MCB Bank Limited
Company Secretary Office
6th Floor, MCB Building,
15-Main Gulberg, Jail Road
Lahore, Pakistan

T: +92 42 36041998-9
E: corporate.affairs@mcb.com.pk

PSX-100(5F)2025/33
October 22, 2025

General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi.

Dear Sir,

Sub: **FINANCIAL RESULTS FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2025**

We have to inform you that the Board of Directors of **MCB Bank Limited** in its Meeting held on **October 22, 2025,** at **1:15 PM,** at 9th Floor, MCB House, 15-Main Gulberg, Lahore, Pakistan/ via zoom, recommended the following:

(i) **CASH DIVIDEND**

An Interim Cash Dividend for the third quarter ended **September 30, 2025** at PKR **9.00** per share i.e. **90** %. This is in addition to Interim Dividends already paid at PKR **18.00** per share i.e. **180** %.

(ii) **BONUS SHARES**

Nil

(iii) **RIGHT SHARES**

Nil

(iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION**

Nil

(v) **ANY OTHER PRICE-SENSITIVE INFORMATION**

Nil

The required Standalone and Consolidated Statements are attached as:

- Annexure – A (Standalone)
- Annexure – B (Consolidated)

The recommended entitlement will be paid to the shareholders whose names will appear in the Register of Members on **October 31, 2025.**

Corporate Affairs Group MCB

Registered Office: MCB Building, 15-Main Gulberg, Jail Road, Lahore, Pakistan
U : +92 42 111 000 622 **T :** +92 42 3604 1998-9 **E :** info@mcb.com.pk **www.mcb.com.pk**

MCB Bank Limited

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Lahore, Pakistan

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The Share Transfer Books of the Bank will be closed from **November 03, 2025** to **November 05, 2025** (both days inclusive). Transfers received at the office of Share Registrar, **M/s THK Associates (Pvt.) Limited, Plot No. 32-C, Jami Commercial Street 2, D.H.A., Phase VIi, Karachi**, at the close of business on **October 31, 2025**, will be treated in time for the purpose of above entitlement to the transferees.

The Third Quarterly Financial Statements of the Bank for the period ended **September 30, 2025** will be transmitted through PUCARS separately, within the specified time.

Yours sincerely,

Farid Ahmad
Company Secretary

Corporate Affairs Group
MCB

Encl: **As above**

CC: Executive Director/HOD,
Offsite-II Department, Supervision Division,
Securities & Exchange Commission of Pakistan,
63, NIC Building, Jinnah Avenue, Blue Area,
Islamabad.

Annexure A - 1/4

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025

	Note	Unaudited September 30, 2025	Audited December 31, 2024
		---------Rupees in '000---------	
ASSETS			
Cash and balances with treasury banks	7	180,239,703	168,507,615
Balances with other banks	8	25,638,688	27,841,879
Lendings to financial institutions	9	109,520,535	55,655,504
Investments	10	2,010,727,603	1,167,452,611
Advances	11	634,511,891	1,041,626,286
Property and equipment	12	87,892,197	82,694,343
Right-of-use assets	13	6,911,955	6,045,346
Intangible assets	14	1,321,433	1,314,143
Other assets	15	176,006,608	152,201,578
Total Assets		3,232,770,613	2,703,339,305
LIABILITIES			
Bills payable	17	11,306,625	41,827,458
Borrowings	18	510,921,141	268,486,812
Deposits and other accounts	19	2,231,657,492	1,922,211,999
Lease liabilities	20	10,827,495	9,586,216
Subordinated debt		-	-
Deferred tax liabilities	21	33,607,321	16,637,759
Other liabilities	22	138,030,070	174,329,721
Total Liabilities		2,936,350,144	2,433,079,965
NET ASSETS		296,420,469	270,259,340
REPRESENTED BY			
Share capital		11,850,600	11,850,600
Reserves	23	108,976,428	104,929,819
Surplus on revaluation of assets	24	57,217,889	43,053,137
Unappropriated profit		118,375,552	110,425,784
		296,420,469	270,259,340
CONTINGENCIES AND COMMITMENTS	25		

