



INTERIM FINANCIAL STATEMENTS

For the 6 months ended 30th September 2017

(Company Registration No: PB641PQ)

SOFTLOGIC FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME
PERIOD ENDED 30TH SEPTEMBER 2017

	3 Months ended 30/09/2017 (Unaudited) Rs.	6 Months ended 30/09/2017 (Unaudited) Rs.	3 Months ended 30/09/2016 (Unaudited) Rs.	6 Months ended 30/09/2016 (Unaudited) Rs.
Income	988,823,803	2,075,521,736	1,087,455,264	2,108,070,595
Interest income	857,681,370	1,807,292,605	935,375,362	1,828,865,773
Interest expenses	(636,250,738)	(1,264,833,601)	(583,905,256)	(1,105,306,147)
Net interest income	221,430,632	542,459,004	351,470,106	723,559,625
Fee and commission income	128,057,386	265,143,284	152,919,558	279,639,478
Net trading income/(Loss)	180,000	180,000	(839,656)	(839,656)
Other operating income	2,905,047	2,905,847	Nil	405,000
Total operating income	352,573,065	810,688,135	503,550,008	1,002,764,448
Impairment (charge)/ reversal for loans and other losses	(10,289,690)	(25,741,566)	(87,345,664)	(169,233,420)
Net Operating Income	342,283,375	784,946,569	416,204,344	833,531,028
Operating expenses				
Personnel costs	(121,799,219)	(262,273,523)	(129,827,804)	(258,345,584)
Depreciation of property, plant and equipment	(23,837,173)	(36,019,755)	(18,033,240)	(36,183,074)
Amortization of intangible assets	-	(5,030,755)	(2,964,181)	(5,947,859)
Other operating expenses	(127,007,273)	(250,767,814)	(115,168,832)	(234,406,398)
Operating profit before Value Added Tax and NBT on financial services	69,639,710	230,854,722	150,210,287	298,648,113
VAT on financial services	(16,157,528)	(35,386,166)	(20,122,823)	(44,924,584)
NBT on financial services	4,660,269	(4,718,155)	(3,504,150)	(8,351,689)
Profit before income tax	58,142,450	190,750,401	126,583,314	245,371,840
Income tax expense	2,128,075	(29,445,376)	(31,544,160)	(60,061,826)
Profit for the period	60,270,525	161,305,025	95,039,154	185,310,014
Basic earnings per share (Rs.) - Annualized	4.08	5.46	1.61	3.14
<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	(6,821,472)	(9,496,236)	(1,478,700)	(1,287,900)
Gain on available for sale investment transferred to profit or loss	Nil	Nil	NIL	NIL
<u>Other comprehensive income not to be reclassified to profit or loss</u>				
Actuarial gain/(loss) on post employment benefit obligations	Nil	Nil	NIL	NIL
Gain/(Loss) arising on revaluation of land and building	Nil	Nil	NIL	NIL
Other comprehensive income for the 6 month Period, net of tax	(6,821,472)	(9,496,236)	(1,478,700)	(1,287,900)
Total comprehensive income/(expenses) for the 6 month Period	53,449,053	151,808,789	93,560,454	184,022,114

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

	30/09/2017 Unaudited Rs.	30/09/2016 Unaudited Rs.	31/03/2017 Audited Rs.
<u>ASSETS</u>			
Cash and Cash Equivalents	1,531,959,286	3,449,752,082	754,813,493
Financial Investments - Available for Sale	259,694,133	178,560,300	184,193,580
Financial Investments - Held to Maturity	Nil	123,671,280	Nil
Financial Investments - Loans and Receivables	2,136,366,637	Nil	1,777,822,416
Lease and Hire Purchase Receivables	874,591,622	908,893,702	949,316,675
Loans and Receivables	16,599,373,196	17,047,800,192	17,665,323,546
Other Non Financial Assets	493,980,313	781,355,861	352,012,443
Income Tax Receivable	22,062,354	Nil	37,010,401
Intangible Assets	90,352,462	33,430,880	95,066,053
Property, Plant & Equipment	483,420,028	356,720,258	373,817,940
Total assets	22,491,800,030	22,880,184,555	22,189,376,547
<u>LIABILITIES</u>			
Due to Banks	974,308,712	1,094,547,715	1,362,994,681
Due to Customers	16,351,363,534	16,734,782,934	16,048,473,927
Other Borrowed Funds	2,046,813,012	2,330,416,897	2,308,397,150
Other Non Financial Liabilities	696,563,014	37,507,617	96,902,951
Retirement Benefit Obligations	18,087,224	16,960,490	16,938,596
Deferred Tax Liabilities	58,189,156	13,345,834	63,535,519
Total Liabilities	20,145,324,651	20,227,561,487	19,897,242,825
<u>SHARE HOLDERS' FUNDS</u>			
Stated Capital	1,692,615,435	1,692,615,435	1,692,615,435
Statutory Reserve Fund	298,281,106	230,122,126	266,020,101
Retained Earnings	338,244,167	58,265,408	306,667,278
Revaluation Reserve	88,265,407	723,565,399	88,265,408
Available For Sale Reserve	(70,930,736)	(51,945,300)	(61,434,499)
Shareholders' Funds	2,346,475,379	2,652,623,068	2,292,133,723
Total Liabilities and Share Holders' Funds	22,491,800,030	22,880,184,555	22,189,376,547
Net Assets Value Per Share	39.72	44.91	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

