Premier Leasing & Finance Limited and its Subsidiaries
Consolidated and solo financial statements (Un-audited)
As at and for the period ended June 30, 2026.

Premier Leasing & Finance Limited and its Subsidiaries
Selected Explanatory notes to the consolidated and solo financial statements (Un-audited)
As at and for the period ended June 30, 2026.

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.

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 Chittagong 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.

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 Standard (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 Date of authorization

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

2.4 Reporting

This quarterly financial statement has been prepared based on International Accounting Standard (IAS)-34:" **Interim Financial Reporting".**

These interim financial statements should be read in conjunction with the published financial statement for the year ended December 31,2025, as they provide an update to previously reported information.

2.5 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.

2.6 Basis of consolidation of operations of subsidiaries

The financial statements of the Company and its subsidiaries, 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'.

2.7 Subsequent events

No material events occurred after the balance sheet date, non-disclosure of which could affect the ability of the users of the financial statements to make proper evaluation and decisions.

2.8 General

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

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Balance Sheet (Un-audited)
As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY AND ASSETS			
Cash		**48,035,905**	**11,508,225**
Cash in hand (including foreign currencies)	3(a)	1,289,845	701,718
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	46,746,060	10,806,507
Balance with banks and other financial institutions		**2,248,292,058**	**2,231,206,487**
In Bangladesh	4(a)	2,248,292,058	2,231,206,487
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments		**49,652,880**	**145,574,564**
Government		-	-
Others	5©	49,652,880	145,574,564
Leases, loans and advances		**12,882,879,780**	**12,871,915,067**
Leases	6.2	2,283,123,210	2,292,557,568
Loans, cash credits, overdrafts, etc.	6.3(a)	10,599,756,570	10,579,357,499
Bills purchased and discounted		-	-
Fixed assets including premises, furniture and fixtures	7(a)	**727,672,814**	**726,914,668**
Other assets	8(a)	**2,010,832,193**	**2,026,140,325**
Non - financial institutional assets		-	-
Total assets		**17,967,365,630**	**18,013,259,337**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agents	9(a)	**8.334.522.991**	**8.206.980.750**
Deposits and other accounts		**9,724,026,681**	**9,520,114,346**
Current deposits		-	-
Bills payable		-	-
Savings bank deposits		-	-
Term deposits	10.1.a	9,655,047,032	9,450,916,975
Bearer certificates of deposit		-	-
Other deposits	10.1	68,979,649	69,197,371
Other liabilities	11(a)	**13,201,797,504**	**13,101,198,584**
Total liabilities		**31,260,347,176**	**30,828,293,680**
Capital / Shareholders' equity		**(13,718,765,942)**	**(13,240,918,899)**
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	377,932,562	374,744,661
Retained earnings	15(a)	(15,646,360,450)	(15,165,325,506)
Non-Controlling interest	15(b)	**426,084,396**	**425,884,556**
Total Equity		**(13,292,681,545)**	**(12,815,034,343)**
Total Liabilities and Shareholders' equity		**17,967,665,630**	**18,013,259,337**
Net asset value per share	16(a)	**(99.97)**	**(96.38)**
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 accompanying notes and policies 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

Place: Dhaka
Date: 30 July 2026

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Profit & Loss Account(Un-audited)
For the period ended June 30, 2026

Particulars	Notes	Half year ended		Quarter ended	
		January 01,2026 to June 30,2026	January 01,2025 to June 30,2025	April 01,2026 to June 30,2026	April 01,2025 to June 30,2025
OPERATING INCOME					
Interest income	19(a)	63,697,241	102,862,479	41,732,603	73,642,282
Interest paid on deposits, borrowings, etc.	20(a)	(501,393,014)	(583,051,609)	(249,605,074)	(353,814,730)
Net interest income		(437,695,773)	(480,189,130)	(207,872,471)	(280,172,448)
Investment income	21(a)	(51,691,367)	1,315,117	925,796	(356,671)
Fees,Commission, exchange and brokerage	21(b)	5,224,286	3,603,398	3,483,049	1,528,368
Other operating income	22(a)	347,482	1,505,705	326,350	(832,318)
Total operating income (A)		(483,815,372)	(473,764,910)	(203,137,276)	(279,833,069)
OPERATING EXPENSES				-	
Salaries and allowances	23(a)	36,981,342	36,681,091	18,781,608	18,667,660
Rent, taxes, insurance, electricity, etc.	24(a)	5,379,278	5,230,366	2,379,954	2,537,037
Legal expenses	25	1,194,100	89,500	837,900	89,500
Postage, stamp, telecommunication, etc.	26(a)	1,163,157	1,379,140	666,954	712,940
Stationery, printing, advertisements, etc.	27(a)	448,472	1,234,266	236,464	496,731
Managing Director's salary and benefits	28	-	1,389,610	-	20,575
Directors' fees & meeting expenses	29(a)	1,869,305	558,037	970,835	442,440
Auditors' fees	30(a)	172,500	172,500	37,375	71,875
Depreciation, Amortization and repair of assets	31(a)	9,991,295	9,484,008	4,812,880	4,521,424
Other expenses	32(a)	5,018,029	3,906,560	2,910,647	1,158,699
Total operating expenses (B)		62,217,478	60,125,078	31,634,617	28,718,881
Profit before provision (C=A-B)		(546,032,850)	(533,889,988)	(234,771,893)	(308,551,950)
Provision against lease, loans and advances		320,000	595,000	192,500	410,000
Provision for diminution in value of investments		(56,856,391)	23,112,986	517,452	14,755,271
Other provisions	-	-	-	-	-
Total provision (D)	33(a)	(56,536,391)	23,707,986	709,952	15,165,271
Total profit before taxes (C-D)		(489,496,459)	(557,597,974)	(235,481,845)	(323,717,221)
Provision for Income Tax		(276,507)	5,400,106	13,490,051	2,610,628
Current Tax	34(a)	5,973,036	1,686,920	2,923,084	(98,078)
Deferred Tax	11.2.1	(6,249,543)	3,713,186	10,566,967	2,708,706
Net profit after tax		(489,219,952)	(562,998,080)	(248,971,896)	(326,327,849)
Attributable to;				-	
Shareholders of the Company		(485,563,649)	(558,951,738)	(246,400,916)	(324,128,469)
Non-Controlling interest		(3,656,303)	(4,046,342)	(2,570,980)	(2,199,380)
		(489,219,952)	(562,998,080)	(248,971,896)	(326,327,849)
Appropriations				-	
Statutory reserve		-	-	-	-
Proposed dividend		-	-	-	-
Retained surplus		(489,219,952)	(562,998,080)	(248,971,896)	(326,327,849)
	35(a)	(489,219,952)	(562,998,080)	(248,971,896)	(326,327,849)
Earnings per share		(3.65)	(4.20)	(1.85)	(2.44)

The accompanying notes and policies 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

(Abdunu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Place: Dhaka
Date:30 July 2026

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Statement of Cash Flows (Un-audited)
For the period ended June 30, 2026

