

**Un-audited Financial Statements  
of  
Meghna Insurance PLC  
For the period ended March 31, 2026**

**Meghna Insurance PLC**  
**Statement of Financial Position [ Un-audited ]**  
**As at March 31, 2026**

| Particulars   | Notes | Amount in Taka        |                       |
|---|-------|-----------------------|-----------------------|
|   |       | 31-03-26              | 31-12-25              |
| <b>Shareholder's equity and liabilities</b>                                   |       |                       |                       |
| <b>Share capital</b>  |       |                       |                       |
| Authorized share capital  | 4.01  | 1,00,00,00,000        | 1,00,00,00,000        |
| Issued, subscribed and paid-up-capital  | 4.02  | <b>40,00,00,000</b>   | <b>40,00,00,000</b>   |
| <b>Reserve, surplus or contingency account</b>                                |       | <b>19,14,54,124</b>   | <b>17,13,25,697</b>   |
| Reserve for exceptional losses  | 5.01  | 17,87,34,663          | 17,47,34,663          |
| Reserve for unrealized gain/(loss)  |       | (4,94,31,344)         | (5,03,99,089)         |
| Revaluation reserve   |       | 24,34,105             | 25,60,277             |
| Profit or loss appropriation account  | 5.02  | 5,97,16,700           | 4,44,29,846           |
| <b>Total shareholders' equity</b>   |       | <b>59,14,54,124</b>   | <b>57,13,25,697</b>   |
| <b>Balances of fund and accounts</b>  | 6.00  | <b>44,59,44,834</b>   | <b>49,91,24,704</b>   |
| <b>Liabilities and provisions</b>   |       | <b>62,76,47,551</b>   | <b>60,62,55,083</b>   |
| Estimated liability in respect of outstanding claims whether due or intimated | 7.00  | 16,40,53,344          | 7,05,86,783           |
| Amount due to other persons or bodies carrying on insurance business          | 8.00  | 9,35,64,006           | 9,51,09,084           |
| Lease liability   | 9.00  | 1,04,48,542           | 1,25,46,279           |
| Premium deposit   | 10.00 | 1,28,26,230           | 5,03,40,323           |
| Sundry creditors  | 11.00 | 19,62,28,963          | 23,50,09,056          |
| Unpaid/ Unclaimed dividend  | 12.00 | 26,76,826             | 26,76,826             |
| Provision for income tax  | 13.01 | 14,10,04,732          | 13,41,72,051          |
| Provision for deferred tax  | 13.03 | 68,44,908             | 58,14,681             |
| <b>Total liabilities, fund and provisions</b>                                 |       | <b>1,07,35,92,385</b> | <b>1,10,53,79,787</b> |
| <b>Total shareholders' equity and liabilities</b>                             |       | <b>1,66,50,46,510</b> | <b>1,67,67,05,484</b> |
| <b>Assets and properties</b>  |       |                       |                       |
| <b>Non-current assets</b>   |       |                       |                       |
| Property, plant and equipments  | 14.00 | 22,79,03,721          | 23,04,08,737          |
| Intangible assets   | 15.00 | 79,840                | 83,982                |
| Investments in treasury bond  | 16.00 | 17,43,86,918          | 13,36,30,922          |
| <b>Right-of-use asset</b>   | 17.00 | <b>1,18,40,311</b>    | <b>1,43,09,568</b>    |
| <b>Current assets</b>   |       | <b>1,25,08,35,720</b> | <b>1,29,86,46,167</b> |
| Stock of printing, stationery & stamps  | 18.00 | 29,75,001             | 16,84,464             |
| Amount due from other persons or bodies carrying on insurance business        | 19.00 | 17,35,52,925          | 16,98,92,060          |
| Advance, deposit & prepayments  | 20.00 | 38,49,80,157          | 39,69,69,509          |
| Interest and dividend receivable  | 21.00 | 5,48,48,945           | 5,24,81,262           |
| Short term investment   | 22.00 | 49,45,89,185          | 51,04,21,435          |
| Cash and cash equivalents   | 23.00 | 13,98,89,508          | 16,71,97,437          |
| <b>Total assets and properties</b>  |       | <b>1,66,50,46,510</b> | <b>1,67,70,79,376</b> |
| Net asset value per share   | 28.00 | <b>14.79</b>          | <b>14.29</b>          |

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



Company Secretary



Chief Financial Officer



Chief Executive Officer



Director



Director



Chairman

**Meghna Insurance PLC**  
**Profit or Loss Appropriation Account [ Un-audited ]**  
**For the period ended March 31, 2026**

| Particulars   | Notes | Amount in Taka     | Amount in Taka     |
|---|-------|--------------------|--------------------|
|   |       | 31-Mar-26          | 31-Mar-25          |
| Net profit after tax for the year brought down                |       | 1,87,86,791        | 1,50,79,656        |
| Balance brought forward from last year                        |       | 4,48,03,737        | 4,42,12,949        |
| Depreciation on Revaluation                                   |       | 1,26,172           | 1,77,190           |
| <b>Total</b>  |       | <b>6,37,16,700</b> | <b>5,94,69,795</b> |
| Reserve for exceptional losses                                |       | 40,00,000          | 30,00,000          |
| Cash Dividend   |       | -                  | -                  |
| <b>Balance transferred to statement of financial position</b> |       | <b>5,97,16,700</b> | <b>5,64,69,795</b> |
| <b>Total</b>  |       | <b>6,37,16,700</b> | <b>5,94,69,795</b> |

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

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

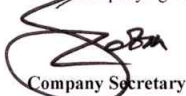
  
 Director

  
 Chairman

**Meghna Insurance PLC**  
**Statement of Profit or Loss and Other Comprehensive Income [ Un-audited ]**  
**For the period ended March 31, 2026**

| Particulars   | Notes | Amount in Taka     |                    |
|---|-------|--------------------|--------------------|
|   |       | 31-Mar-26          | 31-Mar-25          |
| <b>Operating profit/(loss) transferred from:</b>  |       | <b>1,98,53,490</b> | <b>99,16,525</b>   |
| Fire insurance revenue account  |       | (1,37,81,917)      | (36,92,708)        |
| Marine cargo insurance revenue account  |       | 3,48,89,939        | 1,67,88,863        |
| Marine hull insurance revenue account   |       | 3,73,376           | 33,781             |
| Motor insurance revenue account   |       | 61,04,934          | 32,64,696          |
| Miscellaneous insurance revenue account   |       | (77,32,843)        | (64,78,107)        |
| <b>Non-operating income</b>   |       | <b>1,48,24,931</b> | <b>1,41,28,190</b> |
| Interest /profit  | 26.00 | 1,34,03,488        | 1,25,21,317        |
| Dividend income   |       | 12,88,224          | 15,34,791          |
| Profit / (Loss) on sale of share  |       | 1,32,648           | 42,981             |
| Profit / (Loss) on sale of assets   |       | 571                | 29,101             |
| <b>Total Income</b>   |       | <b>3,46,78,421</b> | <b>2,40,44,715</b> |
| <b>Less: Expenses of Management</b><br>(not applicable to any particular fund or account) | 24.00 | <b>65,07,079</b>   | <b>74,66,707</b>   |
| Less: Finance Cost  | 25.00 | 1,89,157           | 1,74,337           |
| <b>Net Profit/(Loss) before tax and WPPF</b>  |       | <b>2,79,82,185</b> | <b>1,64,03,671</b> |
| Workers' Profit Participation Fund  | 11.02 | 13,32,485          | 7,81,127           |
| <b>Net Profit after WPPF</b>  |       | <b>2,66,49,700</b> | <b>1,56,22,544</b> |
| <b>Provision for taxation:</b>  |       | <b>78,62,909</b>   | <b>5,42,888</b>    |
| Current tax   | 13.02 | 68,32,681          | 34,18,124          |
| Deferred tax  | 13.04 | 10,30,227          | -28,75,236         |
| <b>Profit after tax transferred to profit or loss appropriation account</b>               |       | <b>1,87,86,791</b> | <b>1,50,79,656</b> |
| <b>Other comprehensive income</b>   |       |                    |                    |
| Changes in fair value of shares   |       | 9,87,740           | (12,42,160)        |
| Revaluation Surplus   |       | 25,60,277          | 36,06,163          |
| <b>Total comprehensive income</b>   |       | <b>2,23,34,808</b> | <b>1,74,43,659</b> |
| Earning Per Share (EPS)   | 27.00 | <b>0.47</b>        | <b>0.38</b>        |

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

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Director

  
 Chairman

**Meghna Insurance PLC**  
**Consolidated Revenue Account [Un-audited]**  
**For the period ended March 31, 2026**

| Particulars  | Notes | Fire          | Marine Cargo | Marine Hull | Motor       | Miscellaneous | Total 31.03.26 | Total 31.03.25 |
|--|-------|---------------|--------------|-------------|-------------|---------------|----------------|----------------|
| <b>CLAIMS UNDER POLICIES LESS RE-INSURANCE :</b><br>Paid during the period:  | 32.00 | 49,53,847     | 41,81,736    | 45          | 8,47,289    | 94,174        | 1,00,77,090    | 1,66,18,911    |
| Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.                             |       | 5,22,27,400   | 10,80,98,810 | -           | 37,27,134   | -             | 16,40,53,344   | 9,49,86,695    |
| Less: Outstanding claims at the end of the Previous year (if any)  |       | 5,71,81,247   | 11,22,80,546 | 45          | 45,74,423   | 94,174        | 17,41,30,434   | 11,16,05,606   |
| <b>Total Claims under Policies less Reinsurances:</b>  |       | 2,66,08,165   | 4,13,99,142  | -           | 25,79,476   | -             | 7,05,86,783    | 9,45,69,177    |
| <b>Agency Commission Management Expenses</b>   | 33.00 | 3,05,73,082   | 7,08,81,404  | 45          | 19,94,947   | 94,174        | 10,35,43,651   | 1,70,36,429    |
|  |       | -             | -            | -           | -           | -             | -              | 2,36,45,536    |
|  |       | 2,06,29,664   | 5,52,31,714  | 1,23,982    | 41,97,551   | 1,18,03,987   | 9,19,86,898    | 15,41,01,522   |
| <b>Profit/(Loss) transferred to Statement of Profit or Loss and Other Comprehensive income</b>   |       | (1,37,81,917) | 3,48,89,939  | 3,73,376    | 61,04,934   | (77,32,843)   | 1,98,53,490    | 99,16,526      |
| <b>Reserve for Unexpired Risks transferred to Balance of Funds and Account at the end of the year in the Statement of Financial Position</b> | 6.00  | 1,25,17,606   | 5,46,30,896  | 34,372      | 39,27,366   | 4,91,065      | 7,16,01,305    | 11,29,35,179   |
| <b>Total</b>   |       | 4,99,38,436   | 21,56,33,953 | 5,31,775    | 1,62,24,797 | 46,56,384     | 28,69,85,344   | 31,76,35,192   |
| Reserve for Unexpired Risks in the Balance of Funds and Account at the beginning of the year :   |       | 1,54,24,448   | 10,13,40,109 | 4,83,222    | 64,06,383   | 11,27,014     | 12,47,81,176   | 6,94,12,187    |
| Premium Less Re-insurance  | 31.00 | 3,12,94,016   | 10,92,61,792 | 34,372      | 98,18,415   | 9,82,130      | 15,13,90,724   | 23,91,72,031   |
| Commission on Re-insurance ceded   |       | 32,19,972     | 50,32,052    | 14,180      | -           | 25,47,240     | 1,08,13,444    | 90,50,974      |
| <b>Total</b>   |       | 4,99,38,436   | 21,56,33,953 | 5,31,775    | 1,62,24,797 | 46,56,384     | 28,69,85,344   | 31,76,35,192   |

