INSUREME
INSURANCE BROKERS PLC



Interim Financial Statement
for the Period Ended 31st December 2025

INSUREME INSURANCE BROKERS PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the Period ended 31 December,

	Group					
	Un-audited 2025 Three Months Ended Oct-Dec Rs.	Un-audited 2024 Three Months Ended Oct-Dec Rs.	Change %	Un-audited 2025 Nine Months Ended Apr-Dec Rs.	Un-audited 2024 Nine Months Ended Apr-Dec Rs.	Change %
Revenue	135,457,978	92,230,881	47%	364,406,084	267,409,002	36%
Cost of sales	(69,496,398)	(46,542,174)	49%	(206,702,030)	(161,998,653)	28%
Gross profit	**65,961,580**	**45,688,707**	**44%**	**157,704,054**	**105,410,349**	**50%**
Other income	-	-		17,289	167,908	-90%
Distribution expenses	(6,685,319)	(3,958,080)	69%	(12,432,774)	(10,270,343)	21%
Administration expenses	(37,587,752)	(28,111,641)	34%	(98,950,384)	(83,707,817)	18%
Finance income	2,118,220	1,507,929	40%	5,699,321	4,506,554	26%
Finance Cost	(566,674)	-		(566,674)	-	
Profit before income tax expense	**23,240,055**	**15,126,915**	**54%**	**51,470,832**	**16,106,653**	**220%**
Income tax expense	(4,488,917)	(1,837,989)	144%	(18,072,643)	(10,661,919)	70%
Profit for the year	**18,751,139**	**13,288,926**	41%	**33,398,190**	**5,444,734**	513%
Total comprehensive income for the year	**18,751,139**	**13,288,926**	41%	**33,398,190**	**5,444,734**	513%
Basic earning per share (Rs.)	**9.12**	**6.55**		**16.25**	**2.68**	

Figures in brackets indicate deductions.

The separate financial statements are to be read in conjunction with the related notes, which form an integral part of these separate financial statements.

INSUREME INSURANCE BROKERS PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the Period ended 31 December,

	Company					
	Un-audited 2025	Un-audited 2024	Change	Un-audited 2025	Un-audited 2024	Change
	Three Months Ended		%	Nine Months Ended		%
	Oct-Dec	Oct-Dec		Apr-Dec	Apr-Dec	
	Rs..	Rs.		Rs..	Rs..	
Revenue	115,703,224	75,827,036	53%	314,364,807	231,706,031	36%
Cost of sales	(67,508,431)	(45,696,947)	48%	(174,814,094)	(129,218,675)	35%
Gross profit	**48,194,793**	**30,130,088**	**60%**	**139,550,713**	**102,487,356**	**36%**
Other income	-	-		17,289	167,908	-90%
Distribution expenses	(5,886,253)	(3,898,189)	51%	(10,476,421)	(10,041,713)	4%
Administration expenses	(28,294,646)	(20,743,174)	36%	(74,361,872)	(61,940,086)	20%
Finance income	1,515,836	936,159	62%	3,774,359	2,561,518	47%
Finance Cost	(566,674)	-		(566,674)	-	
Profit before income tax expense	**14,963,056**	**6,424,885**	**133%**	**57,937,395**	**33,234,983**	**74%**
Income tax expense	(4,488,917)	(1,837,989)	144%	(18,072,643)	(10,661,919)	70%
Profit for the year	**10,474,139**	**4,586,895**	**128%**	**39,864,752**	**22,573,064**	**77%**
Total comprehensive income for the year	**10,474,139**	**4,586,895**	**128%**	**39,864,752**	**22,573,064**	**77%**
Basic earning per share (Rs.)	**5.10**	**2.26**		**19.40**	**11.12**	

Figures in brackets indicate deductions.

The separate financial statements are to be read in conjunction with the related notes, which form an integral part of these separate financial statements.

