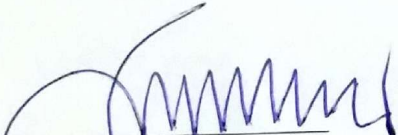


**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2016**

Note	Nine Months ended 30 September		Quarter ended 30 September	
	2016	2015	2016	2015
	.....Rupees.....			
Mark-up/return/interest earned	1,080,112,152	274,165,887	485,032,948	110,899,523
Mark-up/return/interest expensed	(443,051,189)	(117,450,270)	(194,526,231)	(50,535,084)
Net mark-up/interest income	637,060,963	156,715,617	290,506,717	60,364,439
Provision against non-performing loans and advances	(33,305,534)	(30,914,688)	(39,491,988)	5,149,217
Provision for diminution in the value of investments	-	-	-	-
Recovery against written off advances	918,493	2,833,635	229,266	623,570
Bad debts written off directly	-	-	-	-
	(32,387,041)	(28,081,053)	(39,262,722)	5,772,787
Net mark-up/interest income after provisions	604,673,922	128,634,564	251,243,995	66,137,226
<b>Non mark-up/non interest income</b>				
Fee, commission and brokerage income	57,811,199	8,625,588	8,987,684	3,702,437
Other income	53,378,023	21,393,246	8,877,594	5,118,343
Total non mark-up/non interest income	111,189,222	30,018,834	17,865,278	8,820,780
	715,863,144	158,653,398	269,109,273	74,958,006
<b>Non mark-up/non interest expenses</b>				
Administrative expenses	(741,039,027)	(201,455,672)	(287,711,901)	(82,588,613)
Other provisions/write offs	-	-	-	-
Other charges	-	-	-	-
Total non mark-up/non interest expenses	(741,039,027)	(201,455,672)	(287,711,901)	(82,588,613)
	(25,175,883)	(42,802,274)	(18,602,628)	(7,630,607)
Extra ordinary/unusual items	-	-	-	-
Loss before taxation	(25,175,883)	(42,802,274)	(18,602,628)	(7,630,607)
Taxation - Current	(11,841,353)	(2,827,915)	(4,937,507)	(1,146,020)
Prior year	-	-	-	-
Deferred	65,161,929	-	-	-
Profit / (loss) after taxation	28,144,693	(45,630,189)	(23,540,135)	(8,776,627)
Accumulated loss brought forward	(221,485,690)	(192,270,001)	(169,800,862)	(229,123,563)
<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	-	-	-	-
Accumulated loss carried forward	(193,340,997)	(237,900,190)	(193,340,997)	(237,900,190)
Earnings / (loss) per share - basic and diluted	0.13	(0.20)	(0.10)	(0.04)

The annexed notes 1 to 20 form an integral part of this condensed interim financial information.

  
President & Chief Executive Officer

  
Chairman

  
Director

  
Director