FINANCIAL STATEMENTS (UN-AUDITED)
OF
INTERNATIONAL LEASING AND FINANCIAL SERVICES LTD.
FOR THE HALF-YEAR ENDED JUNE 30, 2017

AMAR STOCK

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES

Consolidated Statement of Financial Position (un-audited)

as on June 30, 2017

(Figures in BDT)

	Notes	June 30, 2017	Dec. 31, 2016
PROPERTY AND ASSETS			
Cash	**3(a)**	**299,879,985**	**255,491,982**
In hand (including foreign currencies)		479,339	48,872
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		299,400,646	255,443,110
Balance with banks and other financial institutions	**4(a)**	**3,292,499,935**	**2,993,496,428**
In Bangladesh		3,292,499,935	2,993,496,428
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments	**5(a)**	**1,683,349,204**	**1,771,568,833**
Government		485,400,000	485,400,000
Others		1,197,949,204	1,286,168,833
Leases, loans and advances	**6(a)**	**33,883,324,180**	**30,706,672,713**
Leases		2,414,762,497	2,443,956,143
Loans, cash credits, overdrafts, etc.		31,468,561,683	28,262,716,570
Fixed assets including premises, furniture and fixtures	**7(a)**	**78,208,923**	**65,329,840**
Intangible Asset	**7.1 (a)**	**2,539,598**	**3,076,554**
Other assets	**8(a)**	**1,406,586,493**	**1,042,009,322**
Non - financial institutional assets		-	-
Total assets		**40,646,388,318**	**36,837,645,672**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agents	**9(a)**	**10,486,302,708**	**9,832,359,305**
Deposits and other accounts		**24,853,715,697**	**21,896,522,149**
Term deposits	10.1(a)	23,941,596,500	20,952,354,918
Other deposits	10.2	912,119,197	944,167,232
Other liabilities	**11(a)**	**3,123,256,671**	**2,787,494,956**
Total liabilities		**38,463,275,076**	**34,516,376,411**
Capital / Shareholders' equity		**2,183,090,573**	**2,321,246,990**
Paid-up capital	12.2	1,886,141,560	1,796,325,300
Statutory reserve	13	364,054,009	364,054,009
Retained earnings/surplus	14(a)	(67,104,996)	160,867,680
Non-controlling / minority interest	**15**	**22,669**	**22,272**
Total liabilities and Shareholders' equity		**40,646,388,318**	**36,837,645,672**
Net asset value per share	**16(a)**	**11.57**	**12.31**

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(Figures in BDT)

	Notes	2017	2016
CONSOLIDATED OFF-BALANCE SHEET ITEMS			
Contingent liabilities	**17**	**72,720,063**	**572,720,063**
Acceptances and endorsements		-	-
Letters of guarantee	17.1	72,720,063	572,720,063
Other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**72,720,063**	**572,720,063**

The annexed notes form an integral part of these financial statements.
Signed in terms of our separate report of even date

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
CFO	**Company Secretary**	**Managing Director**	**Director**	**Chairman**

AMAR STOCK

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES

Consolidated Statement of Comprehensive Income (un-audited)

For the half-year ended June 30, 2017

(Figures in BDT)

	Notes	Jan.-Jun. 2017	Jan.-Jun. 2016	Apr.-Jun. 2017	Apr.-Jun. 2016
OPERATING INCOME					
Interest income	19(a)	1,850,706,542	1,294,852,147	863,641,130	649,392,669
Interest expense on deposits and borrowings etc.	20(a)	(1,680,434,911)	(1,093,357,027)	(825,139,336)	(644,202,471)
Net interest income		**170,271,631**	**201,495,120**	**38,501,794**	**5,190,198**
Investment income	21(a)	143,544,867	67,611,338	32,530,112	52,746,975
Commission, fees, exchange and brokerage	22(a)	113,356,076	47,106,607	36,492,303	19,827,311
Other operating income	23(a)	575,051	1,002,643	36,183	24,690
Total operating income (A)		**427,747,625**	**317,215,708**	**107,560,392**	**77,789,173**
OPERATING EXPENSES					
Salaries and allowances	24(a)	88,405,282	62,337,430	45,938,507	37,296,876
Rent, taxes, insurance & electricity	25a)	21,146,228	24,299,279	8,779,484	12,434,998
Legal expenses	26(a)	2,653,381	3,071,752	960,096	2,672,808
Postage, stamp & telecommunication	27(a)	1,659,690	1,457,601	868,544	714,482
Stationery, printing & advertisements	28(a)	4,018,361	4,709,910	1,604,673	3,965,772
Managing Director's salary and benefits	29	3,260,000	3,260,000	1,805,000	1,805,000
Directors' fees & meeting expenses	30(a)	608,600	1,011,700	430,100	638,850
Auditors' fees	31(a)	232,823	171,066	142,286	85,533
Depreciation, amortization & repair of assets	32(a)	14,221,039	9,557,301	7,276,293	5,117,597
Other expenses	33(a)	34,842,017	14,949,846	21,305,158	5,129,812
Total operating expenses (B)		**171,047,421**	**124,825,884**	**89,110,141**	**69,861,727**
Profit before provision & tax (C=A-B)		**256,700,204**	**192,389,824**	**18,450,251**	**7,927,446**
Provision against leases, loans and advances	34(a)	324,930,418	194,584,113	142,279,853	11,356,238
Provision for diminution in value of investments	35(a)	16,698,909	10,974,846	(12,089,036)	(4,388,323)
Total provision (D)		**341,629,327**	**205,558,958**	**130,190,817**	**6,967,915**
Total profit before tax (C-D)		**(84,929,123)**	**(13,169,134)**	**(111,740,566)**	**959,531**
Provision for tax	36(a)	53,226,897	18,348,754	15,795,258	5,012,503
Net profit after tax		**(138,156,020)**	**(31,517,888)**	**(127,535,824)**	**(4,052,972)**
Non-controlling / minority interest		**397**	**434**	**(468)**	**453**
Net profit attributable to shareholders of the Company		**(138,156,417)**	**(31,518,322)**	**(127,535,356)**	**(4,053,425)**
Earnings per share (EPS)	37(a)	**(0.73)**	**(0.17)**	**(0.68)**	**(0.02)**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
CFO	**Company Secretary**	**Managing Director**	**Director**	**Chairman**

AMARSTOCK

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES

Consolidated Statement of Cash Flows (un-audited)

For the half-year ended June 30, 2017

(Figures in BDT)

		Jan.-Jun. 2017	Jan.-Jun. 2016
A)	**Cash flows from operating activities**		
	Interest receipts in cash	2,580,123,029	1,233,080,736
	Interest payments	(1,697,267,945)	(1,188,893,853)
	Dividend receipts	15,653,807	10,381,576
	Fees, commission & brokerage receipts in cash	113,356,076	47,318,530
	Recoveries of loans previously written off	200,000	2,545,456
	Cash payments to employees	(91,665,282)	(68,354,096)
	Income taxes paid	(76,492,060)	(122,087,596)
	Receipts from other operating activities	575,051	35,561,757
	Payments for other operating activities	(66,524,604)	(23,517,979)
	Cash generated from/(used in) operating activities before changes in operating assets and liabilities	**777,958,072**	**(73,965,468)**
	Increase / (decrease) in operating assets and liabilities		
	Leases, loans and advances to banks and other FIs	(287,000,000)	(619,981,444)
	Leases, loans and advances to customers	(3,619,267,954)	(5,304,595,336)
	Other assets	(288,085,111)	(30,413,182)
	Deposits from other banks / borrowings	1,347,441,393	920,000,000
	Deposits from customers	1,641,800,190	2,951,754,771
	Other liabilities account of customers	(32,048,035)	415,712
	Other liabilities	(41,417,849)	12,108,895
	Net Increase / (decrease) in operating assets and liabilities	**(1,278,577,366)**	**(2,070,710,583)**
	Net cash from/(used in) operating activities	**(500,619,294)**	**(2,144,676,051)**
B)	**Cash flows from investing activities**		
	Proceeds from sale of securities	523,510,496	347,607,292
	Payments for purchases of securities	(307,399,807)	(501,954,953)
	Net change agianst purchase/sale of fixed assets	(25,199,662)	(2,591,165)
	Receipts/(Payments) against lease obligation	(843,625)	(750,105)
	Net cash from/(used in) investing activities	**190,067,402**	**(157,688,931)**
C)	**Cash flows from financing activities**		
	Receipts of long term loan	1,213,974,270	3,239,515,458
	Repayment of long term loan	(390,030,869)	(1,058,895,835)
	Net draw down/(payment) of short term loan	(169,999,999)	267,944,026
	Dividend paid	-	(8,075)
	Net Cash from/(used in) financing activities	**653,943,402**	**2,448,555,574**
D)	**Net increase / (decrease) in cash and cash equivalents (A+ B + C)**	**343,391,510**	**146,190,593**
E)	Effects of exchange rate changes on cash and cash equivalents	-	-
F)	Cash and cash equivalents at beginning of the period	3,248,988,410	951,352,073
G)	**Cash and cash equivalents at end of the period (D+E+F)**	**3,592,379,920**	**1,097,542,666**
	Cash and cash equivalents at end of the period represents		
	Cash in hand (including foreign currencies)	479,339	218,435
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	299,400,646	369,292,957
	Balance with banks and other financial institutions {notes 4 (a)}	3,292,499,935	728,031,274
	Total Cash and cash equivalents as of June 30	**3,592,379,920**	**1,097,542,666**
	Net Operating Cash Flows Per Share (NOCFPS)	**(2.65)**	**(11.37)**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
CFO	**Company Secretary**	**Managing Director**	**Director**	**Chairman**

