MCB Bank Limited

Analyst Briefing – August 12, 2026

Presented by:

Anjum Javed

Chief Financial Officer

MCB - At a Glance

Branches

Domestic : 1413
EPZ : 01

Global Presence

8 Foreign branches

- Sri Lanka – 5
- UAE – 2
- Bahrain – 1

1 Rep Office in UK

Customers

Over 9.8 million customer accounts

ATMs

1490 ATMs across the country

MCB Live

Over 2.2 Million MCB Live users

Deposits

5.78% Market Share

Advances

4.85 % Market Share

Home Remittance

10.38 % Market Share

Dividend

180% for H1'26

One of the Highest dividend per share in Banking industry

Network

One of the largest Branch network on Consolidated basis

Sustained Balance Sheet Growth Supporting Future Profitability

PKR in Millions

	Jun 2026	Dec 2025	Var.	% var.	Mar 2026	Var.	% var.
ASSETS	**3,430,061**	**3,247,057**	**183,004**	**6%**	**3,263,284**	**166,777**	**5%**
Advances - net	756,175	690,319	65,856	10%	747,775	8,400	1%
- Gross Advances	*802,989*	*736,329*	*66,660*	*9%*	*795,032*	*7,957*	*1%*
Investments - net	2,066,922	1,947,225	119,697	6%	1,931,669	135,253	7%
Investments at cost	*2,021,911*	*1,884,803*	*137,108*	*7%*	*1,917,524*	*104,387*	*5%*
Cash & Balances with Banks	227,393	229,782	(2,388)	-1%	211,800	15,593	7%
Lendings to FIs	112,143	99,048	13,094	13%	78,019	34,124	44%
Others incl. Fixed Assets	267,429	280,684	(13,255)	-5%	294,021	(26,593)	-9%
LIABILITIES	**3,117,181**	**2,931,316**	**185,866**	**6%**	**2,967,515**	**149,667**	**5%**
Deposits	2,603,544	2,261,275	342,269	15%	2,304,989	298,556	13%
Current	*1,442,271*	*1,217,841*	*224,430*	*18%*	1,295,604	146,667	11%
Savings	*1,053,922*	*984,541*	*69,382*	*7%*	946,639	107,284	11%
Term	*107,351*	*58,893*	*48,458*	*82%*	62,746	44,605	71%
Borrowings	352,917	457,872	(104,955)	-23%	471,323	(118,406)	-25%
Bills Payable	19,328	25,617	(6,289)	-25%	15,449	3,879	25%
Others incl. DTL	141,392	186,552	(45,160)	-24%	175,754	(34,362)	-20%
EQUITY	249,046	243,636	5,410	2%	246,580	2,466	1%
NET ASSETS	**312,880**	**315,741**	**(2,862)**	**-1%**	**295,770**	**17,110**	**6%**

Strong Credit Growth with Healthy Asset Quality

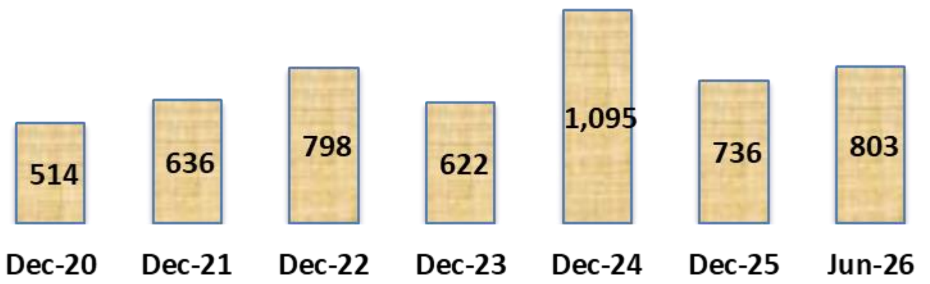
PKR in Millions

Gross Advances	Jun 2026	Dec 2025	Var.	% var.	Mar 2026	Var.	% var.
Advances (gross)	**802,989**	**736,329**	**66,660**	**9%**	**795,032**	**7,957**	**1%**
Wholesale Banking	583,160	547,891	35,268	6%	601,695	(18,535)	-3%
Retail Banking	67,509	54,556	12,953	24%	60,465	7,045	12%
Consumer Banking	61,557	50,689	10,868	21%	55,649	5,908	11%
Overseas	74,749	66,089	8,660	13%	60,621	14,127	23%
Others	27,822	29,418	(1,596)	-5%	28,589	(767)	-3%
IFRS 9 - Fair Value Adjustment	(11,807)	(12,314)	507	-4%	(11,986)	179	-1%
Advances - Net	**756,175**	**690,319**	**65,856**	**10%**	**747,775**	**8,400**	**1%**
Market Share (Domestic)							
Industry	15,273,494	14,880,112	393,383	3%	14,555,209	718,285	5%
MCB	740,047	682,554	57,494	8%	746,397	(6,349)	-1%
Share	4.85%	4.59%			5.13%		

