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Premier Leasing & Finance Ltd.

Happy Rahman Plaza (5th floor), Bangla Motor Crossing
25-27, Kazi Nazrul Islam Avenue, Dhaka-1000.

For the period ended December 31, 2025

AUDITOR:

AHMED ZAKER & CO, Chartered Accountants
Green City Edge (level-10), 89 Kakrail, Dhaka-1000, Tel: 8300504-8,
Fax: +88-2-8300509, E-mail: azcbangladesh@ahmed-zaker.com,
Web: www.ahmed-zaker.com

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Ahmed Zaker & Co.
CHARTERED ACCOUNTANTS

Head Office :
89 Kakrail, Green City Edge (Level 10), Dhaka 1000, Bangladesh
Website: www.ahmed-zaker.com Email: azcbangladesh@ahmed-zaker.com
Phone: +88-02-8300501-8, Fax: +88-02-8300509

Independent Auditor's Report

To the Shareholders of PREMIER LEASING & FINANCE LIMITED

Report on the Audit of the Consolidated and Separate Financial Statements

Qualified Opinion

We have audited the consolidated Financial Statements of **PREMIER LEASING & FINANCE LIMITED** and its subsidiaries (the 'Group'), as well as the separate Financial Statements of **PREMIER LEASING & FINANCE LIMITED** (the 'Company), which comprise the consolidated and separate Balance Sheet as at December 31, 2025, and the consolidated and separate Profit and Loss Account, consolidated and separate statement of changes in equity and consolidated and separate statement of cash flows for the year then ended, and notes to the consolidated and separate Financial Statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying consolidated Financial Statements of the Company give a true and fair view of the consolidated Financial Position of the Group and the separate Financial Position of the Company as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Qualified Opinion

1. In note – 6.8 the Company has lease, loans, and advances amounting to Tk. 12,964,302,293, of which classified loans represent Tk. 8,602,216,554 and unclassified loans amount to Tk. 4,362,085,739. As per the requirements of Bangladesh Bank, the required provision against these lease, loan, and advance exposures amounts to Tk. 8,825,838,074 shown in note – 11.05. However, the Company has maintained a provision of Tk. 8,693,133,843 resulting shortfall amount of tk. 132,704,231 reported under the head "Other Liabilities" in the Statement of Financial Position. Also, the required provision for Other Assets Tk. 1,049,312,500 but maintained provision Tk. 316,388,868 and required provision for FDRs Tk 2,134,259,262 but maintained provision Tk. Nill resulting a provision shortfall amount of Tk. 2,867,182,894. To address the provision shortfall for the year 2021, Bangladesh Bank, vide letter [Memo No. DFIM(C)1054/9/2022-2758, dated 22 September 2022], approved a deferral arrangement. The letter explicitly stated that the Company must cover this shortfall over a period of eight (08) years, from 2022 to 2029. In accordance with this approval, the Company has maintained a provision of Tk. 1,639,142,415 for the year 2025. The basis of provision was charged considering of quality of loan, but during the year management did not provide proper valid reason for qualitive judgement (QJ) and FICL report not aligned with Bangladesh Bank inspection report. Disclosures have been given in Note 11.05 & 33.00 to these Financial Statements.

2. In Note: 4.01 the Company has shown investment in Fixed Deposit Receipts (FDR) of total TK. 2,134,284,262 out of which Bangladesh Industrial Finance Co. Ltd. Tk. 215,504,419, FAS Finance & Investment Limited Tk. 533,964,942 International Leasing and Financial Services Limited Tk. 718,620,744 People's Leasing and Financial Services Ltd. Tk. 469,747,641 & Aviva Finance Limited Tk. 196,446,517. The total investment in these FDRs amounts to Tk. 2,134,284,262 representing approximately 12.04% of the Separate Company's total assets. As per IFRS 9 – Financial Instruments, the Company is required to recognize and measure a loss allowance for financial assets at an amount equal to the lifetime expected credit losses, if there has been a significant increase in credit risk since initial recognition. However, the Company has not recognized any provision against these FDRs. In our opinion, this reflects a significant uncertainty regarding the recoverability of these investments, especially considering the financially distressed condition and concerning media reports of the respective Institutions. This may result in substantial cash flow constraint and potential financial losses in the coming days.

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NDENT MEMBER

Banani Office :
Oriental Plaza, Flat: B-2, House: 3, Road: 4, Block-F, Banani, Dhaka, Bangladesh. Tel: +880 2-58817117. Email: azcbananibranch@ahmed-zaker.com
Chittagong Office:
74, Sk. Mujib Road, Agrabad, C/A Chittagong - 4100. Tel: 031-634103, E-mail: arupschy@yahoo.com

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On the other hand, the Company have taken Term Deposit Receipt (TDR) from FAS Finance & Investment Limited BDT 533,964,942, International Leasing & Financial Services Limited BDT 558,195,933 and People's Leasing and Financial Services Ltd. BDT 469,747,641. In this respect the company have not received any Interest Income from Bangladesh Industrial Finance Co. Ltd., FAS Finance & Investment Limited, International Leasing and Financial Services Limited, and People's Leasing and Financial Services Ltd. on the above investments. Moreover, such unearned interest income has been transferred to note 11.3 Interest Suspense accounts. This situation exposes the Company to a significant financial risk, as both the FDRs and TDRs with these Institutions appeared to be non-performing. Consequently, it is assumed that the company may incur substantial financial losses in the foreseeable future unless the financial situation drastically improves.

3. In note-11.5 and 12.4 of the Financial Statements, there is a shortfall of BDT 2,999,887,125 in the required provision of Loan, Lease and other assets made during the year and the Capital Adequacy Ratio (CAR) stands at (87.20%), indicating a significant capital shortfall. This negative CAR reflects the Company's perennial dependence on externally funded liquid assets, thereby increasing its operational risk. Furthermore, the negative capital adequacy position raises material uncertainty regarding the Company's ability to continue as a going concern. A negative CAR implies that the Company may not have sufficient capital to absorb potential losses, which exposes it to a higher risk of Insolvency.

4. The entity has reported negative Earnings Per Share (EPS) of Tk. (22.12) on a separate basis and Tk. (21.98) on a consolidated basis, and negative Net Asset Value (NAV) of Tk. (99.54) on a separate basis and Tk. (96.38) on a consolidated basis for the year ended December 31, 2025. The net profit after tax stands at a loss of Tk. (2,941,132,814) (separate) and Tk. (2,919,250,794) (consolidated), while retained earnings have accumulated to negative balances of Tk. (15,160,706,037) (separate) and Tk. (15,165,325,506) (consolidated). Furthermore, a provision shortfall of Tk 2,999,887,125 has not been maintained in the Statement of Profit or Loss and Other Comprehensive Income, to address the provision shortfall for the year 2021 Bangladesh Bank, vide letter [Memo No. DFIM(C)1054/9/2022-2758, dated 22 September 2022], approved a deferral arrangement. After considering provisions required for leases, loans and advances, fixed deposits (FDRs), and other assets, both the provision charge and the net loss would further increase. These conditions indicate a deteriorating financial position, as the negative EPS and NAV are likely to worsen, raising serious concerns about the entity's current financial health, future stability, and ability to discharge its obligations to investors and other stakeholders. In addition, the recurrence of significant losses over consecutive years calls into question the entity's income-generating capacity and may lead to a loss of shareholder confidence. Accordingly, these factors cast significant doubt on the entity's ability to continue as a going concern, and therefore there is material uncertainty that may impair its ability to realize assets and discharge liabilities in the normal course of business.

5. In Note no- 3.3 as per the regulatory requirement of Bangladesh Bank, the Company is required to maintain Cash Reserve Requirement (CRR) at the rate of 1.50% on average term deposits received from the public. During the course of our audit, we observed that the required CRR balance was Tk. 45,400,575, whereas the Company maintained only Tk. 10,806,507 with Bangladesh Bank, resulting in a deficit of Tk. 34,594,068 as at the reporting date. Accordingly, the Company was not in compliance with the relevant regulatory requirement relating to maintenance of minimum CRR & did not create any provision against fine at the rate 1% for daily shortfall as per FID circular 6 Dated 06- November-2003. Furthermore, they did not provide us monthly CRR & SLR calculation, report and cash flows information details.

6. In note no- 9 Borrowing from banks, other financial institutions and agents TK. 8,206,980,750 includes Bank Overdraft TK. 350,026,560; Call borrowing Tk. 287,800,000; Short term loan Tk. 1,281,048,534 and Long-term loan Tk. 6,288,105,656 out of which we sent balance confirmation letter to the respective

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banks but till reporting date only 28.08% confirmation so far received from the individual Bank and the Financial Institution. Based on the confirmations received, the loan balance with Bangladesh Development Bank Ltd. was recorded at Tk. 119,400,000 against the confirmed balance Tk. 164,603,001, the loan balance with National Finance PLC was recorded at Tk. 32,200,000 against the confirmed balance of Tk. 57,476,832, the loan balance with National Housing Finance PLC was recorded at Tk. 70,350,000 against the confirmed balance of Tk. 86,286,229. Consequently, Loan liabilities and accumulated losses are understated by Tk. 86,416,062. Furthermore, the management provided us a half-year statement rather than full financial year of Dhaka Bank PLC outstanding Tk. 106,774,108. In addition, ledger & management declaration provided but no bank statement found for short-term loans Tk. 1,281,048,534 and Call borrowing Tk. 287,800,000. Due to the lack of sufficient appropriate audit evidence, we were unable to verify the completeness, accuracy, occurrence, and existence of the recorded amounts.

7. As noted during our audit, the Company's accounting software was unable to generate the Trial Balance, FICL report and Ledger as at 31 December 2025 due to system-related issues. As a result, the closing balance and recoverable balances are mismatch between FICL report and Ledger. Consequently, management maintain accounting records partially in the accounting software and partially in manually maintained spreadsheets. Due to the absence of the original system-generated accounting records, we were unable to fully verify the completeness and accuracy of transactions and account balances. Accordingly, there remains a possibility that material misstatements may exist in the financial statements.

8. In the statement of Financial Position note no. 8.03 the addition to Advance Corporate Tax during the year amounted to Tk. 11,649,300. During our audit, management provided supporting documents for Tk. 3,132,475 and the rest of the amount tk. 8,516,825 were deducted by various parties against which the govt. treasury deposit challan copy not provided. Again, the Right-of-Use Asset amount of Tk. 2,137,843 has not been recognized and measured in accordance with the requirement of IFRS 16, "Leases". Due to the absence of sufficient appropriate audit evidence, we were unable to verify the completeness, accuracy, occurrence, and existence of the recorded amount.

9. As per financial statements note 19.00 of interest income amount of Tk. 23,843,688 out of which Tk. 14,368,807 and note 11.3 Interest Suspense addition amount of Tk. 313,875,016 during the year. However, management provided only the Interest Income ledger, Interest Suspense ledger, and system-generated vouchers as audit verification. Partial documents were made available to verify these balances.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

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Emphasis of Matter

1. Balance confirmation Letter has been sent to the respective Bank and Financial Institutions to confirm their bank balance, FDR balance & Loan amount as at December 31, 2025, but till the reporting date only 13.57% confirmation so far received from the Individual Bank and the Financial Institutions.

2. We observed that the Gratuity Fund for the year ended 31 December 2025 remained unaudited. The company has determined and confirmed the gratuity balances based on its own internal calculation, without obtaining an independent actuarial valuation or external audit confirmation. This treatment may not be fully compliant with the requirements of IAS 19 – Employee Benefits, which prescribes the use of actuarial valuation techniques in measuring defined benefit obligations.

3. In Note - 21 to the financial statements, the Company has disclosed loss from "Investment Income" of Tk. (11,898,871), which includes Tk. 1,192,362 representing dividend income relating to the prior year's 2024. Recognition of dividend income pertaining to earlier periods in the current year is not in compliance with IFRS 15 – Revenue from Contracts with Customers, which requires income to be recognized in the period in which the right to receive such income is established. As a result, the current year's income has been overstated and the prior period income has not been restated in accordance with the applicable financial reporting framework.

4. We draw attention to the statement of Financial Position note no-8.00 which includes Advance, deposit and Prepaid expenses Tk. 161,716,820 out of which Legal Fee Receivable from Borrower amount of tk. 1,463,860 and Suspense Account amount of tk. 158,122,555 has been carried forward from prior years. The company has made full provision against Suspense Account amount.

Our opinion is not modified in respect of these matters.

Premier Leasing & Finance Limited has three subsidiary companies which are Premier Leasing Securities Limited, Premier Leasing Securities Broking Limited & Premier Leasing Capital Management Limited, the audited report of the two subsidiary companies have unmodified opinion with Emphasis of Matter Premier Leasing Securities Limited and Premier Leasing Capital Management Limited. The following points were observed in their independent auditor's reports.

Premier Leasing Securities Limited (PLSL)

1. The company has granted margin loans to clients for the purpose of purchasing shares and securities. As disclosed in Note 8(a), an amount of BDT 178,921,891 has become long outstanding, but no provision was maintained against the long outstanding balance.

2. Investment in marketable securities (dealer account) has been presented at cost and provision has been maintained 20% against unrealized loss for the year then ended 31 December 2025. Which is non-compliance with IFRS 9 & IFRS 13 and leads to positive earnings for the year.

3. The company has several financial, operating and other indicators which may cost significant doubt on the company's ability to continue as going concern. Additionally, stock broker license was not renewed by BSEC for the year 2025-2026 and trading of share remained suspended.

4. The company has measured investment in non-listed securities (CSE) at cost which is mentioned in Note no. 2.18.1 of notes to the financial statements which is non-compliance with IFRS 9 & IFRS 13.

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5. The company has followed cash basis accounting in the case of dividends. Which is non-compliance with IAS-1.

6. In Note 8(a), Advance Income Tax (AIT) has been accumulated in the Company's financial statements without adjustment.

7. The company has investment in First Security Islami Bank and Union Bank BDT 1,757,191 but trading of shares of above banks are suspended and declared zero but no provision has been maintained against this investment.

Premier Leasing Securities Broking Limited

a) We draw attention to note No. 08(a) to the financial statements, noted that, the investment in strategic investment account has been carried at cost price instead of market price which is a non-compliance of IFRS-9.

b) We draw attention to Note No. 05(c) to the financial statements, noted that, marketable securities held in the dealer Account have been stated at cost price instead of market price which is a non-compliance of IFRS-9.

Premier Leasing Capital Management Limited (PLCML)

a) We draw attention to Note 4(a) to the financial statements, which states that the entity has maintained a Term Deposit Receipt (TDR) amounting to Tk. 297,581,231 with Premier Leasing & Finance Limited, the details of which have been disclosed in the financial statements.

b) We draw attention to the financial position note no. 8.00 Share Capital that the company has field the Schedule-X & From XII with RJSC as per schedule. The company has also submitted application for certified copy of the same receiving of which is under process.

c) The provision for income tax in note 11(a) amounting to Tk. 90,915,597 has remained unadjusted since the commencement of the Company. Furthermore, the Company has not submitted any income tax returns up to the reporting date.

d) The Company's related party transactions and balances have been disclosed in note 14.00 to the financial statements.

Key Audit Matters;

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate Financial Statements of the current year. These matters were addressed in the context of our audit of the Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matter	
Revenue	**How the matter was addressed in our audit**
Interest Income of BDT 23,843,688 & Investment Income of BDT (11,898,871) is recognized in the statement of profit or Loss and other Comprehensive Income of the Company and its Subsidiaries. Revenue has decreased by 94.13% since last year. This was an area of focus for our audit and significant audit effort was directed. Against this	Our audit procedures included obtaining our understanding of the process of interest income, investment income, brokerage commission, profit on investment ascertaining the balance and the interest charged over the financial year. Additionally, • Carried out cut-off testing to ensure the income was recognized in the correct period.

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background, the proper application of the accounting standards is considered to be complex and to a certain extent based on estimates and assumptions made by management. See note no- 19, 19(a), 21 (a) to the Financial Statements	• Reviewed the carrying balance of the total figure. • Our audit approach was a combination of test of internal control and substantive procedures. • We also tested journal entries recognized to revenue focusing on unusual or irregular transactions. • In addition, we performed substantive analytical to understand how the revenue has trended over the year among other parameters, we performed a detailed testing on transactions around the yearend, ensuring revenues were recognized in the correct accounting period. We also tested journal entries recognized to revenue focusing on unusual or irregular transactions. Evaluate the Company's work to implement "IFRS-15" and assessed whether accounting principles comply with the new accounting standard.
Term Deposit	**How the matter was addressed in our audit**
Term Deposit of the parent Company BDT 9,748,500,726 which is increased by 3.33% from last year. Significant judgement is required for Term-Deposit, which has a vice-versa relation with interest income on interest expense on deposits. See note no- 10.1 to the Financial Statements	We have tested operating effectiveness of key controls on the following: • Tested the deposit attraction policy and procedure. • Identification of reinvestment rate of with the combination of deposit receiving rate. • Tested the investment maturities ladder compile with deposit tenure. • Conducted analysis for understanding industry practice on deposit interest rate compare to inflation rate. • Tested penalty practice on early settlement of deposit. • Finally assess the reinvest appropriateness in against of the receiving deposit.
Deferred Tax	**How the matter was addressed in our audit**
The Company's reports net deferred tax Liability totaling TK. 16,573,411 as at 31st December 2025. Significant judgment is required in relation to deferred tax liabilities as their recoverability is dependent on forecasts of future profitability over a number of years.	- We obtained an understanding, evaluated the design and tested the operational effectiveness of the Institution's key controls over the recognition and measurement of Deferred tax Liabilities (DTL) and the assumptions used in estimating the Company's future taxable income. - We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.

