

For the Year ended 31st March 2026

PLC PEOPLE'S LEASING

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INTERIM FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION

As at	Company			Group		
	31.03.2026 Rs. Mn. Unaudited*	31.03.2025 Rs. Mn. Audited	Change %	31.03.2026 Rs. Mn. Unaudited*	31.03.2025 Rs. Mn. Audited	Change %
Assets						
Cash and cash equivalents	23,022	18,697	23.1	24,730	19,583	26.3
Balances with banks and financial institutions	3,587	3,032	18.3	9,855	5,694	73.1
Financial assets -Fair value through profit or loss	123	276	(55.4)	1,672	1,291	29.5
Loans and receivables - Amortised cost	275,738	157,092	75.5	299,248	170,452	75.6
Insurance and reinsurance receivables	-	-	-	3,096	1,698	82.3
Financial assets - Fair value through other comprehensive income	1,086	1,292	(15.9)	1,086	1,827	(40.6)
Debt instrument - Amortised cost	7,338	5,161	42.2	10,797	11,561	(6.6)
Investments in subsidiaries	3,883	3,832	1.3	-	-	-
Investment property	294	302	(2.6)	1,367	1,375	(0.6)
Other assets	1,404	1,040	35.0	1,387	1,066	30.1
Property, plant and equipment	2,124	1,788	18.8	4,623	4,282	8.0
Right-of-use assets	2,114	1,872	12.9	2,060	1,554	32.6
Current tax Receivable	-	53	(100.0)	-	-	-
Deferred tax assets	-	59	(100.0)	-	27	(100.0)
Intangible assets	93	35	165.7	230	173	32.9
Total assets	**320,806**	**194,531**	**64.9**	**360,151**	**220,583**	**63.3**
Liabilities						
Due to banks - Amortised cost	89,734	11,437	684.6	103,140	16,829	512.9
Due to customers - Amortised cost	165,449	124,530	32.9	172,220	130,069	32.4
Debt securities issued - Amortised cost	5,063	5,015	1.0	5,063	5,015	1.0
Other financial liabilities - Amortised cost	6,020	6,415	(6.2)	8,550	8,187	4.4
Insurance liabilities and reinsurance payable	-	-	-	7,424	5,459	36.0
Lease liabilities - Amortised cost	2,433	2,236	8.8	2,239	1,779	25.9
Current tax liabilities	1,580	-	100.0	1,966	327	501.2
Other liabilities	1,776	1,485	19.6	2,080	1,737	19.7
Retirement benefit obligation	1,178	1,001	17.7	1,373	1,156	18.8
Deferred tax liabilities	157	-	100.0	149	-	100.0
Total liabilities	**273,390**	**152,119**	**79.7**	**304,204**	**170,558**	**78.4**
Equity						
Stated Capital	20,512	19,230	6.7	20,512	19,230	6.7
Statutory reserve fund	3,401	3,148	8.0	3,613	3,326	8.6
Retained earnings	23,466	19,977	17.5	28,567	24,431	16.9
Other reserves	37	57	(35.1)	683	633	7.9
Total equity attributable to equity holders of the Company	47,416	42,412	11.8	53,375	47,620	12.1
Non-controlling interest	-	-	-	2,572	2,405	6.9
Total equity	**47,416**	**42,412**	**11.8**	**55,947**	**50,025**	**11.8**
Total liabilities and equity	**320,806**	**194,531**	**64.9**	**360,151**	**220,583**	**63.3**
Contingencies	1,115	463	140.8	1,375	662	107.7
Commitments	26,596	18,589	43.1	26,596	18,589	43.1
Net assets value per ordinary share (Rs.)	21.46	19.69	9.0	24.15	22.10	9.3

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

27 May 2026
Colombo.

* The above figures are provisional and subject to audit.

