# NRSP MICROFINANCE BANK LIMITED BALANCE SHEET As At June 30,2017



ASSETS	Note	Jun-17 Rupees	Dec-16 Rupees
Cash and Balances with SBP and NBP	6	1,269,342,189	1,199,468,738
Balances with Other Banks/NBFIs/MFBs	7	5,318,711,589	4,067,413,358
Lending to Financial Institutions		-	-
Investment- Net of Provisions	8	1,130,463,951	6,109,061,490
Advances-Net of Provisions	9	17,780,101,894	13,126,730,913
Operating Fixed Assets	10	416,978,661	353,177,316
Other Assets	11	2,724,363,293	1,596,576,280
Deferred Tax Asset	12	11,964,121	-
Total Assets		28,651,925,698	26,452,428,095
LIABILITIES			
Deposits and Other Accounts	13	19,017,749,654	16,922,083,617
Borrowings	14	4,400,531,944	4,677,175,000
Subordinated Debts		672,360,000	672,360,000
Other Liabilities	15	1,125,845,514	976,148,152
Deferred Tax Liability		-	931,540
Total Liabilities		25,216,487,112	23,248,698,309
Net Assets		3,435,438,586	3,203,729,786
REPRESENTED BY:			_
Share Capital	16	1,498,372,010	1,498,372,010
Statutory Reserve	5.10	408,647,340	357,739,212
Depositor's Protection Fund	5.11	109,310,310	96,583,278
Accumulated Profit		1,413,907,245	1,250,224,929
		3,430,236,905	3,202,919,429
Surplus on Revaluation of Assets-Net of Tax	17	_	-
Deferred Grants	18	5,201,681	810,357
Total Capital		3,435,438,586	3,203,729,786
MEMORANDUM / OFF-BALANCE SHEET ITEMS:	19	<u>-</u>	-
The annexed notes 1 to 35 form an integral part of these Finance	ial Statements		

The annexed notes 1 to 35 form an integral part of these Financial Statements.

PRESIDENT	CHAIRMAN	DIRECTOR	DIRECTOR

### NRSP MICROFINANCE BANK LIMITED PROFIT AND LOSS ACCOUNT

For The Period Ended On June 30,2017



		Jun-17	Jun-16
M. I /D /T	Note	Rupees	Rupees
Mark-up / Return / Interest Earned	20	2,183,077,217	1,489,523,977
Mark-up / Return / Interest Expensed	21	(956,756,302)	(464,850,943)
Net Mark-up / Interest Income		1,226,320,915	1,024,673,034
Specific Provision Against Non-Performing Loans and Advances	9.4	(169,824,524)	(41,881,164)
General Provision Against Non-Performing Loans and Advances Provision for Diminution in the Value of Investments		(46,520,940)	(28,877,133)
Bad debts written off directly	9.5	(1,844,783)	(8 616 737)
Data debts written on directly	7.5	(218,190,247)	(8,616,737)
Net Mark-up / Interest Income after provisions		1,008,130,668	945,298,000
NON MARK-UP / NON INTEREST INCOME		1,000,120,000	, .e, <b>2</b> , e,eee
Fee, Commission and Brokerage income	22	251,356,809	191,023,600
Dividend Income	22	231,330,809	191,023,000
Other Income	23	149,715,188	76,810,950
Total Non-Markup / Non Interest Income		401,071,997	267,834,550
		1,409,202,665	1,213,132,550
NON MARK-UP / NON INTEREST EXPENSES			
Administrative expenses	24	(1,102,511,508)	(683,228,296)
Other Charges		(256,000)	-
Total non-markup / non interest expense		(1,102,767,508)	(683,228,296)
		306,435,157	529,904,254
Extraordinary/unusual items			-
PROFIT BEFORE TAXATION		306,435,157	529,904,254
Taxation - Current	25	(72,122,866)	(129,674,672)
- Prior years		-	-
- Deferred		20,228,347	(1,769,872)
		(51,894,519)	(131,444,544)
PROFIT AFTER TAXATION		254,540,638	398,459,710
OTHER COMPREHENSIVE INCOME Items that will never be classified to profit and loss:			
-Re-measurement component - Net Actuarial Loss	15.2.1	(27,223,162)	1,007,963
		(27,223,162)	1,007,963
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		227,317,476	399,467,673
Accumulated Profit brought forward		1,250,224,936	754,487,462
Accumulated Profit		1,477,542,412	1,153,955,135
APPROPRIATIONS:			
Transfer to:			
Statutory reserve	5.10	50,908,128	79,691,942
Capital Reserve		-	-
Depositors' Protection Fund	5.11	12,727,032	19,922,986
Revenue Reserve		-	-
		63,635,160	99,614,928
ACCUMULATED PROFIT CARRIED FORWARD		1,413,907,252	1,054,340,207
Earnings per share-Basic and Diluted	26	1.70	2.66
The annexed notes 1 to 35 form an integral part of these Financial Statemen	nts.		

