



**INTERIM FINANCIAL STATEMENTS**  
**FOR THE QUARTER ENDED SEPTEMBER 30, 2016**  
*(Company Registration No. PB641PQ)*

**SOFTLOGIC FINANCE PLC**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT SEPTEMBER 30, 2016**

	<b>30/09/2016</b> <b>(Unaudited)</b>	<b>30/09/2015</b> <b>(Unaudited)</b>	<b>31/03/2016</b> <b>(Audited)</b>
	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>
<b>ASSETS</b>			
Cash and cash equivalents	3,449,752,082	1,617,797,458	2,495,230,517
Financial investments - Available for sale	178,560,300	166,767,432	179,848,200
Financial investments - held to maturity	123,671,280	719,348,025	Nil
Lease and Hire purchase receivables	908,893,702	1,776,817,307	1,590,794,925
Loans and receivables	17,047,800,192	14,681,289,665	15,266,653,864
Other non financial assets	781,355,861	1,138,106,360	848,959,412
Intangible assets	33,430,880	39,461,297	37,431,036
Property, plant & equipment	356,720,258	335,555,920	373,351,729
<b>TOTAL ASSETS</b>	<b>22,880,184,555</b>	<b>20,475,143,465</b>	<b>20,792,269,684</b>
<b>LIABILITIES</b>			
Due to banks	1,094,547,715	258,588,080	888,402,016
Due to customers	16,734,782,934	13,314,207,873	14,055,571,848
Other borrowed funds	2,330,416,897	4,643,566,111	3,188,118,082
Other non financial liabilities	37,507,617	221,509,094	89,536,870
Retirement benefit obligations	16,960,490	15,741,102	14,855,344
Deferred tax liabilities	13,345,834	48,112,408	13,345,834
<b>TOTAL LIABILITIES</b>	<b>20,227,561,487</b>	<b>18,501,724,668</b>	<b>18,249,829,994</b>
<b>SHARE HOLDERS' FUNDS</b>			
Stated capital	1,692,615,435	1,404,523,150	1,692,615,435
Statutory reserve fund	230,122,127	144,301,337	193,060,124
Revaluation reserve	58,265,408	Nil	58,265,408
Retained earnings	723,565,399	449,732,210	649,156,123
Available for sale reserve	(51,945,300)	(25,137,900)	(50,657,400)
<b>SHARE HOLDERS' FUNDS</b>	<b>2,652,623,068</b>	<b>1,973,418,797</b>	<b>2,542,439,690</b>
<b>TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS</b>	<b>22,880,184,555</b>	<b>20,475,143,465</b>	<b>20,792,269,684</b>
Net Assets Per Share	44.91	38.82	43.04

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

N M K Ranasinghe  
(Sgd.) 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 by:

H Premaratne  
(Sgd.) Deputy Chairman

N H G Wijekoon  
(Sgd.) CEO/Director

Date : October 27, 2016

	3 Months ended 30-Sep-16 (Unaudited)	6 Months ended 30-Sep-16 (Unaudited)	3 Months ended 30-Sep-15 (Unaudited)	6 Months ended 30-Sep-15 (Unaudited)
	Rs.	Rs.	Rs.	Rs.
<b>INCOME</b>	1,087,455,264	2,108,070,595	1,012,419,112	1,998,434,229
Interest income	935,375,362	1,828,865,773	887,855,101	1,764,879,743
Interest expenses	(583,905,256)	(1,105,306,147)	(507,564,321)	(1,006,271,365)
<b>NET INTEREST INCOME</b>	351,470,106	723,559,625	380,290,780	758,608,379
Fee income	152,919,558	279,639,478	117,385,930	216,064,623
Trading income / (loss)	(839,656)	(839,656)	7,033,082	12,987,026
Other income	NII	405,000	145,000	4,502,838
Total operating income	503,550,008	1,002,764,448	504,854,792	992,162,865
Net impairment for loans and receivables	(87,345,664)	(169,233,420)	(103,196,277)	(212,414,737)
<b>NET OPERATING INCOME</b>	416,204,344	833,531,028	401,658,515	779,748,127
<b>OPERATING EXPENSES</b>				
Personnel costs	(129,827,804)	(258,345,584)	(147,644,132)	(296,160,401)
Depreciation of property plant and equipment	(18,033,240)	(36,183,074)	(18,870,813)	(36,901,647)
Amortization of intangible assets	(2,964,181)	(5,947,859)	(2,806,384)	(5,187,099)
Other operating expenses	(115,168,832)	(234,406,398)	(121,911,440)	(242,020,293)
	(265,994,057)	(534,882,915)	(291,232,769)	(580,269,440)
<b>PROFIT BEFORE TAX &amp; VAT ON FINANCIAL SERVICES</b>	150,210,287	298,648,113	110,425,746	199,478,687
VAT on financial services	(20,122,823)	(44,924,584)	20,955,488	39,177,982
NBT on financial services	(3,504,150)	(8,351,689)	3,810,089	7,123,270
<b>PROFIT BEFORE INCOME TAX</b>	126,583,315	245,371,840	85,660,169	153,177,436
Income tax (expense) / reversal	(31,544,160)	(60,061,826)	(15,512,077)	(28,010,590)
<b>Net profit for the quarter / year</b>	95,039,155	185,310,014	70,148,092	125,166,846
Basic Earnings Per Share (Rs.)	1.61	3.14	1.38	2.46
<b>STATEMENT OF COMPREHENSIVE INCOME</b>				
Profit for the quarter / year	95,039,155	185,310,014	70,148,092	125,166,846
<b>Other comprehensive income / (expense) :</b>				
Gain/(Loss) on remeasuring available for sale financial investments	(1,478,700)	(1,287,900)	(25,137,900)	(25,137,900)
Actuarial gain / (loss) on post employment benefit obligations	NII	NII	NII	NII
Impact on derivative financial instruments	NII	NII	NII	NII
<b>Total comprehensive income for the period</b>	93,560,455	184,022,114	45,010,192	100,028,946

