CHARTERED LIFE INSURANCE PLC.

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

SECOND QUARTER ENDED CONSOLIDATED FINANCIAL STATEMENT-2026(UN-AUDITED)

Chartered Life
Secured Life

Statement of Financial Position (Unaudited)
As at 30 June 2026

Particulars	Notes	Aggregate	
		30 June 2026	2025
Assets			
Policy loan (on insurer's policies within their surrender value)	03	36,018,937	35,698,034
Investment			
Statutory deposit with Bangladesh Bank		15,000,000	15,000,000
Investment in treasury bond		631,430,382	613,425,390
Investment in fixed deposit		77,775,417	86,944,135
Investment in capital market		196,567,851	214,213,060
Investment in placement share		8,200,000	8,200,000
Investment in Subordinated Bond		28,000,000	-
Intangible asset-premium on treasury bonds (amortizable)		21,139,478	21,583,827
		978,113,127	**959,366,412**
Interest and dividends accruing but not yet due	04	27,046,090	30,498,349
Advance, deposit and prepayments	05	49,201,652	39,229,918
Sundry debtors	06	363,177	338,177
Receivable premium	07	38,966,122	49,047,574
Cash and cash equivalents		35,175,233	41,347,817
Fixed assets (at cost less accumulated depreciation)	Schedule-A	90,889,122	99,908,896
Right of use assets		21,381,769	25,644,745
Stamps & printing materials in hand		1,207,714	1,425,129
		264,230,879	**287,440,605**
Total assets		**1,278,362,943**	**1,282,505,051**
Liabilities			
Issued, subscribed & paid up capital			
37,500,000 shares of Taka 10 each fully paid up		375,000,000	375,000,000
Life insurance fund	08	791,906,680	762,330,306
Amount due to other persons or bodies carrying on insurance business	09	5,000,000	343,183
Estimated liabilities in respect of outstanding claims, whether due or intimated	10	6,976,033	4,007,168
Sundry creditors and other liabilities	11	71,837,913	86,506,814
Unclaimed dividend		101,484	101,484
Lease liabilities		21,090,739	25,153,692
Fair value change account	12	(33,914,064)	(8,181,725)
Provision for income tax	13	35,232,045	32,232,045
Premium deposit	14	5,132,112	5,012,083
Total Fund & Liabilities		**1,278,362,943**	**1,282,505,051**

Revenue Account(Unaudited)
For the Period ended 30 June 2026

Particulars	Aggregate			
	30-Jun-26	30-Jun-25	April to June 26	April to June 25
Balance of fund at the beginning of the year	**762,330,307**	**633,335,731**	**775,082,780**	**666,485,278**
Less: Previous year adjustments	(1,000,301)	4,641,584	-	-
A. Adjusted balance of fund at the beginning of the period	**761,330,006**	**637,977,315**	**775,082,780**	**666,485,278**
Revenue				
Premium				
First year premium- IL	81,984,559	115,337,973	36,396,151	60,062,463
Renewal premium- IL	152,925,094	153,691,185	99,617,110	83,201,996
Group premium- First year	56,253,195	60,579,807	38,604,369	26,220,988
Group premium- Renewal	81,341,692	154,809,773	22,657,649	53,861,541
Gross premium	**372,504,540**	**484,418,738**	**197,275,279**	**223,346,988**
Less: Reinsurance	5,000,000	16,721,411	2,500,000	2,500,000
Net premium (premium less reinsurance)	**367,504,540**	**467,697,327**	**194,775,279**	**220,846,988**
Interest income and dividends received during the period	41,212,104	31,803,727	21,829,585	16,953,042
Profit on sales of share	938,949	-	1,149	-
Other income	(1,425,670)	1,266,991	(2,748,295)	930,462
B. Total revenue during the year	**40,725,383**	**33,070,718**	**19,082,439**	**17,883,504**
	408,229,923	**500,768,045**	**213,857,718**	**238,730,492**
C. Total revenue (A+B)	**1,169,559,929**	**1,138,745,360**	**988,940,498**	**905,215,770**
D. Net claims	**205,001,913**	**223,237,084**	**102,523,214**	**95,070,262**
E. Total commission and allowance	**67,125,935**	**87,777,806**	**38,332,669**	**44,606,988**
F. Total others management expenses	**92,574,764**	**102,133,115**	**48,378,485**	**49,214,667**
G. Total management expenses (E+F)	**159,700,699**	**189,910,922**	**86,711,154**	**93,821,655**
H. Total other expenditure	**12,950,638**	**17,764,046**	**7,799,450**	**8,490,544**
I. Total expenses (D+G+H)	**377,653,250**	**430,912,052**	**197,033,818**	**197,382,461**
Balance of life insurance fund at the end of the Quarter as shown in the balance sheet (I-J)	**791,906,680**	**707,833,308**	**791,906,680**	**707,833,308**
J. Total	**1,169,559,929**	**1,138,745,360**	**988,940,498**	**905,215,770**

