

About Our Integrated Report

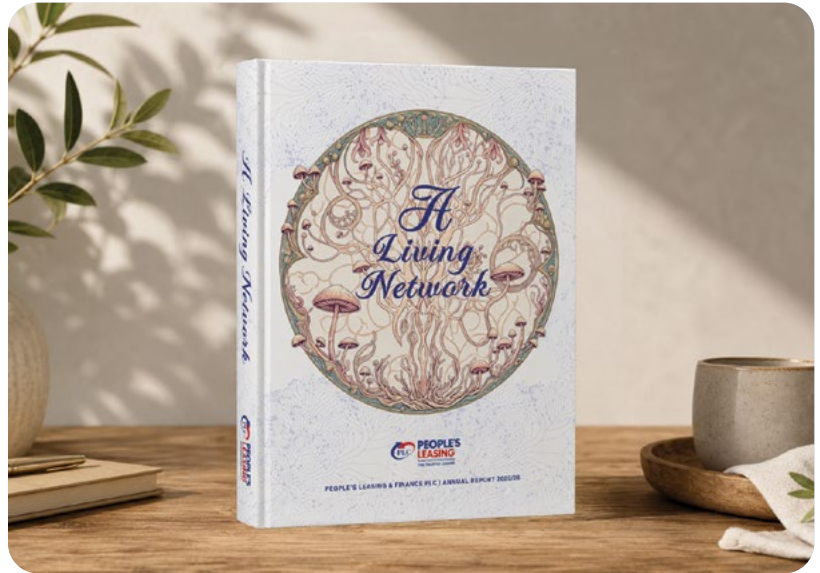
Welcome to our

13th INTEGRATED REPORT



INTRODUCTION

People's Leasing & Finance PLC (People's Leasing/PLC) takes great pride in continuing its legacy of reporting excellence with the publication of its 13th Integrated Annual Report for FY 2025/26. Through an unwavering commitment to transparency, accountability, governance, and sustainability, People's Leasing has firmly established itself as a leader in integrated reporting consistently setting the benchmark for industry standards and reinforcing its position as a trusted institution within Sri Lanka's financial services landscape.



WHAT WE REPORT

This report provides stakeholders with a transparent and comprehensive account of our performance during the year, covering our strategic initiatives, operational milestones, and governance practices all undertaken in pursuit of sustainable, long-term value creation.



WHY IT MATTERS

Today's operating environment continues to be shaped by economic uncertainty, geopolitical tensions, climate-related risks, and evolving market dynamics, creating an increasingly complex landscape for financial institutions. In this environment, stakeholders expect organisations not only to deliver financial performance, but also to demonstrate resilience, strong governance, sustainability integration, and long-term value creation.



About Our Integrated Report

Our Reporting Excellence

Year-on-year Improvement

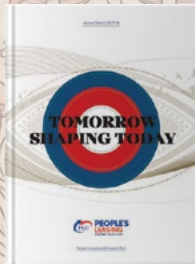
Our reporting journey has been marked by continuous year-on-year improvement, as we enhance the relevance, clarity, and credibility of our Integrated Report by adopting evolving standards and global best practices in corporate reporting. We have also streamlined our disclosures to improve accessibility, enabling stakeholders to engage with our reporting more effectively. This sustained focus on reporting quality has been recognised through the receipt of several prestigious awards and accolades over the years, underscoring our ongoing commitment to reporting excellence.



Two Grand Awards at ARC International Awards & TAGS Silver Award



Silver- Overall Excellence in
Financial Reporting-
CA Sri Lanka



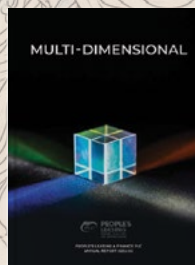
Overall Second Runner Up-CMA



Grand Award for the Best Annual
Report of Sri Lanka at the 31st
International ARC Award



Winner -State Owned
Enterprises-
Leasing Sector



The Grand Award for
Infographics, ARC Awards,
organized by Mercomm Inc., USA



Gold Award in the Finance
Companies and Leasing
Companies Sector

Awards and Accolades Recognition for 2024/25



Please Refer pages 170 to 173 for the full list of awards.

