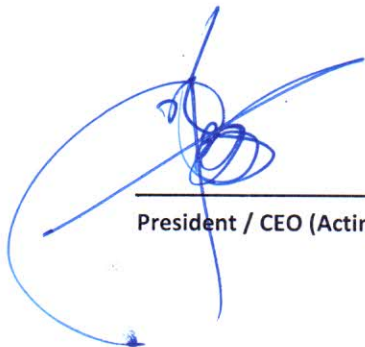


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2025

	Note	March 2025	December 2024
		Rupees	Rupees
		Un-audited	Audited
ASSETS			
Cash and balances with treasury banks	7	1,526,236,928	1,645,885,474
Balances with other MFBs/Banks/NBFIs	8	566,722,139	2,067,975,843
Investments	9	1,922,782,636	1,873,476,171
Advances	10	8,488,202,134	8,195,981,631
Property and equipment	11	538,747,307	557,130,528
Right-of-use assets	12	407,370,278	421,806,211
Intangible assets	13	146,063,710	148,345,561
Deferred tax asset	14	1,700,000,000	1,700,000,000
Other assets	15	844,249,433	835,018,111
Total Assets		16,140,374,565	17,445,619,530
LIABILITIES			
Bills payable - in Pakistan		77,586,508	69,677,100
Deposits and other accounts	16	24,397,971,570	25,674,402,711
Lease liabilities	17	565,263,334	582,357,105
Other liabilities	18	490,959,165	551,887,100
Total liabilities		25,531,780,577	26,878,324,016
NET ASSETS		(9,391,406,012)	(9,432,704,486)
REPRESENTED BY:			
Share capital		4,289,849,620	4,289,849,620
Discount on issue of shares		(1,335,963,831)	(1,335,963,831)
Share deposit money		2,350,390,279	1,850,390,279
Statutory reserve		22,078,496	22,078,496
Depositors' protection fund		5,519,624	5,519,624
Fair value reserve on investments	9	52,119,653	19,027,605
Accumulated loss		(14,775,399,853)	(14,283,606,279)
Total Capital		(9,391,406,012)	(9,432,704,486)
CONTINGENCIES AND COMMITMENTS	19	-	-

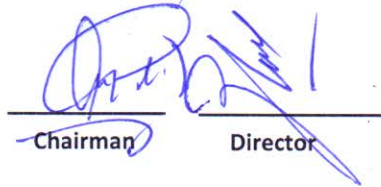
The annexed notes form an integral part of these condensed interim financial statements.



President / CEO (Acting)



Chief Financial Officer



Chairman

Director



Director

APNA MICROFINANCE BANK LIMITED
**CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT - (UN-AUDITED)
FOR THE PERIOD ENDED MARCH 31, 2025**

	Note	March 2025 Rupees	March 2024 Rupees
Mark-up / Return / Interest Earned	20	676,407,747	709,529,083
Mark-up / Return / Interest Expensed	21	(730,102,740)	(948,835,099)
Net mark-up/Interest loss		(53,694,993)	(239,306,016)
NON MARK-UP/NON INTEREST INCOME			
Fee and commission income		65,302,260	41,497,536
Other Income	22	16,793,000	14,970,244
Total non mark-up/non interest Income		82,095,260	56,467,780
Net (Loss) / income		28,400,267	(182,838,236)
NON MARK-UP/NON INTEREST EXPENSES			
Operating expenses	23	(493,525,484)	(544,331,877)
Other charges	24	(224,443)	(142,212)
Total non mark-up/non interest expenses		(493,749,927)	(544,474,089)
Loss before credit loss allowance		(465,349,660)	(727,312,325)
Credit loss allowance and write offs - net	26	(16,992,654)	(41,026,218)
Loss before levy and taxation		(482,342,314)	(768,338,543)
Minimum tax differential - levy	27	(9,451,260)	(9,387,833)
Loss for the period before taxation		(491,793,574)	(777,726,376)
Provision for taxation			
- Current	28	-	-
- Deferred	28	-	-
		-	-
Loss for the period		(491,793,574)	(777,726,376)
Loss per share - basic and diluted	29	(1.12)	(1.81)

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


 President /CEO (Acting)


 Chief Financial Officer


 Chairman

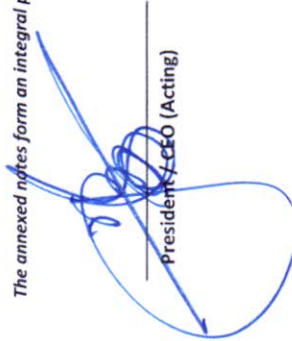

 Director

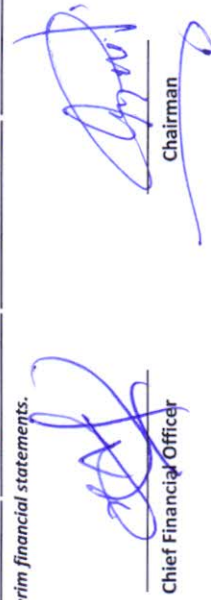

 Director

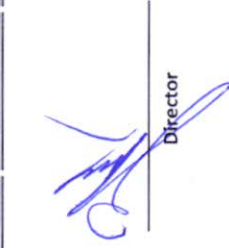
APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED MARCH 31, 2025

