



## **SOFTLOGIC FINANCE PLC**

**INTERIM FINANCIAL STATEMENTS**  
**For the 06 Months ended 30th September 2019**

**( Company Registration No: PB641PQ )**

**No 13, De Fonseka Place, Colombo 04**

## STATEMENT OF COMPREHENSIVE INCOME

06 MONTH PERIOD ENDED 30TH SEPTEMBER 2019

Rs.

	3 Months ended 30th September		6 Months ended 30th September	
	2019 Unaudited	2018 Unaudited	2019 Unaudited	2018 Unaudited
<b>Income</b>	<b>1,041,570,856</b>	<b>993,430,159</b>	<b>2,089,989,658</b>	<b>1,942,149,842</b>
Interest income	978,528,907	910,837,790	1,971,723,248	1,754,093,574
Interest expenses	(644,116,916)	(609,865,542)	(1,316,937,023)	(1,206,537,797)
<b>Net interest income</b>	<b>334,411,991</b>	<b>300,972,248</b>	<b>654,786,225</b>	<b>547,555,777</b>
Fee and commission income	58,412,920	81,921,479	113,637,381	187,385,378
Net trading income/(Loss)	240,800	206,400	240,800	206,400
Other operating income	4,388,229	464,490	4,388,229	464,490
<b>Total operating income</b>	<b>397,453,940</b>	<b>383,564,617</b>	<b>773,052,635</b>	<b>735,612,045</b>
Impairment (charge)/ reversal for loans and other losses	(22,438,153)	(25,009,393)	(32,276,462)	(3,595,834)
<b>Net Operating Income</b>	<b>375,015,786</b>	<b>358,555,224</b>	<b>740,776,172</b>	<b>732,016,211</b>
<b>Operating expenses</b>				
Personnel costs	(103,151,951)	(120,463,014)	(212,934,767)	(242,921,388)
Depreciation of property, plant and equipment	(13,918,678)	(15,559,882)	(28,558,784)	(32,324,485)
Amortization of intangible assets	(2,987,265)	(5,039,548)	(6,121,233)	(9,044,890)
Other operating expenses	(207,819,126)	(176,099,403)	(389,110,661)	(343,695,380)
<b>Operating profit before Value Added Tax and NBT on financial services</b>	<b>47,138,766</b>	<b>41,393,377</b>	<b>104,050,727</b>	<b>104,030,068</b>
VAT & NBT on financial services	(27,108,335)	(9,892,801)	(53,785,429)	(34,798,965)
<b>Profit before income tax</b>	<b>20,030,432</b>	<b>31,500,577</b>	<b>50,265,298</b>	<b>69,231,104</b>
Income tax Reversal/ (expense)	(5,864,128)	(507,916)	(8,929,328)	(8,189,137)
<b>Profit for the period</b>	<b>14,166,303</b>	<b>30,992,661</b>	<b>41,335,970</b>	<b>61,041,967</b>
<b>Other comprehensive income/ (expenses)</b>				
<b>Other comprehensive income to be reclassified to profit or loss</b>				
Gain/(Loss) arising on remeasuring available for sale financial investments	9,070,198	(21,203,997)	5,865,727	(35,276,244)
<b>Other comprehensive income for the Period , net of tax</b>	<b>9,070,198</b>	<b>(21,203,997)</b>	<b>5,865,727</b>	<b>(35,276,244)</b>
<b>Total comprehensive income/(expenses) for the Period</b>	<b>23,236,501</b>	<b>9,788,664</b>	<b>47,201,696</b>	<b>25,765,724</b>
Basic earnings per Share(Rs.) - Annualised	0.83	1.83	1.22	1.80

