



Chartered Life Insurance PLC.
Statement of Financial Position (Unaudited)
As at 31 March 2026

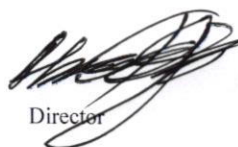
Particulars	Notes	Aggregate	
		31 March 2026	2025
Assets			
Policy loan (on insurer's policies within their surrender value)	03	37,610,340	35,698,034
Investment			
Statutory deposit with Bangladesh Bank	04	15,000,000	15,000,000
Investment in treasury bond	05	613,559,373	613,425,390
Investment in fixed deposit	06	65,073,016	86,944,135
Investment in capital market	07	242,635,232	214,213,060
Investment in placement share	08	8,200,000	8,200,000
Investment in Subordinated Bond	09	28,000,000	-
Intangible asset-premium on treasury bonds (amortizable)		20,716,669	21,583,827
		993,184,289	959,366,412
Interest and dividends accruing but not yet due	10	21,515,326	30,498,349
Advance, deposit and prepayments	12	45,193,966	39,229,918
Sundry debtors	13	338,177	338,177
Receivable premium	14	45,724,967	49,047,574
Cash and cash equivalents	15	39,552,185	41,347,817
Fixed assets (at cost less accumulated depreciation)	Schedule-A	96,510,529	99,908,896
Right of use assets	16	23,183,155	25,644,745
Stamps & printing materials in hand	17	1,507,413	1,425,129
		273,525,719	287,440,605
Total assets		1,304,320,348	1,282,505,051
Liabilities			
Issued, subscribed & paid up capital			
37,500,000 shares of Taka 10 each fully paid up	18	375,000,000	375,000,000
Life insurance fund	19	775,082,780	762,330,306
Amount due to other persons or bodies carrying on insurance business	20	2,843,183	343,183
Estimated liabilities in respect of outstanding claims, whether due or intimated	21	3,166,716	4,007,168
Sundry creditors and other liabilities	22	73,182,689	86,506,814
Unclaimed dividend		101,484	101,484
Lease liabilities		22,822,850	25,153,692
Fair value change account	23	12,604,762	(8,181,725)
Provision for income tax	24	32,232,045	32,232,045
Premium deposit	25	7,283,840	5,012,083
Total Fund & Liabilities		1,304,320,348	1,282,505,051

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


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Chairman



Chartered Life Insurance PLC.
Revenue Account(Unaudited)
For the Period ended 31 March 2026

Particulars	Notes	Aggregate	
		31-Mar-26	31-Mar-25
Balance of fund at the beginning of the year		762,330,307	633,335,731
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
Revenue			
Premium			
First year premium- IL		45,588,408	55,275,510
Renewal premium- IL		53,307,984	70,489,189
Group premium- First year		17,648,826	34,358,819
Group premium- Renewal		58,684,043	100,948,232
Gross premium		175,229,261	261,071,750
Less: Reinsurance		2,500,000	14,221,411
Net premium (premium less reinsurance)		172,729,261	246,850,339
Interest income and dividends received during the period	11	19,382,519	14,850,685
Profit on sales of share		937,800	-
Other income	26	1,322,625	336,529
		21,642,944	15,187,214
B. Total revenue during the year		194,372,205	262,037,553
C. Total revenue (A+B)		955,702,211	900,014,868


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Director


Chairman



Chartered Life Insurance PLC.
Revenue Account(Unaudited)
For the Period ended 31 March 2026

Particulars	Notes	Aggregate	
		31-Mar-26	31-Mar-25
Expenses			
Claims under policies			
Death IL		2,142,458	2,817,192
Death Group		12,328,520	6,548,920
Education		142,650	168,930
Survival		20,346,091	11,761,132
Maturity		12,388,588	6,034,908
Surrenders		12,207,646	19,507,519
Hospitalization		40,343,310	82,262,121
Experience rating return		2,579,436	1,176,472
	Gross claims	102,478,699	130,277,194
Less: Reinsurance claim		-	(2,110,372)
	D. Net claims	102,478,699	128,166,822
Expenses of management			
Commission and allowance			
Commission to insurance agents		10,418,186	16,024,859
Allowances and commissions (other than commission)		18,375,080	27,289,234
		28,793,266	43,314,093
Less: Reinsurance commission		-	(143,275)
	E. Total commission and allowance	28,793,266	43,170,818
Other management expenses			
Salaries & allowance (other than agents)		23,569,852	27,224,500
Actuary fees		453,100	24,150
Advertisement and publicity		648,842	735,348
Annual picnic		1,014,359	1,194,894
Bank charge		1,109,707	1,104,637
BMCC member fees		-	18,750
Branch office license fees		32,988	
Branding expenses		-	60,526
Business promotion expenses		440,620	2,485,058
Cleaning service		309,316	196,800
Car maintenance		348,238	218,669
Car insurance		-	108,866
Computer maintenance		107,600	219,300
Crookeries & catteries		24,890	10,650
Conveyance expenses		109,415	127,761
CDBL expenses		275,000	425,000
Outsourcing bill		254,807	168,044
Director's fees		340,400	325,600
Gratuity fund		-	2,760,250
E-Mail & internet		185,084	162,799
Festival bonus		3,489,380	4,166,035
Fees, subscription & donation		50,000	
Forms & stamps		133,310	100,410
Fuel cost		196,269	184,713
Garage rent		5,000	9,078
Balance b/f		33,098,177	42,031,838



**Chartered Life Insurance PLC.
Revenue Account(Unaudited)
For the Period ended 31 March 2026**

Particulars	Notes	Aggregate	
		31-Mar-26	31-Mar-25
Other management expenses			
Balance c/f		33,098,177	42,031,838
Group insurance expenses		552,270	1,170,660
Insurance policy stamp		492,500	783,450
Interest on lease (RoUA)		471,974	892,809
Medical expenses		53,470	47,540
Meeting expenses		438,540	177,835
Newspaper & periodicals		9,000	11,870
Office expenses		300,964	216,395
Office maintenance		175,962	40,550
Office rent		3,589,650	2,425,487
Postage, telephone and fax		709,960	592,756
Printing expenses		1,697,913	1,216,167
Provident fund		881,471	979,725
Software maintenance		-	39,667
Stationary expenses		43,290	138,786
Training expenses		32,509	11,442
Travelling expenses		422,119	442,792
Unified messaging platform		218,382	705,457
Utilities expenses		1,008,128	993,222
F. Total others management expenses		44,196,279	52,918,448
G. Total management expenses (E+F)		72,989,545	96,089,266
Other expenditure			
Depreciation on fixed assets	Schedule-A	2,446,546	2,936,955
Depreciation on RoUA		1,837,484	3,473,379
Income Tax		-	2,000,000
Amortization (treasury bond premium)		867,158	863,168
H. Total other expenditure		5,151,188	9,273,502
I. Appropriations			
Dividend		-	-
J. Total expenses (D+G+H+I)		180,619,432	233,529,590
Balance of life insurance fund at the end of the Quarter as shown in the balance sheet (K-J)		775,082,780	666,485,278
K. Total		955,702,211	900,014,868


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


Company Secretary


Chief Financial Officer


Chief Executive Officer(Acting)


