Financial Statements for the

Period Ended 30th June 2026

Ceylinco Holdings PLC

STATEMENT OF FINANCIAL POSITION

	Group		*Company*	
As at	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Audited	Unaudited	Audited
Assets				
Goodwill	372,382	372,382	-	-
Intangible Assets	143,898	146,918	-	-
Deferred Expenses	1,840,191	1,757,956	-	-
Property,Plant and Equipment	38,320,366	37,542,111	-	-
Right of Use Assets	1,098,445	1,144,106	-	-
Investment Properties	4,339,202	4,336,940	153,332	153,332
Investment in Subsidiaries	-	-	16,132,079	15,750,764
Investment in Associates	11,814,223	11,080,351	92,514	92,514
Financial Instruments				
Held to Maturity Financial Assets	100,016,527	101,856,685	-	-
Loans and Receivables	162,695,222	156,552,337	1,554,603	3,196,614
Available-for-Sale Financial Assets	19,625,527	17,431,711	1,626,800	639,228
Financial Assets at Fair Value through Profit or Loss	9,044,536	23,380	-	-
Employee Gratuity Benefit Asset	9,224,759	8,666,425	-	-
Employee Pension Benefit Asset	5,746,363	5,692,459	-	-
Reinsurance Receivables	17,051,519	21,526,386	-	-
Loans to Life Policyholders	3,207,428	2,669,765	-	-
Income Tax Receivable	147,244	107,043	-	-
Deferred Tax Assets	43,366	63,288	26,909	26,909
Insurance Receivables/Trade Debtors	10,524,433	9,817,505	-	-
Other Assets	3,101,079	1,513,613	55,040	91,057
Cash and Cash Equivalents	6,625,138	8,033,737	2,954	74,828
Total Assets	404,981,848	390,335,098	19,644,231	20,025,246
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	94,018,417	91,748,398	15,431,113	15,844,082
Other Reserves	3,622,439	3,727,827	2,056,540	2,056,540
Revaluation Reserves	6,116,564	6,104,701	-	-
Restricted Regulatory Reserve	3,456,184	3,456,184	-	-
Total Ordinary Shareholders' Equity	108,538,426	106,361,931	18,812,475	19,225,444
Non-Controlling Interests	6,470,283	6,037,349	-	-
Total Equity	115,008,709	112,399,281	18,812,475	19,225,444
Liabilities				
Life Insurance Contract Liabilities	221,289,694	200,960,111	-	-
Unit Linked Fund & Other Funds -Life	1,109,972	1,086,521	-	-
Non Life Insurance Contract Liabilities	28,558,856	32,482,435	-	-
Employee Gratuity Benefit Liability	800,989	754,834	100,816	89,702
Deferred Revenue	995,195	944,570	-	-
Interest Bearing Loans & Borrowings	4,478,167	9,694,848	41,862	36,423
Deferred Tax Liabilities	3,915,067	3,883,104	-	-
Reinsurance Payables	11,854,677	11,424,327	-	-
Trade and Other Payables	16,970,522	16,705,067	689,078	673,677
Total Liabilities	289,973,139	277,935,816	831,756	799,802
Total Equity and Liabilities	404,981,848	390,335,098	19,644,231	20,025,246

