



MCB Bank Limited

Corporate Briefing Session

November 13, 2025

Presented by:
Hammad Khalid
Chief Financial Officer



MCB - At a Glance



Branches

Domestic : 1396
EPZ : 01



Global Presence

8 Foreign branches
➤ Sri Lanka – 5
➤ UAE – 2
➤ Bahrain – 1
1 Rep Office in UK



Customers

Over 9.4 million
customer accounts



ATMs

1491 ATMs across
the country



MCB Live

Over 1.7 Million
MCB Live users



Deposits

5.68% Market Share



Advances

4.72 % Market Share



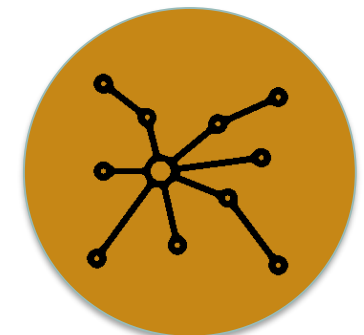
Home Remittance

11.46 % Market Share



Dividend

270% for 9M-2025
One of the Highest dividend per
share in Banking industry



Network

One of the largest
Branch network on
Consolidated basis

Key Highlights

Macroeconomic outlook;

- The global economy experienced uncertainty due to enactment and escalation of tariffs and trade barriers exerting significant pressure on manufacturing and distribution networks worldwide.
- Pakistan's economy demonstrated recovery in term of building up of external and fiscal buffers. Early in the year, inflationary pressures appeared to ease; however, inflation subsequently accelerated to 5.6% in September from 3% in August, primarily attributable to food inflation and trailing effects of flood.
- The current account deficit widened in the third quarter, as import growth exceeded export increases. The deficit for FY2026 (July–September) amounted to USD 594 million, up from USD 502 million during SPLY.
- The IMF has reached a staff-level agreement in October 2025 that could lead to a new disbursement of approximately \$1.2 billion once approved by the IMF's executive board.

Future outlook;

- Pakistan's economic outlook for the fourth quarter of 2025 encompasses both challenges and emerging opportunities amidst ongoing policy deliberations.
- The government has set a real GDP growth target of 4.2% for the FY2026, with efforts focused on enhancing stability across key sectors through disciplined fiscal strategies and sectoral reforms.

MCB Bank – Driving Sustainable Growth in a Changing Economic Landscape;

- Banks achieved an unprecedented increase in current deposits, with a historic Rs. 272 billion added in current deposits;
- Bank's Investment increased to PKR 2.0 trillion +72.2% YTD on account of investment in Government Securities;
- Domestic cost of deposits reduced to 5.01%, down significantly from 10.47% in SPLY;
- Standalone PBT of PKR 87.5 billion (-8.0%);
- Consolidated PBT of PKR 94.9 billion (-8.7%);
- Ex-NIB related recovery 9M-2025 sums to Rs. 523 million totaling Rs. 11.11 billion since 2017;
- MCB Bank recorded a notable 7.6% growth in home remittance inflows YOY, reaching USD 3.4 billion during 9M-2025. The Bank remains committed to making foreign remittances safer, faster, and more accessible, while advancing financial inclusion and contributing to national economic resilience.

