahmed Zaker & Co.
 Chartered Accountants

Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209



Meghna Insurance PLC
Consolidated Revenue Account
For the year ended December 31, 2025

Particulars	Notes	Fire	Marine Cargo	Marine Hull	Motor	Miscellaneous	Total 31.12.25	Total 31.12.24
CLAIMS UNDER POLICIES LESS RE-INSURANCE: Paid during the period: Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.	33.00	(4,414,563)	33,484,505	183,011	9,553,299	699,677	39,505,929	37,412,979
Less: Outstanding claims at the end of the Previous year (if any)		26,608,165	41,399,142	-	2,579,476	-	70,586,783	94,569,177
Total Claims under Policies less Reinsurances:		22,193,602	74,883,647	183,011	12,132,775	699,677	110,092,712	131,982,156
Agency Commission		35,527,901	53,718,385	-	5,322,891	-	94,569,177	49,892,578
Management Expenses		(13,334,299)	21,165,262	183,011	6,809,884	699,677	15,523,536	82,089,578
Profit/(Loss) transferred to Statement of Profit or Loss and Other Comprehensive income	34.00	38,929,279	128,191,504	261,905	9,852,256	1,289,810	178,524,754	117,116,237
		125,827,639	443,398,566	1,497,826	32,964,060	26,257,931	629,946,021	474,685,057
Reserve for Unexpired Risks transferred to Balance of Funds and Account at the end of the year in the Statement of Financial Position	6.00	24,256,536	14,940,961	(837,469)	12,791,701	(14,976,101)	36,175,629	61,594,349
		61,697,792	405,360,437	1,932,889	25,625,530	4,508,056	499,124,704	277,648,747
Total		237,376,948	1,013,056,731	3,038,161	88,043,430	17,779,373	1,359,294,644	1,013,133,968
Reserve for Unexpired Risks in the Balance of Funds and Account at the beginning of the year:		62,074,403	185,615,121	1,048,106	23,979,606	4,931,511	277,648,747	279,095,203
Premium Less Re-insurance	32.00	154,244,481	810,720,875	1,932,889	64,063,824	9,016,113	1,039,978,181	692,549,710
Commission on Re-insurance ceded		21,058,064	16,720,735	57,167	-	3,831,750	41,667,716	41,489,056
Total		237,376,948	1,013,056,731	3,038,161	88,043,430	17,779,373	1,359,294,644	1,013,133,968

The accompanying notes form an integral part of these financial statements.

Company Secretary

Chief Financial Officer

Chief Executive Officer

Director

Director

Chairman

Location: Dhaka;

Date:

27 APR 2025

DVC:

2604280209 AS 801573

Signed as per our annexed report of even date







Ahmed Zaker & Co.
Chartered Accountants

Zaker Ahmed FCA
Managing Partner
Enroll: 0209

Meghna Insurance PLC
Fire Insurance Revenue Account
For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-2025	31-Dec-2024
Balance of account at the beginning of the year			
Reserve for unexpired risk	6.00	62,074,403	51,339,031
Premium less re-insurance	32.00	154,244,481	155,186,009
Commission on re-insurance ceded		21,058,064	22,295,079
Total		237,376,948	228,820,118
Claims under policies less re-insurance			
Paid during the period:		(4,414,563)	13,056,688
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		26,608,165	35,527,901
		22,193,602	48,584,589
Less: Outstanding claims at the end of the Previous year (if any)		35,527,901	38,734,609
Total Claims under Policies less Reinsurances:	33.00	(13,334,299)	9,849,980
Agent commission		38,929,279	33,769,068
Expenses of management	34.00	125,827,639	133,380,307
Profit/(loss) transferred to profit or loss account		24,256,536	(10,253,640)
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.00	61,697,792	62,074,403
Total		237,376,948	228,820,118

The accompanying notes from an integral part of these financial statements.

Company Secretary Chief Financial Officer Chief Executive Officer Director Director Chairman

Signed as per our annexed report of even date


Location: Dhaka;

Date:

27 APR 2025

DVC:

2604280209 AS 801573


Ahmed Zaker & Co.
 Chartered Accountants

Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209

Meghna Insurance PLC
Marine Cargo Insurance Revenue Account
For the year ended December 31, 2025


Particulars	Notes	Amount in Taka	
		31-Dec-2025	31-Dec-2024
Balance of account at the beginning of the year			
Reserve for unexpired risk	6.00	185,615,121	191,393,833
Premium less re-insurance	32.00	810,720,875	464,037,802
Commission on re-insurance ceded		16,720,735	14,223,153
Total		1,013,056,731	669,654,787
Claims under policies less re-insurance			
Paid during the period:		33,484,505	16,119,614
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		41,399,142	53,718,385
		74,883,647	69,837,999
Less: Outstanding claims at the end of the Previous year (if any)		53,718,385	4,797,339
Total Claims under Policies less Reinsurances:	33.00	21,165,262	65,040,660
Agent commission		128,191,504	72,672,946
Expenses of management	34.00	443,398,566	274,738,592
Profit/(loss) transferred to profit or loss account		14,940,961	71,587,469
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.00	405,360,437	185,615,121
Total		1,013,056,731	669,654,787

The accompanying notes from an integral part of these financial statements.


 Company Secretary


 Chief Financial Officer


 Chief Executive Officer


 Director


 Director


 Chairman


Signed as per our annexed report of even date

Location: Dhaka;

Date: **27 APR 2025**

DVC:

2604280209 AS 801573


Ahmed Zaker & Co.
 Chartered Accountants

Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209

Meghna Insurance PLC
Marine Hull Insurance Revenue Account
For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-2025	31-Dec-2024
Balance of account at the beginning of the year			
Reserve for unexpired risk	6.00	1,048,106	4,714,472
Premium less re-insurance	32.00	1,932,889	1,048,106
Commission on re-insurance ceded		57,167	99,671
Total		3,038,161	5,862,249
Claims under policies less re-insurance			
Paid during the period:		183,011	38,209
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		-	-
		183,011	38,209
Less: Outstanding claims at the end of the Previous period (if any)		-	-
Total Claims under Policies less Reinsurances:	33.00	183,011	38,209
Agent commission		261,905	96,011
Expenses of management	34.00	1,497,826	1,525,293
Profit/(loss) transferred to profit or loss account		(837,469)	1,154,630
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.00	1,932,889	1,048,106
Total		3,038,161	5,862,249

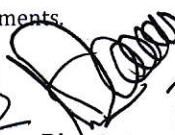
The accompanying notes from an integral part of these financial statements.



Company Secretary


Chief Financial Officer


Chief Executive Officer


Director


Director


Chairman

Signed as per our annexed report of even date

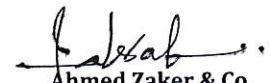
Location: Dhaka;

Date:

27 APR 2025

DVC:

2604280209 AS 801573


Ahmed Zaker & Co.
Chartered Accountants

Zaker Ahmed FCA
Managing Partner
Enroll: 0209

Meghna Insurance PLC
Motor Insurance Revenue Account
For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-2025	31-Dec-2024
Balance of account at the beginning of the year			
Reserve for unexpired risk	6.00	23,979,606	27,044,352
Premium less re-insurance	32.00	64,063,824	59,949,016
Commission on re-insurance ceded			33,042
Total		88,043,430	87,026,410
Claims under policies less re-insurance			
Paid during the period:		9,553,299	7,160,499
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		2,579,476	5,322,891
		12,132,775	12,483,390
Less: Outstanding claims at the end of the Previous year (if any)		5,322,891	6,360,630
Total Claims under Policies less Reinsurances:	33.00	6,809,884	6,122,760
Agent commission		9,852,256	8,327,928
Expenses of management	34.00	32,964,060	33,020,259
Profit/(loss) transferred to profit or loss account		12,791,701	15,575,857
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.00	25,625,530	23,979,606
Total		88,043,430	87,026,410

The accompanying notes from an integral part of these financial statements.



Company Secretary


Chief Financial Officer


Chief Executive Officer


Director


Director


Chairman

Signed as per our annexed report of even date

Location: Dhaka;

Date:

27 APR 2025

DVC:

2604280209 AS 801573


Ahmed Zaker & Co.
Chartered Accountants
Zaker Ahmed FCA
Managing Partner
Enroll: 0209

Meghna Insurance PLC
Miscellaneous Insurance Revenue Account
For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-2025	31-Dec-2024
Balance of account at the beginning of the year			
Reserve for unexpired risk	6.00	4,931,511	4,603,515
Premium less re-insurance	32.00	9,016,113	12,328,778
Commission on re-insurance ceded		3,831,750	4,838,111
Total		17,779,373	21,770,404
Claims under policies less re-insurance			
Paid during the period:		699,677	1,037,969
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		-	-
		699,677	1,037,969
Less: Outstanding claims at the end of the Previous year (if any)		-	-
Total Claims under Policies less Reinsurances:	33.00	699,677	1,037,969
Agent commission		1,289,810	2,250,284
Expenses of management	34.00	26,257,931	32,020,606
Profit/(loss) transferred to profit or loss account		(14,976,101)	(18,469,966)
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.00	4,508,056	4,931,511
Total		17,779,373	21,770,404

The accompanying notes from an integral part of these financial statements.








Company Secretary Chief Financial Officer Chief Executive Officer Director Director Chairman

Signed as per our annexed report of even date

Location: Dhaka;
 Date:
 DVC:

27 APR 2026

2604280209 AS 801573


Ahmed Zaker & Co.
 Chartered Accountants
Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209

Meghna Insurance PLC
Statement of Change in Equity
For the year ended December 31, 2025

(Amount in Taka)

Particulars	Share Capital	Reserve for Exception Losses	Reserve for unrealized gain/(loss)	Revaluation Reserve	Profit or Loss Appropriation	Total
Balance as on January 01, 2025	400,000,000	160,734,663	(38,105,552)	3,599,696	44,212,949	570,441,756
Reserve for the year	-	14,000,000	-	-	(14,000,000)	-
Adjustment for the year	-	-	-	(399,350)	-	(399,350)
IPO Share Issue	-	-	-	-	-	-
Unrealized gain/ (loss) for Investment	-	-	(12,585,147)	-	-	(12,585,147)
Adjustment on sale of share	-	-	291,610	-	-	291,610
Dividend	-	-	-	-	(40,000,000)	(40,000,000)
Profit for the year	-	-	-	-	53,950,719	53,950,719
Depreciation on Revaluation amount	-	-	-	(640,069)	640,069	-
Balance as on December 31, 2025	400,000,000	174,734,663	(50,399,089)	2,560,277	44,803,737	571,699,588

For the year ended December 31, 2024

(Amount in Taka)

Particulars	Share Capital	Reserve for Exception Losses	Reserve for unrealized gain/(loss)	Revaluation Reserve	Profit or Loss Appropriation	Total
Balance as on January 01, 2024	400,000,000	146,734,663	(12,805,763)	5,325,505	44,887,319	584,141,724
Reserve for the year	-	14,000,000	-	-	(14,000,000)	-
Adjustment for the year	-	-	-	(825,882)	-	(825,882)
IPO Share Issue	-	-	-	-	-	-
Dividend	-	-	-	-	(40,000,000)	(40,000,000)
Unrealized gain/ (loss) for Investment	-	-	(25,391,579)	-	-	(25,391,579)
Adjustment on sale of share	-	-	91,790	-	-	91,790
Profit for the year	-	-	-	-	52,425,703	52,425,703
Depreciation on Revaluation amount	-	-	-	(899,927)	899,927	-
Balance as on December 31, 2024	400,000,000	160,734,663	(38,105,552)	3,599,696	44,212,949	570,441,756

The accompanying notes from an integral part of these financial statements.


 Company Secretary


 Chief Financial Officer


 Chief Executive Officer


 Director


 Director


 Chairman

Location: Dhaka;







Date:

27 APR 2025

Meghna Insurance PLC
Statement of Cash Flows
 For the year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		31-Dec-25	31-Dec-24
Cash flows from operating activities			
Collections of premium and other income		1,072,626,108	717,886,574
Payments for management expense, re-insurance and claims		(822,057,599)	(618,283,186)
Income tax paid		(21,992,211)	(21,445,798)
Net Cash from operating activities		228,576,298	78,157,590
Cash flows from Investing activities			
Acquisition of property, plant & equipment		(3,877,378)	(358,754)
Disposal of property, plant & equipment		1,039,269	688,088
Investment & others income		50,199,115	35,944,584
Other advance paid		(97,428,498)	(48,337,064)
Investment in share & Others		(8,941,047)	(5,245,990)
Sales of Investment		9,866,003	3,657,396
Short term investment		3,200,000	(5,700,000)
Long Term Investment		(44,483,033)	(5,102,479)
Net Cash used in Investing activities		(90,425,569)	(24,454,219)
Cash flows from Financing activities			
Lease Liability		(10,909,801)	(6,167,090)
Interest Expenses		(801,820)	(556,318)
Cash dividend paid		(39,450,157)	(39,212,268)
Net cash from financial activities		(51,161,778)	(45,935,676)
Net Increase/(Decrease) in cash & cash equivalents during the period		86,988,951	7,767,695
Cash and cash equivalents at the beginning of the period		80,208,486	72,440,791
Cash and cash equivalents at the end of the period		167,197,437	80,208,486
Net Operating Cash Flows per Share (NOCFPS)	29.00	5.71	1.95

The accompanying notes from an integral part of these financial statements.

					
Company Secretary	Chief Financial Officer	Chief Executive Officer	Director	Director	Chairman

Signed as per our annexed report of even date


Location: Dhaka;

Date:

DVC:

27 APR 2025

2604280209 AS 801573


Ahmed Zaker & Co.
 Chartered Accountants

Zaker Ahmed FCA
 Managing Partner
 Enroll: 0209

Meghna Insurance PLC
Notes to the Financial Statements
For the year ended December 31, 2025

1.00 The company and its activities

1.01 Legal form of the company

Meghna Insurance PLC was incorporated with Registrar of Joint Stock Companies & Firms, Bangladesh as a public company limited by shares bearing certificate of incorporation number C- 30434(1650)/96 March 18, 1996 under the Companies Act (XVIII)1994. The company went for public issue in 2022 and shares of the company is listed on both Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE).

1.02 Registered office of the company

The registered office of the company is located at, Pritom Zaman Tower, 37/2 Purana Palton Dhaka-1000.

1.03 Principal activities and nature of the business

The principal activities of the company are to carry on all kinds of insurance, guarantee and indemnity business other than life insurance business.

2.00 Basis of preparation and presentation of financial statements

2.01 a) Basis of preparation

"The Financial Reporting Act, 2015 (FRA) was enacted in 2015. The Financial Reporting Council (FRC) under the FRA has been formed in 2017 but the Financial Reporting Standards (FRS) under this council is yet to be issued for public interest entities such as general insurance companies. As the FRS is yet to be issued as per the provisions of the FRA, The Financial Statements have been prepared on going concern and accrual basis under the historical cost convention. The preparation and presentation of the financial statements and the disclosure of information have been made in accordance with International Financial Reporting Standards (IFRSs) and the requirements of the Insurance Act 1938 (as amended in 2010), the Insurance Rules 1958 and in conformity the Companies Act 1994, the Securities and Exchange Rules 2020, and other applicable laws & regulations in Bangladesh.

