

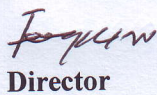
Continental Insurance PLC.

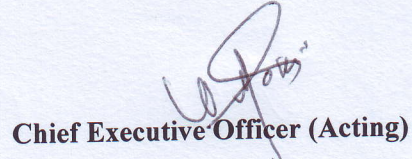
Un-Audited Balance Sheet

As at September 30, 2025

Particulars		As at September 30, 2025	As at December 31, 2024
A)	Fixed Assets:		
	Fixed Assets (cost less depreciation)	128,836,894	134,415,528
B)	Current Assets		
	Stock of Printing Material	747,300	763,818
	Sundry Debtors	603,798,947	579,585,726
	Advance, Deposit & Prepayment	355,125,807	305,363,647
	Investment	135,081,174	108,581,174
	Cash & Bank Balance (Including FDR)	400,218,189	426,519,055
	Total Current Assets	1,494,971,417	1,420,813,420
C)	Current Liabilities		
	Creditors & Accrual	388,959,442	368,300,554
	Un-Clamed Dividend	1,173,526	1,173,526
	Outstanding Claim	56,834,964	43,182,450
	Total Current Liabilities	446,967,932	412,656,530
D)	Net Working Capital (B-C)	1,048,003,485	1,008,156,890
	Net Assets (A+D)	1,176,840,379	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	445,378,699	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	30,527,787	31,296,160
	Total Shareholders Equity	986,125,759	954,394,132
	Balance of Fund & Accounts	150,617,868	158,667,735
	Deposit Premium	40,096,752	29,510,550
	Total Taka	1,176,840,379	1,142,572,418
	Net Asset value per share [Note no. 3]	22.57	21.85


Chairman


Director


Chief Executive Officer (Acting)


Chief Financial Officer


Company Secretary

Dated: Dhaka . October 27, 2025

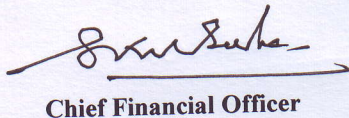
Continental Insurance PLC.
Un-Audited Income Statement
For the 3rd Quarter ended September 30, 2025

Particulars	January to September 30, 2025	January to September 30, 2024	Jul to Sep 30, 2025	July to September 30, 2024
Income:				
Gross Premium	492,276,280	582,178,880	145,145,271	164,935,380
Less: R/I Premium Ceded	214,977,166	230,467,114	49,386,663	45,225,583
Net Premium	277,299,114	351,711,766	95,758,608	119,709,797
Re-Insurance commission	35,779,851	38,402,606	7,927,855	7,439,366
Interest & Investment Income	22,572,105	23,065,206	5,209,781	6,583,553
Opening Reserve for unexpired Risks	119,000,802	119,070,683	39,666,936	39,690,227
Total:	454,651,872	532,250,261	148,563,180	173,422,943
Expenditure:				
Net Claim	66,368,119	83,162,592	20,743,526	33,397,213
Management Expenses	151,448,537	159,358,346	46,350,401	46,038,176
Agency Commission	59,974,153	76,021,317	17,557,991	21,900,238
Reserve for unexpired Risks	110,950,934	144,937,794	36,539,410	48,814,391
Total:	388,741,743	463,480,049	121,191,328	150,150,018
Profit before tax	65,910,129	68,770,212	27,371,852	23,272,925
Provision for taxation [Note no. 5]	12,335,714	11,635,266	4,691,629	2,875,466
Net Profit After tax	53,574,415	57,134,946	22,680,223	20,397,459
less: Reserve for exceptional losses	32,500,000	35,171,177	9,575,861	11,970,980
Net Profit After tax & reserve	21,074,415	21,963,769	13,104,362	8,426,479
Earning Per Share (EPS) - Restated [Note no. - 2]	1.23	1.31	0.52	0.47


Chairman


Director


Chief Executive Officer (Acting)


Chief Financial Officer

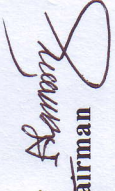

Company Secretary

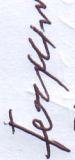
Dated: Dhaka . October 27, 2025

Continental Insurance PLC.

