

APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2018

	NOTE	2018 RUPEES	2017 RUPEES
Mark-up/Return/Interest Earned	21	2,157,835,801	1,577,979,881
Mark-up/Return/Interest Expensed	22	(800,799,272)	(703,943,573)
Net mark-up/Interest Income		1,357,036,529	874,036,308
Provision against non-performing loans and advances	11.3.1	62,045,425	130,854,057
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		781,448	344,392
Bad debts written off directly		-	-
Net mark-up/Interest Income after provisions		1,419,863,402	1,005,234,757
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		176,634,556	51,400,206
Dividend Income		-	-
Other Income	23	99,650,378	63,662,116
Total non mark-up/non interest Income		276,284,934	115,062,322
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses	24	(1,595,647,431)	(1,308,598,684)
Other provisions/write offs/adjustment		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(1,595,647,431)	(1,308,598,684)
Extra ordinary/unusual items		-	-
PROFIT / (LOSS) BEFORE TAXATION		100,500,905	(188,301,605)
Taxation - Current	25	(29,180,879)	(20,367,251)
- Prior years		-	-
- Deferred		(18,058,575)	129,157,949
PROFIT/(LOSS) AFTER TAXATION		(47,239,454)	108,790,698
		53,261,451	(79,510,907)
Unappropriated loss brought forward		(1,036,520,157)	(957,009,250)
Profit available for appropriation / (loss)		(983,258,706)	(1,036,520,157)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		(10,652,290)	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		(2,663,073)	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2017: Rs. Nil per share)		-	-
Others		-	-
		(13,315,363)	-
Unappropriated Loss carried forward		(996,574,069)	(1,036,520,157)
Earnings/(Loss) per share-Basic	26.1	0.21	(0.35)
Earnings/(Loss) per share -Diluted	26.2	0.15	(0.35)

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


CHIEF FINANCIAL OFFICER


PRESIDENT / CEO


CHIEF FINANCIAL OFFICER


CHAIRMAN


DIRECTOR


PRESIDENT / CEO


DIRECTOR