CO-OPERATIVE INSURANCE COMPANY PLC

Strong. Agile. Resilient

Condensed consolidated Interim financial statements
for the Quarter ended 30th September 2026



CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF FINANCIAL POSITION

For the year ended 31.12.2025				Group		Company	
Group (Audited)	Company (Audited)	AS AT 30TH SEPTEMBER 2026 *(All amounts are in Sri Lanka Rupe*	Note	2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
		Assets					
1,498,640,226	1,149,116,808	Property, plant & equipment		1,359,063,094	1,304,450,032	1,022,623,944	1,007,114,967
12,100,588	12,100,588	Work in progress (WIP) -Building		12,100,588	12,100,588	12,100,588	12,100,588
360,734,205	290,020,429	Right of use assets		376,490,029	329,325,036	312,235,536	260,458,040
25,425,602	15,550,892	Intangible assets		30,656,399	24,424,730	20,620,473	16,195,159
-	-	Deferred tax asset				-	-
13,871,856,631	7,321,309,982	Financial investments	03	15,024,074,341	13,918,796,638	7,984,886,844	7,396,835,462
-	544,260,050	Investments in subsidiaries		-	-	544,260,050	544,260,050
65,110,612	-	Loans to life policy holders		64,087,502	66,540,343	-	-
1,940,697,190	1,929,237,242	Reinsurance receivables		1,906,462,532	1,254,260,774	1,900,903,439	1,241,251,645
1,180,719,737	1,163,075,166	Premium receivables	05	655,852,690	1,037,681,948	631,021,446	1,016,210,108
0	7,147,570	Related party receivables		-	-	22,541,800	9,744,016
284,311,803	242,728,487	Other assets		334,535,159	329,152,302	263,449,488	247,586,765
175,040,364	123,721,600	Cash & cash equivalents		236,817,337	193,381,792	176,737,036	106,344,410
19,414,636,959	**12,798,268,814**	**Total assets**		**20,000,139,671**	**18,470,114,184**	**12,891,380,645**	**11,858,101,209**
		Equity & liabilities					
		Equity attributable to equity holders of the parent					
2,198,315,515	2,198,315,515	Stated capital	06	2,198,315,515	2,198,315,515	2,198,315,515	2,198,315,515
1,513,234,131	1,249,308,622	Revaluation reserve		1,513,234,132	1,314,590,755	1,249,308,622	1,090,041,186
(61,132,091)	4,441,759	Available for sale reserves		(51,831,555)	(55,128,614)	(817,823)	4,375,616
2,723,664,664	1,873,162,775	Retained earnings		2,969,249,584	2,637,357,602	2,079,831,897	1,805,366,322
6,374,082,219	**5,325,228,670**			**6,628,967,676**	**6,095,135,258**	**5,526,638,211**	**5,098,098,639**
		Non-controlling interest					
6,374,082,219	**5,325,228,670**	**Total equity**		**6,628,967,676**	**6,095,135,258**	**5,526,638,211**	**5,098,098,639**
		Liabilities					
11,000,000	11,000,000	Preference shares		-	11,000,000	-	11,000,000
153,577,893	125,902,705	Retirement benefit obligations		146,403,810	123,655,290	120,413,732	103,750,956
-	-	Interest bearing borrowings		-	-	-	
432,290,724	349,443,848	Lease liability		430,274,510	401,101,227	356,497,812	318,770,346
9,634,886,289	4,392,491,111	Insurance liabilities	07	9,930,600,753	8,851,309,028	4,264,206,533	3,525,048,020
1,200,652,079	1,200,492,430	Reinsurance creditors		1,335,712,423	1,310,060,490	1,325,244,872	1,298,307,102
-	-	Related party payables		-	-	-	-
160,399,550	93,389,896	Deferred tax liability		160,399,550	94,056,414	93,389,896	46,963,904
1,288,349,383	1,140,921,331	Other liabilities		1,150,005,132	1,219,920,249	987,213,772	1,092,286,013
159,398,822	159,398,822	Bank overdrafts		217,775,818	363,876,229	217,775,818	363,876,229
13,040,554,740	**7,473,040,143**	**Total liabilities**		**13,371,171,996**	**12,374,978,926**	**7,364,742,434**	**6,760,002,571**
19,414,636,959	**12,798,268,814**	**Total equity & liabilities**		**20,000,139,671**	**18,470,114,184**	**12,891,380,645**	**11,858,101,209**
3.86	3.22	**Net assets per share**		**4.01**	3.65	**3.35**	3.06

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

I certify that these Condensed Consolidated Interim Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

P.G.N.D Gunathilaka
Chief Financial Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.

Signed for and on behalf of the Board;

A.A.J Amarasinghe
Chairman

G.G Dayasumana
Vice Chairman

Colombo.
13th November 2026

CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF FINANCIAL POSITION

For the year ended 31.12.2025				Group		Company	
Group (Audited)	Company (Audited)	**AS AT 30TH SEPTEMBER 2026** *(All amounts are in Sri Lanka Rupe*	Note	**2026 (Unaudited)**	**2025 (Unaudited)**	**2026 (Unaudited)**	**2025 (Unaudited)**
		Assets					
1,498,640,226	1,149,116,808	Property, plant & equipment		1,359,063,094	1,304,450,032	1,022,623,944	1,007,114,967
12,100,588	12,100,588	Work in progress (WIP) -Building		12,100,588	12,100,588	12,100,588	12,100,588
360,734,205	290,020,429	Right of use assets		376,490,029	329,325,036	312,235,536	260,458,040
25,425,602	15,550,892	Intangible assets		30,656,399	24,424,730	20,620,473	16,195,159
-	-	Deferred tax asset				-	-
13,871,856,631	7,321,309,982	Financial investments	03	15,024,074,341	13,918,796,638	7,984,886,844	7,396,835,462
-	544,260,050	Investments in subsidiaries		-	-	544,260,050	544,260,050
65,110,612	-	Loans to life policy holders		64,087,502	66,540,343	-	-
1,940,697,190	1,929,237,242	Reinsurance receivables		1,906,462,532	1,254,260,774	1,900,903,439	1,241,251,645
1,180,719,737	1,163,075,166	Premium receivables	05	655,852,690	1,037,681,948	631,021,446	1,016,210,108
0	7,147,570	Related party receivables		-	-	22,541,800	9,744,016
284,311,803	242,728,487	Other assets		334,535,159	329,152,302	263,449,488	247,586,765
175,040,364	123,721,600	Cash & cash equivalents		236,817,337	193,381,792	176,737,036	106,344,410
19,414,636,959	**12,798,268,814**	**Total assets**		**20,000,139,671**	**18,470,114,184**	**12,891,380,645**	**11,858,101,209**
		Equity & liabilities					
		Equity attributable to equity holders of the parent					
2,198,315,515	2,198,315,515	Stated capital	06	2,198,315,515	2,198,315,515	2,198,315,515	2,198,315,515
1,513,234,131	1,249,308,622	Revaluation reserve		1,513,234,132	1,314,590,755	1,249,308,622	1,090,041,186
(61,132,091)	4,441,759	Available for sale reserves		(51,831,555)	(55,128,614)	(817,823)	4,375,616
2,723,664,664	1,873,162,775	Retained earnings		2,969,249,584	2,637,357,602	2,079,831,897	1,805,366,322
6,374,082,219	**5,325,228,670**			**6,628,967,676**	**6,095,135,258**	**5,526,638,211**	**5,098,098,639**
		Non-controlling interest		-			
6,374,082,219	**5,325,228,670**	**Total equity**		**6,628,967,676**	**6,095,135,258**	**5,526,638,211**	**5,098,098,639**
		Liabilities					
11,000,000	11,000,000	Preference shares		-	11,000,000	-	11,000,000
153,577,893	125,902,705	Retirement benefit obligations		146,403,810	123,655,290	120,413,732	103,750,956
-	-	Interest bearing borrowings		-	-	-	
432,290,724	349,443,848	Lease liability		430,274,510	401,101,227	356,497,812	318,770,346
9,634,886,289	4,392,491,111	Insurance liabilities	07	9,930,600,753	8,851,309,028	4,264,206,533	3,525,048,020
1,200,652,079	1,200,492,430	Reinsurance creditors		1,335,712,423	1,310,060,490	1,325,244,872	1,298,307,102
-	-	Related party payables		-	-	-	-
160,399,550	93,389,896	Deferred tax liability		160,399,550	94,056,414	93,389,896	46,963,904
1,288,349,383	1,140,921,331	Other liabilities		1,150,005,132	1,219,920,249	987,213,772	1,092,286,013
159,398,822	159,398,822	Bank overdrafts		217,775,818	363,876,229	217,775,818	363,876,229
13,040,554,740	**7,473,040,143**	**Total liabilities**		**13,371,171,996**	**12,374,978,926**	**7,364,742,434**	**6,760,002,571**
19,414,636,959	**12,798,268,814**	**Total equity & liabilities**		**20,000,139,671**	**18,470,114,184**	**12,891,380,645**	**11,858,101,209**
3.86	3.22	**Net assets per share**		**4.01**	3.65	**3.35**	3.06

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

I certify that these Condensed Consolidated Interim Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

P.G.N.D Gunathilaka
Chief Financial Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.

