

Financial Statements (Solo) Un-audited

For the period ended June 30, 2026

**People's Leasing and Financial Services Limited
(PLFS).**

Paramount Heights(12th floor), 65/2/1 Box Culvert road, Purana Paltan , Dhaka-1000

People's Leasing and Financial Services Ltd.
Balance Sheet (Solo) Un-audited
As on June 30, 2026

Particulars	Notes	Amount in Taka	
		Jun 30, 2026	Dec 31, 2025
PROPERTY & ASSETS			
Cash & Cash Equivalents	3		
In Hand (including foreign currencies)		137,935	106,943
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)		89,586	93,577
		227,521	200,520
Balance with other Banks and Financial Institutions	4		
Inside Bangladesh		1,551,227,201	1,079,855,061
Outside Bangladesh		-	-
		1,551,227,201	1,079,855,061
Money at Call and Short Notice	5	-	-
Investments	6		
Government		155,826,396	512,024,070
Other Investment		204,453,429	204,453,430
		360,279,825	716,477,500
Loans & Advances	7		
Lease Receivables		915,715,908	932,511,608
Advance for Lease Finance		9,675,732,768	9,842,765,591
Direct/ Term Finance		-	-
Secured Overdraft		-	-
Bills Discounted and Purchased		10,591,448,676	10,775,277,199
		46,459,283	50,920,762
Property, Plant & Equipment	8	-	-
Intangible Asset		-	-
Other Assets	9	617,853,784	604,566,847
Non-Banking Assets	10	17,934,269	18,394,123
Total Assets		13,185,430,560	13,245,692,013
LIABILITIES & CAPITAL			
Borrowings from Other Banks, Financial Institutions & Agents	11	4,892,181,560	4,892,181,564
Deposits & Other Accounts	12		
Current deposits & Other Accounts, etc		-	-
Bills Payable		-	-
Term Deposits		37,045,300,335	35,604,306,842
Other Deposits		63,366,722	63,366,722
		37,108,667,057	35,667,673,564
Other Liabilities	13	16,840,206,903	16,972,622,532
Total Liabilities		58,841,055,519	57,532,477,659
Capital/ Shareholders' Equity			
Paid-up Capital	14	2,854,405,970	2,854,405,970
Statutory Reserve	15	645,578,148	645,578,148
General Reserve	16	-	-
Share Premium	17	1,018,605,234	1,018,605,234
Retained Earnings	18	(50,174,214,312)	(48,805,375,001)
Total Shareholders' Equity		(45,655,624,960)	(44,286,785,649)
Total Liabilities & Shareholders' Equity		13,185,430,560	13,245,692,011

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People's Leasing and Financial Services Ltd.
Balance Sheet (Solo) Un-audited
As on June 30, 2026

Particulars	Notes	Amount in Taka	
		Jun 30, 2026	Dec 31, 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	19		
Letters of guarantee		-	-
Letters of credit		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
		-	-
Other Commitments			
Money at call and short notice		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commit		-	-
		-	-
		-	-
Total off-balance sheet items including contingent liabilities		-	-
Net Assets Value (NAV) per share		(159.95)	(155.15)

S. Zaman
Accounts In-charge

[Signature]
Director

[Signature]
Managing Director (CC)

[Signature]
Director

[Signature]
Chairman

Dated: 28-07-2026

People's Leasing and Financial Services Ltd.
Profit & Loss Account (Solo) Un-audited
For the period ended June 30, 2026

