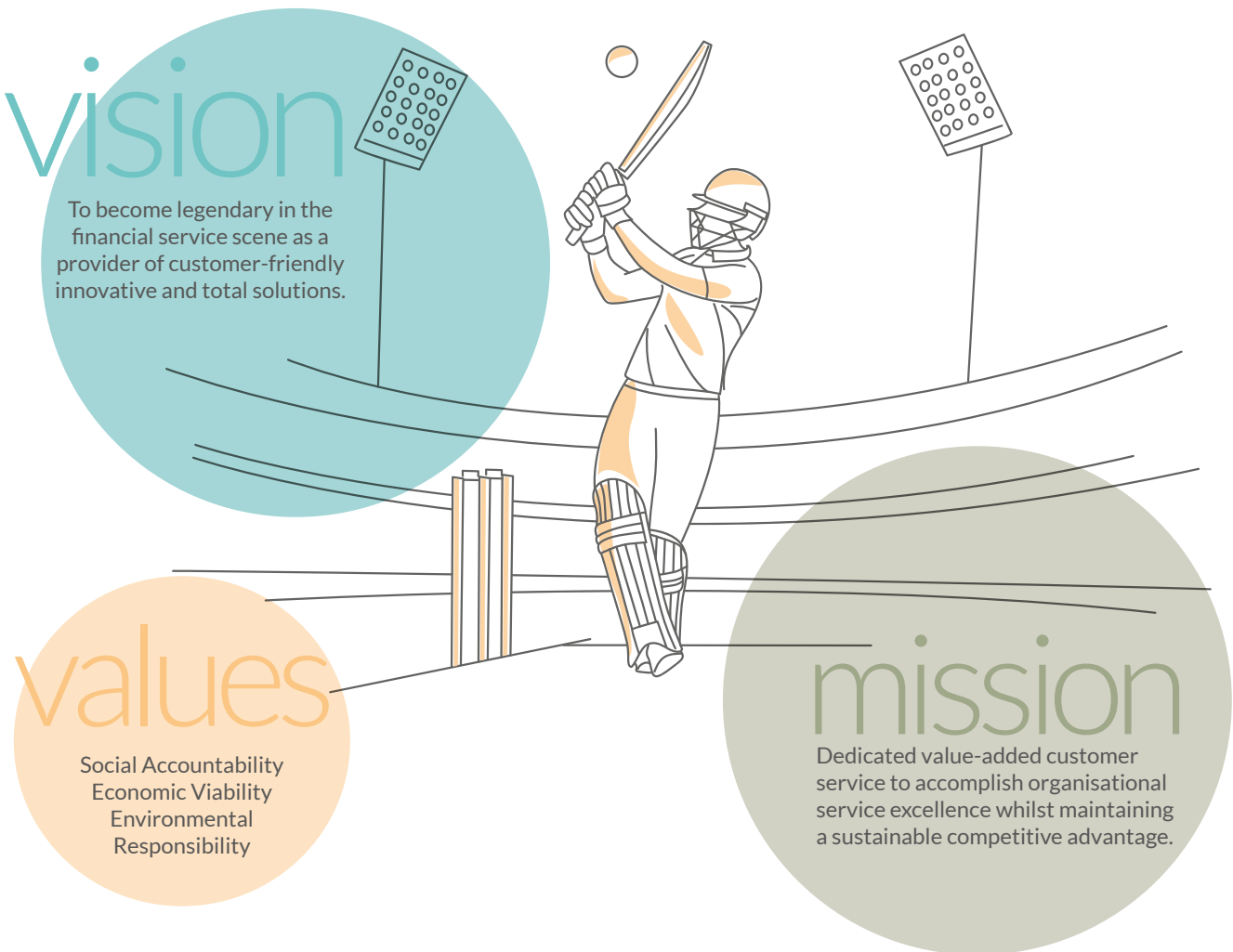


BUILT ON STRONG FOUNDATIONS

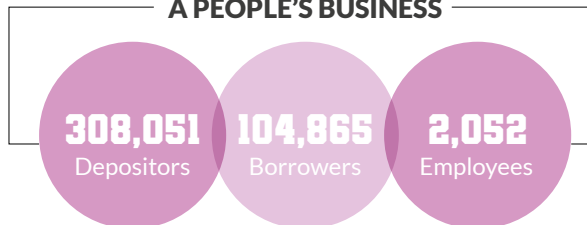
ABOUT US

People’s Leasing & Finance PLC (People’s Leasing) occupies a leading position in the NBF1 sector of Sri Lanka. With a comprehensive range of financial solutions tailored to meet the diverse needs of various customers, coupled with a strong emphasis on customer satisfaction, People’s Leasing has been proactive in broadening its reach and accessibility, catering to a wider demographic of customers.

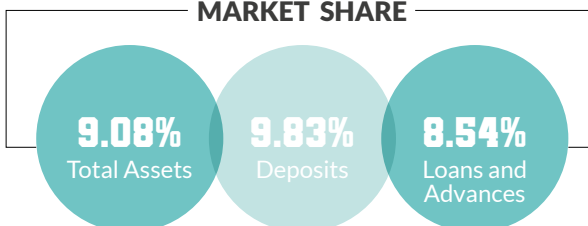
Over the years People’s Leasing has continued to lead by example in forging strategic alliances to leverage expertise to innovate and ideate for the purpose of expanding its reach and accessing new avenues for growth. Today, serving over 400,000+ customers across Sri Lanka People’s Leasing is recognised as a trusted partner for individuals and businesses seeking reliable financial services to achieve their financial aspirations with confidence.



