

SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS

For the 9 months ended 31st December 2017

(Company Registration No: PB641PQ)

SOFTLOGIC FINANCE PLC

STATEMENT OF COMPREHENSIVE INCOME

PERIOD ENDED 31ST DECEMBER 2017

PERIOD ENDED 3131 DECEMBER 2017	3 Months ended 31/12/2017 (Unaudited) Rs.	9 Months ended 31/12/2017 (Unaudited) Rs.	3 Months ended 31/12/2016 (Unaudited) Rs.	9 Months ended 31/12/2016 (Unaudited) Rs.
Income	959,310,771	3,034,832,506	1,089,772,224	3,249,048,320
Interest income	853,942,750	2,661,235,355	933,498,659	2,762,364,431
Interest expenses	(662,872,553)	(1,927,706,153)	(591,362,267)	(1,696,668,415)
Net interest income	191,070,198	733,529,202	342,136,391	1,065,696,017
Fee and commission income	97,280,542	362,423,826	156,273,566	435,913,044
Net trading income/(Loss)	3,040,564	3,040,564	-	(839,656)
Other operating income	5,046,914	8,132,761	51,205,500	51,610,500
Total operating income	296,438,218	1,107,126,353	549,615,457	1,552,379,905
Impairment (charge)/ reversal for loans and other losses	57,129,823	31,388,257	(136,498,401)	(305,731,821)
Net Operating Income	353,568,041	1,138,514,610	413,117,056	1,246,648,084
Operating expenses				
Personnel costs	(145,868,749)	(408,142,272)	(150,218,685)	(408,564,270)
Depreciation of property, plant and equipment	(18,033,204)	(54,052,959)	(17,155,323)	(53,338,397)
Amortization of intangible assets	(2,506,814)	(7,537,569)	(2,784,956)	(8,732,815)
Other operating expenses	(110,844,027)	(361,611,841)	(125,606,977)	(360,013,376)
Operating profit before Value Added Tax and NBT on financial services	76,315,248	307,169,970	117,351,114	415,999,227
VAT on financial services	(12,334,037)	(47,720,202)	(19,262,044)	(64,186,627)
NBT on financial services	(1,644,539)	(6,362,694)	(2,801,700)	(11,153,390)
Profit before income tax	62,336,672	253,087,074	95,287,370	340,659,210
Income tax expense	(10,848,884)	(40,294,260)	(4,081,138)	(64,142,964)
Profit for the period	51,487,788	212,792,813	91,206,232	276,516,246
Basic earnings per share (Rs.) - Annualized	3.49	4.79	6.18	6.23
Other comprehensive income/ (expenses)				
Other comprehensive income to be reclassified to profit or loss				
Gain/(Loss) arising on remeasuring available for sale financial investments	2,654,828	(6,841,408)	(4,817,700)	(6,105,600)
Gain on available for sale investment transferred to profit or loss	-	-	-	-
Other comprehensive income not to be reclassified to profit or loss				
Actuarial gain/(loss) on post employment benefit obligations	-	-	-	-
Gain/(Loss) arising on revaluation of land and building	-	-	-	-
Other comprehensive income for the 9 month Period, net of tax Total comprehensive income/(expenses) for the 9 month Period	2,654,828 54,142,616	(6,841,408) 205,951,405	(4,817,700) 86,388,532	(6,105,600) 270,410,646

SOFTLOGIC FINANCE PLC STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2017