Signed for and on behalf of the Board;

A.A.J Amarasinghe
Chairman

G.G Dayasumana
Vice Chairman

Colombo.
13th November 2026

CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 31.12.2025				Group		Company		Change	
Group (Audited)	Company (Audited)	**FOR THE PERIOD ENDED 30TH SEPTEMBER 2026**		**2026**	**2025**	**2026**	**2025**	**Group**	**Compan**
		(All amounts are in Sri Lanka Rupees)	Note	**(Unaudited)**	**(Unaudited)**	**(Unaudited)**	**(Unaudited)**	**%**	**%**
6,220,452,496	5,007,263,601	Gross written premium	08	4,615,835,144	4,630,951,628	3,822,214,732	3,690,834,847	0%	4%
(1,519,518,629)	(1,474,070,437)	Less premium ceded to reinsurers	08.01	(1,200,130,851)	(1,103,614,475)	(1,165,678,269)	(1,065,745,716)	9%	9%
4,700,933,867	**3,533,193,164**	**Net written premium**		3,415,704,293	3,527,337,153	2,656,536,464	2,625,089,131	-3%	1%
(274,186,172)	(274,186,172)	Net change in reserves for unearned premium		25,191,347	(239,663,951)	25,191,347	(239,663,951)	111%	111%
4,426,747,695	**3,259,006,992**	**Net earned premium**		**3,440,895,640**	**3,287,673,202**	**2,681,727,811**	**2,385,425,180**	5%	12%
		Other revenue							
1,694,229,527	841,511,891	Investment income	09	1,244,195,131	1,241,296,645	635,125,586	597,612,892	0%	6%
-	-	Unrealized changes in losses of financial instruments		-	-	-	-	-	-
983,371	-	Net realized gain in financial investments		-	968,974	-	-	-100%	-
323,991,445	323,991,445	Policy administration fees		155,258,202	240,711,947	155,258,202	240,711,947	-36%	-36%
16,174,976	14,745,365	Other income		(5,227,243)	11,659,136	(8,179,312)	10,706,684	-145%	-176%
2,035,379,319	1,180,248,701			1,394,226,088	1,494,636,700	782,204,476	849,031,523	-7%	-8%
6,462,127,014	**4,439,255,693**	**Total net revenue**		**4,835,121,728**	**4,782,309,902**	**3,463,932,286**	**3,234,456,704**	1%	7%
		Net benefits & claims							
4,351,644,537	3,419,658,234	Gross benefits & claims incurred		2,822,981,468	2,527,446,707	2,311,442,559	1,940,851,620	12%	19%
(1,042,649,211)	(1,030,967,517)	Claims ceded to reinsurers		(447,234,252)	(161,040,363)	(441,990,814)	(151,268,457)	178%	192%
379,252,263	-	Change in life contract liabilities		427,637,830	461,535,671	-	-	-7%	-
3,688,247,589	**2,388,690,717**			**2,803,385,046**	**2,827,942,015**	**1,869,451,745**	**1,789,583,163**	-1%	4%
		Other expenses							
177,059,878	36,375,815	Underwriting & policy acquisition cost		123,517,473	143,886,608	37,128,595	26,976,124	-14%	38%
2,032,126,185	1,648,761,748	Other operating & administrative expenses		1,488,173,836	1,504,261,000	1,228,065,247	1,228,294,138	-1%	0%
52,049,476	41,401,565	Finance cost		41,589,598	37,569,113	34,044,924	29,706,841	11%	15%
2,261,235,539	1,726,539,128			**1,653,280,907**	**1,685,716,721**	**1,299,238,767**	**1,284,977,104**	-2%	1%
512,643,886	**324,025,848**	**Profit before income tax**		**378,455,775**	**268,651,166**	**295,241,775**	**159,896,437**	41%	85%
(233,574,375)	(136,115,613)	Income tax expenses	10	(120,439,748)	(80,566,792)	(88,572,652)	(47,968,571)	49%	85%
279,069,511	**187,910,235**	**Profit for the year**		**258,016,028**	**188,084,374**	**206,669,122**	**111,927,866**	37%	85%
		Other comprehensive income							
		Items that will not be reclassified subsequently to profit or loss ;							
229,885,859	176,688,840	Revaluation of property ,plant & equipment		-	-		-		
(21,986,690)	(17,155,377)	Actuarial gains/ (losses) on defined benefit plan		-	-	-	-		
		Items that may be reclassified subsequently to profit or loss ;							
7,124,581	7,124,581	Net change in fair value of available-for-sale financial assets		656,318	13,815,711	(5,564,654)	7,746,091	-95%	-348%
(26,142,254)	(12,321,177)	Tax on other comprehensive income		-	-	-	-		
188,881,496	154,336,868			**656,318**	**13,815,711**	**(5,564,654)**	**7,746,091**	-95%	-348%
467,951,008	**342,247,102**	**Total comprehensive income for the year, net of tax**		**258,672,345**	**201,900,085**	**201,104,468**	**119,673,956**	28%	68%
		Profit attributable to :							
279,069,511	187,910,235	Equity holders of the Company		258,016,028	188,084,374	206,669,122	111,927,866	37%	85%
-	-	Non controlling interest		-	-	-	-	-	-
279,069,511	187,910,235			**258,016,028**	**188,084,374**	**206,669,122**	**111,927,866**	37%	85%
		Total comprehensive attributable to :							
467,951,008	342,247,102	Equity holders of the Company		258,672,345	201,900,085	201,104,468	119,673,956	28%	68%
-	-	Non controlling interest		-	-	-	-		
467,951,008	342,247,102			**258,672,345**	**201,900,085**	**201,104,468**	**119,673,956**	28%	68%
		Earnings per share							
0.17	**0.11**	Basic earnings per share	10	**0.16**	**0.11**	**0.13**	**0.07**		

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

CO-OPERATIVE INSURANCE COMPANY PLC
SEGMENTAL REVIEW
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30TH SEPTEMBER 2026
(All amounts are in Sri Lanka Rupees)

	2026					2025				
	Company (Non Life)	**Subsidiary (Coop Life)**	**Subsidiary (CITA)**	**Consolidation adjustments**	**Total**	**Company (Non Life)**	**Subsidiary (Coop Life)**	**Subsidiary (CITA)**	**Consolidation adjustments**	**Total**
Gross written premium	3,822,214,732	797,254,066	-	(3,633,655)	4,615,835,144	3,690,834,847	943,005,742	-	(2,888,963)	4,630,951,628
Less: premium ceded to reinsurers	(1,165,678,269)	(34,452,582)	-	-	(1,200,130,851)	(1,065,745,716)	(37,868,758)	-	-	(1,103,614,475)
Net written premium	2,656,536,464	762,801,483	-	(3,633,655)	3,415,704,293	2,625,089,131	905,136,984	-	(2,888,963)	3,527,337,153
Net change in reserves for unearned premium	25,191,347	-	-	-	25,191,347	(239,663,951)	-	-	-	(239,663,951)
Net earned premium	2,681,727,811	762,801,483	-	(3,633,655)	3,440,895,640	2,385,425,180	905,136,984	-	(2,888,963)	3,287,673,202
Other income										
Investment income	635,125,586	632,077,694	112,899	(23,121,050)	1,244,195,131	597,612,892	643,587,351	96,401	-	1,241,296,645
Unrealized changes in losses of financial instruments	-	-	-	-	-	-	-	-	-	-
Net realized gain in financial investments	-	-	-	-	-	-	968,974	-	-	968,974
Policy administration fees	155,258,202	-	-	-	155,258,202	240,711,947	-	-	-	240,711,947
Other income	(8,179,312)	7,281,102	-	(4,329,033)	(5,227,243)	10,706,684	5,034,067	-	(4,081,615)	11,659,136
	782,204,476	639,358,797	112,899	(27,450,083)	1,394,226,088	849,031,523	649,590,392	96,401	(4,081,615)	1,494,636,700
Total revenue	3,463,932,286	1,402,160,280	112,899	(31,083,738)	4,835,121,728	3,234,456,704	1,554,727,376	96,401	(6,970,578)	4,782,309,902
Net benefits & claims										
Gross benefits & claims incurred	2,311,442,559	511,538,909	-	-	2,822,981,468	1,940,851,620	586,595,087	-	-	2,527,446,707
Claims ceded to reinsurers	(441,990,814)	(5,243,437)	-	-	(447,234,252)	(151,268,457)	(9,771,906)	-	-	(161,040,363)
Change in life contract liabilities	-	427,637,830	-	-	427,637,830	-	461,535,671	-	-	461,535,671
	1,869,451,745	933,933,301	-	-	2,803,385,046	1,789,583,163	1,038,358,852	-	-	2,827,942,015
	1,594,480,542	468,226,978	112,899	(31,083,738)	2,031,736,682	1,444,873,540	516,368,524	96,401	(6,970,578)	1,954,367,886
Other expenses										
Underwriting & policy acquisition cost	37,128,595	86,388,877	-	-	123,517,473	26,976,124	116,913,066	-	(2,582)	143,886,608
Other operating & administrative expenses	1,228,065,247	268,069,777	1,500	(7,962,688)	1,488,173,836	1,228,294,138	282,932,451	2,408	(6,967,996)	1,504,261,000
Finance cost	34,044,924	7,544,673		-	41,589,598	29,706,841	7,862,272		-	37,569,113
	1,299,238,767	362,003,328	1,500	(7,962,688)	1,653,280,907	1,284,977,104	407,707,788	2,408	(6,970,578)	1,685,716,721
Profit before tax	295,241,775	106,223,651	111,399	(23,121,050)	378,455,775	159,896,437	108,660,735	93,993	-	268,651,166
Income tax expenses	(88,572,652)	(31,867,095)	-	-	(120,439,748)	(47,968,571)	(32,598,221)	-	-	(80,566,792)
Profit for the year	206,669,122	74,356,556	111,399	(23,121,050)	258,016,028	111,927,866	76,062,515	93,993	-	188,084,374
Other comprehensive income										
Items that will not be reclassified subsequently to profit or loss ;										
Revaluation of land & buildings	-	-	-	-	-	-	-	-	-	-
Actuarial gains / (loses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-
					-					-
Items that may be reclassified subsequently to profit or loss ;					-					-
Net change in fair value of available for sale of financial assets	(5,564,654)	6,220,972	-	-	656,318	7,746,091	6,069,620	-	-	13,815,711
Tax on other comprehensive income	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	201,104,468	80,577,527	111,399	(23,121,050)	258,672,345	119,673,956	82,132,135	93,993	-	201,900,085