Navigating Icons



Key Improvements – FY 2025/26

What's New in This Report

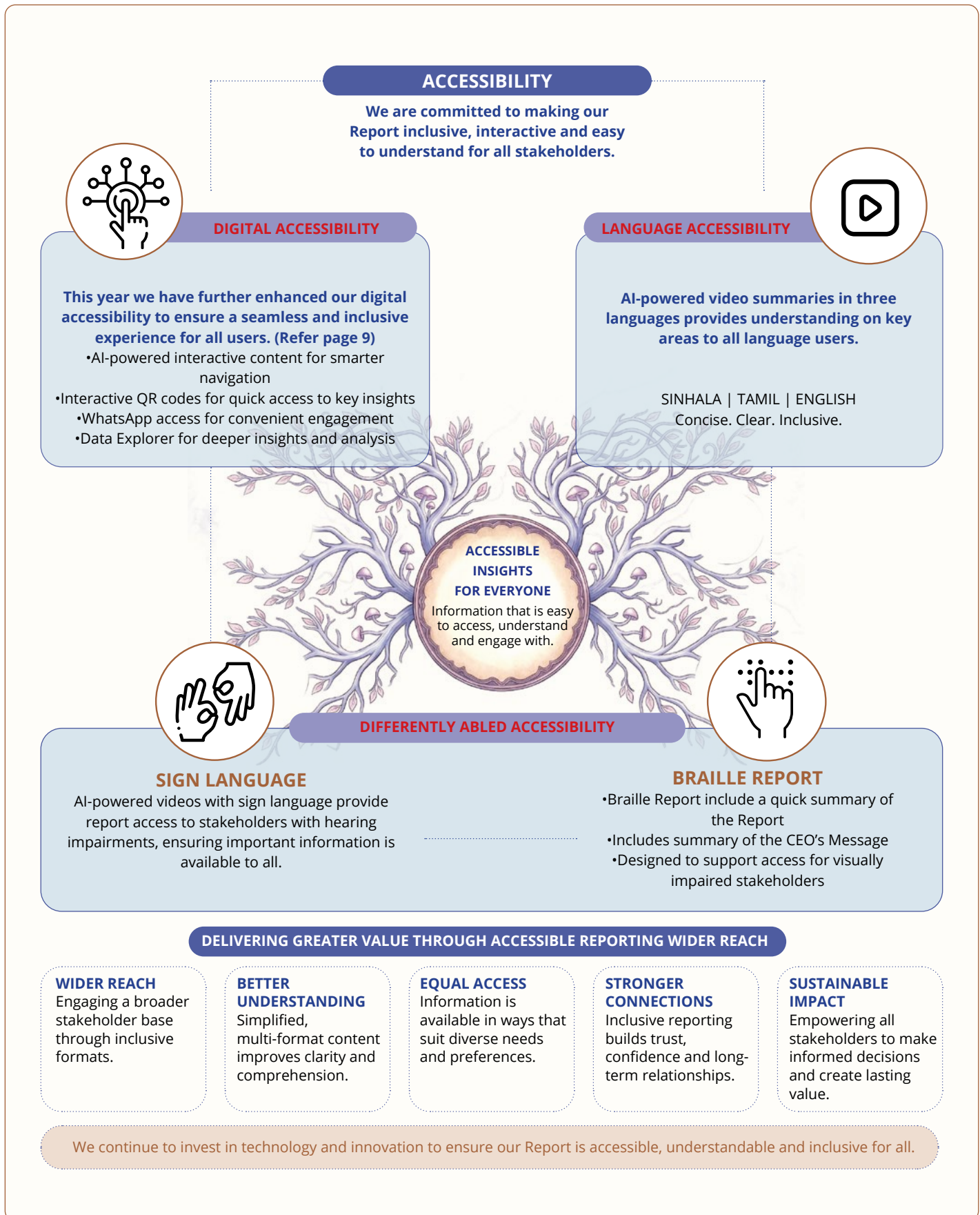
Enhanced Connectivity

Strengthened cross-referencing and connectivity between financial and non-financial disclosures to provide a more integrated and coherent view of value creation across the Report.

SLFRS S1 & S2 Disclosures

Incorporation of mandatory SLFRS S1 (General Requirements for Sustainability-related Disclosures) and SLFRS S2 (Climate-related Disclosures) – transitioning from voluntary to full regulatory compliance during the current reporting year.

About Our Integrated Report



EXPERIENCE THE ANNUAL REPORT IN A NEW WAY

WHERE REPORTING BECOMES INTELLIGENT

People's Leasing & Finance PLC invites you to experience our Annual Report through an AI-powered ecosystem. Explore, understand and engage with insights in smarter, simpler and more interactive ways.

01

WHATSAPP ACCESS

Explore Annual Report insights directly through WhatsApp.
Scan to chat on WhatsApp



02

INTELLIGENT Q&A

Ask questions naturally and receive instant answers from across the report.
Scan to start a chat



03

SEE THE NUMBERS COME TO LIFE

Transform complex financial data into interactive charts and dynamic visualisations.
Scan to view charts & visuals



04

AI-POWERED VIRTUAL PRESENTER

Engage with an AI avatar that guides you through key sections of the report.
Scan to meet the presenter



05

LISTEN TO KEY INSIGHTS

Listen to AI-generated audio summaries tailored to the sections most relevant to you.
Scan to listen



06

SCAN. WATCH. UNDERSTAND.

Throughout the report, QR codes unlock short AI-powered video summaries.
Scan to watch videos



08

FINANCIAL DATA, YOURS TO EXPLORE.

Access structured financial data including financial statements, key ratios, business segments and more.

