Unaudited Financial Statements

For the third querter 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 |
|--|------------------------------|------------------------------|
| PROPERTY & ASSETS | 30-Sept-2017 | 31-Dec-2016 |
| 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 | - 4 0 4 7 4 4 0 0 4 7 | |
| Money at Call and Short Notice | 1,047,418,647 | 377,316,339 |
| Molley 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 | 0.440.004.050 | 40.040.004.470 |
| Property, Plant & Equipment | 9,419,061,950 | 10,013,624,172 |
| 12 12 12 12 12 12 12 12 12 12 12 12 12 1 | 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 | - 1 | - |
| Bills Payable | - | _ |
| Savings Bank Deposits | - | - |
| Term Deposits | 17,760,795,932 | 15,925,003,965 |
| Bearer Certificate of Deposits | - | <u>-</u> |
| 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 |
| Canital/Sharahaldara/Equity | | |
| Capital/ Shareholders' Equity Paid-up Capital | 2 954 405 070 | 2 954 405 070 |
| Statutory Reserve | 2,854,405,970 645,578,147 | 2,854,405,970 645,578,147 |
| General Reserve | 045,576,147 | 045,576,147 |
| 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

| | Amount | in Taka |
|---|--------------|-------------|
| OFF-BALANCE SHEET ITEMS | 30-Sept-2017 | 31-Dec-2016 |
| Contingent liabilities | | |
| Letters of guarantee | 175,000,000 | |
| Letters of credit | 150,000,000 | - |
| Irrevocable letter of credit | - 11 | - |
| Bills for collection | - | - |
| Other contingent liabilities | - | 21 |
| | 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 | - | _ |
| | | |
| and And as | - | 7= |
| Total off-balance sheet items including contingent liabilities | 325,000,000 | |
| Net Asset Value per share | 11.51 | 11.24 |
| | | |

Da . H/F
Managing Director & CEO

Company secretary

People's Leasing and Financial Services Ltd.

Profit & Loss Account (Un-audited)

For the third querter ended on 30 September, 2017

| | | . Amount in | Taka | |
|--|----------------|---------------------------|---------------|---------------|
| | 01 January, 17 | 01 January, 16 | 01 July, 17 | 01 July, 16 |
| J# | То | То | То | То |
| # F # | 30 Sept, 17 | 30 Sept, 16 | 30 Sept, 17 | 30 Sept, 16 |
| OPERATING INCOME | | | | |
| Interest income | 675,446,231 | 751,853,115 | 304,606,102 | 306,566,882 |
| Interest paid on deposits, borrowings etc. | (587,258,284) | (1,410,814,424) | (238,300,295) | (551,406,039) |
| Net interest income | 88,187,947 | (658,961,309) | 66,305,807 | (244,839,157) |
| Income from investment | 126,985,664 | 27,474,779 | 24,932,943 | 18,229,673 |
| Commission, exchange and brokerage | 875,000 | Paris Lucius Constitution | 437,500 | - |
| Other operating income | 45,228,779 | 63,307,175 | 16,098,741 | (2,407,813) |
| Total operating income | 261,277,390 | (568,179,355) | 107,774,991 | (229,017,297) |
| OPERATING EXPENSES | N | | | |
| Salaries & allowances | 89,604,192 | 56,713,337 | 33,463,811 | 23,078,940 |
| Rent, taxes, insurance, electricity etc. | 15,608,381 | 10,395,683 | 5,562,103 | 4,137,391 |
| Legal expenses | 17,845 | 771,420 | 150 | 3,320 |
| Postage, stamp, telecommunications etc. | 1,633,515 | 939,482 | 524,477 | 290,046 |
| Stationery, printing, advertisement etc. | 6,141,897 | 1,993,970 | 1,950,160 | 877,524 |
| Managing director's salary and fees | 3,624,991 | 3,484,100 | 1,129,867 | 1,534,100 |
| Directors' fees | 750,505 | 840,650 | 290,505 | 303,600 |
| Audit fee Loans & advances written-off expenses | 345,000 | | - 1 | |
| Repair, depreciation and amortization of company's | 10,937,120 | 10,629,169 | 3.697,619 | 6.616.600 |
| Other expenses | 62,505,194 | 30,724,002 | 25,154,311 | 6,354,015 |
| Total operating expenses | 191,168,640 | 116,491,813 | 71,773,004 | 43,195,536 |
| Profit before provision | 70,108,751 | (684,671,168) | 36,001,987 | (272,212,833) |
| Provision for loans & advances | | | - | |
| Specific provision | - | 58,300,000 | - | 58,300,000 |
| General provision | - | 11,000,000 | - | 11,000,000 |
| Provision for diminution in value of investments | (16,773,638) | 40,700,000 | - | 40,700,000 |
| Other provision | | | - | - |
| Total provision | (16,773,638) | 110,000,000 | | 110,000,000 |
| Profit before taxes | 86,882,389 | (794,671,168) | 36,001,987 | (382,212,833) |
| Provision for tax | | | 40.700.440 | |
| Current tax | 10,780,416 | | 10,780,416 | 5.1 |
| Deferred tax Total provision | 10,780,416 | - | 10,780,416 | |
| 1191 | | (704 674 469) | 25,221,571 | (382,212,833) |
| Net Profit after tax | 76,101,972 | (794,671,168) | 20,221,071 | (302,212,033) |
| Earnings per share (EPS) | 0.27 | (2.78) | 0.09 | (1.34) |
| | | | | |

