

INVESTOR RELATIONS

GROUP HIGHLIGHTS

The ensuing section details the key highlights of the year under review, followed by an overview of the key verticals, its industry potential, outlook and the initiatives that are undertaken to drive growth.



The JKH Investor Presentations are available on the Corporate Website to provide easier access and in-depth details of the operational performance of the Group.

<https://www.keells.com/investor-relations>

FINANCIAL AND MANUFACTURED CAPITAL

Recurring EBITDA Analysis - Fourth Quarter

Rs.million	Q4 2025/26	Q4 2024/25	Variance	%
Transportation	4,153	2,139	2,014	94
Consumer Foods	3,210	2,293	917	40
Retail	6,597	3,415	3,182	93
John Keells CG Auto (JKCG)	2,123	(57)	2,180	3,825
Supermarkets and John Keells Office Automation (JKOA)	4,474	3,472	1,002	29
Leisure	7,185	4,382	2,803	64
City of Dreams Sri Lanka (CODSL)	1,168	(1,219)	2,387	196
Leisure excl. CODSL	6,017	5,601	416	7
Property	1,041	559	482	86
Financial Services	2,198	2,144	54	3
Other, inc. IT and PS	(377)	981	(1,358)	(138)
Group	24,007	15,914	8,093	51

Refer Financial and Manufacturing Capital Review for recurring adjustments – page 51.

- » The substantial uplift in EBITDA during Q4 was primarily driven by strong performances across the Retail, Transportation and Leisure industry groups, with all other businesses also contributing positively to overall growth.
- » The Transportation industry group recorded strong profitability growth, led by the Bunkering business, Lanka Marine Services (LMS), and Colombo West Container Terminal (CWIT), the project company of WCT-1. LMS achieved its highest ever quarterly volume, driven by a growth of 60%, alongside improved margins, largely driven by increased demand resulting from supply disruptions linked to developments in the Middle East. Reported EBITDA growth was achieved despite a one off charge of Rs.676 million relating to indirect taxes recognised within administrative and operating expenses.
- » CWIT recorded strong volume growth, recording a positive PAT, ahead of expectations, despite phase 1-related depreciation. March 2026 volumes of ~135,000 TEUs indicate full utilisation, on an annualised basis, of its phase 1 1.6 million TEU capacity, within its inaugural year of operations.
- » The Consumer Foods industry group delivered strong profitability growth, driven by volume expansion of 30% and 12% in the Beverages and Confectionery businesses, respectively. Volume growth was supported by favourable weather conditions, improved consumer activity and new product launches, alongside supply

disruptions affecting a key competitor in Beverages, post cyclone Ditwah. Margins in Beverages improved due to enhanced operating leverage, while Confectionery margins declined marginally due to higher raw material costs and stock write-offs following Cyclone Ditwah.

- » The Retail industry group recorded a substantial increase in profitability, primarily driven by the Group's New Energy Vehicle (NEV) business, John Keells CG Auto (JKCG), followed by the Supermarket business. During the quarter, 2,133 vehicles were handed over. Although demand moderated as pent-up demand normalised, order momentum strengthened towards the latter part of the quarter, supported by fuel-related disruptions linked to the Middle East conflict.
- » Profitability in the Supermarket business was supported by strong net same-store sales growth of 14.2%, driven by an 8.6% increase in footfall and a 4.7% rise in average basket value (ABV). EBITDA growth was aided by higher promotional income and supplier rebates.
- » The Leisure industry group recorded a significant uplift in profitability with broad-based contributions from the Sri Lanka Leisure businesses, despite softer arrivals in March 2026, which is the tail end of the winter season, due to geopolitical developments in the Middle East. Performance was led by the turnaround at CODSL, supported by improved occupancy, higher room rates, banquet revenue and fixed rental income from casino operations. Colombo Hotels performed strongly, driven by growth in ARR, while Maldivian Resorts recorded lower EBITDA primarily due to elevated fuel costs. The PBT of CODSL was impacted by a net exchange loss of Rs.1.02 billion due to the depreciation of the Rupee [2024/25 Q4: Rs.0.64 billion]
- » The Property industry group recorded a growth in profitability driven by sales at Cinnamon Life, VIMAN and TRI-ZEN.
- » Nations Trust Bank PLC reported improved profitability, supported by strong loan growth and a continued decline in impairments, which is already at a healthy level with Stage 3 loan ratio at 1.0% for Q4 2025/26. Union Assurance PLC delivered encouraging double-digit growth in gross written premiums, driven by renewals and new business.
- » The Other segment, including Information Technology and Plantation Services, recorded a decline in EBITDA. The comparative period included contributions from Tea Smallholder Factories PLC prior to its divestment in April 2025. Interest income declined due to lower gains on hedged loan instruments, while higher costs at the Holding Company further impacted performance. Interest expense remained broadly stable. PBT included net exchange gains of Rs.318 million (Q4 2024/25: Rs.157 million), arising from the Holding Company's net US Dollar denominated cash balances.

INVESTOR RELATIONS

GROUP HIGHLIGHTS

Annual Recurring EBITDA, PBT and Attributable PAT

Rs.million	2025/26	2024/25	2023/24
Recurring EBITDA			
Transportation	9,674	7,318	7,570
Consumer Foods	7,573	6,684	4,993
Retail	31,740	10,944	8,762
<i>John Keells CG Auto (JKCG)</i>	18,296	(180)*	(24)*
<i>Supermarkets and John Keells Office Automation (JKOA)</i>	13,444	11,124	8,786
Leisure	12,486	4,527	9,059
<i>CODSL</i>	933	(4,743)	(1,063)
<i>Leisure excl. CODSL</i>	11,554	9,271	10,122
Property	2,961	1,441	(822)
Financial Services	11,370	10,909	9,296
Other, incl. IT & PS	2,243	3,866	4,938
Group	78,048	45,689	43,796

Recurring PBT			
Transportation	8,847	6,364	6,401
Consumer Foods	5,432	4,932	2,957
Retail	23,292	5,197	2,933
<i>John Keells CG Auto (JKCG)</i>	16,158	(180)*	(24)*
<i>Supermarkets and John Keells Office Automation (JKOA)</i>	7,134	5,377	2,957
Leisure	(10,300)	(7,129)	3,313
<i>CODSL</i>	(13,660)	(8,207)	2,231
<i>Leisure excl. CODSL</i>	3,360	1,078	1,082
Property	3,148	1,184	(857)
Financial Services	11,365	10,878	9,293
Other, incl. IT & PS	(6,060)	(6,706)	(7,446)
Group	35,724	14,720	16,593

Recurring Attributable PAT			
Transportation	8,210	6,124	6,262
Consumer Foods	3,674	2,830	1,740
Retail	10,299	3,135	1,819
<i>John Keells CG Auto (JKCG)</i>	5,963	(180)*	(24)*
<i>Supermarkets and John Keells Office Automation (JKOA)</i>	4,336	3,315	1,843
Leisure	(12,034)	(7,764)	2,997
<i>CODSL</i>	(14,099)	(8,152)	2,209**
<i>Leisure excl. CODSL</i>	2,065	388	788
Property	2,900	1,049	(449)
Financial Services	9,543	9,024	7,447
Other, incl. IT & PS	(9,355)	(9,205)	(9,609)
Group	13,237	5,193	10,208

*Considered as an equity accounted investee.

**Includes an exchange gain of Rs.3.29 billion.

Refinancing of the long term loan at Waterfront Properties (Private) Limited (WPL)

- » The USD 189 million syndicated loan facility at WPL, originally maturing in December 2026, was refinanced in March 2026 through a USD 150 million long term loan and a USD 39 million six-month bridging facility.
- » The refinancing was concluded at a materially lower interest rate compared to the previous facility.
- » The revised structure incorporates a five-year-tenure for the USD 150 million long term facility, including a six month grace period and back ended capital repayments, together with the USD 39 million bridging facility.
- » In addition to the pricing benefit, this structure supports a prudent deleveraging trajectory and improved alignment with the project's cash flow profile.
- » Accordingly, the combined impact of lower pricing and a reduced outstanding capital base is expected to result in lower finance costs in the periods ahead, subject to foreign currency translation movements, thereby strengthening the earnings profile of CODSL.

