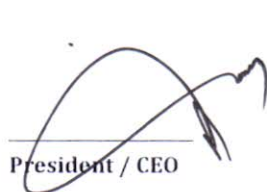


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2023

	Note	Un-audited			
		Six month period ended June 30,		Three month period ended June 30,	
		2023	2022	2023	2022
		Rupees	Rupees	Rupees	Rupees
Mark-up / Return / Interest Earned	10	1,244,987,214	1,377,533,215	632,737,215	586,890,871
Mark-up / Return / Interest Expensed		(1,123,733,091)	(756,924,623)	(635,257,817)	(382,934,887)
Net Mark-up / Return / Interest Income		121,254,123	620,608,592	(2,520,602)	203,955,984
Provision against non-performing loans and advances	6.2.2	(1,208,851,207)	(1,399,303,747)	(69,207,777)	(906,181,498)
Recovery of bad debts		-	30,356	-	26,566
		(1,208,851,207)	(1,399,273,391)	(69,207,777)	(906,154,932)
Net Mark-up / Interest Expense		(1,087,597,084)	(778,664,799)	(71,728,379)	(702,198,948)
NON MARK-UP / NON INTEREST INCOME					
Fee, Commission and Brokerage Income		68,352,640	56,826,709	38,499,378	28,792,908
Other Income		26,069,871	20,200,628	12,767,175	10,487,173
Total non mark-up / non interest income		94,422,511	77,027,337	51,266,553	39,280,081
		(993,174,573)	(701,637,462)	(20,461,826)	(662,918,867)
NON MARK-UP / NON INTEREST EXPENSES					
Administrative expenses		(1,090,116,434)	(1,095,362,283)	(557,120,896)	(600,689,807)
Loss for the period before taxation		(2,083,291,007)	(1,796,999,745)	(577,582,722)	(1,263,608,674)
Provision for taxation					
- Current		(16,416,748)	(27,123,691)	(8,390,457)	(16,890,239)
- Deferred	8	-	416,518,066	-	251,389,823
		(16,416,748)	389,394,375	(8,390,457)	234,499,584
Loss for the period		(2,099,707,755)	(1,407,605,370)	(585,973,179)	(1,029,109,090)
Accumulated loss brought forward		(7,378,859,482)	(2,889,495,579)	(8,892,594,058)	(3,267,991,859)
Total Accumulated Loss		(9,478,567,237)	(4,297,100,949)	(9,478,567,237)	(4,297,100,949)
APPROPRIATIONS OF PROFIT:					
Transfer to:					
Statutory reserve		-	-	-	-
Contribution to Depositors' Protection Fund		-	-	-	-
		-	-	-	-
Accumulated loss carried forward		(9,478,567,237)	(4,297,100,949)	(9,478,567,237)	(4,297,100,949)
Loss per share - Basic and diluted		(4.89)	(3.28)	(1.37)	(2.40)

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


 President / CEO


 Chief Financial Officer


 Chairman


 Director


 Director