RUPALI LIFE INSURANCE PLC.
Balance Sheet (Un-Audited)
As at 30 September 2026

CAPITAL & LIABILITIES	Amount in Taka		Growth (%)
	30.09.2026	31.12.2025	
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%
Revulation Reserve Account	344,369,143	344,369,143	0.00%
BALANCE OF FUND & ACCOUNTS			
Life Insurance Fund	4,789,888,979	5,008,894,863	-4.37%
Amount due to other persons or bodies carrying on Insurance Business	3,637,322	9,522,069	-61.80%
LIABILITIES & PROVISIONS			
Estimated Liabilities in respect of outstandig	428,869,084	425,063,343	0.90%
Claims whether due or intimated	4,512,660	3,929,691	14.83%
Sundry Creditors	104,421,125	98,230,861	6.30%
Un-claimed Dividend	1,214,124	1,385,387	-12.36%
Provision for taxation	316,578,324	319,202,173	-0.82%
Lease Liability	2,142,851	2,315,231	-7.45%
TOTAL	6,107,072,968	6,328,157,858	-3.49%
PROPERTY & ASSETS			
LOANS			
Policy Loan (on insurer's Policy within their Surrender Value)	98,135,814	97,262,089	0.90%
INVESTMENT (At Cost)	2,391,089,807	2,369,137,612	0.93%
Statutory deposit with Bangladesh Bank	15,000,000	15,000,000	0.00%
Treasury bond	2,154,130,264	2,131,370,709	1.07%
Share of Rupali Life First mutual fund units	200,000,000	200,000,000	0.00%
Share of Companies (portfolio)	21,959,543	22,766,903	-3.55%
Outstanding Premium	736,571,114	737,104,889	-0.07%
Interest,dividend and rent accrued but not due	77,201,355	73,337,694	5.27%
Advance and Deposit	392,815,382	402,608,258	-2.43%
Agent Balance	248,662,246	249,042,471	-0.15%
CASH AND CASH EQUIVALENTS	1,321,046,839	1,561,788,306	-15.41%
Fixed deposit with Bank	450,273,591	529,607,349	-14.98%
STD /SND account with Bank	506,691,027	642,749,965	-21.17%
Current account with bank	204,535,480	226,019,432	-9.51%
Cash in hand	159,546,741	163,411,560	-2.37%
Rights of use Assets	2,112,284	2,311,467	-8.62%
OTHER ASSETS			
Fixed Assets(At cost less depreciation)	829,065,441	823,120,337	0.72%
Intangible Assets (At cost less depreciation)	724,228	938,610	-22.84%
Stock of stamp,printing and stationery	9,648,458	11,506,125	-16.15%
TOTAL	6,107,072,968	6,328,157,858	-3.49%

Md. Amirul Islam (Mukit)	Mithun Chandra Pal FCA	Md. Golam Kibria	Md. Wahid Murad, FCA	Abdullah Jamil Matin
Company Secretary	Chief Financial Officer	Chief Executive Officer	Independent Director	Vice Chairman

