



Delta Life Insurance Company Ltd.

Delta Life Tower, Plot # 37, Road # 90, Gulshan Circle # 2, Dhaka-1212

HALF YEARLY FINANCIAL STATEMENTS-2025

Dear Shareholder(s),

We are pleased to present the un-audited half yearly (Q2) Financial Statements of Delta Life Insurance Co. Ltd. for the quarter ended on June 30, 2025 as per Securities and Exchange Commission (SEC), Notification No. SEC/CMRRCD/2008-183/Admin/03-34 dated September 27, 2009. Accordingly these Financial Statements have already been sent to the Securities and Exchange Commission and Stock Exchange.

Statement of Consolidated Financial Position (Un-Audited) As at June 30, 2025

PARTICULARS	30.06.2025	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	40,472,777,908	38,802,632,824	4.30
Retained Earnings (DLIC Securities)	185,234,339	144,199,769	28.46
Fair Value Change Account	550,272,995	750,142,135	(26.64)
Non-Controlling Interest (Minority Interest)	68	65	4.62
Liabilities and Provisions			
Estimated liabilities in respect of outstanding daims, whether due or intimated	598,045,554	1,925,790,725	(68.95)
Amount due to other persons or bodies carrying on insurance business (Re-Insurance)	270,164,505	273,689,640	(1.29)
Sundry Creditors & Provisions	3,423,282,584	3,800,962,527	(9.94)
Undaimed Dividend	472,772,204	121,499,487	289.11
Lease Liabilities	24,159,763	29,252,167	(17.41)
Reserve for Unexpired Risk	104,841,902	295,786,118	(64.55)
Premium Deposits	58,144,407	30,445,135	90.98
	4,951,410,919	6,477,425,799	(23.56)
	47,402,772,526	47,417,476,889	(0.03)
PROPERTY AND ASSETS			
Loan			
On Insurer's Policies within their surrender value	1,044,680,657	974,796,952	7.17
Statutory Deposit with Bangladesh Bank (BGTB)	15,000,000	15,000,000	-
Investment			
Bangladesh Govt. Treasury Bond (BGTB)	22,949,125,792	22,977,023,996	(0.12)
Shares Listed on Stock Exchanges	11,712,522,136	11,918,908,053	(1.73)
Debentures, Bonds, Mutual Fund and Other Investments	1,511,430,262	1,204,913,485	25.44
Investment Property	1,881,709,477	1,894,950,331	(0.70)
	38,054,787,667	37,995,795,865	0.16
DSE Membership	240,150,000	240,150,000	-
Agents' Balance	30,777	30,777	-
Outstanding Premium	9,913,799	432,306,215	(97.71)
Interest, Dividends and Rents Accruing But Not Due	980,459,341	925,534,482	5.93
Advances And Deposits	4,250,036,207	4,095,703,639	3.77
Sundry Debtors	156,898,100	154,005,957	1.88
Cash and Bank Balances			
Fixed Deposit Receipts (FDRs)	850,849,923	1,207,778,248	(29.55)
Cash and Bank Balance	1,712,148,422	1,273,848,149	34.41
	2,562,998,345	2,481,626,397	3.28
Other Accounts			
Fixed Assets (At Cost Less Depreciation)	52,469,242	65,986,674	(20.49)
ROU Assets (Less Depreciation)	20,693,673	25,148,259	(17.71)
Stamps, Printing and Stationery in Hand	14,654,718	11,391,671	28.64
	47,402,772,526	47,417,476,889	(0.03)

Sd/-
Company Secretary (cc)

Consolidated Life Revenue Account (Un-Audited) For the Half Yearly ended on June 30, 2025

