Meghna Insurance PLC

Un-audited Financial Statements
For the period ended 30 June , 2026

Meghna Insurance PLC
Statement of Financial Position (Un-audited)
As at June 30, 2026

Particulars	Notes	Amount in Taka 30-June-26	31-Dec-25
Shareholder's equity and liabilities			
Share capital			
Authorized share capital	4.00	1,000,000,000	1,000,000,000
Issued, subscribed and paid-up-capital	4.00	**400,000,000**	**400,000,000**
Reserve, surplus or contingency account	5.00	**174,818,699**	**171,699,588**
Reserve for exceptional losses	5.01	181,734,663	174,734,663
Reserve for unrealized gain/(Loss)		-42,495,605	-50,399,089
Revaluation Reserve		2,312,650	2,560,277
Profit or Loss Appropriation Account	5.02	33,266,991	44,803,737
Total shareholders' equity		**574,818,699**	**571,699,588**
Balances of fund and accounts	6.00	**440,367,663**	**499,124,704**
Liabilities and provisions		**656,176,720**	**606,255,083**
Estimated liability in respect of outstanding claims whether due or intimated	7.00	207,466,456	70,586,783
Amount due to other persons or bodies carrying on insurance business	8.00	49,968,478	95,109,084
Lease Liability	9.00	9,671,725	12,546,279
Premium deposit	10.00	13,667,265	50,340,323
Sundry creditors	11.00	192,374,633	235,009,055
Unpaid/Unclaimed Dividend	12.00	42,676,826	2,676,827
Provision for income tax	13.01	141,436,285	134,172,051
Provision for deferred tax	13.03	-1,084,948	5,814,681
Total liabilities, fund and provisions		**1,096,544,383**	**1,105,379,788**
Total shareholders' equity and liabilities		**1,671,363,083**	**1,677,079,376**
Assets and properties			
Non-current assets		**410,133,605**	**364,123,641**
Property, plant & equipments	14.00	225,324,326	230,408,737
Intangible Assets	15.00	75,859	83,982
Investments in treasury bond	16.00	184,733,420	133,630,922
Right-of-use asset	17.00	**11,060,856**	**14,309,568**
Current assets		**1,250,168,621**	**1,298,646,167**
Stock of printing, stationery & stamps	18.00	2,573,682	1,684,464
Amount due from other persons or bodies carrying on insurance	19.00	176,607,955	169,892,060
Advance, deposit & prepayments	20.00	375,596,818	396,969,509
Interest and dividend receivable	21.00	57,563,711	52,481,262
Short term investment	22.00	501,466,247	510,421,435
Cash and cash equivalents	23.00	136,360,208	167,197,438
Total assets and properties		**1,671,363,083**	**1,677,079,376**
Net asset value per share	28.00	**14.37**	**14.29**

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

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

Dated: 27 July 2026
Place: Dhaka, Bangladesh

Meghna Insurance PLC
Profit or Loss Appropriation Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-June-26	30-Jun-25
Net profit after tax for the year brought down		16,428,837	11,813,798
Balance brought forward from last period		59,716,700	56,469,795
Depreciation on Revaluation		121,455	179,158
TOTAL		**76,266,992**	**68,462,751**
Reserve for exceptional losses		3,000,000	3,000,000
Stock Dividend			-
Cash Dividend		40,000,000	40,000,000
Balance transferred to statement of financial position		33,266,992	25,462,751
TOTAL		**76,266,992**	**68,462,751**

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

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

Dated: 27 July 2026
Place: Dhaka, Bangladesh

Meghna Insurance PLC
Statement of Profit or Loss and Other Comprehensive income (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka			
		Jan-June 26	Jan-June 25	April-June 26	April-June 25
Operating profit/(loss) transferred from:		20,777,577	14,508,842	924,088	4,592,317
Fire insurance revenue account		(1,249,523)	(9,611,314)	12,532,394	(5,918,606)
Marine cargo insurance revenue account		28,785,310	40,158,050	(6,104,629)	23,369,187
Marine hull insurance revenue account		-20,576	(93,648)	(393,952)	(127,429)
Motor insurance revenue account		4,264,382	127,759	(1,840,552)	(3,136,937)
Miscellaneous insurance revenue account		-11,002,016	(16,072,005)	(3,269,173)	(9,593,898)
Non-operating income					
Interest /profit	26.00	27,785,100	26,760,699	14,381,612	14,239,382
Dividend income		2,405,731	3,598,168	1,117,507	2,063,377
Miscellaneous income		-	-	-	-
Profit / (Loss) on sale of share		169,392	42,981	36,744	-
Profit / (Loss) on sale of assets		-1,559	29,026	(2,130)	(75)
Total Income		51,136,241	44,939,716	16,457,821	20,895,001
Less: Management Expenses					
Expenses of Management (not applicable to any particular fund or account)	24.00	13,413,673	13,887,807	6,906,594	6,421,100
Finance Cost	25.00	363,324	391,101	174,167	216,764
Net Profit/(Loss) before tax and WPPF		37,359,244	30,660,808	9,377,060	14,257,137
Workers' Profit Participation Fund	11.01	1,779,012	1,460,038	446,527	678,911
Net Profit after WPPF		35,580,233	29,200,770	8,930,534	13,578,226
Provision for taxation:		364,605	2,307,316	(7,498,303)	1,764,427
Current tax	13.02	7,264,234	5,783,906	431,553	2,365,782
Deferred tax	13.03	(6,899,629)	(3,476,590)	(7,929,856)	(601,354)
Profit after tax transferred to profit or loss appropriation		35,215,628	26,893,453	16,428,837	11,813,799
Other comprehensive income					
Changes in fair value of shares		7,990,246	(7,113,667)	7,002,506	(5,871,507)
Revaluation Surplus		4,994,382	7,009,268	2,434,105	3,416,039
Total comprehensive income		48,200,256	26,789,055	25,865,448	9,358,331
Earning Per Share (EPS)	27.00	0.88	0.67	0.41	0.30

