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INSUREME
INSURANCE BROKERS PLC



Interim Financial Statements

for the Quarter Ended 30th September 2026

INSUREME INSURANCE BROKERS PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the quarter ended 30 September,

	THREE MONTHS ENDED			SIX MONTHS ENDED		
GROUP	**Un-audited 2026**	**Un-audited 2025**	**Change %**	**Un-audited 2026**	**Un-audited 2025**	**Change %**
	Jul-Sep Rs.	**Jul-Sep Rs.**		**Apr-Sep Rs.**	**Apr-Sep Rs.**	
Revenue	162,348,650	113,526,234	43%	316,583,567	228,948,105	38%
Cost of sales	(99,880,586)	(75,498,643)	32%	(177,539,075)	(137,205,632)	29%
Gross profit	**62,468,064**	**38,027,591**	**64%**	**139,044,492**	**91,742,473**	**52%**
Other income	528,110	(10,316)	5,220%	1,087,309	6,973	15,493%
Distribution expenses	(3,124,547)	(3,507,968)	(11%)	(11,097,953)	(5,747,455)	93%
Administration expenses	(47,242,709)	(32,432,935)	46%	(86,309,573)	(61,352,315)	41%
Finance income	2,217,560	1,904,836	16%	4,241,515	3,581,101	18%
Finance cost	(1,630,931)	-	-	(3,408,080)	-	-
Profit before income tax expense	**13,215,547**	**3,981,208**	**232%**	**43,557,710**	**28,230,777**	**54%**
Income tax expense	(4,237,718)	(3,155,557)	34%	(13,159,306)	(13,583,726)	(3%)
Profit for the period	**8,977,829**	**825,651**	**987%**	**30,398,404**	**14,647,051**	**108%**
Total comprehensive income for the period	**8,977,829**	**825,651**	**987%**	**30,398,404**	**14,647,051**	**108%**
Basic earning per share (Rs.)	**4.37**	**0.40**		**14.79**	**7.13**	

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 PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the quarter ended 30 September,

	THREE MONTHS ENDED			SIX MONTHS ENDED		
COMPANY	Un-audited 2026 Jul-Sep Rs.	Un-audited 2025 Jul-Sep Rs.	Change %	Un-audited 2026 Apr-Sep Rs.	Un-audited 2025 Apr-Sep Rs.	Change %
Revenue	144,267,118	94,601,330	53%	276,141,491	198,661,582	39%
Cost of sales	(90,700,995)	(60,464,557)	50%	(156,990,216)	(107,305,663)	46%
Gross profit	**53,566,123**	**34,136,773**	**57%**	**119,151,275**	**91,355,919**	**30%**
Other income	528,110	(10,316)	5,220%	1,087,309	6,973	15,493%
Distribution expenses	(3,073,483)	(2,485,135)	24%	(10,987,972)	(4,590,167)	139%
Administration expenses	(36,811,896)	(24,669,786)	49%	(66,796,929)	(46,056,910)	45%
Finance income	1,547,802	1,242,241	25%	3,047,278	2,258,524	35%
Finance cost	(1,630,930)	-	-	(3,408,080)	-	-
Profit before income tax expense	**14,125,726**	**8,213,777**	**72%**	**42,092,881**	**42,974,339**	**(2%)**
Income tax expense	(4,237,718)	(3,155,557)	34%	(13,159,306)	(13,583,726)	(3%)
Profit for the period	**9,888,008**	**5,058,220**	**95%**	**28,933,575**	**29,390,613**	**(2%)**
Total comprehensive income for the period	**9,888,008**	**5,058,220**	**95%**	**28,933,575**	**29,390,613**	**(2%)**
Basic earning per share (Rs.)	**4.81**	**2.46**		**14.08**	**14.30**	