Cash Flow Statement(Unaudited)
For the Period ended 30 June 2026

Particulars	30 June 2026 Taka	30 June 2025 Taka
A. Cash flow from operating activities		
Collection from premium	377,706,021	484,498,077
Payment for claims	(202,033,048)	(219,778,869)
Payment for management expenses, commission, reinsurance & others	(185,107,337)	(186,439,746)
Other income	(1,425,670)	567,930
Gain on Sales of Assets	-	699,000
Income tax	(6,307,993)	-
Net cash generated from operating activities	**(17,168,027)**	**79,546,452**
B. Cash flow from investing activities		
Acquisition of fixed assets	(492,605)	(2,109,777)
Disposal on assets	10,484,669	2,524,348
Interest, dividend and profit on investment	45,603,311	30,637,413
Investment made	(19,067,618)	(107,837,988)
Fair value change	(25,732,339)	(2,688,895)
Net cash used in from investing activities	**10,795,417**	**(79,472,400)**
C. Cash flow from financing activities		
Lease liabilities	(4,062,953)	12,581,535
ReUA	4,262,976	(11,278,243)
Dividend paid	-	-
Net cash flow (used in) financing activities	**200,023**	**1,303,292**
D. Net (decrease) in cash and cash equivalents (A+B+C)	(6,172,586)	1,377,344
E. Cash and cash equivalents at the beginning of the year	41,347,818	50,033,530
F. Cash and cash equivalents at the end of the period (D+E)	**35,175,233**	**51,410,875**
Net Operating Cash Flow Per Share (NOCFPS)	**(0.46)**	**2.12**

Statement of changes in Shareholders' Equity(Unaudited)
For the Period ended 30 June 2026

Amounts in Taka

Particulars	Share capital	Retained earnings	Other reserve	Total
Balance as at 01 January 2026	**375,000,000**	-	-	**375,000,000**
Addition during the period	-	-	-	-
Balance as at 30 June 2026	**375,000,000**	-	-	**375,000,000**
Balance as at 01 January 2025	**375,000,000**	-	-	**375,000,000**
Addition during the period	-	-	-	-
Balance as at 30 June 2025	**375,000,000**	-	-	**375,000,000**

Notes to the Financial Statements
For the Period ended 30 June 2026

1 Company profile

Chartered Life Insurance PLC. (hereinafter referred to as the Company) was incorporated on 29 July 2013 under the Companies Act, 1994 as a public company limited by shares. The shares of the Company are publicly traded in Dhaka and Chittagong Stock Exchanges from October 2022.

2 Basis of preparation

The preparation and presentation of these financial statements and related disclosures of information have been made as per International Financial Reporting Standards (IFRSs) and the Insurance Act, 2010 and the Insurance Development and Regulatory Authority Act, 2010. Until additional guidance is provided under the Insurance Act, 2010, requirements as to the disclosure of the balance sheet have been made by the guidelines set forth in Part I and Form A of Part II of the First Schedule and the revenue accounts have been presented per Part III and Form TP of the Third Schedule of the Insurance Act, 1938. In case the requirements of the Insurance Act, 2010 and related guidance of the Insurance Act, 1938 differ from those of IFRS, the related regulatory guidelines have been used. The financial statements have been prepared under historical cost convention, except for investments in unit certificates and shares that have been measured at fair value.

