Interim Financial Statements

Period Ended 30th September 2025

Ceylinco Holdings PLC

Statement of Financial Position

As at	Group		Company	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
	Rs.'000 Unaudited	Rs.'000 Audited	Rs.'000 Unaudited	Rs.'000 Audited
Assets				
Goodwill	372,382	372,382	-	-
Intangible Assets	191,081	226,801	-	-
Deferred Expenses	1,701,982	1,450,281	-	-
Property,Plant and Equipment	33,651,195	33,068,783	-	-
Right of Use Assets	1,082,106	928,541	-	-
Investment Properties	3,857,313	3,952,230	153,332	153,332
Investment in Subsidiaries	-	-	15,750,765	15,896,855
Investment in Associates	10,887,518	10,740,127	92,514	92,514
Financial Instruments				
Held to Maturity Financial Assets	117,392,570	119,965,994	-	-
Loans and Receivables	137,992,704	108,272,377	2,450,070	1,739,540
Available-for-sale Financial Assets	15,622,503	13,072,987	1,206,473	1,587,576
Financial Assets at Fair Value Through Profit or Loss	27,107	25,436	-	-
Employee Gratuity Benefit Asset	8,795,354	7,671,851	-	-
Employee Pension Benefit Asset	5,331,494	5,271,868	-	-
Reinsurance Receivables	10,057,595	9,024,328	-	-
Loans to Life Policyholders	2,621,977	3,008,273	-	-
Income Tax Receivable	12,546	8,478	-	-
Deferred Tax Assets	10,800	38,350	20,574	20,574
Insurance Receivables/Trade Debtors	10,403,634	9,686,956	-	-
Other Assets	2,109,575	1,687,505	52,147	22,004
Cash and Cash Equivalents	3,152,220	3,639,534	597	22,538
Total Assets	365,273,656	332,113,082	19,726,472	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	86,239,854	82,967,082	15,571,130	15,004,189
Other Reserves	3,334,885	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	99,436,693	96,039,751	18,953,389	18,767,972
Non-Controlling Interests	5,047,095	4,425,363	-	-
Total Equity	104,483,788	100,465,114	18,953,389	18,767,972
Liabilities				
Life Insurance Contract Liabilities	198,039,742	180,041,362	-	-
Unit Linked Fund & Other Funds -Life	1,287,162	647,877	-	-
Non Life Insurance Contract Liabilities	20,206,162	17,018,713	-	-
Employee Gratuity Benefit Liability	667,865	601,974	84,334	68,578
Deferred Revenue	896,473	794,015	-	-
Interest Bearing Loans and Borrowings	9,686,917	2,822,626	-	16,835
Deferred tax Liabilities	2,988,534	2,954,251	-	-
Reinsurance Payables	11,687,913	11,319,270	-	-
Trade and Other Payables	15,329,099	15,447,879	688,749	681,549
Total Liabilities	260,789,868	231,647,967	773,083	766,962
Total Equity and Liabilities	365,273,656	332,113,082	19,726,472	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
Executive Chairman

