Financial Statements (Solo) Un-audited

For the period ended June 30, 2025

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, 2025

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Property, Plant & Equipment 50,538,587 52,952,458 intangible Asset	Bills Discounted and Purchased	10 702 204 456	11 050 051 912
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Other Assets 606,755,424 591,822,611 Non-Banking Assets 19,416,013 20,437,914 Total Assets 13,319,284,677 13,721,616,812 LIABILITIES & CAPITAL Borrowings from Other Banks, Financial Institutions & Agents 4,762,882,809 4,762,882,810 Deposits & Other Accounts Current deposits & Other Accounts, etc - - - Bills Payable 35,870,526,262 34,553,855,924 64,907,990 64,907,990 64,907,990 Other Deposits 35,935,434,252 34,618,763,914 34,618,763,914 94,007,990 95,007,007,007 96,007,00	Property, Plant & Equipment	50,536,567	52,952,459
19,416,013 20,437,914 13,319,284,677 13,721,616,812 13,319,284,677 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 13,721,616,812 14,762,882,809 4,762,882,809 4,762,882,810 4,762,882,810 4,762,882,810 12,762,882,810	ntangible Asset	-	
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LiABILITIES & CAPITAL	Non-Banking Assets	19,416,013	20,437,914
Borrowings from Other Banks, Financial Institutions & Agents	Total Assets	13,319,284,677	13,721,616,812
Borrowings from Other Banks, Financial Institutions & Agents	IABILITIES & CAPITAL		
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Bills Payable Term Deposits Other Deposits Other Liabilities Other Liabilities Other Liabilities Other Liabilities Total Liabilities Total Liabilities Total Shareholders' Equity Paid-up Capital Statutory Reserve Share Premium Retained Earnings Total Shareholders' Equity Total Shareholders' Equity (42,674,632,395) 35,870,526,262 64,907,990 64,908,907 64,908,908 64,908,907 64,908,908 64,908,908 64,908,908 64,908,908 64,908,908 64,908,908 64,908,908 64,908,908 64,908,908 64,908,908 64,90	50 • P. C. W. C.		
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Other Liabilities 17,184,880,265 17,014,602,484 Fotal Liabilities 57,883,197,325 56,396,249,207 Capital/ Shareholders' Equity 2,854,405,970 2,854,405,970 Paid-up Capital 645,578,148 645,578,148 General Reserve 1,018,605,234 1,018,605,234 Ghare Premium 1,018,605,234 1,018,605,234 Retained Earnings (49,082,502,001) (47,193,221,747 Total Shareholders' Equity (44,563,912,649) (42,674,632,395	Striet Deposits		
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Paid-up Capital 2,854,405,970 2,854,405,970 Statutory Reserve 645,578,148 645,578,148 General Reserve 1,018,605,234 1,018,605,234 Share Premium (49,082,502,001) (47,193,221,747 Total Shareholders' Equity (44,563,912,649) (42,674,632,395)	Total Liabilities	57,883,197,325	56,396,249,207
Paid-up Capital 2,854,405,970 2,854,405,970 Statutory Reserve 645,578,148 645,578,148 General Reserve 1,018,605,234 1,018,605,234 Share Premium (49,082,502,001) (47,193,221,747 Total Shareholders' Equity (44,563,912,649) (42,674,632,395)	Capital/ Shareholders' Equity		
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Share Premium 1,018,605,234 1,018,605,234 Retained Earnings (49,082,502,001) (47,193,221,747 Total Shareholders' Equity (44,563,912,649) (42,674,632,395)		-	
Retained Earnings (49,082,502,001) (47,193,221,747) Total Shareholders' Equity (44,563,912,649) (42,674,632,395)		1,018,605,234	1,018,605,234
Total Shareholders' Equity (44,563,912,649) (42,674,632,395)		(49,082,502,001)	(47,193,221,747)
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OPERT TRANSPORT & SPECEDORINES FOR THE TOTAL TRANSPORT TO THE TRANSPORT TO	Total Liabilities & Shareholders' Equity	13,319,284,677	13,721,616,812





