

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER AND HALF YEAR ENDED 30 JUNE 2015

	Note	Half year ended 30 June		Quarter ended 30 June	
		2015	2014	2015	2014
		Rupees	Rupees	Rupees	Rupees
Mark-up/return/interest earned	12	163,266,364	106,447,557	92,909,474	59,417,289
Mark-up/return/interest expensed		(66,915,186)	(32,730,676)	(37,686,908)	(16,866,373)
Net mark-up/interest income		96,351,178	73,716,881	55,222,566	42,550,916
Provision against non-performing loans and advances	8.2	(36,063,905)	(12,820,433)	(12,998,214)	(9,429,519)
Provision for dimutation in the value of investments		-	-	-	-
Recovery against written off advances		2,210,065	1,136,684	1,572,324	385,702
Bad debts written off directly		-	-	-	-
		(33,853,840)	(11,683,749)	(11,425,890)	(9,043,817)
Net mark-up/interest income after provisions		62,497,338	62,033,132	43,796,676	33,507,099
Non mark-up/non interest income					
Fee, commission and brokerage income		4,923,151	3,946,974	3,458,519	2,115,463
Other income		16,274,903	19,092,173	13,038,995	11,348,408
Total non mark-up/non interest income		21,198,054	23,039,147	16,497,514	13,463,871
		83,695,392	85,072,279	60,294,190	46,970,970
Non mark-up/non interest expenses					
Administrative expenses		(118,867,059)	(75,449,503)	(65,975,703)	(32,608,619)
Other provisions/write offs		-	-	-	-
Other charges		-	-	-	-
Total non mark-up/non interest expenses		(118,867,059)	(75,449,503)	(65,975,703)	(32,608,619)
		(35,171,667)	9,622,776	(5,681,513)	14,362,351
Extra ordinary/unusual items		-	-	-	-
(Loss) / Profit before taxation		(35,171,667)	9,622,776	(5,681,513)	14,362,351
Taxation - Current	13	(1,681,895)	(1,250,000)	(957,302)	(1,244,827)
• Prior year		-	-	-	-
Deferred		-	-	-	-
(Loss) / Profit after taxation		(36,853,562)	8,372,776	(6,638,815)	13,117,524
Accumulated loss brought forward		(192,270,001)	(196,880,895)	(222,484,748)	(201,625,643)
Accumulated loss carried forward		(229,123,563)	(188,508,119)	(229,123,563)	(188,508,119)
(Loss) / earning per share - basic and diluted	14	(0.31)	0.28	(0.06)	0.44

The annexed notes 1 to 18 form an integral part of this condensed interim financial information.


 President & Chief Executive Officer


 Chairman


 Director


 Director