INSUREME INSURANCE BROKERS PLC

STATEMENT OF FINANCIAL POSITION

As at 31 December,

	Un-Audited	*Audited*	*Un-Audited*	*Audited*
	Group		**Company**	
	2025 Dec 31 Rs.	**2025 Mar 31 Rs.**	**2025 Dec 31 Rs.**	**2025 Mar 31 Rs.**
ASSETS				
Non-current assets				
Property, plant and equipment	9,802,013	11,963,333	9,802,013	11,963,333
Right of Use Asset	73,330,179	-	73,330,179	-
Intangible assets	48,045,805	34,545,438	1,262,680	1,334,020
Investment in subsidiary			100	100
Deferred tax asset	1,392,687	1,392,687	1,392,687	1,392,687
Total non-current assets	**132,570,684**	**47,901,458**	**85,787,659**	**14,690,140**
Current assets				
Trade and other receivables	159,915,783	145,052,243	147,542,527	129,380,811
Amounts due from related parties		-	77,291,256	61,270,868
Cash and cash equivalents	125,598,785	112,715,891	94,685,356	69,567,343
Total current assets	285,514,568	257,768,134	319,519,139	260,219,021
Total assets	**418,085,252**	**305,669,592**	**405,306,798**	**274,909,162**
EQUITY AND LIABILITIES				
Equity				
Stated capital	111,388,981	111,388,981	111,388,981	111,388,981
Retained earnings	65,271,129	31,872,939	75,219,167	35,354,415
Total equity	**176,660,110**	**143,261,920**	**186,608,148**	**146,743,396**
Non-current liabilities				
Lease Liability	64,178,293	-	64,178,293	-
Retirement benefit obligation	7,081,129	7,693,629	5,897,531	6,510,031
Total non-current liabilities	**71,259,422**	**7,693,629**	**70,075,824**	**6,510,031**
Current liabilities				
Trade and other payables	154,784,501	145,662,407	133,241,607	112,604,098
Income tax payable	15,381,219	7,274,589	15,381,219	7,274,589
Bank overdraft	-	1,777,047	-	1,777,047
Total current liabilities	**170,165,720**	**154,714,043**	**148,622,826**	**121,655,734**
Total equity and liabilities	**418,085,252**	**305,669,592**	**405,306,798**	**274,909,162**

Figures in brackets indicate deductions.

I certify that these separate financial statements have been prepared in compliance with the requirements of Companies Act No. 07 of 2007.

[Signed]
Malith Randika
Finance Manager

The Board of Directors is responsible for the preparation and presentation of these separate financial statements in accordance with Sri Lanka Accounting Standards.

Approved and signed for and on behalf of the Board of Directors:

[Signed]
Niranjan Manickam
Managing Director

12 February 2026
Colombo

[Signed]
Indika Prematunga
Director

INSUREME INSURANCE BROKERS PLC

STATEMENT OF CHANGES IN EQUITY

As at 31 December,

Company	Stated capital Rs.	Retained earnings Rs.	Total Rs.
Balance as at 31 March 2024	**96,389,196**	**10,802,170**	**107,191,366**
Profit for the Period	-	22,573,064	22,573,064
Balance as at 31 December 2024	96,389,196	33,375,234	**129,764,431**
Balance as at 31 March 2025	111,388,981	35,354,415	**146,743,396**
Profit for the period		39,864,752	**39,864,752**
Balance as at 31 December 2025	111,388,981	75,219,167	**186,608,148**

	Attributable to equity holders of the parent		
Group	**Stated capital**	**Retained earnings**	**Total**
	Rs.	**Rs.**	**Rs.**
Balance as at 31 March 2024	**96,389,196**	**20,083,796**	**116,472,992**
Profit for the period		5,444,734	5,444,734
Balance as at 31 December 2024	**96,389,196**	**25,528,530**	**121,917,726**
Balance as at 31 March 2025	**111,388,981**	**31,872,939**	**143,261,920**
Profit for the Period	**-**	33,398,190	33,398,190
Balance as at 31 December 2025	**111,388,981**	**65,271,129**	**176,660,110**

Figures in brackets indicate deductions.

The separate financial statements are to be read in conjunction with the related notes, which form an integral part of these separate financial statements.

The above figures are provisional and subject to audit.

