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)2026/33
August 06, 2026

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

Dear Sir,

Sub: **FINANCIAL RESULTS FOR THE HALF YEAR ENDED JUNE 30, 2026**

We have to inform you that the Board of Directors of **MCB Bank Limited** in its Meeting held on **August 06, 2026**, at **11:30 A.M. (PST)**, at 9th Floor, MCB House, 15-Main Gulberg, Lahore, Pakistan/ via zoom, recommended the following:

(i) **CASH DIVIDEND**

Second Interim Cash Dividend for the half year ended **June 30, 2026** at PKR **9.00** per share i.e. **90** %. This is in addition to First Interim Cash Dividend already paid at PKR **9.00** per share i.e. **90** %.

(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 **August 18, 2026.**

Corporate Affairs Group MCB

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

The Share Transfer Books of the Bank will be closed from **August 19, 2026** to **August 20, 2026**. 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 **August 18, 2026**, will be treated in time for the purpose of above entitlement to the transferees.

The Half Yearly Financial Statements of the Bank for the period ended **June 30, 2026** 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 JUNE 30, 2026

	Note	Unaudited June 30, 2026	Audited December 31, 2025
		---------Rupees in '000---------	
ASSETS			
Cash and balances with treasury banks	7	203,317,164	190,083,526
Balances with other banks	8	24,076,084	39,698,066
Lendings to financial institutions	9	112,142,549	99,048,299
Investments	10	2,066,921,821	1,947,224,674
Advances	11	756,174,994	690,318,710
Property and equipment	12	99,268,271	97,069,222
Right-of-use assets	13	7,419,293	7,456,518
Intangible assets	14	1,388,903	1,351,034
Other assets	15	159,352,066	174,806,913
Total Assets		3,430,061,145	3,247,056,962
LIABILITIES			
Bills payable	17	19,328,041	25,617,252
Borrowings	18	352,917,112	457,871,857
Deposits and other accounts	19	2,603,544,435	2,261,275,030
Lease liabilities	20	12,094,859	11,804,530
Subordinated debt		-	-
Deferred tax liabilities	21	35,519,987	44,947,104
Other liabilities	22	93,776,987	129,799,963
Total Liabilities		3,117,181,421	2,931,315,736
NET ASSETS		312,879,724	315,741,226
REPRESENTED BY			
Share capital		11,850,600	11,850,600
Reserves	23	111,728,775	109,983,273
Surplus on revaluation of assets	24	63,833,647	72,105,363
Unappropriated profit		125,466,702	121,801,990
		312,879,724	315,741,226
CONTINGENCIES AND COMMITMENTS	25		

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

HUMZA TAIMUR
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 HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter Ended		Half Year Ended	
		April 01 to June 30, 2026	April 01 to June 30, 2025	January 01 to June 30, 2026	January 01 to June 30, 2025
		---------Rupees in '000---------			
Mark-up / return / interest earned	27	74,210,154	74,305,021	146,560,427	144,144,631
Mark-up / return / interest expensed	28	37,152,868	38,142,861	71,271,504	72,798,372
Net mark-up / interest income		37,057,286	36,162,160	75,288,923	71,346,259
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	5,977,722	4,561,702	11,918,706	9,833,067
Dividend income		923,844	860,977	2,061,132	2,577,655
Foreign exchange income		2,689,468	2,708,584	4,073,440	4,950,646
Income from derivatives		452	1,402	975	2,282
Gain / (loss) on securities - net	30	431,884	45,516	387,351	(140,883)
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	31	155,694	135,952	226,351	298,866
Total non-markup / interest Income		10,179,064	8,314,133	18,667,955	17,521,633
Total income		47,236,350	44,476,293	93,956,878	88,867,892
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	18,338,727	16,848,273	36,835,541	33,818,399
Workers Welfare Fund		567,998	575,267	1,102,676	1,161,321
Other charges	33	111,463	88,290	178,827	158,443
Total non-markup / interest expenses		19,018,188	17,511,830	38,117,044	35,138,163
Profit before credit loss allowance		28,218,162	26,964,463	55,839,834	53,729,729
Credit loss allowance and write offs - net	34	(181,751)	(1,798,914)	706,016	(4,336,326)
PROFIT BEFORE TAXATION		28,399,913	28,763,377	55,133,818	58,066,055
Taxation	35	14,725,577	15,269,544	28,658,787	30,760,351
PROFIT AFTER TAXATION		13,674,336	13,493,833	26,475,031	27,305,704
		---------Rupees---------			
Basic and diluted earnings per share	36	11.54	11.39	22.34	23.04