CO-OPERATIVE INSURANCE COMPANY PLC
SEGMENTAL REVIEW
STATEMENT OF FINANCIAL POSITION
AS AT 30TH SEPTEMBER 2026
(All amounts are in Sri Lanka Rupees)

	2026					2025				
	Company (Non Life)	Subsidiary (Coop Life)	Subsidiary (CITA)	Consolidation adjustments	Total	Company (Non Life)	Subsidiary (Coop Life)	Subsidiary (CITA)	Consolidation adjustments	Total
Assets										
Property, plant & equipment	1,022,623,944	336,439,150	-	-	1,359,063,094	1,007,114,967	297,335,065	-	-	1,304,450,032
Work in progress (WIP) -Building	12,100,588	-			12,100,588	12,100,588	-			12,100,588
Right of use assets	312,235,536	64,254,494	-	-	376,490,029	260,458,040	68,866,997	-	-	329,325,036
Intangible assets	20,620,473	10,035,926	-	-	30,656,399	16,195,159	8,229,571	-	-	24,424,730
Financial investments	7,984,886,844	7,037,687,497	1,500,000	-	15,024,074,341	7,396,835,462	6,520,461,177	1,500,000	-	13,918,796,638
Investments in subsidiaries	544,260,050	-	-	(544,260,050)	-	544,260,050	-	-	(544,260,050)	-
Loans to policy holders	-	64,087,502	-	-	64,087,502	-	66,540,343	-	-	66,540,343
Reinsurance receivables	1,900,903,439	5,559,092	-	-	1,906,462,532	1,241,251,645	13,009,128	-	-	1,254,260,774
Premium receivables	631,021,446	24,831,244	-	-	655,852,690	1,016,210,108	21,471,840	-	-	1,037,681,948
Related party receivables	22,541,800	-	-	(22,541,800)	-	9,744,016	-	-	(9,744,016)	-
Other assets	263,449,488	71,015,019	50,016	20,634	334,535,159	247,586,765	81,542,189	32,829	(9,481)	329,152,302
Cash & cash equivalents	176,737,036	55,024,852	5,055,449	-	236,817,337	106,344,410	81,922,409	5,114,973	-	193,381,792
Total assets	**12,891,380,644**	**7,668,934,777**	**6,605,465**	**(566,781,216)**	**20,000,139,671**	**11,858,101,209**	**7,159,378,721**	**6,647,802**	**(554,013,547)**	**18,470,114,184**
Equity & liabilities										
Equity										
Stated capital	2,198,315,515	544,260,040	10	(544,260,050)	2,198,315,515	2,198,315,515	544,260,040	10	(544,260,050)	2,198,315,515
Revaluation reserve	1,249,308,622	282,154,449	-	(18,228,939)	1,513,234,132	1,090,041,186	242,778,508	-	(18,228,939)	1,314,590,752
Available for sale reserves	(817,823)	(19,876,236)	-	(31,137,497)	(51,831,555)	4,375,616	(28,366,743)	-	(31,137,497)	(55,128,613)
Retained earnings	2,079,831,897	839,298,418	752,833	49,366,436	2,969,249,584	1,805,366,322	781,948,990	675,855	49,366,436	2,637,357,602
Non controlling interest	-	-	-	-	-	-	-	-	-	-
Total equity	**5,526,638,211**	**1,645,836,671**	**752,843**	**(544,260,050)**	**6,628,967,676**	**5,098,098,639**	**1,540,620,794**	**675,865**	**(544,260,050)**	**6,095,135,258**
Liabilities										
Preference shares	-	-	-	-	-	11,000,000	-	-	-	11,000,000
Retirement benefit obligations	120,413,732	25,990,078	-	-	146,403,810	103,750,956	19,904,334	-	-	123,655,290
Lease liability under SLFRS 16	356,497,812	73,776,699	-	-	430,274,510	318,770,346	82,330,881	-	-	401,101,227
Insurance liabilities	4,264,206,533	5,666,394,220	-	-	9,930,600,753	3,525,048,020	5,326,261,007	-	-	8,851,309,028
Reinsurance creditors	1,325,244,872	10,467,551	-	-	1,335,712,423	1,298,307,102	11,753,387	-	-	1,310,060,490
Related party payables	-	16,678,886	5,842,280	(22,521,166)	-	-	3,882,432	5,871,065	(9,753,497)	-
Deferred tax liability	93,389,896	67,009,654	-	-	160,399,550	46,963,904	47,092,510	-	-	94,056,414
Other liabilities	987,213,772	162,781,018	10,342	-	1,150,005,132	1,092,286,013	127,533,374	100,872	-	1,219,920,251
Bank overdrafts	217,775,818	-	-	-	217,775,818	363,876,229	-	-	-	363,876,229
Total liabilities	**7,364,742,434**	**6,023,098,105**	**5,852,622**	**(22,521,166)**	**13,371,171,996**	**6,760,002,571**	**5,618,757,926**	**5,971,937**	**(9,753,497)**	**12,374,978,926**
Total equity & liabilities	**12,891,380,645**	**7,668,934,776**	**6,605,465**	**(566,781,216)**	**20,000,139,672**	**11,858,101,209**	**7,159,378,720**	**6,647,802**	**(554,013,547)**	**18,470,114,184**

CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE THREE MONTHS ENDED 30TH SEPTEMBER 2026 *(All amounts are in Sri Lanka Rupees)*	Note	Group		Company		Change	
		2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)	Group %	Compan %
Gross written premium		1,541,711,932	1,674,217,074	1,259,332,122	1,301,080,457	-8%	-3%
Less premium ceded to reinsurers		(421,886,605)	(382,196,170)	(411,511,557)	(371,151,272)	10%	11%
Net written premium		1,119,825,327	1,292,020,904	847,820,565	929,929,186	-13%	-9%
Net change in reserves for unearned premium		59,263,671	(95,707,956)	59,263,671	(95,707,956)	162%	162%
Net earned premium		**1,179,088,998**	**1,196,312,948**	**907,084,236**	**834,221,230**	-1%	9%
Other revenue							
Investment income		428,171,035	399,313,315	212,642,361	192,424,133	7%	11%
Unrealized changes in losses of financial instruments		-	-	-	-		
Net realized gain in financial investments		-	656,161	-	-	-100%	-
Policy administration fees		53,147,863	83,976,018	53,147,863	83,976,018	-37%	-37%
Other income		834,307	2,339,796	(709,788)	2,085,630	-64%	-134%
		482,153,205	486,285,288	265,080,436	278,485,781	-1%	-5%
Total net revenue		**1,661,242,204**	**1,682,598,236**	**1,172,164,672**	**1,112,707,011**	-1%	5%
Net benefits & claims							
Gross benefits & claims incurred		882,563,547	1,072,639,557	760,090,243	695,965,401	-18%	9%
Claims ceded to reinsurers		(66,446,565)	(66,423,602)	(64,085,126)	(64,732,585)	0%	-1%
Change in life contract liabilities		212,437,613	22,394,472	-	-	849%	-
		1,028,554,595	**1,028,610,427**	**696,005,117**	**631,232,816**	0%	10%
Other expenses							
Underwriting & policy acquisition cost		41,349,232	58,367,998	11,239,325	13,118,331	-29%	-14%
Other operating & administrative expenses		471,937,845	492,968,387	388,580,122	399,904,246	-4%	-3%
Finance cost		14,029,262	12,372,722	11,691,483	9,821,088	13%	19%
		527,316,339	**563,709,107**	**411,510,930**	**422,843,664**	-6%	-3%
Profit before income tax		**105,371,270**	**90,278,702**	**64,648,625**	**58,630,530**	17%	10%
Income tax expenses		(31,599,925)	(27,077,038)	(19,394,588)	(17,588,919)	17%	10%
Profit for the year		**73,771,345**	**63,201,664**	**45,254,037**	**41,041,611**	17%	10%
Other comprehensive income							
Items that will not be reclassified subsequently to profit or loss ;							
Revaluation of property ,plant & equipment		-	-	-	-	-	-
Actuarial gains/ (losses) on defined benefit plan		-	-	-	-	-	-
Items that may be reclassified subsequently to profit or loss ;		-	-	-	-		
Net change in fair value of available-for-sale financial assets		(942,696)	8,232,144	(2,916,119)	6,138,941	-111%	-148%
Tax on other comprehensive income		-	-	-	-		
		(942,696)	8,232,144	(2,916,119)	6,138,941	-111%	-148%
Total comprehensive income for the year, net of tax		**72,828,649**	**71,433,808**	**42,337,918**	**47,180,552**	2%	-10%
Profit attributable to :							
Equity holders of the Company		73,771,345	63,201,664	45,254,037	41,041,611	17%	10%
Non controlling interest		-	-	-	-		-
		73,771,345	**63,201,664**	**45,254,037**	**41,041,611**	17%	10%
Total comprehensive attributable to :							
Equity holders of the Company		72,828,649	71,433,808	42,337,918	47,180,552	2%	-10%
Non controlling interest		-	-	-	-		-
		72,828,649	**71,433,808**	**42,337,918**	**47,180,552**	2%	-10%
Earnings per share							
Basic earnings per share		**0.04**	**0.04**	**0.03**	**0.02**		