NPLs - Stage 3	Jun 2026	Dec 2025	Var.	% var.	Mar 2026	Var.	% var.
Total NPLs	**50,269**	**49,756**	**513**	**1%**	**50,000**	**269**	**1%**
OAEM	1,314	1,419	(105)	-7%	1,467	(154)	-10%
Substandard	2,529	2,303	226	10%	2,154	375	17%
Doubtful	1,956	1,005	950	94%	282	1,674	595%
Loss	44,472	45,029	(557)	-1%	46,098	(1,626)	-4%

Gross Advances (CAGR 8.45%)

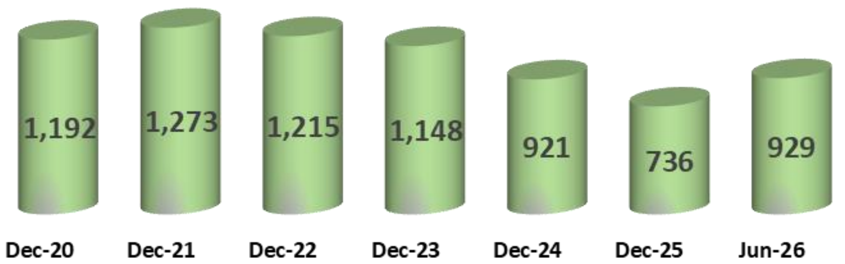
PKR in Billions



Yield on Advances

Recovery from NIB

PKR in Millions

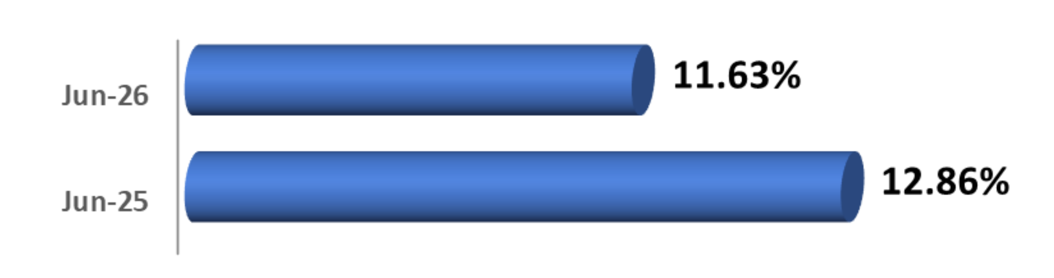


Sovereign Investment Portfolio Supporting Earnings

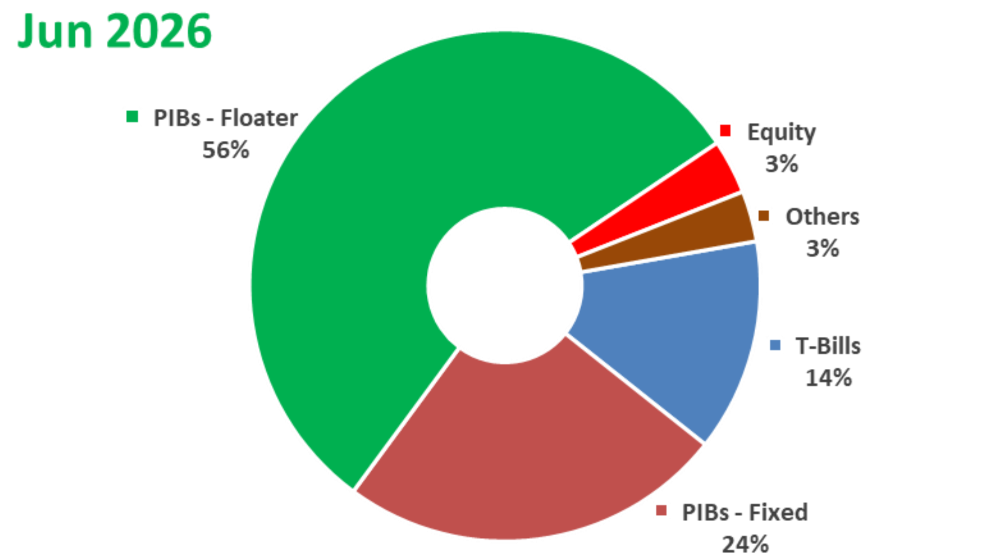
PKR in Millions

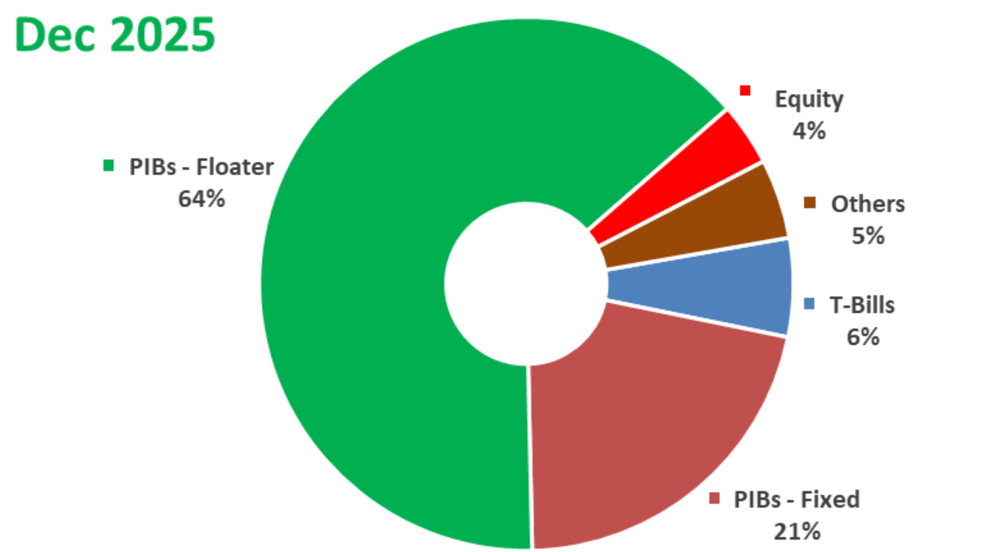
	Jun 2026	Dec 2025	Var.	% var.	Mar 2026	Var.	% var.
Treasury Bills	272,012	112,757	159,255	141%	125,635	146,377	117%
Pakistan Investment Bonds - Fixed	494,262	404,206	90,055	22%	437,322	56,939	13%
Pakistan Investment Bonds - Floating	1,121,447	1,205,012	(83,564)	-7%	1,196,116	(74,669)	-6%
Other Govt. securities / Euro Bonds	52,341	79,198	(26,857)	-34%	78,031	(25,690)	-33%
Other Debt Securities (TFCs, Bonds)	12,401	11,598	802	7%	12,088	312	3%
Shares in Listed & Unlisted Co.s	50,780	53,363	(2,583)	-5%	49,662	1,117	2%
Subsidiaries and Associates	18,669	18,669	-	0%	18,669	-	0%
Investments at cost	**2,021,911**	**1,884,803**	**137,108**	**7%**	**1,917,524**	**104,387**	**5%**
Credit loss allowance	(774)	(841)	67	-8%	(841)	67	8%
Surplus/(Deficit) on investments	45,784	63,263	(17,479)	-28%	14,986	30,798	206%
Investments - net	**2,066,922**	**1,947,225**	**119,697**	**6%**	**1,931,669**	**135,253**	**7%**

