Interim Financial Statements

for the period ended 30th June 2025

Ceylinco Holdings PLC

Statement of Financial Position

As at	Consolidated		Company	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
	Rs.'000 Unaudited	Rs.'000 Audited	Rs.'000 Unaudited	Rs.'000 Audited
Assets				
Goodwill	372,382	372,382	-	-
Other Intangible Assets	228,635	226,801	-	-
Deferred Expenses	1,571,382	1,450,281	-	-
Property,Plant and Equipment	33,203,979	33,068,783	-	-
Right of Use Assets	1,109,390	928,541	-	-
Investment Properties	3,852,788	3,952,230	153,332	153,332
Investment in Subsidiaries	-	-	15,896,855	15,896,855
Investment in Associates	10,789,657	10,740,127	92,514	92,514
Financial Instruments				
Held to Maturity Financial Assets	113,518,134	119,965,994	-	-
Loans and Receivables	125,759,100	108,272,377	2,248,057	1,739,540
Available-for-Sale Financial Assets	14,537,495	13,072,987	1,217,473	1,587,576
Financial Assets at Fair Value through Profit or Loss	4,625,102	25,436	-	-
Employee Gratuity Benefit Asset	8,477,832	7,671,851	-	-
Employee Pension Benefit Asset	5,310,666	5,271,868	-	-
Reinsurance Receivables	12,450,896	9,024,328	-	-
Loans to Life Policyholders	2,812,814	3,008,273	-	-
Income Tax Receivable	3,217	8,478	-	-
Deferred Tax Assets	31,369	38,350	20,574	20,574
Insurance Receivables/Trade Debtors	9,705,653	9,686,956	-	-
Other Assets	2,263,731	1,687,505	51,894	22,004
Cash and Cash Equivalents	3,528,148	3,639,534	405	22,538
Total Assets	354,152,370	332,113,082	19,681,104	19,534,934
Equity and Liabilities				
Equity Attributable to Equity Holders of Parent				
Stated Capital	1,324,822	1,324,822	1,324,822	1,324,822
Retained Earnings	84,548,598	82,967,082	15,498,935	15,004,189
Other Reserves	3,209,779	3,333,862	2,057,437	2,438,961
Revaluation Reserves	5,080,948	4,957,801	-	-
Restricted Regulatory Reserve	3,456,184	3,456,184	-	-
Total Ordinary Shareholders' Equity	97,620,331	96,039,751	18,881,194	18,767,972
Non-Controlling Interests	4,793,462	4,425,363	-	-
Total Equity	102,413,793	100,465,114	18,881,194	18,767,972
Liabilities				
Life Insurance Contract Liabilities	193,826,208	180,041,362	-	-
Unit Linked Fund & Other Funds -Life	637,248	647,877	-	-
Non Life Insurance Contract Liabilities	21,372,358	17,018,713	-	-
Employee Gratuity Benefit Liability	628,068	601,974	78,965	68,578
Deferred Revenue	844,052	794,015	-	-
Interest Bearing Loans & Borrowings	4,047,404	2,822,626	46,258	16,835
Deferred Tax Liabilities	2,945,770	2,954,251	-	-
Reinsurance Payables	12,572,756	11,319,270	-	-
Trade and Other Payables	14,864,713	15,447,879	674,687	681,549
Total Liabilities	251,738,577	231,647,967	799,910	766,962
Total Equity and Liabilities	354,152,370	332,113,082	19,681,104	19,534,934

The notes form an integral part of the Financial Statements

These Financial Statements are prepared in compliance with the requirements of the Companies Act No.07 of 2007

Sgd.
Upali Witharana
Director

Sgd.
P A Jayawardena
Director

The Board of Directors are responsible for the preparation and presentation of these Financial Statements.
for and on behalf of the Board