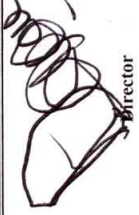
The accompanying notes form an integral part of these financial statements.

  
**Company Secretary**

  
**Chief Financial Officer**

  
**Chief Executive Officer**

  
**Director**

  
**Director**

  
**Chairman**

**Meghna Insurance PLC**  
**Fire Insurance Revenue Account [Un-audited]**  
**For the period ended March 31, 2026**

| Particulars  | Notes | Amount in Taka       |                    |
|--|-------|----------------------|--------------------|
|  |       | 31-Mar-26            | 31-Mar-25          |
| <b>Balance of account at the beginning of the year</b>   |       |                      |                    |
| Reserve for unexpired risk   | 6.00  | 1,54,24,448          | 1,55,18,601        |
| Premium less re-insurance  | 31.00 | 3,12,94,016          | 5,18,13,909        |
| Commission on re-insurance ceded   |       | 32,19,972            | 36,72,992          |
| <b>Total</b>   |       | <b>4,99,38,436</b>   | <b>7,10,05,502</b> |
| <b>Claims under policies less re-insurance</b>   |       |                      |                    |
| Paid during the period:  |       | 49,53,847            | 61,08,903          |
| Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. |       | 5,22,27,400          | 3,55,27,901        |
|  |       | <b>5,71,81,247</b>   | <b>4,16,36,804</b> |
| <b>Less: Outstanding claims at the end of the Previous year (if any)</b>   |       | 2,66,08,165          | 3,55,27,901        |
| <b>Total Claims under Policies less Reinsurances:</b>  | 32.00 | <b>3,05,73,082</b>   | <b>61,08,903</b>   |
| Agent commission   |       | -                    | 95,67,252          |
| Expenses of management   | 33.00 | 2,06,29,664          | 3,82,96,491        |
| <b>Profit/(loss) transferred to profit or loss account</b>   |       | <b>(1,37,81,917)</b> | <b>(36,92,707)</b> |
| Balance of accounts at the end of the year   |       |                      |                    |
| Reserve for unexpired risk   | 6.01  | 1,25,17,606          | 2,07,25,563        |
| <b>Total</b>   |       | <b>4,99,38,436</b>   | <b>7,10,05,502</b> |

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

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Director

  
 Chairman

**Meghna Insurance PLC**  
**Marine Cargo Insurance Revenue Account [Un-Audited]**  
**For the period ended March 31, 2026**

| Particulars  | Notes | Amount in Taka      |                     |
|--|-------|---------------------|---------------------|
|  |       | 31-Mar-26           | 31-Mar-25           |
| <b>Balance of account at the beginning of the year</b>   |       |                     |                     |
| Reserve for unexpired risk   | 6.00  | 10,13,40,109        | 4,64,03,780         |
| Premium less re-insurance  | 31.00 | 10,92,61,792        | 17,00,78,898        |
| Commission on re-insurance ceded   |       | 50,32,052           | 41,10,471           |
| <b>Total</b>   |       | <b>21,56,33,953</b> | <b>22,05,93,149</b> |
| <b>Claims under policies less re-insurance</b>   |       |                     |                     |
| Paid during the period:  |       | 41,81,736           | 80,22,535           |
| Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. |       | 10,80,98,810        | 5,37,18,385         |
|  |       | <b>11,22,80,546</b> | <b>6,17,40,920</b>  |
| Less: Outstanding claims at the end of the Previous year (if any)  |       | 4,13,99,142         | 5,37,18,385         |
| <b>Total Claims under Policies less Reinsurances:</b>  | 32.00 | <b>7,08,81,404</b>  | <b>80,22,535</b>    |
| Agent commission   |       | -                   | 1,18,41,772         |
| Expenses of management   | 33.00 | 5,52,31,714         | 9,89,00,530         |
| <b>Profit/(loss) transferred to profit or loss account</b>   |       | <b>3,48,89,939</b>  | <b>1,67,88,863</b>  |
| Balance of accounts at the end of the year   |       |                     |                     |
| Reserve for unexpired risk   | 6.01  | 5,46,30,896         | 8,50,39,449         |
| <b>Total</b>   |       | <b>21,56,33,953</b> | <b>22,05,93,149</b> |

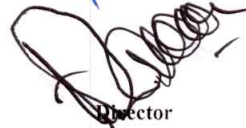
The accompanying notes from an integral part of these financial statements.

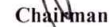
  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Director

  
 Chairman

**Meghna Insurance PLC**  
**Marine Hull Insurance Revenue Account [Un-audited]**  
**For the period ended March 31, 2026**

| Particulars  | Notes | Amount in Taka  |                 |
|--|-------|-----------------|-----------------|
|  |       | 31-Mar-26       | 31-Mar-25       |
| <b>Balance of account at the beginning of the year</b>   |       |                 |                 |
| Reserve for unexpired risk   | 6.00  | 4,83,222        | 2,62,027        |
| Premium less re-insurance  | 31.00 | 34,372          | 24,307          |
| Commission on re-insurance ceded   |       | 14,180          | 16,264          |
| <b>Total</b>   |       | <b>5,31,775</b> | <b>3,02,598</b> |
| <b>Claims under policies less re-insurance</b>   |       |                 |                 |
| Paid during the period:  |       | 45              | 60,157          |
| Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. |       | -               | 15,000          |
|  |       | 45              | 75,157          |
| Less: Outstanding claims at the end of the Previous period (if any)  |       | -               | -               |
| <b>Total Claims under Policies less Reinsurances:</b>  | 32.00 | <b>45</b>       | <b>75,157</b>   |
| Agent commission   |       | -               | -               |
| Expenses of management   | 33.00 | 1,23,982        | 1,69,352        |
| <b>Profit/(loss) transferred to profit or loss account</b>   |       | <b>3,73,376</b> | <b>33,782</b>   |
| Balance of accounts at the end of the year   |       |                 |                 |
| Reserve for unexpired risk   | 6.01  | 34,372          | 24,307          |
| <b>Total</b>   |       | <b>5,31,775</b> | <b>3,02,598</b> |

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

  
**Company Secretary**

  
**Chief Financial Officer**  
**Director**

  
**Chief Executive Officer**  
**Chairman**

**Meghna Insurance PLC**  
**Motor Insurance Revenue Account [ Un-audited ]**  
**For the period ended March 31, 2026**

| Particulars  | Notes | Amount in Taka     |                    |
|--|-------|--------------------|--------------------|
|  |       | 31-Mar-26          | 31-Mar-25          |
| <b>Balance of account at the beginning of the year</b>   |       |                    |                    |
| Reserve for unexpired risk   | 6.00  | 64,06,383          | 59,94,902          |
| Premium less re-insurance  | 31.00 | 98,18,415          | 1,48,15,988        |
| Commission on re-insurance ceded   |       | -                  | -                  |
| <b>Total</b>   |       | <b>1,62,24,797</b> | <b>2,08,10,890</b> |
| <b>Claims under policies less re-insurance</b>   |       |                    |                    |
| Paid during the period:  |       | 8,47,289           | 18,39,147          |
| Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. |       | 37,27,134          | 53,22,891          |
|  |       | <b>45,74,423</b>   | <b>71,62,038</b>   |
| Less: Outstanding claims at the end of the Previous year (if any)  |       | 25,79,476          | 53,22,891          |
| <b>Total Claims under Policies less Reinsurances:</b>  | 32.00 | <b>19,94,947</b>   | <b>18,39,147</b>   |
| Agent commission   |       | -                  | 19,40,012          |
| Expenses of management   | 33.00 | 41,97,551          | 78,40,639          |
| Profit/(loss) transferred to profit or loss account  |       | <b>61,04,934</b>   | <b>32,64,697</b>   |
| Balance of accounts at the end of the year   |       |                    |                    |
| Reserve for unexpired risk   | 6.01  | 39,27,366          | 59,26,395          |
| <b>Total</b>   |       | <b>1,62,24,797</b> | <b>2,08,10,890</b> |

