

#### Consolidated Statement of Financial Position (Un-Audited)

As on 30th June, 2014

	Amount (BDT) In Million		
	As at 30th June, 2014	As at 31st December, 2013	Growth %
<b>FIXED ASSETS :</b>			
Fixed assets including land	2,067.09	2,053.06	0.68%
Long term investments	229.59	219.69	4.51%
<b>Total long term investments</b>	<b>2,296.68</b>	<b>2,272.75</b>	<b>1.05%</b>
<b>CURRENT ASSETS :</b>			
Short term investments (Shares, securities & FDRs)	3,516.41	3,462.82	1.55%
Debtors ( Including receivable from co-insurer)	1,186.76	1,086.93	9.18%
Cash & bank balances	547.04	436.50	25.32%
Stock of stationery, Stamps & Preliminary Expenses	2.35	2.26	3.98%
<b>Total current assets</b>	<b>5,252.56</b>	<b>4,988.51</b>	<b>5.29%</b>
<b>CURRENT LIABILITIES :</b>			
Creditors & Accruals	1,323.48	1,164.30	13.67%
Estimated liabilities on account of outstanding claims	232.74	226.20	2.89%
<b>Total Current liabilities</b>	<b>1,556.22</b>	<b>1,390.50</b>	<b>11.92%</b>
<b>Net working capital</b>	<b>3,696.34</b>	<b>3,598.01</b>	<b>2.73%</b>
<b>Net assets</b>	<b>5,993.02</b>	<b>5,870.76</b>	<b>2.08%</b>
<b>FINANCED BY :</b>			
Premium Deposit & Unexpired risk reserve	686.86	694.12	-1.05%
Share capital	733.55	637.87	15.00%
Share Premium	268.47	364.15	-26.27%
Revaluation reserve	2,898.21	2,743.04	5.66%
Reserve & provisions	1,405.93	1,431.58	-1.79%
<b>Total long term liabilities &amp; equity</b>	<b>5,993.02</b>	<b>5,870.76</b>	<b>2.08%</b>



Deputy Managing Director  
&  
Chief Financial Officer



Managing Director  
&  
Chief Executive Officer

#### Consolidated statement of Comprehensive Income (Un-audited)

For the half year ended June 30, 2014

	Amount (BDT) In Million			
	January-June 2014	January-June 2013	April - June 2014	April - June 2013
Gross Premium	1,380.88	1,269.74	744.97	715.38
Re-Insurance Premium	(774.36)	(608.62)	(449.47)	(370.22)
<b>Net Premium</b>	<b>606.52</b>	<b>661.12</b>	<b>295.50</b>	<b>345.16</b>
Re-Insurance Commission	95.49	123.10	46.97	54.72
Management Expenses	(229.07)	(214.72)	(112.44)	(114.41)
Agency Commission	(173.32)	(173.18)	(87.74)	(94.99)
Net Claim	(212.98)	(193.26)	(113.63)	(133.87)
<b>A. Underwriting Result</b>	<b>86.64</b>	<b>203.06</b>	<b>28.66</b>	<b>56.61</b>
Investment Income	81.37	62.42	30.11	27.84
Brokerage Commission and others	71.89	48.34	42.03	30.09
<b>B. Investment and others Income</b>	<b>153.26</b>	<b>110.76</b>	<b>72.14</b>	<b>57.93</b>
<b>Total Income (A+B)</b>	<b>239.90</b>	<b>313.82</b>	<b>100.80</b>	<b>114.54</b>
Management Expenses charged to Profit & Loss A/C	(133.32)	(101.16)	(75.44)	(60.12)
<b>Net profit before Tax</b>	<b>106.58</b>	<b>212.66</b>	<b>25.36</b>	<b>54.42</b>
Provision for Income Tax and others	(36.56)	(42.51)	(10.65)	(4.68)
<b>Net Income after Tax</b>	<b>70.02</b>	<b>170.15</b>	<b>14.71</b>	<b>49.74</b>
<b>Earning Per Share of Tk.10 each</b>	<b>0.95</b>	<b>2.32</b>	<b>0.20</b>	<b>0.68</b>



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#### Consolidated Cash Flow Statement (Un-audited)

For the half year ended June 30, 2014

	Amount (BDT) In Million	
	January - June 2014	January - June 2013
<b>Cash flows from operating activities:</b>		
Collection from premium & other income	4,893.70	3,427.83
Payments for management expenses, re-insurance & claims	(4,633.58)	(2,920.77)
<b>Total Cash flows from operating activities</b>	<b>260.12</b>	<b>507.06</b>
<b>Cash flows from Investing activities:</b>		
Disposal/(Acquisition) of fixed assets	(18.34)	(1.17)
Purchase/(Sale) of Short Term Investment	(17.27)	(264.20)
Disposal/(Acquisition) of long term investment	(9.90)	(258.40)
<b>Total cash flows from investing activities</b>	<b>(45.51)</b>	<b>(523.77)</b>
<b>Cash flows from financing activities:</b>		
Dividend Paid	(95.68)	(76.55)
Payable to Client & Others	(8.38)	(10.25)
Share Money Deposit	-	150.00
<b>Total cash flows from financing activities</b>	<b>(104.06)</b>	<b>63.20</b>
<b>Net cash flows for the half year ended (30.06.2014)</b>	<b>110.55</b>	<b>46.49</b>
Opening cash & Bank balance	436.49	335.38
<b>Closing cash &amp; Bank balance (30.06.2014)</b>	<b>547.04</b>	<b>381.87</b>



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

For the half year ended June 30, 2014

Particulars	Amount (BDT) In Million									
	Share Capital	Share Premium	Reserve for Exceptional Losses	General Reserve	Dividend Equalisation Fund	Foreign Currency Fluctuation	Revaluation Reserve	Investment Fluctuation Fund	Retain Earnings	Total
Balance at 1st January' 2014	637.87	364.15	868.51	170.00	120.00	2.91	2,053.02	687.09	273.09	5,176.64
Appropriation to Reserve (Last Year)	-	-	-	-	-	-	-	-	-	-
Dividend Paid (Last Year)	95.68	(95.68)							(95.68)	(95.68)
Profit after Tax									70.02	70.02
Appropriation to Reserve							-	155.18		155.18
<b>Balance as at June 30, 2014</b>	<b>733.55</b>	<b>268.47</b>	<b>868.51</b>	<b>170.00</b>	<b>120.00</b>	<b>2.91</b>	<b>2,053.02</b>	<b>842.27</b>	<b>247.43</b>	<b>5,306.16</b>
<b>Balance as at June 30, 2013</b>	<b>637.88</b>	<b>-</b>	<b>736.81</b>	<b>170.00</b>	<b>120.00</b>	<b>3.98</b>	<b>2,076.89</b>	<b>920.45</b>	<b>314.33</b>	<b>4,980.34</b>



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Green Delta Insurance Company introduces the first ever scheme in Bangladesh for women providing affordable comprehensive insurance coverage. It will ensure the best available insurance facilities for both rural and urban females, making them self dependent.

nibedita  
every woman's partner