



SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS
For the 03 Months ended 30th June 2019

(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.

	2019 Unaudited	2018 Unaudited
Income	1,048,418,802	948,719,683
Interest income	993,194,341	843,255,784
Interest expenses	(672,820,107)	(596,672,255)
Net interest income	320,374,235	246,583,529
Other operating income	55,224,461	105,463,899
Total operating income	375,598,696	352,047,428
Impairment (charge)/ reversal for loans and other losses	(9,838,309)	21,413,559
Net Operating Income	365,760,387	373,460,987
Operating expenses		
Personnel costs	(109,782,816)	(122,458,374)
Depreciation of property, plant and equipment	(14,640,107)	(16,764,603)
Amortization of intangible assets	(3,133,969)	(4,005,342)
Other operating expenses	(181,291,535)	(167,595,977)
Operating profit before Value Added Tax and NBT on financial services	56,911,961	62,636,691
VAT, NBT & Debt repayment levey	(26,677,094)	(24,906,164)
Profit before income tax	30,234,867	37,730,527
Income tax Reversal/ (expense)	(3,065,200)	(7,681,221)
Profit for the period	27,169,667	30,049,306
Other comprehensive income/ (expenses)		
Other comprehensive income to be reclassified to profit or loss		
Gain/(Loss) arising on remeasuring available for sale financial investments	(3,204,472)	(14,072,247)
Gain on available for sale investment transferred to profit or loss	-	-
Other comprehensive income for the Period , net of tax	(3,204,472)	(14,072,247)
Total comprehensive income/(expenses) for the Period	23,965,196	15,977,059
Basic earnings per Share(Rs.) - Annualised	1.60	1.77

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

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	2019	31/03/2019
	Unaudited	Audited
ASSETS		
Cash and Cash Equivalents	500,309,318	933,439,266
Financial Investments - Fair Value through OCI	122,352,727	224,854,875
Financial Investments - Loans and Receivables	1,522,777,123	1,523,032,534
Lease and Hire Purchase Receivables	2,118,402,886	1,970,566,792
Loans and Receivables	15,872,420,728	16,212,784,363
Right of Use Lease Assets	219,107,686	-
Intangible Assets	56,052,112	59,186,081
Property, Plant & Equipment	499,693,146	512,018,453
Other Assets	1,285,544,252	1,119,171,706
TOTAL ASSETS	22,196,659,977	22,555,054,070
LIABILITIES		
Due to Banks	1,581,671,880	818,689,936
Due to Customers	17,271,843,362	17,115,400,246
Other Borrowed Funds	932,464,762	2,524,015,987
Other Liabilities	479,564,504	189,797,627
TOTAL LIABILITIES	20,265,544,508	20,647,903,796
SHARE HOLDERS' FUNDS		
Stated Capital	2,002,269,999	2,002,269,999
Statutory Reserve Fund	260,448,732	260,448,732
Retained Earnings	(338,118,459)	(365,288,126)
Revaluation Reserve	115,489,681	115,489,682
Available For Sale Reserve	(108,974,484)	(105,770,012)
TOTAL SHAREHOLDERS' FUNDS	1,931,115,469	1,907,150,275
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	22,196,659,977	22,555,054,070
Net Assets Value Per Share	28.43	28.08

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

CERTIFICATION:

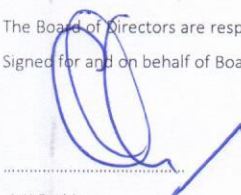
These Financial Statements are in compliance with the requirements of the Companies Act No 07 of 2007.



