



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

**T:** +92 42 36041998-9  
**E:** corporate.affairs@mcb.com.pk

PSX-100(5F)2026/22  
**April 23, 2026**

**General Manager**  
Pakistan Stock Exchange Limited  
Stock Exchange Building  
Stock Exchange Road  
**Karachi.**

*Dear Sir,*

Sub: **FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2026**

We have to inform you that the Board of Directors of **MCB Bank Limited** in its Meeting held on **April 23, 2026**, at **11:30 A.M. (PST)**, at 9<sup>th</sup> Floor, MCB House, 15-Main Gulberg, Lahore, Pakistan/ via zoom, recommended the following:

(i) **CASH DIVIDEND**

First Interim Cash Dividend for the quarter ended **March 31, 2026** at PKR **9.00** per share i.e. **90 %**.

(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 **May 05, 2026**.



Page 1 of 2



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The Share Transfer Books of the Bank will be closed from **May 06, 2026** to **May 08, 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 **May 05, 2026**, will be treated in time for the purpose of above entitlement to the transferees.

The First Quarterly Financial Statements of the Bank for the period ended **March 31, 2026** will be transmitted through PUCARS separately, within the specified time.

Yours sincerely,

**Farid Ahmad**  
Company Secretary



Encl: **As above**

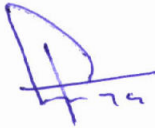
**CC:** Executive Director/HOD,  
Offsite-II Department, Supervision Division,  
Securities & Exchange Commission of Pakistan,  
63, NIC Building, Jinnah Avenue, Blue Area,  
**Islamabad.**

Annexure A-1/4

**MCB BANK LIMITED**  
**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION**  
**AS AT MARCH 31, 2026**

	Note	Unaudited March 31, 2026	Audited December 31, 2025
-----Rupees in '000-----			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	175,648,118	190,083,526
Balances with other banks	8	36,151,848	39,698,066
Lendings to financial institutions	9	78,018,689	99,048,299
Investments	10	1,931,669,126	1,947,224,674
Advances	11	747,775,422	690,318,710
Property and equipment	12	97,819,310	97,069,222
Right-of-use assets	13	7,198,556	7,456,518
Intangible assets	14	1,255,272	1,351,034
Other assets	15	187,748,154	174,806,913
<b>Total Assets</b>		<b>3,263,284,495</b>	<b>3,247,056,962</b>
<b>LIABILITIES</b>			
Bills payable	17	15,449,117	25,617,252
Borrowings	18	471,322,978	457,871,857
Deposits and other accounts	19	2,304,988,640	2,261,275,030
Lease liabilities	20	11,582,534	11,804,530
Subordinated debt		-	-
Deferred tax liabilities	21	20,225,219	44,947,104
Other liabilities	22	143,946,169	129,799,963
<b>Total Liabilities</b>		<b>2,967,514,657</b>	<b>2,931,315,736</b>
<b>NET ASSETS</b>		<b>295,769,838</b>	<b>315,741,226</b>
<b>REPRESENTED BY</b>			
Share capital		11,850,600	11,850,600
Reserves	23	110,888,420	109,983,273
Surplus on revaluation of assets	24	49,190,076	72,105,363
Unappropriated profit		123,840,742	121,801,990
		<b>295,769,838</b>	<b>315,741,226</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	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  
 Director

