DELTA LIFE INSURANCE COMPANY LIMITED

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

HALF YEARLY FINANCIAL STATEMENTS-2026

Statement of Consolidated Financial Position (Un-Audited)

As at June 30, 2026

PARTICULARS	30.06.2026 Taka	31.12.2025 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	**6,397,375**	**6,397,375**
Life Insurance Fund	**42,920,400,900**	**40,728,520,201**
Retained Earnings (DLIC Securities)	**105,171,101**	**128,243,848**
Fair Value Change Account	**4,083,487,383**	**1,434,750,521**
Non-Controlling Interest (Minority Interest)	**63**	**64**
Liabilities and Provisions		
Estimated liabilities in respect of outstanding claims, whether due or intimated	758,155,335	1,712,250,666
Amount due to other persons or bodies carrying on insurance business (Re-Insurance)	293,570,726	252,075,528
Sundry Creditors & Provisions	2,985,711,877	3,241,756,374
Unclaimed Dividend	21	188,916,004
Lease Liabilities	23,638,181	27,883,117
Reserve for Unexpired Risk	106,180,023	338,099,642
Premium Deposits	57,251,390	26,891,710
	4,224,507,553	**5,787,873,041**
	52,578,464,375	**49,324,285,050**
PROPERTY AND ASSETS :		
Loan		
On Insurer's Policies within their surrender value	1,191,686,122	1,128,150,283
Statutory Deposit with Bangladesh Bank (BGTB)	15,000,000	15,000,000
Investment		
Bangladesh Govt. Treasury Bond (BGTB)	23,347,662,132	22,207,904,950
Shares Listed on Stock Exchanges	15,265,040,642	12,616,439,701
Debentures, Bonds, Mutual Fund and Other Investments	1,609,224,446	1,610,888,525
Investment Property	1,855,414,534	1,868,468,624
	42,077,341,754	**38,303,701,800**
DSE Membership	240,150,000	240,150,000
Agents' Balance	29,154	30,777
Outstanding Premium	11,223,055	424,679,256
Interest, Dividends and Rents Accruing But Not Due	953,999,654	1,037,188,988
Advances And Deposits	4,903,523,086	4,490,415,404
Sundry Debtors	153,102,829	153,144,841
Cash and Bank Balances		
Fixed Deposit Receipts (FDRs)	1,181,694,781	1,954,911,912
Cash and Bank Balance	1,690,683,500	1,440,987,584
	2,872,378,281	**3,395,899,496**
Other Accounts		
Fixed Assets (At Cost Less Depreciation)	127,146,572	89,649,834
ROU Assets (Less Depreciation)	22,666,039	25,477,624
Stamps, Printing and Stationery in Hand	10,217,829	20,796,747
	52,578,464,375	49,324,285,050

Company Secretary (cc)	CFO	CEO	Director	Director

Consolidated Life Revenue Account (Un-Audited)