SOFTLOGIC FINANCE PLC  
STATEMENT OF FINANCIAL POSITION  
AS AT 30TH SEPTEMBER 2019

Page 3

	2019 Unaudited	2018 Unaudited	31/03/2019 Audited
<b>ASSETS</b>			
Cash and Cash Equivalents	77,817,105	841,823,846	933,439,266
Financial Investments - Fair Value through OCI	131,420,602	232,872,072	224,854,875
Financial Investments - Loans and Receivables	1,997,423,672	1,709,319,832	1,523,032,534
Lease and Hire Purchase Receivables	2,198,940,802	2,005,128,318	1,970,566,792
Loans and Receivables	16,005,196,440	14,707,538,498	16,212,784,363
Right of Use Lease Asset	212,235,755	-	-
Intangible Assets	53,064,847	110,494,780	59,186,081
Property, Plant & Equipment	484,684,754	503,989,800	512,018,453
Other Assets	1,184,786,530	1,206,451,685	1,119,171,706
<b>TOTAL ASSETS</b>	<b>22,345,570,507</b>	<b>21,317,618,832</b>	<b>22,555,054,070</b>
<b>LIABILITIES</b>			
Due to Banks	600,015,226	1,861,940,367	818,689,936
Due to Customers	17,285,814,193	15,580,137,225	17,115,400,246
Other Borrowed Funds	2,037,406,597	1,472,167,747	2,524,015,987
Other Liabilities	467,982,519	97,157,906	189,797,627
<b>TOTAL LIABILITIES</b>	<b>20,391,218,535</b>	<b>19,011,403,245</b>	<b>20,647,903,795</b>
<b>SHARE HOLDERS' FUNDS</b>			
Stated Capital	2,002,269,999	2,002,269,999	2,002,269,999
Statutory Reserve Fund	260,448,732	219,654,894	260,448,732
Retained Earnings	(323,952,156)	78,793,827	(365,288,126)
Revaluation Reserve	115,489,682	103,249,682	115,489,682
Available For Sale Reserve	(99,904,285)	(97,752,815)	(105,770,012)
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>1,954,351,971</b>	<b>2,306,215,588</b>	<b>1,907,150,275</b>
<b>TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS</b>	<b>22,345,570,507</b>	<b>21,317,618,832</b>	<b>22,555,054,070</b>
<b>Net Assets Value Per Share</b>	<b>28.77</b>	<b>33.95</b>	<b>28.08</b>

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.

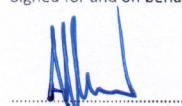


V.S. Premawardana

Chief Financial Officer

The Board of Directors are responsible for the preparation and presentation of these Financial Statements.

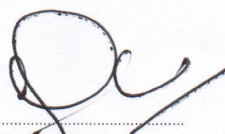
Signed for and on behalf of Board of Directors by;



A. Russell - Davison

Chairman

Date : 04/11/2019



N H S Wijekoon

CEO/Director



## STATEMENT OF CASH FLOWS

06 MONTH PERIOD ENDED 30TH SEPTEMBER 2019

Rs.

	30/09/2019 Unaudited	30/09/2018 Unaudited	31/03/2019 Audited
<b>Cash flows from operating activities</b>			
Net profit/(Loss) before taxation	50,265,298	69,231,104	63,114,999
<b>Adjustments for ,</b>			
Depreciation	28,558,784	32,324,485	65,458,955
Amortization of intangible assets	6,121,233	9,044,890	6,764,438
Profit on disposal of property, plant and equipment	(4,388,229)	(464,490)	(427,716)
Impairment charge bad and doubtful debts	32,276,462	3,595,834	189,681,869
Provision for defined benefit plans	5,100,000	3,000,000	9,567,417
Interest expenses	1,316,937,023	1,206,537,797	2,490,557,311
<b>Operating profit before working capital changes</b>	<b>1,434,870,572</b>	<b>1,323,269,619</b>	<b>2,824,717,273</b>
(Increase)/Decrease in lease and hire purchase receivables	(228,374,010)	(1,130,536,696)	(381,622,161)
(Increase)/Decrease in Factoring receivables	(178,145,840)	(114,264,941)	(309,225,914)
(Increase)/Decrease in Gold Loan receivables	(680,420,071)	(305,732,191)	(759,472,605)
(Increase)/Decrease in loans & receivables	1,066,153,834	2,311,831,830	(122,590,990)
(Increase)/Decrease in financial investments - Loans and Receivables	(474,391,138)	427,046,805	96,018,172
(Increase)/Decrease in Rights of Use assets	(212,235,755)	-	-
(Increase)/Decrease in financial investments - Fair Value through OCI	93,434,273	26,822,061	43,293,441
(Increase)/Decrease in other assets	(65,614,824)	(690,409,019)	(337,228,224)
(Decrease)/Increase in amounts due to customers	170,413,947	(1,281,816,074)	723,452,957
(Decrease)/Increase in other liabilities	278,184,893	165,091,723	95,241,738
<b>Cash generated from operations</b>	<b>1,203,875,881</b>	<b>731,303,117</b>	<b>1,872,583,687</b>
Interest paid	(1,316,937,023)	(1,206,537,797)	(2,490,557,311)
Defined benefit plan costs paid	(1,782,099)	(429,285)	(5,434,687)
<b>Net cash generated from operating activities</b>	<b>(114,843,241)</b>	<b>(475,663,964)</b>	<b>(623,408,311)</b>
<b>Cash flows from investing activities</b>			
Purchase of property, plant and equipment	(3,836,856)	(56,551,093)	(39,443,740)
Proceeds from disposal of property, plant and equipment	7,000,000	1,800,589	1,842,489
<b>Net cash used in investing activities</b>	<b>3,163,144</b>	<b>(54,750,504)</b>	<b>(37,601,251)</b>
<b>Cash flows from financing activities</b>			
Proceed from borrowings-Bank Loan	1,017,500,000	357,758,898	3,100,000,000
Repayment of borrowings- Bank Loan	(549,822,590)	(279,106,176)	(2,350,000,000)
Repayment of Debentures	(766,659,459)	(259,060,000)	(565,880,000)
Repayment of other borrowed funds	(2,740,845)	(16,378,834)	(134,399,447)
<b>Net cash (used in) / generated from financing activities</b>	<b>(301,722,894)</b>	<b>(196,786,112)</b>	<b>49,720,553</b>
Net Increase/ (decrease) in cash and cash equivalents	(413,402,991)	(727,200,580)	(611,289,008)
Cash and cash equivalents at the beginning of the year	(108,795,131)	1,022,115,521	502,493,877
<b>Cash and cash equivalents at the end of the period</b>	<b>(522,198,122)</b>	<b>294,914,941</b>	<b>(108,795,131)</b>
<b>Reconciliation of cash and cash equivalents</b>			
Cash, bank balance and short term investments	77,817,105	841,823,846	709,894,804
Bank overdrafts	(600,015,226)	(546,908,905)	(818,689,936)
<b>Cash and cash equivalents at the end of the period</b>	<b>(522,198,122)</b>	<b>294,914,941</b>	<b>(108,795,131)</b>

