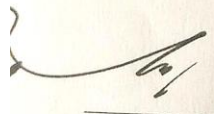
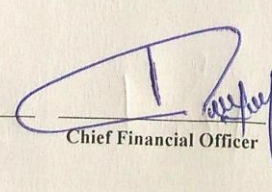

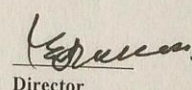
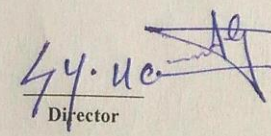


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED 31 MARCH 2019

	Note	31 March 2019	31 March 2018
		Rupees	Rupees
Mark-up/Return/Interest Earned	14	647,391,590	432,794,738
Mark-up/Return/Interest Expensed		(242,885,659)	(162,385,410)
Net mark-up/Interest Income		404,505,931	270,409,328
Provision against non-performing loans and advances	9.4	10,620,854	2,621,430
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		390,765	88,108
Bad debts written off directly		-	-
Net mark-up/Interest Income / (loss) after provisions		11,011,619	2,709,538
		415,517,550	273,118,866
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		32,644,800	52,359,941
Dividend Income		-	-
Other Income		23,548,398	17,597,201
Total non mark-up/non interest Income		56,193,198	69,957,142
		471,710,748	343,076,008
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses		(427,099,377)	(319,017,781)
Other provisions/write offs/adjustment		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(427,099,377)	(319,017,781)
		44,611,371	24,058,227
Extra ordinary/unusual items		-	-
PROFIT / (LOSS) BEFORE TAXATION		44,611,371	24,058,227
Taxation			
- Current		(8,034,828)	(8,529,828)
- Prior periods		-	-
- Deferred		(7,120,803)	-
		(15,155,631)	(8,529,828)
PROFIT/(LOSS) AFTER TAXATION		29,455,740	15,528,399
Unappropriated Profit / (Loss) brought forward		(996,574,069)	(1,036,520,157)
Profit available for appropriation / (loss)		(967,118,329)	(1,020,991,758)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2018: Rs. Nil per share)		-	-
Others		-	-
Unappropriated Profit / (Loss) carried forward		-	-
Earnings / (Loss) per share-Basic & Diluted		(967,118,329)	(1,020,991,758)
		0.086	0.01

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

04.26.2019