Director


Chairman



Chartered Life Insurance PLC.
Cash Flow Statement(Unaudited)
For the Period ended 31 March 2026

Particulars	Notes	31 March 2026 Taka	31 March 2025 Taka
A. Cash flow from operating activities			
Collection from premium	27	178,323,624	245,629,330
Payment for claims	28	(103,319,151)	(124,462,882)
Payment for management expenses, commission, reinsurance & others	29	(92,984,716)	(109,906,192)
Other income		1,322,625	336,529
Income tax		(3,817,362)	-
Net cash generated from operating activities		(20,474,980)	11,596,786
B. Cash flow from investing activities			
Acquisition of fixed assets		(136,631)	(873,372)
Disposal on assets		4,325,585	163,500
Interest, dividend and profit on investment		29,303,342	17,931,346
Investment made		(35,730,184)	(52,634,556)
Fair value change		20,786,486	705,178
Net cash used in from investing activities		18,548,598	(34,707,903)
C. Cash flow from financing activities			
Lease liabilities		(2,330,842)	18,416,335
RoUA		2,461,590	(17,837,316)
Dividend paid		-	-
Net cash flow (used in) financing activities		130,748	579,019
D. Net (decrease) in cash and cash equivalents (A+B+C)		(1,795,633)	(22,532,098)
E. Cash and cash equivalents at the beginning of the year		41,347,817	50,033,530
F. Cash and cash equivalents at the end of the period (D+E)		39,552,185	27,501,433
Net Operating Cash Flow Per Share (NOCFPS)		(0.55)	0.31

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Chartered Life Insurance PLC.
Statement of changes in Shareholders' Equity(Unaudited)
For the Period ended 31 March 2026

Particulars	Amounts in Taka			
	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 31 March 2026	<u>375,000,000</u>	<u>-</u>	<u>-</u>	<u>375,000,000</u>
Balance as at 01 January 2025	375,000,000	-	-	375,000,000
Addition during the period	-	-	-	-
Balance as at 31 March 2025	<u>375,000,000</u>	<u>-</u>	<u>-</u>	<u>375,000,000</u>

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


Company Secretary


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Director


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Chartered Life Insurance PLC.
Statement of Life Insurance Fund
As at 31 March 2026

Particulars	2026 Taka	2025 Taka
Assets		
Investment in fixed deposit	65,073,016	86,944,135
Statutory deposit with Bangladesh Bank	15,000,000	15,000,000
Investment in treasury bond	613,559,373	613,425,390
Investment in capital market	242,635,232	214,213,060
Investment in placement share	8,200,000	8,200,000
Investment in Subordinated Bond	28,000,000	-
Advance, deposit and prepayments	45,193,966	39,229,918
Policy loan (on insurer's policies within their surrender value)	37,610,340	35,698,034
Sundry debtors	338,177	338,177
Interest and dividends accruing but not yet due	21,515,326	30,498,349
Cash and cash equivalents	39,552,185	41,347,817
Receivable premium	45,724,967	49,047,574
Fixed assets (at cost less accumulated depreciation)	96,510,529	99,908,896
Intangible asset-premium on treasury bonds (amortizable)	20,716,669	21,583,827
Right of use assets	23,183,155	25,644,745
Stamps & printing materials in hand	1,507,413	1,425,129
Total	1,304,320,348	1,282,505,051
Liabilities		
Sundry creditors and other liabilities	73,182,689	86,506,814
Provision for income tax	32,232,045	32,232,045
Outstanding claim	3,166,716	4,007,168
Fair value change account	12,604,762	(8,181,725)
Lease liabilities	22,822,850	25,153,692
Reinsurance premium payable	2,843,183	343,183
Unclaimed dividend	101,484	101,484
Premium deposit	7,283,840	5,012,083
Total	154,237,568	145,174,745
Gross fund/net working capital (assets-liabilities)	1,150,082,780	1,137,330,306
Less: Shareholders' capital (paid-up capital)	375,000,000	375,000,000
Life insurance fund as at 31 March	775,082,780	762,330,306


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Chartered Life Insurance PLC.
(Form "AA")
Classified Summary of the Assets in Bangladesh
As at 31 March 2026

Sl. no.	Class of assets	Book value Taka	Market value Taka	Remarks
1	Investment in treasury bond	628,559,373	628,559,373	At cost
2	Investment in fixed deposit	65,073,016	65,073,016	At cost
3	Investment in capital market	230,030,470	242,635,232	Market value
4	Investment in placement share	8,200,000	8,200,000	At cost
5	Cash and cash equivalents	39,552,185	39,552,185	Realizable value
6	Advance, deposit and prepayments	45,193,966	45,193,966	Realizable value
7	Policy loan (on insurer's policies within their surrender value)	37,610,340	37,610,340	Realizable value
8	Right of use assets	23,183,155	23,183,155	WDV
9	Sundry debtors	338,177	338,177	At cost
10	Receivable premium	45,724,967	45,724,967	Realizable value
11	Fixed assets (at cost less accumulated depreciation)	96,510,529	96,510,529	WDV
12	Interest and dividends accruing but not yet due	21,515,326	21,515,326	Realizable value
13	Intangible asset-premium on treasury bonds (amortizable)	20,716,669	20,716,669	Realizable value
14	Stamps & printing materials in hand	1,507,413	1,507,413	At cost
	Total	1,263,715,586	1,276,320,348	

Company Secretary

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Director

Chairman

Chartered Life Insurance PLC.
Notes to the Financial Statements
For the Period ended 31 March 2026

1 Background of the Company

1.1 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.

1.2 Registered office

The Company's registered office is situated at Islam Tower, 464/H, DIT Road, West Rampura, Dhaka-1219, Bangladesh.

1.3 Nature of business

The Company is a life insurer duly licensed by the Insurance Development & Regulatory Authority (IDRA), entrusted with the operation of the Life Insurance business within Bangladesh. The following life insurance products are available from the Company for policyholders:

- i. Chartered Anticipated Endowment (3 stage payment) with profit;
- ii. Chartered Anticipated Endowment (5 stage payment) with profit;
- iii. Chartered Ordinary Endowment Insurance Plan with profit;
- iv. Chartered Ordinary Endowment Insurance Plan without profit;
- v. Chartered Money Back Term Insurance Plan with guaranteed profit;
- vi. Chartered Single Premium Insurance Plan without profit;
- vii. Chartered Assurance Cum Pension Plan without profit;
- viii. Chartered Child Education Protection Plan without profit;
- ix. Chartered Child Education Expenses Assurance Plan with profit;
- x. Chartered Monthly Savings Insurance Plan with profit;
- xi. Chartered Hajj Bima with profit;
- xii. Chartered-Denmohar Bima with profit;
- xiii. Chartered Group Endowment Insurance Plan without profit;
- xiv. Chartered Group Term Insurance Plan without profit;
- xv. Chartered-Manpower Insurance Plan;
- xvi. Chartered Supplementary Group Health Insurance Plan; and
- xvii. Chartered Critical Illness Protection Plan Chartered Surokkha.
- xviii. Chartered Nirapotta.
- xviiii. Chartered Islami DPS Plan (with profit)
- xx. Chartered Islami Manpower Plan (without profit)
- xxi. Chartered Islami Single Plan (with profit)
- xxii. Chartered Islami Three payment Single Plan (with profit)
- xxiii. Chartered Islami Three payment Single Plan (without profit)

2 Significant Accounting Policies

2.1 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.