CA Concentration improved to 54%

PBT PKR **87.5** Billion -8.0% YoY

PAT PKR **41.1** Billion -15.2% YoY

NIM PKR **108.8** Billion -5.8% YoY

NII PKR **26.0** Billion -3.1% YoY

Advances PKR **680.7** Billion -37.8% YTD

Deposits PKR **2.2** Trillion +16.1% YTD

Investments PKR **2.0** Trillion +72.2% YTD

Robust growth in assets - fueling future earnings



PKR in Billions	Sep 2025	Dec 2024	Var.	% var.
ASSETS	3,232.77	2,703.34	529.43	19.58%
Advances - net	634.51	1,041.63	(407.11)	-39.08%
- Gross Advances	680.68	1,094.82	(414.14)	-37.83%
Investments	2,010.73	1,167.45	843.27	72.23%
Cash and Balances with Banks	205.88	196.35	9.53	4.85%
Lending to Financial Institutions	109.52	55.66	53.87	96.78%
Others	272.13	242.26	29.88	12.33%
LIABILITIES	2,936.35	2,433.08	503.27	20.68%
Deposits	2,231.66	1,922.21	309.45	16.10%
Current	1,216.19	944.02	272.16	28.83%
Savings	960.14	925.08	35.07	3.79%
Term	55.33	53.11	2.22	4.17%
Borrowings	510.92	268.49	242.43	90.30%
Bills Payable	11.31	41.83	(30.52)	-72.97%
Others	182.46	200.55	(18.09)	-9.02%
NET ASSETS	296.42	270.26	26.16	9.68%
EQUITY	239.20	227.21	12.00	5.28%

Advances Portfolio:

- Non-Performing Loans (Stage-3) decreased by Rs. 3.4 billion;
- Coverage & Infection ratios of the Bank were reported at 92.24% and 7.35% respectively.

Investment Portfolio:

- PKR 520.3 billion added to Floating PIBs portfolio closing at PKR 1,207.8 billion;
- PKR 218.7 billion added to Fixed PIBs closing at PKR 468.8 billion;
- TBs increased by PKR 72.2 billion and closed at PKR 148.6 billion;
- Yield on Investment of 12.57% in 9M-25 as compared to 19.35% in 9M-24;
- PIBs – AFS & HTM excluding floating – WA time to maturity of PIBs is 2.90 years.

Deposit Mobilization:

- Total Deposits closed at Rs. 2.2 trillion, adding Rs. 309 billion YTD (+16.10%);
- A robust increase in current deposits amounting to Rs. 272 billion (+28.83%) elevated the Current Deposits concentration to 54%, reflecting stronger low-cost funding;
- PKR 35 billion (3.79%) added to savings deposits during 2025 hence improving CASA ratio to 97.52%.

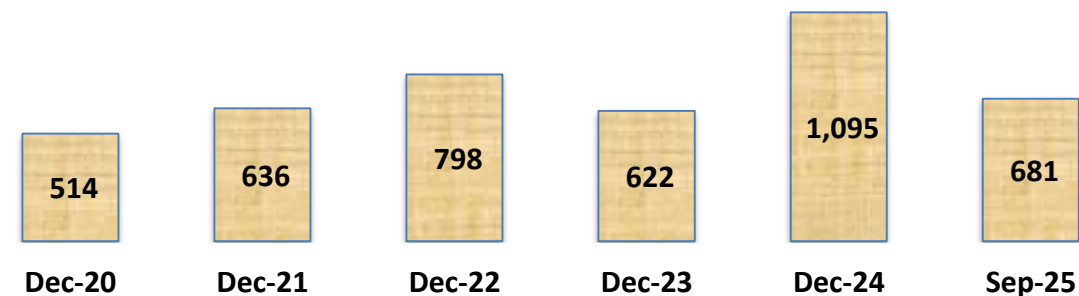
Segmentwise Advances

PKR in Billions	Sep 2025	Dec 2024	Var.	% var.
Advances (gross)	680.68	1,094.82	(414.14)	-38%
Retail	58.02	68.45	(10.44)	-15%
Corporate	499.33	910.90	(411.58)	-45%
Consumer	46.68	37.24	9.44	25%
Overseas	58.91	60.16	(1.25)	-2%
Others	30.48	31.98	(1.50)	-5%
IFRS 9 - Fair Value Adjustment	(12.73)	(13.91)	1.18	-8%
Advances - Net	634.51	1,041.63	(407.11)	-39%
Market Share (Domestic)				
Industry	13,232.40	16,009.34	(2,776.94)	-17.35%
MCB	640.10	1,048.57	(408.48)	-38.96%
Share	4.72%	6.55%		

