

**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE HALF YEAR ENDED JUNE 30, 2020**

Note	Half Year Ended		Quarter Ended		
	June 30, 2020	June 30, 2019	June 30, 2020	June 30, 2019	
	Rupees	Rupees	Rupees	Rupees	
Mark-up/Return/Interest Earned	16	1,687,984,307	1,379,348,554	885,621,568	731,956,964
Mark-up/Return/Interest Expensed		(705,386,940)	(531,410,812)	(350,028,712)	(288,525,153)
Net Mark-up/Interest Income		982,597,367	847,937,742	535,592,856	443,431,811
Provision against non-performing loans and advances	10.3	(75,143,473)	(107,192,974)	(41,082,481)	(117,813,828)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		21,591,651	520,319	21,523,651	129,554
Bad debts written off directly		-	-	-	-
Net Mark-up/Interest Income after provisions		929,045,545	741,265,087	516,034,026	325,747,537
<b>NON MARK-UP/NON INTEREST INCOME</b>					
Fee, Commission and Brokerage Income		42,850,699	64,287,992	12,396,507	31,643,192
Dividend Income		-	-	-	-
Other Income		71,026,411	164,850,385	6,712,099	141,301,987
Total Non Mark-up/Non Interest Income		113,877,110	229,138,377	19,108,606	172,945,179
		1,042,922,655	970,403,464	535,142,632	498,692,716
<b>NON MARK-UP/NON INTEREST EXPENSES</b>					
Administrative expenses		(998,182,026)	(891,969,024)	(517,992,492)	(464,869,647)
Other provisions/write offs/adjustment		-	-	-	-
Other charges		-	-	-	-
Total Non Mark-up/Non Interest Expenses		(998,182,026)	(891,969,024)	(517,992,492)	(464,869,647)
Extra ordinary/unusual items		44,740,629	78,434,440	17,150,140	33,823,069
<b>PROFIT BEFORE TAXATION</b>		44,740,629	78,434,440	17,150,140	33,823,069
Taxation		(25,962,525)	(18,045,457)	(13,470,271)	(10,010,629)
- Current		-	-	-	-
- Prior periods		10,814,697	(19,516,445)	11,402,967	(12,395,642)
- Deferred		(15,147,828)	(37,561,902)	(2,067,304)	(22,406,271)
<b>PROFIT AFTER TAXATION</b>		29,592,801	40,872,538	15,082,836	11,416,798
Unappropriated loss brought forward		(956,430,276)	(996,574,069)	(941,920,311)	(967,118,329)
Profit available for appropriation / (loss)		(926,837,475)	(955,701,531)	(926,837,475)	(955,701,531)
<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		-	-	-	-
Unappropriated loss carried forward		(926,837,475)	(955,701,531)	(926,837,475)	(955,701,531)
Earnings per share-Basic & Diluted		0.086	0.119	0.044	0.030

The annexed notes from 1 to 21 form an integral part of this condensed interim financial information.

*JSCA*

President / CEO

Chief Financial Officer

Chairman

Director

Director