Sgd.
A.R.Gunawardena
Chairman
14th August 2025

Sgd.
R. Renganathan
Deputy Chairman

Sgd.
T.N.M. Peiris
Director/ Head of Finance

Statement of Income

For Six Months Ended 30th June	Notes	Consolidated 2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	change %	Company 2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	change %
Net Income	3	49,516,594	46,781,556	6	2,054,210	1,598,153	29
Gross Written Premiums	4	39,028,976	35,302,861	11	-	-	-
Premiums Ceded to Reinsurers		(9,315,117)	(8,561,262)	9	-	-	-
Net Written Premiums		29,713,859	26,741,599	11	-	-	-
Net Change in Reserve for Unearned Premium		(814,035)	(70,593)	1,053	-	-	
Net Earned Premium		28,899,824	26,671,006	8	-	-	-
Revenue from Non-Insurance Subsidiaries		3,347,039	3,123,602	7	-	-	-
		32,246,863	29,794,608	8	-	-	-
Investment and Other Income		17,269,731	16,986,948	2	2,054,210	1,598,153	29
Insurance Claims and Benefit (Net)		(19,093,616)	(18,044,562)	6	-	-	-
Increase in Life Insurance Fund		(13,552,724)	(11,651,052)	16	-	-	-
Acquisition Cost		(2,752,028)	(2,699,842)	2	-	-	-
Total Benefits, Losses and Expenses		(35,398,368)	(32,395,456)	9	-	-	-
Cost of Sales of Non-Insurance Subsidiaries		(754,540)	(731,481)	3	-	-	-
		(36,152,908)	(33,126,937)	9	-	-	-
Other Operating and Administrative Expenses		(8,107,022)	(7,379,376)	10	(188,220)	(163,926)	15
Profit from Operations		5,256,664	6,275,243	(16)	1,865,990	1,434,227	30
Finance Cost		(196,026)	(175,660)	12	(727)	(188)	-
Share of Profit of Associates		732,884	955,095	(23)	-	-	-
Profit Before Tax		5,793,522	7,054,678	(18)	1,865,263	1,434,039	30
Income Tax Expense	5	(1,762,921)	(2,038,845)	(14)	(23,379)	(23,089)	1
Profit for the Period		4,030,601	5,015,833	(20)	1,841,884	1,410,950	31
Profit Attributable to:							
Equity Holders of the Parent		3,664,487	4,552,703	(20)	1,841,884	1,410,950	31
Non-Controlling Interests		366,114	463,130	(21)	-	-	-
		4,030,601	5,015,833	(20)	1,841,884	1,410,950	31
Basic Earnings Per Share(Rs.)		138.73	172.36		69.73	53.42	

Dividend Per Share	Note	Group 30.06.2025	30.06.2024	Company 30.06.2025	30.06.2024
Final Dividend Paid	7	51.00	48.00	51.00	48.00
Interim Dividend Paid		-	-	-	-
		51.00	48.00	51.00	48.00

Figures in bracket indicate deductions

Statement of Income

For Three Months Ended 30th June	Notes	Consolidated 2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	change %	Company 2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	change %
Net Income	3	25,983,038	24,450,521	6	1,910,875	1,479,445	29
Gross Written Premiums	4	20,050,403	17,512,946	14	-	-	-
Premiums Ceded to Reinsurers		(4,276,223)	(3,596,396)	19	-	-	-
Net Written Premiums		15,774,180	13,916,550	13	-	-	-
Net Change in Reserve for Unearned Premium		(107,566)	542,281	(120)	-	-	-
Net Earned Premium		15,666,614	14,458,831	8	-	-	-
Revenue from Non-Insurance Subsidiaries		1,670,977	1,468,847	14	-	-	-
		17,337,591	15,927,678	9	-	-	-
Investment and Other Income		8,645,447	8,522,843	1	1,910,875	1,479,445	29
Insurance Claims and Benefit (Net)		(10,569,866)	(10,563,167)	0	-	-	-
Increase in Life Insurance Fund		(6,710,080)	(5,405,691)	24	-	-	-
Acquisition Cost		(1,426,728)	(1,404,061)	2	-	-	-
Total Benefits, Losses and Expenses		(18,706,674)	(17,372,919)	8	-	-	-
Cost of Sales of Non-Insurance Subsidiaries		(378,595)	(375,245)	1	-	-	-
		(19,085,269)	(17,748,164)	8	-	-	-
Other Operating and Administrative Expenses		(4,209,746)	(3,801,044)	11	(93,563)	(71,478)	31
Profit from Operations		2,688,023	2,901,313	(7)	1,817,312	1,407,967	29
Finance Cost		(132,104)	(83,782)	58	(661)	(168)	-
Share of Profit of Associates		235,325	475,782	(51)	-	-	-
Profit Before Tax		2,791,244	3,293,313	(15)	1,816,651	1,407,799	29
Income Tax Expense	5	(971,781)	(1,077,450)	(10)	(13,202)	(11,121)	19
Profit for the Period		1,819,463	2,215,863	(18)	1,803,449	1,396,678	29
Profit Attributable to:							
Equity Holders of the Parent		1,635,265	1,909,799	(14)	1,803,449	1,396,678	29
Non-Controlling Interests		184,198	306,064	(40)	-	-	-
		1,819,463	2,215,863	(18)	1,803,449	1,396,678	29
Basic Earnings Per Share(Rs.)		61.91	72.30		68.28	52.88	

