

MCB BANK LIMITED

INCOME STATEMENT

Sri Lanka Operations LKR (Mn)

Group Pakistan
PKR (Mn)

For the period ended 30th September	2025	2024	2025	2024
Interest income	1,553	2,065	244,385	320,341
Interest expenses	(685)	(817)	(124,230)	(191,303)
Net interest income	869	1,248	120,156	129,038
Fee and commission income	124	84	17,807	18,715
Fee and commission expenses	(25)	(19)	-	-
Net fee and commission income	99	65	17,807	18,715
Net gains/(losses) from trading	-	-		
Net fair value gains/(losses) on:	-	-		
financial assets at fair value through profit or loss	-	-	823	176
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets:	-	-		
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Other operating income (net)	134	158	11,545	10,276
Total operating income	1,101	1,472	150,331	158,205
Impairment (Charges)/ Reversal	145	129	5,359	(818)
Net operating income	1,247	1,601	155,690	157,387
Personnel expenses	(339)	(326)	(27,834)	(23,689)
Depreciation and amortization expenses	(69)	(64)	(6,246)	(5,461)
Other expenses	(289)	(353)	(28,959)	(25,886)
Operating profit before VAT on financial Services	550	858	92,651	102,351
Value Added Tax on Financial Services (VAT on FS) and Social Security Contribution Levy (SSCL)	(154)	(206)	-	-
Operating profit after VAT on FS & SSCL	395	651	92,651	102,351
Share of profits of associates and joint ventures	-	-	2,229	1,617
Profit before tax	395	651	94,880	103,969
Income tax expense	(138)	(228)	(50,255)	(51,148)
Profit for the period	257	423	44,625	52,821
		-		
Profit attributable to:		-		
Equity holders of the parent	257	423	44,341	52,700
Non-controlling interests	-	-	284	120
	257	423	44,625	52,821
Earnings per share on profit				
Basic earnings per ordinary share	-	-	37.42	44.47
Diluted earnings per ordinary share	-	-	37.42	44.47

MCB BANK LIMITED

STATEMENT OF COMPREHENSIVE INCOME

Sri Lanka Operations LKR (Mn)

Group Pakistan
PKR (Mn)

Profit for the period	257	423	44,625	52,821
Items that will be reclassified to income statement				
Exchange differences on translation of foreign operations	39	(138)	(49)	255
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	(19)	(108)	-	-
Share of profits of associates and joint ventures	-	-	11	(11)
Debt instruments at fair value through other comprehensive income	-	-	9,137	17,461
Movement in share of surplus / deficit on revaluation of associated undertaking- net of tax	-	-	282	236
Less: Tax expense relating to items that will be reclassified to income statement	6	32		
Items that will not be reclassified to income statement			6,285	1,930
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-		
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	-	-
Changes in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other comprehensive income for the period, net of taxes	26	(213)	15,665	19,872
Total comprehensive income for the period	282	210	60,291	72,692

MCB BANK LIMITED

STATEMENT OF FINANCIAL POSITION

As at

Sri Lanka Operations LKR (Mn)

Group Pakistan PKR (Mn)

	30/09/2025 Un Audited	31/12/2024 Audited	30/09/2025 Un Audited	31/12/2024 Audited
Assets				
Cash and cash equivalents	275	380	199,555	186,680
Balances with central banks	515	585	-	-
Placements with banks / Financial Institutions	3,035	2,626	140,615	86,510
Derivative financial instruments	0.19	0.16	1,217	158
Financial assets recognized through profit or loss				
measured at fair value	-	-	13,977	13,539
designated at fair value	-	-	-	-
Financial assets at amortised cost				
Loans and Advances to customers	12,427	9,840	752,346	1,165,915
Debt and other financial instrument	415	-	45,540	41,954
Financial Assets measured at FVTOCI	11,546	11,695	2,089,290	1,240,495
Investments in associates and joint ventures	-	-	13,734	10,568
Property, plant and equipment	471	402	103,317	96,472
Goodwill and Intangible assets	29	23	3,069	2,650
Deferred tax assets	176	170	-	-
Current tax assets	-	-	-	-
Other assets	151	91	189,318	164,781
Total assets	29,040	25,814	3,551,978	3,009,722
Liabilities				
Due to banks	2,053	450	510,448	276,477
Derivative financial instruments	-	-	-	-
Financial liabilities recognized through profit or loss				
measured at fair value	-	-	-	-
designated at fair value	-	-	-	-
Financial liabilities at amortised cost				
due to depositors	17,032	15,828	2,478,292	2,130,525
due to debt securities holders	-	-	-	-
due to other borrowers	10	6	34,419	43,759
Debt securities issued	-	-	-	-
Retirement benefit obligations	77	82	-	-
Current tax liabilities	94	86	-	-
Deferred tax liabilities	-	-	37,243	20,824
Other provisions	50	33	-	-
Other liabilities	940	828	174,884	250,888
Total liabilities	20,257	17,314	3,235,287	2,722,475
Equity				
Assigned capital	3,970	3,970	11,851	11,851
Statutory reserve fund	362	349	112,570	108,158
Retained earnings	3,382	3,138	59,711	45,811
Other reserves	1,069	1,044	131,822	120,926
Total shareholders' equity	8,782	8,500	315,953	286,746
Non-controlling interests	-	-	739	502
Total equity	8,782	8,500	316,692	287,247
Total equity and liabilities	29,040	25,814	3,551,978	3,009,722
Contingent liabilities and commitments				
	17,087	10,389	928,686	1,069,713
Number of Employees	117	115	18,098	17,243
Number of Branches	5	5	1,405	1,408

