Delta Life Insurance Company Ltd.

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

Dear Shareholder(s),

We are pleased to present the un-audited third quarter (Q3) Financial Statements of Delta Life Insurance Co. Ltd. for the period ended on September 30, 2025 as per Securities 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 Securities and Exchange Commission and Stock Exchanges.

THIRD QUARTER FINANCIAL STATEMENTS-2025

Statement of Consolidated Financial Position (Un-Audited)

As at September 30, 2025

PARTICULARS	30.09.2025 Taka	31.12.2024 Taka	Growth (%)
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	**41,017,804,045**	**38,802,632,824**	**5.71**
Retained Earnings (DLIC Securities)	**128,949,175**	**144,199,769**	**(10.58)**
Fair Value Change Account	**2,151,134,281**	**750,142,135**	**186.76**
Non-Controlling Interest	**64**	**65**	**(1.54)**
Liabilities and Provisions			
Estimated liabilities in respect of outstanding claims, whether due or intimated	466,826,429	1,925,790,725	**(75.76)**
Amount due to other persons or bodies carrying on insurance business (Re-Insurance)	221,432,433	273,689,640	**(19.09)**
Sundry Creditors & Provisions	2,731,458,248	3,922,462,014	**(30.36)**
Lease Liabilities	24,824,475	29,252,167	-
Reserve for Unexpired Risk	207,063,562	295,786,118	**(30.00)**
Premium Deposits	32,522,571	30,445,135	**6.82**
	3,684,127,718	**6,477,425,799**	**(43.12)**
	48,225,091,580	**47,417,476,889**	**1.70**
PROPERTY AND ASSETS			
Loan			
On Insurer's Policies within their surrender value	1,069,767,709	974,796,952	**9.74**
Statutory Deposit with Bangladesh Bank (BGTB)	15,000,000	15,000,000	-
Investment			
Bangladesh Govt. Treasury Bond & Bill (BGTB)	22,260,064,735	22,977,023,996	**(3.12)**
Shares Listed on Stock Exchanges	13,302,002,975	11,918,908,053	**11.60**
Debentures, Bonds, Mutual Fund and Others Investment	1,323,308,925	1,204,913,485	**9.83**
Investment Property	1,875,089,050	1,894,950,331	**(1.05)**
	38,760,465,685	**37,995,795,865**	**2.01**
DSE Membership	240,150,000	240,150,000	-
Agents' Balance	25,402	30,777	**(17.46)**
Outstanding Premium	10,958,004	432,306,215	-
Interest, Dividends and Rents Accruing But Not Due	754,126,965	925,534,482	**(18.52)**
Advances And Deposits	4,390,846,870	4,095,703,639	**7.21**
Sundry Debtors	152,810,537	154,005,957	**(0.78)**
Cash and Bank Balances			
Fixed Deposit Receipts (FDRs)	1,647,719,705	1,207,778,248	**36.43**
Cash and Bank Balance	1,080,901,084	1,273,848,149	**(15.15)**
	2,728,620,789	**2,481,626,397**	**9.95**
Other Accounts			
Fixed Assets (At Cost Less Depreciation) & Capital Work in Progress	69,276,226	65,986,674	**4.99**
ROU Assets (Less Depreciation) - Lease	22,864,513	25,148,259	**(9.08)**
Stamps, Printing and Stationery in Hand	10,178,880	11,391,671	**(10.65)**
	48,225,091,580	**47,417,476,889**	**1.70**

Consolidated Life Revenue Account (Un-Audited)

