

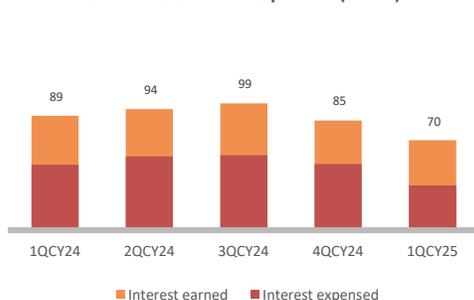
# MCB Result Review - 1QCY25



Wednesday, April 23, 2025

Rupees' millions	1QCY25	1QCY24	YoY	CY24	CY23	YoY
Interest earned	69,840	89,009	21.5% ▼	367,020	328,057	11.9% ▲
Interest expensed	-34,656	-50,938	32.0% ▼	-217,926	-180,356	20.8% ▲
<b>Net Interest Income</b>	<b>35,184</b>	<b>38,071</b>	<b>7.6% ▼</b>	<b>149,095</b>	<b>147,701</b>	<b>0.9% ▲</b>
Fee and commission income	5,271	6,086	13.4% ▼	21,199	20,227	4.8% ▲
Dividend income	1,717	1,004	71.0% ▲	3,492	3,030	15.2% ▲
Foreign exchange income	2,242	1,934	15.9% ▲	9,168	8,462	8.3% ▲
(Loss) / gain on securities	-186	-1	35608.6% ▲	3,142	813	286.6% ▲
Other income	163	100	63.5% ▲	429	368	16.6% ▲
<b>Non-Interest Income</b>	<b>9,208</b>	<b>9,124</b>	<b>0.9% ▲</b>	<b>37,432</b>	<b>32,916</b>	<b>13.7% ▲</b>
Operating expenses	-16,970	-13,921	21.9% ▲	-60,963	-51,838	17.6% ▲
Workers' Welfare Fund	-586	-651	10.0% ▼	-2,368	-2,505	5.4% ▼
Other charges	-70	-151	53.5% ▼	-444	-660	32.8% ▼
Profit Before Provisions	26,765	32,473	17.6% ▼	122,752	125,613	2.3% ▼
Provisions	2,537	69	3586.4% ▲	-4,332	-373	1061.6% ▲
Profit Before Taxation	29,303	32,542	10.0% ▼	118,420	125,241	5.4% ▼
Taxation	-15,491	-15,986	3.1% ▼	-60,806	-65,609	7.3% ▼
<b>Profit After Taxation</b>	<b>13,812</b>	<b>16,555</b>	<b>16.6% ▼</b>	<b>57,615</b>	<b>59,631</b>	<b>3.4% ▼</b>
<b>Earnings Per Share</b>	<b>11.65</b>	<b>13.97</b>	<b>16.6% ▼</b>	<b>48.62</b>	<b>50.32</b>	<b>3.4% ▼</b>
<b>Dividend</b>	<b>9.00</b>	<b>9.00</b>	-	<b>36.00</b>	<b>30.00</b>	<b>20.0% ▲</b>
<b>Bonus</b>	<b>0%</b>	<b>0%</b>		<b>0%</b>	<b>0%</b>	
Closing Period: May 05, 2025 - May 07, 2025						
Operating Cost to Income	-38.2%	-29.5%	8.7% ▲	-32.7%	-28.7%	4.0% ▲
Effective Taxation	-52.9%	-49.1%	3.7% ▲	-51.3%	-52.4%	1.0% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

