

All Microfinance Banks - Overall

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	50,874,057	50,150,141	44,790,700	56,506,915	41,476,033
1.Share capital	27,678,113	29,348,283	30,433,283	35,635,182	36,864,711
2.Reserves	14,570,204	25,370,483	26,327,953	45,172,428	49,574,979
3.Un appropriated profit	8,625,740	(4,568,625)	(11,970,536)	(24,300,696)	(44,963,656)
4.Others	(2,901,342)	(3,412,483)	5,631,921	(2,989,476)	(106,172)
B.Total liabilities(B1 to B4)	278,539,757	327,461,818	442,326,046	526,040,007	682,325,773
1.Bills payable	141,654	0	0	0	0
2.Borrowings from financial institutions	17,011,065	19,665,384	30,262,892	62,471,645	140,141,803
3.Deposits and other accounts	238,556,412	265,937,619	375,398,755	426,170,748	497,908,123
4.Other/misc. liabilities	22,830,626	41,858,815	36,664,399	37,397,613	44,275,847
C.Total assets (C1 to C4 + C8 to C10)	326,512,472	374,199,478	492,748,667	579,557,444	723,695,636
1.Cash and balances with treasury banks	16,246,986	17,695,183	23,791,104	28,935,249	36,600,831
2.Balances with other banks	43,464,211	41,679,439	51,397,553	67,376,138	48,762,924
3.Lending to financial institutions	9,833,315	5,400,000	9,712,489	601,507	14,976,138
4.Investments	37,008,966	51,476,547	98,084,287	124,436,619	214,311,816
5.Gross advances	189,658,351	214,743,266	239,661,491	289,927,778	355,786,343
6.Advances-non-performing/classified	5,105,742	13,159,865	8,064,239	13,345,353	22,594,759
7.Provision against advances	4,509,407	11,643,695	8,794,236	13,303,613	20,621,568
8.Advances net of provision (C5-C7)	185,148,944	203,099,571	230,867,255	276,624,104	335,164,775
9.Fixed assets	10,805,498	25,212,110	25,443,739	24,552,772	26,251,006
10.Other/misc. assets	24,004,552	29,636,628	53,452,240	57,031,055	47,628,146
D.Profit & loss account					
1.Markup/interest earned	50,401,036	66,026,127	75,708,944	77,973,454	96,745,053
2.Markup/interest expensed	15,845,443	26,674,021	31,029,118	32,811,323	46,384,025
3.Net markup/interest income	34,555,591	39,352,106	44,679,826	45,162,131	50,361,028
4.Provisions and write-offs	4,526,916	16,815,941	11,902,693	17,950,686	20,702,870
5.Net markup/interest income after provisions	30,028,672	22,536,165	32,777,133	27,211,445	29,658,158
6.Non-markup/interest income	13,725,984	15,254,362	13,116,632	21,279,235	23,737,492
7.Non-markup/interest expenses	36,248,542	47,468,670	49,022,366	59,865,340	71,940,485
8.Administrative expenses	25,848,779	47,103,526	48,796,092	59,340,015	71,259,399
9.Profit/(loss) before taxation	7,506,113	(9,678,143)	(3,128,597)	(11,374,660)	(18,544,834)
10.Profit/(loss) after taxation	3,892,955	(11,801,175)	(5,602,310)	(11,186,270)	(15,564,237)
E.Other items					
1.No. of ordinary shares (000)	2,882,921	2,934,828	4,380,975	4,400,138	3,365,732
2.Cash dividend	N/A	N/A	N/A	N/A	N/A
3.Stock dividend/bonus shares	N/A	N/A	N/A	N/A	N/A
4.Cash generated from operating activities	804,447	(849,550)	45,334,077	7,915,769	23,845,242
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	68.56%	59.60%	59.02%	57.92%	52.06%
2.Net markup/interest margin (D1-D2)/C	10.58%	10.52%	9.07%	7.79%	6.96%
3.Return on equity (ROE) (D10/A)	7.65%	-23.53%	-12.51%	-19.80%	-37.53%
4.Return on assets (ROA) (D10/C)	1.19%	-3.15%	-1.14%	-1.93%	-2.15%
5.Non-markup/interest income to total assets (D6/C)	4.20%	4.08%	2.66%	3.67%	3.28%
6.Net markup/interest income(after prov.) to total assets(D5/C)	9.20%	6.02%	6.65%	4.70%	4.10%
7.Markup/interest expense to markup/interest income (D2/D1)	31.44%	40.40%	40.98%	42.08%	47.94%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.44	-4.87	-15.60	-5.22	-3.84
9.Non-markup/interest expense to total income D7/(D1+D6)	56.53%	58.40%	55.19%	60.32%	59.71%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	1.88	3.09	3.72	2.79	3.00
11.Earning per share (D10/E1)	1.35	-4.02	-1.28	-2.54	-4.62
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	18.29%	15.87%	15.26%	16.62%	11.80%
2.Investment to total assets (C4/C)	11.33%	13.76%	19.91%	21.47%	29.61%
3.Advances net of provisions to total assets (C8/C)	56.71%	54.28%	46.85%	47.73%	46.31%
4.Deposits to total assets (B3/C)	73.06%	71.07%	76.18%	73.53%	68.80%
5.Total liabilities to total assets (B/C)	85.31%	87.51%	89.77%	90.77%	94.28%
6.Gross advances to deposits (C5/B3)	79.50%	80.75%	63.84%	68.03%	71.46%
7.Gross advances to borrowing & deposit C5/(B2+B3)	74.21%	75.19%	59.08%	59.33%	55.76%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	2.69%	6.13%	3.36%	4.60%	6.35%
2.Provisions against NPLs to gross advances (C7/C5)	2.38%	5.42%	3.67%	4.59%	5.80%
3.NPLs to shareholders equity (C6/A)	10.04%	26.24%	18.00%	23.62%	54.48%
4.NPLs write off to NPLs provisions (D4/C7)	100.39%	144.42%	135.35%	134.93%	100.39%
5.Provision against NPL to NPLs (C7/C6)	88.32%	88.48%	109.05%	99.69%	91.27%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	15.58%	13.40%	9.09%	9.75%	5.73%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	17.65	17.09	10.22	12.84	12.32
4.Total deposit to total equity (B3/A) (times)	4.69	5.30	8.38	7.54	12.00
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	0.21	0.07	-8.09	-0.71	-1.53

