



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

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E: corporate.affairs@mcb.com.pk

PSX-100(5F)2026/42
October 22, 2026

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, 2026**

We have to inform you that the Board of Directors of **MCB Bank Limited** in its Meeting held on **October 22, 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**

Third Interim Cash Dividend for the third quarter ended **September 30, 2026** 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

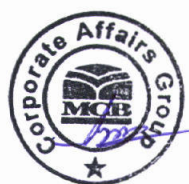
(iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION**
Nil

(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 **November 02, 2026**.



Page 1 of 2



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The Share Transfer Books of the Bank will be closed from **November 03, 2026** to **November 05, 2026** (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 **November 02, 2026**, 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, 2026** will be transmitted through PUCARS separately, within the specified time.

Yours sincerely,

Farid Ahmad
Company Secretary



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.

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2026

Note	Unaudited September 30, 2026	Audited December 31, 2025
-----Rupees in '000-----		
ASSETS		
Cash and balances with treasury banks	7 230,939,672	190,083,526
Balances with other banks	8 27,628,946	39,698,066
Lendings to financial institutions	9 145,304,038	99,048,299
Investments	10 2,157,765,432	1,947,224,674
Advances	11 773,464,323	690,318,710
Property and equipment	12 100,330,178	97,069,222
Right-of-use assets	13 7,588,395	7,456,518
Intangible assets	14 1,356,168	1,351,034
Other assets	15 138,256,315	174,806,913
Total Assets	3,582,633,467	3,247,056,962
LIABILITIES		
Bills payable	17 17,793,040	25,617,252
Borrowings	18 390,084,758	457,871,857
Deposits and other accounts	19 2,707,784,521	2,261,275,030
Lease liabilities	20 12,139,519	11,804,530
Subordinated debt	-	-
Deferred tax liabilities	21 28,954,109	44,947,104
Other liabilities	22 115,159,668	129,799,963
Total Liabilities	3,271,915,615	2,931,315,736
NET ASSETS	310,717,852	315,741,226
REPRESENTED BY		
Share capital	11,850,600	11,850,600
Reserves	23 113,422,524	109,983,273
Surplus on revaluation of assets	24 57,068,024	72,105,363
Unappropriated profit	128,376,704	121,801,990
	310,717,852	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 NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

		Quarter Ended		Nine Months Ended	
	Note	July 01 to September 30, 2026	July 01 to September 30, 2025	January 01 to September 30, 2026	January 01 to September 30, 2025
		-----Rupees in '000-----			
Mark-up / return / interest earned	27	81,080,677	76,610,728	227,641,104	220,755,359
Mark-up / return / interest expensed	28	41,584,608	39,152,862	112,856,112	111,951,234
Net mark-up / interest income		39,496,069	37,457,866	114,784,992	108,804,125
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	5,708,594	4,146,760	17,627,300	13,979,827
Dividend income		673,435	576,933	2,734,567	3,154,588
Foreign exchange income		1,870,932	2,932,773	5,944,372	7,883,419
Income from derivatives		79	1,061	1,054	3,343
Gain / (loss) on securities - net	30	2,505,836	630,640	2,893,187	489,757
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	31	127,556	210,763	353,907	509,629
Total non-markup / interest Income		10,886,432	8,498,930	29,554,387	26,020,563
Total income		50,382,501	45,956,796	144,339,379	134,824,688
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	18,892,079	16,947,745	55,727,620	50,766,144
Workers Welfare Fund		623,793	588,333	1,726,469	1,749,654
Other charges	33	77,292	212,107	256,119	370,550
Total non-markup / interest expenses		19,593,164	17,748,185	57,710,208	52,886,348
Profit before credit loss allowance		30,789,337	28,208,611	86,629,171	81,938,340
Credit loss allowance and write offs - net	34	(400,050)	(1,208,047)	305,966	(5,544,373)
PROFIT BEFORE TAXATION		31,189,387	29,416,658	86,323,205	87,482,713
Taxation	35	16,249,633	15,624,833	44,908,420	46,385,184
PROFIT AFTER TAXATION		14,939,754	13,791,825	41,414,785	41,097,529
-----Rupees -----					
Basic and diluted earnings per share	36	12.61	11.64	34.95	34.68