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

Annexure A – 2/4

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Note	Quarter Ended		Nine Months Ended	
		July 01 to September 30, 2025	July 01 to September 30, 2024	January 01 to September 30, 2025	January 01 to September 30, 2024
		----------Rupees in '000----------			
			(Restated)		(Restated)
Mark-up / return / interest earned	27	76,610,728	99,167,530	220,755,359	283,903,234
Mark-up / return / interest expensed	28	39,152,862	58,829,956	111,951,234	168,431,399
Net mark-up / interest income		37,457,866	40,337,574	108,804,125	115,471,835
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	4,146,760	5,115,909	13,979,827	16,428,792
Dividend income		576,933	767,505	3,154,588	2,435,542
Foreign exchange income		2,932,773	2,545,475	7,883,419	7,491,108
Income from derivatives		1,061	408	3,343	1,582
Gain on securities - net	30	630,640	20,483	489,757	109,867
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	31	210,763	148,168	509,629	386,378
Total non-markup / interest Income		8,498,930	8,597,948	26,020,563	26,853,269
Total income		45,956,796	48,935,522	134,824,688	142,325,104
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	16,947,745	15,625,600	50,766,144	44,298,964
Workers Welfare Fund		588,333	647,864	1,749,654	1,902,203
Other charges	33	212,107	108,650	370,550	348,407
Total non-markup / interest expenses		17,748,185	16,382,114	52,886,348	46,549,574
Profit before credit loss allowance		28,208,611	32,553,408	81,938,340	95,775,530
Credit loss allowance and write offs - net	34	(1,208,047)	160,221	(5,544,373)	665,378
PROFIT BEFORE TAXATION		29,416,658	32,393,187	87,482,713	95,110,152
Taxation	35	15,624,833	15,878,861	46,385,184	46,659,604
PROFIT AFTER TAXATION		13,791,825	16,514,326	41,097,529	48,450,548
		---------Rupees---------			
Basic and diluted earnings per share	36	11.64	13.94	34.68	40.88