Particulars	Amount In Taka	
	January 01,2026 to June 30,2026	January 01,2025 to June 30,2025
A) Cash flows from operating activities		
Interest receipts in cash	31,848,621	30,858,744
Interest payments	(30,083,581)	(139,932,386)
Dividend receipts	7,126,290	4,188,765
Fees and commission receipts in cash	5,224,286	3,603,398
Recoveries of loans previously written off	-	-
Cash payments to employees	(36,981,342)	(38,070,701)
Cash payments to suppliers	-	-
Income taxes paid	(6,593,724)	(4,775,069)
Receipts from other operating activities	(51,343,885)	2,820,822
Payments for other operating activities	(16,007,542)	(13,089,100)
Cash generated from operating activities before changes in operating assets and liabilities	**(96,810,877)**	**(154,395,529)**
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 to customers	(10,964,713)	(16,061,528)
Other assets	15,308,132	17,192,292
Deposits from other banks / borrowings	-	228,049,137
Deposits from customers	(36,338,612)	(54,873,198)
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other deposits	(217,722)	(2,578,676)
Other liabilities	100,598,920	250,461,748
	68,386,005	422,189,775
Net cash flows from operating activities	(28,424,872)	267,794,246
B) Cash flows from investing activities		
Proceeds from sale of securities	48,513,948	2,620,457
Payments for purchases of securities	(16,485,623)	(253,073)
Purchase of property, plant and equipment	(635,570)	(1,885,832)
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	2,452,730	-
Net cash used in investing activities	33,845,485	481,552
C) Cash flows from financing activities		
Share capital-for subsidiary	-	-
Loan receipt/Payments from Bank & financial Institutions	46,972,468	(232,562,453)
Repayment of long term loan	-	-
Net draw down/(payment) of shot term loan	-	-
Dividend paid	-	-
Net Cash flows from financing activities	46,972,468	(232,562,453)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	52,393,081	35,713,345
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	2,242,714,712	2,207,844,123
G) Cash and cash equivalents at end of the year (D+E+F)	2,295,107,793	2,243,557,468
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	1,289,845	1,356,436
Balance with Bangladesh Bank and its agent bank (s)	-	-
(including foreign currencies)	46,746,060	46,686,509
Balance with banks and other financial institutions (notes 4.a)	2,248,292,058	2,156,636,073
Money at call and short notice	-	-
Prize bonds	-	-
	2,296,327,963	2,204,679,018
Net operating cash flow per share (Note 36(a))	(0.21)	2.01

(Syed Monir Hossain)
SVP & CFO

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

(Md. Ataul Hasan)
Independent Director

(Abduhu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Place: Dhaka
Date: 30 July 2026

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES
Consolidated Statement of Changes in Shareholders' Equity (Un-audited)
For the period ended June 30, 2026

(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)**	**(10,314,431,575)**	**426,705,716**	**(9,887,725,859)**
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	-	-	-	(3,671,906)	(3,671,906)	(3,527,910)	(7,199,816)
Transfer to provision against lease, loan & Advances	-	-	-	-	-	-	-
Net profit for the year	-	-	-	(2,923,177,714)	(2,923,177,714)	3,926,919	(2,919,250,795)
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, 2025	**1,329,702,100**	**374,744,661**	**219,959,846**	**(15,165,325,506)**	**(13,240,918,899)**	**427,104,726**	**(12,813,814,173)**
Balance as at January 01, 2026	**1,329,702,100**	**374,744,661**	**219,959,846**	**(15,165,325,506)**	**(13,240,918,899)**	**427,104,726**	**(12,813,814,173)**
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 half year ended June 30,2026	-	-	-	(485,563,649)	(485,563,649)	(3,656,303)	(489,219,952)
Transfer to statutory reserve for the half year ended June 30,2026	-	-	-	-	-	-	-
Adjustment for depreciation of revalued asset	-	(4,528,706)	-	4,528,706	-	-	-
Adjustment for deffered tax on revaluation	-	7,716,606	-	-	7,716,606	-	7,716,606
Proposed dividend	-	-	-	-	-	-	-
Balance as at June 30, 2026	**1,329,702,100**	**377,932,562**	**219,959,846**	**(15,646,360,450)**	**(13,718,765,942)**	**423,448,423**	**(13,295,317,519)**
Balance as at June 30, 2025	**1,329,702,100**	**386,989,973**	**219,959,846**	**(12,801,956,330)**	**(10,865,304,411)**	**422,659,374**	**(10,442,645,037)**

(Syed Monir Hossain)
SVP & CFO

(Md. Reaz Hasan)
Independent Director

(Abdullu Ruhul Masih)
Independent Director

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

(Md. Ashekur Rahman)
Independent Director & Chairman

Place: Dhaka
Date:30 July 2026

PREMIER LEASING & FINANCE LIMITED
Balance Sheet (Un-audited)
As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY AND ASSETS			
Cash		**47,058,263**	**11,107,809**
Cash In hand (including foreign currencies)	3.1	312,203	301,302
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	46,746,060	10,806,507
Balance with banks and other financial institutions		**2,190,157,922**	**2,166,683,400**
In Bangladesh	4	2,190,157,922	2,166,683,400
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments		**7,410,930**	**101,067,506**
Government		-	-
Others	5(b)	7,410,930	101,067,506
Leases, loans and advances	6.0	**12,961,688,665**	**12,964,302,293**
Leases	6.2	2,283,123,210	2,292,557,568
Loans, cash credits, overdrafts, etc.	6.3	10,678,565,455	10,671,744,725
Bills purchased and discounted		-	-
Fixed assets including premises, furniture and fixtures	7	**578,725,689**	**577,841,926**
Other assets	8	**1,876,094,496**	**1,906,652,446**
Non - financial institutional assets		-	-
Total assets		**17,661,135,965**	**17,727,655,381**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and	9	**8,334,522,991**	**8,206,980,750**
Deposits and other accounts	10	**10,021,610,432**	**9,817,698,097**
Current deposits		-	-
Bills payable		-	-
Savings bank deposits		-	-
Term deposits		9,952,630,783	9,748,500,726
Bearer certificates of deposit		-	-
Other deposits		68,979,649	69,197,371
Other liabilities	11	**13,020,711,677**	**12,939,275,964**
Total liabilities		**31,376,845,100**	**30,963,954,811**
Capital / Shareholders' equity		**(13,715,709,136)**	**(13,236,299,430)**
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	377,932,563	374,744,661
Retained earnings	15	(15,643,303,644)	(15,160,706,037)
Total liabilities and Shareholders' equity		**17,661,135,965**	**17,727,655,381**
Net asset value per share	16	**(103.15)**	**(99.54)**
Off-balance Sheet items			
Contingent liabilities			
Acceptances and endorsements	17	-	-
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 accompanying notes and policies 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

(Abdullah Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Place: Dhaka
Date: 30 July 2026

PREMIER LEASING & FINANCE LIMITED
Profit & Loss Account (Un-audited)
For the period ended June 30, 2026

