

Unaudited Financial Statements

For the third quarter ended on September 30, 2017

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

City Centre (Level # 17), 90/1, Motijheel C/A , Dhaka-1000

People's Leasing and Financial Services Ltd.
Balance Sheet (Un-audited)
As on 30 September, 2017

	Amount in Taka	
	30-Sept-2017	31-Dec-2016
PROPERTY & ASSETS		
Cash & Cash Equivalents		
In Hand (including foreign currencies)	129,570	105,575
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)	38,215,324	19,533,463
	38,344,894	19,639,038
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,047,418,647	377,316,339
Outside Bangladesh	-	-
	1,047,418,647	377,316,339
Money at Call and Short Notice		
	-	-
Investments		
Government	-	-
Others	1,088,964,075	1,346,411,633
	1,088,964,075	1,346,411,633
Loans & Advances		
Lease Receivables	1,188,892,856	1,324,325,799
Advance for Lease Finance	700,074	434,201
Direct/ Term Finance	8,229,469,020	8,688,864,172
Secured Overdraft	-	-
Bills Discounted and Purchased	-	-
	9,419,061,950	10,013,624,172
Property, Plant & Equipment		
	63,812,181	64,474,588
Intangible Asset		
	-	-
Other Assets		
	18,922,532,502	17,381,622,695
Non-Banking Assets		
	43,762,446	47,310,752
Total Assets	30,623,896,695	29,250,399,217
LIABILITIES & CAPITAL		
Borrowings from Other Banks, Financial Institutions & Agents		
	5,964,201,756	6,267,009,076
Deposits & Other Accounts		
Current deposits & Other Accounts, etc	-	-
Bills Payable	-	-
Savings Bank Deposits	-	-
Term Deposits	17,760,795,932	15,925,003,965
Bearer Certificate of Deposits	-	-
Other Deposits	82,509,739	84,182,060
	17,843,305,671	16,009,186,025
Other Liabilities		
	3,531,064,840	3,764,981,660
Total Liabilities	27,338,572,267	26,041,176,761
Capital/ Shareholders' Equity		
Paid-up Capital	2,854,405,970	2,854,405,970
Statutory Reserve	645,578,147	645,578,147
General Reserve	-	-
Other Reserve	-	-
Share Premium	1,018,605,234	1,018,605,234
Stock Dividend	-	-
Retained Earnings	(1,233,264,923)	(1,309,366,895)
Total Shareholders' Equity	3,285,324,428	3,209,222,456
Total Liabilities & Shareholders' Equity	30,623,896,695	29,250,399,217



People's Leasing and Financial Services Ltd.
Balance Sheet (Un-audited)
 As on 30 September, 2017

OFF-BALANCE SHEET ITEMS	Amount in Taka	
	30-Sept-2017	31-Dec-2016
Contingent liabilities		
Letters of guarantee	175,000,000	-
Letters of credit	150,000,000	-
Irrevocable letter of credit	-	-
Bills for collection	-	-
Other contingent liabilities	-	-
	325,000,000	-
Others 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	325,000,000	-
Net Asset Value per share	11.51	11.24




Chairman


Vice Chairman


Director


Managing Director & CEO


CFO


Company secretary

Sunday, October 29, 2017

People's Leasing and Financial Services Ltd.

Cash Flow Statement (Un-audited)

For the third quarter ended 30 September, 2017

and:

	Amount in Taka	
	30-Sep-2017	30-Sep-2016
A CASH FLOW FROM OPERATING ACTIVITIES:		
Interest receipts in cash	684,975,638	768,459,365
Interest payments in cash	(756,625,612)	(1,425,263,686)
Dividend receipts in cash	19,181,501	18,229,673
Cash payments to employees	(94,241,365)	(32,544,808)
Cash payments to suppliers	(73,681,921)	(1,993,970)
Income taxes paid	146,867,001	(154,440,550)
Receipts from other operating activities	153,907,942	72,552,281
Payments for other operating activities	(22,946,180)	(44,898,397)
Cash generated from operating activities	57,437,005	(799,900,092)
Increase/(decrease) in operating assets and liabilities		
Statutory deposits		
Loans and advances to other banks	-	-
Loans and advances to other customers	594,562,222	506,692,598
Other assets	(1,687,776,808)	1,712,506
Deposits & Borrowing from Banks	(117,192,680)	1,837,789,222
Deposits from customers	2,254,119,646	(3,502,313,266)
Other liabilities	(360,295,909)	(355,237,277)
	683,416,471	(1,511,356,217)
Net Cash from Operating Activities	740,853,476	(2,311,256,309)
B CASH FLOW FROM INVESTING ACTIVITIES:		
Investments In Subsidiary	-	-
Proceeds from sale of securities	-	156,110,000
Investment in securities	257,447,558	56,161,505
Purchase of property, plant and equipment	(6,685,550)	(8,532,124)
Payment against lease obligation	-	-
Net cash used in investing activities	250,762,008	203,739,381
C CASH FLOW FROM FINANCING ACTIVITIES:		
Receipts of Term Loan	869,419,135	3,823,325,290
Re-payment of Term Loan	(1,172,226,455)	(1,817,364,457)
Dividend paid	-	-
Net cash from financing activities	(302,807,320)	2,005,960,833
D Net increase/(decrease) in cash and cash equivalents (A+B+C)	688,808,164	(101,556,095)
E Effects of exchange rate changes on cash and cash equivalents	-	-
F Cash and cash equivalents at beginning of the quarter	396,955,377	669,626,091
G Cash and cash equivalents at end of the year (D+E+F)	1,085,763,541	568,069,996
Cash and cash equivalents at end of the year		
Cash in hand	129,570	217,699
Balance with Bangladesh Bank and its agents bank(s)	38,215,324	171,574,808
Balance with other banks and financial institutions	1,047,418,647	396,277,489
Money at call and short notice	-	-
	1,085,763,541	568,069,996
Net operating cash flow per share	2.60	(8.10)



Chairman


Managing Director & CEO


Vice Chairman


CFO


Director


Company secretary