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

Annexure A - 3/4

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Share capital	Capital reserve			Statutory reserve	Revenue reserve	Surplus / (deficit) on revaluation of		Unappropriated profit	Total
		Share premium	Non-distributable capital reserve	Exchange translation reserve		General reserve	Investments	Property and equipment / non-banking assets		
	Rupees in '000									
Balance as at December 31, 2023 (Audited)	11,850,600	23,751,114	908,317	8,585,375	46,878,730	18,600,000	(11,938,715)	36,031,912	96,039,536	230,706,869
Impact of adoption of IFRS 9 - net of tax	-	-	-	-	-	-	(5,119,484)	-	799,307	(4,320,177)
Opening balance as at January 01, 2024	11,850,600	23,751,114	908,317	8,585,375	46,878,730	18,600,000	(17,058,199)	36,031,912	96,838,843	226,386,692
Profit after taxation for the period ended September 30, 2024	-	-	-	-	-	-	-	-	48,450,548	48,450,548
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branches	-	-	-	272,399	-	-	-	-	-	272,399
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	1,930,489	-	-	1,930,489
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	17,424,442	-	-	17,424,442
	-	-	-	272,399	-	-	19,354,931	-	-	19,627,330
Transfer to statutory reserve	-	-	-	-	4,845,055	-	-	-	(4,845,055)	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(109,251)	109,251	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(349,136)	-	349,136	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(13,222)	13,222	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(16,804)	16,804	-
Transactions with owners, recorded directly in equity										
Final cash dividend at Rs. 9.0 per share - December 31, 2023	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - March 31, 2024	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - June 30, 2024	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
	-	-	-	-	-	-	-	-	(31,996,620)	(31,996,620)
Balance as at September 30, 2024 (Un-audited) - Restated	11,850,600	23,751,114	908,317	8,857,774	51,723,785	18,600,000	1,947,596	35,892,635	108,936,129	262,467,950
Profit after taxation for the three months period ended December 31, 2024	-	-	-	-	-	-	-	-	9,163,962	9,163,962
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branches	-	-	-	172,433	-	-	-	-	-	172,433
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	(212,382)	-	(212,382)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(20,063)	-	(20,063)
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	2,423,108	2,423,108
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	7,619,448	-	-	7,619,448
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(689,576)	-	-	(689,576)
	-	-	-	172,433	-	-	6,929,872	(232,445)	2,423,108	9,292,968
Transfer to statutory reserve	-	-	-	-	916,396	-	-	-	(916,396)	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(36,417)	36,417	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(1,444,847)	-	1,444,847	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(3,257)	3,257	-
Transactions with owners, recorded directly in equity										
Interim cash dividend at Rs. 9.0 per share - September 30, 2024	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Balance as at December 31, 2024 (Audited)	11,850,600	23,751,114	908,317	9,030,207	52,640,181	18,600,000	7,432,621	35,620,516	110,425,784	270,259,340
Effect of reclassification on adoption of IFRS 9 (note 4.1.1)	-	-	-	-	-	-	1,197,351	-	-	1,197,351
Opening balance as at January 01, 2025	11,850,600	23,751,114	908,317	9,030,207	52,640,181	18,600,000	8,629,972	35,620,516	110,425,784	271,456,691
Profit after taxation for the period ended September 30, 2025	-	-	-	-	-	-	-	-	41,097,529	41,097,529
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branches	-	-	-	(63,144)	-	-	-	-	-	(63,144)
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	6,243,910	-	-	6,243,910
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	9,682,103	-	-	9,682,103
	-	-	-	(63,144)	-	-	15,926,013	-	-	15,862,869
Transfer to statutory reserve	-	-	-	-	4,109,753	-	-	-	(4,109,753)	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(97,832)	97,832	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(2,233,905)	-	2,233,905	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(603,002)	603,002	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(23,873)	23,873	-
Transactions with owners, recorded directly in equity										
Final cash dividend at Rs. 9.0 per share - December 31, 2024	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - March 31, 2025	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - June 30, 2024	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
	-	-	-	-	-	-	-	-	(31,996,620)	(31,996,620)
Balance as at September 30, 2025 (Un-audited)	11,850,600	23,751,114	908,317	8,967,063	56,749,934	18,600,000	22,322,080	34,895,809	118,375,552	296,420,469

For details of dividend declaration and appropriations, please refer note 41 to these unconsolidated condensed interim financial statements.

For details of reserves, please refer note 23 to these unconsolidated condensed interim financial statements