2.2 The effect of judgments, estimates and assumptions

The preparation of the Company's financial statements requires management to make judgments, estimates, and assumptions that affect the reported revenues and expenses, assets and liabilities, and the accompanying disclosures. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future reporting periods.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are insurance contract liabilities, gratuity obligation, and taxes.

Material judgment is required in determining the choice of assumptions. Assumptions in use are based on experience, current internal data, external market indices, and benchmarks which reflect current observable market prices and other published information. Assumptions and prudent estimates are made at the date of valuation. Assumptions are further evaluated continuously in order to ensure realistic and reasonable valuation. The key assumptions to which the estimation is particularly sensitive are mortality and morbidity rates, longevity, investment return, discount rate, etc.



2.3 Going concern

In the preparation of the financial statements, management made an assessment of the entity's ability to continue as a going concern. The Company prepared its financial statements on a going concern basis. As per the requirement of Para 25 of IAS 1: "Presentation of Financial Statements", the management assessed if there were any conditions or events existed that might cause significant doubt on the Company's ability to continue as a going concern. Based on these assessments, management concluded that there were no such significant conditions or events that management knew existed on the reporting date.

2.4 Statement of compliance

These financial statements have been prepared in compliance with International Financial Reporting Standards (IFRSs), the Companies Act, 1994, the Insurance Act, 2010, Insurance Rules, 1958, Income Tax Act, 2023, the Securities and Exchange Rules, 2020 and other applicable laws and regulations.

2.5 Components of the financial statements

The Financial Statements include the following components:

- i. Statement of Financial Position;
- ii. Revenue Account;
- iii. Cash Flow Statement;
- iv. Statement of Life Insurance Fund;
- v. Statement of Changes in Shareholders' Equity;
- vi. Classified Summary of Assets (Form AA); and
- vii. Notes to the Financial Statements.

2.6 Reporting period

This financial statement is prepared to cover first quarter from 01 January 2026 to 31 March 2026, (comparative period 01 January 2025 to 31 March 2025).

2.7 Life insurance fund

As per sections 26 and 27 of Insurance Act 2010, the life insurance fund of the Company is segregated into participating life insurance fund and non-participating life insurance fund. Participating life insurance fund includes the surplus and policy liabilities of all participating life insurance policies along with the supplementary contract. The non-participating life insurance fund comprises the following sub-funds:

A. Non-participating life policy fund: This includes Chartered Endowment Plan-2, Chartered Money Back Plan, and Chartered Pension Plan.

B. Non-participating group policy fund: This includes (i) Group life (ii) Group health insurance (iii) Group manpower plan.

2.8 Portfolio allocation

Assets, liabilities, income, and expenditures directly attributable to participating or non-participating policies are shown under the respective portfolio. For a particular assets, liabilities, income, or expenditure related to two or more portfolios are apportioned whenever required, among the funds on a fair and equitable basis, as disclosed in respective notes.

2.9 Investment

Investments are made and accounted as per the provisions of the Insurance Act, Rules and Circulars, and Notifications issued by the IDRA from time to time.

2.10 Fixed assets

A. Valuation/recognition of fixed assets

All fixed assets are stated at cost less accumulated depreciation as per IAS 16: "Property, Plant and Equipment". The acquisition cost of an asset comprises its purchase price and any directly attributable cost related to bringing the assets to its working condition for its intended use, including inward freight duties and non-refundable tax.

Normal expenditures incurred after the assets have been put into expenses of management such as repairs and maintenance other than major replacement, renewals, or betterment of the assets are charged off as revenue expenditure in the period in which it incurs.

B. Depreciation on property, plant and equipment

Tangible assets

Depreciation is charged on fixed assets and has been calculated on all assets using the reducing balance method at various rates depending on the class of assets. Depreciation is charged in addition to fixed assets from the month in which the assets are ready for use while no depreciation is charged for the month of retirement/ disposal.

The management of the Company has decided to change the estimated life (depreciation rate) of the various assets considering the Income Tax Act 2023. Accordingly, depreciation has been calculated considering the new estimation and adjusted in the financial statements as required by IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors".

Estimated useful lives of property, plant and equipment are as under:

Categories of assets	Rate of depreciation	
	2026	2025
Furniture & fixture	10%	10%
Office decoration & design	10%	10%
Office equipment	10%	10%
Software	20%	20%
Motor car & motor cycle	10%	10%

The gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sales proceeds and the carrying amount of the assets and is recognized in the Revenue Account.



2.11 Intangible assets

Expenditure incurred on major application software and their customization or future development is recognized as an intangible asset. The same is capitalized under intangible assets if such expenditure results in a benefit of an enduring nature. Intangible asset comprises system software which is stated at the cost of acquisition, including any cost attributable for bringing the same to its working condition less accumulated amortization, amortization losses, if any, and expenses on software for support and maintenance payable annually are charged to the Life Revenue Account.

2.12 Impairment of assets

Each year the management assesses whether there is any indication that the assets may be impaired in accordance with IAS 36: "Impairment of Assets" considering the current economic situation. There is no such indication exists for the year 2024.

2.13 Lease

The Company adopted IFRS 16: "Lease" and used the modified retrospective approach where the Company measured the lease liability at the present value of the remaining lease payments, discounted it by using the Company's incremental borrowing rate at the date of initial application, and recognized a right-of-use asset at the date of initial application on a lease-by-lease basis.

2.14 Right-of-use assets

The Company recognizes the right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under property, plant, and equipment.

2.15 Lease liabilities

At the commencement date of the lease, the Company recognizes lease liabilities measured at the present value of the lease payment to be made over the lease term using the incremental borrowing rates at the date of initial application. Lease liabilities are measured by increasing the carrying amount to reflect interest on the lease liability, and reducing the carrying amount to reflect the lease payments. Advance paid in connection with the lease agreement is considered as on the installment of lease payment. Interest on lease liability in each period during the lease term shall be the amount that produces a constant periodic amount of interest over the lease period.

2.16 Cash and cash equivalents

Cash and bank balances in the balance sheet comprise cash at banks and on hand and short-term deposits of less than one month maturity, which are subject to an insignificant risk of changes in value. For the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits as defined above, which form an integral part of the Company's day to day cash

2.17 Revenue recognition

The revenue is recognized after satisfying all the conditions for revenue recognition as provided by IFRS-15 "Revenue" in compliance with IFRS-4 "Insurance Contract". Detailed income-wise policy for revenue recognition is as follows:

1. Premium income

The premium is income for the insurance company. It also represents a liability, as the insurer must provide coverage for claims are being made against the policy. Life insurance pays out for any death due to illness, accident, or natural causes.

i. Individual life policies

(a) Individual life policies for the first year, renewal & single insurance premiums are recognized once related policies are issued afterward all policies become auto-renewal within the period of maturity.

(b) Outstanding premium/ premium receivable as at 31st March 2026 shown in financial statements have remained within the grace period as per rules which have also been collected/realized subsequently after the balance sheet date.

(c) Uncollected premiums from lapsed policies have not been recognized as income or accounted for until such policies are revived.

ii. Group insurance premium

With group life insurance, the employer or entities purchasing the policy for its staff or members retain the master contract. Employees who elect coverage through the group policy usually receive a certificate of coverage, which is needed to provide to a subsequent insurance company if an individual leaves the Company or organization and terminates their coverage.

