Meghna Insurance PLC

Unaudited Financial Statements
For the period ended 30 September , 2026

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

Particulars	Notes	Amount in Taka	
		30-Sept-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	**173,621,662**	**171,699,588**
Reserve for exceptional losses	5.01	181,734,663	174,734,663
Reserve for unrealized gain/(Loss)		(45713803)	(50,399,089)
Revaluation Reserve		2,196,139	2,560,277
Profit or Loss Appropriation Account	5.02	35,404,663	44,803,737
Total shareholders' equity		**573,621,662**	**571,699,588**
Balances of fund and accounts	6.00	**436,837,652**	**499,124,704**
Liabilities and provisions		**674,495,184**	**606,255,084**
Estimated liability in respect of outstanding claims whether due o	7.00	230,636,612	70,586,783
Amount due to other persons or bodies carrying on insurance bus	8.00	69,222,112	95,109,084
Lease Liability	9.00	8,890,659	12,546,279
Premium deposit	10.00	21,744,602	50,340,323
Sundry creditors	11.00	198,284,211	235,009,055
Unpaid/Unclaimed Dividend	12.00	4,124,191	2,676,827
Provision for income tax	13.01	142,504,906	134,172,052
Provision for deferred tax	13.03	-912,111	5,814,681
Total liabilities, fund and provisions		**1,111,332,836**	**1,105,379,788**
Total shareholders' equity and liabilities		**1,684,954,498**	**1,677,079,376**
Assets and properties			
Non-current assets		**431,347,770**	**364,123,641**
Property, plant & equipments	14.00	222,788,750	230,408,737
Intangible Assets	15.00	72,035	83,982
Investments in treasury bond	16.00	208,486,985	133,630,922
Right-of-use asset	17.00	**10,290,985**	**14,309,568**
Current assets		**1,243,315,742**	**1,298,646,167**
Stock of printing, stationery & stamps	18.00	3,088,833	1,684,464
Amount due from other persons or bodies carrying on insurance l	19.00	179,544,760	169,892,060
Advance, deposit & prepayments	20.00	376,741,153	396,969,509
Interest and dividend receivable	21.00	52,553,295	52,481,262
Short term investment	22.00	485,877,966	510,421,435
Cash and cash equivalents	23.00	145,509,735	167,197,437
Total assets and properties		**1,684,954,498**	**1,677,079,376**
Net asset value per share	28.00	**14.34**	**14.29**

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

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

Dated: 28/10/2026
Place: Dhaka, Bangladesh

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

Particulars	Notes	Amount in Taka	
		Jul-Sept 26	Jul-Sept 25
Net profit after tax for the year brought down		2,021,161	12,407,645
Balance brought forward from last period		33,266,992	25,462,751
Depreciation on Revaluation		116,511	154,643
TOTAL		**35,404,664**	**38,025,039**
Reserve for exceptional losses		-	3,000,000
Stock Dividend		-	
Cash Dividend		-	
Balance transferred to statement of financial position		35,404,664	35,025,039
TOTAL		**35,404,664**	**38,025,039**

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

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

Dated: 28/10/2026
Place: Dhaka, Bangladesh

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

Particulars	Notes	Amount in Taka			
		Jan-Sept 26	Jan-Sept 25	July-Sept 26	July-Sept 25
Operating profit/(loss) transferred from:		**17,579,562**	**21,898,361**	**-3,198,016**	**7,389,519**
Fire insurance revenue account		(27,179,498)	(19,516,869)	(25,929,975)	(9,905,555)
Marine cargo insurance revenue account		63,316,574	59,675,730	34,531,264	19,517,680
Marine hull insurance revenue account		-500,987	-107,672	(480,411)	(14,024)
Motor insurance revenue account		2,916,980	3,268,117	(1,347,402)	3,140,358
Miscellaneous insurance revenue account		-20,973,507	-21,420,944	(9,971,491)	(5,348,939)
Non-operating income					
Interest /profit	26.00	39,905,161	40,659,546	12,120,061	13,898,847
Dividend income		2,884,350	4,404,334	478,619	806,166
Miscellaneous income		-5,690	-	(5,690)	-
Profit / (Loss) on sale of share		427,946	559,914	258,554	516,933
Profit / (Loss) on sale of assets		-3,577	506,340	(2,018)	477,314
Total Income		**60,787,752**	**68,028,495**	**9,651,510**	**23,088,779**
Less: Management Expenses					
Expenses of Management (not applicable to any particular fund or account)	24.00	**19,478,862**	**20,305,101**	**6,065,189**	**6,417,294**
Finance Cost	25.00	**523,894**	**598,006**	**160,570**	**206,905**
Net Profit/(Loss) before tax and WPPF		**40,784,996**	**47,125,388**	**3,425,751**	**16,464,580**
Workers' Profit Participation Fund	12.01	**1,942,143**	**2,244,066**	**163,131**	**784,028**
Net Profit after WPPF		**38,842,853**	**44,881,322**	**3,262,620**	**15,680,552**
Provision for taxation:		**1,606,065**	**5,580,224**	**1,241,459**	**3,272,907**
Current tax	13.02	8,332,856	8,921,733	1,068,621	3,137,826
Deferred tax	13.03	(6,726,791)	(3,341,509)	172,837	135,080
Profit after tax transferred to profit or loss appropriation		**37,236,788**	**39,301,099**	**2,021,161**	**12,407,646**
Other comprehensive income					
Changes in fair value of shares		4,510,361	(2,388,063)	-3,479,885	4,725,604
Revaluation Surplus		7,307,032	10,259,083	2,312,650	3,236,881
Total comprehensive income		**49,054,181**	**47,172,119**	**853,926**	**20,370,131**
Earning Per Share (EPS)	27.00	**0.93**	**0.98**	**0.05**	**0.31**

