



**MCB  
Bank  
Limited**

SE-100(5F)2013/03  
February 7, 2013

**The Managing Director**

Karachi Stock Exchange Limited  
Stock Exchange Building  
Stock Exchange Road  
**Karachi**

Fax: 021-111-573-329

**The Managing Director**

Lahore Stock Exchange Limited  
19, Khayaban-e-Aiwan-e-Iqbal Road  
P.O. Box No.1315  
**Lahore**

Fax: 042-36368485

**The Managing Director**

Islamabad Stock Exchange Limited  
ISE Towers, 55-B  
Jinnah Avenue, Blue Area  
**Islamabad**

Fax: 051-111-473-329

Dear Sir(s)

**FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2012**

We have to inform you that the Board of Directors of **MCB Bank Limited** in its Meeting held on February 07, 2013 at 10:00 AM, at **9<sup>th</sup> Floor, MCB Building 15-Main Gulberg, Lahore**, recommended the following:

- (i) **CASH DIVIDEND**  
30%
- (ii) **BONUS SHARES**  
10%
- (iii) **ANY OTHER ENTITLEMENT/CORPORATE ACTION**  
Nil
- (iv) **ANY OTHER PRICE-SENSITIVE INFORMATION**  
Nil

The Financial Results approved by the Board of Directors of MCB are appended at Annexure-A.

-FAZ-

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The Annual General Meeting of the Bank will be held on March 27, 2013 at Lahore.

The Shareholders whose names appear in the Register of Members at the close of business on March 14, 2013 will be entitled to above entitlement.

The Share transfer book of the Bank will remain closed from March 15, 2013 to March 27, 2013 (both days inclusive) subject to the approval of the Stock Exchange. Transfer received at the office of Share Registrar M/s THK Associates (Pvt.) Ltd, Ground Floor, State Life Building-3, Dr. Ziauddin Ahmed Road, Karachi at the close of business on March 14, 2013 will be treated in time for the purpose of above entitlement to the transferees.

We will be sending you 300 copies of printed Accounts for distribution amongst the members of Exchange 21 days before the AGM.

Yours truly

**Hammad Khalid**  
Head – Financial Reporting & Taxation  
Financial Control Group

Encl: **As above**

Cc: **London Stock Exchange**



UN-CONSOLIDATED RESULTS FOR THE YEAR ENDED DECEMBER 31, 2012

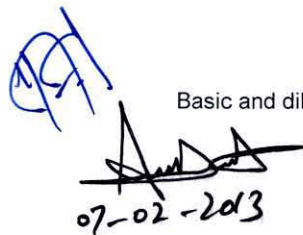
	2012 (Rupees in thousand)	2011
Mark-up / return / interest earned	68,356,191	68,146,588
Mark-up / return / interest expensed	27,500,019	23,620,274
Net mark-up / interest income	40,856,172	44,526,314
Provision for diminution in the value of investments - net	(3,044)	778,526
Provision against loans and advances - net	480,903	2,846,523
Bad debts written off directly	206	28,565
	478,065	3,653,614
Net mark-up / interest income after provisions	40,378,107	40,872,700
<b>Non-mark-up / interest income</b>		
Fee, commission and brokerage income	5,934,472	5,117,196
Dividend income	1,197,615	1,003,272
Income from dealing in foreign currencies	822,856	921,262
Gain on sale of securities - net	824,539	735,639
Unrealized gain on revaluation of investments classified as held for trading	-	-
Other income	373,849	334,822
Total non-mark-up / interest income	9,153,331	8,112,191
	49,531,438	48,984,891
<b>Non-mark-up / interest expenses</b>		
Administrative expenses	17,065,025	15,584,687
Other provision - net	(187,305)	514,646
Other charges	599,974	1,402,379
Total non-mark-up / interest expenses	17,477,694	17,501,712
Extra ordinary / unusual item	-	-
Profit before taxation	32,053,744	31,483,179
Taxation - Current year	9,600,760	9,724,467
- Prior years	116,725	1,037,910
- Deferred	1,395,563	1,295,896
	11,113,048	12,058,273
Profit after taxation	20,940,696	19,424,906
Unappropriated profit brought forward	28,366,171	21,414,955
Transfer from surplus on revaluation of fixed assets - net of tax	35,789	35,788
	28,401,960	21,450,743
Profit available for appropriation	49,342,656	40,875,649
<b>Appropriations</b>		
Issue of bonus shares - December 2011 @ 10% (December 2010 : 10%)	836,236	760,215
Transferred to statutory reserve	2,094,070	1,942,491
Final cash dividend - December 2011 : Rs. 3/share( December 2010 : Rs. 3/share)	2,508,709	2,280,645
Interim cash dividend - March 2012 : Rs. 3/share( March 2011 : Rs. 3/share)	2,759,581	2,508,709
Interim cash dividend - June 2012 : Rs. 4/share( June 2011 : Rs. 3/share)	3,679,441	2,508,709
Interim cash dividend - September 2012 : Rs. 3/share( September 2011 : Rs. 3/share)	2,759,581	2,508,709
	14,637,618	12,509,478
	34,705,038	28,366,171
Basic and diluted earnings - after tax	22.77	21.12

Rupees per share

22.77

21.12

Basic and diluted earnings - after tax

  
07-02-2013