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

Company Secretary | Chief Financial Officer | Chief Executive Officer | Director

Dated: 27 July 2026
Place: Dhaka, Bangladesh

Meghna Insurance PLC
Consolidated Revenue Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Fire	Marine Cargo	Marine Hull	Motor	Miscellaneous	Total 30.06.26	Total 30.06.25
CLAIMS UNDER POLICIES LESS RE-INSURANCE :								
Paid during the period:	32.00	(6,305,334)	11,379,263	228,109	1,830,722	99,694	7,232,453	13,815,253
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		53,645,853	145,328,608	-	8,491,995	-	207,466,456	104,059,593
		47,340,519	**156,707,871**	**228,109**	**10,322,717**	**99,694**	**214,698,909**	**117,874,846**
Less: Outstanding claims at the end of the Previous year (if any)		52,227,400	108,098,810	-	3,727,134	-	164,053,344	94,986,695
Total Claims under Policies less Reinsurances:		**-4,886,881**	**48,609,061**	**228,109**	**6,595,583**	**99,694**	**50,645,565**	**22,888,151**
Agency Commission		-	-	-	-	-	-	31,847,362
Management Expenses	33.00	26,171,021	97,173,509	221,925	7,468,445	5,176,868	136,211,769	164,980,533
Profit/(Loss) transferred to Statement of Profit or Loss and Other Comprehensive income		**12,532,394**	**-6,104,629**	**-393,952**	**-1,840,552**	**-3,269,173**	**924,088**	**4,592,317**
								-
Reserve for Unexpired Risks transferred to Balance of Funds and Account at the end of the year in the Statement of Financial Position	6.01	6,780,025	80,366,081	16,145	5,530,740	665,673	93,358,664	87,024,503
Total :		**40,596,559**	**220,044,023**	**72,227**	**17,754,215**	**2,673,062**	**281,140,087**	**311,332,865**
Reserve for Unexpired Risks in the Balance of Funds and Account at the beginning of the year :		12,517,606	54,630,896	34,372	3,927,366	491,065	71,601,305	112,935,178
Premium Less Re-insurance	31.00	16,950,062	160,732,161	16,145	13,826,849	1,331,346	192,856,565	181,513,490
Commission on Re-insurance ceded		11,128,891	4,680,966	21,710	-	850,651	16,682,217	16,884,197
Total :		**40,596,559**	**220,044,023**	**72,227**	**17,754,215**	**2,673,062**	**281,140,087**	**311,332,865**

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

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

Dated: 27 July 2026
Place: Dhaka, Bangladesh

Meghna Insurance PLC
Fire Insurance Revenue Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	30-Jun-25
Balance of account at the beginning of the year			
Reserve for unexpired risk		12,517,606	20,725,563
Premium less re-insurnace	31.00	16,950,062	25,662,833
Commission on re-insurance ceded		11,128,891	11,959,378
Total		**40,596,559**	**58,347,774**
Claims under policies less re-insurance			
Paid during the period:		(6,305,334)	3,310,254
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		53,645,853	38,196,074
		47,340,519	41,506,328
Less: Outstanding claims at the end of the Previous year (if any)		52,227,400	35,527,901
Total Claims under Policies less Reinsurances:	32.00	**-4,886,881**	**5,978,427**
Agent commission		-	7,106,503
Expenses of management	33.00	26,171,021	40,916,317
Profit/(loss) transferred to profit or loss account		12,532,394	-5,918,606
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	6,780,025	10,265,133
Total		**40,596,559**	**58,347,774**

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

Company Secretary   Chief Financial Officer   Chief Executive Officer   Director   Chairman

D. Dated: 27 July 2026
Place: Dhaka

Meghna Insurance PLC
Marine Cargo Insurance Revenue Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	30-Jun-25
Balance of account at the beginning of the year			
Reserve for unexpired risk		54,630,896	85,039,449
Premium less re-insurnace	31.00	160,732,161	142,284,840
Commission on re-insurance ceded		4,680,966	3,877,719
Total		**220,044,023**	**231,202,008**
Claims under policies less re-insurance			
Paid during the period:		11,379,263	6,885,194
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		145,328,608	54,096,498
		156,707,871	60,981,692
Less: Outstanding claims at the end of the Previous year (if any)		108,098,810	53,718,385
Total Claims under Policies less Reinsurances:	32.00	**48,609,061**	**7,263,307**
Agent commission			22,742,065
Expenses of management	33.00	97,173,509	106,685,029
Profit/(loss) transferred to profit or loss account		-6,104,629	23,369,187
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	80,366,081	71,142,420
Total		**220,044,023**	**231,202,008**

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

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

I Dated: 27 July 2026

Place: Dhaka

Meghna Insurance PLC
Marine Hull Insurance Revenue Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	30-Jun-25
Balance of account at the beginning of the year			
Reserve for unexpired risk		34,372	24,307
Premium less re-insurnace	31.00	16,145	309,122
Commission on re-insurance ceded		21,710	-10,365
Total		**72,227**	**323,064**
Claims under policies less re-insurance			
Paid during the period:		228,109	4
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		-	30,000
		228,109	30,004
Less: Outstanding claims at the end of the Previous year (if any)		-	15,000
Total Claims under Policies less Reinsurances:	32.00	**228,109**	**15,004**
Agent commission		-	45,159
Expenses of management	33.00	221,925	81,208
Profit/(loss) transferred to profit or loss account		(393,952)	(127,429)
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	16,145	309,122
Total		**72,227**	**323,064**

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

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

Dated: 27 July 2026
Place: Dhaka

Meghna Insurance PLC
Motor Insurance Revenue Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	30-Jun-25
Balance of account at the beginning of the year			
Reserve for unexpired risk		3,927,366	5,926,395
Premium less re-insurnace	31.00	13,826,849	13,205,195
Commission on re-insurance ceded		-	-
Total		**17,754,215**	**19,131,590**
Claims under policies less re-insurance			
Paid during the period:		1,830,722	3,578,371
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		8,491,995	7,931,985
		10,322,717	11,510,356
Less: Outstanding claims at the end of the Previous year (if any)		3,727,134	5,322,891
Total Claims under Policies less Reinsurances:	32.00	**6,595,583**	**6,187,465**
Agent commission			1,912,429
Expenses of management	33.00	7,468,445	8,886,555
Profit/(loss) transferred to profit or loss account		-1,840,552	-3,136,937
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	5,530,740	5,282,078
Total		**17,754,215**	**19,131,590**