Download and analyse with ease.



07

ACCESSIBLE INCLUSIVE EMPOWERING.

Access key Annual Report insights through AI-powered sign language interpretation for a more inclusive experience.

Scan to view in sign language



AI-POWERED
Intelligent at every step



INTERACTIVE
Built for easy engagement



INCLUSIVE
Designed for everyone



INSIGHTFUL
See more. Understand better.



ACCESSIBLE
Reporting without barriers

**ONE REPORT.
ENDLESS INSIGHTS.
POWERED BY AI.**

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About Our Integrated Report

EXPLORE OUR STORY THROUGH VIDEO

The Living Network in Motion

Like the mycelium beneath a thriving forest, every connection within this report forms part of a larger living network. Scan and explore the stories, insights, and achievements that bring our Annual Report to life.

1. FOUNDATIONS - Our Purpose and Direction

Overall Annual Report

Pg 01



THEME



HTML



PDF

Strategy

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Overview of Annual Report

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2. LEADERSHIP & GROWTH NETWORK - Guiding, Empowering and Creating Value

CEO Statement



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Digital Services



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Customer Service



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Community Service



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Trusted Leader



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Delighted Staff



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Awards & Accolades



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This report comes to life with video stories that connect information with insights. Scan, watch and experience our journey across the Living Network.

Every connection strengthens our living network. Together, we grow sustainably.

PEOPLE'S LEASING

Living Network Hub

Watch the Complete Video Library
Scan to access all videos in one place.

LANGUAGE GUIDE

E S T
English | Sinhala | Tamil

3. VALUE CREATION NETWORK - Capitals That Strengthen Our Ecosystem

Financial Capital

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Manufactured Capital

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Intellectual Capital

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Human Capital

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Social & Relationship Capital

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Natural Capital

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4. Governance & Stewardship Network
Strong Governance, Sustainable Future



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5. Financial Statement
Our Financial Performance



