Financial Statements for the

Period Ended 31st December 2025

Ceylinco Holdings PLC

Statement of Financial Position

As at	Group		Company	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
	Rs.'000 Unaudited	Rs.'000 Audited	Rs.'000 Unaudited	Rs.'000 Audited
Assets				
Goodwill	372,382	372,382	-	-
Intangible Assets	146,918	226,801	-	-
Deferred Expenses	1,757,956	1,450,281	-	-
Property,Plant and Equipment	37,541,258	33,068,783	-	-
Right of Use Assets	1,144,106	928,541	-	-
Investment Properties	4,336,940	3,952,230	153,332	153,332
Investment in Subsidiaries	-	-	15,750,764	15,896,855
Investment in Associates	11,080,351	10,740,127	92,514	92,514
Financial Instruments			-	-
Held to Maturity Financial Assets	101,856,685	119,965,994	-	-
Loans and Receivables	156,548,762	108,272,377	3,196,614	1,739,540
Available-for-Sale Financial Assets	17,429,909	13,072,987	639,228	1,587,576
Financial Assets at Fair Value Through Profit or Loss	23,380	25,436	-	-
Employee Gratuity Benefit Asset	8,666,425	7,671,851	-	-
Employee Pension Benefit Asset	5,692,459	5,271,868	-	-
Reinsurance Receivables	21,526,386	9,024,328	-	-
Loans to Life Policyholders	2,669,765	3,008,273	-	-
Income Tax Receivable	107,235	8,478	-	-
Deferred Tax Assets	63,288	38,350	26,909	20,574
Insurance Receivables/Trade Debtors	9,817,505	9,686,956	-	-
Other Assets	1,513,732	1,687,505	91,057	22,004
Cash and Cash Equivalents	8,033,605	3,639,534	74,828	22,538
Total Assets	390,329,047	332,113,082	20,025,246	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	91,784,080	82,967,082	15,844,082	15,004,189
Other Reserves	3,727,827	3,333,862	2,056,540	2,438,961
Revaluation Reserves	6,104,700	4,957,801	-	-
Restricted Regulatory Reserve	3,456,184	3,456,184	-	-
Total Ordinary Shareholders' Equity	106,397,612	96,039,751	19,225,444	18,767,972
Non-Controlling Interests	5,761,392	4,425,363	-	-
Total Equity	112,159,005	100,465,114	19,225,444	18,767,972
Liabilities				
Life Insurance Contract Liabilities	200,960,111	180,041,362	-	-
Unit Linked Fund & Other Funds -Life	1,086,521	647,877	-	-
Non Life Insurance Contract Liabilities	32,482,435	17,018,713	-	-
Employee Gratuity Benefit Liability	757,764	601,974	89,702	68,578
Deferred Revenue	944,570	794,015	-	-
Interest Bearing Loans and Borrowings	9,694,848	2,822,626	36,423	16,835
Deferred tax Liabilities	3,851,183	2,954,251	-	-
Reinsurance Payables	11,424,327	11,319,270	-	-
Trade and Other Payables	16,968,283	15,447,879	673,677	681,549
Total Liabilities	278,170,042	231,647,967	799,802	766,962
Total Equity and Liabilities	390,329,047	332,113,082	20,025,246	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