PRESIDENT	CHAIRMAN	DIRECTOR	DIRECTOR

### NRSP MICROFINANCE BANK LIMITED CASH FLOW STATEMENT

For The Period Ended On June 30,2017



Note	e Jun-17 Rupees	Jun-16 Rupees
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	306,435,157	529,904,254
Less: Dividend Income	206 425 157	520,004,254
Adjustments for non-cash (Income)/Expenses	306,435,157	529,904,254
Depreciation	40,474,403	27,333,039
Amortization of intangible assets	18,331,027	9,065,390
Provision against non-performing advances	216,345,464	70,758,297
Advances written off Death Cases	1,844,783	8,616,737
Unrealized loss/(gain) on revaluation for as held for trading investments	-	(11,398)
Amortization of deferred grant	(325,276)	(14,116,409)
Gain on sale of operating fixed assets	(6,799,069)	(11,415,476)
Other Comprehensive Income	(27,223,162)	1,007,963
	242,648,170	91,238,143
(Outflow)/Inflow for/from Operating Assets	_ :=,:::,:::	, -,, -, -
Advances	(4,871,271,723)	(2,950,955,364)
Other assets	(1,140,040,639)	(970,840,050)
	(6,011,312,362)	(3,921,795,414)
(Outflow)/Inflow for/from Operating Liabilities		
Deposits and other accounts	2,095,666,037	1,387,139,526
Other liabilities	148,765,822	114,648,288
	2,244,431,859	1,501,787,814
Payments against provisions held against off-balance sheet obligations	- (51.004.510)	-
Income tax paid	(51,894,519)	(131,444,544)
Gratuity and Leave encashment paid (including contributions)	(2.260,601,605)	(1.020.200.545
Net cash flow from operating activities	(3,269,691,695)	(1,930,309,747)
CASH FLOW FROM INVESTING ACTIVITIES		
Net investment in available-for-sale securities	-	40,016,760
Net investment in held to maturity securities	(173,149,713)	(51,641,142)
Net investment in held for trading securities	5,151,747,252	(286,639,518)
Gain realized on investments	(122.750.017)	1,057,160
Investments in operating fixed and Intangible assets Investment in CWIP	(132,750,017) 9,567,134	(170,692,775)
Sale proceeds of property and equipment disposed-off	7,375,177	27,697,074
Net cash flow from investing activities	4,862,789,833	(404,184,274)
CASH FLOW FROM FINANCING ACTIVITIES	1,002,700,000	(101,101,271,
Issue of share capital		
Sub-Ordinated Debt		672,360,000
Borrowings	(276,643,056)	2,757,874,663
Grants received	4,716,600	4,424,905
Net cash flow from financing activities	(271,926,456)	3,434,659,568
Net increase in cash and cash equivalents	1,321,171,682	1,100,165,547
Cash and cash equivalents at beginning of the year	5,266,882,096	2,224,805,390
Cash and cash equivalents at end of the year/Period 27	6,588,053,778	3,324,970,937
The annexed notes 1 to 35 form an integral part of these Financial Statements.		
PRESIDENT CHAIRMAN DIRECTOR	DIRECTOR	



