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INSUREME
INSURANCE BROKERS PLC



Interim Financial Statements

for the Quarter Ended 30th June 2026

INSUREME INSURANCE BROKERS PLC

STATEMENT OF FINANCIAL POSITION

As at 30 June,

	Un-audited	Audited	Un-audited	Audited
	GROUP		COMPANY	
	2026 June 30 Rs.	2026 Mar 31 Rs.	2026 June 30 Rs.	2026 Mar 31 Rs.
ASSETS				
Non-current assets				
Property, plant and equipment	13,579,463	11,871,305	13,579,463	11,871,305
Right of Use Asset	67,269,557	70,316,610	67,269,557	70,316,610
Intangible assets	55,101,812	52,146,328	1,215,120	1,238,900
Investment in subsidiary	-	-	100	100
Deferred tax asset	2,101,667	2,458,224	2,101,667	2,458,224
Total non-current assets	**138,052,499**	**136,792,467**	**84,165,907**	**85,885,139**
Current assets				
Trade and other receivables	169,279,793	169,679,722	146,029,401	143,381,408
Amounts due from related parties	-	-	83,178,534	85,173,971
Short Term Deposits	58,701,739	57,655,489	56,504,348	55,458,098
Cash and cash equivalents	98,780,408	74,766,709	58,675,644	31,941,035
Total current assets	**326,761,940**	**302,101,920**	**344,387,927**	**315,954,512**
Total assets	**464,814,439**	**438,894,387**	**428,553,834**	**401,839,651**
EQUITY AND LIABILITIES				
Equity				
Stated capital	111,388,981	111,388,981	111,388,981	111,388,981
Retained earnings	130,890,890	109,470,318	130,507,275	111,461,709
Total equity	**242,279,871**	**220,859,299**	**241,896,256**	**222,850,690**
Non-current liabilities				
Lease Liabilities	52,484,768	58,117,695	52,484,768	58,117,695
Retirement benefit obligation	12,438,000	11,648,415	10,087,473	9,504,525
Total non-current liabilities	**64,922,768**	**69,766,110**	**62,572,241**	**67,622,220**
Current liabilities				
Trade and other payables	109,918,516	108,350,802	76,392,053	71,448,565
Lease Liabilities	8,001,165	7,791,088	8,001,165	7,791,088
Income tax payable	39,692,119	32,127,088	39,692,119	32,127,088
Total current liabilities	**157,611,800**	**148,268,978**	**124,085,337**	**111,366,741**
Total equity and liabilities	**464,814,439**	**438,894,387**	**428,553,834**	**401,839,651**

Figures in brackets indicate deductions.

I certify that these interim 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 the interim financial statements in accordance with Sri Lanka Accounting Standards.

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

(Signed)

Prajeeth Balasubramaniam
Chairman

31 July 2026
Colombo

(Signed)

Vipula Dharmapala
Director/ Chief Executive Officer

INSUREME INSURANCE BROKERS PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the quarter ended 30 June,

	GROUP			COMPANY		
	Un-audited 2026	Un-audited 2025	Change %	Un-audited 2026	Un-audited 2025	Change %
	THREE MONTHS ENDED Apr-June Rs.			THREE MONTHS ENDED Apr-June Rs.		
Revenue	154,234,916	115,421,870	34%	131,874,373	104,060,252	27%
Cost of sales	(77,752,777)	(62,156,988)	25%	(66,229,308)	(47,291,105)	40%
Gross profit	**76,482,139**	**53,264,882**	**44%**	**65,645,065**	**56,769,147**	**16%**
Other income	569,360	17,289	3,193%	569,360	17,289	3,193%
Distribution expenses	(7,973,407)	(2,239,487)	256%	(7,914,489)	(2,105,032)	276%
Administration expenses	(38,982,740)	(28,469,379)	37%	(30,055,108)	(20,937,125)	44%
Finance income	2,023,958	1,676,265	21%	1,499,476	1,016,283	48%
Finance Cost	(1,777,150)	-	-	(1,777,150)	-	-
Profit before income tax expense	**30,342,160**	**24,249,570**	**25%**	**27,967,154**	**34,760,562**	**-20%**
Income tax expense	(8,921,588)	(10,428,169)	-14%	(8,921,588)	(10,428,169)	-14%
Profit for the period	**21,420,572**	**13,821,401**	**55%**	**19,045,566**	**24,332,393**	**-22%**
Total comprehensive income for the period	**21,420,572**	**13,821,401**	**55%**	**19,045,566**	**24,332,393**	**-22%**
Basic earning per share (Rs.)	**10.42**	**6.72**		**9.27**	**11.84**	

Figures in brackets indicate deductions.

