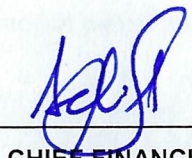
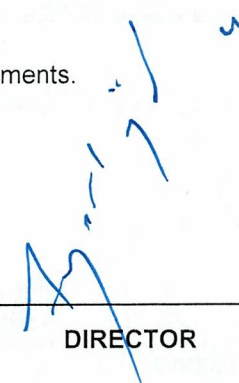


MOBILINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
ASSETS			
	Note	-----Rupees-----	
Cash and balances with treasury banks	7	10,879,361,282	9,769,793,011
Balances with other MFBs / Banks / NBFIs	8	15,020,604,630	7,612,121,991
Lending to financial institutions	9	42,746,737,795	26,409,646,615
Investments	10	129,010,495,969	95,281,453,678
Advances	11	115,915,498,292	101,060,415,978
Property and equipment	12	2,719,308,051	2,572,349,251
Right-of-use assets	13	2,712,099,330	2,398,823,114
Intangible assets	14	1,426,100,921	1,384,561,195
Deferred tax asset	15	8,614,632,663	6,878,114,415
Other assets	16	11,711,679,319	8,625,704,310
Total assets		340,756,518,252	261,992,983,558
LIABILITIES			
Bills payable	17	677,698,561	703,185,185
Borrowings	18	3,558,530,237	3,518,017,954
Deposits and other accounts	19	277,600,894,486	213,933,455,780
Lease liabilities	20	3,139,018,816	2,813,484,781
Subordinated debt	21	2,015,222,253	2,011,404,171
Deferred grants	22	75,728,774	94,467,205
Other liabilities	23	34,771,603,921	21,436,525,096
Total liabilities		321,838,697,048	244,510,540,172
NET ASSETS		18,917,821,204	17,482,443,386
REPRESENTED BY:			
Share capital	24	4,131,964,180	4,131,964,180
Share premium		2,756,882,650	2,756,882,650
Advance against issue of shares	25	5,611,750,000	5,611,750,000
Statutory reserve		1,945,335,466	1,644,500,858
Depositors' protection fund		793,049,673	684,083,452
(Deficit) / Surplus on fair value of assets	26	(39,844,546)	62,708,244
Unappropriated profit		3,718,683,781	2,590,554,002
		18,917,821,204	17,482,443,386
		18,917,821,204	17,482,443,386
CONTINGENCIES AND COMMITMENTS			
	27		

The annexed notes 1 to 44 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 SIX MONTHS PERIOD ENDED JUNE 30, 2026

		Quarter Ended		Period Ended	
		June 30, 2026	June 30, 2025	Year-to-Date June 30, 2026	Prior Year Period June 30, 2025
	Note	-----Rupees-----			
Markup / return / interest earned	28	23,866,086,456	16,203,547,479	47,384,372,742	30,654,540,094
Markup / return / interest expensed	29	(3,196,199,449)	(2,645,148,501)	(6,373,860,601)	(5,115,253,481)
Net markup / interest income		20,669,887,007	13,558,398,978	41,010,512,141	25,539,286,613
NON MARK-UP/ INTEREST INCOME					
Fee, commission and brokerage income	30	8,401,895,214	5,015,570,368	15,758,144,765	9,785,490,251
Gain on securities		3,356	5,666,500	3,356	5,666,500
Foreign exchange income / (Loss)		(368,296)	(3,873,369)	243,448	(6,212,078)
Other income	31	178,132,449	117,284,168	222,506,371	152,592,021
Total non markup / interest income		8,579,662,723	5,134,647,667	15,980,897,940	9,937,536,694
Total income		29,249,549,730	18,693,046,645	56,991,410,081	35,476,823,307
NON MARK-UP/ INTEREST EXPENSES					
Operating expenses	32	20,556,792,915	12,242,650,987	40,236,108,295	23,176,717,130
Workers welfare fund		31,697,055	20,899,706	48,871,207	29,008,356
Other charges	33	110,000	49,000	110,000	69,000
Total non markup / interest expenses		(20,588,599,970)	(12,263,599,693)	(40,285,089,502)	(23,205,794,486)
Profit before credit loss allowance		8,660,949,760	6,429,446,952	16,706,320,579	12,271,028,821
Credit loss allowance and write offs - net	34	(7,045,646,253)	(5,359,766,700)	(14,221,443,564)	(10,795,916,076)
PROFIT BEFORE TAXATION		1,615,303,507	1,069,680,252	2,484,877,015	1,475,112,745
TAXATION	35	(692,275,642)	(428,977,901)	(980,703,976)	(573,308,553)
PROFIT AFTER TAXATION		923,027,865	640,702,351	1,504,173,039	901,804,192
Earnings per share	36	2.23	2.36	3.64	2.18
Diluted earnings per share	37	1.45	1.55	2.36	2.18

