



Corporate Briefing

MCB Bank Limited

(December 10, 2019)

Presented by:
Hammad Khalid
Chief Financial Officer



Bank for Life

Group Structure

MCB Bank is majority owned by Nishat group, a prominent business conglomerate, having diversified interests in Textiles, Cement, Banking, Insurance, Power Generation, Hotel Business, Agriculture, Dairy, and Paper Products. To accede to international capital markets, the Bank launched Global Depositary Receipts (GDRs) in 2006. It was the first Pakistani Bank that got its GDRs listed on the London Stock Exchange. In 2008, the Bank entered into a strategic partnership with Maybank, Malaysia, which owns 18.78% stake in MCB through Maybank International Trust (Labuan) Berhad.

In 2017, Fullerton Financial Holdings (International) of Singapore through Bugis Investments (Mauritius) Pte Ltd acquired 5.49% stake in MCB under merger scheme of NIB Bank with and into MCB Bank Limited. MCB is the first Pakistani Bank which incorporated a wholly owned Islamic Banking subsidiary, MCB Islamic Bank Limited, to meet requirements of a significant segment of our customer base for financial solutions that conform to Shari'ah rulings and demonstrate our confidence in the potential of the Islamic Banking industry in the country. During 2018, the Bank transferred business of its 90 branches to its wholly owned subsidiary MCB Islamic Bank Limited to capitalize on opportunities for growth in Islamic Banking sector.

Local Branches : 1,382

Foreign Branches : 11 (Including 1 EPZ branch)

Subsidiaries

MCB Financial Services Limited	Holding: 100%
Profile: Float, administer and manage modaraba funds and acts as trustees of various mutual funds.	
MCB Islamic Bank Limited	Holding: 100%
Profile: Islamic & Shria'h compliant banking.	
MCB - Arif Habib Savings & Investments Limited	Holding: 51.33%
Profile: Asset management, investment advisory, portfolio management and underwriting.	
"MCB Non-Bank Credit Organization" Closed Joint Stock Company, Azerbaijan	Holding: 99.94%
Profile: Leases various types of industrial equipment, public transports, real estate and retail auto leases.	
Financial & Management Services (Pvt) Limited	Holding: 95.90%
Profile: Provision of Financial Services.	
With reference to significant holding, the following entities are associates of the Bank;	
Adamjee Insurance Company Limited	Holding: 20.00%
Euronet Pakistan (Private) Limited	Holding: 30.00%



Bank for Life

One of the largest Commercial Bank in Pakistan

Financial Strength

Assets	➤	PKR 1,581.5 bn (US\$ 10.1 bn)
Deposits	➤	PKR 1,145.1 bn (US\$ 7.3 bn)
Advances (Gross)	➤	PKR 533.3bn (US\$ 3.4bn)
RoA	➤	1.41%
RoE	➤	15.41%
Profit before Tax	➤	PKR 27.5 bn (US\$ 184.7 mn)
Market capitalization	➤	PKR 201 bn (US\$ 1.3 bn)
No. of accounts	➤	8.1mn

Domestic and International footprint

Domestic Branches	➤	1,382
Foreign Branches	➤	11 (Sri Lanka : 8, Bahrain : 1, EPZ : 1, UAE : 1) 1 Rep Office in Dubai
Subsidiaries		MCB Financial Services
		MCB - Arif Habib Savings and Investments Limited
		MCB Non-Bank Credit Organization” Closed Joint Stock Company, Azerbaijan
		MCB Islamic Bank Limited
		Financial Management Services (Pvt) Limited
Associates	➤	Adamjee Insurance Company Limited
		Euronet Pakistan (Pvt) Limited
# of ATMs	➤	1,362

Highest Credit Rating by PACRA

Long Term AAA [triple A] and Short Term A1+ [A one plus]