Particulars	Notes	Half year ended		Quarter ended	
		January 01,2026 to June 30.2026	January 01,2025 to June 30.2025	April 01,2026 to June 30.2026	April 01,2025 to June 30.2025
OPERATING INCOME					
Interest income	19	61,770,385	102,570,423	37,897,168	70,698,126
Interest paid on deposits, borrowings, etc.	20	(508,612,317)	(583,066,128)	(256,824,377)	(353,829,249)
Net interest income		(446,841,932)	(480,495,705)	(218,927,209)	(283,131,123)
Investment income	21	(51,882,529)	-	1,693,145	-
Commission, exchange and brokerage		-	-	-	-
Other operating income	22	308,245	86,063	297,315	29,906
Total operating income (A)		(498,416,216)	(480,409,642)	(216,936,749)	(283,101,217)
OPERATING EXPENSES					
Salaries and allowances	23	30,770,376	30,302,655	15,545,001	15,524,486
Rent, taxes, insurance, electricity, etc.	24	3,127,959	3,554,166	1,596,493	1,783,004
Legal expenses	25	1,194,100	89,500	837,900	89,500
Postage, stamp, telecommunication, etc.	26	776,788	809,353	432,730	370,191
Stationery, printing, advertisements, etc.	27	354,357	1,115,348	185,555	458,957
Managing Director's salary and benefits	28	-	1,389,610	-	20,575
Directors' fees & meeting expenses	29	1,695,375	225,920	844,725	180,723
Auditors' fees	30	172,500	172,500	71,875	71,875
Depreciation, Amortization and repair of assets	31	8,936,349	8,377,467	4,283,887	3,884,914
Other expenses	32	3,426,556	2,947,330	1,858,306	653,045
Total operating expenses (B)		50,454,360	48,983,849	25,656,472	23,037,270
Profit before provision (C=A-B)		(548,870,576)	(529,393,491)	(242,593,221)	(306,138,487)
Provision against lease, loans and advances		320,000	595,000	192,500	410,000
Provision for diminution in value of investments		(56,549,102)	13,830,054	317,080	13,574,528
Other provisions		-	-	-	-
Total provision (D)	33	(56,229,102)	14,425,054	509,580	13,984,528
Total profit/(Loss) before taxes (C-D)		(492,641,474)	(543,818,545)	(243,102,801)	(320,123,015)
Provision for Tax expenses	34	(5,515,162)	3,713,186	10,566,967	2,708,706
Current Tax		734,381	-	-	-
Deferred Tax		(6,249,543)	3,713,186	10,566,967	2,708,706
Net profit/(Loss) after taxation		(487,126,312)	(547,531,731)	(253,669,768)	(322,831,721)
Appropriations					
Statutory reserve		-	-	-	-
		-	-	-	-
Retained surplus		(487,126,312)	(547,531,731)	(253,669,768)	(322,831,721)
Earnings per share	35	(3.66)	(4.12)	(1.91)	(2.43)

The accompanying notes and policies form an integral part of these Financial Statements.

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(Md. Reaz Hasan)
Independent Director

(Abdullahu Rahul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Place: Dhaka
Date: 30 July 2026

PREMIER LEASING & FINANCE LIMITED
Statement of Cash Flows (Un-audited)
For the period ended June 30, 2026

Particulars	Amount in Taka	
	January 01,2026 to June 30,2026	January 01,2025 to June 30,2025
A) Cash flows from operating activities		
Interest receipts in cash	30,885,193	28,719,718
Interest payments	(29,812,775)	(87,459,919)
Dividend receipts	2,937,526	-
Fees and commission receipts in cash	-	-
Recoveries of loans previously written off	-	-
Cash payments to employees	(30,770,376)	(31,692,265)
Cash payments to suppliers	-	-
Income taxes paid	(5,321,129)	(3,502,474)
Receipts from other operating activities	-	86,063
Payments for other operating activities	(11,510,336)	(9,432,848)
Cash generated from operating activities before changes in operating assets and liabilities	**(43,591,898)**	**(103,281,726)**
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 to customers	95,969,246	(10,890,262)
Other assets	35,069,104	6,132,042
Deposits from other banks / borrowings	-	228,049,137
Deposits from customers	(36,338,612)	(54,873,198)
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other deposits	(217,722)	(2,578,676)
Other liabilities	(37,649,182)	229,752,795
	56,832,834	395,591,838
Net cash flows from operating activities	13,240,936	292,310,112
B) Cash flows from investing activities		
Proceeds from sale of securities	38,036,000	-
Payments for purchases of securities	-	-
Purchase of property, plant and equipment	-	(101,053)
Proceeds from sale of property, plant and equipment	2,452,730	-
Net cash used in investing activities	40,488,730	(101,053)
C) Cash flows from financing activities		
Share capital for subsidiary	-	-
Loan receipt/Payments from Bank & financial Institutions	19,327,922	(271,196,684)
Repayment of long term loan	(13,632,612)	-
Net draw down/(payment) of short term loan	-	-
Dividend paid	-	-
Net Cash flows from financing activities	5,695,310	(271,196,684)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	59,424,976	21,012,375
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	2,177,791,209	2,163,117,279
G) Cash and cash equivalents at end of the year (D+E+F)	2,237,216,185	2,184,129,654
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies)	312,203	200,251
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	-	-
	46,746,060	46,686,509
Balance with banks and other financial institutions (notes 4.1)	2,190,157,922	2,132,791,146
Money at call and short notice	-	-
Prize bonds	-	-
	2,237,216,185	2,179,677,906
Net operating cash flow per share (Note 36)	0.10	2.20

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(Md. Ashekur Rahman)
Independent Director & Chairman

(Md. Riaz Hasan)
Independent Director

(Abdullu Ruhul Masih)
Independent Director

Place: Dhaka
Date: 30 July 2026

PREMIER LEASING & FINANCE LIMITED
Statement of Changes in Shareholders' Equity (Un-audited)
For the period ended June 30, 2026

(Amount in Taka)

Particulars	Paid-up capital	Revaluation Reserve	Statutory reserve	Retained earnings	Total
Balance as at January 01, 2025	**1,329,702,100**	**383,439,777**	**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	-	-	-	-	-
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, 2025	**1,329,702,100**	**374,744,662**	**219,959,846**	**(15,160,706,037)**	**(13,236,299,430)**
Balance as at January 01, 2026	**1,329,702,100**	**374,744,662**	**219,959,846**	**(15,160,706,037)**	**(13,236,299,430)**
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 half year ended June 30,2026	-	-	-	(487,126,312)	(487,126,312)
Transfer to statutory reserve for the half year ended June 30,2026	-	-	-	-	-
Proposed dividend	-	-	-	-	-
Adjustment for depreciation of revalued asset		(4,528,706)	-	4,528,706	-
adjustment for deffered tax on revaluation		7,716,606	-	-	7,716,606
Balance as at June 30, 2026	**1,329,702,100**	**377,932,563**	**219,959,846**	**(15,643,303,644)**	**(13,715,709,136)**
Balance as at June 30, 2025	**1,329,702,100**	**386,989,973**	**219,959,846**	**(12,771,633,659)**	**(10,834,981,741)**

