



SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS

For the Financial Year ended 31st March 2018

(Company Registration No: PB641PQ)

SOFTLOGIC FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME
PERIOD ENDED 31ST MARCH

	3 Months ended 31/03/2018 (Unaudited) Rs.	Year ended 31/03/2018 (Unaudited) Rs.	3 Months ended 31/03/2017 Restated Rs.	Year ended 31/03/2017 Restated Rs.
Income	1,009,227,657	4,044,060,163	857,592,279	4,106,640,598
Interest income	894,119,889	3,523,555,933	669,387,142	3,431,751,573
Interest expenses	(633,423,412)	(2,561,129,565)	(594,740,016)	(2,291,408,431)
Net interest income	260,696,477	962,426,368	74,647,126	1,140,343,142
Fee and commission income	107,284,886	470,335,493	166,396,662	602,309,706
Net trading income/(Loss)	2,745,850	4,791,000	16,909,644	16,128,488
Other operating income	5,077,032	45,377,737	4,898,831	56,450,831
Total operating income	375,804,245	1,482,930,598	262,852,263	1,815,232,167
Impairment (charge)/ reversal for loans and other losses	(37,480,154)	(6,091,898)	(63,022,662)	(368,754,483)
Net Operating Income	338,324,091	1,476,838,700	199,829,601	1,446,477,684
Operating expenses				
Personnel costs	(57,794,602)	(465,936,874)	(32,502,992)	(441,067,262)
Depreciation of property, plant and equipment	(17,725,825)	(71,778,784)	(15,454,412)	(68,792,809)
Amortization of intangible assets	(9,483,695)	(17,021,264)	(1,539,237)	(10,272,052)
Other operating expenses	(268,081,550)	(629,693,391)	(241,995,736)	(602,009,112)
Operating profit before Value Added Tax and NBT on financial services	(14,761,580)	292,408,388	(91,662,776)	324,336,449
VAT & NBT on financial services	(45,246,113)	(99,329,008)	34,606,271	(40,733,745)
			-	-
Profit before income tax	(60,007,693)	193,079,379	(57,056,505)	283,602,704
Income tax Reversal/ (expense)	65,980,544	25,686,284	24,874,776	(39,268,188)
Profit for the period	5,972,852	218,765,663	(32,181,729)	244,334,516
<u>Other comprehensive income/ (expenses)</u>				
<u>Other comprehensive income to be reclassified to profit or loss</u>				
Gain/(Loss) arising on remeasuring available for sale financial investments	5,799,336	(1,042,072)	10,444,489	4,338,889
Gain on available for sale investment transferred to profit or loss	-	-	(15,115,988)	(15,115,988)
<u>Other comprehensive income not to be reclassified to profit or loss</u>				
Actuarial gain/(loss) on post employment benefit obligations net of differed tax	(5,987,459)	(5,987,459)	(4,026,339)	(4,026,339)
Differed tax on Capital gain arising on revaluation of land	(36,629,270)	(36,629,270)		
Gain/(Loss) arising on revaluation of land and building	51,613,544	51,613,544	30,000,000	30,000,000
Other comprehensive income for the Year , net of tax	14,796,151	7,954,743	21,302,162	15,196,562
Total comprehensive income/(expenses) for the Year	20,769,003	226,720,406	(10,879,567)	259,531,078
Basic earning per Share		3.70		4.14
Dividend Per Share		1.65		1.25

