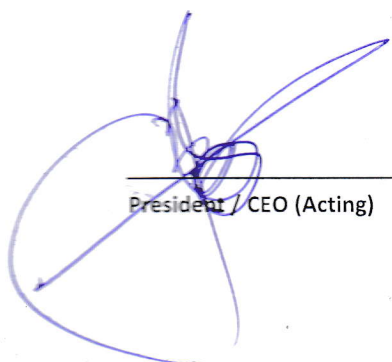


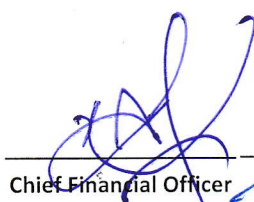
APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

	Note	March 2026	December 2025
		Rupees	Rupees
		Un-audited	Audited
ASSETS			
Cash and balances with treasury banks	3	1,189,348,521	1,292,690,277
Balances with other MFBs/Banks/NBFIs	4	1,541,284,322	2,728,467,930
Investments	5	2,709,684,014	2,640,055,660
Advances	6	10,997,323,867	10,566,072,768
Property and equipment	7	474,249,120	486,844,712
Right-of-use assets	8	579,279,773	347,604,532
Intangible assets	9	135,701,688	138,230,459
Deferred tax asset	10	1,700,000,000	1,700,000,000
Other assets	11	855,982,019	830,304,304
Total Assets		20,182,853,324	20,730,270,642
LIABILITIES			
Bills payable - in Pakistan		80,225,652	141,939,087
Deposits and other accounts	12	29,660,183,431	30,059,813,402
Lease liabilities	13	699,707,800	482,616,668
Other liabilities	14	593,838,167	555,134,084
Total liabilities		31,033,955,050	31,239,503,241
NET ASSETS		(10,851,101,726)	(10,509,232,599)
REPRESENTED BY:			
Share capital		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		2,350,390,279	2,350,390,279
Statutory reserve		22,078,496	22,078,496
Depositors' protection fund		5,519,624	5,519,624
Fair value reserve on investments	5	123,194,239	90,577,915
Revenue reserve			
Accumulated loss		(16,306,170,153)	(15,931,684,702)
Total Capital		(10,851,101,726)	(10,509,232,599)
CONTINGENCIES AND COMMITMENTS	15	-	-

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.



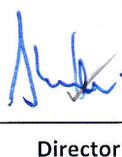
 President / CEO (Acting)



 Chief Financial Officer



 Chairman



 Director



 Director

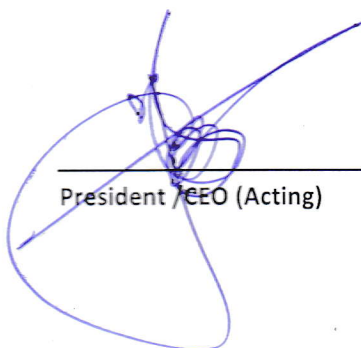
APNA MICROFINANCE BANK LIMITED

CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT - (UN-AUDITED)

FOR THE PERIOD ENDED MARCH 31, 2026

	Note	March 2026	March 2025
		Rupees	Rupees
Mark-up / Return / Interest Earned	16	916,698,423	676,407,747
Mark-up / Return / Interest Expensed	17	(824,996,393)	(730,102,740)
Net mark-up/Interest profit/(loss)		91,702,030	(53,694,993)
NON MARK-UP/ INTEREST INCOME			
Fee and commission income		63,099,334	65,302,260
Other Income	18	18,654,932	16,793,000
Total non mark-up/ interest Income		81,754,266	82,095,260
Net income		173,456,296	28,400,267
NON MARK-UP/ INTEREST EXPENSES			
Operating expenses	19	(518,859,365)	(493,525,484)
Other charges	20	(46,295)	(224,443)
Total non mark-up/ interest expenses		(518,905,660)	(493,749,927)
Loss before credit loss allowance		(345,449,364)	(465,349,660)
Credit loss allowance and write offs - net	22	(16,788,615)	(16,992,654)
Loss for the period before levy and taxation		(362,237,979)	(482,342,314)
Levy - Minimum tax differential	23	(12,247,472)	(9,451,260)
Loss for the period before taxation		(374,485,451)	(491,793,574)
Provision for taxation	24	-	-
Loss for the period		(374,485,451)	(491,793,574)
Loss per share - basic and diluted	25	(0.87)	(1.15)

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.



