



SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS
For the 03 Months ended 30th June 2020

(Company Registration No: PB641PQ)

No 13, De Fonseka Place, Colombo 04

SOFTLOGIC FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME
03 MONTH PERIOD ENDED 30TH JUNE 2020

	Rs.	
	2020 Unaudited	2019 Unaudited
Income	587,385,279	1,048,418,802
Interest income	564,175,577	993,194,341
Interest expenses	(544,491,090)	(672,820,107)
Net interest income	19,684,488	320,374,234
Fee and commission income	20,267,728	34,137,814
Net trading income/(Loss)	-	-
Other operating income	2,941,974	21,086,647
Total operating income	42,894,190	375,598,695
Impairment (charge)/ reversal for loans and other losses	(206,353,493)	(9,838,309)
Net Operating Income / (loss)	(163,459,304)	365,760,386
Operating expenses		
Personnel costs	(99,123,427)	(109,782,816)
Depreciation of property, plant and equipment	(12,593,430)	(14,640,107)
Amortization of intangible assets	(7,405,333)	(3,133,969)
Other operating expenses	(184,968,691)	(181,291,535)
Operating profit / (loss) before VAT, NBT and DRL on Financial services	(467,550,185)	56,911,961
VAT, NBT and DRL on financial services	-	(26,677,094)
Profit / (loss) before income tax	(467,550,185)	30,234,867
Income tax Reversal/ (expense)	92,991,723	(3,065,200)
Profit / (loss) for the period	(374,558,462)	27,169,667
Other comprehensive income/ (expenses)		
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 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	(26,567,434)	(3,204,472)
Actuarial gain/(loss) on post employment benefit obligations net of Tax	-	-
Deffered tax on Capital gain arising on revaluation of land & Building	-	-
Gain/(Loss) arising on revaluation of land and Building	-	-
Net other comprehensive income that will not be reclassified to income statement in subsequent periods	(26,567,434)	(3,204,472)
Other comprehensive income for the Period , net of tax	(26,567,434)	(3,204,472)
Total comprehensive income/(expenses) for the Period	(401,125,897)	23,965,195
Basic earnings per Share (Rs.) - Annualised	(14.49)	1.05

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 30th June 2020

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Rs.

	30/06/2020 Audited	31/03/2020 Audited
ASSETS		
Cash and Cash Equivalents	223,420,574	389,597,258
Placements with Banks and Other Finance Companies	1,387,911,007	2,415,595,581
Financial assets measured at fair value through other comprehensive income (FVTOCI)	109,569,846	136,137,280
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	2,796,049,575	2,160,284,390
Financial Assets at Amortised Cost - Loans and Receivables	14,317,086,375	14,552,098,937
Deferred tax asset	431,706,402	338,714,679
Intangible Assets	174,630,484	182,035,815
Property, Plant & Equipment	482,168,241	493,551,515
Right of Use Assets	156,209,021	176,873,492
Other Assets	926,315,356	901,703,139
TOTAL ASSETS	21,005,066,880	21,746,592,087
LIABILITIES		
Bank Overdraft	386,204,538	65,076,586
Financial Liabilities at Amortised Cost - Interest bearing Borrowings to Banks	905,899,479	946,175,712
Financial Liabilities at Amortised Cost - Deposits due to Customers	16,595,152,575	17,063,396,151
Financial Liabilities at Amortised Cost - Other Borrowed Funds	845,311,965	1,167,774,067
Other Liabilities	430,464,911	241,919,647
Lease Liability	156,551,856	174,215,505
Retirement Benefit Obligations	45,618,411	47,045,376
TOTAL LIABILITIES	19,365,203,733	19,705,603,044
SHARE HOLDERS' FUNDS		
Stated Capital	2,604,765,231	2,604,765,231
Statutory Reserve Fund	260,448,732	260,448,732
Retained Earnings	(1,230,245,457)	(855,686,994)
Revaluation Reserve	126,649,682	126,649,682
Available For Sale Reserve	(121,755,041)	(95,187,607)
TOTAL SHAREHOLDERS' FUNDS	1,639,863,147	2,040,989,044
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	21,005,066,880	21,746,592,087
Commitments and contingencies	604,566,020	563,329,685
Net Assets Value Per Share	15.86	19.74

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

CERTIFICATION:

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

U.S. Athukorala

Chief Manager

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;

