

For the period ended 31st December 2025

PLC PEOPLE'S LEASING

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INTERIM FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION

As at	Company			Group		
	31.12.2025 Rs. Mn. Unaudited*	31.03.2025 Rs. Mn. Audited	Change %	31.12.2025 Rs. Mn. Unaudited*	31.03.2025 Rs. Mn. Audited	Change %
Assets						
Cash and cash equivalents	7,489	18,697	(59.9)	9,158	19,583	(53.2)
Balances with banks and financial institutions	3,450	3,032	13.8	9,398	5,694	65.1
Financial assets -Fair value through profit or loss	144	276	(47.8)	1,148	1,291	(11.1)
Loans and receivables - Amortised cost	249,283	157,092	58.7	270,366	170,452	58.6
Insurance and reinsurance receivables	-	-	-	2,809	1,698	65.4
Financial assets - Fair value through other comprehensive income	1,243	1,292	(3.8)	1,243	1,827	(32.0)
Debt instrument - Amortised cost	8,274	5,161	60.3	12,300	11,561	6.4
Investments in subsidiaries	3,832	3,832	-	-	-	-
Investment property	302	302	-	1,375	1,375	-
Other assets	1,373	1,040	32.0	1,388	1,066	30.2
Property, plant and equipment	2,108	1,788	17.9	4,613	4,282	7.7
Right-of-use assets	1,786	1,872	(4.6)	1,531	1,554	(1.5)
Current tax Receivable	-	53	(100.0)	-	-	-
Deferred tax assets	133	59	125.4	140	27	418.5
Intangible assets	96	35	174.3	248	173	43.4
Total assets	**279,513**	**194,531**	**43.7**	**315,717**	**220,583**	**43.1**
Liabilities						
Due to banks - Amortised cost	60,363	11,437	427.8	71,271	16,829	323.5
Due to customers - Amortised cost	155,816	124,530	25.1	162,333	130,069	24.8
Debt securities issued - Amortised cost	4,955	5,015	(1.2)	4,955	5,015	(1.2)
Other financial liabilities - Amortised cost	6,442	6,415	0.4	9,148	8,187	11.7
Insurance liabilities and reinsurance payable	-	-	-	7,446	5,459	36.4
Lease liabilities - Amortised cost	2,121	2,236	(5.1)	1,779	1,779	-
Current tax liabilities	1,213	-	100.0	1,526	327	366.7
Other liabilities	1,590	1,485	7.1	1,783	1,737	2.6
Retirement benefit obligation	1,128	1,001	12.7	1,304	1,156	12.8
Total liabilities	**233,628**	**152,119**	**53.6**	**261,545**	**170,558**	**53.3**
Equity						
Stated Capital	20,512	19,230	6.7	20,512	19,230	6.7
Statutory reserve fund	3,148	3,148	-	3,353	3,326	0.8
Retained earnings	22,244	19,977	11.3	27,214	24,431	11.4
Other reserves	(19)	57	(133.3)	560	633	(11.5)
Total equity attributable to equity holders of the Company	45,885	42,412	8.2	51,639	47,620	8.4
Non-controlling interest	-	-	-	2,533	2,405	5.3
Total equity	**45,885**	**42,412**	**8.2**	**54,172**	**50,025**	**8.3**
Total liabilities and equity	**279,513**	**194,531**	**43.7**	**315,717**	**220,583**	**43.1**
Contingencies	1,135	463	145.1	1,326	662	100.3
Commitments	30,586	18,589	64.5	30,586	18,589	64.5
Net assets value per ordinary share (Rs.)	20.76	19.69	5.4	23.37	22.10	5.7

CERTIFICATION

We certify that the above Interim Financial Statements are in compliance with the requirements of the Companies Act No. 7 of 2007.

(sgd.)
Priyankara Gangabadage
Acting Chief Financial Officer

(sgd.)
Sanjeewa Bandaranayake
Chief Executive Officer

The Board of Directors is responsible for these Interim Financial Statements.
Approved and Signed for and on behalf of the Board:

(sgd.)
Prof.Ajantha Samarakoon
Chairman

(sgd.)
Dr. I.N Manawadu
Director

06 February 2026
Colombo.

* The above figures are provisional and subject to audit.

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STATEMENT OF PROFIT OR LOSS - COMPANY

	For the period ended			For the quarter ended		
	31.12.2025 Rs. Mn. Unaudited	31.12.2024 Rs. Mn. Unaudited	Change %	31.12.2025 Rs. Mn. Unaudited	31.12.2024 Rs. Mn. Unaudited	Change %
Interest income	28,744	19,053	50.9	11,127	6,378	74.5
Less: Interest expense	13,312	8,982	48.2	5,270	2,724	93.5
Net interest income	**15,432**	**10,071**	53.2	**5,857**	**3,654**	60.3
Fee and commission income	1,845	1,279	44.3	665	464	43.3
Net gain/ (losses) on financial assets - FVTPL	63	176	(64.2)	3	86	(96.5)
Other operating income	12	218	(94.5)	5	2	150.0
Total operating income	**17,352**	**11,744**	47.8	**6,530**	**4,206**	55.3
Less: Impairment charges and other losses for loans and receivables	513	55	832.7	92	(4)	(2,400.0)
Net operating income	**16,839**	**11,689**	44.1	**6,438**	**4,210**	52.9
Less:						
Personnel expenses	5,198	3,383	53.7	1,926	1,244	54.8
Depreciation and Amortisation	559	500	11.8	198	168	17.9
Other operating expenses	3,225	2,539	27.0	1,164	901	29.2
Total operating expenses	8,982	6,422	39.9	3,288	2,313	42.2
Operating profit before Tax on financial services	**7,857**	**5,267**	49.2	**3,150**	**1,897**	66.1
Less: Taxes on financial services	2,110	1,388	52.0	823	504	63.3
Profit before income tax	**5,747**	**3,879**	48.2	**2,327**	**1,393**	67.0
Less: Income tax expense	2,249	1,435	56.7	962	515	86.8
Profit for the period	**3,498**	**2,444**	43.1	**1,365**	**878**	55.5

The above figures are provisional and subject to audit.