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

Particulars	Amount i	n Taka
Particulars	Jun 30, 2025	Dec 31, 2024
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	311 2	
Letters of guarantee	-8.	
Letters of credit		
Irrevocable letter of credit	-	12
Bills for collection	- +	-
Other contingent liabilities	is that w	-
	•	
Other Commitments		21
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 comm	itm -	
Total off-balance sheet items including contingent liabiliti	es -	-
	(156.12)	(149.5
Net Assets Value (NAV) per share	(150.12)	(143.5
Company Secretary (In charge) Head of Acco	ounts Mi	A Sylvanaging Director
ON OH	0.4	
Director Director	up lenair	man
Dated: 10-08-2025		



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

Double to the second	Jan 1, 2025 to	a (Half Yearly) Jan 1, 2024 to	Amount in Take	a (April to June) Apr 1, 2024 to Jur
Particulars	Jun 30, 2025	Jun 30, 2024	Jun 30, 2025	30, 2024
	0411 00, 2020			
OPERATING INCOME		/		14,057,057
Interest income	10,494,164	75,839,066	2,418,916	46,057,857
Interest paid on deposits, borrowings etc.	(1,899,865,227)	(1,745,416,785)	(915,029,902)	(865,555,489
Net interest income	(1,889,371,063)	(1,669,577,719)	(912,610,986)	(819,497,632
Income from investment Commission, exchange and brokerage	(6,791,275)	4,232,029	(6,501,801)	3,904,855
Other operating income	62,649,942	66,106,846	35,749,351	47,361,743
Total operating income	(1,833,512,396)	(1,599,238,844)	(883,363,436)	(768,231,034
OPERATING EXPENSES				
Salaries & allowances	18,644,819	17,780,692	8,579,313	8,386,848
Rent, taxes, insurance, electricity etc.	749,262	527,532	421,113	266,112
Legal Expenses	6,464,049	1,905,545	3,027,809	417,550
	430,648	311,661	207,873	165,400
Postage, stamp, telecommunications etc.	796,557	2,027,655	85,762	823,567
Stationery, printing, advertisement etc.		2,896,656	1,569,833	1,566,256
Managing director's salary and fees	3,195,398		***	544,500
Directors' fees	1,358,750	913,000	822,250	344,300
Audit fee	8,050,000			7
oans & advances written-off expenses	-		-	
Repair, depreciation and amortization of company	4,180,469	4,931,324	2,226,629	2,450,280
Other expenses	11,897,906	6,522,908	3,175,267	3,701,260
Total operating expenses	55,767,858	37,816,974	20,115,849	18,321,773
Profit before provision	(1,889,280,254)	(1,637,055,818)	(903,479,285)	(786,552,807
	(1,000,200,200,7	(.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Provision for loans & advances				-
Specific provision General provision			gr-	A. 4
Provision for diminution in value of investments	2		_	
Other provision		-	4	
Total provision	•	•	•	
Profit before taxes	(1,889,280,254)	(1,637,055,818)	(903,479,285)	(786,552,807
Provision for tax	, , , , , , , , , , , , , , , , , , ,		Mary Mary	
Current tax	•			
Deferred tax				
Total provision				
Profit after tax	(1,889,280,254)	(1,637,055,818)	(903,479,285)	(786,552,807
Profit available for appropriations	(1,889,280,254)	(1,637,055,818)	(903,479,285)	(786,552,807
Appropriations				
Statutory reserve				
General reserve	-	-		-
Retained surplus	(1,889,280,254)	(1,637,055,818)	(903,479,285)	(786,552,807
Earnings per share (EPS)	(6.62)	(5.74)	(3.17)	(2.7
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2019	MU.		IX.	X
Company Secretary (In charge)	Head of Ad	counts	Managing	Director
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a New York	Alu	Mul	Mid	
Diameter.	Director	1/0-7	Chairman	ed y
Director Dated: 10-08-2025	Director	1 1	/ Silainian	
	11		- Contract -	