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 NINE MONTHS PERIOD ENDED SEPTEMBER 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			
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 September 30, 2025	-	-	-	-	-	-	-	-	41,097,529	41,097,529	
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-	-	(63,144)	
Effect of translation of net investment in foreign branches	-	-	-	(63,144)	-	-	6,243,910	-	-	6,180,766	
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	9,682,103	-	-	9,682,103	
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	15,926,013	-	-	15,926,013	
Transfer to statutory reserve	-	-	-	(63,144)	-	-	-	-	-	-	
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	4,109,753	-	-	-	(4,109,753)	-	
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	(97,832)	97,832	-	
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	(2,233,955)	-	2,233,955	-	
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(693,002)	693,002	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	(23,873)	23,873	-	
Final cash dividend at Rs. 9.0 per share - December 31, 2024	-	-	-	-	-	-	-	-	-	(10,665,540)	
Interim cash dividend at Rs. 9.0 per share - March 31, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	
Interim cash dividend at Rs. 9.0 per share - June 30, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	
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	22,859,134	34,866,809	118,375,552	296,867,523	
Profit after taxation for the three months period ended December 31, 2025	-	-	-	-	-	-	-	-	13,097,005	13,097,005	
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-	-	(302,915)	
Effect of translation of net investment in foreign branches	-	-	-	(302,915)	-	-	-	7,215,411	-	7,215,411	
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	(27,483)	-	(27,483)	
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	1,210,935	-	1,210,935	
Reassessment gain on defined benefit obligations - net of tax	-	-	-	-	-	-	1,826,665	-	-	1,826,665	
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	6,429,025	-	-	6,429,025	
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	8,255,680	7,187,928	-	16,351,608	
Transfer to statutory reserve	-	-	-	(302,915)	-	1,309,760	-	-	(1,309,760)	-	
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(32,588)	32,588	-	
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	(874,187)	-	874,187	-	
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(170,825)	170,825	-	
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(15,598)	15,598	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	(10,665,540)	
Interim cash dividend at Rs. 9.0 per share - September 30, 2025	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	
Balance as at December 31, 2025 (Audited)	11,850,600	23,751,114	908,317	8,694,148	58,059,694	18,600,000	30,240,637	41,864,726	121,801,900	315,741,226	
Profit after taxation for the period ended September 30, 2026	-	-	-	-	-	-	-	-	41,414,785	41,414,785	
Other comprehensive loss - net of tax	-	-	-	-	-	-	-	-	-	(702,228)	
Effect of translation of net investment in foreign branches	-	-	-	(702,228)	-	-	-	(1,840,403)	-	(1,840,403)	
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	-	(11,892,900)	-	(11,892,900)	
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	(13,738,311)	-	-	(14,441,539)	
Transfer to statutory reserve	-	-	-	(702,228)	-	-	-	-	-	-	
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	4,141,479	-	-	-	(4,141,479)	-	
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	(117,796)	117,796	-	
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	(1,179,328)	-	1,179,328	-	
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(916)	916	-	
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	(10,665,540)	
Final cash dividend at Rs. 9.0 per share - December 31, 2025	-	-	-	-	-	-	-	-	-	(10,665,540)	
Interim cash dividend at Rs. 9.0 per share - March 31, 2026	-	-	-	-	-	-	-	-	-	(10,665,540)	
Interim cash dividend at Rs. 9.0 per share - June 30, 2026	-	-	-	-	-	-	-	-	-	(10,665,540)	
Balance as at September 30, 2026 (Un-audited)	11,850,600	23,751,114	908,317	7,961,920	62,201,173	18,600,000	15,322,000	41,746,024	128,376,704	310,117,852	

