DELTA LIFE INSURANCE COMPANY LIMITED

Delta Life Tower, Plot # 37, Road # 45 (south) & 90 (north), Gulshan Circle-2, Dhaka-1212

THIRD QUARTER FINANCIAL STATEMENTS-2015

Consolidated Balance Sheet (Un-Audited)

As at September 30, 2015

Numberized Capital	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	30.09.2015	31.12.2014	Growth
Numberized Capital	PARTICULARS	Taka	Taka	(%)
1,000,000 Ordinary Shares of Tk. 10 each failty paid up 1,237,500,000 1,237,500,000 1,237,500,000 1,237,500,000 1,237,500,000 1,237,500,000 1,237,500,000 1,237,500,000 1,237,500,000 1,000,000 3,0334,400,300 2.38 2.48 1,254,104,104,104 2.48 1,245,104 2.48 1,245	SHARE CAPITAL AND LIABILITIES			
Seased, Subscribed and Paid-up 1,237,500,000 1,237,500,000 1,237,500,000 1,000,0	Authorized Capital	_		
1,237,50,000 Ordinary Shares of Tk. 10 each fully paid up Divident Equalisation Reserve	50,00,00,000 Ordinary Shares of Tk. 10 each	5,000,000,000	5,000,000,000	
1,000,000 1,00	Issued, Subscribed and Paid-up			
Life Insurance Fund 31,260,943,660 30,544,409,390 2.38 Fair Value Change Account 4,095,497,871 4,094,813,104 2.46 Non-Controlling Interest 90 90 50 Liabilities and Provisions 58,467,927 36,909,668 58,41 Simmed liabilities in respect of outstanding claims, whether due or intimated 58,467,927 36,909,668 58,41 Amount due to other persons or bodies carrying on insurance business (Re. Ins) 58,467,927 36,909,668 58,41 Whould redictors & Provisions 945,275,357 11,8679,368 (25,59) Permium Deposits 10,382,195 135,638,742 (25,59) Permium Deposits 9,405,883 37,714,156,151 14,91 Permium Deposits 11,671,053 14,94 14,94 Permium Deposits 713,632,061 667,275,484 6.95 Santacy Delicies within their surtender value 713,632,061 67,275,484 6.95 Santacy Delicies with Bangladesh Bank (BGTB) 13,369,112,574 10,876,588,280 22.92 Santacy Delicies with Bangladesh Bank (BGTB) 13,369,112,574<	12,37,50,000 Ordinary Shares of Tk. 10 each fully paid up	1,237,500,000	1,237,500,000	
Life Insurance Fund 31,260,943,660 30,544,409,390 2.38 Fair Value Change Account 4,095,497,871 4,094,813,104 2.46 Non-Controlling Interest 90 90 50 Liabilities and Provisions 58,467,927 36,909,668 58,41 Simmed liabilities in respect of outstanding claims, whether due or intimated 58,467,927 36,909,668 58,41 Amount due to other persons or bodies carrying on insurance business (Re. Ins) 58,467,927 36,909,668 58,41 Whould redictors & Provisions 945,275,357 11,8679,368 (25,59) Permium Deposits 10,382,195 135,638,742 (25,59) Permium Deposits 9,405,883 37,714,156,151 14,91 Permium Deposits 11,671,053 14,94 14,94 Permium Deposits 713,632,061 667,275,484 6.95 Santacy Delicies within their surtender value 713,632,061 67,275,484 6.95 Santacy Delicies with Bangladesh Bank (BGTB) 13,369,112,574 10,876,588,280 22.92 Santacy Delicies with Bangladesh Bank (BGTB) 13,369,112,574<	Dividend Equalisation Reserve	1,000,000	1,000,000	
Non-Controlling Interest	Life Insurance Fund		30,534,409,390	2.38
Cabilities and Provisions Catimated liabilities in respect of ourstanding claims, whether due or intimated 467,452,885 475,416,245 36,909,668 58,447 36,909,668 36,909,668 36,909,668 36,909,668 36,909,668 36,909,668 36,909,668 36,909,668 36,909,668 36,909,668 36,909,669 36,909,66	Fair Value Change Account		4,094,813,104	2.46
