# SOFTLOGIC CAPITAL PLC

**(PB 779 PQ)**

**Interim Financial Statements**

**Period ended 30th September 2026**



## SOFTLOGIC CAPITAL PLC
## INCOME STATEMENT
**For the Period ended 30th September 2026**

| | Group | | | | | |
|---|---|---|---|---|---|---|
| | Three months ended 30th September | | | Six months ended 30th September | | |
| | 2026 | 2025 | Change % | 2026 | 2025 | Change % |
| | Rs. | Rs. | | Rs. | Rs. | |
| **Revenue** | | | | | | |
| Interest income | **2,293,254,008** | 2,012,283,240 | 14% | **4,435,513,805** | 3,656,773,696 | 21% |
| Net Earned Premium | **11,346,034,960** | 9,670,338,520 | 17% | **24,081,261,220** | 18,687,348,151 | 29% |
| Fee and trading income | **91,103,378** | 180,732,434 | -50% | **220,678,368** | 324,363,416 | -32% |
| Other income and gains | **96,291,486** | 257,994,681 | -63% | **191,779,978** | 300,449,749 | -36% |
| Realised gains | **157,116,217** | 96,953,231 | 62% | **177,767,472** | 952,771,098 | -81% |
| Fair value gains and losses | **26,314,811** | 72,531,137 | -64% | **85,562,911** | 133,042,533 | -36% |
| Dividend income | - | 247,520 | -100% | - | 247,520 | -100% |
| **Total revenue** | **14,010,114,860** | 12,291,080,763 | 14% | **29,192,563,754** | 24,054,996,163 | 21% |
| **Direct expenses** | | | | | | |
| Interest expenses | **(1,046,408,264)** | (745,329,519) | 40% | **(1,600,789,735)** | (1,474,413,058) | 9% |
| Net claims and net acquisition cost | **(8,045,153,340)** | (6,966,403,641) | 15% | **(15,758,358,033)** | (13,504,075,059) | 17% |
| Other direct expenses | **(72,484,447)** | (121,040,601) | -40% | **(181,746,429)** | (211,179,612) | -14% |
| Credit loss expense on financial assets and other loans | **(7,326,332)** | (100,306,017) | -93% | **(18,946,912)** | (143,716,710) | -87% |
| **Operating profit** | **4,838,742,477** | 4,358,000,985 | 11% | **11,632,722,645** | 8,721,611,724 | 33% |
| Administrative expenses | **(1,997,006,869)** | (1,807,298,507) | 10% | **(4,084,125,161)** | (3,233,628,217) | 26% |
| Distribution cost | **(388,697,606)** | (281,344,553) | 38% | **(769,694,253)** | (544,408,085) | 41% |
| Change in insurance contract liabilities | **(2,811,455,837)** | (955,858,506) | 194% | **(6,641,725,040)** | (2,886,026,990) | 130% |
| Other operating expenses | **(36,241,844)** | (57,584,132) | -37% | **(72,159,956)** | (130,272,505) | -45% |
| **Profit before income tax** | **(394,659,679)** | 1,255,915,287 | -131% | **65,018,235** | 1,927,275,927 | -97% |
| Income tax expense | **(204,081,227)** | (598,080,322) | -66% | **(425,571,517)** | (938,711,758) | -55% |
| **Profit / (loss) for the Period** | **(598,740,906)** | 657,834,965 | -191% | **(360,553,282)** | 988,564,169 | -136% |
| **Profit / (loss) for the period attributable to;** | | | | | | |
| Owners of the parent | **(601,635,934)** | 117,405,707 | | **(728,633,866)** | 99,240,018 | |
| Non-controlling interests | **2,895,028** | 540,429,258 | | **368,080,584** | 889,324,151 | |
| | **(598,740,906)** | 657,834,965 | | **(360,553,282)** | 988,564,169 | |
| Basic Earning / (Loss) per share (Rs.) | **(0.62)** | 0.12 | | **(0.75)** | 0.10 | |

*The above figures are subject to audit unless stated otherwise.*

*12th November 2026*

## SOFTLOGIC CAPITAL PLC
## INCOME STATEMENT
**For the Period ended 30th September 2026**

| | Company | | | | | |
|---|---|---|---|---|---|---|
| | Three months ended 30th September | | | Six months ended 30th September | | |
| | 2026 | 2025 | Change % | 2026 | 2025 | Change % |
| | Rs. | Rs. | | Rs. | Rs. | |
| **Revenue** | | | | | | |
| Interest income | **168,112,897** | 156,067,838 | 8% | **328,896,488** | 281,436,506 | 17% |
| Fee and trading income | **65,678,323** | 58,345,015 | 13% | **131,356,646** | 113,563,712 | 16% |
| Other income and gains | **1,041,745** | 917,364 | 14% | **1,228,731** | 930,536 | 32% |
| Dividend income | **715,010,949** | 635,183,767 | 13% | **715,010,949** | 635,183,767 | 13% |
| **Total revenue** | **949,843,914** | 850,513,984 | 12% | **1,176,492,814** | 1,031,114,520 | 14% |
| **Direct expenses** | | | | | | |
| Interest expenses | **(556,508,639)** | (445,544,559) | 25% | **(1,093,773,044)** | (886,091,370) | 23% |
| Other direct expenses | **(32,382,893)** | (20,712,658) | 56% | **(80,161,722)** | (45,277,077) | 77% |
| **Operating profit / (loss)** | **360,952,382** | 384,256,767 | -6% | **2,558,047** | 99,746,073 | -97% |
| Administrative expenses | **(63,272,632)** | (62,081,689) | 2% | **(100,610,314)** | (96,563,637) | 4% |
| Distribution cost | **(10,318,327)** | (6,026,168) | 71% | **(22,032,649)** | (15,794,293) | 39% |
| Other operating expenses | **(4,773,668)** | (13,948,313) | -66% | **(9,369,124)** | (16,641,254) | -44% |
| **Profit / (loss) before tax** | **282,587,755** | 302,200,598 | -6% | **(129,454,039)** | (29,253,111) | 343% |
| Income tax expense | **-** | - | - | **-** | - | - |
| **Profit / (Loss) for the Period** | **282,587,755** | 302,200,598 | -6% | **(129,454,039)** | (29,253,111) | 343% |
| Basic Earning / (Loss) per share (Rs.) | **0.29** | 0.31 | | **(0.13)** | (0.03) | |

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*12th November 2026*

**SOFTLOGIC CAPITAL PLC**

**STATEMENT OF COMPREHENSIVE INCOME**

**For the Period ended 30th September 2026**

| | Group | | | |
|---|---|---|---|---|
| | Three months ended 30th September | | Six months ended 30th September | |
| | 2026 | 2025 | 2026 | 2025 |
| | Rs. | Rs. | Rs. | Rs. |
| Profit / (loss) for the Period | **(598,740,907)** | 657,834,965 | **(360,553,283)** | 988,564,169 |
| **Other comprehensive income that may be reclassified to income statement in subsequent periods** | | | | |
| Foreign operations – foreign currency translation differences | **6,303,961** | - | **6,303,961** | - |
| Net (loss)/gain on financial instruments at fair value through other comprehensive income | **(143,217,662)** | (208,218,049) | **(454,517,296)** | 146,767,610 |
| **Net Other comprehensive income that may be reclassified to income statement in subsequent periods** | **(143,217,662)** | (208,218,049) | **(448,213,335)** | 146,767,610 |
| **Other comprehensive income that will not be reclassified to income statement in subsequent periods** | | | | |
| Net gain / (loss) on equity instruments at fair value through other comprehensive income | **(187,439,388)** | (29,151,362) | **(78,107,955)** | 551,390,748 |
| Gains on revaluation of land and buildings | **-** | - | **-** | - |
| Re-measurement gain / (loss) on defined benefit plans | **-** | (1,526,133) | **-** | (1,526,133) |
| **Net other comprehensive income that will not be reclassified to income statement in subsequent periods** | **(187,439,388)** | (30,677,495) | **(78,107,955)** | 549,864,615 |
| Tax on other comprehensive income | **-** | - | **-** | 110,617 |
| **Other Comprehensive Income for the period, net of tax** | **(330,657,050)** | (238,895,544) | **(526,321,290)** | 696,742,842 |
| **Total comprehensive income/(loss) for the period** | **(929,397,957)** | 418,939,421 | **(886,874,573)** | 1,685,307,011 |
| **Attributable to:** | | | | |
| Owners of the parent | **(765,596,205)** | (5,947,540) | **(993,119,495)** | 455,422,691 |
| Non controlling interest | **(157,497,791)** | 424,886,961 | **106,244,922** | 1,229,884,320 |
| **Total Comprehensive income / (loss) for the period** | **(923,093,996)** | 418,939,421 | **(886,874,573)** | 1,685,307,011 |

