UN-AUDITED CONSOLIDATED BALANCE SHEET
AS AT SEPTEMBER 30, 2018

PARTICULARS	AMOUNT 30.09.2018	AMOUNT 31.12.2017
CAPITAL & LIABILITIES:		
Share Capital	377,749,493.00	343,408,630.00
Reserve for Contingency	273,368,911.00	248,619,549.00
Non Controlling Interest	83,508,212.00	81,727,110.00
Balance of Funds and Accounts	146,606,307.00	120,214,933.00
Current Liabilities & Provisions	145,869,460.00	125,941,803.00
Total	**1,027,102,383.00**	**919,912,025.00**
PROPERTY & ASSETS:		
Fixed Assets	75,857,977.00	78,811,491.00
Investment	149,292,729.00	165,335,904.00
Receivable & Other Accounts	496,219,318.00	376,899,765.00
Cash & Bank Balances (Including FDR)	305,732,359.00	298,864,865.00
Total	**1,027,102,383.00**	**919,912,025.00**

Abdur Rouf Gomosta
Company Secretary

A.B.M. Hasangir
Chief Financial Officer

Md. Abdul Khaleque Miah
Chief Executive Officer

Shahidul Islam Niru
Independent Director

Al-haj Md. Ruhul Amin
Director

Sheikh Kabir Hossain
Chairman

UN-AUDITED BALANCE SHEET
AS AT SEPTEMBER 30, 2018

PARTICULARS	AMOUNT 30.09.2018	AMOUNT 31.12.2017
CAPITAL & LIABILITIES:		
Share Capital	377,749,493.00	343,408,630.00
Reserve for Contingency	263,614,144.00	241,126,220.00
Balance of Funds and Accounts	146,606,307.00	120,214,933.00
Current Liabilities & Provisions	111,755,922.00	95,456,419.00
Total	**899,725,866.00**	**800,206,202.00**
PROPERTY & ASSETS:		
Fixed Assets	60,877,962.00	63,882,371.00
Investment	116,157,053.00	122,426,730.00
Receivable & Other Accounts	451,516,735.00	348,156,345.00
Cash & Bank Balances(Including FDR)	271,174,116.00	265,740,756.00
Total	**899,725,866.00**	**800,206,202.00**

Abdur Rouf Gomosta
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Director

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Chairman

UN-AUDITED COMPREHENSIVE INCOME STATEMENT
FOR THE 3RD QUARTER BETWEEN JANUARY TO SEPTEMBER 2018 AND 2017

PARTICULARS	JAN. TO SEPT. 2018	JAN. TO SEPT. 2017
INCOME :		
Opening balance of fund	90,161,200.00	85,954,859.00
Premium Less Re-insurance	291,379,702.00	246,677,438.00
Re-Insurance Commission	22,130,816.00	22,862,574.00
Investment & Other Income	9,154,851.00	6,994,487.00
Total (A)	**412,826,569.00**	**362,489,358.00**
EXPENDITURE:		
Claim less Reinsurance	57,596,774.00	47,273,874.00
Comission	50,342,697.00	42,547,667.00
Management Exp.	105,629,379.00	94,013,371.00
Reserve for unexpired Risks	116,552,574.00	99,880,725.00
Others	9,179,086.00	8,247,899.00
Total (B)	**339,300,510.00**	**291,963,536.00**
Net Profit Before Tax (A-B)	**73,526,059.00**	**70,525,822.00**
Less : Provision for Income Tax	16,697,272.00	18,947,183.00
Net Profit after Tax	**56,828,787.00**	**51,578,639.00**

Earning per Share (EPS) (Re-stated) = Attributable retained earning / Nos of Ordinary Shares

$$= \frac{45,953,787}{3,77,74,949} \qquad = \frac{44,078,639}{3,77,74,949}$$

= Tk. 1.22 **= Tk. 1.17**

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UN-AUDITED COMPREHENSIVE INCOME STATEMENT
FOR THE 3RD QUARTER BETWEEN JULY TO SEPTEMBER-2018 AND 2017

PARTICULARS	JULY TO SEPT. 2018	JULY TO SEPT. 2017

INCOME :		
Opening balance of fund	30,053,733.00	28,651,619.00
Premium Less Reinsurance	115,963,740.00	101,886,202.00
Re-Insurance Commission	6,232,519.00	6,679,823.00
Investment & Other Income	2,944,436.00	1,421,157.00
Total (A)	**155,194,428.00**	**138,638,801.00**
EXPENDITURE:		
Claim less Reinsurance	2,219,273.00	(2,269,148.00)
Comission	17,559,937.00	16,023,453.00
Management Exp.	55,883,993.00	50,463,658.00
Reserve for unexpired Risks	46,382,659.00	41,859,394.00
Others	3,146,188.00	3,051,449.00
Total (B)	**125,192,050.00**	**109,128,806.00**
Net Profit Before Tax (A-B)	**30,002,378.00**	**29,509,995.00**
Less : Provision for Income Tax	6,375,892.00	9,490,853.00
Net Profit after Tax	**23,626,486.00**	**20,019,142.00**

Earning per Share (EPS) (Re-stated) $= \frac{\text{Attributable retained earning}}{\text{Nos of Ordinary Shares}}$