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HOW TO USE



1. Scan
Open your camera or QR scanner and scan any QR code.



2. Watch
Enjoy the video content related to the section.



3. Explore
Move through the network and discover more connected stories.

About Our Integrated Report

Integrated Thinking - Value Creation, Preservation and Erosion

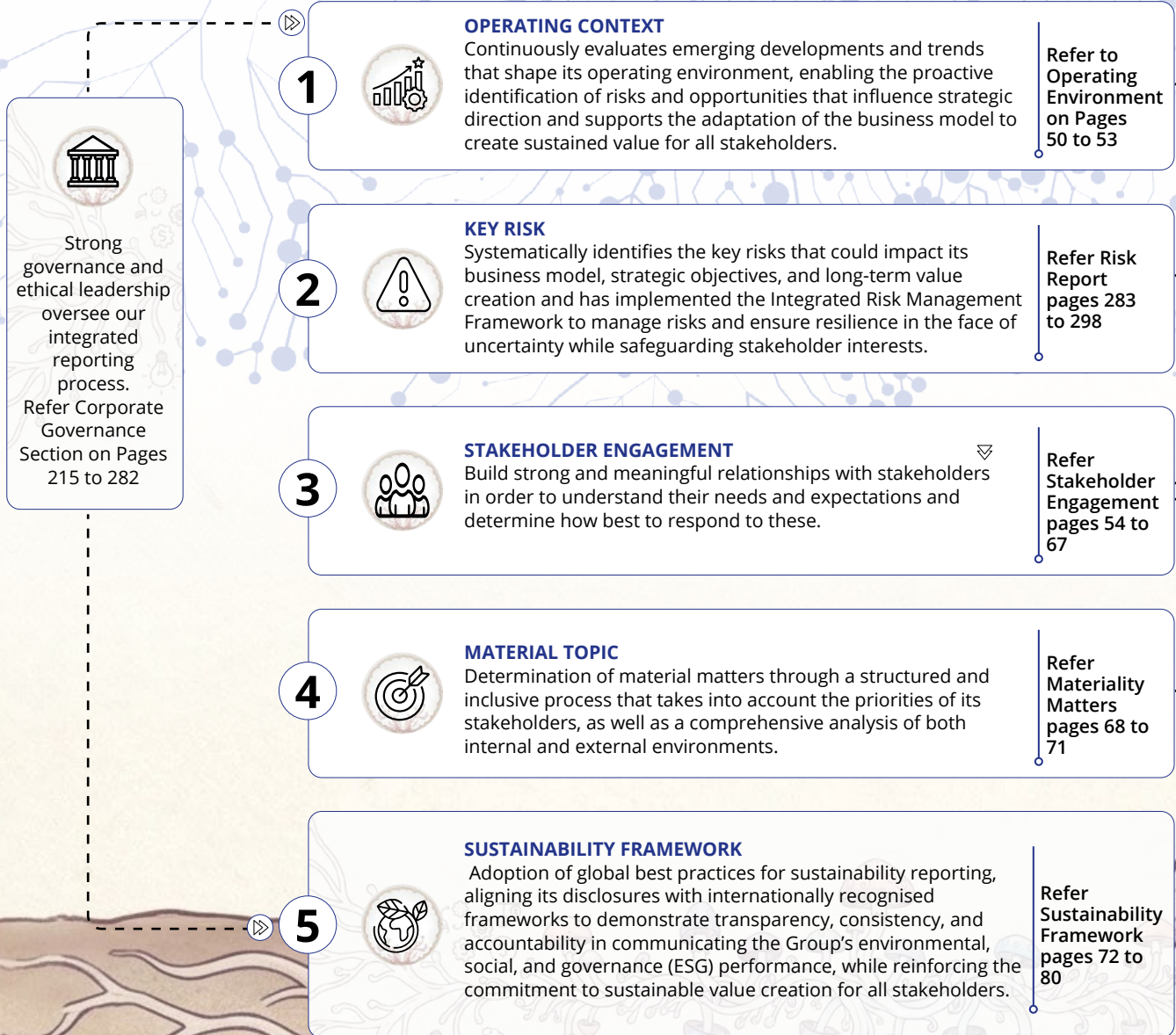
Enhancing Value Across the Ecosystem

At People's Leasing, the principles of value creation, preservation, and erosion are embedded within the Company's integrated thinking approach and strategic decision-making framework. As reflected in the Integrated Reporting Flow, the Company continuously evaluates its operating context, stakeholder expectations, material matters, and risk landscape to guide strategy, resource allocation, and sustainable value creation.

INTEGRATED REPORT FLOW

Our integrated reporting process from context to outlook

A connected and continuous journey that informs how we create sustainable value for all our stakeholders.



Through innovative financial solutions, disciplined risk management, strong governance, and effective stakeholder engagement, the Company remains focused on creating and preserving long-term stakeholder value while proactively mitigating factors that may contribute to value erosion. This integrated approach enables People's Leasing to remain resilient, adaptive, and forward-looking in a dynamic operating environment.

FROM INSIGHT TO IMPACT



Accuracy



Balance



Clarity



Comparability



Completeness



Conciseness



Connectivity



Timeliness



Verifiability

6



STRATEGIC PILLARS

An agile and evolving strategy that integrates material issues and sustainability priorities across five core strategic pillars, reflecting PLC's ongoing commitment to reinforcing its foundational strengths and enabling greater adaptability, scalability, and resilience in a dynamic operating environment.

Refer Strategy and Resource Allocation pages 105 to 111

INTEGRATED THINKING
At the heart of how we create value

Connects

THRIVES

Enhances

Creates Values

7



RESOURCE ALLOCATION

Allocation of financial and non-financial resources to facilitate the creation and delivery of stakeholder value.

Refer Capital Management Reports pages 147 to 214

8



OUTCOMES

Quantitative and qualitative outcomes for stakeholders representing value enhancement or at a minimum value preservation, while minimising value erosion.

Refer Value Creation Model pages 48 to 49

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OUTLOOK & PROSPECTS

Our outlook on future opportunities and challenges, and how we will continue to create and protect value for our stakeholders.

Refer Chairman's Message pages 39 to 41 and CEO's Review pages 42 to 44

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CONTINUOUS IMPROVEMENT & FEEDBACK LOOP

Insights from outcomes and stakeholder feedback inform our future strategies, risk management, and reporting priorities, creating a continuous cycle of learning, improvement and value creation.



THIS INTEGRATED REPORT

Brings together our strategy, governance, performance and prospects in a clear, connected and meaningful way, demonstrating how we create sustainable value over the short, medium and long term.