SOFTLOGIC FINANCE PLC  
STATEMENT OF CASH FLOWS  
FOR THE PERIOD ENDED SEPTEMBER 30, 2016

	Period ended 30-Sep-16 (Unaudited) Rs.	Period ended 30-Sep-15 (Unaudited) Rs.
<b>Cash flows from/(used in) operating activities</b>		
Net profit/(loss) before taxation	245,371,840	153,177,436
<b>Adjustments for</b>		
Depreciation	36,183,074	36,901,647
Amortisation of intangible assets	5,947,859	5,187,099
(Profit) / Loss on disposal of property, plant and equipment	(405,000)	(4,502,838)
(Profit) / Loss from sale of vehicles & real estate	839,656	Nil
Gain from disposal of available for sale investments	Nil	Nil
Impairment charge bad and doubtful debts	169,233,420	212,414,738
Provision for defined benefit plans	2,400,000	2,400,000
Interest expenses	1,105,306,147	1,006,271,365
<b>Operating Profit before Working Capital Changes</b>	<b>1,564,876,996</b>	<b>1,411,849,446</b>
(Increase)/Decrease in lease and hire purchase receivables	681,901,223	741,694,827
(Increase)/Decrease in other loans & receivables	(1,954,919,406)	(901,200,767)
(Increase)/Decrease in financial investments - Held for trading	Nil	118,296,000
(Increase) in financial investments - Available for sale	Nil	(131,175,000)
(Increase)/Decrease in financial investments - Held to maturity	(123,671,280)	Nil
(Increase)/Decrease in other non financial assets	7,541,725	20,403,221
(Decrease)/Increase in amounts due to customers	2,679,211,086	912,430,834
(Decrease)/Increase in other non financial liabilities	(52,029,253)	209,346,501
<b>Cash generated from/(used in) operations</b>	<b>2,802,911,091</b>	<b>2,381,645,062</b>
Interest paid	(1,105,306,147)	(1,006,271,365)
Taxes paid	Nil	Nil
Proceeds from disposal of vehicle trading stock	3,700,000	Nil
Defined benefit plan costs paid/transferred	(294,854)	(922,750)
<b>Net Cash from/(used in) Operating Activities</b>	<b>1,701,010,090</b>	<b>1,374,450,947</b>
<b>Cash Flows from/(used in) Investing Activities</b>		
Purchase of property, plant and equipment / intangible assets	(21,499,304)	(49,640,728)
Proceeds from disposal of property, plant and equipment	405,000	4,495,428
(Purchase)/Proceeds from available for sale investments (net)	Nil	Nil
<b>Net Cash from/(used in) Investing Activities</b>	<b>(21,094,304)</b>	<b>(45,145,300)</b>
<b>Cash Flows from/(used in) Financing Activities</b>		
Proceeds from long term borrowings	800,000,000	608,888,820
Repayment of long term borrowings	(664,604,799)	(837,595,513)
Proceeds from other borrowed funds	500,000,000	Nil
Repayment of other borrowed funds	(1,357,701,186)	(485,024,834)
Dividend paid	(73,838,735)	(76,245,543)
<b>Net Cash from/(used in) Financing Activities</b>	<b>(796,144,719)</b>	<b>(789,977,070)</b>
Net (decrease) / increase in cash & cash equivalents	883,771,067	539,328,577
Cash & Cash Equivalents at the beginning of the year	2,281,175,028	1,078,468,881
<b>Cash &amp; Cash Equivalents at the end of the Period</b>	<b>3,164,946,095</b>	<b>1,617,797,458</b>
<b>Reconciliation of Cash &amp; Cash Equivalents</b>		
Cash, bank balance & short term investments	3,449,752,082	1,617,797,458
Bank Overdrafts	(284,805,987)	Nil
	<b>3,164,946,095</b>	<b>1,617,797,458</b>

STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED SEPTEMBER 30, 2016

	Stated Capital	Retained Profit	Available for Sale Reserve	Revaluation Reserve	Statutory Reserve Fund
	Rs.	Rs.	Rs.	Rs.	Rs.
<b>Balance as at 1 April 2015</b>	1,404,523,150	425,844,276	Nil	Nil	119,267,968
Profit for the year	Nil	368,960,782	Nil	Nil	Nil
Other comprehensive income for the year	Nil	4,388,764	(50,657,400)	Nil	Nil
Total comprehensive income for the year	Nil	373,349,546	(50,657,400)	Nil	Nil
Dividends paid	Nil	(76,245,543)	Nil	Nil	Nil
Issue of shares for convertible debts	288,092,285	Nil	Nil	Nil	Nil
Gain on revaluation of land and buildings	Nil	Nil	Nil	58,265,408	Nil
Transferred to/(from) during the year	Nil	(73,792,156)	Nil	Nil	73,792,156
<b>Balance as at 31 March 2016</b>	1,692,615,435	649,156,123	(50,657,400)	58,265,408	193,060,124
Audited balance as at April 1, 2016	1,692,615,435	649,156,123	(50,657,400)	58,265,408	193,060,124
Other comprehensive income for the period	Nil	Nil	Nil	Nil	Nil
Net Profit for the period - Unaudited	Nil	185,310,014	Nil	Nil	Nil
Increase / (decrease) in market value of dealing securities	Nil	Nil	(1,287,900)	Nil	Nil
Dividend paid	Nil	(73,838,735)	Nil	Nil	Nil
Transferred to/(from) during the period	Nil	(37,062,003)	Nil	Nil	37,062,003
Unaudited balance as at September 30, 2016	1,692,615,435	723,565,399	(51,945,300)	58,265,408	230,122,127

