CHARTERED LIFE INSURANCE PLC

464/H, DIT ROAD, WEST RAMPURA, DHAKA-1219

1st QUARTER ENDED CONSOLIDATED FINANCIAL STATEMENT-2025(UN-AUDITED)

1st QUARTER ENDED CONSOLIDATED FINA	NCIAL	STATEMENT-2	025(UN-AUDI	TED)						22		
Statement of Financial Posit		Statement of	Channes in	Sharehol	dors Fra	iity (I Inai	(hatihu					
As at March 31, 2025					Statement of Changes in Shareholders Equity (Unaudited)							
Partioulars	Aggr	For the Quarter Ended on March 31, 2025										
ASSETS	Notes	31-Mar-26	31-Deo-24									
Policy Loan (on Insurer's Policies within their sumender value) Statutory Deposit with Bangladesh Bank		27,978,538	27,061,242		Particulars	Share Capital	Share Premium	General	Retained Earnings	Other	Total	
Statutory Deposit with Bangadesh Bank Treasury Bond Investment In FDR		15,000,000 506,901,505	15,000,000 466,804,750	Delener		375,000,000		Reserve	Earnings	Reserve	375.000.000	
Investment in Marketable Securities (Exit Value)		95,607,030	83,980,670		as on 01 January 2025	3/5,000,000	•	•	•	•	3/5,000,000	
Intangible Assets (Premium Treasury Bond, Amortizable) Investment in Placement Share		217,629,554 24,014,520 8,200,000 18,143,786	216,924,376 24,775,553 8,200,000	Addition	During the Year							
Interest, Dividends and Rents Accruing but Not Due Advance, Deposit and Prepayment		18,143,786	21,224,448 32,631,344	Balance	as on 31 March 2025	375,000,000	-				375,000,000	
Surdry Debtors Cash and Cash Equivelents		338,177	371,385			1	Share	General	Retained	Other		
Premium Receivable		27,501,433 60,042,502	50,033,530 57,077,749		Particulars	Share Capital	Premium	Reserve	Earnings	Reserve	Total	
Re-Insurance Claim Receivable Right of Use Assets (ROUA)		39,541,465	21,704,149	Relance	as on 01 January 2024	375,000,000	Freeling	NEGELVE	CATTINUS	NESSIVE	375,000,000	
Rept of Use Assets (ROUA) Property, Plant and Equipments (At Cost Less Accumulated Depredation) Stock of Stamp and Printing Materials		112,760,366	114,935,970		,	3/3,000,000					3/3,000,000	
Stock of Stamp and Printing Materials		1,810,970	2,154,230		During the Year	•	•	•	•	•	•	
LIA DILITIE D		1,180,810,966	1,142,029,007	Balance	e as on 31 March 2024	375,000,000			•	•	375,000,000	
Authorized Capital 25,00,00,000 Ordinary Share of Taka 10 each		2,500,000,000	2,500,000,000			Noise to th	a Financial S	alements -				
Issues, Subsoribed & Paid up Capital 37500000 shares of Tk.10 each fully paid up		375,000,000	375,000,000	As at and for the Quarter Ended on March 31, 2825						- 1		
Life Insurance Fund		666,485,278	633,335,730	1.00 0	Perie			,	des -	2025	n Taba 2024	
Amounts Due to Other Persons or Bodies Carrying on Insurance Business		9,177,481	6,573,212	2.00	Dur termid Life Insumence Company I Rank of pressuration	Inited (Service after 1	elemed to act h	a Company] wa	e la corporated	on 29 July 201	I und at the	
Estimated Liability In Respect of Outstanding Claims Sundry Creditors		9,556,066	5,852,126 80,205,266		The proper ation and preventation of international Financial Reporting Of	Induction (Transcale states and order (Transcale and T	nests and mile transmission, 2	nd disclosures 110 and the let	of Information and a Develop	ture been mud mentand Rep	is an per- claimery Authority	
Unclaimed Dividend		101,495	101,679		Part tenud Life Insumeries Company I Bank of progaration The proparation and prosentation of international Phanedel Reporting/20 Lot. Until additional patkins or is pre- seem made by the gaddelines not is re- seem taken by the gaddelines of its in- see Part III as different IP-of the Third Subtrace of the Insurance Act, 1928.	fided under the board h In Part Land I's ro J	ona Act, 2008. A Part II of the	mga komenito Pirot Schedule	and the Reven	ara of the lief at an Accounts has	nor been prevaried	
Lease Liabilities Fair Value Change Account		37,782,504 (4,605,570)	19,366,169 (5,310,748)	11 3	air Pailt III ai d'iornis th' air dea thora pádance of the Instatunce Act, 1928 ture been propand under historica introdae.	differ from those of # loost convertion, exc	Inco Act, 1931. RS, the related of for investments	in case the req regulatory gale into in unit or	dinerhaw be filterhaw be	en used. The Br ar exthus have	an dalk tatements been measured at	
Provision for Income Tax Premium Deposit		26,103,276	24,103,276		strustas.							
