



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

PSX-100(5F)2026/02

February 04, 2026

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

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

Dear Sir,

Sub: **FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2025**

We have to inform you that the Board of Directors of **MCB Bank Limited** in its meeting held on **February 04, 2026**, at **12:00 Noon (PST)**, at 9th Floor, MCB House, 15-Main Gulberg, Lahore, Pakistan/ via zoom, recommended the following:

(i) **CASH DIVIDEND**

A Final Cash Dividend for the year ended **December 31, 2025** at PKR **9.00** per share i.e. **90 %**. This is in addition to Interim Dividends already paid at PKR **27.00** per share i.e. **270 %**.

AND/OR

(ii) **BONUS SHARES**

Nil

AND/OR

(iii) **RIGHT SHARES**

Nil

AND/OR

(iv) **ANY OTHER ENTITLEMENT/CORPORATE ACTION**

Nil

AND/OR

(v) **ANY OTHER PRICE-SENSITIVE INFORMATION**

Nil

The required Standalone and Consolidated Statements are attached as:

- Annexure – A (Standalone)
- Annexure – B (Consolidated)

The Annual General Meeting of the Bank will be held on **March 27, 2026**, at **11:00 AM (PST)**, at **Lahore, Pakistan**.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members as on **March 17, 2026**.



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The Share Transfer Books of the Bank will be closed from **March 18, 2026** to **March 27, 2026** (both days inclusive). Transfers received at the office of Bank's 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 hour by **March 17, 2026**, will be treated in time for the purpose of above entitlement to the transferees.

The Annual Financial Statements (Annual Report) of the Bank for the year ended December 31, 2025 shall be transmitted through PUCARS at least 21 days before holding of Annual General Meeting.

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.

Page 2 of 2

-11A-

A-14

MCB BANK LIMITED
UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2025

	Note	2025	2024
-----Rupees in '000-----			
ASSETS			
Cash and balances with treasury banks	7	190,083,526	168,507,615
Balances with other banks	8	39,698,066	27,841,879
Lendings to financial institutions	9	99,048,299	55,655,504
Investments	10	1,947,224,674	1,167,452,611
Advances	11	690,318,710	1,041,626,286
Property and equipment	12	97,069,222	82,694,343
Right-of-use assets	13	7,456,518	6,045,346
Intangible assets	14	1,351,034	1,314,143
Other assets	15	174,806,913	152,201,578
Total Assets		3,247,056,962	2,703,339,305
LIABILITIES			
Bills payable	17	25,617,252	41,827,458
Borrowings	18	457,871,857	268,486,812
Deposits and other accounts	19	2,261,275,030	1,922,211,999
Lease liabilities	20	11,804,530	9,586,216
Subordinated debt		-	-
Deferred tax liabilities	21	44,947,104	16,637,759
Other liabilities	22	129,799,963	174,329,721
Total Liabilities		2,931,315,736	2,433,079,965
NET ASSETS		<u>315,741,226</u>	<u>270,259,340</u>
REPRESENTED BY			
Share capital	23	11,850,600	11,850,600
Reserves	24	109,983,273	104,929,819
Surplus on revaluation of assets	25	72,105,363	43,053,137
Unappropriated profit		121,801,990	110,425,784
		<u>315,741,226</u>	<u>270,259,340</u>
CONTINGENCIES AND COMMITMENTS		26	

The annexed notes 1 to 51 and annexures I to II form an integral part of these unconsolidated financial statements.

411


ANJUM JAVED
 Executive Vice President-I
 Divisional Head
 Financial Control Group
MCB Bank Limited

 Chief Financial Officer President / Chief Executive Director Director Director

A-2/2

MCB BANK LIMITED
UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025	2024
		-----Rupees in '000-----	
Mark-up / return / interest earned	28	293,830,465	367,020,252
Mark-up / return / interest expensed	29	148,228,155	217,925,684
Net mark-up / interest income		<u>145,602,310</u>	<u>149,094,568</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	30	19,273,981	21,198,906
Dividend income		5,059,945	3,491,522
Foreign exchange income		10,186,596	9,168,427
Income from derivatives		4,066	1,982
Gain on securities - net	31	685,104	3,142,033
Net gains / (losses) on derecognition of financial assets measured at amortised cost		-	-
Other income	32	592,198	429,310
Total non-markup / interest income		<u>35,801,890</u>	<u>37,432,180</u>
Total income		<u>181,404,200</u>	<u>186,526,748</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	33	68,438,757	60,962,882
Workers Welfare Fund		2,309,062	2,368,401
Other charges	34	464,133	443,893
Total non-markup / interest expenses		<u>71,211,952</u>	<u>63,775,176</u>
Profit before credit loss allowance		110,192,248	122,751,572
Credit loss allowance and write offs - net	35	(5,260,838)	4,331,527
PROFIT BEFORE TAXATION		<u>115,453,086</u>	<u>118,420,045</u>
Taxation	36	61,257,952	60,805,535
PROFIT AFTER TAXATION		<u>54,195,134</u>	<u>57,614,510</u>
		-----Rupees-----	
Basic and diluted earnings per share	37	<u>45.73</u>	<u>48.62</u>

The annexed notes 1 to 51 and annexures I to II form an integral part of these unconsolidated financial statements.

