



	Notes	BDT In Million	
		As at 30 June 2024	As at 31 December 2023
<b>Property Plant &amp; Equipment's (PPE) and Long Term Investment:</b>			
Property plant & equipment's	3.01	2,159.89	2182.43
Long term investments		833.04	841.22
Investment in Associates	5.00	105.14	111.42
<b>Total PPE and Long Term Investments</b>		<b>3,098.07</b>	<b>3,135.07</b>
<b>Current Assets :</b>			
Short term investments		2,792.28	3,971.86
Sundry debtors (Including receivable from re-insurer)		8,145.93	7,256.73
Cash & bank balances		1,667.78	1,626.95
Stock of stationery, Stamps		3.21	4.11
<b>Total Current Assets</b>		<b>12,609.20</b>	<b>12,859.65</b>
<b>Current Liabilities :</b>			
Sundry creditors		7,977.25	7,262.72
Unclaimed dividend account		28.23	7.77
Estimated liabilities on account of outstanding claims		220.42	223.12
Premium deposit & unexpired risk reserve		1,133.15	1,169.28
<b>Total Current Liabilities</b>		<b>9,359.05</b>	<b>8,662.89</b>
Net Working Capital		3,250.15	4,196.76
<b>Net Assets</b>		<b>6,348.22</b>	<b>7,331.83</b>
<b>Shareholders' Equity :</b>			
Share capital		1,001.88	1,001.88
Share premium		0.14	0.14
Investment fluctuation fund		122.74	1,140.79
Reserve & provisions		5,223.46	5,189.02
<b>Total Shareholders' Equity</b>		<b>6,348.22</b>	<b>7,331.83</b>
NAV		6,348.22	7,331.83
NAVPS	17.00	63.36	73.18

Chairman

Director

Managing Director & CEO

Finance Controller

Company Secretary

1000000003764193



Green Delta Insurance PLC

Consolidated Statement of Profit or Loss and Other Comprehensive Income (Un-audited)

For the period ended 30 June 2024

Particulars	Notes	BDT In Million			
		January - June 2024	January - June 2023	April - June 2024	April - June 2023
Gross premium		2,159.76	2,344.12	1,379.51	1,541.68
Re-insurance premium		(1224.11)	(1450.38)	(817.98)	(1015.69)
<b>Net Premium</b>		<b>935.65</b>	<b>893.74</b>	<b>561.53</b>	<b>525.99</b>
Re-insurance commission		280.16	336.83	183.27	233.82
Management expenses		(312.77)	(299.98)	(154.12)	(153.00)
Agency commission		(151.17)	(158.04)	(57.51)	(65.02)
Net claim		(190.92)	(238.92)	(75.09)	(112.86)
Un-expired risk-2023		373.11	328.85	208.14	167.47
Un-expired risk-2024		(383.91)	(373.11)	(220.53)	(208.14)
<b>A. Underwriting Profit</b>		<b>550.14</b>	<b>489.37</b>	<b>445.70</b>	<b>388.28</b>
Investment income		224.43	183.80	71.59	81.55
Brokerage commission and others		81.47	65.62	37.05	35.79
<b>B. Investment and Others Income</b>		<b>305.89</b>	<b>249.42</b>	<b>108.64</b>	<b>117.34</b>
<b>Total Income (A+B)</b>		<b>856.03</b>	<b>738.78</b>	<b>554.34</b>	<b>505.62</b>
Non-operating management expenses		(422.44)	(299.64)	(227.19)	(170.97)
<b>Net Profit Before Tax</b>		<b>433.59</b>	<b>439.14</b>	<b>327.15</b>	<b>334.65</b>
Income tax expenses		(148.66)	(150.75)	(122.26)	(120.34)
<b>Net Profit After Tax</b>		<b>284.93</b>	<b>288.39</b>	<b>204.89</b>	<b>214.31</b>
Earning Per Share (EPS)	13.00	2.84	2.88	2.05	2.14

Chairman

Director

Managing Director & CEO

Finance Controller

Company Secretary

1000000003764217

Green Delta Insurance PLC  
Consolidated Statement of changes in shareholders' Equity (Un-audited)  
For the period ended 30 June 2024

Particulars	Share Capital	Share Premium	Reserve for Exceptional Losses	General Reserve	Dividend Equalisation Fund	Revaluation Reserve	Investment Fluctuation Fund	Retain Earnings	Total
Balance at 1st January 2024	1,001.88	0.14	1,681.48	183.44	110.00	1,023.96	1,140.79	2,190.14	7,331.83
Profit after tax	-	-	-	-	-	-	-	284.93	284.93
Appropriation to reserve	-	-	46.78	-	-	-	(1,018.05)	(297.27)	(1,268.54)
Balance as at 30 June 2024	1,001.88	0.14	1,728.26	183.44	110.00	1,023.96	122.74	2,177.80	6,348.22
Balance as at 30 June 2023	1,001.88	0.14	1,632.06	183.40	110.00	1,048.68	1,084.31	1,942.74	7,003.22

BDT In Million

*[Signature]*  
Chairman

*[Signature]*  
Director

*[Signature]*  
Managing Director & CEO

*[Signature]*  
Finance Controller

*[Signature]*  
Company Secretary







**Green Delta Insurance PLC**  
**Consolidated Cash Flow Statement (Un-audited)**  
**For the period ended 30 June 2024**

BDT In Million

	January - June 2024	January - June 2023
<b>Cash flows from operating activities:</b>		
Collection from premium & other income	2,544.56	3,175.59
Payments for management expenses, re-insurance & claims	(2,427.90)	(2,935.02)
<b>Total cash flows from operating activities</b>	<b>116.66</b>	<b>240.56</b>
<b>Cash flows from Investing activities:</b>		
Disposal/(acquisition) of fixed assets	15.32	9.52
Purchase/(sale) of short term investment	581.39	(7.33)
Disposal/(acquisition) of long term investment	(90.77)	(275.01)
Investment fluctuation in Share	(918.21)	8.96
<b>Total cash flows from investing activities</b>	<b>(412.27)</b>	<b>(263.86)</b>
<b>Cash flows from financing activities:</b>		
Share Capital	50.00	-
Dividend paid	(251.47)	(250.47)
Interest paid	(195.64)	(98.46)
Bank overdraft	565.98	309.50
Loan to received	(50.52)	40.14
<b>Total cash flows from financing activities</b>	<b>118.36</b>	<b>0.71</b>
<b>Net cash flows</b>	<b>(177.26)</b>	<b>(22.59)</b>
Opening cash & bank balance	1,845.05	1,728.21
<b>Closing cash &amp; bank balance</b>	<b>1,667.78</b>	<b>1,705.62</b>
<b>NOCFPS</b>	<b>1.16</b>	<b>2.40</b>

Chairman

Director

Managing Director & CEO

Finance Controller

Company Secretary

1000000003764284

