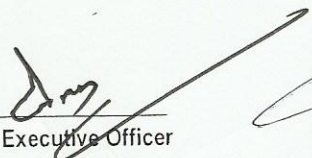


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED 30 JUNE 2014


	Note	Half year ended 30 June		Quarter ended 30 June	
		2014	2013	2014	2013
		Rupees	Rupees	Rupees	Rupees
Mark-up/return/interest earned	13	106,447,557	59,072,927	59,417,289	32,826,757
Mark-up/return/interest expensed		(32,730,676)	(23,401,495)	(16,866,373)	(12,679,371)
Net mark-up/interest income		73,716,881	35,671,432	42,550,916	20,147,386
Provision against non-performing loans and advances	8.2	(12,820,433)	(6,317,258)	(9,429,519)	(4,478,452)
Provision for dimutation in the value of investments		-	-	-	-
Recovery against written off advances		1,136,684	450,308	385,702	240,440
Bad debts written off directly		-	-	-	-
		(11,683,749)	(5,866,950)	(9,043,817)	(4,238,012)
Net mark-up/interest income after provisions		62,033,132	29,804,482	33,507,099	15,909,374
Non mark-up/non interest income					
Fee, commission and bokerage income		3,946,974	2,129,903	2,115,463	1,149,699
Other income		19,092,173	1,026,050	11,348,408	662,131
Total non mark-up/non interest income		23,039,147	3,155,953	13,463,871	1,811,830
		85,072,279	32,960,435	46,970,970	17,721,204
Non mark-up/non interest expenses					
Administrative expenses		(75,449,503)	(60,766,039)	(32,608,619)	(32,801,842)
Other provisions/write offs		-	-	-	-
Other charges		-	(882,744)	-	(882,744)
Total non mark-up/non interest expenses		(75,449,503)	(61,648,783)	(32,608,619)	(33,684,586)
		9,622,776	(28,688,348)	14,362,351	(15,963,382)
Extra ordinary/unusual items		-	-	-	-
Profit/ (loss) before taxation		9,622,776	(28,688,348)	14,362,351	(15,963,382)
Taxation - Current	14	(1,250,000)	(622,289)	(1,244,827)	(372,435)
Prior year		-	-	-	-
Deferred		-	-	-	-
Profit/(loss) after taxation		8,372,776	(29,310,637)	13,117,524	(16,335,817)
Accumulated loss brought forward		(196,880,895)	(139,997,003)	(201,625,643)	(152,971,823)
Accumulated loss carried forward		(188,508,119)	(169,307,640)	(188,508,119)	(169,307,640)
Earnings/(loss) per share - basic and diluted		0.28	(0.98)	0.44	(0.54)

The annexed notes 1 to 19 form an integral part of this condensed interim financial information.


 President & Chief Executive Officer


 Chairman


 Director


 Director