People's Leasing and Financial Services Ltd.
Balance Sheet (Solo)
As on December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
PROPERTY & ASSETS			
Cash & Cash Equivalents	3.00		
In Hand (including foreign currencies)		106,943	271,870
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)		93,577	113,245
		200,520	**385,115**
Balance with other Banks and Financial Institutions	4		
Inside Bangladesh		1,079,855,060	1,295,806,266
Outside Bangladesh		-	-
		1,079,855,060	**1,295,806,266**
Money at Call and Short Notice	5	-	-
Investments	6		
Government		512,024,070	466,407,210
Other Investment		204,453,430	235,753,423
		716,477,500	**702,160,633**
Loans & Advances	7		
Lease Receivables		932,511,608	1,012,293,082
Advance for Lease Finance			
Direct/ Term Finance		9,842,765,591	10,045,758,731
Secured Overdraft		-	-
Bills Discounted and Purchased		-	-
		10,775,277,199	**11,058,051,813**
Property, Plant & Equipment	8	50,920,762	52,952,459
Intangible Asset		-	-
Other Assets	9	604,566,847	591,822,612
Non-Banking Assets	10	18,394,123	20,437,914
Total Assets		**13,245,692,011**	**13,721,616,812**

S. Zaman

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
LIABILITIES & CAPITAL			
Borrowings from Other Banks, Financial Institutions & Agents	11	4,892,181,564	4,762,882,810
Deposits & Other Accounts	12		
Current deposits & Other Accounts, etc		-	-
Bills Payable		-	-
Term Deposits		35,604,306,842	34,553,855,924
Other Deposits		63,366,722	64,907,990
		35,667,673,564	**34,618,763,914**
Other Liabilities	13	16,972,622,532	17,014,602,484
Total Liabilities		**57,532,477,659**	**56,396,249,207**
Capital/ Shareholders' Equity			
Paid-up Capital	14	2,854,405,970	2,854,405,970
Statutory Reserve	15	645,578,148	645,578,148
General Reserve	16	-	-
Share Premium	17	1,018,605,234	1,018,605,234
Retained Earnings	18	(48,805,375,001)	(47,193,221,747)
Total Shareholders' Equity		**(44,286,785,649)**	**(42,674,632,395)**
Total Liabilities & Shareholders' Equity		**13,245,692,011**	**13,721,616,812**

S. K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

People's Leasing and Financial Services Ltd.
Balance Sheet (Solo)
As on December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Letters of guarantee	19	-	-
Letters of credit		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
		-	-
Other Commitments			
Money at call and short notice		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	-
Total off-balance sheet items including contingent liabilities		-	-
Net Assets Value (NAV) per share		**(155.15)**	**(149.50)**

The annexed notes from 1 to 49 form an integral part of these financial statements.

S. Zaman
In-Charge Finance & Accounts

Managing Director (CC)

Director

Director

Chairman

Signed in terms of our separate report of even date.

S.K. Barua & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-149

Mohammad Anwarul Hoque FCA
Partner
Enrollment no. 1458
DVC: 2607011458AS523402

Dated : Dhaka,
June 30, 2026

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

People's Leasing and Financial Services Ltd.
Profit & Loss Account (Solo)
For the Year ended December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
OPERATING INCOME			
Interest income	20	139,219,493	(26,949,757)
Interest paid on deposits, borrowings etc.	21	(3,860,422,998)	(4,272,591,584)
Net interest income		**(3,721,203,505)**	**(4,299,541,341)**
Income from investment	22	(5,983,231)	5,508,934
Commission, exchange and brokerage	23	-	-
Other operating income	24	107,951,454	132,500,016
Total operating income		**(3,619,235,282)**	**(4,161,532,391)**
OPERATING EXPENSES			
Salaries & allowances	25	35,654,915	34,120,502
Rent, taxes, insurance, electricity etc.	26	1,880,514	1,190,023
Legal Expenses	27	17,508,570	9,355,569
Postage, stamp, telecommunications etc.	28	816,276	641,096
Stationery, printing, advertisement etc.	29	1,329,538	2,531,250
Managing director's salary and fees	30	5,962,417	5,541,689
Directors' fees	31	2,830,750	2,332,000
Audit fee	32	8,050,000	506,000
Loans & advances written-off expenses	33 & 13.1	-	-
Repair, depreciation and amortization of company's assets	34	8,860,009	9,258,514
Other expenses	35	15,166,393	13,309,243
Total operating expenses		**98,059,382**	**78,785,886**
Profit before provision		**(3,717,294,664)**	**(4,240,318,277)**
Provision for loans & advances			
Specific provision	36	(60,201,481)	-
General provision	36	1,303,633	404,633
Provision for diminution in value of investments	36	-	-
Provision for other assets	36	-	25,121,907
Provision for Interest Receivable for Loans & Advances	36	-	-
Provision for Receivable Against Legal Expenses-Loan/Lea	36	-	200,000
Total provision		**(58,897,848)**	**25,726,540**
Profit before taxes		**(3,658,396,816)**	**(4,266,044,817)**
Provision for tax			
Current tax	37	-	1,620,000
Deferred tax	38	(2,051,258)	(114,032)
Total provision		**(2,051,258)**	**1,505,968**
Profit after tax		**(3,656,345,559)**	**(4,267,550,785)**
Profit available for appropriations		**(3,656,345,559)**	**(4,267,550,785)**

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S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
Appropriations			
Statutory reserve		-	-
General reserve		-	-
		-	-
Retained surplus		**(3,656,345,559)**	**(4,267,550,785)**
Earnings per share (EPS)	40	**(12.81)**	**(14.95)**

The annexed notes from 1 to 49 form an integral part of these financial statements.

