

## RISK MANAGEMENT REVIEW

### PEOPLE'S LEASING'S APPROACH TO MANAGING RISKS

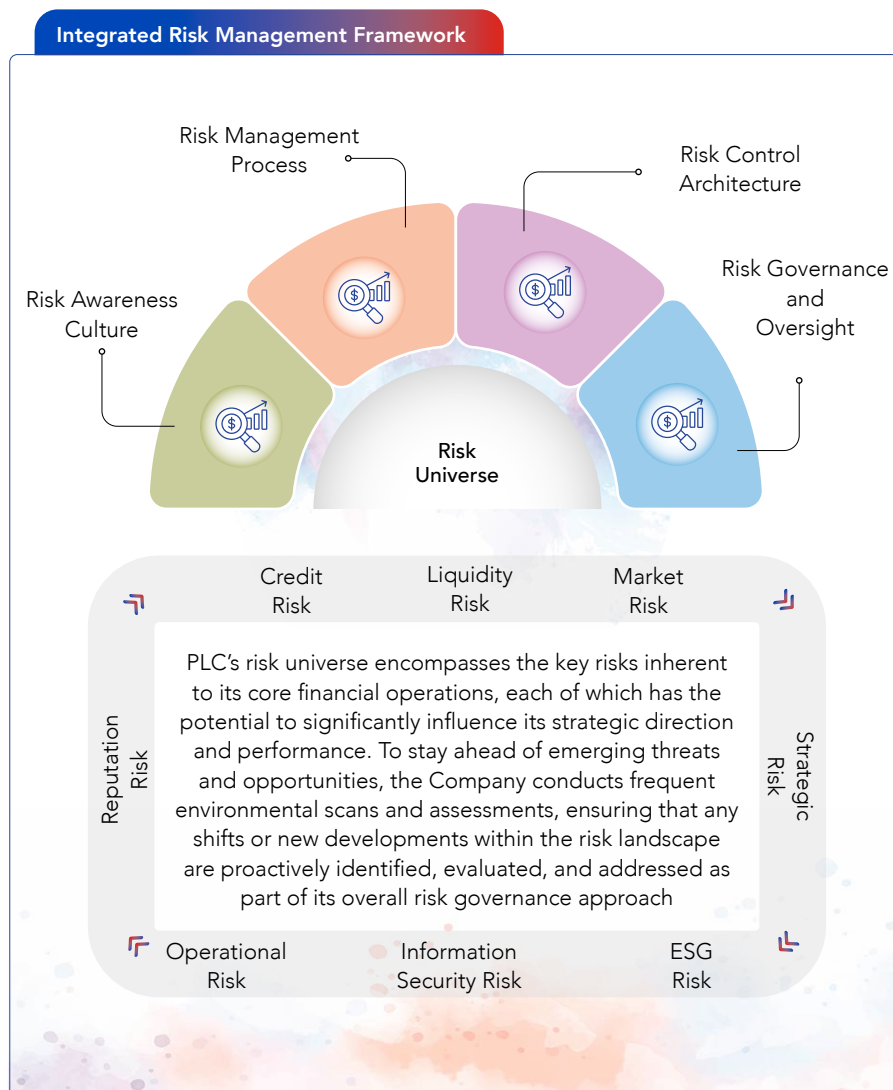
As with any growing business, People's Leasing is committed to ensuring that its core activities are executed in a manner that not only protects the Company's financial stability but also consistently aligns with and exceeds the expectations of all stakeholders. Towards this end, the Company has adopted the Integrated Risk Management (IRM) framework to ensure that risks are effectively managed to minimise the likelihood of unexpected losses or disruptions that could undermine the financial health, reputation, or regulatory standing of the Company. The IRM framework also supports the identification and evaluation of emerging risks and opportunities, enabling People's Leasing to stay agile and responsive in a dynamic business environment.

### RISK GOVERNANCE AND OVERSIGHT

Effective risk governance is vital for People's Leasing as it empowers the Company to navigate the complex and highly regulated environment that financial institutions in Sri Lanka operate in. Strong risk governance provides a structured framework to identify, assess, and manage a wide range of risks that could threaten People's Leasing's stability, profitability, and reputation, while enabling the management to capitalise on potential opportunities to position the Company for long-term, sustainable growth in a competitive market.

#### Board of Directors

The People's Leasing Board, as the highest governing body of the Company, sets the overall tone and direction for risk management, including establishing an appropriate organisation-wide risk control framework comprising the risk appetite, tolerance thresholds, risk management policies and standard operating procedures. The Board also provides strategic oversight by regularly reviewing key risks, monitoring the adequacy of internal controls, and assessing whether risk mitigation measures align with the Company's short-, medium-, and long-term goals.