ADVANS PAKISTAN MICROFINANCE BANK LTD

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	510,334	524,532	551,977	753,169	649,718
1.Share capital	1,290,163	1,290,163	1,575,163	1,725,163	1,725,163
2.Reserves	0	2,989	2,989	13,766	13,766
3.Un appropriated profit	(779,829)	(768,620)	(1,026,175)	(985,761)	(1,089,211)
4.Others	1,149	1,462	1,462	4,157	4,737
B.Total liabilities(B1 to B4)	785,118	1,420,252	1,430,399	2,613,913	3,822,089
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	100,000	300,000	225,000	100,000	310,232
3.Deposits and other accounts	552,311	953,719	1,055,183	2,272,273	3,206,860
4.Other/misc. liabilities	132,807	166,533	150,216	241,640	304,997
C.Total assets (C1 to C4 + C8 to C10)	1,296,601	1,946,246	1,983,838	3,371,238	4,476,546
1.Cash and balances with treasury banks	101,999	85,775	115,128	259,926	327,211
2.Balances with other banks	28,247	230,578	430,728	267,765	22,820
3.Lending to financial institutions	0	0	0	0	0
4.Investments	0	98,482	199,364	0	146,495
5.Gross advances	998,490	1,269,591	1,074,441	2,494,002	3,479,013
6.Advances-non-performing/classified	28,394	65,054	89,723	76,405	187,274
7.Provision against advances	20,460	34,877	118,798	63,861	146,019
8.Advances net of provision (C5-C7)	978,030	1,234,714	955,643	2,430,141	3,332,994
9.Fixed assets	97,995	180,331	159,540	239,373	411,249
10.Other/misc. assets	90,330	116,366	123,435	174,033	235,777
D.Profit & loss account					
1.Markup/interest earned	316,800	521,259	449,812	774,971	1,305,799
2.Markup/interest expensed	51,338	127,822	163,491	184,562	430,615
3.Net markup/interest income	265,462	393,437	286,321	590,409	875,184
4.Provisions and write-offs	33,603	68,953	204,800	74,239	256,812
5.Net markup/interest income after provisions	231,859	324,484	81,521	516,169	618,372
6.Non-markup/interest income	56,783	151,338	60,436	142,247	194,568
7.Non-markup/interest expenses	402,105	475,390	398,319	602,016	910,667
8.Administrative expenses	390,978	474,390	396,495	600,525	909,499
9.Profit/(loss) before taxation	(113,462)	432	(256,361)	56,400	(97,726)
10.Profit/(loss) after taxation	(114,209)	14,946	(257,554)	53,885	(102,869)
E.Other items					
1.No. of ordinary shares (000)	129,016	129,016	1,575,163	1,575,163	172,516
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(127,013)	307,081	91,234	(267,296)	195,800
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	83.79%	75.48%	63.65%	76.18%	67.02%
2.Net markup/interest margin (D1-D2)/C	20.47%	20.22%	14.43%	17.51%	19.55%
3.Return on equity (ROE) (D10/A)	-22.38%	2.85%	-46.66%	7.15%	-15.83%
4.Return on assets (ROA) (D10/C)	-8.81%	0.77%	-12.98%	1.60%	-2.30%
5.Non-markup/interest income to total assets (D6/C)	4.38%	7.78%	3.05%	4.22%	4.35%
6.Net markup/interest income(after prov.) to total assets(D5/C)	17.88%	16.67%	4.11%	15.31%	13.81%
7.Markup/interest expense to markup/interest income (D2/D1)	16.21%	24.52%	36.35%	23.82%	32.98%
8.Admin. expense to profit before tax. (D8/D9) (times)	-3.45	1,098.13	-1.55	10.65	-9.31
9.Non-markup/interest expense to total income D7/(D1+D6)	107.63%	70.68%	78.06%	65.64%	60.70%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	6.89	3.13	6.56	4.22	4.67
11.Earning per share (D10/E1)	-0.89	0.12	-0.16	0.03	-0.60
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	10.05%	16.25%	27.52%	15.65%	7.82%
2.Investment to total assets (C4/C)	0.00%	5.06%	10.05%	0.00%	3.27%
3.Advances net of provisions to total assets (C8/C)	75.43%	63.44%	48.17%	72.08%	74.45%
4.Deposits to total assets (B3/C)	42.60%	49.00%	53.19%	67.40%	71.64%
5.Total liabilities to total assets (B/C)	60.55%	72.97%	72.10%	77.54%	85.38%
6.Gross advances to deposits (C5/B3)	180.78%	133.12%	101.83%	109.76%	108.49%
7.Gross advances to borrowing & deposit C5/(B2+B3)	153.07%	101.27%	83.93%	105.13%	98.92%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	2.84%	5.12%	8.35%	3.06%	5.38%
2.Provisions against NPLs to gross advances (C7/C5)	2.05%	2.75%	11.06%	2.56%	4.20%
3.NPLs to shareholders equity (C6/A)	5.56%	12.40%	16.25%	10.14%	28.82%
4.NPLs write off to NPLs provisions (D4/C7)	164.24%	197.70%	172.39%	116.25%	175.88%
5.Provision against NPL to NPLs (C7/C6)	72.06%	53.61%	132.41%	83.58%	77.97%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	39.36%	26.95%	27.82%	22.34%	14.51%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	3.96	4.07	0.35	0.48	3.77
4.Total deposit to total equity (B3/A) (times)	1.08	1.82	1.91	3.02	4.94
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	1.11	20.55	-0.35	-4.96	-1.90

APNA MICROFINANCE BANK (formerly NETWORK MICROFI)**(Thousand Rupees)**

Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	1,515,358	2,506,057	2,541,415	1,422,432	(3,066,931)
1.Share capital	2,500,000	3,439,850	3,439,850	4,289,850	4,289,850
2.Reserves	11,932	22,637	30,081	22,078	22,078
3.Un appropriated profit	(996,574)	(956,430)	(928,516)	(2,889,496)	(7,378,859)
4.Others	(41,612)	(631,730)	(282,168)	(980,054)	(980,054)
B.Total liabilities(B1 to B4)	16,149,301	18,668,927	26,572,140	23,217,948	23,634,462
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	9,369	6,598	3,467	650,108	543,146
3.Deposits and other accounts	15,866,331	18,317,084	26,178,887	22,083,717	22,606,345
4.Other/misc. liabilities	273,601	345,245	389,786	484,123	484,971
C.Total assets (C1 to C4 + C8 to C10)	17,623,047	20,543,254	28,831,387	23,660,326	19,587,476
1.Cash and balances with treasury banks	1,585,616	1,342,224	2,394,744	1,586,619	1,720,319
2.Balances with other banks	2,910,831	5,464,028	9,505,025	4,284,767	2,236,767
3.Lending to financial institutions	0	0	0	0	0
4.Investments	884,469	1,045,912	1,704,021	1,259,859	2,466,243
5.Gross advances	10,087,136	9,071,890	10,504,574	11,997,794	12,067,958
6.Advances-non-performing/classified	1,309,014	486,629	486,043	639,733	4,640,640
7.Provision against advances	921,396	292,664	384,654	492,087	3,713,692
8.Advances net of provision (C5-C7)	9,165,740	8,779,226	10,119,920	11,505,706	8,354,266
9.Fixed assets	857,383	927,788	985,452	976,220	905,888
10.Other/misc. assets	2,219,008	2,984,076	4,122,225	4,047,154	3,903,993
D.Profit & loss account					
1.Markup/interest earned	2,157,835	2,899,785	3,418,310	908,380	2,265,996
2.Markup/interest expensed	800,799	1,209,081	1,389,267	1,459,014	1,600,191
3.Net markup/interest income	1,357,036	1,690,704	2,029,043	(550,634)	665,805
4.Provisions and write-offs	(62,826)	292,876	70,399	85,681	3,478,804
5.Net markup/interest income after provisions	1,419,863	1,397,828	1,958,644	(636,315)	(2,812,999)
6.Non-markup/interest income	276,284	489,255	177,129	162,272	170,550
7.Non-markup/interest expenses	1,595,647	1,797,738	2,077,906	2,169,052	2,233,531
8.Administrative expenses	1,595,647	1,795,186	2,069,031	2,167,670	2,232,258
9.Profit/(loss) before taxation	100,500	89,344	57,868	(2,643,096)	(4,875,980)
10.Profit/(loss) after taxation	53,261	53,525	37,219	(1,930,971)	(4,489,364)
E.Other items					
1.No. of ordinary shares (000)	250,000	343,985	343,985	428,985	428,985
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(679,158)	2,235,026	5,626,825	(6,348,474)	(498,356)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	62.89%	58.30%	59.36%	-60.62%	29.38%
2.Net markup/interest margin (D1-D2)/C	7.70%	8.23%	7.04%	-2.33%	3.40%
3.Return on equity (ROE) (D10/A)	3.51%	2.14%	1.46%	-135.75%	146.38%
4.Return on assets (ROA) (D10/C)	0.30%	0.26%	0.13%	-8.16%	-22.92%
5.Non-markup/interest income to total assets (D6/C)	1.57%	2.38%	0.61%	0.69%	0.87%
6.Net markup/interest income(after prov.) to total assets(D5/C)	8.06%	6.80%	6.79%	-2.69%	-14.36%
7.Markup/interest expense to markup/interest income (D2/D1)	37.11%	41.70%	40.64%	160.62%	70.62%
8.Admin. expense to profit before tax. (D8/D9) (times)	15.88	20.09	35.75	-0.82	-0.46
9.Non-markup/interest expense to total income D7/(D1+D6)	65.55%	53.05%	57.79%	202.59%	91.67%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	5.78	3.67	11.68	13.36	13.09
11.Earning per share (D10/E1)	0.21	0.16	0.11	-4.50	-10.47
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	25.51%	33.13%	41.27%	24.82%	20.20%
2.Investment to total assets (C4/C)	5.02%	5.09%	5.91%	5.32%	12.59%
3.Advances net of provisions to total assets (C8/C)	52.01%	42.74%	35.10%	48.63%	42.65%
4.Deposits to total assets (B3/C)	90.03%	89.16%	90.80%	93.34%	115.41%
5.Total liabilities to total assets (B/C)	91.64%	90.88%	92.16%	98.13%	120.66%
6.Gross advances to deposits (C5/B3)	63.58%	49.53%	40.13%	54.33%	53.38%
7.Gross advances to borrowing & deposit C5/(B2+B3)	63.54%	49.51%	40.12%	52.78%	52.13%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	12.98%	5.36%	4.63%	5.33%	38.45%
2.Provisions against NPLs to gross advances (C7/C5)	9.13%	3.23%	3.66%	4.10%	30.77%
3.NPLs to shareholders equity (C6/A)	86.38%	19.42%	19.12%	44.97%	-151.31%
4.NPLs write off to NPLs provisions (D4/C7)	-6.82%	100.07%	18.30%	17.41%	93.68%
5.Provision against NPL to NPLs (C7/C6)	70.39%	60.14%	79.14%	76.92%	80.03%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	8.60%	12.20%	8.81%	6.01%	-15.66%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	6.06	7.29	7.39	3.32	-7.15
4.Total deposit to total equity (B3/A) (times)	10.47	7.31	10.30	15.53	-7.37
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-12.75	41.76	151.18	3.29	0.11