For the Half Yearly ended on June 30, 2026

PARTICULARS	Jan-Jun'26	Jan-Jun'25	Growth %	Apr-Jun'26	Apr-Jun'25	Growth %
	Taka	Taka		Taka	Taka	
Balance of Fund at the beginning of the year (DLICL)	40,728,520,201	38,802,632,824	4.96	41,996,760,115	39,560,763,113	6.16
Balance of Retained Earnings at the beginning of the year (DLIC Securities)	128,243,848	144,199,769	(11.07)	137,035,047	151,774,018	(9.71)
Non-Controlling Interest (Minority Interest)	4	5		-	-	
Adjustment made during the Year	338,099,642	295,786,118	14.31	-	-	-
Premium Less Re-Insurance						
First Year Premium {(Ordinary Life, (OL)}	504,408,740	469,847,641		309,818,529	283,349,125	
First Year Premium {(Gono-Grameen,(GN-GRB)}	433,488,007	384,279,591		259,722,706	227,472,320	
First Year Premium (Bancassurance)}	83,233,464	23,427,708		54,419,468	17,799,525	
	1,021,130,211	**877,554,940**	16.36	**623,960,703**	**528,620,970**	18.04
Renewal Premium (OL)	2,072,769,880	1,879,772,994		946,387,779	971,138,566	
Renewal Premium (GN-GRB)	1,567,614,828	1,419,879,720		877,523,902	817,400,614	
Renewal Premium (Bancassurance)	10,462,717	-		7,922,980	-	
	3,650,847,425	**3,299,652,714**	10.64	**1,831,834,661**	**1,788,539,180**	2.42
Group Life Insurance Premium	201,579,649	181,894,925		143,807,408	129,569,828	
Group Health Insurance Premium	72,994,753	91,668,377		42,456,838	42,310,053	
	274,574,402	**273,563,302**	0.37	**186,264,246**	**171,879,882**	8.37
Gross Premium	**4,946,552,038**	**4,450,770,956**	11.14	**2,642,059,610**	**2,489,040,032**	6.15
Reinsurance Premium	(79,623,146)	(58,951,392)		(44,184,076)	(37,255,377)	
Net Premium	**4,866,928,892**	**4,391,819,564**	10.82	**2,597,875,534**	**2,451,784,655**	5.96
Interest, dividends & rents	1,957,186,979	1,805,799,727	8.38	1,100,251,965	1,050,317,514	4.75
Other Income (Late fees, Alteration fees etc.)	29,195,377	30,847,315	(5.36)	14,782,073	11,398,922	29.68
Total	**48,048,174,943**	**45,471,085,322**		**45,846,704,733**	**43,226,038,222**	
EXPENSES						
Claims & Surrenders (Less Re-Insurance)	3,746,247,647	3,208,853,943	16.75	2,064,274,029	1,486,247,039	38.89
Commission to Insurance Agents & Allowances (other than Agents)	614,981,727	580,761,041	5.89	388,170,776	374,148,098	3.75
Administrative Expenses	542,372,581	535,954,393	1.20	285,969,541	260,745,623	9.67
Reserve for Unexpired Risk	106,180,023	104,841,902	1.28	72,382,856	66,636,450	8.62
Provision for Income Tax (DLIC Securities)	12,820,962	11,411,788	12.35	10,335,533	8,998,762	14.86
Dividends	-	371,250,000	(100.00)	-	371,250,000	(100.00)
Sub-Total	**5,022,602,939**	**4,813,073,067**	4.35	**2,821,132,734**	**2,568,025,972**	9.86
Balance of Retained Earnings at the end of the period (DLIC Securities)	105,171,101	185,234,349	(43.22)	105,171,101	185,234,349	(43.22)
Non-Controlling Interest (Minority Interest)	3	(2)		(2)	(8)	
Balance of the Fund at the end of the period as shown in the Balance Sheet (DLICL)	42,920,400,900	40,472,777,908	6.05	42,920,400,900	40,472,777,908	6.05
Total	48,048,174,943	45,471,085,322		45,846,704,733	43,226,038,222	

Company Secretary (cc) | CFO | CEO | Director | Director

Delta Life Insurance Company Limited **Consolidated**

Statement of Changes in Equity (Un-Audited)

For the 2nd Quarter ended on June 30, 2026

Particulars	Share Capital	Share Premium	Dividend Equalization Reserve	Other Reserve	Retained Earnings	Non-Controlling Interest	Total
Balance as on 01 January 2026	1,237,500,000	-	1,000,000	-	128,243,848	64	**1,366,743,912**
Addition during the period	-	-	-	-	46,927,252	-	46,927,252
Less: Final Dividend Disbursment (DLIC securities Ltd.)					(70,000,000)		(70,000,000)
Balance as on 30th June 2026	**1,237,500,000**	**-**	**1,000,000**	**-**	**105,171,101**	**64**	**1,343,671,165**

For the 2nd Quarter ended on 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**

Company Secretary (cc) CFO CEO Director Director

CONSOLIDATED CASH FLOWS STATEMENT (Un-Audited)