**SOFTLOGIC FINANCE PLC**  
**STATEMENT OF CHANGES IN EQUITY**  
**PERIOD ENDED 30TH SEPTEMBER 2019**

Rs.

	Stated Capital	Retained Earnings	Available for Sale Reserve	Statutory Reserve Fund	Revaluation Reserve	Total
<b>Balance as at 01st April 2018</b>	<b>2,002,269,999</b>	<b>17,751,860</b>	<b>(62,476,571)</b>	<b>219,654,894</b>	<b>103,249,682</b>	<b>2,280,449,864</b>
Profit for the period	-	61,041,967	-	-	-	61,041,967
Other Comprehensive Income for the period	-	-	(35,276,244)	-	-	(35,276,244)
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>61,041,967</b>	<b>(35,276,244)</b>	<b>-</b>	<b>-</b>	<b>25,765,723</b>
<b>Balance as at 30th September 2018</b>	<b>2,002,269,999</b>	<b>78,793,827</b>	<b>(97,752,815)</b>	<b>219,654,894</b>	<b>103,249,682</b>	<b>2,306,215,588</b>
<b>Balance as at 01st April 2019</b>	<b>2,002,269,999</b>	<b>(365,288,126)</b>	<b>(105,770,012)</b>	<b>260,448,732</b>	<b>115,489,682</b>	<b>1,907,150,275</b>
Profit for the period	-	41,335,970	-	-	-	41,335,970
Other comprehensive income for the period	-	-	5,865,727	-	-	5,865,727
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>41,335,970</b>	<b>5,865,727</b>	<b>-</b>	<b>-</b>	<b>47,201,696</b>
<b>Balance as at 30th September 2019</b>	<b>2,002,269,999</b>	<b>(323,952,156)</b>	<b>(99,904,285)</b>	<b>260,448,732</b>	<b>115,489,682</b>	<b>1,954,351,971</b>

1. The above figures are provisional and subject to audit.
2. Information on shares and debentures for the Period ended September 30, 2019.