26th February 2026

Statement of Income

For the Year Ended 31 December	Notes	Group 2025 Rs.'000 Unaudited	Group 2024 Rs.'000 Audited	Change %	Company 2025 Rs.'000 Unaudited	Company 2024 Rs.'000 Audited	Change %
Net Income	3	99,614,120	91,207,525	9	2,593,186	2,021,746	28
Gross Written Premiums	4	78,872,442	67,448,893	17	-	-	-
Premiums Ceded to Reinsurers		(19,646,583)	(16,071,023)	22	-	-	-
Net Written Premiums		59,225,859	51,377,871	15	-	-	-
Net Change in Reserve for Unearned Premium		(1,028,418)	98,415	(1,145)	-	-	-
Net Earned Premium		58,197,441	51,476,286	13	-	-	-
Revenue from Non-Insurance Subsidiaries		7,592,764	6,417,207	18	-	-	-
		65,790,205	57,893,493	14	-	-	
Investment and Other Income		33,823,915	33,314,033	2	2,593,186	2,021,746	28
Insurance Claims and Benefit (Net)		(39,795,471)	(33,090,822)	20	-	-	-
Increase in Life Insurance Fund		(20,681,104)	(23,051,748)	(10)	-	-	-
Acquisition Cost		(5,806,893)	(5,104,566)	14	-	-	-
Total Benefits,Losses and expenses		(66,283,468)	(61,247,136)	8	-	-	-
Cost of Sales -Non-Insurance Subsidiaries		(1,780,220)	(1,574,297)	13	-	-	-
		(68,063,688)	(62,821,433)	8	-	-	-
Other Operating and Administrative Expenses		(16,806,389)	(14,413,237)	17	(367,793)	(415,094)	(11)
Profit from Operations		14,744,043	13,972,855	6	2,225,393	1,606,652	39
Finance Cost		(454,734)	(411,683)	10	(1,297)	(652)	-
Share of Profit of Associates		1,150,477	1,281,942	(10)	-	-	-
Profit Before Tax		15,439,786	14,843,114	4	2,224,096	1,606,000	38
Income Tax Expense	5	(3,879,401)	(4,538,769)	(15)	(37,066)	(57,686)	(36)
Profit for the Period		11,560,385	10,304,346	12	2,187,030	1,548,314	41
Profit attributable to:							
Equity Holders of the Parent		10,483,929	9,469,669	11	2,187,030	1,548,314	41
Non-Controlling Interests		1,076,456	834,677	29	-	-	-
		11,560,385	10,304,346	12	2,187,030	1,548,314	41
Basic Earnings Per Share(Rs.)		396.90	358.51		82.80	58.62	

Dividend Per Share	Note	Group 31.12.2025	Group 31.12.2024	Company 31.12.2025	Company 31.12.2024
Final Dividend Paid	7	51.00	48.00	51.00	48.00
		51.00	48.00	51.00	48.00

Figures in bracket indicate deductions

Statement of Income

For Three Months Ended 31st December	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	25,672,173	23,570,011	9	374,714	367,267	2
Gross Written Premiums	4	20,155,338	17,404,342	16	-	-	-
Premiums Ceded to Reinsurers		(5,593,518)	(3,605,379)	55	-	-	-
Net Written Premiums		14,561,820	13,798,963	6	-	-	-
Net Change in Reserve for Unearned Premium		295,082	(81,800)	(461)	-	-	-
Net Earned Premium		14,856,902	13,717,163	8	-	-	-
Revenue from Non-Insurance Subsidiaries		2,461,690	1,708,925	44	-	-	
		17,318,592	15,426,088	12	-	-	-
Investment and Other Income		8,353,581	8,143,923	3	374,714	367,267	2
Insurance Claims and Benefit (Net)		(9,862,698)	(7,350,572)	34	-	-	-
Increase in Life Insurance Fund		(2,343,398)	(6,913,849)	(66)	-	-	-
Acquisition Cost		(1,564,187)	(1,057,051)	48	-	-	-
Total Benefits,Losses and expenses		(13,770,283)	(15,321,472)	(10)	-	-	-
Cost of Sales -Non-Insurance Subsidiaries		(564,693)	(434,397)	30	-	-	-
		(14,334,976)	(15,755,869)	(9)	-	-	-
Other Operating and Administrative Expenses		(4,545,540)	(3,192,657)	42	(100,080)	(161,379)	(38)
Profit from Operations		6,791,657	4,621,485	47	274,634	205,888	33
Finance Cost		(181,400)	(152,024)	19	(523)	(377)	39
Share of Profit of Associates		342,093	102,555	234	-	-	-
Profit Before Tax		6,952,350	4,572,016	52	274,111	205,511	33
Income Tax Expense	5	(1,441,893)	(1,610,027)	(10)	(1,160)	(26,116)	(96)
Profit for the Period		5,510,457	2,961,989	86	272,951	179,395	52
Profit attributable to:							
Equity Holders of the Parent		5,054,756	2,695,871	87	272,951	179,395	52
Non-Controlling Interests		455,701	266,118	71	-	-	-
		5,510,457	2,961,989	86	272,951	179,395	52
Basic Earnings Per Share(Rs.)		191.31	102.06		10.33	6.79	