TOTAL FUND and LIA BILITIES		1,186,810,966	1,142,829,397	1	Authorised Capital 15,00,00,000 Celibary Shama of	Th. 10 mich			2,1	100,0 00,0 00	2,500,000,000	
					Share Cupital TK, 317,000,000 Subbened Cupital F5.00,00,000 Certeary Shares of a sourt Subber fibri and Patho II. 500,000 Certeary Shares of Set Insurance Fund. Th. 556,4 Spenning Balance Twolow Two sidual triad remease (Decreases) in Unit New	o Capital Ik.10 each fully pair	ſφ			175,000,000	375,000,000	
Revenue Account (U For the Quarter ended on	naudit March	ed) 31, 2025		4.00 6	de Insurance Fund: Tk. 695,4 Spening Balance	15,278				31,3 35,7 31	585,272,214	
Particulara	Notes	Aggre 31-Mar-25	gate		Providual Year sedua Imeri recreases (Decreases) in Life Neve 2 loaing Life Insurance Fund	inue A.C. during The	period		_	4,641,584 28,507,964 106,485,278	(Z2,259,802) 70,515,518	
	Notes				ensue has to Other Persons of	Badina Carrying or	Insurance Ba	amena: Tk.S	,177,481			
Balance of Fund at the Beginning of the period Add: Previous period Adjustments		633,335,731 4,641,584	585,079,810 75,000		The advices balance is made up a Spening Balance Add. Payable during the particul	a to so with				6,573,211	7,454,820 8,572,211	
Revenue Premium less Reinsurance					ex. Adjusted during the particul					13,166,773 (1,989,293) 3,177,481	(7.454,220) (7.454,220) (3.372,211	
First Year Premium-Individual Life Renewal Premium-Individual Life Group Premium-First Year		55,275,510 70,489,189 34,358,819	59,543,432 56,421,339 68,312,286			t of Outstanding C a follows:	laim Due: Tk	9,5 95,2 66				
		100.948.232	22.482.987	5	The advice believe is made up a Opening Balance Add. Payable during the period				_	5,852,128 5,530,000 15,498,192	18,991,185 5,312,126 24,340,311	
Group Premium-Renewal Gross Premium Less: Reinsurance Net Premium Profit, Interest, Dividend and Rent Gain on Sales of Assets	-	261,071,750 14,221,411 246,850,339	206,760,044 11,664,405 195,095,639			the period				(5.852.128) (5.852.128) 5.556.268	24,343,311 (18,351,185)	
Profit, Interest, Dividend and Rent		246,850,339 14,850,685 38,562	195,095,639 10,062,628 92,960	7.00 8	Sundry Creditors: Tk. 61,853,9	92			_	1396366	1310/28	
ain on Sales of Assets 38,562 92,9 her Income 297,967 240,8 Total Revenue 900,014,865 790,646,8					Denting Balance Add: Additions During the partod				_	80.205.268 40,141,973	64.849.822 274.383.395	
ross Glaims 130.277.194 114.1				Total 12034/238 330.5132 Lease Adjusted during the precised (56.413.247) 200.2107.30 Closing Balance 40.853.932 40.2653.932							339,513,217 (259,307,951) 60,265,355	
Less:Reinsurance B. Net Claims	-	2,110,372	4,302,888	8.00	Closing Datance fair Value Change Account: To the Value of De Investment	4,605,570				17.620.544	216,224,376	
Expenses of Management Commission to insurance Agements (less that on Reinsurance) Allowances and Commissions(other than	1	16.024.859	23,370,302	1	air Value of the Investment ann. Coal once of the Investme fair Value reserve at end of the Provision for Income Tax. Tk.	int period			_	(4,605,579)	222 235 124 (5,112,748)	
	1	27.289.234 43,314,093	23.470.043 46,840,345	9.00 P					=	26,183,276	26,8 33,828	
Less: Re-Insurance Commission C. Total Commission and Allowance	-	143,275 43,170,818	87,330 46,753,015		.eec. Adjustment during the pert Salance during the period Premium Deposite: Tk. 5,346,4	isd.			-	26,183,276	(2,730,352) 24,165,276	
D. Others Management Expenses: E. Total Management Expenses (C+D)	-	52,918,449 96,089,267	45,706,242		Premium Deposite: Tk. 5,346,4 Opening Balance	83				1.612.838	1282.04	
		9,273,502	9,255,354 211,586,202		kid Addition				_	45.030724	579.509.332	
F. Other Expenditures: G. Total Expenses (B+E+F) Balance of Life Insurance Fund at the End of the as Shown in the Statement of Financial Position (A Total	Quarter	666,485,278	579,060,641		was Adjustment				0	41,031,412 41,285,979) 5,146,433	(577,195,725)	
