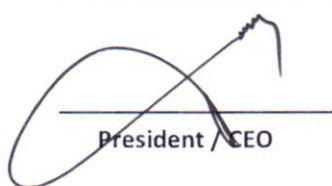


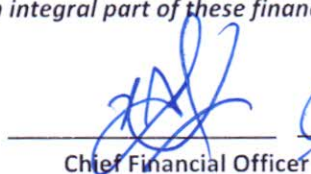
APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2023

	Note	2023 Rupees	2022 Rupees
Mark-up / Return / Interest Earned	16	2,526,908,227	2,265,996,265
Mark-up / Return / Interest Expensed	17	(2,731,115,695)	(1,600,191,347)
Net mark-up/Interest (loss) / Income		(204,207,468)	665,804,918
Provision against Non-performing loans and advances	18	(1,311,581,077)	(3,535,765,376)
Recovery against bad debts written off		6,577,137	56,961,055
		(1,305,003,940)	(3,478,804,321)
Net mark-up/Interest loss after provisions		(1,509,211,408)	(2,812,999,403)
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		154,042,505	126,156,713
Other Income	19	58,027,559	44,393,553
Total non mark-up/non interest Income		212,070,064	170,550,266
		(1,297,141,344)	(2,642,449,137)
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses	20	(2,261,434,587)	(2,232,257,861)
Other charges	22	(1,728,946)	(1,273,059)
Total non mark-up/non interest expenses		(2,263,163,533)	(2,233,530,920)
Loss for the year before taxation		(3,560,304,877)	(4,875,980,057)
Provision for taxation			
- Current	23	(33,511,884)	(29,901,912)
- Deferred		-	416,518,066
		(33,511,884)	386,616,154
Loss for the year		(3,593,816,761)	(4,489,363,903)
Accumulated loss brought forward		(7,378,859,482)	(2,889,495,579)
Total Accumulated loss		(10,972,676,243)	(7,378,859,482)
APPROPRIATIONS OF PROFIT:			
Transfer to:			
Statutory reserve		-	-
Contribution to Depositors' Protection Fund		-	-
		-	-
Unappropriated loss carried forward		(10,972,676,243)	(7,378,859,482)
(Loss) per share - Basic and diluted	24	(8.38)	(10.47)

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



 President / CEO



 Chief Financial Officer



 Chairman



 Director



 Director