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30TH SEPTEMBER 2026
(All amounts are in Sri Lanka Rupees)

Company	Stated capital (note 05)	Revaluation reserve	Available for sale reserve	Retained earnings	Total
Balance as at 01st January 2025	**2,198,315,515**	**1,090,041,186**	**(6,626,274)**	**1,693,438,456**	**4,975,168,883**
Total comprehensive income					
Profit for the year	-	-	-	111,927,866	111,927,866
Other comprehensive income for the year					
Net change in revaluation of property, plant & equipment	-				-
Net change in fair value of available for sale financial assets	-		7,746,091	-	7,746,091
'Amortization of available for sales reserve to profit or loss due to re-classificat	-	-	3,255,799	-	3,255,799
Actuarial gains/ (losses) on defined benefit plan	-	-	-		-
De-recognition of revaluation reserve	-		-		-
Tax on other comprehensive income	-				-
	-	-	11,001,890	-	11,001,890
Total comprehensive income for the year	-	-	11,001,890	111,927,866	122,929,756
Issue of shares	-	-	-	-	-
Ordinary dividends	-	-	-	-	-
Balance as at 30th September 2025	**2,198,315,515**	**1,090,041,186**	**4,375,616**	**1,805,366,322**	**5,098,098,639**
Balance as at 01st January 2026	**2,198,315,515**	**1,249,308,622**	**4,441,759**	**1,873,162,775**	**5,325,228,670**
Total comprehensive income					
Profit for the year	-	-	-	206,669,122	206,669,122
Other comprehensive income for the year					-
Net change in revaluation of property, plant & equipment	-	-			-
Net change in fair value of available for sale financial assets	-		(5,564,654)	-	(5,564,654)
Amortization of available for sales reserve to profit or loss due to re-classificati	-	-	305,072	-	305,072
Actuarial gains/ (losses) on defined benefit plan	-	-		-	-
De-recognition of revaluation reserve	-	-		-	-
Tax on other comprehensive income	-	-		-	-
	-	-	(5,259,582)	-	(5,259,582)
Total comprehensive income for the year	-	-	(5,259,582)	206,669,122	201,409,540
Issue of shares	-	-	-	-	-
Ordinary dividends	-	-	-		-
Balance as at 30th September 2026	**2,198,315,515**	**1,249,308,622**	**(817,823)**	**2,079,831,897**	**5,526,638,211**

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30TH SEPTEMBER 2026
(All amounts are in Sri Lanka Rupees)

Group	Stated capital (note 05)	Revaluation reserve	Available for sale reserve	Retained earnings	Non controlling interests	Total
Balance as at 01st January 2025	**2,198,315,515**	**1,314,590,755**	**(72,200,124)**	**2,449,273,229**	**-**	**5,889,979,374**
Opening Balance correction due to last yr audit JE						
Total comprehensive income						
Profit for the year	-	-	-	188,084,373	-	188,084,373
Other comprehensive income for the year						
Net change in revaluation of property, plant & equipment	-	-	-	-	-	-
'Net change in fair value of available for sale financial assets			13,815,711	-		13,815,711
De-recognition of revaluation reserve	-	-	-	-	-	-
"Amortization of available for sales reserve to profit or loss due to re-classification of fin	-	-	3,255,799	-	-	3,255,799
Actuarial gains/ (losses) on defined benefit plan	-	-	-		-	-
Gain on purchase of Cooplife Limited	- ǂ	-	-	-	-	-
Tax on other comprehensive income	-	-	-	-	-	-
	-	-	17,071,510	-	- ǂ	17,071,510
Total comprehensive income for the year	**-**	**-**	**17,071,510**	**188,084,373**	**- ǂ**	**205,155,883**
Issue of shares	-	-	-	-	-	-
Ordinary dividends				-		-
Balance as at 30th September 2025	**2,198,315,515**	**1,314,590,755**	**(55,128,614)**	**2,637,357,602**	**-**	**6,095,135,258**
Balance as at 01st January 2026	**2,198,315,515**	**1,513,234,132**	**(52,792,945)**	**2,715,325,509**	**-**	**6,374,082,210**
Total comprehensive income						
Profit for the year	-	-	-	258,016,027	-	258,016,027
Other comprehensive income for the year						
Net Change in Revaluation of Propert,Plant & Equipment	-	-	-	-	-	-
'Net change in fair value of available for sale financial assets			656,318			656,318
De-Recognition of Revaluation Reserve	-	-	-	-	-	-
Amortization of available for sales reserve to profit or loss due to re-classification of financial instruments	-	-	305,072	-	-	305,072
Actuarial Gains/ (Losses) on Defined Benefit Plan	-	-	-	-	-	-
Tax on Other Comprehensive Income	-	-	-	-	-	-
	-	-		- #	-	961,390
Total comprehensive income for the year	-	-	961,390	258,016,027	-	258,977,417
Ordinary Dividends	-	-	-	(4,091,952)	-	(4,091,952)
Balance as at 30th September 2026	**2,198,315,515**	**1,513,234,132**	**(51,831,555)**	**2,969,249,584**	**-**	**6,628,967,676**

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

CO-OPERATIVE INSURANCE COMPANY PLC
STATEMENT OF CASH FLOWS

		Group		Company	
FOR THE PERIOD ENDED 30TH SEPTEMBER 2026		**2026**	**2025**	**2026**	**2025**
(All amounts are in Sri Lanka Rupees)	Note	**(Unaudited)**	**(Unaudited)**	**(Unaudited)**	**(Unaudited)**
Cash flows from operating activities					
Net profit before taxation		401,576,824	268,651,165	295,241,775	159,896,437
Adjustments for:		-	-		
Interest income		(1,265,471,778)	(1,241,296,645)	(635,125,586)	(597,612,892)
Interest expense		41,551,508	37,569,113	34,044,924	29,706,841
Depreciation on property, plant & equipment		67,356,125	130,533,651	52,110,511	111,014,108
Depreciation on right of use asset		75,705,181	74,377,355	59,117,631	55,999,243
Reinsurance Premium provision		29,209,145	28,096,852		
Impairment loss on premium receivables		(12,228,393)	(106,358,027)	(12,228,393)	(106,358,027)
premium receivables		-	1,170,428		
Impairment loss on property, plant and equipment					
Amortization of intangible assets		(4,807,214)	4,073,364	(5,069,581)	3,780,397
Amortization of available for sales reserve to profit or loss due to re-		6,220,972	6,429,514	-	-
(Profit) / loss on sale of tangible assets		21,441,919	87,000	21,441,919	87,000
Policy Loan Interset Receivable		-	3,318,495		
Script Dividend		-	(12,912)		
Fair value gain or loss		-	-		
EIR Adjustment		754,756	649,144		
Provision for employee benefits		10,800,000	10,800,000	10,800,000	10,800,000
Operating profit before working capital changes		**(627,890,956)**	**(781,911,502)**	**(179,666,800)**	**(332,686,893)**
Changes in operating assets		499,645,533	57,267,648	536,500,685	68,440,929
Changes in operating liabilities		(103,040,408)	310,687,712	(91,073,255)	307,203,461
Changes in general insurance reserves		(128,284,578)	95,469,284	(128,284,578)	95,469,284
Increase in long term insurance provision		423,999,043	427,549,033	-	-
Cash flows from operating activities		**64,428,633**	**109,062,175**	**137,476,052**	**138,426,782**
Gratuity paid		(17,974,083)	(11,979,070)	(16,288,973)	(11,325,264)
Taxation paid		(30,804,387)	(7,147,507)	(26,454,511)	(7,116,442)
Rent & advance paid		(134,368,675)	(111,978,638)	(107,663,698)	(87,208,150)
Cash flows from / (used in) operating activities		**(118,718,512)**	**(22,043,040)**	**(12,931,130)**	**32,776,926**
Cash flows from investing activities					
Purchase of investments net of sale proceeds		(1,114,916,048)	(1,220,722,177)	(668,836,444)	(693,031,376)
Net Policy loan granted and repyemnt		(345,481)	35,244,280		
Reinsurance paid		(13,000,442)	(21,934,194)		
Interest received		1,200,393,315	1,238,577,912	611,994,536	597,112,699
Dividend received		23,131,050	500,192	23,131,050	500,192
Interest paid		-	-		
Advance paid for WIP intangible asseset		(423,582)	(2,293,619)		
Proceeds on sale of tangible assets		53,302,468	258,000	53,302,468	258,000
Purchase of intangible assets		-	(928,500)	-	(88,500)
Purchase of tangible assets		(2,523,378)	(5,537,134)	(362,035)	(2,291,140)
Net cash flows from / (used in) investing activities		**145,617,901**	**23,164,760**	**19,229,575**	**(97,540,125)**
Cash flows from financing activities					
Redemption of preference shares		(11,000,000)	-	(11,000,000)	-
Dividend paid		(27,873,002)	-	(660,000)	-
Net cash flows from / (used in) financing activities		**(38,873,002)**	**-**	**(11,660,000)**	**-**
Decrease in cash & cash equivalents		(11,973,613)	1,121,720	(5,361,556)	(64,763,199)
Cash & cash equivalents at the beginning of the year		15,641,542	(163,647,372)	(35,677,226)	(192,768,622)
Transfer to corperative		15,373,592	(7,968,790)		
Cash & cash equivalents at the end of the year	12	**19,041,519**	**(170,494,437)**	**(41,038,782)**	**(257,531,819)**
Note A					
Cash & cash equivalents at the end of the year					
Cash at banks		226,078,110	186,615,369	173,745,018	102,746,670
Cash in hand		10,739,228	6,766,423	2,992,018	3,597,740
Cash in transit		-	-	-	-
Bank overdrafts		(217,775,818)	(363,876,229)	(217,775,818)	(363,876,229)
		19,041,519	**(170,494,437)**	**(41,038,782)**	**(257,531,819)**

