

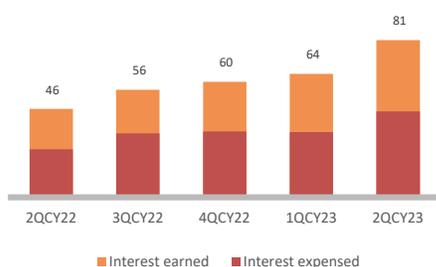
MCB Result Review - 2QCY23



Wednesday, August 2, 2023

Rupees' millions	2QCY23	2QCY22	YoY	1HCY23	1HCY22	YoY
Interest earned	81,425	45,699	78.2% ▲	145,279	85,416	70.1% ▲
Interest expensed	-44,485	-24,823	79.2% ▲	-78,271	-46,428	68.6% ▲
Net Interest Income	36,939	20,876	76.9% ▲	67,009	38,988	71.9% ▲
Fee and commission income	4,619	3,452	33.8% ▲	8,791	6,726	30.7% ▲
Dividend income	829	499	66.3% ▲	1,478	1,254	17.8% ▲
Foreign exchange income	2,610	2,903	10.1% ▼	3,593	4,114	12.7% ▼
(Loss) / gain on securities	21	253	91.7% ▼	73	667	89.1% ▼
Other income	63	61	2.0% ▲	117	125	6.6% ▼
Non-Interest Income	8,143	7,177	13.5% ▲	14,065	12,898	9.0% ▲
Operating expenses	-12,186	-9,990	22.0% ▲	-23,979	-19,439	23.4% ▲
Workers' Welfare Fund	-617	-352	75.1% ▲	-1,077	-651	65.5% ▲
Other charges	-167	-42	295.1% ▲	-265	-63	319.6% ▲
Profit Before Provisions	32,113	17,669	81.7% ▲	55,753	31,734	75.7% ▲
Provisions	-1,288	-61	1995.6% ▲	-1,912	802	338.3% ▼
Profit Before Taxation	30,826	17,607	75.1% ▲	53,842	32,536	65.5% ▲
Taxation	-17,194	-15,397	11.7% ▲	-27,155	-21,411	26.8% ▲
Profit After Taxation	13,631	2,210	516.7% ▲	26,687	11,125	139.9% ▲
Earnings Per Share	11.50	1.87	516.7% ▲	22.52	9.39	139.9% ▲
Dividend	7.00	4.00	75.0% ▲	13.00	9.00	44.4% ▲
Bonus	0%	0%		0%	0%	
Closing Period: Aug 15, 2023 - Aug 17, 2023						
Operating Cost to Income	-27.0%	-35.6%	8.6% ▼	-29.6%	-37.5%	7.9% ▼
Effective Taxation	-55.8%	-87.4%	31.7% ▼	-50.4%	-65.8%	15.4% ▼

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

