

**DIALOG FINANCE PLC**

**CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE NINE MONTHS ENDED  
30 SEPTEMBER 2024**

## **Financial Review for the Nine Months ended 30 September 2024**

Dialog Finance PLC (the “Company”) announced, Friday 8th November 2024, its financial results for the nine months ended 30 September 2024.

The lending book of the Company recorded a healthy growth of 35.5% Year-on-Year (“YoY”) to record net loans and advances of Rs. 4.2Bn as at 30 September 2024. Total operating income recorded a growth of by 26.7% YoY to reach Rs. 726.4Mn for the nine months ended 30 September 2024. This growth was driven by the expansion in lending activities and increase in fee income from acquiring and issuing businesses.

Total operating expenses increased by 46.6% YoY mainly driven by increased cost stemming from the acquiring business. The Company introduced its acquiring business proposition, including Genie Business in Q1 2024 subsequent to obtaining the Payment Acquiring license from the Central Bank of Sri Lanka. Furthermore, this increase in cost was contributed by investments made on human capital, technology and customer experience to support business strategies and business growth. However, the Company continued to drive aggressive cost management and rationalization initiatives along with the streamlining of processes which are expected to deliver both service excellence and cost efficiency.

Consequently, Profit After Tax (PAT) for the period ended 30 September 2024 was recorded negative at Rs. 64.6Mn compared to the net profit of Rs. 41.6Mn recorded for the period ended 30<sup>th</sup> September 2023.

During the period under review, the Company maintained capital and liquidity levels well above the statutory minimum requirements. The Tier I capital adequacy ratio (CAR) and total CAR recorded at 35.46% and 36.54%, respectively as at 30 September 2024, which were well above the CBSL’s prescribed minimum thresholds of 8.50% for Tier 1 CAR and 12.50% for Total CAR.

Dialog Finance PLC provides a wide range of financial products tailored to meet the needs of diverse customer segments, including consumers, retailers & merchants, and SMEs. The Company is setting itself to be at the forefront of innovation in the finance industry in Sri Lanka and has a vision to propel the nation’s finance technology to a level of advancement on par with the developed world. Dialog Finance PLC recognises the need to deliver convenient, accessible, and affordable financial tools to the unbanked and underbanked segments of society and continues steadfast with its unifying mission in introducing cutting edge technology to launch industry-leading financial products and services.

# DIALOG FINANCE PLC

## Statement of financial position (all amounts in Sri Lanka Rupees thousands)

	30 Sep 2024 (Unaudited)	31 Dec 2023 (Audited)
<b>ASSETS</b>		
Cash and cash equivalents	489,555	33,917
Placements with banks and financial institutions	164,997	54,068
Securities purchased under repurchase agreements	512,611	-
Financial assets at fair value through profit or loss	2,478	1,121,790
Financial assets at amortised cost - loans and advances	4,240,323	3,042,903
Financial assets at fair value through other comprehensive income	2,185	2,185
Financial investments at amortised cost	608,711	1,250,021
Other assets (Note 4)	242,663	68,125
Current tax receivable	6,255	6,255
Right-of-use assets	8,335	18,708
Property, plant and equipment	55,258	47,189
Intangible assets	187,946	190,394
Deferred tax assets	117,493	117,493
<b>Total assets</b>	<b>6,638,810</b>	<b>5,953,048</b>
<b>LIABILITIES</b>		
Financial liabilities at amortised cost - due to customers	3,502,456	2,616,766
Financial liabilities at amortised cost - due to banks	-	502,117
Retirement benefit obligations	13,203	9,133
Lease liabilities	9,384	20,025
Other liabilities	533,582	160,242
<b>Total liabilities</b>	<b>4,058,625</b>	<b>3,308,283</b>
<b>EQUITY</b>		
Stated capital	2,934,582	2,934,582
Statutory reserve fund	16,688	16,688
Fair value through other comprehensive income reserve	3,154	3,154
Accumulated losses	(374,239)	(309,659)
<b>Total equity</b>	<b>2,580,185</b>	<b>2,644,765</b>
<b>Total equity and liabilities</b>	<b>6,638,810</b>	<b>5,953,048</b>
Net assets per share (Rs.)	21.98	22.53
Commitments and contingencies	534,637	497,339

The notes on pages 7 to 9 form an integral part of these financial statements.