Yield on Investments



Composition of Investment Portfolio

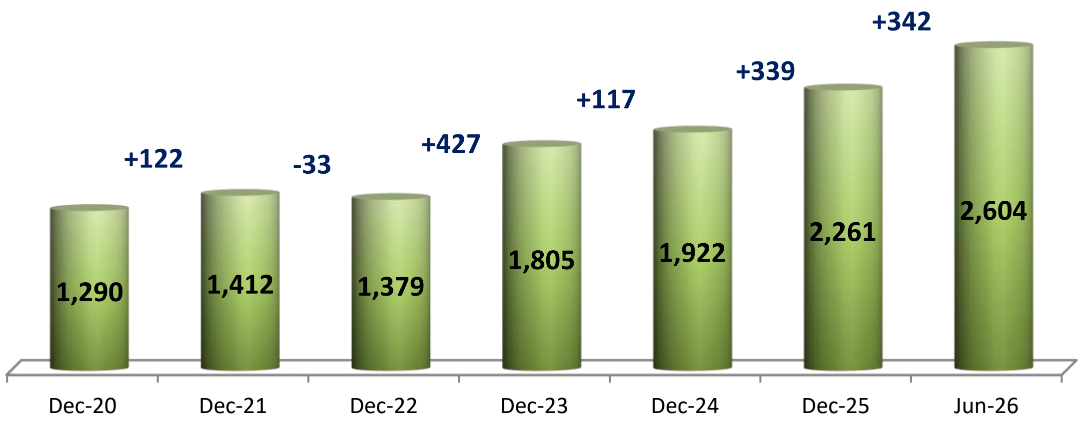




Strong Current Deposit Growth Supporting Lower Cost of Deposits

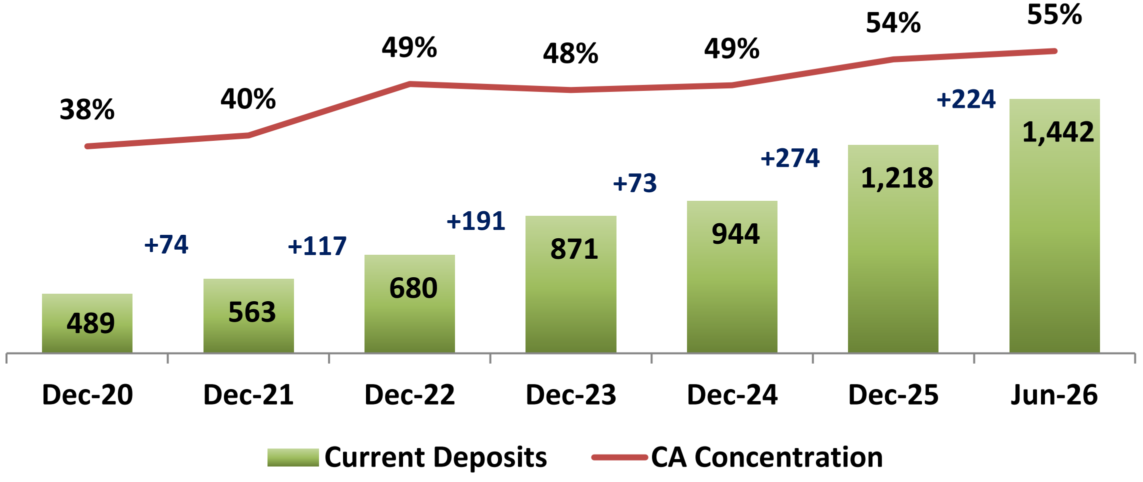
Total Deposits (CAGR : 13.63%)

PKR in Billions



Current Deposits (CAGR : 21.72%)

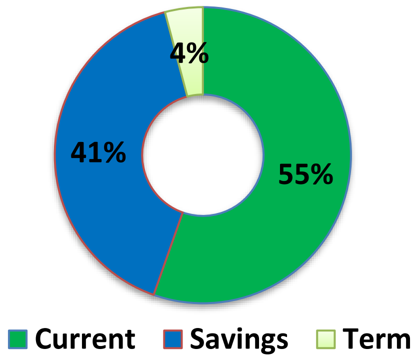
PKR in Billions



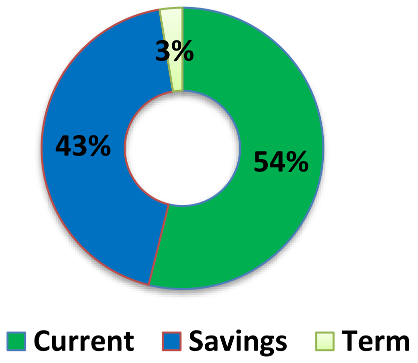
Total Deposits	Current Deposits	Saving Deposits
PKR **2.6** trillion	PKR **1.4** trillion	PKR **1.1** trillion
+342 Bln (+15%)	*+224 Bln (+18%)*	*+69 Bln (+7%)*

CoD (Domestic)	CASA	Market Share (Domestic)
4.43%	**95.88%**	**5.78%**
Down by 80 bps YoY	Dec-25 : 97.40%	Dec-25 : 5.38%

Deposits Mix Jun-26



Deposits Mix Dec-25



Resilient Earnings with 7% QoQ Improvement

PKR in Millions

	Jun 2026	Jun 2025	Var.	% var.	Q2 - 2026	Q1 - 2026	Var.	% var.	Q2 - 2025	Var.	% var.
Mark-up Income	146,560	144,145	2,416	2%	74,210	72,350	1,860	3%	74,305	(95)	0%
Mark-up Expense	71,272	72,798	(1,527)	-2%	37,153	34,119	3,034	9%	38,143	(990)	-3%
Net Interest Income	**75,289**	**71,346**	**3,943**	**6%**	**37,057**	**38,232**	**(1,174)**	**-3%**	**36,162**	**895**	**2%**
Non Mark-up Income	**18,668**	**17,522**	**1,146**	**7%**	**10,179**	**8,489**	**1,690**	**20%**	**8,314**	**1,865**	**22%**
Fee and commission income	11,919	9,833	2,086	21%	5,978	5,941	37	1%	4,562	1,416	31%
