

SUNLIFE INSURANCE COMPANY LIMITED

Schedule of Property Plant and Equipment

As at December 31, 2015

Annexure-1

Sl.NO	Particulars	At Cost				Rate	Depreciation			WDV as on 31.12.15	
		Opening Balance	Addition	Disposal	Total		Opening Balance	Charge during this year	Adjustment of Dep.		Total
Land and Building:											
1	Flat-BTA Tower	62,354,880	-	-	62,354,880	10%	31,177,440	6,235,488		37,412,928	24,941,952
	Flat-Revaluation	50,559,720	-	-	50,559,720	10%	25,279,860	5,055,972		30,335,832	20,223,888
2	Land (Mohakhali)		435,730,389	-	435,730,389	0%					435,730,389
3	Land (Khulna)	10,660,295	-	-	10,660,295	0%					10,660,295
	Sub-Total:	123,574,895	435,730,389	-	559,305,284		56,457,300	11,291,460		67,748,760	491,556,524
Other Fixed Assets											
1	Furniture & Fixture	83,387,266	2,982,717	-	86,369,983	10%	54,363,911	5,661,994		60,025,905	26,344,078
2	Office Decoration	18,224,129	44,000	-	18,268,129	15%	10,173,543	1,706,427		11,879,970	6,388,159
3	Vehicles	159,441,343	35,942,503	5,210,000	190,173,846	15%	104,874,079	19,682,145	4,574,500	119,981,724	70,192,122
4	Computer & Software	28,672,011	1,472,020	-	30,144,031	15%	20,238,580	2,691,593		22,930,173	7,213,858
5	Air Conditioner	14,452,164	459,500	-	14,911,664	15%	9,833,115	1,237,780		11,070,895	3,840,769
6	Office Equipment	12,060,348	317,901	-	12,378,249	15%	6,313,338	1,666,356		7,979,694	4,398,555
7	Telephone Installation	1,955,824	76,506	-	2,032,330	15%	1,492,174	170,803		1,662,977	369,353
8	Water Filter/Vacuum Cleaner etc.	329,711	1,550	-	331,261	15%	211,321	27,292		238,613	92,648
	Sub-Total:	318,522,796	41,296,697	5,210,000	354,609,493		207,500,061	32,844,390	4,574,500	235,769,951	118,839,542
	Grand Total:	442,097,691	477,027,086	5,210,000	913,914,777		263,957,361	44,135,850	4,574,500	303,518,711	610,396,066

Note: Amount of Depreciation charged to revenue account for the year ended 31 December, 2015 (Tk.32,844,390/- + 11,291,460/-) = Tk.44,135,850/- less depreciation on revaluated amount of flat Tk. 50,55,972/- = Tk.39,079,878/-

Sunlife Insurance Company Limited
Schedule of Investment in Publicly Traded Share
As at December 31, 2015

Annexure-2

1. Investment through Synthia Securities House
BO A/c # 1203190000803592

SI No.	Name of the Company	No of share	31.12.15		31.12.14
			Book value	Market value	
1	Aftab Auto	-	-	-	177,310
2	AGNISYSL	5,000	120,323	107,000	-
3	AI-HAJTEX	-	-	-	342,882
4	BD thai Alum	-	-	-	881,383
5	Beximco	27,241	1,967,973	789,989	1,967,973
6	BSCCL	9,725	1,403,906	1,051,273	1,373,013
7	Delta Spinning	71,700	1,877,687	623,790	1,877,687
8	Delta Life	3,875	1,018,757	473,525	1,018,757
9	EHL	7,161	719,400	249,919	719,401
10	Fu-wang food	39,872	945,481	582,131	-
11	GQ Ball Pen	-	-	-	937,624
12	Islamic Finance	14,953	464,927	231,772	464,927
13	Islamic Insurance	9,350	462,802	150,535	462,802
14	Lanka Bangla Fin	69,850	3,967,718	2,025,650	3,967,718
20	Maksons Spinning	-	-	-	260,463
21	Meghnalife Insurance	-	-	-	1,966
22	M. Petroleum	-	-	-	1,024,045
23	MPPETROLIUM	4,070	1,024,045	621,082	-
24	Nitol Insurances	16,587	1,098,968	401,405	1,098,968
26	NBL	-	-	-	1,317,659
27	One Bank Ltd.	-	-	-	305,636
28	Orion Infusion	-	-	-	431,424
29	Orion Pharma	11,000	619,032	404,800	619,032
30	Padma Oil	7,000	2,455,275	1,289,400	2,455,275
31	Pragati Insurance	6,518	808,221	176,638	808,221
32	Premier Bank Ltd.	-	-	-	361,881
34	Pravati Insurance	8,809	437,678	114,517	437,678
35	Prime Bank Ltd.	8,910	361,881	161,271	-
36	PTL	4,950	256,564	73,260	256,564
37	RAK Ceramic	37,187	5,232,392	2,487,810	5,232,392
38	Summit Power	-	-	-	1,696
39	SINGERBD	-	-	-	192,032
41	Tallu Spinning	55,000	1,788,982	973,500	1,788,982
43	UNIQUEHRL	14,000	1,089,898	708,400	1,089,898
45	WMSHIPYARD	17,400	873,839	480,240	449,645
Total		450,158	28,995,749	14,177,908	32,324,934

Sunlife Insurance Company Limited
Schedule of Investment in Publicly Traded Share
As at December 31, 2015

Annexure-2

2. Investment through BD Sunlife Securities Ltd.
BO A/c # 1205670000803592

SI No.	Name of the Company	No of share	31.12.15		31.12.14
			Book value	Market value	
1	1st PRIMEF	412,500	7,900,888	4,331,250	-
2	1st Finance Ltd.	-	-	-	7,900,888
3	AB Bank 1st MF	156,734	1,287,120	705,303	1,287,120
4	AB Bank Ltd.	-	-	-	991,365
5	Active Finance Ltd.	126,197	7,842,476	7,092,271	6,247,055
6	ABTAB AUTO	72,600	7,705,145	4,602,840	7,705,145
7	AGRANI INS	92,883	2,851,783	1,579,011	2,851,783
8	ALHAJTEX	7,344	816,460	794,621	-
9	AMCL (PRAN)	-	-	-	260,211
10	Appolo Ispat	-	-	-	276,984
11	Asia Ins	14,306	603,290	203,145	603,290
12	BD Com	28,158	759,174	636,371	2,066,043
13	BD Finance	21,230	422,173	246,268	422,173
14	BD THAI	-	-	-	18,582,583
15	BD WELDING	-	-	-	1,773,656
16	Beacon Pharma	-	-	-	340,267
17	BEXIMCO	230,832	10,436,877	6,694,128	10,436,877
18	BSC	13,628	7,983,203	4,529,947	7,685,223
19	BSCCL	10,450	1,635,149	1,129,645	312,350
20	BXSYNTHETIC	110,200	2,738,298	870,580	2,738,298
21	Central Pharma Ltd.	93,159	3,165,604	1,956,339	3,165,604
22	CITYENIN	11,180	339,329	144,222	339,329
23	CNATEX	100,000	1,165,800	1,000,000	-
24	Confidence Cements	10,080	1,317,231	873,936	1,317,231
25	DECCA DYENG	53,292	1,504,992	596,870	1,504,992
26	Delta Life Insurance	10,000	2,326,038	1,222,000	2,326,038
27	DELTA SPINING	90,000	2,673,040	783,000	2,673,040
28	DESCO	-	-	-	1,644,066
29	DESBANDHU	107,390	2,705,021	1,170,551	2,477,891
30	DHAKAINS	29,960	1,713,761	521,304	1,713,761
31	EXIMBANK	86,691	1,379,684	745,543	1,379,684
32	Family Tex	22,550	849,611	239,030	849,611
33	FASFIN	77,765	1,894,564	886,521	1,894,564
34	FARCEM	74,811	3,093,676	2,147,076	-
35	Fekdill	-	-	-	1,701,917
36	First Bank Ltd.	72,820	1,085,480	640,816	1,085,480
37	Generation Next	125,535	2,363,535	1,104,708	1,779,578
38	Golden Son	97,031	4,834,954	2,522,806	4,834,954
39	GQ Ball Pen	12,775	1,650,440	1,090,985	1,650,440
40	GP	5,200	1,692,363	1,315,600	-
41	GRAMEEN1	148,533	4,897,153	2,762,714	4,244,901
42	GRAMEEN2	132,275	2,144,235	1,283,068	2,082,428
43	HFL	21,945	853,506	390,621	853,506
44	ICB Islamic	16,000	360,491	248,000	360,491
45	IFIC	59,842	1,747,276	1,268,650	1,747,276
46	ICB IFIC 1ST MF	176,593	1,352,654	777,009	1,352,654
47	ILFSL	75,825	3,038,251	690,008	3,038,251