## EXPLANATORY NOTES

## FOR THE PERIOD ENDED SEPTEMBER 30, 2016

1. The Above figures are provisional and subject to audit.

2. Information on shares and debentures

## Market Price per Share (Rs.)

Market Price - Highest (for the quarter ended September 30, 2016)	44.90
Market Price - Lowest (for the quarter ended September 30, 2016)	36.10
Market Price as at September 30, 2016	39.90

## Market Price per Debenture (Rs.)

Market Price - Highest (for the quarter ended September 30, 2016)	88.05	} Did not trade during July 1, 2016 to September 30, 2016
Market Price - Lowest (for the quarter ended September 30, 2016)	88.05	
Market Price as at September 30, 2016	88.05	

CRL-BC-29/08/19 A-10CRL-BC-29/08/19 B-7.6930-Sep-16

Debt to equity ratio (Times)	7.63
Liquid assets ratio (%) - Statutory Minimum 10%	13.00%
Interest cover (Times)	1.22

## Interest yield as at date of last trade/Yield To Maturity of Trade Done

CRL-BC-29/08/19 A-10	14.82%
CRL-BC-29/08/19 B-7.69	Did not trade during July 1, 2016 to September 30, 2016

## Interest Rate of Comparable Government Securities

3 Year Treasury Bond	10.86%
5 Year Treasury Bond	11.19%

(Above rates are excluding 10% withholding tax)

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, 2016.

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, 2016.

**SOFTLOGIC FINANCE PLC**  
**EXPLANATORY NOTES (Contd.)**  
**FOR THE PERIOD ENDED SEPTEMBER 30, 2016**

7. There were no circumstances have been arisen as at the date of the statement of financial position other than those disclosed below, which require adjustments to or disclosures in the financial statements.

8. List of Twenty Major Shareholders of the Company as at September 30, 2016

<u>Name</u>		<u>No. of Shares</u>	<u>(%)</u>
Softlogic Capital PLC	28,414,395	40,429,635	68.44
Pan Asia Banking Corporation/Softlogic Capital PLC	12,015,240		
Vanik Incorporation PLC		5,376,068	9.10
LB Finance PLC		2,090,000	3.54
Deutsche Bank AG as trustee to Astrue Alpha Fund		1,320,237	2.24
Softlogic Holdings PLC		779,969	1.32
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
First Capital LTD		378,179	0.64
Mr. Pasqual Handi Dayananda Waidyathilaka		248,294	0.42
Mr. A.K. Pathirage		228,000	0.39
Pan Asia Banking Corporation/S.R. Fernando		227,786	0.39
Seylan Bank Ltd/ Govindasami Ramanan		200,000	0.34
Mr. Mushtaq Mohamed Fuad		182,718	0.31
Mr. Wetthinge Jinadasa		166,577	0.28
Pan Asia Banking Corporation / L. S. A. Serasinghe		165,902	0.28
Mrs. Pamela Christine Cooray		132,444	0.22
Elgin Investments Ltd		130,000	0.22
Commercial Credit and Finance PLC		130,000	0.22
Mr. Sithampalam Abishek		105,000	0.18
		<u>53,391,216</u>	<u>90.38</u>
Others		<u>5,679,772</u>	<u>9.62</u>
		<u>59,070,988</u>	<u>100.00</u>

9. Directors' Shareholding as at September 30, 2016

<u>Names of Directors</u>	<u>No. of Shares</u>	<u>(%)</u>
Ahsok Kariyawasam Pathirage (Chairman)	228,000	0.45
Harris Premarathne (Deputy Chairman)	NII	NII
Nalin Hemantha Gamini Wijekoon (CEO)	13,118	0.03
Tuan Mihilar Ifthikar Ahamed	NII	NII
Chrysanthus John Emmanuel Corea	NII	NII
Dushan Travice Columban Soza	NII	NII
S N P Pallihena	NII	NII
H K M Perera	NII	NII

10. The percentage of shares held by the public as at September 30, 2016 is 29.83%. The number of public shareholders as at September 30, 2016 are 1,508.