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

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

Dated: 28/10/2026
Place: Dhaka, Bangladesh

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

Particulars	Notes	Fire	Marine Cargo	Marine Hull	Motor	Miscellaneous	Total 30.09.26	Total 30.09.25
CLAIMS UNDER POLICIES LESS RE-INSURANCE :								
Paid during the period:	32.00	2,235,225	12,834,656	186,047	848,481	64,575	16,168,985	18,782,122
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		68,644,523	149,501,894	-	12,490,195	-	230,636,612	108,324,541
		70,879,749	**162,336,550**	**186,047**	**13,338,676**	**64,575**	**246,805,597**	**127,106,663**
Less: Outstanding claims at the end of the Previous year (if any)		53,645,853	145,328,608	-	8,491,995	-	207,466,456	104,059,593
Total Claims under Policies less Reinsurances:		**17,233,896**	**17,007,942**	**186,047**	**4,846,681**	**64,575**	**39,339,141**	**23,047,070**
Agency Commission		-	-	-	-	-	-	-
Management Expenses	33.00	34,851,277	76,717,516	327,537	10,482,836	14,602,899	136,982,065	39,088,780 148,724,673
Profit/(Loss) transferred to Statement of Profit or Loss and Other Comprehensive income		**-25,929,975**	**34,531,264**	**-480,411**	**-1,347,402**	**-9,971,491**	**-3,198,016**	**7,389,520**
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	10,283,612	44,263,658	14,404	5,634,250	2,298,193	62,494,117	113,737,603
Total :		**36,438,810**	**172,520,380**	**47,577**	**19,616,365**	**6,994,176**	**235,617,307**	**331,987,645**
Reserve for Unexpired Risks in the Balance of Funds and Account at the beginning of the year :		6,780,025	80,366,081	16,145	5,530,740	665,673	93,358,664	87,024,503
Premium Less Re-insurance	31.00	25,709,030	88,527,316	14,404	14,085,625	4,596,386	132,932,761	237,413,800
Commission on Re-insurance ceded		3,949,755	3,626,983	17,028	-	1,732,117	9,325,882	7,549,341
Total :		**36,438,810**	**172,520,380**	**47,577**	**19,616,365**	**6,994,176**	**235,617,307**	**331,987,645**

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

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

Dated: 28/10/2026
Place: Dhaka, Bangladesh

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

Particulars	Notes	Amount in Taka	
		Jul-Sept 2026	Jul-Sept 2025
Balance of account at the beginning of the year			
Reserve for unexpired risk		6,780,025	10,265,133
Premium less re-insurnace	31.00	25,709,030	34,539,982
Commission on re-insurance ceded		3,949,755	1,857,872
Total		**36,438,810**	**46,662,987**
Claims under policies less re-insurance			
Paid during the period:		2,235,225	4,815,689
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		68,644,523	40,881,074
		70,879,749	45,696,763
Less: Outstanding claims at the end of the Previous year (if any)		53,645,853	38,196,074
Total Claims under Policies less Reinsurances:	32.00	**17,233,896**	**7,500,689**
Agent commission		-	7,281,761
Expenses of management	33.00	34,851,277	27,970,100
Profit/(loss) transferred to profit or loss account		(25,929,975)	(9,905,555)
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	10,283,612	13,815,993
Total		**36,438,810**	**46,662,987**

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

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

Dated: 28/10/2026
Place: Dhaka

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

Particulars	Notes	Amount in Taka	
		Jul-Sept 2026	Jul-Sept 2025
Balance of account at the beginning of the year			
Reserve for unexpired risk		80,366,081	71,142,420
Premium less re-insurnace	31.00	88,527,316	184,025,976
Commission on re-insurance ceded		3,626,983	4,744,847
Total		**172,520,380**	**259,913,243**
Claims under policies less re-insurance			
Paid during the period:		12,834,656	11,781,488
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		149,501,894	56,570,226
		162,336,550	68,351,714
Less: Outstanding claims at the end of the Previous year (if any)		145,328,608	54,096,498
Total Claims under Policies less Reinsurances:	32.00	**17,007,942**	**14,255,216**
Agent commission		-	29,066,727
Expenses of management	33.00	76,717,516	105,060,633
Profit/(loss) transferred to profit or loss account		34,531,264	19,517,680
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	44,263,658	92,012,988
Total		**172,520,380**	**259,913,243**

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

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

Dated: 28/10/2026

Place: Dhaka

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

Particulars	Notes	Amount in Taka	
		Jul-Sept 2026	Jul-Sept 2025
Balance of account at the beginning of the year			
Reserve for unexpired risk		16,145	309,122
Premium less re-insurnace	31.00	14,404	14,666
Commission on re-insurance ceded		17,028	27,544
Total		**47,577**	**351,332**
Claims under policies less re-insurance			
Paid during the period:		186,047	115,134
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		-	-
		186,047	115,134
Less: Outstanding claims at the end of the Previous year (if any)		-	30,000
Total Claims under Policies less Reinsurances:	32.00	**186,047**	**85,134**
Agent commission		-	-
Expenses of management	33.00	327,537	265,556
Profit/(loss) transferred to profit or loss account		(480,411)	(14,024)
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	14,404	14,666
Total		**47,577**	**351,332**

