

OUR SUSTAINABLE FOOTPRINT

IN OUR JOURNEY TOWARDS SUSTAINABLE DEVELOPMENT, PEOPLE'S LEASING REMAINS COMMITTED TO CREATING LONG-TERM VALUE FOR ALL STAKEHOLDERS WHILE ALIGNING OUR STRATEGIES WITH THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGS). THE FOLLOWING KEY AREAS OF IMPACT, SUPPORTED BY DATA-DRIVEN INSIGHTS, REFLECT OUR CONTINUED EFFORTS TO PROMOTE INCLUSIVE ECONOMIC GROWTH, SOCIAL WELL-BEING, AND ENVIRONMENTAL STEWARDSHIP.

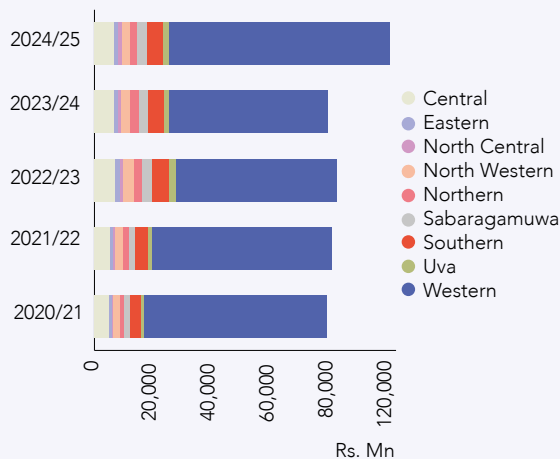
Championing Prosperity: Safeguarding Wealth and Investments

With a legacy rooted in trust and excellence, People's Leasing delivers bespoke financial solutions designed to protect and grow client wealth. Our customer-centric approach, built on transparency, ethical practices, and responsible investment, ensures the long-term security and prosperity of our stakeholders.



(SDG Targets: 6.b | 11.2 | 16.4
| 16.5 | 16.6 | 16.7)

FD Base (Region-wise)



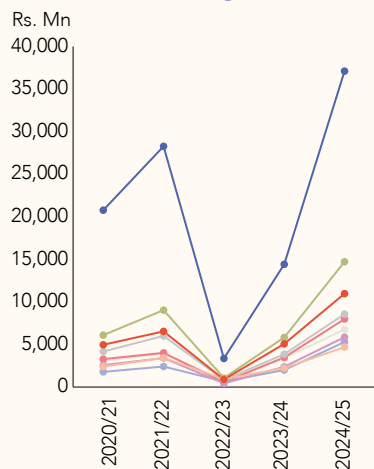
Advancing Financial Inclusion: Bridging Gaps to Accessible Finance

We are deeply committed to fostering inclusive financial ecosystems by extending services to underserved communities. Through tailored lending products, flexible solutions, and personalized support, we empower individuals and SMEs with the tools to achieve financial independence and resilience.

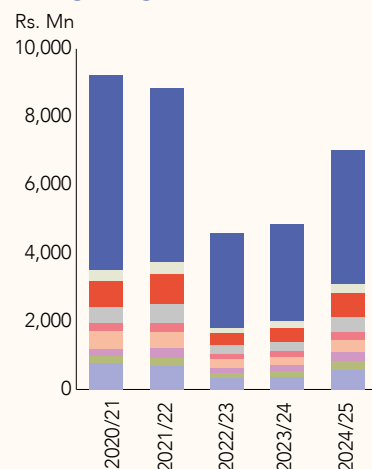


(SDG Targets: 8.10 | 17.3 | 17.7 | 17.8)

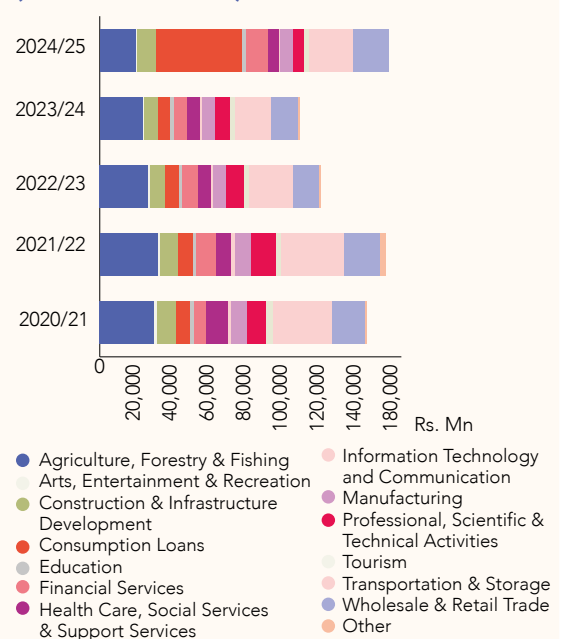
Credit Granted (Region-wise)