The annexed notes 1 to 44 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 CASH FLOW STATEMENT (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

		Period Ended June 30,	
		2026	2025
		-----Rupees-----	
CASH FLOW FROM OPERATING ACTIVITIES:		2,484,877,015	1,475,112,745
Profit Before Taxation			
<i>Adjustment for non cash items and other items:</i>			
Depreciation on property and equipment		336,473,235	216,275,089
Depreciation on right-of-use assets	13	233,237,192	209,933,110
Amortization on intangible assets		155,241,990	140,995,786
Credit loss allowance and write offs - net	34	14,221,443,564	10,795,916,076
Provision for gratuity	32	93,494,089	70,159,892
(Gain)/Loss on disposal of operating fixed assets	31	(252,482)	11,594,216
Gain on disposal of securities		(3,356)	(5,666,500)
Markup on subordinated debt	21	135,526,575	151,220,274
Markup on Borrowings	18	136,199,595	135,281,847
Finance charges on lease liability	20	216,006,831	167,738,267
		15,527,367,233	11,893,448,057
		18,012,244,248	13,368,560,802
(Increase) / Decrease in Operating Assets:			
Lendings to financial institutions	9	(16,337,091,180)	(7,195,626,669)
Advances		(29,076,525,878)	(18,323,039,183)
Others assets		(3,085,975,009)	(500,922,284)
		(48,499,592,067)	(26,019,588,136)
Increase / (Decrease) in Operating Liabilities:			
Bills payable		(25,486,624)	40,808,002
Borrowings	18	(378,432)	679,498,512
Gratuity Payable		(22,567,220)	(5,271,683)
Deposits and other accounts	19	63,667,438,706	36,832,433,704
Other liabilities (excluding taxation and defined benefit obligation)		12,425,481,931	699,510,453
		76,044,488,361	38,246,978,988
		45,557,140,542	25,595,951,654
<i>Payments against off-balance sheet obligations</i>			
Finance cost paid on short term borrowings		(114,047,311)	(48,025,608)
Finance cost paid on subordinated debt		(131,708,493)	(155,915,280)
Finance charges on lease liability		(216,006,831)	(167,738,267)
Income tax paid		(1,815,059,278)	(1,347,679,722)
		(2,276,821,913)	(1,719,358,877)
		43,280,318,629	23,876,592,777
Net cash flow from operating activities			
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from amortised cost securities		6,083,654,173	1,050,127
Net (Investment in) / Proceeds from FVOCI securities		(7,078,023,779)	2,692,161,997
Proceeds from / Net (Investment in) TDRs		110,777,296	(66,232,596)
Investment in Property and equipment	12	(487,372,766)	(129,970,440)
Investment in Intangible	14	(196,781,716)	(174,216,163)
Proceeds from sale of Property and equipment		4,193,213	4,435,798
		(1,563,553,579)	2,327,228,723
Net cash used in investing activities			
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liability	20	(220,979,373)	(8,117,928)
Net cash used in financing activities		(220,979,373)	(8,117,928)
Net increase in cash and cash equivalents		41,495,785,677	26,195,703,572
Cash and cash equivalents at beginning of the year		92,944,110,355	72,346,306,932
Cash and cash equivalents at end of the year		134,439,896,032	98,542,010,504
Cash and cash equivalents comprise of the following:			
Cash and balances with SBP and NBP		10,879,361,282	10,385,896,889
Balances with other banks/NBFIs/MFBs		15,011,804,630	15,437,353,935
Investments with original maturity of less than three months		108,548,730,120	72,718,759,680
Lending to Financial Institutions		-	-
		134,439,896,032	98,542,010,504

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.