Dividend Per Share	Note	Group 30.06.2025	30.06.2024	Company 30.06.2025	30.06.2024
Final Dividend Paid	7	51.00	48.00	51.00	48.00
Interim Dividend Paid		-	-	-	-
		51.00	48.00	51.00	48.00

Figures in bracket indicate deductions

Statement of Other Comprehensive Income

For Six Months Ended 30th June	Group		Company	
	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Profit for the Period	4,030,601	5,015,833	1,841,884	1,410,950
Other Comprehensive Income				
Exchange differences on translating Foreign Operations	15,404	(33,285)	-	-
Net Gain on Available-for-Sale Assets	(15,821)	410,100	(381,524)	2,541
Revaluation Changes	148,868	-	-	-
Actuarial Gain on Defined Benefit Plans	-	(59,843)	-	-
Other Comprehensive Income for the Period, net of tax	148,451	316,972	(381,524)	2,541
Total Comprehensive Income for the Period, net of tax	4,179,052	5,332,805	1,460,360	1,413,491

For Three Months Ended 30th June	Group		Company	
	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Profit for the Period	1,819,463	2,215,863	1,803,449	1,396,678
Other Comprehensive Income				
Exchange differences on translating Foreign Operations	7,382	8,452	-	-
Net Gain on Available-for-Sale Assets	85,536	87,014	(381,524)	-
Revaluation Changes	148,868	-	-	-
Actuarial Gain on Defined Benefit Plans	-	(57,137)	-	-
Other Comprehensive Income for the Period, net of tax	241,786	38,329	(381,524)	-
Total Comprehensive Income for the Period, net of tax	2,061,249	2,254,192	1,421,925	1,396,678