Claims have been admitted under the coverage of group insurance policies after receiving the premium. Whereas provision made for outstanding/receivable premium during the year does not expire the grace period as well as subsequently the said premium receivable has been realized after the balance sheet date.

2. Income from investment

Profit on different investments is recognized on an accrual basis as per IFRS 15: "Revenue". Portfolio gain on investments in shares is recognized as income and credited to investment income in the life revenue account as per IFRS 9: "Financial Instruments: Recognition". Capital gain is recognized when it is realized and recognized as income and credited to investment income in the Life Revenue Account as per IFRS-9 "Financial Instruments: Recognition".

2.18 Policy loan

Policy loans are extended to policyholders up to 90% of the surrender value of their respective policies, provided the policies have been force for at least two years. Interest on these policy loans is accounted for on accrual basis.



2.19 Reinsurance

The Company has a reinsurance arrangement with Trust International Insurance & Reigns Co., established since the inception of the Company. The reinsurance strategy is designed to manage risk and protect against large losses. The net retention levels for the Company are as follows:

1. Individual life: BDT 5 lacs per policy.
2. Group life: BDT 10 lacs per person of risk.

Reinsurance premiums are recorded as expenses evenly over the period of the reinsurance contract and are offset against the premium income of the respective year. Any commissions received on reinsurance premiums ceded are recognized as income and offset against commissions paid in the period the insurance premium is ceded.

i. Reinsurance premium

Reinsurance premium is recognized concurrently with the recognition of premium income, ensuring accurate matching of expenses and revenues within the financial period. The process aligns with the terms and conditions outlined in the reinsurance treaties. For the financial year ended 31 March 2026, the provisional amount payable to the reinsurer (Trust International Insurance & Reigns Co.) has been estimated based on the best available information and accounted for accordingly.

ii. Reinsurance claims

Claims recoveries from the reinsurer are recognized at the same time as the claims are reported, ensuring that the financial statements reflect the true economic impact of claims promptly. This approach adheres to the terms and conditions of the reinsurance arrangements, facilitating accurate and timely recording of claims recoveries.

2.20 Claims cost

Claims cost consists of the policy benefit amount and claims settlement costs, where applicable. Death and rider claims are accounted for when the decision to pay is made. Maturity benefits are accounted for when they become due. The amount receivable from reinsurance is accounted for in the same period as the related claim and is deducted from the total claims cost.

Claims including survival benefits claims and annuities, are accounted for when they are due for payment. Death claims and all other claims are accounted for when they are due to be paid. Provision for outstanding death claims has been made based on the due-to-pay amount for death claims received up to 31 March 2026.

2.21 Premium deposit

The premium deposit represents the premium received but the risk has not been accepted because of the pending underwriting decision for different causes as of 31 March 2026.

2.22 Taxation

Provision for taxation has been made on the basis of actuarial valuation and best judgment of the management in accordance with the Income Tax Act, 2023. The Company does not provide for deferred taxation since deferred tax have no effect on assets and liabilities.

2.23 Employment benefits

The Company offers several benefits plans, which include a contributory provident fund and gratuity which have been accounted for in accordance with the applicable provision of IAS 19: "Employee Benefits". The basis for enumerating the benefits of the schemes operated by the Company is outlined below.

2.24 Contributory provident fund

The Company operates a contributory provident fund for its permanent employees. The fund is administrated separately by a board of trustees and is funded by equal contributions from the Company and the employees.

2.25 Gratuity (defined benefit plan-no actuarial valuation)

Employees of the Company who have served for 5 years or more are entitled to receive gratuity benefits at rates determined by the service rules of the fund. Currently, gratuity is paid at the time of final settlement to eligible employees.

2.26 Provision for liabilities

According to IAS 37: "Provision, Contingent Liabilities, and Contingent Assets" the Company recognizes the provision in the balance sheet when the Company has a legal or constructive obligation as a result of a past event and an outflow of economic benefits will probably be required to settle the obligation.

2.27 Related party transactions

The related party is the party who has significant influence in the management process and cost, significant influence in the Company's affairs, and the management duly identifies the party is related to the Company and discloses the transactions of the related party as per IAS 24: "Related Party Disclosures". There were few transactions made in the previous & current year referred to as related party transactions under IAS 24 as adopted by ICAB & those transactions have been approved by the Board of Directors. Details of the related parties' transactions have been stated in Annexure-A.

2.28 Events after the reporting period

All material events after the reporting period are considered and where necessary disclosed/adjusted in accordance with IAS 10: "Events After the Reporting Period".



2.29 Risk minimization strategies

Risk and uncertainties for use of estimate in preparation of financial statements:

The preparation of financial statements in conformity with International Financial Reporting Standards (IFRSs) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and revenues and expenses during the period report. Actual results could differ from those estimates. Estimates are used for accounting for certain items such as long-term contracts, depreciation and amortization, employees' benefits plans, taxes, reserves, and contingencies.

i. Insurance risk

The principal risk the Company faces under insurance contracts is that the actual claims and benefit payments or the timing thereof, differ from expectations. This is influenced by the frequency of claims, severity of claims, actual benefits paid and subsequent development of long-term claims. Therefore, the objective of the Company is to ensure that sufficient reserves are available to cover these liabilities. The risk exposure is mitigated by diversification across a large portfolio of insurance contracts. The variability of risks is also improved by careful selection and implementation of underwriting strategy guidelines, as well as the use of reinsurance arrangements.

ii. Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss to the other party by failing to discharge an obligation. The Company's credit risk policy sets out the assessment and determination of what constitutes credit risk for the Company. Compliance with the policy is monitored and exposures are regularly reported to the Company's management. The counterparty exposure and credit risk profile are regularly reviewed for pertinence and for changes in the risk environment.

iii. Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. The Company maintains a portfolio of highly marketable and diverse assets that can be easily liquidated in the event of an unforeseen interruption of cash flow. The Company also closely monitors maturity profile of its assets and liabilities.

iv. Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: foreign exchange risk (currency risk), market interest rates (interest rate risk) and price risk. However, only part of market risk that can have significant impact for the Company is interest rate risk.

2.30 Valuation of policy liabilities

As per section 30 of the Insurance Act, 2010, every insurer carrying on a life Insurance business shall, at least once every year cause an investigation to be made by the actuary into the financial condition of the life insurance business carried on by it, including a valuation of its liabilities in such manner as may be prescribed by regulations and shall cause an abstract of the actuarial report to be made in such form and manner as may be prescribed in regulations. The Company made such actuarial valuation in each year in accordance with the act and regulation of IDRA.

2.31 General

- i. Figures appearing in the financial statements have been rounded off to the nearest Taka.
- ii. Previous year's figures have been re-arranged wherever necessary to conform to current year's presentation.