Sunlife Insurance Company Limited
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As at December 31, 2015

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BO A/c # 1205670000803592

SI No.	Name of the Company	No of share	31.12.15		31.12.14
			Book value	Market value	
48	IMAM BUTTON	70,500	2,068,952	740,250	2,068,952
49	Islamic Finance	41,600	811,035	644,800	811,035
50	JANATA INURANCE	18,636	447,308	216,178	447,308
51	Karnofuly Insurance	44,320	1,170,296	522,976	1,170,296
52	Lanka Bangla	63,800	3,953,088	1,850,200	3,953,088
53	KEYA COSMETIC	90,600	1,686,762	1,087,200	-
54	MAKSON SPIN	70,087	1,256,676	546,679	1,256,676
55	Metro Spinning	62,475	1,233,487	499,800	1,233,487
56	MHSMML	-	-	-	921,133
57	MJLBD	-	-	-	1,464,865
58	Monno cermics	-	-	-	655,944
59	MI CEMENT	64,300	7,079,266	5,491,220	7,079,266
60	NCC BANK	75,537	1,446,398	687,387	1,446,398
61	NILO CEMENTS	3,750	342,472	977,813	342,472
62	NL 1ST MF	-	-	-	1,093,265
63	NPOLYMAR	21,837	592,980	528,455	-
64	Orion FU	-	-	-	686,214
65	Orion Pharma	27,900	1,659,381	1,026,720	1,659,381
66	OAL	12,224	717,743	404,614	-
67	Padma Oil	20,355	5,434,765	3,749,391	1,924,877
68	PLFS	143,247	4,994,665	2,048,432	4,994,665
69	POPULAR 1ST MF	188,516	1,239,854	791,767	1,239,854
70	POWER GRID	29,840	1,679,686	1,369,656	1,679,686
71	Popular Life	10,780	1,453,733	828,982	1,453,733
72	PREMIER BANK	273,425	4,192,167	2,351,455	4,192,167
73	PREMIER LEASING	95,000	3,274,341	788,500	3,274,341
74	PTL	26,162	1,202,775	387,198	1,202,775
75	RANFOUNDRY	-	-	-	969,052
76	RN Spinning	-	-	-	271,118
77	RD FOOD	9,500	197,680	135,850	-
78	REGENT TEX	37,000	970,730	732,600	-
79	RUPALI INS	24,832	939,910	419,661	939,910
80	RUPALI LIFE	2,310	212,927	74,844	212,927
81	SALAMCRST	66,000	2,737,981	1,973,400	2,737,981
82	SHAHJA BANK	101,640	2,272,505	1,372,140	2,272,505
83	SIBL	55,000	1,040,815	792,000	1,040,815
84	Sonar Bangla Insurance	40,958	984,208	618,466	984,208
85	SPPCL	19,000	1,164,460	1,048,800	5,121,141
86	SP CREMIC	64,900	1,723,859	720,390	1,723,859
87	STANDARD INS	2,253	84,121	29,514	84,121
88	SUMIT POWER	189,909	8,988,305	7,539,387	9,381,335
89	TALU Spinning	110,480	3,412,649	1,955,496	2,943,614
90	TOSFIRA	5,350	170,348	90,415	-
91	UNIQUE HOTEL	34,100	2,856,191	1,725,460	2,856,191
92	UNITED AIR	741,114	8,670,873	5,410,132	5,447,229
93	UPGDCL	14,080	2,681,983	1,970,016	-
94	Uttara Bank Ltd.	69,905	2,245,354	1,586,844	2,245,354
95	WM Shipyard	85,600	4,141,855	2,362,560	374,332
96	ZAIHAN TEX	35,453	1,114,070	797,693	1,114,070
Total =		6,172,589	197,679,379	118,692,098	205,470,636

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 Schedule of Investment in Publicly Traded Share
 As at December 31, 2015

Annexure-2

3. Investment through BD Sunlife Securities Ltd.
 BO A/c # 1205670000803592

SI No.	Name of the Company	No of share	31.12.15		31.12.14
			Book value	Market value	
1	AGNISYSL	82,500	2,186,271	1,765,500	-
2	ARGONDENIM	50,000	1,439,663	1,115,000	-
3	BD Thai	-	-	-	7,572,479
4	DESCO	-	-	-	5,250,210
5	MJLBD	-	-	-	826,213
6	SPPCL	-	-	-	2,529,165
7	RAK	100,000	7,066,862	6,690,000	-
Total=		232,500	10,692,795	9,570,500	16,178,066
Grand Total: *****		6,855,247	237,367,923	142,440,506	253,973,636

***** Remarks:

- 1.00 The cost value of Shares in Publicly Traded Companies are Tk. 237,367,923.44 as per company ledger balances and Cost balance as per broker house portfolios are Tk. 207,089,511.71. The difference amount Tk. 30,278,411.73/- has been made because of following different calculation method. The company follows the average method and the broker house follows FIFO method for calculating cost value of Shares.
- 2.00 The market value of share portfolio is less than cost price by Tk.9,49,27,418/- which is considered to be temporary result of market fluctuation.
- 3.00 The book Value of Share is under reconciliation with the BO Account Balances.

Sunlife Insurance Company Limited

Details of FDR Interest & Balances
For the year ended on December 31, 2015.

Annexure-3

Sl. No	Name Of Bank & Branch	FDR NO:	Opening Balance 2015	Addition During this year	* Interest Credited in FDR Accounts	Less Encashment	** Interest Withdraw from FDR A/C	Bank Charge	AIT Deduction	FDR Closing Balance 2015
1	Exim Bank Ltd. Banani Br.	# 06160100003025	12,326,500.00	-	1,479,180.00	-	-	-	147,918.00	13,657,762.00
2	National Housing Finance & Invest, Motijheel	# 01021325	12,719,430.00	-	1,654,176.00	12,719,430.00	-	10,000.00	165,418.00	-
3	First Lease International, H.O	# Old-0181/New-2673-0010032016000403R1	14,505,643.00	-	1,958,262.00	14,505,643.00	-	15,000.00	195,826.00	-
4	Reliance Finance Limited. Motijheel Br.	# 01/7389	-	8,000,000.00	-	-	-	-	-	8,000,000.00
5	BD Finance & Investment Co. Ltd. Motijheel	# 101004004369	-	8,000,000.00	-	-	-	-	-	8,000,000.00
6	BD Finance & Investment Co. Ltd. Motijheel	# 101004004373	-	10,000,000.00	-	-	-	-	-	10,000,000.00
7	Premier Bank Ltd. Panthapath Br.	# 0144 24600000046	5,561,499.96	-	639,543.76	-	-	1,000.00	63,954.38	6,136,089.34
8	Bank Asia, Banani Br.	# 01255057966	4,385,000.00	-	18,270.83	4,385,000.00	-	1,000.00	1,827.08	-
9	Bank Asia, Banani Br.	# FBE 0137937/01255057356	13,743,572.42	-	57,264.89	13,743,572.42	-	5,000.00	5,726.49	-
10	Bank Asia Ltd. Banani Br.	# 01255052102	22,845,544.12	-	2,513,009.85	22,845,544.12	-	5,000.00	251,300.99	-
11	Bank Asia Ltd. Banani Br.	# 01255057426	11,123,000.00	-	1,223,530.00	11,123,000.00	-	5,000.00	122,353.00	-
12	Exim Bank Ltd. Banani Br.	# 06160100003835	12,326,500.00	-	1,479,180.00	-	-	-	147,918.00	13,657,762.00
13	AB Bank, Motijheel Br.	# 3356694	12,773,974.00	-	1,469,007.01	-	-	5,000.00	146,900.70	14,091,080.31
14	The Farmers Bank Ltd. Gulshan Br.	# 0124400042689	-	10,000,000.00	-	-	-	-	-	10,000,000.00
15	NRB Commercial Bank Ltd. Gulshan Br.	# 0102 48000000007	-	10,000,000.00	-	-	-	-	-	10,000,000.00
16	Exim Bank Ltd. Gulshan Br.	# 0076010009512-7	11,163,963.11	-	1,339,675.57	11,163,963.11	-	15,000.00	133,967.56	-
17	Shahjalal Islami Bank Ltd. Banani Br.	# 53300001379	11,217,478.48	-	1,233,372.63	-	1,846,135.37	5,000.00	123,337.26	10,476,378.48
18	Exim Bank Ltd. Gulshan Br.	# 00760100149284	15,004,863.87	-	1,725,559.35	15,004,863.87	-	26,000.00	172,555.94	-
19	Bank Asia Ltd, Banani Br.	# 01255057446	11,123,000.00	-	1,223,530.00	11,123,000.00	-	5,000.00	122,353.00	-
20	IFIC Bank Ltd. Mohakhali Br.	# 1009376 (MIS)	15,000,000.00	-	1,650,000.00	15,000,000.00	-	1,000.00	165,000.00	-
21	Shahjalal Islami Bank Ltd. Banani Br.	# 4013-53300002391	16,588,799.95	-	1,825,317.99	-	1,642,786.19	5,000.00	182,531.80	16,593,799.95

Sunlife Insurance Company Limited

Details of FDR Interest & Balances

For the year ended on December 31, 2015.