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

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

Dated: 28/10/2026
Place: Dhaka

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

Particulars	Notes	Amount in Taka	
		Jul-Sept 2026	Jul-Sept 2025
Balance of account at the beginning of the year			
Reserve for unexpired risk		5,530,740	5,282,078
Premium less re-insurnace	31.00	14,085,625	15,226,321
Commission on re-insurance ceded		-	-
Total		**19,616,365**	**20,508,399**
Claims under policies less re-insurance			
Paid during the period:		848,481	1,999,911
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		12,490,195	7,138,105
		13,338,676	9,138,016
Less: Outstanding claims at the end of the Previous year (if any)		8,491,995	7,931,985
Total Claims under Policies less Reinsurances:	32.00	**4,846,681**	**1,206,031**
Agent commission		-	2,227,158
Expenses of management	33.00	10,482,836	7,844,324
Profit/(loss) transferred to profit or loss account		-1,347,402	3,140,358
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	5,634,250	6,090,529
Total		**19,616,365**	**20,508,399**

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

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

Dated: 28/10/2026
Place: Dhaka

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

Particulars	Notes	Amount in Taka	
		Jul-Sept 2026	Jul-Sept 2025
Balance of account at the beginning of the year			
Reserve for unexpired risk		665,673	25,750
Premium less re-insurnace	31.00	4,596,386	3,606,856
Commission on re-insurance ceded		1,732,117	919,078
Total		**6,994,176**	**4,551,684**
Claims under policies less re-insurance			
Paid during the period:		64,575	69,900
Add: Total estimated liability in respect of outstanding claims at the end of the year whether due or intimated.		-	3,735,136
		64,575	3,805,036
Less: Outstanding claims at the end of the Previous year (if any)		-	3,805,036
Total Claims under Policies less Reinsurances:	32.00	**64,575**	**(0)**
Agent commission		-	513,134
Expenses of management	33.00	14,602,899	7,584,061
Profit/(loss) transferred to profit or loss account		-9,971,491	(5,348,939)
Balance of accounts at the end of the year			
Reserve for unexpired risk	6.01	2,298,193	1,803,428
Total		**6,994,176**	**4,551,684**

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

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

Dated: 28/10/2026
Place: Dhaka

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

Particulars		Amount in Taka	
		Jan-Sept 26	Jan-Sept 25
Cash flows from operating activities :			
Collections of premium and other income		449,866,200	767,087,379
Payments for management expense, re-insurance and claims		(442,570,682)	(644,192,518)
Income tax paid		(19,812,902)	(16,109,217)
Net Cash from operating activities		**-12,517,384**	**106,785,644**
Cash flows from Investing activities :			
Acquisition of property, plant & equipment		(611,180)	(506,197)
Discposal of property, plant & equipment		11,000	2,158,627
Investment & others income		42,711,788	36,388,777
Other advance paid		40,041,258	(58,264,480)
Investment in share		(1,204,036)	(10,137,325)
Sales of Investment		6,266,368	9,580,611
Short term investment		24,000,000	2,200,000
Long Term Investment		(74,856,063)	(24,077,524)
Net Cash used in Investing activities		**36,359,135**	**(42,657,511)**
Cash flows from Financing activities :			
Lease Liability		(38,552,635)	(5,721,674)
Interest Expenses		(6,452,925)	(418,006)
Cash dividend paid		(523,894)	(39,445,803)
Net cash from financial activities		**(45,529,454)**	**(45,585,483)**
Net Increase/(Decrease) in cash & cash equivalents during the year		-21,687,703	18,542,649
Cash and cash equivalents at the beginning of the period		167,197,438	80,208,486
Cash and cash equivalents at the end of the period		**145,509,735**	**98,751,135**
Net Operating Cash Flows per Share (NOCFPS)		**-0.31**	**2.67**

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

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

Dated: 28/10/2026
Place: Dhaka, Bangladesh

Meghna Insurance PLC
Statement of Change in Equity (Un-audited)
For the period ended September 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 July 01, 2026	400,000,000	181,734,663	(42,495,605)	2,312,650	33,266,991	574,818,699
Reserve for the period	-	-	-	-	-	-
Adjustment for the period	-	-	-	-		-
Unrealized gain/ (loss) for Investment	-	-	(3,479,885)			(3,479,885)
Adjustment on sale of share	-	-	261,687			261,687
Dividend	-	-	-	-		-
Profit for the period	-	-	-		2,021,161	2,021,161
Depreciation on Revaluation amount				(116,511)	116,511	-
Balance as on September 30, 2026	**400,000,000**	**181,734,663**	**-45,713,803**	**2,196,139**	**35,404,663**	**573,621,662**
Balance as on January 01, 2025	400,000,000	160,734,663	(38,105,552)	3,599,696	44,212,949	570,441,756
Reserve for the year	-	14,000,000		-	(14,000,000)	-
Adjustment for the year				(399,350)		(399,350)
IPO Share Issue					-	-
Dividend					(40,000,000)	(40,000,000)
Unrealized gain/ (loss) for Investment	-		(12,585,147)		-	(12,585,147)
Adjustment on sale of share			291,610			291,610
Profit for the year	-	-			53,950,719	53,950,719
Depreciation on Revaluation amount				(640,069)	640,069	-
Balance as on December 31, 2025	**400,000,000**	**174,734,663**	**(50,399,089)**	**2,560,277**	**44,803,737**	**571,699,588**

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

Dated: 28/10/2026
Place: Dhaka

Meghna Insurance PLC

Classified Summary of Assets Form "AA"