Chairman

Managing Director & CEO

Vice Chairman

CEO

01

Company secretary

| | with the management of the man | Animatic | Take |
|-----|--|----------------------------|---|
| × / | · * * . | Amount in 30-Sep-2017 | 30-Sep-2016 |
| A | CASH FLOW FROM OPERATING ACTIVITIES | 30-36h-2017 | 30-36p-2010 |
| А | _ | 221.277.222 | |
| | Interest receipts in cash Interest payments in cash | 684,975,638 | 768,459,365 |
| | Dividend receipts in cash | (756,625,612) | (1,425,263,686) |
| | Cash payments to employees | 19,181,501 | 18,229,673 |
| | Cash payments to suppliers | (94,241,365) | (32,544,808) |
| | Income taxes paid | (73,681,921) | (1,993,970) |
| | Receipts from other operating activities | 146,867,001 153,907,942 | (154,440,550) |
| | Payments for other operating activities | (22,946,180) | 72,552,281 |
| | Cash generated from operating activities | 57,437,005 | (44,898,397) (799,900,092) |
| | a reconstruction to the residence of an execution of the state of the | 37,437,003 | (199,900,092) |
| | Increase/(decrease) in operating assets and liabilities Statutory deposits | | s |
| | 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 Other liabilities | 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) |
| В | 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 | - | 1,7 |
| F | Cash and cash equivalents at beginning of the querter | 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 | 4 005 700 544 | - |
| | E STATE OF THE STA | 1,085,763,541 | 568,069,996 |
| | Net operating cash flow per share | 2.60 | (8.10) |
| 2 | Chairman Vice Chairman | Director | - |
| | 6 // Common | Sul | |
| | Managing Director & CEO | 1/100 | |
| | Managing Director & CEO CFO | Company secreta | ry |

People's Leasing and Financial Services Ltd.
Statement of Changes in Equity
For the third querter ended 30 September, 2017

