Unaudited Financial Position (Balance Sheet)
as at September 30, 2018

ITEM	30th Sep, 2018	31st Dec, 2017
A. FIXED ASSETS:		
Land		26,486,609.00
Tangible Fixed Assets(Less Depreciation)	71,315,317.00	81,014,809.00
Long Term Investment	25,000,000.00	25,000,000.00
Total Fixed Assets	**122,801,926.00**	**132,501,418.00**
B. CURRENT ASSETS:		
Stock of Stationery & Stamp	3,537,852.00	4,611,495.00
Sundry Debtors	353,957,078.00	328,549,266.00
Shares	213,907,508.00	254,076,396.00
Cash & Bank Balance Including FDR	857,232,345.00	997,029,995.00
Total Current Assets	**1,428,634,783.00**	**1,584,267,152.00**
C. CURRENT LIABILITIES:		
Creditors & Accruals	223,124,358.00	418,728,513.00
Outstanding Claims	106,770,089.00	40,122,503.00
Total Current Liabilities	**329,894,447.00**	**458,851,016.00**
D. NET WORKING CAPITAL (B-C)	**1,098,740,336.00**	**1,125,416,136.00**
Net Assets (A+D)	**1,221,542,262.00**	**1,257,917,554.00**
FINANCED BY:		
Share Holders Equity:		
Share Capital	540,272,550.00	540,272,550.00
Share premium	244,825,200.00	244,825,200.00
Reserve & Contingency Account	213,834,407.00	226,733,580.00
Retained Earnings	64,831,007.00	55,486,122.00
Total Share Holders Equity	**1,063,763,164.00**	**1,067,317,452.00**
BALANCE OF FUND & ACCOUNT:		
Reserve for Unexpired Risk	132,577,134.00	181,325,601.00
Deposit Premium	20,737,964.00	5,380,501.00
Provision for Employees G F & C S R Fund	4,464,000.00	3,894,000.00
Total Taka.	**157,779,098.00**	**190,600,102.00**
Net Asset Value	**1,063,763,164.00**	**1,067,317,452.00**
Net Assets Value Per Share	**19.69**	**19.76**

Chowdhury Md. Abu Sayead
Chief Financial Officer

Saifuddin Ahmed
Company Secretary

Ahmed Saifuddin Chowdhury
Chief Executive Officer

Salim Bhuiyan
Vice Chairman

Towhid Samad
Chairman

Unaudited Income Statement
For the Period ended September 30, 2018

ITEM	1st Jan-18 to 30th Sep-18	1st Jan-17 to 30th Sep-17	1st July-18 to 30th Sep-18	1st July-17 to 30th Sep-17
Gross Premium	511,169,570.00	584,211,785.00	137,752,248.00	155,857,345.00
R/I Premium	(180,184,086.00)	(266,470,159.00)	(28,895,551.00)	(48,209,842.00)
Net Premium	**330,985,484.00**	**317,741,626.00**	**108,856,697.00**	**107,647,503.00**
R/I Commission Earned	65,534,875.00	49,839,561.00	30,500,199.00	12,983,760.00
Management Expenses	(190,594,552.00)	(193,315,599.00)	(65,175,292.00)	(66,210,520.00)
Unexpired Risk Reserve	3,417,066.00	(829,804.00)	8,512,351.00	(28,677,004.00)
Agency commission	(69,798,104.00)	(81,756,737.00)	(18,370,394.00)	(22,011,703.00)
Net Claim	(111,592,353.00)	(48,791,760.00)	(69,920,600.00)	5,237,364.00
Underwritting Result	**27,952,416.00**	**42,887,287.00**	**(5,597,039.00)**	**8,969,400.00**
Investment Income	75,519,553.00	63,114,186.00	17,749,423.00	6,345,239.00
Management Expenses (Not applicable to any particular fund of account)	(18,599,829.00)	(20,213,758.00)	(4,427,763.00)	(7,001,506.00)
Net Profit before Tax	**84,872,140.00**	**85,787,715.00**	**7,724,621.00**	**8,313,133.00**
Exceptional Loss Reserve	**(2,500,000.00)**	**(1,500,000.00)**	**(1,000,000.00)**	**-**
Share Value Fluction Reserve	**-**	**-**	**-**	**-**
Provision for Income Tax	(19,000,000.00)	(15,000,000.00)	(4,500,000.00)	(1,500,000.00)
Profit from previous year	1,458,867.00	566,319.00	1,458,867.00	566,319.00
Retained Earnings	**64,831,007.00**	**69,854,034.00**	**3,683,488.00**	**7,379,452.00**
Earning per share (EPS)	**1.17**	**1.28**	**0.04**	**0.12**