Sgd.
R. Renganathan
Deputy Chairman

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

14th November 2025

Statement of Income

For Nine Months Ended 30th September	Notes	Group 2025 Rs.'000 Unaudited	Group 2024 Rs.'000 Unaudited	Change %	Company 2025 Rs.'000 Unaudited	Company 2024 Rs.'000 Unaudited	Change %
Net Income	3	73,941,947	67,637,514	9	2,218,472	1,654,479	34
Gross Written Premiums	4	58,717,104	50,044,551	17	-	-	
Premiums Ceded to Reinsurers		(14,053,065)	(12,465,644)	13	-	-	
Net Written Premiums		44,664,039	37,578,907	19	-	-	
Net Change in Reserve for Unearned Premium		(1,323,500)	180,215	(834)	-	-	
Net Earned Premium		43,340,539	37,759,122	15	-	-	
Revenue from Non-Insurance Subsidiaries		5,131,074	4,708,282	9	-	-	
		48,471,613	42,467,404	14	-	-	
Investment and Other Income		25,470,334	25,170,110	1	2,218,472	1,654,479	34
Insurance Claims and Benefit (Net)		(29,932,773)	(25,740,250)	16	-	-	
Increase in Life Insurance Fund		(18,337,706)	(16,137,899)	14	-	-	
Acquisition Cost		(4,242,706)	(4,047,515)	5	-	-	
Total Benefits,Losses and expenses		(52,513,185)	(45,925,664)	14	-	-	
Cost of Sales -Non-Insurance Subsidiaries		(1,215,527)	(1,139,900)	7	-	-	
		(53,728,712)	(47,065,564)	14	-	-	
Other Operating and Administrative Expenses		(12,260,849)	(11,220,580)	9	(267,713)	(253,715)	6
Profit from Operations		7,952,386	9,351,370	(15)	1,950,759	1,400,764	39
Finance Cost		(273,334)	(259,659)	5	(774)	(275)	181
Share of Profit of Associates		808,384	1,179,387	(31)	-	-	
Profit Before Tax		8,487,436	10,271,098	(17)	1,949,985	1,400,489	39
Income Tax Expense	5	(2,437,508)	(2,928,742)	(17)	(35,906)	(31,570)	14
Profit for the Period		6,049,928	7,342,356	(18)	1,914,079	1,368,919	40
Profit attributable to:							
Equity Holders of the Parent		5,429,173	6,773,797	(20)	1,914,079	1,368,919	40
Non-Controlling Interests		620,755	568,559	9	-	-	
		6,049,928	7,342,356	(18)	1,914,079	1,368,919	40
Basic Earnings Per Share(Rs.)		205.54	256.44		72.46	51.82	

Dividend Per Share	Note	Group 30.09.2025	Group 30.09.2024	Company 30.09.2025	Company 30.09.2024
Final Dividend Paid	6	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 September	Notes	Group 2025 Rs.'000 Unaudited	Group 2024 Rs.'000 Unaudited	Change %	Company 2025 Rs.'000 Unaudited	Company 2024 Rs.'000 Unaudited	Change %
Net Income	3	24,425,353	20,855,958	17	164,262	56,326	192
Gross Written Premiums	4	19,688,128	14,741,690	34	-	-	
Premiums Ceded to Reinsurers		(4,737,948)	(3,904,382)	21	-	-	
Net Written Premiums		14,950,180	10,837,308	38	-	-	
Net Change in Reserve for Unearned Premium		(509,465)	250,808	(303)	-	-	
Net Earned Premium		14,440,715	11,088,116	30	-	-	
Revenue from Non-Insurance Subsidiaries		1,784,035	1,584,680	13	-	-	
		16,224,750	12,672,796	28	-	-	
Investment and Other Income		8,200,603	8,183,162	0	164,262	56,326	192
Insurance Claims and Benefit (Net)		(10,839,157)	(7,695,688)	41	-	-	
Increase in Life Insurance Fund		(4,784,982)	(4,486,847)	7	-	-	
Acquisition Cost		(1,490,678)	(1,347,673)	11	-	-	
Total Benefits,Losses and expenses		(17,114,817)	(13,530,208)	26	-	-	
Cost of Sales -Non-Insurance Subsidiaries		(460,987)	(408,419)	13	-	-	
		(17,575,804)	(13,938,627)	26	-	-	
Other Operating and Administrative Expenses		(4,153,827)	(3,841,204)	8	(79,493)	(89,789)	(11)
Profit from Operations		2,695,722	3,076,127	(12)	84,769	(33,463)	(353)
Finance Cost		(77,308)	(83,999)	(8)	(47)	(87)	(46)
Share of Profit of Associates		75,500	224,292	(66)	-	-	
Profit Before Tax		2,693,914	3,216,420	(16)	84,722	(33,550)	(353)
Income Tax Expense	5	(674,587)	(889,897)	(24)	(12,527)	(8,481)	48
Profit for the Period		2,019,327	2,326,523	(13)	72,195	(42,031)	(272)
Profit attributable to:							
Equity Holders of the Parent		1,764,686	2,221,094	(21)	72,195	(42,031)	(272)
Non-Controlling Interests		254,641	105,429	142	-	-	
		2,019,327	2,326,523	(13)	72,195	(42,031)	(272)
Basic Earnings Per Share(Rs.)		66.81	84.09		2.73	(1.59)	