	2026 <u>Taka</u>	2025 <u>Taka</u>
3 Policy loan (on insurer's policies within their surrender value)		
Opening balance	35,698,034	27,061,242
Add: Addition during the Period	4,191,500	22,085,396
Total	39,889,534	49,146,638
Less: Adjustment during the Period	(2,279,194)	(13,448,604)
Balance during the year	37,610,340	35,698,034
The above balance represents the loan that has been paid to the policyholders against their policy surrender value.		
4 Statutory deposit with Bangladesh Bank		
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 favor of the Company. Interest earned and received during the year has been duly accounted for.		
Statutory deposit with Bangladesh Bank	15,000,000	15,000,000
5 Investment in treasury bond		
Opening balance	613,425,390	466,804,750
Add: New investment made during the Period	133,982	146,620,640
Total	613,559,373	613,425,390
Less: Encashment during the Period	-	-
Closing balance	613,559,373	613,425,390
	Schedule-B	
6 Investment in fixed deposit		
Opening balance	86,944,135	83,930,670
Add: New investment made during the Period	20,000,000	18,721,243
Total	106,944,135	102,651,913
Less: Encashment during the Period	(41,871,119)	(15,707,778)
Closing balance	65,073,016	86,944,135
	Schedule-C	
7 Investment in capital market		
	2026	2026
	Cost value	Market value
ADNTEL	202,731	173,400
Asiatic Laboratories Ltd.	7,500,000	39,050,000
City Bank	3,830,776	3,961,980
Al-Arafah Islami Bank	857,488	1,056,912
Kohinoor Chemical Co. BD Ltd	679,332	669,240
Midland Bank	301,201	257,400
Square Tex	603,004	576,000
Square Pharma	92,820,863	88,852,200
Bangladesh Export Import	118,059,044	104,044,500
LafargeHolcim Bangladesh Limited	5,176,032	3,993,600
	230,030,470	242,635,232
		2025
		Market value
		-
		23,750,000
		326,960
		-
		-
		-
		83,709,900
		104,044,500
		2,381,700
		214,213,060
8 Investment in placement share		
Islam Oxygen Ltd.	2,500,000	2,500,000
Meera Agro Inputs Ltd.	5,700,000	5,700,000
	8,200,000	8,200,000
9 Investment in Subordinated Bond		
Jamuna Bank PLC	18,000,000	-
Trust Bank PLC	10,000,000	-
	28,000,000	-
10 Interest and dividends accruing but not yet due		
Opening balance	30,498,349	21,224,448
Add: Addition during the Period	12,318,644	57,789,121
Total	42,816,993	79,013,569
Less: Received/adjusted during the Period	21,301,667	48,515,220
Closing balance	21,515,326	30,498,349
	2026 <u>Taka</u>	2025 <u>Taka</u>



11.0 Interest income and dividends received during the Period

Profit on treasury bond (Bangladesh Bank)
Interest on fixed deposit
Interest on Subordinated Bond
Interest on MC Loan
Profit on buying of treasury bond under face value
Interest on financial assets
Interest on policy loan

16,291,502	11,909,443
1,978,058	2,260,632
628,216	-
11,063	-
133,982	96,755
22,629	54,992
317,068	528,862
19,382,519	14,850,684

2026
Taka

2025
Taka

12 Advance, deposit and prepayments

Opening balance
Add: Additions during the Period
Total
Less: Adjusted during the period
Closing balance

39,229,918	32,631,344
9,815,092	28,148,925
49,045,010	60,780,269
(3,851,044)	(21,550,351)
45,193,966	39,229,918

12.1

12.1 Advances are made up as follows:

a) Advance against office rent
b) Advance against commission
c) Advance against motor car & cycle
d) Advance against equipment
e) Advance holding interest
f) Advance against advertisement
g) Advance against car maintenance
h) Advance against salary
i) Advance against tour
j) Advance against development expenses & Various bill
k) Advance against Training
l) Advance against printing
m) Advance against Meeting Exp
n) Prepaid Expenses
o) Insurance Policy Stamp
p) Advance income tax
Total

2,534,861	2,435,109
873,920	706,320
1,526,639	982,277
162,000	-
-	664,848
50,000	50,000
424,000	-
1,708,492	1,152,948
122,621	11,621
652,750	195,445
237,000	-
-	271,573
55,550	80,875
617,368	517,500
250,000	-
35,978,765	32,161,403
45,193,966	39,229,918

13 Sundry debtors

Opening balance
Add: Addition during the Period
Total
Less: Adjustment during the Period
Closing balance

338,177	371,385
-	-
338,177	371,385
	(33,208)
338,177	338,177

13.1

13.1 The above amount comprised as follows:

BDMA Rajshahi
Bangladesh Cricket Board

323,177	323,177
15,000	15,000
338,177	338,177

14 Receivable premium

Opening balance
Add: addition during the period
Total
Less: Realised/adjustment during the period
Closing balance

49,047,574	57,077,749
59,293,571	49,047,574
108,341,145	106,125,323
(62,616,178)	(57,077,749)
45,724,967	49,047,574

The above balance is made up as follows:

Premium receivable (IL)
Premium receivable (Group)

10,000,000	34,504,112
35,724,967	14,543,462
45,724,967	49,047,574



15 Cash and cash equivalents

Al-Arafah Islami Bank PLC Motijheel Branch-21220006971
Bank Asia PLC Dhanmondi Branch-1171020001796
B-Kash -01777770952
B-Kash -01764650800
B-Kash -01777770998
B-Kash (Payment) DM-986
Brac Bank PLC Kawran Bazar Branch- 150120286317800-01
Brac Bank PLC Kawran Bazar Branch-1540102863178001
Brac Bank PLC Kawran Bazar Branch-1540202863178001
City Bank PLC Kawran Bazar Branch-3101493774001
Dutch Bangla Bank PLC Agent Banking-1130
Dutch Bangla Bank PLC Tejgaon Branch- 227-120-244
Eastern Bank PLC Gulshan Branch-1041060001879
Eastern Bank PLC Gulshan Branch-1041060004398
Eastern Bank PLC Gulshan Branch-1041060260243
Eastern Bank PLC Gulshan Branch-1041220487429
Eastern Bank PLC Khilgaon Branch-1291220136682
Eastern Bank PLC Banani Branch-1161360099270
Eastern Bank PLC Pos-21150001
IFIC Bank PLC Malibagh Branch- 0190211135-001
Jamuna Bank PLC Dilkusha Branch-60210022763
Jamuna Bank PLC Dilkusha Branch-60320001998
Mercantile Bank- 11110011-48951
Nagad Ac-01764650800
Nagad Ac-M005010
National Bank PLC. Ac-1032006383190
One Bank PLC Malibagh Branch-923000000086
Social Islami Bank PLC Rapura Branch-411330007551
Trust Bank PLC Elephant Road Branch-70170322001166
Standared Chartered Bank LTD- 01-4127893-01
United Securities- D-2294
SSL Wireless-1764650800
Upay-1764650800
Rocket-130
Total
Cash in hand
Closing balance

2026 <u>Taka</u>	2025 <u>Taka</u>
14,706,883	517,567
99,046	231,015
2,251,330	4,297,430
156,250	602,122
1,483,862	5,006,581
406,489	37,838
18,135	18,135
3,446,067	4,722,646
175,198	1,105,357
105,895	405,788
7,327	249,346
2,386,970	1,625,778
47,853	47,853
41,577	41,577
142,524	1,393,810
80,688	2,999,209
6,613,533	3,326,046
598,007	976,988
75,476	600,180
870,879	3,048,354
1,168,387	1,305,743
31,474	2,194,571
241,038	99,546
614,973	1,954,371
114,275	65,416
2,275,034	2,275,034
676,767	367,263
34,762	32,262
242,569	1,323,541
215,429	342,924
102,228	9,943
10,422	14,215
-	-
40,815	79,477
39,482,160	41,317,923
70,025	29,894
39,552,185	41,347,817

