PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARY
Consolidated Balance Sheet (Un-audited)
As at June 30, 2017

	Jun-17 Taka	Dec-16 Taka
PROPERTY AND ASSETS		
Cash	**127,349,716**	**105,411,536**
In hand (including foreign currencies)	2,916,000	1,932,642
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	124,433,716	103,478,894
Balance with banks and other financial institutions	**1,600,911,052**	**394,563,911**
In Bangladesh	1,600,911,052	394,563,911
Outside Bangladesh	-	-
Money at call and short notice		
Investments	**252,486,369**	**183,690,397**
Government		
Others	252,486,369	183,690,397
Leases, loans and advances	**13,904,034,563**	**13,908,926,709**
Leases	2,315,606,112	2,333,280,526
Loans, cash credits, overdrafts, etc.	11,588,428,451	11,575,646,183
Bills purchased and discounted	-	-
Fixed assets including premises, furniture and fixtures	**269,636,258**	**261,252,367**
Other assets	**1,356,324,734**	**1,399,561,063**
Non - financial institutional assets	-	-
Total assets	**17,510,742,692**	**16,253,405,983**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowing from banks, other financial institutions and agents	**4,924,923,929**	**4,449,514,575**
Deposits and other accounts	**9,657,449,048**	**8,951,624,628**
Current deposits	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	9,562,107,658	8,829,876,446
Bearer certificates of deposit	-	-
Other deposits	95,341,390	121,748,182
Other liabilities	**1,439,472,976**	**1,365,282,933**
Total liabilities	**16,021,845,953**	**14,766,422,136**
Capital / Shareholders' equity	**1,449,384,925**	**1,455,413,734**
Paid- up capital	1,206,079,014	1,148,646,680
Statutory reserve	185,850,325	177,548,615
Dividend	-	-
Retained earnings	57,455,586	129,218,439
Non-controlling interest	**39,511,813**	**31,570,113**
Total Equity	**1,488,896,739**	**1,486,983,847**
Total liabilities and Shareholders' equity	**17,510,742,692**	**16,253,405,983**
Net asset value per share (Re-stated)	**12.02**	**12.07**

(Syed Monir Hossain)
SAVP & CFO (CC)

(Subash Chandra Moulick FCS)
SVP & Company Secretary

(Abdul Hamid Mia)
Managing Director

(Md.Nasiruddin Choudhury)
Vice Chairman

(Dr. Mizanur Rahman Shelley)
Chairman

AMARSTOCK

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARY

Consolidated Profit & Loss Account (Un-audited)

For the half year ended June 30, 2017

	Half year ended		Quarter ended	
	Jan-June 2017 Taka	Jan-June 2016 Taka	April-June 2017 Taka	April-June 2016 Taka
OPERATING INCOME				
Interest income	833,668,808	778,661,067	396,367,303	434,804,058
Interest paid on deposits, borrowings, etc.	(636,945,257)	(579,437,127)	(361,336,948)	(308,360,335)
Net interest income	**196,723,551**	**199,223,940**	**35,030,355**	**126,443,723**
Investment income	29,841,915	15,171,629	11,445,795	10,693,761
Commission, exchange and brokerage	22,802,779	10,023,699	7,170,292	3,973,641
Other operating income	12,059,878	24,823,704	7,193,618	13,226,935
Total operating income (A)	**261,428,123**	**249,242,972**	**60,840,060**	**154,338,060**
OPERATING EXPENSES				
Salaries and allowances	46,354,068	36,922,052	25,244,825	21,835,744
Rent, taxes, insurance, electricity, etc.	8,424,685	8,165,234	4,356,005	4,414,625
Legal expenses	175,150	308,340	126,150	211,105
Postage, stamp, telecommunication, etc.	1,655,100	2,152,855	799,247	1,119,132
Stationery, printing, advertisements, etc.	2,544,363	2,723,072	1,024,300	1,202,292
Managing Director's salary and benefits	3,279,945	1,116,667	1,712,445	1,116,667
Directors' fees & meeting expenses	1,448,317	1,702,007	661,306	804,231
Auditors' fees	-	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and repair of assets	4,571,705	4,403,474	2,419,009	2,307,002
Other expenses	6,660,087	7,376,309	1,326,909	2,909,552
Total operating expenses (B)	**75,113,420**	**64,870,010**	**37,670,196**	**35,920,350**
Profit before provision against lease, loans and advances (C=A-B)	**186,314,703**	**184,372,962**	**23,169,864**	**118,417,710**
Provision against lease, loans and investments	8,706,176	61,191,503	(11,024,359)	42,427,803
Provision for diminution in value of investments	48,979,890	7,728,495	16,925,855	3,192,811
Other provisions	-	-	-	-
Total provision (D)	**57,686,066**	**68,919,998**	**5,901,496**	**45,620,614**
Total profit before taxes (C-D)	**128,628,637**	**115,452,964**	**17,268,368**	**72,797,096**
Provision for Tax expenses	69,283,411	72,991,749	8,845,035	46,598,335
Net profit after taxation	**59,345,226**	**42,461,215**	**8,423,333**	**26,198,761**
Attributable to:	**59,345,226**	**42,461,215**	**8,423,333**	**26,198,761**
Shareholder of the Company	51,403,525	39,716,516	4,936,311	23,084,228
Non-controlling interest	7,941,700	2,744,699	3,487,021	3,114,533
Appropriations				
Statutory reserve	8,301,710	7,907,779	636,474	4,074,665
Retained surplus	**51,043,515**	**34,553,436**	**7,786,858**	**22,124,096**
Earnings per share (EPS) (Re-stated)	**0.49**	**0.35**	**0.07**	**0.22**

