

Chartered Life Insurance PLC
Statement of Financial Position (Unaudited)
As at June 30, 2025

Particulars	Notes	Aggregate								Aggregate	
		Shareholders		Participatory		Non-Participatory				Aggregate	
				Ordinary Life		Ordinary Life		Group Life		30-Jun-25	31-Dec-24
		2025	2024	2025	2024	2025	2024	2025	2024		
ASSETS											
Policy Loan (on Insurer's Policies within their surrender value)	13	-	-	16,453,402	14,421,650	13,568,523	12,639,592	-	-	30,021,925	27,061,242
Statutory Deposit with Bangladesh Bank	14	15,000,000	15,000,000	-	-	-	-	-	-	15,000,000	15,000,000
Treasury Bond	15	267,626,986	272,626,986	269,827,387	172,635,749	26,542,015	21,542,015	-	-	563,996,388	466,804,750
Investment in FDR	16	15,000,000	15,000,000	61,062,025	51,455,081	16,357,585	14,008,169	3,467,420	3,467,420	95,887,030	83,930,670
Investment in Marketable Securities (Fair Value)	17	97,791,103	79,000,000	89,002,958	105,581,819	23,842,536	28,743,673	3,598,884	3,598,884	214,235,481	216,924,376
Intangible Assets (Premium Treasury Bond, Amortizable)		11,005,877	14,470,941	9,612,765	9,161,170	2,575,113	1,143,442	-	-	23,193,755	24,775,553
Investment in Placement Share	18	-	-	5,505,602	5,417,510	1,474,867	1,474,867	1,219,531	1,307,623	8,200,000	8,200,000
Interest, Dividends and Rents Accruing but Not Due	19	7,086,926	7,699,483	12,335,635	10,496,919	2,746,919	2,779,480	221,281	248,567	22,390,762	21,224,448
Advance, Deposit and Prepayment	20	-	-	23,055,077	29,089,470	6,176,104	3,541,874	5,106,868	-	34,338,049	32,631,344
Sundry Debtors	21	-	-	-	324,096	-	47,289	338,177	-	338,177	371,385
Cash and Cash Equivalents	22	1,306,658	646,473	39,011,849	34,356,502	9,245,713	13,010,191	1,846,655	2,020,364	51,410,875	50,033,530
Premium Receivable	23	-	-	-	17,044,171	-	-	40,405,572	40,033,578	40,405,572	57,077,749
Re-Insurance Claim Receivable		-	-	-	-	-	-	-	-	-	-
Right of Use Assets (ROUA)		-	-	21,920,657	18,148,512	2,923,732	2,638,234	8,138,003	917,403	32,982,392	21,704,149
Property, Plant and Equipments (At Cost Less Accumulated Depreciation)	(Schedule-A)	-	-	76,086,290	79,511,236	24,658,201	25,805,245	9,129,368	9,619,488	109,873,858	114,935,970
Stock of Stamp and Printing Materials	24	-	-	1,202,489	1,693,257	322,128	460,973	-	-	1,524,617	2,154,230
TOTAL ASSETS		414,817,550	404,443,883	625,076,137	549,337,142	130,433,437	127,835,045	73,471,760	61,213,327	1,243,798,883	1,142,829,397
LIABILITIES											
Authorized Capital											
25,00,00,000 Ordinary Share of Taka 10 each		2,500,000,000	2,500,000,000							2,500,000,000	2,500,000,000
Issues, Subscribed & Paid up Capital											
37500000 shares of Tk.10 each fully paid up	04	375,000,000	375,000,000	-	-	-	-	-	-	375,000,000	375,000,000
Life Insurance Fund	05	41,948,664	31,276,284	553,628,029	484,920,134	107,661,023	116,688,167	4,595,593	451,144	707,833,308	633,335,730
Amounts Due to Other Persons or Bodies Carrying on Insurance Business	06	-	-	1,047,107	1,890,449	208,131	239,810	7,838,324	4,442,953	9,093,562	6,573,212
Estimated Liability In Respect of Outstanding Claims	07	-	-	783,127	75,000	-	-	8,527,214	5,777,126	9,310,341	5,852,126
Sundry Creditors	08	-	-	31,196,625	21,778,971	15,589,988	8,827,015	39,890,978	49,599,280	86,677,591	80,205,266
Unclaimed Dividend		101,484	101,679	-	-	-	-	-	-	101,484	101,679
Lease Liabilities	09	-	-	20,758,052	16,010,213	2,768,666	2,325,024	8,420,987	1,030,932	31,947,704	19,366,169
Fair Value Change Account	10	(3,651,561)	(1,934,080)	(3,323,408)	(2,584,857)	(890,290)	(703,703)	(134,384)	(88,108)	(7,999,643)	(5,310,748)
Provision for Income Tax	11	1,418,963	-	18,696,879	24,103,276	4,790,521	-	3,196,914	-	28,103,276	24,103,276
Premium Deposit	12	-	-	2,289,727	3,143,956	305,399	458,732	1,136,134	-	3,731,260	3,602,688
TOTAL FUND and LIABILITIES		414,817,550	404,443,883	625,076,137	549,337,142	130,433,437	127,835,045	73,471,760	61,213,327	1,243,798,883	1,142,829,397

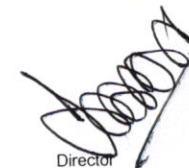
The accompanying notes from an integral part of the financial statements.


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Director


Chartered Life Insurance PLC
Revenue Account (Unaudited)
For the Quarter ended on June 30, 2025