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STATEMENT OF PROFIT OR LOSS - COMPANY

	For the Year ended			For the quarter ended		
	31.03.2026 Rs. Mn. Unaudited	31.03.2025 Rs. Mn. Unaudited	Change %	31.03.2026 Rs. Mn. Unaudited	31.03.2025 Rs. Mn. Unaudited	Change %
Interest income	41,124	26,088	57.6	12,380	7,035	76.0
Less: Interest expense	19,351	12,017	61.0	6,039	3,035	99.0
Net interest income	**21,773**	**14,071**	54.7	**6,341**	**4,000**	58.5
Fee and commission income	2,578	1,757	46.7	734	478	53.6
Net gain/ (losses) on financial assets - FVTPL	57	146	(61.0)	(6)	(30)	(80.0)
Other operating income	229	437	(47.6)	217	219	(0.9)
Total operating income	**24,637**	**16,411**	50.1	**7,286**	**4,667**	56.1
Less: Impairment charges and other losses for loans and receivables	413	(403)	(202.5)	(100)	(459)	(78.2)
Net operating income	**24,224**	**16,814**	44.1	**7,386**	**5,126**	44.1
Less:						
Personnel expenses	7,374	4,865	51.6	2,177	1,481	47.0
Depreciation and Amortisation	767	683	12.3	208	183	13.7
Other operating expenses	4,463	3,471	28.6	1,237	932	32.7
Total operating expenses	12,604	9,019	39.7	3,622	2,596	39.5
Operating profit before Tax on financial services	**11,620**	**7,795**	49.1	**3,764**	**2,530**	48.8
Less: Taxes on financial services	3,062	2,007	52.6	951	619	53.6
Profit before income tax	**8,558**	**5,788**	47.9	**2,813**	**1,911**	47.2
Less: Income tax expense	3,505	2,185	60.4	1,256	750	67.5
Profit for the period	**5,053**	**3,603**	40.2	**1,557**	**1,161**	34.1

The above figures are provisional and subject to audit.

INTERIM
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STATEMENT OF PROFIT OR LOSS - GROUP

	For the Year ended			For the quarter ended		
	31.03.2026 Rs. Mn. Unaudited	**31.03.2025 Rs. Mn. Unaudited**	**Change %**	**31.03.2026 Rs. Mn. Unaudited**	**31.03.2025 Rs. Mn. Unaudited**	**Change %**
Interest income	45,742	29,526	54.9	13,784	7,909	74.3
Less: Interest expense	20,770	13,066	59.0	6,480	3,296	96.6
Net interest income	**24,972**	**16,460**	51.7	**7,304**	**4,613**	58.3
Net earned premiums	4,695	4,574	2.6	1,405	987	42.4
Fee and commission income	2,110	1,304	61.8	532	276	92.8
Net gain/ (losses) on financial assets - FVTPL	126	182	(30.8)	16	(13)	(223.1)
Other operating income	496	330	50.3	192	166	15.7
Total operating income	**32,399**	**22,850**	41.8	**9,449**	**6,029**	56.7
Less: Impairment charges and other losses for loans and receivables	559	(383)	(246.0)	(71)	(509)	(86.1)
Net operating income	**31,840**	**23,233**	37.0	**9,520**	**6,538**	45.6
Less:						
Personnel expenses	9,417	6,448	46.0	2,769	1,952	41.9
Depreciation and Amortisation	805	638	26.2	144	177	(18.6)
Benefits, claims and underwriting expenditure	3,020	2,938	2.8	839	470	78.5
Other operating expenses	5,460	4,222	29.3	1,595	1,156	38.0
Total operating expenses	18,702	14,246	31.3	5,347	3,755	42.4
Operating profit before Tax on financial services	**13,138**	**8,987**	46.2	**4,173**	**2,783**	50.0
Less: Taxes on financial services	3,255	2,108	54.4	1,022	646	58.2
Profit before income tax	**9,883**	**6,879**	43.7	**3,151**	**2,137**	47.5
Less: Income tax expense	3,990	2,789	43.1	1,434	893	60.6
Profit for the period	**5,893**	**4,090**	44.1	**1,717**	**1,244**	38.1
Profit attributable to:						
Equity holders of the parent	5,745	3,999	43.7	1,700	1,164	46.1
Non-controlling interest	148	91	62.6	17	80	(78.8)
Profit for the period	5,893	4,090	44.1	1,717	1,244	38.1
Basic/Diluted earnings per ordinary share (Rs.)	2.60	1.81	43.6	0.77	0.53	45.3

The above figures are provisional and subject to audit.