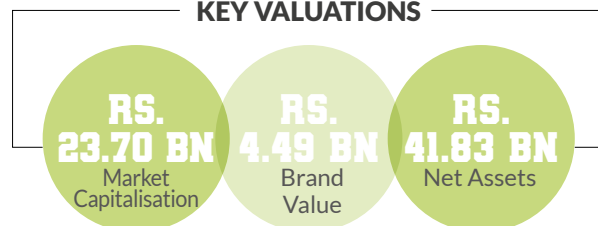
A PEOPLE’S BUSINESS



MARKET SHARE



KEY VALUATIONS



OUR CORPORATE GUIDING PRINCIPLES AS A PURPOSEFUL BUSINESS

At People’s Leasing, Transparency, Accountability, Governance, and Sustainability are the pillars of our purposeful business practices. Our unwavering commitment to Transparency ensures that all stakeholders, including customers,

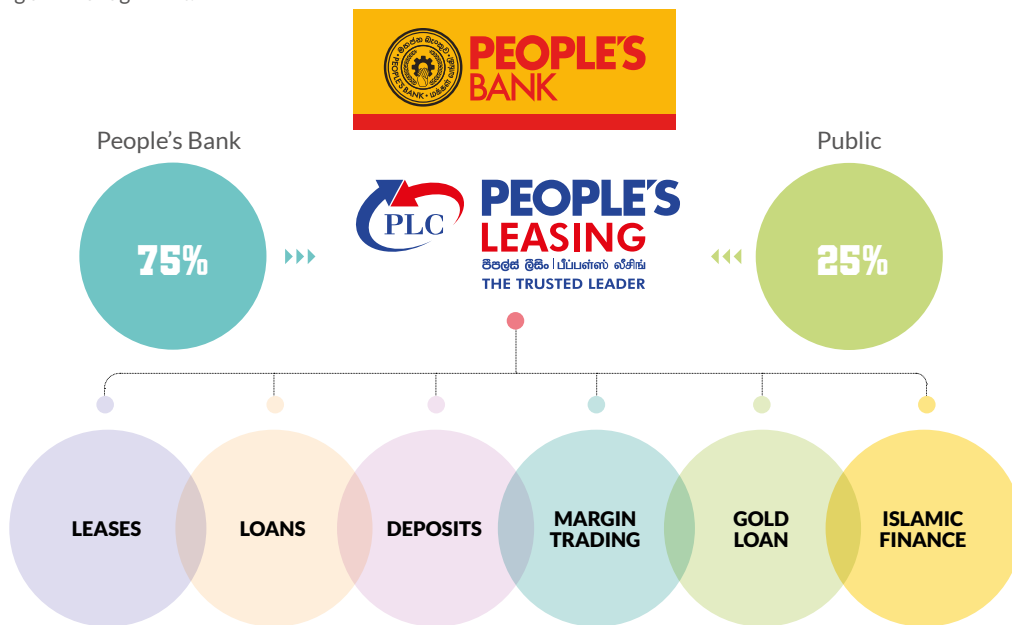
partners, and employees, have access to clear and precise information, fostering a culture of trust and confidence in everything we do. Through stringent accountability measures, we hold ourselves responsible for our actions, decisions, and their outcomes, maintaining the highest ethical standards at all times. Our Governance structures are meticulously designed to promote fairness, uphold integrity, and ensure compliance with