The notes form an integral part of theses Condensed Consolidated Interim Financial Statements.

CO-OPERATIVE INSURANCE COMPANY PLC
NOTES TO THE FINANCIAL STATEMENTS
AS AT 30TH SEPTEMBER 2026

1 CORPORATE INFORMATION

1.1 Reporting Entity

Co-operative Insurance Company PLC is a Company incorporated on 11th August 1997 with limited liability and domiciled in Sri Lanka. The registered office and the principal place of business of the Company is situated at 74/5, Grandpass Road, Colombo 14, while the registered office of its Subsidiaries (Cooplife Insurance Limited and Coopinsu Training Academy) is situated at " Coop House " , No. 455, Galle Road, Colombo 03 and No. 70/3, Grandpass Road, Colombo 14 respectively. The ordinary shares of the company are listed on the Colombo Stock exchange(CSE).

1.2 Consolidated Financial Statements

The consolidated financial statements for the quater ended and as at 30th September 2026 comprise "the Company" referring to Co-operative Insurance Company PLC as the Holding Company and "the Group" referring to Co-operative Insurance Company PLC and its Subsidiaries. The financial statements of all Companies within the Group are prepared with uniform accounting policies for a common financial year which ends on 31st December.

1.3 Principal Activities & Nature of Operations

The Group is primarily involved in the non-life and life insurance business. In compliance with the requirements of the Regulations of Insurance Industry (Amendment) Act No 3 of 2011, the Company completed the segregation of life and non-life insurance businesses on 1st January 2015.

Co-operative Insurance Company PLC, provides general insurance solutions for both individual and corporate customers. Insurance other than 'life insurance' falls under the category of general insurance. Fire & Engineering, motor, marine, medical and miscellaneous insurance are the main categories under general insurance.

Cooplife Insurance Limited provides life insurance solutions for both individual and corporate customers. Co-operative Insurance Training Academy provides insurance education training mostly to the employees and also for the external parties.

There were no significant changes in the nature of the principal activities during the financial year under review.

1.4 Date of Authorization for Issue

The consolidated financial statements for the period ended 30th September 2026 were authorized for issue by the chairman, on behalf of the Board of Directors on 6th November 2026.

1.5 Responsibility of Financial Statements

The Board of Directors is responsible for these financial statements as per the provisions of the Companies Act, No. 07 of 2007, the Sri Lanka Accounting Standards and the Regulations of Insurance Industry Act, No. 43 of 2000.
The responsibility of the directors in relation to these financial statements is set out in detail in the annual report of the Board of Directors; directors' responsibility for financial position appearing in annual report each year.

2 BASIS OF PREPARATION

2.1 Statement of Compliance

The consolidated financial statements have been prepared in accordance with Sri Lanka Accounting Standard LKAS 34- Interim Financial Reporting and comply with the requirements of Companies Act No 7 of 2007 and the Regulations of Insurance Industry Act, No. 43 of 2000, taken together with subsequent amendments. The same accounting policies and methods of computation as stated in Audited Financial Statements-2025 has been followed in preparation of theses consolidated financial statements.

Components
Consolidated statement of financial position
Consolidated statement of profit or loss and other comprehensive income
Consolidated statement of changes in equity
Consolidated statement of cash flows
Notes to the financial statements

2.2 Comparative Information

The comparative information have been reclassified, where relevant for better presentation and to be comparable with those of the current year.

2.3 Temporary Exemption from SLFRS 9

An insurer that meets the criteria in paragraph 20B of SLFRS 4 (amended) provides a temporary exemption that permits, but does not require, the insurer to apply LKAS 39 – Financial Instruments: Recognition and Measurement rather than SLFRS 9 for annual periods beginning before 1st January 2023.

An insurer may apply the temporary exemption from SLFRS 9 if, and only if:
• It has not previously applied any version of SLFRS 9, other than only the requirements for the presentation of gains and losses of financial liabilities designated at fair value through profit or loss and;
• its activities are predominantly connected with insurance, at its annual reporting date that immediately precedes 1st April 2016, or at a subsequent annual reporting date.

Taking into account the above criteria, Co-operative Insurance Company PLC and Coop Life Insurance Limited being predominantly connected with insurance activities; both Companies may continue to apply LKAS 39 – Financial Instruments: Recognition and Measurement rather than SLFRS 9 for annual periods beginning before 1st January 2026.

Summary of the Requirements: Classification and Measurement

Financial Assets.
SLFRS 9 contains a new classification and measurement approach for financial assets that reflects the business model in which assets are managed and their cash flow characteristics and contains three principal classification categories for financial assets measured at:

- Amortized Cost
- Fair Value through Other Comprehensive Income (FVTOCI)
- Fair Value through Profit or Loss

The standard eliminates the existing LKAS 39 categories of held to maturity, loans and receivables and available for sale financial assets.
Financial Liabilities
SLFRS 9 largely retains the existing requirements in LKAS 39 for the classification of financial liabilities. However, under LKAS 39 all fair value changes of
- the amount of change in the Fair Value that is attributable to changes in the credit risk of the liability is presented in Other Comprehensive and
- the remaining amount of change in the Fair Value is presented in the profit or loss.

Impairment
SLFRS 9 replaces the 'Incurred Loss' model in LKAS 39 with a forward-looking 'Expected Credit Loss' (ECL) model. This will require considerable judgment about how changes in economic factors affect ECL, which will be determined on a probability-weighted basis
- to financial assets measured at amortizedcost or FVTOCI, the new impairment model will apply, except for investments in equity instruments, and to contract assets.

- Loss allowances will be measured on either of the following bases: 12-month ECLs (these are ECLs that resultfrom possible default events within the 12months after the reporting date), and Lifetime ECLs(these are ECLs that result from all possible default events over the expected life of a financial instrument).

Disclosure to Provide Comparability
The Group will make an assessment of the objective of the business model when a financial asset is held at a portfolio level because this best reflects the way the business is managed and information is provided to the management.

3 FINANCIAL INVESTMENTS

	Group		Company	
As at,	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**
Held to maturity financial assets (HTM)	9,188,300,747	8,118,441,710	3,518,907,493	2,941,553,764
Loans & receivables (L&R)	5,814,805,210	5,772,940,876	4,445,010,966	4,428,127,150
Available for sale financial assets (AFS)	20,968,384	27,154,547	20,968,384	27,154,547
Financial assets at fair value through profit or loss (FVTPL)	-	259,505	-	-
Total	**15,024,074,341**	**13,918,796,638**	**7,984,886,844**	**7,396,835,462**

4 CONSOLIDATION OF SUBSIDARIES

4.1 Subsidiaries

Subsidiaries are entities controlled by the Group. The Group controls an entity when it is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the investees. The financial statements of the Subsidiaries are included in the consolidated financial statements from the date on which control commences, until the date on which the control ceases.

4.2 Critical Judgments in Applying the Entity's Control

The directors have concluded that the Group controls all Subsidiaries as it has the majority control and voting rights over its Subsidiaries as depicted below:

4.3 Interest in Subsidiaries

The interest in Group's principal Subsidiaries as at 30th September 2026 are set out below.

Name of Entity	Place of Business/ Country of Incorporation	Percentage of Ownership		Principal Activities
		2026	2025	
Co-op Life Insurance Limited	Colombo/Sri Lanka	100%	100%	Life Insurance
Cooperative Insurance Training Acad	Colombo/Sri Lanka	100%	100%	Insurance Training Education

5 PREMIUM RECEIVABLES

	Group		Company	
	Unaudited 30.09.2026 Rs.	**Unaudited 30.09.2025 Rs.**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**
Premiums receivable - Non Life Insurance	641,208,671	1,043,958,018	641,209,995	1,043,958,018
Premiums receivable - Life Insurance	26,900,624	21,714,129		-
Impairment allowance on premiums receivable	(12,257,929)	(27,990,199)	(10,188,549)	(27,747,910)
	655,852,690	1,037,681,948	631,021,446	1,016,210,108

Fair value of premiums receivable
The carrying amount disclosed above approximates the fair value at the reporting date.