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES

Consolidated Statement of Changes in Shareholders' Equity (un-audited)

For the half-year ended June 30, 2017

(Figures in BDT)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total	Non-controlling / minority interest	Total
Balance as at January 01, 2017	**1,796,325,300**	**364,054,009**	**160,867,680**	**2,321,246,989**	**22,272**	**2,321,269,261**
Stock dividend for the year 2016	89,816,260	-	(89,816,260)	-	-	-
Profit transferred to reserve		-		-		-
Retained surplus for the period from Jan to June - 2017	-	-	(138,156,417)	(138,156,417)	397	(138,156,020)
Balance as at June 30, 2017	**1,886,141,560**	**364,054,009**	**(67,104,996)**	**2,183,090,572**	**22,669**	**2,183,113,242**
Balance as at January 01, 2016	**1,710,786,000**	**341,203,000**	**143,408,224**	**2,195,397,224**	**21,433**	**2,195,418,657**
Stock dividend for the year	85,539,300	-	(85,539,300)	-	-	-
Profit transferred to reserve		-	-	-		-
Retained surplus for the period from Jan to June - 2016	-	-	(31,518,322)	(31,518,322)	434	(31,517,888)
Balance as at June 30, 2016	**1,796,325,300**	**341,203,000**	**26,350,602**	**2,163,878,902**	**21,867**	**2,163,900,769**

Sd/-
CFO

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Statement of Financial Position (un-audited)

as on June 30, 2017

(Figures in BDT)

	Notes	June 30, 2017	Dec. 31, 2016
PROPERTY AND ASSETS			
Cash	**3**	**299,855,449**	**255,445,111**
In hand (including foreign currencies)	3.1	454,803	2,001
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	299,400,646	255,443,110
Balance with banks and other financial institutions	**4**	**2,875,920,261**	**2,608,850,876**
In Bangladesh	4.1	2,875,920,261	2,608,850,876
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments	**5**	**919,637,059**	**831,902,579**
Government	5(i)	485,400,000	485,400,000
Others	5(ii)	434,237,059	346,502,579
Leases, loans and advances	**6**	**32,997,219,555**	**29,730,237,726**
Leases	6.1.1	2,414,762,497	2,443,956,143
Loans, cash credits, overdrafts, etc.	6.1.2	30,582,457,058	27,286,281,583
Fixed assets including premises, furniture and fixtures	**7**	**64,669,177**	**54,323,393**
Intangible Asset		**2,539,598**	**3,076,554**
Other assets	**8**	**2,100,460,446**	**2,010,016,574**
Non - financial institutional assets		-	-
Total assets		**39,260,301,545**	**35,493,852,813**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agents	**9**	**9,637,628,231**	**9,103,904,930**
Deposits and other accounts	**10**	**24,865,367,539**	**21,910,615,384**
Term deposits	10.1	23,953,248,342	20,966,448,152
Other deposits	10.2	912,119,197	944,167,232
Other liabilities	**11**	**2,638,903,397**	**2,217,508,231**
Total liabilities		**37,141,899,167**	**33,232,028,545**
Capital / Shareholders' equity		**2,118,402,378**	**2,261,824,267**
Paid-up capital	12.2	1,886,141,560	1,796,325,300
Statutory reserve	13	364,054,009	364,054,009
Retained earnings/surplus	14	(131,793,191)	101,444,958
Total liabilities and Shareholders' equity		**39,260,301,545**	**35,493,852,813**
Net asset value per share	**16**	**11.23**	**11.99**

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(Figures in BDT)

OFF-BALANCE SHEET ITEMS	Notes	2017	2016
Contingent liabilities	**17**	**72,720,063**	**572,720,063**
Acceptances and endorsements		-	-
Letters of guarantee	17.1	72,720,063	572,720,063
Other commitments		**-**	**-**
Total Off-Balance Sheet items including contingent liabilities		**72,720,063**	**572,720,063**

The annexed notes form an integral part of these financial statements.
Signed in terms of our separate report of even date

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
CFO	**Company Secretary**	**Managing Director**	**Director**	**Chairman**

AMARSTOCK

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Statement of Profit or Loss and Other Comprehensive Income (Un-audited)

For the half-year ended June 30, 2017

(Figures in BDT)

	Notes	Jan.-Jun. 2017	Jan.-Jun. 2016	Apr.-Jun. 2017	Apr.-Jun. 2016
OPERATING INCOME					
Interest income	19	1,906,957,867	1,316,199,610	933,973,733	662,731,960
Interest expense on deposits and borrowings etc.	20	(1,624,861,554)	(1,033,349,878)	(845,504,080)	(614,356,227)
Net interest income		**282,096,313**	**282,849,732**	**88,469,653**	**48,375,734**
Investment income	21	55,820,702	21,484,864	16,823,084	15,670,113
Commission, fees, exchange and brokerage	22	1,992,179	1,952,214	964,162	980,539
Other operating income	23	498,279	577,701	26,991	137,650
Total operating income (A)		**340,407,473**	**306,864,511**	**106,283,890**	**65,164,036**
OPERATING EXPENSES					
Salaries and allowances	24	60,499,407	37,124,605	31,316,497	24,493,608
Rent, taxes, insurance & electricity	25	14,943,591	15,212,258	5,577,400	7,910,061
Legal expenses	26	1,678,761	972,677	960,096	590,558
Postage, stamp & telecommunication	27	1,098,094	816,995	616,136	422,158
Stationery, printing & advertisements	28	3,586,667	4,318,488	1,423,541	3,821,829
Managing Director's salary and benefits	29	3,260,000	3,260,000	1,805,000	1,805,000
Directors' fees & meeting expenses	30	533,600	873,200	395,600	569,600
Auditors' fees	31	125,010	115,002	62,505	57,501
Depreciation, amortization & repair of assets	32	10,065,263	4,916,009	5,025,131	2,791,359
Other expenses	33	28,138,677	10,285,787	18,703,117	3,374,804
Total operating expenses (B)		**123,929,070**	**77,895,020**	**65,885,023**	**45,836,478**
Profit before provision & tax (C=A-B)		**216,478,403**	**228,969,491**	**40,398,867**	**19,327,559**
Provision against leases, loans and advances	34	324,930,418	194,594,185	142,279,853	12,011,650
Provision for diminution in value of investments	35	4,969,874	5,142,738	4,969,874	(7,984,378)
Total provision (D)		**329,900,292**	**199,736,923**	**147,249,727**	**4,027,272**
Total profit before tax (C-D)		**(113,421,889)**	**29,232,568**	**(106,850,860)**	**15,300,287**
Provision for tax	36	30,000,000	7,976,297	15,000,000	-
Net profit after tax		**(143,421,889)**	**21,256,271**	**(121,850,860)**	**15,300,287**
Earnings per share (EPS)	**37**	**(0.76)**	**0.11**	**(0.65)**	**0.08**

Sd/-
CFO

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Chairman

Sd/-
Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Statement of Cash Flows (un-audited)

For the half-year ended June 30, 2017

(Figures in BDT)