The Statement of financial position has been prepared in accordance with the regulations as contained in Part-I of the First Schedule and as per Form "A" as set forth in Part-II of that Schedule. Statement of Profit or Loss and other Comprehensive Income and Profit and Loss Appropriation Account has been prepared in accordance with the regulations contained in Part-I of the second schedule and as per Form "B" & "C" as set forth in Part-II of that Schedule respectively of Insurance Act, 1938. Revenue Account of each class of general insurance business has been prepared in accordance with the regulations as contained in Part-I of the Third Schedule and as per form "F" as set forth in Part-II of that Schedule of the Insurance Act, 1938 (as amended in 2010). The classified summary of the assets has been prepared in accordance with Form "AA" as set forth in Part-II of the aforesaid Act. The Cash Flow Statement has been included as per requirements of the Securities and Exchange Commissions Rules 2020 as well as per guideline of IAS-7.

b) Compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS)

In preparing and presenting financial statements, considering relevant for the significant accounting issues of the company, following IASs & IFRS have been implemented by the company, which were issued by the Institute of Chartered Accountants (ICAB) formulated in the light of the IASs & IFRS issued by the International Accounting Standards Board and the conditions and practices prevailing in Bangladesh, and valid as on the balance sheet date:

IAS 1 Presentation of Financial Statements	*
IAS 7 Statement of Cash Flows	Applied
IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors	Applied
IAS 10 Events after the Reporting Period	Applied
IAS 12 Income Taxes	Applied
IAS 16 Property, Plant and Equipment	Applied
IAS 19 Employee Benefits	Applied
IAS 24 Related Party Disclosures	Applied
IAS 26 Accounting and Reporting by Retirement Benefit Plans	Applied
IAS 32 Financial Instruments: Presentation	*
IAS 33 Earning per Share	Applied
IAS 34 Interim Financial Reporting	Applied
IAS 36 Impairment of Assets	Applied
IAS 37 Provisions, Contingent Liabilities and Contingent Assets	Applied
IAS 38 Intangible Assets	Applied
IAS 40 Investment Property	Applied
IFRS 4 Insurance Contracts	*
IFRS 5 Non-currents assets held for sale and discontinued operation	Applied
IFRS 7 Financial Instruments: Disclosure	*
IFRS 8 Operating Segment	Applied
IFRS 9 Financial Instruments	*
IFRS 13 Fair Value Measurement	Applied



IFRS 16 Lease

Applied

* The management of Meghna Insurance PLC has followed the principles of IAS & IFRS consistently in the preparation of the financial statements to that extent as applicable to Insurance Company. Some of the standards have not been complied with, about which IDRA has special guideline.

2.02 Other regulatory compliance

The company also required to comply with the following laws and regulations in addition to the above-mentioned compliances:

- i) The Income Tax Act, 2023
- ii) The Value Added Tax and Supplementary Duty Act, 2012
- iii) The Value Added Tax and Supplementary Duty Rules, 2016
- iv) Stamp Act, 1899

2.03 Going Concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the Meghna Insurance PLC be unable to continue as a going concern.

Financial Statements are normally prepared on the assumption that an enterprise is a going concern and will continue in operation for the foreseeable future. Hence, it is assumed that the enterprise has neither the intention nor the need to liquidate or curtail materially the scale of its operations; if such an intention or need exists, the financial statement may have to be prepared on a different basis and, if so, the basis used is disclosed.

2.04 Accrual Basis

The Company prepares its financial statements, except for cash flow information, using the accrual basis of accounting. Since the accrual basis of accounting is used, the Company recognizes items as assets, liabilities, equity, income and expenses (the elements of financial statements) when it satisfies the definitions and recognition criteria for those elements in the Framework.

2.05 Branch accounting

The company has 36 branch offices with no overseas branch as on 31st December 2025. Accounts of the branches are maintained at the head office.

2.06 Segment-Wise Performance

Segment reporting

A business segment is a distinguishable component of the Company that is engaged in providing services that are subject to risks and returns that are different from those of other business segments. The Company accounts for segment reporting of operating results using the classes of business. The performance of segments is evaluated on the basis of underwriting results of each segment. The Company has four primary business segments for reporting purposes namely fire, marine, motor and miscellaneous.

In line with the general practices, the underwriting business of the company covers fire insurance, marine insurance, and motor insurance and miscellaneous insurance businesses. Out of total premium earned, it is found that major contribution is made by the fire insurance, followed by marine insurance and miscellaneous insurance. Over-all and segment-wise performance of your company is shown in tables below:

Gross Premium Income

Year	Gross premium (in Million Taka)	Growth (%)
2025	1250.06	40.00%
2024	890.35	-2.00%
2023	908.99	-16.64%
2022	1060.33	40.97%
2021	752.14	21.91%
2020	619.4	6.60%
2019	581.04	25.79%

Business Segment-wise Gross Premium Income (in Million Taka)

Business Segments	2025	2024	Growth (%)
Fire Insurance	249.69	244.93	1.94%
Marine Insurance	882.85	523.94	68.50%
Motor Insurance	65.41	61.43	6.49%
Miscellaneous Insurance	52.11	60.04	-13.21%

Segregation of Net Premium

Business Segments	2025		2024	
	Amount (in Million Taka)	Business Mix of Net Premium (%)	Amount (in Million Taka)	Business Mix of Net Premium (%)
Fire Insurance	154.24	14.83%	155.18	22.41%
Marine Insurance	812.65	78.14%	465.08	67.16%
Motor Insurance	64.06	6.16%	59.94	8.66%
Miscellaneous Insurance	9.02	0.87%	12.32	1.78%
Total	1040.00	100.00%	692.54	100.00%

2.07 Responsibility for preparation and presentation of financial statements

The Management is responsible for the preparation and presentation of financial statements under section 183 of the Companies Act, 1994 and as per the provisions of the framework for the "Presentation of Financial Statements" of International Accounting Standard (IAS)-1.

2.08 Reporting period

Generally, the accounting period of the company is from January to December of every Gregorian calendar year. Here, the financial statements of the company have been prepared for the year ended 31st December 2025.

2.09 Components of the financial statements

According to the International Accounting Standards (IASs) 1 "Presentation of Financial Statements", the complete set of financial statements includes the following components:

- i) Statement of Financial Position
- ii) Statement of Profit or Loss Account and other Comprehensive Income.
- iii) Profit or loss Appropriation account.
- iv) Statement of Cash Flows
- v) Statement of Changes in Equity
- vi) Notes to the financial statements
- vii) Others(following statements are included):
 1. Consolidated Revenue Account
 2. Fire Insurance Revenue Account
 3. Marine Cargo Insurance Revenue Account
 4. Marine Hull Insurance Revenue Account
 5. Motor Insurance Revenue Account
 6. Miscellaneous Insurance Revenue Account

2.10 Use of estimates and judgment

The preparation of financial statements in conformity with IASs/IFRSs require management to make judgments, estimates and assumptions that may affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates and assumptions. Estimates and underlying assumptions are reviewed on going concern basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

2.11 Functional & presentation currency

These financial statements are prepared in Bangladeshi Taka, which is the company's functional currency as well as the presentational currency.

2.12 Materiality and aggregation

Each material class of similar items is presented separately in the financial statements. Items of a dissimilar nature of the function are presented separately unless are immaterial.

3.00 Significant accounting policies & applications

Specific accounting policies were selected and applied by the company's management for significant transactions and events that have a material effect within the framework of IAS-1 "Presentation of Financial Statements" in preparation and presentation of financial statements. Accounting and valuation methods are disclosed for reasons of clarity. The company classified the expenses using the function of expenses method as per IAS-1.

3.01 Changes in accounting policies

Accounting policies must be applied consistently to promote comparability between financial statements of different accounting periods. However, a change in accounting policy may be necessary to enhance the relevance and reliability of information contained in the financial statements. As per IAS 8 changes in accounting policies must be applied retrospectively and adjust all comparative amounts in the statements for each prior period presented. Company has retrospective effect in investment in share due to present in fair value presentation as per IFRS-9.

3.02 Foreign Currency Transaction

Transaction in foreign currencies are translated into Bangladeshi Taka at the rate prevailing on the date of transaction in accordance with IAS-21 "The Effect of changes in foreign Exchange Rate".

3.03 Statement of Cash Flows

Statement of Cash Flows has been prepared in accordance with IAS 7 "Statement of Cash Flows" and the cash flow from operating activities have been presented under direct method as considering the provision of paragraph 19 of IAS 7 which provides that "Enterprises are encouraged to report cash flow from operating activities using the direct method".

3.04 Cash and cash equivalents

According to IAS 7 "Statement of Cash Flows", cash in hand and demand deposit, and cash equivalents are short-term highly liquid investment that are ready to convertible to known amounts to cash and which are to an insignificant risk of changes in value. IAS 1 "Presentation of Financial Statements" provides that Cash and Cash Equivalents are not restricted in use. Considering the provisions of IAS 1 and IAS 7, cash in hand and bank balances has been considered as cash and cash equivalents.

3.05 Non-current asset

a) Property, plant and equipment

Recognition and measurement: Items of property, plant and equipment are measured initially at cost and subsequently at cost less accumulated depreciation in compliance with International Accounting Standard (IAS) 16 Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any direct cost for bringing the asset to its working condition for its intended use. Expenditures incurred after the assets have been put into use, such as repairs and maintenance is normally charged off as revenue expenditure in the period in which it is incurred. Software and all up gradation/enhancement are generally charged off as revenue expenditure unless they bring similar significant additional benefits.

When parts of an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

Subsequent expenditure on property, plant and equipment: The cost of replacing part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognised in the statement of comprehensive income as incurred.

Depreciation and Amortisation: Property, plant & equipment are stated at their historical cost less accumulated depreciation/amortisation and accumulated impairment loss in accordance with IAS 16 "Property, Plant and Equipment".

Depreciation is recognised in profit or loss on a reducing balance method over the estimated useful lives of each component of an item of property, plant and equipment. For addition to property, plant and equipment, depreciation has been charged on additions from the date of the asset available for use. Land is not depreciated.

The rates at which property, plant and equipment are depreciated for current period are as follows:

Particulars	Depreciation rate
Furniture & fixture	10%
Motor Vehicles	20%
Office Decoration	20%
Computer & Accessories	30%
Air-Conditioner	20%
Office Equipment	15%
Crockeries	25%
Office Space	10%
Software	20%

Depreciation methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate.

Disposal of property, plant and equipment

Sales price of fixed assets are determined on the basis of fair value of the assets. Gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between sales proceeds and carrying amount of the asset and is recognized in profit or loss account as per provision of IAS 16: property, plant and equipment.

Impairment of assets

Property, plant and equipment are reviewed for impairment whenever events indicate that the carrying amount of a cash-generating unit (smallest identifiable group of assets that generates cash flows which are largely independent of the cash flows from other assets or groups of assets) may not be recoverable. In addition, assets that have indefinite useful lives are tested annually for impairment. An impairment loss would be recognized in the statement of comprehensive income to the extent that the carrying value exceeds the higher of the asset's fair value less costs to sell and its value in use.

3.06 Intangible assets

As per IAS-38 Intangible assets (computer software) are recorded at historical cost less accumulated amortization, these are amortized on reducing balancing method using the rate at 20%.

3.07 Short term investment:

Investment in FDR:

The investment in fixed deposits with different banks which is not matured within the period of three months are considered as short-term investment as they are not highly liquid investment with convertible to known amount to cash.

Investment in share

Investments are initially recognized at cost including acquisition charges with the investments. After initial recognition investments in marketable ordinary shares have been valued at market price on an aggregate portfolio basis. Investment in non-marketable shares have been valued at cost. Full provision for diminution in value of shares as on closing of the period on aggregate portfolio basis is made in the financial statements.

3.08 Lease

Financial Reporting Principles IFRS 16 Leases effective from annual periods beginning on or after January 1, 2019 has changed how the company accounts for its lease contracts. IFRS 16 requires all contracts that contain a lease to be recognized on the balance sheet as a right-of-use asset and lease liability. Only certain short-term and low-value leases are exempted.

Implementation of IFRS 16 is replacing IAS 17 Leases. Meghna Insurance PLC has no material financial leases as well as operating lease. Accordingly, the implementation of IFRS 16 has not any material impact on the financial result and position.

As per IFRS 16 Leases, the company has made recognition, measurement and disclosure in the financial statements-2021 as Lessee. Meghna Insurance PLC applies a single recognition and measurement approach for all leases, except for short-term leases, or, and lease of low value of assets. The company recognizes lease liabilities to make lease payment and right-of-use assets representing the right to use the underlying assets. If tenor of a lease contract does not exceed twelve months from the date of initiation/application, the company considers the lease period as short term in line with the recognition threshold of ROU assets as per FA policy of the company.

Lease Liabilities:

At the commencement of the lease, the company recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the company and payment of penalties for terminating the lease. In 2021, the company reassessed all lease payment of existing contracts for remaining period considering a cut-off date i.e. 01 January 2025.

Right-of-use assets (ROU):

Right of (Rou) assets comprise of lease liabilities which is the present value of lease payments against rented premises less incentive plus initial direct payment and dismantling cost etc. Any contractual obligation for use of any rented / leased premises or assets for a period exceeding twelve months and/ or exceeding the threshold for low value asset and substantially risks and benefits related to ownership of those rented premises/assets transfer to the bank are recognized as Rou assets as per IFRS 16 Leases.

3.09 Financial Instruments

As per IAS 32.11 - Financial instrument means a contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

IFRS -9 sets out requirements for recognizing and measuring financial assets, financial liabilities and some contracts to buy or sell non-financial items. This standard replaces IAS 39 Financial Instruments: Recognition and Measurement. The details of new significant accounting policies and the nature and effect of the changes to previous accounting policies are set out below.

a. Classification and measurement of financial assets

Under IFRS 9, on initial recognition, a financial asset is classified as measured at: amortized cost; Fair Value through Other Comprehensive Income (FVOCI), equity investment; or Fair Value through Profit or Loss (FVTPL). The classification of financial assets under IFRS 9 is generally based on the business model in which a financial asset is managed and its contractual cash flow characteristics.

b. Equity investments at FVOCI

These assets are subsequently measured at fair value. Dividends are recognized as income in profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. Unrealized gains and losses are recognized in OCI and are never reclassified to profit or loss, as per para 5.7.10 of IFRS-9. Details have been shown in Note No. 21.02

c. Amortized cost

IFRS 7 para 25 requires the disclosure of the fair value of financial assets and financial liabilities by class in a way that permits it to be compared with its carrying amount for each class of financial asset and financial liability. An entity should disclose for each class of financial instrument the methods and, when valuation techniques are used, the assumptions applied in determining fair values of each class of financial asset or financial liability. If a change in valuation technique has been made, the entity should disclose that change and the reasons for making it [IFRS 7 para 27]

Moreover, a financial asset shall be measured at amortized cost if both of the following conditions are met:

- i) the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows and
- ii) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

d. Reclassification

The financial assets measured at FVOCI are reclassified as profit or loss statements as per para 5.7.10 of IFRS 09, at the time of disposal of such investments.

3.10 Financial Risk Management

The company management has overall responsibility for the establishment and oversight of the company's risk management framework. Risk management policies, procedures and systems are reviewed regularly to reflect changes in market conditions and the company's activities.

3.11 Premium and claim

The total amount of premium earned on various classes insurance business underwritten during the period has been duly accounted for in the books of account of the company and while preparing the financial statements the effect of re-insurance ceded as well as the effect of total estimated liabilities in respect of outstanding claims at the end of the period whether due or intimated have also been reflected in order to arrive at the net underwriting profit for the period.

3.12 Revenue recognition

In compliance with the requirements of IFRS 15 "Revenue" is recognized to the extent that it is probable that the economic benefits will flow to the entity and the revenue can be reliably measured. Revenue represents invoiced value of policies. Revenue recognized when the policies are made.

The Company recognizes as revenue the amount that reflects the consideration to which the Company expects to be entitled in exchange for goods or services when (or as) it transfers control to the customer. To achieve that core principle, this standard establishes a five-step model as follows:

- Identify the contract with a customer;
- * Identify the performance obligations in the contract;
- * Determine the transaction price;
- * Allocate the transaction price to the performance obligations in the contract; and
- * Recognize revenue when (or as) the entity satisfies a performance obligation.

Considering the five steps model, the company recognizes revenue when (or as) the Company satisfies a performance obligation by transferring a promised goods to a customer, Goods is considered as transferred when (or as) the customer obtains control of that goods. Revenue from sale of goods is measured at the fair value of the consideration received or receivable net of returns and allowances, trade discounts, rebates and Value Added Tax (VAT). The Company prepares and submits its VAT returns based on premium collection summaries.

a) Premium recognition

Premium is recognized when Insurance policies are issued, but the premium of company's share of public sector Insurance business (PSB) is accounted for in the year in which the statements are received from Sadharan Bima Corporation.

b) Re-insurance Commission

Re-insurance commission are recognized as revenue over the period in which the related services are performed. Necessary adjustment in respect of re-insurance ceded and accepted in Bangladesh has been made in respect of Revenue Accounts as per Agreement made between the company and Shadharan Bima Corporation (SBC).