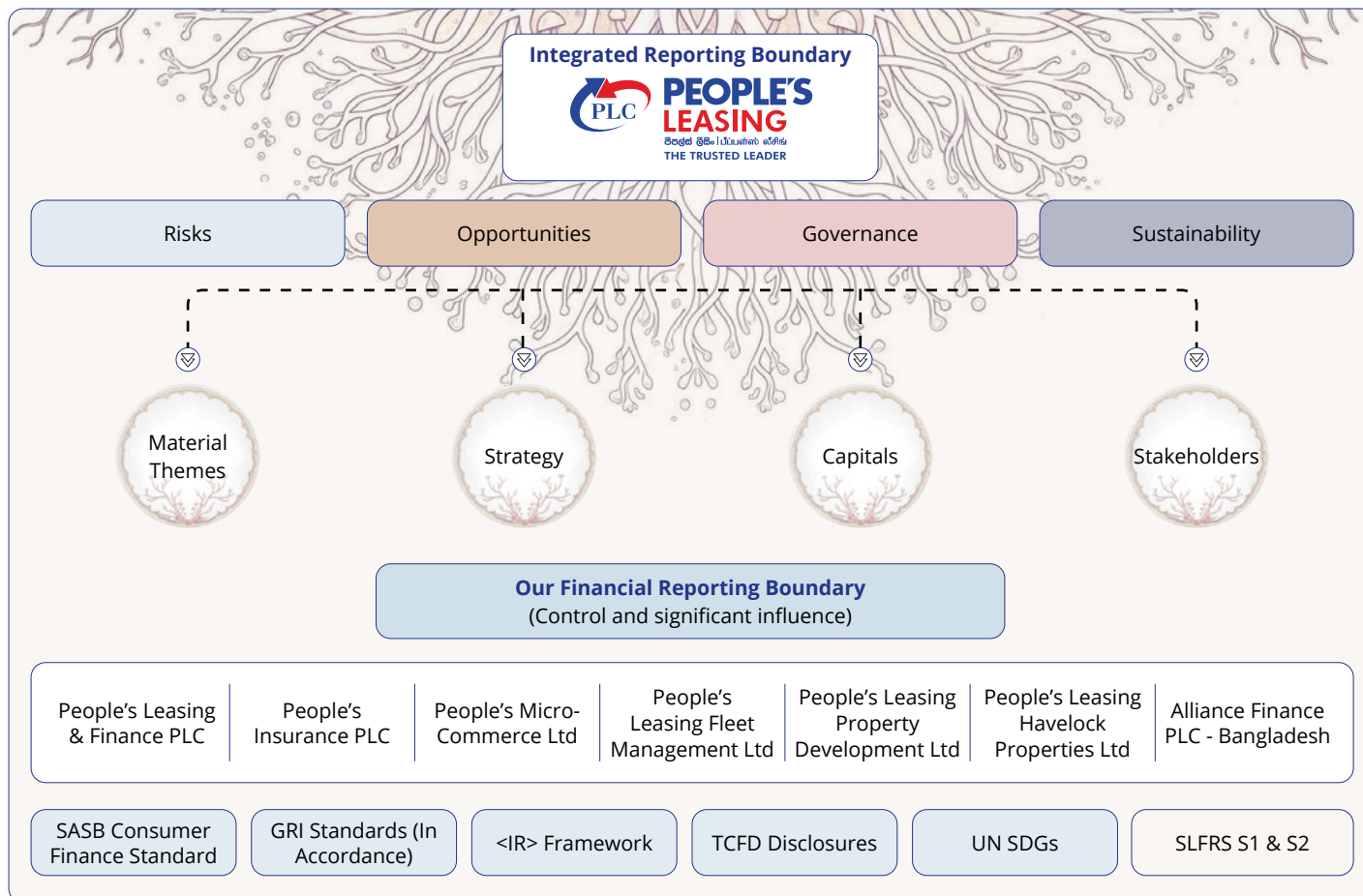
About Our Integrated Report

GRI 2-2, 2-3

Reporting Scope, Boundary and Period

Coverage of this Report

The Report covers the operations of People's Leasing & Finance PLC and its group companies (collectively referred to as "the Group") for the period from 1 April 2025 to 31 March 2026 and incorporates relevant post-balance sheet events and developments up to the date of Board approval on 01 June 2026. The Group adopts an annual reporting cycle for both its financial and sustainability reporting and this report builds on our previous Annual Report for the financial year ending 31 March 2025. The scope and boundary of reporting remain unchanged from the preceding year. No material changes in the size, structure, or ownership of the People's Leasing Group occurred during the reporting period, with operational expansion attributable solely to organic growth.



Reporting Frameworks

Standards that Guide Our Reporting

	Regulatory Reporting	Voluntary Reporting
Financial Statements and disclosures 	• Sri Lanka Accounting Standards issued by the Institute of Chartered Accountants of Sri Lanka • Companies Act No. 7 of 2007 • Finance Business Act No. 42 of 2011 and Directions for Licensed Finance Companies' by the Central Bank of Sri Lanka • Listing Rules of Colombo Stock Exchange • Sri Lanka Accounting and Auditing Standards Act No. 15 of 1995	
Integrated Report 		• The International Integrated Reporting Framework developed by International Integrated Reporting Council (IIRC) • A Preparer's Guide to Integrated Reporting issued by the Institute of Chartered Accountants
Sustainability Report 	• SLFRS S1 General Requirements for Disclosures of Sustainability-related Financial Information and SLFRS S2 Climate-related Disclosures	• Global Reporting Initiative (GRI) standards - 'In Accordance', issued by Global Sustainability Standards Board • United Nations Sustainable Development Goals (SDGs) • SASB (Sustainability Accounting Standards Board) Consumer Finance Standards • Guidance on ESG Reporting, Colombo Stock Exchange • Non-financial Reporting Guideline, The Institute of Chartered Accountants of Sri Lanka • ISO 14064-1:2018 Organisation Level for Quantification and Reporting of Greenhouse Gas (GHG) Emissions and Removal • GHG Protocol Corporate Accounting and Reporting Standard
Governance, compliance and risk reporting 	• Corporate Governance Requirements stipulated under the Listing Rules of the Colombo Stock Exchange (CSE) • Finance Business Act Direction No. 05 of 2021 on Corporate Governance	• Code of Best Practice on Corporate Governance issued by the Institute of Chartered Accountants of Sri Lanka (2017/2023)