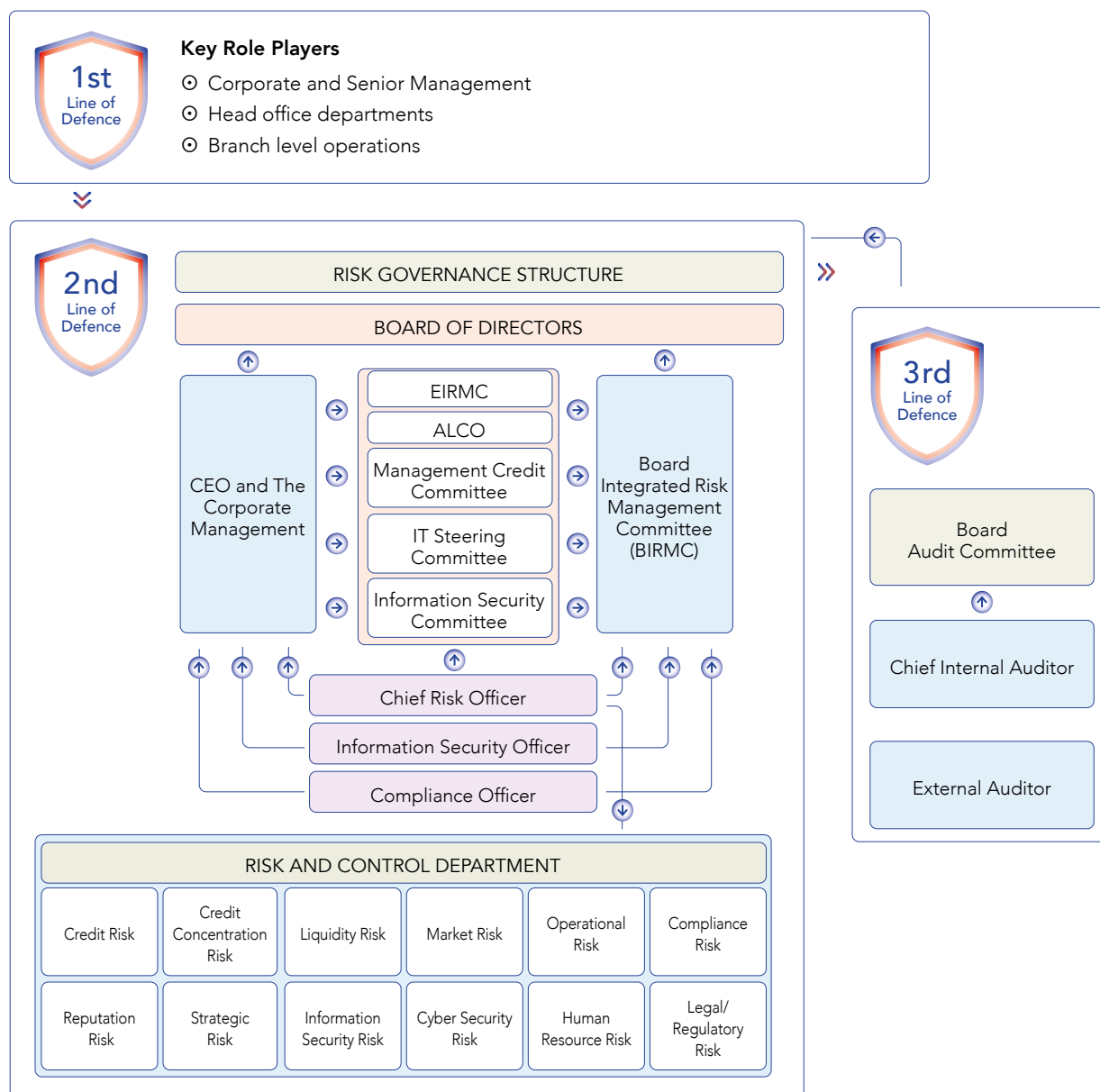
#### Risk Committees

Supporting the Board in fulfilling its risk management responsibilities are several key Board Committees, including the Board Integrated Risk Management Committee (BIRMC), Board Audit Committee (BAC), Board Credit Committee (BCC), and Board Investment Committee (BIC). Each of these Committees plays a crucial role in monitoring risk to ensure adherence to risk tolerance limits within their respective areas, especially in light of shifts in the external environment, and provide recommendations to the Board for any necessary adjustments. They are also responsible for developing and implementing risk control frameworks, enhancing risk monitoring and reporting systems, and fostering a strong, organisation-wide risk awareness culture. These Committees in turn offer oversight and guidance to Corporate Management to ensure the effective execution of the IRM Framework across operations.

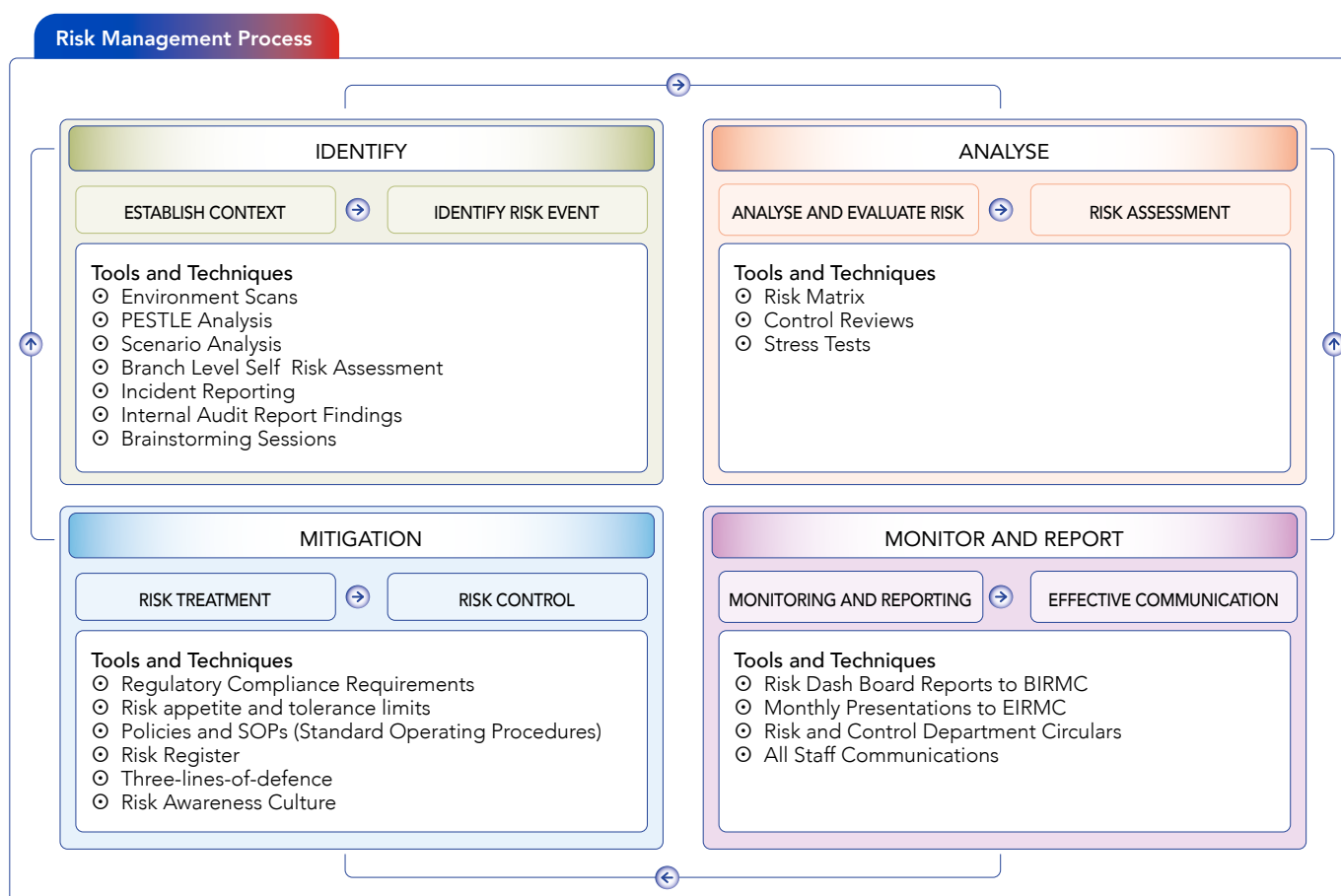
Executive level committees further strengthen the risk management by providing targeted oversight over specific risk areas, ensuring a proactive and coordinated approach to managing the Company's overall risk exposure. These include the Asset and Liability Committee (ALCO), IT Steering Committee (ITSC), Management Credit Committee (MCC), and the Executive Integrated Risk Management Committee, chaired by the CEO, COO, and CRO respectively.