Bank for Life

Statement of Financial Position

Increase of 6% in Assets base

Rs. In mln

	Sep 2019	Dec 2018	Var.	% var.	Sep 2018	Var.	% var.
ASSETS	1,581,493	1,498,130	83,363	6%	1,310,653	270,840	21%
Advances - net	490,255	503,581	(13,326)	-3%	487,501	2,755	1%
- Gross Advances	533,341	546,792	(13,451)	-2%	531,405	1,936	0%
Investments	864,430	749,369	115,061	15%	454,190	410,239	90%
- T-Bills(11.50%) and PIBs(9.74%)	820,083	706,257	113,826	16%	410,281	409,801	100%
- Debt Securities(9.66%)	16,201	16,353	(153)	-1%	11,270	4,930	44%
- Equity Securities(-7.91%)	27,194	26,123	1,071	4%	26,014	1,180	5%
- Subsidiaries and Associates(1.10%)	12,697	12,747	(50)	0%	12,747	(50)	0%
-Provision and surplus	(11,745)	(12,111)	366	-3%	(6,122)	(5,623)	92%
Cash and Balances with Banks	119,921	115,054	4,867	4%	136,878	(16,958)	-12%
Lending to Financial Institutions	6,102	35,106	(29,004)	-83%	142,153	(136,051)	-96%
Other Assets (including fixed assets)	100,786	95,020	5,766	6%	89,931	10,855	12%
LIABILITIES	1,427,807	1,348,852	78,954	6%	1,162,010	265,796	23%
Deposits	1,145,140	1,049,038	96,102	9%	1,032,649	112,490	11%
CASA	1,032,394	954,813	77,581	8%	954,740	77,654	8%
Term deposits	112,745	94,224	18,521	20%	77,909	34,836	45%
Borrowings	200,398	216,019	(15,621)	-7%	55,837	144,561	259%
Sub-ordinated loan	-	3,891	(3,891)	0%	3,892	(3,892)	0%
Bills Payable	9,315	15,699	(6,385)	-41%	12,273	(2,959)	-24%
Other Liabilities (including Deferred Tax)	72,954	64,206	8,749	14%	57,359	15,595	27%
NET ASSETS	153,686	149,278	4,409	3%	148,643	5,044	3%
EQUITY	142,304	139,531	2,774	2%	136,569	5,735	4%

Investments:
PIBs : +138B
T-Bills : -24B

Gross Advances:
Overseas : +6.33B

RBG-South : -5.69B
Corporate : -5.77B
RBG-North : -10.32B

Deposits:

RBG North : +71.71B
RBG South : +11.82B
Corporate : +8.41B
Overseas : +4.11B

Ratios:

ROE: 15.41%
ROA: 1.41%

* Yield on portfolio outstanding as on September 30, 2019 : TBs: 13.75% & PIBs : 12.13%



Bank for Life

Group Wise Advances

Rs. In mln

	Sep 2019	Dec 2018			Sep 2018		
		Dec 2018	Var.	% var.	Sep 2018	Var.	% var.
Advances (gross)	533,341	546,792	(13,451)	-2%	531,405	1,936	0%
RBG North	54,099	64,419	(10,320)	-16%	57,332	(3,233)	-6%
RBG South	40,841	46,531	(5,690)	-12%	41,433	(591)	-1%
Corporate	343,811	349,586	(5,775)	-2%	347,691	(3,880)	-1%
Consumer	26,954	27,319	(365)	-1%	26,682	273	1%
Business Sarmaya	640	745	(105)	-14%	781	(141)	-18%
Overseas	34,974	28,637	6,337	22%	27,357	7,617	28%
Others*	32,021	29,554	2,467	8%	30,130	1,891	6%
			-			-	
MCB Advances (domestic)	498,367	518,155	(19,788)	-3.82%	504,048	(5,681)	-1%
Industry Advances (domestic)**	7,974,922	7,888,024	86,898	1.10%	7,491,989	482,933	6%
Market Share	6.25%	6.57%			6.73%		
Advances - Net	490,255	503,581	(13,326)	-3%	487,501	2,755	1%

- Other includes ARG & leases parked in LMS
- **Source: System Advances, State Bank of Pakistan



Bank for Life

Non Performing Loans (NPLs)

Rs. in mln

Coverage ratio* at 83.65% (YE18: 88.26 %), NPLs ratio stands at 9.66% (YE18: 8.95%)