Impairment of premiums receivable
Impairment charges for the year are recognized in other operating and administrative expenses

Collateral details
The Company does not hold any collateral as security against potential defaults by policyholders or intermediaries

6 STATED CAPITAL

		Group		Company	
		Unaudited 30.09.2026 Rs.	**Unaudited 30.09.2025 Rs.**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**
Ordinary shares	6.1	2,198,315,515	2,198,315,515	2,198,315,515	2,198,315,515
Number of shares	6.2	1,652,177,600	1,652,177,600	1,652,177,600	1,652,177,600
6.1 Ordinary shares					
Balance at the beginning of the Period		2,198,315,515	2,198,315,515	2,198,315,515	2,198,315,515
Share issue		-	-	-	-
Balance at the end of the period		**2,198,315,515**	**2,198,315,515**	**2,198,315,515**	**2,198,315,515**
6.2 Reconciliation Of Number Of Shares - Voting Ordinary Shares					
No of shares at the beginning of the period		1,652,177,600	1,652,177,600	1,652,177,600	1,652,177,600
Shares issued during the period		-	-	-	-
Ordinary shares on share split					
No of shares at the end of the period		**1,652,177,600**	**1,652,177,600**	**1,652,177,600**	**1,652,177,600**

7 INSURANCE LIABILITIES

		Group		Company	
		Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.	Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.
7.1 Life Insurance					
Long Term Insurance Fund	6.1.1	5,641,338,084	5,295,983,661	-	-
Terminal Bonus		475,550	1,122,875		
Unclaimed benefits		24,580,586	29,154,471	-	-
		5,666,394,220	5,326,261,007	-	-
7.2 Non Life Insurance					
Premium					
Unearned premium		1,779,385,940	1,770,055,066	1,779,385,940	1,770,055,066
Net deferred acquisition cost		(29,988,294)	(28,077,484)	(29,988,294)	(28,077,484)
Gross claims reserve		-	-		
Claims outstanding		1,698,098,183	987,864,314	1,698,098,183	987,864,314
Claims incurred but not reported (IBNR) - net		816,710,704	795,206,124	816,710,704	795,206,124
		4,264,206,533	3,525,048,020	4,264,206,533	3,525,048,020
Total Insurance Liability		**9,930,600,753**	**8,851,309,028**	**4,264,206,533**	**3,525,048,020**

7.1.1 LONG TERM INSURANCE FUND

The movement in the life insurance fund is as follows:

	2026			2025		
	Gross insurance contract liabilities	Reinsurance	Net insurance contract liabilities	Gross insurance contract liabilities	Reinsurance	Net insurance contract liabilities
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 01st January	5,403,178,908	(189,478,652)	5,213,700,254	4,998,008,473	(163,560,481)	4,834,447,992
Premium received/ reinsurance expenses	797,254,066	(34,452,582)	762,801,483	1,216,886,278	(45,448,192)	1,171,438,086
death, surrender and other terminations during the year	(511,538,909)	5,243,437	(506,295,471)	(931,986,303)	11,681,694	(920,304,609)
Net finance and other income	533,135,146		533,135,146	721,869,211	7,848,328	729,717,539
Expenses	(362,003,328)	-	(362,003,328)	(551,598,751)	-	(551,598,751)
Increase in life insurance fund before surplus distribution	456,846,975	(29,209,145)	427,637,830	455,170,435	(25,918,171)	429,252,264
Surplus distributed to shareholders	-	-	-	(50,000,000)	-	(50,000,000)
Increase in life insurance fund	456,846,975	(29,209,145)	427,637,830	405,170,435	(25,918,171)	379,252,264
Effect of taxation on surplus / bonus transferred to policyholders						
Balances as at 30th September	**5,860,025,883**	**(218,687,797)**	**5,641,338,084**	**5,403,178,908**	**(189,478,652)**	**5,213,700,256**

7.2.1 RECONCILATION BETWEEN INSURANCE PROVISION AND TECHNICAL RESERVE

	Company	
	Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.
Insurance provision - non life	4,264,206,533	3,525,048,020
Reinsurance on claims reserves	(816,710,704)	(795,206,124)
	3,447,495,829	**2,729,841,896**

Significant delays occur in the notification of claims and a substantial measure of experience and judgement is involved in assessing outstanding liabilities, the ultimate cost of which cannot be determined with certainty as of the reporting date. The reserves are determined based on the information currently available. However, it is inherent to the nature of the business written that the ultimate liability may vary as a result of subsequent developments.

The incurred but not reported (IBNR) and incurred but not enough reported (IBNER) claims reserve have been actuarially computed by Mr. Roberto Malattia for and on behalf of NMG Consulting. The valuation is based on internationally accepted actuarial methods and is performed on an annual basis.

The non life insurance technical reserve of Rs.3,196,017,243/- as at 30th September 2026 includes the provision of IBNR claims of Rs. 816,710,704/- that has been certified by the independent consultants actuaries, NMG Consulting.

8 GROSS WRITTEN PREMIUM	**Group**		**Company**	
For the period ended	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**
Life insurance	794,692,671	940,253,693	-	-
Non life insurance				
Motor	2,753,683,661	2,734,227,119	2,754,496,920	2,734,233,172
Fire and engineering	393,177,576	295,881,064	393,177,576	295,881,064
Marine	58,804,278	39,297,056	58,804,278	39,297,056
Medical	248,927,840	190,673,191	249,186,840	190,804,051
Miscellaneous	366,549,117	430,619,504	366,549,117	430,619,504
	4,615,835,144	4,630,951,628	3,822,214,732	3,690,834,848

8.01 PREMIUM CEDED TO REINSURERS				
Life	24,077,535	37,868,758		
Non life insurance				
Motor	47,966,953	48,763,072	47,966,953	48,763,072
Fire and engineering	244,457,018	163,805,317	244,457,018	163,805,317
Marine	32,339,704	21,619,252	32,339,704	21,619,252
Medical			-	-
Miscellaneous	137,671,386	141,984,682	137,671,386	141,984,682
Riots & strikes				-
Motor	585,827,089	589,142,810	585,827,089	589,142,810
Fire and engineering	97,116,674	83,549,964	97,116,674	83,549,964
Marine	4,268,697	2,888,595	4,268,697	2,888,595
Medical			-	-
Miscellaneous	16,030,748	13,992,022	16,030,748	13,992,022
	1,189,755,803	1,103,614,475	1,165,678,269	1,065,745,716

According to the direction received from National Insurance Trust Board, General Insurance Companies including Co-Operative Insurance Company PLC have to remit 100% of Motor Insurance Strike, Riot, Civil Commotion & Terrorism (SRCC & TC) Premiums to National Insurance Trust Fund (NITF) w.e.f. 01.01.2024.In year 2023 Motor Insurance Strike, Riot, Civil Commotion & Terrorism (SRCC & TC) Premiums to National Insurance Trust Fund was 12% .

9 INVESTMENT INCOME				
Available-for-sale				
Quoted shares - Unrealized gain	-		-	
Debentures	-		-	
Held to maturity				
Treasury bonds	486,280,619	580,911,866	128,687,129	187,820,753
Debentures	296,066,692	292,902,162	121,468,590	134,062,736
Treasury bills	-	-		
Asset backed securities	-	-		
Loans & receivables				
Fixed deposits	296,625,700	178,738,459	280,440,487	154,290,129
Repo	5,981,466	57,485,233	5,981,466	57,485,233
Overnight deposits	2,645,666	6,500,915	2,645,666	6,500,915
Commercial paper	123,561,828	79,357,371	66,745,149	44,329,958
Money market	19,784,515	21,801,171	-	
Treasury bills	-	-		
Asset backed securities	2,102,123	1,879,075	2,102,123	1,879,075
Fair value through profit or loss				
Quoted shares - dividend	-	670,178	-	583,039
Unquoted shares - dividend	10,000		23,131,050	
Interest income on	-			
Savings deposits	3,922,733	10,613,261	3,922,733	10,613,261
Policy loans	7,106,318	10,210,518	-	-
Staff loans	107,470	226,434	1,192	47,793
	1,244,195,131	1,241,296,645	635,125,586	597,612,894
Income from subsidary				
Dividend from subsidiary - preference shares	-	-	-	-
Total finance income	1,244,195,131	841,983,330	635,125,586	405,188,759

10 INCOME TAX EXPENSES

Current tax expense				
Current year	120,439,748	123,834,348	88,572,652	87,891,770
(Over) / under provision for the last year	-			
Withholding tax on inter company dividend	-			
Capital gain tax	-			
	120,439,748	123,834,348	88,572,652	87,891,770
Deferred Tax Expense				
(Origination) / reversal of deferred tax asset	-		-	
Origination / (reversal) of deferred tax liability	-			
	-	-	-	-
Income tax expense	120,439,748	123,834,348	88,572,652	87,891,770

11 EARNING PER SHARE AND NET ASSET PER SHARE

The basic earnings per share is based on net profit attributable to ordinary shareholders for the year divided by the weighted average number of ordinary shares outstanding for the year, calculated as follows;