### CERTIFICATION

We certify that the above Interim Financial Statements are in compliance with the requirements of the Companies Act No: 7 of 2007 and give true and fair view of the state of affairs of Dialog Finance PLC as at 30 September 2024 and its (loss)/ profit for the period ended 30 September 2024.

**Signed**

**Head of Finance**  
Date: 08/11/2024

The Board of Directors is responsible for the preparation and presentation of these financial statements.  
Signed for and on behalf of the Board of Directors by,

**Signed**

**Director**  
Date: 08/11/2024

**Signed**

**Chief Executive Officer**  
Date: 08/11/2024

**Signed**

**Director**  
Date: 08/11/2024

## DIALOG FINANCE PLC

### Statement of profit or loss and other comprehensive income (all amounts in Sri Lanka Rupees thousands)

	Nine months ended 30 September			Three months ended 30 September		
	2024 (Unaudited)	2023 (Unaudited)	Change %	2024 (Unaudited)	2023 (Unaudited)	Change %
Interest income	717,318	840,591	(15)	256,290	234,719	9
Less: Interest expense	(197,550)	(306,120)	(35)	(58,856)	(75,380)	(22)
<b>Net interest income</b>	<b>519,768</b>	<b>534,471</b>	<b>(3)</b>	<b>197,434</b>	<b>159,339</b>	<b>24</b>
Fee and commission income	196,381	33,503	486	130,695	10,512	1,143
Profit from trading	11	48	(77)	88	282	(69)
Other operating income	10,225	5,491	86	3,954	1,774	123
<b>Total operating income</b>	<b>726,385</b>	<b>573,513</b>	<b>27</b>	<b>332,171</b>	<b>171,907</b>	<b>93</b>
Less: Impairment charges and other losses	(69,891)	(16,944)	312	(30,254)	9,592	(415)
<b>Net operating income</b>	<b>656,494</b>	<b>556,569</b>	<b>18</b>	<b>301,917</b>	<b>181,499</b>	<b>66</b>
<b>Less: Operating expenses</b>						
Personnel expenses	(246,041)	(189,742)	30	(98,122)	(62,296)	58
Depreciation and amortization	(45,747)	(38,255)	20	(15,734)	(13,146)	20
Other expenses	(395,515)	(240,987)	64	(166,100)	(88,461)	88
<b>Operating (loss)/ profit before taxes on financial services</b>	<b>(30,809)</b>	<b>87,585</b>	<b>(135)</b>	<b>21,961</b>	<b>17,596</b>	<b>25</b>
Taxes on financial services	(33,771)	(45,954)	(27)	(19,134)	(12,824)	49
<b>(Loss)/ profit before tax for the period</b>	<b>(64,580)</b>	<b>41,631</b>	<b>(255)</b>	<b>2,827</b>	<b>4,772</b>	<b>(41)</b>
Income tax expense	-	-	-	-	-	-
<b>(Loss)/ profit for the period</b>	<b>(64,580)</b>	<b>41,631</b>	<b>(255)</b>	<b>2,827</b>	<b>4,772</b>	<b>(41)</b>
<b>Other comprehensive income items that will not be reclassified to profit or loss:</b>						
Changes in the fair value of equity investments at fair value through other comprehensive income:	-	-	-	-	-	-
Remeasurement of defined benefit obligations:	-	-	-	-	-	-
Deferred tax effect on other comprehensive income:	-	-	-	-	-	-
<b>Other comprehensive income, net of tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period, net of tax</b>	<b>(64,580)</b>	<b>41,631</b>	<b>(255)</b>	<b>2,827</b>	<b>4,772</b>	<b>(41)</b>
<b>(Loss)/ profit per share (Rs.)</b>	<b>(0.55)</b>	<b>0.35</b>		<b>0.02</b>	<b>0.04</b>	

