

JS BANK LIMITED
Financial Highlights

	September 30, 2019	December 31, 2018	December 31, 2017	December 31, 2016	December 31, 2015	December 31, 2014
----- PKR million -----						
Deposits	327,064	321,413	290,078	226,099	141,840	108,740
Investments - net	140,692	148,690	169,612	133,727	116,030	84,258
Advances - net	238,393	251,991	184,140	93,794	76,666	62,433
Total Assets	430,167	456,754	391,479	267,444	218,475	176,717
Total Equity	15,883	15,617	16,669	16,650	15,969	13,080
Gross Mark-up Income	30,259	29,997	20,381	15,081	15,328	11,113
Net Mark-up Income	5,285	8,809	6,242	5,728	5,590	3,854
Non-Mark-up Income	2,321	2,141	4,051	4,861	3,290	2,591
Non Mark-up Expenses	7,903	9,807	8,347	6,848	4,824	3,951
(Loss) / Profit Before Taxation	(799)	905	1,621	3,390	3,174	1,609
(Loss) / Profit After Taxation	(578)	562	973	2,077	2,026	1,061
(Loss) / Earnings Per Share - Re(s)	(0.46)	0.30	0.74	1.77	1.74	0.99
P/E Ratio - no. of times	(4.43)	24.57	10.16	6.11	4.45	7.21
Breakup Value Per Share - Rs.	12.24	12.04	13.64	13.62	13.06	10.70
Number of Branches - numbers	345	345	323	307	277	238
Number of Employees - numbers	5,113	5,127	4,998	4,163	2,946	2,442