

Company No: GL 12

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18th September 2026

**To: Chief Executive Officers
Trading Participants**

CIRCULAR No: 04-09-2026

Dear Sir/Madam,

People's Leasing & Finance PLC ("Company") – Issuance of Listed, Rated, Subordinated, Unsecured, Redeemable Debentures 2026

The Colombo Stock Exchange ("CSE") has approved in principle an application for listing the debt securities of the above Company.

Details of the above issue are as follows:

DEBT SECURITIES TO BE OFFERED

Initial issue of Fifty Million (50,000,000) Listed, Rated, Subordinated, Unsecured, Redeemable Debentures bearing a fixed interest rate of 13.75% p.a. payable annually (AER 13.75%) with an option to issue up to a further Fifty Million (50,000,000) of the said Debentures, at the discretion of the Company in the event of an oversubscription of the initial issue to raise a maximum amount of Sri Lankan Rupees Ten Billion (LKR 10,000,000,000/-) with a tenor of 5 (five) years (2026/2031).

DATE OF OPENING OF THE SUBSCRIPTION LIST

23rd September 2026

JOINT MANAGERS TO THE ISSUE

People's Bank Investment Banking Unit
People's Tower, 18th Floor
No. 374, Dr. Colvin R. de Silva Mawatha
Colombo 02.
Tel: +94 11 2 327 151

HNB Investment Bank (Private) Limited
No. 53, Dharmapala Mawatha
Colombo 03
Tel: +94 11 2 206 206

A member of

REGISTRARS TO THE ISSUE

Central Depository Systems (Private) Limited

Ground Floor, M & M Center,
No. 341/5, Kotte Road,
Rajagiriya.
Tel: +94 11 2 356 444
Fax: +94 11 2 440 396

Softcopies of the Prospectus would be made available to Trading Participants today, **18th September 2026.**

Yours faithfully,



Kanishka Munasinghe (Ms.)

Vice President- Listing

DC/MS