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

  
**Company Secretary**

  
**Chief Financial Officer**  
**Director**

  
**Chief Executive Officer**  
**Chairman**

  
**Director**

**Meghna Insurance PLC**  
**Miscellaneous Insurance Revenue Account [ Un-audited ]**  
**For the period ended March 31, 2026**

| Particulars  | Notes | Amount in Taka   |                  |
|--|-------|------------------|------------------|
|  |       | 31-Mar-26        | 31-Mar-25        |
| <b>Balance of account at the beginning of the year</b>   |       |                  |                  |
| Reserve for unexpired risk   | 6.00  | 11,27,014        | 12,32,878        |
| Premium less re-insurance  | 31.00 | 9,82,130         | 24,38,929        |
| Commission on re-insurance ceded   |       | 25,47,240        | 12,51,247        |
| <b>Total</b>   |       | <b>46,56,384</b> | <b>49,23,053</b> |
| <b>Claims under policies less re-insurance</b>   |       |                  |                  |
| Paid during the period:  |       | 94,174           | 5,88,168         |
| Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated. |       | -                | 4,02,518         |
|  |       | 94,174           | 9,90,686         |
| Less: Outstanding claims at the end of the Previous year (if any)  |       | -                | -                |
| <b>Total Claims under Policies less Reinsurances:</b>  | 32.00 | <b>94,174</b>    | <b>9,90,686</b>  |
| Agent commission   |       | -                | 2,96,500         |
| Expenses of management   | 33.00 | 1,18,03,987      | 88,94,509        |
| Profit/(loss) transferred to profit or loss account  |       | (77,32,843)      | (64,78,106)      |
| Balance of accounts at the end of the year   |       |                  |                  |
| Reserve for unexpired risk   | 6.01  | 4,91,065         | 12,19,464        |
| <b>Total</b>   |       | <b>46,56,384</b> | <b>49,23,053</b> |

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

  
**Company Secretary**

  
**Chief Financial Officer**

  
**Director**

  
**Chief Executive Officer**

  
**Director**

  
**Chairman**


**Meghna Insurance Company Limited**  
**Statement of Cash Flows (Un-audited)**  
**For the year ended March 31, 2026**

| Particulars   | Notes | Amount in Taka      |                      |
|---|-------|---------------------|----------------------|
|   |       | 31-Mar-26           | 31-Mar-25            |
| <b>Cash flows from operating activities :</b>                                 |       |                     |                      |
| Collections of premium and other income                                       |       | 11,94,84,132        | 27,57,56,788         |
| Payments for management expense, re-insurance and claims                      |       | (14,46,76,862)      | (19,17,82,317)       |
| Income tax paid   |       | (51,43,235)         | (78,35,151)          |
| <b>Net Cash from operating activities</b>                                     |       | <b>-3,03,35,965</b> | <b>7,61,39,320</b>   |
| <b>Cash flows from Investing activities :</b>                                 |       |                     |                      |
| Acquisition of property, plant & equipment                                    |       | (3,19,330)          | (1,39,915)           |
| Disposal of property, plant & equipment                                       |       | 1,000               | 96,483               |
| Investment & others income  |       | 1,23,24,029         | 91,24,416            |
| Other advance paid  |       | 1,71,32,584         | (3,63,72,842)        |
| Investment in share   |       | -                   | (9,09,274)           |
| Sales of Investment   |       | 9,32,643            | 7,97,844             |
| Short term investment   |       | 1,60,00,000         | 27,00,000            |
| Long Term Investment  |       | (4,07,55,996)       | (16,086)             |
| <b>Net Cash used in Investing activities</b>                                  |       | <b>53,14,930</b>    | <b>(2,47,19,374)</b> |
| <b>Cash flows from Financing activities :</b>                                 |       |                     |                      |
| Lease Liability   |       | (20,97,737)         | (20,89,526)          |
| Interest Expenses   |       | (1,89,157)          | (1,74,337)           |
| Cash dividend paid  |       | -                   | (2,81,031)           |
| <b>Net cash from financial activities</b>                                     |       | <b>(22,86,894)</b>  | <b>-25,44,894</b>    |
| <b>Net Increase/(Decrease) in cash &amp; cash equivalents during the year</b> |       | <b>-2,73,07,929</b> | <b>4,88,75,052</b>   |
| <b>Cash and cash equivalents at the beginning of the year</b>                 |       | <b>16,71,97,437</b> | <b>8,02,08,486</b>   |
| <b>Cash and cash equivalents at the end of the year</b>                       |       | <b>13,98,89,508</b> | <b>12,90,83,538</b>  |
| <b>Net Operating Cash Flows per Share (NOCFPS)</b>                            |       | <b>-0.76</b>        | <b>1.90</b>          |

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

  
 Company Secretary

  
 Chief Financial Officer

  
 Chief Executive Officer

  
 Director

  
 Chairman

  
 Director

**Dated:**  
**Place: Dhaka, Bangladesh**

**Meghna Insurance PLC**  
**Statement of Change in Equity [ Un-audited ]**  
**For the period ended March 31, 2026**

| Particulars                            | (Amount in Taka)    |                              |                                    |                     |                              |                     |
|--|---------------------|------------------------------|------------------------------------|---------------------|------------------------------|---------------------|
|  | Share Capital       | Reserve for Exception Losses | Reserve for unrealized gain/(loss) | Revaluation Reserve | Profit or Loss Appropriation | Total               |
| Balance as on January 01, 2026         | 40,00,00,000        | 17,47,34,663                 | (5,03,99,089)                      | 25,60,277           | 4,48,03,737                  | 57,16,99,588        |
| Reserve for the year                   | -                   | 40,00,000                    | -                                  | -                   | (40,00,000)                  | -                   |
| Adjustment for the year                | -                   | -                            | -                                  | -                   | -                            | -                   |
| IPO Share Issue                        | -                   | -                            | -                                  | -                   | -                            | -                   |
| Unrealized gain/ (loss) for Investment | -                   | -                            | 9,87,740                           | -                   | -                            | 9,87,740            |
| Adjustment on sale of share            | -                   | -                            | (19,995)                           | -                   | -                            | (19,995)            |
| Dividend                               | -                   | -                            | -                                  | -                   | -                            | -                   |
| Profit for the year                    | -                   | -                            | -                                  | -                   | 1,87,86,791                  | 1,87,86,791         |
| Depreciation on Revaluation amount     | -                   | -                            | -                                  | (1,26,172)          | 1,26,172                     | -                   |
| <b>Balance as on March 31, 2026</b>    | <b>40,00,00,000</b> | <b>17,87,34,663</b>          | <b>(4,94,31,344)</b>               | <b>24,34,105</b>    | <b>5,97,16,700</b>           | <b>59,14,54,124</b> |

**For the year ended December 31, 2025**

| Particulars                            | (Amount in Taka)    |                              |                                    |                     |                              |                     |
|--|---------------------|------------------------------|------------------------------------|---------------------|------------------------------|---------------------|
|  | Share Capital       | Reserve for Exception Losses | Reserve for unrealized gain/(loss) | Revaluation Reserve | Profit or Loss Appropriation | Total               |
| Balance as on January 01, 2025         | 40,00,00,000        | 16,07,34,663                 | (3,81,05,552)                      | 35,99,696           | 4,42,12,949                  | 57,04,41,756        |
| Reserve for the year                   | -                   | 1,40,00,000                  | -                                  | -                   | (1,40,00,000)                | -                   |
| Adjustment for the year                | -                   | -                            | -                                  | (3,99,350)          | -                            | (3,99,350)          |
| IPO Share Issue                        | -                   | -                            | -                                  | -                   | -                            | -                   |
| Dividend                               | -                   | -                            | -                                  | -                   | (4,00,00,000)                | (4,00,00,000)       |
| Unrealized gain/ (loss) for Investment | -                   | -                            | (1,25,85,147)                      | -                   | -                            | (1,25,85,147)       |
| Adjustment on sale of share            | -                   | -                            | 2,91,610                           | -                   | -                            | 2,91,610            |
| Profit for the year                    | -                   | -                            | -                                  | -                   | 5,39,50,719                  | 5,39,50,719         |
| Depreciation on Revaluation amount     | -                   | -                            | -                                  | (6,40,069)          | 6,40,069                     | -                   |
| <b>Balance as on December 31, 2025</b> | <b>40,00,00,000</b> | <b>17,47,34,663</b>          | <b>(5,03,99,089)</b>               | <b>25,60,277</b>    | <b>4,48,03,737</b>           | <b>57,16,99,588</b> |


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

  
**Company Secretary**

  
**Chief Financial Officer**

  
**Chief Executive Officer**

  
**Director**

  
**Director**

  
**Chairman**

|      | Particulars   | Amount in Taka |                |
|------|---|----------------|----------------|
|      |   | 31-03-26       | 31-12-25       |
| 4.00 | <b>Share Capital</b>                                  |                |                |
| 4.01 | <b>Authorized Capital</b>                             |                |                |
|      | 100,000,000 ordinary shares of Tk 10 each             | 1,00,00,00,000 | 1,00,00,00,000 |
| 4.02 | <b>Issued, subscribed &amp; paid up capital</b>       |                |                |
|      | 40,00,000 ordinary shares of Tk 10 each fully paid up | 40,00,00,000   | 40,00,00,000   |

| SL               | Name of Shareholders        | Position              | %             | Shareholding       |
|------------------|-----------------------------|-----------------------|---------------|--------------------|
| 1                | Mr. Aiman Barik Choudhury   | Director              | 2.59%         | 10,34,562          |
| 3                | Mr. Anisuzzaman Chowdhury   | Shareholder           | 3.04%         | 12,17,132          |
| 4                | Barrister Sadat Khan        | Shareholder           | 0.41%         | 1,65,312           |
| 5                | Mr. Zeeshan Khan            | Shareholder           | 0.41%         | 1,65,313           |
| 6                | Ms. Farida Akhter           | Director              | 3.17%         | 12,67,845          |
| 8                | Mr. Zoynal Abedin Chowdhury | Shareholder           | 0.83%         | 3,30,625           |
| 9                | Mrs. Marina Ahmed           | Shareholder           | 0.83%         | 3,30,625           |
| 10               | Mr. Mohammad Didarul Husain | Shareholder           | 0.21%         | 82,849             |
| 11               | Mr. Mohammad Enayetullah    | Director              | 3.17%         | 12,67,845          |
| 13               | Late Abdul Wahid            | Sponsor               | 0.17%         | 66,125             |
| 14               | IFAD Venture Limited        | Corporate Shareholder | 0.00%         | 1,000              |
| 15               | SW Holdings Ltd             | Corporate Director    | 3.04%         | 12,17,132          |
| 16               | M/S. Runner Trading         | Corporate Shareholder | 6.29%         | 25,14,165          |
| 17               | M/S. NAMSS motors Limited   | Corporate Shareholder | 2.83%         | 11,31,139          |
| 18               | M/S. Matsy Enterprises Ltd. | Corporate Shareholder | 0.50%         | 1,98,375           |
| 19               | ZAMORED Investments LLC     | Corporate Director    | 7.23%         | 28,90,688          |
| 20               | BARWAZ Investments LLC      | Corporate Director    | 7.30%         | 29,21,116          |
| <b>Total (A)</b> |                             |                       | <b>42.00%</b> | <b>1,68,01,848</b> |