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

A CASH FLOW FROM OPERATING ACTIVITIES: Received (Interest+Principal) from loans and advances Paid (Interest+Principal) to depositors Dividend received Payments to employees Payments to suppliers Directors fees Aduit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s)	1, 2025 to Jun 30,2025 61,361,411 (115,863,700) 956,672 (21,840,217) (8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	Jan 1, 2024 to Jun 30,2024 217,216,935 (186,514,387 4,232,029 (20,677,348 (10,616,717 - - 66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Received (Interest+Principal) from loans and advances Paid (Interest+Principal) to depositors Dividend received Payments to employees Payments to suppliers Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from Customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	61,361,411 (115,863,700) 956,672 (21,840,217) (8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	217,216,935 (186,514,387 4,232,029 (20,677,348 (10,616,717 - - 66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Received (Interest+Principal) from loans and advances Paid (Interest+Principal) to depositors Dividend received Payments to employees Payments to suppliers Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from Customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(115,863,700) 956,672 (21,840,217) (8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(186,514,387 4,232,029 (20,677,348 (10,616,717 - - 66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Paid (Interest+Principal) to depositors Dividend received Payments to employees Payments to suppliers Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from Customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(115,863,700) 956,672 (21,840,217) (8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(186,514,387 4,232,029 (20,677,348 (10,616,717 - - 66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Dividend received Payments to employees Payments to suppliers Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	956,672 (21,840,217) (8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	4,232,029 (20,677,348 (10,616,717
Payments to employees Payments to suppliers Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(21,840,217) (8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(20,677,348 (10,616,717 - 66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - 70,722,697 39,007,307
Payments to suppliers Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(8,440,516) (1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(10,616,717 - 66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - 70,722,697 39,007,307
Directors fees Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents C Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(1,358,750) (8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	66,106,846 (6,522,908 63,224,449 (17,200,000 (14,515,390 - 70,722,697 39,007,307
Audit fees Received from other operating activities Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(8,050,000) 55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Received from other operating activities Payments for other operating activities Cash generated from operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents C Cash and cash equivalents at beginning of the year C Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	55,858,667 (12,145,217) (49,521,650) (63,697,250) (14,932,813) - - (20,332,721) (98,962,784)	(6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents C Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(12,145,217) (49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(6,522,908 63,224,449 (17,200,000 (14,515,390 - - 70,722,697 39,007,307
Payments for other operating activities Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents C Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(17,200,000 (14,515,390 - - 70,722,697 39,007,307
Cash generated from operating activities Increase/(decrease) in operating assets and liabilities Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(49,521,650) (63,697,250) (14,932,813) - (20,332,721) (98,962,784)	(17,200,000 (14,515,390 - - 70,722,697 39,007,307
Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(14,932,813) - - (20,332,721) (98,962,784)	70,722,697 39,007,307
Loans and advances to customers Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(14,932,813) - - (20,332,721) (98,962,784)	70,722,697 39,007,307
Other assets Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(14,932,813) - - (20,332,721) (98,962,784)	70,722,697 39,007,307
Deposits from Banks Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	- (20,332,721) (98,962,784)	70,722,697 39,007,307
Deposits from customers Other liabilities Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(98,962,784)	39,007,307
Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(98,962,784)	39,007,307
Net Cash from Operating Activities B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(98,962,784)	39,007,307
B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		
B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(148,484,434)	400 004 750
B CASH FLOW FROM INVESTING ACTIVITIES: Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	1	102,231,756
Sales of Investment in securities Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		
Purchase of property, plant and equipment Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		
Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	78,149,662	(407,660,340
Proceeds from sale of property, plant and equipment Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(497,384)	(1,823,136
Net cash used in investing activities 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) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	1	-
Drawdown of Term loan, Overdraft and Money Market Issuance of shares Dividend paid Net cash from financing activities Description Net increase/(decrease) in cash and cash equivalents (A+B+C) Eleffects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	77,652,278	(409,483,476
Drawdown of Term loan, Overdraft and Money Market Issuance of shares Dividend paid Net cash from financing activities Description Net increase/(decrease) in cash and cash equivalents (A+B+C) Eleffects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		
Issuance of shares Dividend paid Net cash from financing activities Description Net increase/(decrease) in cash and cash equivalents (A+B+C) Effects of exchange rate changes on cash and cash equivalents For Cash and cash equivalents at beginning of the year Government Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		-
Dividend paid Net cash from financing activities D Net increase/(decrease) in cash and cash equivalents (A+B+C) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	_	-
Net cash from financing activities D. Net increase/(decrease) in cash and cash equivalents (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	2	_
D Net increase/(decrease) in cash and cash equivalents (A+B+C) E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		
E Effects of exchange rate changes on cash and cash equivalents F Cash and cash equivalents at beginning of the year G Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(70 922 156)	/207 251 710
Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	(70,832,156)	(307,251,719
Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		-
Cash and cash equivalents at end of the period Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	1,296,191,381	1,683,840,776
Cash in hand Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	1,225,359,225	1,376,589,057
Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions		
Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions	255,398	95,253
Balance with other banks and financial institutions	103,029	128,685
	1,225,000,798	1,376,365,119
	-	
_ ii ii	,225,359,225	1,376,589,057
Net Operating Cash Flow per share	(0.52)	0.36
		/
		Law
Company Secretary (In charge) Head of Accounts	P	iging Director
O I	Mana	
NO V	Mana	
July Inl	Mana	,
Director Director	lider	•
Dated: 10-08-2025	Mana	•
	lider	
so And Finance	lider	

