



Under Sealed Cover

Form 7

2026-27/FAD/KS/20925
October 20, 2026

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

Subject: Financial results for the quarter ended September 30, 2026

Dear Sir,

We have to inform you that the Board of Directors of **MCB Investment Management Limited**, the management company of **MCB Cash Management Optimizer**, approved the financial results of **MCB Cash Management Optimizer** for the quarter ended September 30, 2026, in their meeting held at Head Office in Karachi on Monday, October 19, 2026, at 3:00 p.m.

Please find attached the following for your reference:

- Statement of Assets and Liabilities.
- Statement of Profit and Loss.
- Statement of Other Comprehensive Statement.
- Statement of Movement in Unit Holders' Fund.
- Statement of Cash Flows.

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Muhammad Rehan Khan
Company Secretary

MCB INVESTMENT MANAGEMENT LIMITED

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 111 468 378 (111 INVEST)

URL: www.mcbfunds.com, Email: info@mcbfunds.com



MCB CASH MANAGEMENT OPTIMIZER
CONDENSED INTERIM STATEMENT OF ASSETS AND LIABILITIES
AS AT SEPTEMBER 30, 2026

September 30, **June 30,**
2026 **2026**
(Un-Audited) **(Audited)**
----- (Rupees in '000) -----

ASSETS

Balances with banks	48,972,974	62,125,029
Investments	13,741,236	12,507,674
Profit receivable	560,601	2,009,522
Advances, deposits, prepayments and other receivable	254,995	214,378
Total assets	63,529,806	76,856,603

LIABILITIES

Payable to the Management Company	51,120	58,602
Payable to Central Depository Company of Pakistan Limited - Trustee	3,515	4,298
Payable to Securities and Exchange Commission of Pakistan	4,167	5,096
Payable against redemption of units	-	92,160
Payable against purchase of investments	2,050,171	961,993
Accrued expenses and other liabilities	122,411	959,096
Total liabilities	2,231,384	2,081,245

NET ASSETS

61,298,421 **74,775,358**

Unit holders' fund (as per statement attached)

61,298,421 **74,775,358**

Contingencies and Commitments

(Number of units)

NUMBER OF UNITS IN ISSUE

581,947,459 **728,527,606**

(Rupees)

NET ASSETS VALUE PER UNIT

105.3333 **102.6390**



MCB CASH MANAGEMENT OPTIMIZER
CONDENSED INTERIM INCOME STATEMENT (Un-Audited)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

	September 30, 2026 (Un-Audited)	September 30, 2025 (Unaudited)
	(Rupees in '000)	
INCOME		
Capital gain on sale of investments - net	125,177	125,902
Profit on letter of placement	-	19,961
Profit on bank deposits	1,269,931	1,552,183
Profit on term deposits receipts	-	93,802
Other Income	-	698
Income from government securities	679,197	1,362,935
	2,074,304	3,155,480
Net unrealised appreciation / (diminution) on re-measurement of investments classified as 'financial assets at fair value through profit or loss'	(8,426)	(34,440)
Total income	2,065,878	3,121,040
EXPENSES		
Remuneration of Management Company	146,918	268,607
Sindh Sales tax on Management fee	22,038	40,291
Remuneration of Central Depository Company of Pakistan Limited - Trustee	9,972	15,884
Sindh Sales tax on remuneration of Central Depository Company of Pakistan Limited- Trustee	1,496	2,383
Annual fee of Securities and Exchange Commission of Pakistan	13,598	21,660
Allocated expenses	-	-
Marketing And Selling Expense	-	-
Legal and professional	104	84
Brokerage expenses	2,177	1,054
Auditor's remuneration	408	382
Other expenses	921	557
Total operating expenses	197,632	350,903
Net income from operating activities	1,868,245	2,770,137
Taxation	-	-
Net income for the period after taxation	1,868,245	2,770,137
Allocation of net income for the period:		
Net income for the period	1,868,245	2,770,137
Income already paid on units redeemed	(497,310)	895,673
	1,370,935	3,665,810
Accounting income available for distribution		
- Relating to capital gains	72,405	61,416
- Excluding capital gains	1,298,530	3,604,394
	1,370,935	3,665,810



MCB FUNDS
Investments for Life
AM1
by PACRA

MCB CASH MANAGEMENT OPTIMIZER
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (Un-Audited)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

	September 30, 2026 (Un-Audited)	September 30, 2025 (Un-Audited)
	(Rupees in '000)	
Net income for the period after taxation	1,868,245	2,770,137
Other comprehensive income for the period	-	-
Total comprehensive income for the period	<u>1,868,245</u>	<u>2,770,137</u>

