



## INTERIM FINANCIAL STATEMENTS

For the 3 months ended 30th June 2017

**SOFTLOGIC FINANCE PLC**  
**STATEMENT OF FINANCIAL POSITION**  
AS AT JUNE 30, 2017

	<b>30/06/2017</b> Unaudited Rs.	<b>30/06/2016</b> Unaudited Rs.	<b>31/03/2017</b> Audited Rs.
<b>ASSETS</b>			
Cash and cash equivalents	2,823,906,185	686,121,947	754,813,493
Financial investments - Available for sale	186,868,344	180,039,000	184,193,580
Financial investments - Held for trading	Nil	Nil	Nil
Financial investments - Held to maturity	Nil	73,671,280	Nil
Financial Investments - Loans and Receivables	72,154,638	3,172,556,933	1,777,822,416
Lease and hire purchase receivables	771,966,853	1,099,014,140	949,316,675
Loans and receivables	17,313,704,694	16,057,059,215	17,665,323,546
Other non financial assets	433,615,972	748,457,494	352,012,443
Income Tax Receivable	34,322,380	66,093,014	37,010,401
Deferred tax asset	Nil	Nil	Nil
Intangible assets	92,758,588	35,581,502	95,066,053
Property, plant & equipment	364,739,711	363,921,411	373,817,940
<b>Total assets</b>	<b>22,094,037,364</b>	<b>22,482,515,936</b>	<b>22,189,376,547</b>
<b>LIABILITIES</b>			
Due to banks	1,128,951,809	1,071,480,673	1,362,994,681
Due to customers	16,195,459,371	15,163,293,374	16,048,473,927
Other borrowed funds	2,243,634,460	3,528,479,444	2,308,397,150
Other non financial liabilities	48,729,798	57,916,906	96,902,951
Income Tax Payable	Nil	Nil	Nil
Retirement benefit obligations	17,883,421	15,098,356	16,938,596
Deferred tax liabilities	63,535,519	13,345,834	63,535,519
<b>Total liabilities</b>	<b>19,698,194,378</b>	<b>19,849,614,587</b>	<b>19,897,242,825</b>
<b>SHARE HOLDERS' FUNDS</b>			
Stated capital	1,692,615,435	1,692,615,435	1,692,615,435
Statutory reserve fund	286,227,001	211,114,296	266,020,101
Retained earnings	387,494,877	721,372,810	306,667,278
Revaluation reserve	88,265,408	58,265,408	88,265,408
Available for sale reserve	(58,759,735)	(50,466,600)	(61,434,499)
<b>Shareholders' funds</b>	<b>2,395,842,986</b>	<b>2,632,901,349</b>	<b>2,292,133,723</b>
<b>Total liabilities and share holders' funds</b>	<b>22,094,037,364</b>	<b>22,482,515,936</b>	<b>22,189,376,547</b>
Net assets value per share	40.56	44.57	38.80

These Financial Statements are in compliance with the requirements of the Companies Act No 07 of 2007.

(Sgd.)N M K Ranasinghe  
Deputy General Manager - Finance

The Board of Directors are responsible for the preparation and presentation of these Financial Statements.  
Signed for and on behalf of Board by;

