CHARTERED LIFE INSURANCE PLC

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

3rd OUARTER ENDED CONSOLIDATED FINANCIAL STATEMENT-2025(UN-AUDITED)

Chartered Life Secured Life

Statement of Financial Position (Unaudited) As at Septemebr 30, 2025					Statement of Changes in Shareholders Equity (Unaudited) For the Quarter Ended on September 30, 2025							
Particulars	Notes	Aggr 30-Sep-25	egate 31-Dec-24	Е	Particulars	Share Capital	Share	General	Retained Earnings	Other	Total	
ASSETS Policy Loan (on Insurer's Policies within their surrender value)	12	30-Sep-25 34.396.648	31-Dec-24 27.061.242	Balano	ce as on 01 January 2025	375,000,000	Premium .	Keserve .	Earnings .	Keserve .	375,000,000	
Statutory Deposit with Bangladesh Bank Treasury Bond		15,000,000 594,127,984	15,000,000 466,804,750		on During the Year							
Investment in FDR		97,651,913 227,550,965	83,930,670	Balan	ce as on 30 September 2025	375,000,000					375,000,000	
Intangible Assets (Premium Treasury Bond, Amortizable) Investment in Placement Share Interest, Dividends and Rents Accruing but Not Due		22 450 985	24 776 662					General Reserve	Retained	Other Reserve	Total	
		8,200,000 20,692,403 37,263,911	8,200,000 21,224,448 32,631,344	Balano	e as on 01 January 2024	375,000,000	- ·		Earnings		375,000,000	
Sundry Debtors 1: Cash and Cash Equivelents Premium Reneivable 1:		338,177	371,385	Addition During the Year Balance as on 30 September 2024 375,000,000							375,000,000	
	19,508,938	57,077,749	Balance as on 30 September 2024 375,000,000							375,000,000		
Premium receivable Re-Insurance Claim Receivable Right of Use Assets (ROUA) Property, Plant and Equipments (At Cost Less Accumulated	30,413,143 106,852,798	21,704,149 114,935,970	Notes to the Financial Statements As at and for the Quarter Ended on September 30, 2025									
Depreciation) Stock of Stamp and Printing Materials	2,154,230		Particu	dans			lotes	Amour 2025	t in Taka 2024			
TOTAL ASSETS 1,248,092,644 1,142,829				1.00	Company profile Chartered Life Insurance PLO(her Companies Act, 1994 as a public Chittagong Stock Exchanges from	winafter referred to	as the Comp	uny) was inc	orporated on	29 July 2013	under the	
LIABILITIES Authorized Capital 25,00,00,000 Ordinary Share of Take 10 each	2.00	Companies Act, 1994 as a public Chittagong Stock Exchanges from Basis of preparation	Company amined o i October 2022.	y anares. The	anases or th	e Company a	не ривеслу из	oed in Unaka and				
Issues, Subscribed & Paid up Capital				2.00 Bank of progenition and the proposition of the forested advances to set bank distributed of information has been existed as per interaction for proceedings of processing (Principal Reports) and processing (Principal Reports) and processing of principal Reports) and processing of principal Reports as provided under the foresten Act, 2013, requirement as to the Reports of the Principal Reports and Principal Rep								
37500000 shares of Tk.10 each fully paid up Life Insurance Fund	03 04	375,000,000 703,673,340	375,000,000 633,335,730	I	disclosure of the Balance Sheet h Schedule and the Revenue Accou	onorse guicance il ave been made by ints have been one	the guidelines sented per Pa	er the insura s set forth in rt III and Fon	Part I and For TP of the T	m A of Part I hind Schedule	a as to the l of the First of the Insurance	
Amounts Due to Other Persons or Bodies Carrying on	05	5,355,536	6,573,212	Act, 1938, in case the requirements of the Insurance Act, 2010 and related guidance of those of IFRS, the related regulatory guidelines have been used. The financial statement				dance of the batalements ha	nsurance Act we been prep	1938 differ from ared under		
Estimated Liability In Respect of Outstanding Claims Sundry Creditors	06 07	20,301,040 72,534,161	5,852,126 80,205,266				ss and shares	t that have be	en measured	at fair value.		