Statement of Changes In Equity

Consolidated	Stated Capital	Revaluation Reserve	Restricted Regulatory Reserve	Other Retained Reserve	Retained Earnings	Available for Sale Reserves	Foreign Currency Translation Reserve	Total Ordinary Share Holder's Equity	Non-Controlling Interests	Total Equity
	Rs.'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs.'000	Rs' 000	Rs' 000	Rs'000	Rs.'000
Balance as at 1st January 2024	1,324,822	4,868,385	3,456,184	2,057,437	75,442,602	835,833	92,399	88,077,662	3,759,427	91,837,089
Net Profit for the Period	-	-	-	-	4,552,703	-	-	4,552,703	463,130	5,015,833
Other Comprehensive Income for the Period	-	-	-	-	(59,843)	387,624	(26,202)	301,579	15,393	316,972
Total Comprehensive Income for the Year	-	-	-	-	4,492,860	387,624	(26,202)	4,854,282	478,523	5,332,805
Dividend of Subsidiary Company to Minority Shareholders	-	-	-	-	(1,267,895)	-	-	(1,267,895)	-	(1,267,895)
Transfer to Retained Earnings	-	-	-	-	(145,288)	-	-	(145,288)	-	(145,288)
Transfer to Long Term Insurance Fund	-	-	-	-	-	(10,139)	-	(10,139)	-	(10,139)
Balance as at 30th June 2024	1,324,822	4,868,385	3,456,184	2,057,437	78,522,279	1,213,318	66,197	91,508,622	4,237,950	95,746,572
Net Profit for the Period	-	-	-	-	4,916,966	-	-	4,916,966	371,547	5,288,513
Other Comprehensive Income for the Period	-	579,860	-	-	(1,309,074)	157,585	(25,699)	(597,328)	(23,352)	(620,680)
Dividend of Subsidiary Company to Minority Shareholders	-	-	-	-	-	-	-	-	(160,781)	(160,781)
Transfer to Retained Earnings	-	-	-	-	245,226	(60,895)	-	184,331	-	184,331
Transfer to Long Term Insurance Fund	-	(490,444)	-	-	591,685	(74,081)	-	27,160	-	27,160
Balance as at 31st December 2024	1,324,822	4,957,801	3,456,184	2,057,437	82,967,082	1,235,927	40,498	96,039,751	4,425,363	100,465,114
Net Profit for the Period	-	-	-	-	3,664,487	-	-	3,664,487	366,114	4,030,601
Dividends	-	-	-	-	(1,347,138)	-	-	(1,347,138)	(1,293)	(1,348,431)
Transfer to Long term Insurance Fund	-	-	-	-	-	(101,425)	-	(101,425)	-	(101,425)
Changes in Control in Subsidiaries /Associates	-	(25,721)	-	-	(735,833)	(18,963)	-	(780,517)	-	(780,517)
Other Comprehensive Income for the Period	-	148,868	-	-	-	(15,821)	12,126	145,173	3,278	148,451
Balance as at 30th June 2025	1,324,822	5,080,948	3,456,184	2,057,437	84,548,598	1,099,718	52,624	97,620,331	4,793,462	102,413,793

No.of Shares as at 30th June 2025 - Voting 20,000,000 and Non Voting 6,414,480

Statement of Changes In Equity

Company	Stated Capital	Other Retained Reserve	Retained Earnings	Available for Sale Reserves	Foreign Currency Translation Reserve	Total Ordinary Share Holder's Equity
	Rs.'000	Rs'000	Rs'000	Rs.'000	Rs' 000	Rs' 000
Balance as at 1st January 2024	1,324,822	2,057,437	14,723,765	267,138	-	18,373,162
Net Profit for the Period	-	-	1,410,950	-	-	1,410,950
Other Comprehensive Income for the Period	-	-	-	2,541	-	2,541
Total Comprehensive Income for the Year	-	-	1,410,950	2,541	-	1,413,491
Final Dividends Paid	-	-	(1,267,890)	-	-	(1,267,890)
Balance as at 30th June 2024	1,324,822	2,057,437	14,866,825	269,679	-	18,518,763
Net Profit for the Period	-	-	137,364	-	-	137,364
Other Comprehensive Income for the Period	-	-	-	111,845	-	111,845
Balance as at 31st December 2024	1,324,822	2,057,437	15,004,189	381,524	-	18,767,972
Final Dividend of Parent Company	-	-	(1,347,138)	-	-	(1,347,138)
Net Profit for the Period	-	-	1,841,884	-	-	1,841,884
Other Comprehensive income for the period	-	-	-	(381,524)	-	(381,524)
Balance as at 30th June 2025	1,324,822	2,057,437	15,498,935	-	-	18,881,194