For the period ended September 30, 2026

Class of assets	Amount in Taka	
	30-Sept-26	31-Dec-25
Investments in treasury bond		
i) Bangladesh Treasury Bond.	**208,486,985**	**133,630,922**
Bangladesh Government Treasury Bond (15 Years)	9,000,000	9,000,000
Bangladesh Government Treasury Bond (5 Years)	16,000,000	16,000,000
Bangladesh Government Treasury Bond (5 Years)	24,000,000	24,000,000
Bangladesh Government Treasury Bond (10 Years)	6,100,000	6,100,000
Bangladesh Government Treasury Bond (5 Years)	10,316,411	15,099,861
Bangladesh Government Treasury Bond (10 Years)	10,060,964	5,001,315
Bangladesh Government Treasury Bond (10 Years)	30,493,618	8,977,842
Bangladesh Government Treasury Bond (10 Years)	10,278,393	5,033,215
Bangladesh Government Treasury Bond (15 Years)	4,125,481	8,028,077
Bangladesh Government Treasury Bond (15 Years)	6,292,428	10,926,817
Bangladesh Government Treasury Bond (15 Years)	15,090,198	5,022,010
Bangladesh Government Treasury Bond (5 Years)	5,000,955	10,375,739
Bangladesh Government Treasury Bond (10 Years)	9,037,968	10,066,046
Bangladesh Government Treasury Bond (10 Years)	5,031,370	
Bangladesh Government Treasury Bond (10 Years)	8,026,601	
Bangladesh Government Treasury Bond (15 Years)	10,772,347	
Bangladesh Government Treasury Bond (10 Years)	5,020,870	-
Bangladesh Government Treasury Bond (15 Years)	8,332,093	-
Bangladesh Government Treasury Bond (15 Years)	5,473,986	-
Bangladesh Government Treasury Bond (15 Years)	3,188,472	
Bangladesh Government Treasury Bond (15 Years)	6,844,831	-
iii) Amount due from other persons or bodies	179,544,760	169,892,060
Cash, cash equivalent & short term investment:	631,387,701	677,618,872
i) Short term investment	485,877,966	510,421,435
ii) Cash at Bank	143,949,360	165,489,018
iii) Cash in hand	1,560,375	1,708,419
Interest and dividend receivable	52,553,295	52,481,262
Advance, deposit & prepayments	376,741,153	396,969,509
Property, plant & equipments	222,788,750	230,408,737
Intangible Assets	72,035	83,982
Right-of-use asset	10,290,985	14,309,568
Stock of printing, stationery & stamps	3,088,833	1,684,464
	1,684,954,499	**1,677,079,376**

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

Dated: 28/10/2026
Place: Dhaka, Bangladesh

Particulars		Amount in Taka	
		30-Sep-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	Mr. Zoynal Abedin Chowdhury	Shareholder	0.83%	330,625
6	Mrs. Marina Ahmed	Shareholder	0.83%	330,625
7	Mr. Mohammad Didarul Husain	Shareholder	0.21%	82,849
8	Late Abdul Wahid	Sponsor	0.17%	66,125
9	IFAD Venture Limited	Corporate Shareholder	0.00%	1,000
10	SW Holdings Ltd	Corporate Director	3.04%	1,217,132
11	M/S. Matsy Enterprises Ltd.	Corporate Shareholder	0.50%	198,375
12	ZAMORED Investments LLC	Corporate Director	7.23%	2,890,688
13	BARWAZ Investments LLC	Corporate Director	7.30%	2,921,116
Total (A)			**26.55%**	**10,620,854**

Percentage of Shareholding position:

SL	Category of Share Holder	%	No. of Share
1	Public	60.90%	24,359,146
2	Institute	12.55%	5,020,000
3	Foreign	0.00%	-
Total (B)		**73.45%**	**29,379,146**
Grand Total (A+B)		**100.00%**	**40,000,000**

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]	35,404,663	44,803,737
			217,139,326	**219,538,400**
5.01	**Reserve for Exceptional losses**			
	Opening balance		181,734,663	160,734,663
	Addition during the year		-	14,000,000
			181,734,663	**174,734,663**

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

5.02 Profit or loss appropriation account

Balance brought forward from last year	33,266,991	44,212,949
Add: Net profit during the quarter	2,021,161	53,950,719
Depreciation on Revaluation	116,511	640,069
	35,404,663	98,803,737
Less: Reserve for exceptional losses	-	14,000,000
Dividend	-	40,000,000
Stock Dividend	-	-
Surplus carried forward	**35,404,663**	**44,803,737**

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

Fire insurance business	56,556,956	61,697,792
Marine insurance business (Cargo)	348,283,993	405,360,437
Marine insurance business (Hull)	1,464,070	1,932,889
Motor insurance business	24,853,398	25,625,530
Miscellaneous insurance business	5,679,235	4,508,056
	436,837,652	**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-Sept-26	31-Dec-25
Fire insurance business	25,709,030	40%	10,283,612	61,697,792
Marine insurance business (Cargo)	88,527,316	50%	44,263,658	405,360,437
Marine insurance business (Hull)	14,404	100%	14,404	1,932,889
Motor insurance business	14,085,625	40%	5,634,250	25,625,530
Miscellaneous insurance business	4,596,386	50%	2,298,193	4,508,056
	132,932,760		**62,494,117**	**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:

Fire	68,644,523	26,608,165
Marine (Cargo)	149,501,894	41,399,142
Motor	12,490,195	2,579,476
	230,636,612	**70,586,783**

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

Amount due to Sadharan Bima Corporation (SBC)		
Opening Balance	49,968,478	115,831,123
Add: Addition for the year	19,253,634	61,847,029
	69,222,112	**177,678,152**
Less: Adjustment for the year	-	82,569,068
	69,222,112	**95,109,084**