| | * | | | | | |
|---|---------------|-------------|---------|---------------|-----------------|---------------|
| Darticulare | Paid-up | Statutory | General | Share | Retained | Total |
| מותקתומוס | Capital | Reserve | Reserve | Premium | Earnings | |
| Balance as on 1 January, 2017 | 2,854,405,970 | 645,578,147 | 1 | 1,018,605,234 | (1,309,366,896) | 3,209,222,455 |
| Changes in accounting policy | | 30 | 1 | | 1 | |
| Restated balance | 2,854,405,970 | 645,578,147 | E | 1,018,605,234 | (1,309,366,896) | 3,209,222,455 |
| Surplus/(deficit) on account of revaluation of properties | ī | i. | I. | î) | £ | ٠ |
| Surplus/(deficit) on account of revaluation of investments | ı | | 1 | ì | | |
| Currency translation differences | , | 1 | 3 | ī | 1 | 1 |
| Net gains and losses not recognized in income statement | ñ. | | (I) | T | | |
| Transfer to statutory reserve | Œ. | ı | 1 | :42 | 1 | 1 |
| Transfer to general reserve | ï | ř | r: | Ē | • | |
| Net profit for the year | i i | i | | | 76,101,972 | 76,101,972 |
| Dividend (bonus shares) | | 9 | 3 | ã | , | 1, |
| Appropriations made during the year | 3 | 7 | | 3 | 2 | |
| Balance as on 30 September 2017 | 2,854,405,970 | 645,578,147 | 7 | 1,018,605,234 | (1,233,264,923) | 3,285,324,428 |
| | | | | | | |
| Particulars | Paid-up | Statutory | General | Share | Retained | Total |
| | Capital | Reserve | Reserve | Premium | Earnings | |
| Balance as on 1 January, 2016 Changes in accounting policy | 2,854,405,970 | 645,578,147 | 3. 1 | 1,018,605,234 | (812,491,200) | 3,706,098,151 |
| Restated balance | 2,854,405,970 | 645,578,147 | | 1,018,605,234 | (812,491,200) | 3,706,098,151 |
| Surplus/(deficit) on account of revaluation of properties | , | 8 | 1 | 9 | la . | 1 |
| Surplus/(deficit) on account of revaluation of investments | | (| 1 | 1 | | |
| Currency translation differences | | Sept March | , | r | | |
| Net gains and losses not recognized in income statement | 1 | 757 | 1 | | 1 | à |
| Net profit for the year | 10 | Selda | • | | (496,875,696) | (496,875,696) |
| Transfer to statutory reserve | 9 | 2000 | 3 | , | 1 | 3. |
| Transfer to general reserve | Ē | | | 1 | | |
| Dividend (bonus shares) | y | 1 | i, | • | i | î |
| Appropriations made during the year | | | 1 | 1 | r | |
| Balance as on 31 December, 2016 | 2,854,405,970 | 645,578,147 | | 1,018,605,234 | (1,309,366,896) | 3,209,222,455 |