Note: Amount stated are net of impairment amortization and depreciation

MCB BANK LIMITED

STATEMENT OF CHANGES IN EQUITY

Sri Lanka Operations LKR (Mn)

	Assigned capital	Reserve fund	Revaluation Reserve	FVTOCI Reserve	Retained earnings	Exchange Equilization reserves	Total
Balance as at 01st January 2025	3,970	349	142	22	3,138	880	8,500
Change in the foreign exchange reserve					-	-	-
						-	-
Total comprehensive income for the year							
Profit for the year	-	-	-	-	257	-	257
Other comprehensive income (net of tax)	-	-	-	(13)	-	39	26
Deferred Tax effect on other comprehensive income			-		-		-
Total comprehensive income for the year	-	-	-	(13)	257	39	282
Gain on revaluation of property, plant & equipment	-	-	-	-	-	-	-
Transfers to reserves during the period	-	13	-	-	(13)	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Total transactions with equity holders	-	13	-	-	(13)	-	-
Balance as at 30th September 2025	3,970	362	142	9	3,382	918	8,782

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MCB BANK LIMITED
CASH FLOW STATEMENT

Sri Lanka Operations LKR (Mn)

For the period ended 30th September

2025

2024

Cash Flows From Operating Activities

Interest and commission receipts	1,677	2,149
Interest payments	(685)	(817)
Payments to employees	(339)	(326)
VAT on financial services and SSCL	(154)	(206)
Receipts/(outgoings) from other operating activities	134	158
Cash payments to suppliers	(314)	(372)

Operating profit before changes in Operating Assets and Liabilities

319 585

Increase in Operating Assets

Balances with Central Bank of Sri Lanka	71	697
Financial assets at amortised cost - loans & advances	(2,442)	(934)
Other Assets	(60)	(21)

Increase/(Decrease) in Operating Liabilities

Financial liabilities at amortised cost – due to depositors	1,204	(2,009)
Other Liabilities	155	(141)

Net Cash Generated from Operations

(753) (1,822)

Income Tax Paid

(136) (459)

Net Cash Flows Generated from Operating Activities

(889) (2,280)

Cash Flows from Investing Activities

Net proceeds from maturity and purchase of Financial Investments	(271)	1,867
Proceed from maturity of other Placements with Banks	(410)	1,060
Purchase of Property, Plant and Equipments	(144)	(22)
Dividends received from investment in subsidiaries and associates	-	-
Proceeds from Sale of Property, Plant and Equipment	-	-

Net Cash Flows generated from Investing Activities

(824) 2,906

Cash flow from Financing Activities

Capital Infusion from Head Office	-	-
Profit transferred to Head Office	-	-
Increase/(Decrease) of borrowings	1,607	(439)
Decrease of Securities Sold Under Repurchase Agreement	-	-

Net cash generated from/(used in) financing Activities

1,607 (439)

Net Increase in Cash and Cash Equivalents

(106) 187

Cash and Cash Equivalents at the Beginning of the year

380 284

Cash and Cash Equivalents at the End of the year

275 471

Reconciliation of cash and cash equivalents

275 471

Cash and cash equivalents

275 471

Figures in brackets indicate deductions.

