Continental Insurance PLC.

UN-Audited Balance Sheet
As at June 30, 2026

	Particulars	Note	As at June 30, 2026	As at December 31, 2025
A)	**Fixed Assets:**			
	Fixed Assets (cost less depreciation)		121,388,724	124,602,699
B)	**Current Assets**			
	Stock of Printing Material		942,750	996,887
	Sundry Debtors		615,686,841	605,149,579
	Advance,Deposit & Prepayment		412,781,275	365,835,567
	Investment		137,871,611	137,871,611
	Cash & Bank Balance (Including FDR)		435,802,757	424,573,341
	Total Current Assets		**1,603,085,234**	**1,534,426,985**
C)	**Current Liabilities**			
	Creditors & Accrual		422,953,199	427,080,141
	Unclaimed Dividend		1,941,908	1,941,908
	Outstanding Claim		69,270,791	54,509,281
	Total Current Liabilities		**494,165,898**	**483,531,330**
D)	**Net Working Capital (B-C)**		**1,108,919,336**	**1,050,895,655**
	Net Assets (A+D)		**1,230,308,060**	**1,175,498,354**
	Finance by			
	Shareholders Equity:			
	Share Capital		436,855,760	436,855,760
	Share Premium		45,375,000	45,375,000
	Reserve for exceptional losses		471,145,506	452,878,699
	General Reserve		10,000,000	10,000,000
	Reserve for share Fluctuation Fund		8,288,246	8,288,246
	Reserve for Fair Value Adjustment		(18,538,973)	(18,538,973)
	Reserve against disposal of building		30,310,334	30,310,334
	Retained Earning		52,283,776	29,772,416
	Total Shareholders Equity		**1,035,719,649**	**994,941,482**
	Balance of Fund & Accounts		142,340,428	129,857,109
	Deposit Premium		52,247,983	50,699,763
	Total Taka		**1,230,308,060**	**1,175,498,354**
	Net Asset value per share	3	**23.71**	**22.78**

Chairman **Director** **Chief Executive Officer**

Chief Financial Officer **Company Secretary**

Continental Insurance PLC.

Un-Audited Income Statement

For the 2nd Quarter ended June 30, 2026

Particulars	Note	January to June 30, 2026	January to June 30, 2025	April to June 30, 2026	April to June 30, 2025
Income:					
Gross Premium		**361,590,918**	**347,131,009**	**201,723,215**	**165,840,780**
Less: R/I Premium Ceded		178,922,840	165,590,503	101,826,524	89,026,329
Net Premium		**182,668,078**	**181,540,506**	**99,896,691**	**76,814,451**
Re-Insurance commission		28,546,499	27,851,996	16,712,776	14,955,715
Interest & Investment Income		16,945,708	17,362,324	8,715,903	10,029,319
Opening Reserve for unexpired Risks		64,928,555	79,333,866	32,464,277	39,666,932
Total:		**293,088,840**	**306,088,692**	**157,789,647**	**141,466,417**
Expenditure:					
Net Claim		53,793,519	45,624,593	31,036,975	22,054,501
Management Expenses		111,634,502	105,098,136	62,202,580	50,207,899
Agency Commission		-	42,416,162	-	19,949,944
Reserve for unexpired Risks		73,903,799	74,411,524	39,985,417	32,025,505
Total:		**239,331,820**	**267,550,415**	**133,224,972**	**124,237,849**
Profit before tax		**53,757,020**	**38,538,277**	**24,564,675**	**17,228,568**
Provision for taxation	5	12,978,852	7,644,085	5,135,650	3,580,171
Net Profit After tax		**40,778,168**	**30,894,192**	**19,429,025**	**13,648,397**
less: Reserve for exceptional losses		18,266,808	18,154,051	9,989,669	7,681,445
Net Profit After tax & reserve		22,511,360	12,740,141	9,439,356	5,966,952
Earning Per Share (EPS)	**2**	**0.93**	**0.71**	**0.44**	**0.31**

Chairman **Director** **Chief Executive Officer**

Chief Financial Officer **Company Secretary**

Dated: Dhaka . July 27, 2026

Continental Insurance PLC.

