

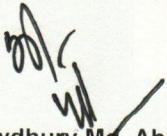


বাংলাদেশ জেনারেল ইনসিওরেন্স কোম্পানী পিএলসি.
Bangladesh General Insurance Company PLC.

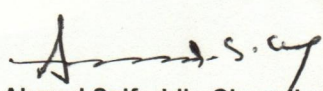
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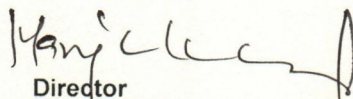
Unaudited Financial Position (Balance Sheet)
as at June 30, 2024

ITEM	Note	30th June, 2024	31st Dec, 2023
A. FIXED ASSETS:			
Land	9.01	26,486,609.00	26,486,609.00
Tangible Fixed Assets(Less Depreciation)	9.01	144,361,913.00	158,932,271.00
Long Term Investment		37,000,000.00	37,000,000.00
Total Fixed Assets		207,848,522.00	222,418,880.00
B. CURRENT ASSETS:			
Stock of Stationery & Stamp	10	5,007,057.00	4,921,857.00
Sundry Debtors & others Companies		472,203,134.00	373,511,100.00
Shares		140,175,570.00	200,025,605.00
Cash & Bank Balance Including FDR	8	1,077,035,193.00	1,016,350,605.00
Total Current Assets		1,694,420,954.00	1,594,809,167.00
C. CURRENT LIABILITIES:			
Creditors & Accruals	7	569,270,059.00	468,685,512.00
Outstanding Claims		124,845,700.00	90,842,555.00
Total Current Liabilities		694,115,759.00	559,528,067.00
D. NET WORKING CAPITAL (B-C)			
Net Assets (A+D)		1,000,305,195.00	1,035,281,100.00
FINANCED BY:			
Share Holders Equity:			
Share Capital	4	540,272,550.00	540,272,550.00
Share premium	5	244,825,200.00	244,825,200.00
Reserve & Contingency Account	6	182,349,654.00	213,626,811.00
Retained Earnings		122,312,821.00	57,703,166.00
Total Share Holders Equity		1,089,760,225.00	1,056,427,727.00
BALANCE OF FUND & ACCOUNT:			
Reserve for Unexpired Risk		107,114,975.00	182,231,435.00
Deposit Premium		10,428,517.00	18,190,818.00
Provision for Employees C S R Fund		850,000.00	850,000.00
Total Taka.		1,208,153,717.00	1,257,699,980.00
Net Asset Value		1,089,760,225.00	1,056,427,727.00
Net Asset Value Per Share	12	20.17	19.55


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Company Secretary


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Chief Executive Officer


Director


Chairman

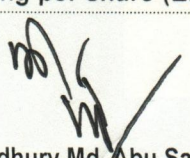


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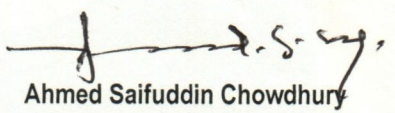
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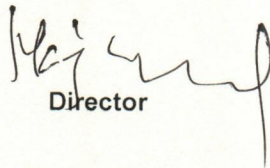
Unaudited Comprehensive Income Statement
For the Half year ended June 30, 2024