(Sgd.)A K Pathirage  
Chairman

(Sgd.)N H G Wijekoon  
CEO/Director

Date : July 28, 2017

**SOFTLOGIC FINANCE PLC**  
**STATEMENT OF PROFIT OR LOSS**

	3 Months ended 30/06/2017 (Unaudited) Rs.	3 Months ended 30/06/2016 (Unaudited) Rs.
<b>Income</b>	<b>1,086,697,933</b>	<b>1,020,615,331</b>
Interest income	949,611,235	893,490,411
Interest expenses	(628,582,863)	(521,400,892)
<b>Net interest income</b>	<b>321,028,372</b>	<b>372,089,519</b>
Fee and commission income	137,086,698	126,719,920
Net trading income	Nil	Nil
Other operating income	Nil	405,000
<b>Total operating income</b>	<b>458,115,070</b>	<b>499,214,439</b>
Impairment (charge)/ reversal for loans and other losses	(15,451,876)	(81,887,756)
<b>Net Operating Income</b>	<b>442,663,194</b>	<b>417,326,683</b>
<b>Operating expenses</b>		
Personnel costs	(140,474,304)	(128,517,780)
Depreciation of property, plant and equipment	(14,588,709)	(18,177,688)
Amortisation of intangible assets	(2,624,628)	(2,955,824)
Other operating expenses	(123,760,541)	(119,237,566)
<b>Operationing profit before Value Added Tax on financial services</b>	<b>161,215,012</b>	<b>148,437,825</b>
VAT & NBT on financial services	(28,607,061)	(29,649,300)
<b>Profit before income tax</b>	<b>132,607,951</b>	<b>118,788,525</b>
Income tax expense	(31,573,451)	(28,517,666)
<b>Profit for the period</b>	<b>101,034,500</b>	<b>90,270,859</b>
Basic earnings per share (Rs.) - Annualised	6.84	6.11

**STATEMENT OF COMPREHENSIVE INCOME**

<b>Profit for the period</b>	<b>101,034,500</b>	<b>90,270,859</b>
<b>Other comprehensive income / (expenses) to be reclassified to profit or loss</b>		
Gain/(Loss) arising on remeasuring available for sale financial investments	2,674,764	190,800
Gain on available for sale investment transferred to profit or loss	Nil	Nil
<b>Other comprehensive income not to be reclassified to profit or loss</b>	<b>Nil</b>	<b>Nil</b>
<b>Other comprehensive income for the year, net of tax</b>	<b>2,674,764</b>	<b>190,800</b>
<b>Total comprehensive income/(expenses) for the year</b>	<b>103,709,264</b>	<b>90,461,659</b>

**SOFTLOGIC FINANCE PLC**  
**STATEMENT OF CASH FLOWS**  
**FOR THE PERIOD ENDED JUNE 30, 2017**  
(all amounts in Sri Lanka Rupees)

	3 Months ended 30/06/2017 (Unaudited) Rs.	3 Months ended 30/06/2016 (Unaudited) Rs.
<b>Cash flows from operating activities</b>		
Net profit before taxation	132,607,951	118,788,525
<b>Adjustments for ,</b>		
Depreciation	14,588,709	18,177,688
Amortisation of intangible assets	2,624,628	2,955,824
Profit on disposal of property, plant and equipment and real estate	-	(405,000)
Impairment charge bad and doubtful debts	15,451,876	81,887,756
Provision for defined benefit plans	1,200,000	1,200,000
Interest expenses	628,582,863	521,400,892
<b>Operating profit before working capital changes</b>	<b>795,056,026</b>	<b>744,005,685</b>
(Increase)/Decrease in lease and hire purchase receivables	177,349,822	491,780,785
(Increase)/Decrease in loans & receivables	336,166,976	(872,293,107)
(Increase)/Decrease in financial investments - Loans and Receivables	1,705,667,778	(3,172,558,933)
(Increase)/Decrease in financial investments - Held for maturity	Nil	(73,671,280)
(Increase)/Decrease in other non financial assets	(110,488,959)	5,891,239
(Decrease)/Increase in amounts due to customers	146,985,444	1,107,721,526
(Decrease)/Increase in other non financial liabilities	(48,173,153)	(31,619,964)
<b>Cash generated from operations</b>	<b>3,002,563,935</b>	<b>(1,800,744,049)</b>
Interest paid	(628,582,863)	(521,400,891)
Defined benefit plan costs paid	(255,175)	(954,988)
Proceeds from sale of vehicles & real estate	Nil	Nil
<b>Net cash generated from operating activities</b>	<b>2,373,725,897</b>	<b>(2,323,099,928)</b>
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	(5,510,499)	(9,853,659)
Purchase of intangible assets	(317,144)	405,000
<b>Net cash used in investing activities</b>	<b>(5,827,643)</b>	<b>(9,448,659)</b>
<b>Cash flows from financing activities</b>		
Proceed from long term borrowings	1,700,000,000	Nil
Repayment of long term borrowings	(1,730,940,878)	(31,422,683)
Proceeds from other borrowed funds	Nil	500,000,000
Repayment of other borrowed funds	(64,762,690)	(159,638,639)
Dividend Paid	Nil	Nil
<b>Net cash (used in) / generated from financing activities</b>	<b>(95,703,568)</b>	<b>308,938,678</b>
Net Increase/ (decrease) in cash and cash equivalents	2,272,194,686	(2,023,609,909)
Cash and cash equivalents at the beginning of the year	391,965,199	2,281,175,028
Cash and cash equivalents at the end of the year	2,664,159,885	257,565,119
<b>Reconciliation of cash and cash equivalents</b>		
Cash, bank balance and short term investments	2,823,906,185	686,121,947
Bank overdrafts	(159,746,300)	(428,556,828)
	2,664,159,885	257,565,119