Savings (Region-wise)



Key Economic Sectors Supported (Sector Distribution)



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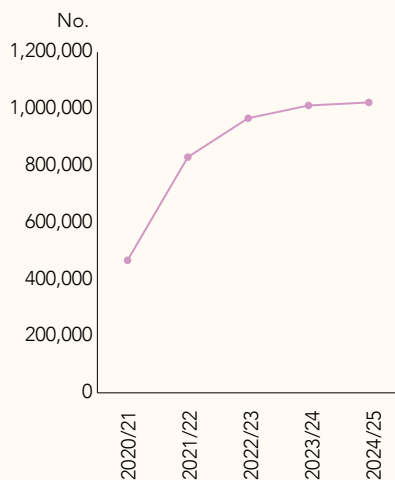
Driving Digital Integration: Bridging the Digital Divide

People's Leasing is a catalyst for digital empowerment. By integrating advanced digital technologies and fostering digital literacy, we bridge the gap between digitally connected and underserved populations. Our initiatives enable equitable access to digital platforms and promote inclusive participation in the digital economy.



(SDG Targets: 8.2 | 9.3 | 9.4)

Increase in Digital Transactions Volumes (No. of Digital transactions)



Green Finance: Leading the Transition to a Sustainable Future

Through innovative green financing products, we support projects focused on renewable energy, eco-friendly infrastructure, and sustainable mobility. Our green finance initiatives encourage environmentally responsible behaviours while contributing to climate action and sustainable development.



(SDG Targets: 7.2 | 12.2 | 12.5 | 12.7 | 12.8 | 13.1 | 13.2 | 13.3)

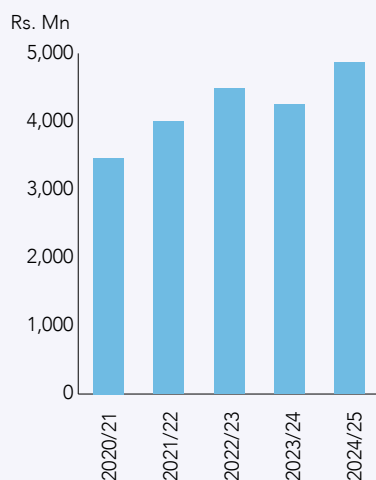
Enabling Job Creation: Empowering Regional Economies

We play a pivotal role in regional economic development by supporting business growth, infrastructure investments, and employment generation. Our branch network expansion and strategic partnerships create meaningful job opportunities and foster entrepreneurial ecosystems.

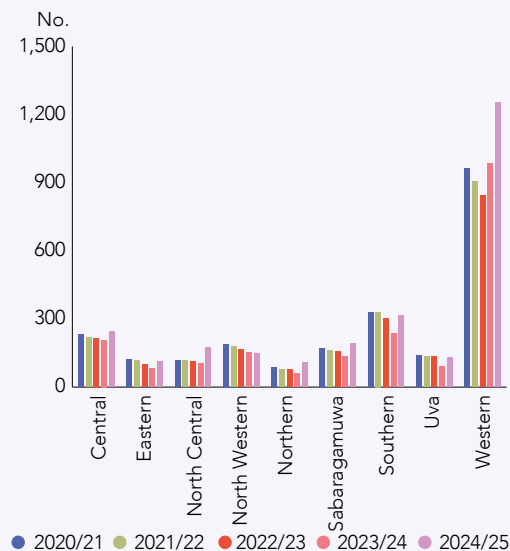


(SDG Target: 8.3)

Total Payments to Employees



Total Employees (Region-wise)