Percentage of Shareholding position:

| SL                       | Category of Share Holder | %             | No. of Share       |
|--------------------------|--------------------------|---------------|--------------------|
| 1                        | Public                   | 48.97%        | 1,95,86,152        |
| 2                        | Institute                | 9.03%         | 36,12,000          |
| 3                        | Foreign                  | 0.00%         | -                  |
| <b>Total (B)</b>         |                          | <b>58.00%</b> | <b>2,31,98,152</b> |
| <b>Grand Total (A+B)</b> |                          | <b>100%</b>   | <b>4,00,00,000</b> |

| 5.00 | Reserve or contingency account       |      |                     |                     |
|------|--------------------------------------|------|---------------------|---------------------|
|      | Reserve for exceptional losses       | 5.01 | 17,87,34,663        | 17,47,34,663        |
|      | Profit or loss appropriation account | 5.02 | 5,97,16,700         | 4,48,03,737         |
|      |                                      |      | <b>23,84,51,363</b> | <b>21,95,38,400</b> |

| 5.01 | Reserve for Exceptional losses |  |                     |                     |
|------|--------------------------------|--|---------------------|---------------------|
|      | Opening balance                |  | 17,47,34,663        | 16,07,34,663        |
|      | Addition during the year       |  | 40,00,000           | 1,40,00,000         |
|      |                                |  | <b>17,87,34,663</b> | <b>17,47,34,663</b> |

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

| Particulars                                      | Amount in Taka     |                    |
|--|--------------------|--------------------|
|  | 31-03-26           | 31-12-25           |
| <b>5.02 Profit or loss appropriation account</b> |                    |                    |
| Balance brought forward from last year           | 4,48,03,737        | 4,42,12,949        |
| Add: Net profit during the year                  | 1,87,86,791        | 5,39,50,719        |
| Depreciation on Revaluation                      | 1,26,172           | 6,40,069           |
|  | <b>6,37,16,700</b> | <b>9,88,03,737</b> |
| Less: Reserve for exceptional losses             | 40,00,000          | 1,40,00,000        |
| Dividend   | -                  | 4,00,00,000        |
| Stock Dividend                                   | -                  | -                  |
| Surplus carried forward                          | <b>5,97,16,700</b> | <b>4,48,03,737</b> |

**6.00 Balances of fund & accounts (Un-Expired Risk Reserve)**

|                                   |                     |                     |
|-----------------------------------|---------------------|---------------------|
| Fire insurance business           | 5,87,90,950         | 6,16,97,792         |
| Marine insurance business (Cargo) | 35,86,51,224        | 40,53,60,437        |
| Marine insurance business (Hull)  | 14,84,039           | 19,32,889           |
| Motor insurance business          | 2,31,46,514         | 2,56,25,530         |
| Miscellaneous insurance business  | 38,72,107           | 45,08,056           |
|                                   | <b>44,59,44,834</b> | <b>49,91,24,704</b> |

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    |                     |
|-----------------------------------|---------------------|------|--------------------|---------------------|
|                                   |                     |      | 31-03-26           | 31-12-25            |
| Fire insurance business           | 3,12,94,016         | 40%  | 1,25,17,606        | 6,16,97,792         |
| Marine insurance business (Cargo) | 10,92,61,792        | 50%  | 5,46,30,896        | 40,53,60,437        |
| Marine insurance business (Hull)  | 34,372              | 100% | 34,372             | 19,32,889           |
| Motor insurance business          | 98,18,415           | 40%  | 39,27,366          | 2,56,25,530         |
| Miscellaneous insurance business  | 9,82,130            | 50%  | 4,91,065           | 45,08,056           |
|                                   | <b>15,13,90,724</b> |      | <b>7,16,01,305</b> | <b>49,91,24,704</b> |

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

The break-up of the amount is noted below:

|                |                     |                    |
|----------------|---------------------|--------------------|
| Fire           | 5,22,27,400         | 2,66,08,165        |
| Marine (Cargo) | 10,80,98,810        | 4,13,99,142        |
| Marine (Hull)  | -                   | -                  |
| Motor          | 37,27,134           | 25,79,476          |
| Miscellaneous  | -                   | -                  |
|                | <b>16,40,53,344</b> | <b>7,05,86,783</b> |

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

Amount due to Sadharan Bima Corporation (SBC)

|                                 |                     |                     |
|---------------------------------|---------------------|---------------------|
| Opening Balance                 | 9,51,09,084         | 11,58,31,123        |
| Add: Addition for the period    | 1,57,94,922         | 6,18,47,029         |
|                                 | <b>11,09,04,006</b> | <b>17,76,78,152</b> |
| Less: Adjustment for the period | 1,73,40,000         | 8,25,69,068         |
|                                 | <b>9,35,64,006</b>  | <b>9,51,09,084</b>  |

This represents the amount payable to Sadharan Bima Corporation on account of re-insurance premium as March 31, 2026

**9.00 Lease Liability**

|                                  |                    |                    |
|----------------------------------|--------------------|--------------------|
| Opening balance                  | 1,25,46,279        | 1,03,56,330        |
| Add: Addition for the period     | -                  | 1,30,99,750        |
|                                  | <b>1,25,46,279</b> | <b>2,34,56,080</b> |
| Less : Adjustment for the period | 20,97,737          | 1,09,09,801        |
| Closing balance                  | <b>1,04,48,542</b> | <b>1,25,46,279</b> |
| Short Term Lease Liability       | 65,03,230          | 76,17,919          |
| Long Term Lease Liability        | 39,45,312          | 49,28,360          |
|                                  | <b>1,04,48,542</b> | <b>1,25,46,279</b> |

|       | Particulars  | Amount in Taka      |                     |
|-------|--|---------------------|---------------------|
|       |  | 31-03-26            | 31-12-25            |
| 10.00 | <b>Premium deposit</b>   |                     |                     |
|       | Marine cargo   | 1,28,26,230         | 5,03,40,323         |
|       |  | <b>1,28,26,230</b>  | <b>5,03,40,323</b>  |
|       | 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 | <b>Sundry Creditors</b>  |                     |                     |
|       | The balance is made-up as follows:   |                     |                     |
|       | Salary payable   | 3,57,49,021         | 5,77,45,956         |
|       | Audit fees payable   | 7,66,750            | 7,20,750            |
|       | Office rent payable  | 41,959              | 60,959              |
|       | Others bill payable  | 88,454              | 19,798              |
|       | Telephone bill payable   | 4,990               | 2,904               |
|       | <b>Utility Bill Payable:</b>   | <b>1,06,201</b>     | <b>99,985</b>       |
|       | Electricity  | 56,701              | 50,485              |
|       | Water  | 18,000              | 18,000              |
|       | Service Charge   | 31,500              | 31,500              |
|       | Stamp payable  | 9,13,05,108         | 9,32,20,185         |
|       | Excess deposit   | 39,053              | 39,053              |
|       | Provision for company con. to PF.  | 6,55,728            | 6,55,732            |
|       | Provision for employee con. to PF.   | 2,83,706            | 2,83,708            |
|       | <b>Tax Payable :</b>   | <b>9,80,737</b>     | <b>36,36,854</b>    |
|       | Salary   | 3,97,494            | 11,33,785           |
|       | Lease Liability  | 91,445              | 89,285              |
|       | Survey fee   | 4,37,300            | 4,56,947            |
|       | Advertisement  | 1,176               | 1,900               |
|       | Others   | 50,293              | 22,190              |
|       | Agent commission   | -8,841              | 19,25,346           |
|       | Printing   | 11,870              | 7,401               |
|       | <b>VAT Payable :</b>   | <b>91,06,463</b>    | <b>2,34,46,723</b>  |
|       | Survey fee   | 10,40,362           | 10,59,760           |
|       | Lease Liability  | 1,36,688            | 1,33,688            |
|       | Printing   | 35,608              | 22,201              |
|       | Advertisement  | 3,529               | 5,701               |
|       | Postage  |                     | 4,654               |
|       | Premium  | 78,70,209           | 2,21,92,589         |
|       | Others   | 20,067              | 28,130              |
|       | Security Deposit   | 1,73,77,999         | 1,73,77,999         |
|       | Others Payable (Car Policy)  | 1,39,84,603         | 1,32,92,743         |
|       | Loan from Director   | 39,183              | 39,183              |
|       | Credit Rating Fee  | 1,39,750            | 1,39,750            |
|       | Legal/Professional Fee Payable   | 1,72,500            | 1,72,500            |
|       | Festival Bonus   | 2,07,269            | 2,07,269            |
|       | Mala Designe & Architecture  | 33,00,671           | 33,00,671           |
|       | Contribution to WPPF   | 2,18,78,818         | 2,05,46,333         |
|       | <b>Total</b>   | <b>19,62,28,963</b> | <b>23,50,09,056</b> |
| 11.01 | <b>Contribution to WPPF</b>  |                     |                     |
|       | This is made up as follows:  |                     |                     |
|       | Opening Balance  | 2,05,46,333         | 1,73,91,734         |
|       | Add: Contribution this year  | 13,32,485           | 31,54,599           |
|       | <b>Closing Balance</b>   | <b>2,18,78,818</b>  | <b>2,05,46,333</b>  |
| 11.02 | <b>Contribution to WPPF in this year</b>   |                     |                     |
|       | Profit before WPPF   | 2,79,82,185         | 6,62,46,582         |
|       | Contribution to WPPF   | <b>13,32,485</b>    | <b>31,54,599</b>    |
|       | 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 | <b>Allocation of WPPF</b>  |                     |                     |
|       | A. Workers' Participation Fund (80%)   | 1,75,03,055         | 1,64,37,067         |
|       | B. Workers' Welfare Fund (10%)   | 21,87,882           | 20,54,633           |
|       | C. Bangladesh Labour Welfare Foundation (10%)  | 21,87,882           | 20,54,633           |
|       |  | <b>2,18,78,818</b>  | <b>2,05,46,333</b>  |