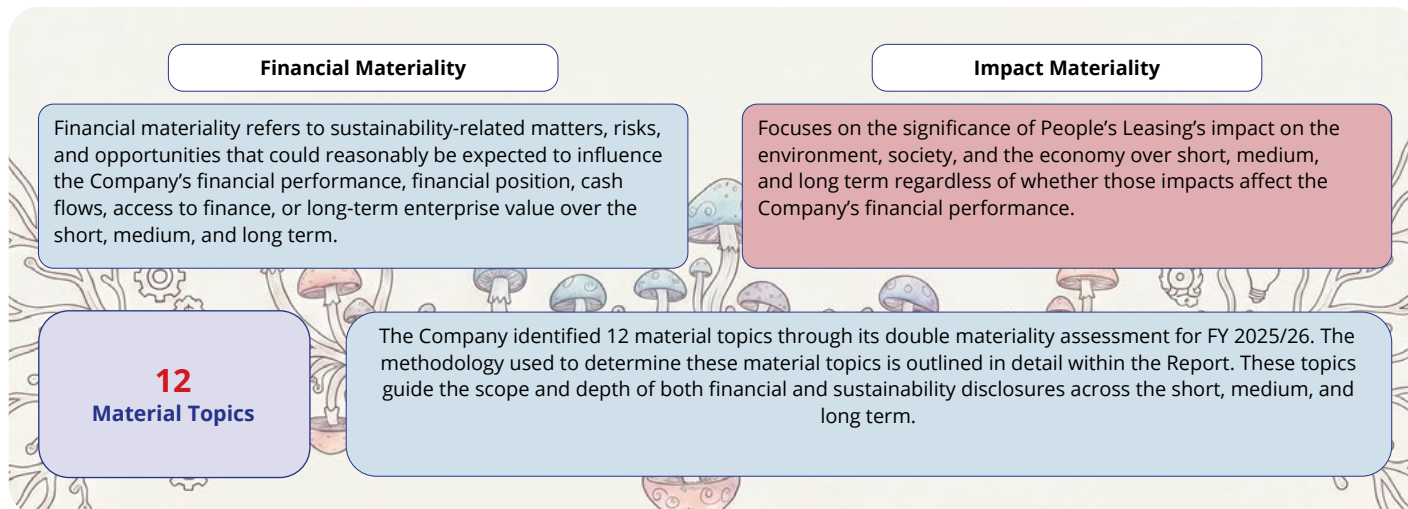
About Our Integrated Report

GRI 3-1,3-2

Materiality

Our Double Materiality Framework

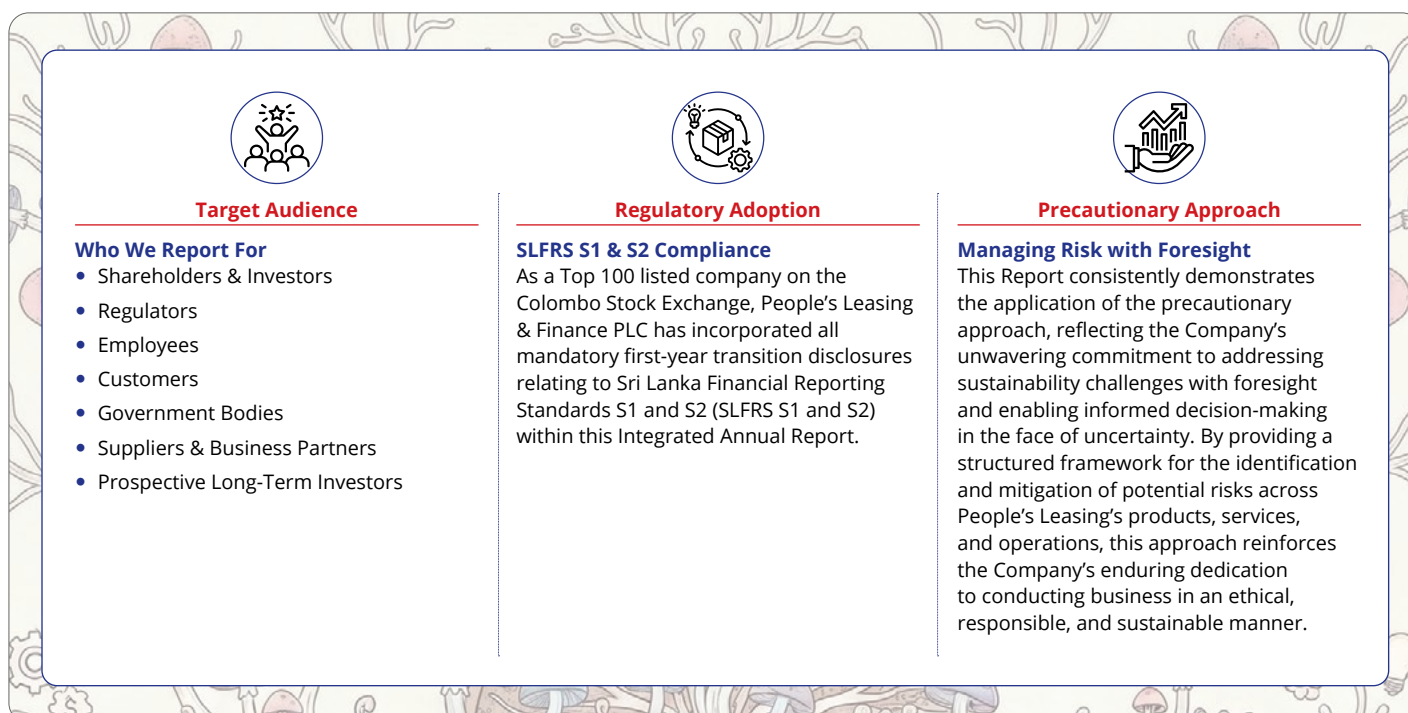
In determining the disclosures included in the Integrated Report for FY 2025/26, the Company adopted a double materiality approach to identify matters that have the most significant economic, environmental, and social impacts from both the Company's perspective and the viewpoint of key stakeholders. The methodology applied in identifying material topics is outlined in detail on pages 68 to 71 of this Report. In conducting this assessment, the Company was also guided by the precautionary approach, ensuring that potential risks and emerging sustainability-related matters are proactively considered, even in situations where there may be uncertainty or limited availability of data.