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 August 2026

STATEMENT OF INCOME

For Six Months Ended 30th June	Notes	Group			Company		
		2026	**2025**	**Change**	**2026**	**2025**	**Change**
		Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
		Unaudited	Unaudited		Unaudited	Unaudited	
Net Income	3	56,634,211	49,516,594	14	1,162,393	2,054,210	(43)
Gross Written Premiums	4	46,409,272	39,028,976	19	-	-	-
Premiums Ceded to Reinsurers		(9,640,739)	(9,315,117)	3	-	-	-
Net Written Premiums		36,768,533	29,713,859	24	-	-	-
Net Change in Reserve for Unearned Premium		(747,353)	(814,035)	(8)	-	-	-
Net Earned Premium		36,021,180	28,899,824	25	-	-	-
Revenue from Non-Insurance Subsidiaries		3,545,967	3,347,039	6	-	-	-
		39,567,147	32,246,863	23	-	-	-
Investment and Other Income		17,067,064	17,269,731	(1)	1,162,393	2,054,210	(43)
Insurance Claims and Benefit (Net)		(18,072,292)	(19,093,616)	(5)	-	-	-
Increase in Life Insurance Fund		(20,194,516)	(13,552,724)	49	-	-	-
Acquisition Cost		(3,242,116)	(2,752,028)	18	-	-	-
Total Benefits, Losses and Expenses		(41,508,924)	(35,398,368)	17	-	-	-
Cost of Sales of Non-Insurance Subsidiaries		(840,233)	(754,540)	11	-	-	-
		(42,349,157)	(36,152,908)	17	-	-	-
Other Operating and Administrative Expenses		(9,057,302)	(8,107,022)	12	(207,524)	(188,220)	10
Profit from Operations		5,227,752	5,256,664	(1)	954,869	1,865,990	(49)
Finance Cost		(216,643)	(196,026)	11	(81)	(727)	(89)
Share of Profit of Associates		681,512	732,884	(7)	-	-	
Profit Before Tax		5,692,621	5,793,522	(2)	954,788	1,865,263	(49)
Income Tax Expense	5	(1,752,943)	(1,762,921)	(1)	(20,619)	(23,379)	(12)
Profit for the Period		3,939,678	4,030,601	(2)	934,169	1,841,884	(49)
Profit Attributable to:							
Equity Holders of the Parent		3,527,147	3,664,487	(4)	934,169	1,841,884	(49)
Non-Controlling Interests		412,531	366,114	13	-	-	-
		3,939,678	4,030,601	(2)	934,169	1,841,884	(49)
Basic Earnings Per Share(Rs.)		133.53	138.73		35.37	69.73	

Dividend Per Share

	Notes	Group		Company	
		30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
Final Dividend Paid	6	51.00	51.00	51.00	51.00
Interim Dividend Paid		-	-		
		51.00	51.00	51.00	51.00

Figures in bracket indicate deductions

For Three Months Ended 30th June	Notes	Group			Company		
		2026	**2025**	**Change**	**2026**	**2025**	**Change**
		Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
		Unaudited	Unaudited		Unaudited	Unaudited	
Net Income	3	**29,533,030**	25,983,038	14	**995,225**	1,910,875	(48)
Gross Written Premiums	4	**23,392,425**	20,050,403	17	**-**	-	-
Premiums Ceded to Reinsurers		**(4,289,515)**	(4,276,223)	-	**995,225**	1,910,875	(48)
Net Written Premiums		**19,102,910**	15,774,180	21	**-**	-	-
Net Change in Reserve for Unearned Premium		**93,400**	(107,566)	(187)	**-**	-	-
Net Earned Premium		**19,196,310**	15,666,614	23	**-**	-	-
Revenue from Non-Insurance Subsidiaries		**1,676,856**	1,670,977	-	**-**	-	-
		20,873,166	17,337,591	20	**-**	-	-
Investment and Other Income		**8,659,864**	8,645,447	-	**995,225**	1,910,875	(48)
Insurance Claims and Benefit (Net)		**(4,814,382)**	(10,569,866)	(54)	**-**	-	-
Increase in Life Insurance Fund		**(15,484,776)**	(6,710,080)	131	**-**	-	-
Acquisition Cost		**(1,644,734)**	(1,426,728)	15	**-**	-	-
Total Benefits, Losses and Expenses		**(21,943,892)**	(18,706,674)	17	**-**	-	-
Cost of Sales of Non-Insurance Subsidiaries		**(390,408)**	(378,595)	3	**-**	-	-
		(22,334,300)	(19,085,269)	17	**-**	-	-
Other Operating and Administrative Expenses		**(4,858,592)**	(4,209,746)	15	**(101,143)**	(93,563)	8
Profit from Operations		**2,340,138**	2,688,023	(13)	**894,082**	1,817,312	(51)
Finance Cost		**(123,394)**	(132,104)	(7)	**818**	(661)	(224)
Share of Profit of Associates		**407,626**	235,325	73	**-**	-	-
Profit Before Tax		**2,624,370**	2,791,244	(6)	**894,900**	1,816,651	(51)
Income Tax Expense	5	**(835,786)**	(971,781)	(14)	**(2,654)**	(13,202)	(80)
Profit for the Period		**1,788,584**	1,819,463	(2)	**892,246**	1,803,449	(51)
Profit Attributable to:							
Equity Holders of the Parent		**1,604,107**	1,635,265	(2)	**892,246**	1,803,449	(51)
Non-Controlling Interests		**184,477**	184,198	-	**-**	-	-
		1,788,584	1,819,463	(2)	**892,246**	1,803,449	(51)
Basic Earnings Per Share(Rs.)		**60.73**	61.91		**33.78**	68.28	