FINCA MICROFINANCE BANK LIMITED

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	7,968,028	8,600,545	9,065,874	7,552,090	7,552,090
1.Share capital	6,348,887	6,348,887	6,348,887	6,348,887	6,348,887
2.Reserves	557,278	687,949	868,881	868,881	868,881
3.Un appropriated profit	1,061,863	1,563,709	1,848,106	334,322	334,322
4.Others	(3,935,640)	(3,882,238)	(3,822,399)	(3,814,478)	(3,814,478)
B.Total liabilities(B1 to B4)	28,247,372	32,593,582	34,607,406	33,314,846	33,314,846
1.Bills payable	61,356	0	0	0	0
2.Borrowings from financial institutions	3,318,501	4,752,853	5,510,504	5,181,379	5,181,379
3.Deposits and other accounts	23,741,812	23,911,342	26,082,761	25,419,127	25,419,127
4.Other/misc. liabilities	1,125,703	3,929,387	3,014,141	2,714,340	2,714,340
C.Total assets (C1 to C4 + C8 to C10)	32,279,760	37,311,889	39,850,881	37,052,458	37,052,458
1.Cash and balances with treasury banks	1,639,249	1,595,527	1,572,075	1,702,586	1,702,586
2.Balances with other banks	2,489,462	1,642,665	2,849,103	278,599	278,599
3.Lending to financial institutions	0	0	0	0	0
4.Investments	3,827,477	6,244,459	6,448,872	10,229,997	10,229,997
5.Gross advances	20,868,935	22,480,016	21,550,510	19,695,729	19,695,729
6.Advances-non-performing/classified	392,188	1,055,090	739,183	2,922,149	2,922,149
7.Provision against advances	288,406	441,212	304,401	868,536	868,536
8.Advances net of provision (C5-C7)	20,580,529	22,038,804	21,246,109	18,827,193	18,827,193
9.Fixed assets	1,748,345	3,131,121	2,444,958	1,966,209	1,966,209
10.Other/misc. assets	1,994,698	2,659,313	5,289,764	4,047,874	4,047,874
D.Profit & loss account					
1.Markup/interest earned	6,531,286	8,312,159	8,628,539	5,156,247	5,156,247
2.Markup/interest expensed	1,828,404	2,997,774	3,038,759	2,623,081	2,623,081
3.Net markup/interest income	4,702,881	5,314,385	5,589,780	2,533,166	2,533,166
4.Provisions and write-offs	434,916	1,089,594	1,228,373	2,192,758	2,192,758
5.Net markup/interest income after provisions	4,267,965	4,224,791	4,361,407	340,408	340,408
6.Non-markup/interest income	801,885	954,484	845,440	924,147	924,147
7.Non-markup/interest expenses	3,489,903	4,167,707	3,824,200	3,606,786	3,606,786
8.Administrative expenses	3,453,480	4,102,037	3,761,043	3,554,558	3,554,558
9.Profit/(loss) before taxation	1,579,947	1,011,568	1,382,647	(2,342,231)	(2,342,231)
10.Profit/(loss) after taxation	956,480	653,352	904,663	(1,522,523)	(1,522,523)
E.Other items					
1.No. of ordinary shares (000)	750,000	634,889	634,889	634,889	634,889
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	620,034	(2,586,096)	7,501,237	782,306	782,306
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	72.01%	63.94%	64.78%	49.13%	49.13%
2.Net markup/interest margin (D1-D2)/C	14.57%	14.24%	14.03%	6.84%	6.84%
3.Return on equity (ROE) (D10/A)	12.00%	7.60%	9.98%	-20.16%	-20.16%
4.Return on assets (ROA) (D10/C)	2.96%	1.75%	2.27%	-4.11%	-4.11%
5.Non-markup/interest income to total assets (D6/C)	2.48%	2.56%	2.12%	2.49%	2.49%
6.Net markup/interest income(after prov.) to total assets(D5/C)	13.22%	11.32%	10.94%	0.92%	0.92%
7.Markup/interest expense to markup/interest income (D2/D1)	27.99%	36.06%	35.22%	50.87%	50.87%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.19	4.06	2.72	-1.52	-1.52
9.Non-markup/interest expense to total income D7/(D1+D6)	47.59%	44.98%	40.37%	59.32%	59.32%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.31	4.30	4.45	3.85	3.85
11.Earning per share (D10/E1)	1.28	1.03	1.42	-2.40	-2.40
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.79%	8.68%	11.09%	5.35%	5.35%
2.Investment to total assets (C4/C)	11.86%	16.74%	16.18%	27.61%	27.61%
3.Advances net of provisions to total assets (C8/C)	63.76%	59.07%	53.31%	50.81%	50.81%
4.Deposits to total assets (B3/C)	73.55%	64.09%	65.45%	68.60%	68.60%
5.Total liabilities to total assets (B/C)	87.51%	87.35%	86.84%	89.91%	89.91%
6.Gross advances to deposits (C5/B3)	87.90%	94.01%	82.62%	77.48%	77.48%
7.Gross advances to borrowing & deposit C5/(B2+B3)	77.12%	78.43%	68.21%	64.36%	64.36%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.88%	4.69%	3.43%	14.84%	14.84%
2.Provisions against NPLs to gross advances (C7/C5)	1.38%	1.96%	1.41%	4.41%	4.41%
3.NPLs to shareholders equity (C6/A)	4.92%	12.27%	8.15%	38.69%	38.69%
4.NPLs write off to NPLs provisions (D4/C7)	150.80%	246.95%	403.54%	252.47%	252.47%
5.Provision against NPL to NPLs (C7/C6)	73.54%	41.82%	41.18%	29.72%	29.72%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	24.68%	23.05%	22.75%	20.38%	20.38%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	10.62	13.55	14.28	11.90	11.90
4.Total deposit to total equity (B3/A) (times)	2.98	2.78	2.88	3.37	3.37
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	0.65	-3.96	8.29	-0.51	-0.51

HBL Microfinance Bank Limited

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	4,884,044	5,427,375	6,028,805	9,604,285	9,604,285
1.Share capital	2,730,811	2,730,811	2,730,811	4,730,811	4,730,811
2.Reserves	675,629	824,003	993,501	1,405,829	1,405,829
3.Un appropriated profit	1,477,604	1,872,561	2,304,493	3,467,645	3,467,645
4.Others	619,283	620,057	659,536	479,052	479,052
B.Total liabilities(B1 to B4)	32,121,953	41,184,589	69,674,746	99,937,226	99,937,226
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	0	0	4,021,434	4,882,977	4,882,977
3.Deposits and other accounts	31,129,077	38,403,643	61,726,243	91,362,605	91,362,605
4.Other/misc. liabilities	992,876	2,780,946	3,927,069	3,691,644	3,691,644
C.Total assets (C1 to C4 + C8 to C10)	37,625,280	47,232,021	76,363,087	110,020,563	110,020,563
1.Cash and balances with treasury banks	2,186,701	2,875,826	4,252,199	6,343,966	6,343,966
2.Balances with other banks	6,036,912	3,404,932	7,472,280	24,032,205	24,032,205
3.Lending to financial institutions	0	0	0	501,507	501,507
4.Investments	2,807,140	4,512,898	14,541,655	13,729,583	13,729,583
5.Gross advances	23,857,102	31,613,750	43,411,854	59,244,624	59,244,624
6.Advances-non-performing/classified	214,267	1,106,004	1,204,801	2,331,735	2,331,735
7.Provision against advances	302,658	677,483	1,783,656	2,372,208	2,372,208
8.Advances net of provision (C5-C7)	23,554,444	30,936,267	41,628,198	56,872,416	56,872,416
9.Fixed assets	1,187,584	2,819,654	2,841,735	2,700,039	2,700,039
10.Other/misc. assets	1,852,499	2,682,444	5,627,020	5,840,847	5,840,847
D.Profit & loss account					
1.Markup/interest earned	6,047,176	8,521,507	11,404,245	15,275,750	15,275,750
2.Markup/interest expensed	1,682,653	3,467,735	4,740,019	6,294,003	6,294,003
3.Net markup/interest income	4,364,523	5,053,772	6,664,226	8,981,747	8,981,747
4.Provisions and write-offs	250,988	852,841	1,607,370	1,884,276	1,884,276
5.Net markup/interest income after provisions	4,113,535	4,200,931	5,056,856	7,097,471	7,097,471
6.Non-markup/interest income	509,209	767,930	915,714	1,430,492	1,430,492
7.Non-markup/interest expenses	3,112,150	4,267,700	5,157,462	6,269,647	6,269,647
8.Administrative expenses	3,112,150	4,267,675	5,157,438	6,269,627	6,269,627
9.Profit/(loss) before taxation	1,510,594	701,161	815,108	2,258,316	2,258,316
10.Profit/(loss) after taxation	1,000,070	532,712	574,599	1,556,248	1,556,248
E.Other items					
1.No. of ordinary shares (000)	273,081	273,081	273,081	273,081	273,081
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	1,546,005	134,941	13,716	17,208,834	17,208,834
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	72.17%	59.31%	58.44%	58.80%	58.80%
2.Net markup/interest margin (D1-D2)/C	11.60%	10.70%	8.73%	8.16%	8.16%
3.Return on equity (ROE) (D10/A)	20.48%	9.82%	9.53%	16.20%	16.20%
4.Return on assets (ROA) (D10/C)	2.66%	1.13%	0.75%	1.41%	1.41%
5.Non-markup/interest income to total assets (D6/C)	1.35%	1.63%	1.20%	1.30%	1.30%
6.Net markup/interest income(after prov.) to total assets(D5/C)	10.93%	8.89%	6.62%	6.45%	6.45%
7.Markup/interest expense to markup/interest income (D2/D1)	27.83%	40.69%	41.56%	41.20%	41.20%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.06	6.09	6.33	2.78	2.78
9.Non-markup/interest expense to total income D7/(D1+D6)	47.47%	45.94%	41.86%	37.53%	37.53%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	6.11	5.56	5.63	4.38	4.38
11.Earning per share (D10/E1)	3.66	1.95	2.10	5.70	5.70
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	21.86%	13.30%	15.35%	27.61%	27.61%
2.Investment to total assets (C4/C)	7.46%	9.55%	19.04%	12.48%	12.48%
3.Advances net of provisions to total assets (C8/C)	62.60%	65.50%	54.51%	51.69%	51.69%
4.Deposits to total assets (B3/C)	82.73%	81.31%	80.83%	83.04%	83.04%
5.Total liabilities to total assets (B/C)	85.37%	87.20%	91.24%	90.84%	90.84%
6.Gross advances to deposits (C5/B3)	76.64%	82.32%	70.33%	64.85%	64.85%
7.Gross advances to borrowing & deposit C5/(B2+B3)	76.64%	82.32%	66.03%	61.56%	61.56%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	0.90%	3.50%	2.78%	3.94%	3.94%
2.Provisions against NPLs to gross advances (C7/C5)	1.27%	2.14%	4.11%	4.00%	4.00%
3.NPLs to shareholders equity (C6/A)	4.39%	20.38%	19.98%	24.28%	24.28%
4.NPLs write off to NPLs provisions (D4/C7)	82.93%	125.88%	90.12%	79.43%	79.43%
5.Provision against NPL to NPLs (C7/C6)	141.25%	61.26%	148.05%	101.74%	101.74%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	12.98%	11.49%	7.89%	8.73%	8.73%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	17.88	19.87	22.08	35.17	35.17
4.Total deposit to total equity (B3/A) (times)	6.37	7.08	10.24	9.51	9.51
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	1.55	0.25	0.02	11.06	11.06