*The above figures are subject to audit unless stated otherwise.*

*12th November 2026*

**SOFTLOGIC CAPITAL PLC**
**STATEMENT OF COMPREHENSIVE INCOME**
**For the Period ended 30th September 2026**

| | Company | | | |
|---|---|---|---|---|
| | Three months ended 30th September | | Six months ended 30th September | |
| | 2026 | 2025 | 2026 | 2025 |
| | Rs. | Rs. | Rs. | Rs. |
| (Loss) /Profit for the Period | **282,587,756** | 302,200,596 | **(129,454,038)** | (29,253,111) |
| **Other comprehensive income that may be reclassified to income statement in subsequent periods** | | | | |
| Net gain/(loss) on financial instruments at fair value through other comprehensive income | - | - | - | - |
| **Net Other comprehensive income that may be reclassified to income statement in subsequent periods** | **-** | **-** | **-** | **-** |
| **Other comprehensive (loss)/ income that will not be reclassified to income statement in subsequent periods** | | | | |
| Fair value (loss)/gain on investment in subsidiary | - | - | **119,061,891** | - |
| Re-measurement gain / (loss) on defined benefit plans | - | - | - | - |
| **Net other comprehensive income that will not be reclassified to income statement in subsequent periods** | **-** | **-** | **119,061,891** | **-** |
| Tax on other comprehensive income | - | - | - | - |
| **Other Comprehensive Income for the period, net of tax** | **-** | **-** | **119,061,891** | **-** |
| **Total comprehensive (loss)/income for the period** | **282,587,756** | 302,200,596 | **(10,392,148)** | (29,253,111) |

*The above figures are subject to audit unless stated otherwise.*

*12th November 2026*

## SOFTLOGIC CAPITAL PLC
## STATEMENT OF FINANCIAL POSITION
### As at 30th September 2026

| As at 30th September 2026 | Group | | Company | |
|---|---|---|---|---|
| | 30.09.2026 | 31.03.2026 Audited | 30.09.2026 | 31.03.2026 Audited |
| | Rs. | Rs. | Rs. | Rs. |
| **ASSETS** | | | | |
| Cash and cash equivalents | **7,709,647,189** | 8,724,646,530 | **359,469** | 24,880,020 |
| Amounts due from related companies | **25,256,115** | 25,256,115 | **50,100,553** | 44,063,320 |
| Other assets | **3,528,070,574** | 3,294,533,207 | **1,010,160,780** | 343,073,708 |
| Income tax receivable | **-** | 255,833,438 | **-** | - |
| Financial assets recognized through profit or loss | **5,659,194,052** | 6,651,231,406 | **-** | - |
| Financial assets measured at fair value through other comprehensive income | **36,231,198,663** | 24,588,978,246 | **2,099,734,533** | 2,099,734,532 |
| Other financial assets at amortised cost | **34,285,324,008** | 37,038,740,903 | **3,725,872,490** | 3,534,900,809 |
| Loans and advances | **4,837,890,411** | 5,592,239,480 | **-** | - |
| Lease and hirepurchase receivables | **771,472,452** | 738,914,088 | **-** | - |
| Investment in subsidiaries | **-** | - | **21,922,642,970** | 22,048,411,954 |
| Deferred tax asset | **1,303,923,377** | 1,318,130,292 | **-** | - |
| Right of use assets | **1,629,809,129** | 1,799,240,893 | **22,906,935** | 27,850,303 |
| Investment Property | **-** | - | **-** | - |
| Property, plant and equipment | **1,001,854,119** | 899,680,445 | **5,077,349** | 4,823,766 |
| Intangible assets | **1,809,254,720** | 1,400,024,175 | **-** | - |
| **TOTAL ASSETS** | **98,792,894,809** | 92,327,449,218 | **28,836,855,078** | 28,127,738,412 |
| **EQUITY AND LIABILITIES** | | | | |
| **Capital and reserves** | | | | |
| Stated capital | **3,891,595,200** | 3,891,595,200 | **3,891,595,200** | 3,891,595,200 |
| Reserve fund | **275,228,109** | 275,228,109 | **-** | - |
| Fair Value Reserve | **(1,087,698,205)** | (821,315,270) | **-** | - |
| Other Fair Value Reserve on investment in subsidiary | **193,882,883** | 193,882,883 | **11,346,103,310** | 11,106,503,614 |
| Foreign currency translation reserve | **1,897,307** | - | **-** | - |
| Revaluation reserve | **111,861,039** | 111,861,038 | **-** | - |
| Restricted Regulatory Reserve | **1,515,796,000** | 1,515,796,000 | **-** | - |
| Non-Distributable Regulatory Loss Allowance Reserve | **238,928,480** | 238,928,479 | **-** | - |
| Retained earnings | **(6,691,509,607)** | (5,987,053,727) | **(5,990,078,166)** | (5,740,086,321) |
| Shareholders' funds | **(1,550,018,794)** | (581,077,288) | **9,247,620,344** | 9,258,012,493 |
| Non-controlling interest | **6,051,284,240** | 7,378,457,048 | **-** | - |
| **Total equity** | **4,501,265,446** | 6,797,379,760 | **9,247,620,344** | 9,258,012,493 |
| **Liabilities** | | | | |
| Bank overdraft | **1,145,768,563** | 752,469,456 | **332,094,719** | 323,125,570 |
| Trade and other payables | **5,124,742,549** | 5,035,031,399 | **453,348,735** | 367,915,541 |
| Amounts due to related companies | **80,229,672** | 48,642,240 | **78,026,222** | 47,149,472 |
| Other liabilities | **439,665,934** | 1,487,226,921 | **-** | - |
| Income tax liability | **307,476,465** | 1,233,576,944 | **-** | - |
| Interest bearing borrowings | **24,945,248,095** | 24,093,436,596 | **17,819,933,576** | 17,225,223,855 |
| Public deposits | **4,518,217,404** | 3,738,423,692 | **-** | - |
| Insurance provision | **56,962,012,540** | 48,383,641,317 | **-** | - |
| Employee benefit liabilities | **689,025,969** | 674,528,229 | **8,661,317** | 9,141,315 |
| Deferred tax liabilities | **79,242,172** | 83,092,664 | **897,170,165** | 897,170,166 |
| **Total Liability** | **94,291,629,363** | 85,530,069,458 | **19,589,234,734** | 18,869,725,919 |
| **TOTAL EQUITY AND LIABILITIES** | **98,792,894,809** | 92,327,449,218 | **28,836,855,078** | 28,127,738,412 |
| **Contingent Liabilities and Commitments** | **75,000,000** | 75,000,000 | **75,000,000** | 75,000,000 |
| **Net Assets Value per Share** | **(1.59)** | (0.59) | **9.46** | 9.47 |

The financial Statements are in compliance with the requirements of Companies Act No. 07 of 2007.