Particulars	Notes	Shareholders		Participatory		Non-Participatory				Aggregate		April to June 25	April to June 24
				Ordinary Life		Ordinary Life		Group Life					
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024		
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024		
Balance of Fund at the Beginning of the period		31,276,284	21,211,195	484,920,134	384,840,096	116,688,169	118,371,255	451,144	60,657,264	633,335,730	585,079,814	666,485,278	579,060,641
Add: Previous period Adjustments		-	-	3,991,762	148,763	417,743	15,568	232,079	8,649	4,641,584	172,980	-	97,980
Revenue													
Premium less Reinsurance		-	-	89,606,242	89,145,482	25,731,731	18,166,862			115,337,973	107,312,344	60,062,463	47,768,912
First Year Premium-Individual Life		-	-	89,606,242	89,145,482	25,731,731	18,166,862			153,691,185	130,285,321	83,201,996	73,863,982
Renewal Premium-Individual Life		-	-	147,763,089	124,260,586	5,928,096	6,024,735			60,579,807	73,899,976	26,220,988	5,587,690
Group Premium-First Year		-	-	-	-	-	-	60,579,807	73,899,976	60,579,807	73,899,976	53,861,541	87,295,296
Group Premium-Renewal		-	-	-	-	-	-	154,809,773	109,778,280	154,809,773	109,778,280	223,346,988	214,515,880
Gross Premium		-	-	237,369,331	213,406,068	31,659,827	24,191,597	215,389,580	183,678,256	484,418,738	421,275,921	223,346,988	214,515,880
Less: Reinsurance		-	-	652,628	1,338,778	136,782	136,782	15,932,001	14,264,157	16,721,411	15,739,717	2,500,000	4,075,312
Net Premium		-	-	236,716,703	212,067,290	31,523,045	24,054,815	199,457,579	169,414,099	467,697,327	405,536,204	220,846,988	210,440,568
Profit, Interest, Dividend and Rent	25	13,118,658	11,892,269	16,095,229	7,487,059	2,396,776	2,047,273	193,062	150,368	31,803,727	21,576,969	16,953,042	11,514,341
Gain on Sales of Assets		-	-	616,794	6,620	82,267	750	-	-	699,061	7,370	660,499	(85,590)
Other Income	26	-	-	381,317	1,461,591	102,149	212,420	84,464	221,318	567,930	1,895,329	269,963	1,654,523
A. Total Revenue		44,394,942	33,103,464	742,721,939	606,011,419	151,210,149	144,702,081	200,418,328	230,451,698	1,138,745,360	1,014,268,666	905,215,770	802,682,464


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Director

Chartered Life Insurance PLC
Revenue Account (Unaudited)
For the Quarter ended on June 30, 2025

Particulars	Notes	Shareholders		Participatory		Non-Participatory				Aggregate		April to June 25	April to June 24
				Ordinary Life		Ordinary Life		Group Life					
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024		
Claims under Policies:													
By Death-Individual Life		-	-	3,316,317	3,364,088	1,026,899	546,636	-	-	4,343,216	3,910,724	1,526,024	2,408,549
By Death Group		-	-	-	-	-	-	19,409,059	20,996,970	19,409,059	20,996,970	12,860,139	7,683,556
By Education		-	-	219,540	160,260	-	-	-	-	219,540	160,260	50,610	50,610
By Survival		-	-	23,362,785	19,415,476	-	-	-	-	23,362,785	19,415,476	11,601,653	5,273,786
By Maturity		-	-	4,403,732	4,890,785	5,764,690	3,892,565	-	-	10,168,422	8,783,350	4,133,514	3,559,121
By Surrenders		-	-	7,884,323	3,728,595	18,479,246	18,977,974	-	-	26,363,569	22,706,569	6,856,050	7,865,940
By Hospitalization		-	-	1,588,489	1,109,796	691,272	47,984	136,863,518	133,407,526	139,143,279	134,565,306	56,881,158	69,855,702
Experience Rating Return		-	-	-	-	-	-	2,337,586	4,319,796	2,337,586	4,319,796	1,161,114	3,986,712
Gross Claims		-	-	40,775,186	32,669,000	25,962,107	23,465,159	158,610,163	158,724,292	225,347,456	214,858,451	95,070,262	100,683,976
Less:Reinsurance		-	-	-	700,000	-	-	2,110,372	4,339,328	2,110,372	5,039,328	-	736,440
B. Net Claims		-	-	40,775,186	31,969,000	25,962,107	23,465,159	156,499,791	154,384,964	223,237,084	209,819,123	95,070,262	99,947,536
Expenses of Management													
Commission to Insurance Agents (less that on Reinsurance)				30,534,944	40,004,447	2,539,533	2,474,102	-	-	33,074,477	42,478,549	17,049,618	19,108,247
Allowances and Commissions(other than commission)				43,036,155	30,649,726	3,579,234	1,895,553	8,231,215	8,488,385	54,846,604	41,033,664	27,557,370	17,563,622
		-	-	73,571,099	70,654,173	6,118,767	4,369,655	8,231,215	8,488,385	87,921,081	83,512,213	44,606,988	36,671,868
Less: Re-Insurance Commission				5,592	2,507	1,172	525	136,511	84,297	143,275	87,330	-	-
C. Total Commission and Allowance		-	-	73,565,507	70,651,666	6,117,595	4,369,130	8,094,704	8,404,088	87,777,806	83,424,883	44,606,988	36,671,868
D. Others Management Expenses:													
Salary & Allowance		1,231,450	1,137,400	44,355,126	59,029,635	6,254,565	6,691,568	22,398,366	9,021,486	74,239,508	75,880,087	35,411,669	40,610,227
Audit Fee		610,500	462,000	33,133,374	36,509,743	4,715,686	4,138,725	15,527,258	7,701,867	53,986,819	48,812,334	26,762,319	24,866,819
Actuary Fees		-	-	-	426,637	-	48,363	-	25,000	-	500,000	-	250,000
Advertisement and Publicity		-	-	27,700	20,607	3,695	2,336	16,905	1,208	48,300	24,150	24,150	24,150
Annual Picnic		-	-	697,016	1,641,067	92,967	186,031	425,375	96,163	1,215,358	1,923,261	480,010	1,367,900
Awards Night Expenses		-	-	685,280	488,112	91,401	55,332	418,213	28,602	1,194,894	572,047	-	-
Bank Charges		-	-	-	2,030,867	-	230,218	-	119,005	-	2,380,090	-	2,380,090
Bima Mela		-	-	1,241,681	2,566,312	165,613	290,916	757,774	150,380	2,165,068	3,007,608	1,060,431	1,388,105
Branch Office License Fees		-	-	-	163,815	-	18,570	-	9,599	-	191,984	-	189,613
Branding Expenses		-	-	4,617	-	616	-	2,818	-	8,050	-	8,050	-
Business Promotion Expenses		-	-	54,664	88,246	7,291	10,004	33,361	5,171	95,316	103,421	34,790	91,921
Consultant Fee		-	-	1,604,292	3,564,405	213,977	404,059	979,068	208,867	2,797,337	4,177,331	312,279	2,528,093
Cleaning Service		-	-	65,953	-	8,797	-	40,250	-	115,000	-	115,000	-
Car Maintenance		-	-	342,234	469,021	45,647	53,168	208,859	27,484	596,740	549,673	399,940	371,200
Car Insurance		-	-	335,321	605,167	44,724	68,601	204,640	35,462	584,685	709,230	366,016	532,231
Computer Maintenance		-	-	92,612	34,215	12,352	3,879	56,519	2,005	161,483	40,099	52,617	40,099
Crokaries and Cutteries		-	-	344,433	519,009	45,940	58,835	210,201	30,413	600,574	608,256	381,274	354,326
Company Trade Licence		-	-	8,100	558,594	1,080	63,322	4,943	32,732	14,124	654,648	3,474	325,674
Conveyance Expenses		-	-	15,944	491	2,127	56	9,730	29	27,801	575	27,801	-
Outsourcing bill		-	-	154,985	371,274	20,672	42,087	94,584	21,756	270,241	435,117	142,480	201,365
Director's Fees		-	-	240,423	333,660	32,067	37,823	146,726	19,552	419,216	391,035	251,172	250,853
E-Mail & Internet	519,200	598,400	-	-	-	-	-	-	-	519,200	598,400	193,600	220,000
Fees,Subscription & Donation	-	-	211,592	590,289	28,222	66,915	129,131	34,590	368,945	691,793	206,146	477,458	-
Festival Bouns	101,750	77,000	-	281,580	-	31,920	-	16,500	-	330,000	-	80,000	-
Forms and Stamps	-	-	4,710,767	7,027,858	670,457	796,674	2,897,582	411,818	8,380,556	8,313,350	4,214,521	4,293,980	-
Fuel Cost	-	-	127,806	294,712	17,046	33,408	77,998	17,270	222,850	345,390	122,440	131,990	-
Garage Rent	-	-	244,483	418,582	32,609	47,450	149,203	24,528	426,294	490,560	241,581	232,782	-
	-	-	11,846	25,372	1,580	2,876	7,230	1,487	20,656	29,735	11,578	11,578	-