Dividend income	2,061	2,578	(517)	-20%	924	1,137	(213)	-19%	861	63	7%
Foreign exchange income	4,074	4,953	(879)	-18%	2,690	1,384	1,305	94%	2,710	(20)	-1%
Gain/ (loss) on securities	387	(141)	528	375%	432	(45)	476	1070%	46	386	849%
Other income	226	299	(73)	-24%	156	71	85	120%	136	20	15%
Total Income	**93,957**	**88,868**	**5,089**	**6%**	**47,236**	**46,721**	**516**	**1%**	**44,476**	**2,760**	**6%**
Non Mark-up Expense	**38,117**	**35,138**	**2,979**	**8%**	**19,018**	**19,099**	**(81)**	**0%**	**17,512**	**1,506**	**9%**
Operating expenses	**36,836**	**33,818**	**3,017**	**9%**	18,339	18,497	(158)	-1%	16,848	1,490	9%
Other charges & WWF	1,282	1,320	(38)	-3%	679	602	77	13%	664	16	2%
Profit before Provision	**55,840**	**53,730**	**2,110**	**4%**	**28,218**	**27,622**	**596**	**2%**	**26,964**	**1,254**	**5%**
Provisions	**706**	**(4,336)**	**5,042**	**116%**	**(182)**	**888**	**(1,070)**	**-120%**	**(1,799)**	**1,617**	**90%**
Profit before Tax	**55,134**	**58,066**	**(2,932)**	**-5%**	**28,400**	**26,734**	**1,666**	**6%**	**28,763**	**(363)**	**-1%**
Taxation	28,659	30,760	(2,102)	-7%	14,726	13,933	792	6%	15,270	(544)	-4%
Profit after Tax	**26,475**	**27,306**	**(831)**	**-3%**	**13,674**	**12,801**	**874**	**7%**	**13,494**	**181**	**1%**
Cost to Income Ratio	**39.20%**	**38.05%**			**38.82%**	**39.59%**			**37.88%**		
Earnings per Share - Rupees	**22.34**	**23.04**			**11.54**	**10.80**			**11.39**		