INTERIM
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STATEMENT OF PROFIT OR LOSS - GROUP

	For the period ended			For the quarter ended		
	31.12.2025 Rs. Mn. Unaudited	**31.12.2024 Rs. Mn. Unaudited**	**Change %**	**31.12.2025 Rs. Mn. Unaudited**	**31.12.2024 Rs. Mn. Unaudited**	**Change %**
Interest income	31,958	21,616	47.8	12,360	7,240	70.7
Less: Interest expense	14,290	9,769	46.3	5,671	2,989	89.7
Net interest income	**17,668**	**11,847**	49.1	**6,689**	**4,251**	57.4
Net earned premiums	3,291	3,588	(8.3)	1,070	1,066	0.4
Fee and commission income	1,578	946	66.8	606	346	75.1
Net gain/ (losses) on financial assets - FVTPL	110	196	(43.9)	22	88	(75.0)
Other operating income	304	246	23.6	95	98	(3.1)
Total operating income	**22,951**	**16,823**	36.4	**8,482**	**5,849**	45.0
Less: Impairment charges and other losses for loans and receivables	630	126	400.0	252	41	514.6
Net operating income	**22,321**	**16,697**	33.7	**8,230**	**5,808**	41.7
Less:						
Personnel expenses	6,647	4,496	47.8	2,405	1,645	46.2
Depreciation and Amortisation	661	460	43.7	276	161	71.4
Benefits, claims and underwriting expenditure	2,181	2,468	(11.6)	836	743	12.5
Other operating expenses	3,864	3,066	26.0	1,342	1,107	21.3
Total operating expenses	13,353	10,490	27.3	4,859	3,656	32.9
Operating profit before Tax on financial services	**8,968**	**6,207**	44.5	**3,371**	**2,152**	56.7
Less: Taxes on financial services	2,233	1,462	52.7	872	535	63.0
Profit before income tax	**6,735**	**4,745**	41.9	**2,499**	**1,617**	54.6
Less: Income tax expense	2,556	1,896	34.8	1,022	651	57.0
Profit for the period	**4,179**	**2,849**	46.7	**1,477**	**966**	53.0
Profit attributable to:						
Equity holders of the parent	4,048	2,837	42.7	1,468	980	49.9
Non-controlling interest	131	12	991.7	9	(14)	(164.3)
Profit for the period	4,179	2,849	46.7	1,477	966	53.0
Basic/Diluted earnings per ordinary share (Rs.)	1.83	1.28	43.0	0.66	0.44	50.0

The above figures are provisional and subject to audit.

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STATEMENT OF COMPREHENSIVE INCOME - COMPANY

	For the period ended			For the quarter ended		
	31.12.2025 Rs. Mn. Unaudited	**31.12.2024 Rs. Mn. Unaudited**	**Change %**	**31.12.2025 Rs. Mn. Unaudited**	**31.12.2024 Rs. Mn. Unaudited**	**Change %**
Profit for the period	**3,498**	**2,444**	43.1	**1,365**	**878**	55.5
Other comprehensive income/(expenses)						
Other comprehensive income not to be reclassified to profit or loss in subsequent periods (net of tax):						
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-
Deferred tax effect on above	-	-	-	-	-	-
Financial assets-FVOCI						
Gains/ (losses) on re-measuring FVOCI financial assets	289	161	79.5	10	127	(92.1)
Deferred tax effect on above	(87)	(49)	78	(3)	(38)	(92.1)
Net other comprehensive income not to be reclassified to profit or loss in subsequent periods	**202**	**112**	80.4	**7**	**89**	(92.1)
Other comprehensive income for the period, net of taxes	**202**	**112**	80.4	**7**	**89**	92.1
Total comprehensive income for the period	**3,700**	**2,556**	44.8	**1,372**	**967**	41.9

The above figures are provisional and subject to audit.

INTERIM FINANCIAL STATEMENTS

STATEMENT OF COMPREHENSIVE INCOME - GROUP

	For the period ended			For the quarter ended		
	31.12.2025 Rs. Mn. Unaudited	31.12.2024 Rs. Mn. Unaudited	Change %	31.12.2025 Rs. Mn. Unaudited*	31.12.2024 Rs. Mn. Unaudited	Change %
Profit for the period	**4,179**	**2,849**	46.7	**1,477**	**966**	53.0
Other comprehensive income/(expenses)						
Other comprehensive income to be reclassified to profit or loss in subsequent periods (net of tax):						
Net gains/(losses) arising from translating the Financial Statements of the foreign subsidiary	**(4)**	(7)	42.9	**65**	90	27.8
Net other comprehensive income to be reclassified to profit or loss in subsequent periods	**(4)**	**(7)**	42.9	**65**	**90**	(27.8)
Other comprehensive income not to be reclassified to profit or loss in subsequent periods (net of tax):						
Actuarial gains/(losses) on defined benefit plans	**(8)**	(9)	(11.1)	**(8)**	(9)	(11.1)
Deferred tax effect on above	**-**	3	(100.0)	**-**	3	(100.0)
Financial assets - FVOCI						
Gains/ (losses) on re-measuring FVOCI financial assets	**294**	126	133.3	**10**	115	91.3
Deferred tax effect on above	**(88)**	**(38)**	131.6	**(3)**	**(35)**	91.4
Net other comprehensive income not to be reclassified to profit or loss in subsequent periods	**198**	**82**	141.5	**(1)**	**74**	101.4
Other comprehensive income for the period, net of taxes	**194**	**75**	158.7	**64**	**164**	61.0
Total comprehensive income for the period	**4,373**	**2,924**	49.6	**1,541**	**1,130**	36.4
Profit Attributable to :						
Equity holders	196	86	127.9	33	124	73.4
Non-controlling interest	(2)	(11)	(82)	31	40	22.5
Other comprehensive income for the period, net of taxes	**194**	**75**	158.7	**64**	**164**	61.0
Total comprehensive income for the period	4,373	2,924	49.6	1,541	1,130	36.4

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STATEMENT OF CHANGES IN EQUITY - COMPANY

		Other Reserves					
	Capital	Statutory Reserve Fund	Share Allotment	Regulatory Loss Allowance Reserve	Fair Value Reserve	Retained Earnings	Total Equity
	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.
Balance as at 01.04.2024	**19,230**	**2,968**	**-**	**100**	**(357)**	**19,885**	**41,826**
Total comprehensive income for the period ended 31.12.2024							
Profit for the period ended 31.12.2024	-	-	-	-	-	2,444	2,444
Other comprehensive income (net of tax)	-	-	-	-	161	(49)	112
Total comprehensive income for the period ended 31.12.2024	-	-	-	-	161	2,395	2,556
Transactions with equity holders, recognised directly in equity							
Transfer from preference shares on redemption	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	727	-	(727)	-
Dividend paid	-	-	-	-	-	(1,508)	(1,508)
Total transactions with equity holders	**-**	**-**	**-**	**727**	**-**	**(2,235)**	**(1,508)**
Balance as at 31.12.2024	**19,230**	**2,968**	**-**	**827**	**(196)**	**20,045**	**42,874**
Balance as at 01.04.2025	**19,230**	**3,148**	**-**	**282**	**(225)**	**19,977**	**42,412**
Total comprehensive income for the period ended 31.12.2025							
Profit for the period ended 31.12.2025	-	-	-	-	-	3,498	3,498
Other comprehensive income (net of tax)	-	-	-	-	289	(87)	202
Total comprehensive income for the period ended 31.12.2025	-	-	-	-	289	3,411	3,700
Transactions with equity holders, recognised directly in equity							
Transfers to reserves during the period	-	-	-	(282)	(83)	365	-
Dividend paid	1,282	-	-	-	-	(1,509)	(227)
Total transactions with equity holders	**1,282**	**-**	**-**	**(282)**	**(83)**	**(1,144)**	**(227)**
Balance as at 31.12.2025	**20,512**	**3,148**	**-**	**-**	**(19)**	**22,244**	**45,885**

