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

	Note	June 30, 2026 Rupees Un-audited	December 31, 2025 Rupees Audited Restated	December 31, 2024 Rupees Audited Restated
ASSETS				
Cash and balances with treasury banks	7	1,219,134,568	1,292,690,277	1,645,885,474
Balances with other MFB's/ Banks/ NBFI's	8	1,956,498,031	2,728,467,930	2,067,975,843
Investments	9	2,719,397,845	2,641,814,648	1,879,138,230
Advances	10	11,150,487,056	10,566,072,768	8,195,981,631
Property and equipment	11	461,559,707	486,844,712	557,130,528
Right-of-use assets	12	579,713,181	347,604,532	421,806,211
Intangible assets	13	133,172,908	138,230,459	148,345,561
Deferred tax asset	14	1,700,000,000	1,700,000,000	1,700,000,000
Other assets	15	828,436,645	828,665,153	834,273,339
Total assets		20,748,399,941	20,730,390,479	17,450,536,817
LIABILITIES				
Bills payable - in Pakistan		100,650,394	141,939,087	69,677,100
Deposits and other accounts	16	30,604,888,756	30,059,813,402	25,674,402,711
Lease liabilities	17	710,712,051	482,616,668	582,357,105
Other liabilities	18	605,744,835	555,134,084	551,887,100
Total liabilities		32,021,996,036	31,239,503,241	26,878,324,016
NET ASSETS		(11,273,596,095)	(10,509,112,762)	(9,427,787,199)
REPRESENTED BY:				
Share capital		4,289,849,620	4,289,849,620	4,289,849,620
Capital reserves				
Discount on issue of shares		(1,335,963,831)	(1,335,963,831)	(1,335,963,831)
Share deposit money		2,350,390,279	2,350,390,279	1,850,390,279
Statutory reserve		22,078,496	22,078,496	22,078,496
Depositors' protection fund		5,519,624	5,519,624	5,519,624
Fair value reserve on investments	9	-	1,758,988	5,662,059
		1,042,024,568	1,043,783,556	547,686,627
Revenue reserve				
Accumulated loss		(16,605,470,283)	(15,842,745,938)	(14,265,323,446)
TOTAL CAPITAL		(11,273,596,095)	(10,509,112,762)	(9,427,787,199)
CONTINGENCIES AND COMMITMENTS	19	-	-	-

The annexed notes 1 to 35 form an integral part of these condensed interim financial statements.

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

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APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM PROFIT AND LOSS ACCOUNT - (UN-AUDITED)
FOR THE PERIOD ENDED JUNE 30, 2026

	Note	Three month period ended June 30,		Six month period ended June 30,	
		2026	2025	2026	2025
		Rupees	Rupees	Rupees	Rupees
			Restated		Restated
Markup/ return/ interest earned	20	989,736,887	797,176,362	1,939,051,634	1,506,676,157
Markup/ return/ interest expensed	21	(890,801,022)	(725,945,897)	(1,715,797,415)	(1,456,048,637)
Net markup/ interest profit		98,935,865	71,230,465	223,254,219	50,627,520
NON MARKUP/ INTEREST INCOME					
Fee and commission income		55,525,037	83,522,903	118,624,371	148,825,163
Other income	22	13,343,024	18,096,114	31,997,956	34,889,114
Total non markup/ interest income		68,868,061	101,619,017	150,622,327	183,714,277
Net income		167,803,926	172,849,482	373,876,546	234,341,797
NON MARK-UP/ INTEREST EXPENSES					
Operating expenses	23	(542,254,483)	(508,198,171)	(1,061,113,848)	(1,001,723,655)
Other charges	24	(169,914)	151,239	(216,209)	(73,204)
Total non markup/ interest expenses		(542,424,397)	(508,046,932)	(1,061,330,057)	(1,001,796,859)
Loss before credit loss allowance		(374,620,471)	(335,197,450)	(687,453,511)	(767,455,062)
Credit loss allowance and write offs - net	26	(32,761,269)	(17,288,194)	(49,549,884)	(34,280,848)
Loss for the period before levy and taxation		(407,381,740)	(352,485,644)	(737,003,395)	(801,735,910)
Levy - Minimum tax differential	27	(13,065,774)	(11,008,741)	(25,720,950)	(20,693,767)
Loss for the period before taxation		(420,447,514)	(363,494,385)	(762,724,345)	(822,429,677)
Provision for taxation	28	-	-	-	-
Loss for the period		(420,447,514)	(363,494,385)	(762,724,345)	(822,429,677)
Loss per share - basic and diluted	29	(0.98)	(0.85)	(1.78)	(1.92)

The annexed notes 1 to 35 form an integral part of these condensed interim financial statements.