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

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

Dated: 27 July 2026
Place: Dhaka

Meghna Insurance PLC
Miscellaneous Insurance Revenue Account (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	30-Jun-25
Balance of account at the beginning of the year			
Reserve for unexpired risk		491,065	1,219,464
Premium less re-insurnace	31.00	1,331,346	51,501
Commission on re-insurance ceded		850,651	1,057,465
Total		**2,673,062**	**2,328,430**
Claims under policies less re-insurance			
Paid during the period:		99,694	41,429
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		-	3,805,036
		99,694	3,846,465
Less: Outstanding claims at the end of the Previous year (if any)		-	402,518
Total Claims under Policies less Reinsurances:	32.00	**99,694**	**3,443,947**
Agent commission		-	41,206
Expenses of management	33.00	5,176,868	8,411,425
Profit/(loss) transferred to profit or loss account		-3,269,173	-9,593,898
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	665,673	25,750
Total		**2,673,062**	**2,328,430**

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

Company Secretary	Chief Financial Officer	Chief Executive Officer	Director	Chairman

Dated: 27 July 2026
Place: Dhaka

Meghna Insurance PLC
Statement of Cash Flows (Un-audited)
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		30-June-26	30-June-25
Cash flows from operating activities :			
Collections of premium and other income		136,394,729	262,048,491
Payments for management expense, re-insurance and claims		(149,027,112)	(216,391,923)
Income tax paid		(6,281,249)	(4,238,421)
Net Cash from operating activities		**-18,913,632**	**41,418,147**
Cash flows from Investing activities :			
Acquisition of property, plant & equipment		(170,246)	(76,661)
Discposal of property, plant & equipment		5,000	500
Investment & others income		12,784,353	9,201,717
Other advance paid		15,664,588	(30,186,483)
Investment in share		(948,807)	-
Sales of Investment		694,211	-
Short term investment		-	(8,500,000)
Long Term Investment		(10,346,502)	(8,045,147)
Net Cash used in Investing activities		**17,682,597**	**(37,606,075)**
Cash flows from Financing activities :			
Lease Liability		(2,124,098)	(1,526,082)
Interest Expenses		(174,167)	(216,764)
Cash dividend paid		-	-
Net cash from financial activities		**(2,298,265)**	**(1,742,846)**
Net Increase/(Decrease) in cash & cash equivalents during the year		-3,529,300	2,069,227
Cash and cash equivalents at the beginning of the period		139,889,508	129,083,539
Cash and cash equivalents at the end of the period		**136,360,208**	**131,152,766**
Net Operating Cash Flows per Share (NOCFPS)		**-0.47**	**1.04**

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

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

Dated: 27 July 2026
Place: Dhaka, Bangladesh

Meghna Insurance PLC
Statement of Change in Equity (Un-audited)
For the year ended June 30, 2026

(Amount in Taka)

Particulars	Share Capital	Reserve for Exception Losses	Reserve for unrealized gain/(loss)	Revaluation Reserve	Profit or Loss Appropriation	Total
Balance as on April 01, 2026	40,00,00,000	17,87,34,663	(4,94,31,344)	24,34,105	5,97,16,700	59,14,54,124
Reserve for the period	-	30,00,000	-	-	(30,00,000)	-0
Adjustment for the period	-	-	-	-		-
Unrealized gain/ (loss) for Investment	-	-	70,02,506			70,02,506
Adjustment on sale of share	-	-	(66,767)			(66,767)
Dividend	-	-	-	-	(4,00,00,000)	(4,00,00,000)
Profit for the period	-	-	-		1,64,28,836	1,64,28,836
Depreciation on Revaluation amount				(1,21,455)	1,21,455	-
Balance as on June 30, 2026	**40,00,00,000**	**18,17,34,663**	**-4,24,95,605**	**23,12,650**	**3,32,66,991**	**57,48,18,699**
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	-
Balance as on December 31, 2025	**40,00,00,000**	**17,47,34,663**	**(5,03,99,089)**	**25,60,277**	**4,48,03,737**	**57,16,99,588**

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

Dated: 27 July 2026
Place: Dhaka

Meghna Insurance PLC
Classified Summary of Assets Form "AA"
For the year ended June 30, 2026

Class of assets	Amount in Taka	
	30-June-26	31-Dec-25
Investments in treasury bond		
i) Bangladesh Treasury Bond.	**184,733,420**	**133,630,922**
Bangladesh Government Treasury Bond (15 Years)	9,000,000	9,000,000
Bangladesh Government Treasury Bond (5 Years)	16,000,000	24,000,000
Bangladesh Government Treasury Bond (5 Years)	24,000,000	16,000,000
Bangladesh Government Treasury Bond (10 Years)	6,100,000	6,100,000
Bangladesh Government Treasury Bond (10 Years)	15,093,419	15,099,861
Bangladesh Government Treasury Bond (5 Years)	5,001,075	5,001,315
Bangladesh Government Treasury Bond (15 Years)	9,017,926	8,977,842
Bangladesh Government Treasury Bond (15 Years)	5,031,985	5,033,215
Bangladesh Government Treasury Bond (15 Years)	8,027,093	8,028,077
Bangladesh Government Treasury Bond (5 Years)	10,823,837	10,926,817
Bangladesh Government Treasury Bond (15 Years)	5,021,250	5,022,010
Bangladesh Government Treasury Bond (5 Years)	10,336,187	10,375,739
Bangladesh Government Treasury Bond (10 Years)	10,062,658	10,066,046
Bangladesh Government Treasury Bond (10 Years)	30,506,959	
Bangladesh Government Treasury Bond (10 Years)	10,285,917	
Bangladesh Government Treasury Bond (15 Years)	4,122,472	
Bangladesh Government Treasury Bond (15 Years)	6,302,642	
iii) Amount due from other persons or bodies	176,607,955	169,892,060
Cash, cash equivalent & short term investment:	637,826,455	677,618,873
i) Short term investment	501,466,247	510,421,436
ii) Cash at Bank	134,685,491	165,489,018
iii) Cash in hand	1,674,717	1,708,420
Interest and dividend receivable	57,563,711	52,481,262
Advance, deposit & prepayments	375,596,818	396,969,509
Property, plant & equipments	225,324,326	230,408,737
Intangible Assets	75,859	83,982
Right-of-use asset	11,060,856	14,309,568
Stock of printing, stationery & stamps	2,573,682	1,684,464
	1,671,363,084	**1,677,079,876**