		Jan.-Jun. 2017	Jan.-Jun. 2016
A)	**Cash flows from operating activities**		
	Interest receipts in cash	2,451,442,244	1,167,542,049
	Interest payments	(1,608,028,520)	(1,042,000,553)
	Dividend receipts	6,703,846	7,171,075
	Fees and commission receipts in cash	1,992,179	1,952,214
	Recoveries of loans previously written off	200,000	2,545,456
	Cash payments to employees	(63,759,407)	(43,141,271)
	Income taxes paid	(69,550,238)	(102,918,406)
	Receipts from other operating activities	498,279	(7,990,890)
	Payments for other operating activities	(51,559,542)	(3,657,566)
	Cash generated from/(used in) operating activities before changes in operating assets and liabilities	**667,938,841**	**(20,497,891)**
	Increase / (decrease) in operating assets and liabilities		
	Leases, loans and advances to banks and other FIs	(287,000,000)	(619,981,444)
	Leases, loans and advances to customers	(3,478,992,850)	(5,237,555,314)
	Other assets	(20,893,634)	(33,294,919)
	Deposits from other banks / borrowings	1,345,000,000	920,000,000
	Deposits from customers	1,641,800,190	2,968,949,033
	Other liabilities account of customers	(32,048,035)	(8,752,710)
	Other liabilities	(167,895)	6,271,240
	Net Increase / (decrease) in operating assets and liabilities	**(832,302,224)**	**(2,004,364,113)**
	Net cash from/(used in) operating activities	**(164,363,383)**	**(2,024,862,004)**
B)	**Cash flows from investing activities**		
	Proceeds from sale of securities	395,619,436	347,607,292
	Payments for purchases of securities	(434,237,059)	(358,049,426)
	Net change agianst purchase/sale of fixed assets	(18,418,948)	(4,648,985)
	Receipts against lease obligation	(843,625)	(750,105)
	Net cash from/(used in) investing activities	**(57,880,196)**	**(15,841,224)**
C)	**Cash flows from financing activities**		
	Receipts of long term loan	1,093,754,170	2,873,990,458
	Repayment of long term loan	(390,030,869)	(827,357,852)
	Net draw down/(payment) of short term loan	(169,999,999)	267,944,026
	Dividend paid	-	(8,075)
	Net Cash from/(used in) financing activities	**533,723,302**	**2,314,568,557**
D)	**Net increase / (decrease) in cash and cash equivalents (A+ B + C)**	**311,479,723**	**273,865,329**
E)	Effects of exchange rate changes on cash and cash equivalents	-	-
F)	Cash and cash equivalents at beginning of the period	2,864,295,987	642,247,250
G)	**Cash and cash equivalents at end of the period (D+E+F)**	**3,175,775,710**	**916,112,579**
	Cash and cash equivalents at end of the period represents		
	Cash in hand (including foreign currencies)	454,803	111,766
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	299,400,646	369,292,957
	Balance with banks and other financial institutions {notes 4 (1)}	2,875,920,261	546,707,857
	Total Cash and cash equivalents as of June 30	**3,175,775,710**	**916,112,579**
	Net Operating Cash Flows Per Share (NOCFPS)	**(0.87)**	**(10.74)**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
CFO	**Company Secretary**	**Managing Director**	**Director**	**Chairman**

AMARSTOCK

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Statement of Changes in Shareholders' Equity (un-audited)

For the half-year ended June 30, 2017

(Figures in BDT)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at January 01, 2017	**1,796,325,300**	**364,054,009**	**101,444,959**	**2,261,824,268**
Stock dividend for the year 2016	89,816,260	-	(89,816,260)	-
Profit transferred to reserve		-		-
Retained surplus for the period from Jan to June - 2017	-		(143,421,891)	(143,421,891)
Balance as at June 30, 2017	**1,886,141,560**	**364,054,009**	**(131,793,191)**	**2,118,402,378**
Balance as at January 01, 2016	**1,710,786,000**	**341,203,000**	**95,580,223**	**2,147,569,223**
Stock dividend for the year 2015	85,539,300	-	(85,539,300)	-
Profit transferred to reserve		-		-
Retained surplus for the period from Jan to June - 2016	-		21,256,271	21,256,271
Balance as at June 30, 2016	**1,796,325,300**	**341,203,000**	**31,297,194**	**2,168,825,494**

Sd/-
CFO

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

		June 30, 2017	Dec. 31, 2016
3	**Cash**		
3.1	**Cash in hand**		
	In local currency	454,803	2,001
	In foreign currency	-	-
		454,803	**2,001**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**		
	With Bangladesh Bank		
	In local currency	299,400,646	255,443,110
	In foreign currency	-	-
		299,400,646	**255,443,110**
	With Sonali Bank Ltd. as agent of Bangladesh Bank	-	-
		299,400,646	**255,443,110**
	Total (3.1+3.2)	**299,855,449**	**255,445,111**
3(a)	**Consolidated Cash**		
	Cash in hand		
	International Leasing and Financial Services Limited	454,803	2,001
	International Leasing Securities Limited	16,314	41,392
	IL Capital Limited	8,222	5,479
		479,339	**48,872**
	Balance with Bangladesh Bank and its agent bank(s)		
	International Leasing and Financial Services Limited	299,400,646	255,443,110
		299,400,646	**255,443,110**
		299,879,985	**255,491,982**
4	**Balance with banks and other financial institutions**		
	In Bangladesh (note-4.1)	2,875,920,261	2,608,850,876
	Outside Bangladesh	-	-
		2,875,920,261	**2,608,850,876**
4.1	**In Bangladesh**		
	a) Current deposits		
	Al-Arafah Islami Bank Ltd.	154,014	158,834
	Basic Bank Ltd.	3,506	4,426
	The City Bank Ltd.	-	-
	Dhaka Bank Ltd.	-	-
	Dutch Bangla Bank Ltd.	1,099,474	1,102,423
	Eastern Bank Ltd.	75,642	77,427
	Jamuna Bank Ltd.	-	-
	Mercantile Bank Ltd.	1,059,310	9,393
	Mutual Trust Bank Ltd.	1,650	6,924
	Prime Bank Limited	6,114,510	6,124,185
	Shahjalal Islami Bank Ltd.	39,843	42,521
	South East Bank Ltd.	103,007	103,007
	Standard Bank Limited	71,431	71,604
	NCC Bank Ltd	9,070	9,070
		8,731,457	**7,709,814**

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		June 30, 2017	Dec. 31, 2016
	b) Short-term deposit		
	AB Bank Ltd.	726,395	720,858
	Bank Alfalah Ltd.	615,011	4,125,819
	Bank Asia Ltd.	9,129,145	14,665,097
	BRAC Bank Ltd.	535,245	535,245
	Dhaka Bank Ltd.	4,039,521	4,039,519
	Midland bank ltd	10,000	-
	Eastern Bank Ltd.	4,734,049	4,722,508
	Modhumoti Bank Ltd.	18,653	2,653
	ONE Bank Ltd.	37	602
	The Premier Bank Ltd.	2,176,432	2,152,654
	South East Bank Ltd.	302,753	299,236
	Uttara Bank Ltd.	8,640	9,071
	Jamuna Bank Ltd.	1,044,282	1,074,942
		23,340,163	**32,348,204**
	c) Fixed deposits		
	FAS Finance and Investment Ltd.	200,000,000	200,000,000
	ONE Bank Limited	18,792,860	18,792,859
	Peoples Leasing & Finance Ltd.	2,370,000,000	2,200,000,000
	Reliance Finance Ltd.	-	-
	Social Islami Bank Ltd.	-	-
	South Bangla Agri. & Com. Bank Ltd.	150,000,000	150,000,000
	Mercantile bank ltd	5,055,781	-
	Premier Leasing Ltd	100,000,000	-
		2,843,848,641	**2,568,792,859**
	Total (a+b+c)	**2,875,920,261**	**2,608,850,876**
4(a)	**Consolidated balance with banks and other financial institutions**		
	Inside Bangladesh		
	International Leasing and Financial Services Limited	2,875,920,261	2,608,850,876
	International Leasing Securities Limited	389,208,227	363,576,276
	Balance with banks and other financial institutions	*389,208,227*	*363,576,276*
	Adjustment for consolidation	-	-
	IL Capital Limited	27,371,447	21,069,276
	Balance with banks and other financial institutions	*39,023,289*	*35,162,515*
	Adjustment for consolidation	*(11,651,842)*	*(14,093,239)*
		3,292,499,935	**2,993,496,428**
	Outside Bangladesh	**-**	**-**
		3,292,499,935	**2,993,496,428**
5	**Investments**		
	Investment classified as per nature:		
	(i) Government securities		
	Bangladesh Govt. Treasury Bonds (note-5.1)	485,400,000	485,400,000
		485,400,000	**485,400,000**
	(ii) Other investment		
	Shares (note-5.2)	434,237,059	346,502,579
		434,237,059	**346,502,579**
	Total (i+ii)	**919,637,059**	**831,902,579**

