

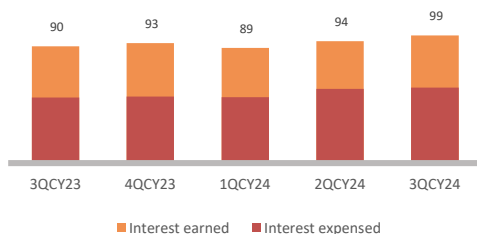
MCB Result Review - 3QCY24



Wednesday, October 23, 2024

Rupees' millions	3QCY24	3QCY23	YoY	9MCY24	9MCY23	YoY
Interest earned	98,517	90,102	9.3% ▲	281,697	235,381	19.7% ▲
Interest expensed	-58,301	-50,694	15.0% ▲	-166,624	-128,964	29.2% ▲
Net Interest Income	40,215	39,408	2.0% ▲	115,073	106,417	8.1% ▲
Fee and commission income	5,116	5,449	6.1% ▼	16,429	14,241	15.4% ▲
Dividend income	768	534	43.8% ▲	2,436	2,011	21.1% ▲
Foreign exchange income	2,545	2,315	10.0% ▲	7,491	5,908	26.8% ▲
(Loss) / gain on securities	20	130	84.3% ▼	110	203	45.9% ▼
Other income	148	105	41.2% ▲	386	222	74.4% ▲
Non-Interest Income	8,598	8,535	0.7% ▲	26,853	22,600	18.8% ▲
Operating expenses	-15,503	-13,389	15.8% ▲	-43,900	-37,367	17.5% ▲
Workers' Welfare Fund	-648	-685	5.4% ▼	-1,902	-1,762	8.0% ▲
Other charges	-109	-291	62.6% ▼	-348	-555	37.3% ▼
Profit Before Provisions	32,553	33,579	3.1% ▼	95,776	89,332	7.2% ▲
Provisions	-160	675	N/A	-665	-1,236	46.2% ▼
Profit Before Taxation	32,393	34,254	5.4% ▼	95,110	88,095	8.0% ▲
Taxation	-15,879	-16,794	5.5% ▼	-46,660	-43,949	6.2% ▲
Profit After Taxation	16,514	17,460	5.4% ▼	48,451	44,147	9.7% ▲
Earnings Per Share	13.94	14.73	5.4% ▼	40.88	37.25	9.7% ▲
Dividend	9.00	8.00	12.5% ▲	27.00	21.00	28.6% ▲
Bonus	0%	0%		0%	0%	
Closing Period: Nov 04, 2024 - Nov 06, 2024						
Operating Cost to Income	-31.8%	-27.9%	3.8% ▲	-30.9%	-29.0%	2.0% ▲
Effective Taxation	-49.0%	-49.0%	0.0% ▼	-49.1%	-49.9%	0.8% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