YTD (Sep 25 vs. Dec 24)				
	Sep 25	Dec 24	Var.	%
Total NPLs	50,054	53,551	(3,497)	-6.53%
OAEM	1,773	1,432	341	24%
Substandard	657	972	(315)	-32%
Doubtful	1,296	2,709	(1,413)	-52%
Loss	46,329	48,439	(2,110)	-4%

PKR in Billions

Gross Advances (CAGR 4.11%)

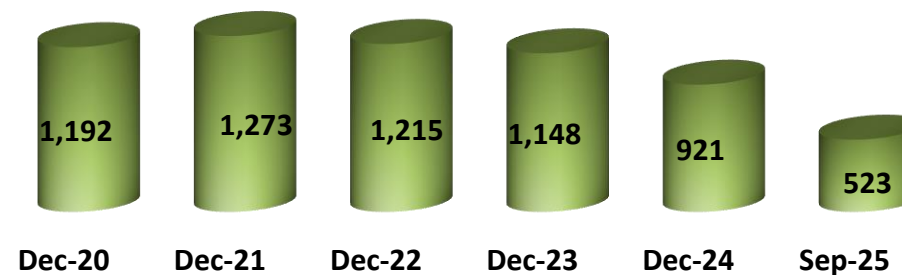


Yield on Advances



PKR in Millions

Recovery from NIB NPL Stock



Total Recoveries related to NPL stock transferred from NIB Bank amounts to Rs. 11.11 billion.

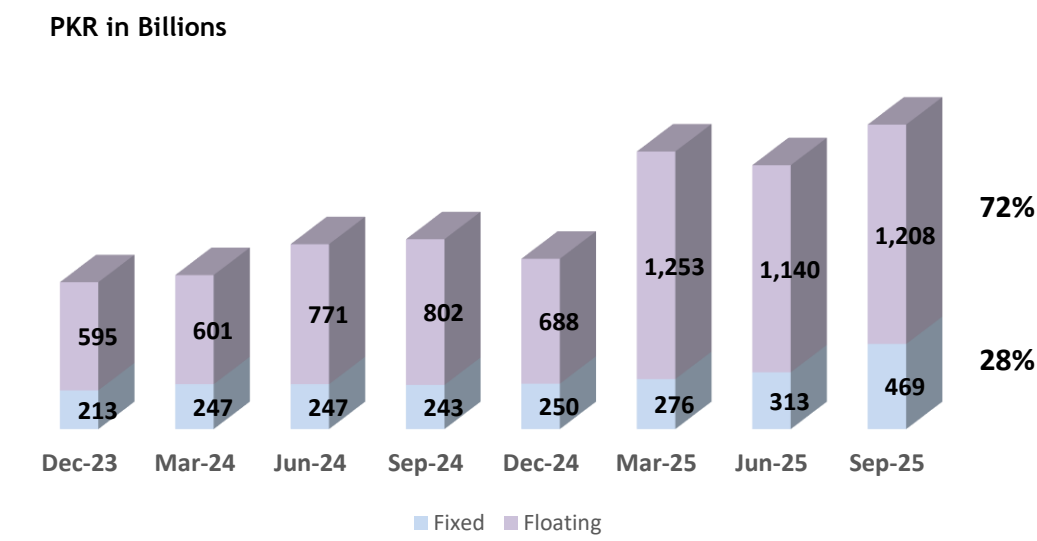
Diversified Investment Portfolio



PKR in Billions	Composition of Investments			
	Sep 2025	Dec 2024	Var.	% var.
Treasury Bills	148.55	76.30	72.25	95%
Pakistan Investment Bonds - Fixed	468.80	250.13	218.67	87%
Pakistan Investment Bonds - Floating	1,207.81	687.54	520.27	76%
Other government securities / Euro Bonds	65.40	69.69	(4.30)	-6%
Other Debt Securities (TFCs, Bonds, etc)	11.66	11.20	0.46	4%
Shares in Listed, Unlisted Co.s & Mutual funds	44.09	39.34	4.75	12%
Subsidiaries & Associated Undertakings	18.67	18.67	-	0%
Investments at cost	1,964.97	1,152.87	812.10	70%
Credit loss allowance	(1.02)	(1.12)	0.10	-9%
Surplus/(Deficit) on revaluation of securities	46.78	15.70	31.08	198%
Investments - net	2,010.73	1,167.45	843.27	72%