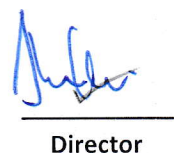
 President / CEO (Acting)



 Chief Financial Officer



 Chairman



 Director

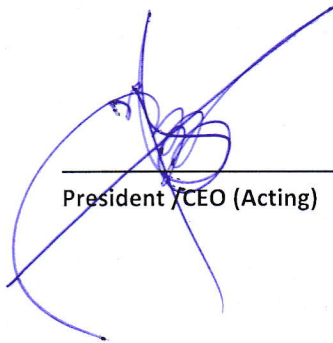


 Director


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME - (UN-AUDITED)
FOR THE PERIOD ENDED MARCH 31, 2026

	March 2026	March 2025
	Rupees	Rupees
Loss for the period	(374,485,451)	(491,793,574)
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	32,616,324	33,092,048
Reclassification adjustments relating to available for sale investments disposed off during the period		-
	32,616,324	33,092,048
Total comprehensive loss for the period	<u>(341,869,127)</u>	<u>(458,701,526)</u>

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.



President/CEO (Acting)



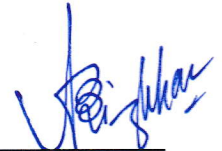
Chief Financial Officer



Chairman



Director

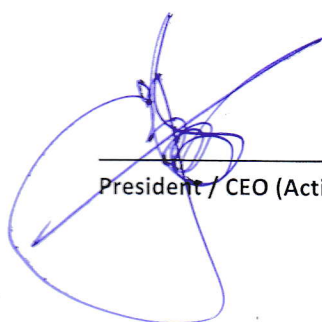


Director

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM CASH FLOW STATEMENT - (UN-AUDITED)
FOR THE PERIOD ENDED MARCH 31, 2026

	Note	March 2026 Rupees	March 2025 Rupees
A) CASH FLOW FROM OPERATING ACTIVITIES			
Loss for the period before levy and taxation		(362,237,979)	(482,342,314)
Adjustments for non-cash charges			
Markup on lease liabilities	17	19,302,732	18,009,064
Gain on disposal of operating fixed assets	18	-	(4,651,690)
Depreciation of operating fixed assets	19	14,762,166	19,865,712
Depreciation on right of use assets	19	42,980,544	34,687,977
Amortization of intangible assets	19	2,528,780	2,281,863
Credit loss allowance	22	18,402,457	19,233,699
		97,976,679	89,426,625
Operating cash flows before working capital changes		(264,261,300)	(392,915,689)
Changes in working capital			
(Increase)/decrease in operating assets			
Advances		(449,653,556)	(311,454,202)
Other assets		(26,125,166)	(4,700,156)
Increase/(decrease) in operating liabilities			
Bills payable - in Pakistan		(61,713,435)	7,909,408
Deposits		(399,629,971)	(1,276,431,141)
Other liabilities		38,704,083	(60,927,935)
		(898,418,045)	(1,645,604,026)
Cash flows from operations		(1,162,679,345)	(2,038,519,715)
Levies paid		(11,799,742)	(13,982,426)
Net cash flows from operating activities		(1,174,479,087)	(2,052,502,141)
B) CASH FLOW FROM INVESTING ACTIVITIES			
Investments made		(37,012,030)	(16,214,417)
Additions in operating fixed assets		(2,166,862)	(3,799,745)
Repayment of lease liabilities		(76,867,385)	(55,354,879)
Proceeds from disposal of operating fixed assets		-	6,968,932
Net cash flows from investing activities		(116,046,277)	(68,400,109)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Share deposit money received		-	500,000,000
Net cash flows from financing activities		-	500,000,000
Increase/(decrease) in cash and cash equivalents (A+B+C)		(1,290,525,364)	(1,620,902,250)
Cash and cash equivalents at the beginning of the period		4,021,158,207	3,713,861,317
Cash and cash equivalents at the end of the period	21	2,730,632,843	2,092,959,067

The annexed notes from 1 to 30 form an integral part of these condensed interim financial statements.



