

## **International Leasing And Financial Services Limited**

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## Financial Statements (un-audited) for the half-year ended June 30, 2016

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Consolidated Statement of Financial Position (un-audited) at June 30, 2016 (Figures in BDT)				Consolidated Statement of Comprehensive Income (un-audited) for the half-year ended June 30, 2016						Consolidated Statement of Cash Flows (un-audited) for the half-year ended June 30, 2016				
		(Figures Jun. 30, 2016	in BDT) Dec. 31, 2015					(Figu	res in BDT)			(Figu JanJun. 2016	ures in BDT)  JanJun. 20	
PROPERTY AND ASSETS						JanJun. 2016	JanJun. 2015	AprJun. 2016	AprJun. 2015	A) Cash flows from operating activitie	es	<u>JanJun. 2010</u>	JaniJun. 20	
ash		369,511,391	193,451,029	OPERATING INCOM	ΛE.					Interest receipts in cash		1,233,080,736	1,149,535,	
In hand (including foreign currencies)		218,435	162,353	Interest income		1,294,852,147	1,016,697,814	649,392,669	499,544,577	Interest payments		(1,188,893,853)	(1,070,526,	
Balance with Bangladesh Bank and its ager	nt bank (s)	369,292,957	193,288,676		n deposits and borrowings etc.	(1,093,357,027)	(857,925,830)	(644,202,471)	(435,621,321)	Dividend receipts		10,381,576	1,982,	
(including foreign currencies)							158,771,984		63,923,256	Fees, commission & brokerage red		47,318,530 2,545,456	63,713, 1,714,	
				Net interest income		201,495,120		5,190,198		Recoveries of loans previously writ Cash payments to employees	tteri on	(68,354,096)	(63,594,	
alance with banks and other financial ins	stitutions	728,031,274	757,901,044	Investment income		67,611,338	38,118,831	52,746,975	25,716,258	Income taxes paid		(122,087,596)	(21,530,	
In Bangladesh		728,031,274	757,901,044	Commission, fees,	exchange and brokerage	47,106,607	63,688,293	19,827,311	43,304,389	Receipts from other operating active	vities	35,561,757	(16,871,	
Outside Bangladesh		-	-	Other operating inc	come	1,002,643	5,204,388	24,690	4,879,654	Payments for other operating activ		(23,517,979)	(32,397,	
oney at call and short notice		-	-	Total operating inco	ome (A)	317,215,708	265,783,496	77,789,173	137,823,558	Cash generated from/(used in) open in operating assets and liabilities	erating activities before changes	(73,965,468)	12,025	
vestments		1,467,581,885	1,318,740,475									(13,303,400)	12,023,	
Government		485,400,000	484,100,000	OPERATING EXPEN	NSES					Increase / (decrease) in operating Leases, loans and advances to bar		(040 004 444)	(404.000	
Others		982,181,885	834,640,475	Salaries and allowa	ances	62,337,430	53,891,564	37,296,876	28,208,984	Leases, loans and advances to bal Leases, loans and advances to cus		(619,981,444) (5,304,595,336)	(101,098,	
				Rent, taxes, insurance & electricity		24,299,279	15,254,720	12,434,998 7,76	7,767,421	Other assets			(19,229,	
eases, loans and advances				Legal expenses		3,071,752	713,755	2,672,808	547,297	Deposits from other banks / borrowings		(30,413,182) 920,000,000	850,000,	
Leases				Postage, stamp & t	Postage, stamp & telecommunication 1,457		1,606,736	714,482	985,339	Deposits from customers		2,951,754,771	(480,236,	
Loans, cash credits, overdrafts, etc.		23,691,154,707 17,410,911,019 Stationery					5,542,997	3,965,772	3,985,315	Other liabilities account of customers		415,712	481,632,	
				Managing Director's salary and benefits		4,709,910 3,260,000	2,918,457	1,805,000	436,500	Net Increase / (decrease) in operating assets and liabilities Net cash from/(used in) operating activities		12,108,895	82,328,	
Fixed assets including premises, furniture and fixtures		42,045,199 46,087,480										(2,070,710,583)	(273,584,	
Other assets		758,085,339 631,437,000		Directors' fees & meeting expenses		1,011,700	822,840	638,850	546,890			(2,177,070,031)	(201,000,	
		7 30,000,339	031,437,000	Auditors' fees		171,066	184,222	85,533	87,581	B) Cash flows from investing activities	es	247.007.000	00.001	
Non - financial institutional assets		-	-		tization & repair of assets	9,557,301	12,798,700	5,117,597	6,463,971	Proceeds from sale of securities Payments for purchases of securiti	ies	347,607,292 (501,954,953)	63,824, (132,069,	
Total assets		29,684,795,576 23,231,183,679		Other expenses Total operating expenses (B)		14,949,846	11,689,742	5,129,812	4,785,016	Net change agianst purchase/sale of fixed assets Receipts/(Payments) against lease obligation		(2,591,165)	(3,356,	
						124,825,884	105,423,732	69,861,727	53,814,312			(750,105)	(605,	
