# Continental Insurance PLC.

Un-Audited Balance Sheet

As at September 30, 2026

| | Particulars | Note | As at September 30, 2026 | As at December 31, 2025 |
|---|---|---|---|---|
| A) | **Fixed Assets:** | | | |
| | Fixed Assets (cost less depreciation) | | 133,658,150 | 124,602,699 |
| B) | **Current Assets** | | | |
| | Stock of Printing Material | | 842,510 | 996,887 |
| | Sundry Debtors | | 696,373,576 | 605,149,579 |
| | Advance,Deposit & Prepayment | | 426,646,452 | 365,835,567 |
| | Investment | | 139,071,611 | 137,871,611 |
| | Cash & Bank Balance (Including FDR) | | 321,054,202 | 424,573,341 |
| | **Total Current Assets** | | **1,583,988,351** | **1,534,426,985** |
| C) | **Current Liabilities** | | | |
| | Creditors & Accrual | | 348,242,495 | 427,080,141 |
| | Un-Clamed Dividend | | 1,941,908 | 1,941,908 |
| | Outstanding Claim | | 88,659,783 | 54,509,281 |
| | **Total Current Liabilities** | | **438,844,186** | **483,531,330** |
| D) | **Net Working Capital (B-C)** | | **1,145,144,165** | **1,050,895,655** |
| | **Net Assets (A+D)** | | **1,278,802,315** | **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 | | 487,878,699 | 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 | | 34,133,860 | 29,772,416 |
| | **Total Shareholders Equity** | | **1,034,302,926** | **994,941,482** |
| | Balance of Fund & Accounts | | 158,116,561 | 129,857,109 |
| | Deposit Premium | | 86,382,828 | 50,699,763 |
| | **Total Taka** | | **1,278,802,315** | **1,175,498,355** |
| | **Net Asset value per share** | 3 | **23.68** | **22.78** |

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

**Chief Financial Officer** **Company Secretary**

**Dated: Dhaka . October 27, 2026**

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# Continental Insurance PLC.

Un-Audited Income Statement

**For the 3rd Quarter ended September 30, 2026**

| Particulars | Note | January to September 30, 2026 | January to September 30, 2025 | Jul to Sep 30, 2026 | July to September 30, 2025 |
|---|---|---|---|---|---|
| **Income:** | | | | | |
| **Gross Premium** | | **516,193,505** | **492,276,280** | **154,602,587** | **145,145,271** |
| Less: R/I Premium Ceded | | 235,648,033 | 214,977,166 | 56,725,193 | 49,386,663 |
| **Net Premium** | | **280,545,472** | **277,299,114** | **97,877,394** | **95,758,608** |
| Re-Insurance commission | | 33,283,394 | 35,779,851 | 4,736,895 | 7,927,855 |
| Interest & Investment Income | | 19,579,760 | 22,572,105 | 2,634,052 | 5,209,781 |
| Opening Reserve for unexpired Risks | | 97,392,833 | 119,000,802 | 32,464,278 | 39,666,936 |
| **Total:** | | **430,801,459** | **454,651,872** | **137,712,619** | **148,563,180** |
| **Expenditure:** | | | | | |
| Net Claim | | 68,401,918 | 66,368,119 | 14,608,399 | 20,743,526 |
| Management Expenses | | 160,565,154 | 151,448,537 | 48,930,652 | 46,350,401 |
| Agency Commission | | - | 59,974,153 | - | 17,557,991 |
| Reserve for unexpired Risks | | 125,652,284 | 110,950,934 | 51,748,485 | 36,539,410 |
| **Total:** | | **354,619,356** | **388,741,743** | **115,287,536** | **121,191,328** |
| **Profit before tax** | | **76,182,103** | **65,910,129** | **22,425,083** | **27,371,852** |
| Provision for taxation | 5 | 14,977,871 | 12,335,714 | 1,999,019 | 4,691,629 |
| **Net Profit After tax** | | **61,204,232** | **53,574,415** | **20,426,064** | **22,680,223** |
| less: Reserve for exceptional losses | | 35,000,000 | 32,500,000 | 9,787,739 | 9,575,861 |
| Net Profit After tax & reserve | | 26,204,232 | 21,074,415 | 10,638,325 | 13,104,362 |
| **Earning Per Share (EPS)** | **2** | **1.40** | **1.23** | **0.47** | **0.52** |

Chairman

Director

Chief Executive Officer

Chief Financial Officer

Company Secretary

**Dated: Dhaka . October 27, 2026**

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# Continental Insurance PLC.