	31/12/2017	31/12/2016	31/03/2017
	Unaudited	Unaudited	Audited
	Rs.	Rs.	Rs.
<u>ASSETS</u>			
Cash and Cash Equivalents	2,102,038,417	3,467,302,834	754,813,493
Financial Investments - Available for Sale	262,348,979	173,742,600	184,193,580
Financial Investments - Loans and Receivables	1,641,500,267	127,177,890	1,777,822,416
Lease and Hire Purchase Receivables	965,364,954	839,939,599	949,316,675
Loans and Receivables	16,349,794,058	17,139,651,553	17,665,323,546
Other Non Financial Assets	526,950,218	441,546,756	352,012,443
Income Tax Receivable	58,396,424	-	37,010,401
Intangible Assets	87,845,648	30,793,271	95,066,053
Property, Plant & Equipment	478,345,386	343,606,981	373,817,940
Total assets	22,472,584,350	22,563,761,484	22,189,376,547
<u>LIABILITIES</u>			
Due to Banks	796,860,746	1,446,417,409	1,362,994,681
Due to Customers	17,046,347,181	15,987,901,046	16,048,473,927
Other Borrowed Funds	2,123,281,596	2,317,136,073	2,308,397,150
Other Non Financial Liabilities	28,039,347	48,036,995	96,902,951
Retirement Benefit Obligations	17,964,399	11,912,525	16,938,596
Deferred Tax Liabilities	59,473,084	13,345,834	63,535,519
Total Liabilities	20,071,966,352	19,824,749,882	19,897,242,825
SHARE HOLDERS' FUNDS			
Stated Capital	1,692,615,435	1,692,615,435	1,692,615,435
Statutory Reserve Fund	266,020,101	248,363,374	266,020,101
Retained Earnings	421,992,961	796,530,385	306,667,278
Revaluation Reserve	88,265,408	58,265,408	88,265,408
Available For Sale Reserve	(68,275,907)	(56,763,000)	(61,434,499)
Shareholders' Funds	2,400,617,998	2,739,011,602	2,292,133,723
Total Liabilities and Share Holders' Funds	22,472,584,350	22,563,761,484	22,189,376,547
Net Assets Value Per Share	40.64	46.37	38.80

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.) 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 of Directors by;

(Sgd.) A.K.Pathirage **Chairman**

Date: 30/01/2018

(Sgd.) N H G Wijekoon CEO/Director

SOFTLOGIC FINANCE PLC

STATEMENT OF CASH FLOWS

PERIOD ENDED 31ST DECEMBER 2017

	9 Months ended	9 Months ended
	31/12/2017	31/12/2016
	(Unaudited)	(Unaudited)
	Rs.	Rs.
Cash flows from operating activities		
Net profit before taxation	253,087,074	340,659,210
Adjustments for ,		
Depreciation	47,355,676	53,338,397
Amortization of intangible assets	7,537,569	8,732,815
Profit on disposal of property, plant and equipment and real estate	(6,500,489)	(51,552,000)
(Profit)/loss from sale of vehicles & real estate	(2,000,905)	-
Gain from remeasuring investments held for trading	(6,841,408)	(6,105,600)
Impairment charge bad and doubtful debts	(31,388,257)	305,731,821
Provision for defined benefit plans	3,600,000	3,600,000
Interest expenses	1,927,706,153	1,696,668,415
Operating profit before working capital changes	2,192,555,413	2,351,073,058
(Increase)/Decrease in lease and hire purchase receivables	(16,048,278)	750,855,328
(Increase)/Decrease in loans & receivables	1,315,529,488	(2,178,729,510)
(Increase)/Decrease in financial investments - Loans and Receivables	136,322,150	(127,177,890)
(Increase)/Decrease in financial investments - Available for sale	(78,155,400)	6,105,600
(Increase)/Decrease in other non financial assets	(317,786,804)	343,269,692
(Decrease)/Increase in amounts due to customers	997,873,253	1,932,329,198
(Decrease)/Increase in other non financial liabilities	(72,926,039)	(41,499,876)
Cash generated from operations	4,157,363,783	3,036,225,600
Cash generated from operations	4,137,303,763	3,030,223,000
Interest paid	(1,927,706,153)	(1,696,668,415)
Defined benefit plan costs paid	(2,574,197)	(6,542,820)
Net cash generated from operating activities	2,227,083,432	1,333,014,365
Cash flows from investing activities		
Purchase of property, plant and equipment	(37,539,561)	(25,688,698)
Purchase of intangible assets	(317,164)	-
Proceeds from disposal of property, plant and equipment	6,714,835	51,552,000
Net cash used in investing activities	(31,141,890)	25,863,302
Cash flows from financing activities		
Proceed from long term borrowings	200,000,000	1,050,000,000
Repayment of long term borrowings	(792,866,819)	(692,569,678)
Proceeds from other borrowed funds	(752,000,013)	500,000,000
Repayment of other borrowed funds	(185,115,554)	(1,370,982,008)
Dividend Paid		(73,838,735)
Net cash (used in) / generated from financing activities	(97,467,130) (875,449,503)	(587,390,421)
Net cash (used iii) / generated from mancing activities	(873,443,303)	(387,330,421)
Net Increase/ (decrease) in cash and cash equivalents	1,320,492,039	771,487,246
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 9 month period	1,712,457,238	3,052,662,274
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	2,102,038,417	3,467,302,834
Bank overdrafts	(389,581,177)	(414,640,560)
	1,712,457,239	3,052,662,274
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SOFTLOGIC FINANCE PLC STATEMENT OF CHANGES IN EQUITY PERIOD ENDED 31ST DECEMBER 2017