**Sgd.**

**Dilan Christostom**
Director - Finance

The Board of Directors is responsible for the preparation & presentation of these Financial statements.
Signed for and on behalf of Board by;

**Sgd.**

**Ashok Pathirage**
Chairman

**Sgd.**

**H K Kaimal**
Director

*The above figures are subject to audit unless stated otherwise.*
*12th November 2026*

**SOFTLOGIC CAPITAL PLC**
**STATEMENT OF CHANGES IN EQUITY**
**As at 30th September 2026**

| Group<br>As at 30th September 2026 | Attributable to equity holders of the parent | | | | | | | | | | Minority Interest | Total Equity |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stated Capital | Reserve Fund | Fair Value Reserve | Other Fair Value Reserve | Revaluation Reserve | Foreign currency translation reserve | Restricted Regulatory Reserve | Non-Distributable Regulatory Loss Allowance Reserve | Retained Earnings | Total | | |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| **As at 01st April 2026** | **3,891,595,200** | **275,228,109** | **(821,315,270)** | **193,882,883** | **111,861,038** | **-** | **1,515,796,000** | **238,928,479** | **(5,987,053,734)** | **(581,077,296)** | **7,378,457,055** | **6,797,379,760** |
| Profit / (Loss) for the Period | - | - | - | - | - | - | - | - | **(728,633,866)** | **(728,633,866)** | **368,080,584** | **(360,553,282)** |
| Foreign operations – foreign currency translation differences | | | | - | - | **1,897,307** | | | | **1,897,307** | **4,406,654** | **6,303,961** |
| Other comprehensive income for the period | - | - | **(266,382,934)** | - | - | | - | - | - | **(266,382,934)** | **(266,242,317)** | **(532,625,251)** |
| **Total Comprehensive Income** | **-** | **-** | **(266,382,934)** | **-** | **-** | **1,897,307** | **-** | **-** | **(728,633,866)** | **(993,119,493)** | **106,244,921** | **(886,874,573)** |
| Dividend paid to non-controlling interest | - | - | - | - | - | - | - | - | - | **-** | **(835,793,438)** | **(835,793,438)** |
| Acquisition, disposal and changes in noncontrolling interest | - | - | - | - | - | - | - | - | - | **-** | **(693,631,150)** | **(693,631,150)** |
| Total transactions with owners, recognised directly in equity | - | - | - | - | - | - | - | - | **24,177,994** | **24,177,994** | **96,006,858** | **120,184,846** |
| **As at 30th September 2026** | **3,891,595,200** | **275,228,109** | **(1,087,698,205)** | **193,882,883** | **111,861,038** | **1,897,307** | **1,515,796,000** | **238,928,479** | **(6,691,509,607)** | **(1,550,018,795)** | **6,051,284,247** | **4,501,265,446** |

| Group<br>As at 30th September 2025 | Attributable to equity holders of the parent | | | | | | | | | | Minority Interest | Total Equity |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stated Capital | Reserve Fund | Fair Value Reserve | Other Fair Value Reserve | Revaluation Reserve | Foreign currency translation reserve | Restricted Regulatory Reserve | Non-Distributable Regulatory Loss Allowance Reserve | Retained Earnings | Total | | |
| | Rs. | Rs. | Rs. | Rs. | Rs. | | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| **As at 01st April 2025** | 3,891,595,200 | 266,145,221 | (895,704,731) | - | 87,989,466 | - | 798,004,000 | 926,985,506 | (7,197,386,889) | (2,122,372,227) | 5,322,500,444 | 3,200,128,217 |
| Profit / (Loss) for the Period | - | - | - | - | - | - | - | - | 99,240,018 | 99,240,018 | 889,324,151 | 988,564,169 |
| Transfer to Reserve Fund | - | 3,769,144 | - | - | - | - | - | - | (3,769,144) | - | - | - |
| Transfer to Non-Distributable Regulatory Loss Allowance Reserve | - | - | - | - | - | - | - | (545,076,381) | 545,076,381 | - | - | - |
| Other comprehensive income for the period | - | - | 354,868,321 | - | - | - | - | - | (1,415,516) | 353,452,805 | 347,599,644 | 701,052,449 |
| **Total Comprehensive Income** | - | 3,769,144 | 354,868,321 | - | - | - | - | (545,076,381) | 639,131,738 | 452,692,823 | 1,236,923,795 | 1,689,616,618 |
| Equity Investments in FVOCI-reclassified to retained earnings | - | - | - | - | - | - | - | - | 123,092,776 | 123,092,776 | 158,639,270 | 281,732,046 |
| Dividend paid to non-controlling interest | - | - | - | - | - | - | - | - | - | - | (697,675,781) | (697,675,781) |
| Total transactions with owners, recognised directly in equity | - | - | - | - | - | - | - | - | - | - | (223,088,018) | (223,088,018) |
| **As at 30th September 2025** | 3,891,595,200 | 269,914,365 | (540,836,410) | - | 87,989,466 | - | 798,004,000 | 381,909,125 | (6,435,162,375) | (1,546,586,628) | 5,797,299,710 | 4,250,713,070 |

*The above figures are subject to audit unless stated otherwise.*

*12th November 2026*

## SOFTLOGIC CAPITAL PLC
## STATEMENT OF CHANGES IN EQUITY
**As at 30th September 2026**

| Company<br>As at 30th September 2026 | Stated Capital | Fair value reserve on investment in Subsidiary | Fair Value Reserve | Retained Earnings | Total |
|---|---|---|---|---|---|
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| As at 01st April 2026 | **3,891,595,200** | **11,106,503,614** | **-** | **(5,740,086,321)** | **9,258,012,493** |
| (Loss) /Profit for the period | **-** | **-** | **-** | **(129,454,039)** | **(129,454,039)** |
| Fair value gain / (loss) on investment in subsidiary | **-** | **119,061,891** | **-** | **-** | **119,061,891** |
| **Total comprehensive income** | **3,891,595,200** | **11,225,565,505** | **-** | **(5,869,540,360)** | **9,247,620,344** |
| Equity Investments reclassified to retained earnings | **-** | **120,537,806** | **-** | **(120,537,806)** | **-** |
| **As at 30th September 2026** | **3,891,595,200** | **11,346,103,311** | **-** | **(5,990,078,166)** | **9,247,620,344** |

| Company<br>As at 30th September 2025 | Stated Capital | Fair value reserve on investment in Subsidiary | Fair Value Reserve | Retained Earnings | Total |
|---|---|---|---|---|---|
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| As at 01st April 2025 | 3,891,595,200 | 7,197,696,272 | - | (3,641,479,112) | 7,447,812,360 |
| (Loss)/Profit for the period | - | - | - | (29,253,110) | (29,253,110) |
| Fair value gain / (loss) on investment in subsidiary | - | 40,084,806 | - | - | 40,084,806 |
| **Total comprehensive income** | 3,891,595,200 | 7,237,781,078 | - | (3,670,732,222) | 7,458,644,056 |
| Equity Investments reclassified to retained earnings | | (35,424,246) | - | 35,424,246 | - |
| **As at 30th September 2025** | **3,891,595,200** | **7,202,356,832** | **-** | **(3,635,307,976)** | **7,458,644,056** |