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The disclosures relating to Deferred Tax are included in notes 11.2 to the Financial Statements	- We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTL. - Finally assessed the appropriateness and presentation of disclosures against "IAS-12" Income Tax
Borrowing from banks, financial institutions and agents	**How the matter was addressed in our audit**
The Company has borrowing from banks, financial institutions and agents which is 26.52% of total liabilities which consists bank overdraft, call borrowing, Short term borrowing & Long term borrowing.	We tested the design and operating effectiveness of key controls focusing on the following: • Check the balance with the ledger • Bank Statement

Other Information

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the consolidated and separate Financial Statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.
Our Opinion on the consolidated and separate Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the consolidated Financial Statements of the Group and also separate Financial Statements of the Company in accordance with International Financial Reporting Standards (IFRS) and for such internal control as management determines is necessary to enable the preparation consolidated and separate Financial Statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated and separate Financial Statements, management is responsible for assessing the Group's and the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidated and separate Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it

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exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate Financial Statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate Financial Statements, including the disclosures, and whether the consolidated and separate Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated Financial Statements. We are responsible for the direction, supervision and performance of the Group and the Company audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 1987, the Financial Institutions Act, 2023 and the rules and regulations issued by Bangladesh Bank, we also report the following:

I. we have obtained all the information and explanation except basis for qualified opinion which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof; except basis for qualified opinion.

II. in our opinion, proper books of account as required by law have been kept except basis for qualified opinion by PREMIER LEASING & FINANCE LIMITED so far as it appeared from our examination of those books.

III. the consolidated Financial Position and consolidated profit or loss and other comprehensive income together with the annexed notes dealt with by the report are in agreement with the books of account and returns except basis for qualified opinion;

IV. the expenditure incurred were for the purposes of the Company's business for the year.

V. the Financial Statements of the Company have been drawn up in conformity with the Financial Institutions Act, 2023 and in accordance with the accounting rules and regulations which were issued by the Bangladesh Bank to the extent applicable to the Company except basis for qualified opinion;

VI. adequate provisions have been made for loans, advances, leases, investment and other assets which are, in our opinion, doubtful of recovery and Bangladesh Bank's instructions in this regard have been followed properly except basis for qualified opinion;

VII. the Financial Statements of the Company conform to the prescribed standards set in the accounting regulations which were issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh except basis for qualified opinion;

VIII. the records and statements which were submitted by the branches have been properly maintained and recorded in the Financial Statements except basis for qualified opinion;

IX. statements sent to Bangladesh Bank have been checked on sample basis and no inaccuracy has come to our attention except basis for qualified opinion;

X. taxes and other duties were collected and deposited in the Government treasury by the Company as per Government instructions found satisfactory based on test checking except basis for qualified opinion;

XI. nothing has come to our attention that the Company has adopted any unethical means i.e. 'window dressing' to inflate the profit and mismatch between the maturity of assets and liabilities except basis for qualified opinion;

XII. proper measures have been taken to eliminate the irregularities mentioned in the inspection report of Bangladesh Bank and the instructions which were issued by Bangladesh Bank and other regulatory authorities have been complied properly as disclosed to us by management except basis for qualified opinion;

XIII. based on our work as mentioned above under the auditor's responsibility section, the internal control and the compliance of the Company is satisfactory, and effective measures have been taken to prevent possible

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material fraud, forgery and internal policies are being followed appropriately except basis for qualified opinion;

XIV. the Company has complied with relevant laws pertaining to capital, reserve and net worth, cash and liquid assets and procedure for sanctioning and disbursing loans/leases found satisfactory except basis for qualified opinion;

XV. we have reviewed over 80% of the risk weighted assets of the Company and we have spent 1600 Hours for the audit of the books and accounts of the Company except basis for qualified opinion;

XVI. the Company has complied with relevant instructions which were issued by Bangladesh Bank relevant to classification, provisioning and calculation of interest suspense except basis for qualified opinion;

XVII. the Company has complied with the 'First Schedule' of the Finance Company Act, 2023 in preparing these Financial Statements; except basis for qualified opinion. And

XVIII. all other issues which in our opinion are important for the stakeholders of the Company have been adequately disclosed in the audit report except basis for qualified opinion.

Location: Dhaka

Date: 30 JUL 2026

DVC- 2608020458AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrollment No-0458
Ahmed Zaker & Co.
Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Balance Sheet

As at December 31, 2025

Particular	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
PROPERTY AND ASSETS			
Cash		**11,508,225**	**46,212,584**
Cash in hand (including foreign currencies)	3(a)	701,718	522,594
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	10,806,507	45,689,990
Balance with banks and other financial institutions		**2,231,206,487**	**2,208,381,664**
In Bangladesh	4(a)	2,231,206,487	2,208,381,664
Outside Bangladesh		-	-
Investments		**145,574,564**	**174,255,081**
Government		-	-
Others	5(c)	145,574,564	174,255,081
Leases, loans and advances		**12,871,915,067**	**12,992,082,963**
Leases	6.2	2,292,557,568	2,267,356,041
Loans, cash credits, overdrafts, etc.	6.3 (a)	10,579,357,499	10,724,726,922
Bills purchased and discounted		-	-
Fixed assets including premises, furniture and fixtures	7(a)	**726,914,668**	**740,801,702**
Other assets	8(a)	**2,026,140,325**	**2,019,916,577**
Non - Financial institutional assets		-	-
Total assets		**18,013,259,337**	**18,181,650,571**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and	9(a)	**8,206,980,750**	**7,965,633,703**
Deposits and other accounts		**9,520,114,346**	**9,221,791,256**
Current deposits		-	-
Bills payable		-	-
Savings bank deposits		-	-
Term deposits	10.1.a	9,450,916,975	9,149,297,068
Bearer certificates of deposit		-	-
Other deposits	10.2	69,197,371	72,494,188
Other liabilities	11(a)	**13,101,198,584**	**10,881,951,471**
Total liabilities		**30,828,293,680**	**28,069,376,430**
Capital / Shareholders' equity		**(13,240,918,899)**	**(10,314,431,574)**
Paid- up capital	12.2	1,329,702,100	1,329,702,100
Statutory reserve	13	219,959,846	219,959,846
Revaluation Reserve	14	374,744,661	383,439,776
Retained earnings	15(a)	(15,165,325,506)	(12,247,533,297)
Non-Controlling interest	15(b)	**425,884,556**	**426,705,716**
Total Equity		**(12,815,034,343)**	**(9,887,725,859)**
Total Liabilities and Shareholders' equity		**18,013,259,337**	**18,181,650,571**
Net asset value per share	16(a)	**(96.38)**	**(74.36)**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Balance Sheet

As at December 31, 2025

Particular	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
Off-balance Sheet items			
Contingent liabilities	17		
Acceptances and endorsements		-	-
Letters of guarantee		-	
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
Other commitments		-	-
Documentary credits and short term trade -related transactions		-	-
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		-	-

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary & Managing Director(Current Charge)

(Md. Reaz Hasan)
Independent Director

(Abduhu Buhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Signed in terms of our separate report of even date.

Place:Dhaka
Date: 30 JUL 2026

DVC- 2608020458AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrollment No.-0458
Ahmed Zaker & Co.
Chartered Accountants

CamScanner

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Profit & Loss Account

For the year ended on December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
OPERATING INCOME			
Interest income	19(a)	15,784,436	396,329,457
Interest paid on deposits, borrowings, etc.	20(a)	(1,177,631,474)	(1,428,330,159)
Net interest income		**(1,161,847,038)**	**(1,032,000,702)**
Investment income	21(a)	(2,945,675)	(20,526,918)
Fees,Commission, exchange and brokerage	21(b)	9,604,839	15,802,860
Other operating income	22(a)	2,290,739	895,478
Total operating income (A)		**(1,152,897,135)**	**(1,035,829,282)**
OPERATING EXPENSES			
Salaries and allowances	23(a)	68,875,597	71,805,310
Rent, taxes, insurance, electricity, etc.	24(a)	10,078,760	11,033,603
Legal expenses	25	66,700	545,143
Postage, stamp, telecommunication, etc.	26(a)	2,849,764	2,921,100
Stationery, printing, advertisements, etc.	27(a)	2,735,554	2,313,506
Managing Director's salary and benefits	28	1,391,910	5,307,393
Directors' fees & meeting expenses	29(a)	2,968,991	1,064,091
Auditors' fees	30(a)	540,000	495,500
Depreciation, Amortization and repair of assets	31(a)	18,618,055	19,826,371
Other expenses	32(a)	7,361,036	8,811,546
Total operating expenses (B)		**115,486,367**	**124,123,563**
Profit before provision (C=A-B)		**(1,268,383,502)**	**(1,159,952,845)**
Provision against lease, loans and advances		1,319,342,081	2,308,700,000
Provision for diminution in value of investments		(17,320,060)	8,716,675
Other provisions		316,388,868	158,122,555
Total provision (D)	33(a)	**1,618,410,889**	**2,475,539,230**
Total profit before taxes (C-D)		**(2,886,794,391)**	**(3,635,492,075)**
Provision for Income Tax		**32,456,404**	**31,535,383**
Current Tax	34(a)	11,066,604	15,578,682
Deferred Tax	34	21,389,799	15,956,701
Net profit after tax		**(2,919,250,794)**	**(3,667,027,458)**
Attributable to:			
Shareholders of the Company		(2,923,177,714)	(3,656,294,604)
Non-Controlling interest		3,926,919	(10,732,854)
		(2,919,250,794)	**(3,667,027,458)**
Appropriations			
Statutory reserve		-	-
Proposed dividend		-	-
Retained surplus		(2,919,250,794)	(3,667,027,458)
		(2,919,250,794)	**(3,667,027,458)**
Earnings per share	35(a)	**(21.98)**	**(27.50)**

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary & Managing

(Md. Reaz Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Signed in terms of our separate report of even date

Place:Dhaka
Date: 30 JUL 2026
DVC- 2608020458AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrollment No.-0458
Ahmed Zaker & Co.
Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Statement of Changes in Shareholders' Equity
For the year ended on December 31, 2024

(Amount in Taka)

Particulars	Paid-up capital	Revaluation Reserve	Statutory reserve	Retained earnings	Total	Non-Controlling Interest	Total
Balance as at January 01, 2024	**1,329,702,100**	**392,134,891**	**219,959,846**	**(8,600,296,104)**	**(6,658,499,267)**	**437,438,570**	**(6,221,060,697)**
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
New Issue of Equity Share by Subsidiary	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-
Issuance of bonus share	-	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-	-
Deferred tax	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-
Transfer to provision against lease, loan & advances	-	-	-	-	-	-	-
Net profit for the year	-	-	-	(3,656,294,604)	(3,656,294,604)	(10,732,854)	(3,667,027,458)
Transfer to statutory reserve in the year	-	-	-	-	-	-	-
Transfer to statutory reserve in the year	-	-	-	-	-	-	-
Adjustment for depreciation of revalued asset	-	(9,057,411)	-	9,057,411		-	-
Adjustment for deffered tax on revaluation	-	362,297	-	-	362,297	-	362,297
Proposed dividend	-		-	-	-	-	-
Balance as at December 31, 2024	**1,329,702,100**	**383,439,776**	**219,959,846**	**(12,247,533,297)**	**(10,314,431,574)**	**426,705,716**	**(9,887,725,859)**

AHMED ZAKER & CO Dhaka Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Statement of Changes in Shareholders' Equity
For the year ended on December 31, 2025

(Amount in Taka)

Particulars	Paid-up capital	Revaluation Reserve	Statutory reserve	Retained earnings	Total	Non-Controlling Interest	Total
Balance as at January 01, 2025	**1,329,702,100**	**383,439,776**	**219,959,846**	**(12,247,533,297)**	**(10,314,431,574)**	**426,705,716**	**(9,887,725,859)**
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus / deficit on account of revaluation of invest.	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
New Issue of Equity Share by Subsidiary	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
Issuance of bonus share	-	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-	-
Deferred tax	-	-	-	-	-	-	-
Stock dividend from retained earnings	-	-	-	-	-	-	-
Dividend paid	-	-	-	(3,671,906)	(3,671,906)	(4,748,080)	(8,419,986)
Transfer to provision against lease, loan & Advances	-	-	-	-	-	-	-
Net profit for the year	-	-	-	(2,923,177,714)	(2,923,177,714)	3,926,919	(2,919,250,794)
Transfer to statutory reserve in the year	-	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-	-
Adjustment for depreciation of revalued asset	-	(9,057,411)	-	9,057,411	-	-	-
Adjustment for deffered tax on revaluation	-	362,296	-	-	362,296	-	362,296
Proposed dividend	-	-	-	-	-	-	-
Balance as at December 31, 2025	**1,329,702,100**	**374,744,661**	**219,959,846**	**(15,165,325,506)**	**(13,240,918,899)**	**425,884,556**	**(12,815,034,343)**

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Md. Beaz Hasan)

(Abduhu Ruhul Masih)

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Ashekur Rahman)
Independent Director &
Chairman

AKM Mohitul Haq, FCA
Senior Partner
Enrolment No. 0458

Date-30 JUL 2026
DVC-2608020458AS164390

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES

Consolidated Statement of Cash Flows

For the year ended on December 31, 2025

Particulars	Amount In Taka	
	Dec 31, 2025	Dec 31, 2024
A) Cash flows from operating activities		
Interest receipts in cash	8,832,881	111,624,158
Interest payments	(41,960,444)	(34,843,719)
Dividend receipts	3,390,811	11,681,020
Fees and commission receipts in cash	9,604,839	15,802,860
Recoveries of loans previously written off	-	-
Cash payments to employees	(70,267,507)	(77,112,703)
Cash payments to suppliers	-	-
Income taxes paid	(8,903,487)	(20,914,214)
Receipts from other operating activities	(654,936)	(19,631,440)
Payments for other operating activities	(27,899,306)	(28,264,185)
Cash generated from operating activities before changes in operating assets and liabilities	**(127,857,148)**	**(41,658,223)**
Increase / decrease in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities (Treasury bills)	-	-
Lease, loans and advances to banks and other FIs	-	-
Lease, loans and advances receipt/Payments from/to customers	(120,167,896)	70,682,304
Other assets	(6,223,748)	54,049,892
Deposits from other banks / borrowings	407,567,819	407,567,819
Deposits from customers	(62,588,415)	(98,448,982)
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other deposits	(3,296,817)	(589,641)
Other liabilities	1,902,858,245	2,655,421,347
	2,118,149,188	**3,088,682,739**
Net cash flows from operating activities	**1,990,292,039**	**3,047,024,515**
B) Cash flows from investing activities		
Proceeds from sale of securities	21,169,696	37,950,245
Gain from Shares	(9,029,648)	986,589
Payments for purchases of securities	(4,870,832)	(42,393,494)
Purchase of property, plant and equipment	(2,779,721)	(941,520)
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	-	-
Net cash used in investing activities	**4,489,495**	**(4,398,180)**
C) Cash flows from financing activities		
Share capital-for subsidiary	-	-
Receipts of long term loan	-	-
Loan receipt/Payments from Bank & Financial Institutions	(1,925,888,655)	(2,875,024,746)
Repayment of long term loan	(73,572,599)	(120,851,464)
Net draw down/(payment) of shot term loan	-	-
Dividend paid	(7,199,816)	-
Net Cash flows from financing activities	**(2,006,661,070)**	**(2,995,876,210)**
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	**(11,879,536)**	**46,750,125**
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	2,254,594,248	2,207,844,123
G) Cash and cash equivalents at end of the year (D+E+F)	**2,242,714,712**	**2,254,594,248**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Statement of Cash Flows
For the year ended on December 31, 2025

Particulars	Amount In Taka	
	Dec 31, 2025	Dec 31, 2024
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	701,718	522,594
Balance with Bangladesh Bank and its agent bank (s)	10,806,507	45,689,990
Balance with banks and other financial institutions (notes 4a)	2,231,206,487	2,208,381,664
Money at call and short notice	-	-
Prize bonds	-	-
	2,242,714,712	**2,254,594,248**
Net operating cash flow per share Note-36(a)	**14.97**	**22.92**

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Reaz Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director &
Chairman

Date 30 JUL 2026
DVC - 2608204 58AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrolment No. 0458

CamScanner

PREMIER LEASING & FINANCE LIMITED

Balance Sheet

As at December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
PROPERTY AND ASSETS			
Cash		**11,107,809**	**46,155,643**
Cash In hand (including foreign currencies)	3.1	301,302	465,653
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	10,806,507	45,689,990
Balance with banks and other financial institutions		**2,166,683,400**	**2,190,257,591**
In Bangladesh	4	2,166,683,400	2,190,257,591
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments		**101,067,506**	**123,753,226**
Government		-	-
Others	5(b)	101,067,506	123,753,226
Leases, loans and advances	6	**12,964,302,293**	**13,076,063,114**
Leases finance	6.2	2,292,557,568	2,267,356,041
Loans, cash credits, overdrafts, etc.	6.3	10,671,744,725	10,808,707,073
Bills purchased and discounted		-	-
Fixed assets including premises, furniture and fixtures	7	**577,841,926**	**592,316,456**
Other assets	8	**1,906,652,446**	**1,864,613,778**
Non - Financial institutional assets		-	-
Total assets		**17,727,655,381**	**17,893,159,808**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and	9	**8,206,980,750**	**7,965,633,703**
Deposits and other accounts	10	**9,817,698,097**	**9,506,754,258**
Current deposits		-	-
Bills payable		-	-
Savings bank deposits		-	-
Term deposits	10.1	9,748,500,726	9,434,260,070
Bearer certificates of deposit		-	-
Other deposits	10.2	69,197,371	72,494,188
Other liabilities	11	**12,939,275,964**	**10,716,300,758**
Total liabilities		**30,963,954,811**	**28,188,688,719**
Capital / Shareholders' equity		**(13,236,299,430)**	**(10,295,528,911)**
Paid- up capital	12.2	1,329,702,100	1,329,702,100
Statutory reserve	13	219,959,846	219,959,846
Revaluaton Reserve	14	374,744,661	383,439,776
Retained earnings	15	(15,160,706,037)	(12,228,630,634)
Total liabilities and Shareholders' equity		**17,727,655,381**	**17,893,159,808**
Net asset value per share	16	**(99.54)**	**(77.43)**

AHMED ZAKER & CO Dhaka Chartered Accountants

CamScanner

PREMIER LEASING & FINANCE LIMITED
Balance Sheet
As at December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
Off-balance Sheet items			
Contingent liabilities	17		
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
		-	-
Other commitments			
Documentary credits and short term trade -related transactions		-	-
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		-	-

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Reaz Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director &
Chairman

Signed in terms of our separate report of even date.