	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	-	276,516,246	-	-	-	276,516,246
Total comprehensive income for the period	-	276,516,246	-	-	-	276,516,246
Dividends paid	-	(73,838,735)	-	-	-	(73,838,735)
Increase / (decrease) in market value of dealing securities	-	-	(6,105,600)	-	-	(6,105,600)
Transferred to / (from) during the year	-	(55,303,249)	-	55,303,249	-	-
Balance as at 31 December 2016	1,692,615,435	796,530,385	(56,763,000)	248,363,373	58,265,408	2,739,011,601
Balance as at 1 April 2017	1,692,615,435	306,667,278	(61,434,499)	266,020,101	88,265,408	2,292,133,723
Profit for the period	-	212,792,813	-	-	-	212,792,813
Other comprehensive income for the period	-	-	(6,841,408)	-	-	(6,841,408)
Total comprehensive income for the period	-	212,792,813	(6,841,408)	-	-	205,951,405
Dividends paid	-	(97,467,130)	-	-	-	(97,467,130)
Transferred to / (from) during the year	-	-	-	-	-	-
Balance as at 31 December 2017	1,692,615,435	421,992,961	(68,275,907)	266,020,101	88,265,408	2,400,617,998

SOFTLOGIC FINANCE PLC EXPLANATORY NOTES

1. The above figures are provisional and subject to audit.

Market Price per Debenture (Rs.)

2. Information on shares and debentures for the querter ended December 31, 2017.

 Market Price per Share (Rs.)
 40.00

 Highest
 40.00

 Lowest
 31.50

 Closing
 36.40

Closing

Highest
Lowest Did not trade during Oct 1, 2017 to Dec 31, 2017
Closing

Interest yield as at date of last trade / Yield To Maturity of Trade Done
Interest Rate

CRL-BC-29/08/19 A-10
CRL-BC-29/08/19 B-7.69
3M Net TB + 1.5%

Interest Yield
Last Traded Date

Did not trade during Oct 1,
2017 to Dec 31, 2017

Did not trade during the Period
10/8/2017

CRL-BC-29/08/19 A-10

CRL-BC-29/08/19 B-7.69

Interest Rate of Comparable Government Securities - Gross rates

 3 Year Treasury Bond
 9.62%

 5 Year Treasury Bond
 9.93%

Ratios

Debt to equity ratio (Times) 8.36
Liquid assets ratio (%) – Statutory Minimum 10% 16.56%
Interest cover (Times) 1.13

- 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 31st December 2017.

<u>Name</u>		No. of Shares	<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
Mr. Kalappuarachchige Don Dammika Perera		2,782,002	4.71
LB Finance Ltd		2,090,000	3.54
Softlogic Holdings PLC		779,969	1.32
Mr. Murugesu Mahibalan		708,476	1.20
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
HSBC International Nominee Ltd-SSBT-Deustche Bank AG Singapo	ore	219,604	0.37
Mrs. Pamela Christine Cooray		132,444	0.22
Mr. Wetthinge Jinadasa		117,206	0.20
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
Seylan Bank Plc/ Lasantha Chandika Ranaweera Pathirana		101,813	0.17
Mr.Addara Pathiranage Somasiri		100,000	0.17
	·	55,039,475	93.18
Others		4,031,513	6.82
		59,070,988	100.00
10. Directors' Shareholding as at 31st December 2017.			
Names of Directors		No. of Shares	(%)
1. Mr. A. K. Pathirage (Chairman)		228,000	0.39
2. Mr. H. Premarathne (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. D. T. C. Soza		Nil	Nil
6. Mr. A. Russell Davison		Nil	Nil
11. Public shareholding as at 31st December 2017.			
Public holding		17,540,820	29.69%
Number of public shareholders		1,372	

SOFTLOGIC FINANCE PLC EXPLANATORY NOTES (Contd.)

12 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 25,959,500.00

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 Deposits49,731,455Consultancy fee for the period1,550,000Dividend paid on share holding241,118

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 December 31, 2017.