41✓

ANJUM JAVED
 Executive Vice President-I
 Divisional Head
 Financial Control Group
MCB Bank Limited

Chief Financial Officer

President / Chief Executive

Director

Director

Director

A-3/4

MCB BANK LIMITED
UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

For details of dividend declaration and appropriations, please refer note 49 to these unaudited financial statements.

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Chief Financial Officer

ANS Vice Executive Head Group
Executive Control Limited Chief Executive
Divisional Control
Financial Bank
MCB

Director

Director

Director

A- 4/4

MCB BANK LIMITED
UNCONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025	2024
		-----Rupees in '000-----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		115,453,086	118,420,045
Less: Dividend income		(5,059,945)	(3,491,522)
		<u>110,393,141</u>	<u>114,928,523</u>
Adjustments:			
Net-mark-up / interest income		(145,602,310)	(149,094,568)
Depreciation on property and equipment	12.2	4,436,685	3,823,750
Depreciation on right-of-use assets	33	1,811,939	1,695,266
Depreciation on non-banking assets acquired in satisfaction of claims	33	16,443	18,390
Amortization	14	546,951	573,410
Credit loss allowance and write offs - net	35	(5,260,836)	4,331,527
Workers Welfare Fund		2,309,062	2,368,401
Gain on sale of non-banking assets acquired in satisfaction of claims - net	32	-	(2,008)
Finance charges on lease liability against right-of-use assets	29	1,898,239	1,567,504
Reversal for defined benefit plan - net	33.1	(839,244)	(501,969)
Gain on sale of property and equipment - net	32	(311,598)	(200,989)
Gain on termination of lease liability against right-of-use assets	32	(82,102)	(78,710)
Unrealized gain on forward contracts of government securities	31	-	(2,096,975)
Unrealized gain on revaluation of investments classified as FVTPL	31	(261,687)	(218,457)
		<u>(141,338,460)</u>	<u>(137,815,426)</u>
		<u>(30,945,319)</u>	<u>(22,886,905)</u>
Decrease / (increase) in operating assets			
Lendings to financial institutions		(43,393,766)	40,557,874
Securities classified as FVTPL		526,787	2,624,554
Advances		356,409,472	(489,922,274)
Others assets (excluding advance taxation)		645,775	59,366,836
		<u>314,183,268</u>	<u>(387,373,010)</u>
Increase / (decrease) in operating liabilities			
Bills payable		(16,210,206)	16,847,311
Borrowings from financial institutions		190,642,940	58,874,752
Deposits		339,063,031	122,257,133
Other liabilities (excluding current taxation)		(8,395,955)	10,293,074
		<u>505,099,810</u>	<u>208,272,270</u>
Mark-up / interest received		278,907,778	375,578,718
Mark-up / interest paid		(182,590,452)	(184,354,563)
Defined benefits paid		(269,383)	(371,278)
Income tax paid		(73,783,289)	(77,074,348)
		<u>810,607,413</u>	<u>(88,209,116)</u>
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investment) / divestment in securities classified as FVOCI		(731,934,669)	131,607,146
Net investment in securities classified as amortised cost		6,311,364	1,825,850
Dividends received		5,056,636	3,497,816
Investments in property and equipment		(11,542,981)	(9,828,805)
Investments in intangible assets		(586,307)	(849,697)
Disposals of property and equipment		2,057,177	327,524
Disposals of non-banking assets acquired in satisfaction of claims		281,000	280,000
Net cash outflow on demerger		-	(5,078,964)
Investment in subsidiary		-	(1,000,000)
Effect of translation of net investment in foreign branches		(366,059)	444,832
Net cash flow (used in) / from investing activities		<u>(730,723,839)</u>	<u>121,225,702</u>
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid	38.1	(42,299,881)	(42,335,753)
Payment of lease liability against right-of-use-assets	38.1	(2,836,943)	(2,452,883)
Net cash flow used in financing activities		<u>(45,136,824)</u>	<u>(44,788,636)</u>
Effects of credit loss allowance changes on cash and cash equivalents		(56,757)	52,714
Cash and cash equivalents transferred to MIB under the scheme of demerger		-	(323,834)
Increase / (decrease) in cash and cash equivalents		<u>34,689,993</u>	<u>(12,043,170)</u>
Cash and cash equivalents at beginning of the year		192,110,469	205,098,206
Effects of exchange rate changes on cash and cash equivalents		498,728	(403,227)
Opening expected credit loss allowance on cash and cash equivalents		(562,567)	(605,179)
		<u>192,046,630</u>	<u>204,089,800</u>
Cash and cash equivalents at end of the year	38	<u>226,736,623</u>	<u>192,046,630</u>

The annexed notes 1 to 51 and annexures I to II form an integral part of these unconsolidated financial statements.