C) Investment Income

Interest on Short Term Deposit/Fixed Deposit Receipts (FDR) and Treasury bond are recognized as revenue on accrual basis. Dividend income is recognized on accrual basis in the period in which the dividend is declared and approved in AGM whereas profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized and loss is incurred. Interest on Fixed Deposit Interest income from fixed deposit is recognized on an accrual base in the period in which the income is accrual.

3.13 Benefits, Claims and expenses recognition

a) Gross benefits and claims

General insurance claims include all claims occurring during the period and related internal and external claims handling costs that are directly related to the processing and settlement of claims, a reduction for the value of salvage and other recoveries and any adjustments to claims outstanding from previous period.

b) Re-insurance Claims

Re-insurance claims are recognized when the related gross insurance claim is recognized according to the terms of the relevant contract.

3.14 Employee benefit schemes

a. Contributory provident fund

The company has a contributory provident fund for its regular employees. The fund is approved by the National Board of Revenue (NBR), administered separately by a Board of Trustees and is contributed equally by the company and the employees.

b. Workers' Participation Fund Welfare Fund

Section 234 of chapter 15 of Labor Law 2006 (as amended in 2013) requires every company to establish a workers' Participation Fund and Welfare Fund. However, BFID, on behalf of the financial institution sector, clarification from the labor ministry regarding the applicability of the provisions for the sector. Similarly, Bangladesh Insurance Association has corresponded with Financial Ministry on this matter requesting for exemption for Insurance Companies. As no decision has been yet concluded on such communications, the participation fund amount is yet to be distributed among the workers.

c. Medical assistance

The Company provide medical assistance as per health plan policy terms & condition to all Permanent employees.

d. Performance bonus

The company has a policy namely performance bonus scheme for its employees who meets certain criteria based on their annual performance bonus is ascertained on net profit with approval in the Board Meeting and the expense is accounted for in the period to which same relates.

e. Gratuity Scheme

The company is going to introduced gratuity scheme as "Employee's Retirement Benefit Scheme" as soon as possible.

3.15 Provisions

A provision is recognized in the statement of financial position when the company has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provision is ordinarily measured at the best estimate of the expenditure required to settle the present obligation at the reporting date. Where the company expects some or all of a provision to be reimbursed, the reimbursement is recognized as a separate asset but only when the reimbursement is virtually certain. If the effect of the time value of money is material, provisions are discounted.

3.16 Taxation

Income tax on earnings for the period comprise current and deferred tax and is based on the applicable tax law in Bangladesh. It is recognized in the income statement as tax expense.

Current tax

Current tax is the expected tax payable on the taxable income for the period, based on tax rates (and tax law) which are enacted at the reporting date, including any adjustment for the tax payable in previous periods. Current tax for current and prior periods is recognized as a liability (or asset) to the extent that it is unpaid (or refundable). Provision for income tax has been made at best estimate keeping in view the provisions of Income Tax Ordinance 1984 and amendment made thereto from time to time.

Deferred tax

The Company has accounted for deferred tax as per IAS - 12 "Income Taxes".

3.17 Provision, reserve and contingencies

a) Provision for outstanding claims

For non-life insurance contracts, estimates have to be made both for the expected ultimate cost of claims reported at the reporting date and for the expected ultimate cost of claims incurred, but not yet reported, at the reporting date.

b) Provision for un-expired risk

Surplus/(Deficit) on Revenue Accounts has been arrived at after making necessary provision for un-expired risk @ 40% of net premium income on all business except Marine Hull insurance for which provision has been made @ 100% on net premium income concerned.

c) Reserve for exceptional losses

A reserve is maintained as requirement of paragraph 6(2) of 4th Schedule of the Income Tax Act 2023.

3.18 Amount due to other persons or bodies carrying on Insurance business

As per treaty agreement company's Re-insurance ceded premium for the period from 1st October 2024 to 30th September 2025 as well as Fire Excess of loss treaty, Fire Catastrophe X/L Facultative premium confirmed by Sadharan Bima Corporation (SBC) has been incorporated in the accounts for the period ended 30 September 2025. During this year the company has included 4 (four) Quarters of surplus treaty accounts in the following manner:

Period	Particulars of Quarter	Number
1st October 2024 to 31st December 2024	3 rd Quarter of 2024	1 (One)
1st January 2025 to 31st March 2025	4 th Quarter of 2024	1 (One)
1st April 2025 to 30th June 2025	1 st Quarter of 2025	1 (One)
1st July 2025 to 30th September 2025	2 nd Quarter of 2025	1 (One)

3.19 Allocation of total management expense

As per section 63 of Insurance Act 2010 all relevant management expenses have been allocated amongst the different Revenue Accounts in respect of Fire, Marine, Motor and Miscellaneous insurance business on pro-rata basis at their respective gross premium income.

3.20 Earnings Per Share

Earnings per Share (EPS) has been calculated in accordance with International Accounting Standard – 33 “Earnings Per Share” and shown on the face of profit and loss appropriation account and computation thereof is shown in note no. 26.

Basic Earnings Per Share

This has been calculated by dividing the basic earning by the weighted average number of ordinary shares outstanding for the period.

Basic Earnings

This represents earnings for the period ended on December 31, 2025 attributable to the ordinary shareholders.

Diluted Earnings Per Share

Diluted EPS is calculated if there is any commitment for issuance of equity shares in foreseeable future i.e, potential shares, without inflow of resources to the company against such issue. There was no such commitment during the period and accordingly no dilution is required in the year 2025.

3.21 Related party disclosure

As per International Accounting Standards (IAS) 24 “Related Party Disclosures”, parties are considered to be related if one of the party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The company carried out transactions in the ordinary course of business on an arm’s length basis at commercial rates with its related parties.

3.22 Contingent liability and contingent assets

The company does not recognize contingent liability and contingent assets but discloses the existence of contingent liability in the financial statements. A contingent liability is probable obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of uncertain future events not within the control of the company or present obligation that is not recognized because outflow of resources is not likely or obligation cannot be measured reliably.

3.23 Consistency of presentation

In accordance with the IFRS framework for the presentation of financial statements together with IAS 1 and IAS 8, the company applies the accounting disclosure principles consistently from one period to the next. Where selecting and applying new accounting policies, changes in accounting policies applied, correction of errors, and amounts involved are accounted for and disclosed retrospectively in accordance with the requirement of IAS – 8.

3.24 Comparative Information

Comparative information has been disclosed in respect of the period ended December 31, 2024 for all numerical data in the financial statements and also the narrative and descriptive information when it is relevant for better understanding of the current period’s financial statements.

3.25 General

Figures appearing in these Financial Statements have been rounded off to the nearest taka.

3.26 Disclosure of departure from few requirements of IFRS due to mandatory compliance with Insurance Act’s requirements

The management of Meghna Insurance PLC has followed the principles of IFRS consistently in preparation of the financial statements to that extent as applicable to the company. Some requirements of Insurance Act 1938 (as amended in 2010) and Insurance Rules 1958 and regulations contradict with IFRS. As such the company has departed from those contradictory requirements of IFRS in order to comply with the rules and regulations of IDRA which are disclosed below:

i) Insurance Act 1938 (as amended in 2010) has issued templates for financial statements which has to be followed by all general and life insurance companies. MICL followed the guidelines of IDRA and presented financial statements accordingly.

ii) Investments in quoted shares and unquoted shares revalued at the period end at market price and as per book value of last audited Balance Sheet respectively. Provisions are created by netting off any unrealized gain/(loss) arising at the period end date as per industry practice which has been widely practice in insurance sector in Bangladesh. However as per requirements of IFRS 9 investment in shares falls either under “at fair value through profit and loss account” or under “fair value through other comprehensive income” where any change in the fair value at the period-end is taken to profit and loss account or other comprehensive income respectively.

- iii) General provision on insurance premium and re-insurance premium are created as per Insurance Act 1938 (as amended 2010) . However such general provision cannot satisfy the conditions as per IAS 37. At the period end the MICL has recognized provision of BDT 499,124,704/- as balance of fund and liabilities in the balance sheet under liabilities.
- iv) As per IDRA guidelines, financial instruments are categorized, recognized and measured differently from those prescribed in IFRS 9. Disclosures in the prescribed templates of IDRA guidelines are disclosed only.
- v) IFRS-17 Insurance Contracts, is not applied in preparing the Financial Statements for the year ended 31 December 2025 in line with the general practices prevailing within the insurance industry in Bangladesh.

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
4.00 Share Capital		
4.01 Authorized Capital		
100,000,000 ordinary shares of Tk 10 each	1,000,000,000	1,000,000,000
4.02 Issued, subscribed & paid up capital		
40,00,000 ordinary shares of Tk 10 each fully paid up	400,000,000	400,000,000

SL	Name of Shareholders	Position	%	Shareholding	Shareholding
1	Mr. Aiman Barik Choudhury	Director	2.59%	1,034,562	1,034,562
2	Ms Ainab Choudhury	Director	2.59%	1,034,562	1,034,562
3	Mr. Anisuzzaman Chowdhury	Shareholder	3.04%	1,217,132	1,217,132
4	Barrister Sadat Khan	Shareholder	0.41%	165,312	165,312
5	Mr. Zeeshan Khan	Shareholder	0.41%	165,313	165,313
6	Ms. Farida Akhter	Director	3.17%	1,267,845	1,267,845
7	Ms. Jotsna Ara Begum	Shareholder	1.65%	661,250	661,250
8	Mr. Zoynal Abedin Chowdhury	Shareholder	0.83%	330,625	330,625
9	Mrs. Marina Ahmed	Shareholder	0.83%	330,625	330,625
10	Mr. Mohammad Didarul Husain	Shareholder	0.21%	82,849	82,849
11	Mr. Mohammad Enayetullah	Director	3.17%	1,267,845	1,267,845
12	Mr. Azizul Haque	Shareholder	0.17%	66,125	66,125
13	Late Abdul Wahid	Sponsor	0.17%	66,125	66,125
14	IFAD Venture Limited	Corporate Shareholder	0.00%	1,000	2,427,208
15	SW Holdings Ltd	Corporate Director	3.04%	1,217,132	1,217,132
16	M/S. Runner Trading	Corporate Shareholder	7.54%	3,014,165	3,014,165
17	M/S. NAMSS motors Limited	Corporate Shareholder	2.83%	1,131,139	1,131,139
18	M/S. Matsy Enterprises Ltd.	Corporate Shareholder	0.50%	198,375	198,375
19	ZAMORED Investments LLC	Corporate Director	7.23%	2,890,688	2,890,688
20	BARWAZ Investments LLC	Corporate Director	7.30%	2,921,116	2,921,116
21	Mr. Javed Kiser Ally	Shareholder	0.00%	-	1,217,132
22	Mr. MA. Hannan	Sponsor	0.00%	-	462,875
Total (A)			47.66%	19,063,785	23,170,000

Percentage of Shareholding position:

SL	Category of Share Holder	%	No. of Share	No. of Share
1	Public	45.13%	18,051,712	14,525,911
2	Institute	7.21%	2,884,503	2,304,089
3	Foreign	0.00%	-	-
Total (B)		52.34%	20,936,215	16,830,000
Grand Total (A+B)		100.00%	40,000,000	40,000,000

5.00 Reserve or contingency account

Reserve for exceptional losses	5.01	174,734,663	160,734,663
Profit or loss appropriation account	5.02	44,803,737	44,212,949
		219,538,400	204,947,612

5.01 Reserve for Exceptional losses

Opening balance	160,734,663	146,734,663
Addition during the year	14,000,000	14,000,000
	174,734,663	160,734,663

As per Income Tax Act -2023 paragraph 6(2) of Schedule-IV , maximum 10% of net premium could be transfer to statutory reserve.

5.02 Profit or loss appropriation account

Balance brought forward from last year	44,212,949	44,887,319
Add: Net profit during the year	53,950,719	52,425,703
Depreciation on Revaluation	640,069	899,927
	98,803,737	98,212,949

Less: Reserve for exceptional losses
 Dividend
 Stock Dividend

14,000,000	14,000,000
40,000,000	40,000,000
-	-

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Surplus carried forward	44,803,737	44,212,949
6.00 Balances of fund & accounts (Un-Expired Risk Reserve)		
Fire insurance business	61,697,792	62,074,403
Marine insurance business (Cargo)	405,360,437	185,615,121
Marine insurance business (Hull)	1,932,889	1,048,106
Motor insurance business	25,625,530	23,979,606
Miscellaneous insurance business	4,508,056	4,931,511
	499,124,704	277,648,747

These balances of fund have been arrived at after making necessary provision for un-expired risk based on following percentages on premium income including public sector business and excluding re-insurance ceded at the following rates.

Particulars	Net Premium	%	Balance of Fund	
			31-Dec-25	31-Dec-24
Fire insurance business	154,244,481	40%	61,697,792	62,074,403
Marine insurance business (Cargo)	810,720,875	50%	405,360,437	185,615,121
Marine insurance business (Hull)	1,932,889	100%	1,932,889	1,048,106
Motor insurance business	64,063,824	40%	25,625,530	23,979,606
Miscellaneous insurance business	9,016,113	50%	4,508,056	4,931,511
	1,039,978,181		499,124,704	277,648,747

7.00 Estimated liability in respect of outstanding claims claims whether due or intimated

The break-up of the amount is noted below:

Fire	26,608,165	35,527,901
Marine (Cargo)	41,399,142	53,718,385
Marine (Hull)	-	-
Motor	2,579,476	5,322,891
Miscellaneous	-	-
	70,586,783	94,569,177

8.00 Amount due to other persons or bodies carrying on insurance business

Amount due to Sadharan Bima Corporation (SBC)

Opening Balance	115,831,123	118,887,378
Add: Addition for the period	61,847,029	72,816,840
	177,678,152	191,704,218
Less: Adjustment for the period	82,569,068	75,873,095
	95,109,084	115,831,123

This represents the amount payable to Sadharan Bima Corporation on account of re-insurance premium as December 31, 2025

9.00 Lease Liability

Opening balance	10,356,330	11,531,832
Add: Addition for the period	13,099,750	9,115,961
	23,456,080	20,647,793
Less: Adjustment for the period	10,909,801	10,291,463
Closing balance	12,546,279	10,356,330
Short Term Lease Liability	7,617,919	5,196,294
Long Term Lease Liability	4,928,360	5,160,036
	12,546,279	10,356,330

10.00 Premium deposit

Marine cargo	50,340,323	27,557,435
	50,340,323	27,557,435

This represents amount received against cover notes for which risks have not been initiated and such amount will be adjusted upon initiation of risk and issuance of policy in due course.