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

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
9.00	**Lease Liability**		
	Opening balance	9,671,725	10,356,330
	Add: Addition for the period	1,450,024	13,099,750
		11,121,749	**23,456,080**
	Less : Adjustment for the period	2,231,090	10,909,801
	Closing balance	**8,890,659**	**12,546,279**
	Short Term Lease Liability	5,469,163	7,617,919
	Long Term Lease Liability	3,421,496	4,928,360
		8,890,659	**12,546,279**
10.00	**Premium deposit**		
	Marine cargo	21,744,602	50,340,323
		21,744,602	**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		41,069,579	57,745,956
Audit fees payable		387,250	720,750
Office rent payable		110,959	60,959
Others bill payable		65,581	19,798
Telephone bill payable		4,527	2,904
Utility Bill Payable:		171,322	99,985
Stamp payable		90,886,789	93,220,185
Excess deposit		39,053	39,053
Provision for company con. to PF.		684,018	655,732
Provision for employee con. to PF.		312,001	283,708
Tax Payable :		1,543,838	3,636,854
VAT Payable:		7,624,874	23,446,723
Security Deposit		17,387,999	17,377,999
Others Payable (Car Policy)		15,088,993	13,292,743
Loan from Director		39,183	39,183
Credit Rating Fee		-	139,750
Legal/Professional Fee payable		172,500	172,500
Festival Bonus		207,269	207,269
Mala Design and Architecture		-	3,300,671
Contribution to WPPF	11.01	22,488,476	20,546,333
		198,284,211	**235,009,055**

Particulars			Amount in Taka	
			30-Sep-26	31-Dec-25
11.01	**Contribution to WPPF**			
	This is made up as follows:			
	Opening Balance		22,325,345	17,391,734
	Add: Contribution this year		163,131	3,154,599
			22,488,476	**20,546,333**
	Profit before WPPF		3,425,751	66,246,582
	Contribution to WPPF		**163,131**	**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%)		17,990,781	16,437,066
	B.Workers' Walfare Fund (10%)		2,248,848	2,054,633
	C.Bangladesh Labour Welfare Foundation (10%)		2,248,848	2,054,633
			22,488,476	**20,546,333**
12.00	**Unpaid/Unclaimed Dividend**			
	Opening Balance		42,676,826	2,126,983
	Add: Payable during the period		3,383,488	41,381,640
	Less: Paid during the period		(41,936,123)	(40,831,796)
			4,124,191	**2,676,827**
13.00	**Provision for income tax**			
	Current tax	[Note-13.01]	142,504,906	134,172,053
	Deffer tax	[Note-13.03]	-912,111	5,814,681
			141,592,796	**139,986,734**
13.01	**Provision for current income tax**			
	Opening Balance		141,436,285	122,053,004
	Add: Addition during the year		1,068,621	12,119,047
			142,504,906	134,172,052
	Less: Adjustment during the year		-	-
			142,504,906	**134,172,052**
13.02	**Provision for current income tax during the year**			

Classes of income	Tax Rate	30.09.26	30.09.26	2025
Business income	37.50%	2,525,446	947,042	11,138,466
Dividend income	20.00%	478,619	95,724	923,905
Share income	10.00%	258,554	25,855	56,676
		3,262,619	**1,068,621**	**12,119,047**

13.03	**Provision for deferred income tax**			
	Opening Balance		-1,084,948	8,792,465
	Add: Addition during the year	13.04	172,837	(2,977,784)
			-912,111	5,814,681
	Less: Adjustment during the year		-	-
			-912,111	**5,814,681**

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

13.04 Deferred Tax Liability

a Deferred Tax liability is arrived at as follows:

Particulars	Amount (Taka) 30.09.25	Amount (Taka) 31.12.25
Book Value of Depreciable Fixed Assets	220,666,068	227,932,442
Less: Tax base Value	223,098,363	212,426,626
Taxable Temporary difference	**-2,432,295**	**15,505,816**
Applicalbe Tax Rate	**37.50%**	**37.50%**
Deferred Tax Liabilities	**-912,111**	**5,814,681**

b **Deferred Tax**

Particulars	Amount (Taka) 30-Sept-26	31-12-25
Closing Deferred Tax Liabilities	(912,111)	5,814,681
Opening Deferred Tax Liabilities	(1,084,948)	8,792,465
Deferred Tax	**172,837**	**(2,977,784)**

14.00 Property, plant and equipment

A. Cost		
Opening balance	342,845,334	341,423,127
Add: Addition during the period	127,004	3,877,378
	342,972,338	**345,300,505**
Less: Disposal during the period	27,100	2,890,347
	342,945,238	**342,410,158**
B. Accumulated depreciation		
Opening balance	117,521,008	101,143,859
Add: Charged during the period	2,655,562	13,202,098
	120,176,570	**114,345,957**
Less: Adjustment for disposal during the period	20,082	2,344,536
	120,156,488	**112,001,421**
C. Written down value (A-B)	**222,788,750**	**230,408,737**

