

APNA MICROFINANCE BANK LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

	Note	2025 Rupees	2024 Rupees
ASSETS			
Cash and balances with treasury banks	5	1,292,690,277	1,645,885,474
Balances with other MFBs/Banks/NBFIs	6	2,728,467,930	2,067,975,843
Investments	7	2,640,055,660	1,873,476,171
Advances	8	10,566,072,768	8,195,981,631
Property and equipment	9	486,844,712	557,130,528
Right-of-use assets	10	347,604,532	421,806,211
Intangible assets	11	138,230,459	148,345,561
Deferred tax asset	12	1,700,000,000	1,700,000,000
Other assets	13	830,304,304	835,018,111
Total Assets		20,730,270,642	17,445,619,530
LIABILITIES			
Bills payable - in Pakistan		141,939,087	69,677,100
Deposits and other accounts	14	30,059,813,402	25,674,402,711
Lease liabilities	15	482,616,668	582,357,105
Other liabilities	16	555,134,084	551,887,100
Total liabilities		31,239,503,241	26,878,324,016
NET ASSETS		(10,509,232,599)	(9,432,704,486)
REPRESENTED BY:			
Share capital	17	4,289,849,620	4,289,849,620
Capital reserves			
Discount on issue of shares		(1,335,963,831)	(1,335,963,831)
Share deposit money	18	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	7	90,577,915	19,027,605
Revenue reserve			
Accumulated loss		(15,931,684,702)	(14,283,606,279)
Total Capital		(10,509,232,599)	(9,432,704,486)
CONTINGENCIES AND COMMITMENTS	19		

The annexed notes from 1 to 43 form an integral part of these financial statements.


 President / CEO (Acting)


 Chief Financial Officer


 Chairman

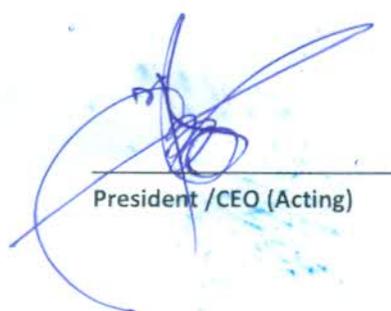

 Director


 Director

APNA MICROFINANCE BANK LIMITED
STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025 Rupees	2024 Rupees
Mark-up / Return / Interest Earned	20	3,152,248,880	2,808,827,545
Mark-up / Return / Interest Expensed	21	(3,006,449,388)	(3,994,479,994)
Net mark-up/Interest profit/(loss)		145,799,492	(1,185,652,449)
NON MARK-UP/ INTEREST INCOME			
Fee and commission income		285,664,278	223,280,094
Other Income	22	60,661,708	64,536,432
Total non mark-up/ interest Income		346,325,986	287,816,526
Net income / (loss)		492,125,478	(897,835,923)
NON MARK-UP/ INTEREST EXPENSES			
Operating expenses	23	(2,019,347,366)	(2,199,224,062)
Other charges	24	(123,536)	(909,617)
Total non mark-up/ interest expenses		(2,019,470,902)	(2,200,133,679)
Loss before credit loss allowance		(1,527,345,424)	(3,097,969,602)
Credit loss allowance and write offs - net	26	(77,759,085)	35,371,869
Loss for the year before levy and taxation		(1,605,104,509)	(3,062,597,733)
Levy - Minimum tax differential	27	(42,973,914)	(37,394,419)
Loss for the year before taxation		(1,648,078,423)	(3,099,992,152)
Provision for taxation	28	-	-
Loss for the year		(1,648,078,423)	(3,099,992,152)
Loss per share - basic and diluted	29	(3.84)	(7.23)

The annexed notes from 1 to 43 form an integral part of these financial statements.



 President /CEO (Acting)



 Chief Financial Officer



 Chairman



 Director



 Director

APNA MICROFINANCE BANK LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025

	2025 Rupees	2024 Rupees
Loss for the year	(1,648,078,423)	(3,099,992,152)
Other comprehensive income		
Items that may be reclassified to profit and loss account in subsequent periods:		
Unrealized gain on revaluation of available for sale investments	187,343,194	19,027,605
Reclassification adjustments relating to available for sale investments disposed off during the year	(115,792,884)	-
	71,550,310	19,027,605
Total comprehensive loss for the year	<u>(1,576,528,113)</u>	<u>(3,080,964,547)</u>

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 Chief Financial Officer



 Chairman



 Director

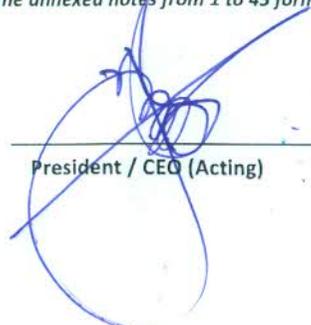


 Director

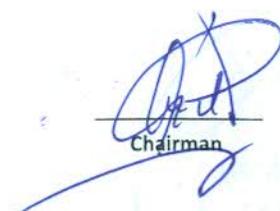
APNA MICROFINANCE BANK LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