11.00 Sundry Creditors

The balance is made-up as follows:

Salary payable	57,745,956	44,658,698
Audit fees payable	720,750	1,169,250
Office rent payable	60,959	124,284
Others bill payable	19,798	248,299

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Telephone bill payable	2,904	2,904
Utility Bill Payable:	99,985	95,677
Electricity	50,485	46,177
Water	18,000	18,000
Service Charge	31,500	31,500
Stamp payable	93,220,185	93,132,098
Excess deposit	39,053	39,053
Provision for company con. to PF.	655,732	341,810
Provision for employee con. to PF.	283,708	283,483
Tax Payable :	3,636,854	1,937,151
Salary	1,133,785	735,321
Lease Liability	89,285	38,155
Survey fee	456,947	374,347
Advertisement	1,900	400
Others	22,190	91,089
Agent commission	1,925,346	697,446
Printing	7,401	393
VAT Payable :	23,446,723	9,143,326
Survey fee	1,059,760	962,596
Lease Liability	133,688	114,225
Printing	22,201	1,748
Advertisement	5,701	1,200
Postage	4,654	2,088
Premium	22,192,589	7,926,154
Others	28,130	135,315
Security Deposit	17,377,999	17,377,999
Others Payable (Car Policy)	13,292,743	10,078,914
Performance Bonus payable	-	-
Loan from Director	39,183	39,183
Credit Rating Fee	139,750	139,750
Legal/Professional Fee Payable	172,500	375,000
Festival Bonus	207,269	3,326,157
Mala Designe & Architecture	3,300,671	-
Contribution to WPPF	20,546,333	17,391,734
Total	235,009,056	199,904,770
11.01 Contribution to WPPF		
This is made up as follows:		
Opening Balance	17,391,734	13,656,202
Add: Contribution this year	3,154,599	3,735,532
Closing Balance	20,546,333	17,391,734
11.02 Contribution to WPPF in this year		
Profit before WPPF	66,246,582	78,446,176
Contribution to WPPF	3,154,599	3,735,532
The amount is computed @ 5% of net profit before Income Tax (but after charging such contribution) as per provision of Bangladesh labour Law,2006 (as amended in July 2013) has been provided in the period.		
11.03 Allocation of WPPF		
A.Workers' Participation Fund (80%)	16,437,067	13,913,388
B.Workers' Welfare Fund (10%)	2,054,633	1,739,173
C.Bangladesh Labour Welfare Foundation (10%)	2,054,633	1,739,173
	20,546,333	17,391,734
12.00 Unpaid/ Unclaimed Dividend		
Opening Balance	2,126,983	1,339,251
Add: Payable during the period	41,381,640	40,591,211
Less: Paid during the period	(40,831,796)	(39,803,479)
Closing Balance	2,676,826	2,126,983
13.00 Provision for income tax		
Current tax	134,172,052	122,053,004
Deffered tax	5,814,681	8,792,465
	139,986,733	130,845,469

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
13.01 Provision for current income tax		
Opening Balance	122,053,004	104,211,863
Add: Addition during the year	12,119,047	17,841,141
	134,172,052	122,053,004
Less: Adjustment during the year	-	-
	<u>134,172,052</u>	<u>122,053,004</u>

13.02 Provision for current income tax during the year				
Classes of income	Tax Rate	Income	2025	2024
Business income	37.50%	29,702,577	11,138,466	16,769,866
Dividend income	20.00%	4,619,526	923,905	1,044,134
Share income	10.00%	566,759	56,676	27,141
Total		34,888,862	12,119,047	17,841,141

13.03 Provision for deferred tax		
Opening Balance		8,792,465
Add: Addition during the period	13.04	(2,977,784)
		5,814,681
Less: Adjustment during the period		-
		<u>5,814,681</u>

13.04 Deferred Tax Liability			
A. Deferred Tax liability is arrived at as follows:			
Particulars	Amount (Taka)	Amount (Taka)	
	31-Dec-25	31-Dec-24	
Book Value of Depreciable Fixed Assets	227,932,442	240,384,245	
Less: Tax base Value	212,426,626	216,937,672	
Taxable Temporary difference	15,505,816	23,446,573	
Applicable Tax Rate	37.50%	37.50%	
Deferred Tax Liabilities	5,814,681	8,792,465	

B. Deferred Tax			
Particulars	Amount (Taka)	Amount (Taka)	
	31-Dec-25	31-Dec-24	
Closing Deferred Tax Liabilities	5,814,681	8,792,465	
Opening Deferred Tax Liabilities	8,792,465	4,348,665	
Deferred Tax	(2,977,784)	4,443,800	

14.00 Property, plant and equipment		
A. Cost		
Opening balance	341,423,127	345,331,051
Add: Addition during the period	3,877,378	358,754
	345,300,505	345,689,805
Less: Disposal during the period	2,890,347	4,266,678
	<u>342,410,158</u>	<u>341,423,127</u>
B. Accumulated depreciation		
Opening balance	101,143,859	88,053,585
Add: Charged during the period	13,202,098	16,280,671
	114,345,957	104,334,256
Less: Adjustment for disposal during the period	2,344,536	3,190,397
	<u>112,001,421</u>	<u>101,143,859</u>
Written down value (A-B)	230,408,737	240,279,268

A schedule of property, plant and equipment is given in Annexure - A.

15.00 Intangible Assets		
A. Cost		
Opening balance	994,000	994,000
Add: Addition during the period	-	-
	994,000	994,000
Less: Sales during the period	-	-

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
	994,000	994,000
B. Amortization		
Opening balance	889,022	862,778
Add: Charged during the period	20,996	26,244
	910,018	889,022
Less: Adjustment during the period	-	-
Total	910,018	889,022
Written down value (A-B)	83,982	104,978

As per IAS-38 Intangible assets are recorded at historical cost less accumulated amortization, they are amortized on reducing balancing method using the rate at 20%

16.00	Investment in Treasury Bond			
	Bangladesh Government Treasury Bond (15 Years)	7.79%	9,000,000	9,000,000
	Bangladesh Government Treasury Bond (5 Years)	8.75%	16,000,000	16,000,000
	Bangladesh Government Treasury Bond (5 Years)	7.70%	24,000,000	24,000,000
	Bangladesh Government Treasury Bond (10 Years)	7.10%	6,100,000	6,100,000
	Bangladesh Government Treasury Bond (10 Years)	9.20%	15,099,861	15,112,745
	Bangladesh Government Treasury Bond (5 Years)	10.35%	5,001,315	5,001,795
	Bangladesh Government Treasury Bond (15 Years)	8.70%	8,977,842	8,897,674
	Bangladesh Government Treasury Bond (15 Years)	12.15%	5,033,215	5,035,675
	Bangladesh Government Treasury Bond (15 Years)	12.28%	8,028,077	-
	Bangladesh Government Treasury Bond (5 Years)	12.40%	10,926,817	-
	Bangladesh Government Treasury Bond (15 Years)	10.28%	5,022,010	-
	Bangladesh Government Treasury Bond (5 Years)	10.03%	10,375,739	-
	Bangladesh Government Treasury Bond (10 Years)	10.39%	10,066,046	-
			133,630,922	89,147,889

17.00	Right-of-use asset			
	A. Opening balance		23,107,584	25,820,454
	Add: Addition during the period		15,002,950	9,480,171
			38,110,534	35,300,625
	Less: Adjustment during the period		12,602,211	12,193,041
			25,508,323	23,107,584
	B. Accumulated depreciation			
	Opening balance		11,443,998	12,612,351
	Add: Charged during the period		9,915,445	7,654,367
			21,359,443	20,266,718
	Less: Adjustment during the period		10,160,688	8,822,720
			11,198,755	11,443,998
	Written down value (A-B)		14,309,568	11,663,586

The Right-of-use asset has been measured following the paragraph 24 of IFRS-16 (Leases)

18.00	Stock of printing, stationery & stamps			
	Stationery		600,840	736,406
	Insurance stamp		1,083,624	1,643,589
			1,684,464	2,379,995

19.00	Amount due from other persons or bodies carrying on insurance business			
	Receivable from Sadharan Bima Corporation (SBC)			
	Opening Balance		158,811,422	147,572,267
	Add: addition for the year		16,080,638	11,239,155
			174,892,060	158,811,422
	Less: adjustment for the year		5,000,000	-
			169,892,060	158,811,422

This amount represents the receivable from commission, claim and other receivable from Sadharan Bima Corporation as at December 31, 2025

20.00	Advance, deposit & prepayments	20.01		
	Advance income tax		214,491,808	192,499,597
	Security deposits		2,611,074	2,336,269
	Advance against salary		162,742,915	61,494,998

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Advance Work	96,692	86,692
Advanced to head of branch	8,054,203	14,395,999
Advanced to branch	-	55,899
Security deposits with T& T	127,363	127,363
Green Delta Financial Services	558	558
Elegant Stock & Securities Ltd.	1,959	1,959
Multitude architect	459,000	459,000
Advance-codesign Ltd	600,000	600,000
MANAS	800,000	800,000
MICL Employees' PF [Forfeiture]	360,640	784,076
Brand Soup Ltd	2,562,000	2,562,000
Hossain Farhad & Co.	387,500	387,500
Advance-Confidence software	56,000	56,000
Prime Bank Investment	24,872	457,766
Asian Tiger Capital Partners Investment Ltd	193,749	219,810
ANF Management Co. Ltd.	25,625	216,336
BRB Securitirs Ltd	551	551
Other Advance	671,000	6,427
Advance-VAT	1,200	-
Mala Designs & Architecture	2,700,000	-
TDS paid (Advance)	800	-
	396,969,509	277,548,800

20.01 Advance Tax:

The balance is made up as follows:

Opening Balance

Add: Addition during the period

Less: Adjustment during the period

Closing Balance

192,499,597	171,053,799
21,992,210	21,452,049
214,491,808	192,505,848
-	6,252
214,491,808	192,499,597

20.02 Advance tax :

Income tax

Tax on FDR Interest

Tax on STD interest

Tax on interest on treasury bond

Tax on car registration

Tax on Trade License

Tax on dividend

168,774,510	155,874,510
27,900,915	22,221,780
2,328,675	1,816,017
2,157,554	1,352,541
10,099,069	8,936,569
44,600	35,600
3,186,485	2,262,580
214,491,808	192,499,597

21.00 Interest receivable

The balance is made up as follows:

Opening Balance

Add: Addition during the period

Less: Adjustment during the period

43,858,513	29,995,996
48,524,643	40,332,114
92,383,156	70,328,110
39,901,894	26,469,597
52,481,262	43,858,513

22.00 Short term investment

Investment in FDR

Investment in share

22.01

22.02

439,250,000	442,450,000
71,171,435	82,828,854
510,421,435	525,278,854

22.01 Investment in FDR

The balance is made up as follows:

Opening Balance

Add: Addition during the period

Less: Encashment during the period

442,450,000	436,750,000
42,500,000	58,000,000
484,950,000	494,750,000
45,700,000	52,300,000
439,250,000	4,245,000

This represents the amount invested in fixed deposits with banks which are to be matured over the period of three months.

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
break-up of which is given below:		
6 months term FDR	333,550,000	334,050,000
12 months term FDR	105,700,000	108,400,000
	439,250,000	442,450,000

A schedule of short term investment is given in Annexure -B.

22.02

Investment in shares

This represents company's investment in shares of the following public limited company:

Industry	No. of Share	Cost as on 31.12.25	Fair Value as on 31.12.25	Un-realized gain/ (loss)
Bank	125000	2,715,773	2,506,500	(209,273)
Cement	69290	5,284,277	3,235,843	(2,048,434)
Engineering	236,926	10,139,212	4,476,316	(5,662,896)
Food & Allied	59,000	27,118,983	11,581,200	(15,537,783)
Fuel & Power	70,000	6,896,979	2,937,000	(3,959,979)
Insurance	5000	183,549	127,000	(56,549)
IT	9360	765,757	251,784	(513,973)
Miscellaneous	12075	1,371,275	788,498	(582,777)
Mutual Fund	200,000	1,163,480	540,000	(623,480)
Paper & Printing	1,601	111,603	40,185	(71,418)
Pharmaceuticals	131,550	25,562,445	18,514,455	(7,047,990)
Service & Real estate	38,000	1,356,591	254,300	(1,102,291)
Tannery	62,000	4,514,804	855,600	(3,659,204)
Telecommunication	94,258	28,202,720	21,462,554	(6,740,166)
Textile	116,000	5,874,657	3,502,400	(2,372,257)
Travel & Leisure	3,000	308,423	97,800	(210,623)
Total	1,233,060	121,570,528	71,171,435	(50,399,092)

23.00

Cash and cash equivalents

Cash in hand	23.01	1,708,419	1,993,573
Cash at bank	23.02	165,489,018	78,214,912
		167,197,437	80,208,486

The management has furnished certificate confirming the position.

23.01

Cash in hand

Head office	11,930	40,104
Branch office	1,696,489	1,953,469
	1,708,419	1,993,573

23.02

Cash at bank

Fixed Deposit	35,000,000	6,500,000
Short term deposit	126,751,231	68,517,864
Current deposit	3,737,787	3,197,048
	165,489,018	78,214,912

A schedule of Bank Balance is given in Annexure -B.

	Particulars	Amount in Taka	
		31-12-25	31-12-24
24.00	Expenses of management (not applicable to any particular fund or account)		
	Board Meeting fee & expenses	427,545	305,545
	Audit fees	327,750	1,036,277
	Depreciation	13,223,094	16,306,915
	Depreciation on right of use asset	9,915,445	7,654,367
	Advertisement and publicity	340,663	452,274
	AGM Expenses	508,857	496,022
	Donation and subscription	235,000	351,243
	Legal and professional fees	705,474	3,686,250
	Meeting & Conference	600,997	65,503
	Registration & renewal fees	2,584,735	2,611,641
	Credit Rating Fee	139,750	279,500
	IT Enable Service		208,635
		29,009,310	33,454,176
25.00	Finance Cost :		
	Interest on Lease Liability	801,820	556,318
		801,820	556,318

At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate. Here incremental borrowing rate has been considered.

26.00	Investment & others income		
	Interest /profit (not applicable to any particular fund or account)	53,841,698	43,794,355
	Dividend income	4,619,526	5,220,670
	Miscellaneous income	-	8,000
	Other Income (PF Forfeiture)	360,640	784,076
	Profit / (Loss) on sale of share	566,759	271,409
	Profit / (Loss) on sale of assets	493,459	783,811
		59,882,082	50,862,321

27.00 Earning Per share (EPS)

The earning per share of the company is as follows:

A. Number of shares:

Shares outstanding at the beginning of the year
IPO during the year

40,000,000	40,000,000
-	-
40,000,000	40,000,000

Weight:

Shares outstanding at the beginning of the year
IPO during the year

100.00%	100.00%
0.00%	0.00%

Weighted average number of shares:

Shares outstanding at the beginning of the year
IPO during the year

40,000,000	40,000,000
40,000,000	40,000,000

B. Earnings attributable to shareholders

Earning attributable to ordinary share holders (profit after tax)

53,950,719	52,425,703
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Basic Earning per share [B/A]

Earning per share is calculated in accordance with IAS 33 "Earning Per Share" which has been shown on the face on Profit & Loss Appropriation Accounts.

b) EPS for the year 2012 has restated for the issue of Bonus share in 2013

31-12-25	31-12-24
1.35	1.31

28.00 Net Assets value per share (NAV)

Net asset value Per Share has been calculated on weighted average number of 400,00,000 shares outstanding as at December 31, 2025. Details calculations are as follows:

Net Assets

Paid up Capital
Reserve for exceptional losses
Reserve for unrealized gain/(Loss)
Revaluation Reserve
Profit or Loss Appropriation Account

571,699,588	570,441,756
400,000,000	400,000,000
174,734,663	160,734,663
(50,399,089)	(38,105,552)
2,560,277	3,599,696
44,803,737	44,212,949

Ordinary Share at 1st January

IF Share issue

Weighted average number of ordinary shares outstanding during the year

40,000,000	40,000,000
-	-
40,000,000	40,000,000

Net asset value Per Share

14.29	14.26
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29.00 Net operating cash flows per share (NOCFPS)

Net Operating Cash Flows Per Share (NOCFPS) has been calculated based on Weighted average number 40,000,000 shares outstanding during the period. Details calculation are as follows:

Particulars	Amount in Taka	
	31-12-25	31-12-24
Net cash generated from operating activities	228,576,298	78,157,590
Weighted average number of ordinary shares	40,000,000	40,000,000
Net Operating Cash Flows per Share	5.71	1.95
Net Operating Cash Flows Per Share Increased due to reduce payment for management expenses and others.		