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

ordinitro	Paid-up	Statutory	General	Share	Retained	Total
rationals	Capital	Reserve	Reserve	Premium	Earnings	Otal
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)
Changes in accounting policy	1			•		•
Restated balance	2,854,405,970	645,578,148	3	1,018,605,234	(47,193,221,747)	(42,674,632,395)
Surplus/(deficit) on account of revaluation of properties	1	i	j	1	1	1
Surplus/(deficit) on account of revaluation of investments	ï	į	î	ı		
Currency translation differences	ì		ř) 11 = 2 101
Net gains and losses not recognized in income statement	Ē	ŗ.	Ĭ.		10	r
Transfer to statutory reserve		•		E.	9)	Ē
Transfer to general reserve	Ē	r	Ñ		•	•
Net profit for the year	ì	10	i		(1,889,280,254)	(1,889,280,254)
Dividend (bonus shares)		SIC		800		7
Appropriations/Adjustment made during the year		21	9		11	7
Balance as on June 30, 2025	2,854,405,970	645,578,148	•	1,018,605,234	(49,082,502,001)	(49,082,502,001) (44,563,912,649)

Constitution	Paid-up	Statutory	General	Share	Retained	Total
ranculars	Capital	Reserve	Reserve	Premium	Earnings	lotal
Balance as on January 01, 2024	2,854,405,970	645,578,148	1	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		ì			1	
Surplus/(deficit) on account of revaluation of investments						
Currency translation differences		ï	•	ř	ŀ	•
Net gains and losses not recognized in income statement		ì	II.	ř	1)	0
Transfer to statutory reserve	ı	T.	ı,		i.	
Transfer to general reserve	•)	·	ı			(10)
Net profit for the year	t	T.		•	(4,267,550,785)	(4,267,550,785)
Dividend (bonus shares)	(T)		1			
Appropriations made during the year		•		ji e	326,137,991	326,137,991
Balance as on December 31, 2024	2,854,405,970	645,578,148		1,018,605,234	(47,193,221,747)	(42,674,632,395)

Company Secretary (In charge)

Director



Dated: 10-08-2025

People's Leasing And Financial Services Limited Notes to the Financial Statements As on and for the period ended June 30, 2025

1 General information

1.1 Legal status of the Company

People's Leasing And Financial Services Limited (PLFSL) is a Non-Banking Financial Institution established under the Financial Institutions Act, 1993. The Company was incorporated as a Public Limited Company on August 10, 1996 under the Companies Act, 1994. This Company was authorized to commence business in Bangladesh as per Certificate of Commencement dated 26th August, 1996. It started operation after obtaining License from Bangladesh Bank on November 24, 1997. The Company went for public issue of shares in 2005, and listed with both Dhaka Stock Exchange Ltd. & Chittagong Stock Exchange Ltd. in Bangladesh on July 20, 2005.

The registered office of the company is located at Paramount Heights, (12th floor), 65/2/1 Box Culvert Road, Purana Paltan, Dhaka-1000. The operations of the company are being carried out through its four branches located in Dhaka and Chittagong.

1.2 Nature of business activities

The company offers diversified products and services, which include lease finance, term finance, housing finance, syndicated finance, bridge finance, real estate finance, SME finance, bill discounting, work order finance, personal finance, etc. The main focus is to identify and select emerging sector for financing and maintaining quality portfolio.

The company has launched a sound number of attractive deposit schemes to accommodate the requirement of several classes of people. Deposit schemes include Term Deposit, Double Money Deposit, Triple Money Deposit, Periodical Income Deposit, Monthly Saving Scheme (MSS), etc.

2 Basis of preparation and significant accounting policies

2.1 Statement of compliance

The Financial Reporting Council (FRC) was formed as per Financial Reporting Act, 2015. FRC adopted the International Financial Reporting Standard (IFRSs) issued by International Accounting Standard Board (IASB) which need to be followed by public interest entities in preparing their financial statement. The Financial Institutions Act, 1993 has been amended as required to comply for the preparation of their financial statements under such financial reporting standard.

