

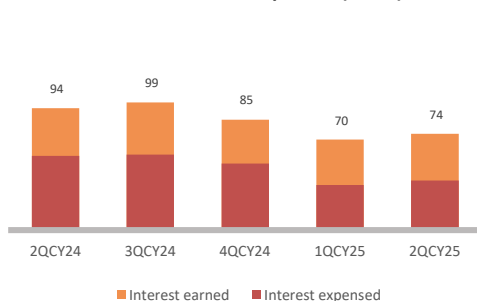
MCB Result Review - 2QCY25



Wednesday, August 6, 2025

Rupees' millions	2QCY25	2QCY24	YoY	6MCY25	6MCY24	YoY
Interest earned	74,305	94,171	21.1% ▼	144,145	183,180	21.3% ▼
Interest expensed	-38,143	-57,385	33.5% ▼	-72,798	-108,323	32.8% ▼
Net Interest Income	36,162	36,786	1.7% ▼	71,346	74,858	4.7% ▼
Fee and commission income	4,562	5,227	12.7% ▼	9,833	11,313	13.1% ▼
Dividend income	861	664	29.6% ▲	2,578	1,668	54.5% ▲
Foreign exchange income	2,709	3,012	10.1% ▼	4,951	4,946	0.1% ▲
(Loss) / gain on securities	46	90	49.4% ▼	-141	89	N/A
Other income	136	139	1.9% ▼	299	238	25.5% ▲
Non-Interest Income	8,314	9,132	9.0% ▼	17,522	18,255	4.0% ▼
Operating expenses	-16,848	-14,476	16.4% ▲	-33,818	-28,397	19.1% ▲
Workers' Welfare Fund	-575	-604	4.7% ▼	-1,161	-1,254	7.4% ▼
Other charges	-88	-89	0.6% ▼	-158	-240	33.9% ▼
Profit Before Provisions	26,964	30,749	12.3% ▼	53,730	63,222	15.0% ▼
Provisions	1,799	-574	N/A	4,336	-505	N/A
Profit Before Taxation	28,763	30,175	4.7% ▼	58,066	62,717	7.4% ▼
Taxation	-15,270	-14,794	3.2% ▲	-30,760	-30,781	0.1% ▼
Profit After Taxation	13,494	15,381	12.3% ▼	27,306	31,936	14.5% ▼
Earnings Per Share	11.39	12.98	12.3% ▼	23.04	26.95	14.5% ▼
Dividend	9.00	9.00	-	18.00	18.00	-
Bonus	0%	0%		0%	0.00	
Closing Period: Aug 20, 2025 - Aug 22, 2025						
Operating Cost to Income	-37.9%	-31.5%	6.4% ▲	-38.1%	-30.5%	7.6% ▲
Effective Taxation	-53.1%	-49.0%	4.1% ▲	-53.0%	-49.1%	3.9% ▲

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