### Risk & Control Department (RCD)

The RCD plays a central role in supporting the Board, its Committees, and executive-level committees in overseeing and managing risk across the organisation. Led by the Chief Risk Officer, the RCD is tasked with monitoring key risks while ensuring that effective mitigation measures are implemented in alignment with the Board-approved risk management framework. Beyond risk monitoring, the RCD provides critical input to the capital planning process by assessing how evolving risk exposures may affect the Company's capital adequacy and financial resilience. Through its work, the RCD ensures that decision-makers at all levels are equipped with timely, accurate risk insights to safeguard the institution's stability and support sound, risk-informed strategic planning.



## RISK MANAGEMENT REVIEW



### RISK CONTROL ARCHITECTURE

The Risk Control Architecture is a fundamental pillar of People's Leasing's IRM framework. It works hand-in-hand with the broader Risk Management Process by offering the institutional backbone to embed effective risk management principles at all levels of operation.

#### Risk Appetite

The Board approved risk appetite is a core element of People's Leasing's risk control architecture. A collection of maximum allowable thresholds for each risk type, the risk appetite provides clear boundaries within which the management can pursue business objectives to ensure overall risk-taking remains consistent with the Company's capacity, capital strength, and strategic goals. The Board works closely with the risk committees to review and update the risk appetite as needed to take cognisance of the evolving internal and external environments, ensuring the IRM framework remains both robust and adaptive over time.

#### Stress Testing

Stress testing is a key tool used by the RCD to monitor and assess risk exposures under a range of adverse but plausible scenarios. Stress tests help quantify potential losses, assess capital adequacy, and evaluate the resilience of the Company's balance sheet under stressed conditions. The insights gained from stress testing are critical for informing the Board regarding capital planning, adjustments to risk appetite limits, enhancing contingency plans, and strengthening the risk awareness culture.

#### Risk Register

The risk register tracks all identified risks across the Company's risk universe and serves as a living record of the evolving risk landscape. The risk register is continually updated to reflect new risks, changes in existing risks, and emerging trends based on ongoing monitoring, environmental scans, internal assessments, and external developments. It details the nature of each risk, its potential impact, likelihood, assigned ownership, and the corresponding mitigation measures or

controls in place to support proactive risk management at all levels of the organisation.

#### Internal Capital Adequacy Assessment Process (ICAAP)

The ICAAP is another key tool used by the RCD to measure the impact to the Company's capital position by taking into account all key risks. The ICAAP process was voluntarily adopted by People's Leasing where comprehensive stress tests are performed to forecast minimum capital requirements to safeguard against potential losses under stress conditions. Having voluntarily adopted the latest BASEL guidelines as a benchmark for its ICAAP, the RCD performed stress tests for all risk pillars in line with BASEL guidelines to determine the impact on the Company's capital position. Stress tests are also performed prior to the declaration of dividends/ interim dividends in line with the CBSL regulatory requirements.

## Summary of Key Risks

Risk Category	Risk Indicator	Unit	Risk Environment	Appetite	31.03.2025	31.03.2024
Credit Risk	Non-Performing Ratio (Gross) - 6 months	%	Internal	<10	4.16	9.81
	CBSL NP Ratio - 3 months	%		<15	6.57	15.24
	P & L Charge Ratio (On Profit)	%		<20	-12.60	-48.46
	NPL/Impairment Coverage Ratio	%		>75	96.28	86.43
Credit Concentration Risk	Single/group borrower limit	Rs. billion	Internal	As per CBSL	Complied	Complied
	HHI score	Points		<0.4	0.15	0.17
Liquidity Risk	Liquid assets ratio	%	Internal	>100	189.52	375.27
	Maturity mismatch ratio	%		>-45	-0.34	0.97
	Facilities granted from stable sources	%		<150	102.57	93.73
	Maximum single depositor concentration	%		<5	6.16	2.94
	Exposure to bulk deposits (over Rs. 50 million)	%		<20	31.15	11.95
Market Risk	Interest rate sensitivity	%	External	<6	1.52	0.92
	Repricing gap ratio (up to three months)	%		>-20	16.32	13.01
Operational Risk	Frauds detected (value as a percentage of operational expenses) – FY 2024/25	%	Internal	<0.5	0.65	0.17
	Unsatisfactory audits (as a percentage of total audit reviews) - FY 2024/25	%		<15	0.00	0.96
	Staff turnover ratio (annual)	%		<15	16.32	20.26
	Cost to income ratio	%		<50	54.96	55.60
Regulatory Risk	Capital adequacy ratio		Internal			
	Tier 1 capital ratio	%		>10	22.94	30.00
	Total capital ratio	%		>14	22.68	29.70
	Capital funds ratio	%		>12.5	33.36	42.82
Strategic Risk	Return on equity ratio	%	Internal	>15	8.56	8.68
	Return on assets ratio	%		>3.5	3.27	3.25
	Net interest margin	%		>7.5	8.64	7.69
	Gearing ratio	Times		<7	3.32	2.65
Investment Risk	Equity Investment Ratio	%	External	<5	0.65	0.67
	Non-Trading & Strategic Investments	%		<15	8.72	9.55
Information Security Risk	Information Security Incident Management			Checked by ISO	Checked	Checked
	Business Continuity Management - ICT	Periodic Review	Internal		Checked	Checked
	Access Management			Periodic user access review	Complied	Complied

## RISK MANAGEMENT REVIEW

### Risk Awareness Culture

People's Leasing believes that cultivating a strong risk awareness culture is fundamental to embedding effective risk management across all levels of the organisation. The Board sets the tone from the top to promote the appropriate behaviours.