**SOFTLOGIC FINANCE PLC**  
**STATEMENT OF CHANGES IN EQUITY**

	Stated Capital	Retained Earnings	Available for Sale Reserve	Statutory Reserve Fund	Revaluation Reserve	Total
Balance as at 01 April 2016	1,692,615,435	649,156,123	(50,657,400)	193,060,124	58,265,408	2,542,439,690
Profit for the period	Nil	90,270,859	Nil	Nil	Nil	90,270,859
Other comprehensive income for the period	Nil	Nil	190,800	Nil	Nil	190,800
Total comprehensive income for the period	Nil	90,270,859	(50,466,600)	Nil	Nil	90,461,659
Dividends paid	Nil	Nil	Nil	Nil	Nil	Nil
Issue of Shares for Convertible Debts	Nil	Nil	Nil	Nil	Nil	Nil
Gain on revaluation of land and buildings	Nil	Nil	Nil	Nil	Nil	Nil
Transferred to / (from) during the year	Nil	(18,054,172)	Nil	18,054,172	Nil	Nil
<b>Balance as at 30 June 2016</b>	<b>1,692,615,435</b>	<b>721,372,810</b>	<b>(50,466,600)</b>	<b>211,114,296</b>	<b>58,265,408</b>	<b>2,632,901,349</b>
<b>Balance as at 1 April 2017</b>	<b>1,692,615,435</b>	<b>306,667,278</b>	<b>(61,434,499)</b>	<b>266,020,101</b>	<b>88,265,408</b>	<b>2,292,133,723</b>
Profit for the period	Nil	101,034,500	Nil	Nil	Nil	101,034,500
Other comprehensive income for the period	Nil	Nil	2,674,764	Nil	Nil	2,674,764
Total comprehensive income for the period	Nil	101,034,500	2,674,764	Nil	Nil	103,709,264
Dividends paid	Nil	Nil	Nil	Nil	Nil	Nil
Issue of Shares for Convertible Debts	Nil	Nil	Nil	Nil	Nil	Nil
Revaluation of land and buildings during the year	Nil	Nil	Nil	Nil	Nil	Nil
Transferred to / (from) during the year	Nil	(20,206,900)	Nil	20,206,900	Nil	Nil
<b>Balance as at 30 June 2017</b>	<b>1,692,615,435</b>	<b>387,494,877</b>	<b>(58,759,735)</b>	<b>286,227,001</b>	<b>88,265,408</b>	<b>2,395,842,986</b>

**SOFTLOGIC FINANCE PLC**  
**EXPLANATORY NOTES**

1. The above figures are provisional and subject to audit.
2. Information on shares and debentures for the quarter ended June 30, 2017.