*The above figures are subject to Audit unless stated otherwise.*

*12th November 2026*

**SOFTLOGIC CAPITAL PLC**

**STATEMENT OF CASH FLOW**

**For the Period ended 30th September 2026**

| For the 06 months ended 30th September | Group | | Company | |
|---|---|---|---|---|
| | 30.09.2026 | 30.09.2025 | 30.09.2026 | 30.09.2025 |
| | Rs. | Rs. | Rs. | Rs. |
| **CASH FLOWS FROM OPERATING ACTIVITIES** | | | | |
| Profit/(loss) before tax | **65,018,235** | 1,927,275,927 | **(129,454,039)** | (29,253,111) |
| **Adjustments for** | | | | |
| Dividend Income | **-** | (247,520) | **(715,010,949)** | (635,183,767) |
| Profit on disposal of property, plant and equipment | **(2,009,582)** | (2,177,713) | **-** | - |
| Realized gain | **(177,767,472)** | (952,771,098) | | - |
| Fair Value (loss) /Gain | **(85,562,911)** | (512,724,630) | **-** | - |
| Amortization of intangible assets | **72,901,281** | 247,237,098 | **-** | - |
| Impairemnt of financial assets at amortized cost | **(4,012,520)** | - | **-** | - |
| Unrealized exchange gain/(loss) | **319,435,828** | (63,415,404) | **-** | - |
| Interest expenses | **1,600,789,735** | 1,596,944,424 | **1,093,773,044** | 870,203,618 |
| Gratuity provision and related costs | **53,205,739** | 40,406,948 | **-** | - |
| Impairment of loans and receivable | **22,959,432** | 143,716,710 | **-** | 175,500 |
| Amortisation of right of use assets | **318,746,754** | 250,751,594 | **4,943,371** | 1,705,792 |
| Depreciation | **101,626,919** | 81,320,191 | **664,168** | 345,277 |
| **Operating profit before working capital changes** | **2,285,331,437** | 2,756,316,527 | **254,915,595** | 207,993,309 |
| **Operating Assets:** | | | | |
| Decrease/(increase) in amounts due form related companies | **-** | (12,243) | **6,037,233** | - |
| (Increase)/decrease in other assets | **(233,537,369)** | (957,359,720) | **(667,087,073)** | (512,406,188) |
| Decrease/(increase) in Financial assets recognized through profit or loss | **1,077,600,265** | 847,410,557 | **-** | - |
| (Increase)/decrease in Financial assets measured at fair value through other comprehensive income | **(12,778,184,657)** | (8,270,302,469) | **-** | - |
| (Increase) /decrease in financial assets at amortized cost | **2,935,196,887** | (6,069,446,774) | **(190,971,681)** | (733,981,924) |
| (Increase) /decrease in Loans and Advances | **754,349,069** | (491,966,836) | **-** | - |
| Decrease/(increase) in lease and hirepurchase receivables | **55,971,753** | 422,048,814 | **-** | - |
| Increase/(decrease) in trade and other payables | **89,711,150** | 2,347,963,613 | **85,433,194** | (70,238,207) |
| (Decrease)/increase in amount due to related companies | **31,587,432** | (373,484,423) | **30,876,749** | (9,700,000) |
| (Decrease) /increase in other non financial liabilities | **(1,047,560,987)** | 617,371,355 | **-** | |
| Increase/(decrease) in insurance contract liabilities | **8,578,371,223** | 12,078,704,821 | **-** | - |
| (Decrease)/increase in public deposits | **779,793,712** | (986,258,790) | **-** | - |
| **Cash (used in) / generated from operations** | **2,528,629,916** | 1,920,984,432 | **(480,795,982)** | (1,118,333,009) |
| Tax Paid | **(1,106,981,877)** | (938,711,758) | **-** | - |
| Interest Paid | **(1,502,584,285)** | (596,944,424) | **(1,094,336,216)** | (597,327,042) |
| Gratuity paid | **(38,707,997)** | (26,414,536) | **-** | - |
| **Net cash (used in) / generated from operations** | **(119,644,243)** | 358,913,713 | **(1,575,132,198)** | (1,715,660,051) |
| **CASH FLOWS FROM INVESTING ACTIVITIES** | | | | |
| Investment in subsidiaries | **(641,524,608)** | - | | - |
| Dividend received / (Paid) | **(835,793,438)** | (788,396,838) | **715,010,949** | 635,183,767 |
| Proceeds on disposal of property plant & equipment | **2,950,000** | (89,849,000) | **-** | - |
| (Increase)/ decrease in interest in subsidiaries | **242,823,786** | 314,186,614 | **242,823,786** | 314,186,614 |
| Purchase of property, plant & equipment and intangible assets | **(182,176,515)** | (81,836,273) | **(917,750)** | (706,000) |
| **Net cash (used in) / generated from investing activities** | **(1,317,713,916)** | (645,895,498) | **956,916,985** | 948,664,380 |
| **CASH FLOWS FROM FINANCING ACTIVITIES** | | | | |
| Proceeds /(Repayment)from long term borrowings | **(835,954,027)** | (326,351,783) | **(379,435,695)** | - |
| Payment of principal portion of lease liability | **(262,226,478)** | (392,735,571) | **(4,316,139)** | - |
| Proceed/(repayment) from short term borrowings | **1,127,195,062** | 1,033,046,974 | **968,477,348** | 753,302,668 |
| Subsidiary share buy back to non-controlling interest | **-** | - | **-** | - |
| **Net cash generated / (used in) from financing activities** | **29,014,556** | 313,959,619 | **584,725,513** | 753,302,669 |
| **Net Increase/(Decrease) in Cash and Cash Equivalents** | **(1,408,343,602)** | 26,977,837 | **(33,489,700)** | (13,693,000) |
| Effect of exchange rate changes on cash and cash equivalents | **45,152** | - | **-** | - |
| Cash & Cash Equivalents at the beginning of the period | **7,972,177,074** | 2,831,697,844 | **(298,245,550)** | (295,888,838) |
| **Cash & Cash Equivalents at the end of the Period ( Note A)** | **6,563,878,626** | 2,858,675,681 | **(331,735,250)** | (309,581,838) |

| NOTES TO THE CASH FLOW STATEMENT | 30.09.2026 | 30.09.2025 | 30.09.2026 | 30.09.2025 |
|---|---|---|---|---|
| **A. Cash & Cash Equivalents** | **Rs.** | Rs. | **Rs.** | Rs. |
| Cash & Bank Balances | **7,709,647,189** | 3,703,220,617 | **359,469** | 12,841,450 |
| Bank Overdrafts | **(1,145,768,563)** | (844,544,936) | **(332,094,719)** | (322,423,288) |
| | **6,563,878,626** | 2,858,675,681 | **(331,735,250)** | (309,581,838) |

*The above figures are subject to Audit unless stated otherwise.*

*12th November 2026*

**SOFTLOGIC CAPITAL PLC**

**SEGMENT INFORMATION - BUSINESS SEGMENT**

**For the Period ended 30th September 2026**

| For the Six Months Ended 30th September 2026 | Non-banking Financial Institutions | Insurance | Others | Total Segments | Adjustments and Eliminations | Group Total |
|---|---|---|---|---|---|---|
| Total external revenue | 720,064,714 | 27,897,234,804 | 1,664,284,901 | 30,281,584,419 | - | 30,281,584,419 |
| Inter-Segment | - | - | 1,089,020,665 | | (1,089,020,665) | (1,089,020,665) |
| Total revenue | 720,064,714 | 27,897,234,804 | 2,753,305,566 | 30,281,584,419 | (1,089,020,665) | 29,192,563,754 |
| Interest Income | 640,911,396 | 3,550,236,930 | 351,122,966 | 4,542,271,291 | (106,757,487) | 4,435,513,805 |
| Interest expense | (387,728,383) | (179,857,821) | (1,140,066,052) | (1,707,652,256) | 106,862,521 | (1,600,789,735) |
| Impairment of loans and receivables | (22,959,432) | 4,012,520 | - | (18,946,912) | - | (18,946,912) |
| Change in insurance contract liabilities | - | (6,641,725,040) | - | (6,641,725,040) | - | (6,641,725,040) |
| Depreciation | (6,110,027) | (92,843,155) | (2,673,737) | (101,626,919) | - | (101,626,919) |
| Amortization | (35,932,138) | (265,884,546) | (16,930,070) | (318,746,754) | - | (318,746,754) |
| Employee benefits expenses | 8,394,000 | 41,846,379 | 2,965,359 | 53,205,738 | - | 53,205,738 |
| Tax expense | - | (286,067,524) | (13,355,255) | (299,422,779) | (126,148,739) | (425,571,517) |
| Profit after tax for the period | (229,906,426) | 869,679,161 | (98,291,779) | 541,480,957 | (902,034,240) | (360,553,283) |
| Total Assets | 9,072,552,395 | 82,599,645,762 | 31,189,472,025 | 122,861,670,182 | (24,068,775,372) | 98,792,894,810 |
| Total Liabilities | 6,536,373,858 | 69,450,927,156 | 20,878,745,380 | 96,866,046,394 | (2,574,417,032) | 94,291,629,362 |

