



**Green Delta Insurance PLC**  
**Consolidated Statement of Profit or Loss and Other Comprehensive Income (Un-audited)**  
**For the period ended 31 March 2025**

Particulars	Notes	BDT In Million	
		January - March 2025	January - March 2024
Gross premium		1,067.99	780.25
Re-insurance premium		(540.29)	(406.13)
<b>Net Premium</b>		<b>527.70</b>	<b>374.12</b>
Re-insurance commission		142.24	96.89
Management expenses		(238.51)	(158.65)
Agency commission		(110.17)	(93.67)
Net claim		(133.31)	(115.83)
Un-expired risk-2024		163.39	164.97
Un-expired risk-2025		(226.82)	(163.39)
<b>A. Underwriting Profit</b>		<b>124.52</b>	<b>104.44</b>
Investment income		163.86	152.83
Brokerage commission and others		43.02	44.42
<b>B. Investment and Others Income</b>		<b>206.88</b>	<b>197.25</b>
<b>Total Income (A+B)</b>		<b>331.40</b>	<b>301.69</b>
Non-operating management expenses		(185.38)	(195.25)
<b>Net Profit Before Tax</b>		<b>146.02</b>	<b>106.44</b>
Income tax expenses		(43.16)	(26.40)
<b>Net Profit After Tax</b>		<b>102.86</b>	<b>80.04</b>

Earning Per Share (EPS)	13.00	1.03	0.80
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*Farman Ali*  
Chairman  
*Farman Ali*  
Managing Director & CEO

*[Signature]*  
Director  
*[Signature]*  
Finance Controller

*[Signature]*  
Director  
*[Signature]*  
Company Secretary



**Green Delta Insurance PLC**  
**Consolidated Statement of Financial Position (Un-Audited)**  
**As at 31 March 2025**

		BDT In Million	
	Notes	As at 31 March 2025	As at 31 December 2024
<b>Property Plant &amp; Equipment's (PPE) and Long Term Investment:</b>			
Property plant & equipment's	3.01	2,153.97	2,165.07
Long term investments		795.00	891.27
Investment in Associates	5.00	98.22	99.76
<b>Total PPE and Long Term Investments</b>		<b>3,047.19</b>	<b>3,156.09</b>
<b>Current Assets :</b>			
Short term investments		3,246.52	3,419.72
Sundry debtors (Including receivable from re-insurer)		7,589.74	7,262.86
Cash & bank balances		1,853.61	1,535.97
Stock of stationery, Stamps		3.10	1.64
<b>Total Current Assets</b>		<b>12,692.97</b>	<b>12,220.19</b>
<b>Current Liabilities :</b>			
Sundry creditors		6,978.15	6,899.12
Unclaimed dividend account		255.65	5.18
Estimated liabilities on account of outstanding claims		200.85	167.90
Premium deposit & unexpired risk reserve		1,452.89	1,250.33
<b>Total Current Liabilities</b>		<b>8,887.53</b>	<b>8,322.54</b>
Net Working Capital		3,805.44	3,897.65
<b>Net Assets</b>		<b>6,852.63</b>	<b>7,053.75</b>
<b>Shareholders' Equity :</b>			
Share capital		1,001.88	1,001.88
Share premium		0.14	0.14
Investment fluctuation fund		634.84	688.34
Reserve & provisions		5,215.76	5,363.39
<b>Total Shareholders' Equity</b>		<b>6,852.63</b>	<b>7,053.75</b>

NAV		6,852.63	7,053.75
NAVPS	17.00	68.40	70.40

*[Signature]*  
Chairman

*[Signature]*  
Managing Director & CEO

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Finance Controller

*[Signature]*  
Company Secretary







**Green Delta Insurance PLC**  
**Consolidated Cash Flow Statement (Un-audited)**  
**For the period ended 31 March 2025**

	BDT In Million	
	January - March 2025	January - March 2024
<b>Cash flows from operating activities:</b>		
Collection from premium & other income	1,459.20	1,046.35
Payments for management expenses, re-insurance & claims	(1,321.33)	(1,033.40)
<b>Total cash flows from operating activities</b>	<b>137.86</b>	<b>12.96</b>
<b>Cash flows from Investing activities:</b>		
Disposal/(acquisition) of fixed assets	7.06	10.89
Purchase/(sale) of short term investment	103.96	118.28
Disposal/(acquisition) of long term investment	2.37	(461.11)
<b>Total cash flows from investing activities</b>	<b>113.38</b>	<b>(331.93)</b>
<b>Cash flows from financing activities:</b>		
Interest paid	(116.53)	(90.15)
Bank overdraft	(40.74)	260.85
Loan received	(1.94)	3.04
<b>Total cash flows from financing activities</b>	<b>(159.21)</b>	<b>173.74</b>
<b>Net cash flows</b>	<b>92.04</b>	<b>(145.24)</b>
Opening cash & bank balance	1,761.57	1,845.06
<b>Closing cash &amp; bank balance</b>	<b>1,853.61</b>	<b>1,699.81</b>
<b>NOCFPS</b>	<b>1.38</b>	<b>0.13</b>

*[Signature]*

Chairman

*[Signature]*

Director

*[Signature]*

Director

*[Signature]*

Managing Director & CEO

*[Signature]*

Finance Controller

*[Signature]*

Company Secretary

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We Actively Support  
**THE GLOBAL GOALS**

Green Delta Insurance PLC  
Consolidated Statement of changes in shareholders' Equity (Un-audited)  
For the period ended 31 March 2025

BDT In Million

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' 2025	1,001.88	0.14	1,770.84	183.44	110.00	1,007.62	688.34	2,291.48	7,053.75
Profit after tax	-	-	-	-	-	-	-	102.86	102.86
Appropriation to reserve	-	-	26.39	-	-	-	(53.49)	(276.86)	(303.96)
Balance as at 31 March 2025	1,001.88	0.14	1,797.23	183.44	110.00	1,007.62	634.84	2,117.49	6,852.63
Balance as at 31 March 2024	1,001.88	0.14	1,700.18	183.44	110.00	1,023.96	527.46	2,001.02	6,548.08

*[Signature]*  
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*[Signature]*  
Managing Director & CEO

*[Signature]*  
Director

*[Signature]*  
Finance Controller

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Director

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Company Secretary