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Vice Chairman

(Dr. Mizanur Rahman Shelley)
Chairman

PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARY
Consolidated Cash Flow Statement (Un-audited)
For the half year ended June 30, 2017

		Jun-17 Taka		Jun-16 Taka
A)	**Cash flows from operating activities**			
	Interest receipts in cash	733,628,551		677,435,128
	Interest payments	(628,552,891)		(492,521,558)
	Dividend receipts	15,048,830		11,380,290
	Fees and commission receipts in cash	18,242,223		8,018,959
	Recoveries of loans previously written off	-		-
	Cash payments to employees	(49,634,013)		(38,038,719)
	Cash payments to suppliers	-		-
	Income taxes paid	(70,447,278)		(8,155,280)
	Receipts from other operating activities	26,852,963		28,615,043
	Payments for other operating activities	(18,374,073)		(19,458,247)
	Cash generated from operating activities before changes in operating assets and liabilities	**26,764,312**		**167,275,616**
	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	4,892,146		(1,836,137,558)
	Other assets	43,236,329		(39,955,633)
	Deposits from other banks / borrowings	640,000,000		550,000,000
	Deposits from customers	92,231,212		(374,883,908)
	Other liabilities account of customers	-		-
	Trading liabilities	-		-
	Other deposits	(26,406,792)		46,436,553
	Other liabilities	74,190,043		256,016,905
		828,142,938		(1,398,523,641)
	Net cash flows from operating activities	**801,378,626**	**#**	**(1,231,248,025)**
B)	**Cash flows from investing activities**			
	Proceeds from sale of securities	240,561,097		121,271,859
	Payments for purchases of securities	(261,190,251)		(137,100,846)
	Purchase of property, plant and equipment	(9,173,930)		(4,380,236)
	Payment against lease obligation	-		-
	Proceeds from sale of property, plant and equipment	-		-
	Net cash used in investing activities	**(29,803,084)**		**(20,209,223)**
C)	**Cash flows from financing activities**			
	Share capital-for subsidiary	-		-
	Receipts of long term loan	700,000,000		1,600,000,000
	Repayment of long term loan	(741,245,903)		(627,024,132)
	Net draw down/(payment) of short term loan	554,639,208		34,616,724
	Dividend paid	(56,683,526)		-
	Net Cash flows from financing activities	**456,709,779**		**1,007,592,592**
D)	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**	1,228,285,321		(243,864,656)
E)	Effects of exchange rate changes on cash and cash equivalents	-		-
F)	Cash and cash equivalents at beginning of the year	499,975,447		675,275,705
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**1,728,260,768**		**431,411,049**
	Cash and cash equivalents at end of the year			
	Cash in hand (including foreign currencies)	2,916,000		2,279,995
	Balance with Bangladesh Bank and its agent bank (s)	-		-
	(including foreign currencies)	124,433,716		98,556,320
	Balance with banks and other financial institutions	1,600,911,052		330,574,734
	Money at call and short notice	-		-
	Prize bonds	-		-
		1,728,260,768		**431,411,049**
	Net operating cash flow per share (Re-stated)	**6.64**		**(10.21)**

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PREMIER LEASING & FINANCE LIMITED AND ITS SUBSIDIARY
Consolidated Statement of Changes in Shareholder's Equity (Un-audited)
For the half year ended June 30 , 2017

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Total	Non-controlling interest	Total Equity
Balance as at January 01,2017	**1,148,646,680**	**177,548,615**	**129,218,439**	**1,455,413,734**	**31,570,113**	**1,486,983,847**
Dividend for 2016;						
5% Stock Dividend	57,432,334	-	(57,432,334)	-	-	-
5% Cash Dividend			(57,432,334)	(57,432,334)		**(57,432,334)**
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 June 30,2017		-	51,403,525	51,403,525	7,941,700	**59,345,226**
Issuance of Bonus shares	-	-	-	-	-	-
Appropriation to statutory reserve	-	8,301,710	(8,301,710)	-	-	-
Balance as at June 30, 2017	**1,206,079,014**	**185,850,325**	**57,455,586**	**1,449,384,925**	**39,511,813**	**1,488,896,739**

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