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

INSUREME INSURANCE BROKERS PLC

STATEMENT OF CHANGES IN EQUITY

For the quarter ended 30 June,

Company	Stated capital Rs	Retained earnings Rs.	Total Rs.
Balance as at 31 March 2025	**111,388,981**	**35,354,415**	**146,743,396**
Profit for the Period	-	24,332,393	24,332,393
Balance as at 30 June 2025	**111,388,981**	**59,686,808**	**171,075,789**
Balance as at 31 March 2026	**111,388,981**	**111,461,709**	**222,850,690**
Profit for the Period	-	19,045,566	19,045,566
Balance as at 30 June 2026	**111,388,981**	**130,507,275**	**241,896,256**

Group	Stated capital Rs	Retained earnings Rs.	Total Rs.
Balance as at 31 March 2025	**111,388,981**	**31,872,938**	**143,261,919**
Profit for the Period	-	13,821,401	13,821,401
Balance as at 30 June 2025	**111,388,981**	**45,694,339**	**157,083,320**
Balance as at 31 March 2026	**111,388,981**	**109,470,318**	**220,859,299**
Profit for the Period	-	21,420,572	21,420,572
Balance as at 30 June 2026	**111,388,981**	**130,890,890**	**242,279,871**

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit

INSUREME INSURANCE BROKERS PLC

STATEMENT OF CASH FLOWS

For the quarter ended 30 June,

	Un-audited	Audited	Un-audited	Audited
	GROUP		COMPANY	
	2026 June 30 Rs.	2025 June 30 Rs.	2026 June 30 Rs.	2025 June 30 Rs.
Cash flows from operating activities				
Profit before tax expense	30,342,160	24,249,570	27,967,154	34,760,562
Adjustments for;				
Interest income	(2,023,958)	(1,676,265)	(1,499,476)	(1,016,283)
(Gain)/Loss on disposal of property, plant and equipment	-	(17,289)		(17,289)
Interest Expense	1,777,150	-	1,777,150	-
Provision for retirement benefit obligation	789,586	-	582,948	-
Depreciation on property, plant and equipment	4,199,777	1,038,170	4,199,777	1,038,170
Amortization on intangible assets	1,544,732	805,704	23,780	23,780
Operating profit before working capital changes	**36,629,447**	**24,399,890**	**33,051,333**	**34,788,940**
Changes in,				
Trade and other receivables	530,982	(12,431,207)	(2,564,174)	(15,365,169)
Amounts due from related parties	-	-	1,995,437	(9,020,380)
Trade and other payables	1,567,715	(8,097,845)	4,943,488	1,615,412
Cash generated from/ (used in) operations	**38,728,144**	**3,870,838**	**37,426,084**	**12,018,803**
Retirement benefit obligation paid	-	(210,000)	-	(210,000)
Income tax paid	(1,000,000)	(881,522)	(1,000,000)	(881,522)
Net cash generated from/ (used in) operating activities	**37,728,144**	**2,779,316**	**36,426,084**	**10,927,281**
Cash flows from investment activities				
Acquisition of property, plant and equipment	(2,860,881)	(625,000)	(2,860,881)	(625,000)
Acquisition/ development of intangible assets	(4,500,215)	(400,000)	-	-
Placement of Fixed Deposits	(16,046,250)	-	(16,046,250)	-
Withdrawal of Fixed Deposits	15,000,000	-	15,000,000	-
Interest received	1,892,902	838,344	1,415,656	220,573
Proceeds from disposal of property, plant and equipment	-	40,000	-	40,000
Net cash generated from/ (used in) investing activities	**(6,514,444)**	**(146,656)**	**(2,491,475)**	**(364,427)**
Cash flows from financing activities				
Lease Liability Repayment	(7,200,000)	-	(7,200,000)	-
Net cash generated from financing activities	**(7,200,000)**	-	**(7,200,000)**	-
Net increase in cash and cash equivalents	**24,013,700**	**2,632,660**	**26,734,609**	**10,562,854**
Cash and cash equivalents at the beginning of the period	74,766,708	83,402,671	31,941,035	42,291,101
Cash and cash equivalents at the ending of the period	**98,780,408**	**86,035,331**	**58,675,644**	**52,853,955**

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 30 June,

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 Insurance 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 three months ended 30th June 2026, 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 "Digis", whose accounts have been consolidated therein.