| For the Six Months Ended 30th September 2025 | Non-banking Financial Institutions | Insurance | Others | Total Segments | Adjustments and Eliminations | Group Total |
|---|---|---|---|---|---|---|
| Total external revenue | 709,316,772 | 22,579,778,151 | 1,635,573,033 | 24,924,667,956 | - | 24,924,667,956 |
| Inter-Segment | 7,002,806 | - | 862,668,987 | - | 869,671,793 | 869,671,793 |
| Total revenue | 702,313,966 | 22,579,778,151 | 772,904,046 | 24,924,667,956 | (869,671,793) | 24,054,996,163 |
| Interest Income | 502,080,695 | 2,752,381,649 | 414,320,481 | 3,668,782,825 | (12,009,129) | 3,656,773,696 |
| Interest expense | (339,809,270) | (242,353,907) | (904,259,009) | (1,486,422,186) | 12,009,129 | (1,474,413,057) |
| Impairment of loans and receivables | (143,716,710) | - | - | (143,716,710) | - | (143,716,710) |
| Change in insurance contract liabilities | - | (2,886,026,990) | - | (2,886,026,990) | - | (2,886,026,990) |
| Depreciation | (6,478,375) | (72,939,389) | (1,902,428) | (81,320,192) | - | (81,320,192) |
| Amortization | (28,094,171) | (208,933,984) | (13,723,440) | (250,751,595) | | (250,751,595) |
| Employee benefits expenses | 7,302,000 | 30,927,332 | 2,177,616 | 40,406,947 | - | 40,406,947 |
| Tax expense | - | (798,006,143) | (49,737,038) | (847,743,181) | (90,968,577) | (938,711,758) |
| Profit after tax for the period | (147,572,703) | 1,813,575,630 | 89,366,646 | 1,755,369,573 | (766,805,404) | 988,564,169 |
| Total Assets | 8,252,174,082 | 70,095,800,101 | 26,690,837,147 | 105,038,811,330 | (21,320,074,804) | 83,718,736,527 |
| Total Liabilities | 5,655,216,451 | 57,594,775,161 | 18,282,606,266 | 81,532,597,878 | (2,064,574,424) | 79,468,023,454 |

The above figures are subject to Audit unless stated otherwise.

*12th November 2026*

## 1. Reporting Entity

Softlogic Capital PLC ("the Company") is a public limited liability company incorporated and domiciled in Sri Lanka. The registered office of the Company is located at Level 16, One Galle Face Tower, Colombo 02.

## 2. Approval of Financial Statements

The interim financial statements of the Group and the Company for the period ended 30th September 2026 were authorised for issue by the Board of Directors on 12th November 2026.

## 3. Basis of Preparation

The Interim Financial Statements are in compliance with Sri Lanka Accounting Standards 34 (LKAS 34) - Interim Financial Reporting and provide the information required by the Colombo Stock Exchange.

The presentation and classification of figures for the corresponding period of the previous year have been amended, where relevant, for better presentation and to be comparable with those of the current year.

These Condensed Quarterly Financial Statements do not include all the information and disclosures required in the annual Financial Statements, and should be read in conjunction with the Annual Financial Statements for the year ended 31 March 2026. The same Accounting Policies and methods of computation as stated in the Annual Financial Statements - 2025/26 have been followed in preparing these Interim Financial Statements.

In preparing these condensed quarterly financial statements, management has made judgements and estimates that affect the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates. The significant judgements made by management in applying the Company's accounting policies and the key sources of estimation uncertainty were the same as those described in the last annual Financial statements.

New SLFRS and Interpretations issued but not yet effective have not been early adopted during the period.

### 3.1 Fair value measurement and related fair value disclosures

The fair values of all the financial assets and financial liabilities recognised during the period were not materially different from the transaction prices at the date of initial recognition. During the period, there were no transfers between Level 1 and Level 2 and no transfers into or out of Level 3 categories as per the fair value hierarchy. The fair value changes on financial instruments in Level 3 category was properly recorded in the statement of other comprehensive income. As at the reporting date, fair value would not significantly change if one or more of the inputs of financial assets classified at level 3 were changed.

## 4. Effect of Changes in Composition of the Group

### 4.1 Business Combination – Diamond Life Insurance Company Limited

On 1 July 2026, Softlogic Life Insurance PLC acquired 60% of the issued and paid-up share capital of Diamond Life Insurance Company Limited ("Diamond Life"), a life insurance company incorporated in Bangladesh, for a cash consideration of Rs. 641.5 million, following receipt of the requisite regulatory approvals. Diamond Life became a subsidiary of the Company from that date, with the remaining 40% equity interest held by non-controlling interests. It continues to operate as a separately licensed entity under the regulatory framework of the Insurance Development and Regulatory Authority of Bangladesh.

The acquisition was accounted for using the acquisition method in accordance with SLFRS 3– Business Combinations, with control obtained on 1 July 2026.

## 5. FINANCIAL ASSETS as at 30th September 2026

### 5.1 Fair Value Through Profit or Loss

| | Group | |
|---|---|---|
| | 30.09.2026 | 31.03.2026 Audited |
| Repo | **60,014,877** | 80,016,986 |
| Quoted Shares | **-** | 565,775,245 |
| Unquoted Shares | **594,235,561** | - |
| Treasury bonds | **715,124,503** | 478,372,843 |
| Perputual Debenture | **751,073,899** | 717,037,274 |
| Unit trusts | **2,601,648,148** | 3,874,116,442 |
| Commercial Paper | **451,182,515** | 600,923,118 |
| Bank Deposit | **416,731,319** | 288,339,058 |
| Trust Certificates | **69,183,230** | 46,650,439 |
| **Total Financial assets recognized through profit or loss** | **5,659,194,052** | 6,651,231,405 |

### 5.2 Fair Value through Other Comprehensive Income (FVOCI)

| | Group | | Company | |
|---|---|---|---|---|
| | 30.09.2026 | 31.03.2026 Audited | 30.09.2026 | 31.03.2026 Audited |
| Equity Securities: | | | | |
| Quoted | **381,068,169** | 459,176,124 | **-** | - |
| Unquoted | **2,099,734,532** | 2,099,765,132 | **2,099,734,532** | 2,099,734,532 |
| Repo | **220,056,589** | 330,373,255 | **-** | - |
| International Sovereign Bond | **3,464,522,843** | 3,394,226,075 | **-** | - |
| Treasury Bonds | **30,065,816,529** | 17,906,595,317 | | |
| Treasury Bills | **-** | 398,842,344 | **-** | - |
| **Total Fair Value through Other** | **36,231,198,662** | 24,588,978,247 | **2,099,734,532** | 2,099,734,532 |

### 5.3 Amortised Cost (AC)

| | Group | | Company | |
|---|---|---|---|---|
| | 30.09.2026 | 31.03.2026 Audited | 30.09.2026 | 31.03.2026 Audited |
| Loan Receivables | **2,312,708,640** | - | **3,004,026,754** | - |
| Trade debtors | **2,431,469,165** | 1,115,351,617 | **-** | - |
| Policyholder loans | **513,289,550** | 430,249,659 | **-** | - |
| Reinsurance receivables | **600,541,294** | 593,845,620 | **-** | - |
| Premium receivables | **2,046,372,021** | 2,573,520,867 | **-** | - |
| Debentures | **5,521,422,246** | 4,846,486,508 | **-** | - |
| Commercial papers | **1,269,196,042** | 1,993,320,008 | **719,677,484** | 603,133,906 |
| Placements with banks | **4,613,392,260** | 2,372,706,759 | **2,168,251** | 2,117,876 |
| Treasury bonds | **10,893,182,847** | 10,898,751,725 | **-** | - |
| Treasury bill | **1,274,817,907** | 717,605,124 | **-** | - |
| Investment in Unit Trust | **-** | 4,392,757 | **-** | - |
| Securitised Papers | **209,663,614** | - | **-** | - |
| Repos | **2,599,237,821** | 9,924,215,623 | **-** | - |
| Deposits with regulator - CSE | | 2,000,000 | **-** | - |
| Investment in Equity | **30,600** | - | **-** | - |
| Inter-Company Loans | | 1,566,294,637 | **-** | 2,929,649,027 |
| **Total Amortised Cost** | **34,285,324,008** | 37,038,740,903 | **3,725,872,490** | 3,534,900,809 |