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

HUMZA TAIMUR
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 HALF YEAR ENDED JUNE 30, 2026

	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, 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 remeasurement on adoption of IFRS 9	-	-	-	-	-	-	1,734,405	-	-	1,734,405
Opening balance as at January 01, 2025	11,850,600	23,751,114	908,317	9,030,207	52,640,181	18,600,000	9,167,026	35,620,516	110,425,784	271,993,745
Profit after taxation for the period ended June 30, 2025	-	-	-	-	-	-	-	-	27,305,704	27,305,704
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branches	-	-	-	278,288	-	-	-	-	-	278,288
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	172,698	-	-	172,698
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	10,164,811	-	-	10,164,811
	-	-	-	278,288	-	-	10,337,509	-	-	10,615,797
Transfer to statutory reserve	-	-	-	-	2,730,570	-	-	-	(2,730,570)	-
Transfer in respect of incremental depreciation from surplus on revaluation of of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(65,244)	65,244	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(817,337)	-	817,337	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(91,754)	91,754	-
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)
	-	-	-	-	-	-	-	-	(21,331,080)	(21,331,080)
Balance as at June 30, 2025 (Un-audited)	11,850,600	23,751,114	908,317	9,308,495	55,370,751	18,600,000	18,687,198	35,439,645	114,668,046	288,584,166
Profit after taxation for the six months period ended December 31, 2025	-	-	-	-	-	-	-	-	26,889,430	26,889,430
Other comprehensive income - net of tax										
Effect of translation of net investment in foreign branches	-	-	-	(644,347)	-	-	-	-	-	(644,347)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	7,215,411	-	7,215,411
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(27,483)	-	(27,483)
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	1,210,935	1,210,935
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	7,897,877	-	-	7,897,877
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	5,946,317	-	-	5,946,317
	-	-	-	(644,347)	-	-	13,844,194	7,187,928	1,210,935	21,598,710
Transfer to statutory reserve	-	-	-	-	2,688,943	-	-	-	(2,688,943)	-
Transfer in respect of incremental depreciation from surplus on revaluation of of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(65,176)	65,176	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(2,290,755)	-	2,290,755	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(682,073)	682,073	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(15,598)	15,598	-
Transactions with owners, recorded directly in equity										
Interim cash dividend at Rs. 9.0 per share - June 30, 2025	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - September 30, 2025	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
	-	-	-	-	-	-	-	-	(21,331,080)	(21,331,080)
Balance as at December 31, 2025 (Audited)	11,850,600	23,751,114	908,317	8,664,148	58,059,694	18,600,000	30,240,637	41,864,726	121,801,990	315,741,226
Profit after taxation for the period ended June 30, 2026	-	-	-	-	-	-	-	-	26,475,031	26,475,031
Other comprehensive loss - net of tax										
Effect of translation of net investment in foreign branches	-	-	-	(902,001)	-	-	-	-	-	(902,001)
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	354,423	-	-	354,423
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(7,457,875)	-	-	(7,457,875)
	-	-	-	(902,001)	-	-	(7,103,452)	-	-	(8,005,453)
Transfer to statutory reserve	-	-	-	-	2,647,503	-	-	-	(2,647,503)	-
Transfer in respect of incremental depreciation from surplus on revaluation of of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(78,524)	78,524	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(1,089,740)	-	1,089,740	-
Transactions with owners, recorded directly in equity										
Final cash dividend at Rs. 9.0 per share - December 31, 2025	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - March 31, 2026	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)
	-	-	-	-	-	-	-	-	(21,331,080)	(21,331,080)
Balance as at June 30, 2026 (Un-audited)	11,850,600	23,751,114	908,317	7,762,147	60,707,197	18,600,000	22,047,445	41,786,202	125,466,702	312,879,724

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.