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

HUMZA TAJMUR
Divisional Head
Financial Control Group
MCB Bank Limited

Director

MCB BANK LIMITED
UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

Note	Nine Months Ended	
	January 01 to September 30, 2026	January 01 to September 30, 2025
	-----Rupees in '000-----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	86,323,205	87,482,713
Less: Dividend income	(2,734,567)	(3,154,588)
	83,588,638	84,328,125
Adjustments:		
Net mark-up / interest income	(114,784,992)	(108,804,125)
Depreciation on property and equipment	3,769,151	3,239,350
Depreciation on right-of-use assets	1,359,590	1,275,611
Depreciation on non-banking assets acquired in satisfaction of claims	6,923	12,332
Amortization	394,323	412,910
Credit loss allowance and write offs - net	305,966	(5,544,373)
Gain on sale of property and equipment - net	(175,915)	(318,029)
(Gain) / loss on sale of non-banking assets acquired in satisfaction of claims - net	(13,029)	-
Finance charges on lease liability against right-of-use assets	1,442,911	1,227,730
Workers Welfare Fund	1,726,469	1,749,654
Reversal for defined benefit plans - net	(939,368)	(763,680)
Gain on termination of lease liability against right-of-use assets	(47,323)	(43,443)
Unrealized loss / (gain) on revaluation of investments classified as FVTPL	320,295	(275,344)
	(106,634,999)	(107,831,407)
	(23,046,361)	(23,503,282)
(Increase) / decrease in operating assets		
Lendings to financial institutions	(46,254,808)	(53,865,091)
Securities classified as FVTPL	194,796	2,003,958
Advances	(84,364,230)	412,757,828
Others assets (excluding advance taxation)	14,727,373	(17,257,730)
	(115,696,869)	343,638,965
Increase / (decrease) in operating liabilities		
Bills Payable	(7,824,212)	(30,520,833)
Borrowings	(69,586,379)	243,200,013
Deposits	446,509,491	309,445,493
Other liabilities (excluding current taxation)	(16,449,454)	(8,456,704)
	352,649,446	513,667,969
Mark-up / interest received	237,834,688	212,669,848
Mark-up / interest paid	(97,518,464)	(132,168,234)
Defined benefits paid	(189,498)	(205,951)
Income tax paid	(48,451,306)	(55,511,313)
Net cash generated from operating activities	305,581,636	858,588,002
CASH FLOW FROM INVESTING ACTIVITIES		
Net investment in securities classified as FVOCI	(241,538,636)	(805,526,491)
Net divestment / (investment) in securities classified as amortized cost	2,078,567	(3,600,399)
Dividends received	2,664,429	3,120,921
Investments in property and equipment	(7,123,744)	(9,869,881)
Proceeds from sale of property and equipment	240,424	1,745,529
Investments in Intangible assets	(404,087)	(420,579)
Proceeds from sale of non-banking assets acquired in satisfaction of claims	70,000	151,000
Effect of translation of net investment in foreign branches	(702,228)	(63,144)
Net cash used in investing activities	(244,715,275)	(814,463,044)
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of lease liability against right-of-use-assets	(2,541,940)	(2,102,169)
Dividend paid	(31,756,639)	(31,726,126)
Net cash used in financing activities	(34,298,579)	(33,828,295)
Effects of credit loss allowance changes on cash and cash equivalents	419,963	(2,083)
Increase in cash and cash equivalents	26,987,745	10,294,580
Cash and cash equivalents at beginning of the period	228,521,578	191,778,966
Effects of exchange rate changes on cash and cash equivalents	(1,165,640)	830,231
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	253,724,368	202,341,210

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
HUMZA TAIMUR
Divisional Head
Financial Control Group
MCB Bank Limited