Un-Audited Cash Flow Statement

For the 2nd Quarter ended June 30, 2026

	Particulars	Note	As at June 30,2026	As at June 30,2025
A)	**Cash Flow from operating Activities:**			
	Collection from premium & other income		221,226,427	248,015,802
	Less: Management expenses,Claim & other		209,997,011	244,898,672
	Net Cash Flow from operating Activities		**11,229,416**	**3,117,130**
B)	**Cash Flow from investing Activities:**			
	Purchases of Govt. Treasury Bond (GTB)		-	**(22,466,110)**
	Purchases of Fixed Assets		-	(478,877)
	Sale of Motor Vehicles		-	-
	Net cash used in Investing Activities		-	**(22,944,987)**
C)	**Cash Flow from financing Activities:**			
	Dividend paid		-	-
	Net Cash Flow from financing Activities		-	-
D)	**Net Cash increase/Decrease (A+B+C)**		**11,229,416**	**(19,827,857)**
	Opening cash & bank balance		424,573,341	426,519,054
	Closing cash & bank balance		**435,802,757**	**406,691,197**
	Net Operating Cash Flow Per Share (NOCPS)	**4**	**0.26**	**0.07**

Chairman **Director** **Chief Executive Officer**

Chief Financial Officer **Company Secretary**

Continental Insurance PLC.

Un-Audited statement of Changes in Shareholders Equity

For the 1st Quarter ended on June 30, 2026

Particulars	Share Capital	Share Premium	Reserve for exceptional losses	General Reserve	Share Fluctuation Fund	Reserve for Fair Value Adjustment	Reserve for disposal of building	Retained Earnings	Total
ance at January 1,2026	436,855,760	45,375,000	452,878,699	10,000,000	8,288,246	(18,538,973)	30,310,334	29,772,416	994,941,482
fit after tax								40,778,168	40,778,168
propriation made during the rter			18,266,808			-		(18,266,808)	-
ance as of June 30, 2026	436,855,760	45,375,000	471,145,507	10,000,000	8,288,246	(18,538,973)	30,310,334	52,283,776	1,035,719,650
ance as of June 30, 2025	436,855,760	45,375,000	431,032,750	5,000,000	8,288,246	(15,610,067)	30,310,334	44,036,301	985,288,324

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Director

Chief Executive Officer

ief Financial Officer

Company Secretary

ted: Dhaka . July 27, 2026

Continental Insurance PLC.

Advanced Noorani Tower: 01 ,Mohakhali C/A, Dhaka-1212.

Notes to the Accounts for the 2nd Quarter ended 30 June, 2026

1.00 Basis of Preparation:

The quarterly Financial Statement has been prepared in accordance with International Accounting Standards (IAS) 34 " Interim Financial Reporting", the company act 1994, the insurance act 2010,Bangladesh Security and Exchange Rules 1987 and other applicable laws & regulations.

2.00 Earnings per Share (EPS):

Earnings per Share has been calculated based on ordinary shareholders outstanding no 43,685,576 as at June 30, 2026. EPS of January to June 30, 2025 has also been calculated based No. of Shares 43,685,576. Detail calculation is given below;

Particulars	January to June 30, 2026	January to June 30, 2025
Net profit after taxes	40,778,168	30,894,192
Number of shareholders	43,685,576	43,685,576
Earnings per share (EPS)	0.93	0.71

3.00 Net Asset Value Per Share:

Net Asset Value Per Share has been calculated based on ordinary share outstanding no. 43,685,576 as at June 30, 2026. Details calculation is given below:

Particulars	As on 30.06.2026	As on 30.06.2025
Paid-up Capital	436,855,760	436,855,760
Share Premium	45,375,000	45,375,000
Reserve & Retained Earnings	553,488,889	503,057,564
Net Asset Value	**1,035,719,649**	**985,288,324**
Number of ordinary Outstanding Share	43,685,576	43,685,576
Net Asset Value Per Share (NAV)	**23.71**	**22.55**

4.00 Net Operating Cash flow (NOCF) Per Share

Net Operating Cash Flow per share has been calculated based on ordinary share outstanding no. 43,685,576 as at June 30, 2025. Details calculation is given below:

Particulars	January to June 30, ,2026	January to June 30, ,2025
Net Operating Cash Flow	11,229,416	3,117,130
Number of Outstanding Share (B)	43,685,576	43,685,576
[illegible]	0.26	0.07

5.00 Provision for Income tax and Effective Tax Rate:

Calculation of Provision for income tax and effective tax rate is given below:

Particulars	January to June 30, ,2026	January to June 30, ,2025
Gross Profit	53,757,020	38,538,277
Less: Non Business Income		
Reserve for exceptional losses	18,266,808	18,154,051
Gain from share trade	1,159,505	-
Dividend Income	63,505	-
Total Non business Income	**19,489,818**	**18,154,051**
Business Income	***34,267,202***	***20,384,226***
Corporate Tax Rate	**37.50%**	**37.50%**
Business Income @37.5%	12,850,201	7,644,085
Gain from share trade@10%	115,951	-
Dividend Income@20%	12,701	-
Provision for taxation	**12,978,852**	**7,644,085**
Effective Tax Rate	**24.14%**	**19.84%**