


Pakistan Mortgage Refinance Company Limited
Condensed Interim Profit and Loss Account (Un-Audited)


For the nine months ended September 30, 2020

Note	Quarter ended		Nine months Ended		
	July - September 2020	July - September 2019	January - September 2020	January - September 2019	
----- (Rupees in '000) -----					
Mark-up / return / interest / profit earned	18	601,240	497,125	1,964,537	976,629
Mark-up / return / interest expensed	19	174,222	100,581	541,551	184,032
Net Mark-up / interest income		427,018	396,544	1,422,986	792,597
NON MARK-UP / INTEREST INCOME					
Fee and commission income		-	-	-	-
Dividend income		-	-	-	-
Foreign exchange income		-	-	-	-
Income / (loss) from derivatives		-	-	-	-
Gain on securities	20	-	11	-	17
Other income	21	1	-	7	-
Total non-markup / interest income		1	11	7	17
Total income		427,019	396,555	1,422,993	792,614
NON MARK-UP / INTEREST EXPENSE					
Operating expenses	22	77,553	64,451	226,081	197,241
Workers Welfare Fund		6,990	6,642	23,939	13,043
Other charges		-	-	-	-
Total non-markup / interest expenses		84,543	71,093	250,020	210,284
Profit before provisions		342,476	325,462	1,172,973	582,330
Provisions and write offs - net		-	-	-	-
PROFIT BEFORE TAXATION		342,476	325,462	1,172,973	582,330
Taxation	23	-	-	-	-
PROFIT AFTER TAXATION		342,476	325,462	1,172,973	582,330
----- (Rupees) -----					
Basic and diluted earnings per share	24	0.94	0.89	3.21	1.59

The annexed notes 1 to 29 form an integral part of these condensed interim financial statements.


 Chief Financial Officer


 Director


 Director


 Director