Company	Relationship	Receivables/(Payables) Rs.	Loans, Advances Rs.	Borrowings /	Income Earned	Cost Incurred Rs.	Plant & Equip. Purchased / (sold) Rs.
		KS.	KS.	KS.	KS.	KS.	KS.
Softlogic Capital PLC	Parent Company	11,153,972	-	-	-	27,755,458	-
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	(284,184)	-	-	-	1,436,021	-
Asian Alliance	Group Company	443,404	-	-	-	-	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	-	85,000,000	-	567,932	-
Softlogic Holdings PLC	Ultimate Parent Company	(1,294,197)	-	-	-	-	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(315,118)	-	13,673,402	-	358,301	2,951,813
Softlogic Computers (Pvt) Ltd	Affiliated Company	87,000.00	-	-	-	109,770	-
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	877,582	-	-	-	4,606,798	4,701,630
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	4,047,267	-	-	-	-	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	2,681,688	-	-	-	19,593,155	-
Softlogic Destination Management (Pvt) Ltd	Affiliated Company	-	-	-	-	708,000	-
Central Hospital Ltd	Affiliated Company	(172,250)	-	-	-	524,350	-
Odel PLC	Affiliated Company	-	-	-	-	300,000	-
Nextage (Pvt) Ltd	Affiliated Company	178,295	-	-	-	396,390	-
BPM One (Pvt) Ltd	Affiliated Company	275,000	-	-	-	1,825,000	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	(376,105)	5,258,296	-	1,266,440.56	376,105	-
Future Automobiles (Pvt) Ltd	Affiliated Company	292,033	-	-	-	827,740	-

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 31st December	Leasi	ng	Hire Purchases and Loans Other Loans and Receivables Unallocated		Hire Purchases and Loans Other Loans and Receivables Unallocated		s and Receivables Unallocated		To	otal
	31.12.2017	31.12.2016	31.12.2017	31.12.2016	31.12.2017	31.12.2016	31.12.2017 31.12.2016		31.12.2017	31.12.2016
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	64,506,920	100,234,273	160,552,369	125,413,418	1,518,535,518	2,308,015,776	678,614,084	-	2,422,208,891	2,533,663,467
Investment Income	-	-	-	-	-	-	239,026,464	228,700,964	239,026,464	228,700,964
Fee and Commission Income	1,206,365	1,830,481	597,429	1,338,262	250,947,305	432,744,301	109,672,727	50,770,844	362,423,826	486,683,888
Net Trading Income / (Loss)	-	-	-	-	-	-	3,040,564	-	3,040,564	-
Other Operating Income	-	-	-	-	-	-	8,132,761	-	8,132,761	-
Total Revenue	65,713,285	102,064,754	161,149,798	126,751,680	1,769,482,823	2,740,760,077	1,038,486,600	279,471,808	3,034,832,506	3,249,048,319
Profit Before Income Tax	5,480,099.14	10,701,379	13,438,939.62	13,289,777	147,564,397.26	287,365,737	86,603,638	29,302,318	253,087,074	340,659,210
Income Tax Expense									(40,294,260)	(64,142,964)
Profit After Tax									212,792,813	276,516,246
Segment Assets	911,296,192	480,950,838	54,068,762	358,988,760	16,349,794,058	17,139,651,553	5,157,425,338	4,584,170,332	22,472,584,350	22,563,761,483
Segment Liabilities	813,947,618	422,568,289	48,292,904	315,411,168	14,603,238,821	15,059,071,837	4,606,487,008	4,027,698,587	20,071,966,352	19,824,749,881

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. Dushan Soza Mr. Chris Corea Mr. A. Russell - Davison

Executive Committee

Mr. Harris Premaratne - Deputy Chairman Mr. Nalin Wijekoon - Director / CEO Ms. Indresh Fernando - COO Mr.Eranda Weerakoon - CCO Mr.Asanka De Silva - CRO Ms.Nadeeka Wimalathinga - CLO Mrs. Nimali Monika Ranasinghe - DGM Mr. Nalaka De Silva - DGM

<u>Auditors</u>

M/s. Ernst & Young

Chartered Accountants, 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 Sevlan Bank PLC

People's Bank

Pan Asia Banking Corporation PLC

Sampath Bank PLC
Bank of Ceylon
Nations Trust Bank PLC
DFCC Bank PLC
Deutche 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

Borell

No.1072, Maradhana road, colombo -08

112 694262

Matale

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,Goerge 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.53/B,Kandy Road, Mawanella. Tel: 035 2247304

Gamnaha

Gampana No:57A,Bauddhaloka Mawatha,Gampaha.

Tel: 033 2227726