

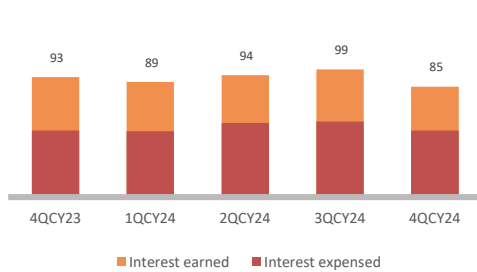
MCB Result Review - 4QCY24



Thursday, February 6, 2025

Rupees' millions	4QCY24	4QCY23	YoY	CY24	CY23	YoY
Interest earned	85,323	92,676	7.9% ▼	367,020	328,057	11.9% ▲
Interest expensed	-51,302	-51,392	0.2% ▼	-217,926	-180,356	20.8% ▲
Net Interest Income	34,022	41,284	17.6% ▼	149,095	147,701	0.9% ▲
Fee and commission income	4,770	5,986	20.3% ▼	21,199	20,227	4.8% ▲
Dividend income	1,056	1,018	3.7% ▲	3,492	3,030	15.2% ▲
Foreign exchange income	1,677	2,554	34.3% ▼	9,168	8,462	8.3% ▲
(Loss) / gain on securities	3,032	609	397.5% ▲	3,142	813	286.6% ▲
Other income	43	147	70.7% ▼	429	368	16.6% ▲
Non-Interest Income	10,579	10,316	2.5% ▲	37,432	32,916	13.7% ▲
Operating expenses	-17,063	-14,471	17.9% ▲	-60,963	-51,838	17.6% ▲
Workers' Welfare Fund	-466	-743	37.2% ▼	-2,368	-2,505	5.4% ▼
Other charges	-95	-105	8.9% ▼	-444	-660	32.8% ▼
Profit Before Provisions	26,976	36,282	25.6% ▼	122,752	125,613	2.3% ▼
Provisions	-3,666	863	N/A	-4,332	-373	1061.6% ▲
Profit Before Taxation	23,310	37,145	37.2% ▼	118,420	125,241	5.4% ▼
Taxation	-14,146	-21,661	34.7% ▼	-60,806	-65,609	7.3% ▼
Profit After Taxation	9,164	15,485	40.8% ▼	57,615	59,631	3.4% ▼
Earnings Per Share	7.73	13.07	40.8% ▼	48.62	50.32	3.4% ▼
Dividend	9.00	9.00	-	36.00	30.00	20.0% ▲
Bonus	0%	0%		0%	0%	
Closing Period: Mar 18, 2025 - Mar 27, 2025						
Operating Cost to Income	-38.3%	-28.0%	10.2% ▲	-32.7%	-28.7%	4.0% ▲
Effective Taxation	-60.7%	-58.3%	2.4% ▲	-51.3%	-52.4%	1.0% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

