

Statement of Cash Flow

For the year ended 31 December, 2013

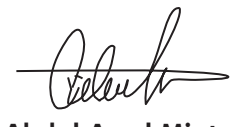
| Particulars | 2013 Taka | 2012 Taka |
|--|---------------------|----------------------|
| A. Cash Flow from operating Activities: | | |
| Collection from Premium & Other income | 1,313,502,445 | 1,339,119,791 |
| Less: Payment for Expenses of Management, Re-insurance, Claim and Commission etc. | 1,235,165,002 | 1,220,959,075 |
| Less: Tax paid/or deducted | 16,222,911 | 24,454,019 |
| Net Cash Flow From Operating Activities | 62,114,532 | 93,706,697 |
| B. Cash Flow from Investing Activities: | | |
| Interest & other Income | 56,885,436 | 47,523,010 |
| Dividend Income | 11,990,169 | 4,523,240 |
| Rental Income | 48,074,774 | 33,393,244 |
| Purchase of Fixed Assets | (22,995,045) | (29,814,526) |
| Disposal Of Fixed Assets | 1,950,000 | 435,010 |
| Land & Building | (52,895,985) | (2,221,000) |
| Purchase Bond | (20,500,000) | - |
| Net Fund adjustment with Brokers house | (88,606,147) | 142,308,288 |
| Net Cash Flow From Investing Activities | (66,096,798) | 196,147,265 |
| C. Cash Flow from Financing Activities | | |
| Increase of bank Overdraft | (26,063,798) | (103,598,595) |
| Dividend Paid | (36,943,743) | (67,170,450) |
| Net Cash Flow From Financing Activities | (63,007,541) | (170,769,045) |
| Increase/Decrease in Cash Flow(A+B+C) | (66,989,807) | 119,084,918 |
| Opening Cash In hand & Bank | 629,549,228 | 510,464,310 |
| Closing Cash In hand & Bank | 562,559,421 | 629,549,228 |
| Net operating cash flow per share | 1.17 | 1.90 |

The annexed Notes 1 to 35 form an integral part of these financial statements. These financial statement were approved by the Board of Directors on 13th April 2014 and were signed on its behalf :


Md. Manirul Islam
Managing Director


AKM Shamsuddin
Director


Alhaj Khalilur Rahman
Director


Abdul Awal Mintoo
Chairman

Subject to our separate report of even date.


(A. WAHAB & CO)
Chartered Accountants

Dated : Dhaka, April 15, 2014