1.4 Approval of Financial Statements

The interim financial statements for the thee months ended 30th June 2026 were authorised for issue by the Board of Directors on 31st July 2026.

2 Segment analysis

2.1 Segment analysis of Group Revenue

Insureme	Apr-June 2026 Rs.	Apr-June 2025 Rs.
General Insurance Business	74,935,233	57,570,233
Life Insurance Business	54,377,116	46,490,019
Re Insurance Business	2,562,024	-
Inureme Total	**131,874,373**	**104,060,252**

	Apr-June 2026 Rs.	Apr-June 2025 Rs.
Digis	22,360,543	11,361,618
Group Revenue	**154,234,916**	**115,421,870**

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 Department of Inland Revenue (IRD) has issued assessments against the Company in respect of the Social Security Contribution Levy (SSCL), covering 12 quarterly periods from January 2023 to December 2025 (Period Codes 2310 to 2540). These assessments apply SSCL at 2.5% on the Company’s insurance brokerage income, together with applicable penalties.

The total assessed exposure, including SSCL and penalties, amounts to Rs. 33,451,328/-.

The Company has filed formal appeals against these assessments and maintains the position that it is not liable for SSCL, based on the current interpretation of applicable SSCL laws in Sri Lanka.

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-June 2026
Digital Services Global Pvt Ltd - Subsidiary	
Working Capital requirement provided by Insureme	15,658,771
Intercompany balance settled by Digis	17,654,207
Directors & Key Management Personnel Compensation	
Salaries, Benefits and Business Incentives	9,781,557
Income Earned From Transactions with KMP	293,663
Related Parties with- Significant Influence	
Telephone & Internet Services	595,638

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 inissue during the reporting period

	Group	
	30-Jun-26	**30-Jun-25**
Net profit attributable to equity holders (Rs.)	21,420,572	13,821,401
Weighted Average Number of shares in issue	2,055,290	2,055,290
Earnings Per Share (Rs.)	**10.42**	**6.72**

	Company	
	30-Jun-26	**30-Jun-25**
Net profit attributable to equity holders (Rs.)	19,045,566	24,332,393
Weighted Average Number of shares in issue	2,055,290	2,055,290
Earnings Per Share (Rs.)	**9.27**	**11.84**

9.2 Stated Capital

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

As at	**30-Jun-26**
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 30 June	**30-Jun-26**
Highest	2,265
Lowest	1,285
Last Traded	1,807.50

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	
	30-Jun-26	**31-Mar-26**
Total Equity	242,279,871	220,859,299
Number of shares in issue	2,055,290	2,055,290
Net Assets Per Share (Rs.)	**117.88**	**107.46**

	Company	
	30-Jun-26	**31-Mar-26**
Total Equity	241,896,256	222,850,690
Number of shares in issue	2,055,290	2,055,290
Net Assets Per Share (Rs.)	**117.69**	**108.43**

9.5 Directors Shareholdings

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

Name	30-Jun-26
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 30 June 2026	**303**

9.7 Twenty Largest Shareholders

Twenty largest shareholders of the Company are as given below

As at		30-Jun-26	
		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	MRS Y.S.WEERAPPULI	870	0.04%
11	MR. M.C.S. FONSEKA	541	0.03%
12	MR. H.E. WALPOLA	492	0.02%
13	MR. L.L.S. HESHAN	453	0.02%
14	MRS. L.M. AMARASINGHE	421	0.02%
15	MRS. K.S.R.D. FERNANDO	400	0.02%
16	MR. G.A.C. ISHANKA	398	0.02%
17	T R L HOLDINGS (PVT) LIMITED	370	0.02%
18	MISS N.R. FONSEKA	335	0.02%
19	MRS. D.S.M. GUNAWARDHANA	314	0.02%
20	MR. M.S. HIRIPITIYA	300	0.01%
	Total	**2,048,618**	**100%**



INSUREME INSURANCE BROKERS PLC
CORPORATE INFORMATION

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
P. BALASUBRAMANIAM
R.S.V. DHARMAPALA
I.U. PREMATUNGA
W.N.J. MANICKAM
R.K. SRIVASTAVA
S.R.M GAMAGE
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
32A Sir Mohomad Macan Markar Mawatha,
Colombo 00300

BANKERS FOR THE COMPANY

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No 1022 Maradana Road
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