MCB INVESTMENT MANAGEMENT LIMITED

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi

UAN: (+92-21) 111 468 378 (111 INVEST)

URL: www.mcbfunds.com, Email: info@mcbfunds.com



MCB CASH MANAGEMENT OPTIMIZER
CONDENSED INTERIM STATEMENT OF MOVEMENT IN UNIT HOLDERS' FUND (Un-Audited)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

	September 30, 2026			September 30, 2025		
	(Un-Audited)			(Un-Audited)		
	(Rupees in '000)					
	Capital Value	Undistributed income	Total	Capital Value	Undistributed income	Total
Net assets at beginning of the period	73,614,204	1,161,155	74,775,358	112,207,806	955,638	113,163,443
Issue of 513,571,210 units (2025: 410,814,455 units)						
- Capital value (at net asset value per unit at the beginning of the period)	52,712,445	-	52,712,445	55,282,426	-	55,282,426
- Element of income	540,890	-	540,890	1,028,229	-	1,028,229
	53,253,335	-	53,253,335	56,310,654	-	56,310,654
Redemption of 660,151,357 units (2025: 298,402,810 units)						
- Capital value (at net asset value per unit at the beginning of the period)	(67,757,287)	-	(67,757,287)	(76,486,059)	-	(76,486,059)
- Element of income	(343,920)	(497,310)	(841,230)	(2,583,233)	895,673	(1,687,561)
	(68,101,207)	(497,310)	(68,598,517)	(79,069,292)	895,673	(78,173,620)
Total comprehensive income for the period	-	1,868,245	1,868,245	-	2,770,137	2,770,137
Interim distribution during the period	-	-	-	-	-	-
	-	1,868,245	1,868,245	-	2,770,137	2,770,137
Net assets at end of the period	58,766,332	2,532,090	61,298,421	89,449,168	4,621,448	94,070,615
Undistributed income brought forward comprising of:						
- Realised		1,161,133			939,268	
- Unrealised (loss) / gain		22			16,370	
		1,161,155			955,638	
Accounting income available for distribution						
- Relating to capital gains	72,405			61,416		
- Excluding capital gains	1,298,530			3,604,394		
	1,370,935			3,665,810		
Cash distribution during the period	-			-		
Undistributed income carried forward		2,532,090			4,621,448	
Undistributed income carried forward						
- Realised		2,540,517			4,655,888	
- Unrealised		(8,426)			(34,440)	
		2,532,090			4,621,448	
	(Rupees)			(Rupees)		
Net assets value per unit at beginning of the period	102.6390			102.3351		
Net assets value per unit at end of the period	105.3333			104.8379		



MCB CASH MANAGEMENT OPTIMIZER
CONDENSED INTERIM CASH FLOW STATEMENT (Un-Audited)
FOR THE QUARTER ENDED SEPTEMBER 30, 2026

September 30, 2026 **September 30, 2025**
(Un-Audited) **(Un-Audited)**
----- (Rupees in '000) -----

CASH FLOWS FROM OPERATING ACTIVITIES

Net income for the period before taxation

1,868,245 2,770,137

Adjustments for non cash and other items:

Net unrealised appreciation / (diminution) on re-measurement of investments classified as 'financial assets at fair value through profit or loss'

Capital gain / (loss) on sale on investments - net

8,426	34,440
-	-
(125,177)	(125,902)
(116,750)	(91,461)
1,751,495	2,678,676

Decrease in assets

Investments

Prepayments and profit receivable

(1,116,812)	7,163,085
1,408,305	(1,137,499)
291,493	6,025,586

(Decrease) / Increase in liabilities

Payable to Management Company

Payable to Central Depository Company of Pakistan Limited - Trustee

Payable to Securities and Exchange Commission of Pakistan

Payable against redemption of units

Payable Against Purchase Of Investment - money market

Accrued expenses and other liabilities

(7,482)	4,140
(783)	4,741
(929)	903
(92,160)	(2,300,000)
1,088,178	-
(836,685)	(799,609)
150,139	(3,089,826)

Net cash used in operating activities

2,193,127 5,614,436

CASH FLOWS FROM FINANCING ACTIVITIES

Receipt from issuance and conversion of units (excluding additional units)

Payment against redemption and conversion of units

Distributions made during the period

Net cash generated from / (used in) financing activities

53,253,335	56,310,654
(68,598,517)	(78,173,620)
-	-
(15,345,182)	(21,862,966)

Net decrease in cash and cash equivalents

Cash and cash equivalents at beginning of the period

(13,152,055)	(16,248,530)
62,125,029	78,695,902

Cash and cash equivalents at end of the period

48,972,974	62,447,372
------------	------------