Aanaging Director & CEO

Chairman

Vice Chairman

People's Leasing and Financial Services Ltd. Consolidated Balance Sheet (Un-Audited)

As on 30 September, 2017

| | Amount | in Taka |
|---|-----------------|--------------------------|
| PROPERTY & ASSETS | 30-Sept-2017 | 31-Dec-2016 |
| Cash & Cash Equivalents | | 8 |
| In Hand (including foreign currencies) | 159,570 | 110,792 |
| Balance with Bangladesh Bank and its Agent Banks | 20.245.224 | 10 500 100 |
| (including foreign currencies) | 38,215,324 | 19,533,463 19,644,255 |
| Balance with other Banks and Financial Institutions | 30,374,034 | 13,044,233 |
| Inside Bangladesh | 1,099,413,869 | 461,218,859 |
| Outside Bangladesh | - | - |
| | 1,099,413,869 | 461,218,859 |
| Money at Call and Short Notice | | :: |
| Investments | | |
| Government | - | - |
| Others | 1,745,348,252 | 1,860,639,386 |
| Loans & Advances | 1,745,348,252 | 1,860,639,386 |
| Lease Receivables | 1,188,892,856 | 1,324,325,799 |
| Advance for Lease Finance | 700,074 | 434,201 |
| Direct/ Term Finance | 7,618,812,442 | 8,130,768,114 |
| Secured Overdraft | - | ٠ - |
| Bills Discounted and Purchased | - | - |
| B 4 B 40 E 4 | 8,808,405,372 | 9,455,528,114 |
| Property, Plant & Equipment | 65,694,880 | 66,293,914 |
| Intangible Asset | | - |
| Other Assets | 18,934,099,376 | 17,371,914,349 |
| Non-Banking Assets | 43,762,446 | 47,310,752 |
| Total Assets | 30,735,099,089 | 29,282,549,630 |
| 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 | - 1 | - |
| Bills Payable | - | - |
| Savings Bank Deposits | - | 74 |
| Term Deposits | 17,760,795,932 | 15,925,003,965 |
| Bearer Certificate of Deposits | | |
| Other Deposits | 82,509,739 | 84,182,060 |
| - 1 - 1 · 1 · 1 · 1 · 1 · 1 · 1 · 1 · 1 | 17,843,305,671 | 16,009,186,025 |
| Other Liabilities | 3,648,861,232 | 3,870,006,039 |
| Total Liabilities | 27,456,368,659 | 26,146,201,140 |
| 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 | 5,992,069 | 5,992,069 |
| Share Premium | 1,018,605,234 | 1,018,605,234 |
| Stock Dividend | 1,010,000,234 | 1,010,005,254 |
| Retained Earnings | (1,297,442,163) | (1,417,620,314) |
| Total Shareholders' Equity | 3,227,139,257 | 3,106,961,106 |
| Non-Controling Interest | 51,591,173 | 29,387,384 |
| Total Liabilities & Shareholders' Equity | 30,735,099,089 | 29,282,549,630 |
| | | d |

