

Consolidated Statement of Financial Position (Un-audited)

As on 30th September, 2017

	Amount (BDT) In Million		
	As on 30th September, 2017	As on 31st December, 2016	Growth %
FIXED ASSETS :			
Fixed assets including land	2,201.25	2,225.77	-1.10%
Long term investments	476.44	430.48	10.68%
Total long term investments	2,677.69	2,656.25	0.81%
CURRENT ASSETS :			
Short term investments (Shares, securities & Others)	4,292.23	2,799.68	53.31%
Debtors (Including receivable from co-insurer)	2,476.56	2,057.38	20.37%
Stock of stationery, Stamps	4.96	2.36	110.17%
Cash & bank balances (Including FDR)	785.09	2,480.48	-68.35%
Total current assets	7,558.84	7,339.90	2.98%
CURRENT LIABILITIES :			
Creditors & Accruals	2,107.36	3,223.49	-34.62%
Estimated liabilities on account of outstanding claims	383.06	230.13	66.45%
Short term loan and Bank overdraft	697.05	-	100.00%
Total Current liabilities	3,187.47	3,453.62	-7.71%
Net working capital	4,371.37	3,886.28	12.48%
Net assets	7,049.06	6,542.53	7.74%

FINANCED BY :			
Premium Deposit & Unexpired risk reserve	618.92	602.36	2.75%
Share capital	806.91	806.91	0.00%
Share Premium	195.10	195.11	-0.01%
Investment Fluctuation fund	2,132.69	1,600.32	33.27%
Reserve & provisions	3,295.43	3,337.83	-1.27%
Total long term liabilities & equity	7,049.06	6,542.53	7.74%

NAV	6,430.14	5,940.17
NAVPS	79.69	73.62

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, 2017

	Amount (BDT) In Million			
	January-September 2017	January-September 2016	July-September 2017	July-September 2016
Gross Premium	2,605.57	2,367.19	957.30	718.92
Re-Insurance Premium	(1410.85)	(1191.94)	(521.47)	(302.56)
Net Premium	1,194.72	1,175.25	435.83	416.36
Re-Insurance Commission	244.93	207.90	86.66	49.63
Management Expenses	(459.62)	(478.08)	(135.01)	(153.47)
Agency Commission	(374.14)	(294.17)	(142.76)	(62.79)
Net Claim	(366.83)	(356.86)	(181.17)	(171.20)
A. Underwriting Result	239.06	254.04	63.55	78.53
Investment Income	184.21	130.75	102.51	49.05
Brokerage Commission and others	130.16	67.86	71.61	9.31
B. Investment and others Income	314.37	198.61	174.12	58.36
Total Income (A+B)	553.43	452.65	237.67	136.89
Management Expenses charged to Profit & Loss A/C	(361.29)	(297.20)	(168.56)	(104.47)
Net profit before Tax	192.14	155.45	69.11	32.42
Provision for Income Tax and others	(65.93)	(51.00)	(26.24)	(11.31)
Net Income after Tax	126.21	104.45	42.87	21.11

Earning Per Share of Tk.10 each 1.56 1.29 0.53 0.26

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

Consolidated Cash Flows Statement (Un-audited)

For the 3rd Quarter ended September 30, 2017

	Amount (BDT) In Million	
	January-September 2017	January-September 2016
Cash flows from operating activities:		
Collection from premium & other income	8,552.84	3,348.47
Payments for management expenses, re-insurance & claims	(8387.56)	(2815.66)
Total Cash flows from operating activities	165.28	532.81
Cash flows from Investing activities:		
Disposal/(Acquisition) of fixed assets	19.54	15.61
Purchase/(Sale) of Short Term Investment	112.00	(204.34)
Disposal/(Acquisition) of long term investment	(33.50)	(120.00)
Total cash flows from investing activities	98.04	(308.73)
Cash flows from financing activities:		
Dividend Paid	(161.38)	(201.72)
Payable to clients & others	233.96	(3.32)
Share Issued	7.50	0.00
Total cash flows from financing activities	80.08	(205.04)
Net cash flows for the 3rd Quarter ended	343.39	19.04
Opening cash & Bank balance	441.70	1,436.64
Closing cash & Bank balance	785.09	1,455.69

NOCFPS 2.05 6.60

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

**CELEBRATING OUR 2016 ACHIEVEMENTS
WITH A RESOLUTION TO GROW BEYOND!
WISHING A PROSPEROUS YEAR AHEAD!**

Green Delta Insurance is being honored with numerous awards and accolades in the year 2016 and achieved a unique height in the industry. For such we express our sincere gratitude to all our Shareholders, Board of Directors, Clients, Regulators, International Finance Corporation (IFC), United Nations Global Compact, Policy makers, Local and International support partners, Credit Rating Agency of Bangladesh, Business Associations and all the Green Delta Family Members for their unimpeded support and cooperation.



**GREEN DELTA
INSURANCE**

Our Subsidiaries

**GREEN DELTA
SECURITIES**

**GREEN DELTA
CAPITAL**

**PROFESSIONAL
MANAGEMENT
BANGLADESH**

GDASSIST

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

For the 3rd Quarter ended September 30, 2017

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' 2017	806.91	195.10	1,183.97	180.00	110.00	1,467.56	1,600.32	396.29	5,940.15
Dividend Paid (Last Year)	-	-	-	-	-	-	-	(168.26)	(168.26)
Profit after Tax	-	-	-	-	-	-	-	126.21	126.21
Appropriation to Reserve	-	-	-	-	-	-	532.38	-	532.38
Balance as at September 30, 2017	806.91	195.10	1,183.97	180.00	110.00	1,467.56	2,132.70	354.25	6,430.14
Balance as at September 30, 2016	806.91	195.11	1,084.82	180.00	110.00	1,486.41	1,744.17	303.39	5,908.56

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