Disciplined Cost Management Supporting Operating Efficiency

PKR in Millions

		Jun 2026	Jun 2025	Var.	%
Total compensation expense		**17,918**	**15,010**	**2,908**	**19%**
Other Operating expenses	**A+B+C**	**18,918**	**18,809**	**109**	**1%**
Total Operating Expenses		**36,836**	**33,818**	**3,017**	**9%**
Property expenses	**A**	**5,498**	**4,923**	**575**	**12%**
Utilities cost		*1,165*	*1,033*	*132*	*13%*
Fuel expense generators		*523*	*406*	*116*	*29%*
Security incl. guards		*1,183*	*1,158*	*24*	*2%*
Repair and maintenance (incl. janitorial charges)		*718*	*631*	*87*	*14%*
Rent, Dep. of ROU, taxes and insurance		*1,193*	*1,087*	*106*	*10%*
Depreciation		*717*	*608*	*109*	*18%*
Information technology expenses	**B**	**2,814**	**2,683**	**131**	**5%**
Software & Hardware maintenance		*1,421*	*1,321*	*100*	*8%*
Depreciation & Amortisation		*1,037*	*1,035*	*2*	*0%*
Network charges etc.		*356*	*326*	*29*	*9%*
Other expenses	**C**	**10,606**	**11,202**	**(597)**	**-5%**
Outsourced services costs		*683*	*595*	*88*	*15%*
Travelling and conveyance		*309*	*304*	*5*	*2%*
Depreciation		*971*	*761*	*210*	*28%*
Postage and courier charges		*138*	*153*	*(15)*	*-10%*
Communication Incl. SMS		*1,287*	*1,288*	*(2)*	*0%*
Stationery and printing		*596*	*556*	*40*	*7%*
Marketing, advertisement & publicity		*348*	*1,916*	*(1,568)*	*-82%*
Cash transportation charges		*572*	*576*	*(4)*	*-1%*
Repair and maintenance		*452*	*423*	*29*	*7%*
Card related expenses		*2,264*	*1,924*	*340*	*18%*
Insurance Incl. Deposit Protection		*1,455*	*1,286*	*169*	*13%*
Others (Legal, CNIC, NFIT, Training, remittances, audit etc.)		*1,531*	*1,420*	*111*	*8%*

Operating Expenses:

- The Bank maintained a healthy cost-to-income ratio of 39.20%, reflecting disciplined cost management and continued focus on operational efficiency.

Compensation Expense

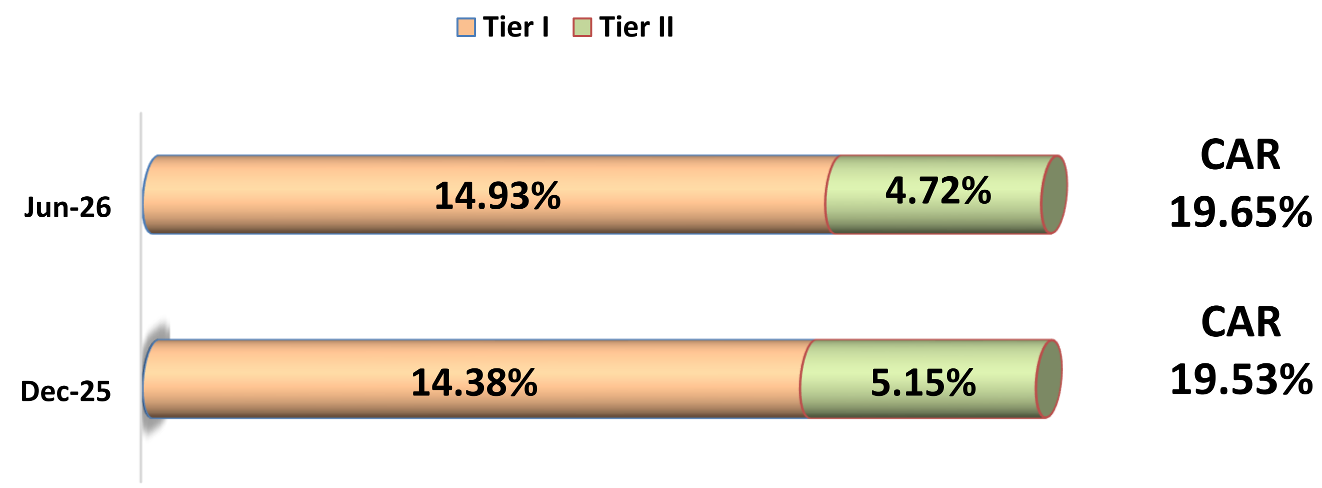
- Increased by 19% YoY, primarily driven by annual salary increments and the addition of 1,880 employees, mainly in the RBG field force.