Additionally the RCD conducts continuous training and regular awareness on key risks and controls, to reinforce the risk awareness culture to ensure that every employee understands their responsibilities regarding risk management.

### MANAGING KEY RISKS AT PEOPLE'S LEASING

#### Credit Risk

As a financial services provider Credit Risk is the most significant risk for People's Leasing. Credit risk has two key parts: (1) Default risk, being the loss to the Company if borrowers fail to repay their loans on time, and (2) Credit concentration risk - the risk of loss if a large single borrower or group of related loans performs below expectations.

#### Managing Default Risk

Managing default risk begins at the credit evaluation stage. Guided by the Board-approved Credit Policy, clear Standard Operating Procedures (SOPs) are in place across lending areas to enable a thorough assessment of a customer's repayment ability. Credit proposals escalated by branch teams are first reviewed by the Credit Hub before being escalated to the relevant approval authorities. Proposals above set thresholds are further assessed by the Management Credit Committee, where the Chief Risk Officer acts as an independent observer.

For retail and SME customers, evaluations are based on CRIB data and both internal and external customer behaviour records, followed by assessments from designated authorities.

Additionally, as stipulated under the Loan Review Policy, the RCD is required to conduct an independent review of a random sample of the prior month's disbursed credit facilities. While these reviews are not intended to reverse past lending decisions, they ensure that any identified gaps or deviations are promptly reported to responsible managers, helping drive corrective action

where needed. People's Leasing also obtains vehicle valuations from valuers or institutions registered with the Leasing Association of Sri Lanka. This helps to ensure that the collateral attached to each facility is accurately valued, thereby reducing the Company's exposure to potential credit losses.

Monitoring default risk is a shared responsibility, with the Corporate Management providing oversight to ensure business units strictly follow all internal controls and lending SOPs while closely monitoring exposures. Likewise established recovery structures guide branch teams in their collection efforts effectively assisted by the RCD's tracking of early warning signals. Meanwhile, the Legal Recovery Division manages all litigation cases related to recoveries.

#### Managing Credit Concentration Risk

Concentration Risk is managed based on the Board-approved limits for each sector or asset class. The RCD closely monitors the overall lending portfolio and large exposures to ensure they stay within these limits. Regular reports are provided to the risk management and Board committees, helping them track performance and support a strong credit stress testing program.

#### Credit Risk Discussion FY 2024/25

In 2024/25, economic uncertainty in Sri Lanka began to ease, resulting in a stronger credit appetite from the market, prompting People's Leasing to engage in an aggressive lending strategy, leading to notable growth in the loan book, particularly in leasing and gold loans.

Against the backdrop of the Company's lending drive, the RCD carefully evaluated LTV (Loan-to-Value) limits for different asset classes and models, with system settings updated to enforce tighter controls. Further, the regulatory-mandated Credit Risk Management Framework was adopted during the year which saw existing credit policies reviewed and updated. Borrower limits were also updated to align with the latest regulatory requirements. As part of this approach, system-level tracking for Politically Exposed Person (PEP) facilities was introduced vis-a-vis specific Board approved tolerance limits.

To complement these initiatives, regular stress testing continued throughout

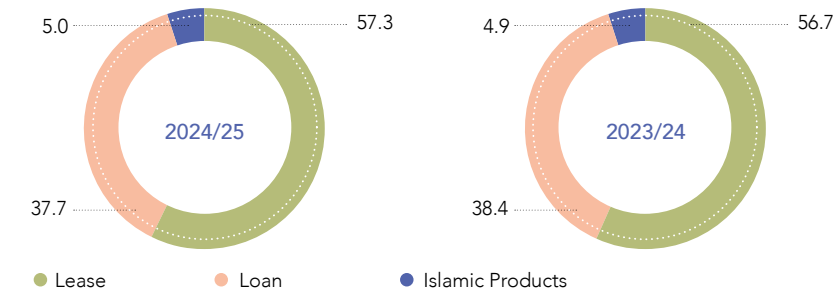
the year, with special focus on potential market downturns and negative price fluctuations could affect People's Leasing's credit exposures. The Expected Credit Loss (ECL) calculation was refined by improving the model's back-testing process, ensuring it accurately reflected the company's credit risk. Additionally, the RCD's post-disbursement review mechanism was enhanced to generate system-generated reports, enabling timely and detailed credit risk analysis.

The PLCCORE system was also further enhanced with a new system application introduced to improve the detection of potential risks in credit facilities. This tool allowed seamless information flow from branch level to key departments, including Finance and Risk & Control to enhance the ability to generate actionable insights on credit, default, and concentration risks.

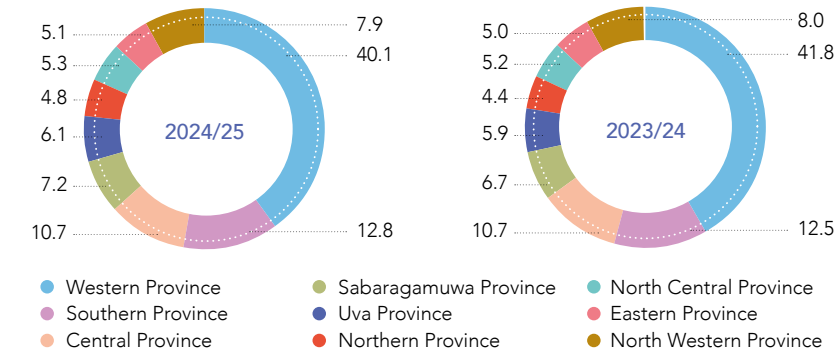
Looking ahead, the Company plans to initiate steps to introduce a customer risk rating system, which will enhance the robustness of credit decision-making and strengthen overall risk management practices. In parallel, lending strategies will continue to be realigned in response to evolving market trends while maintaining strict oversight of product positioning to ensure consistent credit quality standards are upheld.