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STATEMENT OF CHANGES IN EQUITY - GROUP

	Capital	Statutory Reserve Fund	Other Reserves				Retained Earnings	Total	Non-controlling Interest	Total Equity
			Share Allotment	Regulatory Loss Allowance Reserve	FV Reserve	Foreign currency translation reserve				
	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.	Rs. Mn.
Balance as at 01.04.2024	**19,230**	**3,107**	**-**	**100**	**(326)**	**658**	**23,974**	**46,743**	**2,400**	**49,143**
Total comprehensive income for the period ended 31.12.2024										
Profit for the period ended 31.12.2024	-	-	-	-	-	-	2,837	2,837	12	2,849
Other comprehensive income (net of tax)	-	-	-	-	135	(4)	(45)	86	(11)	75
Total comprehensive income for the period ended 31.12.2024	-	-	-	-	135	(4)	2,792	2,923	1	2,924
Transactions with equity holders, recognised directly in equity										
Sript dividend to Minority Shareholders	-	-	-	-	-	-	-	-	21	21
Transfers to reserves during the period	-	29	-	727	-	-	(756)	-	-	-
Dividend paid	-	-	-	-	-	-	(1,508)	(1,508)	(25)	(1,533)
Total transactions with equity holders	**-**	**29**	**-**	**727**	**-**	**-**	**(2,264)**	**(1,508)**	**(4)**	**(1,512)**
Balance as at 31.12.2024	**19,230**	**3,136**	**-**	**827**	**(191)**	**654**	**24,502**	**48,158**	**2,397**	**50,555**
Balance as at 01.04.2025	**19,230**	**3,326**	**-**	**282**	**(231)**	**582**	**24,431**	**47,620**	**2,405**	**50,025**
Total comprehensive income for the period ended 31.12.2025										
Profit for the period ended 31.12.2025	-	-	-	-	-	-	4,049	4,049	130	4,179
Other comprehensive income (net of tax)	-	-	-	-	294	(2)	(96)	196	(2)	194
Total comprehensive income for the period ended 31.12.2025	-	-	-	-	294	(2)	3,953	4,245	128	4,373
Transactions with equity holders, recognised directly in equity										
Sript dividend to Minority Shareholders	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the period	-	27	-	(282)	(83)	-	338	-	-	-
Dividend paid	1,282	-	-	-	-	-	(1,509)	(227)	-	(227)
Total transactions with equity holders	**1,282**	**27**	**-**	**(282)**	**(83)**	**-**	**(1,170)**	**(226)**	**-**	**(226)**
Balance as at 31.12.2025	**20,512**	**3,353**	**-**	**-**	**(20)**	**580**	**27,214**	**51,639**	**2,533**	**54,172**

The above figures are provisional and subject to audit.

INTERIM FINANCIAL STATEMENTS

STATEMENT OF CASH FLOWS

For the period ended 31st December	Company		Group	
	2025 Rs. Mn. Unaudited	2024 Rs. Mn. Restated Unaudited	2025 Rs. Mn. Unaudited	2024 Rs. Mn. Restated Unaudited
Cash flows from operating activities				
Net Profit Before Taxation	5,747	3,879	6,735	4,745
Adjustments for:				
Non Cash Items Included in Profit Before Income Tax	1,096	425	1,105	266
Change in Operating Assets	(96,507)	(1,455)	(105,429)	(887)
Change in Operating Liabilities	30,711	(602)	33,743	(1,275)
Dividend Income	(2)	(3)	(2)	(3)
Interest Expenses on due to bank	2,123	111	2,636	413
Interest Expenses on due to debt securities	325	489	325	489
Net unrealized gain/(Loss) arising from translating the Financial Statements of Foreign Subsidiary	-	-	(2)	(32)
Benefits Paid on Retirement benefit obligation	(28)	(48)	(15)	-
Income Tax (Paid) / Refund	(1,126)	(1,190)	(1,430)	(1,475)
Net cash generated from/(used in) operating activities	**(57,661)**	**1,606**	**(62,334)**	**2,241**
Cash flows from investing activities				
Purchase of property, plant and equipment	(486)	(472)	(384)	(605)
Proceeds from the sale of property, plant and equipment	17	-	(204)	5
Purchase of intangible assets	(78)	-	(112)	(9)
Net (increase)/decrease in financial assets - FVTPL	195	1,187	253	825
Net (increase)/decrease in financial assets - FVOCI	393	82	942	170
Dividends received from investments	2	3	4	3
Net cash (used in)/generated from investing activities	**43**	**800**	**499**	**389**
Cash flows from financing activities				
Borrowing from due to banks	66,450	9,000	72,000	12,758
Payment for due to banks	(18,664)	(5,348)	(19,291)	(9,553)
Borrowing from debt securities issued	-	-	-	-
Payment for debt securities issued	(385)	(6,613)	(385)	(6,613)
Interest paid on debt securities issued	-	-	-	-
Dividend paid to shareholders	(7)	(1,509)	(12)	(1,509)
Dividend paid to non-controlling interest	-	-	-	(4)
Net cash (used in)/generated from financing activities	**47,394**	**(4,470)**	**52,312**	**(4,921)**
Net (decrease) in cash & cash equivalents	**(10,224)**	**(2,063)**	**(9,523)**	**(2,291)**
Cash and cash equivalents at the beginning of the period	17,263	9,220	17,719	9,112
Cash and cash equivalents at the end of the period	**7,039**	**7,157**	**8,196**	**6,821**
Cash and cash equivalents	7,489	7,326	9,158	7,923
Bank overdraft	(450)	(169)	(962)	(1,102)
Cash and cash equivalents at the end of the period	7,039	7,157	8,196	6,821

The above figures are provisional and subject to audit.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Company

As at 31st December 2025	Financial instruments recognised at fair value through profit or loss (FVTPL) Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at fair value through other comprehensive income (FVOCI) Rs. Mn.	Total Rs. Mn.
ASSETS				
Cash and cash equivalents	-	7,489	-	7,489
Balances with banks and financial institutions	-	3,450	-	3,450
Financial assets -Fair value through profit or loss	144	-	-	144
Loans and receivables - Amortised cost	-	249,283	-	249,283
Financial assets - Fair value through other comprehensive income	-	-	1,243	1,243
Debt instrument - Amortised cost	-	8,274	-	8,274
Other financial assets	-	215	-	215
Total financial assets	144	268,711	1,243	270,098