Place:Dhaka
Date: 30 JUL 2026
DVC- 2608204588AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrollment No.-0458
Ahmed Zaker & Co.
Chartered Accountants

CamScanner

PREMIER LEASING & FINANCE LIMITED

Profit & Loss Account

For the year ended on December 31, 2025

Particulars	Notes	Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
OPERATING INCOME			
Interest income	19	23,843,688	406,153,214
Interest paid on deposits, borrowings, etc.	20	(1,199,870,588)	(1,448,328,536)
Net interest income		**(1,176,026,900)**	**(1,042,175,322)**
Investment income	21	(11,898,871)	11,555,123
Commission, exchange and brokerage		-	-
Other operating income	22	291,952	241,017
Total operating income (A)		**(1,187,633,819)**	**(1,030,379,182)**
OPERATING EXPENSES			
Salaries and allowances	23	56,271,653	56,429,829
Rent, taxes, insurance, electricity, etc.	24	6,712,885	7,016,068
Legal expenses	25	66,700	545,143
Postage, stamp, telecommunication, etc.	26	1,660,248	1,806,507
Stationery, printing, advertisements, etc.	27	2,500,434	2,081,650
Managing Director's salary and benefits	28	1,391,910	5,307,393
Directors' fees & meeting expenses	29	2,191,569	545,272
Auditors' fees	30	345,000	345,000
Depreciation, Amortization and repair of assets	31	16,323,728	17,730,760
Other expenses	32	5,264,182	5,625,197
Total operating expenses (B)		**92,728,309**	**97,432,819**
Profit before provision (C=A-B)		**(1,280,362,128)**	**(1,127,812,001)**
Provision against lease, loans and advances		1,319,342,081	2,308,700,000
Provision for diminution in value of investments		3,411,466	15,365,464
Other provisions		316,388,868	158,122,555
Total provision (D)	33	**1,639,142,415**	**2,482,188,019**
Total profit/(Loss) before taxes (C-D)		**(2,919,504,543)**	**(3,610,000,020)**
Provision for Tax expenses	34	**21,628,272**	**18,267,726**
Current Tax		238,472	2,311,025
Deferred Tax		21,389,799	15,956,701
Net profit/(Loss) after taxation		**(2,941,132,814)**	**(3,628,267,746)**
Appropriations			
Statutory reserve		-	-
Retained surplus		**(2,941,132,814)**	**(3,628,267,746)**
Earnings per share	35	**(22.12)**	**(27.29)**

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Kaaz Hasan)
Independent Director

(Abdullu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director &

Signed in terms of our separate report of even date.

Place:Dhaka
Date: 30 JUL 2026
DVC- 2608020458AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrollment No.-0458
Ahmed Zaker & Co.
Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED

Statement of Changes in Shareholders' Equity
For the year ended on December 31, 2024

(Amount in Taka)

Particulars	Paid-up capital	Revaluation Reserve	Statutory reserve	Retained earnings	Total
Balance as at January 01, 2024	**1,329,702,100**	**392,134,891**	**219,959,846**	**(8,609,420,299)**	**(6,667,623,462)**
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 the income statement	-	-	-	-	-
Cash Dividend Paid		-	-	-	-
Issuance of bonus share	-	-	-	-	-
Deferred tax	-	-	-	-	-
Transfer to provision against lease, loan & Advances	-	-	-	-	-
Net profit for the year	-	-	-	(3,628,267,746)	(3,628,267,746)
Transfer to statutory reserve in the year	-	-	-	-	-
Proposed dividend	-	-	-	-	-
Adjustment for depreciation of revalued asset	-	(9,057,411)	-	9,057,411	-
Adjustment for deffered tax on revaluation	-	362,297	-	-	362,297
Balance as at December 31, 2024	**1,329,702,100**	**383,439,776**	**219,959,846**	**(12,228,630,634)**	**(10,295,528,911)**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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PREMIER LEASING & FINANCE LIMITED

Statement of Changes in Shareholders' Equity

For the year ended on December 31, 2025

(Amount in Taka)

Particulars	Paid-up capital	Revaluation Reserve	Statutory reserve	Retained earnings	Total
Balance as at January 01, 2025	1,329,702,100	383,439,776	219,959,846	(12,228,630,634)	(10,295,528,911)
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 the income statement	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-
Issuance of bonus share	-	-	-	-	-
Deferred tax	-	-	-	-	-
Transfer to provision against lease, loan & Advances	-	-	-	-	-
Net profit for the year	-	-	-	(2,941,132,814)	(2,941,132,814)
Transfer to statutory reserve in the year	-	-	-	-	-
Proposed dividend	-	-	-	-	-
Prior year adjustment	-	-	-	-	-
Adjustment for depreciation of revalued asset	-	(9,057,411)	-	9,057,411	-
Adjustment for deffered tax on revaluation	-	362,296	-	-	362,296
Balance as at December 31, 2025	1,329,702,100	374,744,661	219,959,846	(15,160,706,037)	(13,236,299,430)

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Ezaz Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director &

AKM Mahitul Haq, FCA
Senior Partner
Enrolment No. 0456

Date 30 JUL 2026
DVC- 2608020458AS164390

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PREMIER LEASING & FINANCE LIMITED
Statement of Cash Flows
For the year ended on December 31, 2025

Particulars	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024
A) Cash flows from operating activities		
Interest receipts in cash	7,153,106	110,791,330
Interest payments	(41,462,037)	(34,345,312)
Dividend receipts	953,890	9,244,098
Fees and commission receipts in cash	-	-
Recoveries of loans previously written off	-	-
Cash payments to employees	(57,663,563)	(61,737,222)
Cash payments to suppliers	-	-
Income taxes paid	(7,227,667)	(7,353,650)
Receipts from other operating activities	291,952	241,017
Payments for other operating activities	(20,039,519)	(19,044,533)
Cash generated from operating activities before changes in operating assets and liabilities	**(117,993,838)**	**(2,204,272)**
Increase / decrease in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities (Treasury bills)	-	-
Lease, loans and advances to banks and other FIs	-	-
Lease, loans and advances receipt/Payments from/to customers	111,760,821	(67,528,766)
Other assets	(42,038,668)	10,203,645
Deposits from other banks / borrowings	376,829,071	420,756,953
Deposits from customers	(62,588,415)	(98,448,982)
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other deposits	(3,296,817)	(589,641)
Other liabilities	1,906,586,338	2,674,293,926
	2,287,252,330	**2,938,687,135**
Net cash flows from operating activities	**2,169,258,492**	**2,936,482,863**
B) Cash flows from investing activities		
Proceeds from sale of securities	22,751,324	-
Gain from Share	(13,091,233)	-
Payments for purchases of securities	-	-
Purchase of property, plant and equipment	(550,697)	(375,076)
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	-	-
Net cash used in investing activities	**9,109,394**	**(375,076)**
C) Cash flows from financing activities		
Share capital for subsidiary	-	-
Loan Receipt/Payments from Bank & Financial Institutions	(2,171,824,387)	(2,746,338,883)
Receipts of long term loan	-	-
Repayment of long term loan	(65,165,524)	(116,472,950)
Net draw down/(payment) of short term loan	-	-
Dividend paid	-	-
Net Cash flows from financing activities	**(2,236,989,911)**	**(2,862,811,833)**
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(58,622,025)	73,295,955
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	2,236,413,234	2,163,117,279
G) Cash and cash equivalents at end of the year (D+E+F)	**2,177,791,209**	**2,236,413,234**

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PREMIER LEASING & FINANCE LIMITED

Statement of Cash Flows

For the year ended on December 31, 2025

Particulars	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	301,302	465,653
Balance with Bangladesh Bank and its agent bank (s)	-	-
(including foreign currencies)	10,806,507	45,689,990
Balance with banks and other financial institutions (notes 4.3)	2,166,683,400	2,190,257,591
Money at call and short notice	-	-
Prize bonds	-	-
	2,177,791,209	2,236,413,234
Net operating cash flow per share Note - 36	16.31	22.08

The annexed notes 1 to 44 and annexure 'A' form an integral part of these Financial Statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Riaz Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director &
Chairman

Date - 30 JUL 2026
DVC - 2608020458AS164390

AKM Mohitul Haq, FCA
Senior Partner
Enrolment No. 0458

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PREMIER LEASING AND FINANCE LIMITED
LIQUIDITY STATEMENT
(Analysis of maturity of assets and liabilities)
As at December 31, 2025

(Amount in Taka)

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets:						
Cash in hand	301,302	-	-	-	-	301,302
Balance with Bangladesh Bank and its agent	10,806,507	-	-	-	-	10,806,507
Balance with banks and other financial institutions	161,131,944	469,740,046	1,535,811,410	-		2,166,683,400
Money at call and short notice	-		-		-	-
Investments	79,024,107	14,632,469	1,699,120	-	5,711,810	101,067,506
Leases, loans and advances	2,402,593,670	4,911,898,745	2,019,876,542	3,514,567,421	115,365,915	12,964,302,293
Fixed assets including premises, furniture and fixtures	51,468,729	416,550,624	61,475,803	41,275,601	7,071,169	577,841,926
Other assets	454,286,702	312,654,789	30,458,023	894,672,612	214,580,320	1,906,652,446
Non banking assets	-	-	-	-	-	-
Total assets (A):	**3,159,612,961**	**6,125,476,673**	**3,649,320,898**	**4,450,515,634**	**342,729,214**	**17,727,655,381**
Liabilities:						
Borrowings from banks, other financial institutions and agents	236,897,846	246,598,702	3,116,548,463	4,286,770,053	320,165,686	8,206,980,750
Term deposits	1,365,206,462	1,790,394,391	6,541,126,165	51,773,708	-	9,748,500,726
Other deposits	12,545,903	17,324,689	17,145,906	20,814,886	1,365,987	69,197,371
Provision and other liabilities	1,210,379,376	5,024,534,849	4,230,228,926	2,417,950,678	56,182,135	12,939,275,964
Total liabilities (B):	**2,825,029,587**	**7,078,852,631**	**13,905,049,460**	**6,777,309,325**	**377,713,808**	**30,963,954,811**
Net liquidity gap (A - B):	**334,583,374**	**(953,375,958)**	**(10,255,728,562)**	**(2,326,793,691)**	**(34,984,594)**	**(13,236,299,430)**

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS
For the year ended December 31, 2025

1. Legal Status and Nature of the Company

1.1 Legal form and country of incorporation

Premier Leasing & Finance Limited was incorporated in Bangladesh as a public limited company on September 26, 2001 under the Companies Act, 1994. The Company is a non-banking Financial Institution established under the Financial Institutions Act, 1993. It started operation after obtaining license from Bangladesh Bank on February 04, 2002. The Company went for public issue in 2005 and its shares are listed with both Dhaka Stock Exchange (DSE) and Chittagong Stock Exchanges (CSE).

1.2 Nature of business activities

The Company extends lease finance for capital machinery, construction and medical equipments, generators, boilers, vehicles, elevators, air-conditioning plants, house-holds and other essential items and equipments for business enterprises like mills, factories, financial institutions, banks and insurance companies as well as educational institutions, clinics, hospitals, corporate bodies and individuals. The Company also extends term loan and house building loan.

1.3 Head office & branch offices

The registered office of the company is located at Happy Rahman Plaza (5th Floor)Bangla Motor Crossing 25-27, Kazi Nazrul Islam Avenue, Dhaka-1000.The branch offices are located at (i) C & F Tower (6th Floor),1712 Sk. Mujib Road, Agrabad C/A, Chittagong-4100, (ii) Hazi A. Khaleque Plaza, (3rd Floor), 117/532, Court Road, Circle-3, Brahmanbaria-3400. (iii) Mahbub Bhaban (3rd Floor), Central Muslim Shahitta Shangsad, East Dargah Gate, Sylhet-3100. (iv) "SAGARIKA"(2nd Floor),108, North Anami Lane,Sadar Road,Barisal-8200,(v) S.M.Manson (2ndFloor), Senpara Parbata, Plot32, Road#1(Main Road), Block-Kha,Section#6, Mirpur, Dhaka.-1216.

1.4 Subsidiary companies

1.4.1 Premier Leasing Securities Limited

Premier Leasing Securities Limited, a major (98.00% shares) owned subsidiary company of Premier Leasing & Finance Limited, was incorporated on 23 December, 2009 under the Companies Act, 1994 as a private Limited Company having authorized share capital of TK 60.00 crores. The registered office of the company is located at Happy Rahman Plaza (5th Floor) Bangla Motor Crossing 25-27, Kazi Nazrul Islam Avenue, Dhaka-1000, Bangladesh. The company has started its operation from January, 2010.

The main objectives of the company is to act as a member of Chiltagong stock exchanges and to carry on the business of brokers, dealers on stocks, shares & securities, commercial papers, bonds, debenture, stocks, treasury bills or any financial instruments.

1.4.2 Premier Leasing Securities Broking Limited

Premier Leasing Securities Broking Limited, a major (51% shares) owned subsidiary company of Premier Leasing & Finance Limited, was incorporated on 4th March, 1996 under the companies Act, 1994 as a private Limited Company having its registered office at 9/E, Motijheel C/A (1st Floor, Room No. # 220), Dhaka-1000, Bangladesh.

The main objectives of the company is to act as a member of Dhaka stock exchanges and to carry on the business of brokers, or dealers on stocks, shares & securities, commercial papers, bonds, debenture, stocks, treasury bills or any financial instruments.

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1.4.3 Premier Leasing Capital Management Limited

Investment in Premier Leasing Capital Management Limited for Tk.10,28,12,500/-representing 99.25% in equity which are subsidiaries companies of Premier Leasing and Finance Limited incorporated as private limited company under the companies Act,1994. The registered office of the company is located at Happy Rahman Plaza (5th Floor) Bangla Motor Crossing 25-27, Kazi Nazrul Islam Avenue, Dhaka-1000, Bangladesh.

2. Basis of preparation and significant accounting policies

2.1 Statements of compliance

The financial statements have been prepared on a going concern basis following accrual basis of accounting except for cash flow statements in accordance with the Companies Act 1994, the Financial Institutions Act 1993, the Securities and Exchange Rules 1987, the Listing Rules of Dhaka and Chittagong Stock Exchanges and International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) as adopted in Bangladesh by The Institute of Chartered Accountants of Bangladesh, except the circumstances where local regulations differ and other applicable laws and regulations. The presentation of the financial statements has been made as per requirements of DFIM Circular NO: 11, dated December 23, 2009 issued by the Department of Financial Institutions and Markets of Bangladesh Bank.

The activities and accounting heads mentioned in the prescribed form, which are not applicable for the financial institutions, have been excluded in preparing the financial statements.