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

HUMZA TAIMUR
Divisional Head
Financial Control Group
MCB Bank Limited

Annexure A — 4/4

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Half Year Ended January 01 to June 30, 2026	Half Year Ended January 01 to June 30, 2025
		---------Rupees in '000--------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		55,133,818	58,066,055
Less: Dividend income		(2,061,132)	(2,577,655)
		53,072,686	55,488,400
Adjustments:			
Net mark-up / interest income		(75,288,923)	(71,346,259)
Depreciation on property and equipment	32	2,453,983	2,111,436
Depreciation on right-of-use assets	32	940,163	915,048
Depreciation on non-banking assets acquired in satisfaction of claims	32	6,283	8,221
Amortization	32	265,325	284,610
Credit loss allowance and write offs - net	34	706,016	(4,336,326)
Gain on sale of property and equipment - net	31	(128,985)	(170,153)
Finance charges on lease liability against right-of-use assets	28	1,006,405	893,922
Workers Welfare Fund		1,102,676	1,161,321
Reversal for defined benefit plans - net		(626,246)	(509,119)
Gain on termination of lease liability against right-of-use assets	31	(33,479)	(31,486)
Unrealized loss / (gain) on revaluation of investments classified as FVTPL	30	147,826	(110,721)
		(69,448,956)	(71,129,506)
		(16,376,270)	(15,641,106)
(Increase) / decrease in operating assets			
Lendings to financial institutions		(13,093,263)	(66,535,823)
Securities classified as FVTPL		740,880	1,353,686
Advances		(67,070,347)	389,853,933
Others assets (excluding advance taxation)		4,656,284	(12,820,191)
		(74,766,446)	311,851,605
Increase / (decrease) in operating liabilities			
Bills Payable		(6,289,211)	(24,317,880)
Borrowings		(102,041,274)	391,484,794
Deposits		342,269,405	313,260,055
Other liabilities (excluding current taxation)		(19,720,360)	5,192,324
		214,218,560	685,619,293
Mark-up / interest received		145,758,329	135,238,734
Mark-up / interest paid		(70,508,228)	(107,731,636)
Defined benefits paid		(130,232)	(136,884)
Income tax paid		(36,024,794)	(37,558,368)
Net cash generated from operating activities		162,170,919	971,641,638
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as FVOCI		(137,460,862)	(879,580,428)
Net divestment / (investment) in securities classified as amortized cost		2,140,956	(3,319,173)
Dividends received		2,057,995	2,568,140
Investments in property and equipment		(4,714,576)	(7,186,276)
Proceeds from sale of property and equipment		157,833	310,270
Investments in Intangible assets		(308,389)	(307,919)
Proceeds from sale of non-banking assets acquired in satisfaction of claims		-	151,000
Effect of translation of net investment in foreign branches		(902,001)	278,288
Net cash used in investing activities		(139,029,044)	(887,086,098)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use-assets	20.1	(1,581,802)	(1,346,884)
Dividend paid		(21,177,544)	(21,141,820)
Net cash used in financing activities		(22,759,346)	(22,488,704)
Effects of credit loss allowance changes on cash and cash equivalents		142,597	(134,860)
Increase in cash and cash equivalents		525,126	61,931,976
Cash and cash equivalents at beginning of the period		228,274,254	191,153,150
Effects of exchange rate changes on cash and cash equivalents		(918,316)	1,456,047
Opening expected credit loss allowance on cash and cash equivalents		(619,315)	(562,567)
		226,736,623	192,046,630
Cash and cash equivalents at end of the period		227,261,749	253,978,606