As at 31st December 2025	Financial instruments recognised at FVTPL Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at FVOCI Rs. Mn.	Total Rs. Mn.
LIABILITIES				
Due to banks - Amortised cost	-	60,363	-	60,363
Due to customers - Amortised cost	-	155,816	-	155,816
Debt securities issued - Amortised cost	-	4,955	-	4,955
Other financial liabilities - Amortised cost	-	6,442	-	6,442
Lease liabilities - Amortised cost	-	2,121	-	2,121
Total financial liabilities	-	229,697	-	229,697

Company

As at 31st March 2025	Financial instruments recognised at FVTPL Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at FVOCI Rs. Mn.	Total Rs. Mn.
ASSETS				
Cash and cash equivalents	-	18,697	-	18,697
Balances with banks & financial institutions	-	3,032	-	3,032
Financial assets -Fair value through profit or loss	276	-	-	276
Loans and receivables - Amortised cost	-	157,092	-	157,092
Financial assets - Fair value through other comprehensive income	-	-	1,292	1,292
Debt instrument - Amortised cost	-	5,161	-	5,161
Other financial assets	-	76	-	76
Total financial assets	276	184,058	1,292	185,626

As at 31st March 2025	Financial instruments recognised at FVTPL Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at FVOCI Rs. Mn.	Total Rs. Mn.
LIABILITIES				
Due to banks - Amortised cost	-	11,437	-	11,437
Due to customers - Amortised cost	-	124,530	-	124,530
Debt securities issued - Amortised cost	-	5,015	-	5,015
Other financial liabilities - Amortised cost	-	6,415	-	6,415
Lease liabilities - Amortised cost	-	2,236	-	2,236
Total financial liabilities	-	149,633	-	149,633

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Group

As at 31st December 2025	Financial instruments recognised at fair value through profit or loss (FVTPL) Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at fair value through other comprehensive income (FVOCI) Rs. Mn.	Total Rs. Mn.
ASSETS				
Cash and cash equivalents	-	9,158	-	9,158
Balances with banks & financial institutions	-	9,398	-	9,398
Financial assets -Fair value through profit or loss	1,148	-	-	1,148
Loans and receivables - Amortised cost	-	270,366	-	270,366
Insurance and reinsurance receivables	-	2,809	-	2,809
Financial assets - Fair value through other comprehensive income	-	-	1,243	1,243
Debt instrument - Amortised cost	-	12,300	-	12,300
Other financial assets	-	54	-	54
Total financial assets	1,148	304,085	1,243	306,476

As at 31st December 2025	Financial instruments recognised at FVTPL Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at FVOCI Rs. Mn.	Total Rs. Mn.
LIABILITIES				
Due to banks - Amortised cost	-	71,271	-	71,271
Due to customers - Amortised cost	-	162,333	-	162,333
Debt securities issued - Amortised cost	-	4,955	-	4,955
Other financial liabilities - Amortised cost	-	9,148	-	9,148
Lease liabilities - Amortised cost	-	1,779	-	1,779
Insurance liabilities and reinsurance payable	-	7,446	-	7,446
Total financial liabilities	-	256,932	-	256,932

Group

As at 31st March 2025	Financial instruments recognised at FVTPL Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at FVOCI Rs. Mn.	Total Rs. Mn.
ASSETS				
Cash and cash equivalents	-	19,583	-	19,583
Balances with banks & financial institutions	-	5,694	-	5,694
Financial assets -Fair value through profit or loss	1,291	-	-	1,291
Loans and receivables - Amortised cost	-	170,452	-	170,452
Insurance and reinsurance receivables	-	1,698	-	1,698
Financial assets - Fair value through other comprehensive income	-	-	1,827	1,827
Debt instrument - Amortised cost	-	11,561	-	11,561
Total financial assets	1,291	208,988	1,827	212,106

As at 31st March 2025	Financial instruments recognised at FVTPL Rs. Mn.	Financial instruments at amortised cost (AC) Rs. Mn.	Financial instruments at FVOCI Rs. Mn.	Total Rs. Mn.
LIABILITIES				
Due to banks - Amortised cost	-	16,829	-	16,829
Due to customers - Amortised cost	-	130,069	-	130,069
Debt securities issued - Amortised cost	-	5,015	-	5,015
Other financial liabilities - Amortised cost	-	8,187	-	8,187
Insurance liabilities and reinsurance payable	-	5,459	-	5,459
Lease liabilities - Amortised cost	-	1,779	-	1,779
Total financial liabilities	-	167,338	-	167,338

FAIR VALUE HIERARCHY

Company

As at 31st December 2025	Level 1 Rs. Mn.	Level 2 Rs. Mn.	Level 3 Rs. Mn.	Total Rs. Mn.
Financial assets				
Financial assets -Fair value through profit or loss				
Quoted Investments	**144**	**-**	**-**	**144**
Sub total	**144**	**-**	**-**	**144**
Financial assets - Fair value through other comprehensive income				
Quoted Equity Investments	**273**	**-**	**-**	**273**
Quoted Debt Investments	**-**	**970**	**-**	**970**
Sub total	**273**	**970**	**-**	**1,243**
Non financial assets - Investment property				
Land and building	**-**	**-**	**302**	**302**
Sub total	**-**	**-**	**302**	**302**
Total	**417**	**970**	**302**	**1,689**

As at 31st March 2025	Level 1 Rs. Mn.	Level 2 Rs. Mn.	Level 3 Rs. Mn.	Total Rs. Mn.
Financial assets				
Financial assets -Fair value through profit or loss				
Quoted Investments	276	-	-	276
Investment in unit trust	-	-	-	-
Sub total	276	-	-	276
Financial assets - Fair value through other comprehensive income				
Quoted Equity Investments	315	-	-	315
Quoted Debt Investments		977	-	977
Sub total	315	977	-	1,292
Non financial assets - Investment property				
Land and building	-	-	302	302
Sub total	-	-	302	302
Total	**591**	**977**	302	**1,870**

Group

As at 31st December 2025	Level 1 Rs. Mn.	Level 2 Rs. Mn.	Level 3 Rs. Mn.	Total Rs. Mn.
Financial assets				
Financial assets -Fair value through profit or loss				
Quoted Investments	**1,148**	**-**	**-**	**1,148**
Sub total	**1,148**	**-**	**-**	**1,148**
Financial assets - Fair value through other comprehensive income				
Quoted Equity Investments	**273**	**-**	**-**	**273**
Quoted Debt Investments		**970**	**-**	**970**
Treasury bills	**-**	**-**	**-**	**-**
Sub total	**273**	**970**	**-**	**1,243**
Non financial assets - Investment property				
Land and building	**-**	**-**	**1,375**	**1,375**
Sub total	**-**	**-**	**1,375**	**1,375**
Total	**1421**	**970**	**1,375**	3,766

As at 31st March 2025	Level 1 Rs. Mn.	Level 2 Rs. Mn.	Level 3 Rs. Mn.	Total Rs. Mn.
Financial assets				
Financial assets -Fair value through profit or loss				
Quoted Investments	334	-	-	334
Investment in unit trust	-	957	-	957
Sub total	334	957	-	1,291
Financial assets - Fair value through other comprehensive income				
Quoted Equity Investments	315	-	-	315
Quoted Debt Investments	-	535	-	535
Treasury bills	-	977	-	977
Sub total	315	1,512	-	1,827
Non financial assets - Investment property				
Land and building	-	-	1,375	1,375
Sub total	-	-	1,375	1,375
Total	**649**	**2,469**	**1,375**	**4,493**