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People's Leasing and Financial Services Ltd. Consolidated Balance Sheet (Un-Audited)

As on 30 September, 2017

| | Amount | in Taka |
|---|--------------|-------------|
| OFF-BALANCE SHEET ITEMS | 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 | - 11 | - |
| Other contingent liabilities | - 11 | - |
| | 325,000,000 | - |
| Others commitments: | | |
| Money at call and short notice | - | - |
| Forward assets purchased and forward deposits placed | - 1 | - |
| Undrawn note issuance and revolving underwriting facilities | - 11 | - |
| Undrawn formal standby facilities, credit lines and other commitments | - 11 | 4 |
| - And s | | |
| | - | - |
| Total off-balance sheet items including contingent liabilities | 325,000,000 | - |
| Net Asset Value per share | 11.31 | 10.88 |

Chairman

Managing Director & CEO

Vice Chairman

CEO

Company secretary

People's Leasing and Financial Services Ltd. Consolidated Profit and Loss Account (Un-Audited)

For the third querter ended on 30 September, 2017

| | * | Amount in | Taka | |
|--|---|---|-----------------------|---------------|
| ac at a significant and a sign | | | | |
| 11 12 | 01 January, 17 | 01 January, 16 | 01 July, 17 | 01 July, 16 |
| | То | То | То | То |
| OPERATING INCOME | 30 Sept, 17 | 30 Sept, 16 | 30 Sept, 17 | 30 Sept, 16 |
| Interest income | 755,344,113 | 823,912,449 | 330,323,866 | 330,586,660 |
| Interest paid on deposits, borrowings etc. | (682,390,956) | (1,485,281,448) | (270,625,696) | (576,228,380) |
| Net interest income | 72,953,157 | (661,368,999) | 59,698,170 | (245,641,720) |
| | 200 000 047 | 10.010.000 | 04.054.430 | 22 700 200 |
| Income from investment | 202,988,347 1,188,750 | 40,913,630 | 64,651,130 751,250 | 22,709,290 |
| Commission, exchange and brokerage Other operating income | 74,867,181 | 89,475,305 | 25,213,675 | 6,314,897 |
| Service Company Link Research (The Company Com | | | | |
| Total operating income | 351,997,435 | (530,980,064) | 150,314,225 | (216,617,533) |
| OPERATING EXPENSES | 06 690 627 | 61 457 454 | 35,847,735 | 24,660,312 |
| Salaries & allowances | 96,689,627 17,425,234 | 61,457,454 11,352,347 | 6,243,363 | 4,456,279 |
| Rent, taxes, insurance, electricity etc. Legal expenses | 17,425,234 | 771,420 | 150 | 3,320 |
| Postage, stamp, telecommunications etc. | 1,762,155 | 1,005,827 | 574,267 | 312,161 |
| Stationery, printing, advertisement etc. | 6,299,448 | 2,155,181 | 1,997,200 | 931,261 |
| Managing director's salary and fees | 3,624,991 | 3,484,100 | 1,129,867 | 1,534,100 |
| Directors' fees | 795,505 | 930,650 | 285,505 | 333,600 |
| Audit fee | 383,250 | - | 38,250 | - |
| Loans & advances written-off expenses | - | - | - | - |
| Repair, depreciation and amortization of company | 11,316,644 | 10,902,061 | 3,830,509 | 6,707,564 |
| Other expenses | 65,284,061 | 33,081,176 | 26,857,815 | 7,139,740 |
| Total operating expenses | 203,598,760 | 125,140,216 | 76,804,662 | 46,078,337 |
| Profit before provision | 148,398,676 | (656,120,280) | 73,509,563 | (262,695,870) |
| Provision for loans & advances | | | | |
| Specific provision | | - | | 58,300,000 |
| General provision | - I | - | | 11,000,000 |
| Provision for diminution in value of investments | (16,773,638) | 40,700,000 | - | 40,700,000 |
| Other provision | (16,773,638) | 40,700,000 | | 110,000,000 |
| Total provision | (10,773,030) | 40,700,000 | | 110,000,000 |
| Profit before taxes | 165,172,314 | (696,820,280) | 73,509,563 | (372,695,870) |
| Provision for tax | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | |
| Current tax | 22,790,375 | 1- | 18,138,607 | - |
| Deferred tax | 22,790,375 | | 18,138,607 | |
| Total provision | 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - | | | |
| Profit after tax | 142,381,938 | (696,820,280) | 55,370,956 | (372,695,870) |
| Attributed to | | | | |
| Shareholders of the company | 120,178,150 | (706,384,827) | 45,270,912 | (375,884,053) |
| Non-Controling Interest | 22,203,789 | 9,564,547 | 10,100,044 | 3,188,182 |
| (Se Dhila) | | | | |
| Retained surplus | 142,381,938 | (696,820,280) | 55,370,956 | (372,695,870) |
| A MI | | | | |
| Earnings per share (EPS) | 0.42/ | (2.47) | 0.16 | (1.32) |
| | | | | |
| //1 | | | | |
| (1ml- | 1 low | | 80.1 | |
| <i></i> | M. | | _ Sales | > |
| Chairman | Vice Chairman | ¥. | Director | - |
| / // | - | | 0.1 | |
| 6 11/4 | (800) | | Tur | |
| Managing Director & CEO | CFO | | Company secr | retary |
| managing Director & OLO | 01.0 | ión. | Jan Jan Jacon | |

People's Leasing and Financial Services Ltd. Consolidated Cash Flow Statement (Un-Audited) For the third querter ended 30 September, 2017