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

Annexure A - 4/4

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Note	Nine Months Ended January 01 to September 30, 2025	Nine Months Ended January 01 to September 30, 2024
		----------Rupees in '000--------	
			(Restated)
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		87,482,713	95,110,152
Less: Dividend income		(3,154,588)	(2,435,542)
		84,328,125	92,674,610
Adjustments:			
Net mark-up / interest income		(108,804,125)	(115,471,835)
Depreciation on property and equipment	32	3,239,350	2,764,419
Depreciation on right-of-use assets	32	1,275,611	1,139,394
Depreciation on non-banking assets acquired in satisfaction of claims	32	12,332	14,007
Amortization	32	412,910	431,705
Credit loss allowance and write offs - net	34	(5,544,373)	665,378
Gain on sale of property and equipment - net	31	(318,029)	(170,329)
(Gain) / loss on sale of non-banking assets acquired in satisfaction of claims - net	31	-	(42,500)
Finance charges on lease liability against right-of-use assets	28	1,227,730	1,028,753
Workers Welfare Fund		1,749,654	1,902,203
Reversal for defined benefit plans - net		(763,680)	(309,544)
Gain on termination of lease liability against right-of-use assets	31	(43,443)	(68,213)
Unrealized (gain) / loss on revaluation of investments classified as FVTPL	30	(275,344)	38,915
		(107,831,407)	(108,077,647)
		(23,503,282)	(15,403,037)
Decrease / (increase) in operating assets			
Lendings to financial institutions		(53,865,091)	(26,460,290)
Securities classified as FVTPL		2,003,958	2,759,117
Advances		412,757,828	(103,949,189)
Others assets (excluding advance taxation)		(17,257,730)	54,092,219
		343,638,965	(73,558,143)
Increase / (decrease) in operating liabilities			
Bills Payable		(30,520,833)	(14,460,137)
Borrowings from financial institutions		243,200,013	69,722,673
Deposits		309,445,493	259,438,633
Other liabilities (excluding current taxation)		(8,456,704)	4,162,974
		513,667,969	318,864,143
Mark-up / interest received		212,669,848	258,698,772
Mark-up / interest paid		(132,168,234)	(150,771,162)
Defined benefits paid		(205,951)	(257,200)
Income tax paid		(55,511,313)	(56,279,021)
Net cash flow from operating activities		858,588,002	281,294,352
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as FVOCI		(805,526,491)	(223,440,886)
Net (investment) / divestment in securities classified as amortized cost		(3,600,399)	1,873,591
Dividends received		3,120,921	2,604,883
Investments in property and equipment		(9,869,881)	(6,729,095)
Proceeds from sale of property and equipment		1,745,529	227,220
Investments in Intangible assets		(420,579)	(711,677)
Proceeds from sale of non-banking assets acquired in satisfaction of claims		151,000	182,500
Investment in subsidiary		-	(1,000,000)
Effect of translation of net investment in foreign branches		(63,144)	272,399
Net cash flow used in investing activities		(814,463,044)	(226,721,065)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use-assets		(2,102,169)	(1,772,676)
Dividend paid		(31,726,126)	(31,747,936)
Net cash flow used in financing activities		(33,828,295)	(33,520,612)
Effects of credit loss allowance changes on cash and cash equivalents		(2,083)	61,139
Increase in cash and cash equivalents		10,294,580	21,113,814
Cash and cash equivalents at beginning of the period / year		191,778,966	204,809,108
Effects of exchange rate changes on cash and cash equivalents		830,231	(114,129)
Opening expected credit loss allowance on cash and cash equivalents		(562,567)	(782,928)
		192,046,630	203,912,051
Cash and cash equivalents at end of the period		202,341,210	225,025,865

The annexed notes 1 to 43 form an integral part of these unconsolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer | **President & Chief Executive Officer** | **Director** | **Director** | **Director**

Annexure B - 1/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025

	Note	Unaudited September 30, 2025	Audited December 31, 2024
		---------Rupees in '000---------	
ASSETS			
Cash and balances with treasury banks	7	199,555,056	186,680,045
Balances with other banks	8	27,853,467	28,854,218
Lendings to financial institutions	9	112,761,673	57,655,504
Investments	10	2,162,540,689	1,306,556,156
Advances	11	752,346,420	1,165,914,626
Property and equipment	12	94,007,538	88,019,025
Right-of-use assets	13	9,309,588	8,452,814
Intangible assets	14	3,069,303	2,650,482
Other assets	15	190,534,624	164,938,886
Total Assets		3,551,978,358	3,009,721,756
LIABILITIES			
Bills payable	17	13,402,589	53,421,951
Borrowings	18	544,866,827	320,236,834
Deposits and other accounts	19	2,478,292,285	2,130,525,378
Lease liabilities	20	13,994,899	12,663,814
Subordinated debt		-	-
Deferred tax liabilities	21	37,243,269	20,824,376
Other liabilities	22	147,486,732	184,802,159
Total Liabilities		3,235,286,601	2,722,474,512
NET ASSETS		316,691,757	287,247,244
REPRESENTED BY			
Share capital		11,850,600	11,850,600
Reserves	23	112,570,312	108,157,770
Surplus on revaluation of assets	24	59,710,558	45,811,069
Unappropriated profit		131,821,709	120,926,276
		315,953,179	286,745,715
Non-controlling interest		738,578	501,529
		316,691,757	287,247,244
CONTINGENCIES AND COMMITMENTS	25		