Composition of Investments		
	Sep 2025	Dec 2024
T-Bills	8%	7%
PIBs	85%	81%
Equity securities	3%	5%
Other Government Securities	3%	6%
Debt instruments	1%	1%

Pakistan Investment Bonds



PIBs – AFS & HTM excluding floating – WA time to maturity of PIBs is 2.90 years.

Robust increase in Current Deposits – i.e. 28.8%

Total Deposits
PKR **2.2** trillion

Current Deposits
PKR **1.2** trillion

Saving Deposits
PKR **960** billion

CoD (Domestic)
5.01%
Down by 546 bps YoY

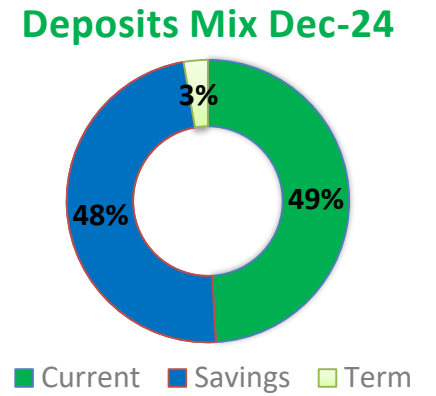
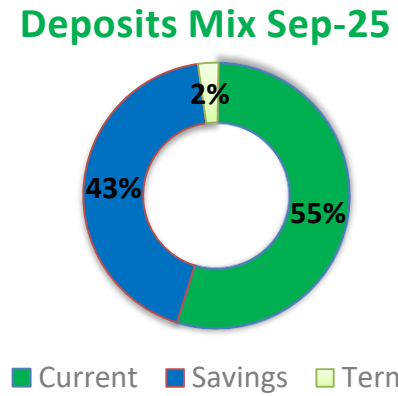
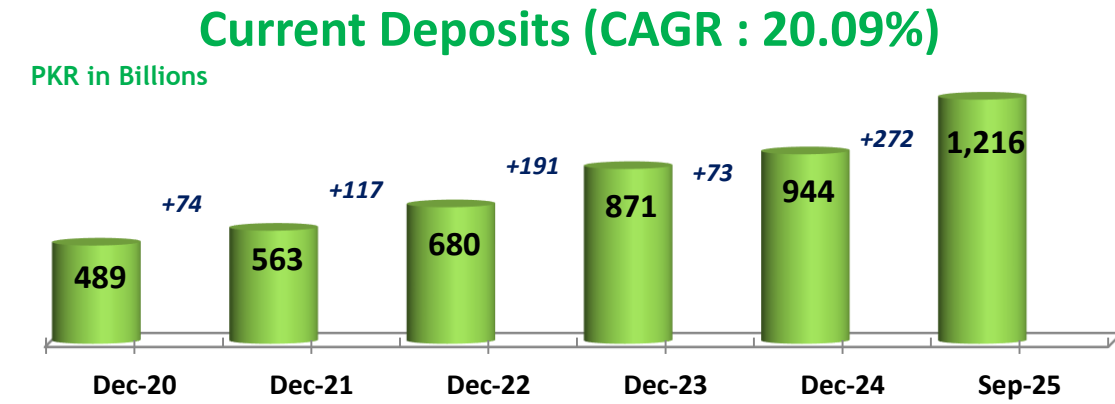
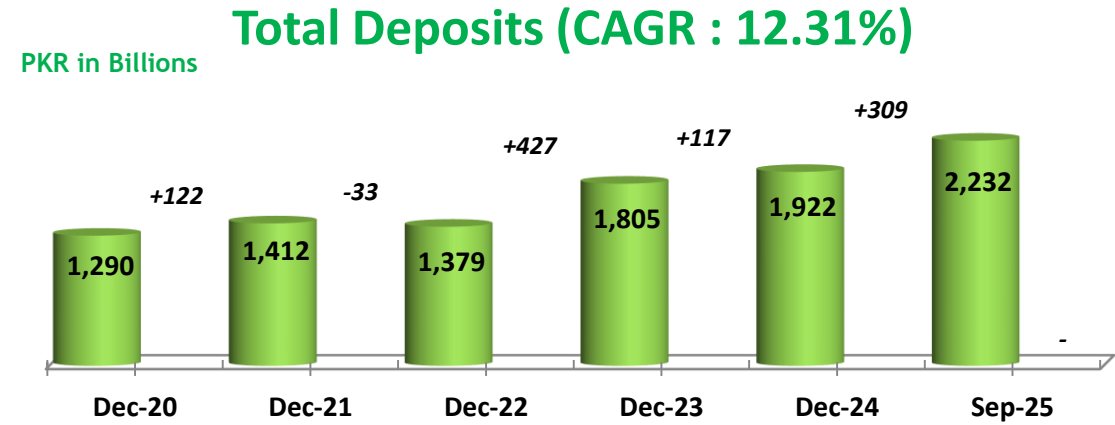
CASA
97.52%
Dec-24 : 97.24%