Dividend Per Share	Note	Group 30.09.2025	Group 30.09.2024	Company 30.09.2025	Company 30.09.2024
Final Dividend Paid	6	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 Nine Months Ended 30th September	Group		Company	
	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited
Profit for the Period	6,049,928	7,342,356	1,914,079	1,368,919
Other Comprehensive Income				
Exchange Differences on translating Foreign Operations	20,226	(35,768)	-	-
Net Gain on Available-for-Sale Assets	87,587	(108,627)	(381,524)	2,541
Revaluation Changes	148,868	-	-	-
Actuarial Gain on Defined Benefit Plans	(95,128)	(61,894)	-	-
Other Comprehensive Income for the Period, net of tax	161,553	(206,289)	(381,524)	2,541
Total Comprehensive Income for the Period, net of tax	6,211,481	7,136,067	1,532,555	1,371,460

For Three Months Ended 30th September	Group		Company	
	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited
Profit for the Period	2,019,327	2,326,523	72,195	(42,031)
Other Comprehensive Income				
Exchange Differences on translating Foreign Operations	4,822	(2,483)	-	-
Net Gain on Available-for-Sale Assets	103,408	(518,727)	-	-
Revaluation Changes	-	-	-	-
Actuarial Gain on Defined Benefit Plans	(95,128)	(2,051)	-	-
Other Comprehensive Income for the Period, net of tax	13,102	(523,261)	-	-
Total Comprehensive Income for the Period, net of tax	2,032,429	1,803,262	72,195	(42,031)

Statement of Changes In Equity

Group	Stated Capital	Revaluation Reserve	Restricted Regulatory Reserve	Other Retained Reserve	Retained Earnings	Available for Sale Reserve	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 31st December 2023	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	-	-	-	-	6,773,797	-	-	6,773,797	568,559	7,342,356
Dividends	-	-	-	-	(1,267,895)	-	-	(1,267,895)	-	(1,267,895)
Transfer to Long term Insurance Fund	-	-	-	-	-	9,477	-	9,477	-	9,477
Transfer to Retained Earnings	-	-	-	-	24,529	(24,529)	-	-	-	-
Other Comprehensive Income for the Period	-	-	-	-	(61,894)	(108,627)	(35,768)	(206,289)	(8,108)	(214,397)
Balance as at 30th September 2024	1,324,822	4,868,385	3,456,184	2,057,437	80,911,139	712,154	56,631	93,386,752	4,319,878	97,706,630
Net Profit for the Period	-	-	-	-	2,695,872	-	-	2,695,872	266,118	2,961,990
Other Comprehensive Income for the Period	-	579,860	-	-	(1,307,023)	653,836	(16,133)	(89,460)	149	(89,311)
Total Comprehensive Income for the Year	-	579,860	-	-	1,388,849	653,836	(16,133)	2,606,412	266,267	2,872,679
Final Dividend of Parent Company	-	-	-	-	-	-	-	-	-	-
Dividend of Subsidiary Company to Minority Shareholders	-	-	-	-	-	-	-	-	(160,781)	(160,781)
Transfer to Retained Earnings	-	-	-	-	75,409	(36,366)	-	39,043	-	39,043
Transfer to Long term Insurance Fund	-	(490,444)	-	-	591,685	(93,697)	-	7,544	-	7,544
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	-	-	-	-	5,429,173	-	-	5,429,173	620,755	6,049,928
Dividends	-	-	-	-	(1,347,138)	-	-	(1,347,138)	(1,293)	(1,348,431)
Transfer to Long Term Insurance Fund	-	-	-	-	-	(61,827)	-	(61,827)	-	(61,827)
Transfer to Retained Earnings	-	-	-	-	21,698	(21,698)	-	-	-	-
Changes in Control in Subsidiaries/Associates	-	(25,721)	-	-	(735,833)	(18,963)	-	(780,517)	(2,032)	(782,549)
Other Comprehensive Income for the Period	-	148,868	-	-	(95,128)	87,587	15,924	157,251	4,302	161,553
Balance as at 30th September 2025	1,324,822	5,080,948	3,456,184	2,057,437	86,239,854	1,221,026	56,422	99,436,693	5,047,095	104,483,788

