



Republic Insurance PLC

রিপাবলিক ইন্স্যুরেন্স পিএলসি

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Third Quarter Financial Statements-2026 (Un-audited)

As per BSEC Notification No. BSEC/CMRRCD/2009-193/188/Admin/69 dated-7 September 2016, we are pleased to present the Un-audited Financial Statements of Republic Insurance PLC for the period ended September 30, 2026.

Statement of Financial Position (Un-audited) As at September 30, 2026

Particulars	Amount in taka September 30, 2026	Amount in taka December 31, 2025
A. Non-current assets:		
Property, Plant & Equipments	46,045,293	50,564,396
Intangible assets	965,619	1,136,022
Right-of-use assets	27,238,003	13,004,546
Deferred Tax	3,389,813	3,593,371
Investment in govt. treasury bond and securities	120,500,000	117,500,000
Investment in Shares at Market value	20,186,509	17,857,993
Total non-current assets	218,325,237	203,656,328
B. Current assets:		
Stock of Printing and Stationery & stamp in hand	437,794	359,856
Interest Accrued	44,737,979	35,956,866
Amount due from other person or bodies carrying on insurance business	888,953,544	799,724,497
Sundry Debtors (Advances, Deposits and Prepayments)	453,657,996	373,586,091
Fixed Deposit with Banks	435,044,224	441,435,184
Cash and Cash Equivalents	25,544,102	85,290,982
Total current assets	1,848,375,639	1,736,353,476
C. Current Liabilities:		
Outstanding claims	230,899,302	174,201,053
Amount due to other person or bodies carrying on insurance business	45,009,204	60,545,639
Lease liabilities	27,789,508	12,684,319
Provision for Taxation	226,615,553	197,234,958
Provision for WPPF	75,153,503	69,717,235
Sundry Creditors	42,125,106	51,690,882
Unclaimed Dividend	8,700,469	4,736,221
Total current liabilities	656,292,645	570,810,307
D. Net working capital (B-C)	1,192,082,994	1,165,543,169
Net assets (A+D)	1,410,408,231	1,369,199,497
E. Shareholders Equity:		
Share Capital	547,041,560	547,041,560
Reserve for Exceptional Losses	483,199,008	460,531,865
General Reserve	14,250,000	13,500,000
Retained Earnings	56,259,833	56,607,527
Total shareholders equity	1,100,750,401	1,077,680,952
F. Balance of Funds and Accounts :		
Reserve for unexpired risks	154,117,664	217,668,801
Premium Deposits	155,540,166	73,849,744
Total	309,657,830	291,518,545
Total shareholders equity & liabilities (E+F)	1,410,408,231	1,369,199,497
Net asset value(NAV) per share	20.12	19.70

Statement of Cash Flows (Un-audited) For the third quarter ended September 30, 2026

Particulars	Amount in taka September 30, 2026	Amount in taka September 30, 2025
A. CASH FLOWS FROM OPERATING ACTIVITIES		
Collection from Premium and other income	571,858,366	679,693,319
Payment for Management expenses, Re-insurance and claims	(553,479,861)	(717,183,916)
Income Tax paid	(17,856,953)	(23,580,303)
Net cash generated from operating activities	521,552	(61,070,900)
B. CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of Fixed Assets	(392,380)	(2,882,580)
Advance against vehicle purchase	-	1,118,000
Advance for office space purchase	(11,000,000)	-
Advance against legal expenses	50,000	-
Advance against it expenses	140,500	-
Advance against computer software	(350,000)	-
Investment in govt. securities	(3,000,000)	-
Investment of Fixed Deposit	(24,432,597)	(15,228,053)
Disposal of Fixed Deposit	30,823,557	120,711,150
Net cash used in investing activities	(8,160,920)	103,718,517
C. CASH FLOWS FROM FINANCING ACTIVITIES		
Dividend paid	(52,107,512)	(28,151,810)
Sale proceeds on fraction shares issuance of bonus share for the year 2024	-	36,730
Net cash used in financing activities	(52,107,512)	(28,115,080)
D. Net increase / (decrease) in cash and cash Equivalents (A+B+C)	(59,746,880)	14,532,537
E. Cash and cash Equivalents at the beginning of the year	85,290,982	38,280,219
F. Cash and cash Equivalents at the end of the period	25,544,102	52,812,756
Net Operating Cash Flows Per Share(NOCFPS)	0.01	(1.12)

Statement of Profit or Loss and Other Comprehensive Income (Un-audited) For the third quarter ended September 30, 2026