INTERIM
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STATEMENT OF COMPREHENSIVE INCOME - COMPANY

	For the Year ended			For the quarter ended		
	31.03.2026 Rs. Mn. Unaudited	31.03.2025 Rs. Mn. Unaudited	Change %	31.03.2026 Rs. Mn. Unaudited	31.03.2025 Rs. Mn. Unaudited	Change %
Profit for the period	**5,053**	**3,603**	40.2	**1,557**	**1,161**	34.1
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	(21)	(134)	(84.3)	(21)	(134)	(84.3)
Deferred tax effect on above	6	40	(85.0)	6	40	(85.0)
Financial assets-FVOCI						
Gains/ (losses) on re-measuring FVOCI financial assets	275	132	108.3	(14)	(29)	(51.7)
Deferred tax effect on above	(82)	(40)	105	4	9	(55.6)
Net other comprehensive income not to be reclassified to profit or loss in subsequent periods	**178**	**(2)**	(9,000.0)	**(25)**	**(114)**	(78.1)
Other comprehensive income for the period, net of taxes	**178**	**(2)**	(9,000.0)	**(25)**	**(114)**	78.1
Total comprehensive income for the period	**5,231**	**3,601**	45.3	**1,532**	**1,047**	46.3

The above figures are provisional and subject to audit.

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STATEMENT OF COMPREHENSIVE INCOME - GROUP

	For the Year ended			For the quarter ended		
	31.03.2026 Rs. Mn. Unaudited	31.03.2025 Rs. Mn. Unaudited	Change %	31.03.2026 Rs. Mn. Unaudited*	31.03.2025 Rs. Mn. Unaudited	Change %
Profit for the period	**5,893**	**4,090**	44.1	**1,717**	**1,243**	38.2
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	**147**	(149)	198.7	**155**	(142)	209.2
Net other comprehensive income to be reclassified to profit or loss in subsequent periods	**147**	**(149)**	198.7	**155**	**(142)**	(209.2)
Other comprehensive income not to be reclassified to profit or loss in subsequent periods (net of tax):						
Actuarial gains/(losses) on defined benefit plans	**(40)**	(143)	(72.0)	**(32)**	(134)	(76.1)
Deferred tax effect on above	**12**	42	(71.4)	**12**	40	(70.0)
Financial assets - FVOCI						
Gains/ (losses) on re-measuring FVOCI financial assets	**266**	84	216.7	**(31)**	(43)	27.9
Deferred tax effect on above	**(79)**	**(25)**	216.0	**9**	**13**	30.8
Net other comprehensive income not to be reclassified to profit or loss in subsequent periods	**159**	**(42)**	(478.6)	**(42)**	**(124)**	66.1
Other comprehensive income for the period, net of taxes	**306**	**(191)**	(260.2)	**113**	**(266)**	142.5
Total comprehensive income for the period	**6,199**	**3,899**	59.0	**1,830**	**977**	87.4
Profit Attributable to :						
Equity holders	236	(108)	(318.5)	41	(193)	121.2
Non-controlling interest	71	(83)	(186)	72	(73)	198.6
Other comprehensive income for the period, net of taxes	**307**	**(191)**	(260.7)	**113**	**(266)**	142.5
Total comprehensive income for the period	6,200	3,899	59.0	1,830	977	87.4

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INTERIM FINANCIAL STATEMENTS

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 Year ended 31.03.2025							
Profit for the period ended 31.03.2025	-	-	-	-	-	3,603	3,603
Other comprehensive income (net of tax)	-	-	-	-	132	(134)	(2)
Total comprehensive income for the Year ended 31.03.2025	-	-	-	-	132	3,469	3,601
Transactions with equity holders, recognised directly in equity							
Transfer from preference shares on redemption	-	-	-	-	-	-	-
Transfers to reserves during the period	-	180	-	182	-	(362)	-
Dividend paid	-	-	-	-	-	(3,015)	(3,015)
Total transactions with equity holders	**-**	**180**	**-**	**182**	**-**	**(3,377)**	**(3,015)**
Balance as at 31.03.2025	**19,230**	**3,148**	**-**	**282**	**(225)**	**19,977**	**42,412**
Balance as at 01.04.2025	**19,230**	**3,148**	**-**	**282**	**(225)**	**19,977**	**42,412**
Total comprehensive income for the Year ended 31.03.2026							
Profit for the period ended 31.03.2026	-	-	-	-	-	5,053	5,053
Other comprehensive income (net of tax)	-	-	-	-	275	(97)	178
Total comprehensive income for the Year ended 31.03.2026	-	-	-	-	275	4,956	5,231
Transactions with equity holders, recognised directly in equity							
Transfers to reserves during the period	-	253	-	(282)	(13)	42	-
Dividend paid	1,282	-	-	-	-	(1,509)	(227)
Total transactions with equity holders	**1,282**	**253**	**-**	**(282)**	**(13)**	**(1,467)**	**(227)**
Balance as at 31.03.2026	**20,512**	**3,401**	**-**	**-**	**37**	**23,466**	**47,416**