Chartered Life Insurance PLC
Revenue Account (Unaudited)
For the Quarter ended on June 30, 2025

For the Quarter ended on June 30, 2025																			
Particulars	Notes	Shareholders		Participatory		Non-Participatory		Group Life		Aggregate		April to June 25	April to June 24						
				Ordinary Life		Ordinary Life													
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024								
E. Others Management Expenses:		250,175	248,950	18,368,924	19,379,285	2,489,735	2,196,824	6,784,775	828,212	27,893,608	22,653,269	13,802,998	12,216,887						
Group Insurance Expenses		-	-	671,382	1,035,021	89,547	117,329	409,731	60,650	1,170,660	1,213,000	-	539,700						
Grauity Fund		-	-	3,276,959	2,105,740	466,391	238,706	2,015,650	123,392	5,759,000	2,467,838	2,998,750	2,467,838						
Insurance Policy Stamp		-	-	1,225,231	1,263,878	163,419	143,272	-	-	1,388,650	1,407,150	605,200	536,250						
RJSC Expenses		-	-	68,302	-	9,110	-	41,683	-	119,095	-	119,095	-						
Listing Fee		-	-	243,740	319,978	32,510	36,272	148,750	18,750	425,000	375,000	-	-						
Interest on Lease (ROUA)		-	-	1,359,741	1,448,381	181,359	164,188	129,005	18,429	1,670,105	1,630,998	777,296	694,014						
Medical Expenses		-	-	60,757	126,297	8,104	14,317	37,079	7,401	105,940	148,015	58,400	45,860						
BMCCI Member Fee		-	-	10,753	-	1,434	-	6,563	-	18,750	-	-	-						
Meeting Expenses		250,175	248,950	-	-	-	-	-	-	250,175	248,950	72,340	128,550						
Newspaper and Preiodicals		-	-	22,986	14,736	3,066	1,670	14,028	864	40,080	17,270	28,210	10,380						
Office Expenses		-	-	293,017	28,792	39,082	3,264	178,822	1,687	510,921	33,743	294,526	24,483						
Office Maintenance		-	-	188,342	358,666	25,121	40,658	114,941	21,017	328,404	420,341	287,854	385,291						
Office Rent		-	-	4,912,918	2,847,728	655,275	322,817	-	-	5,568,193	3,170,545	3,142,706	1,938,097						
Postage, Telephone and Fax		-	-	862,073	1,574,379	114,982	178,471	526,106	92,255	1,503,161	1,845,105	910,405	966,220						
Printing Expenses		-	-	1,229,271	2,738,776	163,958	310,466	750,200	160,486	2,143,428	3,209,729	927,261	1,115,724						
Provident Fund		-	-	1,163,463	1,553,970	165,589	176,157	715,644	91,059	2,044,696	1,821,186	1,064,971	925,292						
Stationery Expenses		-	-	170,158	224,906	22,695	25,495	103,844	13,179	296,697	263,580	157,911	117,017						
Software Maintenance		-	-	22,749	-	3,034	-	13,883	-	39,667	-	-	-						
Training Expenses		-	-	17,377	46,435	2,318	5,264	10,605	2,721	30,299	54,420	18,857	4,000						
Travelling Expenses		-	-	449,990	893,865	60,019	101,328	274,620	52,379	784,628	1,047,572	341,836	347,241						
Unified Messaging Platform		-	-	540,719	406,953	72,120	46,132	329,991	23,847	942,830	476,931	237,373	241,451						
Utilities Expenses		-	-	1,578,996	2,390,783	210,603	271,018	963,630	140,095	2,753,229	2,801,896	1,760,007	1,729,479						
F. Total Management Expenses (C+D+E)		1,481,625	1,386,350	136,289,556	149,060,585	14,861,895	13,257,522	37,277,845	18,253,786	189,910,922	181,958,239	93,821,655	89,498,982						
G. Other Expenditures:		964,654	1,037,490	12,029,169	15,130,066	2,725,124	3,021,894	2,045,099	995,488	17,764,046	20,184,938	8,490,544	10,929,584						
Depreciation on Fixed Assets		-	-	4,036,765	4,628,135	1,308,243	1,496,278	484,359	546,174	5,829,367	6,670,587	2,892,412	3,251,882						
Depreciation on ROUA		-	-	4,514,901	8,220,545	602,188	931,877	1,090,167	145,009	6,207,256	9,297,431	2,733,877	4,319,242						
Income Tax Expenses		201,964	126,228	2,661,167	1,663,229	681,845	426,153	455,024	284,390	4,000,000	2,500,000	2,000,000	2,500,000						
Amortization (Treasury Bond Premium)		762,690	911,262	816,336	618,157	132,848	167,586	15,549	19,915	1,727,423	1,716,920	864,255	858,460						
H. Total Expenses (B+F+G)		2,446,278	2,423,840	189,093,911	196,159,651	43,549,126	39,744,575	195,822,735	173,634,238	430,912,052	411,962,300	197,382,462	200,376,102						
Balance of Life Insurance Fund at the End of the Quarter		41,948,664	30,679,624	553,628,029	409,851,768	107,661,023	104,957,506	4,595,593	56,817,460	707,833,308	602,306,366	707,833,308	602,306,366						
as Shown in the Statement of Financial Position (A-H)		44,394,942	33,103,464	742,721,939	606,011,419	151,210,149	144,702,081	200,418,328	230,451,698	1,138,745,360	1,014,268,666	905,215,770	802,682,464						
Total																			