KHUSHHALIBANK LIMITED

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	8,198,502	9,374,962	10,801,362	11,245,760	8,144,117
1.Share capital	1,705,000	1,705,000	1,705,000	1,705,000	1,705,000
2.Reserves	1,717,290	1,784,843	1,896,086	1,924,670	1,924,670
3.Un appropriated profit	4,776,212	5,885,119	7,200,276	7,616,090	4,514,447
4.Others	948	23,688	(7,484)	(61,211)	(34,864)
B.Total liabilities(B1 to B4)	62,272,502	72,094,478	96,308,996	105,339,377	124,097,107
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	2,964,872	1,326,021	427,708	4,608,379	2,175,000
3.Deposits and other accounts	56,017,988	63,882,349	91,049,814	96,162,369	116,291,738
4.Other/misc. liabilities	3,289,642	6,886,108	4,831,474	4,568,629	5,630,369
C.Total assets (C1 to C4 + C8 to C10)	70,471,952	81,493,128	107,102,874	116,523,926	132,206,360
1.Cash and balances with treasury banks	1,792,737	2,926,228	2,850,265	3,883,711	5,153,731
2.Balances with other banks	7,498,358	4,181,130	10,752,177	10,177,317	3,902,980
3.Lending to financial institutions	1,837,749	450,000	795,981	100,000	4,893,064
4.Investments	8,915,710	10,111,744	17,679,889	14,089,836	11,287,050
5.Gross advances	44,095,601	54,797,822	62,105,641	72,513,035	88,596,113
6.Advances-non-performing/classified	627,831	2,543,502	1,892,999	575,014	1,609,306
7.Provision against advances	721,299	1,256,670	1,464,854	1,628,791	2,223,721
8.Advances net of provision (C5-C7)	43,374,302	53,541,152	60,640,787	70,884,244	86,372,392
9.Fixed assets	1,353,528	3,612,304	3,688,195	3,578,798	4,154,127
10.Other/misc. assets	5,699,568	6,670,570	10,695,580	13,810,020	16,443,016
D.Profit & loss account					
1.Markup/interest earned	11,926,025	15,258,718	18,670,291	18,652,795	20,099,705
2.Markup/interest expensed	4,590,105	6,799,214	8,732,042	8,960,999	12,594,913
3.Net markup/interest income	7,335,920	8,459,504	9,938,249	9,691,796	7,504,792
4.Provisions and write-offs	778,230	2,259,383	2,992,355	3,960,496	5,890,222
5.Net markup/interest income after provisions	6,557,690	6,200,121	6,945,894	5,731,300	1,614,570
6.Non-markup/interest income	1,638,551	1,973,457	1,542,971	1,994,559	2,194,767
7.Non-markup/interest expenses	4,725,916	5,655,071	6,097,067	6,856,269	7,994,329
8.Administrative expenses	4,706,553	5,635,527	6,037,253	6,775,162	7,637,758
9.Profit/(loss) before taxation	3,470,325	2,518,507	2,391,798	869,590	(4,184,992)
10.Profit/(loss) after taxation	2,458,786	1,836,169	1,739,756	571,680	(3,051,845)
E.Other items					
1.No. of ordinary shares (000)	170,500	170,500	170,500	170,500	170,500
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	549,262	(797,139)	16,534,871	(7,459,871)	(888,581)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	61.51%	55.44%	53.23%	51.96%	37.34%
2.Net markup/interest margin (D1-D2)/C	10.41%	10.38%	9.28%	8.32%	5.68%
3.Return on equity (ROE) (D10/A)	29.99%	19.59%	16.11%	5.08%	-37.47%
4.Return on assets (ROA) (D10/C)	3.49%	2.25%	1.62%	0.49%	-2.31%
5.Non-markup/interest income to total assets (D6/C)	2.33%	2.42%	1.44%	1.71%	1.66%
6.Net markup/interest income(after prov.) to total assets(D5/C)	9.31%	7.61%	6.49%	4.92%	1.22%
7.Markup/interest expense to markup/interest income (D2/D1)	38.49%	44.56%	46.77%	48.04%	62.66%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.36	2.24	2.52	7.79	-1.83
9.Non-markup/interest expense to total income D7/(D1+D6)	34.84%	32.82%	30.16%	33.21%	35.86%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	2.87	2.86	3.91	3.40	3.48
11.Earning per share (D10/E1)	14.42	10.77	10.20	3.35	-17.90
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	13.18%	8.72%	12.70%	12.07%	6.85%
2.Investment to total assets (C4/C)	12.65%	12.41%	16.51%	12.09%	8.54%
3.Advances net of provisions to total assets (C8/C)	61.55%	65.70%	56.62%	60.83%	65.33%
4.Deposits to total assets (B3/C)	79.49%	78.39%	85.01%	82.53%	87.96%
5.Total liabilities to total assets (B/C)	88.36%	88.47%	89.92%	90.40%	93.87%
6.Gross advances to deposits (C5/B3)	78.72%	85.78%	68.21%	75.41%	76.18%
7.Gross advances to borrowing & deposit C5/(B2+B3)	74.76%	84.03%	67.89%	71.96%	74.79%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.42%	4.64%	3.05%	0.79%	1.82%
2.Provisions against NPLs to gross advances (C7/C5)	1.64%	2.29%	2.36%	2.25%	2.51%
3.NPLs to shareholders equity (C6/A)	7.66%	27.13%	17.53%	5.11%	19.76%
4.NPLs write off to NPLs provisions (D4/C7)	107.89%	179.79%	204.28%	243.16%	264.88%
5.Provision against NPL to NPLs (C7/C6)	114.89%	49.41%	77.38%	283.26%	138.18%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	11.63%	11.50%	10.09%	9.65%	6.16%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	48.09	54.99	63.35	65.96	47.77
4.Total deposit to total equity (B3/A) (times)	6.83	6.81	8.43	8.55	14.28
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	0.22	-0.43	9.50	-13.05	0.29

