

Consolidated Statement of Financial Position (Un-Audited)

As on 30th September, 2014

	Amount (BDT) In Million		
	As at 30th September, 2014	As at 31st December, 2013	Growth %
FIXED ASSETS :			
Fixed assets including land	2,065.10	2,053.06	0.59%
Long term investments	215.09	219.69	-2.09%
Total long term investments	2,280.19	2,272.75	0.33%
CURRENT ASSETS :			
Short term investments (Shares, securities & FDRs)	3,394.73	3,462.82	-1.97%
Debtors (Including receivable from co-insurer)	1,308.01	1,086.93	20.34%
Cash & bank balances	491.06	436.50	12.50%
Stock of stationery & Stamps	2.77	2.26	22.57%
Total current assets	5,196.57	4,988.51	4.17%
CURRENT LIABILITIES :			
Creditors & Accruals	1,152.41	1,164.30	-1.02%
Estimated liabilities on account of outstanding claims	264.92	226.20	17.12%
Total Current liabilities	1,417.33	1,390.50	1.93%
Net working capital	3,779.24	3,598.01	5.04%
Net assets	6,059.43	5,870.76	3.21%
FINANCED BY :			
Premium Deposit & Unexpired risk reserve	714.68	694.12	2.96%
Share Capital	733.55	637.87	
Share Premium	268.47	364.15	
Revaluation reserve	2,914.76	2,743.04	6.26%
Reserve & provisions	1,427.97	1,431.58	-0.25%
Total long term liabilities & equity	6,059.43	5,870.76	3.21%



Deputy Managing Director
and
Chief Financial Officer



Managing Director
and
Chief Executive Officer

Consolidated statement of Comprehensive Income (Un-audited)

For the Quarter ended September 30, 2014

	Amount (BDT) In Million			
	January-September, 2014	January-September, 2013	July-September, 2014	July-September, 2013
Gross Premium	1,925.06	1,890.11	544.18	620.37
Re-Insurance Premium	(1,002.49)	(931.99)	(228.13)	(323.37)
Net Premium	922.57	958.12	316.05	297.00
Re-Insurance Commission	153.15	156.15	57.66	33.05
Management Expenses	(398.12)	(330.20)	(169.05)	(115.48)
Agency Commission	(287.85)	(259.53)	(114.53)	(86.35)
Net Claim	(256.38)	(310.41)	(43.40)	(117.15)
A. Underwriting Result	133.37	214.13	46.73	11.07
Investment Income	153.67	101.85	72.30	39.43
Brokerage Commission and others	85.58	78.81	13.69	30.47
B. Investment and others Income	239.25	180.66	85.99	69.90
Total Income (A+B)	372.62	394.79	132.72	80.97
Management Expenses charged to Profit & Loss A/C	(227.48)	(193.58)	(94.16)	(92.42)
Net profit before Tax	145.14	201.21	38.56	(11.45)
Provision for Income Tax and others	(46.99)	(74.06)	(10.43)	(31.55)
Provision for WPPF	(6.09)	-	(6.09)	-
Net Income after Tax	92.06	127.15	22.04	(43.00)
Earning Per Share of Tk.10 each	1.26	1.73	0.30	(0.59)



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Consolidated Cash Flow Statement (Un-audited)

For the Quarter ended September 30, 2014

	Amount (BDT) In Million	
	January-September, 2014	January-September, 2013
Cash flows from operating activities:		
Collection from premium & other income	4,264.64	6,668.47
Payments for management expenses, re-insurance & claims	(4,211.19)	(6,071.23)
Total Cash flows from operating activities	53.45	597.24
Cash flows from Investing activities:		
Disposal/(Acquisition) of fixed assets	(19.57)	(8.49)
Purchase/(Sale) of Short Term Investment	129.31	(321.14)
Disposal/(Acquisition) of long term investment	24.10	(171.10)
Advance against Purchase of Office Space	(31.83)	(53.08)
Total cash flows from investing activities	102.01	(553.81)
Cash flows from financing activities:		
Dividend Paid	(95.68)	(76.55)
Payable to Client & Others	(5.20)	(11.01)
Share Issued	-	150.00
Total cash flows from financing activities	(100.88)	62.44
Net cash flows for the 3rd Quarter ended	54.58	105.87
Opening cash & Bank balance	436.48	334.99
Closing cash & Bank balance (30.09.2014)	491.06	440.86



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Consolidated Statement of changes in shareholders' Equity (Un-audited)

For the Quarter ended September 30, 2014

Particulars	Amount (BDT) In Million									
	Share Capital	Share Premium	Reserve for Exceptional	General Reserve	Dividend Equalisation	Foreign Currency	Revaluation Reserve	Investment Fluctuation	Retain Earnings	Total
Balance at 1st January' 2014	637.87	364.15	868.51	170.00	120.00	2.91	2,053.02	687.09	273.09	5,176.64
Dividend Paid (Last Year)		(95.68)							(95.68)	(95.68)
Profit after Tax									92.06	92.06
Appropriation to Reserve						(2.91)	-	174.64		171.73
Balance as at September 30, 2014	733.55	268.47	868.51	170.00	120.00	-	2,053.02	861.73	269.47	5,344.75
Balance as at September 30, 2013	637.88		736.81	170.00	120.00	3.98	2,076.89	830.61	271.33	4,847.50



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