

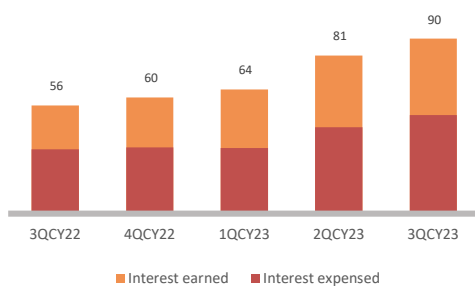
MCB Result Review - 3QCY23



Wednesday, October 25, 2023

| Rupees' millions | 3QCY23 | 3QCY22 | YoY | 9MCY23 | 9MCY22 | YoY |
|--|---------------|---------------|-----------------|----------------|---------------|-----------------|
| Interest earned | 90,102 | 55,612 | 62.0% ▲ | 235,381 | 141,028 | 66.9% ▲ |
| Interest expensed | -50,694 | -33,090 | 53.2% ▲ | -128,964 | -79,518 | 62.2% ▲ |
| Net Interest Income | 39,408 | 22,523 | 75.0% ▲ | 106,417 | 61,511 | 73.0% ▲ |
| Fee and commission income | 5,449 | 3,575 | 52.4% ▲ | 14,241 | 10,301 | 38.2% ▲ |
| Dividend income | 534 | 433 | 23.2% ▲ | 2,011 | 1,687 | 19.2% ▲ |
| Foreign exchange income | 2,315 | 3,855 | 40.0% ▼ | 5,908 | 7,969 | 25.9% ▼ |
| (Loss) / gain on securities | 130 | -573 | 122.8% ▲ | 203 | 95 | 114.5% ▲ |
| Other income | 105 | 55 | 89.5% ▲ | 222 | 180 | 22.9% ▲ |
| Non-Interest Income | 8,535 | 7,355 | 16.0% ▲ | 22,600 | 20,253 | 11.6% ▲ |
| Operating expenses | -13,389 | -10,861 | 23.3% ▲ | -37,367 | -30,300 | 23.3% ▲ |
| Workers' Welfare Fund | -685 | -381 | 79.8% ▲ | -1,762 | -733 | 140.3% ▲ |
| Other charges | -291 | -99 | 192.3% ▲ | -555 | -162 | 241.7% ▲ |
| Profit Before Provisions | 33,579 | 18,536 | 81.2% ▲ | 89,332 | 50,269 | 77.7% ▲ |
| Provisions | 675 | 516 | 31.0% ▲ | -1,236 | 1,318 | 193.8% ▼ |
| Profit Before Taxation | 34,254 | 19,051 | 79.8% ▲ | 88,095 | 51,587 | 70.8% ▲ |
| Taxation | -16,794 | -10,323 | 62.7% ▲ | -43,949 | -31,735 | 38.5% ▲ |
| Profit After Taxation | 17,460 | 8,728 | 100.0% ▲ | 44,147 | 19,852 | 122.4% ▲ |
| Earnings Per Share | 14.73 | 7.36 | 100.0% ▲ | 37.25 | 16.75 | 122.4% ▲ |
| Dividend | 8.00 | 5.00 | 60.0% ▲ | 21.00 | 14.00 | 50.0% ▲ |
| Bonus | 0% | 0% | | 0% | 0% | |
| Closing Period: Nov7, 2023 - Nov 9, 2023 | | | | | | |
| Operating Cost to Income | -27.9% | -36.4% | 8.4% ▼ | -29.0% | -37.1% | 8.1% ▼ |
| Effective Taxation | -49.0% | -54.2% | 5.2% ▼ | -49.9% | -61.5% | 11.6% ▼ |

Interest Earned vs Expensed (Rs'bn)



PAT (Rs'bn) vs Operating Cost To Income

