

INVESTOR RELATIONS

Dear Stakeholders,

"Investor Relations" serves as the cornerstone of our commitment to transparency, communication, and trust, enabling us to build and maintain strong relationships with both existing and potential shareholders. In a constantly evolving market environment, we recognise the critical importance of fostering open and constructive engagement with our investors. Throughout the reporting year, we remained dedicated to providing timely and accurate information, ensuring that our shareholders are well-informed about our financial performance, strategic initiatives, sustainability initiatives, and corporate governance practices. By maintaining regular communication channels, we aim to enhance understanding of our business operations, future prospects, and long-term sustainability goals.

At Softlogic Life, our approach to Investor Relations is anchored in a steadfast commitment to transparency, robust corporate governance, and sustainable growth. In alignment with our overarching sustainability strategy, we actively embed environmental, social, and governance (ESG) principles into our core operations and strategic decision-making. We prioritise proactive engagement with our shareholders to foster enduring confidence and reinforce our standing as a responsible corporate citizen. Concurrently, the Company remains focused on executing its strategic expansion initiatives to drive long-term growth and maximise shareholder value. The following section provides a comprehensive overview of our shareholding structure and the market performance of the Company share during the reporting period, reflecting our ongoing dedication to investor trust and sustainable value creation.

STOCK EXCHANGE LISTING

Softlogic Life Insurance PLC is a public quoted company which has listed ordinary shares in Colombo Stock Exchange (CSE). The Company's ordinary shares are effectively traded in Diri Savi Board of the Colombo Stock Exchange under the symbol of AAIC.N0000.

SUBMISSION OF FINANCIAL STATEMENTS TO THE CSE

The audited Company Income Statement for the year ended 31 December 2025 and the audited Balance Sheet at that date have been submitted to the Colombo Stock Exchange within three months of the Balance Sheet date. The interim financial statements of the 4th Quarter for the year/ quarter ended 31 December 2025 were submitted within stipulated time lines.

NAMES OF DIRECTORS

The names of persons who held the positions of Directors during the year are provided in the Annual Report of the Board of Directors on pages 210 to 212.

THE PRINCIPAL ACTIVITIES OF THE COMPANY

The principal activities of the company during the year are given in the Annual Report of the Board of Directors and Note 1.3 in accounting policies on page 321.

ACQUISITION OF SOFTLOGIC LIFE INSURANCE LANKA LIMITED

On 11 July 2025, Softlogic Life Insurance PLC acquired 100% of the issued and paid-up share capital of Softlogic Life Insurance Lanka Limited ("the Subsidiary"), formerly known as Allianz Life Insurance Lanka Ltd from Allianz SE, following approval granted by the Insurance Regulatory Commission of Sri Lanka (IRCSL) via letter dated 2 July 2025. Please refer Note 26 on page 348 for further details of acquisition.

STOCK MARKET PERFORMANCE

The Colombo Stock Exchange (CSE) concluded 2025 with another year of strong performance, with the All Share Price Index (ASPI) advancing by 41.9% year-on-year to close at 22,624.31, following a 49.7% gain recorded in 2024. The S&P SL20 Index also posted a notable increase of 26.6% year-on-year to end the year at 6,157.38, compared to a 58.5% growth in the previous year.

Market valuation indicators at end-2025 reflected a price earnings ratio (PER) of 10.73 times, a price-to-book value (PBV) of 1.45 times, and a dividend yield of 2.62%, suggesting that the CSE continued to offer relatively attractive investment opportunities compared to selected regional peers. Total market capitalisation surpassed LKR 8,067 Billion, representing a 41.67% year-on-year increase, while overall market turnover rose sharply by 129% year-on-year to LKR 1,230 Billion.

Market performance during the year was supported by continued easing of interest rates, improved corporate earnings visibility, sustained macroeconomic stabilisation, and progress under the IMF-supported reform programme. Although the market experienced intermittent volatility due to external developments and post-cyclone uncertainties, overall investor sentiment remained resilient and positive.

Trading activity strengthened significantly during the year, with average daily turnover increasing to Rs. 5.2 Billion compared to Rs. 2.2 Billion in 2024, primarily driven by enhanced participation from local investors. Despite strong market activities, foreign investors were net sellers, with net outflows totalling to LKR 38.6 Billion.