Debt Currency Mix

Debt currency mix:

- » ~USD 335 million (Rs.105.71 billion), or ~44% of total Group debt is denominated in foreign currency (2024/25: ~55%), although partially offset by the USD cash holdings of its Holding Company, as described below.
- » Key sources of exposure include the USD 189 million term loan at WPL and the USD 136 million IFC term loan at the Holding Company.
- » The Holding Company retains ~USD 180 million in cash, providing a partial natural offset to the foreign currency debt exposure. The remaining exposure is largely mitigated through a natural hedge via foreign currency-denominated operational cash flows. WPL and a company in Other comprise of a further USD 20 million in cash.

At the Holding Company level:

- » The USD 136 million IFC loan is effectively fully hedged by USD 180 million in foreign currency cash.

At the Group level:

- » Exposure is primarily driven by WPL and Leisure sector borrowings.
- » WPL exposure is expected to reduce as CODSL operations continue to scale up.
- » The broader Leisure portfolio already benefits from natural hedging.

Overall net position:

- » USD 54 million net USD cash at the Holding Company and Other partially offsets Group exposure.
- » Results in a reduced net foreign currency debt exposure of ~USD 125 million.

Capital Expenditure

Group Capital Expenditure

Rs. **20,689** million

2024/25: Rs.57,546 million

64% ↓

- » The significant decline in capital expenditure, reflects the completion of the Group's large-scale investments undertaken over the past few years, particularly CODSL.
- » Businesses in the Group continued to invest in expanding capacity and scale, where demand factors warranted such investments.

The key capital expenditure across the Group during the year was driven by the following:

- + Supermarket business, driven by the opening of nine new outlets, together with investments in advanced analytics and related customer-centric initiatives and IT and infrastructure development, including the Nexus loyalty application.
- + Deferred payments to contractors in relation to the construction of the CODSL integrated resort.
- + Investments in the Confectionery business relating to the new extruder line and capacity expansion, along with capacity enhancements in the Beverages business.

In addition to the routine maintenance capital expenditure, the Group will incur/commit to the following key investments in the near term:

- » Final tranches of deferred payments to contractors in relation to the construction of the CODSL integrated resort.
- » Final equity tranche in CWIT for the WCT-1 project.
- » Bunkering-related investments in the Transportation businesses.
- » Continued rollout of ~10-15 Supermarket outlets per annum.
- » Refurbishment of Cinnamon Wild Yala, to elevate the property under the Cinnamon Signature Selection portfolio.
- » Capacity enhancements in the core businesses of Consumer Foods industry group and selective expansion into adjacent confectionery categories, aligned with evolving consumer preferences, and aimed at broadening market reach while leveraging existing manufacturing and distribution capabilities.

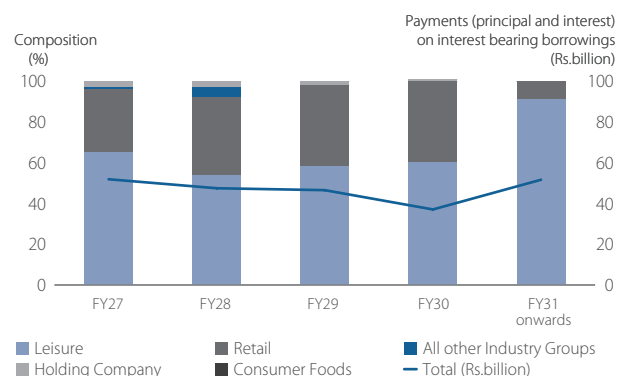
Performance Indicators

Indicator	2025/26	2024/25	2023/24
EPS (fully diluted) (Rs.)	0.77	0.32	0.69
ROCE (%)	9.0	5.1	5.5
Group debt (excl. leases) (Rs.'000)	238,081	210,411	214,104
Net debt (excl. leases) (Rs.'000)	137,213	116,242	127,272
Net debt to EBITDA (Times)	1.7	2.5	2.8

Market Information of the Ordinary Shares of the Company

Indicator	2025/26	2024/25
Average daily turnover (Rs.million)	286	261
Percentage of total market turnover (%)	5.2	8.8
Market capitalisation (Rs.million)	325,667	356,018
Percentage of total market capitalisation (%)	4.3	6.1

Maturity Analysis of Interest Bearing Borrowings



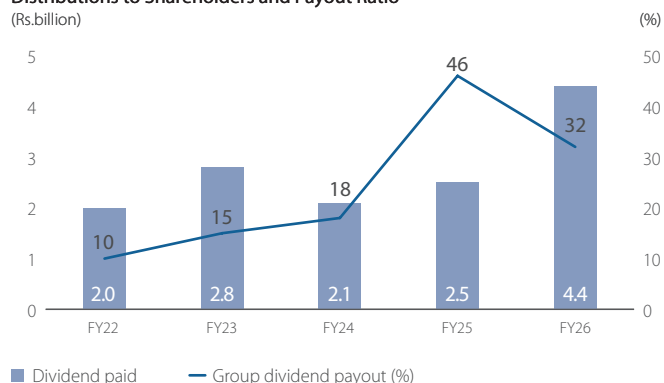
The following should be noted with regard to the illustration above:

- » Interest bearing borrowings of the Leisure industry group include the USD 189 million term loan at WPL, comprising of a USD 150 million long term facility and a USD 39 million bridging facility. As per the refinancing structure, USD 39 million is to be settled within six months, as reflected under FY2027 payments in the above graph. ~60% of the long term loan (~USD 90 million) is due for final settlement in March 2031, as reflected under FY2031.
- » The USD 136 million outstanding on the term loan from IFC, for which repayments commenced in December 2024, is structured with equally amortising capital repayments till June 2030.

Distributions to Shareholders

- » Two interim dividends of Rs.0.10 per share, each, paid in November 2025 and February 2026.
- » Final dividend of Rs.0.10 per share declared (payable on or before 25 June 2026).
- » Total dividend for 2025/26 at Rs.0.30 per share (2024/25: Rs.0.15).
- » Company payout ratio at 58%; total outlay Rs.4.42 billion (2024/25: Rs.2.46 billion).
- » Group payout ratio at 32% (2024/25: 46%).
- » The Group remains committed to a dividend policy that aligns with growth in profits and returns on investments, while ensuring sufficient reserves are retained to support business continuity and its investment pipeline.