	Capital Reserves				Revenue Reserve		Total
	Share capital	Discount on issue of shares	Share deposit money	Statutory reserve	Depositors' protection fund	Accumulated loss	Fair value reserve on investments
Balance as at January 01, 2024 - Audited	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	(10,972,676,243)	-
Impact of IFRS 9 adoption	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	(210,937,884)	(210,937,884)
Total comprehensive loss for the year	-	-	-	-	-	(11,183,614,127)	(6,851,739,939)
Loss for the period	-	-	-	-	-	(777,726,376)	(777,726,376)
Other comprehensive income	-	-	-	-	-	(777,726,376)	(777,726,376)
Transactions with owners recorded directly in equity	-	-	-	-	-	-	-
Share deposit money received	-	-	-	-	-	-	-
Balance as at March 31, 2024 - Un-audited	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	(11,961,340,503)	(7,629,466,315)
Total comprehensive loss for the year	-	-	-	-	-	(2,322,265,776)	(2,322,265,776)
Loss for the period	-	-	-	-	-	(2,322,265,776)	(2,322,265,776)
Other comprehensive income	-	-	-	-	-	-	19,027,605
Fair value gain on investments	-	-	-	-	-	(2,322,265,776)	19,027,605
Transactions with owners recorded directly in equity	-	-	-	-	-	-	-
Share deposit money received	-	-	500,000,000	-	-	-	500,000,000
Balance as at December 31, 2024 - Audited	4,289,849,620	(1,335,963,831)	1,850,390,279	22,078,496	5,519,624	(14,283,606,279)	(9,432,704,486)
Total comprehensive loss / income for the year	-	-	-	-	-	(491,793,574)	(491,793,574)
Loss for the period	-	-	-	-	-	(491,793,574)	(491,793,574)
Other comprehensive income	-	-	-	-	-	-	33,092,048
Fair value gain on investments	-	-	-	-	-	(491,793,574)	33,092,048
Transactions with owners recorded directly in equity	-	-	-	-	-	-	-
Share deposit money received	-	-	500,000,000	-	-	-	500,000,000
Balance as at March 31, 2025 - Un-audited	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	(14,775,399,853)	(9,391,406,012)

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


President/CEO (Acting)


Chief Financial Officer

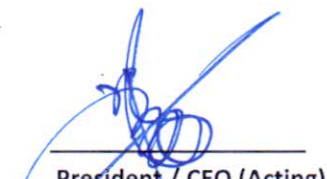

Director


Director

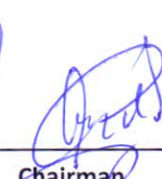
APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM CASH FLOW STATEMENT - (UN-AUDITED)
FOR THE PERIOD ENDED MARCH 31, 2025

	Note	March 2025 Rupees	March 2024 Rupees
A) CASH FLOW FROM OPERATING ACTIVITIES			
Loss before levy and taxation		(482,342,314)	(768,338,543)
Adjustments for non-cash charges			
Depreciation of operating fixed assets	23	19,865,712	21,625,100
Depreciation on right of use assets	23	34,687,977	66,396,482
Amortization of intangible assets	23	2,281,863	2,281,870
Credit loss allowance	26	19,233,699	41,026,218
Markup on lease liabilities	21	18,009,064	11,744,442
Gain on disposal of operating fixed asset	22	(4,651,690)	-
		89,426,625	143,074,112
Operating cash flows before working capital changes		(392,915,689)	(625,264,431)
Changes in working capital			
(Increase)/decrease in operating assets			
Advances		(311,454,202)	121,386,083
Other assets		(4,700,156)	(22,324,946)
Increase/(decrease) in operating liabilities			
Bills payable - in Pakistan		7,909,408	
Deposits		(1,276,431,141)	944,709,214
Other liabilities		(60,927,935)	(81,732,080)
		(1,645,604,026)	962,038,271
Cash flows from operations		(2,038,519,715)	336,773,840
Income tax paid		(13,982,426)	(29,335,525)
Net cash flows from operating activities		(2,052,502,141)	307,438,315
B) CASH FLOW FROM INVESTING ACTIVITIES			
Investments (made) / realized in securities		(16,214,417)	(457,172,132)
Additions in operating fixed assets		(3,799,745)	(2,076,590)
Repayment of lease liabilities		(55,354,879)	(65,940,163)
Proceeds from disposal of operating fixed assets		6,968,932	-
Net cash flows from investing activities		(68,400,109)	(525,188,885)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Share deposit money received		500,000,000	-
Net cash flows from financing activities		500,000,000	-
(Decrease) / Increase in cash and cash equivalents (A+B+C)		(1,620,902,250)	(217,750,570)
Cash and cash equivalents at the beginning of the year		3,713,861,317	4,391,623,792
Cash and cash equivalents at the end of the year	25	2,092,959,067	4,173,873,222

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


President / CEO (Acting)


Chief Financial Officer


Chairman


Director


Director