

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (UN-AUDITED)

As at March 31, 2022

	Note	(Un-audited) March 31, 2022 Rupees	Audited December 31, 2021 Rupees
ASSETS			
Cash and Balances with SBP and NBP	1	5,547,638,381	4,735,965,535
Balances with other Banks/NBFIs/MFBs	2	2,225,899,822	3,240,610,835
Investments - net of provisions	3	10,009,196,305	13,265,962,908
Advances - net of provisions	4	38,748,047,466	37,463,494,711
Operating fixed assets	5	2,324,896,825	2,125,212,463
Other assets	6	9,036,563,861	7,922,293,841
Deferred tax assets		419,136,197	405,287,170
Total Assets		68,311,378,857	69,158,827,463
LIABILITIES			
Deposits and other accounts	7	57,346,508,282	58,658,397,196
Other liabilities	9	4,753,014,000	4,359,605,620
Total Liabilities		62,099,522,282	63,018,002,816
NET ASSETS		6,211,856,575	6,140,824,647
REPRESENTED BY :			
CAPITAL			
Paid up capital	10	2,713,596,830	2,713,596,830
Capital and general reserves		1,024,840,509	1,007,132,006
Unappropriated profit		2,476,905,532	2,423,780,022
		6,215,342,871	6,144,508,858
Surplus/(Deficit) on revaluation of assets		(3,486,296)	(3,684,211)
		-	-
Total Capital		6,211,856,575	6,140,824,847

MEMORANDUM/OFF BALANCE SHEET ITEMS

The annexed notes from 1 to 10 form an integral part of these financial statements.

Mobilink Microfinance Bank Ltd.**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2022**

	Period Ended	
	March 31, 2022	March 31, 2021
	Rupees	Rupees
Mark up / Interest on advances	3,271,048,151	1,721,459,786
Return on investments/bank accounts	427,989,373	316,734,684
Loan Processing Fee	170,323,707	122,677,442
Other Banking Services	5,289,432	2,414,618
Branchless Fee - Net of Commissions	(562,063,048)	120,714,187
Net Markup Income	3,312,587,614	2,284,000,718
Interest on deposits	(618,292,876)	(411,437,910)
Interest on Borrowings	(360,260)	-
Net Markup Expense	(618,653,136)	(411,437,910)
	2,693,934,478	1,872,562,808
OPERATING EXPENSES		
Salaries, allowances etc.	743,246,988	560,254,639
Training / Capacity building	946,684	1,002,938
Rent, taxes, insurance, electricity, etc.	81,886,600	68,922,487
Communications	21,236,141	7,630,195
Customer verification charges	366,289,560	135,537,863
Travel and transportation	10,014,408	5,843,984
Repair and maintenance - General	8,457,842	10,013,590
Security	30,274,200	34,139,351
Janitorial services	25,798,023	18,676,331
Repair and maintenance - Vehicle	16,531,347	8,620,913
Auditor's Remuneration	2,980,746	1,350,000
Legal and professional charges	12,235,608	13,903,035
Stationary and printing	42,780,855	22,574,615
IT equipment and software maintenance	161,608,560	150,627,643
Advertisement and publicity	15,800,681	4,104,810
Depreciation and Amortization	160,767,815	193,625,025
Meal/Office Entertainment	9,301,689	5,272,780
Other Admin costs	459,811,473	123,311,742
	2,169,969,219	1,365,411,941
Net Provision against advances/other assets	426,528,918	28,017,699
Total operating expenses	2,596,498,138	1,393,429,640
	97,436,340	479,133,168
OTHER INCOME		
Gain/(Loss) on Disposal of Fixed Assets	99,450	98,477
Misc. Income	1,312,031	11,105,410
	1,411,481	11,203,887
	98,847,821	490,337,055
PROFIT BEFORE TAXATION		
Workers Welfare Fund	1,840,396	-
Taxation - Current	41,426,359	183,004,081
- Deferred	(15,252,946)	(98,345,161)
	28,013,809	84,658,920
	70,834,012	405,678,135
PROFIT AFTER TAXATION		