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31,

	31/03/2018 Unaudited Rs.	31/03/2017 Restated Rs.	31/03/2016 Restated Rs.
<u>ASSETS</u>			
Cash and Cash Equivalents	1,180,299,492	754,813,493	509,280,659
Financial Investments - Available for Sale	268,148,316	184,193,580	179,848,200
Financial Investments - Loans and Receivables	1,607,399,352	1,777,822,416	1,985,949,858
Lease and Hire Purchase Receivables	1,570,232,702	949,316,675	1,444,230,593
Loans and Receivables	15,763,921,913	17,040,492,602	14,462,117,970
Other Non Financial Assets	532,499,761	404,152,758	855,649,620
Income Tax Receivable	157,009,144	126,306,841	-
Deferred tax asset	96,961	-	94,523,209
Intangible Assets	78,044,788	95,066,053	37,431,036
Property, Plant & Equipment	522,564,162	373,817,940	373,351,729
Total assets	21,680,216,591	21,705,982,358	19,942,382,874
<u>LIABILITIES</u>			
Due to Banks	1,342,694,516	1,362,994,681	888,402,016
Due to Customers	16,391,947,289	16,048,473,927	14,055,203,485
Other Borrowed Funds	1,539,812,984	2,308,397,150	3,188,118,082
Other Non Financial Liabilities	96,478,634	96,902,951	83,792,108
Income Tax Payable	-	-	56,162,160
Retirement Benefit Obligations	28,833,306	16,938,596	14,855,344
Deferred Tax Liabilities	-	30,733,031	-
Total Liabilities	19,399,766,729	19,864,440,336	18,286,533,195
<u>SHARE HOLDERS' FUNDS</u>			
Stated Capital	2,002,269,999	1,692,615,435	1,692,615,435
Statutory Reserve Fund	219,654,894	175,901,761	127,034,858
Retained Earnings	17,751,859	(53,806,083)	(171,408,622)
Revaluation Reserve	103,249,682	88,265,408	58,265,408
Available For Sale Reserve	(62,476,571)	(61,434,499)	(50,657,400)
Shareholders' Funds	2,280,449,862	1,841,542,022	1,655,849,679
Total Liabilities and Share Holders' Funds	21,680,216,591	21,705,982,358	19,942,382,874
Net Assets Value Per Share	33.57	31.18	28.03

The information contained in these statements have been extracted from the unaudited Financial Statements of the Company unless indicated as "Audited"

CERTIFICATION:

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

(Sgd)V. S. Premawardana
Chief Financial Officer

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

(Sgd) A.K.Pathirage
Chairman

(Sgd)N H G Wijekoon
CEO/Director

Date : 30/05/2018

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS
YEAR ENDED 31ST MARCH.

	Year ended 31/03/2018 (Unaudited) Rs.	Year ended 31/03/2017 Restated Rs.
Cash flows from operating activities		
Net profit/(Loss) before taxation	193,079,379	283,602,704
Adjustments for ,		
Depreciation	71,778,784	68,792,809
Amortization of intangible assets	17,021,264	10,272,052
Profit on disposal of property, plant and equipment	(5,460,830)	-
(Profit)/loss from sale of vehicles & real estate	(3,040,564)	(52,914,133)
(Gain)/loss from disposal of available for sale investments	-	(15,115,988)
Gain from remeasuring investments held for trading	-	-
Impairment charge bad and doubtful debts	6,091,898	368,754,483
Provision for defined benefit plans	6,962,283	5,323,680
Interest expenses	2,561,129,565	2,291,408,431
Exchange loss on FMO loan	24,819,309	15,670,800
Operating profit before working capital changes	2,872,381,088	2,975,794,838
(Increase)/Decrease in lease and hire purchase receivables	(759,153,473)	486,538,999
(Increase)/Decrease in loans & receivables	1,287,166,237	(2,843,876,405)
(Increase)/Decrease in financial investments - Loans and Receivables	170,423,064	208,127,442
(Increase)/Decrease in financial investments - Available for sale	(84,996,809)	(6,491)
(Increase)/Decrease in other non financial assets	(156,660,133)	(72,065,208)
(Decrease)/Increase in amounts due to customers	343,473,362	1,993,270,442
(Decrease)/Increase in other non financial liabilities	(424,317)	13,110,843
Cash generated from operations	3,672,209,019	2,760,894,460
Interest paid	(2,561,129,565)	(2,291,408,431)
Taxes paid	(70,793,129)	(96,480,948)
Defined benefit plan costs paid	(3,383,488)	(7,266,767)
Proceeds from sale of vehicles & real estate	32,000,000	481,598,410
Net cash generated from operating activities	1,068,902,837	847,336,724
Cash flows from investing activities		
Purchase of property, plant and equipment	(47,696,619)	(34,595,287)
Purchase of intangible assets	-	(72,570,801)
Proceeds from disposal of property, plant and equipment	5,795,988	-
Net cash used in investing activities	(41,900,631)	(107,166,088)
Cash flows from financing activities		
Proceed from long term borrowings-Bank Loan	1,150,000,000	1,300,000,000
Repayment of long term borrowings- Bank Loan	(1,250,061,670)	(974,200,140)
Proceeds from other borrowed funds-Securitization	-	500,000,000
Repayment of Debentures	(158,657,770)	-
Repayment of other borrowed funds	(325,091,142)	(1,395,391,731)
Dividend Paid	(97,467,130)	(73,838,735)
Net cash (used in) / generated from financing activities	(681,277,712)	(643,430,606)
Net Increase/ (decrease) in cash and cash equivalents	345,724,494	96,740,030
Cash and cash equivalents at the beginning of the year	391,965,199	295,225,169
Cash and cash equivalents at the end of the year	737,689,693	391,965,199
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	1,180,299,492	754,813,493
Bank overdrafts	(442,609,799)	(362,848,294)
	737,689,693	391,965,199

