

MOBILINK MICROFINANCE BANK LIMITED
BALANCE SHEET
AS AT SEPTEMBER 30 2016

	30-Sep-16	31-Aug-16
ASSETS	Rupees	Rupees
Cash and Balances with SBP and NBP	428,512,736	440,758,498
Balances With Other Banks/NBFIs/MFBs	2,493,791,724	2,481,662,977
Lending to financial Institutions	-	-
Investments – Net of provisions	1,951,271,073	1,446,414,944
Advances – Net of provisions	4,680,520,029	4,536,718,887
Operating Fixed Assets	313,810,106	309,664,630
Other Assets	843,375,107	740,759,368
Deferred Tax Asset	173,779,255	194,455,975
Total Assets	10,885,060,031	10,150,435,280
Deposits and other accounts	6,810,702,953	6,805,173,694
Borrowings		
Subordinated Debt		
Other Liabilities	2,901,698,306	2,194,285,886
Deferred Tax Liabilities		
Total Liabilities	9,712,401,259	8,999,459,580
Net Assets	1,172,658,771	1,150,975,700
REPRESENTED BY:		
Share Capital	1,451,753,600	1,451,753,600
Statutory & General Reserves	-	-
Advance Against Issue of Shares		
Accumulated Loss	(275,923,482)	(297,606,554)
	1,175,830,118	1,154,147,046
Surplus on revaluation of assets	(3,171,346)	(3,171,346)
Deferred Grants		
Total Capital	1,172,658,772	1,150,975,700

WASEELA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2016

	YTD 30-Sep-16	YTD 31-Aug-16
	Rupees	Rupees
Mark-up/Return/Interest Earned	781,275,591	652,852,357
Mark-up/Return/Interest Expensed	<u>(135,707,593)</u>	<u>(109,474,526)</u>
Net Mark-up / Interest Income	645,567,998	543,377,831
Provision against non-performing loans and advances	<u>(38,867,582)</u>	<u>(33,375,791)</u>
Provision for diminution in the value of investments		
Bad debts written off directly		
	<u>(38,867,582)</u>	<u>(33,375,791)</u>
Net Mark-up / Interest Income after provisions	606,700,416	510,002,040
NON MARK-UP/ NON INTEREST INCOME		
Fee, Commission and Brokerage Income	<u>2,801,907,163</u>	<u>2,501,326,177</u>
Dividend Income		
Other Income	<u>2,877,180</u>	<u>3,598,945</u>
Total non-markup/non interest Income	2,804,784,343	2,504,925,123
	3,411,484,760	3,014,927,163
NON MARK-UP/ NON INTEREST EXPENSES		
Administrative expenses	<u>908,203,337</u>	<u>805,909,040</u>
Other provisions/write offs		
Commission	<u>2,306,509,810</u>	<u>2,054,606,302</u>
Other charges	<u>-</u>	<u>-</u>
Total non-markup/non interest expenses	3,214,713,148	2,860,515,343
	196,771,612	154,411,820
Extra ordinary/unusual items		
LOSS BEFORE TAXATION	196,771,612	154,411,820
Taxation - Current	<u>-</u>	<u>-</u>
- Prior period	<u>-</u>	<u>-</u>
- Deferred	<u>(20,676,720)</u>	<u>-</u>
	<u>(20,676,720)</u>	<u>-</u>
PROFIT/LOSS AFTER TAXATION	176,094,892	154,411,820
Accumulated loss brought forward	<u>(452,018,374)</u>	<u>(452,018,374)</u>
Loss available for appropriation	(275,923,482)	(297,606,554)
APPROPRIATIONS:		
Transfer To:		
Statutory Reserve	<u>-</u>	<u>-</u>
Capital Reserve	<u>-</u>	<u>-</u>
Contribution to Depositors Protection Fund	<u>-</u>	<u>-</u>
Revenue Reserve	<u>-</u>	<u>-</u>
Dividend	<u>-</u>	<u>-</u>
Others	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
Accumulated Loss carried forward	(275,923,482)	(297,606,554)