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

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

HUMZA TAIMUR
Divisional Head
Financial Control Group
MCB Bank Limited

Annexure B – 1/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	Unaudited June 30, 2026	Audited December 31, 2025
		---------Rupees in '000---------	
ASSETS			
Cash and balances with treasury banks	7	223,974,822	211,224,339
Balances with other banks	8	25,552,918	41,825,804
Lendings to financial institutions	9	140,874,094	99,041,793
Investments	10	2,249,640,859	2,099,046,161
Advances	11	891,394,481	821,711,633
Property and equipment	12	106,062,637	103,683,770
Right-of-use assets	13	10,407,864	10,442,271
Intangible assets	14	3,369,063	3,453,209
Other assets	15	178,629,365	188,312,726
Total Assets		3,829,906,103	3,578,741,706
LIABILITIES			
Bills payable	17	22,459,486	31,132,570
Borrowings	18	376,255,291	476,169,106
Deposits and other accounts	19	2,935,941,859	2,529,503,221
Lease liabilities	20	15,853,102	15,505,119
Subordinated debt		-	-
Deferred tax liabilities	21	39,571,210	49,340,982
Other liabilities	22	104,655,462	139,912,047
Total Liabilities		3,494,736,410	3,241,563,045
NET ASSETS		335,169,693	337,178,661
REPRESENTED BY			
Share capital		11,850,600	11,850,600
Reserves	23	115,586,309	113,681,018
Surplus on revaluation of assets	24	65,828,535	74,810,215
Unappropriated profit		141,058,833	136,068,597
		334,324,277	336,410,430
Non-controlling interest		845,416	768,231
		335,169,693	337,178,661
CONTINGENCIES AND COMMITMENTS	25		

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

HUMZA TAIMUR
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

Annexure - B $\frac{2}{4}$

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Quarter Ended		Half Year Ended	
		April 01 to June 30, 2026	April 01 to June 30, 2025	January 01 to June 30, 2026	January 01 to June 30, 2025
		---------Rupees in '000---------			
Mark-up / return / interest earned	27	83,003,962	82,233,347	163,019,705	160,220,638
Mark-up / return / interest expensed	28	42,303,716	42,349,641	80,663,529	81,264,671
Net mark-up / interest income		40,700,246	39,883,706	82,356,176	78,955,967
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	7,634,652	5,694,810	14,848,355	12,308,752
Dividend income		784,561	759,708	1,746,823	2,284,992
Foreign exchange income		3,033,559	2,837,083	4,653,307	5,194,122
Income from derivatives		452	1,402	975	2,282
Gain / (loss) on securities - net	30	490,119	14,204	485,002	(125,451)
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	31	183,807	123,295	245,738	270,180
Total non-markup / interest Income		12,127,150	9,430,502	21,980,200	19,934,877
Total income		52,827,396	49,314,208	104,336,376	98,890,844
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	22,588,356	20,147,643	44,835,519	40,290,998
Workers Welfare Fund		605,679	611,384	1,161,838	1,242,453
Other charges	33	111,746	88,978	179,575	163,388
Total non-markup / interest expenses		23,305,781	20,848,005	46,176,932	41,696,839
Share of profit of associates		856,947	706,507	1,021,935	1,199,458
Profit before credit loss allowance		30,378,562	29,172,710	59,181,379	58,393,463
Credit loss allowance and write offs - net	34	(544,416)	(1,822,222)	348,034	(4,154,787)
PROFIT BEFORE TAXATION		30,922,978	30,994,932	58,833,345	62,548,250
Taxation	35	15,969,030	16,340,144	30,737,857	33,158,240
PROFIT AFTER TAXATION		14,953,948	14,654,788	28,095,488	29,390,010
Less: Profit attributable to non-controlling interest		(88,591)	(72,064)	(117,328)	(155,767)
PROFIT ATTRIBUTABLE TO EQUITY SHAREHOLDERS OF THE BANK		14,865,357	14,582,724	27,978,160	29,234,243
		---------Rupees---------			
Basic and diluted earnings per share	36	12.54	12.31	23.61	24.67

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

HUMZA TAIMUR
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 HALF YEAR ENDED JUNE 30, 2026