A.Russell -Davison

Chairman

Date : 11.08.2020

Priyantha Wijesekera

CEO/Director

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS
PERIOD ENDED 30TH JUNE 2020

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	Rs.	
	30/06/2020 Audited	31/03/2020 Audited
Cash flows from operating activities		
Net profit/(Loss) before taxation	(467,550,185)	(538,612,928)
Adjustments for ,		
Depreciation	12,593,430	55,223,848
Amortization of intangible assets	7,405,333	19,535,229
Profit on disposal of property, plant and equipment	-	(4,434,229)
(Profit)/loss from sale of vehicles & real estate	-	(1,597,736)
Impairment charge on bad and doubtful debts	206,353,493	390,137,066
Provision for defined benefit plans	3,000,000	12,510,739
Interest expenses	544,491,090	2,516,526,516
Operating profit before working capital changes	306,293,161	2,449,288,506
(Increase)/Decrease in Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	(662,007,701)	(235,052,899)
(Increase)/Decrease in Financial Assets at Amortised Cost - Loans and Receivables	54,901,584	988,723,199
(Increase)/Decrease in Placements with Banks and Other Finance Companies	1,027,684,575	(669,018,585)
(Increase)/Decrease in financial investments - Financial assets measured at FVTOCI	-	88,717,595
(Increase)/Decrease in other non financial assets	(3,947,745)	96,068,623
(Decrease)/Increase in amounts due to customers	(468,243,577)	(52,004,095)
(Decrease)/Increase in other non financial liabilities	170,881,615	316,988,705
Cash generated from operations	425,561,911	2,983,711,048
Interest paid	(544,491,090)	(2,516,526,516)
Defined benefit plan costs paid	(4,426,966)	(7,837,605)
Net cash generated from operating activities	(123,356,144)	459,346,927
Cash flows from investing activities		
Purchase of property, plant and equipment & Intangible Assets	(1,210,156)	(166,257,636)
Proceeds from disposal of property, plant and equipment	-	7,050,000
Net cash used in investing activities	(1,210,156)	(159,207,636)
Cash flows from financing activities		
Proceed from long term borrowings-Bank Loan	250,000,000	3,218,200,000
Repayment of long term borrowings- Bank Loan	(305,035,751)	(2,628,498,007)
Rights issue of shares	-	602,495,232
Repayment/Repurchase of Debentures	-	(759,090,000)
Repayment of other borrowed funds	(307,702,585)	(299,930,712)
Net cash (used in) / generated from financing activities	(362,738,336)	133,176,513
Net Increase/ (decrease) in cash and cash equivalents	(487,304,636)	433,315,804
Cash and cash equivalents at the beginning of the year	324,520,672	(108,795,132)
Cash and cash equivalents at the end of the period	(162,783,964)	324,520,672
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	223,420,574	389,597,258
Bank overdrafts	(386,204,538)	(65,076,586)
Cash and cash equivalents at the end of the period	(162,783,964)	324,520,672

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
PERIOD ENDED 30TH JUNE 2020

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	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	Available for Sale Reserve	Retained Earnings	Total
Balance as at 01 April 2019	2,002,269,999	260,448,732	115,489,682.00	(105,770,012)	(515,741,000)	1,756,697,401
Profit for the year	-	-	-	-	27,169,667	27,169,667
Other comprehensive income, net of tax	-	-	-	(3,204,472)	-	(3,204,472)
Transfer to Statutory Reserve Fund	-	-	-	-	-	-
Balance as at 30 June 2019	2,002,269,999	260,448,732	115,489,682	(108,974,484)	(488,571,333)	1,780,662,596
Balance as at 1 April 2020	2,604,765,231	260,448,732	126,649,682	(95,187,607)	(855,686,994)	2,040,989,044
Profit for the year	-	-	-	-	(374,558,462)	(374,558,462)
Other comprehensive income, net of tax	-	-	-	(26,567,434)	-	(26,567,434)
Transfer to Statutory Reserve Fund	-	-	-	-	-	-
Balance as at 30 June 2020	2,604,765,231	260,448,732	126,649,682	(121,755,041)	(1,230,245,457)	1,639,863,147

1. The above figures are provisional and subject to audit.
2. Information on shares for the quarter ended June 30, 2020 as given below.