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Independent Director

(Abdullu Ruhul Masih)
Independent Director

(Md. Ashekur Rahman)
Independent Director & Chairman

Place: Dhaka
Date: 30 July 2026

		Amount in Taka	
		30.06.2026	31.12.2025
3.	**Cash**		
	Cash in hand (Note-3.1)	312,203	301,302
	Balance with Bangladesh Bank and its agent banks (Note-3.2)	46,746,060	10,806,507
		47,058,263	11,107,809
3.1	**Cash in hand**		
	In local currency	312,203	301,302
	In foreign currency	-	-
		312,203	301,302
3.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	In local currency (with Bangladesh Bank)	46,746,060	10,806,507
	In foreign currency	-	-
		46,746,060	10,806,507
	Sonali Bank as agent of Bangladesh Bank (Local currency)	-	-
		46,746,060	10,806,507
3(a)	**Consolidated Cash in hand:**		
	Premier Leasing & Finance Limited (Note-3.1)	312,203	301,302
	Premier Leasing Securities Limited	17,985	14,065
	Premier Leasing Securities Broking Limited	959,657	386,351
		1,289,845	701,718
4	**Balance with banks and other financial institutions**		
	In Bangladesh (note-4.1)	2,190,157,922	2,166,683,400
	Outside Bangladesh	-	-
		2,190,157,922	2,166,683,400
4.1	**In Bangladesh**		
	Current deposits		
	Bank AL-Falah Limited	(2,971,946)	(3,365,349)
	National Bank Limited	2,960	2,960
	Social Islami Bank Limited	5,596	5,595
	Southeast Bank Limited	128	128
	Midland Bank Limited	378	378
	National Bank Limited	(229,504)	(232,324)
	National Credit and Commerce Bank Limited		-
	NRB Bank Limited	-	-
	Rupali Bank Limited		-
	Shahjalal Islami Bank Limited	-	-
	Uttara Bank Limited	(30,761)	(30,762)
	Eastern Bank Limited	12,119	12,119
	Bank Al Falah Limited	2,892	2,868
	National Bank Limited	2,520	2,520
	Southeast Bank Limited	6,774,000	2,062,198
	Total	3,568,382	(1,539,669)
	Short Notice Deposit.		
	One Bank Limited	1,053,926	1,044,003
	Southeast Bank Limited		11,050,098
	Jamuna Bank Limited	-	-
	Dhaka Bank Limited	11,393	11,394
	Premier Bank Limited		100,729
	Exim Bank Limited	630,323	50,000
	ICB Islamic Bank Limited	-	-
	Mercantile Bank Limited	-	-
	One Bank Limited	-	-
	Premier Bank Limited-Motijheel.	506,543	-
	Bank Asia Limited	257	257
	Basic Bank Limited	-	194,538
	BD Commerce Limited	102,773	448,671
	City Bank Limited	16,520	16,520
	Eastern Bank Limited	68,479	68,479
	Exim-Bank Limited		-
	Exim-Bank Limited	-	-
	Islamic Bank Bangladesh Limited	32,683	32,683
	Mutual Trust Bank Limited	504,349	103,769
	Mutual Trust Bank Limited	38,590	38,590
	National Bank Limited	-	
	SBAC Bank Limited	299	299
	Shahjalal Islami Bank Limited	5,584	1,463,484
	Social Islami Bank Limited	-	
	Standard Bank Limited	3,347,734	2,047,734
	United Commercial Bank Limited	1,026,252	1,106,052
	Uttara Bank Limited	248,031	245,013

	Amount in Taka	
	30.06.2026	31.12.2025
Bank Alfalah Limited	(16,497,624)	(24,154,561)
Southeast Bank Limited	899	899
Social Islami Bank Limited	498,733	-
Bank Al Falah Limited	1,489	1,489
Prime Bank Limited	1,125	1,125
AB Bank Limited	(17,196)	(122,158)
AB Bank Limited	-	-
Bank Asia Limited	2,189	2,189
Bank Asia Limited	-	-
BRAC Bank Limited	15,442	15,442
Modhumoti Bank Limited	2,899	4,124
Premier Bank Limited	-	-
International Leasing and Finance Services Limited	41,245,663	38,587,112
Peoples Leasing and Financial Services Limited	3,893,241	1,580,833
Total	**36,740,596**	**33,938,807**
Fixed deposits		
Nationalised Commercial Bank	-	-
Leasing and Financial Company	2,149,848,944	2,134,284,262
Total	**2,149,848,944**	**2,134,284,262**
Grand Total	**2,190,157,922**	**2,166,683,400**

4(a) Consolidated Balance with banks and other financial institutions

Premier Leasing & Finance Llimited (Note-4)	2,190,157,922	2,166,683,400
Premier Leasing Securities Limited	2,328,405	2,792,574
Premier Leasing Securities Broking Limited	55,803,759	61,730,513
Premier Leasing Capital Management Limited	312,099,683	297,583,751
	2,560,389,769	**2,528,790,238**
Less;Dealing with subsidiary	(312,097,711)	(297,583,751)
5. Investments	**2,248,292,058**	**2,231,206,487**

Investment classified as per nature:

a) Government securities		
National investment bonds	-	-
Bangladesh bank bills	-	-
Government bonds	-	-
Prize bonds	-	-
Total	-	-
b) Other investment:		
Zero Coupon Bond	-	-
Shares (note-5.1)	7,410,930	101,067,506
Total	7,410,930	101,067,506
Grand Total	**7,410,930**	**101,067,506**
C) Consolidated Investments		
Premier Leasing & Finance Limited (note-5.1)	7,410,930	101,067,506
Premier Leasing Securities Limited	41,636,299	43,855,058
Premier Leasing Securities Broking Limited	605,651	652,000
	49,652,880	**145,574,564**

5.1 Investment in shares

Quoted Shares	30.06.2026 Taka		31.12.2025 Taka
	Market Price	Cost Price	Cost Price
Bank Asia Ltd.			-
Mercantile Bank Ltd.			79,024,107
One Bank Ltd.			14,632,469
Uion Bank Ltd.	-	45,960	45,960
GIB	-	1,653,160	1,653,160
Total(A)	**-**	**1,699,120**	**95,355,696**
Unquoted Share			
Central Depository Bangladesh Ltd.	5,711,810	5,711,810	5,711,810
Total(B)	**5,711,810**	**5,711,810**	**5,711,810**
Grand Total(A+B)	**5,711,810**	**7,410,930**	**101,067,506**

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.

		Amount in Taka	
		30.06.2026	31.12.2025

Unquoted shares represent investment in Central Depository Bangladesh Limited.