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

Dated: **27 July 2026**
Place: Dhaka, Bangladesh

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25
4.00 Share Capital		
4.01 Authorized Capital		
100,000,000 ordinary shares of Tk 10 each	1,000,000,000	1,000,000,000
4.02 Issued, subscribed & paid up capital		
40,00,000 ordinary shares of Tk 10 each fully paid up	**400,000,000**	**400,000,000**

4.03

SL	Name of Shareholders	Position	%	Shareholding
1	Mr. Aiman Barik Choudhury	Director	2.59%	1,034,562
2	Mr. Anisuzzaman Chowdhury	Shareholder	3.04%	1,217,132
3	Barrister Sadat Khan	Shareholder	0.41%	165,312
4	Mr. Zeeshan Khan	Shareholder	0.41%	165,313
5	Ms. Farida Akhter	Director	3.17%	1,267,845
6	Mr. Zoynal Abedin Chowdhury	Shareholder	0.83%	330,625
7	Mrs. Marina Ahmed	Shareholder	0.83%	330,625
8	Mr. Mohammad Didarul Husain	Shareholder	0.21%	82,849
9	Mr. Mohammad Enayetullah	Director	3.17%	1,267,845
10	Late Abdul Wahid	Sponsor	0.17%	66,125
11	IFAD Venture Limited	Corporate Shareholder	0.00%	1,000
12	SW Holdings Ltd	Corporate Director	3.04%	1,217,132
13	M/S. NAMSS motors Limited	Corporate Shareholder	2.83%	1,131,139
14	M/S. Matsy Enterprises Ltd.	Corporate Shareholder	0.50%	198,375
15	ZAMORED Investments LLC	Corporate Director	7.23%	2,890,688
16	BARWAZ Investments LLC	Corporate Director	7.30%	2,921,116
	Total (A)		**35.72%**	**14,287,683**

Percentage of Shareholding position:

SL	Category of Share Holder	%	No. of Share
1	Public	61.54%	24,614,482
2	Institute	2.74%	1,097,835
3	Foreign	0.00%	-
	Total (B)	**64.28%**	**25,712,317**
	Grand Total (A+B)	**100%**	**40,000,000**

		30-Jun-26	31-Dec-25
5.00 Reserve or contingency account			
Reserve for exceptional losses	[Note No. : 5.01]	181,734,663	174,734,663
Profit or loss appropriation account	[Note No. : 5.02]	33,266,991	44,803,737
		215,001,654	**219,538,400**
5.01 Reserve for Exceptional losses			
Opening balance		178,734,663	160,734,663
Addition during the year		3,000,000	14,000,000
		181,734,663	**174,734,663**

As per Income Tax Ordinance-1984 paragraph 6(2) of Schedule-IV, maximum 10% of net premium could be transfer to statutory reserve.

Particulars		Amount in Taka	
		30-Jun-26	31-Dec-25

5.02 Profit or loss appropriation account

	30-Jun-26	31-Dec-25
Balance brought forward from last period	59,716,700	44,212,949
Add: Net profit during the quarter	16,428,837	53,950,719
Depreciation on Revaluation	121,454	640,069
	76,266,991	98,803,737
Less: Reserve for exceptional losses	3,000,000	14,000,000
Dividend	40,000,000	40,000,000
Stock Dividend	-	-
Surplus carried forward	33,266,991	44,803,737

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

	30-Jun-26	31-Dec-25
Fire insurance business	53,053,369	61,697,792
Marine insurance business (Cargo)	357,051,879	405,360,437
Marine insurance business (Hull)	1,465,812	1,932,889
Motor insurance business	24,749,888	25,625,530
Miscellaneous insurance business	4,046,715	4,508,056
	440,367,663	499,124,704

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.

6.01

Particulars	Net Premium	%	Balance of Fund	
			30-June-26	31-Dec-25
Fire insurance business	16,950,062	40%	6,780,025	61,697,792
Marine insurance business (Cargo)	160,732,161	50%	80,366,081	405,360,437
Marine insurance business (Hull)	16,145	100%	16,145	1,932,889
Motor insurance business	13,826,849	40%	5,530,740	25,625,530
Miscellaneous insurance business	1,331,346	50%	665,673	4,508,056
	192,856,565		93,358,664	499,124,704

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

The break-up of the amount is noted below:

	30-Jun-26	31-Dec-25
Fire	53,645,853	26,608,165
Marine (Cargo)	145,328,608	41,399,142
Marine (Hull)	-	-
Motor	8,491,995	2,579,476
Miscellaneous	-	-
	207,466,456	70,586,783

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

Amount due to Sadharan Bima Corporation (SBC)

	30-Jun-26	31-Dec-25
Opening Balance	93,564,006	115,831,123
Add: Addition for the year	11,096,994	61,847,029
	104,661,000	177,678,152
Less: Adjustment for the year	54,692,522	82,569,068
	49,968,478	95,109,084

This represents the amount payable to Sadharan Bima Corporation on account of re-insurance premium as June 30,2026

Particulars			Amount in Taka	
			30-Jun-26	31-Dec-25
9.00	**Lease Liability**			
	Opening balance		10,448,542	10,356,330
	Add: Addition for the period		1,347,281	13,099,750
			11,795,823	**23,456,080**
	Less : Adjustment for the period		2,124,098	10,909,801
	Closing balance		**9,671,725**	**12,546,279**
	Short Term Lease Liability		6,020,194	7,617,919
	Long Term Lease Liability		3,651,531	4,928,360
			9,671,725	**12,546,279**
10.00	**Premium deposit**			
	Marine cargo		13,667,265	50,340,323
			13,667,265	**50,340,323**

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

11.00 Sundry Creditors

The balance is made-up as follows:

Salary payable		38,771,190	57,745,956
Audit fees payable		387,250	720,750
Office rent payable		41,959	60,959
Others bill payable		539,114	19,798
Telephone bill payable		4,780	2,904
Utility Bill Payable:		140,389	99,985
Stamp payable		89,322,968	93,220,185
Excess deposit		39,053	39,053
Provision for company con. to PF.		964,631	655,732
Provision for employee con. to PF.		592,612	283,708
Tax Payable :		**381,546**	**3,636,854**
VAT Payable:		**6,481,404**	23,446,723
Security Deposit		17,377,999	17,377,999
Others Payable (Car Policy)		14,445,692	13,292,743
Loan from Director		39,183	39,183
Credit Rating Fee		139,750	139,750
Legal/Professional Fee payable		172,500	172,500
Festival Bonus		207,269	207,269
Mala Design & Architecture		-	3,300,671
Contribution to WPPF	11.02	22,325,345	20,546,333
		192,374,633	**235,009,055**

Particulars			Amount in Taka	
			30-Jun-26	31-Dec-25
11.01	**Contribution to WPPF**			
	This is made up as follows:			
	Opening Balance		21,878,818	17,391,734
	Add: Contribution this year		446,527	3,154,599
			22,325,345	**20,546,333**
	Profit before WPPF		9,377,060	66,246,582
	Contribution to WPPF		**446,527**	**3,154,599**

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 year.

11.02	**Allocation of WPPF**			
	A.Workers' Participation Fund (80%)		17,860,276	16,437,066
	B.Workers' Walfare Fund (10%)		2,232,534	2,054,633
	C.Bangladesh Labour Welfare Foundation (10%)		2,232,534	2,054,633
			22,325,345	**20,546,333**
12.00	**Unpaid/Unclaimed Dividend**			
	Opening Balance		2,676,826	2,126,983
	Add: Payable during the period		40,000,000	41,381,640
	Less: Paid during the period		-	(40,831,796)
			42,676,826	**2,676,827**
13.00	**Provision for income tax**			
	Current tax	[Note-13.01]	141,436,285	134,172,051
	Deffer tax	[Note-13.03]	-1,084,948	5,814,681
			140,351,337	**139,986,732**
13.01	**Provision for current income tax**			
	Opening Balance		141,004,732	122,053,004
	Add: Addition during the year	[Note - 14.02]	431,553	12,119,047
			141,436,285	134,172,051
	Less: Adjustment during the year		-	-
			141,436,285	**134,172,051**

13.02 Provision for current income tax during the year

Classes of income	Tax Rate	30.06.26	31.03.24	30.06.26	2025
Business income	37.50%	545,005	95,196,270	204,377	11,138,466
Dividend income	20.00%	1,117,507	1,798,800	223,501	923,905
Share income	10.00%	36,744	44,893	3,674	56,676
		1,699,256		**431,553**	**12,119,047**

13.03	**Provision for deferred income tax**			
	Opening Balance		6,844,908	8,792,465
	Add: Addition during the year	14.04	(7,929,856)	(2,977,784)
			-1,084,948	5,814,681
	Less: Adjustment during the year		-	-
			-1,084,948	**5,814,681**

Particulars	Amount in Taka	
	30-Jun-26	31-Dec-25

13.04 **Deferred Tax Liability**

a Deferred Tax liability is arrived at as follows:

Particulars	Amount (Taka) 30.06.25	Amount (Taka) 31.12.25
Book Value of Depreciable Fixed Assets	223,087,453	227,932,442
Less: Tax base Value	225,980,647	212,426,626
Taxable Temporary difference	**-2,893,194**	**15,505,816**
Applicalbe Tax Rate	37.50%	37.50%
Deferred Tax Liabilities	**-1,084,948**	**5,814,681**

b **Deferred Tax**

Particulars	Amount (Taka) 30-June-26	31-12-25
Closing Deferred Tax Liabilities	-1,084,948	5,814,681
Opening Deferred Tax Liabilities	6,844,908	8,792,465
Deferred Tax	**(7,929,856)**	**(2,977,784)**

14.00 **Property, plant and equipment**

A. Cost		
Opening balance	342,721,088	341,423,127
Add: Addition during the period	170,246	3,877,378
	342,891,334	**345,300,505**
Less: Disposal during the period	46,000	2,890,347
	342,845,334	**342,410,158**
B. Accumulated depreciation		
Opening balance	114,817,367	101,143,859
Add: Charged during the period	2,742,511	13,202,098
	117,559,878	**114,345,957**
Less: Adjustment for disposal during the period	38,870	2,344,536
	117,521,008	**112,001,421**
C. Written down value (A-B)	**225,324,326**	**230,408,737**

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

15.00 **Intangible Assets**

A. Cost		
Opening balance	994,000	994,000
Add: Addition during the period	-	-
	994,000	994,000
Less: Sales during the period	-	-
	994,000	**994,000**
B. Amortization		
Opening balance	914,160	889,022
Add: Charged during the period	3,981	20,996
	918,141	910,018
Less: Adjustment during the period	-	-
	918,141	910,018
C. Written down value (A-B)	75,859	83,982

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

Particulars			Amount in Taka	
			30-Jun-26	31-Dec-25
16.00	**Investment in Treasury Bond**			
	Bangladesh Government Treasury Bond (15 Years)	7.79%	9,000,000	9,000,000
	Bangladesh Government Treasury Bond (5 Years)	8.75%	16,000,000	16,000,000
	Bangladesh Government Treasury Bond (5 Years)	7.70%	24,000,000	24,000,000
	Bangladesh Government Treasury Bond (10 Years)	7.10%	6,100,000	6,100,000
	Bangladesh Government Treasury Bond (10 Years)	9.20%	15,093,419	15,099,861
	Bangladesh Government Treasury Bond (5 Years)	10.35%	5,001,075	5,001,315
	Bangladesh Government Treasury Bond (15 Years)	8.70%	9,017,926	8,977,842
	Bangladesh Government Treasury Bond (15 Years)	12.15%	5,031,985	5,033,215
	Bangladesh Government Treasury Bond (15 Years)	12.28%	8,027,093	8,028,077
	Bangladesh Government Treasury Bond (5 Years)	12.40%	10,823,837	10,926,817
	Bangladesh Government Treasury Bond (15 Years)	10.28%	5,021,250	5,022,010
	Bangladesh Government Treasury Bond (5 Years)	10.03%	10,336,187	10,375,739
	Bangladesh Government Treasury Bond (10 Years)	10.39%	10,062,658	10,066,046
	Bangladesh Government Treasury Bond (10 Years)	10.39%	30,506,959	-
	Bangladesh Government Treasury Bond (10 Years)	10.39%	10,285,917	-
	Bangladesh Government Treasury Bond (15 Years)	10.28%	4,122,472	-
	Bangladesh Government Treasury Bond (15 Years)	12.28%	6,302,642	-
			184,733,420	**133,630,922**
17.00	**Right-of-use asset**			
A.	Opening balance		25,508,323	23,107,584
	Add: Addition during the period		1,697,279	15,002,950
			27,205,602	**38,110,534**
	Less: Adjustment duing the period		1,636,293	12,602,211
			25,569,309	**25,508,323**
B.	**Accumulated depreciation**			
	Opening balance		13,668,012	11,443,998
	Add: Charged during the period		2,476,750	9,915,445
			16,144,762	**21,359,443**
	Less: Adjustment during the period		1,636,309	10,160,688
			14,508,453	**11,198,755**
C.	**Written down value (A-B)**		**11,060,856**	**14,309,568**

