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

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
ASSETS		-----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

	Note	Period Ended June 30, 2026	Period Ended June 30, 2025
		----Rupees----	
CASH FLOW FROM OPERATING ACTIVITIES:			
Profit Before Taxation		2,484,877,015	1,475,112,745
Adjustment for non cash items and other items:			
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 securitites		(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
Payments against off-balance sheet obligations			
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)
Net cash flow from operating activities		43,280,318,629	23,876,592,777
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
Net cash used in investing activities		(1,563,553,579)	2,327,228,723
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		
	Share capital	Share premium	Advance Against Issue of Shares	Statutory reserve	Depositors Protection Fund	Unappropriated Profit	Surplus/(Deficit) on revaluation of	Total
				Rupees				
Balance at January 01, 2025	2,713,596,830	-	4,175,250,000	1,166,278,556	506,446,596	813,217,791	40,500,645	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	(38,035,940)	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								
Adavance against issue of shares coverted 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	2,464,705	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	2,464,705	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)	60,243,539	44,246,117
Total comprehensive income for the period	-	-	-	-	-	1,473,309,897	60,243,539	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	62,708,244	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	62,708,244	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	(102,552,790)	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	3,718,683,781	(39,844,546)	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