PRESIDENT/ CHIEF
EXECUTIVE

CHIEF FINANCIAL
OFFICER

CHAIRMAN

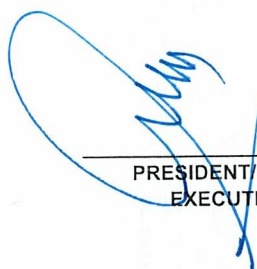
DIRECTOR

DIRECTOR

MOBILINK MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Quarter Ended June 30,		Period Ended June 30,	
	2026	2025	2026	2025
	-----Rupees-----			
Profit after taxation for the period	923,027,865	640,702,351	1,504,173,039	901,804,192
Other comprehensive income 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	203,129,802	25,757,500	(166,045,711)	(62,354,000)
Related tax impact	(79,220,623)	(10,045,425)	63,492,921	24,318,060
	123,909,179	15,712,075	(102,552,790)	(38,035,940)
Total comprehensive income for the period transferred to equity	1,046,937,044	656,414,426	1,401,620,249	863,768,252

The annexed notes 1 to 44 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 STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Capital reserves			Revenue reserve			Total
	Share capital	Share premium	Advance Against Issue of Shares	Statutory reserve	Depositors Protection Fund	Unappropriated Profit	
Balance at January 01, 2025	2,713,596,830	-	4,175,250,000	1,166,278,556	506,446,596	813,217,791	9,415,290,418
Profit for the period	-	-	-	-	-	901,804,192	901,804,192
Other comprehensive income - net of tax	-	-	-	-	-	(38,035,940)	(38,035,940)
Total comprehensive income for the period	-	-	-	-	-	901,804,192	863,768,252
Transfers to statutory reserves	-	-	-	180,360,838	-	(180,360,838)	-
Transfer to Depositors protection fund	-	-	-	-	-	-	-
- 5% of the profit after tax for the period	-	-	-	-	45,090,210	(45,090,210)	-
- return on investments	-	-	-	-	30,868,523	-	30,868,523
	-	-	-	-	75,958,733	(45,090,210)	30,868,523
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)	-	-	-	-
Closing Balance as at June 30, 2025	4,131,964,180	2,756,882,650	-	1,346,639,394	582,405,329	1,489,570,935	10,309,927,193
Opening Balance as at July 01, 2025	4,131,964,180	2,756,882,650	-	1,346,639,394	582,405,329	1,489,570,935	10,309,927,193
Profit for the period	-	-	-	-	-	1,489,307,319	1,489,307,319
Other comprehensive income - net of tax	-	-	-	-	-	(15,997,422)	44,246,117
Total comprehensive income for the period	-	-	-	-	-	1,473,309,897	1,533,553,436
Transfers to statutory reserves	-	-	-	297,861,464	-	(297,861,464)	-
Transfer to Depositors protection fund	-	-	-	-	-	-	-
- 5% of the profit after tax for the period	-	-	-	-	74,465,366	(74,465,366)	-
- return on investments	-	-	-	-	27,212,757	-	27,212,757
	-	-	-	-	101,678,123	(74,465,366)	27,212,757
Transactions with owners, recorded directly in equity							
Advance against issue of shares	-	-	5,611,750,000	-	-	-	5,611,750,000
Balance at December 31, 2025	4,131,964,180	2,756,882,650	5,611,750,000	1,644,500,858	684,083,452	2,590,554,002	17,482,443,386
Opening Balance as at January 01, 2026	4,131,964,180	2,756,882,650	5,611,750,000	1,644,500,858	684,083,452	2,590,554,002	17,482,443,386
Profit for the period	-	-	-	-	-	1,504,173,039	1,504,173,039
Other comprehensive income - net of tax	-	-	-	-	-	(102,552,790)	(102,552,790)
Total comprehensive income for the year	-	-	-	-	-	1,504,173,039	1,401,620,249
Transfers to statutory reserves	-	-	-	300,834,608	-	(300,834,608)	-
Transfer to Depositors protection fund	-	-	-	-	-	-	-
- 5% of the profit after tax for the period	-	-	-	-	75,208,652	(75,208,652)	-
- return on investments	-	-	-	-	33,757,569	-	33,757,569
	-	-	-	-	108,966,221	(75,208,652)	33,757,569
Transactions with owners, recorded directly in equity							
Advance against issue of shares converted to share capital and share premium	-	-	-	-	-	-	-
Advance against issue of shares	-	-	-	-	-	-	-
Balance as at June 30, 2026	4,131,964,180	2,756,882,650	5,611,750,000	1,945,335,466	793,049,673	3,718,663,781	18,917,821,204

The annexed notes 1 to 44 form an integral part of these condensed interim financial statements.


PRESIDENT/ CHIEF EXECUTIVE


CHIEF FINANCIAL OFFICER


CHAIRMAN


DIRECTOR


DIRECTOR