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



N.H.G. Wijekoon
CEO/Director

Date : 30/07/2019

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

	Rs.	
	2019 Unaudited	31/03/2019 Audited
Cash flows from operating activities		
Net profit/(Loss) before taxation	30,234,867	63,114,999
Adjustments for ,		
Depreciation	14,640,107	65,458,955
Amortization of intangible assets	3,133,969	6,764,438
Profit on disposal of property, plant and equipment	3,000	(427,716)
Impairment charge bad and doubtful debts	9,838,309	189,681,869
Provision for defined benefit plans	2,550,000	9,567,417
Interest expenses	672,820,107	2,490,557,311
Operating profit before working capital changes	733,220,358	2,824,717,273
(Increase)/Decrease in lease and hire purchase receivables	(147,836,094)	(381,622,161)
(Increase)/Decrease in Factoring receivables	(149,694,086)	(309,225,914)
(Increase)/Decrease in Gold loan receivables	(255,282,939)	(759,472,605)
(Increase)/Decrease in loans & receivables	745,340,660	(122,590,990)
(Increase)/Decrease in financial investments - Loans and Receivables	255,411	96,018,172
(Increase)/Decrease in Right of use Lease Assets	(219,107,686)	-
(Increase)/Decrease in financial investments - Fair Value through OCI	102,502,148	43,293,441
(Increase)/Decrease in other assets	(166,372,546)	(337,228,224)
(Decrease)/Increase in amounts due to customers	156,443,116	723,452,957
(Decrease)/Increase in other liabilities	289,766,877	95,241,738
Cash generated from operations	1,089,235,220	1,872,583,687
Interest paid	(672,820,107)	(2,490,557,311)
Defined benefit plan costs paid	(1,059,824)	(5,434,687)
Net cash generated from operating activities	415,355,290	(623,408,311)
Cash flows from investing activities		
Purchase of property, plant and equipment	(2,421,198)	(39,443,740)
Proceeds from disposal of property, plant and equipment	-	1,842,489
Net cash used in investing activities	(2,421,198)	(37,601,252)
Cash flows from financing activities		
Proceed from long term borrowings-Bank Loan	300,000,000	3,100,000,000
Repayment of long term borrowings- Bank Loan	(186,349,614)	(2,350,000,000)
Repayment of Debentures	(119,909,459)	(565,880,000)
Repayment of other borrowed funds	(49,754,547)	(134,399,447)
Net cash (used in) / generated from financing activities	(56,013,619)	49,720,553
Net Increase/ (decrease) in cash and cash equivalents	356,920,472	(611,289,009)
Cash and cash equivalents at the beginning of the period	(108,795,132)	502,493,877
Cash and cash equivalents at the end of the period	248,125,340	(108,795,132)
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	500,309,318	709,894,804
Bank overdrafts	(252,183,978)	(818,689,936)
Cash and cash equivalents at the end of the period	248,125,340	(108,795,132)

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

Rs.

	Stated Capital	Retained Earnings	Available for Sale Reserve	Statutory Reserve Fund	Revaluation Reserve	Total
Balance as at 31st March 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)
	-	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
Balance as at 31st March 2019	2,002,269,999	(365,288,126)	(105,770,012)	260,448,732	115,489,682	1,907,150,275
Profit for the period	-	27,169,667	-	-	-	27,169,667
Other comprehensive income for the period	-	-	(3,204,472)	-	-	(3,204,472)
Total comprehensive income for the period	-	27,169,667	(3,204,472)	-	-	23,965,196
Balance as at 30th June 2019	2,002,269,999	(338,118,459)	(108,974,484)	260,448,732	115,489,682	1,931,115,469

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

Market Price per Share (Rs.)		
Highest	25.00	
Lowest	19.00	
Closing	23.40	
	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	6/5/2019	6/6/2018
Interest Rate of Comparable Government Securities - Gross rates		
	%	
3 Year Treasury Bond	9.58%	
5 Year Treasury Bond	9.88%	
Ratios		
Debt to equity ratio (Times)	10.49	
Liquid assets ratio (%) – Statutory Minimum 10%	11.38%	
Interest cover (Times)	1.04	

3. There are no changes in the accounting policies and methods of computations since the publication of annual Report 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. Twenty Major Shareholders as at 30th June 2019