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer | **President & Chief Executive Officer** | **Director** | **Director** | **Director**

Annexure B - 2/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Note	Quarter Ended		Nine Months Ended	
		July 01 to September 30, 2025	July 01 to September 30, 2024	January 01 to September 30, 2025	January 01 to September 30, 2024
		Rupees in '000			
			(Restated)		(Restated)
Mark-up / return / interest earned	27	84,164,830	111,585,271	244,385,468	320,340,935
Mark-up / return / interest expensed	28	42,964,965	66,522,256	124,229,636	191,303,252
Net mark-up / interest income		41,199,865	45,063,015	120,155,832	129,037,683
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	5,498,588	5,927,145	17,807,340	18,715,119
Dividend income		436,180	662,505	2,721,172	2,020,369
Foreign exchange income		3,143,258	2,832,516	8,337,380	7,841,559
Income from derivatives		1,061	408	3,343	1,582
Gain on securities - net	30	944,974	93,540	819,523	174,282
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	31	216,508	167,119	486,688	414,516
Total non-markup / interest Income		10,240,569	9,683,233	30,175,446	29,167,427
Total income		51,440,434	54,746,248	150,331,278	158,205,110
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	20,496,007	18,694,927	60,787,005	52,624,978
Workers Welfare Fund		633,503	702,920	1,875,956	2,060,107
Other charges	33	212,565	110,799	375,953	350,778
Total non-markup / interest expenses		21,342,075	19,508,646	63,038,914	55,035,863
Share of profit of associates		1,029,510	646,815	2,228,968	1,617,156
Profit before credit loss allowance		31,127,869	35,884,417	89,521,332	104,786,403
Credit loss allowance and write offs - net	34	(1,203,735)	257,721	(5,358,522)	817,825
PROFIT BEFORE TAXATION		32,331,604	35,626,696	94,879,854	103,968,578
Taxation	35	17,096,420	17,496,011	50,254,660	51,147,880
PROFIT AFTER TAXATION		15,235,184	18,130,685	44,625,194	52,820,698
Less: Profit attributable to non-controlling interest		(128,101)	(36,285)	(283,868)	(120,354)
PROFIT ATTRIBUTABLE TO EQUITY SHAREHOLDERS OF THE BANK		15,107,083	18,094,400	44,341,326	52,700,344
		Rupees			
Basic and diluted earnings per share	36	12.75	15.27	37.42	44.47