Total		900,014,868	790,646,843	11.00	During Balance NelkyLean Th. 27,078,538				_	27.041.242	3,044,000	
					Opening Salarice Add. Addition during the period				_	4.841.500	17 881,890 34,429,370	
Statement of Cashflows	(Unaud	lited)			.eex. Adjustment during the perk Total				_	(1.944.204)	(7.365,128)	
For the Quarter Ended on I				12.00 k	nterest, Dividends and Rents	Accuring Ind NetC	Net Th. 18,19	13,788	_	21,228,448	14.8 /9./55	
Particulars	Notes	Amoun 31-Mar 2025	t in Taka 31-Mar 2024		Opening belience Add. Mede during the pleriod					10.550.135 31,774,883	55.8 /5,774	
A. CASH FLOW FROM OPERATING ACTIVITIES : Collection from Premium		245.629.330	920.967.265	i i	.eec. Posted Adjusted during the Dissing Balance Monance, Depend and Prepaye				-	11,630,792) 18,143,788	(49,3.32,081) 21,224,448	
Payment for Claims		(124,462,882)	(427,544,043)	13.00	Advance, Deposit and Prepaye Opening Salance Add. Additions During the period	nent: Tk. 31,341,1	17		_	32,631,344	18,100,147	
Payment for Management Expenses,Commission, F Insurance and Others		(109,906,192)	(408,587,306)						-	6.829.241 39,480,585	45,847,980 81,748,127	
Others Income Gain on Sales of Assets		297,967 38,562	2,245,853		nex Adjusted during the precisi Scotty Debeters: Th. 338,177				-	(0,110,478) 31,341,107	(21,116,782) 32,631,344	
Income Tax Paid Net Cash Flow from operating activities		11,596,786	(6,051,474) 81,030,295	14.00 5	Bandry Debilers: Tk. 338,177 Opening Datance 4dd: Additionduring the period					371,385	405,010	
B. CASH FLOW FROM INVESTING ACTIVITIES :									_	371,385	438,218	
Acquisition of Fixed Assets Disposal of Fixed Assets		(873,372)	(935,167) 10.860.317		use. Adjustment during the pert Dissing Balance Premium Receivable : Tik. 60,84 Spering Datance				-	(11,208) 338,177	(85,EII) 371,385	
Interest, dividend, rent & gain on share Investment made		17,931,346 (52,634,556)	49,289,271 (165,778,134)		Premium Receivable: Tk. 60,0+ Opening Datasos Idd.Matie during the period					57,077,749	130,846,256	
Fair Value Change		705.178	12.566.593	11	ADD IN MON CURING THE \$44000					91,038,819	57,077,340	
Net Cash Flow from investing activities C. CASH FLOW FROM FINANCING ACTIVITIES :		(34,707,904)		10.00	.ecc. Realized/Adjustment during Dealing Balance Deals of Stamp and Printing M Joarting Datasce	derails Th. 1 and	971		=	80,042,502	(130,646,3%) 57,877,749	
Lease Liabilities ROUA		18,416,335 (17,837,316)	(28,930,441) 30,900,066		Spenning Satance Add. Purchase during the period					2,154,230 1,928,844	3,5 98,7 28 7,4 08,8 88	
Dividend Paid Net Cash Flow from financing activities		579.019	(9,375,000)		ees. Consumed dating the parts	ad.			_	4,012,374 (2,271,303)	10,265,614 (0,311,33H)	
D. Net increase/(Decrease) in cash and cash Equivalents (A+B+C)	(22.532.099)	(20.372.200)	17.00	Desing Balance Profit, Interest, Dividend and R Volton Trausury Dont (Dangle	ent: T.k. 14,850,88	,		=	1,810,971	2,154,230	
E. Cash and Cash Equivalents at the beginning of the peri F. Cash and Cash Equivalents at the end of the period (D-	od E)	50,033,530 27,501,433	70,405,730		Votition Treasury D and (Dangle Interval on 7 text Deposit (FDR)	death Dank)				12,006,199 2,260,632	7,804,279 1,723,054	
Net Operating Cash Flow Per Share(NOCFPS)	·	0.31	2.16		ntereat on If teed Deposit (FDR) ntereat on Sank Deposit ntereat on Francis As sets ntereat on Potoy Laws Vestion R Mance					54,992	1,729,094 41,032 119,950	
Net Operating Cash How Per Share(NOCFPS)		0.31	2.16		nterest on Policy Loan I loaing Balance					14,0 50,0 05	10,042,628	
"The details of the published quarterly QI financial statements are available in the website of the company. The address of the website is www.charteredlifebd.com"												
s/d	s/d			c/d				<i>,</i> / -				
-1 -				s/d s/d								
Company Secretary Acti	Acting CEO & CFO			Director			Director					

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