PARTICULARS	Jan-Jun'25	Jan-Jun'24	Growth	Apr-Jun'25	Apr-Jun'24	Growth
	Taka	Taka	%	Taka	Taka	%
Balance of Fund at the beginning of the year (DLICL)	38,802,632,824	38,587,992,874	0.56	39,560,763,113	39,435,324,882	0.32
Balance of Retained Earnings at the beginning of the year (DLIC Securities)	144,199,769	287,761,115	(49.89)	151,774,018	298,750,012	(49.20)
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)}	469,847,641	412,936,991		283,349,125	227,765,855	
First Year Premium {(Gono-Grameen,(GN-GRB)}	384,279,591	368,636,776		227,472,320	214,968,059	
First Year Premium (Bancassurance)}	23,427,708	-		17,799,525	-	
	877,554,940	781,573,767	12.28	528,620,970	442,733,914	19.40
Renewal Premium (OL)	1,879,772,994	1,710,026,617		971,138,566	800,351,477	
Renewal Premium (GN-GRB)	1,419,879,720	1,322,624,731		817,400,614	734,012,565	
	3,299,652,714	3,032,651,348	8.80	1,788,539,180	1,534,364,042	16.57
Group Life Insurance Premium	181,894,925	138,480,482		129,569,828	87,813,006	
Group Health Insurance Premium	91,668,377	109,781,128		42,310,053	55,964,666	
	273,563,302	248,261,610	10.19	171,879,882	143,777,672	19.55
Gross Premium	4,450,770,956	4,062,486,725	9.56	2,489,040,032	2,120,875,628	17.36
Reinsurance Premium	(58,951,392)	(53,604,525)		(37,255,377)	(30,607,600)	
Net Premium	4,391,819,564	4,008,882,200	9.55	2,451,784,655	2,090,268,028	17.30
Interest, dividends & rents	1,805,799,727	1,688,328,087	6.96	1,050,317,514	924,747,797	13.58
Other Income (Late fees, Alteration fees etc)	30,847,315	28,548,915	8.05	11,398,922	12,156,609	(6.23)
Total	45,471,085,322	44,889,904,849		43,226,038,222	42,761,247,329	
EXPENSES						
Claims & Surrenders (Less Re-Insurance)	3,208,853,943	3,500,976,642	(8.34)	1,486,247,039	1,893,150,664	(21.49)
Commission to Insurance Agents & Allowances (other than Agents)	580,761,041	536,069,563	8.34	374,148,098	320,638,652	16.69
Administrative Expenses	535,954,393	571,372,251	(6.20)	260,745,623	308,197,737	(15.40)
Reserve for Unexpired Risk	104,841,902	93,815,588	11.75	66,636,450	54,712,835	21.79
Provision for Income Tax (DLIC Securities)	11,411,788	12,449,530	(8.34)	8,998,762	9,326,168	(3.51)
Dividends	371,250,000	-	-	371,250,000	-	-
Sub-Total	4,813,073,067	4,714,683,574	2.09	2,568,025,972	2,586,026,056	(0.70)
Balance of Retained Earnings at the end of the period (DLIC Securities)	185,234,349	332,793,126	(44.34)	185,234,349	332,793,126	(44.34)
Non-Controlling Interest (Minority Interest)	(2)	(1)		(8)	(3)	
Balance of the Fund at the end of the period as shown in the Balance Sheet (DLICL)	40,472,777,908	39,842,428,150	1.58	40,472,777,908	39,842,428,150	1.58
Total	45,471,085,322	44,889,904,849		43,226,038,222	42,761,247,329	

Sd/-
CFO

Sd/-
CEO

Consolidated Statement of Changes in Equity As at June 30, 2025

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	-	-	-	-	41,034,569	3	41,034,572
Balance as on 30th June 2025	1,237,500,000	-	1,000,000	-	185,234,339	68	1,423,734,407

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	-	-	-	-	45,032,000	(1)	45,031,999
Balance as on 30th June 2024	1,237,500,000	-	1,000,000	-	332,793,115	70	1,571,293,185

CONSOLIDATED CASH FLOWS STATEMENT (Un-Audited) For the Period ended on June 30, 2025

PARTICULARS	30.06.2025	30.06.2024
	Taka	Taka

Cash flows from Operating Activities		
Collection from Premium	4,873,163,372	4,378,781,745
Other Income received	27,171,361	27,746,848
Payments for Operating activities	(1,466,018,693)	(1,401,251,972)
Reinsurance Premium Paid	(62,476,527)	(17,068,000)
Cash flows from Operating Activities before claims & tax payment	3,371,839,513	2,988,208,621
Payment for Claims	(4,536,599,114)	(4,479,035,193)
Source Tax (Income Tax) deducted	(143,333,643)	(237,421,972)
Net cash flows from operating activities	(1,308,093,244)	(1,728,248,544)

Cash flows from Investing Activities		
Investment made	(272,101,796)	(3,226,844,886)
Acquisition of Fixed Assets	(3,122,862)	(15,515,548)
Loan Paid against Policies	(217,953,701)	(177,930,617)
Loan realized against Policies	148,069,996	102,968,245
Interest, dividends & rents received	1,750,874,868	1,964,777,209
Proceeds from sale of Fixed Assets	3,675,954	802,067
Net cash flows from investing activities	1,409,442,459	(1,351,743,530)

Cash flows from Financing Activities		
Dividend Paid	(19,977,268)	(197,466,392)
Net cash flows from financing activities	(19,977,268)	(197,466,392)

Net increase/(decrease) in Cash & Cash equivalents	81,371,948	(3,277,458,466)
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	2,562,998,345	3,730,786,822

Sd/-
Director

Sd/-
Director