Market Price per Share (Rs.)		Highest	39.50
		Lowest	30.80
		Closing	37.00
Market Price per Debenture (Rs.)		<u>CRL-BC-29/08/19 A-10</u>	<u>CRL-BC-29/08/19 B-7.69</u>
		Highest	101.13
		Lowest	Did not trade during April 1, 2017 to June 30, 2017
		Closing	101.13
Interest yield as at date of last trade / Yield To Maturity of Trade Done		<u>CRL-BC-29/08/19 A-10</u>	<u>CRL-BC-29/08/19 B-7.69</u>
		Interest Rate	3M Net TB + 1.5%
		Interest Yield	Did not trade during April 1, 2017 to June 30, 2017
		Last Traded Date	10.57% 5/5/2017
Interest Rate of Comparable Government Securities - Gross rates			
		3 Year Treasury Bond	0.1119
		5 Year Treasury Bond	0.1147
Ratios			
Debt to equity ratio (Times)			8.22
Liquid assets ratio (%) – Statutory Minimum 10%			14.48%
Interest cover (Times)			1.21

3. There are no changes in the accounting policies and methods of computations since the publication of annual accounts for the year ended March 31, 2017.
4. Comparatives have not been adjusted for the effects of note number 30 to the financial statements for the year ended 31 March 2017, which has been considered in the last quarter of the financial year.
5. The Interim Financial Statements are in compliance with Sri Lanka Accounting Standards LKAS 34 - Interim Financial Reporting and provide the information required by the Colombo Stock Exchange.
6. 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.
7. There has been no significant change in the nature of the contingent liabilities, which were disclosed in the annual report for the year ended March 31, 2017.

**SOFTLOGIC FINANCE PLC**  
**EXPLANATORY NOTES (Contd.)**

8. No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements.

9. Twenty Major Shareholders as at 30th June 2017.

<u>Name</u>		<u>No. of Shares</u>	<u>(%)</u>
Softlogic Capital PLC	28,493,841	40,509,081	68.58
Pan Asia Banking Corporation PLC / Softlogic Capital PLC	12,015,240		
Vanik Incorporation PLC		5,376,068	9.10
LB Finance Ltd		2,090,000	3.54
Mr. Kalappuarachchige Don Dammika Perera		1,980,602	3.35
Softlogic Holdings PLC		779,969	1.32
First Capital Ltd		678,179	1.15
People's Leasing & Finance PLC / Mr. L. P. Hapangama		587,912	1.00
Waldock Mackenzie Ltd / HI-Line Trading (Pvt) Ltd		512,495	0.87
Mr. Pasqual Handi Dayananda Waidyathilaka		248,294	0.42
Mr. Asok Kariyawasam Pathirage		228,000	0.39
Seylan Bank Plc/ Shashimaal Ruhash Fernando		227,786	0.39
Seylan Bank Plc/ Govindasamy Ramanan		200,000	0.34
Mr. Murugesu Mahibalan		198,806	0.34
Mr. Wetthinge Jinadasa		137,766	0.23
Mrs. Pamela Christine Cooray		132,444	0.22
First Capital Markets LTD/Commercial Credit and Finance PLC		130,000	0.22
Asha Financial services Ltd / Ms. H. C. Kalansooriya		111,025	0.19
Mr. Sithampalam Abishek		105,000	0.18
D S L Investments (Pvt) Ltd		102,300	0.17
		54,335,727	91.98
Others		4,735,261	8.02
		59,070,988	100.00

10. Directors' Shareholding as at 30th June 2017.

<u>Names of Directors</u>	<u>No. of Shares</u>	<u>(%)</u>
1. Mr. A. K. Pathirage (Chairman)	228,000	0.39
2. Mr. H. Premaratne (Deputy Chairmar	Nil	Nil
3. Mr. T. M. Ifthikar Ahamed	Nil	Nil
4. Mr. N. H. G. Wijekoon (CEO)	13,118	0.02
5. Mr. C. J. E. Corea	Nil	Nil
6. Mr. D. T. C. Soza	Nil	Nil
7. Mr. H. K. M. Perera	Nil	Nil
8. Mr. A. Russell - Davison	Nil	Nil

