



Green Delta Insurance PLC



Consolidated Statement of Financial Position (Un-Audited)

As at 30 June 2025

		BDT In Million	
	Notes	As at 30 June 2025	As at 31 December 2024
Property Plant & Equipment's (PPE) and Long Term Investment:			
Property plant & equipment's	3.01	2,152.78	2,165.07
Long term investments		971.75	891.27
Investment in Associates	5.00	97.09	99.76
Total PPE and Long Term Investments		3,221.62	3,156.09
Current Assets :			
Short term investments		2,940.00	3,419.72
Sundry debtors (Including receivable from re-insurer)		7,567.51	7,262.86
Cash & bank balances		2,005.41	1,535.97
Stock of stationery, Stamps		1.55	1.64
Total Current Assets		12,514.46	12,220.19
Current Liabilities :			
Sundry creditors		7,301.51	6,899.12
Unclaimed dividend account		4.81	5.18
Estimated liabilities on account of outstanding claims		225.39	167.90
Premium deposit & unexpired risk reserve		1,399.76	1,250.33
Total Current Liabilities		8,931.48	8,322.54
Net Working Capital		3,582.98	3,897.65
Net Assets		6,804.60	7,053.75
Shareholders' Equity :			
Share capital		1,001.88	1,001.88
Share premium		0.14	0.14
Investment fluctuation fund		438.24	688.34
Reserve & provisions		5,364.34	5,363.39
Total Shareholders' Equity		6,804.60	7,053.75
NAV		6,804.60	7,053.75
NAVPS	17.00	67.92	70.40

Sd/-
Chairman

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director & CEO

Sd/-
Finance Controller

Sd/-
Company Secretary





Green Delta Insurance PLC
Consolidated Statement of Profit or Loss and Other Comprehensive Income (Un-audited)
For the period ended 30 June 2025

Particulars	Notes	BDT In Million			
		January - June 2025	January - June 2024	April - June 2025	April - June 2024
Premium less reinsurance	9.00	1,145.55	935.65	617.85	561.53
Re-insurance commission		322.04	280.16	179.80	183.27
Management expenses (Including Claims & Commission)		(882.28)	(654.87)	(400.29)	(286.72)
Unexpired risk reserve		(111.10)	(10.80)	(47.67)	(12.39)
A. Underwriting Profit		474.21	550.14	349.69	445.70
Investment income		258.23	224.43	94.24	71.59
Brokerage commission and others		58.33	81.47	15.32	37.05
B. Investment and Others Income		316.56	305.89	109.56	108.64
Total Income (A+B)		790.77	856.03	459.25	554.34
Non-operating management expenses		(343.51)	(422.44)	(158.12)	(227.19)
Net Profit Before Tax		447.27	433.59	301.12	327.15
Income tax expenses		(165.08)	(148.66)	(121.87)	(122.26)
Net Profit After Tax		282.19	284.93	179.26	204.89
 Earning Per Share (EPS)	 13.00	 2.82	 2.84	 1.79	 2.05

Sd/-
Chairman

Sd/-
Director

Sd/-
Director

Sd/-
Managing Director & CEO

Sd/-
Finance Controller

Sd/-
Company Secretary

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Green Delta Insurance PLC
Consolidated Statement of changes in shareholders' Equity (Un-audited)
For the period ended 30 June 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	-	-	-	-	-	-	-	282.19	282.19
Appropriation to reserve	-	-	57.28	-	-	-	(250.10)	(338.51)	(531.33)
Balance as at 30 June 2025	1,001.88	0.14	1,828.12	183.44	110.00	1,007.62	438.24	2,235.17	6,804.60
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

Sd/-
Chairman

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Director

Sd/-
Director

Sd/-
Managing Director & CEO

Sd/-
Finance Controller

Sd/-
Company Secretary





Green Delta Insurance PLC
Consolidated Cash Flow Statement (Un-audited)
For the period ended 30 June 2025

	BDT In Million	
	January - June 2025	January - June 2024
Cash flows from operating activities:		
Collection from premium & other income	2,896.47	2,544.56
Payments for management expenses, re-insurance & claims	(2,336.89)	(2,427.90)
Total cash flows from operating activities	559.58	116.66
Cash flows from Investing activities:		
Disposal/(acquisition) of fixed assets	4.43	15.32
Purchase/(sale) of short term investment	344.45	581.39
Disposal/(acquisition) of long term investment	(201.39)	(90.77)
Investment fluctuation in Share	(174.73)	(918.21)
Total cash flows from investing activities	(27.24)	(412.27)
Cash flows from financing activities:		
Share Capital	-	50.00
Dividend paid	(250.47)	(251.47)
Interest paid	(226.10)	(195.64)
Bank overdraft	188.08	565.98
Loan received	-	(50.52)
Total cash flows from financing activities	(288.50)	118.36
Net cash flows	243.84	(177.26)
Opening cash & bank balance	1,761.57	1,845.05
Closing cash & bank balance	2,005.41	1,667.78
NOCFPS	5.59	1.16

Sd/-
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Director

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Director

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Managing Director & CEO

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Finance Controller

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Company Secretary