	Sep 19	Jun 19	Mar 19	Dec 18	Sep 18
Total NPLs	51,506	48,150	49,337	48,956	47,080
QoQ	3,355	(1,187)	381	1,876	(51)
QoQ % variance	7%	-2%	1%	4%	0%
Substandard	2,718	253	1,687	1,528	904
QoQ	2,465	(1,435)	159	625	383
QoQ % variance	976%	-85%	10%	69%	74%
Doubtful	797	1,077	2,047	1,742	332
QoQ	(281)	(970)	306	1,410	29
QoQ % variance	-26%	-47%	18%	425%	10%
Loss	46,332	46,729	45,509	45,637	45,692
QoQ	(397)	1,219	(127)	(55)	(489)
QoQ % variance	-1%	3%	0%	0%	-1%
OAEM	1,659	92	93	49	152
QoQ	1,567	(1)	44	(103)	25
QoQ % variance	1705%	-1%	89%	-68%	20%

YTD (Sep 19 vs. Dec 18)		
	Var.	%
Total NPLs	2,550	5.21%
Substandard	1,189	77.83%
Doubtful	(945)	-54.26%
Loss	695	1.52%
OAEM	1,610	3272%

Concentration of Category of NPLs

	Sep 19	Jun 19	Mar 19	Dec 18	Sep 18
Substandard	5.28%	0.52%	3.42%	3.12%	1.92%
Doubtful	1.55%	2.24%	4.15%	3.56%	0.70%
Loss	89.96%	97.05%	92.24%	93.22%	97.05%
OAEM	3.22%	0.19%	0.19%	0.10%	0.32%

*Coverage ratio = Specific plus General Provision/NPLs

** Recoveries from 07-07-17 till 30-09-19 related to NPL stock transferred from NIB Bank amount to Rs. 4.5 billion.



Bank for Life

Investments

Increase of Rs. 138B in Pakistan Investment Bonds & decrease of Rs. 24B in Market Treasury Bills.

Rs. In mln

	Sep 2019	Dec 2018			Sep 2018		
		Dec 2018	Var.	% var.	Sep 2018	Var.	% var.
Treasury Bills	554,337	578,343	(24,006)	-4%	276,054	278,283	101%
Pakistan Investment Bonds	265,746	127,914	137,832	108%	134,228	131,518	98%
TFCs, Debentures and Certificates	9,654	9,102	552	6%	8,295	1,358	16%
Other government securities / Sukooks / Euro Bonds	6,547	7,251	(704)	-10%	2,975	3,572	120%
Shares in Listed, Unlisted Co.s & Mutual funds	27,194	26,123	1,071	4%	26,014	1,180	5%
Subsidiaries & Associated Undertakings	12,697	12,747	(50)	0%	12,747	(50)	0%
Investments at cost	876,175	761,480	114,695	15%	460,313	415,862	90%
Prov for diminution in value of investments	(10,092)	(7,865)	(2,227)	28%	(5,695)	(4,397)	77%
Surplus on revaluation of securities	(1,653)	(4,246)	2,593	-61%	(427)	(1,226)	287%
Investments at revalued amount - net of provision	864,430	749,369	115,061	15%	454,190	410,239	90%

Pakistan Investments Bonds as on September 30, 2019

Remaining Maturity - PIBs	Rs. in Million					
	MTM - 50 bps	Book Value	%age	Unrealized Gain / (Loss)	WA - Purchased Yield	WA - MTM Yield (Yield to Maturity)
Upto 3 Month	6	5,105	2%	-	6.51%	13.75%
3 M to 6M	76	34,106	15%	(738)	7.49%	13.76%
6 M to 1 Y	10	2,747	1%	(5)	7.48%	13.76%
1 Y to 2 Y	806	102,466	46%	24	13.08%	13.07%
2 Y to 3 Y	151	13,379	6%	(306)	11.66%	12.68%
3 Y to 5 Y	764	47,309	21%	724	12.55%	12.40%
5 Y above	449	15,936	7%	383	12.50%	12.19%
	2,260	221,046	100%	82	11.75%	12.96%
Floating	-	44,700		316	14.01%	
	2,260	265,746		398	12.13%	

Composition of Investments

	Sep 2019	Dec 2018
T-Bills	63%	76%
PIBs	30%	17%
Equity securities	5%	5%
Debt instruments	2%	2%

MTM impact of 50 bps on TBs & PIBs is 521M and 2,260 Million respectively.