Annexure-3										
Sl. No	Name Of Bank & Branch	FDR NO:	Opening Balance 2015	Addition During this year	* Interest Credited in FDR Accounts	Less Encashment	** Interest Withdraw from FDR A/C	Bank Charge	AIT Deduction	FDR Closing Balance 2015
22	South Bangla Agriculture & Com. Banani Br.	# 01244000057688	-	50,000,000.00	-	-	-	-	-	50,000,000.00
23	Exim Bank Ltd. Gulshan Br.	# 00760100309541	134,040,000.00	-	15,414,600.00	-	27,913,140.00	-	1,541,460.00	120,000,000.00
24	Exim Bank Ltd. Gulshan Br.	# 00760100309557	11,170,000.00	-	1,284,550.00	-	-	-	128,455.00	12,326,095.00
25	Shahjalal Islami Bank, Bhatara BR.	# 4019 53100004381	10,191,249.99	-	203,725.00	10,191,249.99	-	10,000.00	20,372.50	-
26	Exim Bank Ltd. Gulshan Br.	# 00760100509041	-	14,000,000.00	-	-	-	-	-	14,000,000.00
27	The Farmers Bank Ltd. Gulshan Br.	# 0124400046506	-	10,000,000.00	-	-	-	-	-	10,000,000.00
28	Modhumoti Bank Ltd. Gulshan Br.	# 110325500000098	-	10,000,000.00	-	-	-	-	-	10,000,000.00
29	Premier Leasing & Finance Ltd. Motijheel	# 5271	-	15,000,000.00	-	-	-	-	-	15,000,000.00
30	Interma:Leas and Financial service Ltd, Motijheel	# 03211/13	11,367,500.00	-	1,506,193.75	11,367,500.00	-	10,000.00	150,619.00	-
31	First Lease Finance & Investment , Gulshan	# 0000182	6,542,680.00	-	834,192.00	-	-	1,000.00	83,419.00	7,292,453.00
32	Phoenix Finance & Investment, Dhanmondi	# 10622/12	6,502,932.00	-	845,381.00	6,502,932.00	-	1,000.00	84,538.00	-
33	Premier Leasing & Finance Ltd. Motijheel	# 5284	-	10,000,000.00	755,417.00	10,000,000.00	-	7,500.00	75,542.00	-
34	Shahjalal Islami Bank Ltd. Banani Br.	# 5330000037-9	40,862,499.38	-	4,494,349.93	40,862,499.38	-	10,000.00	449,434.99	-
35	Shahjalal Islami Bank Ltd. Banani Br.	# 4013 53300005448	11,124,000.00	-	1,223,115.00	11,124,000.00	-	10,000.00	122,311.50	-
36	Bank Asia Ltd. Banani Br:	# 01255057506	11,079,294.25	-	1,218,722.37	11,079,294.25	-	5,000.00	121,872.24	-
37	Bank Asia Ltd. Banani Br:	# 01255052918	20,342,198.95	-	2,034,219.90	20,342,198.95	-	5,000.00	203,421.99	-
38	Bank Asia Ltd. Banani Br:	# 01255052921	14,243,009.65	-	1,424,300.97	14,243,009.65	-	5,000.00	142,430.10	-
39	AGRANI BANK LTD. Shawrapara Br	# 0113193/21689	13,584,254.00	-	271,685.00	13,584,254.00	-	5,000.00	27,169.00	-
40	Shahjalal Islami Bank ,Main Br Dilkusha	# 5330001804-5	13,813,495.50	-	1,449,892.03	13,813,495.50	-	10,000.00	144,989.20	-
41	NCC Bank Ltd Motijheel Main Br	# 0002-0330041135	13,818,508.00	-	1,520,036.00	13,818,508.00	-	11,000.00	152,004.00	-
42	Interma:Leas and Financial service Ltd, Motijheel	# 03271/13	17,053,750.00	-	2,259,621.88	-	-	10,000.00	225,962.00	19,077,409.88
43	IDFC, H/O Motijheel	# 5137/LTD-3790	10,000,000.00	-	715,000.00	10,000,000.00	-	1,000.00	130,000.00	-
44	Exim Bank Ltd. Gulshan Br:	# 2430001572-1	24,546,792.91	-	2,700,147.22	-	16,976,925.41	-	270,014.72	10,000,000.00
45	The Farmers Bank Ltd. Gulshan Br.	# 0006408/08/15	-	12,000,000.00	-	-	-	-	-	12,000,000.00

Sunlife Insurance Company Limited

Details of FDR Interest & Balances

For the year ended on December 31, 2015.

											Annexure-3
Sl. No	Name Of Bank & Branch	FDR NO:	Opening Balance 2015	Addition During this year	* Interest Credited in FDR Accounts	Less Encashment	** Interest Withdraw from FDR A/C	Bank Charge	AIT Deduction	FDR Closing Balance 2015	
46	Shahjalal Islami B -> EximBank Ltd.	# 401353300005491	2,224,000.00	209,073.50	282,076.47	-	684,442.33	2,500.00	28207.64	2,000,000.00	
47	Premier Leasing & Finance Ltd, Motijheel	# 5435	-	10,000,000.00	639,792.00	10,000,000.00	-	7,500.00	63,979.00	-	
48	Shahjalal Islami Bank Ltd. Banani Br.	# 53300002903	8,442,686.97	-	886,376.90	8,442,688.97	-	2,000.00	88,637.69	-	
49	Shahjalal Islami Bank Ltd. Banani Br.	# 53300004258	13,980,367.53	-	1,467,938.59	13,980,367.53	-	10,000.00	146,793.86	-	
50	Reliance Finance Limited. Motijheel Br.	# 01/5502 ID:IN-0003/2014	15,000,000.00	1,885,000.00	3,136,551.39	16,885,000.00	-	12,500.25	313,655.14	-	
51	First Securitii Islami Bank Ltd. Dharmondi	# 2460002556-1	13,980,243.26	1,504,596.65	1,927,329.00	15,484,839.91	-	12,500.00	192,732.35	-	
52	Reliance Finance Limited. Motijheel Br.	# 01/5514 ID:IN-0003/2014	5,000,000.00	606,500.00	994,259.03	5,606,500.00	-	2,500.13	99,425.90	-	
53	Interna;Leas and Financial services Ltd, Motijheel	# 05021/15 TDR 1558809	-	5,000,000.00	-	-	-	-	-	5,000,000.00	
54	First Lease Finance Investment, H/O	# 0001609/ 0010032013000137	11,394,000.00	1,276,825.00	2,077,589.00	12,670,825.00	-	12,500.00	207,759.00	-	
55	Reliance Finance Limited. Motijheel Br.	# 01/5675ID:IN-0003/2014	5,000,000.00	-	675,000.00	-	-	1,000.00	67,500.00	5,606,500.00	
56	Exim Bank Ltd. Banani Br	# 0553901/IT24-06160100040498	5,000,000.00	-	525,000.00	-	-	-	52,500.00	5,472,500.00	
57	Interna;Leas and Financial services Ltd, Motijheel	# 04231/14-1466442	5,000,000.00	-	662,500.00	-	-	2,000.00	66,250.00	5,594,250.00	
58	First Lease Finance Investment Ltd, Gulshan	# 0040032014000040	10,000,000.00	1,124,000.00	1,739,457.00	11,124,000.00	-	12,500.00	173,946.00	-	
59	Exim Bank Ltd. Banani Br./Part of No.1	# 06553925/ 06160100041504	317,715.00	-	32,565.79	-	-	-	3,256.58	347,024.21	
60	Exim Bank Ltd. Banani Br./Part of No.7	# 0553926/ 06160100041512	367,635.00	-	37,682.59	-	-	-	3,768.26	401,549.33	
61	Shahjalal Islami Bank Ltd. Gulshan Br.	# 4004 53300019360	12,470,540.01	-	997,243.00	12,470,540.01	-	12,500.00	99,724.30	-	
62	Interna;Leas and Financial services Ltd, Motijheel	# 05225/15 TDR #1578506	-	10,000,000.00	334,027.78	10,000,000.00	-	7,500.00	33,402.78	-	
63	Fareast Finance & Investment Ltd	# 25688/2014	20,000,000.00	-	2,500,000.00	20,000,000.00	-	12,500.00	250,000.00	-	
64	FAS Finance & Investment Ltd. Gulshan-1	# 0319/15	-	20,000,000.00	443,055.56	20,000,000.00	-	7,500.00	44,305.56	-	
65	Reliance Finance Limited. Motijheel Br.	# 01/6631ID:IN-0003/2014	10,000,000.00	-	1,432,083.33	10,000,000.00	-	8,500.00	143,208.33	-	
66	Reliance Finance Limited. Motijheel Br.	# 01/6710 ID:IN-0003/2014	15,000,000.00	-	2,080,833.33	15,000,000.00	1,682,500.00	12,500.00	208,083.33	-	

Sunlife Insurance Company Limited

Details of FDR Interest & Balances

For the year ended on December 31, 2015.