ABILITIES AND CAPITAL										Net cash from/(used in) investing	activities	(157,688,931)	(72,206,	
abilities				Profit before provis	ion & tax (C=A-B)	192,389,824	160,359,764	7,927,446	84,009,246	C) Cash flows from financing activitie	es		·	
orrowing from banks, other financial institu	utions and agents	8,342,861,151	5,894,297,502	Provision against le	eases, loans and advances	194,584,113	184,125,904	11,356,238	6,663,878	Receipts of long term loan		3,239,515,458	2,017,868,	
Deposits and other accounts		17,024,429,697	13,166,933,885			Repayment of long term loan			(1,058,895,835)	(1,076,157,				
Term deposits		16,112,282,265	12.246.033.743		ution in value of investments					Net draw down/(payment) of short	term loan	267,944,026	(518,917,	
*		912,147,433	920,900,142	Total provision (D)		205,558,958	199,550,764	6,967,915	(3,684,250)	Dividend paid		(8,075)	(80,889,6	
Other deposits		912,147,433	920,900,142	Total profit before to	av (C-D)	(13,169,134)	(39,191,000)	959,531	87,693,496	Net Cash from/(used in) financing	activities	2,448,555,574	341,903,7	
Other liabilities		2,155,495,037 1,976,424,713 Provision 27,522,785,886 21,037,656,101		rotal profit before to	Provision for tax		22,620,729 (61,811,729)	5,012,503 (4,052,972)	18,442,402 69,251,094	D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)		146,190,593	8,138,37	
				Provision for tax						E) Effects of exchange rate changes on	sh and cash equivalents			
Total liabilities										F) Cash and cash equivalents at beginning of the period		951,352,073	843,235,80	
Capital / Shareholders' equity				Net profit after tax		(31,517,888)				<ul> <li>G) Cash and cash equivalents at end</li> </ul>	the period (D+E+F)	1,097,542,666	851,374,17	
		1,796,325,300	1,710,786,000				1,077			Cash and cash equivalents at end	of the period represents			
Paid-up capital Statutory reserve				Non-controlling / mi	inority interest	434		453	1,478	Cash in hand (including foreign cur		218,435	129,6	
Retained earnings/surplus		341,203,000	341,203,000	Not profit attributab	le to shareholders of the Company	nareholders of the Company (31,518,322)		(4,053,425)	69,249,616	Balance with Bangladesh Bank and	d its agent bank (s)	369,292,957	164,162,3	
retained earnings/surplus		24,459,524	141,517,146	Net profit attributab	ne to shareholders of the Company	1 the Company (31,310,322)		(4,033,423)	03,243,010	(including foreign currencies)  Balance with banks and other finar	soial institutions	728,031,274	687,082,2	
Non-controlling / minority interest		21,867	21,433	Earnings per share	(EPS)	(0.18)		(0.02)	0.39	Total Cash and cash equivalents a		1,097,542,666	851,374,1	
Total liabilities and Shareholders' equity		29,684,795,576	23,231,183,679							·				
otal habilities and onarenolders equity		29,004,793,370	23,231,103,079							Net Operating Cash Flows Per Sha	are (NOCFPS)	(11.94)	(1	
et asset value per share		12.04	12.21											
Sd/- Company Secretary Managir	Sd/- ng Director	Sd/- Director	Sd/- Chairman	Sd/- Company Secretary	Sd/- Managing Dir	rector	Sd/- Director		Sd/- Chairman	Sd/- Company Secretary	Sd/- Managing Director	Sd/- Director	Sd/- <b>Chairma</b> n	
		Cons	solidate	ed State	ment of Cha for the half-y					ity (un-audited	)			
												(Figure:	s in BDT	
Particulars				Paid-up Capital	Statutory Reserve		Retail	ned Earni	ngs Total	Non-controlling minority interes		otal		
Balance as at January 01, 2016					1,710,786,000	341,203,000			141,517,	146 2,193,506,146	21,43	3 2,193	2,193,527,579	
Stock dividend for	the year 2015				85,539,300	l	_	Ī	(85.539	300) -	_	1	_	
Stock dividend for the year 2015				05,559,500		- (85,539,3		I I						
Retained surplus for the period from January to June - 20			- 2016	-		- (31,518,32		322) (31,518,322)	43	4 (31	,517,888			
						<u> </u>								
Palance se et liver	20 2046				1 706 335 300		11 202 000		24 450	524 2 164 097 924	24.00	7 2 460	,009,691	
Balance as at June	3U, ∠U16				1,796,325,300	34	11,203,000	<u></u>	24,459,	524 2,161,987,824	21,86	2,162	,009,691	
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Sd/Company Secretary

Balance as at January 01, 2015

Balance as at June 30, 2015

Cash dividend for the year 2014

Retained surplus for the period from January to June - 2015

Sd/-Managing Director

1,710,786,000

1,710,786,000

Sd/-**Director** 

126,087,416

(85,539,300) (61,812,806)

(21,264,690)

2,156,497,416

2,009,145,311

(85,539,300)

(61,812,806)

Sd/-**Chairman** 

21,203

1,077

22,280

2,156,518,619

2,009,167,591

(85,539,300)

(61,811,729)

319,624,000

319,624,000