

Balance Sheet as at March 31, 2019

	Note	Actual 31-Mar-2019	Actual 31-Dec-2018
ASSETS			
Cash and Balances with SBP and NBP	1	1,295,204,198	2,130,508,776
Balances with other Banks/NBFIs/MFBs	2	3,956,142,045	5,072,356,629
Investments - net of provisions	3	3,918,582,342	5,408,047,731
Advances - net of provisions	4	13,351,560,216	12,428,377,025
Operating fixed assets	5	689,217,209	722,110,152
Other assets	6	2,930,052,704	2,210,090,833
Deferred tax assets		64,146,721	77,781,667
Total Assets		26,204,905,434	28,049,272,813
LIABILITIES			
Deposits and other accounts	7	19,515,162,836	22,091,485,932
Borrowings		-	-
Other liabilities	8	2,468,015,783	2,015,261,978
Total Liabilities		21,983,178,618	24,106,747,910
NET ASSETS		4,221,726,816	3,942,524,903
REPRESENTED BY :			
CAPITAL			
Paid up capital	9	2,713,596,830	2,713,596,830
Capital and general reserves		483,512,202	420,605,255
Unappropriated profit		983,250,642	808,114,224
		4,180,359,674	3,942,316,309
Surplus/(Deficit) on revaluation of assets		41,367,143	208,594
		-	-
Total Capital		4,221,726,817	3,942,524,903

MEMORANDUM/OFF BALANCE SHEET ITEMS

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

Profit & Loss Account for the period ended March 31, 2019

	YTD - MAR - 19
	Actual
Mark up / Interest on advances	904,937,359
Loan Processing Fee	67,591,359
Other Banking Services	1,743,113
Branchless Fee - Net of Commissions	45,554,525
	1,019,826,355
Return on investments/bank accounts	280,706,438
	1,300,532,793
Interest on deposits	(214,764,475)
Interest on Borrowings	-
	(214,764,475)
	1,085,768,318
OPERATING EXPENSES	
Salaries & Other Benefits	273,468,430
Training & Development	649,182
Permisses Rent	25,191,494
Meeting and Conferences	3,727,310
Utilities	8,960,663
Communications	4,880,069
Verification	72,060,181
Traveling and Conveyance	4,702,898
Insurance	23,281,828
Repair and Maintenance	6,401,582
Security Services	14,534,866
Cleaning Services	7,513,410
Vehicles Running & Maintenance	3,159,187
Auditor's Remuneration	918,683
Legal and Professional	3,022,001
Printing, Stationery &Supplies	15,836,913
I.T Support and Maintenance	55,581,301
Subscriptions and Periodicals	590,265
Advertisement and Marketing	4,316,880
Bank Charges	30,420,673
Depreciation and Amortization	51,791,159
Impairment	-
Fine and Penalties	-
Meal/Office Entertainment	3,241,614
Miscellaneous Expenses	2,424,345
Sales Staff Incentive	28,056,519
Project Cost	-
	644,731,453
	644,731,453
Net Provision against advances/other assets	78,237,279
Total operating expenses	722,968,731
OPERATING PROFIT/(LOSS)	362,799,588
OTHER INCOME	
Gain/(Loss) on Disposal of Fixed Assets	(66,993)
Misc Income	-
Gain/(Loss) on Foreign Currency Transactions	5,746
	(61,247)
PROFIT BEFORE TAXATION	362,738,341
Taxation - Current	112,698,479
- Deferred	(7,872,842)
	104,825,637
PROFIT AFTER TAXATION	257,912,704