INTERIM FINANCIAL STATEMENTS

SEGMENTAL ANALYSIS - GROUP

For the period ended 31st December	Lease & HP		Loans		Islamic		Insurance		Other		Eliminations		Group	
	2025 Rs. Mn.	2024 Rs. Mn.	2025 Rs. Mn.	2024 Rs. Mn.	2025 Rs. Mn.	2024 Rs. Mn.	2025 Rs. Mn.	2024 Rs. Mn.	2025 Rs. Mn.	2024 Rs. Mn.	2025 Rs. Mn.	2024 Rs. Mn.	2025 Rs. Mn.	2024 Rs. Mn.
Interest income	15,264	11,131	13,389	6,460	1,432	779	756	856	1,514	2,695	(397)	(305)	31,958	21,616
Net earned premiums	-	-	-	-	-	-	3,558	3,775	-	-	(267)	(187)	3,291	3,588
Fee and commission income	1,185	928	1,040	539	111	64	-	-	218	217	(935)	(802)	1,578	946
Net gains/(losses) on financial assets - FVTPL	-	-	-	-	-	-	58	20	52	176	-	-	110	196
Other operating income	9	10	9	6	1	1	132	86	160	336	(48)	(193)	304	246
Gross income	**16,458**	**12,069**	**14,438**	**7,005**	**1,544**	**844**	**4,504**	**4,737**	**1,944**	**3,424**	**(1,647)**	**(1,487)**	**37,241**	**26,592**
Interest expenses	7,030	5,208	6,167	3,022	660	364	-	-	830	1,479	(397)	(304)	14,290	9,769
Total operating income	**9,428**	**6,861**	**8,271**	**3,983**	**884**	**480**	**4,504**	**4,737**	**1,114**	**1,945**	**(1,250)**	**(1,183)**	**22,951**	**16,823**
Impairment and other losses	451	143	160	4	17	(11)	-	-	2	(10)	-	-	630	126
Net operating income	**8,977**	**6,718**	**8,111**	**3,979**	**867**	**491**	**4,504**	**4,737**	**1,112**	**1,955**	**(1,250)**	**(1,183)**	**22,321**	**16,697**
Depreciation and amortisation	220	246	300	196	30	21	103	85	27	47	(19)	(135)	661	460
Segment result	**4,190**	**2,945**	**3,675**	**1,711**	**393**	**206**	**274**	**544**	**495**	**837**	**(59)**	**(36)**	**8,968**	6,207
Tax on financial services													**2,233**	1,462
Income tax expenses													**2,556**	1,896
Profit for the period													**4,179**	**2,849**
As at 31st December														
Segment Assets	117,607	86,519	159,988	68,435	16,075	7,522	15,674	12,580	14,414	16,408	(8,041)	(6,213)	315,717	185,252
Total Assets	**117,607**	**86,519**	**159,988**	**68,435**	**16,075**	**7,522**	**15,674**	**12,580**	**14,414**	**16,408**	**(8,041)**	**(6,213)**	**315,717**	**185,252**
Segment Liabilities	98,423	63,917	133,868	50,557	13,450	5,557	9,704	6,928	12,061	12,122	(5,961)	(4,384)	261,545	134,697
Total Liabilities	**98,423**	**63,917**	**133,868**	**50,557**	**13,450**	**5,557**	**9,704**	**6,928**	**12,061**	**12,122**	**(5,961)**	**(4,384)**	**261,545**	**134,697**

The above figures are provisional and subject to audit.
Figures in brackets indicate deductions.

INFORMATION ON ORDINARY SHARES OF THE COMPANY

Market Price

	2025 Rs.	2024 Rs.
Highest price during the quarter ended 31st December :	32.00	17.30
Lowest price during the quarter ended 31st December :	22.90	11.60
Last traded price as at 31st December :	25.00	17.00

Issued Capital

Issued Capital as at 31st December 2025 was represented by the number of shares in issue as given below;

	As at 31st December 2025		As at 31st December 2024	
	Number	Rs.	Number	Rs.
Ordinary shares		Rs.		
Issued for consideration	1,579,862,482	11,886,073,308	1,579,862,482	11,886,073,308
Transferred from preference shares on redemption	-	1,350,000,000	-	1,350,000,000
Issued as Scrip Dividend - Listed	630,004,764	7,276,259,109	574,513,268	5,994,405,538
Total	**2,209,867,246**	**20,512,332,417**	**2,154,375,750**	**19,230,478,846**

SHAREHOLDERS' INFORMATION

Twenty Largest Ordinary Shareholders as at 31st December 2025

Twenty largest ordinary shareholders of the Company as at 31st December 2025 were as follows;

No.	Name of the Shareholder	No. of Shares	%
1	People's Bank	1,657,400,425	75.00
2	Employee's Provident Fund	119,943,071	5.43
3	National Savings Bank	61,081,787	2.76
4	Deutsche Bank Ag As Trustee To Assetline Income Plus Growth Fund	20,515,151	0.93
5	Bank Of Ceylon No. 1 Account	16,020,970	0.72
6	Perera And Sons Bakers Pvt Limited	16,000,000	0.72
7	Mr. D.P. Pieris	15,583,490	0.71
8	Deutsche Bank Ag Trustee To Lynear Wealth Dynamic Opportunities Fund	14,579,070	0.66
9	Union Assurance PLC-Universal Life Fund	13,772,188	0.62
10	Invenco Capital Private Limited	12,309,847	0.56
11	Mrs. E.M. Pieris	9,734,439	0.44
12	Sri Lanka Insurance Corporation General Limited	8,808,497	0.40
13	DFCC Bank PLC A/C No .02	8,075,000	0.37
14	Seylan Bank PLC/ Sarath Kumarawijekoon	7,478,649	0.34
15	Sri Lanka Insurance Corporation Life Ltd Share Holder Portfolio A/C 03	6,493,208	0.29
16	Bank Of Ceylon A/C Ceybank Unit Trust	5,420,277	0.25
17	Lynear Wealth Management/Mr. Hanif Yusoof	4,504,411	0.20
18	Assetline Finance Limited/S.K.Wijekoon	4,403,074	0.20
19	Mr. K.D.H. Perera	4,399,361	0.20
20	Est.of Lat M.J. Fernando	3,570,333	0.16

Public Holding

The percentage of ordinary shares held by the public as at 31st December 2025 was 24.98% and the number of shareholders representing the public holding was 11,170.