Market Price per Share (Rs.)	
Highest	14.00
Lowest	9.00
Closing	13.00
Interest Rate of Comparable Government Securities - Gross rates	
	%
3 Year Treasury Bond	6.07%
5 Year Treasury Bond	6.64%
Ratios	
Debt to equity ratio (Times)	11.81
Liquid assets ratio (%) – Statutory Minimum 10%	9.83

3. There are no changes in the accounting policies and methods of computations since the publication of audited financials for the year ended March 31, 2020.
4. 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.
5. 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.
6. There has been no significant change in the nature of the contingent liabilities, which were disclosed in the Audited Financial statement for the year ended March 31, 2020.
7. No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements.

8. THE IMPACT OF COVID 19

With the declaration of COVID – 19 as a global pandemic by World Health Organization (“WHO”) during March 2020, Sri Lankan government also resorted to varying levels of public health measures, including nationwide curfews, travel bans and border closures to tackle the pandemic. These measures while supporting the safeguard of the nation caused massive impact on people's lives, families and communities and significant consequences on national economies and global trade.

The immediate precautionary measure by the Government was to impose island wide curfew. Since no access to office was feasible the Company immediately planned to 'work from home' and facilitated the key management personnel and the key required personnel to work from home. The subsequent announcement by the Government that Banks and Non-Bank Financial Institutions are an essential Service Provider led the Company to operate with critical functions to ensure uninterrupted service to its valued customers. The Company serviced its Fixed Deposit Customers by servicing timely interest via CEFTS and other ways of bank transfers.

Liquidity was a major concern for many of the small and medium scale companies and daily monitoring of cash flow requirement was immediately started. All possible cost reduction measures were initiated to secure available liquid assets. The Company could maintain a healthy liquidity position even during the hard time of outbreak. Meantime the Central bank of Sri Lanka issued circular No.04 and 05 of 2020 on debt moratorium which caused direct impact to rental collection of the Company. The Company established procedures to ensure all moratorium requests are properly collected and attended individually to ensure the Covid – 19 impacted customers are given the required relief. However, the CBSL announcement of Covid - 19 moratorium and the Government decision of country lock down is likely to have negative consequences on the Company's performance and the liquidity position. The Company has assessed the probable impact stemming from Covid – 19 outbreak and the key assessments are listed below.

- Based on the available information and management's best judgement, it is determined the appropriateness of the Going concern assumptions in preparing Interim Financial Statements for the quarter ended 30 June 2020.
- Despite the challenging environment of having difficulties in collecting the company dues and the difficulties in getting funding lines from banks and other financial institutions, the Company was able to maintain a stable liquidity position and safeguard the interest of the stakeholders.
- The unutilized Overdraft facilities, the available excess investment and already negotiated funding lines and were used as a cushion to absorb any sudden liquidity shocks.
- A more prudent cost control mechanism was in place which ensured an effective cost structure in the Company. There is a considerable degree of judgement involved in making the above assessments.

The underline assumptions are also subject to certain level of uncertainty and are mostly out of the control of the Company. Hence the actual economic conditions are likely to be different from the anticipated events. The effect of those differences may have significant impact on accounting judgement and estimates included in these Financial Statements. The Management evaluated the key assumptions used in the above estimates and judgements under probable stress scenarios such as, retention ratio of Fixed Deposits, Ratio of Rental Collection and Re-imposing of CBSL liquid asset requirement. After evaluating the above by the Management, and after due consideration of the range and likelihood of outcomes, the Management is satisfied that the Company have adequate resources to continue in operational existence for the foreseeable future and continue to adopt the going concern basis in preparing and presenting these financial statements

8.1 Financial reporting impact due to COVID 19

Guidance notes on accounting considerations of the COVID 19 outbreak issued by Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka) has provided following measures which have been applied in preparation of these Interim Financial Statements;

Expected credit loss assessment

Company has used Probability of Default (PD), Loss Given Default (LGD) and Economic Factor Adjustment computed in 31 December 2019 to assess the expected credit losses as at 31 March 2020 due to uncertainties and lack of sufficient information available to make any adjustments to factor the impact of COVID 19. However the Company has increased the weightage assigned to worst case scenario as at 31 March 2020 to capture potential impact of COVID 19.