	Group		Company	
For The period ended	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**
Profit attributable to ordinary shareholders (Rs.)	258,016,028	124,882,710	206,669,122	70,886,255
Weighted average number of ordinary shares in issue applicable to basic earnings per share (Rs.)	1,652,177,600	1,652,177,600	1,652,177,600	1,652,177,600
Earnings per share (Rs.)	0.16	0.08	0.13	0.04
Net assets per share (Rs.)	4.01	3.65	3.35	3.06
For Three months ended				
Profit attributable to ordinary shareholders (Rs.)	73,771,345	63,201,664	45,254,037	41,041,611
Weighted average number of ordinary shares in issue applicable to basic earnings per share (Rs.)	1,652,177,600	1,652,177,600	1,652,177,600	1,652,177,600
Earnings per share (Rs.)	0.04	0.02	0.03	0.01

12 RELATED PARTY DISCLOSURES

12.1 TRANSACTIONS AND BALANCES WITH RELATED PARTIES

The Multi-Purpose Co-operative Societies represented on the Board are considered as related parties due to the joint shareholdings and representation on the board. Related party balances and transactions are listed below ;

		Transactions with CICL		Transactions with group companies	
Entity	**Nature of transaction**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**	**Unaudited 30.09.2026 Rs.**	**Unaudited 30.09.2025 Rs.**
Coop Life Insurance Ltd	shared service expenses	16,528,366	18,417,658		
	Insurance premium	1,072,260	136,914		-
	Life GTA	2,561,395	2,752,049		
	Vehicle rent - Income	1,350,000	1,100,000		
	Vehicle rent - Expense				
	Building rent	(2,979,033)	(3,677,808)		
	Security, Water and electricity	(967,555)	(344,926)		
	Other	(32,644)	(428,682)		
	Commission		2,582		
	Claims		475,280		
	Refunds				
CoopInsu Training Academy	Expenses incurred		31,973		
CoopInsurance Training Academy	Payment reimbursements				
MPCS Wennappuwa	Office rent	1,181,020	1,049,400	1,552,270	1,494,900
	Commission	263,030	329,525	346,211	346,340
	Claims	6,454,255	185,700		
	Rental Charges for training program			83,022	
	Fuel Charges				
Sri Lanka Co-operative Rural Bank Federation	Claims	43,358	3,937		
Dambadeniya MPCS Ltd	Commission incentive	28,790			
Dambadeniya MPCS Ltd	Commission incentive	91,217			
Health Department Co-operative Thrift & Credit Society Ltd	Death Claims & Printing charges	595,524			
	Printing charges	552,191		3,973,920	
	Commission	452			
Beliatta MPCS	Sponsorship				
	Commission	138,474	197,587		
	Sales promotion		35,000		
	Claim		103,475		
Chilaw District Co-operative	Rent	308,550			
	Claim	630,685			
Colombo South Coop Society Ltd	Staff welfare items			1,168,230	747,300
	Claim				
	Sales promotion				

Entity	Nature of transaction	Transactions with CICL		Transactions with group companies	
		Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.	Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.
New Thalawakale MPCS Ltd	Other				
	Commission		923		
Matara Dist. Tea Producers Co-operative Society Union	Claim	118,775			
Wayamba Co-operative Rural	Claim	2,489,941			
Kammal Pattu Coconut Producers	Claim	4,555,200			
	Rent	200,000			
Post & Telecom Employees Co-opera	Commission	47,631	15,986		
	Sponsorship	100,000			
	Other		75,000		
Sri Lanka Consumer Cooperative Federation	Dividend				
KOTAPOLA MPCS	Commission	55,543			
	Claim	238,679			
Panduwasnuwara MPCS	Commissions	48,851	404,433		
Wayamba Co-operative Rural Bank Union Ltd		518,023			
	Commissions	107,145	144,073		
Puttlam Salt Limited	Claim	248,328	170,327		
Co-operative Employees Commission	Claim	51,293			
Raigam Group of Companies	Claim	30,727,112	7,919,678		
	Other				

Entity	Nature of transaction	Balances with CICL		Balances with Group Companies	
		Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.	Unaudited 30.09.2026 Rs.	Unaudited 30.09.2025 Rs.
Coop Life Insurance Ltd	Equity investment	544,260,050	544,260,050	-	-
	Receiver for shared service expenses	16,678,886	3,872,951	-	-
	Life protection cover	-	-	-	-
CoopInsurance Training Academy	Equity investment	10	10	-	-
	Payment reimbursements	5,842,280	5,871,065	-	-

12.2 TRANSACTIONS WITH KEY MANAGEMENT PERSONNEL (KMP)

The Board of Directors of the Company have the authority and responsibility of planning, directing and controlling the activities of the Company. Accordingly, the Board of Directors of the Company have been identified as the KMP of the Company.

The emoluments paid to KMP of the Company are disclosed as follows;

	Company	
	Unaudited 2026 Rs.	Unaudited 2025 Rs.
Board Expenses	11,955,576	14,599,075
Board Remuneration	9,896,133	7,044,333
Board expenses and Remuneration of Cooplife Insurance Limited	17,074,977	16,959,500

Post employment benefits accrued are not included above as these cannot be identified separately, due to the actuarial valuation.

Loans given to directors

Company has not given any loans to the Directors of the Company during the the period ended 30th September 2026.

Loans obtained from directors
Company has not obtained any loans from the Directors of the Company during the the period ended 30th September 2026.

12.3 DIRECTORS & THEIR DIRECTORSHIPS IN OTHER ENTITIES ARE LISTED BELOW AS THE SOCIETIES REPRESENTED BY THE DIRECTORS ON THE BOARD ARE CONSIDERED AS RELATED PARTIES.

Director	Company	Relationship
Mr. A.A.J Amarasinghe	Wennappuwa Multi Purpose Co-operative Society Ltd	Vice chairman
	Kammal Pattu Coconut Producers Co-operative Society Ltd	Director
Mr.G.Gamage Dayasumana	Co-operative Employees Commission	Member
Mr. M Widanagamage	N/A	
Mr.L.Waragoda	Lorem Business Solutions (pvt) Ltd	Director
	L C Logistics Lanka (Pvt) Ltd	Director
Mr. H.H.D.E.Priyantha Herath	Panduwasnuwara Multi Purpose Cooperative Society Ltd	Chairman
	Wayamba Co-operative Rural Bank Union Ltd	Director
Mr.S.Wickramasinghe	Post and Telecom Employees Co-operative Bank Society Limited	Chairman
Mr Ganaka Amarasinghe	Raigam Group Of Companies	Senior Director
Ms. W. P. M. Chathurani	N/A	
Mr. M.P.L Lal Kumara	Education Employees Co-operative Thrift & Credit Society Limited	Chairman
Mr. B.M.A Mohan De Silva	Wayamba Co-operative Rural Bank Union Ltd	Chairman
	Department of Co-operative Development	Assistant Commissioner
Mr.Haritha Karunanayake	Kotapola Multi-Purpose Co-operative Society (MPCS)	Chairman
	Matara District Tea Producers Co-operative Societies	Chairman
	Matara District Co-operative Rural Bank Union Ltd	Director
	Anmeida Lanka (Pvt) Ltd	Director

13 CONTINGENCIES

There were no significant contingent liabilities for which no provision has been made in the accounts or approved by the Board, but not contracted as at the reporting date that would require adjustments to or disclosure in the financial statements, other than what has been described below.

13.1 COMPANY

(A) Value Added Tax on Financial services and Corporate Income Tax assessments issued by the Commissioner General of Inland Revenue

The Company received Notices of Assessment from the Inland Revenue Department in respect of Value Added Tax (VAT) on Financial Services for the taxable periods from 01 January 2018 to 31 December 2018, 01 January 2021 to 31 December 2021, and 01 January 2022 to 31 December 2022. These assessments assert that the Company is liable for VAT on financial services.The Company has formally appealed against these assessments on the basis that it operates in the insurance business and, therefore, is not liable for VAT on financial services. The Company has also received a favourable decision from the Tax Appeals Commission supporting its position. It is noted that several other insurance companies have received similar assessments and have likewise lodged appeals.The total tax exposure amounted to Rs. 151.86 million, comprising:VAT on Financial Services: Rs. 81.66 million,The remaining balance of Rs. 70.14 million relates to disputed VAT and Social Security Contribution Levy (SSCL) liabilities. The Company has submitted valid appeals in respect of these assessments, and the matters remain under review.Accordingly, no provision has been made in the financial statements for the disputed taxes and any related penalties.

(B) Litigations related to Co-operative Insurance Company PLC

Case no CHC/ 37/2022/CO has been filed by the former chairman Mr K S S Weerasekara to obtain interim orders to suspend the decisions taken by majority directors at the board meeting held on 31st August 2022 at 11.30 am.

In the above-mentioned case bearing No. CHC/37/2022/CO before the Commercial High Court of Colombo, the two Contempt of Court Applications filed against K.S.S. Weerasekera, former Chairman, and M.G.U.P. Kumara, former Chief Executive Officer (CEO), have proceeded to inquiry, and the inquiry has been concluded. Both parties have also filed their respective written submissions.

