

**UN-AUDITED LIFE REVENUE ACCOUNT**  
**For the First Quarter**  
**Ended March 31, 2016**

<b>Particulars</b>	<b>Jan-Mar 2016 Taka</b>	<b>Jan-Mar 2015 Taka</b>	<b>Growth %</b>
<b>BALANCE OF FUND AT THE BEGINNING OF THE YEAR</b>	<b>7,582,748,309</b>	<b>7,119,782,707</b>	<b>6.50</b>
Premium less Re-insurance	363,605,311	352,029,489	3.29
Profit, Dividends & Rents	98,988,462	103,353,333	(4.22)
Other Income	236,761	235,670	0.46
	<b>8,045,578,843</b>	<b>7,575,401,199</b>	
Claims (Including S.B)	585,081,460	440,735,220	32.75
Management Expenses	155,120,007	152,670,802	1.60
Other Expenses	5,967,335	10,210,304	(41.56)
<b>BALANCE OF FUND TRANSFERRED TO THE BALANCE SHEET</b>	<b>7,299,410,041</b>	<b>6,971,784,873</b>	<b>4.70</b>
	<b>8,045,578,843</b>	<b>7,575,401,199</b>	

Chief Financial Officer

Company Secretary

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Director

Chairman

**UN-AUDITED BALANCE SHEET**  
As at March 31,2016

<b>Capital &amp; Liabilities</b>	<b>31-03-2016</b>	<b>Taka</b>	<b>31-12- 2015</b>	<b>Taka</b>	<b>Growth</b>	<b>%</b>
<b>Shareholders' Capital</b>						
<b>Authorised Capital</b>						
50,000,000 Ordinary Shares of Tk. 10/- each	500,000,000		500,000,000		-	
<b>Issued, Subscribed and Paid-up</b>						
2,90,66,886 Ordinary Shares of Tk. 10/- each	290,668,860		290,668,860		-	
<b>Balance of Fund and Accounts</b>						
Life Insurance Fund	7,299,410,041		7,582,748,309		(3.74)	
Welfare Fund	550,252		600,762		(8.41)	
<b>Liabilities and Provisions</b>						
Estimated Liabilities in respect of outstanding claims, whether due or intimated	9,015,460		11,875,142		(24.08)	
Amount due to other persons or bodies carrying on insurance business	8,306,485		6,980,356		19.00	
Sundry Creditors	354,425,948		353,961,786		0.13	
Provision for Share Value Fluctuation Account	273,395,821		273,395,821		-	
Premium Deposits	4,615,203		5,236,608		(11.87)	
	<b>8,240,388,070</b>		<b>8,525,467,644</b>			
<b>Property &amp; Assets</b>						
<b>Loan</b>						
On Insurer's policies within their surrender value	88,805,255		79,167,768		12.17	
<b>Investment (At cost)</b>						
Agents Balance	2,164,753,407		2,180,975,556		(0.74)	
Outstanding Premium	915,007		1,200,253		(23.77)	
Profit, Dividends and Rents Accruing But not Due	361,540,209		370,052,563		(2.30)	
Advances and Deposits	146,785,254		186,938,612		(21.48)	
Sundry Debtors	909,340,778		894,770,321		1.63	
	72,940,252		71,943,252		1.39	
<b>Cash and Bank Balances</b>						
Fixed Deposit with Banks	3,630,304,073		3,587,336,391		1.20	
Bank & Cash Balance	608,638,387		899,466,643		(32.33)	
	<b>4,238,942,460</b>		<b>4,486,803,034</b>			
<b>Others Assets</b>						
Fixed Assets (WDV)	251,312,839		246,781,099		1.84	
Stamps, Printing & Stationary in Hand	5,052,609		6,835,186		(26.08)	
	<b>8,240,388,070</b>		<b>8,525,467,644</b>			

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**Cash Flow Statement**  
for the first quarter ended March 31, 2016

Un-Audited

Particulars	Jan-Mar, 2016 Tk.	Jan-Mar, 2015 Tk.
<b>A. CASH FLOW FROM OPERATING ACTIVITIES:</b>		
Collection from Premium	373,643,270	399,423,966
Other Income received	236,761	235,670
Payment for Claims	(587,941,142)	(443,418,120)
Payment for Management Exp. Commission, re-insurance & Others	(154,165,228)	(134,617,468)
Source Tax (Income Tax) deducted	(14,686,261)	(13,717,779)
<b>Net cash flow from operating activities</b>	<b>(382,912,600)</b>	<b>(192,093,731)</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES:</b>		
Disposal of Investment	16,222,149	15,122,366
Acquisition of Fixed Assets	(10,499,075)	(1,112,665)
Loan against policies	(9,637,487)	(7,766,692)
Profit, Dividends & Rents	139,141,820	130,308,986
<b>Net cash flow from investing activities</b>	<b>135,227,407</b>	<b>136,551,995</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES:</b>		
Dividend paid	(175,381)	(22,670,339)
<b>Net cash used in financing activities</b>	<b>(175,381)</b>	<b>(22,670,339)</b>
<b>D. Net inflow/(outflow) in cash &amp; cash equivalents (A+B+C)</b>	<b>(247,860,574)</b>	<b>(78,212,075)</b>
<b>E. Cash and cash equivalents at the beginning of the period</b>	<b>4,486,803,034</b>	<b>4,208,264,889</b>
<b>F. Cash and cash equivalents at the end of the period (D+E)</b>	<b>4,238,942,460</b>	<b>4,130,052,814</b>

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**STATEMENT OF CHANGES IN  
SHAREHOLDER'S EQUITY (UN-AUDITED)  
For the First Quarter Ended March 31,2016**

<b>Particulars</b>	<b>Share Capital</b>	<b>Share Premium</b>	<b>General Reserve</b>	<b>Reserve for Exceptional Losses</b>	<b>Retained Earnings</b>	<b>Total Tk.</b>
Equity as on December 31,2015	<b>290,668,860</b>	-	-	-	-	<b>290,668,860</b>
Additional during the year ( Bonus Share)	-	-	-	-	-	-
<b>Equity as on March 31,2016</b>	<b>290,668,860</b>	-	-	-	-	<b>290,668,860</b>
<b>Equity as on March 31,2015</b>	<b>264,244,420</b>	-	-	-	-	<b>264,244,420</b>

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