11. Public shareholding as at 30th June 2017.

Public holding	17,540,820	29.69%
Number of public shareholders	1,427	

**SOFTLOGIC FINANCE PLC**  
**EXPLANATORY NOTES (Contd.)**

## 12 RELATED PARTY TRANSACTIONS

**RELATED PARTY TRANSACTIONS**  
Details of significant related party disclosures are as follows:

### 12.1.1 Transactions with Key Managerial Personnel (KMPs)

Key Managerial Personnel includes Members of the Board of Directors of the Company and of it's Holding Company.

Short-term employee benefits for the period	9,624,750
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#### 12.1.2 Transactions, arrangements and agreements involving KMPs and their close members of the family

The following provides the total amount of transactions which have been entered in to with Key Managerial Personnel and their close family members.

Time Deposits	83,092,641
Consultancy fee for the period	400,000
Dividend paid on share holding	Nil

## 12.2 Transactions with Group Companies

The Company enters into transactions with group companies and the following tables shows the outstanding balances and corresponding transactions during the period ended June 30, 2017.

Company	Relationship	Receivables / (Payables) Rs.	Loans, Advances & Rs.	Borrowings / Deposits Rs.	Income Earned Rs.	Cost Incurred Rs.	Plant & Equip. Purchased / (sold) Rs.
Softlogic Capital PLC	Parent Company	(418,772)	Nil	Nil	Nil	10,101,960	Nil
Softlogic Life Insurance PLC	Group Company	443,404	Nil	Nil	Nil	Nil	Nil
Softlogic Retail (Pvt) Ltd	Affiliated Company	218,000	Nil	13,327,219	Nil	1,078,435	32,000
Softlogic Communications (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	1,468	Nil
Softlogic Computers (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	64,225	Nil
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	281,406	Nil	Nil	Nil	1,324,102	513,728
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	6,707,723	Nil	Nil	10,244,538	Nil	Nil
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	(296,850)	Nil	Nil	Nil	4,487,583	Nil
Softlogic Brands (Pvt.) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	169,512	Nil
Softlogic Destination Management (Pvt) Ltd	Affiliated Company	(27,000)	Nil	Nil	Nil	110,800	Nil
Softlogic Properties (Pvt.) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	Nil	Nil
Central Hospital Ltd	Affiliated Company	(172,250)	Nil	Nil	Nil	Nil	Nil
Odel PLC	Affiliated Company	Nil	Nil	Nil	Nil	Nil	Nil
Nextage (Pvt) Ltd	Affiliated Company	45,554	Nil	Nil	Nil	163,658	Nil
BPM One (Pvt.) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	375,000	Nil
Future Automobiles (Pvt) Ltd	Affiliated Company	350,000	Nil	Nil	Nil	Nil	Nil

## 13 Utilisation of funds raised via capital market.

The company has raised funds via the capital market through a right issue during the period from 01st January 2015 to June 2016. The progress of utilisation of the capital raised as per the objectives stated in the right issue circular is given below.

[illegible]



**SOFTLOGIC FINANCE PLC**  
**EXPLANATORY NOTES (Contd.)**

**14 Financial Reporting by Segments as per the Provision of SLFRS - 08**

The company's segmental reporting is based on the following operating segments: Leasing, Hire purchase, Other Loans and Receivables.

Management monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profit or loss, and in certain respects, are measured differently from operating profits or losses in the financial statements. However, income taxes are managed on a group basis and are not allocated to operating segments.