6	**Leases, loans and advances**	**12,961,688,665**	**12,964,302,293**
6.1	**Broad category-wise break up**		
	Inside Bangladesh		
	Lease finance (note-6.2)	2,283,123,210	2,292,557,568
	Loans,cash credits, overdrafts etc.(note-6.3)	10,678,565,455	10,671,744,725
	Cash credit	-	-
	Overdrafts etc.	-	-
		12,961,688,665	**12,964,302,293**
	Outside Bangladesh		
		12,961,688,665	**12,964,302,293**
6.2	**Leases**		
	Net lease receivable (note - 6.2.1)	2,283,123,210	2,292,557,568
		2,283,123,210	**2,292,557,568**
6.2.1	**Lease Finance**		
	Net lease receivable	**2,283,123,210**	**2,292,557,568**
6.3	**Loans,cash credits, overdrafts etc.**		
	Term loan and home loan	10,678,565,455	10,671,744,725
	Short term loan	-	-
	Short term finance	-	-
	Other loans and advances	-	-
	Advance for Term finance	-	-
	Total	**10,678,565,455**	**10,671,744,725**
6.3(a)	**Consolidated Loans,cash credits, overdrafts etc.**		
	Premier Leasing & Finance Limited	10,678,565,455	10,671,744,725
	Premier Leasing Securities Limited	-	-
	Premier Leasing Securities Broking Limited	-	-
	Adjustment for dealing with subsidiary	(78,808,885)	(92,387,226)
		10,599,756,570	**10,579,357,499**

7	**Fixed assets including Land and building, Furniture & fixtures**		
	Cost		
	Furniture and fixtures	3,754,087	3,874,087
	Office equipment	33,885,073	36,122,803
	Motor Vehicles	13,453,538	13,453,538
	Office Decoration	21,823,479	21,918,479
	Electrical goods	9,597,405	9,597,405
	Office Crockeries	16,135	16,135
	Building	697,859,799	697,859,799
	Land	30,519,074	30,519,074
	Office Software	5,807,636	5,807,636
		816,716,226	**819,168,956**
	Less: Accumulated depreciation	237,990,537	241,327,030
	Net book value at the end of the year (See annexure-A for details)	**578,725,689**	**577,841,926**

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 Dhaka	225,724,336	698,400,000
Revaluation reserve			**472,675,664**
Adjustment for depreciation of revalued asset			(77,787,936)
Deferred Tax(4%)			(7,897,755)
		Total	**386,989,974**

7(a)	**Consolidated Fixed assets including Premises, Furniture & fixtures**		
	Premier Leasing & Finance Llimited (Note-7)	578,725,689	577,841,926

	Amount In Taka	
	30.06.2026	31.12.2025
Premier Leasing Securities Limited	778,607	837,764
Goodwill acquisation of subsidiaries	137,042,252	137,042,252
Premier Leasing Securities Broking Limited	11,126,266	11,192,726
Total	**727,672,814**	**726,914,668**

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)	19,225,833	54,294,937
Non-income generating:	-	-
Advance, deposit and Prepaid expenses	161,545,655	161,716,820
Right to use of Assets	-	2,137,843
Advance corporate tax (Note -8.3)	646,010,508	639,190,346
	1,876,094,496	**1,906,652,446**
Outside Bangladesh	-	-
Total	**1,876,094,496**	**1,906,652,446**

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 equitywhich 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

639,190,346	627,541,046
(10,346,460)	11,649,300
628,843,886	**639,190,346**

8(a) Consolidated Other assets

1,876,094,496	1,906,652,446
273,588,502	274,699,345
51,519,130	55,211,943
858,942,565	838,889,091
(1,049,312,500)	(1,049,312,500)
2,010,832,193	**2,026,140,325**

9. Borrowing from banks, other financial institutions and agents

8,334,522,991	8,206,980,750
-	-
8,334,522,991	**8,206,980,750**

9(a) Consolidated borrowing from banks, other financial institutions and agents

8,334,522,991	8,206,980,750
96,056,552	92,387,226
-	-
(96,056,552)	(92,387,226)
8,334,522,991	**8,206,980,750**

9.1 In Bangladesh

Bank overdraft	
51,428,294	51,428,294
298,598,266	298,598,266
350,026,560	**350,026,560**
Call borrowing	
159,800,000	159,800,000
128,000,000	128,000,000
287,800,000	**287,800,000**
Short term loan	
119,300,000	119,400,000
1,049,700,000	1,049,800,000
111,603,534	111,848,534
1,280,603,534	**1,281,048,534**
Long term loan	
468,452,273	472,930,527
5,946,065,755	5,803,136,414
1,574,869	12,035,715
6,416,092,897	**6,288,102,656**

	Amount in Taka	
	30.06.2026	31.12.2025
Total	**8,334,522,991**	**8,206,977,750**

10 Deposits and other accounts

Current deposits	-	-
Bills payable	-	-
Savings bank deposits	9,952,630,783	9,748,500,726
Term deposits	-	-
Bearer certificates of deposit	68,979,649	69,197,371
Other deposits (note- 10.1)	**10,021,610,432**	**9,817,698,097**
Total		

10.1 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	68,979,649	69,197,371
	68,979,649	**69,197,371**

10.1.a Term Deposits

Premier Leasing & Finance Limited	9,952,630,783	9,748,500,726
Less;Dealing with subsidiary	(297,583,751)	(297,583,751)
	9,655,047,032	**9,450,916,975**

11 Other liabilities

Provision for gratuity	104,469	324,531
Unclaimed dividend (note - 11.1)	-	-
Deferred tax liability (note - 11.2)	22,904,789	36,870,939
Interest suspense account (note - 11.3)	1,676,127,376	1,634,956,554
Accrued expenses and payables (note-11.4)	1,263,224,562	1,153,278,738
Provision for lease, loans and advances (note - 11.5)	9,169,664,386	9,225,893,488
Provision for income tax (note - 11.6)	886,790,035	886,055,654
Lease Liability	1,896,059	1,896,059
	-	-
Total	**13,020,711,677**	**12,939,275,964**

11.1 Unclaimed dividend/Unpaid dividend

Year	Dividend Type		
2,017	2017 Fractional Stock & Cash Dividend		
2,018	2018 Fractional Stock Dividend		
Balance as on 30 June		-	-

With reference to BSEC Letter No.SEC/SRMIC/165-2020/part-1/182,dated 19-July-2021,we have already deposi Tk.38,16,333.28 against unclaimed or undistributed or unsettled Cash & Fravtional Dividende for the year 2006 to 2016 to Capital Market Stablization Fund (CMSF) Snd A/c.No.0010311521301 of Community Bank Bangladesh Limited,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)	7,897,755	15,614,361
Less;Deferred tax assets (notes-11.2.1)	(15,007,035)	(21,256,578)
Total	**22,904,789**	**36,870,939**

11.2.1 Deferred Tax has been calculated base on deductible/taxable temporary difference arising due to difference in the carrying amount of the assets and its tax base in accordance with the provision of Bangladesh Accounting Standard (BAS) 12 "Income Taxes" and under the guidelines of Bangladesh Bank DFIM Circular no. 07 dated

Particulars	Carrying amount at balance sheet	Tax base	Deductible temporary difference
Gratuity	104,469	-	104,469
Fixed asset at book value	548,206,615	468,064,628	(80,141,987)
Total	**548,311,084**	**468,064,628**	**(80,037,518)**
			37.50%
Deferred tax asset as on June 30, 2025			(15,007,035)
Deferred tax asset as on December 31, 2025			(21,256,578)
Deferred tax income/(expenses)			**6,249,543**

11.3 Interest suspense account

	Amount in Taka.	
	30.06.2026	31.12.2025

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:

Lease, loans and advances;

Balance as at January 01		1,179,487,029	935,013,401
Add: Amount transferred for leases & loans		47,220,126	244,473,628
Less: Amount recovered		-	-
Less: Written off during the year		-	-
Balance as at June 30	**Total**	**1,226,707,155**	**1,179,487,029**

FDRs placement;

Balance as at January 01		455,469,525	386,068,137
Add: Amount transferred for FDR placement		(6,049,304)	69,401,388
Less: Amount recovered		-	
Less: Written off during the year		-	-
Balance as at June 30	**Total**	**449,420,221**	**455,469,525**
		1,676,127,376	**1,634,956,554**

11.4 Accrued expenses and payables

This is made up of the following:

Liabilities for expenses	554,808,832	517,159,650
Liabilities other than expenses	708,415,730	636,119,088
	1,263,224,562	**1,153,278,738**

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.