GROUP CASH FLOW STATEMENT
For the nine months period ended September 30,

	Pakistan Rupees (Mn) 2025	Pakistan Rupees (Mn) 2024
Cash Flows From Operating Activities		
Profit before taxation	94,880	103,969
Less: Dividend income and share of profit of associates	(4,950)	(3,638)
	89,930	100,331
Adjustments:		
Net mark-up / Interest Income	(120,156)	(129,038)
Depreciation on property and equipment	3,854	3,233
Depreciation on right of use assets	1,883	1,621
Depreciation on non-banking assets acquired in satisfaction of claims	12	14
Amortization	497	594
Credit loss allowance / provisions and write offs - net	(5,359)	818
Worker welfare fund	1,876	2,060
(Gain) / loss on sale of non-banking assets acquired in satisfaction of claims - net	-	(43)
Gain on sale of property and equipment - net	(319)	(192)
Reversal for defined benefit plans - net	(764)	(310)
Unrealized (gain) / loss on revaluation of investments classified as FVTPL	(286)	40
Finance charges on lease liability against right-of-use assets	1,556	1,313
Gain on termination of lease liability against right of use assets	(43)	(74)
Gain on conversion of Ijarah agreements	-	-
	(27,318)	(19,633)
Decrease / (increase) in operating assets		
Lending to financial institutions	(55,106)	(32,960)
Securities classified as FVTPL	1,567	4,622
Advances	418,948	(107,514)
Others assets (excluding advance taxation)	(19,088)	49,737
	346,322	(86,115)
Increase / (decrease) in operating liabilities		
Bills payable	-40,019	(15,139)
Borrowings from financial institutions	225,106	71,482
Deposits	347,767	293,994
Others liabilities (excluding current taxation)	-8,289	5,687
	524,565	356,024
Mark-up / Interest Received	235,234	289,223
Mark-up / Interest Paid	-145,110	(171,729)
Defined benefits paid	-206	(257)
Income tax paid	-58,491	(61,692)
Net cash flow from operating activities	874,995	305,820
Cash flow from investing activities		
Net investment in securities classified as FVOCI	(815,688)	(255,159)
Net (investment) / divestment in securities classified as amortized cost	(3,586)	9,730
Dividends received	2,933	2,410
Net investment in associates	(1,260)	(306)
Investments in property and equipment	(11,275)	(8,314)
Investments in intangible assets	(916)	(1,415)
Proceeds from sale of property and equipment	1,747	260
Proceeds from sale of non-banking assets acquired in satisfaction of claims	151	183
Effect of translation of net investment in foreign branches and subsidiaries	(38)	255
Net cash flow used in investing activities	(827,933)	(252,357)
Cash flow from financing activities		
Payment of lease liability against right-of-use-assets	(2,938)	(2,484)
Dividend paid	(31,773)	(31,794)
Net cashflow used in financing activities	(34,711)	(34,278)
Effects of credit loss allowance changes on cash and cash equivalents	0	63
(Decrease) / Increase in cash and cash equivalents	12,351	19,248
Cash and Cash equivalents at beginning of the period	211,040	227,147
Effects of exchange rate changes on cash and cash equivalents	830	(114)
Opening expected credit loss allowance on cash and cash equivalents	(582)	(820)
	211,288	226,213
Cash and Cash equivalents at end of the period	223,639	245,461

STATEMENT OF CHANGES IN EQUITY

Group Pakistan PKR Mn

	Share capital	Statutory Reserve	Revaluation Reserves	Other Reserve	Retained earnings	Minority Interest	Total
Balance as at 01st January 2025	11,851	54,916	47,008	53,241	120,926	502	288,445
Profit after taxation for the period ended September 30, 2025	-	-	-	-	44,341	284	44,625
Other comprehensive income (net of tax)							
Effect of translation of net investment in foreign branches and subsidiary	-	-	-	(38)	-	0	(38)
Movement in surplus / (deficit) on revaluation of equity investments through FVOCI - net of tax	-	-	6,285	-	-	-	6,285
Movement in surplus on associated undertaking-net of tax	-	-	282	-	-	-	282
Movement in surplus / (deficit) on revaluation of debt investments through FVOCI - net of tax	-	-	9,137	-	-	-	9,137
Total comprehensive income for the year	-	-	15,703	(38)	-	0	15,665
Transfer to statutory reserve	-	4,450	-	-	(4,450)	-	-
Transfer in respect of incremental depreciation from surplus on revaluation of property and equipment to unappropriated profit - net of tax	-	-	(99)	-	99	-	-
Surplus realized on disposal of investments in equity instruments through FVOCI - net of tax	-	-	(2,275)	-	2,275	-	-
Surplus realized on disposal of revalued property and equipment - net of tax	-	-	(603)	-	603	-	-
Surplus realized on disposal of non-banking assets - net of tax	-	-	(24)	-	24	-	-
Final cash dividend	-	-	-	-	(10,666)	-	(10,666)
Interim cash dividend	-	-	-	-	(21,331)	-	(21,331)
Transactions with owners, recorded directly in equity	-	4,450	(3,001)	-	(33,446)	-	(31,997)
	-	-	-	-	-	-	-
Share of dividend attributable to Non-controlling interest	-	-	-	-	-	(47)	(47)
Balance as at September 30, 2025	11,851	59,367	59,711	53,204	131,822	739	316,692