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

**11 RELATED PARTY TRANSACTIONS**

Details of significant related party disclosures are as follows:

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

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

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

	Rs.
Deposits	85,240,570

11.1.3 Remuneration to Key Managerial Personnel amounted to Rs.17,138,250/- for the period ended September 30, 2016

**11.2 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, 2016.

	Relationship	Receivables/ (Payables) Rs.	Loans, Advances & Investments Rs.	Borrowings/ Deposits Rs.	Income Earned Rs.	Cost Incurred Rs.	Plant & Equip. Purchased Rs.	Guarantees Obtained Rs.
Softlogic Capital PLC	Parent Company	(4,787,497)	Nil	Nil	Nil	22,426,530	Nil	Nil
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	(507,992)	Nil	Nil	Nil	840,300	Nil	Nil
Asian Alliance Insurance PLC	Group Company	1,732,184	Nil	Nil	552,444	6,361,672	Nil	Nil
Softlogic Stock Brokers (Pvt) Ltd	Group Company	Nil	Nil	45,000,000	Nil	1,831,753	Nil	Nil
Softlogic Holding PLC	Ultimate Parent Company	(1,597,386)	Nil	Nil	Nil	Nil	Nil	Nil
Softlogic Retail (Pvt) Ltd	Affiliated Company	Nil	Nil	12,559,696	Nil	1,966,924	2,327,395	Nil
Softlogic Communications (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	7,406	Nil	Nil
Softlogic Computers (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	685,611	181,700	Nil
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	7,710,246	4,269,594	Nil
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	Nil	6,777,902	Nil	2,619,481	2,146,875	Nil	Nil
Softlogic Trading (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	684,825	Nil	Nil
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	(1,737,026)	Nil	Nil	Nil	15,520,365	Nil	Nil
Softlogic Brands (Pvt.) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	339,027	Nil	Nil
Softlogic Destination Management (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	Nil	315,730	Nil	Nil
<b>Nextage (Pvt) Ltd</b>	Affiliated Company	(81,600)	Nil	Nil	Nil	266,030	Nil	Nil

12. BUSINESS SEGMENT INFORMATION

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.

	Leasing		Hire Purchases		Other Loans and Receivables		Unallocated		Total	
	30.09.2016 Rs.	30.09.2015 Rs.	30.09.2016 Rs.	30.09.2015 Rs.	30.09.2016 Rs.	30.09.2015 Rs.	30.09.2016 Rs.	30.09.2015 Rs.	30.09.2016 Rs.	30.09.2015 Rs.
Revenue										
Interest	75,603,423	137,944,360	78,953,894	504,541,772	1,520,336,840	1,036,721,973			1,674,894,157	<b>1,679,208,104</b>
Investment Income	-		-		-		153,971,616	85,671,639	153,971,616	<b>85,671,639</b>
Fee based income and others	1,439,274	1,492,179	1,029,511	7,549,595	277,170,693	194,071,098	(434,656)	17,562,615	279,204,822	<b>220,675,487</b>
Profit/(Loss) from Dealing Securities	-		-		-		-	12,879,000	-	<b>12,879,000</b>
Total Revenue	<b>77,042,697</b>	<b>139,436,539</b>	<b>79,983,405</b>	<b>512,091,366</b>	<b>1,797,507,533</b>	<b>1,230,793,071</b>	<b>153,536,960</b>	<b>116,113,254</b>	<b>2,108,070,595</b>	<b>1,998,434,230</b>
Depreciation of property, plant and equipment	(1,322,366)	(2,580,689)	(1,372,841)	<b>(9,477,778)</b>	(30,852,547)	(22,779,496)	(2,635,319)	(2,063,684)	(36,183,074)	<b>(36,901,647)</b>
Amortisation of intangible assets	(217,374)	(362,756)	(225,671)	(1,332,249)	(5,071,614)	(3,202,012)	(433,200)	(290,083)	(5,947,859)	<b>(5,187,099)</b>
Profit/(Loss) before tax	8,967,493	10,712,349	9,309,781	39,341,921	209,223,416	94,556,885	17,871,150	8,566,280	245,371,840	<b>153,177,436</b>
Taxation									(60,061,826)	<b>(28,010,590)</b>
Profit after tax									185,310,014	<b>125,166,846</b>
Segment Assets	480,950,838	1,127,638,306	427,942,864	4,550,186,418	17,047,800,192	11,003,264,217	4,923,490,660	5,945,953,758	22,880,184,555	20,475,143,465
Segment Liabilities	425,191,616	1,018,955,179	378,329,142	4,111,634,013	15,071,356,867	9,942,756,462	4,352,683,861	5,497,659,282	20,227,561,487	18,501,724,668