Bank for Life

Deposits

Rs. in mln

CASA reported at 90.15%, Increase recorded in Saving Deposits +11%, Current Deposits +4% & Term Deposits +20%.

YTD increase/decrease	YTD	
Current deposits	4%	15,023
Savings deposits	11%	62,558
CASA	8%	77,581
Term Deposits	20%	18,521
Total Deposits	9%	96,102

	Q3 19		Q2 19		Q1 19		Q4 18		Q3 18	
	Volume	Mix	Volume	Mix	Volume	Mix	Volume	Mix	Volume	Mix
Deposits - Volume	1,145,140		1,148,631		1,066,013		1,049,038		1,032,649	
Current deposits	416,922	36%	437,496	38%	406,850	38%	401,899	38%	394,167	38%
Savings deposits	615,472	54%	604,695	53%	565,100	53%	552,914	53%	560,573	54%
Term Deposits	112,745	10%	106,440	9%	94,063	9%	94,224	9%	77,909	8%
CASA	1,032,394	90.15%	1,042,191	90.73%	971,950	91.18%	954,813	91.02%	954,740	92.46%
Variance	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ
Current deposits	6%	-5%	9%	8%	3%	1%	7%	2%	7%	-1%
Savings deposits	10%	2%	11%	7%	5%	2%	6%	-1%	6%	3%
CASA	8%	-1%	10%	7%	4%	2%	6%	0%	6%	1%
Term Deposits	45%	6%	47%	13%	28%	0%	36%	21%	24%	8%
Total Deposits	11%	0%	13%	8%	6%	2%	8%	2%	7%	1%
	YTD	QoQ	YTD	QoQ	YTD	QoQ	YTD	QoQ	YTD	QoQ
	96,102	(3,491)	99,594	82,618	16,975	16,975	80,555	16,388	64,167	13,909
Market Share (Domestic)		QoQ		QoQ		QoQ		QoQ		QoQ
Industry	14,025,990	-2.99%	14,458,307	7.45%	13,456,273	0.77%	13,353,916	2.47%	13,031,815	-0.24%
MCB	1,102,839	0%	1,106,006	7%	1,030,407	2%	1,010,851	1%	1,003,800	1%
Share	7.86%		7.65%		7.66%		7.57%		7.70%	

*Industry Deposits taken on 27th September 2019 as available in weekly SoFP issued by SBP.



Bank for Life

Profit and Loss Statement

PBT of Rs. 27.51B (+18.0%) and PAT of Rs. 16.29B (+13.8%)

Rs. in mln

	Sep 2019	Sep 2018	Var.	% var.
Mark-up Income	98,450	58,926	39,524	67%
Mark-up Expense	55,456	25,000	30,456	122%
Net Mark-up Income	42,994	33,926	9,068	27%
Non Interest Income	11,453	12,109	(656)	-5%
Total Income	54,447	46,035	8,412	18%
Non Mark-up Expense	25,325	25,739	(414)	-2%
admin expenses	24,954	23,466	1,489	6%
PF reversal / (Pension cost)	(327)	1,703	(2,030)	-119%
other charges & WWF	698	570	128	22%
Profit before Provisions	29,122	20,296	8,826	43%
Provisions	1,616	(3,019)	4,635	-154%
against Investments	2,227	(220)	2,447	-1114%
against loans & advances	(460)	(1,917)	1,456	-76%
Others including write off recovery	(150)	(883)	732	-83%
Profit before Tax	27,506	23,315	4,191	18%
Taxation	11,219	9,004	2,215	25%
Profit after Tax	16,287	14,311	1,976	14%

Markup Income:
On Advances: +15.31B
On Investments: +20.95B
On Lendings to Fls : +3.02B