Other operating expenses

- Increased by 1% YoY ;
  - Property expenses increased by 12% YoY.
  - IT-related expenses increased by 5% YoY.
  - Other expenses declined by 5% YoY.

Strong Capital and Liquidity Position Providing Balance Sheet Resilience

CAR buffer of 815 bps above regulatory requirement

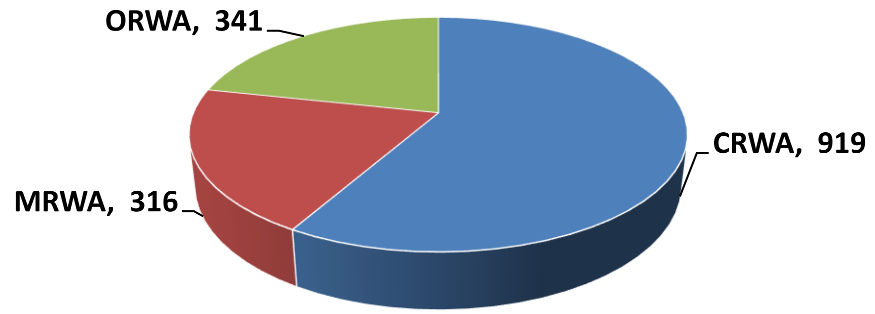


- Bank's total Capital Adequacy Ratio (CAR) is 19.65% against the requirement of 11.5% (including capital conservation buffer of 1.50% as reduced under the BPRD Circular Letter No. 12 of 2020).
- Leverage Ratio of 5.73% which is well above the regulatory limit of 3.0%
- Liquidity Coverage Ratio (LCR) of 233.41% and Net Stable Funding Ratio (NSFR) of 161.14% against requirement of 100%.

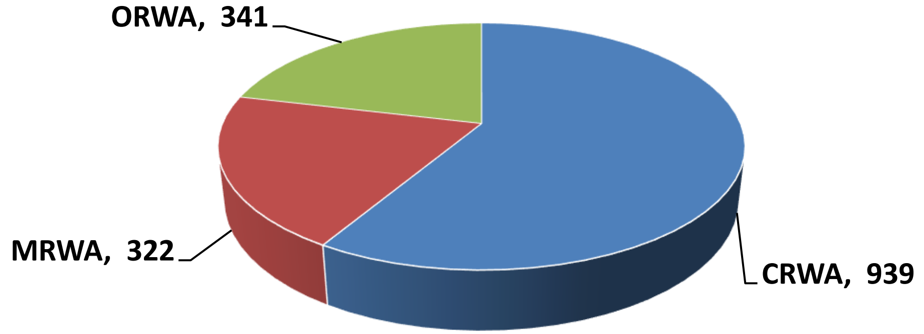
***Minimum Capital Adequacy Ratio (CAR) of 11.50%, Common Equity Tier 1 (CET 1) ratio of 6.0% and Tier 1 ratio of 7.50%.**

Risk Weighted Assets (RWA)

