UN AUDITED CONSOLIDATED BALANCE SHEET
AS AT JUNE 30, 2017

PARTICULARS	AMOUNT 30.06.2017	AMOUNT 31.12.2016
CAPITAL & LIABILITIES:		
Share Capital	312,189,670.00	312,189,670.00
Reserve for Contingency	247,403,571.00	212,631,204.00
Non Controlling Interest	76,729,475.00	76,729,475.00
Balance of Funds and Accounts	115,324,570.00	114,606,479.00
Current Liabilities & Provisions	86,379,246.00	93,867,334.00
Total	**838,026,532.00**	**810,024,162.00**
PROPERTY & ASSETS:		
Fixed Assets	72,106,626.00	67,199,682.00
Investment	149,946,279.00	155,858,469.00
Receivable & Other Accounts	333,204,819.00	291,496,839.00
Cash & Bank Balances (Including FDR)	282,768,808.00	295,469,172.00
Total	**838,026,532.00**	**810,024,162.00**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer

UN AUDITED BALANCE SHEET
AS AT JUNE 30, 2017

PARTICULARS	AMOUNT 30.06.2017	AMOUNT 31.12.2016
CAPITAL & LIABILITIES:		
Share Capital	312,189,670.00	312,189,670.00
Reserve & Fund	239,625,539.00	208,066,642.00
Balance of Funds and Accounts	115,324,570.00	114,606,479.00
Current Liabilities & Provisions	55,387,357.00	71,307,521.00
Total	**722,527,136.00**	**706,169,712.00**
PROPERTY & ASSETS:		
Fixed Assets	57,222,442.00	51,893,788.00
Investment	119,648,962.00	118,062,324.00
Receivable & Other Accounts	294,773,669.00	272,848,345.00
Cash & Bank Balances(Including FDR)	250,882,063.00	263,365,255.00
Total	**722,527,136.00**	**706,169,712.00**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer

UN AUDITED COMPREHENSIVE INCOME STATEMENT
FOR THE HALF YEAR BETWEEN JANUARY TO JUNE 2017 and 2016

PARTICULARS	JAN. TO JUNE 2017	JAN. TO JUNE 2016
INCOME :		
Opening balance of fund	57,303,240.00	50,631,690.00
Premium Less Re-insurance	144,791,236.00	125,967,158.00
Re-Insurance Commission	16,182,751.00	14,468,988.00
Investment & Other Income	5,573,330.00	7,874,025.00
Total (A)	**223,850,557.00**	**198,941,861.00**
EXPENDITURE:		
Claim less Reinsurance	49,543,022.00	41,549,473.00
Comission	26,524,214.00	21,772,032.00
Management Exp.	43,549,713.00	40,162,620.00
Reserve for unexpired Risks	58,021,350.00	41,796,224.00
Others	5,196,450.00	6,139,387.00
Total (B)	**182,834,730.00**	**161,413,736.00**
Net Profit Before Tax (A-B)	**41,015,827.00**	**37,528,125.00**
Less : Provision for Income Tax	9,456,330.00	8,713,554.00
Net Profit after Tax	**31,559,497.00**	**28,814,611.00**
Earning per Share (EPS) (Re-stated)	Attributable retained earning / Nos of Ordinary Shares	
	= 25,959,497 / 31,218,967	= 24,014,611 / 31,218,967
	= Tk. 0.83	**= Tk 0.77**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer

UN AUDITED COMPREHENSIVE INCOME STATEMENT
FOR THE HALF YEAR BETWEEN APRIL TO JUNE 2017 AND APRIL TO JUNE 2016

PARTICULARS	APRIL TO JUNE 2017	APRIL TO JUNE 2016
INCOME :		
Opening balance of fund	28,651,620.00	25,315,845.00
Premium Less Reinsurance	64,750,288.00	61,622,756.00
Re-Insurance Commission	9,221,296.00	8,751,968.00
Investment & Other Income	3,497,655.00	2,735,061.00
Total (A)	**106,120,959.00**	**98,425,530.00**
EXPENDITURE:		
Claim less Reinsurance	27,424,850.00	28,241,392.00
Comission	13,471,304.00	11,533,517.00
Management Exp.	21,010,281.00	17,985,100.00
Reserve for unexpired Risks	25,932,004.00	25,775,942.00
Others	2,817,398.00	2,029,560.00
Total (B)	**90,655,837.00**	**85,445,511.00**
Net Profit Before Tax (A-B)	**15,465,122.00**	**16,980,019.00**
Less : Provision for Income Tax	2,436,948.00	2,894,272.00
Net Profit after Tax	**13,029,074.00**	**14,085,747.00**
Basic Earnings Per Share (EPS)	**Tk. 0.37**	**Tk. 0.37**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer

Cash Flow Statement
For the Half Year ended 30th June, 2017

SL. NO.	PARTICULARS		30TH JUNE, 2017 AMOUNT	30TH JUNE, 2016 AMOUNT
A.	**Cash Flows from Operating Activities**			
	Premium Collection and others Income		187,346,410.00	164,511,762.00
	Payment of Expenses, Re-Insrance, Claims		(162,312,547.00)	(142,255,881.00)
	Income Tax Paid		(8,800,000.00)	(6,497,736.00)
	Net Cash Provided by Operating Activities		**16,233,863.00**	**15,758,145.00**
B.	**Cash Flows from Investing Activities**			
	Acquisition of Fixed Assets		(13,523,538.00)	(2,772,093.00)
	Deposit of Fixed Assets Investment		(14,893,517.00)	(15,148,991.00)
			(28,417,055.00)	**(17,921,084.00)**
C.	**Cash Flows from Financing Activities**			
	Loan/OD		(300,000.00)	-
	Dividend Paid		-	-
			(300,000.00)	**-**
D.	Net Cash Surplus/(Deficit)	A+B+C	**(12,483,192.00)**	**(2,162,939.00)**
E.	Opening Cash in hand & Bank Balances		**263,365,255.00**	**240,270,236.00**
F.	Closing Cash in hand & Bank Balances (D+E)		**250,882,063.00**	**238,107,297.00**
	Net operating Cash flow per Share (Restated)		Net operating cash flow / Number of Shares	
		=	16,233,863.00 / 31,218,967	15,758,145.00 / 31,218,967
	NOCFS		**Tk. 0.52**	**Tk. 0.50**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer

Statement of Changes in Equity
For the half year ended 30th June, 2017

Particulars	Share Capital (Tk)	Reserve for Exceptional Losses(Tk)	Investment Fluctuation Fund	Retained Earnings (Tk)	Total (Tk)
Balance as January 01, 2017	312,189,670.00	168,965,261.00		39,100,781.00	520,255,712.00
Bonus Share					
Net Profit after tax				31,559,497.00	31,559,497.00
New Reserve		14,000,000.00		(14,000,000.00)	-
Balance as on 30th June, 17	**312,189,670.00**	**182,965,261.00**	**-**	**56,660,278.00**	**551,815,209.00**

Statement of Changes in Equity
For the half year ended 30th June, 2016

Particulars	Share Capital (Tk)	Reserve for Exceptional Losses(Tk)	Investment Fluctuation Fund	Retained Earnings (Tk)	Total (Tk)
Balance as January 01, 2016	297,323,500.00	140,936,133.00		34,735,550.00	472,995,183.00
Bonus Share					
Net Profit after tax				28,814,611.00	28,814,611.00
New Reserve		12,000,000.00		(12,000,000.00)	-
Balance as on 30th June, 16	**297,323,500.00**	**152,936,133.00**	**-**	**51,550,161.00**	**501,809,794.00**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer

UN AUDITED INTRISIC VALUE OR NET ASSETS VALUE (NAV) of 30th June - 2017

Particulars	As at June-2017	As at Dec.-2016
A. ASSETS:		
Investment at cost (NIB)	25,000,000.00	25,000,000.00
Investment in Shares	16,940,037.00	15,353,399.00
Investment to subsidiary	77,708,925.00	77,708,925.00
Interest Accrued but not due	8,625,105.00	14,821,177.00
Amount due from other persons or bodies carrying on Insurance Business	24,947,769.00	29,190,337.00
Sundry Debtors (Including Advances, Deposits & Prepayments)	260,371,310.00	227,427,346.00
Cash and Bank Balances	250,882,063.00	263,365,255.00
Other Accounts (Fixed Assets & Stock of Stationery, Stamps)	58,051,927.00	53,303,273.00
Total	**722,527,136.00**	**706,169,712.00**
B. LIABILITIES:		
Balance of Funds and Accounts	115,324,570.00	114,606,479.00
Other Sums Owing (Premium Deposit Account)	3,407,500.00	3,249,839.00
Estimated Liabilities in respect of outstanding claims whether due or intimated	13,879,966.00	10,164,939.00
Amount due to other persons or bodies carrying on Insurance Business	13,498,352.00	10,110,775.00
Sundry Creditors (Including Provision for expenses and Taxes)	4,601,539.00	27,781,968.00
Loans and Advance	20,000,000.00	20,000,000.00
Total	**170,711,927.00**	**185,914,000.00**
Net Assets (A - B)	**551,815,209.00**	**520,255,712.00**
No. of Shares	**31,218,967**	**31,218,967**
Intrinsic Value / Net Assets Value per Share	**Tk. 17.68**	**Tk. 16.66**

Shahidul Islam Niru, Independent Director | Al-haj Md. Ruhul Amin, Director | Sheikh Kabir Hossain, Chairman

Salim Mondal, Compliance Officer | A.B.M. Rafiqul Islam, Chief Financial Officer | Md. Abdul Khaleque Miah, Chief Executive Officer