|       |   | Amount in Taka       |                      |
|-------|---|----------------------|----------------------|
|       |   | 31-03-26             | 31-12-25             |
| 12.00 | <b>Unpaid/ Unclaimed Dividend</b>                       |                      |                      |
|       | Opening Balance   | 26,76,826            | 21,26,983            |
|       | Add: Payable during the period                          | -                    | 4,13,81,640          |
|       | Less: Paid during the period                            | -                    | (4,08,31,796)        |
|       | <b>Closing Balance</b>                                  | <b>26,76,826</b>     | <b>26,76,826</b>     |
| 13.00 | <b>Provision for income tax</b>                         |                      |                      |
|       | Current tax   | 13.01                | 14,10,04,732         |
|       | Deffered tax  | 13.03                | 68,44,908            |
|       |   |                      | <b>14,78,49,641</b>  |
|       |   |                      | <b>13,99,86,732</b>  |
| 13.01 | <b>Provision for current income tax</b>                 |                      |                      |
|       | Opening Balance   |                      | 13,41,72,051         |
|       | Add: Addition during the year                           | 13.02                | 68,32,681            |
|       |   |                      | <b>14,10,04,732</b>  |
|       | Less: Adjustment during the year                        |                      | -                    |
|       |   |                      | <b>14,10,04,732</b>  |
|       |   |                      | <b>13,41,72,051</b>  |
| 13.02 | <b>Provision for current income tax during the year</b> |                      |                      |
|       | <b>Classes of income</b>                                | <b>Tax Rate</b>      | <b>Income</b>        |
|       | Business income   | 37.50%               | 1,74,98,058          |
|       | Dividend income   | 20.00%               | 12,88,224            |
|       | Share income  | 10.00%               | 1,32,648             |
|       | <b>Total</b>  |                      | <b>1,89,18,930</b>   |
|       |   |                      | <b>2026</b>          |
|       |   |                      | <b>2025</b>          |
|       |   |                      | 65,61,772            |
|       |   |                      | 1,11,38,466          |
|       |   |                      | 2,57,645             |
|       |   |                      | 9,23,905             |
|       |   |                      | 13,265               |
|       |   |                      | 56,676               |
|       |   |                      | <b>68,32,681</b>     |
|       |   |                      | <b>1,21,19,047</b>   |
| 13.03 | <b>Provision for deferred tax</b>                       |                      |                      |
|       | Opening Balance   |                      | 58,14,681            |
|       | Add: Addition during the period                         | 13.04                | 10,30,227            |
|       |   |                      | <b>68,44,908</b>     |
|       | Less: Adjustment during the period                      |                      | -                    |
|       |   |                      | <b>68,44,908</b>     |
|       |   |                      | <b>58,14,681</b>     |
| 13.04 | <b>Deferred Tax Liability</b>                           |                      |                      |
|       | A. Deferred Tax liability is arrived at as follows:     |                      |                      |
|       |   | <b>Amount (Taka)</b> | <b>Amount (Taka)</b> |
|       |   | <b>31-03-26</b>      | <b>31-12-25</b>      |
|       | Book Value of Depreciable Fixed Assets                  | 22,55,49,459         | 22,79,32,442         |
|       | Less: Tax base Value                                    | 20,72,96,370         | 21,24,26,626         |
|       | <b>Taxable Temporary difference</b>                     | <b>1,82,53,089</b>   | <b>1,55,05,816</b>   |
|       | Applicable Tax Rate                                     | 37.50%               | 37.50%               |
|       | <b>Deferred Tax Liabilities</b>                         | <b>68,44,908</b>     | <b>58,14,681</b>     |
|       | B. Deferred Tax   |                      |                      |
|       |   | <b>Amount (Taka)</b> | <b>Amount (Taka)</b> |
|       |   | <b>31-03-26</b>      | <b>31-12-25</b>      |
|       | Closing Deferred Tax Liabilities                        | 68,44,908            | 58,14,681            |
|       | Opening Deferred Tax Liabilities                        | 58,14,681            | 87,92,465            |
|       | <b>Deferred Tax</b>                                     | <b>10,30,227</b>     | <b>(29,77,784)</b>   |
| 14.00 | <b>Property, plant and equipment</b>                    |                      |                      |
|       | A. Cost   |                      |                      |
|       | Opening balance   | 34,24,10,158         | 34,14,23,127         |
|       | Add: Addition during the period                         | 3,19,330             | 38,77,378            |
|       |   | <b>34,27,29,488</b>  | <b>34,53,00,505</b>  |
|       | Less: Disposal during the period                        | 8,400                | 28,90,347            |
|       |   | <b>34,27,21,088</b>  | <b>34,24,10,158</b>  |
|       | B. Accumulated depreciation                             |                      |                      |
|       | Opening balance   | 11,20,01,421         | 10,11,43,859         |
|       | Add: Charged during the period                          | 28,23,917            | 1,32,02,098          |
|       |   | <b>11,48,25,338</b>  | <b>11,43,45,957</b>  |
|       | Less: Adjustment for disposal during the period         | 7,971                | 23,44,536            |
|       |   | <b>11,48,17,367</b>  | <b>11,20,01,421</b>  |
|       | <b>Written down value (A-B)</b>                         | <b>22,79,03,721</b>  | <b>23,04,08,737</b>  |

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

|              | Particulars                        | Amount in Taka  |                 |
|--------------|------------------------------------|-----------------|-----------------|
|              |                                    | 31-03-26        | 31-12-25        |
| <b>15.00</b> | <b>Intangible Assets</b>           |                 |                 |
|              | <b>A. Cost</b>                     |                 |                 |
|              | Opening balance                    | 9,94,000        | 9,94,000        |
|              | Add: Addition during the period    | -               | -               |
|              |                                    | <b>9,94,000</b> | <b>9,94,000</b> |
|              | Less: Sales during the period      | -               | -               |
|              |                                    | <b>9,94,000</b> | <b>9,94,000</b> |
|              | <b>B. Amortization</b>             |                 |                 |
|              | Opening balance                    | 9,10,018        | 8,89,022        |
|              | Add: Charged during the period     | 4,142           | 20,996          |
|              |                                    | <b>9,14,160</b> | <b>9,10,018</b> |
|              | Less: Adjustment during the period | -               | -               |
|              | <b>Total</b>                       | <b>9,14,160</b> | <b>9,10,018</b> |
|              | <b>Written down value (A-B)</b>    | <b>79,840</b>   | <b>83,982</b>   |

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%

|              |   |        |                     |                     |
|--------------|---|--------|---------------------|---------------------|
| <b>16.00</b> | <b>Investment in Treasury Bond</b>              |        |                     |                     |
|              | Bangladesh Government Treasury Bond ( 15 Years) | 7.79%  | 90,00,000           | 90,00,000           |
|              | Bangladesh Government Treasury Bond ( 5 Years)  | 8.75%  | 1,60,00,000         | 1,60,00,000         |
|              | Bangladesh Government Treasury Bond ( 5 Years)  | 7.70%  | 2,40,00,000         | 2,40,00,000         |
|              | Bangladesh Government Treasury Bond ( 10 Years) | 7.10%  | 61,00,000           | 61,00,000           |
|              | Bangladesh Government Treasury Bond ( 10 Years) | 9.20%  | 1,50,96,640         | 1,50,99,861         |
|              | Bangladesh Government Treasury Bond ( 5 Years)  | 10.35% | 50,01,195           | 50,01,315           |
|              | Bangladesh Government Treasury Bond ( 15 Years) | 8.70%  | 89,97,884           | 89,77,842           |
|              | Bangladesh Government Treasury Bond ( 15 Years) | 12.15% | 50,32,600           | 50,33,215           |
|              | Bangladesh Government Treasury Bond ( 15 Years) | 12.28% | 80,27,585           | 80,28,077           |
|              | Bangladesh Government Treasury Bond ( 5 Years)  | 12.40% | 1,08,75,327         | 1,09,26,817         |
|              | Bangladesh Government Treasury Bond ( 15 Years) | 10.28% | 50,21,630           | 50,22,010           |
|              | Bangladesh Government Treasury Bond ( 5 Years)  | 10.03% | 1,03,55,963         | 1,03,75,739         |
|              | Bangladesh Government Treasury Bond ( 10 Years) | 10.39% | 1,00,64,352         | 1,00,66,046         |
|              | Bangladesh Government Treasury Bond ( 10 Years) | 10.39% | 3,05,20,300         | -                   |
|              | Bangladesh Government Treasury Bond ( 10 Years) | 10.39% | 1,02,93,441         | -                   |
|              |   |        | <b>17,43,86,918</b> | <b>13,36,30,922</b> |

|              |                                    |                    |                    |
|--------------|------------------------------------|--------------------|--------------------|
| <b>17.00</b> | <b>Right-of-use asset</b>          |                    |                    |
|              | <b>A. Opening balance</b>          |                    |                    |
|              | Opening balance                    | 2,55,08,323        | 2,31,07,584        |
|              | Add: Addition during the period    | -                  | 1,50,02,950        |
|              |                                    | <b>2,55,08,323</b> | <b>3,81,10,534</b> |
|              | Less: Adjustment during the period | -                  | 1,26,02,211        |
|              |                                    | <b>2,55,08,323</b> | <b>2,55,08,323</b> |
|              | <b>B. Accumulated depreciation</b> |                    |                    |
|              | Opening balance                    | 1,11,98,755        | 1,14,43,998        |
|              | Add: Charged during the period     | 24,69,257          | 99,15,445          |
|              |                                    | <b>1,36,68,012</b> | <b>2,13,59,443</b> |
|              | Less: Adjustment during the period | -                  | 1,01,60,688        |
|              |                                    | <b>1,36,68,012</b> | <b>1,11,98,755</b> |
|              | <b>Written down value (A-B)</b>    | <b>1,18,40,311</b> | <b>1,43,09,568</b> |