## Credit Risk Update – FY 2024/25

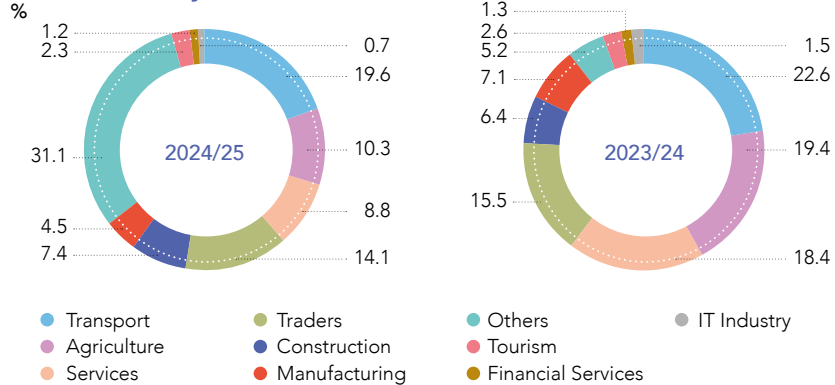
## Product Concentration



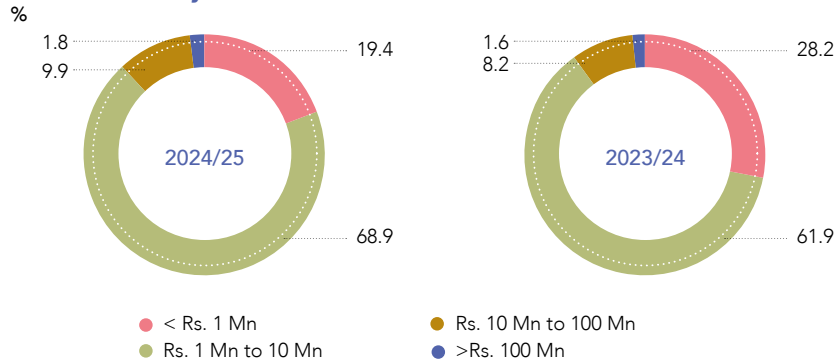
## Geographic Concentration



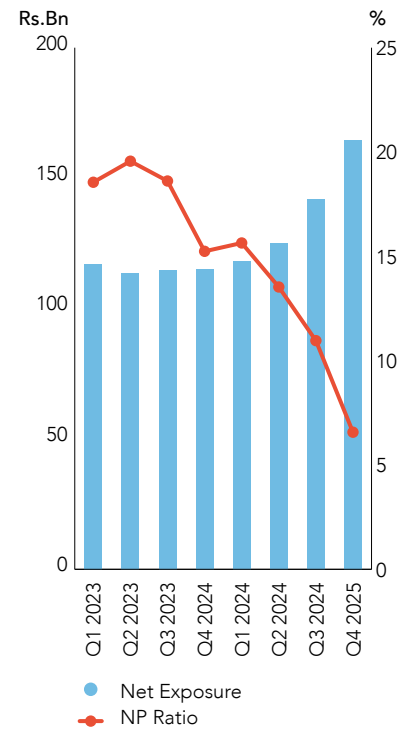
## Concentration By Sector



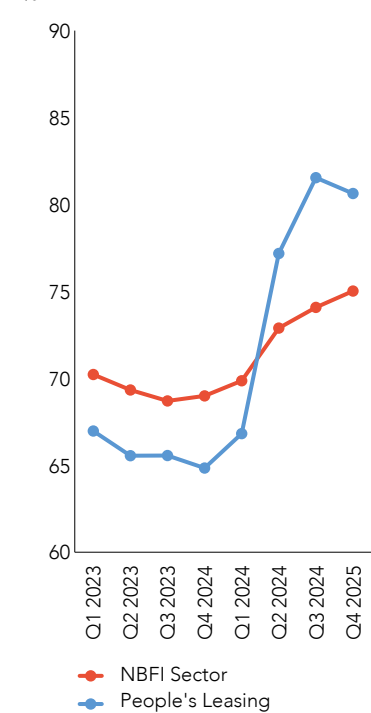
## Concentration By Size of Advance



## NP Ratio and Net Exposure - CBSL NP



## Total Net Advances to Total Assets



## RISK MANAGEMENT REVIEW

### LIQUIDITY RISK

Liquidity risk refers to the risk of being unable to meet financial obligations when due, whether from a lack of cash or difficulty in liquidating assets without loss. Liquidity risk is a core concern for People's Leasing due to the inevitable maturity mismatch between assets and liabilities.

#### Managing Liquidity Risk

As a financial institution regulated by the Central Bank of Sri Lanka (CBSL), the CBSL's Minimum Liquid Asset requirements sets the foundation for People's Leasing's liquidity risk management approach. This is further supported by the Board-approved Treasury Policy that outlines SOP's to guide the treasury in maintaining liquidity for daily operations and meet regulatory compliance requirements. Meanwhile the

Contingency Plan helps ALCO prepare liquidity buffers for unexpected scenarios.

Responsibility for liquidity management lies with the Treasury and the Asset and Liability Committee (ALCO), with reporting oversight of the Board Integrated Risk Management Committee (BIRMC).

#### Liquidity Risk Discussion FY 2024/25

People's Leasing entered the current year with a strong liquidity position, which was largely the result of the prudent lending approaches amidst the broader challenges stemming from Sri Lanka's 2022 economic crisis.