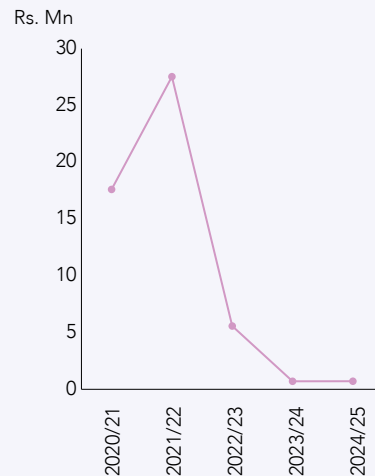
Sustainable Development: Alleviating Poverty Through Empowerment

People's Leasing contributes to poverty reduction by offering affordable financing, vocational training, and entrepreneurial support—empowering individuals and communities to build sustainable livelihoods and improve their socio-economic status.

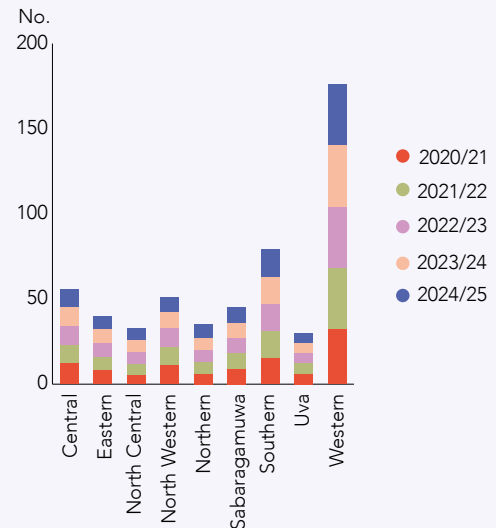


(SDG Targets: 1.2 | 1.4 | 1.5 | 4.4 | 5.5 | 7.2 | 11.a)

Empowerment of Local Community



Customer Outreach (Region-wise)



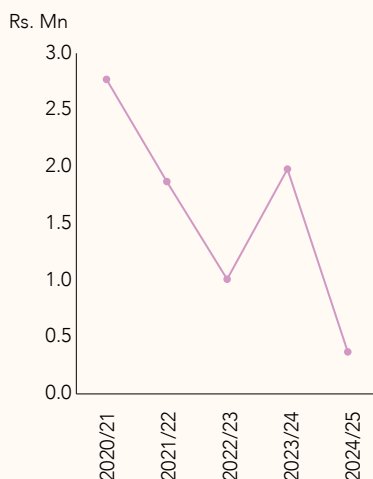
Environmental Stewardship: Protecting Our Planet for Future Generations

We actively finance and promote projects that conserve natural resources and minimize environmental impact. From renewable energy infrastructure to green buildings, we invest in sustainability and champion environmentally responsible business practices.



(SDG Targets: 8.2 | 9.3 | 9.4)

Environmental Conservation



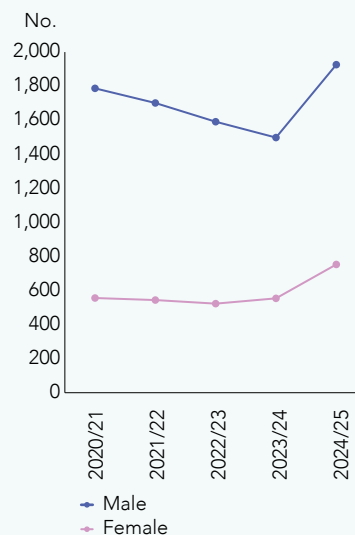
Fostering Gender Equality: Promoting Diversity and Inclusion

At People's Leasing, diversity is a strength. We practice gender equality and inclusive workplace practices through targeted recruitment, development programs, and policies that ensure equal opportunity and fair treatment for all employees, regardless of gender or background.



((SDG Targets: 1.4 | 4.3 | 4.4 | 4.7 | 5.1 | 8.5))