INSUREME INSURANCE BROKERS PLC

STATEMENT OF CASH FLOWS

For the Period ended 31 December,

	Group		Company	
	2025 Dec 31 Rs.	2024 Dec 31 Rs.	2025 Dec 31 Rs.	2024 Dec 31 Rs.
Cash flows from operating activities				
Profit before tax expense	51,470,832	16,106,653	57,937,395	33,234,983
Adjustments for;				
Interest income	(5,699,321)	(4,506,554)	(3,774,359)	(2,561,518)
Loss/ (gain) on disposal of property, plant and equipment	143,862	97,223	143,862	97,223
Interest Expense	566,674	-	566,674	-
Depreciation on property, plant and equipment	3,147,958	2,750,289	3,147,958	2,750,289
Amortization on intangible assets	2,686,057	718,570	71,340	141,804
Operating profit before working capital changes	**52,316,062**	**15,166,181**	**58,092,869**	**33,662,782**
Changes in,				
Trade and other receivables	(14,039,305)	13,250,026	(17,430,136)	14,174,654
Amounts due from related parties	-	-	(16,020,388)	(36,321,499)
Trade and other payables	9,122,094	4,854,626	20,637,509	7,429,593
Cash generated from/ (used in) operations	**47,398,851**	**33,270,833**	**45,279,854**	**18,945,530**
Retirement benefit obligation paid	(612,500)	(922,500)	(612,500)	(922,500)
Income tax paid	(9,966,013)	(6,443,683)	(9,966,013)	(6,443,683)
Net cash generated from/ (used in) operating activities	**36,820,338**	**25,904,650**	**34,701,341**	**11,579,347**
Cash flows from investment activities				
Acquisition of property, plant and equipment	(1,300,500)	(2,311,875)	(1,300,500)	(2,311,875)
Acquisition/ development of intangible assets	(16,186,425)	(12,802,690)	-	-
Interest received	4,875,087	3,457,584	3,042,779	1,718,628
Proceeds from disposal of property, plant and equipment	170,000	281,000	170,000	281,000
Net cash generated from/ (used in) investing activities	**(12,441,838)**	**(11,375,980)**	**(1,912,279)**	**(312,246)**
Cash flows from financing activities				
Initial direct costs paid for lease	(1,918,560)	-	(1,918,560)	-
Lease Liability Repayment	(7,800,000)	-	(7,800,000)	
Net cash generated from financing activities	**(9,718,560)**	**-**	**(9,718,560)**	
Net increase in cash and cash equivalents	**14,659,941**	**14,528,669**	**26,895,060**	**11,267,100**
Cash and cash equivalents at the beginning of the period	110,938,844	70,978,324	67,790,296	36,908,885
Cash and cash equivalents at the end of the period	**125,598,785**	**85,506,993**	**94,685,356**	**48,175,985**

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

INSUREME INSURANCE BROKERS PLC

NOTES TO THE INTERIM FINANCIAL STATEMENTS

As at 31 December,

1 Corporate Information

1.1 General

InsureMe Insurance Brokers PLC is a public limited company incorporated and Domiciled in Sri Lanka under Companies Act 07 of 2007 and the ordinary shares of the Company are listed on the Colombo Stock Exchange. The Registered office of the Company is Located at No.30/3, Bagatalle Road, Colombo 3, Sri Lanka.

1.2 Principal Activities and Nature of Operations

The principal activity of the Company is carrying on business as an insurance broker, offering Life, General Insurance and Reinsurance solutions to corporate and individual customers, and managing and holding investments in the insurance tech industry.

1.3 Consolidated Financial Statements

The financial statements for the nine months ended 31st December 2025, comprise "the company" referring to Insureme Insurance Brokers PLC as the holding company, and '' the Group'' including its sole subsidiary "Digital Services Global Pvt Ltd", whose accounts have been consolidated therein.

1.4 Approval of Financial Statements

The interim financial statements for the nine months ended 31st December 2025 were authorised for issue by the Board of Directors on 12th February 2026.

2 Segment analysis

2.1 Segment analysis of Group Revenue

Insureme	Apr-Dec 2025 Rs.	Apr-Dec 2024 Rs.
General Insurance Business	211,373,269	177,927,252
Life Insurance Business	100,844,038	53,778,779
Re Insurance Business	2,147,500	-
Inureme Total	**314,364,807**	**231,706,031**

	Apr-Dec 2025 Rs.	Apr-Dec 2024 Rs.
Digis	50,041,277	35,702,971
Group Revenue	**364,406,084**	**267,409,002**

3 Basis of Preparation

The interim financial statements have been prepared in accordance with Sri Lanka Accounting Standard LKAS 34 – Interim Financial Reporting.

4 Accounting Policies

The accounting policies adopted are consistent with those of the previous financial year.

5 Events after the reporting period

All material events after the reporting period have been considered and where appropriate adjustments or disclosures have been made in the respective notes to the financial statements.

6 Contingent Liabilities

The Group, comprising Insureme Insurance Brokers PLC and its subsidiary Digital Services Global (Pvt) Ltd ('Digis'), confirms that there are no pending litigations or claims requiring disclosure as at 31 December 2025.

7 Finance Cost

Finance cost on lease liabilities represents the unwinding of the discounting effect recognised in accordance with SLFRS 16 Lease standard.