#### Balance as at December 31, 2015

Profit/Loss for the Period Subscription for Paidup Capital 20% Transferred to Statutory Reserve 5% Transferred to Depositors Protection Fund Other Appropriations/Adjustments

#### Balance as at June 30, 2016

Profit/Loss for the Period Subscription for Paidup Capital 20% Transferred to Statutory Reserve 5% Transferred to Depositors Protection Fund Return on Investment net of taxes on DPF

#### Balance as at December 31, 2016

Profit/Loss for the Period Subscription for Paidup Capital 20% Transferred to Statutory Reserve 5% Transferred to Depositors Protection Fund Other Appropriations/Adjustments

#### Balance as at June 30, 2017

## NRSP MICROFINANCE BANK LIMITED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

#### For The Period Ended On June 30,2017

Share capital	Unappropriated Profit	Statutory Reserve	Depositor Protection Fund	Total
		Rupees		
1,498,372,010	754,487,456	220,781,778	60,381,579	2,534,022,823
-	399,467,673	-	-	399,467,673
-	-	-	-	-
-	(79,691,942)	79,691,942	-	-
-	(19,922,986)	-	19,922,986	-
-	-	-	1,057,160	1,057,160
1,498,372,010	1,054,340,201	300,473,720	81,361,725	2,934,547,656
-	267,466,591			267,466,591
-				_
-	(57,265,492)	57,265,492		-
-	(14,316,371)		14,316,371	_
-			905,182	905,182
1,498,372,010	1,250,224,929	357,739,212	96,583,278	3,202,919,429
-	227,317,476	-	-	227,317,476
-	-	-	-	-
-	(50,908,128)	50,908,128	-	_
-	(12,727,032)	-	12,727,032	-
-	-	-	_	-
1,498,372,010	1,413,907,245	408,647,340	109,310,310	3,430,236,905

