

Consolidated Statement of Financial Position (Un-audited)

As on 30th September, 2018

	Amount (BDT) In Million	
	As at 30 th September, 2018	As at 31 st December, 2017
FIXED ASSETS :		
Fixed assets including land	2,173.47	2,196.95
Long term investments	467.51	473.92
Total long term investments	2,640.98	2,670.87
CURRENT ASSETS :		
Short term investments (Shares, securities & Others)	4,380.05	4,773.86
Debtors (Including receivable from co-insurer)	3,220.54	2,885.47
Stock of stationery, Stamps	2.25	1.99
Cash & bank balances (Including FDR)	465.81	172.47
Total current assets	8,068.65	7,833.79
CURRENT LIABILITIES :		
Creditors & Accruals	2,150.17	2,854.28
Estimated liabilities on account of outstanding claims	360.27	205.93
Short term loan and Bank overdraft	807.72	-
Total Current liabilities	3,318.16	3,060.21
Net working capital	4,750.49	4,773.58
Net assets	7,391.48	7,444.45
FINANCED BY :		
Premium Deposit & Unexpired risk reserve	781.53	723.45
Share capital	806.91	806.91
Share Premium	195.11	195.11
Investment Fluctuation fund	2,178.62	2,287.36
Reserve & provisions	3,429.31	3,431.62
Total long term liabilities & equity	7,391.48	7,444.45
NAV	6,609.95	6,721.00
NAVPS	81.92	83.29

Sd/- Chairman
Sd/- Director
Sd/- Managing Director & CEO
Sd/- Additional Managing Director & CFO
Sd/- Company Secretary

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

For the 3rd Quarter ended September 30, 2018

	Notes	Amount (BDT) In Million			
		January-September 2018	January-September 2017	July-September 2018	July-September 2017
Gross Premium		3,113.31	2,605.57	1,114.93	957.30
Re-Insurance Premium		(1,822.71)	(1,410.85)	(700.80)	(521.47)
Net Premium		1,290.60	1,194.72	414.13	435.83
Re-Insurance Commission		335.23	244.93	101.26	86.66
Management Expenses		(513.05)	(459.62)	(188.29)	(135.01)
Agency Commission		(460.13)	(374.14)	(179.71)	(142.76)
Unexpired Risk 2017		464.06	-	155.22	-
Unexpired Risk 2018		(520.15)	-	(165.82)	-
Net Claim		(330.51)	(366.83)	(54.80)	(181.17)
A. Underwriting Result		266.05	239.06	81.99	63.55
Investment Income		195.25	184.21	42.99	102.51
Brokerage Commission and others		163.95	130.16	57.54	71.61
B. Investment and others Income		359.20	314.37	100.53	174.12
Total Income (A+B)		625.25	553.43	182.52	237.67
Management Expenses charged to Profit & Loss A/C		(367.52)	(361.29)	(101.23)	(168.56)
Net profit before Tax		257.73	192.14	81.29	69.11
Provision for Income Tax and others		(82.23)	(65.93)	(34.11)	(26.24)
Net Income after Tax		175.50	126.21	47.18	42.87
Earning Per Share of Tk.10 each		2.17	1.56	0.58	0.53

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Sd/- Additional Managing Director & CFO
Sd/- Company Secretary

Consolidated Cash Flow Statement (Un-audited)

For the 3rd Quarter ended September 30, 2018

	Notes	Amount (BDT) In Million	
		January-September 2018	January-September 2017
Cash flows from operating activities:			
Collection from premium & other income		6,861.23	8,552.84
Payments for management expenses, re-insurance & claims		(6,603.21)	(8,387.56)
Total Cash flows from operating activities		258.02	165.28
Cash flows from Investing activities:			
Disposal/(Acquisition) of fixed assets		18.78	19.54
Purchase/(Sale) of Short Term Investment		(91.11)	112.00
Disposal/(Acquisition) of long term investment		139.27	(33.50)
Total cash flows from investing activities		66.93	98.04
Cash flows from financing activities:			
Dividend Paid		(196.88)	(161.38)
Payable to clients & others		(77.68)	233.96
Share Issued		7.50	7.50
Total cash flows from financing activities		(267.06)	80.08
Net cash flows for the 3rd Quarter ended		57.89	343.39
Opening cash & Bank balance		407.93	441.70
Closing cash & Bank balance		465.81	785.09
NOCFPS		3.20	2.05

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Sd/- 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
Overall Best Annual
Reports

ICNAB Best
Corporate Award

IFA Award for Best
Insurer in Bangladesh

ICIB National Award for
Best Published Annual Reports

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SAPA Award Best
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**GREEN DELTA
INSURANCE**

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

For the 3rd Quarter ended September 30, 2018

Particulars	Amount (BDT) In Million								
	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								175.50	175.50
Appropriation to Reserve							(108.74)	(16.45)	(125.19)
Balance as at September 30, 2018	806.91	195.11	1,260.19	180.00	110.00	1,446.39	2,178.63	432.71	6,609.94
Balance as at September 30, 2017	806.91	195.11	1,183.97	180.00	110.00	1,467.56	2,132.70	354.25	6,430.14

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