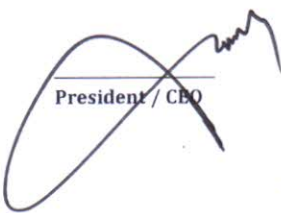


APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE SIX MONTH PERIOD ENDED JUNE 30, 2022

	Note	Un-audited			
		Six month period ended June 30,		Three month period ended June 30,	
		2022	2021	2022	2021
		Rupees	Rupees	Rupees	Rupees
			*(Restated)		*(Restated)
Mark-up / Return / Interest Earned	10	1,377,533,215	1,659,269,380	586,890,871	811,285,297
Mark-up / Return / Interest Expensed		(756,924,623)	(691,048,698)	(382,934,887)	(349,239,426)
Net Mark-up / Return / Interest Income		620,608,592	968,220,682	203,955,984	462,045,871
Provision against non-performing loans and advances	6	(1,399,303,747)	(46,041,581)	(906,181,498)	(14,570,343)
Recovery of bad debts		30,356	12,459,131	26,566	12,459,131
		(1,399,273,391)	(33,582,450)	(906,154,932)	(2,111,212)
Net Mark-up / Interest (Expense)/Income after provisions		(778,664,799)	934,638,232	(702,198,948)	459,934,659
NON MARK-UP / NON INTEREST INCOME					
Fee, commission and brokerage income		56,826,709	41,478,359	28,792,908	19,491,702
Other Income		20,200,628	21,253,371	10,487,173	10,752,400
Total non mark-up / non interest income		77,027,337	62,731,730	39,280,081	30,244,102
		(701,637,462)	997,369,962	(662,918,867)	490,178,761
NON MARK-UP / NON INTEREST EXPENSES					
Administrative expenses		(1,095,362,283)	(991,403,020)	(600,689,807)	(538,957,699)
(Loss)/profit for the period before taxation		(1,796,999,745)	5,966,942	(1,263,608,674)	(48,778,938)
Provision for taxation					
- Current		(27,123,691)	(25,511,216)	(16,890,239)	(12,461,655)
- Deferred	8	416,518,066	11,923,229	251,389,823	4,979,389
		389,394,375	(13,587,987)	234,499,584	(7,482,266)
(Loss) for the period		(1,407,605,370)	(7,621,045)	(1,029,109,090)	(56,261,204)
Accumulated loss brought forward		(2,889,495,579)	(958,524,235)	(3,267,991,859)	(909,884,076)
Total Accumulated (Loss)		(4,297,100,949)	(966,145,280)	(4,297,100,949)	(966,145,280)
APPROPRIATIONS OF PROFIT:					
Transfer to:					
Statutory reserve		-	-	-	-
Contribution to Depositors' Protection Fund		-	-	-	-
		-	-	-	-
Accumulated loss carried forward		(4,297,100,949)	(966,145,280)	(4,297,100,949)	(966,145,280)
(Loss) per share - Basic and diluted		(3.28)	(0.02)	(2.40)	(0.16)

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

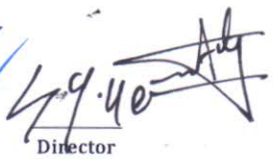
*Restatement relates to recognition of right of use assets and related lease liabilities (Refer Note 15.4 to Annual Audited Financial Statements(AAFS)).


 President / CBO


 Chief Financial Officer


 Chairman


 Director


 Director