Markup Expense:
On Deposits: +24.37B
On borrowings : +4.10B
Cost of FCY Swaps : +1.54B

Non Interest/Markup
Income:
FX income : +452M
Fee, Comm.: +383M

Capital Gain : -1.21B

Admin expenses:
Compensation: +1.18B
Insurance DPC : +584M

Outsourced Cost : -388M

Spread



Bank for Life

Core Earnings

Rs. in mln

	Sep 2019	Sep 2018	Var.	% var.
Net Mark-up Income	42,994	33,926	9,068	27%
Non Interest Income *	10,652	10,076	575	6%
Total Income	53,646	44,003	9,643	22%
Non Mark-up Expense**	25,652	24,036	1,616	7%
Profit before Provisions	27,994	19,967	8,027	40%
Provisions***	(611)	(2,799)	2,189	-78%
Core Income	28,604	22,766	5,838	26%
Non - core income				
Capital Gain	(66)	1,145	(1,211)	-106%
Provision against shares	(2,227)	220	(2,447)	-1114%
Dividend	867	801	67	8%
Compensation on tax refunds	-	87	(87)	-
PF reversal / (Pension cost)	327	(1,703)	2,030	119%
	(1,099)	549	(1,648)	-300%
Profit before Tax	27,506	23,315	4,191	18%
Taxation	11,219	9,004	2,215	25%
Profit after Tax	16,287	14,311	1,976	14%

* Excluding Dividend Income, capital gains and compensation on tax refunds.

** Excluding (pension cost) / pension fund reversal

*** Excluding provision against investments



Bank for Life

Spread	September 2019			September 2018			Variance			Variance Analysis		
	Average Volume	Rate	Markup	Average Volume	Rate	Markup	Volume	Price/ bps	Markup	Volume Variance	Price Variance	Markup Inc/ Exp
Assets												
Cash	24,566	-	-	27,003	-	-	(2,437)	-	-	-	-	-
Balance with Banks	87,910	0.60	393	73,695	0.29	160	14,215	31	233	31	202	233
Lending to Financial Institutions	48,216	10.46	3,773	16,685	6.05	755	31,532	441	3,018	1,426	1,592	3,018
Gross Advances less unearned income & NPLs	492,710	11.25	41,472	477,458	7.32	26,155	15,252	393	15,317	836	14,482	15,317
Gross Investments excluding equity investments	640,309	11.03	52,812	588,243	7.24	31,856	52,067	379	20,955	2,820	18,136	20,955
Others	61,099	-	-	62,346	-	-	(1,247)	-	-	-	-	-
Total	1,354,811	9.72	98,450	1,245,429	6.33	58,926	109,382	339	39,524	5,112	34,412	39,524
Liabilities												
Deposits	1,078,701	5.64	45,491	998,659	2.83	21,121	80,042	281	24,369	1,693	22,676	24,369
<i>Saving (including overdue term)</i>	580,642	9.03	39,197	543,307	4.45	18,102	37,334	457	21,095	1,244	19,852	21,095
<i>Term</i>	98,747	8.52	6,294	72,195	5.59	3,020	26,552	293	3,274	1,111	2,163	3,274
<i>Current</i>	399,312	-	-	383,157	-	-	16,156	-	-	-	-	-
Borrowings	119,305	8.10	7,225	90,692	4.62	3,132	28,614	348	4,094	988	3,106	4,094
Subordinated loan	2,414	11.83	214	3,892	7.66	223	(1,478)	416	(10)	(85)	75	(10)
Bills Payable	11,453	-	-	14,574	-	-	(3,121)	-	-	-	-	-
Equity	142,938	-	-	137,612	-	-	5,325	-	-	-	-	-
Others	-	-	2,526	-	-	523	-	-	2,003	2,003	-	2,003
Total	1,354,812	5.47	55,456	1,245,429	2.68	25,000	109,382	279	30,456	5,260	25,196	30,456
Spread		4.24			3.64			60				