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Director

Chartered Life Insurance PLC
Statement of Cashflows (Unaudited)
For the Quarter Ended on June 30, 2025


Particulars	Notes	Amount in Taka	
		2025	2024
A. CASH FLOW FROM OPERATING ACTIVITIES :			
Collection from Premium		484,498,077	920,967,265
Payment for Claims		(219,778,869)	(427,544,043)
Payment for Management Expenses,Commission, Re-Insurance and Others		(186,439,746)	(413,868,640)
Others Income		567,930	2,525,805
Gain on Sales of Assets		699,061	-
Income Tax Paid		-	(1,050,092)
Net Cash Flow from operating activities		79,546,453	81,030,295
B. CASH FLOW FROM INVESTING ACTIVITIES :			
Acquisition of Fixed Assets		(2,109,777)	(935,167)
Disposal of Fixed Assets		2,526,848	10,860,317
Interest, dividend, rent & gain on share		30,637,413	49,332,081
Investment made		(107,837,988)	(165,820,944)
Fair Value Change		(2,688,895)	12,566,593
Net Cash Flow from investing activities		(79,472,400)	(93,997,120)
C. CASH FLOW FROM FINANCING ACTIVITIES :			
Lease Liabilities		12,581,535	(28,930,441)
ROUA		(11,278,243)	30,900,066
Dividend Paid		-	(9,375,000)
Net Cash Flow from financing activities		1,303,292	(7,405,375)
D. Net increase/(Decrease) in cash and cash Equivalents (A+B+C)			
		1,377,345	(20,372,200)
E. Cash and Cash Equivalents at the beginning of the period			
		50,033,530	70,405,730
F. Cash and Cash Equivalents at the end of the period (D+E)			
		51,410,875	50,033,530
Net Operating Cash Flow Per Share(NOCFPS)		BDT 2.12	BDT 2.16

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


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Director

Chartered Life Insurance PLC
Statement of Changes in Shareholders Equity (Unaudited)
For the Quarter Ended on June 30, 2025

Particulars	Share Capital	Share Premium	General Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2025	375,000,000	-	-	-	-	375,000,000
Addition During the Year	-	-	-	-	-	-
Balance as on 30 June 2025	375,000,000	-	-	-	-	375,000,000

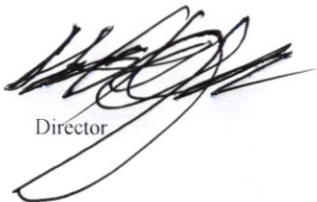
Particulars	Share Capital	Share Premium	General Reserve	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2024	375,000,000	-	-	-	-	375,000,000
Addition During the Year	-	-	-	-	-	-
Balance as on 30 June 2024	375,000,000	-	-	-	-	375,000,000

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


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Director

Chartered Life Insurance PLC
Statement of Life Insurance Fund (Unaudited)
As at June 30, 2025

Assets	Notes	Amount in Taka	
		30 June 2025	31 December 2024
Investments (FDR)		95,887,030	83,930,670
Statutory Deposit with Bangladesh Bank		15,000,000	15,000,000
Treasury Bond		563,996,388	466,804,750
Investment in Capital Market		214,235,481	216,924,376
Placement Share		8,200,000	8,200,000
Advance, Deposit, Policy Loan and Sundry Debtors		64,698,151	60,063,971
Interest, Dividends and Rents Accruing but not due		22,390,762	21,224,448
Cash, Bank and Other Balances		51,410,875	50,033,530
Receivable Premium		40,405,572	57,077,749
Re-Insurance Calim Receivable		-	-
Property, Plant and Equipments (At Cost Less Accumulated Depreciation)		109,873,858	114,935,970
Intangible Assets (Premium (Treasury Bond) Amortizable)		23,193,755	24,775,553
Right of Use Assets		32,982,392	21,704,149
Stamps and Printing Materials in Hand		1,524,617	2,154,230
Total		1,243,798,881	1,142,829,397
Less: Liabilities			
Sundry Creditors		86,677,591	80,205,266
Provision for Income Tax		28,103,276	24,103,276
Outstanding Claim		9,310,341	5,852,126
Fair Value Change Account		(7,999,643)	(5,310,748)
Lease Liabilities		31,947,704	19,366,169
Re-insurance Premium Payable		9,093,562	6,573,212
Unclaimed Dividend		101,484	101,679
Premium Deposits		3,731,260	3,602,688
Total		160,965,574	134,493,667
Gross Fund/Net Working Capital (Assets-Liabilities)		1,082,833,307	1,008,335,730
Less: Shareholders' Capital (Paid-up Capital)		375,000,000	375,000,000
Life Insurance Fund as at 30 June 2025		707,833,307	633,335,730


Company Secretary


Chief Financial Officer


Chief Executive Officer(Acting)


Director


Director

Chartered Life Insurance PLC
Notes to the Financial Statements
As at and for the Quarter Ended on June 30, 2025

Particulars	Notes	Amount in Taka	
		2025	2024
4.00 Share Capital: Tk. 375,000,000			
<u>Authorised Capital</u>			
25,00,00,000 Ordinary Shares of Tk. 10 each		2,500,000,000	2,500,000,000
<u>Issued, Subscribed and Paid-up Capital</u>			
37,500,000 Ordinary Shares of Tk.10 each fully paid up		375,000,000	375,000,000