regulations, thereby fostering an environment of ethical conduct and operational efficiency. Furthermore, sustainability is ingrained in our company’s DNA, driving initiatives that prioritise environmental stewardship, social responsibility, and the long-term viability of resources. By steadfastly adhering to these principles, we not only achieve business success but also make a meaningful impact on society and the planet.



GROUP STRUCTURE

The People’s Leasing Group comprises several subsidiaries that complement and enhance the overall capabilities of the Group as a whole. Each subsidiary brings its unique expertise and specialisation to the table, contributing to the Group’s portfolio financial services. By leveraging the strengths and resources of each subsidiary, the People’s Leasing Group is able to provide comprehensive solutions that encompass various aspects of financial planning and management.



SUBSIDIARY	Ownership	Principal Activities	Country of Incorporation & Operations	No of Employees	Profit after tax (Rs. million)	Assets (Rs. million)
People's Insurance PLC	75%	Carrying out general insurance business	Sri Lanka	554	419.22	12,446.26
People's Micro-Commerce Ltd.	100%	Providing nonbank financial services to individuals who lack access to conventional banking and micro enterprises	Sri Lanka	177	116.35	2,948.64
People's Leasing Fleet Management Ltd.	100%	Vehicle valuation and insurance assessment	Sri Lanka	57	23.52	223.85
People's Leasing Property Development Ltd.	100%	Carrying out mixed development projects and property development activities	Sri Lanka	7	471.56	3,354.64
People's Leasing Havelock Properties Ltd.	100%	Operates an office complex	Sri Lanka	2	253.37	3,312.33
Alliance Finance PLC	51%	Providing leasing of movable and immovable properties and providing loans	Bangladesh	53	128.39	14,342.57

OUR SCORE OF JOURNEY

1995

Incorporated as private limited liability company

1996

Commencing commercial operations on 31 May 1996 as fully owned subsidiary of People's Bank

- 3 Employees
- Total equity - Rs. 10 million
- Product range - Lease and hire purchase only

1997/98

The first branch was opened in Kandy as the first step of ambitious growth plans

2002/03

Became the market leader in the leasing industry within a span of just seven years in to operations