Employment by Gender

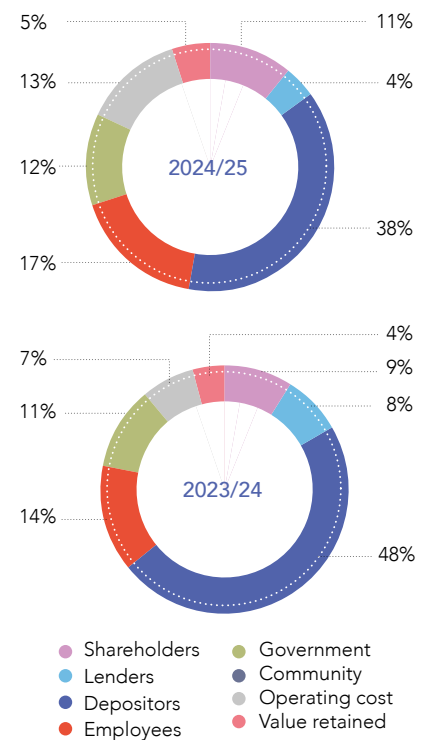


DISTRIBUTION OF VALUE ADDED

GRI 201-1

The economic value generated showed a decline of 8.41% compared to the previous year, primarily due to a decrease in interest income during the financial year. However, the economic value distributed to equity holders saw a notable improvement of 5.51% with a dividend payment of Rs. 1.40 per share during the year under review. Interest-bearing liabilities, resulting in a significant decrease in interest paid to borrowers of 48.95% compared to previous year. Salaries and other benefits provided to employees increased by 14.51% as a result of providing more benefits for staff. The total economic value distributed experienced a decline of 9.42%.

For the Year	2024/25 Rs. Mn	2023/24 Rs. Mn
Direct economic value generated		
Interest Income	26,088.02	28,853.31
Fees and commission income	1,756.72	1,544.82
Other operating income	582.84	638.50
Economic value generated	28,427.58	31,036.63
Economic value distributed		
To providers of capital		
Dividend to equity holders	3,016.13	2,858.64
Interest to borrowings	1,205.17	2,360.60
Interest to deposit holders	10,811.51	14,840.28
	15,032.81	20,059.52
To Employees		
Salaries and other benefits	4,864.57	4,248.11
	4,864.57	4,248.11
To Government		
Income tax expenses	1,426.03	1,377.76
Tax on financial services	2,006.92	1,920.92
Other taxes paid	39.33	29.75
	3,472.28	3,328.43
To Community		
On corporate social responsibility CSR and donation	1.07	2.68
	1.07	2.68
Operating Cost		
Depreciation and amortisation	682.99	669.94
Impairment charges for loans and receivables and other losses	(403.30)	(1,155.78)
Other operating expenses	3,430.98	2,744.18
	3,710.67	2,258.34
Economic value distributed	27,081.40	29,897.08
Economic value retained	1,346.18	1,139.55



VALUE ADDED STATEMENTS

ECONOMIC VALUE ADDED (EVA)

The Company experienced a significant reduction in economic costs compared to the previous year, in line with the Central Bank of Sri Lanka's relaxation of monetary policy, leading to an improvement in Economic Value Added during the year. However, the decline in profit attributable to shareholders resulted in a deterioration in overall economic value of the Company. This economic value was calculated using an economic charge equivalent to the average 365-day Treasury Bill rate plus a 2% risk premium.

For the Year	2024/25 Rs. Mn	2023/24 Rs. Mn
Shareholders' funds	42,411.75	41,826.14
Add - Accumulated provision for impairment charges	6,031.17	8,854.79
Add - Cumulative market building expenses	489.63	443.62
Less: Deferred tax assets	(59.32)	(818.95)
	48,873.23	50,305.60
Profit Attributable to		
Shareholders	3,603.38	3,540.50
Add : Market building expenses for the year	235.64	153.65
Add : Impairment charge/(reversal) for the year	(2,823.62)	(1,554.47)
Add : Deffered tax charge/(reversal) for the year	758.93	457.67
	1,774.33	2,597.35
Economic cost% (Average Treasury Bill Rate + 2 % risk premium)	11.51%	16.91%
Economic cost	5,707.74	8,412.77
Economic Value Addition	(3,933.41)	(5,815.42)

MARKET VALUE ADDED (MVA)

The market value of People's Leasing share increased compared to previous year with the performance of the Colombo Stock Exchange. Compared to the previous financial year, the market value of equity has improved, reaching Rs. 38,563.32 million as of 31 March 2025. It has been resulted in an improvement in market value added as of 31 March 2025.

For the Year	2024/25 Rs. Mn	2023/24 Rs. Mn
Market Capitalization/Market Value of Equity	38,563.32	23,698.13
Less : Shareholders' funds	42,411.75	41,826.14
Market value added/(declined)	(3,848.43)	(18,128.01)