Director

Director

Annexure B-1
4

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

	Note	Unaudited September 30, 2026	Audited December 31, 2025
-----Rupees in '000-----			
ASSETS			
Cash and balances with treasury banks	7	248,237,506	211,224,339
Balances with other banks	8	28,641,469	41,825,804
Lendings to financial institutions	9	162,045,034	99,041,793
Investments	10	2,385,365,051	2,099,046,161
Advances	11	891,486,944	821,711,633
Property and equipment	12	107,196,416	103,683,770
Right-of-use assets	13	10,674,702	10,442,271
Intangible assets	14	3,408,187	3,453,209
Other assets	15	161,104,151	188,312,726
Total Assets		3,998,159,460	3,578,741,706
LIABILITIES			
Bills payable	17	19,755,198	31,132,570
Borrowings	18	410,417,307	476,169,106
Deposits and other accounts	19	3,056,870,731	2,529,503,221
Lease liabilities	20	15,992,094	15,505,119
Subordinated debt		-	-
Deferred tax liabilities	21	32,596,524	49,340,982
Other liabilities	22	128,742,788	139,912,047
Total Liabilities		3,664,374,642	3,241,563,045
NET ASSETS		333,784,818	337,178,661
REPRESENTED BY			
Share capital		11,850,600	11,850,600
Reserves	23	117,408,504	113,681,018
Surplus on revaluation of assets	24	58,557,303	74,810,215
Unappropriated profit		145,071,080	136,068,597
		332,887,487	336,410,430
Non-controlling interest		897,331	768,231
		333,784,818	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

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

		Quarter Ended		Nine Months Ended	
	Note	July 01 to September 30, 2026	July 01 to September 30, 2025	January 01 to September 30, 2026	January 01 to September 30, 2025
		-----Rupees in '000-----			
Mark-up / return / interest earned	27	91,434,702	84,164,830	254,454,407	244,385,468
Mark-up / return / interest expensed	28	47,527,885	42,964,965	128,191,414	124,229,636
Net mark-up / interest income		43,906,817	41,199,865	126,262,993	120,155,832
NON MARK-UP / INTEREST INCOME					
Fee and commission income	29	7,108,054	5,498,588	21,956,409	17,807,340
Dividend income		603,435	436,180	2,350,258	2,721,172
Foreign exchange income		2,167,907	3,143,258	6,821,214	8,337,380
Income from derivatives		79	1,061	1,054	3,343
Gain / (loss) on securities - net	30	2,445,331	944,974	2,930,333	819,523
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-	-	-
Other income	31	127,366	216,508	373,104	486,688
Total non-markup / interest Income		12,452,172	10,240,569	34,432,372	30,175,446
Total income		56,358,989	51,440,434	160,695,365	150,331,278
NON MARK-UP / INTEREST EXPENSES					
Operating expenses	32	22,894,212	20,496,007	67,729,731	60,787,005
Workers Welfare Fund		667,254	633,503	1,829,092	1,875,956
Other charges	33	79,137	212,565	258,712	375,953
Total non-markup / interest expenses		23,640,603	21,342,075	69,817,535	63,038,914
Share of profit of associates		634,693	1,029,510	1,656,628	2,228,968
Profit before credit loss allowance		33,353,079	31,127,869	92,534,458	89,521,332
Credit loss allowance and write offs - net	34	(469,113)	(1,203,735)	(121,079)	(5,358,522)
PROFIT BEFORE TAXATION		33,822,192	32,331,604	92,655,537	94,879,854
Taxation	35	17,588,404	17,096,420	48,326,261	50,254,660
PROFIT AFTER TAXATION		16,233,788	15,235,184	44,329,276	44,625,194
Less: Profit attributable to non-controlling interest		(51,920)	(128,101)	(169,248)	(283,868)
PROFIT ATTRIBUTABLE TO EQUITY SHAREHOLDERS OF THE BANK		16,181,868	15,107,083	44,160,028	44,341,326
-----Rupees -----					
Basic and diluted earnings per share	36	13.65	12.75	37.26	37.42