## 6. Insurance Contract Liabilities

### 6.1 Transfer of One-off Surplus from Policyholder Fund to Shareholder Fund

The Insurance Regulatory Commission of Sri Lanka (IRCSL) has issued a Direction No 16 on 20th March 2018 on "Guidelines/ Directions for Identification and Treatment of One-off Surplus" and has instructed all Life Insurance Companies to comply with the new Direction. Based on the new guidelines, Life Insurance Companies are directed to transfer One-off surplus attributable to Policyholder Non-Participating Fund to shareholder fund as at the reporting year ended 31st December 2017. The transfer has been presented as a separate line item in the Income Statement as "Change in contract liability due to transfer of One-off surplus" and as a separate reserve in the Statement of Financial Position as "Restricted Regulatory Reserve" under Equity in accordance with above Direction. As required by the said Direction, the Company received the approval for this transfer on 29th March 2018

Further distribution of One-off Surplus to shareholders, held as part of the Restricted Regulatory Reserve, is subject to meeting governance requirements stipulated by the IRCSL and can only be released as dividends upon receiving approval from the IRCSL. The One-off Surplus in the shareholder fund will remain invested in government debt securities and deposits as disclosed in Note 6.2 as per the Directions of the IRCSL

One-off surplus in respect of participating business is held within the participating fund as part of the unallocated valuation surplus and may only be transferred to the shareholder fund by means of bonuses to policyholders in line with Section 38 of the Regulation of Insurance Industry Act No. 43 of 2000.

| | Softlogic Life Insurance PLC | | |
|---|---|---|---|
| **Movement of One-off Surplus After Transfer** | **Participating Fund** Rs. '000 | **Non-Participating Fund** Rs. '000 | **Total** Rs. '000 |
| Value of Insurance Contract Liability based on Independent Actuary-NPV as at 31-12-2015 | 3,866,780 | 2,472,575 | 6,339,355 |
| Value of Insurance Contract Liability based on Independent Actuary-GPV as at 31-12-2015 | 2,810,245 | 1,674,571 | 4,484,816 |
| **Surplus Created due to Change in Valuation method from NPV to GPV- One off Surplus as at 01-01-2016** | **1,056,535** | **798,004** | **1,854,539** |
| Transfer of One-off Surplus from long term fund to Restricted Regulatory Reserve | - | (798,004) | (798,004) |
| **Surplus created due to Change in Valuation Method - One-off Surplus as at 30th September 2026** | **1,056,535** | **-** | **1,056,535** |

The distribution of One-off surplus to Shareholders as dividends shall remain restricted until the Company develops appropriate policies and procedures for effective management of its business

### 6.2 Composition of Investments Supporting the Restricted Regulatory Reserve as at 30th September 2026

| Asset Category | ISIN No. | Face Value as at 30th September 2026 Rs. | MV as at 30th September 2026 Rs.'000 |
|---|---|---|---|
| **Government Securities** | | | |
| Treasury Bond | LKJ01236C152 | **240,920,679** | **192,916** |
| | LKJ01337I155 | **240,920,679** | **189,242** |
| | LKJ01438I151 | **240,920,679** | **187,152** |
| | LKJ01539I156 | **240,920,679** | **185,309** |
| | LKJ01640I152 | **240,920,679** | **183,683** |
| | LKB01032G014 | **25,000,000** | **32,692** |
| | LKB02032J017 | **9,000,000** | **8,404** |
| | LKB02033K013 | **172,000,000** | **155,651** |
| | LKB02033K013 | **35,000,000** | **31,673** |
| | LKB01534I155 | **125,000,000** | **115,531** |
| | LKB02033K013 | **150,000,000** | **135,742** |
| | LKB01534I155 | **150,000,000** | **138,637** |
| | LKB01035F159 | **50,000,000** | **47,930** |
| | LKB01237G019 | **50,000,000** | **46,943** |
| Repo | LKB00529L150 | **18,912,000** | **17,555** |
| **Total Market Value of the Assets** | | **-** | **1,669,060** |
| **Restricted Regulatory Reserve** | | **-** | **1,515,796** |

### 6.3 Valuation of Life Insurance Fund

The valuation of life insurance fund as at 30 June 2026 was made by Appointed Actuary Mr. Kunj Behari Maheshwari, FIA, FIAI, of Messrs. Willis Towers Watson India Private Limited. The approved surplus transfer from Non-Participating Life Insurance fund / insurance contract liabilities to the Shareholders fund for the six months ended 30 June 2026 amounted to Rs. 1,280 million (2025: Rs. 1,333 million). However, no transfer has been made from the life insurance fund to the Income Statement during the quarter ended 30 September 2026.

**Softlogic Life Insurance Lanka Limited:**

The valuation of the life insurance fund of the subsidiary was carried out by the Appointed Actuary, Mr. Sanyam Jain, FIA, FIAI, of Messrs. Willis Towers Wats on India Private Limited.Based on the actuarial valuation, the subsidiary transferred Rs.75million from the Non-Participating Life Insurance during the quarter ended 31 March 2026. No surplus transfer was made during the quarters ended 30 June 2026 and 30 September 2026.

### 6.4 Liability Adequacy Test (LAT) - Life Insurance Contract Liabilities

Liability Adequacy Test (LAT) inrespect of the Insurance Contract Liabilities as required by SLFRS4-Insurance Contracts are carried out annually by the insurance companies.

## 7. CONTINGENCIES AND CAPITAL COMMITMENTS

### 7.1 Contingent Liabilities

The Contingent liabilities of the company as at 30 September 2026, relates to the followings;

***Subsidiaries - Softlogic Life Insurance PLC***

**Assessment in Respect of Value Added Tax (VAT)**

1) VAT assessments have been issued by the Department of Inland Revenue for the taxable period 2010 and were determined by theTax Appeal Commission(TAC) in 2019. Out of total 11 assessments,08 assessments were determined infavour of Commissioner General of Inland Revenue(CGIR) amounting to Rs.46.5 million including the penalty and 03 assessments were determined infavour of the Company amounting to Rs.24.8million including the penalty.

   The Company transmitted the former case to the Court of Appeal being dissatisfied with the determination which determined in favourof the CGIR and case is stated for the opinion of the Honourable Court of Appeal.

   The CGIR, transmitted the latter case to the Court of Appeal being dissatisfied with the determination which determined in favour of the Company and the case is stated for the opinion of the Honourable Court of Appeal.

**Assessment in Respect of Value Added Tax on Financial Services (VAT on FS)**

2) The CGIR issued its determination on the appeal filed by the Company relating to the assessment raised for Y/A 2014/15, 2016/17 and 2017/18 under the Value Added Tax Act amounting to Rs. 68.7 million, Rs. 28 million and Rs.102.4 million respectively, in favour of the CGIR.

   For the Y/A 2014/15 and 2017/18, the Company has received the determinations of the TAC also in favour of the Company. However, the CGIR has transmitted the said cases to the Court of Appeal being dissatisfied with the determinations which determined in favour of the Company and cases are stated for the opinion of the Honourable Court of Appeal.

   The Company is in the process of hearing the other appeal on the Y/A 2016/17 with TAC, on the basis that the underlying computation includes items which are out of scope of the VAT Act.

3) Assessment has been issued for the Company under the Value Added Tax Act, in relation to the Y/A 2019/20, 2021/22, 2022/23 and 2023/24 amounting to Rs. 1,740.6 million including the penalty. For the Y/A 2019/20, the Company has appealed to TAC upon the receipt of the CGIR determination. For the other cases, the company has appealed on the same basis as stated above and is awaiting for the CGIR determination.