Unclaimed Dividend Lease Liabilities	08	72,534,161 101,484 29,562,103	101,679 19,366,169	25,00,00 Ordinary Shares of Tk. 10 each			2	500,000,000	2,500,000,000			
Fair Value Change Account Provision for Income Tay	09	5,315,841 30,103,276	(5,310,748) 24,103,276	4.00	Life Insurance Fund: Tk. 703,67.	3,340				375,000,000 633,335,731	275,000,000 585,079,014	
Premium Deposit	11	6,145,864	3,602,688	1	Opening Balance Previous Year adjustment Increase/[Decrease) in Life Rever Closing Life Insurance Fund	num AVI distinct Pro-	neriod			(9,581,035)	585,079,014 (22,259,602 70,515,518	
TOTAL FUND and LIABILITIES		1,248,092,644	1,142,829,397		Increase/(Decrease) in Life Rever Closing Life Insurance Fund Amount Due to Other Persons or I	nav ALC during the Bodies Carolina	period	minase: Th		79,918,645 703,673,340	633,335,731	
Revenue Account (Unaudited)					Opening Balance Add: Payable during the period	assam carrying or			_	6,573,211 5,355,536	7,484,820 6,573,211	
For the Quarter ended on Septem		25			Lean: Adjusted during the period Total Estimated Liabilities in Respect Opening Balance Add: Payable during the period				=	11,928,747 (6,573,211) 6,366,636	14,058,031 (7,484,820 6,573,241	
	gregate	July to September	July to 5 September 24	6.00	Estimated Liabilities in Respect Opening Balance	of Outstanding C	laim Due: Tk.	20,301,040	_	5,852,126	18,991,185	
Jan-Sep 202 Balance of Fund at the Beginning of the period 633,335,73	1 585	707 814 707 833			Add: Payable during the period Less: Paid and Adustment during				-	20,301,040	5,852,126 24,843,311 (18,991,185	
Balance of Fund at the Beginning of the period 633,335,73 Add: Previous period Adjustments (9,581,03 Revenue Premium less Reinsurance	55) (1,	322,007) (14,222	,619) (1,494,987)	7.00	Closing Balance Sundry Creditors: Tk. 72,534,16	tne period II			=	20,301,040	5,852,126	
	154,	091,235 53,771 875,641 93,360	,332 46,778,891 ,101 81,390,320	II.	Closing Balance Sundry Creditors: Tk. 72,534,16 Opening Balance Add: Additions During the period Total Less Adjusted during the preiod Closing Balance				_	80,205,266 166,408,536 246,613,802 174,079,642	54,549,822 274,863,395 339,513,217 (259,307,951	
Renewal Premium-Individual Life 247,051,28 Group Premium-Pirat Year 82,287,15 Group Premium-Renewal 190,337,24	98 211,	857,753 21,707	,320 18,957,777		Less Adjusted during the preiod Closing Balance Lesse Liabilities: Tk. 29.562.103				_	72,534,161	(259,307,951 80,395,366	
Gross Premium 688,784,90		731,204 204,366	,222 219,455,283		Opening Balance Add: Addition during the period					19,366,169	48,296,611 5.393,427 53,690,038	
Net Premium 667,699,00	2 33,	855,961 4,364 875,243 200,001 078,504 19,076 899,698 139	,771 212,339,039 ,145 11,501,535	II.	Less: Paid & Adjustment during th	ne period			_	43,429,357 13,857,254	53,690,038 34,323,069	
	0 2,			9.00	Closing Balance Fair Value Change Account: Tk. Fair Value of the Investment Leax: Cost price of the Investment Fair Value reserve at end of the	5,215,041			_	227,550,965	216,924,376	
B. Net Claims 332,998,41		577,346 912,860 796,281 109,761		II.	Less: Cost price of the investmer Fair Value reserve at end of the	nt period			=	5,315,841	222,235,124 (5,310,740)	
Expenses of Management Commission to insurance Agents (less that on Reinsurance) 49,758,11 Allowances and Commissions(other than 81,982,67		054,380 16,683			Provision for Income Tax: Tk. 3 Opening Balance Add: Addition during the period	0,103,276				24,103,276	18,500,000	
131.740.79		261,349 27,136 315,729 43,819				d			_	30,103,276	8,333,628 26,833,628 (2,730,352	
Less: Re-Insurance Commission 238.7 C. Total Commission and Allowance 137,602.0 D. Others Management Evopuses: 110,202.0		231,092 95 084,637 43,724 523,588 36,691		11.00	Less: Adjustment during the period Balance during the period Premium Deposits: Tk. 6,145,86	и			=	30,103,276	1 200 004	
E. Others Management Expenses: 38,695,03	33 32,	746,839 10,801	,425 10,093,570	Ш	Opening Balance Add: Addition				_	3,602,688 445,629,943 449,232,631	1,289,084 579,509,332 580,738,416	
F. Total Management Expenses (C+D+E) 281,128,00 G. Other Expenditures: 25,972.8		355,064 91,217 720,341 8,208		43.00	Leax Adjustment Closing Balance				_	6,145,864	(577,195,728 3,692,688	