No.of Shares as at 30th June 2025 - Voting 20,000,000 and Non Voting 6,414,480

Consolidated Statement of Cash Flows

For the Six Months Ended 30th June	Group		Company	
	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited
Cash Flows from Operating Activities				
Premiums/Revenue received from Customers	42,380,856	37,357,403	-	-
Reinsurance Premiums (net of Commission) Paid	(7,227,791)	(5,706,820)	-	-
Commission Paid	(2,661,038)	(2,163,380)	-	-
Claims and Benefits Paid	(21,001,617)	(18,949,508)	-	-
Reinsurance Receipts in respect of Claims & Benefits	4,819,277	2,998,802	-	-
Interest and Dividends Received	12,788,125	7,075,693	1,668,121	1,598,153
Other Operating Cash Payments	(12,299,484)	(9,338,112)	(213,929)	(201,443)
Other Income	442,557	329,252	-	-
Contributions to Gratuity Fund/Gratuity Payments	(707,453)	(200,085)	-	-
Income Taxes Paid	(1,210,444)	(905,743)	(49,472)	16,443
Interest Paid	(192,373)	(210,351)	(727)	(111)
Net Cash Flows from Operating Activities	15,130,615	10,287,151	1,403,993	1,413,042
Cash Flows from Investing Activities				
Acqusition of Financial Investments	(307,792,203)	(238,319,421)	(400,546)	(353,427)
Acquisition of Investment Property	(18,558)	(16,511)	-	-
Proceeds from Financial Investments	293,337,141	232,868,527	292,134	182,865
Acquisition of Property , Plant & Equipment	(656,802)	(1,904,418)	-	-
Acquisition/Disposal of Intangible Assets	(104,978)	(50,400)	-	-
Repo Borrowings (net)	1,107,000	(2,133,575)	-	-
Proceeds from Disposal of Property,Plant & Equipment	76,749	31,775	-	-
Net Cash Flows from Investing Activities	(14,051,651)	(9,524,023)	(108,412)	(170,562)
Cash Flows from Financing Activities				
Short/Long Term Loan	(137,499)	(93,591)	-	-
Divedend Paid to Equity Holders	(1,348,431)	(1,267,895)	(1,347,137)	(1,267,895)
Net Cash Flows from Financing Activities	(1,485,930)	(1,361,486)	(1,347,137)	(1,267,895)
Increase / (Decrease) in Cash & Cash Equivalents	(406,966)	(598,358)	(51,556)	(25,415)
Cash and Cash Equivalents at 1st January	2,193,640	1,740,598	5,703	(130,141)
Cash and Cash Equivalents at 30th June	1,786,674	1,142,240	(45,853)	(155,556)
Increase / (Decrease) in Cash and Cash Equivalents	(406,966)	(598,358)	(51,556)	(25,415)
Cash in Hand & Bank	3,528,148	2,929,538	405	450
Bank Overdraft	(1,741,474)	(1,787,298)	(46,258)	(156,006)
	1,786,674	1,142,240	(45,853)	(155,556)

Notes to the Accounts

for Six Months Ended

1 **The basis of preparation**

The Interim Financial Statements have been prepared in compliance with Sri Lanka Accounting Standard LKAS 34 – Interim Financial Reporting. These Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2024. Further, Provisions of the Companies Act No.7 of 2007 have been considered in preparing the Interim Financial Statements of the Group.

2 **Accounting policies**

The same accounting policies and methods of computations have been followed when preparing the Financial Statements as compared with the Financial Statements prepared and published as at 31st December 2024. Comparative information has been remeasured /reclassified where necessary to conform to the current recognition, measurement and presentation.

2.a The Interim Financial Statements for the Quarter Ended 30th June 2025 is provisional and unaudited.

2.b The Group uses the following hierarchy for determining and disclosing the Fair value of Financial Instruments by valuation technique:

Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities
Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly and
Level 3: Techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data

The following table shows an analysis of Financial Instruments recorded at fair value by level of the fair value hierarchy:

	2025 (2nd Quarter) Group			
	Level 1	Level 2	Level 3	Total Fair value
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Financial Assets at Fair Value Through Profit/Loss				
Equity Securities	26,814	-	-	26,814
Debt Securities	4,598,288	-	-	4,598,288
	4,625,102	-	-	4,625,102
Available-For-Sale Financial Assets:				
Equity Securities	390,194	-	419,587	809,781
Debt Securities	8,363,278	2,465,689	-	10,828,967
Unit Trust	-	497,691	-	497,691
	8,753,472	2,963,380	419,587	12,136,439
Total Financial Assets (Insurance Business)	13,378,574	2,963,380	419,587	16,761,541
Financial Instruments at Fair Value (Other businesses and Ceylinco Holdings PLC)	-	-	2,401,055	2,401,055
Total Financial Assests at Fair value (Group)	13,378,574	2,963,380	2,820,642	19,162,596