Chief Financial Officer

President & Chief Executive Officer

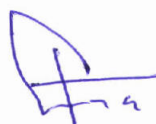
Director

Director

**MCB BANK LIMITED**  
**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026**

	Note	Three Months Ended	
		January 01 to March 31, 2026	January 01 to March 31, 2025
-----Rupees in '000-----			
Mark-up / return / interest earned	27	72,350,273	69,839,610
Mark-up / return / interest expensed	28	34,118,636	34,655,511
Net mark-up / interest income		38,231,637	35,184,099
<b>NON MARK-UP / INTEREST INCOME</b>			
Fee and commission income	29	5,940,984	5,271,365
Dividend income		1,137,288	1,716,678
Foreign exchange income		1,383,972	2,242,062
Income from derivatives		523	880
Loss on securities - net	30	(44,533)	(186,399)
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-
Other income	31	70,657	162,914
Total non-markup / interest Income		8,488,891	9,207,500
Total income		46,720,528	44,391,599
<b>NON MARK-UP / INTEREST EXPENSES</b>			
Operating expenses	32	18,496,814	16,970,126
Workers Welfare Fund		534,678	586,054
Other charges	33	67,364	70,153
Total non-markup / interest expenses		19,098,856	17,626,333
<b>Profit before credit loss allowance</b>		27,621,672	26,765,266
Credit loss allowance and write offs - net	34	887,767	(2,537,412)
<b>PROFIT BEFORE TAXATION</b>		26,733,905	29,302,678
Taxation	35	13,933,210	15,490,807
<b>PROFIT AFTER TAXATION</b>		12,800,695	13,811,871
-----Rupees -----			
<b>Basic and diluted earnings per share</b>	36	10.80	11.65

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



MCB BANK LIMITED  
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026

Annexure A - 3/4

	Share capital		Capital reserve		Statutory reserve	Revenue reserve		Surplus / (deficit) on revaluation of investments	Property and equipment / non-banking assets	Unappropriated profit	Total
	Share premium	Non-distributable capital reserve	Exchange translation reserve	General reserve							
Balance as at December 31, 2024 (Audited)	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	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 March 31, 2025	-	-	-	-	-	-	-	-	13,811,871		
Other comprehensive income - net of tax	-	-	45,497	-	-	-	-	-	-		
Effect of translation of net investment in foreign branches	-	-	45,497	-	-	-	-	-	-		
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	2,030,513	-	-	-		
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	(1,042,328)	-	-	-		
Transfer to statutory reserve	-	-	45,497	-	-	888,185	-	-	-		
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	1,381,187	-	-	-	(1,381,187)	-		
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	(438,538)	(32,627)	32,627	-		
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	438,538	-		
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)		
Balance as at March 31, 2025 (Un-audited)	23,751,114	908,317	9,075,704	54,021,368	18,600,000	9,716,673	35,587,889	112,662,093	276,173,758		
Profit after taxation for the nine months period ended December 31, 2025	-	-	-	-	-	-	-	-	40,383,263		
Other comprehensive income - net of tax	-	-	(411,556)	-	-	-	-	-	-		
Effect of translation of net investment in foreign branches	-	-	(411,556)	-	-	-	-	-	-		
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	7,215,411	-	-	-		
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	(27,483)	-	-	-		
Reassessment gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	1,210,935	-		
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	6,040,062	-	-	-		
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	17,153,456	-	-	-		
Transfer to statutory reserve	-	-	(411,556)	-	-	23,193,518	7,187,928	1,210,935	-		
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	4,038,326	-	-	-	(4,038,326)	-		
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	(87,793)	-	87,793	-		
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	(2,669,594)	-	2,669,594	-		
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	(773,827)	-	773,827	-		
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	(39,471)	-	39,471	-		
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-		
Interim cash dividend at Rs. 9.0 per share - March 31, 2025	-	-	-	-	-	-	-	(10,665,540)	(10,665,540)		
Interim cash dividend at Rs. 9.0 per share - June 30, 2025	-	-	-	-	-	-	-	(10,665,540)	(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)	23,751,114	908,317	8,664,148	58,059,694	18,600,000	30,240,637	41,864,726	121,801,990	315,741,226		
Profit after taxation for the period ended March 31, 2026	-	-	-	-	-	-	-	-	12,800,695		
Other comprehensive loss - net of tax	-	-	-	-	-	-	-	-	-		
Effect of translation of net investment in foreign branches	-	-	(374,923)	-	-	-	-	-	-		
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	(5,092,085)	-	-	-		
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	(16,639,535)	-	-	-		
Transfer to statutory reserve	-	-	(374,923)	-	-	(21,731,620)	-	(1,280,070)	-		
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	1,280,070	-	-	-	39,262	-		
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	(1,144,405)	(39,262)	1,144,405	-		
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)		
Balance as at March 31, 2026 (Un-audited)	23,751,114	908,317	8,289,225	59,339,764	18,600,000	7,364,612	41,825,464	123,840,742	295,769,838		

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.