8 Transactions with Related parties

Name of Related Parties and the Relationship & Transaction	Transaction during the Period Apr-Dec-25
Digital Services Global Pvt Ltd - Subsidiary	
Working Capital requirement provided by Insureme	46,893,530
Intercompany balance settlement	30,873,142
Directors & Key Management Personnel compensations	
Salaries, Benefits and Business Incentives	20,139,022
Dialog Group Sri Lanka - Significant Influence	
Telephone & Internet Services	1,178,250
Revenue Share	4,235,134

9 Share Informations

9.1 Earning per share

Earnings per share is calculated by dividing the profit attributable to the equity holders by number of ordinary shares in issue during the reporting period.

	Group	
	31-Dec-25	**31-Dec-24**
Net profit attributable to equity holders (Rs.)	33,398,190	5,444,734
Number of shares in issue	2,055,290	2,029,274
Earnings Per Share (Rs.)	**16.25**	**2.68**

	Company	
	31-Dec-25	**31-Dec-24**
Net profit attributable to equity holders (Rs.)	39,864,752	22,573,064
Number of shares in issue	2,055,290	2,029,274
Earnings Per Share (Rs.)	**19.40**	**11.12**

9.2 Stated Capital

The stated capital is represented by the number of shares in issue as detailed below.

As at	**31-Dec-25**
Ordinary Shares	2,055,290
Total	**2,055,290**

9.3 Market Price per Share

The Company's highest, lowest and last traded market price is as given below.

For the Quarter Ended 31 December	**31-Dec-25**
Highest	6,500
Lowest	502
Last Traded	1,815.25

9.4 Net Asset Per Share

Net Assets per share is calculated by dividing the total equity by number of ordinary shares in issue during the reporting period.

	Group	
	31-Dec-25	**31-Dec-24**
Total Equity	176,660,110	121,917,726
Number of shares in issue	2,055,290	2,029,274
Net Assets Per Share (Rs.)	**85.95**	**60.08**

	Company	
	31-Dec-25	**31-Dec-24**
Total Equity	186,608,148	129,764,431
Number of shares in issue	2,055,290	2,029,274
Net Assets Per Share (Rs.)	**90.79**	**63.95**

9.5 Directors Shareholdings

The number of shares held by the Board of Directors are as given below.

Name	**31-Dec-25**
MR. I.U. PREMATUNGA	481,481
MR. R.S.V. DHARMAPALA	481,480
MR. W.N.J. MANICKAM	297,932
MR.P. BALASUBRAMANIAM	Nil
MR.R.K. SRIVASTAVA	Nil
MR. S.R.M GAMAGE	Nil
MR.M.W.R.MALALASOORIYA	Nil

