



SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS
For the 03 Months ended 30th June 2018

(Company Registration No: PB641PQ)

No 13, De Fonseka Place, Colombo 04

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

Rs.

	2018	2017
	Unaudited	Unaudited
Income	948,719,683	1,095,165,845
Interest income	843,255,784	939,366,696
Interest expenses	(596,672,255)	(628,582,863)
Net interest income	246,583,529	310,783,833
Fee and commission income	75,893,748	137,086,698
Other operating income	29,570,151	18,712,451
Total operating income	352,047,428	466,582,982
Impairment (charge)/ reversal for loans and other losses	21,413,559	(23,919,788)
Net Operating Income	373,460,987	442,663,194
Operating expenses		
Personnel costs	(122,458,374)	(140,474,304)
Depreciation of property, plant and equipment	(16,764,603)	(14,588,709)
Amortization of intangible assets	(4,005,342)	(2,624,628)
Other operating expenses	(167,595,977)	(123,760,541)
Operating profit before Value Added Tax and NBT on financial services	62,636,691	161,215,012
VAT & NBT on financial services	(24,906,164)	(28,607,061)
Profit before income tax	37,730,527	132,607,951
Income tax Reversal/ (expense)	(7,681,221)	(31,573,451)
Profit for the period	30,049,306	101,034,500
Other comprehensive income/ (expenses)		
Other comprehensive income to be reclassified to profit or loss		
Gain/(Loss) arising on remeasuring available for sale financial investments	(14,072,247)	2,674,764
Gain on available for sale investment transferred to profit or loss	-	-
Other comprehensive income for the Period , net of tax	(14,072,247)	2,674,764
Total comprehensive income/(expenses) for the Period	15,977,059	103,709,264
Basic earnings per Share(Rs.) - Annualised	1.77	6.84

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 30TH JUNE

Rs.

	2018 Unaudited	2017 Unaudited	31/03/2018 Audited
ASSETS			
Cash and Cash Equivalents	1,079,852,075	598,571,916	945,103,676
Financial Investments - Available for Sale	254,076,069	186,868,344	268,148,316
Financial Investments - Loans and Receivables	1,557,742,368	2,297,488,908	1,842,595,168
Lease and Hire Purchase Receivables	1,923,199,445	771,966,852	1,566,536,595
Loans and Receivables	15,363,225,888	17,313,704,694	15,811,256,334
Intangible Assets	75,373,505	92,758,588	78,044,789
Property, Plant & Equipment	512,216,122	364,739,711	522,564,162
Other Assets	808,084,001	467,938,352	645,967,555
TOTAL ASSETS	21,573,769,472	22,094,037,364	21,680,216,595
LIABILITIES			
Due to Banks	2,091,635,433	1,128,951,809	1,342,694,516
Due to Customers	15,717,681,595	16,195,459,371	16,391,947,289
Other Borrowed Funds	1,385,419,958	2,243,634,460	1,574,210,717
Other Liabilities	82,605,563	130,148,738	90,914,209
TOTAL LIABILITIES	19,277,342,549	19,698,194,378	19,399,766,731
SHARE HOLDERS' FUNDS			
Stated Capital	2,002,269,999	1,692,615,435	2,002,269,999
Statutory Reserve Fund	219,654,894	286,227,001	219,654,894
Retained Earnings	47,801,166	387,494,877	17,751,860
Revaluation Reserve	103,249,682	88,265,408	103,249,682
Available For Sale Reserve	(76,548,818)	(58,759,735)	(62,476,571)
TOTAL SHAREHOLDERS' FUNDS	2,296,426,923	2,395,842,986	2,280,449,864
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	21,573,769,472	22,094,037,364	21,680,216,595
Net Assets Value Per Share	33.81	40.56	33.57

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

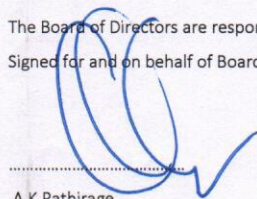
CERTIFICATION:

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.K. Pathirage
Chairman



M.H.G. Wijekoon
CEO/Director

Date : 24/07/2018

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

Page 4

Rs.

