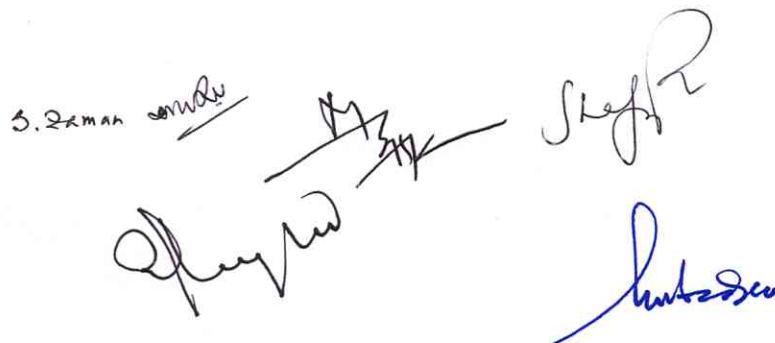


People's Leasing and Financial Services Ltd.
Balance Sheet (Solo) Un-audited
As on September 30, 2025

Particulars	Amount in Taka	
	Sep 30, 2025	Dec 31, 2024
PROPERTY & ASSETS		
Cash & Cash Equivalents		
In Hand (including foreign currencies)	219,702	271,870
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)	95,313	113,245
	315,015	385,115
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,162,543,752	1,295,806,266
Outside Bangladesh	-	-
	1,162,543,752	1,295,806,266
Money at Call and Short Notice		
Investments		
Government	438,936,150	466,407,210
Other Investment	204,453,282	235,753,423
	643,389,432	702,160,633
Loans & Advances		
Lease Receivables	1,000,134,186	1,012,293,082
Advance for Lease Finance		
Direct/ Term Finance	9,768,508,177	10,045,758,731
Interest Receivables	-	-
Bills Discounted and Purchased	-	-
	10,768,642,363	11,058,051,813
Property, Plant & Equipment	51,074,646	52,952,459
Intangible Asset	-	-
Other Assets	600,076,665	591,822,611
Non-Banking Assets	18,905,060	20,437,914
Total Assets	<u>13,244,946,934</u>	<u>13,721,616,812</u>
LIABILITIES & CAPITAL		
Borrowings from Other Banks, Financial Institutions & Agents	4,848,627,909	4,762,882,810
Deposits & Other Accounts		
Current deposits & Other Accounts, etc	-	-
Bills Payable	-	-
Term Deposits	34,882,613,638	34,553,855,924
Other Deposits	63,582,990	64,907,990
	34,946,196,628	34,618,763,914
Other Liabilities	17,034,841,486	17,014,602,484
Total Liabilities	<u>56,829,666,022</u>	<u>56,396,249,207</u>
Capital/ Shareholders' Equity		
Paid-up Capital	2,854,405,970	2,854,405,970
Statutory Reserve	645,578,148	645,578,148
General Reserve	-	-
Share Premium	1,018,605,234	1,018,605,234
Retained Earnings	(48,103,308,441)	(47,193,221,747)
Total Shareholders' Equity	<u>(43,584,719,089)</u>	<u>(42,674,632,395)</u>
Total Liabilities & Shareholders' Equity	<u>13,244,946,934</u>	<u>13,721,616,812</u>



People's Leasing and Financial Services Ltd.
Balance Sheet (Solo) Un-audited
As on September 30, 2025

Particulars	Amount in Taka	
	Sep 30, 2025	Dec 31, 2024
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
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 commitments	-	-
	-	-
Total off-balance sheet items including contingent liabilities	-	-
Nat Assets Value (NAV) per share	(152.69)	(149.50)


Company Secretary (In charge)

S. Zaman
Accounts In charge


Managing Director


Director


Director


Chairman

Dated: 30-10-2025
29.10

People's Leasing and Financial Services Ltd.
Profit & Loss Account (Solo) Un-audited
For the period ended September 30, 2025

Particulars	Amount in Taka (Half Yearly)		Amount in Taka (April to June)	
	Jan 1, 2025 to Sep 30, 2025	Jan 1, 2024 to Sep 30, 2024	July 1, 2025 to Sep 30, 2025	July 1, 2024 to Sep 30, 2024
OPERATING INCOME				
Interest income	133,492,620	69,663,064	122,998,456	(6,176,002)
Interest paid on deposits, borrowings etc.	(2,920,165,952)	(2,940,394,427)	(1,020,300,725)	(1,194,977,642)
Net interest income	(2,786,673,332)	(2,870,731,363)	(897,302,269)	(1,201,153,644)
Income from investment	(6,044,526)	4,628,998	746,749	396,969
Commission, exchange and brokerage	-	-	-	-
Other operating income	86,085,580	99,078,383	23,435,638	32,971,537
Total operating income	(2,706,632,278)	(2,767,023,982)	(873,119,882)	(1,167,785,138)
OPERATING EXPENSES				
Salaries & allowances	28,521,010	24,331,782	9,876,191	6,551,090
Rent, taxes, insurance, electricity etc.	1,392,912	1,141,861	643,650	614,329
Legal Expenses	12,536,802	5,270,741	6,072,753	3,365,196
Postage, stamp, telecommunications etc.	626,448	479,396	195,800	167,735
Stationery, printing, advertisement etc.	1,154,640	2,202,545	358,083	174,890
Managing director's salary and fees	4,599,829	4,229,464	1,404,431	1,332,808
Directors' fees	2,152,250	1,479,500	793,500	566,500
Audit fee	8,050,000	-	-	-
Loans & advances written-off expenses	-	-	-	-
Repair, depreciation and amortization of company's as	6,266,069	8,357,029	2,085,600	3,425,705
Other expenses	16,811,651	11,975,531	4,913,745	5,452,623
Total operating expenses	82,111,611	59,467,849	26,343,753	21,650,876
Profit before provision	(2,788,743,889)	(2,826,491,831)	(899,463,635)	(1,189,436,014)
Provision for loans & advances				
Specific provision	-	-	-	-
General provision	-	-	-	-
Provision for diminution in value of investments	-	-	-	-
Other provision	-	-	-	-
Total provision	-	-	-	-
Profit before taxes	(2,788,743,889)	(2,826,491,831)	(899,463,635)	(1,189,436,014)
Provision for tax				
Current tax	-	-	-	-
Deferred tax	-	-	-	-
Total provision	-	-	-	-
Profit after tax	(2,788,743,889)	(2,826,491,831)	(899,463,635)	(1,189,436,014)
Profit available for appropriations	(2,788,743,889)	(2,826,491,831)	(899,463,635)	(1,189,436,014)
Appropriations				
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Retained surplus	(2,788,743,889)	(2,826,491,831)	(899,463,635)	(1,189,436,014)
Earnings per share (EPS)	(9.77)	(9.90)	(3.15)	(4.17)