MOBILINK MICROFINANCE BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	3,835,587	4,710,378	5,214,181	5,905,317	5,572,259
1.Share capital	2,713,597	2,713,597	2,713,597	2,713,597	2,713,597
2.Reserves	332,174	516,340	622,404	767,940	959,600
3.Un appropriated profit	789,816	1,480,441	1,878,180	2,423,780	1,899,063
4.Others	128,227	148,868	189,944	235,507	317,855
B.Total liabilities(B1 to B4)	24,150,880	33,315,836	50,598,802	63,018,003	75,587,705
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	0	0	0	0	3,488,098
3.Deposits and other accounts	22,091,486	29,224,876	46,806,827	58,658,397	64,764,800
4.Other/misc. liabilities	2,059,394	4,090,960	3,791,975	4,359,606	7,334,807
C.Total assets (C1 to C4 + C8 to C10)	28,114,694	38,175,082	56,002,927	69,158,827	81,477,819
1.Cash and balances with treasury banks	2,134,916	2,187,973	3,674,149	4,735,966	6,345,383
2.Balances with other banks	5,162,381	10,830,602	5,425,344	3,240,611	5,610,620
3.Lending to financial institutions	0	0	0	0	0
4.Investments	5,408,582	5,252,110	12,073,885	13,265,963	8,347,369
5.Gross advances	12,713,805	15,537,781	24,578,789	38,369,833	58,903,893
6.Advances-non-performing/classified	161,859	584,745	68,491	1,246,849	2,604,010
7.Provision against advances	285,428	464,905	355,050	906,338	2,690,461
8.Advances net of provision (C5-C7)	12,428,377	15,072,876	24,223,739	37,463,495	56,213,432
9.Fixed assets	729,542	1,560,757	1,860,006	2,125,212	2,436,658
10.Other/misc. assets	2,250,896	3,270,764	8,745,804	8,327,581	2,524,358
D.Profit & loss account					
1.Markup/interest earned	3,356,863	5,303,981	7,058,799	11,081,741	17,334,928
2.Markup/interest expensed	389,543	961,516	1,656,005	1,697,010	2,785,346
3.Net markup/interest income	2,967,320	4,342,465	5,402,794	9,384,730	14,549,581
4.Provisions and write-offs	197,192	460,476	202,456	987,881	1,462,138
5.Net markup/interest income after provisions	2,770,127	3,881,989	5,200,338	8,396,849	13,087,444
6.Non-markup/interest income	513,589	158,991	(152,572)	6,203,272	6,513,370
7.Non-markup/interest expenses	2,062,915	2,775,288	4,301,245	13,565,824	18,479,090
8.Administrative expenses	2,058,286	2,767,197	4,299,567	13,543,517	18,470,996
9.Profit/(loss) before taxation	1,220,801	1,265,693	746,522	1,034,297	1,121,723
10.Profit/(loss) after taxation	818,021	920,833	530,318	727,681	958,297
E.Other items					
1.No. of ordinary shares (000)	271,359	271,360	271,360	271,360	271,360
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	4,363,261	6,270,512	3,618,762	720,382	(3,703,260)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	88.40%	81.87%	76.54%	84.69%	83.93%
2.Net markup/interest margin (D1-D2)/C	10.55%	11.38%	9.65%	13.57%	17.86%
3.Return on equity (ROE) (D10/A)	21.33%	19.55%	10.17%	12.32%	17.20%
4.Return on assets (ROA) (D10/C)	2.91%	2.41%	0.95%	1.05%	1.18%
5.Non-markup/interest income to total assets (D6/C)	1.83%	0.42%	-0.27%	8.97%	7.99%
6.Net markup/interest income(after prov.) to total assets(D5/C)	9.85%	10.17%	9.29%	12.14%	16.06%
7.Markup/interest expense to markup/interest income (D2/D1)	11.60%	18.13%	23.46%	15.31%	16.07%
8.Admin. expense to profit before tax. (D8/D9) (times)	1.69	2.19	5.76	13.09	16.47
9.Non-markup/interest expense to total income D7/(D1+D6)	53.30%	50.80%	62.28%	78.48%	77.49%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.01	17.40	-28.18	2.18	2.84
11.Earning per share (D10/E1)	3.01	3.39	1.95	2.68	3.53
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	25.96%	34.10%	16.25%	11.53%	14.67%
2.Investment to total assets (C4/C)	19.24%	13.76%	21.56%	19.18%	10.24%
3.Advances net of provisions to total assets (C8/C)	44.21%	39.48%	43.25%	54.17%	68.99%
4.Deposits to total assets (B3/C)	78.58%	76.55%	83.58%	84.82%	79.49%
5.Total liabilities to total assets (B/C)	85.90%	87.27%	90.35%	91.12%	92.77%
6.Gross advances to deposits (C5/B3)	57.55%	53.17%	52.51%	65.41%	90.95%
7.Gross advances to borrowing & deposit C5/(B2+B3)	57.55%	53.17%	52.51%	65.41%	86.30%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.27%	3.76%	0.28%	3.25%	4.42%
2.Provisions against NPLs to gross advances (C7/C5)	2.25%	2.99%	1.44%	2.36%	4.57%
3.NPLs to shareholders equity (C6/A)	4.22%	12.41%	1.31%	21.11%	46.73%
4.NPLs write off to NPLs provisions (D4/C7)	69.09%	99.05%	57.02%	109.00%	54.35%
5.Provision against NPL to NPLs (C7/C6)	176.34%	79.51%	518.39%	72.69%	103.32%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	13.64%	12.34%	9.31%	8.54%	6.84%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	14.13	17.36	19.21	21.76	20.53
4.Total deposit to total equity (B3/A) (times)	5.76	6.20	8.98	9.93	11.62
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	5.33	6.81	6.82	0.99	-3.86

NRSP MICROFINANCE BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	4,417,174	4,485,770	5,243,905	4,007,178	(216,420)
1.Share capital	1,498,372	1,498,372	1,498,372	1,498,372	1,498,372
2.Reserves	640,217	657,079	815,767	815,767	815,767
3.Un appropriated profit	2,278,585	2,330,319	2,929,766	1,693,039	(2,530,559)
4.Others	190,583	201,862	266,550	271,795	309,015
B.Total liabilities(B1 to B4)	33,742,828	35,317,638	47,650,706	47,101,742	44,098,335
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	4,531,800	3,764,297	4,068,304	6,935,832	5,144,972
3.Deposits and other accounts	26,263,175	26,650,662	39,284,549	34,126,738	32,444,155
4.Other/misc. liabilities	2,947,853	4,902,679	4,297,853	6,039,172	6,509,208
C.Total assets (C1 to C4 + C8 to C10)	38,350,585	40,005,271	53,161,161	51,380,715	44,190,929
1.Cash and balances with treasury banks	1,120,908	1,483,412	2,867,959	2,611,550	1,819,603
2.Balances with other banks	3,699,044	3,967,374	4,933,304	6,806,537	4,369,152
3.Lending to financial institutions	2,522,202	0	1,494,681	0	0
4.Investments	3,458,697	1,590,418	8,637,899	6,782,216	2,435,811
5.Gross advances	23,777,633	27,768,761	29,289,840	30,847,513	32,385,608
6.Advances-non-performing/classified	646,269	450,401	1,242,292	2,121,550	5,168,648
7.Provision against advances	466,511	398,149	1,357,418	3,668,697	4,357,778
8.Advances net of provision (C5-C7)	23,311,122	27,370,612	27,932,422	27,178,816	28,027,830
9.Fixed assets	1,008,607	2,023,314	1,673,856	1,340,988	1,356,095
10.Other/misc. assets	3,230,005	3,570,141	5,621,040	6,660,608	6,182,438
D.Profit & loss account					
1.Markup/interest earned	6,331,528	7,523,998	8,852,245	7,989,338	4,187,707
2.Markup/interest expensed	2,226,359	3,401,597	3,928,775	3,790,047	3,973,293
3.Net markup/interest income	4,105,168	4,122,401	4,923,470	4,199,291	214,413
4.Provisions and write-offs	1,154,856	1,845,041	1,741,368	3,987,771	4,591,204
5.Net markup/interest income after provisions	2,950,312	2,277,360	3,182,102	211,520	(4,376,790)
6.Non-markup/interest income	833,261	1,165,091	1,076,871	1,086,249	1,518,241
7.Non-markup/interest expenses	2,885,022	3,355,069	3,114,720	3,160,220	3,363,633
8.Administrative expenses	2,881,731	3,353,705	3,096,753	3,150,035	3,351,907
9.Profit/(loss) before taxation	898,550	87,382	1,144,253	(1,862,451)	(6,222,182)
10.Profit/(loss) after taxation	590,916	84,310	793,435	(1,231,809)	(4,218,294)
E.Other items					
1.No. of ordinary shares (000)	149,837	149,837	149,837	84,000	100,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(242,194)	(2,946,370)	9,379,002	(642,169)	(7,785,989)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	64.84%	54.79%	55.62%	52.56%	5.12%
2.Net markup/interest margin (D1-D2)/C	10.70%	10.30%	9.26%	8.17%	0.49%
3.Return on equity (ROE) (D10/A)	13.38%	1.88%	15.13%	-30.74%	1,949.12%
4.Return on assets (ROA) (D10/C)	1.54%	0.21%	1.49%	-2.40%	-9.55%
5.Non-markup/interest income to total assets (D6/C)	2.17%	2.91%	2.03%	2.11%	3.44%
6.Net markup/interest income(after prov.) to total assets(D5/C)	7.69%	5.69%	5.99%	0.41%	-9.90%
7.Markup/interest expense to markup/interest income (D2/D1)	35.16%	45.21%	44.38%	47.44%	94.88%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.21	38.38	2.71	-1.69	-0.54
9.Non-markup/interest expense to total income D7/(D1+D6)	40.27%	38.61%	31.37%	34.82%	58.95%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.46	2.88	2.88	2.90	2.21
11.Earning per share (D10/E1)	3.94	0.56	5.30	-14.66	-42.18
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.57%	13.63%	14.67%	18.33%	14.00%
2.Investment to total assets (C4/C)	9.02%	3.98%	16.25%	13.20%	5.51%
3.Advances net of provisions to total assets (C8/C)	60.78%	68.42%	52.54%	52.90%	63.42%
4.Deposits to total assets (B3/C)	68.48%	66.62%	73.90%	66.42%	73.42%
5.Total liabilities to total assets (B/C)	87.99%	88.28%	89.63%	91.67%	99.79%
6.Gross advances to deposits (C5/B3)	90.54%	104.20%	74.56%	90.39%	99.82%
7.Gross advances to borrowing & deposit C5/(B2+B3)	77.21%	91.30%	67.56%	75.12%	86.16%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	2.72%	1.62%	4.24%	6.88%	15.96%
2.Provisions against NPLs to gross advances (C7/C5)	1.96%	1.43%	4.63%	11.89%	13.46%
3.NPLs to shareholders equity (C6/A)	14.63%	10.04%	23.69%	52.94%	-2,388.25%
4.NPLs write off to NPLs provisions (D4/C7)	247.55%	463.40%	128.29%	108.70%	105.36%
5.Provision against NPL to NPLs (C7/C6)	72.19%	88.40%	109.27%	172.93%	84.31%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	11.52%	11.21%	9.86%	7.80%	-0.49%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	29.48	29.94	35.00	47.70	-2.16
4.Total deposit to total equity (B3/A) (times)	5.95	5.94	7.49	8.52	-149.91
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-0.41	-34.95	11.82	0.52	1.85