Overall, broad-based price appreciation across the majority of listed counters, underpinned by strengthening corporate fundamentals, sustained market momentum and reaffirmed the continued attractiveness of the Colombo Stock Exchange as an investment destination.

PERFORMANCE OF SOFTLOGIC LIFE SHARE

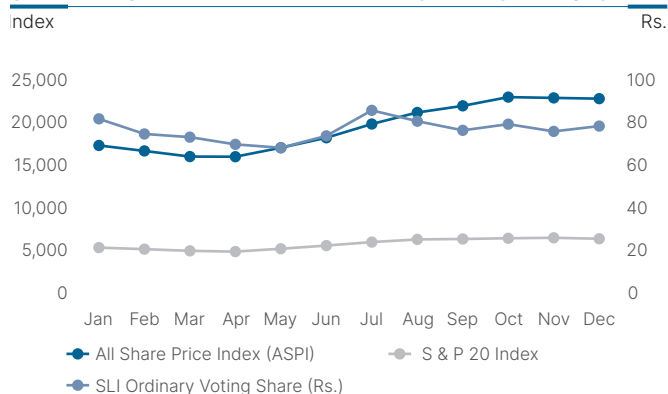
During the financial year ended 2025, the listed shares of Softlogic Life Insurance PLC demonstrated a strong improvement in market performance compared to 2024, supported by increased investor participation and trading activities. The share price reached a high of Rs. 86.40 on 19 August 2025 and a low of Rs. 64.00 on 5 June 2025, indicating moderate volatility during the year. The share closed at Rs. 77.60 as at year-end 2025, compared to Rs. 68.90 at the end of 2024, representing a year-on-year increase of approximately 12.6%, reflecting positive investor sentiment and growing market confidence in the Company.

Trading activity improved significantly during 2025. The total number of shares traded increased to 53.65 Million compared to 32.85 Million in 2024, marking an increase of approximately 63%. The number of trades rose to 49,298 from 32,590 in the previous year, reflecting a growth of around 51%. Total turnover nearly doubled to Rs. 4,077.69 Million compared to Rs. 2,070 Million in 2024, representing an increase of approximately 97%. The substantial growth in trading volumes and turnover indicates enhanced liquidity and stronger investor engagement in the Company's shares.

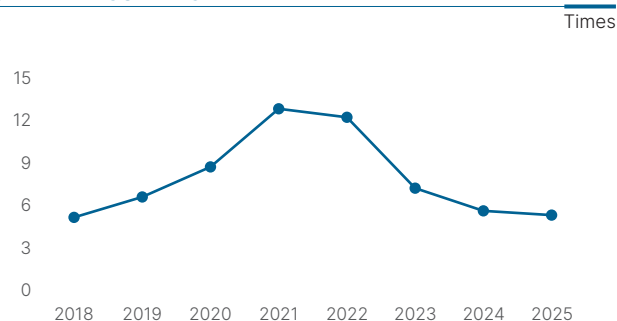
Consistent with the appreciation in share price, the Company's market capitalisation increased to Rs. 24,553 Million as at end 2025, compared to Rs. 21,800 Million in 2024, reflecting a growth of approximately 12.6% year-on-year. Overall, the share performance in 2025 demonstrates improved liquidity, higher market participation, and strengthened investor confidence in the Company's financial position and future growth prospects.

Performance of the Softlogic Life Insurance PLC's ordinary share with market performance in 2025

