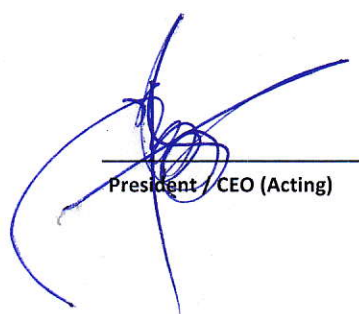


APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

	Note	September 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	1,222,206,779	1,292,690,277	1,645,885,474
Balances with other MFB's/ Banks/ NBFI's	8	2,040,096,007	2,728,467,930	2,067,975,843
Investments	9	2,771,201,727	2,641,814,648	1,879,138,230
Advances	10	11,024,616,125	10,566,072,768	8,195,981,631
Property and equipment	11	449,067,631	486,844,712	557,130,528
Right-of-use assets	12	626,407,201	347,604,532	421,806,211
Intangible assets	13	130,644,128	138,220,459	148,345,561
Deferred tax asset	14	1,700,000,000	1,700,000,000	1,700,000,000
Other assets	15	794,122,330	828,665,153	834,273,339
Total assets		20,758,361,928	20,730,390,479	17,450,536,817
LIABILITIES				
Bills payable - in Pakistan		85,080,202	141,939,087	69,677,100
Deposits and other accounts	16	30,948,540,930	30,059,813,402	25,674,402,711
Lease liabilities	17	770,422,145	482,616,668	582,357,105
Other liabilities	18	616,755,326	555,134,084	551,887,100
Total liabilities		32,420,798,602	31,239,503,241	26,878,324,016
NET ASSETS		(11,662,436,674)	(10,509,112,762)	(9,427,787,199)
REPRESENTED BY:				
Share capital		5,450,406,710	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		1,189,833,189	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
		(118,532,522)	1,043,783,556	547,686,627
Revenue reserve				
Accumulated loss		(16,994,310,862)	(15,842,745,938)	(14,265,323,446)
TOTAL CAPITAL		(11,662,436,674)	(10,509,112,762)	(9,427,787,199)
CONTINGENCIES AND COMMITMENTS	19	-	-	-

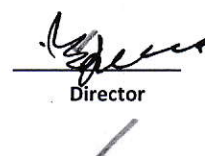
The annexed notes 1 to 34 form an integral part of these condensed interim financial statements.


President / CEO (Acting)


Chief Financial Officer


Chairman

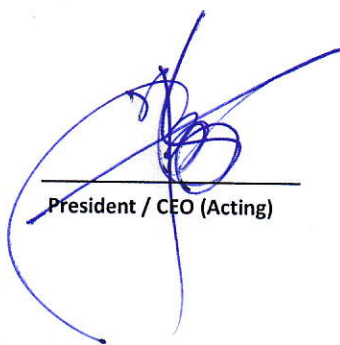

Director


Director

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

	Note	Three month period ended September 30,		Nine month period ended September 30,	
		2026	2025	2026	2025
		Rupees	Rupees	Rupees	Rupees
			Restated		Restated
Markup/ return/ interest earned	20	1,041,555,622	833,320,868	2,980,607,256	2,339,997,025
Markup/ return/ interest expensed	21	(931,970,193)	(757,101,668)	(2,647,767,608)	(2,213,150,305)
Net markup/ interest profit		109,585,429	76,219,200	332,839,648	126,846,720
NON MARKUP/ INTEREST INCOME					
Fee and commission income		44,688,839	62,513,660	163,313,210	211,338,823
Other income	22	11,949,224	11,812,139	43,947,180	46,701,253
Total non markup/ interest income		56,638,063	74,325,799	207,260,390	258,040,076
Net income		166,223,492	150,544,999	540,100,038	384,886,796
NON MARK-UP/ INTEREST EXPENSES					
Operating expenses	23	(535,674,106)	(518,795,799)	(1,596,787,954)	(1,520,519,454)
Other charges	24	(24,897)	(30,061)	(241,106)	(103,265)
Total non markup/ interest expenses		(535,699,003)	(518,825,860)	(1,597,029,060)	(1,520,622,719)
Loss before credit loss allowance		(369,475,511)	(368,280,861)	(1,056,929,022)	(1,135,735,923)
Credit loss allowance and write offs - net	26	(5,787,012)	(23,226,145)	(55,336,896)	(57,506,993)
Loss for the period before levy and taxation		(375,262,523)	(391,507,006)	(1,112,265,918)	(1,193,242,916)
Levy - Minimum tax differential	27	(13,578,056)	(11,197,931)	(39,299,006)	(31,891,698)
Loss for the period before taxation		(388,840,579)	(402,704,937)	(1,151,564,924)	(1,225,134,614)
Provision for taxation	28	-	-	-	-
Loss for the period		(388,840,579)	(402,704,937)	(1,151,564,924)	(1,225,134,614)
Loss per share - basic and diluted	29	(0.71)	(0.94)	(2.11)	(2.86)

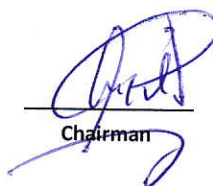
The annexed notes 1 to 34 form an integral part of these condensed interim financial statements.