Dividend Per Share

	Notes	Group		Company	
		30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
Final Dividend Paid	6	**51.00**	**51.00**	**51.00**	**51.00**
Interim Dividend Paid		**-**	-	**-**	-
		51.00	51.00	**51.00**	51.00

Figures in bracket indicate deductions

STATEMENT OF OTHER COMPREHENSIVE INCOME

For Six Months Ended 30th June	*Group*		*Company*	
	2026	**2025**	**2026**	**2025**
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Profit for the Period	3,939,678	4,030,601	934,169	1,841,884
Other Comprehensive Income				
Exchange differences on translating Foreign Operations	62,614	15,404	-	-
Net Gain on Available-for-Sale Assets	(192,626)	(15,821)	-	(381,524)
Revaluation Changes	18,942	148,868	-	-
Actuarial Gain on Defined Benefit Plans	90,010	-	-	-
Other Comprehensive Income for the Period, net of tax	(21,060)	148,451	-	(381,524)
Total Comprehensive Income for the Period, net of tax	3,918,618	4,179,052	934,169	1,460,360

For Three Months Ended 30th June	*Group*		*Company*	
	2026	**2025**	**2026**	**2025**
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Profit for the Period	1,788,584	1,819,463	892,246	1,803,449
Other Comprehensive Income				
Exchange differences on translating Foreign Operations	51,757	7,382	-	-
Net Gain on Available-for-Sale Assets	(119,127)	85,536	-	(381,524)
Revaluation Changes	(2)	148,868	-	-
Actuarial Gain on Defined Benefit Plans	74,942	-	-	-
Other Comprehensive Income for the Period, net of tax	7,570	241,786	-	(381,524)
Total Comprehensive Income for the Period, net of tax	1,796,154	2,061,249	892,246	1,421,925

