

MOBILINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025

		September 30, 2025 (Un-audited)	December 31, 2024 (Audited)
ASSETS			
	Note	-----Rupees-----	
Cash and balances with treasury banks	7	7,677,572,765	11,533,419,056
Balances with other MFBs / Banks / NBFIs	8	4,162,262,844	11,223,432,244
Lending to financial institutions	9	16,552,458,026	11,748,833,286
Investments	10	82,362,766,231	61,349,743,593
Advances	11	87,631,562,088	74,932,160,102
Property and equipment	12	1,724,786,122	1,741,771,117
Right-of-use assets	13	2,093,823,146	2,084,596,901
Intangible assets	14	1,123,180,842	1,100,726,535
Deferred tax asset	15	6,254,316,021	4,696,079,850
Other assets	16	6,053,588,461	4,974,387,569
Total assets		215,636,316,546	185,385,150,253
LIABILITIES			
Bills payable	17	472,213,476	618,273,788
Borrowings	18	2,407,813,586	765,929,898
Deposits and other accounts	19	178,030,753,406	154,950,569,495
Lease liabilities	20	2,508,938,852	2,173,598,296
Subordinated debt	21	2,079,857,322	2,016,547,946
Deferred grants	22	59,683,566	63,433,566
Other liabilities	23	17,904,320,057	15,381,506,846
Total liabilities		203,463,580,265	175,969,859,835
NET ASSETS		12,172,736,281	9,415,290,418
REPRESENTED BY:			
Share capital	24	4,131,964,180	2,713,596,830
Share premium	24.2	2,756,882,650	-
Advance against issue of shares	25	1,408,000,000	4,175,250,000
Statutory reserve		1,442,227,823	1,166,278,556
Depositors' protection fund		619,920,882	506,446,596
(Deficit) / Surplus on fair value of assets	26	(34,286,795)	40,500,645
Unappropriated profit		1,848,027,541	813,217,791
		12,172,736,281	9,415,290,418
		12,172,736,281	9,415,290,418
CONTINGENCIES AND COMMITMENTS	27		

The annexed notes 1 to 42 form an integral part of these condensed interim financial statements.

**PRESIDENT/ CHIEF
EXECUTIVE**

**CHIEF FINANCIAL
OFFICER**

CHAIRMAN

DIRECTOR

DIRECTOR

MOBILINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT & LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

		Quarter Ended		Period Ended	
		September 30, 2025	September 30, 2024	Year-to-Date September-25	Prior Year Period September-24
		-----Rupees-----			
	Note				
Markup / return / interest earned	28	16,209,697,122	14,112,769,163	46,864,237,216	39,632,168,885
Markup / return / interest expensed	29	(2,922,950,844)	(3,179,955,663)	(8,038,204,325)	(9,705,056,390)
Net markup / interest income		13,286,746,278	10,932,813,500	38,826,032,891	29,927,112,495
NON MARK-UP/ NON INTEREST INCOME					
Fee and commission income	30	5,415,966,775	3,724,180,727	15,201,457,026	10,123,592,332
Gain on securities		108,500	-	5,775,000	1,045,500
Foreign exchange income / (Loss)		(155,429)	3,366	(6,367,507)	3,975,228
Other income	31	272,392,025	(86,133)	424,984,046	528,680
Total non-markup / non interest income		5,688,311,871	3,724,097,960	15,625,848,565	10,129,141,740
Total income		18,975,058,149	14,656,911,460	54,451,881,456	40,056,254,235
NON MARK-UP/ NON INTEREST EXPENSES					
Operating expenses	32	(13,025,324,644)	(9,545,084,503)	(36,202,041,774)	(28,412,391,828)
Workers welfare fund		(14,783,478)	(18,218,906)	(43,791,834)	(41,286,553)
Other charges	33	20,000	-	(49,000)	(334,428)
Total non-markup / non-interest expenses		(13,040,088,122)	(9,563,303,409)	(36,245,882,608)	(28,454,012,809)
Profit before credit loss allowance		5,934,970,027	5,093,608,051	18,205,998,848	11,602,241,426
Credit loss allowance and write offs - net	34	(5,182,592,316)	(4,182,915,883)	(15,978,508,392)	(9,537,913,794)
PROFIT BEFORE TAXATION		752,377,711	910,692,168	2,227,490,456	2,064,327,632
TAXATION	35	(274,435,569)	(436,027,813)	(847,744,122)	(641,240,076)
PROFIT AFTER TAXATION		477,942,142	474,664,355	1,379,746,334	1,423,087,556
Basic Earnings per share	36	1.16	1.75	3.34	5.24
Diluted Earnings per share	37	1.02	1.75	2.94	5.24

The annexed notes 1 to 42 form an integral part of these condensed interim financial statements.