The above figures are provisional and subject to audit.

INTERIM FINANCIAL STATEMENTS

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**	**3,108**	**-**	**100**	**(327)**	**658**	**23,976**	**46,745**	**2,400**	**49,145**
Total comprehensive income for the Year ended 31.03.2025										
Profit for the period ended 31.03.2025	-	-	-	-	-	-	3,999	3,999	91	4,090
Other comprehensive income (net of tax)	-	-	-	-	96	(76)	(128)	(108)	(83)	(191)
Total comprehensive income for the Year ended 31.03.2025	-	-	-	-	96	(76)	3,871	3,891	8	3,899
Transactions with equity holders, recognised directly in equity										
Sript dividend to Minority Shareholders	-	-	-	-	-	-	-	-	151	151
Transfers to reserves during the period	-	218	-	182	-	-	(400)	-	-	-
Dividend paid	-	-	-	-	-	-	(3,015)	(3,015)	(154)	(3,169)
Total transactions with equity holders	**-**	**218**	**-**	**182**	**-**	**-**	**(3,415)**	**(3,015)**	**(3)**	**(3,018)**
Balance as at 31.03.2025	**19,230**	**3,326**	**-**	**282**	**(231)**	**582**	**24,432**	**47,621**	**2,405**	**50,026**
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 Year ended 31.03.2026										
Profit for the period ended 31.03.2026	-	-	-	-	-	-	5,745	5,745	147	5,892
Other comprehensive income (net of tax)	-	-	-	-	266	77	(107)	236	71	307
Total comprehensive income for the Year ended 31.03.2026	-	-	-	-	266	77	5,638	5,981	218	6,199
Transactions with equity holders, recognised directly in equity										
Transfers to reserves during the period	-	287	-	(282)	(11)	-	6	-	-	-
Transfer of investment fund reserve	-	-				-	-	-		-
Dividend paid	1,282	-	-	-	-	-	(1,508)	(226)	(51)	(277)
Total transactions with equity holders	**1,282**	**287**	**-**	**(282)**	**(11)**	**-**	**(1,502)**	**(226)**	**(51)**	**(277)**
Balance as at 31.03.2026	**20,512**	**3,613**	**-**	**-**	**24**	**659**	**28,567**	**53,375**	**2,572**	**55,947**

The above figures are provisional and subject to audit.