2007/08

Launched the unique concept of window offices at People's Bank branches

2008/09

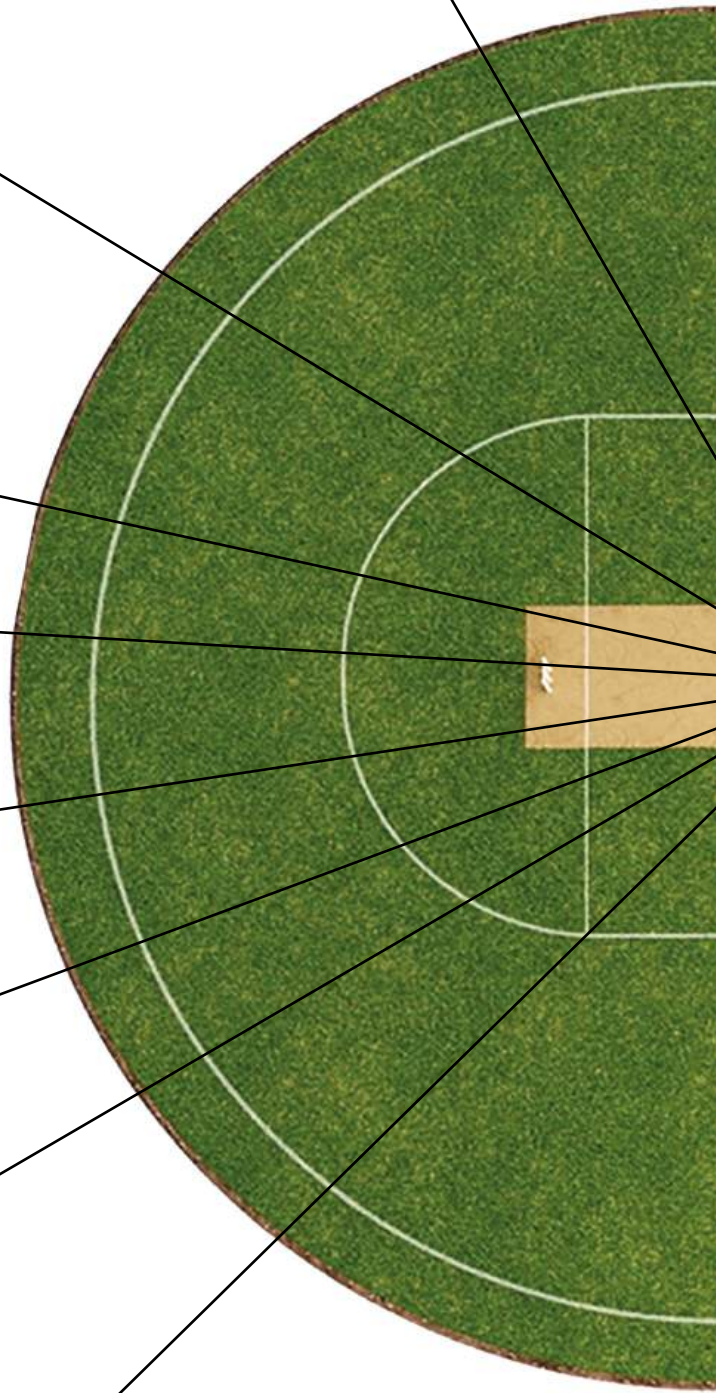
Diversifying into new business ventures, formed two subsidiaries, People's Leasing Fleet Management Limited and People's Leasing Property Development Limited

