

People's Leasing & Finance PLC
Key Financial Data for the period Ended 30th September 2025 (Unaudited)

In Rupees Million	Company		Group	
	Current Period From 01/04/2025 To 30/09/2025	Previous Period From 01/04/2024 To 30/09/2024	Current Period From 01/04/2025 To 30/09/2025	Previous Period From 01/04/2023 To 31/03/2024
Interest income	17,617	12,676	19,597	14,377
Less: Interest expense	8,042	6,258	8,619	6,780
Net interest income	9,575	6,418	10,978	7,597
Gains/(losses) from Trading activities	60	90	87	108
Other operating income	1,186	1,031	3,402	3,269
Impairment	6,982	4,994	9,856	7,761
Profit/(Loss) Before tax	422	59	378	85
Less: Income tax	3,417	2,486	4,233	3,128
Profit/(Loss) After tax	1,287	920	1,534	1,245

People's Leasing & Finance PLC
Key Financial Data as at 30th September 2025 (Unaudited)

In Rupees Million	Company		Group	
	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2025
Assets				
Cash and Bank Balance	11,810	12,229	18,231	15,831
Government Securities	8,251	11,182	11,276	17,047
Due From Related Parties	2,004	1,255	-	-
Loans (excluding due from related parties)	213,753	112,634	232,632	126,057
Investment in Equity	4,502	4,017	1,518	889
Investment properties and Real Estate	302	295	1,375	1,306
Property, plant and equipment	3,855	3,009	6,247	4,862
Other Assets	2,196	2,938	5,566	6,609
Total Assets	246,673	147,559	276,845	172,601
Liabilities				
Due to banks	38,045	1,997	45,974	6,614
Due from Related Parties	146,799	91,357	152,416	97,950
Other Borrowings	4,849	4,802	4,849	4,802
Other Liabilities	12,469	7,496	20,978	13,808
Total liabilities	202,162	105,652	224,217	123,174
Equity				
Stated capital	19,230	19,230	19,230	19,230
Statutory reserve fund	3,148	2,968	3,318	3,096
Retained earnings	20,793	19,225	25,700	23,624
Other reserves	1,340	484	1,886	1,107
Total equity attributable to equity holders of the Company	44,511	41,907	50,134	47,057
Non-controlling interest	-	-	2,494	2,370
Total equity	44,511	41,907	52,628	49,427
Net asset value per ordinary share (Rs.)	20.66	19.45	23.27	21.84

PEOPLE'S LEASING & FINANCE PLC SELECTED PERFORMANCE INDICATORS AS AT 30TH SEPTEMBER 2025				
Item	As at 30.09.2025		As at 30.09.2024	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy ratio	16.77	10	28.16	10
Total Capital Ratio	16.81	14	27.84	14
Capital Funds to Total Deposit Liabilities Ratio	30.32	10	43.58	10
Quality of Loan Portfolio (%)				
Gross Stage 3 Loans Ratio	4.42		12.07	
Net Stage 3 Loans Ratio	2.12		5.81	
Net Stage 3 Loans to Core Capital Ratio	10.98		16.97	
Stage 3 Impairment Coverage Ratio	53.52		55.38	
Total Impairment Coverage Ratio	2.92		7.23	
Profitability (%)				
Net Interest Margin	9.24		9.21	
Return on Assets	3.10		3.23	
Return on Equity	9.80		7.48	
Cost to Income Ratio	52.63		54.51	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (minimum 100%)	123.16		231.18	
Liquid Assets to external funds	12.64		23.28	
Memorandum information				
Number of branches	110		110	
External Credit Rating	A (lka); Outlook Stable by Fitch Ratings Lanka Limited		A- (lka); Removes Watch Negative, Outlook Stable by Fitch Ratings Lanka Limited	

CERTIFICATION

We, the undersigned, being the Chief Executive Officer, the Acting Chief Financial Officer and the Chief Compliance Officer of People's Leasing & Finance PLC certify jointly that:

- the above statements have been prepared in compliance with the format and the definitions prescribed by the Central Bank of Sri Lanka (CBSL);
- the information contained in these financial statements have been extracted from the unaudited financial statements of the licensed Finance company unless indicated as audited

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Sanjeewa Bandaranayake

Chief Executive Officer

30th October 2025

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Priyankara Gangabadage

Acting Chief Finance Officer

30th October 2025

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Zairaa Kaleel

Chief Compliance Officer

30th October 2025