INTERIM FINANCIAL STATEMENTS

STATEMENT OF CASH FLOWS

For the Year ended 31st March	Company		Group	
	2026 Rs. Mn. Unaudited	2025 Rs. Mn. Restated Unaudited	2026 Rs. Mn. Unaudited	2025 Rs. Mn. Restated Unaudited
Cash flows from operating activities				
Net Profit Before Taxation	8,558	5,788	9,883	6,879
Adjustments for:				
Non Cash Items Included in Profit Before Income Tax	1,224	199	1,369	9
Change in Operating Assets	(123,359)	(23,561)	(135,197)	(23,017)
Change in Operating Liabilities	41,220	27,859	44,657	27,063
Dividend Income	(226)	(427)	(4)	(7)
Interest Expenses on due to bank	4,053	338	4,869	622
Interest Expenses on due to debt securities	433	596	433	596
Net unrealized gain/(Loss) arising from translating the Financial Statements of Foreign Subsidiary	-	-	152	(149)
Benefits Paid on Retirement benefit obligation	(27)	(70)	(40)	(92)
Income Tax (Paid) / Refund	(1,688)	(1,691)	(2,009)	(2,110)
Net cash generated from/(used in) operating activities	**(69,812)**	**9,031**	**(75,887)**	**9,794**
Cash flows from investing activities				
Purchase of property, plant and equipment	(565)	(586)	(758)	(783)
Proceeds from the sale of property, plant and equipment	13	10	60	18
Purchase of intangible assets	(82)	(4)	(91)	(16)
Net (increase)/decrease in financial assets - FVTPL	210	1,211	(256)	343
Net (increase)/decrease in financial assets - FVOCI	558	80	1,081	181
Dividends received from investments	151	7	4	7
Net cash (used in)/generated from investing activities	**285**	**718**	**40**	**(250)**
Cash flows from financing activities				
Borrowing from due to banks	124,100	24,500	131,938	26,824
Payment for due to banks	(48,626)	(16,591)	(49,966)	(18,138)
Borrowing from debt securities issued	-	-	-	-
Payment for debt securities issued	(385)	(5,363)	(385)	(5,363)
Interest paid on debt securities issued	-	(1,250)	-	(1,250)
Dividend paid to shareholders	(7)	(3,002)	(11)	(3,007)
Dividend paid to non-controlling interest	-	-	(52)	(4)
Net cash (used in)/generated from financing activities	**75,082**	**(1,706)**	**81,524**	**(938)**
Net (decrease) in cash & cash equivalents	**5,555**	**8,044**	**5,677**	**8,606**
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	**22,818**	**17,264**	**23,396**	**17,718**
Cash and cash equivalents	23,022	18,697	24,730	19,583
Bank overdraft	(204)	(1,433)	(1,334)	(1,865)
Cash and cash equivalents at the end of the period	22,818	17,264	23,396	17,718

The above figures are provisional and subject to audit.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Company

As at 31st March 2026	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	-	23,022	-	23,022
Balances with banks and financial institutions	-	3,587	-	3,587
Financial assets -Fair value through profit or loss	123	-	-	123
Loans and receivables - Amortised cost	-	275,738	-	275,738
Financial assets - Fair value through other comprehensive income	-	-	1,086	1,086
Debt instrument - Amortised cost	-	7,338	-	7,338
Other financial assets	-	137	-	137
Total financial assets	123	309,822	1,086	311,031

As at 31st March 2026	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	-	89,734	-	89,734
Due to customers - Amortised cost	-	165,449	-	165,449
Debt securities issued - Amortised cost	-	5,063	-	5,063
Other financial liabilities - Amortised cost	-	6,020	-	6,020
Lease liabilities - Amortised cost	-	2,433	-	2,433
Total financial liabilities	-	268,699	-	268,699

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	-	135	-	135
Total financial assets	276	184,117	1,292	185,685

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 March 2026	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	-	24,730	-	24,730
Balances with banks & financial institutions	-	9,855	-	9,855
Financial assets -Fair value through profit or loss	1,672	-	-	1,672
Loans and receivables - Amortised cost	-	299,248	-	299,248
Insurance and reinsurance receivables	-	3,096	-	3,096
Financial assets - Fair value through other comprehensive income	-	-	1,086	1,086
Debt instrument - Amortised cost	-	10,797	-	10,797
Other financial assets	-	56	-	56
Total financial assets	1,672	347,782	1,086	350,540

As at 31st March 2026	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	-	103,140	-	103,140
Due to customers - Amortised cost	-	172,220	-	172,220
Debt securities issued - Amortised cost	-	5,063	-	5,063
Other financial liabilities - Amortised cost	-	8,550	-	8,550
Lease liabilities - Amortised cost	-	2,239	-	2,239
Insurance liabilities and reinsurance payable	-	7,424	-	7,424
Total financial liabilities	-	298,636	-	298,636

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
Other financial assets	-	58	-	58
Total financial assets	1,291	209,046	1,827	212,164

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 March 2026	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	**123**	**-**	**-**	**123**
Sub total	**123**	**-**	**-**	**123**
Financial assets - Fair value through other comprehensive income				
Quoted Equity Investments	**87**	**-**	**-**	**87**
Quoted Debt Investments	**-**	**999**	**-**	**999**
Sub total	**87**	**999**	**-**	**1,086**
Non financial assets - Investment property				
Land and building	**-**	**-**	**294**	**294**
Sub total	**-**	**-**	**294**	**294**
Total	**210**	**999**	**294**	**1,503**