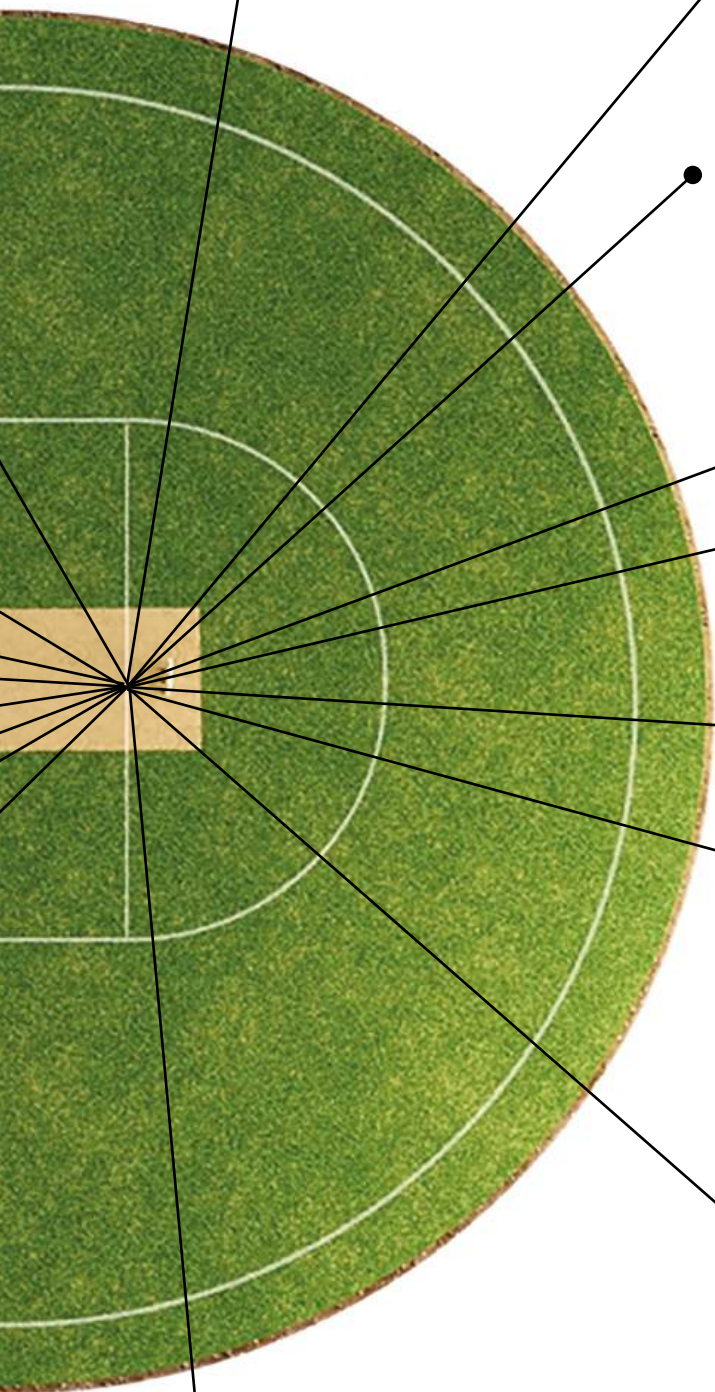
2009/10

Consolidating the Company's status as a diversified financial service provider People's Insurance Limited was formed as a wholly-owned subsidiary

2011/12

Listed on the main board of the Colombo Stock Exchange through the second largest IPO in the history of the Bourse





2012/13

Received the license to conduct finance business under the Finance Business Act No. 42 of 2011

2013/14

Successfully completed its amalgamation with its subsidiary, People's Finance PLC

2015/16

Loans and Receivables portfolio surpassed the Rs. 100 billion mark

2016/17

Celebrated 20th anniversary/
Started groundwork for a venture in Bangladesh/
Established the 100th branch

2017/18

Commenced Bangladesh operations/
Launched "PLC Online app"

2020/21

25th Anniversary
Deposits - Largest deposit base in NBF1 sector

2021/22

Highest ever Profit After Tax of Rs. 4.66 billion
Digital transformation

- Launch PLC Touch
- People's Pay Way
- Launched CAPP
- Launched DCHEQUE App.