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		June 30, 2017	Dec. 31, 2016
5.1	**Bangladesh Govt. Treasury Bonds**		
	15 years Bangladesh Govt. Treasury Bonds	252,400,000	252,400,000
	20 years Bangladesh Govt. Treasury Bonds	233,000,000	233,000,000
		485,400,000	**485,400,000**
5.2	**Investment in shares**		
	a) Quoted		
	ACI Formulation	19,317,096	-
	ACME Laboratories	-	5,399,936
	ACI Limited	7,002,548	17,506,368
	AIBL Mutual Fund	-	5,333,321
	ACTIVEFINE	12,705,725	-
	Aftab Automobile	-	3,045,695
	Agni System Limited	2,152,873	-
	BBS Bangladesh Building System	20,418,413	2,708,100
	Beximco Limited	3,329,150	-
	Beximco Pharma.	6,453,048	26,014,800
	Brac Bank	77,700	4,366,721
	BSRM Steel Ltd.	994,976	-
	CENTRALPHL	3,026,040	-
	Confidence Cement Ltd.	26,101,060	-
	DEFODILCOM	3,758,139	-
	Delta Brac Housing Finance	3,828,964	-
	Delta Life Insurance Limited	-	1,010,757
	Fuwang Ceramics	-	9,066,769
	Far East Knitting & Dyeing	19,317,154	-
	First Security Islami Bank Limited	-	6,900,650
	GSP Finance	-	2,247,970
	HEDELBERG Cement Ltd.	10,063,459	27,813,440
	IDLC Limited.	7,590,218	-
	Ifad Autos Ltd.	16,430,621	498,992
	ISLAMICFIN.	3,690,364	-
	KPCL	40,314,560	40,314,560
	Lafarge Surma Cement.	8,989,034	4,184,985
	Lanka Bangla Finance	14,524,916	-
	LINDEBD	13,437,120	13,437,117
	Mercantile Bank	3,263,750	-
	MHSML	2,945,880	-
	MIDASFIN	3,405,790	-
	NURANI	130,430	-
	One Bank	14,421,683	-
	Olympic Accessories Limited	-	761,241
	Orion Pharma Ltd.	4,053,375	-
	Premier Bank	12,445,873	-
	Premier Cement Limited	6,012,043	11,634,895
	Prograssive Life Ins.	4,163,907	4,733,907
	Qasem Drycell	23,087,665	2,344,512
	RAK Ceramics Ltd.	26,460,735	33,557,600
	RDFOOD	1,699,878	5,728,554
	RUPALILIFE	3,617,003	
	SAPORT	12,818,551	2,665,975
	Shahjibazar Power Co. Ltd.	45,296,757	24,768,816

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		June 30, 2017	Dec. 31, 2016
	Singer BD	-	2,100,654
	Simtex Industries Limited	2,620,521	26,135,868
	The City Bank	-	1,065,116
	Square Pharma.	4,498,046	-
	Summit Power	-	16,481,423
	Titas Gas T&D Co.Ltd.	598,943	-
	Union Capital	9,759,658	-
	Yaekin Polymer	-	11,315
	United Air Company Ltd.	3,620,850	-
	UPGDCL	794,521	39,664,500
		429,239,037	**341,504,557**
	b) Un-quoted	**-**	**-**
	LR Global BD	4,998,022	**4,998,022**
	Total (a+b)	**434,237,059**	**346,502,579**
5(a)	**Consolidated investments**		
	a) Government securities		
	International Leasing and Financial Services Limited	485,400,000	485,400,000
	International Leasing Securities Limited	-	-
	IL Capital Limited	-	-
		485,400,000	**485,400,000**
	b) Other investment		
	International Leasing and Financial Services Limited	434,237,059	346,502,579
	International Leasing Securities Limited	533,464,730	723,420,825
	IL Capital Limited	230,247,415	216,245,429
		1,197,949,204	**1,286,168,833**
	Total (a+b)	**1,683,349,204**	**1,771,568,833**
6	**Leases, loans and advances**		
6.1	**Broad category-wise break up**		
	Inside Bangladesh		
	Leases (note-6.1.1)	2,414,762,497	2,443,956,143
	Loans, cash credits, overdrafts, etc. (note-6.1.2)	30,582,457,058	27,286,281,583
		32,997,219,555	**29,730,237,726**
	Outside Bangladesh	-	-
		32,997,219,555	**29,730,237,726**
6.1.1	**Leases**		
	Net investment in leases (note - 6.1.1.1)	2,133,411,076	2,190,230,110
	Advances for leases (note -6.1.1.2)	-	29,522
	Accounts receivables	316,515,861	277,891,653
	Principal	*274,329,821*	*185,557,434*
	Interest	*42,186,040*	*92,334,219*
	Other payables	(35,164,440)	(24,195,142)
		2,414,762,497	**2,443,956,143**

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		June 30, 2017	Dec. 31, 2016
6.1.1.1	**Net investment in leases**		
	Gross lease receivable	2,824,454,469	2,815,185,215
	Less: Unearned lease income	691,043,393	624,955,105
	Net lease receivable	**2,133,411,076**	**2,190,230,110**
6.1.1.2	**Advance for leases**		
	Imported equipment	-	29,522
	Local equipment	-	-
		-	**29,522**
6.1.2	**Loans, cash credits, overdrafts, etc**		
	Time loan (note-6.1.2.1)	26,438,778,451	23,305,036,367
	Work order & factoring (note-6.1.2.2)	435,051,282	377,630,856
	Home loan (note-6.1.2.3)	194,490,366	266,524,034
	Other loans (note-6.1.2.4)	3,505,643,304	3,330,119,331
	Staff loan (note-6.1.2.5)	8,493,655	6,970,995
		30,582,457,058	**27,286,281,583**
6.1.2.1	**Time loan**		
	Principal outstanding	23,965,171,891	21,347,396,030
	Accounts receivables	2,590,173,570	2,185,333,473
	Principal	2,165,913,761	*1,332,344,647*
	Interest	424,259,809	*852,988,826*
	Other payables	*(116,567,010)*	(227,693,136)
		26,438,778,451	**23,305,036,367**
	This represents		
6.1.2.2	**Work order & factoring**		
	Principal outstanding	418,422,073	376,182,501
	Accounts receivables	*16,706,988*	6,585,128
	Principal	12,970,864	-
	Interest	3,736,124	*6,585,128*
	Other payables	*(77,779)*	(5,136,773)
		435,051,282	**377,630,856**
6.1.2.3	**Home loan**		
	Principal outstanding	158,513,890	238,414,477
	Accounts receivables	42,636,248	35,747,707
	Principal	*25,585,589*	*18,920,559*
	Interest	*17,050,659*	*16,827,148*
	Other payables	(6,659,772)	(7,638,150)
		194,490,366	**266,524,034**

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		June 30, 2017	Dec. 31, 2016
6.1.2.4	**Other loans**		
	Loan to subsidiary	2,141,533,179	2,159,041,512
	Principal outstanding	*1,909,999,880*	*1,909,999,880*
	Interest receivables	*231,533,299*	*249,041,632*
	Treasury line	1,364,110,125	1,171,077,819
	Principal outstanding	*1,359,000,000*	*1,169,000,000*
	Interest receivables	*5,110,125*	*2,077,819*
		3,505,643,304	**3,330,119,331**
6.1.2.5	**Staff loan**		
	Principal outstanding	8,493,655	6,970,995
	Accounts receivables	-	-
	Principal	-	-
	Interest	-	-
		8,493,655	**6,970,995**
6.3	**Classification of leases, loans and advances**		
	a) Unclassified		
	Standard	28,522,112,835	28,309,864,688
	Special mention account (SMA)	2,171,524,704	26,183,016
		30,693,637,539	**28,336,047,704**
	b) Classified		
	Sub-standard	587,506,624	366,368,299
	Doubtful	1,056,912,284	21,036,184
	Bad / Loss	659,163,109	1,006,785,538
		2,303,582,017	**1,394,190,022**
	Total (a+b)	**32,997,219,555**	**29,730,237,726**
6(a)	**Consolidated leases, loans and advances**		
	Inside Bangladesh		
	Leases		
	International Leasing and Financial Services Limited	2,414,762,497	2,443,956,143
	Loans, cash credits, overdrafts, etc.		
	International Leasing and Financial Services Limited	28,440,923,880	25,127,240,071
	Loans	*30,582,457,058*	*27,286,281,583*
	Adjustment for consolidation	*(2,141,533,178)*	*(2,159,041,512)*
	International Leasing Securities Limited	3,006,858,248	3,120,041,603
	IL Capital Limited	20,779,555	15,434,896
		33,883,324,180	**30,706,672,713**
	Outside Bangladesh	-	-
		33,883,324,180	**30,706,672,713**