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	918,141	889,022
Add: Charged during the period	3,824	20,996
	921,965	910,018
Less: Adjustment during the period	-	-
	921,965	910,018
C. Written down value (A-B)	**72,035**	**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-Sep-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 (5 Years)	10.03%	10,316,411	15,099,861
	Bangladesh Government Treasury Bond (10 Years)	10.39%	10,060,964	5,001,315
	Bangladesh Government Treasury Bond (10 Years)	10.39%	30,493,618	8,977,842
	Bangladesh Government Treasury Bond (10 Years)	10.39%	10,278,393	5,033,215
	Bangladesh Government Treasury Bond (15 Years)	10.28%	4,125,481	8,028,077
	Bangladesh Government Treasury Bond (15 Years)	12.28%	6,292,428	10,926,817
	Bangladesh Government Treasury Bond (15 Years)	10.28%	15,090,198	5,022,010
	Bangladesh Government Treasury Bond (5 Years)	10.03%	5,000,955	10,375,739
	Bangladesh Government Treasury Bond (10 Years)	10.39%	9,037,968	10,066,046
	Bangladesh Government Treasury Bond (10 Years)	10.39%	5,031,370	-
	Bangladesh Government Treasury Bond (10 Years)	10.39%	8,026,601	-
	Bangladesh Government Treasury Bond (15 Years)	10.28%	10,772,347	-
	Bangladesh Government Treasury Bond (10 Years)	12.28%	5,020,870	-
	Bangladesh Government Treasury Bond (15 Years)	10.39%	8,332,093	-
	Bangladesh Government Treasury Bond (15 Years)	9.20%	5,473,986	-
	Bangladesh Government Treasury Bond (15 Years)	8.00%	3,188,472	-
	Bangladesh Government Treasury Bond (15 Years)	8.55%	6,844,831	-
			208,486,985	**133,630,922**
17.00	**Right-of-use asset**			
A.	Opening balance		25,569,309	23,107,584
	Add: Addition during the period		1,800,024	15,002,950
			27,369,333	**38,110,534**
	Less: Adjustment duing the period		2,297,651	12,602,211
			25,071,682	**25,508,323**
B.	**Accumulated depreciation**			
	Opening balance		14,508,453	11,443,998
	Add: Charged during the period		2,458,853	9,915,445
			16,967,306	**21,359,443**
	Less: Adjustment during the period		2,186,609	10,160,688
			14,780,697	**11,198,755**
C.	**Written down value (A-B)**		**10,290,985**	**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		916,720	600,840
	Insurance stamp		2,172,113	1,083,624
			3,088,833	**1,684,464**
19.00	**Amount due from other persons or bodies carrying on insurance business**			
	Receivable from Sadharan Bima Corporation (SBC)			
	Opening Balance		176,607,955	158,811,422
	Add: addition for the year		2,936,805	16,080,638
			179,544,760	**174,892,060**
	Less: adjustment for the year		-	5,000,000
			179,544,760	**169,892,060**
	This amount represents the receivable from commission, claim and other receivable from Sadharan Bima Corporation as at September 30, 2026			

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
20.00	**Advance, deposit & prepayments**		
	Advance income tax	234,304,710	214,491,808
	Security deposits	2,450,064	2,611,074
	Advance against salary	125,898,834	162,742,915
	Advance Work	76,692	96,692
	Advance to head of branch	8,024,387	8,054,203
	Security deposits with T& T	127,363	127,363
	Green Delta Financial Services	-	558
	Elegant Stock & Securities Ltd.	699	1,959
	Multitude architect	-	459,000
	Advance-codesign Ltd	400,000	600,000
	MANAS	385,000	800,000
	MICL Employee's PF[Forfeiture]	-	360,640
	Brand Soup Ltd	1,535,500	2,562,000
	Hossain Farhad & Co.	-	387,500
	Advance-Confidence software	56,000	56,000
	Prime Bank Investment	532	24,872
	Asian Tiger Capital Partners Investment Ltd	-	193,749
	ANF Management Co. Ltd.	9,127	25,625
	BRB Securitirs Ltd	551	551
	Other Advance	3,466,116	671,000
	Advance VAT	-	1,200
	Mala Design & Architecture	-	2,700,000
	TDS Paid(Advance)	-	800
	BRAC EPL Stock Brokerage Ltd.	150	-
	IDLC Securities Ltd.	5,428	-
		376,741,153	**396,969,509**
20.01	**Advance Tax:**		
	The balance is made up as follows:		
	Opening Balance	225,916,292	192,499,597
	Add: Addition during the year	8,388,418	21,992,210
		234,304,710	**214,491,808**
	Less: Adjustment during the year	-	-
	Closing Balance	**234,304,710**	**214,491,808**
20.02	**Advance tax :**		
	Income tax	181,146,714	168,774,510
	Tax on FDR Interest	32,357,471	27,900,915
	Tax on STD interest	2,548,176	2,328,675
	Tax on interest on treasury bond	3,929,324	2,157,554
	Tax on car registration	10,499,069	10,099,069
	Tax on Trade License	60,600	44,600
	Tax on dividend	3,763,356	3,186,485
		234,304,710	**214,491,808**

Particulars		Amount in Taka	
		30-Sep-26	31-Dec-25
21.00	**Interest receivable**		
	The balance is made up as follows:		
	Opening Balance	57,563,711	43,858,513
	Add: Addition during the year	12,213,610	48,524,643
		69,777,321	92,383,156
	Less: Adjustment during the year	17,224,026	39,901,894
		52,553,295	**52,481,262**
22.00	**Short term investment**		
	Investment in FDR [Note-22.01]	415,250,000	439,250,000
	Investment in share [Note-22.02]	70,627,966	71,171,435
		485,877,966	**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	42,000,000	42,500,000
		465,250,000	484,950,000
	Less: Encashment during the year	50,000,000	45,700,000
		415,250,000	**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 30.09.26	Fair Value as on 30.09.26	Un-realized gain/ (loss)
Bank	95,000	1,915,778	1,905,500	(10,277)
Cement	69,290	5,284,277	3,637,725	(1,646,551)
Engineering	236,926	10,139,212	5,393,716	(4,745,496)
Food & Allied	59,000	27,118,983	10,451,800	(16,667,183)
Fuel & Power	70,000	6,896,979	3,056,000	(3,840,979)
IT	9,360	765,757	318,240	(447,517)
Miscelleneous	12,075	1,371,275	859,740	(511,535)
Mutual Fund	100,000	551,650	400,000	(151,650)
Paper & Printing	1,601	111,603	41,946	(69,657)
Pharmaceuticals	117,801	22,586,527	19,432,993	(3,153,533)
Service & Real estate	38,000	1,356,591	369,400	(987,191)
Tannery	62,000	4,514,804	923,800	(3,591,004)
Telecommunication	94,258	28,202,720	20,715,301	(7,487,419)
Textile	105,000	5,217,191	3,013,500	(2,203,691)
Travel & Leisure	3,000	308,423	108,300	(200,123)
	1,073,311	**116,341,769**	**70,627,966**	**(45,713,803)**