2.2 Basis of measurement

The financial statements have been prepared on the basis of International Accounting Standards (IAS), International Financial Reporting Standards (IFRS) and inflationary factors were not considered in the financial statements. The accounting policies unless otherwise stated, have been consistently applied by the Company and are consistent with those of the previous year.

2.3 Disclosure of deviations from few requirements of IAS/IFRS due to mandatory compliance of Bangladesh Bank's requirements

Bangladesh Bank (the local Central Bank) is the prime regulatory body for Non-Banking Financial Institutions (NBFI) in Bangladesh. Some requirements of Bangladesh Bank's rules and regulations contradict with those of financial instruments and general provision standards of IAS and IFRS. As such the Company has departed from those requirements of IAS/IFRS in order to comply with the rules and regulations of Bangladesh Bank.

2.3.1 As per FID circular No. 08 dated 03 August 2002 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment. As such the Company measures and recognizes investment in quoted and unquoted shares at cost if the year-end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. However, as per requirements of IFRS 9 investment in shares falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or revaluation reserve respectively.

2.3.2 As per FID circular No. 08 dated 03 August 2002, DFIM circular No. 04 dated 26 July 2021, DFIM circular No. 27 dated 21 December 2022 and DFIM circular No. 37 dated December 04, 2024, a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained. However, such general provision cannot satisfy the conditions of provision as per IAS 37

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2.3.3 Bangladesh Bank has issued templates for financial statements which shall strictly be followed by all banks and NBFIs. The templates of financial statements issued by Bangladesh Bank differ from IAS 1: Presentation of Financial Statements so long the templates do not include Other Comprehensive Income (OCI) nor are the elements of Other Comprehensive Income allowed to be included in the Single Comprehensive Income (SCI) Statement. As such the company does not prepare the other comprehensive income statement. However, the company does not have any elements of OCI to be presented.

2.3.4 As per Bangladesh Bank guidelines financial instruments are categorized, recognized and measured differently from those prescribed in IFRS 9. As such some disclosures and presentation requirements of IFRS 7 and IAS 32 have not been made in the accounts.

2.4 Directors' responsibility statement

The Board of Directors takes the responsibility for the preparation and presentation of these financial statements.

2.5 Date of authorization

The Board of directors has authorized this financial statement for public issue on 30 July, 2026.

2.6 Presentation and functional currency and level of precision

The financial statements are presented in Bangladesh Taka (Taka) currency, which is the Company's functional currency. All financial information presented in Taka has been rounded off to the nearest Taka.

2.7 Use of estimates and judgments

The preparation of financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements.

The most critical estimates and judgments are applied to the following:
- Provision for impairment of loans, leases and investments
- Gratuity
- Useful life of depreciable assets

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised. In accordance with the guidelines as prescribed by IAS 37: "Provisions, Contingent Liabilities and Contingent Assets", provisions are recognized in the following situations:

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Provision

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognized when the Group has a present legal or constructive obligation as a result of past events; it is more likely than not that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated.

Contingent Liability

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group; or the Group has a present obligation as a result of past events but is not recognized because it is not likely that an outflow of resources will be required to settle the obligation; or the amount cannot be reliably estimated. Contingent liabilities normally comprise legal claims under arbitration or court process in respect of which a liability is not likely to occur.

Contingent Assets

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group. Contingent assets are never recognized, rather they are disclosed in the financial statements when they arise.

2.8 Basis of consolidation of operations of subsidiaries

The financial statements of the Company and its subsidiaries, as mentioned in note No. 1.3.1, 1.3.2 and 1.3.3 have been consolidated in accordance with International Financial Reporting Standard 10 "Consolidated Financial Statements". The consolidation of the financial statement has been made after eliminating all material intercompany balances, income and expenses arising from intercompany 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 non-controlling shareholders being deducted as 'Non-controlling Interest'.

All assets and liabilities of the Company and of its subsidiaries are shown in the consolidated balance sheet. The interest of non-controlling shareholders of the subsidiary are shown separately in the consolidated balance sheet under the heading 'Non-controlling Interest'.

2.9 Branch accounting

The Company has three branches, with no overseas branch as on 31 December 2025. Accounts of the branches are maintained at the head office from which these accounts are drawn up.

2.10 Accounting for leases

IFRS 16 requires as lessees to adopt a uniform approach to the presentation of leases. Correspondingly, assets must be recognized for the right of use received and liabilities must be recognized for payment obligations entered into for all leases. The Company currently expects to transition to IFRS 16 in accordance with the modified retrospective approach. For leases that have to date been classified as operating leases in accordance with IAS 17, the lease liability will be carried at the present value of the remaining lease

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payments, discounted using the lessees incremental borrowing rate at the time the standard is first applied. The right-of-use asset will generally be measured at the amount of the lease liability.

2.11 Accounting for term finance

Books of accounts for term finance operation are maintained based on the accrual basis of accounting. Outstanding principal, along with the accrued interest (where capitalized) thereon are accounted for as term finance of the company. Interest earnings on term finance are recognized as operational revenue.

2.12 Revenue recognition

The revenue is recognized after satisfying all the conditions for revenue recognition as provided IFRS 15: "Revenue from Contracts with Customers".

2.13 Income from lease

The excess of gross lease rentals receivable over the cost of the leased assets constitutes the total unearned income at the commencement of the execution of lease. This income is allocated over the period of lease that reflects a constant periodic return on the net investment. Income is recognized when it is earned, i.e. income on due installments. Interest on advance against leases is recognized on accrual basis which is calculated on advances from the respective disbursement date to the date of execution of lease. On execution of lease, advance including capitalized portion of accrued interest is transferred to gross lease receivable.

2.14 Income from term finance

Income on term finance is recognized on accrual basis. Installment comprises both interest and principal. Interest part of the installments that become receivable is recognized as income when it is earned.

2.15 Fee based income

Fee based income is recognized as revenue when it is received.

2.16 Dividend income

Dividend income from investment in shares is recognized when the shareholders' legal right to receive payments have been established i.e. during the year in which dividend is declared in the Annual General Meeting.

2.16.1 Gain / loss on sale of securities

Capital gain or loss on sale of securities listed in the exchanges is recognized only when the securities are sold in the market.

2.17 Income from bank deposits

Interest on short-term deposits and fixed deposits are recognized on time proportion basis, taking into account the principal outstanding and the effective rate of interest over period of maturity, when it is determined that such income will be accrued to the company. During the year according to the instruction of Bangladesh Bank company has not recognized the interest income and expenses on Term Deposit and Receipt of People Leasing & Finance Limited, International Leasing & Finance Limited, FAS Investment & Finance Limited & Bangladesh Industrial Finance Company & Aviva Finance Ltd.

2.18 Investment in securities

Investment in marketable ordinary shares has been shown at cost. Investment in non-marketable shares has been valued at cost. Full provision for diminution in value of shares as on closing of the year on an aggregate portfolio basis is made in the financial statements as required by Bangladesh Bank DFIM circular No. 02 dated 31 January 2012.

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2.18.1 PLSL's Investment In CSE

The company, Premier Leasing Securities Limited, is a member of CSE and holder of equity shares. Considering the strategic membership shareholder, the company has recognised initial investmnet in CSE at cost. Dividend received from CSE regularly.

2.19 Depreciation on fixed assets

Fixed assets are depreciated based on straight line method throughout the estimated span of useful life ranging from five to ten years. Depreciation on Additions of fixed assets has been charged when it is available for use and ceases when it is classified as held for sell. Depreciation is calculated on the cost of fixed asset in order to write off such amounts over the estimated useful life of such assets. In compliance with IAS, the changes of depreciation policy are under active consideration. Assets category wise depreciation rates are as follows:

Particulars of assets	Rate %
Furniture and fixture	10%
Office equipment	15%
Office software	15%
Motor vehicle	20%
Office decoration	20%
Electrical goods	10%
Office Crockeries	15%
Building	2%
Land	0%

2.20 Cash & cash equivalent

Cash & Cash equivalent consists of short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2.21 Cash flow statements

The cash flow statement is prepared using the direct method as stipulated in International Accounting Standards (IAS) 7 - "Cash Flow Statements". Cash and cash equivalents for cash flow statement comprises mainly of cash in hand and balances at banks.

2.22 Interest suspense account

Interest income of Special Mentioned Account (SMA) and classified finance on account of leases, loans and advances are not recognized as income rather credited to interest suspense account. Recovery of the same, credited to interest suspense account, is recognized as income on cash basis.

2.23 Income tax

2.23.1 Current tax

Provision for income tax has been made at the rate prescribed in Finance Act, 2025 on accounting profit made during the year.

2.23.2 Deferred tax

As per International Accounting Standards 12; deferred tax is provided using the liability method for all temporary timing differences arising between the tax base of assets and liabilities and their carrying value for financial reporting purposes.

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2.24 Employees benefits

2.24.1 Defined contribution plan

The company operates a contributory provident fund scheme for its permanent employees. Provident fund is administered by a Board of Trustees and it is funded by equal contributions from the company and the employees. Members are eligible to get the both contribution after completion of 5(five) years of continuous service. Employees' contributory provident fund is recognized by NBR.

2.24.2 Defined benefit plan - gratuity

The company operates an unfunded gratuity scheme. Provision has been made in the financial statements as per gratuity scheme. Employees are entitled to gratuity benefit after completion of minimum five years of continued service in the company. The gratuity is calculated on the last basic pay and is payable at the rate of one month's basic pay for every completed year of service. The process for obtaining recognition from NBR is under progress.

2.24.3 Worker Profit Participation Fund (WPPF)

Due to the shortage of maintaining the required provision against Lease, loan & advances specified in notes 11.3 in the notes to the financial statements, the company did not maintain the Workers Profit Participation Fund during the year.

2.25 Accrued expenses and other payable

Liabilities are recognized for amounts to be paid in the future for goods and services received, whether or not billed by the creditors.

2.26 Provision for doubtful accounts & future losses

Provision has been made on outstanding exposures, based on aging and continuous review of the receivables as per guidelines of Bangladesh Bank.

2.27 Earnings per share (EPS)

The company calculates earning per share (EPS) in accordance with International Accounting Standards -33, which has been shown on the face of profit and loss account and the computation of EPS has been stated in Note -35.

2.28 Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR)

Cash reserve requirement (CRR) and statutory liquidity reserve (SLR) have been calculated and maintained in accordance with Bangladesh Bank directives.

2.29 Related party disclosure

As per International Accounting Standards 24; parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with related parties. Related party disclosure has been given in Note-40.

2.30 Statutory reserve

Financial Institutions Regulation 1994 requires FI's to transfer 20% of its current year's profit to statutory reserve before declaration of dividend.

2.31 Basis of consolidation of operations of subsidiaries

The financial statements of the company and subsidiaries have been consolidated in accordance with International Financial Reporting Standards 10 "Consolidated Financial Statements". The consolidation of the

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financial statement has been made after eliminating all material intercompany balances, income and expenses arising from intercompany transaction.

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

All assets and liabilities of the company and of its subsidiaries are shown in the consolidated Balance sheet. The interests of non-controlling shareholders of the subsidiary are shown separately in the consolidated balance sheet under the non-controlling interest.

2.32 Write off:

Write-off describes a reduction in recognizes value. It refers to recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to an investment for which a return on the investment becomes remote. The item's potential return is thus cancelled and removed from ("write off") the company's balance sheet.
Recovery against debts written off is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered recoverable.

2.33 Liquidity Statement:

The liquidity statement has been prepared in accordance with remaining maturity grouping of assets and liabilities as of the closing date of the year as per following:

a) Balance with other bank and financial institution are on the basis of their maturity term.
b) Investments are on the basis of their residual maturity term.
c) Loans, advances and leases are on the basis of their repayment/maturity schedule.
d) Fixed assets are on the basis of their useful lives.
e) Others assets are on the basis of their useful lives.
f) Borrowing from other banks and financial institutions as per their maturity/repayments terms.
g) Deposits and other accounts are on the basis of their maturity term and behavioral past trends.
h) Other long term liabilities on the basis of their maturity terms.
i) Other liabilities are on the basis of their settlement term.

2.34 Regulatory Risk:

Bangladesh Bank has initiated regulatory action concerning multiple NBFIs, with potential license revocation due to non-compliance with governance and financial fitness criteria under BRPD Circular No. 11, 2013. The management is closely monitoring the development and is preparing to respond to any formal regulatory instruction. However, no financial adjustments have been made in these financial statements as of reporting date.

2.35 Going Concern:

The company has adequate resources to continue operation for the foreseeable future. For this reasons the directors continue to adopt going concern basis in preparing the accounts. The current credit facilities and resources of the company provides sufficient fund to meet the present requirements of its existing business operation.

2.36 Comparative:

Comparative information have been disclosed in respect of the previous year for all numerical information in the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current year's financial statements.

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Re-arrangement

Previous year's figures have been re-arranged and applied retrospective restatement whenever necessary to ensure comparability with the current year's presentation.

2.37 BSASEL II implementation

To cope with the international best practices and to make the capital more risks sensitive as well as more shock resilient, guidelines on 'Basel Accord for Financial Institutions (BAFI)' have been introduced from January 01, 2011 On the test basis by the Bangladesh Bank.

At the end of the test run period, Basel Accord regime has started and the guidelines namely "Prudential guidelines on Capital Adequacy and market Discipline for Financial Institutions (CAMD)" have come fully into force from January 01, 2012 with its subsequent/revisions. Instructions regarding Minimum Capital Requirement (MCR), Adequate Capital and Disclosure requirement as stated in these guidelines have to be followed by all FLs for the purpose of statutory compliance.

As per CAMD guidelines, Financial Institutions should maintain a Capital Adequacy Ratio (CAR) at minimum 10%.

Financial Risk Management

PLFL always concentrates on delivering high value to its shareholders through appropriate tradeoff between risk & returns. A well structured & proactive risk management System is in placed within the Company to addressed risks relating to credit, market, Liquidity and operations. In addition to the industry best practices for accessing, identifying and measuring risks, PLFL also considers guideline for managing core risks of financial instructions issued Countries' Central Bank which is Bangladesh Bank; vide Circular no. 10 dated September 18, 2005 for management of risks.

Credit Risk

To encounter and mitigate credit risk, the company multilayer approval process, policy for maximum sector and group exposure limit, policy for customer maximum asset exposure limit, mandatory search for credit report from Credit Information Bureau, looking into payment performance of customer before financing, annual review of clients, adequate insurance coverage for funded assets, vigorous monitoring and follow up by Special Assets Management Team, strong follow up of compliance of credit policies by Operation Department, taking collateral, seeking external legal opinion, maintaining neutrality in policies and following arm's length approach in related party transactions, regular review of market situation and industry exposure etc.

The Credit Evaluation Committee (CEC) regularly meets to review the market and credit risk related to lending and recommend and implement appropriate measures to counter associated risks. The CEC critically reviews projects from risk point of view. An independent Credit Risk Management Department is in place, at PLFL, to scrutinized projects from a risk-weighted point of view and assists the management in creating a high quality credit portfolio and maximizes returns from risk assets.

Liquidity Risk

Liquidity requirements are managed on a day-to-day basis by the Treasury Division which is responsible for ensuring that sufficient funds are available to meet short term obligations, even in a crisis scenario, and for maintaining a diversity of funding sources. Treasury Division maintains liquidity based on historical requirements anticipated funding requirements from operation, current liquidity position, collections from financing, available sources of funds and risks and returns.

Operating Risk

Appropriate internal control measures are in place, at PLFL, to address operational risks, PLFL has established an internal control & compliance department (ICCD) to address operational risk and to frame and implement policies to encounter such risks. This department assess operational risk across the Company as a whole and will ensure that an appropriate framework exists to identify, assess and manage operational

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risk. The function of ICCD is to constant vigilance against leakage of Shareholders value by identify, assess, measure, manage and transfer operational risk resulting from inadequate of failed internal processes, people and system or from external events.

Stress Testing

PLFL complements its regular standardized risk reporting process with stress tests capture the effect of exceptional but plausible events on the capital and liquidity position of the company. PLFL has been following the stress testing guidelines issued by Bangladesh Bank (BB) since 2010. The guidelines were revised for the NBFI's in June 2012 after thorough analysis of the situation requirements and future perspectives. PLFL uses regular stress tests to calculate the credit exposures, including potential concentrations that would result from applying shocks to credit risk factors (e.g., interest rates, equity prices). These shocks include a wide range of moderate and more extreme market movements. Stress tests are regularly conducted jointly with the firm's market and liquidity risk functions. Stress testing quantifies our exposures to plausible yet extreme and unusual market movements, and enables us to identify, understand and manage our potential vulnerabilities and risks concentrations.