	2018 Unaudited	2017 Unaudited	31/03/2018 Audited
Cash flows from operating activities			
Net profit/(Loss) before taxation	37,730,527	132,607,951	193,079,381
Adjustments for ,			
Depreciation	16,764,603	14,588,709	71,778,784
Amortization of intangible assets	4,005,342	2,624,628	17,021,264
Profit on disposal of property, plant and equipment	11,331	-	(5,460,830)
(Profit)/loss from sale of vehicles & real estate	-	-	(3,040,564)
Impairment charge bad and doubtful debts	21,413,559	15,451,876	108,425,149
Provision for defined benefit plans	1,500,000	1,200,000	6,962,283
Interest expenses	596,672,255	628,582,863	2,561,129,565
Exchange loss on FMO loan	-	-	24,819,309
Operating profit before working capital changes	678,097,617	795,056,027	2,974,714,341
(Increase)/Decrease in lease and hire purchase receivables	(356,662,850)	177,349,822	(755,457,367)
(Increase)/Decrease in loans & receivables	448,030,446	336,166,976	1,137,498,564
(Increase)/Decrease in financial investments - Loans and Receivables	97,551,601	(519,666,492)	170,423,064
(Increase)/Decrease in financial investments - Available for sale	14,072,247	-	(84,996,809)
(Increase)/Decrease in other non financial assets	(155,570,790)	(110,488,959)	(113,021,820)
(Decrease)/Increase in amounts due to customers	(674,265,694)	146,985,444	343,473,362
(Decrease)/Increase in other non financial liabilities	(9,593,081)	(48,173,153)	(32,022,255)
Cash generated from operations	41,659,496	777,229,665	3,640,611,080
Interest paid	(605,208,742)	(628,582,863)	(2,561,129,565)
Taxes paid	(6,545,656)	-	(70,793,129)
Defined benefit plan costs paid	(215,566)	(255,175)	(3,383,488)
Proceeds from sale of vehicles & real estate	-	-	32,000,000
Net cash generated from operating activities	(570,310,467)	148,391,627	1,037,304,898
Cash flows from investing activities			
Purchase of property, plant and equipment	(6,449,683)	(5,510,499)	(47,696,619)
Purchase of intangible assets	(1,334,058)	(317,144)	-
Proceeds from disposal of property, plant and equipment	33,120	-	5,795,988
Net cash used in investing activities	(7,750,621)	(5,827,643)	(41,900,631)
Cash flows from financing activities			
Proceed from long term borrowings-Bank Loan	800,000,000	1,700,000,000	1,150,000,000
Repayment of long term borrowings- Bank Loan	(61,963,833)	(1,730,940,878)	(1,250,061,670)
Repayment of Debentures	(98,617,733)	-	(127,059,832)
Repayment of other borrowed funds	(90,622,059)	(64,762,690)	(325,091,142)
Dividend Paid	-	-	(97,467,130)
Net cash (used in) / generated from financing activities	548,796,375	(95,703,568)	(649,679,774)
Net Increase/ (decrease) in cash and cash equivalents	(29,264,713)	46,860,417	345,724,494
Cash and cash equivalents at the beginning of the year	737,689,693	391,965,199	391,965,199
Cash and cash equivalents at the end of the year	708,424,980	438,825,616	737,689,693
Reconciliation of cash and cash equivalents			
Cash, bank balance and short term investments	1,079,852,075	598,571,916	1,180,299,492
Bank overdrafts	(371,427,095)	(159,746,300)	(442,609,799)
Cash and cash equivalents at the end of the year	708,424,980	438,825,616	737,689,693

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
PERIOD ENDED 30TH JUNE 2018

Rs.

	Stated Capital	Retained Earnings	Available for Sale Reserve	Statutory Reserve Fund	Revaluation Reserve	Total
Balance as at 01st 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	-	101,034,500	-	-	-	101,034,500
Other Comprehensive Income for the period	-	-	2,674,764	-	-	2,674,764
	-	101,034,500	2,674,764	-	-	103,709,264
Transferred to / (from) during the period	-	(20,206,900)	-	20,206,900	-	-
Balance as at 30th June 2017	1,692,615,435	387,494,877	(58,759,735)	286,227,001	88,265,408	2,395,842,986
Balance as at 01st April 2018	2,002,269,999	17,751,860	(62,476,571)	219,654,894	103,249,682	2,280,449,864
Profit for the period	-	30,049,306	-	-	-	30,049,306
Other comprehensive income for the period	-	-	(14,072,247)	-	-	(14,072,247)
Total comprehensive income for the period	-	30,049,306	(14,072,247)	-	-	15,977,059
Balance as at 30th June 2018	2,002,269,999	47,801,166	(76,548,818)	219,654,894	103,249,682	2,296,426,923

1. The above figures are provisional and subject to audit.
2. Information on shares and debentures for the Period ended June 30, 2018.

Market Price per Share (Rs.)		
Highest		37.00
Lowest		25.10
Closing		30.00
	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	6/6/2018	6/6/2018
Interest Rate of Comparable Government Securities - Gross rates		
	%	
3 Year Treasury Bond	9.95%	
5 Year Treasury Bond	10.43%	
Ratios		
Debt to equity ratio (Times)	8.39	
Liquid assets ratio (%) – Statutory Minimum 10%	16.24%	
Interest cover (Times)	1.06	

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, 2018.
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, 2018.
7. No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements.
8. Company performed the preliminary impact assessment exercise on SLFRS 9 financial instruments. The Company has undertaken a significant analysis of how SLFRS 9 should be implemented and taken tentative accounting policy decisions.
9. The provisions made for reconciliation differences as mentioned in the note number 30 of the Annual report 2016-17 has been reversed until the reconciliation is completed with the new computer system migration before 31. 12.2018. As a result a net impact of Rs. 90Mn has been considered in the income statement.