PAK OMAN MICROFINANCE BANK LIMITED

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	2,307,421	2,304,245	2,125,059	2,405,903	2,525,120
1.Share capital	2,308,300	2,308,300	2,308,300	2,308,300	2,308,300
2.Reserves	26,320	32,059	32,059	149,313	180,571
3.Un appropriated profit	(27,199)	(36,114)	(215,300)	(51,710)	36,249
4.Others	58,915	61,037	62,017	168	89
B.Total liabilities(B1 to B4)	123,211	2,269,675	2,259,243	4,774,793	5,155,116
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	0	1,982,284	1,982,284	2,482,284	1,982,284
3.Deposits and other accounts	6,784	6,701	6,701	1,771,283	2,413,804
4.Other/misc. liabilities	116,427	280,690	270,258	521,226	759,028
C.Total assets (C1 to C4 + C8 to C10)	2,489,547	4,634,957	4,446,319	7,180,864	7,680,325
1.Cash and balances with treasury banks	3,751	3,622	3,431	88,027	96,335
2.Balances with other banks	491,356	1,197,269	1,290,197	894,389	1,119,240
3.Lending to financial institutions	0	0	0	0	0
4.Investments	630,622	1,258,490	181,262	286,396	312,032
5.Gross advances	1,257,189	1,996,421	2,539,991	5,600,002	5,520,462
6.Advances-non-performing/classified	103,716	172,445	195,611	390,501	788,973
7.Provision against advances	48,548	93,494	70,619	227,987	233,702
8.Advances net of provision (C5-C7)	1,208,641	1,902,927	2,469,372	5,372,015	5,286,760
9.Fixed assets	52,318	132,483	170,058	284,582	339,424
10.Other/misc. assets	102,859	140,166	331,999	255,454	526,534
D.Profit & loss account					
1.Markup/interest earned	439,075	782,767	749,580	1,574,352	2,393,459
2.Markup/interest expensed	49	124,290	188,139	224,685	564,793
3.Net markup/interest income	439,026	658,477	561,441	1,349,667	1,828,666
4.Provisions and write-offs	89,138	225,418	246,877	315,539	736,632
5.Net markup/interest income after provisions	349,887	433,059	314,564	1,034,128	1,092,034
6.Non-markup/interest income	69,162	116,280	190,973	317,613	272,816
7.Non-markup/interest expenses	318,476	496,789	744,502	1,027,949	1,239,933
8.Administrative expenses	318,702	488,563	740,168	1,020,852	1,239,933
9.Profit/(loss) before taxation	100,572	52,550	(238,965)	323,792	124,917
10.Profit/(loss) after taxation	60,227	28,693	(179,638)	215,926	114,658
E.Other items					
1.No. of ordinary shares (000)	230,830	230,830	230,830	230,830	230,830
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	30,440	(569,280)	(942,408)	(550,100)	978,637
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	99.99%	84.12%	74.90%	85.73%	76.40%
2.Net markup/interest margin (D1-D2)/C	17.63%	14.21%	12.63%	18.80%	23.81%
3.Return on equity (ROE) (D10/A)	2.61%	1.25%	-8.45%	8.97%	4.54%
4.Return on assets (ROA) (D10/C)	2.42%	0.62%	-4.04%	3.01%	1.49%
5.Non-markup/interest income to total assets (D6/C)	2.78%	2.51%	4.30%	4.42%	3.55%
6.Net markup/interest income(after prov.) to total assets(D5/C)	14.05%	9.34%	7.07%	14.40%	14.22%
7.Markup/interest expense to markup/interest income (D2/D1)	0.01%	15.88%	25.10%	14.27%	23.60%
8.Admin. expense to profit before tax. (D8/D9) (times)	3.17	9.30	-3.10	3.15	9.93
9.Non-markup/interest expense to total income D7/(D1+D6)	62.66%	55.26%	79.16%	54.33%	46.50%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	4.61	4.20	3.88	3.21	4.54
11.Earning per share (D10/E1)	0.26	0.12	-0.78	0.94	0.50
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	19.89%	25.91%	29.09%	13.68%	15.83%
2.Investment to total assets (C4/C)	25.33%	27.15%	4.08%	3.99%	4.06%
3.Advances net of provisions to total assets (C8/C)	48.55%	41.06%	55.54%	74.81%	68.84%
4.Deposits to total assets (B3/C)	0.27%	0.14%	0.15%	24.67%	31.43%
5.Total liabilities to total assets (B/C)	4.95%	48.97%	50.81%	66.49%	67.12%
6.Gross advances to deposits (C5/B3)	18,531.68%	29,792.88%	37,904.66%	316.16%	228.70%
7.Gross advances to borrowing & deposit C5/(B2+B3)	18,531.68%	100.37%	127.70%	131.65%	125.58%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	8.25%	8.64%	7.70%	6.97%	14.29%
2.Provisions against NPLs to gross advances (C7/C5)	3.86%	4.68%	2.78%	4.07%	4.23%
3.NPLs to shareholders equity (C6/A)	4.49%	7.48%	9.20%	16.23%	31.24%
4.NPLs write off to NPLs provisions (D4/C7)	183.61%	241.10%	349.59%	138.40%	315.20%
5.Provision against NPL to NPLs (C7/C6)	46.81%	54.22%	36.10%	58.38%	29.62%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	92.68%	49.71%	47.79%	33.50%	32.88%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	10.00	9.98	9.21	10.42	10.94
4.Total deposit to total equity (B3/A) (times)	0.00	0.00	0.00	0.74	0.96
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	0.51	-19.84	5.25	-2.55	8.54