9. Twenty Major Shareholders as at 30th June 2020

Name	No. of Shares	(%)
SOFTLOGIC CAPITAL PLC	42,769,101	41.38
PAN ASIA BANKING CORPORATION PLC/SOFTLOGIC CAPITAL PLC	32,740,582	31.67
SOFTLOGIC LIFE INSURANCE PLC-A/C NO. 04 (PARTICIPATING FUND)	6,033,858	5.84
VANIK INCORPORATION LTD	5,376,068	5.20
MR. KULAPPUARACHCHIGE DON DAMMIKA PERERA	3,276,253	3.17
L.B. FINANCE LIMITED.	2,090,000	2.02
HATTON NATIONAL BANK PLC/SUBRAMANIAM VASUDEVAN	1,521,351	1.47
SOFTLOGIC HOLDINGS PLC	1,186,909	1.15
PEOPLE'S LEASING & FINANCE PLC/L.P.HAPANGAMA	587,912	0.57
MR. MURUGESU MAHIBALAN	540,949	0.52
MR. SHANKER VARADANANDA SOMASUNDERAM	500,000	0.48
DEUTSCHE BANK AG SINGAPORE A/C 2 (DCS CLT ACC FOR DEUTSCHE BANK AG SINGAPORE- PWM WM CLIENT)	432,875	0.42
PEOPLES BANK/ASOKA KARIYAWASAM PATHIRAGE	346,956	0.34
HATTON NATIONAL BANK PLC/ARUNASALAM SITHAMPALAM	300,000	0.29
SAMPATH BANK PLC/CAPITAL TRUST HOLDINGS LIMITED	242,841	0.23
MR. THARMALINGAM LOGANATHAN	197,073	0.19
SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	159,782	0.15
ASSETLINE LEASING CO. LTD/MS.R.K.R. PATHIRANAGE	152,166	0.15
MRS. PAMELA CHRISTINE COORAY	132,444	0.13
HATTON NATIONAL BANK PLC/SANKA RAMOORTHY NADARAJ KUMAR	120,603	0.12
	98,707,723	95.49
Others	4,661,557	4.51
Total	103,369,280	100.00

10. Directors' Shareholding as at 30th June 2020

Names of Directors	No. of Shares	(%)
1. Mr. A. Russell Davison (Chairman)	Nil	Nil
2. Mr. M.H Priyantha Wijesekera (CEO)	Nil	Nil
3. Mr. H. K. Kaimal	Nil	Nil
4. Mr. Manilka Fernando	Nil	Nil
5. Mr. Dinesh P. Renganathan	Nil	Nil

11. Public shareholding as at 30th June 2020

Public holding	20,291,874	19.63%
Number of public shareholders	1,584	

12. Float adjusted market Capitalization as at 30th June 2020

	Threshold	Compliance (Y/N)	Value
Float adjusted market Capitalization (Rs)	Less than 1 Bn	Yes	263,788,066
Minimum Public Holding (%)	Minimum 10%	Yes	19.63%

The Company is Compliant with Option 2 of the Listing rules 7.13.1(b), Where the Float Adjusted Market Capitalization is less than Rs 1 Bn and requires a minimum 10% public holding

13 RELATED PARTY TRANSACTIONS

Details of significant related party disclosures are as follows:

13.1 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 Rs. 9,255,083

13.2 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 Rs. 1,577,831
Savings Deposits Rs. 579,169

13.3 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, 2020

Rs.

Company	Relationship	(Receivables) / Payables	Loans, Advances & Investments	Borrowings / Deposits	Income Earned	Cost Incurred	Plant & Equip. Purchased / (sold)
Softlogic Capital PLC	Parent Company	1,559,958	-	200,093,238	-	768,238	-
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	1,365,709	-	-	-	734,000	-
Softlogic Asset Management (Pvt) Ltd	Affiliated Company	-	-	26,396,312	-	181,980	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	-	-	-	-	-
Softlogic Holdings PLC	Ultimate Parent Company	716,818	-	-	-	-	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(1,582,858)	169,000,000	19,930	2,900,688	264,619	-
Softlogic Communications (Pvt) Ltd	Affiliated Company	(1,129,959)	-	-	-	-	-
Softlogic Computers (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic Brands (Pvt) Ltd	Affiliated Company	-	175,000,000	-	10,248,915	-	-
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	50,447	-	-	-	-	1,770,163
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic Mobile Distributors (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	6,771,541	2,718,952	-	2,731	5,009,626	-
Softlogic Destination Management (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic City Hotels (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Central Hospital Ltd	Affiliated Company	73,450	-	-	-	-	-
Odel PLC	Affiliated Company	-	-	-	-	-	-
Nextage (Pvt) Ltd	Affiliated Company	-	-	-	-	3,535	-
BPM One (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Future Automobiles (Pvt) Ltd	Affiliated Company	42,421	-	-	-	317,286	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	-	-	1,574,310	-	15,395	-

14 Utilisation of funds raised via capital market.

The company has raised funds via the capital market through a rights issue on 20th December 2019 . The progress of utilisation of the capital raised as per the objectives stated in the right issue circular is given below.