Annexure-3

Sl. No	Name Of Bank & Branch	FDR NO:	Opening Balance 2015	Addition During this year	* Interest Credited in FDR Accounts	Less Encashment	** Interest Withdraw from FDR A/C	Bank Charge	AIT Deduction	FDR Closing Balance 2015
67	AGRANI BANK LTD. # 0113182/21572 Shawrapara Br		20,000,000.00	-	1,799,550.00	20,000,000.00	-	12,615.00	179,955.00	-
68	Union Capital Limited # 0644		10,000,000.00	-	1,150,000.00	10,000,000.00	-	12,500.00	115,000.00	-
69	BD Finance & Investment Co. Ltd. Motijheel	# 101004004260	10,000,000.00	-	1,175,000.00	10,000,000.00	-	8,500.00	117,500.00	-
70	South Bangla Agriculture & Com. Banani Br.	# 012440000106773	-	30,000,000.00	-	-	-	-	-	30,000,000.00
71	Exim Bank Ltd. Gulshan Br.	# 00760100475762	133,000,000.00	-	12,302,500.00	-	11,072,250.00	-	1,230,250.00	133,000,000.00
72	Exim Bank Ltd. Gulshan Br.	# 0076010047577-1	54,425,359.95	-	5,034,345.80	-	4,530,911.22	-	503,434.58	54,425,359.95
73	Shahjalal Islami Bank, Bhatara BR.	# 4019 53300004395	5,000,000.00	-	387,500.00	5,000,000.00	-	2,500.00	38,750.00	-
74	Exim Bank Ltd. Gulshan Corporate Br. H/O	# 03960100025321	10,000,000.00	-	925,000.00	-	832,500.00	-	92,500.00	10,000,000.00
75	Exim Bank Ltd. Karwan Bazaar Br	# 03560100030329	13,657,762.00	-	1,263,342.99	13,657,762.00	-	23,500.00	126,334.30	-
76	Exim Bank Ltd. Gulshan Corporate Br. H/O	# 03960100025529	10,000,000.00	-	925,000.00	-	832,500.00	-	92,500.00	10,000,000.00
77	Mercantile Bank Banani	# 41300020832	13,872,565.20	-	-	-	-	-	-	13,872,565.20
78	Rupali Bank Manikganj Br.	# 350002801	6,796,588.00	-	-	-	-	-	-	6,796,588.00
79	AB Bank Ltd. Banani Br.	# B-564376 FDR#3465391	6,000,000.00	-	600,000.00	6,000,000.00	-	2,615.00	60,000.00	-
80	Exim Bank Ltd. Gulshan Corpo Br. H/O	# 03960100163478	5,471,947.65	-	506,155.16	5,471,947.65	-	2,500.00	50,615.52	-
81	Premier Bank Rokeyasharani Br.	# 12924600001407	15,292,182.30	-	1,452,757.36	15,292,182.30	-	7,500.00	145,275.74	-
82	Social Islami Bank, Rasulpur Br.	# 533-658/ 10047250	6,995,506.10	-	-	-	-	-	-	6,995,506.10
Total:			1,046,390,034.51	248,605,995.15	112,036,540.96	585,629,611.61	68,014,090.52	416,230.38	11,262,154.27	689,820,672.74

* Interest Credited in FDR Account means the accumulated figure of realization from Previous provision of Interest and realization of Interest from Current yeartotal recognition.

** Interest withdrawn from FDR Account means the debited figure from total FDR balance during the reporting period.

Interest Credited in FDR Accounts is equal to-

1) Deposited to FDR Account from last year provision of Interest 63,538,497.68

2) Deposited to FDR Account from Current year total Recognition 48,498,043.28

112,036,540.96

DIRECTORS' CERTIFICATE

As per Insurance Act 2010, Section 62 of the said Act, we certify that:

- 01 The value of investments in shares and debentures have been taken at cost with the Market Value of share portfolio is less than cost price by Tk. 9,49,27,417/- which is considered to be temporary result of market fluctuation.
- 02 The values of all assets as shown in the balance sheet and as classified on FORM "AA" annexed have been duly reviewed as at 31.12.2015 and in our belief, the said assets have been set forth in the balance sheet at amounts not exceeding their book value or carrying amounts.
- 03 All expenses of management in respect of life Insurance business transacted by the company in Bangladesh have been fully debited to the life revenue Account as expenses.



COMPANY SECRETARY



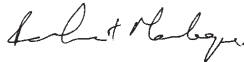
ADDITIONAL MD & CFO



CHIEF EXECUTIVE OFFICER



DIRECTOR



DIRECTOR



CHAIRPERSON

Dated : Dhaka
The 28th July, 2016



Rahman Mostafa Alam & Co.
Chartered Accountants



**Auditors' Report
To
The Shareholders of BD Sunlife Securities Limited**

We have audited the accompanying financial statements of **BD Sunlife Securities Limited** ("the company") which comprise the Statement of Financial Position as at **December 31, 2015**, the related Statement of Comprehensive Income, Statement of Changes in Equity, Statement of Cash Flows for the year then ended and a summary of significant accounting policies and other explanatory information disclosed in Notes 1 to 22 and Annexure A & B.

Management's Responsibility for the Financial Statements

Management of **BD Sunlife Securities Limited** is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), and the companies Act 1994, the Securities and Exchange Rules 1987 and for such internal control as management determine is necessary to enable the preparation of financial statements of that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management of the company, as well as evaluating the overall presentation of the financial statements of the company.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:

In our opinion, the financial statements present fairly give a true and fair view of the financial position of **BD Sunlife Securities Limited** as at **December 31, 2015**, and their financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) and comply with the applicable sections of the Companies Act, 1994, the Securities and Exchange Rules, 1987 and other applicable laws and regulations.

We also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books; and
- c) the Statement of Financial Position and statement of Comprehensive Income dealt with by the report are in agreement with the books of accounts.

Rahman Mostafa Alam & Co.
Chartered Accountants

Dated: Dhaka
May 24, 2016

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Ctg Office : Taher Chamber (2nd Floor), 10 Agrabad C/A, Chittagong, Bangladesh, Phone : +88-031-725314, E-mail : rmactg@gmail.com

BD Sunlife Securities Limited

Statement of Financial Position

As at December 31, 2015

Particulars	Notes	Amount in Taka	
		Dec 31, 2015	Dec 31, 2014
Assets:			
Non - current Assets:		329,899,190	328,912,963
Property, Plant & Equipment	4	8,199,190	7,212,963
Acquisition Cost of DSE TREC	5	321,700,000	321,700,000
Current Assets:		154,965,965	67,056,636
Investment in shares	6	3,491,525	3,307,798
Accounts Receivable	7	108,902,863	35,282,898
Advance, Deposit & Prepayments	8	1,027,733	674,704
Cash and Cash Equivalents	9	41,543,844	27,791,236
Total Assets		484,865,155	395,969,599
Equity and Liabilities			
Shareholders' Equity:		334,800,309	326,213,509
Share Capital	10	99,000,000	99,000,000
Share Money Deposit	11	227,035,000	227,035,000
Retained Earnings	12	8,765,309	178,509
Non current Liabilities			
Long Term Loan	13	108,415,128	41,300,000
Current Liabilities		41,649,718	28,456,090
Accounts Payable	14	36,784,678	25,104,615
Liability for Expenses	15	2,870,437	2,916,385
Provision & Accruals	16	1,994,603	435,090
Total Equity and Liabilities		484,865,155	395,969,599

The annexed notes from 1 to 21 and annexure A & B form an integral part of these financial statements.

Farhat Marique

Cynthia Marique

Signed in terms of our separate report of even date.

Dated: Dhaka
May 24, 2016

Rabman Mostafa Alam

Rabman Mostafa Alam & Co.
Chartered Accountants

BD Sunlife Securities Limited

Statement of Profit or Loss and Other Comprehensive Income

For the year ended December 31, 2015

Particulars	Notes	Amount in Taka	
		Jan-Dec, 15	Jan-Dec, 14
Operating Income	17	33,159,809	14,768,061
Less: Operating Expenses	18	2,370,911	1,215,719
Gross Profit		30,788,898	13,552,343
Less: Administrative Expenses	19	(19,135,517)	(10,521,266)
Net Operating Income		11,653,381	3,031,077
Add: Other Income	20	1,664,556	913,650
Net Profit/(Loss) before Provision & Tax		13,317,937	3,944,726
Provision for Unrealized loss	16.01	(1,038,145)	(185,940)
Net Profit/(Loss) before Tax		12,279,792	3,758,787
Income Tax Expenses	21	(3,692,992)	(1,636,018)
Net Profit/(Loss) after Tax		8,586,800	2,122,769
Earning Per Share(EPS)		8.67	2.14

The annexed notes from 1 to 21 and annexure A & B form an integral part of these financial statements.