4.01 Distribution Schedule of Paid-up Capital

A	Category of Share Holders	No. of Share Holders	Quantity of Share	Share Holding %
	Sponsor & Shareholders	15	22,500,060	60.00%
	Foreigners	294	589,630	1.572%
	General Public	25,738	11,511,850	30.698%
	Institutions	191	2,898,460	7.729%
	Total	26,238	37,500,000	100%
B	Share Holding Ronger	No. of Share Holders	Quantity of Share	Share Holding %
	0000000001-0000010000	26,035	3,570,087	9.52%
	0000010001-0000020000	72	1,113,471	2.97%
	0000020001-0000030000	40	928,124	2.48%
	0000030001-0000040000	21	489,817	1.31%
	0000040001-0000050000	15	820,164	2.19%
	0000050001-0000060000	5	426,069	1.14%
	0000060001-0000070000	1	63,719	0.17%
	0000070001-0000080000	4	384,037	1.02%
	0000080001-0000090000	3	329,397	0.88%
	0000090001-1000000000	42	29,375,115	78.33%
	Total	26,238	37,500,000	100.00%

5.00 Life Insurance Fund: Tk. 707,833,308

The above amount is consists of as follows:

Opening Balance	633,335,730	585,079,814
Previous Year adjustment	4,641,584	(22,259,602)
Increase/(Decrease) in Life Revenue A/C during the period	69,855,994	70,515,518
Closing Life Insurance Fund	707,833,308	633,335,731

6.00 Amount Due to Other Persons or Bodies Carrying on Insurance Business: Tk. 9,093,562

The above balance is made up as follows:

Opening Balance	6,573,211	7,484,820
Add: Payable during the period	9,093,562	6,573,211
	15,666,773	14,058,031
Less: Adjusted during the period	(6,573,211)	(7,484,820)
Total	9,093,562	6,573,211

The above amount is payable to Turst International Insurance & Reins co. B.S.C(c) Trust Re, Kingdom of Bahrain on account of reinsurance premium

7.00 Estimated Liabilities in Respect of Outstanding Claim Due: Tk. 9,310,341

The above balance is made up as follows:

Opening Balance	5,852,126	18,991,185
Add: Payable during the period	9,310,341	5,852,126
	15,162,467	24,843,311
Less: Paid and Adjustment during the period	(5,852,126)	(18,991,185)
Closing Balance	9,310,341	5,852,126

08.00 Sundry Creditors: Tk. 86,677,591

Opening Balance	80,205,266	64,649,822
Add: Additions During the period	106,180,036	274,863,395
Total	186,385,302	339,513,217
Less Adjusted during the preiod	(99,707,711)	(259,307,951)
Closing Balance	86,677,591	80,205,266

8.01 Sundry Creditors:

The amount is made up as follows:

Agent Licence Fees	2,403,922	2,334,759
Actuary Fees	24,150	18,900
Audit Fees	825,000	1,075,000
Advertisement		163,500
Business Promotion Expenses		399,541
Cleaning Service bill Payable	87,073	81,480
Commission and Allowance	37,038,356	40,026,311
Garage Rent	2,500	-

Particulars	Notes	Amount in Taka	
		2025	2024
Credit Rating fees			107,500
Earned Leave		3,540,143	4,987,025
Email & Internet bill		26,349	29,420
Salary and Allowance		7,754,776	1,271,112
Tax and VAT Deducted at Source		2,580,051	3,646,691
Contribution Fund (FA to BM)		-	639,230
Motor Car & Cycle Hire Purchase Installment		17,651,612	16,090,663
Grauity Fund		11,112,683	5,353,683
Liabilities for Unpresented Cheque		471,873	-
Labour License Feee		10,500	10,500
Newspaper & Preioicals		-	3,000
RJSC, CDBL & Listing Fee		100,000	290,000
IDRA, DSE & CSE Fine/charges		60,000	60,000
IPO Expenses		30,318	30,318
Security Deposit		625,000	635,000
Office Rent		927,842	956,705
Office Expenses		44,401	99,370
Outsourcing bill		-	80,176
Officer Maintenance		-	12,370
Travelling Expenses		-	2,600
Medical Bill		-	35,270
Printing Expenses		94,555	94,555
Provident Fund		796,076	612,821
Postage Bill		67,595	337,290
Utilities Expenses		402,816	249,791
Total		86,677,591	79,734,581

9.00 Lease Liabilities: Tk. 31,947,704

The above balance is made up as follows:

Opening Balance	19,366,169	48,296,611
Add: Addition during the period	23,368,317	5,393,427
	42,734,486	53,690,038
Less: Paid & Adjustment during the period	10,786,782	34,323,869
Closing Balance	31,947,704	19,366,169

10.00 Fair Value Change Account: Tk. -7,999,643

The amount is made up as follows:

Fair Value of the Investment	214,235,481	216,924,376
Less: Cost price of the investment	222,235,124	222,235,124
Fair Value reserve at end of the period	(7,999,643)	(5,310,748)

In compliance with the IDRA circular no Life-04/2012, dated-11 June 2012, financial instruments: Recognition and Measurement. Investment made in the shares of the different companies is recorded at fair value which was earlier recorded at cost. As a consequence of adopting IDRA circular no Life-04/2012 the value of the investments has been adjusted to bring it at par with the fair value. Difference between fair value and cost price has been booked under Fair Value Change Account in the Balance Sheet. Fair value change Account has been implemented from during the period.

11.00 Provision for Income Tax: Tk. 28,103,276

The above amount has been made on the basis of gross receipts for the period according to Income Tax Ordinance' 1984,

Opening Balance	24,103,276	18,500,000
Add: Addition during the period	4,000,000	8,333,628
	28,103,276	26,833,628
Less: Adjustment during the period	-	(2,730,352)
Balance during the period	28,103,276	24,103,276

The final settlement by the Tax Authority of the following assessment year has been stated.

Income Year	Current Status
2013	Settled
2014	Settled
2015	Settled
2016	Settled
2017	Refund & Settled
2018	Settled
2019	Settled
2020	Settled
2021	Settled

Assessment of income tax for the income year 2022, 2023 & 2024 has not yet been finalized.