Casimated liabilities in respect of ourstanding claims, whether due or intimated Armount due to other persons or bodies carrying on insurance business (Re. Ins.) 184,047,277 184,090,0668 188,44 188,047,227 184,090,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668 188,44 188,000,0668	Non-Controlling Interest	90	90	-
Amount due to other persons or bodies carrying on insurance business (Re. Ins) \$8,467,927 \$36,909,668 \$8,41 Wandty Creditors & Provisions 945,275,357 1,186,707,860 (20,35) Reserve for Unexpired Risk 100,382,155 135,638,742 (25,99) Premium Deposits 9,405,883 11,671,055 (14,38) 38,275,925,868 37,714,156,154 1.49 PROPERTY AND ASSETS 5 37,714,156,154 1.49 On Insurer's Policies within their surtender value 713,632,061 667,275,484 6.95 Statutory Deposit with Bangladesh Bank (BGTB) 15,000,000 15,000,00 - Investment 10,823,252,760 9,916,201,374 9,916,	Liabilities and Provisions			
Sandry Creditors & Provisions 945,275,357 1,186,797,860 (20.35) Reserve for Unexpired Risk 100,382,195 135,638,742 (25.99) Premium Deposits 1,580,984,247 1,846,343,570 (14.38) 1,580,984,247 1,846,343,570 (14.38) 38,275,925,868 37,714,156,154 1.49 PROPERTY AND ASSETS	Estimated liabilities in respect of outstanding claims, whether due or intimated	1 1		• •
Reserve for Unexpired Risk			· ·	
Permium Deposits 9,405,881 11,671,055 (19.41) 1,580,984,247 1,846,433,570 (14.88) 38,275,925,868 37,714,156,154 1,406,984,247 1,846,433,570 (14.88) 38,275,925,868 37,714,156,154 1,406,984,247 1,846,433,570 (14.88) 38,275,925,868 37,714,156,154 1,406,984,247 1,846,433,570 (14.88) 38,275,925,868 37,714,156,154 1,406,984,247 1,546,085,280 2,275,284,284,284 1,506,000 1,500,000 1,	Sundry Creditors & Provisions		1	
1,580,984,247 1,846,433,570 14,38 3,714,156,154 1,49	Reserve for Unexpired Risk	100,382,195	135,638,742	(25.99)
PROPERTY AND ASSETS Coan On Insurer's Policies within their sucrender value On Insurer's Policies within their sucrender value Statutory Deposit with Bangladesh Bank (BGTB) It journed Bangladesh Govt. Treasury Bond (BGTB) Shaces Listed on Stock Exchanges Debentures, Bonds, Mutual Fund and Others Investment Investment Property Injury 1,024,444,679 25,822,143,800 22,206,245,467 16,288 DEE Membership Preliminary Expenses Agents' Balance Outstanding Premium Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Advances And Deposits Interest, Dividends and Rents Accruing But Not Due Acceptable Accounts Fixed Deposit Receipts (FDRs) Cash and Bank Balance Interest, Dividends and Rents Accruing But Not Due Acceptable Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress Interest, Dividends and Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress Interest, Dividends and Accounts Education Accounts Education Accounts Education Accounts Interest, Dividends and Accounts Interest, Dividends and Accounts Interest, Dividends and Accounts Interest, Dividends and Rents Accruing But Not Due Accounts Interest, Dividen	Premium Deposits	9,405,883	11,671,055	(19.41)
PROPERTY AND ASSETS Coan		1,580,984,247	1,846,433,570	(14.38)
Coan Con Insurer's Policies within their surrender value 713,632,061 667,275,484 6.95 658 65		38,275,925,868	37,714,156,154	1.49