2022/23

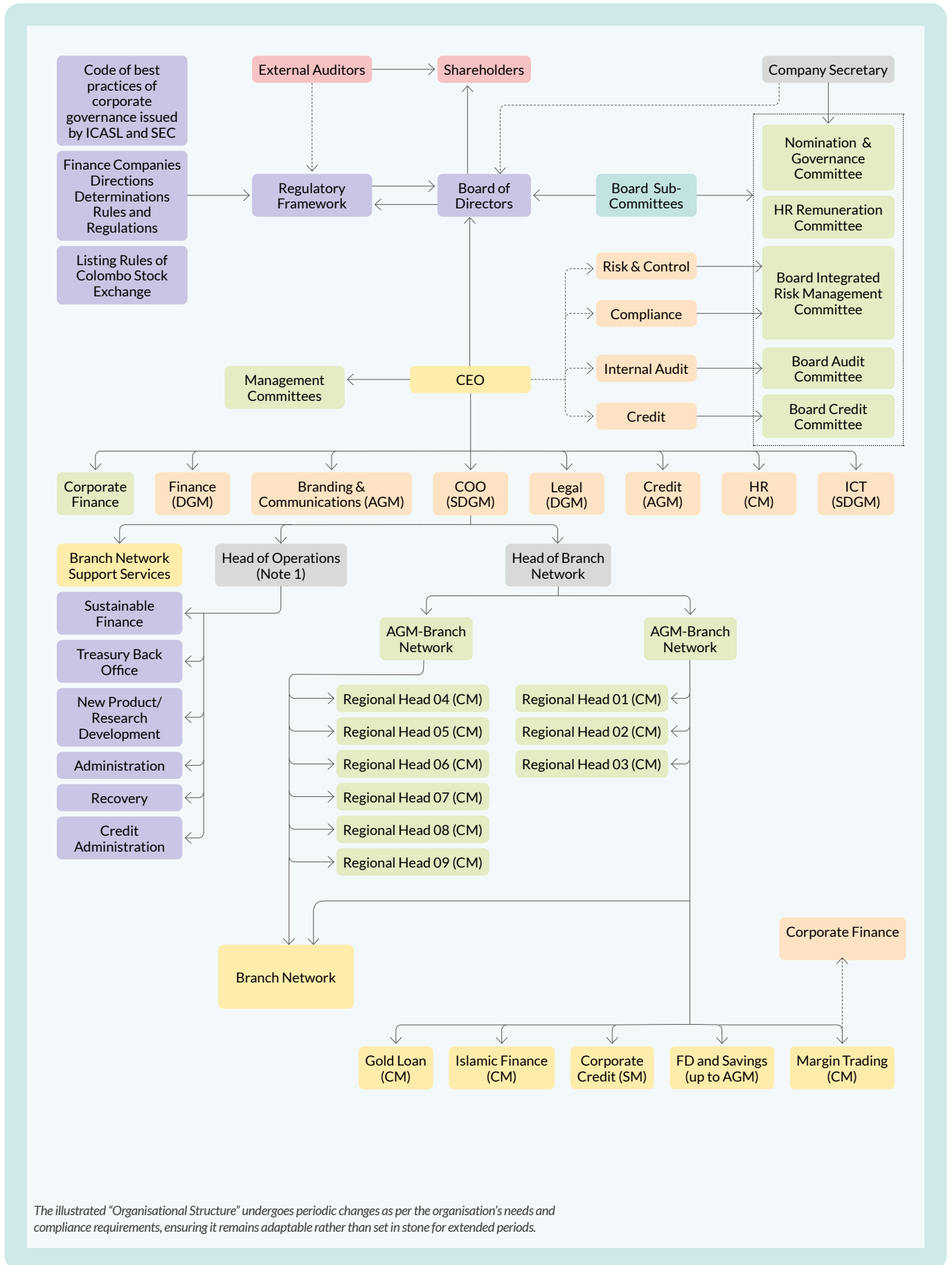
- Develop in house credit evaluation mechanism
- Recoveries through mcash touch points
- Granted Chairman's Award for most innovative ideas.
- PLC won ESQR award

The first finance company in Sri Lanka which bagged the European Award for Best Practices 2022 by the European Society for Quality Research (ESQR),

2023/24

- Launch Classique by PLC
- Classique by PLC becoming the first EDGE-certified green building
- PLC Core loan origination system implementation
- Winning gold on the technovation awards
- Launching Wadi'ah (Gold loan product in Islamic Financing)
- Being recognised among Sri Lanka's top 40 businesses
- Ranking among Sri Lanka's most respected entities in 2023 as per LMD's rankings

ORGANISATIONAL STRUCTURE



The illustrated "Organisational Structure" undergoes periodic changes as per the organisation's needs and compliance requirements, ensuring it remains adaptable rather than set in stone for extended periods.