

**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE QUARTER ENDED MARCH 31, 2020**

	Note	March 31, 2020 Rupees	March 31, 2019 Rupees
Mark-up/Return/Interest Earned	14	802,362,739	647,391,590
Mark-up/Return/Interest Expensed		(355,358,228)	(242,885,659)
Net mark-up/Interest Income		447,004,511	404,505,931
Provision against non-performing loans and advances	9.3	(34,060,992)	(62,084,213)
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		68,000	390,765
Bad debts written off directly		-	-
Net mark-up/Interest Income after provisions		413,011,519	342,812,483
<b>NON MARK-UP/NON INTEREST INCOME</b>			
Fee, Commission and Brokerage Income		30,454,192	32,644,800
Dividend Income		-	-
Other Income		64,314,312	96,253,465
Total non mark-up/non interest Income		94,768,504	128,898,265
		507,780,023	471,710,748
<b>NON MARK-UP/NON INTEREST EXPENSES</b>			
Administrative expenses		(480,189,534)	(427,099,377)
Other provisions/write offs/adjustment		-	-
Other charges		-	-
Total non mark-up/non interest expenses		(480,189,534)	(427,099,377)
		27,590,489	44,611,371
Extra ordinary/unusual items		-	-
<b>PROFIT BEFORE TAXATION</b>		27,590,489	44,611,371
Taxation - Current		(12,492,254)	(8,034,828)
- Prior periods		-	-
- Deferred		(588,270)	(7,120,803)
		(13,080,524)	(15,155,631)
<b>PROFIT AFTER TAXATION</b>		14,509,965	29,455,740
Unappropriated loss brought forward		(956,430,276)	(996,574,069)
Profit available for appropriation / (loss)		(941,920,311)	(967,118,329)
<b>APPROPRIATIONS:</b>			
Transfer to:			
Statutory Reserve		-	-
Capital Reserve		-	-
Contribution to MSDF/ DPF/ RMF		-	-
Revenue Reserve		-	-
Proposed Cash dividend Rs. Nil per share (2019: Rs. Nil per share)		-	-
Others		-	-
<b>Unappropriated loss carried forward</b>		(941,920,311)	(967,118,329)
<b>Earnings per share-Basic &amp; Diluted</b>		0.042	0.086

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