

# Mobilink Microfinance Bank Limited

## Balance Sheet as at September 30, 2018

	Note	<u>Actual</u> 30-Sep-2018
<b>ASSETS</b>		
Cash and Balances with SBP and NBP	1	1,138,073,173
Balances with other Banks/NBFIs/MFBs	2	650,357,575
Investments - net of provisions	3	5,835,489,847
Advances - net of provisions	4	11,156,616,928
Operating fixed assets	5	520,746,372
Other assets	6	2,061,127,003
Deferred tax assets		74,273,887
<b>Total Assets</b>		<b>21,436,684,786</b>
<b>LIABILITIES</b>		
Deposits and other accounts	7	14,603,865,029
Borrowings		-
Other liabilities	8	3,177,220,719
<b>Total Liabilities</b>		<b>17,781,085,748</b>
<b>NET ASSETS</b>		<b>3,655,599,038</b>
<b>REPRESENTED BY :</b>		
<b>CAPITAL</b>		
Paid up capital	9	2,713,596,830
Capital and general reserves		348,873,789
Unappropriated profit		592,919,825
		3,655,390,444
Surplus/(Deficit) on revaluation of assets		208,594
		-
<b>Total Capital</b>		<b>3,655,599,038</b>

**Mobilink Microfinance Bank Ltd.**
**Profit & Loss Account for the period ended September 30, 2018**

	Note	Actual
Mark up / Interest on advances		2,098,734,684
Loan Processing Fee		172,763,420
Other Banking Services		11,151,301
Branchless Fee - Net of Commissions		331,382,728
		2,614,032,133
Return on investments/bank accounts		380,152,763
		2,994,184,896
Interest on deposits		(286,521,266)
Interest on Borrowings		-
		(286,521,266)
		<b>2,707,663,629</b>
<b>OPERATING EXPENSES</b>		<b>2,376,280,901.79</b>
Salaries & Other Benefits		704,956,961
Training & Development		4,078,265
Permits Rent		68,308,387
Meeting and Conferences		6,566,913
Utilities		35,543,925
Communications		8,349,619
Verification		217,885,106
Traveling and Conveyance		11,155,205
Insurance		72,680,468
Repair and Maintenance		10,810,439
Security Services		44,541,874
Cleaning Services		26,561,263
Vehicles Running & Maintenance		8,411,126
Auditor's Remuneration		2,943,083
Legal and Professional		5,307,358
Printing, Stationery &Supplies		40,102,048
I.T Support and Maintenance		122,604,120
Subscriptions and Periodicals		3,504,357
Advertisement and Marketing		2,048,047
Bank Charges		78,547,993
Depreciation and Amortization		132,331,719
Fine and Penalties		1,062,000
Meal/Office Entertainment		10,757,458
Miscellaneous Expenses		16,413,791
Sales Staff Incentive		82,640,816
Project Cost		-
		1,718,112,341
		1,718,112,341
Net Provision against advances/other assets		132,267,057
Total operating expenses		1,850,379,398
<b>OPERATING PROFIT/(LOSS)</b>		<b>857,284,232</b>
<b>OTHER INCOME</b>		
Gain/(Loss) on Disposal of Fixed Assets		556,437
Misc Income		-
Gain/(Loss) on Foreign Currency Transactions		(1,512,409)
		(955,973)
<b>PROFIT BEFORE TAXATION</b>		<b>856,328,260</b>
		<b>28.6%</b>
Taxation - Current		331,570,844
- Deferred		(25,835,069)
		305,735,775
<b>PROFIT AFTER TAXATION</b>		<b>550,592,485</b>
Un-appropriated profit b/f		179,975,461
Profit available for appropriation		730,567,946
<b>APPROPRIATIONS:</b>		
<b>Transfer to:</b>		
Statutory Reserves		110,118,497
Depositors' Protection Fund		27,529,624
		137,648,121
<b>UNAPPROPRIATED PROFIT c/f</b>		<b>592,919,825</b>