Company Secretary (In charge)

Accounts -In charge

Managing Director

Director

Dated: 30-10-2025

29.12

Director

Chairman

People's Leasing and Financial Services Ltd.
Statement of Cash Flows (Solo) Un-audited
For the period ended September 30, 2025

Particulars	Amount in Taka	
	Jan 1, 2025 to Sep 30, 2025	Jan 1, 2024 to Sep 30, 2024
A CASH FLOW FROM OPERATING ACTIVITIES:		
Received (Interest+Principal) from loans and advances	87,937,069	238,769,512
Paid (Interest+Principal) to depositors	(169,155,740)	(293,206,651)
Dividend received	(6,044,526)	4,628,998
Payments to employees	(33,120,839)	(28,561,246)
Payments to suppliers	(3,174,000)	(17,451,572)
Payments of Income Tax	(11,000,000)	-
Director's fees	(2,152,250)	(1,479,500)
Audit fees	(8,050,000)	-
Received from other operating activities	86,085,580	99,078,383
Payments for other operating activities	(16,811,651)	(11,975,531)
Cash generated from operating activities	(75,486,357)	(10,197,607)
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(81,197,250)	(47,000,000)
Other assets	(8,254,054)	(15,350,353)
Deposits from Banks	-	-
Deposits from customers	-	-
Other liabilities	91,078,057	53,986,361
	1,626,753	(8,363,992)
Net Cash from Operating Activities	(73,859,604)	(18,561,599)
B CASH FLOW FROM INVESTING ACTIVITIES:		
Sales of Investment in securities	(58,771,201)	(378,275,990)
Purchase of property, plant and equipment	(701,809)	(2,763,444)
Proceeds from sale of property, plant and equipment	-	-
Net cash used in investing activities	(59,473,010)	(381,039,434)
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)	(133,332,614)	(399,601,033)
E Effects of exchange rate changes on cash and cash equivalents	-	-
F Cash and cash equivalents at beginning of the year	1,296,191,381	1,683,840,776
G Cash and cash equivalents at end of the year (D+E+F)	1,162,858,767	1,284,239,743
Cash and cash equivalents at end of the period		
Cash in hand	219,702	124,292
Balance with Bangladesh Bank and its agents bank(s)	95,313	122,896
Balance with other banks and financial institutions	1,162,543,752	1,283,992,555
Money at call and short notice	-	-
	1,162,858,767	1,284,239,743
Net Operating Cash Flow per share	(0.26)	(0.07)

Company Secretary (In charge)

Accounts- In charge

Managing Director

Director

Director

Chairman

Dated: 30-10-2025

People's Leasing and Financial Services Ltd.
Statement of Changes in Equity (Solo) Un-audited
For the period ended September 30, 2025

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	(47,197,721,747)	(42,679,132,395)
Changes in accounting policy	-	-	-	-	-	-
Restated balance	2,854,405,970	645,578,148	-	1,018,605,234	(47,197,721,747)	(42,679,132,395)
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	-	-	-	-	(2,788,743,889)	(2,788,743,889)
Dividend (bonus shares)	-	-	-	-	-	-
Appropriations/Adjustment made during the year	-	-	-	-	1,878,657,195	1,878,657,195
Balance as on September 30, 2025	2,854,405,970	645,578,148	-	1,018,605,234	(48,107,808,441)	(43,589,219,089)

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Share Premium	Retained Earnings	Total
Balance as on January 01, 2024	2,854,405,970	645,578,148	-	1,018,605,234	(43,251,808,953)	(38,733,219,601)
Adjustment for previous years loss	-	-	-	-	-	-
Restated balance	2,854,405,970	645,578,148	-	1,018,605,234	(43,251,808,953)	(38,733,219,601)
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	-	-	-	-	(4,267,550,785)	(4,267,550,785)
Net profit for the year	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-	-
Dividend (bonus shares)	-	-	-	-	-	-
Appropriations made during the year	-	-	-	-	321,637,991	321,637,991
Balance as on December 31, 2024	2,854,405,970	645,578,148	-	1,018,605,234	(47,197,721,747)	(42,679,132,395)

[Signature]
Company Secretary (In charge)

S. Zaman
Accounts-In charge

[Signature]
Managing Director

[Signature]
Director

[Signature]
Director

[Signature]
Chairman

Date: 30-10-2025

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