

MATERIALITY

GRI 3-1,3-2

AT PEOPLE'S LEASING, MATERIAL MATTERS HELP TO SHAPE DECISIONS AND ACTIONS THAT ALIGN WITH STAKEHOLDER EXPECTATIONS AND ADDRESS THE EVOLVING CHALLENGES AND OPPORTUNITIES WITHIN THE BROADER OPERATING LANDSCAPE.

The process for determining material topics involves a structured approach that begins with an in-depth examination of the entire value chain, followed by rigorous stakeholder analysis to define a

set of material themes that serve as the underlying framework for establishing the list of Material Matters. Identified material matters are then scrutinised to determine the importance to the stakeholders vs. significance to People's Leasing.

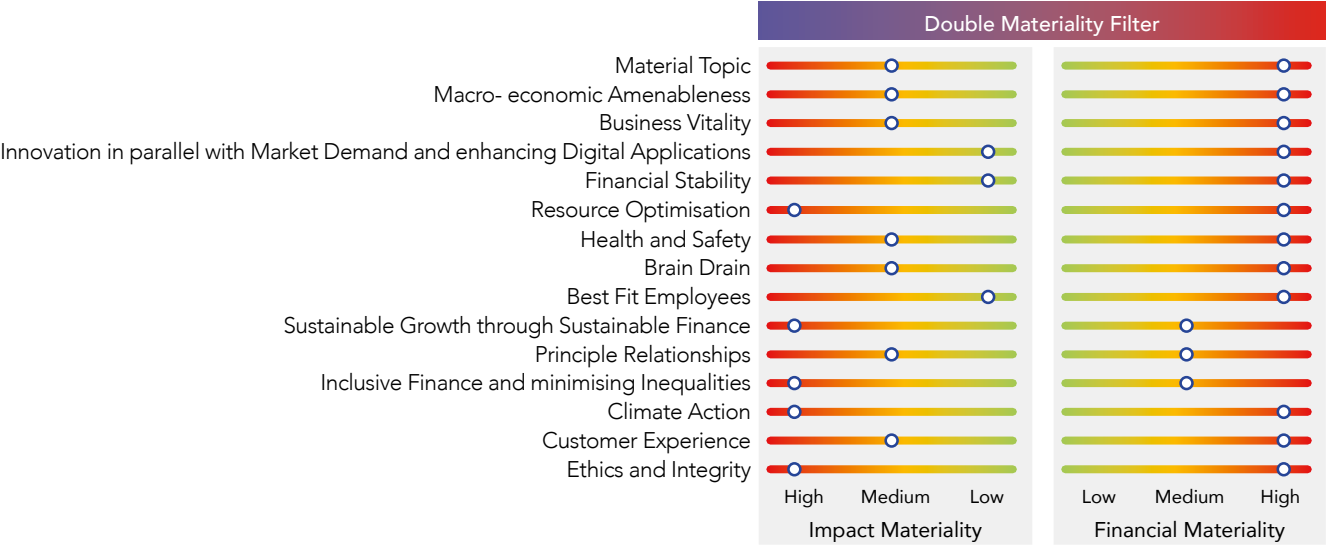
In keeping with a commitment to continuous improvement, People's Leasing has recently adopted the double materiality assessment (DMA) approach, applying a dual lens: financial materiality to understand how external factors may influence the ability to create and preserve value, and impact materiality to evaluate how business activities could

affect the environment and society. Impact materiality draws on globally recognised frameworks such as the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB).

Looking ahead, the Company is determined to further enhance the transparency and relevance of its materiality process by aligning future disclosures with the latest SLFRS Sustainability Disclosure Standards (S1 and S2), ensuring reporting and strategy continue to meet the highest global benchmarks.

MATERIALITY DETERMINATION PROCESS





Define coverage in disclosure as per GRI & SASB

7

Financial

Materiality Assessment

Identify dependencies between PLC'S resources and sustainability matters and derive risks and opportunities

Perform scenario analysis, develop forecasts and determine thresholds

8





























































Consolidation of materiality assessment

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Integration into PLC s Strategy



MATERIALITY

Material Theme	Material Topic	GRI/ SASB/ Other	Topic Boundary	Management Approach through Strategy Integration					Most affected Stakeholders	Related Capitals	SDG's
				Sustainable Growth	Empowering People	Building Stronger Connections	Commitment to Sustainability and Social Responsibility	Integrity-Driven Governance			
Geopolitical and Socio Economic Uncertainty	Macro-economic Amenableness	GRI 201							Customer, Investor, Employees, Community	FC	 
Business Model Flexibility in an Environment that is Continually Changing	Business Vitality	GRI 201 GRI 202							Customer, Investor, Employees, Suppliers	FC	  
	Innovation in parallel with Market Demand and enhancing Digital Applications	GRI 418							Customer, Suppliers	MC	  
	Financial Stability	GRI 201 GRI 207							Customer, Investor, Employees, Suppliers, Regulator	FC	  
	Resource Optimisation	GRI 302 GRI 303 GRI 305 GRI 306							Environment	MC	    
	Health and Safety	GRI 403							Employees, Customers	HC	  
Assembling and retaining a Skilled, Involved, and Driven Team	Brain Drain	GRI 401							Employees	HC	    
	Best Fit Employees	GRI 401 GRI 404 GRI 405 GRI 406 GRI 407 GRI 408 GRI 409							Employees	HC	    

 Internal |  External

Material Theme	Material Topic	GRI/ SASB/ Other	Topic Boundary	Management Approach through Strategy Integration					Most affected Stakeholders	Related Capitals	SDG's
				Sustainable Growth	Empowering People	Building Stronger Connections	Commitment to Sustainability and Social Responsibility	Integrity-Driven Governance			
Developing Sustainable Ecosystems to support Sustained Wealth Creation regardless of Headwinds	Sustainable Growth through Sustainable Finance	GRI 201 GRI 417							Investors, Community, Employees, Customers	S&RC	    
	Principle Relationships	GRI 204 GRI 308 GRI 413 GRI 414							Customers, Investors, Suppliers, Community, Regulator	S&RC, FC	  
	Inclusive Finance and minimising Inequalities	GRI 417							Community, Employees	S&RC, HC	     
	Climate Action	GRI 302 GRI 305							Customer, Community, Regulator, Employees	NC	    
Increase Customer Awareness through Responsible Communication	Customer Experience	GRI 416 GRI 417 GRI 418 FN-CF- No. 220a.1 FN-CF- 220a.2 FN-CF- 230a.1							Customer, Employees	S&RC	 
Heightened Demands on Governance, Compliance and Regulatory Context	Ethics and Integrity	GRI 205 GRI 410							Employees, Regulator, Suppliers	IC	