



FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2026

ABHI MICROFINANCE BANK LIMITED

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	June 2026	December 2025
Assets		
Cash and balances with money lenders	6,275,188,113	6,863,964,938
Receivables from other entities (including related parties)	41,260,000,000	41,260,000,000
Loans to financial institutions	2,700,000,000	2,700,000,000
Investments	6,800,000,000	6,800,000,000
Property, plant and equipment	40,000,000,000	40,000,000,000
Intangible assets	1,700,000,000	1,700,000,000
Deferred tax assets	2,000,000,000	2,000,000,000
Other assets	1,000,000,000	1,000,000,000
Total assets	93,035,188,113	93,035,188,113

Liabilities	June 2026	December 2025
Deposits	50,000,000,000	50,000,000,000
Payables and other liabilities	1,000,000,000	1,000,000,000
Other liabilities	1,000,000,000	1,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total liabilities	53,000,000,000	53,000,000,000

NET ASSETS	40,035,188,113	40,035,188,113
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REPRESENTED BY:

Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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The amount stated is 1 to 100 in an integral part of these financial statements.

Chief Executive Officer	Chairman	Chief Financial Officer	Director	Director
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STATEMENT OF PROFIT OR LOSS FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Net profit	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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Chief Executive Officer	Chairman	Chief Financial Officer	Director	Director
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STATEMENT OF COMPREHENSIVE INCOME FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Net profit	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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Chief Executive Officer	Chairman	Chief Financial Officer	Director	Director
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STATEMENT OF FINANCIAL POSITION FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Net profit	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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STATEMENT OF CHANGES IN EQUITY FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Share capital	Reserves	Provisions	Other provisions	Total
Balance as at January 01, 2026 (audited)	3,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	6,000,000,000
Profit for the period ended June 30, 2026	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Transfer to retained earnings	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Transfer to provisions	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Transfer to other provisions	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Balance as at June 30, 2026 (unaudited)	3,000,000,000	4,000,000,000	4,000,000,000	4,000,000,000	15,000,000,000

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STATEMENT OF CASH FLOWS FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Cash flows from operating activities	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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STATEMENT OF CHANGES IN EQUITY FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Share capital	Reserves	Provisions	Other provisions	Total
Balance as at January 01, 2026 (audited)	3,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	6,000,000,000
Profit for the period ended June 30, 2026	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Transfer to retained earnings	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Transfer to provisions	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Transfer to other provisions	-	1,000,000,000	1,000,000,000	1,000,000,000	4,000,000,000
Balance as at June 30, 2026 (unaudited)	3,000,000,000	4,000,000,000	4,000,000,000	4,000,000,000	15,000,000,000

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STATEMENT OF CASH FLOWS FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Cash flows from operating activities	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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STATEMENT OF FINANCIAL POSITION FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Net profit	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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STATEMENT OF FINANCIAL POSITION FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Net profit	3,000,000,000	3,000,000,000
Share capital	3,000,000,000	3,000,000,000
Reserves	1,000,000,000	1,000,000,000
Provisions	1,000,000,000	1,000,000,000
Other provisions	1,000,000,000	1,000,000,000
Total	5,000,000,000	5,000,000,000

CONTINGENCIES AND COMMITMENTS	3,000,000,000	3,000,000,000
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Chief Executive Officer	Chairman	Chief Financial Officer	Director	Director
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