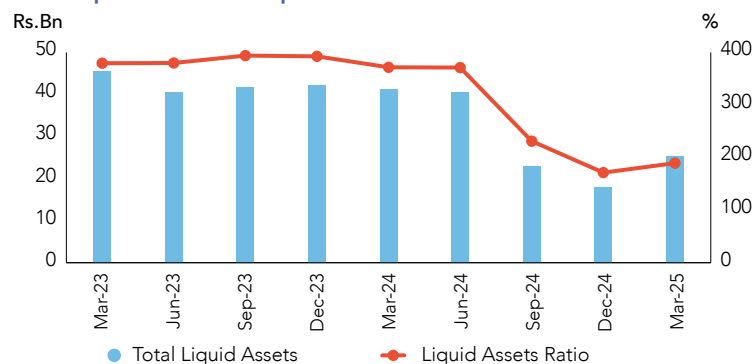
Following the recommencement of lending in the current year, the ALCO continued to review liquidity risk indicators on a monthly basis while

closely monitoring the adequacy of the contingency funding plan. The Board Integrated Risk Management Committee (BIRMC) also further strengthened oversight by reviewing ALCO's reports.

People's Leasing's current strong financial standing and disciplined liquidity risk management practices, provides a solid foundation for safeguarding liquidity in FY 2025/26. However as the liquidity risk profile will continue to be shaped by both internal factors (such as financial performance, business strategies, and credit quality) and external factors (including macroeconomic trends, regulatory changes, and market dynamics), People's Leasing will focus on prudently expanding its risk adjusted loan portfolio.

## Liquidity Risk Update – FY 2024/25

## Total Liquid Assets to Liquid Asset Ratio



## Core Capital to Risk Weighted Assets



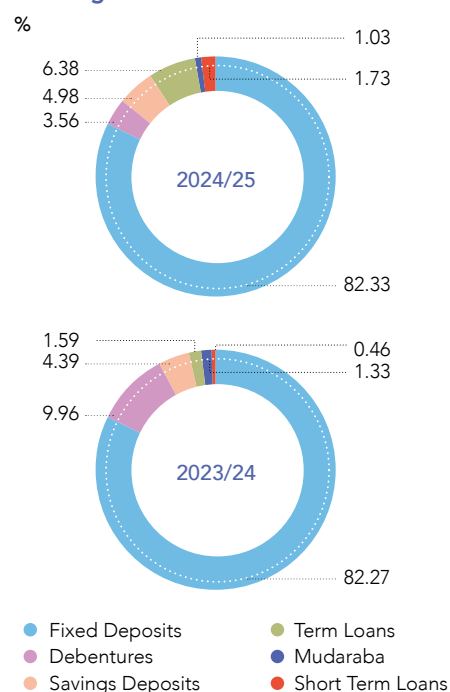
## Capital Base to Risk Weighted Assets



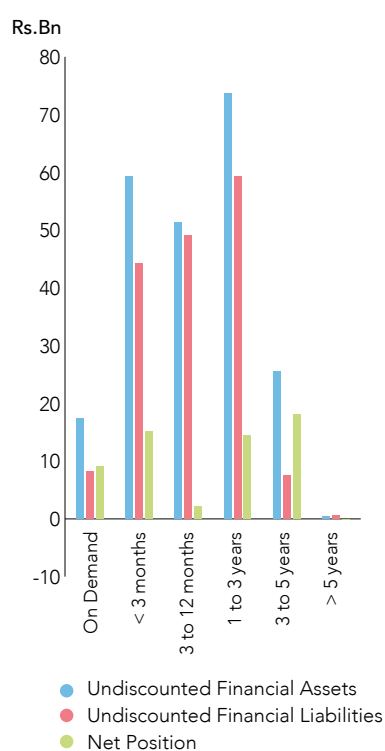
## Borrowing to Equity (times)



## Funding Divesification



## Maturity Profile of Undiscounted Financial Assets and Liabilities



## RISK MANAGEMENT REVIEW

### Stress Test for Liquid Assets (Immediate withdrawal of deposits)

Scenario	1	2	3
Magnitude of shock	5%	7%	10%
Liquid asset ratio	148.29%	130.55%	102.47%
Fall in Liabilities (Rs.million)	6,477	9,068	12,954
Revised Liquid Assets (Rs.million)	18,757	16,166	12,279
Revised Required Liquid Assets (Rs.million)	12,649	12,382	11,983

Liquid asset ratio : Liquid asset available / Minimum of Liquid assets as per CBSL Direction

### MARKET RISK

Market Risk refers to the potential loss to the Company arising as a consequence of changes in market conditions such as the movement in interest rates (Interest Rate risk) and fluctuations in the commodity prices (Commodity Price Risk),

#### Managing Market Risk

##### Interest Rate Risk (IRR) - the risk of loss resulting from unfavourable movements in interest rates

- ⊙ The Treasury closely monitors the interest rate environment, tracking key indices such as the AWPLR and Treasury Bill rates. Reports are submitted to ALCO, enabling timely re-pricing of asset and liability portfolios to maintain target margins. ALCO also reviews interest rate repricing gaps and conducts sensitivity analyses. Every two months, with ALCO's input, the BIRMC reviews interest rate sensitivity and repricing gap ratios against set risk tolerance levels. Additionally, the RCD performs regular stress testing to assess the impact of interest rate changes on net interest margins and profitability, with results presented to the BIRMC.

##### Commodity Price Risk - the risk of loss owing to movements in world gold prices

- ⊙ The RCD proactively monitors daily gold price movements and assesses the daily gold price volatility supported by regular stress tests to assess the impact from adverse movement of gold prices with findings presented to the ALCO and from thereon to the BIRMC and the Board.

### Market Risk Discussion FY 2024/25

In fiscal year 2024/25, Sri Lanka's interest rate risk profile was influenced by the Central Bank's monetary policy stance where a notable 25 basis point rate cut in July 2024 was followed by a significant 100 basis point cut in November 2024, lowering the OPR to 8% by year-end.

Throughout the year, People's Leasing's Treasury actively monitored key interest rate indices such as AWPLR and Treasury Bill rates, submitting reports to ALCO to facilitate timely adjustments in asset and liability pricing to meet margin targets. The ALCO maintained ongoing review of interest rate repricing gaps and conducted sensitivity analyses, while the BIRMC, with ALCO's input, assesses these gaps against risk tolerance levels every two months. The RCD's stress testing programme focused on evaluating the impact of rate changes on net interest margins, with findings reported to the BIRMC.