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 1st January 2025	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
Other Comprehensive Income for the Period	-	148,868	-	-	-	(15,821)	12,126	145,173	3,278	148,451
Total Comprehensive Income for the Year	-	148,868	-	-	3,664,487	(15,821)	12,126	3,809,660	369,392	4,179,052
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)
Transfer to Retained Earnings	-	-	-	-	-	-	-	-	-	-
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
Net Profit for the Period	-	-	-	-	6,783,808	-	-	6,783,808	710,056	7,493,864
Other Comprehensive Income for the Period	-	2,036,617	-	-	(941,319)	428,790	21,194	1,545,282	668,283	2,213,565
Dividend of Subsidiary Company to Minority Shareholders	-	-	-	-	-	-	-	-	(132,497)	(132,497)
Changes in Control in Subsidiaries /Associates	-	-	-	-	735,833	-	-	735,833	(1,954)	733,879
Transfer to Retained Earnings	-	-	-	-	(61,179)	21,634	-	(39,545)	-	(39,545)
Transfer to Long Term Insurance Fund	-	(1,012,864)	-	-	682,657	46,430	-	(283,777)	-	(283,777)
Balance as at 31st December 2025	1,324,822	6,104,701	3,456,184	2,057,437	91,748,398	1,596,572	73,818	106,361,932	6,037,349	112,399,281
Net Profit for the Period	-	-	-	-	3,527,147	-	-	3,527,147	412,531	3,939,678
Dividends	-	-	-	-	(1,347,138)	-	-	(1,347,138)	-	(1,347,138)
Transfer to Long term Insurance Fund	-	-	-	-	-	37,948	-	37,948	-	37,948
Changes in Control in Subsidiaries /Associates	-	-	-	-	-	-	-	-	-	-
Transfer to Retained Earnings	-	-	-	-	-	-	-	-	-	-
Other Comprehensive Income for the Period	-	11,863	-	-	90,010	(192,626)	49,290	(41,463)	20,403	(21,060)
Balance as at 30th June 2026	1,324,822	6,116,564	3,456,184	2,057,437	94,018,417	1,441,894	123,108	108,538,426	6,470,283	115,008,709

No.of Shares as at 30th June 2026 - Voting 20,000,000 and Non Voting 6,414,480

Company	Stated Capital	Other Retained Reserve	Retained Earnings	Available for Sale Reserves	Total Ordinary Share Holder's Equity
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Balance as at 1st January 2025	1,324,822	2,057,437	15,004,189	381,524	18,767,972
Net Profit for the Period	-	-	1,841,884	-	1,841,884
Other Comprehensive Income for the Period	-	-	-	(381,524)	(381,524)
Total Comprehensive Income for the Year	-	-	1,841,884	(381,524)	1,460,360
Final Dividends Paid	-	-	(1,347,138)	-	(1,347,138)
Balance as at 30th June 2025	1,324,822	2,057,437	15,498,935	-	18,881,194
Net Profit for the Period	-	-	345,147	-	345,147
Other Comprehensive Income for the Period	-	-	-	(897)	(897)
Balance as at 31st December 2025	1,324,822	2,057,437	15,844,082	(897)	19,225,444
Final Dividend of Parent Company	-	-	(1,347,138)	-	(1,347,138)
Net Profit for the Period	-	-	934,169	-	934,169
Other Comprehensive income for the period	-	-	-	-	-
Balance as at 30th June 2026	1,324,822	2,057,437	15,431,113	(897)	18,812,475