Chowdhury Md. Abu Sayead
Chief Financial Officer

Saifuddin Ahmed
Company Secretary

Ahmed Saifuddin Chowdhury
Chief Executive Officer

Salim Bhuiyan
Vice Chairman

Towhid Samad
Chairman

Unaudited Cash Flow Statement
For the Period Ended September 30,2018

	Particulars	30th Sep-2018	30th Sep-2017
A.	**CASH FLOW FROM OPERATING ACTIVITIES:**		
	Collection from Premium & Other Income	649,977,889.00	669,778,467.00
	Payment for Management Expense,Re-insurance & Claims	(485,697,492.00)	(582,685,266.00)
	Income Tax Paid	(19,578,873.00)	(26,272,693.00)
	Net Cash flow from Operating Activities	**144,701,524.00**	**60,820,508.00**
B.	**CASH FLOW FROM INVESTING ACTIVITIES :**		
	Acquisition of Fixed Assets	-	-
	Disposal of Fixed Assets	2,300,000.00	5,835,000.00
	Disposal/(Acquisition) of Investment	111,319,437.00	123,375,914.00
	Investment Made	(141,261,834.00)	(98,241,586.00)
	Net cash flow from Investing Activities	**(27,642,397.00)**	**30,969,328.00**
C.	**CASH FLOW FROM FINANCING ACTIVITIES:**		
	Dividend Paid	(54,027,255.00)	(59,429,981.00)
	Increase/(Decrease) in loan from Banks (Secured)	(202,829,522.00)	33,205,617.00
	Net cash flow from Financing Activities	**(256,856,777.00)**	**(26,224,364.00)**
	Increase/(Decrease) in Cash and Bank Balances (A+B+C)	**(139,797,650.00)**	**65,565,472.00**
	Cash and Bank Balances at 1 January, 2018	997,029,995.00	972,860,944.00
	Cash and Bank Balances at 30th Sep, 2018	**857,232,345.00**	**1,038,426,416.00**
	Net Operating Cash Flow Per Share (NOCFPS)	**2.68**	**1.13**
	Number of sahare used to compute NOCFPS	**54,027,255**	**54,027,255**

Chowdhury Md. Abu Sayead
Chief Financial Officer

Saifuddin Ahmed
Company Secretary

Ahmed Saifuddin Chowdhury
Chief Executive Officer

Salim Bhuiyan
Vice Chairman

Towhid Samad
Chairman

Statement of Change in Equity (Unaudited)
as at September 30, 2018

ITEM	Share Capital	Share Premium	Reserve & Contingency	Retained Earning P &L A/C	Total
Opening Balance 1st Jan. at 2018	540,272,550	244,825,200	226,733,580	55,486,122	**1,067,317,452**
Cash Dividend Distributed	-	-	-	(54,027,255)	**(54,027,255)**
Net Profit After Tax	-	-	-	65,872,140	**65,872,140**
Appropriation Made During the Preiod	-	-	2,500,000	(2,500,000)	**-**
Fair Value Reserve Realised	-	-	1,565,706	-	**1,565,706**
Fair Value Reserve Realised Previous Year	-	-	(16,964,879)	-	**(16,964,879)**
Closing Balance at 30th Sep. 2018	**540,272,550**	**244,825,200**	**213,834,407**	**64,831,007**	**1,063,763,164**
Closing Balance at 30th Sep. 2017	**540,272,550**	**244,825,200**	**229,182,059**	**69,854,034**	**1,084,133,843**

Chowdhury Md. Abu Sayead
Chief Financial Officer

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Company Secretary

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