12.00 Premium Deposits: Tk. 3,731,260

The amount is made up as follows:

Opening Balance	3,602,688	1,289,084
Add: Addition	295,733,311	579,509,332
	299,335,999	580,798,416
Less: Adjustment	(295,604,739)	(577,195,728)
Closing Balance	3,731,260	3,602,688

Premium deposit represents premium received but risk has not yet been accepted because of pending underwriting decision as on 30 June 2025

Particulars	Notes	Amount in Taka	
		2025	2024
13.00 Policy Loan: Tk. 30,021,925			
The above balance represents the loan has been paid to the policyholders against their policy surrender value.			
Opening Balance		27,061,242	16,744,680
Add: Addition during the period		8,999,250	17,681,690
		36,060,492	34,426,370
Less: Adjustment during the period		(6,038,567)	(7,365,128)
Total		30,021,925	27,061,242
14.00 Statutory Deposit with Bangladesh Bank: Tk. 15,000,000			
In compliance with section 23 & 24 of Insurance Act, 2010, the amount has been deposited into Bangladesh Bank for which the Bangladesh Bank has issued 20 years Bangladesh Government Treasury Bond (BGTB) in favour of the company. Interest earned and received during the period has been duly accounted for.			
Statutory Deposit With Bangladesh Bank		15,000,000	15,000,000
Total		15,000,000	15,000,000
15.00 Treasury Bond: Tk. 563,996,388			
The amount is made up as follows:			
Opening Balance		466,804,750	324,817,821
Add: New investment made during the period		97,191,638	141,986,929
		563,996,388	466,804,750
Less: Encashment during the period		-	-
Closing Balance	Schedule-B	563,996,388	466,804,750
16.00 Investment in FDR: Tk. 95,887,030			
The amount is made up as follows:			
Opening Balance		83,930,670	80,329,906
Add: New investment made during the period		16,956,360	13,600,764
		100,887,030	93,930,670
Less: Encashment during the period		(5,000,000)	(10,000,000)
Closing Balance		95,887,030	83,930,670
16.01 Investment in FDR (Details List): Tk. 95,887,030			
The above amount comprised as follows:			
FDR with Al-Arafah Islami Bank, Motijheel Branch-21330653656		21,871,119	20,194,759
FDR with Brac Bank Ltd., Gulshan Branch-302863178005		21,228,133	21,228,133
FDR with Brac Bank Ltd., Gulshan Branch-3028631780007		5,000,000	-
FDR with Brac Bank Ltd., Gulshan Branch-3028631780006		2,000,000	-
FDR with City Bank Ltd., Gulshan Branch-4441493774001		-	5,000,000
FDR with Eastern Bank Ltd., Gulshan Branch-1045120000841		3,780,000	-
FDR with Eastern Bank Ltd., Gulshan Branch-1045560000318		5,000,000	-
FDR with Eastern Bank Ltd., Gulshan Branch-1045120000798		5,000,000	5,000,000
FDR with Eastern Bank Ltd., Gulshan Branch-1045120000801		5,000,000	5,000,000
FDR with Eastern Bank Ltd., Gulshan Branch-1045130000200		10,000,000	10,000,000
FDR with Eastern Bank Ltd., Gulshan Branch-1045550000841		-	3,500,000
FDR with Brac Bank Ltd., Gulshan Branch-3028631780006		-	2,000,000
FDR with Eastern Bank Ltd., Gulshan Branch-1045120000776		10,707,778	10,707,778
FDR with Eastern Bank Ltd., Gulshan Branch-1045560000309		5,000,000	-
FDR with One Bank, Malibagh Branch-051374		300,000	300,000
FDR with One Bank, Malibagh Branch-051381		200,000	200,000
FDR with One Bank, Malibagh Branch-051388		300,000	300,000
FDR with One Bank, Malibagh Branch-051393		500,000	500,000
Total		95,887,030	83,930,670
17.00 Investment in Marketable Securities (Fair Value): Tk. 214,235,481			
The above amount comprised as follows:			
	2025	2025	2024
	Cost Value	Market Value	Market Value
Agro Organica PLC	30,780	43,708	65,254
Asiatic Laboratories Ltd.	7,500,000	19,400,000	18,000,000
Carftman Footwear	25,770	72,929	76,020
Sikder Insurance Ltd.	77,050	151,789	162,576
Web Coats PLC	35,040	48,706	66,576
Square Pharma	92,820,863	88,051,350	91,760,550
Beximco	118,059,044	104,044,500	104,040,000
LHBL	3,686,577	2,422,500	2,748,900
	222,235,124	214,235,481	216,919,876
Difference between Market Value & Cost value of Investment in each shares of Capital Market has been added with value of Investment in Capital Market on the other hand same amount also be increased in the Head of Fair Value Change Account as per IFRS 9.			
18.00 Investment in Placement Share: Tk. 8,200,000			
The above amount comprised as follows:			
Asiatic Laboratories Ltd.		-	-
Islam Oxygen Ltd.		2,500,000	2,500,000
Meera Agro Inputs Ltd.		5,700,000	5,700,000
Total		8,200,000	8,200,000
19.00 Interest, Dividends and Rents Accruing but Not Due: Tk. 22,390,762			
The above amount comprised as follows:			
Opening balance		21,224,448	14,879,755
Add: Made during the period		22,734,572	55,676,774
		43,959,020	70,556,529
Less: Posted/Adjusted during the period		(21,568,258)	(49,332,081)
Closing Balance		22,390,762	21,224,448

Particulars	Notes	Amount in Taka	
		2025	2024
20.00 Advance, Deposit and Prepayment: Tk. 34,338,049			
Opening Balance		32,631,344	18,100,147
Add: Additions During the period		12,626,139	45,647,980
Total		45,257,483	63,748,127
Less Adjusted during the period		(10,919,434)	(31,116,783)
Closing Balance		34,338,049	32,631,344

20.01 Advance, Deposit and Prepayment

The above amount comprised as follows:

Advance against Office Rent	2,499,927	2,021,297
Advance against Commission	833,866	818,509
Advance against Motor Car and Cycle	1,199,020	899,020
Advance against Equipment	73,000	25,000
Advance Against Advertisement	50,000	100,000
Advance Against Car Maintenance	15,000	85,000
Advance Against Salary	2,438,662	1,832,950
Advance Against Tour	22,121	384,809
Advance Against Development Expenses	46,000	449,240
Advance Against Printing	-	460,279
Advance Against Various bill	252,619	-
Advance Holding Interest	1,002,577	2,005,046
Advance Income Tax	25,905,257	23,550,194
Total	34,338,049	32,631,344

The above advances has been adjusting/realised subsequently.