Status of compliance of International Accounting Standards and International Financial Reporting Standards:

Sl. #	IFRS & IAS #	Name of IFRS and IAS	Status
1	IFRS 2	Share-based Payment	Not applicable
2	IFRS 3	Business Combinations	Applied*
3	IFRS 4	Insurance Contracts	Not applicable
4	IFRS 5	Non-current Assets Held for Sale and Discontinued Operations	Not applicable
5	IFRS 6	Exploration for and Evaluation of Mineral Resources	Not applicable
6	IFRS 7	Financial Instruments: Disclosures	Applied*
7	IFRS 8	Operating Segments	Not applicable
8	IFRS 9	Financial Instruments	Applied*
9	IFRS 10	Consolidated Financial Statements	Applied*
10	IFRS 11	Joint Arrangements	Not applicable
11	IFRS 12	Disclosure of Interest in Other Entities	Not applicable
12	IFRS 13	Fair Value Measurement	Applied*
13	IFRS 14	Regulatory Deferral Accounts	Not applicable
14	IFRS 15	Revenue from Contracts with Customers	Applied
15	IFRS 16	Leases	Applied
16	IAS 1	Presentation of Financial Statements	Applied*
17	IAS 2	Inventories	Not applicable
18	IAS 7	Cash Flow Statements	Applied*
19	IAS 8	Accounting Policies, Changes in Accounting Estimates and Errors	Applied
20	IAS 10	Events after the Reporting Period	Applied
21	IAS 12	Income Taxes	Applied*
23	IAS 16	Property, Plant and Equipment	Applied
24	IAS 19	Employee Benefits	Applied
25	IAS 20	Accounting for Government Grants and Disclosure of Government Assistance	Not applicable
26	IAS 21	The Effects of Changes in Foreign Exchange Rates	Applied
27	IAS 23	Borrowing Costs	Applied
28	IAS 24	Related Party Disclosures	Applied
29	IAS 26	Accounting and Reporting by Retirement Benefit Plans	Not applicable
30	IAS 28	Investments in Associates	Applied

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31	IAS 32	Financial Instruments: Presentation	Applied*
32	IAS 33	Earnings Per Share	Applied
33	IAS 34	Interim Financial Reporting	Applied
34	IAS 36	Impairment of Assets	Applied
35	IAS 37	Provisions, Contingent Liabilities and Contingent Assets	Applied
36	IAS 38	Intangible Assets	Applied
37	IAS 40	Investment Property	Not applicable
38	IAS 41	Agriculture	Not applicable

N/A= Not Applicable

* As the regulatory requirements differ with the standards, relevant disclosures have been made in accordance with Bangladesh Bank's requirements (please see note 2.3)

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
3	**Cash**		
	Cash in hand (note-3.01)	301,302	465,653
	Balance with Bangladesh Bank and its agent banks (note 3.02)	10,806,507	45,689,990
	Total	**11,107,809**	**46,155,643**
3.1	**Cash in hand**		
	In local currency	301,302	465,653
	In foreign currency	-	-
	Total	**301,302**	**465,653**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	In local currency (with Bangladesh Bank)	10,806,507	45,689,990
	In foreign currency	-	-
		10,806,507	**45,689,990**
	Sonali Bank as agent of Bangladesh Bank (Local currency)	-	-
	Total	**10,806,507**	**45,689,990**

3.3 Statutory deposits

Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR)

Cash Reserve Requirement and Statutory Liquidity Reserve have been calculated and maintained in accordance with section 19 of the Financial Institutions Act 1993, Regulation 5 of the Financial Institution Regulations 1994 and FID Circular No. 6 dated 06 November 2003 and FID Circular No. 02 dated 10 November 2004 and DFIM circular no. 01 dated 12 January , 2017 and DFIM circular no. 03 dated 21 June, 2020.

The Cash Reserve Requirement on the Company's term deposits received from public at the rate of 1.5% has been calculated and maintained with Bangladesh Bank in current account and 5% Statutory Liquidity Reserve, including CRR, on the total liabilities has been maintained in the form of balance with banks , FDR etc. Both the reserves maintained by the Company are in excess of the statutory requirements, as shown below:

a)	**Cash Reserve Requirement**		
	Required reserve (1.5% on average term deposit)	45,400,575	44,918,923
	Actual reserve maintained	10,806,507	45,689,990
	Surplus / (deficit)	**(34,594,068)**	**771,067**
b)	**Statutory Liquidity Reserve**		
	Required reserve (5% on total average lilabilities)	151,335,251	149,729,742
	Actual reserve maintained including CRR	393,586,836	393,586,836
	Surplus / (deficit)	**242,251,585**	**243,857,094**
3(a)	**Consolidated cash**		
	Cash in hand:		
	Premier Leasing & Finance Limited	301,302	465,653
	Premier Leasing Securities Limited	14,065	10,457
	Premier Leasing Securities Broking Limited	386,351	46,484
	Total	**701,718**	**522,594**
4	**Balance with banks and other financial institutions**		
	In Bangladesh (note-4.1)	2,166,683,400	2,190,257,591
	Outside Bangladesh	-	-
	Total	**2,166,683,400**	**2,190,257,591**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
4.1	**In Bangladesh**		
	Current deposits		
	Bank AL-Falah Limited	(3,365,349)	(2,427,980)
	National Bank Limited	2,960	3,880
	Social Islami Bank Limited	5,595	6,286
	Southeast Bank Limited	128	4,100
	Midland Bank Limited	378	3,301,068
	National Bank Limited	(232,324)	(726,594)
	National Credit and Commerce Bank Limited	-	4,999,800
	NRB Bank Limited	-	97,200
	Uttara Bank Limited	(30,762)	(66,535)
	Eastern Bank Limited	12,119	12,119
	Bank Al Falah Limited	2,868	2,868
	National Bank Limited	2,520	3,800
	Southeast Bank Limited	2,062,198	3,051,532
	Total	(1,539,669)	8,261,544
	Short Notice Deposit		
	One Bank Limited	1,044,003	3,027,671
	Southeast Bank Limited	11,050,098	-
	Jamuna Bank Limited	-	1,564
	Dhaka Bank Limited	11,394	510,721
	Premier Bank Limited	100,729	785
	Exim Bank Limited	50,000	88,778
	Bank Asia Limited	257	253
	Basic Bank Limited	194,538	2,500,000
	BD Commerce Limited	448,671	-
	City Bank Limited	16,520	16,520
	Eastern Bank Limited	68,479	69,479
	Islamic Bank Bangladesh Limited	32,683	33,005
	Mutual Trust Bank Limited	103,769	1,104,088
	Mutual Trust Bank Limited	38,590	39,402
	SBAC Bank Limited	299	293
	Shahjalal Islami Bank Limited	1,463,484	1,443,344
	Social Islami Bank Limited	-	298
	Standard Bank Limited	2,047,734	2,028,182
	United Commercial Bank Limited	1,106,052	999,940
	Uttara Bank Limited	245,013	4,042,053
	Bank Alfalah Limited	(24,154,561)	(63,093,242)
	Southeast Bank Limited	899	4,521
	SIBL-Mouchak	-	-
	Bank Al Falah Limited	1,489	1,219
	Prime Bank Limited	1,125	4,000,000
	AB Bank Limited	(122,158)	1,806,482
	Bank Asia Limited	-	-
	Bank Asia Limited	2,189	2,143
	BRAC Bank Limited	15,442	15,442
	Modhumoti Bank Limited	4,124	620,398
	International Leasing and	38,587,112	33,938,603
	Peoples Leasing and Financial	1,580,833	1,580,833
	Total	33,938,807	(5,217,225)

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
	Fixed deposits		
	Nationalised Commercial Bank	-	85,765,877
	Leasing and Financial Company	2,134,284,262	2,101,447,395
	Total	**2,134,284,262**	**2,187,213,272**
	Grand Total	**2,166,683,400**	**2,190,257,591**
4.2	**Maturity grouping of balance with banks and other financial institutions**		
	On demand	-	-
	Up to 1 month	161,131,944	686,271,985
	Over 1 month but not more than 3 months	469,740,046	279,228,303
	Over 3 months but not more than 6 months	771,729,230	597,628,303
	Over 6 months but not more than 1 year	764,082,180	627,129,000
	Over 1 year but not more than 5 years	-	-
	Over 5 years	-	-
	Total	**2,166,683,400**	**2,190,257,591**
4(a)	**Consolidated Balance with banks and other financial institutions**		
	Premier Leasing & Finance Llimited (Note-4)	2,166,683,400	2,190,257,591
	Premier Leasing Securities Limited	2,792,574	2,688,252
	Premier Leasing Securities Broking Limited	61,730,513	15,432,021
	Premier Leasing Capital Management Limited	297,583,751	283,746,632
	Total	**2,528,790,238**	**2,492,124,496**
	Less:Dealing with subsidiary	(297,583,751)	(283,742,832)
	Grand Total	**2,231,206,487**	**2,208,381,664**
5.	**Investments**		
a)	**Government securities**		
	National investment bonds	-	-
	Bangladesh bank bills	-	-
	Government bonds	-	-
	Prize bonds	-	-
	Total	-	-
b)	**Other investment:**		
	Zero Coupon Bond	-	-
	Shares (note-5.2)	101,067,506	123,753,226
	Total	101,067,506	123,753,226
	Grand Total	**101,067,506**	**123,753,226**
C)	**Consolidated Investments**		
	Premier Leasing & Finance Limited	101,067,506	123,753,226
	Premier Leasing Securities Limited	43,855,058	45,614,472
	Premier Leasing Securities Broking Limited	652,000	4,887,383
	Total	**145,574,564**	**174,255,081**
5.1	**Maturity grouping of investments**		
	On demand	-	-
	Up to 1 month	79,024,107	91,330,306
	Over 1 month but not more than 3 months	14,632,469	23,973,885
	Over 3 months but not more than 6 months	45,960	45,960
	Over 6 months but not more than 1 year	1,653,160	1,653,160
	Over 1 year but not more than 5 years	-	1,038,105
	Over 5 years	5,711,810	5,711,810
	Total	**101,067,506**	**123,753,226**

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024

5.2 INVESTMENT IN SHARES

Quoted Shares	31.12.2025			31.12.2024
	No. of Shares	Taka		Taka
		Market Price	Cost Price	Cost Price
Bank Asia Ltd.	-	-	-	1,038,105
Mercantile Bank Ltd.	4,065,386	30,490,395	79,024,107	91,330,306
One Bank Ltd.	900,000	6,300,000	14,632,469	23,973,885
Union Bank Ltd.	4,825	7,237	45,960	45,960
GIB	182,260	309,842	1,653,160	1,653,160
Total(A)		**37,107,474**	**95,355,696**	**118,041,416**
Unquoted Share				
Central Depository Bangladesh Ltd.	571,181	5,711,810	5,711,810	5,711,810
Total(B)		**5,711,810**	**5,711,810**	**5,711,810**
Grand Total(A+B)		**42,819,284**	**101,067,506**	**123,753,226**

All Investments in marketable ordinary shares are valued at cost price as on reporting date and adequate provision has been made as per Bangladesh Bank circular.

Unquoted shares represent investment in Central Depository Bangladesh Limited.

6	**Leases, loans and advances**	**12,964,302,293**	**13,076,063,114**
6.1	**Broad category-wise break up**		
	Inside Bangladesh		
	Lease receivable (note-6.2)	2,292,557,568	2,267,356,041
	Loans,cash credits, overdrafts etc.(note-6.3)	10,671,744,725	10,808,707,073
	Cash credit	-	-
	Overdrafts etc.	-	-
	Total	**12,964,302,293**	**13,076,063,114**
	Outside Bangladesh		
		12,964,302,293	**13,076,063,114**
6.2	**Leases**		
	Net lease receivable (note - 6.2.1)	2,292,557,568	2,267,356,041
		2,292,557,568	**2,267,356,041**
6.2.1	**Net lease receivable**		
	Gross lease receivable	2,536,147,202	2,469,328,006
	Less: Unearned finance income	243,589,634	201,971,965
	Net lease receivable	**2,292,557,568**	**2,267,356,041**
6.3	**Loans,cash credits, overdrafts etc.**		
	Term loan and home loan	10,671,744,725	10,808,707,073
	Short term loan	-	-
	Short term finance	-	-
	Other loans and advances	-	-
	Advance for Term finance	-	-
	Total	**10,671,744,725**	**10,808,707,073**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
6.3(a)	**Consolidated Loans,cash credits, overdrafts etc.**		
	Premier Leasing & Finance Limited	10,671,744,725	10,808,707,073
	Premier Leasing Securities Limited	-	-
	Premier Leasing Securities Broking Limited	-	-
	Adjustment for dealing with subsidiary	(92,387,226)	(83,980,151)
	Total	**10,579,357,499**	**10,724,726,922**
6.4	**Maturity grouping of lease, loans and advances**		
	On demand	-	-
	Up to 1 month	2,402,593,670	2,458,971,200
	Over 1 month but not more than 3 months	4,911,898,745	4,927,539,870
	Over 3 months but not more than 1 year	2,019,876,542	2,018,596,702
	Over 1 year but not more than 5 years	3,514,567,421	3,527,897,401
	Over 5 years	115,365,915	143,057,941
	Total	**12,964,302,293**	**13,076,063,114**
6.5	**Lease, loans and advances on the basis of significant concentration**		
a)	Lease, loans and advances to companies or firms in which the Directors of the Company have interests	18,557,154	19,530,676
b)	Lease, loans and advances to Chief Executive and other Senior Executives	13,601,087	14,949,680
c)	Number of clients with outstanding amount and classified lease, loans and advances exceeding 15% of total capital of the Company is as follows:		
	Total capital of the Company	1,329,702,100	1,329,702,100
	Number of clients	Nil	Nil
	Amount of outstanding advances	Nil	Nil
	Amount of classified advances	Nil	Nil
	Measures taken for recovery	Not applicable	Not applicable
d)	**Industry-wise distribution of lease, loans and advances:**		
1.	Agricultural sector	131,047,000	148,581,281
2.	Industrial sector:	-	-
	a) Textiles	2,843,565,818	2,836,769,812
	b) Garments	1,050,075,073	1,065,788,238
	c) Transport and communication	316,153,869	285,648,802
	d) Food production/processing industry	374,808,080	371,734,353
	e) Iron, Steel & Engineering industry	526,487,831	487,855,616
	f) Chemical & Pharmaceutical	38,708,802	41,365,237
	g) Service industry	5,550,843	5,550,843
	h) Paper, Printing and packaging industry	1,006,960,957	991,132,766
	i) Telecommunication/information Technology	151,407,028	153,581,655
	j) Real Estate & Housing	375,477,000	383,040,213
	k) Ship and Ship making industry	982,072,298	942,809,139
	l) Education	146,013,000	385,766,075
	m) Hospital and medical equipment	904,352,000	643,741,362
	n)Trade & Commerce	828,080,000	853,215,572
	o) Others	3,283,542,694	3,479,482,150
	Total	**12,964,302,293**	**13,076,063,114**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
e)	**Geographical location-wise lease, loans and advances**		
	Inside Bangladesh		
	Urban		
	Dhaka Division	9,355,919,714	9,455,162,297
	Chittagong Division	3,252,913,045	3,247,195,908
	Khulna Division	-	-
	Rajshahi Division	-	-
	Rangpur Division	-	-
	Barisal Division	3,451,793	4,366,086
	Sylhet Division	352,017,741	369,338,823
	Total	**12,964,302,293**	**13,076,063,114**
	Rural	-	-
	Outside Bangladesh	-	-
	Grand Total	**12,964,302,293**	**13,076,063,114**
6.6	**Sector-wise lease, loans and advances**		
	Public sector	-	-
	Co-operative sector	-	-
	Private sector	12,964,302,293	13,076,063,114
	Total	**12,964,302,293**	**13,076,063,114**
6.7	**Particulars of lease, loans and advances**		
i)	Leases and loans considered good in respect of which the Company is fully secured	2,721,135,850	4,854,962,288
ii)	Leases and loans considered good in respect of which the Company is partially secured	4,827,257,822	2,741,637,644
iii)	Loans considered good against which the the Company holds no security other than the debtors' personal	212,366,199	212,366,199
iv)	Loans considered good secured by the personal undertaking of one or more parties in addition to the	5,203,542,422	5,267,096,983
v)	personal guarantee of the debtors Loans adversely classified; provision not maintained there against	-	-
		12,964,302,293	**13,076,063,114**
vi)	Loans due from Directors either separately or jointly with any other persons	-	-
vii)	Loans due from Officers either separately or jointly with any other persons	-	-
vii)	Loans due from companies or firms in which the Directors have interest as directors, partners or managing agents or in case of private companies, as members	-	-
ix)	Maximum total amount of advances, including temporary advances made at any time during the year to Directors or Managers or Officers either separately or jointly with any other person.	-	-
x)	advances granted during the year to the companies or firms in which the Directors have interest as directors, partners or managing agents or in the case of private companies, as members	-	-
xi)	Due from banking companies and other financial Institutions	-	-

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024
6.8 Classification of lease, loans and advances		
Unclassified		
Standard	4,353,531,231	3,121,132,014
Special mention account (SMA)	8,554,508	57,212,351
Total	**4,362,085,739**	**3,178,344,365**
Classified		
Sub-standard	143,055,028	417,163,291
Doubtful	1,249,848,188	83,932,101
Bad / Loss	7,209,313,338	9,396,623,357
Total	**8,602,216,554**	**9,897,718,749**
Grand Total	**12,964,302,293**	**13,076,063,114**

6.9 Suites filed by the company

As at 31 December 2025,Premier Leasing & Finance Limited has filed 154 nos. of suits for Tk.1,110.00 crore under Artha Rin Adalat ,2003 and 269 nos. of suits for Tk.295.23 crore under N.I.Act.