		June 30, 2017	Dec. 31, 2016
7	**Fixed assets including premises, furniture & fixtures**		
	Motor vehicles	37,578,490	37,578,490
	Office decoration	22,162,301	22,162,301
	Office equipment	14,904,794	10,785,215
	Furniture & fixtures	38,792,003	25,079,737
	Computer accessories	8,507,286	7,383,225
		121,944,874	**102,988,968**
	Less: Accumulated depreciation	57,275,696	48,665,575
	Net book value at the end of the year	**64,669,177**	**54,323,393**
7.1	**Intangible Assets-Computer software**		
	Cost	**3,281,250**	**3,281,250**
	Less: Accumulated amortization	**741,652**	**204,696**
		2,539,598	**3,076,554**
7(a)	**Consolidated Fixed assets including premises furniture & fixtures**		
	Motor vehicles	45,762,490	45,762,490
	Office decoration	52,774,298	49,202,339
	Office equipment	22,535,519	16,840,160
	Furniture & fixtures	41,550,518	27,467,603
	Computers & accessories	29,201,426	27,632,340
		191,824,251	**166,904,932**
	Less: Accumulated depreciation	113,615,328	101,575,092
	Net book value at the end of the year	**78,208,923**	**65,329,840**
7.1 (a)	**Consolidated Intangible Assets-Computer software**		
	Cost	**3,281,250**	**3,281,250**
	Less: Accumulated amortization	**741,652**	**204,696**
		2,539,598	**3,076,554**
8	**Other assets**		
	Inside Bangladesh		
	Income generating:		
	Investment in Subsidiary (note-8.1)	1,249,979,300	1,249,979,300
	Income receivable on FDR & investments (note-8.2)	156,993,180	55,480,259
		1,406,972,480	**1,305,459,559**
	Non-income generating:		
	Receivable from/(payable to) Subsidiary (note 8.3)	-	1,077
	Advance, deposit and Prepaid expenses (note-8.4)	72,665,243	154,857,641
	Advance corporate tax (note -8.5)	614,494,674	544,944,437
	Deferred tax assets (note- 8.6)	4,753,860	4,753,860
	Other receivables	1,574,190	-
		693,487,967	**704,557,015**
		2,100,460,446	**2,010,016,574**
	Outside Bangladesh	**-**	**-**
		2,100,460,446	**2,010,016,574**

		June 30, 2017	Dec. 31, 2016
8.1	**Investment in subsidiary**		
	Share capital-ILSL (note- 8.1.1)	999,999,400	999,999,400
	Share capital-ILCL (note- 8.1.2)	249,979,900	249,979,900
		1,249,979,300	**1,249,979,300**

8.1.1 This represents 9,999,994 nos. of ordinary shares of International Leasing Securities Limited subscribed by International Leasing And Financial Services Limited out of their 10,000,000 nos. of shares of Tk. 100 each.

8.1.2 This represents 2,499,799 nos. of ordinary shares of IL Capital Limited subscribed by International Leasing And Financial Services Limited out of their 2,500,000 nos. of shares of Tk. 100 each.

8.2	**Income receivable on FDR & investments**		
	a) Interest receivables		
	Interest receivables - FDR	147,050,810	45,327,113
	Coupon receivables - treasury bond	9,942,369	10,153,146
		156,993,180	**55,480,259**
	b) Fees, commission and brokerage receivables	**-**	**-**
	Total (a+b)	**156,993,180**	**55,480,259**
8.3	**Receivable from/(payable to) Subsidiary**		
	Receivable from/(payable to) ILCL	-	1,077
	Receivable from/(payable to) ILSL	-	-
		-	**1,077**
8.4	**Advance, deposit and Prepaid expenses**		
	Advances for software , fixed assets & others	7,027,919	17,922,946
	Deposit to Central Depository Bangladesh Limited (CDBL) for telephone	364,000	364,000
	Advance for investment in share	35,662,132	101,085,495
	Advance office rent	29,611,192	35,485,200
	Advance for legal expenses	-	-
		72,665,243	**154,857,641**
8.5	**Advance corporate tax**		
	Balance as on January 01	544,944,436	416,009,964
	Paid during the year	69,550,238	128,934,472
	Less: settlement of previous years' tax liabilities	-	-
	Balance as on March 31	**614,494,674**	**544,944,437**
8.6	**The change in deferred tax assets is shown below:**		
	Balance as at 1st January	4,753,860.00	7,400,561
	Addition/(Adjustment) during the year	-	(2,646,701)
	Balance as on Mar 31	**4,753,860.00**	**4,753,860**

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		June 30, 2017	Dec. 31, 2016
8(a)	**Consolidated Other assets**		
	Inside Bangladesh		
	Income generating:		
	International Leasing and Financial Services Limited	156,993,180	55,480,259
	Other assets - incom generating	*1,406,972,480*	*1,305,459,559*
	Adjustment for consolidation	*(1,249,979,300)*	*(1,249,979,300)*
	International Leasing Securities Limited	-	-
	IL Capital Limited	-	-
		156,993,180	**55,480,259**
	Non-income generating:		
	International Leasing and Financial Services Limited	693,487,967	704,555,938
	Other assets - non-incom generating	*693,487,967*	*704,557,015*
	Adjustment for consolidation	-	*(1,077)*
	International Leasing Securities Limited	531,362,130	263,025,728
	Other assets - non-incom generating	*531,362,130*	*263,025,728*
	Adjustment for consolidation	-	-
	IL Capital Limited	24,743,216	18,947,398
	Other assets - non-incom generating	*24,906,247*	*18,976,586*
	Adjustment for consolidation	*(163,031)*	*(29,188)*
		1,249,593,313	**986,529,064**
		1,406,586,493	**1,042,009,323**
	Outside Bangladesh	**-**	**-**
		1,406,586,493	**1,042,009,323**
9	**Borrowing from banks, other financial institutions and agents**		
9.1	**Inside Bangladesh**		
	Bank overdraft (note- 9.1.1)	1,740,936,156	1,359,960,978
	Call borrowing (note- 9.1.2)	370,000,000	530,000,000
	REPO liability (note- 9.1.3)	560,824,780	551,769,088
	Short term borrowing (note-9.1.4)	1,060,000,000	1,070,000,000
	Borrowing under refinancing scheme (note-9.1.5)	103,967,130	116,408,742
	Long term borrowing (note-9.1.6)	5,801,900,165	5,475,766,122
		9,637,628,231	**9,103,904,930**
	Outside Bangladesh	**-**	**-**
		9,637,628,231	**9,103,904,930**

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		June 30, 2017	Dec. 31, 2016
9.1.1	**Bank overdraft**		
	AL- Arafah Islami Bank Ltd.	235,000,000	500,000,000
	BRAC Bank Ltd.	(1,048,216)	(2,469,735)
	Mercantile Bank Limited	840,974,041	278,840,130
	Mutual Trust Bank Ltd.	202,017,838	195,031,987
	EBL	-	-
	ONE Bank Ltd.	37,342,826	(11,398,212)
	Prime Bank Ltd.	-	102,100,962
	Pubali Bank Ltd.	101,510,246	101,582,125
	Shahjalal Bank Ltd.	50,000,000	50,000,000
	Worri Bank Ltd.	119,225,000	
	The Premier Bank Ltd.	155,914,422	146,273,721
		1,740,936,156	**1,359,960,978**
9.1.2	**Call borrowing**		
	Agrani Bank Ltd.	50,000,000	50,000,000
	Dhaka Bank Ltd	-	90,000,000
	Basic Bank Ltd.	-	90,000,000
	Dutch-Bangla Bank Ltd.	-	-
	Bangladesh Commerce Bank Ltd.	-	-
	Janata Bank Ltd.	130,000,000	-
	Mercantile Bank Ltd.	-	-
	Modhumoti Bank Ltd.	-	-
	Mutual Trust Bank Ltd.	-	120,000,000
	NRB Bank Ltd.	-	-
	One Bank Ltd.	-	-
	Sonali Bank Ltd.	190,000,000	180,000,000
	Southeast Bank Ltd.	-	-
	Standard Bank Ltd.	-	-
		370,000,000	**530,000,000**
9.1.3	**REPO liability**		
	Sonali Bank Ltd.	-	
	BRAC Bank Ltd.	560,824,780	551,769,088
	The City Bank Ltd.	-	
		560,824,780	**551,769,088**
9.1.4	**Short term borrowing**		
	Bangladesh Development Bank	400,000,000	100,000,000
	IPDC of Bangladesh Limited	100,000,000	100,000,000
	Midland Bank Limited	50,000,000	-
	Meridian Finance Ltd	100,000,000	300,000,000
	National Finance Ltd	-	
	Union capital	350,000,000	
	GSP Finance Company (Bangladesh) Limited	60,000,000	
	Farmers Bank ltd	-	50,000,000
	Reliance Finance Limited	-	520,000,000
		1,060,000,000	**1,070,000,000**