**HUMZA TAIMUR**  
Divisional Head  
Financial Control Group  
MCB Bank Limited  
Director

Chief Financial Officer

President & Chief Executive Officer

Director

Director

Annexure A - 4/4

**MCB BANK LIMITED**  
**UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026**

Note	Three Months Ended	
	January 01 to March 31, 2026	January 01 to March 31, 2025
-----Rupees in '000-----		
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
	26,733,905	29,302,678
Profit before taxation	(1,137,288)	(1,716,678)
Less: Dividend income	25,596,617	27,586,000
Adjustments:		
Net mark-up / interest income	(38,231,637)	(35,184,099)
32 Depreciation on property and equipment	1,211,685	1,052,931
32 Depreciation on right-of-use assets	425,844	329,150
32 Depreciation on non-banking assets acquired in satisfaction of claims	3,142	4,111
32 Amortization	132,542	145,856
34 Credit loss allowance and write offs - net	887,767	(2,537,412)
31 Gain on sale of property and equipment - net	(40,158)	(94,363)
28 Finance charges on lease liability against right-of-use assets	431,269	315,234
Workers Welfare Fund	534,678	586,054
Reversal for defined benefit plans - net	(313,124)	(254,560)
31 Gain on termination of lease liability against right-of-use assets	(17,697)	(20,491)
30 Unrealized loss / (gain) on revaluation of investments classified as FVTPL	356,565	(210,224)
	(34,619,124)	(35,867,813)
	(9,022,507)	(8,281,813)
Decrease / (increase) in operating assets		
Lendings to financial institutions	21,030,587	(24,210,587)
Securities classified as FVTPL	1,307,050	870,738
Advances	(58,783,250)	284,515,982
Others assets (excluding advance taxation)	(24,159,621)	(26,846,985)
	(60,605,234)	234,329,148
Increase / (decrease) in operating liabilities		
Bills Payable	(10,168,135)	(30,539,818)
Borrowings from financial institutions	15,435,711	335,998,967
Deposits	43,713,610	170,247,461
Other liabilities (excluding current taxation)	4,760,898	2,080,941
	53,742,084	477,787,551
Mark-up / interest received	82,865,841	55,238,555
Mark-up / interest paid	(20,893,933)	(50,381,323)
Defined benefits paid	(47,735)	(71,875)
Income tax paid	(18,188,946)	(19,565,030)
Net cash flow from operating activities	27,849,570	689,055,213
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investment in securities classified as FVOCI	(30,882,278)	(656,468,988)
Net investment in securities classified as amortized cost	(501,349)	(16,874)
Dividends received	1,096,648	1,359,983
Investments in property and equipment	(1,978,378)	(1,834,291)
Disposal of property and equipment	48,143	114,109
Investments in Intangible assets	(40,024)	(183,411)
Effect of translation of net investment in foreign branches	(374,923)	45,497
Net cash flow used in investing activities	(32,632,161)	(656,983,975)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Payment of lease liability against right-of-use-assets	(801,762)	(667,791)
Dividend paid	(10,572,573)	(10,562,881)
Net cash flow used in financing activities	(11,374,335)	(11,230,672)
Effects of credit loss allowance changes on cash and cash equivalents	159,889	(84,746)
<b>(Decrease) / increase in cash and cash equivalents</b>	<b>(15,997,037)</b>	<b>20,755,820</b>
Cash and cash equivalents at beginning of the period	227,873,646	192,170,855
Effects of exchange rate changes on cash and cash equivalents	(517,708)	438,342
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	210,739,586	212,802,450

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

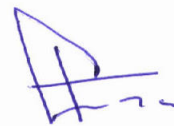


Annexure B-1/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES  
CONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION  
AS AT MARCH 31, 2026