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

18.00	**Stock of printing, stationery & stamps**		
	Stationery	1,020,302	600,840
	Insurance stamp	1,553,380	1,083,624
		2,573,682	**1,684,464**
19.00	**Amount due from other persons or bodies carrying on insurance business**		
	Receivable from Sadharan Bima Corporation (SBC)		
	Opening Balance	173,552,925	158,811,422
	Add: addition for the year	3,055,030	16,080,638
		176,607,955	**174,892,060**
	Less: adjustment for the year	-	5,000,000
		176,607,955	**169,892,060**

This amount represents the receivable from commission, claim and other receivable from Sadharan Bima Corporation as at June 30, 2026

Particulars			Amount in Taka	
			30-Jun-26	31-Dec-25
20.00	**Advance, deposit & prepayments**			
	Advance income tax	20.01	225,916,292	214,491,808
	Security deposits		2,115,060	2,611,074
	Advance against salary		131,043,677	162,742,915
	Advance Work		76,692	96,692
	Advanced to head of branch		8,024,387	8,054,203
	Security deposits with T& T		127,363	127,363
	Green Delta Financial Services		558	558
	Elegant Stock & Securities Ltd.		1,959	1,959
	Multitude architect		459,000	459,000
	Advance-codesign Ltd		600,000	600,000
	MANAS		800,000	800,000
	MICL Employee's PF[Forfeiture]		-	360,640
	Brand Soup Ltd		2,562,000	2,562,000
	Hossain Farhad & Co.		-	387,500
	Advance-Confidence software		56,000	56,000
	Prime Bank Investment		85,032	24,872
	Asian Tiger Capital Partners Investment Ltd		26,400	193,749
	ANF Management Co. Ltd.		121,044	25,625
	BRB Securitirs Ltd		551	551
	Other Advance		3,585,116	671,000
	BRAC EPL Stock Brokerae Ltd		150	-
	Advance VAT		-	1,200
	Mala Design & Architecture		-	2,700,000
	IDLC Securities Ltd.		-4,463	
	TDS Paid(Advance)		-	800
			375,596,818	**396,969,509**

20.01	**Advance Tax:**			
	The balance is made up as follows:			
	Opening Balance		219,635,043	192,499,597
	Add: Addition during the year		6,281,249	21,992,210
			225,916,292	**214,491,807**
	Less: Adjustment during the year		-	-
	Closing Balance	20.02	**225,916,292**	**214,491,808**

20.02	**Advance tax :**		
	Income tax	175,774,510	168,774,510
	Tax on FDR Interest	30,140,881	27,900,915
	Tax on STD interest	2,548,176	2,328,675
	Tax on interest on treasury bond	3,313,424	2,157,554
	Tax on car registration	10,424,069	10,099,069
	Tax on Trade License	47,600	44,600
	Tax on dividend	3,667,633	3,186,485
		225,916,292	**214,491,808**

Particulars			Amount in Taka	
			30-Jun-26	31-Dec-25
21.00	**Interest receivable**			
	The balance is made up as follows:			
	Opening Balance		54,848,945	43,858,513
	Add: Addition during the year		13,111,996	48,524,643
			67,960,941	**92,383,156**
	Less: Adjustment during the year		10,397,230	39,901,894
			57,563,711	**52,481,262**
22.00	**Short term investment**			
	Investment in FDR	[Note-22.01]	423,250,000	439,250,000
	Investment in share	[Note-22.02]	78,216,247	71,171,435
			501,466,247	**510,421,435**
22.01	**Investment in FDR**			
	The balance is made up as follows:			
	Opening Balance		423,250,000	442,450,000
	Add: Addition during the period/year		-	42,500,000
			423,250,000	**484,950,000**
	Less: Encashment during the year		-	45,700,000
			423,250,000	**439,250,000**

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:

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 30.06.26	Fair Value as on 30.06.26	Un-realized gain/ (loss)
Bank	95,000	1,915,778	1,980,000	64,223
Cement	69,290	5,284,277	3,880,240	-1,404,037
Engineering	251,926	10,738,003	7,176,368	-3,561,635
Food & Allied	59,000	27,118,983	10,258,900	-16,860,083
Fuel & Power	70,000	6,896,979	3,253,000	-3,643,979
Insurance	5,000	183,549	193,500	9,956
IT	9,360	765,757	331,344	-434,413
Miscelleneous	12,075	1,371,275	882,683	-488,592
Mutual Fund	200,000	1,163,480	710,000	-453,480
Paper & Printing	1,601	111,603	45,789	-65,815
Pharmaceuticals	131,550	25,562,445	22,449,575	-3,112,870
Service & Real estate	38,000	1,356,591	495,200	-861,391
Tannery	62,000	4,514,804	1,078,800	-3,436,004
Telecommunication	94,258	28,202,720	22,255,849	-5,946,871
Textile	105,000	5,217,191	3,114,000	-2,103,191
Travel & Leisure	3,000	308,423	111,000	-197,423
	1,207,060	**120,711,857**	**78,216,247**	**(42,495,605)**

23.00	**Cash and cash equivalents**			
	Cash in hand	[Note No. : 23.01]	1,674,717	1,708,419
	Cash at bank	[Note No. : 23.02]	134,685,491	165,489,018
			136,360,208	**167,197,438**
	The management has furnished certificate confirming the position.			
23.01	**Cash in hand**			
	Head office		110,429	11,930
	Branch office		1,564,288	1,696,489
			1,674,717	**1,708,419**
23.02	**Cash at bank**			
	Fixed Deposit		20,000,000	35,000,000
	Short term deposit		108,952,947	126,751,231
	Current deposit		5,732,544	3,737,787
			134,685,491	**165,489,018**

