

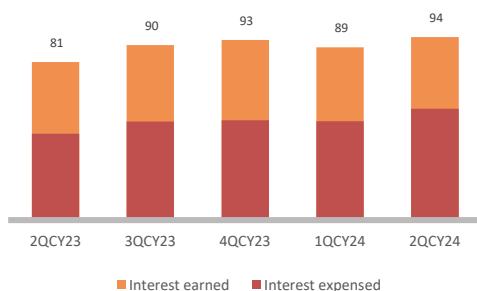
MCB Result Review - 2QCY24



Wednesday, August 7, 2024

Rupees' millions	2QCY24	2QCY23	YoY	1HCY24	1HCY23	YoY
Interest earned	94,171	81,425	15.7% ▲	183,180	145,279	26.1% ▲
Interest expensed	-57,385	-44,485	29.0% ▲	-108,323	-78,271	38.4% ▲
Net Interest Income	36,786	36,939	0.4% ▼	74,858	67,009	11.7% ▲
Fee and commission income	5,227	4,619	13.2% ▲	11,313	8,791	28.7% ▲
Dividend income	664	829	19.9% ▼	1,668	1,478	12.9% ▲
Foreign exchange income	3,012	2,610	15.4% ▲	4,946	3,593	37.6% ▲
(Loss) / gain on securities	90	21	328.6% ▲	89	73	22.7% ▲
Other income	139	63	121.1% ▲	238	117	104.1% ▲
Non-Interest Income	9,132	8,143	12.1% ▲	18,255	14,065	29.8% ▲
Operating expenses	-14,476	-12,186	18.8% ▲	-28,397	-23,979	18.4% ▲
Workers' Welfare Fund	-604	-617	2.1% ▼	-1,254	-1,077	16.5% ▲
Other charges	-89	-167	46.7% ▼	-240	-265	9.4% ▼
Profit Before Provisions	30,749	32,113	4.2% ▼	63,222	55,753	13.4% ▲
Provisions	-574	-1,288	55.4% ▼	-505	-1,912	73.6% ▲
Profit Before Taxation	30,175	30,826	2.1% ▼	62,717	53,842	16.5% ▲
Taxation	-14,794	-17,194	14.0% ▼	-30,781	-27,155	13.4% ▲
Profit After Taxation	15,381	13,631	12.8% ▲	31,936	26,687	19.7% ▲
Earnings Per Share	12.98	11.50	12.8% ▲	26.95	22.52	19.7% ▲
Dividend	9.00	7.00	28.6% ▲	18.00	13.00	38.5% ▲
Bonus	0%	0%		0%	0%	
Closing Period: Aug 20, 2024 - Aug 22, 2024						
Operating Cost to Income	-31.5%	-27.0%	4.5% ▲	-30.5%	-29.6%	0.9% ▲
Effective Taxation	-49.0%	-55.8%	6.8% ▼	-49.1%	-50.4%	1.4% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