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
PERIOD ENDED 31ST MARCH

	Stated Capital	Retained Earnings	Available for Sale Reserve	Statutory Reserve Fund	Revaluation Reserve	Total
Balance as at 01 April 2016	1,692,615,435	92,692,442	(50,657,400)	193,060,124	58,265,408	1,985,976,009
Adjustment on Correction of Error	-	(330,126,330)	-	-	-	(330,126,330)
Transferred to / (from) during the year	-	66,025,266	-	(66,025,266)	-	-
Balance as at 01 April 2016 - Restated	1,692,615,435	(171,408,622)	(50,657,400)	127,034,858	58,265,408	1,655,849,679
Profit for the year as reported in the 2017 Financial Statements	-	364,799,887	-	-	-	364,799,887
Adjustment on Correction of Error	-	(120,465,371)	-	-	-	(120,465,371)
Restated Profit for the year	-	244,334,516	-	-	-	244,334,516
Other Comprehensive Income for the year	-	(4,026,339)	(10,777,099)	-	30,000,000	15,196,562
Total comprehensive Income for the year	-	240,308,177	(10,777,099)	-	30,000,000	259,531,078
Dividends paid	-	(73,838,735)	-	-	-	(73,838,735)
Increase / (decrease) in market value of dealing securities	-	-	-	-	-	-
Transferred to / (from) during the year	-	(48,866,903)	-	48,866,903	-	-
Balance as at 31 March 2017	1,692,615,435	(53,806,083)	(61,434,499)	175,901,761	88,265,408	1,841,542,022
Balance as at 1 April 2017	1,692,615,435	(53,806,083)	(61,434,499)	175,901,761	88,265,408	1,841,542,022
Profit for the Year	-	218,765,663	-	-	-	218,765,663
Other comprehensive income for the Year	-	(5,987,459)	(1,042,072)	-	14,984,274	7,954,743
Total comprehensive income for the Year	-	212,778,204	(1,042,072)	-	14,984,274	226,720,406
Dividends paid	-	(97,467,130)	-	-	-	(97,467,130)
Issue of Shares for Convertible Debts	309,654,564	-	-	-	-	309,654,564
Revaluation of land and buildings during the year	-	-	-	-	-	-
Transferred to / (from) during the year	-	(43,753,133)	-	43,753,133	-	-
Balance as at 31 March 2018	2,002,269,999	17,751,859	(62,476,571)	219,654,894	103,249,682	2,280,449,862

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES

1. The above figures are provisional and subject to audit.
2. Information on shares and debentures for the Year ended March 31, 2018.

Market Price per Share (Rs.)			
Highest		42.50	
Lowest		30.80	
Closing		35.40	
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	100.00	100.00	
Lowest	100.00	100.00	
Closing	100.00	100.00	
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	10%	3M Net TB + 1.5%	
Interest Yield	10.00	9.19	
Last Traded Date	26/03/2018	08/03/2018	
Interest Rate of Comparable Government Securities - Gross rates			
3 Year Treasury Bond		10.05%	
5 Year Treasury Bond		10.54%	
Ratios			
Debt to equity ratio (Times)		8.51	
Liquid assets ratio (%) – Statutory Minimum 10%		16.56%	
Interest cover (Times)		1.08	

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 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 as well as for followings.

Correction of error - Restatement note

The interest income on loans and leases is recognised by the system only up to the last statement/ repayment due date due to system limitations. Thus accrued interest subsequent to such statement date till the reporting date is determined based on a spread sheet calculation for the purpose of financial reporting. During the current year, management of the Company noticed that there was an error in a data field used for such calculation and as a consequent interest income and interest receivable were overstated. The company conducted a detailed review of this calculation and concluded on the impact of the error.

