

**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE QUARTER ENDED 31 MARCH 2016**

	Note	31 March 2016 Rupees (Un-audited)	31 March 2015 Rupees (Un-audited)
Mark-up/return/interest earned	15	236,111,993	70,356,890
Mark-up/return/interest expensed		(105,532,410)	(29,228,278)
Net mark-up/interest income		130,579,583	41,128,612
Provision against non-performing loans and advances	8.2	(36,505,606)	(23,065,691)
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		523,206	637,741
Bad debts written off directly		-	-
		(35,982,400)	(22,427,950)
Net mark-up/interest income after provisions		94,597,183	18,700,662
<b>Non mark-up/non interest income</b>			
Fee, commission and brokerage income		22,967,216	1,464,632
Dividend income		-	-
Other income		33,147,447	3,235,908
Total non mark-up/non interest income		56,114,663	4,700,540
		150,711,846	23,401,202
<b>Non mark-up/non interest expenses</b>			
Administrative expenses		(198,818,756)	(52,891,356)
Other provisions/write offs		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(198,818,756)	(52,891,356)
		(48,106,910)	(29,490,154)
Extra ordinary/unusual items		-	-
<b>(Loss) before taxation</b>		(48,106,910)	(29,490,154)
Taxation -			
Current	16	(2,956,253)	(724,593)
Prior year		-	-
Deferred		45,878,228	-
		42,921,975	(724,593)
<b>(Loss) after taxation</b>		(5,184,935)	(30,214,747)
Accumulated loss brought forward		(221,485,690)	(192,270,001)
		(226,670,625)	(222,484,748)
<b>Appropriations</b>			
Transfer to			
Statutory reserve		-	-
Capital reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue reserve		-	-
Proposed cash dividend Rupee Nil per share		-	-
2015: Rupee Nil per share)		-	-
Others		-	-
<b>Accumulated loss carried forward</b>		(226,670,625)	(222,484,748)
<b>Loss per share - basic and diluted</b>	17.	(0.02)	(0.27)

The annexed notes 1 to 21 form an integral part of these condensed interim financial information.

President/Chief Executive Officer

Chairman

Director

Director