7 Fixed assets including Land and building, Furniture & fixtures

Cost		
Furniture and fixtures	3,874,087	3,874,087
Office equipment	36,122,803	35,884,756
Motor Vehicles	13,453,538	13,453,538
Office Decoration	21,918,479	21,918,479
Electrical goods	9,597,405	9,597,405
Office Crockeries	16,135	6,785
Building	697,859,799	697,859,799
Land	30,519,074	30,519,074
Office Software	5,807,636	5,504,336
Total	**819,168,956**	**818,618,259**
Less: Accumulated depreciation	241,327,030	226,301,803
Net book value at the end of the year (See annexure-A for details)	**577,841,926**	**592,316,456**

7.1 Revaluation surplus

In order to increase the Net Asset Value (NAV) and Tire-2 Capital of the Company for the year ending December 31,2017 the Company has revalued the land In this respect the company has nominated three(3) Surveyors .Among the three(3) Surveyors M/s.Shams Inspection Co.quoted the lowest market price of Tk.69,84,00,000 only ,having address at Baitul Khair (9th Floor),Suit# 906-B,48/A-B,Purana Paltan,Dhaka-1000. as valuer of the flat of the office premises as per decision of the Board of Directors in their 200th Board meeting held on January,11, 2018. The details valuation report as under;

Size of Floor	Location	Value of floor before revaluation	Value of floor after revaluation 2017(Tk)
24,000 sft.approx	Happy Rahman Plaza(5th Floor),25-27,Kazi Nazrul Islam Avenue,Bangla Motor Crossing ,Dhaka.	225,724,336	698,400,000
Revaluation reserve			**472,675,664**
Adjustment for depreciation of revalued asset			(82,316,641)
Deferred Tax (4%)			(15,614,361)
Total			**374,744,661**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
7(a)	**Consolidated Fixed assets including Premises, Furniture & fixtures**		
	Premier Leasing & Finance Limited (Note-7)	577,841,926	592,316,456
	Premier Leasing Securities Limited	837,764	978,683
	Goodwill Acquisition of subsidiaries	137,042,252	137,042,252
	Premier Leasing Securities Broking Limited	11,192,726	10,464,311
	Total	**726,914,668**	**740,801,702**
8	**Other assets**		
	Inside Bangladesh		
	Income generating:		
	Investment in Subsidiary (note-8.1)	1,049,312,500	1,049,312,500
	Income receivable (note-8.2)	54,294,937	25,644,160
	Non-income generating:	-	-
	Advance, deposit and Prepaid expenses	161,716,820	162,116,072
	Right to use of Assets	2,137,843	-
	Deferred tax assets	-	-
	Advance corporate tax (Note -8.3)	639,190,346	627,541,046
	Total	**1,906,652,446**	**1,864,613,778**
	Outside Bangladesh	-	-
	Total	**1,906,652,446**	**1,864,613,778**

Advances, Deposits and Prepaid expenses TK. 161,716,820 which include Suspense Account Tk. 158,122,555. The Suspense Account was created against the loan loss provision of miscellaneous party since 2014 and we have made 100% provision against the Suspense Account in the note no. 11.5.

8.1	**Investment in Subsidiary**	1,049,312,500	1,049,312,500
		1,049,312,500	**1,049,312,500**

This represents investment in Premier Leasing Securities Limited for Tk.41,65,00,000 representing 98% in equity,investment in Premier Leasing Securities Broking Limited for Tk.53,00,00,000/- representing 51% in equity and investment in Premier Leasing Capital Management Limited for Tk.10,28,12,500/-representing 99.25% in equity which are subsidiaries companies of Premier Leasing and Finance Limited incorporated as private limited company under the Companies Act,1994.

8.2 Income receivable amount represents interest receivable.

8.3	**Advance corporate tax**		
	Balance as on January 01	627,541,046	612,936,760
	Paid during the year	11,649,300	14,604,286
	Balance as on December 31	**639,190,346**	**627,541,046**
8(a)	**Consolidated Other assets**		
	Premier Leasing & Finance Llimited	1,906,652,446	1,864,613,778
	Premier Leasing Securities Limited	274,699,345	275,470,350
	Premier Leasing Capital Management Limited	55,211,943	48,199,322
	Premier Leasing Securities Broking Limited	838,889,091	880,945,627
	Adjustment for dealing with subsidiary	(1,049,312,500)	(1,049,312,500)
	Total	**2,026,140,325**	**2,019,916,577**
8(a)(i)	**Membership of Chittagong Stock Exchange Limited**	111,111,111	111,111,111
		111,111,111	111,111,111

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024

This represents cost of membership of Chittagong Stock Exchange Limited.

9	**Borrowing from banks, other financial institutions and agents**		
	In Bangladesh (note-9.1)	8,206,980,750	7,965,633,703
	Outside Bangladesh	-	-
		8,206,980,750	**7,965,633,703**
9(a)	**Consolidated borrowing from banks, other financial institutions and agents**		
	Premier Leasing & Finance Llimited (Note-9)	8,206,980,750	7,965,633,703
	Premier Leasing Securities Limited	92,387,226	83,980,151
	Premier Leasing Securities Broking Limited	-	-
	Adjustment for dealing with susidiary	(92,387,226)	(83,980,151)
	Total	**8,206,980,750**	**7,965,633,703**
9.1	**In Bangladesh**		
	Bank overdraft		
	Nationalised Commercial Bank	51,428,294	136,215,181
	Private Commercial Bank	298,598,266	297,121,891
	Total	**350,026,560**	**433,337,072**
	Call borrowing		
	Nationalised Commercial Bank	159,800,000	162,900,000
	Private Commercial Bank	128,000,000	129,200,000
	Total	**287,800,000**	**292,100,000**
	Short term loan		
	Nationalised Commercial Bank	119,400,000	119,400,000
	Private Commercial Bank	1,049,800,000	1,089,374,000
	Leasing and Financial Company	111,848,534	112,523,534
	Total	**1,281,048,534**	**1,321,297,534**
	Long term loan		
	Nationalised Commercial Bank	472,933,527	472,930,527
	Private Commercial Bank/FI	5,803,136,414	5,382,367,230
	Bangladesh Bank	12,035,715	63,601,340
	Total	**6,288,105,656**	**5,918,899,097**
	Grand Total	**8,206,980,750**	**7,965,633,703**
9.2	**Analysis by security against borrowing from banks, other financial institutions and agents**		
	Secured (assets pledged as security for liabilities)	4,594,786,248	4,594,786,248
	Unsecured	3,612,194,502	3,370,847,455
	Total	**8,206,980,750**	**7,965,633,703**

The loans are secured by first charge on all present and future floating assets of the Company ranking pari passu among the lenders.

9.3	**Maturity grouping of borrowing from banks, other financial**		
	On demand	-	-
	Up to 1 month	236,897,846	214,580,247
	Over 1 month but within 3 months	246,598,702	214,587,901
	Over 3 months but within 1 year	3,116,548,463	3,012,021,654
	Over 1 year but within 5 years	4,286,770,053	4,219,863,450
	Over 5 years	320,165,686	304,580,451
	Total	**8,206,980,750**	**7,965,633,703**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
10	**Deposits and other accounts**		
	Current deposits	-	-
	Bills payable	-	-
	Savings bank deposits	9,748,500,726	9,434,260,070
	Term deposits	-	-
	Bearer certificates of deposit	69,197,371	72,494,188
	Other deposits (note- 10.2)	**9,817,698,097**	**9,506,754,258**
	Total		
10.1	**Term deposits**		
	These represent deposits from individuals and institutions under the Company's term deposit schemes for a period of not less than three months for institutions and individuals.		
	Deposits from banks and financial institutions	6,721,795,711	6,439,665,225
	Deposits from other than banks and financial institutions	3,026,705,015	2,994,594,845
	Total	**9,748,500,726**	**9,434,260,070**
10.1.1	**Sector-wise break-up of term deposits**		
	Government	-	-
	Banks and financial institutions	6,721,795,711	6,439,665,225
	Other public	-	-
	Foreign currency	-	-
	Private	3,026,705,015	2,994,594,845
	Total	**9,748,500,726**	**9,434,260,070**
10.1.2	**Maturity analysis of term deposits**		
	a) Maturity analysis of deposits from Banks & Financial		
	Payable on demand	-	-
	Up to 1 month	471,922,330	1,561,896,868
	Over 1 month but within 3 months	1,151,746,360	1,900,875,706
	Over 3 months but within 1 year	5,098,127,021	2,976,892,651
	Over 1 year but within 5 years	-	-
	Over 5 years but within 10 years	-	-
	Over 10 years	-	-
	Total	**6,721,795,711**	**6,439,665,225**
	b) Maturity analysis of deposits from other than banks and financial institutions		
	Payable on demand	-	-
	Up to 1 month	893,284,132	912,458,020
	Over 1 month but within 3 months	638,648,031	698,754,802
	Over 3 months but within 1 year	1,442,999,144	1,280,513,631
	Over 1 year but within 5 years	51,773,708	102,868,392
	Over 5 years but within 10 years	-	-
	Over 10 years	-	-
	Total	**3,026,705,015**	**2,994,594,845**
	Grand Total	**9,748,500,726**	**9,434,260,070**
10.2	**Other deposits**		
	The Company takes interest free lease rentals from the lessees on signing of the lease agreements which are refundable / adjustiable during or at the end of lease period. Details are as under:		
	Non-interest bearing deposit	**69,197,371**	**72,494,188**

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024
10.2.1 Maturity analysis of other deposits		
Payable on demand	-	-
Up to 1 month	12,545,903	13,031,259
Over 1 month but within 3 months	17,324,689	19,784,602
Over 3 months but within 1 year	17,145,906	16,897,502
Over 1 year but within 5 years	20,814,886	21,135,535
Over 5 years but within 10 years	1,365,987	1,645,290
Over 10 years	-	-
Total	**69,197,371**	**72,494,188**
10.1.a Term Deposits		
Premier Leasing & Finance Limited	9,748,500,726	9,434,260,070
Less;Dealing with subsidiary	(297,583,751)	(284,963,002)
Total	**9,450,916,975**	**9,149,297,068**

11 Other liabilities

Provision for gratuity	324,531	17,711,782
Unclaimed dividend (note - 11.1)	-	-
Deferred tax liability (note - 11.2)	36,870,939	15,843,437
Interest suspense account (note - 11.3)	1,634,956,554	1,321,081,538
Accrued expenses and payables (note-11.4)	1,153,278,738	889,095,746
Provision for lease, loans and advances (note - 11.5)	9,225,893,488	7,586,751,073
Provision for tax (note - 11.6)	886,055,654	885,817,182
Lease Liability	1,896,059	-
Total	**12,939,275,964**	**10,716,300,758**

11.1 Unclaimed dividend/Unpaid dividend

Year	Dividend Type	2025	2024
2017	2017 Fractional Stock & Cash Dividend	-	-
2018	2018 Fractional Stock Dividend	-	-
Balance as on 31 December		-	-

With reference to BSEC Letter No.SEC/SRMIC/165-2020/part-1/182,dated 19-July-2021,we have already deposited unclaimed or undistributed or unsettled Cash & Fractional Dividend for the year from 2006 to 2016 to Capital Market Stablization Fund (CMSF) SND A/c.No.0010311521301 of Community Bank Bangladesh Limited, Corporate Branch Gulshan,Dhaka-1000.

11.2 Deferred tax liability

Deferred tax liability (note-14)	15,614,361	15,976,657
Less;Deferred tax assets (notes-11.2.1)	(21,256,578)	133,221
Total	**36,870,939**	**15,843,437**

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024

11.2.1 Deferred Tax has been calculated base on deductable/taxable temoprary difference arising due to differince in the carrying amount of the assets and its tax base in accordancee with the provision of International Accounting Standrd (IAS) 12 "Income Taxes" and under the guidlines of Banglades Bank DFIM Circular no. 07 dated 31 July 2011.

Particulars	Carrying amount at balance sheet	Tax base	Deductable tamporary difference
Gratuity	324,531	-	324,531
Fixed asset at book value	547,322,852	490,314,112	(57,008,740)
	547,647,383	490,314,112	(56,684,209)
			37.50%
Deferred tax asset as on December 31, 2025			(21,256,578)
Deferred tax asset as on December 31, 2024			133,221
Deferred tax income/(expenses)			(21,389,799)

11.3 Interest suspense account

Bangladesh Bank FID circular No.3 of 2006 requires that interest on loan/ lease classified as SMA and above will be credited to interest suspense account, instead of crediting the same to income account.To comply with the circular, interest on loan / lease facilities classified as SMA, SS, DF and BL has been credited to this account. Details are as under:

Leases, loans and advances;		
Balance as at January 01, 2025	935,013,401	882,184,066
Add: Amount transferred during the year	244,473,628	52,829,335
Less: Amount recovered during the year	-	-
Less: Written off during the year	-	-
Balance as at December 31, 2025	**1,179,487,029**	**935,013,401**
Interest Suspense Accounts-FDR and STL;		
Balance as at January 01, 2025	386,068,137	352,965,760
Add: Amount transferred during the year FDR	69,401,388	33,102,377
Less: Amount recovered during the year	-	-
Less: Written off during the year	-	-
Balance as at December 31, 2025	**455,469,525**	**386,068,137**
Grand Total	**1,634,956,554**	**1,321,081,538**

11.4 Accrued expenses and payables

This is made up of the following:

Liabilities for expenses	517,159,650	452,040,409
Liabilities other than expenses	636,119,088	437,055,337
Total	**1,153,278,738**	**889,095,746**

Liabilities for expenses represent interest accrued but not paid on borrowing and deposits as well as administrative expenses.

Liabilities other than expenses represent income tax deducted at source from depositors, suppliers, employees, VAT payables ,Excise Duty etc.

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024

11.5 Provision for lease, loans and advances

Specific provision on classified lease, loans and advances		
Balance at January 01, 2025	7,339,181,642	5,052,177,110
Fully provided debts written off during the year	-	-
Recovery of amounts previously written off	-	-
Provision made for the year	906,938,468	2,287,004,532
Recoveries and provision no longer required		
Net charge to Profit and Loss Account	-	-
Total provision on classified lease, loans and advances	**8,246,120,110**	**7,339,181,642**
General provision on un-classifed lease, loans and advances		
Balance at January 01, 2025	247,569,431	52,385,944
Unclassified Loan	9,403,490	21,695,468
Recoveries and provision no longer required (Share)	-	-
Provision made for the year (Shares & Others)	319,800,334	173,488,019
Total provision on unclassified lease, loans and advances	**576,773,255**	**247,569,431**
Total provision on lease, loans, advances and shares maintained	**8,822,893,365**	**7,586,751,073**
Required Provision for lease, loans and advances	**12,225,780,613**	**11,281,918,478**

Required Provision for lease, loans and advances ;

Description	31.12.2025		31.12.2024	
	Required	Maintained	Required	Maintained
On un-classified lease, loans	44,013,610	44,013,610	34,610,120	34,610,120
On classified lease, loans and	5,669,622,846	5,446,218,615	5,882,012,051	5,337,579,541
Stay order against lease,loans	2,799,901,495	2,799,901,495	2,001,602,101	2,001,602,101
On rescheduling lease,loans and advances	312,300,123	403,000,123	-	-
Other Assets	1,049,312,500	316,388,868	1,049,312,500	-
Advance,deposit and prepaid expenses	158,122,555	158,122,555	158,122,555	158,122,555
Investment in Shares	58,248,222	58,248,222	54,836,756	54,836,756
Fixed Deposits with Leasing and Finance Company	2,134,259,262	-	2,101,422,395	-
Total	**12,225,780,613**	**9,225,893,488**	**11,281,918,478**	**7,586,751,073**

As per our request, Bangladesh Bank has given approval for maintaining 51.06 crore only for the year 2021 and remaining Tk. 600 Crore only for 8 (Eight) years of time from 2022 to 2029 for maintaining of required provision for Lease, Loan and Advances as shown above, as per Bangladesh Bank letter no.DFIM(C)1054/9/2022-2758 dated 22 September 2022.Inaccordance of the approval we have kept Tk.75.00 (Taka Seventy Five) crore only for the year 2022 and we have maintained Tk.75.00 (Taka Seventy Five) crore only & Tk.164.99 crore for only for the year 2023 and 75.00 (Taka Seventy Five) crore only & Tk.155.87 crore only for the year 2024 and 75.00 (Taka Seventy Five) crore only & Tk.89.67 crore only for the year 2025.as per Bangladesh Bank FICL Inspection report based on 31.12.2025.Remaining shortfall will be maintained within 2029.