Market Price per Share (Rs.)		
Highest	26.00	
Lowest	16.90	
Closing	16.90	
	CRL-BC-29/08/19 A-10	CRL-BC-29/08/19 B-7.69
Market Price per Debenture (Rs.)		
Highest	100.00	100.00
Lowest	100.00	100.00
Closing	100.00	100.00
	CRL-BC-29/08/19 A-10	CRL-BC-29/08/19 B-7.69
Interest yield as at date of last trade / Yield To Maturity of Trade Done		
Interest Rate	10.00	9.67
Interest Yield	10.00	9.67
Last Traded Date	06/05/2019	06/06/2018
Interest Rate of Comparable Government Securities - Gross rates		%
3 Year Treasury Bond	9.28%	
5 Year Treasury Bond	10.24%	
Ratios		
Debt to equity ratio (Times)	10.43	
Liquid assets ratio (%) – Statutory Minimum 10%	12.34	
Interest cover (Times)	1.04	

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, 2019.
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 Annual Report for the year ended March 31, 2019.
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 Central Bank of Sri Lanka has capped the total Lending book to Rs. 18.5 Bn.
9. The Board of Directors has decided on 30th August 2019 to proceed with a Rights Issue of Rs. 602,495,232 by issuing 35,440,896 new Ordinary shares at Rs. 17.00 per share to improve the Regulatory Capital Adequacy ratios. This has been subsequently approved by Securities and Exchange Commission of Sri Lanka and a special Extra Ordinary General meeting (EGM) will be held on 14th November 2019.

**10. Twenty Major Shareholders as at 30th September 2019**

<b>Name</b>	<b>No. of Shares</b>	<b>(%)</b>
SOFTLOGIC CAPITAL PLC	23,886,130	35.16
PAN ASIA BANKING CORPORATION PLC/SOFTLOGIC CAPITAL PLC	21,515,240	31.67
VANIK INCORPORATION LTD	5,376,068	7.91
SOFTLOGIC LIFE INSURANCE PLC-A/C NO. 04 (PARTICIPATING FUND)	3,965,107	5.84
MR. KULAPPUARACHCHIGE DON DAMMIKA PERERA	3,276,253	4.82
L.B. FINANCE LIMITED	2,090,000	3.08
MR. MURUGESU MAHIBALAN	971,612	1.43
SOFTLOGIC HOLDINGS PLC	779,969	1.15
PEOPLE'S LEASING & FINANCE PLC/L.P.HAPANGAMA	587,912	0.87
PEOPLE'S LEASING & FINANCE PLC/HI LINE TRADING (PVT) LTD	522,974	0.77
HSBC INTERNATIONAL NOMINEES LTD-SSBT-DEUSTCHE BANK AG SINGAPORE A/C 01	389,604	0.57
MR. ASOKA KARIYAWASAM PATHIRAGE	228,000	0.34
MR. SUBRAMANIAM VASUDEVAN	163,019	0.24
MRS. PAMELA CHRISTINE COORAY	132,444	0.19
ASHA FINANCIAL SERVICES LTD/MS.H.C.KALANSOORIYA	111,025	0.16
MR. SITHAMPALAM ABISHEK	105,000	0.15
MR. ADDARA PATHIRANAGE SOMASIRI	100,000	0.15
ASSETLINE LEASING CO. LTD/R.K.R. PATHIRANAGE	99,995	0.15
AHUGODA SANASA SOCIETY LTD	93,139	0.14
UNIMO ENTERPRISES LTD	89,709	0.13
	64,483,200	94.93
Others	3,445,184	5.07
<b>Total</b>	<b>67,928,384</b>	<b>100.00</b>

**11. Directors' Shareholding as at 30th September 2019**

<b>Names of Directors</b>	<b>No. of Shares</b>	<b>(%)</b>
2. Mr. A. Russell Davison (Chairman - Since 24.10.2019)	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
7. Mr. Nilantha Bastian	Nil	Nil

**12. Public shareholding as at 30th September 2019**

Public holding	17,540,820	25.82%
Number of public shareholders	1,418	

**13. Float adjusted market Capitalization as at 30th September 2019**

	<b>Threshold</b>	<b>Compliance (Y/N)</b>	<b>Value</b>
Float adjusted market Capitalization (Rs)	Less than 1 Bn	Yes	296,410,938
Minimum Public Holding (%)	Minimum 10%	Yes	25.82%

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

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

**14 RELATED PARTY TRANSACTIONS**

Details of significant related party disclosures are as follows:

**14.1 Transactions with Key Managerial Personnel (KMPs)**

Key Managerial Personnel includes Members of the Board of Directors of the Company and of its Holding Company.

Short-term employee benefits for the period Rs. 24,254,475

**14.2 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. 51,778,552  
Savings Deposits Rs. 244,469

**14.3 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 September 30, 2019.

Rs.

