Material Matters

GRI 3-3

Identifying material matters that have the greatest impact on our stakeholders and business is an important part of our value creation process. These material matters help us prioritise what is most relevant to the Company and guide our strategy, decision-making, resource allocation, and reporting practices.

Process for determining material matters

We have in place a five-step process that ensures that the matters most important to our stakeholders are identified, incorporated and reported on throughout our value creation process. The process is diagrammatically illustrated below.

Step 1 Identification of list of impacts	Step 2 Prioritisation of Material Matters	Step 3 Impact Assessment	Step 4 Integration into Strategy	Step 5 Integration into Reporting
• In-depth examination of value chain • Stakeholder Analysis	• Matters are prioritised using a double materiality lens, assessing both our impacts on the economy, environment, society and human rights, and the effects of sustainability factors on our financial performance and long-term resilience	• Perform scenario analysis, develop forecasts and determine thresh-holds	• Incorporate identified material matters in to strategic decision making and resource allocation to support sustainable value creation	• Link identified material matters to GRI and SASB

Assessing Our Material Matters - Double Materiality Matrix

We prioritise material matters using a double materiality lens, based on their significance to PLC's financial performance and their impact on the broader economy, environment, and society. Matters in the top-right quadrant represent key strategic priorities that are central to our long-term value creation.

Impact on Stakeholders including Economy, Environment, Society \ Financial Impact significant to the Company	Low	Moderate	High
High		• Relationship with Business Partners • Macro-economic Environment	• Financial Stability • Customer Experience • Employee Health and Wellness • Talent Attraction and Retention • Digitalisation of Services • Advancing Financial Inclusion
Moderate		• Climate Action	• Ethics and Governance • Driving Sustainable Growth through Sustainable Finance
Low			• Resource Optimisation

List of Material Matters

The list of material matters identified for the year FY 2025/26 are as follows;

Material Topic	Topic Boundary	Impact on Value creation Process	Stakeholders most impacted	Change Vs 2024/25	Management of Topic	Relevant GRI/SASB Indicator	Related SDG
Digitalisation of services	Within & outside the Organisation	Enhances PLC's value creation by improving efficiency, reducing costs, and enabling scalable operations, thereby strengthening financial capital. It also improves customer access, convenience, and experience, supporting financial inclusion and strengthening relationships. Additionally, digital tools enhance decision-making, risk management, and operational resilience, contributing to long-term sustainable growth. It mainly strengthens the value creation process itself by improving how PLC transforms inputs into value.	Customers Employees Suppliers Investors	Changed Innovation in parallel with Market Demand and enhancing Digital Applications	Refer Pages 190-201	GRI 418	8, 9, 12
Financial stability	Organisation	Financial stability strengthens PLC's value creation process by reinforcing financial capital through sustainable profitability, strong liquidity, and resilience to economic shocks. It supports effective resource allocation, operational continuity, and consistent lending activities, while enhancing stakeholder confidence and long-term business sustainability.	Investors Customers Employees Suppliers		Refer Pages 148-157	GRI 201 GRI 207	8, 9, 12
Resource optimisation	Organisation	Resource optimisation enhances PLC's value creation process by improving operational efficiency, reducing costs, and enabling the effective use of financial and natural capital. It supports sustainable profitability, strengthens operational resilience, and contributes to responsible environmental management and long-term value creation.	Suppliers Investors Employees		Refer Pages 206-214	GRI 302 GRI 303 GRI 305 GRI 306	1, 6, 7, 11, 12, 16
Employee Health and Wellness	Organisation	Employee health and wellness enhances PLC's value creation process by strengthening human capital through improved productivity, engagement, and employee retention. It supports a safe and supportive work environment, contributing to operational efficiency, service quality, and long-term sustainability of the Company.	Employees	Changed Health & Safety	Refer Page 179-188	GRI 403	3, 8, 11

Material Matters

Material Topic	Topic Boundary	Impact on Value creation Process	Stakeholders most impacted	Change Vs 2024/25	Management of Topic	Relevant GRI/SASB Indicator	Related SDG
Talent attraction and retention	Organisation	Financial stability strengthens PLC's value creation process by reinforcing financial capital through sustainable profitability, strong liquidity, and resilience to economic shocks. It supports effective resource allocation, operational continuity, and consistent lending activities, while enhancing stakeholder confidence and long-term business sustainability.	Employees	Combined Brain Drain and best fit employees	Refer Page 179-188	GRI 401 GRI 404 GRI 405 GRI 406 GRI 407 GRI 408 GRI 409 FN-CF-270a.1	4, 5, 8, 10
Customer Experience	Organisation	Drives value creation by enhancing customer satisfaction, loyalty, and retention, leading to sustainable revenue growth, stronger relationships, and an improved competitive position.	Customers Employees		Refer Pages 190-201	GRI 416 GRI 417 GRI 418 FN-CF-220a.1 FN-CF-220a.2 FN-CF-230a.1 FN-CF-270a.4	8, 9
Relationship with Business Partners	Organisation	Strong relationships with business partners support value creation process by ensuring reliable service delivery, enhancing operational efficiency, and enabling access to new opportunities, thereby contributing to sustainable growth and long-term resilience.	Suppliers		Refer Pages 190-201	GRI 204 GRI 308 GRI 413 GRI 414	9, 17
Ethics and governance	Organisation	Ethics and governance underpin the Company's value creation process by promoting transparency, accountability, and responsible decision-making, strengthening stakeholder trust, ensuring regulatory compliance, and supporting sustainable long-term growth.	Investors Customers Employees Suppliers Government	↑	Refer Governance Report on Pages 216-291	GRI 205 GRI 410	5, 8, 16
Macro-economic Environment	Outside the organisation	The macro-economic environment influences value creation by affecting demand for financial services, funding costs, asset quality, consumer spending patterns, and broader workforce dynamics, including skill migration. Effective monitoring and timely responsiveness to changing economic conditions enable the Company to manage risks, maintain operational resilience, and support sustainable long-term growth.	All Stakeholders		Refer Operating Environment on Pages 50-53	GRI 201	8, 9

Material Topic	Topic Boundary	Impact on Value creation Process	Stakeholders most impacted	Change Vs 2024/25	Management of Topic	Relevant GRI/SASB Indicator	Related SDG
Driving Sustainable Growth through Sustainable Finance	Outside the organisation	Aligns financial solutions with environmental and social priorities, enabling responsible lending, supporting green and inclusive economic activities, and strengthening long-term resilience, stakeholder trust, and growth opportunities.	Community Government Investors Customers		Refer Pages 206-214	GRI 201 GRI 417	7, 8, 9, 11, 12, 13, 16
Advancing Financial Inclusion	Outside the organisation	Supports value creation process by expanding access to financial services for underserved segments, driving business growth, strengthening customer relationships, and contributing to inclusive economic development.	Community Government Investors	Changed Inclusive Finance & minimizing inequalities	Refer Pages 190-201	GRI 417	1, 8, 9, 11, 16
Climate Action	Outside the organisation	Supports value creation process by reducing environmental impact, improving resource efficiency, and mitigating climate-related risks, while strengthening regulatory compliance, stakeholder trust, and long-term sustainability. It also demonstrates the Company's commitment to responsible corporate citizenship, further enhancing stakeholder confidence and reputation.	Community Government		Refer Pages 202-214	GRI 302 GRI 305	8, 9, 12, 13