Directors'/ CEO's Holding in Shares as at 31st December 2025

The number of ordinary shares held by the directors and CEO as at 31st December 2025 were as follows;

Name	Position	No. of Shares
Prof. S.M.A.K. Samarakoon	Chairman	-
Mr. K.C.J.C. Fonseka	Director	67,836
Mr. P.D. Samarasinghe	Director	
Mr. K.J.D.G. Perera	Director	-
Ms. P.G.U. Gallage	Director	-
Mr. R.B.R . Emerson*	Director	-
Mr. P.G.A.C. Perera	Director	-
Mr. S. Sudarshan	Director	-
Ms. K.S.R.S. Loku Kaluge	Director	-
Mr. M.J. Thilakarathne	Director	-
Dr. I.N. Manawadu	Director	-
Mr. K.S.Bandaranayake	CEO/GM	241,729

*** Mr. R B R Emerson, ceased from the post of Non Executive / Non Independent Director of the Company with effect from 23 October 2025.**

Float adjusted Market Capitalisation

The Float adjusted market capitalization as at 31st December 2025 - Rs. 13,798,411,084/-

Company is compliant with option No. 01 of Rule 7.13.1 (i)(a) of the Listing Rules of the Colombo Stock Exchange on Minimum Public Holding Requirement.

EXPLANATORY NOTES

1. There are no significant changes in the accounting policies and methods of computation since the publication of financial statements in the annual report for the year 2024/2025.

2. The Interim Financial Statements for the period ended 31st December 2025 are drawn up from unaudited accounts of the Company, its subsidiary companies: People's Leasing Property Development Limited, People's Leasing Fleet Management Limited, People's Insurance PLC, People's Leasing Havelock Properties Limited, People's Micro-commerce Ltd. and Alliance Finance PLC.

3. The Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

4. All known expenses including management fees and similar expenses have been provided for in these financial statements.

5. Ms. Shalini Silva, who served as the Company Secretary, resigned with effect from 10th April 2025, and the new Company Secretary, Mrs. Nirosha Kannangara was appointed w.e.f. 2nd May 2025.

6. The Qualitative and Quantitative Factors used for ECL Model were not changed and remain consistent and Expected Credit Loss (ECL) at 31st December 2025 was estimated based on a range of forecasted economic conditions prevailed as at that date.

7. There have been no material events subsequent to the reporting date, which require adjustments to or disclosures in the interim financial statements.

8. On 17th September 2025, the Company declared an Interim dividend of Rs. 0.70 (Cents Seventy) per share for the financial year 2025/26, in the form of a Scrip dividend.

9. In accordance with Section 3.7(c)(vii) of the Finance Business Act Direction No. 5 of 2021, the independence status of Mr. P. D. Samarasinghe changed following the appointment of an additional Director to the Board with effect from 23 January 2025. The change in status was disclosed by Mr. Samarasinghe at the Nomination and Governance Committee meeting held on 29 May 2025. The Central Bank of Sri Lanka was formally notified of this change on 3 June 2025.Subsequently, the Central Bank of Sri Lanka formally acknowledged his reclassification as a Non-Executive Non-Independent Director.

10. Dr. Isuru Nadeesha Manawadu has been appointed as a Non Executive/Independent Director of the Company with effect from 23rd September 2025.

11. In accordance with Section 8.1(a) of the Colombo Stock Exchange Listing Rules, the Board of Directors of People's Leasing & Finance PLC has resolved to issue up to 150,000,000 listed, rated, unsecured, subordinated, redeemable debentures amounting to a maximum of Rs. 15,000 million, with a tenure of five years. The proposed issue has been approved by the Central Bank of Sri Lanka in terms of the Finance Companies (Debt Instrument) Direction No. 3 of 2013 and is subject to obtaining all other applicable regulatory approvals, following which the debentures are intended to be listed on the Colombo Stock Exchange.

12. With effect from 31 December 2025, the Company has changed the presentation of cash flows in the statement of cash flows from the direct method to the indirect method. This change was made to align with prevailing industry practice.

13. Mr. R B R Emerson, ceased from the post of Non Executive / Non Independent Director of the Company with effect from 23 October 2025.

14. The new sustainability disclosure standards, SLFRS S1 – General Requirements for Disclosure of Sustainability-related Financial Information and SLFRS S2 – Climate-related Disclosures, will apply to annual reporting periods beginning on 01 April 2025. As the Company is required to disclose information in accordance with these standards for the Annual Report 2025/2026, necessary measures have been taken, and the Company is preparing to implement and disclose under these standards in the Annual Report 2025/2026.

15. There has been no significant change in the nature of the contingent liabilities for the period ended 31st December 2025 which were disclosed in the Annual Report for the year ended 31st March 2025.

ANALYSIS OF LOANS AND RECEIVABLES IMPAIRMENT

Analysis by stage wise
Company - 31st December 2025

	Stage 1 Rs. Mn.	Stage 2 Rs. Mn.	Stage 3 Rs. Mn.	Total Rs. Mn.
Loans and receivables	**228,049**	**19,373**	**8,472**	**255,894**
(Less):				
Individual impairment charges	**-**	**145**	**1,956**	**2,101**
Collective impairment charges	**917**	**419**	**3,174**	**4,510**
Net loans and receivables	**227,132**	**18,809**	**3,342**	**249,283**

Company - 31st March 2025

Loans and receivables	143,413	10,151	9,559	163,123
(Less):				
Individual impairment charges	-	66	1,982	2,048
Collective impairment charges	687	167	3,129	3,983
Net loans and receivables	142,726	9,918	4,448	157,092

Group - 31st December 2025

Loans and receivables	**247,229**	**21,450**	**9,352**	**278,031**
(Less):				
Individual impairment charges	**-**	**143**	**1,930**	**2,073**
Collective impairment charges	**1,335**	**747**	**3,510**	**5,592**
Net loans and receivables	**245,894**	**20,560**	**3,912**	**270,366**

Group - 31st March 2025

Loans and receivables	155,321	12,208	9,888	177,418
(Less):				
Individual impairment charges	-	66	1,953	2,019
Collective impairment charges	962	449	3,535	4,947
Net loans and receivables	154,359	11,693	4,400	170,452

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DEBENTURE INFORMATION

Market Prices for the quarter ended 31st December 2025

Debenture Type	Highest Rs.	Lowest Rs.	Last Traded Rs.
2021 - 5 Years - 9.00% p.a. payable annually	Has not been traded		
2021 - 5 Years - 9.00% AER payable on redemption	Has not been traded		

Interest Rates

Debenture Type	Coupon Rate (%)	Annual Effective Rate (%)
2021 - 5 Years - 9.00% p.a. payable annually	9.00	9.00
2021 - 5 Years - 9.00% AER payable on redemption	-	9.00

Interest Rates of Comparable Government Securities

6 Months Treasury Bill	**7.95%**
1 Year Treasury Bill	**8.19%**
2 Year Treasury Bond	**-**
3 Year Treasury Bond	**8.85%**
4 Year Treasury Bond	**9.55%**
5 Year Treasury Bond	**9.53%**

Current Yield & Yield to Maturity

Debenture Type	Current Yield (%)	Yield to Maturity (%)
2021 - 5 Years - 9.00% p.a. payable annually	9.00	9.00
2021 - 5 Years - 9.00% AER payable on redemption	-	9.00

Ratios

	As at 31.12.2025	As at 31.03.2025
Debt to Equity Ratio (Times)*	**1.42**	0.39
Interest Cover (Times)	**1.43**	1.48
Quick Asset Ratio (%)	**97.08**	119.95

* Debt to Equity Ratio has been computed without considering Due to Customers balances.