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

Annexure B-3/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Share capital	Capital reserve			Statutory reserve	Revenue reserve	Surplus / (deficit) on revaluation of			Unappropriated profit	Total	Non controlling interest	Grand Total
		Share premium	Non-distributable capital reserve	Exchange translation reserve		General reserve	Investments	Associate	Property and equipment / non-banking assets				
	Rupees in '000												
Balance as at December 31, 2023 (Audited)	11,850,600	23,973,024	908,317	9,341,253	48,307,215	18,600,000	(11,470,624)	422,761	36,788,145	102,689,217	241,409,908	341,194	241,751,102
Impact of adoption of IFRS 9 - net of tax	-	-	-	-	-	-	(5,116,113)	-	-	(114,787)	(5,230,900)	-	(5,230,900)
Opening balance as at January 01, 2024	11,850,600	23,973,024	908,317	9,341,253	48,307,215	18,600,000	(16,586,737)	422,761	36,788,145	102,574,430	236,179,008	341,194	236,520,202
Profit after taxation for the period ended September 30, 2024	-	-	-	-	-	-	-	-	-	52,700,344	52,700,344	120,354	52,820,698
Other comprehensive income - net of tax													
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	243,467	-	-	-	-	-	-	243,467	(9)	243,458
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	236,353	-	-	236,353	-	236,353
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	1,930,489	-	-	-	1,930,489	-	1,930,489
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	17,461,343	-	-	-	17,461,343	-	17,461,343
	-	-	-	243,467	-	-	19,391,832	236,353	-	-	19,871,652	(9)	19,871,643
Transfer to statutory reserve	-	-	-	-	5,524,914	-	-	-	-	(5,524,914)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(110,918)	110,918	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(349,136)	-	-	349,136	-	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	-	(13,222)	13,222	-	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(16,804)	16,804	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend at Rs. 9.0 per share - December 31, 2023	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - March 31, 2024	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - June 30, 2024	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
	-	-	-	-	-	-	-	-	-	(31,996,620)	(31,996,620)	-	(31,996,620)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(46,827)	(46,827)
Balance as at September 30, 2024 (Un-audited) - Restated	11,850,600	23,973,024	908,317	9,584,720	53,832,129	18,600,000	2,455,959	659,114	36,647,201	116,243,320	276,754,384	414,712	277,169,096
Profit after taxation for the three months period ended December 31, 2024	-	-	-	-	-	-	-	-	-	10,524,714	10,524,714	120,262	10,644,976
Other comprehensive income - net of tax													
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	175,309	-	-	-	-	-	-	175,309	1	175,310
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	(218,243)	-	(218,243)	-	(218,243)
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(20,063)	-	(20,063)	-	(20,063)
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	291,409	-	-	291,409	-	291,409
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	2,423,108	2,423,108	-	2,423,108
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	7,619,448	-	-	-	7,619,448	-	7,619,448
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(138,811)	-	-	-	(138,811)	-	(138,811)
	-	-	-	175,309	-	-	7,480,637	291,409	(238,306)	2,423,108	10,132,157	1	10,132,158
Transfer to statutory reserve	-	-	-	-	1,084,271	-	-	-	-	(1,084,271)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(36,841)	36,841	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(1,444,847)	-	-	1,444,847	-	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(3,257)	3,257	-	-	-
Transactions with owners, recorded directly in equity													
Interim cash dividend at Rs. 9.0 per share - September 30, 2024	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(33,446)	(33,446)
Balance as at December 31, 2024 (Audited)	11,850,600	23,973,024	908,317	9,760,029	54,916,400	18,600,000	8,491,749	950,523	36,368,797	120,926,276	286,745,715	501,529	287,247,244
Effect of reclassification on adoption of IFRS 9 (note 4.1.1)	-	-	-	-	-	-	1,197,351	-	-	-	1,197,351	-	1,197,351
Opening balance as at January 01, 2025	11,850,600	23,973,024	908,317	9,760,029	54,916,400	18,600,000	9,689,100	950,523	36,368,797	120,926,276	287,943,066	501,529	288,444,595
Profit after taxation for the period ended September 30, 2025	-	-	-	-	-	-	-	-	-	44,341,326	44,341,326	283,868	44,625,194
Other comprehensive income - net of tax													
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	(37,691)	-	-	-	-	-	-	(37,691)	8	(37,683)
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	281,785	-	-	281,785	-	281,785
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	6,284,690	-	-	-	6,284,690	-	6,284,690
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	9,136,623	-	-	-	9,136,623	-	9,136,623
	-	-	-	(37,691)	-	-	15,421,313	281,785	-	-	15,665,407	8	15,665,415
Transfer to statutory reserve	-	-	-	-	4,450,233	-	-	-	-	(4,450,233)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(99,400)	99,400	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(2,274,685)	-	-	2,274,685	-	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	-	(603,002)	603,002	-	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(23,873)	23,873	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend at Rs. 9.0 per share - December 31, 2024	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - March 31, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - June 30, 2024	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
	-	-	-	-	-	-	-	-	-	(31,996,620)	(31,996,620)	-	(31,996,620)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(46,827)	(46,827)
Balance as at September 30, 2025 (Un-audited)	11,850,600	23,973,024	908,317	9,722,338	59,366,633	18,600,000	22,835,728	1,232,308	35,642,522	131,821,709	315,953,179	738,578	316,691,757

For details of dividend declaration and appropriations, please refer note 41 to these consolidated condensed interim financial statements.