For the Third Quarter ended on September 30, 2025

PARTICULARS	Jan-Sep'25 Taka	Jan-Sep'24 Taka	Growth %	Jul-Sep'25 Taka	Jul-Sep'24 Taka	Growth %
Balance of Fund at the beginning of the year (DLICL)	**38,802,632,824**	**38,587,992,874**	**0.56**	**40,472,777,908**	**39,842,428,148**	**1.58**
Balance of Retained Earnings at the beginning of the year (DLIC Securities)	**144,199,769**	**287,761,115**		**185,234,349**	**332,793,126**	
Non-Controlling Interest (Minority Interest)	**5**	**11**		**-**	**-**	
Adjustment made during the Year [(Increase)/Decrease reserve for unexpired risk]	310,786,118	288,391,647	**7.77**	15,000,000	-	**-**
Premium Less Re-Insurance						
First Year Premium {(Ordinary Life, (OL)}	718,840,228	589,735,725		248,992,587	176,798,734	
First Year Premium {(Gono-Grameen,(GN-GRB)}	543,861,951	516,474,835		159,582,360	147,838,059	
First Year Premium (Bancassurance)	52,518,725	-		29,091,017	-	
	1,315,220,904	**1,106,210,560**	**18.89**	**437,665,964**	**324,636,793**	**34.82**
Renewal Premium (OL)	2,824,558,781	2,631,538,520		944,785,787	921,511,903	
Renewal Premium (GN-GRB)	2,048,706,969	1,905,517,742		628,827,249	582,893,011	
	4,873,265,750	**4,537,056,262**	**7.41**	**1,573,613,036**	**1,504,404,914**	**4.60**
Group Life Insurance Premium	296,287,099	295,935,006		114,392,174	157,454,524	
Group Health Insurance Premium	252,996,349	297,689,987		161,327,972	187,908,859	
	549,283,448	**593,624,993**	**(7.47)**	**275,720,146**	**345,363,383**	**(20.17)**
Gross Premium	**6,737,770,102**	**6,236,891,815**	**8.03**	**2,286,999,146**	**2,174,405,090**	**5.18**
Reinsurance Premium	(97,858,292)	(133,698,772)		(38,906,900)	(80,094,247)	
Net Premium	**6,639,911,810**	**6,103,193,043**	**8.79**	**2,248,092,246**	**2,094,310,843**	**7.34**
Interest, Dividends and Rents	2,593,027,306	2,291,361,327	**13.17**	787,227,579	603,033,240	**30.54**
Other Income (Late fees, Alteration fees etc.)	45,950,046	41,649,847	**10.32**	15,102,731	13,100,933	**15.28**
Total	**48,536,507,878**	**47,600,349,864**	**1.97**	**43,723,434,813**	**42,885,666,290**	**1.95**
EXPENSES						
Claims & Surrenders (Less Re-Insurance)	5,027,637,493	5,503,935,593	**(8.65)**	1,818,783,550	2,002,958,950	**(9.20)**
Commission to Insurance Agents & Allowances (other than commission to Agents)	907,646,294	854,056,940	**6.27**	326,885,253	317,987,377	**2.80**
Administrative Expenses	860,688,418	865,001,301	**(0.50)**	324,734,025	293,629,050	**10.59**
Reserve for Unexpired Risk	207,063,562	222,565,497		102,221,660	128,749,909	
Provision for Income Tax (DLIC Securities)	15,468,884	14,797,328	**4.54**	4,057,096	2,347,798	**72.80**
Dividend	371,250,003	742,500,000		3	742,500,000	
Sub-Total	**7,389,754,654**	**8,202,856,659**	**(9.91)**	**2,576,681,587**	**3,488,173,084**	**(26.13)**
Balance of Retained Earnings at the end of the period (DLIC Securities)	**128,949,175**	**339,922,887**	**(62.07)**	**128,949,175**	**339,922,887**	**(62.07)**
Non-Controlling Interest (Minority Interest)	**4**	**4**		**6**	**5**	
Balance of the Fund at the end of the period as shown in the Balance Sheet (DLICL)	**41,017,804,045**	**39,057,570,314**	**5.02**	**41,017,804,045**	**39,057,570,314**	**5.02**
Total	**48,536,507,878**	**47,600,349,864**	**1.97**	**43,723,434,813**	**42,885,666,290**	**1.95**

Consolidated Statement of Changes in Equity
As at September 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	-	144,199,769	65	1,382,699,834
Addition during the period	-	-	-	-	54,749,403	2	54,749,405
Dividend	-	-	-	-	(69,999,997)	(3)	(70,000,000)
Balance as on 30th September 2025	**1,237,500,000**	**-**	**1,000,000**	**-**	**128,949,175**	**64**	**1,367,449,239**

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	-	-	-	-	52,161,762	3	52,161,765
Balance as on 30th September 2024	**1,237,500,000**	**-**	**1,000,000**	**-**	**339,922,877**	**74**	**1,578,422,951**

CONSOLIDATED CASH FLOWS STATEMENT (Un-Audited)
For the Third Quarter ended on September 30, 2025

PARTICULARS	30.09.2025 Taka	30.09.2024 Taka
Cash flows from Operating Activities		
Collection from Premium	7,159,118,313	6,461,004,217
Other Income received	42,274,092	40,847,780
Payments for Operating activities	(2,999,671,084)	(1,835,989,071)
Reinsurance Premium Paid	(150,115,499)	(66,687,675)
Cash flows from Operating Activities before claims & tax payment	**4,051,605,823**	**4,599,175,251**
Payment for Claims	(6,486,601,789)	(6,556,235,392)
Source Tax (Income Tax) deducted	(285,340,471)	(303,591,908)
Net cash flows from operating activities	**(2,720,336,437)**	**(2,260,652,049)**
Cash flows from Investing Activities		
Investment made	616,461,045	(4,443,929,576)
Acquisition of Fixed Assets	(17,893,535)	(17,904,748)
Loan paid against policies	(321,734,622)	(265,634,354)
Loan realized against policies	226,763,866	168,643,238
Interest, dividends & rents received	2,764,434,823	2,664,421,472
Proceeds from sale of Fixed Assets	3,675,954	814,367
Net cash flows from investing activities	**3,271,707,531**	**(1,893,589,601)**
Cash flows from Financing Activities		
Dividend Paid	(304,376,702)	(544,813,320)
Net cash flows from financing activities	**(304,376,702)**	**(544,813,320)**
Net increase/(decrease) in Cash & Cash equivalents	**246,994,392**	**(4,699,054,970)**
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	**2,728,620,789**	**2,309,190,318**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Company Secretary (cc)	**CFO**	**CEO**	**Director**	**Director**

The detail of the published Third quarter financial statements-2025 is available in the website of Delta Life Insurance Company Ltd. The Address of the website is **www.deltalife.org**