


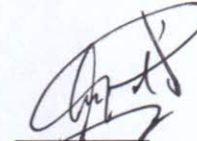
APNA MICROFINANCE BANK LIMITED  
 PROFIT AND LOSS ACCOUNT  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2024

	Note	Un-audited			
		Nine months ended		Quarter Ended	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
		Rupees	Rupees	Rupees	Rupees
Mark-up/Return/Interest Earned	18	2,282,150,542	1,893,986,957	794,140,778	648,999,743
Mark-up/Return/Interest Expensed		(2,981,626,551)	(1,887,065,987)	(1,006,831,715)	(763,332,896)
Net mark-up/Interest Income		(699,476,009)	6,920,970	(212,690,937)	(114,333,153)
Provision against non-performing loans and advances		(107,272,408)	(1,251,212,727)	(24,544,713)	(42,361,520)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		4,922,134	-	2,266,552	-
Bad debts written off directly		-	-	-	-
Net mark-up/Interest Income / (loss) after provisions		(102,350,274)	(1,251,212,727)	(22,278,161)	(42,361,520)
<b>NON MARK-UP/NON INTEREST INCOME</b>					
Fee, Commission and Brokerage Income		155,792,070	110,306,721	59,317,365	41,954,081
Dividend Income		-	-	-	-
Other Income		49,903,716	41,623,165	9,371,031	15,553,294
Total non mark-up/non interest Income		205,695,786	151,929,886	68,688,396	57,507,375
		(596,130,497)	(1,092,361,871)	(166,280,702)	(99,187,298)
<b>NON MARK-UP/NON INTEREST EXPENSES</b>					
Administrative expenses		(1,660,028,795)	(1,644,643,024)	(569,150,097)	(554,526,590)
Other provisions/write offs/adjustment		-	-	-	-
Other charges		-	-	-	-
Minimum tax levy under section 113	22.2	(30,474,283)	(25,062,722)	(10,668,227)	(8,645,974)
Total non mark-up/non interest expenses		(1,690,503,078)	(1,669,705,746)	(579,818,324)	(563,172,564)
		(2,286,633,575)	(2,762,067,617)	(746,099,026)	(662,359,862)
Extra ordinary/unusual items		-	-	-	-
<b>PROFIT / (LOSS) BEFORE TAXATION</b>		(2,286,633,575)	(2,762,067,617)	(746,099,026)	(662,359,862)
Taxation	22.2				
- Current		-	-	-	-
- Prior years		-	-	-	-
- Deferred		-	-	-	-
		-	-	-	-
<b>PROFIT/(LOSS) AFTER TAXATION</b>		(2,286,633,575)	(2,762,067,617)	(746,099,026)	(662,359,862)
Unappropriated loss brought forward		(1,540,534,549)	(2,099,707,755)	(3,081,069,098)	(4,199,415,510)
Profit available for appropriation / (loss)		(3,827,168,124)	(4,861,775,372)	(3,827,168,124)	(4,861,775,372)
<b>APPROPRIATIONS:</b>					
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 loss carried forward		(3,827,168,124)	(4,861,775,372)	(3,827,168,124)	(4,861,775,372)
<b>(Loss) per share - Basic and diluted</b>		(5.330)	(6.439)	(1.739)	(1.544)

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

  
 Acting President / CEO

  
 Chief Financial Officer

  
 Chairman

  
 Director

  
 Director