41

Chief Financial Officer

President / Chief Executive

Director

Director

ANJUM JAVED
Executive Vice President-I
Divisional Head
Financial Control Group
MCB Bank Limited

MCB BANK LIMITED AND SUBSIDIARY COMPANIES
 CONSOLIDATED STATEMENT OF FINANCIAL POSITION
 AS AT DECEMBER 31, 2025

	Note	2025	2024
-----Rupees in '000-----			
ASSETS			
Cash and balances with treasury banks	7	211,224,339	186,680,045
Balances with other banks	8	41,825,804	28,854,218
Lendings to financial institutions	9	99,041,793	57,655,504
Investments	10	2,099,046,161	1,306,556,156
Advances	11	821,711,633	1,165,914,626
Property and equipment	12	103,683,770	88,019,025
Right-of-use assets	13	10,442,271	8,452,814
Intangible assets	14	3,453,209	2,650,482
Other assets	15	188,312,726	164,938,886
Total Assets		3,578,741,706	3,009,721,756
LIABILITIES			
Bills payable	17	31,132,570	53,421,951
Borrowings	18	476,169,106	320,236,834
Deposits and other accounts	19	2,529,503,221	2,130,525,378
Lease liabilities	20	15,505,119	12,663,814
Subordinated debt		-	-
Deferred tax liabilities	21	49,340,982	20,824,376
Other liabilities	22	139,912,047	184,802,159
Total Liabilities		3,241,563,045	2,722,474,512
NET ASSETS		337,178,661	287,247,244
REPRESENTED BY			
Share capital	23	11,850,600	11,850,600
Reserves	24	113,681,018	108,157,770
Surplus on revaluation of assets	25	74,810,215	45,811,069
Unappropriated profit		136,068,597	120,926,276
		336,410,430	286,745,715
Non-controlling interest		768,231	501,529
		337,178,661	287,247,244
CONTINGENCIES AND COMMITMENTS		26	

The annexed notes 1 to 51 and annexure I form an integral part of these consolidated financial statements.

471

[Handwritten Signature]
ANJUM JAVED
 Executive Vice President-I
 Divisional Head
 Financial Control Group
MCB Bank Limited

Chief Financial Officer

President / Chief Executive

Director

Director

Director

B-2/4

MCB BANK LIMITED AND SUBSIDIARY COMPANIES
CONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025	2024
		-----Rupees in '000-----	
Mark-up / return / interest earned	28	327,508,057	413,551,319
Mark-up / return / interest expensed	29	166,304,983	245,603,966
Net mark-up / interest income		<u>161,203,074</u>	<u>167,947,353</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	30	24,347,202	24,784,627
Dividend income		4,449,984	2,929,796
Foreign exchange income		10,856,153	9,613,683
Income from derivatives		4,066	1,982
Gain on securities - net	31	1,187,921	3,466,555
Net gains / (losses) on derecognition of financial assets measured at amortised cost		-	-
Other income	32	557,682	443,544
Total non-markup / interest income		<u>41,403,008</u>	<u>41,240,187</u>
Total income		<u>202,606,082</u>	<u>209,187,540</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	33	82,413,997	72,527,182
Workers Welfare Fund		2,471,691	2,599,084
Other charges	34	494,856	447,184
Total non-markup / interest expenses		<u>85,380,544</u>	<u>75,573,450</u>
Share of profit of associates		2,826,590	2,441,139
Profit before credit loss allowance		<u>120,052,128</u>	<u>136,055,229</u>
Credit loss allowance and write offs - net	35	(5,066,789)	4,878,210
PROFIT BEFORE TAXATION		<u>125,118,917</u>	<u>131,177,019</u>
Taxation	36	66,343,509	67,711,345
PROFIT AFTER TAXATION		<u>58,775,408</u>	<u>63,465,674</u>
Attributable to:			
Equity shareholders of the Bank		58,415,056	63,225,058
Non-controlling interest		360,352	240,616
		<u>58,775,408</u>	<u>63,465,674</u>
		-----Rupees-----	
Basic and diluted earnings per share attributable to ordinary shareholders	37	<u>49.29</u>	<u>53.35</u>

The annexed notes 1 to 51 and annexure I form an integral part of these consolidated financial statements.