The error has been corrected by restating each of the affected financial statement line items for the prior periods, as follows:

	<u>2017</u>	<u>2016</u>
	<u>Rs.</u>	<u>Rs.</u>
Impact on equity (increase/(decrease) in equity)		
Impact on Loans and Receivables	(205,378,092)	(419,452,852)
Other non financial assets	27,406,855	24,733,460
Income tax receivable	89,296,440	-
Deferred Tax Assets	(64,593,062)	64,593,062
Total Assets	<u>(153,267,859)</u>	<u>(330,126,330)</u>
Deferred Tax Liabilities	(32,802,488)	-
Total Liabilities	<u>(32,802,488)</u>	<u>-</u>
Net Impact on Equity	<u>(120,465,371)</u>	<u>(330,126,330)</u>

Year ended 31 March 2017

Impact on Statement of Comprehensive Income (Increase/(Decrease) in Profit)

	<u>Rs.</u>	
Interest Income	(205,378,092)	
VAT and NBT on Financial Services	27,406,855	
Income Tax Expense	57,505,866	-
Net impact on profit for the year	<u>(120,465,371)</u>	
	-	
Impact on basic earnings per share (EPS) (increase/(decrease) in EPS)	<u>(2.04)</u>	

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)

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.

8. Out of USD 4mn unsecured convertible subordinated loan obtained from Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden N.V.(FMO), remaining USD 2mn was converted to ordinary shares of the company, at a conversion price equal to the book value per share based on the audited financial statements as at 31st March 2014 (LKR 34.96). Accordingly 8,857,396 ordinary shares (13.04% of the issued ordinary shares of the company immediately after such issues) amounting to LKR 309,654,564.16 issued to FMO by way of a private placement (Allotment date 29/03/2018).

9. Subsequently above shares were purchased by Softlogic Capital PLC and Softlogic Life Insurance PLC on 11/04/2018 as follows.

Softlogic Capital PLC	4,892,289
Softlogic Life Insurance PLC - A/C 04 (participating fund)	3,965,107

10. No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements other than for the event after balance sheet date mentioned under note number 9.

11. Twenty Major Shareholders as at 31st March 2018.

<u>Name</u>	<u>No. of Shares</u>	<u>(%)</u>
Softlogic Capital PLC	28,493,841	41.95
Pan Asia Banking Corporation PLC / Softlogic Capital PLC	12,015,240	17.69
Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden N.V. (FMO)	8,857,396	13.04
Vanik Incorporation Ltd	5,376,068	7.91
Mr. Kalappuarachchige Don Dammika Perera	2,830,674	4.17
LB Finance Ltd	2,090,000	3.08
Softlogic Holdings PLC	779,969	1.15
Mr. Murugesu Mahibalan	762,929	1.12
People's Leasing & Finance PLC / Mr. L. P. Hapangama	587,912	0.87
People's Leasing & Finance PLC / HI-Line Trading (Pvt) Ltd	529,783	0.78
HSBC International Nominee Ltd-SSBT-Deutsche Bank AG Singapore	389,604	0.57
Mr. Pasqual Handi Dayananda Waidyathilaka	248,294	0.37
Mr. Asoka Kariyawasam Pathirage	228,000	0.34
Seylan Bank Plc/ Shashimala Ruhash Fernando	227,786	0.34
Mrs. Pamela Christine Cooray	132,444	0.19
Asha Financial services Ltd	111,025	0.16
Mr. Wetthinge Jinadasa	110,019	0.16
Mr. Sithampalam Abishek	105,000	0.15
Seylan Bank Plc/ Lasantha Chandika Ranaweera Pathirana	101,813	0.15
Mr.Addara Pathirana Somasiri	100,000	0.15
	<hr/>	<hr/>
	64,077,797	94.33
Others	3,850,587	5.67
	<hr/>	<hr/>
	67,928,384	100.00

12. Directors' Shareholding as at 31st March 2018

<u>Names of Directors</u>	<u>No. of Shares</u>	<u>(%)</u>
1. Mr. A. K. Pathirage (Chairman)	228,000	0.34
2. Mr. A. Russell Davison (Deputy Chairman)	Nil	Nil
3. Mr. N. H. G. Wijekoon (CEO)	13,118	0.02
4. Mr. C. J. E. Corea	Nil	Nil
5. Mr. H. K. Kaimal	Nil	Nil
6. Mr. D. T. C. Soza	Nil	Nil

13. Public shareholding as at 31st March 2018.

Public holding	26,398,216	38.86%
Number of public shareholders	1,348	

14.1.1 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	43,375,750.00
---	---------------

14.1.2 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	44,255,370
Savings Deposits	597,175
Consultancy fee for the period	400,000
Dividend paid on share holding	241,118

14.2 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 March 31, 2018.

