


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD ENDED JUNE 30, 2016

	Note	Half Year Ended		Quarter Ended	
		June 30	June 30	June 30	June 30
		2016	2015	2016	2015
		PKR	PKR	PKR	PKR
Mark-up/return/interest earned	17	595,079,204	163,266,364	358,967,211	92,909,474
Mark-up/return/interest expensed		(248,524,958)	(66,915,186)	(142,992,548)	(37,686,908)
Net mark-up/interest income		346,554,246	96,351,178	215,974,663	55,222,566
Provision against non-performing loans and advances		6,186,454	(36,063,905)	42,692,060	(12,998,214)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		689,227	2,210,065	166,021	1,572,324
Bad debts written off directly		-	-	-	-
		6,875,681	(33,853,840)	42,858,081	(11,425,890)
Net mark-up/interest income after provisions		353,429,927	62,497,338	258,832,744	43,796,676
Non mark-up/non interest income					
Fee, commission and brokerage income		48,823,515	4,923,151	25,856,299	3,458,519
Dividend income		-	-	-	-
Other income		44,500,429	16,274,903	11,352,982	13,038,995
Total non mark-up/non interest income		93,323,944	21,198,054	37,209,281	16,497,514
		446,753,871	83,695,392	296,042,025	60,294,190
Non mark-up/non interest expenses					
Administrative expenses		(453,327,126)	(118,867,059)	(254,508,370)	(65,975,703)
Other provisions/write offs		-	-	-	-
Other charges		-	-	-	-
Total non mark-up/non interest expenses		(453,327,126)	(118,867,059)	(254,508,370)	(65,975,703)
		(6,573,255)	(35,171,667)	41,533,655	(5,681,513)
Extra ordinary/unusual items		-	-	-	-
Profit/(loss) before taxation		(6,573,255)	(35,171,667)	41,533,655	(5,681,513)
Taxation	18				
- Current		(6,903,846)	(1,681,895)	(3,947,593)	(957,302)
- Deferred		65,161,929	-	19,283,701	-
		58,258,083	(1,681,895)	15,336,108	(957,302)
Profit/(loss) after taxation		51,684,828	(36,853,562)	56,869,763	(6,638,815)
Accumulated loss brought forward		(221,485,690)	(192,270,001)	(226,670,625)	(222,484,748)
		(169,800,862)	(229,123,563)	(169,800,862)	(229,123,563)
Appropriations					
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		-	-	-	-
		-	-	-	-
Accumulated loss carried forward		(169,800,862)	(229,123,563)	(169,800,862)	(229,123,563)
Earnings/(loss) per share - basic and diluted		0.23	(0.31)	0.26	(0.06)

The annexed notes 1 to 22 form an integral part of these condensed interim financial information.


 President & Chief Executive Officer


 Chairman


 Director


 Director