


APNA MICROFINANCE BANK LIMITED
 CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
 FOR THE PERIOD ENDED SEPTEMBER 30, 2019

Note	Nine Months Ended		Quarter Ended	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
	Rupees (Un-Audited)	Rupees (Un-Audited)	Rupees (Un-Audited)	Rupees (Un-Audited)
Mark-up/Return/Interest Earned	2,118,509,215	1,520,809,264	739,160,661	581,967,559
Mark-up/Return/Interest Expensed	(856,984,386)	(574,734,978)	(325,573,574)	(217,578,723)
Net mark-up/Interest Income	1,261,524,829	946,074,286	413,587,087	364,388,836
Provision against non-performing loans and advances	(152,822,563)	(44,462,338)	(45,629,589)	(23,843,324)
Provision for diminution in the value of investments	-	-	-	-
Recovery against bad debts written off	648,685	438,579	128,366	230,863
Bad debts written off directly	-	-	-	-
Net mark-up/Interest Income / (loss) after provisions	1,109,350,951	902,050,527	368,085,864	340,776,375
NON MARK-UP/NON INTEREST INCOME				
Fee, Commission and Brokerage Income	92,472,354	138,946,727	28,184,362	40,281,774
Dividend Income	-	-	-	-
Other Income	236,433,472	188,535,826	71,583,087	38,934,879
Total non mark-up/non interest Income	328,905,826	327,482,553	99,767,449	79,216,653
NON MARK-UP/NON INTEREST EXPENSES				
Administrative expenses	(1,355,795,248)	(1,162,485,912)	(463,826,224)	(399,191,491)
Other provisions/write offs/adjustment	-	-	-	-
Other charges	-	-	-	-
Total non mark-up/non interest expenses	(1,355,795,248)	(1,162,485,912)	(463,826,224)	(399,191,491)
Extra ordinary/unusual items	82,461,529	67,047,168	4,027,089	20,801,537
PROFIT / (LOSS) BEFORE TAXATION	82,461,529	67,047,168	4,027,089	20,801,537
Taxation	(33,164,724)	(14,071,369)	(15,119,267)	(1,102,536)
- Current	-	-	-	-
- Prior years	-	-	-	-
- Deferred	7,061,361	(6,660,962)	26,577,806	(5,753,911)
PROFIT / (LOSS) AFTER TAXATION	(26,103,363)	(20,732,331)	11,458,539	(6,856,447)
Unappropriated Profit / (Loss) brought forward	56,358,166	46,314,837	15,485,628	13,945,090
Profit available for appropriation / (loss)	(996,574,069)	(1,036,520,157)	(955,701,531)	(1,004,150,410)
APPROPRIATIONS:	(940,215,903)	(990,205,320)	(940,215,903)	(990,205,320)
Transfer to:	-	-	-	-
Statutory Reserve	-	-	-	-
Capital Reserve	-	-	-	-
Contribution to MSDF/ DPE/ RMF	-	-	-	-
Revenue Reserve	-	-	-	-
Proposed Cash dividend Rs. Nil per share (2018: Rs. Nil per share)	-	-	-	-
Others	-	-	-	-
Unappropriated Profit / (Loss) carried forward	(940,215,903)	(990,205,320)	(940,215,903)	(990,205,320)
Earnings / (Loss) per share-Basic & Diluted	0.164	0.190	0.045	0.056

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