Administrative Expenses

Rs. in mln

	Sep 2019	Sep 2018	Var.	%
Total compensation expense	11,323	10,140	1,184	12%
Property expense				
Rent and taxes	272	1,512	(1,240)	-82%
Insurance	16	19	(4)	-18%
Utilities cost	849	808	41	5%
Fuel expense generators	391	376	15	4%
Security (including guards)	1,073	1,193	(120)	-10%
Repair and maintenance (including janitorial charges)	683	650	33	5%
Depreciation on right-of-use assets	900	-	900	-
Depreciation	356	331	25	7%
	4,540	4,890	(350)	-7%
Information technology expenses				
Software maintenance	935	772	164	21%
Hardware maintenance	260	282	(22)	-8%
Depreciation	454	551	(97)	-18%
Amortisation	201	192	9	4%
Network charges	439	432	7	2%
Insurance	2	3	(1)	-29%
	2,291	2,232	59	3%
Other operating expenses				
Directors' fees and allowances	38	27	11	39%
Legal and professional charges	240	235	5	2%
Outsourced services costs	509	898	(388)	-43%
Travelling and conveyance	234	240	(6)	-2%
NIFT clearing charges	110	111	(1)	-1%
Depreciation	597	609	(12)	-2%
Depreciation on non-banking assets acquired in satisfaction of claims	35	37	(2)	-7%
Training and development	31	38	(6)	-16%
Postage and courier charges	212	208	4	2%
Communication	296	257	39	15%
Stationery and printing	513	510	3	1%
Marketing, advertisement & publicity	600	467	133	28%
Donations	0	1	(1)	-86%
Auditors' remuneration	24	27	(3)	-13%
Cash transportation charges	566	556	10	2%
Repair and maintenance	272	335	(63)	-19%
Subscription	12	14	(3)	-18%
Entertainment	168	174	(6)	-4%
Remittance charges	182	140	43	31%
Brokerage expenses	23	17	6	33%
Card related expenses	695	538	157	29%
CNIC verification charges	169	97	72	74%
Insurance	1,078	475	603	127%
Others	198	194	4	2%
	6,799	6,204	595	10%
Total Operating Expenses excluding PF	24,954	23,466	1,489	6%



Bank for Life

Key Ratios

	BV	ROA	ROE	EPS (annualised)	CAR	ADR	Infection ratio	Coverage ratio*	Coverage (incl. benefit of liquid sec)**	Non- markup/Total Rev
Sep 2019	120.08	1.42%	15.52%	18.45	18.15%	46.57%	9.66%	83.65%	90.98%	21.03%
Dec 2018	117.74	1.50%	15.48%	18.02	18.13%	52.12%	8.95%	88.26%	94.49%	27.21%
Dec 2017	115.18	1.86%	17.65%	19.56	16.44%	53.18%	9.47%	93.74%	97.31%	29.81%
Dec 2016	105.97	2.11%	18.94%	19.67	19.33%	47.07%	5.90%	90.82%	98.76%	26.96%
Dec 2015	101.69	2.71%	23.92%	23.65	19.43%	46.29%	6.32%	90.37%	99.82%	25.14%
Dec 2014	96.05	2.87%	24.64%	22.60	20.41%	46.83%	6.80%	85.62%	94.00%	22.93%
Dec 2013	87.39	2.93%	24.92%	20.84	22.25%	42.41%	8.68%	85.74%	94.66%	22.78%
Dec 2012	79.85	3.18%	26.89%	20.31	22.24%	48.14%	9.74%	89.23%	87.55%	18.30%
Dec 2011	71.22	3.54%	29.12%	19.42	21.79%	50.88%	10.67%	83.76%	94.74%	15.41%
Dec 2010	62.15	3.13%	25.91%	18.05	22.07%	63.55%	8.95%	79.83%	91.82%	10.26%
Dec 2009	54.87	3.25%	27.35%	17.44	19.07%	73.37%	8.62%	70.89%	83.41%	9.86%

* Coverage ratio is based on specific plus general provision

** Coverage ratio based on specific provision (excl. GP) plus benefit of liquid securities

Total revenue= net markup income + non-markup income



Bank for Life

Consolidated Results – September 30, 2019

Profit (before tax) of the group reported at Rs. 27.49B, an increase of 22.4% over September 2018