On Insurer's Policies within their surrender value 713,632,061 667,275,484 6.95 Statutory Deposit with Bangladesh Bank (BGTB) 15,000,000 15,000,000 Investment Investment Bangladesh Govt. Treasury Bond (BGTB) 13,369,112,574 10,876,588,280 22.92 Shares Listed on Stock Exchanges 10,823,252,760 9,916,201,374 9.15 Debentures, Bonds, Murual Fund and Others Investment 605,333,787 404,948,386 49.48 Investment Property 1,024,444,679 1,008,507,427 1.58 DSE Membership 320,200,000 320,200,000 Preliminary Expenses 1,285,969 1,285,969 Agents' Balance 205,138 43,738 369,02 Quistanding Premium 8,500,000 537,446,216 (98.42) Advances And Deposits 1,479,313,535 1,240,637,473 19.24 Advances And Deposits 68,963,630 113,648,939 (39.32) Stirst Year Premium Outstanding 67,379,653,511 9,170,495,604 (26.53) Cash and Bank Balance <td>PROPERTY AND ASSETS</td> <td></td> <td></td> <td></td>	PROPERTY AND ASSETS			
Statutory Deposit with Bangladesh Bank (BGTB) 15,000,000 10,875,582,876 10,875,582,876 10,875,582,876 10,875,582,876 10,875,582,876 10,875,582,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 15,882,143,800 10,000,507,427 1	Loan	_		
Sample S	On Insurer's Policies within their surrender value	713,632,061	667,275,484	6.95
State Stat	Statutory Deposit with Bangladesh Bank (BGTB)	15,000,000	15,000,000	-
10,823,252,760 9,916,201,374 9.15 Debentures, Bonds, Mutual Fund and Others Investment 605,333,787 404,948,386 49.48 Investment Property 1,024,444,679 1,008,507,427 1.58 Investment Property 25,822,143,800 22,206,245,467 16.28 Investment Property 320,200,000 320,200,000	Investment			
10,823,252,760 9,916,201,374 9.15 Debentures, Bonds, Mutual Fund and Others Investment 605,333,787 404,948,386 49.48 10,024,444,679 1,008,507,427 1.58 25,822,143,800 22,206,245,467 16.28 DSE Membership 320,200,000 320,200,000	Bangladesh Govt. Treasury Bond (BGTB)	13,369,112,574	10,876,588,280	22.92
Debentures, Bonds, Mutual Fund and Others Investment 605,333,787 404,948,386 49.48 1,024,444,679 1,008,507,427 1.58 1.58 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 25,822,143,			1	9.15
Investment Property 1,024,444,679 1,008,507,427 15.88 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,206,245,467 16.28 25,822,143,800 22,200,000 320,200,200 320,200,20			404,948,386	49.48
25,822,143,800 22,206,245,467 16.28 DSE Membership		1	1,008,507,427	1.58
SEE Membership 320,200,000 537,446,216 (98.42) (98.42) (67.71) (······································	<u> </u>		16.28
Preliminary Expenses 1,285,969 1,285,969 1 Agents' Balance 205,138 43,738 369.02 Outstanding Premium 8,500,000 537,446,216 (98.42) Interest, Dividends and Rents Accruing But Not Due 824,784,061 884,715,219 (6.77) Advances And Deposits 1,479,313,535 1,240,637,473 19.24 Soundry Debtors 68,963,630 113,648,939 (39.32) First Year Premium Outstanding 31,527,216 86,716,514 (63.64) Cash and Bank Balances Fixed Deposit Receipts (FDRs) 6,737,965,351 1,409,407,322 (26.53) Cash and Bank Balance 1,035,563,128 1,409,407,322 (26.53) Other Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	DSE Membershin		320 200 000	ي.
Agents' Balance 205,138 43,738 369.02 Outstanding Premium 8,500,000 537,446,216 (98.42) Interest, Dividends and Rents Accruing But Not Due 824,784,061 884,715,219 (6.77) Advances And Deposits 1,479,313,535 1,240,637,473 19.24 Soundry Debtors 68,963,630 113,648,939 (39.32) First Year Premium Outstanding 31,527,216 86,716,514 (63.64) Cash and Bank Balances Fixed Deposit Receipts (FDRs) 6,737,965,351 1,409,407,322 (26.53) Cash and Bank Balance 1,035,563,128 1,409,407,322 (26.53) Other Accounts Fixed Assets (At Cust Less Depreciation) & Capital Work in Prngress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	•			