PRESIDENT / CHIEF EXECUTIVE OFFICER

CHIEF FINANCIAL OFFICER



6	CASH AND BALANCES WI	TH SRP AND NI	RP		Note	Jun-17 Rupees	Dec-16 Rupees
Ü	Cash in hand Balances with SBP -Local curr		unts		6.1	224,062,398 1,044,005,734	202,904,528 995,947,687
	Balances with NBP -Local cur		ounts			28,836 1,245,221 <b>1,269,342,189</b>	28,836 587,687 <b>1,199,468,738</b>
7	BALANCES WITH OTHER	BANKS/NBFIs/N	MFBs		Note	Jun-17 Rupees	Dec-16 Rupees
	In Pakistan						
	Local currency current acco Local currency deposit acco Local currency Term deposi	ounts			7.1 7.2	23,717,539 3,758,994,050 1,536,000,000	5,300,591 2,466,112,767 1,596,000,000
						5,318,711,589	4,067,413,358
8	INVESTMENT- NET OF PR Federal Government securitie		rity		Note	Jun-17 Rupees	Dec-16 Rupees
	Pakistan Investment Bonds		illy		8.1	124,776,265	124,166,205
	Treasury Bills (T.Bills)				8.3	859,897,886	790,995,348
	Ijarah Sukuk					145,789,800 1,130,463,951	42,152,685 957,314,238
	Term finance certificates - Pakistan Mobile Commu		le		8.4	-	-
					ļ	-	-
	Mutual funds - Held for Ti Less: Provision for dimir	-	invectments			-	5,151,747,252
	Less. I lovision for diffin	iution in value of i	investments			-	5,151,747,252
						1,130,463,951	6,109,061,490
9	ADVANCES-NET OF PROV				-		
y	ADVANCES-NET OF PROV	VISIONS Note		Jun-17	Dec-16	Jun-17	Dec-16
y	Loan type	Note		No. of loan outstanding	No. of loan outstanding	Amount outstanding Rupees	Amount outstanding Rupees
y	Loan type Micro Credit			No. of loan outstanding	No. of loan outstanding	Amount outstanding Rupees 17,252,082,065	Amount outstanding Rupees 12,863,573,696
y	Loan type	Note		No. of loan outstanding	No. of loan outstanding	Amount outstanding Rupees	Amount outstanding Rupees
y	Loan type Micro Credit	Note		No. of loan outstanding 376,935 13,078	No. of loan outstanding 318,750 6,771	Amount outstanding Rupees 17,252,082,065 849,436,623 18,101,518,688 (142,973,089)	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598)
y	Loan type Micro Credit Islamic Advances Less: Provision held: Specific	Note 9.1		No. of loan outstanding 376,935 13,078 390,013	No. of loan outstanding 318,750 6,771 325,521	Amount outstanding Rupees 17,252,082,065 849,436,623 18,101,518,688	Amount outstanding Rupees 12,863,573,696 407,466,211 13,271,039,907
y	Loan type Micro Credit Islamic Advances  Less: Provision held: Specific General	Note 9.1		No. of loan outstanding 376,935 13,078 390,013	No. of loan outstanding 318,750 6,771 325,521	Amount outstanding Rupees 17,252,082,065 849,436,623 18,101,518,688 (142,973,089) (178,443,705) (321,416,794)	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)
y	Loan type Micro Credit Islamic Advances Less: Provision held: Specific	Note 9.1		No. of loan outstanding 376,935 13,078 390,013	No. of loan outstanding 318,750 6,771 325,521	Amount outstanding Rupees 17,252,082,065 849,436,623 18,101,518,688 (142,973,089) (178,443,705)	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396)
9.3	Loan type Micro Credit Islamic Advances  Less: Provision held: Specific General  Advances - net of provision	Note 9.1		No. of loan outstanding 376,935 13,078 390,013	No. of loan outstanding 318,750 6,771 325,521 1,271	Amount outstanding Rupees 17,252,082,065 849,436,623 18,101,518,688 (142,973,089) (178,443,705) (321,416,794)	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)
	Loan type Micro Credit Islamic Advances  Less: Provision held: Specific General  Advances - net of provision	Note 9.1	NPL Amount	No. of loan outstanding  376,935 13,078 390,013  7,494  7,494  Jun-17  NPL Amount	No. of loan outstanding 318,750 6,771 325,521 1,271	Amount outstanding Rupees  17,252,082,065 849,436,623  18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913
	Loan type Micro Credit Islamic Advances  Less: Provision held: Specific General  Advances - net of provision	9.1 9.2 No. of NPLs	NPL Amount Total	No. of loan outstanding 376,935 13,078 390,013 7,494 7,494	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  Provision Required	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16
	Loan type Micro Credit Islamic Advances  Less: Provision held: Specific General  Advances - net of provision	9.1 9.2		No. of loan outstanding  376,935 13,078 390,013  7,494  7,494  Jun-17  NPL Amount	No. of loan outstanding 318,750 6,771 325,521 1,271	Amount outstanding Rupees  17,252,082,065 849,436,623  18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16
	Loan type Micro Credit Islamic Advances  Less: Provision held:	No. of NPLs"Numbers"	Total 130,403,209 18,462,839	No. of loan outstanding 376,935 13,078 390,013 7,494 7,494  Jun-17 NPL Amount Gold Loans  1,330,911 657,123	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  Provision Required	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total
	Loan type Micro Credit Islamic Advances  Less: Provision held:     Specific     General  Advances - net of provision  Category of Classification  Watchlist OAEM Sub-Standard	9.1  9.2  No. of NPLs"Numbers" 3,879 441 326	130,403,209 18,462,839 9,995,882	No. of loan outstanding 376,935 13,078 390,013 7,494 7,494  Jun-17 NPL Amount Gold Loans  1,330,911 657,123 60,000	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  Provision Required "Rupees"	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146
	Loan type Micro Credit Islamic Advances  Less: Provision held:	9.1 9.2 No. of NPLs"Numbers" 3,879 441	Total 130,403,209 18,462,839	No. of loan outstanding 376,935 13,078 390,013 7,494 7,494  Jun-17 NPL Amount Gold Loans  1,330,911 657,123	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  Provision Required  "Rupees"	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total
	Loan type Micro Credit Islamic Advances  Less: Provision held:     Specific     General  Advances - net of provision  Category of Classification  Watchlist     OAEM     Sub-Standard     Doubtful	9.1  9.2  No. of NPLs "Numbers"  3.879 441 326 6.745	130,403,209 18,462,839 9,995,882 243,658,634	No. of loan outstanding 376,935 13,078 390,013 7,494 7,494  Jun-17 NPL Amount Gold Loans  1,330,911 657,123 60,000	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  Provision Required  "Rupees"  2,483,971 121,810,067	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971 121,810,068	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146 12,703,933
	Loan type Micro Credit Islamic Advances  Less: Provision held:     Specific     General  Advances - net of provision  Category of Classification  Watchlist     OAEM     Sub-Standard     Doubtful	No. of NPLs"Numbers" 3,879 441 326 6,745 423	Total 130,403,209 18,462,839 9,995,882 243,658,634 18,679,049	No. of loan outstanding  376,935 13,078 390,013  7,494  7,494  7,494  Jun-17  NPL Amount Gold Loans  1,330,911 657,123 60,000 38,500 - 2,086,534	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  1,271  Provision Required  "Rupees"  2,483,971 121,810,067 18,679,049  142,973,087	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971 121,810,068 18,679,050	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146 12,703,933 5,080,331
	Loan type Micro Credit Islamic Advances  Less: Provision held:     Specific     General  Advances - net of provision  Category of Classification  Watchlist     OAEM     Sub-Standard     Doubtful	No. of NPLs"Numbers" 3,879 441 326 6,745 423 11,814	Total  130,403,209 18,462,839 9,995,882 243,658,634 18,679,049 421,199,613 Jun-17	No. of loan outstanding  376,935 13,078 390,013  7,494  7,494  7,494  Jun-17  NPL Amount Gold Loans  1,330,911 657,123 60,000 38,500 - 2,086,534  Rupe	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  1,271  Provision Required  "Rupees"  2,483,971 121,810,067 18,679,049  142,973,087	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971 121,810,068 18,679,050  142,973,089  Dec-16	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146 12,703,933 5,080,331  111,446,362
	Loan type Micro Credit Islamic Advances  Less: Provision held:	No. of NPLs"Numbers" 3,879 441 326 6,745 423 11,814 Specific	Total  130,403,209 18,462,839 9,995,882 243,658,634 18,679,049 421,199,613 Jun-17  General	No. of loan outstanding	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  1,271  Provision Required  "Rupees"  2,483,971 121,810,067 18,679,049  142,973,087	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971 121,810,068 18,679,050  142,973,089  Dec-16  General	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146 12,703,933 5,080,331  111,446,362
	Loan type Micro Credit Islamic Advances  Less: Provision held:     Specific     General  Advances - net of provision  Category of Classification  Watchlist     OAEM     Sub-Standard     Doubtful	No. of NPLs"Numbers" 3,879 441 326 6,745 423 11,814	Total  130,403,209 18,462,839 9,995,882 243,658,634 18,679,049 421,199,613 Jun-17	No. of loan outstanding  376,935 13,078 390,013  7,494  7,494  7,494  Jun-17  NPL Amount Gold Loans  1,330,911 657,123 60,000 38,500 - 2,086,534  Rupe	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  1,271  Provision Required  "Rupees"  2,483,971 121,810,067 18,679,049  142,973,087	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971 121,810,068 18,679,050  142,973,089  Dec-16	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146 12,703,933 5,080,331  111,446,362
	Loan type Micro Credit Islamic Advances  Less: Provision held:     Specific     General  Advances - net of provision  Category of Classification  Watchlist     OAEM     Sub-Standard     Doubtful     Loss  Opening Balance	No. of NPLs"Numbers" 3,879 441 326 6,745 423 11,814 Specific 12,124,598	Total  130,403,209 18,462,839 9,995,882 243,658,634 18,679,049  421,199,613  Jun-17  General 132,184,396	Jun-17 NPL Amount Gold Loans  1,330,911 657,123 60,000 38,500 2,086,534  Total 144,308,994	No. of loan outstanding  318,750 6,771 325,521  1,271  1,271  1,271  2,483,971 121,810,067 18,679,049  142,973,087  Specific 4,362,909	Amount outstanding Rupees  17,252,082,065 849,436,623 18,101,518,688  (142,973,089) (178,443,705) (321,416,794)  17,780,101,894  Provision Held  2,483,971 121,810,068 18,679,050  142,973,089  Dec-16  General 81,953,806	Amount outstanding Rupees  12,863,573,696 407,466,211 13,271,039,907  (12,124,598) (132,184,396) (144,308,994)  13,126,730,913  Dec-16  NPL Amount Total  63,386,407 26,957,545 3,318,146 12,703,933 5,080,331  111,446,362  Total 86,316,715