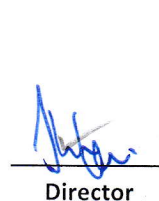
 President / CEO (Acting)



 Chief Financial Officer



 Chairman



 Director

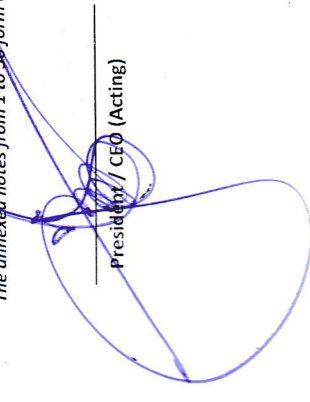


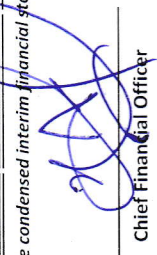
 Director

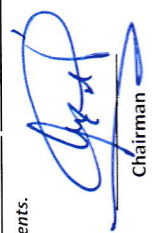
APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED MARCH 31, 2026

	Capital Reserves					Total	Revenue Reserve		
	Share capital	Discount on issue of shares	Share deposit money	Statutory reserve	Depositors' protection fund		Fair value reserve on investments	Accumulated loss	Total
Balance as at January 01, 2025	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 for the period	-	-	-	-	-	-	-	(491,793,574)	(491,793,574)
Loss for the period	-	-	-	-	-	-	-	-	-
Other comprehensive income	-	-	-	-	-	33,092,048	33,092,048	-	33,092,048
Fair value gain on investment	-	-	-	-	-	33,092,048	33,092,048	(491,793,574)	(458,701,526)
Transactions with owners recorded directly in equity	-	-	500,000,000	-	-	-	500,000,000	-	500,000,000
Share deposit money received	-	-	500,000,000	-	-	-	500,000,000	-	500,000,000
Balance as at March 31, 2025	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	52,119,653	5,383,993,841	(14,775,399,853)	(9,391,406,012)
Total comprehensive loss / income for the period	-	-	-	-	-	-	-	(1,156,284,849)	(1,156,284,849)
Loss for the period	-	-	-	-	-	-	-	-	-
Other comprehensive income	-	-	-	-	-	38,458,262	38,458,262	-	38,458,262
Fair value gain on investment	-	-	-	-	-	38,458,262	38,458,262	(1,156,284,849)	(1,117,826,587)
Transactions with owners recorded directly in equity	-	-	-	-	-	-	-	-	-
Share deposit money received	-	-	-	-	-	-	-	-	-
Balance as at December 31, 2025 - Audited	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)
Total comprehensive loss / income for the period	-	-	-	-	-	-	-	(374,485,451)	(374,485,451)
Loss for the period	-	-	-	-	-	-	-	-	-
Other comprehensive income	-	-	-	-	-	32,616,324	32,616,324	-	32,616,324
Fair value gain on investment	-	-	-	-	-	32,616,324	32,616,324	(374,485,451)	(341,869,127)
Transactions with owners recorded directly in equity	-	-	-	-	-	-	-	-	-
Share deposit money received	-	-	-	-	-	-	-	-	-
Balance as at March 31, 2026 - Un-audited	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	123,194,239	5,455,068,427	(16,306,170,153)	(10,851,101,726)

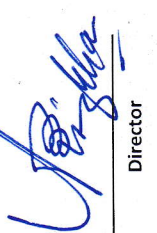
The annexed notes from 1 to 39 form an integral part of these condensed interim financial statements.


 President / CEO (Acting)


 Chief Financial Officer


 Chairman


 Director


 Director