Particulars		Amount in Taka	
		30-Jun-26	30-Jun-25
24.00	**Expenses of management**		
	(not applicable to any particular fund or account)		
	Board Meeting fee	152,778	181,189
	Audit fees	-	40,250
	Depreciation	2,746,492	3,103,521
	Depreciation on right of use asset	2,476,750	2,472,657
	Advertisement and publicity	64,635	70,870
	Donation and subscription	82,000	25,000
	Legal and professional fees	74,750	46,000
	Meeting and conference	897,005	477,576
	AGM Expenses	412,184	4,037
		6,906,594	6,421,100
25.00	**Finance Cost :**		
	Interest on Lease Liability	174,167	216,764
		174,167	216,764

~~7,000,761~~

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

26.00	**Investment & others income**		
	Interest /profit	14,381,612	14,239,382
	(not applicable to any particular fund or account)		
	Dividend income	1,117,507	2,063,377
	Profit / (Loss) on sale of share	36,744	-
	Profit / (Loss) on sale of assets	-2,130	(75)
		15,533,733	16,302,684

27.00 Earning Per share (EPS)

The earning per share of the company is as follows:	**30.06.26**	**30.06.25**
A. Number of shares:		
Shares outstanding at the beginning of the year	40,000,000	40,000,000
Stock divident issued during the year		
Fresh Share issued during the year	-	-
	40,000,000	40,000,000
Weight:		
Shares outstanding at the beginning of the year	100.00%	100.00%
Weighted average number of shares:		
Shares outstanding at the beginning of the period/ year	40,000,000	40,000,000
Stock divident issued during the year	-	-
Fresh Share issued during the year	-	-
	40,000,000	**40,000,000**
B. Earnings attributable to shareholders		
Earning attributable to ordinary share holders (profit after tax)	**35,215,628**	**26,893,453**
C. Basic Earning per share [B/A]	**0.88**	**0.67**

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.

27.01 Earning Per share (EPS)

The earning per share of the company is as follows:	**April-June 26**	**April-June 25**
A. Number of shares:		
Shares outstanding at the beginning of the year	40,000,000	40,000,000
	40,000,000	40,000,000
Weight:		
Shares outstanding at the beginning of the period	100.00%	100.00%
Weighted average number of shares:		
Shares outstanding at the beginning of the period/ year	40,000,000	40,000,000
	40,000,000	**40,000,000**
B. Earnings attributable to shareholders		
Earning attributable to ordinary share holders (profit after tax)	**16,428,837**	**11,813,798**
C. Basic Earning per share [B/A]	**0.41**	**0.30**

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	
	30-Jun-26	30-Jun-25

28.00 Net Assets value per share (NAV)

Net asset value Per Share has been calculated on weighted average number of 400,00,000 shares outstanding as at June 30, 2026 after giving the effect fresh share issued . Delails calculations are as follows:

	30.06.26	31.12.25
Net Assets	574,818,699	571,699,588
Paid up Capital	400,000,000	400,000,000
Reserve for exceptional losses	181,734,663	174,734,663
Reserve for unrealized gain/(Loss)	-42,495,605	-50,399,089
Revaluation Reserve	2,312,650	2,560,277
Profit or Loss Appropriation Account	33,266,991	44,803,737
Ordinary Share at 1st January	40,000,000	40,000,000
IPO Share issue	-	-
	40,000,000	40,000,000
Net asset value Per Share	14.37	14.29

29.01 Net Assets value per share (NAV)

	30.06.26	30.06.25
Net Assets	574,818,699	565,355,770
Paid up Capital	400,000,000	400,000,000
Reserve for exceptional losses	181,734,663	166,734,663
Reserve for unrealized gain/(Loss)	(42,495,605)	(45,158,180)
Revaluation Reserve	2,312,650	3,236,881
Profit or Loss Appropriation Account	33,266,991	40,542,406
Ordinary Share	40,000,000	40,000,000
Net asset value Per Share	14.37	14.13

29.00 Net operating cash flows per share (NOCPS)

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:

	30.06.26	30.06.25
Net cash generated from operating activities	(18,913,632)	41,418,147
Weighted average number of ordinary shares	40,000,000	40,000,000
Net Operating Cash Flows per Share	-0.47	1.04

Net Operating Cash Flows Per Share increased due to reduce payment for management expenses and others.

30.00 Reconciliation of net profit with cash flow from operating activities

Reconciliation of net profit to net operating cash flow	30.06.26	30.06.25
Net Profit before tax	35,580,233	29,200,769
Adjustment:		
Depreciation	10,520,558	11,288,617
Interest Income	-27,785,100	-26,760,699
Dividend Income	-2,405,731	-3,598,168
Profit on sales of fixed assets	1,559	-42,981
Gain / (loss) on sale of share	-169,392	-29,026
Increase/(decrease) the balance of fund	-58,757,041	2,985,446
Increase/(decrease) the premium deposit	-36,673,058	91,421,396
Increase/(decrease) of amount due to other person or body	-44,067,704	5,079,236
Increase/(decrease) in estimated liabilities in respect of outstanding claims whether due or	135,900,713	9,490,416
Increase/(decrease) in sundry creditors	-48,407,903	-95,136,835
(Increase)/decrease of stock of stamps	-469,756	371,116
(Increase)/decrease of stock of printing	-419,462	103,988
(Increase)/decrease in Advance, deposit & prepayment	98,077	34,434,489
(Increase)/decrease in Advance income tax	11,424,484	-12,073,572
(Increase)/decrease of amount due from other person or body	6,715,895	-5,316,045
Net cash flow from operating activities	-18,913,628	41,418,147

Particulars	Amount in Taka	
	30-Jun-26	30-Jun-25

31.00 Premium less re-insurance

Class of Business	Gross Premium	Re-insurance accepted	Re-insurance ceded	Net premium 30.06.26	Net premium 30.06.25
Fire	48,452,220	-	31,502,158	16,950,062	25,662,833
Marine (Cargo)	179,904,035	-	19,171,874	160,732,161	142,284,840
Marine (Hull)	410,865	-	394,719	16,145	309,122
Motor	13,826,849	-	-	13,826,849	13,205,195
Miscellaneous	9,584,294	-	8,252,948	1,331,346	51,501
	252,178,263	-	59,321,699	192,856,565	181,513,490