Statement of Changes In Equity

Company	Stated Capital	Revaluation Reserve	Restricted Regulatory Reserve	Other Retained Reserve	Retained Earnings	Available for Sale Reserve	Foreign Currency Translation Reserve	Total Ordinary Share Holder's Equity
	Rs.'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs.'000	Rs' 000	Rs' 000
Balance as at 31st December 2023	1,324,822	-	-	2,057,437	14,723,765	267,138	-	18,373,162
Net Profit for the Period	-	-	-	-	1,368,919	-	-	1,368,919
Other Comprehensive Income for the period	-	-	-	-	-	2,541	-	2,541
Final Dividends Paid	-	-	-	-	(1,267,890)	-	-	(1,267,890)
Balance as at 30th September 2024	1,324,822	-	-	2,057,437	14,824,794	269,679	-	18,476,732
Net Profit for the Period	-	-	-	-	179,395	-	-	179,395
Other Comprehensive Income for the Period	-	-	-	-	-	111,845	-	111,845
Final Dividend of Parent Company	-	-	-	-	-	-	-	-
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	-	-	-	-	1,914,079	-	-	1,914,079
Other Comprehensive Income for the Period	-	-	-	-	-	(381,524)	-	(381,524)
Balance as at 30th September 2025	1,324,822	-	-	2,057,437	15,571,130	-	-	18,953,389

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

Consolidated Statement of Cash Flows

For the Nine Months Ended 30th September	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	63,469,664	54,347,891	-	-
Reinsurance Premiums (net of Commission) Paid	(15,222,227)	(9,549,827)	-	-
Commission Paid	(4,034,601)	(3,857,365)	-	-
Claims and Benefits Paid	(32,051,196)	(27,536,227)	-	-
Reinsurance Receipts in respect of Claims & Benefits	9,253,484	3,524,914	-	-
Interest and Dividends Received	17,277,228	5,288,582	2,229,584	1,654,479
Other Operating Cash Payments	(15,886,002)	(12,289,127)	(19,995)	(254,886)
Other Income	741,709	931,219	-	-
Contributions to Gratuity Fund/Gratuity Payments	(954,463)	(312,635)	-	-
Income Taxes Paid	(2,145,162)	(2,025,738)	(33,122)	(23,723)
Interest Paid	(395,370)	(439,586)	(774)	(275)
Net Cash Flows from Operating Activities	20,053,064	8,082,101	2,175,693	1,375,595
Cash Flows from Investing Activities				
Acqusition of Financial Investments	(425,210,641)	(385,074,274)	(1,500,925)	(305,137)
Acquistion/Proceeds of Investment Property	94,918	(16,928)	-	-
Proceeds from Financial Investments	400,558,292	378,787,284	629,527	205,865
Acquisition of Property , Plant & Equipment	(1,354,787)	(2,492,522)	-	-
Acquisition/Diposal of Intangible Assets	(128,978)	(171,869)	-	-
Repo Borrowings (net)	6,670,000	1,167,425	-	-
Proceeds from Disposal of Property,Plant & Equipment	131,769	42,717	-	-
Net Cash Flows from Investing Activities	(19,239,427)	(7,758,167)	(871,398)	(99,272)
Cash Flows from Financing Activities				
Proceeds from issue of Shares/Shares Buy Back	(148,122)	-	-	-
Short/Long Term Loan	274,876	563,639	-	-
Dividend Paid to Equity Holders	(1,348,431)	(1,267,895)	(1,347,137)	(1,267,895)
Net Cash Flows from Financing Activities	(1,221,677)	(704,256)	(1,347,137)	(1,267,895)
Foreign Currency Translation	(12,694)	-	-	-
Increase / (Decrease) in Cash & Cash Equivalents	(420,734)	(380,322)	(42,842)	8,428
Cash and Cash Equivalents at 1st January	2,193,640	1,740,598	5,703	(130,141)
Cash and Cash Equivalents at 30th September	1,772,906	1,360,276	(37,139)	(121,713)
Increase / (Decrease) in Cash and Cash Equivalents	(420,734)	(380,322)	(42,842)	8,428
Cash in Hand & Bank	3,152,220	3,141,416	597	507
Bank Overdraft	(1,379,314)	(1,781,140)	(37,736)	(122,220)
	1,772,906	1,360,276	(37,139)	(121,713)