								Rs.
Objective number	Objective as per Circular	Amount allocated as per Circular	Proposed date of utilisation as per Circular	Amount allocated from proceeds (A)	% of total proceeds	Amount utilised (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To Settle the utilized overdraft facilities of the company	474,880,432	Within 2 monhs from the completion of the Rights Issue	474,880,432	79%	474,880,432	100%	N/A
(b)	To expand the lending activities of the company	127,614,800	Within 2 monhs from the completion of the Rights Issue	127,614,800	21%	127,614,800	100%	N/A
		602,495,232		602,495,232	100%	602,495,232		

15 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, Group Personal Loans, Pawning, Factoring SME & 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		Group Personal Loans & Pawning		SME, Factoring & Other Loans		Unallocated		Total	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	81,712,398	102,990,018	177,317,246	166,436,750	256,135,916	672,415,219	-	-	515,165,560	941,841,987
Investment Income	-	-	-	-	-	-	49,010,017	51,352,354	49,010,017	51,352,354
Fee and Commission Income	8,415,000	8,053,437	346,657	6,576,562	11,506,071	19,507,816	-	-	20,267,728	34,137,814
Other Operating Income	-	-	-	-	-	-	2,941,974	21,086,647	2,941,974	21,086,647
Total Revenue	90,127,398	111,043,455	177,663,902	173,013,312	267,641,987	691,923,034	51,951,991	72,439,001	587,385,279	1,048,418,802
Profit Before Income Tax	(71,740,105)	3,202,331	(141,417,896)	4,989,451	(213,039,150)	19,954,050	(41,353,034)	2,089,035	(467,550,185)	30,234,867
Income Tax (Expense)/Reversal									92,991,723	(3,065,200)
Profit After Tax									(374,558,462)	27,169,667
Segment Assets	2,796,049,575	2,118,402,886	3,617,835,409	3,208,605,969	9,823,327,033	12,578,320,964	4,767,854,863	3,841,262,268	21,005,066,880	21,746,592,087
Segment Liabilities	2,577,762,308	1,919,583,822	3,335,391,416	2,907,467,768	9,056,421,026	11,397,804,257	4,395,628,984	3,480,747,196	19,365,203,733	19,705,603,044

Rs.

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

Secretaries

Softlogic Corporate Services (Pvt) Ltd

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

Auditors

M/s. Ernst & Young
 Chartered Accountants,
 No.201. De Saram Place,
 P.O. Box 101, Colombo 10.

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
 Union Bank of Colombo PLC
 National Savings Bank

Legal Advisors to the Company

Nithya Partners

Board of Directors

Mr. A. Russell Davison (Chairman)
 Mr. M.H Priyantha Wijesekera (CEO)
 Mr. H. K. Kaimal
 Mr. Manilka Fernando
 Mr. Dinesh P. Renganathan