No.of Shares as at 30th June 2026 - Voting 20,000,000 and Non Voting 6,414,480

CONSOLIDATED STATEMENT OF CASH FLOWS

For the Six Months Ended 30th June	Group		Company	
	2026	**2025**	**2026**	**2025**
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Cash Flows from Operating Activities				
Premiums/Revenue received from Customers	49,081,592	42,380,856	-	-
Reinsurance Premiums (net of Commission) Paid	(3,699,210)	(7,227,791)	-	-
Commission Paid	(3,316,291)	(2,661,038)	-	-
Claims and Benefits Paid	(25,940,900)	(21,001,617)	-	-
Reinsurance Receipts in respect of Claims & Benefits	4,937,236	4,819,277	-	-
Interest and Dividends Received	9,855,734	12,788,125	1,163,040	1,668,121
Other Operating Cash Payments	(12,635,774)	(12,299,484)	(173,051)	(213,929)
Other Income	916,208	442,557	-	-
Contributions to Gratuity Fund/Gratuity Payments	(337,255)	(707,453)	-	-
Income Taxes Paid	(849,110)	(1,210,444)	(25,883)	(49,472)
Interest Paid	(262,155)	(192,373)	(14)	(727)
Net Cash Flows from Operating Activities	17,750,075	15,130,615	964,092	1,403,993
Cash Flows from Investing Activities				
Acqusition of Financial Investments	(491,531,158)	(307,792,203)	(7,964)	(400,546)
Acquisition of Investment Property	(2,262)	(18,558)	-	-
Proceeds from Financial Investments	480,146,884	293,337,141	313,696	292,134
Acquisition of Property , Plant & Equipment	(1,442,648)	(656,802)	-	-
Acquisition/Disposal of Intangible Assets	(32,701)	(104,978)	-	-
Repo Borrowings (net)	(3,064,710)	1,107,000	-	-
Proceeds from Disposal of Property,Plant & Equipment	263,524	76,749	-	-
Net Cash Flows from Investing Activities	(15,663,071)	(14,051,651)	305,732	(108,412)
Cash Flows from Financing Activities				
Short/Long Term Loan	108,925	(137,499)	-	-
Dividend Paid to Equity Holders	(1,347,137)	(1,348,431)	(1,347,137)	(1,347,137)
Net Cash Flows from Financing Activities	(1,238,212)	(1,485,930)	(1,347,137)	(1,347,137)
Foreign Currency Translation	57,889	-	-	-
Increase / (Decrease) in Cash & Cash Equivalents	906,681	(406,966)	(77,313)	(51,556)
Cash and Cash Equivalents at 1st January	3,295,217	2,193,640	38,405	5,703
Cash and Cash Equivalents at 30th June	4,201,898	1,786,674	(38,908)	(45,853)
Increase / (Decrease) in Cash and Cash Equivalents	906,681	(406,966)	(77,313)	(51,556)
Cash in Hand & Bank	6,625,138	3,528,148	2,954	405
Bank Overdraft	(2,423,240)	(1,741,474)	(41,862)	(46,258)
	4,201,898	1,786,674	(38,908)	(45,853)

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 2025. Further, Provisions of the Companies Act No.7 of 2007 have been considered in preparing the Interim Financial Statements of the Group.

Application of Statement of Alternative Treatment (SoAT)

SLFRS 17 Insurance Contracts become applicable for annual reporting periods commencing on or after 1 January 2026. Due to practical implementation challenges faced by the insurance industry, CA Sri Lanka has granted permission to insurers to continue adopting SLFRS 4 Insurance Contracts for the first two interim reporting periods of the initial year of transition, provided that enhanced disclosures are made regarding the anticipated effects of SLFRS 17 and SLFRS 9. In line with this concession, the Company has elected to apply SLFRS 4 for the quarter ended 30th June 2026.

In accordance with the Statement of Alternative Treatment (SoAT), the group intends to comply with the following:

- Quantitative disclosures have not been presented for the current period, as the draft figures prepared under SLFRS 17 and SLFRS 9 are subject to further review.
- Comprehensive quantitative disclosures relating to all financial statement line items affected by the adoption of SLFRS 17 and SLFRS 9 will be provided in year ended 31 December 2026.
- Provisional financial information for the third interim reporting period, prepared in accordance with SLFRS 17 and SLFRS 9, will be included in the interim financial statements for the quarter ended 30 September 2026.

Impact of SLFRS 17 – Life and General Insurance

With respect to the General Insurance segment, the Group expects to adopt SLFRS 17 which primarily impact on the measurement basis and presentation of insurance contract liabilities, the recognition and presentation of insurance revenue and insurance service expenses, together with related disclosures. The Premium Allocation Approach (PAA) is expected to be applied to the majority of General Insurance contracts that meet the eligibility criteria under SLFRS 17.

For the Life Insurance segment, the adoption of SLFRS 17 is expected to result in changes to the measurement of long-term insurance contract liabilities, the introduction of the Contractual Service Margin (CSM) representing unearned profit, and a revised pattern of profit recognition over the coverage period, together with enhanced disclosure requirements.

The quantitative impact of these changes will be recognized and presented upon the Group's full adoption of SLFRS 17 in future reporting periods.