3 Net Income

	Group		Company	
	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited
Gross Written Premium	39,028,976	35,302,861	-	-
Less Premium Ceded to Reinsurers	(9,315,117)	(8,561,262)	-	-
Net Written Premium	29,713,859	26,741,599	-	-
Net Changes in Reserve for Unearned Premium	(814,035)	(70,593)		-
Net Earned Premium	28,899,824	26,671,006	-	-
Revenue from non-insurance subsidiaries	3,347,039	3,123,602	-	-
Investment and Other Income	17,269,731	16,986,948	-	1,598,153
Net Income	49,516,594	46,781,556	-	1,598,153

4 Gross Written Premium

	Group		Company	
	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited
Non-life	13,374,277	12,654,100	-	-
Life	22,445,482	19,947,900	-	-
Non-Life (Foreign Operation)	3,209,217	2,700,861	-	-
Total Gross Written Premium	39,028,976	35,302,861	-	-

5 Ceylinco Holdings PLC is liable to income tax at the rate of 30% in terms of the Inland revenue Act,No.24 of 2017 and subsequent amendments thereto.

6 The Board of Directors has paid Final dividend of Rs 51/= per share (Rs. 1,347,138,480) for the year 2024.

7 No circumstances have arisen since the last Balance Sheet date which would require adjustments to or disclosure in the Interim Financial Statements other than those disclosed in above Note No.06.

8 There has not been a significant change in the nature of the Contingent Liabilities and Contingent Assets which were disclosed in the Annual Report for the year ended 31st December 2024.

9 The nature of Related Party Transactions in the period under review is similar to those reported in the Annual Report in Year 2024.

Notes to the Accounts

10 Share Information

	As at 30.06.2025	As at 31.12.2024
Net Asset per Share - Company (Rs.)	714.80	710.52
Net Asset per Share - Group (Rs.)	3,695.71	3,635.88
Market Prices recorded during the quarter	Current Period (Rs.)	Preceding Period (Rs.)
Highest Price		
Voting	3,200.00	2,798.75
Non Voting	1,512.25	919.50
Lowest Price		
Voting	2,850.50	2,350.25
Non Voting	1,200.00	813.75
Last Traded Price		
Voting	3,100.00	2,404.50
Non Voting	1,400.00	870.25

Industry Segment Data - Statement of Income 2025

For Six Months Ended 30th June

	Non - Life Insurance	Life Insurance	Healthcare	Power Generation	Foreign Oper. Male	Education	Other Operations	Consolidation Adjustments	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	8,512,531	36,183,656	263,085	292,958	360,830	3,248,859	2,148,910	(1,494,235)	49,516,594
Benefits, Losses and expenses	(5,105,967)	(30,121,940)	(33,652)	(63,381)	(170,461)	(632,397)	(25,110)	-	(36,152,908)
Expenses	(3,237,547)	(2,910,185)	(121,809)	(63,782)	(147,143)	(1,394,473)	(230,599)	(1,484)	(8,107,022)
Profit from Operations	169,017	3,151,531	107,624	165,795	43,226	1,221,989	1,893,201	(1,495,719)	5,256,664
Interest Expense	(15,893)	(46,468)	(856)	(2,231)	-	(129,228)	(1,351)	-	(196,027)
Income from Associates		-	-	-	-	-	732,884	-	732,884
Profit before Taxation	153,124	3,105,063	106,768	163,564	43,226	1,092,761	2,624,734	(1,495,719)	5,793,521
Income Tax Expense	(45,937)	(1,023,453)	-	(63,768)	-	(318,392)	(28,893)	(282,478)	(1,762,921)
Profit for the Period	107,187	2,081,610	106,768	99,796	43,226	774,369	2,595,841	(1,778,197)	4,030,601

Other Operations segment include performance of Ceylinco Holdings PLC , Associate companies and other Subsidiaries.