	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, 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 remeasurement on adoption of IFRS 9	-	-	-	-	-	-	1,734,405	-	-	-	1,734,405	-	1,734,405
Opening balance as at January 01, 2025	11,850,600	23,973,024	908,317	9,760,029	54,916,400	18,600,000	10,226,154	950,523	36,368,797	120,926,276	288,480,120	501,529	288,981,649
Profit after taxation for the period ended June 30, 2025	-	-	-	-	-	-	-	-	-	29,234,243	29,234,243	155,767	29,390,010
Other comprehensive income - net of tax													
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	303,450	-	-	-	-	-	-	303,450	17	303,467
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	93,121	-	-	93,121	-	93,121
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	230,511	-	-	-	230,511	-	230,511
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	9,715,195	-	-	-	9,715,195	-	9,715,195
	-	-	-	303,450	-	-	9,945,706	93,121	-	-	10,342,277	17	10,342,294
Transfer to statutory reserve	-	-	-	-	2,940,219	-	-	-	-	(2,940,219)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(66,289)	66,289	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(858,117)	-	-	858,117	-	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	-	(91,754)	91,754	-	-	-
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)
	-	-	-	-	-	-	-	-	-	(21,331,080)	(21,331,080)	-	(21,331,080)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(46,827)	(46,827)
Balance as at June 30, 2025 (Un-audited)	11,850,600	23,973,024	908,317	10,063,479	57,856,619	18,600,000	19,313,743	1,043,644	36,186,881	126,929,253	306,725,560	610,486	307,336,046
Profit after taxation for the six months period ended December 31, 2025	-	-	-	-	-	-	-	-	-	29,180,813	29,180,813	204,585	29,385,398
Other comprehensive income - net of tax													
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	(655,613)	-	-	-	-	-	-	(655,613)	(13)	(655,626)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	7,421,362	-	7,421,362	-	7,421,362
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	313,405	-	-	313,405	-	313,405
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(27,483)	-	(27,483)	-	(27,483)
Remeasurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	1,210,935	1,210,935	-	1,210,935
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	7,840,064	-	-	-	7,840,064	-	7,840,064
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	5,732,467	-	-	-	5,732,467	-	5,732,467
	-	-	-	(655,613)	-	-	13,572,531	313,405	7,393,879	1,210,935	21,835,137	(13)	21,835,124
Transfer to statutory reserve	-	-	-	-	2,935,192	-	-	-	-	(2,935,192)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(66,222)	66,222	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(2,249,975)	-	-	2,249,975	-	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	-	(682,073)	682,073	-	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	-	(15,598)	15,598	-	-	-
Transactions with owners, recorded directly in equity													
Interim cash dividend at Rs. 9.0 per share - June 30, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)		(10,665,540)
Interim cash dividend at Rs. 9.0 per share - September 30, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)		(10,665,540)
	-	-	-	-	-	-	-	-	-	(21,331,080)	(21,331,080)	-	(21,331,080)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-		(46,827)	(46,827)
Balance as at December 31, 2025 (Audited)	11,850,600	23,973,024	908,317	9,407,866	60,791,811	18,600,000	30,636,299	1,357,049	42,816,867	136,068,597	336,410,430	768,231	337,178,661
Profit after taxation for the period ended June 30, 2026	-	-	-	-	-	-			-	27,978,160	27,978,160	117,328	28,095,488
Other comprehensive loss - net of tax													
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	(920,916)	-	-	-	-	-	-	(920,916)	(7)	(920,923)
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	354,423	-	-	-	354,423	-	354,423
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	28,114	-	-	28,114	-	28,114
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(8,194,854)	-	-	-	(8,194,854)	-	(8,194,854)
	-	-	-	(920,916)	-	-	(7,840,431)	28,114	-	-	(8,733,233)	(7)	(8,733,240)
Transfer to statutory reserve	-	-	-	-	2,826,207	-	-	-	-	(2,826,207)	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(79,623)	79,623	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(1,089,740)	-	-	1,089,740	-	-	-
Transactions with owners, recorded directly in equity													
Final cash dividend at Rs. 9.0 per share - December 31, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - March 31, 2026	-	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
	-	-	-	-	-	-	-	-	-	(21,331,080)	(21,331,080)	-	(21,331,080)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(40,136)	(40,136)
Balance as at June 30, 2026 (Un-audited)	11,850,600	23,973,024	908,317	8,486,950	63,618,018	18,600,000	21,706,128	1,385,163	42,737,244	141,058,833	334,324,277	845,416	335,169,693

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.

