

**BANK-E-MILLIE AFGHAN**  
**CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION**  
**AS AT JUNE 21, 2017**

		(Un-Audited) 21-June-2017	(Audited) 20-Dec-2016
	Note	.....AFN .....	
<b>ASSETS</b>			
Cash and cash equivalents	5	33,979,511,523	26,465,421,568
Loans and advances to customers	6	2,940,413,097	2,662,578,675
Investments	7	740,971,065	729,728,231
Property and equipment	8	1,190,393,893	1,184,860,019
Intangible assets	9	27,026,228	31,352,141
Investment properties		4,082,521,861	4,082,521,861
Other assets	10	3,389,640,675	2,613,359,324
<b>Total assets</b>		<b>46,350,478,342</b>	<b>37,769,821,819</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Liabilities</b>			
Deposits from banks and customers	11	36,081,184,938	27,760,008,878
Current tax liabilities		182,378,128	216,504,883
Deferred tax liability - net		885,048,333	882,789,824
Other liabilities	12	439,220,448	326,922,782
<b>Total liabilities</b>		<b>37,587,831,847</b>	<b>29,186,226,367</b>
<b>Equity</b>			
Share capital	13	1,000,000,000	1,000,000,000
Retained earnings		6,952,738,755	6,716,015,909
Surplus on revaluation of property and equipment - net		778,906,334	845,612,174
Exchange translation reserve		31,001,406	21,967,369
<b>Total equity</b>		<b>8,762,646,495</b>	<b>8,583,595,452</b>
<b>Total equity and liabilities</b>		<b>46,350,478,342</b>	<b>37,769,821,819</b>
<b>Contingencies and commitments</b>	21		

The annexed notes 1 to 24 form an integral part of these financial statements.

*Handwritten signature*

  
 Chief Executive Officer

  
 Chief Finance Officer

BANK-E-MILLIE AFGHAN  
 CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)  
 FOR THE QUARTER ENDED JUNE 21, 2017

	Note	Six Months Ended		Three Months Ended	
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
		Quarter Ended 21-June-2017	Quarter Ended 20-June-2016	Quarter Ended 21-June-2017	Quarter Ended 20-June-2016
		AFN	AFN	AFN	AFN
Interest income	14	620,650,042	472,923,503	336,132,177	236,636,692
Interest expense	15	(115,075,815)	(70,920,684)	(59,888,760)	(410,651)
<b>Net interest income</b>		<b>505,574,227</b>	<b>402,002,819</b>	<b>276,243,417</b>	<b>236,226,042</b>
Fee and commission income	16	103,597,577	60,136,857	43,242,476	31,024,545
Fee and commission expense	17	(14,491,252)	(14,427,978)	(5,010,541)	(5,568,521)
<b>Net fee and commission income</b>		<b>89,106,325</b>	<b>45,708,879</b>	<b>38,231,935</b>	<b>25,456,024</b>
Net income from trading in foreign currencies		9,749,785	20,591,172	(8,485,338)	6,699,898
Gain on revaluation of investment property		-	3,436,838,772	-	3,436,838,772
Other operating income	18	144,493,506	114,295,591	121,921,560	38,727,336
<b>Operating income</b>		<b>748,923,843</b>	<b>4,019,437,232</b>	<b>427,911,574</b>	<b>307,109,299</b>
Net impairment (loss) /gain on loans and advances		147,785,165	168,958,372	135,431,354	167,554,068
Provision for placements-USD (1%)		120,702,000	-	35,864,500	-
Personnel expenses	19	115,583,949	91,381,267	63,347,189	39,504,179
Depreciation on fixed assets	8	8,613,462	8,124,909	4,469,210	3,888,238
Amortization of intangible assets	9	4,470,901	4,423,398	2,259,543	2,236,330
Other expenses	20	129,989,357	86,123,677	62,622,954	36,212,546
Exchange (gain) / loss		(19,105,543)	17,024,130	(14,261,150)	31,778,020
<b>Operating expenses</b>		<b>(508,039,291)</b>	<b>(376,035,753)</b>	<b>(289,733,600)</b>	<b>(281,173,381)</b>
<b>Profit before taxation</b>		<b>240,884,552</b>	<b>3,643,401,480</b>	<b>138,177,974</b>	<b>25,935,918</b>
Taxation		(70,867,546)	(753,120,906)	(36,203,493)	(719,946,326)
<b>Profit for the period</b>		<b>170,017,006</b>	<b>2,890,280,574</b>	<b>101,974,481</b>	<b>(694,010,408)</b>
Other comprehensive income					
<b>Items that are or may be reclassified to profit or loss</b>					
Exchange gain / (loss) on translation investment in foreign subsidiaries		11,292,546	(601,871)	11,292,546	9,669,479
Deferred tax attributable to exchange (gain) / loss on translation		(2,258,509)	120,374	(2,258,509)	(1,933,896)
Loss on revaluation of property and equipment		-	(85,832,283)	-	(85,832,283)
Deferred tax attributable to loss on revaluation of property and equipment		-	17,166,457	-	17,166,457
Other comprehensive income/(loss)		9,034,037	(69,147,323)	9,034,037	(60,930,243)
<b>Total comprehensive income for the period</b>		<b>179,051,043</b>	<b>2,821,133,251</b>	<b>111,008,518</b>	<b>(754,940,651)</b>

The annexed notes 1 to 24 form an integral part of these financial statements.

Chief Executive Officer

Chief Finance Officer