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		June 30, 2017	Dec. 31, 2016
9.1.5	**Borrowing under refinancing scheme**		
	Fund from Bangladesh Bank for SME financing	79,702,867	88,015,208
	Fund from Bangladesh Bank for housing financing	24,264,261	25,530,783
	Fund from RPGCL for DCFP financing	2	2,862,751
		103,967,130	**116,408,742**
9.1.6	**Long term borrowing**		
	UAE Bd Ltd	50,008,397	
	Al Arafah Bank Ltd.	1,300,938,732	1,104,509,982
	Bank Asia Ltd.	137,226,171	155,791,211
	Basic Bank Ltd.	207,638,679	235,454,509
	BRAC Bank Ltd.	-	-
	Dutch Bangla Bank Ltd.	596,036,417	563,607,279
	Fareast Finance & Investment Ltd.	-	-
	Jamuna Bank Ltd.	192,915,917	214,705,349
	Mercantile Bank Ltd.	1,722,855,148	1,364,829,204
	Modhumoti Bank Ltd.	137,683,315	156,168,851
	Premier Bank Ltd.	720,685,747	798,480,150
	Prime Bank Ltd.	116,332,773	135,917,610
	Pubali Bank Ltd.	53,687,720	63,964,573
	Shahjalal Islami Bank Ltd.	66,897,586	82,327,989
	Midland Bank Ltd	96,666,412	-
	Southeast Bank Ltd.	-	-
	Standard Bank Ltd.	79,944,705	115,216,364
	Uttara Bank Ltd.	322,382,445	484,793,051
		5,801,900,165	**5,475,766,122**

9(a)	**Consolidated borrowing from banks, other financial institutions and agents**		
	Inside Bangladesh		
	International Leasing and Financial Services Limited	9,637,628,231	9,103,904,930
	International Leasing Securities Limited	848,674,477	728,454,375
	Borrowing from banks, other financial institutions and agents	*2,758,674,357*	*2,638,454,255*
	Adjustment for consolidation	*(1,909,999,880)*	*(1,909,999,880)*
	IL Capital Limited	-	-
	Borrowing from banks, other financial institutions and agents	-	-
	Adjustment for consolidation	-	-
		10,486,302,708	**9,832,359,305**
	Outside Bangladesh	**-**	**-**
		10,486,302,708	**9,832,359,305**

10	**Deposits and other accounts**		
	Term deposits (note - 10.1)	23,953,248,342	20,966,448,152
	Other deposits (note- 10.2)	912,119,197	944,167,232
		24,865,367,539	**21,910,615,384**

		June 30, 2017	Dec. 31, 2016
10.1	**Term deposits**		
	Deposits from banks and financial institutions	11,686,472,500	9,910,000,000
	Deposits from other than banks and financial institutions	12,266,775,842	11,056,448,152
		23,953,248,342	**20,966,448,152**
10.1(a)	**Consolidated term deposits**		
	International Leasing and Financial Services Limited	23,941,596,500	20,952,354,913
	Term deposits	*23,953,248,342*	*20,966,448,152*
	Adjustment for consolidation	*(11,651,842)*	*(14,093,239)*
		23,941,596,500	**20,952,354,913**
10.2	**Other deposits**		
	Non-interest bearing security deposits		
	Leases	42,071,331	445,911,683
	Time loans	57,103,647	484,868,092
	Home loans	1,631,159	1,906,409
	Work order loans	441,127	441,126
		101,247,264	**933,127,310**
	Interest bearing security deposits	**810,871,934**	**11,039,922**
		912,119,197	**944,167,232**
11	**Other liabilities**		
	Deferred liability-employees' gratuity (note- 11.1)	4,760,775	4,921,859
	Training fund (note-11.2)	354,771	354,771
	Un-claimed refund warrant/dividend (note- 11.3)	5,166,560	5,173,375
	Interest suspense account (note-11.4)	157,934,483	112,261,123
	Payables & accrued expenses (note-11.5)	888,162,059	871,329,021
	Liability under finance lease	2,657,136	3,500,761
	Provision for leases, loans and advances (note - 11.6)	870,278,411	545,347,993
	Provision for diminution in value of investments	26,754,165	21,784,291
	Provision for income tax (note- 11.7)	682,835,038	652,835,038
		2,638,903,397	**2,217,508,231**
11.1	**Deferred liability-employees' gratuity**		
	Balance as at 1st January	4,921,859	9,378,235
	Add: provision made during the year	1,605,168	3,210,330
	Less: payment made during the year	1,766,252	7,666,706
	Balance as at 31 March	**4,760,775**	**4,921,859**

11.2 Training Fund represents administration cost received from Royal Danish Embassy for operation of private sector development project funded by DANIDA. As per agreement, such cost incurred by ILFSL & received from DANIDA can only be spent for the purpose of employees' training.

		June 30, 2017	Dec. 31, 2016
11.3	**Un-claimed refund warrant/dividend**		
	Un-claimed refund warrant	716,194	716,194
	Un-claimed dividend	4,450,367	4,457,181
		5,166,560	**5,173,375**
11.4	**Interest suspense account**		
	Balance as at 1st January	112,261,123	76,851,742
	Add: suspended during the year	102,129,700	318,349,621
	Less: realized during the year	56,456,340	282,940,240
	Less: written off during the year	-	-
	Balance as at March 31	**157,934,483**	**112,261,123**
	Leases	29,370,079	31,056,614
	Loans	128,564,405	81,204,508
		157,934,483	**112,261,123**
11.5	**Payables & accrued expenses**		
	a) Interest payables		
	Interest payable on bank overdraft	11,973,018	6,558,323
	Interest payable on call borrowing	92,500	188,542
	Interest payable on REPO liability	-	-
	Interest payable on short-term borrowing	2,392,778	6,800,861
	Interest payable on long-term borrowing	-	-
	Interest payable on borrowing under refinancing scheme (note-11.5.1)	200,011	281,941
	Interest payable on deposits from banks and FIs	331,803,308	270,269,861
	Interest payable on deposits from other than banks and FIs	484,784,644	475,027,088
		831,246,258	**759,126,616**
	b) Other payables		
	Payable for fractional bonus & right share	1,736,877	1,736,899
	Payable for Tax/VAT deducted at source	7,058,240	1,545,004
	Payable for bank guarantee & commission	-	-
	Liability for expenses & other payables	38,737,985	99,537,803
	Payable for Private Sector Development (PSD) program (note- 11.5.2)	9,382,699	9,382,699
		56,915,800	**112,202,405**
	Total (a+b)	**888,162,059**	**871,329,021**
11.5.1	**Interest payable on borrowing under refinancing scheme**		
	Fund from Bangladesh Bank for SME financing	168,510	187,487
	Fund from Bangladesh Bank for housing financing	25,358	83,990
	Fund from RPGCL for DCFP financing	6,143	10,464
		200,011	**281,941**

