

BANK-E-MILLIE AFGHAN
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT September 22, 2017

	Note	(Un-Audited) 22-Sep-2017	(Audited) 20-Dec-2016
.....AFN			
ASSETS			
Cash and cash equivalents	5	34,657,884,885	26,465,421,568
Loans and advances to customers	6	3,147,163,541	2,662,578,675
Investments	7	758,233,582	729,728,231
Property and equipment	8	1,192,502,748	1,184,860,019
Intangible assets	9	24,799,021	31,352,141
Investment properties		4,082,594,410	4,082,521,861
Other assets	10	4,013,708,728	2,613,359,324
Total assets		47,876,886,915	37,769,821,819
EQUITY AND LIABILITIES			
Liabilities			
Deposits from banks and customers	11	37,447,542,643	27,760,008,878
Current tax liabilities		179,376,812	216,504,883
Deferred tax liability - net		888,503,750	882,789,824
Other liabilities	12	441,165,500	326,922,782
Total liabilities		38,956,588,705	29,186,226,367
Equity			
Share capital	13	1,000,000,000	1,000,000,000
Retained earnings		7,096,568,817	6,716,015,909
Surplus on revaluation of property and equipment - net		778,906,334	845,612,174
Exchange translation reserve		44,823,059	21,967,369
Total equity		8,920,298,210	8,583,595,452
Total equity and liabilities		47,876,886,915	37,769,821,819
Contingencies and commitments	21		

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

Chief Executive Officer

Chief Finance Officer

BANK-E-MILLIE AFGHAN
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 22, 2017

	Nine Months Ended		Three Months Ended	
	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
	Quarter Ended 22-Sep-2017	Quarter Ended 21-Sep-2016	Quarter Ended 22-Sep-2017	Quarter Ended 21-Sep-2016
Note	AFN			
Interest income	14 937,643,119	721,458,954	316,993,076	248,535,451
Interest expense	15 (202,963,250)	(92,629,616)	(87,887,435)	(21,708,932)
Net interest income	734,679,869	628,829,338	229,105,641	226,826,518
Fee and commission income	16 151,724,117	89,431,956	48,126,540	29,295,099
Fee and commission expense	17 (17,247,379)	(22,164,148)	(2,756,127)	(7,736,170)
Net fee and commission income	134,476,738	67,267,808	45,370,413	21,558,929
Net income from trading in foreign currencies	20,261,192	73,462,657	10,511,407	52,871,485
Gain on revaluation of investment property	3,039,997	3,436,838,772	3,039,997	-
Other operating income	18 190,789,813	194,877,597	46,296,307	80,582,006
Operating income	1,083,247,609	4,401,276,172	331,283,768	381,838,939
Net impairment (loss) / gain on loans and advances	151,968,638	158,060,116	4,183,473	(10,898,256)
Provision for placements-USD (1%)	134,007,800	-	13,305,800	-
Personnel expenses	19 181,803,852	141,625,921	66,219,903	50,244,654
Depreciation on fixed assets	8 13,354,455	11,806,635	4,740,993	3,681,726
Amortization of intangible assets	9 6,698,108	6,634,035	2,227,207	2,210,637
Other expenses	20 187,450,056	154,807,485	57,460,699	68,683,808
Exchange (gain) / loss	(17,554,368)	104,792,010	1,551,175	87,767,880
Operating expenses	(657,728,540)	(577,726,202)	(149,689,250)	(201,690,449)
Profit before taxation	425,519,069	3,823,549,970	181,594,519	180,148,490
Taxation	(111,672,001)	(653,017,063)	(40,804,455)	100,103,843
Profit for the period	313,847,068	3,170,532,907	140,790,064	280,252,333
Other comprehensive income				
Items that are or may be reclassified to profit or loss				
Exchange gain / (loss) on translation investment in foreign subsidiaries	28,569,613	-	17,277,067	601,871
Deferred tax attributable to exchange (gain) / loss on translation	(5,713,923)	-	(3,455,413)	(120,374)
Loss on revaluation of property and equipment	-	(85,832,283)	-	-
Deferred tax attributable to loss on revaluation of property and equipment	-	17,166,456	-	-
Other comprehensive income/(loss)	22,855,690	(68,665,827)	13,821,654	481,497
Total comprehensive income for the period	336,702,758	3,101,867,080	154,611,717	280,733,830

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

Chief Executive Officer

Chief Finance Officer