	Note	Unaudited March 31, 2026	Audited December 31, 2025
-----Rupees in '000-----			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	197,972,093	211,224,339
Balances with other banks	8	37,347,179	41,825,804
Lendings to financial institutions	9	84,945,362	99,041,793
Investments	10	2,086,704,253	2,099,046,161
Advances	11	888,741,762	821,711,633
Property and equipment	12	104,425,746	103,683,770
Right-of-use assets	13	10,096,575	10,442,271
Intangible assets	14	3,352,427	3,453,209
Other assets	15	204,482,584	188,312,726
<b>Total Assets</b>		<b>3,618,067,981</b>	<b>3,578,741,706</b>
<b>LIABILITIES</b>			
Bills payable	17	17,741,376	31,132,570
Borrowings	18	501,466,259	476,169,106
Deposits and other accounts	19	2,588,657,092	2,529,503,221
Lease liabilities	20	15,188,741	15,505,119
Subordinated debt		-	-
Deferred tax liabilities	21	23,641,035	49,340,982
Other liabilities	22	154,741,070	139,912,047
<b>Total Liabilities</b>		<b>3,301,435,573</b>	<b>3,241,563,045</b>
<b>NET ASSETS</b>		<b>316,632,408</b>	<b>337,178,661</b>
<b>REPRESENTED BY</b>			
Share capital		11,850,600	11,850,600
Reserves	23	114,635,364	113,681,018
Surplus on revaluation of assets	24	51,028,110	74,810,215
Unappropriated profit		138,361,506	136,068,597
		<b>315,875,580</b>	<b>336,410,430</b>
Non-controlling interest		756,828	768,231
		<b>316,632,408</b>	<b>337,178,661</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	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

Annexure B - 2/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES  
CONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026

	Note	Three Months Ended	
		January 01 to March 31, 2026	January 01 to March 31, 2025
-----Rupees in '000-----			
Mark-up / return / interest earned	27	80,015,743	77,987,291
Mark-up / return / interest expensed	28	38,359,813	38,915,030
Net mark-up / interest income		41,655,930	39,072,261
<b>NON MARK-UP / INTEREST INCOME</b>			
Fee and commission income	29	7,213,703	6,613,942
Dividend income		962,262	1,525,284
Foreign exchange income		1,619,748	2,357,039
Income from derivatives		523	880
Loss on securities - net	30	(5,117)	(139,655)
Net gains / (loss) on derecognition of financial assets measured at amortised cost		-	-
Other income	31	61,931	146,885
Total non-markup / interest Income		9,853,050	10,504,375
Total income		51,508,980	49,576,636
<b>NON MARK-UP / INTEREST EXPENSES</b>			
Operating expenses	32	22,247,163	20,143,355
Workers Welfare Fund		556,159	631,069
Other charges	33	67,829	74,410
Total non-markup / interest expenses		22,871,151	20,848,834
Share of profit of associates		164,988	492,951
<b>Profit before credit loss allowance</b>		28,802,817	29,220,753
Credit loss allowance and write offs - net	34	892,450	(2,332,565)
<b>PROFIT BEFORE TAXATION</b>		27,910,367	31,553,318
Taxation	35	14,768,827	16,818,096
<b>PROFIT AFTER TAXATION</b>		13,141,540	14,735,222
Less: Profit attributable to non-controlling interest		(28,737)	(83,703)
<b>PROFIT ATTRIBUTABLE TO EQUITY SHAREHOLDERS OF THE BANK</b>		13,112,803	14,651,519
-----Rupees -----			
<b>Basic and diluted earnings per share</b>	36	11.07	12.36

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



Annexure B - 3/4

MCB BANK LIMITED & SUBSIDIARY COMPANIES  
 CONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)  
 FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2025

