

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

Note	Nine Months Ended		Quarter Ended		
	September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019	
	Rupees	Rupees	Rupees	Rupees	
Mark-up/Return/Interest Earned	16	2,513,186,369	2,118,509,215	825,202,062	739,160,661
Mark-up/Return/Interest Expensed		(1,043,623,284)	(856,984,386)	(338,236,344)	(325,573,574)
Net Mark-up/Interest Income		1,469,563,085	1,261,524,829	486,965,718	413,587,087
Provision against non-performing loans and advances	10.3	(82,049,708)	(152,822,563)	(6,906,235)	(45,629,589)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		21,591,651	648,685	-	128,366
Bad debts written off directly		-	-	-	-
Net Mark-up/Interest Income after provisions		1,409,105,028	1,109,350,951	480,059,483	368,085,864
<b>NON MARK-UP/NON INTEREST INCOME</b>					
Fee, Commission and Brokerage Income		70,191,461	92,472,354	27,340,762	28,184,362
Dividend Income		-	-	-	-
Other Income		81,144,340	236,433,472	10,117,929	71,583,087
Total Non Mark-up/Non Interest Income		151,335,801	328,905,826	37,458,691	99,767,449
		1,560,440,829	1,438,256,777	517,518,174	467,853,313
<b>NON MARK-UP/NON INTEREST EXPENSES</b>					
Administrative expenses		(1,507,965,864)	(1,355,795,248)	(509,783,838)	(463,826,224)
Other provisions/write offs/adjustment		-	-	-	-
Other charges		-	-	-	-
Total Non Mark-up/Non Interest Expenses		(1,507,965,864)	(1,355,795,248)	(509,783,838)	(463,826,224)
		52,474,965	82,461,529	7,734,336	4,027,089
Extra ordinary/unusual items		-	-	-	-
<b>PROFIT BEFORE TAXATION</b>		52,474,965	82,461,529	7,734,336	4,027,089
Taxation	19	(38,955,444)	(33,164,724)	(12,992,919)	(15,119,267)
- Current		-	-	-	-
- Prior periods		-	-	-	-
- Deferred		21,910,276	7,061,361	11,095,579	26,577,806
		(17,045,168)	(26,103,363)	(1,897,340)	11,458,539
<b>PROFIT AFTER TAXATION</b>		35,429,797	56,358,166	5,836,996	15,485,628
Unappropriated loss brought forward		(956,430,276)	(996,574,069)	(926,837,475)	(955,701,531)
Profit available for appropriation / (loss)		(921,000,479)	(940,215,903)	(921,000,479)	(940,215,903)
<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		(921,000,479)	(940,215,903)	(921,000,479)	(940,215,903)
<b>Earnings per share-Basic &amp; Diluted</b>		0.103	0.164	0.017	0.045

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

President / CEO

Chief Financial Officer

Chairman

Director

Director