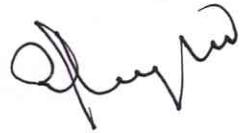


**People's Leasing and Financial Services Ltd.**  
**Balance Sheet (Solo) Un-audited**  
As on September 30, 2025

Particulars	Amount in Taka	
	Sep 30, 2025	Dec 31, 2024
<b><u>PROPERTY &amp; ASSETS</u></b>		
<b>Cash &amp; Cash Equivalents</b>		
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
<b>Balance with other Banks and Financial Institutions</b>		
Inside Bangladesh	1,162,543,752	1,295,806,266
Outside Bangladesh	-	-
	1,162,543,752	1,295,806,266
<b>Money at Call and Short Notice</b>		
<b>Investments</b>		
Government	438,936,150	466,407,210
Other Investment	204,453,282	235,753,423
	643,389,432	702,160,633
<b>Loans &amp; Advances</b>		
Lease Receivables	1,000,134,186	1,012,293,082
Advance for Lease Finance	9,768,508,177	10,045,758,731
Direct/ Term Finance	-	-
Interest Receivables	-	-
Bills Discounted and Purchased	-	-
	10,768,642,363	11,058,051,813
<b>Property, Plant &amp; Equipment</b>		
	51,074,646	52,952,459
<b>Intangible Asset</b>		
Other Assets	600,076,665	591,822,611
<b>Non-Banking Assets</b>		
	18,905,060	20,437,914
<b>Total Assets</b>	<b><u>13,244,946,934</u></b>	<b><u>13,721,616,812</u></b>
<b><u>LIABILITIES &amp; CAPITAL</u></b>		
<b>Borrowings from Other Banks, Financial Institutions &amp; Agents</b>	4,848,627,909	4,762,882,810
<b>Deposits &amp; Other Accounts</b>		
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
<b>Other Liabilities</b>		
	17,034,841,486	17,014,602,484
<b>Total Liabilities</b>	<b><u>56,829,666,022</u></b>	<b><u>56,396,249,207</u></b>
<b>Capital/ Shareholders' Equity</b>		
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)
<b>Total Shareholders' Equity</b>	<b><u>(43,584,719,089)</u></b>	<b><u>(42,674,632,395)</u></b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b><u>13,244,946,934</u></b>	<b><u>13,721,616,812</u></b>




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 commitme

-	-
-	-
-	-

Total off-balance sheet items including contingent liabilities

-	-
-	-

Nat Assets Value (NAV) per share

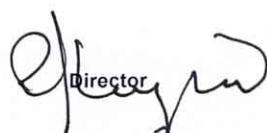
(152.69) (149.50)

  
 Company Secretary (In charge)

  
 Accounts In charge

  
 Managing Director

  
 Director

  
 Director

  
 Chairman

Dated: 30-10-2025

8.1h

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
<b>OPERATING INCOME</b>				
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	86,085,580	99,078,383	23,435,638	32,971,537
Other operating income				
<b>Total operating income</b>	<b>(2,706,632,278)</b>	<b>(2,767,023,982)</b>	<b>(873,119,882)</b>	<b>(1,167,785,138)</b>
<b>OPERATING EXPENSES</b>				
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 assets	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
<b>Total operating expenses</b>	<b>82,111,611</b>	<b>59,467,849</b>	<b>26,343,753</b>	<b>21,650,876</b>
<b>Profit before provision</b>	<b>(2,788,743,889)</b>	<b>(2,826,491,831)</b>	<b>(899,463,635)</b>	<b>(1,189,436,014)</b>
Provision for loans & advances				
Specific provision	-	-	-	-
General provision	-	-	-	-
Provision for diminution in value of investments	-	-	-	-
Other provision	-	-	-	-
<b>Total provision</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit before taxes</b>	<b>(2,788,743,889)</b>	<b>(2,826,491,831)</b>	<b>(899,463,635)</b>	<b>(1,189,436,014)</b>
Provision for tax				
Current tax	-	-	-	-
Deferred tax	-	-	-	-
<b>Total provision</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit after tax</b>	<b>(2,788,743,889)</b>	<b>(2,826,491,831)</b>	<b>(899,463,635)</b>	<b>(1,189,436,014)</b>
Profit available for appropriations				
Appropriations				
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
<b>Retained surplus</b>	<b>(2,788,743,889)</b>	<b>(2,826,491,831)</b>	<b>(899,463,635)</b>	<b>(1,189,436,014)</b>
Earnings per share (EPS)	(9.77)	(9.90)	(3.15)	(4.17)

