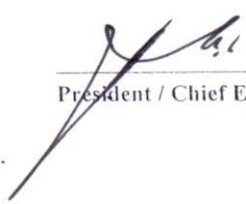


APNA MICROFINANCE BANK LIMITED  
**PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED DECEMBER 31, 2017**

Notes	2017	2016
	Rupees	Rupees
Mark-up/Return/Interest Earned	21 1,577,979,881	1,441,502,272
Mark-up/Return/Interest Expensed	22 (703,943,573)	(671,551,250)
Net mark-up/Interest Income	874,036,308	769,951,022
Provision against non-performing loans and advances	11.4 (272,907,424)	(847,170,077)
Provision for diminution in the value of investments	-	-
Recovery against bad debts written off	344,392	1,249,444
Bad debts written off directly	-	-
Net mark-up/Interest Income / (loss) after provisions	(272,563,032)	(845,920,633)
	601,473,276	(75,969,611)
<b>NON MARK-UP/NON INTEREST INCOME</b>		
Fee, Commission and Brokerage Income	51,400,206	61,471,438
Dividend Income	-	-
Other Income	2.3 467,423,597	51,426,535
Total non mark-up/non interest Income	518,823,803	112,897,973
	1,120,297,079	36,928,362
<b>NON MARK-UP/NON INTEREST EXPENSES</b>		
Administrative expenses	24 (1,308,598,684)	(1,107,253,472)
Other provisions/write offs/adjustment	-	(27,252,773)
Other charges	-	-
Total non mark-up/non interest expenses	(1,308,598,684)	(1,134,506,245)
	(188,301,605)	(1,097,577,883)
Extra ordinary/unusual items	-	-
<b>PROFIT / (LOSS) BEFORE TAXATION</b>	(188,301,605)	(1,097,577,883)
Taxation - Current	25 (20,367,251)	(15,029,737)
- Prior years	-	-
- Deferred	129,157,949	377,084,060
	108,790,698	362,054,323
<b>PROFIT/(LOSS) AFTER TAXATION</b>	(79,510,907)	(735,523,560)
Unappropriated Profit / (Loss) brought forward	(957,009,250)	(221,485,690)
Profit available for appropriation / (loss)	(1,036,520,157)	(957,009,250)
<b>APPROPRIATIONS:</b>		
Transfer to:		
Statutory Reserve	-	-
Capital Reserve	-	-
Contribution to MSDF/ DPF/ RMF	-	-
Revenue Reserve	-	-
Proposed Cash dividend Rs. Nil per share (2016: Rs. Nil per share)	-	-
Others	-	-
Unappropriated Profit / (Loss) carried forward	(1,036,520,157)	(957,009,250)
Earnings / (Loss) per share-Basic	26 (0.32)	(3.34)
Earnings / (Loss) per share-Diluted	26 (0.35)	(3.34)

The annexed notes from 1 to 36 form an integral part of these financial statements.

  
 President / Chief Executive Officer

  
 Chairman

  
 Director

  
 Director