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	-	-	295	295
Sub total	-	-	295	295
Total	**591**	**977**	295	**1,863**

Group

As at 31st March 2026	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	**159**	**-**	**-**	**159**
Sub total	**159**	**1,513**	**-**	**1,672**
Financial assets - Fair value through other comprehensive income				
Quoted Equity Investments	**87**	**-**	**-**	**87**
Quoted Debt Investments		**999**	**-**	**999**
Treasury bills	**-**	**-**	**-**	**-**
Sub total	**87**	**999**	**-**	**1,086**
Non financial assets - Investment property				
Land and building	**-**	**-**	**1,367**	**1,367**
Sub total	**-**	**-**	**1,367**	**1,367**
Total	**246**	**2,512**	**1,367**	4,125

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	-	977	-	977
Treasury bills	-	535	-	535
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 Year ended 31st March	Lease & HP		Loans		Islamic		Insurance		Other		Eliminations		Group	
	2026 Rs. Mn.	2025 Rs. Mn.	2026 Rs. Mn.	2025 Rs. Mn.	2026 Rs. Mn.	2025 Rs. Mn.	2026 Rs. Mn.	2025 Rs. Mn.	2026 Rs. Mn.	2025 Rs. Mn.	2026 Rs. Mn.	2025 Rs. Mn.	2026 Rs. Mn.	2025 Rs. Mn.
Interest income	21,241	15,404	19,607	9,158	2,379	1,087	1,018	1,109	2,024	3,185	(527)	(417)	45,742	29,526
Net earned premiums	-	-	-	-	-	-	5,068	4,833	-	-	(373)	(259)	4,695	4,574
Fee and commission income	1,591	1,266	1,296	753	178	88	-	-	293	290	(1,248)	(1,134)	2,110	1,263
Net gains/(losses) on financial assets - FVTPL	-	-	-	-	-	-	79	37	47	145	-	-	126	182
Other operating income	82	166	251	99	9	12	194	130	245	369	(285)	(406)	496	371
Gross income	**22,914**	**16,836**	**21,154**	**10,010**	**2,566**	**1,187**	**6,359**	**6,109**	**2,609**	**3,989**	**(2,433)**	**(2,216)**	**53,169**	**35,916**
Interest expenses	9,911	7,088	9,149	4,214	1,110	500	-	-	1,129	1,681	(529)	(417)	20,770	13,066
Total operating income	**13,003**	**9,748**	**12,005**	**5,796**	**1,456**	**687**	**6,359**	**6,109**	**1,480**	**2,308**	**(1,904)**	**(1,799)**	**32,399**	**22,850**
Impairment and other losses	1,831	1,503	(1,276)	(1,716)	(32)	(160)	-	-	36	(10)	-	-	559	(383)
Net operating income	**11,172**	**8,245**	**13,281**	**7,512**	**1,488**	**847**	**6,359**	**6,109**	**1,444**	**2,318**	**(1,904)**	**(1,799)**	**31,840**	**23,233**
Depreciation and amortisation	308	346	437	283	44	29	135	116	34	44	(153)	(181)	805	638
Segment result	**5,947**	**4,476**	**5,489**	**2,663**	**666**	**316**	**516**	**734**	**677**	**1,062**	**(157)**	**(261)**	**13,138**	8,990
Tax on financial services													**3,255**	2,108
Income tax expenses													**3,990**	2,789
Profit for the period													**5,893**	**4,093**
As at 31st March														
Segment Assets	131,898	105,834	186,231	86,118	18,863	8,947	16,031	13,489	14,407	13,511	(7,279)	(7,319)	360,151	220,581
Total Assets	**131,898**	**105,834**	**186,231**	**86,118**	**18,863**	**8,947**	**16,031**	**13,489**	**14,407**	**13,511**	**(7,279)**	**(7,319)**	**360,151**	**220,581**
Segment Liabilities	112,435	82,988	158,719	67,527	16,076	7,016	9,904	7,728	12,279	10,594	(5,209)	(5,296)	304,204	170,558
Total Liabilities	**112,435**	**82,988**	**158,719**	**67,527**	**16,076**	**7,016**	**9,904**	**7,728**	**12,279**	**10,594**	**(5,209)**	**(5,296)**	**304,204**	**170,558**

