

Balance Sheet as at September 30, 2020

	Note	<u>Actual Unaudited</u> 30-Sep-2020	<u>Actual Audited</u> 31-Dec-2019
ASSETS			
Cash and Balances with SBP and NBP		2,314,613,661	2,187,973,424
Balances with other Banks/NBFIs/MFBs		4,991,467,892	10,830,601,597
Investments - net of provisions		11,260,206,232	5,252,109,674
Advances - net of provisions		20,628,170,676	15,072,876,354
Operating fixed assets		1,418,099,371	1,560,757,340
Other assets		6,266,505,572	3,129,116,474
Deferred tax assets		124,212,615	141,647,212
Total Assets		47,003,276,018	38,175,082,075
LIABILITIES			
Deposits and other accounts		37,254,867,189	29,224,876,433
Borrowings		-	-
Lease Liabilities		408,077,047	431,736,954
Other liabilities		4,318,794,685	3,659,223,375
Total Liabilities		41,981,738,922	33,315,836,762
NET ASSETS		5,021,537,096	4,859,245,313
REPRESENTED BY :			
CAPITAL			
Paid up capital		2,713,596,830	2,713,596,830
Capital and general reserves		713,451,365	663,954,419
Unappropriated profit		1,594,488,901	1,480,440,643
		5,021,537,096	4,857,991,892
Surplus/(Deficit) on revaluation of assets		0	1,253,421
		-	-
Total Capital		5,021,537,096	4,859,245,313

Mobilink Microfinance Bank Ltd.

All Figures are Stated in Pak Rupees

Profit & Loss Account for the year ended September 30, 2020

Note	Unaudited	
	September 30, 2020	September 30, 2019
Mark up / Interest on advances	3,575,081,430	2,988,660,419
Loan Processing Fee	286,149,227	213,552,322
Other Banking Services	10,852,416	5,799,000
Branchless Fee - Net of Commissions	(230,060,074)	32,850,393
	3,642,022,999	3,240,862,134
Return on investments/bank accounts	1,138,454,005	955,616,717
	4,780,477,004	4,196,478,851
Interest on deposits	(1,249,073,871)	(648,864,218)
Interest on Borrowings	(1,249,073,871)	(648,864,218)
	3,531,403,133	3,547,614,633
OPERATING EXPENSES		
	1,123,473,054	
Salaries & Other Benefits	1,119,148,080	852,730,776
Training & Development	4,324,974	2,744,291
Permisses Rent	20,580	142,784
Meeting and Conferences	13,970	3,830,980
Utilities	52,450,458	44,705,041
Communications	21,012,014	13,394,694
Verification	258,672,071	204,616,368
Traveling and Conveyance	18,870,971	22,260,160
Insurance	104,606,615	71,627,956
Repair and Maintenance	27,203,261	20,327,999
Security Services	76,556,523	47,770,862
Cleaning Services	46,159,553	31,493,163
Vehicles Running & Maintenance	16,848,099	14,343,306
Auditor's Remuneration	4,391,438	3,839,019
Legal and Professional	24,657,214	11,396,554
Printing, Stationery &Supplies	91,620,933	49,888,201
I.T Support and Maintenance	352,001,709	195,643,908
Subscriptions and Periodicals	1,884,538	1,861,892
Advertisement and Marketing	9,241,621	5,503,495
Bank Charges	142,769,567	106,723,660
Depreciation and Amortization	269,018,088	269,891,528
Impairment	-	-
Fine and Penalties	13,585	3,078,000
Meal/Office Entertainment	11,180,212	11,916,554
Miscellaneous Expenses	40,622,800	12,238,327
Sales Staff Incentive	174,903,614	70,671,689
Project Cost	-	-
	2,868,192,488	2,072,641,207
Net Provision against advances/other assets	391,749,112	279,698,770
Total operating expenses	3,259,941,600	2,352,339,977
OPERATING PROFIT/(LOSS)	271,461,534	1,195,274,656
OTHER INCOME		
Gain/(Loss) on Disposal of Fixed Assets	38,107	5,480,463
Misc Income	5,468,023	1,450
Gain/(Loss) on Foreign Currency Transactions	-	(2,644,639)
	5,506,130	2,837,273
PROFIT BEFORE TAXATION	276,967,664	1,198,111,929
Taxation - Current	106,956,763	402,001,149
- Deferred	17,946,557	(45,962,308)
	124,903,320	356,038,841
PROFIT AFTER TAXATION	152,064,343	842,073,088