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 FINANCIAL POSITION

As at 30 September,

	Un-audited	Audited	Un-audited	Audited
	GROUP		COMPANY	
	2026 Sep 30 Rs.	2026 Mar 31 Rs.	2026 Sep 30 Rs.	2026 Mar 31 Rs.
ASSETS				
Non-current assets				
Property, plant and equipment	14,147,969	11,871,305	14,147,969	11,871,305
Right of Use Asset	64,189,020	70,316,610	64,189,020	70,316,610
Intangible assets	61,930,126	52,146,328	1,191,340	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	**142,368,782**	**136,792,467**	**81,630,096**	**85,885,139**
Current assets				
Trade and other receivables	151,083,155	169,679,722	133,785,265	143,381,408
Amounts due from related parties	-	-	85,280,053	85,173,971
Short Term Deposits	61,812,665	57,655,489	59,615,274	55,458,098
Cash and cash equivalents	135,826,856	74,766,709	85,736,905	31,941,035
Total current assets	**348,722,676**	**302,101,920**	**364,417,497**	**315,954,512**
Total assets	**491,091,458**	**438,894,387**	**446,047,593**	**401,839,651**
EQUITY AND LIABILITIES				
Equity				
Stated capital	111,388,981	111,388,981	111,388,981	111,388,981
Retained earnings	139,868,722	109,470,318	140,395,284	111,461,709
Total equity	**251,257,703**	**220,859,299**	**251,784,265**	**222,850,690**
Non-current liabilities				
Lease Liabilities	53,899,958	58,117,695	53,899,958	58,117,695
Retirement benefit obligation	13,227,585	11,648,415	10,670,420	9,504,525
Total non-current liabilities	**67,127,543**	**69,766,110**	**64,570,378**	**67,622,220**
Current liabilities				
Trade and other payables	152,019,949	108,350,802	109,006,687	71,448,565
Lease Liabilities	8,216,906	7,791,088	8,216,906	7,791,088
Income tax payable	12,469,357	32,127,088	12,469,357	32,127,088
Total current liabilities	**172,706,212**	**148,268,978**	**129,692,950**	**111,366,741**
Total equity and liabilities	**491,091,458**	**438,894,387**	**446,047,593**	**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

11 November 2026
Colombo

(Signed)

Vipula Dharmapala
Director/ Chief Executive Officer

INSUREME INSURANCE BROKERS PLC

STATEMENT OF CHANGES IN EQUITY

For the quarter ended 30 September,

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	-	29,390,613	29,390,613
Balance as at 30 September 2025	**111,388,981**	**64,745,028**	**176,134,009**
Balance as at 31 March 2026	**111,388,981**	**111,461,709**	**222,850,690**
Profit for the Period	-	28,933,575	28,933,575
Balance as at 30 September 2026	**111,388,981**	**140,395,284**	**251,784,265**

Group	Stated capital Rs	Retained earnings Rs.	Total Rs.
Balance as at 31 March 2025	**111,388,981**	**31,872,939**	**143,261,920**
Profit for the Period	-	14,647,051	14,647,051
Balance as at 30 September 2025	**111,388,981**	**46,519,990**	**157,908,971**
Balance as at 31 March 2026	**111,388,981**	**109,470,318**	**220,859,299**
Profit for the Period	-	30,398,404	30,398,404
Balance as at 30 September 2026	**111,388,981**	**139,868,722**	**251,257,703**

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit

INSUREME INSURANCE BROKERS PLC

STATEMENT OF CASH FLOWS

For the Six Months Ended 30 September,

	Un-audited	Un-audited	Un-audited	Un-audited
	GROUP		COMPANY	
	2026 Sep 30 Rs.	2025 Sep 30 Rs.	2026 Sep 30 Rs.	2025 Sep 30 Rs.
Cash flows from operating activities				
Profit before tax expense	43,557,710	28,230,777	42,092,881	42,974,339
Adjustments for;				
Interest income	(4,241,515)	(3,581,101)	(3,047,278)	(2,258,524)
(Gain)/Loss on disposal of property, plant and equipment	(28,110)	(6,973)	(28,110)	(6,973)
Interest Expense	3,408,080	-	3,408,080	-
Provision for retirement benefit obligation	1,579,170	-	1,165,894	-
Depreciation on property, plant and equipment	8,567,910	2,102,093	8,567,910	2,102,093
Amortization on intangible assets	3,106,177	1,620,003	47,560	47,560
Operating profit before working capital changes	**55,949,422**	**28,364,799**	**52,206,937**	**42,858,495**
Changes in,				
Trade and other receivables	17,990,590	22,233,000	8,837,984	13,374,040
Amounts due from related parties	-	-	(106,082)	(16,608,210)
Trade and other payables	43,669,147	(2,857,988)	37,558,122	4,458,016
Cash generated from/ (used in) operations	**117,609,158**	**47,739,811**	**98,496,961**	**44,082,341**
Retirement benefit obligation paid	-	(210,000)	-	(210,000)
Income tax paid	(32,460,480)	(8,274,589)	(32,460,480)	(8,274,589)
Net cash generated from/ (used in) operating activities	**85,148,679**	**39,255,222**	**66,036,481**	**35,597,752**
Cash flows from investment activities				
Acquisition of property, plant and equipment	(4,850,873)	(1,086,000)	(4,850,873)	(1,086,000)
Acquisition/ development of intangible assets	(12,889,975)	(2,400,000)	-	-
Placement of Fixed Deposits	(45,857,175)	-	(45,857,175)	-
Withdrawal of Fixed Deposits	41,700,000	-	41,700,000	-
Interest received	4,847,492	3,680,975	3,805,437	2,443,687
Proceeds from disposal of property, plant and equipment	162,000	40,000	162,000	40,000
Net cash generated from/ (used in) investing activities	**(16,888,531)**	**234,975**	**(5,040,611)**	**1,397,687**
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	**61,060,147**	**39,490,197**	**53,795,870**	**36,995,439**
Cash and cash equivalents at the beginning of the period	74,766,709	108,901,866	31,941,035	67,790,296
Cash and cash equivalents at the ending of the period	**135,826,856**	**148,392,063**	**85,736,905**	**104,785,735**