MCB BANK LIMITED - SRI LANKA BRANCH**ANALYSIS OF DEPOSITS****As at****30/09/2025****31/12/2024***All amounts in Sri Lankan Rupees***Deposits from customers****Product wise analysis of deposits from customers****By product - Domestic currency**

Demand deposits (current accounts)	3,087,871,527	2,725,354,994
Savings deposits	3,427,976,376	2,412,856,903
Fixed deposits	7,365,249,549	7,691,748,269
Margin deposits and VOSTRO	140,390,915	92,372,266
	14,021,488,367	12,922,332,433

By product - Foreign currency

Demand deposits (current accounts)	257,775,271	274,424,432
Savings deposits	815,701,017	881,002,570
Fixed deposits	1,846,048,907	1,660,734,311
Margin deposits and VOSTRO	91,174,907	89,642,238
	3,010,700,103	2,905,803,550

Total Deposits from customers	17,032,188,470	15,828,135,983
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MCB BANK LIMITED - SRI LANKA BRANCH**ANALYSIS OF LOANS AND ADVANCES, COMMIMENTS, CONTINGENCIES AND IMPAIRMENT**

As at	30/09/2025	31/12/2024
<i>All amounts in Sri Lankan Rupees</i>		
Loans and advances to customers		
Gross loans and advances	13,640,698,260	11,195,401,519
Less: Accumilated impairment	1,213,881,217	1,375,791,219
Total loans and advances	12,426,817,043	9,819,610,299
Concentration by Product - Domestic Currency		
Overdrafts	3,132,288,952	2,735,191,126
Trade finance	479,849,659	496,027,214
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	115,452,059	121,181,556
Term loans	581,713,714	216,213,388
Short-term	7,216,471,480	5,562,889,210
Long-term	-	-
Reverse repo agreements	-	-
Others	-	-
	11,525,775,864	9,131,502,494
Concentration by Product - Foreign Currency		
Overdrafts	317,260,664	307,563,150
Trade finance	196,811,770	347,048,891
Lease rentals receivable	-	-
Credit cards	-	-
Pawning	-	-
Staff loans	-	-
Term loans	518,148,496	-
Short-term	1,082,701,466	1,409,286,983
	2,114,922,396	2,063,899,024
	13,640,698,260	11,195,401,519
Commitments		
Commitment for unutilised credit facilities	6,794,477,369	4,057,882,220
Lease commitments		
Other commitments on forwards and swaps	1,303,867,690	394,276,120
	8,098,345,059	4,452,158,340
Contingencies		
Acceptance	613,872,782	439,729,941
Documentary credits	2,511,505,315	665,399,294
Guarantees	238,325,991	216,915,572
Bills sent for collection	5,625,259,149	4,614,395,999
	8,988,963,237	5,936,440,807
	17,087,308,296	10,388,599,147

All amounts in Sri Lankan Rupees

Movement in provision for impairment during the year (Under SLFRS 9)

Loans and Advances	Stage 1	Stage 2	Stage 3	Total
As at 01st January 2025	252,396,470	456,043,949	667,350,801	1,375,791,219
Charge/(Write back) to statement of Profit / loss	46,408,139	(174,202,036)	(34,116,105)	(161,910,002)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th September 2025	298,804,609	281,841,912	633,234,696	1,213,881,217
Commitment and contingencies				
As at 01st January 2025	32,756,642	619,976	-	33,376,619
Charge/(Write back) to statement of Profit / loss	6,722,997	9,962,575	-	16,685,572
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th September 2025	39,479,639	10,582,552	-	50,062,190
Total				
As at 01st January 2025	285,153,112	456,663,925	667,350,801	1,409,167,838
Charge/(Write back) to statement of Profit / loss	53,131,136	(164,239,461)	(34,116,105)	(145,224,431)
write-off/(Recoveries) during the year	-	-	-	-
Exchange movement	-	-	-	-
As at 30th September 2025	338,284,248	292,424,464	633,234,696	1,263,943,407

All amounts in Sri Lankan Rupees

Financial Assets and Liabilities

Classification of Financial Assets and Liabilities by Measurement Basis

The following table provides a reconciliation between line items in the statement of financial position and categories of financial instruments.