32.00 Claims under policies less re-insurance

Class of Business	Paid	Estimated liability	Previous balance	Net claim 30.06.26	Net claim 30.06.25
Fire	-6,305,334	53,645,853	52,227,400	-4,886,881	5,978,427
Marine (Cargo)	11,379,263	145,328,608	108,098,810	48,609,061	7,263,307
Marine (Hull)	228,109	-	-	228,109	15,004
Motor	1,830,722	8,491,995	3,727,134	6,595,583	6,187,465
Miscellaneous	99,694	-	-	99,694	3,443,947
	7,232,453	207,466,456	164,053,344	50,645,565	22,888,151

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	
	30-Jun-26	30-Jun-25
Fire	26,171,021	40,916,317
Marine (Cargo)	97,173,509	106,685,029
Marine (Hull)	221,925	81,208
Motor	7,468,445	8,886,555
Miscellaneous	5,176,868	8,411,425
	136,211,769	164,980,533

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 defination of related party transction 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 30 June 2026 are as follows:

Name of the related party	Relationship	Name of transaction	April-June-26		April-June-25	
			Premium earned	Claim Paid	Premium earned	Claim Paid
Aswad Composite Mills Ltd	Director's wife	Insurance	2,976,897		992,105	59,000
Ayesha Clothing Co.Ltd	Director's wife	Insurance	2,286,035	138,268	1,738,610	-
Arkay Knit Dyeing Mills Ltd	Director's wife	Insurance	183,889		212,741	-
Nafa Apparels Ltd	Director's wife	Insurance	515,983		727,155	101,250
Marina Apparels Ltd	Director's wife	Insurance	430,874		353,026	-
Hamza Logistics Ltd	Director's wife	Insurance	446,346		882,222	267,950
Safaa Sweaters Ltd	Director's wife	Insurance			7,174	-
Hamza Trims Ltd	Director's wife	Insurance			116,943	-
Hamza Clothing Ltd	Director's wife	Insurance	454,289		-	-
K.M Apparels Ltd.	Director's wife	Insurance	8,978		19,208	-
Cortz Apparels Ltd	Director's wife	Insurance	124,795		122,155	-
Ayesha Fashion Ltd	Director's wife	Insurance			23,929	-
			7,428,086	138,268	5,195,268	428,200

Meghna Insurance Company Limited
Schedule of Fixed Assets
As at 30 June, 2026

Annexure - A

Sl. No.	Particulars	Cost				Revaluation				Amount Before Charging Dep	Closing Amount after Revaluation	Rate of Dep. (%)	Amount Before Charging Dep(Raf)	Depreciation				Written Down Value as on 30.06.2026	Written Down Value as on 31.12.2025
		Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance	Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance					Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance		
1.	Furniture and Fixture	16,765,539			16,765,539				-	7,938,509	16,765,539	10%		8,827,030	197,919		9,024,949	7,740,590	8,139,642
2.	Motor Vehicles	32,252,888			32,252,888	5,521,060			5,521,060	10,330,871	37,773,948	20%		27,443,077	515,211		27,958,288	9,815,660	10,866,766
3	Motor Vehicles on HP	37,183,405			37,183,405				-	16,304,325	37,183,405	20%		20,879,080	812,983		21,692,063	15,491,342	17,150,082
4	Office Decoration	28,653,185			28,653,185				-	9,502,510	28,653,185	20%		19,150,675	473,824		19,624,499	9,028,686	9,822,576
5	Computer	5,678,454	41,050		5,719,504				-	850,912	5,719,504	30%		4,827,542	65,094		4,892,636	826,868	864,913
6	Air Conditioner	10,104,729	91,751	46,000	10,150,480				-	2,176,413	10,150,480	20%		7,928,316	108,523	38,870	7,997,969	2,152,511	2,289,310
7	Office Equipment	25,800,537	36,425		25,836,962				-	8,059,711	25,836,962	15%		17,740,826	302,125		18,042,951	7,794,011	8,264,394
8	Crockeries	153,823	1,020		154,843				-	4,776	154,843	25%		149,047	298		149,345	5,498	5,090
9	Land	162,045,034			162,045,034				-	162,045,034	162,045,034	0%		-	-		-	162,045,034	162,045,034
10	Office Space	18,562,434			18,562,434				-	10,690,661	18,562,434	10%		7,871,773	266,534		8,138,307	10,424,127	10,960,931
	Total-2026	337,200,028	170,246	46,000	337,324,274	5,521,060	-	-	5,521,060	227,903,722	342,845,334			114,817,366	2,742,511	38,870	117,521,007	225,324,327	230,408,738
	Total-2025	335,196,327	3,877,378	2,184,607	336,889,098	6,226,800	-	705,740	5,521,060		342,410,158			101,143,859	13,202,098	2,344,537	112,001,420	230,408,738	

Schedule of Intangible Assets
As at 30 June, 2026

Sl. No.	Particulars	Cost				Rate of Dep. (%)	Amortization				Written Down Value as on 30.06.2026	Written Down Value as on 31.12.2025
		Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance		Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance		
1	Software	994,000			994,000	20%	914,160	3,981		918,141	75,859	83,982
	Total-2025	994,000	-	-	994,000		889,022	20,996	-	910,018	83,982	

Schedule of Right-of-use asset
As at 30 June, 2026

Sl. No.	Particulars	Cost				Amortization				Written Down Value as on 30.06.2026	Written Down Value as on 31.12.2025
		Opening Balance	Addition during the Year	Adjusment during the Year	Closing Balance	Opening Balance	Addition during the Year	Adjustment during the Year	Closing Balance		
1.	Right-of-use asset	25,508,323	1,697,279	1,636,293	25,569,309	13,668,012	2,476,750	1,636,309	14,508,453	11,060,856	14,309,568
	Total-2025	23,107,584	15,002,950	12,602,211	25,508,323	11,443,998	9,915,445	10,160,688	11,198,755	14,309,568	