Dividend Per Share	Note	Group 31.12.2025	Group 31.12.2024	Company 31.12.2025	Company 31.12.2024
Final Dividend Paid	7	51.00	48.00	51.00	48.00
		51.00	48.00	51.00	48.00

Figures in bracket indicate deductions

Statement of Other Comprehensive Income

For the Year Ended 31st December	Group		Company	
	2025 Rs.'000 Unaudited	2024 Rs.'000 Audited	2025 Rs.'000 Unaudited	2024 Rs.'000 Audited
Profit for the Year	11,560,385	10,304,346	2,187,030	1,548,314
Other Comprehensive Income				
Exchange Differences on translating Foreign Operations	33,320	(51,901)	-	-
Net Gain on Available-for-Sale Assets	403,539	638,708	(382,421)	114,386
Revaluation Changes	2,365,245	604,509	-	-
Income Tax	(134,741)	(63,110)	-	-
Actuarial Gain on Defined Benefit Plans	(976,861)	(1,431,914)	-	-
Other Comprehensive Income for the Period, net of tax	1,690,502	(303,708)	(382,421)	114,386
Total Comprehensive Income for the Period, net of tax	13,250,887	10,000,638	1,804,609	1,662,700

For Three Months Ended 31st December	Group		Company	
	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited	2025 Rs.'000 Unaudited	2024 Rs.'000 Unaudited
Profit for the Period	5,510,457	2,961,990	272,951	179,395
Other Comprehensive Income				
Exchange Differences on translating Foreign Operations	13,094	(16,133)	-	-
Net Gain on Available-for-Sale Assets	315,952	747,335	(897)	111,845
Revaluation Changes	2,216,377	604,509	-	-
Income Tax	(134,741)	(63,110)	-	-
Actuarial Gain on Defined Benefit Plans	(881,733)	(1,370,020)	-	-
Other Comprehensive Income for the Period, net of tax	1,528,949	(97,419)	(897)	111,845
Total Comprehensive Income for the Period, net of tax	7,039,406	2,864,571	272,054	291,240

Statement of Changes In Equity

Consolidated	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 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	-	-	-	-	9,469,669	-	-	9,469,669	834,677	10,304,346
Dividend of Subsidiary Company to Minority Shareholders	-	-	-	-	-	-	-	-	(160,781)	(160,781)
Dividends	-	-	-	-	(1,267,895)	-	-	(1,267,895)	-	(1,267,895)
Transfer to/From Long term Insurance Fund	-	(490,444)	-	-	591,685	(84,220)	-	17,021	-	17,021
Transfer to/From Retained Earnings	-	-	-	-	99,938	(60,895)	-	39,043	-	39,043
Other Comprehensive Income for the Period	-	579,860	-	-	(1,368,917)	545,209	(51,901)	(295,749)	(7,959)	(303,708)
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	-	-	-	-	10,483,929	-	-	10,483,929	1,076,456	11,560,385
Dividend of Subsidiary Company to Minority Shareholders	-	-	-	-	-	-	-	-	(66,252)	(66,252)
Dividends	-	-	-	-	(1,347,137)	-	-	(1,347,137)	-	(1,347,137)
Transfer to/From Long term Insurance Fund	-	(1,012,864)	-	-	682,656	(54,995)	-	(385,203)	-	(385,203)
Transfer to/From Retained Earnings	-	-	-	-	(61,179)	21,634	-	(39,545)	-	(39,545)
Changes in control in Subsidiary/ Assosiates	-	(25,721)	-	-	-	(18,963)	-	(44,684)	(1,954)	(46,638)
Other Comprehensive Income for the Period	-	2,185,484	-	-	(941,271)	412,969	33,320	1,690,501	327,779	2,018,281
Balance as at 31st December 2025	1,324,822	6,104,700	3,456,184	2,057,437	91,784,080	1,596,572	73,818	106,397,612	5,761,392	112,159,005