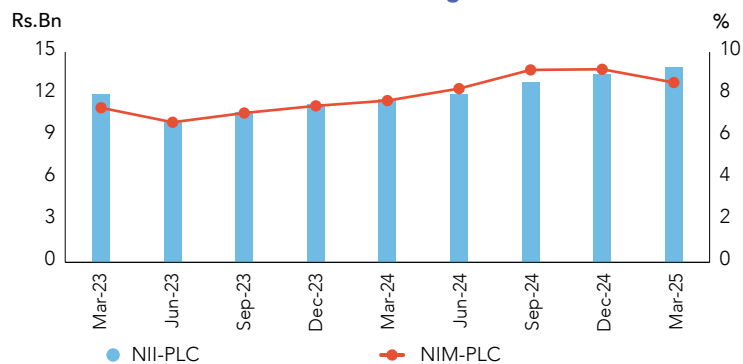
Looking ahead, the Central Bank of Sri Lanka (CBSL) is expected to maintain a stable interest rate with the pace of economic recovery in 2025/26 likely to influence the rate trajectory. However, external factors, such as global monetary tightening or shifts in the U.S. Federal Reserve or European Central Bank rates could exert pressure on domestic rates, particularly given Sri Lanka's foreign debt exposure. Against this backdrop, People's Leasing will remain vigilant and focus on actively managing interest rate fluctuations.

### Stress Test on NII- Interest Rate Shock

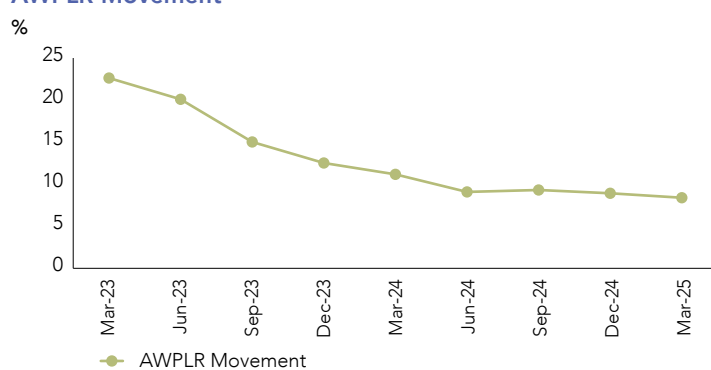
Scenario	Impact on NII (Rs. '000)			
	2024/25		2023/24	
	Increase	Decrease	Increase	Decrease
1%	285,687	(285,687)	213,020	(213,020)
3%	857,060	(857,060)	639,060	(639,060)
5%	1,428,434	(1,428,434)	1,065,010	(1,065,010)

## Market Risk Scorecard – FY 2024/25

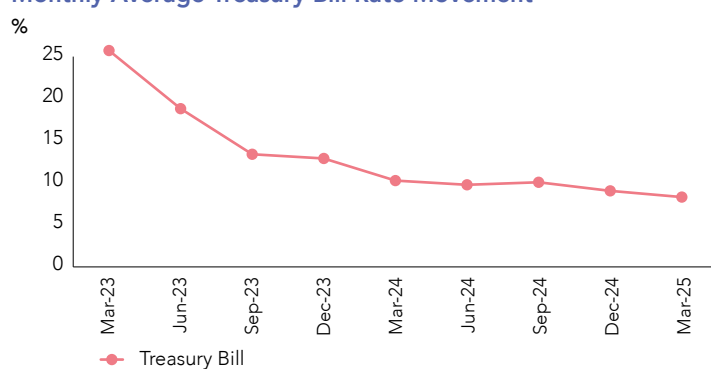
## Net Interest Income &amp; Net Interest Margins



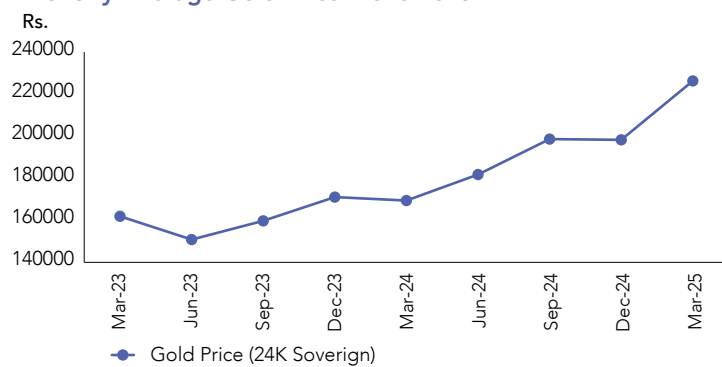
## AWPLR Movement



## Monthly Average Treasury Bill Rate Movement



## Monthly Average Gold Price Movement



## RISK MANAGEMENT REVIEW

### OPERATIONAL RISK

Operational risk refers to the potential for losses arising from inadequate or failed internal processes, systems, people or external events. This includes risks related to technology failures, fraud, human error, regulatory compliance, and business continuity.

#### Managing Operational Risk

The RCD is tasked with continuous, proactive identification of operational risks using several methodologies, including the Branch Operational Risk Self-Assessment, the incident reporting mechanism, insights from drills conducted under the Business Continuity Planning (BCP) process, and regular on-site inspections. Additionally, findings from internal audit reports serve as a critical input for risk identification.

All operational risk events detected through these sources are carefully reviewed and presented at the monthly EIRMC meeting to ensure appropriate follow-up actions are taken. Moreover, the Board-approved BCP provides a structured foundation to help the Company respond effectively to unforeseen disruptions, ensuring operational continuity and the ability to meet stakeholder commitments.

### INFORMATION SECURITY RISK

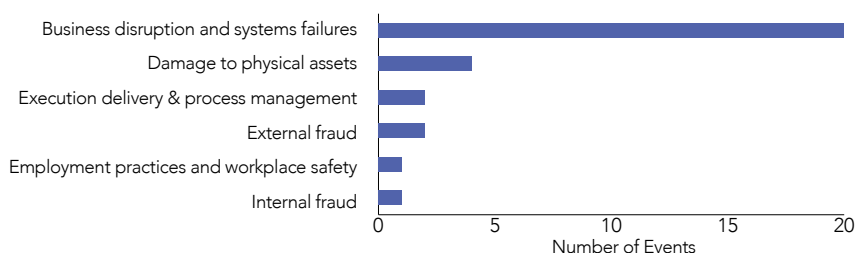
For People's Leasing, information security risk arises from the increasing reliance on digital systems, customer data, online transactions, and interconnected financial platforms, exposing the company to potential threats such as data breaches, cyberattacks, unauthorized access, malware, phishing, and system failures.