## DIALOG FINANCE PLC

### Statement of changes in equity (all amounts in Sri Lanka Rupees thousands)

	Stated capital	Retained earnings / accumulated losses	Statutory reserve fund	Fair value through other comprehensive income reserve	Total
<b>Balance at 1 January 2024</b>	<b>2,934,582</b>	<b>(309,659)</b>	<b>16,688</b>	<b>3,154</b>	<b>2,644,765</b>
(Loss) for the period	-	(64,580)	-	-	(64,580)
Other comprehensive income, net of tax	-	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>(64,580)</b>	<b>-</b>	<b>-</b>	<b>(64,580)</b>
<b>Balance at 30 September 2024</b>	<b>2,934,582</b>	<b>(374,239)</b>	<b>16,688</b>	<b>3,154</b>	<b>2,580,185</b>
<b>Balance at 1 January 2023</b>	<b>2,934,582</b>	<b>(347,125)</b>	<b>14,716</b>	<b>1,596</b>	<b>2,603,769</b>
Profit for the period	-	41,631	-	-	41,631
Other comprehensive income, net of tax	-	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>41,631</b>	<b>-</b>	<b>-</b>	<b>41,631</b>
<b>Balance at 30 September 2023</b>	<b>2,934,582</b>	<b>(305,494)</b>	<b>14,716</b>	<b>1,596</b>	<b>2,645,400</b>
<b>Balance at 1 October 2023</b>	<b>2,934,582</b>	<b>(305,494)</b>	<b>14,716</b>	<b>1,596</b>	<b>2,645,400</b>
(Loss) for the period	-	(2,193)	-	-	(2,193)
Other comprehensive income, net of tax	-	-	-	1,558	1,558
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>(2,193)</b>	<b>-</b>	<b>1,558</b>	<b>(635)</b>
Transferred to statutory reserve fund	-	(1,972)	1,972	-	-
<b>Balance at 31 December 2023</b>	<b>2,934,582</b>	<b>(309,659)</b>	<b>16,688</b>	<b>3,154</b>	<b>2,644,765</b>

## DIALOG FINANCE PLC

### Statement of cash flows (all amounts in Sri Lanka Rupees thousands)

	Nine months ended 30 Sep	
	2024 (Unaudited)	2023 (Unaudited)
<b>Cash flows from operating activities</b>		
(Loss)/ profit before income tax	(64,580)	41,631
<b>Adjustments for</b>		
Interest expenses	197,550	306,120
Impairment charges and other losses	69,891	16,944
Provision for retirement benefit obligation	5,832	4,285
Depreciation and amortization	45,747	38,255
Interest on lease liability	1,519	879
Net gains on financial assets at fair value through profit or loss	(11)	(48)
<b>Cash generated from operations before working capital changes</b>	<b>255,948</b>	<b>408,066</b>
(Increase) in loans and advances	(1,267,311)	(89,929)
(Increase) in other assets	(165,353)	(17,747)
Increase / (decrease) in amounts due to customers	885,690	(1,395,577)
(Decrease)/ increase in bank borrowings	(502,117)	502,273
Increase in trade and other payables	349,020	22,616
<b>Cash (used in) from operations</b>	<b>(444,123)</b>	<b>(570,298)</b>
Interest paid	(197,550)	(306,120)
Retirement benefits paid	(1,763)	(498)
<b>Net cash (used in) operating activities</b>	<b>(643,436)</b>	<b>(876,916)</b>
<b>Cash flows from investing activities</b>		
Acquisition of property, Plant, and equipment	(52,299)	(30,684)
Net acquisition of intangible assets	2,448	(17,548)
Net Investment in treasury bills	641,309	(475,960)
Net cash flows from securities purchased under repurchased agreement	(512,611)	150,874
Net investment in unit trust	1,119,323	(851,285)
Net placements with banks and financial institutions	(58,090)	-
<b>Net cash flows from / (used in) investing activities</b>	<b>1,140,080</b>	<b>(1,224,603)</b>
<b>Cash flows from financing activities</b>		
Principle element of lease payment	12,160	(6,171)
<b>Net cash flows from / (used in) financing activities</b>	<b>12,160</b>	<b>(6,171)</b>
Net increase/ (decrease) in cash and cash equivalents	508,804	(2,107,690)
Cash and cash equivalents at the beginning of the period	88,003	2,599,119
<b>Cash and cash equivalents at the end of the period</b>	<b>596,807</b>	<b>491,429</b>
<b>Analysis of cash and cash equivalents at the end of the period</b>		
Cash and bank balances	489,845	15,424
Add: Placements with financial Institutions (less than 90 days)	106,962	476,005
	<b>596,807</b>	<b>491,429</b>
Less: Impairment provision	(329)	(167)
	<b>596,478</b>	<b>491,262</b>