		2026 Taka	2025 Taka
3	**Policy loan (on insurer's policies within their surrender value)**		
	Opening balance	**35,698,034**	**27,061,242**
	Add: Addition during the Period	9,374,580	22,083,396
	Total	**45,072,534**	**49,144,638**
	Less: Adjustment during the Period	(9,053,597)	(13,448,604)
	Balance during the year	**36,018,937**	**35,698,034**
4	**Interest and dividends accruing but not yet due**		
	Opening balance	**30,498,349**	**21,224,448**
	Add:Addition during the Period	27,291,070	57,709,121
	Total	**57,789,419**	**78,933,569**
	Less: Received/adjusted during the Period	30,743,329	48,515,220
	Closing balance	**27,046,090**	**30,498,349**
5	**Advance, deposit and prepayments**		
	Opening balance	**39,229,918**	**32,631,244**
	Add: Additions during the Period	18,155,679	28,148,925
	Total	**57,385,597**	**60,780,169**
	Less: Adjusted during the period	(8,183,945)	(21,550,351)
	Closing balance	**49,201,652**	**39,229,918**
6	**Sundry debtors**		
	Opening balance	**338,177**	**371,385**
	Add: Addition during the Period	25,000	-
	Total	**363,177**	**371,385**
	Less: Adjustment during the Period	-	(33,208)
	Closing balance	**363,177**	**338,177**
7	**Receivable premium**		
	Opening balance	**49,047,574**	**57,077,749**
	Add: addition during the period	106,629,255	49,047,574
	Total	**155,676,829**	**106,125,323**
	Less: Realised/adjustment during the period	(116,710,707)	(57,077,749)
	Closing balance	**38,966,122**	**49,047,574**
8	**Life insurance fund**		
	Opening balance	**762,330,306**	**633,335,730**
	Less: Previous year adjustment	1,000,301	9,473,043
	Add: Increase during the period	30,576,675	138,469,620
	Total	**791,906,680**	**762,330,306**
9	**Amount due to other persons or bodies carrying on insurance business**		
	Opening balance	**343,183**	**6,573,212**
	Less : Adjusted during the period	343,183	(6,573,212)
	Total	-	-
	Add: Payable during the period	5,000,000	343,183
	Closing balance	**5,000,000**	**343,183**
10	**Estimated liabilities in respect of outstanding claims, whether due or intimated**		
	Opening balance	**4,007,168**	**5,852,126**
	Add: Payable during the period	6,976,033	4,007,168
	Total	**10,983,201**	**9,859,294**
	Less: Paid/adjustment during the period	(4,007,168)	(5,852,126)
	Closing balance	**6,976,033**	**4,007,168**
11	**Sundry creditors and other liabilities**		
	Opening balance	**86,506,814**	**80,205,266**
	Add: Addition during the period	92,863,208	231,064,697
	Total	**179,370,022**	**311,189,963**
	Less: Adjustment during the period	107,532,108	225,683,149
	Closing balance	**71,837,913**	**86,506,814**
12	**Fair value change account**		
	Fair value of the investment	196,567,851	214,213,060
	Less: Cost price of the investment	230,481,914	222,394,785
	Fair value reserve at the end of the year	**(33,914,064)**	**(8,181,725)**
13	**Provision for income tax**		
	Opening balance	**32,232,045**	**24,103,276**
	Tax provision previous year as per return	-	-
	Add: Addition during the period	3,000,000	9,290,625
	Total	**35,232,045**	**33,393,901**
	Less: Adjustment during the period	-	(1,161,856)
	Closing balance	**35,232,045**	**32,232,045**
14	**Premium deposit**		
	Opening balance	**5,012,082**	**3,602,688**
	Add: Addition during the period	269,884,274	618,809,273
	Total	**274,896,357**	**622,411,961**
	Less: Adjustment during the period	(269,764,245)	617,399,878
	Closing balance	**5,132,112**	**5,012,083**

s/d
Company Secretary

s/d
Chief Financial Officer

s/d
Chief Executive Officer(Acting)

s/d
Director

s/d
Chairman

"The details of the published second quarter ended financial statements are available in the website of the company.The address of the website is https://www.charteredlifebd.com/"