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 September,

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 six months ended 30th September 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 six months ended 30th September 2026 were authorised for issue by the Board of Directors on 11th November 2026.

2 Segment analysis

2.1 Segment analysis of Group Revenue

Insureme	Apr-Sep 2026 Rs.	Apr-Sep 2025 Rs.
General Insurance Business	195,925,253	129,565,347
Life Insurance Business	75,850,329	67,366,735
Re Insurance Business	4,365,909	1,729,500
Insureme Total	**276,141,491**	**198,661,582**

	Apr-Sep 2026 Rs.	Apr-Sep 2025 Rs.
Digis	40,442,076	30,286,523
Group Revenue	**316,583,567**	**228,948,105**

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-Sep 2026
Digital Services Global Pvt Ltd - Subsidiary	
Working Capital requirement provided by Insureme	23,781,400
Intercompany balance settled by Digis	23,675,318
Directors & Key Management Personnel Compensation	
Salaries, Benefits Business Incentives and Director Fees	19,450,557
Income Earned From Transactions with KMP	425,906
Related Parties with- Significant Influence	
Telephone & Internet Services	1,254,291

9 Share Information

9.1 Earnings 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	
	30-Sep-26	**30-Sep-25**
Net profit attributable to equity holders (Rs.)	30,398,404	14,647,051
Weighted Average Number of shares in issue	2,055,290	2,055,290
Earnings Per Share (Rs.)	**14.79**	**7.13**

	Company	
	30-Sep-26	**30-Sep-25**
Net profit attributable to equity holders (Rs.)	28,933,575	29,390,613
Weighted Average Number of shares in issue	2,055,290	2,055,290
Earnings Per Share (Rs.)	**14.08**	**14.30**

9.2 Stated Capital

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

As at	**30-Sep-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 September	**30-Sep-26**
Highest	1,990
Lowest	1,499
Last Traded	1,749.75

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-Sep-26	**31-Mar-26**
Total Equity	251,257,703	220,859,299
Number of shares in issue	2,055,290	2,055,290
Net Assets Per Share (Rs.)	**122.25**	**107.46**

	Company	
	30-Sep-26	**31-Mar-26**
Total Equity	251,784,265	222,850,690
Number of shares in issue	2,055,290	2,055,290
Net Assets Per Share (Rs.)	**122.51**	**108.43**

9.5 Directors Shareholdings

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

Name	30-Sep-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	**26,179**
Public Holding as a % of Total Issued Shares	**1.27%**
Total No. of Shareholders as at 30 September 2026	**319**

9.7 Twenty Largest Shareholders

Twenty largest shareholders of the Company are as given below

As at		30-Sep-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	75,791	3.69%
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. J.R. VICTORIA	1,347	0.07%
11	MRS. Y.S. WEERAPPULI	902	0.04%
12	MR. M.C.S. FONSEKA	655	0.03%
13	MR. H.E. WALPOLA	492	0.02%
14	T R L HOLDINGS (PVT) LIMITED	434	0.02%
15	MRS. L.M. AMARASINGHE ARACHCHIGE	421	0.02%
16	MRS. K.S.R.D. FERNANDO	400	0.02%
17	MR. G.A.C. ISHANKA	398	0.02%
18	MR. B.T.K. GAMAGE	394	0.02%
19	MR. L.L.S. HESHAN	385	0.02%
20	MISS N.R. FONSEKA	335	0.02%
	Total	**2,048,605**	**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
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AUDITORS
KPMG
Chartered Accountants
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