Distributions to Shareholders and Payout Ratio



INVESTOR RELATIONS

GROUP HIGHLIGHTS

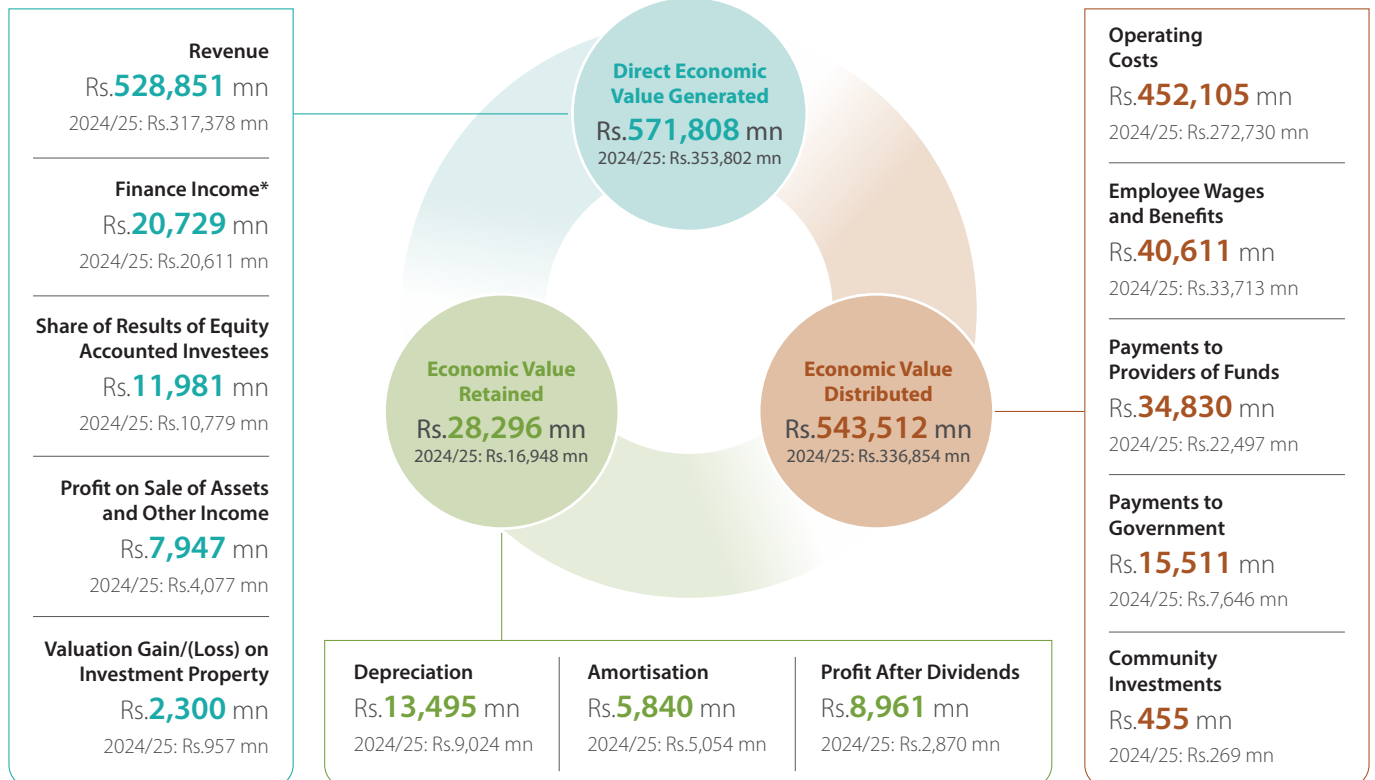
Group Revenue*	Rs.million				YoY %				Total (Rs.million)		YoY %
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	FY26	FY25	
Transportation	12,336	13,527	13,555	22,921	(2)	(14)	12	61	62,338	54,554	14
Consumer Foods	9,452	10,940	9,896	14,149	2	17	12	26	44,438	38,669	15
Retail	73,589	96,372	73,164	70,797	123	188	103	97	313,921	138,337	127
Leisure	11,029	14,570	17,573	23,637	31	38	36	31	66,809	49,851	34
Property	1,379	1,827	2,843	5,719	244	50	(24)	79	11,767	8,546	38
Financial Services	5,531	6,602	7,010	6,332	20	28	14	18	25,475	21,291	20
Other, incl. IT and PS	838	918	1,013	1,334	(42)	(42)	(37)	(11)	4,103	6,129	(33)
Group	114,153	144,755	125,053	144,889	64	88	54	62	528,851	317,378	67

*Excluding associates.

Group Recurring EBITDA	Rs.million				YoY %				Total (Rs.million)		YoY %
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	FY26	FY25	
Transportation	1,551	1,933	2,037	4,153	(0)	(2)	24	94	9,674	7,318	32
Consumer Foods	1,255	1,705	1,403	3,210	(16)	6	9	40	7,573	6,684	13
Retail	7,322	10,109	7,712	6,597	226	323	167	93	31,740	10,944	190
Leisure	(170)	1,429	4,043	7,185	79	1151	276	64	12,486	4,527	176
Property	149	196	1,575	1,041	321	76	88	86	2,961	1,441	106
Financial Services	1,847	2,242	5,083	2,198	(4)	24	1	3	11,370	10,909	4
Other, incl. IT and PS	1,279	468	872	(377)	(5)	43	(28)	(138)	2,243	3,866	(42)
Group	13,234	18,083	22,725	24,007	72	123	62	51	78,048	45,689	71



ECONOMIC VALUE ADDED STATEMENT

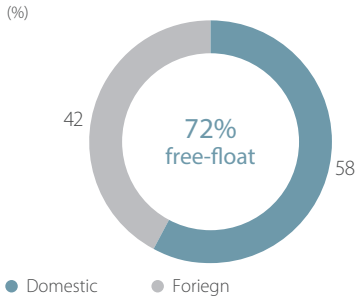


*Includes interest income from life insurance policyholder funds at Union Assurance PLC.

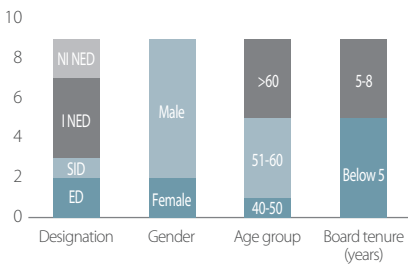


GOVERNANCE

Shareholding Structure



Current Composition of the JKH Board



ED – Executive Director
 SID – Senior Independent Director
 INED – Independent Non-Executive Director
 NI NED – Non-Independent Non-Executive Director

Board Appointments in 2025/26

- » Mr. M. Menon was appointed to the Board as an Independent, Non-Executive Director with effect from 1 July 2025.
- » Dr. H. Wijayasuriya was redesignated as a Non-Independent, Non-Executive Director with effect from 4 October 2025, following his completion of nine years on the Board, in accordance with Section 9.8.3 (v) of the Listing Rules which stipulates that Directors serving more than nine years on the Board cease to qualify as independent.
- » Mr. S. Fernando was appointed as the Senior Independent Director with effect from 4 October 2025.

Awards and Accolades



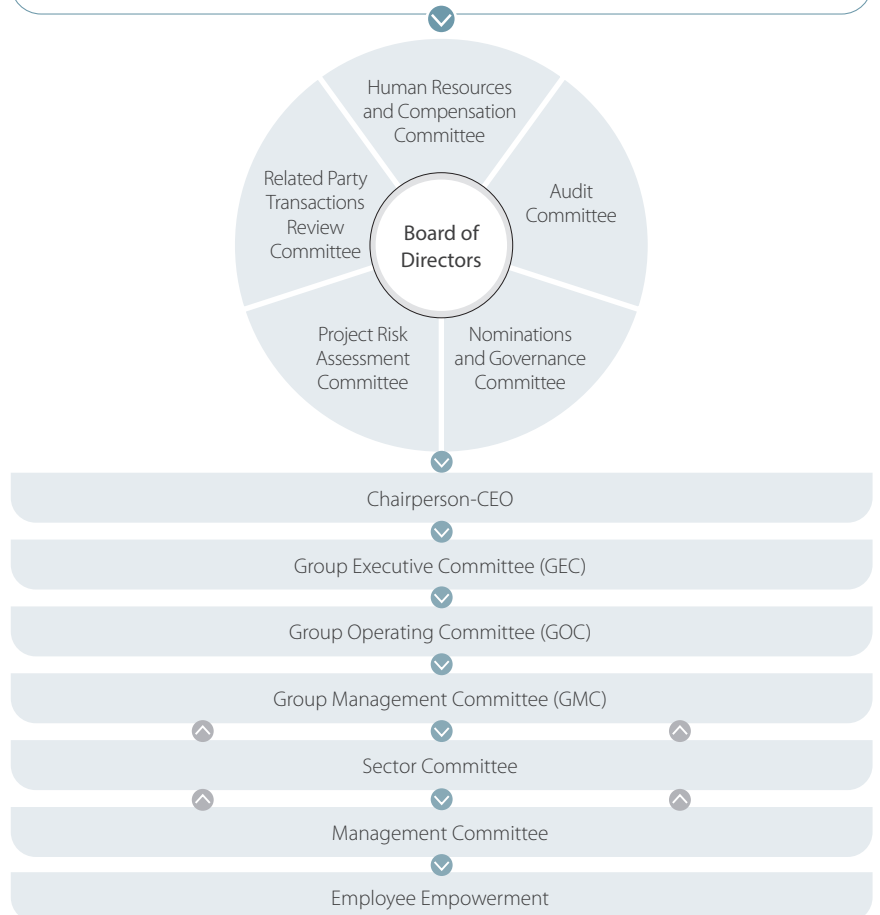
- » Bronze award for 'Overall Excellence in Corporate Reporting' at the TAGS Awards 2025 organised by the Institute of Chartered Accountants of Sri Lanka.
- » Bronze award for 'Best Investor Relations' at the Capital Market Awards 2025 organised by the CFA Society Sri Lanka.