9.5	Particulars of Write Offs				Jun-17 Rupees	Dec-16 Rupees
	Against provision Directly charged to profit &	& loss account			38,948,159 1,844,783	77,961,17 19,375,25
				<del>-</del>	40,792,942	97,336,42
9.6	Movement of advance					
			<b>Jun-17</b> No. of loan	Dec-16 No. of loan	<b>Jun-17</b> Amount	Dec-16 Amount
	Opening balance		325,521	258,444	13,271,039,907	9,085,508,03
	Disbursement during the P	Period/year	211,241	446,017	11,185,615,857	18,405,491,4
			536,762	704,461	24,456,655,764	27,490,999,4
	Recovery during the year		145,660	374,240	6,314,344,134	14,122,623,1
	Loans written off		1,089	4,700	40,792,942	97,336,4
	Closing		390,013	325,521	18,101,518,688	13,271,039,9
10	OPERATING FIXED AS	SSETS		Note	Jun-17 Rupees	Dec-16 Rupees
	Capital work-in-progress			10.1	20,237,738	29,804,8
	Property and equipment			10.2	342,012,858	250,593,0
	Intangible assets			10.3	54,728,065	72,779,4
				=	416,978,661	353,177,3
10.1	Capital work-in-progress					***
	Civil works				20,237,738	29,804,8
				=	20,237,738	29,804,8
10	DEEEDDED TAN ACCES	E. NEE			Jun-17	Dec-16
12	DEFERRED TAX ASSET				Rupees	Rupees
	Amortization allowance Accelerated depreciation	,			41,313,663	28,418,0
	Actuarial effect on defir Provision against advan-	-			-	
	Grants			L	41,313,663	28,418,0
	Deferred credits arising in	respect of				
	Accelerated depreciation				29,349,542	29,349,5
	Leased assets				-	
	Un-realized capital gain	l .		L	29,349,542	29,349,5
				_	11,964,121 -	931,5
	P. P. P. C.			_	11,904,121 -	931,3
13	DEPOSITS AND OTHER	R ACCOUNTS	Jun-17	Dec-16	Jun-17	Dec-16
			No. of accounts	No. of accounts	Amount	Amount
		Note	- 101 0- 001	- 101 0	Rupees	Rupees
	Fixed Deposits	13.1	2,091	1,688	11,004,777,452	9,552,054,3
	Saving Deposits	13.2	655,504	597,138	6,265,835,801	6,660,681,0
	Current Deposits		103,468	75,668	1,747,136,401	709,348,1
			761,063	674,494	19,017,749,654	16,922,083,6
13.3	Particulars of Deposits by	Ownership				
			Jun-17	Dec-16	Jun-17	Dec-16
			No. of accounts	No. of accounts	Amount Rupees	Amount Rupees
	1) Individual depositors		760,326	673,938	6,838,424,147	6,840,056,1
	<ol> <li>Institutional depositors</li> <li>Corporation / firms et</li> </ol>	te	622	416	7,392,115,844	4,444,622,0
	b) Banks & financial ins		115	140	4,787,209,663	5,637,405,3
			761,063	674,494	19,017,749,654	16,922,083,6