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

INFORMATION ON ORDINARY SHARES OF THE COMPANY

Market Price

	2026 Rs.	2025 Rs.
Highest price during the quarter ended 31st March :	28.90	20.50
Lowest price during the quarter ended 31st March :	21.60	16.20
Last traded price as at 31st March :	22.40	17.90

Issued Capital

Issued Capital as at 31st March 2026 was represented by the number of shares in issue as given below;

	As at 31st March 2026		As at 31st March 2025	
	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 March 2026

Twenty largest ordinary shareholders of the Company as at 31st March 2026 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	Mr. D.P. Pieris	20,556,182	0.93
5	Deutsche Bank Ag As Trustee To Assetline Income Plus Growth Fund	20,515,151	0.93
6	Bank Of Ceylon No. 1 Account	16,020,970	0.72
7	Perera And Sons Bakers Pvt Limited	16,000,000	0.72
8	Deutsche Bank Ag Trustee To Lynear Wealth Dynamic Opportunities Fund	14,272,565	0.65
9	Union Assurance PLC-Universal Life Fund	13,869,075	0.63
10	Invenco Capital Private Limited	11,459,394	0.52
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	8,074,843	0.37
14	Seylan Bank PLC/ Sarath Kumara Wijekoon	7,478,649	0.34
15	Sri Lanka Insurance Corporation Life Ltd Share Holder Portfolio A/C 03	6,493,208	0.29
16	Sampath Bank PLC/Senthilverl Holdings Pvt Ltd	5,711,480	0.26
17	Bank Of Ceylon A/C Ceybank Unit Trust	5,420,277	0.25
18	Lynear Wealth Management/Mr. Hanif Yusoof	4,650,196	0.21
19	Assetline Finance Limited/S.K.Wijekoon	4,403,074	0.20
20	Mr. K.D.H. Perera	4,399,361	0.20

Public Holding

The percentage of ordinary shares held by the public as at 31st March 2026 was 24.98% and the number of shareholders representing the public holding was 11,291.

Directors'/ CEO's Holding in Shares as at 31st March 2026

The number of ordinary shares held by the directors and CEO as at 31st March 2026 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 March 2026 - Rs. 12,363,376,331/-

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 Financial Statements for the Year ended 31st March 2026 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 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 applied in the Expected Credit Loss (ECL) model were reviewed as at 31st March 2026. Climate change considerations were incorporated into the Economic Factor Adjustment (EFA) framework as a qualitative factor. The Expected Credit Loss (ECL) was estimated based on forecasted economic conditions prevailing at the reporting 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 Company successfully raised an unlisted, unrated, unsecured, subordinated 5-year term loan facility of Rs. 10 billion through private placement of Trust Certificates to strengthen its Tier 2 Capital. CBSL approval to include the facility under Tier 2 Capital was granted in terms of Finance Business Act (Capital Adequacy Requirements) Direction No. 3 of 2018.

15. 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.

16. There has been no significant change in the nature of the contingent liabilities for the Year ended 31st March 2026 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 March 2026

	Stage 1 Rs. Mn.	Stage 2 Rs. Mn.	Stage 3 Rs. Mn.	Total Rs. Mn.
Loans and receivables	**258,553**	**16,324**	**5,518**	**280,395**
(Less):				
Individual impairment charges	**-**	**94**	**1,149**	**1,243**
Collective impairment charges	**1,110**	**336**	**1,968**	**3,414**
Net loans and receivables	**257,443**	**15,894**	**2,401**	**275,738**

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 March 2026

Loans and receivables	**280,109**	**17,284**	**7,576**	**304,969**
(Less):				
Individual impairment charges	**-**	**94**	**1,695**	**1,789**
Collective impairment charges	**1,456**	**418**	**2,058**	**3,932**
Net loans and receivables	**278,653**	**16,772**	**3,823**	**299,248**