Company	Relationship	(Receivables) / Payables	Loans, Advances & Investments	Borrowings / Deposits	Income Earned	Cost Incurred	Plant & Equip. Purchased / (sold)
Softlogic Capital PLC	Parent Company	-	-	-	-	-	-
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	333,117	-	-	-	1,326,322	-
Softlogic Brands (Pvt) Ltd	Group Company		175,000,000	1,043,607	15,793,032		-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	-	20,000,000	-	2,244,948	-
Softlogic Holdings PLC	Ultimate Parent Company	-				947	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(1,582,858)	275,000,000	16,930,589	23,641,922	803,717	616,254
Softlogic Communications (Pvt) Ltd	Affiliated Company	(1,129,959)				-	
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	120,219	-	-	-	-	245,094
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	636,088	-	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	2,196,476	-	-	-	10,324,648	-
Softlogic Asset Managemet (Pvt) Ltd	Affiliated Company	-	-	30,000,000	-	1,075,802	-
Nextage (Pvt) Ltd	Affiliated Company	4,916	-	-	-	180,518	-
Future Automobiles (Pvt) Ltd	Affiliated Company	656,907	-	-	-	2,954,331	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company		-	1,394,984	-	82,416	-



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.

Rs.

For the period ended 30th September	Leasing & Hire Purchases		Group Personal Loans & Pawning		SME, Factoring & Other Loans		Unallocated		Total	
	2019 Unaudited	2018 Unaudited	2019 Unaudited	2018 Unaudited	2019 Unaudited	2018 Unaudited	2019 Unaudited	2018 Unaudited	2019 Unaudited	2018 Unaudited
Interest Income	235,139,093	170,603,414	319,616,453	284,078,358	1,308,926,781	1,203,328,908	-	-	1,863,682,327	1,658,010,680
Investment Income	-	-	-	-	-	-	108,040,922	96,082,894	108,040,922	96,082,894
Fee and Commission Income	-	20,031,230	22,077,903	17,879,780	38,050,424	107,167,881	53,509,054	42,306,487	113,637,381	187,385,378
Other Operating Income	-	-	-	-	-	-	4,629,029	670,890	4,629,029	670,890
<b>Total Revenue</b>	<b>235,139,093</b>	<b>190,634,644</b>	<b>341,694,356</b>	<b>301,958,138</b>	<b>1,346,977,205</b>	<b>1,310,496,789</b>	<b>166,179,005</b>	<b>139,060,271</b>	<b>2,089,989,658</b>	<b>1,942,149,842</b>
Profit Before Income Tax	5,655,213	6,795,483	8,217,920	10,763,791	32,395,476	46,714,799	3,996,688	4,957,031	50,265,298	69,231,104
Income Tax (Expense)/Reversal									(8,929,328)	(8,189,137)
<b>Profit After Tax</b>									<b>41,335,970</b>	<b>61,041,967</b>
<b>Segment Assets</b>	<b>2,198,940,802</b>	<b>2,005,128,318</b>	<b>3,041,441,438</b>	<b>2,757,294,663</b>	<b>12,964,160,235</b>	<b>11,950,243,835</b>	<b>4,141,028,032</b>	<b>4,604,952,016</b>	<b>22,345,570,507</b>	<b>21,317,618,832</b>
<b>Segment Liabilities</b>	<b>2,006,620,615</b>	<b>1,788,206,427</b>	<b>2,775,435,830</b>	<b>2,459,000,750</b>	<b>11,830,309,922</b>	<b>10,657,424,087</b>	<b>3,778,852,168</b>	<b>4,106,771,980</b>	<b>20,391,218,535</b>	<b>19,011,403,245</b>

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**CORPORATE INFORMATION**


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**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
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**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 &amp; Young

Chartered Accountants,

No.201, De Saram Place,

P.O. Box 101, Colombo 10.

**Board of Directors**

Mr. A. Russell - Davison (Chairman - Since 24.10.2019)

Mr. Nalin Wijekoon (CEO)

Mr. Chris Corea

Mr. H. K. Kaimal

Mr. Dushan Soza

Mr. Nilantha Bastian

**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

**Executive Committee**

Mr. A. Russell - Davison (Chairman - Since 24.10.2019)

Mr. Nalin Wijekoon - Director / CEO

Mr. Lohika Fonseka - COO

Mr. Sanjeewa Premawardana - CFO

Mr. Asanka De Silva - Head of Recovery

Ms. Nadeeka Wimalathunga - CLO

Mr. Nalaka De Silva - DGM

## 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 <sup>st</sup> 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	Pettah	No: 12, Srimath Rathanaiothi Sarwanamuththu Mawatha, Colombo 12	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		