



রূপালী লাইফ ইনসিওরেন্স কোম্পানী লিঃ Rupali Life Insurance Company Ltd.

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3rd Quarter Financial Statements 30 September, 2025

This is for kind information of all concerned that the Board of Directors of the Company in its 195th meeting held at 3:00 p.m. on Tuesday, the 28 October, 2025 approved the un-audited Financial Statements of the Rupali Life Insurance Co. Ltd. for the 3rd Quarter ended on 30 September, 2025 and disclosed the following financial indicators of the Company:

Balance Sheet As at 30 September 2025 (Un audited) Life Revenue Account for the 3rd Quar. ended on 30 September 2025 (Un audited)

	30.09.2025 Taka	30.12.2024 Taka	GROWTH %
CAPITAL & LIABILITIES			
AUTHORISED			
100,000,000 Ordinary Shares of Tk.10/- each	1,000,000,000	1,000,000,000	
ISSUED, SUBSCRIBED & PAID UP CAPITAL			
3,00,14,236 Ordinary Shares of Tk.10/- each fully paid up	300,142,360	300,142,360	0.00%
Share premium Account	240,166,080	240,166,080	0.00%
Revaluation Reserve Account	344,369,143	344,369,143	0.00%
BALANCE OF FUND & ACCOUNTS			
Life Insurance Fund	4,768,424,459	4,948,526,164	-3.64%
Amount due to other persons or bodies carrying on Insurance Business	2,560,342	5,572,057	-54.05%
LIABILITIES & PROVISIONS			
Estimated Liabilities in respect of outstanding Claims whether due or intimated	412,864,861	344,691,514	19.78%
Sundry Creditors	4,410,874	5,308,870	-16.92%
Un-claimed Dividend	123,265,225	56,095,001	119.74%
Provision for taxation	818,450	898,146	-8.87%
Lease Liability	281,215,842	279,397,323	0.65%
	3,154,470	2,992,174	5.42%
TOTAL	6,068,527,245	6,183,467,318	-1.86%
PROPERTY & ASSETS			
LOANS			
Policy Loan (on insurer's Policy within their Surrender Value)	98,435,814	96,015,583	2.52%
INVESTMENT (At Cost) Valuation	2,336,645,095	2,320,466,199	0.70%
Statutory deposit with Bangladesh Bank	15,000,000	15,000,000	0.00%
Treasury bond	2,097,478,320	2,075,357,757	1.07%
Share of Rupali Life First mutual fund units	200,000,000	200,000,000	0.00%
Share of Companies (portfolio)	24,166,775	30,108,442	-19.73%
Outstanding Premium	737,622,281	741,893,750	-0.58%
Interest, dividend and rent accrued but not due	74,024,560	64,377,182	14.99%
Advance and Deposit	334,257,814	340,468,921	-1.82%
Agent Balance	242,560,226	249,366,987	-2.73%
CASH AND CASH EQUIVALENTS	1,367,679,690	1,513,450,494	-9.63%
Fixed deposit with Bank	377,481,069	433,837,629	-12.99%
STD / SND account with Bank	629,116,400	690,310,176	-8.86%
Current account with bank	216,035,480	224,809,325	-3.90%
Cash in hand	145,046,741	164,493,364	-11.82%
Rights of use Assets	3,125,751	3,005,779	3.99%
OTHER ASSETS			
Fixed Assets (At cost less depreciation)	863,733,890	844,180,170	2.32%
Intangible Assets (At Cost less depreciation)	922,360	924,863	-0.27%
Stock of stamp, printing and stationery	9,519,764	9,317,390	2.17%
TOTAL	6,068,527,245	6,183,467,318	-1.86%

Particulars	Jan'2025 to Sep'2025	Jan'2024 to Sep'2024	GROWTH	July '2025 to Sep'2025	July '2024 to Sep'2024	GROWTH
	TAKA	TAKA	%	TAKA	TAKA	%
A. Balance of life fund at the beginning of the period	4,948,526,164	5,011,039,277	-1%	4,798,128,064	4,764,188,982	1%
Premium less reinsurance						
First year premium	310,145,446	357,417,381	-13%	103,288,356	89,832,472	15%
Renewal premium	739,058,591	787,622,742	-6%	234,311,972	228,973,100	2%
Group premium	4,825,951	3,159,934	53%	3,879,926	1,885,374	106%
Gross Premium	1,054,029,988	1,148,200,057	-8%	341,480,254	320,690,946	6%
Less: Re- insurance premium	2,121,925	1,513,680	40%	796,280	308,354	158%
	1,051,908,063	1,146,686,377	-8%	340,683,974	320,382,592	6%
Interest and Dividend Income	175,194,481	171,264,285	2%	51,758,106	42,264,951	22%
Other Income	4,078,941	3,652,145	12%	2,253,261	1,136,275	98%
TOTAL [A]	6,179,707,649	6,332,642,084	-2%	5,192,823,405	5,127,972,900	1%
B. EXPENDITURE						
CLAIMS & SURRENDERS (Less: Re-Insurance)	959,384,581	1,380,593,575	-31%	276,595,811	523,056,295	-47%
MANAGEMENT EXPENSES	451,918,629	466,862,920	-3%	147,803,135	119,730,916	23%
a) Commission to insurance Agents & Employer of Agents	192,728,624	213,862,158	-10%	61,716,299	39,326,346	57%
b) Administrative Expenses	208,265,240	203,626,842	2%	69,741,013	67,591,430	3%
c) Other Expenses	50,924,765	49,373,920	3%	16,345,823	12,813,140	28%
d) Fair Value change account	-	-	-	-	-	-
TOTAL [B]	1,411,283,190	1,847,456,495	-24%	424,398,946	642,787,211	-34%
Balance of life Insurance fund at the end of the period	4,768,424,459	4,485,185,589	6%	4,768,424,459	4,485,185,589	6%
	6,179,707,649	6,332,642,084	-2%	5,192,823,405	5,127,972,900	1%