Market Share (Domestic)
5.68%
Dec-24 : 5.74%

Domestic Branches
1,396
+(EPZ:1)

Foreign Branches
8
1 Rep. office in UK

Customer accounts
Over **9.4** million



■ Current ■ Savings ■ Term

■ Current ■ Savings ■ Term

Navigating Profitability in a Declining Interest Rate Cycle



PKR in Billions	Sep 2025	Sep 2024	Var.	% var.
Mark-up Income	220.76	283.90	(63.15)	-22.2%
Mark-up Expense	111.95	168.43	(56.48)	-33.5%
Net Mark-up Income	108.80	115.47	(6.67)	-5.8%
Non Interest Income	26.02	26.85	(0.83)	-3.1%
Total Income	134.82	142.33	(7.50)	-5.3%
Non Mark-up Expense	52.89	46.55	6.34	13.6%
Operating expenses	50.77	44.30	6.47	14.6%
other charges & WWF	2.12	2.25	(0.13)	-5.8%
Profit before Credit Loss Allowance	81.94	95.78	(13.84)	-14.4%
Credit Loss Allowance	(5.54)	0.67	(6.21)	-933.3%
against Investments	(0.10)	(0.00)	(0.10)	-15708.7%
against loans & advances	(5.45)	0.86	(6.31)	-731.9%
Others including write off recovery	0.01	(0.20)	0.20	103.3%
Profit before Tax	87.48	95.11	(7.63)	-8.0%
Taxation	46.39	46.66	(0.27)	-0.6%
Profit after Tax	41.10	48.45	(7.35)	-15.2%

Strategic recalibration in a stabilizing economy – building a stronger, more sustainable growth path;

- Narrowing margins in a normalized interest rate environment; net interest income declined by 5.8% YoY;
- Non-markup income at Rs. 26.0 billion (-3.1%);
- Fee and commission income declined by 15% to Rs. 13.9 billion, primarily due to intensified competition in the routing of foreign currency remittances through MCB's channels. Foreign exchange income remained stable at Rs. 7.9 billion, while dividend income posted a significant increase of 30%, reaching Rs. 3.2 billion.
- The Bank continues to invest in digital transformation, enhancing customer experience and operational efficiency, leading to broad-based growth across digital platforms. Bank continued to benefit from the momentum gained in digital banking, with card-related income rising by 18% with 14% growth in branch banking fees;
- Operating expenses increased by 14.6% YoY, primarily driven by investments in talent, technology and marketing. However, the cost-to-income ratio remained efficient at 37.65%, reflecting disciplined financial management on Bank's part amidst continued investment in innovation and talent development.
- PBT of Rs. 87.5 billion (-8.0%) where as consolidated PBT of PKR 94.88 billion (-8.7%);
- Profit for overseas operations increased by 8.7% YoY to PKR 6.2 Billion (USD 22.08 million).