SINDH MICROFINANCE BANK

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	833,108	882,604	933,109	958,339	999,294
1.Share capital	750,000	750,000	750,000	750,000	750,000
2.Reserves	17,496	27,931	38,563	44,033	52,314
3.Un appropriated profit	65,612	104,673	144,546	164,307	196,980
4.Others	4,374	6,983	9,641	11,008	13,079
B.Total liabilities(B1 to B4)	165,971	1,017,905	956,489	1,116,010	995,341
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	76,523	800,000	750,000	750,000	310,000
3.Deposits and other accounts	77,769	126,447	139,340	271,023	600,335
4.Other/misc. liabilities	11,679	91,458	67,149	94,987	85,006
C.Total assets (C1 to C4 + C8 to C10)	1,003,453	1,907,492	1,899,239	2,085,357	2,007,714
1.Cash and balances with treasury banks	13,416	13,650	19,256	22,899	35,344
2.Balances with other banks	255,910	332,486	478,301	452,604	406,225
3.Lending to financial institutions	0	0	0	0	0
4.Investments	100,000	619,095	687,933	475,585	54,788
5.Gross advances	589,666	864,362	559,995	957,831	1,321,060
6.Advances-non-performing/classified	2,405	16,509	5,320	10,612	36,453
7.Provision against advances	6,564	14,388	6,189	13,366	18,161
8.Advances net of provision (C5-C7)	583,102	849,974	553,806	944,465	1,302,898
9.Fixed assets	14,345	52,779	52,134	88,345	87,924
10.Other/misc. assets	36,680	39,508	107,809	101,458	120,535
D.Profit & loss account					
1.Markup/interest earned	207,309	347,011	362,142	345,467	469,686
2.Markup/interest expensed	5,014	71,057	79,617	61,801	124,526
3.Net markup/interest income	202,295	275,954	282,525	283,666	345,160
4.Provisions and write-offs	4,597	13,425	14,116	15,452	13,816
5.Net markup/interest income after provisions	197,697	262,529	268,409	268,215	331,344
6.Non-markup/interest income	0	0	0	0	0
7.Non-markup/interest expenses	145,735	193,871	198,285	222,403	274,104
8.Administrative expenses	114,938	193,871	197,884	222,403	274,063
9.Profit/(loss) before taxation	51,962	68,658	70,124	45,812	57,240
10.Profit/(loss) after taxation	38,084	52,170	52,684	27,347	41,409
E.Other items					
1.No. of ordinary shares (000)	75,000	75,000	75,000	75,000	75,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(47,290)	(121,250)	280,975	(230,980)	8,655
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	97.58%	79.52%	78.01%	82.11%	73.49%
2.Net markup/interest margin (D1-D2)/C	20.16%	14.47%	14.88%	13.60%	17.19%
3.Return on equity (ROE) (D10/A)	4.57%	5.91%	5.65%	2.85%	4.14%
4.Return on assets (ROA) (D10/C)	3.80%	2.74%	2.77%	1.31%	2.06%
5.Non-markup/interest income to total assets (D6/C)	0.00%	0.00%	0.00%	0.00%	0.00%
6.Net markup/interest income(after prov.) to total assets(D5/C)	19.70%	13.76%	14.13%	12.86%	16.50%
7.Markup/interest expense to markup/interest income (D2/D1)	2.42%	20.48%	21.99%	17.89%	26.51%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.21	2.82	2.82	4.85	4.79
9.Non-markup/interest expense to total income D7/(D1+D6)	70.30%	55.87%	54.75%	64.38%	58.36%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	-	-	-	-	-
11.Earning per share (D10/E1)	0.51	0.70	0.70	0.36	0.55
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	26.84%	18.15%	26.20%	22.80%	21.99%
2.Investment to total assets (C4/C)	9.97%	32.46%	36.22%	22.81%	2.73%
3.Advances net of provisions to total assets (C8/C)	58.11%	44.56%	29.16%	45.29%	64.89%
4.Deposits to total assets (B3/C)	7.75%	6.63%	7.34%	13.00%	29.90%
5.Total liabilities to total assets (B/C)	16.54%	53.36%	50.36%	53.52%	49.58%
6.Gross advances to deposits (C5/B3)	758.23%	683.58%	401.89%	353.41%	220.05%
7.Gross advances to borrowing & deposit C5/(B2+B3)	382.18%	93.30%	62.97%	93.81%	145.12%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	0.41%	1.91%	0.95%	1.11%	2.76%
2.Provisions against NPLs to gross advances (C7/C5)	1.11%	1.66%	1.11%	1.40%	1.37%
3.NPLs to shareholders equity (C6/A)	0.29%	1.87%	0.57%	1.11%	3.65%
4.NPLs write off to NPLs provisions (D4/C7)	70.03%	93.31%	228.08%	115.61%	76.07%
5.Provision against NPL to NPLs (C7/C6)	272.93%	87.15%	116.33%	125.95%	49.82%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	83.02%	46.27%	49.13%	45.96%	49.77%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	11.11	11.77	12.44	12.78	13.32
4.Total deposit to total equity (B3/A) (times)	0.09	0.14	0.15	0.28	0.60
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	-1.24	-2.32	5.33	-8.45	0.21

TELENOR MICROFINANCE BANK

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	13,614,984	8,305,729	(2,311,141)	6,007,330	2,869,756
1.Share capital	3,547,269	4,277,589	4,277,589	5,479,488	5,709,017
2.Reserves	10,412,953	20,585,009	20,616,746	38,527,068	42,248,428
3.Un appropriated profit	(345,238)	(16,556,869)	(27,205,476)	(37,999,226)	(45,087,689)
4.Others	53,445	14,610	7,475,778	18,599	3,341,989
B.Total liabilities(B1 to B4)	48,797,547	52,539,595	47,228,915	48,518,956	57,487,567
1.Bills payable	0	0	0	0	0
2.Borrowings from financial institutions	0	0	0	0	0
3.Deposits and other accounts	42,274,909	41,170,537	36,963,810	39,042,927	46,597,944
4.Other/misc. liabilities	6,522,638	11,369,058	10,265,105	9,476,029	10,889,623
C.Total assets (C1 to C4 + C8 to C10)	62,465,976	60,859,934	52,393,552	54,544,885	63,699,312
1.Cash and balances with treasury banks	4,210,306	3,463,741	2,881,781	3,900,068	5,604,020
2.Balances with other banks	3,864,399	7,408,549	6,352,885	10,717,441	5,508,160
3.Lending to financial institutions	5,473,364	4,950,000	6,971,827	0	3,000,000
4.Investments	9,008,445	13,773,400	11,855,007	17,752,663	27,971,506
5.Gross advances	34,187,550	27,460,565	12,726,494	11,796,071	11,593,611
6.Advances-non-performing/classified	1,401,873	5,781,651	2,103,905	2,007,319	736,312
7.Provision against advances	1,242,731	7,461,626	1,635,534	1,026,187	303,011
8.Advances net of provision (C5-C7)	32,944,819	19,998,939	11,090,960	10,769,884	11,290,600
9.Fixed assets	3,001,351	7,667,057	8,650,391	8,366,835	7,129,405
10.Other/misc. assets	3,963,292	3,598,248	4,590,701	3,037,994	3,195,621
D.Profit & loss account					
1.Markup/interest earned	8,721,206	9,288,624	5,981,102	3,998,418	7,966,927
2.Markup/interest expensed	2,595,036	3,671,426	2,771,116	1,926,625	1,254,243
3.Net markup/interest income	6,126,170	5,617,198	3,209,986	2,071,793	6,712,684
4.Provisions and write-offs	1,386,509	8,869,478	2,014,714	2,933,690	1,534,364
5.Net markup/interest income after provisions	4,739,661	(3,252,280)	1,195,272	(861,897)	5,178,320
6.Non-markup/interest income	8,386,778	8,538,104	7,196,650	7,740,613	8,651,225
7.Non-markup/interest expenses	15,240,407	21,069,975	18,813,504	17,322,840	20,570,236
8.Administrative expenses	4,948,448	20,818,968	18,774,865	17,000,461	20,379,667
9.Profit/(loss) before taxation	(2,113,968)	(15,784,151)	(10,421,582)	(10,444,124)	(6,740,691)
10.Profit/(loss) after taxation	(2,515,738)	(16,231,533)	(10,703,951)	(10,764,771)	(7,099,911)
E.Other items					
1.No. of ordinary shares (000)	354,727	427,759	427,759	427,759	500,000
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	(7,095,671)	(615,487)	(8,981,482)	77,060	(1,343,132)
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	70.24%	60.47%	53.67%	51.82%	84.26%
2.Net markup/interest margin (D1-D2)/C	9.81%	9.23%	6.13%	3.80%	10.54%
3.Return on equity (ROE) (D10/A)	-18.48%	-195.43%	463.15%	-179.19%	-247.40%
4.Return on assets (ROA) (D10/C)	-4.03%	-26.67%	-20.43%	-19.74%	-11.15%
5.Non-markup/interest income to total assets (D6/C)	13.43%	14.03%	13.74%	14.19%	13.58%
6.Net markup/interest income(after prov.) to total assets(D5/C)	7.59%	-5.34%	2.28%	-1.58%	8.13%
7.Markup/interest expense to markup/interest income (D2/D1)	29.76%	39.53%	46.33%	48.18%	15.74%
8.Admin. expense to profit before tax. (D8/D9) (times)	-2.34	-1.32	-1.80	-1.63	-3.02
9.Non-markup/interest expense to total income D7/(D1+D6)	89.08%	118.19%	142.77%	147.57%	123.78%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	0.59	2.44	2.61	2.20	2.36
11.Earning per share (D10/E1)	-7.09	-37.95	-25.02	-25.17	-14.20
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	12.93%	17.86%	17.63%	26.80%	17.44%
2.Investment to total assets (C4/C)	14.42%	22.63%	22.63%	32.55%	43.91%
3.Advances net of provisions to total assets (C8/C)	52.74%	32.86%	21.17%	19.74%	17.72%
4.Deposits to total assets (B3/C)	67.68%	67.65%	70.55%	71.58%	73.15%
5.Total liabilities to total assets (B/C)	78.12%	86.33%	90.14%	88.95%	90.25%
6.Gross advances to deposits (C5/B3)	80.87%	66.70%	34.43%	30.21%	24.88%
7.Gross advances to borrowing & deposit C5/(B2+B3)	80.87%	66.70%	34.43%	30.21%	24.88%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	4.10%	21.05%	16.53%	17.02%	6.35%
2.Provisions against NPLs to gross advances (C7/C5)	3.64%	27.17%	12.85%	8.70%	2.61%
3.NPLs to shareholders equity (C6/A)	10.30%	69.61%	-91.03%	33.41%	25.66%
4.NPLs write off to NPLs provisions (D4/C7)	111.57%	118.87%	123.18%	285.88%	506.37%
5.Provision against NPL to NPLs (C7/C6)	88.65%	129.06%	77.74%	51.12%	41.15%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	21.80%	13.65%	-4.41%	11.01%	4.51%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	38.38	19.42	-5.40	14.04	5.74
4.Total deposit to total equity (B3/A) (times)	3.11	4.96	-15.99	6.50	16.24
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	2.82	0.04	0.84	-0.01	0.19