10. Twenty Major Shareholders as at 30th June 2018

Name	No. of Shares	(%)
SOFTLOGIC CAPITAL PLC	33,386,130	49.15
PAN ASIA BANKING CORPORATION PLC/SOFTLOGIC CAPITAL PLC	12,015,240	17.69
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	2,836,717	4.18
L.B. FINANCE LIMITED.	2,090,000	3.08
MR. MURUGESU MAHIBALAN	841,456	1.24
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	529,783	0.78
HSBC INTERNATIONAL NOMINEES LTD-SSBT-DEUSTCHE BANK AG SINGAPORE A/C 01	389,604	0.57
MR. PASQUAL HANDI DAYANANDA WAIDYATILAKA	248,093	0.37
MR. ASOKA KARIYAWASAM PATHIRAGE	228,000	0.34
SEYLAN BANK PLC/S.R. FERNANDO	227,786	0.34
MRS. PAMELA CHRISTINE COORAY	132,444	0.19
ASHA FINANCIAL SERVICES LTD/MS.H.C.KALANSOORIYA	111,025	0.16
MR. WETTHINGE JINADASA	106,019	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	100,000	0.15
	64,156,353	94.45
Others	3,772,031	5.55
Total	67,928,384	100.00

11. Directors' Shareholding as at 30th June 2018

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

12. Public shareholding as at 30th June 2018

Public holding	17,540,820	25.82%
Number of public shareholders	1,346	

Details of significant related party disclosures are as follows:

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	Rs.	13,794,000
--------------------------------------	-----	------------

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.	48,849,120
---------------	-----	------------

Savings Deposits	Rs.	550,213
------------------	-----	---------

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, 2018.

Company	Relationship	Receivables /(Payables) Rs.	Loans, Advances & Investments Rs.	Borrowings / Deposits Rs.	Income Earned Rs.	Cost Incurred Rs.	Plant & Equip. Purchased / (sold) Rs.
Softlogic Capital PLC	Parent Company	800,000	-	-	-	800,000	-
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	167,171	-	-	-	494,613	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	-	95,042,917	-	33,973	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	-	-	14,499,359	-	1,206,400	-
Softlogic Computers (Pvt) Ltd	Affiliated Company	386,950	-	-	-	386,950	22,250.0
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	27,832	-	-	-	697,850	-
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	524,579	-	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	15,050	-	-	-	4,389,050	-
Nextage (Pvt) Ltd	Affiliated Company	-	-	-	-	346,187	-
BPM One (Pvt) Ltd	Affiliated Company	153,000	-	-	-	459,000	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	-	1,285,486	1,251,056	-	-	-
Future Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	1,824,420	-

The company has raised funds via the capital market through a right issue during the period from 01st January 2015 to June 2016. The progress of utilisation of the capital raised as per the objectives stated in the right issue circular is given below.

[illegible]

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, 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	
	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	70,456,808	19,300,147	536,317	7,966,314	120,968,749	857,989,455	603,386,810	54,110,780	795,348,684	939,366,696
Investment Income	-	-	-	-	-	-	47,907,100	-	47,907,100	-
Fee and Commission Income	1,874,453	395,852	14,268	165,769	57,320,292	136,525,077	16,684,734	-	75,893,747	137,086,698
Other Operating Income	-	-	-	-	-	-	29,570,151	18,712,451	29,570,151	18,712,451
Total Revenue	72,331,261	19,695,999	550,585	8,132,083	178,289,041	994,514,532	697,548,795	72,823,231	948,719,682	1,095,165,845
Profit Before Income Tax	2,876,610	2,384,886	21,897	984,672	7,090,545	120,420,606	27,741,475	8,817,787	37,730,527	132,607,951
Income Tax Expense/(Reversal)									(7,681,221)	(31,573,451)
Profit After Tax									30,049,306	101,034,500
Segment Assets	1,734,159,391	552,720,019	189,040,054	219,246,834	15,363,225,888	17,313,704,694	4,287,344,139	4,008,365,818	21,573,769,472	22,094,037,364
Segment Liabilities	1,549,566,229	492,783,921	168,917,624	195,472,049	13,727,882,301	15,436,233,534	3,830,976,395	3,573,704,874	19,277,342,549	19,698,194,378

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.

Board of Directors

Mr. Ashok Pathirage (Chairman)

Mr. A. Russell - Davison (Deputy Chairman)

Mr. Nalin Wijekoon (CEO)

Mr. Chris Corea

Mr. H. K. Kaimal

Mr. Dushan Soza

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 (Deputy Chairman)

Mr. Nalin Wijekoon - Director / CEO

Mr. Lohika Fonseka - COO

Mr. Sanjeewa Premawardena - 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: 14/9, Sri Jinathana Road, Colombo 02	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: 107, 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	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: 325/A, Old 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		