16 Right of use assets

A. Cost

Opening balance

Add: Addition during the period

Less: Disposal/adjustment during the period

Total

B. Accumulated depreciation

Opening balance

Add: Addition during the period

Less: Disposal/adjustment during the period

Total

Total right of use assets (A-B)

2026 <u>Taka</u>	2025 <u>Taka</u>
43,871,088	48,684,090
22,629	22,867,949
43,893,717	71,552,039
(2,920,529)	(27,680,951)
40,973,188	43,871,088
18,226,343	26,979,941
1,837,482	10,898,990
20,063,825	37,878,931
(2,273,792)	(19,652,588)
17,790,033	18,226,343
23,183,155	25,644,745

17 Stamps & printing materials in hand

Opening balance

Add: Purchase during the period

Total

Less: Consumed during the period

Closing balance

1,425,129	2,154,230
2,449,297	6,318,007
3,874,426	8,472,237
(2,367,013)	(7,047,108)
1,507,413	1,425,129



18 Share capital

Authorized capital

250,000,000 ordinary shares of Taka 10 each

2026
Taka

2025
Taka

2,500,000,000 2,500,000,000

Issued, subscribed and paid-up capital

37,500,000 ordinary shares of
Taka 10 each fully paid up

375,000,000 375,000,000

18.1 Distribution schedule of paid-up capital

Category of share holders	No. of shareholders	Quantity of shares	Shareholding %
Sponsor & shareholders	15	22,500,060	60.00%
Foreigners	254	20,992	0.06%
General public	23,314	10,989,093	29.30%
Institutions	229	3,989,855	10.64%
Total	23,812	37,500,000	100%
Share holding ranger	No. of shareholders	Quantity of shares	Shareholding %
1-10000	23,531	3,517,162	9.38%
10001-20000	130	1,878,769	5.01%
20001-30000	39	971,868	2.59%
30001-40000	18	643,727	1.72%
40001-50000	24	1,114,893	2.97%
50001-60000	8	429,992	1.15%
60001-70000	6	396,218	1.06%
70001-80000	8	600,611	1.60%
80001- and above	48	27,946,760	74.52%
Total	23,812	37,500,000	100%

During the time of listing through IPO with the Exchange, broker houses mistakenly applied for IPO shares on behalf of two directors of the Company and obtained allocation of 30 shares each totaling 60 shares. The management of the Company is now working with Stock Exchanges and Bangladesh Securities and Exchange Commission to take necessary corrective measures on this matter.

19 Life insurance fund

Opening balance

Less: Previous year adjustment

Add: Increase during the period

Total

2026
Taka

2025
Taka

762,330,306	633,335,730
1,000,301	9,475,043
13,752,775	138,469,620
<u>775,082,780</u>	<u>762,330,306</u>

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

Opening balance

Less : Adjusted during the period

Total

Add: Payable during the period

Closing balance

2026
Taka

2025
Taka

343,183	6,573,212
-	(6,573,212)
<u>343,183</u>	-
2,500,000	343,183
<u>2,843,183</u>	<u>343,183</u>

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

Opening

343,183

0

Reinsurance premium during the period

2,500,000

22,518,360

Less: Claim adjustment

-

8,209,734

Less: Reinsurance commission

-

453,817

Less: Profit commission

-

4,641,584

Less: Tax on reinsurance

2,843,183

9,213,225

Less: Paid during the period

-

(7,948,721)

2,843,183

343,183



	2026 <u>Taka</u>	2025 <u>Taka</u>
21 Estimated liabilities in respect of outstanding claims, whether due or intimated		
Opening balance	4,007,168	5,852,126
Add: Payable during the period	3,166,716	4,007,168
Total	7,173,884	9,859,294
Less: Paid/adjustment during the period	(4,007,168)	(5,852,126)
Closing balance	3,166,716	4,007,168
Outstanding claim due or intimated		
Hospitalization claims	2,916,716	4,007,168
Death Calim	250,000	-
	3,166,716	4,007,168
22 Sundry creditors and other liabilities		
Opening balance	86,506,814	80,205,266
Add: Addition during the period	55,281,748	231,984,697
Total	141,788,563	312,189,963
Less: Adjustment during the period	68,605,874	225,683,149
Closing balance	73,182,689	86,506,814
22.1 Sundry creditors and other liabilities		
Sundry creditors	72,678,196	86,007,207
Other liabilities	504,493	499,607
	73,182,689	86,506,814
Sundry creditors		
Agent license fees	2,446,519	2,415,481
Actuary fees	34,500	58,650
Audit fees	575,000	575,000
Advertisement expense	11,500	155,250
Commission & allowance	31,557,158	44,402,830
Cleaning service bill	109,064	92,400
Outsourcing bill	84,081	86,104
CDBL & listing Fees	-	100,000
Earned leave payable	872,520	3,190,365
Salary & allowance	7,120,932	1,323,690
Tax & VAT deducted at source	1,694,181	2,403,245
Car & Motor Cycle hire purchase installment	16,637,076	16,896,805
E-mail internet	7,719	27,969
Gratuity fund	6,680,500	8,680,500
Garage Rent	-	3,026
IDRA, DSE & CSE fine/charges	60,000	560,000
IPO expenses	30,318	30,318
Labour license fees	10,500	10,500
Security deposit	2,635,000	2,645,000
Office rent	836,114	863,867
Office expenses	39,901	63,301
S M Sayed Hossain	-	25,000
Newspaper & preioicals	3,000	8,000
Medical bill	31,340	29,730
Office maintenance	5,060	5,060
Provident fund	626,215	648,087
Postage bill	282,714	323,284
Printing bill	94,555	94,555
Utilities expenses	192,729	289,190
Total	72,678,196	86,007,207
Other liabilities		
Unclaimed claims	504,493	499,607
	504,493	499,607
23 Fair value change account		
Fair value of the investment	242,635,232	214,213,060
Less: Cost price of the investment	230,030,470	222,394,785
Fair value reserve at the end of the year	12,604,762	(8,181,725)

On 11 June 2012, IDRA has issued a circular no. Life-04/2012 which describes the recognition and measurement of financial instruments. Accordingly, the Company has valued the investments adjusted to bring it at par with the fair value. The difference between fair value and cost price amount has been booked under the financial statements' head of fair value change.



24 Provision for income tax**Opening balance**

Tax provision previous year as per return

Add: Addition during the period

Total

Less: Adjustment during the period

Closing balance

32,232,045	24,103,276
-	-
-	9,290,625
32,232,045	33,393,901
-	(1,161,856)
<u>32,232,045</u>	<u>32,232,045</u>

25 Premium deposit**Opening balance**

Add: Addition during the period

Less: Adjustment during the period

Closing balance

5,012,083	3,602,688
125,951,445	618,809,273
130,963,528	622,411,961
123,679,688	617,399,878
<u>7,283,840</u>	<u>5,012,083</u>

Premium deposit represents premium received but risk has not yet been accepted because of pending underwriting decision as on 31 March 2026.