Classification of Financial Assets and Liabilities by Measurement Basis as per SLFRS 9 - Financial Instruments

As at 30th September 2025

ASSETS	FVTPL	FVOCI	Amortised cost	Total
Cash and Cash Equivalents	-	-	274,571,808	274,571,808
Balances with Central Banks	-	-	514,832,497	514,832,497
Placement with Banks	-	-	3,035,391,707	3,035,391,707
Derivative Financial Instruments	190,683	-	-	190,683
Financial assets at amortised cost				
Loans and Advances to customers	-	-	12,426,817,043	12,426,817,043
Debt and other financial instrument	-	-	414,625,000	414,625,000
Investment securities - Measured at FVOCI*	-	11,545,779,553	-	11,545,779,553
Total Financial Assets	190,683	11,545,779,553	16,666,238,056	28,212,208,291

	FVTPL	Amortised cost	Total
LIABILITIES			
Due to Banks	-	2,053,498,041	2,053,498,041
Derivative Financial Instruments	-	-	-
Deposits from customers	-	17,032,188,470	17,032,188,470
Other Borrowings	-	10,498,321	10,498,321
Total Financial Liabilities	-	19,096,184,832	19,096,184,832

As at 31st December 2024

	FVTPL	FVOCI	Amortised cost	Total
ASSETS				
Cash and Cash Equivalents	-	-	380,321,626	380,321,626
Balances with Central Banks	-	-	585,401,484	585,401,484
Placement with Banks	-	-	2,625,754,727	2,625,754,727
Derivative Financial Instruments	157,351	-	-	157,351
Financial assets at amortised cost				
Loans and Advances to customers	-	-	9,839,910,075	9,839,910,075
Debt and other financial instrument	-	-	-	-
Investment securities - Measured at FVOCI*	-	11,695,234,943	-	11,695,234,943
Total Financial Assets	157,351	11,695,234,943	13,431,387,912	25,126,780,207

	FVTPL	Amortised cost	Total
LIABILITIES			
Due to Banks	-	450,098,630	450,098,630
Derivative Financial Instruments	-	-	-
Deposits from customers	-	15,828,135,983	15,828,135,983
Other Borrowings	-	6,485,468	6,485,468
Total Financial Liabilities	-	16,284,720,082	16,284,720,082

* Unquoted equity investments of Rs. 3,030,000 are stated at cost as it was impractical to compute the market value due to unavailability of market information. However, Management has determined the impact as immaterial as it was less than 0.01 % of the total assets.

MCB BANK LTD

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA

AS AT 2025-09-30

Item	Current Period	Previous Period
	30/09/2025	31/12/2024
Regulatory Capital Adequacy (LKR in Million)		
Common Equity Tier 1	7,953	7,908
Tier 1 Capital	7,953	7,908
Total Regulatory Capital	8,119	8,031
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement: 7%)	49.04	61.10
Tier 1 Capital Ratio (%) (Minimum Requirement: 8.50%)	49.04	61.10
Total Capital Ratio (%) (Minimum Requirement: 12.50%)	50.06	62.04
Basel III Leverage Ratio (Minimum Requirement : 3%)	26.02	28.11
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) - (Minimum Requirement : 100%)		
-Rupee (%)	435.60	584.71
-All Currency (%)	723.81	929.44
Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)	215.21	239.57
Assets Quality		
Impaired Loans (Stage 3) to Total Loans, Ratio (%)*	4.32	6.17
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*	71.74	70.76
Income and Profitability		
Net Interest Margin (%)	4.26	5.82
Return on Assets (before Tax) (%)	1.26	1.43
Return on Equity (%)	3.97	4.29
Cost to Income Ratio (%)	63.28	57.73
Memorandum Information		
Credit Rating (Fitch Ratings)	AA (Ika)	AA- (Ika)
Number of Employees	117	115
Number of Branches	5	5

* Including Undrawn Portion of Credit