

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE PERIOD ENDED JUNE 30, 2018

| | Note | Half Year Ended | | Quarter Ended | |
|--|------|------------------------|------------------------|------------------------|------------------------|
| | | June 30, 2018 | June 30, 2017 | June 30, 2018 | June 30, 2017 |
| | | Rupees (Un-Audited) | Rupees (Un-Audited) | Rupees (Un-Audited) | Rupees (Un-Audited) |
| Mark-up/Return/Interest Earned | 16 | 938,841,705 | 820,391,433 | 506,046,967 | 388,228,730 |
| Mark-up/Return/Interest Expensed | | (357,156,255) | (402,180,054) | (194,770,845) | (192,254,560) |
| Net mark-up/Interest Income | | 581,685,450 | 418,211,379 | 311,276,122 | 195,974,170 |
| Provision against non-performing loans and advances | 9.4 | (20,619,014) | (192,091,166) | (7,983,967) | (105,719,431) |
| Provision for diminution in the value of investments | | - | - | - | - |
| Recovery against bad debts written off | | 207,716 | 204,739 | 119,608 | 162,958 |
| Bad debts written off directly | | - | - | - | - |
| Net mark-up/Interest Income / (loss) after provisions | | 561,274,152 | 226,324,952 | 303,411,763 | 90,417,697 |
| NON MARK-UP/NON INTEREST INCOME | | | | | |
| Fee, Commission and Brokerage Income | | 98,664,953 | 13,294,481 | 46,305,012 | 6,546,334 |
| Dividend Income | | - | - | - | - |
| Other Income | | 149,600,947 | 13,553,551 | 116,747,269 | 6,635,539 |
| Total non mark-up/non interest Income | | 248,265,900 | 26,848,032 | 163,052,281 | 13,181,873 |
| NON MARK-UP/NON INTEREST EXPENSES | | | | | |
| Administrative expenses | | (763,294,421) | (637,221,289) | (444,276,640) | (328,126,832) |
| Other provisions/write offs/adjustment | | - | - | - | - |
| Other charges | | - | - | - | - |
| Total non mark-up/non interest expenses | | (763,294,421) | (637,221,289) | (444,276,640) | (328,126,832) |
| Extra ordinary/unusual items | | 46,245,631 | (384,048,305) | 22,187,404 | (224,527,262) |
| PROFIT / (LOSS) BEFORE TAXATION | | 46,245,631 | (384,048,305) | 22,187,404 | (224,527,262) |
| Taxation - Current | 18 | (12,968,833) | (10,421,074) | (4,439,005) | (5,993,737) |
| - Prior years | | - | - | - | - |
| - Deferred | | (907,051) | 144,447,083 | (907,051) | 144,447,083 |
| PROFIT/(LOSS) AFTER TAXATION | | (13,875,884) | 134,026,009 | (5,346,056) | 138,453,346 |
| Unappropriated Profit / (Loss) brought forward | | 32,369,747 | (250,022,296) | 16,841,348 | (86,073,916) |
| Profit available for appropriation / (loss) | | (1,036,520,157) | (957,009,250) | (1,020,991,758) | (1,120,957,630) |
| APPROPRIATIONS: | | (1,004,150,410) | (1,207,031,546) | (1,004,150,410) | (1,207,031,546) |
| 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 | | (1,004,150,410) | (1,207,031,546) | (1,004,150,410) | (1,207,031,546) |
| Earnings / (Loss) per share-Basic & Diluted | | 0.01 | (1.14) | 0.007 | (0.39) |

The annexed notes from 1 to 21 form an integral part of this condensed interim financial information.

President / CEO

Chief Financial Officer

Chairman

Director

Director