26 Other income

Profit on sales of assets

Profit commission

Other income

PF forfeiture

	2026 <u>Taka</u>	2025 <u>Taka</u>
Profit on sales of assets	1,117,997	38,562
Profit commission	-	-
Other income	34,531	178,312
PF forfeiture	170,097	119,655
	<u>1,322,625</u>	<u>336,529</u>

27 Collection from premium

Net premium (premium less reinsurance)

Add: Opening outstanding premium

Less: Closing outstanding premium

Less: Opening premium deposit

Add: Closing premium deposit

Net premium (premium less reinsurance)	172,729,261	246,850,339
Add: Opening outstanding premium	49,047,574	57,077,749
	221,776,835	303,928,088
Less: Closing outstanding premium	45,724,967	60,042,502
	176,051,868	243,885,586
Less: Opening premium deposit	5,012,083	3,602,688
	171,039,784	240,282,898
Add: Closing premium deposit	7,283,840	5,346,433
	<u>178,323,624</u>	<u>245,629,330</u>

28 Payment for claims

Net claims

Add: Opening estimated liabilities of outstanding claims

Less: Closing estimated liabilities of outstanding claims

Less: Opening reinsurance claims receivable

Add: Closing reinsurance claims receivable

	2026 <u>Taka</u>	2025 <u>Taka</u>
Net claims	102,478,699	128,166,822
Add: Opening estimated liabilities of outstanding claims	4,007,168	5,852,126
	106,485,867	134,018,948
Less: Closing estimated liabilities of outstanding claims	3,166,716	9,556,066
	103,319,151	124,462,882
Less: Opening reinsurance claims receivable	-	-
	103,319,151	124,462,882
Add: Closing reinsurance claims receivable	-	-
	<u>103,319,151</u>	<u>124,462,882</u>

29 Payment for management expenses, commissions, reinsurance and others

Total management expenses during the year

Add: Others expenses excluding tax

Add: Previous year adjustment

Less: Opening sundry debtors

Add: Closing sundry debtors

Add: Opening amount due to other person or bodies carrying on insurance business

Less: Closing amount due to other person or bodies carrying on insurance business

	2026 <u>Taka</u>	2025 <u>Taka</u>
Total management expenses during the year	72,989,545	96,089,267
Add: Others expenses excluding tax	5,151,188	7,273,502
	78,140,733	103,362,769
Add: Previous year adjustment	(1,000,301)	4,641,584
	79,141,034	98,721,185
Less: Opening sundry debtors	338,177	371,385
	78,802,857	98,349,800
Add: Closing sundry debtors	338,177	338,177
	79,141,034	98,687,977
Add: Opening amount due to other person or bodies carrying on insurance business	343,183	6,573,212
	79,484,217	105,261,189
Less: Closing amount due to other person or bodies carrying on insurance business	2,843,183	9,177,481



	76,641,034	96,083,708
Add: Opening sundry creditor	86,608,298	80,306,945
	<u>163,249,332</u>	<u>176,390,653</u>
Less: Closing sundry creditor	73,284,172	61,965,487
	89,965,160	114,425,166
Less: Opening stamps, printing & stationary	1,425,129	2,154,230
	<u>88,540,031</u>	<u>112,270,936</u>
Add: Closing stamps, printing & stationary	1,507,413	1,810,970
	90,047,444	114,081,906
Less: Opening advance, deposit & prepayment	7,068,515	32,631,344
	82,978,928	81,450,562
Add: Closing advance, deposit & prepayment	9,215,201	31,341,107
	<u>92,194,130</u>	<u>112,791,669</u>
Less: Unclaimed dividend	-	-
	92,194,130	422,635,979
Less: Depreciation	(790,586)	2,885,477
	<u>92,984,716</u>	<u>109,906,192</u>





Chartered Life Insurance PLC.
Schedule of Fixed Assets
As at 31 March 2026

Schedule-A

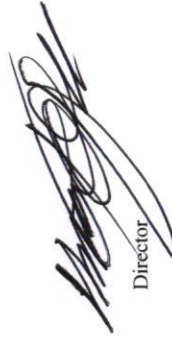
Sl. no	Particulars	Cost			Rate	Depreciation			Written down value as at 31 March 2026		
		Opening balance	Addition during the period	Adjustment during the period		Closing balance	Charged during the period	Adjustment during the period		Closing balance	
1	Furniture & fixture	42,693,962	-	58,300	42,635,662	10%	17,410,655	633,654	29,133	18,015,176	24,620,486
2	Office decoration & design	28,427,530	55,000	-	28,482,530	10%	12,378,636	401,680	-	12,780,316	15,702,214
3	Office equipment	39,080,174	81,631	167,285	38,994,520	10%	16,542,374	569,031	87,402	17,024,003	21,970,517
4	Motor car & motor cycles	63,135,375	4,100,000	4,100,000	59,035,375	10%	28,844,793	754,765	3,120,597	26,478,961	32,556,414
	Sub-total	173,337,041	136,631	4,325,585	169,148,087		75,176,458	2,359,130	3,237,132	74,298,456	94,849,631

Sl. no	Particulars	Cost			Rate	Depreciation			Written Down Value as at 31 March 2026		
		Opening balance	Addition during the period	Adjustment during the period		Closing balance	Charged during the period	Adjustment during the period		Closing balance	
1	Software	4,221,729	-	-	4,221,729	20%	2,473,415	87,416	-	2,560,831	1,660,898
	Sub-total	4,221,729	-	-	4,221,729		2,473,415	87,416	-	2,560,831	1,660,898
	Grand total	177,558,770	136,631	4,325,585	173,369,816		77,649,873	2,446,546	3,237,132	76,859,287	96,510,529


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Chairman



Chartered Life Insurance Company Limited
Statement of Securities (Treasury Bond)
As at 31 December 2026

