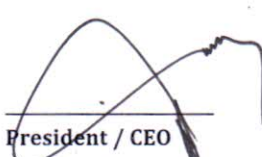


**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE QUARTER ENDED MARCH 31, 2023**

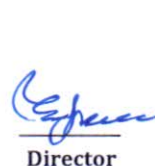
	Note	March 31, 2023	March 31, 2022
		Rupees	Rupees
Mark-up/Return/Interest Earned	14	612,249,999	790,642,344
Mark-up/Return/Interest Expensed		(488,475,274)	(373,989,736)
Net mark-up/Interest Income		123,774,725	416,652,608
Provision against non-performing loans and advances	9.2.2	(1,139,643,430)	(493,122,249)
Recovery against bad debts written off		-	3,790
Bad debts written off directly		-	-
Net mark-up/Interest Income / (loss) after provisions		(1,015,868,705)	(76,465,851)
<b>NON MARK-UP/NON INTEREST INCOME</b>			
Fee, Commission and Brokerage Income		29,853,262	28,033,801
Other Income		13,302,696	9,713,455
Total non mark-up/non interest Income		43,155,958	37,747,256
		(972,712,747)	(38,718,595)
<b>NON MARK-UP/NON INTEREST EXPENSES</b>			
Administrative expenses		(532,995,538)	(494,672,476)
Other charges		-	-
Total non mark-up/non interest expenses		(532,995,538)	(494,672,476)
		(1,505,708,285)	(533,391,071)
Extra ordinary/unusual items		-	-
<b>PROFIT / (LOSS) BEFORE TAXATION</b>		(1,505,708,285)	(533,391,071)
Taxation - Current		(8,026,291)	(10,233,452)
- Prior years		-	-
- Deferred		-	165,128,243
		(8,026,291)	154,894,791
<b>PROFIT/(LOSS) AFTER TAXATION</b>		(1,513,734,576)	(378,496,280)
Unappropriated Profit / (Loss) brought forward		(7,378,859,482)	(2,889,495,579)
Profit available for appropriation / (loss)		(8,892,594,058)	(3,267,991,859)
<b>APPROPRIATIONS:</b>			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2022: Rs. Nil per share)		-	-
Others		-	-
		-	-
<b>Unappropriated Profit / (Loss) carried forward</b>		(8,892,594,058)	(3,267,991,859)
<b>Earnings / (Loss) per share-Basic &amp; Diluted</b>		(3.529)	(0.882)

The annexed notes form an integral part of these condensed interim financial statements.

  
 President / CEO

  
 Chief Financial Officer

  
 Chairman

  
 Director

  
 Director