#### Managing Information Security Risk

As a financial services provider, safeguarding sensitive customer data, maintaining the integrity and confidentiality of sensitive corporate information, and ensuring the uninterrupted availability of critical systems are central to sustaining customer trust and regulatory compliance.

Ongoing efforts to update People's Leasing's information security architecture in the current year saw the ISO 27001 Information Security Management System (ISMS) upgraded to the latest

### Operational Risk Event Type 2024-25



2022 version. Additionally a new Personal Data Protection Policy was implemented in compliance with Sri Lanka's Personal Data Protection Act (PDPA), in response to the CBSL Direction No.01 of 2022 on Technology Risk Management and Resilience, People's Leasing's IT Steering Committee (ITSC) and the management-level Information Security Committee (ISC) were formed to bring more focused oversight on Company-wide cybersecurity initiatives.

Scheduled due diligence to assess the resilience of the Company's information security posture continued throughout the year, encompassing regular internal information system audits, the annual ISO 27001 certification audit, the CBSL on-site examinations, biannual vulnerability assessments, and annual external penetration testing by third-party experts, along with external IT general control (ITGC) and third party assurance audits.

Findings from these audits were documented in the newly introduced unit-wise risk registers. Unit-wise information security risk registers were introduced in the current year to track and document risks in order to ensure identified gaps are addressed proactively. As part of continuous improvement, the groundwork for the Security Operations Center (SOC) roll out also commenced during the year, while plans were drawn up to commence work on the Information and Data Classification system to be undertaken in the upcoming fiscal year to further strengthen its security architecture and monitoring capabilities.

### STRATEGIC RISK

Strategic risk refers to the potential impact of adverse business decisions, improper implementation of decisions, or a failure to adapt to shifts in market conditions, evolving customer preferences, competitive pressures, technological advancements, regulatory changes, or macroeconomic factors that could affect the achievement of the company's long-term goals.

#### Managing Strategic Risk

Strategic risk is managed by the Board with the Board-approved strategic plan serving as the main tool for addressing long-term business risks. The five year strategic plan is reviewed by the Board and updated annually on a rolling basis supported by detailed business plans and an annual budget for the purpose of mobilising resources to drive both financial and non-financial performance for the benefit of stakeholders. The annual strategy review process involves an in-depth analysis of both internal and external conditions, with a scorecard-based qualitative model aligned with the Internal Capital Adequacy Assessment Process (ICAAP) used to measure and monitor strategic risks. This model incorporates various strategic risk indicators, with particular focus on factors such as the implementation of business strategies, external PESTLE (Political, Economic, Social, Technological, Legal and Environmental) factors influencing decisions, and key financial performance ratios.

The CEO is tasked with executing the strategy, while the Board and relevant Committees, with support from the RCD, continually monitor the Company's performance against the established budgets and strategic goals.

## REPUTATION RISK

Reputation Risk refers to the potential erosion of goodwill and/or downgrade in the industry standing owing to various internal and external factors.

### Managing Reputation Risk

Reputation Risk is fundamentally managed through the establishment of strong corporate governance and risk management processes to ensure stakeholder deliverables in a timely manner. The Board manages its reputation risk through timely communication with stakeholders and cooperation with regulators to extend policies as well as, initiatives to facilitate customer access to cash and other financial services. The Company's Corporate Management is also held accountable for monitoring factors that could lead to Reputation Risk.

## SUSTAINABILITY RISK

Sustainability risk refers to the potential negative impact that environmental, social, and governance (ESG) factors may have on People's Leasing's long-term financial performance and resilience. This includes risks arising from climate change, environmental regulations, social

inequalities, governance failures, and reputational damage.

### Managing Sustainability Risk

In the current year, People's Leasing formalised its commitment to sustainability through the Board approved Policy on ESG Sustainability. Alongside the policy roll out, a management-level ESG Committee was established to coordinate and guide Company-wide ESG-related actions to achieve policy objectives. ESG Framework was developed by the Sustainable Finance Unit in collaboration with external consultants. Simultaneously, the committee also strengthened its focus on ESG risk monitoring in key areas such as climate change, pollution, biodiversity, human rights, governance, and business ethics.

Acknowledging that ESG factors can impact other key risks, the RCD began working to integrate sustainability risk management into the broader Risk Management Policy.

Meanwhile the dedicated Sustainable Finance Unit, headed by the Head of Sustainable Finance, continues to lead sustainable finance initiatives in line with best practices to support the transition

towards more environmentally and socially responsible products.

## GROUP RISK

Given that the risk profile of each subsidiary differs depending on the nature of the respective business model and operational environment, the People's Leasing Group follows a decentralised approach to managing Group risk, with each subsidiary responsible for identifying, assessing, and mitigating its own specific risks. To ensure alignment with the overall Group strategy, each subsidiary provides a quarterly risk update to the Group BIRMC.

Company	Relationship	Business Operations	Reports submitted to BIRMC	Reporting Interval
People's Insurance PLC (PI)	Subsidiary Non-life (general)	Insurance business	Risk Dash-Board Report and comparison report	Quarterly
People's Micro-commerce Limited (PML)	Wholly owned subsidiary	Providing microfinance facilities to the under privileged, rural and urban population and providing hire purchase facilities	Risk Dash-Board Report and comparison report	Quarterly
People's Leasing Fleet Management Limited (PLFML)	Wholly owned subsidiary	Valuation Services	Risk Dash-Board Report	Quarterly
People's Leasing Property Development Limited (PLPDL)	Wholly owned subsidiary	Property development	Risk indicator report	Quarterly
People's Leasing Havelock Properties Limited (PLHPL)	Wholly owned subsidiary	Property development	Risk indicator report	Quarterly
Alliance Finance Limited (Bangladesh)	Subsidiary	Providing lease/loans and advances, issue of debt instruments and mobilisation of public deposits	Risk Dash-Board Report and comparison report	Quarterly