






Consolidated Statement of Financial Position (Un-audited)

As on 30th June , 2018

	Amount (BDT) In Million	
	As on 30 th June, 2018	As on 31 st December, 2017
FIXED ASSETS :		
Fixed assets including land	2,182.60	2196.95
Long term investments	467.51	473.92
Total long term investments	2,650.11	2,670.87
CURRENT ASSETS :		
Short term investments (Shares, securities & Others)	4,308.78	4,773.86
Debtors (Including receivable from co-insurer)	3,017.03	2,885.47
Cash & bank balances	440.39	172.47
Stock of stationery, Stamps	2.76	1.99
Total current assets	7,768.97	7,833.79
CURRENT LIABILITIES :		
Creditors & Accruals	2,757.03	2,854.28
Estimated liabilities on account of outstanding claims	367.86	205.93
Total Current liabilities	3,124.89	3,060.21
Net working capital	4,644.08	4,773.58
Net assets	7,294.20	7,444.45
FINANCED BY :		
Premium Deposit & Unexpired risk reserve	768.94	723.45
Share capital	806.91	806.91
Share Premium	195.11	195.11
Investment Fluctuation Fund	2,212.67	2,287.36
Reserve & provisions	3,310.57	3,431.62
Total long term liabilities & equity	7,294.20	7,444.45

NAV 6,525.25 6,721.00
NAVPS 80.87 83.29

 Chairman
 Director
 Managing Director & CEO
 Additional Managing Director & CFO
 Company Secretary

Consolidated statement of Comprehensive Income (Un-audited)

For the 2nd Quarter ended June 30, 2018

	Amount (BDT) In Million			
	January- June 2018	January- June 2017	April- June 2018	April- June 2017
Gross Premium	1,998.38	1,742.27	1,009.20	874.33
Re-Insurance Premium	(1121.91)	(956.28)	(575.06)	(510.16)
Net Premium	876.47	785.99	434.14	364.17
Re-Insurance Commission	233.97	158.68	132.75	47.35
Management Expenses	(324.76)	(312.70)	(176.50)	(148.07)
Agency Commission	(280.42)	(247.50)	(132.04)	(117.21)
Unexpired Risk 2017	308.84	0.00	308.84	0.00
Unexpired Risk 2018	(354.33)	0.00	(354.33)	0.00
Net Claim	(275.71)	(201.83)	(110.71)	(39.76)
A. Underwriting Result	184.06	182.64	102.15	106.48
Investment Income	152.26	138.86	96.07	70.39
Brokerage Commission and others	106.41	76.76	78.54	45.71
B. Investment and others Income	258.67	215.62	174.61	116.10
Total Income (A+B)	442.73	398.26	276.76	222.58
Management Expenses charged to Profit & Loss A/C	(266.29)	(250.08)	(187.58)	(177.50)
Net profit before Tax	176.44	148.18	89.18	45.08
Provision for Income Tax and others	(48.12)	(49.28)	(19.19)	(17.33)
Net Income after Tax	128.32	98.90	69.99	27.75

Earning Per Share (EPS) 1.59 1.23 0.87 0.34






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Consolidated Cash Flow Statement (Un-audited)

for the 2nd Quarter ended June 30, 2018

	Amount (BDT) In Million	
	January - June 2018	January - June 2017
Cash flows from operating activities:		
Collection from premium & other income	4,414.28	6,852.56
Payments for management expenses, re-insurance & claims	(4356.83)	(6842.97)
Total Cash flows from operating activities	57.45	9.59
Cash flows from Investing activities:		
Disposal/(Acquisition) of fixed assets	11.76	23.09
Purchase/(Sale) of Short Term Investment	70.82	(11.72)
Disposal/(Acquisition) of long term investment	6.50	-
Short Term Loan Received	-	-
Total cash flows from investing activities	89.07	11.37
Cash flows from financing activities:		
Dividend Paid	(180.88)	(161.38)
Interest Paid	8.44	-
Loan to Received	59.07	197.16
Total cash flows from financing activities	(113.37)	35.78
Net cash flows for the 2nd Quarter	33.15	56.74
Opening cash & Bank balance	407.26	441.71
Closing cash & Bank balance	440.39	498.46

NOCFPS 0.71 0.12

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 Company Secretary

**AMAZING ACHIEVEMENTS OF 2017
WORKING HARD FOR MORE**

2017 was a great year for us. We achieved some recognition and proved that we are capable enough to achieve the things that we dream for. We would like to express our gratitude to all our Stakeholders, Board of Directors, Management, Clients, Regulators, IFC, Policymakers, All the Green Delta Family Members, local and International support partners and Credit Rating Agency of Bangladesh for their unimpeded support and Cooperation. Congratulations & Thank you for being with us.

AAA Credit Rating
4 years in a row



International ARC
awards for Best
insured financial
report

ICAB Best
Corporate Award



ICF National
Award for Best
Governance
practice in
Bangladesh

ICAI National Award for
Best Published Annual Report






SAVA Award for
Presented Annual Report

Consolidated Statement of changes in shareholders' Equity (Un-audited)

For the Half Year ended 30 June, 2018

Taka in (BDT) 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' 2018	806.91	195.11	1,260.19	180.00	110.00	1,446.39	2,287.37	435.04	6,721.01
Dividend Paid (Last Year)	-	-	-	-	-	-	-	(161.38)	(161.38)
Profit after Tax	-	-	-	-	-	-	-	128.32	128.32
Appropriation to Reserve	-	-	-	-	-	(87.98)	(74.70)	-	(162.68)
Balance as at June 30, 2018	806.91	195.11	1,260.19	180.00	110.00	1,358.41	2,212.67	401.98	6,525.27
Balance as at June 30, 2017	806.91	195.11	1,183.97	180.00	110.00	1,467.56	1,986.38	246.87	6,176.80

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