30.00 **Reconciliation of net profit with cash flow from operating activities**

Reconciliation of net profit to net operating cash flow

Net Profit before tax	63,091,983	74,710,644
Depreciation	23,138,539	23,961,282
Interest Income	(53,841,698)	(43,794,355)
Dividend Income	(4,619,526)	(5,220,670)
other Income	(360,640)	(792,076)
Profit on sales of fixed assets	(493,459)	(783,811)
Gain/ (Loss) on sale of share	(566,759)	(271,409)
Increase/(decrease) the balance of fund	221,475,957	(1,446,456)
Increase/(decrease) the premium deposit	22,782,888	(1,856,782)
Increase/(decrease) of amount due to other person or body	(15,722,039)	(3,056,255)
Increase/(decrease) in estimated liabilities in respect of outstanding claims whether	(23,127,053)	44,676,599
Increase/(decrease) in sundry creditors	24,375,717	34,373,271
(Increase)/decrease of stock of stamps	559,965	(491,413)
(Increase)/decrease of stock of printing	135,566	195,732
(Increase)/decrease in Advance, deposit & prepayment	9,819,706	(9,361,758)
(Increase)/decrease in Advance Income tax	(21,992,211)	(21,445,798)
(Increase)/decrease of amount due from other person or body	(16,080,638)	(11,239,155)
		-
	228,576,298	78,157,590

31.00 **Net cash flow from operating activities**
 Disclosure as per requirement of Schedule XI, Part II of the Companies Act, 1994:
A. Disclosure as pre requirement of Schedule XI, Part II Note 5 of Para 3:
 Employee position of the company as on 31st December 2025:

Salary (Monthly)	Total Employees
Below Tk. 3,000	0
Above Tk. 3,000	915
Total	915

B. Remuneration of Directors, Managers, Executives and Officers

Remuneration of Directos ,Managers , Executives and Officers have been described as under:

Empoloyess	Amount in Taka	
	2025	2024
Directors	Nil	Nil
Executives	70,951,035	85,371,834
Managers	46,221,122	41,355,208
Officer	7,275,222	4,139,049
	124,447,379	130,866,091

C. Disclosure as per requirement of Schedule XI, Part II, Para 4:

Name of Directors	Designation	Remuneration	Festival Bonus	Total Payment	Total Payment
Mr. Musfiq Rahman	Chairman	Nil	Nil	Nil	Nil
Mr. Manwar-Uz-Zaman	Vice-Chairman	Nil	Nil	Nil	Nil
Mr. Aiman Barik Choudhury	Director	Nil	Nil	Nil	Nil
Mr.Sarder Sanlat Hossain	Director	Nil	Nil	Nil	Nil
Ms.Farida Akhter	Director	Nil	Nil	Nil	Nil
Ms. Nahid Zaman	Director	Nil	Nil	Nil	Nil
Mr. Mohammad Enayet Ullah	Director	Nil	Nil	Nil	Nil
Ms. Ainab Choudhury	Director	Nil	Nil	Nil	Nil
M- Ashim Chowdhury	Independent Director	Nil	Nil	Nil	Nil
Mr. Md. Omar-Bin-Harun Khan	Independent Director	Nil	Nil	Nil	Nil
Total					

Period of payment to Directors is from 01 January 2025 to 31 December 2025

The above Directors of the Company did not take any benefit from the company except attendance fees for Board meeting and others are as follows:

a. Expenses reimbursed to the managing agent	Nil	Nil
b. Commission or other remuneration payable separately to a managing agent or his associate	Nil	Nil
c. Commission received or receivable by the managing agent or his associate as selling or buying agent of other concerns in respect of contracts entered into such concerns with company	Nil	Nil
d. The money value of the contracts for the sale or purchase of goods and materials or supply of services, enter into by the company with the managing agent or his associate during the financial year	Nil	Nil
e. Any other perquisites or bene fits in cash or in kind statting	Nil	Nil

Particulars	Amount in Taka	
	31-12-25	31-12-24
f. Other allowances and commission including guarantee commission	Nil	Nil

Pensions, etc.

1) Pensions	Nil	Nil
2) Gratuites	Nil	Nil
3) Payment from provided fund	Nil	Nil
4) Compensation	Nil	Nil
5) Consideration in connection with retirement from office	Nil	Nil

32.00
Premium less re-Insurance

Class of Business	Gross Premium	Re-Insurance accepted	Re-Insurance ceded	Net premium 31.12.2025	Net premium 31.12.2024
Fire	249,692,153	-	95,447,672	154,244,481	155,186,009
Marine (Cargo)	879,879,364	-	69,158,489	810,720,875	464,037,802
Marine (Hull)	2,972,283	-	1,039,394	1,932,889	1,048,106
Motor	65,413,824	-	1,350,000	64,063,824	59,949,016
M. scellaneous	52,106,193	-	43,090,080	9,016,113	12,328,778
Total	1,250,063,817	-	210,085,636	1,039,978,181	692,549,710

33.00
Claims under policies less re-Insurance

Class of Business	Paid	Estimated liability	Previous period balance	Net claim 31.12.2025	Net claim 31.12.2024
Fire	-4,414,563	26,608,165	35,527,901	-13,334,299	9,849,980
Marine (Cargo)	33,484,505	41,399,142	53,718,385	21,165,262	65,040,660
Marine (Hull)	183,011	-	-	183,011	38,209
Motor	9,553,299	2,579,476	5,322,891	6,809,884	6,122,760
Miscellaneous	699,677	-	-	699,677	1,037,969
Total	39,505,929	70,586,783	94,569,177	15,523,536	82,089,578

34.00
Expenses of management

These expenses have been charged to revenue account on product basis of gross premium earned or direct business as under:

Class of Business	Amount in Taka	
	31-Dec-25	31-Dec-24
Fire	125,827,639	133,380,307
Marine (Cargo)	443,398,566	274,738,592
Marine (Hull)	1,497,826	1,525,293
Motor	32,964,060	33,020,259
Miscellaneous	26,257,931	32,020,606
	629,946,021	474,685,057

35.00
Transaction with Related Parties:

Meghna Insurance Company Ltd, in normal course of business, carried out a number of transactions with other entities that fall within the definition of related party transaction as per IAS- 24 and under the condition no.1.5(vi) of the Corporate governance guideline of the Bangladesh Securities and Exchange Commission rules and regulations disclosures all transactions involving related parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties, Details transactions with related parties and balances with them as at December 2024 are as follows:

Name of the related party	Relationship	Name of transaction	31.12.25			31.12.24	
			Premium earned	Claim paid	Rent Paid	Premium earned	Claim paid
Aswad Composite Mills Ltd	Director's wife	Insurance	8,621,749	455,377		6,502,025	77,000
Ayesha Clothing Co.Ltd	Director's wife	Insurance	10,915,493	1,086,428		5,019,408	
A.kay Knit Dyeing Mills Ltd	Director's wife	Insurance	3,325,232			262,816	
Safaa Sweaters Ltd	Director's wife	Insurance	108,090			124,752	
Nafa Apparels Ltd	Director's wife	Insurance	3,572,821	316,000		2,897,609	
K.M Apparels Ltd	Director's wife	Insurance	221,770			50,709	
Marina Apparels Ltd	Director's wife	Insurance	737,861	83,250		481,759	128,500
Hamza Trims Ltd	Director's wife	Insurance	637,389			379,736	
Cortz Apparels Ltd	Director's wife	Insurance	196,102			366,308	
Hamza Clothing Ltd	Director's wife	Insurance	89,318			68,711	
Magnam Traders	Director's wife	Insurance	500			500	
Azmeri Composite Knit Ltd	Director's wife	Insurance					
Hamza Knit Dyeing Mills Ltd	Director's wife	Insurance					
Ayesha Fashion Ltd	Director's wife	Insurance	65,584			500	
Hamza Logistics Ltd	Director's wife	Insurance	1,286,263	267,950		2,391,989	205,050
Navana Pharmaceuticals Ltd	Director	Insurance				3,530,671	339,626
Mohsina Rahman	Chairman's Mother	Office rent			2,220,000		
	Total		29,778,172	2,209,005	2,220,000	22,077,493	750,176

36.00 Board Meeting

During this year, the company had a Board of Directors consisting of 10 (Ten) members and held 6 (Six) meeting throughout the year. Board of Directors of the company has formed other committees and sub committees like Investment Committee, Claims Committee and Audit Committee. Regular meeting of these committees were also held during this year.

36.01 Disclosure as per requirement of Schedule XI, Part II of the Companies Act, 1994

Attendance status of Board meeting of Directors

During the year 2025 there were 6 (Six) board meeting were held. The attendance status of board meeting is as follows:

Name of Directors	Position	No. of meeting held	Attended
Mr. Musfiq Rahman	Chairman	6	6
Mr. Manwar-Uz-Zaman	Vice-Chairman	6	6
Mr. Aiman Barik Choudhury	Director	6	1
Mr. Sarder Saniat Hossain	Director	6	6
Ms. Farida Akhter	Director	6	0
Ms. Nahid Zaman	Director	6	6
Mr. Mohammad Enayet Ullah	Director	6	1
Ms. Ainab Choudhury	Director	6	2
Mr. Ashim Chowdhury	Independent Director	6	6
Mr. Md. Omar-Bin-Harun Khan	Independent Director	6	5

37.00 Capital Expenditures Commitment

There was no capital expenditure commitment as at 31st December, 2025.

38.00 Claim not acknowledged as debt

There was no claim against the company acknowledged as debt as on 31st December, 2025

39.00 Un-availed credit facilities

There was no credit facility available to the company from any Non-Banking financial institution and Schedule Banks.

40.00 Contingent Liability

There was a demand of Tk. 426,394,563.00 by the income tax authority for payment of tax in excess of the amount of management expenses claimed by the company during the accounting years from 2008 to 2020. The company filed a writ to the High court division of the Honorable Supreme Court of Bangladesh. The company is very much hopeful to get Judgement in its favor as Appellate Tribunal Bench accepted excess management expenses Tk.167,89,870 in assessment year 2008-2009. Except this there are no contingent assets or liabilities and unrecognized contractual commitments at the balance sheet date.

Accounting year	Assessment year	Tax Outstanding/ Demanded	Current Status
2008	2009-10	5,582,708	Writ to High Court
2009	2010-11	6,910,938	Writ to High Court
2010	2011-12	9,394,572	Writ to High Court
2011	2012-13	8,784,979	Writ to High Court
2012	2013-14	10,980,046	Writ to High Court
2013	2014-15	23,522,314	Writ to High Court
2104	2015-16	59,353,118	Writ to High Court
2015	2016-17	73,848,066	Writ to High Court
2016	2017-18	79,198,641	Writ to High Court
2017	2018-19	44,200,628	Appeal before Tribunal
2018	2019-20	20,771,532	1 st Appeal under process



2019	2020-21	22,572,310	1 st Appeal under process
2020	2021-22	61,274,711	1 st Appeal under process
2021	2022-23	-	Assessment under process
2022	2023-24	-	Assessment under process
2023	2024-25	-	Assessment under process
2024	2025-26	-	Assessment under process
Total		426,394,563	

41.00 Insurance Act Relevant Information

- a) During the year under review nothing was paid to the directors of the company other than board meeting and committee meeting attendance fee.
- b) During the year under review no compensation was allowed to the chief executive officer of the company or any member of the board for special service rendered.
- c) During the year nothing was earned as per premium against guarantees issued.

42.00 Events after Reporting Period

Board of Directors in its meeting held on 27th April, 2026 proposed 10% cash dividend for the year 2025 subject to approval of shareholders of the company in its forthcoming 30th Annual General Meeting.

43.00 Date of Authorisation

Financial statements of the company for the year ended December 31, 2025 were authorized by the Board for issue on 27th April, 2026 in accordance with a resolution of the Board of Directors of the company.



Meghna Insurance PLC
Head Office, Dhaka.

Form - XI

Statement Showing Details of Re-Insurance Ceded and Accepted of the Meghna Insurance PLC., for the year ended 31st December, 2025

CLASS OF BUSINESS	PREMIUM						COMMISSION						CLAIMS												
	Received on			Paid on Re-Ins. Ceded			NET	Paid on			Received on Re-In. Ceded			NET	PAID ON			Received on Re-In. Ceded			NET				
	Direct Business	Re-Insurance Accepted		In B.desh	Out side B.desh	-		Direct Business	Re-Insurance Accepted		In B.desh	Out side B.desh	-		Direct Business	Re-Insurance Accepted		In B.desh	Out side B.desh	-		Direct Business	Re-Insurance Accepted		In B.desh
		In B.desh	Out side B.desh				In B.desh		Out side B.desh	In B.desh				Out side B.desh		In B.desh	Out side B.desh				In B.desh		Out side B.desh	In B.desh	
FIRE	Private	218,533,122	-	65,499,023	-	153,034,099	38,929,279	-	-	18,000,249	-	20,929,030	14,373,853	-	-	20,024,760	-	-	20,024,760	-	-	-	-	-	(5,650,907)
	Public	31,159,031	-	29,948,649	-	1,210,382	-	-	-	3,057,815	-	(3,057,815)	2,159,414	-	-	923,070	-	-	923,070	-	-	-	-	-	1,236,344
	Total	249,692,153	-	95,447,672	-	154,244,481	38,929,279	-	-	21,058,064	-	17,871,215	16,533,267	-	-	20,947,830	-	-	20,947,830	-	-	-	-	-	(4,414,563)
MARINE	Private	851,013,291	-	42,770,674	-	808,242,617	128,453,409	-	-	11,548,082	-	116,905,327	33,425,304	-	-	-	-	-	-	-	-	-	-	-	33,425,304
	Public	31,838,355	-	27,427,209	-	4,411,146	-	-	-	5,229,820	-	(5,229,820)	1,037,148	-	-	794,937	-	-	794,937	-	-	-	-	-	242,212
	Total	882,851,646	-	70,197,883	-	812,653,763	128,453,409	-	-	16,777,902	-	111,675,507	34,462,452	-	-	794,937	-	-	794,937	-	-	-	-	-	33,667,516
MOTOR	Private	63,563,874	-	1,350,000	-	62,213,874	9,852,256	-	-	-	-	9,852,256	9,441,342	-	-	-	-	-	-	-	-	-	-	-	9,441,342
	Public	1,849,950	-	-	-	1,849,950	-	-	-	-	-	1,119,957	-	-	-	-	-	-	-	-	-	-	-	-	1,119,957
	Total	65,413,824	-	1,350,000	-	64,063,824	9,852,256	-	-	-	-	9,852,256	9,553,299	-	-	-	-	-	-	-	-	-	-	-	9,553,299
MISC. OTHER THAN MOTOR	Private	8,338,867	-	1,370,670	-	6,968,197	1,289,810	-	-	506,920	-	782,890	438,953	-	-	-	-	-	-	-	-	-	-	-	438,953
	Public	43,767,326	-	41,719,410	-	2,047,916	-	-	-	3,324,830	-	(3,324,830)	2,126,397	-	-	1,865,673	-	-	1,865,673	-	-	-	-	-	260,724
	Total	52,106,193	-	43,090,080	-	9,016,113	1,289,810	-	-	3,831,750	-	(2,541,940)	2,565,350	-	-	1,865,673	-	-	1,865,673	-	-	-	-	-	699,677
TOTAL	Private	1,141,449,154	-	110,990,367	-	1,030,458,787	178,524,754	-	-	30,055,251	-	148,469,503	57,679,452	-	-	20,024,760	-	-	20,024,760	-	-	-	-	-	37,654,692
	Public	108,614,663	-	99,095,269	-	9,519,394	-	-	-	11,612,465	-	(11,612,465)	5,434,916	-	-	3,583,679	-	-	3,583,679	-	-	-	-	-	1,851,237
	Total	1,250,063,817	-	210,085,636	-	1,039,978,181	178,524,754	-	-	41,667,716	-	136,857,038	63,114,368	-	-	23,608,439	-	-	23,608,439	-	-	-	-	-	505,929

 Company Secretary
 Chief Financial Officer
 Chief Executive Officer
 Director
 Chairman

Place: Dhaka
Date: 27 APR 2025



Meghna Insurance PLC
Classified Summary of Assets Form "AA"
For the year ended December 31, 2025