For the period ended 30th June	Leasing		Hire Purchases and Loans		Other Loans and Receivables		Unallocated		Total	
	30.06.2017 Rs. Unaudited	30.06.2016 Rs. Unaudited	30.06.2017 Rs. Unaudited	30.06.2016 Rs. Unaudited	30.06.2017 Rs. Unaudited	30.06.2016 Rs. Unaudited	30.06.2017 Rs. Unaudited	30.06.2016 Rs. Unaudited	30.06.2017 Rs. Unaudited	30.06.2016 Rs. Unaudited
Interest Income	19,300,147	41,669,590	7,966,314	46,338,027	857,989,455	739,654,622	64,355,319	65,828,171	949,611,235	893,490,411
Fee and Commission Income	395,852	682,646	165,769	495,705	136,525,077	125,541,569	Nil	Nil	137,086,698	126,719,920
Net Trading Income / (Loss)							Nil	Nil	Nil	Nil
Other Operating Income							Nil	405,000	Nil	405,000
<b>Total Revenue</b>	<b>19,695,999</b>	<b>42,352,236</b>	<b>8,132,083</b>	<b>46,833,732</b>	<b>994,514,532</b>	<b>865,196,191</b>	<b>64,355,319</b>	<b>66,233,171</b>	<b>1,086,697,933</b>	<b>1,020,615,331</b>
Profit Before Income Tax	2,403,470	4,929,340	992,344.63	5,450,937	121,358,963	100,699,427	7,853,173	7,708,821	132,607,951	118,788,525
Income Tax Expense									(31,573,451)	(28,517,666)
<b>Profit After Tax</b>									<b>101,034,500</b>	<b>90,270,859</b>
<b>Segment Assets</b>	<b>552,720,019</b>	<b>583,650,282</b>	<b>219,246,834</b>	<b>515,363,858</b>	<b>17,313,704,694</b>	<b>16,057,059,215</b>	<b>4,008,365,817</b>	<b>5,326,442,581</b>	<b>22,094,037,364</b>	<b>22,482,515,936</b>
<b>Segment Liabilities</b>	<b>492,783,921</b>	<b>515,299,675</b>	<b>195,472,049</b>	<b>455,010,195</b>	<b>15,436,233,534</b>	<b>14,176,635,645</b>	<b>3,573,704,874</b>	<b>4,702,669,072</b>	<b>19,698,194,378</b>	<b>19,849,614,587</b>

## CORPORATE INFORMATION

### Name of the Company

Softlogic Finance PLC

### Holding Company

Softlogic Capital PLC

### Legal Form

Incorporated under the Companies Act No 17 of 1982  
Date of Incorporation 24th August 1999.  
Re-registered under the Companies Act No. 7 of 2007 on 29th September 2008.  
Registered under the Finance Companies Act No. 42 of 2011.  
Registered under the Finance Leasing Act No. 56 Of 2000.  
Approved Credit Agency under the Mortgage Act No 6 of 1949 and Inland Trust Receipts Act No 14 of 1990.  
Quoted in the Colombo Stock Exchange on 22nd January 2009.  
Registered under the Securities & Exchange Commission of Sri Lanka Act No. 36 of 1987 as Margin Provider

### Company Registration Number

PB 641 PQ

### Tax Payer Identification Number (TIN)

134008350

### Accounting Year End

31st March

### Registered Office & Principal Place of Business

No.13, De Fonseka Place, Colombo 4  
Tel : 94-11- 2359600, 94-11-2359700  
Fax: 94-11-2359799  
E-mail : info@softlogicfinance.lk  
Website : www.softlogicfinance.lk

### Secretaries

Softlogic Corporate Services (Pvt) Ltd

### Board of Directors

Mr. Ashok Pathirage (Chairman)  
Mr. Harris Premaratne (Deputy Chairman)  
Mr. Nalin Wijekoon (CEO)  
Mr. Tuan Ithikar Ahamed  
Mr. Dushan Soza  
Mr. Chris Corea  
Mr. Hiran Kenneth Marcel Perera  
Mr. A. Russell - Davison

### Management Committee

Mr. Harris Premaratne - Deputy Chairman  
Mr. Nalin Wijekoon - Director / CEO  
Mrs. Indresh Fernando - COO  
Mrs. Nimali Monika Ranasinghe - DGM  
Mr. Nalaka De Silva - DGM  
Mr. Kumara Kongahawatta - AGM

### Auditors

M/s. Ernst & Young  
Chartered Accountants, 201, De Saram Place  
P.O. Box 101, Colombo 10.