Particulars	Amount in taka January to September 30, 2026	Amount in taka January to September 30, 2025	Amount in taka July to September 30, 2026	Amount in taka July to September 30, 2025
Gross Premium Income	467,980,397	607,854,840	195,523,467	161,496,726
Re-Insurance Ceded	241,308,965	235,037,401	84,735,899	76,310,211
Net Premium Income	226,671,432	372,817,439	110,787,568	85,186,515
Re-insurance Commission	38,985,262	30,593,527	15,348,271	9,302,188
Unexpired risk reserve -2025	163,251,600	163,905,397	54,417,199	54,635,132
Unexpired risk reserve -2026	(99,700,463)	(153,571,116)	(47,523,606)	(32,882,670)
Agency Commission	-	67,138,438	-	17,704,247
Management Expenses	187,864,364	209,997,083	71,096,443	58,323,728
Net Claims	54,213,161	60,727,295	44,786,225	15,531,621
A.Underwriting Profit/(Loss)	87,130,306	75,882,431	17,146,764	24,681,569
B.Income from Investment & other sources	46,193,042	50,624,090	16,170,170	16,230,293
Total Income(A+B)	133,323,348	126,506,521	33,316,934	40,911,862
Management Expenses (not applicable to any particular fund or account)	19,161,718	16,341,945	10,037,041	6,681,175
Net Profit before Tax & WPPF	114,161,630	110,164,576	23,279,893	34,230,687
Provision for WPPF	5,436,268	5,245,932	1,108,566	1,630,033
Net Profit before Tax	108,725,362	104,918,644	22,171,327	32,600,654
Income tax expenses:				
Provision for income tax	(29,380,595)	(24,255,628)	(4,715,254)	(10,867,584)
Deferred tax (expenses) / income	(203,558)	(28,291)	2,012,709	283,696
Net Profit after Tax	79,141,209	80,634,725	19,468,782	22,016,766
Other Comprehensive Income/(Loss)	-	-	-	-
Total Comprehensive Income / (Loss)	79,141,209	80,634,725	19,468,782	22,016,766
Profit and Loss Appropriation Account:				
Balance brought forward from previous year	56,607,527	62,900,390	48,119,808	34,946,149
Profit / (Loss) carried forward during the period	79,141,209	80,634,725	19,468,782	22,016,766
Total Profit after tax	135,748,736	143,535,115	67,588,590	56,962,915
Appropriation:				
Reserve for Exceptional Losses	22,667,143	37,281,745	11,078,757	8,518,653
General Reserve	750,000	750,000	250,000	250,000
Cash dividend paid for the year 2025	56,071,760	31,259,518	-	-
Issuance of bonus share for the year 2025	-	26,049,590	-	-
Retained Earnings transferred to financial position	56,259,833	48,194,262	56,259,833	48,194,262
Total	135,748,736	143,535,115	67,588,590	56,962,915
Earnings Per Share(EPS)	1.45	1.47	0.36	0.40
Weighted average number of outstanding shares	54,704,156	54,704,156	54,704,156	54,704,156

Statement of Changes in Equity (Un-audited) For the third quarter ended September 30, 2026

Particulars	Share Capital	Reserve for Exceptional Losses	General Reserve	Retained Earnings	Total Equity
Balance as at January 1, 2026	547,041,560	460,531,865	13,500,000	56,607,527	1,077,680,952
Cash dividend paid for the year 2025	-	-	-	(56,071,760)	(56,071,760)
Issuance of bonus share for the year 2025	-	-	-	-	-
Net Profit after tax during the period	-	-	-	79,141,209	79,141,209
Appropriation made during the period	-	22,667,143	750,000	(23,417,143)	-
Balance as at September 30, 2026	547,041,560	483,199,008	14,250,000	56,259,833	1,100,750,401

Statement of Changes in Equity (Un-audited) For the third quarter ended September 30, 2025

Particulars	Share Capital	Reserve for Exceptional Losses	General Reserve	Retained Earnings	Total Equity
Balance as at January 1, 2025	520,991,970	409,490,524	12,750,000	62,900,390	1,006,132,884
Cash dividend paid for the year 2024	-	-	-	(31,259,518)	(31,259,518)
Issuance of bonus share for the year 2024	26,049,590	-	-	(26,049,590)	-
Net Profit after tax during the period	-	-	-	80,634,725	80,634,725
Appropriation made during the period	-	37,281,745	750,000	(38,031,745)	-
Balance as at September 30, 2025	547,041,560	446,772,269	13,500,000	48,194,262	1,055,508,091

 Director
 Director
 Chief Executive Officer
 Company Secretary
 Chief Financial Officer

Dated: Dhaka
October 28, 2026

"The details of the published third Quarter (Un-audited) Financial Statements are available in the website of the company. The address of the website is www.riplcbd.com"