

APNA MICROFINANCE BANK LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION - (UN-AUDITED)
AS AT JUNE 30, 2025

	Note	June 30, 2025 Rupees	Audited December 31, 2024 Rupees
ASSETS			
Cash and balances with treasury banks	7	1,260,551,082	1,645,885,474
Balances with other MFBs/Banks/NBFIs	8	2,706,077,810	2,067,975,843
Investments	9	2,297,566,080	1,873,476,171
Advances	10	8,932,822,276	8,195,981,631
Property and equipment	11	526,459,293	557,130,528
Right-of-use assets	12	395,445,505	421,806,211
Intangible assets	13	143,288,028	148,345,561
Deferred tax asset	14	1,700,000,000	1,700,000,000
Other assets	15	812,317,951	835,018,111
Total Assets		18,774,528,025	17,445,619,530
LIABILITIES			
Bills payable - in Pakistan		151,673,156	69,677,100
Deposits and other accounts	16	27,276,816,702	25,674,402,711
Lease liabilities	17	537,198,455	582,357,105
Other liabilities	18	563,149,530	551,887,100
Total liabilities		28,528,837,843	26,878,324,016
NET ASSETS		(9,754,309,818)	(9,432,704,486)
REPRESENTED BY:			
Share capital		4,289,849,620	4,289,849,620
Discount on issue of shares		(1,335,963,831)	(1,335,963,831)
Share deposit money		2,350,390,279	1,850,390,279
Statutory reserve		22,078,496	22,078,496
Depositors' protection fund		5,519,624	5,519,624
Fair value reserve on investments	9	84,975,172	19,027,605
Accumulated loss		(15,171,159,178)	(14,283,606,279)
Total Capital		(9,754,309,818)	(9,432,704,486)

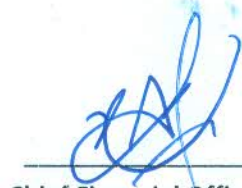
CONTINGENCIES AND COMMITMENTS

19

The annexed notes 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 JUNE 30, 2025

	Note	Six month period ended June 30,		Three month period ended June 30,	
		2025	2024	2025	2024
		Rupees	Rupees	Rupees	Rupees
Mark-up / Return / Interest Earned	20	1,440,728,590	1,488,009,764	764,320,843	778,480,681
Mark-up / Return / Interest Expensed	21	(1,456,048,637)	(1,974,794,836)	(725,945,897)	(1,025,959,737)
Net mark-up/Interest (loss)/profit		(15,320,047)	(486,785,072)	38,374,946	(247,479,056)
NON MARK-UP/ INTEREST INCOME					
Fee and commission income		148,825,163	96,474,705	83,522,903	54,977,169
Other Income	22	34,889,114	40,532,685	18,096,114	25,562,441
Total non mark-up/ interest Income		183,714,277	137,007,390	101,619,017	80,539,610
Net income / (loss)		168,394,230	(349,777,682)	139,993,963	(166,939,446)
NON MARK-UP/ INTEREST EXPENSES					
Operating expenses	23	(1,001,723,655)	(1,090,698,617)	(508,198,171)	(546,404,609)
Other charges	24	(73,204)	(180,081)	151,239	-
Total non mark-up/ interest expenses		(1,001,796,859)	(1,090,878,698)	(508,046,932)	(546,404,609)
Loss before credit loss allowance		(833,402,629)	(1,440,656,380)	(368,052,969)	(713,344,055)
Credit loss allowance and write offs - net	26	(34,280,848)	(80,072,113)	(17,288,194)	(39,045,895)
Loss before levy and taxation		(867,683,477)	(1,520,728,493)	(385,341,163)	(752,389,950)
Minimum tax differential - levy	27	(19,869,422)	(19,806,056)	(10,418,162)	(10,418,223)
Loss for the period before taxation		(887,552,899)	(1,540,534,549)	(395,759,325)	(762,808,173)
Provision for taxation	28	-	-	-	-
Loss for the period		(887,552,899)	(1,540,534,549)	(395,759,325)	(762,808,173)
Loss per share - basic and diluted	29	(2.07)	(3.59)	(0.92)	(1.78)