21.00 Sundry Debtors: Tk. 338,177

The above amount comprised as follows:

Opening Balance	371,385	405,010
Add: Addition during the period	-	33,208
	371,385	438,218
Less: Adjustment during the period	(33,208)	(66,833)
Closing Balance	338,177	371,385

21.01 Sundry Debtors (Details): Tk. 338,177

The above amount comprised as follows:

BDMA Rajshahi (Security Money)	323,177	323,177
Bangladesh Cricket Board (Security Money)	15,000	15,000
Bangladesh Red Crescent Society (Security Money)	-	33,208
Total	338,177	371,385

22.00 Cash and Cash Equivalents: Tk. 51,410,875

The above balance is made up as follows:

Cash in Hand	22.01	57,178	106,299
Cash at Bank	22.02	51,353,697	49,927,231
Total		51,410,875	50,033,530

22.01 Cash in Hand: Tk. 57,178

The above balance is made up as follows :

Head Office	57,178	106,299
Total	57,178	106,299

22.02 Cash at Bank: Tk. 51,353,697

The above balance is made up as follows:

Al-Arafah Islami Bank Ltd. Motiheel Branch	0021220006971	2,292,034	3,611,282
Bank Asia Ltd. (Dhanmondi Branch)	1171020001796	961,153	583,074
Brac Bank Ltd. Kawran Bazar Branch	150120286317800-01	18,175	18,175
Brac Bank Ltd. Kawran Bazar Branch	1540102863178001	18,055,827	13,369,050
Brac Bank Ltd. Kawran Bazar Branch	1540202863178001	641,620	12,875
City Bank Ltd. Kawran Bazar Branch	3101493774001	169,288	1,023,891
Dutch Bangla Bank Ltd. Tejgaon Branch	227-120-244	3,563,991	2,253,361
Eastern Bank Ltd. Gulshan Branch	1041080001879	48,198	48,548
Eastern Bank Ltd. Gulshan Branch	1041080004398	41,922	42,457
Eastern Bank Ltd. Gulshan Branch	1041080260243	843,912	1,709,428
Eastern Bank Ltd. Gulshan Branch	1041220487429	3,833,021	5,002,688
Eastern Bank Ltd. Khilgaon Branch	1291220136682	130,635	51,444
Eastern Bank Ltd. Banani Branch	1161360099270	638,935	760,751
IFIC Bank Ltd. Malibagh Branch	0190211135-001	3,249,442	2,361,408
Jamuna Bank Ltd. Dilkusha Branch	00060210022763	1,320,369	1,333,218
Jamuna Bank Ltd. Dilkusha Branch	00060320001998	2,159,466	151,662
Mercantile Bank	11110011-48951	39,182	204,711
One Bank Ltd. Malibagh Branch	09230000000086	848,872	1,375,188
Social Islami Bank Ltd. Rapura Branch	0411330007551	285,677	67,670
Trust Bank Ltd. Elephant Road Branch	70170322001166	1,429,855	1,678,166
Standard Chartered Bank	01-4127893-01	26,134	623,239
Eastern Bank Ltd. Pos	21150001	165,596	134,184
United Securities	D-2294	51,212	51,212
SSL Wireless	01764650800	53,030	56,754
Upay	01764650800	6,920	6,080
Rocket	130	54,757	47,361
B-Kash -01777770952	01777770952	3,131,274	3,860,620
B-Kash -01764650800	01764650800	453,079	2,498,208
B-Kash -01777770998	01777770998	2,510,421	3,467,297
B-Kash Payment	DM-986	626,642	317,116
Dutch Bangla Bank Ltd. Agent Banking	1130	-	8,766
National Bank, Rampura	1032006383190	2,009,490	974,450
Nagad Ac-01764650800	1764650800	1,274,419	1,981,670
Nagad Ac-M005010	M005010	419,151	241,230
Total		51,353,697	49,927,231

Particulars	Notes	Amount in Taka	
		2025	2024
23.00 Premium Receivable: Tk. 40,405,572			
The above balance is made up as follows:			
Opening Balance		57,077,749	130,646,356
Add: Made during the period		149,053,818	57,077,749
		206,131,567	187,724,105
Less: Realised/Adjustment during the period		(165,725,995)	(130,646,356)
Closing Balance		40,405,572	57,077,749
Allocation:			
Premium Receivable (Individual Life)		-	-
Premium Receivable (Group)		40,405,572	101,149,754
Total		40,405,572	101,149,754
24.00 Stock of Stamp and Printing Materials: Tk. 1,524,618			
The above balance is made up as follows:			
Opening Balance		2,154,230	3,556,726
Add: Purchase during the period		3,425,033	7,408,888
		5,579,263	10,965,614
Less: Consumed during the period		(4,054,645)	(8,811,384)
Closing Balance		1,524,618	2,154,230
25.00 Profit, Interest, Dividend and Rent: Tk. 31,803,727			
The above balance is made up as follows:			
Profit on Treasury Bond (Bangladesh Bank)		25,709,098	7,864,279
Dividend on Share		96,900	
Interest on Fixed Deposit (FDR)		4,682,193	1,729,094
Interest on Bank Deposit		322,789	41,032
Interest on Financial Assets		93,131	119,950
Interest on Policy Loan		899,615	308,273
Closing Balance		31,803,727	10,062,628
26.00 Others Income: Tk. 567,930			
The above balance is made up as follows:			
Others Income		193,790	71,283
PF Forfeiture A/C		119,655	
Gain on Lease Liabilities		254,485	169,523
Total		567,930	240,806

Chartered Life Insurance PLC
Schedule of Property, Plant and Equipments (Tangible and Intangible-Unaudited)
As at June 30, 2025

Fixed Assets (Tangible)

Schedule-A

Sl. No.	Particulars	Cost				Rate	Depreciation				Written Down Value as at 30.06.2025
		Opening Balance	Addition during the period	Adjustment during the period	Closing Balance		Opening Balance	Charged during the period	Adjustment during the period	Closing Balance	
1	Furniture & Fixture	41,549,167	1,144,795	-	42,693,962	10%	14,638,978	1,368,927	-	16,007,905	26,686,057
2	Office Decoration & Design	32,298,332	389,174	395,098	32,292,408	10%	13,282,701	959,399	101,610	14,140,490	18,151,918
3	Office Equipment	41,222,340	575,808	15,000	41,783,148	10%	16,373,696	1,263,523	4,446	17,632,773	24,150,375
4	Motor Car & Motor cycles	71,370,565	-	2,116,750	69,253,815	10%	29,394,451	2,018,978	1,078,270	30,335,159	38,918,656
Sub-Total(A)		186,440,404	2,109,777	2,526,848	186,023,333		73,689,826	5,610,827	1,184,326	78,116,328	107,907,006
Gross Total		186,440,404	2,109,777	2,526,848	186,023,333		73,689,826	5,610,827	1,184,326	78,116,328	107,907,006

Fixed Assets (Intangible)