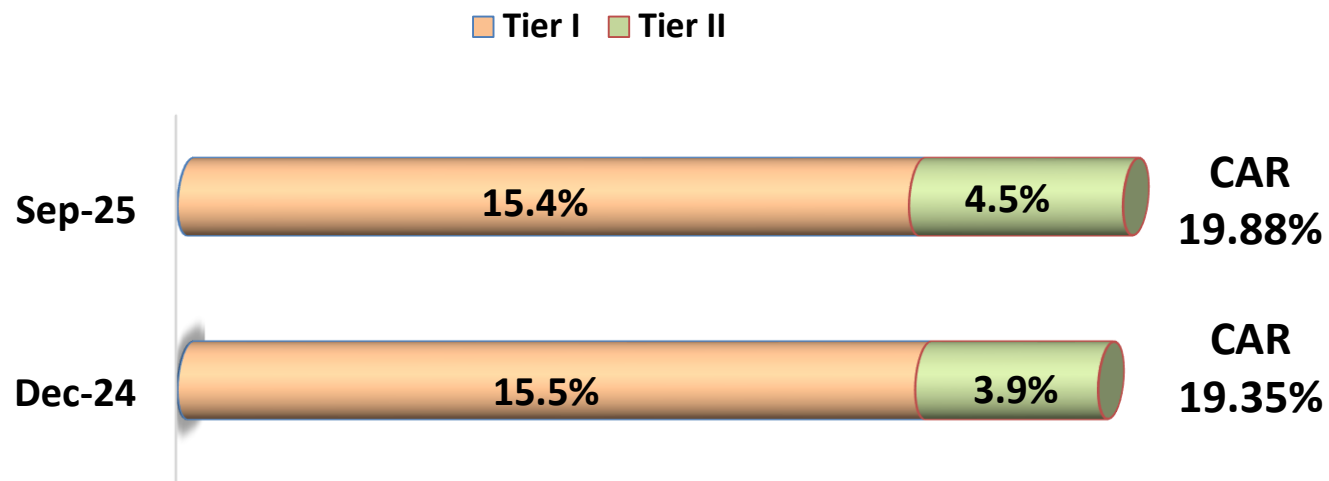
Profitability Ratios:

- RoE 23.50% (Dec-24 : 26.56%) and RoA 1.85% (Dec-24 : 2.25%), healthy profitability ratios;
- Cost to Income ratio stands at 37.65% as compared to 31.13% Sep-24.

