

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTH ENDED 30 SEPTEMBER 2015

	Note	Nine Months ended 30 September		Quarter ended 30 September	
		2015	2014	2015	2014
		Rupees	Rupees	Rupees	Rupees
Mark-up/return/interest earned	12	274,165,887	162,182,443	110,899,523	55,734,886
Mark-up/return/interest expensed		(117,450,270)	(56,695,275)	(50,535,084)	(23,964,599)
Net mark-up/interest income		156,715,617	105,487,168	60,364,439	31,770,287
Provision against non-performing loans and advances	8.2	(30,914,688)	(41,352,866)	5,149,217	(28,532,433)
Provision for dimutation in the value of investments		-	-	-	-
Recovery against written off advances		2,833,635	2,251,248	623,570	1,114,564
Bad debts written off directly		-	-	-	-
		(28,081,053)	(39,101,618)	5,772,787	(27,417,869)
Net mark-up/interest income after provisions		128,634,564	66,385,550	66,137,226	4,352,418
Non mark-up/non interest income					
Fee, commission and brokerage income		8,625,588	5,962,272	3,702,437	2,015,298
Other income		21,393,246	23,683,494	5,118,343	4,591,321
Total non mark-up/non interest income		30,018,834	29,645,766	8,820,780	6,606,619
		158,653,398	96,031,316	74,958,006	10,959,037
Non mark-up/non interest expenses					
Administrative expenses		(201,455,672)	(117,048,030)	(82,588,613)	(41,598,527)
Other provisions/write offs		-	-	-	-
Other charges		-	-	-	-
Total non mark-up/non interest expenses		(201,455,672)	(117,048,030)	(82,588,613)	(41,598,527)
		(42,802,274)	(21,016,714)	(7,630,607)	(30,639,490)
Extra ordinary/unusual items		-	-	-	-
(Loss) before taxation		(42,802,274)	(21,016,714)	(7,630,607)	(30,639,490)
Taxation - Current	13	(2,827,915)	(1,250,000)	(1,146,020)	-
Prior year		-	-	-	-
Deferred		-	-	-	-
(Loss) after taxation		(45,630,189)	(22,266,714)	(8,776,627)	(30,639,490)
Accumulated loss brought forward		(192,270,001)	(196,880,895)	(229,123,563)	(188,508,119)
Accumulated loss carried forward		(237,900,190)	(219,147,609)	(237,900,190)	(219,147,609)
Loss per share - basic and diluted	14	(0.30)	(0.20)	(0.06)	(0.48)

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


President & Chief Executive Officer


Chairman


Director


Director