Key Governance Highlights

- » Initiated a structured Group-wide implementation programme to align with SLFRS S1 and S2, including a comprehensive gap analysis, framework enhancements, and capability building across the organisation.
- » Established the Environmental, Social and Governance (ESG) and Sustainability Steering Committee to strengthen Board-level oversight and guide sustainability governance, including climate-related risks and opportunities.
- » Enhanced enterprise governance and control through the migration to SAP S/4HANA, improving data integrity, visibility, and internal control effectiveness, with system stabilisation achieved during the year.
- » Strengthened access governance through a comprehensive review and refinement of user access controls, reinforcing system security and control integrity.
- » Advanced cyber and technology governance through expanded Zero Trust security measures, improved threat detection, monitoring, and incident resilience.
- » Continued alignment with the Personal Data Protection Act, supported by strengthened governance structures and enhancements to data protection controls, with no significant data-related incidents reported.
- » Further strengthened the financial crime compliance framework in collaboration with the Financial Intelligence Unit, enhancing monitoring and controls relating to AML/CFT risks, with no regulatory breaches or penalties recorded.

INTERNAL GOVERNANCE STRUCTURE

Board of Directors and Senior Management Committees



Refer the Corporate Governance Commentary for further details – page 302.

INVESTOR RELATIONS

GROUP HIGHLIGHTS



INTELLECTUAL CAPITAL

Key Highlights

- » OCTAVE scaled its analytics capabilities across the Group, with over 60 use cases currently in active production spanning seven industries.
- » During the year, OCTAVE deepened the deployment of use cases across key sectors, strengthening customer-centric design in Retail, optimising distribution planning in Consumer Foods, advancing the use case roadmap in Leisure, and enhancing agent activation and collections in the Insurance business.
- » OCTAVE continued selective external engagements, providing advanced analytics services to clients outside the Group, reflecting growing recognition of its capabilities.
- » John Keells Research (JKR) supported product and process innovation, including the commercialisation of plant based food products in the Convenience Foods business and deployment of sustainable solutions within the Leisure industry group.

Awards and Accolades



- » Ranked first as the 'Most Respected Entity' in Sri Lanka for the 20th year at LMD's Most Respected Entities rankings.
- » Ranked first in LMD Readers' Choice as 'Sri Lanka's Most Loved Corporate Brand for 2025', for the second consecutive year.



NATURAL CAPITAL



Total water consumed across all business units

2,563,624 m³



Percentage of treated water out of total water consumption

42%



Percentage of recycled water out of treated water

41%



Total GHG emissions footprint across all business units

186,959 tCO₂e



Total units of energy consumed across all business units

1,129,190 GJ



Total units of renewable energy consumed across all business units

90,539 GJ



Total waste generated across all business units

14,192 MT



Percentage of treated non-hazardous waste recycled

8%



Total plastic waste collected

359 MT

	2025/26	2024/25*	2023/24*
Energy consumption: non-renewable sources (GJ)	1,038,651	912,263	822,791
Energy consumption: non-renewable sources (GJ) per Rs.million of revenue	1.91	2.75	2.93
Energy consumption: renewable sources (GJ)	90,539	122,191	124,455
Energy consumption: renewable sources (GJ) per Rs.million of revenue	0.17	0.37	0.44
Purchased energy: national grid (GJ)	658,094	549,090	473,791
Purchased energy: national grid (GJ) per Rs.million of revenue	1.21	1.66	1.69
Total energy consumption	1,129,189	1,034,454	947,246
Direct greenhouse gas emissions – Scope 1 (tCO ₂ e)	68,466	59,683	46,391
Indirect greenhouse gas emissions – Scope 2 (tCO ₂ e)	118,494	98,867	85,309
Total GHG emissions footprint (tCO ₂ e)	186,959	158,549	131,700
Total GHG emissions footprint (tCO ₂ e) per Rs.million of revenue	0.34	0.48	0.47
Greenhouse gas emissions from combustion of biomass (tCO ₂ e)	2,110	3,384	1,443
Water withdrawal (m ³)	2,563,624	2,280,344	2,207,527
Water withdrawal (m ³) per Rs.million of revenue	4.70	6.89	7.87
Water discharge (m ³)	1,642,967	1,113,884	1,098,928
Volume of hazardous waste generated (MT)	502.48	516.27	367.02
Volume of non-hazardous waste generated (MT)	13,689.59	9,894.56	9,224.48
Non-hazardous waste recycled/reused by Group companies and through third party contractors (%)	57	56	57
Significant environmental fines **	-	-	-

*2024/25 and 2023/24 figures have been restated due to a change in the reporting boundary following the alignment of the sustainability reporting boundary with the financial reporting boundary.

**Significant fines are defined as fines over Rs.1 million.



HUMAN CAPITAL



Total staff members of the group

18,558



Average employee attrition rate

25%



Gender ratio (Male: Female)

64:36



Total number of injuries

313



Total training hours

364,973 h



Total investment on training and development

Rs.333 million

	2025/26	2024/25*	2023/24*
Total of employees and non-employee workers**	25,307	24,276*	20,436*
Employees	18,558	17,201*	15,136*
Non-employee workers	6,749	7,075*	5,300
New hires (%)	78	80	68
Employees receiving performance reviews (%)	100	100	100
Average hours of training per employee	34.2	28.8*	25.8*
Employee benefit liability as of 31 March (Rs.million)	4,345	3,463	3,590
Total attrition (%)***	25	27	28
Incidences of child labour (below age 16)	-	-	-
Incidences of forced labour	-	-	-

*2024/25 and 2023/24 figures have been restated due to a change in the reporting boundary following the alignment of the sustainability reporting boundary with the financial reporting boundary.

**Of the Group's total employees, 654 are placed in the Maldives, with the remainder domiciled in Sri Lanka.

*** Includes only Executive and above.



SOCIAL AND RELATIONSHIP CAPITAL



Total Group CSR spend

Rs.396 million



Spend on local suppliers

56%



People benefited from Community & Livelihoods-related projects

966,490



Businesses analysed for risk of corruption

100% (43 businesses)



Total people impacted

1,682,222



People benefited from Social Health & Cohesion-related projects

703,711



Number of suppliers engaged

129



People benefited from Education-related projects

10,607



People benefited from Biodiversity-related projects

1,414

*Operational business entities where the Group exercises significant management control.

	2025/26	2024/25	2023/24
Community services and infrastructure projects (Rs.million)	303	230	187
Proportion of spend on purchase from suppliers within Sri Lanka (%)	56	85	86
Community engagement (no. of persons impacted)	1,680,667	1,837,676	1,952,511
Sustainability integration awareness (no. of business partners)	165	130	200
Business partners screened for labour, environment and human rights (no. of business partners)	129	116	83
Proportion of labels carrying ingredients used (%)	86	82	77
Proportion of labels carrying information on disposal (%)	91	96	96
Proportion of labels carrying sourcing of components (%)	3	6	3
Monetary value of significant fines* (Rs.)	-	-	-
Proportion of businesses analysed for risk of corruption (%)	100	100	100

* Significant fines are defined as fines over Rs.1 million.

INVESTOR RELATIONS

INDUSTRY GROUP HIGHLIGHTS



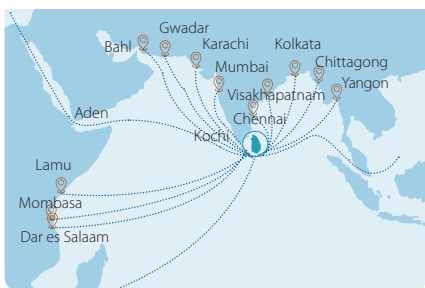
TRANSPORTATION

Industry Potential

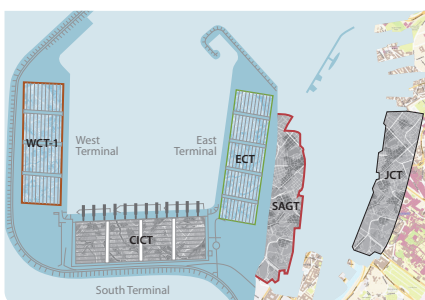
- » Ongoing capacity enhancements at the POC and shipping lines opting for 'hub and spoke' services will spearhead the thrust to position Colombo as a leading transshipment hub in the region.
- » Envisaged increase in bunkering market share driven by increased storage and infrastructure.
- » Growing demand for logistics services through growth in inbound project cargo and other major industries.