4) An assessment has been issued under the Nation Building Tax Act, in relation to the Y/A 2018/19 amounting to Rs.9.7 million. The Company has filed an appeal to the CGIR on the basis that the underlying computation includes items which are out of scope of the NBT Act. The Company is awaiting the CGIR's determination.

**Life Insurance Taxation**

5) The TAC issued its determination on the appeal filed by the Company relating to the assessment raised for the Y/A 2010/11 amounting to Rs. 1.02 million, in favour of the Company and the CGIR has transmitted this case to the Court of Appeal being dissatisfied with the said determination of TAC and case is stated for the opinion of the Honourable Court of Appeal. The Company is awaiting the decision of the Court of appeal

6) The TAC determined the Company's appeals relating to the assessments for the Y/A 2011/12 and 2012/13, amounting to Rs. 10.1 million and Rs. 12.4 million, respectively, in favour of the CGIR. The Company appealed the TAC's determination to the COA. The COA ruled in favour of the Company on the expense-related matters; however, the CGIR has appealed those decisions to the Supreme Court, where the matters are currently pending. The COA hearings relating to the income matters for both years of assessment are ongoing.

7) The CGIR issued its determination on the appeal filed by the Company relating to the assessments raised for the Y/A 2014/15, 2015/16, 2016/17 and 2017/18 amounting to Rs. 681.69 million along with penalty, in favour of the CGIR. For the Y/A 2014/15 and 2017/18, the Company has received the determinations of the TAC in favour of the Company. However, cases are stated in the Honourable COA by the CGIR. For Y/A2015/16 and 2016/17, the TAC determined in favour of the CGIR and the Company has applied to state the case at COA.

8) The CGIR issued its determination in favour of the CGIR in respect of the appeal filed by the Company against the tax assessments raised for the Y/A 2018/19, 2019/20, 2020/21 and 2021/22, amounting to Rs. 2,645.93 million, together with penalties. The Company has received the determinations of the TAC in favour of the CGIR in respect of the Y/A 2018/19, 2019/20 and 2020/21. Being dissatisfied with the said determinations of the TAC, the Company has filed an application before the Honourable CoA

**7.1 Contingent Liabilities (Cont.)**

**Life Insurance Taxation (Cont.)**

9) The Company has received an Assessment on PAYE Tax for the Y/A 2016/17 amounting to Rs. 0.9 million along with penalty for which the Company has duly submitted an appeal.

The Directors are of the view that the Company has followed due process and complied with the prevailing tax laws in its tax submissions. Accordingly, the likelihood of the Company being required to settle any of these tax assessments is considered to be remote.

In addition, in the opinion of the Directors, there are no litigations or claims involving the Company that may have a material effect on the financial statements. Other than those disclosed above, the Company does not have any contingencies that require disclosure in the financial statements.

**7.2 Capital Commitments**

***Subsidiaries - Softlogic Life Insurance PLC***

The capital commitments approved and contracted as at the reporting date were Rs. 36.89 million.

***Subsidiaries - Softlogic Finance PLC***

The capital commitments approved but not provided for as at the reporting date were Rs. 69.7 million.

***Subsidiaries - Softlogic Life Insurance Lanka Limited***

The capital commitments approved but not provided for as at the reporting date were Rs. 42.85 million.

**8. Events After the Reporting Period**

No circumstances have arisen since the reporting date which would require adjustments or disclosure in the Interim Financial Statements of the Group.

**9. Foreign Currency Translation Reserve**

The Group's presentation currency is the Sri Lanka Rupee (LKR). The assets and liabilities of Diamond Life Insurance Company Limited are translated at the closing exchange rate, while income and expenses are translated at the average exchange rate for the period. The resulting exchange differences are recognised in other comprehensive income and accumulated in the foreign currency translation reserve in accordance with LKAS 21.

**10. Share Information**

**10.1 Stated Capital**

Stated capital consists of 977,187,200 Ordinary Shares as at 30th September 2026.

**10.2 Share Price Movement during the year ended 30th September 2026.**

| Three months ended 30th June | 30th September 2026 | | 30th September 2025 | |
|---|---|---|---|---|
| | Date | Price (Rs.) | Date | Price (Rs.) |
| Highest price per share for the period | **1-Jul-26** | **13.90** | 4-Aug-25 | 6.50 |
| Lowest price per share for the period | **29-Sep-26** | **8.90** | 9-Jul-25 | 5.00 |
| Last traded price | | **10.00** | | 5.60 |

**10.3 Public Holding**

The percentage of shares held by the public as at 30th September 2026 is 30.36%.
The number of public shares as at 30th September 2026 are 296,686,435
The number of public shareholders as at 30th September 2026 are 5,946.

***Float Adjusted Market Capitalisation***

As at 30th September 2026 the Float Adjusted Market Capitalisation is Rs.2,877,738,129.02

The Company is in compliance with option 1 of the CSE Listing Rules 7.13.1(i) (b) which requires 7.5% minimum public holding percentage and 200 minimum public shareholders.

**10.4 List of Largest Twenty Shareholders of the Company as at 30th September 2026**

| | Name | No. of Shares | (%) |
|---|---|---|---|
| 1 | Softlogic Holdings PLC | **677,652,893** | **69.35** |
| 2 | Mr. Jerome Hasitha Leanage | **14,552,795** | **1.49** |
| 3 | Mr Mohamed Abdul Nasser | **13,520,179** | **1.38** |
| 4 | Commercial Bank Of Ceylon Plc/G.S.N.Peiris | **9,350,000** | **0.96** |
| 5 | Mr. Fazlur Rahman Muzammil | **8,144,713** | **0.83** |
| 6 | Commercial Bank Of Ceylon Plc/ H.G. Balasuriya | **5,500,000** | **0.56** |
| 7 | Hatton National Bank Plc/Anuja Chamila Jayasinghe | **4,852,192** | **0.50** |
| 8 | Mr. Oshan Senanayake | **4,426,401** | **0.45** |
| 9 | Mr. Shivantha Chulaka De Zoysa | **4,322,028** | **0.44** |
| 10 | People S Leasing And Finance Plc/M.E.Amarasinghe | **4,100,000** | **0.42** |
| 11 | Commercial Bank Of Ceylon Plc/N.S.T. Prematiratne & P.N. Prematiratne | **4,064,216** | **0.42** |
| 12 | Lolc Finance Plc/M.H.Jamaldeen | **4,000,000** | **0.41** |
| 13 | Hatton National Bank Plc/Mr.Gerad Shamil Niranjan Peris | **3,954,828** | **0.40** |
| 14 | Sampath Bank Plc/Mr. Gerard Shamil Niranjan Peiris & Mrs. Indrani Roshan | **3,863,200** | **0.40** |
| 15 | Dialog Finance Plc/J.M.P.B.Jayasundara | **3,600,000** | **0.37** |
| 16 | Dialog Finance Plc/D.S.Nakandala | **3,100,000** | **0.32** |
| 17 | Senkadagala Finance Plc/Sunrich Confectionery (Pvt) Ltd | **3,000,000** | **0.31** |
| 18 | Merchant Bank Of Sri Lanka & Finance Plc/K.K. Karunamoorthy | **2,906,336** | **0.30** |
| 19 | Seylan Bank Plc/ Nishantha Pradeep Wijethunga Delgoda | **2,880,142** | **0.29** |
| 20 | Peoples Bank/Asoka Kariyawasam Pathirage | **2,847,872** | **0.29** |
| | | **780,637,795** | **79.89** |
| | Others | **196,549,405** | **20.11** |
| | Total | **977,187,200** | **100.00** |

**10.5 Directors' Shareholding as at 30th September 2026**

| Names of Directors | No. of Shares |
|---|---|
| Mr. A. K. Pathirage (Chairman) | 2,847,872 |
| Mr. R. J. Perera | Nil |
| Mr. H. Kaimal | Nil |
| Mr. N. Abesekara | Nil |
| Mr. M.I. Furkan | Nil |
| Mr. G.D.K.L.De Silva | Nil |
| Mr. D.Y. Christostom | 142 |