For details of reserves, please refer note 23 to these consolidated condensed interim financial statements.

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

Annexure B-4/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2025

	Note	Nine Months Ended January 01 to September 30, 2025	Nine Months Ended January 01 to September 30, 2024
		----------Rupees in '000--------	(Restated)
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		94,879,854	103,968,578
Less: Dividend income and share of profit of associates		(4,950,140)	(3,637,525)
		89,929,714	100,331,053
Adjustments:			
Net mark-up / interest income		(120,155,832)	(129,037,683)
Depreciation on property and equipment	32	3,853,929	3,232,660
Depreciation on right-of-use assets	32	1,882,884	1,621,043
Depreciation on non-banking assets acquired in satisfaction of claims	32	12,332	14,007
Amortization	32	497,046	593,523
Credit loss allowance and write offs - net	34	(5,358,522)	817,825
Gain on sale of property and equipment - net	31	(318,844)	(192,398)
Gain on sale of non-banking assets acquired in satisfaction of claims - net	31	-	(42,500)
Finance charges on lease liability against right-of-use assets	28	1,555,877	1,313,060
Workers Welfare Fund		1,875,956	2,060,107
Reversal for defined benefit plans - net		(763,680)	(309,544)
Gain on termination of lease liability against right-of-use assets	31	(43,443)	(73,782)
Unrealized (gain) / loss on revaluation of investments classified as FVTPL	30	(285,778)	39,742
		(117,248,075)	(119,963,940)
		(27,318,361)	(19,632,887)
Decrease / (increase) in operating assets			
Lendings to financial institutions		(55,106,228)	(32,960,290)
Securities classified as FVTPL		1,567,481	4,622,272
Advances		418,948,394	(107,514,111)
Others assets (excluding advance taxation)		(19,088,074)	49,736,782
		346,321,573	(86,115,347)
Increase / (decrease) in operating liabilities			
Bills Payable		(40,019,362)	(15,139,091)
Borrowings from financial institutions		225,106,464	71,482,304
Deposits		347,766,907	293,993,814
Other liabilities (excluding current taxation)		(8,289,441)	5,687,155
		524,564,568	356,024,182
Mark-up / interest received		235,234,106	289,222,500
Mark-up / interest paid		(145,109,701)	(171,728,961)
Defined benefits paid		(205,951)	(257,200)
Income tax paid		(58,491,163)	(61,692,426)
Net cash flow from operating activities		874,995,071	305,819,861
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as FVOCI		(815,688,168)	(255,158,697)
Net (investment) / divestment in securities classified as amortized cost		(3,585,893)	9,729,731
Dividends received		2,932,505	2,410,305
Investments in property and equipment		(11,275,407)	(8,313,933)
Proceeds from sale of property and equipment		1,746,632	259,825
Investments in Intangible assets		(916,246)	(1,415,202)
Proceeds from sale of non-banking assets acquired in satisfaction of claims		151,000	182,500
Net investment in associates		(1,260,169)	(306,081)
Effect of translation of net investment in foreign branches and subsidiary		(37,691)	254,793
Net cash flow used in investing activities		(827,933,437)	(252,356,759)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use-assets		(2,938,486)	(2,483,809)
Dividend paid		(31,772,824)	(31,794,483)
Net cash flow used in financing activities		(34,711,310)	(34,278,292)
Effects of credit loss allowance changes on cash and cash equivalents		406	63,001
Increase in cash and cash equivalents		12,350,730	19,247,811
Cash and cash equivalents at beginning of the period / year		211,040,034	227,146,915
Effects of exchange rate changes on cash and cash equivalents		830,231	(114,129)
Opening expected credit loss allowance on cash and cash equivalents		(582,389)	(819,863)
		211,287,876	226,212,923
Cash and cash equivalents at end of the period		223,638,606	245,460,734

The annexed notes 1 to 43 form an integral part of these consolidated condensed interim financial statements.

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director