Outstanding Premium (Interest, Dividends and Rents Accruing But Not Due (Interest, Dividends and Rents Accruing But Accruin	•			***
Advances And Deposits 1,479,313,535 1,240,637,473 19.24 Sundry Debtors 68,963,630 113,648,939 (39.32) First Year Premium Outstanding 31,527,216 86,716,514 (63.64) Cash and Bank Balances Fixed Deposit Receipts (FDRs) 6,737,965,351 1,409,407,322 (26.53) Cash and Bank Balance 1,035,563,128 1,409,407,322 (26.53) Other Accounts Fixed Assets (At Cnst Less Depreciation) & Capital Work in Prngress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)			•	
Advances And Deposits 1,479,313,535 1,240,637,473 19.24 Sundry Debtors 68,963,630 113,648,939 (39.32) First Year Premium Outstanding 31,527,216 86,716,514 (63.64) Cash and Bank Balances Fixed Deposit Receipts (FDRs) 6,737,965,351 1,409,407,322 (26.52) T,773,528,479 10,579,902,926 (26.53) Other Accounts Fixed Assets (At Cust Less Depreciation) & Capital Work in Prngress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)		• •		
Sundry Debtors 68,963,630 113,648,939 (39.32) First Year Premium Outstanding 31,527,216 86,716,514 (63.64) Cash and Bank Balances Fixed Deposit Receipts (FDRs) 6,737,965,351 1,409,407,322 (26.52) 7,773,528,479 10,579,902,926 (26.53) Other Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Interest, Dividends and Rents Accruing But Not Due	824,784,061	884,715,219	(6.77)
First Year Premium Outstanding 31,527,216 86,716,514 (63.64) Cash and Bank Balances Fixed Deposit Receipts (FDRs) 6,737,965,351 1,409,407,322 (26.53) Cash and Bank Balance 1,035,563,128 1,409,407,322 (26.53) Other Accounts Fixed Assets (At Cnst Less Depreciation) & Capital Work in Prngress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Advances And Deposits	1,479,313,535	1,240,637,473	19.24
Cash and Bank Balances 6,737,965,351 9,170,495,604 (26.53) Cash and Bank Balance 1,035,563,128 1,409,407,322 (26.52) 7,773,528,479 10,579,902,926 (26.53) Other Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Sundry Debtors	68,963,630	113,648,939	(39.32)
Fixed Deposit Receipts (FDRs) Cash and Bank Balance Cash and Bank	First Year Premium Outstanding	31,527,216	86,716,514	(63.64)
Cash and Bank Balance 1,035,563,128 1,409,407,322 (26.52) 7,773,528,479 10,579,902,926 (26.53) Other Accounts Fixed Assets (At Cnst Less Depreciation) & Capital Work in Prngress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Cash and Bank Balances			
7,773,528,479 10,579,902,926 (26.53) Other Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Fixed Deposit Receipts (FDRs)	6,737,965,351	9,170,495,604	(26.53)
Other Accounts Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Cash and Bank Balance	1,035,563,128	1,409,407,322	(26.52)
Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress 1,210,521,130 1,052,409,271 15.02 Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)		7,773,528,479	10,579,902,926	(26.53)
Stamps, Printing and Stationery in Hand 6,320,849 8,628,938 (26.75)	Other Accounts			
	Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress	1,210,521,130	1,052,409,271	15.02
	Stamps, Printing and Stationery in Hand	6,320,849	8,628,938	(26.75)
38,275,925,868 37,714,156,154 1.49		38,275,925,868	37,714,156,154	1.49
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In-charge, Board Affairs