Strong Capital Position & Ratios

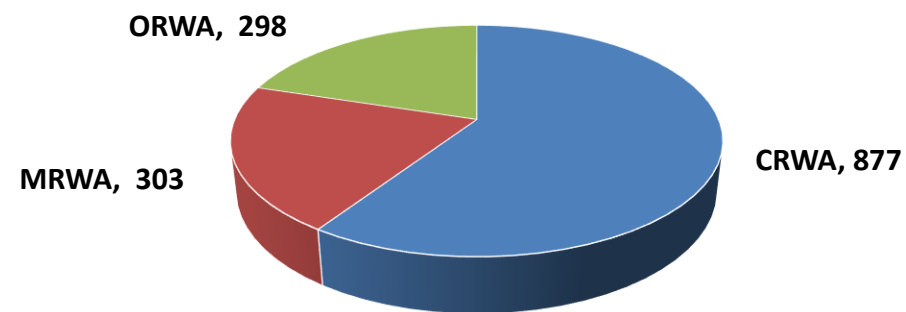


Buffer of 838bps on top of regulatory CAR

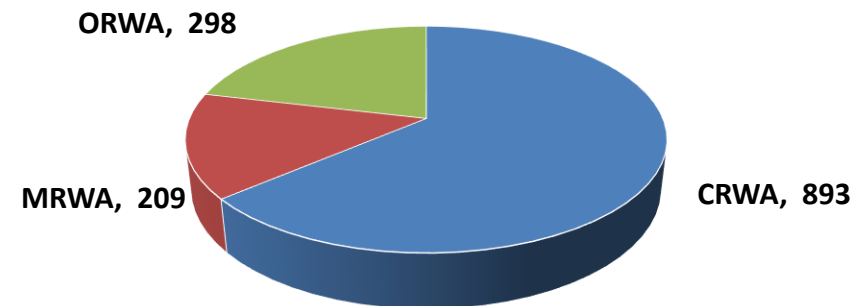


Risk Weighted Assets (RWA)

RWA Sep-25 : PKR 1,479 billion



RWA Dec-24 : PKR 1,400 billion



- Bank's total Capital Adequacy Ratio (CAR) is 19.88% 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 5.72% which is well above the regulatory limit of 3.0%
- Liquidity Coverage Ratio (LCR) of 267.46% and Net Stable Funding Ratio (NSFR) of 163.92% 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%.

MCB Islamic Bank - Snapshot



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

Islamic Business - SoFP Key Indicators

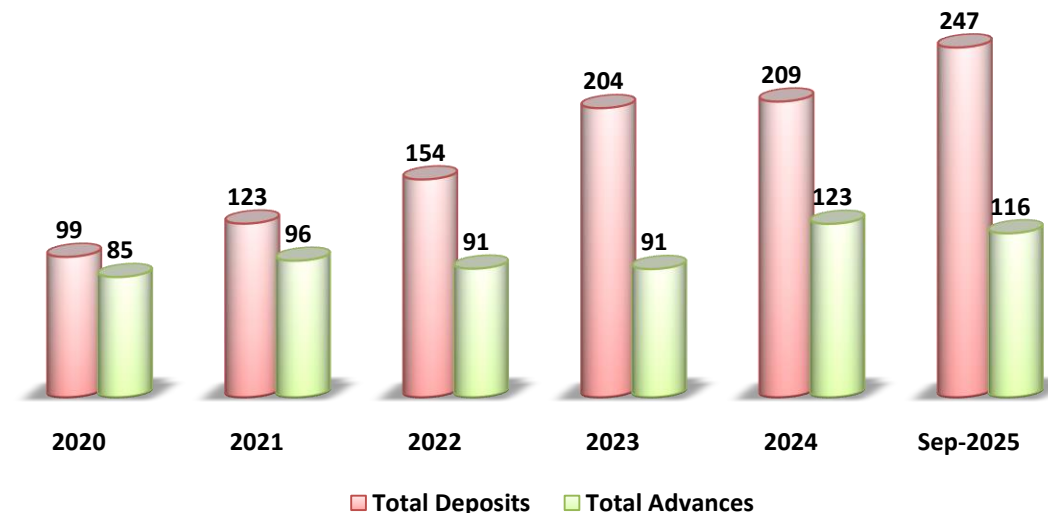
PKR in Billions	Sep 2025	Dec 2024		
		Dec 2024	Var.	% var.
Deposits	247.35	209.11	38.25	18%
Gross Advances	115.89	122.60	(6.71)	-5%
Investments	156.12	146.60	9.53	6%
Net Assets	27.14	25.95	1.20	5%