## DIALOG FINANCE PLC

### Financial reporting by segment (all amounts in Sri Lanka Rupees thousands)

For the nine months ended 30 September 2024	Leasing and Hire purchase		Factoring & revolving loans		Margin Trading		Term loans		Treasury/investments		Unallocated		Total	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Interest Income	46,631	31,121	41,771	123,693	86,816	136,038	383,231	208,714	158,869	341,025	-	-	717,318	840,591
Interest Expenses	(11,160)	(16,198)	(8,305)	(27,022)	(24,395)	(31,153)	(83,540)	(73,045)	(70,150)	(158,702)	-	-	(197,550)	(306,120)
<b>Net interest income</b>	<b>35,471</b>	<b>14,923</b>	<b>33,466</b>	<b>96,671</b>	<b>62,421</b>	<b>104,885</b>	<b>299,691</b>	<b>135,669</b>	<b>88,719</b>	<b>182,323</b>	-	-	<b>519,768</b>	<b>534,471</b>
Net fees and commission income / (expense)	647	165	21	319	-	-	128,056	10,116	-	-	67,657	22,903	196,381	33,503
Net other income	264	909	-	-	-	-	7,791	4,630	-	-	2,181	-	10,236	5,539
<b>Operating income by segment</b>	<b>36,382</b>	<b>15,997</b>	<b>33,487</b>	<b>96,990</b>	<b>62,421</b>	<b>104,885</b>	<b>435,538</b>	<b>150,415</b>	<b>88,719</b>	<b>182,323</b>	<b>69,838</b>	<b>22,903</b>	<b>726,385</b>	<b>573,513</b>
<b>Total Operating Income</b>	<b>36,382</b>	<b>15,997</b>	<b>33,487</b>	<b>96,990</b>	<b>62,421</b>	<b>104,885</b>	<b>435,538</b>	<b>150,415</b>	<b>88,719</b>	<b>182,323</b>	<b>69,838</b>	<b>22,903</b>	<b>726,385</b>	<b>573,513</b>
Impairment (expense) / reversal	6,206	(7,264)	(14,613)	2,764	1,262	1,290	(62,951)	(33,892)	205	20,158	-	-	(69,891)	(16,944)
<b>Net operating income</b>	<b>42,588</b>	<b>8,733</b>	<b>18,874</b>	<b>99,754</b>	<b>63,683</b>	<b>106,175</b>	<b>372,587</b>	<b>116,523</b>	<b>88,924</b>	<b>202,481</b>	<b>69,838</b>	<b>22,903</b>	<b>656,494</b>	<b>556,569</b>
Operating expenses	(34,771)	(25,952)	(23,184)	(43,831)	(72,083)	(51,266)	(265,477)	(119,938)	-	-	-	-	(395,515)	(240,987)
Depreciation and amortization	(4,022)	(4,120)	(2,682)	(6,958)	(8,337)	(8,138)	(30,706)	(19,039)	-	-	-	-	(45,747)	(38,255)
<b>Segment result</b>	<b>3,795</b>	<b>(21,339)</b>	<b>(6,992)</b>	<b>48,965</b>	<b>(16,737)</b>	<b>46,771</b>	<b>76,404</b>	<b>(22,454)</b>	<b>88,924</b>	<b>202,481</b>	<b>69,838</b>	<b>22,903</b>	<b>215,232</b>	<b>277,327</b>
Personnel expenses													(246,041)	(189,742)
<b>Profit from operations</b>													<b>(30,809)</b>	<b>87,585</b>
Taxes on financial services													(33,771)	(45,954)
Income tax expense													-	-
<b>Profit for the period</b>													<b>(64,580)</b>	<b>41,631</b>
<b>Other information</b>														
<b>Balance at 30 Sep 2024</b>														
Segment assets	385,207	289,583	155,475	565,317	455,486	755,578	3,244,155	1,705,054	1,780,537	2,182,792	617,950	255,740	6,638,810	5,754,064
<b>Total assets</b>	<b>385,207</b>	<b>289,583</b>	<b>155,475</b>	<b>565,317</b>	<b>455,486</b>	<b>755,578</b>	<b>3,244,155</b>	<b>1,705,054</b>	<b>1,780,537</b>	<b>2,182,792</b>	<b>617,950</b>	<b>255,740</b>	<b>6,638,810</b>	<b>5,754,064</b>
Segment liabilities	356,803	334,777	237,901	565,398	739,687	661,310	2,724,234	1,547,177	-	-	-	-	4,058,625	3,108,662
<b>Total liabilities</b>	<b>356,803</b>	<b>334,777</b>	<b>237,901</b>	<b>565,398</b>	<b>739,687</b>	<b>661,310</b>	<b>2,724,234</b>	<b>1,547,177</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,058,625</b>	<b>3,108,662</b>