PRESIDENT/ CHIEF EXECUTIVE	CHIEF FINANCIAL OFFICER	CHAIRMAN	DIRECTOR	DIRECTOR
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MOBILINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Quarter Ended September 30,		Period Ended September 30,	
	2025	2024	2025	2024
	-----Rupees-----			
Profit after taxation for the period	477,942,142	474,664,355	1,379,746,334	1,423,087,556
Other comprehensive loss for the period				
Items that may be reclassified to profit and loss account in subsequent periods:				
Movement in fair value reserve on investments measured at fair value through OCI	(60,248,361)	82,078,052	(122,602,361)	137,014,020
Related tax impact	23,496,861	(32,010,440)	47,814,921	(53,435,468)
	(36,751,500)	50,067,612	(74,787,440)	83,578,552
Total comprehensive income for the period transferred to equity	441,190,642	524,731,967	1,304,958,894	1,506,666,108

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MOBILINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

		Period Ended September 30,	
		2025	2024
CASH FLOW FROM OPERATING ACTIVITIES:			
Profit Before Taxation		2,227,490,456	2,064,327,632
Adjustment for non cash items and other items:			
Depreciation on property and equipment		336,834,301	267,821,487
Depreciation on right-of-use assets	13	314,728,835	151,215,295
Amortization on intangible assets		248,160,058	86,255,830
Credit loss allowance and write offs - net	34	15,978,508,392	9,497,569,634
Provision for gratuity	32	107,173,918	73,021,893
Loss / (Gain) on disposal of operating fixed assets	31	713,005	(528,680)
Gain on disposal of securitites		(5,775,000)	(1,045,500)
Finance charges on subordinated debt	21	219,224,656	350,855,727
Borrowings	18	177,498,416	38,442,167
Finance charges on lease liability	20	272,649,499	118,792,561
		17,649,716,080	10,582,400,414
		19,877,206,536	12,646,728,046
(Increase) / Decrease in Operating Assets:			
Lendings to financial institutions	9	(4,803,624,740)	(7,311,638,374)
Advances		(28,677,910,378)	(16,428,264,661)
Others assets (excluding advance taxation)		(1,528,656,002)	2,541,215,511
		(35,010,191,120)	(21,198,687,524)
Increase / (Decrease) in Operating Liabilities:			
Bills payable		(146,060,312)	(78,320,814)
Borrowings	18	1,600,846,512	565,437,189
Gratuity Payable		(19,205,070)	-
Deposits and other accounts	19	23,080,183,911	11,297,884,780
Other liabilities (excluding taxation)		2,431,094,363	(522,153,224)
		26,946,859,404	11,262,847,932
		11,813,874,820	2,710,888,454
Surplus / (Deficit) on fair Value of assets			
Payments against off-balance sheet obligations			
Finance cost paid on short term borrowings		(136,461,240)	-
Finance cost paid on subordinated debt	29	(155,915,280)	(233,853,058)
Finance charges on lease liability	20	-	-
Income tax paid		(1,908,710,262)	(1,864,405,994)
		(2,201,086,782)	(2,098,259,052)
		9,612,788,038	612,629,402
Net cash flow from operating activities			
CASH FLOWS FROM INVESTING ACTIVITIES			
Net Investment in amortised cost securities		(146,751,927)	(8,223,935,717)
Net Proceeds from FVOCI securities		(928,357,861)	5,344,782,141
Net Investment in TDRs		(100,952,892)	(85,500,000)
Investment in Property and equipment	12	(338,301,486)	(209,510,760)
Investment in Intangible	14	(270,614,365)	(3,563,981)
Proceeds from sale of Property and equipment		17,739,175	1,775,412
		(1,767,239,356)	(3,175,952,905)
Net cash used in investing activities			
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liability	20	(261,264,023)	(163,632,761)
Payment of interest on borrowings		-	(2,219,102)
Advance Against issue of Share Capital		1,408,000,000	-
		-	-
		1,146,735,977	(165,851,864)
Net cash flow from financing activities			
Net increase in cash and cash equivalents			
Cash and cash equivalents at beginning of the year			
Cash and cash equivalents at end of the year			
Cash and cash equivalents comprise of the following:			
Cash and balances with SBP and NBP	7	7,677,572,765	8,846,039,431
Balances with other banks/NBFIs/MFBs		4,001,359,952	4,255,046,111
Investments with original maturity of less than three months		69,599,708,874	28,898,299,595
Lending to Financial Institutions		-	-
		81,278,641,591	41,999,385,137