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

|              |   |                  |                  |
|--------------|---|------------------|------------------|
| <b>18.00</b> | <b>Stock of printing, stationery &amp; stamps</b> |                  |                  |
|              | Stationery  | 9,27,094         | 6,00,840         |
|              | Insurance stamp                                   | 20,47,907        | 10,83,624        |
|              |   | <b>29,75,001</b> | <b>16,84,464</b> |

|              |   |                     |                     |
|--------------|---|---------------------|---------------------|
| <b>19.00</b> | <b>Amount due from other persons or bodies carrying on insurance business</b> |                     |                     |
|              | Receivable from Sadharan Bima Corporation (SBC)                               |                     |                     |
|              | Opening Balance   | 16,98,92,060        | 15,88,11,422        |
|              | Add: addition for the year  | 36,60,865           | 1,60,80,638         |
|              |   | <b>17,35,52,925</b> | <b>17,48,92,060</b> |
|              | Less: adjustment for the year   | -                   | 50,00,000.00        |
|              |   | <b>17,35,52,925</b> | <b>16,98,92,060</b> |

This amount represents the receivable from commission, claim and other receivable from Sadharan Bima Corporation as at March 31, 2026

|              |   | Amount in Taka      |                     |
|--------------|---|---------------------|---------------------|
|              |   | 31-03-26            | 31-12-25            |
| <b>20.00</b> | <b>Advance, deposit &amp; prepayments</b>   |                     |                     |
|              | Advance income tax                          | 21,96,35,043        | 21,44,91,808        |
|              | Security deposits                           | 24,65,074           | 26,11,074           |
|              | Advance against salary                      | 14,12,31,166        | 16,27,42,915        |
|              | Advance Work                                | 1,06,192            | 96,692              |
|              | Advanced to head of branch                  | 80,54,203           | 80,54,203           |
|              | Security deposits with T& T                 | 1,27,363            | 1,27,363            |
|              | Green Delta Financial Services              | 558                 | 558                 |
|              | Elegant Stock & Securities Ltd.             | 1,959               | 1,959               |
|              | Multitude architect                         | 4,59,000            | 4,59,000            |
|              | Advance-codesign Ltd                        | 6,00,000            | 6,00,000            |
|              | MANAS                                       | 8,00,000            | 8,00,000            |
|              | MICL Employees' PF [ Forfeiture ]           | -                   | 3,60,640            |
|              | Brand Soup Ltd                              | 25,62,000           | 25,62,000           |
|              | Hossain Farhad & Co.                        | -                   | 3,87,500            |
|              | Advance-Confidence software                 | 56,000              | 56,000              |
|              | Prime Bank Investment                       | 1,36,872            | 24,872              |
|              | Asian Tiger Capital Partners Investment Ltd | 10,38,274           | 1,93,749            |
|              | ANF Management Co. Ltd.                     | 25,625              | 25,625              |
|              | BRB Securitirs Ltd                          | 551                 | 551                 |
|              | Other Advance                               | 43,69,158           | 6,71,000            |
|              | DHS Motors Ltd.                             | 10,819              | -                   |
|              | Advance-VAT                                 | -                   | 1,200               |
|              | Mala Designs & Architecture                 | 33,00,000           | 27,00,000           |
|              | TDS paid (Advance)                          | -                   | 800                 |
|              | BRAC EPL Stock Brokerage Ltd                | 300                 | -                   |
|              |   | <b>38,49,80,157</b> | <b>39,69,69,509</b> |
| <b>20.01</b> | <b>Advance Tax:</b>                         |                     |                     |
|              | The balance is made up as follows:          |                     |                     |
|              | Opening Balance                             | 21,44,91,808        | 19,24,99,596        |
|              | Add: Addition during the period             | 51,43,235           | 2,19,92,210         |
|              |   | <b>21,96,35,043</b> | <b>21,44,91,807</b> |
|              | Less: Adjustment during the period          | -                   | -                   |
|              | <b>Closing Balance</b>                      | <b>21,96,35,043</b> | <b>21,44,91,808</b> |
| <b>20.02</b> | <b>Advance tax :</b>                        |                     |                     |
|              | Income tax                                  | 17,17,74,510        | 16,87,74,510        |
|              | Tax on FDR Interest                         | 2,93,71,498         | 2,79,00,915         |
|              | Tax on STD interest                         | 23,28,675           | 23,28,675           |
|              | Tax on interest on treasury bond            | 24,69,561           | 21,57,554           |
|              | Tax on car registration                     | 1,01,99,069         | 1,00,99,069         |
|              | Tax on Trade License                        | 47,600              | 44,600              |
|              | Tax on dividend                             | 34,44,130           | 31,86,485           |
|              |   | <b>21,96,35,043</b> | <b>21,44,91,808</b> |
| <b>21.00</b> | <b>Interest receivable</b>                  |                     |                     |
|              | The balance is made up as follows:          |                     |                     |
|              | Opening Balance                             | 5,24,81,262         | 4,38,58,513         |
|              | Add: Addition during the period             | 1,25,85,293         | 4,85,24,643         |
|              |   | <b>6,50,66,555</b>  | <b>9,23,83,156</b>  |
|              | Less: Adjustment during the period          | 1,02,17,609         | 3,99,01,894         |
|              |   | <b>5,48,48,945</b>  | <b>5,24,81,262</b>  |

|              |                              | Amount in Taka |                     |
|--------------|------------------------------|----------------|---------------------|
|              |                              | 31-03-26       | 31-12-25            |
| <b>22.00</b> | <b>Short term investment</b> |                |                     |
|              | Investment in FDR            | 22.01          | 42,32,50,000        |
|              | Investment in share          | 22.02          | 7,13,39,185         |
|              |                              |                | <b>49,45,89,185</b> |

|              |                                    |  |                     |
|--------------|------------------------------------|--|---------------------|
| <b>22.01</b> | <b>Investment in FDR</b>           |  |                     |
|              | The balance is made up as follows: |  |                     |
|              | Opening Balance                    |  | 43,92,50,000        |
|              | Add: Addition during the period    |  | 4,25,00,000         |
|              |                                    |  | <b>46,42,50,000</b> |
|              | Less: Encashment during the period |  | 4,10,00,000         |
|              |                                    |  | <b>42,32,50,000</b> |

This represents the amount invested in fixed deposits with banks which are to be matured over the period of three months, break-up of which is given below:

|                    |                     |                     |
|--------------------|---------------------|---------------------|
| 6 months term FDR  | 31,75,50,000        | 33,35,50,000        |
| 12 months term FDR | 10,57,00,000        | 10,57,00,000        |
|                    | <b>42,32,50,000</b> | <b>43,92,50,000</b> |

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 31.03.26 | Fair Value as on 31.03.26 | Un-realized gain/ (loss) |
|-----------------------|------------------|---------------------|---------------------------|--------------------------|
| Bank                  | 90000            | 1,49,76,061         | 1,02,16,000               | -47,60,061               |
| Cement                | 114290           | 58,57,205           | 41,71,648                 | -16,85,557               |
| Engineering           | 2,26,926         | 79,27,511           | 52,08,194                 | -27,19,317               |
| Food & Allied         | 59,000           | 2,71,18,983         | 1,03,15,000               | -1,68,03,983             |
| Fuel & Power          | 70,000           | 68,96,979           | 30,22,000                 | -38,74,979               |
| Insurance             | 5,000            | 1,83,549            | 1,37,000                  | -46,549                  |
| IT                    | 9360             | 7,65,757            | 2,42,424                  | -5,23,333                |
| Miscellaneous         | 12075            | 13,71,275           | 7,76,423                  | -5,94,853                |
| Mutual Fund           | 2,00,000         | 11,63,480           | 7,70,000                  | -3,93,480                |
| Paper & Printing      | 1,601            | 1,11,603            | 45,308                    | -66,295                  |
| Pharmaceuticals       | 1,21,550         | 2,33,47,236         | 1,77,60,615               | -55,86,621               |
| Service & Real estate | 38,000           | 13,56,591           | 3,41,700                  | -10,14,891               |
| Tannery               | 62,000           | 45,14,804           | 8,92,800                  | -36,22,004               |
| Telecommunication     | 1,19,258         | 2,06,67,405         | 1,42,77,372               | -63,90,033               |
| Textile               | 71,000           | 42,03,671           | 30,45,700                 | -11,57,971               |
| Travel & Leisure      | 3,000            | 3,08,423            | 1,17,000                  | -1,91,423                |
| <b>Total</b>          | <b>12,03,060</b> | <b>12,07,70,533</b> | <b>7,13,39,185</b>        | <b>(4,94,31,349)</b>     |

**23.00 Cash and cash equivalents**

|              |       |                     |                     |
|--------------|-------|---------------------|---------------------|
| Cash in hand | 23.01 | 16,51,744           | 17,08,419           |
| Cash at bank | 23.02 | 13,82,37,763        | 16,54,89,018        |
|              |       | <b>13,98,89,508</b> | <b>16,71,97,437</b> |

The management has furnished certificate confirming the position.

**23.01 Cash in hand**

|               |                  |                  |
|---------------|------------------|------------------|
| Head office   | 35,595           | 11,930           |
| Branch office | 16,16,149        | 16,96,489        |
|               | <b>16,51,744</b> | <b>17,08,419</b> |

**23.02 Cash at bank**

|                    |                     |                     |
|--------------------|---------------------|---------------------|
| Fixed Deposit      | 6,00,00,000         | 3,50,00,000         |
| Short term deposit | 7,34,28,771         | 12,67,51,231        |
| Current deposit    | 48,08,992           | 37,37,787           |
|                    | <b>13,82,37,763</b> | <b>16,54,89,018</b> |

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

|              | Particulars   | Amount in Taka   |                  |
|--------------|---|------------------|------------------|
|              |   | 31-Mar-26        | 31-Mar-25        |
| <b>24.00</b> | <b>Expenses of management</b><br>(not applicable to any particular fund or account) |                  |                  |
|              | Board Meeting fee & expenses  | 1,25,989         | 70,789           |
|              | Audit fees  | 4,33,500         | -                |
|              | Depreciation  | 28,28,059        | 32,46,245        |
|              | Depreciation on right of use asset  | 24,69,257        | 24,66,194        |
|              | Advertisement and publicity   | 46,569           | 90,059           |
|              | Consultancy   | 51,750           | -                |
|              | Legal and professional fees   | -                | 10,20,000        |
|              | Meeting & Conference  | -                | 1,23,421         |
|              | Registration & renewal fees   | 4,50,000         | 4,50,000         |
|              | IT Enable Service   | 1,01,955         | -                |
|              |   | <b>65,07,079</b> | <b>74,66,707</b> |
| <b>25.00</b> | <b>Finance Cost :</b>   |                  |                  |
|              | Interest on Lease Liability   | 1,89,157         | 1,74,337         |
|              |   | <b>1,89,157</b>  | <b>1,74,337</b>  |