RELATED PARTY DISCLOSURE

Transactions with Related entities

Company

The Company had the under mentioned financial dealings during the period with the following related entities.

	Parent		Subsidiaries	
	2025	2024	**2025**	2024
	Rs. Mn.	Rs. Mn.	**Rs. Mn.**	Rs. Mn.
For the period ended 31 December				
Items in Statement of Profit or Loss				
Interest income	**943**	1,671	**181**	158
Interest expense	**332**	598	**250**	777
Fee & Commission income	**-**	-	**581**	462
Other operating income	**-**	-	**8**	11
Benefits, claims and underwriting expenditure	**-**	-	**277**	176
Depreciation and amortisation	**5**	1	**165**	57
Other operating expenses	**13**	35	**188**	189
For the period ended 31 December				
Items in Statement of Financial Position				
Assets				
Cash and cash equivalents	**1,146**	1,328	**-**	-
Balances with banks & financial institutions	**3,450**	2,894	**-**	-
Loans and receivables	**-**	-	**1,779**	2,001
Financial assets - Amortised cost	**8,274**	8,229	**-**	-
Investments in subsidiaries	**-**	-	**3,832**	3,455
Other assets	**-**	-	**211**	140
Right of use asset	**26**	12	**327**	546
Total	**12,896**	12,464	**6,149**	6,142
Liabilities				
Due to banks	**441**	160	**-**	-
Due to customers	**5,604**	4,523	**2,252**	1,206
Other Financial liabilities	**-**	-	**983**	764
Lease liabilities	**31**	16	**385**	604
Other liabilities	**28**	28	**38**	64
Total	**6,104**	4,727	**3,657**	2,637
For the period ended 31 December				
Transactions				
Transaction cost on debenture issue and securitisation	**-**	-	**-**	-
Purchase of vehicles	**-**	-	**-**	-
Building rent paid	**-**	-	**221**	227
Building rent received	**-**	-	**-**	7
Cash and cash equivalents - Repo investments	**30,300**	4,250	**-**	-
Cash and cash equivalents - Repo settlements	**35,319**	4,297	**-**	-
Cash and cash equivalents - Money market account investments	**66,093**	15,643	**-**	-
Cash and cash equivalents - Money market account withdrawals	**71,034**	16,173	**-**	-
Cash and cash equivalents - Call Deposit Investments	**-**	-	**-**	-
Cash and cash equivalents - Call Deposit withdrawals	**-**	-	**-**	-
Balances with banks and financial institutions - FD investments	**-**	515	**-**	-
Balances with banks and financial institutions - FD withdrawals	**-**	1,041	**-**	-
Loans and receivables - Grantings	**-**	-	**330**	265
Loans and receivables - Repayments	**-**	-	**310**	273
Debt instrument - Amortised cost - Investments	**24,442**	20,619	**-**	-
Debt insturment - Amortised cost - Settlements	**21,787**	31,231	**-**	-
Due to banks - Borrowings	**-**	-	**-**	-
Due to banks - Repayment	**-**	-	**-**	-
Due to customers - Investments	**3,065**	4,215	**1,683**	1,500
Due to customers - Withdrawals/settlements	**3,295**	3,924	**2,354**	1,494
Other financial liabilities - Services obtained	**-**	-	**6**	6
Other financial liabilities - Repayment	**-**	-	**6**	6
Dividend paid	**-**	-	**-**	-
Dividend Income	**-**	-	**-**	-
Insurance premium paid in respect of customers introduced by People's Leasing & Finance PLC	**-**	-	**755**	567
Total	**255,335**	101,909	**5,666**	4,347

RELATED PARTY DISCLOSURE

Transactions with other Related entities

Group

The group had the under mentioned financial dealings during the period with the following related entities.

	Parent	
	2025 Rs. Mn.	2024 Rs. Mn.
For the period ended 31 December		
Items in Statement of Profit or Loss		
Interest income	**1,035**	1,770
Interest expenses	**24**	49
Net earned premiums	**381**	362
Fee and commission income	**24**	21
Other operating income	**94**	94
Benefits, claims and underwriting expenditure	**53**	29
Depreciation and amortisation	**5**	1
For the period ended 31 December		
Items in Statement of Financial Position		
Assets		
Cash and cash equivalents	**1,461**	1,539
Balances with banks & financial institutions	**4,492**	3,695
Insurance and reinsurance receivables	**105**	100
Financial investments - Amortised cost	**8,274**	8,229
Other assets	**5**	5
Right of use assets	**26**	12
Total	**14,362**	13,580
Liabilities		
Due to banks	**201**	414
Due to customers	**5,605**	4,523
Other liabilities	**504**	259
Lease liabilities	**31**	16
Total	**6,341**	5,213

CORPORATE INFORMATION

Name of Company
People's Leasing & Finance PLC
(Subsidiary of People's Bank)

Legal Form
Public Limited Liability Company
(Incorporated and domiciled in Sri Lanka)
quoted in the Colombo Stock Exchange

Date of Incorporation
22nd August 1995

Company Registration Number
PB 647 PQ

Accounting Year-end
31st March

Stock Exchange Listing
The Ordinary shares of the Company were quoted on the Main Board of the Colombo Stock Exchange (CSE) on 24th November 2011.

47,840,906 Ordinary shares of the company were listed with effect from 9th August 2019, pursuant to a scrip dividend.

76,899,372 Ordinary shares of the company were listed with effect from 24th December 2020, pursuant to a scrip dividend.

98,342,466 Ordinary shares of the company were listed with effect from 13th August 2021, pursuant to a scrip dividend.

84,249,776 Ordinary shares of the company were listed with effect from 13th January 2022, pursuant to a scrip dividend.

154,688,114 Ordinary shares of the company were listed with effect from 21st September 2022, pursuant to a scrip dividend.

112,492,634 Ordinary shares of the company were listed with effect from 23rd January 2024, pursuant to a scrip dividend.

55,491,496 Ordinary shares of the company were listed with effect from 10th October 2025, pursuant to a scrip dividend.

Senior, Unsecured, Redeemable, four year (2018/22) and five year (2018/23) Debentures were listed on the Debt Securities Main Board of Colombo Stock Exchange on 27th April 2018.

Senior, Unsecured, Redeemable, three year (2021/24) and five year (2021/26) Debentures were listed on the Debt Securities Main Board of Colombo Stock Exchange on 18th August 2021.

