

APNA MICROFINANCE BANK LIMITED
 CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
 FOR THE PERIOD ENDED JUNE 30, 2017

	30-Jun-17	30-Jun-16	30-Jun-17	30-Jun-16
	Half Year Ended		Quarter Ended	
	Rupees		Rupees	
	(Un-Audited)		(Un-Audited)	
Mark-up/return/interest earned	820,911,433	595,079,204	388,228,730	358,967,211
Mark-up/return/interest expensed	(402,180,054)	(248,524,958)	(192,254,560)	(142,992,548)
Net mark-up/interest income	418,731,379	346,554,246	195,974,170	215,974,663
Provision against non-performing loans and advances	(192,091,166)	6,186,454	(105,719,431)	42,692,060
Recovery against written off advances	204,739	689,227	162,958	166,021
Bad debts written off directly	(191,886,427)	6,875,681	(105,556,473)	42,858,081
Net mark-up/interest income after provisions	226,324,952	353,429,927	90,417,697	258,832,744
Non mark-up/non interest income	13,294,481	48,823,515	6,546,334	25,856,299
Fee, commission and brokerage income	13,553,551	44,500,429	6,635,539	11,352,982
Total non mark-up/non interest income	26,848,032	93,323,944	13,181,873	37,209,281
Non mark-up/non interest expenses	253,172,984	446,753,871	103,599,570	296,042,025
Administrative expenses	(637,221,289)	(453,327,126)	(328,126,832)	(254,508,370)
Other provisions/write offs	-	-	-	-
Other charges	-	-	-	-
Total non mark-up/non interest expenses	(637,221,289)	(453,327,126)	(328,126,832)	(254,508,370)
Extra ordinary/unusual items	(384,048,305)	(6,573,255)	(224,527,262)	41,533,655
(Loss) / profit before taxation	(384,048,305)	(6,573,255)	(224,527,262)	41,533,655
Taxation	(10,421,074)	(6,903,846)	(5,993,737)	(3,947,593)
- Current	-	-	-	-
- Prior year	144,447,083	65,161,929	144,447,083	192,833,701
- Deferred	134,026,009	58,258,083	138,453,346	15,336,108
(Loss) / profit after taxation	(250,022,296)	51,684,828	(86,073,916)	56,869,763
Accumulated loss brought forward	(957,009,250)	(221,485,690)	(1,120,957,630)	(226,670,625)
Appropriations	(1,207,031,546)	(169,800,862)	(1,207,031,546)	(169,800,862)
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	(1,207,031,546)	(169,800,862)	(1,207,031,546)	(169,800,862)
(Loss) / earnings per share - basic and diluted	(1.14)	0.23	(0.39)	0.26

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

President/Chief Executive Officer

Chairman

Director

Director