| | | Amount in | Taka |
|---|--|-----------------|-----------------|
| | | 30-Sep-2017 | 30-Sep-2016 |
| | CARL THE WATER CONTROL OF THE WATER | | |
| A | CASH FLOW FROM OPERATING ACTIVITIES: Interest receipts in cash | 764,873,520 | 823,471,411 |
| | Interest payments in cash | (851,758,284) | (1,475,807,566) |
| | Dividend receipts in cash | 19,181,501 | 19,936,552 |
| | | (101,326,800) | (36,224,398) |
| | Cash payments to employees Cash payments to suppliers | (77,759,161) | (19,552,453) |
| | Income taxes paid | 146,867,001 | (154,440,550) |
| | Receipts from other operating activities | 278,730,528 | 94,311,782 |
| | Payments for other operating activities | (112,092,526) | (46,206,197) |
| | Cash generated from operating activities | 66,715,780 | (794,511,419) |
| | Cash generated none operating activities | 00,713,700 | (134,511,413) |
| | Increase/(decrease) in operating assets and liabilities | | |
| | Statutory deposits | | |
| | Loans and advances to other banks | - | - |
| | Loans and advances to other customers | 647,122,742 | 503,768,604 |
| | Other assets | (1,320,704,761) | 229,347,540 |
| | Deposits & Borrowing from Banks | (722,807,320) | 1,837,789,222 |
| | Deposits from customers | 2,254,119,646 | (3,502,313,266) |
| | Other liabilities | (141,209,893) | (355,237,277) |
| | | 716,520,415 | (1,286,645,177) |
| | Net Cash from Operating Activities | 783,236,194 | (2,081,156,596) |
| В | CASH FLOW FROM INVESTING ACTIVITIES: | | |
| | Investments In Subsidiary | _ | - |
| | Proceeds from sale of securities | 67,891,190 | 148,838,617 |
| | Investment in securities | 115,291,134 | 4,828,785 |
| | Purchase of property, plant and equipment | (6,685,550) | (8,780,274) |
| | Payment against lease obligation | (0,000,000) | (0,100,211) |
| | Net cash used in investing activities | 176,496,774 | 144,887,128 |
| | | | , |
| 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 | (200,007,200) | |
| | Net cash from financing activities | (302,807,320) | 2,005,960,833 |
| D | Net increase/(decrease) in cash and cash equivalents (A+B+C) | 656,925,649 | 69,691,365 |
| E | Effects of exchange rate changes on cash and cash equivalents | w: | - |
| F | Cash and cash equivalents at beginning of the period | 480,863,114 | 683,842,462 |
| G | Cash and cash equivalents at end of the year (D+E+F) | 1,137,788,763 | 753,533,827 |
| | Cash and cash equivalents at end of the year | | |
| | Cash in hand | 159,570 | 221,870 |
| | | 38,215,324 | 78,227,143 |
| | Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions | 1,099,413,869 | 675,084,814 |
| | Money at call and short notice | 1,000,410,000 | 070,004,014 |
| | William and short holide | 1,137,788,763 | 753,533,827 |
| | Net operating cash flow per share | 2.74 | (7.29) |
| | | | |
| | 1/61 | | 1 |
| | CON MA | SHOTO | 2 |
| | Chairman Vice Chairman | Director | |
| | / /// | A 1 | |
| | | (Lu) | 2 |
| | 200 /1/ 1800000 | /100- | |
| | Managing Director & CEO CFO | Company se | cretary |
| | | / | |

People's Leasing and Financial Services Ltd.
Consolidated Statement of Changes in Equity
For the third querter ended 30 September, 2017

| Particulars | Paid-up | Statutory | General | Share | Retained | | Non-Controling | i. |
|--|---------------|-------------|-----------|---------------|-----------------|---------------|----------------|--------------------------|
| | Capital | Reserve | Reserve | Premium | Earnings | loral | Interest | lotal Equity |
| Balance as on 1 January, 2017 | 2,854,405,970 | 645,578,147 | 5,992,069 | 1,018,605,234 | (1,417,620,314) | 3.106.961.106 | 29 387 384 | 3 135 263 316 |
| Changes in accounting policy | ा | ı | 1 | | | | | |
| Restated balance | 2,854,405,970 | 645,578,147 | 5,992,069 | 1,018,605,234 | (1.417.620.314) | 3.106.961.106 | 29 387 384 | 29 387 384 3 135 263 316 |
| Surplus/(deficit) on account of revaluation of properties | | i | | | | | , , , , , , | 0.000 |
| Surplus/(deficit) on account of revaluation of investments | 1 | , | 1 | 1 | | i | | |
| Non-Controling Interest | 0 | T | 1 | 1 | | 1 | 22 203 780 | 20 20 20 20 |
| Net gains and losses not recognized in income statement | T | Ĺ | ı | 1 | | i | 20,100,100 | 22,203,103 |
| Transfer to statutory reserve | 018 | 1 | , | 1 | , | | 9 | |
| Transfer to general reserve | į. | 1 | 1 | я | .1 | 1 | | |
| Net profit for the year | 1 | 1 | 1 | 1 | 120.178.150 | 120.178 150 | | 120 178 150 |
| Dividend (bonus shares) | 1 | И | 1 | | | | 1 | 00,00 |
| Appropriations made during the year | я | 1 | ı | ı | , | 1 | 1 | |
| Balance as on 30 June, 2017 | 2,854,405,970 | 645,578,147 | 5,992,069 | 1,018,605,234 | (1,297,442,163) | 3,227,139,257 | 51,591,173 | 3.277.645.254 |