PERFORMANCE OF THE SOFTLOGIC LIFE INSURANCE PLC'S ORDINARY SHARE WITH MARKET PERFORMANCE IN 2025

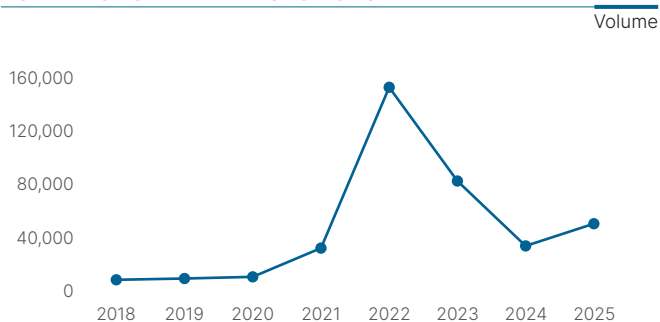


PRICE EARNINGS RATIO

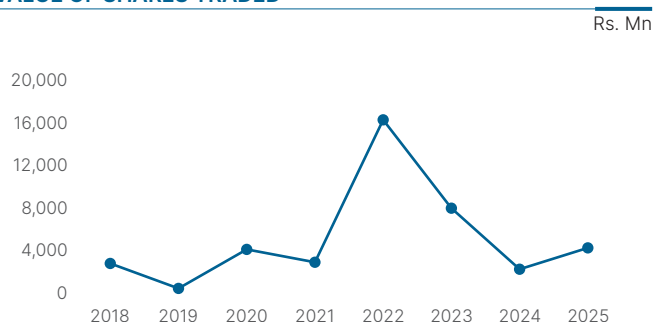


The details relating to the performance of the share are given below.

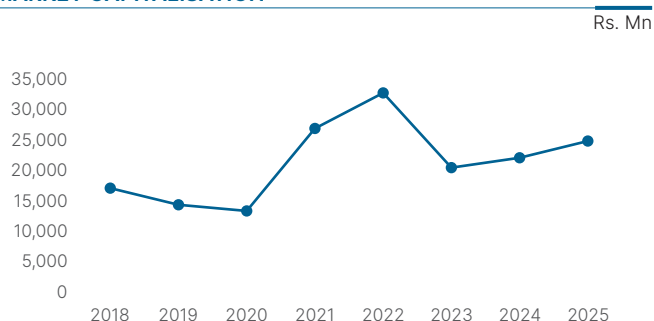
NUMBER OF SHARE TRANSACTIONS



VALUE OF SHARES TRADED



MARKET CAPITALISATION



As at 31 December	2025	2024
MARKET VALUE		
Highest Price (Rs.)	86.40	74.10
Lowest Price (Rs.)	64.00	52.30
Year-end price (Rs.)	77.60	68.90
TRADING STATISTICS		
Number of shares traded	53,645,244	32,852,881
Value of Shares traded (Rs. Mn)	4,077.69	2,070.45
Number of Share transactions	49,298	32,590
Market Capitalisation – SLI (Rs. Mn)	24,553	21,800
Percentage of total market capitalisation	0.50%	0.38%
VALUATION RATIOS		
Number of shares as at 31 December	316,406,250	316,406,250
Basic earnings per share (Rs.) - Group	14.8	12.6
Net Assets per share (Rs.) - Group	43.2	32.7
Price per book Value (Times) – per share - Group	1.9	2.1
Return on Equity (%) - Group	39.0	38.2
Price Earnings Ratio (Times) - Group	5.2	5.5
Earning yield (%)	19.1	18.3
Dividend per Share (Rs.)	4.5	4.5
Dividend payout (%)	35.6	35.7
Dividend yield (%)	5.8	6.5
Debt to Asset Ratio (%) - Group	0.6	5.6
Debt to Equity Ratio (%) - Group	2.8	29.1
Interest Cover (Times) - Group	17.0	10.8
Equity Asset Ratio (%) - Group	19.9	19.3

All figures are for the Company, unless otherwise specifically stated as for the Company.

Basic Earnings per Share

In 2025, the Group reported an earnings per share of Rs. 14.79, compared to Rs. 12.61 in the previous year (2024). When compared to the prior year, this is a 17.29% improvement predominantly as a result of the spike in profit that was achieved during the year.

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Price Earnings Ratio

Price earnings ratio of the company has decreased to 5.3 times in 2025 compared with 5.5 times recorded in 2024. There is a 4.6% deterioration in Price Earnings Ratio in 2025 against the previous year.

Free float

The CSE defines the free float of a Company as the percentage of shareholders, excluding Directors shareholdings, who hold less than 3% stake in the Company. According to this definition, the Company's free float is 12.16% in 2025. (2024 - 11.32%).

