

DELTA LIFE INSURANCE COMPANY LIMITED
Delta Life Tower, Plot # 37, Road # 90, Gulshan Circle-2, Dhaka-1212
FIRST QUARTER FINANCIAL STATEMENTS-2025

Statement of Consolidated Financial Position (Un-Audited)

As at March 31, 2025

PARTICULARS	31.03.2025	31.12.2024	Growth (%)
	Taka	Taka	
SHARE CAPITAL AND LIABILITIES			
Authorized Capital			
50,00,00,000 Ordinary Shares of Tk. 10 each	5,000,000,000	5,000,000,000	
Issued, Subscribed and Paid-up			
12,37,50,000 Ordinary Shares of Tk. 10 each fully paid up	1,237,500,000	1,237,500,000	
Dividend Equalisation Reserve	1,000,000	1,000,000	
Capital Reserve	4,576,297	4,576,297	
Life Insurance Fund	39,560,763,113	38,802,632,824	1.95
Retained Earnings (DLIC Securities)	151,774,007	144,199,769	5.25
Fair Value Change Account	679,415,206	750,142,135	(9.43)
Non-Controlling Interest	77	65	18.46
Liabilities and Provisions			
Estimated liabilities in respect of outstanding claims, whether due or intimated	1,050,822,886	1,925,790,725	(45.43)
Amount due to other persons or bodies carrying on insurance business (Re-Insurance)	247,612,803	273,689,640	(9.53)
Sundry Creditors & Provisions	3,606,664,238	3,800,962,527	(5.11)
Unclaimed dividend	100,204,398	121,499,487	(17.53)
Lease Liabilities	26,704,625	29,252,167	(8.71)
Reserve for Unexpired Risk	38,205,452	295,786,118	(87.08)
Premium Deposits	35,901,319	30,445,135	17.92
	5,106,115,721	6,477,425,799	(21.17)
	46,741,144,421	47,417,476,889	(1.43)
PROPERTY AND ASSETS			
Loan			
On Insurer's Policies within their surrender value	1,026,079,332	974,796,952	5.26
Statutory Deposit with Bangladesh Bank (BGTB)	15,000,000	15,000,000	-
Investment			
Bangladesh Govt. Treasury Bond (BGTB)	23,509,428,692	22,977,023,996	2.32
Shares Listed on Stock Exchanges	11,845,400,160	11,918,908,053	(0.62)
Debentures, Bonds, Mutual Fund and Others Investment	1,507,694,450	1,204,913,485	25.13
Investment Property	1,888,329,905	1,894,950,331	(0.35)
	38,750,853,207	37,995,795,865	1.99
DSE Membership	240,150,000	240,150,000	-
Agents' Balance	30,777	30,777	-
Outstanding Premium	1,688,590	432,306,215	(99.61)
Interest, Dividends and Rents Accruing But Not Due	827,032,335	925,534,482	(10.64)
Advances And Deposits	4,168,050,131	4,095,703,639	1.77
Sundry Debtors	160,408,036	154,005,957	4.16
Cash and Bank Balances			
Fixed Deposit Receipts (FDRs)	609,969,683	1,207,778,248	(49.50)
Cash and Bank Balance	847,289,913	1,273,848,149	(33.49)
	1,457,259,596	2,481,626,397	(41.28)
Other Accounts			
Fixed Assets (At Cost Less Depreciation)	54,730,508	65,986,674	(17.06)
ROU Assets (Less Depreciation)	22,799,065	25,148,259	(9.34)
Stamps, Printing and Stationery in Hand	17,062,844	11,391,671	49.78
	46,741,144,421	47,417,476,889	(1.43)

Company Secretary (cc)

CFO

CEO

Director

Director



Consolidated Life Revenue Account (Un-Audited)