Particulars	Notes	Amount in Taka (Half Yearly)		Amount in Taka (April to June)	
		Jan 1, 2026 to Jun 30, 2026	Jan 1, 2025 to Jun 30, 2025	Apr 1, 2026 to Jun 30, 2026	Apr 1, 2025 to Jun 30, 2025
OPERATING INCOME					
Interest income	20	13,068,925	10,494,164	6,250,069	2,418,916
Interest paid on deposits, borrowings etc.	21	(1,934,920,222)	(1,899,865,227)	(982,673,309)	(915,029,902)
Net interest income		(1,921,851,297)	(1,889,371,063)	(976,423,240)	(912,610,986)
Income from investment	22	1,009,053	(6,791,275)	802,143	(6,501,801)
Commission, exchange and brokerage	23	-	-	-	-
Other operating income	24	45,209,515	62,649,942	27,527,135	35,749,351
Total operating income		(1,875,632,729)	(1,833,512,396)	(948,093,962)	(883,363,436)
OPERATING EXPENSES					
Salaries & allowances	25	19,488,784	18,644,819	9,168,130	8,579,313
Rent, taxes, insurance, electricity etc.	26	927,068	749,262	474,163	421,113
Legal Expenses	27	1,113,165	6,464,049	131,225	3,027,809
Postage, stamp, telecommunications etc.	28	349,539	430,648	223,946	207,873
Stationery, printing, advertisement etc.	29	615,194	796,557	411,599	85,762
Managing director's salary and fees	30	2,537,984	3,195,398	1,087,984	1,569,833
Directors' fees	31	1,421,500	1,358,750	1,069,500	822,250
Audit fee	32	-	8,050,000	-	-
Loans & advances written-off expenses	33 & 13	-	-	-	-
Repair, depreciation and amortization of company	34	3,374,079	4,180,469	3,374,079	2,226,629
Other expenses	35	2,925,338	11,897,906	(5,797,301)	3,175,267
Total operating expenses		32,752,651	55,767,859	10,143,325	20,115,849
Profit before provision		(1,908,385,380)	(1,889,280,255)	(958,237,287)	(903,479,285)
Provision for loans & advances					
Specific provision	36	-	-	-	-
General provision	36	-	-	-	-
Provision for diminution in value of investments	36	-	-	-	-
Other provision		-	-	-	-
Total provision		-	-	-	-
Profit before taxes		(1,908,385,380)	(1,889,280,255)	(958,237,287)	(903,479,285)
Provision for tax					
Current tax	37	1,620,000	-	1620000	-
Deferred tax	38	-	-	-	-
Total provision		1,620,000	-	1,620,000	-
Profit after tax		(1,910,005,380)	(1,889,280,255)	(959,857,287)	(903,479,285)
Profit available for appropriations		(1,910,005,380)	(1,889,280,255)	(959,857,287)	(903,479,285)
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Retained surplus		(1,910,005,380)	(1,889,280,255)	(959,857,287)	(903,479,285)
Earnings per share (EPS)	40	(6.69)	(6.62)	(3.36)	(3.17)

S. Zaman
Accounts In-charge

Director

Managing Director (CC)

Director

Chairman

Dated: 28-07-2026

People's Leasing and Financial Services Ltd.
Statement of Cash Flows (Solo) Un-audited
For the period ended June 30, 2026

Particulars	Amount in Taka	
	Jan 1, 2026 to Jun 30, 2026	Jan 1, 2025 to Jun 30, 2025
A CASH FLOW FROM OPERATING ACTIVITIES:		
Received (Interest+Principal) from loans and advances	229,368,540	61,361,411
Paid (Interest+Principal) to depositors	(104,286,948)	(115,863,700)
Dividend received	513,820	956,672
Payments to employees	(11,415,000)	(21,840,217)
Payments to suppliers	(7,004,966)	(8,440,516)
Directors fees	1,421,500	(1,358,750)
Audit fees		(8,050,000)
Received from other operating activities	59,011,886	55,858,667
Payments for other operating activities	(10,223,984)	(12,145,217)
Cash generated from operating activities	157,384,848	(49,521,651)
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(72,969,595)	(63,697,250)
Other assets	10,295,695	(14,932,813)
Deposits from Banks	-	-
Deposits from customers	-	-
Other liabilities	24,951,999	(20,332,721)
	(37,721,901)	(98,962,784)
Net Cash from Operating Activities	119,662,947	(148,484,435)
B CASH FLOW FROM INVESTING ACTIVITIES:		
Sales of Investment in securities	356,197,674	78,149,662
Purchase of property, plant and equipment	(4,461,479)	(497,384)
Proceeds from sale of property, plant and equipment	-	-
Net cash used in investing activities	351,736,195	77,652,278
C CASH FLOW FROM FINANCING ACTIVITIES:		
Drawdown of Term loan, Overdraft and Money Market	-	-
Issuance of shares	-	-
Dividend paid	-	-
Net cash from financing activities	-	-
D Net increase/(decrease) in cash and cash equivalents (A+B+C)	471,399,142	(70,832,156)
E Effects of exchange rate changes on cash and cash equivalents	-	-
F Cash and cash equivalents at beginning of the year	1,080,055,580	1,296,191,381
G Cash and cash equivalents at end of the year (D+E+F)	1,551,454,722	1,225,359,225
Cash and cash equivalents at end of the period		
Cash in hand	137,935	255,398
Balance with Bangladesh Bank and its agents bank(s)	89,586	103,029
Balance with other banks and financial institutions	1,551,227,201	1,225,000,798
Money at call and short notice	-	-
	1,551,454,722	1,225,359,225
Net Operating Cash Flow per share	0.42	(0.69)

