

**Balance Sheet as at September 30, 2019**

	<b>Actual ( Unaudited ) 30-Sep-2019</b>	<b>Actual ( Audited ) 31-Dec-2018</b>
<b>ASSETS</b>		
Cash and Balances with SBP and NBP	1,641,699,292	2,130,508,776
Balances with other Banks/NBFIs/MFBs	3,230,192,657	5,072,356,629
Investments - net of provisions	3,874,942,112	5,408,047,731
Advances - net of provisions	14,463,576,634	12,428,377,025
Operating fixed assets	1,085,190,788	722,110,152
Other assets	3,817,426,395	2,210,090,833
Deferred tax assets	102,236,187	77,781,667
<b>Total Assets</b>	<b>28,215,264,065</b>	<b>28,049,272,813</b>
<b>LIABILITIES</b>		
Deposits and other accounts	20,424,615,912	22,091,485,932
Borrowings	-	-
Lease Liabilities	373,235,582	-
Other liabilities	2,657,624,127	2,015,261,978
<b>Total Liabilities</b>	<b>23,455,475,621</b>	<b>24,106,747,910</b>
<b>NET ASSETS</b>	<b>4,759,788,444</b>	<b>3,942,524,903</b>
<b>REPRESENTED BY :</b>		
<b>CAPITAL</b>		
Paid up capital	2,713,596,830	2,713,596,830
Capital and general reserves	634,928,921	420,605,255
Unappropriated profit	1,415,994,309	808,114,224
	4,764,520,060	3,942,316,309
Surplus/(Deficit) on revaluation of assets	(4,731,616)	208,594
	-	-
<b>Total Capital</b>	<b>4,759,788,444</b>	<b>3,942,524,903</b>
<b>MEMORANDUM/OFF BALANCE SHEET ITEMS</b>		

**Profit & Loss Account for the period ended September 30, 2019**

	Year to Date ( Unaudited )	
	September 30, 2019	September 30, 2018
Mark up / Interest on advances	2,988,660,419	2,098,734,684
Loan Processing Fee	213,552,322	172,763,420
Other Banking Services	5,799,000	11,151,301
Branchless Fee - Net of Commissions	32,850,393	331,382,728
	3,240,862,134	2,614,032,133
Return on investments/bank accounts	955,616,717	380,152,763
	4,196,478,851	2,994,184,896
Interest on deposits	(648,864,218)	(286,521,266)
Interest on Borrowings	-	-
	(648,864,218)	(286,521,266)
	<b>3,547,614,633</b>	<b>2,707,663,629</b>
<b>OPERATING EXPENSES</b>		
Salaries & Other Benefits	852,730,776	704,956,961
Training & Development	2,744,291	4,078,265
Permits Rent	142,784	68,308,387
Meeting and Conferences	3,830,980	6,566,913
Utilities	44,705,041	35,543,925
Communications	13,394,694	8,349,619
Verification	204,616,368	217,885,106
Traveling and Conveyance	22,260,160	11,155,205
Insurance	71,627,956	72,680,468
Repair and Maintenance	20,327,999	10,810,439
Security Services	47,770,862	44,541,874
Cleaning Services	31,493,163	26,561,263
Vehicles Running & Maintenance	14,343,306	8,411,126
Auditor's Remuneration	3,839,019	2,943,083
Legal and Professional	11,396,554	5,307,358
Printing, Stationery & Supplies	49,888,201	40,102,048
I.T Support and Maintenance	195,643,908	122,604,120
Subscriptions and Periodicals	1,861,892	3,504,357
Advertisement and Marketing	5,503,495	2,048,047
Bank Charges	106,723,660	78,547,993
Depreciation and Amortization	269,891,528	132,331,719
Impairment	-	-
Fine and Penalties	3,078,000	1,062,000
Meal/Office Entertainment	11,916,554	10,757,458
Miscellaneous Expenses	12,238,327	16,413,791
Sales Staff Incentive	70,671,689	82,640,816
Project Cost	-	-
	2,072,641,207	1,718,112,341
	2,072,641,207	1,718,112,341
Net Provision against advances/other assets	279,698,770	132,267,057
Total operating expenses	2,352,339,977	1,850,379,398
<b>OPERATING PROFIT/(LOSS)</b>	<b>1,195,274,657</b>	<b>857,284,231</b>
<b>OTHER INCOME</b>		
Gain/(Loss) on Disposal of Fixed Assets	5,480,463	556,437
Misc Income	1,450	-
Gain/(Loss) on Foreign Currency Transactions	(2,644,639)	(1,512,409)
	2,837,273	(955,973)
<b>PROFIT BEFORE TAXATION</b>	<b>1,198,111,930</b>	<b>856,328,259</b>
Taxation - Current	402,001,149	331,570,844
- Deferred	(45,962,308)	(25,835,069)
	356,038,841	305,735,775
<b>PROFIT AFTER TAXATION</b>	<b>842,073,089</b>	<b>550,592,484</b>