	DODDOWING		Note	Jun-17 Rupees	Dec-16 Rupees
14	BORROWINGS				
	Borrowings from Banks/Financial Institutions in Pakistan		14.1	3,224,444,444	4,425,000,000
	Borrowings from Banks/Financial Institutions		14.2	1,176,087,500	252,175,000
	Outside Pakistan		14.2	1,170,087,300	232,173,000
	Borrowings from Govt. of Pakistan				
	Borrowings from Others		14.3		_
	Bollowings from Odicis		1410		
			=	4,400,531,944	4,677,175,000
14.1	Borrowings from Banks/Financial Institutions (Se	cured)			
	JS Bank Limited ( Term Finance )		14.1.1	-	50,000,000
	JS Bank Limited (against PPAF PRISM I)		14.1.2	-	-
	JS Bank Limited (against PPAF PRISM II)		14.1.3	-	-
	JS Bank (Running Finance)		14.1.4	-	-
	Pak Oman Investment Company Limited (TF I)		14.1.5	454,444,444	520,000,000
	Pak Oman Investment Company Limited ( TF II )	)	14.1.6	320,000,000	400,000,000
	Askari Commercial Bank		14.1.7	80,000,000	120,000,000
	Syndicated Term Finance (Silk Bank- Pak Kuwa	it- Pak China Investment)	14.1.8	450,000,000	600,000,000
	Standard Chartered Bank Ltd			-	-
	United Bank Limited (Term Finance)			220,000,000	270,000,000
	United Bank Limited (Running Finance)			200,000,000	215,000,000
	Term Finance Certificate Issued			1,500,000,000	2,250,000,000
			- -	3,224,444,444	4,425,000,000
				Jun-17	Dec-16
14.2	Borrowings from Banks/Financial Institutions		Note	Rupees	Rupees
	ECO Trade And Development Bank:				
	First Tranche		14.2.1	126,087,500	252,175,000
	Second Tranche		14.2.2	1,050,000,000	
			-	1,176,087,500	252,175,000
			=	1,170,007,500	232,173,000
16	SHARE CAPITAL				
16.1	Authorized Capital				
	Jun-17 Dec-16			Jun-17	Dec-16
	(Number of shares)			Rupees	Rupees
	300,000,000 300,000,000	Ordinary shares of Rs.	. 10 each	3,000,000,000	3,000,000,000
		,	=		
16.2	Issued, subscribed and paid-up capital				
	Jun-17 Dec-16			Jun-17	Dec-16
	(Number of shares)			(Rupees	3)
	(Number of shares)				
	149,837,201 149,837,201	Ordinary shares of Rs. 10 each	fully paid in	1,498,372,010	1,498,372,010

