

FIVE-YEAR JOURNEY HISTORICAL FINANCIAL HIGHLIGHTS

The major comparative highlights from the accounts for the years 2021 to 2025 are as follows:

(Figures in BDT million unless otherwise stated)

Particulars	Figures in BDT million				
	2021	2022	2023	2024	2025
Gross Premium Income	3,843	4,227	4,545	4,108	5,400
Net Premium Income	1,547	1,723	1,882	1,783	2,293
Net Claims	145	313	473	313	394
Underwriting Profit	1,203	1,090	1,033	969	1,169
Investment Income	314	298	255	313	391
Profit before Tax	1,256	1,079	916	910	1,009
Profit after Tax	787	727	609	602	685
Paid up Capital	1,002	1,002	1,002	1,002	1,002
Share Holder's Equity	6,723	6,764	7,156	6,837	7,186
Total Liabilities	5,917	6,606	7,783	7,405	7,321
Total Reserves	4,379	4,058	4,167	3,658	3,678
Total Assets	12,641	13,369	14,939	14,243	14,507
Total Investment	5,514	5,421	6,568	6,068	6,011
Fixed Assets	2,134	2,150	2,126	2,099	2,052
Earnings per Share (EPS) Taka	7.86	7.25	6.08	6.01	6.84
NOCPs	-4.32	6.53	6.25	1.80	8.50
Net Profit Margin	20%	17%	13%	15%	13%
P/E Ratio (Times)	13.50	8.97	10.77	8.08	7.58
Book Value per Share (NAVPS)	67.11	67.51	71.42	68.24	71.73
Market Value Per Share (Taka)	106.10	65.10	65.5	48.6	51.8
% of Dividend Paid (Cash)	30.00%	25%	25%	25%	27%
% of Dividend Paid (Stock)	-	-	-	-	-
Total Dividend	301	250	250	250	271
Dividend Per Share	3.0	2.5	2.5	2.5	2.7
Dividend Yield	3%	4%	4%	5%	5%
Return on Average Assets (ROAA)	7%	6%	4%	4%	5%
Return on Average Equity (ROAE)	12%	11%	9%	9%	10%

MEASURING SUCCESS: FINANCIAL AND NON-FINANCIAL RATIOS

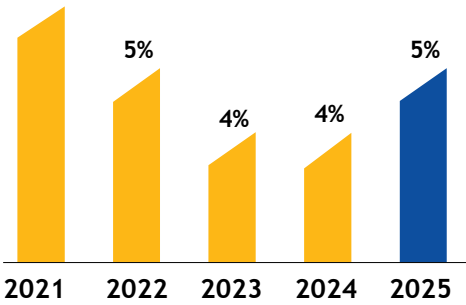
Financial Ratios

Profitability Ratios

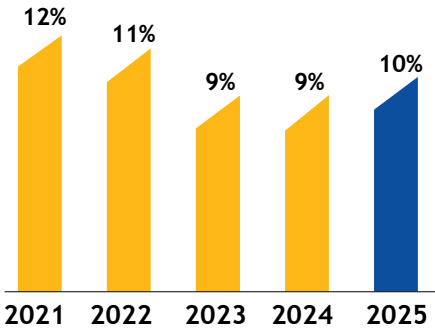
Green Delta Insurance has consistently focused on generating sustainable profits while balancing prudent underwriting and investment strategies. The profitability ratios reflect the Company's ability to efficiently utilize its assets and capital, maintain a healthy operating margin, and deliver long-term value to its shareholders. EBITDA and return on capital employed highlight operational efficiency, while return on investment confirms the Company's judicious use of funds to support growth.

Return on Assets (ROA)

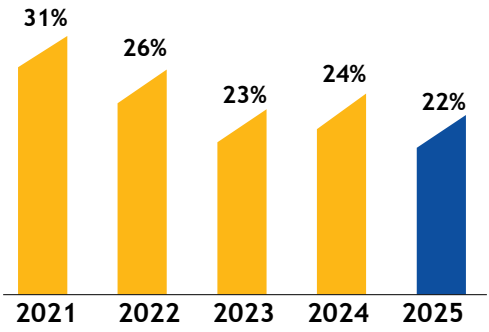
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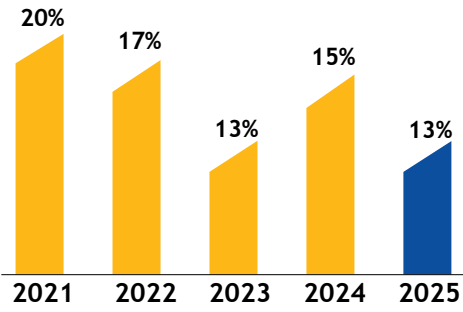
Return on Equity (ROE)



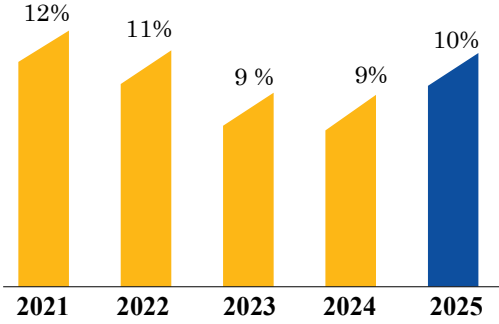
Gross Profit Ratio



Net Profit Ratio



Return on Capital Employed



Return on Investment

