



Micro Finance
apna bank
Limited

AMBL/KSE/CS/1497

October 26, 2018

The General Manager
Pakistan Stock Exchange Ltd.
Stock Exchange Building,
Stock Exchange Road
Karachi

Dear Sir,

Subject: Financial results for the 3rd Quarter ended September 30, 2018

We have to inform you that the Board of Directors of our Bank in their meeting held on Thursday, October 25, 2018 at 3:00 p.m., recommended as follows:

- | | | | |
|-------|--|---|-----|
| (i) | Cash Dividend | : | NIL |
| (ii) | Bonus issue | : | NIL |
| (iii) | Rights Shares | : | NIL |
| (vi) | Any Other Entitlement/
Corporate Action | : | NIL |
| (v) | Any Other Price-Sensitive
Information | : | NIL |

Find enclosed profit & loss statement.

We will be sending you 15 copies of printed accounts for distribution amongst the members of the Exchange soon.

Yours Sincerely,

Rafat Abbas
Company Secretary



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

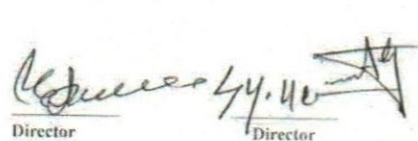
Note	Nine Months Ended		Quarter Ended	
	September 30, 2018 Rupees (Un-Audited)	September 30, 2017 Rupees (Un-Audited)	September 30, 2018 Rupees (Un-Audited)	September 30, 2017 Rupees (Un-Audited)
Mark-up/Return/Interest Earned	1,520,809,264	1,200,453,329	581,967,559	380,061,896
Mark-up/Return/Interest Expensed	(574,734,978)	(562,339,867)	(217,578,723)	(160,159,813)
Net mark-up/Interest Income	946,074,286	638,113,462	364,388,836	219,902,083
Provision against non-performing loans and advances	(44,462,338)	(237,630,595)	(23,843,324)	(45,539,429)
Provision for diminution in the value of investments	-	-	-	-
Recovery against bad debts written off	438,579	296,466	230,863	91,727
Bad debts written off directly	-	-	-	-
Net mark-up/Interest Income / (loss) after provisions	902,050,527	400,779,333	340,776,375	174,454,381
NON MARK-UP/NON INTEREST INCOME				
Fee, Commission and Brokerage Income	138,946,727	19,938,243	40,281,774	6,643,762
Dividend Income	-	-	-	-
Other Income	188,535,826	286,558,855	38,934,879	273,005,304
Total non mark-up/non interest Income	327,482,553	306,497,098	79,216,653	279,649,066
NON MARK-UP/NON INTEREST EXPENSES				
Administrative expenses	(1,162,485,912)	(979,232,601)	(399,191,491)	(342,011,312)
Other provisions/write offs/adjustment	-	-	-	-
Other charges	-	-	-	-
Total non mark-up/non interest expenses	(1,162,485,912)	(979,232,601)	(399,191,491)	(342,011,312)
Extra ordinary/unusual items	67,047,168	(271,956,170)	20,801,537	112,092,135
PROFIT / (LOSS) BEFORE TAXATION	67,047,168	(271,956,170)	20,801,537	112,092,135
Taxation - Current	(14,071,369)	(15,254,895)	(1,102,536)	(4,833,821)
- Prior years	-	-	-	-
- Deferred	(6,660,962)	144,447,083	(5,753,911)	-
PROFIT/(LOSS) AFTER TAXATION	(20,732,331)	129,192,188	(6,856,447)	(4,833,821)
Unappropriated Profit / (Loss) brought forward	46,314,837	(142,763,982)	13,945,090	107,258,314
Profit available for appropriation / (loss)	(1,036,520,157)	(957,009,250)	(1,004,150,410)	(1,207,031,546)
APPROPRIATIONS:	(990,205,320)	(1,099,773,232)	(990,205,320)	(1,099,773,232)
Transfer to:				
Statutory Reserve	-	-	-	-
Capital Reserve	-	-	-	-
Contribution to MSD/ DPF/ RMF	-	-	-	-
Revenue Reserve	-	-	-	-
Proposed Cash dividend Rs Nil per share (2017: Rs. Nil per share)	-	-	-	-
Others	-	-	-	-
Unappropriated Profit / (Loss) carried forward	(990,205,320)	(1,099,773,232)	(990,205,320)	(1,099,773,232)
Earnings / (Loss) per share-Basic & Diluted	0.19	(0.57)	0.056	0.43

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


President / CEO


Chief Financial Officer


Chairman


Director

CERTIFIED TRUE COPY
RAFAT ABBAS
Company Secretary
Apna Microfinance Bank Ltd.