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PRESIDENT/ CHIEF EXECUTIVE	CHIEF FINANCIAL OFFICER	CHAIRMAN	DIRECTOR	DIRECTOR
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MOBLINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Capital reserves			Revenue reserve		
	Share capital	Share premium	Advance Against issue of Shares	Statutory reserve	Depositors Protection Fund	Surplus/(Deficit) on revaluation of Investments
Balance at January 01, 2024	2,713,596,830	-	-	1,166,276,556	431,879,951	(3,106,242)
Profit for the period	-	-	-	-	-	2,674,762,084
Other comprehensive income - net of tax	-	-	-	-	-	1,423,087,556
Total comprehensive income for the period	-	-	-	-	-	83,578,552
Transfers to statutory reserves	-	-	-	-	-	(1,506,666,108)
Transfer to Depositors protection fund	-	-	-	284,617,511	-	(284,617,511)
- 5% of the profit after tax for the period	-	-	-	-	-	-
- return on investments	-	-	-	-	-	-
Transactions with owners, recorded directly in equity						
Advance against issue of shares	-	-	-	-	-	-
Closing Balance as at September 30, 2024	2,713,596,830	-	-	1,450,895,067	560,531,307	3,742,077,751
Opening Balance as at October 01, 2024	2,713,596,830	-	-	1,450,896,067	560,531,307	3,742,077,751
Loss for the period	-	-	-	-	-	(3,255,765,359)
Other comprehensive income - net of tax	-	-	-	-	-	(28,846,490)
Total comprehensive loss for the period	-	-	-	-	-	(3,284,631,849)
Transfers to statutory reserves - Reversal of reserves	-	-	-	(284,617,511)	-	284,617,511
Transfer to Depositors protection fund	-	-	-	-	-	-
- 5% of the profit after tax for the period (reversal of 6-months period)	-	-	-	-	(71,154,378)	71,154,378
- return on investments	-	-	-	-	17,069,667	17,069,667
Transactions with owners, recorded directly in equity						
Advance against issue of shares	-	-	4,175,250,000	-	-	-
Balance at December 31, 2024	2,713,596,830	-	4,175,250,000	1,166,276,556	506,446,596	40,500,645
Opening Balance as at January 01, 2025	2,713,596,830	-	4,175,250,000	1,166,276,556	506,446,596	813,217,791
Profit for the period	-	-	-	-	-	1,379,746,334
Other comprehensive income - net of tax	-	-	-	-	-	(74,787,440)
Total comprehensive income for the year	-	-	-	-	-	1,304,958,894
Transfers to statutory reserves	-	-	-	-	-	-
Transfer to Depositors protection fund	-	-	-	-	-	-
- 5% of the profit after tax for the period	-	-	-	-	68,987,317	(68,987,317)
- return on investments	-	-	-	-	44,486,969	44,486,969
Transactions with owners, recorded directly in equity						
Advance against issue of shares converted to share capital and share premium	1,418,367,350	2,756,882,650	(4,175,250,000)	-	-	-
Advance against issue of shares	-	-	1,408,000,000	-	-	-
Balance as at September 30, 2025	4,131,964,180	2,756,882,650	1,408,000,000	1,442,227,623	619,920,882	1,848,027,541
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	PRESIDENT/ CHIEF EXECUTIVE	CHAIRMAN	DIRECTOR	DIRECTOR
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