11.5 Provision for lease, loans and advances

On classified lease, loans and	5,446,538,615	5,446,218,615
On un-classified lease, loans and	44,013,610	44,013,610
Stay order against lease,loans and advances	2,799,901,495	2,799,901,495
On rescheduling lease,loans and advances	403,000,123	403,000,123
Others Assets	316,388,868	316,388,868
Advance,deposit and prepaid expenses	158,122,555	158,122,555
Investment (Shares)	1,699,120	58,248,222
Toal	**9,169,664,386**	**9,225,893,488**

11.6 Provision for income tax

Balance as on January 01	886,055,654	885,817,182
Add: Current tax		
Corporate tax for the year	734,381	238,472
Balance as on June 30	**886,790,035**	**886,055,654**

Provision for current tax

The company calculate taxable profit /losses assed on Income Income Tax Act.2023 and determined current liability as per applicable rate enacted by Finance Act.2025-26.

11(a) Consolidated Other liabilities

Premier Leasing & Finance Limited (Note-11)	13,020,711,677	12,939,275,964
Premier Leasing Securities Limited	15,767,644	16,351,939
Premier Leasing Capital Management Limited	94,910,367	91,652,570
Premier Leasing Securities Broking Limited	70,407,816	53,918,111
	13,201,797,504	**13,101,198,584**

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

126,638,296 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**

The company increased its paid-up share capital from Taka 1,206,079,010 to Taka 1,266,382,960 by issuing 6,030,395 bonus shares to the shareholder as approved in 16th Annual General Meeting (AGM) held on 14 May 2

13 Statutory reserve

Balance as at January 01	219,959,846	219,959,846
Add: Addition during the year *	-	-
Balance as on June 30	**219,959,846**	**219,959,846**

	Amount in Taka	
	30.06.2026	31.12.2025
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	(77,787,936)	(82,316,641)
Less: Deferred Tax 4%	(7,897,755)	(15,614,361)
Balance as on June 30	**386,989,974**	**374,744,661**
15 Retained earnings / movement of profit and loss account		
Balance at January 01	(15,160,706,037)	(12,228,630,634)
Issuance of Bonus share	-	-
Cash Dividend Paid	-	-
Addition during the year	(487,126,312)	(2,941,132,814)
Transfer to statutory reserve	-	-
Transfer to Provision against Lease, Loan & Advances	-	-
Deferred tax asset	-	-
Proposed Dividend	-	-
Adjustment for depreciation of revalued asset	4,528,706	9,057,411
Balance as on June 30	**(15,643,303,644)**	**(15,160,706,037)**
15(a) Consolidated Retained earnings / movement of profit and loss account		
Balance at January 01	(15,165,325,506)	(12,247,533,297)
Issuance of Bonus share		
Cash Dividend Paid	-	(3,671,906)
Addition during the year	(485,563,649)	(2,923,177,714)
Transfer to statutory reserve	-	-
Transfer to Provision against Lease, Loan & Advances	-	-
Proposed Dividend	-	-
Adjustment for depreciation of revalued asset	4,528,706	9,057,411
	-	
Balance as on June 30	**(15,646,360,450)**	**(15,165,325,506)**
15(b) Non-Controlling Interest		
Premier Leasing Securities Limited	4,130,512	4,269,193
Premier Leasing Capital Management Limited	2,009,145	1,958,573
Premier Leasing Securities Broking Limited	419,944,740	419,656,789
	426,084,396	**425,884,556**
16 Net asset value per share		
Total asset	17,661,135,965	17,727,655,381
Total liabilities	(31,376,845,100)	(30,963,954,811)
Net asset	**(13,715,709,135)**	**(13,236,299,430)**
Number of share outstanding	132,970,210	132,970,210
Net asset value per share	**(103.15)**	**(99.54)**
16(a) Consolidated net asset value per share		
Total asset	17,967,365,630	18,013,259,337
Total liabilities	(31,260,347,176)	(30,828,293,680)
Net asset	**(13,292,981,544)**	**(12,815,034,343)**
Number of share outstanding	132,970,210	132,970,210
Net asset value per share	**(99.97)**	**(96.38)**
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	-	-

		Amount in Taka	
		30.06.2026	31.12.2025
	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)	-	-
		-	-

	Amount in Taka	
	30.06.2026	30.06.2025
18 Profit before Provision		
Income:		
Interest, discount and similar income (note-18.1)	61,770,385	102,570,423
Investment income	(51,882,529)	-
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	308,245	86,063
Profit *less* losses on interest rate changes	-	-
	10,196,101	**102,656,486**
Expenses:		
Interest, fee and commission, etc.	508,612,317	583,066,128
Losses on loans and advances	-	-
Administrative expenses (note-18.2)	38,854,156	38,177,783
Other operating expenses	3,426,556	2,947,330
Depreciation on assets	8,173,648	7,858,736
	559,066,677	**632,049,977**
	(548,870,577)	**(529,393,491)**
18.1 Interest, discount and similar income		
Interest on loan, advances and leases	61,770,385	102,570,423
Interest on bonds	-	-
Discount income	-	-
Interest on debentures	-	-
	61,770,385	**102,570,423**
18.2 Administrative expenses		
Salary and allowances	30,770,376	30,302,655
Rent, taxes, insurance, electricity, etc.	3,127,959	3,554,166
Legal expenses	1,194,100	89,500
Postage, stamp, telecommunication, etc.	776,788	809,353
Stationery, printing, advertisement, etc.	354,357	1,115,348
Managing Director's salary and fees	-	1,389,610
Directors' fees	1,695,375	225,920
Auditors' fees	172,500	172,500
Repair of the Company's assets	762,701	518,731
	38,854,156	**38,177,783**
19 Interest income		
Lease finance	18,816,704	17,103,296
Term loan and home loan	42,824,912	85,409,220
Short term loan	-	-
Short term finance	-	-
Hire purchase	-	-
Loan against deposit	-	-
Staff loan	-	-
Total interest on lease, loans and advances	**61,641,616**	**102,512,516**
Interest on fixed deposit with banks		-
Interest on balance with banks	128,769	57,907
	61,770,385	**102,570,423**
19 (a) Consolidated Interest income		
Premier Leasing & Finance Limited (Note-19)	61,770,385	102,570,423
Premier Leasing Securities Limited	38,008	26,305
Premier Leaisng Securities Broking Limited	1,888,815	265,751
Premier Leasing Capital Management Limited	10,888,662	
Less:Adjustment for dealing with susidiary	(10,888,629)	
	63,697,241	**102,862,479**
20 Interest paid on deposits, borrowings, etc.		
Interest paid on deposits:		
Deposits from Banks, financial institutions and Individuals	326,425,489	342,705,397
	326,425,489	**342,705,397**
Interest paid on borrowings:		
Bank loans	143,702,799	201,876,702
Bangladesh Bank refinance	-	-
Call loan	24,674,602	24,674,602
Overdraft	13,809,427	13,809,427
	182,186,828	**240,360,731**
	508,612,317	**583,066,128**
20(a) Consolidated Interest paid on deposits, borrowings, etc.		