Notes to the Accounts

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 31st 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 September 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 (3rd Quarter)			
	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	27,107	-	-	27,107
Debt Securities	-	-	-	-
	27,107	-	-	27,107
Available-For-Sale Financial Assets:				
Equity Securities	189,224	-	419,587	608,811
Debt Securities	9,599,984	2,411,225	-	12,011,209
Unit Trust	-	503,251	-	503,251
	9,789,208	2,914,476	419,587	13,123,271
Total Financial Assets (Insurance Business)	9,816,315	2,914,476	419,587	13,150,378
Financial Instruments at Fair Value	-	-	-	-
(Other businesses and Ceylinco Holdings PLC)	-	-	2,499,232	2,499,232
Total Financial Assests at Fair value (Group)	9,816,315	2,914,476	2,918,819	15,649,610

3 Net Income

	Group		Company	
	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited
Gross Written Premium	58,717,104	50,044,551	-	-
Less Premium Ceded to Reinsurance	(14,053,065)	(12,465,644)	-	-
Net Written Premium	44,664,039	37,578,907	-	-
Net Changes in Reserve for Unearned Premium	(1,323,500)	180,215	-	-
Net Earned Premium	43,340,539	37,759,122	-	-
Revenue from Non-Insurance Subsidiaries	5,131,074	4,708,282	-	-
Investment and Other Income	25,470,334	25,170,110	2,218,472	1,654,479
Net Income	73,941,947	67,637,514	2,218,472	1,654,479

4 Gross Written Premium

	Group		Company	
	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs'000 Unaudited	2024 Rs.'000 Unaudited
Non-life	20,711,284	18,396,982	-	-
Life	33,201,302	27,500,013	-	-
Non-Life Foreign Operations	4,804,518	4,147,556	-	-
Total Gross Written Premium	58,717,104	50,044,551	-	-

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. 1,347,138,480.00) 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.

11 Share Information

	As at 30.09.2025	As at 31.12.2024
Net Asset per Share (Rs.) Company	717.54	710.52
Net Asset per Share (Rs.) Group	3,764.48	3,635.88
Market Prices recorded during the quarter	Current Period (Rs.)	Preceding Period (Rs.)
Highest Price		
Voting	3,499.00	2,798.75
Non Voting	1,820.00	919.50
Lowest Price		
Voting	3,000.00	2,350.25
Non Voting	1,300.00	813.75
Last Traded Price		
Voting	3,102.50	2,404.50
Non Voting	1,805.00	870.25

Industry Segment Data - Statement of Income 2025

For Nine Months Ended 30th September

	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	13,054,812	53,713,261	406,281	311,067	567,799	5,016,217	2,360,744	(1,488,234)	73,941,947
Benefits, Losses and Expenses	(7,785,407)	(44,465,680)	(49,281)	(98,433)	(262,098)	(1,029,624)	(38,189)	-	(53,728,712)
Expenses	(4,921,574)	(4,342,141)	(196,752)	(96,594)	(232,043)	(2,128,059)	(333,352)	(10,333)	(12,260,848)
Profit from Operations	347,831	4,905,440	160,248	116,040	73,658	1,858,534	1,989,203	(1,498,567)	7,952,386
Interest Expense	(19,352)	(69,273)	(949)	(2,603)	-	(179,592)	(1,565)	-	(273,334)
Income from Associates	-	-	-	-	-	-	808,384	-	808,384
Profit Before Taxation	328,479	4,836,167	159,299	113,437	73,658	1,678,942	2,796,022	(1,498,567)	8,487,436
Income Tax Expense	(98,544)	(1,535,180)	-	(49,456)	(6,441)	(431,453)	(45,092)	(271,343)	(2,437,508)
Profit for the Period	229,935	3,300,987	159,299	63,981	67,217	1,247,489	2,750,930	(1,769,910)	6,049,928

Other operations segment include performance of Ceylinco Holdings PLC, associate companies and other subsidiaries.