RWA Jun-26 : PKR 1,576 billion



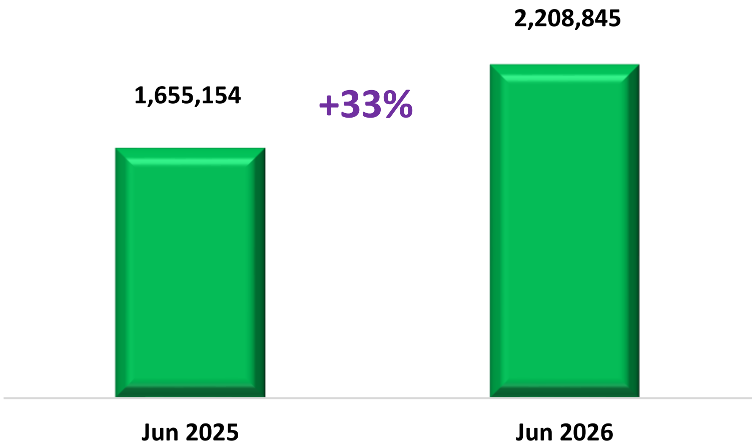
RWA Dec-25 : PKR 1,602 billion



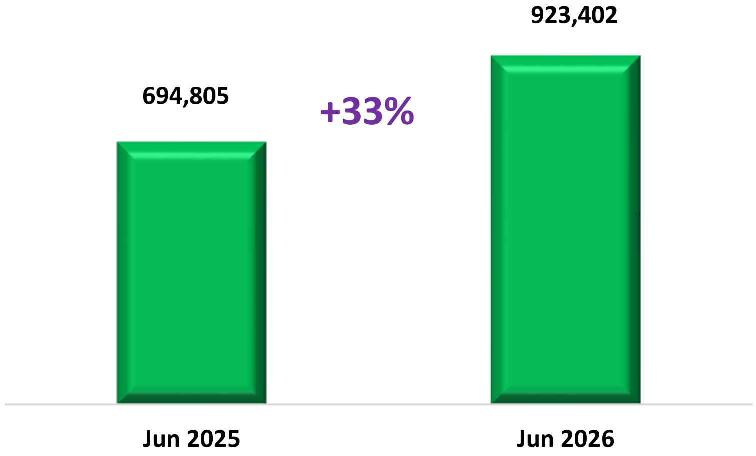
MCB Digital Snippet

Digital momentum drives greater scale, efficiency, and market access

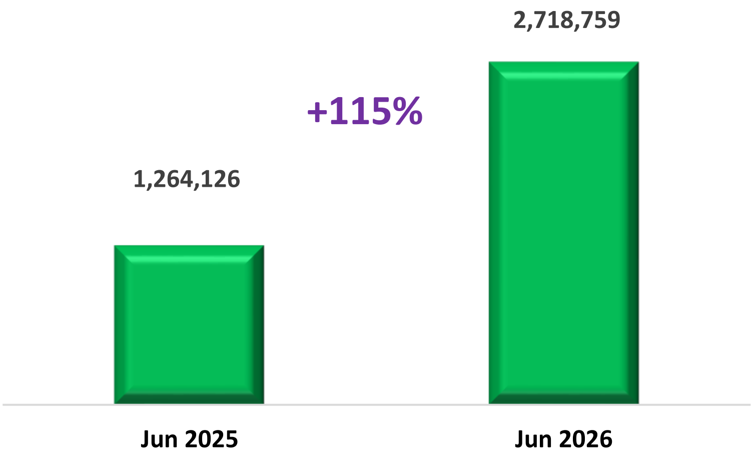
MCB Live Registered user (Numbers)



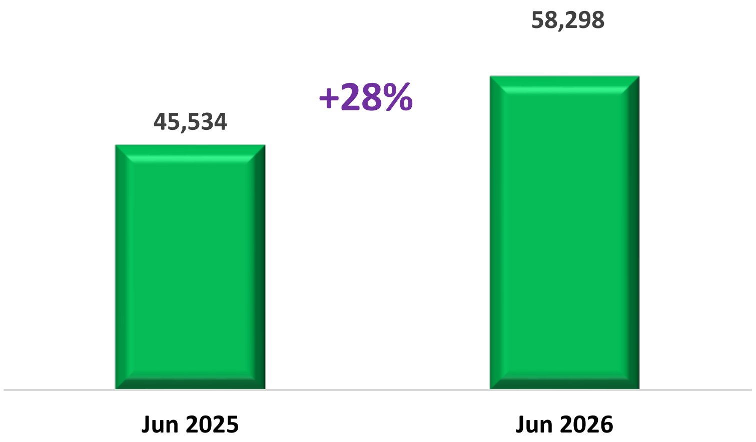
MCB Live Financial Active Users trx. Past 30 days (Numbers)



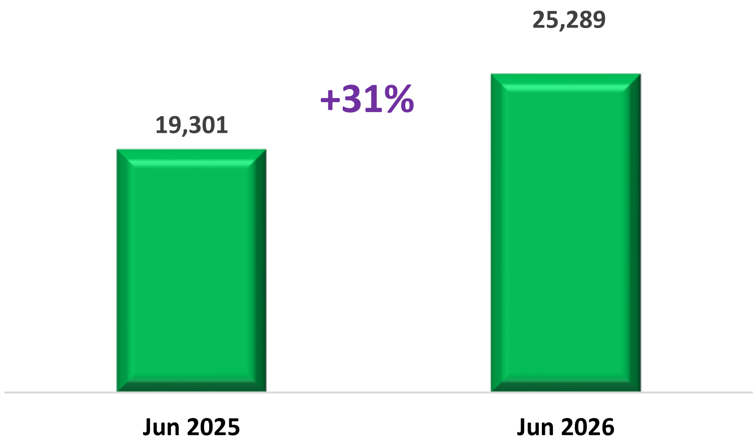
MCB Live Throughput (Rs. in Mn)