For the First Quarter ended on March 31, 2025

PARTICULARS	Jan-March'25	Jan-March'24	Growth %
	Taka	Taka	
Balance of Fund at the beginning of the year (DLIC)	38,802,632,824	38,587,992,874	0.56
Balance of Retained Earnings at the beginning of the year (DLIC Securities)	144,199,769	287,761,115	(49.89)
Non-Controlling Interest (Minority Interest)	5	11	
Adjustment made during the Year	295,786,118	288,391,647	2.56
Premium Less Re-Insurance			
First Year Premium {(Ordinary Life, (OL))}	186,498,516	185,171,136	
First Year Premium {(Gono-Grameen,(GN-GRB))}	156,807,271	153,668,717	
First Year Premium (Bancassurance)	5,628,183	-	
	348,933,970	338,839,853	2.98
Renewal Premium (OL)	951,634,428	909,675,140	
Renewal Premium (GN-GRB)	602,479,106	588,612,166	
Renewal Premium (Bancassurance)	-	-	
	1,554,113,534	1,498,287,306	3.73
Group Life Insurance Premium	52,325,097	50,667,476	
Group Health Insurance Premium	49,358,324	53,816,462	
	101,683,421	104,483,938	(2.68)
Gross Premium	2,004,730,925	1,941,611,097	3.25
Reinsurance Premium	(21,696,015)	(22,996,925)	
Net Premium	1,983,034,910	1,918,614,172	3.36
Interest, Dividends and Rents	755,482,213	763,580,290	(1.06)
Other Income	19,448,393	16,392,305	18.64
Total	42,000,584,232	41,862,732,414	
EXPENSES			
Claims & Surrenders (Less Re-Insurance)	1,765,606,904	1,607,825,978	9.81
Commission to Insurance Agents & Allowances (other than Agents)	206,612,943	215,430,911	(4.09)
Administrative Expenses	275,208,770	263,174,515	4.57
Reserve for Unexpired Risk	38,205,452	39,102,752	(2.29)
Provision for Income Tax (DLIC Securities)	2,413,026	3,123,362	-
Total Expenses	2,288,047,095	2,128,657,518	7.49
Balance of Retained Earnings at the end of the period as shown in the Balance Sheet (DLIC Securities)	151,774,018	298,750,012	(49.20)
Non-Controlling Interest (Minority Interest)	6	2	
Balance of Fund at the end of the period as shown in the Balance Sheet (DLICL)	39,560,763,113	39,435,324,882	0.32
Total	42,000,584,232	41,862,732,414	0.33


Company Secretary (cc)


CFO


CEO


Director


Director



Consolidated Statement of Changes in Equity

As at March 31, 2025

Amount in Taka

Particulars	Share Capital	Share Premium	Dividend Equalization Reserve	Other Reserve	Retained Earnings	Non-Controlling Interest	Total
Balance as on 01 January 2025	1,237,500,000	-	1,000,000	-	144,199,770	65	1,382,699,835
Addition during the period	-	-	-	-	7,574,237	12	7,574,249
Balance as on 31st March 2025	1,237,500,000	-	1,000,000	-	151,774,007	77	1,390,274,084

Particulars	Share Capital	Share Premium	Dividend Equalization Reserve	Other Reserve	Retained Earnings	Non-Controlling Interest	Total
Balance as on 01 January 2024	1,237,500,000	-	1,000,000	-	287,761,115	71	1,526,261,186
Addition during the period	-	-	-	-	10,988,888	-	10,988,888
Balance as on 31st March 2024	1,237,500,000	-	1,000,000	-	298,750,003	71	1,537,250,074



Company Secretary (cc)



CFO



CEO



Director



Director



CONSOLIDATED CASH FLOWS STATEMENT (Un-Audited)

For the First Quarter ended on March 31, 2025


PARTICULARS	31.03.2025	31.03.2024
	Taka	Taka
Cash flows from Operating Activities		
Collection from Premium	2,435,348,550	2,248,692,437
Other Income received	15,772,439	15,597,562
Payments for Operating activities	(617,319,855)	(636,995,521)
Reinsurance Premium Paid	(47,772,852)	(8,501,350)
Cash flows from Operating activities except claims paid and source tax	1,786,028,283	1,618,793,128
Claims Paid	(2,640,574,743)	(2,543,836,002)
Source Tax (Income Tax) deducted	(122,498,489)	(87,904,316)
Net cash flows from operating activities	(977,044,949)	(1,012,947,190)
Cash flows from Investing Activities		
Investment (made)/Realized	(832,404,698)	(3,329,617,960)
Acquisition of Fixed Assets	-	(13,552,853)
Loan Paid against Policies	(121,746,200)	(91,107,834)
Loan realized against Policies	70,463,821	59,150,203
Interest, dividends & rents received	853,984,360	848,443,460
Proceeds from sale of Fixed Assets	3,675,954	794,743
Net Cash used in investing activities	(26,026,763)	(2,525,890,241)
Cash flows from Financing Activities		
Dividend Paid	(21,295,089)	(197,979,139)
Net cash used in financing activities	(21,295,089)	(197,979,139)
Net Increase/(Decrease) in Cash & Cash equivalents	(1,024,366,801)	(3,736,816,570)
Cash and Cash equivalents at the beginning of the period	2,481,626,397	7,008,245,288
Cash and Cash equivalents at the end of the period	1,457,259,596	3,271,428,718


Company Secretary (cc)


CFO


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Director


Director