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

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	Share premium	Capital reserve	Statutory reserve	Revenue reserve	Investments	Surplus / (deficit) on revaluation of Associate	Property and equipment / non-banking assets	Unappropriated profit	Total	Non controlling interest	Grand Total
Balance as at December 31, 2024 (Audited)	11,850,000	23,973,024	908,317	54,916,400	18,000,000	8,491,749	960,523	36,366,797	130,098,276	287,247,244	501,520	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	11,850,000	23,973,024	908,317	54,916,400	18,000,000	10,226,154	960,523	36,366,797	130,098,276	288,981,649	501,520	288,981,649
Profit after taxation for the period ended September 30, 2025	-	-	-	-	-	-	-	-	44,341,326	44,341,326	283,666	44,625,194
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on associated undertaking net of tax	-	-	-	-	-	6,284,690	281,785	-	-	(37,691)	6	(37,683)
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	9,138,823	-	-	-	9,138,823	-	281,785
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	10,421,151	281,786	-	-	10,699,407	-	6,284,690
Transfer to statutory reserve	-	-	-	4,450,233	-	-	-	-	(4,450,233)	-	-	10,699,407
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment	-	-	-	-	-	-	-	(99,400)	99,400	-	-	281,785
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	(2,274,685)	-	-	2,274,685	-	-	6,284,690
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	(603,002)	-	-	603,002	-	-	6,284,690
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(23,873)	23,873	-	-	6,284,690
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, 2025	-	-	-	-	-	-	-	-	(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)	11,850,000	23,973,024	908,317	59,366,633	18,000,000	23,372,782	1,232,308	35,842,822	131,821,709	316,490,233	728,578	317,218,811
Profit after taxation for the three months period ended December 31, 2025	-	-	-	-	-	-	-	-	14,073,720	14,073,720	76,484	14,150,204
Other comprehensive loss, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	7,421,362	-	7,421,362	-	(314,472)
Movement in surplus on associated undertaking net of tax	-	-	-	-	-	-	124,741	-	-	124,741	-	7,421,362
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	(27,483)	-	(27,483)	-	124,741
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	1,785,885	-	-	1,210,825	1,210,825	-	(27,483)
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	6,311,039	-	-	1,210,825	6,311,039	-	1,210,825
Movement in surplus / (deficit) on revaluation of non-banking assets - net of tax	-	-	-	-	-	8,096,504	124,741	-	1,210,825	16,512,007	-	6,311,039
Transfer to statutory reserve	-	-	-	1,425,178	-	-	-	-	(1,425,178)	-	-	16,512,007
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	(33,111)	33,111	-	-	(314,472)
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	(833,407)	-	-	833,407	-	-	7,421,362
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(170,825)	170,825	-	-	124,741
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(15,598)	15,598	-	-	(27,483)
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend at Rs. 9.0 per share - September 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)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	(46,827)	(46,827)
Balance as at December 31, 2025 (Audited)	11,850,000	23,973,024	908,317	60,791,811	18,000,000	30,626,299	1,357,049	42,816,987	136,098,597	336,410,430	798,231	337,178,661
Profit after taxation for the period ended September 30, 2026	-	-	-	-	-	-	-	-	44,160,028	44,160,028	169,748	44,329,776
Other comprehensive loss, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus on associated undertaking net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	(1,846,405)	(78,314)	-	-	(33,114)	(17)	(733,176)
Movement in surplus / (deficit) on revaluation of non-banking assets - net of tax	-	-	-	-	-	(1,328,513)	-	-	-	(1,846,405)	-	(73,314)
Transfer to statutory reserve	-	-	-	4,460,600	-	-	-	-	-	-	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	-	-	-	-	(4,460,600)	-	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	(119,433)	119,433	-	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	(1,170,326)	-	-	1,170,326	-	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(916)	916	-	-	-
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 - December 31, 2026	-	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)	-	(10,665,540)
Interim cash dividend at Rs. 9.0 per share - June 30, 2025	-	-	-	-	-	-	-	-	(31,996,620)	(31,996,620)	-	(31,996,620)
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	(40,136)	(40,136)
Balance as at September 30, 2026 (Un-audited)	11,850,000	23,973,024	908,317	65,252,411	18,000,000	14,529,650	1,278,225	42,999,518	145,971,690	332,487,487	897,331	333,744,818

Ans

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.