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.

|              |  |                    |                    |
|--------------|--|--------------------|--------------------|
| <b>26.00</b> | <b>Investment &amp; others income</b>                                  |                    |                    |
|              | Interest /profit<br>(not applicable to any particular fund or account) | 1,34,03,488        | 1,25,21,317        |
|              | Dividend income  | 12,88,224          | 15,34,791          |
|              | Miscellaneous income   | -                  | -                  |
|              | Other Income (PF Forfeiture)   | -                  | -                  |
|              | Profit / (Loss) on sale of share                                       | 1,32,648           | 42,981             |
|              | Profit / (Loss) on sale of assets                                      | 571                | 29,101             |
|              |  | <b>1,48,24,931</b> | <b>1,41,28,190</b> |

**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

|                    |                    |
|--------------------|--------------------|
| 4,00,00,000        | 4,00,00,000        |
| -                  | -                  |
| <b>4,00,00,000</b> | <b>4,00,00,000</b> |

**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

|                    |                    |
|--------------------|--------------------|
| 4,00,00,000        | 4,00,00,000        |
| <b>4,00,00,000</b> | <b>4,00,00,000</b> |

**B. Earnings attributable to shareholders**

Earning attributable to ordinary share holders (profit after tax)

|             |             |
|-------------|-------------|
| 1,87,86,791 | 1,50,79,656 |
| <b>0.47</b> | <b>0.38</b> |

**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.

|              | Particulars   | Amount in Taka       |                     |
|--------------|---|----------------------|---------------------|
|              |   | 31-Mar-26            | 31-Mar-25           |
|              |   | 31-03-26             | 31-03-25            |
| <b>28.00</b> | <b>Net Assets value per share (NAV)</b>   |                      |                     |
|              | Net asset value Per Share has been calculated on weighted average number of 400,00,000 shares outstanding as at March 31, 2026. Details calculations are as follows:                  |                      |                     |
|              | <b>Net Assets</b>   | <b>59,14,54,124</b>  | <b>58,43,33,824</b> |
|              | Paid up Capital   | 40,00,00,000         | 40,00,00,000        |
|              | Reserve for exceptional losses  | 17,87,34,663         | 16,37,34,663        |
|              | Reserve for unrealized gain/(Loss)  | (4,94,31,344)        | (3,92,86,673)       |
|              | Revaluation Reserve   | 24,34,105            | 34,16,039           |
|              | Profit or Loss Appropriation Account  | 5,97,16,700          | 5,64,69,795         |
|              | Ordinary Share at 1st January   | 4,00,00,000          | 4,00,00,000         |
|              | IPO Share issue   | -                    | -                   |
|              | Weighted average number of ordinary shares outstanding during the year  | <b>4,00,00,000</b>   | <b>4,00,00,000</b>  |
|              | Net asset value Per Share   | <b>14.79</b>         | <b>14.61</b>        |
| <b>29.00</b> | <b>Net operating cash flows per share (NOCFPS)</b>  |                      |                     |
|              | 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: |                      |                     |
|              | Net cash generated from operating activities  | (3,03,35,965)        | 7,61,39,320         |
|              | Weighted average number of ordinary shares  | 4,00,00,000          | 4,00,00,000         |
|              | <b>Net Operating Cash Flows per Share</b>   | <b>-0.76</b>         | <b>1.90</b>         |
|              | Net Operating Cash Flows Per Share increased due to reduce payment for management expenses and others.  |                      |                     |
| <b>30.00</b> | <b>Reconciliation of net profit with cash flow from operating activities</b>  |                      |                     |
|              | <b>Reconciliation of net profit to net operating cash flow</b>  | <b>31-Mar-26</b>     | <b>31-Mar-25</b>    |
|              |   | 2,66,49,700          | 1,56,22,544         |
|              | <b>Net Profit before tax</b>  |                      |                     |
|              | Adjustment:   |                      |                     |
|              | Depreciation  | 52,97,316            | 57,12,439           |
|              | Interest Income   | (1,34,03,488)        | (1,25,21,317)       |
|              | Dividend Income   | (12,88,224)          | (15,34,791)         |
|              | Profit on sales of fixed assets   | (571)                | (42,981)            |
|              | Gain / (loss) on sale of share  | (1,32,648)           | (29,101)            |
|              | Increase/(decrease) the balance of fund   | (5,31,79,870)        | 4,35,22,994         |
|              | Increase/(decrease) the premium deposit   | (3,75,14,093)        | 2,92,24,279         |
|              | Increase/(decrease) of amount due to other person or body   | (15,45,078)          | 3,87,666            |
|              | Increase/(decrease) in estimated liabilities in respect of outstanding claims whether due or  | 9,34,66,561          | 4,17,518            |
|              | Increase/(decrease) in sundry creditors   | (2,51,72,111)        | 90,35,525           |
|              | (Increase)/decrease of stock of stamps  | (9,64,283)           | 3,01,177            |
|              | (Increase)/decrease of stock of printing  | (3,26,254)           | 6,94,223            |
|              | (Increase)/decrease in Advance, deposit & prepayment  | (1,34,18,822)        | (47,37,342)         |
|              | (Increase)/decrease in Advance income tax   | (51,43,235)          | (78,35,151)         |
|              | (Increase)/decrease of amount due from other person or body   | (36,60,865)          | (20,78,162)         |
|              | <b>Net cash flow from operating activities</b>  | <b>(3,03,35,965)</b> | <b>7,61,39,520</b>  |

| Particulars | Amount in Taka |           |
|-------------|----------------|-----------|
|             | 31-Mar-26      | 31-Mar-25 |

31.00 Premium less re-insurance

| Class of Business | Gross Premium       | Re-insurance accepted | Re-insurance ceded | Net premium 31.03.2026 | Net premium 31.03.2025 |
|-------------------|---------------------|-----------------------|--------------------|------------------------|------------------------|
| Fire              | 4,86,18,635         | -                     | 1,73,24,619        | 3,12,94,016            | 5,18,13,909            |
| Marine (Cargo)    | 13,01,66,471        | -                     | 2,09,04,680        | 10,92,61,792           | 17,00,78,898           |
| Marine (Hull)     | 2,92,193            | -                     | 2,57,821           | 34,372                 | 24,307                 |
| Motor             | 98,92,512           | -                     | 74,097             | 98,18,415              | 1,48,15,988            |
| Miscellaneous     | 2,78,18,861         | -                     | 2,68,36,731        | 9,82,130               | 24,38,929              |
| <b>Total</b>      | <b>21,67,88,672</b> | <b>-</b>              | <b>6,53,97,948</b> | <b>15,13,90,724</b>    | <b>23,91,72,031</b>    |

32.00 Claims under policies less re-insurance

| Class of Business | Paid               | Estimated liability | Previous period balance | Net claim 31.03.2026 | Net claim 31.03.2025 |
|-------------------|--------------------|---------------------|-------------------------|----------------------|----------------------|
| Fire              | 49,53,847          | 5,22,27,400         | 2,66,08,165             | 3,05,73,082          | 61,08,903            |
| Marine (Cargo)    | 41,81,736          | 10,80,98,810        | 4,13,99,142             | 7,08,81,404          | 80,22,535            |
| Marine (Hull)     | 45                 | -                   | -                       | 45                   | 75,157               |
| Motor             | 8,47,289           | 37,27,134           | 25,79,476               | 19,94,947            | 18,39,147            |
| Miscellaneous     | 94,174             | -                   | -                       | 94,174               | 9,90,686             |
| <b>Total</b>      | <b>1,00,77,090</b> | <b>16,40,53,344</b> | <b>7,05,86,783</b>      | <b>10,35,43,651</b>  | <b>1,70,36,429</b>   |

33.00 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     |                     |
|-------------------|--------------------|---------------------|
|                   | 31-03-26           | 31.03.2025          |
| Fire              | 2,06,29,664        | 3,82,96,491         |
| Marine (Cargo)    | 5,52,31,714        | 9,89,00,530         |
| Marine (Hull)     | 1,23,982           | 1,69,352            |
| Motor             | 41,97,551          | 78,40,639           |
| Miscellaneous     | 1,18,03,987        | 88,94,509           |
| <b>Total</b>      | <b>9,19,86,898</b> | <b>15,41,01,522</b> |

34.00 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 March 2026 are as follows:

| Name of the related party   | Relationship      | Name of transaction | Jan-Mar-26       |            |                 | Jan-Mar-25       |                 |
|-----------------------------|-------------------|---------------------|------------------|------------|-----------------|------------------|-----------------|
|                             |                   |                     | Premium earned   | Claim paid | Rent Paid       | Premium earned   | Claim paid      |
| Aswad Composite Mills Ltd   | Director's wife   | Insurance           | 10,49,389        |            |                 | 29,20,310        | 3,61,377        |
| Ayesha Clothing Co.Ltd      | Director's wife   | Insurance           | 17,30,653        |            |                 | 23,64,634        | 5,68,000        |
| Arkay Knit Dyeing Mills Ltd | Director's wife   | Insurance           | 3,68,066         |            |                 | 6,99,083         |                 |
| Safaa Sweaters Ltd          | Director's wife   | Insurance           |                  |            |                 | 74,135           |                 |
| Nafa Apparels Ltd           | Director's wife   | Insurance           | 1,28,065         |            |                 | 8,47,482         | 10,000          |
| K.M Apparels Ltd            | Director's wife   | Insurance           |                  |            |                 | 500              |                 |
| Marina Apparels Ltd         | Director's wife   | Insurance           | 51,534           |            |                 | 96,594           |                 |
| Hamza Trims Ltd             | Director's wife   | Insurance           |                  |            |                 | 1,26,600         |                 |
| Cortz Apparels Ltd          | Director's wife   | Insurance           | 12,136           |            |                 | 10,296           |                 |
| Hamza Clothing Ltd          | Director's wife   | Insurance           | 18,957           |            |                 |                  |                 |
| Magnam Traders              | Director's wife   | Insurance           |                  |            |                 |                  |                 |
| Azmeri Composite Knit Ltd   | Director's wife   | Insurance           |                  |            |                 |                  |                 |
| Hamza Knit Dyeing Mills Ltd | Director's wife   | Insurance           |                  |            |                 |                  |                 |
| Ayesha Fashion Ltd          | Director's wife   | Insurance           |                  |            |                 | 1,24,862         |                 |
| Hamza Logistics Ltd         | Director's wife   | Insurance           | 79,809           |            |                 |                  |                 |
| Navana Pharmaceuticals Ltd  | Director          | Insurance           |                  |            |                 |                  |                 |
| Mohsina Rahman              | Chairman's Mother | Office rent         |                  |            | 6,90,000        |                  |                 |
| <b>Total</b>                |                   |                     | <b>34,38,609</b> | <b>-</b>   | <b>6,90,000</b> | <b>72,64,496</b> | <b>9,39,377</b> |