Our Business

- » Port of Colombo;
 - 42% stake in SAGT (capacity of ~2 million TEUs).
 - 34% stake in CWIT (capacity of ~3.2 million TEUs).
- » Leading bunkering services provider – Lanka Marine Services.
- » One of the largest cargo and logistics service providers in the country.
- » Joint Venture with Deutsche Post for DHL air express, AP Moller for Maersk Lanka and Inchcape Shipping Services for IMMS.
- » GSA for KLM Royal Dutch Airlines and Gulf Air.
- » Warehousing and supply chain management.
- » Domestic scheduled and charter flight operations.



The POC is strategically positioned on the main East-West shipping routes.



Capacity enhancements in the POC - WCT-1 and ECT.

Colombo West International Terminal

- » CWIT completed its inaugural year of operations, delivering performance significantly ahead of plan, recording a positive profit after tax, despite recognising depreciation relating to phase 1.
- » CWIT handled over one million TEUs for the year, and the terminal has already reached full utilisation of phase 1 capacity based on its latest monthly run-rate.
- » Construction of the full terminal is progressing marginally ahead of schedule for completion by end of CY2025.

Key Performance Indicators

		2025/26	2024/25	%	2023/24
SAGT volumes	(TEUs '000)	1,840	2,068	(11)	1,818
Domestic: Transshipment mix		11:89	12:88		10:90
WCT volumes	(TEUs '000)	1,063	N/A	N/A	N/A
Domestic: Transshipment mix		8:92	N/A	N/A	N/A
Port of Colombo volumes	(TEUs '000)	8,519	7,719	10	7,339
LMS volumes	(%)	29	15		2*
Warehouse space under management	(Sq. ft. 000)	283	240	18	370

*Excluding local sales YoY volume increase for 2023/24 is 10%.

Quarterly Performance

		2025/26	Q1	Q2	Q3	Q4	Full Year
SAGT volumes	(TEUs '000)	508	523	413	396	1,840	
Domestic: Transshipment mix		10:90	10:90	12:88	13:87	11:89	
WCT volumes	(TEUs '000)	90	263	361	350	1,063	
Domestic: Transshipment mix		7:93	8:92	9:91	9:91	8:92	
Port of Colombo volumes	(TEUs '000)	2,036	2,205	2,124	2,154	8,519	
LMS volume growth	(%)	13	1	43	60	29	

Strategy and Outlook

Immediate to Short Term

Ports, Shipping and Bunkering

- » Regional trade volumes are expected to remain resilient, supported by India's continued economic growth.
- » Increased port capacity at the POC is expected to drive higher vessel traffic and support bunker fuel demand.
- » Disruptions in the Middle East will continue to drive volume to transshipment hubs, such as POC.

Logistics and Transportation

- » Focus on new customer acquisition and improving utilisation across logistics facilities.
- » Recovery in export volumes expected to drive throughput growth.
- » Higher airline frequencies to support passenger traffic growth.

Medium to Long Term

Ports, Shipping and Bunkering

- » WCT-1 to enhance POC competitiveness through improved capacity, efficiency, and ability to handle larger vessels.
- » Growth in regional and global trade expected to support sustained volume expansion at the POC.
- » Indian economic growth to remain a key long term driver of volumes.
- » Opportunities to be pursued across POC, Hambantota, and Trincomalee, particularly in bunkering and storage.

Logistics and Transportation

- » Opportunities to be explored from growth in regional and domestic trade flows.
- » Increased tourist arrivals and sector investments expected to support growth in the Airline segment.

Key Risks

Ports, Shipping and Bunkering

- » Exposure to geopolitical developments, trade disruptions and shifts in global shipping routes affecting transshipment volumes.
- » Earnings volatility arising from fluctuations in commodity prices, freight rates and foreign exchange movements.
- » Operational risks linked to port congestion, infrastructure constraints and weather-related disruptions.

Logistics and Transportation

- » Dependence on third-party infrastructure and transport networks, increasing exposure to service disruptions and capacity constraints.
- » Airline operations remain exposed to aircraft availability and infrastructure constraints.



CONSUMER FOODS

Industry Potential

- » Per capita consumption of carbonated soft drinks at 12 litres, is below peer markets.
- » Per capita consumption of ice creams at ~4 litres, is far below developed markets.
- » Multi-serve to single-serve ice cream mix in regional markets is highly skewed towards the single-serve segment, demonstrating significant potential within the single-serve category.
- » Emerging 'health conscious' consumers and growing need for convenient and affordable main meal options.
- » New niche segments for unique flavours.
- » Volume growth supported by product innovation, affordable value offerings and recovery in consumption.

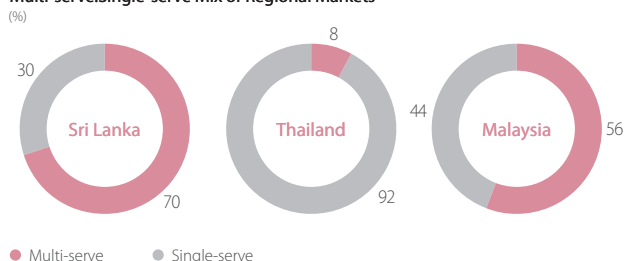
Our Business

- » Strong market presence in beverages, confectionery and processed meats through Elephant House and Keells-Krest brands.
- » A portfolio of carbonated soft drink (CSD) and non-CSD Beverages catering to a wide array of customers and island-wide distribution network.
- » Confectionery products including the premium ice cream range Imorich and the Feelgood guilt-free frozen yoghurt range for customers seeking wellness and balanced lifestyles.

Launch of Extruded Products

- » The business commissioned an extrusion line to enhance its single-serve ice cream offering and strengthen its competitive position.
- » Operations commenced in January 2026 with the launch of seven extruded ice cream products, marking the first time such products were manufactured locally.

Multi-serve:Single-serve Mix of Regional Markets



Key Performance Indicators

%	2025/26	2024/25	2023/24
Volume Growth			
Beverages (CSD)	13	16	10
Confectionery*	8	22	4
Multi-serve:Single-serve mix	65:35	64:36	63:37
Convenience Foods	22	25	(9)
EBITDA Margins			
Beverages and Confectionery	18.2	18.7	17.1
Convenience Foods	10.3	8.8	2.7
PBT Margins			
Beverages and Confectionery	13.4	14.3	11.4
Convenience Foods	5.5	3.0	(6.3)

*Including freezer pop.



100,000+
Outlet reach



47:53 [2024/25: 45:55]
Revenue mix:
Beverages: Confectionery



66
Ice Cream flavours



21
CSD flavours

Insight into Quarterly Performance

Volume Growth 2025/26 (%)	Q1	Q2	Q3	Q4	Full Year
Beverages (CSD)	(10)	12	17	30	13
Confectionery	3	14	2	12	8
Convenience Foods	27	23	18	22	22

- » Volume growth was driven by increased consumer activity, favourable weather conditions, and stronger seasonal demand.
- » Confectionery volumes were led by multi-serve products, with additional contribution from higher margin single-serve offerings.
- » Beverages margins improved, supported by operating leverage from higher volumes and better fixed cost absorption.
- » Confectionery margins declined marginally despite volume growth, reflecting higher raw material costs.
- » Demand for Convenience Foods increased in line with stronger consumer activity and a shift towards discretionary spending.

INVESTOR RELATIONS

INDUSTRY GROUP HIGHLIGHTS

Strategy and Outlook

Immediate to Short Term

- » Volumes expected to track the pace of macroeconomic recovery, supported by relatively low market penetration.
- » Margin protection through operating leverage, selective pricing actions, cost discipline, and energy efficiency initiatives, although higher electricity tariffs may exert pressure on margins.
- » Continued portfolio refresh through targeted innovation, premiumisation, and new product launches.

Medium to Long Term

- » Structural growth potential underpinned by low industry penetration relative to regional and global peers.
- » Ongoing digitisation, leveraging advanced analytics to enhance productivity, optimise costs, and identify new growth opportunities.
- » Evolving consumer preferences to support development of niche and personalised offerings.
- » Strengthening operational resilience through investments in manufacturing efficiency, cold chain infrastructure, and responsible sourcing.

Key Risks

- » Volatility in key raw material prices and supply disruptions.
- » Regulatory changes around food safety, packaging and sustainability requirements.
- » Climate-related risks affecting manufacturing, cold chain and distribution.