The Court found K.S.S. Weerasekera guilty of contempt of court on the charge of filing an affidavit containing false statements, while M.G.U.P. Kumara, former Chief Executive Officer (CEO), was found not guilty. The sentencing order was delivered on 5 May 2026, imposing a five-year term of imprisonment, suspended for a period of eight years, on K.S.S. Weerasekera. In addition, the Court ordered him to pay a fine of Rs. 5,000 within three months.

Case no : Writ Application bearing No: CA/Writ/415/2024 In the Court of Appeal

In the above captioned case, former Chief Executive Officer (CEO) M.G.U.P. Kumara has filed the Application seeking administrative reliefs against the Insurance Regulatory Commission of Sri Lanka (IRCSL). Cooperative Insurance Company PLC has filed their Statement of Objections, and the Hon. Attorney General (representing the IRCSL) has filed the Statement of Objections. The matter has been fixed for Argument on 16th November 2026.

Furthermore, no relief has been sought against Cooperative Insurance Company PLC in the above Application, and thus it has no bearing on Cooperative Insurance Company PLC

Case bearing No.: CA/Writ/1070/2025 in the Court of Appeal

The application was filed by Co-operative Insurance Company PLC, its Chairman, Its Vice Chairman and its Chief Executive Officer as the petitioners. The respondent parties are the Wild life Conservation officer of Ja-Ela, Director General of the Department of Wildlife Conservation and Hon Attorney General.

Matter has been fixed for Support finally on 8th February 2026.

Case bearing No.: B-1259/25 in the Magistrate's Court of Negombo

Matter will be will be mentioned on 11th February 2027 for further steps based on the Writ Application.

13.2 SUBSIDIARY

(A) The Commissioner General of Inland Revenue has issued determinations on the appeals filed by the Company for the years of assessment 2015/16 and 2016/17, amounting to Rs.17.4 million together with Rs.8.7 million penalty and Rs.15.4 million together with Rs.7.6 million penalty, respectively, The Company lodged appeals against the said assessments with the Tax Appeals Commission (TAC).The bank guarantees valued at Rs.6.5 million and Rs.5.7 million in favor of TAC , taken from Peoples' Bank and NDB Bank against Rs.9.7 million and 8.6 million fixed deposit have been provided with the appeal.

During the year 2025, the Tax Appeals Commission dismissed the appeal relating to the year of assessment 2015/16. Accordingly, the Inland Revenue Department invoked and realized the related bank guarantee amounting to Rs. 6.5 million through People's Bank. The Company is continuing with the appeal process for the remaining assessment.

(B) The Commissioner General of Inland Revenue has issued a determination on the appeal filed by the Company for the year of assessment 2017/18, amounting to 30.8 million rupees together with a 15.4 million rupees penalty, in favour of CGIR . The Company has furnished a appeal to the Tax Appeals Commission with a bank guarantee valued at 11.5 million rupees taken from Peoples' Bank against the fixed deposit of 12 million rupees.

The Board of Directors and tax consultants of the Company are of the view that the Company has followed the due process and has acted in accordance with prevailing laws in its tax submissions. Therefore, the probability of the Company having to settle any of these tax assessments is remote.

(B) Litigations related to Cooplife Insurance Limited

There were no material contingent liabilities outstanding as at the date of reporting for Cooplife Insurance Limited

14 Events occurring after the reporting date

There are no significant events that have occurred after the reporting date.

CO-OPERATIVE INSURANCE COMPANY PLC
FINANCIAL STATEMENTS AS AT 30TH SEPTEMBER 2026
SHARE INFORMATION

Top 20 Shareholders — **30th September 2026**

	Name of the Shareholder	Shareholding	% on Issued shares
1	WENNAPPUWA MULTI PURPOSE CO-OPERATIVESOCIETY LTD	216,895,920	13.128%
2	POST & TELECOM EMPLOYEES CO-OPERATIVE BANKSOCIETY LTD	128,656,840	7.787%
3	WAYAMBA COOPERATIVE RURAL BANKS UNION LTD	105,377,730	6.378%
4	GAMPAHA DISTRICT CO-OPERATIVE RURAL BANKUNION LTD.	103,955,830	6.292%
5	PUBLIC SERVICE CO-OPERATIVE CREDIT & THRIFTSOCIETY LTD	68,068,881	4.12%
6	MATARA DISTRICT CO-OPERATIVE RURAL BANKSUNION LTD	50,709,940	3.069%
7	PUTTALAM SALT LIMITED	41,371,390	2.504%
8	BELIATTA MULTIPURPOSE COOPERATIVE COSIETY LTD	36,922,897	2.235%
9	MATARA DISTRICT TEA PRODUCERS COOPRATIVESOCITY UNION LTD	34,521,423	2.089%
10	BERALAPANATHARA MULTI PURPOSE CO-OPERATIVESOCIETY LTD	31,637,250	1.915%
11	HOMAGAMA MULTI-PURPOSE CO-OPERATIVE SOCIETYLTD	30,018,540	1.817%
12	SRI LANKA CO-OPERATIVE RURAL BANKS FEDERATIONLIMITED	26,172,490	1.584%
13	HAMBANTHOTA DISTRICT CO-OPERATIVE RURAL BANKUNION LTD	25,206,250	1.526%
14	PANDUWASNUWARA NEW MULTI PURPOSE CO-OPERATIVE SOCIETY LIMITED	24,547,180	1.486%
15	BINGIRIYA MULTI PURPOSE COOPERATIVE SOCIETY LTD	22,043,690	1.334%
16	MIRIGAMA MULTI PURPOSE CO OPERATIVE SOCIETYLTD	20,579,230	1.246%
17	KOLONNAWA MULTI PURPOSE CO-OPERATIVE SOCIETYLTD.	18,973,030	1.148%
18	KOTAPOLA MULTIPURPOSE CO-OPERATIVE SOCIETYLTD	17,472,808	1.058%
19	GALLE DISTRICT COOPERATIVE RURAL BANK UNION LTD	15,180,050	0.919%
20	HEALTH DEPARTMENT CO-OPERATIVE THRIFT & CREDITSOCIETY LTD	15,106,660	0.914%

Public Shareholding	**30th September 2026**
* Float Adjusted Market Capitalisation (Rs)	3,505,447,469
Percentage of Shares held by the Public	66.304%
Number of Public Shareholders	7,484

The company compliance with minimum public requirement under the option 02 of the section 7.13.1 (b) of the listing rules.
*Float Adjuted Market Capitalisation = Market capitalisation x Public Holding Percentage

Shareholding of Directors and Chief Executive Officer

Name	No. of Shares 30th September 2026
Mr.A A J Amarasinghe	252,096
Mr. M Widanagamage	Nil
Mr.L.Waragoda	Nil
Mr. G. G.Dayasumana	1,517,470
Mr. H.H.D.E.P Herath	Nil
Mr.S.Wickramasinghe	22,550
Mr. Ganaka Amarasinghe	Nil
Ms. W.P.M Chathurani	Nil
Mr. M. P. L. Lal Kumara	Nil
Mr. B. M. A. Mohan De Silva	Nil
Mr.Haritha Karunanayake	Nil
Mr.D.U.P.Rajapakshe	1,000

Number of Shares

No. of Shares representing the Stated Capital	1,652,177,600
Class of Share	Odinary
Voting Rights	One Vote per Odinary Share

Share Performance	**Rs.**
Shares of the company were listed on the colombo Stock Exchange on the 30 th December 2021	
Net Asset value Per Share as at 30th September 2026 - Group	4.01
Net Asset value Per Share as at 30th September 2026 - Company	3.35
Highest Price Per Share as of 30th September 2026.	3.90
Lowest Price Per Share as of 30th September 2026.	3.10
Last Traded Price Per Share as of 30th September 2026.	3.20

Distribution schedule of the number of holders in each class of equity securities, and the percentage of their total holdings
6th November 2026

	No of Holders	Holding	Total Holding %
1-1000 Shares	2,240	751,823	0.0455
1,001-10,000 Shares	2,433	11,209,290	0.6785
10,001-100,000 Shares	2,061	78,803,022	4.7696
100,001-1,000,000 Shares	636	194,375,356	11.7648
Over 1,000,000 Shares	123	1,367,038,109	82.7416

CO-OPERATIVE INSURANCE COMPANY PLC
UTILIZATION OF FUNDS RAISED BY THE INITIAL PUBLIC OFFERING
ISSUE PROCEEDS UTILIZATION AS AT 30TH SEPTEMBER 2026

Objective Number	Objective as per the Prospectus	Amount Allocated as per the Prospectus	Proposed Date of Utilization as per the Prospectus (Proposed extended timelines)	Amount Allocated from Proceeds in LKR (A)	% of Total Proceeds	Amount Utilized in LKR (B)	% of Utilization against Allocation(B/A)	Clarification if not fully utilized including where the fund are invested
01	Business Expansion	325,000,000	1-2 Years from 2026	325,000,000	54%	135,861,037	42%	Considering the prevailing econom In the country company is still prog speed up the projects. Unutilized fu invested in Government Securities accordance with approved investm procedures.
02	Digital Transformation of business	250,000,000	1-3 Years from 2025	250,000,000	42%	30,938,086	12%	
03	Construction of Salvage Yard	25,300,000	1-2 Years from 2025	25,300,000	4%	10,829,615	43%	
Total		**600,300,000**		**600,300,000**	**100%**	**177,628,738**	**30%**	