

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED 31 MARCH 2017

	Note	31 March 2017 Rupees	31 March 2016 Rupees
Mark-up/return/interest earned	14	432,162,703	236,111,993
Mark-up/return/interest expensed		(209,925,494)	(105,532,410)
Net mark-up/interest income		222,237,209	130,579,583
Provision against non-performing loans and advances	8.2	(86,371,735)	(36,505,606)
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		41,781	523,206
Bad debts written off directly		-	-
		(86,329,954)	(35,982,400)
Net mark-up/interest income after provisions		135,907,255	94,597,183
Non mark-up/non interest income			
Fee, commission and brokerage income		6,748,147	22,967,216
Dividend income		-	-
Other income		6,918,012	33,147,447
Total non mark-up/non interest income		13,666,159	56,114,663
		149,573,414	150,711,846
Non mark-up/non interest expenses			
Administrative expenses		(309,094,457)	(198,818,756)
Other provisions/write offs		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(309,094,457)	(198,818,756)
		(159,521,043)	(48,106,910)
Extra ordinary/unusual items		-	-
Loss before taxation		(159,521,043)	(48,106,910)
Taxation -			
Current		(4,427,337)	(2,956,253)
Prior year		-	-
Deferred		-	45,878,228
		(4,427,337)	42,921,975
Loss after taxation		(163,948,380)	(5,184,935)
Accumulated loss brought forward		(957,009,250)	(221,485,690)
		(1,120,957,630)	(226,670,625)
Appropriations			
Transfer to			
Statutory reserve		-	-
Capital reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue reserve		-	-
Proposed cash dividend Rupee Nil per share 2016: Rupee Nil per share)		-	-
Others		-	-
Accumulated loss carried forward		(1,120,957,630)	(226,670,625)
Loss per share - basic and diluted	15.	(0.75)	(0.02)

The annexed notes 1 to 19 form an integral part of this condensed interim financial information.

President/Chief Executive Officer

Chairman

Director

Director