Impact of SLFRS 9 Financial Instruments

SLFRS 9 Financial Instruments replaces LKAS 39. However, in accordance with the amendments to SLFRS 4, the Group has elected to apply the temporary exemption from SLFRS 9 and has deferred its adoption to align with the initial application of SLFRS 17. SLFRS 9 introduces a revised classification and measurement framework for financial assets based on the business model and contractual cash flow characteristics, with assets measured at Amortised Cost, Fair Value through Other Comprehensive Income (FVOCI), or Fair Value through Profit or Loss (FVPL). In addition, SLFRS 9 replaces the incurred loss model with a forward-looking Expected Credit Loss (ECL) approach for impairment, requiring the recognition of credit losses based on changes in credit risk over the life of financial assets.

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 2025. 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 2026 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:

	2026 (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	23,400	-	-	23,400
Debt Securities	9,021,136	-	-	9,021,136
	9,044,536	-	-	9,044,536
Available-For-Sale Financial Assets:				
Equity Securities	475,014	-	106,263	581,277
Debt Securities	11,881,826	2,558,126	-	14,439,952
Unit Trust	-	510,735	-	510,735
	12,356,840	3,068,861	106,263	15,531,964
Total Financial Assets (Insurance Business)	21,401,376	3,068,861	106,263	24,576,500
Financial Instruments at Fair Value (Other businesses and Ceylinco Holdings PLC)	-	-	4,093,563	4,093,563
Total Financial Assests at Fair value (Group)	21,401,376	3,068,861	4,199,826	28,670,063

3. Net Income

	Group		*Company*	
	2026	**2025**	**2026**	**2025**
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Gross Written Premium	46,409,272	39,028,976	-	-
Less Premium Ceded to Reinsurance	(9,640,739)	(9,315,117)	-	-
Net Written Premium	36,768,533	29,713,859	-	-
Net Changes in Reserve for Unearned Premium	(747,353)	(814,035)	-	-
Net Earned Premium	36,021,180	28,899,824	-	-
Revenue from non-insurance subsidiaries	3,545,967	3,347,039	-	-
Investment and Other Income	17,067,064	17,269,731	-	-
Net Income	56,634,211	49,516,594	-	-

4. Gross Written Premium

	Group		Company	
	2026	**2025**	**2026**	**2025**
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Non-life	15,365,871	13,374,277	-	-
Life	27,093,706	22,445,482	-	-
Non-Life (Foreign Operation)	3,949,695	3,209,217	-	-
Total Gross Written Premium	46,409,272	39,028,976	-	-

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 2025.

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 2025.

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

10. Share Information

	As at 30.06.2026	**As at 31.12.2025**
Net Asset per Share -Company (Rs.)	712.20	727.84
Net Asset per Share -Group (Rs.)	4,109.05	4,026.65

Market Prices recorded during the Quarter	**Current Period** (Rs.)	**Preceding Period** (Rs.)
Highest Price		
Voting	3,546.75	3,200.00
Non Voting	1,841.00	1,512.25
Lowest Price		
Voting	3,000.00	2,850.50
Non Voting	1,480.00	1,200.00
Last Traded Price		
Voting	3,075.00	3,100.00
Non Voting	1,567.75	1,400.00