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 1st January 2024	1,324,822	-	-	2,057,437	14,723,765	267,138	-	18,373,162
Final Dividend of Parent Company	-	-	-	-	(1,267,890)	-	-	(1,267,890)
Net Profit for the Period	-	-	-	-	1,548,314	-	-	1,548,314
Other Comprehensive Income for the Period	-	-	-	-	-	114,386	-	114,386
Balance as at 31 December 2024	1,324,822	-	-	2,057,437	15,004,189	381,524	-	18,767,972
Final Dividend of Parent Company	-	-	-	-	(1,347,137)	-	-	(1,347,137)
Net Profit for the Period	-	-	-	-	2,187,030	-	-	2,187,030
Other Comprehensive Income for the Period	-	-	-	-	-	(382,421)	-	(382,421)
Balance as at 31st December 2025	1,324,822	-	-	2,057,437	15,844,082	(897)	-	19,225,444

No.of Shares as at 31st December 2025 - Voting 20,000,000 and Non Voting 6,414,480

Consolidated Statement of Cash Flows

For the Year Ended 31st December	Group		Company	
	2025 Rs.'000 Unaudited	2024 Rs.'000 Audited	2025 Rs.'000 Unaudited	2024 Rs.'000 Audited
Cash Flows from Operating Activities				
Premiums/Revenue received from Customers	86,637,339	74,448,999	-	-
Reinsurance Premiums (net of Commission) Paid	(12,836,856)	(13,616,062)	-	-
Commission Paid	(5,152,984)	(5,002,450)	-	-
Claims and Benefits Paid	(41,987,818)	(35,905,466)	-	-
Reinsurance Receipts in respect of Claims & Benefits	4,197,629	3,071,872	-	-
Interest and Dividends Received	22,874,209	30,670,537	2,205,333	2,114,302
Other Operating Cash Payments	(22,886,790)	(15,674,929)	(539,608)	10,782
Other Income	1,103,324	456,933	1,765	-
Contributions to Gratuity Fund/Gratuity Payments	(1,178,457)	(459,515)	-	-
Income Taxes Paid	(2,157,225)	(4,036,014)	(43,924)	(57,686)
Interest paid	(590,462)	(388,978)	(1,297)	(74,784)
Net Cash Flows from Operating Activities	28,021,909	33,564,926	1,622,269	1,992,614
Cash Flows from Investing Activities				
Acqusition of Financial Investments	(522,752,932)	(585,970,878)	(1,288,363)	(3,790,678)
Acquistion of Investment Property	-	(17,783)	-	-
Proceeds from Financial investments	499,702,298	561,135,149	1,045,933	3,201,798
Acquisition of Property , Plant & Equipment	(3,225,454)	(2,653,371)	-	-
Acquisition/Disposal of Intangible Assets	(27,973)	(221,457)	-	-
Proceeds from Disposal of Property,Plant & Equipment	734,658	358,846	-	-
Net Cash Flows from Investing Activities	(25,569,403)	(27,369,494)	(242,430)	(588,880)
Cash Flows from Financing Activities				
Repayments of Lease Liabilities	(164,774)	(441,499)	-	-
Repayments of Loans	(193,563)	(4,262,544)	-	-
Loans Obtained	455,046	338,428	-	-
Dividend Paid to Equity Holders including WHT	(1,482,556)	(1,428,676)	(1,347,137)	(1,267,890)
Net Cash Flows from Financing Activities	(1,385,847)	(5,794,291)	(1,347,137)	(1,267,890)
Foreign Currency Translation	34,893	51,901	-	-
Increase / (Decrease) in Cash & Cash Equivalents	1,101,552	453,042	32,702	135,844
Cash and Cash Equivalents at 1st January	2,193,640	1,740,598	5,703	(130,141)
Cash and Cash Equivalents at 31st December	3,295,092	2,193,640	38,405	5,703
Increase / (Decrease) in Cash and Cash Equivalents	1,101,452	453,042	32,702	135,844
Cash in Hand & Bank	8,033,605	3,639,534	74,828	22,538
Bank Overdraft	(4,738,513)	(1,445,894)	(36,423)	(16,835)
	3,295,092	2,193,640	38,405	5,703