The annexed notes 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, 2025

	Note	Six month period ended June 30,	
		2025	2024
		Rupees	Rupees

A) CASH FLOW FROM OPERATING ACTIVITIES

Loss before levy and taxation		(867,683,477)	(1,520,728,493)
Adjustments for non-cash charges			
Depreciation of operating fixed assets	23	35,304,724	42,681,746
Depreciation on right of use assets	23	70,704,000	129,875,516
Amortization of intangible assets	23	5,057,532	4,563,739
Credit loss allowance	26	38,085,050	82,727,695
Markup on lease liabilities	21	35,444,282	22,402,047
Gain on disposal of operating fixed assets	22	(5,719,317)	(198,446)
		178,876,271	282,052,297
Operating cash flows before working capital changes		(688,807,206)	(1,238,676,196)
Changes in working capital			
(Increase)/decrease in operating assets			
Advances		(774,925,695)	(130,654,666)
Other assets		34,467,287	(138,750,435)
Increase/(decrease) in operating liabilities			
Bills payable - in Pakistan		81,996,056	(10,045,404)
Deposits		1,602,413,991	2,325,070,153
Other liabilities		11,262,430	(90,783,769)
		955,214,069	1,954,835,879
Cash flows from operations		266,406,863	716,159,683
Levies paid		(31,636,549)	(67,437,141)
Net cash flows from operating activities		234,770,314	648,722,542

B) CASH FLOW FROM INVESTING ACTIVITIES

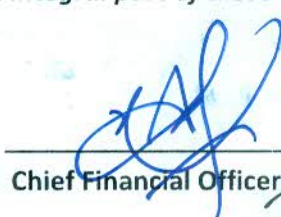
Investments made		(358,142,342)	(473,332,215)
Additions in operating fixed assets		(7,815,120)	(6,135,202)
Repayment of lease liabilities		(124,946,226)	(130,514,435)
Proceeds from disposal of operating fixed assets		8,900,949	675,392
Net cash flows from investing activities		(482,002,739)	(609,306,460)

C) CASH FLOW FROM FINANCING ACTIVITIES

Share deposit money received		500,000,000	-
Net cash flows from financing activities		500,000,000	-
Increase in cash and cash equivalents (A+B+C)		252,767,575	39,416,082
Cash and cash equivalents at the beginning of the year		3,713,861,317	4,391,623,792
Cash and cash equivalents at the end of the year	25	3,966,628,892	4,431,039,874

The annexed notes 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, 2025

	Share capital	Discount on issue of shares	Share deposit money	Capital Reserves		Fair value reserve on investments	Revenue Reserve	Total
				Statutory reserve	Depositors' protection fund		Accumulated loss	
	Rupees							
Balance as at January 01, 2024 - Audited	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	-	(10,972,676,243)	(6,640,802,055)
Impact of IFRS 9 adoption	-	-	-	-	-	-	(210,937,884)	(210,937,884)
	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	-	(11,183,614,127)	(6,851,739,939)
Total comprehensive loss for the year								
Loss for the period	-	-	-	-	-	-	(1,540,534,549)	(1,540,534,549)
Other comprehensive income	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	(1,540,534,549)	(1,540,534,549)
Balance as at June 30, 2024 - Un-audited	4,289,849,620	(1,335,963,831)	1,350,390,279	22,078,496	5,519,624	-	(12,724,148,676)	(8,392,274,488)
Total comprehensive loss for the year								
Loss for the period	-	-	-	-	-	-	(1,559,457,603)	(1,559,457,603)
Other comprehensive income	-	-	-	-	-	19,027,605	19,027,605	19,027,605
	-	-	-	-	-	19,027,605	(1,559,457,603)	(1,540,429,998)
Transactions with owners recorded directly in equity								
Share deposit money received	-	-	500,000,000	-	-	-	-	500,000,000
	-	-	500,000,000	-	-	-	-	500,000,000
Balance as at December 31, 2024 - Audited	4,289,849,620	(1,335,963,831)	1,850,390,279	22,078,496	5,519,624	19,027,605	(14,283,606,279)	(9,432,704,486)
Total comprehensive loss / income for the year								
Loss for the period	-	-	-	-	-	-	(887,552,899)	(887,552,899)
Other comprehensive income								
Fair value gain on investment	-	-	-	-	-	65,947,567	-	65,947,567
	-	-	-	-	-	65,947,567	(887,552,899)	(821,605,332)
Transactions with owners recorded directly in equity								
Share deposit money received	-	-	500,000,000	-	-	-	-	500,000,000
	-	-	500,000,000	-	-	-	-	500,000,000
Balance as at June 30, 2025 - Un-audited	4,289,849,620	(1,335,963,831)	2,350,390,279	22,078,496	5,519,624	84,975,172	(15,171,159,178)	(9,754,309,818)

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

President / CEO (Acting)

Chief Financial Officer

Chairman

Director

Director