RUPALI LIFE INSURANCE PLC.
LIFE REVENUE ACCOUNT(UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2026

Particulars	01 Jan' 2026 to 30 September 2026	01 Jan' 2025 to 30 September 2025	Growth (%)	01 July 2026 to 30 September 2026	01 July 2025 to 30 September 2025	Growth (%)
						Amount in Taka
A. Balance of life fund at the beginning of the period	**5,008,894,863**	**4,948,526,164**	1.22%	**4,855,729,063**	**4,798,128,064**	1.20%
Premium less reinsurance						
First year premium	300,760,225	310,145,446	-3.03%	93,416,687	103,288,356	-9.56%
Renewal premium	710,345,860	739,058,591	-3.89%	202,793,507	234,311,972	-13.45%
Group premium	4,612,552	4,825,951	-4.42%	2,662,674	3,879,926	-31.37%
Gross Premium	**1,015,718,637**	**1,054,029,988**	**-3.63%**	**298,872,868**	**341,480,254**	**-12.48%**
Less: Re- insurance premium	1,415,280	2,121,925	-33.30%	306,275	796,280	-61.54%
	1,014,303,357	**1,051,908,063**	-3.57%	**298,566,593**	**340,683,974**	-12.36%
Interest and Dividend Income	181,235,124	175,194,481	3.45%	53,844,037	51,758,106	4.03%
Other Income	3,822,647	4,078,941	-6.28%	1,912,191	2,253,261	-15.14%
TOTAL [A]	**6,208,255,991**	**6,179,707,649**	**0.46%**	**5,210,051,884**	**5,192,823,405**	**0.33%**
B. EXPENDITURE						
CLAIMS & SURRENDERS (Less:Re-Insurance)	972,546,875	959,364,561	1.37%	293,919,309	276,595,811	6.26%
MANAGEMENT EXPENSES	**445,820,137**	**451,918,629**	-1.35%	**126,243,596**	**147,803,135**	-14.59%
a) Commission to insurance Agents & Employer of Agents	185,241,235	192,728,624	-3.88%	47,715,975	61,716,299	-22.68%
b) Administrative Expenses	209,512,455	208,265,240	0.60%	63,672,806	69,741,013	-8.70%
c) Other Expenses	51,066,447	50,924,765	0.28%	14,854,815	16,345,823	-9.12%
d) Fair Value Change account	-	-		-	-	
TOTAL [B]	**1,418,367,012**	**1,411,283,190**	**0.50%**	**420,162,905**	**424,398,946**	**-1.00%**
Balance of life Insurance fund at the end of the period	**4,789,888,979**	**4,768,424,459**	**0.45%**	**4,789,888,979**	**4,768,424,459**	**0.45%**
	6,208,255,991	**6,179,707,649**	**0.46%**	**5,210,051,884**	**5,192,823,405**	**0.33%**

Md. Amirul Islam (Mukit)
Company Secretary

Mithun Chandra Pal FCA
Chief Financial Officer

Md. Golam Kibria
Chief Executive Officer

Md. Wahid Murad,FCA
Independent Director

Abdullah Jamil Matin
Vice Chairman

RUPALI LIFE INSURANCE PLC.

Cash Flow Statement (Un-Audited)

As at 30 September 2026 (Un-Audited)

Particular		30.09.2026 Taka	30.09.2025 Taka
a	**Cash flow from operating activities**		
	Collection from premium	1,016,632,637	1,065,108,218
	Other income received	3,822,647	4,078,941
	Payment for claims	(971,963,906)	(960,262,557)
	Income tax provision	(2,623,849)	1,818,519
	Payment for,reinsurances,management expenses & others	(435,423,817)	(383,910,684)
	Net cash received from operating activities	**(389,556,288)**	**(273,167,563)**
b	**Cash flow from investing activites**		
	Investments	(21,952,195)	(16,178,896)
	Acquisition of fixed assets	(5,730,722)	(19,551,217)
	Lease Liability increase	-	-
	Right of use assets decrease	-	-
	Loan against policies paid	(873,725)	(2,420,231)
	Loan against policies realized	-	-
	Interest,dividend and rent received	177,371,463	165,547,103
	Other loans and advance paid	-	-
	Other loans and advance realized	-	-
	Net cash used in investing activities	**148,814,821**	**127,396,759**
c	**Cash flow from financing activities**	-	-
d	**Net increase/(decrease) in cash and cash equivalents(a+b+c)**	**(240,741,467)**	**(145,770,804)**
e	**Cash and cash equivalent at beginning**	**1,561,788,306**	**1,513,450,494**
f	**Cash and cash equivalent at end of the peroid (d+e)**	**1,321,046,839**	**1,367,679,690**

Md. Amirul Islam (Mukit)
Company Secretary

Mithun Chandra Pal FCA
Chief Financial Officer

Md. Golam Kibria
Chief Executive Officer

Md. Wahid Murad,FCA
Independent Director

Abdullah Jamil Matin
Vice Chairman

RUPALI LIFE INSURANCE PLC.

