

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2021

	Note	March 31, 2021 Rupees	March 31, 2020 Rupees
Mark-up/Return/Interest Earned	14	847,984,083	802,362,739
Mark-up/Return/Interest Expensed		(322,181,469)	(355,358,228)
Net mark-up/Interest Income		525,802,614	447,004,511
Provision against non-performing loans and advances	9.3	(31,471,238)	(34,060,992)
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		-	68,000
Bad debts written off directly		-	-
Net mark-up/Interest Income after provisions		494,331,376	413,011,519
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		21,986,657	30,454,192
Dividend Income		-	-
Other Income		10,500,971	64,314,312
Total non mark-up/non interest income		32,487,628	94,768,504
		526,819,004	507,780,023
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses		(514,257,672)	(480,189,534)
Other provisions/write offs/adjustment		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(514,257,672)	(480,189,534)
		12,561,332	27,590,489
Extra ordinary/unusual items		-	-
PROFIT BEFORE TAXATION		12,561,332	27,590,489
Taxation - Current		(13,049,561)	(12,492,254)
- Prior years		-	-
- Deferred		7,932,963	(588,270)
		(5,116,598)	(13,080,524)
PROFIT AFTER TAXATION		7,444,734	14,509,965
Unappropriated Loss brought forward		(928,515,946)	(956,430,276)
Profit available for appropriation / (loss)		(921,071,212)	(941,920,311)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2020: Rs. Nil per share)		-	-
Others		-	-
Unappropriated Loss carried forward		(921,071,212)	(941,920,311)
Earnings per share-Basic & Diluted		0.022	0.042

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