Float Adjusted Market Capitalisation

As at 31 December 2025 the Float Adjusted Market Capitalisation of SLI is Rs. 2,986,015,175.

The Company is complied with minimum public holding requirement as at the reporting date based on the "Option 2" of Rule 7.13.1.b.

SHAREHOLDER BASE

The shareholder base of Softlogic Life is diverse, both geographically and in terms of the proportion of individual investors to those of institutional investors. As of the 31 of December 2025, there were 5,645 shareholders in total, which is an increase over the previous year's total of 4,847 shareholders. By the end of the year 2025, Softlogic Life had a total of 5,364 registered individual shareholders, which was equivalent to 95.02% of the total number of shareholders. It is estimated that roughly 93% of Softlogic Life's ordinary share capital is held by institutional shareholders. The overwhelming majority of the company's individual shareholders are citizens or permanent residents of Sri Lanka and as of the 31 of December 2025, there were 5,618 shareholders who were registered as living in the country, accounting for 99.52% of the total shareholders. 65.83% of the owners have fewer than 1,000 shares each in their possession. The top twenty shareholders hold 92.18% of capital of the Company.

Table 1 - Distribution of total number of shareholders and percentage of holding

No of Shares	As at 31 December 2025			As at 31 December 2024		
	No of share holders	No of shares	% of Total holding	No of share holders	No of shares	% of Total holding
1-1,000	3,716	943,669	0.3	2,932	774,680	0.22
1,001-10,000	1,435	5,265,682	1.66	1,374	5,114,238	1.43
10,001-100,000	436	12,875,899	4.07	485	14,550,598	4.07
100,001-1,000,000	48	12,069,463	3.82	50	14,496,691	4.23
1,000,001 & Over	10	285,251,537	90.15	6	281,470,043	90.05
Total	5,645	316,406,250	100.00	4,847	316,406,250	100.00

Table 2 - Distribution of number of shareholders and percentage of holding based on residency

No of Shares	Non Resident			Resident		
	No of share holders	No of shares	% of Total holding	No of share holders	No of shares	% of Total holding
1-1,000	15	5,490	-	3,701	938,179	0.30
1,001-10,000	2	4,500	-	1,433	5,261,182	1.66
10,001-100,000	6	225,992	0.07	430	12,649,907	4.00
100,001-1,000,000	2	227,495	0.07	46	11,841,968	3.74
1,000,001 & Over	2	119,063,580	37.63	8	166,187,957	52.53
Total	27	119,527,057	37.77	5,618	196,879,193	62.23

Table 3 - Composition of shareholders based on residency

Composition	As at 31 December 2025			As at 31 December 2024		
	No of share holders	No of shares	% of Total holding	No of share holders	No of shares	% of Total holding
Resident	5,618	196,879,193	62.23	4,822	196,360,026	61.76
Non Resident	27	119,527,057	37.77	25	120,046,224	38.24
Total	5,645	316,406,250	100.00	4,847	316,406,250	100.00

Table 4 - Composition of shareholders based on category

Composition	As at 31 December 2025			As at 31 December 2024		
	No of share holders	No of shares	% of Total holding	No of share holders	No of shares	% of Total holding
Individual	5,364	23,265,204	7.35	4,570	22,507,639	7.11
Institutional	281	293,141,046	92.65	277	293,898,611	92.89
Total	5,645	316,406,250	100.00	4,847	316,406,250	100.00

Table 5 - Public shareholding

Composition	As at 31 December 2025			As at 31 December 2024		
	No of share holders	No of shares	% of Total holding	No of share holders	No of shares	% of Total holding
Public Shareholding - Ordinary Voting	5,639	38,479,577	12.16	4,841	35,827,362	11.32
Public Shareholding - Ordinary - Non-Voting	Nil	Nil	Nil	Nil	Nil	Nil