Chairman



Director

Signed in terms of our separate report of even date.



Rahman Mostafa Alam & Co.
Chartered Accountants

Dated: Dhaka
May 24, 2016


BD Sunlife Securities Limited

Statement of Changes in Equity
For the year ended December 31, 2015

Particulars	Share Capital	Share Money Deposit	Retained Earnings	Total
Balance as on January 1, 2014	5,000,000	321,035,000	(1,944,260)	324,090,740
Paid Up Capital	94,000,000	-	-	94,000,000
Profit during the year	-	-	2,122,769	2,122,769
Share Money Deposit	-	(94,000,000)	-	(94,000,000)
Balance as on December 31, 2014	99,000,000	227,035,000	178,509	326,213,509
Balance as on January 01, 2015	99,000,000	227,035,000	178,509	326,213,509
Paid Up Capital	-	-	-	-
Profit during the year	-	-	8,586,800	8,586,800
Share Money Deposit	-	-	-	-
Balance as on Dec 31, 2015	99,000,000	227,035,000	8,765,309	334,800,309



Chairman



Director

Signed in terms of our separate report of even date.

BD Sunlife Securities Limited
Statement of Cash Flows
For the year ended December 31, 2015

		Amount in Taka	
		Jan-Dec, 15	Jan-Dec, 14
A. Cash Flows from Operating Activities:			
Operating Income	17.00	33,159,809	14,768,061
Other income	20.00	1,664,557	913,650
Employees benefit paid	19.00	(7,172,740)	(5,173,431)
Operating & Administrative expense paid		(13,197,958)	(1,421,923)
Received from Clients account		10,484,991	15,613,874
Advance Income Tax & Rent Paid		(3,524,654)	(1,472,761)
Net Cash Flows from Operating Activities		21,414,005	23,227,470
B. Cash Flows from Investing Activities:			
Purchase of Property, Plant and Equipment		(2,167,907)	(1,430,457)
Investments in Listed Shares		(183,727)	774,855
Acquisition of DSE (TREC)		-	-
Security Deposit (CDBL & Telephone)		-	-
Margin Loan		(72,486,532)	(24,807,026)
Net Cash used in Investing Activities		(74,838,166)	(25,462,628)
C. Cash Flows from Financing Activities:			
Share Capital		-	-
Long Term Loan	13.00	67,115,129	25,800,000
Share Money Deposit		-	-
Intercompany Payable (SLICL)		-	-
Net Cash Flow from Financing Activities		67,115,129	25,800,000
D. Net Cash inflow from total Activities (A+B+C)		13,690,968	23,564,842
E. Opening Cash and Cash Equivalents		27,791,236	4,226,394
Closing Cash and Cash Equivalents (D+E)		41,482,204	27,791,236
F. Break up of Closing Cash and Cash Equivalents:	9.00	41,543,844	27,791,236
Cash in Hand		3,015	18,518
Cash at Bank		41,540,829	27,772,718
Net Operating Cash Flow Per Share		21.63	23.46


Chairman


Director

BD Sunlife Securities Limited

Notes to the Financial Statements

For the year ended December 31, 2015

1. SIGNIFICANT ACCOUNTING POLICIES AND OTHER INFORMATION:

1.1 Legal Form of the Enterprise

BD Sunlife Securities Limited is a Private Limited Company Incorporated in Bangladesh under the Companies Act, 1994. It was registered with the Registrar of Joint Stock Companies & Firms on 8th January 2013 and was granted registration number C-106618/13. BDSSL started its operation from 17 September, 2013.

1.2 Address of Registered Office and principal Place of Business

The principal place of business is the Registered Office at BTA Tower (1st Floor), 29 Kamal Ataturk Avenue, Banani C/A, Dhaka-1213.

1.3 Nature of Business Activities

The principal objectives of the Company for which it was established are to carry on the business of brokers, dealers in stocks, shares, securities, bonds, debenture stocks, and any other permissible securities as mentioned in the Memorandum and Articles of Association of the Company.

2. Basis for preparation of Financial Statements :

2.1 Statement of Compliance

The Financial Statements of BD Sunlife Securities Limited Company have been prepared in accordance with the Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS), Companies Act 1994, the Securities and Exchange Rules 1987, the Income Tax Ordinance 1984 and other applicable Laws and Regulations.

2.2 Measurement bases used in preparing the Financial Statements

The elements of financial statements have been measured on "Historical Cost" basis, which is one of the most commonly adopted base provided in "the framework for the preparation and presentation of financial statements" issued by the International Accounting Standard Board (IASB).

2.3 Going Concern

Financial Statements have been prepared on going concern basis as there was no significant doubt or uncertainty to continue the operation of the company in the foreseeable future.

2.4 Components of Financial Statements

According to International Accounting Standard (IAS) - 1, as adopted by ICAB as BAS-1 "presentation of financial statements" the complete set of financial statements includes the following components:

- (i) Statement of Financial Position
- (ii) Statement of Comprehensive Income
- (iii) Statement of Cash Flows
- (iv) Statement of Changes in Equity and
- (v) Notes to the Financial Statements.

3. SIGNIFICANT ACCOUNTING POLICIES:

3.1 Fixed Assets and Depreciation

Fixed Assets have been stated at cost less accumulated depreciation. Depreciation is charged on reducing balance method over the periods appropriate to the estimated useful lives of different types of assets:

Category	Rate
Furniture & Fixture	15%
Air Conditioner	15%
Computer	15%
IPS	15%
Television	15%
Interior Decoration	10%
Telephone and PABX	15%
Tools and Machineries	15%
Software License	15%
TWS Installation	15%
Water Purifier	10%
Photocopier	10%

3.2 Cash Flow Statement

Statement of Cash Flows is prepared principally in accordance with BAS 7 Cash Flow Statement and the cash flows from operating activities have been presented under direct method as required by the Securities and Exchange Rules 1987 and considering the provisions that 'Enterprises are Encouraged to Report Cash Flow From Operating Activities Using the Direct Method'.

3.3 Margin Loan

BDSSL extends margin loan to the portfolio investors at an agreed ratio (between investors deposit and loan amount) of purchased securities against the respective investor account. The investors are to maintain the margin as per set rules and regulations. The margin is monitored on daily basis as it changes due to change in market price of shares. If the margin falls below the minimum requirement, the investors are required to deposit additional fund to maintain the margin as per rules otherwise the securities are sold to bring the margin to the required level.

Interest on Margin Loan

Interest on Margin Loan is recognized as revenue on an accrual basis.

3.4 Investment in listed securities

Investments in listed securities are carried at cost. Adequate provision has been made considering each individual investment (where cost is less than market price) as guided by related authority.

3.5 Cash and cash equivalents

Cash & Cash Equivalents consist of cash in hand, bank balances and fixed deposits that are readily convertible to known amount of cash.

3.6 Accrued expenses and other payables

Liabilities are recognized for the goods and services received, whether invoiced or not for those goods and services. Payables are not interest bearing and are stated at their nominal value.

3.7 Provision for Taxation

Provision has been made to cover the estimated Tax liability for the year based on Tax Laws and Regulations applicable to BDSSL.

3.8 Reporting Currency and Level of Precision

The figures in the financial statements represent Bangladesh Currency (Taka), which have been rounded-off to the nearest Taka.

3.9 Related Party Disclosures (BAS - 24)

The Company has made the following relative party transactions under BAS - 24

SL.No	Particulars	Nature of Relation	Total Transaction	Remarks
01	Long-Term Loan	Sunlife Insurance Company Ltd. (Parents Company)	25,000,000	Loan Received from SICL
02	Accounts Payable	Payable to Sunlife Insurance Company Ltd. (Parents Company)	7,440,569	Payment for Fixed Assets & Administrative Expense

3.10 Number Of Employees

30 (Thirty) employees engaged in this company throughout the financial year who received salary Taka 4,000 or more per month.

3.11 Provision

Provision for unrealized loss on investemnt in share has been calculated for the year 2015 as per BSEC Directives no. SEC/CMRRCD/2009-193/181 dated December 08, 2015

3.12 Even after reporting period

The Directors in the meeting held on May 24, 2016 has approved the Financial Statements and proposed dividend @ 5%. No material events occurring after Balance Sheet date came to our notice which could affect the values reported in the financial statements.

