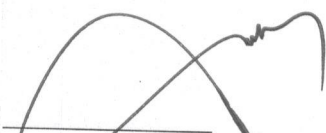




APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2024


	Note	March 31, 2024	March 31, 2023
		Rupees	Rupees
Mark-up/Return/Interest Earned	14	709,529,083	612,249,999
Mark-up/Return/Interest Expensed		(948,835,099)	(488,475,274)
Net mark-up/Interest (Loss)/Income		(239,306,016)	123,774,725
Provision against non-performing loans and advances	9.2.2	(41,026,218)	(1,139,643,430)
Recovery against bad debts written off		-	-
Bad debts written off directly		-	-
Net mark-up/Interest Income / (loss) after provisions		(41,026,218)	(1,139,643,430)
		(280,332,234)	(1,015,868,705)
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		41,497,536	29,853,262
Other Income		14,970,244	13,302,696
Total non mark-up/non interest Income		56,467,780	43,155,958
		(223,864,454)	(972,712,747)
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses		(544,474,089)	(532,995,538)
Other charges		-	-
Total non mark-up/non interest expenses		(544,474,089)	(532,995,538)
		(768,338,543)	(1,505,708,285)
Extra ordinary/unusual items		-	-
PROFIT / (LOSS) BEFORE TAXATION		(768,338,543)	(1,505,708,285)
Taxation		(9,387,833)	(8,026,291)
- Current		-	-
- Prior years		-	-
- Deferred		-	-
		(9,387,833)	(8,026,291)
PROFIT/(LOSS) AFTER TAXATION		(777,726,376)	(1,513,734,576)
Unappropriated Profit / (Loss) brought forward		(10,972,676,243)	(7,378,859,482)
Profit available for appropriation / (loss)		(11,750,402,619)	(8,892,594,058)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2023: Rs. Nil per share)		-	-
Others		-	-
		-	-
Unappropriated Profit / (Loss) carried forward		(11,750,402,619)	(8,892,594,058)
Earnings / (Loss) per share-Basic & Diluted		(1.813)	(3.529)

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


 President / CEO


 Chief Financial Officer


 Chairman


 Director


 Director