The above figures are provisional and subject to audit

Industry Segment Data - Statement of Income 2024

For Six Months Ended 30th June

	Non - Life Insurance	Life Insurance	Healthcare	Power Generation	Foreign Oper. Male	Education	Other Operations	Consolidation Adjustments	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue	8,897,907	33,706,673	259,227	424,689	346,116	2,910,488	1,702,889	(1,466,432)	46,781,557
Benefits, Losses and expenses	(5,371,458)	(26,860,491)	(29,101)	(62,073)	(163,507)	(610,555)	(29,752)	-	(33,126,937)
Expenses	(3,355,623)	(2,310,562)	(142,525)	(55,158)	(152,665)	(1,168,817)	(201,838)	7,811	(7,379,377)
Profit from Operations	170,826	4,535,620	87,601	307,458	29,944	1,131,116	1,471,299	(1,458,621)	6,275,243
Interest Expense	(18,605)	(40,682)	(107)	(6,020)	-	(108,890)	(1,356)	-	(175,660)
Income from Associates	-	-	-	-	-	-	955,095	-	955,095
Profit before Taxation	152,221	4,494,938	87,494	301,438	29,944	1,022,226	2,425,038	(1,458,621)	7,054,678
Income Tax Expense	(45,665)	(1,348,858)	-	(105,409)	-	(258,472)	(32,887)	(247,554)	(2,038,845)
Profit for the Period	106,556	3,146,080	87,494	196,029	29,944	763,754	2,392,151	(1,706,175)	5,015,833

Other Operations segment include performance of Ceylinco Holdings PLC , Associate companies and other Subsidiaries.

The above figures are provisional and subject to audit

Share Information

Substantial Shareholdings
The 20 Major Shareholders as at 30/06/2025 (Voting)

SHAREHOLDER	Holding as at 30/06/2025 No. of Shares	% of the issued share Capital as at 30/06/2025
Global Rubber Industries (Private) Limited	4,063,814	20.32
Mitsui Sumitomo Insurance Company Limited	3,000,000	15.00
CB Europe PLC Lux S/A Patrick Schegg	2,145,079	10.73
Shriram Finance Limited	1,264,470	6.32
Nephele Private Limited	1,139,005	5.70
Eurocorp Investments (Pvt) Ltd	1,040,000	5.20
Ceylinco Holdings PLC A/C No. 03 (Employees' Gratuity Trust Fund)	805,096	4.03
Commercial Bank of Ceylon PLC/P.Subasinghe	787,981	3.94
Citizens Development Business Finance Account No. 01	682,464	3.41
Dr. Watuthanthrige Chakrine Jagath Alwis	529,031	2.65
Castle Realty (Private) Limited	525,400	2.63
Ceylinco Holdings PLC A/C No. 04 (Pension Fund)	489,806	2.45
Kutrala Private Limited	463,534	2.32
Ceylinco Holdings PLC – A/C No. 05 (The Pension Trust Fund of Ceylinco Holdings PLC)	403,034	2.02
Seylan Bank PLC/Global Rubber Industries (Private) Limited	386,321	1.93
EMFI Capital Limited	275,051	1.38
Praesidium Investments (Pvt) Ltd	150,732	0.75
Mr. Rajkumar Renganathan (Mr. R. Renganathan 123,271 shares and joint with Mrs. T.R.S. Renganathan 3,626 shares)	126,897	0.63
Mr. Ajith Rohan Gunawardena (Mr. A.R. Gunawardena 130 shares and joint with Mrs. K.S. Gunawardena 121,698 shares)	121,828	0.61
Lakderana Capital Limited	72,199	0.36

Share Information

Substantial Shareholdings
The 20 Major Shareholders as at 30.06.2025 (Non Voting)