Industry Segment Data - Statement of Income 2024

For Nine Months Ended 30th September

	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	13,428,211	48,111,142	382,756	447,166	518,081	4,400,369	1,818,172	(1,468,382)	67,637,514
Benefits, Losses and Expenses	(7,988,199)	(37,687,598)	(44,245)	(97,473)	(249,866)	(942,331)	(55,851)	-	(47,065,566)
Expenses	(5,086,774)	(3,505,757)	(201,177)	(90,433)	(228,011)	(1,808,786)	(310,933)	11,292	(11,220,578)
Profit from Operations	353,238	6,917,787	137,334	259,260	40,204	1,649,252	1,451,388	(1,457,090)	9,351,370
Interest Expense	(30,514)	(62,418)	(147)	(7,754)	-	(156,877)	(1,949)	-	(259,659)
Income from Associates	-	-	-	-	-	-	1,179,387	-	1,179,387
Profit Before Taxation	322,724	6,855,369	137,187	251,506	40,204	1,492,375	2,628,826	(1,457,090)	10,271,098
Income Tax Expense	(96,817)	(2,073,588)	-	(90,856)	-	(373,660)	(46,267)	(247,554)	(2,928,742)
Profit for the Period	225,907	4,781,781	137,187	160,650	40,204	1,118,715	2,582,559	(1,704,644)	7,342,356

Other operations segment include performance of Ceylinco Holdings PLC, associate companies and other subsidiaries.

Share Information

Substantial Shareholdings
The 20 Major Shareholders as at 30/09/2025 (Voting)

SHAREHOLDER	Holding as at 30/09/2025 No. of Shares	% of the issued Share Capital as at 30/09/2025
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	1,151,481	5.76
Eurocorp Investments (Pvt) Ltd	1,048,102	5.24
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	170,551	0.85
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
J.B. Cocoshell (Pvt) Ltd	109,986	0.55

Substantial Shareholdings
The 20 Major Shareholders as at 30.09.2025 (Non Voting)

SHAREHOLDER	Holding as at 30/09/2025 No. of Shares	% of the issued Share Capital as at 30/09/2025
Auerbach Grayson and Company LLC	1,111,840	17.33
J.B. Cocoshell (Pvt.) Ltd.	529,527	8.26
BBH-Tundra Sustainable Frontier Fund	289,700	4.52
Odyssey Capital Partners (Private) Limited	275,470	4.29
Jafferjee Brothers Exports (Private) Limited	245,300	3.82
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
Deutsche Bank AG AS Trustee for JB Vantage Value Equity Fund	186,230	2.90
Miss. Rukaiya Husseinally Abdulhussein	183,300	2.86
Akbar Brothers Pvt Ltd A/C No. 01	175,824	2.74
Mr. Piyadasa Rathnayaka	175,000	2.73
Hatton National Bank PLC - Senfin Growth Fund	170,354	2.66
Mr. Husseinally Mohsinally Abdulhussein joint with Mrs. Saema Enayat Lokhandwalla	165,152	2.57
E.W. Balasuriya & Company (Private) Limited Account No. 01	113,846	1.77
Confab Steel (Private) Limited	108,969	1.70
Commercial Bank of Ceylon PLC A/C No. 03	95,500	1.49
Mr. Murtaza Ali Jafferjee	68,906	1.07
Rubber Investment Trust Ltd A/C No. 1	64,952	1.01
Mutiara Holdings (Private) Ltd	50,000	0.78

Share Information

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

Name of Director	Voting Shares as at 30/09/2025	Non Voting Shares as at 30/09/2025
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

Public Holding as at 30.09.2025

Voting	
Public shareholding (%)	83.82
Number of public shareholders	2,066
Compliant under option 1 - Float adjusted market capitalization (Rs.)	52,010,310,000.00
Non Voting	
Public shareholding (%)	96.25
Number of public shareholders	1,735

Stated Capital

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

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