



SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS
For the 06 Months ended 30th September 2018

(Company Registration No: PB641PQ)

No 13, De Fonseka Place, Colombo 04

SOFTLOGIC FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME
06 MONTH PERIOD ENDED 30TH SEPTEMBER 2018

	3 Months ended 30th September		6 Months ended 30th September	
	2018	2017	2018	2017
	Unaudited	Unaudited	Unaudited	Unaudited
Income	993,430,159	1,018,467,273	1,942,149,842	2,113,633,118
Interest income	910,837,790	857,681,370	1,754,093,574	1,784,364,452
Interest expenses	(609,865,542)	(636,250,738)	(1,206,537,797)	(1,264,833,601)
Net interest income	300,972,248	221,430,632	547,555,777	519,530,851
Fee and commission income	81,921,479	157,700,856	187,385,378	326,182,819
Net trading income/(Loss)	206,400	180,000	206,400	180,000
Other operating income	464,490	2,905,047	464,490	2,905,847
Total operating income	383,564,617	382,216,535	735,612,045	848,799,517
Impairment (charge)/ reversal for loans and other losses	(25,009,393)	(39,933,160)	(3,595,834)	(63,852,948)
Net Operating Income	358,555,224	342,283,375	732,016,211	784,946,569
Operating expenses				
Personnel costs	(120,463,014)	(121,799,219)	(242,921,388)	(262,273,523)
Depreciation of property, plant and equipment	(15,559,882)	(23,837,173)	(32,324,485)	(36,019,755)
Amortization of intangible assets	(5,039,548)	-	(9,044,890)	(5,030,755)
Other operating expenses	(176,099,403)	(127,007,273)	(343,695,380)	(250,767,814)
Operating profit before Value Added Tax and NBT on financial services	41,393,377	69,639,710	104,030,068	230,854,722
VAT & NBT on financial services	(9,892,801)	(11,497,259)	(34,798,965)	(40,104,321)
Profit before income tax	31,500,577	58,142,451	69,231,104	190,750,401
Income tax Reversal/ (expense)	(507,916)	2,128,075	(8,189,137)	(29,445,376)
Profit for the period	30,992,661	60,270,525	61,041,967	161,305,025
Other comprehensive income/ (expenses)				
Other comprehensive income to be reclassified to profit or loss				
Gain/(Loss) arising on remeasuring available for sale financial investments	(21,203,997)	(6,821,472)	(35,276,244)	(9,496,236)
Other comprehensive income for the Period , net of tax	(21,203,997)	(6,821,472)	(35,276,244)	(9,496,236)
Total comprehensive income/(expenses) for the Period	9,788,665	53,449,053	25,765,724	151,808,789
Basic earnings per Share(Rs.) - Annualised	1.83	4.08	1.80	5.46

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 30TH SEPTEMBER 2018

Rs.

	2018 Unaudited	2017 Unaudited	31/03/2018 Audited
ASSETS			
Cash and Cash Equivalents	841,823,846	1,531,959,286	945,103,676
Financial Investments - Available for Sale	232,872,072	259,694,133	268,148,316
Financial Investments - Loans and Receivables	1,709,319,832	2,136,366,637	1,842,595,168
Lease and Hire Purchase Receivables	2,005,128,318	874,591,622	1,566,536,595
Loans and Receivables	14,707,538,498	16,599,373,196	15,811,256,334
Intangible Assets	110,494,780	90,352,462	78,044,789
Property, Plant & Equipment	503,989,800	483,420,028	522,564,162
Other Assets	1,206,451,685	516,042,666	645,967,555
TOTAL ASSETS	21,317,618,832	22,491,800,030	21,680,216,595
LIABILITIES			
Due to Banks	1,861,940,367	974,308,712	1,342,694,516
Due to Customers	15,580,137,225	16,861,953,299	16,391,947,289
Other Borrowed Funds	1,472,167,747	2,046,813,012	1,574,210,717
Other Liabilities	97,157,906	262,249,630	90,914,209
TOTAL LIABILITIES	19,011,403,245	20,145,324,652	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	298,281,106	219,654,894
Retained Earnings	78,793,827	338,244,167	17,751,860
Revaluation Reserve	103,249,682	88,265,407	103,249,682
Available For Sale Reserve	(97,752,815)	(70,930,736)	(62,476,571)
TOTAL SHAREHOLDERS' FUNDS	2,306,215,588	2,346,475,378	2,280,449,864
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	21,317,618,832	22,491,800,030	21,680,216,595
Net Assets Value Per Share	33.95	39.72	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

Date : 29/10/2018



N H G Wijekoon
CEO/Director

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS
06 MONTH PERIOD ENDED 30TH SEPTEMBER 2018

Rs.