	Amount in Taka	
	30.06.2026	30.06.2025
Premier Leasing & Finance Limited (Note-20)	508,612,317	583,066,128
Premier Leasing Securities Limited	3,669,326	5,422,590
Premier Leasing Securities Broking Limited	-	13,111
Less Adjustment for dealing with subsidiary	(10,888,629)	(5,450,220)
	501,393,014	583,051,609

21 Investment income

Interest on bonds	-	-
Interest on debentures	-	-
Discount income	-	-
Gain/(Loss) on sale of shares	(55,554,436)	-
Dividend on shares	3,671,907	-
	(51,882,529)	-

21(a) Consolidated Investment income

Premier Leasing & Finance Limited (Note-21)	(51,882,529)	-
Premier Leasing Securities Limited	(944,169)	1,749,789
Premier Leaing Securities Broking Limited	1,135,331	(434,672)
	(51,691,367)	1,315,117

21(b) Consolidated Fees,Commission, Exchange and Brokerage

Premier Leasing & Finance Limited	-	-
Premier Leasing Securities Limited	15,465	(73,111)
Premier Leasing Securities Broking Limited	5,208,821	3,676,509
	5,224,286	3,603,398

22 Other operating income

Service & documentation charges	1,650	23,668
Profit on early repayment	7,380	35,205
Proceeds on titleship transfer	12,075	20,125
Profit on sale of fixed assets	280,000	-
Other income	7,140	7,065
	308,245	86,063

22(a) Consolidated other operating income

Premier Leasing & Finance Limited (Note-22)	308,245	86,063
Premier Leasing Securities Limited	20,511	310,970
Premier Leasing Securities Broking Limited	18,693	1,108,672
plcm	33	
	347,482	1,505,705

23 Salaries and allowances

Basic salary, provident fund contribution and all other allowances	26,051,855	25,992,057
Festival and incentive bonus	4,718,521	4,310,598
	30,770,376	30,302,655

23(a) Consolidated salaries and allowances

Premier Leasing & Finance Limited (Note-23)	30,770,376	30,302,655
Premier Leasing Securities Limited	1,625,380	1,977,080
Premier Leaing Securities Broking Limited	4,585,586	4,401,356
	36,981,342	36,681,091

24 Rent, taxes, insurance, electricity, etc.

Rent, rate and taxes	2,270,840	2,766,324
Insurance	90,699	5,244
Electricity, gas and water	766,420	782,598
	3,127,959	3,554,166

24(a) Consolidated rent, taxes, insurance, electricity, etc.

Premier Leasing & Finance Limited (Note-24)	3,127,959	3,554,166
Premier Leasing Securities Limited	21,534	21,451
Premier Leasing Securities Broking Limited	2,229,785	1,654,749
	5,379,278	5,230,366

25 Legal expenses

Legal expenses	1,194,100	89,500
	1,194,100	89,500

26 Postage, stamp, telecommunication, etc.

Postage, stamp, Internet	389,470	44,323
Telephone	387,318	765,030
	776,788	809,353

26(a) Consolidated postage, stamp, telecommunication, etc.

Premier Leasing & Finance Limited (Note-26)	776,788	809,353

	Amount in Taka	
	30.06.2026	30.06.2025
Premier Leasing Securities Limited	89,440	144,360
Premier Leasing Securities Broking Limited	296,929	425,427
	1,163,157	1,379,140

27 Stationery, printing and advertisements, etc.

Printing and stationery	354,357	391,931
Publicity and advertisement		723,417
	354,357	1,115,348

27(a) Consolidated stationery, printing and advertisements, etc.

Premier Leasing & Finance Limited (Note-27)	354,357	1,115,348
Premier Leasing Securities Limited	11,073	13,380
Premier Leasing Securities Broking Limited	83,042	105,538
	448,472	1,234,266

28 Managing Director's salary and benefits

Remuneration	-	1,241,935
Other benefits	-	147,675
	-	1,389,610

29 Directors' fees & meeting expenses

Directors' fees & remunerations	1,656,000	200,000
Meeting expenses	39,375	25,920
	1,695,375	225,920

Directors' fee include fees for attending the meeting by directors. Each director was remunerated @Tk.8,000/- per meeting.

29(a) Consolidated fees for Directors & meeting Expenses

Premier Leasing & Finance Limited (Note-29)	1,695,375	225,920
Premier Leasing Securities Limited	70,400	176,000
Premier Leasing Securities Broking Limited	103,530	156,117
	1,869,305	558,037

30 Auditors' fees

Statutory audit fee	150,000	150,000
VAT on audit fee	22,500	22,500
	172,500	172,500

30(a) Consolidated fees for auditors

Premier Leasing & Finance Limited (Note-30)	172,500	172,500
Premier Leasing Securities Limited	-	
Premier Leasing Securities Broking Limited	-	
	172,500	172,500

31 Depreciation,amortization and repair of assets

Depreciation - (see annexure-A for detail)

Furniture and fixture	-	-
Office equipment	278,397	166,511
Motor vehicles	-	-
Office decoration	-	-
Electrical equipment	479,870	479,870
Office Crockeries	1,210	8
Building	6,978,598	6,978,598
Office Software	435,573	233,749
	8,173,648	7,858,736

Repairs

Office equipment	680,306	492,806
Vehicles	82,395	25,925
	762,701	518,731
	8,936,349	8,377,467

31(a) Consolidated depreciation, amortization and repair of assets

Premier Leasing & Finance Limited (Note-31)	8,936,349	8,377,467
Premier Leasing Securities Limited	352,916	396,859
Premier Leasing Securities Broking Limited	702,030	709,682
	9,991,295	9,484,008

32 Other expenses

Fuel expenses for vehicles	144,619	99,100
Office cleaning ,laundry, etc.	3,438	3,089
Training expenses	-	17,600
Books, magazines and newspapers, etc.	12,369	41,108
Fees and subscription	2,016,880	1,302,506

	Amount in Taka	
	30.06.2026	30.06.2025
Bank charges	324,414	280,874
Entertainment	141,803	124,820
Annual General Meeting expenses	-	172,320
Managers Conference expenses	36,375	-
Corporate Social Responsibility	-	-
Business development expenses	-	-
NID verification	27,791	57,431
Travelling and conveyance expenses	462,034	465,296
Uniform to casual staffs	66,232	160,970
Office expenses	190,601	222,216
	3,426,556	**2,947,330**

32(a) Consolidated other expenses

Premier Leasing & Finance Limited (Note-32)	3,426,556	2,947,330
Premier Leasing Securities Limited	480,921	270,640
Premier Leasing Securities Broking Limited	1,010,477	688,590
plcm	100,075	-
	5,018,029	**3,906,560**