Table 6 - Directors' shareholding

Name	As at 31 December 2025		As at 31 December 2024	
	No of shares	% of Total Holding	No of shares	% of Total Holding
Mr. A. K. Pathirage (Chairman)	Nil	Nil	Nil	Nil
Mr. T. M. I. Ahamed (Managing Director / CEO)	Nil	Nil	Nil	Nil
Mr. H. K. Kaimal - Director	Nil	Nil	Nil	Nil
Ms. Fernanda Lima - Director	Nil	Nil	Nil	Nil
Mr. V. Govindasamy - Director	Nil	Nil	Nil	Nil
Mr. R. Snyders - Director	Nil	Nil	Nil	Nil
Mr. P.L.P. Withana - Director	Nil	Nil	Nil	Nil
Mr. S.W. Mohottala - Director	Nil	Nil	Nil	Nil

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Table 7 - 20 largest shareholders

As at 31 December, Name of the Shareholder	2025	
	No of Shares	%
Softlogic Capital PLC	158,714,972	50.16
Dalvik Inclusion Private Limited	59,531,790	18.81
Milford Ceylon (Pvt) Ltd	59,531,790	18.81
Seylan Bank PLC/G.A.Bhanuka Harischandra	2,166,882	0.68
People's Leasing & Finance PLC/ Mrs.H.A.J.Wickramasena	1,685,000	0.53
Mr. G. Anuragavan Govindasamy	1,493,569	0.47
Bansei Securities Capital (Pvt) Ltd/I.S.P Perera	1,088,258	0.34
Commercial Bank Of Ceylon PLC/W. Jinadasa	1,039,276	0.33
Mr. L.R.Y. Waidyaratne	1,000,000	0.32
Mr. G.C. Goonetilleke	893,629	0.28
DFCC Bank PLC/Mr.P.Pranavan	630,000	0.20
Mr. P.G.N.D. Gunathilake	602,500	0.19
Hatton National Bank PLC A/C No.4 (HNB Retirement Pension Fund)	569,523	0.18
Mr. D. Balasundaram	472,245	0.15
Mr. A.P.P.M. Abeyrathne	434,185	0.14
Senkadagala Finance PLC/ L.A.J.F.Morais	428,614	0.14
Seylan Bank PLC/Anuja Chamila Jayasinghe	391,894	0.12
Dialog Finance PLC/D.S.Nakandala	356,760	0.11
Assetline Finance Limited/ R.S.P.Samaranayake	328,682	0.10
DFCC Bank PLC/A.S. Hathiramani	300,000	0.09
	291,659,569	92.18
Other shareholders	24,746,681	7.82
Total Shareholders	316,406,250	100.00

As at 31 December, Name of the Shareholder	2024	
	No of Shares	%
Softlogic Capital PLC	161,367,187	51.00
Dalvik Inclusion Private Limited	59,531,790	18.81
Milford Ceylon (Pvt) Ltd	59,531,790	18.81
Commercial Bank of Ceylon PLC/W. Jinadasa	1,039,276	0.33
Seylan Bank PLC/Eagle Crest (Pvt) Ltd	996,250	0.31
Mr. G.C Goonetilleke	893,629	0.28
Senkadagala Finance PLC/ L.A.J.F.Morais	772,604	0.24
EMFI Capital Limited	740,000	0.23
Seylan Bank PLC/ARRC Capital (Pvt) Ltd	715,556	0.23
People's Leasing & Finance PLC/Mrs. H. A.J.Wickramasena	692,000	0.22
Mr. W.A.A.T.M. Jayawickrama	484,886	0.15
Seylan Bank PLC/Pinnaduwege Aravinda De Silva	482,388	0.15
Mr. D. Balasundaram	444,444	0.14
Mr. A.P.P.M. Abeyrathne	434,185	0.14
Hatton National Bank PLC/Gerard Shamil Niranjan Peiris & Indranee Roshani Peiris	399,459	0.13
Hatton National Bank PLC A/C No.4 (HNB Retirement Pension Fund)	394,523	0.12
Seylan Bank PLC/G. Abhanuka Harischandra	375,400	0.12
Dialog Finance PLC/D.S.Nakandala	356,760	0.11
Mr.J.M.I Jayaweera	324,545	0.10
Assetline Finance Limited / R.S.P.Samaranayake	316,882	0.10
	290,293,554	91.75
Other shareholders	26,112,696	8.25
Total Shareholders	316,406,250	100.00