	Share capital		Capital reserve		Statutory reserve	Revenue reserve		Surplus / (deficit) on revaluation of		Unappropriated profit	Total	Non controlling interest	Grand Total
	Share premium	Non-distributable capital reserve	Exchange translation reserve	General reserve		Investments	Associate	Property and equipment / non-banking assets					
Balance as at December 31, 2024 (Audited)	11,850,600	23,973,024	908,317	9,760,029	54,916,400	18,600,000	18,600,000	9,491,749	950,523	36,368,797	120,526,276	286,745,715	287,247,244
Effect of re-measurement on adoption of IFRS 9	-	-	-	-	-	-	-	1,734,405	-	-	-	1,734,405	1,734,405
Opening balance as at January 01, 2025	11,850,600	23,973,024	908,317	9,760,029	54,916,400	18,600,000	18,600,000	10,226,154	950,523	36,368,797	120,526,276	288,481,649	288,481,649
Profit after taxation for the period ended March 31, 2025	-	-	-	-	-	-	-	-	-	-	14,651,519	83,703	14,735,222
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	55,524	-	-	-	-	-	-	-	-	55,524
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	-	2,090,717	-	-	-	-	2,090,717
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	169,474	-	-	-	-	169,474
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	-	(1,943,827)	-	-	-	-	(1,943,827)
Transfer to statutory reserve	-	-	-	56,524	-	-	-	146,860	-	-	-	-	371,888
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	1,503,888	-	-	-	-	-	(1,503,888)	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	(438,538)	-	(33,149)	-	-	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-	-
Final cash dividend at Rs. 9.0 per share - December 31, 2024	-	-	-	-	-	-	-	-	-	-	-	-	-
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(46,828)	(46,828)
Balance as at March 31, 2025 (Un-audited)	11,850,600	23,973,024	908,317	9,816,553	56,420,288	18,600,000	18,600,000	9,934,506	1,119,987	36,335,648	123,080,054	292,837,987	293,376,396
Profit after taxation for the nine months period ended December 31, 2025	-	-	-	-	-	-	-	-	-	-	43,783,537	538,409	44,040,186
Other comprehensive income - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	(407,687)	-	-	-	-	-	-	-	-	(407,688)
Movement in surplus on revaluation of property and equipment - net of tax	-	-	-	-	-	-	-	-	-	7,421,362	-	-	7,421,362
Movement in surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	(27,483)	-	-	(27,483)
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	-	-	237,052	-	-	237,052
Re-measurement gain on defined benefit obligations - net of tax	-	-	-	-	-	-	-	-	-	-	1,210,935	-	1,210,935
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	-	5,979,856	-	-	-	-	5,979,856
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	-	23,371,847	-	-	-	-	23,371,847
Transfer to statutory reserve	-	-	-	(407,687)	-	-	-	-	-	-	-	-	(407,688)
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	4,371,523	-	-	-	-	-	(4,371,523)	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	(89,362)	-	(89,362)	-	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	-	-	-	-	-	(2,669,854)	-	-	-	-	(2,669,854)
Surplus realized on disposal of non-banking assets - net of tax	-	-	-	-	-	-	-	(778,837)	-	-	-	-	(778,837)
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	-	-	-	-	-	-
Interim cash dividend at Rs. 9.0 per share - March 31, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-
Interim cash dividend at Rs. 9.0 per share - June 30, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-
Interim cash dividend at Rs. 9.0 per share - September 30, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(46,828)	(46,828)
Balance as at December 31, 2025 (Audited)	11,850,600	23,973,024	908,317	9,407,866	60,791,811	18,600,000	18,600,000	30,636,299	1,307,049	42,816,887	136,068,597	336,410,430	337,176,961
Profit after taxation for the period ended March 31, 2026	-	-	-	-	-	-	-	-	-	-	13,112,803	28,737	13,141,540
Other comprehensive loss - net of tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	(384,224)	-	-	-	-	-	-	-	-	(384,224)
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	-	-	-	-	-	(5,092,085)	-	-	-	-	(5,092,085)
Movement in surplus on associated undertaking-net of tax	-	-	-	-	-	-	-	(192,635)	-	-	-	-	(192,635)
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	-	-	-	-	-	(17,313,169)	-	-	-	-	(17,313,169)
Transfer to statutory reserve	-	-	-	(384,224)	-	-	-	(22,405,254)	-	-	-	-	(22,405,254)
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	-	-	1,338,570	-	-	-	-	-	(1,338,570)	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	-	-	-	-	-	(89,911)	-	(89,911)	-	-	-
Transactions with owners, recorded directly in equity	-	-	-	-	-	-	-	(1,144,405)	-	-	-	-	-
Final cash dividend at Rs. 9.0 per share - December 31, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	(40,138)	(40,138)
Balance as at March 31, 2026 (Un-audited)	11,850,600	23,973,024	908,317	9,023,642	62,130,381	18,600,000	18,600,000	7,086,640	1,154,114	42,777,056	138,361,506	315,875,580	316,032,408

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.