33 Provision on classified loans, lease and advances

On classified loans, lease and advances	320,000	595,000
On value of investment in securities	(56,549,102)	13,830,054
	(56,229,102)	**14,425,054**
On un-classified loans	-	-
Other provisions	-	-
	(56,229,102)	**14,425,054**

33(a) Consolidated Provision investment in securities

Premier Leasing & Finance Limited (Note-33)	(56,549,102)	13,830,054
Premier Leasing Securities Limited	(274,886)	6,331,935
Premier Leasing Securities Broking Limited	(32,403)	2,950,997
	(56,856,391)	**23,112,986**

34 Provision for Income tax

Current tax	734,381	-
Deferred tax	(6,249,543)	3,713,186
	(5,515,162)	**3,713,186**

34(a) Consolidated Provision for Income tax

Premier Leasing & Finance Limited (Note-34)	734,381	-
Premier Leasing Securities Limited	17,750	443,700
Premier Leasing Securities Broking Limited	1,175,172	1,243,220
Premier Leasing Capital Management Limited	4,045,733	
	5,973,036	**1,686,920**

35 Earnings per share (EPS)

Net profit after tax	(487,126,312)	(547,531,731)
Weighted average number of ordinary shares	132,970,210	132,970,210
Earnings per share	**(3.66)**	**(4.12)**

Earnings per share (EPS) has computed by dividing the basic earnings by the number of ordinary shares outstanding as of June 30, 2025 as per International Accounting Standard (IAS) -33.

Earnings per share (EPS) has negative due to increasing Non-performing loan.

35(a) Consolidated earnings per share (EPS)

Consolidated net profit after tax	(485,563,649)	(558,951,738)
Weighted average number of ordinary shares	132,970,210	132,970,210
Earnings per share-consolidated	**(3.65)**	**(4.20)**

Earnings per share (EPS) has computed by dividing the basic earnings by the number of ordinary shares outstanding as of June 30, 2025 as per Bangladesh Accounting Standard (IAS) -33.

Earnings per share (EPS) has negative due to increasing Non-performing loan.

36 Net operating cash flow per share (NOCFPS)

Net cash flows from operating activities (A)	13,240,936	292,310,112
Total number of ordinary shares outstanding (B)	132,970,210	132,970,210
Net operating cash flow per share (Re-Stated) (NOCFPS)(A/B)	**0.10**	**2.20**

36(a) Consolidated Net operating cash flow per share (NOCFPS)

Net cash flows from operating activities (A)	(28,424,872)	267,794,246
Total number of ordinary shares outstanding (B)	132,970,210	132,970,210
Net operating cash flow per share (Re-Stated) (NOCFPS)(A/B)	**(0.21)**	**2.01**

37 Reconciliation of Operating Activities of Cash Flows (Solo):

	Amount in Taka	
	30.06.2026	30.06.2025
Profit/(loss) before income tax	(492,641,474)	(543,818,545)
Less;Profit from sale of share of securities & PPE	51,882,529	-
Less; Income Tax Paid	(5,321,129)	(3,502,474)
Add; Adjustments for non-cash items;		
Depreciation of Assets	8,173,648	7,858,736
Provision for lease, loans and advances	320,000	595,000
Provision for the diminution in the value of Investments	(56,549,102)	13,830,054
(Increase)/decrease in lease, loans/advances	95,969,246	(10,890,262)
(Increase)/decrease in other assets	35,069,104	6,132,042
Increase/(decrease) in deposit and other accounts	413,987,296	592,352,767
Increase/(decrease) in other liabilities	(37,649,182)	229,752,795
Net Cash flows from operating activities	**13,240,935**	**292,310,113**

38 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 International International 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 30 June,2026 are as under :

Name of the related party	Relationship	Nature of transactions	Balance Receivable/ (Payable)
Lease,loans and advances to Chief Executive and other Senior Executives	Employees	Loan	11,347,053
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	-
Directors fees & meeting expenses	Directors	Directors fees	1,695,375
Salaries and allowances	Employees	Salaries	30,770,376
Dr.Mizanur Rahman Shelly .Late	Directors	Term finance	1,532,280
Car Impo	Directors	Term finance	9,894,090

39 Others

39.1 Capital expenditure commitment

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

39.2 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

39.3 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. Ashekur Rahman)
Independent Director & Chairman

(Md. Riaz Hasan)
Independent Director

(Abdullu Ruhul Masih)
Independent Director

Place: Dhaka
Date: 30 July 2026

PREMIER LEASING AND FINANCE LIMITED
Fixed assets including premises, furniture and fixtures
As at June 30, 2025

Annexure-A

COST:

(Amount in Taka)

Particulars of Assets	COST				Rate (%)	DEPRECIATION				Written down value at 30.06.2025
	Balance as on 01.01.2025	Additions during the period	Disposal during the period	Balance as on 30.06.2025		Balance as on 01.01.2025	Charged during the period	Disposal during the period	Balance as on 30.06.2025	
Furniture & fixture	3,874,087		120,000	3,754,087	10%	3,874,086	-	120,000	3,754,086	1
Office equipment	36,122,803		2,237,730	33,885,073	15%	35,844,405	278,397	2,237,730	33,885,072	1
Motor vehicle	13,453,538		-	13,453,538	20%	13,453,537			13,453,537	1
Office Decoration	21,918,479		95,000	21,823,479	20%	21,918,478		95,000	21,823,478	1
Electrical goods	9,597,405	-	-	9,597,405	10%	8,485,930	479,870	-	8,965,800	631,605
Office Crockeries	16,135		-	16,135	15%	7,594	1,210	-	8,804	7,331
Building	244,989,245		-	244,989,245	2%	70,074,651	2,449,892	-	72,524,543	172,464,702
Land	10,713,964	-	-	10,713,964		-	-	-	-	10,713,964
Office Software	5,807,636		-	5,807,636	15%	5,351,708	435,573	-	5,787,281	20,355
Sub-total As at 30.06.2026	**346,493,292**	**-**	**2,452,730**	**344,040,562**	**-**	**159,010,388**	**3,644,943**	**2,452,730**	**160,202,602**	**183,837,960**
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**

Revaluation:

(Amount in Taka)

Particulars of Assets	COST				Rate %	DEPRECIATION				Written down value at 30.06.2025
	Balance as on 01.01.2025	Additions during the period	Disposal during the period	Balance as on 30.06.2025		Balance as on 01.01.2025	Charged during the period	Disposal during the period	Balance as on 30.06.2025	
Building	452,870,554	-	-	452,870,554	2%	73,259,230	4,528,706	-	77,787,936	375,082,618
Land	19,805,110	-	-	19,805,110		-	-	-	-	19,805,110
Sub-total As at 30.06.2026	**472,675,664**	**-**	**-**	**472,675,664**		**73,259,230**	**4,528,706**	**-**	**77,787,936**	**394,887,728**
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 30.06.2026	**819,168,956**	**-**	**2,452,730**	**816,716,226**	**-**	**232,269,618**	**8,173,648**	**2,452,730**	**237,990,537**	**578,725,689**
Grand 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**