RETAIL

Industry Potential

Supermarket Business

- » Modern trade penetration remains low (~17%), indicating strong headroom for growth.
- » Growth supported by convenience, wider assortment, and competitive pricing.
- » Underpinned by rising incomes, urbanisation, and changing consumption patterns.
- » Increasing shift towards omnichannel retail.

New Energy Vehicles

- » Shift in consumer preference towards energy-efficient vehicles continues to support EV adoption.
- » Global market penetration of EVs is expected to continue to increase.

Office Automation Business

- » Increasing smartphone penetration continues to support digital adoption.
- » Greater usage of smart devices is accelerating the shift towards digital platforms.

Our Business

Supermarket Business

- » 147 modern trade outlets uniquely branded to cater to evolving consumer lifestyles.
- » The state-of-the-art distribution centre (DC) centralising offerings across the dry, fresh, and chilled categories with a capacity for ~250 outlets.
- » Private label consisting of over 350 SKUs.
- » Nexus, a loyalty programme with ~2.8 million active members.

New Energy Vehicles

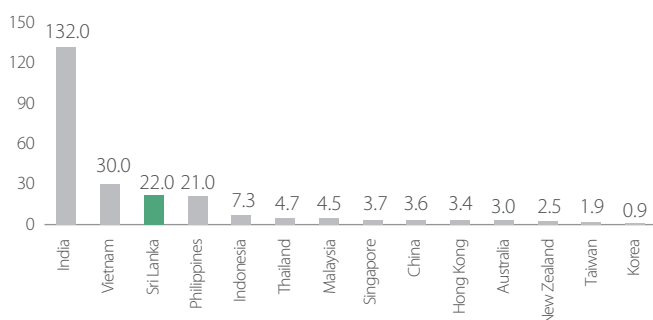
- » John Keells CG Auto (JKCG), a 50% owned joint venture of JKH, partnered with BYD Company Limited, the world's leading manufacturer of New Energy Vehicles (NEVs) - including its premium DENZA brand.

Office Automation Business

- » John Keells Office Automation (JKOA) is a market leader in corporate print solutions, representing globally recognised IT and office automation brands including Samsung, Toshiba, and ASUS.

Modern Trade Density

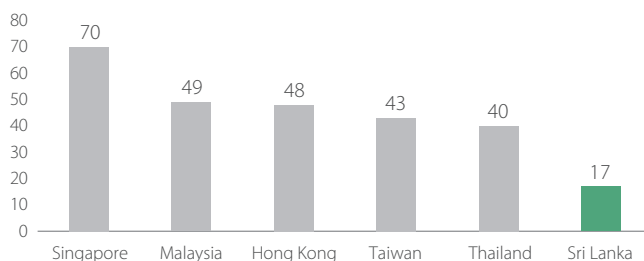
Population ('000) per store



Source: Retail and shopper trends in the Asia Pacific, AC Nielsen.

Modern Retail Penetration

(%)



Sources: Central Bank of Sri Lanka, Nomura Research Institute, Unilever Corp, Web articles.

Key Performance Indicators

Supermarkets (%)	2025/26	2024/25	2023/24
Net same store sales growth	14.0	11.1	10.0
Same store footfall growth	14.3	14.5	12.3
Average basket value (ABV) growth	(0.8)	(0.3)	(0.1)
EBITDA margin	8.3	7.9	6.9
PBT margin	4.2	3.4	1.5

2025/26 (%)	Q1	Q2	Q3	Q4	Full Year
Net same store sales growth	13.9	13.8	14.3*	14.2	14.0
Same store footfall growth	16.6	19.3	13.2*	8.6	14.3
ABV growth	(3.1)	(5.2)	0.6	4.7	(0.8)

*Impact of 13 flood affected outlets have been excluded.

- » Shift from general trade to modern trade continued, driven by wider product choice, competitive pricing, economies of scale and the Keells Nexus loyalty programme, boosting footfall.
- » Fresh category initiatives improved pricing, prepared food quality, and availability, attracting new customers, increasing visit frequency, and supporting margins.
- » ABV declined in H1 due to slight drops in WOP and RSP; higher footfall and shopping frequency led to lower spend per visit but higher overall customer spend. ABV rebounded in H2, with Q3 turning positive for the first time since last year's Q4, driven mainly by higher WOP and modest retail price increases.

New Energy Vehicles 2025/26	Q1	Q2	Q3	Q4	Full Year
Number of NEVs sold	2,307	3,705	1,936	2,133	10,081
EBITDA (Rs.million)	4,584	7,463	4,126	2,123	18,296

Office Automation (%)	2025/26	2024/25	2023/24
EBITDA margin	8.0	9.7	10.0
PBT margin	6.0	8.3	11.1*

*Impacted by exchange gains due to the appreciation of the Rupee.

Launch of the Nexus App

- » Launched the Keells Nexus App, a unified platform integrating loyalty, personalised promotions, and customer engagement.
- » Strong early adoption, exceeding 200,000 downloads within one and a half months.

Strategy and Outlook

Immediate to Short Term

Supermarket Business

- » Sustain volumes through competitive pricing, private label expansion, and targeted promotions.
- » Drive efficiency via network optimisation, distribution centre scale-up, and omnichannel capabilities.
- » Leverage advanced analytics to optimise pricing, promotions, and store performance.
- » Accelerate outlet expansion in line with positive industry outlook.

New Energy Vehicles Business

- » Adoption expected to gain traction, supported by rising demand for energy-efficient mobility.
- » Expand product portfolio and strengthen sales and service networks.
- » Charging infrastructure growth to support demand expansion.
- » Leverage brand partnerships and fuel cost differentials to drive EV adoption.

Office Automation Business

- » Competitive intensity expected to remain high in entry-level segments.
- » Focus on cost discipline and selective product positioning.



Medium to Long Term

Supermarket Business

- » Capitalise on low modern trade penetration through expansion in urban and suburban markets.
- » Enhance customer experience through improvements in freshness, quality, and service.
- » Leverage data-driven personalisation to strengthen engagement and efficiency.

New Energy Vehicles Business

- » Positioned for long term growth, supported by global shift towards low-emission mobility.
- » Expand ecosystem through investments in product range and supporting infrastructure.

Office Automation Business

- » Grow market share by leveraging global brands and distribution reach.
- » Align product portfolio with rising demand for smart devices and digital lifestyles.

INVESTOR RELATIONS

INDUSTRY GROUP HIGHLIGHTS

Key Risks

Supermarkets

- » Rising energy, logistics and compliance costs associated with network expansion and higher store utilisation.
- » Operational risks from extreme weather events impacting agricultural supply chains and fresh produce availability.

New Energy Vehicles

- » Exposure to foreign exchange volatility given US Dollar denominated pricing and import dependent cost structures.
- » Regulatory and customs related uncertainty affecting shipment clearance timelines, inventory flexibility and working capital.
- » Demand sensitivity to financing conditions and competitive pressure in entry level and mid segment NEVs.

Office Automation

- » Intense competition in value and entry level segments exerting pressure on margins.
- » Demand cyclical linked to corporate capex and broader economic conditions.
- » Cybersecurity, technology obsolescence and vendor dependency risks within an increasingly digital operating environment.



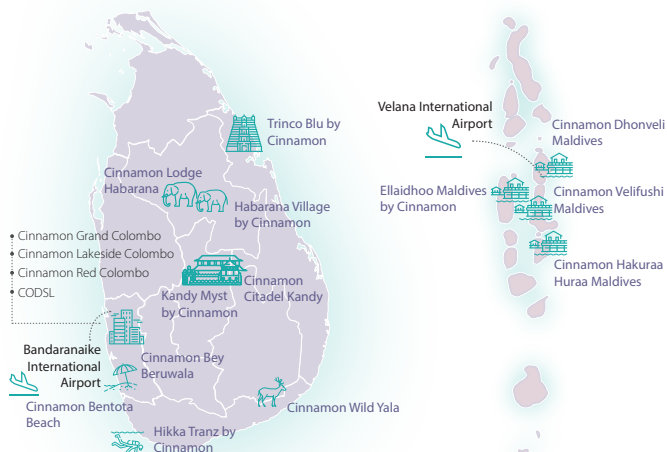
LEISURE

Industry Potential

- » Sri Lanka's positioning as a regional leisure destination is strengthening, supported by its natural diversity and cultural heritage.
- » Proximity to India and improved air connectivity continue to support inbound travel.
- » Infrastructure-led development is driving growth in MICE and corporate tourism.