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[Signature]
ANJUM JAVED
Executive Vice President-1
Divisional Head
Financial Control Group
MCB Bank Limited

Chief Financial Officer

President / Chief Executive

Director

Director

Director

MCB BANK LIMITED AND SUBSIDIARY COMPANIES
CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

	Note	2025	2024
		-----Rupees in '000-----	
CASH FLOW FROM OPERATING ACTIVITIES			
Profit before taxation		125,118,917	131,177,019
Less: Dividend income and share of profit of associates		(7,276,574)	(5,370,935)
Adjustments:		117,842,343	125,806,084
Net-mark-up / interest income		(161,203,074)	(167,947,353)
Depreciation on property and equipment	12.2	5,294,504	4,507,526
Depreciation on right-of-use assets	33	2,706,766	2,365,859
Depreciation on non-banking assets acquired in satisfaction of claims	33	16,443	18,390
Amortization	14	665,268	766,220
Credit loss allowance and write offs - net	35	(5,066,789)	4,878,210
Workers Welfare Fund		2,471,691	2,599,084
Gain on sale of non-banking assets acquired in satisfaction of claims - net	32	-	(2,008)
Finance charges on lease liability against right-of-use assets	29	2,368,490	1,959,921
Reversal for defined benefit plan - net	33.1	(839,244)	(501,969)
Gain on sale of property and equipment - net	32	(312,846)	(223,852)
Gain on termination of lease liability against right-of-use assets	32	(82,102)	(86,514)
Unrealized gain on forward contracts of government securities	31	-	(2,096,975)
Unrealized gain on revaluation of investments classified as FVTPL	31	(408,165)	(209,681)
		(154,389,060)	(153,973,142)
		(36,546,717)	(28,167,058)
Decrease / (increase) in operating assets			
Lendings to financial institutions		(41,387,308)	32,057,874
Securities classified as FVTPL		(1,981,095)	3,720,083
Advances		349,100,781	(525,532,657)
Others assets (excluding advance taxation)		(2,384,450)	57,442,600
		303,347,928	(432,312,100)
Increase / (decrease) in operating liabilities			
Bills payable		(22,289,381)	26,150,567
Borrowings from financial institutions		157,191,166	92,851,227
Deposits		398,977,843	120,696,759
Other liabilities (excluding current taxation)		(6,662,114)	11,176,745
		527,217,514	250,875,298
Mark-up / interest received		313,052,207	424,399,489
Mark-up / interest paid		(200,739,450)	(211,787,332)
Defined benefits paid		(269,383)	(371,278)
Income tax paid		(77,934,645)	(83,897,007)
Net cash flow from / (used in) operating activities		828,127,454	(81,259,988)
CASH FLOW FROM INVESTING ACTIVITIES			
Net (investment) / divestment in securities classified as FVOCI		(740,909,285)	111,610,547
Net investment in securities classified as amortised cost		6,315,691	9,671,566
Dividends received		4,721,616	3,157,361
Investments in property and equipment		(13,459,479)	(11,907,944)
Investments in intangible assets		(1,470,458)	(1,555,297)
Disposals of property and equipment		2,059,203	361,180
Disposals of non-banking assets acquired in satisfaction of claims		281,000	280,000
Net investment in associates		51,861	(88,050)
Effect of translation of net investment in foreign branches and subsidiary		(352,163)	431,337
Net cash flow (used in) / from investing activities		(742,762,014)	111,960,700
CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid	38.1	(42,393,173)	(42,415,715)
Payment of lease liability against right-of-use-assets	38.1	(4,157,320)	(3,457,629)
Net cash flow used in financing activities		(46,550,493)	(45,873,344)
Effects of credit loss allowance changes on cash and cash equivalents		(40,173)	54,854
Increase / (decrease) in cash and cash equivalents		38,774,774	(15,117,778)
Cash and cash equivalents at beginning of the year		211,371,537	227,436,013
Effects of exchange rate changes on cash and cash equivalents		498,728	(403,227)
Opening expected credit loss allowance on cash and cash equivalents		(582,389)	(627,132)
		211,287,876	226,405,654
Cash and cash equivalents at end of the year	38	250,062,650	211,287,876

The annexed notes 1 to 51 and annexure I form an integral part of these consolidated financial statements.

471


ANJUM JAVED
 Executive Vice President-
 Divisional Head
 Financial Control Group
MCB Bank Limited

Chief Financial Officer

President / Chief Executive

Director

Director