## 11. Related Party Transactions

**(a) Outstanding balances arising from the related party transactions are as follows:**

| | Group | | Company | |
|---|---|---|---|---|
| | 30th September 2026 Rs. | 31st March 2026 Audited Rs. | 30th September 2026 Rs. | 31st March 2026 Audited Rs. |
| **Amount due from** | | | | |
| Softlogic Life Insurance PLC | **-** | - | **19,189,885** | 13,822,978 |
| Softlogic Stockbrokers (Pvt) Ltd | **-** | - | **106,555** | - |
| Softlogic Asset Management (Pvt) Ltd | **-** | - | **5,547,997** | 4,984,227 |
| Asiri Hospital Holdings PLC | **2,558,645** | 2,558,645 | **2,558,645** | 2,558,645 |
| Softlogic Holdings PLC | **22,697,470** | 22,697,470 | **22,697,470** | 22,697,470 |
| | **25,256,115** | 25,256,115 | **50,100,553** | 44,063,320 |
| **Amount due to** | | | | |
| Softlogic Holdings PLC | **-** | 999,522 | **-** | - |
| Softlogic BPO Services (Pvt) Ltd | **22,725,141** | 17,801,595 | **22,724,464** | 17,801,595 |
| Softlogic Supermarkets (Pvt) Ltd | **-** | 11,140 | **-** | - |
| Softlogic Retail (Pvt) Ltd | **1,898,124** | 467,481 | **1,721,746** | - |
| Asiri Surgical Hospital PLC | **10,701,075** | 4,562,328 | **10,701,075** | 4,562,328 |
| Asiri Hospital Matara (Pvt) Ltd | **2,373,919** | 1,168,244 | **2,373,919** | 1,168,244 |
| Asiri Hospital Galle (Pvt) Ltd | **2,158,878** | 1,016,279 | **2,158,878** | 1,016,279 |
| Central Hospitals Ltd | **15,844,378** | 6,020,460 | **15,844,378** | 5,998,060 |
| Asiri Hospital Kandy (Pvt) Ltd | **7,590,147** | 3,304,493 | **7,590,147** | 3,304,493 |
| Asiri Medical Hospital | **3,439,322** | 1,818,413 | **3,439,322** | 1,818,413 |
| Softlogic Stockbrokers (Pvt) Ltd | **-** | - | **-** | 7,775 |
| Softlogic Corporate Services (Pvt) Ltd | **13,498,687** | 11,472,283 | **11,472,291** | 11,472,283 |
| | **80,229,672** | 48,642,240 | **78,026,221** | 47,149,470 |

| | Company | |
|---|---|---|
| | 30th September 2026 Rs. | 30th September 2025 Rs. |
| **(b) Transactions with Group Companies** | | |
| Interest Income | | |
| Softlogic Holdings PLC | **227,452,941** | 210,899,288 |
| SR One (Pvt) Ltd | **100,925,384** | 70,360,904 |
| Consultancy and Professional Fee Income | | |
| Softlogic Life Insurance PLC | **60,000,000** | 60,000,000 |
| Softlogic Stockbrokers (Pvt) Ltd. | **29,356,646** | 19,062,937 |
| Softlogic Asset Management (Pvt) Ltd | **42,000,000** | 34,000,000 |
| Corporate Guarantee Fee Income | | |
| Softlogic Stockbrokers (Pvt) Ltd. | **376,027** | 376,027 |
| Commercial Paper Interest Expense | | |
| Softlogic Asset Management (Pvt) Ltd | **5,832,103** | 2,546,297 |
| Consultancy and Professional Fee Expense | | |
| Softlogic Holdings PLC | **51,378,480** | 31,980,431 |
| Secretarial Fee Expense | | |
| Softlogic Corporate Services (Pvt) Ltd. | **90,505** | 2,721,287 |
| Network Support Charges | | |
| Softlogic BPO Services (Pvt) Ltd. | **4,171,923** | 3,734,303 |

| | Company | |
|---|---|---|
| | 30th September 2026 | 30th September 2025 |
| | Rs. | Rs. |
| **(b) Transactions with Group Companies (Cont.)** | | |
| Insurance Premium Expense | | |
| Softlogic Life Insurance PLC | **440,708** | 611,650 |
| Brand Development Expenses | | |
| Softlogic Retail (Pvt) Ltd. | **17,906,211** | 13,751,691 |
| Investment in Commercial Papers | | |
| Softlogic Holdings PLC | **719,677,484** | 474,469,822 |
| Term Loans Granted | | |
| Softlogic Holdings PLC | **1,262,879,711** | 203,163,365 |
| SR One (Pvt) Ltd | **352,408,802** | 1,761,066,849 |
| Dividend Income | | |
| Softlogic Life Insurance PLC | **715,010,949** | 635,183,767 |
| Commercial Paper Borrowing | | |
| Softlogic Asset Management (Pvt) Ltd | **80,663,796** | 75,257,452 |
| Placement Fee Income | | |
| Asiri Hospital Holdings PLC | **50,007** | 706,120 |
| Softlogic Stockbrokers (Pvt) Ltd | **665,361** | - |
| Corporate Guarantees given to | | |
| Softlogic Stockbrokers (Pvt) Ltd. | **75,000,000** | 75,000,000 |
| **( c ) Key Management Personnel** | | |
| Remuneration paid | **407,500** | - |

Key management personnel include members of the Board of Directors of Softlogic Capital PLC & it's subsidiaries.

**( d ) Terms and conditions of transactions with related parties**

The Companies within the Group disclosed under the Corporate Directory engage in trading transactions under relevant commercial terms and conditions.

**SOFTLOGIC CAPITAL PLC**
**CORPORATE INFORMATION**
For the Period ended 30th September 2026

**Name of the Company**
Softlogic Capital PLC

**Legal Form**
Quoted Limited Liability Company

**Date of Incorporation**
21st April 2005

**Company Registration Number**
P B 779 PQ

**Registered Office**
Level 16
One Galle Face Tower
Colombo 02

**Directors**
Mr. A. K. Pathirage (Chairman)
Mr. R. J. Perera
Mr. H. Kaimal
Mr. N.C.A. Abeyesekera
Mr. M.I. Furkan
Mr. G.D.K.L.De Silva
Mr. D.Y. Christostom

**Audit Committee**
Mr. N.C.A. Abeyesekera - Chairman
Mr. H. Kaimal
Mr. M.I. Furkan

**Remuneration Committee**
Mr. A. K. Pathirage - Chairman
Mr. N.C.A. Abeyesekera
Mr. M.I. Furkan

**Nomination Committee**
Mr. A K Pathirage - Chairman
Mr. N.C.A. Abeyesekera
Mr. M.I. Furkan

**Related Party Transaction Review Committee**
Mr. N.C.A. Abeyesekera - Chairman
Mr. H. Kaimal
Mr. M.I. Furkan

**Secretaries**
Softlogic Corporate Services (Pvt) Ltd
No 14, De Fonseka Place
Colombo 05

**Auditors**
Ernst & Young
Chartered Accountants
Rotunda Towers, No. 109, Galle Road

**Bankers**
Sampath Bank PLC
Pan Asia Banking Corporation PLC
Nations Trust Bank PLC
Commercial Bank of Ceylon PLC
DFCC Bank
National Development Bank
Hatton National Bank PLC

| **Subsidiaries** | **% Holding** |
|---|---|
| Softlogic Finance PLC | 78.59% |
| Softlogic Life Insurance PLC | 50.16% |
| SCAP One Pvt Ltd. | 100% |
| SR One Pvt Ltd | 100% |

**SOFTLOGIC CAPITAL PLC**
**LEVEL 16, ONE GALLE FACE TOWER**
**COLOMBO 2**
**SRI LANKA**