Strategic Time Horizons

Short, Medium & Long Term

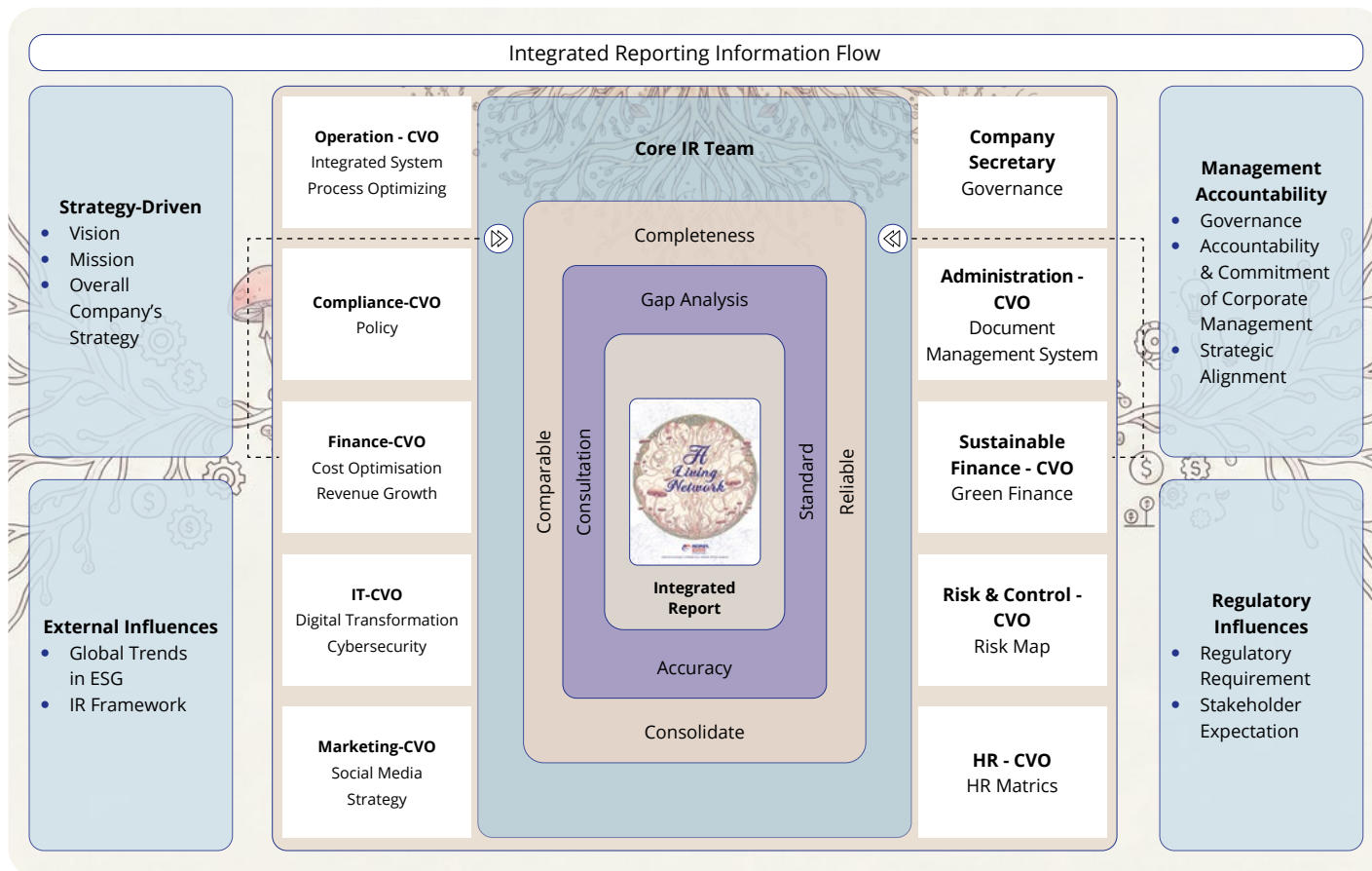
Reporting	Short-Term	Medium -Term	Long-Term
Financial Reporting	Immediate next financial year (2026/27)	Two to three years (2027/28 – 2028/29)	More than three years (After 2028/29)
Sustainability Reporting			



