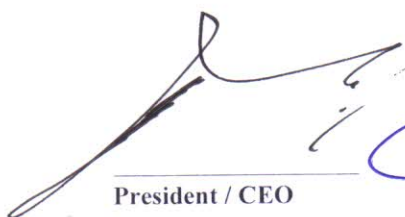
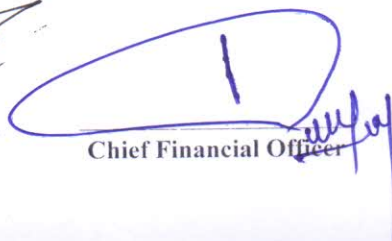


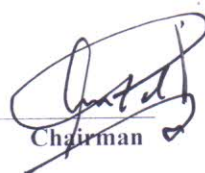
APNA MICROFINANCE BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2019

	Note	2019 Rupees	2018 Rupees
Mark-up / Return / Interest Earned	22	2,899,784,536	2,157,835,801
Mark-up / Return / Interest Expensed	23	(1,209,081,032)	(800,799,272)
Net Mark-up / Interest Income		1,690,703,504	1,357,036,529
Provision against non-performing loans and advances	11.3	(293,568,067)	(88,324,302)
Provision for diminution in the value of investments		-	-
Recovery against bad debts written off		692,048	781,448
Bad debts written off directly		-	-
Net Mark-up / Interest Income after provisions		(292,876,019) 1,397,827,485	(87,542,854) 1,269,493,675
NON MARK-UP / NON INTEREST INCOME			
Fee, Commission and Brokerage Income		120,003,072	176,634,556
Dividend Income		-	-
Other Income	24	369,252,276	250,020,105
Total non mark-up / Non interest income		489,255,348 1,887,082,833	426,654,661 1,696,148,336
NON MARK-UP / NON INTEREST EXPENSES			
Administrative expenses	25	(1,795,186,386)	(1,595,647,431)
Other provisions / write offs / adjustment		-	-
Other charges	26	(2,552,000)	-
Total non mark-up / Non interest expenses		(1,797,738,386) 89,344,447	(1,595,647,431) 100,500,905
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		89,344,447	100,500,905
Taxation	27	(45,296,814)	(29,180,879)
- Current		-	-
- Prior years		9,477,425	(18,058,575)
- Deferred		(35,819,389)	(47,239,454)
PROFIT AFTER TAXATION		53,525,058	53,261,451
Unappropriated Loss brought forward		(996,574,069)	(1,036,520,157)
(Loss) / Profit available for appropriation		(943,049,011)	(983,258,706)
APPROPRIATIONS:			
Transfer to:			
Statutory Reserve		(10,705,012)	(10,652,290)
Capital Reserve		-	-
Contribution to MSDF / DPF / RMF		(2,676,253)	(2,663,073)
Revenue Reserve		-	-
Proposed cash dividend Rs. Nil per share (2018: Rs. Nil per share)		-	-
Others		-	-
		(13,381,265)	(13,315,363)
Unappropriated Loss carried forward		(956,430,276)	(996,574,069)
Earnings per share-Basic (2018: Re-stated)	28.1	0.17	0.30
Earnings per share -Diluted	28.2	0.17	0.15

The annexed notes from 1 to 38 form an integral part of these financial statements.


President / CEO


Chief Financial Officer


Chairman


Director


Director