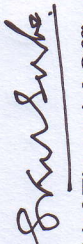
Un-Audited statement of Changes in Shareholders Equity
For the 3rd Quarter ended on September 30, 2025

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								53,574,415	53,574,415
Dividend @ 5%								(21,842,788)	(21,842,788)
Appropriation made during the quarter			32,500,000			-		(32,500,000)	-
Balance as of September 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
Balance as of Sep 30, 2024	436,855,760	45,375,000	409,624,985	5,000,000	8,288,246	(13,966,057)	30,310,334	29,803,053	951,291,321


Chairman


Director


Chief Executive Officer (Acting)


Chief Financial Officer


Company Secretary

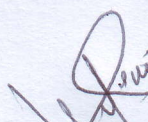
dated: Dhaka . October 27, 2025

Continental Insurance PLC.
Un-Audited Cash Flow Statement
For the 3rd Quarter ended September 30, 2025


	Particulars	As at Sep, 30,2025	As at Sep, 30,2024
A)	Cash Flow from operating Activities:		
	Collection from premium & other income	373,990,796	330,161,560
	Less: Management expenses, Claim & other	373,312,784	313,700,571
	Net Cash Flow from operating Activities	678,012	16,460,989
B)	Cash Flow from investing Activities:		
	Purchases of Govt. Treasury Bond (GTB)	(26,500,000)	-
	Purchases of Fixed Assets	(478,877)	(221,563)
	Sale of Motor Vehicles	-	2,784,000
	Net cash used in Investing Activities	(26,978,877)	2,562,437
C)	Cash Flow from financing Activities:		
	Dividend paid	(19,167,256)	(17,675,593)
	Net Cash Flow from financing Activities	(19,167,256.0)	(17,675,593)
D)	Net Cash increase/Decrease (A+B+C)	(26,300,865)	1,347,833
	Opening cash & bank balance	426,519,054	476,499,748
	Closing cash & bank balance	400,218,189	477,847,581
	Net Operating Cash Flow Per Share (NOCPS)-Restated [Note no. 4]	0.02	0.38


Chairman


Director


Chief Executive Officer (Acting)


Chief Financial Officer


Company Secretary

Dated: Dhaka . October 27, 2025

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 2025	January to September 2024
Net Profit before tax	65,910,129	68,770,213
Less: Non-Business Income		
Reserve for exceptional losses	32,500,000	35,171,177
Interest Income	21,869,980	20,051,799
Gain from share trade	702,125	3,438,477
Dividend Income	-	107,378
Total Non business Income	55,072,105	58,768,831
Business Income	10,838,024	10,001,382
Corporate Tax Rate	37.50%	37.50%
Business Income @37.5%	4,064,259	3,750,518
Interest Income @37.5%	8,201,243	7,519,425
Gain from share trade@10%	70,213	343,848
Dividend Income@20%	-	21,476
Provision for taxation	12,335,714	11,635,266
Effective Tax Rate	18.72%	16.92%

Overlook
27.10.25.

Continental Insurance PLC.

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

Notes to the Accounts for the 3rd Quarter ended 30 September, 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 September 30, 2025. EPS of January to September 30, 2024 has also been calculated based No. of Shares 43,685,576. Detail calculation is given below;

Particulars	Jan to Sep 25	Jan to Sep 24	Jul to Sep 25	Jul to Sep 24
Net profit after taxes	53,574,415	57,134,947	22,680,223	20,397,460
Number of shareholders	43,685,576	43,685,576	43,685,576	43,685,576
Earnings per share-Restated	1.23	1.31	0.52	0.47

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, 2025. Details calculation is given below:

Particulars	January to September 2025	January to September 2024
Paid-up Capital	436,855,760	436,855,760
Share Premium	45,375,000	45,375,000
Reserve & Retained Earnings	503,894,999	469,060,561
Net Asset Value	986,125,759	951,291,321
Number of ordinary Outstanding Share	43,685,576	43,685,576
Net Asset Value Per Share - Restated	22.57	21.78

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 2025	January to September 2024
Net Operating Cash Flow	678,012	16,460,989
Number of Outstanding Share (B)	43,685,576	43,685,576
Net Operating Cash flow per Share -Restated	0.02	0.38

Handwritten signature
27.10.25