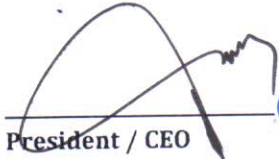






APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2021

	Note	2021 Rupees	2020 Rupees
			*(Restated)
Mark-up / Return / Interest Earned	20	908,380,258	3,418,310,151
Mark-up / Return / Interest Expensed	21	(1,459,014,295)	(1,471,575,005)
Net Mark-up / Return / Interest (Expense)/Income		(550,634,037)	1,946,735,146
Provision against non-performing loans and advances	8.2.2	(107,433,018)	(91,990,273)
Recovery of bad debts		21,751,568	21,591,651
		(85,681,450)	(70,398,622)
Net Mark-up / Interest (Expense)/Income after provisions		(636,315,487)	1,876,336,524
NON MARK-UP / NON INTEREST INCOME			
Fee, commission and brokerage income		114,163,404	82,409,656
Other Income	22	48,109,065	94,719,815
Total non mark-up / non interest income		162,272,469	177,129,471
		(474,043,018)	2,053,465,995
NON MARK-UP / NON INTEREST EXPENSES			
Administrative expenses	23	(2,167,670,263)	(2,021,197,500)
Other charges	24	(1,381,754)	(8,875,068)
Total non mark-up / non interest expenses		(2,169,052,017)	(2,030,072,568)
(Loss)/profit for the year before taxation		(2,643,095,035)	23,393,427
Provision for taxation			
- Current	25	(25,264,204)	(52,739,439)
- Deferred		737,387,895	42,088,237
		712,123,691	(10,651,202)
(Loss)/profit for the year		(1,930,971,344)	12,742,225
Accumulated loss brought forward		(958,524,235)	(968,080,904)
Total Accumulated (Loss)		(2,889,495,579)	(955,338,679)
APPROPRIATIONS OF PROFIT:			
Transfer to:			
Statutory reserve		-	(2,548,445)
Contribution to Depositors' Protection Fund		-	(637,111)
		-	(3,185,556)
Accumulated loss carried forward		(2,889,495,579)	(958,524,235)
			(Restated)
(Loss)/earning per share - Basic and diluted	26	(4.84)	0.03

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

*Restatement relates to recognition of right of use assets and related lease liabilities (Refer Note 15.4.).

 President / CEO
  Chief Financial Officer
  Chairman
  Director
  Director