*[Signature]*  
 Company Secretary (In charge)

*[Signature]*  
 Director

Dated: 30-10-2025

29.11

*[Signature]*  
 Accounts -In charge

*[Signature]*  
 Director

*[Signature]*  
 Managing Director

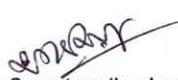
*[Signature]*  
 Chairman

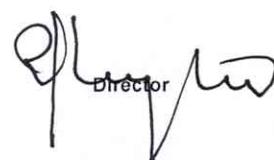
People's Leasing and Financial Services Ltd.

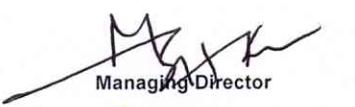
Statement of Cash Flows (Solo) Un-audited

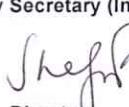
For the period ended September 30, 2025

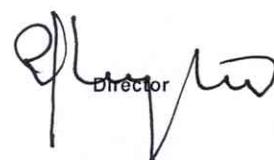
Particulars	Amount in Taka	
	Jan 1, 2025 to Sep 30, 2025	Jan 1, 2024 to Sep 30, 2024
<b>A CASH FLOW FROM OPERATING ACTIVITIES:</b>		
Received (Interest+Principal) from loans and advances	87,937,069	238,769,512
Paid (Interest+Principal) to depositors	(169,155,740)	(293,206,651)
Dividend received	(6,044,526)	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)
<b>Cash generated from operating activities</b>	<b>(75,486,357)</b>	<b>(10,197,607)</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
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)
<b>Net Cash from Operating Activities</b>	<b>(73,859,604)</b>	<b>(18,561,599)</b>
<b>B CASH FLOW FROM INVESTING ACTIVITIES:</b>		
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	-	-
<b>Net cash used in investing activities</b>	<b>(59,473,010)</b>	<b>(381,039,434)</b>
<b>C CASH FLOW FROM FINANCING ACTIVITIES:</b>		
Drawdown of Term loan, Overdraft and Money Market	-	-
Issuance of shares	-	-
Dividend paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
<b>D Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(133,332,614)</b>	<b>(399,601,033)</b>
<b>E Effects of exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F Cash and cash equivalents at beginning of the year</b>	<b>1,296,191,381</b>	<b>1,683,840,776</b>
<b>G Cash and cash equivalents at end of the year (D+E+F)</b>	<b>1,162,858,767</b>	<b>1,284,239,743</b>
<b>Cash and cash equivalents at end of the period</b>		
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	-	-
	<b>1,162,858,767</b>	<b>1,284,239,743</b>
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  
2017

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	-	-	-	-	-	-
Dividend (bonus shares)	-	-	-	-	-	-
Appropriations/Adjustment made during the year	-	-	-	-	-	-
<b>Balance as on September 30, 2025</b>	<b>2,854,405,970</b>	<b>645,578,148</b>	<b>-</b>	<b>1,018,605,234</b>	<b>(48,107,808,441)</b>	<b>(43,589,219,089)</b>
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	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-	-
Dividend (bonus shares)	-	-	-	-	-	-
Appropriations made during the year	-	-	-	-	-	-
<b>Balance as on December 31, 2024</b>	<b>2,854,405,970</b>	<b>645,578,148</b>	<b>-</b>	<b>1,018,605,234</b>	<b>(47,197,721,747)</b>	<b>(42,679,132,395)</b>

Company Secretary (In charge)

S. Ramak  
Accounts-in charge

Managing Director

Shekhar

Director

24/11/2025

Director

S. Ramak  
Accounts-in charge

Managing Director

H. S. N.

Chairman

Dated: 30-10-2025