H. Appropriations Dividend		375.000	- 9.375.000	12.20	Policy Lean: Tk. 34,396,648 Opening Balance Add: Addition during the period					27,061,242 17,234,479	15,744,580 17,681,690	
I. Total Expenses (B+F+G+H) 540,099,30		246,686 209,187		Lean Advanced during the period (9.899.073)					34,426,370 (7,365,126 27,064,245			
Balance of Life Insurance Fund at the End of the Quarter as Shown in the Statement of Financial Position (A-H) 703,673,34		430,660 703,673		13.00	Internet Dividends and Bants &	ccuring but Not E	lue: Tk. 20,65	12,403	_	21,224,440	14 879 795	
Total 1,343,772,646 1,237,677,346 912,860,594 825,715,046					Opening balance Add: Made during the period				_	21,224,448 34,601,650 55,826,098	14,879,755 55,676,774 70,556,529	
Statement of Cash flows (Unaudited) For the Quarter Ended on September 30, 2025					Less: Posted/Adjusted during the Closing Balance				=	(35, 133,696) 20,692,403	(49,332,001 21,224,440	
Particulars		Amount 2025	t in Taka		Advance, Deposit and Prepaym Opening Balance	ent: Tk. 37,263,91	11			32,631,344	18,100,147	
A. CASH FLOW FROM OPERATING ACTIVITIES :			920.967.265	II	Opening Balance Add: Additions During the period Total Less Advanted during the period				-	22,231,940 54,863,284 (17,599,372	45,647,980 63,748,127 (31,116,783)	
Collection from Premium Payment for Claims		707,811,085 (318,549,497)	(427,544,043)	15.00	Less Adjusted during the preiod Closing Balance Sundry Debitors: Tk. 338,177				=	37,263,911	32,631,344	
Payment for Management Expenses, Commission Insurance and Others	n, Re-	(316,793,893)		II	Opening Balance Add: Addition during the period				_	371,385 -	405,010 33,208	
Others Income Gain on Sales of Assets Income Tax Paid		599,970 839,010	2,525,805		Less: Adjustment during the perior Closing Balance				-	371,385 (33,200) 338,177	438,218 (66,833 371,385	
Net Cash Flow from operating activities		73,906,676	(1,050,092) 81,030,295	16.00	Premium Receivable: Tk. 19,500 Opening Balance	1,930			_	57,077,749	130,646,356	
B. CASH FLOW FROM INVESTING ACTIVITIES : Acquisition of Fixed Assets Disposal of Fixed Assets		(2,549,075) 3,380,171	(935,167)	Ш	Add Made during the period					188,415,224	57,077,749 187,724,105	
Interest, dividend, rent & gain on share		51.411.917	49.332.081		Less: Realised/Adjustment during Closing Balance				_	19,508,938 19,508,938	(130,646,356 \$7,977,749	
Investment made Fair Value Change		(156,681,903) 10,626,589	(165,820,944) 12,566,593	17.00	Stock of Stamp and Printing Ma Opening Balance Add: Purchase during the period	terisls: Tk. 2,029;	935			2,154,230	3,556,726	
Net Cash Flow from investing activities C. CASH FLOW FROM FINANCING ACTIVITIES:		(93,812,302)	(93,997,120)		Add Purchase during the period Leas: Consumed during the period Closing Balance				_	5,388,692 7,542,922 (5,512,987	7,400,000 10,965,614 (0.011,304 2,154,230	
Lease Liabilities ROUA		10,195,934 (8,708,994)	(28,930,441) 30,900,066	18.00	Profit, Interest, Dividend and Re	nt: Tk. 50,079,07	2		Ξ	2,029,935		
Dividend Rold			(9,375,000) (7,405,375)	11	Profit on Treasury Bond (Banglad Dividend on Share Interest on Fixed Deposit (FDR)	sean dank)				41,753,798 95,900 7,195,275	25,655,406 255,000 5,808,877	
Net Cash Flow from financing activities D. Net increase/(Decrease) in cash and cash Equivale E. Cash and Cash Equivalents at the beginning of the	ents (A+	1,486,940 (18,418,686) 50,033,530	(20,372,200) 70,405,730	11	Interest on MC Loan Interest on Bank Deposit					17,853	405.115	
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) 31,614,846 50,033,530					Interest on Financial Assets Interest on Policy Loan				L	122,763	333,409 620,697	
Net Cash Flow from Operating Activities/ Number		Closing Balance Others Income: Tk. 599,970 Others Income				_	225,828	33,678,504 901,563				
	906,676	-		11	Others Income PF Forteiture Gain on Lease Liabilities Total					119,655	317,694	
Net Operating Cash Flow Per Share(NOCFPS)		BDT 1.97	BDT 2.16	L	Total				=	599,970	2,066,094	
s/d s/d			s/d			s/	d			8	/d	
Company Secretary Chief Financial Officer Chief Executive Offi					Acting)	Dire					ector	
				_								