### Legal Advisors to the Company

Nithya Partners

### Bankers

Commercial Bank of Ceylon PLC  
Seylan Bank PLC  
Hatton National Bank PLC  
People's Bank  
Pan Asia Banking Corporation PLC  
Sampath Bank PLC  
Bank of Ceylon  
Nations Trust Bank PLC  
DFCC Bank PLC  
Deutsche Bank

### Branch Network

Corporate Branch  
No.13, De Fonseka Place, Colombo 04  
Tel: 0112 359740

#### Badulla

No. 38, Anagarika Dharmapala Mawatha  
Tel: 055 2224205-6

#### Kandy

No. 165, Kotugodella Veediya  
Tel: 081 2224912-3

#### Polonnaruwa

No. 125, Batticaloa Road  
Tel: 027 2226727 / 0275678501-2

#### Chilaw

No 28/B, Kurunegala Road  
Tel: 032 2221415

#### Matara

No. 8A, 1st Floor, K K K Building,  
Station Road  
Tel: 041 2220195

#### Negombo

No. 406/1 ,Udayarthoppuwa Road  
Tel: 031 2224714

#### Embilipitiya

No.176, Rathnapura Road, Pallegama  
Tel: 047 2230590

#### City Branch

No 14/9, Sri Jinarathana Road, Colombo 02  
Tel: 011 2303373

#### Dambulla

No.719, Anuradhapura Road  
Tel: 066-2284737

#### Kadawatha

No. 139/7/D, Kandy Road  
Tel: 011 2923011

#### Kurunegala

No. 13, Rajapihilla Mawatha  
Tel: 037 2232875

#### Nawala

No.305B, Nawala Road  
Tel: 011 2807080

#### Jaffna

No 62/64, Stanley Road  
Tel: 021 2219444

#### Anuradhapura

No. 561/11, Maithreepala Senanayaka  
Mawatha, New Town  
Tel: 025 2226279

#### Pamankada

No. 292/B-C, Galle Road, Colombo 04  
Tel : 011 2367901

#### Senkadaqala

No. 288, Katugasthota Road, Kandy  
Tel: 081 2232601

### Branch Network cont...

#### Hatton

No. 107, Main Street  
Tel : 051 2222289

#### Chunnakam

No. 101/105, KKS Road  
Tel : 021 2242770

#### Tissamaharama

No: 28, Main Street  
Tel : 047 2239933

#### Weligama

No : 325/A, Old Matara Road  
Tel : 041 2252888

#### Matara - Metro

No-382/A, Galle Road, Pamburana, Matara  
Tel : 041 2238690

#### Borella

No.1072, Maradhana road, colombo -08  
112 694262

#### Matale

No. 253, Main Street  
0662 226461

#### Wattala

180, Negambo Road  
0112 051660

#### Pettah

12, Sir Rathanaiothi Sarawanamuththu Mawatha,  
Colombo 12  
112 334461

#### Kochchikade

No. 42,Chilaw Road  
031 2272670

#### Dematagoda

No. 85, Kolonnawa Road  
Tel: 0112679089, 0112676227

#### Galle

No. 64, Colombo Road, Kaluwella  
Tel: 091 2226501

#### Nuwara Eliya

No. 72, Kandy Road  
Tel: 052 2223382

#### Ratnapura

No.1/200, Ground Floor, Main Street  
Tel: 045 2230677