Investment in listed securities have been presented in the fair value as per IFRS-09 through **Other Comprehensive Income** unrealized gain /(loss) has been charged in Reserved for unrealized gain

23.00	**Cash and cash equivalents**			
	Cash in hand	[Note No. : 23.01]	1,560,375	1,708,419
	Cash at bank	[Note No. : 23.02]	143,949,360	165,489,018
			145,509,735	**167,197,437**

The management has furnished certificate confirming the position.

23.01	**Cash in hand**		
	Head office	25,537	11,930
	Branch office	1,534,838	1,696,489
		1,560,375	**1,708,419**
23.02	**Cash at bank**		
	Fixed Deposit	70,000,000	35,000,000
	Short term deposit	68,976,061	126,751,231
	Current deposit	4,973,299	3,737,787
		143,949,360	**165,489,018**

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

24.00 Expenses of management
(not applicable to any particular fund or account)

Board Meeting fee & expenses	89,988	77,178
Audit fees	-	-
Depreciation	2,659,386	3,047,547
Depreciation on right of use asset	2,458,853	2,506,787
Advertisement and publicity	583,712	89,658
Donation and subscription	100,000	10,000
Legal and professional fees	57,500	70,474
Registration fees	106,000	110,830
Credit Rating Fee	9,750	
AGM Expenses	-	504,820
	6,065,189	**6,417,294**

25.00 Finance Cost :

Interest on Lease Liability	160,570	206,905	
	160,570	**206,905**	6,225,759

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	12,120,061	13,898,847
(not applicable to any particular fund or account)		
Dividend income	478,619	806,166
Miscellaneous income	-5,690	-
Profit / (Loss) on sale of share	258,554	516,933
Profit / (Loss) on sale of assets	-2,018	477,314
	12,849,526	**15,699,260**

27.00 Earning Per share (EPS)

The earning per share of the company is as follows:	Jan-Sep-26	Jan-Sep-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)	**37,236,788**	**39,301,098**
C. Basic Earning per share [B/A]	**0.93**	**0.98**

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:	July-Sep 26	July-Sep 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)	**2,021,161**	**12,407,645**

Particulars	Amount in Taka	
	30-Sep-26	30-Sep-25
C. Basic Earning per share [B/A]	**0.05**	**0.31**

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.

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 September 30, 2026 after giving the effect fresh share issued . Delails calculations are as follows:

	30.09.26	30.09.25
Net Assets	**573,621,662**	**567,409,364**
Paid up Capital	400,000,000	400,000,000
Reserve for exceptional losses	181,734,663	169,734,663
Reserve for unrealized gain/(Loss)	-45,713,803	(40,432,576)
Revaluation Reserve	2,196,139	3,082,238
Profit or Loss Appropriation Account	35,404,663	35,025,039
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	**14.34**	**14.19**

28.01 Net Assets value per share (NAV)

	30.09.26	30.09.25
Net Assets	**573,621,662**	**567,409,364**
Paid up Capital	400,000,000	400,000,000
Reserve for exceptional losses	181,734,663	169,734,663
Reserve for unrealized gain/(Loss)	(45,713,803)	(40,432,576)
Revaluation Reserve	2,196,139	3,082,238
Profit or Loss Appropriation Account	35,404,663	35,025,039
Ordinary Share	40,000,000	40,000,000
Net asset value Per Share	**14.34**	**14.19**

29.00 Net operating cash flows per share (NOCPS)

	30.09.26	30.09.25

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	(12,517,384)	106,785,644
Weighted average number of ordinary shares	40,000,000	40,000,000
Net Operating Cash Flows per Share	**-0.31**	**2.67**

Net Operating Cash Flows Per Share declined due to decreased of collection and increase in tax payment .

30.00 Reconciliation of net profit with cash flow from operating activities

Reconciliation of net profit to net operating cash flow	30.09.26	30.09.25
Net Profit before tax	**38,842,853**	**44,881,322**
Depreciation	15,638,797	16,842,951
Interest Income	-39,905,161	(40,659,546)
Divident Income	-2,884,350	(4,404,334)
Profit on sales of fixed assets	-9,267	(559,914)
Profit on sales of shares	-427,946	(506,340)
Changes in working capital:		
Increase/(decrease) the balance of fund	(62,287,052)	34,433,589
Increase/(decrease) the premium deposit	-28,595,721	71,191,412
Increase/(decrease) of amount due to other person or body	-25,886,972	(3,972,417)
Increase/(decrease) in estimated liabilities in respect of outstanding claims whether	160,049,829	13,755,364
Increase/(decrease) in sundry creditors	-35,965,291	58,993,216
(Increase)/decrease of stock of stamps	-1,088,489	(752,928)
(Increase)/decrease of stock of printing	-315,880	97,389
(Increase)/decrease in Advance, deposit & prepayment	-235,667	(58,160,353)
(Increase)/decrease in advance income tax	(19,812,902)	(16,109,217)
(Increase)/decrease of amount due from other person or body	(9,652,700)	(8,284,551)
Net cash flow from operating activities	**(12,535,919)**	**106,785,643**