Notes to the Accounts

for Twelve 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 Fnancial 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 31st December 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 (4th 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	23,380	-	-	23,380
Debt Securities	-	-	-	-
	23,380	-	-	23,380
Available-For-Sale Financial Assets:				
Equity Securities	568,175	-	106,263	674,438
Debt Securities	11,108,555	2,562,203	-	13,670,758
Unit Trust	-	494,758	-	494,758
	11,676,730	3,056,961	106,263	14,839,954
Total Financial Assets (Insurance Business)	11,700,110	3,056,961	106,263	14,863,334
Financial Instruments at Fair Value (Other businesses and Ceylinco Holdings PLC)	-	-	2,589,955	2,589,955
Total Financial Assests at Fair value (Group)	11,700,110	3,056,961	2,696,218	17,453,289

3 Net Income

	Group		Company	
	2025 Rs'000 Unaudited	2024 Rs.'000 Audited	2025 Rs'000 Unaudited	2024 Rs.'000 Audited
Gross Written Premium	78,872,442	67,448,893	-	-
Less Premium Ceded to Reinsurance	(19,646,583)	(16,071,023)	-	-
Net Written Premium	59,225,859	51,377,870	-	-
Net Changes in Reserve for Unearned Premium	(1,028,418)	98,415	-	-
Net Earned Premium	58,197,441	51,476,285	-	-
Revenue from Non-Insurance Subsidiaries	7,592,764	6,417,207	-	-
Investment and Other Income	33,823,915	33,314,033	2,593,186	1,634,334
Net Income	99,614,120	91,207,525	2,593,186	1,634,334

4 Gross Written Premium

	Group		Company	
	2025 Rs'000 Unaudited	2024 Rs.'000 Audited	2025 Rs'000 Unaudited	2024 Rs.'000 Audited
Non-life	28,037,683	24,548,782	-	-
Life	44,182,751	37,140,416	-	-
Non-Life Foreign Operations	6,652,008	5,759,695	-	-
Total Gross Written Premium	78,872,442	67,448,893	-	-

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 For the period ended 31st December 2025, an amount of Rs 3,500,282,933 has been transferred as surplus out of the non-participating fund of the Life fund on the recommendation of the actuary.

7 The Board of Directors has paid Final dividend of Rs 51/= per share (Rs. 1,347,138,480.00) for the year 2024.

8 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.07.

9 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.

10 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 31.12.2025	As at 31.12.2024
Net Asset per Share (Rs.) Company	727.84	710.52
Net Asset per Share (Rs.) Group	4,028.00	3,635.88
Market Prices recorded during the quarter	Current Period (Rs.)	Preceding Period (Rs.)
Highest Price		
Voting	3,500.00	3,499.00
Non Voting	2,250.00	1,820.00
Lowest Price		
Voting	2,960.00	3,000.00
Non Voting	1,675.00	1,300.00
Last Traded Price		
Voting	3,200.00	3,102.50
Non Voting	1,796.50	1,805.00