# DIALOG FINANCE PLC

## Notes to the condensed interim financial statements (all amounts in the notes are in Sri Lanka Rupees thousands unless otherwise stated)

### 1 Basis of preparation

The condensed interim financial statements for the nine months ended 30 September 2024 of the Company have been prepared in accordance with Sri Lanka Accounting Standard LKAS 34, 'Interim Financial Reporting'. The condensed interim financial statements should be read in conjunction with the audited financial statements for the year ended 31 December 2023.

There were no changes to the accounting policies since the publication of the audited financial statements for the year ended 31 December 2023.

### 2 Events after the reporting period

No circumstances have arisen since the statement of financial position date which requires adjustments to or disclosures in the financial statements.

### 3 Contingent liabilities

There were no material contingent liabilities as at the reporting date which require adjustments to / or disclosures in the financial statements.

### 4 Other Assets

The Company has identified a case of external financial fraud and steps were taken to immediately recover a portion of funds. The net outstanding to be recovered as at the reporting date stood at LKR 41.6mn, which is reported under "other assets" in the statement of financial position. The Company has initiated legal action as per the advice of external legal counsel and currently working with law enforcement authorities to recover the remaining funds.

In response to this incident, the Company has enhanced its transaction monitoring processes and has implemented measures to educate customers on safeguarding their accounts against unauthorized third-party access.

As of the reporting date, the investigation and recovery efforts are ongoing. The Company will continue to monitor the progress of these actions and will assess the recoverability of the outstanding receivables recognised at each reporting date.

### 5 Fair value of financial instruments

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

**Level 1** - Quoted (unadjusted) market prices in active markets for identical assets or liabilities

**Level 2** - Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable

**Level 3** - Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

	Measurement criteria and the fair value					
	Level 1		Level 3		Total	
	30 Sep 2024	30 Sep 2023	30 Sep 2024	30 Sep 2023	30 Sep 2024	30 Sep 2023
<b>Financial assets</b>						
Financial assets at fair value through profit or loss	2,478	854,200	-	-	2,478	854,200
Financial assets at fair value through other comprehensive income	-	-	2,185	2,120	2,185	2,120



## DIALOG FINANCE PLC

### Notes to the condensed interim financial statements (Continued)

#### 6 Market price per share

For the nine months ended 30 September	2024 Rs.	2023 Rs.
- Highest	56.00	72.00
- Lowest	35.00	56.50
- Last traded	41.70	61.00

#### 7 Twenty largest shareholders of the Company

Name of Shareholders	No. of shares	% Holding
1 Dialog Axiata PLC	116,290,376	99.05%
2 Mr. P.S. Goonewardene JNR	127,124	0.11%
3 Mr. R.C.J. Goonewardene/ Mrs. L.K. Goonewardene (Joint)	123,854	0.11%
4 Mr. D.M.H.B. Dasanayake	30,000	0.03%
5 Mr. M.A.T. Raaymakers	27,307	0.02%
6 Mr. S.R.S. De Saram/ Mrs. S.T.T. Jayasundera (Joint)	25,000	0.02%
7 Hatton National Bank PLC/ Dawi Investment Trust (Pvt) Ltd	24,719	0.02%
8 Mr. P.S.M. Fernando	24,282	0.02%
9 Mr. M.F. Carder	23,000	0.02%
10 Mr. W.C. Madhushanka	22,795	0.02%
11 Mr. P. Poongunaseelan	20,176	0.02%
12 People's Leasing & Finance PLC/ C.D.Kohombanwickramage	18,152	0.02%
13 Mrs. R. Ameen UR Rahman/ Mr. K.R. Ameen UR Rahman (Joint)	17,875	0.02%
14 Mr. M.K. Gunawardena/ Mr. M. Kaveen Gunawardena (Joint)	16,190	0.01%
15 Mr. U.L.S. Kumara	15,166	0.01%
16 Mr. G.D.M. Ranasinghe/ Mrs. O.R.K. Ranasinghe (Joint)	14,029	0.01%
17 Mrs. S. Suwandarathne	13,346	0.01%
18 Miss. T.K. Hulugalle	12,865	0.01%
19 Mr.D.W.K. David	11,892	0.01%
20 Citizens Development Business Finance PLC/ K.D.C. Somalatha and K. Nandasiri	10,480	0.01%
	116,868,628	99.55%
Others	531,238	0.45%
Total	117,399,866	100.00%

#### 8 Directors' shareholdings

None of the Directors and their close family members held any shares in the Company as at 30 September 2024.