**Meghna Insurance PLC**  
**Classified Summary of Assets Form "AA" [ Un-audited ]**  
**For the year ended March 31, 2026**

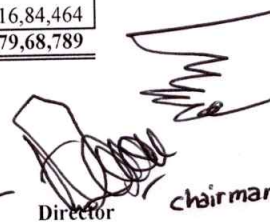
| Class of assets  | Amount in Taka        |                       |
|--|-----------------------|-----------------------|
|  | 31-03-26              | 31-12-25              |
| Investments in treasury bond   |                       |                       |
| i) Bangladesh Treasury Bond.   | <b>17,43,86,918</b>   | <b>13,36,30,922</b>   |
| (15 years Investment Bond @ 7.79% Interest)                            | 90,00,000             | 90,00,000             |
| (5 years Investment Bond @ 7.70% Interest)                             | 2,40,00,000           | 2,40,00,000           |
| (5 years Investment Bond @ 8.75% Interest)                             | 1,60,00,000           | 1,60,00,000           |
| (10 years Investment Bond @ 7.1% Interest)                             | 61,00,000             | 61,00,000             |
| (10 years Investment Bond @ 9.2% Interest)                             | 1,50,96,640           | 1,50,99,861           |
| (5 years Investment Bond @ 10.35% Interest)                            | 50,01,195             | 50,01,315             |
| (15 years Investment Bond @ 8.70% Interest)                            | 89,97,884             | 89,77,842             |
| (15 years Investment Bond @ 12.15% Interest)                           | 50,32,600             | 50,33,215             |
| (15 years Investment Bond @ 12.28% Interest)                           | 80,27,585             | 80,28,077             |
| (5 years Investment Bond @ 12.40% Interest)                            | 1,08,75,327           | 1,09,26,817           |
| (15 years Investment Bond @ 10.28% Interest)                           | 50,21,630             | 50,22,010             |
| (5 years Investment Bond @ 10.03% Interest)                            | 1,03,55,963           | 1,03,75,739           |
| (10 years Investment Bond @ 10.39% Interest)                           | 1,00,64,352           | 1,00,66,046           |
| (10 years Investment Bond @ 10.39% Interest)                           | 3,05,20,300           | -                     |
| (10 years Investment Bond @ 10.39% Interest)                           | 1,02,93,441           | -                     |
| Amount due from other persons or bodies carrying on insurance business | <b>17,35,52,925</b>   | <b>19,09,72,698</b>   |
| Cash, cash equivalent & short term investment:                         | <b>63,44,78,692</b>   | <b>67,44,18,872</b>   |
| i) Short term investment   | 49,45,89,185          | 50,72,21,435          |
| ii) Cash at Bank   | 13,82,37,763          | 16,54,89,018          |
| iii) Cash in hand  | 16,51,744             | 17,08,419             |
| Interest and dividend receivable                                       | 5,48,48,945           | 6,11,04,010           |
| Advance, deposit and prepayments                                       | 38,49,80,157          | 41,86,01,080          |
| Property, plant and equipments   | 22,79,03,721          | 22,05,38,206          |
| Intangible Assets  | 79,840                | 62,986                |
| Right-of-use asset   | 1,18,40,311           | 1,69,55,550           |
| Stock of printing, stationery & stamps                                 | 29,75,001             | 16,84,464             |
|  | <b>1,66,50,46,510</b> | <b>1,71,79,68,789</b> |

  
**Company Secretary**

  
**Chief Financial Officer**

  
**Chief Executive Officer**

  
**Director**

  
**Chairman**

Meghna Insurance Company Limited  
Schedule of Fixed Assets [Un-audited]  
As at 31 March, 2026

Annexure - A

| Sl. No. | Particulars           | Cost                |                          |                            | Revaluation         |                     | Amount Before Charging Dep | Rate of Dep. (%)    | Depreciation               |                  | Written Down Value as on 31.03.2026 | Written Down Value as on 31.12.2025 |
|---------|-----------------------|---------------------|--------------------------|----------------------------|---------------------|---------------------|----------------------------|---------------------|----------------------------|------------------|-------------------------------------|-------------------------------------|
|         |                       | Opening Balance     | Addition during the Year | Adjustment during the Year | Closing Balance     | Opening Balance     |                            |                     | Adjustment during the Year | Opening Balance  |                                     |                                     |
| 1       | Furniture and Fixture | 1,67,73,939         | 8,400                    | 8,400                      | 1,67,65,539         | 1,67,65,539         | 10%                        | 86,34,297           | 2,00,704                   | 7,971            | 79,38,509                           | 81,39,642                           |
| 2       | Motor Vehicles        | 3,22,52,888         |                          |                            | 3,22,52,888         | 3,77,73,948         | 20%                        | 2,69,07,182         | 5,35,895                   |                  | 1,03,80,971                         | 1,08,66,766                         |
| 3       | Motor Vehicles on HP  | 3,71,83,405         |                          |                            | 3,71,83,405         | 3,71,83,405         | 20%                        | 2,00,33,323         | 8,45,757                   |                  | 1,63,04,325                         | 1,71,50,082                         |
| 4       | Office Decoration     | 2,84,88,850         | 1,64,335                 |                            | 2,86,53,185         | 2,86,53,185         | 20%                        | 1,86,66,274         | 4,84,401                   |                  | 1,91,50,675                         | 98,22,576                           |
| 5       | Computer              | 56,76,159           | 52,295                   |                            | 56,78,454           | 56,78,454           | 30%                        | 47,61,246           | 66,296                     |                  | 8,50,712                            | 8,64,913                            |
| 6       | Air Conditioner       | 1,01,04,729         | 1,02,700                 |                            | 1,01,04,729         | 1,01,04,729         | 15%                        | 78,15,419           | 1,12,897                   |                  | 21,76,413                           | 22,69,310                           |
| 7       | Office Equipment      | 2,54,97,837         | 1,02,700                 |                            | 2,58,00,537         | 2,58,00,537         | 20%                        | 1,74,33,443         | 3,07,383                   |                  | 80,59,711                           | 82,64,394                           |
| 8       | Crockeries            | 1,53,823            |                          |                            | 1,53,823            | 1,53,823            | 25%                        | 1,48,733            | 314                        |                  | 4,776                               | 5,090                               |
| 9       | Land                  | 16,20,45,034        |                          |                            | 16,20,45,034        | 16,20,45,034        | 0%                         | -                   | 2,70,270                   |                  | 16,20,45,034                        | 16,20,45,034                        |
| 10      | Office Space          | 1,85,62,434         |                          |                            | 1,85,62,434         | 1,85,62,434         | 10%                        | 76,01,503           | 2,70,270                   |                  | 1,06,90,661                         | 1,09,60,931                         |
|         | <b>Total-2026</b>     | <b>33,68,89,098</b> | <b>3,19,330</b>          | <b>8,400</b>               | <b>33,72,00,028</b> | <b>33,72,00,028</b> |                            | <b>11,20,01,420</b> | <b>28,23,917</b>           | <b>7,971</b>     | <b>11,48,17,366</b>                 | <b>22,79,03,722</b>                 |
|         | <b>Total-2025</b>     | <b>33,51,96,327</b> | <b>38,77,378</b>         | <b>21,84,607</b>           | <b>62,56,800</b>    | <b>34,23,10,158</b> |                            | <b>10,11,43,859</b> | <b>1,32,02,098</b>         | <b>23,44,537</b> | <b>11,20,01,420</b>                 | <b>23,04,08,738</b>                 |

Schedule of Intangible Assets  
As at 31 March, 2026

| Sl. No. | Particulars       | Cost            |                          |                            | Amortization    |                            | Rate of Dep. (%) | Written Down Value as on 31.03.2026 | Written Down Value as on 31.12.2025 |
|---------|-------------------|-----------------|--------------------------|----------------------------|-----------------|----------------------------|------------------|-------------------------------------|-------------------------------------|
|         |                   | Opening Balance | Addition during the Year | Adjustment during the Year | Opening Balance | Adjustment during the Year |                  |                                     |                                     |
| 1       | Software          | 9,94,000        |                          |                            | 9,94,000        | 9,14,160                   | 20%              | 9,14,160                            | 83,982                              |
|         | <b>Total-2025</b> | <b>9,94,000</b> |                          |                            | <b>9,94,000</b> | <b>9,14,160</b>            |                  | <b>9,14,160</b>                     | <b>83,982</b>                       |

Schedule of Right-of-use asset  
As at 31 March, 2026

| Sl. No. | Particulars        | Cost               |                          |                            | Amortization       |                            | Rate of Dep. (%)   | Written Down Value as on 31.03.2026 | Written Down Value as on 31.12.2025 |
|---------|--------------------|--------------------|--------------------------|----------------------------|--------------------|----------------------------|--------------------|-------------------------------------|-------------------------------------|
|         |                    | Opening Balance    | Addition during the Year | Adjustment during the Year | Opening Balance    | Adjustment during the Year |                    |                                     |                                     |
| 1.      | Right-of-use asset | 2,55,08,323        | 1,56,02,950              | 1,26,02,211                | 2,55,08,323        | 1,11,98,755                | 1,14,43,998        | 1,11,98,755                         | 1,43,09,568                         |
|         | <b>Total-2025</b>  | <b>2,55,08,323</b> | <b>1,56,02,950</b>       | <b>1,26,02,211</b>         | <b>2,55,08,323</b> | <b>1,11,98,755</b>         | <b>1,14,43,998</b> | <b>1,11,98,755</b>                  | <b>1,43,09,568</b>                  |