	Share capital	Capital Reserves				Fair value reserve on investments	Total	Revenue Reserve	Total
		Discount on issue of shares	Share deposit money	Statutory reserve	Depositors' protection fund			Accumulated loss	
Rupees									
Balance as at January 01, 2024	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	-	4,331,874,188	(10,972,676,243)	(6,640,802,055)
Impact of IFRS 9 adoption	-	-	-	-	-	-	-	(210,937,884)	(210,937,884)
	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	-	4,331,874,188	(11,183,614,127)	(6,851,739,939)
Total comprehensive loss for the year									
Loss for the period	-	-	-	-	-	-	-	(3,099,992,152)	(3,099,992,152)
Other comprehensive income	-	-	-	-	-	19,027,605	19,027,605	19,027,605	19,027,605
	-	-	-	-	-	19,027,605	19,027,605	(3,099,992,152)	(3,080,964,547)
Transactions with owners recorded directly in equity									
Share deposit money received	-	-	500,000,000	-	-	-	500,000,000	-	500,000,000
	-	-	500,000,000	-	-	-	500,000,000	-	500,000,000
Balance as at December 31, 2024	4,289,849,620	(1,335,963,831)	1,850,390,279	22,078,496	5,519,624	19,027,605	4,850,901,793	(14,283,606,279)	(9,432,704,486)
Total comprehensive loss / income for the year									
Loss for the period	-	-	-	-	-	-	-	(1,648,078,423)	(1,648,078,423)
Other comprehensive income	-	-	-	-	-	-	-	-	-
Fair value gain on investment	-	-	-	-	-	71,550,310	71,550,310	-	71,550,310
	-	-	-	-	-	71,550,310	71,550,310	(1,648,078,423)	(1,576,528,113)
Transactions with owners recorded directly in equity									
Share deposit money received	-	-	500,000,000	-	-	-	500,000,000	-	500,000,000
	-	-	500,000,000	-	-	-	500,000,000	-	500,000,000
Balance as at December 31, 2025	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	90,577,915	5,422,452,103	(15,931,684,702)	(10,509,232,599)

The annexed notes from 1 to 43 form an integral part of these financial statements.

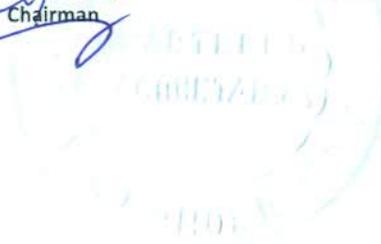

 President / CEO (Acting)


 Chief Financial Officer


 Chairman


 Director

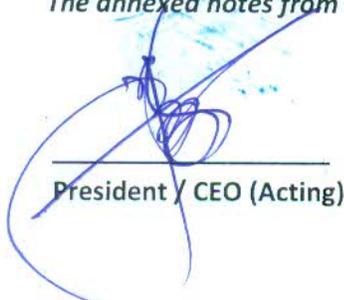

 Director



APNA MICROFINANCE BANK LIMITED
CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025 Rupees	2024 Rupees
A) CASH FLOW FROM OPERATING ACTIVITIES			
Loss for the year before levy and taxation		(1,605,104,509)	(3,062,597,733)
Adjustments for non-cash charges			
Markup on lease liabilities	21	67,698,821	121,922,816
Gain on disposal of operating fixed assets	22	(5,565,476)	(4,147,600)
Assets written off	23	-	11,975,289
Depreciation of operating fixed assets	23	68,537,581	83,285,086
Depreciation on right of use assets	23	145,146,169	192,056,041
Amortization of intangible assets	23	10,115,102	9,127,472
Credit loss allowance	26	85,215,162	(28,997,706)
		371,147,359	385,221,398
Operating cash flows before working capital changes		(1,233,957,150)	(2,677,376,335)
Changes in working capital			
(Increase)/decrease in operating assets			
Advances		(2,455,306,299)	(764,254,724)
Other assets		46,402,291	97,432,059
Increase/(decrease) in operating liabilities			
Bills payable - in Pakistan		72,261,987	(7,193,284)
Deposits		4,385,410,691	3,224,637,767
Other liabilities		3,246,984	(71,175,998)
		2,052,015,654	2,479,445,820
Cash flows from operations		818,058,504	(197,930,515)
Levies paid		(84,662,399)	(122,572,178)
Net cash flows from operating activities		733,396,105	(320,502,693)
B) CASH FLOW FROM INVESTING ACTIVITIES			
Investments made		(695,029,179)	(600,703,826)
Additions in operating fixed assets		(2,034,051)	(6,773,010)
Repayment of lease liabilities		(238,383,748)	(259,932,991)
Proceeds from disposal of operating fixed assets		9,347,763	10,150,045
Net cash flows from investing activities		(926,099,215)	(857,259,782)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Share deposit money received		500,000,000	500,000,000
Net cash flows from financing activities		500,000,000	500,000,000
Increase/(decrease) in cash and cash equivalents (A+B+C)		307,296,890	(677,762,475)
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	4,021,158,207	3,713,861,317

The annexed notes from 1 to 43 form an integral part of these financial statements.







President / CEO (Acting) Chief Financial Officer Chairman Director Director