

**CASH FLOW STATEMENT (UN-AUDITED)**  
FOR THE HALF YEAR ENDED JUNE 30, 2014.

<b>PARTICULARS</b>	<u>Jan to June 2014</u>	<u>Jan to June 2013</u>
<b>A. Cash flow from Operating Activities</b>		
Collection from Premium & Other income	24,921,075	15,102,422
Payments for Management expenses, Re-Insurance, Claim, Commission & Others	(9,302,579)	(8,143,816)
Income tax paid and deducted at source	(1,431,889)	(777,509)
Vat paid to Government	(1,377,006)	(1,365,991)
<b>Net Cash flow from Operating Activities</b>	<b><u>12,809,601</u></b>	<b><u>4,815,106</u></b>
<b>B. Cash flow from Investing Activities</b>		
Purchase of Fixed assets	-	(11,000)
Purchase of Share of listed companies	(19,834,100)	-
Sale of Fixed assets	-	-
Sale proceeds of Share of listed companies	4,900,492	-
Right Share Subscribed Money after deduction Bank Com.	-	183,623,553
Right Share money Subscribed by underwriter Refund	(7,793,060)	-
<b>Net Cash used in Investing Activities</b>	<b><u>(22,726,668)</u></b>	<b><u>183,612,553</u></b>
<b>C. Cash flow from Financing Activities</b>		
Dividend Paid	-	-
<b>Net cash used in Financing Activities</b>	<b><u>(9,917,067)</u></b>	<b><u>188,427,659</u></b>
<b>Net Cash inflow/(outflow) (A+B+C)</b>	<b><u>(9,917,067)</u></b>	<b><u>188,427,659</u></b>
Opening Cash and Bank Balances	282,925,426	69,632,368
<b>Closing Cash and Bank Balances</b>	<b><u>273,008,359</u></b>	<b><u>258,060,027</u></b>

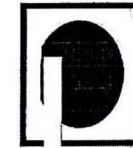
# HALF YEARLY UN-AUDITED ACCOUNTS 2014

**STATEMENT OF CHANGES IN SHARE HOLDERS EQUITY (UN-AUDITED)**  
FOR THE HALF YEAR ENDED JUNE 30, 2014

Particulars	Share Capital	Reserve for Exceptional Losses	Retained Earnings	Total Taka
Balance as on 01.01.2014	303,068,700	8,848,207	100,629,966	412,546,873
Net profit after tax	-	-	15,841,313	15,841,313
Reserve for exceptional losses	-	1,158,585	(1,158,585)	-
Bonus Share Issued	45,460,305	-	(45,460,305)	-
<b>Balance as on 30.06.2014</b>	<b>348,529,005</b>	<b>10,006,792</b>	<b>69,852,389</b>	<b>428,388,186</b>

**STATEMENT OF CHANGES IN SHARE HOLDERS EQUITY (UN-AUDITED)**  
FOR THE HALF YEAR ENDED JUNE 30, 2013

Particulars	Share Capital	Reserve for Exceptional Losses	Retained Earnings	Total Taka
Balance as on 01.01.2013	91,839,000	6,767,279	83,304,113	181,910,392
Right Share Issue	183,678,000	-	-	183,678,000
Net profit after tax	-	-	7,033,020	7,033,020
Reserve for exceptional losses	-	1,203,956	(1,203,956)	-
Bonus Share Issued	27,551,700	-	(27,551,700)	-
<b>Balance as on 30.06.2014</b>	<b>303,068,700</b>	<b>7,971,235</b>	<b>61,581,477</b>	<b>372,621,412</b>



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*Sukumar*  
(Sukumar Chandra Roy)  
D.M.D & CFO

*Md. Yousuf*  
(Md. Yousuf)  
Addl.M.D


*Abul Kashem*  
(Md. Abul Kashem)  
Managing Director

HALF YEARLY UN-AUDITED ACCOUNTS 2014

PURABI GENERAL INSURANCE CO.LTD.  
BALANCE SHEET (UN-AUDITED)  
AS AT JUNE 30, 2014

To  
The Shareholders

We have the pleasure to present the Un-Audited Financial Statement of Purabi General Insurance Company Ltd. for the half-year ended June 30, 2014 as per rule 13 of the Securities and Exchange Rules 1987.