Schedule-B

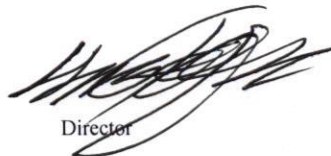
Amounts in Taka

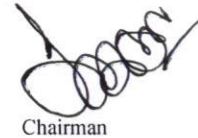
Sl no	Nature of securities	Date of issued	Settlement date	Name of the bank	No of securities	Rate of interest (%)	Amount (BDT)	Date of maturity
Sl	Nature of	Date of	Settlement	Name of Bank	No of	Rate of	Amount (Tk)	Date of
1	Treasury Bond	6/26/2019	9/25/2019	Bangladesh Bank	BD0939391209	9.29	6142340	6/26/2039
2	Treasury Bond	6/26/2019	11/12/2019	Bangladesh Bank	BD0939391209	9.29	8600000	6/26/2039
3	Treasury Bond	6/26/2019	12/3/2019	Bangladesh Bank	BD0939391209	9.29	2000000	6/26/2039
4	Treasury Bond	11/25/2015	12/26/2019	Bangladesh Bank	BD0935201204	8.70	15507690	11/25/1935
5	Treasury Bond	6/26/2019	12/30/2019	Bangladesh Bank	BD0939391209	9.29	3200000	6/26/2039
6	Treasury Bond	6/26/2019	3/25/2020	Bangladesh Bank	BD0939391209	9.29	5000000	6/26/2039
7	Treasury Bond	6/24/2020	6/24/2020	Bangladesh Bank	BD0940441209	8.94	5000000	6/24/2040
8	Treasury Bond	6/26/2019	5/20/2020	Bangladesh Bank	BD0940401203	9.20	5000000	6/26/2040
9	Treasury Bond	5/20/2020	9/30/2020	Bangladesh Bank	BD0940401203	9.20	8600000	5/20/2040
10	Treasury Bond	5/20/2020	12/3/2020	Bangladesh Bank	BD0940401203	9.20	11400000	5/20/2040
11	Treasury Bond	6/24/2020	12/23/2020	Bangladesh Bank	BD0940441209	8.94	16000000	6/24/2040
12	Treasury Bond	7/29/2015	3/28/2021	Bangladesh Bank	BD0930041159	10.06	92500000	7/29/2030
13	Treasury Bond	5/19/2021	5/19/2021	Bangladesh Bank	BD0931401105	5.80	5500000	5/19/2031
14	Treasury Bond	6/30/2021	6/30/2021	Bangladesh Bank	BD0941451207	6.07	3400000	6/30/2041
15	Treasury Bond	6/22/2022	7/28/2022	Bangladesh Bank	BD0932891106	8.10	6500000	6/22/2032
16	Treasury Bond	5/25/2022	8/16/2022	Bangladesh Bank	BD0932851100	8.00	7152423	5/25/2032
17	Treasury Bond	12/21/2022	12/21/2022	Bangladesh Bank	BD0932231105	8.33	60000000	12/21/2032
18	Treasury Bond	3/15/2023	3/15/2023	Bangladesh Bank	BD0933351100	8.45	15000000	3/15/2033
19	Treasury Bond	3/15/2023	3/27/2023	Bangladesh Bank	BD0933351100	8.45	10000000	3/15/2033
20	Treasury Bond	3/15/2023	3/30/2023	Bangladesh Bank	BD0933351100	8.45	20000000	3/15/2033
21	Treasury Bond	7/22/2020	7/19/2023	Bangladesh Bank	BD0930031101	7.89	18873185	7/22/2030
22	Treasury Bond	11/15/2023	1/18/2024	Bangladesh Bank	BD0928181058	10.99	15000000	11/15/2028
23	Treasury Bond	3/27/2024	3/27/2024	Bangladesh Bank	BD0939371151	12.15	15000000	3/27/2039
24	Treasury Bond	3/27/2024	5/28/2024	Bangladesh Bank	BD0939371151	12.15	3108791	3/27/2039
25	Treasury Bond	3/27/2024	5/28/2024	Bangladesh Bank	BD0939371151	12.15	7286227	3/27/2039
26	Treasury Bond	5/15/2024	6/13/2024	Bangladesh Bank	BD0929431056	12.40	11991802	5/15/2029
27	Treasury Bond	4/15/2024	7/10/2024	Bangladesh Bank	BD0923401059	12.10	7446957	4/15/2029
28	Treasury Bond	6/20/2024	9/18/2024	Bangladesh Bank	BD0934481104	12.60	6000000	4/15/2034
29	Treasury Bond	2/22/2024	10/16/2024	Bangladesh Bank	BD0934311103	12.05	19699843	2/22/2034
30	Treasury Bond	3/27/2024	10/23/2024	Bangladesh Bank	BD0939371151	12.15	9733864	3/27/2039
31	Treasury Bond	4/17/2024	11/20/2024	Bangladesh Bank	BD0934481102	12.15	21655606	4/17/2034
32	Treasury Bond	7/28/2024	12/24/2024	Bangladesh Bank	BD0944051202	12.75	25000000	7/28/2044
33	Treasury Bond	1/22/2025	1/22/2025	Bangladesh Bank	BD0935291106	12.08	15000000	1/22/2035
34	Treasury Bond	3/27/2025	3/27/2025	Bangladesh Bank	BD0940381157	12.28	25000000	3/27/2040
35	Treasury Bond	3/19/2025	4/23/2025	Bangladesh Bank	BD0935371106	12.05	22574638	3/19/2035
36	Treasury Bond	5/21/2025	5/21/2025	Bangladesh Bank	BD0935451106	11.88	5000000	5/21/2035
37	Treasury Bond	3/27/2025	6/17/2025	Bangladesh Bank	BD0940381157	12.28	24569831	3/27/2040
38	Treasury Bond	5/28/2025	6/25/2025	Bangladesh Bank	BD0945461202	12.24	4930306	5/28/2045
39	Treasury Bond	7/23/2025	7/23/2025	Bangladesh Bank	BD0935031106	10.48	20000000	7/23/2035
40	Treasury Bond	8/27/2025	8/27/2025	Bangladesh Bank	BD0940081153	10.28	10000000	8/27/2040
41	Treasury Bond	8/27/2025	12/24/2025	Bangladesh Bank	BD0940081153	10.28	19185870	8/27/2040
Total							613,559,373	


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Chairman



Chartered Life Insurance Company Limited
Statement of Securities (FDR)
As at 31 March 2026

Schedule-C

Amounts in Taka

Sl no	Nature of securities	Date of issued/renewed	Name of bank & branch	Instrument number	Rate of interest (%)	Amount (BDT)	Date of matured
1	FDR	10/3/2019	One Bank Ltd. Malibagh Branch	051374	Double Scheme	300,000	4/3/2026
2	FDR	11/6/2019	One Bank Ltd. Malibagh Branch	051381	Double Scheme	200,000	5/6/2026
3	FDR	12/5/2019	One Bank Ltd. Malibagh Branch	051388	Double Scheme	300,000	6/5/2026
4	FDR	12/30/2019	One Bank Ltd. Malibagh Branch	051393	Double Scheme	500,000	6/30/2026
5	FDR	3/31/2026	Al-Arafah Islmi Bank Ltd. Motijheel Branch	21330662029	10.5	10,000,000	3/31/2027
6	FDR	8/20/2025	Brac Bank Ltd. Gulshan Branch	3028631780005	10	22,993,016	8/20/2026
7	FDR	9/15/2025	Eastern Bank Ltd. Gulshan Branch	1045130000200	10	10,000,000	9/15/2026
8	FDR	2/11/2026	Brac Bank Ltd. Gulshan Branch	3028631780007	9.5	5,000,000	2/11/2027
9	FDR	6/10/2025	Eastern Bank Ltd. Gulshan Branch	1045550000841	10	3,780,000	6/10/2026
10	FDR	7/8/2025	Brac Bank Ltd. Gulshan Branch	3028631780006	10.25	2,000,000	7/8/2026
11	FDR	2/24/2026	Eastern Bank Ltd. Gulshan Branch	1045500000863	9.5	2,500,000	5/24/2026
12	FDR	2/24/2026	Eastern Bank Ltd. Gulshan Branch	1045500000874	9.5	2,500,000	5/24/2026
13	FDR	2/24/2026	Eastern Bank Ltd. Gulshan Branch	1045500000885	9.5	2,500,000	5/24/2026
14	FDR	2/24/2026	Eastern Bank Ltd. Gulshan Branch	1045500000896	9.5	2,500,000	5/24/2026
Total						65,073,016	


Company Secretary


Chief Financial Officer


Chief Executive Officer (Acting)


Director


Chairman