Class of assets	Amount in Taka		Remarks
	31/Dec/25	31/Dec/24	
Investments in treasury bond			
i) Bangladesh Treasury Bond.	133,630,922	89,147,889	At Cost
(15 years Investment Bond @ 7.79% Interest)	9,000,000	9,000,000	
(5 years Investment Bond @ 7.70% Interest)	24,000,000	24,000,000	
(5 years Investment Bond @ 8.75% Interest)	16,000,000	16,000,000	
(10 years Investment Bond @ 7.1% Interest)	6,100,000	6,100,000	
(10 years Investment Bond @ 9.2% Interest)	15,099,861	15,112,745	
(5 years Investment Bond @ 10.35% Interest)	5,001,315	5,001,795	
(15 years Investment Bond @ 8.70% Interest)	8,977,842	8,897,674	
(15 years Investment Bond @ 12.15/% Interest)	5,033,215	5,035,675	
(15 years Investment Bond @ 12.28% Interest)	8,028,077	-	
(5 years Investment Bond @ 12.40% Interest)	10,926,817	-	
(15 years Investment Bond @ 10.28% Interest)	5,022,010	-	
(5 years Investment Bond @ 10.03% Interest)	10,375,739	-	
(10 years Investment Bond @ 10.39% Interest)	10,066,046	-	
Amount due from other persons or bodies carrying on insurance business	169,892,060	158,811,422	Book Value
Cash, cash equivalent & short term investment:	677,618,872	605,487,340	
i) Short term investment	510,421,435	525,278,854	Book Value
ii) Cash at Bank	165,489,018	78,214,912	Book Value
iii) Cash in hand	1,708,419	1,993,573	Book Value
Interest and dividend receivable	52,481,262	43,858,513	Book Value
Advance, deposit and prepayments	396,969,509	277,548,800	Book Value
Property, plant and equipments	230,408,737	240,279,268	Written down value
Intangible Assets	83,982	104,978	Written down value
Right-of-use asset	14,309,568	11,663,586	Written down value
Stock of printing, stationery & stamps	1,684,464	2,379,995	Book Value
	<u>1,677,079,376</u>	<u>1,429,281,791</u>	


 Company Secretary


 Chief Financial Officer


 Chief Executive Officer


 Director


 Director


 Chairman

Place: Dhaka

Date:

27 APR 2025

Meghna Insurance Company Limited
Schedule of Fixed Assets
As at 31 Dec, 2025

Annexure - A

Sl. No.	Particulars	Cost			Revaluation			Rate of Dep. (%)	Closing Amount after Revaluation	Amount Before Charging Dep	Closing Balance	Depreciation			Written Down Value as on 31.12.2024	Written Down Value as on 31.12.2025
		Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance	Addition during the Year	Adjustment during the Year					Opening Balance	Addition during the Year	Adjustment during the Year		
1	Furniture and Fixture	16,775,164	61,775	63,000	16,773,939	-	8,992,089	16,773,939	10%	7,783,075	904,691	53,469	8,634,297	8,139,642	8,992,089	
2	Motor Vehicles	34,238,655	-	1,985,767	32,252,888	6,226,800	705,740	37,773,948	20%	26,253,325	2,851,735	2,197,979	26,907,182	10,866,766	14,212,130	
3	Motor Vehicles on HP	37,183,405	-	1,286,640	28,488,850	8,155,151	21,437,602	37,183,405	20%	15,745,803	4,287,520	-	20,033,323	17,150,082	21,437,602	
4	Office Decoration	25,274,524	3,342,966	128,640	28,488,850	5,626,159	824,428	28,488,850	20%	4,471,521	1,632,966	86,065	18,666,274	9,822,576	8,155,151	
5	Computer	5,295,949	330,210	-	10,104,729	-	2,861,638	10,104,729	30%	7,243,091	572,328	-	7,815,419	2,289,310	824,428	
6	Air Conditioner	10,104,729	-	7,200	25,697,837	-	9,565,597	25,697,837	15%	15,997,013	1,443,555	7,125	17,433,443	8,264,394	2,861,638	
7	Office Equipment	25,562,610	142,427	-	153,823	-	6,787	153,823	25%	147,036	1,697	-	148,733	5,090	9,565,597	
8	Crockeries	153,823	-	-	162,045,034	-	12,178,812	162,045,034	0%	6,383,622	1,217,881	-	7,601,503	162,045,034	6,787	
9	Land	162,045,034	-	-	18,562,434	-	-	18,562,434	10%	10,114,385	13,202,098	2,344,537	112,001,420	10,960,931	12,178,812	
10	Office Space	18,562,434	-	-	336,889,098	6,226,800	705,740	342,410,558	-	10,114,385	16,280,670	3,190,396	101,143,858	230,408,738	240,279,269	
	Total-2025	335,196,327	3,877,378	2,184,607	335,196,327	7,398,805	1,172,005	341,423,127		88,053,585	16,280,670	3,190,396	101,143,858	240,279,269	240,279,269	
	Total-2024	337,932,246	358,754	3,094,673	335,196,327	7,398,805	-	341,423,127		88,053,585	16,280,670	3,190,396	101,143,858	240,279,269	240,279,269	

Schedule of Intangible Assets
As at 31 Dec, 2025

Sl. No.	Particulars	Cost			Rate of Dep. (%)	Amortization			Written Down Value as on 31.12.2024	Written Down Value as on 31.12.2025
		Opening Balance	Addition during the Year	Adjustment during the Year		Opening Balance	Addition during the Year	Adjustment during the Year		
1	Software	994,000	-	-	20%	889,022	20,996	-	910,018	83,982
	Total-2024	994,000	-	-		889,022	26,244	-	889,022	104,978

Schedule of Right-of-use asset
As at 31 Dec, 2025

Sl. No.	Particulars	Cost			Rate of Dep. (%)	Amortization			Written Down Value as on 31.12.2024	Written Down Value as on 31.12.2025
		Opening Balance	Addition during the Year	Adjustment during the Year		Opening Balance	Addition during the Year	Adjustment during the Year		
1	Right-of-use asset	23,107,584	15,002,950	12,602,211	11,443,998	9,915,445	10,160,688	11,198,755	14,309,568	11,663,586
	Total-2024	25,820,454	9,480,171	12,193,041	12,612,351	7,654,367	8,822,720	11,443,998	11,663,586	





Meghna Insurance PLC
Schedule of Bank Balance
As at 31 December 2025

Annexure - B
Amount in Taka

List of Short Notice Deposit

SL	Bank Name	Branch Name	Account Number	2025	2024
01	BASIC Bank Ltd	Main Branch	216-01-0000443	18,066,021	6,015,076
02	BASIC Bank Ltd	Main Branch	0216-01-0001531	73,959,434	26,810,178
03	NCC Bank Ltd	NCC Bhaban Branch	0103-032-5000535	26,438,364	29,361,685
04	Social Islami Bank Ltd	Corporate office Branch	127-136-0000-258	3,608,996	3,865,457
05	IFIC Bank Ltd	Gulshan Branch	180048947041	2,450	4,003
06	AB Bank Ltd	Kakrail Branch	4009-780993-430		
07	UCBL	Gulshan Branch	541301000000666	3,112,886	2,444,580
08	Prime Bank	Foreign Exchange Br	2126318011379	15,737	16,887
09	Prime Bank	Bijoy Nagar Br	2159319018464	1,547,343	-
Total				126,751,231	68,517,864

List of Current Deposit

Amount in Taka

SL	Bank Name	Branch Name	Account Number	2025	2024
01	BASIC Bank Ltd	Main Branch	0210-01-0012310	(338)	(2,161)
02	BASIC Bank Ltd	Main Branch	0210-01-0012297	57,678	63,990
03	BASIC Bank Ltd	Bogura Br	1210-01-0005302	3,308	1,073
04	BASIC Bank Ltd	Feni Br	721-01-0000-260	1,611	(389)
05	BASIC Bank Ltd	Jashore Br	1810-01-0015030	5,979	0
06	BASIC Bank Ltd	Jubilee Rd	1310-01-0003385	22,446	26,999
07	BASIC Bank Ltd	Kawran Bazar Br	3110-01-0007734	17,993	0
08	BASIC Bank Ltd	Main Branch	0210-01-0012304	531	1,221
09	BASIC Bank Ltd	Tan Bazar Br	1410-01-0003790	(1,080)	589
10	BASIC Bank Ltd	Main Branch	0210-01-0012281	1	1
11	BASIC Bank Ltd	Kakrail	0210-01-0015166	1,931	(999)
12	BASIC Bank Ltd	Dhanmondi	2810-01-0005078	2,090	-
13	BASIC Bank Ltd	Khulna	0510-01-0011308	-	1,136
14	BASIC Bank Ltd	Bangshal	0610-01-0009455	955	1,074
15	BASIC Bank Ltd	Asadgonj	1610-01-005263	1,688	1,223
16	BASIC Bank Ltd	Main Branch	0210-01-0014127	3,059	1,522
17	BASIC Bank Ltd	Main Branch	0210-01-0015124	1,908	1,074
18	BASIC Bank Ltd	Main Branch	0210-01-0015145	3,037	280
19	BASIC Bank Ltd	Dewanhat br	3010-01-0004500	5,168	-
20	BASIC Bank Ltd	Paltan Br	0210-01-0015374	2,224	-
21	NCC Bank Ltd	NCC Bhaban Branch	01030210004481	36,166	29,567
22	NCC Bank Ltd	Agrabad	0003-0210031336	3,774	1,684
23	NCC Bank Ltd	Banani Br	0050-0210009604	1,723	2,040
24	NCC Bank Ltd	Nawabpur Br	0047-0210039765	1,938	1,347
25	NCC Bank Ltd	Kadamtoli Br	00190210021492	1,270	1,586
26	NCC Bank Ltd	Dilkusha Br	0028-0210021339	1,648	2,655
27	NCC Bank Ltd	Elephant Rd	00430210014188	2,779	2,396
28	NCC Bank Ltd	faridpur br	0115-02-10001408	1,907	1,325
29	NCC Bank Ltd	Darus-Salam Br	01020210007881	3,126	938
30	NCC Bank Ltd	Bhaban Br	0103-0210004276	1,744	2,750
31	NCC Bank Ltd	Dilkusha Br	0028-0210021348	(8,918)	(4,107)
32	NCC Bank Ltd	Maghbazar Br	00110210031354	6,751	2,257
33	NCC Bank Ltd	Motijheel Main Br	00020210033657	733	544
34	NCC Bank Ltd	Mymensingh Br	00720210010990	1,728	2,884
35	NCC Bank Ltd	Bangshal Br	00220210022816	3,084	1,493
36	NCC Bank Ltd	Motijheel Br	0002-0210033675		
37	NCC Bank Ltd	Foreign Exchange	0031-021-0024528	3	735
38	NCC Bank Ltd	Toynbee Br	0031-0210024537		
39	NCC Bank Ltd	Foreign Exchange	0031-021-0024500	912	2,551
40	NCC Bank Ltd	Rangpur	0026-021-0028861	4,953	959
41	NCC Bank Ltd	Barishal Br	0084-021-0013126	(115)	(2,294)
42	NCC Bank Ltd	Savar Br	0056-021-0015039	2,303	1,459
43	NCC Bank Ltd	Uttara Br	0033-021-0026159	1,930	-
44	Social Islami Bank Ltd	Bagerhat	0881330006135	2,829	2,829

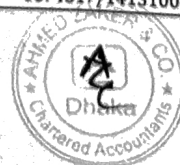




45	Social Islami Bank Ltd	Barishal Br	0731330005521		-
46	Social Islami Bank Ltd	corporate Br	1271330003495		-
47	Social Islami Bank Ltd	Dewanhat br	0801330005809		283
48	Social Islami Bank Ltd	Joydebpur Chowrasta Br	1231330002433		-
49	Social Islami Bank Ltd	Moulvi Bazar Br	0101330015059	16,426	17,691
50	Social Islami Bank Ltd	Foreign Exchange	0181330018232		-
51	Social Islami Bank Ltd	Khatungong Br	0141330020735		-
52	Social Islami Bank Ltd	khulna br	0051330019159		-
53	Social Islami Bank Ltd	Kakrail Br	1031330002431	4,170	4,860
54	Social Islami Bank Ltd	Mohakhali Br	0701330007081	2,310	2,095
55	Social Islami Bank Ltd	Bangshal Br	0711330010794		-
56	Social Islami Bank Ltd	Gausia Br	0981330005877		-
57	Social Islami Bank Ltd	Foreign Exchange	0181330018287		1,231
58	Social Islami Bank Ltd	Rangpur Br	0681330006739		-
59	Social Islami Bank Ltd	Savar Br	0301330014692		-
60	Social Islami Bank Ltd	Tongi Br	0741330007355		759
61	Agrani Bank Ltd	Manikgonj Br	0200009018675	2,733	5,126
62	Islami Bank BD Ltd	Matuail Br	20507770101040600	2,068	2,068
63	Islami Bank BD Ltd	Kurigram Br	1950100262214	1,667	1,849
64	Mutual Trust Bank	Principal Branch	00020210034147	140,562	121,293
65	Premier Bank	Motijheel Branch	111-17656	3,161,264	2,709,781
66	Sonali Bank Ltd	NCTB Branch	1601402000657	164,601	137,399
67	Social Islami Bank Ltd	Pabna Br.	0751330008627		-
68	Social Islami Bank Ltd	corporate Br	1271330006443	(1,852)	511
69	Social Islami Bank Ltd	Principal Branch	0021330458064	39,065	39,755
70	Dhaka Bank Ltd	Kapasias Br	1211-000000-398	2,320	125
Total				3,737,785	3,197,048

List of Fixed Deposit

SL. No.	Bank Name	Branch Name (Bank)	FDR Number	Amount (Principal)	FDR Duration
1	1. AB Bank Ltd.	Kakrail Branch	3372115	1,000,000	6
2		Khulshi Branch	3247234	500,000	12
3		Mirpur Branch	3289353	1,000,000	12
4		Port Connecting Road Bran	3288659	500,000	12
5		Principal Branch	3147775	1,500,000	12
6		Imamgonj Branch	3613660	500,000	6
7		Kawranbazar Branch	3808924/766982	1,000,000	6
8		Narayangonj Branch	3754867	1,000,000	6
9	2. Agrani Bank Ltd.	Principal Branch	0272380/90693	2,000,000	12
10	3. Al Arafa Islami Bank Ltd	Jashore	301320099616/0933159	500,000	6
11		Bhelanagar Branch	1036228/0911323415	1,000,000	6
12		Feni Branch	0970591/0461320008365	500,000	6
13		Benapole Branch	131320005409	1,000,000	6
14		Kawranbazar Branch	1171320005168	500,000	6
15		Kadamtoli Branch, Chittagong	0701805/1161320002478	1,000,000	6
16		Banani Branch	0070905/2448	500,000	12
17		Bhairab Branch	177693/52132000039	500,000	6
18		Bhairab Branch	177761/52132000428	1,000,000	6
19		Corporet Branch	93706/015133217652	500,000	12
20		Gulshan Branch	302910/1320000624	500,000	6
21		Maulabibazar Branch	144899/0031330007190	200,000	12
22		Maulabibazar Branch	499165/0031330008018	500,000	12
23		Mirpur Branch	0174442/18998	200,000	12
24		Mohakhali Branch	615178/1261330000118	500,000	12
25		Motijheel Corporate Branch	391362/151320017923	1,000,000	6
26		North South Road Branch	62734/0191330006353	200,000	12
27		Pragati Sarani Branch	243589/45133000524	500,000	12
28		South Jatrabari Branch	232913/77132000016	500,000	6
29		South Jatrabari Branch	452364/77132000027	500,000	6
30	Station Road Branch, Chittagong	0717918/0881320003197	500,000	6	
31	Station Road Branch, Chittagong	002333	1,000,000	12	
32	Station Road Branch, Chittagong	225290/88132000034	1,000,000	6	
33	VIP Road Branch	0674317/141310017563	500,000	3	