Cash Flow Statement for the period ended on 30 September 2025 (Un audited)

Particular	30.09.2025 Taka	30.09.2024 Taka
a Cash flow from operating activities		
Collection from premium	1,065,108,218	1,155,708,866
Other income received	4,078,941	3,652,145
Payment for claims	(960,262,557)	(1,378,923,146)
Income Tax Provision	1,818,519	348,112
Payment for, reinsurances, management expenses & others	(383,910,684)	(474,791,914)
Net cash received from operating activities	(273,167,563)	(694,005,937)
b Cash flow from investing activities		
Investments	(16,178,896)	39,151,953
Acquisition of fixed asset	(19,551,217)	8,058,638
Lease Liability Increase/Decrease	-	-
Right of use assets Increase/Decrease	-	-
Loan against policies paid	(2,420,231)	(40,843)
Loan against policies realized	-	-
Interest, dividend and rent received	165,547,103	168,003,155
Other loans and advance paid	-	-
Other loans and advance realized	-	-
Net cash used in investing activities	127,396,759	215,172,903
c Cash flow from financing activities		
d Net increase in cash and cash equivalents (a+b+c)	(145,770,804)	(478,833,034)
e Cash and cash equivalent at beginning	1,513,450,494	1,669,150,214
f Cash and cash equivalent at end of the period (d+e)	1,367,679,690	1,190,317,180

Statement of Change in Shareholders' Equity For the period ended 30 September 2025

Particulars	January 2025 to September 2025			January 2024 to September 2024		
	Balance at 01.01.2025	Addition for Jan'2025 to Sep'2025	Total	Balance at 01.01.2024	Addition for Jan'2024 to Sep'2024	Total
Share Capital	30,014,236	-	30,014,236	30,014,236	-	30,014,236
Share premium Account	240,166,080	-	240,166,080	240,166,080	-	240,166,080
Revaluation Reserve Account	344,369,143	-	344,369,143	344,369,143	-	344,369,143
Retained Earnings	-	-	-	-	-	-
Total	884,677,583	-	884,677,583	884,677,583	-	884,677,583

Notes to the Accounts, Comprising Significant Accounting Policies and Other Explanatory Information For the Period ended 30 September 2025

1.00 Legal status and nature of business

1.01 Establishment and Status of the Company

Rupali Life Insurance Company Limited (the Company) was incorporated as a public limited company in Bangladesh under the Companies Act 1994 on 28 December 1999 and commenced operation from the same date. The company is a publicly traded company and its ordinary shares are listed in both Dhaka and Chittagong Stock Exchanges.

1.02 Nature of business

The Company is engaged in life insurance business mainly in individual life and islami individual life insurance business. It also operates in non traditional micro life insurance under the name, (1) Ekok Bima, (2) Samajik Bima, (3) Takaful DPS Bima, (4) Rupali DPS Bima, (5) Rupali Khudra Bima, (6) Shariah DPS Bima, (7) Al Amanat Bima and (8) Sanchay Bima. There were no Significant changes in the nature of the principal activities of the company during the year under review.

1.03 Commencement of risks against insurance policy

The company acknowledges risk of the sold policies from the date of the issue of the FPR (First Premium Receipt) for individual life, Islami individual life and Group Schemes. And from the date of the issue of Pass Book for Micro Insurance schemes.

2.00 Basis of presentation and Statement of Compliance

2.01 Statement of Compliance

The financial statements have been prepared on a going concern and accrual basis on historical cost basis and therefore, do not take into consideration of the effect of inflation. Requisite assumptions, measurement base, laws, rules, regulations and accounting pronouncements have been considered in preparing and presenting the financial statements.

2.02 Structure, Components and presentation of the Financial Statements

Being the general purpose financial statements, the financial statements are prepared in line with the requirements on the Insurance Act 2010 and Bangladesh Financial Reporting Standards (BFRSs) and presented on the basis of BAS-1 "Presentation of Financial Statements". The Financial Statements comprises:

The financial statements include the following components:

- Balance Sheet as at 30 September 2025;
- Life Revenue Accounts for the period ended 30 September 2025
- Statement of Changes in Equity for the period ended at 30 September 2025
- Statement of Cash Flow for the period ended at 30 September 2025
- Notes to the Accounts, comprising significant accounting policies and other explanatory information for the period ended 30 September 2025.

The details of the published first quarterly financial statements may be available in the company's web-site: www.rupalilife.com

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Chief Executive Officer

Sd/-
Director

Sd/-
Chairman