

**PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES**

Consolidated Balance Sheet (Un-audited)

As at September 30, 2016

PROPERTY AND ASSETS	Sep-16 Taka	Dec-15 Taka
<b>Cash</b>	<b>97,872,309</b>	<b>219,246,166</b>
In hand (including foreign currencies)	2,278,018	675,458
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	95,593,691	218,570,708
<b>Balance with banks and other financial institutions</b>	<b>603,256,859</b>	<b>456,029,538</b>
In Bangladesh	603,256,859	456,029,538
Outside Bangladesh	-	-
<b>Money at call and short notice</b>		
<b>Investments</b>	<b>193,406,627</b>	<b>166,370,339</b>
Government	-	-
Others	193,406,627	166,370,339
<b>Leases, loans and advances</b>	<b>14,483,907,168</b>	<b>12,592,204,849</b>
Leases	2,526,721,550	2,294,012,013
Loans, cash credits, overdrafts, etc.	11,957,185,618	10,298,192,836
Bills purchased and discounted	-	-
<b>Fixed assets including premises, furniture and fixtures</b>	<b>204,166,618</b>	<b>208,698,309</b>
<b>Other assets</b>	<b>1,393,472,386</b>	<b>2,580,593,272</b>
<b>Non - financial institutional assets</b>	-	-
<b>Total assets</b>	<b>16,976,081,967</b>	<b>16,223,142,473</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowing from banks, other financial institutions and agents</b>	<b>5,210,319,415</b>	<b>4,783,240,317</b>
<b>Deposits and other accounts</b>	<b>9,130,519,377</b>	<b>8,987,649,787</b>
Current deposits	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	9,014,911,975	8,925,035,653
Bearer certificates of deposit	-	-
Other deposits	115,607,402	62,614,134
<b>Other liabilities</b>	<b>1,247,820,575</b>	<b>1,120,385,671</b>
<b>Total liabilities</b>	<b>15,588,659,367</b>	<b>14,891,275,775</b>
<b>Capital / Shareholders' equity</b>	<b>1,357,684,198</b>	<b>1,305,742,723</b>
Paid- up capital	1,148,646,661	1,093,949,220
Statutory reserve	158,561,216	147,878,999
Dividend	-	-
Retained earnings	50,476,301	63,914,504
<b>Non-controlling interest</b>	<b>29,738,402</b>	<b>26,123,975</b>
<b>Total Equity</b>	<b>1,387,422,600</b>	<b>1,331,866,698</b>
<b>Total liabilities and Shareholders' equity</b>	<b>16,976,081,967</b>	<b>16,223,142,473</b>
<b>Net asset value per share (Re-stated)</b>	<b>11.82</b>	<b>11.37</b>

  
(Syed Monir Hossain)  
AVP & CFO (CC)

  
(Subash Chandra Moulick FCS)  
SVP & Company Secretary

  
(Abdul Hamid Mia)  
Managing Director

  
(Md. Nasiruddin Choudhury)  
Vice Chairman

  
(Dr. Mizanur Rahman Shelley)  
Chairman

**Consolidated Profit & Loss Account (Un-audited)**  
For the period ended September 30, 2016

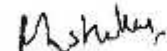
	Jan-September 2016 Taka	Jan-September 2015 Taka	July-September 2016 Taka	July-September 2015 Taka
<b>OPERATING INCOME</b>				
Interest income	1,236,356,376	790,333,512	457,695,309	300,468,248
Interest paid on deposits, borrowings, etc.	(900,558,001)	(605,795,731)	(321,120,874)	(245,130,186)
<b>Net interest income</b>	<b>335,798,375</b>	<b>184,537,781</b>	<b>136,574,435</b>	<b>55,338,062</b>
Investment income	17,765,195	9,318,919	2,503,566	951,955
Commission, exchange and brokerage	14,718,398	18,008,407	4,694,693	6,499,599
Other operating income	16,387,078	16,964,664	(8,435,625)	8,514,968
<b>Total operating income (A)</b>	<b>384,669,046</b>	<b>228,829,771</b>	<b>135,427,074</b>	<b>71,304,584</b>
<b>OPERATING EXPENSES</b>				
Salaries and allowances	55,539,277	45,065,299	18,617,225	18,523,113
Rent, taxes, insurance, electricity, etc.	12,338,542	11,539,262	4,173,308	4,227,103
Legal expenses	504,575	567,761	196,235	249,821
Postage, stamp, telecommunication, etc.	3,043,871	3,071,587	851,016	1,016,773
Stationery, printing, advertisements, etc.	3,133,518	1,813,557	410,446	852,120
Managing Director's salary and benefits	2,684,167	3,143,548	1,567,500	1,750,000
Directors' fees & meeting expenses	2,275,484	2,532,466	573,477	1,421,140
Auditors' fees	-	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and repair of assets	6,452,276	10,049,287	2,048,802	3,154,945
Other expenses	9,439,304	8,650,972	2,062,395	2,256,234
<b>Total operating expenses (B)</b>	<b>95,411,014</b>	<b>87,293,739</b>	<b>30,541,004</b>	<b>33,451,246</b>
<b>Profit before provision against lease, loans and advances (C=A-B)</b>	<b>289,258,032</b>	<b>141,536,032</b>	<b>104,886,070</b>	<b>37,853,338</b>
Provision against lease, loans and investments	110,054,682	45,847,219	48,863,179	10,475,052
Provision for diminution in value of investments	7,286,345	5,538,738	(442,150)	1,556,206
Other provisions	-	-	-	-
<b>Total provision (D)</b>	<b>117,341,027</b>	<b>51,385,957</b>	<b>48,421,029</b>	<b>12,031,258</b>
<b>Total profit before taxes (C-D)</b>	<b>171,917,005</b>	<b>90,180,075</b>	<b>56,465,041</b>	<b>25,822,080</b>
Provision for Tax expenses	116,361,103	63,862,011	43,369,354	15,061,927
<b>Net profit after taxation</b>	<b>55,555,902</b>	<b>26,318,064</b>	<b>13,095,687</b>	<b>10,760,153</b>
<b>Attributable to:</b>	<b>55,555,902</b>	<b>26,318,064</b>	<b>13,094,687</b>	<b>10,760,153</b>
Shareholder of the Company	51,941,475	27,275,740	12,224,959	9,796,560
Non-controlling interest	3,614,427	(957,676)	869,728	963,593
<b>Appropriations</b>				
Statutory reserve	10,682,217	9,370,670	2,774,438	1,884,618
<b>Retained surplus</b>	<b>44,873,685</b>	<b>16,947,394</b>	<b>10,320,249</b>	<b>8,875,535</b>
<b>Earnings per share (EPS) (Re-stated)</b>	<b>0.48</b>	<b>0.23</b>	<b>0.11</b>	<b>0.09</b>