  
(Md. Abul Kashem)  
Managing Director

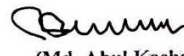
PURABI GENERAL INSURANCE CO. LTD.  
INCOME STATEMENT (UN-AUDITED)  
FOR THE HALF YEAR ENDED JUNE 30, 2014

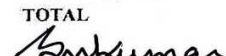
PARTICULARS	Jan to June 2014	Jan to June 2013	1st April to June 30, 2014	1st April to June 30, 2013
Opening Reserve for Un-expired Risk	4,170,550	3,950,916	2,085,275	1,975,458
Premium Less Re-Insurance	11,585,848	12,039,553	6,755,918	5,967,228
Re-Insurance Commission	3,051,030	2,654,872	947,145	1,505,331
	18,807,428	18,645,341	9,788,338	9,448,017
Claims Paid & Due	(951,282)	(447,778)	(394,438)	(347,917)
Commission, Management Expenses	(10,865,422)	(8,793,557)	(5,005,687)	(4,721,919)
Closing Reserve for Un-expired Risk	(4,646,736)	(4,961,517)	(2,713,194)	(2,477,498)
Underwriting Profit	2,343,988	4,442,489	1,675,019	1,900,683
Income from Investment & Others	20,030,726	10,571,927	10,574,664	6,871,151
Gain from Sales of Shares	3,860,013	-	1,136,875	-
Management Expenses (Not Applicable to any particular fund or account)	(2,631,236)	(45,77,975)	(1,350,447)	(2,140,625)
Net Profit Before tax	23,603,491	10,436,441	12,036,111	6,631,209
Provision for Current Income tax	(8,284,581)	(3,923,807)	(4,458,736)	(2,564,657)
Provision for Deferred tax	22,403	520,386	261,201	258,510
Net Profit after Tax	15,441,313	7,033,020	7,838,576	4,325,062
Earning Per Share (EPS)	.46	.20*	.23	.12*

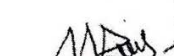
\*Restated

  
(Sukumar Chandra Roy)  
D.M.D & CFO

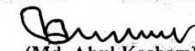
  
(Md. Yousuf)  
Addl.M.D

  
(Md. Abul Kashem)  
Managing Director

  
(Sukumar Chandra Roy)  
D.M.D & CFO

  
(Md. Yousuf)  
Addl.M.D

	June 30, 2014	Dec. 31, 2013
<b>CAPITAL &amp; LIABILITIES</b>		
<b>SHARE CAPITAL:</b>		
Authorized		
50,000,000 ordinary shares of Tk. 10/- each	500,000,000	500,000,000
Issued subscribed & Paid up:		
34,852,900.5 ordinary shares of Tk. 10/- each	348,529,005	303,068,700
<b>RESERVE OR CONTINGENCY ACCOUNTS</b>		
Reserve for Exceptional Losses :	10,006,792	8,848,207
<b>DEPRECIATION FUND</b>	57,794,438	5,6093,384
<b>BALANCE OF FUND AND ACCOUNTS</b>	8,817,285	8,341,099
(Fire, Marine Cargo, Marine Hull, Motor & Misc. Insurance Business)		
Premium Deposit	320,156	213,795
<b>ESTIMATED LIABILITIES IN RESPECT OF OUTSTANDING CLAIMS WHETHER DUE OR INTIMATED AMOUNT DUE TO OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS</b>	47,385,297	46,840,960
<b>SUNDRY CREDITORS</b>	9,757,834	7,548,338
UNCLAIMED DIVIDEND	1,524,470	1,524,470
PROVISION FOR TAXATION	62,531,563	54,246,982
RETAINED EARNINGS	69,852,389	100,629,966
<b>TOTAL</b>	<b>683,128,111</b>	<b>651,418,533</b>
<b>PROPERTY &amp; ASSETS</b>		
<b>INVESTMENT (AT COST)</b>	158,274,940	136,041,012
Statutory Deposits	4,500,000	4,500,000
Shares	153,774,940	131,541,012
<b>PREMIUM OUTSTANDING:</b>	32,339,535	30,515,555
<b>INTEREST, DIVIDEND &amp; RENT RECEIVABLES</b>	29,715,500	27,493,596
(accrued but not due)		
<b>AMOUNT DUE FROM OTHER PERSONS OR BODIES CARRYING ON INSURANCE BUSINESS</b>	79,741,335	73,886,013
<b>ADVANCE DEPOSITS, PRE-PAYMENTS &amp; RECEIVABLE</b>	45,913,095	36,801,732
<b>CASH IN HAND &amp; AT BANK</b>	273,008,359	282,925,426
Fixed Deposit with Banks	269,000,000	276,000,000
Short Terms Deposit with Banks	3,077,675	6,327,580
Current account & Cash in Hand	930,684	597,846
<b>DEFERRED TAX ASSETS</b>	1,857,235	1,334,832
<b>OTHERS ACCOUNTS:</b>	62,278,112	62,420,367
Fixed Assets (at cost)	61,513,551	61,513,551
Stock of Stationary and forms	219,408	366,568
Stamp In Hand	12,215	7,310
Preliminary Expenses	36,000	36,000
Deferred Expenses	496,938	496,938
<b>TOTAL</b>	<b>683,128,111</b>	<b>651,418,533</b>

  
(Md. Abul Kashem)  
Managing Director