3.13 General

a) Figures shown in the accounts have been rounded off to the nearest Bangladeshi Taka. Some figures are rearranged for ensuring comparability with this year.

		Amount in Taka	
		31.12.2015	31.12.2014
4.00	Property, Plant & Equipments		
	Opening Balance at cost	8,056,782	6,626,325
	Add: Addition during the year	2,167,907	1,430,457
		10,224,689	8,056,782
	Less: Accumulated Depreciation(Annexure-A)	(2,025,499)	843,819
		8,199,190	7,212,963
5.00	Acquisition Cost of DSE TREC	321,700,000	321,700,000
	The above amount paid to the Dhaka Stock Exchange Ltd.as investment for the purchase of ordinary shares total 7,215,106 of Dhaka Stock Exchange Ltd.		
6.00	Investment		
	Investment in Shares	3,491,525	3,307,798
		3,491,525	3,307,798
7.00	Accounts Receivable		
	Dhaka Stock Exchange (DSE)	1,263,744	130,310
	Clients Account (Margin Loan)	107,639,119	35,152,588
		108,902,863	35,282,898
8.00	Advances, Deposits & Prepayments		
	CDBL Security Deposit	200,000	200,000
	Telephone Security Deposit	2,000	2,000
	Advance Income Tax 8.01	454,133	301,104
	Advance Rent	371,600	171,600
		1,027,733	674,704
8.01	Advance Income Tax		
	Opening Balance	301,104	226,737
	Add: Addition during the year 8.02	3,324,654	1,472,761
		3,625,758	1,699,498
	Less: Adjustment during the year u/s 82c	(3,171,625)	1,398,394
	Closing Balance	454,133	301,104
8.02	Addition during the year		
	For BDSSL Turnover	3,171,625	1,398,394
	Dividend Income	14,674	16,100
	For Interest Income from Bank Deposit	138,355	58,267
		3,324,654	1,472,761
9.00	Cash and Cash Equivalents		
	Cash In Hand 9.01	3,015	18,518
	Cash at Bank 9.02	41,540,829	27,772,718
		41,543,844	27,791,236

		Amount in Taka	
		31.12.2015	31.12.2014
9.01	Cash In Hand		
	Cash in Hand	2,757	18,497
	Petty Cash	258	21
		<u>3,015</u>	<u>18,518</u>
9.02	Cash at Bank		
	One Bank Limited (SND-0183000000158)	37,857,141	23,352,893
	One Bank Limited (SND-0183000000205)	467,852	379,624
	Shahjalal Bank Limited (SND-401313100000813)	283	320,457
	The City Bank Ltd. (SND 3101551174001)	2,872,653	23,003
	NRB Commercial Bank Ltd.(SND 010236000000020) 9,827		9,828
	NRB Global Bank Ltd.(SND 01130000008181)	8,458	8,881
	Dutch-Bangla Bank Ltd.(SND 1031200003610)	199,167	3,669,787
	Shahjalal Bank Ltd.(CD 401911100004493)	1,049	221
	Midland Bank Ltd.(SND 00021050002313)	7,450	8,025
	SBAC Bank Ltd.(SND 01130000056501)	116,949	-
		<u>41,540,829</u>	<u>27,772,718</u>

10.00 Share Capital

Authorized Capital:

35,00,000 Ordinary Share of Tk 100/- each

350,000,000

350,000,000

Issued, Subscribed, & Paid-up Capital

990,000 Ordinary Share of Tk 100/- each

99,000,000

99,000,000

Total Share Holding Position as on December 31, 2015

Name of the Shareholders	% of Shareholdings	No. of Shares	Face Value
Sunlife Insurance Company Ltd.	65.00%	643,500	64,350,000
Mr. Zahid Maleque	34.36%	340,200	34,020,000
Mr.Rahat Maleque	0.51%	5,050	505,000
Ms. Cynthia Maleque	0.08%	750	75,000
Mr. Afsar Uddin Sarker	0.05%	500	50,000
TOTAL	100%	990,000	99,000,000

11.00 Share Money Deposit

Opening Balance

227,035,000

321,035,000

Add: Deposit during the year

-

-

227,035,000

321,035,000

Less: Converted to Paid up Capital

-

94,000,000

Closing Balance

11.01

227,035,000

227,035,000

		Amount in Taka	
		31.12.2015	31.12.2014
11.01	Share Money Deposit		
	Sunlife Insurance Company Ltd.	149,300,000	149,300,000
	Mr. Zahid Maleque	76,435,000	76,435,000
	Mr.Rahat Maleque	1,300,000	1,300,000
		227,035,000	227,035,000
12.00	Retained Earnings		
	Opening Balance	178,509	(1,944,260)
	Add: Profit during the year	8,586,800	2,122,769
		8,765,309	178,509
13.00	Long Term Loan		
	Sunlife Insurance Company Ltd.	25,000,000	25,000,000
	Rahat Real Estate & Constructions Ltd.	4,300,000	2,400,000
	Shahjalal Islami Bank Ltd.	-	13,500,000
	Loan from Director	-	400,000
	SBAC Bank Limited	79,115,128	-
		108,415,128	41,300,000
14.00	Accounts Payable		
	Clients account	29,284,040	9,631,617
	Dhaka Stock Exchange (DSE)	60,059	3,696,068
	Sunlife Insurance Company Ltd.	7,440,569	7,378,929
	IPO Application Account	-	4,398,000
	Dividend Disbursement Account	10	-
		36,784,678	25,104,615
15.00	Liability for Expenses		
	CDBL Charge	200,061	694,110
	Electricity & Utility	40,562	-
	Interest on Long Term Loan	2,595,314	2,187,775
	Audit Fees	34,500	34,500
		2,870,437	2,916,385
16.00	Provision & Accruals		
	Opening Balance	435,091	
	Add: Provision during the year Unrealized loss (Dealer's portfolio)	1,038,145	185,940
	Income tax	521,367	249,151
	Less: Adjustment during the year(unrealised Loss)	-	
	Closing Balance	1,994,603	435,091

		Amount in Taka	
		31.12.2015	31.12.2014
16.01	Provision for Unrealized loss (Dealer's portfolio)		
	Opening Balance	185,940	-
	Add: Provision during the year	1,038,145	185,940
		1,224,085	185,940
	Less: Adjustment during the year	-	-
	Closing Balance	1,224,085	185,940
16.02	Provision for Tax		
	Opening Balance	249,151	11,527
	Add: Provision during the year	521,367	237,624
		770,518	249,151
	Less: Adjustment during the year	-	-
	Closing Balance	770,518	249,151
17.00	Operating Income:		
	Brokerage commission	30,014,090	13,398,638
	Interest Income from Margin Loan	12,226,029	
	less: Interest expenses	(9,495,310)	2,730,719
	BO Account Maintenance fees	415,000	315,300
		33,159,809	14,768,061
18.00	Operating Expenses:		
	Howla Charge	50	134,408
	Laga Charge	1,579,619	567,277
	CDBL Settlement, Transfer & other charges	791,242	514,034
		2,370,911	1,215,719
19.00	Administrative Expenses		
	Salary and Allowance	7,172,740	5,173,431
	Office Rent	1,862,798	1,358,348
	Registration & Renewal	161,008	85,055
	Maintenance of Vehicle	471,820	427,830
	Stationery	176,515	180,861
	Office Maintenance	1,249,933	560,727
	Electricity & Utility	592,809	313,885
	Advertisement	26,200	43,795
	Bandwidth Charge	381,000	279,274
	Fuel Cost	979,292	692,795
	Audit Fees	34,500	34,500
	General Expenses	143,543	96,649
	Entertainment	548,079	126,240
	Bank Charges & Exise Duty	79,245	29,207
	Electrical Goods	403,940	39,580
	Telephone Bill	33,501	23,017

	Amount in Taka	
	31.12.2015	31.12.2014
DSE Member Subscription Fee	-	4,700
Travelling & Conveyance	122,543	11,980
DSE Investors Protection Fund	4,014	981
Miscellaneous Expenses	254,539	16,550
Cleaning Expenses	22,473	18,042
Office Expenses	145,000	160,000
Repairs & Maintenance	864,103	-
Computer Expenses	2,500	-
Directors' fees	17,250	-
Professional Fees & Charges	23,000	-
Documentation Charge	2,150	-
Legal Charges	8,700	-
Loan Processing Charge	920,000	-
Sales Promotion	1,250,642	-
Depreciation	1,181,680	843,819
	19,135,517	10,521,266

20.00 Other Income

Interest Income from Bank Deposit	1,301,912	549,057
Gain on Sale of Share	165,890	245,312
Charge For Dishonor Cheque	11,700	9,300
IPO Service Charge Income	86,685	4,480
Dividend Income	98,370	105,500
	1,664,557	913,650