Our Business

- » Cinnamon, a well-established hospitality brand in Sri Lanka and the Maldives.
- » 3 Colombo Hotels, 9 Sri Lankan Resorts and 4 Maldivian Resorts.
- » City of Dreams Sri Lanka, a 800 room integrated resort with a luxury standard casino.
- » Combined room inventory of 3,577 rooms under management in both Sri Lanka and the Maldives.
- » Land bank of ~121 acres of freehold and ~145 acres of leasehold land in key tourism locations.
- » Leading destination management operator.



Divestment of Kandy Walk Inn Limited (KWIL)

- » In March 2026, John Keells Hotels PLC divested its entire equity stake of 98.39% in KWIL, the owning company of Cinnamon Citadel Kandy, for a total consideration of Rs.2.78 billion, recording a disposal gain of Rs.1.52 billion at a consolidated level.
- » The hotel will continue to be managed under the Cinnamon brand, shifting the Group towards a more asset-light model.
- » This divestment followed the recent commencement of operations of Kandy Myst by Cinnamon, where the Group has a minority equity stake and a long term management contract under the Cinnamon brand.

Key Performance Indicators

		2025/26	2024/25	2023/24
CODSL*				
ARR	(USD)	117	N/A	N/A
Occupancy	(%)	40	N/A	N/A
EBITDA margin	(%)	12.1	N/A	N/A
Colombo Hotels**				
ARR	(USD)	74	81	78
Occupancy	(%)	71	62	60
EBITDA margin	(%)	13.8	11.3	11.8
Sri Lankan Resorts***				
ARR	(USD)	106	97	79
Occupancy	(%)	70	65	68
EBITDA margin	(%)	24.9	20.4	14.7
Maldivian Resorts				
ARR****	(USD)	276	271	275
Occupancy	(%)	90	84	86
EBITDA margin	(%)	29.4	28.8	30.5

*Includes the 800 rooms at CODSL.

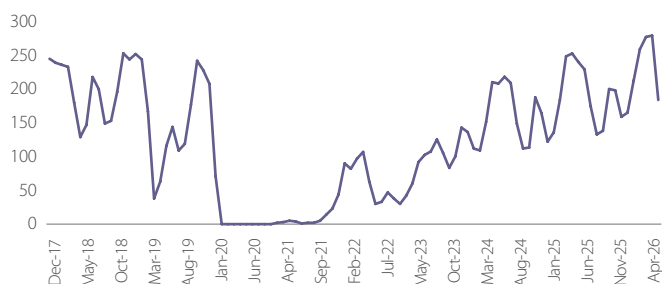
**Excludes occupancy and ARR at Cinnamon Red Colombo.

***Excludes occupancy and ARR at Kandy Myst by Cinnamon.

****Net of green tax and allocation (F&B charge).

Tourist Arrivals to Sri Lanka

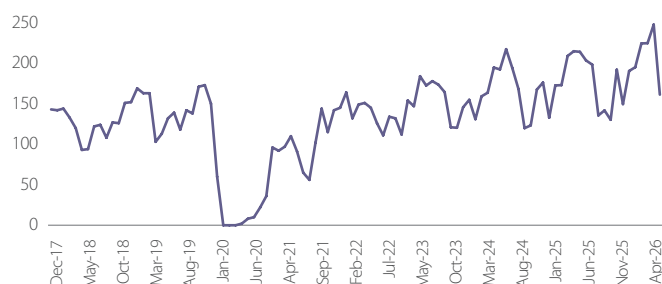
Arrivals ('000)



Source: Sri Lanka Tourism Development Authority.

Tourist Arrivals to the Maldives

Arrivals ('000)



Source: Ministry of Tourism Maldives.

Quarterly Performance

2025/26		Q1	Q2	Q3	Q4
CODSL – Hotel					
Occupancy	(%)	24*	35*	45	61
ARR	(USD)	99*	106*	116	118
EBITDA margin	(%)	(55.6)*	3.1*	10.5	18.3
Colombo Hotels**					
Occupancy	(%)	60	73	78	73
ARR	(USD)	71	72	73	80
EBITDA margin	(%)	3.9	12.8	15.4	22.0
Sri Lankan Resorts***					
Occupancy	(%)	62	71	72	75
ARR	(USD)	81	90	105	141
EBITDA margin	(%)	3.3	15.2	35.4	36.6
Maldivian Resorts					
Occupancy	(%)	85	94	93	87
ARR****	(USD)	231	201	288	390
EBITDA margin	(%)	21.6	17.2	32.3	39.9

*Includes the 800 rooms at CODSL.

**Excludes occupancy and ARR at Cinnamon Red Colombo.

***Excludes occupancy and ARR at Kandy Myst by Cinnamon.

****Net of green tax and allocation (F&B charge).

Performance of CODSL

- » During the year, CODSL completed the opening of the remaining components of the integrated resort; the casino, the Nuwa hotel and the shopping mall branded 'The Shoppes'.
- » Following the completion and launch of the remaining components of the integrated resort, CODSL recorded a positive EBITDA for the full year, reflecting the gradual ramp-up in operations.
- » Cinnamon Life's conference and event spaces have begun to attract interest from both local and international organisers. The casino continues to demonstrate an encouraging improvement in performance.
- » Casino operations continued to scale up, with a stronger pickup from Q4; fixed rental income recognised during the year, with variable income expected to commence as activity levels increase.
- » Growing casino footfall is expected to be a key driver of higher hotel occupancy going forward.

Conflict in the Middle East

- » Tourist arrivals maintained momentum in the first two months of 2026 before moderating from March due to Middle East-related disruptions, including flight re-routing, cancellations and higher travel costs.
- » Arrivals declined year-on-year in April, reflecting the external constraints.
- » Despite near term volatility, underlying demand remains supported by strong regional tourism fundamentals.
- » Sri Lanka remains well-positioned to benefit from growth in short to medium haul travel over the medium term.

Strategy and Outlook

Immediate to Short Term

- » Benefit from continued recovery in tourist arrivals to Sri Lanka and the Maldives, supported by improved connectivity and demand from India.
- » Drive occupancy-led earnings across Colombo hotels and the resorts, while actively managing pricing amid new supply.
- » Ramp up integrated resort performance at CODSL as hotel, retail, casino, and MICE offerings scale.
- » Maintain disciplined yield management to optimise returns.



Medium to Long Term

- » Tourism outlook remains favourable, supported by Sri Lanka's diverse offering and regional demand potential.
- » CODSL expected to be a key catalyst, supported by Melco partnership, including branding, marketing, and operational synergies.
- » Continue to pursue an asset-light strategy to optimise capital efficiency and expand the Cinnamon footprint.

Key Risks

- » Sensitivity to global travel demand and geopolitical disruptions.
- » Increased competition from new room supply and destination substitutes in the region.
- » Climate, energy and water-related risks impacting hotel/resort and destination operations.

INVESTOR RELATIONS

INDUSTRY GROUP HIGHLIGHTS



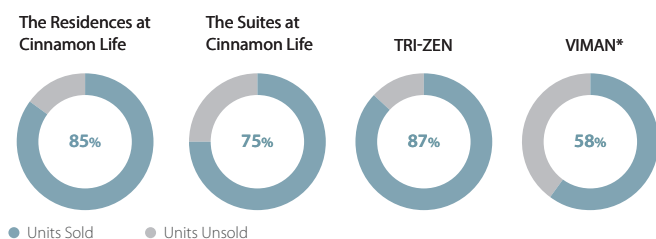
PROPERTY

Industry Potential

- » Urbanisation remains low (~17%), indicating significant long term demand potential.
- » Emerging suburban multi-family housing segment creating new growth opportunities.
- » Rising demand for mid-market housing within city limits.
- » Port City Colombo expected to enhance positioning as a regional financial hub.
- » Increasing demand for commercial office space.
- » Growing interest in short term rentals and hospitality-linked real estate.