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

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

	Three month period ended June 30,		Six month period ended June 30,	
	2026	2025	2026	2025
	Rupees	Rupees	Rupees	Rupees
		Restated		Restated
Loss for the period	(420,447,514)	(363,494,385)	(762,724,345)	(822,429,677)
Other comprehensive income				
Items that may be reclassified to profit and loss account in subsequent periods:				
Unrealized (loss)/ gain on revaluation of available for sale investments	(389,438)	4,318,619	(1,758,988)	2,951,967
Reclassification adjustments relating to available for sale investments disposed off during the period	-	-	-	-
	(389,438)	4,318,619	(1,758,988)	2,951,967
Total comprehensive loss for the period	(420,836,952)	(359,175,766)	(764,483,333)	(819,477,710)

The annexed notes 1 to 35 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 - (UN-AUDITED)
FOR THE PERIOD ENDED JUNE 30, 2026

	Share capital	Capital reserves					Revenue reserve	Total
		Discount on issue of shares	Share deposit money	Statutory reserve	Depositors' protection fund	Fair value reserve on investments	Accumulated loss	
	----------	----------	----------	----------	Rupees	----------	----------	----------
Balance as at January 01, 2025 - Audited (restated)	4,289,849,620	(1,335,963,831)	1,850,390,279	22,078,496	5,519,624	5,662,059	(14,265,323,446)	(9,427,787,199)
Total comprehensive loss for the period								
Loss for the period	-	-	-	-	-	-	(822,429,677)	(822,429,677)
Other comprehensive income								
Fair value loss on investment	-	-	-	-	-	2,951,967		2,951,967
	-	-	-	-	-	2,951,967	(822,429,677)	(819,477,710)
Transactions with owners recorded directly in equity								-
Share deposit money received	-	-	500,000,000	-	-	-	-	500,000,000
Balance as at June 30, 2025 - Un-audited (restated)	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	8,614,026	(15,087,753,123)	(9,747,264,909)
Total comprehensive loss for the period								
Loss for the period	-	-	-	-	-	-	(754,992,815)	(754,992,815)
Other comprehensive loss								-
Fair value loss on investment	-	-	-	-	-	(6,855,038)	-	(6,855,038)
	-	-	-	-	-	(6,855,038)	(754,992,815)	(761,847,853)
Balance as at December 31, 2025 - Audited (restated)	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	1,758,988	(15,842,745,938)	(10,509,112,762)
Total comprehensive loss for the period								
Loss for the period	-	-	-	-	-	-	(762,724,345)	(762,724,345)
Other comprehensive loss								-
Fair value loss on investment	-	-	-	-	-	(1,758,988)	-	(1,758,988)
	-	-	-	-	-	(1,758,988)	(762,724,345)	(764,483,333)
Balance as at June 30, 2026 - Un-audited	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	-	(16,605,470,283)	(11,273,596,095)

The annexed notes 1 to 35 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 JUNE 30, 2026

	Note	Six month period ended June 30, 2026 Rupees	2025 Rupees Restated
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Loss for the period before levy and taxation		(737,003,395)	(801,735,910)
Adjustments for non-cash and other items			
Markup on lease liabilities	21	41,479,537	35,444,282
Loss/(gain) on disposal of operating fixed assets	22	17,051	(5,719,317)
Depreciation of operating fixed assets	23	28,815,186	35,304,724
Depreciation on right of use assets	23	85,622,954	70,704,000
Amortization of intangible assets	23	5,057,551	5,057,532
Provision against employee's fraud	26	13,000,000	-
Credit loss allowance	26	38,775,439	38,085,050
		212,767,718	178,876,271
Operating cash flows before working capital changes		(524,235,677)	(622,859,639)
Changes in working capital			
(Increase)/ decrease in operating assets			
Advances		(623,189,727)	(774,925,695)
Other assets		13,278,508	34,467,287
Increase/ (decrease) in operating liabilities			
Bills payable - in Pakistan		(41,288,693)	81,996,056
Deposits		545,075,354	1,602,413,991
Other liabilities		50,610,751	11,262,430
		(55,513,807)	955,214,069
Cash flows from operations		(579,749,484)	332,354,430
Levies paid		(51,770,950)	(31,636,549)
Net cash flows from operating activities		(631,520,434)	300,717,881
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Investments made		(79,342,185)	(424,089,909)
Additions to operating fixed assets		(3,565,032)	(7,815,120)
Repayment of lease liabilities		(131,115,757)	(124,946,226)
Proceeds from disposal of operating fixed assets		17,800	8,900,949
Net cash flows from investing activities		(214,005,174)	(547,950,306)
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Share deposit money received		-	500,000,000
Net cash flows from financing activities		-	500,000,000
(Decrease)/ increase in cash and cash equivalents (A+B+C)		(845,525,608)	252,767,575
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	25	3,175,632,599	3,966,628,892

The annexed notes 1 to 35 form an integral part of these condensed interim financial statements.

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

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