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CEO

Director

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Consolidated Life Revenue Account (Un-Audited)

For the Third Quarter ended on September 30, 2015

For the 1 hird Quarter ended on September 30, 2015						
PARTICULARS	Jan-Sep'15	Jan-Sep'14	Growth	Jul-Sep'15	Jul-Sep'14	Growth %
	Taka	Taka	%	Taka	Taka	
Balance of Fund at the beginning of the year	30,534,409,390	28,052,197,124	8.85	30,924,757,156	29,612,240,571	4.43
Adjustment made during the Year [(Increase)/Decrease reserve for unexpired risk]	35,2 5 6,547	83,669, 2 35	(57.86)	(33,129,140)	(24,473,109)	_
Premium Less Re-Insurance						
First Year Premium {(Ordinary Life, (OL)}	384,028,221	355,297,727		112,369,029	98,880,245	-
First Year Premium {(Gono-Gramcen,(GN-GRB)}	290,498,606	280,794,535		95,067,720	83,634,710	
	674,526,827	636,092,262	6.04	207,436,749	182,514,955	13.65
Renewal Premium (OL)	1,101,550,428	1,045,220,421		500,976,228	493,449,886	1
Renewal Premium (GN-GRB)	1,309,812,945	1,318,837,596	į	419,260,962	416,845,752	İ
	2,411,363,3 73	2,364,058,017	2.00	920,237,190	910,295,638	1.09
Group Life Insurance Premium	172,733,201	167,472,958		70,304,665	4 8 ,390,876	
Health Insurance Premium	109,302,108	77,974,041		27,171,982	27,501,222	
	282,035,309	245,446,999	14.91	97,476,647	75,892,098	28.44
Gross Premium	3,367,925,509	3,245,597,278	3.77	1,225,150,586	1,168,702,691	4.83
Reinsurance Premium	(27,002,904)	(25,750,074)		(4,719,165)	(9,575,000)	
Net Premium	3,340,922,605	3,219,847,204	3.76	1,220,431,421	1,159,127,691	5.29
Interest, Dividends and Rents	1,889,578,724	2,037,203,022	(7.25)	616,868,633	713,547,253	(13.55)
Other Income (Late fees, Alteration fees etc.)	17,687,441	16,5 2 2,141	7.05	4,928,010	3,451,107	42.80
Total	35,817,854,707	33,409,438,726	7.21	32,733,856,080	31,463,893,513	4.04
EXPENSES	-					
Claims & Surrenders (Less Re-Insurance)	3,305,059,266	2,404,336,236	37.46	1,151,485,435	1,123,225,581	2.52
Commission to Insurance Agents & Allowances (other than Agents)	479,452,812	452,901,754	5.86	148,327,574	137,463,834	7.90
Administrative Expenses	483,976,285	548,344,244	(11.74)	159,813,306	212,019,415	(24.62)
Depreciation	28,633,984	15,777,230	81.49	9,699,236	5,090,617	90.53
DLIC Securities Expenses	3,918,190	1,095,006	257.82	1,163,838	921,260	26.33
Provision for Income Tax (DLIC Securities)	8,370,510	1,811,450	362.09	2,423,031		_5.55
Dividend	247,500,000	356,400,000		_, ,,,	356,400,000	
Total Expenses	4,556,911,047	3,780,665,920	20.53	1,472,912,420	1,835,120,707	(19.74)
Balance of the Fund at the end of the period as shown in the Balance Sheet	31,260,943,660	29,628,772,806	5.51	31,260,943,660	29,628,772,806	5.51
Total	35,817,854,707	33,409,438,726	7.21	32,733,856,080	31,463,893,513	4.04
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In-charge, Board Affairs

CFO

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Directo

Chailman



Consolidated Statement of Changes in Shareholders' Equity As at September 30, 2015