  
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**PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES**


**Consolidated Cash Flow Statement (Un-audited)**

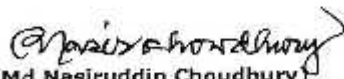
For the period ended September 30, 2016

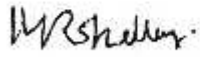
	Sep-16 Taka	Sep-15 Taka
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	1,075,630,047	744,909,839
Interest payments	(810,502,201)	(557,566,573)
Dividend receipts	11,953,646	4,516,726
Fees and commission receipts in cash	11,774,718	14,406,726
Recoveries of loans previously written off	-	-
Cash payments to employees	(58,223,444)	(42,721,751)
Cash payments to suppliers	-	-
Income taxes paid	(34,557,700)	(21,516,273)
Receipts from other operating activities	22,198,627	16,964,654
Payments for other operating activities	(27,765,724)	(38,284,892)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>190,507,970</b>	<b>120,708,466</b>
<b>Increase / decrease in operating assets and liabilities</b>		
Statutory deposits	-	-
Purchase of trading securities (Treasury bills)	-	-
Lease, loans and advances to banks and other FIs	-	-
Lease, loans and advances to customers	(1,891,702,319)	(4,895,906,208)
Other assets	1,187,120,886	398,671,713
Deposits from other banks / borrowings	650,000,000	1,410,000,000
Deposits from customers	(560,123,678)	468,553,588
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other deposits	52,993,268	47,144,978
Other liabilities	127,434,904	172,210,616
	(434,276,939)	(2,399,325,313)
<b>Net cash flows from operating activities</b>	<b>(243,768,969)</b>	<b>(2,278,616,847)</b>
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of securities	169,904,935	88,968,880
Payments for purchases of securities	(177,186,741)	(36,482,735)
Purchase of property, plant and equipment	(860,911)	(1,640,287)
Payment against lease obligation	-	-
Proceeds from sale of property, plant and equipment	-	-
<b>Net cash used in investing activities</b>	<b>(8,142,717)</b>	<b>48,845,858</b>
<b>C) Cash flows from financing activities</b>		
Share capital-for subsidiary	-	-
Receipts of long term loan	1,830,000,000	2,260,485,430
Repayment of long term loan	(1,141,634,354)	(695,693,977)
Net draw down/(payment) of short term loan	(410,600,496)	622,517,787
Dividend paid	-	-
<b>Net Cash flows from financing activities</b>	<b>277,765,150</b>	<b>2,187,309,245</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A + B + C)</b>	<b>75,853,454</b>	<b>(42,461,744)</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>675,275,704</b>	<b>544,521,901</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>701,129,168</b>	<b>502,060,157</b>
<b>Cash and cash equivalents at end of the year</b>		
Cash in hand (including foreign currencies)	2,278,618	1,108,201
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	95,593,691	93,136,969
Balance with banks and other financial institutions	603,256,859	407,814,987
Money at call and short notice	-	-
Prize bonds	-	-
	<b>701,129,168</b>	<b>502,060,157</b>
<b>Net operating cash flow per share (Re-stated)</b>	<b>(2.12)</b>	<b>(19.84)</b>

  
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**PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARIES**  
**Consolidated Statement of Changes in Shareholder's Equity (Un-audited)**  
For the period ended September 30, 2016

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Total	Non-controlling interest	Total Equity
<b>Balance as at January 01, 2016</b>	<b>1,093,949,220</b>	<b>147,878,999</b>	<b>63,914,504</b>	<b>1,305,742,723</b>	<b>26,123,975</b>	<b>1,331,866,698</b>
Issuance of bonus share 2015	54,697,461	-	(54,697,461)	-	-	-
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	-	-	-	-	-	-
Transfer to provision against Lease, Loan & Investments	-	-	-	-	-	-
Net profit up to September 30, 2016	-	-	51,941,475	51,941,475	3,614,427	55,555,902
Issuance of Bonus shares	-	-	-	-	-	-
Appropriation to statutory reserve	-	10,682,217	(10,682,217)	-	-	-
<b>Balance as at September 30, 2016</b>	<b>1,148,646,681</b>	<b>158,561,216</b>	<b>50,476,301</b>	<b>1,357,684,198</b>	<b>29,738,402</b>	<b>1,387,422,600</b>

  
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