		June 30, 2017	Dec. 31, 2016
11.6	**Provision for leases, loans and advances**		
	Break up of provision for leases, loans and advances :		
	a) Specific provision on classified leases, loans and advances		
	Sub-standard	86,490,641	38,345,342
	Doubtful	358,508,767	4,433,485
	Bad and loss	40,924,077	227,274,609
		485,923,485	**270,053,436**
	b) General provision on unclassified lease, loans and advances		
	Standard	277,042,538	274,001,769
	SMA	107,312,388	1,292,788
		384,354,926	**275,294,557**
	Total (a+b)	**870,278,411**	**545,347,993**
11.7	**Provision for income tax**		
	Balance as on January 01	652,835,038	569,221,343
	Add: provision made during the year	30,000,000	83,613,695
	Less: settlement of previous years tax liability	-	-
	Balance as at March 31	**682,835,038**	**652,835,038**
11(a)	**Consolidated other liabilities**		
	International Leasing and Financial Services Limited	2,638,740,366	2,217,479,043
	Other liabilities	*2,638,903,397*	*2,217,508,231*
	Adjustment for consolidation	*(163,031)*	*(29,188)*
	International Leasing Securities Limited	442,144,644	550,078,018
	Other liabilities	*673,677,943*	*799,119,650*
	Adjustment for consolidation	*(231,533,299)*	*(249,041,632)*
	IL Capital Limited	42,371,661	19,937,894
	Other liabilities	*42,371,661*	*19,938,973*
	Adjustment for consolidation	-	*(1,079)*
		3,123,256,671	**2,787,494,956**
12	**Share capital**		
12.1	**Authorized**		
	200,000,000 nos. of ordinary shares of taka 10 each	**2,000,000,000**	**2,000,000,000**
12.2	**Issued, subscribed & paid up**		
	11,000,000 Ordinary Shares of Tk. 10 each issued for cash (opening capital & IPO)	110,000,000	110,000,000
	81,466,000 Ordinary Shares of Tk. 10 each issued as right share	814,660,000	814,660,000
	87,166,530 Ordinary Shares of Tk. 10 each issued as bonus share	871,665,300	786,126,000
	8,981,626 Ordinary Shares of Tk. 10 each issued as bonus share	89,816,260	85,539,300
		1,886,141,560	**1,796,325,300**
13	**Statutory reserve**		
	Balance as at January 01	364,054,009	341,203,000
	Addition during the year	-	22,851,009
	Balance as at March 31	**364,054,009**	**364,054,009**

		June 30, 2017	Dec. 31, 2016
14	**Retained earnings/surplus**		
	Balance as at 1st January	101,444,958	95,580,221
	Less: cash dividend for last year	-	-
	Less: stock dividend for last year	89,816,260	85,539,300
		11,628,698	**10,040,921**
	Retained surplus for the year	(143,421,889)	91,404,037
		(131,793,191)	**101,444,958**
14(a)	**Consolidated retained earnings/surplus**		
	Balance as at 1st January	160,867,681	143,408,224
	Less: cash dividend for last year	-	-
	Less: stock dividend for last year	89,816,260	85,539,300
		71,051,421	**57,868,924**
	Retained surplus for the year	(138,156,417)	102,998,757
	Retained surplus tranferred from minority for new issuance of shares by subsidiary	-	-
		(67,104,996)	**160,867,680**
15	**Non-controlling / minority interest**		
	a) Share capital		
	International Leasing Securities Limited	600	600
	IL Capital Limited	20,100	20,100
		20,700	**20,700**
	b) Retained earnings/surplus as at 1st January		
	International Leasing Securities Limited	23	22
	IL Capital Limited	1,549	711
		1,572	**733**
	c) Retained surplus for the year		
	International Leasing Securities Limited	-	1
	IL Capital Limited	397	838
		397	**839**
	d) Retained surplus tranferred to parent Co. for new issuance of shares by subsidiary	-	-
	e) Cash dividend paid by ILCL	-	-
	Balance as at Dec. 31 (a+b+c)	**22,669**	**22,272**
16	**Net asset value per share**		
	Total assets	39,260,301,545	35,493,852,813
	Total liabilities	37,141,899,167	33,232,028,545
	Net asset	**2,118,402,378**	**2,261,824,267**
	Number of share outstanding	188,614,156	188,614,156
	Net asset value per share	**11.23**	**11.99**
16(a)	**Consolidated net asset value per share**		
	Total assets	40,646,388,318	36,837,645,672
	Total liabilities	38,463,297,745	34,516,398,683
	Net asset	**2,183,090,573**	**2,321,246,990**
	Number of share outstanding	188,614,156	188,614,156
	Net asset value per share	**11.57**	**12.31**

		June 30, 2017	June 30, 2016
19	**Interest income**		
	Interest income - lease	78,363,695	106,625,885
	Interest income - term loan	1,464,134,932	973,873,285
	Interest income - work order & Factoring loan	24,759,714	5,223,895
	Interest income - home loan	12,282,780	21,517,158
	Interest income - short term loan	168,809,532	166,243,671
	Interest income - staff loan	369,399	936,930
	Coupon income - government treasury bonds	22,052,348	22,197,091
	Interest income - fixed deposit with banks	135,980,760	19,274,575
	Interest income - balance with banks	204,708	307,120
		1,906,957,867	**1,316,199,610**
19(a)	**Consolidated interest income**		
	International Leasing and Financial Services Limited	1,811,457,877	1,168,811,286
	Interest income	*1,906,957,867*	*1,316,199,610*
	Adjustment for consolidation	*(95,499,990)*	*(147,388,324)*
	International Leasing Securities Limited	36,070,322	122,814,984
	Interest income	*36,070,322*	*135,538,688*
	Adjustment for consolidation	-	*(12,723,704)*
	IL Capital Limited	3,178,343	3,225,878
	Interest income	*3,178,343*	*3,380,667*
	Adjustment for consolidation		*(154,789)*
		1,850,706,542	**1,294,852,147**
20	**Interest expense on deposits and borrowings etc.**		
	a) Interest expense on deposits		
	Interest on term deposits, bank and financial institutions	500,209,219	309,755,961
	Interest on term deposits, other than bank and financial institutions	654,796,122	356,207,297
	Direct deposit expenses	6,472,349	20,968,333
	Interest expense on security deposits (interest bearing)	57,514,943	47,439,824
		1,218,992,634	**734,371,415**
	b) Interest expense on borrowings		
	Interest on call borrowing	13,221,861	19,819,653
	Interest on short-term borrowing	49,203,750	13,373,556
	Interest on long-term borrowing	258,124,904	231,527,962
	Interest on borrowing under refinancing scheme	2,735,178	2,587,534
	Interest on bank overdraft	68,671,592	22,187,178
	Interest expense on REPO liability	13,648,621	9,126,046
	Finance charge for obligation under finance lease	263,015	356,535
		405,868,920	**298,978,463**
	Total (a+b)	**1,624,861,554**	**1,033,349,878**
20(a)	**Consolidated Interest expense on deposits and borrowings etc.**		
	a) Interest expense on deposits		
	International Leasing and Financial Services Limited	1,218,992,634	721,492,921
	Interest expense on deposits	*1,218,992,634*	*734,371,415*
	Adjustment for consolidation	-	*(12,878,493)*
		1,218,992,634	**721,492,921**

		June 30, 2017	June 30, 2016
	b) Interest expense on borrowings		
	International Leasing and Financial Services Limited	405,868,920	298,978,463
	International Leasing Securities Limited	55,573,357	72,885,643
	Interest expense on borrowings	*151,073,347*	*220,273,967*
	Adjustment for consolidation	*(95,499,990)*	*(147,388,324)*
	IL Capital Limited	-	-
	Interest expense on borrowings	-	-
	Adjustment for consolidation	-	-
		461,442,277	**371,864,106**
		1,680,434,911	**1,093,357,027**
21	**Investment income**		
	Dividend income (note- 21.1)	6,703,846	7,171,075
	Gain/(loss) on bonds & shares	49,116,856	14,313,789
		55,820,702	**21,484,864**
21.1	**Dividend income**		
	Dividend income from investment in subsidiary Co.	-	-
	Dividend income from investment in quoted shares	6,703,846	7,171,075
		6,703,846	**7,171,075**
21(a)	**Consolidated investment income**		
	International Leasing and Financial Services Limited	55,820,702	21,484,864
	Investment income	*55,820,702*	*21,484,864*
	Adjustment for consolidation	-	-
	International Leasing Securities Limited	69,323,460	32,788,789
	IL Capital Limited	18,400,705	13,337,685
		143,544,867	**67,611,338**
22	**Commission, fees, exchange and brokerage**		
	Processing fees - leases	345,356	245,869
	Processing fees - term loan	1,534,523	1,490,994
	Processing fees - work order	102,300	215,351
	Processing fees - home loan	10,000	-
	Guarantee commission	-	-
		1,992,179	**1,952,214**
22(a)	**Consolidated commission, fees, exchange and brokerage**		
	International Leasing and Financial Services Limited	1,992,179	1,952,214
	International Leasing Securities Limited	108,991,050	43,374,620
	Commission, fees, exchange and brokerage	*108,991,050*	*43,586,543*
	Adjustment for consolidation		*(211,923)*
	IL Capital LimitedLimited	2,372,847	1,779,772
		113,356,076	**47,106,607**

