


APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED SEPTEMBER 30, 2022

	Note	Un-audited			
		Nine months ended		Quarter Ended	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
		Rupees	Rupees	Rupees	Rupees
			*(Restated)		*(Restated)
Mark-up/Return/Interest Earned	13	1,959,435,523	2,500,532,223	581,902,308	841,262,843
Mark-up/Return/Interest Expensed		(1,169,295,526)	(1,078,107,109)	(412,370,903)	(367,430,608)
Net mark-up/Interest Income		790,139,997	1,422,425,114	169,531,405	473,832,235
Provision against non-performing loans and advances		(2,950,054,044)	(59,997,850)	(1,550,750,297)	(13,956,269)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		30,356	21,347,629	-	8,888,498
Bad debts written off directly		-	-	-	-
Net mark-up/Interest Income / (loss) after provisions		(2,950,023,688)	(38,650,221)	(1,550,750,297)	(5,067,771)
Net mark-up/Interest Income / (loss) after provisions		(2,159,883,691)	1,383,774,893	(1,381,218,892)	468,764,464
NON MARK-UP/NON INTEREST INCOME					
Fee, Commission and Brokerage Income		86,052,639	69,695,678	29,225,930	28,217,319
Dividend Income		-	-	-	-
Other Income		30,713,793	33,248,328	10,513,165	11,994,957
Total non mark-up/non interest Income		116,766,432	102,944,006	39,739,095	40,212,276
Total non mark-up/non interest Income		(2,043,117,259)	1,486,718,899	(1,341,479,797)	508,976,740
NON MARK-UP/NON INTEREST EXPENSES					
Administrative expenses		(1,645,874,712)	(1,487,572,999)	(550,512,429)	(508,360,357)
Other provisions/write offs/adjustment		-	-	-	-
Other charges		-	-	-	-
Total non mark-up/non interest expenses		(1,645,874,712)	(1,487,572,999)	(550,512,429)	(508,360,357)
Total non mark-up/non interest expenses		(3,688,991,971)	(854,100)	(1,891,992,226)	616,383
Extra ordinary/unusual items		-	-	-	-
Extra ordinary/unusual items		(3,688,991,971)	(854,100)	(1,891,992,226)	616,383
PROFIT / (LOSS) BEFORE TAXATION					
Taxation		(34,762,794)	(32,127,849)	(7,639,103)	(6,616,633)
- Current		-	-	-	-
- Prior years		-	-	-	-
- Deferred		416,518,066	28,499,170	-	7,442,042
PROFIT/(LOSS) AFTER TAXATION		381,755,272	(3,628,679)	(7,639,103)	825,409
PROFIT/(LOSS) AFTER TAXATION		(3,307,236,699)	(4,482,779)	(1,899,631,329)	1,441,792
Unappropriated loss brought forward		(2,889,495,579)	(958,524,235)	(4,297,100,949)	(964,448,806)
Profit available for appropriation / (loss)		(6,196,732,278)	(963,007,014)	(6,196,732,278)	(963,007,014)
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 loss carried forward		(6,196,732,278)	(963,007,014)	(6,196,732,278)	(963,007,014)
(Loss) per share - Basic and diluted		(7.709)	(0.010)	(4.428)	0.003

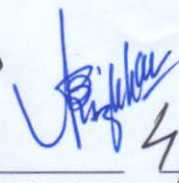
The annexed notes from 1 to 17 form an integral part of this condensed interim financial information.

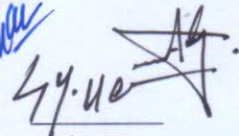
*Restatement relates to recognition of right of use assets and related lease liabilities (Refer Note 15.4 to Annual Audited Financial Statements (AAFS))


 President / CEO


 Chief Financial Officer


 Chairman


 Director


 Director