11.6 Provision for tax

Balance as on January 01	885,817,182	883,506,157
Add: Current tax		
Corporate tax for the year	238,472	2,311,025
Corporate tax for prior years	-	-
Balance as on December 31	**886,055,654**	**885,817,182**

Provision for current tax

The company calculate taxable profit /losses assed on Income Tax Act 2023 and determined current tax liability as per applicable rate enacted by Finance Act.2025.

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
11(a)	**Consolidated Other Liabilities**		
	Premier Leasing & Finance Limited (Note-11)	12,939,275,964	10,716,300,758
	Premier Leasing Securities Limited	16,351,939	28,424,922
	Premier Leasing Capital Management Limited	91,652,570	83,812,355
	Premier Leasing Securities Broking Limited	53,918,111	53,413,436
	Adjustment for dealing with susidiary	-	-
	Total	**13,101,198,584**	**10,881,951,471**
12	**Capital**		
12.1	**Authorized capital**		
	300,000,000 ordinary shares of Taka 10 each	**3,000,000,000**	**3,000,000,000**
12.2	**Issued, subscribed and fully paid-up capital**		
	13,29,70,210 ordinary shares of Taka 10 each issued for cash	**1,329,702,100**	**1,329,702,100**
		1,329,702,100	**1,329,702,100**
12.3	**Capital adequacy ratio (Consolidated)**		
	Core capital (Tier-I)		
	Paid up capital (Note-12.2)	1,329,702,100	1,329,702,100
	Statutory reserve (Note-13)	219,959,846	219,959,846
	General reserve	-	-
	Proposed dividend	-	-
	Non controling interest (Note-15 b)	425,884,556	426,705,716
	Retained earnings (Note-15 a)	(15,165,325,506)	(12,247,533,297)
	Total	**(13,189,779,004)**	**(10,271,165,635)**
	Supplementary capital (Tier-II)		
	General provision maintained against unclassified loan (Note-11.5)	44,013,610	34,610,120
	General provision on off-balance sheet items	-	-
	General provision on off-shore Banking Units	-	-
	Revaluation gain / loss on investments upto 50%	187,372,331	191,719,888
	Total	**231,385,941**	**226,330,008**
	Total Capital	**(12,958,393,064)**	**(10,044,835,627)**
	A.Eligible Capital;		
	1.Tire-1 Capital	(13,189,779,004)	(10,271,165,635)
	2.Tire-2 Capital	231,385,941	226,330,008
	3.Total Eligible Capital (1+2)	**(12,958,393,064)**	**(10,044,835,627)**
	B.Total Risk Weighted Assets (RWA)	15,532,503,580	16,053,903,580
	C.Capital Adequacy Ratio (CAR) (A3/B)*100	-83.43%	-62.57%
	D.Core Capital to RWA (A1/B)*100	-84.92%	-63.98%
	E.Supplementary Capital to RWA (A2/B)*100	1.49%	1.41%
	F.Minimum Capital Requirement (MCR) 10% of RWA (10% of B)	**1,553,250,358**	**1,605,390,358**
	G.Surplus/Short fall (A-F)	**(14,511,643,422)**	**(11,650,225,985)**
12.4	**Capital adequacy ratio (Solo)**		
	Core capital (Tier-I)		
	Paid up capital (Note-12.2)	1,329,702,100	1,329,702,100
	Statutory reserve (Note-13)	219,959,846	219,959,846
	General reserve	-	-
	Proposed dividend	-	-
	Retained earnings (Note-15)	(15,160,706,037)	(12,228,630,634)
		(13,611,044,091)	**(10,678,968,688)**

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024
Supplementary capital (Tier-II)		
General provision maintained against unclassified loan (Note-11.5)	44,013,610	34,610,120
General provision on off-balance sheet items	-	-
General provision on off-shore Banking Units	-	-
Revaluation gain / loss on investments upto 50%	187,372,331	191,719,888
	231,385,941	**226,330,008**
Total capital	**(13,379,658,151)**	**(10,452,638,679)**
A.Eligible Capital;		
1.Tire-1 Capital	(13,611,044,091)	(10,678,968,688)
2.Tire-2 Capital	231,385,941	226,330,008
3.Total Eligible Capital (1+2)	**(13,379,658,151)**	**(10,452,638,679)**
B.Total Risk Weighted Assets (RWA)	15,343,598,630	16,441,798,630
C.Capital Adequacy Ratio (CAR) (A3/B)*100	-87.20%	-63.95%
D.Core Capital to RWA (A1/B)*100	-88.71%	-65.34%
E.Supplementary Capital to RWA (A2/B)*100	1.51%	1.38%
F.Minimum Capital Requirement (MCR) 10% of RWA (10% of B)	**1,534,359,863**	**1,634,439,863**
G.Surplus/Short fall (A-F)	**(14,914,018,014)**	**(12,087,078,542)**

12.5 Composition of shareholdings

Composition of shareholdings as on 31 December, 2025 is as under:

Group	No. of Shareholders		No. of Shares		Percentage(%)	
	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024
Sponsors/ Directors	19	16	27,554,579	31,181,013	20.72	23.45
Institution	59	65	28,159,341	30,891,775	21.18	23.23
General Public (Individuals)	7,047	7,580	77,256,290	70,897,422	58.10	53.32
Total	**7,125**	**7,661**	**132,970,210**	**132,970,210**	**100**	**100**

12.6 Shareholding range on the basis of shareholding as at 31 December, 2025.

No. of shares	Number of Shareholders	Total number of shares	Percentage of total holdings
Less than 500	2,082	298,178	0%
501 to 5,000	3,316	6,839,584	5%
5,001 to 10,000	637	4,705,738	4%
10,001 to 20,000	478	6,964,911	5%
20,001 to 30,000	194	4,898,936	4%
30,001 to 40,000	82	2,862,940	2%
40,001 to 50,000	74	3,408,696	3%
50,001 to 100,000	134	9,625,636	7%
100,001 to 1,000,000	106	30,001,310	23%
Over 1,000,000	22	63,364,281	48%
Total	**7,125**	**132,970,210**	**100%**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
13	**Statutory reserve**		
	Balance as at January 01, 2025	219,959,846	219,959,846
	Add: Addition during the year *	-	-
	Balance as on December 31, 2025	**219,959,846**	**219,959,846**
14	**Revaluation reserve**		
	Capital Reserve/Revaluation Reserve		
	Revaluation value	723,300,000	723,300,000
	Less: Adjustment of valuation	-	-
	Less: Cost value	(250,624,336)	(250,624,336)
	Less:Adjustment for depreciation	(82,316,641)	(73,259,230)
	Less: Deferred Tax 4%	(15,614,361)	(15,976,657)
	Balance as on December 31, 2025	**374,744,661**	**383,439,776**
15	**Retained earnings / movement of profit and loss account**		
	Balance at January 01, 2025	(12,228,630,634)	(8,609,420,299)
	Issuance of Bonus share	-	-
	Cash Dividend Paid	-	-
	Addition during the year	(2,941,132,814)	(3,628,267,746)
	Transfer to statutory reserve	-	-
	Transfer to Provision against Lease, Loan & Advances	-	-
	Deferred tax asset	-	-
	Adjustment for depreciation of revalued asset	9,057,411	9,057,411
	Proposed Dividend	-	-
	Balance as on December 31, 2025	**(15,160,706,037)**	**(12,228,630,634)**
15(a)	**Consolidated Retained earnings / movement of profit and loss account**		
	Balance at January 01, 2025	(12,247,533,297)	(8,600,296,104)
	Issuance of Bonus share	-	-
	Cash Dividend Paid	(3,671,906)	-
	Addition during the year	(2,923,177,714)	(3,656,294,604)
	Proior year adjustment	-	-
	Transfer to statutory reserve	-	-
	Transfer to Provision against Lease, Loan & Advances	-	-
	Adjustment for depreciation of revalued asset	9,057,411	9,057,411
	Proposed Dividend	-	-
	Balance as on December 31, 2025	**(15,165,325,506)**	**(12,247,533,297)**
15(b)	**Non-Controlling Interest**		
	Premier Leasing Securities Limited	4,269,193	4,247,143
	Premier Leasing Capital Management Limited	1,958,573	1,861,002
	Premier Leasing Securities Broking Limited	419,656,789	420,597,571
	Total	**425,884,556**	**426,705,716**

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
16	**Net asset value per share**		
	Total asset	17,727,655,381	17,893,159,808
	Total liabilities	(30,963,954,811)	(28,188,688,719)
	Net asset	**(13,236,299,430)**	**(10,295,528,911)**
	Number of share outstanding	132,970,210	132,970,210
	Net asset value per share	**(99.54)**	**(77.43)**
16(a)	**Consolidated net asset value per share**		
	Total asset	18,013,259,337	18,181,650,571
	Total liabilities	(30,828,293,680)	(28,069,376,430)
	Net asset	**(12,815,034,343)**	**(9,887,725,859)**
	Number of share outstanding	132,970,210	132,970,210
	Net asset value per share	**(96.38)**	**(74.36)**
17	**Contingent Liabilities**		
17.1	**Letters of Guarantee**		
	Letters of guarantee (Local)	-	-
	Letters of guarantee (Foreign)	-	-
	Foreign counter guarantees	-	-

Guarantees

The Company gives guarantees on behalf of customers. A financial guarantee represents an irrevocable undertaking that the Company will pay to third parties. Money for which the the Company is contingently liable in respect of guarantees given favoring:

Directors or officers	-	-
Government	-	-
Banks and other institutions	-	-
Others	-	-
17.2 **Irrevocable Letters of Credit**		
Letters of credit (Sight)	-	-
Letters of credit (Deferred)	-	-
Back to back L/C	-	-
Back to back bills	-	-
Bank's liabilities PAD (DEF)	-	-
	-	-
18 **Profit before Provision**		
Income:		
Interest, discount and similar income (note-18.1)	23,843,688	406,153,214
Investment income	(11,898,871)	11,555,123
Fees, commission and brokerage	-	-
Gains *less* losses arising from dealing in securities	-	-
Gains *less* losses arising from investment securities	-	-
Gains *less* losses arising from dealing in foreign currencies	-	-
Income from non-Company assets	-	-
Other operating income	291,952	241,017
Profit *less* losses on interest rate changes	-	-
Total	**12,236,769**	**417,949,354**

AHMED ZAKER & CO Dhaka Chartered Accountants

		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
	Expenses:		
	Interest, fee and commission, etc.	1,199,870,588	1,448,328,536
	Losses on loans and advances	-	-
	Administrative expenses (note-18.2)	72,438,900	75,156,558
	Other operating expenses	5,264,182	5,625,197
	Depreciation on assets	15,025,227	16,651,064
	Total	**1,292,598,897**	**1,545,761,355**
	Grand Total	**(1,280,362,128)**	**(1,127,812,001)**
18.1	**Interest, discount and similar income**		
	Interest on loan, advances and leases	23,843,688	406,153,214
	Interest on bonds	-	-
	Discount income	-	-
	Interest on debentures	-	-
	Total	**23,843,688**	**406,153,214**
18.2	**Administrative expenses**		
	Salary and allowances	56,271,653	56,429,829
	Rent, taxes, insurance, electricity, etc.	6,712,885	7,016,068
	Legal expenses	66,700	545,143
	Postage, stamp, telecommunication, etc.	1,660,248	1,806,507
	Stationery, printing, advertisement, etc.	2,500,434	2,081,650
	Managing Director's salary and fees	1,391,910	5,307,393
	Directors' fees	2,191,569	545,272
	Auditors' fees	345,000	345,000
	Repair of the Company's assets	1,298,501	1,079,696
	Total	**72,438,900**	**75,156,558**
19	**Interest income**		
	Lease finance	6,984,558	27,274,977
	Term loan and home loan	7,148,872	373,203,966
	Short term loan	-	-
	Short term finance	-	-
	Hire purchase	-	-
	Loan against deposit	-	-
	Staff loan	-	-
	Total interest on lease, loans and advances	**14,133,430**	**400,478,943**
	Interest on fixed deposit with banks	9,474,881	5,559,035
	Interest on balance with banks	235,377	115,236
	Total	**23,843,688**	**406,153,214**
19 (a)	**Consolidated Interest income**		
	Premier Leasing & Finance Limited (Note-19)	23,843,688	406,153,214
	Premier Leasing Securities Limited	-	-
	Premier Leaisng Securities Broking Limited	1,679,775	832,828
	Premier Leaisng Capital Management Limited	20,916,119	19,998,561
	Less:Adjustment for dealing with susidiary	(30,655,146)	(30,655,146)
	Total	**15,784,436**	**396,329,457**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
20	**Interest paid on deposits, borrowings, etc.**		
	Interest paid on deposits:		
	Deposits from banks, financial institutions and Individuals	632,835,185	630,219,714
		632,835,185	**630,219,714**
	Interest paid on borrowings:		
	Bank loans	511,779,147	715,871,935
	Call loan	35,365,292	7,656,627
	Overdraft	19,890,964	94,580,260
	Total	**567,035,403**	**818,108,822**
		1,199,870,588	**1,448,328,536**
20(a)	**Consolidated Interest paid on deposits, borrowings, etc.**		
	Premier Leasing & Finance Limited (Note-20)	1,199,870,588	1,448,328,536
	Premier Leasing Securities Limited	8,416,032	10,656,769
	Premier Leasing Securities Broking Limited	-	-
	Premier Leaisng Capital Management Limited	-	-
	Less ;Adjustment for dealing with subsidiary	(30,655,146)	(30,655,146)
	Total	**1,177,631,474**	**1,428,330,159**
21	**Investment income**		
	Interest on bonds	-	-
	Interest on debentures	-	-
	Discount income	-	-
	Gain/(Loss) on sale of shares	(13,091,233)	-
	Dividend on shares	1,192,362	11,555,123
	Total	**(11,898,871)**	**11,555,123**
21(a)	**Consolidated Investment income**		
	Premier Leasing & Finance Limited (Note-21)	(11,898,871)	11,555,123
	Premier Leasing Securities Limited	2,932,368	(1,800,794)
	Premier Leaing Securities Broking Limited	6,020,828	(30,281,247)
	Total	**(2,945,675)**	**(20,526,918)**
21(b)	**Consolidated Fees,Commission, Exchange and Brokerage**		
	Premier Leasing & Finance Limited	-	-
	Premier Leasing Securities Limited	(117,488)	(398,379)
	Premier Leasing Securities Broking Limited	9,722,327	16,201,239
	Total	**9,604,839**	**15,802,860**
22	**Other operating income**		
	Service & documentation charges	21,668	111,475
	Profit on early repayment	73,374	76,787
	Proceeds on titleship transfer	20,125	25,875
	Profit on sale of fixed assets	-	-
	Other income	176,785	26,880
	Total	**291,952**	**241,017**
22(a)	**Consolidated other operating income**		
	Premier Leasing & Finance Limited (Note-22)	291,952	241,017
	Premier Leasing Securities Limited	532,092	225,305
	Premier Leasing Securities Broking Limited	1,466,695	429,156
	Total	**2,290,739**	**895,478**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
23	**Salaries and allowances**		
	Basic salary, provident fund contribution and all other allowances	52,473,378	52,154,537
	Festival and incentive bonus	3,798,275	4,275,292
	Total	**56,271,653**	**56,429,829**
23(a)	**Consolidated salaries and allowances**		
	Premier Leasing & Finance Limited (Note-23)	56,271,653	56,429,829
	Premier Leasing Securities Limited	3,655,880	3,649,880
	Premier Leaing Securities Broking Limited	8,948,064	11,725,601
	Total	**68,875,597**	**71,805,310**
24	**Rent, taxes, insurance, electricity, etc.**		
	Rent,rates & taxes	4,854,095	5,163,081
	Insurance	41,554	114,424
	Electricity, gas and water	1,817,236	1,738,563
	Total	**6,712,885**	**7,016,068**
24(a)	**Consolidated rent, taxes, insurance, electricity, etc.**		
	Premier Leasing & Finance Limited (Note-24)	6,712,885	7,016,068
	Premier Leasing Securities Limited	56,117	238,377
	Premier Leasing Securities Broking Limited	3,309,758	3,779,158
	Total	**10,078,760**	**11,033,603**
25	**Legal expenses**		
	Legal expenses	66,700	545,143
		66,700	**545,143**
26	**Postage, stamp, telecommunication, etc.**		
	Postage, stamp, Internet	905,044	1,035,360
	Telephone	755,204	771,147
	Total	**1,660,248**	**1,806,507**
26(a)	**Consolidated postage, stamp, telecommunication, etc.**		
	Premier Leasing & Finance Limited (Note-26)	1,660,248	1,806,507
	Premier Leasing Securities Limited	419,280	424,124
	Premier Leasing Securities Broking Limited	770,236	690,469
	Total	**2,849,764**	**2,921,100**
27	**Stationery, printing and advertisements, etc.**		
	Printing and stationery	1,560,815	1,541,084
	Publicity and advertisement	939,619	540,566
	Total	**2,500,434**	**2,081,650**
27(a)	**Consolidated stationery, printing and advertisements, etc.**		
	Premier Leasing & Finance Limited (Note-27)	2,500,434	2,081,650
	Premier Leasing Securities Limited	25,055	15,947
	Premier Leasing Securities Broking Limited	210,065	215,909
	Total	**2,735,554**	**2,313,506**