15 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.)

16 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 31st March	Leasing		Hire Purchases and Loans		Other Loans and Receivables		Unallocated		Total	
	31.03.2018 Rs. Unaudited	31.03.2017 Rs. Restated	31.03.2018 Rs. Unaudited	31.03.2017 Rs. Restated	31.03.2018 Rs. Unaudited	31.03.2017 Rs. Restated	31.03.2018 Rs. Unaudited	31.03.2017 Rs. Restated	31.03.2018 Rs. Unaudited	31.03.2017 Rs. Restated
Interest Income	117,758,265	125,781,153	51,162,980	235,226,920	2,983,775,255	2,791,388,731	67,000,000	-	3,219,696,500	3,152,396,804
Investment Income	-	-	-	-	-	-	303,859,433	279,354,769	303,859,433	279,354,769
Fee and Commission Income	3,534,822	4,222,449	1,535,791	7,896,521	462,976,958	578,786,390	2,287,922	11,404,346	470,335,493	602,309,706
Net Trading Income / (Loss)	-	-	-	-	-	-	4,791,000	16,128,488	4,791,000	16,128,488
Other Operating Income	-	-	-	-	-	-	45,377,737	56,450,831	45,377,737	56,450,831
Total Revenue	121,293,087	130,003,601	52,698,771	243,123,441	3,446,752,213	3,370,175,121	423,316,092	363,338,435	4,044,060,163	4,106,640,598
Profit Before Income Tax	5,791,010.29	8,977,988.71	2,516,047.12	16,789,992.63	164,561,542.29	232,742,738.29	20,210,780	25,091,984.62	193,079,379	283,602,704
Income Tax Expense/(Reversal)									25,686,284	(39,268,188)
Profit After Tax									218,765,663	244,334,516
Segment Assets	1,427,698,221	705,707,210	142,534,481	243,609,490	15,763,921,913	17,040,492,602	4,346,061,975	3,716,173,081	21,680,216,590	21,705,982,383
Segment Liabilities	1,277,524,712	645,834,799	127,541,884	222,941,588	14,105,781,950	15,594,772,105	3,888,918,183	3,400,891,844	19,399,766,729	19,864,440,336

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. A. Russell - Davison (Deputy Chairman)

Mr. Nalin Wijekoon (CEO)

Mr. Chris Corea

Mr. H. K. Kaimal

Mr. Dushan Soza

Executive Committee

Mr. A. Russell - Davison (Deputy Chairman)

Mr. Nalin Wijekoon - Director / CEO

Mr. Lohika Fonseka - COO

Mr.Sanjeewa Premawardena - CFO

Mr.Asanka De Silva - CRO

Ms.Nadeeka Wimalathunga - CLO

Mr. Nalaka De Silva - DGM

Auditors

M/s. Ernst & Young

Chartered Accountants,

No.201. De Saram Place,

P.O. Box 101, Colombo 10.

Legal Advisors to the Company

Nithya Partners

Bankers

Hatton National Bank PLC

Commercial Bank of Ceylon PLC

Seylan 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

Union Bank of Colombo PLC

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

Senkadagala

No. 288, Katugasthota Road, Kandy

Tel: 081 2232601

Kaluthara

No.264, Galle Road, Kaluthara South.

Tel: 034 3127164

Kotahena

No.244, George R De Silva Mawatha,Colombo 13

Tel: 011 2462819

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. Tel 0112 051660

Pettah

12, Sir Rathanajothi Sarawanamuththu Mawatha,

Colombo 12

112 334461

Kochchikade

No. 42,Chilaw Road, Chilaw.

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

Kaluthara

No.264,Galle Road, Kaluthara South.

Tel: 034 2224714

Kotahena

No.244,George R De Silva Mawatha,

Colombo 13.

Tel : 011 2337040

Kottawa

No.87/A, Highlevel Road,Kottawa.

Tel : 011 2178464

011 2172549 , 011 2842813

Mawanella

No.131,133,Kandy Road, Mawanella.

Tel: 035 2247304

Gampaha

No:57A,Bauddhaloka Mawatha,Gampaha.

Tel: 033 2227726