Sl. No.	Particulars	Cost				Rate	Depreciation				Written Down Value as at 30.06.2025
		Opening Balance	Addition during the period	Adjustment during the period	Closing Balance		Opening Balance	Charged during the period	Adjustment during the period	Closing Balance	
1	Software	4,221,729	-	-	4,221,729	20%	2,036,337	218,539	-	2,254,876	1,966,853
Sub-Total(B)		4,221,729	-	-	4,221,729		2,036,337	218,539	-	2,254,876	1,966,853
Grand Total		190,662,133	2,109,777	2,526,848	190,245,062		75,726,163	5,829,367	1,184,326	80,371,204	109,873,858

Chartered Life Insurance PLC
Statement of securities (Treasury Bond)
as at 30 June 2025

Schedule-B

SL no	Nature of securities	Date of issued	Settlement date	Name of the bank	No of securities	Rate of interest (%)	Amount (BDT)	Date of maturity
1	Treasury Bond	6/26/2019	9/25/2019	Bangladesh Bank	BD0939391209	9.29	6,133,066	6/26/2039
2	Treasury Bond	6/26/2019	11/12/2019	Bangladesh Bank	BD0939391209	9.29	8,600,000	6/26/2039
3	Treasury Bond	6/26/2019	12/3/2019	Bangladesh Bank	BD0939391209	9.29	2,000,000	6/26/2039
4	Treasury Bond	11/25/2015	12/26/2019	Bangladesh Bank	BD0935201204	8.70	15,465,492	11/25/1935
5	Treasury Bond	6/26/2019	12/30/2019	Bangladesh Bank	BD0939391209	9.29	3,200,000	6/26/2039
6	Treasury Bond	6/26/2019	3/25/2020	Bangladesh Bank	BD0939391209	9.29	5,000,000	6/26/2039
7	Treasury Bond	6/24/2020	6/24/2020	Bangladesh Bank	BD0940441209	8.94	5,000,000	6/24/2040
8	Treasury Bond	6/26/2019	5/20/2020	Bangladesh Bank	BD0940401203	9.20	5,000,000	6/26/2040
9	Treasury Bond	5/20/2020	9/30/2020	Bangladesh Bank	BD0940401203	9.20	8,600,000	5/20/2040
10	Treasury Bond	5/20/2020	12/3/2020	Bangladesh Bank	BD0940401203	9.20	11,400,000	5/20/2040
11	Treasury Bond	6/24/2020	12/23/2020	Bangladesh Bank	BD0940441209	8.94	16,000,000	6/24/2040
12	Treasury Bond	7/29/2015	3/28/2021	Bangladesh Bank	BD0930041159	10.06	92,500,000	7/29/2030
13	Treasury Bond	5/19/2021	5/19/2021	Bangladesh Bank	BD0931401105	5.80	5,500,000	5/19/2031
14	Treasury Bond	6/30/2021	6/30/2021	Bangladesh Bank	BD0941451207	6.07	3,400,000	6/30/2041
15	Treasury Bond	6/22/2022	7/28/2022	Bangladesh Bank	BD0932891106	8.10	6,500,000	6/22/2032
16	Treasury Bond	5/25/2022	8/16/2022	Bangladesh Bank	BD0932851100	8.00	7,146,218	5/25/2032
17	Treasury Bond	12/21/2022	12/21/2022	Bangladesh Bank	BD0932231105	8.33	60,000,000	12/21/2032
18	Treasury Bond	3/15/2023	3/15/2023	Bangladesh Bank	BD0933351100	8.45	15,000,000	3/15/2033
19	Treasury Bond	3/15/2023	3/27/2023	Bangladesh Bank	BD0933351100	8.45	10,000,000	3/15/2033
20	Treasury Bond	3/15/2023	3/30/2023	Bangladesh Bank	BD0933351100	8.45	20,000,000	3/15/2033
21	Treasury Bond	7/22/2020	7/19/2023	Bangladesh Bank	BD0930031101	7.89	18,744,923	7/22/2030
22	Treasury Bond	11/15/2023	1/18/2024	Bangladesh Bank	BD0928181058	10.99	15,000,000	11/15/2028
23	Treasury Bond	3/27/2024	3/27/2024	Bangladesh Bank	BD0939371151	12.15	15,000,000	3/27/2039
24	Treasury Bond	3/27/2024	5/28/2024	Bangladesh Bank	BD0939371151	12.15	3,103,425	3/27/2039
25	Treasury Bond	3/27/2024	5/28/2024	Bangladesh Bank	BD0939371151	12.15	7,273,652	3/27/2039
26	Treasury Bond	5/15/2024	6/13/2024	Bangladesh Bank	BD0939371151	12.40	11,989,567	5/15/2029
27	Treasury Bond	4/15/2024	7/10/2024	Bangladesh Bank	BD0923401059	12.10	7,430,634	4/15/2029
28	Treasury Bond	6/20/2024	9/18/2024	Bangladesh Bank	BD0934481104	12.60	6,000,000	4/15/2034
29	Treasury Bond	2/22/2024	10/16/2024	Bangladesh Bank	BD0934311103	12.05	19,670,795	2/22/2034
30	Treasury Bond	3/27/2024	10/23/2024	Bangladesh Bank	BD0939371151	12.15	9,718,210	3/27/2039
31	Treasury Bond	4/17/2024	11/20/2024	Bangladesh Bank	BD0934481102	12.15	21,622,278	4/17/2034
32	Treasury Bond	7/28/2024	12/24/2024	Bangladesh Bank	BD0944051202	12.75	25,000,000	7/28/2044
33	Treasury Bond	1/22/2025	1/22/2025	Bangladesh Bank	BD0935291106	12.08	15,000,000	1/22/2035
34	Treasury Bond	3/27/2025	3/27/2025	Bangladesh Bank	BD0940381157	12.28	25,000,000	1/22/2040
35	Treasury Bond	3/19/2025	4/23/2025	Bangladesh Bank	BD0935371106	12.05	22,530,076	3/19/2035
36	Treasury Bond	5/21/2025	5/21/2025	Bangladesh Bank	BD0935451106	11.88	5,000,000	5/21/2035
37	Treasury Bond	3/27/2025	6/17/2025	Bangladesh Bank	BD0940381157	12.28	24,541,153	3/27/2040
38	Treasury Bond	5/28/2025	6/25/2025	Bangladesh Bank	BD0945461202	12.24	4,926,899	5/28/2045
Total							563,996,388	