As FRS is yet to be issued by FRC, as per the provisions of FRA (section-69), financial statements of the Company have been prepared in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and, in addition to this, the FIs also complied with the requirements of the following laws and regulations from various Government bodies:

- i. The Companies Act, 1994;
- ii. The Financial Institutions Act, 1993;
- iii. Bangladesh Securities and Exchange Rules, 2020;
- iv. Bangladesh Securities and Exchange Ordinance, 1969;
- v. Listing Regulations, 2015 of Dhaka & Chittagong Stock Exchanges; and
- vi. Other applicable laws and regulations.

2.2 Going concern assumption

These financial statements have been prepared on the basis of assessment of the PLFS's ability to continue as a going concern. PLFS has neither any intention to cease the operation nor any legal or regulatory compulsion to liquidate or curtail materially its operations. We are to bring to notice that, following an application under section 29 of the Financial Institution Act-1993 filed by Bangladesh bank praying for winding up of People's Leasing And Financial Services Limited in Financial

Institution Matter no. 01 of 2019, The Hon'ble High Court vide order dated 14.07.2019 admitted said application and put the company under Liquidation.

Subsequently the Honorable Company Bench of the High Court Division, Supreme Court of Bangladesh by the Order No.96 dated 12.07.2021 was pleased to recall order "Financial Institution Matter no. 01 of 2019" dated 14.07.2019 and formed a Board of Directors. Later, the Hon'ble Court passed an Order no. 132 with reconstructed the present Board of Directors and the Hon'ble Court expects that the PLFSL shall run the Company in full swing by investing money in the most secured businesses of this country. Now the Company has been functioning towards for revival. In this connection the following activities are performing:

- 1) Formulating a business plan;
- 2) Trying to recover money from borrowers;
- 3) Paying to depositors gradually;
- 4) Trying to invest in new business; etc.

2.3 Statement of cash flows

The statement of Cash Flows has been prepared in accordance with Bangladesh Bank DFIM Circular No.-11 dated December 23, 2009 which is a mixture of the direct and indirect methods.

2.4 Use of estimates and judgments

The preparation of financial statements in conformity with International Financial Reporting Standards (IFRS), requires management to make estimates and assumptions that affect certain reported amounts and disclosures. The estimates and associated assumptions are based on historical experience and various related factors that are believed to be reasonable under the circumstances, the result of which may differ from these estimates and judgments.

Significant areas requiring the use of management estimates in these financial statements are related to the useful life of depreciable assets and provisions for loans, advances and leases; investment, gratuity and income tax. However, the estimates and underlying assumption are reviewed on an ongoing basis and the actual result is recognized in the period in which the estimates are revised.

2.5 Consolidated Financial Statements

People's Leasing & Financial Services Ltd. (PLFS) has a subsidiary namely PLFS Investment Ltd. PLFS has been given loan to PLFS Investment Ltd. during 2009 to 2015 and PLFS Investment Ltd. has been ensured partial payment of these loan to PLFS till mid of 2019. Even though, it was recorded of books of accounts of both companies accordingly which was duly audited by external auditors up to 2021. Moreover, this loan outstanding amount Tk. 152,65,18,944 (One Hundred Fifty Two Crore Sixty Five Lac Eighteen Thousand Nine Hundred Forty Four) only was renewed for further period of 156 months @ 10% p.a of 301st board of directors meeting of PLFS dated-March 3, 2016. In 2022 PLFS Investment Ltd. has made change their books of accounts and claim excess repayment of loan amount instead of their liabilities to PLFS.

PLFS Investment Ltd.'s claims to PLFS as on 31-12-2022 is Tk. 122,43,65,015 (One Hundred Twenty Two Crore Forty Three Lac Sixty Five Thousand Fifteen) only.

On the other hand, PLFS claims to PLFS Investment Ltd. as on 31-12-2022 is Tk. 150,39,39,424 (One Hundred Fifty Crore Thirty Nine Lac Thirty Nine Thousand Four Hundred Twenty Four) only. The issue is pending at present. However, claims raised to PLFS Investment Ltd. as on 31-12-2023 is Tk. 166,23,43,115 (One Hundred Sixty Six Crore Twenty Three Lac Forty Three Thousand One Hundred Fifteen) only and this loan account is classified as bad & loss category in CL statement.

Therefore, preparation of consolidated financial statements is pending due to claim and counter claim between PLFS & PLFS Investment Ltd.

