

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2024

	Note	Un-audited			
		Six month period ended June 30,		Three month period ended June 30,	
		2024	2023	2024	2023
		Rupees	Rupees	Rupees	Rupees
Mark-up/Return/Interest Earned	8	1,488,009,764	1,244,987,214	778,480,681	632,737,215
Mark-up/Return/Interest Expensed		(1,974,794,836)	(1,123,733,091)	(1,025,959,737)	(635,257,817)
Net mark-up/Interest (loss)/ income		(486,785,072)	121,254,123	(247,479,056)	(2,520,602)
Provision against non-performing-loans and advances	5.2.2	(82,727,695)	(1,208,851,207)	(41,701,477)	(69,207,777)
Recovery against bad debts written off		2,655,582	-	2,655,582	-
Net mark-up/Interest Expense		(80,072,113)	(1,208,851,207)	(39,045,895)	(69,207,777)
		(566,857,185)	(1,087,597,084)	(286,524,951)	(71,728,379)
NON MARK-UP/NON INTEREST INCOME					
Fee, Commission and Brokerage Income		96,474,705	68,352,640	54,977,169	38,499,378
Other Income		40,532,685	26,069,871	25,562,441	12,767,175
Total non mark-up/non interest Income		137,007,390	94,422,511	80,539,610	51,266,553
		(429,849,795)	(93,174,573)	(205,985,341)	(20,461,826)
NON MARK-UP/NON INTEREST EXPENSES					
Administrative expenses		(1,090,878,698)	(1,090,116,434)	(546,404,609)	(557,120,896)
Other expense- minimum tax levy under section 113	12.2	(19,806,056)	(16,416,748)	(10,418,223)	(8,390,457)
Loss for the period before taxation		(1,110,684,754)	(1,106,533,182)	(556,822,832)	(565,511,353)
		(1,540,534,549)	(2,099,707,755)	(762,808,173)	(585,973,179)
Provision for taxation	12.2	-	-	-	-
- Current		-	-	-	-
- Deferred		-	-	-	-
Loss for the period		(1,540,534,549)	(2,099,707,755)	(762,808,173)	(585,973,179)
Accumulated loss brought forward		(10,972,676,243)	(7,378,859,482)	(11,750,402,619)	(8,892,594,058)
Total Accumulated loss		(12,513,210,792)	(9,478,567,237)	(12,513,210,792)	(9,478,567,237)
APPROPRIATIONS OF PROFIT:					
Transfer to:					
Statutory Reserve		-	-	-	-
Contribution Depositor's Protection Fund		-	-	-	-
Accumulated loss carried forward		(12,513,210,792)	(9,478,567,237)	(12,513,210,792)	(9,478,567,237)
Loss per share - Basic and Diluted		(3.59)	(4.89)	(1.78)	(1.37)

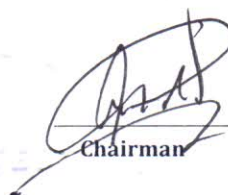
The annexed notes form an integral part of these condensed interim financial information.



President / CEO



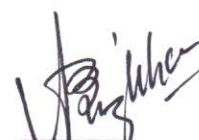
Chief Financial Officer



Chairman



Director



Director