- Net interest income of Rs. 46.02B – increased by 30.9%
- Non interest income of Rs. 12.02B – decreased by 4.4%
- Admin exp (excl. impact of pension cost) of Rs. 28.71B – increased by 10.4%
- Share of profit of associates (PBT) of Rs. 374M – decreased by 21.5%

Net Assets of the group closed at Rs. 155.59B with an increase of 2.8% over YE18

- Total Assets of the group closed at Rs. 1,680.55B, increase of 6.0 % over YE18
 - Gross Advances at Rs. 591.38B – decreased by 3.0%
 - Net Investments at Rs. 873.25B – increased by 15.8%
- Total Liabilities closed at Rs. 1,524.96B increase of 6.4% over YE18
 - Deposits at Rs. 1,226.18B – increased by 9.3%
 - Borrowings of Rs. 208.33B – decreased by 6.7%
- Shareholder's Equity (including NCI) stands at Rs. 143.64B – increased by 1.9%.

Key Ratios

- ROA 1.33% - (Dec 2018 : 1.37%)
- ROE 15.25% - (Dec 2018: 14.60 %)
- EPS Rs. 13.63 - (September 2018 : Rs. 11.46)
- Book value (per share) Rs. 121.21- (Dec 2018 : Rs. 118.90)



International Recognition

Awards/ Accolades



“Winner -Best Corporate Report Award 2018 – Banking Sector”

- Winner” - Best Corporate Report Award 2017
- Winner” - Best Corporate Report Award 2016
- Winner” - Best Corporate Report Award 2015
- Winner” - Best Corporate Report Award 2014
- “Winner” - Best Corporate Report Award 2013
- “Winner” - Best Corporate Report Award 2012
- “Runner-up” Best Corporate Report Award 2011
- “Winner - Best Corporate Report Award 2010
- “Winner - Best Corporate Report Award 2009



Most Outstanding Company in Pakistan – Financial Sector 2019

- Best Investment bank in Pakistan - 2017
- Best bank in Pakistan - 2016
- Euromoney Awards for Excellence 2012:
- Best Bank in Pakistan 2011, 2008, 2003-2005, 2001, 2000
- Best Bank in Asia 2008

ASIAMONEY

Best Domestic Bank in Pakistan:2014;
2009, 2008, 2006, 2005 & 2004



Pakistan Banking Awards

DAWN with IBP
A member firm of
A.F.FERGUSON & CO. A member firm of
the PwC network

Best bank for Corporate Finance & Capital market Development - 2016
Bank for Life



Best bank in Pakistan - 2019
Best bank in Pakistan - 2016
Best bank in Pakistan - 2015



Most Stable Bank of the year 2014
Best Bank of the year 2013 – Large Bank
Most Stable Bank of the year 2013
Investor Relations Award 2011: Runner-up
Best Bank of the Year 2011
Most Stable Bank of the Year 2011



2012: Ranked 624, 2011: Ranked 606, 2010: 621
Country Ranking: 3rd highest among the local Top 5



Best Bank Led Mobile Money Transfer Program 2010



Ranked among the **Top 25 Companies** in Pakistan



Best Commercial Bank – Pakistan 2012



CSR Business Excellence Award 2012: Best Media Coverage



Winner – Best Presented Annual Accounts 2014

1st Runner Up Best Presented Annual Report Awards 2013 – Category Private Sector Banks
2nd Runner Up Best Presented Annual Report Awards 2012– Category Private Sector Banks
Joint 2nd runner-up in the banking sector



Strongest Bank in Pakistan 2017
Strongest Bank in Pakistan 2014
Strongest Bank in Pakistan 2010



Triple A Country Awards
Best Domestic Bank – Pakistan 2014: 2013: 2012:
Best Bank – Pakistan 2014



THE ASIAN BANKER SUMMIT 2010
Asia's Foremost Event on Transformational Issues in the Financial Services Industry

The QFC Asian Banker Leadership Achievement Award 2010





MCB Bank Limited

Thank you

For further details on MCB Bank Limited, please visit www.mcb.com.pk

For any query/comments/feedback, please e-mail
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Bank for Life