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57	4. BASIC Bank Ltd.			
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71	5- BCBL Bank Ltd			
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73	6. Bangladesh Krishi Bank.			
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89	7. Bank Asia Ltd			
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100		Aganagar Branch	356460/360/61855000360	1,000,000	6
101		Mymensing Branch	338093/392-60655000392	1,000,000	6
102		Mogbazar Branch	0468135/443404455004434	1,000,000	6
103		Satmosjid Road Branch	0609635/06955003217	1,000,000	6
104		Tejgaon Link Road Branch	0188740/040	500,000	12
105	8-City Bank Ltd.	Khulna branch	4751958462003	1,000,000	6
106		Foreign Exchange Branch	4752040368001	1,000,000	6
107		Principal Office Branch	4431958462002	1,500,000	6
108		VIP Road Branch	4751958462001	500,000	6
109	9- Community Bank Ltd.	Ranirbandar Branch.	0154TDC121000064/0011412	1,000,000	6
110		Anderkilla Branch CTG	0040569/0174TDC124000055	1,000,000	6
111	10. Commercial Bank of Ceylon	Ranirbandar Branch.	0015934/0154 TDC122000037	1,000,000	6
112		Narayangonj Branch	3808011334	1,000,000	6
113		Narayangonj Branch	3808011653	1,000,000	6
114		Narayangonj Branch	3808012012	1,000,000	6
115	11. Dutch Bangla Bank Ltd.	CDA Avenue Branch	381500021627	1,000,000	6
116		Local Office Branch	0175944/101-504-22564	1,100,000	12
117	12. Dhaka Bank Ltd.	Bangshal Branch	064942/08	500,000	12
118		Bangshal Branch	115065/08	500,000	12
119		Bangshal Branch	115207/08	500,000	12
120		Foreign Exchange Branch	2033130005095	500,000	12
121		Chatmohar Branch	346314/30330200000016	1,000,000	6
122		Baridhara Branch	327231/86/222183134168	2,000,000	12
123		Local Office Branch	201641000048/353966	1,000,000	6
124		Kapasia Branch	121.642.25/378570/121	1,000,000	6
125		Anderkilla Branch CTG	273430000073	1,000,000	6
126		Imamgonj Branch	003525/5312/03	500,000	12
127	13- DBH Finance PLC	Gulshan Branch	10016798/1710001151335	10,000,000	3
128		Gulshan Branch	1710001154958.00	5,000,000	3
129		Gulshan Branch	10016798/1710001137617	2,000,000	6
130		Motijheel Branch	016203/01024040000	500,000	12
131		Sonargaon Road Branch	001909/104/1	400,000	12
132	15. EXIM Bank Ltd.	Nayarhat Branch.	0837925/08160100132863	500,000	6
133		Gazipur Chowrasta Branch	1040167/00560100542995	1,000,000	6
134		Gazipur Branch	0781620/560100489544	500,000	6
135		Hemayet Pur Branch	679443	500,000	12
136		Gajipur Branch	740772	500,000	12
137		Gazipur Branch	560100387698	1,000,000	12
138		Gazipur Chowrasta Branch	00560100395956	500,000	12
139		Imamgonj Branch	00660100110379/0451877	200,000	12
140		Imamgonj Branch	00660100154591	500,000	12
141		Imamgonj Branch	00660100196279	500,000	12
142		Khulna Branch	739661	500,000	6
143		Tangail Branch	0693044/23927	500,000	12
144		Gazipur Chowrasta Branch Gazipur	1040240/00560100545949	1,000,000	6
145		Mawna Chowrasta Branch	02060100294687	500,000	12
146		Motijheel Branch	043659/410033110	300,000	12
147		Motijheel Branch	0446428/24300060631	1,000,000	12
148		Motijheel Branch	493135/00160100525312	1,000,000	6
149		Narayangonj Branch	0671289/0116010031	500,000	12
150		Nawabpur Branch	015668/41003681	500,000	12
151		Nawabpur Branch	037248/24300008218	500,000	12
152	Nayarhat Branch	0837715/08160100108963	500,000	6	
153	New Eskaton Branch	023225/4100224/2	500,000	12	
154	Shibbari Branch, Khulna	121001312084	1,000,000	6	
155	Imamgonj Branch	121001297599	1,000,000	6	
156	Narayangonj Branch	0887595/T24-0121001688719	500,000	6	
157	Mymensing Branch	1073763/T24-0121001673106	1,000,000	6	
158	16. First Security Islami bank Ltd	Pansaboti Branch	460276/0536/0100031452	300,000	6
159		Bokhter Munshi Bazar Branch	2012199/023224400000181	500,000	6
160		Bangshal Branch	80507/28	500,000	12
161		Benapole Branch	1643851/2638	500,000	6
162		Benapole Branch	1980790/3131	500,000	6
		Daulutpur Branch	1541934/806	500,000	12





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174	16.IBBL.	Daulutpur Branch	1798995/9516	1,000,000	12
175		Elephant Road Branch	2268887/6242	500,000	6
176		Daulutpur Branch	2231824/12267	1,000,000	6
177		Daulutpur Branch	2232388/12770	1,000,000	6
178		Mohakhali Branch	2465228/10649	1,000,000	6
179		Ashulia Branch,saver	2473687/187	1,000,000	6
180		Agargaon Branch	2629922/7096	1,000,000	6
181		Valuka Branch,Mymenshing	2506417/875	1,000,000	6
182		Fultala Bazar Branch	2744514/4599	500,000	6
183		Daulutpur Branch	2017661/11541	500,000	6
184		Foreign Exchange Branch	232586/5327/6	500,000	12
185		IDB Bhaban Branch	219191	500,000	12
186		Jessore Branch	1036192/17123	1,000,000	12
187		Jhikorgacha Branch	1559813/3873	500,000	12
188		Mouchak Branch	318730/74302	500,000	12
189		Nawabpur Branch	75635/72832	1,000,000	12
190		Sherpur Branch	1347452/3867	500,000	12
191		Sherpur Branch	1347481/3896	500,000	12
192		Mongla Branch,Khulna	1903008/4263	500,000	6
193		Pabna Branch	3061146/19266	1,000,000	6
194		Wise Gate road Branch, Dhaka	2562917/1016	1,000,000	6
195		Wari Branch	3412278/434	1,000,000	6
196		Shyamoli Branch, Dhaka	4063142/17422	1,000,000	6
197		Wari Sub Branch	3412289/445	1,000,000	6
198		Wari Sub Branch	4394680/584	1,000,000	6
199		KDA Branch Khulna	4363935/11309	1,000,000	6
200		Daulutpur Branch	16728/3476004	1,000,000	6
201		Agrabad Branch	003000300073141/00026996	500,000	12
202		Jubilee Road Branch	300160006372-2/00040791	500,000	6
203	17.ICB Islami Bank.	Agrabad Branch	33846	500,000	6
204		Khatungonj Branch	24567	500,000	12
205		Mirpur Road Branch	0005120	500,000	12
206		Agrabad Branch	1094503/000443	2,000,000	12
207		Bangshal Branch	1024623/19974	500,000	12
208		Islampur Branch	1123345	500,000	12
209		Moulavibazar Branch	1136416/135	500,000	6
210	18.IFIC Bank Ltd.	Nawabpur Branch	1005925/120/55001205	500,000	12
211		Nawabpur Branch	1152294/1143	500,000	12
212		Rupgang Branch	1193428	1,000,000	6
213		hah Amanat market Branch Chittagor	1404101	1,000,000	6
214		Kgatungonj Branch	1334381/000443	1,000,000	6
215		Fedaration Branch	55006547/072441/4236/96	1,000,000	12
216		Agrabad Branch	56125/330038020	500,000	12
217		Bahaddar Hat	0045661/280330007619	500,000	12
218		Elephant Road Branch	245308/011103300001588	500,000	12
219		Kadomtoli Branch	0302838/0330020159	1,000,000	6
220		Elephant Road Branch	245459/111-0330001	200,000	6
221		Shantinagar Branch	407630/2301000669323	1,000,000	6
222	19.Jamuna Bank Ltd.	Narayangonj Branch	0369304/2301000667983	1,000,000	6
223		Dakhinkhan Branch Dhaka	0367226/2301000659916	1,000,000	6
224		Tanbazar Branch	2301000887807/0369392	1,000,000	6
225		Chistia Branch Newmarket	0357521/2301001967205	1,000,000	6
226		Tongi Branch	0604849/2301002929224	1,000,000	6
227		Lalmatia Branch	0136218/0330000183	500,000	12
228		Savar Branch	0978154/0100240806741	500,000	6
229	20.Janata Bank Ltd.	Padrishibpur Branch Barisal	12238/0100259844015/0100859845	1,000,000	6
230		Haluaghat Branch	0998090/0100271877204	1,000,000	6
231		Janata Bank Bhaban Corp	275494/003030805	2,000,000	12
232		Gazipur Branch	0295974/01846	500,000	12
233		Gazipur Branch	0295943/130741317682281	500,000	12
234		Gazipur Chowrasta Branch	130741234211465/0431026	1,000,000	6
235		Jessore Branch	0184832/114641233454317	500,000	6
236		Imamgonj Branch	116941321289847	500,000	12
237		Jessore Branch	0184419/1146413211	500,000	12
238		Kalaya Branch	119941321280673	500,000	12
239				500,000	12





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231	21. Marcantile Bank Ltd.	Kawranbazar Branch	002794/41007782	500,000	12
232		Main Branch	010141300033433	500,000	12
233		Jessore Branch	0450756/1410000775416	1,000,000	6
234		Rampura Branch, Dhaka	1410000896857	1,000,000	6
235		Imamgonj Branch	OLD(1410000889954) New a/c-0580303/1410002335228	1,000,000	6
236		Kalaiya Branch, Barisal	1410000894351	1,000,000	6
237		O R Nizam Road Branch	1410000889918	1,000,000	6
238		Gazipur Chowrasta Branch Gazipur	1410000888081	1,000,000	6
239		Patuatoli Branch	0483604/1410001037935	1,000,000	6
240		Green Road Branch	1410001096005/0424686	5,000,000	6
241		Khulshi Branch CTG	0535918/1410001693501	500,000	6
242		Manikgonj Branch	1410001737796/0533355	1,000,000	6
243		Patuatuli Sub Branch	0483690/1410001994623	500,000	6
244		Patuatoli Branch	0483631/1410001250454	500,000	6
245	22. Meghna Bank Ltd	Uttara Branch	10451/111225500000	500,000	12
246		Dhaka EPZ Branch	0021240/110425400000130	1,000,000	6
247		Principal Branch	0041796/110125400000623	1,000,000	6
248		Sonargoan Road Branch Dhaka	111828600000005	1,000,000	6
249		Madabdi Branch	0014555/255029	500,000	12
250		Dhorkora Branch, Comilla	280267/0330022907	500,000	12
251		Dolaikhal Branch	293730/330013193	1,000,000	12
252		Dolaikhal Branch	184745/033-11882	1,000,000	3
253		Kakrail Branch	196271/0330004838	500,000	12
254		Malibag Chowdhurypara Br	295937	500,000	12
255		Principal Branch	068177/74092/10	500,000	12
256		Geor Branch, Manikgonj	361555	1,000,000	6
257		Monohordi Branch	355941/05180330000257	500,000	6
258		Jamirdia Master Bari, Bhaluka.	0076-0330002438/162953/2438	500,000	6
259	23. Mutual Trust Bank Ltd.	Gazipur Branch	1306010049894	1,000,000	3
260		Tangail Branch	1306010038682	1,000,000	6
261		Elephant Road Branch	1306010312910	1,000,000	6
262		Hasnabad Branch, Keranigonj	1306010310083	1,000,000	6
263		Mohammadpur Branch	1306010382014	1,000,000	6
264		Panthapath Branch	1306010649950	1,000,000	6
265		Uttara Model Town Branch	015603/6348	250,000	12
266		Madhupur Branch	0028171/00640330019586	500,000	6
267		Islampur Branch	0028289/63/05	500,000	12
268		Jubilee Road Branch	0017744/2925	500,000	12
269		Madam Bibirhar Branch	158004	1,000,000	6
270		Chhagalnaiya Branch feni	0235918/0330046295	500,000	6
271		Hossainpur Branch	0109-0330002241	1,000,000	6
272		Baganchara Branch, Jessore	0116-0330000726	500,000	6
273	24. NCC Bank PLC	Mymensing Branch	720330010272	1,000,000	6
274		Nawabpur Road Branch	470330026631/0206440	2,000,000	6
275		Mymensing Branch	0072-0330011673/0222217	1,000,000	6
276		Bangshal Branch	0047-0330030117/0206789	1,000,000	6
277		Madhupur Branch Tangail	0251101/00640330025793	2,000,000	6
278		O R Nizam Road Branch	0118500/8423	500,000	12
279		Dhanmondi Branch	11170600000423	500,000	6
280		Gazipur	110629/147706122	500,000	6
281		Nayabazar Branch	0090211/13970600000127	1,000,000	6
282		Jubilee Road Branch	13747300000361	500,000	3
283		Jubilee Road Branch	93183 /0137-706-85	1,000,000	6
284		Dhanmondi Branch	111706000000518	2,050,000	6
285		Aganagar Branch	11270600000191	1,000,000	6
286		Aganagar Branch	11270600000190	1,000,000	6
287	Mirpur Branch	12970600000263	1,000,000	6	
288	25. NRBC Commercial Bank :td	Board Bazar Branch, Gazipur	10970600000489	1,000,000	6
289		Tongi Collage Road Branch, Gazipur	145142/517070687	1,000,000	6
290		Board Bazar Branch, Gazipur	10970600000546/0210976	1,000,000	6
		Mirzapur sub Branch	145682	1,000,000	6
		Tongi Branch, Gazipur	111883/015870600000156	1,000,000	6
	Banasree Branch	0236032/0200-70600000003	2,000,000	6	





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300	26.Lanka Bangla Finance Ltd	Kaligonj Sub Branch	0238914/50287060000210	2,000,000	6
301		Board Bazar Branch, Gazipur	010970600000591/0211234	1,000,000	6
302		Principal Branch	010170600002078/0338496	1,000,000	6
303		Mohakhali Branch	018970600000062/0300737	1,000,000	6
304		Principal Branch	010170600002279/0415630	1,000,000	6
305		Banani Branch	12170600000717	1,000,000	6
306		Bangshal Branch	423600000196	1,200,000	6
307		Gazipur Chowrasta Branch	84609/002423600000098	500,000	6
308		Bangshal Branch	87118/ 000429100000023	1,000,000	6
309		Keranigonj Branch	90164/002223600000157	10,000,000	6
310	Board Bazar Branch, Gazipur	94471/002423600000123	1,000,000	6	
311	Keranigonj Branch	00222600000005/90228	1,000,000	6	
312	Barishal Branch	119842/001423600000572	1,000,000	6	
313	27- IDLC Finance PLC	Dilkusha Branch	10252204164104	2,000,000	6
314		Dilkusha Branch	10252204164106	10,000,000	3
315		Dilkusha Branch	10252204164108	5,000,000	3
316		Dilkusha Branch	10252204164101	500,000	6
317	28- Global Islami Bank Ltd	Mehedibagh Branch, Chittagong	1240000040115	1,000,000	6
318	29.NRB Bank Ltd.	Hotapara Branch,Gazipur	1053390077849	1,000,000	6
319		Hotapara Branch,Gazipur	1053390081890	500,000	6
320		Uttara Branch, Dhaka	1063390092125	1,000,000	6
321		O R Nizam Road Branch,Chattog	2023030069585	1,000,000	6
322	30.National Bank Ltd.	Bangshal Branch	046300/2668	500,000	12
323		Jubilee Road Branch Chittagong	0729639/1016004786732	1,000,000	6
324		Gulshan Corporate Branch	0650194/1200003651	500,000	6
325		Gulshan Corporate Branch	0650208/1200003948976	500,000	6
326		Kawranbazar Branch	0134486/33/33559	500,000.0	12
327		Gopalpur Branch, Tangail	1118005150835	1,000,000.0	6
328		Gulshan Corporate Branch	650439/1200005255831	2,500,000.0	6
329		Gulshan Corporate Branch	0650470/1200005354208	2,000,000.0	6
330		Gulshan Corporate Branch	0650482/1200005436923	2,000,000.0	6
331		Gopalgonj Branch	1170005708483/0858505	1,000,000.0	6
332		Banani Branch	1106005719762/0875633	1,000,000.0	6
333		Gulshan Corporate Branch	0650434/1200005242791	2,500,000.0	6
334	31 .One Bank Ltd.	Elephant Road Branch	115041/274140000551	500,000	12
335		Jatrabari Branch	064180	500,000	12
336		Motijheel Branch	034363/3160755007	500,000	12
337		Motijheel Branch	066313/3160755015	500,000	12
338		Narayangonj Branch	174130000555	500,000	6
339		Narayangonj Branch	174130000566	1,000,000	6
340		Narayangonj Branch	174130000544	1,000,000	6
341	32.Premier Bank Ltd.	Ashulia Branch,saver	251098	500,000	12
342		Bhaluka Branch,Mymensing	15625200000003	500,000	6
343		Garib E Newaz Avenue Branch,	166-27500000004	500,000	6
344		Garib E Newaz Avenue Branch,	24400000105	500,000	6
345		Narayangonj Branch	120. 244. 0002178/0363491	2,000,000	6
346		Konabari Branch Gazipur	0353391 /135-274-05	1,000,000	6
347		Ashulia Branch,saver	251135/246000045	500,000	12
348		New Elephant Road Branc	0170580/114-244000-37976	500,000	12
349		Bangshal Branch	269498	1,000,000	12
350		Dilkusha Branch	007403/41007979	200,000	12
351		Elephant Road Branch	0174616/114-246000	500,000	12
352		Konabari Branch Gazipur	0384844/135-274-63	1,000,000	6
353		Khatungonj Branch	11127500000005	1,000,000	6
354		Rampura Branch, Dhaka	365114/27500000002	500,000	6
355		Joydebpur branch Gazipur	402889/12127500000001	1,000,000	6
		Saver Branch, Dhaka	13023100000168	500,000	3
		Farmgate Branch	0429313/022027500000001	500,000	6
		Barisal Branch	0413928/11827500000001	1,000,000	6
		Garib E Newaz Avenue Branch,	0166-275-129/0441112	1,000,000	6
		Tongi Branch	0126274000000009/0414287	1,000,000	6
	Konabari Branch Gazipur	013527400000070/0384943	1,000,000	6	
	Bangshal Branch	011927400002156/0401533	1,000,000	6	
	Konabari Branch Gazipur	013527500000001/0438594	1,000,000	6	
	Bangshal Branch	011927400002157/0497859	1,000,000	6	