**HUMZA TAIMUR**  
 Divisional Head  
 Financial Control Group  
 MCB Bank Limited  
 Director

Director

President & Chief Executive Officer


Chief Financial Officer

MCB BANK LIMITED & SUBSIDIARY COMPANIES  
CONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)  
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026

Annexure B - 4/4

Note	Three Months Ended	
	January 01 to March 31, 2026	January 01 to March 31, 2025
	-----Rupees in '000-----	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
	27,910,367	31,553,318
Profit before taxation	(1,127,250)	(2,018,235)
Less: Dividend income and share of profit of associates	26,783,117	29,535,083
Adjustments:		
Net mark-up / interest income	(41,655,930)	(39,072,261)
Depreciation on property and equipment	1,452,501	1,257,958
Depreciation on right-of-use assets	676,339	521,944
Depreciation on non-banking assets acquired in satisfaction of claims	3,142	4,111
Amortization	178,263	178,242
Credit loss allowance and write offs - net	892,450	(2,332,565)
Gain on sale of property and equipment - net	(40,557)	(94,616)
Finance charges on lease liability against right-of-use assets	550,860	420,243
Gain on conversion of Ijarah agreements	(1,215)	(2,258)
Workers Welfare Fund	556,159	631,069
Reversal for defined benefit plans - net	(313,124)	(254,560)
Gain on termination of lease liability against right-of-use assets	(17,697)	(20,491)
Unrealized loss / (gain) on revaluation of investments classified as FVTPL	455,712	(210,224)
	(37,263,097)	(38,973,408)
	(10,479,980)	(9,438,325)
Decrease / (increase) in operating assets		
Lendings to financial institutions	14,097,408	(13,616,049)
Securities classified as FVTPL	2,930,898	1,310,676
Advances	(68,460,819)	296,820,509
Others assets (excluding advance taxation)	(24,405,174)	(32,175,309)
	(75,837,687)	252,339,827
Increase / (decrease) in operating liabilities		
Bills Payable	(13,391,194)	(40,439,911)
Borrowings from financial institutions	27,350,332	321,254,881
Deposits	59,153,871	187,648,981
Other liabilities (excluding current taxation)	5,719,066	2,200,568
	78,832,075	470,664,519
Mark-up / interest received	87,929,417	61,699,430
Mark-up / interest paid	(25,682,163)	(54,419,314)
Defined benefits paid	(47,735)	(71,875)
Income tax paid	(18,939,665)	(20,960,614)
Net cash flow from operating activities	35,774,262	699,813,648
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investment in securities classified as FVOCI	(36,759,405)	(662,612,204)
Net investment in securities classified as amortized cost	(859,510)	(4,527)
Dividends received	923,621	1,168,589
Investments in property and equipment	(2,127,344)	(2,804,206)
Disposal of property and equipment	48,822	114,557
Investments in Intangible assets	(79,336)	(363,906)
Net investment in associates	(583,235)	(833,118)
Effect of translation of net investment in foreign branches and subsidiary	(384,224)	55,524
Net cash flow used in investing activities	(39,820,611)	(665,279,291)
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Payment of lease liability against right-of-use-assets	(1,178,480)	(968,400)
Dividend paid	(10,612,512)	(10,609,453)
Net cash flow used in financing activities	(11,790,992)	(11,577,853)
Effects of credit loss allowance changes on cash and cash equivalents	159,648	(91,694)
<b>(Decrease) / increase in cash and cash equivalents</b>	(15,677,693)	22,864,810
Cash and cash equivalents at beginning of the period	251,202,911	211,431,923
Effects of exchange rate changes on cash and cash equivalents	(517,708)	438,342
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	234,384,957	234,152,686

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  
Director

Chief Financial Officer

President & Chief Executive Officer

Director

Director