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		June 30, 2017	June 30, 2016
23	**Other operating income**		
	Gain on sale of leased assets	481,179	138,710
	Gain on sale of fixed assets	-	391,999
	Income from written-off accounts	-	-
	Miscellaneous income	17,100	46,992
		498,279	**577,701**
23(a)	**Consolidated other operating income**		
	International Leasing and Financial Services Limited	498,279	577,701
	International Leasing Securities Limited	76,772	72,831
	IL Capital Limited	-	352,112
		575,051	**1,002,643**
24	**Salary and allowances**		
	Basic salary and other allowances	57,135,755	35,870,739
	Company's contribution to provident fund	1,758,484	762,723
	Gratuity	1,605,168	491,142
		60,499,407	**37,124,605**
24(a)	**Consolidated salary and allowances**		
	International Leasing and Financial Services Limited	60,499,407	37,124,605
	International Leasing Securities Limited	26,321,188	21,891,893
	IL Capital Limited	1,584,687	3,320,932
		88,405,282	**62,337,430**
25	**Rent, taxes, insurance & electricity**		
	Rent, rate and taxes	12,919,781	13,771,389
	Insurance	-	-
	Electricity, gas and water	2,023,811	1,440,869
		14,943,591	**15,212,258**
25a)	**Consolidated rent, taxes, insurance & electricity**		
	International Leasing and Financial Services Limited	14,943,591	15,212,258
	International Leasing Securities Limited	3,976,707	8,560,479
	IL Capital Limited	2,225,930	526,542
		21,146,228	**24,299,279**
26	**Legal expenses**		
	Legal expenses	1,678,762	972,677
	Other professional charges	-	-
		1,678,761	**972,677**

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		June 30, 2017	June 30, 2016
26(a)	**Consolidated legal expenses**		
	International Leasing and Financial Services Limited	1,678,761	972,677
	International Leasing Securities Limited	974,620	2,099,075
		2,653,381	**3,071,752**
27	**Postage, stamp & telecommunication**		
	Postage, stamp, internet	523,335	405,625
	Telephone	574,759	411,370
		1,098,094	**816,995**
27(a)	**Consolidated postage, stamp & telecommunication**		
	International Leasing and Financial Services Limited	1,098,094	816,995
	International Leasing Securities Limited	503,595	504,620
	IL Capital Limited	58,001	135,986
		1,659,690	**1,457,601**
28	**Stationery, printing and advertisements**		
	Printing and stationery	2,423,313	3,404,688
	Publicity and advertisement	1,163,355	913,800
		3,586,667	**4,318,488**
28(a)	**Consolidated stationery, printing and advertisements**		
	International Leasing and Financial Services Limited	3,586,667	4,318,488
	International Leasing Securities Limited	372,079	347,795
	IL Capital Limited	59,615	43,627
		4,018,361	**4,709,910**
29	**Managing Director's salary and benefits**		
	Remuneration	2,310,000	2,310,000
	Other benefits	950,000	950,000
		3,260,000	**3,260,000**
30	**Directors' fees & meeting expenses**		
	Directors' fee for attending board meeting	395,600	506,000
	Executive Committee members' fee for attending EC meeting	46,000	174,000
	Audit Committee members' fee for attending AC meeting	92,000	193,200
		533,600	**873,200**
	No director has been paid		
30(a)	**Consolidated directors' fees & meeting expenses**		
	International Leasing and Financial Services Limited	533,600	873,200
	International Leasing Securities Limited	40,500	69,500
	IL Capital Limited	34,500	69,000
		608,600	**1,011,700**

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		June 30, 2017	June 30, 2016
31	**Auditors' fees**		
	Statutory audit fee	125,010	115,002
		125,010	**115,002**
31(a)	**Consolidated auditors' fees**		
	International Leasing and Financial Services Limited	125,010	115,002
	International Leasing Securities Limited	56,063	38,814
	IL Capital Limited	51,750	17,250
		232,823	**171,066**
32	**Depreciation, amortization and repair of assets**		
	a) Depreciation		
	Motor vehicles	3,726,961	1,724,860
	Office decoration	845,331	849,672
	Office equipment	354,248	521,888
	Furniture & fixtures	2,976,387	473,833
	Computer accessories	707,194	376,546
		8,610,121	**3,946,799**
	b) Amortization		
	Computer software	536,956	-
		536,956	**-**
	c) Repairs		
	Office equipment	35,060	262,289
	Vehicles	883,126	706,921
		918,186	**969,210**
	Total (a+b)	**10,065,263**	**4,916,009**
32(a)	**Consolidated depreciation, amortization and repair of assets**		
	a) Depreciation		
	International Leasing and Financial Services Limited	9,147,077	3,946,799
	International Leasing Securities Limited	1,946,314	2,383,680
	IL Capital Limited	1,764,144	2,069,549
		12,857,535	**8,400,028**
	b) Repairs		
	International Leasing and Financial Services Limited	918,186	969,210
	International Leasing Securities Limited	445,318	148,798
	IL Capital Limited	-	39,265
		1,363,504	**1,157,273**
	Total (a+b)	**14,221,039**	**9,557,301**

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		June 30, 2017	June 30, 2016
33	**Other expenses**		
	Fuel expenses for vehicles	943,321	840,990
	Office maintenance	2,518,113	1,268,963
	Training expenses	597,054	263,510
	Books, magazines and newspapers	7,752	13,519
	Fees and subscription	3,572,445	1,754,862
	Bank charges	700,230	538,268
	Entertainment	1,706,360	2,346,536
	Other Expenses	5,072,706	-
	CIB service charge	28,220	20,560
	Business development expenses	4,150,519	1,055,784
	Hospitalization expense	127,850	6,000
	Traveling and conveyance expenses	8,714,106	2,176,795
		28,138,677	**10,285,787**
33(a)	**Consolidated other expenses**		
	International Leasing and Financial Services Limited	28,138,677	10,073,864
	Other expenses	*28,138,677*	*10,285,787*
	Adjustment for consolidation	-	*(211,923)*
	International Leasing Securities Limited	5,682,820	3,909,842
	IL Capital Limited	1,020,520	966,141
		34,842,017	**14,949,846**
34	**Provision against leases, loans and advances**		
	On classified leases, loans and advances	215,870,048	100,248,434
	On un-classified leases, loans and advances	109,060,369	94,345,751
		324,930,418	**194,594,185**
34(a)	**Consolidated Provision against leases, loans and advances**		
	International Leasing and Financial Services Limited	324,930,418	194,594,185
	International Leasing Securities Limited	-	-
	IL Capital Limited		(10,073)
		324,930,418	**194,584,113**
35	**Provision for diminution in value of investments**		
	Shares		
	Provision for quoted shares	4,969,874	5,142,738
	Provision for un-quoted shares	-	-
		4,969,874	**5,142,738**
35(a)	**Consolidated Provision for diminution in value of investments**		
	Shares		
	International Leasing and Financial Services Limited	4,969,874	5,142,738
	International Leasing Securities Limited	-	1,360,002
	IL Capital Limited	11,729,035	4,472,106
		16,698,909	**10,974,846**

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		June 30, 2017	June 30, 2016
36	**Provision for tax**		
	Current tax	30,000,000	7,976,297
	Deferred tax	-	-
		30,000,000	**7,976,297**
36(a)	**Consolidated Provision for tax**		
	International Leasing and Financial Services Limited	30,000,000	7,976,297
	International Leasing Securities Limited	22,746,177	9,010,945
	IL Capital Limited	480,720	1,361,512
		53,226,897	**18,348,754**
37	**Earning Per Share (EPS)**		
	Basic earnings per share have been calculated as under:		
	Earning attributable to ordinary shareholders (profit after tax)	(143,421,889)	21,256,271
	Weighted average number of ordinary shares outstanding during the year	188,614,156	188,614,156
	Earning per share (EPS)	**(0.76)**	**0.11**
37(a)	**Consolidated Earnings Per Share (EPS)**		
	Basic earnings per share have been calculated as under:		
	Earning attributable to ordinary shareholders (profit after tax)	(138,156,417)	(31,518,322)
	Weighted average number of ordinary shares outstanding during the year	188,614,156	188,614,156
	Earning per share (EPS)	**(0.73)**	**(0.17)**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
CFO	**Company Secretary**	**Managing Director**	**Director**	**Chairman**