AHMED ZAKER & CO. Dhaka Chartered Accountants

		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
28	**Managing Director's salary and benefits**		
	Remuneration	1,066,935	4,410,000
	Other benefits	324,975	897,393
	Total	**1,391,910**	**5,307,393**
29	**Directors' fees & meeting expenses**		
	Directors' fees & remunerations	2,126,065	491,200
	Meeting expenses	65,504	54,072
	Total	**2,191,569**	**545,272**
	Directors' fee include fees for attending the meeting by directors. Each director has remunerated @Tk.8,000/- per meeting.		
29(a)	**Consolidated fees for Directors & meeting Expenses**		
	Premier Leasing & Finance Limited (Note-29)	2,191,569	545,272
	Premier Leasing Securities Limited	457,600	299,200
	Premier Leasing Securities Broking Limited	319,822	219,619
	Total	**2,968,991**	**1,064,091**
30	**Auditors' fees**		
	Audit fees	300,000	300,000
	VAT on audit fees	45,000	45,000
	Total	**345,000**	**345,000**
30(a)	**Consolidated fees for auditors**		
	Premier Leasing & Finance Limited (Note-30)	345,000	345,000
	Premier Leasing Securities Limited	80,500	46,000
	Premier Leaisng Capital Management Limited	34,500	34,500
	Premier Leasing Securities Broking Limited	80,000	70,000
	Total	**540,000**	**495,500**
31	**Depreciation,amortization and repair of assets**		
	Depreciation - (see annexure-A for detail)		
	Furniture and fixture	-	193,339
	Office equipment	26,358	718,929
	Motor vehicles	-	-
	Office decoration	-	-
	Electrical equipment	959,741	959,741
	Office Crockeries	810	-
	Building	13,957,196	13,957,196
	Office Software	81,122	821,859
	Total	**15,025,227**	**16,651,064**
	Repairs		
	Office equipment	220,881	174,809
	Maintenance	1,006,374	861,885
	Vehicles	71,246	43,002
	Total	**1,298,501**	**1,079,696**
	Grand Total	**16,323,728**	**17,730,760**

AHMED ZAKER & CO. Dhaka Chartered Accountants

		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
31(a)	**Consolidated depreciation,amortization and repair of assets**		
	Premier Leasing & Finance Limited (Note-31)	16,323,728	17,730,760
	Premier Leasing Securities Limited	793,718	894,053
	Premier Leasing Securities Broking Limited	1,500,609	1,201,558
	Total	**18,618,055**	**19,826,371**
32	**Other expenses**		
	Fuel expenses for vehicles	212,567	300,699
	Office cleaning	8,510	5,098
	Training expenses	48,600	23,000
	Books, magazines and newspapers, etc.	82,517	52,578
	Fees and subscription	1,765,231	1,917,270
	Bank charges	904,702	950,717
	Entertainment	236,889	212,233
	Annual General Meeting expenses	539,429	250,074
	Travelling and convevance expenses	855,418	816,544
	Uniform puchase for casul staffs	160,970	166,479
	Managers Conference	3,305	7,200
	Eid Bakshis	24,300	24,300
	NID Verification Charges	57,972	836
	Office expenses	363,772	898,169
	Total	**5,264,182**	**5,625,197**
32(a)	**Consolidated other expenses**		
	Premier Leasing & Finance Limited (Note-32)	5,264,182	5,625,197
	Premier Leasing Securities Limited	406,836	853,992
	Premier Leaisng Capital Management Limited	66,380	69,150
	Premier Leasing Securities Broking Limited	1,623,638	2,263,207
	Total	**7,361,036**	**8,811,546**
33	**Provision**		
33(1)	**Provision against lease, loans and advances**		
	On classified loans, lease and advances	1,309,938,591	2,287,004,532
	On un-classified loans	9,403,490	21,695,468
	Other provisions	-	
	Total	**1,319,342,081**	**2,308,700,000**
33(2)	**Provision for diminution in value of investments**		
	On value of investment in securities	3,411,466	15,365,464
	Total	**3,411,466**	**15,365,464**
33(3)	**Other Provisions**		
	Advance,deposit and Prepaid expenses	316,388,868	158,122,555
	Total	**316,388,868**	**158,122,555**
	Grand Total	**1,639,142,415**	**2,482,188,019**
33(a)	**Consolidated Provisions;**		
	Lease ,Loans & Advances:		
	Premier Leasing & Finance Limited (Note-33.1)	1,319,342,081	2,308,700,000
	Investment in securities;		
	Premier Leasing & Finance Limited (Note-33.2)	3,411,466	15,365,464
	Premier Leasing Securities Limited	(12,792,989)	9,001,679
	Premier Leasing Securities Broking Limited	(7,938,537)	(15,650,468)
	Total	**(17,320,060)**	**8,716,675**
	Other Provisions (Note-33.3)		
	Advance,deposit and Prepaid expenses	316,388,868	158,122,555
	Total	**316,388,868**	**158,122,555**
	Grand Total	**1,618,410,889**	**2,475,539,230**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
34	**Provision for Income tax**		
	Current tax	238,472	2,311,025
	Deferred tax	21,389,799	15,956,701
	Total	**21,628,272**	**18,267,726**
34(a)	**Consolidated Provision for Income tax**		
	Premier Leasing & Finance Limited (Note-34)	238,472	2,311,025
	Premier Leasing Securities Limited	726,443	2,284,333
	Premier Leaisng Capital Management Limited	7,805,715	7,460,592
	Premier Leasing Securities Broking Limited	2,295,974	3,522,732
	Total	**11,066,604**	**15,578,682**
35	**Earnings per share (EPS)**		
	Net profit after tax	(2,941,132,814)	(3,628,267,746)
	Weighted average number of ordinary shares	132,970,210	132,970,210
	Earnings per share	**(22.12)**	**(27.29)**

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of December 31, 2025 as per International Accounting Standard (IAS) -33. Earnings per share (EPS) has been negative due to increasing Non-performing loan.

35(a)	**Consolidated earnings per share (EPS)**		
	Consolidated net profit after tax	(2,923,177,714)	(3,656,294,604)
	Weighted average number of ordinary shares	132,970,210	132,970,210
	Earnings per share-consolidated	**(21.98)**	**(27.50)**

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of December 31, 2025 as per International Accounting Standard (IAS) -33. Earnings per share (EPS) has been negative due to increasing Non-performing loan.

36	**Net operating cash flow per share (NOCFPS)**		
	Net cash flows from operating activities (A)	2,169,258,492	2,936,482,863
	Total number of ordinary shares outstanding (B)	132,970,210	132,970,210
	Net operating cash flow per share (NOCFPS)(A/B)	**16.31**	**22.08**
36(a)	**Consolidated Net operating cash flow per share (NOCFPS)**		
	Net cash flows from operating activities (A)	1,990,292,039	3,047,024,515
	Total number of ordinary shares outstanding (B)	132,970,210	132,970,210
	Net operating cash flow per share (NOCFPS)(A/B)	**14.97**	**22.92**
37	**Reconciliation of Operating Activities of Cash Flows (Solo);**		
	Profit/(loss) before income tax	(2,919,504,543)	(3,610,000,020)
	Less;Profit from sale of share of securities & PPE	(11,898,871)	11,555,123
	Less;Income taxes paid	(7,227,667)	(7,353,650)
	Add;Adjustments for non-cash items;		
	Depreciation of Assets	15,025,227	16,651,064
	Provision for lease,loans and advances	1,319,342,081	2,308,700,000
	Provision for the diminution in the value of Investments	3,411,466	15,365,464
	(Increase)/decrease in lease,loans/advances	111,760,821	(67,528,766)
	(Increase)/decrease in other assets	(42,038,668)	10,203,645
	Increase/(decrease) in deposit and other accounts	310,943,839	321,718,330
	Increase/(decrease) in other liabilities	1,906,586,338	2,674,293,926
	Increase/(decrease) in accruals	1,482,858,469	1,114,965,957
	Net Cash flows from operating activities	**2,169,258,492**	**2,788,571,073**

AHMED ZAKER & CO. Dhaka Chartered Accountants

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	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024

38 **Number of employees**

The number of employees engaged for the whole year or part thereof who received a total remuneration of Tk. 36,000 p.a were 65 c.

39 **Disclosure on Audit committee as on 31.12.2025;**

The audit committee comprised of:

Sl.	Name	Status in the Company	Status with committee	Educational Qualification
1	Mr.S.M.Zahir Uddin Haider FCMA	Independent Director	Chairman	M.Com(Accounting), MBA(HR), IBA(DU), FCMA
2	Engr.M.Rabiul Huq	Director	Vice-Chairman	SDR Member, B.Sc Enginering
3	Mr.Abduhu Ruhul Masih	Independent Director	Member	M.Com(Marketing), RU.
4	Mr. Subash Chandra Moulick FCS	Company Secretary	Member Secretary	MSS, MBA (Finance), FCS

During 2025, the Audit Committee discharged the following responsibilities:

- Reviewed the Company's draft financial statements for the year ended as on December 31, 2025 and recommended that the same for placing in the meeting of the Board of Directors for approval.
- Recommendation for publishing the report of the committee in the Annual Report.
- Recommendation for appointment of external Auditors and their audit fee.
- Reviewed the quarterly financial statements and recommended the same for placing before the Board of Directors meeting for approval.
- Reviewed the Inspection Report of Bangladesh Bank along with the reply of PLFL thereon and recommended the same for placing in the Board of Directors meeting for approval for onward submission to Bangladesh Bank.

The Audit Committee of the Board of Directors meet six(6) times during the year 2025. On invitation Chief Financial Officer attended the meetings to meet queries of the Committee and have taken for directives improvement. The decision and directives of the Audit Committee were being complied to upgrade operational efficiency of the organization.

Related party transactions

The Company in normal course of business has entered into transactions with other entities that fall within the definition of related party contained in the Bangladesh Accounting standards 24. The Company believes that the terms of related party transactions are not significantly different from those that could have been obtained from third parties. Exposure with related party as at 31 December 2025 are as under :

Name of the related party	Relationship	Nature of transaction	Balance Receivable/ (Payable)
Lease,loans and advances to Chief Executive and other Senior Executives	Employees	Loan	13,601,087
Premier Leasing Securities Limited	Related Concern of Premier Leasing & Finance Limited	Equity Investment	41,65,00,000
Premier Leasing Securities Limited	Related Concern of Premier Leasing & Finance Limited	Equity Investment	53,00,00,000
Ppremier Leasing Capital Management Limited	Related Concern of Premier Leasing & Finance Limited	Equity Investment	10,28,12,500
Remuneration	Managing Director	Remuneration	1,391,910

AHMED ZAKER & CO. Dhaka Chartered Accountants

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		Amount in Taka	
		Dec 31, 2025	Dec 31, 2024
Directors fees & meeting expense	Directors	Directors fees	2,191,569
Salaries and allowances	Employees	Salaries	56,271,653
Dr.Mizanur Rahman Shelly ,Late	Directors	Term finance	1,532,280
Car Impo	Directors	Term finance	9,934,590
A T M Shoeb	Directors	Term finance	7,090,280

41 **Names of directors and their interest in different entities as at December 31, 2025;**

Sl. No.	Name of Directors	Status with the Company	Entities where they have interest
1	Mr. Md.Ashequr Rahman	Independent Director & Chairman	
2	Engr. M.Rabiul Haq	Vice-Chairman & Sponsor Director	**Director:** **Creative Engineers Limited**
3	Mr. S.M.Zahir Uddin Haider FCMA	Independent Director & Chairman Audit Committee	
4	Mr. Abduhu Ruhul Masih	Independent Director	
5	Mr. Md.Reaz Hasan	Independent Director	
6	Mrs. Shirin Akhter	Independent Director	
7	Tushar Kanti ChakmaBrigadier	Independent Director	

42 It is to be mentioned here that the EPS negative for the year 2025 due to negative impact of COVID-19 pandemic on the business as well as adjustment of provision shortfall amount from income against Loan/Lease/Advance of the Company.

43 **Subsequent event after the balance sheet date**

The Board of Directors at the 293th Board meeting held on 30 July, 2026 has recommended no dividend.

44 **Others**

44.1 **Capital expenditure commitment**

There was no capital expenditure commitment contracted but not incurred or provided for at the end of the

44.2 **Claim against company not acknowledged as debt**

There were no such claim against the company which has not been acknowledged as debt at the balance sheet date.

AHMED ZAKER & CO. Dhaka Chartered Accountants

	Amount in Taka	
	Dec 31, 2025	Dec 31, 2024
	2025	2024
	Taka (million)	Taka (million)
44.3 Disbursement		
During the year the company disbursed the following amount		
Lease finance	-	-
Term finance	11.08	13.37
Total	**11.08**	**13.37**

44.4 Figures of the previous year have been rearranged wherever considered necessary, for the purpose of comparison with current years presentation without any impact on the profit and value of assets and liabilities as reported in the financial statements.

(Syed Monir Hossain)
SVP & CFO

(Subash Chandra Moulick FCS)
EVP & Company Secretary &
Managing Director(Current Charge)

(Md. Reaz Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director &

AHMED ZAKER & CO. Dhaka Chartered Accountants

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PREMIER LEASING AND FINANCE LIMITED
Fixed assets including premises, furniture and fixtures
As at December 31, 2025

Annexure - A
(Amount in Taka)

COST:

Particulars of Assets	COST				Rate %	DEPRECIATION				Written down value at 31.12.2025
	Balance as on 01.01.2025	Additions during the period	Disposal during the period	Balance as on 31.12.2025		Balance as on 01.01.2025	Charged during the period	Disposal during the period	Balance as on 31.12.2025	
Furniture & fixture	3,874,087	-	-	3,874,087	10%	3,874,086	-	-	3,874,086	1
Office equipment	35,812,980	-	-	35,812,980	15%	35,812,979	-	-	35,812,979	1
Office equipment	71,776	-	-	71,776	15%	5,068	10,766	-	15,835	55,941
Office equipment	-	238,047	-	238,047	15%	-	15,591	-	15,591	222,456
Motor vehicle	13,453,538	-	-	13,453,538	20%	13,453,537	-	-	13,453,537	1
Office Decoration	21,918,479	-	-	21,918,479	20%	21,918,478		-	21,918,478	1
Electrical goods	9,597,405	-	-	9,597,405	10%	7,526,190	959,741	-	8,485,930	1,111,475
Office Crockeries	6,785	-	-	6,785	15%	6,784	-	-	6,784	1
Office Crockeries	-	9,350	-	9,350	15%	-	810	-	810	8,540
Building	244,989,245	-	-	244,989,245	2%	65,174,866	4,899,785	-	70,074,651	174,914,594
Land	10,713,964	-	-	10,713,964	0%	-	-	-	-	10,713,964
Office Software	5,201,036	-	-	5,201,036	15%	5,184,364	16,671	-	5,201,035	1
Office Software	303,300	-	-	303,300	15%	86,222	45,495	-	131,717	171,583
Office Software	-	303,300	-	303,300	15%	-	18,956	-	18,956	284,344
Sub-total As at 31.12.2025	**345,942,595**	**550,697**	**-**	**346,493,292**		**153,042,573**	**5,967,815**	**-**	**159,010,388**	**187,482,904**
Sub-total As at 31.12.2024	**345,567,519**	**375,076**	**-**	**345,942,595**	**-**	**145,448,920**	**7,593,653**	**-**	**153,042,573**	**192,900,022**

Revaluation:

(Amount in Taka)

Particulars of Assets	COST				Rate %	DEPRECIATION				Written down value at 31.12.2025
	Balance as on 01.01.2025	Additions during the period	Disposal during the period	Balance as on 31.12.2025		Balance as on 01.01.2025	Charged during the period	Disposal during the period	Balance as on 31.12.2025	
Building	452,870,554	-	-	452,870,554	2%	73,259,230	9,057,411	-	82,316,641	370,553,913
Land	19,805,110	-	-	19,805,110	-	-	-	-	-	19,805,110
Sub-total As at 31.12.2025	**472,675,664**	**-**	**-**	**472,675,664**	**-**	**73,259,230**	**9,057,411**	**-**	**82,316,641**	**390,359,023**
Sub-total As at 31.12.2024	**472,675,664**		**-**	**472,675,664**	**-**	**64,201,819**	**9,057,411**	**-**	**73,259,230**	**399,416,434**
Sub-total As at 31.12.2025	**818,618,259**	**550,697**	**-**	**819,168,956**	**-**	**226,301,803**	**15,025,227**	**-**	**241,327,030**	**577,841,926**
Sub-total As at 31.12.2024	**818,243,183**	**375,076**	**-**	**818,618,259**	**-**	**209,650,739**	**16,651,064**	**-**	**226,301,803**	**592,316,456**

AHMED ZAKER & CO. Dhaka Chartered Accountants

GGi INDEPENDENT MEMBER

CamScanner