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

HUMZA TAIMUR
Divisional Head
Financial Control Group
MCB Bank Limited

Annexure B - 4/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2026

	Note	Half Year Ended January 01 to June 30, 2026	Half Year Ended January 01 to June 30, 2025
		----------Rupees in '000--------	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		58,833,345	62,548,250
Less: Dividend income and share of profit of associates		(2,768,758)	(3,484,450)
		56,064,587	59,063,800
Adjustments:			
Net mark-up / interest income		(82,356,176)	(78,955,967)
Depreciation on property and equipment	32	2,955,877	2,540,208
Depreciation on right-of-use assets	32	1,452,064	1,278,988
Depreciation on non-banking assets acquired in satisfaction of claims	32	6,283	8,221
Amortization	32	358,573	342,597
Credit loss allowance and write offs - net	34	348,034	(4,154,787)
Gain on sale of property and equipment - net	31	(172,599)	(170,681)
Finance charges on lease liability against right-of-use assets	28	1,244,511	1,106,557
Workers Welfare Fund		1,161,838	1,242,453
Reversal for defined benefit plans - net		(626,246)	(509,119)
Gain on conversion of Ijarah agreements	31	(1,641)	(4,395)
Gain on termination of lease liability against right-of-use assets	31	(33,479)	(31,486)
Unrealized loss / (gain) on revaluation of investments classified as FVTPL	30	186,201	(103,999)
		(75,476,760)	(77,411,410)
		(19,412,173)	(18,347,610)
(Increase) / decrease in operating assets			
Lendings to financial institutions		(41,832,001)	(66,234,074)
Securities classified as FVTPL		2,067,812	1,338,641
Advances		(70,612,744)	397,675,842
Others assets (excluding advance taxation)		360,102	(17,536,942)
		(110,016,831)	315,243,467
Increase / (decrease) in operating liabilities			
Bills Payable		(8,673,084)	(32,947,684)
Borrowings		(96,961,160)	359,967,010
Deposits		406,438,638	360,016,203
Other liabilities (excluding current taxation)		(18,031,153)	5,743,844
		282,773,241	692,779,373
Mark-up / interest received		160,849,135	152,897,136
Mark-up / interest paid		(80,230,071)	(116,783,422)
Defined benefits paid		(130,232)	(136,884)
Income tax paid		(37,921,003)	(39,840,871)
Net cash generated from operating activities		195,912,066	985,811,189
CASH FLOW FROM INVESTING ACTIVITIES			
Net investment in securities classified as FVOCI		(169,442,481)	(886,068,121)
Net divestment / (investment) in securities classified as amortized cost		2,148,791	(3,317,363)
Dividends received		1,891,466	2,400,063
Investments in property and equipment		(5,418,458)	(8,383,361)
Proceeds from sale of property and equipment		221,593	311,086
Investments in Intangible assets		(279,648)	(665,694)
Proceeds from sale of non-banking assets acquired in satisfaction of claims		-	151,000
Net investment in associates		(1,332,124)	(730,838)
Effect of translation of net investment in foreign branches and subsidiary		(920,916)	303,450
Net cash used in investing activities		(173,131,777)	(895,999,778)
CASH FLOW FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use-assets	20.1	(2,276,923)	(1,864,819)
Dividend paid		(21,217,481)	(21,188,394)
Net cash used in financing activities		(23,494,404)	(23,053,213)
Effects of credit loss allowance changes on cash and cash equivalents		144,366	(174,087)
Increase in cash and cash equivalents		(569,749)	66,584,111
Cash and cash equivalents at beginning of the period		251,603,519	210,414,218
Effects of exchange rate changes on cash and cash equivalents		(918,316)	1,456,047
Opening expected credit loss allowance on cash and cash equivalents		(622,553)	(582,389)
		250,062,650	211,287,876
Cash and cash equivalents at end of the period		249,492,901	277,871,987

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

Chief Financial Officer	President & Chief Executive Officer	Director	Director	Director

HUMZA TAIMUR
Divisional Head
Financial Control Group
MCB Bank Limited