	30/09/2018	30/09/2017	31/03/2018
	Unaudited	Unaudited	Audited
Cash flows from operating activities			
Net profit/(Loss) before taxation	69,231,104	190,750,401	193,079,381
Adjustments for ,			
Depreciation	32,324,485	35,819,637	71,778,784
Amortization of intangible assets	9,044,890	5,030,755	17,021,264
Profit on disposal of property, plant and equipment	(464,490)	-	(5,460,830)
(Profit)/loss from sale of vehicles & real estate	-	(3,944,705)	(3,040,564)
Gain from remeasuring investments held for trading	-	(9,496,238)	-
Impairment charge bad and doubtful debts	3,595,834	25,741,566	108,425,149
Provision for defined benefit plans	3,000,000	2,400,000	6,962,283
Interest expenses	1,206,537,797	1,264,833,601	2,561,129,565
Exchange loss on FMO loan	-	-	24,819,309
Operating profit before working capital changes	1,323,269,619	1,511,135,017	2,974,714,341
(Increase)/Decrease in lease and hire purchase receivables	(1,130,536,696)	74,725,053	(755,457,367)
(Increase)/Decrease in loans & receivables	1,891,834,698	1,040,208,784	1,137,498,564
(Increase)/Decrease in financial investments - Loans and Receivables	427,046,805	(358,544,221)	170,423,064
(Increase)/Decrease in financial investments - Available for sale	26,822,061	(75,500,554)	(84,996,809)
(Increase)/Decrease in other non financial assets	(690,409,019)	(277,815,081)	(113,021,820)
(Decrease)/Increase in amounts due to customers	(1,281,816,074)	302,889,607	343,473,362
(Decrease)/Increase in other non financial liabilities	165,091,723	594,313,700	(32,022,255)
Cash generated from operations	731,303,117	2,811,412,305	3,640,611,080
Interest paid	(1,206,537,797)	(1,264,833,601)	(2,561,129,565)
Taxes paid	-	-	(70,793,129)
Defined benefit plan costs paid	(429,285)	(1,251,372)	(3,383,488)
Proceeds from sale of vehicles & real estate	-	4,159,853	32,000,000
Net cash generated from operating activities	(475,663,964)	1,549,487,185	1,037,304,898
Cash flows from investing activities			
Purchase of property, plant and equipment	(15,056,212)	(24,287,011)	(47,696,619)
Purchase of intangible assets	(41,494,881)	(317,144)	-
Proceeds from disposal of property, plant and equipment	1,800,589	-	5,795,988
Net cash used in investing activities	(54,750,504)	(24,604,155)	(41,900,631)
Cash flows from financing activities			
Proceed from long term borrowings-Bank Loan	357,758,898	-	1,150,000,000
Repayment of long term borrowings- Bank Loan	(279,106,176)	(535,681,440)	(1,250,061,670)
Repayment of Debentures	(259,060,000)	-	(127,059,832)
Repayment of other borrowed funds	(16,378,834)	(261,584,138)	(325,091,142)
Dividend Paid	-	(97,467,130)	(97,467,130)
Net cash (used in) / generated from financing activities	(196,786,112)	(894,732,708)	(649,679,774)
Net Increase/ (decrease) in cash and cash equivalents	(727,200,580)	630,150,322	345,724,494
Cash and cash equivalents at the beginning of the year	1,022,115,521	391,965,199	391,965,199
Cash and cash equivalents at the end of the period	294,914,941	1,022,115,521	737,689,693
Reconciliation of cash and cash equivalents			
Cash, bank balance and short term investments	841,823,846	1,531,959,286	1,180,299,492
Bank overdrafts	(546,908,905)	(509,843,765)	(442,609,799)
Cash and cash equivalents at the end of the period	294,914,941	1,022,115,521	737,689,693

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit

STATEMENT OF CHANGES IN EQUITY

PERIOD ENDED 30TH SEPTEMBER 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	88,265,407	2,292,133,720
Profit for the period	-	161,305,025	-	-	-	161,305,025
Other Comprehensive Income for the period	-	-	(9,496,236)	-	-	(9,496,236)
Total comprehensive income for the period	-	161,305,025	(9,496,236)	-	-	151,808,789
Dividends paid	-	(97,467,130)	-	-	-	(97,467,130)
Transferred to / (from) during the period	-	(32,261,005)	-	32,261,005	-	-
Balance as at 30th September 2017	1,692,615,435	338,244,167	(70,930,736)	298,281,106	88,265,407	2,346,475,378
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	-	61,041,967	-	-	-	61,041,967
Other comprehensive income for the period	-	-	(35,276,244)	-	-	(35,276,244)
Total comprehensive income for the period	-	61,041,967	(35,276,244)	-	-	25,765,724
Balance as at 30th September 2018	2,002,269,999	78,793,827	(97,752,815)	219,654,894	103,249,682	2,306,215,588

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

Market Price per Share (Rs.)		
Highest		32.00
Lowest		25.10
Closing		28.40

Market Price per Debenture (Rs.)	CRL-BC-29/08/19 A-10	CRL-BC-29/08/19 B-7.69
Highest	100.00	100.00
Lowest	100.00	100.00
Closing	100.00	100.00

Interest yield as at date of last trade / Yield To Maturity of Trade Done	CRL-BC-29/08/19 A-10	CRL-BC-29/08/19 B-7.69
Interest Rate	10.00	9.67
Interest Yield	10.00	9.67
Last Traded Date	12/7/2018	6/6/2018