Particulars	Share Capital	Share Premium	General Reserve	Reserve for Exceptional Losses	Retained Earnings	Total
Balance as on 01 January 2015	1,237,500,000	-	1,000,000	-	-	1,238,500,000
Addition during the period	-	-	-	-	-	-
Balance as on 30th September 2015	1,237,500,000	-	1,000,000	-	-	1,238,500,000

n-charge Board Affairs

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CEO

Director

Chairman



CONSOLIDATED CASH FLOWS STATEMENT (Un-Audited)

For the Period ended on September 30, 2015

DADWICHT ADC	30.09.2015	30.09,2014 Taka	
PARTICULARS	Taka		
Cash flows from Operating Activities			
Collection from Premium	3,952,061,023	3,794,247,706	
Other Income received	19,179,688	11,380,006	
Payments for Operating activities	(1,312,965,318)	(1,122,289,643)	
Cash flows from Operating Activities before claims & tax payment	2,658,275,393	2,683,338,069	
Payment for Claims	(3,313,022,626)	(2,839,880,637)	
Source Tax (Income Tax) deducted	(118,500,263)	(148,521,860)	
Net cash flows from operating activities	(773,247,496)	(305,064,428)	
Cash flows from Investing Activities			
Investment made	(3,499,654,049)	(2,116,745,282)	
Acquisition of Fixed Assets	(177,705,274)	(155,980,070)	
Addition of Investment Property	(28,511,729)	-	
Loan paid against policies	(182,966,968)	(193,235,023)	
Loan realized against policies	136,610,390	128,316,166	
Other Loans realized	377,735	562,660	
Interest, dividends & rents received	1,949,509,882	2,072,797,597	
Proceeds from sale of Fixed Assets	1,464,409	5,142,135	
Other Loans Paid	-		
Net cash flows from investing activities	(1,800,875,604)	(259,141,817)	
Cash flows from Financing Activities			
Dividend Paid	(232,251,347)	(62,208,790)	
Net cash flows from financing activities	(232,251,347)	(62,208,790)	
Net increase/(decrease) in Cash & Cash equivalents	(2,806,374,447)	(626,415,035)	
Cash and Cash equivalents at the beginning of the period	10,579,902,926	9,994,735,409	
Cash and Cash equivalents at the end of the period	7,773,528,479	9,368,320,374	
Cash and Cash equivalents at the end of the period	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,, ,	

Some Selected Explanatory Notes in the preparation of interim financial statements (BAS 34, Para 16):

Same policies and practices pertain to the users-focus area of significants have been adopted in the interim un-audited financial statements in the same manner as those are applied in the preparation of annual audited financial statements of our Company, Namely:

Accounting Policy:

Accounting policies adopted for interim financial reports are the same as adopted for most recent audited accounts (that is financial statements 2014).

Preliminary expenses of Tk. 12,85,969.00 incurred by the company's fully owned subsidiary "DLIC Securities Ltd." will be written off over the period of five years commencing from 2015.



Seasonality of interim operation:

The company's business is not heavily seasonal.

Unusual and Extra Ordinary items:

There were no Extra Ordinary items, the nature and amount of which can affect the assets, liabilities, net income or cash flows because of their nature, size or incidents.

Changes in estimates:

There were no significant amounts of changes in estimates reported in the prior financial year which have material effects in the current interim report.

Dividend:

The company did not declare any dividend to its shareholders for the interim period.

The Company however paid dividend to the shareholders for the year ended 31st December, 2014 as approved at the 29th Annual General Meeting of the Company held on 21st June 2015.

Event after the reporting period:

There were no material events subsequent to the end of the interim period that have not been reflected in the interim financial statements.

Impact of major events, activities and circumstances:

There were no changes in the composition of the enterprise during the interim period.

Material changes in Contingent Liabilities:

There were no material changes in contingent liabilities of the company since the last annual Balance Sheet date.

The interim period of Jan-September'14 figures have been regrouped, rearranged and reclassified wherever necessary.

In-charge, Board Affairs

CFO

CEÓ

Director

Chairman