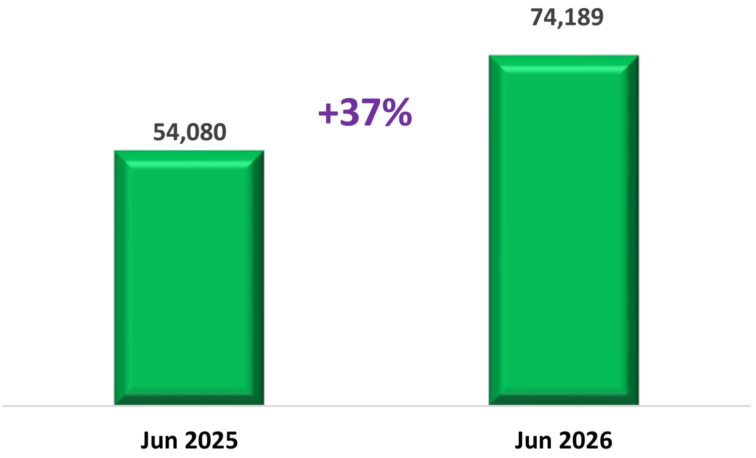
Debit Card Spend (Rs. in Million)



Credit Card Spend (Rs. in Million)



POS Acquiring (Rs. in Million)



MCB Islamic Bank – Accelerating Growth

MCB is operating a wholly owned Islamic Subsidiary – MCB Islamic Bank

Islamic Business - Profitability Indicators

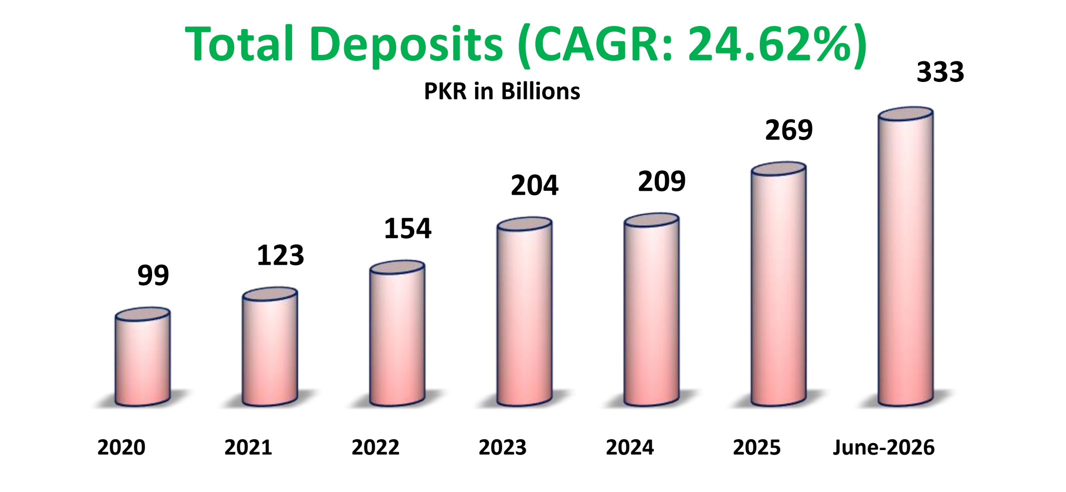
PKR in Millions

	Jun 2026	Jun 2025	Var.	% var.	Q2'26	Q1'26	Var.	% var.	Q2'25	Var.	% var.
Mark-up Income	15,945	15,677	268	2%	8,517	7,427	1,090	15%	7,721	796	10%
Mark-up Expense	9,350	8,485	865	10%	5,099	4,252	847	20%	4,208	891	21%
Net Mark-up Income	**6,594**	**7,192**	**(597)**	**-8%**	**3,419**	**3,176**	**243**	**8%**	**3,513**	**(94)**	**-3%**
Non Interest Income	1,446	902	544	60%	789	658	131	20%	431	357	83%
Total Income	**8,041**	**8,094**	**(53)**	**-1%**	**4,207**	**3,833**	**374**	**10%**	**3,944**	**263**	**7%**
Non Mark-up Expense	6,559	5,633	**925**	**16%**	3,335	3,224	**112**	**3%**	2,948	**387**	**13%**
Profit before Provisions	**1,482**	**2,460**	**(979)**	**-40%**	**872**	**610**	**262**	**43%**	**996**	**(124)**	**-12%**
Provisions	(380)	132	(512)	-388%	(380)	-	(380)	-	(18)	(362)	-2000%
Profit before Tax	**1,862**	**2,329**	**(466)**	**-20%**	**1,252**	**610**	**643**	**105%**	**1,014**	**238**	**24%**
Taxation	969	1,280	(312)	-24%	651	317	334	105%	579	72	12%
Profit after Tax	**894**	**1,048**	**(155)**	**-15%**	**601**	**292**	**309**	**105%**	**435**	**166**	**38%**

Islamic Business - SoFP Key Indicators

PKR in Millions

	Jun 2026	Dec 2025	Var	% var.	Mar 2026	Var	% var.
Deposits	332,983	268,934	64,049	24%	283,973	49,010	17%
Current Deposits	131,923	93,237	38,685	41%	101,107	30,815	30%
Gross Advances	131,850	128,777	3,073	2%	138,161	(6,311)	-5%
Investments	185,646	155,824	29,822	19%	158,808	26,838	17%
Net Assets	27,925	27,768	157	1%	27,387	538	2%



79 Years ANNIVERSARY

Thank you!

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