(Sgd) N H G Wijekoon
CEO/Director

Date : Nov 07th, 2017

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS
PERIOD ENDED 30TH SEPTEMBER 2017

	6 Months ended 30/09/2017 (Unaudited) Rs.	6 Months ended 30/09/2016 (Unaudited) Rs.
Cash flows from operating activities		
Net profit before taxation	190,750,401	245,371,840
Adjustments for ,		
Depreciation	35,819,637	36,183,074
Amortization of intangible assets	5,030,755	5,947,859
Profit on disposal of property, plant and equipment and real estate	-	(405,000)
(Profit)/loss from sale of vehicles & real estate	(3,944,705)	839,656
Gain from remeasuring investments held for trading	(9,496,238)	-
Impairment charge bad and doubtful debts	25,741,566	169,233,420
Provision for defined benefit plans	2,400,000	2,400,000
Interest expenses	1,264,833,601	1,105,306,147
Operating profit before working capital changes	1,511,135,017	1,564,876,996
(Increase)/Decrease in lease and hire purchase receivables	74,725,053	681,901,223
(Increase)/Decrease in loans & receivables	1,040,208,784	(1,954,919,406)
(Increase)/Decrease in financial investments - Loans and Receivables	(358,544,220)	-
(Increase)/Decrease in financial investments - Held for maturity	-	(123,671,280)
(Increase)/Decrease in financial investments - Available for sale	(75,500,554)	-
(Increase)/Decrease in other non financial assets	(277,815,081)	7,541,725
(Decrease)/Increase in amounts due to customers	302,889,607	2,679,211,086
(Decrease)/Increase in other non financial liabilities	594,313,700	(52,029,253)
Cash generated from operations	2,811,412,306	2,802,911,091
Interest paid	(1,264,833,601)	(1,105,306,147)
Defined benefit plan costs paid	(1,251,372)	(294,854)
Proceeds from sale of vehicles & real estate	4,159,853	3,700,000
Net cash generated from operating activities	1,549,487,186	1,701,010,090
Cash flows from investing activities		
Purchase of property, plant and equipment	(24,287,011)	(21,499,304)
Purchase of intangible assets	(317,144)	405,000
Net cash used in investing activities	(24,604,155)	(21,094,304)
Cash flows from financing activities		
Proceed from long term borrowings	-	800,000,000
Repayment of long term borrowings	(535,681,440)	(664,604,799)
Proceeds from other borrowed funds	-	500,000,000
Repayment of other borrowed funds	(261,584,138)	(1,357,701,186)
Dividend Paid	(97,467,130)	(73,838,735)
Net cash (used in) / generated from financing activities	(894,732,708)	(796,144,720)
Net Increase/ (decrease) in cash and cash equivalents	630,150,322	883,771,066
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 6 month period	1,022,115,521	3,164,946,094
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	1,531,959,286	3,449,752,082
Bank overdrafts	(509,843,765)	(284,805,988)
	1,022,115,521	3,164,946,094

