

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED 31st MARCH 2018

	Note	31 March 2018	31 March 2017
		Rupees	Rupees
Mark-up/Return/Interest Earned	14	432,794,738	432,162,703
Mark-up/Return/Interest Expensed		(162,385,410)	(209,925,494)
Net mark-up/Interest Income		270,409,328	222,237,209
Provision against non-performing loans and advances	9.4	(12,635,047)	(86,371,735)
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		88,108	41,781
Bad debts written off directly		-	-
Net mark-up/Interest Income / (loss) after provisions		257,862,389	135,907,255
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		52,359,941	6,748,147
Dividend Income		-	-
Other Income		32,853,678	6,918,012
Total non mark-up/non interest Income		85,213,619	13,666,159
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses		(319,017,781)	(309,094,457)
Other provisions/write offs/adjustment		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(319,017,781)	(309,094,457)
Extra ordinary/unusual items		-	-
PROFIT / (LOSS) BEFORE TAXATION		24,058,227	(159,521,043)
Taxation - Current		(8,529,828)	(4,427,337)
- Prior years		-	-
- Deferred		-	-
PROFIT/(LOSS) AFTER TAXATION		15,528,399	(163,948,380)
Unappropriated Profit / (Loss) brought forward		(1,036,520,157)	(957,009,250)
Profit available for appropriation / (loss)		(1,020,991,758)	(1,120,957,630)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2017: Rs. Nil per share)		-	-
Others		-	-
Unappropriated Profit / (Loss) carried forward		(1,020,991,758)	(1,120,957,630)
Earnings / (Loss) per share-Basic & Diluted		0.01	(0.75)

The annexed notes from 1 to 18 form an integral part of this condensed interim financial information.

President / CEO

Chief Financial Officer

Chairman

Director

Director