Name	No. of Shares	(%)
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	1,024,696	1.51
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
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
MRS. PAMELA CHRISTINE COORAY	132,444	0.19
ASHA FINANCIAL SERVICES LTD/MS.H.C.KALANSOORIYA	111,025	0.16
SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	105,000	0.15
MR. ADDARA PATHIRANAGE SOMASIRI	100,000	0.15
ASSETLINE LEASING CO. LTD/R.K.R. PATHIRANAGE	100,000	0.15
MR. PERIYASAMI PILLAI ANANDARAJA	98,185	0.14
AHUGODA SANASA SOCIETY LTD	93,139	0.14
UNIMO ENTERPRISES LTD	89,709	0.13
	64,726,357	95.29
Others	3,202,027	4.71
Total	67,928,384	100.00

9. Directors' Shareholding as at 30th June 2019

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

10. Public shareholding as at 30th June 2019

Public holding	17,540,820	25.82%
Number of public shareholders	1,347	

11. Float adjusted market Capitalization as at 30th June 2019

	Threshold	Compliance (Y/N)	Value
Float adjusted market Capitalization (Rs)	Less than 1 Bn	Yes	410,415,145
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

12 RELATED PARTY TRANSACTIONS

Details of significant related party disclosures are as follows:

12.1 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 Rs. 13,407,225

12.2 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. 48,089,668

Savings Deposits Rs. 426,542

12.3 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, 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	559,749				682,566	
Softlogic Stock Brokers (Pvt) Ltd	Affiliated Company			34,322,500			
Softlogic Brands (Pvt) Ltd	Affiliated Company		175,000,000				
Softlogic Holdings PLC	Ultimate Parent Company						
Softlogic Retail (Pvt) Ltd	Affiliated Company	(1,582,858)	275,000,000	16,790,766			
Softlogic Communications (Pvt) Ltd	Affiliated Company	(1,129,959)					
Softlogic Computers (Pvt) Ltd	Affiliated Company						
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	120,219					32,094
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	(763,306)			331,872		
Softlogic Asset Management (Pvt) Ltd	Affiliated Company			32,259,225			
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	2,196,476				5,168,629	
Softlogic Destination Management (Pvt) Ltd	Affiliated Company						
Softlogic City Hotels(Pvt.) Ltd	Affiliated Company						
Central Hospital Ltd	Affiliated Company						
Odel PLC	Affiliated Company						
Nextage (Pvt) Ltd	Affiliated Company	(146,856)				146,856	
BPM One (Pvt) Ltd	Affiliated Company						
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company						
Future Automobiles (Pvt) Ltd	Affiliated Company	1,455,794				812,380	

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, Loans, 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 June	Leasing & Hire purchase		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	123,604,887	70,993,125	143,286,306	127,382,984	637,650,390	572,250,136	88,652,759	72,629,539	993,194,342	843,255,784
Other Income	6,715,005	8,878,933	7,784,225	15,931,472	34,641,231	71,569,897	6,084,001	9,083,595	55,224,462	105,463,897
Total Revenue	130,319,892	79,872,058	151,070,531	143,314,456	672,291,621	643,820,033	94,736,760	81,713,134	1,048,418,804	948,719,681
Profit Before Income Tax	3,758,235	3,176,507	4,356,653	5,699,608	19,387,909	25,604,685	2,732,070	3,249,727	30,234,867	37,730,527
Income Tax Expense/(Reversal)									(3,065,200)	(7,681,221)
Profit After Tax									27,169,667	30,049,306
Segment Assets	2,118,402,886	1,923,199,445	2,957,289,534	2,313,571,173	13,273,080,936	12,757,959,529	3,847,886,621	4,579,039,325	22,196,659,977	21,573,769,472
Segment Liabilities	1,934,101,258	1,718,483,853	2,700,004,538	2,067,302,335	12,118,319,276	11,399,934,369	3,513,119,436	4,091,621,992	20,265,544,508	19,277,342,549

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

Executive Committee

Mr. A. Russell - Davison (Deputy Chairman)
 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
 Ms. Roshini Abegunawardene CCO

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

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	051-2222289	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: 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		