
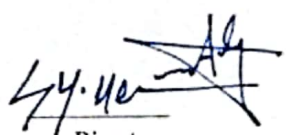


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2022

	Note	March 31, 2022	March 31, 2021
		Rupees	Rupees
			Re-stated
Mark-up/Return/Interest Earned	14	790,642,344	847,984,083
Mark-up/Return/Interest Expensed		(373,989,736)	(341,809,272)
Net mark-up/Interest Income		416,652,608	506,174,811
Provision against non-performing loans and advances	9.2.2	(493,122,249)	(31,471,238)
Recovery against bad debts written off		3,790	-
Bad debts written off directly		-	-
Net mark-up/Interest Income / (loss) after provisions		(493,118,459)	(31,471,238)
		(76,465,851)	474,703,573
NON MARK-UP/NON INTEREST INCOME			
Fee, Commission and Brokerage Income		28,033,801	21,986,657
Other Income		9,713,455	10,500,971
Total non mark-up/non interest Income		37,747,256	32,487,628
		(38,718,595)	507,191,201
NON MARK-UP/NON INTEREST EXPENSES			
Administrative expenses		(494,672,476)	(501,118,807)
Other charges		-	-
Total non mark-up/non interest expenses		(494,672,476)	(501,118,807)
		(533,391,071)	6,072,394
Extra ordinary/unusual items		-	-
PROFIT / (LOSS) BEFORE TAXATION		(533,391,071)	6,072,394
Taxation			
- Current		(10,233,452)	(13,049,561)
- Prior years		-	-
- Deferred		165,128,243	9,814,755
		154,894,791	(3,234,806)
PROFIT/(LOSS) AFTER TAXATION		(378,496,280)	2,837,588
Unappropriated Profit / (Loss) brought forward		(2,889,495,579)	(958,524,235)
Profit available for appropriation / (loss)		(3,267,991,859)	(955,686,647)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2021: Rs. Nil per share)		-	-
Others		-	-
		-	-
Unappropriated Profit / (Loss) carried forward		(3,267,991,859)	(955,686,647)
Earnings / (Loss) per share-Basic & Diluted		(0.882)	0.008

The annexed notes from 1 to 18 form an integral part of this condensed interim financial information.

 President / CEO
 Chief Financial Officer
 Chairman

 Director
 Director