**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**

PB6-41 PQ

**Tax Payer Identification Number (TIN)**

134008350

**Accounting Year End**

31st March

**Registered Office**

No.13, De Fonseka Place  
Colombo 4

**Principal Place of Business**

No.13, De Fonseka Place, Colombo 4  
Tel : 94-11- 2359600, 94-11-2359700  
Facsimile : 94-11-2359799  
E-mail : info@softlogicfinance.lk  
Website : www.softlogicfinance.lk

**Board of Directors**

Mr. Ashok Pathirage (Chairman)  
Mr. Harris Premaratne (Deputy Chairman)  
Mr. Nalin Wijekoon (CEO)  
Mr. Tuan Ifthikar Ahamed  
Mr. Dushan Soza  
Mr. Chris Corea  
Mr. Shanthikumar Nimal Placidus Palihena  
Mr. Hiran Kenneth Marcel Perera

**Management Committee**

Mr. Harris Premaratne - Deputy Chairman  
Mr. Nalin Wijekoon - Director/CEO  
Mr. Tuan Ifthikar Ahamed - Director  
Mrs. Indresh Fernando - COO  
Mr. Sanjaya Withanage - DGM  
Mr. Nalinda Ranaraja - DGM  
Mrs. Nimali Monika Ranasinghe -DGM  
Mr. Fairoze Burah - DGM  
Mr. Nalaka De Silva - AGM  
Mr. Kumara Kongahawatta - AGM  
Mr. Priyan Jayakody - CM  
Mr. Ashok Perera - CM  
Mr. Channa De Silva - CM  
Mr. Shehan Uduwara - CM  
Mr. Mark Thirimavithana - SM  
Mr. Bharatha Manjula - SM  
Mr. Gangadharan Murrilidhar - SM  
Mr. Hemantha Silva - SM

**Secretaries**

Softlogic Corporate Services (Pvt) Ltd

**Auditors**

Ernst & Young  
Chartered Accountants

**Legal Advisors to the Company**

Nithya Partners

**Bankers**

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

**Branch Network****Badulla**

No. 38, Anagarika Dharmapala Mawatha  
Tel: 055 5635072-3

**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

**Ratnapura**

No.1/200, Ground Floor, Main Street  
Tel: 045 2230677

**Galle**

No. 64, Colombo Road, Kaluwellia  
Tel: 091 2226501

**Nuwara Eliya**

No. 72, Kandy Road, Nuwara Eliya  
Tel: 052 2223382

**Hegombo**

No. 406/1, Udajarthoppuwa 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, Rajapithilla 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, Maitthreepala Senanayaka Mawatha, New Town  
Tel: 025 2226279

**Pamankada**

No. 201, W A De Silva Mawatha, Colombo 6  
Tel : 011 2055518

**Senkadagala**

No. 235/B, Katugashtota Road, Kandy  
Tel: 081 2232601

**Hatton**

No. 107, Main Street  
Tel : 051 2222289

**Chunnakam**

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

**Tissamaharama**

No: 28, Main Street, Tissamaharama  
Tel : 047 2239933

**Welligama**

No : 325/A, Old Matara Road, Welligama.  
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  
0112 051660

**Pettah**

12, Sir Rathanajothi Sarawanamuthi Mawatha, Colombo 12  
112 334461

**Kochchikade**

No. 42, Chilaw Road  
032 1 272670