ITEM	Note	1st Jan-24 to 30th June-24	1st Jan-23 to 30th June-23	1st Apr-24 to 30th June-24	1st Apr-23 to 30th June-23
Gross Premium		463,176,637.00	463,583,568.00	224,052,263.00	229,641,119.00
R/I Premium		(198,735,587.00)	(190,856,022.00)	(86,694,304.00)	(80,831,258.00)
Net Premium		264,441,050.00	272,727,546.00	137,357,959.00	148,809,861.00
R/I Commission Earned		51,835,706.00	45,674,880.00	30,439,906.00	30,138,907.00
Management Expenses		(121,983,408.00)	(145,356,872.00)	(59,716,371.00)	(66,578,730.00)
Unexpired Risk Reserve		(15,999,256.00)	(24,753,238.00)	(9,708,955.00)	(16,896,201.00)
Agency commission		(60,675,078.00)	(60,310,421.55)	(30,621,087.00)	(31,647,130.55)
Net Claim		(70,218,291.00)	(41,588,718.00)	(44,875,660.00)	(39,445,961.00)
Underwriting Result		47,400,723.00	46,393,176.00	22,875,792.00	24,380,745.45
Investment Income		76,281,338.00	80,567,695.00	31,727,650.00	31,407,476.00
Management Expenses (Not applicable to any particular fund of account)		(23,677,903.00)	(26,079,472.00)	(5,618,052.00)	(11,060,849.00)
Net Profit before Tax		100,004,158.00	100,881,399.00	48,985,390.00	44,727,372.45
Exceptional Loss Reserve		(1,500,000.00)	(1,500,000.00)	(500,000.00)	(500,000.00)
Provision for Income Tax	14	(34,023,671.00)	(32,601,465.00)	(17,510,611.00)	(15,865,325.00)
Share Value Fluction Reserve		-	-	-	-
Dividend Equilaization Reserve		-	-	-	-
General Reserve		-	-	-	-
Gratuity Provision		-	-	-	-
Deferred Tax Income		129,168.00	285,179.00	(120,692.00)	35,319.00
Profit from previous year		57,703,166.00	67,127,584.00	57,703,166.00	67,127,584.00
Retained Earning		122,312,821.00	134,192,698.00	88,557,253.00	95,524,950.45
Earning per share (EPS)	13	1.22	1.27	0.58	0.54


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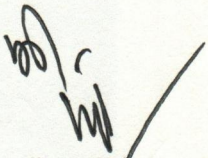


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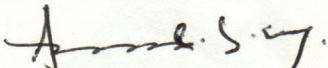
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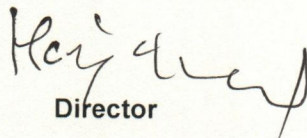
Unaudited Cash Flow Statement
For the Period Ended 30th June, 2024

Particulars	Note	Jan to June 30th 2024 (Tk.)	Jan to June 30th 2023 (Tk.)
		TAKA	TAKA
A. CASH FLOW FROM OPERATING ACTIVITIES:			
Collection from Premium & Other Income	15.00	504,415,726.00	507,279,428.00
Payment for Management Expense, Re-insurance & Claims	15.00	(426,801,963.00)	(432,108,755.00)
Income Tax Paid	16.00	(6,881,625.00)	(12,653,275.00)
Net Cash flow from Operating Activities		70,732,138.00	62,517,398.00
B. CASH FLOW FROM INVESTING ACTIVITIES :			
Disposal of Fixed Assets		-	-
Disposal/(Acquisition) of Investment		172,385,413.00	215,878,994.00
Investment Made		(255,546,762.00)	(300,024,206.00)
Net cash flow from Investing Activities		(83,161,349.00)	(84,145,212.00)
C. CASH FLOW FROM FINANCING ACTIVITIES:			
Increase/(Decrease) in loan from Banks (Secured)		73,113,799.00	58,064,208.00
Net cash flow from Financing Activities		73,113,799.00	58,064,208.00
Increase/(Decrease) in Cash and Bank Balances (A+B+C)		60,684,588.00	36,436,394.00
Cash and Bank Balances at 1 January, 2024		1,016,350,605.00	982,695,179.00
Cash and Bank Balances at 30th June, 2024		1,077,035,193.00	1,019,131,573.00
Net Operating Cash Flow per Share (NOCFPS)	16.00	1.31	1.16
Number of share used to compute NOCFPS		54,027,255	54,027,255


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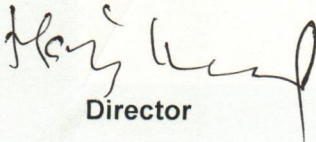
**Unaudited Change in Shares Holders Equity Statement
For the Period Ended 30th June, 2024**

ITEM	Share Capital	Share Premium	Reserve & Contingency	Retained Earning Profit & Loss A/C	Total
Opening Balance at 2024	540,272,550	244,825,200	213,626,811	57,703,166	1,056,427,727
Net Profit After Tax				65,980,487	65,980,487
Appropriation Made During the Period			1,500,000	(1,500,000)	-
Defered Tax Income				129,168	129,168
Fair Value Reserve			(111,519,047)	-	(111,519,047)
Fair Value Reserve Realised Previous Year			78,741,890	-	78,741,890
Closing Balance at 30th June, 2024	540,272,550	244,825,200	182,349,654	122,312,821	1,089,760,225
Closing Balance at 30th June, 2022	540,272,550	244,825,200	207,395,130	134,192,698	1,102,440,123


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