MCB BANK LIMITED & SUBSIDIARY COMPANIES
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE NINE MONTHS PERIOD ENDED SEPTEMBER 30, 2026

Annexure B - 4/4

Note	Nine Months Ended	
	January 01 to September 30, 2026	January 01 to September 30, 2025
	-----Rupees in '000-----	
CASH FLOW FROM OPERATING ACTIVITIES		
Profit before taxation	92,655,537	94,879,854
Less: Dividend income and share of profit of associates	(4,006,886)	(4,950,140)
	88,648,651	89,929,714
Adjustments:		
Net mark-up / interest income	(126,262,993)	(120,155,832)
Depreciation on property and equipment	32 4,516,316	3,853,929
Depreciation on right-of-use assets	32 2,135,512	1,882,884
Depreciation on non-banking assets acquired in satisfaction of claims	32 6,923	12,332
Amortization	32 536,795	497,046
Credit loss allowance and write offs - net	34 (121,079)	(5,358,522)
Gain on sale of property and equipment - net	31 (221,151)	(318,844)
Gain on sale of non-banking assets acquired in satisfaction of claims - net	31 (13,029)	-
Finance charges on lease liability against right-of-use assets	28 1,807,186	1,555,877
Workers Welfare Fund	1,829,092	1,875,956
Reversal for defined benefit plans - net	(939,368)	(763,680)
Gain on conversion of Ijarah agreements	31 (4,435)	(4,991)
Gain on termination of lease liability against right-of-use assets	31 (62,532)	(43,443)
Unrealized loss / (gain) on revaluation of investments classified as FVTPL	30 409,153	(285,778)
	(116,383,610)	(117,253,066)
	(27,734,959)	(27,323,352)
(Increase) / decrease in operating assets		
Lendings to financial institutions	(63,002,403)	(55,106,228)
Securities classified as FVTPL	1,953,425	1,567,481
Advances	(70,670,231)	418,948,394
Others assets (excluding advance taxation)	11,906,188	(19,083,083)
	(119,813,021)	346,326,564
Increase / (decrease) in operating liabilities		
Bills Payable	(11,377,372)	(40,019,362)
Borrowings	(67,526,164)	225,106,464
Deposits	527,367,510	347,766,907
Other liabilities (excluding current taxation)	(14,161,262)	(8,289,441)
	434,302,712	524,564,568
Mark-up / interest received	259,094,781	235,234,106
Mark-up / interest paid	(112,544,366)	(145,109,701)
Defined benefits paid	(189,498)	(205,951)
Income tax paid	(50,727,710)	(58,491,163)
Net cash generated from operating activities	382,387,939	874,995,071
CASH FLOW FROM INVESTING ACTIVITIES		
Net investment in securities classified as FVOCI	(313,959,279)	(815,688,168)
Net investment in securities classified as amortized cost	(3,369,175)	(3,585,893)
Dividends received	2,497,980	2,932,505
Investments in property and equipment	(8,143,749)	(11,275,407)
Proceeds from sale of property and equipment	306,810	1,746,632
Investments in Intangible assets	(496,441)	(916,246)
Proceeds from sale of non-banking assets acquired in satisfaction of claims	70,000	151,000
Net investment in associates	(1,521,495)	(1,260,169)
Effect of translation of net investment in foreign branches and subsidiary	(733,114)	(37,691)
Net cash used in investing activities	(325,348,463)	(827,933,437)
CASH FLOW FROM FINANCING ACTIVITIES		
Payment of lease liability against right-of-use-assets	20.1 (3,609,849)	(2,938,486)
Dividend paid	(31,796,576)	(31,772,824)
Net cash used in financing activities	(35,406,425)	(34,711,310)
Effects of credit loss allowance changes on cash and cash equivalents		
	421,415	406
Increase in cash and cash equivalents	22,054,466	12,350,730
Cash and cash equivalents at beginning of the period		
	251,850,843	211,040,034
Effects of exchange rate changes on cash and cash equivalents	(1,165,640)	830,231
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		
	272,117,116	223,638,606

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

Chief Financial Officer

President & Chief Executive Officer

HUMZA TAIMUR
Director
Divisional Head
Financial Control Group
MCB Bank Limited

Director

Director