U MICROFINANCE BANK LTD.

	(Thousand Rupees)				
Items	2018	2019	2020	2021	2022
A.Total equity (A1 to A3)	2,789,517	3,027,944	4,596,154	6,645,112	6,842,745
1.Share capital	2,285,714	2,285,714	3,085,714	4,085,714	5,085,714
2.Reserves	178,915	229,644	410,876	633,084	1,083,075
3.Un appropriated profit	324,888	512,586	1,099,564	1,926,314	673,956
4.Others	18,986	22,918	1,079,044	845,981	257,408
B.Total liabilities(B1 to B4)	31,983,074	37,039,341	65,038,204	97,087,193	214,195,980
1.Bills payable	80,298	0	0	0	0
2.Borrowings from financial institutions	6,010,000	6,733,331	13,274,191	36,880,686	116,123,715
3.Deposits and other accounts	20,534,770	23,290,259	46,104,640	55,000,290	92,200,411
4.Other/misc. liabilities	5,358,006	7,015,751	5,659,373	5,206,217	5,871,854
C.Total assets (C1 to C4 + C8 to C10)	34,791,577	40,090,204	70,713,402	104,578,285	221,296,133
1.Cash and balances with treasury banks	1,457,387	1,717,205	3,160,117	3,799,931	7,452,333
2.Balances with other banks	11,027,311	3,019,826	1,908,209	6,223,904	1,276,156
3.Lending to financial institutions	0	0	450,000	0	6,581,567
4.Investments	1,967,824	6,969,539	24,074,500	46,564,520	137,330,941
5.Gross advances	17,225,244	21,882,307	31,319,362	36,411,345	62,978,273
6.Advances-non-performing/classified	217,926	897,835	35,871	1,023,486	1,569,260
7.Provision against advances	205,406	508,227	1,313,063	2,035,616	3,694,279
8.Advances net of provision (C5-C7)	17,019,838	21,374,080	30,006,299	34,375,729	59,283,994
9.Fixed assets	754,500	3,104,522	2,917,414	2,886,170	4,763,988
10.Other/misc. assets	2,564,717	3,905,032	8,196,863	10,728,031	4,607,154
D.Profit & loss account					
1.Markup/interest earned	4,365,933	7,266,318	10,133,879	12,215,994	20,288,849
2.Markup/interest expensed	1,676,143	3,842,509	4,341,888	5,589,495	14,139,020
3.Net markup/interest income	2,689,790	3,423,809	5,791,991	6,626,499	6,149,829
4.Provisions and write-offs	259,713	838,456	1,579,865	1,512,901	(1,338,156)
5.Net markup/interest income after provisions	2,430,076	2,585,353	4,212,126	5,113,598	7,487,985
6.Non-markup/interest income	640,482	939,432	1,263,020	1,277,771	1,867,316
7.Non-markup/interest expenses	2,270,266	3,214,072	4,295,156	5,062,334	6,998,529
8.Administrative expenses	2,267,866	3,206,407	4,265,595	5,035,205	6,939,132
9.Profit/(loss) before taxation	800,292	310,713	1,179,991	1,329,035	2,356,772
10.Profit/(loss) after taxation	547,057	253,648	906,159	1,111,037	2,249,957
E.Other items					
1.No. of ordinary shares (000)	228,571	228,571	228,571	228,571	508,571
2.Cash dividend	0.00%	0.00%	0.00%	0.00%	0.00%
3.Stock dividend/bonus shares	0.00%	0.00%	0.00%	0.00%	0.00%
4.Cash generated from operating activities	1,886,771	(2,161,488)	12,211,345	4,626,077	18,890,329
5.Commitments and contingencies	N/A	N/A	N/A	N/A	N/A
F.Efficiency ratios/profitability ratios					
1.Spread (D3/D1)	61.61%	47.12%	57.15%	54.24%	30.31%
2.Net markup/interest margin (D1-D2)/C	7.73%	8.54%	8.19%	6.34%	2.78%
3.Return on equity (ROE) (D10/A)	19.61%	8.38%	19.72%	16.72%	32.88%
4.Return on assets (ROA) (D10/C)	1.57%	0.63%	1.28%	1.06%	1.02%
5.Non-markup/interest income to total assets (D6/C)	1.84%	2.34%	1.79%	1.22%	0.84%
6.Net markup/interest income(after prov.) to total assets(D5/C)	6.98%	6.45%	5.96%	4.89%	3.38%
7.Markup/interest expense to markup/interest income (D2/D1)	38.39%	52.88%	42.85%	45.76%	69.69%
8.Admin. expense to profit before tax. (D8/D9) (times)	2.83	10.32	3.61	3.79	2.94
9.Non-markup/interest expense to total income D7/(D1+D6)	45.35%	39.17%	37.69%	37.52%	31.59%
10.Admin. expense to non-markup/interest income (D8/D6) (times)	3.54	3.41	3.38	3.94	3.72
11.Earning per share (D10/E1)	2.39	1.11	3.96	4.86	4.42
G.Liquidity ratios					
1.Cash & cash equivalent to total assets (C1+C2)/C	35.88%	11.82%	7.17%	9.59%	3.94%
2.Investment to total assets (C4/C)	5.66%	17.38%	34.05%	44.53%	62.06%
3.Advances net of provisions to total assets (C8/C)	48.92%	53.31%	42.43%	32.87%	26.79%
4.Deposits to total assets (B3/C)	59.02%	58.09%	65.20%	52.59%	41.66%
5.Total liabilities to total assets (B/C)	91.93%	92.39%	91.97%	92.84%	96.79%
6.Gross advances to deposits (C5/B3)	83.88%	93.95%	67.93%	66.20%	68.31%
7.Gross advances to borrowing & deposit C5/(B2+B3)	64.89%	72.88%	52.74%	39.63%	30.23%
H.Assets quality ratios					
1.Non-performing loan to gross advances (C6/C5)	1.27%	4.10%	0.11%	2.81%	2.49%
2.Provisions against NPLs to gross advances (C7/C5)	1.19%	2.32%	4.19%	5.59%	5.87%
3.NPLs to shareholders equity (C6/A)	7.81%	29.65%	0.78%	15.40%	22.93%
4.NPLs write off to NPLs provisions (D4/C7)	126.44%	164.98%	120.32%	74.32%	-36.22%
5.Provision against NPL to NPLs (C7/C6)	94.25%	56.61%	3,660.51%	198.89%	235.42%
I.Capital /leverage ratios					
1.Capital ratio (A/C)	8.02%	7.55%	6.50%	6.35%	3.09%
2.Commitments & contingencies to total equity (E5/A) (times)	N/A	N/A	N/A	N/A	N/A
3.Break up value per share (A/E1)	12.20	13.25	20.11	29.07	13.45
4.Total deposit to total equity (B3/A) (times)	7.36	7.69	10.03	8.28	13.47
J.Cash flow ratio					
1.Cash generated from operation activities to profit after tax (E4/D10) (times)	3.45	-8.52	13.48	4.16	8.40