

FINANCIAL HIGHLIGHTS
FIRST DAWOOD INVESTMENT BANK LIMITED

	2017-18	2016-17	2015-16	2014-15	2013-14
	Rupees	Rupees	Rupees	Rupees	Rupees
PROFIT & LOSS					
Lease Income & Return on deposit & Investment	5,317,128	23,103,414	14,630,701	29,826,807	10,185,147
Financial Charges	3,347	692,443	19,442,685	45,527,817	49,475,853
Fee, commission, brokerage & others	688,682	3,630,537	15,308,090	10,407,622	11,136,459
Dividend & capital gain/(loss)	10,230,396	5,143,547	5,183,695	5,666,850	6,503,445
Total Income	16,236,206	31,877,498	35,122,486	45,901,279	27,825,051
Provisions / (Surplus) / Deficit	129,348,336	4,193,870	49,896,676	53,338,990	37,051,368
Operating expenses	39,216,290	39,216,290	41,055,839	41,845,235	66,022,591
Other operating charges	-	683,857	-	-	-
Operating profit/ (loss) before tax and provision	(21,229,880)	(8,031,235)	(25,376,038)	46,559,165	(103,857,361)
Profit (loss) after taxation	101,625,823	(284,639,004)	500,269,039	6,508,693	(140,945,055)
Profit/(loss) before taxation	103,474,969	11,721,786	22,471,064	6,779,825	(140,908,729)
Dividends					
Bonus shares					-
BALANCE SHEET					
Shareholder's equity	497,979,226	409,453,132	676,063,032	182,027,449	55,600,305
Deficit I surplus on Revaluation of Investment	(4,601,740)	8,497,989	(9,531,115)	(3,297,659)	(6,982,479)
Certificate of Investment I Deposits	-	-	0	88,500,000	88,500,000
Borrowings from financial institutions	426,200,019	487,731,536	494,198,916	513,991,893	524,872,003
Net Investment In Lease Finances	17,389,608	94,436,806	120,689,574	149,053,882	130,891,719
Financing - net of Provision	198,784,579	214,001,950	120,433,313	167,366,944	199,739,885
Investment - net of provision	19,341,003	79,246,555	217,267,734	244,658,359	245,882,042
Total Assets	1,030,607,263	1,058,608,008	1,343,659,804	965,859,398	1,002,891,381
FINANCIAL RATIOS					
Gross spread ratio (%)	158762.50%	3236.51%	-34.49%	-79%	73.51%
Income / expense ratio (Times)	0.41	0.7853	0.5253	0.24091	0.16
Return on Average Equity (ROE) (%)	22.40%	-69.52%	7.15%	-253%	23.32%
Return on Average Assets (ROA) (%)	9.73%	-26.89%	1.35%	-14.05%	4.34%
Profit / (Loss) before tax ratio	6.37	0.37	0.15	-5.0641	-1.37
Total assets turnover ratio /Fixed assets turnover ratio (Times)	0.0003	0.0007	0.00	0.01	0.07
Price Earning ratio	5.25	1.67	20.00	(0.55)	4.92
Market Value per share	3.62	3.21	1.8	1.5	1.82
Earning per share (Rs.)	0.69	1.92	0.09	(2.71)	0.340
Book value per share (Rs.)	3.36	2.76	4.56	1.23	3.630
Employees remuneration (Rs. In Million)	19.94	24.14	25.8	32.190472	34.74
Government tax (Rs. In Million)	0.91	0.61	0.95	1.017	1.8
Number of employees	8	8	9	18	25
	5.25	1.67	20.00	(0.55)	5.36