Statement of Change in Shareholder's Equity

for the period ended 30 September 2026

Particulars	01 January 2026 to 30 September 2026			01 January 2025 to 30 September 2025		
	Balance at 01.01.2026	Addition	Total	Balance at 01.01.2025	Addition	Total
Share Capital	300,142,360	-	300,142,360	300,142,360	-	300,142,360
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
Total	**884,677,583**		**884,677,583**	**884,677,583**	**-**	**884,677,583**

Md. Amirul Islam (Mukit)
Company Secretary

Mithun Chandra Pal FCA
Chief Financial Officer

Md. Golam Kibria
Chief Executive Officer

Md. Wahid Murad,FCA
Independent Director

Abdullah Jamil Matin
Vice Chairman

Notes to the Accounts, Comprising Significant Accounting Policies and Other Explanatory Information
For the Period ended 30 September 2026

1.00 Legal status and nature of business

1.01 Establishment and Status of the Company

Rupali Life Insurance PLC. (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 period 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 shchemes.

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 considerd 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 requirments on the Insurance Act 2010 and International Financial Reporting Standards (IFRSs) and presented on the basis of IAS-1 "Presentation of Financial Statements". The Financial Statements comprises:

The financial statements include the following components:

i) Balance Sheet as at 30 September 2026.

ii) Life Revenue Acounts for the period ended 30 September 2026.

iii) Statement of Changes in Equity for the period ended at 30 September 2026.

iv) Statement of Cash Flow for the period ended at 30 September 2026.

v) Notes to the Accounts, comprising significant accounting policies and other explanatory information for the period ended 30 September 2026.

Md. Amirul Islam (Mukit)	Mithun Chandra Pal FCA	Md. Golam Kibria	Md. Wahid Murad,FCA	Abdullah Jamil Matin
Company Secretary	Chief Financial Officer	Chief Executive Officer	Independent Director	Vice Chairman

রূপালী লাইফ ইনসিওরেন্স পিএলসি
Rupali Life Insurance PLC

Head Office : Rupali Life Tower, 50, Kakrail, Dhaka-1000, PABX : 8392361-4
Fax : 88-02-8392370, E-mail : info@rupalilife.com, Website : www. rupalilife.com

Ref.: RLI/HO/F&A/2026-

Date : 28 October, 2026

Note: Please submit the details copy of financial statements. Besides, you are requsted to submit the summary of quarterly financial statements as per the following format. The summarized information needs to be submitted in official Pad of the company with signature of appropriate offical.

	For 1st Quarter-2026				
S.L. No.	Particulars	January-March (Current Year)	January-March (Previous Year)		
	Consolidated/Solo	Please specify			
1	Total Income	437,629,707	423,838,450		
2	Total expenses including claims	508,584,612	574,388,362		
3	Difference (1-2)	(70,954,905)	(150,549,912)	79,595,007	
		As on March 31, Current Year	As on March 31, Previous Year	Difference (Current year-Previous year)	
4	Balance of Life Insurance Fund	4,937,589,278	4,797,406,002	140,183,276	
	For 2nd Quarter-2026				
S.L. No.	Particulars	April-June (Current year)	April-June (Previous year)	January-June (Current Year)	January-June (Previous Year)
	Consolidated/Solo	Please specify			
1	Total Income	408,517,605	413,973,339	846,147,312	837,811,789
2	Total expenses including claims	489,619,495	412,495,882	998,204,107	986,884,244
3	Difference (1-2)	(81,101,890)	1,477,457	(152,056,795)	(149,072,455)
		As on June 30, Current Year	As on June 30, Previous Year	Difference (Current year-Previous year)	
4	Balance of Life Insurance Fund	4,855,729,063	4,798,128,064	57,600,999	
	For 3rd Quarter-2026				
S.L. No.	Particulars	July-September (Current year)	July-September (Previous year)	January-September (Current year)	January-September (Previous year)
	Consolidated/Solo	Please specify			
1	Total Income	354,629,096	395,491,621	1,200,776,408	1,233,303,410
2	Total expenses including claims	420,162,905	424,398,946	1,418,367,012	1,411,283,190
3	Difference (1-2)	(65,533,809)	(28,907,325)	(217,590,604)	(177,979,780)
		As on September 30, Current Year	As on September 30, Previous Year	Difference (Current year-Previous year)	
4	Balance of Life Insurance Fund	4,789,888,979	4,768,424,459	21,464,520	

Md. Golam Kibria
Chief Executive Officer