

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31st, 2014

	Note	March 31, 2014Rupees.... (Un-audited)	March 31, 2013 (Un-audited)
Mark-up/return/interest earned	11	47,030,268	26,246,170
Mark-up/return/interest expensed		(15,864,303)	(10,722,124)
Net mark-up/interest income		31,165,965	15,524,046
Provision against non-performing loans and advances		(3,390,914)	(1,838,806)
Provision for dimutation in the value of investments		-	-
Recovery against written off advances		750,982	209,868
Bad debts written off directly		-	-
		(2,639,932)	(1,628,938)
Net mark-up/interest income after provisions		28,526,033	13,895,107
Non mark-up/non interest income			
Fee, commission and bokerage income		1,831,511	980,204
Other income		1,360,651	363,919
		3,192,162	1,344,123
		31,718,195	15,239,230
Non mark-up / non interest expenses			
Administrative expenses		(36,457,770)	(27,964,197)
Other provisions / write offs		-	-
Other Charges		-	-
		(36,457,770)	(27,964,197)
Profit /(Loss) before taxation		(4,739,575)	(12,724,967)
Taxation - current		(5,173)	(249,854)
prior		-	-
deferred		-	-
Profit /(Loss) after taxation		(4,744,748)	(12,974,820)
Accumulated loss brought forward		(196,880,895)	(139,997,003)
Appropriations			
Transfer to			
Statutory reserve		-	-
Depositors' Protection Fund		-	-
		-	-
Accumulated loss carried forward		(201,625,643)	(152,971,823)
Profit/(Loss) per share - basic and diluted		(0.16)	(0.43)

The annexed notes form an integral part of these interim condensed financial statements.



 President/Chief Executive



 Chairman



 Director



 Director