#### 9 Public shareholdings

Information pertaining to public shareholding is as follows:

	30 Sep 2024	30 Sep 2023
Public holding percentage	0.95%	0.95%
Number of public shareholders	853	750
Float adjusted market capitalization (Rs.)	46,507,957	68,033,222

- (a) The Company is not compliant with the Minimum Public Holding requirement under option 2 of Rule 7.14.1(b) of the Listing Rules of the Colombo Stock Exchange ('CSE'). Accordingly, the Company was transferred to the Second Board on 10 February 2020.

## DIALOG FINANCE PLC

### Notes to the condensed interim financial statements (Continued)

#### Selected performance indicators

Item	As at 30 Sep 2024	As at 30 Sep 2023
<b>Regulatory capital adequacy</b>		
Tier I capital base, Rs. '000	2,283,353	2,319,766
Total capital base, Rs. '000	2,352,698	2,319,766
Risk weighted assets, Rs. '000	6,438,675	5,699,062
<b>Tier I capital adequacy ratio</b>		
(As a % of risk weighted assets - Minimum requirement – 8.5%)	35.46%	40.70%
<b>Total capital adequacy ratio</b>		
(As a % of risk weighted assets - Minimum requirement – 12.5%)	36.54%	40.70%
<b>Capital funds to deposit liabilities ratio</b>		
(Minimum requirement, 10%)	73.67%	86.79%
<b>Assets quality (quality of loan portfolio)</b>		
Gross non-performing accommodations, Rs. '000	248,334	213,274
Gross non-performing accommodations ratio, %	5.53%	6.43%
Net-non-performing accommodations ratio, %	1.54%	0.82%
<b>Profitability</b>		
Net Interest margin, %	12.02%	13.02%
Return on assets (before taxes), %	-1.40%	0.97%
Return on equity (after taxes), %	-3.32%	2.11%
<b>Regulatory liquidity (Rs. '000)</b>		
Required minimum amount of liquid assets	415,604	314,657
Available amount of liquid assets	1,861,241	1,420,688
Required minimum amount of government securities	241,244	242,515
Available amount of government securities	1,120,346	840,270
<b>Memorandum information</b>		
Number of employees	174	101
Number of branches	2	2

## Corporate Information

### Name of the Company

Dialog Finance PLC

### Legal Form and Stock Exchange Listing

A Public Quoted Company with Limited Liability which was quoted on the Dursi Savi Board of the Colombo Stock Exchange on 4th October 2011 and subsequently transferred to the Second Board on 10 February 2020.

### Date of Incorporation

25 November 1981

### Company Registration No.

PB 765 PQ

### Board of Directors

Ms. Renuka Fernando – Chairperson  
Mr. Supun Weerasinghe  
Mr. Roshan Hettiaratchi  
Mr. Priyan Edirisinghe  
Mr. Alexander Lowback  
Ms. Lim Li San  
Mr. Nazeem Mohamed

### Registered Office

No. 475, Union Place, Colombo 2

### Principal Office

1<sup>st</sup> Floor, 57, Srimath Anagarika Dharmapala Mawatha,  
Colombo 3.  
Tel : + 94 11 4317317  
Fax :+ 94 11 4317335  
E-mail: [financialservice@dialog.lkfnote](mailto:financialservice@dialog.lkfnote)

### Bankers

Seylan Bank PLC  
Commercial Bank of Ceylon PLC  
Nations Trust Bank PLC  
Bank of Ceylon  
Cargills Bank Ltd  
People's Bank  
Hatton National Bank PLC  
National Development Bank PLC  
DFCC Bank PLC  
Sampath Bank

### Auditors

Messrs. Deloitte partners  
Chartered Accountants  
P.O. Box 918, 100 Braybrooke Place,  
Colombo 02, Sri Lanka.

### Credit Rating

AA (lka), stable outlook was affirmed by Fitch Ratings Lanka Ltd

### Taxpayer Identification Number (TIN)

104079687