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital	Retained Earnings	Available for Sale Reserve	Statutory Reserve Fund	Revaluation Reserve	Total
Balance as at 01 April 2016	1,692,615,435	649,156,123	(50,657,400)	193,060,124	58,265,408	2,542,439,690
Profit for the period	Nil	185,310,014	Nil	Nil	Nil	185,310,014
Other comprehensive income for the period	Nil	Nil	Nil	Nil	Nil	Nil
Total comprehensive income for the period	Nil	185,310,014	Nil	Nil	Nil	185,310,014
Dividends paid	Nil	(73,838,735)	Nil	Nil	Nil	(73,838,735)
Increase / (decrease) in market value of dealing securities	Nil	Nil	(1,287,900)	Nil	Nil	(1,287,900)
Issue of Shares for Convertible Debts	Nil	Nil	Nil	Nil	Nil	Nil
Gain on revaluation of land and buildings	Nil	Nil	Nil	Nil	Nil	Nil
Transferred to / (from) during the year	Nil	(37,062,003)	Nil	37,062,003	Nil	-
Balance as at 30 September 2016	1,692,615,435	723,565,399	(51,945,300)	230,122,127	58,265,408	2,652,623,069
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	Nil	161,305,025	Nil	Nil	Nil	161,305,025
Other comprehensive income for the period	Nil	Nil	(9,496,236)	Nil	Nil	(9,496,236)
Total comprehensive income for the period	Nil	161,305,025	(9,496,236)	Nil	Nil	151,808,789
Dividends paid	Nil	(97,467,130)	Nil	Nil	Nil	(97,467,130)
Transferred to / (from) during the period	Nil	(32,261,005)	Nil	32,261,005	Nil	Nil
Balance as at 30 September 2017	1,692,615,435	338,244,168	(70,930,735)	298,281,106	88,265,408	2,346,475,382

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES

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

Market Price per Share (Rs.)			
	Highest		42.50
	Lowest		36.00
	Closing		39.00
Market Price per Debenture (Rs.)			
		<u>CRL-BC-29/08/19 A-10</u>	<u>CRL-BC-29/08/19 B-7.69</u>
	Highest		101.09
	Lowest	Did not trade during July 1,	101.09
	Closing	2017 to Sep 30, 2017	101.09
Interest yield as at date of last trade / Yield To Maturity of Trade Done		<u>CRL-BC-29/08/19 A-10</u>	<u>CRL-BC-29/08/19 B-7.69</u>
	Interest Rate		3M Net TB + 1.5%
	Interest Yield	Did not trade during July 1,	10.50%
	Last Traded Date	2017 to Sep 30, 2017	10/8/2017
Interest Rate of Comparable Government Securities - Gross rates			
	3 Year Treasury Bond		9.47%
	5 Year Treasury Bond		10.09%
Ratios			
	Debt to equity ratio (Times)		8.59
	Liquid assets ratio (%) – Statutory Minimum 10%		14.48%
	Interest cover (Times)		1.15

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

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)

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

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

<u>Name</u>		<u>No. of Shares</u>	<u>(%)</u>
Softlogic Capital PLC	28,493,841	40,509,081	68.58
Pan Asia Banking Corporation PLC / Softlogic Capital PLC	12,015,240		
Vanik Incorporation PLC		5,376,068	9.10
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-Deutsche Bank AG Singapore		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 30th September 2017.

<u>Names of Directors</u>	<u>No. of Shares</u>	<u>(%)</u>
1. Mr. A. K. Pathirage (Chairman)	228,000	0.39
2. Mr. H. 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 30th September 2017.

Public holding	17,540,820	29.69%
Number of public shareholders	1,372	

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 16,249,500

12.1.2 Transactions, arrangements and agreements involving KMPs and their close members of the family

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

Time Deposits 70,295,768
Consultancy fee for the period 1,010,000
Dividend paid on share holding 241,118

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 September 30, 2017.