Industry Segment Data - Statement of Income 2025

For Twelve Months Ended 31st December

	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	18,496,899	71,766,967	543,644	418,490	808,283	7,404,846	2,779,989	(2,604,998)	99,614,120
Benefits, Losses and Expenses	(11,298,137)	(54,624,534)	(154,301)	(187,650)	(360,797)	(1,610,252)	(52,333)	224,316	(68,063,688)
Expenses	(6,439,465)	(5,838,700)	(246,596)	(140,743)	(337,496)	(3,377,520)	(460,035)	34,166	(16,806,389)
Profit from Operations	759,297	11,303,733	142,747	90,097	109,990	2,417,074	2,267,621	(2,346,516)	14,744,043
Interest Expense	(47,408)	(90,701)	(767)	(3,118)	(2,650)	(307,442)	(2,648)	-	(454,734)
Income from Associates	-	-	-	-	-	-	1,150,477	-	1,150,477
Profit Before Taxation	711,889	11,213,032	141,980	86,979	107,340	2,109,632	3,415,450	(2,346,516)	15,439,786
Income Tax Expense	92,247	(3,365,835)	(46,868)	(19,674)	(14,643)	(105,058)	(46,861)	(372,709)	(3,879,401)
Profit for the Period	804,136	7,847,197	95,112	67,305	92,697	2,004,574	3,368,589	(2,719,225)	11,560,385

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

Industry Segment Data - Statement of Income 2024

For Twelve Months Ended 31st December

	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	17,923,877	64,998,690	498,846	567,069	690,615	6,258,216	2,248,376	(1,978,165)	91,207,525
Benefits, Losses and Expenses	(10,379,424)	(50,578,625)	(178,142)	(129,628)	(289,087)	(1,185,893)	(80,634)	-	(62,821,433)
Expenses	(5,964,579)	(4,285,131)	(371,308)	(169,760)	(301,025)	(2,861,185)	(496,850)	36,601	(14,413,237)
Profit from Operations	1,579,874	10,134,934	(50,604)	267,681	100,503	2,211,138	1,670,892	(1,941,564)	13,972,855
Interest Expense	(67,136)	(82,853)	(181)	(9,136)	(3,253)	(254,310)	(2,662)	7,848	(411,683)
Income from Associates	-	-	-	-	-	-	1,281,942	-	1,281,942
Profit Before Taxation	1,512,738	10,052,081	(50,785)	258,545	97,250	1,956,826	2,950,172	(1,933,716)	14,843,114
Income Tax Expense	(454,176)	(2,980,594)	64,611	(93,732)	(13,121)	(591,253)	(83,673)	(386,830)	(4,538,769)
Profit for the Period	1,058,562	7,071,487	13,826	164,813	84,129	1,365,575	2,866,499	(2,320,544)	10,304,346

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

Share Information

Substantial Shareholdings
The 20 Major Shareholders as at 31/12/2025 (Voting)

SHAREHOLDER	Holding as at 31/12/2025 No. of Shares	% of the issued Share Capital as at 31/12/2025
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	1,182,326	5.91
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
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
EMFI Capital Limited	120,551	0.60
J.B. Cocoshell (Pvt) Ltd	109,986	0.55

Substantial Shareholdings
The 20 Major Shareholders as at 31.12.2025 (Non Voting)

SHAREHOLDER	Holding as at 31.12.2025 No. of Shares	% of the issued Share Capital as at 31.12.2025
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	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	100,161	1.56
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 31/12/2025	Non Voting Shares as at 31/12/2025
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 (Resigned w.e.f. 31.12.2025)	NIL	NIL
Mr. G.D. Nelson	NIL	NIL
Mr. D.R.P. Goonetilleke	NIL	NIL
Mr. C.M. Fernando	NIL	NIL
Mr. J.H.R. Peiris (Appointed w.e.f. 01.01.2026)	NIL	NIL

Public Holdings as at 31.12.2025

Voting	
Public shareholding (%)	83.82
Number of public shareholders	2,097
Compliant under option 1 - Float adjusted market capitalization (Rs.)	53,644,800,000.00
Non Voting	
Public shareholding (%)	96.25
Number of public shareholders	1,798

Stated Capital

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

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