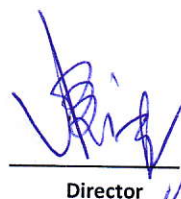
President / CEO (Acting)



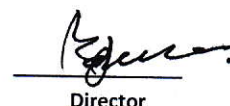
Chief Financial Officer



Chairman



Director



Director

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

	Three month period ended September 30,		Nine month period ended September 30,	
	2026	2025	2026	2025
	Rupees	Rupees	Rupees	Rupees
		Restated		Restated

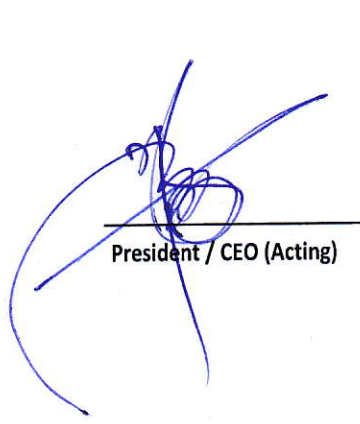
Loss for the period	(388,840,579)	(402,704,937)	(1,151,564,924)	(1,225,134,614)
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Other comprehensive income

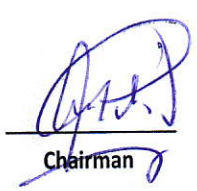
Items that may be reclassified to profit and loss account in subsequent periods:

Unrealized (loss)/ gain on revaluation of available for sale investments	-	(7,575,463)	(1,758,988)	(4,623,496)
Reclassification adjustments relating to available for sale investments disposed off during the period	-	-	-	-
	-	(7,575,463)	(1,758,988)	(4,623,496)
Total comprehensive loss for the period	<u>(388,840,579)</u>	<u>(410,280,400)</u>	<u>(1,153,323,912)</u>	<u>(1,229,758,110)</u>

The annexed notes 1 to 34 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 SEPTEMBER 30, 2026

	Capital reserves				Revenue reserve		Total	
	Share capital	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	-	-	-	-	-	-	(1,225,134,614)	(1,225,134,614)
Other comprehensive income	-	-	-	-	-	(4,623,496)	(4,623,496)	(4,623,496)
Fair value loss on investment	-	-	-	-	-	(4,623,496)	(1,225,134,614)	(1,229,758,110)
Transactions with owners recorded directly in equity	-	-	500,000,000	-	-	-	-	-
Share deposit money received	-	-	500,000,000	-	-	-	-	500,000,000
Balance as at September 30, 2025 - Un-audited (restated)	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	1,038,563	(15,490,458,060)	(10,157,545,309)
Total comprehensive loss for the period								
Loss for the period	-	-	-	-	-	-	(352,287,878)	(352,287,878)
Other comprehensive loss	-	-	-	-	-	720,425	-	720,425
Fair value loss on investment	-	-	-	-	-	720,425	(352,287,878)	(351,567,453)
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	-	-	-	-	-	-	(1,151,564,924)	(1,151,564,924)
Other comprehensive loss	-	-	-	-	-	(1,758,988)	-	(1,758,988)
Fair value loss on investment	-	-	-	-	-	(1,758,988)	(1,151,564,924)	(1,153,323,912)
Transactions with owners recorded directly in equity	-	-	-	-	-	-	-	-
Share deposit money received	1,160,557,090	-	(1,160,557,090)	-	-	-	-	-
Share issued against share deposit money	1,160,557,090	-	(1,160,557,090)	-	-	-	-	-
Balance as at September 30, 2026 - Un-audited	5,450,406,710	(1,335,963,831)	1,189,833,189	22,078,496	5,519,624	-	(16,994,310,862)	(11,662,436,674)

The annexed notes 1 to 34 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 SEPTEMBER 30, 2026

	Note	Nine month period ended September 30,	
		2026	2025
		Rupees	Rupees
			Restated

A) CASH FLOWS FROM OPERATING ACTIVITIES

Loss for the period before levy and taxation		(1,112,265,918)	(1,193,242,916)
Adjustments for non-cash and other items			

Markup on lease liabilities	21	65,584,575	51,949,461
Loss/(gain) on disposal of operating fixed assets	22	17,051	(5,613,221)
Depreciation of operating fixed assets	23	41,736,527	52,089,626
Depreciation on right of use assets	23	129,396,977	106,857,394
Amortization of intangible assets	23	7,586,341	7,586,313
Provision against employee's fraud	26	13,000,000	
Credit loss allowance	26	46,291,815	62,995,769
		303,613,286	275,865,342
Operating cash flows before working capital changes		(808,652,632)	(917,377,574)

Changes in working capital

(Increase)/ decrease in operating assets

Advances

Other assets

Increase/ (decrease) in operating liabilities

Bills payable - in Pakistan

Deposits

Other liabilities

Cash flows from operations

Levies paid

Net cash flows from operating activities

(504,835,172)	(1,413,391,747)
57,536,629	88,070,284
(56,858,885)	(3,025,631)
888,727,528	2,674,524,743
61,621,242	12,560,698
446,191,341	1,358,738,347
(362,461,291)	441,360,773
(75,292,532)	(46,392,475)
(437,753,823)	394,968,298

B) CASH FLOWS FROM INVESTING ACTIVITIES

Investments made

Additions to operating fixed assets

Repayment of lease liabilities

Proceeds from disposal of operating fixed assets

Net cash flows from investing activities

(131,146,067)	(522,371,514)
(3,994,587)	(10,120,560)
(185,978,744)	(178,986,491)
17,800	9,171,252
(321,101,598)	(702,307,313)

C) CASH FLOWS FROM FINANCING ACTIVITIES

Share deposit money received

Net cash flows from financing activities

(Decrease)/ increase in cash and cash equivalents (A+B+C)

Cash and cash equivalents at the beginning of the period

Cash and cash equivalents at the end of the period

25

-	500,000,000
-	500,000,000
(758,855,421)	192,660,985
4,021,158,207	3,713,861,317
3,262,302,786	3,906,522,302

The annexed notes 1 to 34 form an integral part of these condensed interim financial statements.

President / CEO (Acting)

Chief Financial Officer

Chairman

Director

Director