SHAREHOLDER	Holding as at 30/06/2025 No. of Shares	% of the issued share Capital as at 30/06/2025
Auerbach Grayson and Company LLC	1,106,840	17.26
J.B. Cocoshell (Pvt.) Ltd.	506,093	7.89
BBH-Tundra Sustainable Frontier Fund	289,700	4.52
Odyssey Capital Partners (Private) Limited	275,470	4.29
Confab Steel (Private) Limited	264,509	4.12
Jafferjee Brothers Exports (Private) Limited	230,300	3.59
Dr. Watuthanthrige Chakrine Jagath Alwis	219,041	3.41
CB Europe PLC Lux S/A Patrick Schegg	200,000	3.12
Mr. Yusuf Husseinally Abdulhussein	187,610	2.92
Miss. Rukaiya Husseinally Abdulhussein	183,300	2.86
Mr. Piyadasa Rathnayaka	175,000	2.73
Hatton National Bank PLC - Senfin Growth Fund	170,354	2.66
Akbar Brothers Pvt Ltd A/C No. 01	166,559	2.60
Mr. Husseinally Mohsinally Abdulhussein joint with Mrs. Saema Enayat Lokhandwalla	162,347	2.53
Ceylon Investment PLC A/C # 02	140,010	2.18
Ceylon Guardian Investment Trust PLC A/C # 02	115,256	1.80
E.W. Balasuriya & Company (Private) Limited Account No. 01	113,846	1.77
Deutsche Bank AG AS Trustee for JB Vantage Value Equity Fund	106,225	1.66
Commercial Bank of Ceylon PLC A/C No. 03	95,500	1.49
Mr. Murtaza Ali Jafferjee	68,906	1.07

Directors' Interest in Shares of the Company are as follows :

Name of Director	Voting Shares as at 30/06/2025	Non Voting Shares as at 30/06/2025
Mr. A.R. Gunawardena (Mr. A.R. Gunawardena 130 voting shares and 55 non voting shares; and joint with Mrs. K.S. Gunawardena 121,698 voting shares and 8,600 non voting shares) (Mrs. K.S. Gunawardena 14,900 voting shares and 7,702 non voting shares)	121,828	8,655
Mr. R. Renganathan (Mr. R. Renganathan 123,271 voting shares and joint with Mrs. T.R.S. Renganathan 3,626 voting shares)	126,897	NIL
Mr. H.D.K.P. Alwis	3,200	
Mr. H.D.K.P. Alwis joint with Mrs. S.R. Alwis		2,000
Mr. E.T.L. Ranasinghe	9,279	NIL
Dr. W.C.J. Alwis	529,031	219,041
Mr. P.D.M. Cooray	10,024	NIL
Mr. P.A. Jayawardena	3,463	134
Mr. T.N.M. Peiris	24,831	2,000
(Mrs. P.S. Peiris 212 voting shares)		
Mr. U. Witharana	2,605	512
Mr. S.R. Abeynayake	9,790	200
Mr. Takashi Kishi	NIL	NIL
Mr. N. Vasantha Kumar	NIL	NIL
Mr. V.G. De Alwis	NIL	NIL
Mr. G.D. Nelson	NIL	NIL
Mr. D.R.P. Goonetilleke	NIL	NIL
Mr. C.M. Fernando	NIL	NIL

As at 30th June, 2025 - The percentage of 'Public Holding' (as per Circular no. 05/2013 of 30/12/2013 of the Colombo Stock Exchange) is 83.82% of the issued Voting share capital (represented by 2040 shareholders).

As at 30th June, 2025 - The percentage of 'Public Holding' (as per Circular no. 06/2021 of 29/12/2021 of the Colombo Stock Exchange) is 96.25% of the issued Non Voting share capital. (represented by 1708 shareholders).

Float adjusted market capitalisation as at 30th June, 2025 : Rs. 51,968,400,000.00 (voting ordinary shares)

The company is in compliance with Minimum Public Holding Requirements as at reporting date under option 1 of CSE listing rule 7.13.1(a).

Stated Capital-

20,000,000 Ordinary Voting shares and 6,414,480 Ordinary Non Voting shares.

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