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| People's Leasing & Finance PLC | | | | | |
| Key Financial Data for the period Ended 30th September 2024 (Unaudited) | | | | | |
|  |  | **Company** | | **Group** | | |
| **In Rupees Million** |  | **Current Period** | Previous Period | **Current Period** | Previous Period | |
|  |  | **From** |  |  |  | |
|  |  | **01/04/2024** | **01/04/2023** | **01/04/2024** | 01/04/2023 | |
|  |  | **To** | **To** | **To** | To | |
|  |  | **30/09/2024** | **30/09/2023** | **30/09/2024** | 30/09/2023 | |
| Interest income |  | **12,676** | 14,714 | **14,377** | 16,365 | |
| Less: Interest expense |  | **6,258** | 9,343 | **6,780** | 9,870 | |
| **Net interest income** |  | **6,418** | 5,371 | **7,597** | 6,495 | |
| Gains/(losses) from Trading activities |  | **90** | 75 | **108** | 77 | |
| Other operating income |  | **1,031** | 761 | **3,269** | 2,771 | |
| Less: Operating Expenses (excluding impairment) |  | **4,994** | 4,279 | **7,761** | 6,725 | |
| Impairment |  | **59** | 162 | **85** | 96 | |
| **Profit/(Loss) Before tax** |  | **2,486** | 1,766 | **3,128** | 2,522 | |
| Income tax |  | **920** | 666 | **1,245** | 844 | |
| **Profit/(Loss) After tax** |  | **1,566** | 1,100 | **1,883** | 1,678 | |

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| People's Leasing & Finance PLC | | | | | |
| Key Financial Data as at 30th September 2024 (Unaudited) | | | | | |
|  |  | **Company** | | **Group** | |
| In Rupees Million |  | **As at 30th September 2024** | As at 30th September 2023 | **As at 30th September 2024** | As at 30th September 2023 |
| **Assets** |  |  |  |  |  |
| Cash and Bank Balance |  | **12,229** | 22,414 | **15,831** | 26,745 |
| Government Securities |  | **11,182** | 19,911 | **17,047** | 24,285 |
| Due From Related Parties |  | **1,255** | 1,712 | **-** | - |
| Loans (excluding due from related parties) |  | **112,634** | 99,121 | **126,057** | 113,512 |
| Investment in Equity |  | **4,017** | 3,817 | **889** | 690 |
| Investment properties and Real Estate |  | **295** | 285 | **1,306** | 1,200 |
| Property, plant and equipment |  | **3,009** | 2,779 | **4,862** | 5,058 |
| Other Assets |  | **2,938** | 3,778 | **6,609** | 8,268 |
| **Total Assets** |  | **147,559** | **153,817** | **172,601** | **179,758** |
| **Liabilities** |  | **-** | **-** | **-** | **-** |
| Due to banks |  | **1,997** | 4,320 | **6,614** | 8,696 |
| Deposits from customers |  | **91,357** | 93,197 | **97,950** | 101,101 |
| Other Borrowings |  | **4,802** | 10,589 | **4,802** | 10,589 |
| Other Liabilities |  | **7,496** | 6,145 | **13,808** | 12,066 |
| **Total Liabilities** |  | **105,652** | 114,251 | **123,174** | 132,452 |
| **Equity** |  | 0 | 0 | 0 | (0) |
| Stated capital |  | **19,230** | 18,016 | **19,230** | 18,016 |
| Statutory reserve fund |  | **2,968** | 2,791 | **3,096** | 2,906 |
| Retained earnings |  | **19,225** | 19,185 | **23,624** | 23,260 |
| Other reserves |  | **484** | (426) | **1,107** | 517 |
| **Total equity attributable to equity holders of the Company** |  | **41,907** | 39,566 | **47,057** | 44,699 |
| Non-controlling interest |  | **-** | - | **2,370** | 2,607 |
| **Total equity** |  | **41,907** | **39,566** | **49,427** | **47,306** |
| **Net asset value per ordinary share (Rs.)** |  | **19.45** | 19.38 | **21.84** | 21.89 |

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| --- | --- | --- | --- | --- |
| **PEOPLE'S LEAING & FINANCE PLC** | | | | |
| **SELECTED PERFORMANCE INDICATORS** | | | | |
| **AS AT 30TH SEPTEMBER 2024** | | | | |
|  |  |  |  |  |
| Item | **As at 30.09.2024** | | **As at 30.09.2023** | |
| **Regulatory Capital Adequacy (%)** | **Actual** | **Required** | **Actual** | **Required** |
| Tier 1 Capital Adequacy Ratio | 28.16 | 10 | 27.57 | 10 |
| Total Capital Ratio | 27.84 | 14 | 28.36 | 14 |
| Capital Funds to Total Deposit Liabilities Ratio | 43.58 | 10 | 42.46 | 10 |
| **Quality of Loan Portfolio (%)** |  |  |  | |
| Gross Stage 3 Loans Ratio | 12.07 | | 17.37 | |
| Net Stage 3 Loans Ratio | 5.81 | | 10.05 | |
| Net Stage 3 Loans to Core Capital Ratio | 16.97 | | 27.54 | |
| Stage 3 Impairment coverage Ratio | 55.38 | | 47.60 | |
| Total Impairment Coverage Ratio | 7.23 | | 9.42 | |
| **Profitability** *(%)* |  |  |  |  |
| Net Interest Margin | 9.21 | | 7.28 | |
| Return on Assets | 3.23 | | 2.22 | |
| Return on Equity | 7.48 | | 5.96 | |
| Cost to Income Ratio | 54.51 | | 57.21 | |
| **Liquidity** |  |  |  |  |
| Available Liquid Assets to Required Liquid Assets (minimum 100%) | 231.2 | | 393.9 | |
| Liquid Assets to External Funds | 23.28 | | 38.63 | |
| **Memorandum Information** |  |  |  |  |
| Number of Branches | 110 | | 109 | |
| External Credit Rating | A- (lka) Outlook,stable;by Fitch Ratings Lanka Limited | | A- (lka) Outlook,stable;by Fitch Ratings Lanka Limited | |
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| **CERTIFICATION** |  |  |  |  |
| We, the undersigned, Being the Chief Executive Officer ,the Senior Manager - Finance and the Compliance Officer of People's Leasing & Finance PLC certify jointly that: | | | | |
|
| a)the above statements have been prepared in compliance with the format and the definitions prescribed by the Central Bank of Sri Lanka(CBSL); | | | | |
|  |  |  |  |  |
| b)the information contained in these financial statements have been extracted from the unaudited financial statements of the license d Finance company unless indicated as audited | | | | |
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| ………………………….. |  |  | ………………………….. | |
| Sanjeewa Bandaranayake |  |  | Priyankara Gangabadage | |
| Chief Executive Officer |  |  | Senior Manager - Finance | |
| 11th November 2024 |  |  | 11th November 2024 | |
|  |  |  |  |  |
| ………………………….. |  |  |  |  |
| Zairaa Kaleel |  |  |  |  |
| Compliance Office |  |  |  |  |
| 11th November 2024 |  |  |  |  |
|  |  |  |  |  |