INDUSTRY SEGMENT DATA - STATEMENT OF INCOME 2026

For Six Months Ended 30th June	Non - Life Insurance Rs.'000	Life Insurance Rs.'000	Healthcare Rs.'000	Power Generation Rs.'000	Foreign Oper.Male Rs.'000	Education Rs.'000	Other Operations Rs.'000	Consolidation Adjustments Rs.'000	Total Rs.'000
Revenue	10,739,212	41,045,989	311,694	169,055	400,764	3,603,375	1,273,162	(909,040)	56,634,211
Benefits , Losses and Expenses	(6,974,741)	(34,361,695)	(39,404)	(67,637)	(172,488)	(704,674)	(28,519)	-	(42,349,158)
Expenses	(3,566,415)	(3,225,929)	(197,149)	(57,767)	(183,252)	(1,597,736)	(255,776)	26,722	(9,057,302)
Profit from Operations	198,056	3,458,365	75,141	43,651	45,024	1,300,965	988,867	(882,318)	5,227,751
Interest Expense	(40,767)	(42,321)	(149)	(756)	-	(131,459)	(1,192)	-	(216,644)
Income from Associates	-	-	-	-	-	-	681,512	-	681,512
Profit before Taxation	157,289	3,416,044	74,992	42,895	45,024	1,169,506	1,669,187	(882,318)	5,692,619
Income Tax Expense	(47,187)	(1,135,502)	(17,678)	(25,525)	-	(317,386)	(27,573)	(182,091)	(1,752,942)
Profit for the Period	110,102	2,280,542	57,314	17,370	45,024	852,120	1,641,614	(1,064,409)	3,939,678

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 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

SHARE INFORMATION

Substantial Shareholdings

The 20 Major Shareholders as at 30/06/2026 (Voting)

Shareholder	Holding as at 30/06/2026 No. of Shares	% of the issued share Capital as at 30/06/2026
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	1,820,079	9.10
Shriram Finance Limited	1,264,470	6.32
Nephele Private Limited	1,228,786	6.14
Eurocorp Investments (Pvt) Ltd	1,048,102	5.24
Ceylinco Holdings PLC A/C No. 03 (Employees' Gratuity Trust Fund)	805,096	4.03
Kutrala Private Limited	758,534	3.79
Citizens Development Business Finance Account No. 01	682,464	3.41
Mr. Prabhash Subasinghe	562,981	2.81
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
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
People's Leasing & Finance PLC / Don and Don Holdings (Private) Limited	200,000	1.00
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
J.B. Cocoshell (Pvt) Ltd	122,323	0.61
Mr. Ajith Rohan Gunawardena (Mr. A.R. Gunawardena 130 shares and joint with Mrs. K.S. Gunawardena 121,698 shares)	121,828	0.61

Substantial Shareholdings

The 20 Major Shareholders as at 30.06.2026 (Non Voting)

Shareholder	Holding as at 30.06.2026 No. of Shares	% of the issued share Capital as at 30.06.2026
Auerbach Grayson and Company LLC	1,117,840	17.43
J.B. Cocoshell (Pvt.) Ltd.	543,605	8.47
BBH-Tundra Sustainable Frontier Fund	289,700	4.52
Odyssey Capital Partners (Private) Limited	275,470	4.29
Jafferjee Brothers Exports (Private) Limited	248,300	3.87
Dr. Watuthanthrige Chakrine Jagath Alwis	219,041	3.41
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	176,109	2.75
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
Commercial Bank of Ceylon PLC A/C No. 03	145,500	2.27
E.W. Balasuriya & Company (Private) Limited Account No. 01	113,846	1.77
Confab Steel (Private) Limited	90,088	1.40
Mr. Murtaza Ali Jafferjee	68,906	1.07
Rubber Investment Trust Ltd A/C No. 1	64,952	1.01
Bansei Securities Capital (Pvt) Ltd / I.S.P. Perera	51,500	0.80
Mutiara Holdings (Private) Ltd	50,000	0.78

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

	Name of Director	Voting Shares as at 30/06/2026	Non Voting Shares as at 30/06/2026
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 (Mrs. P.S. Peiris 212 voting shares)	24,831	2,000
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.	G.D. Nelson	NIL	NIL
Mr.	D.R.P. Goonetilleke	NIL	NIL
Mr.	C.M. Fernando	NIL	NIL
Mr.	J.H.R. Peiris	NIL	NIL

Public Holdings as at 30.06.2026

Voting	
Public shareholding (%)	83.82
Number of public shareholders	2,127
Compliant under option 1 - Float adjusted market capitalization (Rs.)	51,549,300,000.00

Non Voting	
Public shareholding (%)	96.25
Number of public shareholders	2,043

Stated Capital

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

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