Branch Network

No	Branch	Address	Telephone Number	Fax Number	Email
1	Anuradhapura	No: 561/11, Maithreepala Senanayake Mw, New Town, Anuradhapura	025-2226279	025-2234743	anuradhapura@softlogicfinance.lk
2	Badulla	No: 38, Anagarika Dharmapala Mw, Badulla	055-2224205	055-2223905	badulla@softlogicfinance.lk
3	Borella	No: 1072, Maradana Road, Borella	011-2698016	011-2694261	borella@softlogicfinance.lk
4	Chilaw	No: 28B, Kurunegala Road, Chilaw	032-2221415	032-2223754	chilaw@softlogicfinance.lk
5	Chunnakam	No: 101 & 105, K.K.S Road, Chunnakam	021-2242770	021-2242772	chunnakam@softlogicfinance.lk
6	City Office	No 47, Darmapala Mawatha, Colombo 07	011-2303373	011-2303363	cityoffice@softlogicfinance.lk
7	Dambulla	No: 719, Anuradhapura Road, Dambulla	066-2284737	066-2284717	dambulla@softlogicfinance.lk
8	Dematagoda	No: 85, Kolonnawa Road, Dematagoda, Colombo 09	011-2679089	011-2646226	dematagoda@softlogicfinance.lk
9	Embilipitiya	No: 176, Ratnapura Road, Pallegama, Embilipitiya	047-2230590	047-2230592	embilipitiya@softlogicfinance.lk
10	Galle	No: 64, Colombo Road, Kaluwella, Galle	091-2248920	091-2248095	galle@softlogicfinance.lk
11	Gampaha	No: 57/A, Buddhaloka Mawatha, Gampaha	011-2281285	033-2227506	gampaha@softlogicfinance.lk
12	Hatton	No: 115, Main Street, Hatton	051-2222108	051-2225739	hatton@softlogicfinance.lk
13	Head Office	No: 13, De Fonseka Place, Colombo 04	011-2359700	011-2359799	headoffice@softlogicfinance.lk
14	Jaffna	No: 62/64, Stanly Road, Jaffna	021-2219444	021-2219666	jaffna@softlogicfinance.lk
15	Kadawatha	No: 139/7/D, Kandy Road, Kadawatha	011-2923011	011-2923013	kadawatha@softlogicfinance.lk
16	Kalutara	No: 264, Galle Road, Kalutara South, Kalutara	034-2224714	034-2223262	kalutara@softlogicfinance.lk
17	Kandy	No: 165, Katugodella Street, Kandy	081-2224912	081-2224916	kandy@softlogicfinance.lk
18	Kochchikade	No: 42, Chilaw Road, Kochchikade	031-2274233	031-2272672	kochchikade@softlogicfinance.lk
19	Kotahena	No.244, George R De Silva Mawatha, Colombo 13	011-2337040		kotahena@softlogicfinance.lk
20	Kottawa	No: 87/A, Highlevel Road, Kottawa	011-2178464	011-2842824	kottawa@softlogicfinance.lk
21	Kurunegala	No: 13, Rajapihilla Mawatha, Kurunegala	037-2232875	037-2232565	kurunegala@softlogicfinance.lk
22	Matale	No: 253, Main Street, Matale	066-2226461	066-2228863	matale@softlogicfinance.lk
23	Matara	No: 8A, 1 st Floor, F N Building, Station Road , Matara	041-2220195	041-2227257	matara@softlogicfinance.lk
24	Matara Metro	No: 382A, Galle Rd, Pamburana, Matara	041-2238690	041-2238691	matarametro@softlogicfinance.lk
25	Nawala	No: 305B, Nawala Road, Nawala	011-2807080	011-2807082	nawala@softlogicfinance.lk
26	Negombo	No: 406/1, Udayarthoppuwa Road, Negombo	031-2224714	031-2224716	negombo@softlogicfinance.lk
27	Nuwara Eliya	No: 72, Kandy Road, Nuwara Eliya	052-2223382	052-2223383	nuwaraeliya@softlogicfinance.lk
28	Bambalapitiya	No. 292/B, Galle Road, Colombo 04	011-2367901	011-2055517	pamankada@softlogicfinance.lk
29	Grandpass	No. 408 Grandpass road Colombo 14	011-2334461	011-2334549	pettah@softlogicfinance.lk
30	Polonnaruwa	No: 125, Batticaloa Road, Polonnaruwa	027-2226727	027-2225909	polonnaruwa@softlogicfinance.lk
31	Ratnapura	No: 1/200, Ground Floor, Main Street, Ratnapura	045-2230677	045-2223574	rathnapura@softlogicfinance.lk
32	Senkadagala	No: 288, Katugastota Road, Kandy	081-2232601	081-2232603	senkadagala@softlogicfinance.lk
33	Thissamaharama	No: 28, Main Street, Thissamaharama	047-2239933	047-2239504	tissamaharama@softlogicfinance.lk
34	Wattala	No: 180, Negombo Road, Wattala	011-2051660	011-2051676	wattala@softlogicfinance.lk
35	Weligama	No: 2, Matara Road, Weligama	041-2252888	041-2260523	weligama@softlogicfinance.lk

Standalone Gold Loan Centre

No	Branch	Address	Telephone Number	Fax	Email
1	Mawanella	No: 131,132, Kandy Road, Mawanella	035-2247304		