Continental Insurance PLC.

Un-Audited Balance Sheet

As at June 30, 2025

	Particulars	As at June 30, 2025	As at December 31, 2024
A)	**Fixed Assets:**		
	Fixed Assets (cost less depreciation)	130,847,875	134,415,528
B)	**Current Assets**		
	Stock of Printing Material	735,400	763,818
	Sundry Debtors	608,703,651	579,585,726
	Advance,Deposit & Prepayment	323,871,105	305,363,647
	Investment	133,581,174	108,581,174
	Cash & Bank Balance (Including FDR)	406,691,197	426,519,055
	Total Current Assets	**1,473,582,527**	**1,420,813,420**
C)	**Current Liabilities**		
	Creditors & Accrual	383,910,922	369,474,080
	Outstanding Claim	49,334,964	43,182,450
	Total Current Liabilities	**433,245,886**	**412,656,530**
D)	**Net Working Capital (B-C)**	**1,040,336,641**	**1,008,156,890**
	Net Assets (A+D)	**1,171,184,516**	**1,142,572,418**
	Finance by		
	Shareholders Equity:		
	Share Capital	436,855,760	436,855,760
	Share Premium	45,375,000	45,375,000
	Reserve for exceptional losses	431,032,750	412,878,699
	General Reserve	5,000,000	5,000,000
	Reserve for share Fluctuation Fund	8,288,246	8,288,246
	Reserve for Fair Value Adjustment	(15,610,067)	(15,610,067)
	Reserve against disposal of building	30,310,334	30,310,334
	Retained Earning	44,036,301	31,296,160
	Total Shareholders Equity	**985,288,324**	**954,394,132**
	Balance of Fund & Accounts	153,745,393	158,667,735
	Deposit Premium	32,150,799	29,510,550
	Total Taka	**1,171,184,516**	**1,142,572,418**
	Net Asset value per share	**22.55**	**21.85**

Chairman **Director** **Chief Executive Officer (Acting)**

Chief Financial Officer **Company Secretary**

Dated: Dhaka . July 29, 2025

Continental Insurance PLC.

Un-Audited Income Statement

For the 2nd Quarter ended June 30, 2025

Particulars	January to June 30, 2025	January to June 30, 2024	April to June 30, 2025	April to June 30, 2024
Income:				
Gross Premium	**347,131,009**	**417,243,500**	**165,840,780**	**216,700,706**
Less: R/I Premium Ceded	165,590,503	185,241,531	89,026,329	99,323,950
Net Premium	**181,540,506**	**232,001,969**	**76,814,451**	**117,376,756**
Re-Insurance commission	27,851,996	30,963,240	14,955,715	16,536,145
Interest & Investment Income	17,362,324	16,481,653	10,029,319	9,347,274
Opening Reserve for unexpired Risks	79,333,866	79,380,455	39,666,932	39,690,227
Total:	**306,088,692**	**358,827,317**	**141,466,417**	**182,950,402**
Expenditure:				
Net Claim	45,624,593	47,159,790	22,054,501	27,033,434
Management Expenses	105,098,136	113,320,170	50,207,899	55,863,685
Agency Commission	42,416,162	54,121,079	19,949,944	29,854,324
Reserve for unexpired Risks	74,411,524	96,123,403	32,025,505	47,585,349
Total:	**267,550,415**	**310,724,442**	**124,237,849**	**160,336,792**
Profit before tax	**38,538,277**	**48,102,875**	**17,228,568**	**22,613,610**
Provision for taxation	7,644,085	8,759,800	3,580,171	3,959,454
Net Profit After tax	**30,894,192**	**39,343,075**	**13,648,397**	**18,654,156**
less: Reserve for exceptional losses	18,154,051	23,200,197	7,681,445	11,737,676
Net Profit After tax & reserve	12,740,141	16,142,878	5,966,952	6,916,480
Earning Per Share (EPS) - Restated	**0.71**	**0.90**	**0.31**	**0.43**

Chairman **Director** **Chief Executive Officer (Acting)**

Chief Financial Officer **Company Secretary**

Dated: Dhaka . July 29, 2025

Continental Insurance PLC.

Un-Audited Cash Flow Statement

For the 2nd Quarter ended June 30, 2025

	Particulars	As at June 30,2025	As at June 30,2024
A)	**Cash Flow from operating Activities:**		
	Collection from premium & other income	248,015,802	279,446,862
	Less: Management expenses,Claim & other	244,898,672	273,985,201
	Net Cash Flow from operating Activities	**3,117,130**	**5,461,661**
B)	**Cash Flow from investing Activities:**		
	Purchases of Govt. Treasury Bond (GTB)	(22,466,110)	-
	Purchases of Fixed Assets	(478,877)	(120,025)
	Sale of Motor Vehicles	-	2,784,000
	Net cash used in Investing Activities	**(22,944,987)**	**2,663,975**
C)	**Cash Flow from financing Activities:**		
	Dividend paid	-	(342,973.00)
	Net Cash Flow from financing Activities	-	(342,973.00)
D)	**Net Cash increase/Decrease (A+B+C)**	**(19,827,857)**	**7,782,663**
	Opening cash & bank balance	426,519,054	476,499,748
	Closing cash & bank balance	**406,691,197**	**484,282,411**
	Net Operating Cash Flow Per Share (NOCPS)-Restated	**0.07**	**0.13**

Chairman **Director** **Chief Executive Officer (Acting)**

Chief Financial Officer **Company Secretary**

Dated: Dhaka . July 29, 2025

Continental Insurance PLC.

Un-Audited statement of Changes in Shareholders Equity

For the 1st Quarter ended on June 30, 2025

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
Balance at January 1,2025	436,855,760	45,375,000	412,878,699	5,000,000	8,288,246	(15,610,067)	30,310,334	31,296,160	954,394,132
Profit after tax								30,894,192	30,894,192
Appropriation made during the quarter			18,154,051			-		(18,154,051)	-
Balance 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
Balance as of June 30, 2024	416,053,110	45,375,000	397,654,005	5,000,000	8,288,246	(9,573,234)	30,310,334	65,587,472	958,694,933

Chairman **Director** **Chief Executive Officer (Acting)**

Chief Financial Officer **Company Secretary**

Dated: Dhaka . July 29, 2025

Continental Insurance PLC.

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

Notes to the Accounts for the 2nd Quarter ended 30 June, 2025

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, 2025. EPS of January to June 30, 2024 has also been calculated based No. of Shares 43,685,576. Detail calculation is given below;

Particulars	January to June 30, 2025	January to June 30, 2024
Net profit after taxes	30,894,192	39,343,075
Number of shareholders	43,685,576	43,685,576
Earnings per share-Restated	0.71	0.90

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, 2025. Details calculation is given below:

Particulars	As on 30.06.2025	As on 30.06.2024
Paid-up Capital	436,855,760	416,053,110
Share Premium	45,375,000	45,375,000
Reserve & Retained Earnings	503,057,564	497,266,823
Net Asset Value	**985,288,324**	**958,694,933**
Number of ordinary Outstanding Share	43,685,576	43,685,576
Net Asset Value Per Share - Restated	**22.55**	**21.95**

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, ,2025	January to June 30, ,2024
Net Operating Cash Flow	3,117,130	5,461,661
Number of Outstanding Share (B)	43,685,576	43,685,576
Net Operating Cash flow per Share -Restated	**0.07**	**0.13**

96/29.7.25