Integrated Reporting Information Flow

How This Report Is Developed

The preparation of this Integrated Report is supported by a structured information flow beginning with the Company's Vision, Mission, Strategy, and Corporate Goals which set the foundational direction for all activities. Each functional area contributes through their respective Chief Value Officers (CVOs), guided by standards of reliability, comparability, and accuracy. The Core IR Team consolidates all input, conducts a Gap Analysis aligned to the Company's Value Creation Model, and produces a coherent and comprehensive Integrated Report shaped by global ESG trends, the IR Framework, stakeholder expectations, and regulatory requirements.



Sources of Information

How this information was gathered

Information presented in this Report has been compiled through discussions with senior management across relevant business units, together with internal reports, operational data, and governance documentation. Where appropriate, reference has also been made to external research publications, regulatory guidance, industry reports, and other publicly available sources. All external references have been appropriately acknowledged where relevant.

Connecting Sustainability Performance with Financial Statements

An Integrated View

The Sustainability Report and Financial Statements have been prepared in compliance with Sri Lanka Accounting Standards (SLFRSs and LKASs) issued by the Institute of Chartered Accountants of Sri Lanka, covering the same reporting period. To enhance transparency and demonstrate the link between value creation and financial performance, sustainability-related financial disclosures should be read in conjunction with the Financial Statements. Cross-references to the Financial Statements have been incorporated within the Sustainability Report to support a more integrated and comprehensive understanding of the Group's performance.

About Our Integrated Report

GRI 2-5

Assurance overview — FY 2025/26

How We Verify Our Reporting

Scope	Assurance Type	Assurer	Coverage	Refer Page
All report information	Internal review	Board of Directors	Accuracy, consistency & completeness	Page 18
Financial statements	External audit	Auditor General of Sri Lanka	Independent review of Group financials	Pages 308 to 312
Corporate governance compliance	External assurance	Auditor General of Sri Lanka	CBSL Corporate Governance Directions	Not Published
Internal controls over financial reporting	External review	Auditor General of Sri Lanka	Directors' Statement on Internal Controls	Pages 305 and 306
GRI & Integrated Reporting	External assurance	Ernst & Young	GRI Standards + IIRC International Framework	Pages 494 and 495

GRI 2-4

Significant Changes During the Year and Restatements

Consistency and Continuity

There were no significant changes to the organisation or the supply chain and there were no significant changes requiring restatements of financial or sustainability information during the reporting period.

Forward-Looking Statements

Important Notice

This Report contains forward-looking statements and future plans that reflect People's Leasing's current position and strategic outlook at the time of publication. Given the dynamic and evolving nature of the operating environment, actual results may differ materially from those anticipated due to unforeseen developments and uncertainties. Accordingly, the Group does not undertake any obligation to publicly update or revise such forward-looking statements after the publication of this Report.

Board Responsibility Statement

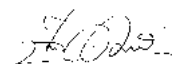
Our Commitment to Accountability

The Board of Directors of People's Leasing & Finance PLC accepts full responsibility for the completeness, accuracy, and integrity of this Integrated Report. The Board confirms that the report has been subject to a comprehensive and collective review, supported by robust assurance processes carried out by internal and external auditors and assurance providers. Based on this thorough evaluation, the Board is satisfied that the Report adequately addresses all material matters relevant to the Group's ability to create, preserve, and enhance value for its stakeholders over the short, medium, and long term.

Signed for and on behalf of the Board by



Prof. Ajantha Samarakoon
Chairman



Dr. Isuru Manawadu
Director

01 June 2026
Colombo

Feedback

Share Your Views

We are committed to continuously enhancing the quality and clarity of our Annual Report and welcome your feedback. We encourage stakeholders to share their comments and suggestions using the Investor Feedback Form provided on page 519 of this Report.

Acting Chief Financial Officer
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