21.00 Income Tax Expenses

Tax Paid u/s 82C		3,171,625	1,398,394
Tax on other income	21.01	521,367	237,624
		3,692,992	1,636,018

21.01 Tax on Other Income:

	Amount	Tax Rate	Tax Amount
Interest Income from Bank Deposit	1,301,912	35%	455,669
Gain on Sale of Share	165,890	10%	16,589
Charge For Dishonor Cheque	11,700	35%	4,095
IPO Service Charge Income	86,685	35%	30,340
Dividend Income	98,370		14,674
	1,664,557		521,367

Dividend Break up:

Other than Mutual fund	73,370	20%	14,674
Mutual fund	25,000	Nil	-

BD Sunlife Securities Limited
Fixed Assets Schedule
As on December 31, 2015

Annexure - A

Particulars	COST			Rate	Depreciation			W.D.V as on 31.12.2015
	Balance as on	Addition during the Period	Balance as on 31.12.2015		Balance as on 01.01.2015	Charged for the period	Balance as on 01.01.2015	
Furniture & Fixture	350,024	93,660	443,684	15%	31,491	59,528	91,019	352,665
Air Conditioner	1,069,000	53,250	1,122,250	15%	122,400	164,344	286,744	835,506
Computer	2,497,510	588,747	3,086,257	15%	328,126	418,783	746,909	2,339,348
IPS	62,173		62,173	15%	-	9,326	9,326	52,847
Television	187,200	180,250	367,450	15%	19,800	41,599	61,399	306,051
Interior Decoration	3,287,600	902,000	4,189,600	10%	298,760	373,860	672,620	3,516,980
Telephone and PABX	53,300		53,300	15%	7,995	7,995	15,990	37,310
Tools and Machineries	5,880		5,880	15%	882	882	1,764	4,116
Software License	499,095	230,000	729,095	15%	29,865	92,114	121,979	607,116
TWS Installation	30,000	50,000	80,000	15%	3,000	8,250	11,250	68,750
Water Purifier	15,000		15,000	10%	1,500	1,500	3,000	12,000
Photocopier	-	70,000	70,000	10%	-	3,500	3,500	66,500
Total as on December 31, 2014	8,056,782	2,167,907	10,224,689		843,819	1,181,680	2,025,499	8,199,190

*Depreciation has been charged on the date in which the fixed assets was used.

*WDV stands for Written Down Value.

*Fractions have been avoided.

BD Sunlife Securities Limited
Investment Schedule
As at December 31, 2015

Annexure - B

SL. No.	Name of the Company	Total Qty. as on 31.12.15	Free Share	Avg. Cost	Total Cost	Market Rate	Market Value Gain /Loss	Unrealised
01	SALAMCRST	31,000	31,000	50.19	1,555,870	29.90	926,900	(628,970)
02	UTTARABANK	36,500	36,500	25.03	913,635	22.70	828,550	(85,085)
03	BXSYNTH	13,000	13,000	10.42	136,507	7.90	102,700	(32,807)
04	TALLUSPIN	7,700	7,000	32.95	253,743	17.70	136,290	(117,453)
05	1STPRIMFIF	26,000	26,000	24.34	632,770	10.50	273,000	(359,770)
06			Total		3,491,525		2,267,440	(1,224,085)

History of the Company

Corporate Information		
1 st Board Meeting	:	15 th March 2000
Date of Incorporation	:	1 st March 2000
Obtained certificate for commencement of Business	:	1 st March 2000
Registered with the Department of Insurance	:	30 th May 2000
Commencement of Commercial Operation	:	9 th July 2000
1 st Dividend declared	:	2010
Listing on Dhaka Stock Exchange	:	31 st January 2013
Listing on Chittagong Stock Exchange	:	31 st January 2013
Prospectus issued for public Subscription	:	3 rd October 2012
Subscription Opened	:	4 th November 2012
Subscription Closed	:	8 th November 2012
Public Subscription	:	12 Crore
Amount over Subscription	:	758 Crore
First Trading of Shares on Dhaka Stock Exchange	:	31 st January 2013
First Trading of Shares on Chittagong Stock Exchange	:	31 st January 2013
Market Price of each share as introduce in DSE	:	Tk. 100.00
Issuance at 1 st Bonus Share	:	2010
Launching of Ganamukhi Bima	:	1 st June 2000
Launching of Islamic Ekok Bima	:	1 st October 2000
Launching of Islamic Assan Bima	:	14 th May 2001
Launching of Lokomukhi Bima	:	1 st August 2002
Launching of Islami Adarsha Bima	:	1 st March 2008
Launching of BD Sunlife Insurance Co. Ltd. (Sub. Co.)	:	17 th September 2013
Capital structure & Share Value		
Authorized Capital	:	50 Crore
Issued, Subscribed & Paid-up Capital	:	35.06 Crore
Number of Share issued	:	3.51 Crore
Face Value	:	TK.10.00
Market Lot	:	1



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**LIST
OF**

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**IMPORTANT
OFFICES**

একক বীমা

ক্রমিক	অফিসের নাম	ঠিকানা
১.	হাজীগঞ্জ সার্ভিসিং সেল	রাফা টাওয়ার (৪র্থ তলা), পশ্চিম বাজার, হাজীগঞ্জ, চাঁদপুর।
২.	চট্টগ্রাম সার্ভিসিং সেল	রমনা ট্রেড সেন্টার, ৩৬/৭, সিডিএ এভিনিউ, মুরাদপুর, চট্টগ্রাম।
৩.	চাটখিল সার্ভিসিং সেল	আজিজ সুপার মার্কেট (২য় তলা), চাটখিল পৌরসভা, পোঃ চাটখিল-৩৮৭০, থানা-চাটখিল, নোয়াখালী।
৪.	দোয়াভাংগা সার্ভিসিং সেল	আল-আমিন কমপ্লেক্স, দোয়াভাংগা, শাহরাস্তি, চাঁদপুর।
৫.	কুমিল্লা সার্ভিসিং সেল	সিদ্দিক ম্যানশন, শাহা মেডিকেল সংলগ্ন রাজগঞ্জ (ছাতি পট্রি), কুমিল্লা।
৬.	সিলেট সার্ভিসিং সেল	মীরা বাজার, মৌসুমী ১, সিলেট সদর।
৭.	মতিঝিল সার্ভিসিং সেল	মতিঝিল স্কয়ার (১১তলা পশ্চিম পার্শ্ব) ১/বি ডিআইটি এভিনিউ মতিঝিল, দৈনিক বাংলা মোড়, ঢাকা-১০০০।
৮.	ফার্মগেট সার্ভিসিং সেল	মালেক টাওয়ার (৪র্থ তলা) ৩১নং তেজকুণীপাড়া, তেজগাঁও, ঢাকা।
৯.	মানিকগঞ্জ সার্ভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা), বাস স্ট্যান্ড, মানিকগঞ্জ।
১০.	বরিশাল সার্ভিসিং সেল	আলী ম্যানশন, ৬০১, হাসপাতাল রোড, কোতয়ালী বরিশাল।
১১.	খুলনা সার্ভিসিং সেল	আলী ভবন, এ/৭, মজিদ স্মরণী, সোনাডাংগা, খুলনা।
১২.	রাজশাহী সার্ভিসিং সেল	হাজেরা ভিলা, মিয়াপাড়া, সাহেববাজার, রাজশাহী।
১৩.	বগুড়া সার্ভিসিং সেল	তৌহিদ প্রাজা (৪র্থ তলা) স্ট্যান্ডার্ড চার্টার্ড ব্যাংক সংলগ্ন, শেরপুর রোড, সূত্রাপুর, বগুড়া।

