


**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE HALF YEAR ENDED JUNE 30, 2021**

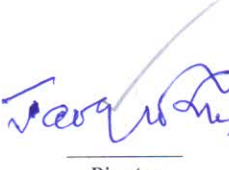
	Note	Half Year Ended		Quarter Ended	
		June 30, 2021	June 30, 2020	June 30, 2021	June 30, 2020
		Rupees	Rupees	Rupees	Rupees
Mark-up/Return/Interest Earned	16	1,659,269,380	1,687,984,307	811,285,297	885,621,568
Mark-up/Return/Interest Expensed		(651,793,092)	(705,386,940)	(329,611,623)	(350,028,712)
Net Mark-up/Interest Income		1,007,476,288	982,597,367	481,673,674	535,592,856
Provision against non-performing loans and advances	10.3	(46,041,581)	(75,143,473)	(14,570,343)	(41,082,481)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		12,459,131	21,591,651	12,459,131	21,523,651
Bad debts written off directly		-	-	-	-
		(33,582,450)	(53,551,822)	(2,111,212)	(19,558,830)
Net Mark-up/Interest Income after provisions		973,893,838	929,045,545	479,562,462	516,034,026
<b>NON MARK-UP/NON INTEREST INCOME</b>					
Fee, Commission and Brokerage Income		41,478,359	42,850,699	19,491,702	12,396,507
Dividend Income		-	-	-	-
Other Income		21,253,371	71,026,411	10,752,400	6,712,099
Total Non Mark-up/Non Interest Income		62,731,730	113,877,110	30,244,102	19,108,606
		1,036,625,568	1,042,922,655	509,806,564	535,142,632
<b>NON MARK-UP/NON INTEREST EXPENSES</b>					
Administrative expenses		(1,018,629,237)	(998,182,026)	(504,371,565)	(517,992,492)
Other provisions/write offs/adjustment		-	-	-	-
Other charges		-	-	-	-
Total Non Mark-up/Non Interest Expenses		(1,018,629,237)	(998,182,026)	(504,371,565)	(517,992,492)
		17,996,331	44,740,629	5,434,999	17,150,140
Extra ordinary/unusual items		-	-	-	-
<b>PROFIT BEFORE TAXATION</b>		17,996,331	44,740,629	5,434,999	17,150,140
Taxation		(25,511,216)	(25,962,525)	(12,461,655)	(13,470,271)
- Current		-	-	-	-
- Prior periods		15,411,752	10,814,697	7,478,789	11,402,967
- Deferred		(10,099,464)	(15,147,828)	(4,982,866)	(2,067,304)
<b>PROFIT AFTER TAXATION</b>		7,896,867	29,592,801	452,133	15,082,836
Unappropriated loss brought forward		(928,515,946)	(956,430,276)	(921,071,212)	(941,920,311)
Profit available for appropriation / (loss)		(920,619,079)	(926,837,475)	(920,619,079)	(926,837,475)
<b>APPROPRIATIONS:</b>					
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		(920,619,079)	(926,837,475)	(920,619,079)	(926,837,475)
<b>Earnings per share-Basic &amp; Diluted</b>		0.023	0.086	0.001	0.044

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

  
Officiating President / CEO

  
Chief Financial Officer

  
Chairman

  
Director

  
Director