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363	33.Prime Bank Ltd.	Hemayatpur Branch	0436653/018427500000026	1,000,000	6
364		Kalampur Branch, Dhamrai	0505064/020827500000002	1,000,000	6
365		Zinzira Branch, Keranigonj	102436	500,000	12
366		Mouchak Branch	006293/41002926	500,000	12
367		Islami Banking Branch	41016901/02431/169	1,000,000	12
368		Jhikorgacha SME Agricu Branch	2517416008190	500,000	6
369		Prabartak More Branch	0240931/2171415012141	500,000	6
370		Maulivbazar Branch	002141/1408	500,000	12
371		Motijheel Branch	000502/299/9/2104415021961	500,000	12
372		Motijheel Branch	0038246/41056229/2104413019504	1,000,000	12
373		Coxbazar Branch	2154417017230	1,000,000	6
374		Pragati Sharani Branch	0039778/41001740	500,000	12
375		Bazar Road Branch Barisal	6343	500,000	12
376		Ashulia Branch,saver	1025816/7086	500,000	6
377	Ashulia Branch,saver	1025769/6611	1,000,000	6	
378	Bazar Road Branch Barisal	663384	500,000	6	
379	Gulshan Model Town Branc	480501/10548	500,000	12	
380	Hospital Road Branch Barisal	767774/9100	500,000	12	
381	34.Pubali Bank Ltd.	Jalkahati Branch	584056	500,000	12
382		Bhangura Branch, pabna	1082410	500,000	6
383		Gauronodi Branch	1068221/4656-104-2934	1,000,000	6
384		Manikgonj Branch	1184652/34223	1,000,000	6
385		Mongla Branch,Khulna	0026121/104-13909	1,000,000	6
386		Principal Branch	398285/95102	1,000,000	12
387		Nayapalton branch	318499/27/45	500,000	12
388		Bogra Branch	94234/19243002165	2,000,000	6
389		Dhanmondi Branch	0015243003097/0064960	500,000	6
390		Hemayatpur Branch	71966/3243001379	500,000	6
391		Hemayatpur Branch	0071902/3243001324	500,000	6
392		Bogra Branch	19243001899/65087	2,000,000	6
393		Narayangonj Branch	0038244000448	500,000	12
394		Jubilee Road Branch	0010487/87/15	1,000,000	6
395	Bhola Branch	0071210	500,000	6	
396	Bhola Branch	71222/0075243000123	500,000	6	
397	Tejgaon Link Road Branch	86243000102	1,000,000	6	
398	Tejgaon Link Road Branch	86243000086	500,000	6	
399	Tejgaon Link Road Branch	86243000095	500,000	6	
400	Agrabad Branch	04243006800/315/22	1,000,000	6	
401	Bogra Branch	19243002665	1,000,000	6	
402	Khulna Branch	0006243005729/0008108280	1,000,000	6	
403	Uttara Branch, Dhaka	0009243004012/00131793	3,000,000	6	
404	Keranigonj Branch	8243001632/00138883	1,000,000	6	
405	Vhulta Branch	0002013599/0069243000854/0111676	1,000,000	6	
406	Bashundhara Mahila Branch	0076243000962/00142042	1,000,000	6	
407	Mongla Branch,Khulna	2021243000025/00120742	500,000	6	
408	Banani Branch	0026243005001/00179926	1,000,000	6	
409	Principal Branch	01243000043625/053	500,000	6	
410	37. SIBL	Babubazar Branch	006292	250,000	12
411		Barisal Branch	5330000057/10064395/95	500,000	12
412		Barisal Branch	5330000079	500,000	12
413		Barisal Branch	/10064532/232/ 5320000067	500,000	6
414		Barisal Branch	5320000113	500,000	6
415		Barisal Branch	5320000124	1,000,000	6
416		Barisal Branch	5330000957	500,000	12
417		Bhulta Branch	10090402//5320000035	500,000	6
418		Dania Rasulpur Branch	5320001682	500,000	6
419		Demra Branch	OLD 0815330002284/1036981-New Ac no-10899769/532-5984	500,000	6
420		Garib-E-Newaz Avenue Bra	10422854/532-1175	500,000	6
421		Garibe Newaz Branch	5320000073	500,000	6
422		Garibe Newaz Branch	5330000581	500,000	12
423		Gopaldi Bazar Branch	10443109/532-707	500,000	6
424	Madabdi Branch	10022178/5320000167	500,000	6	
425	Maulavibazar Branch	5330007382/10078289	200,000	12	

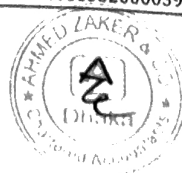




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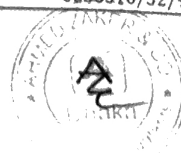
38. Shahjalal Islami Bank Ltd.

Mirpur Branch	10638458/0265320014353	500,000	6
Mirpur Branch	5330008662	500,000	12
Mohakhali Branch	5330001663	500,000	12
Mohakhali Branch	10352072/070-5330002383	500,000	12
Mohakhali Branch	5330003079	500,000	12
Mohakhali Branch	0705330002776/10352633	500,000	12
Nawabpur Branch	32562/5331096	500,000	12
Pachdona Branch, Narsingdi	5320000031	1,000,000	6
Principal Branch	016226	250,000	12
Principal Branch	022400	500,000	12
Principal Branch	022401	500,000	12
Principal Branch	036116	500,000	12
Safa Bondor Branch, Pirojpur, Barisal	122-5330000028/10311004	500,000	12
Vatara Branch	5320000554/10419599	500,000	6
Mohakhali Branch	10439071/070532002066	500,000	6
Charfassion Branch	10525833/532-779	500,000	6
Vatara Branch	1115320000947/10483993	500,000	6
Charfassion Branch	10392684/532-735	1,000,000	6
Jessore Branch	10437803/532-1619	500,000	6
Mohakhali Branch	10439207/705322437	1,000,000	6
Vatara Branch	1115320001353	1,000,000	6
Mohakhali Branch	10439816/705320002145	500,000	6
Mohakhali Branch	10439809/0705334407	500,000	12
Mohakhali Branch	0705320001627/10352125	1,000,000	6
Bosila Branch	1575320000746/10700137	1,000,000	6
Fakirhat SME Branch	495320000768	1,000,000	6
Mohakhali Branch	705320002808	1,000,000	6
Mouchak Branch	915320006132	1,000,000	6
Shyamoli Branch, Dhaka	1375320001521	1,000,000	6
Hasnabad Branch, Keranigonj	205320005446	1,000,000	6
Narsingdi Branch	10595824/532-649	1,000,000	6
Joydebpur Chowrasta Branch gazipur	1235320001209	1,000,000	6
Fakirhat SME Branch	495320000781/10582779	1,000,000	6
Islamp Branch, Dhaka	5322979	1,000,000	6
Barisal Branch	10494803/532-2655	1,000,000	6
Joydevpur Chowrasta Branch	1235320001233/10617484	1,000,000	6
Gulshan Branch	10600493/0085320011214	500,000	6
Charfassion Branch	10737743/532-1231	1,000,000	6
Gausia Branch	10789065/0985320002214	2,000,000	6
Bashundhara Branch	0775320005315/10661527	1,000,000	6
Charfission Branch	107337961/532-1433	500,000	6
Vatara Branch	10483920	500,000	6
Chinishpur Branch	0351830/4056533000	500,000	12
Joydebpur Chowrasta Bran	180984	500,000	12
Kawran Bazar Branch	037221/533300000657	500,000	12
Khatungonj Branch	027850/1250/5333436	750,000	12
Manikgonj Branch	0264045	500,000	6
khulna Branch	56781/276/11015330	200,000	12
Elephant Road Branch	263913/40505320000051	500,000	6
Baluka Branch	403253300000642/328059	500,000	12
Chuknagar Branch	344154	500,000	12
Haluagat Branch	216754	500,000	12
Maowna Branch	403453200000042/329233	500,000	12
Maowna Branch	328806	500,000	6
Nawabpur Branch	4039532000000049/507624	500,000	12
Maowna Branch, Gazipur	403453200000052/0328997	500,000	6
Valuka Branch, Mymensingh	403255100000043/0429203	500,000	6
Maowna Branch	329137	500,000	80 Days
Pabna Branch	0345457/181053200000020	500,000	6
Narayangonj Branch	401153200004074	1,000,000	6
Khepupara Branch, Barisal	200153200000245	1,000,000	6
khulna Branch	110153200000851	1,000,000	6
Mawna Branch Gazipur	403453200000071	1,000,000	6
Bijoy Nagar Branch, Dhaka	401853200000827	1,000,000	6
Narayangonj Branch	401153200003981	1,000,000	6
		500,000	6





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486	39.Sonali Bank Ltd.	Narayangonj Branch	401153200004086/0583663	1,000,000	6
487		Coxbazar Branch	301053200000229	1,000,000	6
488		Local Office	D/1203793	2,000,000	12
489		Aganagar Branch	7069965/24500001565	1,000,000	12
490		Bogra Branch	7146118/90/09/24500306000	500,000	12
491		Gulshan Branch	7054019//24500023805	250,000	12
492		Joydebpur chowrasta Branc	7313914/24400000023	500,000	6
493		Joydebpur chowrasta Branc	7415536/24594	500,000	12
494		Jubilee Road Branch	000824500027732	500,000	12
495		Jubilee Road Branch	244000012087/7441863	1,000,000	6
496		Narayangonj Branch	7431954/244	500,000	6
497		Jubilee Road Branch	7441931/24400012088	500,000	6
498		Jubilee Road Branch	7090633/2450002203	500,000	12
499	40.Southeast Bank Ltd.	Kawranbazar Branch	7036580/2450000238	400,000	12
500		Kawranbazar Branch	7036581/2450000239	100,000	12
501		Khulna Branch	7121893/434/09/24500016384	500,000	12
502		New Eskaton Branch	7045383/2450000905	250,000	12
503		Agargaon Branch	7366686/245000008509	1,000,000	12
504		Ghior Branch	7446069/24505	500,000	12
505		Pahartoli Branch	24500001385	500,000	12
506		Bangshal Branch	7563233/24400011335	3,000,000	6
507		Bolibadrah Branch	7381752/24400000015	1,000,000	6
508		Singair Branch	11524400000036	1,000,000	6
509		Madam Bibirhar Vatiari Branch	7626395/24500000183	1,000,000	6
510		Kotoali Branch	7701894/24400000369	1,000,000	6
511		Kawranbazar Branch	77492282/24400003991	1,000,000	6
512		Bangshal Branch	7563238/24400011336	1,000,000	6
513		Gulshan Branch	007487/55004771/07	200,000	12
514		Pahartoli Branch	162415/03655001317	1,000,000	6
515		Khulna Branch	55016702/028506	100,000	12
516	41- Standard Bank Ltd	Khatungonj Branch	291351/24269	500,000	6
517		Bagerhat Branch	255642/1238/06555001238	500,000	6
518		Pabna Branch	310055/08555001251	1,000,000	6
519		Tanbazar Branch	323936/02255011264	500,000	6
520		Nayanpur Bazar Branch	346943/22755000442	1,000,000	6
521	42.State Bank Of India	Mymensing Branch	365079/3472	1,000,000	6
522		Principal Branch	026986/55025958	500,000	12
523	43.The Padma Bank Ltd.	Chittagong Branch	014883/05220495930201	1,000,000	6
524		Patuakhali Branch	0124300457518/0207754	1,000,000	6
525		Patuakhali Branch	07863/0124300504309/01503004575	1,000,000	6
526		Motijheel Branch	124300514482/0004243000726	1,000,000	6
527		Mohakhali Branch	311939/00740330007168	500,000	6
528	44.Trust Bank Ltd.	Kadamtoli Branch,Chittagong	0050-0330006283/265051	500,000	6
529		Bagerhat Branch	344405/ 0084-0330002992	500,000	6
530		Soyedpur Branch rangpur	600330016412	5,000,000	6
531		Elephant Road Branch	7017-0331235478	1,000,000	6
532		Jubilee Road Branch	360330016065	500,000	6
533		Sena Kalyan Branch	064279/130/09	1,000,000	12
534		Chashara Branch	931403000000018/0342098	200,000	6
535		Foreign Exchange Branch	0457789/07214030237	500,000	6
536		Khan Jahan Ali Road Branc	0127912/44/06	300,000	12
537		Mohakhali Branch	545697	500,000	6
538		Narayangonj Branch	144560/115/07/41300008261	200,000	12
539	45.UCBL.	Nayabazar Branch	091502/19/99	400,000	12
540		Pahartoli Branch	0550420/0029	500,000	12
541		Pahartoli Branch	10522156/097140401	500,000	12
542		Jubilee Road Branch	02314030000000140	1,000,000	6
543		Ghatail Branch,Tangail	1571403000000011	1,000,000	6
544		Enayat Bazar Branch,Chittagong	1057449	1,000,000	6
545		Principal Branch	0407495/4120021404	500,000	6
546		Nawabpur Branch	281454000000032	1,000,000	6
547		Kawranbazar Branch	441454000000096	1,000,000	6
		Jessore Branch	372403000000101	1,000,000	6
		Baniya Branch	0258310/52/97	1,000,000	6
				300,000	12



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551	46.Uttara Bank Ltd.	Rikabi Bazar Branch	0443624/872	500,000	12
552		Gulshan Branch	0253879/79	400,000	12
553		Ramna Branch	729825/262-1	500,000	6
554		Haluagat Branch	0570561/252-56	500,000	6
555		Haluagat Branch	263-5 /0570584	1,000,000	6
		Navaran Sub Branch	262-2/0777409	1,000,000	6
		Haluagat Branch	848624	1,000,000	6
		Local Office Branch	0256306/21/96	1,000,000	12
Grand Total:				474,250,000	