Our Business

- » Portfolio spans Luxe, Metropolitan, and Suburban residential segments, alongside leisure-linked developments.
- » Key projects include Vauxhall DSTRCT (central Colombo) and VIMAN.
- » Leasing of office space at Cinnamon Life.
- » Owns and operates Crescat Boulevard and manages K-Zone Moratuwa.
- » Land bank comprising ~24 acres in central Colombo, ~18 acres of developable freehold land near the city, and over 365 acres of scenic leased land, including an 18-hole golf course and developable land.



*All four phases

Mall Occupancy (%)	2025/26	2024/25	2023/24
K-Zone Moratuwa	100	100	100
Crescat Boulevard	79	76	85

Cumulative Sales (SPAs) Signed/ No. of Units	2025/26	2024/25	2023/24
Cinnamon Life			
The Residences	196	167	147
The Suites	147	127	109
Offices	5	5	4
TRI-ZEN	779	737	700
VIMAN	243	164	100

Key Highlights

Vauxhall DSTRCT

- » A 749-unit high-rise residential development in Colombo 02, positioned to meet growing demand for integrated urban living.
- » High-density, mixed-use offering, incorporating residential, retail, and lifestyle components.
- » Strong launch momentum, reflecting sustained demand for well-located developments.
- » Phased execution with construction to commence upon achieving pre-sales thresholds.

VIMAN

- » Continued strong sales momentum, attracting first-time buyers and investors, with demand driven by surrounding urban areas.
- » Final phase (152 units) launched in November 2025, with cumulative sales reaching 243 units across all phases.
- » Construction progressing as planned, with phased completions and handovers expected to support revenue ramp-up.

Strategy and Outlook

Immediate to Short Term

- » Drive absorption across metropolitan and suburban residential segments, supported by improved macro stability and affordability.
- » Explore new investment opportunities in emerging suburban locations.
- » Benefit from strengthening rental fundamentals, supported by demand from BPO firms, higher occupancy and expatriate inflows.



Medium to Long Term

- » Housing demand expected to remain supported by middle-class expansion, increased commercial activity, and rising income levels.
- » Structural shift towards vertical and mid-income housing driven by land and construction cost dynamics.
- » Infrastructure-led connectivity improvements to support suburban demand growth.
- » Monetise land bank through phased, market-linked development of a robust project pipeline.

Key Risks

- » Macroeconomic, regulatory and financing volatility affecting affordability, investor sentiment and project returns.
- » Construction cost inflation and supply chain disruptions linked to global commodity and geopolitical risks.
- » Climate-related physical risks impacting construction timelines and asset performance.



FINANCIAL SERVICES

Industry Potential

Life Insurance Industry

- » Low penetration and rising financial awareness creating demand for health, retirement and financial protection insurance solutions.
- » Increasing global and domestic focus on environmental, social and governance (ESG) presents opportunities for innovation in sustainable insurance products and impact investing.

Banking Industry

- » Advances in technology around the integration of Artificial Intelligence (AI), Robotic Process Automation (RPA) and data analytics in operational, customer servicing and administrative tasks in the long term.
- » Expanding digital adoption and cashless payments enhance customer reach and operational efficiency.
- » Increasing domestic and foreign investor participation.

Our Business

Life Insurance

- » Operating footprint of 95 branches, excluding virtual locations.
- » Agency force of over 2,698.
- » Market share of ~11%.
- » Operates one of the largest bancassurance networks in the country.
- » Among the highest policy value growth rates in the industry.

Banking

- » Branch network of 90 outlets, 55 ATMs and 102 CRMs.
- » Strong online presence.
- » Sri Lanka's first digital bank, FriMi.
- » Sole acquirer of the flagship centurion product range of American Express cards in Sri Lanka.

Key Performance Indicators

		CY2025	CY2024	CY2023
Life Insurance				
Premium growth	(%)	19	15	13
Market share	(%)	11	12	12
Life fund	(Rs.billion)	92.81	77.51	64.13
Capital adequacy ratio	(%)	215	264	291
Banking				
Growth in loans and advances	(%)	50	6	(5)
Return on equity	(%)	22	24	21
Net interest margin	(%)	6.1	6.9	7.7
Stage 3 loan ratio	(%)	0.9	1.6	2.3
Capital adequacy ratio – total capital	(%)	20.7	22.7	19.7

Acquisition of Retail Banking Franchise of HSBC, Sri Lanka

- » Entered into an agreement in September 2025 to acquire HSBC Sri Lanka's Retail Banking franchise for Rs.18.00 billion plus applicable taxes.
- » Acquisition completed on 1 May 2026, with operations commencing immediately thereafter.
- » Transaction included branches, premium banking, cards portfolio, deposits, retail loans and over 200,000 customer accounts.
- » Asset and liability transfer broadly aligned with plan, enabling value optimisation.
- » Strengthens the Bank's position in the retail segment and marks a key milestone in its growth trajectory.

Strategy and Outlook

Immediate to Short Term

Life Insurance

- » Transition to a value-focused model under SLFRS 17, emphasising profitability and earnings quality.
- » Expand healthcare partnerships and urban market presence.
- » Accelerate digital transformation through automation and AI.

Banking

- » Sustain profitability through disciplined funding, asset quality, and capital allocation.
- » Embed ESG considerations across operations and growth.
- » Drive segment-led growth in consumer banking.
- » Strengthen digital capabilities to enhance customer engagement and efficiency.



Medium to Long Term

Life Insurance

- » Improve underwriting and claims outcomes through enhanced digital capabilities.
- » Optimise the multi-channel distribution model across agency, bancassurance and digital platforms.
- » Drive product and partnership-led growth through modular insurance solutions.
- » Deepen collaboration with healthcare providers and financial institutions.

Banking

- » Drive digital and data-led transformation to enable seamless customer journeys.
- » Strengthen underwriting and claims outcomes through enhanced digital capabilities.
- » Drive scalable growth through multi-channel distribution and product innovation.
- » Deepen healthcare and financial partnerships to support growth initiatives.

Key Risks

- » Financial exposure and interest rate volatility.
- » Rising claims, efficiency and digital adoption.
- » Digitalisation, client-centricity and selective expansion.

INVESTOR RELATIONS

INDUSTRY GROUP HIGHLIGHTS



OTHER, INCLUDING INFORMATION TECHNOLOGY AND PLANTATION SERVICES

Industry Potential

Information Technology

- » Rising demand for AI, IoT, blockchain, cloud, and hybrid architectures.
- » Growth in managed services, outsourcing, and BPM.
- » Increasing enterprise and public sector digital adoption.
- » Strong momentum in data analytics, AI platforms and cybersecurity services.

Plantation Services

- » Adoption of AI in grading and auctioning processes.
- » Growing demand for functional and wellness teas.
- » Premiumisation and experiential marketing opportunities.

Our Business

Information Technology

- » Offers IoT, RPA, and digital transformation solutions, with a growing BPM portfolio.
- » Market presence in Sri Lanka and UAE, with expansion into India, Saudi Arabia, and Southeast Asia.
- » Strong partnerships with SAP, Microsoft, Salesforce, and Cisco.

Plantation Services

- » Leading tea and rubber broker with modern warehousing capabilities.

Strategy and Outlook

Immediate to Short Term

Information Technology

- » Leverage partnerships to scale cloud, SaaS, and automation solutions.
- » Rising digital adoption to support near term growth.

Plantation Services

- » Sustained demand from health-focused segments, particularly in the Middle East.
- » Emerging demand from China.
- » Exposure to geopolitical risks, currency volatility, and freight costs.

Medium to Long Term

Information Technology

- » Expand cloud, SaaS, automation, analytics, cyber resilience, and generative AI capabilities.
- » Leverage global partnerships to drive regional expansion.
- » Focus on high-value consulting across integrated digital value stacks.
- » Low BPM penetration and growing nearshore/offshore demand to support scaling.

Plantation Services

- » Drive market share growth through a dedicated business development function, stronger producer engagement and new factory relationships.
- » Deepen customer relationships and volumes through targeted engagement, tea evaluation services and regular factory interactions.
- » Leverage AI-enabled tea grading and analytics-driven decision-making to improve operational effectiveness.

Key Risks

Information Technology

- » Commoditisation of services.
- » Disruptive innovation.
- » Changes in regulatory environment.
- » Exchange rate volatility.

Plantation Services

- » Shift in discretionary spending.
- » Potential increase in tariffs stemming from geopolitical tensions.
- » Supply chain disruptions.
- » Exchange rate volatility.