Company	Relationship	Receivables / (Payables) Rs.	Loans, Advances Rs.	Borrowings / Rs.	Income Earned Rs.	Cost Incurred Rs.	Plant & Equip. Purchased / (sold) Rs.
Softlogic Capital PLC	Parent Company	3,745,868	Nil	Nil	Nil	27,755,458	Nil
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	570,916	Nil	Nil	Nil	1,171,562	Nil
Softlogic Life Insurance PLC	Group Company	443,404	Nil	Nil	Nil	Nil	Nil
Softlogic Stock Brokers (Pvt) Ltd	Group Company	Nil	Nil	85,000,000	Nil	543,782	Nil
Softlogic Holdings PLC	Ultimate Parent Company	(1,713,324)	Nil	Nil	Nil	-	Nil
Softlogic Retail (Pvt) Ltd	Affiliated Company	(403,290)		13,530,113	Nil	358,301	2,587,126
Softlogic Communications (Pvt) Ltd	Affiliated Company	Nil	21,529,038	Nil	Nil	1,468	Nil
Softlogic Computers (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	98,725	Nil
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	877,582	Nil	Nil	Nil	2,164,841	618,000
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	4,213,773	Nil	Nil	Nil	Nil	Nil
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	(288,800)	Nil	Nil	Nil	13,144,873	Nil
Softlogic Brands (Pvt.) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	169,512	Nil
Softlogic Destination Management (Pvt) Ltd	Affiliated Company	211,000	Nil	Nil	Nil	607,800	Nil
Central Hospital Ltd	Affiliated Company	(172,250)	Nil	Nil	Nil	349,450	Nil
Odel PLC	Affiliated Company	Nil	Nil	Nil	Nil	300,000	Nil
Nextage (Pvt) Ltd	Affiliated Company	168,320	Nil	Nil	Nil	333,355	Nil
BPM One (Pvt.) Ltd	Affiliated Company	125,000	Nil	Nil	Nil	1,010,000	Nil
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	Nil	6,618,485	Nil	Nil	376,105	Nil
Future Automobiles (Pvt) Ltd	Affiliated Company	642,033	Nil	Nil	Nil	1,107,363	Nil

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)

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

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

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

For the period ended 30th June	Leasing		Hire Purchases and Loans		Other Loans and Receivables		Unallocated		Total	
	30.09.2017 Rs. Unaudited	30.09.2016 Rs. Unaudited	30.09.2017 Rs. Unaudited	30.09.2016 Rs. Unaudited	30.09.2017 Rs. Unaudited	30.09.2016 Rs. Unaudited	30.09.2017 Rs. Unaudited	30.09.2016 Rs. Unaudited	30.09.2017 Rs. Unaudited	30.09.2016 Rs. Unaudited
Interest Income	41,649,363	75,603,423	23,021,993	78,953,894	1,487,672,903	1,520,336,840	110,444,382	-	1,662,788,642	1,674,894,157
Investment Income	-	-	-	-	-	-	144,503,963	153,971,616	144,503,963	153,971,616
Fee and Commission Income	1,206,365	1,439,274	597,429	1,029,511	250,947,305	277,170,693	12,392,185	(434,656)	265,143,284	279,204,822
Net Trading Income / (Loss)	-	-	-	-	-	-	180,000	-	180,000	-
Other Operating Income	-	-	-	-	-	-	2,905,847	-	2,905,847	-
Total Revenue	42,855,728	77,042,697	23,619,422	79,983,405	1,738,620,208	1,797,507,533	270,426,378	153,536,960	2,075,521,736	2,108,070,595
Profit Before Income Tax	3,938,646.97	4,626,183	2,170,738.14	4,802,763	159,787,535	107,934,934	24,853,481	9,219,434	190,750,401	126,583,314
Income Tax Expense									(29,445,376)	(31,544,160)
Profit After Tax									161,305,025	95,039,154
Segment Assets	431,149,955	480,950,838	443,441,667	427,942,864	16,599,373,196	17,047,800,192	5,017,835,212	4,923,490,660	22,491,800,030	22,880,184,554
Segment Liabilities	386,169,884	425,191,616	397,179,253	378,329,142	14,867,630,051	15,071,356,867	4,494,345,462	4,352,683,861	20,145,324,651	20,227,561,486

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

Management Committee

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

Auditors

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

Legal Advisors to the Company

Nithya Partners

Bankers

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

Branch Network

Corporate Branch

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

Badulla

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

Kandy

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

Polonnaruwa

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

Chilaw

No 28/B, Kurunegala Road
Tel: 032 2221415

Matara

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

Negombo

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

Embilipitiya

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

City Branch

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

Dambulla

No.719, Anuradhapura Road
Tel: 066-2284737

Kadawatha

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

Kurunegala

No. 13, Rajapihilla Mawatha
Tel: 037 2232875

Nawala

No.305B, Nawala Road
Tel: 011 2807080

Jaffna

No 62/64, Stanley Road
Tel: 021 2219444

Anuradhapura

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

Pamankada

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

Senkadagala

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

Branch Network cont...

Hatton

No. 107, Main Street
Tel : 051 2222289

Chunnakam

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

Tissamaharama

No: 28, Main Street
Tel : 047 2239933

Welligama

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,Goerge R De Silva Mawatha,
Colombo 13.
Tel : 011 2337040

Kottawa

No.87/A, Highlevel Road,Kottawa.
Tel : 011 2178464

Mawanella

No.53/B,Kandy Road, Mawanella.
Tel: 035 2247304