Interest Rate of Comparable Government Securities - Gross rates	%
3 Year Treasury Bond	9.85%
5 Year Treasury Bond	10.62%

Ratios	
Debt to equity ratio (Times)	8.24
Liquid assets ratio (%) – Statutory Minimum 10%	15.96
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 as at 30th June 2018

10. Twenty Major Shareholders as at 30th September 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	3,276,253	4.82
L.B. FINANCE LIMITED	2,090,000	3.08
MR. MURUGESU MAHIBALAN	911,365	1.34
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
MRS. PAMELA CHRISTINE COORAY	132,444	0.19
MR. NANDISENA HEWA KANDAMBY	120,000	0.18
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	100,000	0.15
MR. PERIYASAMI PILLAI ANANDARAJA	98,185	0.14
UNIMO ENTERPRISES LTD	89,709	0.13
	64,639,887	95.16
Others	3,288,497	4.84
Total	67,928,384	100.00

11. Directors' Shareholding as at 30th September 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 September 2018

Public holding	17,540,820	25.82%
Number of public shareholders	1,343	

13. Float adjusted market Capitalization as at 30th September 2018

Float adjusted Market Capitalization as at 30th September 2018 is Rs. 498,110,688

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. 25,916,250

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. 45,182,870
Savings Deposits Rs. 107,791

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, 2018.

Rs.

Company	Relationship	(Receivables) /Payables	Loans, Advances & Investments	Borrowings / Deposits	Income Earned	Cost Incurred	Plant & Equip. Purchased / (sold)
Softlogic Capital PLC	Parent Company	-	-	-	-	1,687,500	-
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	168,208	-	-	-	880,642	-
Asian Alliance	Group Company	-	-	-	-	-	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	-	100,048,229	-	33,973	-
Softlogic Holdings PLC	Ultimate Parent Company	-	-	-	-	761,833	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(1,582,858)	-	14,617,683	-	1,568,379	998,051
Softlogic Communications (Pvt) Ltd	Affiliated Company	(1,129,959)	-	-	-	37,800	-
Softlogic Computers (Pvt) Ltd	Affiliated Company	444,993	-	-	-	11,100	22,250
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	27,832	-	-	-	1,847,548	792,750
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	524,579	-	-
Softlogic Mobile Distributors (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	15,050	-	-	-	10,672,756	-
Softlogic Destination Management (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic City Hotels(Pvt.) Ltd	Affiliated Company	-	-	-	-	44,615	-
Central Hospital Ltd	Affiliated Company	151,128	-	-	-	297,750	-
Odel PLC	Affiliated Company	-	-	-	-	-	-
Nextage (Pvt) Ltd	Affiliated Company	-	-	-	-	645,078	-
BPM One (Pvt) Ltd	Affiliated Company	-	-	-	-	918,000	-
Future Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	2,873,488	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	678,815	-	1,251,056	-	56,600	-

15 Utilisation of funds raised via capital market.

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.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including where the funds are invested
(a)	To expand the lending activities of the company	401,292,330	20/03/2015	401,292,330	100%	401,292,330	100%	N/A
(b)	To fulfill the capital adequacy requirements which have arisen as a result of the business expansion							

16 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.

For the period ended 30th September	Leasing & Hire Purchases		Group Personal Loans & Pawning		SME, Factoring & Other Loans		Unallocated		Total	
	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	170,603,414	67,903,793	284,078,358	332,667,722	1,203,328,908	1,239,288,973	-	-	1,658,010,680	1,639,860,488
Investment Income	-	-	-	-	-	-	96,082,894	144,503,963	96,082,894	144,503,963
Fee and Commission Income	20,031,230	24,416,714	17,879,780	10,488,535	107,167,881	251,262,541	42,306,486	40,015,030	187,385,378	326,182,820
Other Operating Income	-	-	-	-	-	-	670,890	3,085,847	670,890	3,085,847
Total Revenue	190,634,644	92,320,507	301,958,138	343,156,257	1,310,496,789	1,490,551,514	139,240,270	187,604,840	1,942,329,841	2,113,633,118
Profit Before Income Tax	6,794,854	8,331,708	10,762,794	30,969,042	46,710,470	134,518,757	4,962,987	16,930,894	69,231,104	190,750,401
Income Tax (Expense)/Reversal									(8,189,137)	(29,445,376)
Profit After Tax									61,041,967	161,305,025
Segment Assets	2,005,128,318	874,591,622	2,757,294,663	2,613,312,424	11,950,243,835	13,986,060,772	4,604,952,016	5,017,835,213	21,317,618,832	22,491,800,030
Segment Liabilities	1,788,206,427	783,349,138	2,459,000,750	2,340,676,474	10,657,424,087	12,526,953,577	4,106,771,980	4,494,345,463	19,011,403,245	20,145,324,652

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

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

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 Jinarathana 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, Baudhaloka 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 Rathanajothi 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		