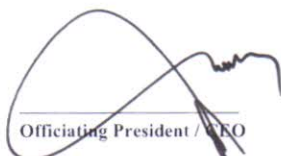
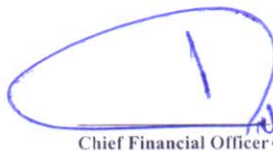


**APNA MICROFINANCE BANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE PERIOD ENDED SEPTEMBER 30, 2021**

Note	Nine Months Ended		Quarter Ended	
	September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
	Rupees	Rupees	Rupees	Rupees
Mark-up/Return/Interest Earned	2,500,532,223	2,513,186,369	841,262,843	825,202,062
Mark-up/Return/Interest Expensed	(1,019,223,700)	(1,043,623,284)	(367,430,608)	(338,236,344)
Net Mark-up/Interest Income	1,481,308,523	1,469,563,085	473,832,235	486,965,718
Provision against non-performing loans and advances	(59,997,850)	(82,049,708)	(13,956,269)	(6,906,235)
Provision for diminution in the value of investments	-	-	-	-
Recovery against bad debts written off	21,347,629	21,591,651	8,888,498	-
Bad debts written off directly	-	-	-	-
Net Mark-up/Interest Income after provisions	1,442,658,302	1,409,105,028	468,764,464	480,059,483
<b>NON MARK-UP/NON INTEREST INCOME</b>				
Fee, Commission and Brokerage Income	69,695,678	70,191,461	28,217,319	27,340,762
Dividend Income	-	-	-	-
Other Income	33,248,328	81,144,340	11,994,957	10,117,929
Total Non Mark-up/Non Interest Income	102,944,006	151,335,801	40,212,276	37,458,691
<b>NON MARK-UP/NON INTEREST EXPENSES</b>				
Administrative expenses	(1,526,989,594)	(1,507,965,864)	(508,360,357)	(509,783,838)
Other provisions/write offs/adjustment	-	-	-	-
Other charges	-	-	-	-
Total Non Mark-up/Non Interest Expenses	(1,526,989,594)	(1,507,965,864)	(508,360,357)	(509,783,838)
Extra ordinary/unusual items	18,612,714	52,474,965	616,383	7,734,336
<b>PROFIT BEFORE TAXATION</b>	18,612,714	52,474,965	616,383	7,734,336
Taxation - Current	(32,127,849)	(38,955,444)	(6,616,633)	(12,992,919)
- Prior periods	-	-	-	-
- Deferred	22,853,794	21,910,276	7,442,042	11,095,579
<b>PROFIT AFTER TAXATION</b>	9,338,659	35,429,797	1,441,792	5,836,996
Unappropriated loss brought forward	(928,515,946)	(956,430,276)	(920,619,079)	(926,837,475)
Profit available for appropriation / (loss)	(919,177,287)	(921,000,479)	(919,177,287)	(921,000,479)
<b>APPROPRIATIONS:</b>				
Transfer to:				
Statutory Reserve	-	-	-	-
Capital Reserve	-	-	-	-
Contribution to MSDF/ DPF/ RMF	-	-	-	-
Revenue Reserve	-	-	-	-
Proposed Cash dividend Rs.Nil per share (2020: Rs.Nil per share)	-	-	-	-
Others	-	-	-	-
<b>Unappropriated loss carried forward</b>	(919,177,287)	(921,000,479)	(919,177,287)	(921,000,479)
<b>Earnings per share-Basic &amp; Diluted</b>	0.020	0.090	0.004	0.020

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

  
Officiating President / CEO

  
Chief Financial Officer

  
Chairman

  
Director

  
Director