ইসলামী একক বীমা

ক্রমিক	অফিসের নাম	ঠিকানা
১৪.	চট্টগ্রাম সার্ভিসিং সেল	রমনা ট্রেড সেন্টার, ৩৬/৭, সিডিএ এভিনিউ, মুরাদপুর, চট্টগ্রাম।
১৫.	ফেনী সার্ভিসিং সেল	শাহ আলম টাওয়ার (১০ম তলা), এসএসকে রোড, ফেনী সদর, ফেনী।
১৬.	হাজীগঞ্জ সার্ভিসিং সেল	সোনালী এন্টার প্রাইজ, হাজীগঞ্জ পৌর এরিয়া হাজীগঞ্জ সদর, চাঁদপুর।
১৭.	কুমিল্লা সার্ভিসিং সেল	নাসির টাওয়ার (৭ম তলা), ব্লক # এ, কান্দিরপুর, কুমিল্লা।
১৮.	সিলেট সদর সার্ভিসিং সেল	সৈয়দ ম্যানশন (৪র্থ তলা), এনসিসি ব্যাংকের উপরে, আম্বরখানা, সিলেট সদর, সিলেট।
১৯.	ময়মনসিংহ সার্ভিসিং সেল	বোজারাজ নিকেতন, ছোট বাজার, ময়মনসিংহ সদর, ময়মনসিংহ।
২০.	বোর্ড বাজার সার্ভিসিং সেল	হাজী আহমেদ আলী সুপার মার্কেট, বোর্ড বাজার, গাজীপুর সদর, গাজীপুর।
২১.	মানিকগঞ্জ সার্ভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা), বাস স্ট্যান্ড, মানিকগঞ্জ।
২২.	কাপাসিয়া সার্ভিসিং সেল	জাপানী মার্কেট (৩য় তলা), তারগাঁও, থানাঃ কাপাসিয়া, জেলাঃ গাজীপুর।
২৩.	আব্দুল্লাপুর সার্ভিসিং সেল	বাড়ী # ২০, রোড # ৭/ডি, সেকটর # ৯, উত্তরা, ঢাকা।
২৪.	রাজশাহী সার্ভিসিং সেল	কাবিল ম্যানশন (৫ম তলা), মালপাড়া, জিপিও ৬০০০, বোয়ালিয়া, রাজশাহী।
২৫.	রংপুর সার্ভিসিং সেল	শহীদ শপিং কমপ্লেক্স (৫ম তলা), জাহাজ কোম্পানীর মোড়, রংপুর সদর, রংপুর।
২৬.	বরিশাল সার্ভিসিং সেল	জালালী ম্যানশন (৪র্থ তলা), হাসপাতাল রোড, বাওতলা, বরিশাল সদর, বরিশাল।
২৭.	খুলনা সার্ভিসিং সেল	হাওলাদার আলী ভবন, এ/৭, মজিদ স্মরণী, সোনাডাংগা, খুলনা।

ইসলামী আঁসান বীমা

ক্রমিক	অফিসের নাম	ঠিকানা
২৮.	কুমিল্লা সার্ভিসিং সেল	বাড়ি # ৬৭-৫৮ নাহার মঞ্জিল, কানদিরপাড়া, নজরুল এভিনিউ, কুমিল্লা ।
২৯.	ঢাকা সার্ভিসিং সেল	হোল্ডিং নং ৫৮, পূর্ব ভাটারা, পো: গুলশান, পি.এস : ভাটারা, ঢাকা ১২১২ ।
৩০.	বরিশাল সার্ভিসিং সেল	চৌধুরী ভবন, সি এন্ড বি রোড, বরিশাল ।
৩১.	কুষ্টিয়া সার্ভিসিং সেল	লাভলী টাওয়ার, ১৫৫/১, সিরাজউদ্দৌলা রোড, কুষ্টিয়া ।
৩২.	বগুড়া সার্ভিসিং সেল -২	মেরিনা কমপ্লেক্স (৩য় তলা), সাতমাথা, বগুড়া ।
৩৩.	নীলফামারী সার্ভিসিং সেল	উত্তর আকাশকুরী, পো : নওতারা, থানা : ডিমলা, জেলা : নীলফামারী ।
৩৪.	মানিকগঞ্জ সার্ভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার, বাসষ্ট্যান্ড, মানিকগঞ্জ ।

ইসলামী আদর্শ বীমা

ক্রমিক	অফিসের নাম	ঠিকানা
৩৫.	ময়মনসিংহ সার্ভিসিং সেল	জুবিলি এন্টারপ্রাইজ, ১৬ জুবিলি গেইট, ময়মনসিংহ ।
৩৬.	ধনবাড়ী সার্ভিসিং সেল	চালাস, পো: + থানা : ধনবাড়ী, জেলা : টাঙ্গাইল ।
৩৭.	যাত্রাবাড়ী সার্ভিসিং সেল	৯৪, শহীদ ফারুক রোড, ফরিদাবাদ, যাত্রাবাড়ী, ঢাকা ।
৩৮.	সাতার সার্ভিসিং সেল	জিরানী সেন্ট্রাল মসজিদ মার্কেট (৪র্থ তলা), জিরানী বাজার, কাসিমপুর, গাজীপুর ।
৩৯.	ঢাকা সার্ভিসিং সেল	সুলতান আহম্মেদ প্লাজা, (১২ তলা) ৩২ পুরানা পল্টন, ঢাকা ।

গণমুখী বীমা

ক্রমিক	অফিসের নাম	ঠিকানা
৪০.	মানিকগঞ্জ সার্ভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা), বাস স্ট্যান্ড, মানিকগঞ্জ।
৪১.	চট্টগ্রাম সার্ভিসিং সেল	১৭১৯ (পুরাতন ১০৫৩), সাজাহান সুপার মার্কেট, চাঁদগাঁও, বহদ্দারহাট, চট্টগ্রাম।
৪২.	ফেনী সার্ভিসিং সেল	ফরিদ আহমেদ এন্ড সন্স (৩য় তলা), ফজল মাস্টার লেন, গোড়াউন কোয়ার্টার, রেলগেট, ফেনী।
৪৩.	ময়মনসিংহ সার্ভিসিং সেল	৭৬/এ ছোট বাজার (৫ম তলা), ইসলামী ব্যাংক সংলগ্ন, ময়মনসিংহ।
৪৪.	গাজীপুর সার্ভিসিং সেল	রাবিন পিভিসি পাইপ, ইনড্রাস্ট্রিজ লি:, কেওড়া, ওয়ার্ড নং ৬, শ্রীপুর, পৌরসভা, গাজীপুর।
৪৫.	গাজীপুর সার্ভিসিং সেল-২	দিঘির চালা, পো: জাতীয় বিশ্ববিদ্যালয়, জেলা: গাজীপুর।
৪৬.	কালামপুর সার্ভিসিং সেল	কালামপুর, ধামরাই বাজার, ধামরাই, ঢাকা।
৪৭.	খুলনা সার্ভিসিং সেল	ভবন এ/৭, মজিদ স্মরণী, সোনাডাঙ্গ, খুলনা।
৪৮.	কুষ্টিয়া সার্ভিসিং সেল	এন. এস রোড, ৫৫/০১ লাভলী টাওয়ার (৯ম তলা), কুষ্টিয়া।
৪৯.	রাজশাহী সার্ভিসিং সেল	হাজেরা ভিলা, মিয়াপাড়া, সাহেব বাজার, রাজশাহী।
৫০.	জয়পুরহাট সার্ভিসিং সেল	সি. ও কলোনী, উপজেলা গেট, উত্তর পাশ (৩য় তলা), জয়পুরহাট।
৫১.	রংপুর সার্ভিসিং সেল	গুপ্ত পাড়া, রংপুর।
৫২.	ঠাকুরগাঁও সার্ভিসিং সেল	শহীদ তিতুমীর রোড, হাজীপাড়া, ঠাকুরগাঁও।

লোকমুখী বীমা

ক্রমিক	অফিসের নাম	ঠিকানা
৫৩.	মানিকগঞ্জ সার্ভিসিং সেল	কর্ণেল মালেক সানলাইফ টাওয়ার (৫ম তলা), বাস স্ট্যান্ড, মানিকগঞ্জ।
৫৪.	কুমিল্লা সার্ভিসিং সেল	আমেনা হাউজ, হাউজ নং : ১২৩, নজরুল এভিনিউ, কান্দিরপাড়, কুমিল্লা।
৫৫.	ময়মনসিংহ সার্ভিসিং সেল	বাড়ি নং ১৪৯, কালী বাড়ী রোড, পাট গুদাম, ময়মনসিংহ।
৫৬.	নরসিংদী সার্ভিসিং সেল	১০১২ চাইনীজপুর (তিতাস রোড), পো: + থানা + জেলা : নরসিংদী।
৫৭.	খুলনা সার্ভিসিং সেল	হাওলাদার আলী ভবন, এ/৭, মজিদ স্মরণী, সোনাডাংয়া, খুলনা।
৫৮.	ঝিনাইদাহ সার্ভিসিং সেল	মুন্সি ইমদাদ সুপার মার্কেট (৩য় তলা), আরাফপুর, ঝিনাইদাহ।
৫৯.	কুষ্টিয়া সার্ভিসিং সেল	২২/১ তিতুমীর রোড, থানা পাড়া, কুষ্টিয়া।
৬০.	রাজশাহী সার্ভিসিং অফিস	হাতেম খাঁ, পো: বোয়ালিয়া, থানা: বোয়ালিয়া, জেলা : রাজশাহী।
৬১.	কক্সবাজার সার্ভিসিং সেল	আলী নূর প্লাজা, কক্সবাজার সদর, কক্সবাজার।
৬২.	ফরিদপুর সার্ভিসিং সেল	ঝিলতলা, পোঃ ফরিদপুর, থানা : কতোয়ালী, জেলা : ফরিদপুর।
৬৩.	ঠাকুরগাঁও সার্ভিসিং সেল	হাজী পাড়া, পোঃ + থানা + জেলা : ঠাকুরগাঁও।