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

31.00 Premium less re-insurance

Class of Business	Gross Premium	Re-insurance accepted	Re-insurance ceded	Net premium 30.09.26	Net premium 30.09.25
Fire	46,829,122	-	21,120,092	25,709,030	34,539,982
Marine (Cargo)	103,084,141	-	14,556,825	88,527,316	184,025,976
Marine (Hull)	440,107	-	425,703	14,404	14,666
Motor	14,085,625	-	-	14,085,625	15,226,321
Miscellaneous	19,621,690	-	15,025,304	4,596,386	3,606,856
	184,060,685	**-**	**51,127,924**	**132,932,761**	**237,413,800**

32.00 Claims under policies less re-insurance

Class of Business	Paid	Estimated liability	Previous balance	Net claim 30.09.26	Net claim 30.09.25
Fire	2,235,225	68,644,523	53,645,853	17,233,896	7,500,689
Marine (Cargo)	12,834,656	149,501,894	145,328,608	17,007,942	14,255,216
Marine (Hull)	186,047	-	-	186,047	85,134
Motor	848,481	12,490,195	8,491,995	4,846,681	1,206,031
Miscellaneous	64,575	-	-	64,575	-
	16,168,985	**230,636,612**	**207,466,456**	**39,339,141**	**23,047,070**

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-Sep-26	30-Sep-25
Fire	34,851,277	27,970,100
Marine (Cargo)	76,717,516	105,060,633
Marine (Hull)	327,537	265,556
Motor	10,482,836	7,844,324
Miscellaneous	14,602,899	7,584,061
	136,982,065	**148,724,673**

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 September 2026 are as follows:

Name of the related party	Relationship	Name of transaction	July-Sept-26		July-Sept-25	
			Premium earned	Claim Paid	Premium earned	Claim Paid
Aswad Composite Mills Ltd	Director's wife	Insurance	3,093,298	91,420	1,599,169	35,000
Ayesha Clothing Co.Ltd	Director's wife	Insurance	2,066,195	3,635,287	1,575,887	20,000
Arkay Knit Dyeing Mills Ltd	Director's wife	Insurance	90,737		98,371	
Nafa Apparels Ltd	Director's wife	Insurance	643,445	104,940	676,289	124,450
Marina Apparels Ltd	Director's wife	Insurance	150,200	-	107,450	22,500
Hamza Logistics Ltd	Director's wife	Insurance	45,417		75,302	
Safaa Sweaters Ltd	Director's wife	Insurance	500	-	19,443	-
Hamza Trims Ltd	Director's wife	Insurance	170,272	76,000	133,341	-
Hamza Clothing Ltd	Director's wife	Insurance	266,844	-	500	-
K.M Apparels Ltd.	Director's wife	Insurance	78,573		138,042	
Cortz Apparels Ltd	Director's wife	Insurance	1,376			
Ayesha Fashion Ltd	Director's wife	Insurance	6,887	-	26,583	-
			6,613,744	**3,907,647**	**4,450,377**	**201,950**

Meghna Insurance Company Limited
Schedule of Fixed Assets
As at 30 Sept, 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 30.09.2026	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	13,283	21,900	16,756,922				-	7,740,590	16,756,922	10%		9,024,949	195,356	16,204	9,204,101	7,552,821	8,139,642
2.	Motor Vehicles	32,252,888			32,252,888	5,521,060			5,521,060	9,815,660	37,773,948	20%		27,958,288	494,817		28,453,105	9,320,843	10,866,766
3	Motor Vehicles on HP	37,183,405			37,183,405				-	15,491,342	37,183,405	20%		21,692,063	780,933		22,472,996	14,710,409	17,150,082
4	Office Decoration	28,653,185			28,653,185				-	9,028,686	28,653,185	20%		19,624,499	455,145		20,079,644	8,573,541	9,822,576
5	Computer	5,719,504	72,321		5,791,825				-	826,868	5,791,825	30%		4,892,636	62,539		4,955,175	836,650	864,913
6	Air Conditioner	10,150,480			10,150,480				-	2,152,511	10,150,480	20%		7,997,969	108,510		8,106,479	2,044,001	2,289,310
7	Office Equipment	25,836,962	36,000	5,200	25,867,762				-	7,794,011	25,867,762	15%		18,042,951	295,107	3,878	18,334,180	7,533,582	8,264,394
8	Crockeries	154,843			154,843				-	5,498	154,843	25%		149,345	346		149,691	5,152	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				-	10,424,127	18,562,434	10%		8,138,307	262,745		8,401,052	10,161,382	10,960,931
	Total-2026	**337,324,274**	**121,604**	**27,100**	**337,418,778**	**5,521,060**	-	-	**5,521,060**	**225,324,327**	**342,939,838**			**117,521,007**	**2,655,499**	**20,082**	**120,156,424**	**222,783,414**	**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 Sept, 2026

Sl. No.	Particulars	Cost				Rate of Dep. (%)	Amortization				Written Down Value as on 30.09.2026	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%	918,414	3,810		922,224	**71,776**	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 Sept, 2026

Sl. No.	Particulars	Cost				Amortization				Written Down Value as on 30.09.2026	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**	25,569,309	1,800,024	2,297,651	25,071,682	14,508,453	2,458,853	2,186,609	14,780,697	10,290,985	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**	