#### NRSP MICROFINANCE BANK LIMITED NOTES TO THE FINANCIAL STATEMENTS For The Period Ended On June 30,2017

rori	the Ferrod Ended On June 30,2017		Jun-17	Jun-16
20	MARK-UP / RETURN / INTEREST EARNED	Note	Rupees	Rupees
	Mark-up / interest income on advances		2,054,379,865	1,438,728,096
	Mark-up / interest income Government Securities		32,841,390	22,959,619
	Mark-up / interest income Private Securities		-	-
	Mark-up / interest income on bank deposits		95,855,962	27,836,262
	Others		-	-
			2,183,077,217	1,489,523,977
21	MARK-UP / RETURN / INTEREST EXPENSED			
	Markup Expense on Deposits		718,367,563	260,519,178
	Loan Processing Fee on Borrowing		17,551,624	12,665,000
	Markup Expense on Borrowings		220,837,115	191,666,765
	Others		-	-
			956,756,302	464,850,943
22	FEE, COMMISSION AND BROKERAGE INCOME			
	Loan Processing Fee on Lending		224,798,473	166,701,489
	Other Transaction processing fee		25,865,503	20,025,700
	Commission Income		692,283	4,296,411
	Collection Service Income		550	-
			251,356,809	191,023,600
23	OTHER INCOME		\ <u>-</u>	
	Investment Income		134,038,704	36,138,965
	Amortization of Deferred Grant	18	325,276	14,116,409
	Gain on disposal of operating fixed assets		6,799,067	11,415,476
	Writeoff Recovered		7,502,028	10,365,921
	Other Misc. Services Incomes		1,050,113	4,774,179
			149,715,188	76,810,950