S. Zaman
Accounts In charge

[Signature]
Director

Dated: 28-07-2026

[Signature]
Managing Director (CC)

[Signature]
Director

[Signature]
Chairman

People's Leasing and Financial Services Ltd.
Statement of Changes in Equity (Solo) Un-audited
For the period ended June 30, 2026

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Share Premium	Retained Earnings	Total
Balance as on January 01, 2026	2,854,405,970	645,578,148	-	1,018,605,234	(48,805,375,001)	(44,286,785,649)
Changes in accounting policy	-	-	-	-	-	-
Restated balance	2,854,405,970	645,578,148	-	1,018,605,234	(48,805,375,001)	(44,286,785,649)
Surplus/(deficit) on account of revaluation of properties	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognized in income statement	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-
Dividend (bonus shares)	-	-	-	-	(1,910,005,380)	(1,910,005,380)
Appropriations/Adjustment made during the year	-	-	-	-	541,166,069	541,166,069
Balance as on June 30, 2026	2,854,405,970	645,578,148	-	1,018,605,234	(50,174,214,312)	(45,655,624,960)

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Share Premium	Retained Earnings	Total
Balance as on January 01, 2025	2,854,405,970	645,578,148	-	1,018,605,234	(47,193,221,747)	(42,674,632,395)
Adjustment for previous years loss	-	-	-	-	-	-
Restated balance	2,854,405,970	645,578,148	-	1,018,605,234	(47,193,221,747)	(42,674,632,395)
Surplus/(deficit) on account of revaluation of properties	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognized in income statement	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-
Dividend (bonus shares)	-	-	-	-	(3,656,345,559)	(3,656,345,559)
Appropriations made during the year	-	-	-	-	2,044,192,305	2,044,192,305
Balance as on December 31, 2025	2,854,405,970	645,578,148	-	1,018,605,234	(48,805,375,001)	(44,286,785,649)

S. Zaman
Accounts in charge
Director

Managing Director (CC)
Chairman

Dated: 28-07-2026

People's Leasing and Financial Services Ltd.
Liquidity Statement
As on June 30, 2026

Particulars	Up to 1 month maturity	1-3 months maturity	3-12 months maturity	1-5 Years maturity	More than 5 years maturity	2026	2025
Cash	137,935	-	-	-	-	137,935	106,943
Balances with Bangladesh bank	89,586	-	-	-	-	89,586	93,577
Balances with other banks	372,069	362,642,812	350,000,000	838,212,320	-	1,551,227,201	1,079,855,060
Money at call and on short notice	-	-	-	-	-	-	-
Investments	31,300,420	98,220,762	75,690,410	81,488,822	73,579,411	360,279,825	716,477,500
Loans and advances	105,914,487	211,828,974	847,315,894	2,541,947,682	6,884,441,639	10,591,448,676	10,775,277,199
Property, plant & equipment	-	-	16,488,086	24,000,606	5,970,590	46,459,283	50,920,762
Other assets	105,125,958	102,255,955	134,821,610	175,203,665	100,446,596	617,853,784	604,566,847
Non-banking assets	-	-	-	17,934,269	-	17,934,270	18,394,123
Total assets	242,940,455	774,948,503	1,424,316,000	3,678,787,365	7,064,438,236	13,185,430,560	13,245,692,011
LIABILITIES:							
Borrowings from other Banks, Financial Institutions & Agents	-	-	-	1,559,503,050	3,332,678,510	4,892,181,560	4,892,181,564
Deposit and other accounts	866,468,058	2,599,404,174	12,997,020,868	8,448,063,564	12,197,710,394	37,108,667,057	35,667,673,564
Provision and other liabilities	3,074,378,517	2,495,402,385	211,779,881	9,300,342,389	1,758,303,732	16,840,206,903	16,972,622,532
Total liabilities	3,940,846,575	5,094,806,559	13,208,800,749	19,307,909,002	17,288,692,636	58,841,055,520	57,532,477,660
Net Liquidity Gap	(3,697,906,120)	(4,319,858,056)	(11,784,484,748)	(15,629,121,638)	(10,224,254,400)	(45,655,624,960)	(44,286,785,649)

 **Chairman**
 **Director**
 **Managing Director (CC)**
 **Accounts In-Charge**

Dated: 28-07-2026