## Un-Audited statement of Changes in Shareholders Equity

For the 3rd Quarter ended on September 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 |
|---|---|---|---|---|---|---|---|---|---|
| Balance at January 1,2025 | 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 |
| Profit after tax | | | | | | | | 61,204,232 | 61,204,232 |
| Dividend @ 5% | | | | | | | | (21,842,788) | (21,842,788) |
| Appropriation made during the quarter | | | 35,000,000 | | | - | | (35,000,000) | - |
| **Balance as of September 30, 2026** | 436,855,760 | 45,375,000 | 487,878,699 | 10,000,000 | 8,288,246 | (18,538,973) | 30,310,334 | 34,133,860 | 1,034,302,926 |
| **Balance as of Sep 30, 2025** | 436,855,760 | 45,375,000 | 445,378,699 | 5,000,000 | 8,288,246 | (15,610,067) | 30,310,334 | 30,527,787 | 986,125,759 |

**Chairman** **Director** **Chief Executive Officer** 27/10/26

**Chief Financial Officer** **Company Secretary**

**Dated: Dhaka . October 27, 2026**

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# Continental Insurance PLC.

## Un-Audited Cash Flow Statement

For the 3rd Quarter ended September 30, 2026

| | Particulars | As at Sep, 30,2026 | As at Sep, 30,2025 |
|---|---|---|---|
| A) | **Cash Flow from operating Activities:** | | |
| | Collection from premium & other income | 341,624,074 | 373,990,796 |
| | Less: Management expenses,Claim & other | 327,604,311 | 373,312,784 |
| | **Net Cash Flow from operating Activities** | **14,019,763** | **678,012** |
| B) | **Cash Flow from investing Activities:** | | |
| | Purchases of Govt. Treasury Bond (GTB) | (1,200,000) | **(7,332,744)** |
| | Purchases of Fixed Assets | (10,118,410) | (478,877) |
| | **Net cash used in Investing Activities** | **(11,318,410)** | **(7,811,621)** |
| C) | **Cash Flow from financing Activities:** | | |
| | Dividend paid | (21,842,788) | (19,167,256) |
| | Bank Loan paid | (84,377,704) | - |
| | Net Cash Flow from financing Activities | (106,220,492) | (19,167,256) |
| D) | **Net Cash increase/Decrease (A+B+C)** | **(103,519,139)** | **(26,300,865)** |
| | Opening cash & bank balance | 424,573,341 | 426,519,054 |
| | **Closing cash & bank balance** | **321,054,202** | **400,218,189** |
| | **Net Operating Cash Flow Per Share (NOCPS)- [Note no. 4]** | **0.32** | **0.02** |

Chairman

Director

Chief Executive Officer 27/10/26

Chief Financial Officer

Company Secretary

Dated: Dhaka . October 27, 2026

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## Continental Insurance PLC.

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

### Notes to the Accounts for the 3rd Quarter ended 30 September, 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 September 30, 2026. EPS of January to September 30, 2025 has also been calculated based No. of Shares 43,685,576. Detail calculation is given below;

| Particulars | Jan to Sep 26 | Jan to Sep 25 | Jul to Sep 26 | Jul to Sep 25 |
|---|---|---|---|---|
| Net profit after taxes | 61,204,232 | 53,574,415 | 20,425,439 | 22,680,223 |
| Number of shareholders | 43,685,576 | 43,685,576 | 43,685,576 | 43,685,576 |
| **Earnings per share-Restated** | 1.40 | 1.23 | 0.47 | 0.52 |

**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 September 30, 2026. Details calculation is given below:

| Particulars | January to September 2026 | January to September 2025 |
|---|---|---|
| Paid-up Capital | 436,855,760 | 436,855,760 |
| Share Premium | 45,375,000 | 45,375,000 |
| Reserve & Retained Earnings | 552,072,166 | 503,894,999 |
| **Net Asset Value** | **1,034,302,926** | **986,125,759** |
| Number of ordinary Outstanding Share | 43,685,576 | 43,685,576 |
| **Net Asset Value Per Share** | **23.68** | **22.57** |

**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 September 30, 2025. Details calculation is given below:

| Particulars | January to September 2026 | January to September 2025 |
|---|---|---|
| Net Operating Cash Flow | 14,019,763 | 678,012 |
| Number of Outstanding Share (B) | 43,685,576 | 43,685,576 |
| **Net Operating Cash flow per Share -Restated** | **0.32** | **0.02** |

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**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 September 2026 | January to September 2025 |
|---|---|---|
| Net Profit before tax | 76,182,103 | 65,910,129 |
| Less: Non-Business Income | | |
| Reserve for exceptional losses | 35,000,000 | 32,500,000 |
| Interest Income | 17,630,900 | 21,869,980 |
| Gain from share trade | 1,243,500 | 702,125 |
| Dividend Income | 705,460 | - |
| **Total Non business Income** | **54,579,860** | **55,072,105** |
| ***Business Income*** | ***21,602,243*** | ***10,838,024*** |
| | | |
| **Corporate Tax Rate** | **37.50%** | **37.50%** |
| | | |
| Business Income @37.5% | 8,100,841 | 4,064,259 |
| Interest Income @37.5% | 6,611,588 | 8,201,243 |
| Gain from share trade@10% | 124,350 | 70,213 |
| Dividend Income@20% | 141,092 | - |
| **Provision for taxation** | **14,977,871** | **12,335,714** |
| | | |
| **Effective Tax Rate** | **19.66%** | **18.72%** |

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