S. Zaman
In-Charge Finance & Accounts

Managing Director (CC)

Director **Director** **Chairman**

Signed in terms of our separate report of even date.

S.K. Barua & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-149

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Dated : Dhaka,
June 30, 2026

Mohammad Anwarul Hoque FCA
Partner
Enrollment no. 1458
DVC: 2607011458AS523402

People's Leasing and Financial Services Ltd.
Statement of Cash Flows (Solo)
For the year ended December 31, 2025

Particulars		Amount in Taka	
		Dec 31,2025	Dec 31,2024
A	**CASH FLOW FROM OPERATING ACTIVITIES:**		
	Received (Interest+Principal) fom loans and advances	222,015,944	278,016,717
	Paid (Interest+Principal) to depositors	(178,221,142)	(355,529,612)
	Dividend received	2,181,185	5,508,934
	Payments to employees	(47,413,121)	(39,662,191)
	Payments to suppliers	(24,365,648)	(16,049,938)
	Payments of Income Tax	-	-
	Received from other operating activities	107,098,934	132,500,016
	Payments for other operating activities	(19,218,148)	(13,510,342)
	Cash generated from operating activities	**62,078,004**	**(8,726,416)**
	Increase/(decrease) in operating assets and liabilities		
	Loans and advances to customers	(91,000,000)	(103,700,000)
	Other assets	(13,172,966)	263,697,288
	Deposits from Banks	-	-
	Deposits from customers	-	-
	Other liabilities	(155,332,312)	(215,179,744)
		(259,505,278)	**(55,182,456)**
	Net Cash from Operating Activities	**(197,427,274)**	**(63,908,872)**
B	**CASH FLOW FROM INVESTING ACTIVITIES:**		
	Sales of Investment in securities	(14,316,719)	(320,265,953)
	Purchase of property, plant and equipment	(4,391,809)	(3,481,570)
	Proceeds from sale of property, plant and equipment	-	7,000
	Net cash used in investing activities	**(18,708,528)**	**(323,740,523)**
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)	(216,135,801)	(387,649,395)
E	Effects of exchange rate changes on cash and cash equivalents	-	-
F	Cash and cash equivalents at beginning of the year	1,296,191,381	1,683,840,776
G	**Cash and cash equivalents at end of the year (D+E+F)**	**1,080,055,580**	**1,296,191,381**

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S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Particulars	Amount in Taka	
	Dec 31,2025	Dec 31,2024
Cash and cash equivalents at end of the year		
Cash in hand	106,943	271,870
Balance with Bangladesh Bank and its agents bank(s)	93,577	113,245
Balance with other banks and financial institutions	1,079,855,060	1,295,806,266
Money at call and short notice	-	-
	1,080,055,580	**1,296,191,381**
Net Operating Cash Flow per share	(0.69)	(0.22)

The annexed notes from 1 to 49 form an integral part of these financial statements.

S. Zaman
In-charge Finance & Accounts

Managing Director (CC)

Director

Director

Chairman

Signed in terms of our separate report of even date.

S.K. Barua & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-149

Mohammad Anwarul Hoque FCA
Partner
Enrollment no. 1458
DVC:2607011458AS523402

Dated : Dhaka,
June 30, 2026

S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

People's Leasing and Financial Services Ltd.
Statement of Changes in Equity (Solo)
For the year ended December 31, 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	(47,193,221,747)	(42,674,632,395)
Changes in accounting policy	-	-	-	-	-	-
Restated balance	2,854,405,970	645,578,148	-	1,018,605,234	(47,193,221,747)	(42,674,632,395)
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	-	-	-	-	(3,656,345,559)	(3,656,345,559)
Dividend (bonus shares)	-	-	-	-	-	-
Appropriations made during the year	-	-	-	-	2,044,192,305	2,044,192,305
Balance as on December 31, 2025	**2,854,405,970**	**645,578,148**	**-**	**1,018,605,234**	**(48,805,375,001)**	**(44,286,785,649)**

People's Leasing and Financial Services Ltd.
Statement of Changes in Equity (Solo)
For the year ended December 31, 2024

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)

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S.K. BARUA & CO. Dhaka Estd.-1985 Chartered Accountants

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Share Premium	Retained Earnings	Total
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	-	-	-	-	(4,267,550,785)	(4,267,550,785)
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-	-
Dividend (bonus shares)	-	-	-	-	-	-
Appropriations made during the year	-	-	-	-	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)**

The annexed notes from 1 to 49 form an integral part of these financial statements.

S. Zaman
In-charge Finance & Accounts

Director

Director

Managing Director (CC)

Chairman

Signed in terms of our separate report of even date.

S.K. Barua & Co.
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-149

Mohammad Anwarul Hoque FCA
Partner
Enrollment no. 1458
DVC: 2607011458AS523402

Dated : Dhaka,
June 30, 2026