$= \frac{18,751,486}{3,77,74,949}$ = **Tk. 0.50** $= \frac{14,966,273}{3,77,74,949}$ = **Tk. 0.47**

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AMARSTOCK

Cash Flow Statement
For the 3rd Quarter ended 30th September, 2018

SL. NO.	PARTICULARS	30TH SEPT, 2018 AMOUNT	30TH SEPT, 2017 AMOUNT
A.	**Cash Flows from Operating Activities**		
	Premium Collection and others Income	325,463,048.00	289,353,380.00
	Payment of Expenses, Re-Insuranc, Claims	(286,201,296.00)	(255,491,430.00)
	Income Tax Paid	(13,553,610.00)	(13,644,447.00)
	Net Cash Provided by Operating Activities	**25,708,142.00**	**20,217,503.00**
B.	**Cash Flows from Investing Activities**		
	Acquisition of Fixed Assets	(2,849,782.00)	(8,883,964.00)
	Deposal of Fixed Assets	-	-
	Share Investment	(1,425,000.00)	(243,730.00)
	Investment in FDR	(6,500,000.00)	(5,200,000.00)
		(10,774,782.00)	**(14,327,694.00)**
C.	**Cash Flows from Financing Activities**		
	Loan/OD	(9,500,000.00)	(400,000.00)
	Dividend Paid	-	-
		(9,500,000.00)	**(400,000.00)**
D.	Net Cash Surplus/(Deficit) A+B+C	**5,433,360.00**	**5,489,809.00**
E.	Opening Cash in hand & Bank Balances	**265,740,756.00**	**263,365,255.00**
F.	Closing Cash in hand & Bank Balances (D+E)	**271,174,116.00**	**268,855,064.00**

Net operating Cash flow per Share (Restated) $\frac{\text{Net operating cash flow}}{\text{Number of Shares}}$

$= \frac{25,708,142.00}{3,77,74,949}$ $\frac{20,217,503.00}{3,77,74,949}$

NOCFS **Tk. 0.68** **Tk. 0.54**

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Statement of Changes in Equity
For the 3rd Quarter ended 30th September, 2018

Particulars	Share Capital (Tk)	Reserve for Exceptional Losses(Tk)	Reserve for Fair Value of Share Trading	Retained Earnings (Tk)	Total (Tk)
Balance as January 01, 2018	343,408,630.00	198,841,699.00	3,281,576.00	39,002,945.00	584,534,850.00
Bonus Share	34,340,863.00			(34,340,863.00)	-
Cash Dividend					-
Net Profit after tax				56,828,787.00	56,828,787.00
New Reserve		29,000,000.00	-	(29,000,000.00)	-
Balance as on 30th Sept, 18	**377,749,493.00**	**227,841,699.00**	**3,281,576.00**	**32,490,869.00**	**641,363,637.00**

Statement of Changes in Equity
For the 3rd Quarter ended 30th September, 2017

Particulars	Share Capital (Tk)	Reserve for Exceptional Losses(Tk)	Reserve for Fair Value of Share Trading	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	31,218,960.00	-	-	(31,218,960.00)	-
Cash Dividend		-	-	-	-
Net Profit after tax				48,775,770.00	48,775,770.00
New Reserve		20,000,000.00	4,271,352.00	(20,000,000.00)	4,271,352.00
Balance as on 30th Sept, 17	**343,408,630.00**	**188,965,261.00**	**4,271,352.00**	**36,657,591.00**	**573,302,834.00**

Abdur Rouf Gomosta
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Director

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Chairman

UN-AUDITED INTRISIC VALUE OR NET ASSETS VALUE (NAV) of 30th SEPTEMBER - 2018

Particulars	As at Sept.-2018	As at Dec.-2017
A. ASSETS:		
Investment at cost (NIB)	25,000,000.00	25,000,000.00
Investment in Shares	13,448,128.00	19,717,805.00
Investment to subsidiary	77,708,925.00	77,708,925.00
Interest Accrued but not due	12,201,492.00	7,283,949.00
Amount due from other persons or bodies carrying on Insurance Business	57,056,059.00	46,442,907.00
Sundry Debtors (Including Advances, Deposits & Prepayments)	381,183,494.00	292,911,001.00
Cash and Bank Balances	271,174,116.00	265,740,756.00
Other Accounts (Fixed Assets & Stock of Stationery, Stamps)	61,953,652.00	65,400,859.00
Total	**899,725,866.00**	**800,206,202.00**
B. LIABILITIES:		
Balance of Funds and Accounts	146,606,307.00	120,214,933.00
Other Sums Owing (Premium Deposit Account)	3,115,720.00	3,325,126.00
Estimated Liabilities in respect of outstanding claims whether due or intimated	20,793,648.00	11,231,685.00
Amount due to other persons or bodies carrying on Insurance Business	13,612,852.00	24,619,552.00
Sundry Creditors (Including Provision for expenses and Taxes)	14,233,702.00	26,588,350.00
Loans and Advance	60,000,000.00	29,691,706.00
Total	**258,362,229.00**	**215,671,352.00**
Net Assets (A - B)	**641,363,637.00**	**584,534,850.00**
No. of Shares	**3,77,74,949**	**3,77,74,949**
Intrinsic Value / Net Assets Value per Share	**Tk. 16.98**	**Tk. 15.47**

Abdur Rouf Gomosta
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