Islamic Business - Profitability Indicators

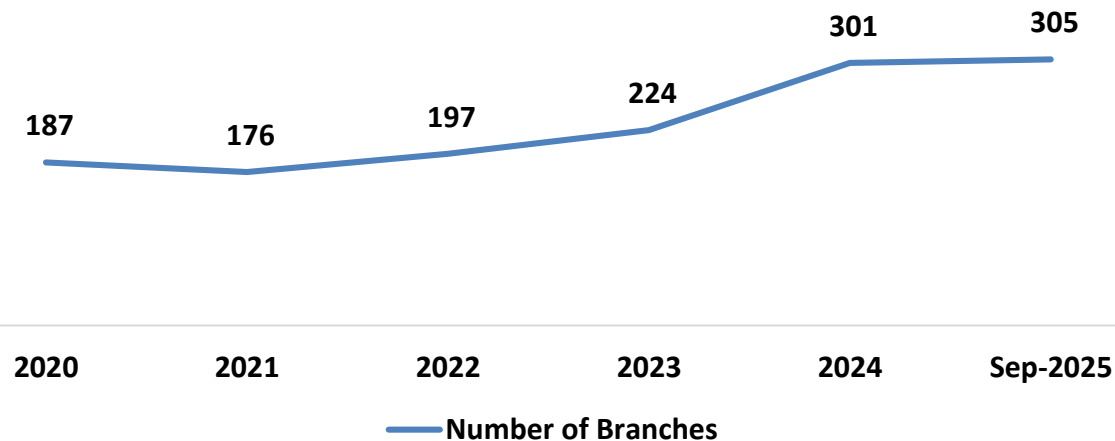
PKR in Billions	Sep 2025	Sep 2024		
		Sep 2024	Var.	% var.
Net Mark-up Income	10.73	12.88	(2.15)	-17%
Non Interest Income	1.79	1.31	0.47	36%
Total Income	12.51	14.19	(1.68)	-12%
Non Mark-up Expense	8.71	7.41	1.30	18%
Profit before Provisions	3.81	6.79	(2.98)	-44%
Provisions	0.13	0.13	(0.00)	-2%
Profit before Tax	3.68	6.65	(2.98)	-45%
Taxation	1.97	3.26	(1.29)	-39%
Profit after Tax	1.70	3.39	(1.69)	-50%

MCB Islamic – Deposits & Advances

PKR in Billions



MCB Islamic Bank - Branches



Awards & Accolades

Best Corporate Report

3rd – Overall Best Corporate Report Award 2024

2nd - Best Corporate Report Award 2024 – Banking Sector

Winner – Overall Best Corporate Report Award 2023

Winner” - Best Corporate Report Award 2023 – Banking Sector

“Runner-up” Best Corporate Report Award 2022 – Banking Sector

“Joint Runner-up” – Overall Best Corporate Report 2021”

“Joint Winner” - Best Corporate Report 2021 – Banking Sector”

“Winner – Overall Best Corporate Report Award 2020”

“Winner” - Best Corporate Report Award 2020

Winner” - Best Corporate Report Award 2019

Winner” - Best Corporate Report Award 2018

Winner” - Best Corporate Report Award 2017

Winner” - Best Corporate Report Award 2016

Winner” - Best Corporate Report Award 2015

Winner” - Best Corporate Report Award 2014

Pakistan Remittance Initiative

Leading Remittance Mobilizing Bank of Pakistan - MCB

Asian Development Bank

Leading Partner Bank in Pakistan - 2024

Momentum Award – Issuing Bank - 2024

Asiamoney Awards

Best Corporate Bank in Pakistan 2022

Overall Most outstanding Company in Pakistan 2020

Most outstanding Company in Pakistan 2020, 2019 Financial Sector

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

Asset AAA Country Awards

Best loan adviser - 2021

Best Structured Finance Deal - 2021

Best equity-Linked Deal – 2021

Telecom Deal of the Year - 2020

Best Corporate Sukuk - 2020

Best Acquisition Financing - 2020

Best Syndicated Loan - 2020

Euromoney Awards

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

FinanceAsia’s Country Awards

Best Bank in Pakistan - 2021

Best Bank in Pakistan - 2019

Best Bank in Pakistan - 2018

Best Pakistan Deal, IPO of Pakistan Stock Exchange - 2017

Best Bank in Pakistan - 2016



70
Years
ANNIVERSARY



Thank you!



www.mcb.com.pk



+92 42 36041998-9



investor.relations@mcb.com.pk