| 4 | Paid-up | Statutory | Gonoral | Charo | Dodictood | | | |
|---|---------------|-------------|-----------|-----------------|-------------------------------|---------------|------------|---------------|
| Particulars | Capital | Reserve | Reserve | Premium | Farnings | Total | Non | Total Equity |
| | | | | | Lanning | | Illerest | |
| Balance as on 1 January, 2016 | 2,854,405,970 | 645,578,147 | 5,992,069 | 1,018,605,234 | (922,898,770) | 3.601.682.650 | 28 302 210 | 3 629 984 860 |
| Changes in accounting policy | 1 | 1 | 1 | | 1 | | 0.1.1.1 | 000,100,030,0 |
| Restated balance | 2,854,405,970 | 645,578,147 | 5,992,069 | 1.018.605.234 | (922.898.770) | 3 601 682 650 | 28 302 210 | 3 620 084 860 |
| Surplus/(deficit) on account of revaluation of properties | 5 | 1 | . , | | (2.11222) | 000 | 20,000,00 | 000,406,620,6 |
| Surplus/(deficit) on account of revaluation of investments | | î î | 27 | | ı | t | | ï |
| Non-Controlling Interest | | | . (| c | E | ı | 1 | 4 |
| Net gains and losses not recognized in income statement | 0 | 18 8 | Seing Ap | 1 | | 1 | | |
| Maria de la companya | | ı | | | E | ı | i | 1 |
| Net profit for the year | , | i e | (P) | n Ci2 | (1,085,174) | (1.085.174) | 1.085.174 | (1 085 174) |
| Transfer to statutory reserve | ı | 1 | 000 | 18 | | | | |
| Transfer to general reserve | à | |) | | 1 12 | | 8 | |
| Dividend (bonus shares) | T. | | | | (493 636 370) | 1403 636 3701 | | 1000 000 |
| Appropriations made during the year | | 9 | | 1 | (0.0,000,001) | (10,000,00+) | | (493,636,370) |
| Balance as on 31 December, 2016 | 2.854,405.970 | 645.578.147 | 5 992 069 | 1 018 605 234 | 1 018 605 234 (1 447 630 244) | 2 400 004 400 | 100 200 00 | |
| | | | 00010010 | 1,010,000,010,1 | (+10,020,114,1) | 3,100,301,100 | 29,387,384 | 3,135,263,316 |

Chairman

Hanaging Director & CEO

People's Leasing and Financial Services Limited

Explanatory notes to the accounts

Reporting

The quarterly financial report has been prepared based on Bangladesh Accounting Standard (BAS)-34: "Interim Financial Reporting"

Accounting policies and method of computations:

Accounting policies and methods of computations followed in preparing this financial statement are consistent with those used in the annual financial statement, prepared and published for the year ended December 31, 2016.

Consolidation of operations of subsidiaries:

The consolidations of the financial statements have been made after eliminating all intra group transactions.

The total profits of the company and its subsidiaries are shown in the consolidated profit and loss account, with the proportion of profit after taxation pertaining to minority shareholders being deducted as 'non-controlling interest'.

Earnings Per Share (EPS):

Basic earnings per share have been calculated based on number of shares outstanding for the period ended September 30, 2017 and profit for same period. The number of shares outstanding for the period was 285.44 million.

Subsequent events:

No material events occurred after the reporting date, non-disclosure of which could affect the ability of the users of this financial statement to make proper evaluation and decision.

Reclassifications:

To facilitate comparison, certain relevant balances pertaining to the period have been rearranged/restated/reclassified, whenever considered necessary to conform to current period's presentation.

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