For the Period ended on June 30, 2026

PARTICULARS	30.06.2026 Taka	30.06.2025 Taka
Cash flows from Operating Activities:		
Collection from Premium	5,360,008,239	4,873,163,372
Other Income received	29,103,877	27,171,361
Payments for Operating activities	(1,308,005,449)	(1,466,018,693)
Reinsurance Premium Paid	(38,127,948)	(62,476,527)
Cash flows from Operating Activities before claims & tax payment	**4,042,978,719**	**3,371,839,513**
Payment for Claims	(4,700,342,978)	(4,536,599,114)
Source Tax (Income Tax) deducted	(876,413,971)	(143,333,643)
Net cash flows from operating activities	**(1,533,778,230)**	**(1,308,093,244)**
Cash flows from Investing Activities		
Investment made	(1,138,097,159)	(272,101,796)
Acquisition of Fixed Assets	(53,616,019)	(3,122,862)
Loan Paid against Policies	211,079,509	(217,953,701)
Loan realized against Policies	147,543,670	148,069,996
Interest, dividends & rents received	2,040,376,313	1,750,874,868
Proceeds from sale of Fixed Assets	(8,113,316)	3,675,954
Net cash flows from investing activities	**1,199,172,998**	**1,409,442,459**
Cash flows from Financing Activities		
Dividend Paid	(188,915,983)	(19,977,268)
Net cash flows from financing activities	**(188,915,983)**	**(19,977,268)**
Net increase/(decrease) in Cash & Cash equivalents	**(523,521,215)**	**81,371,948**
Cash and Cash equivalents at the beginning of the period	**3,395,899,496**	**2,481,626,397**
Cash and Cash equivalents at the end of the period	**2,872,378,281**	**2,562,998,345**

Company Secretary (cc) | CFO | CEO | Director | Director

Notes to the Financial Statements (Un-Audited)

As on and for the 2nd Quarter ended June 30, 2026

Some Selected Explanatory Notes in the preparation of interim financial statements (BAS 34, Para 16):

Same policies and practices pertain to the users-focus area of significance have been adopted in the interim un-audited financial statements in the same manner as those are applied in the preparation of annual audited financial statements of our Company Namely:

Accounting Policy: Accounting policies adopted for interim financial reports are the same as adopted for most recent audited accounts (that is financial statements 2025). Provision for Income Tax (Parent Company) is considered at the end of the year.

Preliminary expenses incurred by the company's fully owned subsidiary "DLIC Securities Ltd." will be written off over the period of five years commencing from 2015.

Seasonality of Interim operation: The company's business is not heavily seasonal.

Unusual and Extra Ordinary Items: There were no Extra Ordinary items, the nature and amount of which can affect the assets liabilities, net income or cash flows because of their nature, size or incidents.

Changes in estimates: There were no significant amounts of changes in estimates reported in the prior financial year which have material effects in the current interim report.

Basis of Reporting : This quarterly financial statement has been prepared based on Internatioanl Accounting Standards (IAS) -34; Interim Financial Reporting. These Interim Financial reporting should be read in conjuction with the published financial statements for the period ended on 30 June 2026 as those provide some updates to the previously reported information. The reporting period of these Financila Statements cover from 1 January 2026 to 30 June 2026.

Basis of Consoliodation: The Financial Statements of the company and its subsidiary have been cnsolidated inaccordance with Internation Financial Reporting Standard (IFRS-10) " Consolidated Financial Statements". The Consolidated Financial Statements include the financial statement of Delta Life Insurance Company Limited and its subsidiary DLIC Securities Ltd.

Dividend Paid: The company did not pay any dividend to its shareholders during the interim period.

Event after the reporting period: There were no material events subsequent to the end of the interim period that have not been reflected in the interim financial statements except the event that has been mentioned above under "Dividend Paid".

Impact of major events, activities and circumstances: There were no changes in the composition of the enterprise during the interim period.

Material changes in Contingent Liabilities: There were no material changes in contingent liabilities of the company since the last annual Balance Sheet date.

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

HALF YEARLY FINANCIAL STATEMENTS-2026

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, 2026 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.