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

INTERIM FINANCIAL STATEMENTS

DEBENTURE INFORMATION

Market Prices for the quarter ended 31st March 2026

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 31.03.2026	As at 31.03.2025
Debt to Equity Ratio (Times)*	**2.00**	0.39
Interest Cover (Times)	**1.44**	1.48
Quick Asset Ratio (%)	**106.76**	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	
	2026 Rs. Mn.	2025 Rs. Mn.	**2026 Rs. Mn.**	2025 Rs. Mn.
For the period ended 31 March				
Items in Statement of Profit or Loss				
Interest income	**1,278**	1,974	**243**	214
Interest expense	**351**	432	**341**	287
Fee & Commission income	**-**	-	**874**	713
Other operating income	**-**	-	**171**	430
Benefits, claims and underwriting expenditure	**-**	-	**342**	243
Depreciation and amortisation	**6**	4	**200**	226
Other operating expenses	**-**	-	**2**	2
For the period ended 31 March				
Items in Statement of Financial Position				
Assets				
Cash and cash equivalents	**16,326**	12,048	**-**	-
Balances with banks & financial institutions	**3,587**	3,032	**-**	-
Loans and receivables	**-**	-	**108**	1,637
Financial assets - Amortised cost	**7,338**	5,161	**-**	-
Investments in subsidiaries	**-**	-	**3,883**	3,832
Other assets	**-**	-	**178**	253
Right of use asset	**25**	23	**290**	490
Total	**27,276**	20,263	**4,459**	6,212
Liabilities				
Due to banks	**195**	1,424	**-**	-
Due to customers	**5,720**	4,989	**1,780**	1,949
Other Financial liabilities	**-**	-	**982**	731
Lease liabilities	**31**	26	**351**	551
Other liabilities	**-**	-	**13**	24
Total	**5,946**	6,438	**3,126**	3,255
For the period ended 31 March				
Transactions				
Transaction cost on debenture issue and securitisation	**-**	-	**-**	-
Purchase of vehicles	**-**	-	**-**	-
Building rent paid	**1**	1	**257**	284
Building rent received	**-**	-	**9.00**	13
Cash and cash equivalents - Repo investments	**73,300**	9,250	**-**	-
Cash and cash equivalents - Repo settlements	**65,829**	4,297	**-**	-
Cash and cash equivalents - Money market account investments	**92,346**	83,775	**-**	-
Cash and cash equivalents - Money market account withdrawals	**95,772**	80,034	**-**	-
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	**-**	-	**1,000**	384
Loans and receivables - Repayments	**-**	-	**1,476**	376
Debt instrument - Amortised cost - Investments	**31,672**	30,661	**-**	-
Debt insturment - Amortised cost - Settlements	**30,097**	45,113	**-**	-
Due to banks - Borrowings	**-**	-	**-**	-
Due to banks - Repayment	**-**	-	**-**	-
Due to customers - Investments	**4,071**	5,110	**2,247**	2,174
Due to customers - Withdrawals/settlements	**3,748**	4,682	**2,912**	4,028
Other financial liabilities - Services obtained	**-**	-	**8**	8
Other financial liabilities - Repayment	**-**	-	**8**	8
Dividend paid	**1,131**	2,262	**-**	-
Dividend Income	**-**	-	**163**	420
Insurance premium paid in respect of customers introduced by People's Leasing & Finance PLC	**-**	-	**826**	670
Total	**397,967**	269,002	**8,906**	8,365

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	
	2026 Rs. Mn.	2025 Rs. Mn.
For the period ended 31 March		
Items in Statement of Profit or Loss		
Interest income	**1,418**	2,113
Interest expenses	**308**	434
Net earned premiums	**438**	366
Fee and commission income	**33**	28
Other operating income	**128**	125
Benefits, claims and underwriting expenditure	**66**	39
Depreciation and amortisation	**6**	4
For the period ended 31 March		
Items in Statement of Financial Position		
Assets		
Cash and cash equivalents	**16,582**	12,383
Balances with banks & financial institutions	**4,885**	4,092
Insurance and reinsurance receivables	**390**	309
Financial investments - Amortised cost	**7,338**	5,161
Other assets	**13**	5
Right of use assets	**25**	23
Total	**29,233**	21,973
Liabilities		
Due to banks	**465**	1,694
Due to customers	**5,185**	4,989
Other liabilities	**31**	9
Lease liabilities	**31**	26
Total	**5,712**	6,718

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
Dr. I.N. Manawadu - 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