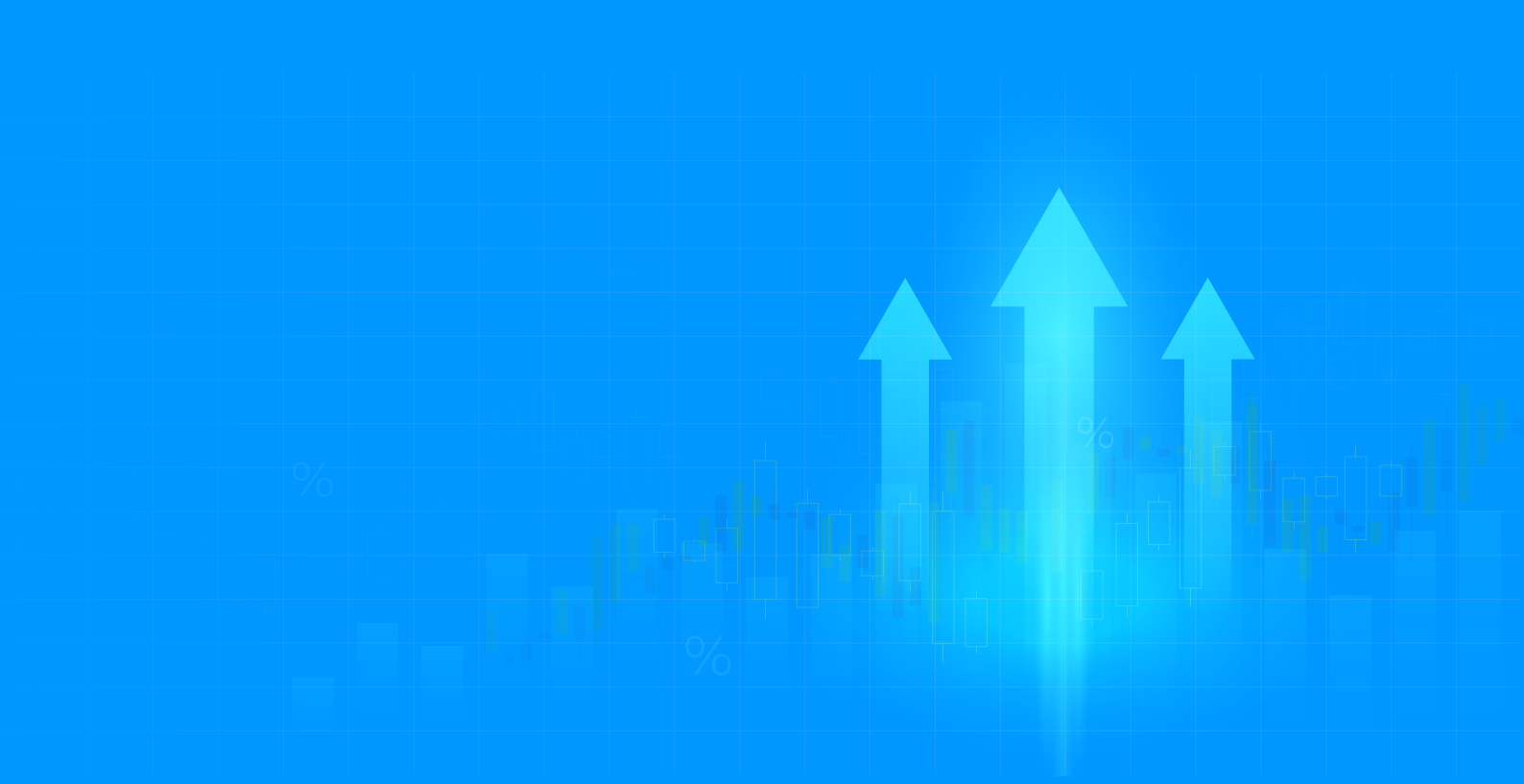
9.6 Public Holding

Public Holding - No of Shares	**23,132**
Public Holding as a % of Total Issued Shares	**1.13%**
Total No. of Shareholders as at 31 December 2025	**204**

9.7 Twenty Largest Shareholders

Twenty largest shareholders of the Company are as given below.

As at	**31-Dec-25**	
	No of Shares	**%**
1. DIALOG AXIATA DIGITAL INNOVATION FUND (PRIVATE) LIMITED	527,611	25.67%
2. MR. I.U. PREMATUNGA	481,481	23.43%
3. MR. R.S.V. DHARMAPALA	481,480	23.43%
4. MR. W.N.J. MANICKAM	297,932	14.50%
5. MR. M.A.A.S. SOMATHILAKE	104,818	5.10%
6. MR. W.A.S. RATHSARA	77,073	3.75%
7. MRS. W.M.D. PRASHANTHI	51,382	2.50%
8. TRYONICS PVT LTD	13,331	0.65%
9. SMILES GLOBAL (PVT) LTD	8,616	0.42%
10. MR. N.H.K. FERNANDO	5,723	0.28%
11. MR. W.M.L. TISSERA	1,447	0.07%
12. MISS N.R. FONSEKA	306	0.01%
13. MS. C.N.M. ANTHONY	299	0.01%
14. MRS. J. ABEYWEERA	244	0.01%
15. MR. M.S. HIRIPITIYA	220	0.01%
16. DR. M.D.A. FERNANDO	200	0.01%
17. MR. L.L.S. HESHAN	175	0.01%
18. MR. B. DINESH	145	0.01%
19. MR. A.C.M. SIRAJ	140	0.01%
20. MR. N.P. HETTIGAMAGE	100	0.00%
OTHERS	2,567	0.12%
Total	**2,055,290**	**100%**



INSUREME INSURANCE BROKERS PLC
CORPORATE INFORMATIONS

NAME OF THE COMPANY
Insureme Insurance Brokers PLC

LEGAL FORM
Public Limited Liability Company
Incorporated in Sri Lanka in 2016
Ordinary Shares listed on the Colombo Stock Exchange

COMPANY REGISTRATION NUMBER
PQ 00337189

REGISTERED OFFICE OF THE COMPANY
No.30/3, Bagatalle Road, Colombo 3, Sri Lanka
Telephone - +94 11 237 1212
Web - https://insureme.lk/

DIRECTORS
MR.P. BALASUBRAMANIAM
MR. R.S.V. DHARMAPALA
MR. I.U. PREMATUNGA
MR. W.N.J. MANICKAM
MR.R.K. SRIVASTAVA
MR. S.R.M GAMAGE
MR.M.W.R.MALALASOORIYA

COMPANY SECRETRIES
S.S.P. Corporate Services (Private) Limited
No. 101, Inner Flower Road, Colombo 03
Telephone: +94 11 2 573894

AUDITORS
KPMG
Chartered Accountants
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insureme.lk