Registered Office & Principal Place of Business
1161, Maradana Road, Borella
Colombo 08, Sri Lanka.
Postal Code: 00800
Telephone +94 11 2631631
Fax +94 11 2631980/81
Email: info@plc.lk
Web Address: www.plc.lk

Compliance Officer
Ms. Zairaa Kaleel

Company Secretary
Ms. Nirosha Kannangara

Registrar
SSP Corporate Services (Pvt) Ltd
No. 101, Inner Flower Road,
Colombo 03, Sri Lanka.
Telephone: +94 11 2573894, +94 11 2576871
Fax: +94 11 2573609
E-mail: sspsec@sltnet.lk

Credit Rating

The Company has been assigned A(lka); Outlook (Stable) by Fitch Ratings Lanka Limited

Auditor
Auditor General
Auditor General's Department,
No. 306/72, Polduwa Road,
Battaramulla.

Bankers
People's Bank
Bank of Ceylon
Sampath Bank PLC
National Development Bank PLC
Pan Asia Banking Corporation PLC
Commercial Bank of Ceylon PLC DFCC Bank PLC
Hatton National Bank PLC
Habib Bank Limited
Nations Trust Bank PLC
Seylan Bank PLC
Standard Chartered Bank
Indian Bank
Indian Overseas Bank
Citi Bank N.A.

Head Office & Branch Offices
Head Office, Akuressa, Ambalangoda, Aluthgama,
Ambalanthota, Ampara, Anamaduwa,
Anuradapura, Awissawella, Badulla, Balangoda,
Bandarawela, Battaramulla, Batticaloa,
Chilaw, Chunnakam, Colombo 07, Dambulla,
Dehiwala, Deniyaya, Digana, Divulapitiya, Dematagoda
Galle,Embilipitiya, Galenbindunuwewa, Elpitiya,Eheliyagoda
Gampaha, Gampola, Giriulla, Godakawela,
Grandpass, Hambantota, Hanwella, Hatton,
Havelock, Hingurakgoda, Homagama, Horana,
Ja-Ela, Jaffna, Kadawatha, Kaduwela, Kalawana,
Kalawanchikudi, Kalmunai, Kalutara, Katugasthota,
Kamburupitiya, Kandy, Kandy Alsafa, Kanthale,
Kattandudy, Kegalle, Kekirawa, Kelaniya,
Kilinocchi, Kiribathgoda, Kirindiwela,
Kodikamam, Kuliyapitiya, Kurunegala,
Maharagama, Mahiyanganaya,
Mannar, Matale, Matara, Mathugama, Mawanella,
Medawachchiya, Melsiripura, Merigama,
Metropolitan (Vauxhall Street), Minuwangoda,
Monaragala, Moratuwa, Mutur, Narammala,
Nawalapitiya, Negombo,
Negombo City, Nelliady, Neluwa, Nittambuwa,
Nugegoda, Nuwara Eliya, Panadura, Pelmadulla,
Pettah, Pilimathalawa, Piliyandala, Polonnaruwa,
Puttalam,Puthukkudiyiruppu, Ratnapura, Tangalle,
Thabuttegama, Thissamaharama, Trincomalee,
Udugama, Union Place, Urubokka, Vavuniya,
Walasmulla, Warakapola, Wariyapola,
Wattala, Welimada, Wellawattha, Wellawaya, Wennappuwa

Board of Directors
Prof. S.M.A.K. Samarakoon - Chairman
Mr. K.C.J.C. Fonseka
Mr. P.D. Samarasinghe
Mr. K.J.D.G. Perera
Ms. P.G.U. Gallage
Mr. P.G.A.C. Perera
Mr. S. Sudarshan
Ms. K.S.R.S. Loku Kaluge
Mr. M.J. Thilakarathne
Dr. I.N. Manawadu

Board Audit Committee
Dr. I.N Manawadu - Chairman
Mr. S. Sudarshan - Member
Mr. K.C.J.C. Fonseka - Member

Board Integrated Risk Management Committee
Mr. S. Sudarshan - Chairman
Prof. S.M.A.K. Samarakoon - Member
Mr. P.G.A.C. Perera - Member

Human Resources and Remuneration Committee
Dr. I.N. Manawadu - Chairman
Mr. S. Sudarshan - Member
Mr. M.J. Thilakarathne - Member

Nomination & Governance Committee
Mr. S. Sudarshan - Chairman
Dr. I.N. Manawadu - Member
Mr. P.D. Samarasinghe - Member

Related Party Transactions Review Committee
Ms. P.G.U. Gallage - Chairman
Mr. S. Sudarshan - Member
Mr. K.J.D.G. Perera - Member

Board Investment Committee
Mr. P.G.A.C. Perera - Chairman
Mr. S. Sudarshan - Member
Ms. K.S.R. Senaratne Loku Kaluge – Member

Board Credit Committee
Mr. M.J. Thilakarathne – Chairman
Mr. P.D. Samarasinghe - Member
Mr. K.J.D.G. Perera - Member

Board Information Technology Committee
Mr. K.J.D.G. Perera - Chairman
Mr. P.G.A.C. Perera - Member
Ms. P.G.U. Gallage - Member

Board Marketing Committee
Mr. K.J.D.G. Perera - Chairman
Ms. K.S.R. Senaratne Loku Kaluge – Member
Mr. M.J. Thilakarathne - Member

Board Sustainability Committee (BSC)
Mr. P.G.A.C. Perera - Chairman
Ms. P.G.U. Gallage - Member
Ms. K.S.R. Senaratne Loku Kaluge – Member
Mr. M.J. Thilakarathne - Member

Local Subsidiary Companies
People's Leasing Fleet Management Limited
People's Leasing Property Development Limited
People's Leasing Havelock Properties Limited
People's Insurance PLC
People's Micro-Commerce Ltd.

Foreign Subsidiary Companies
Alliance Finance PLC

Corporate Memberships
The Financial Houses Association of Sri Lanka
Credit Information Bureau of Sri Lanka
The Financial Ombudsman, Sri Lanka
The Leasing Association of Sri Lanka
The Association of Margin Providers
Biodiversity Sri Lanka (Patron Member)

Vehicle Yards
No. 496, Makola North, Makola, Sri Lanka.

No. 225/D, Nayagala Road, Heiyanthuduwa,

Mabima, Sri Lanka.
No.8, Pothuvil Road, Monaragala, Sri Lanka
Ketalagolla, Beligamuwa, Galewela, Sri Lanka

Tax Payer Identity Number (TIN)
114 156396

Income Tax Identity Number
114 156396 0000

VAT Registration Number
114 156396 7000

Central Bank Registration Number
046 (Under the Finance Business Act No.42 of 2011)

Credit Agency Status
An approved Credit Agency under the Mortgage Act No.6 of 1949 and the Trust Commerce.

INTERIM FINANCIAL STATEMENTS

PEOPLE'S LEASING & FINANCE PLC